

Corporate Payments User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.2.0.0

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**ORACLE®**

Corporate 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 21.1.2.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

|           |  |
|-----------|--|
| <b>NH</b> | No Host Interface Required.                  |
| ✓         | Pre integrated Host interface available.     |
| ×         | Pre integrated Host interface not available. |

| Sr.No | Transaction / Function Name | Oracle Banking Payments<br>14.5.0.0.0 | Oracle Banking Virtual Account Management<br>14.5.0.0.0 |
|-------|-----------------------------|---------------------------------------|---|
| 1     | <b>Payments Widgets</b>     |                                       |   |
|       | Payments Quick Links Widget | <b>NH</b>                             | <b>NH</b>   |
|       | Last 5 Payments Widget      | ✓                                     | ×   |
| 2     | <b>Transfer Money</b>       |                                       |   |
|       | Own Accounts                | ✓                                     | ✓   |
|       | Internal Account            | ✓                                     | ✓   |
|       | India Domestic - NEFT       | ×                                     | ×   |
|       | India Domestic - RTGS       | ×                                     | ×   |
|       | India Domestic - IMPS       | ×                                     | ×   |
|       | SEPA - Credit Transfer      | ✓                                     | ×   |
|       | International Transfer      | ✓                                     | ✓   |
| 3     | <b>Adhoc Transfer</b>       |                                       |   |
|       | Internal Account            | ✓                                     | ✓   |
|       | India Domestic - NEFT       | ×                                     | ×   |
|       | India Domestic - RTGS       | ×                                     | ×   |

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

| Sr.No | Transaction / Function Name            | Oracle Banking Payments 14.5.0.0.0 | Oracle Banking Virtual Account Management 14.5.0.0.0 |
|-------|--|------------------------------------|--|
| 7     | <b>Adhoc Demand Draft</b>              |                                    |  |
|       | Domestic - Pay Now                     | ✓                                  | ✗  |
|       | Domestic - Pay Later                   | ✓                                  | ✗  |
|       | International - Pay Now                | ✓                                  | ✗  |
|       | International - Pay Later              | ✓                                  | ✗  |
| 8     | <b>Repeat Transfers</b>                |                                    |  |
|       | Own Accounts                           | ✓                                  | ✗  |
|       | Internal Accounts                      | ✓                                  | ✗  |
|       | India Domestic - NEFT                  | ✗                                  | ✗  |
|       | India Domestic - RTGS                  | ✗                                  | ✗  |
|       | India Domestic - IMPS                  | ✗                                  | ✗  |
|       | SEPA                                   | ✓                                  | ✗  |
|       | SWIFT                                  | ✓                                  | ✗  |
| 9     | Manage Debtors                         | ✓                                  | ✗  |
| 10    | Request Money                          | ✓                                  | ✗  |
| 11    | <b>View Repeat Transfers</b>           |                                    |  |
|       | Own Account - Repeat Payment           | ✓                                  | ✗  |
|       | Internal Transfer - Repeat Payment     | ✓                                  | ✗  |
|       | India Domestic - NEFT - Repeat Payment | ✗                                  | ✗  |
|       | India Domestic - RTGS - Repeat Payment | ✗                                  | ✗  |
|       | India Domestic - IMPS - Repeat Payment | ✗                                  | ✗  |
| 12    | Inward Remittance Inquiry              | ✓                                  | ✗  |
| 13    | Payment Status Inquiry                 | ✓                                  | ✗  |



| Sr.No | Transaction / Function Name | Oracle<br>Banking<br>Payments<br>14.5.0.0.0 | Oracle<br>Banking<br>Virtual<br>Account<br>Management<br>14.5.0.0.0 |
|-------|-----------------------------|---|---|
| 14    | <b>Payment Cancellation</b> |   |   |
|       | Own Accounts                | ✓   | ✓   |
|       | Internal Account            | ✓   | ✓   |
|       | SWIFT                       | ✓   | x   |
| 15    | Favorites                   | <b>NH</b>                                   | <b>NH</b>   |
| 16    | Beneficiary User Mapping    | <b>NH</b>                                   | <b>NH</b>   |

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

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## 3. Payments

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

### **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.

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

---

### **Features Supported In Application**

Payment features supported in application includes:

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

[Home](#)

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## 4. Manage Payees

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

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

Payee Maintenance is provided for following payment transactions:

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

### Payee Access Type:

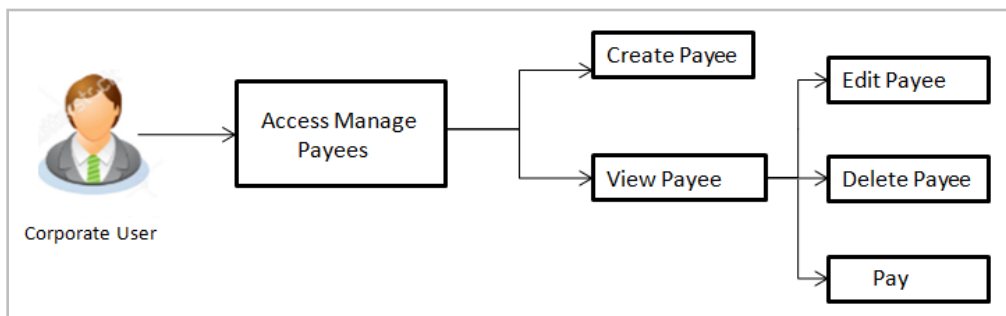
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

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

### Pre-Requisites

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

## Workflow



## Features Supported In the application

Functions available on Payees are as follows:

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

### How to reach here:

*Toggle menu > Payments > Setups > Manage Payees*

## 4.1 Payee Summary

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

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

### To manage payees:

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

## Payees

The screenshot displays the 'Payees' management page in the Futura Bank system. At the top, there are navigation elements including the bank logo, a search icon, and a user greeting: 'Welcome, ParagC Kinikar' with a dropdown arrow and 'Last login 24 Aug 02:48 PM'. Below this, the 'Payees' section has two tabs: 'Account' (selected) and 'Demand Drafts'. A 'Create' button is located in the top right corner. A search bar labeled 'Search By Payee Name' is present. The main content is a table with the following data:

| Payee Name | Account Type  | Account Details                   | Nickname | Created By     | Access Type |
|------------|---------------|-----------------------------------|----------|----------------|-------------|
| David      | International | 5555666655<br>CITIBANK DUBAI      | Warnie   | ParagC Kinikar | PRIVATE     |
| Parag      | Internal      | HEL0046900015<br>Internal Account | HomeLoan | ParagC Kinikar | PRIVATE     |
| Rahul      | Domestic      | 5555666666<br>DEUTSCHE BANK AG    | Jammy    | ParagC Kinikar | PRIVATE     |

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-3 of 3 items)' and navigation arrows.

### Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Payee Accounts</b>  | Below fields appears for Account type of payees.   |
| <b>Payee Name</b>      | Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo. |
| <b>Account Type</b>    | The type of account associated with the payee. <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>   |
| <b>Account Details</b> | The details of the account associated with the payee.  |
| <b>Nickname</b>        | The nickname of the payee, defined at the time of payee creation.  |
| <b>Created By</b>      | The name of the user who created the payee.  |
| <b>Access Type</b>     | The access type of the payee.<br>The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>  |

| Field Name   | Description  |
|--|--|
| <b>Payee - Demand Drafts</b>                                 |  |
| Below fields appears if the payee is holding a demand draft. |  |
| <b>Payee Name</b>  | Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo. |
| <b>Draft Type</b>  | The type of draft.<br>The values can be: <ul style="list-style-type: none"><li>• Domestic</li><li>• International</li></ul>  |
| <b>Draft Favoring</b>  | Draft favoring details.  |
| <b>Created By</b>  | The name of the user who created the payee.  |
| <b>Access Type</b>   | The access type of the payee.<br>The values can be: <ul style="list-style-type: none"><li>• Public</li><li>• Private</li></ul>   |

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

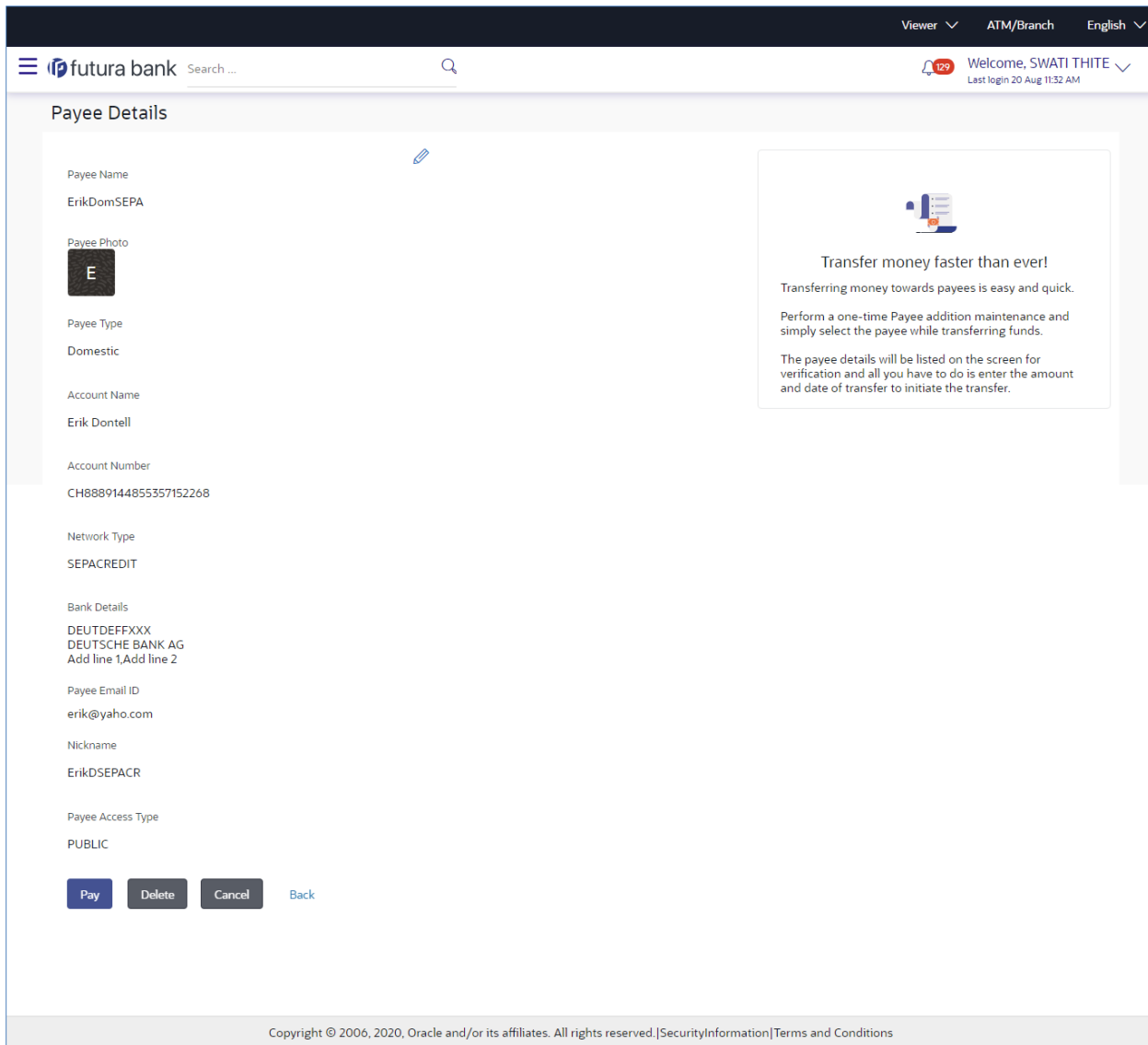
## 4.2 Payee Details

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

### To view payee details:

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

### Payee Details




### Field Description

| Field Name   | Description  |
|--|--|
| The following fields appear if a bank account payee is being viewed. |  |
| <b>Payee Name</b>  | Name of the payee group.   |
| <b>Payee Photo</b>   | Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.                              |
| <b>Payee Type</b>  | The payee type can be one of the following <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>   |
| <b>Account Name</b>  | The name of the payee as maintained in the bank account.   |
| <b>Account Number</b>  | The bank account number of the payee.  |
| <b>Bank Details</b>  | Details such as bank name, bank code and address of the bank in which the payee's account is held.<br>This field is appears for <b>Domestic</b> and <b>International</b> type account payee. |
| <b>Payee Address</b>   | The address of the payee.<br>This field appears if the details being viewed are that of an <b>International</b> payee.   |
| <b>Nickname</b>  | The payee's nickname as defined at the time of payee creation.   |
| <b>Access Type</b>   | The access type of the payee.<br>The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>  |
| <b>Payee Details - Demand Draft</b>                                  |  |
| The following fields are applicable for Demand Draft payees.         |  |
| <b>Payee Name</b>  | Name of the payee for identification.  |
| <b>Payee Photo</b>   | Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.                              |



