

Retail Payments User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.1.0.0

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ORACLE®

Retail Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle Banking Payments 14.5.0.0.0
1	Payments Widgets	
	Payments Quick Links Widget	NH
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	✗
	India Domestic - IMPS	✗
	SEPA - Credit Transfer	✓
	International Transfer	✓

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

Sr No	Transaction / Function Name	Oracle Banking Payments 14.5.0.0.0
	International - Pay Now	✓
	International - Pay Later	✓
8	Repeat Transfers	
	Own Accounts	✓
	Internal Accounts	✓
	India Domestic - NEFT	x
	India Domestic - RTGS	x
	India Domestic - IMPS	x
	SEPA	✓
	SWIFT	✓
9	Manage Debtors	✓
10	Request Money	✓
11	Favorites	NH
12	Payment Status Inquiry	✓
13	Payment Cancellation	
	Own Accounts	✓
	Internal Account	✓
	SWIFT	✓

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3. Payments

The digital banking application simplifies the user's requirement of transferring funds from one bank account to others. By using the payments module of the digital banking application, users can transfer funds from their own accounts to other accounts within the same bank or any other bank locally or a bank in another country.

A Note on Domestic (Local) Payments:

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.

3.1 Payments Widgets

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

The screenshot displays the Futura Bank dashboard with the following widgets:

- My Net Worth:** Shows a total of £3,003,412.00 as of 27 Apr 2020. Breakdown includes Current & Savings (£3,003,412.00), Term Deposit (£0.00), Recurring Deposit (£0.00), and Wallet (£0.00).
- Recent Activity:** Lists transactions for 'Current And Savi...' on 22 Mar 2019, including two PRINCIPAL Liquidation payments of £1.00 Dr.
- My Spends:** Shows a total spend of £214,740.00 over the last 30 days, categorized as 100% Uncategorized.
- My Accounts:** Lists Current & Savings (£3,003,412.00), Term Deposits (£0.00), Recurring Deposits (£0.00), Loans and Finances (£182,711.23), and Credit Card (£600.00).
- My Bills:** States 'No bills presented due for payment' with options for Quick Recharge, Quick Bill Pay, and View All Bills.
- Upcoming Payments:** States 'Relax! You currently do not have any Upcoming Payments' with a 'Set Repeat Transfers' option.
- Payments:** Includes icons for Transfer Money, Pay Bills, Favorites, Manage Payees, Request Money, and View Repeat Transfers.
- Service Request:** Shows 'Open (2)' requests: 'Block Debit Card' (Reference Number 1007) and 'Debit Card PIN Request' (Reference Number 1006).
- Notifications:** States 'No New Notifications' and prompts to check for new notifications.
- My Advisors:** Prompts to contact Futura Bank for advisor details (1800-000-000).
- Available Balance:** Shows £0.00 with options to Add Money, Send Money, or View Statement.

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Payments Widget Overview

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

Transfer Money

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

Favorites

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

Manage Payees

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

Request Money

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

View Repeat Transfers

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

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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 Payees' feature not only enables users to register payees, but also enables them to add accounts to a registered payee (payee group) and view/edit/delete the accounts of existing payees.

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

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

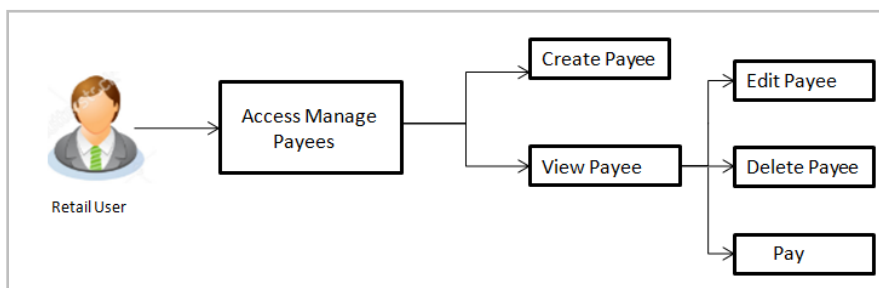
Pre-Requisites

- Transaction access is provided to the retail user

Features Supported In the Application

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

Workflow



How to reach here:

Dashboard > Payments Widget > Manage Payees

OR

Toggle menu > Payments > Setups > Manage Payees

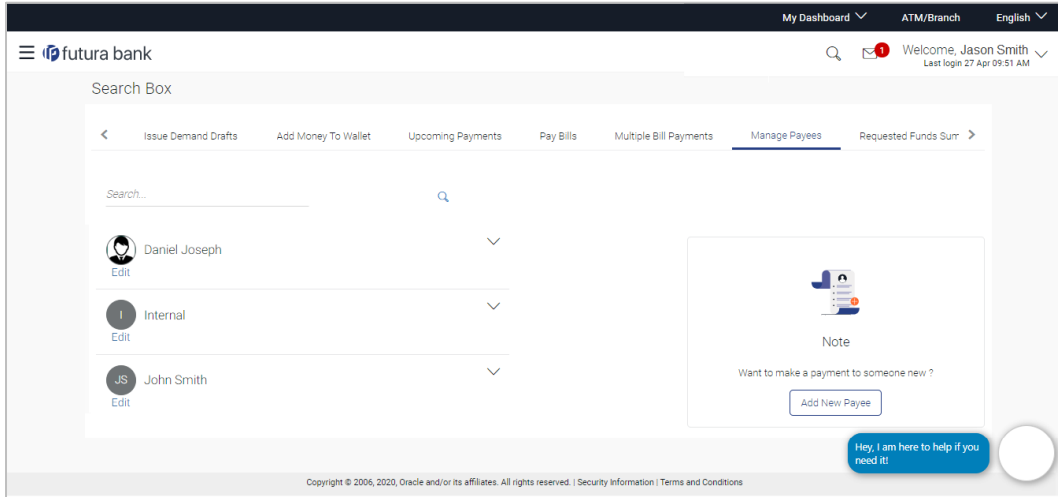
OR


Dashboard > Payments Menu > Manage Payees

4.1 Payee Summary

1. From the menu go to Payments > Setups > Manage Payees

Manage Payees




Field Name	Description
Payee Photo	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Payee Name	Displays all the payees by their group names defined at the time of payee creation. There can be multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the beneficiary's name and the different accounts can be identified with different Nicknames
Edit	Link to edit the payee photo.
The following fields appear when the  icon (expand option) is selected against any payee name.	
Payee Account Photo	Displays the photo uploaded against the payee account. If the payee account photo has been deleted, the initials of the payee account will be displayed in place of the photo.
Account Nickname	All the accounts associated with the specific payee will be listed down by their nickname defined at the time of payee creation or account addition.
Account Type	The type of account that is associated to the payee will be listed down against the nickname.

Field Name	Description
Add New Account	Link to add a new bank account to be associated with the payee.
Add New Demand Draft	Link to assign demand draft details to the payee.

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

OR



Click  to search for a specific payee whose details you want to view. The specific payee record appears.

OR

Click **Add New Payee** to create a new payee.

OR

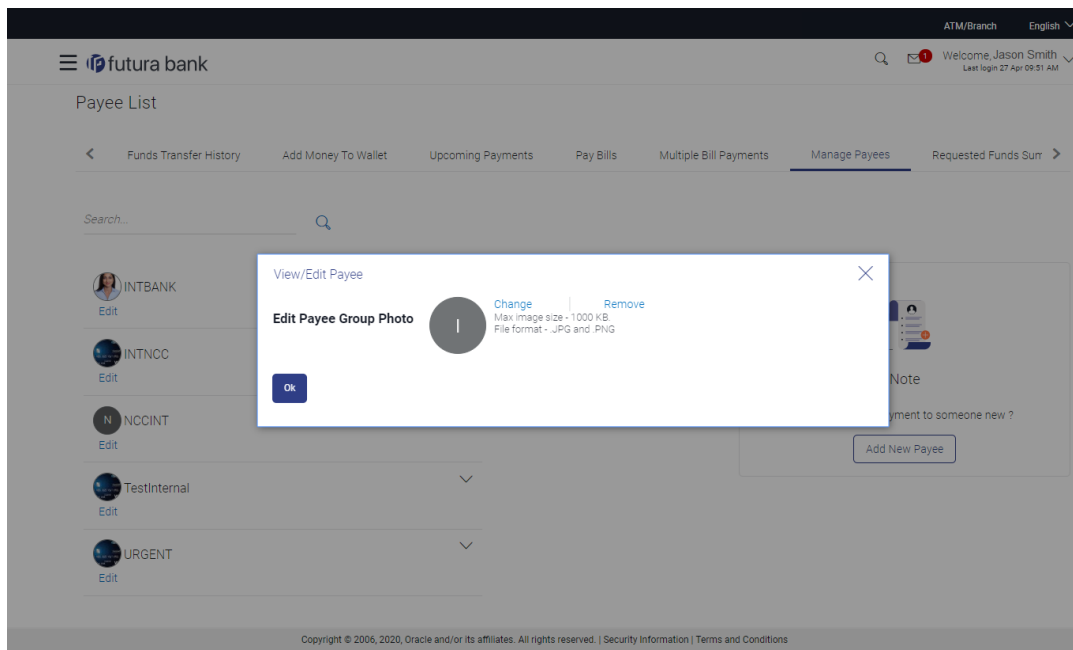
Click **Edit** against a payee photo to edit/upload a photo against the payee.

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

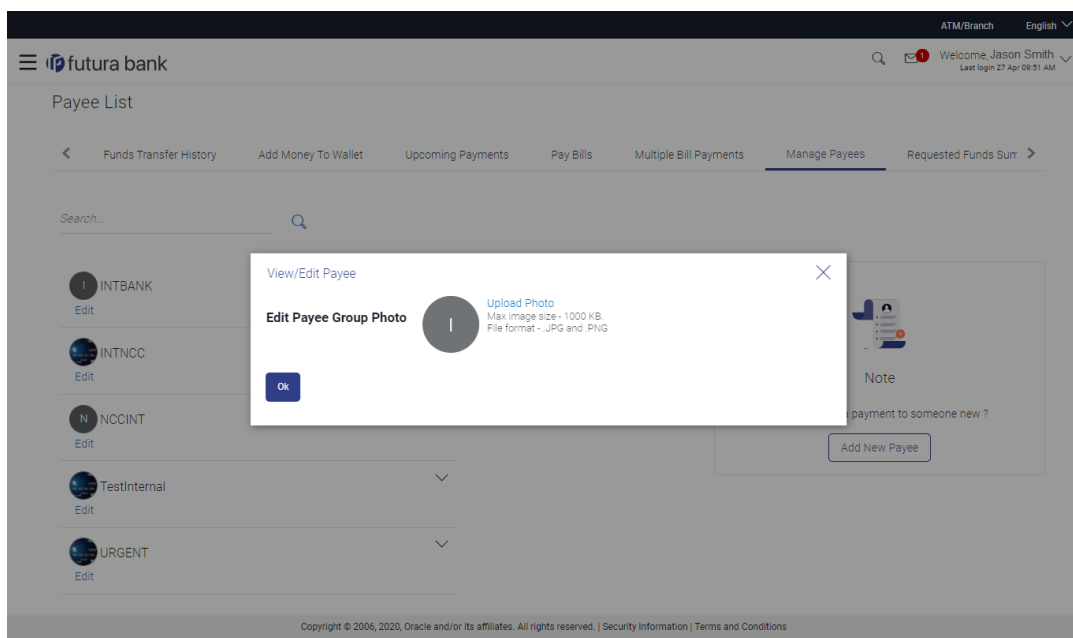
Edit Payee Photo

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

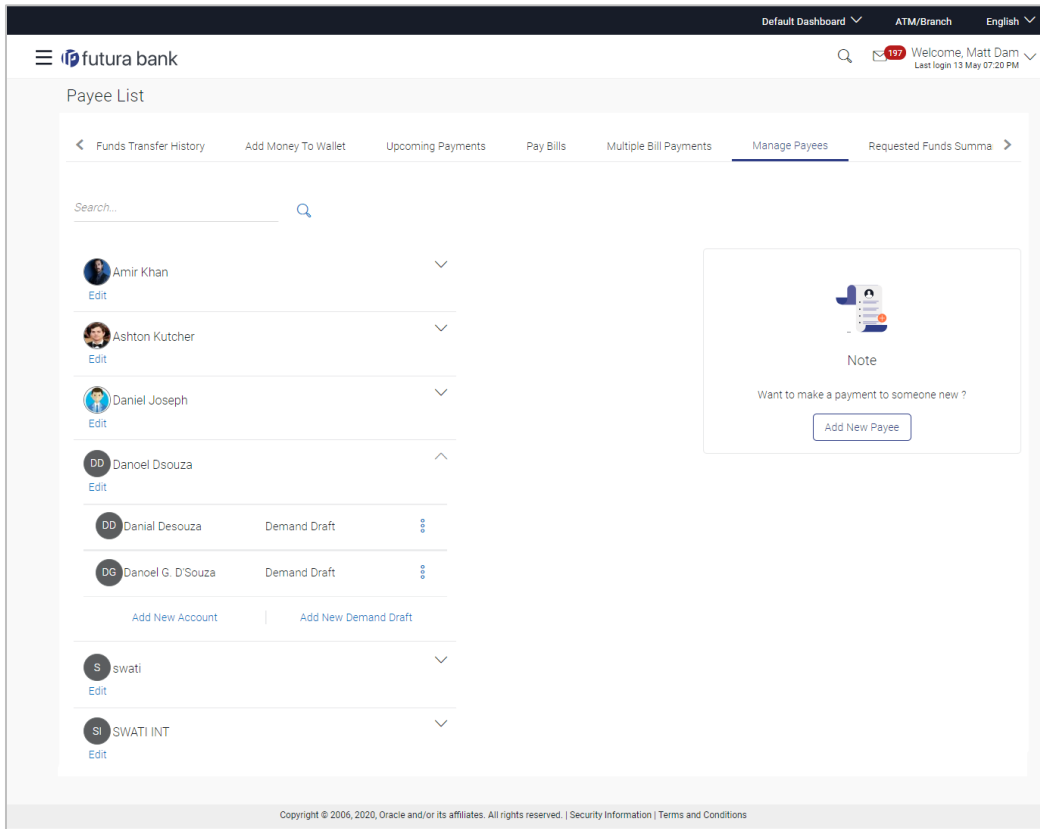
Edit Payee Photo – Change/Remove Photo




Edit Payee Photo – Upload Photo



Manage Payees – Expanded View




3. Click  against a specific account associated with specific payee, and then click **Pay** to transfer funds/ issue demand draft towards the payee.
 OR
 Click **View/Edit** to view details of the payee account or to edit the payee.
 OR
 Click **Delete** to delete the payee.
 OR
 Click **Add New Account** or **Add New Demand Draft** to add new account type or demand draft type of payee.

