Corporate Payments User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.1.0.0

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Corporate Payments User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

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1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience*:*

- Customers
- Partners

1.2 <u>Documentation Accessibility</u>

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 <u>Access to Oracle Support</u>

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

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

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

1.4 <u>Structure</u>

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 <u>Related Information Sources</u>

For more information on Oracle Banking Digital Experience Patchset Release 21.1.1.0.0, refer to the following documents:

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

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✔	Pre integrated Host interface available.
✘	Pre integrated Host interface not available.

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.5.0.0.0	Oracle Banking Virtual Account Management 14.5.0.0.0
1	**Payments Widgets**		
	Payments Quick Links Widget	NH	NH
	Last 5 Payments Widget	✔	✘
2	**Transfer Money**		
	Own Accounts	✔	✔
	Internal Account	✔	✔
	India Domestic - NEFT	✘	✘
	India Domestic - RTGS	✘	✘
	India Domestic - IMPS	✘	✘
	SEPA - Credit Transfer	✔	✘
	International Transfer	✔	✔
3	**Adhoc Transfer**		
	Internal Account	✔	✔
	India Domestic - NEFT	✘	✘
	India Domestic - RTGS	✘	✘

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Sr.No	Transaction / Function Name	Oracle Banking Payments 14.5.0.0.0	Oracle Banking Virtual Account Management 14.5.0.0.0
	India Domestic - IMPS	✗	✗
	International Transfer	✓	✓
4	**Multiple Transfers**		
	Internal Account	✓	✓
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA - Credit Transfer	✓	✗
	International Transfer	✓	✓
5	**Manage Payees**		
	Internal*	✓	✓
	India Domestic - NEFT*	✗	✗
	India Domestic - RTGS*	✗	✗
	India Domestic - IMPS*	✗	✗
	International Transfer*	✓	✓
	SEPA - Credit Transfer*	✓	✗
	Domestic Draft*	✓	✗
	International Draft*	✓	✗
6	**Demand Draft**		
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗

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Sr.No	Transaction / Function Name	Oracle Banking Payments 14.5.0.0.0	Oracle Banking Virtual Account Management 14.5.0.0.0
7	**Adhoc Demand Draft**		
	Domestic - Pay Now	✔	✗
	Domestic - Pay Later	✔	✗
	International - Pay Now	✔	✗
	International - Pay Later	✔	✗
8	**Repeat Transfers**		
	Own Accounts	✔	✗
	Internal Accounts	✔	✗
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA	✔	✗
	SWIFT	✔	✗
9	Manage Debtors	✔	✗
10	Request Money	✔	✗
11	**View Repeat Transfers**		
	Own Account - Repeat Payment	✔	✗
	Internal Transfer - Repeat Payment	✔	✗
	India Domestic - NEFT - Repeat Payment	✗	✗
	India Domestic - RTGS - Repeat Payment	✗	✗
	India Domestic - IMPS - Repeat Payment	✗	✗

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Sr.No	Transaction / Function Name	Oracle Banking Payments 14.5.0.0.0	Oracle Banking Virtual Account Management 14.5.0.0.0
12	Inward Remittance Inquiry	✔	✘
13	Payment Status Inquiry	✔	✘
14	**Payment Cancellation**		
	Own Accounts	✔	✔
	Internal Account	✔	✔
	SWIFT	✔	✘
15	Favorites	**NH**	**NH**
16	Beneficiary User Mapping	**NH**	**NH**

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

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3. Payments

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

<u>A Note on Domestic (Local) Payments:</u>

Local Payments are very region specific. For example NEFT is a network supported for local payments within India. The same will not be of any relevance in Europe. Similarly, SEPA is a network supported within Europe and will not have any relevance in Asia for local payments.

For Domestic (Local) Payments, the base product of Oracle Banking Digital Experience supports some local payments out of the box as mentioned in the Transaction Host Integration Matrix. Therefore more often than not, there will be a need for the implementation team to step in and implement the local network specific to the region that the bank is in.

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

Note: Payment Screens are NOT supported in the landscape mode of mobile applications and mobile browser.

Features Supported In Application

Payment features supported in application includes:

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

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4. Manage Payees

The online banking application enables users to register and maintain payees (beneficiaries) towards whom payments are to be made frequently.

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

Payee Maintenance is provided for following payment transactions:

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

Payee Access Type:

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

- Public: A Payee marked as 'Public is visible to all the users mapped to the Party ID of the user who created a payee. While, all users of the party can view and use the payee while initiating payments, only the user who has created the payee, can edit and delete the payee.

- Private: A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can use such payees while initiating payment and modify or delete the private payees.

Pre-Requisites

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

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Workflow
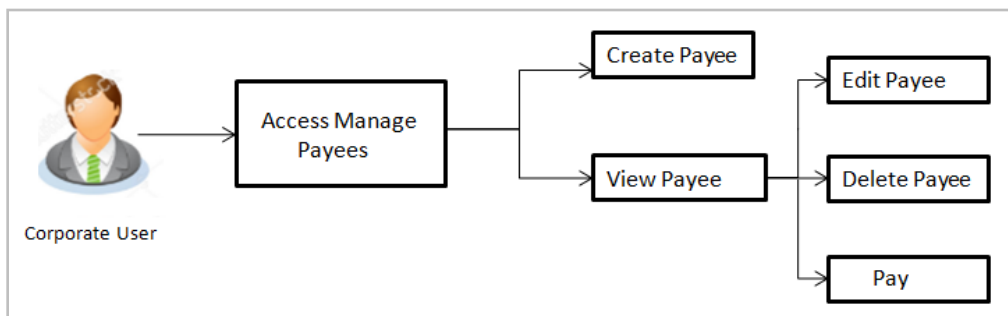
Features Supported In the application

Functions available on Payees are as follows:

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

How to reach here:

Toggle menu > Payments > Setups > Manage Payees

4.1 <u>Payee Summary</u>

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

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

To manage payees:

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

Payees

Field Description

Field Name	Description

Payee Accounts

Below fields appears for Account type of payees.

Field Name	Description
Payee Name	Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Account Type	The type of account associated with the payee. • Internal • Domestic • International
Account Details	The details of the account associated with the payee.
Nickname	The nickname of the payee, defined at the time of payee creation.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • Public • Private

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Field Name	Description

Payee - Demand Drafts

Below fields appears if the payee is holding a demand draft.

Payee Name	Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favoring	Draft favoring details.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • Public • Private

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

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4.2 <u>Payee Details</u>

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

To view payee details:

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

Payee Details

Field Description

Field Name	Description
The following fields appear if a bank account payee is being viewed.	
Payee Name	Name of the payee group.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.

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Field Name	Description
Payee Type	The payee type can be one of the following • Internal • Domestic • International
Account Name	The name of the payee as maintained in the bank account.
Account Number	The bank account number of the payee.
Bank Details	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field is appears for **Domestic** and **International** type account payee.
Payee Address	The address of the payee. This field appears if the details being viewed are that of an **International** payee.
Nickname	The payee's nickname as defined at the time of payee creation.
Access Type	The access type of the payee. The values can be: • Public • Private

Payee Details - Demand Draft

The following fields are applicable for Demand Draft payees.

Payee Name	Name of the payee for identification.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favoring	The name of the payee as it is to be printed on the draft.

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Field Name	Description
Draft Payable at	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is International) at which the draft is payable.
Deliver Draft to	The draft delivery preference as specified at the time of payee creation. The values can be: • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.
Access Type	The access type of the payee. The values can be: • Public • Private

2. Click ✏ to modify the payee details. For more information, refer the **Edit Payee** section.
   OR
   Click **Pay** to make a payment towards the payee. The user is directed to the **Transfer Money** page with the payee information prepopulated. This option is available if the details being viewed are that of an Account Payee.
   OR

   Click **Issue** to issue a demand draft towards the payee. The user is directed to the **Issue Demand Draft** page with the payee information prepopulated. This option is available if the details being viewed are that of a Draft Payee.
   OR
   Click **Delete** to delete a payee. A warning message appears on the screen.
   Click **Proceed** to confirm the payee deletion. The payee is deleted and a payee deletion confirmation message is displayed on the screen.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

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4.3 <u>Edit Payee Details</u>

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

Note: In case of Internal Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

To edit the payee details:

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

2. Click [edit icon]. The **Edit Payee Details** screen appears.

Edit Payee Details – Internal Account Payee

Fields that may need a little explanation are listed below

Field Name	Description
Payee Details - Bank Account	
Payee Name	The payee group name appears as defined at the time of creation. This field is not editable.

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Field Name	Description
Account Name	The name of the payee as maintained against the payee's account in the bank. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.
Access Type	The access type of the payee. This field is editable. The values can be: • Public • Private

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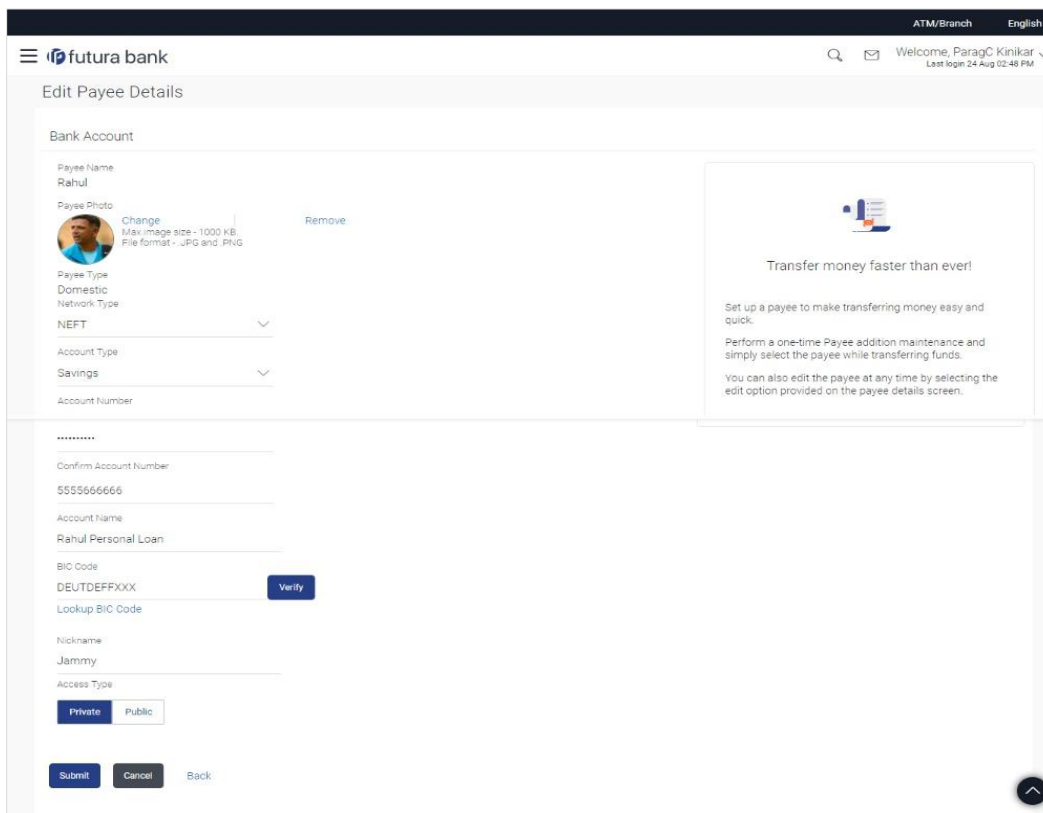   Click the **Remove** link to delete the uploaded payee photo.

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

4. In the **Account Number** field, edit the payee's account number, if required.

1. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.

2. In the **Account Name** field, edit the payee account name, if required.

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

4. In The **Access Type** field, click to change the payee access type, if required.

5. 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.

   a. 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** screen.

6. 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.

   a. Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
      OR
      Click **No** to return to the **Edit Payee Review** screen.