| Field Name               | Description   |
|--------------------------|---|
| <b>Draft Type</b>        | The type of draft.<br>The values can be: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>  |
| <b>Draft Favoring</b>    | The name of the payee as it is to be printed on the draft.  |
| <b>Draft Payable at</b>  | They name of the city (if the draft type is Domestic) at which the draft is payable.<br>The name of the country and city (if the draft type is International) at which the draft is payable.                      |
| <b>Deliver Draft to</b>  | The draft delivery preference as specified at the time of payee creation.<br>The values can be: <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> <li>• Other Address</li> </ul> |
| <b>Delivery Location</b> | The specific address at which any draft payable towards the payee is to be delivered.   |
| <b>Access Type</b>       | The access type of the payee.<br>The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>   |


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

### 4.3 Edit Payee Details

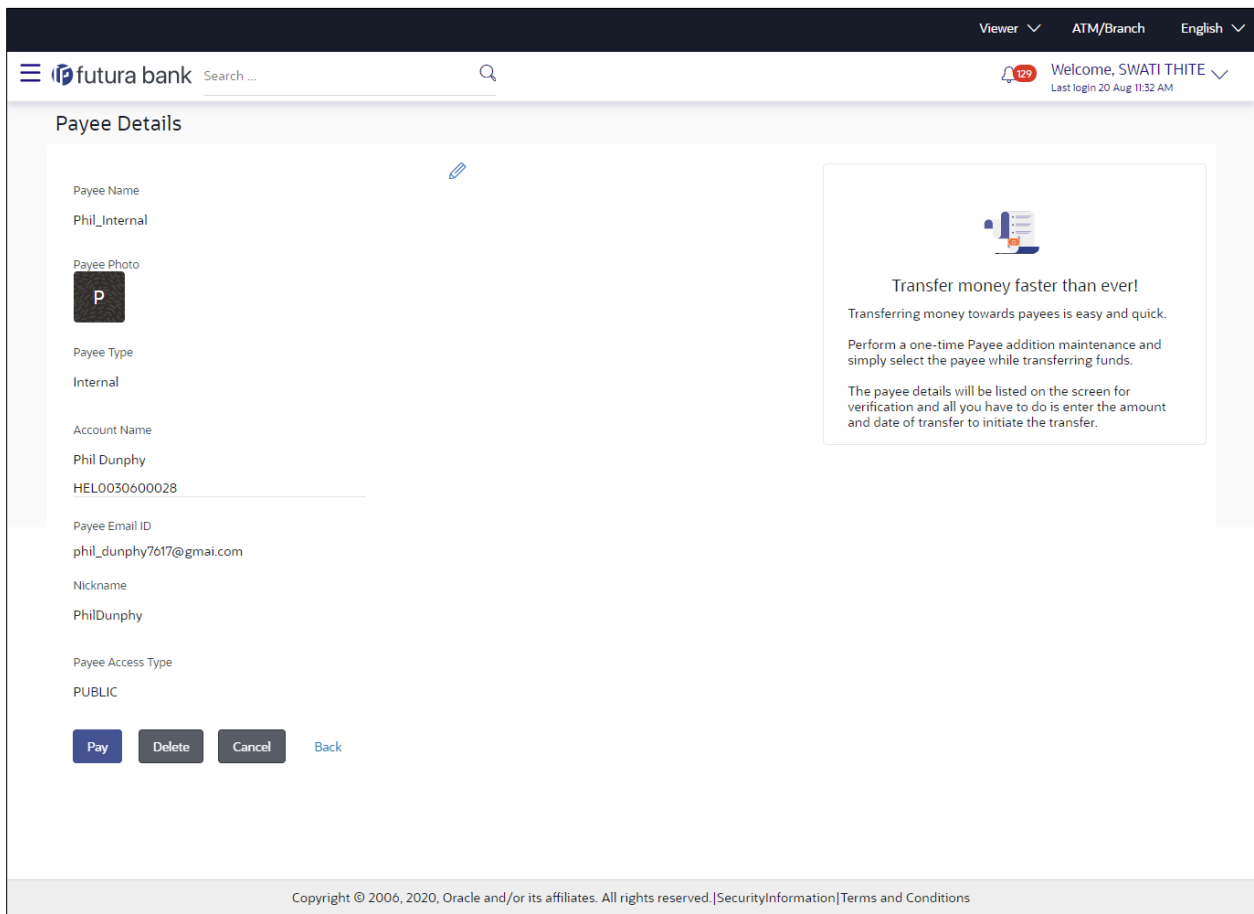
A user can edit a private payee i.e. a payee that has been created by the user himself. As a part of the edit payee functionality, the user can edit the payee photo, payee access type and certain other details such as account number, payee nickname, etc.

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

**To edit the payee details:**

1. Click on the hyperlink of a payee's name. The **Payee Details** screen appears.
2. Click . 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   |
|-------------------------------------|---|
| <b>Payee Details - Bank Account</b> |   |
| <b>Payee Name</b>                   | The payee group name appears as defined at the time of creation. This field is not editable.  |
| <b>Account Name</b>                 | The name of the payee as maintained against the payee's account in the bank. This field is editable.  |
| <b>Nickname</b>                     | The nickname assigned to the payee at the time of creation appears. This field is editable.   |
| <b>Access Type</b>                  | The access type of the payee. This field is editable.<br>The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul> |

- 
- 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.

- 
- In the **Account Number** field, edit the payee's account number, if required.
  - In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
  - In the **Account Name** field, edit the payee account name, if required.
  - In the **Nickname** field, edit the payee's nickname, if required.
  - In The **Access Type** field, click to change the payee access type, if required.
  - Click **Save** to save any changes.  
OR  
Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.
    - Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.  
OR  
Click **No** to return to the **Edit Payee Details** screen.
  - The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

- a. Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.  
OR  
Click **No** to return to the **Edit Payee Review** screen.
- OR  
Click **Back** to return to the **Edit Payee Details** screen.
- 7. A success message along with Reference Number, Status and account details appear on the confirmation page.  
Click **Go to Dashboard** to navigate back to the **Dashboard**.  
OR  
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

### Edit Payee Details – Domestic Account Payee

The screenshot displays the 'Payee Details' interface for a domestic account payee. The page is titled 'Payee Details' and features a list of fields on the left side, each with a corresponding value. At the bottom of the list are four buttons: 'Pay', 'Delete', 'Cancel', and 'Back'. On the right side, there is a promotional message about transferring money faster than ever, along with instructions on how to perform a one-time payee addition maintenance. The top navigation bar includes 'Viewer', 'ATM/Branch', 'English', and a user greeting 'Welcome, SWATI THITE'.

| Field             | Value   |
|-------------------|---|
| Payee Name        | ErikDomSEPA   |
| Payee Photo       | E   |
| Payee Type        | Domestic  |
| Account Name      | Erik Dontell  |
| Account Number    | CH8889144855357152268                                     |
| Network Type      | SEPACREDIT  |
| Bank Details      | DEUTDEFFXXX<br>DEUTSCHE BANK AG<br>Add line 1, Add line 2 |
| Payee Email ID    | erik@yaho.com   |
| Nickname          | ErikDSEPACR   |
| Payee Access Type | PUBLIC  |

Buttons: [Pay](#) [Delete](#) [Cancel](#) [Back](#)

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  |
|--|--|
| <b>Payee Details - Bank Account</b>  |  |
| The following fields are applicable for Account type payees.                           |  |
| <b>Payee Name</b>  | The payee group name appears as defined at the time of creation. This field is not editable.   |
| <b>Payee Photo</b>   | If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.   |
| <b>Upload Photo</b>  | Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.  |
| <b>Payee Type</b>  | The payee type can be one of the following: <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>  |
| <b>Network Type</b>  | Name of the local payment network. This field is editable.   |
| <b>Account Number</b>  | The bank account number of the payee. This field is editable.  |
| <b>Confirm Account Number</b>  | The bank account number to be re-entered by the payee for confirmation. This field is editable.  |
| <b>Account Name</b>  | The name of the payee as maintained against the payee's account. This field is editable.   |
| <b>Payee Account Type</b> (Enabled only in Case of India NEFT, India RTGS, India IMPS) | The type of payee account associated with the payee. This field is editable.<br>The options are: <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul> |
| <b>Bank Code (BIC)</b>   | The international bank code of the bank in which the payee's account is held. This field is editable.  |

| Field Name         | Description   |
|--------------------|---|
| <b>Nickname</b>    | The nickname assigned to the payee at the time of creation appears. This field is editable.   |
| <b>Access Type</b> | The access type of the payee. This field is editable.<br>The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul> |

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

**Note:**

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

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

2. In the **Account Number** field, edit the payee's account number, if required.
3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
4. In the **Account Name** field, edit the payee account name, if required.
5. In the **Bank Code (BIC)** field, edit the value of bank code, if required.
6. In the **Nickname** field, edit the nickname of the payee, if required.
7. In the **Access Type** field, click to change the access type, if required.
8. Repeat steps 8 to 10 of **Edit Payee Details – Internal Account Type** section.

**Edit Payee Details – International Account Payee**

**Field Description**

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

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



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

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

**Note:**

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

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

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

## Edit Payee Details - Domestic Demand Draft Payee

The screenshot shows the 'Edit Payee Details' interface for a Domestic Demand Draft Payee. The page includes the following fields and options:

- Bank Account:**
  - Payee Name: abcDom
  - Payee Photo: Includes an 'Upload Photo' button with instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'.
- Draft Type:** DOMESTIC
- Draft Favouring:** Jane Doe
- Draft Payable at City:** California
- Delivery Location:**
  - Branch Near Me
  - My Address
  - Other Address
- City:** California
- Branch Near Me:** FLEXCUBE UNIVERSAL BANK
- Unit 1:** Block A, California

At the bottom left, there are 'Save' and 'Cancel' buttons. On the right side, there is 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.'