4.2 View Payee Details

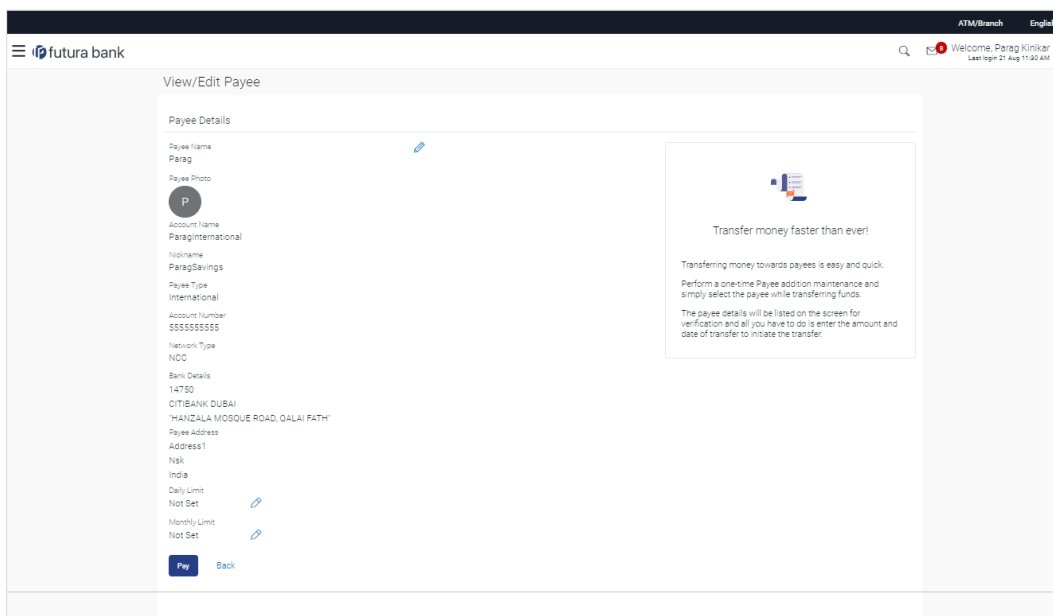
To view the payee details:

1. From the **Payee List**, select and click on the expand option provided against the payee whose details you want to view.



2. Click  and then click **View/ Edit**. The **View/ Edit Payee** screen appears.
3. A sample screen of an International Transfer Payee Type is seen below for reference.

View/ Edit Payee



Field Description






Field Name	Description
Payee Name	Name of the payee group.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Account Name	Name of the payee as maintained in the bank account.
Nickname	The nickname assigned to the payee's account for easy identification.

Field Name	Description
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Number	The bank account number of the payee.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. (This field appears if the Account Type is Domestic or International).
Payee Address	Address of the payee. This field appears if the Payee Type is International .
Daily Limit	The maximum limit that can be transferred to this account on a daily basis.
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis.
Payee Account Details - Demand Draft	
The following fields appear if a demand draft payee is being viewed.	
Payee Name	Name of the payee group.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Nickname	The nickname assigned to the payee's demand draft maintenance for easy identification.
Draft Favoring	The name of the payee i.e. the intended recipient of the funds appears as defined.
Account Type	The type of account associated with the payee. In this case, the account type will be 'Demand Draft'.
Draft Type	The type of draft associated with the Payee. The demand draft types can be: <ul style="list-style-type: none"> • Domestic • International
Pay at City	The name of the city in which the draft is payable.

Field Name	Description
Pay At Country	The country in which the draft is payable. This field appears only if the demand draft is an International demand draft.
Delivery Location	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
Daily Limit	The maximum limit that can be transferred to the payee via demand draft on a daily basis.
Monthly Limit	The maximum limit that can be transferred to the payee via demand draft on a monthly basis.

Payee Account card Details - (Peer to Peer)

For information on viewing the details of a peer to peer payee, refer the [Retail Peer to Peer Payments user manual](#).

4. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.
OR
Click the  (edit option) against the **Daily Limit** field to edit the daily transaction limit.
The **Daily Limit** field appears in editable mode.
OR
Click the  (edit option) against the **Monthly Limit** field to edit the monthly transaction limit.
The **Monthly Limit** field appears in editable mode.
 - a. Edit/ enter limits against the daily/ monthly limits field as the case may be.
 - b. Click  against the Daily Limit / Monthly Limit field to save the changes made.
A message stating that the limits have been set appears.
OR
Click  to cancel the editing.
OR
Click  to edit the details of the payee.
OR
Click **Back** to return to the payee summary screen.
OR
Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.
The **Remove Limits** pop-up appears.
Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

4.3 Edit Payee Details


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

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. From the **Payee List**, select and click on the expand option provided against the payee whose details you want to edit.

OR

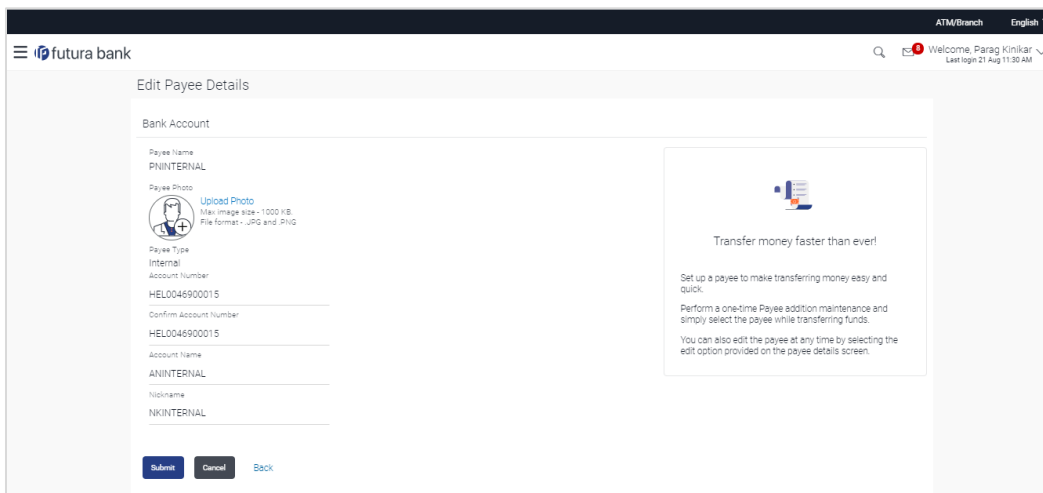
Click  to search for a specific payee whose details you want to edit.

A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.

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

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

Edit Payee Details – Internal Account Payee



Fields that may need a little explanation are listed below

Field Name	Description
Payee Name	The payee group name appears as defined at the time of creation. This field is not editable.
Account Name	The name of the payee as maintained against the payee's account in the bank. This field is editable.

Field Name	Description
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.

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

Note:

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

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

5. From the **Branch** list, change the bank branch of the payee, if required.
6. In the **Account Number** field, edit the payee's account number, if required.
7. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
8. In the **Account Name** field, edit the payee account name, if required.
9. In the **Nickname** field, edit the payee's nickname, if required.
10. Click **Save** to save any changes.
11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
12. A success message appears along with Reference Number, Status and account details.
13. Click **Go to Dashboard** to navigate back to the 'Dashboard'.
OR
Click the **More Payment Options** link to access other payment options.
OR
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

Edit Payee Details – Domestic Account Payee

ATM/Branch English

Welcome, Parag Kinikar
Last login: 20 Aug 09:57 AM

Edit Payee Details

Bank Account

Payee Name
Steve

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

Payee Type
Domestic

Network Type
SEPA CREDIT

Account Number
.....

Confirm Account Number
5555555555

Account Name
My Account

BIC Code
DEUTDEFFXXX
Verify

Lookup BIC Code

Nickname
SelfAccount

Submit Cancel Back

Transfer money faster than ever!

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

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

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Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.
Payee Type	The payee type appears as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable.

Field Name	Description
Account Number	The bank account number of the payee. This field is editable.
Network Type	The name of the local payment network. This field is editable.
Payee Account Type	The type of payee account associated with the payee. This field is editable.
(Enabled only in Case of India NEFT, India RTGS, India IMPS)	The options are: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
BIC Code	The BIC code associated with the payee's account number. This field is editable.

14. 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.

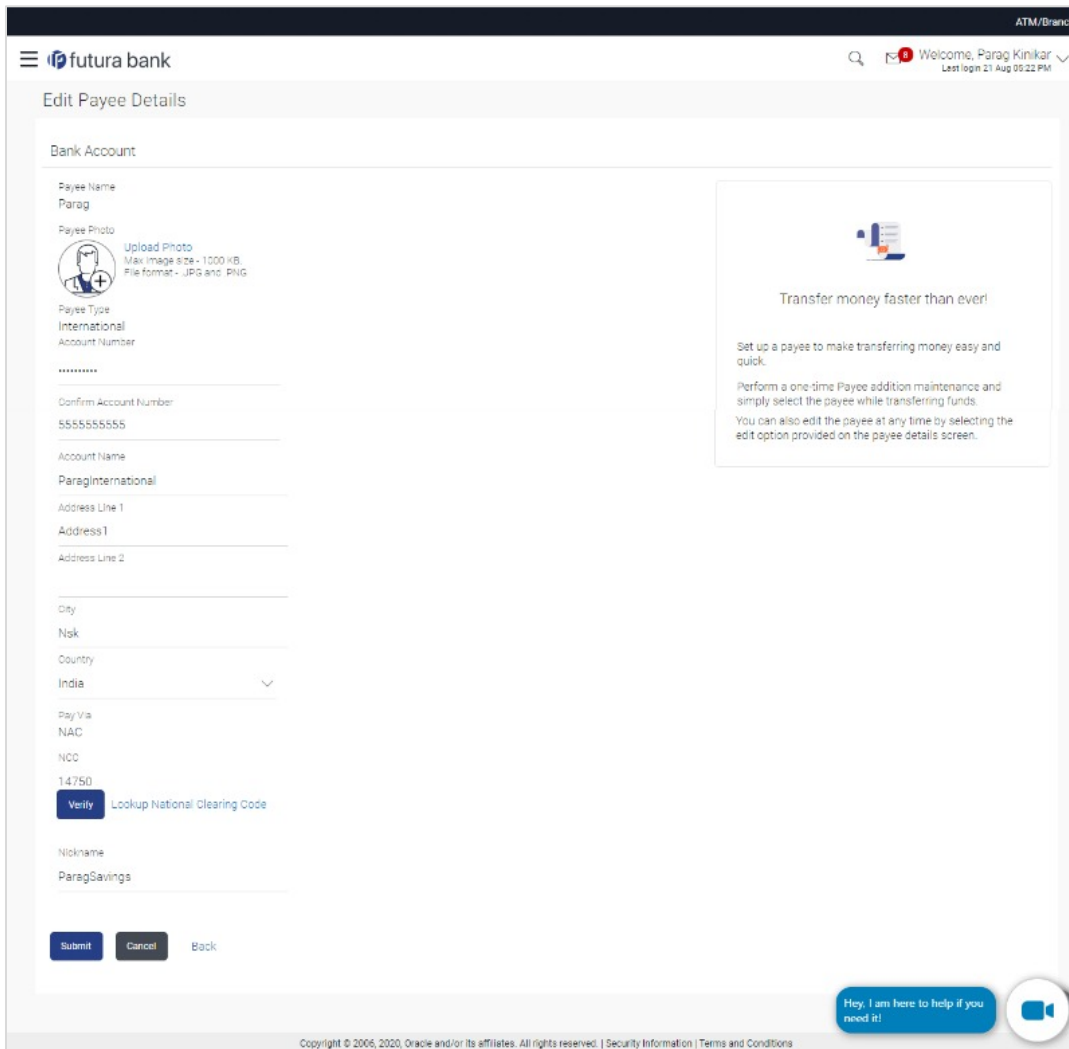
Note:

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.

15. In the **Account Number** field, edit the payee's account number, if required.
16. In the **Account Name** field, edit the payee account name, if required.
17. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required.
18. In the **BIC Code** field, edit the value of BIC code, if required.
19. In the **Nickname** field, edit the nickname of the payee, if required.

Edit Payee Details – International Account Payee



Field Description

Field Name	Description
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.
Payee Type	The account type appears as selected at the time of payee creation. In this case, the value will be International. This field is not editable.

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

20. 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.

21. In the **Account Number** field, edit the payee's account number, if required.
22. In the **Account Name** field, edit the payee account name, if required.
23. In the **Address Line 1 and 2** fields, edit the payee's address, if required.
24. In the **City** field, edit the city in which the payee resides, if required.
25. From the **Country** list, change the country in which the payee resides, if required.
26. 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.
27. In the **Nickname** field, edit the nickname of the payee, if required.
28. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – Domestic Demand Draft

The screenshot displays the 'Edit Payee Details' interface for a Domestic Draft. The top navigation bar includes 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is identified as 'Williamson Son1' with a last login of '30 Apr 09:04 PM'. The main content area is titled 'Edit Payee Details' and contains the following fields:

- Payee Name:** Michael Smith
- Payee Photo:** A placeholder icon with a 'Change' link and instructions: 'Max image size - 1000 KB, File format - JPG and PNG'.
- Draft Type:** DOMESTIC
- Draft Favouring:** Michael Smith
- Draft Payable at City:** London
- Delivery Location:** Branch Near Me (selected), My Address, Other Address
- City:** London
- Branch near Me:** FLEXCUBE UNIVERSAL BANK
- Unit 1:** Block A, London, GREAT BRITAIN

At the bottom of the form are 'Save' and 'Cancel' buttons. A right-hand panel features a message: 'Transfer money faster than ever! Transferring money towards payees is easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.'

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Field Description

Field Name	Description
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.
Draft Type	The type of draft associated with the payee as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.
Draft Payable at City	The name of the city in which the draft is payable. This field is editable.
Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are: <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

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

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

Branch Near Me The branch at which the draft is to be delivered. This field is editable.

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

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

Field Name	Description
Select Address	The address at which the draft is to be delivered. This field is editable. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
Address Details	The details of the selected address are displayed.
The following section appears if you select the Other Address option as draft delivery location. These fields are editable.	
Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
City	The name of the city in which the draft to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.