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

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7. A success message along with Reference Number, Status and account details appear on the confirmation page.
   Click **Go to Dashboard** to navigate back to the **Dashboard.**
   OR
   Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

Edit Payee Details – Domestic Account Payee

Field Description

Field Name	Description

Payee Details - Bank Account

The following fields are applicable for Account type payees.

Payee Name	The payee group 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.

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Field Name	Description
Payee Type	The payee type can be one of the following: • Internal • Domestic • International
Network Type	Name of the local payment network. This field is 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.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Payee Account Type (Enabled only in Case of India NEFT, India RTGS, India IMPS)	The type of payee account associated with the payee. This field is editable. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
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.
Access Type	The access type of the payee. This field is editable. The values can be: • Public • Private

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

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

2. In the **Account Number** field, edit the payee's account number, if required.

3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.

4. In the **Account Name** field, edit the payee account name, if required.

5. In the **Bank Code (BIC)** field, edit the value of bank code, if required.

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

7. In the **Access Type** field, click to change the access type, if required.

8. Repeat steps 8 to 10 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.
Payee Type	The 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.
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. This field is editable.
Country	The country in which the payee resides. This field is editable.
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.

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Field Name	Description
Bank Name	Name of the bank in which the payee account is held.
City	City to which the bank belongs.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.
Access Type	The access type of the payee. This field is editable. The values can be: • Public • Private

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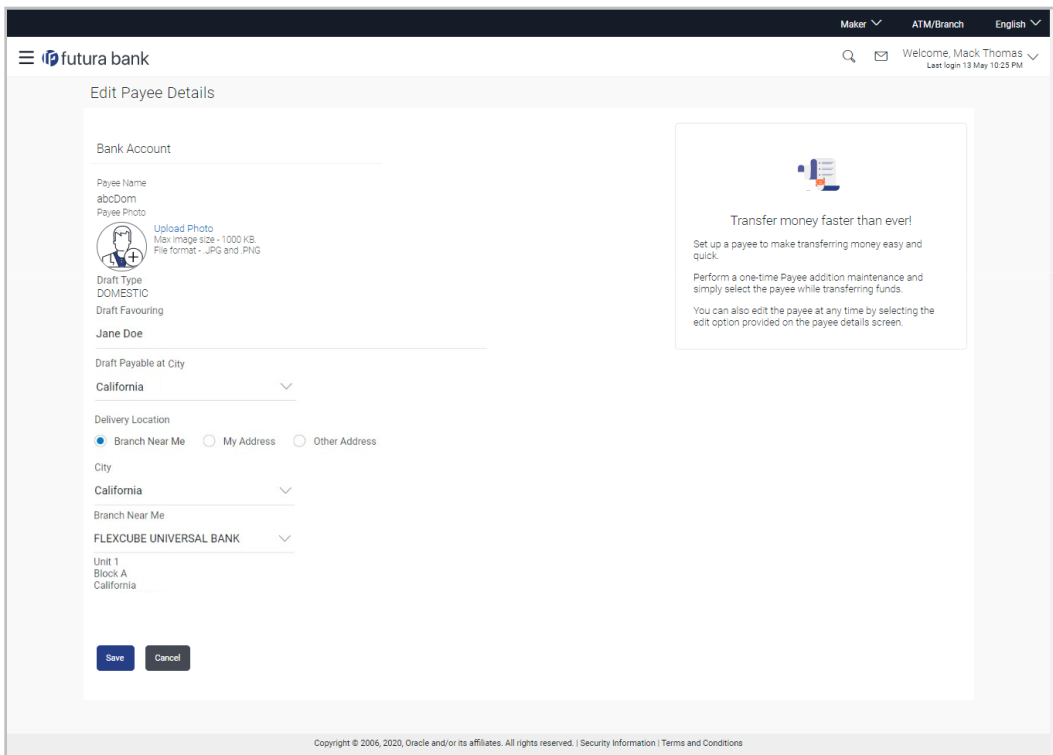   Click the **Remove** link to delete the uploaded payee photo.

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

2. In the **Account Number** field, edit the payee's account number, if required.

3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.

4. In the **Account Name** field, edit the payee account name, if required.

5. In the **Address Line 1 and 2** fields, edit the payee's address, if required.

6. In the **City** field, edit the city in which the payee resides, if required.

7. From the **Country** list, change the country in which the payee resides, if required.

8. In the **SWIFT Code** field, edit the value of SWIFT code, if required. This field appears if SWIFT Code was selected in the Pay Via field at the time of payee creation.
   OR
   In the **NCC** field, edit the value of NCC, if required. This field appears if NCC was selected in the Pay Via field at the time of payee creation.
   OR
   In the **Bank Details** field, edit the values of bank details, if required. This field appears if **Bank Details** was selected in the Pay Via field at the time of payee creation.

9. In the **Nickname** field, edit the nickname of the payee, if required.

10. In the **Access Type** field, click to change the access type, if required.

11. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

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Edit Payee Details - Domestic 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 Domestic. This field is not editable.
Draft Favouring	The name of the payee as it is to be printed on the draft. This field is editable.
Draft Payable at City	They 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 you select the **Branch Near Me** option 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.

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	The address lines 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.

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Field Name	Description
Access Type	The access type of the payee. This field is editable. The values can be: • Public • Private

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

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

2. In the **Draft Favouring** field, edit the draft favouring information, if required.

3. From the **Draft Payable at City** list, change the city at which the draft is payable, if required.

4. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.

5. Change corresponding fields pertaining to draft delivery based on selection in the **Delivery Location** field, if required.

6. In the **Access Type** field, click to change the access type, if required.

7. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

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Edit Payee Details - International Draft Type 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 as it is to be printed on the draft. This field is editable.
Draft Payable at Country	The name of the country at which the draft is payable. This field is editable.

Field Name	Description
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 you select the **Branch Near Me** option in 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.

Select Address	The address at which the draft is to be delivered. This field is editable. The options are: • Work • Residence • Postal

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

Address Line 1-2	The address lines 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.

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Field Name	Description
Access Type	The access type of the payee. This field is editable.
	The values can be:
	• Public
	• Private

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

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

2. In the **Draft Favouring** field, edit the draft favouring information, if required.

3. From the **Draft Payable at Country** list, change the country at which the draft is payable, if required.

4. From the **City** field, change the city at which the draft is payable, if required.

5. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.

6. Change the corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.

7. In The **Access Type** field, click to change the access type, if required.

8. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

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4.4 **Delete Payee Account/ Demand Draft**

To delete the payee:

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

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

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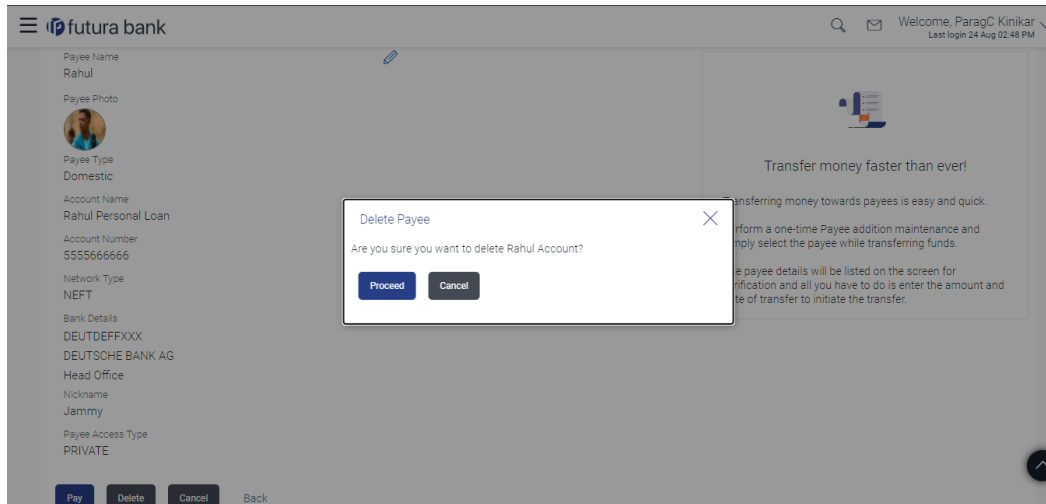
3. Click **Proceed** to proceed with the deletion request.
   OR
   Click **Cancel** to cancel the deletion process.

4. The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
   Click **Go to Dashboard** to navigate to the dashboard.

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5. Add Payee - Bank Account

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

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

- Internal
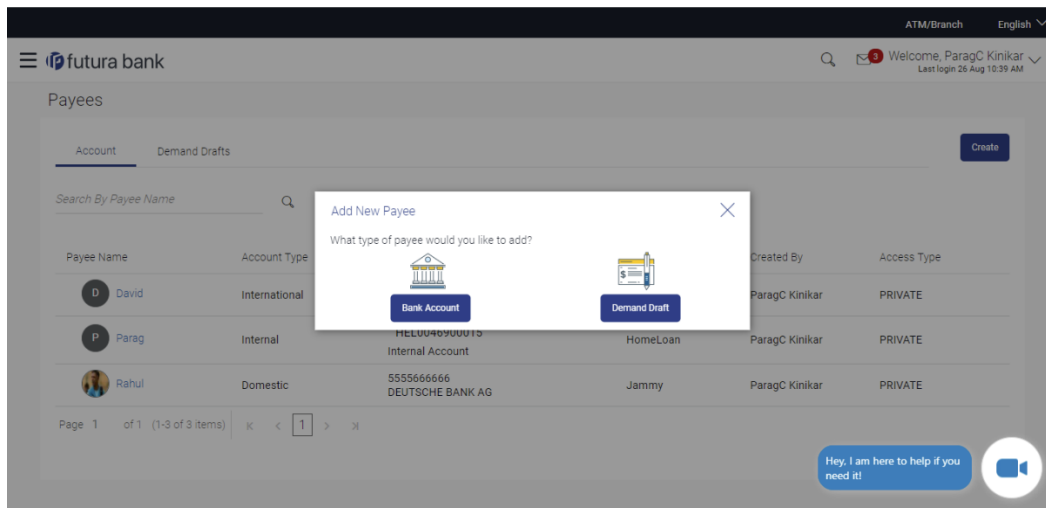- Domestic
- International

How to reach here:

Toggle menu > Payments > Setups > Manage Payees > Create

To add new payee:

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

Add New Payee popup screen

Field Description

Field Name	Description
What type of payee would you like to add?	Payee type to be maintained. The type can be: - Bank Account - Demand Draft

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

5.1 Add Payee – Internal Account Transfer

An Internal Bank account type of payee is a payee who holds an account within the same bank as the remitter.

Note: In case of Internal Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

To create a payee for internal account transfer:

1. In the **Account Type** field, select the **Internal**.

Add Payee – Internal 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.

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Field Name	Description
Account Type	Select Internal.
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 payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

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

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

2. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

   Click **Yes** to confirm cancellation of payee creation. The user is navigated to the dashboard.

   Click **No** to return to the Add Payee screen.

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

3. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation.

   OR

   Click **Back**. The user is directed back to the previous screen with values in editable form.

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4. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details. Click **Go to Dashboard**, to navigate to the dashboard. OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

5.2 Add Payee - Domestic Account Transfer

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 or politically united region.

To create a payee for domestic account transfer:

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

Add Payee – Domestic Account

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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.
Payee Type	Select Domestic
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Network Type	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Account Type (Only Applicable for India NEFT, India RTGS, India IMPS)	Select the type of account associated with the payee. The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
BIC Code	The user can specify the Bank Identification Code of the payee's account.

BIC Code Look up Link

The following search criteria is available if the Lookup BIC Code link is selected. This is to enable user to search for a BIC Code in case he does not remember it.

Please note that the Network Type has to be selected before a BIC Code Lookup.

BIC Code	Complete or partial BIC Code
Bank Name	Bank Name of the payee
City	The city corresponding to the BIC Code

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Field Name	Description

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 Complete BIC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee.
	The options are:
	• Public
	• Private

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

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

2. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction.

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

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

   OR

   Click **Back**. The user is directed back to the previous screen with values in editable form.

