Oracle Banking Digital Experience

Retail Payments User Manual
Release 19.2.0.0.0

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Retail Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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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 FLEXCUBE Universal Banking 14.3.0.0.0 (Oracle Banking Payments)
1	Payments Widgets	✓	✓
2	**Transfer Money**		
	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	**Adhoc Transfer**		
	Internal Account	✓	✓
	India Domestic - NEFT	✓	□
	India Domestic - RTGS	✓	□

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0 (Oracle Banking Payments)
	India Domestic - IMPS	✓	□
	International Transfer	□	✓
4	**Multiple Transfers**		
	Internal Account	✓	✓
	India Domestic - NEFT	✓	□
	India Domestic - RTGS	✓	□
	India Domestic - IMPS	✓	□
	SEPA - Credit Transfer	□	✓
	SEPA - Card Transfer	□	□
	UK - Urgent payment	□	□
	UK - Non urgent payment	□	□
	UK - Faster payment	□	□
	International Transfer	□	✓
5	**Manage Payees**		
	Internal	✓	✓
	India Domestic - NEFT	✓	□
	India Domestic - RTGS	✓	□
	India Domestic - IMPS	✓	□
	International Transfer	□	✓
	SEPA - Credit Transfer	□	✓
	SEPA - Card Transfer	□	□
	UK - Urgent Payment	□	□
	UK - Non urgent Payment	□	□
	UK - Faster Payment	□	□
	Domestic Draft	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0 (Oracle Banking Payments)
	International Draft	☐	✓
6	Manage Biller	**NH**	**NH**
7	**Demand Draft**		
	Domestic - Pay Now	✓	✓
	Domestic - Pay Later	☐	✓
	International - Pay Now	☐	✓
	International - Pay Later	☐	✓
8	**Adhoc Demand Draft**		
	Domestic - Pay Now	✓	✓
	Domestic - Pay Later	☐	✓
	International - Pay Now	☐	✓
	International - Pay Later	☐	✓
9	**Repeat Transfers**		
	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	**Upcoming Payment Inquiry**		
	Own Account - Repeat Payment	✓	✓
	Own Account - Pay Later	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0 (Oracle Banking Payments)
	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	□	□
	International Transfer - Pay Later	□	✓
	SEPA Credit Transfer - Pay Later	□	✓
	Domestic Draft - Pay Later	✓	✓
	International Draft - Pay Later	□	✓
15	Upcoming Payment Cancellation	✓	✓
16	Favorites	**NH**	**NH**
17	Funds Transfer History	✓	□

3. Payments

Payments, specifically Retail Payments, are fund transfers made between individuals and are, in most instances, of a low value and are generally not time-sensitive in nature.

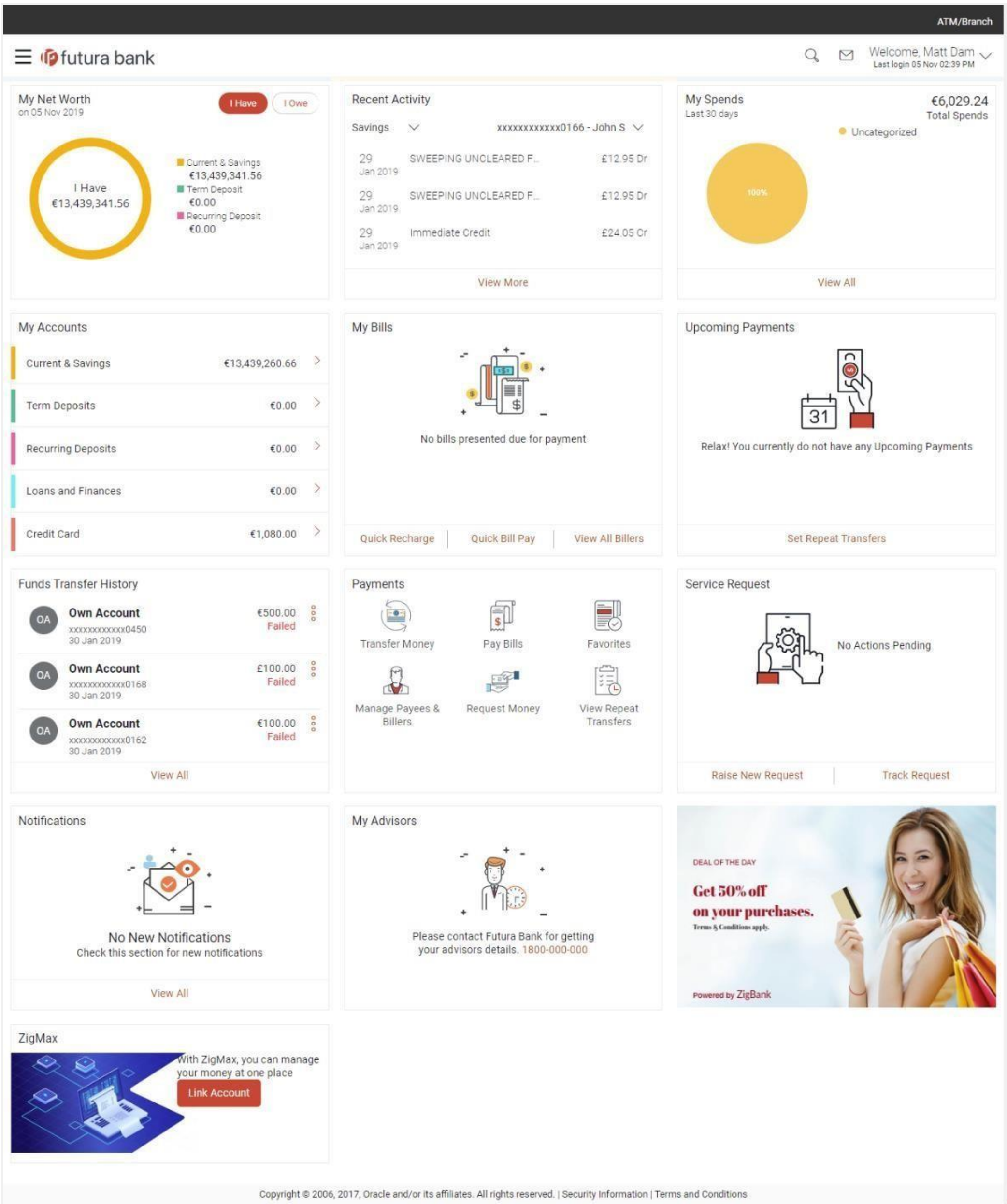
Retail payments are mostly made by consumers to retailers or to utility providers and involve the transfer of money from the consumer's account to that of the service provider.

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.

3.1 Payments Widgets

In addition to a host of other banking features and information, the retail user dashboard also contains widgets related to payments which enable users to easily access payment transactions and also to gain a quick view of scheduled upcoming payments as well as to view the current status of initiated payments.



Payments Widget Overview

The payments widget enables the user to gain easy access to the following transactions and features:

Transfer Money

This feature enables the user to transfer money to registered payees.

Pay Bills

This feature enables users to pay utility bills towards billers that are previously registered.

Favorites

By selecting this option, users can access the transactions, both bill payments and money transfers that they have set as favorite. Users can subsequently initiate further transactions using these favorite transactions as templates.

Manage Payees & Billers

This features enables users to manage payees and billers. From the Manage Payees & Billers screen, the user can add new payees or billers and can also view and edit or delete existing registered payees and billers.

Request Money

The Request Money feature enables users to initiate SEPA direct debit requests.

View Repeat Transfers

This feature enables users to view previously initiated repeat transfers. Subsequently, users can also initiate repeat transfers by selecting the Set Repeat Transfers option available on the View Repeat Transfers screen.

Upcoming Payments Widget Overview

Upcoming Payments

This widget lists down all the future dated payment instructions set up by the user. By default, only four future dated payments that are due within 30 days are displayed on the widget. The user is provided with the option to view all upcoming payments by selecting the View All link.

Each payment record displays the date on which the payment is due, the amount of payment and the name/nickname of the payee towards whom the payment is to be made.

Click **View All** to view all upcoming payments.

Set Repeat Transfers

The Upcoming Payments widget also contains a link by which the user is able to setup new repeat transfers and also view repeat transfers that have already been initiated.

If the user has no upcoming payments, this widget will only contain the 'Set Repeat Transfers' link.

Funds Transfer History Widget Overview

The Funds Transfer History widget enables the user to view the current status of transfers that have been initiated over the past few days (the duration is configured by the system administrator). The transfers in the widget are listed by payee information such as payee name, photo, account number along with the date on which the transfer was processed, the amount and the current status of the transfer. The user is provided with the options to view further details of each transfer and to re-initiate a transfer as well.

Additionally, the option to navigate to the Funds Transfer History screen, on which all the initiated transfers are listed, is also provided.

Home

4. Manage Payees

The online banking application enables users to register and maintain payees towards whom payments are to be made frequently or on a regular basis. Payee maintenance is beneficial to users as, it spares the user the effort and time spent to fill out the payee information every time a payment is to be initiated towards the payee's account.

The 'Manage Payee' feature not only enables users to register payees, but also enables them to add accounts to a registered payee and view and edit or delete the accounts of existing payees. Additionally, the user can also initiate a payment from this screen by selecting the option 'Pay' against a specific account of a payee.

Payees can be created and maintained for the following types of transfers:

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

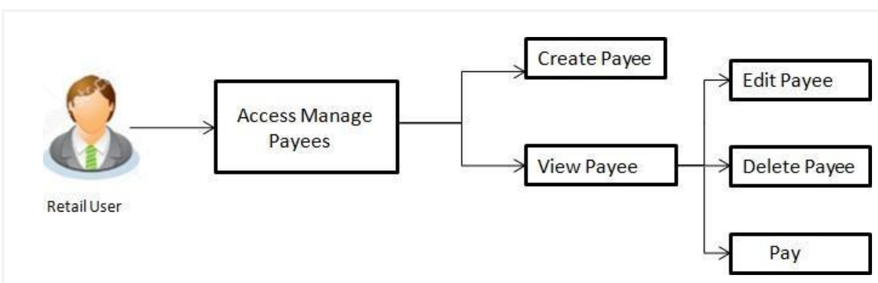
Pre-Requisites

- Transaction access is provided to the retail user
- Cooling period is defined

Features Supported In the Application

- Create Payee
- View Payee
- Edit Payee
- Delete Payee
- Initiate payment towards a Payee

Workflow



How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers

OR

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

Dashboard > Payments Menu > Manage Payees & Billers

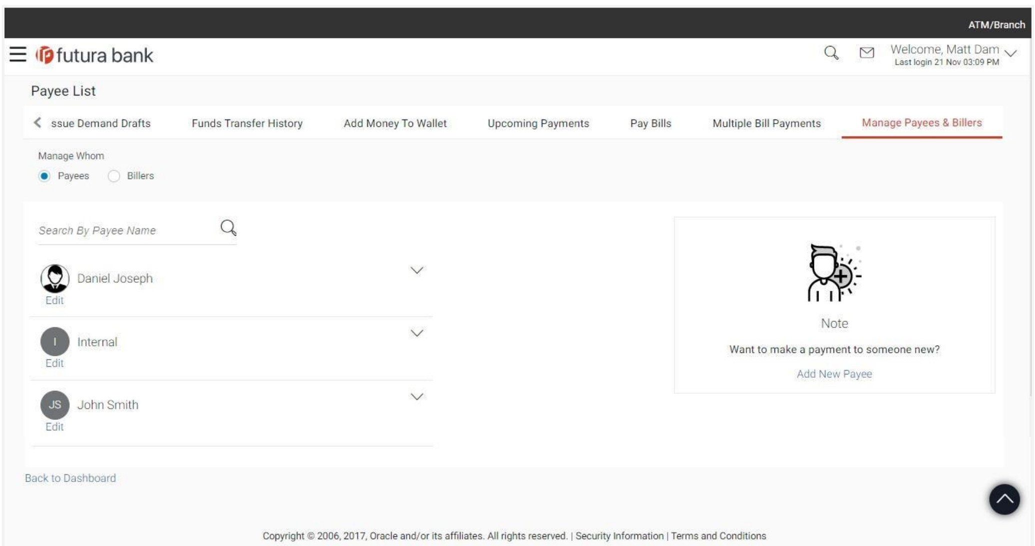
4.1 Payee Summary

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

To manage payees:

1. In the **Manage Whom** field, select the **Payee** option.
   All the registered payees are listed down by their names defined at the time of payee creation. Additionally, if a photo has been uploaded to the payee, the payee photo also appears against the payee name.

Manage Payees



Field Description

Field Name	Description
Manage Whom	The option to either manage payees or billers.
The following fields appear if the option **Payees** is selected under the field **Manage Whom**.	
Payee Photo	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Payee Name	Displays all the payees by their names defined at the time of payee creation.

Field Name	Description
Edit	Link to edit the payee photo.

The following fields appear when the icon (expand option) is selected against any payee name.

Payee Account Photo	Displays the photo uploaded against the payee account. If the payee account photo has been deleted, the initials of the payee account will be displayed in place of the photo.
Account Nickname	All the accounts associated with the specific payee will be listed down by their nickname defined at the time of payee creation or account addition.
Account Type	The type of account that is associated to the payee will be listed down against the nickname.
Add New Account	Link to add a new bank account to be associated with the payee.
Add New Demand Draft	Link to assign demand draft details to the payee.

2. From the **Payee List**, select and click on the payee whose details you want to view.
   OR

   Click to search for a specific payee whose details you want to view.
   The specific payee record appears.
   OR
   Click **Add New Payee** to create a new payee.

   OR

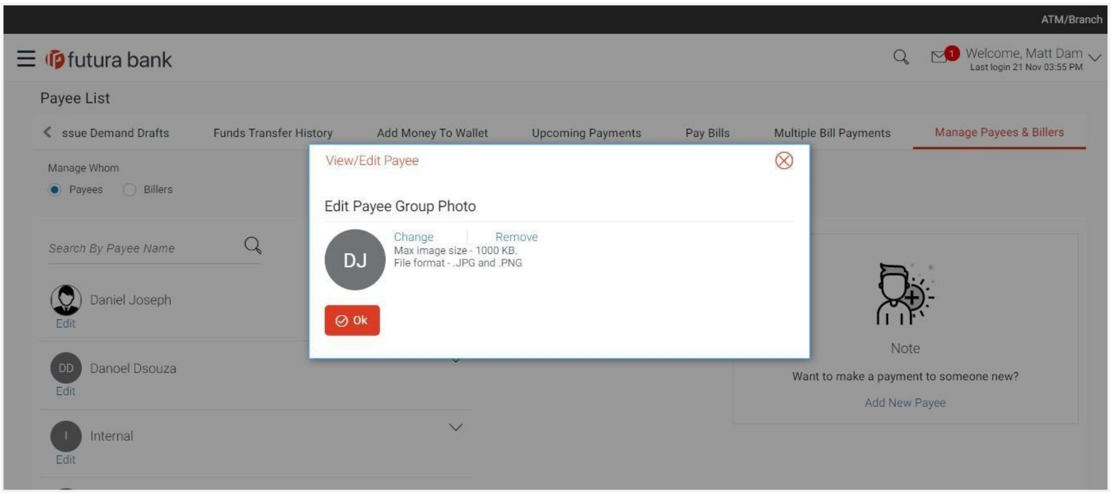
   Click **Edit** against a payee photo to edit/upload a photo against the payee.

   The pop-up on which you can upload a photo or edit the photo, if payee photo has already been uploaded, will appear.

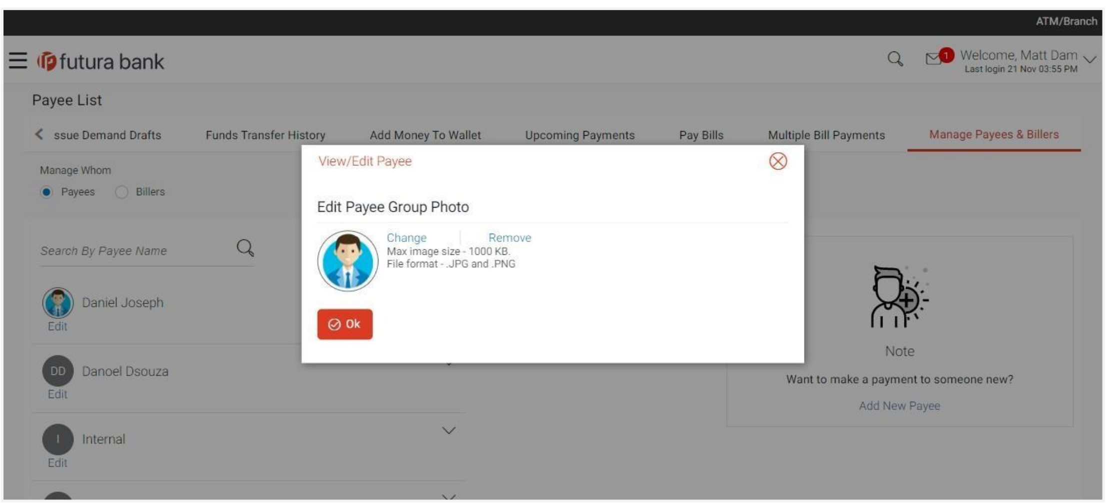
Edit Payee Photo

This pop up appears when the user clicks on the Edit link against a payee photo. If a photo has already been uploaded against the payee, the user will be provided with the option to change the photo or to delete it. If the user has not uploaded a photo against the payee, the user will be provided with the option to upload a photo.

Edit Payee Photo – Change/Remove Photo



Edit Payee Photo – Upload Photo



To edit a payee photo:

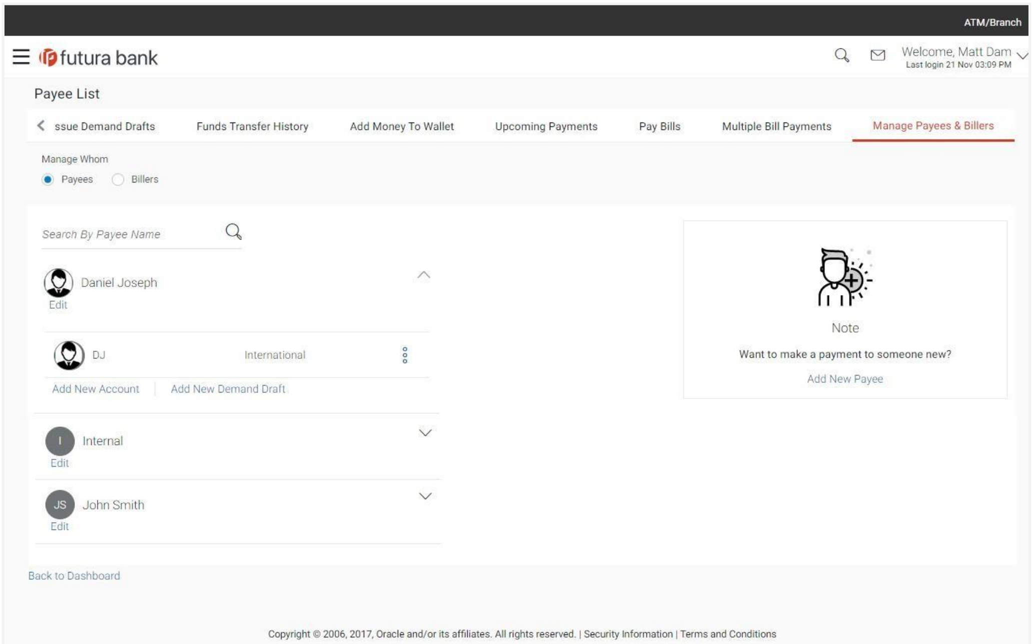
3. Click **Edit** against a payee photo to edit/upload a photo against the payee.

   The popup on which you can upload a photo or edit the photo, if payee photo has already been uploaded, will appear.

4. Click **Change** to edit the photo. This option is available only if a photo has already been uploaded.
   The window to browse and upload a photo appears. Select a photo to replace the existing payee photo with and click Open. The payee photo gets updated.
   OR

5. Click **Remove** to delete the photo. This option is available only if a photo has already been uploaded.
   The message asking the user to confirm whether the photo is to be removed appears.
   Click **Yes** to delete the photo.
   OR
   Click **No** to return to the Edit payee photo screen.
6. Click **Upload** to assign a photo to the payee. The window to browse and upload a photo appears.
   Select a photo to upload and click **Open**.
   The uploaded photo appears and a message conforming the same appears.

Manage Payees – Expanded View



7. Click against a specific account associated with specific payee, and then click **Pay** to transfer funds/ issue demand draft towards the payee.

   OR
   Click **View/Edit** to view details of the payee account or to edit the payee.
   OR
   Click **Delete** to delete the payee.
   OR
   Click **Add New Account** or **Add New Demand Draft** to add new account type or demand draft type of payee.
   OR
   Click **Back to Dashboard** to navigate back to the dashboard.

4.1.1 View Payee Details

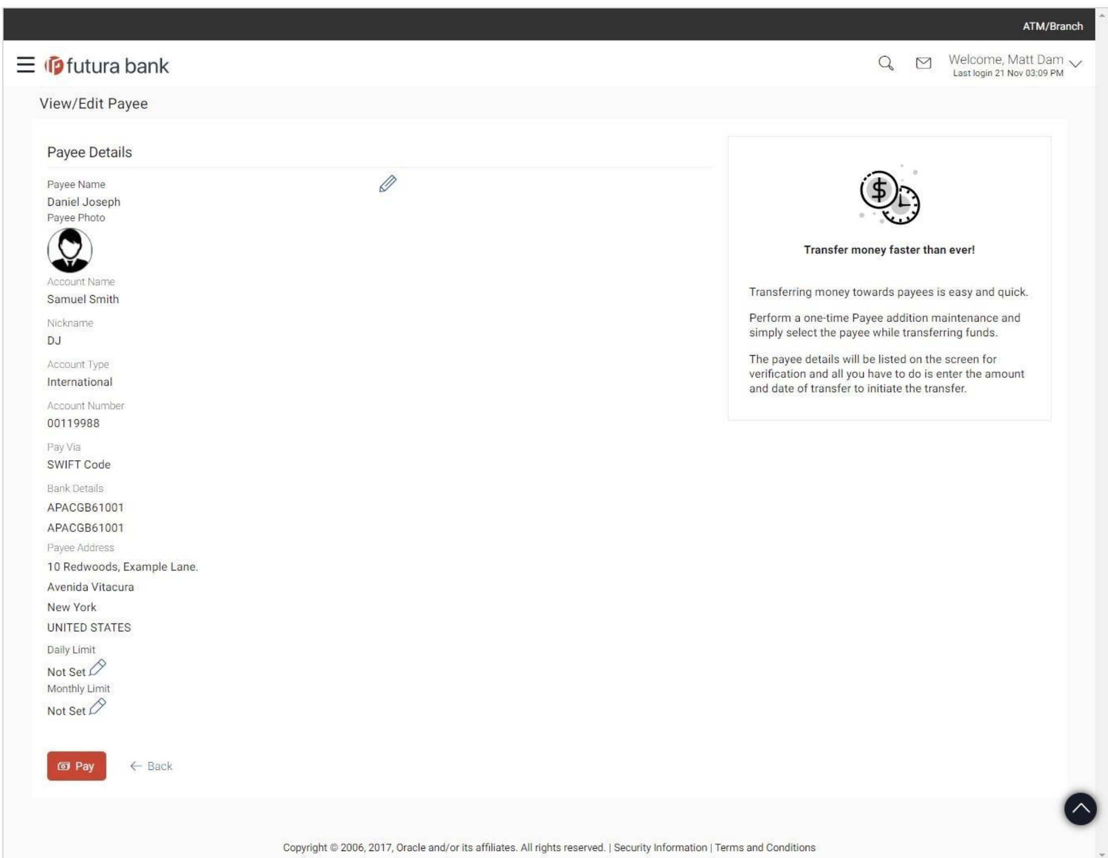
The user is able to view details of the account associated with the payee by selecting the option 'View/ Edit' provided against each account record displayed on expansion of a payee record.

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

To view the payee details:

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

View/ Edit Payee



Field Description

Field Name	Description
Payee Account card Details - Bank Account	
The following fields appear if the payee details being viewed are that of a bank account.	
Payee Name	Name of the payee.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Account Name	Name of the payee as maintained in the bank account.
Nickname	The nickname assigned to the payee's account for easy identification.
Account Type	The type of account associated with the payee. The account types can be: • Internal • Domestic • International
Account Number	The bank account number of the payee.
Pay Via	The network through which funds will be transferred to the payee's bank account. (This field appears if the Account Type is Domestic- UK or SEPA or International).
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. (This field appears if the Account Type is Domestic or International).
Payee Address	Address of the payee in the bank account. This field appears if the **Account Type** is **International**.
Daily Limit	The maximum limit that can be transferred to this account on a daily basis.
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis.
Payee Account Details - Demand Draft	
The following fields appear if the payee details being viewed are that of a demand draft.	
Payee Name	Name of the payee.

Field Name	Description
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Nickname	The nickname assigned to the payee's demand draft maintenance for easy identification.
Draft Favoring	The name of the payee i.e. the intended recipient of the funds appears as defined.
Account Type	The type of account associated with the payee. In this case, the account type will be 'Demand Draft'.
Draft Type	The type of draft associated with the Payee. The demand draft types can be: • Domestic • International
Pay at City	The name of the city in which the draft is payable.
Pay At Country	The country in which the draft is payable. This field appears only if the demand draft is an **International** demand draft.
Delivery Location	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
Daily Limit	The maximum limit that can be transferred to the payee via demand draft on a daily basis.
Monthly Limit	The maximum limit that can be transferred to the payee via demand draft on a monthly basis.

Payee Account card Details - (Peer to Peer)

For information on viewing the details of a peer to peer payee, refer the **Retail Peer to Peer Payments user manual.**

3. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.
   OR

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

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

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

b. Click against the Daily Limit / Monthly Limit field to save the changes made.
A message stating that the limits have been set appears.
OR
Click to cancel the editing.
OR
Click to edit the details of the payee.

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

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

4.2 Edit Payee Details

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

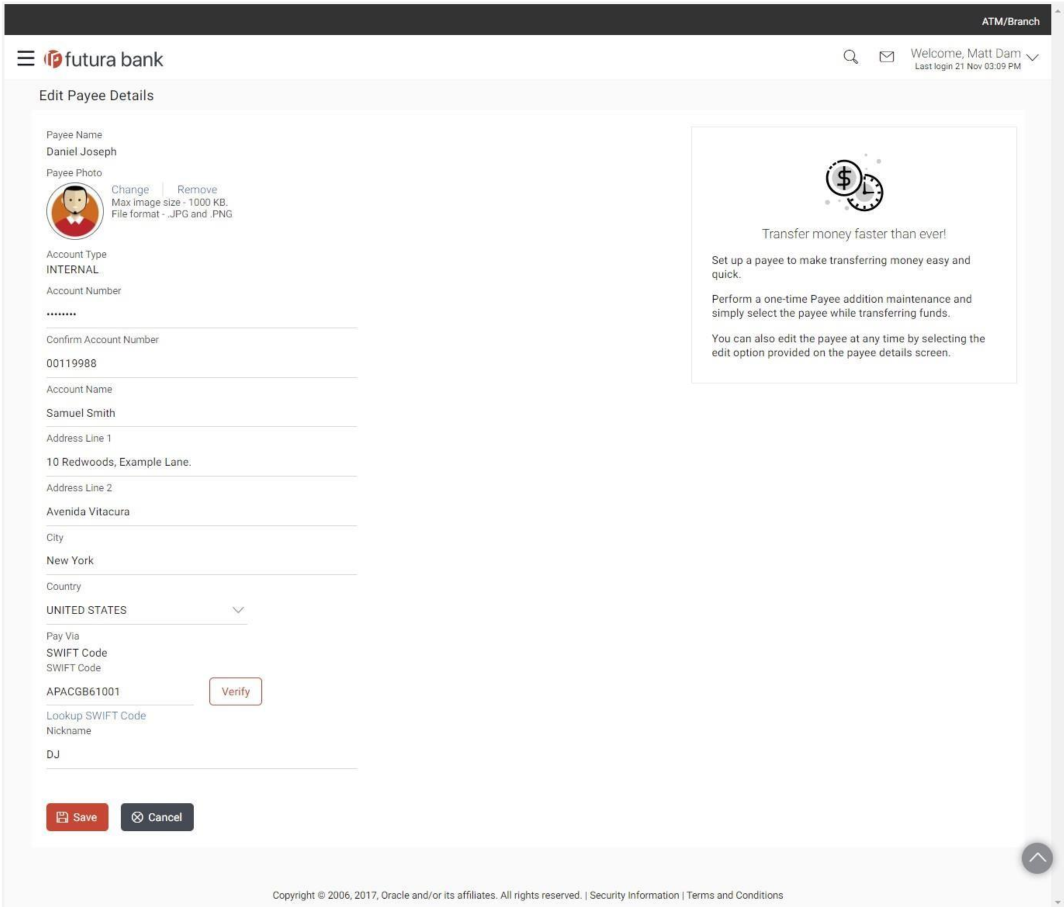
To edit the payee details:

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

2. Click and then click **View/ Edit**. The **View/ Edit Payee** screen appears.

3. Click . The **Edit Payee Details** screen appears.

Edit Payee Details – Internal Account Payee



Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Account Type	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.
Branch	The name of the bank branch of the payee. This field is editable.
Account Number	The bank account number of the payee. This field is editable.

Field Name	Description
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Nick Name	The nickname assigned to the payee at the time of creation. This field is editable.

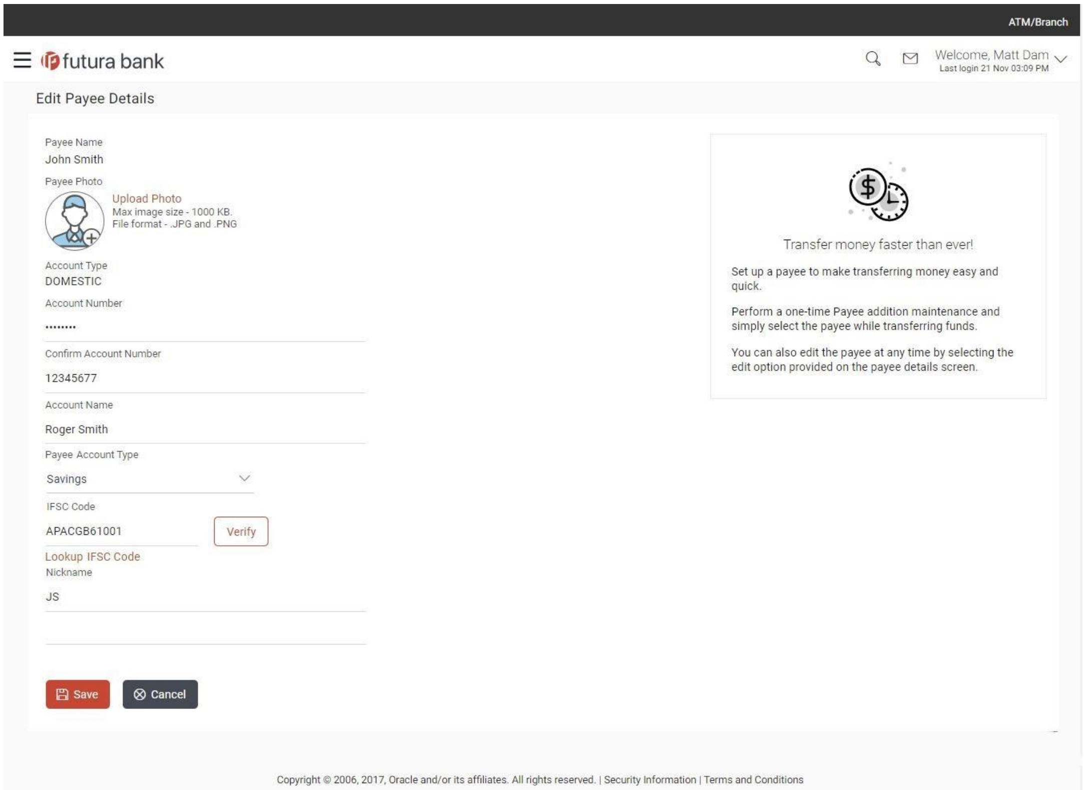
4. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

5. From the **Branch** list, change the bank branch of the payee, if required.
6. In the **Account Number** field, edit the payee's account number, if required.
7. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
8. In the **Account Name** field, edit the payee account name, if required.
9. In the **Nickname** field, edit the payee's nickname, 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.
    OR
    Click **No** to return to the Edit Payee 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.
    OR
    Click **No** to return to the Edit Payee Details - Review screen.
    OR
    Click **Back** to navigate to the Edit Payee screen.
12. A success message appears along with Reference Number, Status and account details.
13. Click **Go to Dashboard** to navigate back to the 'Dashboard'.
    OR
    Click the **More Payment Options** link to access other payment options.

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

Edit Payee Details – Domestic Account Payee (India Region)



Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Account Type	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.
Account Number	The bank account number of the payee. This field is editable.

Field Name	Description
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Pay Via	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 not editable.
Payee Account Type	The type of payee account associated with the payee. This field is editable. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
IFSC Code	The IFSC code associated with the payee's account number. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.

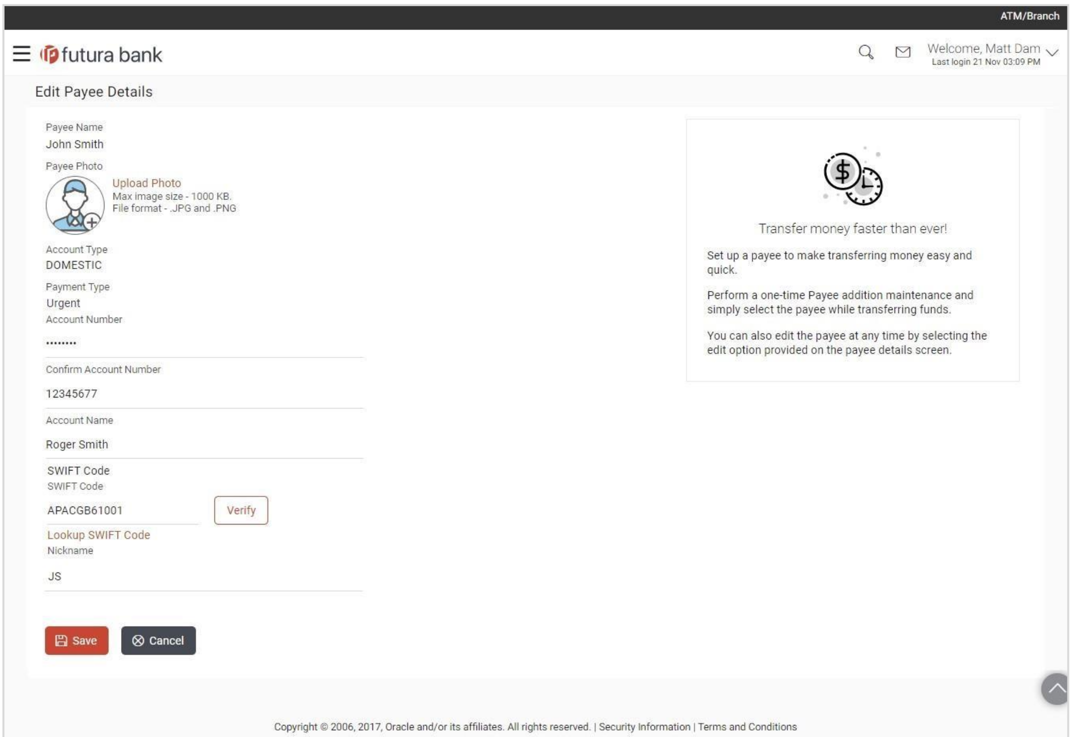
4. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

5. In the **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. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required.

9. In the **IFSC Code** field, edit the value of IFSC code, if required.
10. In the **Nickname** field, edit the nickname of the payee, if required.
11. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – Domestic Account Payee (UK Region)



Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Account Type	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.
Payment Type	The type of payments to be made towards the payee i.e. Urgent, Non-Urgent or Faster. This field is not editable.
Account Number	The bank account number of the payee. This field is editable.