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

Note:

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

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

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

Edit Payee Details – International Demand Draft Payee

My Dashboard ATM/Branch English UBS 14.3 AT3 Branch

futura bank Welcome, Williamson Son1
Last login 30 Apr 09:04 PM

Edit Payee Details

Payee Name
Michael Smith

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

Draft Type
INTERNATIONAL

Draft Favouring
Michael Smith

Draft Payable at Country
United States

City
New York

Delivery Location
 Branch Near Me
 My Address
 Other Address

City
New York

Branch Near Me
FLEXCUBE UNIVERSAL BANK

Unit 1
Block A
New York
United States

Save Cancel

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

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Field Description

Field Name	Description
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.
Draft Type	The type of draft associated with the payee as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.
Draft Payable at Country	The name of the country in which the draft is payable. This field is editable.

Field Name	Description
City	The name of the city in which the draft is payable. This field is editable.
Delivery Location	<p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> • 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. <p>The following section appears if the Branch Near Me option has been selected as draft delivery location.</p> <p>City The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.</p> <p>Branch Near Me The branch at which the draft is to be delivered. This field is editable.</p> <p>Branch Address The complete name and address of the selected branch is displayed.</p> <p>The following section appears if you select the My Address option as draft delivery location.</p> <p>Select Address The address at which the draft is to be delivered. This field is editable. The options are:</p> <ul style="list-style-type: none"> • Work • Residence • Postal <p>Address Details The details of the selected address are displayed.</p> <p>The following section appears if you select the Other Address option as draft delivery location. These fields are editable.</p> <p>Address Line 1-2 Address line 1 and 2 of the address at which the draft is to be delivered.</p> <p>Country The country in which the draft is to be delivered.</p> <p>City The name of the city in which the draft is to be delivered.</p>

Field Name	Description
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.

35. 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.

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

4.4 Delete Payee Account/ Demand Draft

To delete the payee:

1. From the **Payee List**, select and click on the expand option provided against the payee whose account you want to delete.
OR

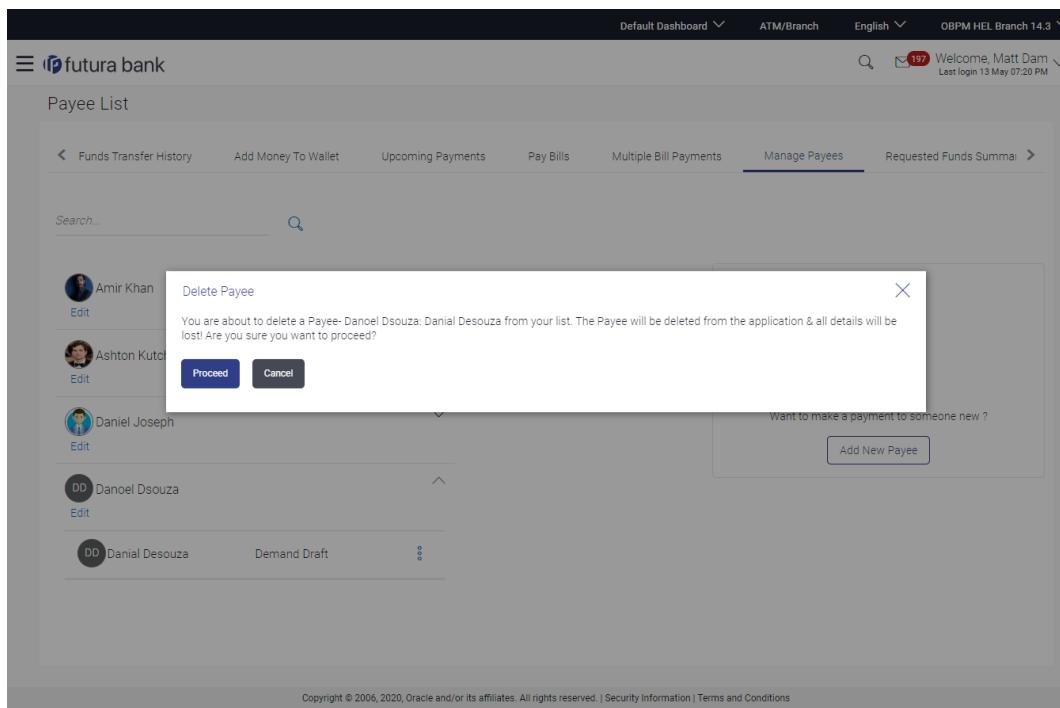


Click  to search and select the payee whose details you want to delete.

A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.

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

Delete Payee



3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
4. The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.

4.5 Add New Payee

To add a new payee:

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

FAQ

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

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

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

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

[Home](#)

5. Add Payee - Demand Draft

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

- Domestic Demand Draft
- International Demand Draft

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

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

How to reach here:

Dashboard > Payments Widget > Manage Payees > Add New Payee > Demand Draft > Add Payee

OR

Toggle menu > Payments > Setups > Manage Payees > Add New Payee > Demand Draft > Add Payee

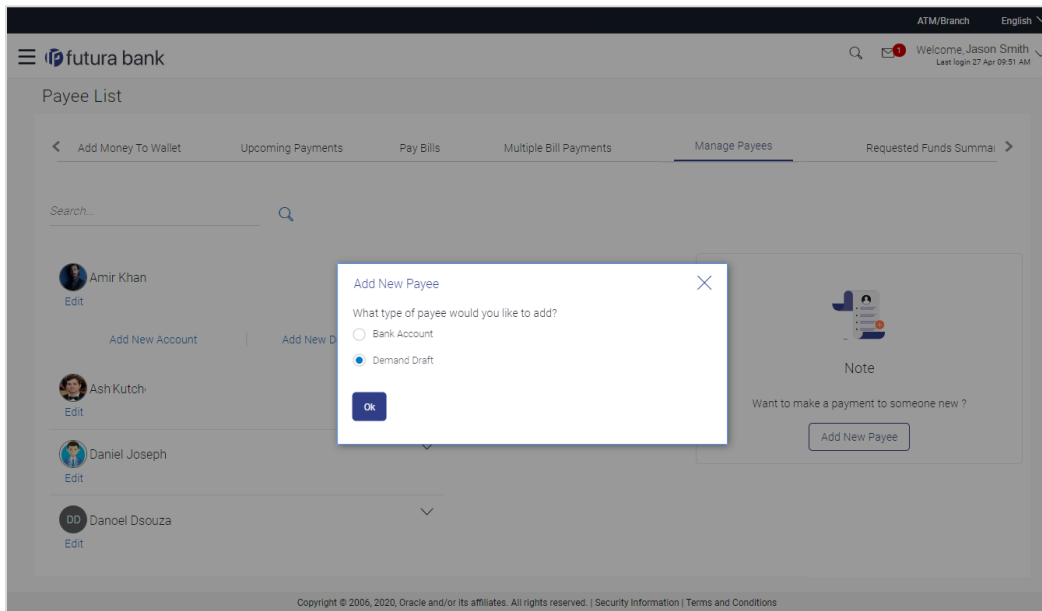
OR

Dashboard > Payments Menu > Add New Payee > Demand Draft

To add a new demand draft payee:

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

Add New Payee popup screen



Field Description

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

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

5.1 Add Payee - Domestic Demand Draft

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

To create a domestic draft payee:

Add Payee - Domestic Demand Draft

The screenshot shows the 'Add Payee' form in the Futura Bank interface. The form is titled 'Add Payee' and has two tabs: 'Bank Account' and 'Demand Draft'. The 'Demand Draft' tab is active. The form contains the following fields and options:

- Payee Name:** Michael Smith
- Payee Photo:** An upload button with a camera icon and the text 'Upload Photo'. Below it, it says 'Max image size - 1000 KB. File format - JPG and PNG'.
- Draft Type:** Two radio buttons: 'Domestic' (selected) and 'International'.
- Draft Favouring:** Michael Smith
- Draft Payable at City:** London (dropdown menu)
- Delivery Location:** Three radio buttons: 'Branch Near Me' (selected), 'My Address', and 'Other Address'.
- City:** London (dropdown menu)
- Branch Near Me:** FLEXCUBE UNIVERSAL BANK (dropdown menu)
- Address:** Unit 1, Block A, London, GREAT BRITAIN

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

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

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Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee Photo	Select this option to upload a photo against the payee.
Draft Type	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International

Field Name	Description
Draft Favoring	The name of the payee i.e. the intended recipient of the funds.
Draft Payable at City	The name of the city in which the draft is payable.
Delivery Location	<p>Select the option to identify where you would like the draft to be delivered. The options are:</p> <ul style="list-style-type: none"> • 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 lines 1 and 2 of the address at which you wish to have the draft delivered.

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.

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

Note:

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

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

OR

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

5. In the **Draft Type** field, select the option **Domestic**.
6. In the **Draft Favouring** field, enter the name of the payee of the draft.
7. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.
8. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **Branch Near Me** option;
 - i. From the **City** list, select the city so as to filter the branches based on city of choice.
 - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select **My Address** option;
 - i. From the **Select Address** list, select the option of choice.
The complete address of user as maintained corresponding to the selected address appears.
 - c. If you select the option **Other Address**; specify address at which the demand draft is to be delivered.
 - i. In the **Address 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.
9. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.

10. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
11. The success message appears along with the draft details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click **Setup Payee Limits** to assign limits (daily and/or monthly) to the payee's account.

5.2 Add Payee - International Demand Draft

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

To create an international demand draft payee:

Demand Draft – International Demand Draft Payee

The screenshot displays the 'Add Payee' interface for an International Demand Draft. The form is structured as follows:

- Bank Account:** Demand Draft
- Payee Name:** Michael Smith
- Payee Photo:** Includes an 'Upload Photo' button with instructions: 'Max image size - 1000 KB. File format - .JPG and .PNG'.
- Draft Type:** Radio buttons for 'Domestic' and 'International' (selected).
- Draft Favouring:** Michael Smith
- Draft Payable at Country:** United States
- City:** New York
- Delivery Location:** Radio buttons for 'Branch Near Me' (selected), 'My Address', and 'Other Address'.
- City:** New York
- Branch Near Me:** FLEXCUBE UNIVERSAL BANK
- Unit 1:** Block A, New York, United States

At the bottom of the form are 'Add' and 'Cancel' buttons. A sidebar on the right contains a promotional message: 'Transfer money faster than ever! Transferring money towards payees is easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.'

The top navigation bar includes 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is logged in as 'Williamson Son1' with the last login time of '30 Apr 09:04 PM'.

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Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee Photo	Select this option to upload a photo against the payee.
Draft Type	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	The name of the payee i.e. the intended recipient of the funds.
Draft payable at Country	The name of the country in which the draft is payable. This field is enabled if the International option is selected as Draft Type .
City	The name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: <ul style="list-style-type: none"> • 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.

Field Name	Description
Select Address	Select the address at which you want the draft to be delivered. The options are: <ul style="list-style-type: none"> • 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 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.

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

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

Note:

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

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

OR

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

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

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

16. In the **Draft Payable at Country** field, select the country in which the draft is to be payable.

17. In the **City** field, name of the city at which the draft is to be payable.

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

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

i. From the **City** list, select the city so as to filter the branches based on city of choice.

ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.

The complete address of selected branch appears.

- b. If you select **My Address** option;
 - i. From the **Select Address** list, select the option of choice.
The complete address of user as maintained corresponding to the selected address appears.
 - c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
 - i. From the **Country** field, select the country in which the draft is to be delivered.
 - ii. In the **Address 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.
19. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
- The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
20. The success message appears along with the draft details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

FAQ

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

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

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

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

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6. Add Payee - Bank Account

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

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

- Internal
- Domestic
- International

How to reach here:

Dashboard > Payments Widget > Manage Payees > Add New Payee > Bank Account

OR

Toggle menu > Payments > Setups > Manage Payees > Add New Payee > Bank Account

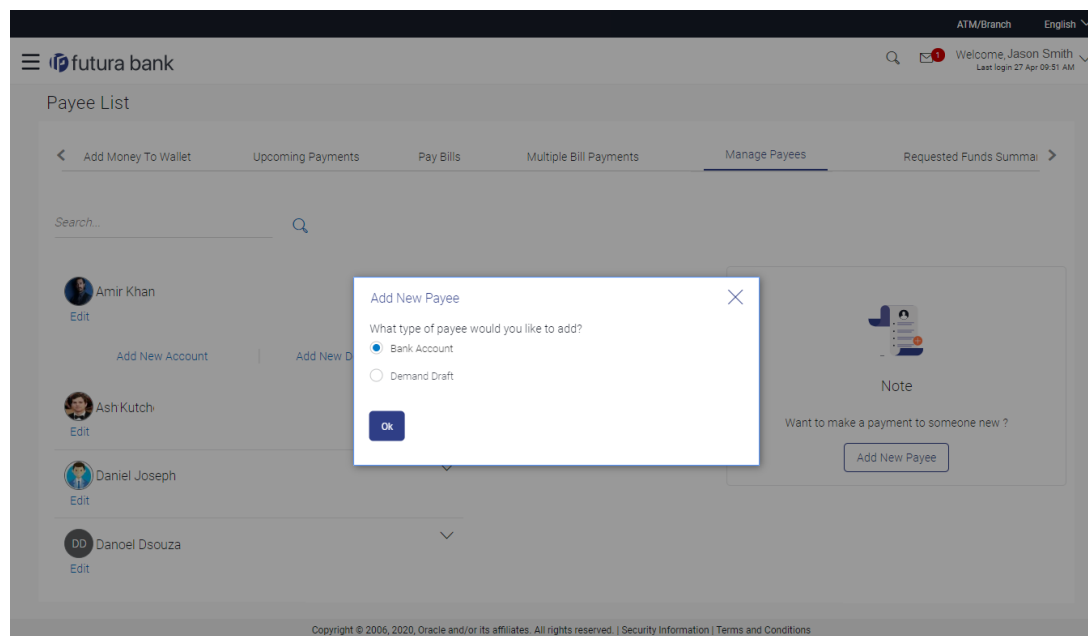
OR

Dashboard > Payments Menu > Transfer Money > Manage Payees > Add New Payee > Bank Account

To add new payee:

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

Add New Payee popup screen



Field Description

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

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

6.1 Add Payee - Internal Bank Account

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.

Add Payee – Internal Account

The screenshot displays the 'Add Payee' interface for an Internal Bank Account. The form includes the following fields and options:

- Bank Account** (selected) / Demand Draft
- Payee Name:** Parag
- Payee Photo:** Upload Photo (Max image size - 1000 KB, File format - JPG and PNG)
- Account Type:** Internal (selected), Domestic, International
- Account Number:** HEL0046900015
- Confirm Account Number:** HEL0046900015
- Account Name:** MyAccount
- Nickname:** SelfAccount

Buttons at the bottom include **Submit**, **Cancel**, and **Back**. A sidebar on the right contains a promotional message: "Transfer money faster than ever! Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen." The top of the screen shows the Futura Bank logo and user information: "Welcome, Parag Kinikar, Last login: 21 Aug 09:22 PM".