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4. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status and payee details. Click **Go to Dashboard**, to navigate to the dashboard. OR
    Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

5.3 Add Payee - International Account Transfer

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

To create a payee for international account transfer:

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

Add Payee - International Account

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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.
Payee Type	Select **International**
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
Pay Via	Specify the network through which all transfers made towards the payee should be processed.

The options are:

- Swift Code
- NCC (National Clearing code)
- Bank Details

SWIFT code Look up

The following fields appear if the **SWIFT Code** option is selected in the **Pay Via** field.

SWIFT Code value	Specify the SWIFT code /National Clearing code value of the payee's account.
Lookup SWIFT Code	Select this option 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 clicked.

BIC 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.

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Field Name	Description
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

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.
BIC Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.

NCC Look up

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

Field Name	Description
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 clicked.

Field Name	Description
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

Field Name	Description
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Branch	The names of banks branch as fetched on the basis of the search criteria specified.

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Field Name	Description
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
NCC Code	The NCC codes are listed as fetched on the basis of the search criteria.

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

Field Name	Description
Bank Name	Enter the name of the bank at which the payee's account is held.
Bank address	Enter the address of the bank's branch at which the payee's account is held.
Country	Select the country in which the payee's account is held.
City	Enter the name of the city in which the payee's account is held.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

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

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

2. Click **Add** to add the payee.
   OR
   Click **Cancel** to cancel the transaction.

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

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

   OR

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Click **Back**. The user is directed back to the previous screen with values in editable form.

4. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status, payee details and payee address.

Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

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6. Add Payee - Demand Draft

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

- Domestic Demand Draft

- International Demand Draft

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

- Branch Near Me – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.

- My address – This option enables the user to specify which registered address of the user (out of the user's work, residential or postal address) the draft is to be delivered at.

- Other Address – This option enables the user to specify an address at which the draft is to be delivered. The user can select this option if he wishes to have the draft delivered to an address that is different from that of any of the bank's branches or any of the user's registered addresses.

How to reach here:

Toggle menu > Payments > Setups > Manage Payees > Create

Add New Payee popup screen

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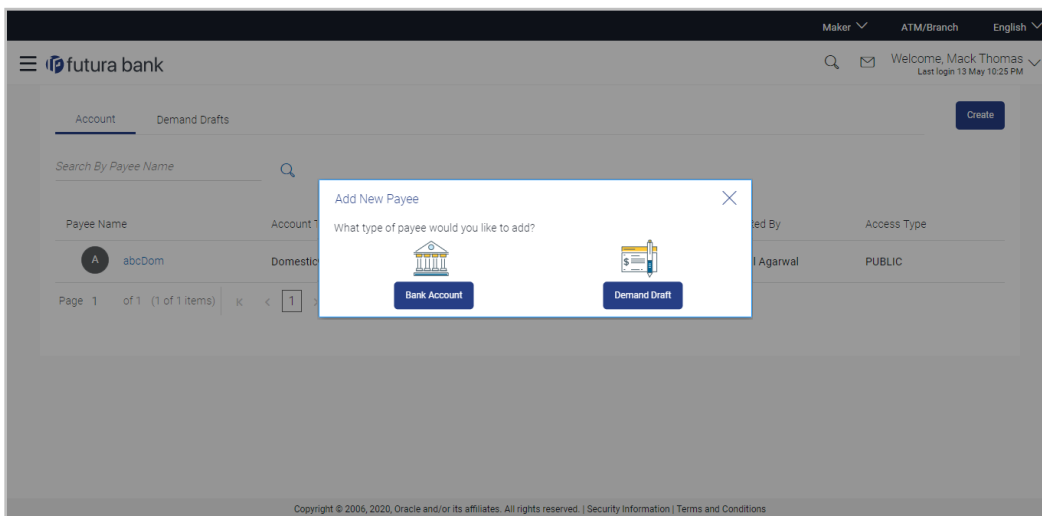
Field Description

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

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

6.1 <u>Add Payee – Domestic Demand Draft</u>

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

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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.
Draft Type	Select the type of draft to be associated with the Payee. The options are: • Domestic • International
Draft Favouring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at City	The name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like drafts issued to the payee 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.

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.

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Field Name	Description
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.

Field Name	Description
Address Line 1-2	Enter address lines 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.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

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

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

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

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

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      ii.   From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
            The complete address of selected branch appears.

   b. If you select **My Address** option;

      i.   From the **Select Address** list, select the option of choice.
            The complete address of user as maintained corresponding to the selected address appears.

   c. If you select the **Other Address** option; specify address at which the demand draft is to be delivered.

      i.   In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

      ii.   In the **City** field, enter the name of the city at which the draft is to be delivered.

      iii.   In the **State** field, enter the name of the State in which the draft is to be delivered.

      iv.   In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

7. Select the desired **Access Type** to be assigned to the payee.

8. Click **Add** to add the payee.
OR
Click **Cancel** to cancel the transaction.

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

OR

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

10. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to issue a draft towards the payee. The user will be navigated to the **Issue Demand Draft** screen. This option will not be available if the Add Payee transaction is pending authorization.

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6.2 <u>Add Payee – International Demand Draft</u>

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

To create an international demand draft payee:

Add Payee - International Demand Draft

Field Description

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

Field Name	Description
Draft Type	Type of draft to be associated with the Payee. The options are: • Domestic • International
Draft Favoring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at Country	Select the country at which the drafts issued towards the payee are to be payable.
City	Specify the name of the city at which drafts issued towards the payee are to be payable.
Delivery Location	Select the option to identify where you would like drafts issued to the payee 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 drafts to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

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

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Field Name	Description
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.

Field Name	Description
Country	Select the country at which drafts are to be delivered.
Address Line 1-2	Enter address lines 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.
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private

1. In the **Payee Name** field, enter the name of the payee for identification.

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

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

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

3. In the **Draft Type** field, select the **International** option.

4. In the **Draft Favouring** field, enter the name of the payee of the draft.

5. From the **Draft Payable at Country** list, select country at which drafts issued towards the payee are to be payable.

6. In the **City** field, enter the name of the city at which all drafts issued towards the payee are to be payable.

7. In the **Delivery Location** field, select the appropriate draft delivery option.

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   a. If you select **My Address** option;

       i.   From the **Select Address** list, select the appropriate option.
            The complete address of user as maintained corresponding to the selected address
            appears.

   b. If you select **Branch Near Me** option;

       i.   From the **City** list, select the city of the receiving branch.

       ii. From the **Branch Near Me** list, select the receiving branch.
            The complete address of selected branch appears.

   c. If you select **Other Address** option; specify address at which the demand draft is to be
       delivered.

       i.   In the **Address Line 1-2** fields, enter the address of the payee.

       ii. In the **City** field, enter the name of the city to which the payee belongs.

       iii. In the **State** field, enter the name of the State to which the payee belongs.

       iv. In the **Zip Code** field, enter the zip code of the city to which the payee belongs.

8. Select the appropriate **Access Type** for payee.

9. Click **Add** to add the payee.
    OR
    Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.

10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to be navigated to the dashboard.

    OR

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

11. The success message of add payee appears along with the transaction reference number,
    status, Draft Type, Draft Favouring, Payable Country and Payable City.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Pay Now** to go to **Draft Issuance** screen.

FAQ

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

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

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

After successfully adding a payee, you may proceed to transfer funds immediately or set a
future date for the transaction to take place.

3.   Who can access the payees created with access type as 'Private'?

Private payees can only be accessed by creator of the payee. Only creator of the payee can
apply such payees while initiating payment.

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4. Who can access the payees created with access type as 'Public'?

Payee marked as 'Public are visible to all the users mapped to the Party ID of the user who created a payee. All users of the party will be able to view and use these payees while initiating payments, while only the creator will be able to edit and delete the payee.

5. If I delete or edit a payee, what will happen to the in-flight transactions?

Payee modification or deletion will not have any impact on the transactions which are initiated with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

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7. Adhoc Demand Draft

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

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

Pre-Requisites

- Transaction and account access is provided to the corporate user.

- Transaction working window is maintained.

- Transaction limits are assigned to the user to perform the transaction.
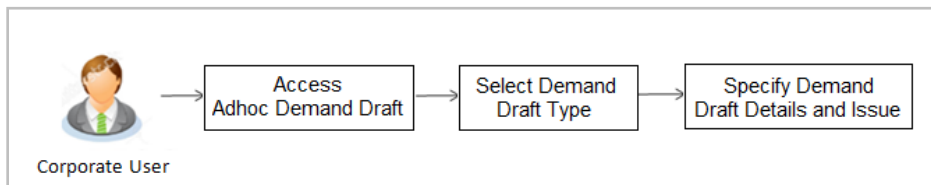
How to reach here:

Toggle menu > Payments > Payments and Transfers > Adhoc Demand Draft

7.1   <u>Adhoc Demand Draft - Domestic</u>

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.

ORACLE

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 Line 1-2	Enter address lines 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.

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Field Name	Description
Currency	The currency in which the draft is to be issued. Note: Domestic demand drafts can be issued only in the local currency of the country.
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 **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.

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    c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.

        i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

        ii. In the **City** field, enter the name of the city at which the draft is to be delivered.

        iii. In the **State** field, enter the name of the State in which the draft is to be delivered.

        iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

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.

10. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

OR

Click **Back** to navigate back to the **Adhoc Demand Draft** initiation screen.

12. The success message appears, along with the reference number, status and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Go To Dashboard** to go to the **Dashboard** screen.

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7.2   <u>Adhoc Demand Draft - International</u>

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

ORACLE

My Dashboard ▼   ATM/Branch   English ▼

futura bank

Q   ✉37   Welcome, Henry Cavill ⌄
Last login 10 Aug 06:51 AM

Adhoc Demand draft

Draft Type

| Domestic | International |

Draft Favouring

Shrikant

Draft payable at Country

Albania   ▼

Draft payable at City

Pune

[Enter 1 to 40 characters.]

Delivery Location

● Branch Near Me   ○ My Address   ○ Other Address

City

Pune   ▼

Branch Near Me

KP1 FC UNIVERSAL BANK   ▼

Oracle Park
Bhavdhan
Pune
GREAT BRITAIN

Amount

EUR   ▼   EUR 00.000000000000000000

View Limits

Scheduled On

● Now   ○ Later

Transfer From

xxxxxxxxxxxxx0018 - testt...   ▼

Balance : EUR 847,805.110000000000000000

Note

notes

| Issue | | Cancel | Back

Note

All the Demand Draft requests will be processed on the next working day.

DDs will be couriered to the maliling address/provided beneficiary address within 3 to 5 working days.

For DDs to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account.

DD charges and any correspondent bank charges will be deducted from your account.

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.

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Field Name	Description
Draft Payable at City	Enter 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.

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 Line 1-2	Enter address lines 1 and 2 of the address at which you wish to have the draft delivered.

ORACLE

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

ORACLE

      i.   From the **Select Address** list, select the option of choice.
The complete address of user as maintained corresponding to the selected address appears.

  c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.

      i.   From the **Country** field, select the country in which the draft is to be delivered.

      ii.   In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

      iii. In the **City** field, enter the name of the city at which the draft is to be delivered.

      iv. In the **State** field, enter the name of the State in which the draft is to be delivered.

      v.   In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

5. From the **Currency** field, select the currency in which the draft is to be issued.

6. In the **Amount** field, enter the amount for which the draft needs to be issued.

7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.

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

8. From the **Transfer From** account list, select the account which is to be debited for the demand draft issuance.

9. In the **Note** field, specify a note or remarks, if required.

10. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

OR

Click **Back** to navigate to the **Adhoc Demand Draft initiation** screen.

12. The success message appears, along with the reference number, status and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.
OR
Click **e-Receipt** to download the electronic receipt.

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

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

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

Home

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8. Adhoc Payment

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

Pre-Requisites

- Transaction and account access is provided to the corporate user.

- Approval rules are set up for corporate user to perform the required actions.

- Transaction working window is maintained.

- Purposes of Payments are maintained. This is specific to Internal and Domestic Payments.