### Field Description

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

| Field Name               | Description   |
|--------------------------|---|
| <b>Delivery Location</b> | <p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul> |

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

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

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

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

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

**Select Address** The address at which the draft is to be delivered. This field is editable.

The options are:

- Work
- Residence
- Postal

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

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

**Address Line 1-2** The address lines 1 and 2 of the address at which the draft is to be delivered.

**City** The name of the city in which the draft to be delivered.

**State** The name of the state in which the draft is to be delivered.

**Zip Code** The zip code of the address at which the draft is to be delivered.

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

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

**Note:**

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

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

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

## Edit Payee Details - International Draft Type Payee

The screenshot shows the 'Edit Payee Details' page for an International Draft Type Payee. The page is titled 'Edit Payee Details' and is part of the 'futura bank' interface. The user is logged in as 'Mack Thomas' and the page is in English. The main content area is divided into two columns. The left column contains the following fields: 'Bank Account', 'Payee Name' (abcDom), 'Payee Photo' (with an 'Upload Photo' button and instructions: 'Max image size - 1000 KB. File format - .JPG and .PNG'), 'Draft Type' (INTERNATIONAL), 'Draft Favouring' (Jane Doe), 'Draft Payable at Country' (United Kingdom), 'City' (London), 'Delivery Location' (Branch Near Me), 'City' (London), 'Branch Near Me' (FLEXCUBE UNIVERSAL BANK), 'Unit 1', 'Block A', 'GREAT BRITAIN', and 'Access Type' (Private/Public). The right column contains a 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.' At the bottom of the page, there are 'Save' and 'Cancel' buttons. The footer contains the text: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

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

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

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

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

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

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

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

**Select Address** The address at which the draft is to be delivered. This field is editable.

The options are:

- Work
- Residence
- Postal

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

**Address Line 1-2** The address lines 1 and 2 of the address at which the draft is to be delivered.

**City** The name of the city in which the draft to be delivered.

**State** The name of the state in which the draft is to be delivered.

**Zip Code** The zip code of the address at which the draft is to be delivered.

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

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

**Note:**

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

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

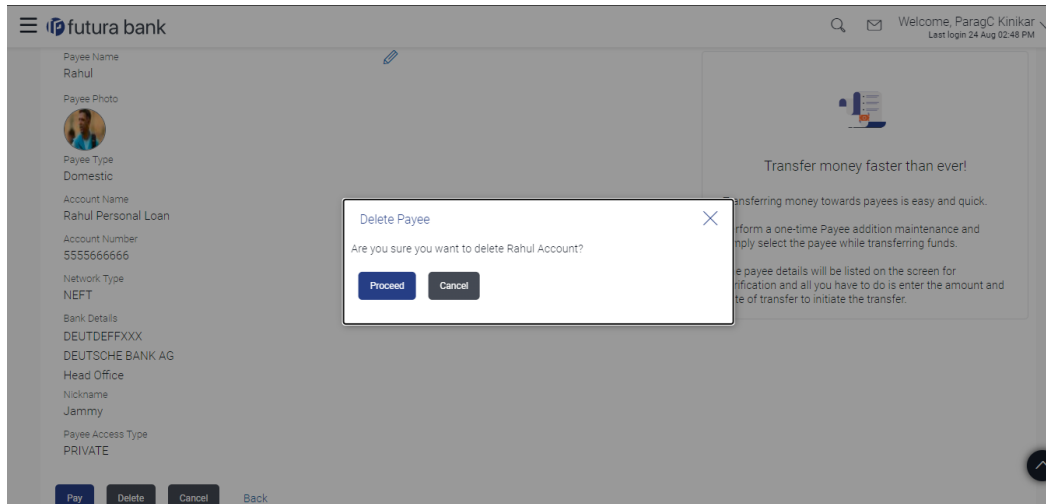
2. In the **Draft Favouring** field, edit the draft favouring information, if required.
3. From the **Draft Payable at Country** list, change the country at which the draft is payable, if required.
4. From the **City** field, change the city at which the draft is payable, if required.
5. In the **Delivery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

## 4.4 Delete Payee Account/ Demand Draft

To delete the payee:

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

### Delete Payee



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

[Home](#)



## 5. Add Payee - Bank Account

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

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

- Internal
- Domestic
- International

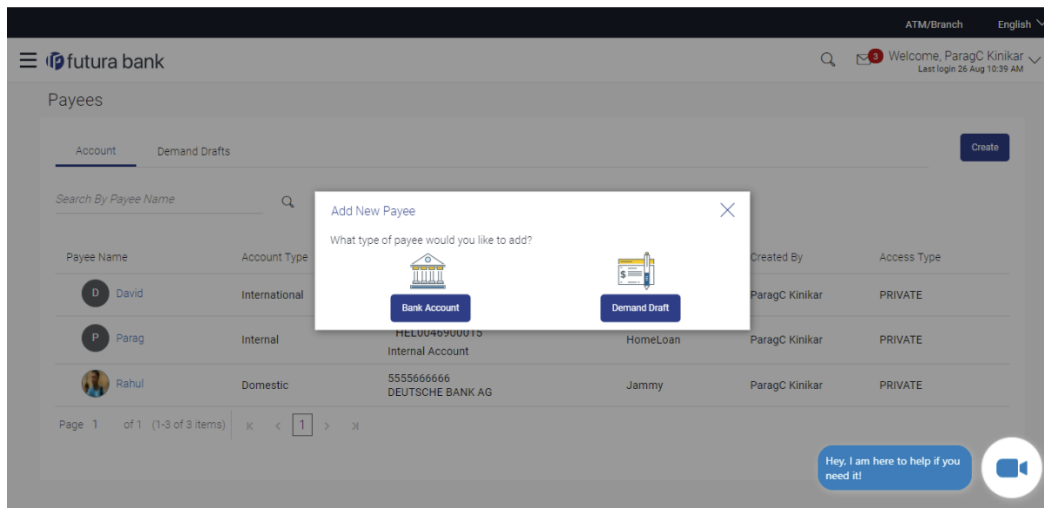
### How to reach here:

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

### To add new payee:

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

### Add New Payee popup screen



### Field Description

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

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

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

## 5.1 Add Payee – Internal Account Transfer

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

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

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

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

### Add Payee – Internal Account

The screenshot shows the 'Add Payee' interface for an internal account transfer. The page header includes 'futura bank' and user information: 'Welcome, SWATI THITE', 'Last login: 19 Aug 03:12 PM'. The form is titled 'Add Payee' and has a 'Bank Account' sub-header. The 'Payee Name' field contains 'Adrian Balboa'. The 'Payee Photo' section has an 'Upload Photo' button with instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'. Below this are three radio buttons for 'Account Type': 'Internal' (selected), 'Domestic', and 'International'. The 'Account Number' field is masked with asterisks, and the 'Confirm Account Number' field contains 'HELO046400098'. The 'Account Name' field contains 'Adrian Balboa'. The 'Payee Email ID' field contains 'adrian@sampleEmail.com' with an 'Add Email ID' link. The 'Nickname' field contains 'Adrian'. The 'Access Type' section has two radio buttons: 'Private' (selected) and 'Public'. At the bottom are 'Submit', 'Cancel', and 'Back' buttons. A promotional message on the right says 'Transfer money faster than ever!' and provides instructions on adding and editing payees.

**Field Description**

| <b>Field Name</b>             | <b>Description</b>   |
|-------------------------------|--|
| <b>Payee Name</b>             | Specify the name by which the payee is to be identified.   |
| <b>Upload Photo</b>           | Select this option to upload a photo against the payee.  |
| <b>Account Type</b>           | Select Internal.   |
| <b>Account Number</b>         | Specify the account number of the payee.   |
| <b>Confirm Account Number</b> | The user is required to re-enter the payee's account number in this field so as to confirm the same.   |
| <b>Account Name</b>           | Enter the name of the payee as maintained against the payee's bank account.  |
| <b>Payee Email ID</b>         | Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity. |
| <b>Nickname</b>               | Specify a nickname to be assigned to the payee for the purpose of easy identification.   |
| <b>Access Type</b>            | Specify the access type to be assigned to the payee.<br>The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>   |

---

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

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

OR

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

---

2. Click **Add** to add the payee.

OR

Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

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

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

---

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

---

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

## 5.2 Add Payee - Domestic Account Transfer

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

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

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

### Add Payee – Domestic Account

The screenshot shows the 'Add Payee' form in the Futura Bank interface. The form is titled 'Add Payee' and is for a 'Bank Account'. The 'Payee Name' is 'Adrian Balboa'. There is a section for 'Payee Photo' with an 'Upload Photo' button and instructions: 'Max image size - 1000 KB. File format - .JPG and .PNG'. Below this is a radio button selection for 'Account Type', with 'Domestic' selected. The 'Network Type' is 'SEPA CREDIT'. The 'Account Number' is masked with '.....' and the 'Confirm Account Number' is '987654'. The 'Account Name' is 'Adrian Balboa'. The 'Payee Email ID' is 'adrian@sampleEmail.com' and there is an 'Add Email ID' field. The 'Bank Details' section includes 'AABASES2XXX', 'ALANDSBANKEN ABP (FINLAND), SVENSK FILIAL', and options for 'Add line 1', 'Add line 2', and 'STOCKHOLM'. There is a 'Reset BIC Code' link. The 'Nickname' is 'Adrian'. The 'Access Type' has 'Private' selected. At the bottom are 'Submit', 'Cancel', and 'Back' buttons. On the right side of the form, there is a 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.'

**Field Description**

| <b>Field Name</b>  | <b>Description</b>   |
|--|--|
| <b>Payee Name</b>  | Specify the name by which the payee is to be identified.   |
| <b>Upload Photo</b>  | Select this option to upload a photo against the payee.  |
| <b>Payee Type</b>  | Select Domestic  |
| <b>Account Number</b>  | Specify the account number of the payee.   |
| <b>Confirm Account Number</b>  | Re-enter the account number as entered in the Account Number field so as to confirm the same.  |
| <b>Network Type</b>  | Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.   |
| <b>Account Name</b>  | Enter the name of the payee as maintained against the payee's bank account.  |
| <b>Payee Email ID</b>  | Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity. |
| <b>Payee Account Type (Only Applicable for India NEFT, India RTGS, India IMPS )</b>  | Select the type of account associated with the payee.<br>The options are: <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul>  |
| <b>BIC Code</b>  | The user can specify the Bank Identification Code of the payee's account.  |
| <b>BIC Code Look up Link</b>   |  |
| 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.   |  |

| Field Name       | Description                            |
|------------------|--|
| <b>BIC Code</b>  | Complete or partial BIC Code           |
| <b>Bank Name</b> | Bank Name of the payee                 |
| <b>City</b>      | The city corresponding to the BIC Code |

#### **BIC Code Lookup - Search Result**

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

|                    |  |
|--------------------|--|
| <b>Bank Name</b>   | Name of the bank.  |
| <b>Address</b>     | The complete address of the bank.  |
| <b>BIC Code</b>    | The Complete BIC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.                      |
| <b>Nickname</b>    | Specify a nickname to be assigned to the payee for the purpose of easy identification.   |
| <b>Access Type</b> | Specify the access type to be assigned to the payee.<br>The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul> |

---

#### **Note:**

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

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

OR

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

---

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

---

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

---

3. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel to the operation.  
OR  
Click **Back**. The user is directed back to the previous screen with values in editable form.