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same beneficiary, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
Payee Photo	Select this option to upload a photo against the payee.
Payee 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.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

Note:

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

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

OR

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

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

6.2 Add Payee - Domestic Bank Account

A domestic account transfer is one which involves the transfer of funds to an account that is held with another bank within the same country or politically united region.

Add Payee – Domestic Account

The screenshot displays the 'Add Payee' interface for a Domestic Bank Account. The form includes the following fields and options:

- Payee Name:** Steve
- Payee Photo:** A photo of a man in a blue shirt, with a 'Change' button and a 'Remove' link. Instructions specify: 'Max image size - 1000 KB, File format - JPG and PNG'.
- Account Type:** Radio buttons for 'Internal', 'Domestic' (selected), and 'International'.
- Network Type:** A dropdown menu set to 'NEFT'.
- Account Type:** A dropdown menu set to 'Savings'.
- Account Number:** A field containing '*****'.
- Confirm Account Number:** A field containing '5555555555'.
- Account Name:** My Account
- Bank Details:** DEUTDEFFXXX, Head Office, Taunusanlage 1 2, 875687, Frankfurt Am Main, Reset BIC Code.
- Nickname:** SelfAccount

At the bottom of the form are 'Submit', 'Cancel', and 'Back' buttons. A callout box on the right states: 'Transfer money faster than ever! Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen.' The footer contains a copyright notice: 'Copyright © 2005, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions' and a 'Hey, I am here to help if you need it!' button.

Field Name	Description
Payee Name	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
Payee Photo	Select this option to upload a photo against the payee.

Field Name	Description
Network Type	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
Account Type (Only Applicable for India NEFT, India RTGS, India IMPS)	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
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.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
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.
BIC Code Lookup - Search Result	
The following fields are displayed in the search results.	
Bank Name	Name of the bank.
Address	The complete address of the bank.

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

Note:

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

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

OR

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

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

6.3 Add Payee – International Bank Account

The screenshot shows the 'Add Payee' screen in the Futura Bank mobile app. The user is adding an international bank account. The form fields are as follows:

- Bank Account:** Demand Draft
- Payee Name:** David
- Payee Photo:** Upload Photo (Max image size - 1000 KB, File format - JPG and PNG)
- Pay Via:** International (selected)
- Account Number:** *****
- Confirm Account Number:** 556655677
- Account Name:** David Warner
- Address Line 1:** 122 Street1
- Address Line 2:**
- City:** Sydney
- Country:** Australia
- Pay Via:**
 - NOC
 - Bank Details
 - SWIFT Code
- Address:** 14750 CITIBANK DUBAI 'HANZALA MOSQUE ROAD, QALAI FATH'
- Nickname:** Lloyd

Buttons: Submit, Cancel, Back

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

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Field Name	Description
Payee Name	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
Payee Photo	Select this option to upload a photo against the payee.
Payee Type	Select International

Field Name	Description
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1-2	Enter the address of the payee.
City	Enter the city of the payee.
Country	Enter the country of the payee.
Pay Via	The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT / National clearing code value	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code Look up	
The following fields appear on a pop up window if the Lookup SWIFT Code link is selected.	
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Result	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.

Field Name	Description
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
National Clearing Code	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
Lookup National clearing code	Link to search the National clearing code.

National clearing code Look up

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

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

NCC Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.

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

Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.

Field Name	Description
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

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

Note:

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

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

OR

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

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

[Home](#)

7. 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 select a payee group first and then select the specific account of the payee towards which the transfer is to be made. The user is not required to explicitly select the transfer type (internal, domestic or international) since this is defined at the time of payee creation.

Prerequisites:

- Transaction and account access is provided to retail user.
- Transaction working window is maintained.
- Payees are registered for the purpose of transferring funds.
- Transaction limits are assigned to user to perform the transaction.
- Payee limits, cooling period along with transaction limits are maintained.

7.1 Transfer Money - Existing Payee

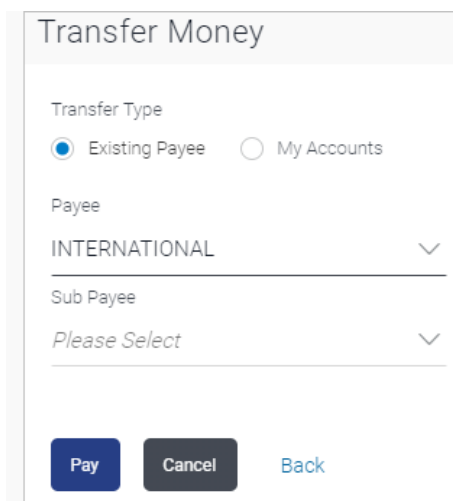
Transfer Money - Existing Payee

The screenshot displays the 'Transfer Money' page in the Futura Bank mobile app. The interface is in English and shows the user is logged in as Parag Kinikar. The 'Transfer Type' is set to 'Existing Payee'. The selected payee is 'Parag' with account details: Account Number 5555555555, Payee Type INTERNATIONAL, and Account Name ParagInternational. The transfer amount is set to EUR. The 'Transfer When' option is 'Now'. There are 'Pay', 'Cancel', and 'Back' buttons at the bottom of the form. A help button is located at the bottom right.

Fields that are not totally self-explanatory are explained below:

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own accounts)
Existing Payee	

Field Name	Description
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	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.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. This field appears for International Transfer .

Field Name	Description
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p>
Payment Details	<p>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.</p>
Note	<p>Narrative for the transaction. This will be internal to the bank.</p>

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.

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](#).

7.2 Transfer Money - My Accounts

The screenshot shows the 'Transfer Money' page on the Futura Bank website. The page is titled 'Transfer Money' and features a navigation menu on the left with the Futura Bank logo. The main content area is divided into two columns. The left column contains the transfer form, and the right column contains a promotional message.

Transfer Form Fields:

- Transfer Type:** Radio buttons for 'Existing Payee' (unselected) and 'My Accounts' (selected).
- Transfer To:** A dropdown menu showing 'xxxxxxxxxxxx0034' with a balance of '£4,678.24'.
- Transfer From:** A dropdown menu showing 'xxxxxxxxxxxx0034' with a balance of '£4,678.34'.
- Amount:** A text input field containing '£11.00'.
- Transfer When:** Radio buttons for 'Now' (selected) and 'Later' (unselected).
- Note:** A text input field with the placeholder text 'SampleNote'.
- Buttons:** 'Pay', 'Cancel', and 'Back' buttons are located at the bottom of the form.

Promotional Message:

Transferring money has never been easier!

Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts.

Haven't registered your payee yet?
No Problem! Use the Achoo! Payment Service

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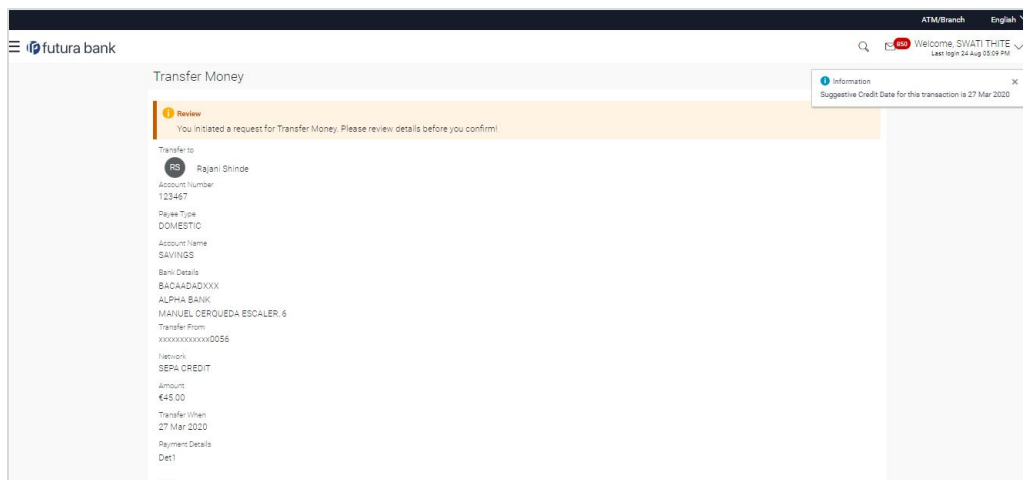
The flow and the fields for this transaction are self-explanatory.

7.3 Suggestive Credit Value Date

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.



7.4 International Low Value Payment

SWIFT GPI enables financial institutions to provide fast and frictionless cross-border payments for small and medium sized businesses and consumers.

International Low Value Payment

Payee
Marvin Music

MarvinXBorder

Account Number: FGT167900
Payee Type: INTERNATIONAL
Account Name: Marvin Music Company

Payee Address: 461 Dell Apartment, Trins Street 55, Barcelona, ES
Bank Details: CITIAEADXXX, CITIBANK N.A., KHALID IBN AL WALID STREET

Transfer From: xxxxxxxxxxxx0034
Balance: €123,919.63
Amount: EUR
Max Limit: €5,000.00
Transfer When: Now Later
Transfer via Intermediary Bank: Yes No

Payment Details
[Add Payment Details](#)
Note

Pay Cancel Back

Transferring money has never been easier!
Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts.
Haven't registered your payee yet?
No Problem! Use the Adhoc Payment Service

Enter Amount between €1.00 and €5,000.00

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Fields that are not totally self-explanatory are explained below:

Field Name	Description
Transfer From	Account from which money will be debited.

Currency	The currency in which the transfer is to take place. User can select the currency from the list for which low value international payment is supported. Also Max Limit indicates the maximum supported amount for the selected currency.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank.
Pay Via	Network for payment. The options is Swift Code only. 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.

Note:

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](#).

7.5 Other Transfers - New Payee

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

i. Email/Mobile

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

ii. Bank Account

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

iii. Facebook

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

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

iv. Twitter

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

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

7.6 Other Transfers – Between Wallets

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

To transfer from one wallet to another wallet:

1. **Menu >> Payments >> Payments and Transfers >> Other Transfers**, select the **Between Wallets** option.

Transfer Money – Between Wallets

The screenshot shows the Futura Bank mobile app interface for the 'Transfer Money' section. The top navigation bar includes 'ATM/Branch' and 'English'. The main header shows 'futura bank' and a user profile for 'SWATI THITE' with the last login time '17 Aug 02:12 PM'. Below the header, there are several tabs: 'Favorites', 'Adhoc Demand Draft', 'Other Transfers' (which is selected), 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Add Mo'. The 'Other Transfers' tab is active, showing a 'Transfer Type' section with two radio buttons: 'New Payee' and 'Between Wallets' (which is selected). Below this, there are fields for 'Transfer From' (set to 'Wallet'), 'Recipient's Mobile Number' (9812123434), 'Amount' (€11.00), and 'Balance : €2,400.00'. There are also buttons for 'Transfer' and 'Cancel'. On the right side, there is a promotional message: 'Transferring money has never been easier!' with a gift icon, and a chat bubble that says 'Hey, I am here to help if you need it!'.

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate The options are: <ul style="list-style-type: none"> • New payee • Between Wallets
Between Wallets	
Transfer From	The value Wallet is defaulted when the option Between Wallets is selected in the Transfer Type field.
Recipient Mobile Number	Enter the mobile number by which the beneficiary's wallet is associated.

Field Name	Description
Amount	Specify the amount to be transferred.
Note	Narrative for the transaction.

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

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

Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.
4. **What happens if the transaction amount is less than set Transaction Limit?**

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

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

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

[Home](#)

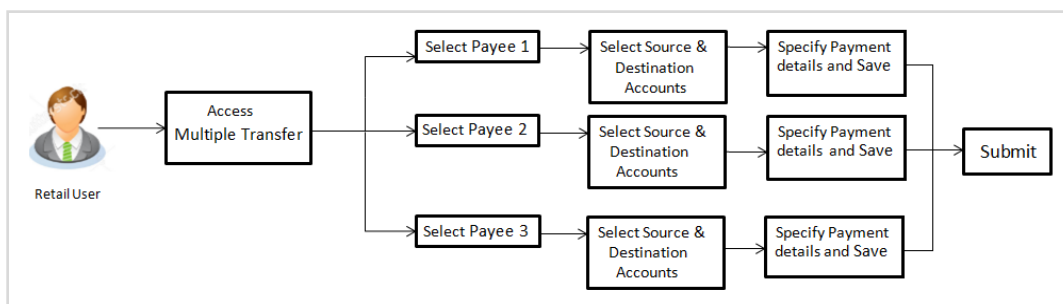
8. Multiple Transfers

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

Prerequisites:

- Transaction and account access is provided to the retail user
- Transaction working window is maintained for the underlying transfer types
- Registered payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to the user to perform the transaction
- Payee limits and cooling period limits are maintained

Workflow



How to reach here:

Toggle menu > Payments > Payments and Transfers > Multiple Transfers

OR

Dashboard > Payments Menu > Multiple Transfers

Multiple Transfers

ATM/Branch

futura bank

Welcome, Parag Kinikar
Last login 21 Aug 05:22 PM

Multiple Transfers

Favorites Adhoc Demand Draft Other Transfers Adhoc Transfer **Multiple Transfers** Issue Demand Drafts Payment Status Inquiry Add Mo >

Payee 1

Payee
Parag

ParagSavings

Account Number	Payee Type	Account Name
5555555555	INTERNATIONAL	ParagInternational

Payee Address
Address1,Nak,IN

Bank Details
14750,CITIBANK DUBAI,HANZALA MOSQUE ROAD, QALAI FATH

Transfer From
xxxxxxxxxxxx0034
Balance : £4,650.34

Amount
EUR €111.00
[View Limits](#)

Transfer When
 Now Later

Correspondence Charges
PAYEE

Transfer via Intermediary Bank
 Yes No

Payment Details
My Loan Amount

Add Payment Details
Note

Remarks

[Save](#) [Make a Copy & Save](#) [Reset Fields](#)

Payee 2

Payee
Steve

What are the benefits?