- Transaction limits are assigned to the user to perform the transaction.

Workflow
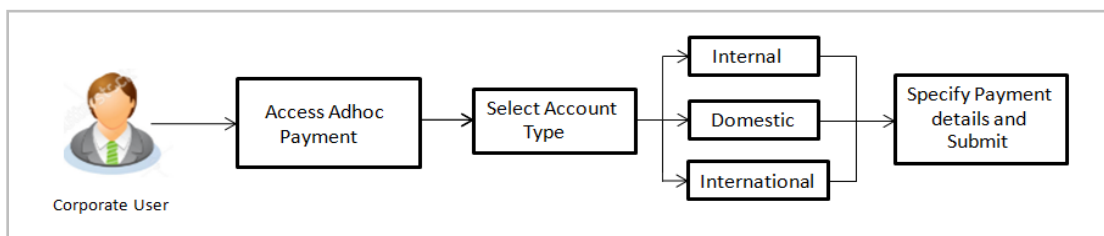
Features Supported In the application

The following types of transactions are supported under Adhoc Payments

- Internal Transfer

- Domestic Transfer

- International Transfer

How to reach here:

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

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8.1 Adhoc Payment – Internal Fund Transfer

An Internal Bank Account transfer is a transfer to an account which is maintained within the Bank.

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

The data fields are almost the same as the ones seen in the Transfer Money transaction. The only additional data that needs to be input is the beneficiary account details.

1. Click **Pay** to initiate the transfer.
   OR
   Click **Cancel** to cancel the transaction.

2. The **Adhoc Internal Transfer – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and to be navigated to the Dashboard.

OR

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

3. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.
    Click **Add as Payee?** To register the beneficiary of the transfer as a payee.
    OR
    Click **Go to Dashboard** to go to the **Dashboard** screen.
    OR
    Click the **e-Receipt** link to download the electronic receipt. For more information, refer **e-receipt** section in **Corporate Customer Services User Manual.**

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8.2 Adhoc Payment – Domestic Fund Transfer

The data fields are almost the same as the ones seen in the Transfer Money transaction. The only additional data that needs to be input is the beneficiary account details. Also, the user needs to select the network only once, as opposed to twice during the Transfer Money flow (Once during Payee Creation and once during the actual Payment)

1. Click **Pay**.
   OR
   Click **Cancel** to cancel the transaction.

2. The **Adhoc Domestic Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and to be navigated to the Dashboard.
   OR
   Click **Back** to return to the **Adhoc Domestic Payment** screen on which all information entered previously will be retained in the respective fields.

3. The success message appears, along with the reference number, host reference number, status and payment details of the transaction.
   Click **Add as Payee?** to register the beneficiary of the transfer as a payee.
   OR
   Click **Go to Dashboard** to go to Dashboard screen.
   OR
   Click the **e-Receipt** link to download the electronic receipt. For more information, refer the **e-Receipt** section in the **Corporate Customer Services User Manual**.

8.3   <u>Adhoc Payment – International Fund Transfer</u>

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My Dashboard ▾   ATM/Branch   English ▾

≡ futura bank

Welcome, Henry Maker ▾
Last login 03 Aug 10:59 PM

Adhoc International Payment

Payment Type

Internal | Domestic | **International**

Account Number
****

Confirm Account Number
7676767678

Account Name
Parag K

Address Line 1
LakeSociety

Address Line 2
BehindChaitraben

City
Pune

Country
Andorra ▾

Payee Email ID
Parag@google.com

Add Email ID

Pay via
○ ● ○

10000
MORGAN STANLEY BANK
AV. MERITXELL 80

Reset

Transfer From
xxxxxxxxxxxx0035 ▾
Balance : EUR 9,998,827.380000000000000000

Amount
EUR ▾   EUR 23.000000000000000000

View Limits

Transfer When
● Now   ○ Later

Correspondence Charges
Payee ▾

Transfer via Intermediary Bank
○ Yes   ● No

Payment Details
payment details1

Add Payment Details

Internal Note
paymentremarks

Pay   Cancel   Back

What are the benefits?

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

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

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1. Click **Pay**.
   OR
   Click **Cancel** to cancel the transaction.

2. The **Adhoc International Transfer – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and to be navigated to the **Dashboard**.

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

3. The success message appears, along with the reference number, status, and payment details of the transaction.
   Click **Add as Payee?** to add the adhoc payee.
   OR
   Click **Go to Dashboard** to go to Dashboard screen.
   OR
   Click the **e-Receipt** link to download the electronic receipt. Refer the <u>e-Receipt</u> section in the Corporate Customer Services User Manual.

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

Add Payee

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

    OR

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

Note:

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

2. The "**Send To Modify**" feature of approvals is supported for Adhoc Internal, SEPA, International Transfers.

FAQ

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Home

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9. Issue Demand Drafts

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

Prerequisites:

* Transaction and account access is provided to corporate user

* Approval rule set up for corporate user to perform the actions

* Transaction working window is maintained

* Required payees are maintained

* Transaction limits are assigned to user to perform the transaction

Features supported in the application

User can request for two types of drafts:

* Domestic Demand Draft – Where the draft is payable within a country

* International Demand Draft – Where the draft is payable outside country
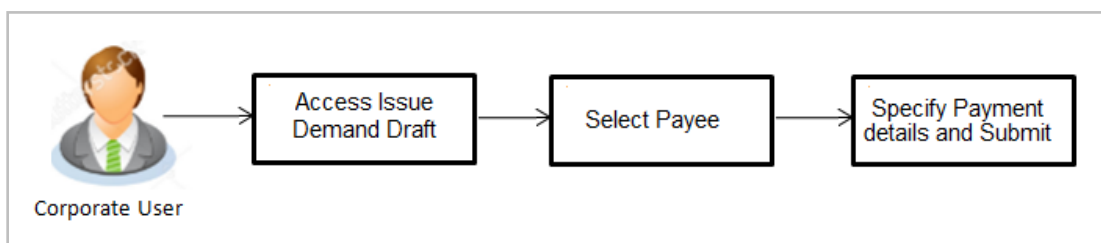
How to reach here:

Toggle menu > Payments > Payments and Transfers > Issue Demand Drafts
OR
Dashboard > Quick Links > Issue Draft

9.1 Issue Demand Draft

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

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

ORACLE®

Issue 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 to which the user has access 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.

ORACLE®

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 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.

2. From the **Currency** list, select the preferred currency.

3. In the **Amount** field, enter amount for which the draft needs to be issued.

4. In the **Scheduled On** field, select the appropriate date of transfer.

    a. If you select the **Now** option, the draft will be issued on the same day.
        OR
        If you select the option **Later**, select the date on which the draft is to be drawn.

5. From the **Transfer From** list, select the account from which funds need to be drawn.

6. In the Note field, specify a note or remarks.

7. Click **Issue** to initiate the request for the issue of the demand draft.
    OR
    Click **Cancel** to cancel the transaction.

8. The **Draft Issuance - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction and go back to the **Dashboard**.

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

9. The success message appears along with the transaction reference number, host reference number, status and draft details.
    Click **Go to Dashboard** to go to Dashboard screen.

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OR
Click Add Favorite to mark the transaction as favorite. The transaction is added in the favorite transactions list. For more information on the favorite transactions feature, refer the section **Favorites** in this user manual.
OR
Click the **e-Receipt** link to download the electronic receipt. For more information refer the **e-Receipt** section in the ***Corporate Customer Services User Manual***.

FAQ

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Home

ORACLE®

10. Make Payment (Transfer Money)

Navigate to Payments >> Payments and Transfers >> Transfer Money

The Transfer Money feature enables the user to initiate online payments between his own accounts or perform one of the following types by using an existing payee:

- Internal Transfer
- Domestic Transfer
- International Transfer

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

Prerequisites:

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

Features supported in the application

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

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

Workflow

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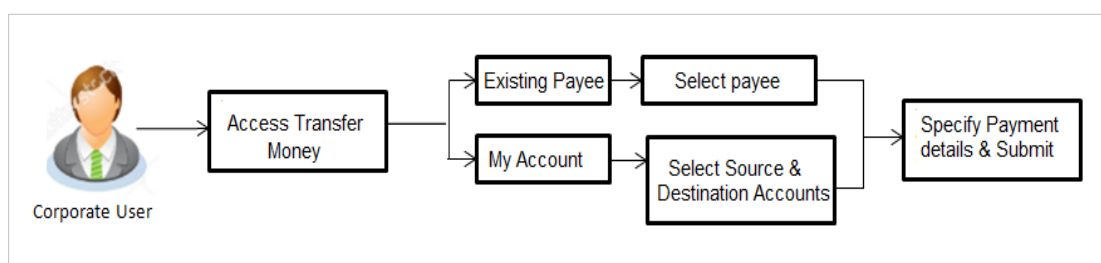
How to reach here:

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

10.1 <u>Make Payment - Existing Payee</u>

<u>Fields that are not totally self-explanatory are explained below:</u>

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

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Field Name	Description

Existing Payee

The following fields appear if the **Existing Payee** option is selected in the **Transfer Type** field.

Payee	Select the payee group. If the payee group contains multiple payees, you will see another dropdown called Sub Payee.

	If the payee group contains only 1 payee then one will not see the sub payee dropdown, but the payee details directly on selecting the payee group.
Transfer From	Account from which money will be debited.
Currency	The currency in which the transfer is to take place.
	Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.
	For International transfer, the user can select the currency from the list.
View Limits	Link to view the transaction limits applicable to the user.
	For more information on Limits, refer **View Limits** section.
Select Network (Applicable only for Domestic Payee Type)	Although the network is defined when creating the payee, in many countries the same BIC Code can be used on a different local network also. Therefore one can select the network again during a funds transfer.

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Field Name	Description
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. **Note**: This field is appears only for International Payee.
Pay Via	Select the network through which the payment is to be processed. 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.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor. These are applicable to SWIFT and SEPA Payments.
Note	Narrative for the transaction. This will be internal to the bank.

1. Click **Pay** to initiate the payment.
   OR
   Click **Cancel** to cancel the operation and to navigate back to the dashboard.

2. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to navigate to the **dashboard.**
   OR
   Click **Back** to navigate back to the previous screen.

3. The success message appears along with the transaction reference number, status and transaction details.
   Click **Go to Dashboard** to go to the **Dashboard** screen.
   OR
   Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer **Favorite** transaction**.**
   OR
   Click the **e-Receipt** link to download the electronic receipt. For more information, refer the **e-receipt** section in the *Corporate Customer Services User Manual*.

Note: On Payment Confirmation the 'Set Repeat Transfer' link appears only in the case of Domestic and Internal Transfers. However, only Internal Transfers are qualified with Oracle Banking Payments and Internal, Domestic Repeat Transfers are qualified with Oracle FLEXCUBE Retail Banking.

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Interpreting the success message on the Confirmation Screen:

Please note that Payment Processors can work in different ways. Some Payment Processors will respond with the final status of the submitted payment synchronously. Some Payment Processors work in an asynchronous mode and respond back with a host reference number only to indicate that the payment has been accepted for processing, but there is a chance that it may get into an Exception Queue during the actual processing itself. Therefore the final status of the payment can be viewed using the transaction called Payment Status Inquiry.

10.2 <u>Suggestive Credit Value Date</u>

The Payment framework provides the facility to display the suggestive credit value date on the review screen of a payment. This date is an indicative date only and it gives the end user an idea of when the payment would get credited to the payee's account, before he can confirm the transaction.

The service takes into account parameters like the network of payment, the currency etc. before arriving at the suggestive credit value date.

This service is currently available out of the box integrated only with Oracle Banking Payments. For other product processors a customization would be required.

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10.3 Make Payment - My Accounts

The flow and the fields for this transaction are self-explanatory.

Note: The "**Send To Modify**" feature of approvals is supported for Self, Internal, SEPA and International Transfers.

FAQ

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

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

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

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

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

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

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

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

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

No. You can make the payment only to your registered payees or can transfer the funds to your own accounts.