Field Name	Description
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Sort Code	The sort code associated with the payee's account. This field will appear only if the payment type selected at the time of payee creation was **Non-Urgent** or **Faster**. This field is editable.
SWIFT Code	The SWIFT code associated with the payee's account. This field will appear only if the payment type selected at the time of payee creation was **Urgent**. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

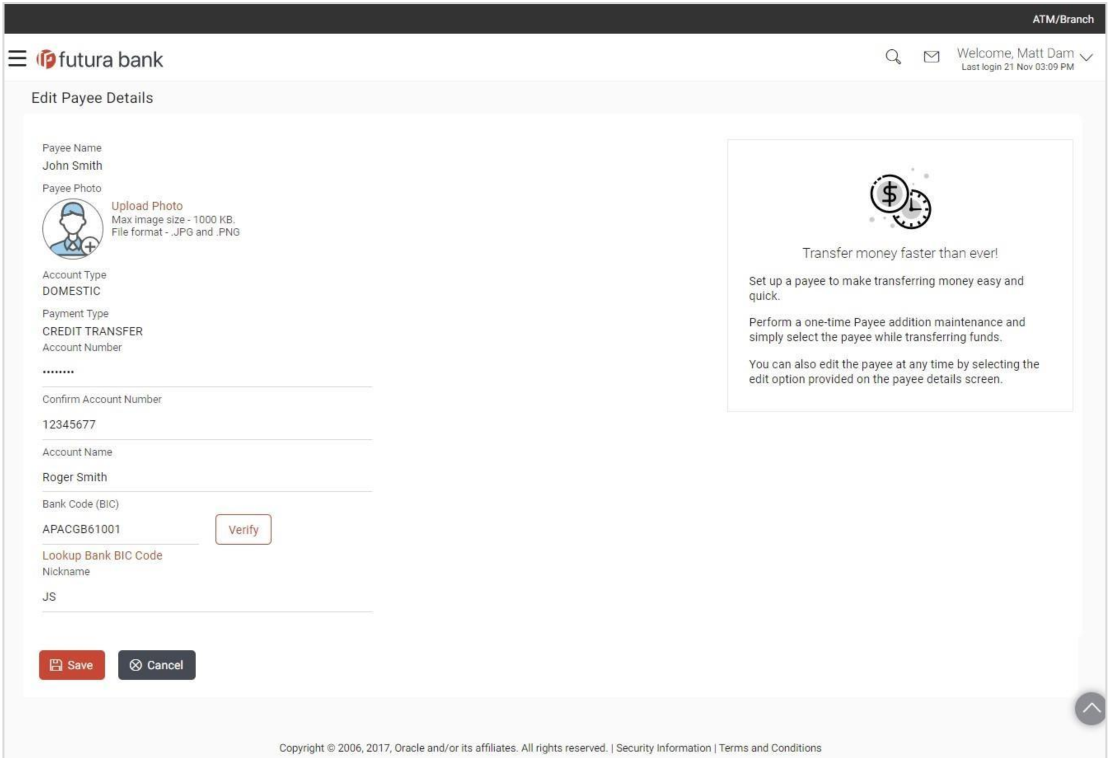
4. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

5. In the **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 **Sort Code** field, edit the value of Sort code, if required. This field appears if the payment type selected at the time of payee creation was Non-Urgent or Faster.
   OR

   In the **SWIFT Code** field, edit the value of SWIFT code, if required. This field appears if the payment type selected at the time of payee creation was Urgent.
9. In the **Nickname** field, edit the nickname of the payee, if required.
10. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – Domestic Account Payee (SEPA)



Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Account Type	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.
Payment Type	The type of payments to be made towards the payee i.e. Credit or Card. This field is not editable.
Account Number	The bank account number of the payee. This field is editable.
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.

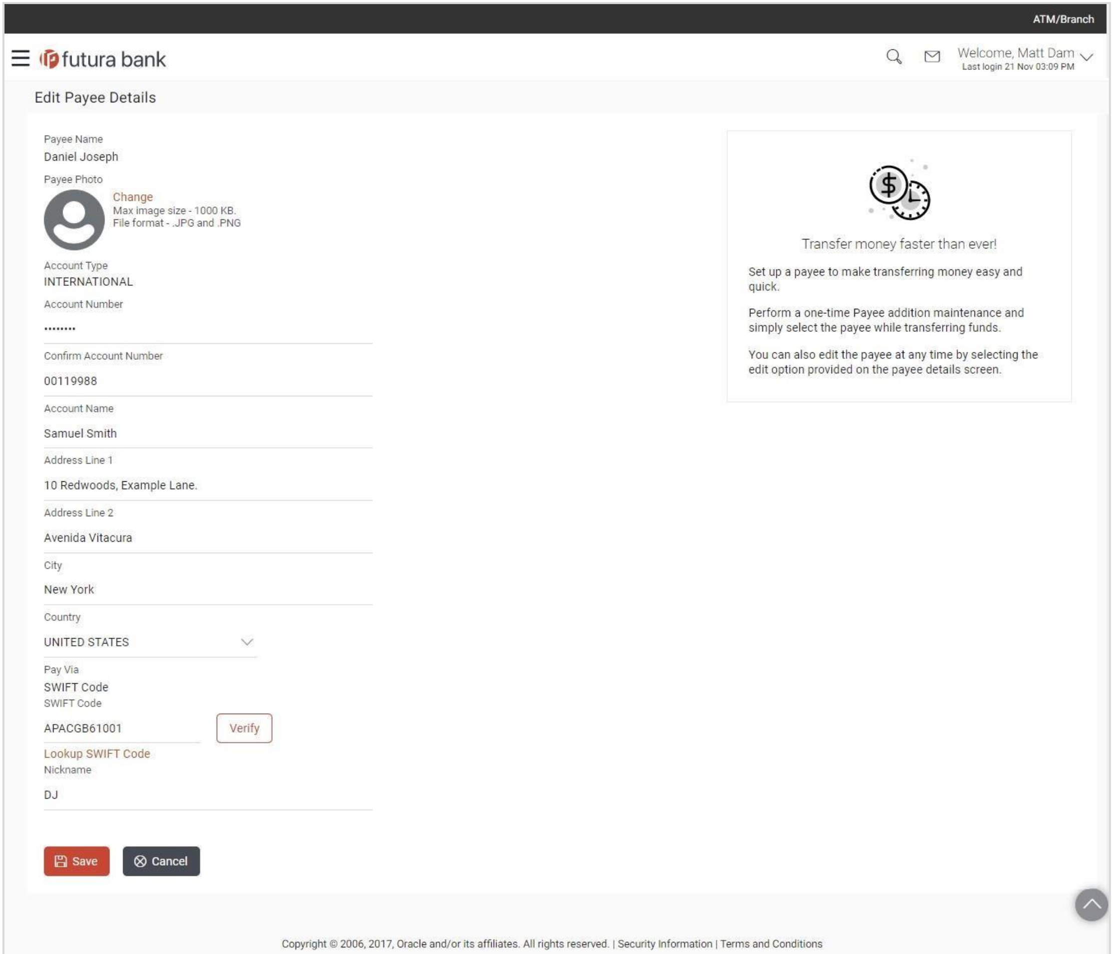
Field Name	Description
Account Name	The name of the payee as maintained against the payee’s account. This field is editable.
Bank Code (BIC)	The international bank code of the bank in which the payee’s account is held. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

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

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

5. In the **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 **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. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – International Account Payee



Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Account Type	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.
Account Number	The bank account number of the payee. This field is editable.

Field Name	Description
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Address Line 1-2	The address of the payee. These fields are editable.
City	The city in which the payee resides.
Country	The country in which the payee resides.
Pay Via	The mode through which payments to this payee are to be made. This field is not editable.
SWIFT Code	The SWIFT code associated with the payee's account number. This field appears if the SWIFT code option was selected in the **Pay Via** field at the time of payee creation. This field is editable.
NCC	The national clearing code associated with the payee's account number. This field appears if NCC was selected in the **Pay Via** field at the time of payee creation. This field is editable.
Bank Details	Details of the payee's bank account.
The following fields appear if **Bank Details** was selected in the **Pay Via** at the time of payee creation. All these fields are editable.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

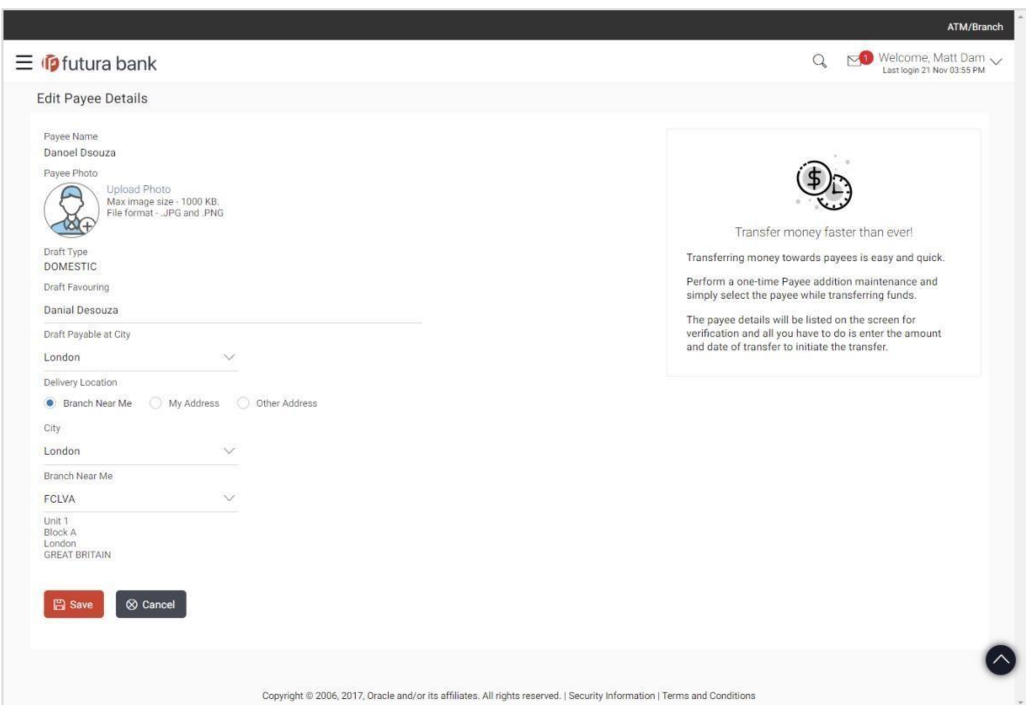
4. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   OR
   Click the **Remove** link to delete the uploaded payee photo.

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

5. In the **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 **Address Line 1 and 2** fields, edit the payee's address, if required.
9. In the **City** field, edit the city in which the payee resides, if required.
10. From the **Country** list, change the country in which the payee resides, if required.
11. 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.
12. In the **Nickname** field, edit the nickname of the payee, if required.
13. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – Domestic Demand Draft



Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Draft Type	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.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.
Draft Payable at City	The name of the city in which the draft is payable. This field is editable.
Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are: • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

The following section appears if the **Branch Near Me** option has been selected as draft delivery location.

City	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
Branch Near Me	The branch at which the draft is to be delivered. This field is editable.
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.

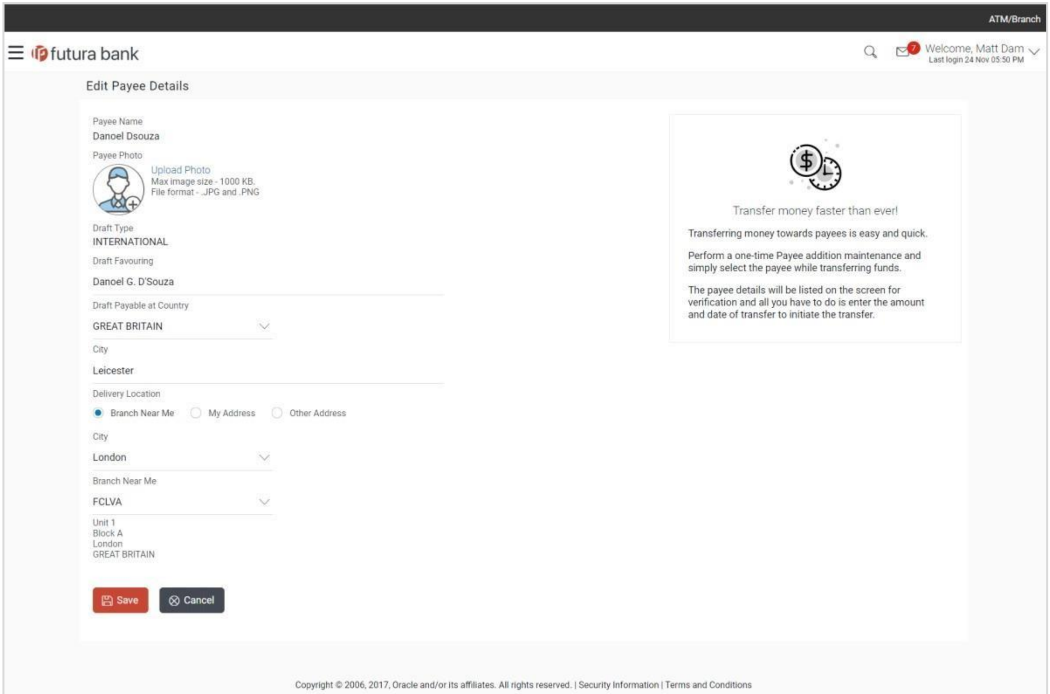
Field Name	Description
Select Address	The address at which the draft is to be delivered. This field is editable. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.
The following section appears if you select the **Other Address** option as draft delivery location. These fields are editable.	
Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
City	The name of the city in which the draft to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.

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

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

5. In the **Draft Favouring** field, edit the draft favouring information, if required.
6. From the **Draft Payable at City** field, change the city at which the draft is payable, if required.
7. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
8. Change corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.
9. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – International Demand Draft Payee



Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Draft Type	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.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.
Draft Payable at Country	The name of the country in which the draft is payable. This field is editable.
City	The name of the city in which the draft is payable. This field is editable.

Field Name	Description
Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are: • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

The following section appears if the **Branch Near Me** option has been selected as draft delivery location.

Field Name	Description
City	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
Branch Near Me	The branch at which the draft is to be delivered. This field is editable.
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
Select Address	The address at which the draft is to be delivered. This field is editable. 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. These fields are editable.

Field Name	Description
Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
Country	The country in which the draft is to be delivered.
City	The name of the city in which the draft is to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.

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

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

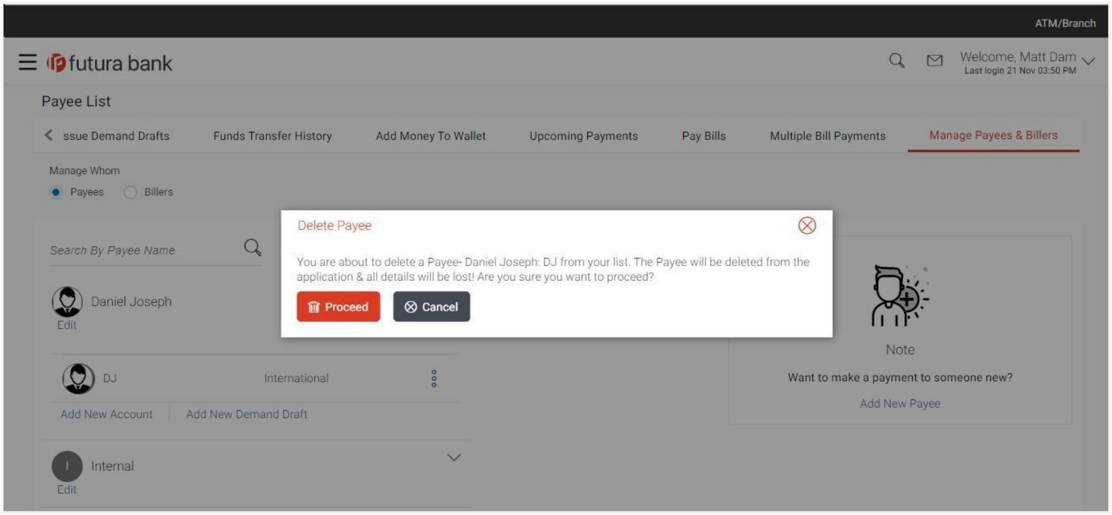
5. In the **Draft Favouring** field, edit the draft favouring information, if required.
6. From the **Draft Payable at Country** field, change the country at which the draft is payable, if required.
7. From the **City** field, change the city at which the draft is payable, if required.
8. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
9. Change corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.
10. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

4.3 Delete Payee Account/ Demand Draft

To delete the payee:

1. From the **Payee List**, select and click on the expand option provided against the payee whose account you want to delete.
   OR
   Click  to search and select the payee whose details you want to delete.
   A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.
2. Click  and then click **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.
   OR
   Click **More Payment Options** to access other payment options.

4.4 Add New Payee

To add a new payee:

1. In the **Manage Payees** screen, click the **Add New Payee** link.
   The **Add New Payee** pop up window appears with the options to choose the type of account that is to be assigned to the payee being created.
2. Select the option **Bank Account** to add a payee having a bank account. For more information on **Add Payee - Bank Account,** Refer the **Add Payee - Bank Account** section in this user manual.
   OR
3. Select the option **Demand Draft** to add details of a demand draft to be issued to a payee. For more information on **Add Payee - Demand Draft,** Refer the **Add Payee - Demand Draft** section in this user manual.

FAQs

1. **Can I delete payees towards whom I no longer need to make payments?**

   You can delete individual accounts or demand drafts of a payee towards whom you no longer wish to make payments. If the payee has a single account or demand draft assigned, the payee record is also deleted. However, if the payee whose account or demand draft details you delete also has other accounts or demand drafts assigned, these accounts or demand draft details will not be impacted by the deletion of any other account or demand draft.

2. **Can I edit the payee name or account details of the payee once a payee has been created?**

   No. You can only edit or remove the limits i.e. the daily or monthly limits assigned to the account or demand draft of the payee.

Home

5. 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 centre 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 the Domestic Demand Draft transaction. A Demand Draft, as compared to a cheque is issued by the Bank against the Bank’s own funds and hence there is a reduced risk of the cheque not clearing. Users are able to save the payee details of the draft through payee maintenance. Beneficiary 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 are provided for the same:

- My address – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.
- Branch Near Me – 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 > Payments Widget > Manage Payees & Billers > Add New Payee > Demand Draft > Add Payee

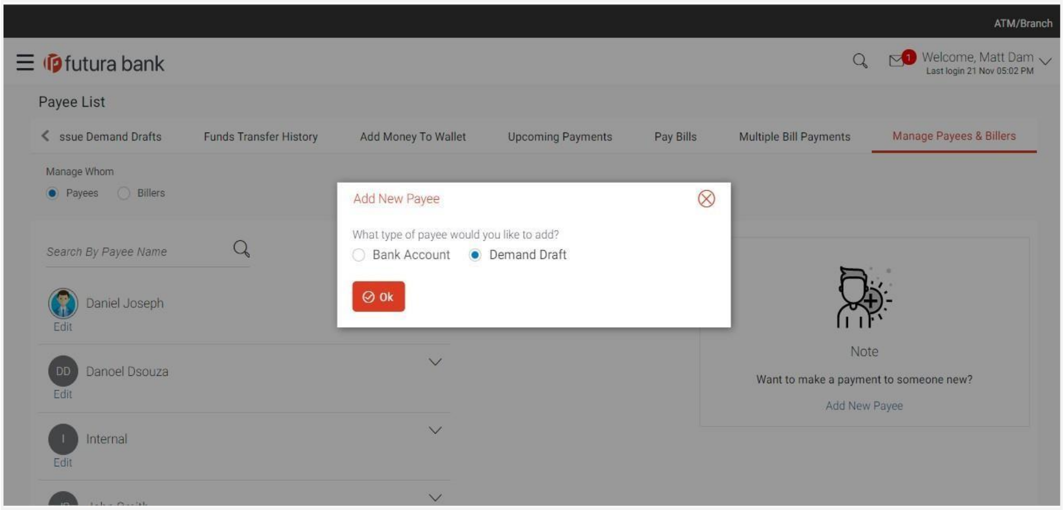
OR

Dashboard > Toggle Menu > Payments > Setups > Manage Payees & Billers > Add New Payee > Demand Draft > Add Payee
OR
Dashboard > Payments Menu > Add New Payee > Demand Drafte

To add a new demand draft payee:

1. Click the **Add New Payee** link on the Manage Payees screen. The pop up screen 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?	The transfer type of the new payee. The type can be: • Bank Account • Demand Draft

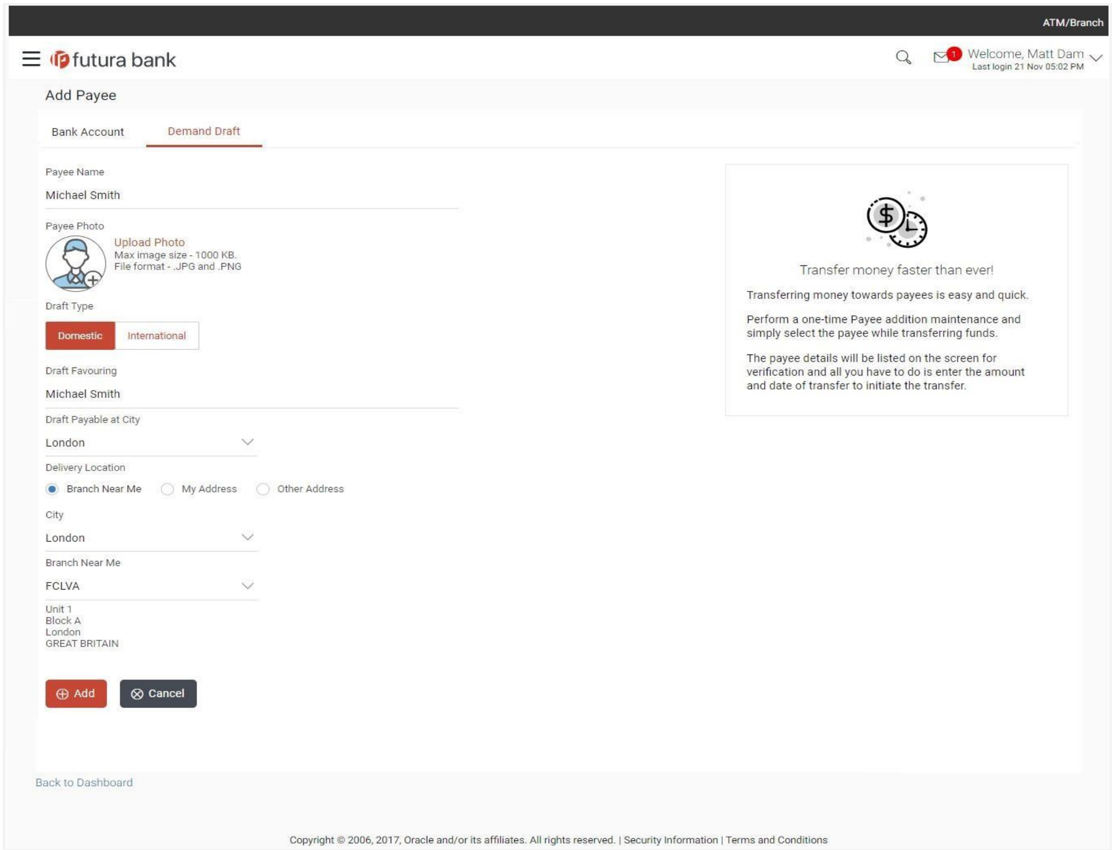
2. Select the **Demand Draft** option click **Ok**, to create Demand Draft type of payee. The **Add Payee** screen appears.

5.1 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



Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee Photo	Select this option to upload a photo against the payee.
Draft Type	Select the type of draft to be associated with the Payee. The options are: • Domestic • International
Draft Favoring	The name of the payee i.e. the intended recipient of the funds.
Draft Payable at City	The name of the city in which the draft is payable.

Field Name	Description
Delivery Location	Select the option to identify where you would like the draft to be delivered. The options are: • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

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.

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.

Address Line 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.

1. In the **Payee Name** field, enter the name of the payee for identification.
2. Click on 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 **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

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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. In the **Draft payable at City** field, 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 option **Other Address**; specify address at which the demand draft is to be delivered.
      i. In the **Address 1-2** field, 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. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click the **Back to Dashboard** link, to navigate to the dashboard.

   The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.

   OR

   Click **Back** to return to the **Add Payee** screen.
8. The success message appears along with the draft details.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.
   OR

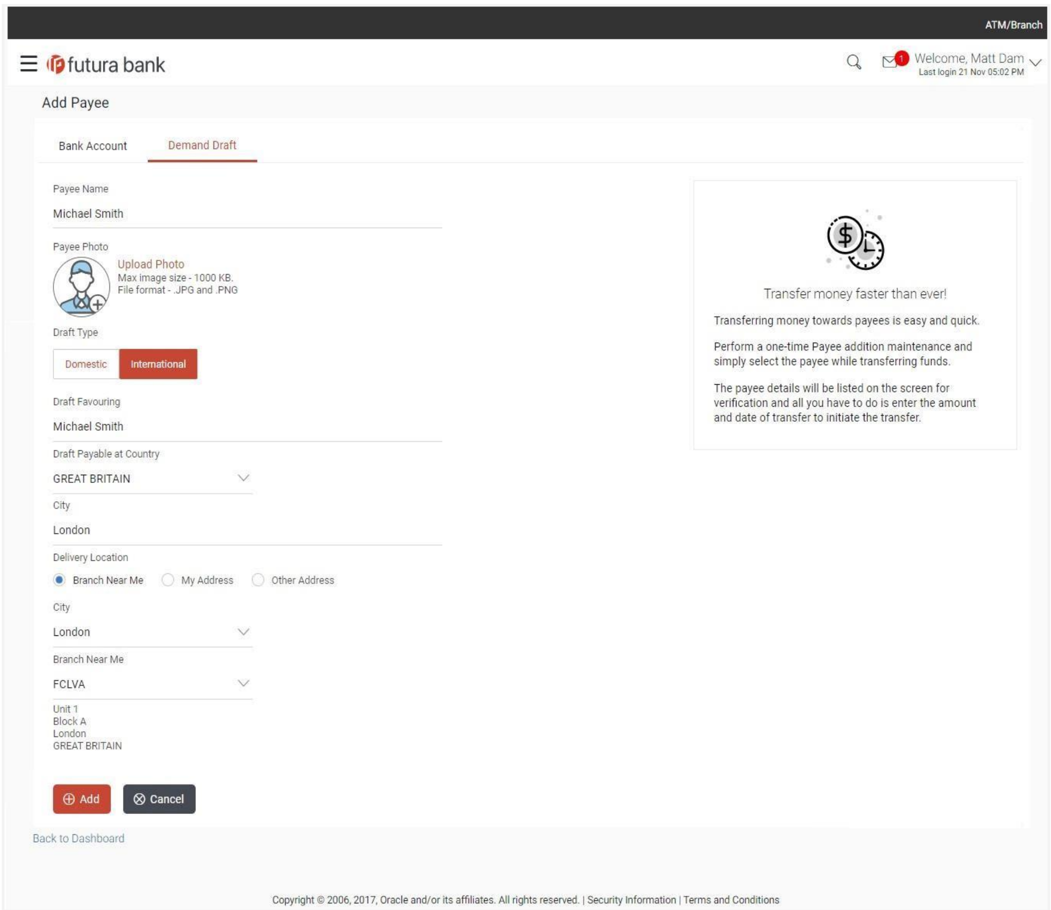
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click **Setup Payee Limits** to assign limits (daily and/or monthly) to the payee's account.

5.2 Add Payee - International Demand Draft

An International Draft payee is created to initiate a request to issue a draft which is payable at a 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:

Demand Draft – International Demand Draft Payee



Field Description

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

Field Name	Description
Draft Type	Select the type of draft to be associated with the Payee. The options are: • Domestic • International
Draft Favoring	The name of the payee i.e. the intended recipient of the funds.
Draft payable at Country	The name of the country in which the draft is payable. This field is enabled if the **International** option is selected as **Draft Type**.
City	The name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: • Branch Near Me: 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 • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

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

Field Name	Description
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
Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal

Field Name	Description
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 in which the draft is to be delivered.
Address 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.

1. In the **Payee Name** field, enter the name of the payee for identification.
2. Click on 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 **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

3. In the **Draft Type** field, select International option.
4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. In the **Draft Payable at Country** field, select the country in which the draft is to be payable.
6. In the **City** field, name of the city at which the draft is to be payable.
7. 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 **Other Address** option; specify 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 1-2** field, 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.

8. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click the **Back to Dashboard** link, to navigate to the dashboard.

   The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to the Dashboard.

   OR

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

9. The success message appears along with the draft details.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.
   OR
   Click **Pay Now** to initiate draft issuance to the added payee.
   OR
   Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

FAQs

1. **When can I make the payment to newly added payee?**

   After successfully adding a payee, you may proceed to transfer funds only after the cooling period (the time set by the bank during which fund transfer is not allowed to a newly added payee) or you may set a future date for the transaction to take place.

2. **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 towards the payee and that are pending further processing.

Home

6. 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

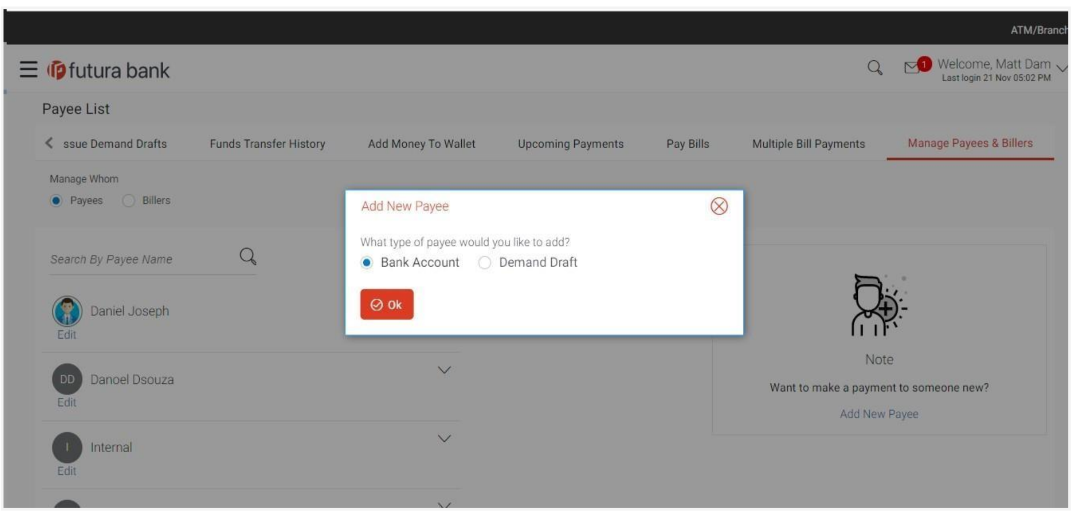
How to reach here:

Dashboard > Payments Widget > Manage Payees & Billers > Add New Payee > Bank Account
OR
Dashboard > Toggle Menu > Payments > Setups > Manage Payees & Billers > Add New Payee > Bank Account
OR
Dashboard > Payments Menu > Transfer Money > Manage Payees & Billers > Add New Payee > Bank Account

To add new payee:

1. Click the **Add New Payee** 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?	The transfer type of the new payee. The types can be: • Bank Account • Demand Draft

2. Select the **Bank Account** option click **Ok**, to create bank account type of payee. The **Add Payee** screen appears.

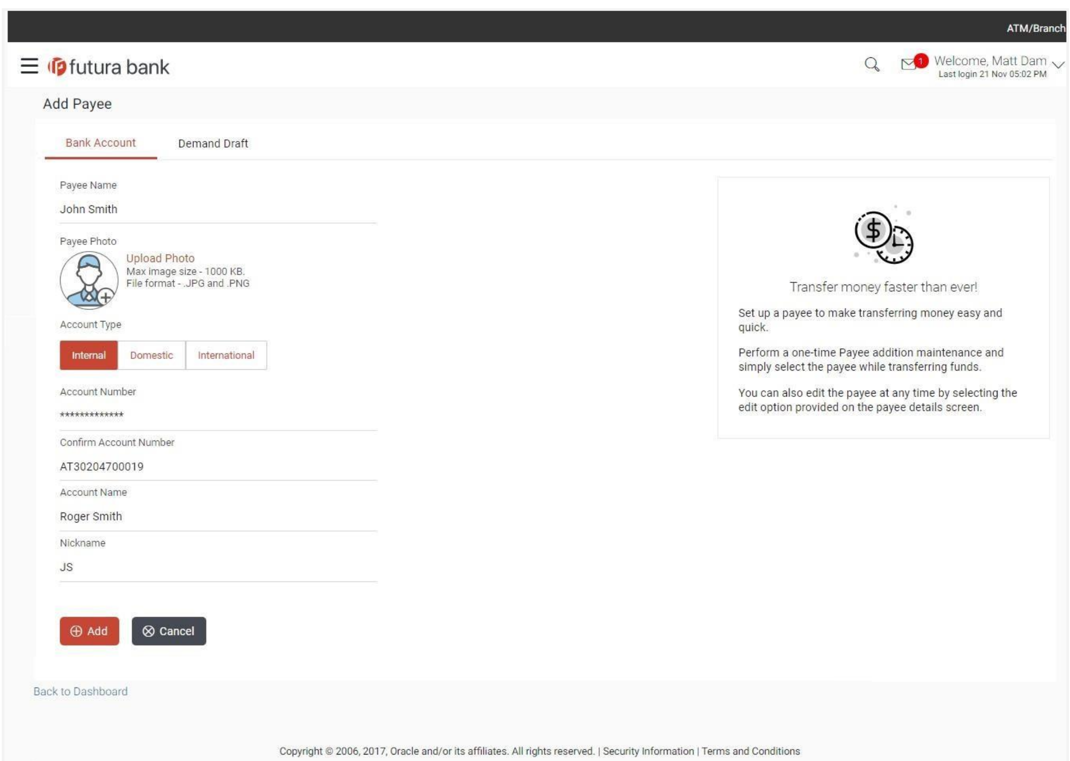
6.1 Add Payee - Internal Bank Account

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 add a payee with an internal account:

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

Add Payee – Internal Account



Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee Photo	Select this option to upload a photo against the payee.
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International
Branch	The name of the bank branch of the payee. This field appears only for **Internal Account**.
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee’s account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee’s bank account.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

2. In the **Payee Name** field, enter the name of the payee.
3. Click on 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 **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

4. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
5. From the **Branch** list, select the appropriate bank branch of the payee.
6. In the **Account Number** field, enter the payee’s account number.
7. In the **Confirm Account Number** field, re-enter the payee’s account number.
8. In the **Account Name** field, enter the payee name.
9. In the **Payee Name** field, enter the payee's names as maintained against the payee’s account.
10. In the **Nickname** field, enter a nickname to be assigned to the specific account of the payee.

11. Click **Add** to add a payee.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click the **Back to Dashboard** link, to navigate to the dashboard.
12. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction and to navigate back to 'Dashboard'.

    OR
    Click **Back** to return to the **Add Payee** screen.
13. The success message appears along with reference number and the account details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.
    OR
    Click **Pay Now** to initiate a fund transfer towards the added payee.
    OR
    Click **Setup Payee Limits** to assign limits (daily and/or monthly) to the payee's account.

6.2 Add Payee - Domestic Bank Account

A domestic account transfer is one which involves the transfer of funds to an account that is held with another bank 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.

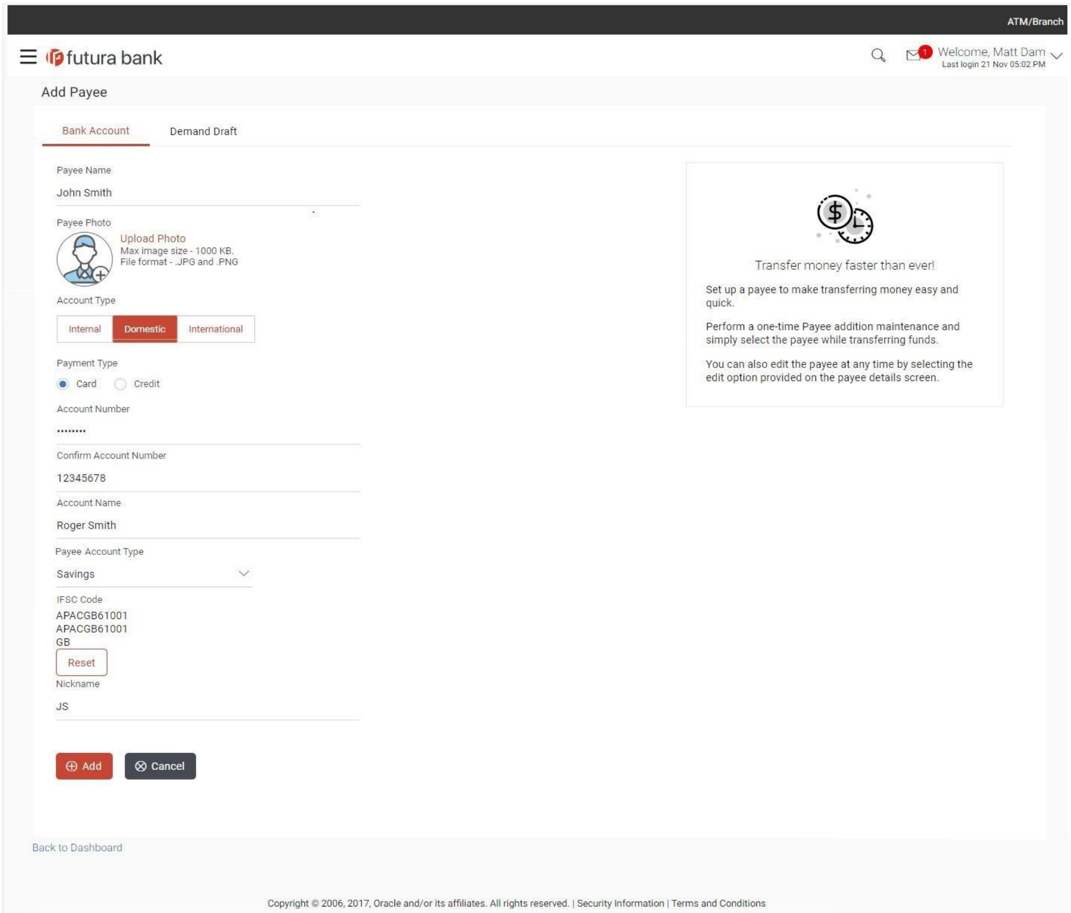
6.2.1 Domestic Account - India

The following steps are applicable for domestic account payee creation if the geographical region configured is India.