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

## 5.3 Add Payee - International Account Transfer

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

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

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

### Add Payee - International Account

The screenshot shows the 'Add Payee' form in the Futura Bank interface. The form is titled 'Add Payee' and is for a 'Bank Account'. The 'Payee Name' field is empty. The 'Payee Photo' section has an 'Upload Photo' button and instructions: 'Upload Photo', 'Max image size - 1000 KB', 'File format - JPG and PNG'. The 'Account Type' is set to 'International'. The 'Account Number' field is empty, and the 'Confirm Account Number' field contains '998076'. The 'Account Name' is 'Adrian Balboa'. The 'Address Line 1' is '7 Orange Street' and the 'Address Line 2' is 'Cholargos'. The 'City' is 'Philadelphia' and the 'Country' is 'United States'. The 'Payee Email ID' is 'adrian@sampleEmail.com'. The 'Pay Via' section has three options: 'NCC', 'Bank Details', and 'SWIFT Code', with 'SWIFT Code' selected. The 'SWIFT Code' field contains 'AAEMNL2DXXX'. The 'Intermediary Bank' section has two options: 'Yes' and 'No', with 'No' selected. The 'Nickname' field contains 'Adrian'. The 'Access Type' section has two options: 'Private' and 'Public', with 'Private' selected. At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons.

**Field Description**

| <b>Field Name</b>  | <b>Description</b>   |
|--|--|
| <b>Payee Name</b>  | Specify the name by which the payee is to be identified.   |
| <b>Upload Photo</b>  | Select this option to upload a photo against the payee.  |
| <b>Payee Type</b>  | Select <b>International</b>  |
| <b>Account Number</b>  | Specify the account number of the payee.   |
| <b>Confirm Account Number</b>  | Re-enter the account number as entered in the Account Number field to confirm the same.  |
| <b>Account Name</b>  | Enter the name of the payee as maintained against the payee's bank account.  |
| <b>Address Line 1- 2</b>   | Address of the payee.  |
| <b>City</b>  | City of the payee.   |
| <b>Country</b>   | Country of the payee.  |
| <b>Payee Email ID</b>  | Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity. |
| <b>Pay Via</b>   | Specify the network through which all transfers made towards the payee should be processed.<br>The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>   |
| <b>SWIFT code Look up</b>  |  |
| The following fields appear if the <b>SWIFT Code</b> option is selected in the <b>Pay Via</b> field. |  |
| <b>SWIFT Code value</b>  | Specify the SWIFT code /National Clearing code value of the payee's account.   |
| <b>Lookup SWIFT Code</b>   | Select this option to search the SWIFT code.   |



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

| Field Name                        | Description   |
|-----------------------------------|---|
| <b>NCC Lookup - Search Result</b> |   |
| <b>Bank Name</b>                  | The names of banks as fetched on the basis of the search criteria specified.                |
| <b>Branch</b>                     | The names of banks branch as fetched on the basis of the search criteria specified.         |
| <b>Address</b>                    | The complete address of each bank as fetched on the basis of the search criteria specified. |
| <b>NCC Code</b>                   | The NCC codes are listed as fetched on the basis of the search criteria.                    |

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

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

---

**Note:**

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

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

OR

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

---

2. Click **Add** to add the payee.

OR

Click **Cancel** to cancel the transaction.

---

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

---

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

[Home](#)

## 6. Add Payee - Demand Draft

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

- Domestic Demand Draft
- International Demand Draft

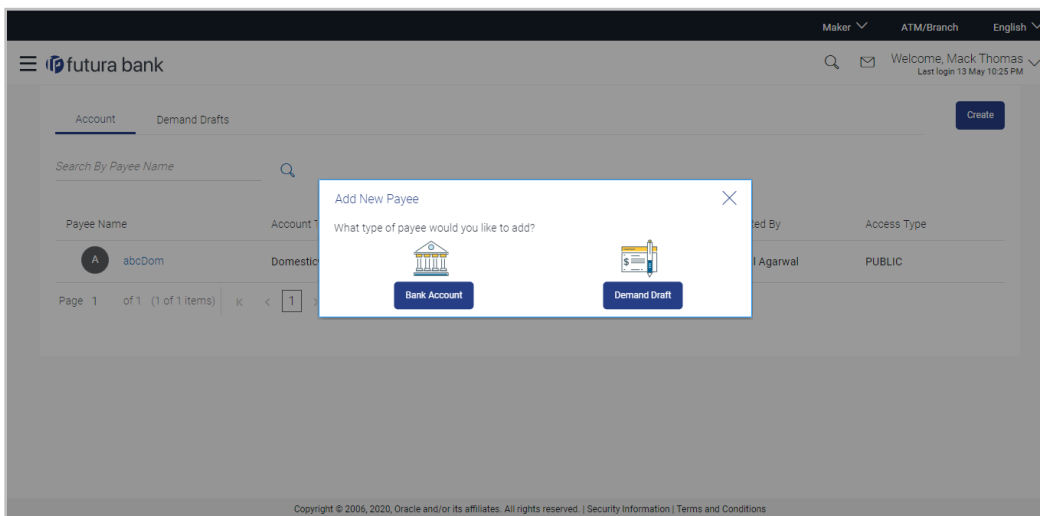
The application also provides an additional option to have the demand draft delivered at the customer's convenience. The following options are provided for the same:

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

### How to reach here:

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

### Add New Payee popup screen



## Field Description

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

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

## 6.1 Add Payee – Domestic Demand Draft

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

**To create a domestic draft payee:**

### Add Payee – Domestic Demand Draft

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

- Header:** Futura Bank logo and user information (Welcome, Mack Thomas, Last login 13 May 10:25 PM).
- Title:** Add Payee
- Section:** Demand Draft
- Payee Name:** Jason Jones
- Payee Photo:** Upload Photo (Max image size - 1000 KB, File format - JPG and PNG)
- Draft Type:** Domestic (selected), International
- Draft Favouring:** Jason Jones
- Draft Payable at City:** California
- Delivery Location:** Branch Near Me (selected), My Address, Other Address
- City:** California
- Branch Near Me:** FLEXCUBE UNIVERSAL BANK
- Unit 1:** Block, A, California
- Access Type:** Private (selected), Public
- Buttons:** Add, Cancel
- Right Sidebar:** 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.
- Footer:** Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

**Field Description**

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

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

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

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

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

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

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

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

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

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

OR

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

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

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

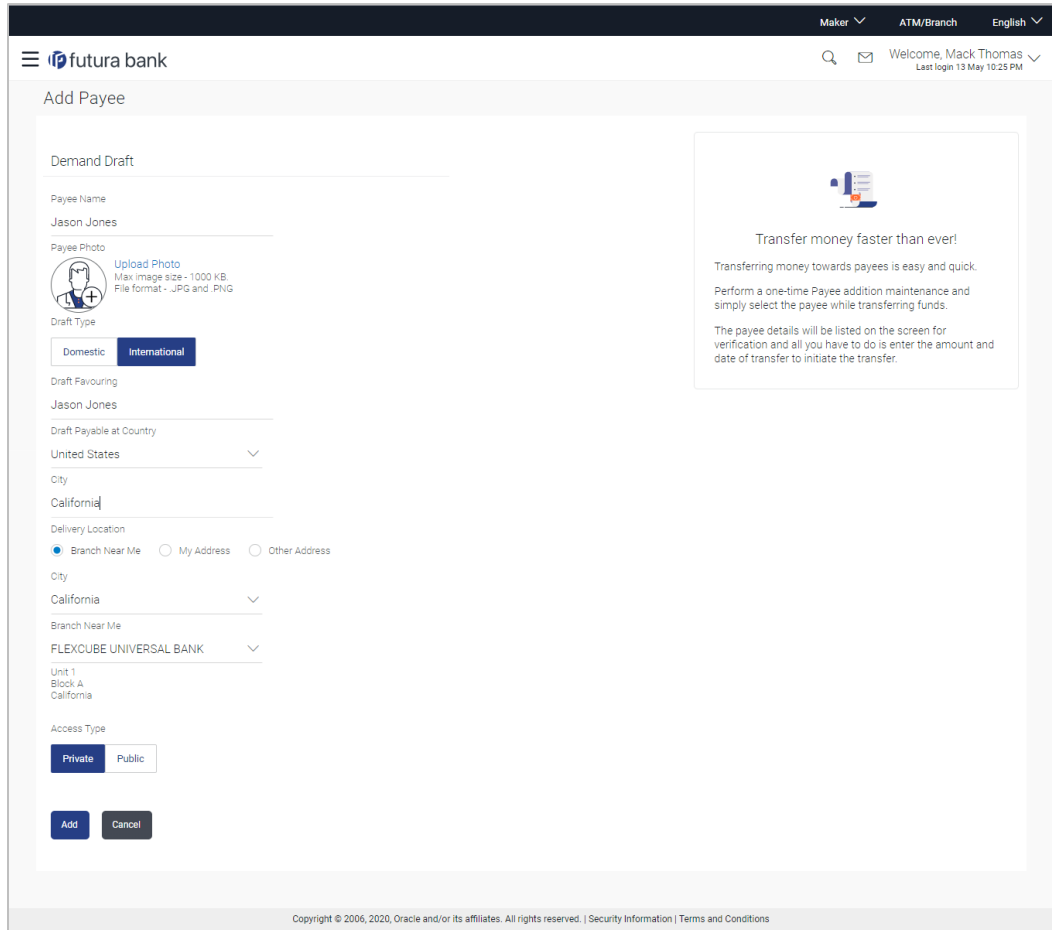


## 6.2 Add Payee – International Demand Draft

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

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

### Add Payee - International Demand Draft



The screenshot shows the 'Add Payee' form in the Futura Bank interface. The form is titled 'Add Payee' and is for a 'Demand Draft'. The 'Draft Type' is set to 'International'. The 'Payee Name' is 'Jason Jones'. There is an 'Upload Photo' button with instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'. The 'Draft Favouring' is 'Jason Jones'. The 'Draft Payable at Country' is 'United States' and the 'City' is 'California'. The 'Delivery Location' is 'Branch Near Me' (selected), with 'City' set to 'California' and 'Branch Near Me' set to 'FLEXCUBE UNIVERSAL BANK'. The 'Access Type' is 'Private' (selected). At the bottom, there are 'Add' and 'Cancel' buttons. A sidebar on the right contains 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.'

### Field Description

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

| Field Name   | Description   |
|--|---|
| <b>Draft Type</b>  | Type of draft to be associated with the Payee.<br>The options are: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>  |
| <b>Draft Favoring</b>  | Specify the name of the payee as it is to be printed on drafts issued towards the payee.  |
| <b>Draft Payable at Country</b>  | Select the country at which the drafts issued towards the payee are to be payable.  |
| <b>City</b>  | Specify the name of the city at which drafts issued towards the payee are to be payable.  |
| <b>Delivery Location</b>   | Select the option to identify where you would like drafts issued to the payee to be delivered.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul> |
| The following section appears if you select the <b>Branch Near Me</b> option as draft delivery location. |   |
| <b>City</b>  | Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.  |
| <b>Branch Near Me</b>  | Select the branch at which you would like drafts to be delivered.   |
| <b>Branch Address</b>  | The complete name and address of the selected branch is displayed.  |
| The following section appears if you select the <b>My Address</b> option as draft delivery location.     |   |

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

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

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

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

OR

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

3. In the **Draft Type** field, select the **International** option.
4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. From the **Draft Payable at Country** list, select country at which drafts issued towards the payee are to be payable.
6. In the **City** field, enter the name of the city at which all drafts issued towards the payee are to be payable.
7. In the **Delivery Location** field, select the appropriate draft delivery option.