6. **Can I transfer the funds to any CASA available under party ID mapped to me by selecting My Accounts transfer?**

Yes.

7. **Can I transfer the funds to an account belongs to linked party?**

Yes, funds can be transferred to a CASA of linked party provided it is mapped to logged in user.

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

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

9. **What is repeat transfer?**

Repeat Transfer is a type of transfer which is regular and periodic in nature. If the customer needs to make a payment at a periodic interval, repeated over N times, this can be initiated only once through 'Repeat Transfer'. Once initiated, these will be executed at the set frequency, till the end date.

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11. Multiple Transfers

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

Prerequisites:

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

Features supported in the application

Multiple transfers allow the user to make payments

- To Existing Payees – by selecting registered payees

Workflow
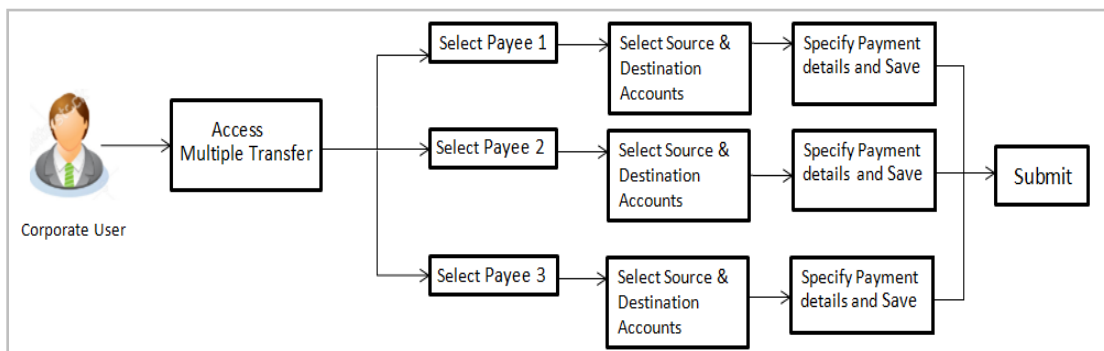
How to reach here:

Toggle menu > Payments > Payments and Transfers > Multiple Transfers

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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 nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, account type, etc. will be displayed on the screen.

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.

> Note: Bank Details do not get displayed for Internal Payees

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.

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

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.

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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.
	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.
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.
Purpose	Select the purpose for which the transfer is being initiated.
	If the purpose of transfer is selected as 'Other', an additional field appears in which the user can enter the purpose.
	This field appears for **Internal** or **Domestic** type of Payee.
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.
	Note: This field appears only for International Payee.

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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.
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.

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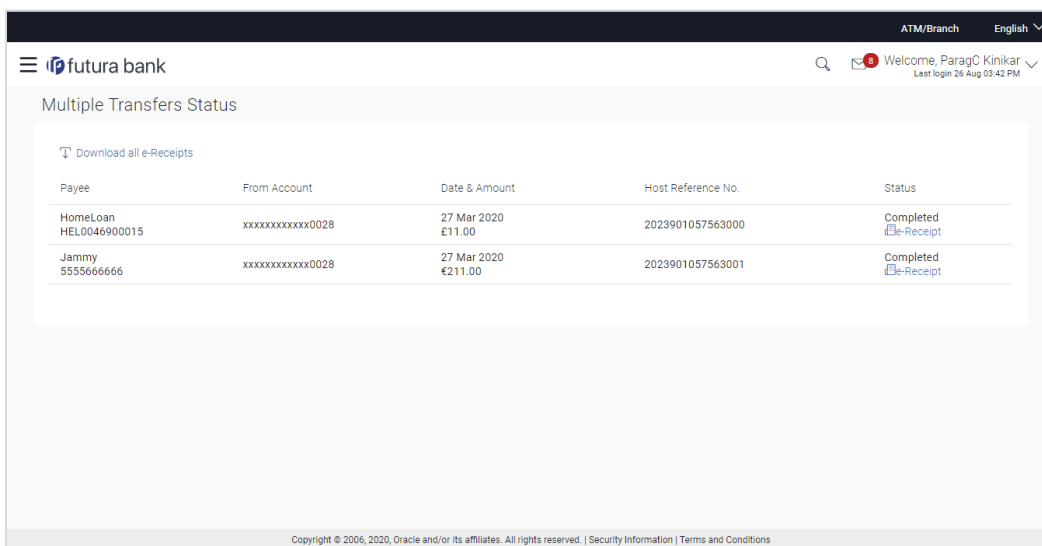
Field Name	Description
Bank Name	Name of the bank.
City	City to which the bank belongs.

NCC Lookup - Search Result

Field Name	Description
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.

Field Name	Description
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	Select the note/ remarks for fund transfer. This field appears only for **International** Payee.
Note	Specify a note or remarks against the transfer.

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To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds.
   The payee details of the selected payee appear.

2. From the **Transfer From** account list, select the account from which the transfer needs to be made.

3. From the **Currency** list, select the appropriate currency.

4. In the **Amount** field, enter the transfer amount.

5. In the **Transfer When** field, select the option to indicate when the transfer is to take place.

   a. If you select the option **Now**, the transfer will be made on the same day.
      OR
      If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.

6. If the transfer type is **Domestic**, in the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.

7. If the transfer type is **Internal** or **Domestic**, select the appropriate purpose of transfer from the **Purpose** list.
   OR
   If the transfer type is **International**,

   a. From the **Correspondence Charges** list, select the appropriate option.

   b. In the **Transfer via Intermediary Bank** field, select the appropriate option.

   c. If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the Pay Via field.

      i. If you select **Swift** option:

         1. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.

         2. Click **Verify** to fetch bank details based on Bank Code (BIC).

      ii. If you select **National Clearing code** option:

         1. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.

         2. Click **Verify** to fetch bank details based on Bank Code (BIC).

      iii. If you select **Bank details** option:

         1. In the **Bank Name** field, enter the bank name.

         2. In the **Bank Address** field, enter the complete address of the bank.

         3. From the **Country** list, select the country of the bank.

         4. From the **City** list, select the city to which the bank belongs.

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

8. If you have selected International payee, select the appropriate remarks from the **Note** list.

9. In the **Note** field, specify a note or remarks.

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10. Click **Save** to save the payment record.
    OR
    Click **Make a Copy and Save**, if you want to save a copy of the transaction.
    OR
    Click **Reset Fields** to clear the entered data.

11. Repeat Steps 1 to 9 for Payee 2.
    OR
    Click **Add Another Payment** if you want to add another payment record.

12. Click [edit icon] against a saved record to edit the transfer details of that record.
    OR
    Click [delete icon] against a record to delete that record.

13. Click **Submit** to submit all the transfer records to the bank.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the dashboard.

14. The Multiple **Transfer - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Expand All** to view the payment details.
    Click **Collapse All** to hide the payment details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
    OR
    Click **Back** to edit the transfer details. The Multiple Transfer screen with saved fund transfer details appear in editable form.

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

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.
Status	The status of the transaction.
Action	The link to download the e-receipt of transaction.
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

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

FAQ

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

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12. MT101 Instruction

The MT101 module facilitates the transfer of funds, domestically and/or internationally by sending SWIFT MT101 instruction to the user's bank. This allows users to debit funds from a single account and credit to multiple domestic and/or international accounts in a single transaction. On the MT101 Instruction screen, all tag option fields will be replaced with channels banking user friendly options. An MT101 Instruction consists of two parts:

1. **General Information (Sequence A):** This is mandatory and contains debit party information like Sender's Reference, Instructing Party and Requested Execution Date.

2. **Transaction Details (Sequence B)**: This component is repetitive and must be present at least once in the message.

Standard approval flow (Maker -> Checker) is supported by the system, however, 'Send To Modify' feature is not supported. Bulk Uploads for MT101 Instructions are not in Oracle's scope. Please note, this transaction will only be supported on desktop/laptop devices.

**Prerequisites:**

- Transaction and account access are provided to the corporate user

- Approval rule set up for the corporate user to perform the actions

- Transaction working window is maintained

- Transaction limits are assigned to the user to perform the transaction

How to reach here:

Toggle menu > Payments > Payments and Transfers > MT101 Instruction

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MT101 Instruction

Field Description

Field Name	Description

Party ID and Party Name of the user is mentioned.

The following fields are applicable for **General Information (Sequence A)** of MT101 Instruction:

Receiver BIC	BIC code of the receiver's bank
Requested Execution Date	This field specifies the date on which all subsequent transactions should be initiated by the executing bank.
Customer Reference Number	This field specifies the reference to the entire message assigned by the user.
Option	User to select one of the following values: • Account with BIC Code • Account with Address
Account Service Institution	User to select one of the following values: Swift or NCC, if the account to be debited belongs to bank other than the receiver bank.
SWIFT Code	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank.
NCC	Enter national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank.
Debit Account Number	Account from which money will be debited.
BIC Code	This field is enabled on selecting the 'Account with BIC Code' option. Enter the instructing party's Business Identifier Code.
Name/Address	This field is enabled on selecting the 'Account with Address' option. Enter name and address of the instructing party.

The following fields are applicable for **Transaction Details (Sequence B)** of MT101 Instruction:

F/X Deal Reference	This field specifies the foreign exchange contract reference.
Transaction Amount	The amount and currency for the respective transaction.

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Field Name	Description
Ordered Amount	This amount is to be entered for cross-currency transactions, where the user has a valid F/X deal reference number. The user is to enter the converted ordering amount and currency.
Exchange Rate	Exchange Rate specified while converting the transaction amount to ordering amount.
Action	The settings icon (⚙) provisions the user to enter further details of the entry of Transaction Details (Sequence B.) The delete icon (🗑) allows the user to delete the respective row.
Credit Account Number	Account number of the creditor.
Option	User to select one of the following values: • Name and Address: Represents name and address of creditor. • BIC: Business Identifier Code of the creditor.
Payee Name/Address	This field is enabled on selecting the 'Name and Address' option. Enter name and address of creditor.
BIC Code	This field is enabled on selecting the 'BIC' option. Enter Business Identifier Code of the creditor.
Pay Via Swift Code	This field represents the BIC code of the creditor's bank.
Transfer Via Intermediary Bank	User to select yes or no, based on which further details can be filled.
Swift Code	This field is enabled when user wants to enter intermediary bank details. BIC code of the intermediary bank to be entered.
Payment Details	You can add up to 4 fields each of length not more than 35. Provisions the user to enter specific details about the transaction.
Instruction Code	This field specifies instructions to be used between the ordering customer and the account servicer.

Regulatory Reporting Details

Field Name	Description
Code	User to select 'BENEFRES', to enter Residence of the beneficiary customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer.

Field Name	Description
Country	User to enter address of beneficiary or ordering customer based on the code selected.

To initiate an MT101 instruction:

1. Enter required details based on the MT101 instruction to be initiated. Click on **'Request'.**

2. User is navigated to the MT101 Instruction review screen. Click on down arrow to check details of each transaction entry (Sequence B).