To add a payee for domestic account transfer:

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

Add Payee – Domestic Account



Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee Photo	Select this option to upload a photo against the payee.
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International
Account Number	Specify the account number of the payee.

Field Name	Description
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Account Type	Select the type of account associated with the payee. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
IFSC Code	Specify the IFSC /Bank Code of the payee's account.
IFSC Code Look up	
The following fields are displayed on a pop up window if the Lookup IFSC Code link is selected.	
IFSC Code	The facility to lookup bank details based on the IFSC Code.
Bank Name	The facility to lookup the bank details based on bank name.
State	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.
City	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.	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	The complete address of the bank.

Field Name	Description
IFSC Code	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.
Bank Details	The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

2. In the **Payee Name** field, enter the name of the payee for identification.
3. Click on 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 **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

4. In the **Account Number** field, enter the payee's account number.
5. In the **Confirm Account Number** field, re-enter the payee's account number.
6. In the **Account Name** field, enter the payee name.
7. From the **Payee Account Type** list, select the type of account associated with the payee.
8. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.
9. If you search the IFSC code by clicking the Lookup IFSC Code link.
   In the **IFSC Code** and **Bank Name** field, enter the IFSC code and bank name of the beneficiary bank.
   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.
   OR
   Enter the IFSC /Bank 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.
10. In the **Nickname** field, enter the nick name to be assigned to the specific account of the payee.
11. Click **Add** to add a payee.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click the **Back to Dashboard** link, to navigate to the dashboard.

The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.

OR

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

12. The success message appears along with the reference number and account details.
Click **Go To Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Pay Now** to initiate fund transfer towards the added payee.
OR
Click **Setup Payee Limits** to assign limits (daily and/or monthly) to the payee's account.

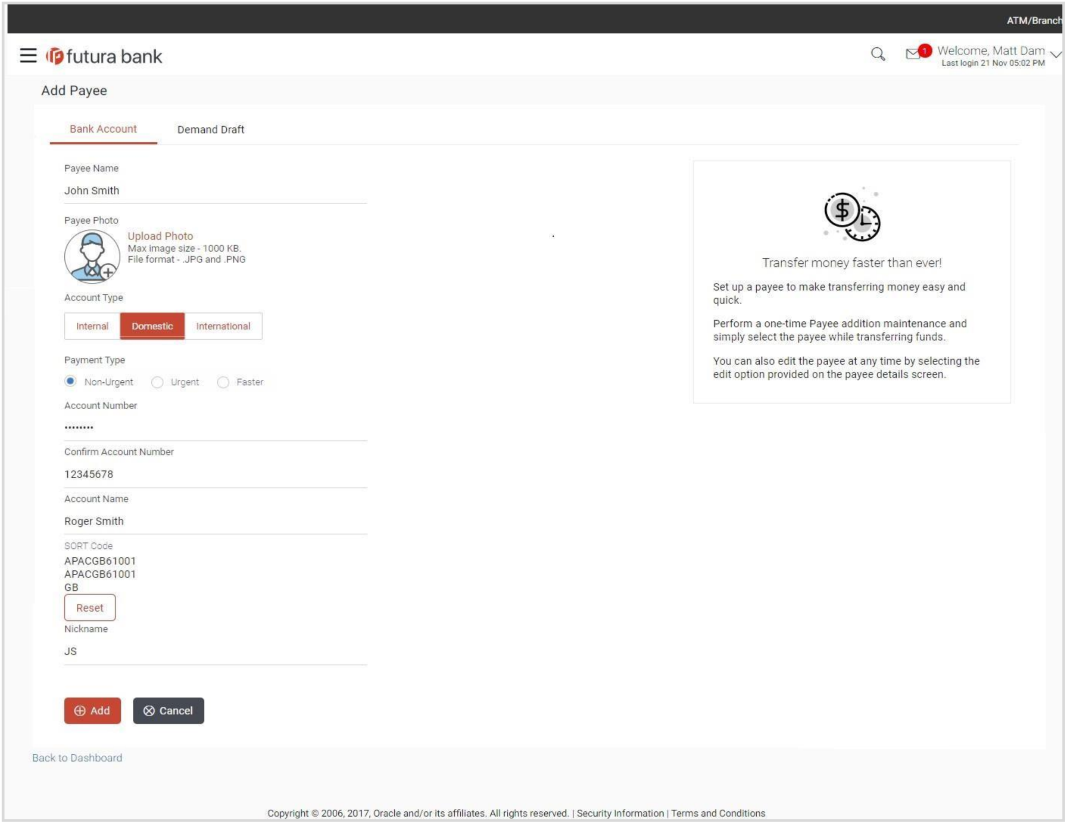
6.2.2 Payee Maintenance – UK Bank Account

The following steps are applicable for domestic account payee creation if the geographical region configured is the UK.

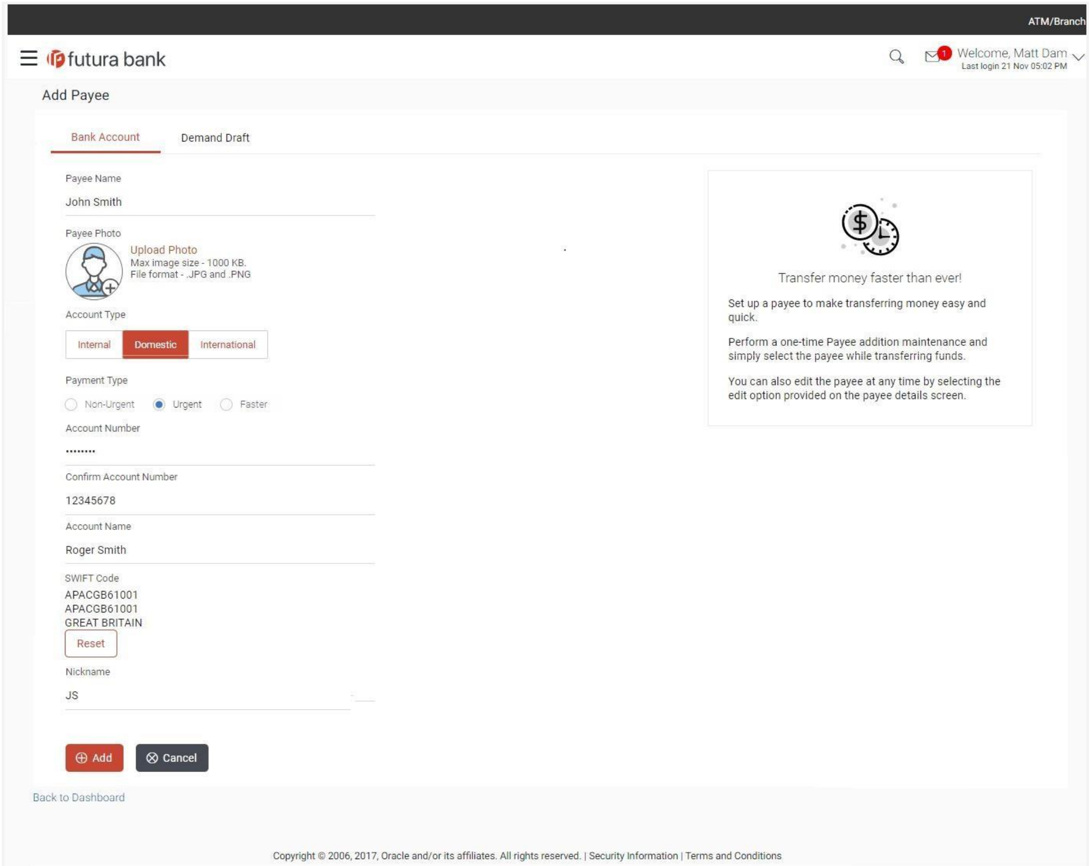
To add a payee for domestic account transfer:

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

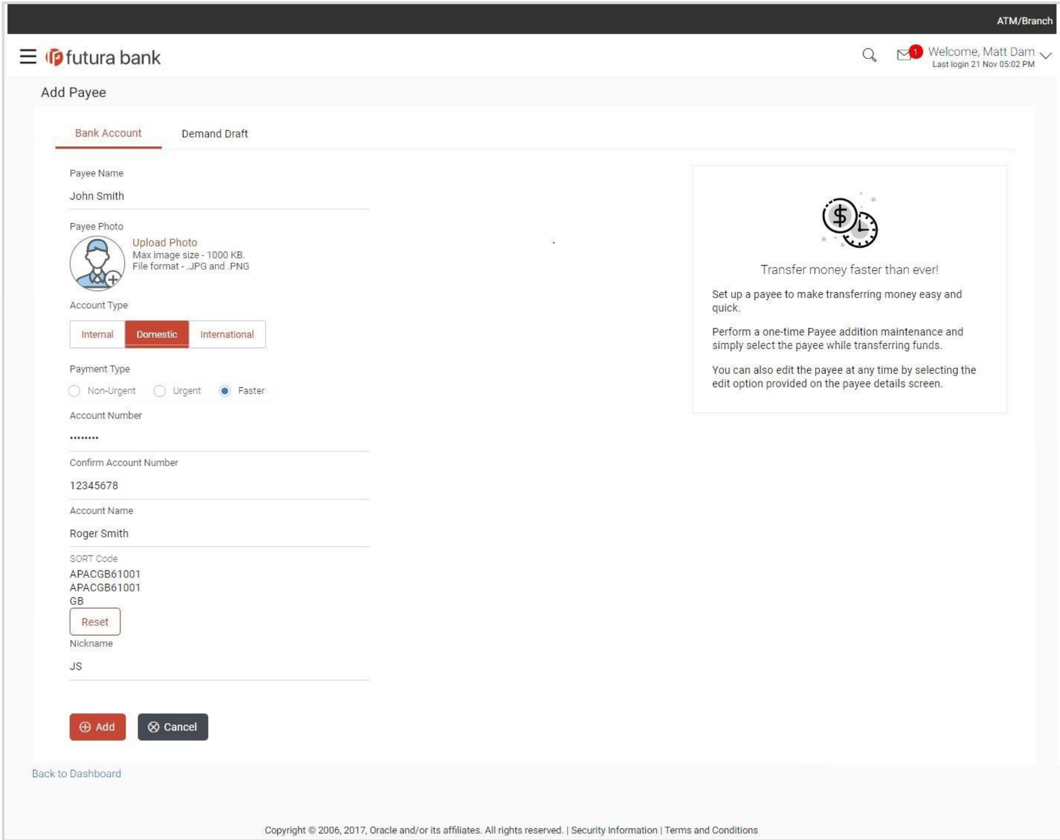
Add Payee – UK Bank Account – Non Urgent



Add Payee – UK Bank Account – Urgent



Add Payee – UK Bank Account – Faster



Add Payee – UK Bank Account

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.
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International

Field Name	Description
Payment Type	Select the type of UK payment The options are: • Urgent (Requires SWIFT code) • Non-Urgent (Requires Sort code) • Faster (Requires Sort code)
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
UK Payment - Non-Urgent and Faster payment	
The following fields are applicable if either of the two options, **Non-Urgent** or **Faster** are selected as **Payment Type**.	
Sort Code	Specify the Sort code associated with the payee's account.
Sort Code Lookup	
The following fields are displayed on a pop up window if the Lookup Sort Code link is selected.	
Bank Name	The facility to lookup the bank details based on bank name.
City	The facility to lookup bank details based on name of the city in which the payee's account is held.
Sort 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.	
Bank Name	Name of the bank.
Bank branch	Bank branch name.
Address	The complete address of the bank.
Sort Code	The Sort Code value. This value will be displayed as a link which will be selectable. On selecting the link, the Sort code and bank details are populated on the Add Payee – Domestic Account screen.
Bank Details	The details of the bank that include the Sort Code as well as the name and the address of the bank and branch in which the payee's account is held.

Field Name	Description
UK Payment - Urgent	
The following fields are applicable if the option **Urgent** is selected as **Payment Type**.	
SWIFT Code	Specify the SWIFT code associated with the payee's account.
SWIFT Code Lookup	
The following fields are displayed on a pop up window if the **Lookup SWIFT Code** link is selected.	
SWIFT Code	The facility to lookup bank details based on the SWIFT Code.
Bank Name	The facility to lookup the bank details based on bank name.
Country	The facility to lookup bank details by combining search through SWIFT Code and Bank Name along with the country in which the payee's account is held.
City	The facility to lookup bank details by combining search through SWIFT Code and Bank Name along the city in which the payee's account is held.
SWIFT 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.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
SWIFT Code	The SWIFT code value. This value will be displayed as a link which will be selectable. On selecting the link, the SWIFT code and bank details are populated on the Add Payee – Domestic Account screen.
Bank Details	The details of the bank that include the SWIFT/ Sort Code as well as the name and address of the bank in which the payee's account is held.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

2. In the **Payee Name** field, enter the name of the payee for identification.
3. Click on 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 **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

4. In the **Payment Type** field, select the specific network for payment.
    a. If you select either the **Non-Urgent** or **Faster** payment option:
        i. In the **Account Number** field, enter the payee's account number.
        ii. In the **Confirm Account Number** field, re-enter the payee's account number.
        iii. In the **Account Name** field, enter the payee name.
        iv. In the **Sort Code** field, enter the Sort Code or select it from the lookup.
        OR
        Click **Reset** to clear the populated data and enter/ select a new Sort Code.
        v. Click **Verify** to fetch bank details based on the Sort Code.
    b. If you select **Urgent** payment option:
        i. In the **Account Number** field, enter the payee's account number.
        ii. In the **Confirm Account Number** field, re-enter the payee's account number.
        iii. In the **Account Name** field, enter the payee name.
        iv. In the **Swift Code** field, enter the Swift Code or select it from the lookup.
        OR
        Click **Reset** to clear the populated data and enter/ select a new Swift Code.
        v. Click **Verify** to fetch bank details based on the SWIFT Code.
5. In the **Nickname** field, enter the nickname to be assigned to the specific account of the payee.
6. Click **Add** to add a payee.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click the **Back to Dashboard** link, to navigate to the dashboard.

    The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction and to navigate back to 'Dashboard'.

    OR

    Click **Back** to return to the **Add Payee** screen.
7. The success message appears along with the reference number and account details.
    Click **Go To Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.
    OR
    Click **Pay Now** to initiate fund transfer to the added payee.
    OR
    Click **Setup Payee Limits** to assign limits (daily and/or monthly) to the payee's account.

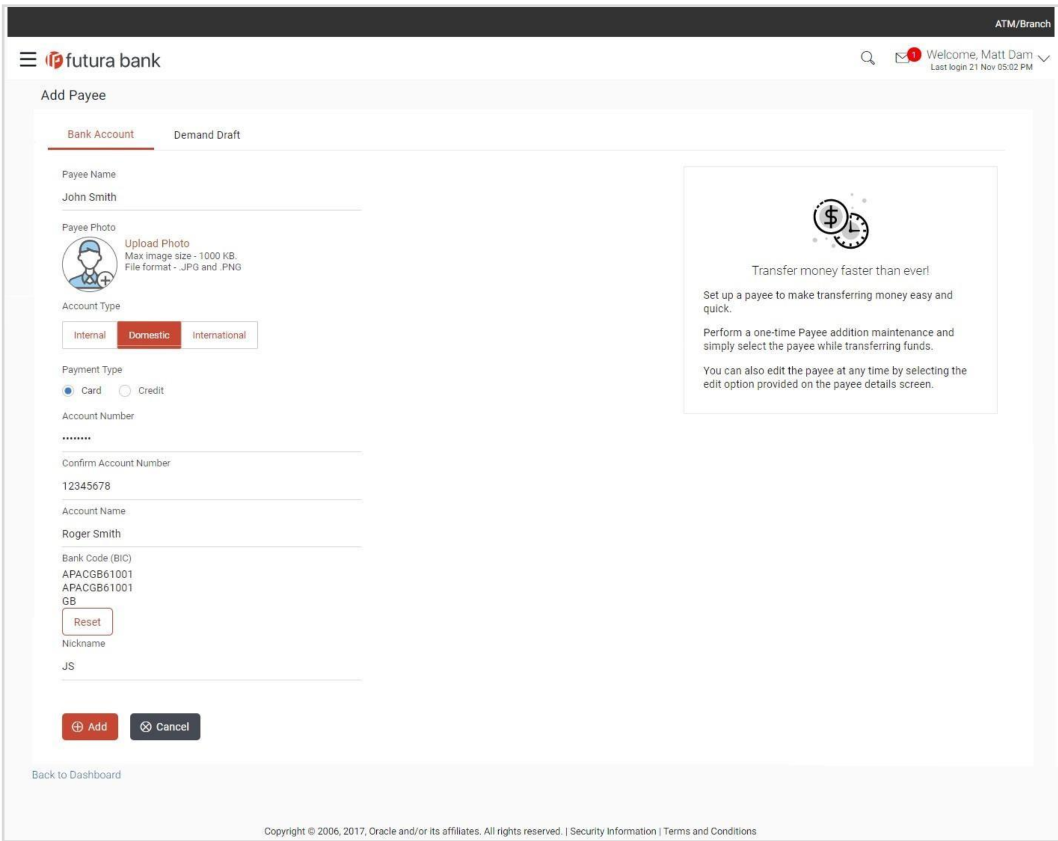
6.2.3 Domestic Account – SEPA Payment

The following steps are applicable for domestic account payee creation if the geographical region configured is any of the member states that comprises the European Union.

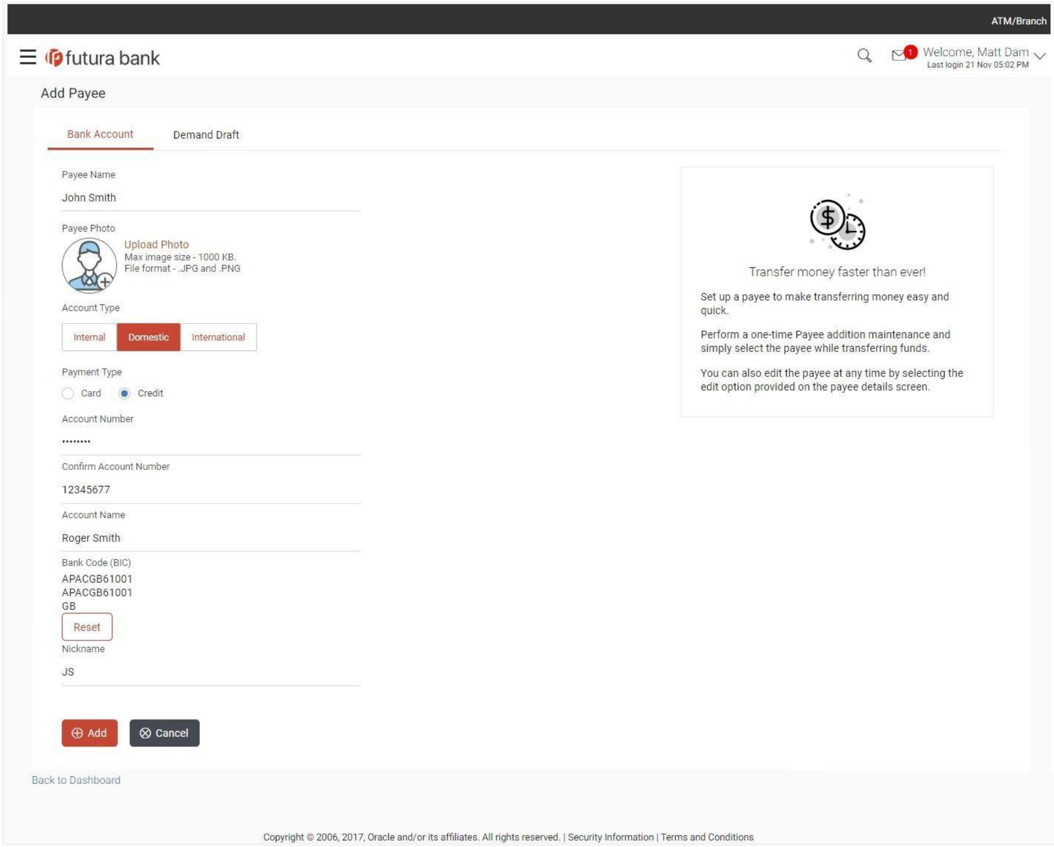
To add a payee for domestic account transfer:

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

Add Payee – SEPA Payment – Card



Add Payee – SEPA Payment – Credit



Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee Photo	Select this option to upload a photo against the payee.
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International
Payment Type	Type of account associated with the payee. The options are: • Card Payment • Credit Transfer

Field Name	Description
Account Number (IBAN)	Specify the international bank account number of the Payee.
Confirm Account Number	The user is required to re-enter the payee’s account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee’s bank account.
Bank Code (BIC)	Enter the international bank code of the bank in which the payee’s account is held.
Look up Bank (BIC) Code	
The following fields are displayed on a pop up window if the Look up Bank (BIC) Code link is selected.	
Look up Bank (BIC) Code	The facility to lookup bank details based on the BIC Code.
Bank Name	The facility to lookup the bank details based on bank name.
City	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.
Bank (BIC) 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.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
(BIC) Code	The (BIC) Code value. This value will be displayed as a link which will be selectable. On selecting the link, the BIC code and bank details are populated on the Add Payee – Domestic Account screen.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

2. In the **Payee Name** field, enter the name of the payee for identification.
3. Click on 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 **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

4. In the **Payment Type** field, select the specific network for payment.
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 **Bank Code (BIC)** field, enter the international Bank code of the debtor bank.
   OR
   Click **Reset** to clear the populated data and enter/ select a new Bank Code (BIC).
9. Click **Verify** to fetch bank details.
10. In the **Nickname** field, enter the nickname to identify the payment destination (account).
11. Click **Add** to create the payee.
    OR
    Click **Cancel** to cancel the transaction.

    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.
12. The success message appears along with the reference number and account details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.
    OR
    Click **Pay Now** to initiate fund transfer to the added payee.
    OR
    Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

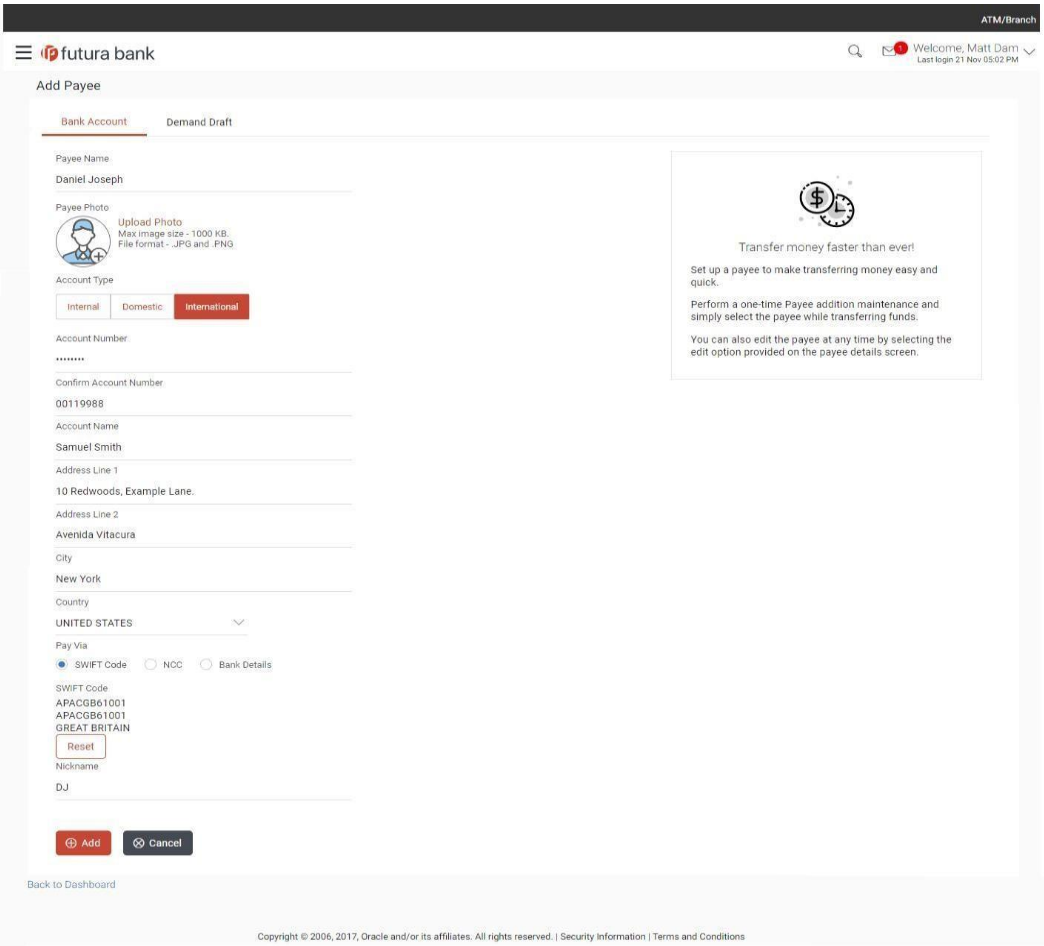
6.3 Add Payee – International Bank Account

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 add a payee with an international account:

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

Add Payee - International Account



Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee Photo	Select this option to upload a photo against the payee.
Account Type	Select the type of account associated with the payee. The options are: • Internal • Domestic • International
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee’s account number in this field so as to confirm the same.

Field Name	Description
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1-2	Enter the address of the payee.
City	Enter the city of the payee.
Country	Enter the country of the payee.
Pay Via	Select the network through which the transfer is to take place. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT / National clearing code value	The SWIFT code will need to be identified if **SWIFT Code** has been selected in the **Pay Via** field.
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code Look up	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.	
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Result	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
National Clearing Code	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.

Field Name	Description
Lookup National clearing code	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 selected.

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

NCC Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	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.

Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

2. In the **Payee Name** field, enter the name of the payee for identification.
3. Click on 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 **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

4. In the **Account Number** field, enter the payee's account number.
5. In the **Confirm Account Number** field, re-enter the payee's account number.
6. In the **Account Name** field, enter the payee name.
7. 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.
      OR
      Click **Reset** to clear the populated data and enter/ select a new SWIFT code.
      ii. Click **Verify** to fetch bank details based on Bank Code (BIC).
   b. If you select **NCC** 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.
8. In the **Nickname** field, enter the nickname to be assigned to the specific account of the payee.
9. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click the **Back to Dashboard** link, to navigate to the dashboard.

   The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.

   OR

   Click **Back** to return to the **Add Payee** screen.
10. The success message appears along with the reference number and account details.
   Click **Go To Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.
   OR
   Click **Pay Now** to initiate fund transfer towards the added payee.
   OR
   Click **Setup Payee Limits** to assign limits (daily and/or monthly) to the payee's account.

Home

7. 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. The 'New Payee' option enables the user to initiate peer to peer payments towards email or mobile contacts or even towards facebook contacts. The user can also opt to register payees towards whom he intends to initiate payments in the future by selecting the option 'Bank Account' under the 'New Payee' option.

On selecting the option, 'Existing Payee', the user has to simply select a payee and subsequently select the specific account of the 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 when defining the payees bank account details.

Transfer money also allows initiating Peer to Peer transfer via New Payee option (email/mobile, bank account).

The **'Between Wallets'** feature enables a retail user, having a wallet account with the bank, to initiate payments from his wallet to another user's wallet by specifying the intended beneficiary's mobile number. This is an easy, quick and safe method of payment wherein the user just needs to enter the mobile number of payee and amount to be paid. This method of payment is especially simple and secure considering that the beneficiary need not share his account information in order to receive payments. Moreover, users need not maintain payees as a prerequisite to transfer funds using this method.

Prerequisites:

- Transaction and account access is provided to retail user.
- Transaction working window is maintained.
- Payees are registered for the purpose of transferring funds via the 'Existing Payee' option.
- The retail user has a valid active facebook account for the purpose of transferring funds via Facebook available as a sub option under the 'New Payee' option.
- The retail user has a valid active Twitter account to transfer funds via Twitter available as a sub option under the 'New Payee' option.
- Purpose of Payments are maintained.
- Transaction limits are assigned to user to perform the transaction.
- Payee limits, cooling period along with transaction limits are maintained.

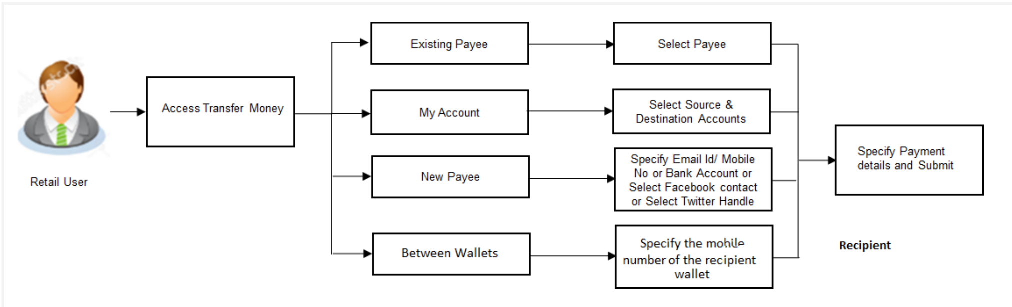
Features supported in the application

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

- Existing Payees - Internal, Domestic and International transfers are supported and are triggered based on the payee and specific payee account selection.
- To My Account – Users are able to transfer funds within their own accounts held in the bank.
- To New Payee – By selecting this option, users can initiate fund transfers towards email, mobile and facebook and twitter contacts. Alternately, if the intended recipient of the funds is not yet registered as a payee, the user can also select the option 'Bank Account' in order to be navigated to the screen from which he can register an intended recipient as a payee.

- Between Wallets- This option enables users to initiate wallet to wallet transfers.

Workflow



How to reach here:

Dashboard > Payments Widget > Transfer Money
OR
Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money

7.1 Transfer Money - 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 are listed for selection. On selecting a payee, the user must select the specific account of the payee towards which the transfer is to be made. Once the payee's account has been selected, the details are auto populated on 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.

How to reach here:

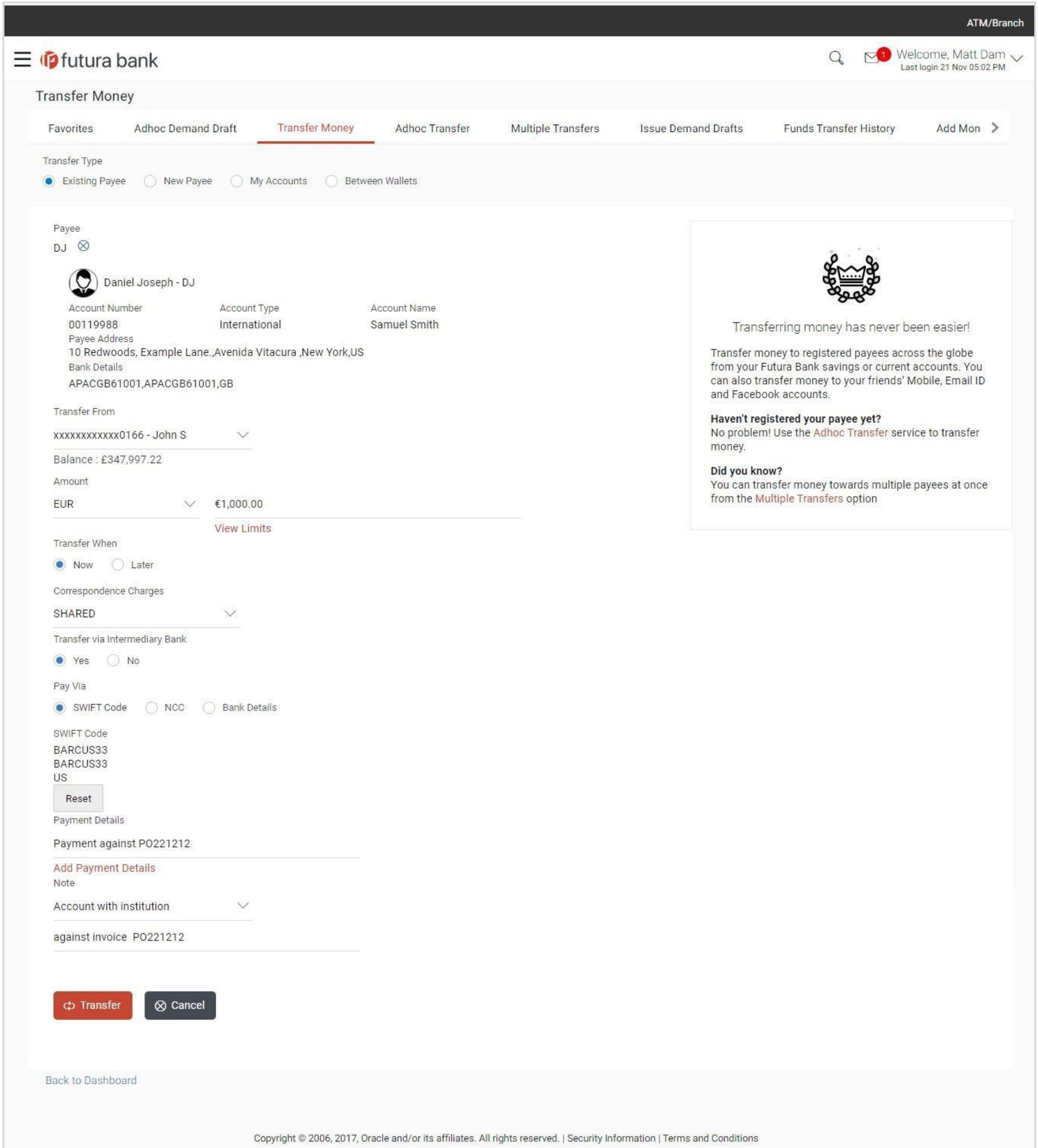
Dashboard > Payments Widget > Transfer Money > Existing Payee
OR

Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money > Existing Payee

To transfer money to 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.

Transfer Money - Existing Payee



Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: • Existing payee • New payee • My Accounts (User's own accounts) • Between Wallets

Field Name	Description
Existing Payee	
The following fields appear if the **Existing Payee** option is selected in **Transfer Type** field.	
Payee	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 and payee account number from the **Payee** field.	
Payee Account Photo	The photo of the selected payee account appears.
Payee Name	The name of the selected payee appears in the format Payee group name – Payee account name.
Account Number	On selecting the payee, the account number associated with the payee appears.
Account Type	Type of account or transfer type associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Payee Address	The address of the payee. This field appears if the transfer being initiated is an **International Transfer**.
Bank Details	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.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select the currency in which the transfer is to take place. Currency is defaulted to destination account currency for Own and Internal Transfer and local currency for Domestic Transfer. For International transfer, the user can select the currency from the list
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.

Field Name	Description
Transfer When	The facility to specify when the funds are to be transferred. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Pay Via	Select the network through which the transfer is to take place. The options are: • NEFT • RTGS • IMPS This field appears if the transfer is a **Domestic Transfer** in India region. **Note:** 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. 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.
Transfer Date	Date of transfer. This field appears if the option **Later** is selected from the **Transfer When** list.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer This field appears if the transfer being initiated is an **International Transfer**, and **Domestic Transfer - UK**.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. This field appears for **International Transfer**.

Field Name	Description
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.
Below fields related to SWIFT transfer appears for **International Transfer**.	
SWIFT / National clearing code value	SWIFT code /National Clearing code value.
SWIFT code Look up	
Below fields appears if the **SWIFT Code** option is selected in Pay Via field.	
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
SWIFT Code Lookup - Search Result	
Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
National clearing code Look up	
Below fields appears if the **National clearing code** option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.

Field Name	Description
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	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.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Specify payment details. This field appears if the transfer type being initiated is an international transfer.
Add Payment Details	The link to add more details of the transfer. This field appears for **International Transfer**.
Note	Narrative for the transaction.

2. From the **Payee** list, select the preferred payee, and subsequently select the specific account of the payee towards which the transfer is to be made.
   The payee details of the selected payee appear.
   OR
   Click  if you want to select a different payee.
3. From the **Transfer From** account list, select the account from which transfer needs to be made.
4. If the transfer being initiated is towards an International account, select the appropriate currency from the **Currency** list.
5. In the **Amount** field, enter the transfer amount.

6. 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.
7. If the transfer type is **Domestic** (India region), in the **Pay Via** field, select the appropriate network, out of the enabled networks, for payment.
8. 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.
      a. 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).
      b. If you select **NCC** option:
         i. In the **NCC** 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).
      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.
   c. From the **Payment Details** list, select the appropriate purpose of transfer.(Applicable for international payees only.)
   d. Click the **Add Payment Details** link, to add the additional payment details, if required.
   OR
   Click to delete the added details.
9. In the **Note** field, specify a note or remarks.
10. Click **Transfer** to initiate the payment.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
    OR
    Click the **Back to Dashboard** link, to navigate to the dashboard.
11. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
    OR
    Click **Back** to navigate back to previous screen.

Note:
a) Service Charges and Total Debit Amount are displayed on Domestic (NEFT & RTGS) Transfers Review & Confirm screens. This is supported for host integration FCR only.
b) 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.

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

13. The success message appears, along with the reference number and transaction details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.
    OR
    Click **Add Favorite** to mark the transaction as favorite. For more information click here.
    OR
    Click **Set Repeat Transfer** to initiate standing instructions. For more information click **here**.

Note: 'Set Repeat Transfer' link appears only in the case of Domestic and Internal Transfers.