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

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

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

Multiple Transfers – Status

Payee	From Account	Date & Amount	Host Reference No.	Status
ParagSavings 555555555	xxxxxxxxxxx0034	27 Mar 2020 €111.00	2023701048388000	Completed
SelfAccount 555555555	xxxxxxxxxxx0034	27 Mar 2020 €222.00	2023701048388001	Completed

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

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

[Home](#)

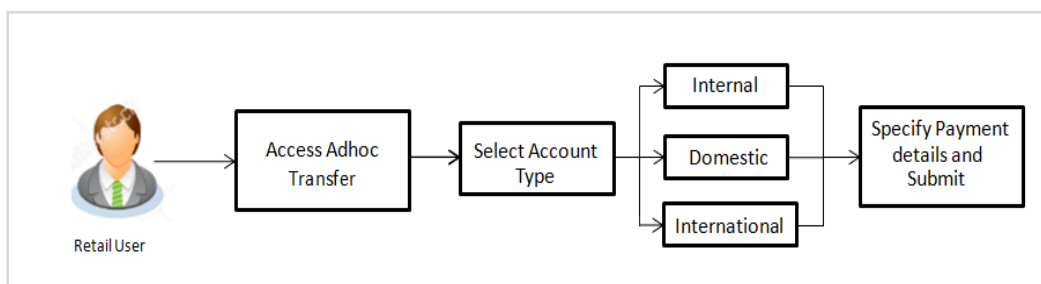
9. Adhoc Transfer

An adhoc transfer is used to transfer funds from the user's account to a beneficiary/ payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, customers are required to specify the beneficiary details manually along with the transfer details while initiating an adhoc transfer.

Pre-Requisites

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

Workflow



Features Supported In Application

Following type of transactions are supported under Adhoc Transfers

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

Toggle menu > Payments > Payments and Transfers > Adhoc Payment > Adhoc Transfer

OR

Dashboard > Quick Links > Adhoc Transfer

9.1 Adhoc Payment - Internal Fund Transfer

My Dashboard ATM/Branch English

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

Adhoc Internal Payment

Payment Type

Internal Domestic International

Account Number

Confirm Account Number
HEL0253100010

Account Name
Parag K

Payee Email ID
Parag@google.com

[Add Email ID](#)

Transfer From
xxxxxxxxxxx0035

Balance : EUR 9,998,827.380000000000000000

Amount
EUR EUR 23.000000000000000000
[View Limits](#)

Transfer When
 Now Later

Note
notes Enter 0 to 80 characters.

[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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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.

9.2 Adhoc Payment - Domestic Fund Transfer

9.3 **Adhoc Payment - International Fund Transfer**

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

Radio buttons for payment method

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 radio buttons

Correspondence Charges

Payee

Transfer via Intermediary Bank

Yes No radio buttons

Payment Details

payment details1

Add Payment Details

Internal Note

paymentremarks

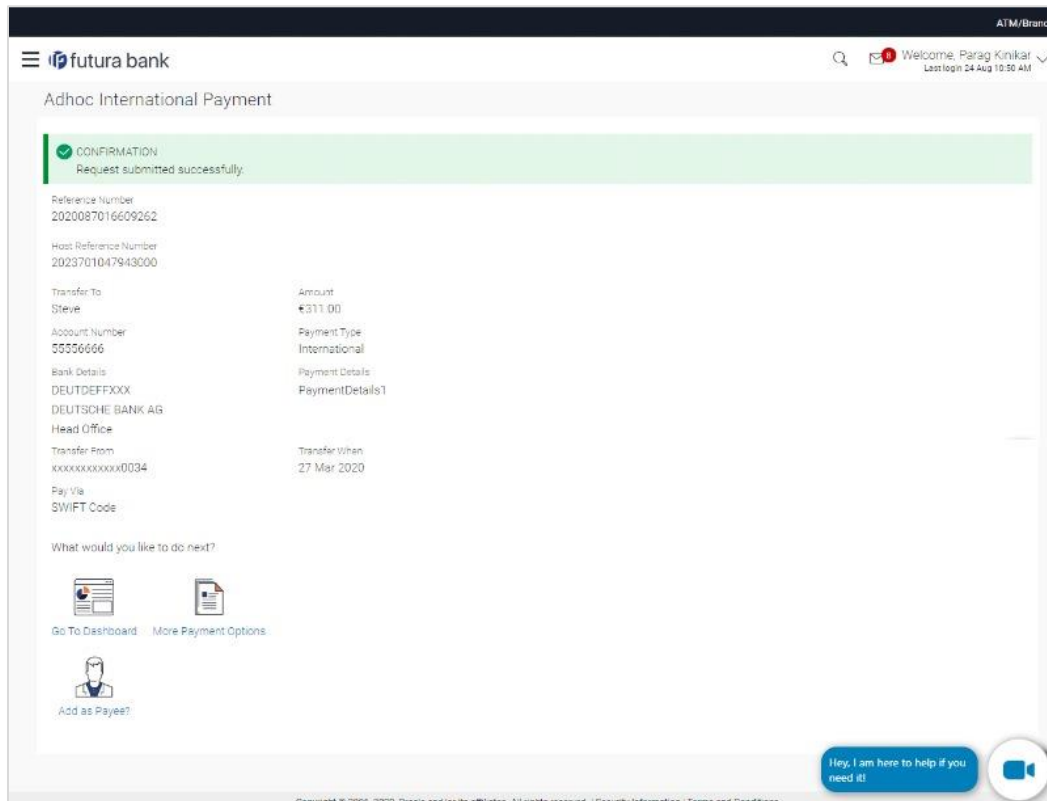
Pay

Cancel

Back

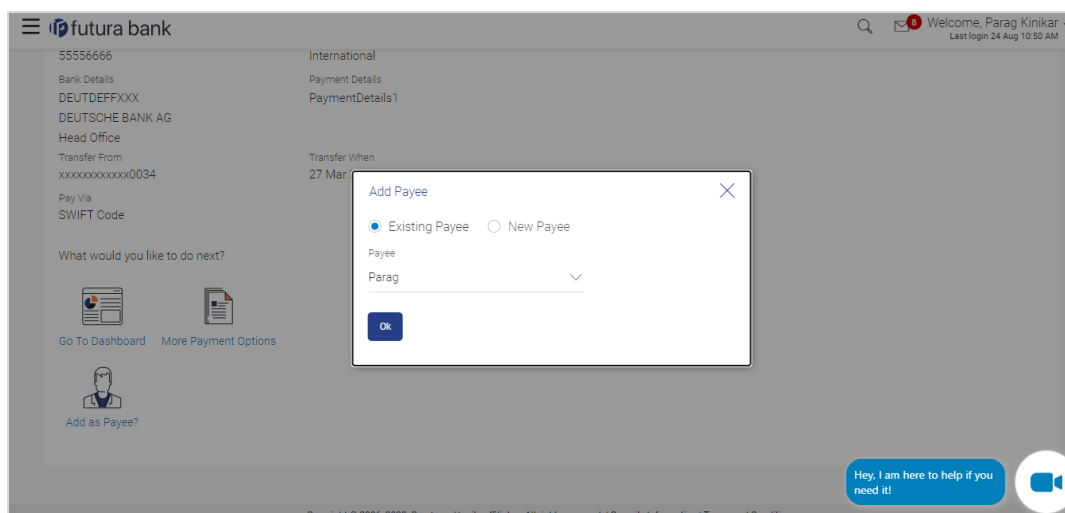
What are the benefits? Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally. The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

Confirmation of Payment Submission



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

Add Payee - Addition of New Payee



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

Note:

While registering the beneficiary as a payee, the user can upload the payee's photo by selecting the Upload photo option.

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

Click Change to modify the uploaded payee photo.

OR

Click Remove to delete the uploaded payee photo.

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

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

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 the Pay Later option.

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

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

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

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

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

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

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

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

[Home](#)

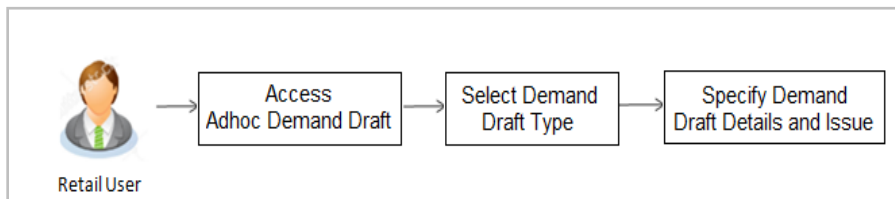
10. Adhoc Demand Draft

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

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

Pre-Requisites

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



How to reach here:

Dashboard > Payments Widget > Adhoc Demand Draft

OR

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

10.1 Adhoc Demand Draft - Domestic

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

To initiate an adhoc domestic demand draft request:

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

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

Adhoc Domestic Demand Draft

My Dashboard ATM/Branch English

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

Adhoc Demand draft

Draft Type

Domestic International

Draft Favouring

Shrikant

Draft payable at City

UTTARKHAND

Delivery Location

Branch Near Me My Address Other Address

City

London

Branch Near Me

FCLVA

Unit 1
Block A
London
GREAT BRITAIN

Amount

EUR EUR 23.000000000000000000

[View Limits](#)

Scheduled On

Now Later

Transfer From

xxxxxxxxxx0035


Balance : EUR 9,998,827.380000000000000000

Note

notes

Enter 0 to 80 characters.

Issue **Cancel** Back



Note

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

DDs will be couriered to the mailing 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.

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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.
Delivery Location	<p>Select the option to identify where you would like the draft to be delivered. The options are:</p> <ul style="list-style-type: none"> • 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 lines 1 and 2 of the address at which you wish to have the draft delivered.

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	The currency in which the draft is to be issued. In case of domestic demand drafts, the currency will be defaulted to the local currency of the country. <hr/> <u>Note: Domestic demand drafts can be issued only in the local currency of the country.</u> <hr/>
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: <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option Later from the Scheduled On list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

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

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

10.2 **Adhoc Demand Draft - International**

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

To initiate an adhoc international demand draft request:

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

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

Adhoc International Demand Draft

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 00.000000000000000000

View Limits

Scheduled On

Now Later

Transfer From


xxxxxxxxxxx0018 - 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 mailing 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.
Draft Payable at City	Enter the name of the city in which the draft is payable.
Delivery Location	<p>Select the option to identify where you would like the draft delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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.

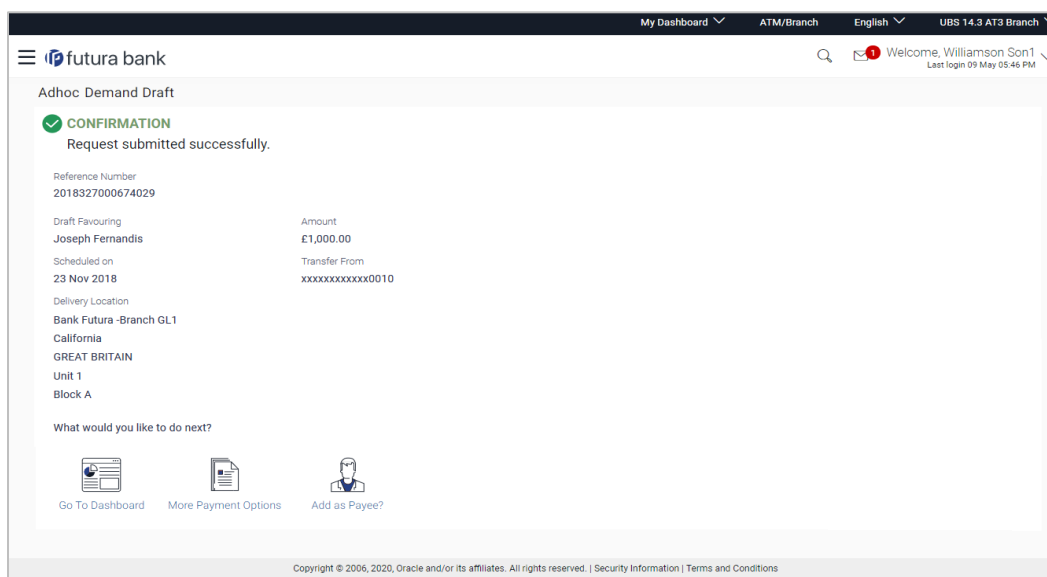
The following section appears if you select the **Other Address** option as draft delivery location.

Field Name	Description
Country	Select the country in which the draft is to be delivered.
Address Line 1-2	Enter 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.
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: <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option Later from the Scheduled On list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.
3. In the **Draft payable at Country** field, select the country at which the draft is to be payable.
4. In the **Draft payable at City** field, enter the name of the city at which the draft is to be payable.
5. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select the **Branch Near Me** option;

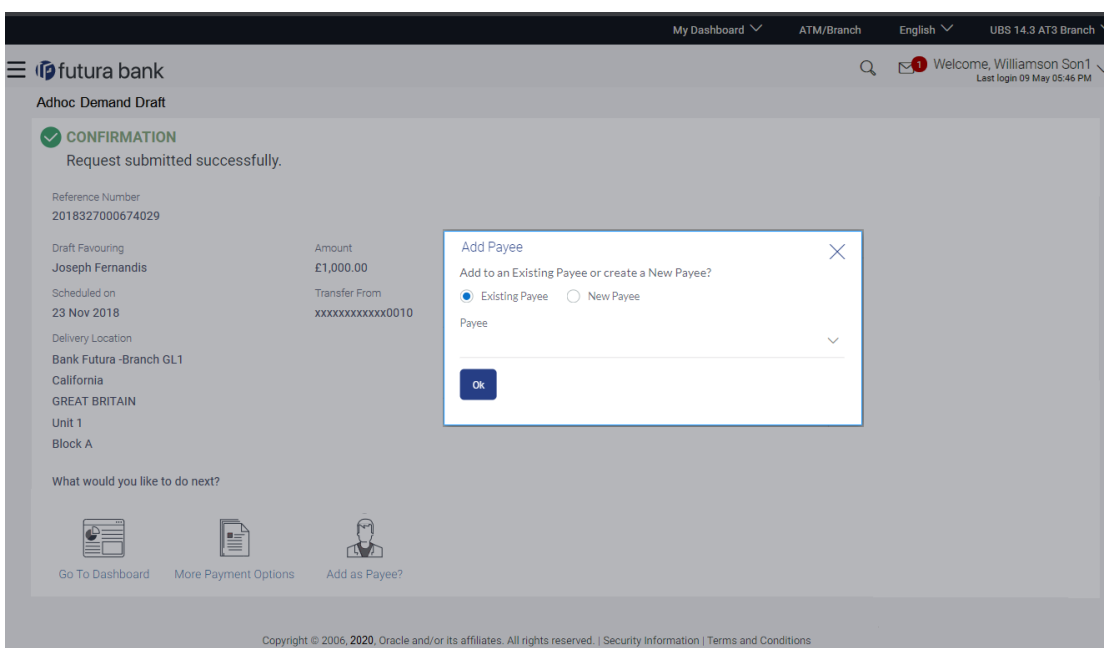
- i. From the **City** list, select the city so as to filter the branches based on city of choice.
 - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select the **My Address** option;
 - i. From the **Select Address** list, select the option of choice.
The complete address of the user as maintained corresponding to the selected address appears.
 - c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.
 - i. From the **Country** list, select the country in which the draft is to be delivered.
 - ii. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - iii. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - iv. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - v. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
6. From the **Currency** field, select the currency in which the draft is to be issued.
7. In the **Amount** field, enter the amount for which the draft needs to be issued.
8. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option later in the **Scheduled On** field, specify the date at which the draft is to be issued.
9. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.
10. In the **Note** field, specify a note or remarks, if required.
11. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
12. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to Dashboard.
OR
Click **Back** to return to the **Adhoc Demand Draft** screen.
13. The success message appears, along with the reference number and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **More Payment Options** to access the other payments options.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.