3. Once details are verified, click on **'Confirm'** button.

MT101 Instruction Review Screen

13. Repeat Transfers

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

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

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

Pre-Requisites

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

Features supported in the application

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

Workflow
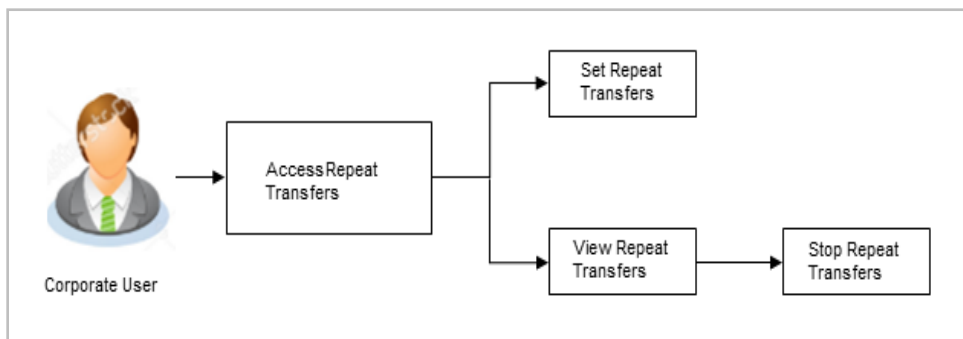
How to reach here:

Toggle menu > Payments > Setups > Repeat Transfers

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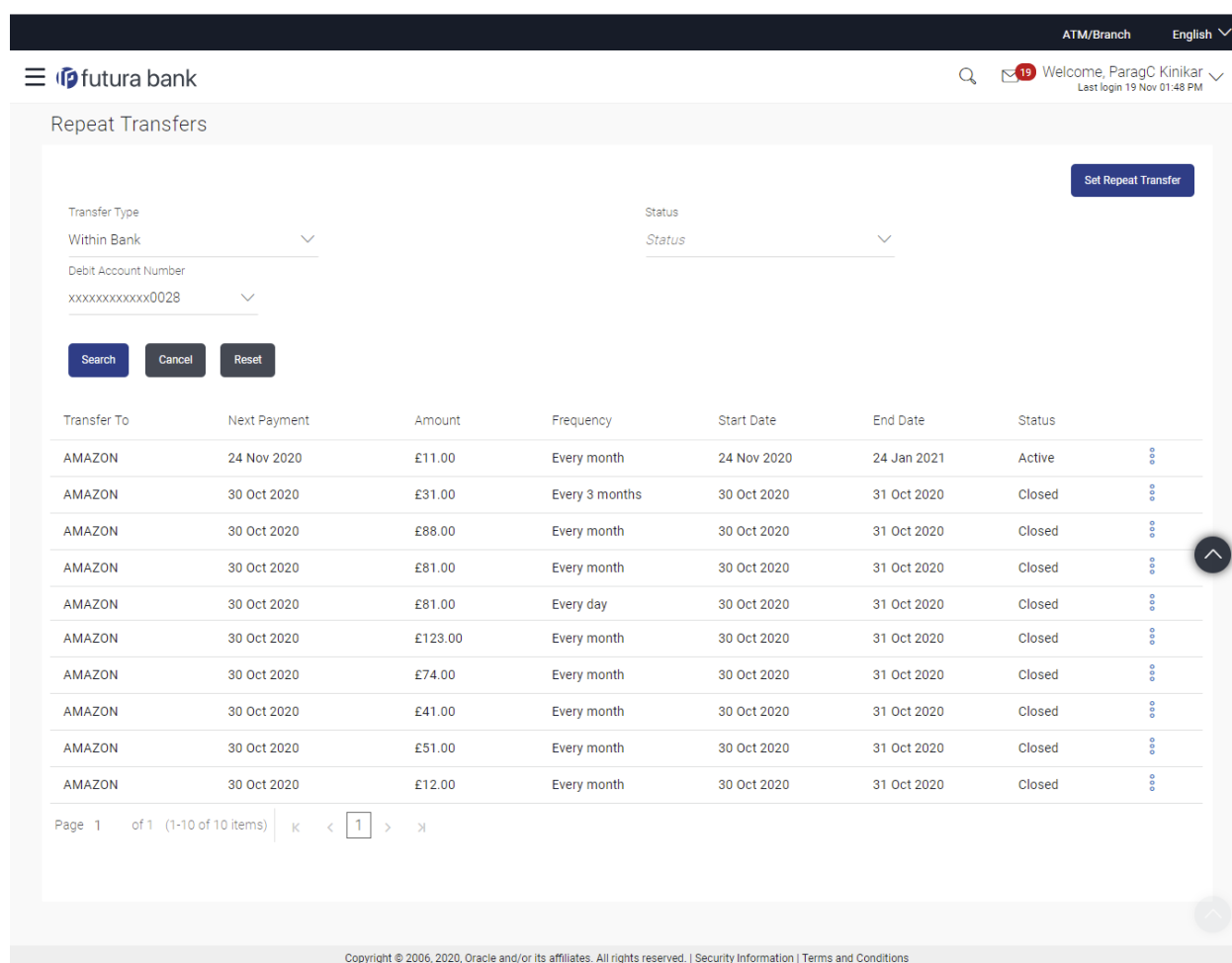
13.1 <u>View Repeat Transfers</u>

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

To view Repeat Transfers:

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

Repeat Transfers

Search Criteria

Field Name	Description
Transfer Type	Mandatory Filter. Possible Values are – • SEPA • Within Bank • Cross Border
Status	Possible Values are – • Active • Closed
Debit Account Number	Mandatory Filter. Account from which money will be debited.
Reference Number	The unique number generated on completion of the transaction in the Core Banking application.

Field Description

Field Name	Description
Reference Number	The unique number generated on completion of the transaction in the Core Banking application.
Transfer To	Displays beneficiary name.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer
Frequency	Frequency of payment
Start Date	Payment Start Date
End Date	Payment End Date
Status	Payment Repeat Transfer Status

2. To view Repeat Transfer - click on ⋮ against a specific repeat transfer record. The following options appear: View/ Stop.

   The **View Repeat Transfer** details screen appears.
   OR
   Click **Set Repeat Transfer** to set up a new repeat transfer.

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View Repeat Transfer

Field Description

Field Name	Description
Transfer To	Displays the beneficiary's name.
Transfer From	The source account number along with the account nickname, if maintained, is displayed.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
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.

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Field Name	Description
Payment History	
Sr No.	Serial number of the records of the payment history.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of execution of the repeat transfer transaction. Status can be: • Active • Failed
Reason of 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 **Cancel** to cancel the operation and to return to the dashboard.
   OR
   Click **Back** to navigate back to the previous screen.

13.2 <u>Stop Repeat Transfer</u>

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

To stop the Repeat Transfers:

1. All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.
   🔍 .

2. Click on ⋮ against a specific repeat transfer record. The following options appear: View/ Stop appear.

3. Click **Stop** to stop the repeat transfer.

   OR

   Click on **View** and then click on **Stop**.

4. The **View Repeat Transfers - Review** screen appears. Verify the details and click **Stop**.

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Stop Repeat Transfers

≡ 𝓯 **futura bank**

Q   ✉ 19 Welcome, ParagC Kinikar ∨
Last login 19 Nov 01:48 PM

View Repeat Transfer

ⓘ **Review**
Are you sure you want to Stop Repeat Transfer?

Repeat Transfer

Transfer To
AMAZON

Transfer From
xxxxxxxxxxxx0028

Next Payment
24 Nov 2020

Amount
£11.00

Execution Details

Start Date
24 Nov 2020

End Date
24 Jan 2021

Frequency
Every month

Payments History

Sr No.	Execution Date	Status	Reason For Failure

No data to display.

Page 1   (0 of 0 items) |<   <   1   >   >|

Stop   **Back**

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

13.3 <u>Set Repeat Transfers</u>

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

To set a Repeat Transfer towards an existing payee:

1. All the repeat transfers maintained appear on the **Repeat Transfers** screen.

2. Click the **Add New** option to set up a new repeat transfer. The **Set Repeat Transfer** screen appears.

3. From the **Transfer Type** field

   a. Select the **Existing Payee** option if you wish to initiate a repeat transfer instruction towards a registered payee. The fields in which the user can specify details to initiate a repeat transfer towards a registered payee appear.

   OR

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

13.3.1   <u>Set Repeat Transfer – Existing Payee</u>

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

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13.3.2 <u>Set Repeat Transfer – My Accounts</u>

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 Account (User's own account)

Existing Payee

The following fields appear if you select the **Existing Payee** option in the **Transfer to** field.

Field Name	Description
Payee	Select the payee group name first and then one of the payees within the group from second dropdown. If the group contains only 1 payee then that one will get auto selected from second drop down.
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.
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. This field is applicable for Cross Border and SEPA payee only.
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.
Amount	Specify the amount to be transferred per frequency.
View Limits	Link to view the transaction limits for 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: • Every Day • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually
Start Transferring	The date on which the first repeat transfer is to be executed.

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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 in the **Stop Transferring** field.
Instances	Specify the number of instances after which the repeat transfers are to stop being executed.
	This field appears if the option **After** is selected in the **Stop Transferring** field.
Note	Specify a note or remarks for the repeat transfer.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

The following fields appear if you select the **My Account** option under the **Transfer Type** field.

Field Name	Description
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 for the user.
	For more information on Limits, refer **View Limits** section.

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Field Name	Description
Transfer Frequency	The frequency in which the repeat transfers are to be executed. The options are: • Every Day • 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 against the **Stop Transferring** field.
Instances	Specify the number of instances after which the repeat transfers are to stop being executed. This field appears if you select **After** option in the **Stop Transferring** field.
Note	Specify a note or remarks for the repeat transfer.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

3. In the **Transfer Type** field, select the appropriate payee for a repeat transfer set up.

   a. If you select the **Existing Payee** option:

      i. From the **Payee** list, select the payee to whom fund needs to be transfer. The internal / domestic accounts along with the bank details maintained for the selected payee appears.

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ii.   From the **Transfer From** list, select the account from which transfer needs to be done.

iii.   Select the currency in which the transfers are to be made from the **Currency** list.

iv.   In the **Amount** field, enter the amount that is to be transferred per transfer.

v.   From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.

vi.   From the **Start Transferring** date picker field, select date on which the repeat transfers are to start being executed.

vii.   In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.

   1.   If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.

   2.   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.

viii.   In the **Note** field, specify a narrative for the transaction.

ix.   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.

   1.   Click **Proceed** to initiate one-time transfer along with the repeat transfers.
   OR
   Click **Cancel**, if you do not wish to initiate the one-time transfer.

b.   If you select the **My Account** option:

i.   From the **Account Number** list, select the account to which the fund transfer needs to be made.

ii.   From the **Transfer From** list, select the account from which transfers need to be made.

iii.   In the **Amount** field, enter the amount that needs to be transferred per transfer.

iv.   From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.

v.   From the **Start Transferring** date picker field, select date on which the repeat transfers are to start being executed.

vi.   In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.

   1.   If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.

   2.   If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.

vii.   In the **Note** field, specify a narrative for the transaction.

viii.   Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
   The **Set Repeat Transfer** popup window appears.

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1. Click **Proceed** to initiate one-time transfer along with the repeat transfers.
OR
Click **Cancel**, if you do not wish to initiate the one-time transfer.

4. Click **Setup**.
OR
Click **Cancel** to cancel the transaction.

5. The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

OR

Click **Back** to return to the **Set Repeat Transfer** screen.

Note: If a standing instruction or a pay later transfer is due to any selected payee within the next X days (as configured), a warning message will appear against the specific payment record on the review page intimating the user about the same.

---

6. The success message appears along with the reference number, host reference number, status and transaction details.
Click **Go to Dashboard** to go to Dashboard screen.
OR
Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the *Corporate Customer Services User Manual*.

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

FAQ

1. **What is a Repeat Transfer?**

   The Repeat Transfer feature facilitates periodic recurring payments from the user's current and savings accounts.

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

    Yes, you can cancel the post-dated instructions.

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

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

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4. Can I cancel a specific installment of recurring payment?

No, you cannot cancel the specific installment of recurrent payment, but you can cancel entire instruction given for recurring payment.