7.2 Transfer Money - New Payee

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

Email/Mobile

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

Bank Account

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

Facebook

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

Using this option you can transfer funds from your account to payee account within the bank, within the country or outside the country by specifying email or mobile number or to your facebook contacts having zigbank bank account.

Twitter

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

For details on the New Payee option under **Transfer Money**, refer Peer to Peer Payment.

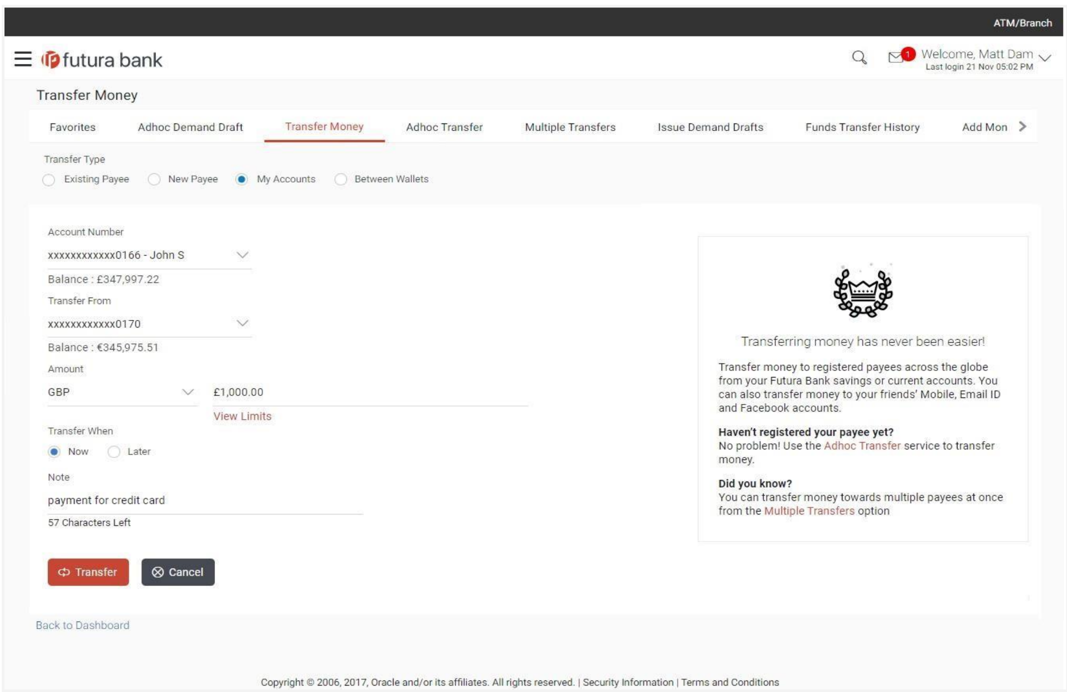
7.3 Transfer Money - My Accounts

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

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.

Transfer Money - My Accounts



Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate The options are: • Existing payee • New payee • My Accounts (User's own accounts) • Between Wallets
My Accounts	

Field Name	Description
Account Number	Select the account number towards which you want to transfer funds. For more information on Account Nickname, click here.
Balance	The net balance of the selected account is displayed once an account is selected in the Account Number field.
Transfer From	Select the source account from which the funds are to be transferred. For more information on Account Nickname, click here.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select the currency in which the transfer is to take place. Currency is defaulted to destination account currency for Own and Internal Transfer and local currency for Domestic Transfer. For International transfer, the user can select the currency from the list.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date.
Transfer Date	Date of transfer. This field appears if you select option **Later** from the **Transfer When** list.
Note	Narrative for the transaction.

2. From the **Account Number** list, select the account to which the funds need to be transferred.
3. From the **Transfer From** account list, select the account from which transfer needs to be made.
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**, transfer will be done on 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.
6. Click **Transfer** to initiate funds transfer.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

OR
Click the **Back to Dashboard** link, to navigate to the dashboard.

7. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to navigate back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The **Verification** screen appears if transaction is configured for Two Factor Authentication.
9. The success message appears, along with the host reference number and transaction details.
   Click **Go To Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.
   OR
   Click **Add Favorite** to mark the transaction as favorite. For more information click here.
   OR
   Click **Set Repeat Transfer** to initiate standing instructions. For more information click **here.**

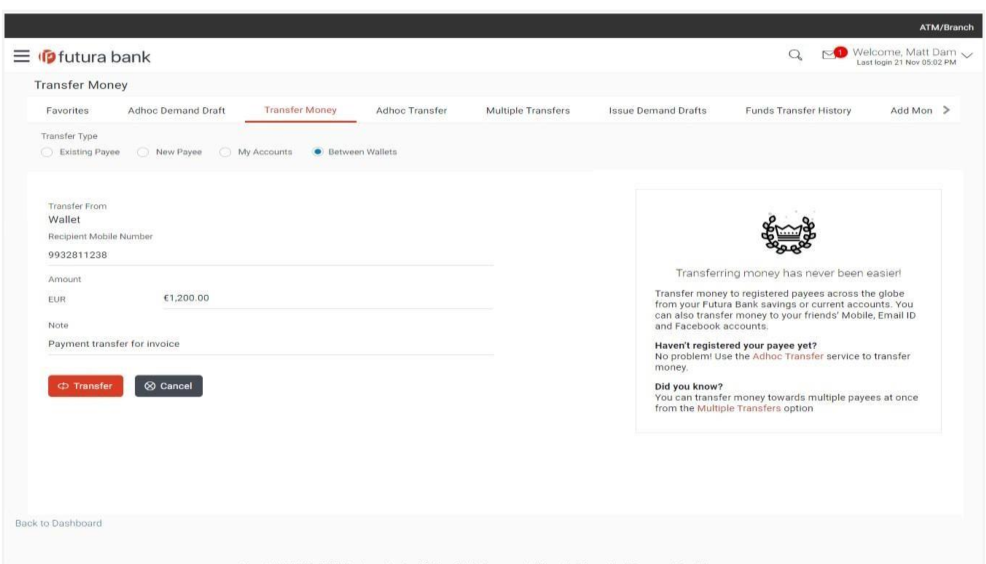
7.4 Transfer Money – Between Wallets

The **'Between Wallets'** feature enables a retail user, having a wallet account with the bank, to initiate payments from his wallet to another user's wallet by specifying the intended beneficiary's mobile number. This is an easy, quick and safe method of payment wherein the user just needs to enter the mobile number of payee and amount to be paid. This method of payment is especially simple and secure considering that the beneficiary need not share his account information in order to receive payments. Moreover, users need not maintain payees as a prerequisite to transfer funds using this method.

To transfer from one wallet to another wallet:

1. In the **Transfer Type** field, select the **Between Wallets** option. The fields by which to initiate a payment from your wallet appear.

Transfer Money – Between Wallets



Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate The options are: • Existing payee • New payee • My Accounts (User's own accounts) • Between Wallets
Between Wallets	
The following fields appear if the **Between Wallets** option is selected in the **Transfer Type** field.	
Transfer From	The value **Wallet** is defaulted when the option **Between Wallets** is selected in the **Transfer Type** field.
Recipient Mobile Number	Enter the mobile number by which the beneficiary’s wallet is associated.
Amount	Specify the amount to be transferred.
Note	Narrative for the transaction.

2. In the **Recipient Mobile Number** field, enter the mobile number by which the beneficiary’s wallet is associated.
3. In the **Amount** field, enter the transfer amount.
4. In the **Note** field, specify a note or remarks.
5. Click **Transfer** to initiate the payment.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
   OR
   Click the **Back to Dashboard** link, to navigate to the dashboard.
6. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
   OR
   Click **Back** to navigate back to previous screen.

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 the Pay Later 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 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.

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

If you want to make a payments towards a beneficiary who is not yet registered you can select the option, 'Bank Account' under the 'New Payee' option to be navigated to the screen on which you can register the intended beneficiary as a payee. You can then initiate transfers towards this payee via the 'Existing Payee' option. Alternately, you can transfer funds towards accounts that you have not registered through the 'Adhoc Transfer' transaction.

Home

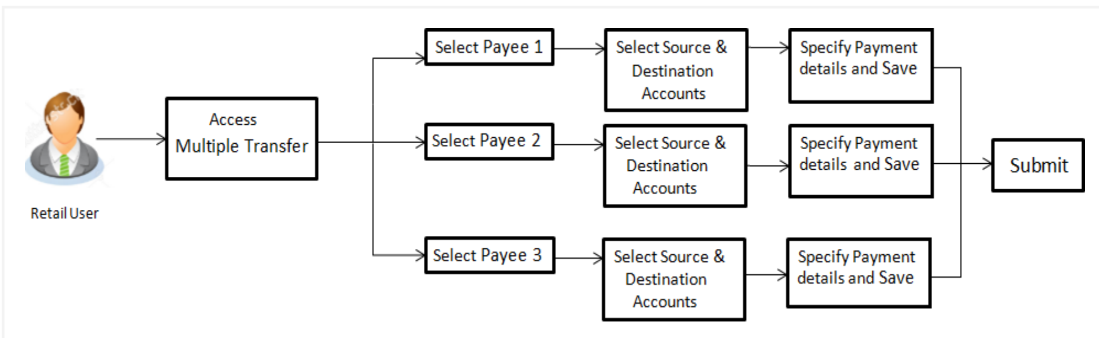
8. Multiple Transfers

The Multiple Transfers feature enables users 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 retail user
- Transaction working window is maintained for the underlying transfer types
- Registered payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to the user to perform the transaction
- Payee limits and cooling period limits are maintained

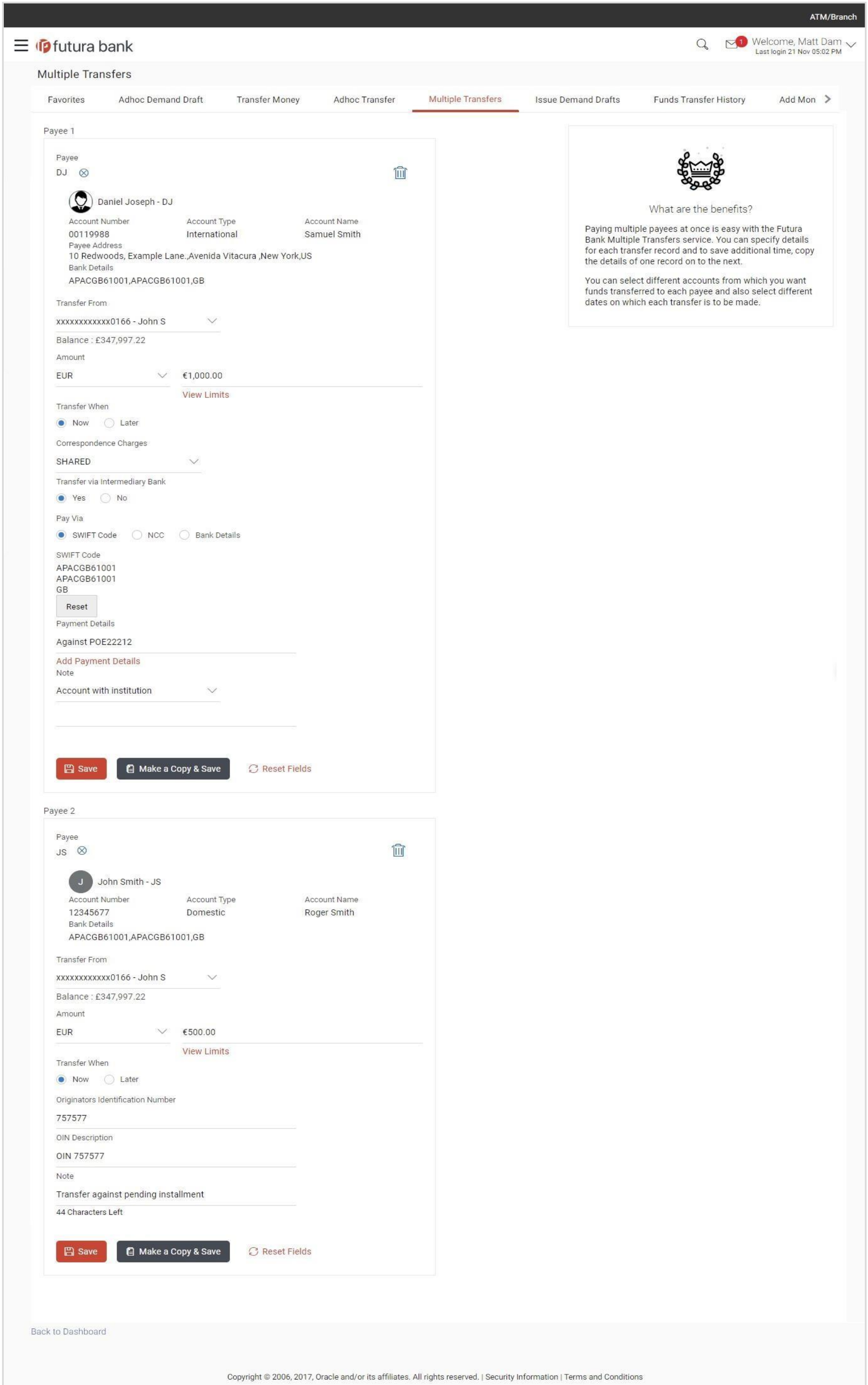
Workflow



How to reach here:

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

Multiple Transfers



Field Description

Field Name	Description
The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:	
Payee Record Number	Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.
Payee	Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nick name defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee account photo, payee nickname, account number, account type, etc. will be displayed on the screen.
Account Number	On selecting the payee, the account number associated with the payee appears.
Account Type	The type of account or transfer type associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Payee Address	Address of the payee in the bank account. This field appears for **International** type of payee.
Bank Details	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.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Currency	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. For International transfers, the user can select the currency from the list.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date

Field Name	Description
Transfer Date	The date on which the transfer is to take place. This field appears if the option **Later** is selected from the **Transfer When** list.
Pay Via	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. The options are: • NEFT • RTGS • IMPS **Note**: 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. 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.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer This field appears against a record where the transfer is being made towards an international payee.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. This field appears only for **International** Payee.
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.

Field Name	Description
SWIFT / National clearing code value	SWIFT code /National Clearing code value.
SWIFT code Look up	
Below fields appears if the **SWIFT Code** option is selected in **Pay Via** field.	
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
SWIFT Code Lookup - Search Result	
Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
National clearing code Look up	
Below fields appears if the **National clearing code** option is selected in **Pay Via** field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.

Field Name	Description
Bank Details	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.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Specify payment details. This field appears against a record where the transfer is being made towards an international payee.
Add Payment Details	The link to add more details of the transfer. This field appears only for **International** Payee.
Note	Narrative for the transaction.

To transfer funds to multiple payees:

1. From the **Payee** list, select the preferred payee, and subsequently select the specific account of the payee towards which the transfer is to be made.
   The details of the selected payee appear.
   OR
   Click ⓧ if you want to select a different payee.
2. From the **Transfer From** account list, select the account from which the transfer is to be made.
3. If the transfer being initiated is towards an International account, select the appropriate currency from the **Currency** list.
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 **Now** option, transfer will be done on 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** (India region), in the **Pay Via** field, select the appropriate network for payment.
7. 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.

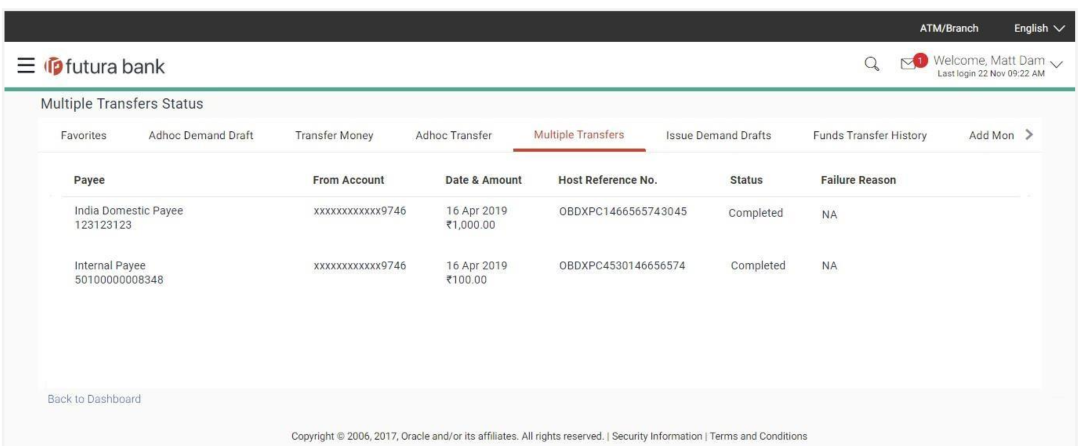
d. In the **Payment Details** field, enter the details of the fund transfer.

8. In the **Note** field, specify a note or remarks.
9. Click **Save** to save the transfer record.
   OR
   Click **Make a Copy & Save**, if you want to save the current record and also copy the details onto the next record.
   OR
   Click **Reset Fields** to clear the details entered in the record.
10. Repeat Steps 1 to 9 for subsequent transfer records.
    OR
    Click **Add Another Payment** if you want to add another transfer record without saving the current record.
11. Click against a saved record to edit the transfer details of that record.
    OR
    Click against a record to delete that record.
12. Click **Submit** to submit all the transfer records to the bank.
    OR
    Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
    OR
    Click **Back to Dashboard** link, to navigate to the dashboard.
13. **The Multiple Transfer - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Expand All** to view the details of each transfer record.
    Click **Collapse All** to hide the payment details.
    Click against each transfer record to view the individual transaction details.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
    OR
    Click **Back** to return to the Multiple Transfers initiate screen. The **Multiple Transfers** screen with saved payment details in editable form appears.

Note:
a) Service Charges and Total Debit Amount are displayed against Domestic (NEFT & RTGS) Transfer records on the Review screen. This is supported for host integration FCR only.
b) 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.

14. The **Verification** screen appears if the transaction is configured for Two Factor Authentication.
    Enter the verification code and click **Submit**.
15. The success message appears.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.
    OR
    Click **Click Here** to view the status of each transfer.
    The **Multiple Transfer - Status** screen appears on which the status of each individual transfer appears. In case any transfer has failed, the reason for failure is also displayed against the specific record.

Multiple Transfers – Status



Field Description

Field Name	Description
Payee	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.
From Account	The source account from which the funds are transferred.
Date & Amount	The date of transfer along with the amount that is transferred towards the payee's account.
Host Reference Number	The unique number generated on completion of the transaction in the Core Banking application.

Field Name	Description
Status	The status of the transaction.
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

16. 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 transfers?**

   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 transfer record once this limit has been met.

2. **Do fund transfers between business accounts need authorization?**

   Fund transfer between the business accounts require authorization, if transaction is configured for Two Factor Authentication.

Home

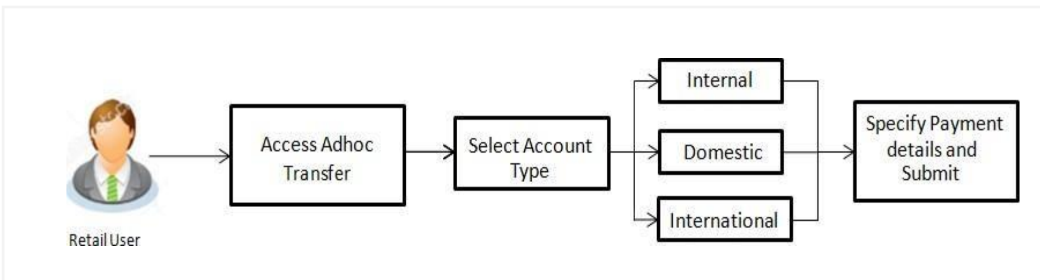
9. Adhoc Transfer

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, customers are required to specify the beneficiary details manually along with the transfer details while initiating an adhoc transfer.

Pre-Requisites

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

Workflow



Features Supported In Application

Following type of transactions are supported under Adhoc Transfers

- Internal Transfer
- Domestic Transfer
- International Transfer

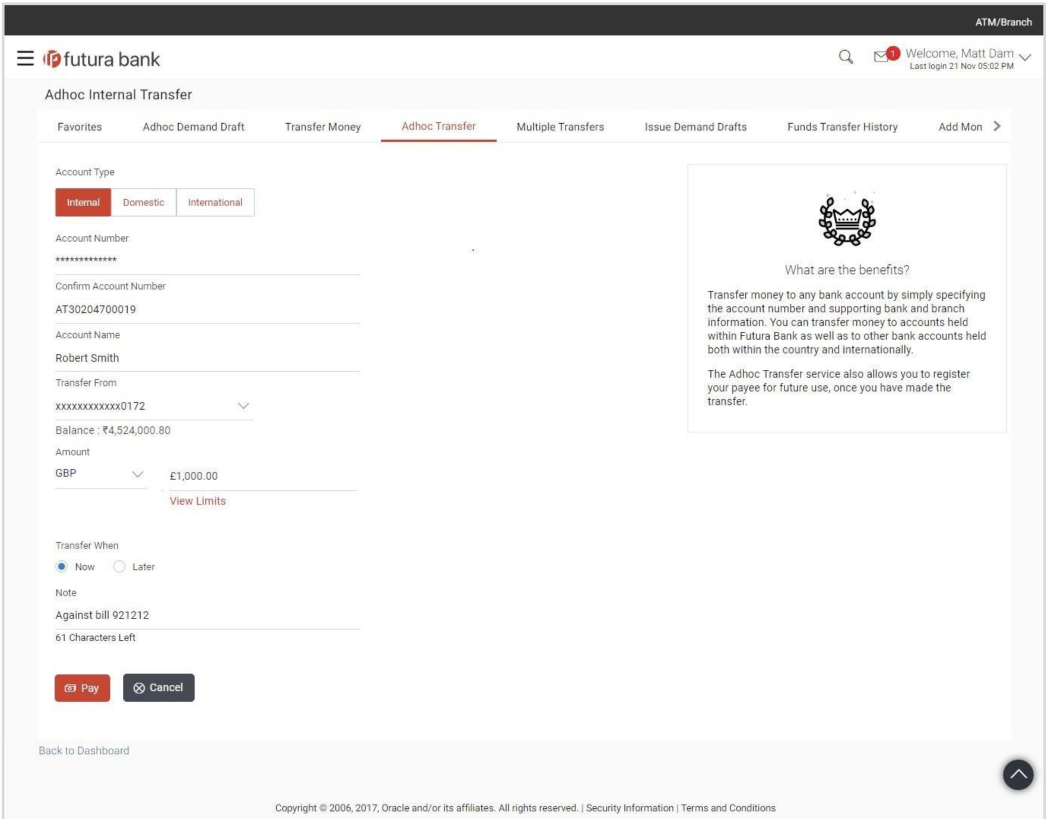
How to reach here:

Dashboard > Toggle menu > Payments > Payments and Transfers > Adhoc Payment > Adhoc Transfer
OR
Dashboard > Quick Links > Adhoc Transfer

9.1 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.

Internal fund transfer



Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The options available are: • Internal • Domestic • International
Branch	The name of the bank branch of the payee. This field appears only for **Internal Account**.
Account Number	Account number of the payee.
Confirm Account Number	The user is required to re-enter the payee’s account number in this field so as to confirm the same.
Account Name	Name of the payee as defined against the bank account.

Field Name	Description
Transfer From	Source account from which the funds are to be transferred. The account nickname, if the user has set a nickname for the account, it will be displayed.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Transfer When	Option to specify when the funds are to be transferred. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	Date of transfer. This field appears if the option **Later** from the **Transfer When** list is selected.
Note	Narrative for the transaction.

To initiate an internal fund transfer:

1. In the **Account Type** field, select the **Internal** option as type of account associated with the payee.
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.
4. In the **Account Name** field, enter the payee name.
5. From the **Transfer From** account list, select the account from which transfer needs to be made.
6. In the **Amount** field, enter the transfer amount.
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, transfer will be made on the same day.
   OR
   If you select the option **Later** in the **Transfer when** field, select the appropriate future date when the transfer is to take place.
8. In the **Note** field, specify a note or remarks.
9. Click **Pay** to initiate the transfer.
   OR
   Click **Cancel** to cancel the transaction.

10. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction
    OR

    Click **Back** to return to the previous screen. The user is directed to the **Adhoc Internal Transfer** screen with values in editable form.

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.

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11. The success message appears, along with the reference number and payment details.
    Click **Add as Payee?** to register the beneficiary as a payee.
    OR
    Click **More Payment Options** to access the other payments options.
    OR
    Click **Go To Dashboard** to go to the **Dashboard** screen.

Note:
While registering the beneficiary as a payee, the user can upload the payee's photo by selecting the **Upload photo** option.
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

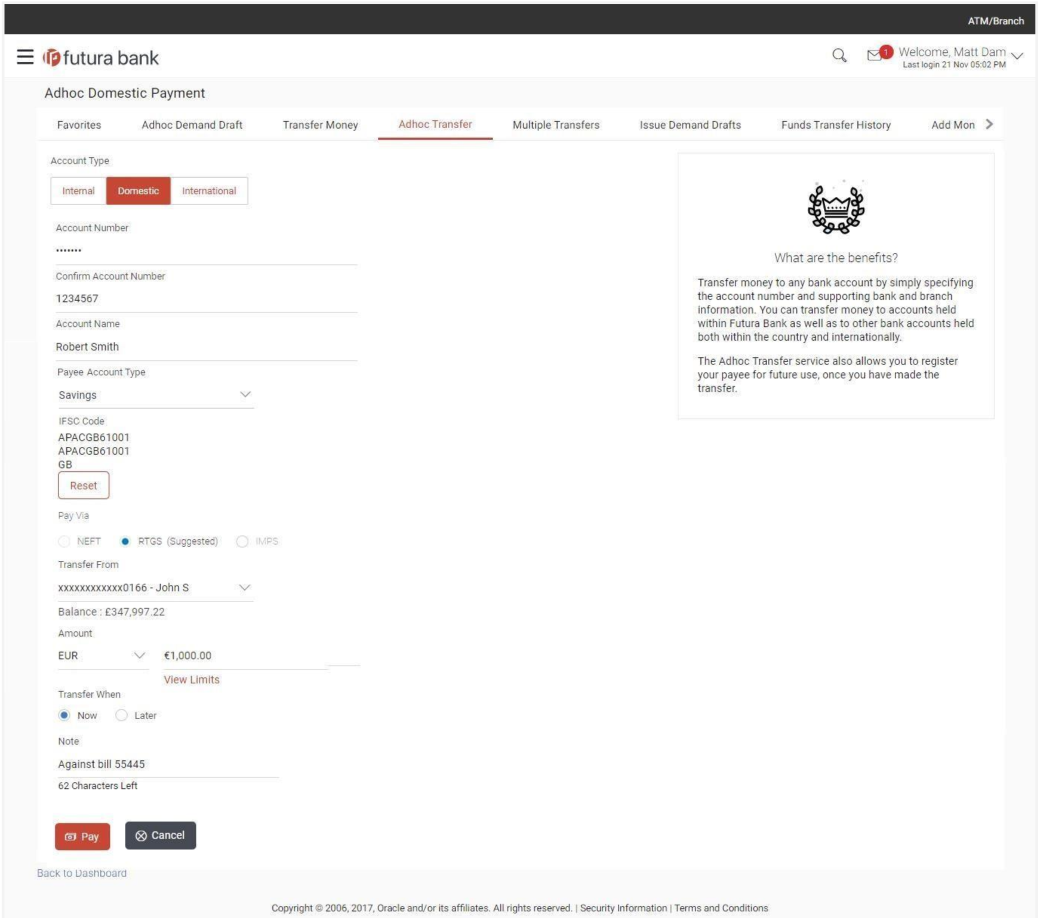
Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

9.2 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.

9.2.1 Domestic Fund Transfer - India

The following steps are applicable while initiating an adhoc domestic funds transfer if the geographical region configured is India.



Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The options available are: • Internal • Domestic • International
Account Number	Account number of the payee.
Confirm Account Number	The user is required to re-enter the payee’s account number in this field so as to confirm the same.
Account Name	Name of the payee as defined against bank account.

Field Name	Description
Payee Account Type	Select the type of account associated with the payee. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
IFSC /Bank Code	IFSC /Bank Code of destination bank.
Bank Details	Bank details based on the IFSC code of the bank. It includes: • Bank Name • Bank Address • City and State to which the bank belongs.
Pay Via	Select the network through which the transfer is to take place. • NEFT • IMPS • RTGS **Note:** 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. 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.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected source account.
Currency	This field will be defaulted with the local currency.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.

Field Name	Description
Transfer When	The facility to specify when the funds are to be transferred The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	Date of transfer. This field appears if option **Later** from the **Transfer When** list is selected.
Note	Narrative for the transaction.

To initiate domestic fund transfer:

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
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.
4. In the **Account Name** field, enter the payee name.
5. From the **Payee Account Type** list, select the type of account associated with the payee.
6. In the **IFSC Code** field, enter the IFSC /Bank Code or select it from the lookup.
7. Click **Verify** to fetch bank details based on Bank Code (BIC).
8. In the **Pay Via** field, select a network, out of the enabled networks, for payment.
9. From the **Transfer From** account list, select the account from which the transfer needs to be made.
10. In the **Amount** field, enter the transfer amount.
11. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
    a. If you select the **Now** option, transfer will be made on the same day.
    OR
    If you select the option **Later** in the **Transfer when** field, select the appropriate future date when the transfer is to take place.
12. In the **Note** field, specify a note or remarks.
13. Click **Pay**.
    OR
    Click **Cancel** to cancel the transaction.
14. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel**.

    OR

    Click **Back** to return to the **Adhoc Domestic Transfer** screen. The user is directed to the **Adhoc Domestic Transfer screen** with values in editable form.

Note:
a) Service Charges and Total Debit Amount are displayed on Domestic (NEFT & RTGS) Transfers Review & Confirm screens. This is supported for host integration FCR only.
b) 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.

---

15. The success message appears, along with the reference number.
    Click **Add as Payee?** to register the beneficiary as a payee.
    OR
    Click **More Payment Options** to access the other payments options.
    OR
    Click **Go To Dashboard** to go to the **Dashboard** screen.

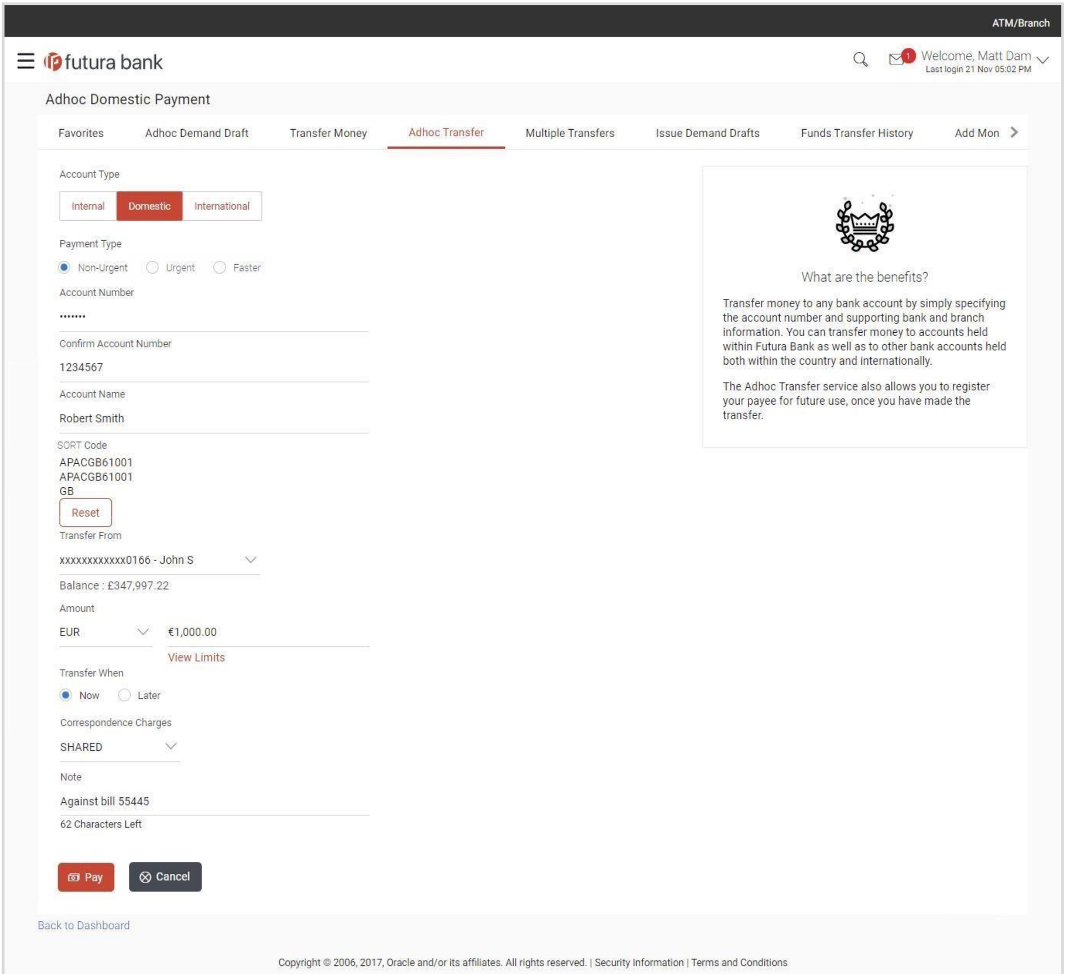
Note:
While registering the beneficiary as a payee, the user can upload the payee's photo by selecting the **Upload photo** option.
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

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

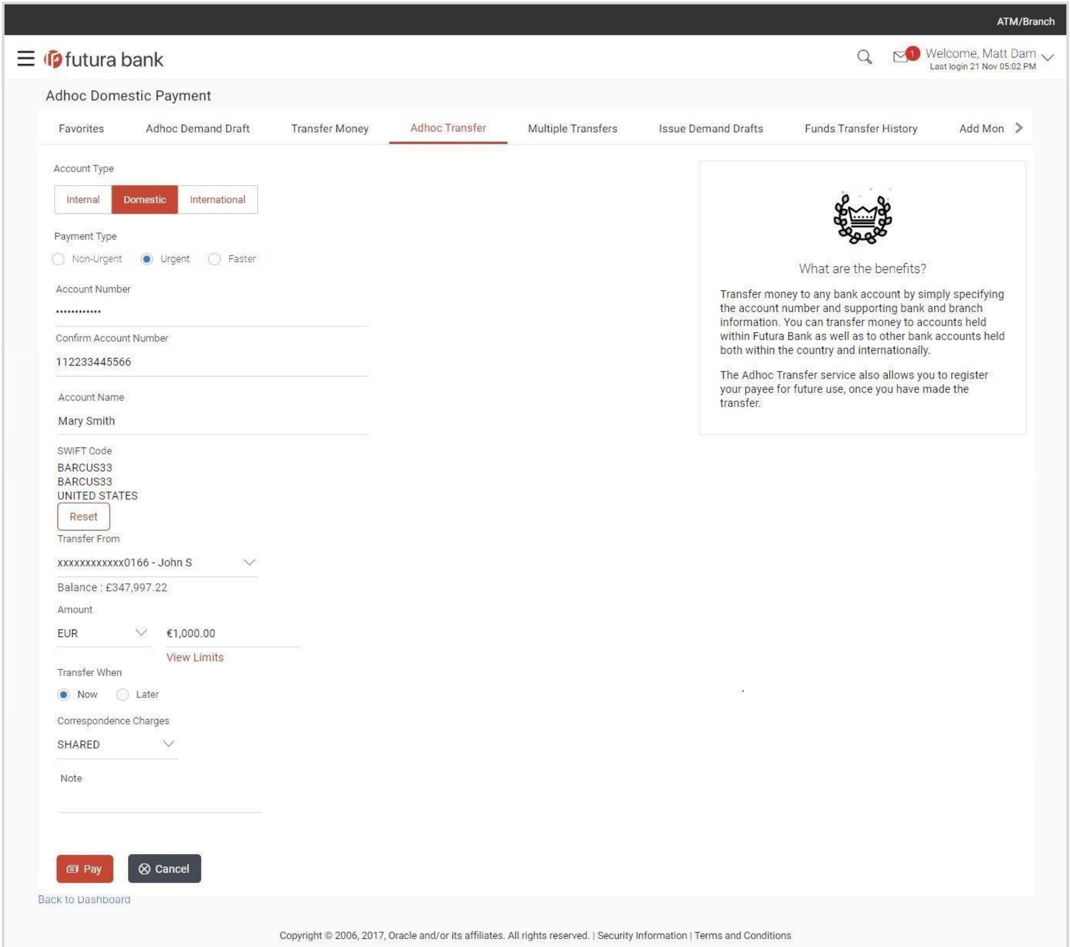
9.2.2 Domestic Fund Transfer - UK

The following steps are applicable while initiating an adhoc domestic funds transfer if the geographical region configured is UK.