Success Message



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

Add Payee - Addition of New Payee



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

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

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

[Home](#)

11. Issue Demand Draft

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards payees. In order to initiate a demand draft issue request, the user has to first ensure that the payee i.e. the recipient of the demand draft is registered as a demand draft payee through the Manage Payees feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft.

Prerequisites:

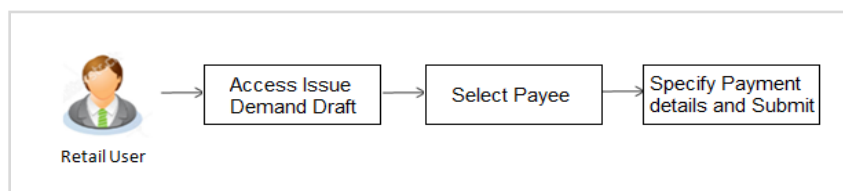
- Transaction access is provided to the retail user
- Transaction working window is maintained
- Required payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

The user can request for two types of demand drafts:

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

Workflow



How to reach here:

Toggle menu > Payments > Payments and Transfers > Issue Demand Drafts

OR

Dashboard > Payments menu > Issue Demand Drafts

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


Demand Draft

Field Description

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

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

To issue a demand draft:

- From the **Favouring** list, select the payee to whom the demand draft is to be issued. The details of the selected payee along with the payee's photo appear.
OR
Click  if you want to select a different payee.
- From the **Currency** list, select the preferred currency.
- In the **Amount** field, enter the amount for which the draft needs to be issued.
- 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.
 - If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option **Later**, select the date for when the draft is to be drawn.
- From the **Transfer from** list, select the account from which funds need to be drawn.
- In the **Note** field, specify a note or remarks.
- Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
- The **Demand Draft - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to Dashboard.
OR
Click **Back** to return to the **Demand Draft** screen.

9. The **Verification** screen appears if the transaction is configured for 2 factor authentication.
10. The success message appears, along with the host reference number and draft details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.

FAQ

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

You can initiate a future dated demand draft issuance request using the Schedule Later option

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

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

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

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

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

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

[Home](#)

12. Repeat Transfers

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

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

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

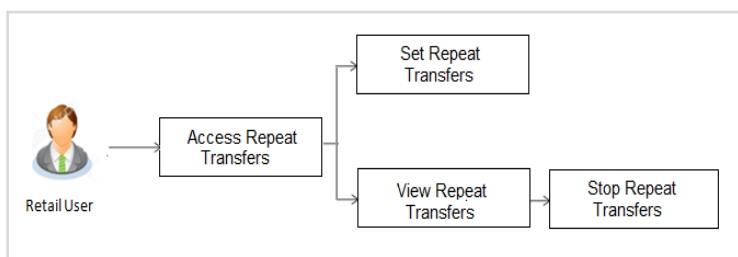
Pre-Requisites

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

Features supported in application

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

Workflow



How to reach here:

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

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

Toggle menu > Payments > Setups > Repeat Transfer

12.1 View Repeat Transfers

The View Repeat Transfers feature enables users to view all the repeat transfers that have been previously initiated.

Repeat Transfers

Reference Number	Transfer To	Next Payment	Amount	Frequency/No. of Payments	Start Date	End Date	Status	
2115301561340003	Steve Cambell	04 Jun 2021	EUR23.87	Every month	04 Jun 2021	24 Jul 2021	Closed	⋮
2115201718850003	John Smith	02 Jun 2021	EUR33.00	Every month	02 Jun 2021		Active	⋮
2115101788480002	Charles Handyman	01 Jun 2021	EUR33.00	Every day	01 Jun 2021	30 Jun 2021	Active	⋮
2115101784530002	Erica Johnson	01 Jun 2021	EUR33.00	Every day	01 Jun 2021	30 Jun 2021	Active	⋮
2115101416080004	Amanda Neumann	31 May 2021	EUR1.17	Every day	31 May 2021	24 Jul 2021	Active	⋮
2114801573110000	Rahul Mukherjee	28 May 2021	EUR1.12	Every month	28 May 2021		Active	⋮
2114001394830004	Amanda Neumann	20 May 2021	EUR101.04	Every day	20 May 2021	31 May 2021	Active	⋮

Search Criteria


Field Name	Description
Transfer Type	Mandatory Filter. Possible Values are – <ul style="list-style-type: none"> • SEPA • Within Bank (Self and Internal Transfers) • Cross Border
Status	Possible Values are – <ul style="list-style-type: none"> • Active • Closed
Debit Account Number	Mandatory Filter. Account from which money will be debited.

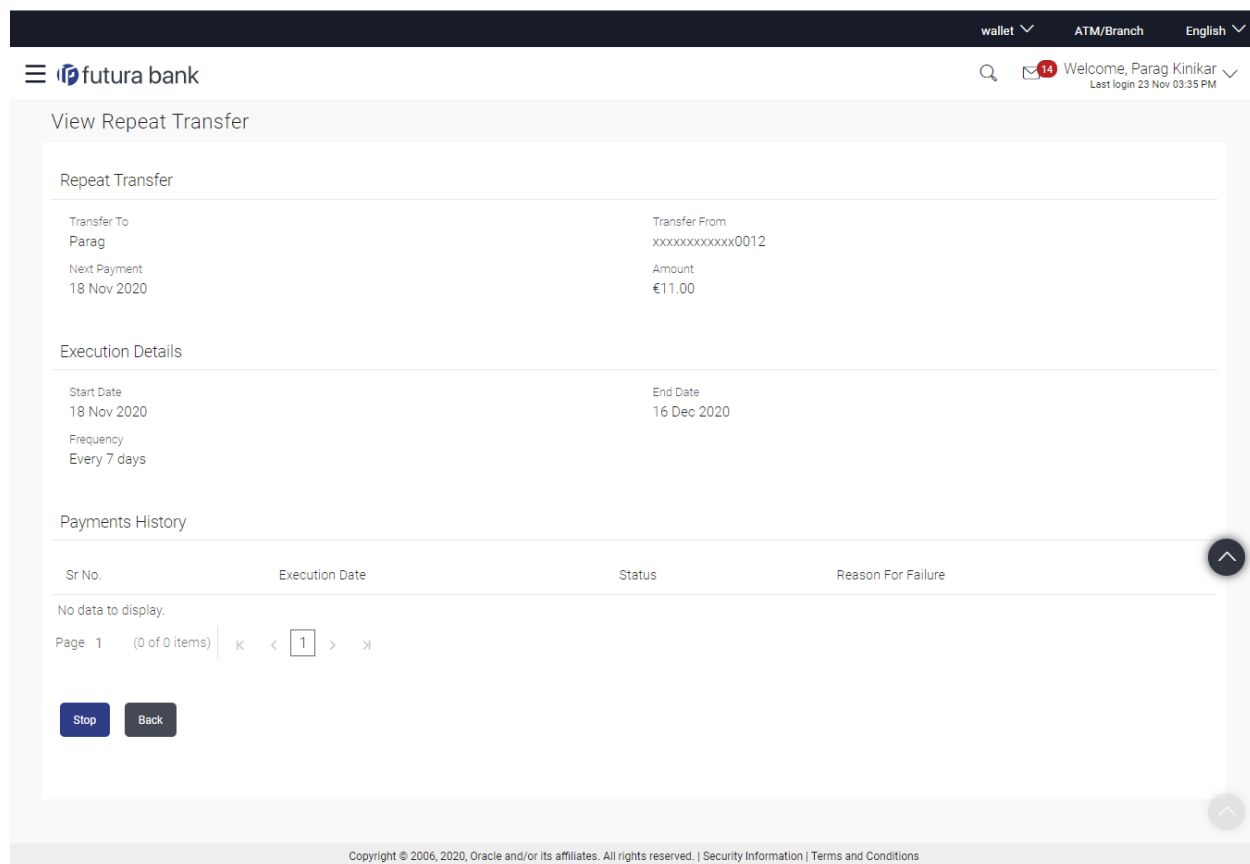
Field Name	Description
Reference Number	The unique number generated on posting of the transaction in the back end Payments Processor.

Field Description

Field Name	Description
Reference Number	The unique number generated on posting of the transaction in the back end Payments Processor.
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	Standing Instruction Status

To view Repeat Transfers:

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

Repeat Transfers - View Repeat Transfer


The screenshot displays the 'View Repeat Transfer' interface. At the top, there is a navigation bar with 'wallet', 'ATM/Branch', and 'English' options. Below this, the 'futura bank' logo and user information 'Welcome, Parag Kinikar' are visible. The main content area is titled 'View Repeat Transfer' and contains three sections: 'Repeat Transfer', 'Execution Details', and 'Payments History'.

Repeat Transfer Details:

Transfer To Parag	Transfer From xxxxxxxxxxxx0012
Next Payment 18 Nov 2020	Amount €11.00

Execution Details:

Start Date 18 Nov 2020	End Date 16 Dec 2020
Frequency Every 7 days	

Payments History:

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

At the bottom of the screen, there are 'Stop' and 'Back' buttons. A footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Transfer To	Displays beneficiary name
Transfer From	The source account number.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.

Field Name	Description
Execution Details	
Start Date	The start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
End Date	The last date on which repeat transfer instructions are executed.
Frequency	The frequency in which the repeat transfer is executed.
Payments History	
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: <ul style="list-style-type: none"> • Active • Failed
Reason for Failure	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

3. Click **Stop** if you want to stop the repeat transfer.
OR
Click **Back** to navigate back to previous screen.

12.2 Stop Repeat Transfers

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

Repeat Transfers - Stop Repeat Transfer

View Repeat Transfer

1 Review
Are you sure you want to Stop Repeat Transfer?

Transfer To
Parag

Transfer From
xxxxxxxxxxxx0012

Next Payment
18 Nov 2020

Amount
€11.00

Frequency
Every 7 days

Start Date
18 Nov 2020

End Date
16 Dec 2020

[Stop](#) [Back](#)


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Field Description

Field Name	Description
Transfer To	Displays beneficiary name.
Transfer From	The account from which the amounts are transferred towards the beneficiary or destination account.
Next Payment	The Date on which next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
Frequency	The frequency in which the amounts are transferred from the source account to the destination account.

Field Name	Description
Start Date	Payment Start Date
End Date	Payment End Date

To stop a Repeat Transfer:

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

12.3 Set Repeat Transfers

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

Set Repeat Transfer – Existing Payee

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

The screenshot displays the 'Set Repeat Transfers' interface for Futura Bank. The page is titled 'Set Repeat Transfers' and has two tabs: 'View Repeat Transfers' and 'Set Repeat Transfers'. The 'Set Repeat Transfers' tab is active.

Transfer Type: Existing Payee (selected), My Accounts

Payee: Ajay

Home Loan: Home Loan

Account Type: Internal

Account Name: HomeLoan Account

Account Number: HEL0046900015

Transfer From: xxxxxxxxxxxx0034

Balance: £126.05

Transfer Amount: GBP £11.00

Transfer Frequency: Weekly

Start Transferring: 16 Nov 2020

Stop Transferring: 28 Nov 2020

Note: Home Loan Transfer Check

Also Transfer Today

Buttons: Submit, Cancel, Back

Right sidebar: What are the benefits?
 No more waiting in queues, issuing cheques or late payment hassles.
 Consolidated view of all billers and payment history.
 Make all payments and recharges at one place.
 Get SMS Alerts for bill presentments, payments etc.

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Field Description

Field Name	Description
Transfer Type	<p>This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> Existing Payee My Accounts (User's own account)
Payee	Select the Payee Group Name first and then one of the Payees within the group from the second dropdown. If the group contains only 1 Payee then that one will get auto selected from the second dropdown.
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 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	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> Daily Weekly Fortnightly Bi-monthly Monthly Quarterly Semi-Annually

Field Name	Description
	<ul style="list-style-type: none"> Annually
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> 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	<p>Specify the date on which the last transfer is to be executed.</p> <p>This field appears if the option On is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After is selected in the Stop Transferring field.</p>
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards an Existing Payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.
2. From the **Payee** list, select the payee to whom fund needs to be transferred, and subsequently then select the specific account of the payee towards which the transfers are to be made.
3. From the **Transfer From** list, select the account from which the transfers are to be made.
4. From the currency list, select the preferred currency.
5. In the **Amount** field, enter the amount to be transferred at regular intervals.
6. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
7. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
8. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
 - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
 - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
9. In the **Note** field, specify a narrative for the transaction.
10. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
The **Set Repeat Transfer** popup window appears.
 - a. Click **Proceed** to initiate one-time transfer along with the repeat transfers.
OR
Click **Cancel**, if you do not wish to initiate the one-time transfer.

Set Repeat Transfer – One Time Transfer

The screenshot shows the Futura Bank web interface for setting repeat transfers. The page title is "Set Repeat Transfers". The interface includes a navigation bar with the Futura Bank logo, a search icon, and a user profile for "Parag Kinikar" with a notification badge. The main content area has two tabs: "View Repeat Transfers" and "Set Repeat Transfers".

The "Set Repeat Transfers" form includes the following fields:

- Transfer Type:** Radio buttons for "Existing Payee" (selected) and "My Accounts".
- Payee:** A dropdown menu with "Ajay" selected.
- Home Loan:** A dropdown menu with "Home Loan" selected.
- Account Type:** "Internal".
- Account Name:** "HomeLoan Account".
- Account Number:** "HEL0046900015".
- Transfer From:** A dropdown menu with "xxxxxxxxxxxx0034" selected.
- Balance:** "£126.05".
- Transfer Amount:** (Field is present but empty).