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14. Inward Remittance Inquiry

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

Prerequisites:

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

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry
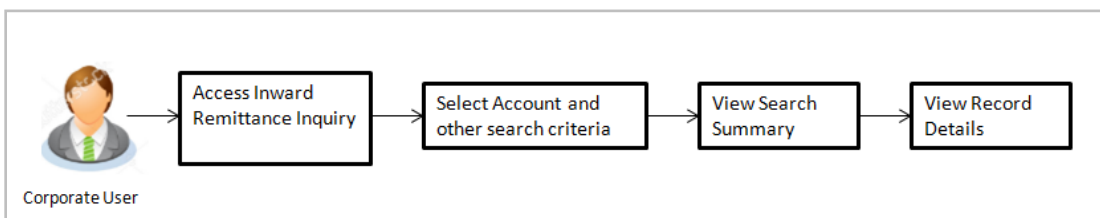
How to reach here:

Toggle menu > Payments > Inquiries > Inward Remittance Inquiry

14.1 Inward Remittance Inquiry

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

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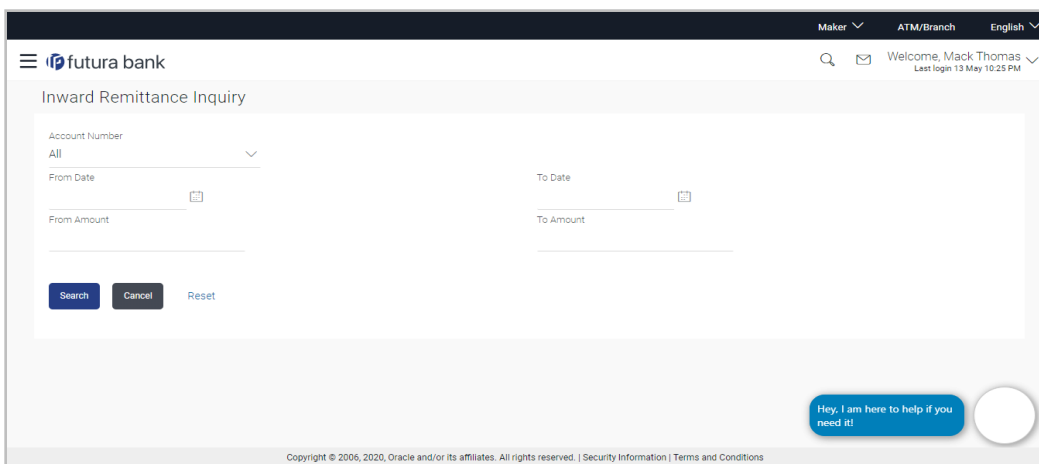
Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done along with the account nickname (nickname will be displayed if the user has added a nickname for the account).
	'All' option will be available to search the information for all the accounts.
From Date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

To view inward remittances:

1. From the **Account Number** list, select the appropriate account number.

2. Click **Search** to view the list of inward remittance.
   OR
   Click **Reset** to clear the details entered.
   OR
   Click **Cancel** to cancel the transaction.

Inward Remittance Inquiry - Search Results

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

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

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14.2 Inward Remittance Inquiry – Details

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

Inward Remittance Inquiry - Details

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

Field Name	Description
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Remitter Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter.
Bank Details	The bank details of the remitter.
Intermediary Bank Details	The fund transfer done through intermediary bank.

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

FAQ

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

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

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

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

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15. Payment Status Inquiry

The Payment Status Inquiry screen enables corporate users to review and keep track of all their payments. This feature displays details of all payments initiated from the current and savings accounts to which the user has access, irrespective of the channel from which they were initiated. These transactions can include internal, domestic (India region and SEPA) and international transfers along with transfers made to own accounts.

The Payment Status Inquiry summary screen lists down payment transactions based on search criteria defined in the provided search fields. Users can search for a payment record based on the account from which the transfer was initiated, reference number or even by defining a date range (date of initiation) or amount range. Users can also filter Future Dated transactions by checking the 'Show Only Future Dated Payments' checkbox. The number of transactions that are displayed on the Payment Status Inquiry summary screen by default, depends on the configuration set by the bank.

The user can view additional details of a payment by selecting the provided reference number link and navigating to the Payment Status Inquiry Details screen.

Toggle menu > Payments > Inquiries > Payment Status Inquiry

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15.1 <u>Payment Status Inquiry – Summary</u>

Payment Status Inquiry – Summary – List View

Payment Status Inquiry – Summary – Table View

Field Description

Field Name	Description
Search Criteria	
Reference Number	The user can search for a transfer by entering the unique transaction reference number as generated by the host on transfer initiation.
Account Number	A list of CASA accounts that the corporate user has access to. The user can search for transactions sourced from any of the accounts.
Network Type	The user can filter results based on the network via which the payment was performed.
Show Only Future Dated Payments	Select this checkbox to filter only future dated payments (Upcoming Payments).
From Date / To Date	An option to search for transactions initiated within a specific time period. The date entered in the **From Date** field must be earlier than the date in the **To Date** field.

The following fields appear on clicking the **More Search Options** link. They can be hidden on clicking the **Less Search Options** link.

Field Name	Description
From Amount / To Amount	The user can enter an amount range so as to search for transfers that have been initiated within the specified amount range the amount in the **From Amount** field should always be less than the amount in the **To Amount** field.

Search Results

The following fields are displayed for each transaction once the user clicks on the Search button after having entered search criteria.

Initiation Date	The date on which the transaction was initiated.
Reference Number	The unique reference number of the transaction assigned by the host system. This number appears as a hyperlink. The payment status inquiry details page will appear once the user clicks on this hyperlink.
Recipient	The name of the payee towards whom the funds have been transferred.
Payment Type	The type of payment transfer initiated.
Amount	The currency and amount of the transaction.
Status	The current status of the transaction, as fetched from the host system.
Actions	A list of actions that can be performed on the payment record. The options are:

- **More Details**: On selecting this option, the user is navigated to the Payment Status Inquiry Details screen.

- **E-Receipt**: On selecting this option, the user can download an e-receipt for the transaction. This option is only available for successful transactions.

To view / search for payment records:

1. In the **Payment Status Inquiry** screen, enter one or more search criteria as follows.

   c. Enter a transaction reference number of a payment transfer initiated in the **Reference Number** field to search for a payment record on the basis of transaction reference number.

   d. From the **Account Number** list, select a CASA account so as to view payments initiated involving that account as the source account.

   e. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.

   f. Select the 'Show Only Future Dated Payments' checkbox to filter Future Dated payments.

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g. Click **More Search Options** if required.

  i. In the **From Date** and **To Date** fields, enter a date range so as to view payments initiated within that date range.

  ii. In the **From Amount** and **To Amount** fields, enter an amount range so as to view payments with transfer amounts ranging between the two amounts specified.

h. Click **Search**.
  The search results appear.
  OR
  Click **Reset** to reset the search criteria.
  OR
  Click **Cancel** to go to the Dashboard.

2. To download the search results, click **Download All**.

Once the search results are displayed, you can also perform the following actions on the Payment Status Inquiry screen:

- Click ⠿ to view the payment records as a list.
  OR

  Click ▦ to view the records in a table format.

- Click the reference number hyperlink to view the **Payment Status Inquiry Details** screen.

- Click ⦙ against a payment record and,

  ➢ Select the **More Details** option to view the **Payment Status Inquiry Details** screen.
    OR
    Select the **E-Receipt** option to download an electronic copy of the receipt of the transaction. This option is available only for successful transactions.

- Click **Cancel** to close the screen.
  OR
  Click **Back** to return to the Dashboard.

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15.2 <u>Payment Status Inquiry – Details Screen</u>

The Payment Status Inquiry Details screen displays additional details of a specific payment transaction, which include the current status of the transaction, as well as the recipient, remitter and transfer details. This screen can be accessed through the Payments Status Inquiry Summary screen by clicking on the transaction reference number hyperlink of a specific payment record, or by selecting the **More Details** option from the **Actions** column of the payment record.

Payment Status Inquiry - Details

Field Description

Field Name	Description
A message identifying the reference number of the transaction is displayed.	
Status	
Current Status	The current status of the payment as fetched from the host system.
Date and Time as of Current Status	The date and time at which the payment has been in the current status.

Field Name	Description

Recipient Details

This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Account Name	The name of the payee.
Account Number	The payee's account number to which the fund has been transferred. The account number appears in masked format.
Account Type	The payee's account type, such as savings, or current.
Bank Details	The name and address of the payee's bank.

Transaction Details

This section displays the transaction details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Reference Number	The reference number assigned to the transaction by the host system.
Payment Type	Displays whether the transfer is internal, domestic or international.
Transfer Network	The network used for the transfer. The network can vary based on region and destination. Examples of networks in India are NEFT, IMPS, and RTGS. The network used for international transfers is SWIFT.
Transfer Amount	The currency and amount of the transaction.
Initiated On	The date on which the transaction has been initiated.
Transfer Date	The date on which the amount has been transferred.
Exchange Rate	The exchange rate in case of a cross currency transaction.
Deal Details	The reference number of the pre-booked deal used for cross currency exchange. This field will be displayed in case of cross currency transactions involving pre-booked deals.
Charges	Any charges that were involved in the transfer.
Note	Any reference note that has been entered by the user at the time of transfer initiation as well as any note as defined by the bank.

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Field Name	Description

Remitter Details

This section displays the sender's details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Account Number	The account number from which funds have been transferred. The account number appears in masked format.
Account Branch	The branch at which the source account is held.

- Click **Download** to download an electronic copy of the receipt of the transaction. This option is available only for successful transactions.

- Click **Back** to go to the previous screen.

15.3 <u>Payment Cancellation</u>

The cross icon (⊗) on the Payment Status Inquiry table provisions the user to cancel payments. On click of the icon, the cancellation of the respective payment is facilitated in the Payment Cancellation screen.

Cancellation is currently supported only for Internal Transfers that are not yet processed and for SWIFT Transfers that are processed as well as in progress.

Payment Cancellation – Internal Transfer

Payment Cancellation – International Transfer

Field Description

Field Name	Description
Cancellation Details	
Cancellation Remarks	Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.
Cancellation Reason Code	A drop down of reason codes available only for SWIFT Payments

To cancel payment:

1. Verify the payment details and click on **'Cancel Payment'.**
2. Click on **'Back'**, to navigate to the Payment Status Inquiry Screen.

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16. MT101 Instructions Inquiry

The MT101 Instructions Inquiry screen enables users to view all the MT101 Instructions raised.

This screen lists down instructions based on search criteria defined in the provided search fields. Users can search for a record based on the BIC Code used to initiate the instruction, the reference number generated by the host or even by defining the execution date range. The number of transactions that are displayed on the Payment Status Inquiry summary screen by default, depends on the configuration set by the bank.

User can view additional details by clicking on the hyperlink provided on the host reference number. On clicking the eye icon, the system generated MT101 message will be displayed in a pop-up, which can be downloaded in PDF format.

Toggle menu > Payments > Inquiries > MT101 Instructions Inquiry

16.1 <u>MT101 Instructions Inquiry – Summary</u>

MT101 Instructions Inquiry – Summary

Field Description

Field Name	Description
Search Criteria	
Receiver BIC Code	

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Field Name	Description
Reference Number	The user can search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.
Execution Date Range	

Search Results

The following fields are displayed for each MT101 instruction once the user clicks on the Search button after having entered search criteria.

Field Name	Description
Host Reference Number	The unique reference number of the MT101 instruction assigned by the host system. This number appears as a hyperlink. The MT101 Instruction Details page will appear once the user clicks on this hyperlink.
Receiver Name	The name of the payee towards whom the funds have been transferred.
Receiver BIC	
Execution Date	
Branch Code	
Customer Specified Reference	

To view / search for MT101 instruction records:

1. In the **MT101 Instructions Inquiry** screen, enter one or more search criteria as follows.

   i. Enter the receiver's BIC code to search based on the BIC code of the recipient bank.

   ii. Enter a transaction reference number of a instruction initiated in the **Reference Number** field to search for a MT101 record on the basis of transaction reference number.

   iii. User can filter records based on the Execution date range. Enter the range in the **Execution From Date** and **Execution To Date** to fetch MT101 instructions with execution date within the mentioned date range.

   iv. Click **Search**.
   The search results appear.
   OR
   Click **Reset** to reset the search criteria.
   OR
   Click **Cancel** to go to the Dashboard.

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16.2 MT101 Instructions Inquiry – Details Screen

The MT101 Instructions Inquiry Details screen displays additional details of a specific MT101 instruction, which includes the General Information (Sequence A) and the Transaction Entries (Sequence B). This screen can be accessed through the MT101 Instructions Inquiry Summary screen by clicking on the transaction reference number hyperlink of a specific instruction record.