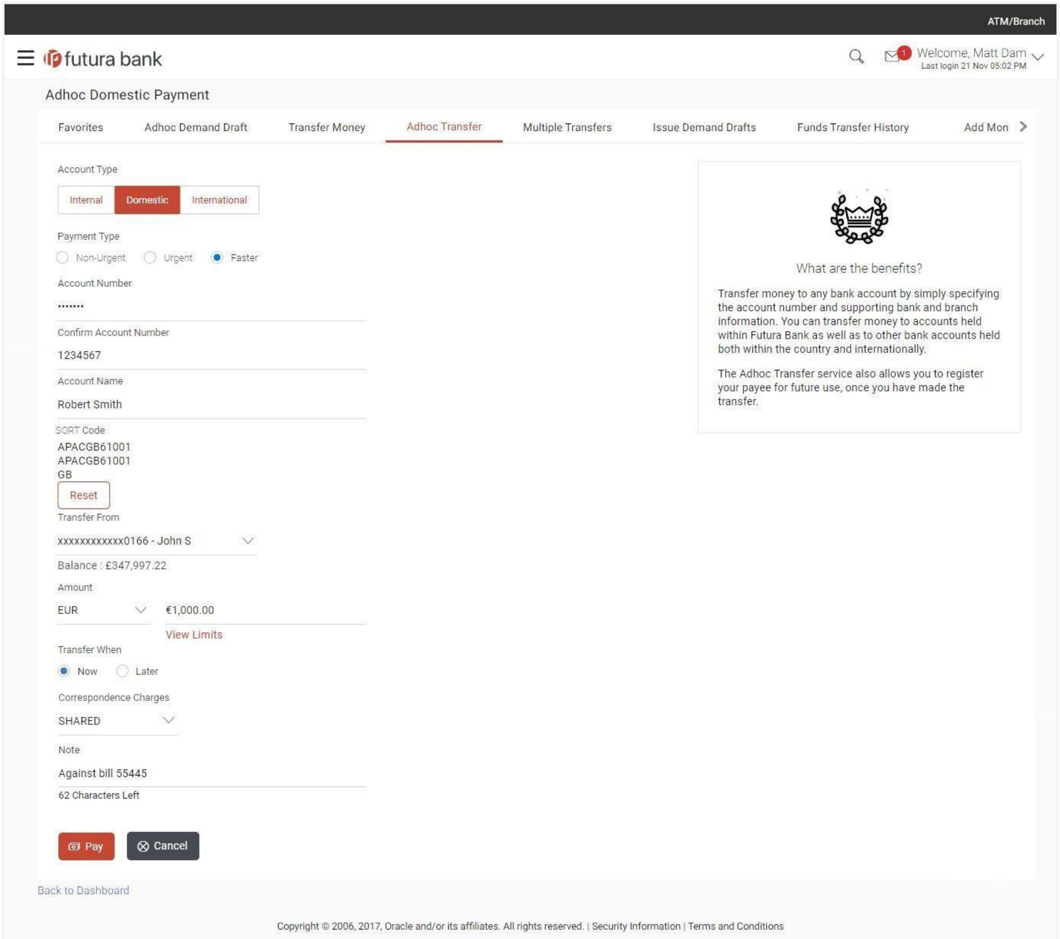
Domestic Fund Transfer - UK (Non Urgent)



Domestic Fund Transfer - UK (Urgent)



Domestic Fund Transfer - UK (Faster)



Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The options available are: • Internal • Domestic • International
Payment Type	Select the type of UK payment The options are: • Urgent (Requires SWIFT code) • Non-Urgent (Requires Sort code) • Faster (Requires Sort code)

Field Name	Description
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
UK Payment - Non-Urgent and Faster payment	
The following fields are applicable if either of the two options, **Non-Urgent** or **Faster** are selected as **Payment Type**.	
Sort Code	Specify the Sort code associated with the payee's account.
Sort Code Lookup	
The following fields are displayed on a pop up window if the Lookup Sort Code link is selected.	
Bank Name	The facility to lookup the bank details based on bank name.
City	The facility to lookup bank details based on name of the city in which the payee's account is held.
Sort 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.	
Bank Name	Name of the bank.
Bank branch	Bank branch name.
Address	The complete address of the bank.
Sort Code	The Sort Code value. This value will be displayed as a link which will be selectable. On selecting the link, the Sort code and bank details are populated on the Add Payee – Domestic Account screen.
Bank Details	The details of the bank that include the Sort Code as well as the name and the address of the bank and branch in which the payee's account is held.
UK Payment - Urgent	
The following fields are applicable if the option **Urgent** is selected as **Payment Type**.	
SWIFT Code	Specify the SWIFT code associated with the payee's account.

Field Name	Description
SWIFT Code Lookup	
The following fields are displayed on a pop up window if the **Lookup SWIFT Code** link is selected.	
SWIFT Code	The facility to lookup bank details based on the SWIFT Code.
Bank Name	The facility to lookup the bank details based on bank name.
Country	The facility to lookup bank details by combining search through SWIFT Code and Bank Name along with the country in which the payee's account is held.
City	The facility to lookup bank details by combining search through SWIFT Code and Bank Name along the city in which the payee's account is held.
SWIFT 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.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
SWIFT Code	The SWIFT code value. This value will be displayed as a link which will be selectable. On selecting the link, the SWIFT code and bank details are populated on the Add Payee – Domestic Account screen.
Bank Details	The details of the bank that include the SWIFT/ Sort Code as well as the name and address of the bank in which the payee's account is held.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected source account.
Currency	This field will be defaulted with the local currency.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Transfer When	The facility to specify when the funds are to be transferred The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date

Field Name	Description
Transfer Date	Date of transfer. This field appears if option **Later** from the **Transfer When** list is selected.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • Payee: transfer charges are to be borne by the beneficiary customer • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and the payer
Note	Narrative for the transaction.

To initiate domestic fund transfer:

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
2. In the **Payment Type** field, select the specific network for payment.
   a. If you select either the **Non-Urgent** or **Faster** payment option:
      i. In the **Account Number** field, enter the payee's account number.
      ii. In the **Confirm Account Number** field, re-enter the payee's account number.
      iii. In the **Account Name** field, enter the payee name.
      iv. In the **Sort Code** field, enter the Sort Code or select it from the lookup.
      OR
      Click **Reset** to clear the populated data and enter/ select a new Sort Code.
      v. Click **Verify** to fetch bank details based on the Sort Code.
   b. If you select **Urgent** payment option:
      i. In the **Account Number** field, enter the payee's account number.
      ii. In the **Confirm Account Number** field, re-enter the payee's account number.
      iii. In the **Account Name** field, enter the payee name.
      iv. In the **Swift Code** field, enter the Swift Code or select it from the lookup.
      OR
      Click **Reset** to clear the populated data and enter/ select a new Swift Code.
      v. Click **Verify** to fetch bank details based on the SWIFT Code.
3. From the **Transfer From** account list, select the account from which the transfer needs to be made.
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 **Now** option, transfer will be made on the same day.
OR
If you select the option **Later** in the **Transfer when** field, select the appropriate future date when the transfer is to take place.

6. From the **Correspondence Charges** list, select the party by whom the transfer charges are to be borne.
7. In the **Note** field, specify a note or remarks.
8. Click **Pay**.
OR
Click **Cancel** to cancel the transaction.
9. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel**. The user is directed to the **Adhoc Domestic Transfer** screen with values in editable form.

OR

Click **Back** to return to the **Adhoc Domestic Transfer** screen. The user is directed to the **Adhoc Domestic Transfer** screen with values in editable form.

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.

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10. The success message appears, along with the reference number.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **More Payment Options** to access the other payments options.
OR
Click **Go To Dashboard** to go to the **Dashboard** screen.

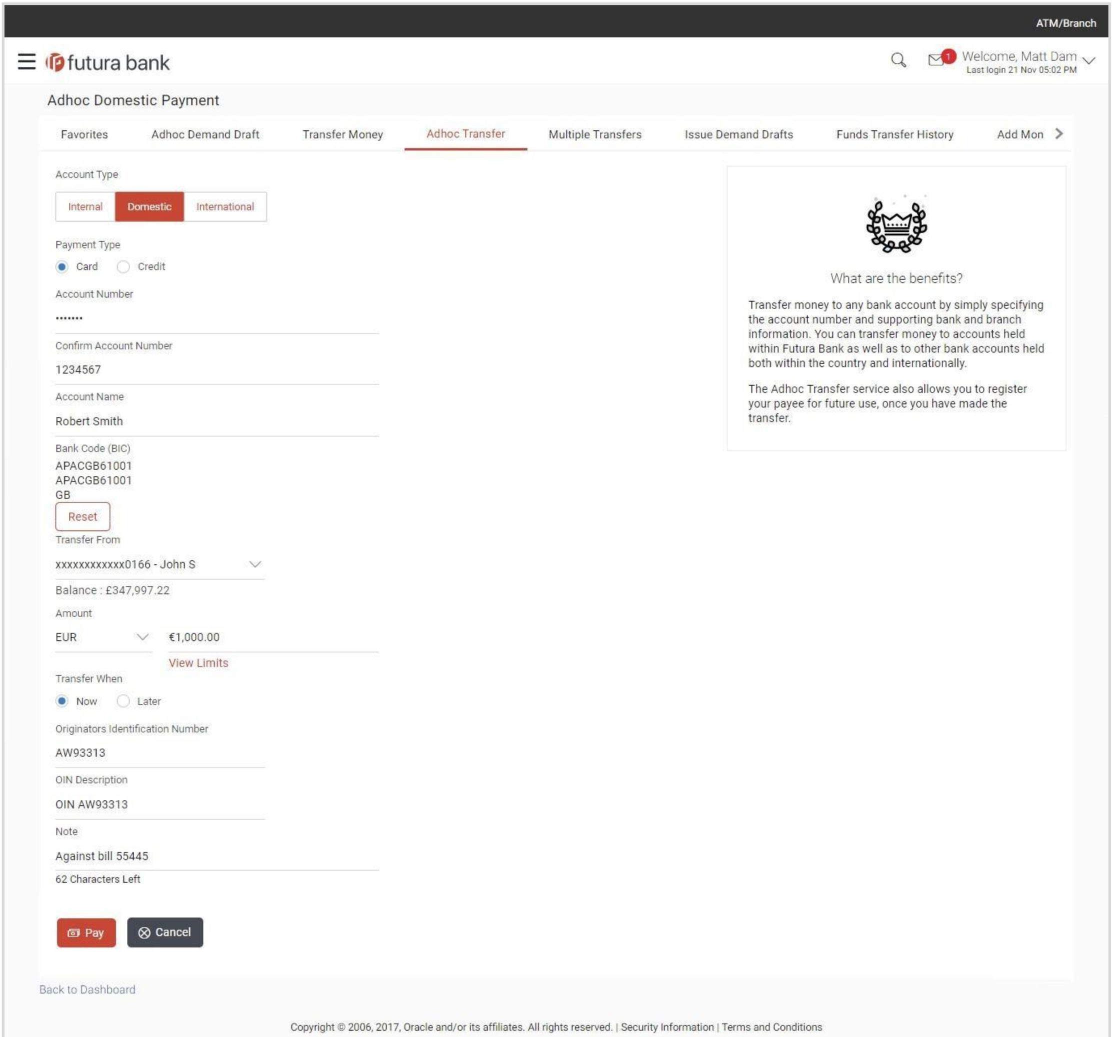
Note:
While registering the beneficiary as a payee, the user can upload the payee's photo by selecting the Upload photo option.
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

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

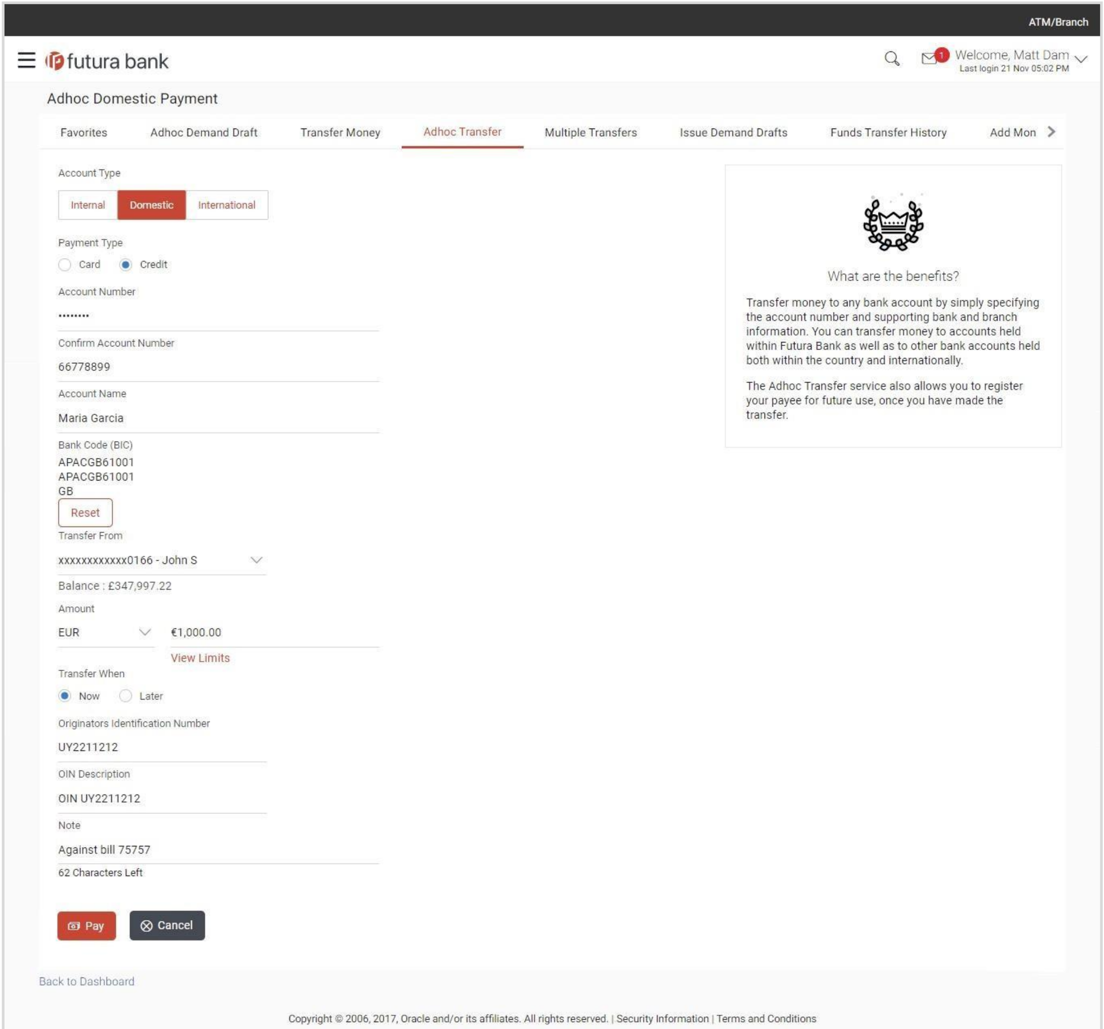
9.2.3 Domestic Fund Transfer - SEPA

The following steps are applicable while initiating an adhoc domestic funds transfer if the geographical region configured is any of the member states that comprises the European Union.

Domestic Fund Transfer - SEPA (Card)



Domestic Fund Transfer - SEPA (Credit)



Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The options available are: • Internal • Domestic • International
Payment Type	Type of account associated with the payee. The options are: • Card Payment • Credit Transfer

Field Name	Description
Account Number (IBAN)	Specify the international bank account number of the Payee.
Confirm Account Number	The user is required to re-enter the payee’s account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee’s bank account.
Bank Code (BIC)	Enter the international bank code of the bank in which the payee’s account is held.

Look up Bank (BIC) Code

The following fields are displayed on a pop up window if the Look up Bank (BIC) Code link is selected.

Look up Bank (BIC) Code	The facility to lookup bank details based on the BIC Code.
Bank Name	The facility to lookup the bank details based on bank name.
City	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.

Bank (BIC) 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.

Bank Name	Name of the bank.
Address	The complete address of the bank.
(BIC) Code	The (BIC) Code value. This value will be displayed as a link which will be selectable. On selecting the link, the BIC code and bank details are populated on the Add Payee – Domestic Account screen.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected source account.
Currency	This field will be defaulted with the local currency.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.

Field Name	Description
Transfer When	The facility to specify when the funds are to be transferred The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	Date of transfer. This field appears if option **Later** from the **Transfer When** list is selected.
Originators Identification Number	Enter your unique OIN number. The Originator's Identification Number is the unique number given to participants who are authorized to use the Direct Debit Scheme.
OIN Description	Enter a description to identify the nature of the transfer.
Note	Narrative for the transaction.

To initiate domestic fund transfer:

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
2. In the **Payment Type** field, select the specific network for payment.
   a. If you select either the Card or Credit payment option:
      i. In the **Account Number** field, enter the payee’s account number.
      ii. In the **Confirm Account Number** field, re-enter the payee’s account number.
      iii. In the **Account Name** field, enter the payee name.
      iv. In the **Bank Code (BIC)** field, enter the international Bank code of the debtor bank.
      OR
      Click **Reset** to clear the populated data and enter/ select a new Sort Code.
      v. Click **Verify** to fetch bank details based on the BIC Code.
3. From the **Transfer From** account list, select the account from which the transfer needs to be made.
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 **Now** option, transfer will be made on the same day.
   OR
   If you select the option **Later** in the **Transfer when** field, select the appropriate future date when the transfer is to take place.
6. In the **Originators Identification Number** field, enter OIN number.
7. In the **OIN Description** field, enter OIN description.
8. In the **Note** field, specify a note or remarks.

9. Click **Pay**.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

    OR

    Click **Back** to return to the **Adhoc Domestic Transfer** screen. The user is directed to the **Adhoc Domestic Transfer screen** with values in editable form.

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.

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11. The success message appears, along with the reference number.
    Click **Add as Payee?** to register the beneficiary as a payee.
    OR
    Click **More Payment Options** to access the other payments options.
    OR
    Click **Go To Dashboard** to go to the **Dashboard** screen.

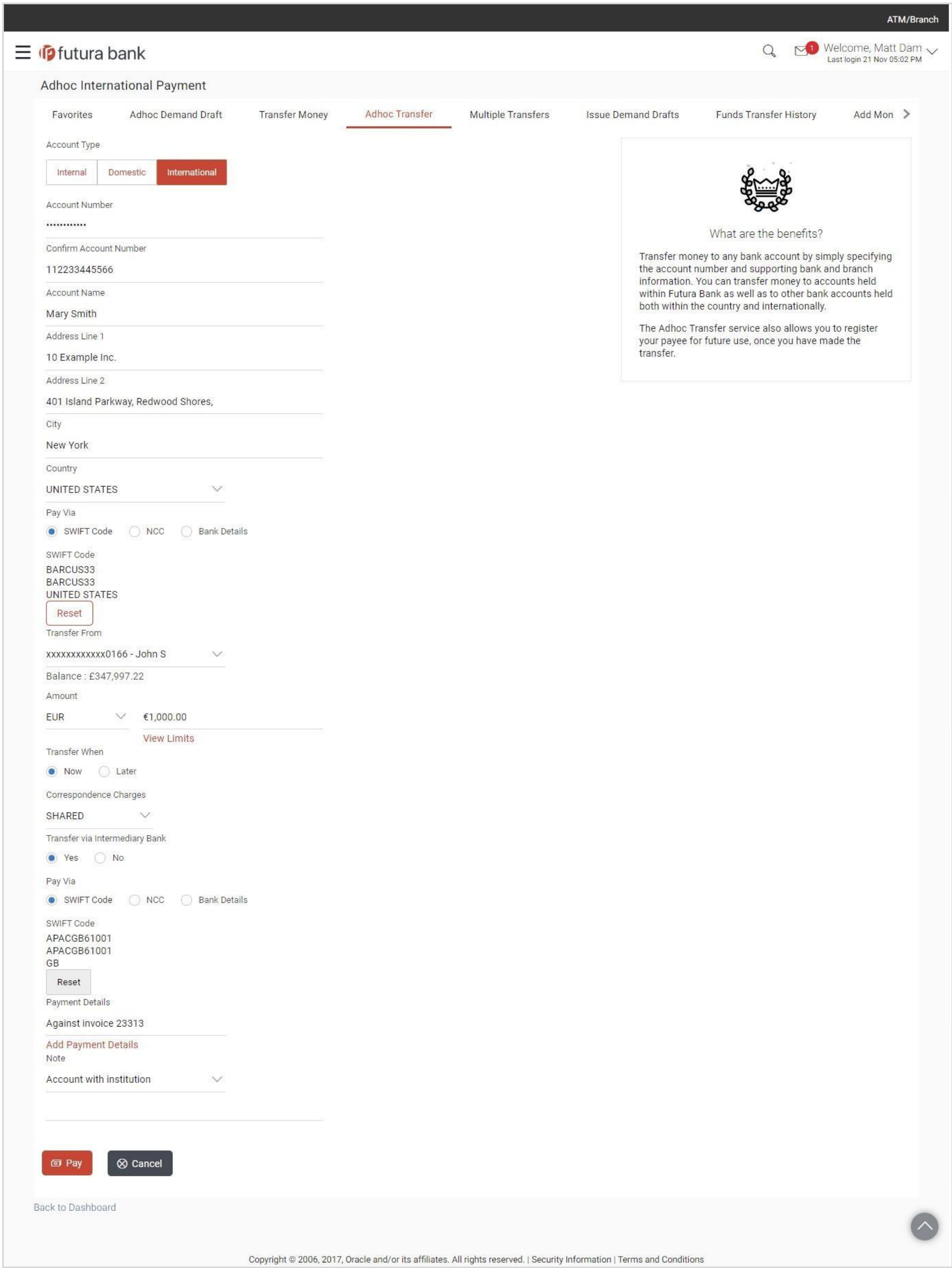
Note:
While registering the beneficiary as a payee, the user can upload the payee's photo by selecting the Upload photo option.
Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

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

9.3 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.

International fund transfer



Field Description

Field Name	Description
Account Type	Type of account associated with the payee. The options available are: • Internal • Domestic • International
Account Number	Account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field to confirm the same.
Account Name	Name of the payee as defined against bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
Pay Via	The network/ mode through which the transfer is to take place. The options are: • SWIFT Code • NCC (National Clearing code) • Bank Details
SWIFT Code	The SWIFT code will need to be identified if **SWIFT Code** has been selected in the **Pay Via** field.
Lookup SWIFT Code	Link to search the SWIFT code.

SWIFT Code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.

SWIFT Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on the city.

SWIFT Code Lookup - Search Result

Field Name	Description
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
NCC	The national clearing code will need to be identified if **NCC** has been selected in the **Pay Via** field.
Lookup National clearing code	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 selected.	
NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.
Branch	Bank branch name.
Country	Country of the bank.
Address	Displays complete address of the bank.
NCC Lookup - Search Result	
NCC Code	NCC code of the bank branch.
Bank Details	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.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.

Field Name	Description
Country	Country of the bank.
City	City to which the bank belongs.
Transfer From	Source account from which the funds are to be transferred.
Balance	Net balance in the selected source account.
Currency	This field will be defaulted with the local currency.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Transfer When	The facility to specify when the transfer is to take place. The options are: • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	Date of transfer. This field appears if the option **Later** is selected from the **Transfer When** list.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and the payer **Note:** This field is applicable only for International transfer.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. This field appears only for International Payee.
Pay Via	The network/ mode through which the transfer is to take place.The options are: • SWIFT Code • NCC (National Clearing code) • Bank Details

Field Name	Description
SWIFT Code	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup SWIFT Code	Link to search the SWIFT code.

SWIFT Code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.

SWIFT Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on the city.

SWIFT Code Lookup - Search Result

Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
Bank Details	Details of the bank based on the SWIFT code identified. These include the name of the bank and branch as well as the physical address of the bank.

National Clearing Code Look up

Below fields appears if the **National clearing code** option is selected in **Pay Via** field.

Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.

NCC Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.

Field Name	Description
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	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.
Below fields appears if the Bank Details option is selected in Pay Via field.	
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Details about the fund transfer.
Add Payment Details	The link to add more details of the transfer.
Note	Narrative for the transaction.

To initiate an international fund transfer:

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.
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.
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 search the SWIFT code through the lookup option provided.
      ii. Click **Verify** to fetch bank details based on SWIFT Code.
   b. If you select **National Clearing code** option:
      i. In the **National Clearing code** field, enter the National Clearing code or search the National Clearing Code through the lookup option provided.
      ii. Click **Verify** to fetch bank details based on National Clearing Code.
   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.

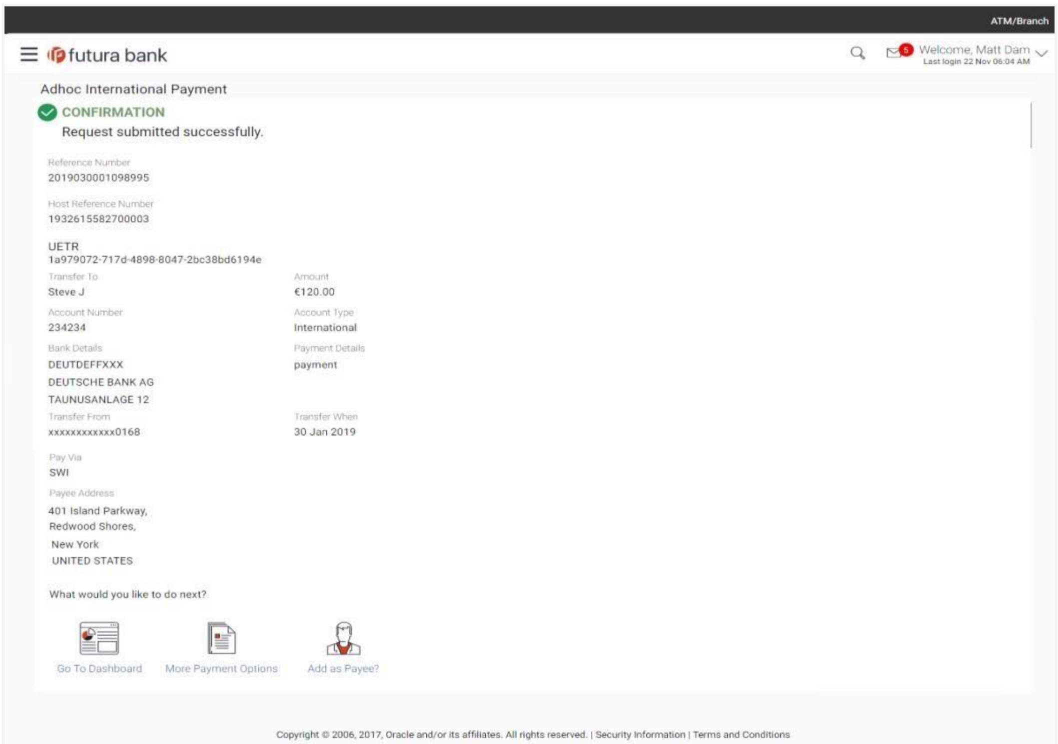
6. From the **Transfer From** account list, select the account from which the transfer needs to be made.
7. In the **Amount** field, enter the transfer amount and currency in which the transfer is to take place.
8. In the **Transfer when** field, select the option to indicate when the transfer is to take place.
   a. If you select the **Now** option, transfer will be made on the same day.
   OR
   If you select the option **Later** in the **Transfer when** field, select the appropriate future date when the transfer is to take place.
9. From the **Correspondence Charges** list, select the party by whom the transfer charges are to be borne.
10. In the **Transfer via Intermediary Bank** field, select the appropriate option.
11. 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.
12. In the **Payment Details** field, enter the details about the fund transfer.
13. Click the **Add Payment Details** link, to add the additional payment details, if required.
   OR
   Click to delete the added details.
14. In the **Note** field, specify a note or remarks.
15. Click **Pay**.
   OR
   Click **Cancel** to cancel the transaction.
16. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel**.

OR

Click **Back** to return to the **Adhoc International Transfer** screen. The user is directed to the **Adhoc International Transfer screen** with values in editable form.

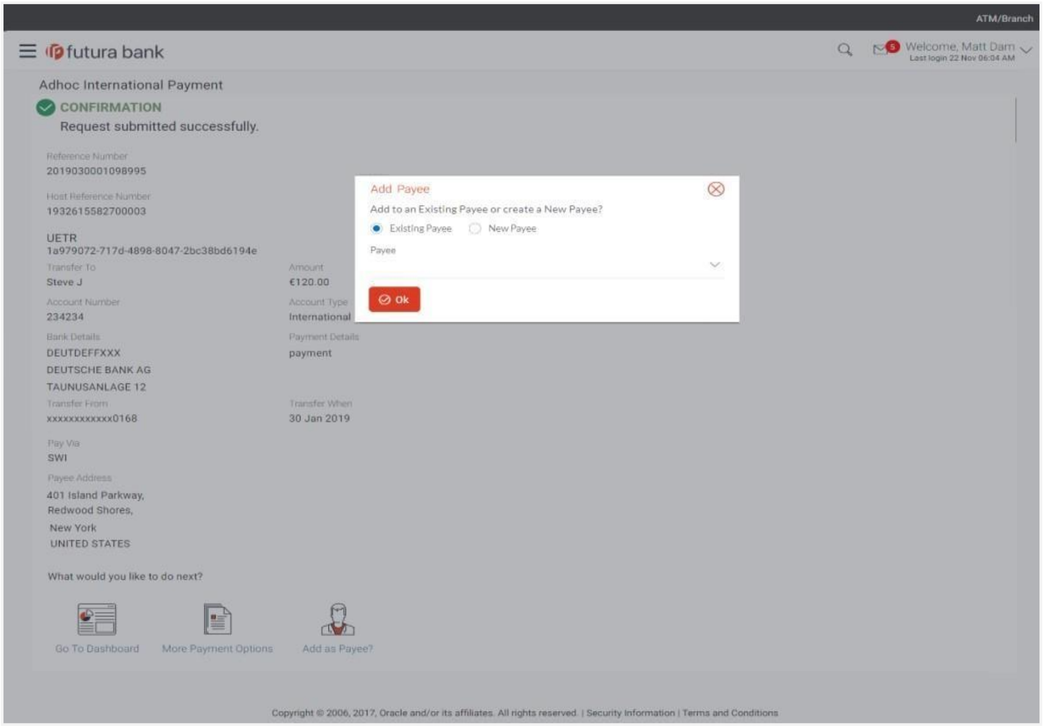
17. The success message appears, along with the reference number, host reference number and UTER number and transfer details.
    Click **Add as Payee?** to register the beneficiary as a payee.
    OR
    Click **More Payment Options** to access the other payments options.
    OR
    Click **Go to Dashboard** to go to the **Dashboard** screen.

Success Message



18. Click the **Add as Payee** option to register the beneficiary as a payee.
    A pop up window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee



19. Select the desired option under the field Add to an **Existing Payee** or **create a New Payee**?
20. If you select **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.
21. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.

Note:
While registering the beneficiary as a payee, the user can upload the payee's photo by selecting the Upload photo option.
Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.

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

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22. Click **Ok**, the **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Note: For more information on payee creation, Refer Add Payee - Bank Account section in 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 the Pay Later 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 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.

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

   Yes, you can make payments to the accounts which are not registered as payees through the adhoc transfer transaction.

6. **Are separate transaction limits applicable for when I initiate a transfer using Adhoc Transfer and using Transfer Money by selecting a payee?**

   Transaction 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).

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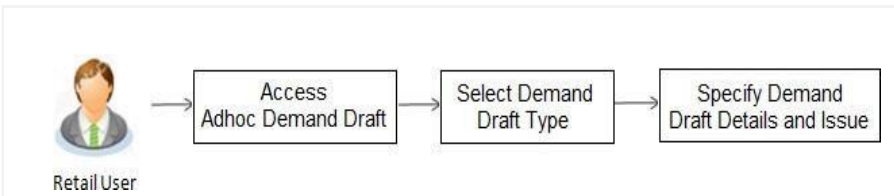
10. Adhoc Demand Draft

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 retail user.
- Transaction working window is maintained.
- Transaction limits are assigned to user to perform the transaction.



How to reach here:

Dashboard > Payments Widget > Adhoc Demand Draft
OR
Dashboard > Toggle Menu > Payments > Payments and Transfers > Adhoc Demand Draft

10.1 Adhoc Demand Draft - Domestic

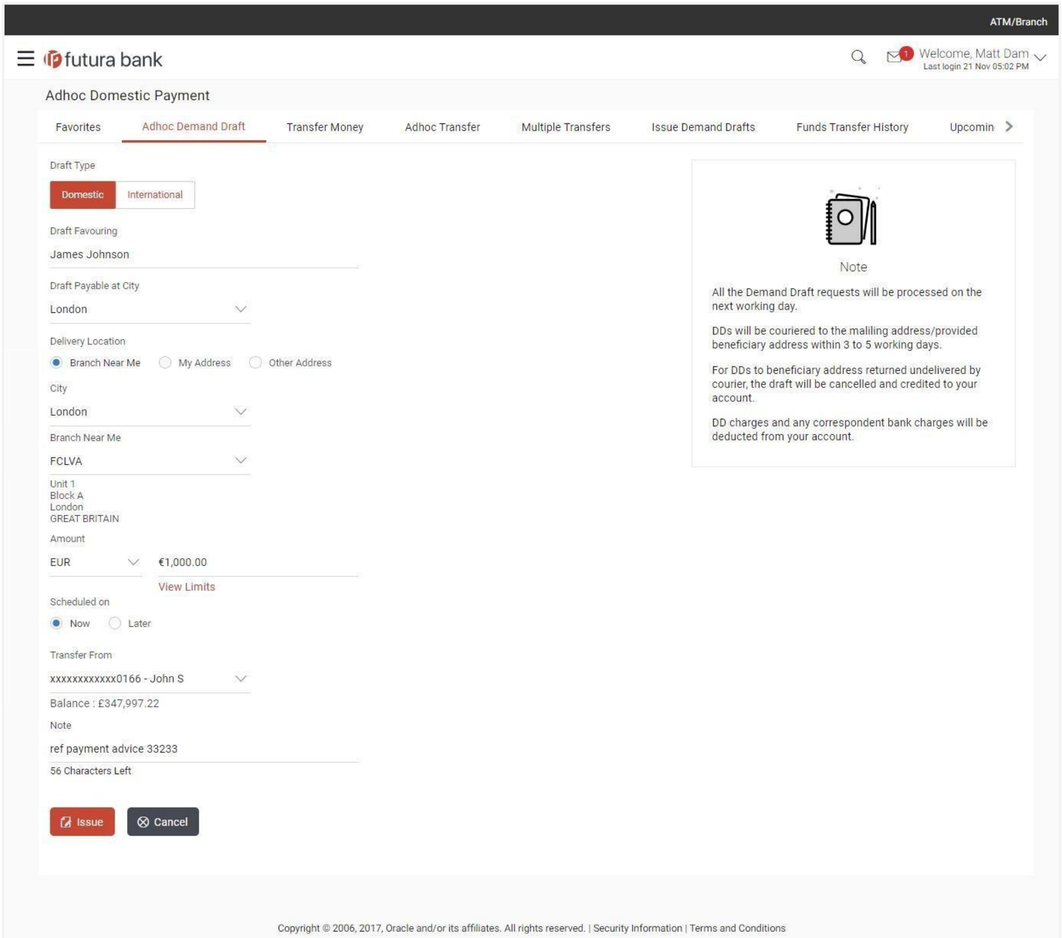
A Domestic Draft initiation request is a request to issue a draft which is payable at a location within the same country.

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
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at City	Specify the name of the city in which the draft is payable.

Field Name	Description
Delivery Location	Select the option to identify where you would like the draft to be delivered. The options are: • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.
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.	
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.	
Address 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.

Field Name	Description
Currency	The currency in which the draft is to be issued. In case of domestic demand drafts, the currency will be defaulted to the local currency of the country. Note: Domestic demand drafts can be issued only in the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • Now: Select this option if you wish to have the draft drawn on the same day. • 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.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on 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 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 the **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 option **Other Address**; 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.

5. From the **Currency** field, select the preferred currency.
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 Dashboard.

    OR

    Click **Back** to return to the **Adhoc Demand Draft** initiation screen**.**
12. The success message appears, along with the reference number and draft details.
    Click **Add as Payee?** to register the beneficiary as a payee.
    OR
    Click **More Payment Options** to access the other payments options.
    OR
    Click **Go to Dashboard** to go to the **Dashboard** screen.