A modal popup window titled "Set Repeat Transfer" is displayed in the center. It contains the following text: "By selecting this option, a transfer with today's value date with the specified amount will also be initiated along with the request to set repeat transfers." Below the text are two buttons: "Proceed" and "Cancel".

On the right side of the interface, there is a section titled "What are the benefits?" with a list of benefits:

- No more waiting in queues, issuing cheques or late payment hassles.
- Consolidated view of all billers and payment history.
- Make all payments and recharges at one place.
- Get SMS Alerts for bill presentations, payments etc.

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

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

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

Set Repeat Transfer – My Accounts

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

The screenshot displays the 'Set Repeat Transfer' interface. At the top, there are navigation options: 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is identified as 'Welcome, Williamson Son1' with a last login of '30 Apr 09:04 PM'. The main heading is 'Set Repeat Transfer', with a sub-heading 'View Repeat Transfers' and a selected option 'Set Repeat Transfers'. Under 'Transfer Type', 'Existing Payee' is unselected and 'My Accounts' is selected. The 'Transfer To' field shows 'xxxxxxx0168' with a balance of '£452,810.35'. The 'Transfer From' field shows 'xxxxxxx0450' with a balance of '£289.14'. The 'Amount' is set to 'GBP £20.00'. The 'Transfer Frequency' is 'Daily'. The 'Start Transferring' date is '24 Nov 2019' and the 'Stop Transferring' date is '27 Nov 2019'. There is a 'Note' field with '80 Characters Left' and a checked 'Also Transfer Today' checkbox. At the bottom, there are 'Setup' and 'Cancel' buttons. A sidebar on the right titled 'What are the benefits?' lists: 'No more waiting in queues, issuing cheques or late payment hassles.', 'Consolidated view of all billers and payment history.', 'Make all payments and recharges at one place.', and 'Get SMS Alerts for bill presentments, payments etc. Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date.'

Field Description

Field Name	Description
Transfer Type	<p>This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Existing Payee • My Accounts (User's own account)
Account Number	Select the account towards which repeat transfers are to be made. All the accounts of the user are displayed.
Balance	On selecting an account number, the net balance of the account appears below the Account Number field.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	The currency in which the transfer is to take place. The currency is defaulted as the beneficiary account currency.
Amount	Specify the amount to be transferred.
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	The date on which the first repeat transfer is to be executed.

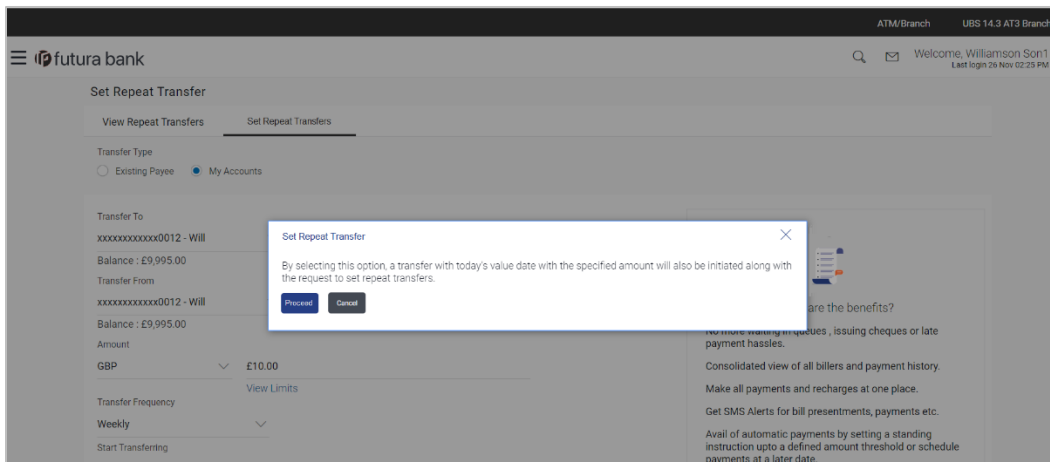
Field Name	Description
Stop Transferring	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> • On: Select this option if you wish to specify a date on which the last transfer 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	<p>Specify the date on which the last transfer is to be executed.</p> <p>This field appears if the option On is selected against the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After is selected against the Stop Transferring field.</p>
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

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

1. In the **Transfer Type** field, select the **My Accounts** option.
2. From the **Account Number** list, select the account to which the fund transfers need to be made.
3. From the **Transfer From** list, select the account from which the transfers are to be made.
4. In the **Amount** field, enter the amount to be transferred at regular intervals.
5. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
6. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
7. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
 - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
 - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
8. Specify a narrative for the transaction in the **Note** field.
9. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
The **Set Repeat Transfer** popup window appears.

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

Set Repeat Transfer – One Time Transfer



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

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

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

FAQ

1. Can I cancel a Repeat Transfer instruction?

Yes, you can cancel Repeat Transfer transactions provided that the instruction has some instructions that have not yet been executed. You cannot reverse transfers that have already been initiated.

Once an instruction has been cancelled, it will no longer be visible on the View Repeat Transfer screen.

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

In this case, the transfer will not be made. Transfers are executed only if there are funds available in your account.

3. Can I cancel a specific installment of a repeat transfer/ recurring payment?

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

[Home](#)

13. Request Money

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

Pre-Requisites

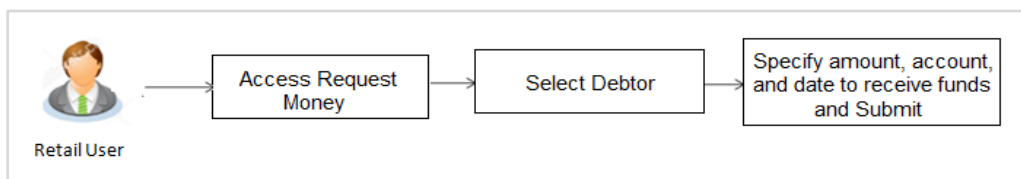
- Transaction and account access is provided to the retail user
- Transaction working window is maintained
- Debtors are maintained

Features supported in the application

Request money allows the user to

- Initiate SEPA Request Money

Workflow



How to reach here:

Dashboard > Payments Widget > Request Money

OR

Toggle menu > Payments > Payments and Transfers > Request Money

To initiate a Request Money transaction:

Request Money

The screenshot displays the 'Request Money' interface in the Futura Bank system. The page header includes 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is logged in as 'Williamson Son1' with a last login of '30 Apr 09:04 PM'. The main content area is titled 'Request Money' and has two tabs: 'Request Money' (active) and 'Manage Debtors'. The form fields are as follows:

- Request From:** G Gloria (with a dropdown arrow and a photo of Gloria).
- Amount:** €1,000.00
- Request In:** xxxxxxxxxxxx0166 - John S (with a dropdown arrow).
- Balance:** £347,997.22
- Receive On:** 07 Nov 2019 (with a calendar icon).
- Note (Optional):** for bill payment (with a character count of 64 Characters Left).

At the bottom of the form are 'Request' and 'Cancel' buttons. A 'Note' box on the right contains the following text:

Note

As a Futura Bank customer, you can initiate a new SEPA Request Money.

Please ensure you have your customer's IBAN and the bank's BIC to initiate a transaction.

Ensure your customer has submitted a mandate to allow a direct debit on their bank account automatically through SEPA Request Money.


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Field Description

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

1. From the **Request From** list, select the debtor to whom the money is to be requested, and then subsequently select the account maintained under debtor. The debtor details of the selected debtor appear.

OR

Click  if you want to select a different debtor.

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

2. In the **Amount** field, enter amount that needs to be transferred.
3. From the **Request In** list, select the account that needs to be credited with the amount.
4. From the **Receive On** list, select the date on which the money needs to be received.
5. In the **Note** field, enter for a note against the transaction, if required.
6. Click **Request**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
8. The success message appears along with the reference number.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.
OR
Click **Manage Debtors** to create/ edit/ view debtors.

FAQ

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

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

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

No, a request once initiated cannot be cancelled.

[Home](#)

14. Manage Debtors

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

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

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

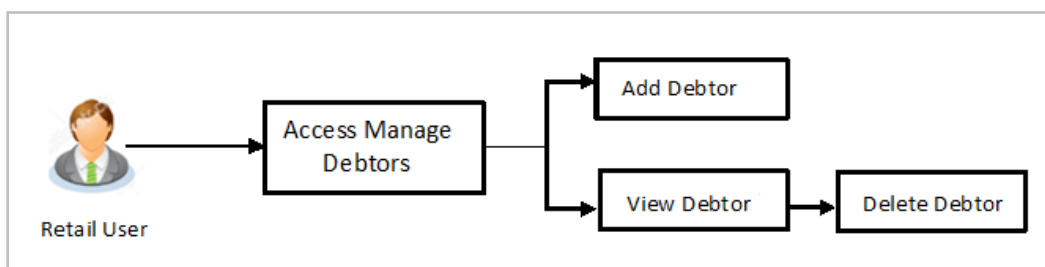
Pre-Requisites

- Transaction access is provided to the retail user

Features supported in the application

- View Debtor
- Add Debtor
- Delete Debtor

Workflow



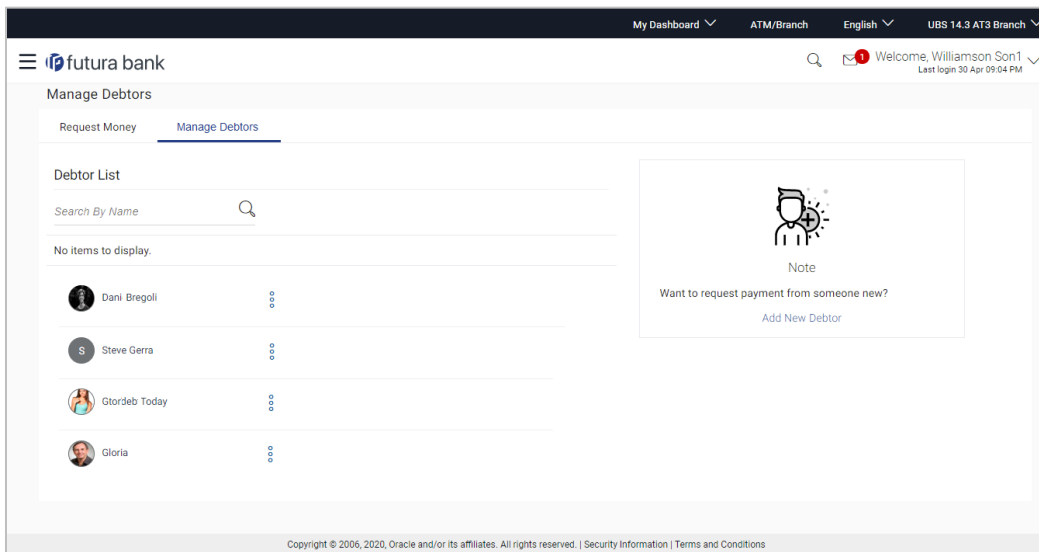
How to reach here:

Toggle menu > Payments > Setups > Manage Debtors

To manage debtors:



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

Manage Debtors



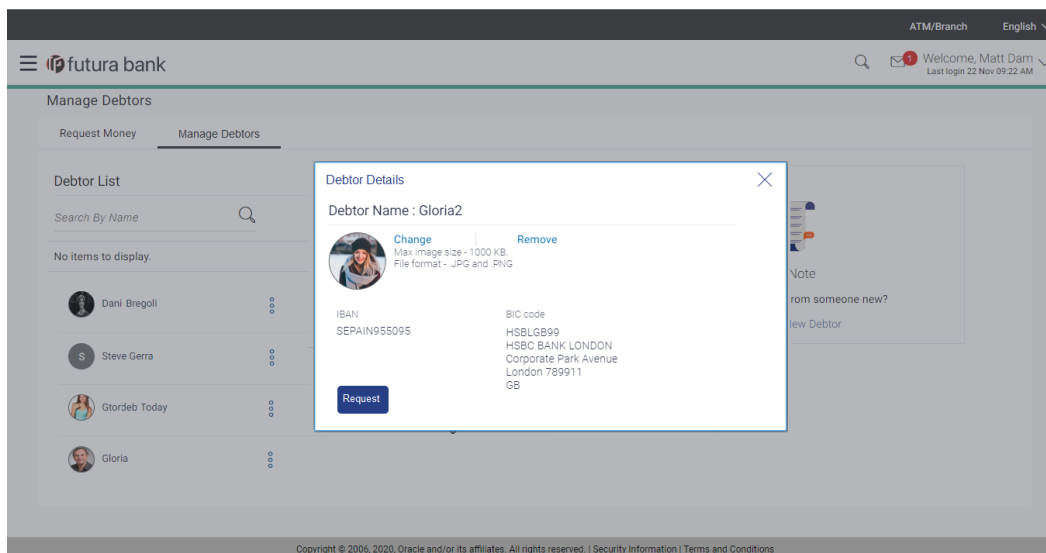
Field Description

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

2. From the **Debtor List**, select and click on a debtor whose details you want to view.
OR
In the **Search by Nickname**, enter the nickname of the debtor whose details you want to view and click .
OR
Click the **Add New Debtor** link to create a new debtor.
3. Click  and then click **View Details**. The **Manage Debtors - Debtor Details** screen appears.
OR
Click the **Add New Debtor** link to create a new debtor.

14.1 Manage Debtors - View

Manage Debtors - Debtor Details



Field Description

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

1. Click **Request** if you want to request money.
2. Click the option **Change** against the debtor photo to edit the photo, if required. This option is available only if a photo has been uploaded against the debtor. The window to browse and upload a photo appears.

- a. Select a photo to replace the existing debtor photo with and click **Open**.
The debtor photo gets updated and a message confirming the same appears.

OR

Click the **Remove** option against the debtor photo to delete the photo. This option is available only if a photo has been uploaded against the debtor. The message asking the user to confirm whether the photo is to be removed appears.

- a. Click **Yes** to delete the photo.
OR
Click **No** to return to the **View/Edit Payee** page.

3. Click **Upload Photo** to assign a photo against the debtor. This option appears if no photo has been uploaded against the debtor.
 - a. The window to browse and upload a photo appears.
 - b. Select a photo to upload and click **Open**.
The uploaded photo appears and a message conforming the same appears.

14.2 Add Debtor

Using this option you can add a debtor.