- a. If you select **My Address** option;
    - i. From the **Select Address** list, select the appropriate option.  
The complete address of user as maintained corresponding to the selected address appears.
  - b. If you select **Branch Near Me** option;
    - i. From the **City** list, select the city of the receiving branch.
    - ii. From the **Branch Near Me** list, select the receiving branch.  
The complete address of selected branch appears.
  - c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
    - i. In the **Address Line 1-2** fields, enter the address of the payee.
    - ii. In the **City** field, enter the name of the city to which the payee belongs.
    - iii. In the **State** field, enter the name of the State to which the payee belongs.
    - iv. In the **Zip Code** field, enter the zip code of the city to which the payee belongs.
8. Select the appropriate **Access Type** for payee.
  9. Click **Add** to add the payee.  
OR  
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.
  10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to be navigated to the dashboard.  
OR  
Click **Back** to return to the Add Payee screen.
  11. The success message of add payee appears along with the transaction reference number, status, Draft Type, Draft Favouring, Payable Country and Payable City.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Pay Now** to go to **Draft Issuance** screen.

## **FAQ**

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

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

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

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

### **3. Who can access the payees created with access type as ‘Private’?**

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

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

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

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

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

[Home](#)

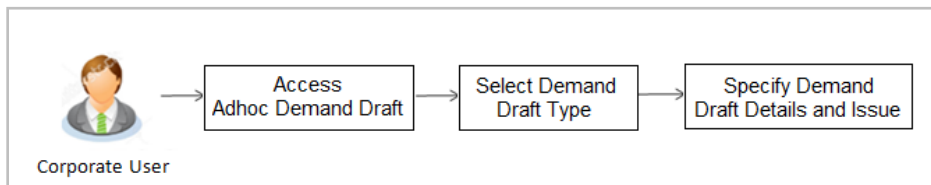
## 7. Adhoc Demand Draft

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

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

### Pre-Requisites

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



### How to reach here:

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

### 7.1 Adhoc Demand Draft - Domestic

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


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

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

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

## Adhoc Domestic Demand Draft

My Dashboard ▾ ATM/Branch English ▾


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

### Adhoc Demand draft

Draft Type

Domestic
International

Draft Favouing  
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  
xxxxxxxxxxxx0035 ▾  
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   |
|------------------------------|---|
| <b>Draft Favoring</b>        | The name of the payee as it is to be printed on the demand draft. |
| <b>Draft Payable at City</b> | Specify the name of the city in which the draft is payable.       |

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

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

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

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

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

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

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

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

The options are:

- Work
- Residence
- Postal

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

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

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

**City** Enter the name of the city in which the draft to be delivered.

**State** Enter the name of the state in which the draft is to be delivered.

**Zip Code** Enter the zip code of the address at which the draft is to be delivered.



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

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

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

## 7.2 **Adhoc Demand Draft - International**

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


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

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

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

### **Adhoc International Demand Draft**

My Dashboard
ATM/Branch
English



🔍
📧 37 Welcome, Henry Cavill
⌵

Adhoc Demand draft

Draft Type

Domestic
International

Draft Favouring

Draft payable at Country

Albania

Draft payable at City

Enter 1 to 40 characters.

Delivery Location

Branch Near Me
  My Address
  Other Address

City

Pune

Branch Near Me

KP1 FC UNIVERSAL BANK

Oracle Park  
Bhavdhan  
Pune  
GREAT BRITAIN

Amount

EUR

EUR 00.000000000000000000

[View Limits](#)

Scheduled On

Now
  Later

Transfer From

xxxxxxxxxxxx0018 - testt...


Balance : EUR 847,805.110000000000000000

Note

Issue
Cancel
Back

⬆

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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   |
|---------------------------------|---|
| <b>Draft Favoring</b>           | The name of the payee as it is to be printed on the demand draft. |
| <b>Draft Payable at Country</b> | Select the country in which the draft is to be payable.           |

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

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

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

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

---

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

---

[Home](#)

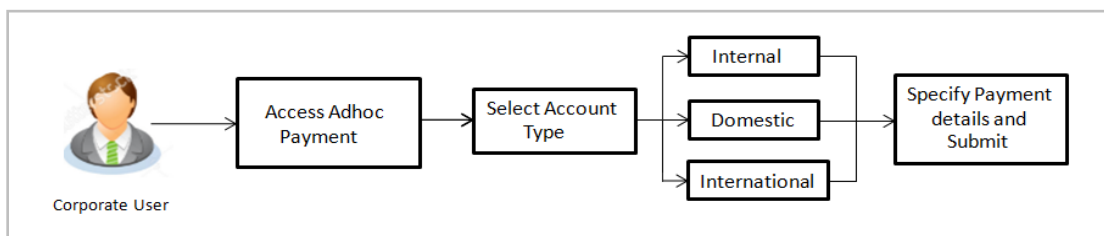
## 8. Adhoc Payment

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

### Pre-Requisites

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

### Workflow



### Features Supported In the application

The following types of transactions are supported under Adhoc Payments

- Internal Transfer
- Domestic Transfer
- International Transfer

### How to reach here:

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



## 8.1 Adhoc Payment – Internal Fund Transfer

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

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

The screenshot displays the 'Adhoc Internal Payment' page in the Futura Bank system. The page is divided into a main form area and a right-hand sidebar. The main form includes the following sections:

- Payment Type:** Three tabs are visible: 'Internal' (selected), 'Domestic', and 'International'.
- Account Number:** A field containing masked characters '\*\*\*\*\*'.
- Confirm Account Number:** A field containing the value 'HEL0253100010'.
- Account Name:** A field containing the value 'Parag K'.
- Payee Email ID:** A field containing the value 'Parag@google.com'.
- Add Email ID:** A link to add a new email address.
- Transfer From:** A dropdown menu showing 'xxxxxxxxxx0035'.
- Balance:** Displayed as 'EUR 9,998,827.38000000000000000000'.
- Amount:** A field showing 'EUR 23.000000000000000000' with a 'View Limits' link below it.
- Transfer When:** Radio buttons for 'Now' (selected) and 'Later'.
- Note:** A text area with a tooltip that says 'Enter 0 to 80 characters.' and a 'notes' label below it.
- Buttons:** 'Pay' (blue), 'Cancel' (black), and 'Back' (grey).

The right-hand sidebar contains a gift icon and the heading 'What are the benefits?'. The text below explains that users can transfer money to any bank account by specifying the account number and supporting bank and branch information. It also mentions that the Adhoc Transfer service allows users to register a payee for future use.

At the bottom of the page, there is a footer with the text: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

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

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

## 8.2 Adhoc Payment – Domestic Fund Transfer

My Dashboard ATM/Branch English

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

### Adhoc Domestic Payment

Payment Type

Internal **Domestic** International

Network Type

SEPA CREDIT

Account Number

\*\*\*\*\*

Confirm Account Number

78787878

Account Name

Yash

Payee Email ID

yash@google.com

[Add Email ID](#)

Bank Details

DEUTDEFFXXX

Add line 1

Add line 2

[Reset BIC Code](#)

Transfer From

xxxxxxxxxxx0035

Balance : EUR 9,999,927.300000000000000000

Amount

EUR EUR 23.000000000000000000

[View Limits](#)

Transfer When

Now  Later

Payment Details

aa

[Add Payment Details](#)

Note

aa

Enter 0 to 80 characters.

Pay Cancel Back

What are the benefits?

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

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

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

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

### 8.3 **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

xxxxxxxxxxx0035

Balance: EUR 9,998,827.380000000000000000

Amount

EUR EUR 23.000000000000000000

View Limits

Transfer When

Now Later

Correspondence Charges

Payee

Transfer via Intermediary Bank

Yes No

Payment Details

payment details1

Add Payment Details

Internal Note

paymentremarks

Pay

Cancel

Back

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

1. Click **Pay**.  
OR  
Click **Cancel** to cancel the transaction.
2. The **Adhoc International Transfer – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and to be navigated to the **Dashboard**.  
OR  
Click **Back** to return to the **Adhoc Transfer** screen on which all information entered will be retained in the respective fields.
3. The success message appears, along with the reference number, status, and payment details of the transaction.  
Click **Add as Payee?** to add the adhoc payee.  
OR  
Click **Go to Dashboard** to go to Dashboard screen.  
OR  
Click the **e-Receipt** link to download the electronic receipt. Refer the [e-Receipt](#) section in the Corporate Customer Services User Manual.
4. Click the **Add as Payee** option to register the beneficiary as a payee.  
The Add Payee screen appears with the information of the beneficiary prepopulated in the respective fields.

---

**Note:**

1. For more information on payee creation, Refer the **Add Payee - Bank Account** section in this user manual.
  2. The “**Send To Modify**” feature of approvals is supported for Adhoc Internal, SEPA, International Transfers.
- 

## **FAQ**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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## 9. Issue Demand Drafts

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

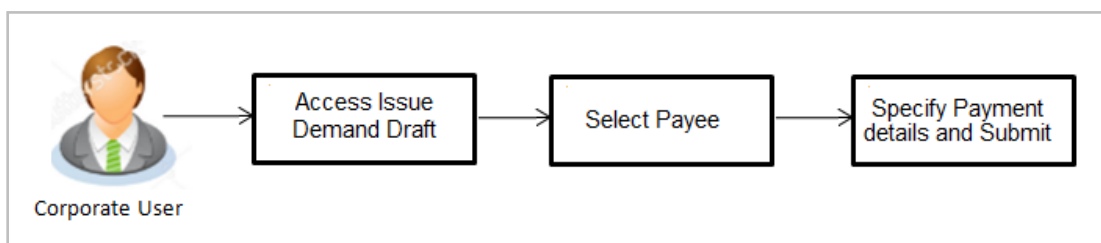
### Prerequisites:

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

### Features supported in the application

User can request for two types of drafts:

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



### How to reach here:

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

*OR*

*Dashboard > Quick Links > Issue Draft*

### 9.1 Issue Demand Draft

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

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

## Issue Demand Draft

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

- Favoursing:** A dropdown menu with 'N Nick' selected.
- Delivery Mode:** A dropdown menu with 'Branch Near Me' selected.
- Delivery Location:** A text field containing 'FLEXCUBE UNIVERSAL BANK, Unit 1, Block A, California, GREAT BRITAIN'.
- Amount:** A dropdown menu with 'EUR' selected and a text field with '€1,000.00'. A 'View Limits' link is below.
- Scheduled On:** Radio buttons for 'Now' (selected) and 'Later'.
- Transfer From:** A dropdown menu with 'xxxxxxxxxxxx0097' selected.
- Balance:** A text field showing '€20,156.67'.
- Note:** A text field with 'Monthly Pymt' and a '68 Characters Left' indicator.

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

Note

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

Drafts will be couriered to the defined delivery address within 3 to 5 business days.

Any charges (including correspondent bank charges) will be deducted from your account.

At the bottom right, there is a 'Hey, I am here to help if you need it!' button and a circular icon.