10.2 Adhoc Demand Draft - International

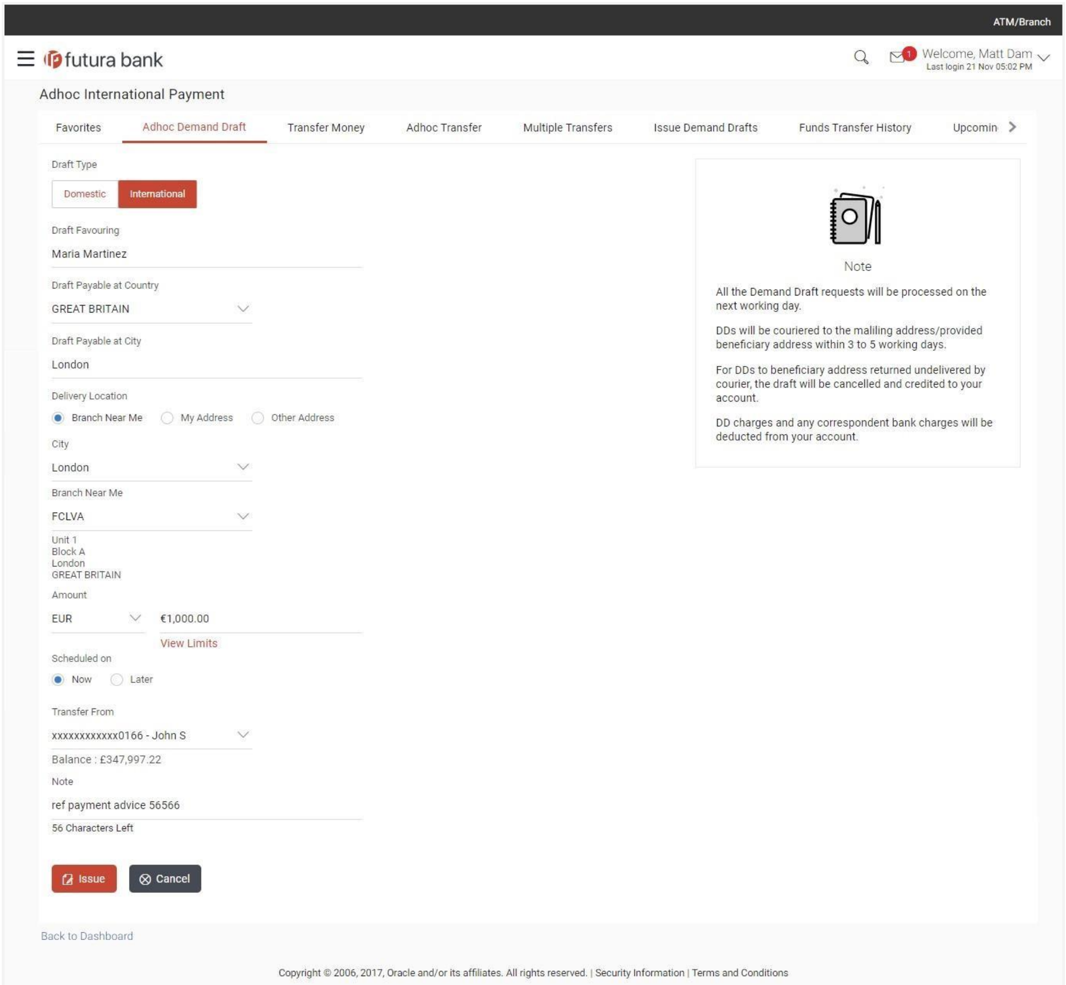
An international demand draft request is a request to issue a draft which is payable at a location outside the country. To initiate an adhoc international demand draft request, the user is required to specify details of the beneficiary towards whom the draft is payable as well as draft details such as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



Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at Country	Select the country in which the draft is to be payable.
Draft Payable at City	Enter the name of the city in which the draft is payable.

Field Name	Description
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.
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.	
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 in which the draft is to be delivered.
Address 1-2	Enter address line 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.

Field Name	Description
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Currency	Select the currency in which the draft is to be issued.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • Now: Select this option if you wish to have the draft drawn on the same day. • 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.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.
3. In the **Draft payable at Country** field, select the country at which the draft is to be payable.
4. In the **Draft payable at City** field, enter the name of the city at which the draft is to be payable.
5. 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 the **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. From the **Country** list, 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.

6. From the **Currency** field, select the currency in which the draft is to be issued.
7. In the **Amount** field, enter the amount for which the draft needs to be issued.
8. 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.

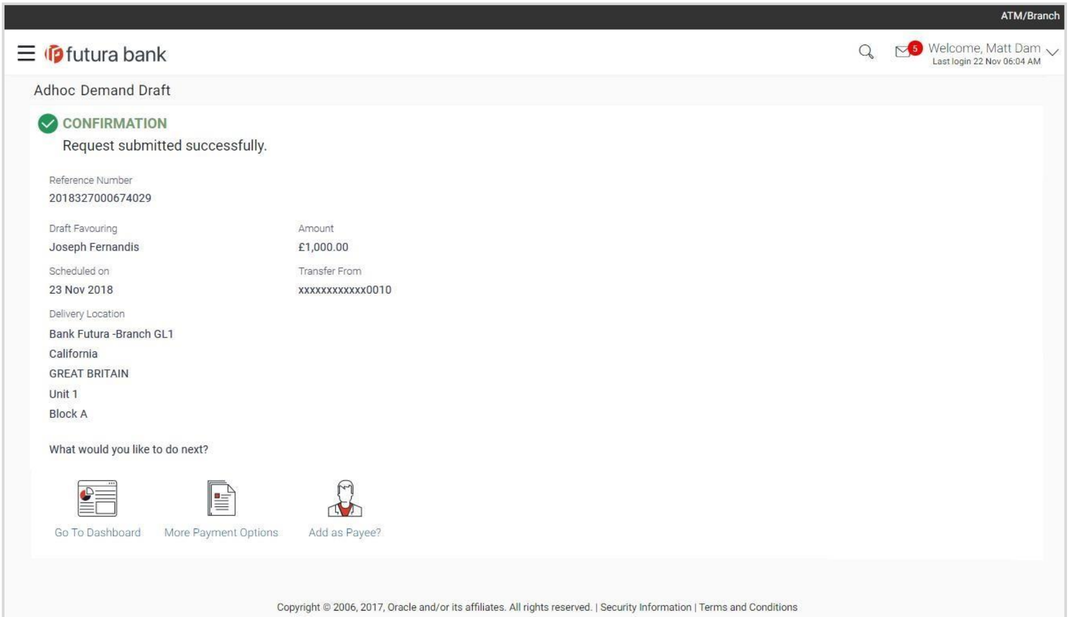
   a. If you select the **Now** option, the draft will be issued on the same day.
   OR
   If you select the option later in the **Scheduled On** field, specify the date at which the draft is to be issued.

9. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.
10. In the **Note** field, specify a note or remarks, if required.
11. Click **Issue** to initiate the request for the issue of the demand draft.
    OR
    Click **Cancel** to cancel the transaction.
12. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the operation and to navigate back to Dashboard.

    OR

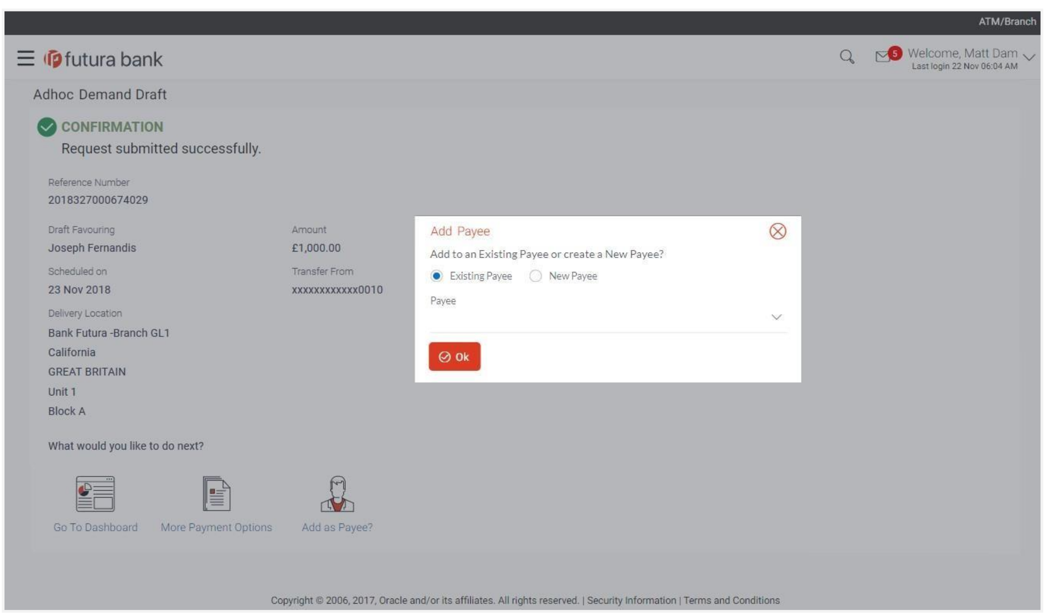
    Click **Back** to return to the **Adhoc Demand Draft** screen.
13. The success message appears, along with the reference number and draft details.
    Click **Add as Payee?** to register the beneficiary as a payee.
    OR
    Click **More Payment Options** to access the other payments options.
    OR
    Click **Go to Dashboard** to go to the **Dashboard** screen.

Success Message



14. Click the **Add as Payee** option to register the beneficiary as a payee.
    A pop up window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee



15. Select the desired option under the field Add to an **Existing Payee** or **Create a New Payee**?
16. If you select the **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.
17. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.

18. Click **Ok**, 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 – Bank Account section in this user manual.

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11. Issue Demand Draft

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:

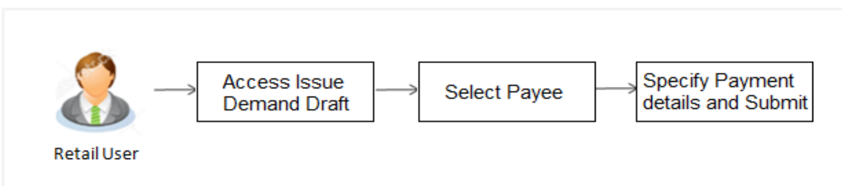
- Transaction access is provided to the retail user
- Transaction working window is maintained
- Required payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

The user can request for two types of demand drafts:

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

Workflow



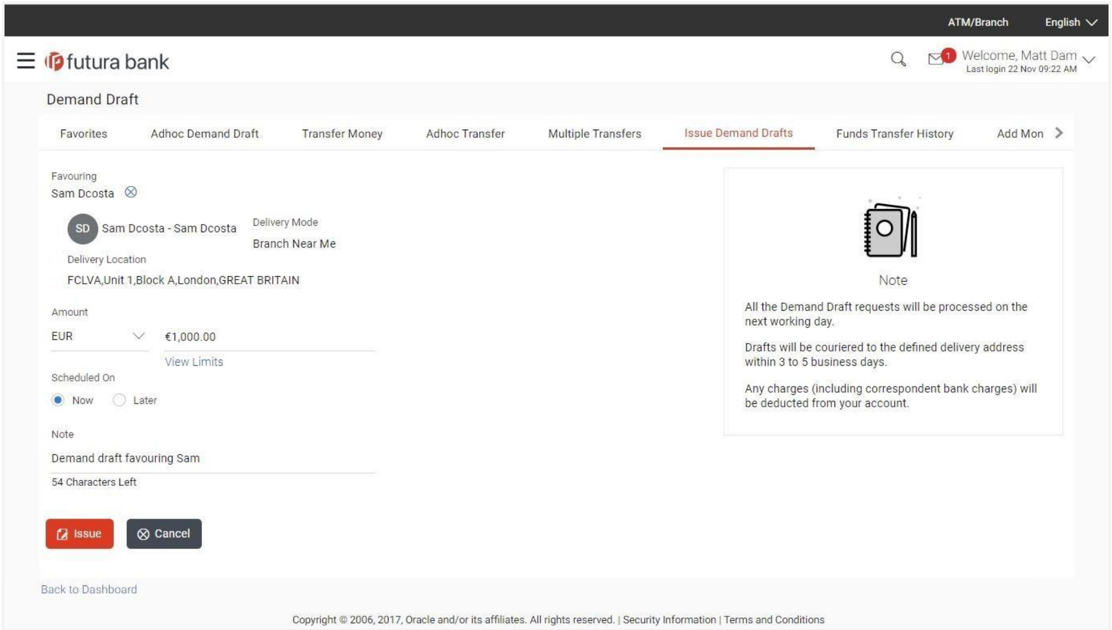
How to reach here:

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

11.1 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 user are listed for selection. Details of the payee are auto populated on the transaction screen once a selection has been made. 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.

Demand Draft



Field Description

Field Name	Description
Favouring	Select the payee to whom the demand draft is to be issued. All the demand draft payees maintained will be listed for selection.
Draft Details	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.
Currency	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.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.

Field Name	Description
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • Now: Select this option if you wish to have the draft drawn on the same day. • 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.
Transfer On Date	Specify the date on which the draft is to be issued. This field appears if the option **Later** is selected from the **Scheduled On** list.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	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.
   OR
   Click  if you want to select a different payee.
2. From the **Currency** list, select the preferred currency.
3. In the **Amount** field, enter the amount for which the draft needs to be issued.
4. 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**, select the date for when 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 **Demand Draft - Review** screen appears. Verify the details, and click **Confirm.**
   OR
   Click **Cancel** to cancel the operation and to navigate back to Dashboard.

   OR

   Click **Back** to return to the **Demand Draft** screen.
9. The **Verification** screen appears if the transaction is configured for 2 factor authentication.

10. The success message appears, along with the host reference number and draft details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.

FAQs

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

   You can initiate a future dated demand draft issuance request using the Schedule 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 the set Transaction Limit?**

   You will not be able to proceed with the initiation of the demand draft issuance if the amount you have specified is less than that of the set minimum transaction limit.

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

   The bank will operationally issue a draft and mail it to the address that you have selected as the delivery address in the payee maintenance screen.

[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.

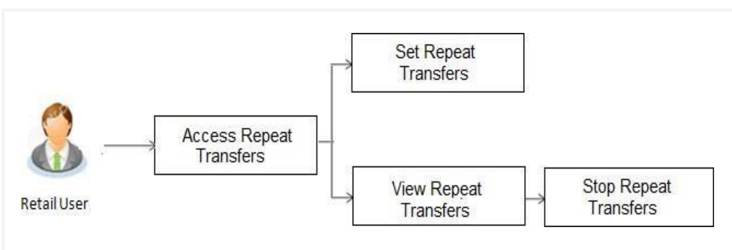
Pre-Requisites

- Transaction and account access is provided to the retail user
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to the user

Features supported in application

- Set Repeat Transfer
- View Repeat Transfer
- Stop Repeat Transfer

Workflow



How to reach here:

Dashboard > Payments Widget > View Repeat Transfers > Repeat Transfer
OR

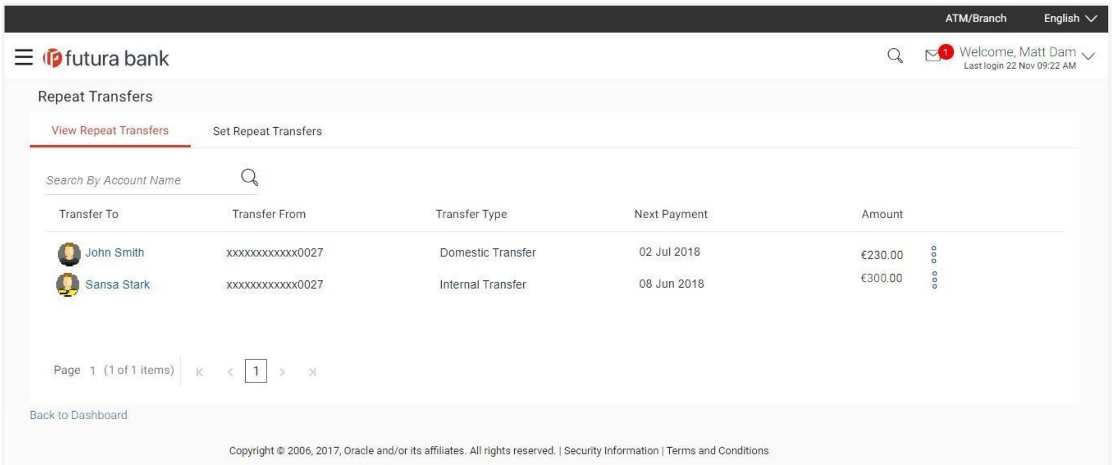
Dashboard > Upcoming Payments Widget > Setup Repeat Transfer > Repeat Transfer
OR

Dashboard > Toggle Menu > Payments > Setups > Repeat Transfer
OR
Dashboard > Payments Menu > Upcoming Payments > Set Repeat Transfer

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, beneficiary 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.

Repeat Transfers



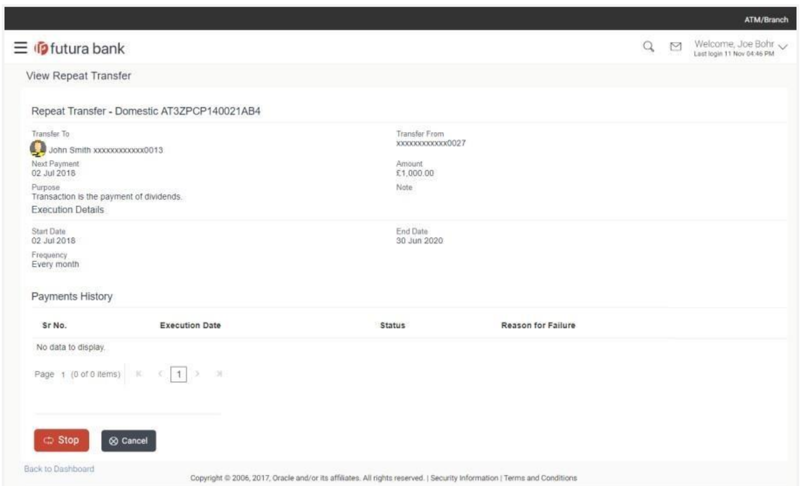
Field Description

Field Name	Description
Transfer To	Displays the payee's photo against each payee with name, and account number for identification. **Note**: In case of own account transfer, payee's photo will not be displayed.
Transfer From	The source account number in masked format from which funds are transferred towards the payee account.
Transfer Type	Type of transfer e.g. Domestic, Own, Internal.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.

To view Repeat Transfers:

1. Click against a specific repeat transfer record. The following options appear: View/ Stop.
2. Select the option **View** to view the details of the particular repeat transfer. The **View Repeat Transfer** details screen appears.
   OR
   Click **Stop** to cancel the repeat transfer.
   OR
   Click **Back to Dashboard**, to navigate to the dashboard.

Repeat Transfers - View Repeat Transfer



Field Description

Field Name	Description
Transfer Type and Transaction Reference Number	The transfer type involved i.e. internal, domestic, etc as well as the transaction reference number are displayed.
Transfer To	Displays the Payee's photo, name and account number.
Transfer From	The source account number along with the account nickname, if maintained, is displayed. For more information on Account Nickname, click here.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
Purpose	Purpose of transfer.
Note	A note, if added, by the user at the time of transfer initiation is displayed.

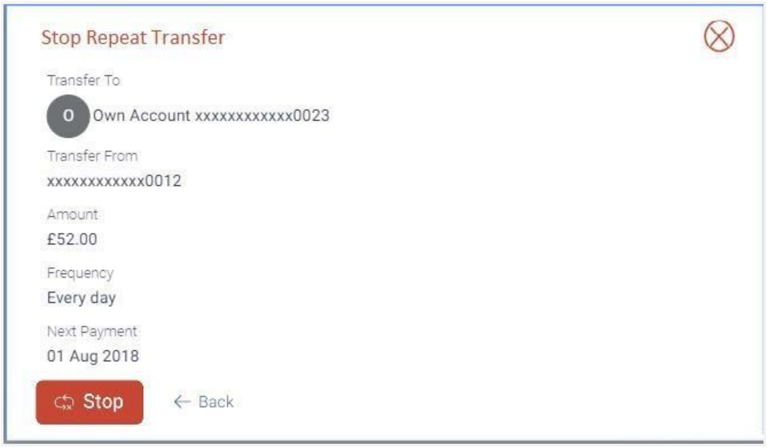
Field Name	Description
Execution Details	
Start Date	The start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
End Date	The last date on which repeat transfer instructions are executed.
Frequency	The frequency in which the repeat transfer is executed.
Payments History	
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: • Active • Failed
Reason for Failure	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 **Back** to navigate back to previous screen.

12.2 Stop Repeat Transfers

The option to stop a repeat transfer instruction is provided on the View Repeat Transfers summary screen as well as View Repeat Transfer details page only against those transactions that have instructions pending to be executed.

Repeat Transfers - Stop Repeat Transfer



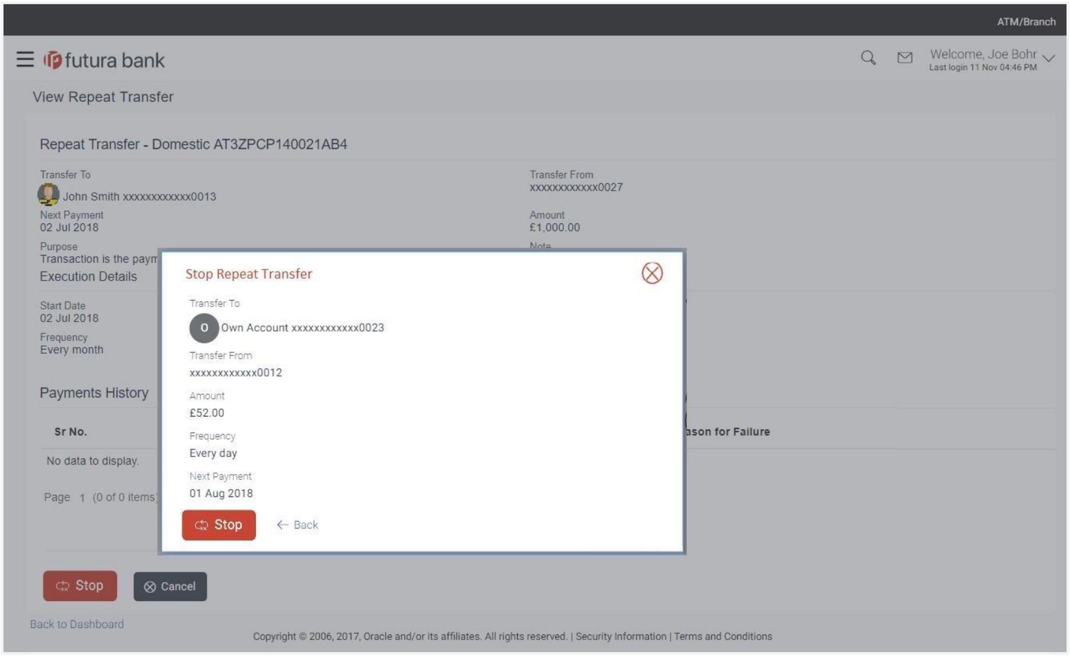
Field Description

Field Name	Description
Transfer To	Displays the Payee's photo, name and account number along with the account nickname of the payee.
Transfer From	The account from which the amounts are transferred towards the beneficiary or destination account.
Amount	Amount of the set Repeat Transfer.
Frequency	The frequency in which the amounts are transferred from the source account to the destination account.
Next Payment	The date on which the next payment is scheduled.

To stop a Repeat Transfer:

1. Click against the specific repeat transfer record. The following options appear: View/ Stop.
2. Select the option **Stop** to cancel the repeat transfer. The **Stop Repeat Transfer** details screen appears.
   OR
   Click **View** to view the details of the repeat transfer.
   OR
   Click **Back to Dashboard**, to navigate to the dashboard.

Stop Repeat Transfers



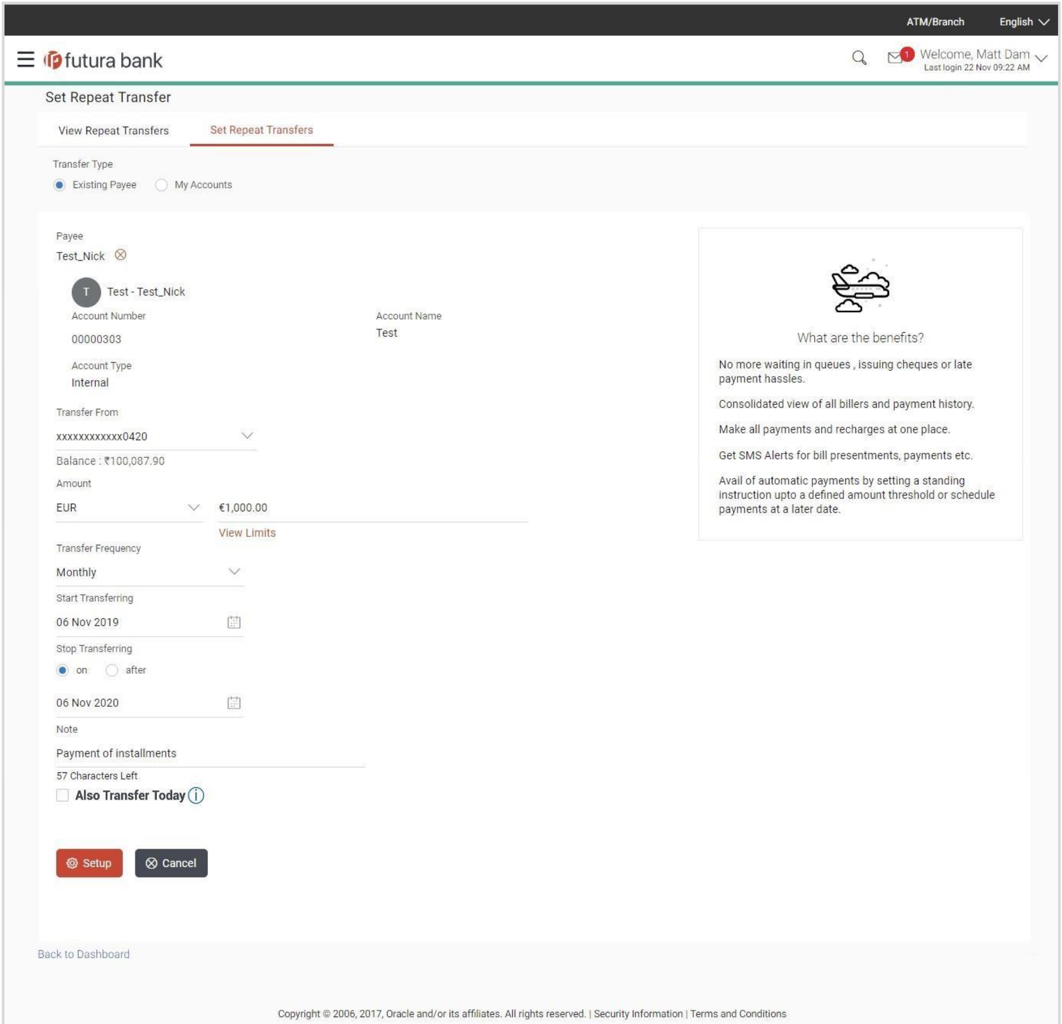
3. Click **Stop** to stop the repeat transfers maintained for the account.
   OR
   Click **Back** to navigate back to previous screen.
4. The **Stop Repeat Transfer - Review** screen appears. Verify the details, and click **Stop** to confirm cancelling the **Repeat Transfer**.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to previous screen.
5. A message confirming that the repeat transfer has been stopped/ cancelled appears.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.

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.

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



Field Description

Field Name	Description
Transfer Type	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: • Existing Payee • My Accounts (User's own account)
Payee	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.
Account Number	On selecting the payee, the account number associated with the payee appears.

Field Name	Description
Account Type	Type of account or transfer type associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Bank Details	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.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	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.
Amount	Specify the amount to be transferred per frequency.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Pay Via	Network for payment. The options are: • NEFT • RTGS • IMPS **Note:** 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. 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.

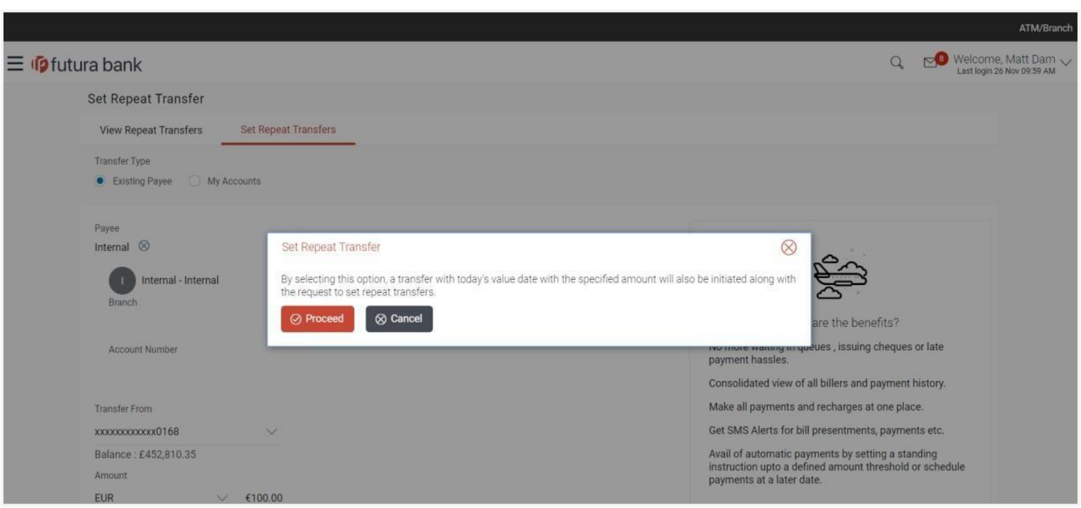
Field Name	Description
Transfer Frequency	The frequency in which the repeat transfers are be executed. The options are: • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed. The following two options are available: • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On** is selected in the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After** is selected in the **Stop Transferring** field.
Purpose	Select the purpose for which the repeat transfer instruction is being initiated.
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards an Existing Payee:

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

2. From the **Payee** list, select the payee to whom fund needs to be transferred, and subsequently then select the specific account of the payee towards which the transfers are to be made.
3. From the **Transfer From** list, select the account from which the transfers are to be made.
4. From the currency list, select the preferred currency.
5. In the **Amount** field, enter the amount to be transferred at regular intervals.
6. If the transfer type is **Domestic** (India region), in the **Pay Via** field, select the appropriate network, out of those that are enabled, for payment.
7. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
8. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
9. 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.
10. From the **Purpose** list, select the appropriate purpose for which the repeat transfer instruction is being initiated.
11. In the **Note** field, specify a narrative for the transaction.
12. 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.

Set Repeat Transfer – One Time Transfer



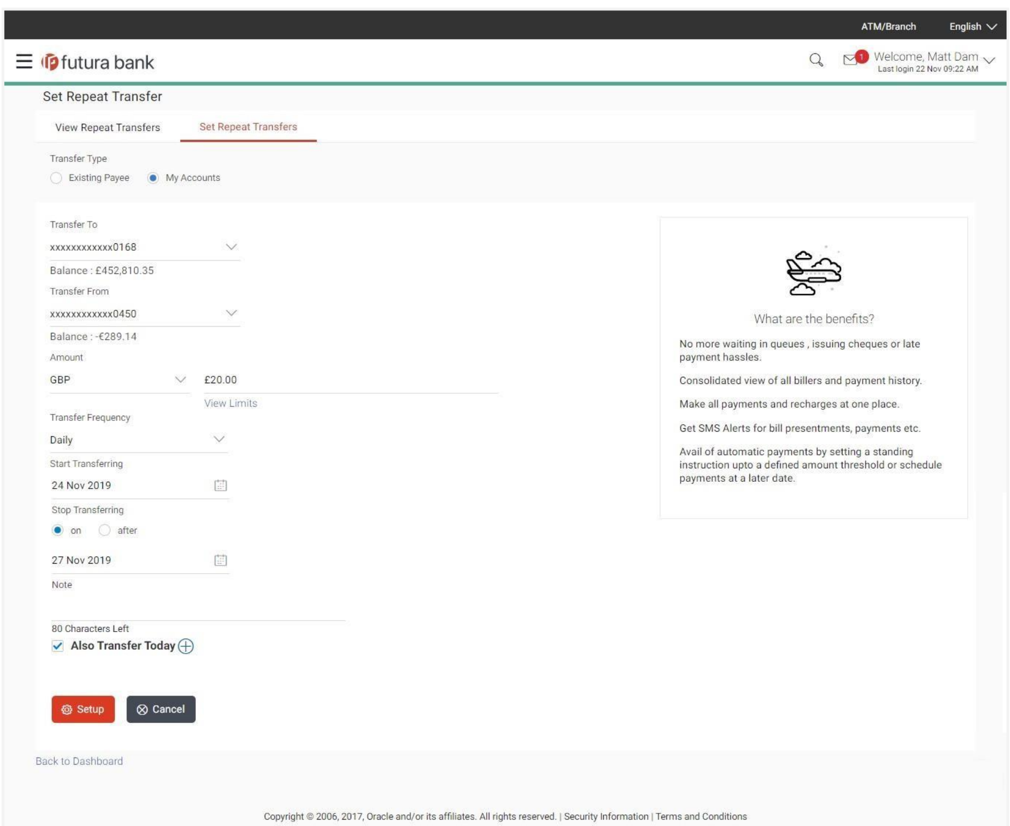
13. Click **Setup**.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
    OR
    Click **Back to Dashboard** link, to navigate to the dashboard.
14. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate to the previous 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 repeat transfer being raised involves transfers to an internal or domestic payee.

15. A message confirming that the transaction has been initiated appears along with the transaction reference number.
    Click **Go to Dashboard** link, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.

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.



Field Description

Field Name	Description
Transfer Type	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: • Existing Payee • My Accounts (User's own account)
Account Number	Select the account towards which repeat transfers are to be made. All the accounts of the user are displayed.
Balance	On selecting an account number, the net balance of the account appears below the **Account Number** field.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Currency	The currency in which the transfer is to take place. The currency is defaulted as the beneficiary account currency.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Transfer Frequency	The frequency in which the repeat transfers are to be executed The options are: • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	The date on which the first repeat transfer is to be executed.

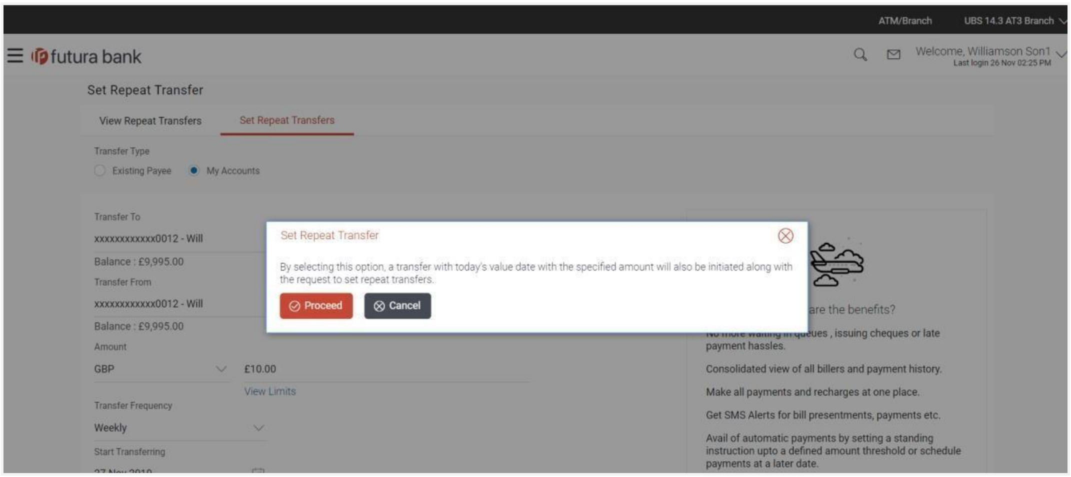
Field Name	Description
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed. The following two options are available: • On: Select this option if you wish to specify a date on which the last transfer is to be executed • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On** is selected against the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After** is selected against the **Stop Transferring** field.
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards My Accounts (Own Account):

1. In the **Transfer Type** field, select the **My Accounts** option.
2. From the **Account Number** list, select the account to which the fund transfers need to be made.
3. From the **Transfer From** list, select the account from which the transfers are to be made.
4. In the **Amount** field, enter the amount to be transferred at regular intervals.
5. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
6. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
7. 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.
8. Specify a narrative for the transaction in the **Note** field.
9. 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 the one-time transfer along with the repeat transfers.
OR
Click **Cancel**, if you do not wish to initiate the one-time transfer.

Set Repeat Transfer – One Time Transfer



10. Click **Setup**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back to Dashboard** link, to navigate to the dashboard.
11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous 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.

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12. A message confirming that the transaction has been initiated appears along with the transaction reference number.
Click **Go to Dashboard** link, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.

FAQs

1. **Can I cancel a Repeat Transfer instruction?**

   Yes, you can cancel Repeat Transfer transactions provided that the instruction has some instructions that have not yet been executed. You cannot reverse transfers that have already been initiated.
   Once an instruction has been cancelled, it will no longer be visible on the View Repeat Transfer screen.

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. Transfers are executed only if there are funds available in your account.

Home

13. Request Money

The Request Money feature targets users who have receivables due from various individuals which are also periodic in nature. As the name suggests the user needs to initiate a request to pull money from the debtor (the person from whom the money is due to be received) by providing details of the debtor through debtor maintenance.