To add a new debtor:

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

Add Debtor

The screenshot shows the 'Add Debtor' screen in the futura bank interface. The top navigation bar includes 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main header shows 'Request Money' and 'Manage Debtors'. The form fields are:

- Debtor Name: Mary Smith
- Upload Photo: Max image size - 1000 KB, File format - .JPG and .PNG
- Debtor IBAN: 214466
- Bank BIC Code: AARBDESW108, AARBDESW, AARBDESW108, DE
- Reset button
- Nickname: MaryS
- Add and Cancel buttons

On the right side, there is a promotional message: 'Speed up your payments! Tag any transaction as favourite on the Payment Receipt Screen, so the next time you can execute the same transaction with fewer clicks. Simple steps to fast track your banking transactions: -Select the transaction you wish to perform -Funds Transfer or Bill Payment -Complete your transaction -Tag your transaction as favourite on the Payment Receipt Screen'.

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Field Description

Field Name	Description
Debtor Name	Enter the name of the debtor.
Upload Photo	Select this option to upload a photo against the debtor.
IBAN	Specify the International bank account number (IBAN) of the debtor

Field Name	Description
Bank BIC Code	Enter the Bank Identifier code (BIC) of the debtor's bank.
Nick Name	Enter a nickname by which you want to identify the debtor.

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

Note:

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

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

OR

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

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


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

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

14.3 Delete Debtor

To delete a debtor:

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

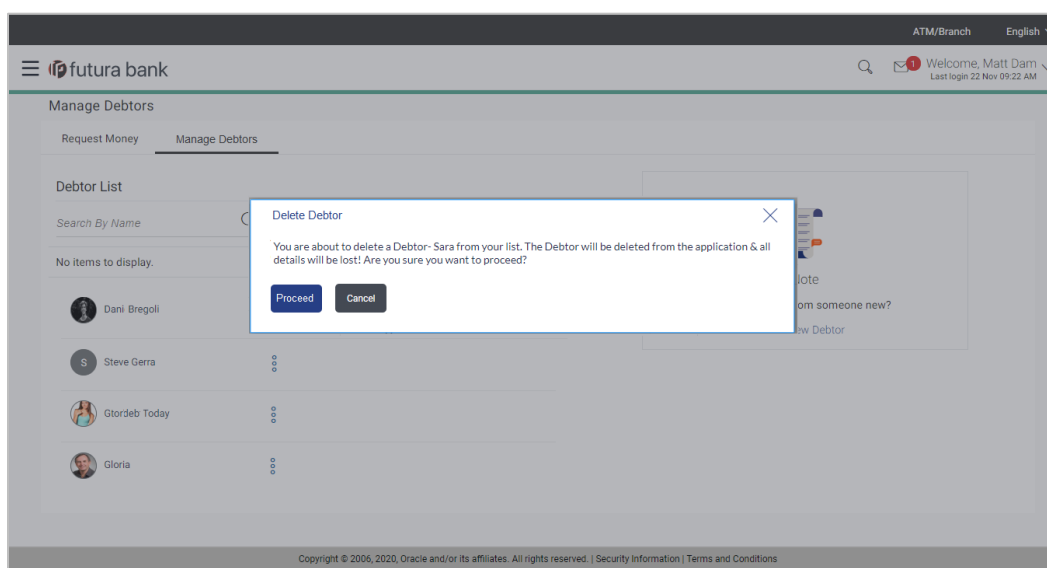
Enter the nickname of the debtor which you want to delete and click .

OR

Click the **Add New Debtor** link to create a new debtor.

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

Delete Debtor



3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
4. The success message of deletion appears.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to go to other payment options.

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15. Payment Status Inquiry

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

The Payment Status Inquiry summary screen lists down payment transactions initiated by the user 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. 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.

Pre-requisites:

Transaction access is provided to the retail user.

How to reach here:

Toggle Menu > Payments > Inquiries > Payment Status Inquiry

15.1 Payment Status Inquiry – Summary

Payment Status Inquiry – Summary (List View)

The screenshot displays the 'Payments Status Inquiry' screen for a user named SWATI THITE. The interface includes a navigation menu with options like 'Favorites', 'Adhoc Demand Draft', 'Transfer Money', 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Funds 1'. A search bar is present with the text 'Search...'. Below the search bar, there is a table of transactions:

Date	Account Name	Reference Number	Transfer Type	Amount	Status
26 Mar 2020	ALL SPORTS	2012510426730000	Internal Transfer	€100.00	Processed
26 Mar 2020	SAVING	2011917876500000	International Transfer	€2.00	In Progress
26 Mar 2020	ALL SPORTS	2011410425870000	Internal Transfer	€6.00	In Progress

At the bottom of the table, it indicates '(Showing 3 out of 3 items)'. A 'Back' link is located at the bottom left of the screen. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Payment Status Inquiry – Summary (Table View)

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Field Description

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

Search Criteria

From <account> The user can select a CASA account so as to view all the transfers initiated from that account.

Balance Displays the balance amount in the selected account.

for last <N> days A sentence identifying the number of days in the past for which the payment records are being displayed. This statement will be displayed on screen load. By default, records of transfers initiated over the past 10 days will be displayed.

Search The user will be able to filter transfer records displayed on the summary page based on certain factors such as payee name, transaction reference number, transfer amount, and so on.

Additional Search The option to view extensive search options. Once the user selects this option, additional search criteria fields through which the user can search for payment records will be displayed in an overlay layer.

Table View The option to view payment records in a table view.

List View The option to view payment records in a list view.

Additional Search Criteria

Field Name	Description
Reference Number	The user can search for a transfer by entering the unique transaction reference number as generated by the host on transfer initiation.
Initiation From Date / Initiation To Date	The user can enter specify a date range so as to search for transfer records that have been initiated within that date range.
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 then the amount in the To Amount field.

Search Results

The following fields are displayed for each transaction.

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.
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.
Payment Status	Payment can be searched based on the current status.
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.
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.


To view / search for payment records:

1. All the payments initiated over the past <n> days appear as records on the **Payment Status Inquiry** screen.


OR

In the **From** list, select an account so as to view payments initiated involving that account as the source account.

OR


In the **Search** field, enter a payee name, reference number or amount to filter payment records based on these criteria. Click .

OR

Click  to search for payment records based on additional search criteria.

a. Set one or more parameters as follows:

- i. In the **Reference Number** field, enter a transaction reference number of a specific payment.
- ii. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.
- iii. From the **Payment Status** list, select one of the following options: Processed, In Progress, Future Valued, Cancelled, Exception and Seized.
- iv. In the **Initiation From Date** and **Initiation To Date** fields, enter a date range.
- v. In the **From Amount** and **To Amount** fields, enter an amount range.
- vi. Click **Apply**.
OR
Click **Reset** to reset the filter options.

Click  to view the payment records as a list.

OR

Click  to view the payment records in a table format.

2. Click the **Reference Number** of a specific payment record to view the details of that payment in the **Payment Status Inquiry Details** screen.

OR

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

15.2 Payment Status Inquiry – Details

The Payment Status Inquiry Details screen can be accessed by clicking on the reference number hyperlink of a specific payment record. All the details of the payment are displayed on this screen including the current status of the payment. Details are categorized for easy view based on status, recipient details, transaction details and remitter details.

Payment Status Inquiry - Details

The screenshot shows the 'Payment Status Inquiry' page for transaction number 2011614633600001. The page is divided into several sections:

- Status:** Current Status is 'In Progress', with a Date and Time of '06 Feb 2019 12:00:00 AM'.
- Recipient Details:** Account Name is 'Samuel Smith' and Account Number is 'xxxxxxxxxxxx9988'. Bank Details are '10 Redwoods, Example Lane, Avenida Vitacura New York'.
- Transaction Details:** Reference Number is '2011614633600001', Transfer Network is 'SWIFT', Initiated On is '06 Feb 2019 12:00 AM', Exchange rate is '--', Note is '/ACC/Fg', Payment Type is 'International Transfer', Transfer Amount is '€4.00', Transaction Date is '06 Feb 2019 12:00:00 AM', and Charges are '--'.
- Remitter Details:** Source Account Number is 'xxxxxxxxxxxx0158' and Source Account Branch is 'HEL'.

At the bottom of the screen, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. (Security Information) Terms and Conditions'.

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	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 funds have 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 the type of payment transfer i.e. internal, domestic or international transfer.
Transfer Network	The network used for the transfer. This can vary based on the region and the 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 and time of payment initiation.
Transaction Date	The date and time at which the transfer was processed.
Exchange Rate	The exchange rate in case of a multi-currency transfers.
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.
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.

Field Name	Description
Source Account Branch	The branch at which the source account is held.

- Click **Download** to download an electronic copy of the receipt of the transaction.
OR
Click **Back** to go to the previous screen.

15.3 Payment Cancellation

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

The screenshot shows the 'Payment Cancellation' interface in the Futura Bank system. At the top, there is a navigation bar with the Futura Bank logo, a search bar, and a user profile for 'ASHLEY CHARLES' with a last login time of '07 Jun 08:52 AM'. The main content area is titled 'Payment Cancellation' and contains two sections: 'Cancellation Details' and 'Payment Details'. In the 'Cancellation Details' section, there is a text input field for 'Cancellation Remark' and two buttons: 'Back' and 'Cancel Payment'. The 'Payment Details' section is partially visible, showing a table with the following information:

Payee Name	Reference Number	Payment Type
Darren Bulk Flet	2114501069640000	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. Favorites

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

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

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

- Payments made to an account (Money Transfers)

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

Prerequisites:

- Transaction and account access is provided to the retail user

Features supported in the application

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

How to reach here:

Dashboard > Payments Widget > Favorites

OR

Toggle menu > Payments > Favorites

OR

Dashboard > Payments Menu > Favorites

16.1 Favorites – Summary

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

The user is provided with the option to search for a favorite transaction on the basis of the payee name. The user can view and initiate transactions using these favorite transactions as templates and can also delete any transaction from the favorite list.

To view and initiate a favorite transaction:

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

Favorites – Summary

The screenshot displays the 'Favorites' section of the Futura Bank interface. At the top, there are navigation links for 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is logged in as 'Williamson Son1' with a last login time of '09 May 05:46 PM'. The main content area is titled 'Favorites' and includes a search bar and a list of transactions. The list has the following data:

Payee	Transfer Type	Amount
domestic123	Domestic Transfer	£1,234.00
Internal123	Internal Transfer Instruction	£10.00
Self	Self Transfer	£123.00
Self	Self Transfer	£500.00
Self	Self Transfer	£10.00
Theon	International Transfer Instruction	£100.00
domestic123	Domestic Transfer Instruction	£2,000.00

At the bottom of the list, there is a pagination control showing 'Page 1 of 1 (1-7 of 7 items)'. A callout box on the right side of the screen contains the following text:

Speed up your payments!
Speed up your payments!
Save transfers and bill payments initiated on a regular basis, as favorites by selecting the option provided on the Receipt screen.
You can then reinitiate the transfer or bill payment simply by selecting it from the list of favorites.

2. Select the relevant favorite transaction record and click 

Click **Pay Now** to initiate the transaction.

The details of the selected transaction appear in the respective payment transfer screen.

OR

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



Transaction initiation through Favorites

The screenshot displays the 'Transfer Money' page in the Futura Bank mobile app. At the top, there is a navigation bar with 'Default Dashboard', 'ATM/Branch', and 'English' options. Below this is the Futura Bank logo and a user greeting: 'Welcome, SWATI THITE' with a last login time of '29 Nov 06:07 PM'. The main content area is titled 'Transfer Money' and contains a form for initiating a transaction. The payee is 'Marie Cummings' (Account Name: Marie, Payee Type: INTERNAL, Account Number: HEL0030000011). The transfer amount is set to £6.00. The transfer timing is set to 'Now'. A 'Pay' button is located at the bottom left of the form. To the right of the form, there is a promotional message: 'Transferring money has never been easier!' followed by text explaining that money can be transferred to registered payees across the globe. A 'View Limits' link is also present. At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

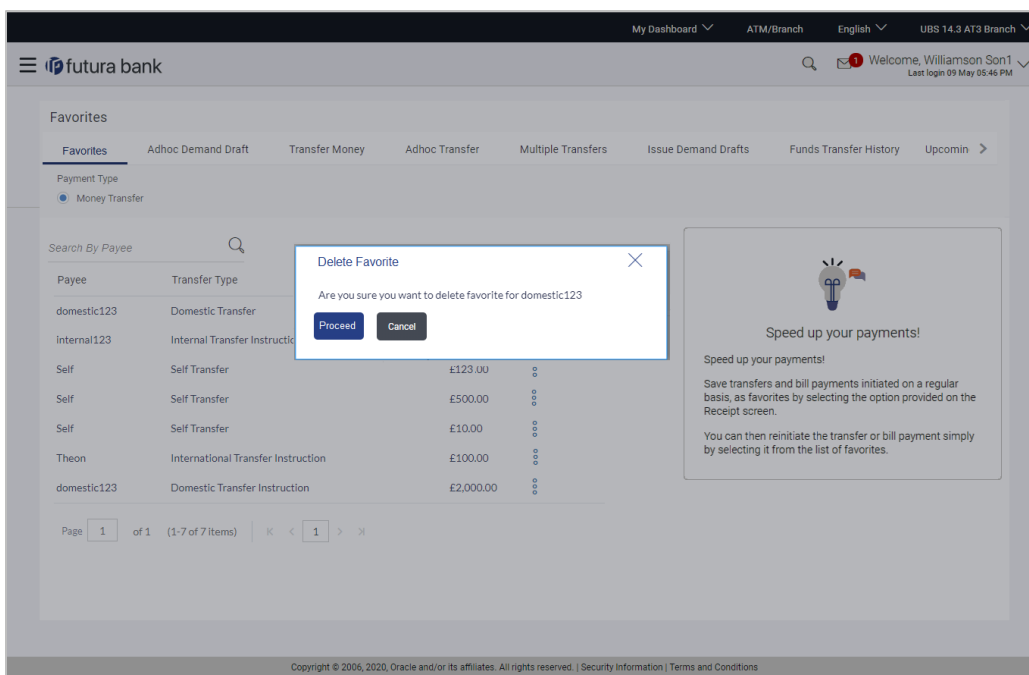
- To initiate a transaction, click **Transfer**.
OR
Click **Cancel** to cancel the transaction.

16.2 Remove Favorites

To remove a transaction from the favorite list:

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

Remove Favorites- Confirm



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

FAQ

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

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

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

You can mark money transfer transactions as favorites.

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

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

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

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

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17. View Limits

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

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



View Limits

My Limits
✕

Channel ⓘ

Internet ▾

Available Limits

	Amount	€0.01 to €120,000.00
	Count	1200

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

Ok

Field Description

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

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