## Field Description

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

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

#### To issue a demand draft:

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

OR

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

OR

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

## **FAQ**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

[Home](#)

## 10. Make Payment (Transfer Money)

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

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

- Internal Transfer
- Domestic Transfer
- International Transfer

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

### Prerequisites:

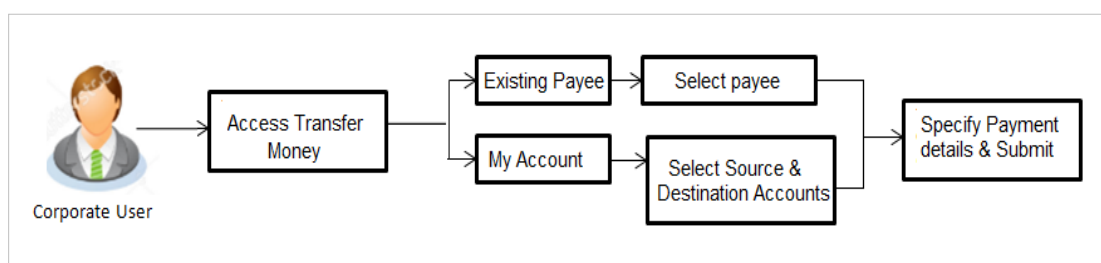
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purposes of Payments are maintained which are mandatory for Internal and Domestic Payment
- Transaction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

### Features supported in the application

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

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

### Workflow



**How to reach here:**

*Toggle menu > Payments > Payments and Transfers > Transfer Money*

*OR*

*Maker Dashboard > Quick Links > Funds Transfer*

*OR*

*Maker Dashboard > Quick Links > Own Account Transfer*

## 10.1 Make Payment - Existing Payee

The screenshot shows the 'Transfer Money' page in the Futura Bank mobile app. The user is logged in as SWATI THITE. The page is titled 'Transfer Money' and has two tabs: 'Existing Payee' (selected) and 'My Accounts'. The selected payee is 'FedexSEPA' (FedexSEPA). The account details are as follows:

- Account Number: IL746165623461789411213
- Payee Type: DOMESTIC
- Account Name: Fedex Corp
- Payee Email ID: Shimont1P@Fede.com, Bran@yahoo.com
- Bank Details: UNCRITMMXXX, UNIKREDIT S.P.A., Add line 1, Add line 2
- Network Type: SEPA CREDIT

The transfer is being made from an account with balance EUR901,037.52. The amount being transferred is EUR89.00. The transfer is set to be made 'Now' and the network type is 'SEPA CREDIT'. There is an option to 'View Limits' and a checkbox for 'Charges to be debited from Debit Account'. The account from which charges will be debited has a balance of EUR868,214.95. There are fields for 'Payment Details', 'Add Payment Details', 'Note', and 'Delivery Charges'. At the bottom, there are 'Pay', 'Cancel', and 'Back' buttons.

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

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

**Existing Payee**

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

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

The screenshot shows a 'Transfer Money' dialog box. Under 'Transfer Type', the 'Existing Payee' radio button is selected. Below it, the 'Payee' dropdown is set to 'INTERNATIONAL'. The 'Sub Payee' dropdown is set to 'Please Select'. At the bottom, there are three buttons: 'Pay' (blue), 'Cancel' (dark grey), and 'Back' (light blue).

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.

|                      |   |
|----------------------|---|
| <b>Transfer From</b> | Account from which money will be debited.   |
| <b>Currency</b>      | The currency in which the transfer is to take place.<br>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.<br>For International transfer, the user can select the currency from the list. |
| <b>View Limits</b>   | Link to view the transaction limits applicable to the user.<br>For more information on Limits, refer <a href="#">View Limits</a> section.   |

| Field Name   | Description  |
|--|--|
| <b>Select Network</b><br>(Applicable only for Domestic Payee Type) | Although the network is defined when creating the payee, in many countries the same BIC Code can be used on a different local network also. Therefore one can select the network again during a funds transfer.  |
| <b>Account from which Charges will be debited</b>                  | The Bank may levy charges for certain payment networks. The user can choose which account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.   |
| <b>Transfer via Intermediary Bank</b>                              | Specify whether the fund transfer is to be done through intermediary bank.<br><b>Note:</b> This field is appears only for International Payee.   |
| <b>Pay Via</b>   | Select the network through which the payment is to be processed.<br>The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> This field appears if you select <b>Yes</b> option from <b>Transfer via Intermediary Bank</b> field. |
| <b>Payment Details</b>   | 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.  |
| <b>Note</b>  | Narrative for the transaction. This will be internal to the bank.  |

1. Click **Pay** to initiate the payment.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the dashboard.
2. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to navigate to the **dashboard**.  
OR  
Click **Back** to navigate back to the previous screen.
3. The success message appears along with the transaction reference number, status and transaction details.  
Click **Go to Dashboard** to go to the **Dashboard** screen.  
OR  
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer **Favorite** transaction.  
OR  
Click the **e-Receipt** link to download the electronic receipt. For more information, refer the **e-receipt** section in the **Corporate Customer Services User Manual**.



### Interpreting the success message on the Confirmation Screen:

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

## 10.2 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 screenshot shows the 'Adhoc Domestic Payment' review screen in the Futura Bank interface. The page header includes the bank logo, user name 'ASHLEY CHARLES', and last login time. The main content area displays the following details:

- Payment Type:** Domestic
- Account Number:** 55555555
- Account Name:** Parag
- Bank Details:** DEUTDEFFXXX
- Head Office:** Taunusanlage 12 875687 Frankfurt Am Main
- Network:** SEPA CREDIT
- Amount:** €211.00
- Transfer When:** 27 Mar 2020
- Transfer From:** xxxxxxxxxxxx0126
- Payment Details:** D1
- Note:** Remark

A yellow banner at the top of the form area reads: "Review: You initiated a request for Adhoc Payment. Please review details before you confirm!". An information box on the right side of the screen states: "Information: Suggestive Credit Date for this transaction is 27 Mar 2020". At the bottom of the form, there are three buttons: "Confirm", "Cancel", and "Back".

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.

## 10.3 Make Payment - My Accounts

The screenshot displays the 'Transfer Money' page on the Futura Bank website. At the top, there's a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The user is logged in as 'SWATI THITE' with the last login time of '19 Aug 10:12 AM'. The main heading is 'Transfer Money'. Below this, there are two radio buttons for 'Transfer Type': 'Existing Payee' and 'My Accounts' (which is selected). The 'Transfer To' field shows an account number 'xxxxxxxxxxxx0013' and a balance of 'EUR901,037.52'. The 'Transfer From' field shows an account number 'xxxxxxxxxxxx0024' and a balance of 'EUR868,214.95'. The transfer amount is set to 'EUR78.00', with a 'View Limits' link. Under 'Transfer When', the 'Now' option is selected. There is a checkbox for 'Charges to be debited from Debit Account' which is unchecked. Below that, the 'Account from which charges will be debited' is 'xxxxxxxxxxxx0046' with a balance of 'EUR900,597.51'. A 'Note' field contains the text 'Adding to the available balance'. At the bottom, there are three buttons: 'Pay', 'Cancel', and 'Back'. A promotional message on the right side of the form reads: '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'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions'.

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

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

### FAQ

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

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

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

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

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

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

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

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

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

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

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

Yes.

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

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

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

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

**9. What is repeat transfer?**

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

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## 11. Multiple Transfers

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

### Prerequisites:

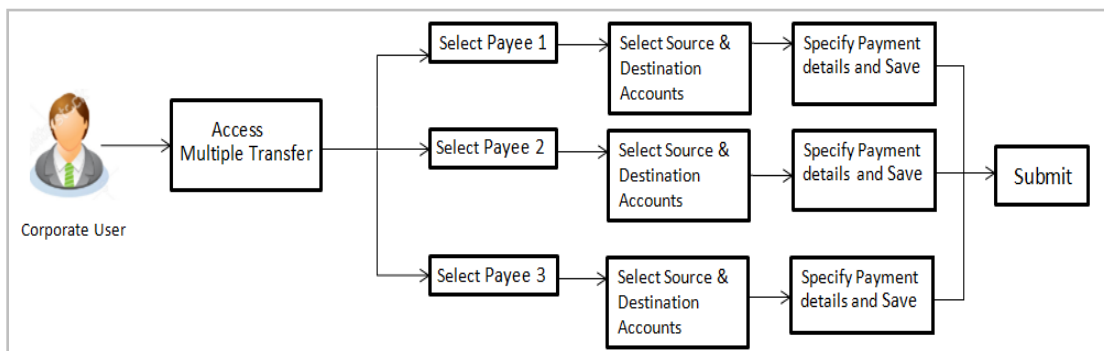
- Transaction and account access are provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purpose of Payments are maintained
- Transaction limits are assigned to the user to perform the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

### Features supported in the application

Multiple transfers allow the user to make payments

- To Existing Payees – by selecting registered payees

### Workflow



### How to reach here:

*Toggle menu > Payments > Payments and Transfers > Multiple Transfers*

## Multiple Transfers

futura bank

ATM/Branch English

Welcome, ParagC Kinikar

Last login: 24 Aug 03:02 PM

Search

### Multiple Transfers

**Payee 1**

Payee: Parag

HomeLoan

Account Number: HEL0046900015    Payee Type: INTERNAL    Account Name: MyAccount

Transfer From: xxxxxxxxxxxx0028    Balance: €10,000.00

Amount: GBP £11.00 [View Limits](#)

Transfer When:  Now  Later

Note: Transfer To My Account

**Payee 2**

Payee: Rahul

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.

Jammy

Account Number: 5555666666    Payee Type: DOMESTIC    Account Name: Rahul Personal Loan

Bank Details: DEUTDEFFXXX,DEUTSCHE BANK AG,Head Office

Network Type: NEFT

Transfer From: xxxxxxxxxxxx0028    Balance: €10,000.00

Amount: EUR €211.00 [View Limits](#)

Transfer When:  Now  Later

Select Network: NEFT

Note: Transfer To Jammy

Add Another Payment

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

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## Field Description

| Field Name  | Description   |
|---|---|
| <p>The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:</p> |   |
| <b>Payee Record Number</b>  | Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.  |
| <b>Payee</b>  | Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, account type, etc. will be displayed on the screen. |
| <b>Account Number</b>   | On selecting the payee, the account number associated with the payee appears.   |
| <b>Account Type</b>   | The type of account or transfer type associated with the payee appears, once a payee is selected.   |
| <b>Account Name</b>   | The name of the payee in the bank account appears.  |
| <b>Payee Address</b>  | Address of the payee in the bank account.<br>This field appears for <b>International</b> type of payee.   |
| <b>Bank Details</b>   | The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears.<br><br><u>Note: Bank Details do not get displayed for Internal Payees</u>  |
| <b>Transfer From</b>  | Select the source account from which the funds are to be transferred.   |
| <b>Balance</b>  | On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.   |
| <b>Currency</b>   | Select the currency in which the transfer is to take place.<br><br><u>Note: Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers. For International transfers, the user can select the currency from the list.</u>             |
| <b>Amount</b>   | Specify the amount to be transferred.   |
| <b>View Limits</b>  | Link to view the transaction limits applicable to the user.<br>For more information on Limits, refer <a href="#">View Limits</a> section.   |

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

| Field Name     | Description   |
|----------------|---|
| <b>Pay Via</b> | <p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> <p>This field appears if you select Yes option from <b>Transfer via Intermediary Bank</b> field.</p> |

**SWIFT / National clearing code value** SWIFT code /National Clearing code value.

#### SWIFT code Look up

Below fields appears if the SWIFT Code option is selected in Pay Via field.