Pre-Requisites

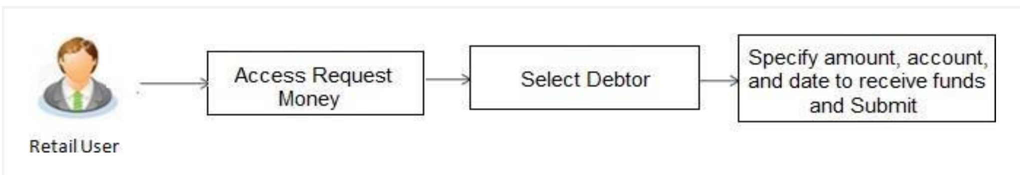
- Transaction and account access is provided to the retail user
- Transaction working window is maintained
- Debtors are maintained

Features supported in the application

Request money allows the user to

- Initiate SEPA Request Money

Workflow

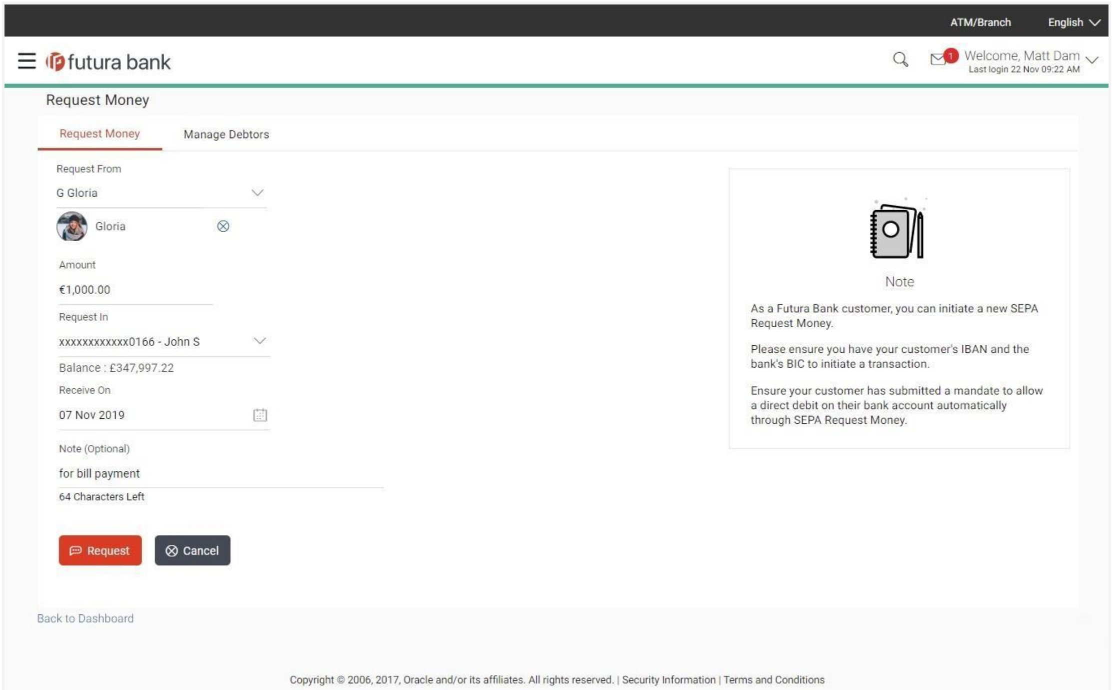


How to reach here:

Dashboard > Payments Widget > Request Money
OR
Dashboard > Toggle Menu > Payments > Payments and Transfers > Request Money

To initiate a Request Money transaction:

Request Money



Field Description

Field Name	Description
Request From	Select the debtor from whom you need to request money. On selecting a debtor, the selected debtor's photo will also be displayed along with the name.
Amount	Specify the amount that is to be requested from the debtor.
Request In	Select the account to be credited with the specified amount.
Balance	On selecting an account in the Request In field, the net balance of that account is displayed below the field.
Receive On	Specify the date on which the money needs to be received.
Note	Narrative for the transaction.

1. From the **Request From** list, select the debtor to whom the money is to be requested, and then subsequently select the account maintained under debtor. The debtor details of the selected debtor appear.
   OR
   Click if you want to select a different debtor.

Note: If there is no debtor mapped, click on Add Debtor. And add the bank account details of the debtor.

2. In the **Amount** field, enter amount that needs to be transferred.
3. From the **Request In** list, select the account that needs to be credited with the amount.
4. From the **Receive On** list, select the date on which the money needs to be received.
5. In the **Note** field, enter for a note against the transaction, if required.
6. Click **Request**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.

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

   OR

   Click **Back** navigate back to previous screen.
7. The success message appears along with the reference number.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to go to other payment options.
   OR
   Click **Manage Debtors** to create/ edit/ view debtors.

FAQs

1. **When will I receive the money I requested?**

   After the recipient of the request responds with a payment, the money will be automatically deposited in the account that you have identified at the time of request initiation.

2. **Can I cancel a request for money?**

   No, a request once initiated cannot be cancelled.

Home

14. Manage Debtors

In order to request money from debtors via the Request Money feature, the user needs to first add a debtor. The following details are required to be captured in order to save a debtor:

- Debtor Name
- Debtor IBAN
- BIC Code of the Debtor's bank account
- Nick Name

Once a debtor is created through the, Add Debtor feature, the user can initiate a request for money to be transferred from the debtor's account via the Request Money feature.

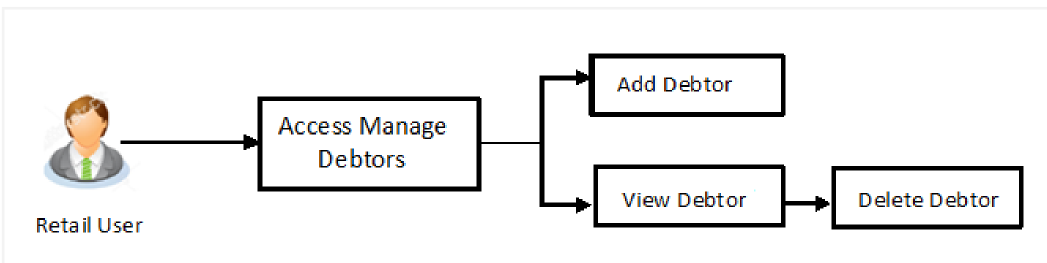
Pre-Requisites

- Transaction access is provided to the retail user

Features supported in the application

- View Debtor
- Add Debtor
- Delete Debtor

Workflow



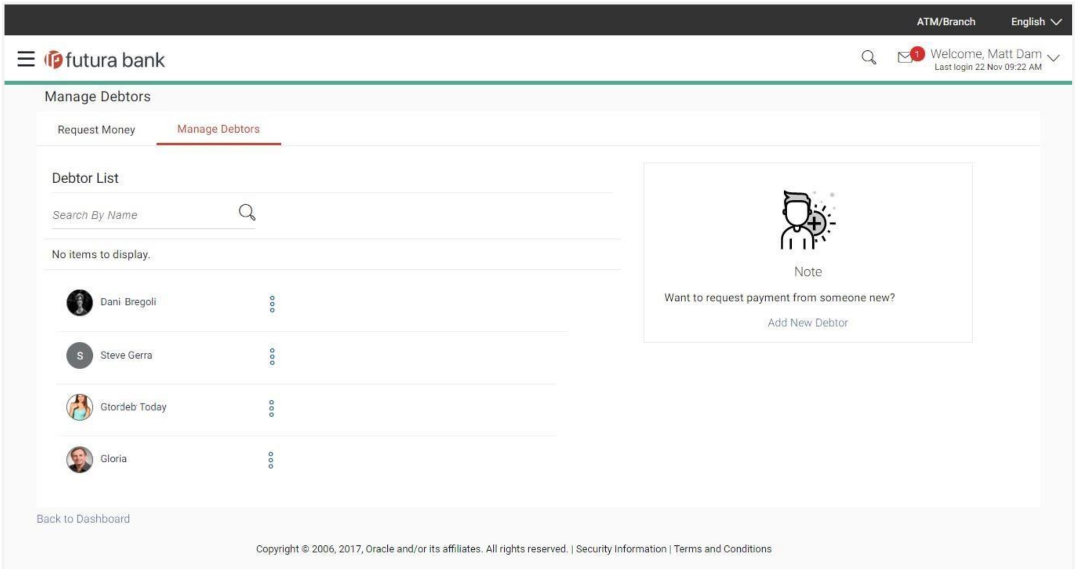
How to reach here:

Dashboard > Toggle Menu > Payments > Setups > Manage Debtors

To manage debtors:

1. All the registered debtors are listed down by their names along with photos, if uploaded.

Manage Debtors



Field Description

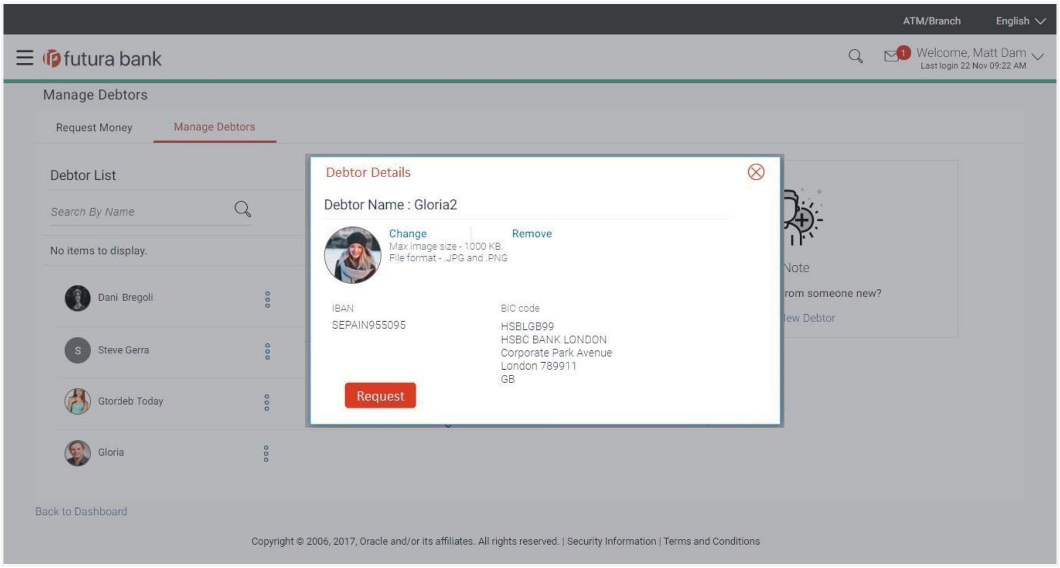
Field Name	Description
Debtor Photo	Displays the debtor's photo, if uploaded against each debtor name. If the debtor’s photo is not uploaded, the initials of the debtor will be displayed in place of the photo.
Debtor Name	The name by which each debtor is identified as defined at the time of debtor creation, is listed down.

2. From the **Debtor List**, select and click on a debtor whose details you want to view.
   OR
   In the **Search by Nickname**, enter the nickname of the debtor whose details you want to view and click .
   OR
   Click the **Add New Debtor** link to create a new debtor.
   OR
   Click the **Back to Dashboard** link to navigate to the dashboard.

3. Click and then click **View Details**. The **Manage Debtors - Debtor Details** screen appears.
   OR
   Click the **Add New Debtor** link to create a new debtor.
   OR
   Click the **Back to Dashboard** link to navigate to the dashboard.

14.2 Manage Debtors - View

Manage Debtors - Debtor Details



Field Description

Field Name	Description
Debtor Name	The name of the debtor as defined at the time of debtor creation.
Debtor Photo	Displays the debtor's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the debtor will appear in place of the photo.
IBAN	The International bank account number (IBAN) of the debtor.
BIC Code	The Bank Identifier code (BIC) of the debtor bank.

1. Click **Request** if you want to request money. For more information click **here**.

   OR

2. Click the option **Change** against the debtor photo to edit the photo. This option is available only if a photo has been uploaded against the debtor.

   The window to browse and upload a photo appears.

   Select a photo to replace the existing debtor photo with and click Open.

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

   OR

   Click the **Remove** option against the debtor photo to delete the photo. This option is available only if a photo has been uploaded against the debtor.

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

Click **Yes** to delete the photo.

OR

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

3. Click **Upload Photo** to assign a photo against the debtor. This option appears if no photo has been uploaded against the debtor.

   The window to browse and upload a photo appears.

   Select a photo to upload and click Open.

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

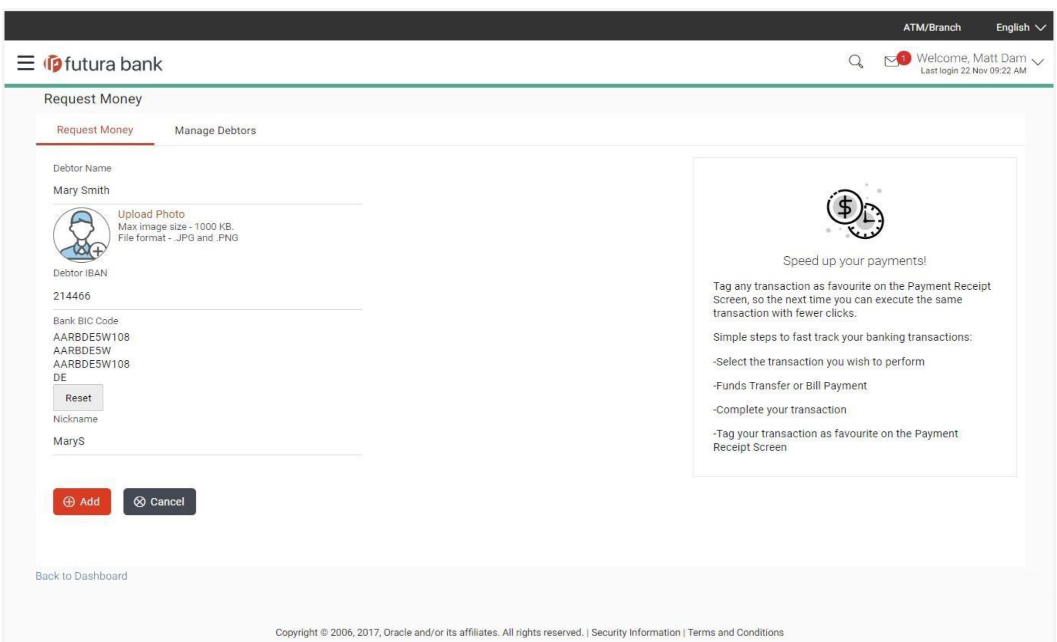
14.3 Add Debtor

Using this option you can add a debtor.

To add a new debtor:

1. In the **Manage Debtors** screen, click the **Add New Debtor** link to add a new debtor. The **Add Debtors** screen appears.

Add Debtor



Field Description

Field Name	Description
Debtor Name	Enter the name of the debtor.
Upload Photo	Select this option to upload a photo against the debtor.

Field Name	Description
IBAN	Specify the International bank account number (IBAN) of the debtor
Bank BIC Code	Enter the Bank Identifier code (BIC) of the debtor’s bank.
Nick Name	Enter a nickname by which you want to identify the debtor.

2. In the **Debtor Name** field, enter debtor name from whom the amount is to be received.
3. Click on the **Upload Photo** link to upload a photo against the debtor.

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

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

4. In the **Debtor IBAN** field, enter debtor IBAN number.
5. In the **Bank BIC Code** field, enter BIC code of the debtor bank.
OR
Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
OR
Click **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
6. In the **Nickname** field, enter the debtor’s nickname.
7. Click **Add**.
OR
Click **Cancel** to cancel the transaction.

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

   OR

   Click **Back** to return to the **Add Debtor** screen.
8. The success message appears.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.

14.4 Delete Debtor

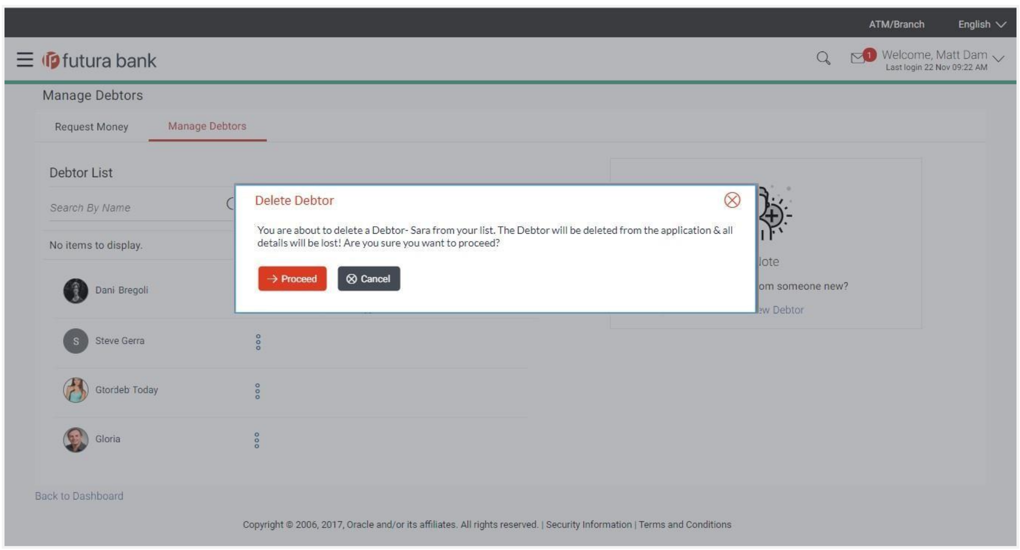
To delete a debtor:

1. From the **Debtor List**, select and click on relevant debtor name which you want to delete.
   OR

   Enter the nickname of the debtor which you want to delete and click .
   OR
   Click the **Add New Debtor** link to create a new debtor.
   OR
   Click the **Back to Dashboard** link to navigate to the dashboard.

2. Click and then click **Delete**. The **Manage Debtors - Delete Debtor** message box with a message prompting the user to confirm the deletion appears.

Delete Debtor



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

4. The success message of deletion appears.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to go to other payment options.

Home

15. 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 one time payment.

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

- Future Dated Transfers

Prerequisites:

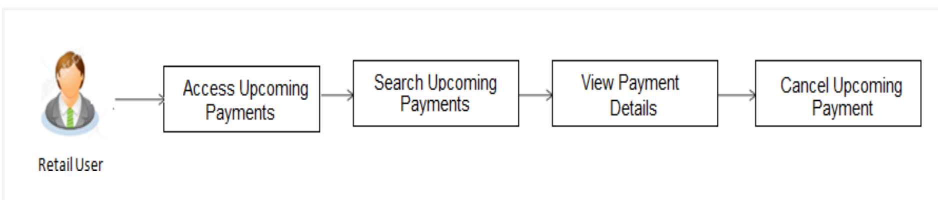
- Transaction and account access is provided to retail user
- Upcoming payments are maintained under accounts

Features supported in application

Following transactions are allowed under Upcoming Payments

- View Upcoming Payments
- Cancel Upcoming Payment

Workflow



How to reach here:

Dashboard > Upcoming Payments Widget > View All > Upcoming Payments Inquiry
OR
Dashboard > Toggle Menu > Payments > Inquiries > Upcoming Payments Inquiry
OR
Dashboard > Payments Menu > Upcoming Payments > Upcoming Payments Inquiry

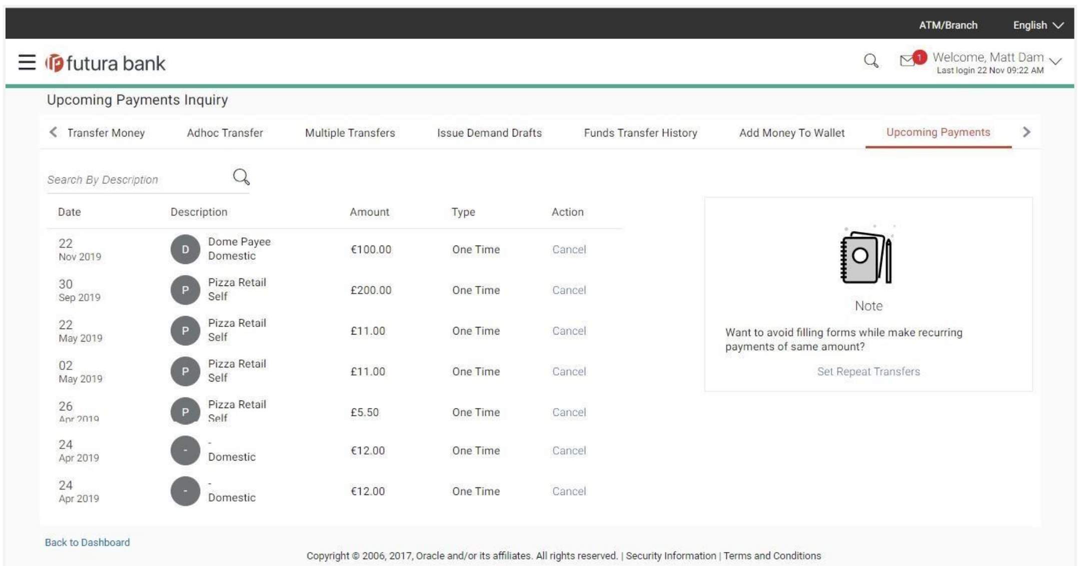
15.1 Upcoming Payment - Summary

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

To view all the upcoming payments:

1. All the scheduled upcoming payments appear as records on **Upcoming Payments Inquiry** screen.
   OR
   In the **Search by Description**, enter the description of the upcoming payment which you want to view and click .

Upcoming Payments Inquiry - Summary



Field Description

Field Name	Description
Date	The date on which the payment transaction is due for processing.
Description	The description of the payment transaction. This can include details such as name of the payee, photo as well as the type of transfer. Note: In case of own account transfer, payee's photo will not be displayed.
Amount	The transfer amount and currency.

Field Name	Description
Type	The type of transfer. The payment type will be mainly categorized as: • One Time: Scheduled Single Payment
Action	The option to cancel the transaction.

2. To cancel the transaction, click **Cancel**.
   The **'Cancel Transfer'** pop-up with a message prompting the user to cancel the transfer appears.

15.2 Upcoming Payments - View & Cancel

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 cancellation.

To cancel the transaction:

1. Click **Cancel** against the record that you want to delete. The ‘Cancel Transfer’ pop-up appears which displays basic details of the transaction and also contains a button by which the user can confirm cancellation.

Upcoming Payments - Cancel Transfer

2. Click **Cancel** to confirm the cancellation. The **Verification** screen appears if the transaction is configured for Two Factor Authentication.
3. A message confirming cancellation of the transaction along with host reference number and transaction details appear.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.

FAQs

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

   The following type of payments will be shown under the 'Upcoming Payments' based on transaction processing date:

   - Future Dated Transfers

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

   Cancellation of today's upcoming payment depends upon the bank's processing cycle of upcoming payments. If the bank 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 an upcoming payment that has been initiated from any channel other than the online banking channel?**

   Yes, you can cancel any upcoming transaction initiated by you through any channel.

Home

16. Funds Transfer History

The funds transfer history feature enables users to review and keep track to all the payment transactions initiated over a given period. The user can view the current status of each initiated transfer to identify if the transfer was a processed successfully or failed to be processed in the host system.

The user can also search for specific transactions by entering information pertaining to the transfer in the fields provided. Users can view details of each transfer and also re-initiate a transfer by selecting the provided option.

Note: Funds Transfer history is supported only when the digital banking system is integrated with FCR as the host system.

Prerequisites:

- Transaction access is provided to the retail user

How to reach here:

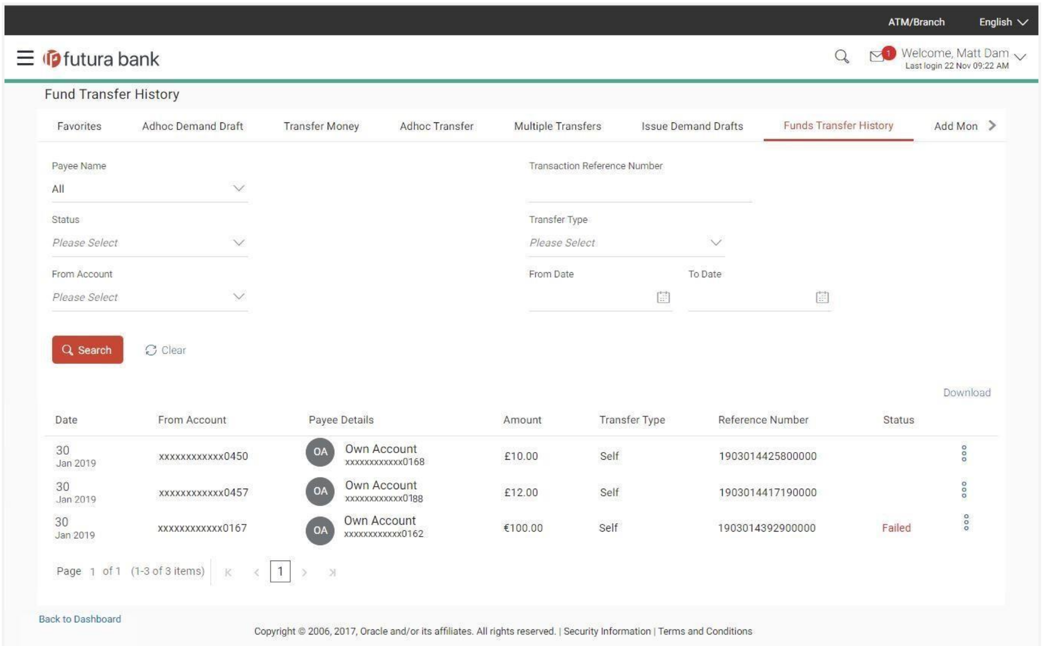
Dashboard > Toggle Menu > Payments > Inquiries > Funds Transfer History

16.1 Funds Transfer History Summary

To view funds transfer history:

1. Enter the required search criteria in the **Search** section.
2. Click **Search**, the search results appear based on the search criteria.
   OR
   Click **Clear** to clear the search parameters.

Funds Transfer History- Summary



Field Description

Field Name	Description
Search Criteria	
Payee Name	This field enables users to search for transfers initiated towards a specific payee by selecting the payee from the list of registered payees.
Transaction Reference Number	The option to search for a transfer on the basis of transaction reference number generated at the time of the payment initiation.
Status	The option to search for transfers on the basis of status. The user can select a status in order to be displayed all the transfers in that status. The options are: • Successful • Failed • In Progress

Field Name	Description
Transfer Type	The option to search for transfers based on transfer type. The options are: • Self • Internal • Domestic • Demand Draft • Peer to Peer
From Account	The option to search for transfers based on source account.
From Date - To Date	The option to search for transfers initiated during a specific period of time. The user is required to select dates in the From Date and To Date fields if the option Select Date Range under Select Period is selected.
Download	The option to download the transfer records displayed on the funds transfer history page in csv or pdf format.
Search Results	
Date	The date on which the transfer was processed is displayed against each transfer record.
From Account	The source account from which the funds have been debited towards initiation of the transfer.
Payee Details	The name of the payee towards whom the funds transfer has been initiated along with the payee’s account/email/mobile number/Facebook ID/Twitter ID depending on the type of transfer is displayed. The photo of the payee, if uploaded is displayed.
Amount	The amount transferred.
Transfer Type	The type of transfer initiated.
Reference Number	The transaction reference number generated at the time of the transfer initiation.
Status	The current status of the payment transaction.

3. Click against a specific funds transfer record. The following options appear:
   - **View Details**
   - **Re-Initiate**

4. Select the option **View Details** to view the details of the particular funds transfer. The screen on which details of the selected funds transfer are listed, appears. The details displayed will be as per the type of transfer initiated.
5. Click **Re-Initiate** to re initiate the same funds transfer. The user is redirected to the respective transaction screen with the information pre-populated in all the fields for e.g. in case the transfer type is Domestic Draft, the user is redirected to the **Issue Demand Draft** screen with the draft type selected as domestic and all the information pre-populated in each respective field.
OR
Click **Back to Dashboard** to go back to the dashboard.
OR
Click **Download** to download the funds transfer summary.

16.2 Funds Transfer History Details

To view funds transfer history details:

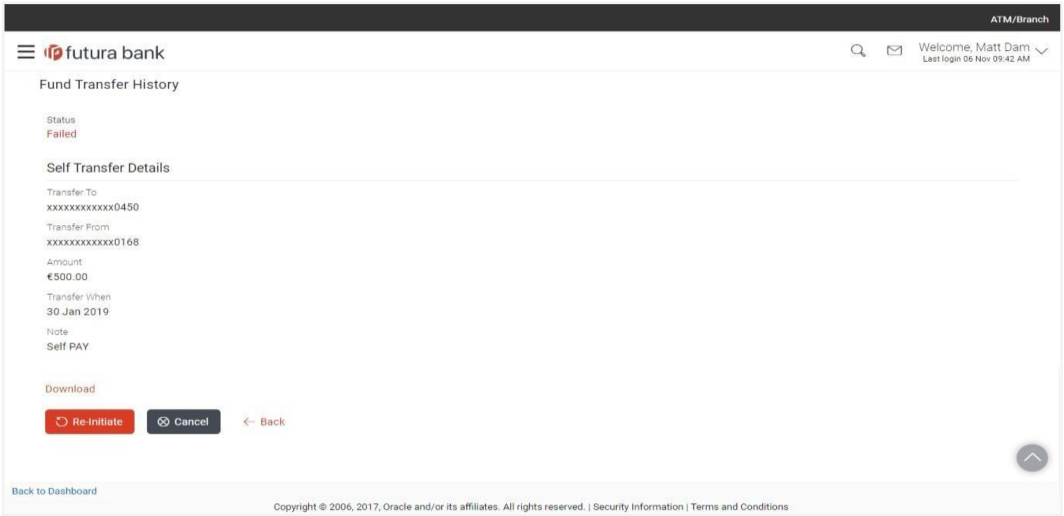
1. Click against the funds transfer record of which you want to view details. The following options appear:
   - **View Details**
   - **Re-Initiate**
2. Select the option **View Details** to view the details of the specific funds transfer.

   The screen on which details of the selected funds transfer are listed, appears. The details displayed will be as per the type of transfer initiated.

   OR

   Click **Re-initiate** to re-initiate a funds transfer of the same type with the same details.

Fund Transfer History- Details



Field Description

Field Name	Description
Status	The current status of the funds transfer as fetched from the host system is displayed.
Transfer Details	The details of the funds transfer including payee details, amount, transfer date, etc. are displayed. These details will be specific to the transfer type initiated.

3. Click **Download** to download the transfer details.

   OR

4. Click **Re-Initiate** to re initiate the same funds transfer. The user is redirected to the respective transaction screen with the information pre-populated in all the fields for e.g. in case the transfer type is Domestic Draft, the user is redirected to the Issue Demand Draft screen with the draft type selected as domestic and all the information pre-populated in each respective field.
   OR
   Click **Cancel** to cancel the operation and to be navigated to the dashboard.

   OR
   Click **Back** to go back to the previous screen.

Home

17. Manage Biller

Billers are configured as the bank's customers in the host system. The bank designates a single account to each such customer as the "collection" account. This account is used to post all payments made from various users.

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.

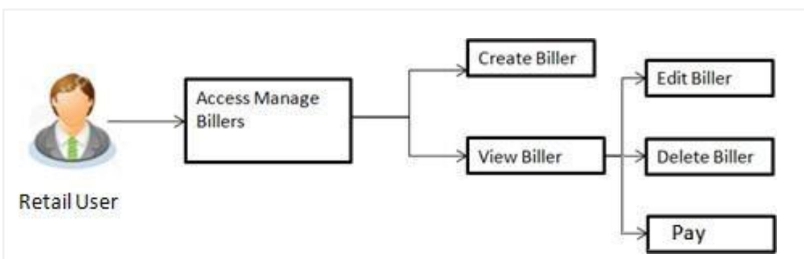
Prerequisites:

- Transaction access is provided to the retail user
- Billers are maintained in the host system
- Admin Biller Category mapping is done

Features supported in the application

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

Workflow



How to reach here:

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

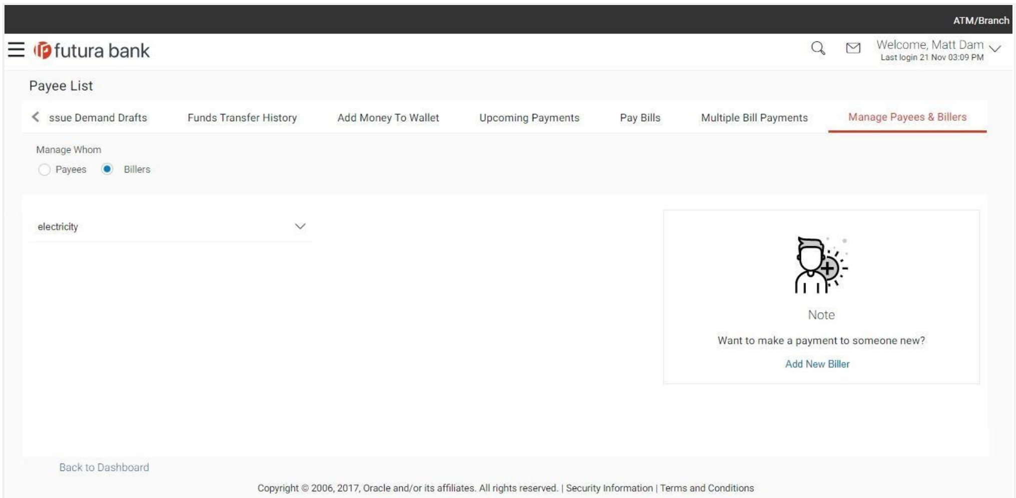
17.1 Manage Billers – Summary

The summarized views of all the billers maintained by the user are displayed on the screen.

To manage billers:

1. In the **Manage Whom** field, select the **Biller** option.
   All the registered billers are listed down by their names defined at the time of biller creation.

Manage Billers - Summary

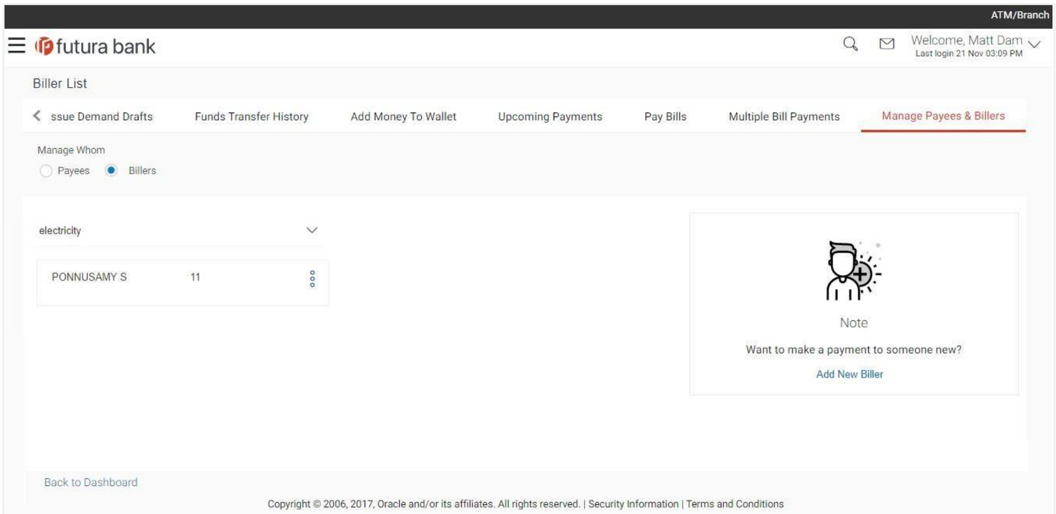


Field Description

Field Name	Description
Manage Whom	The option to either manage payees or billers.
The following fields appear if the option '**Billers**' is selected under the field '**Manage Whom**'.	
Billers List	Displays the list of registered billers.
Category	The category of the registered biller.
The following fields appear when the icon (expand option) is selected against any biller name.	
Biller Name	The name of registered biller.
Relationship Number	The unique relationship number that the user has with the biller.

2. From the **Biller List**, select and click on the biller whose details you want to view.
   A card displaying the **Biller Name** and **Relationship Number** appears.
   OR
   Click **Add New Biller** to add a new biller.

Manage Billers – Expanded View



3. Click ⋮ against a specific biller and then click **View/Edit**. The **View/ Edit Biller** screen appears.

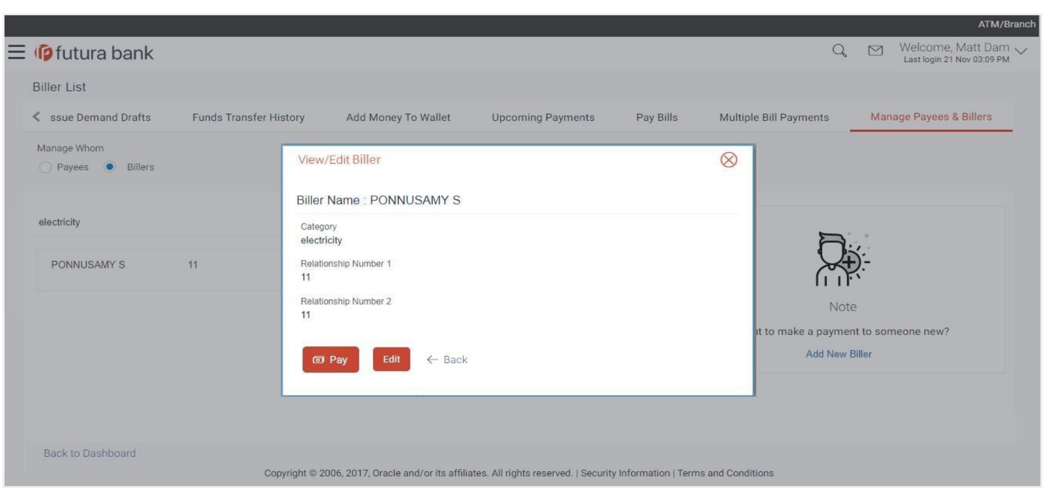
17.2 View Biller Details

The user can view the details of billers created under a party by selecting the option 'View/Edit' provided against each biller record on the summary page.

To View the biller details:

1. From the **Biller List**, select and click on the biller whose details you want to view.
   A card displaying the Biller Name and Relationship Number appears.
2. Click ⋮ and then click **View/Edit**. The **View/ Edit Biller** screen appears.

View/ Edit Biller



Field Description

Field Name	Description
Biller Name	The name of registered biller.
Category	The category of the registered biller.
Relationship Number 1	Relationship number 1 of the user with the biller.
Relationship Number 2	Relationship number 2 of the user with the biller.
Relationship Number 3	Relationship number 3 of the user with the biller.