MT101 Instructions Inquiry - Details

Field Description

Field Name	Description
General Information (Sequence A)	
Receiver Bank Code	
Reference Number	

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Field Name	Description
Requested Execution Date	The date on which the MT101 Instruction is scheduled to execute.
Ordering BIC	

Transaction Entries (Sequence B)

This section displays the transaction entries as fetched from the host system. Following details are displayed for each transaction:

Reference Number	The reference number assigned to the transaction by the host system.
Credit Account Number	The creditor's account number
Debit Account Number	The debtor's account number
Transfer Amount	The currency and amount of the transaction.
Initiated On	The date on which the transaction has been initiated.
Correspondence Charges	Any charges that were involved in the transfer.

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17. Favorites

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

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

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

Prerequisites:

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

Features supported in application

You can perform following actions from favorite transaction:

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

How to reach here:

Toggle menu > Payments > Favorites

17.1 <u>Favorites – Summary</u>

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

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

The screen is divided into two sections –

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

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To search and initiate the favorite transaction:

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

Favorites
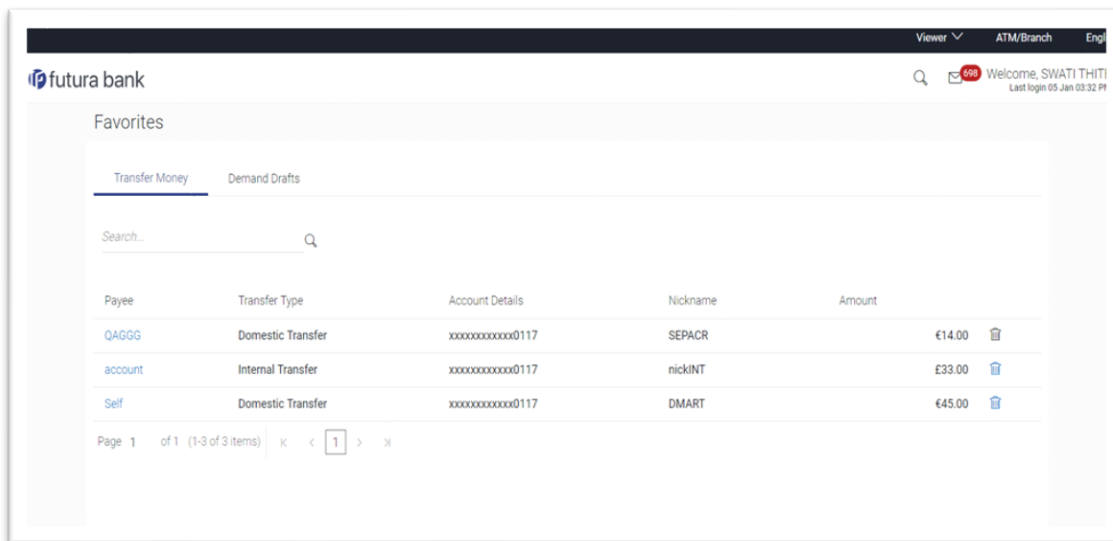
Field Name	Description

Transfer Money

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

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

Demand Drafts

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

Payee	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.

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Field Name	Description
Draft Favouring	Name of the payee of the draft.
Amount	Displays the amount along with the currency for which draft needs to be issued.

2. To initiate a favorite transaction

   a. If you want to initiate transaction in **Transfer Money**;

      i. Click on **Payee** of relevant transaction in **Transfer Money** tab. The **Make Payment** screen appears.

      ii. Update the required details.

      iii. Click **Pay**.

   b. If you want to initiate transaction in **Demand Drafts**;

      i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.

      ii. Update the required details.
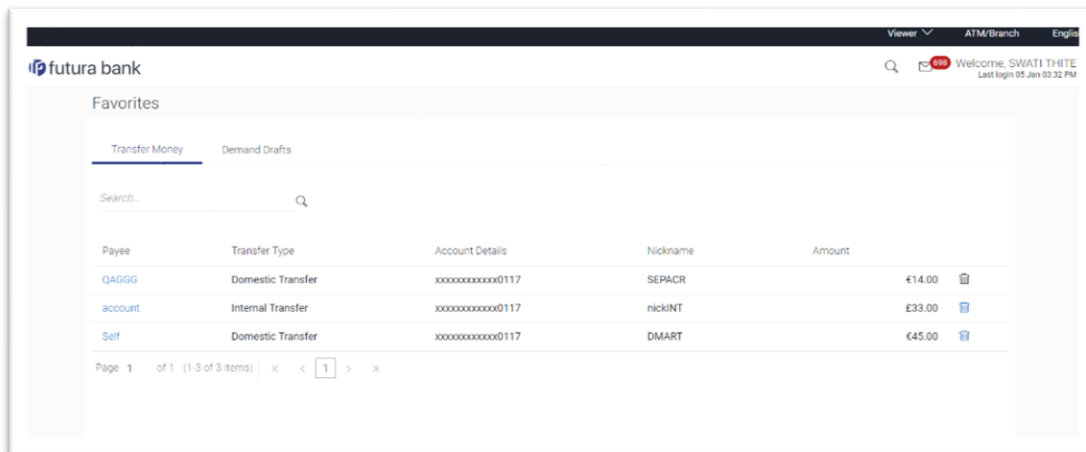
      iii. Click **Issue**.

17.2 <u>Remove Favorites</u>

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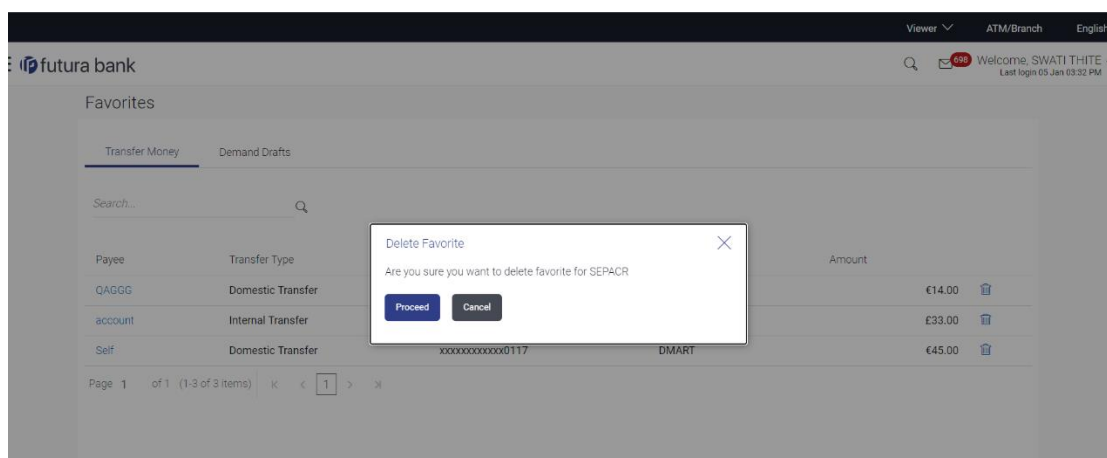
To remove the transaction from the favorites:

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

Remove Favorites

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2. To remove a favorite transaction:

   a. If you want to remove favorite from **Transfer Money**;

      i. Click on **Delete icon** of relevant transaction in **Transfer Money** tab. The **Delete Favorite** window appears.

   b. If you want to remove favorite from **Demand Drafts**;

      i. Click on **Delete icon** of relevant transaction in **Demand Drafts** tab. The **Delete Favorite** window appears.

   c. The confirmation message to remove from list appears. Click **Proceed**.
      OR
      Click **Cancel** to cancel the transaction.

Remove Favourites - Confirm

FAQ

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

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

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

User can perform following actions from favorite transaction:

- View favorite transaction details

- Initiate a payment

- Remove the transaction from favorite list

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

User can mark the following transactions as favorite:

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

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

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

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

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18. Beneficiary User Mapping

The Beneficiary User Mapping module allows the corporate administrator to restrict access of payees to a limited set of users. Thereby enabling controlled access of beneficiaries to target users.

A private payee created by the corporate administrator can be mapped to multiple users. This limits the access of these users to only the mapped payees and these users won't be allowed to perform transactions like Transfer Money, Set Repeat Transfer and Multiple Transfer for other beneficiaries, including public beneficiaries.

This feature is available only for the corporate administrator.

Note: This feature needs to be used in conjunction with role transaction mapping. To achieve the objective of allowing certain users of the corporate to be able to make payments to only certain beneficiaries, the admin will have to operationally remove access to Adhoc Payments and Payee Management to such users.

Prerequisites:

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

How to reach here:

Toggle menu > Payments > Setups > Beneficiary User Mapping

18.1 <u>Beneficiary User Mapping – Summary</u>

All private payees created by the corporate administrator are listed on the Beneficiary User Mapping screen.

A quick search is available on the screen by specifying the payee name.

A clickable link is provided on the Beneficiary User Mapping table to view details of the payee and to map users to the same.

Features Supported In the application

Functions available on Beneficiary User Mapping are as follows:

- Map user to a beneficiary
- Edit Mapping

The screen is divided into two sections –

- **Accounts** – Bank Account Payees are listed in this section.
- **Demand Draft** - Payees created for Demand Draft are listed in this section.

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Field Description

Field Name	Description

Payee Accounts

Below fields appears for Account type of payees.

Payee Name	Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Account Details	The details of the account associated with the payee. The type of account associated with the payee. • Internal • Domestic • International
Nickname	The nickname of the payee, defined at the time of payee creation.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • Public • Private

Payee - Demand Drafts

Below fields appears if the payee is holding a demand draft.

Payee Name	Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favoring	Draft favoring details.
Created By	The name of the user who created the payee.

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Field Name	Description
Access Type	The access type of the payee.
	The values can be:
	• Public
	• Private

3. Click the **Payee Name** hyperlink to go to the beneficiary user mapping screen. Corporate administrator also has the provision to create a new payee by clicking the **'Create'** button.

18.2 <u>Beneficiary User Mapping Details</u>

The user can view payee details by clicking on the hyperlink provided on the payee's name on the beneficiary user mapping screen.

To view payee details:

4. Click on the hyperlink of a payee's name. The **Beneficiary User Mapping Details** screen appears.

Beneficiary User Mapping Details

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Field Description

Field Name	Description

The following fields appear if a bank account payee is being viewed.

Payee Name   Name of the payee group.

Payee Photo   Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.

Payee Type   The payee type can be one of the following

- Internal
- Domestic
- International

Account Name   The name of the payee as maintained in the bank account.

Account Number   The bank account number of the payee.

Payee Email ID   Email ID of the payee

Bank Details   Details such as bank name, bank code and address of the bank in which the payee's account is held.

This field appears for **Domestic** and **International** type account payee.

Payee Address   The address of the payee.

This field appears if the details being viewed are that of an **International** payee.

Nickname   The payee's nickname as defined at the time of payee creation.

User List   All the users currently mapped to the payee

Payee Details - Demand Draft

The following fields are applicable for Demand Draft payees.

Payee Name   Name of the payee for identification.

Payee Photo   Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.

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Field Name	Description
Draft Type	The type of draft. The values can be: • Domestic • International
Draft Favoring	The name of the payee as it is to be printed on the draft.
Draft Payable at	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is International) at which the draft is payable.
Deliver Draft to	The draft delivery preference as specified at the time of payee creation. The values can be: • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.
User List	All the users currently mapped to the payee

5. Click on the **'Edit'** button to enable a multi-select dropdown with all corporate users. The users which need to be mapped to the payee can be selected from this drop down.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

6. The list of users is displayed in the format: *Full Name (Username)*

7. Select the users required to be mapped and click on **'Confirm'** to complete the mapping.

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19. View Limits

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

1. Click the **View Limits** link to check the transfer limit.
   From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.

View Limits

My Limits   ✕

Channel ⓘ

Internet   ⌄

Available Limits

🏦   Amount   €1.80 to €18,000,000.00

⎍⎍⎍   Count

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

Ok

Field Description

Field Name	Description
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.

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