**Lookup Swift Code** Link to search the SWIFT code.

**SWIFT Code** SWIFT code value.

**Bank Name** Bank name to search the SWIFT code.

**Country** Country name to search the SWIFT code.

**City** City name to search the SWIFT code.

#### SWIFT Code Lookup - Search Result

**Bank Name** Name of the bank.

**Address** Displays complete address of the bank.

**SWIFT Code** SWIFT code /National Clearing code value.

#### National clearing code Look up

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

**Lookup National clearing code** Link to search the National clearing code.

**NCC Type** NCC type of the bank branch.



**NCC Code** NCC code of the bank branch.



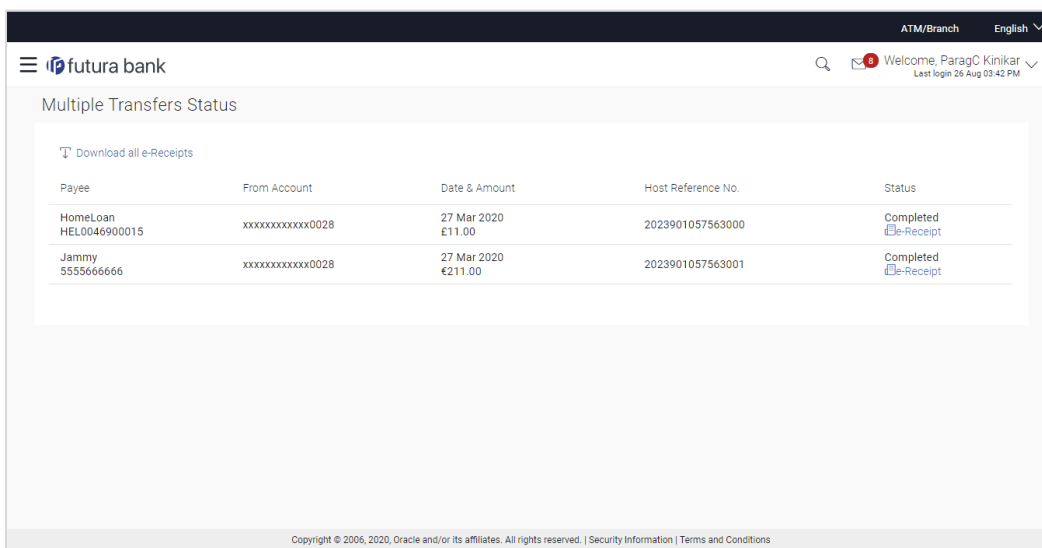
| Field Name  | Description  |
|---|--|
| <b>Bank Name</b>  | Name of the bank.  |
| <b>City</b>   | City to which the bank belongs.  |
| <b>NCC Lookup - Search Result</b>   |  |
| <b>Bank Name</b>  | Name of the bank.  |
| <b>Branch</b>   | Bank branch name.  |
| <b>Address</b>  | Address of the bank.   |
| <b>NCC Code</b>   | NCC code of the bank branch.   |
| <b>Bank Details</b>   | Bank details based on the Swift / National clearing code selected for the bank.  |
| Below fields appears if the <b>Bank Details</b> option is selected in <b>Pay Via</b> field. |  |
| <b>Bank Name</b>  | Name of the bank.  |
| <b>Bank address</b>   | Complete address of the bank.  |
| <b>Country</b>  | Country of the bank.   |
| <b>City</b>   | City to which the bank belongs.  |
| <b>Payment Details</b>  | Specify payment details.<br>This field appears against a record where the transfer is being made towards an international payee. |
| <b>Add Payment Details</b>  | The link to add more details of the transfer.<br>This field appears only for International Payee.                                |
| <b>Note</b>   | Select the note/ remarks for fund transfer.<br>This field appears only for <b>International</b> Payee.                           |
| <b>Note</b>   | Specify a note or remarks against the transfer.  |

**To transfer funds to multiple payees:**

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

10. Click **Save** to save the payment record.  
OR  
Click **Make a Copy and Save**, if you want to save a copy of the transaction.  
OR  
Click **Reset Fields** to clear the entered data.
11. Repeat Steps 1 to 9 for Payee 2.  
OR  
Click **Add Another Payment** if you want to add another payment record.
12. Click  against a saved record to edit the transfer details of that record.  
OR  
Click  against a record to delete that record.
13. Click **Submit** to submit all the transfer records to the bank.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the dashboard.
14. The Multiple **Transfer - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Expand All** to view the payment details.  
Click **Collapse All** to hide the payment details.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.  
OR  
Click **Back** to edit the transfer details. The Multiple Transfer screen with saved fund transfer details appear in editable form.
15. The success message appears along with the status of transaction.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Click Here** to view the status of each transfer.  
The **Multiple Transfer - Status** screen appears.

### Multiple Transfers – Status



| Payee                     | From Account     | Date & Amount          | Host Reference No. | Status                                 |
|---------------------------|------------------|------------------------|--------------------|--|
| HomeLoan<br>HEL0046900015 | xxxxxxxxxxxx0028 | 27 Mar 2020<br>£11.00  | 2023901057563000   | Completed<br><a href="#">e-Receipt</a> |
| Jammy<br>5555666666       | xxxxxxxxxxxx0028 | 27 Mar 2020<br>£211.00 | 2023901057563001   | Completed<br><a href="#">e-Receipt</a> |

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**Field Description**

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

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

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

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

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

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

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## 12. MT101 Instruction

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

1. **General Information (Sequence A):** This is mandatory and contains debit party information like Sender's Reference, Instructing Party and Requested Execution Date.
2. **Transaction Details (Sequence B):** This component is repetitive and must be present at least once in the message.

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

### Prerequisites:

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

### How to reach here:

*Toggle menu > Payments > Payments and Transfers > MT101 Instruction*

### MT101 Instruction

The screenshot displays the 'MT101 Instruction' form in the Futura Bank system. The form is titled 'MT101 Instruction' and shows details for a transaction. It includes fields for Party ID, Party Name, Receiver BIC, Requested Execution Date, Customer Reference Number, Account Service Institution (Swift), and BIC Code. There are also checkboxes for adding ordering customer details and account service institution details to each transaction.

Party ID : \*\*\*295  
Party Name : Darren Bulk Flet

General Information (Sequence A)

Receiver BIC  
CITIUS3MXXX  
ABU DHABI COMMERCIAL BANK  
STREET1  
MAIN STREET  
AG LANE  
Reset

Requested Execution Date  
07 Jun 2021

Customer Reference Number  
12345

Account Service Institution  
 Swift  NCC

Swift Code  
AAMGDE2HXXX  
TALANX ASSET MANAGEMENT GMBH  
CHARLES-DE-GAULLE-PLATZ 1  
50679 KOELN  
Reset

Do you want to add Ordering customer Details to each transaction ?

Do you want to add Account Service Institution details to each transaction ?

Option  
Account With BIC Code

Debit Account Number  
999999

BIC Code  
HDFCINBBXXX  
HDFC BANK LIMITED  
Bank House,Dr Annie Besant Rd,  
Shiv Sagar Estate,  
Worli, Mumbai,  
Reset

Transaction Details (Sequence B)

12345

Do you want to add Account Service Institution details to each transaction ?

Account Service Institution

Swift  NCC

Swift Code  
AAMGDE2HXXX  
TALANX ASSET MANAGEMENT GMBH  
CHARLES-DE-GAULLE-PLATZ 1  
50679 KOELN  
Reset

Debit Account Number  
999999

BIC Code  
HDFCINBBXXX  
HDFC BANK LIMITED  
Bank House Dr Annie Besant Rd,  
Shiv Sagar Estate,  
Worli, Mumbai,  
Reset

Transaction Details (Sequence B) + Add Row

| Sr. No. | F / X Deal Reference | Transaction Amount                        | Ordered Amount                            | Exchange Rate | Action                                    |
|---------|----------------------|---|---|---------------|---|
| 1       | 1111                 | EUR <input type="text" value="EUR11.00"/> | INR <input type="text" value="INR11.00"/> | 1             | <input type="text"/> <input type="text"/> |
| 2       | 2222                 | EUR <input type="text" value="EUR22.00"/> | GBP <input type="text" value="GBP22.00"/> | 2             | <input type="text"/> <input type="text"/> |

+ Add Row

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## Field Description

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

Party ID and Party Name of the user is mentioned.

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

|                                    |   |
|------------------------------------|---|
| <b>Receiver BIC</b>                | BIC code of the receiver's bank   |
| <b>Requested Execution Date</b>    | This field specifies the date on which all subsequent transactions should be initiated by the executing bank.                                     |
| <b>Customer Reference Number</b>   | This field specifies the reference to the entire message assigned by the user.  |
| <b>Option</b>                      | User to select one of the following values: <ul style="list-style-type: none"> <li>Account with BIC Code</li> <li>Account with Address</li> </ul> |
| <b>Account Service Institution</b> | User to select one of the following values: Swift or NCC, if the account to be debited belongs to bank other than the receiver bank.              |
| <b>SWIFT Code</b>                  | Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank.   |

| Field Name  | Description  |
|---|--|
| <b>NCC</b>  | Enter national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank.  |
| <b>Debit Account Number</b>   | Account from which money will be debited.  |
| <b>BIC Code</b>   | This field is enabled on selecting the 'Account with BIC Code' option. Enter the instructing party's Business Identifier Code.   |
| <b>Name/Address</b>   | This field is enabled on selecting the 'Account with Address' option. Enter name and address of the instructing party.   |
| The following fields are applicable for <b>Transaction Details (Sequence B)</b> of MT101 Instruction: |  |
| <b>F/X Deal Reference</b>   | This field specifies the foreign exchange contract reference.  |
| <b>Transaction Amount</b>   | The amount and currency for the respective transaction.  |
| <b>Ordered Amount</b>   | This amount is to be entered for cross-currency transactions, where the user has a valid F/X deal reference number. The user is to enter the converted ordering amount and currency.   |
| <b>Exchange Rate</b>  | Exchange Rate specified while converting the transaction amount to ordering amount.  |
| <b>Action</b>   | <p>The settings icon (  ) provisions the user to enter further details of the entry of Transaction Details (Sequence B.)</p> <p>The delete icon (  ) allows the user to delete the respective row.</p> |
| <b>Credit Account Number</b>  | Account number of the creditor.  |
| <b>Option</b>   | User to select one of the following values: <ul style="list-style-type: none"> <li>• Name and Address: Represents name and address of creditor.</li> <li>• BIC: Business Identifier Code of the creditor.</li> </ul>   |
| <b>Payee Name/Address</b>   | This field is enabled on selecting the 'Name and Address' option. Enter name and address of creditor.  |
| <b>BIC Code</b>   | This field is enabled on selecting the 'BIC' option. Enter Business Identifier Code of the creditor.   |



| Field Name                            | Description   |
|---------------------------------------|---|
| <b>Pay Via Swift Code</b>             | This field represents the BIC code of the creditor's bank.  |
| <b>Transfer Via Intermediary Bank</b> | User to select yes or no, based on which further details can be filled.   |
| <b>Swift Code</b>                     | This field is enabled when user wants to enter intermediary bank details. BIC code of the intermediary bank to be entered.                                    |
| <b>Payment Details</b>                | You can add up to 4 fields each of length not more than 35. Provisions the user to enter specific details about the transaction.                              |
| <b>Instruction Code</b>               | This field specifies instructions to be used between the ordering customer and the account servicer.  |
| Regulatory Reporting Details          |   |
| <b>Code</b>                           | User to select 'BENEFRES', to enter Residence of the beneficiary customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer. |
| <b>Country</b>                        | User to enter address of beneficiary or ordering customer based on the code selected.   |

**To initiate an MT101 instruction:**

1. Enter required details based on the MT101 instruction to be initiated. Click on '**Request**'.
2. User is navigated to the MT101 Instruction review screen. Click on down arrow to check details of each transaction entry (Sequence B).
3. Once details are verified, click on '**Confirm**' button.