3. Click **Pay** to initiate a bill payment against the selected biller.
   OR
   Click **Edit** to edit the biller details. The **View/ Edit Biller** screen with values in editable form appears.
   OR
   Click **Back** to navigate back to previous screen.

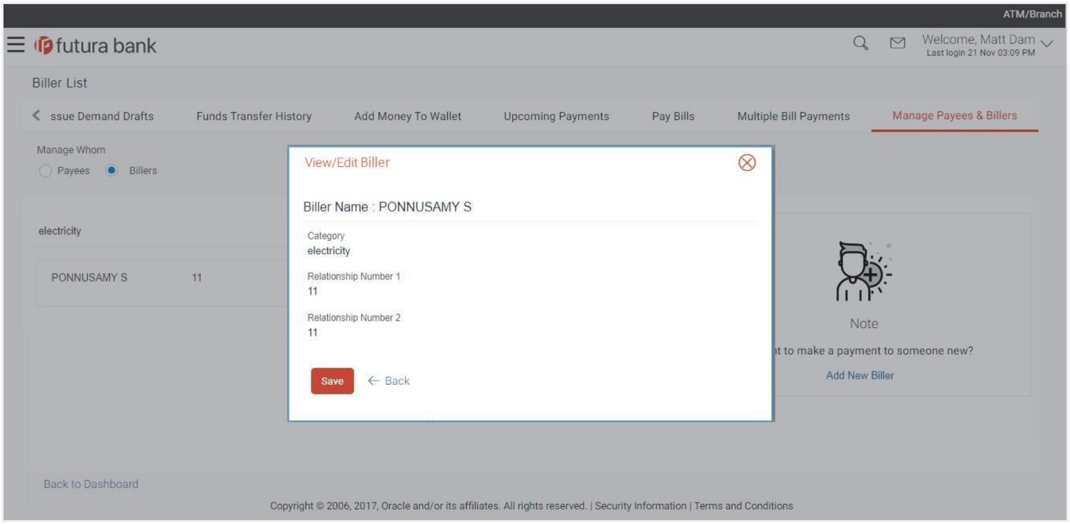
17.3 Edit Biller

Users are provided with the facility to modify the relationship numbers associated with the billers.

To edit biller relationship numbers:

1. From the **Biller List**, select and click on the expand option provided against the biller whose details you want to edit.
   A card displaying the Biller Name and Relationship Number appears.
2. Click ⋮ and then click **View/Edit**. The **View/ Edit Biller** screen appears.
3. Click **Edit** to edit the biller. The **View/ Edit Biller** screen appears with values in editable form.

Edit Biller



Field Description

Field Name	Description
Category	The category of the registered biller.
Biller Name	The name of registered biller.
Relationship Number 1	Relationship number 1 of the user with the biller.
Relationship Number 2	Relationship number 2 of the user with the biller.
Relationship Number 3	Relationship number 3 of the user with the biller.

4. In the **Relationship Number 1**, **2** and **3** edit the values if required.
5. Click **Save** to save the changes.
   OR
   Click **Cancel** to cancel the operation.
6. The success message of edit biller appears.
   Click **Back to Dashboard** to navigate to the dashboard.

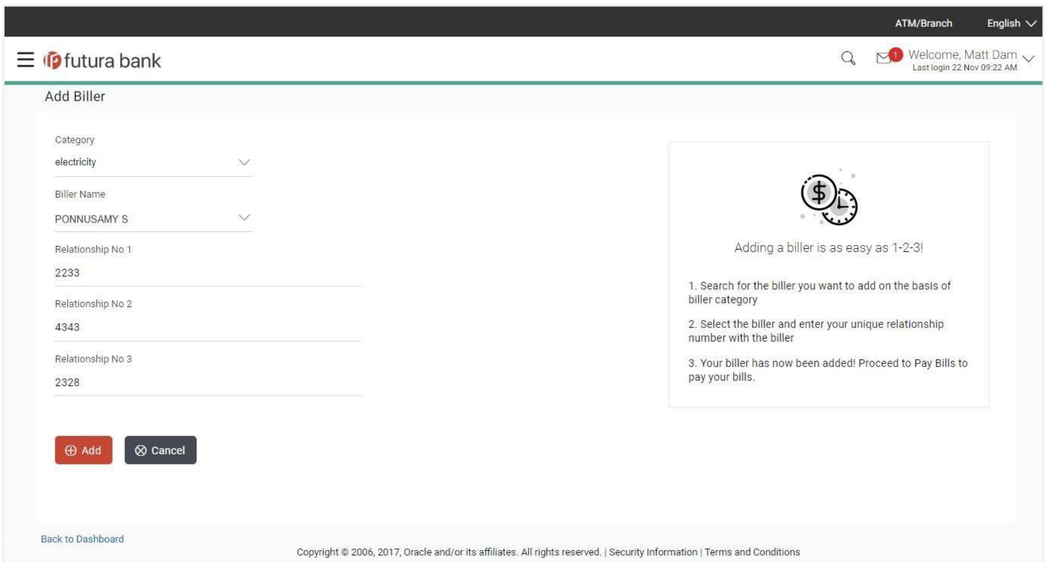
17.4 Add Biller

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 the **Add New Biller** link in the Manage Billers screen. The **Add Biller** screen appears.

Add Biller



Field Description

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

2. From the **Category** list, select the category to which the biller belongs.
3. From the **Biller Name** list, select the registered biller name towards whom payments are to be made.
4. In the **Relationship Number** field, enter the relationship number that you hold with the biller.

5. Click **Add** to add a biller.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
6. The **Add Biller – 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 return to the **Add Biller** screen.
7. The success message appears along with the reference number and biller details.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.
   OR
   Click **Pay Now** to initiate a bill payment towards the added biller.

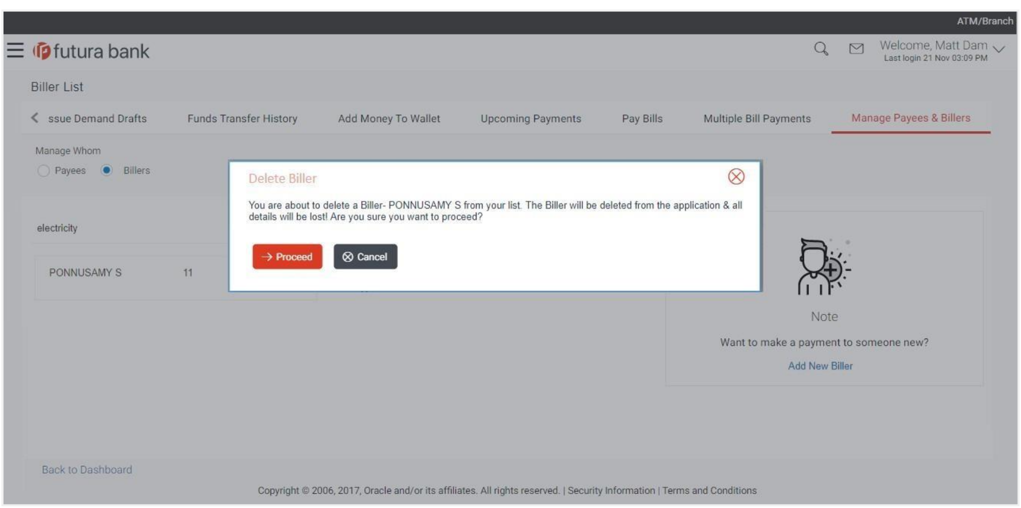
17.5 Delete Biller

Using this option, you can delete the registered biller created under a party.

To delete a biller:

1. From the biller category list, click on the expand option provided against the category of choice.
   The selected category is expanded to display all the billers associated with the category.
2. Click the ⋮ option against a specific Biller and then click **Delete**. The **Delete Biller** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Biller



3. Click **Proceed** to proceed with the deletion request.
   OR
   Click **Cancel** to cancel the deletion process.
4. The screen confirming biller deletion appears.
   Click **Go to Dashboard** to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.

FAQs

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

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

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

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

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

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

Home

18. Bill Payment

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

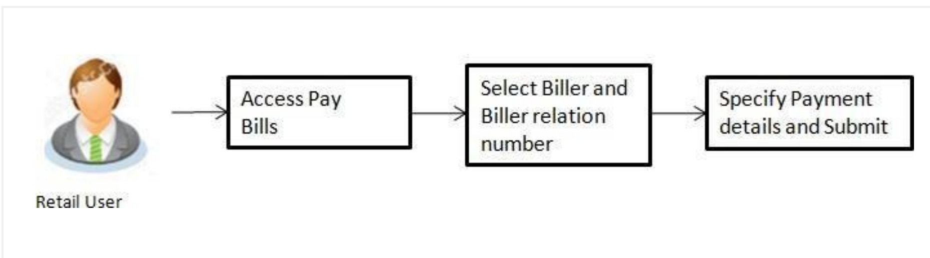
Prerequisites:

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

Features supported in application

- Bill Payment

Workflow



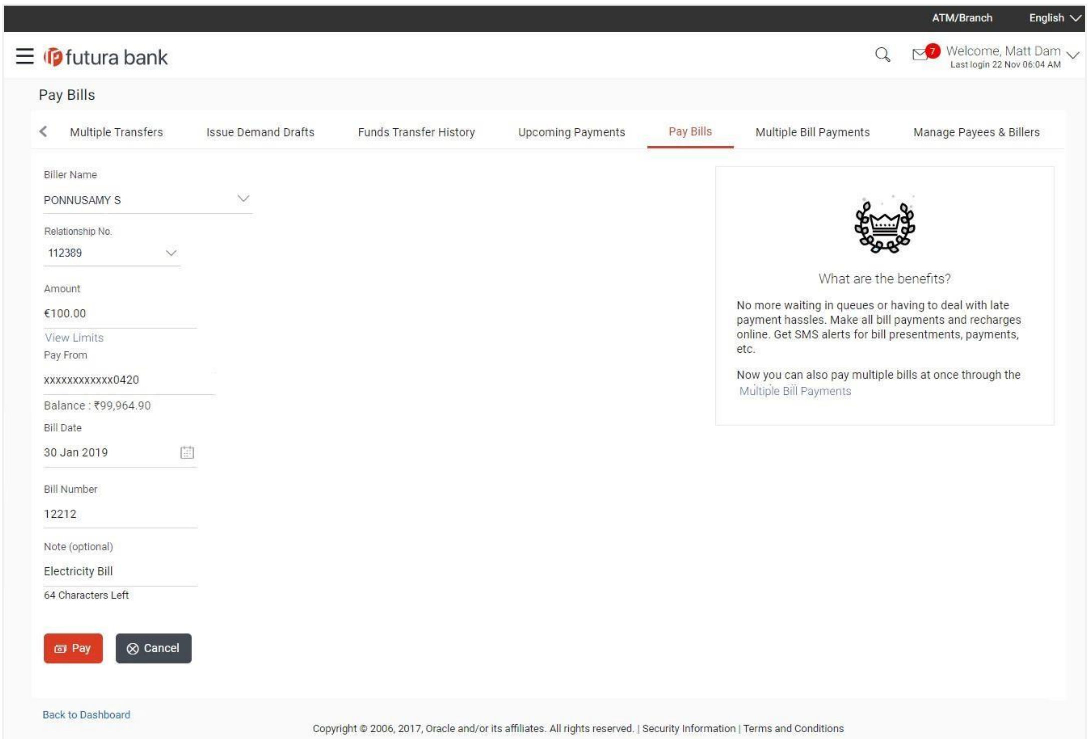
How to reach here:

Dashboard > *Payments Widget* > *Pay Bills*
OR
Dashboard > *Toggle Menu* > *Payments* > Payments and Transfers > *Pay Bills*
OR
Dashboard > *Payments Menu* > *Pay Bills*

18.1 Pay Bills

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.

Pay Bills



Field Description

Field Name	Description
Biller Name	Select the name of the biller towards whom bill payment is to be made.
Relationship Number	Select the relationship number that you have with the biller against which you want to make a bill payment.
Amount	Specify the amount that you want to pay.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Pay From	Select the source account that is to be debited to make the bill payment.

Field Name	Description
Balance	On selecting a source account, the net balance of the account appears below the **Pay From** field.
Bill Date	Specify the date on which the bill was generated.
Bill Number	Enter the number of the bill that is to be paid.
Note	Add a note against the bill payment transaction, if required.

To pay a bill:

1. From the **Biller Name** list, select the biller towards whom you wish to make a payment.
   OR
   Click the Add New **Biller** link if there are no billers mapped to make bill payment.
2. From the **Relationship Number** list, select your relationship number with the biller against which you wish to make a bill payment.
3. In the **Amount** field, enter the bill amount.
4. From the **Pay From** list, select the source account to be debited.
5. In the **Bill Date** field, specify the date on which the bill was generated.
6. In the **Bill Number** field, enter the number of the bill that is to be paid.
7. Click **Pay** to initiate the bill payment transaction.
   OR
   Click **Cancel** to cancel the operation and to navigate back to the 'Dashboard'.
   OR
   Click **Back to Dashboard**, to navigate to the dashboard.
8. The **Pay Bills - 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 return to the **Pay Bills** screen.
9. The success message appears along with the transaction reference number, host reference number and payment details.
   Click **Go to Dashboard** to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.
   OR
   Click **Add Favourite** to mark the transaction as favorite.

FAQs

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

   No, you can only initiate bill payments to be processed immediately using this transaction.

2. Where do I find my Relationship Number?

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

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

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

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

No, currently this option is not supported.

Home

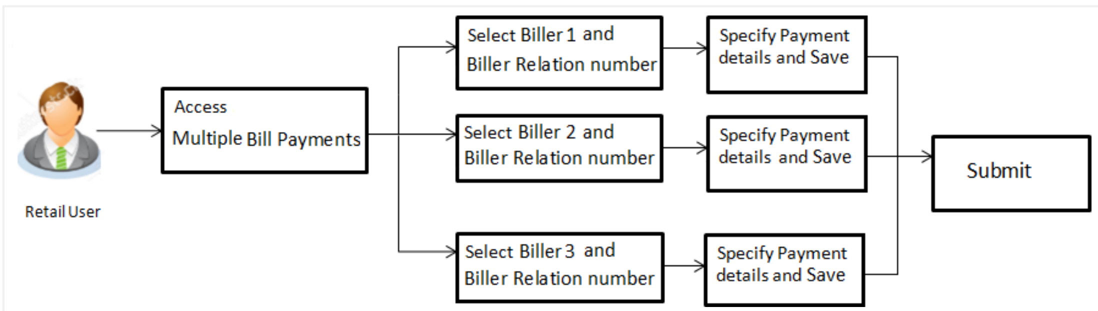
19. Multiple Bill Payments

The Multiple Bill Payments transaction enables users to pay multiple utility bills simultaneously from a single screen.

Prerequisites:

- Transaction access is provided to retail user
- Billers are maintained
- Transaction limits are assigned to user to perform the transaction

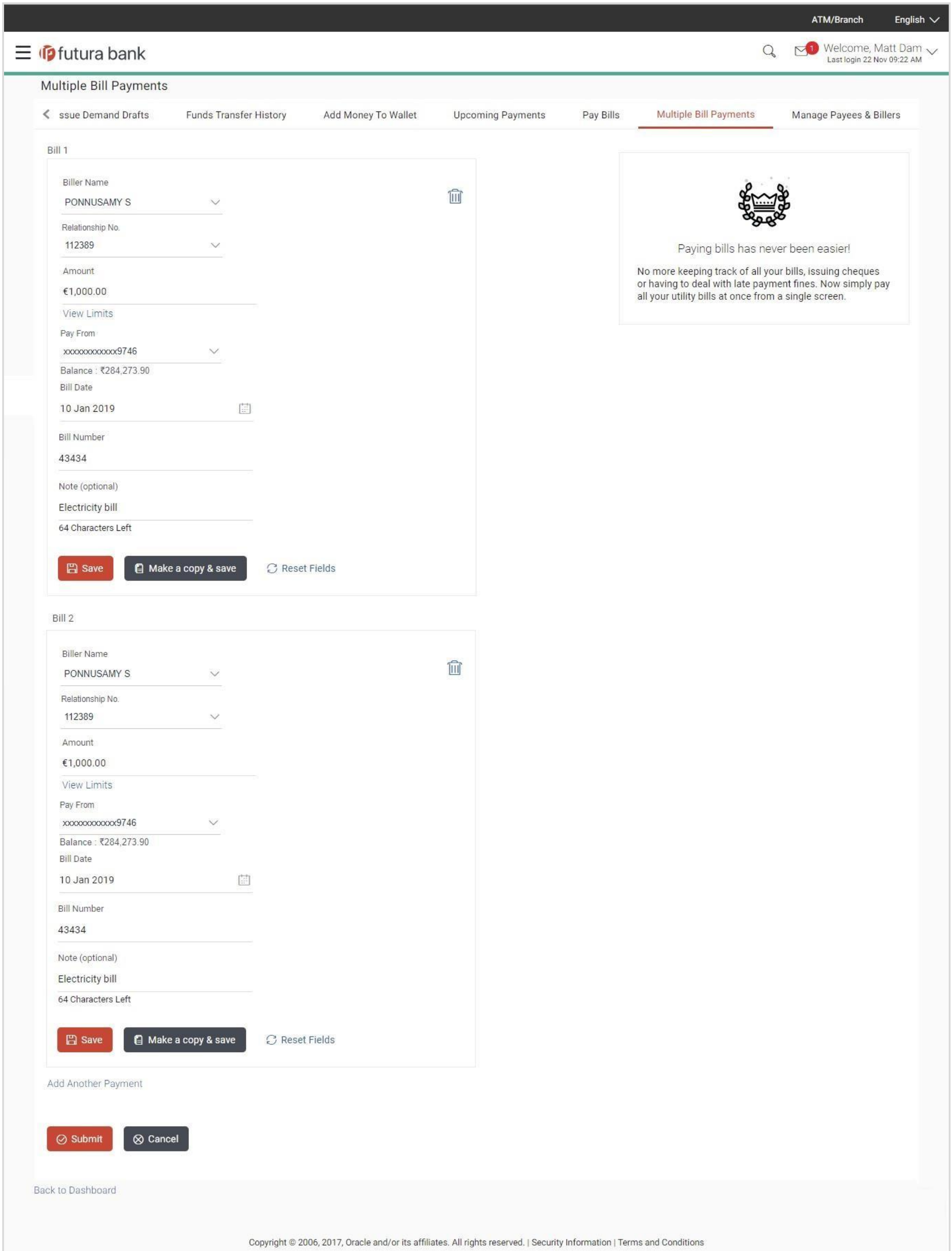
Workflow



How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Multiple Bill Payments
OR
Dashboard > Payments Menu > Multiple Bill Payments

Multiple Bill Payments



Field Description

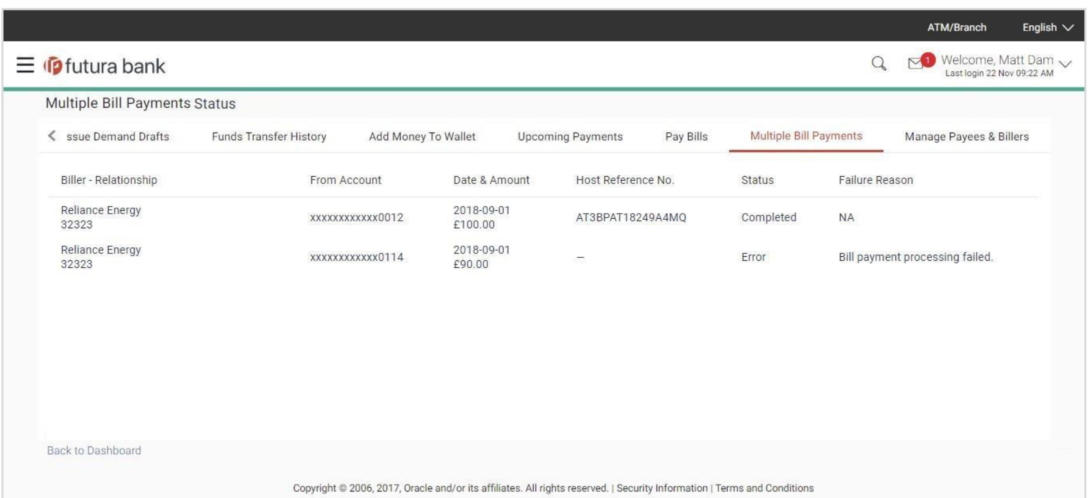
Field Name	Description
	The following fields are applicable for each individual bill payment record that comprises the multiple bill payments transaction:
Biller Name	Select the biller towards whom you wish to make a payment.
Relationship No.	Select the relationship number that you hold with the biller.
Amount	Specify the amount that you wish to pay.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Pay From	Select the source account from which funds are to be deducted towards the bill payment.
Balance	On selecting a source account, the net balance of the account appears below the Pay From field.
Bill Date	Bill generation date.
Bill Number	Specific bill number.
Note	You can add a note against the bill payment, if required.

To pay the bill:

1. From the **Biller Name** list, select the preferred biller.
2. From the **Relationship No**. list, select your biller relationship number.
3. In the **Amount** field, enter the bill amount.
4. From the **Pay From** list, select the source account from which funds are to be utilized towards making the bill payment.
5. From the **Bill Date** list, select the bill generation date.
6. In the **Bill Number** field, enter the number of the bill to be paid.
7. Click **Save** to save the bill payment details.
   OR
   Click **Make a Copy &Save**, if you want to save the current bill payment record and also copy the details onto the next record.
   OR
   Click **Reset Fields** to clear the details entered in the record.
8. Repeat Steps 1 to 7 for subsequent bill payment records.
   OR
   Click **Add Another Payment** if you want to add another bill payment record without saving the current record.

9. Click against a saved bill to edit the bill payment details of that record.
   OR
   Click against a bill payment record to delete that record.
10. Click **Submit** to submit all the bill payment records.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
    OR
    Click Back to Dashboard link, to navigate to the dashboard.
11. The **Multiple Bill Payments - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
    OR
    Click **Back** to return to the previous screen. The **Multiple Bill Payments** screen with saved bill payment details appears in editable form.
12. The Verification screen appears if the transaction is configured for Two Factor Authentication. Enter the verification code and click **Submit**.
13. The success message appears.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.
    OR
    Click **Click Here** to view the status of bill payments.
    The **Multiple Bill Payments – Status** screen appears on which the status of each individual bill payment appears. In case any bill payment record has failed, the reason for failure is also displayed against the specific record.

Multiple Bill Payment – Status



Field Description

Field Name	Description
Biller - Relationship	The name of registered biller and the relationship number of the customer with the biller.
From Account	The source account from which funds are to be deducted towards the bill payment.
Date & Amount	The date on which the bill was generated and the amount transferred towards payment of the bill.
Host Reference Number	The unique number generated on completion of the transaction in the Core Banking application.
Status	The status of the transaction.
Failure Reason	The reason for which a bill payment failed is displayed against the specific record.

14. Click the **Back to Dashboard** link 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.

Home

20. Favorites

This feature enables users to mark transactions as favorite. By doing so, the user is able to quickly access these transactions and is able to use these transactions as templates to initiate new transactions. This feature is beneficial to users who frequently initiate transfers towards the same recipients with similar details.

The user is able to mark a transaction as favorite by selecting the option provided on the specific transaction's confirmation page.

The following types of payment transactions can be marked as Favorite transactions.

- Payments made to an account
- Bill Payments

Once a transaction is marked as favorite, it is displayed in the user's favorite transaction list. The user has to simply select the transaction of choice from the list displayed. Once a transaction is selected, the system displays the details of the transaction in editable mode. The user is able to make changes, if required and can submit the transaction for processing.

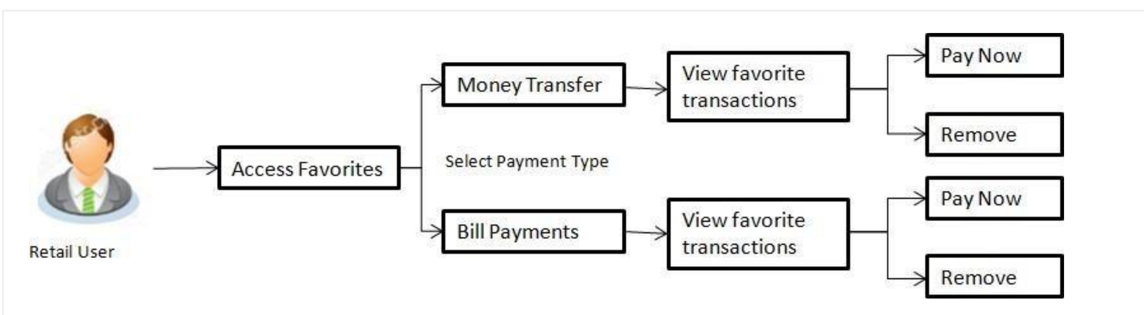
Prerequisites:

- Transaction and account access is provided to the retail user

Features supported in the application

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

Workflow



How to reach here:

Dashboard > Payments Widget > Favorites
OR
Dashboard > Toggle Menu > Payments > Favorites
OR
Dashboard > Payments Menu > Favorites

20.1 Favorites – Summary

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

The screen is divided into two sections –

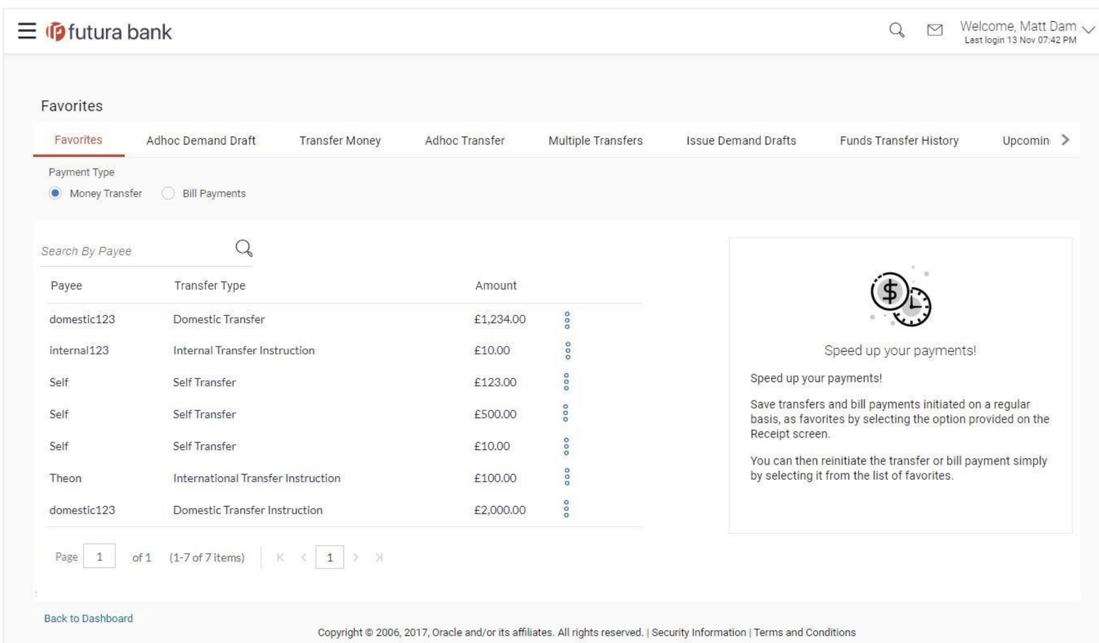
- **Money Transfer** - Transactions marked as favorite for 'Account' type of payments are listed under this section
- **Bill Payments** - Transactions marked as favorite for 'Bill Payment' type of payments are listed under this section

The user is provided with the option to search for a favorite transaction on the basis of the payee name, in case of money transfers or the biller name, in case of bill payments. The user can view and initiate transactions using these favorite transactions as templates and can also delete any transaction from the favorite list.

To view and initiate a favorite transaction:

1. All the favorite transactions appear as a list on the **Favorites – Summary** screen.

Favorites – Summary



2. Select the relevant favorite transaction record and click

   Click **Pay Now** to initiate the transaction.
   The details of the selected transaction appear in the respective payment transfer screen.

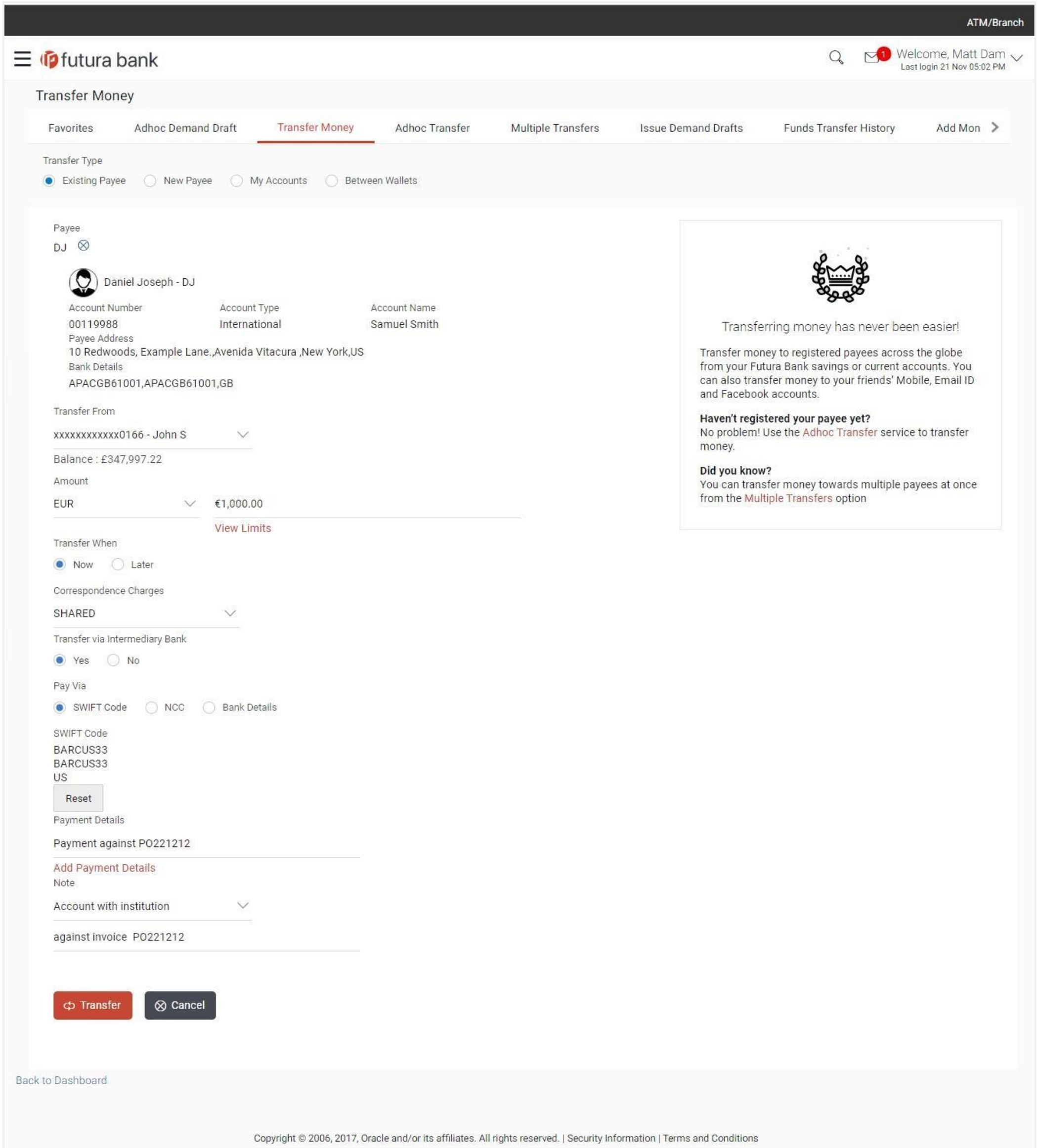
   OR

   Click **Remove** to remove the transaction from the favorite list.

   OR
   In the **Search By Payee/ Search By Biller Name,** enter the payee/ biller name of the transaction which you want to initiate and click .

OR
Click the **Back to Dashboard**, link to navigate to the dashboard.

Transaction initiation through Favorites



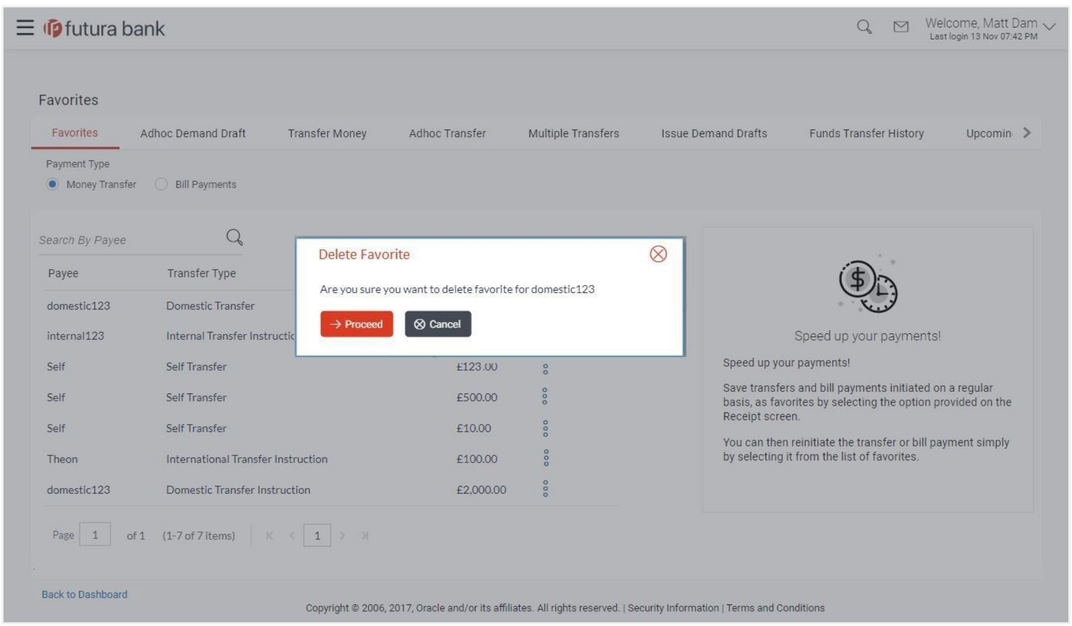
3. To initiate a transaction, click **Transfer**.
   OR
   Click Cancel to cancel the transaction.

20.2 Remove Favorites

To remove a transaction from the favorite list:

1. In the **Favorite Summary** screen, select the relevant payee/ biller name.
   OR
   In the **Search By Payee/ Search By Biller Name,** enter the payee/ biller name of the transaction which you want to remove and click .
2. Click and then click **Remove** to remove the transaction from the favorites list.
   The **Delete Favorites** message box appears with a message prompting the user to confirm the deletion.
   OR
   Click **Pay Now** to initiate a transaction using the specific favorite transaction as a template.

Remove Favorites- Confirm



3. Click **Proceed** to proceed with the deletion request.
   OR
   Click **Cancel** to cancel the deletion process.
4. The message confirming the removal of the transaction from the favorite list appears.
   Click **Back to Dashboard**, to navigate to the dashboard.

FAQs

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

   The transaction will be saved in the 'Favorites' list. You can then use this transaction by selecting it from this list the next time you want to initiate a similar payment. The details will be pre-populated on the screen thus saving you the time and effort of having to enter all the details again.

2. **What type of transactions can be saved as favorite?**

   You can mark the following types of transactions as favorite:

   - Payments made to an account
   - Bill Payments

3. **Can I edit the details if I am re-initiating a transaction from my favorite transaction list?**

   Yes, you can edit the details and re-initiate a transaction by selecting a favorite transaction.

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

   Once a transaction is marked as favorite it is displayed in the user's favorite list. The user can directly initiate a transfer using favorite transactions; all the transaction details are auto populated in the respective fields. The user can make required changes in the details and submit the transaction for processing.

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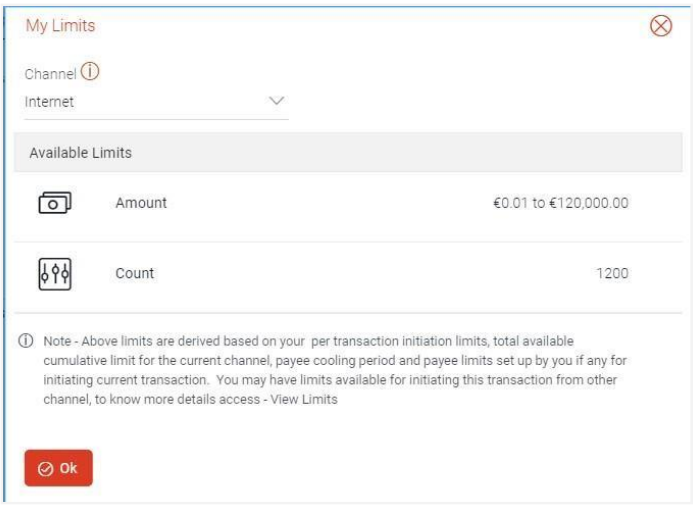
21. View Limits

An option has been provided to the retail user to view the final available limits considering transaction, cumulative, cooling period and payee limit set if any while initiating a transaction.

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



Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
Available Limits	
Amount	An amount range between the transactions can be initiated from the selected channel.
Count	The number of transactions can be initiated by the user from the selected channel.

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