### MT101 Instruction Review Screen

 🔍  29 Welcome, ParagC Kinikar  
Last login 12 Feb 08:34 PM

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MT101 Instruction

**Review MT101 Instruction**  
You have initiated MT101 Instruction. Please review the details before you confirm.!

General Information (Sequence A)

|   |                             |
|---|-----------------------------|
| Receiver Bank Code<br>UNILAEADXXX       | Ordering BIC<br>RANPGB61002 |
| Requested Execution Date<br>21 Feb 2021 |                             |

Transaction Entries (Sequence B)

Expand All  Collapse All

| Transaction 1                        |                                      |                                 |                                 |
|--------------------------------------|--------------------------------------|---------------------------------|---------------------------------|
| Credit Account Number<br>HEL21343432 | Debit Account Number<br>HEL683049545 | Transaction Amount<br>EUR500.00 | Correspondence Charges<br>PAYEE |

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## 13. Repeat Transfers

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

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

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

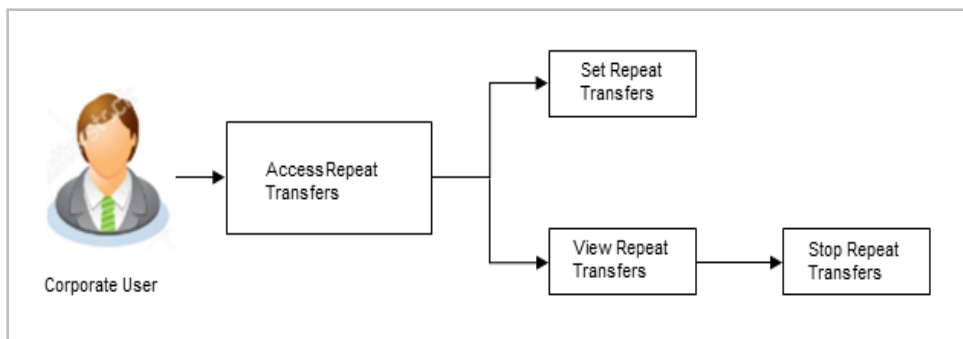
### Pre-Requisites

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

### Features supported in the application

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

### Workflow



### How to reach here:

*Toggle menu > Payments > Setups > Repeat Transfers*

## 13.1 View Repeat Transfers

The **View Repeat Transfers** feature enables users to view all the standing orders that have been previously initiated..

**To view Repeat Transfers:**

1. Go to Payments >> Setups >> Repeat Transfers.

### Repeat Transfers

The screenshot displays the 'Repeat Transfers' interface. At the top right, there are navigation options for 'Viewer', 'ATM/Branch', and 'English'. The user is identified as 'SWATI CHECKER' with a last login of '19 Aug 01:15 PM'. A 'Set Repeat Transfer' button is visible in the top right corner of the main content area.

Below the header, there are search filters: 'Transfer Type' set to 'SEPA', 'Debit Account Number' set to 'xxxxxxxxxxxx0015', and 'Status' set to 'Status'. There are 'Search', 'Cancel', and 'Reset' buttons. The main table lists the following data:

| Reference Number | Transfer To     | Next Payment | Amount   | Frequency           | Start Date  | End Date/Instances | Status |
|------------------|-----------------|--------------|----------|---------------------|-------------|--------------------|--------|
| 2116001626700002 | Francois Besson | 10 Jun 2021  | EUR10.00 | Once every day      | 10 Jun 2021 | 16 Jun 2021        | Closed |
| 2116001668850002 | Francois Besson | 09 Jun 2021  | EUR10.00 | Once every day      | 09 Jun 2021 | 10 Jun 2021        | Active |
| 2112301830480001 | Adam Levine     | 12 Apr 2019  | EUR12.72 | Once every day      | 12 Apr 2019 | 20 Instance(s)     | Closed |
| 2111101571410001 | George Holmes   | 10 Apr 2019  | EUR14.03 | Once every 2 months | 10 Apr 2019 | 10 Apr 2020        | Closed |
| 2111101571410001 | Adam Levine     | 10 Apr 2019  | EUR14.03 | Once every 2 months | 10 Apr 2019 | 10 Apr 2020        | Closed |
| 2105501790430004 | SEPA            | 11 Apr 2018  | EUR4.55  |                     | 11 Apr 2018 | 25 Feb 2021        | Closed |
| 2105501780130007 | SEPAD           | 11 Apr 2018  | EUR45.00 |                     | 11 Apr 2018 | 26 Feb 2021        | Closed |
| 2105301627950001 | Adam Levine     | 10 Apr 2018  | EUR14.26 |                     | 10 Apr 2018 | 25 Apr 2018        | Active |
| 2104901556940004 | SEPAD           | 10 Apr 2018  | EUR9.80  |                     | 10 Apr 2018 | 17 Apr 2018        | Active |

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-9 of 9 items)' and navigation arrows.

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**Search Criteria**

| <b>Field Name</b>           | <b>Description</b>  |
|-----------------------------|---|
| <b>Transfer Type</b>        | Mandatory Filter. Possible Values are – <ul style="list-style-type: none"><li>• SEPA</li><li>• Within Bank</li><li>• Cross Border</li></ul> |
| <b>Status</b>               | Possible Values are – <ul style="list-style-type: none"><li>• Active</li><li>• Closed</li></ul>   |
| <b>Debit Account Number</b> | Mandatory Filter. Account from which money will be debited.   |
| <b>Reference Number</b>     | The unique number generated on completion of the transaction in the Core Banking application.   |

To view an individual Repeat Transfer instruction - click on the reference number. View Repeat Transfer

The screenshot displays the 'View Repeat Transfer' interface on the Futura Bank website. The page includes a header with the bank logo, search bar, and user information. The main content area is divided into sections: 'Repeat Transfer' with fields for 'Transfer To' (Francois Besson), 'Transfer From' (xxxxxxxxxxxx0015), 'Next Payment' (10 Jun 2021), and 'Amount' (EUR10.00); 'Execution Details' with 'Start Date' (10 Jun 2021), 'End Date' (16 Jun 2021), 'Frequency' (Once every day), and 'No. of Payments' (6); and 'Payments History' which shows 'No data to display.' with a table header for 'Sr. No.', 'Execution Date', 'Status', and 'Reason For Failure'. A 'Back' button is located at the bottom left of the main content area.

## Field Description



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

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

## 13.2 Stop Repeat Transfer

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

### To stop the Repeat Transfers:

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

- Click on  against a specific repeat transfer record. The following options appear: View/ Stop appear.
- Click **Stop** to stop the repeat transfer.
- The **View Repeat Transfers - Review** screen appears. Verify the details and click **Stop**.

## Stop Repeat Transfers

The screenshot shows the 'View Repeat Transfer' interface. At the top, there's a navigation bar with 'futura bank' logo, a search bar, and user information: 'Welcome, SWATI CHECKER' and 'Last login 19 Aug 01:15 PM'. The main content area has a yellow banner with an information icon and the text 'Review Are you sure you want to Stop Repeat Transfer?'. Below this, the transfer details are listed in a clean, modern font. At the bottom, there are two buttons: 'Stop' and 'Back'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

## 13.3 Set Repeat Transfers

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

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

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

OR

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

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

The screenshot shows the 'Set Repeat Transfers' interface. At the top, there's a navigation bar with 'futura bank' logo, a search bar, and user information: 'Welcome, SWATI CHECKER' and 'Last login 19 Aug 01:09 PM'. The main content area is titled 'Set Repeat Transfers' and contains the following sections:

- Transfer Type:** Radio buttons for 'Existing Payee' (selected) and 'My Accounts'.
- Payee:** Dropdown menu showing 'DOMESTICSEPA'.
- Account Type:** Dropdown menu showing 'Domestic'.
- Account Name:** Text field showing 'SB'.
- Account Number:** Text field showing 'NL23ABNA6649020443'.
- Bank Details:** Text field showing 'DEUTDEFFXXX, Add line 1, Add line 2'.
- Transfer From:** Dropdown menu showing 'XXXXXXXXXXXX0015'.
- Balance:** Text field showing 'GBP10,117,832.21'.
- Transfer Amount:** Dropdown menu for currency (EUR) and a text field for amount (EUR89.00). A 'View Limits' link is present.
- Transfer Frequency:** Dropdown menu showing 'Advanced'.
- Once every:** Text field showing '4' and a dropdown for 'Day(s)'.
- Start Transferring:** Text field showing '26 Nov 2021' with a calendar icon.
- Stop Transferring:** Radio buttons for 'on' (selected) and 'after', followed by a text field showing '31 Mar 2022' with a calendar icon.
- Payment Details:** Text field showing 'Subscription' and a link 'Add Payment Details'.
- Note:** Text field showing 'Subscription'.
- Also Transfer Today:** A checkbox that is currently unchecked, with a help icon.

At the bottom of the form are three buttons: 'Submit', 'Cancel', and 'Back'. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions'.



## 13.3.1 My Accounts

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

The screenshot shows the 'Set Repeat Transfers' interface. At the top, there's a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The user is identified as 'SWATI CHECKER' with a last login of '19 Aug 01:15 PM'. The main form area is titled 'Set Repeat Transfers' and contains the following fields:

- Transfer Type:** Radio buttons for 'Existing Payee' and 'My Accounts' (selected).
- Transfer To:** Account number 'xxxxxxxxxxxx0015', balance 'GBP10,117,832.21'.
- Transfer From:** Account number 'xxxxxxxxxxxx0026', balance 'GBP9,998,611.78'.
- Transfer Amount:** 'GBP'.
- Transfer Frequency:** 'Quarterly'.
- Start Transferring:** '26 Nov 2021'.
- Stop Transferring:** '31 Oct 2022', with radio buttons for 'on' (selected) and 'after'.
- Note:** 'Vendor Payment Balance Maintenance'.
- Also Transfer Today:** Unchecked checkbox.

At the bottom of the form are 'Submit', 'Cancel', and 'Back' buttons. A 'View Limits' link is also present. 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.'

### Field Description

| Field Name           | Description  |
|----------------------|--|
| <b>Transfer Type</b> | <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"> <li>Existing Payee</li> <li>My Account (User's own account)</li> </ul> |

| Field Name  | Description   |
|---|---|
| <b>Existing Payee</b>   |   |
| The following fields appear if you select the <b>Existing Payee</b> option in the <b>Transfer to</b> field. |   |
| <b>Payee</b>  | Select the payee group name first and then one of the payees within the group from second dropdown. If the group contains only 1 payee then that one will get auto selected from second drop down.  |
| <b>Account Number</b>   | On selecting the payee, the account number associated with the payee appears.   |
| <b>Account Name</b>   | The name of the payee in the bank account appears.  |
| <b>Bank Details</b>   | The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears. This field is applicable for Cross Border and SEPA payee only.   |
| <b>Transfer From</b>  | Select the source account from which the funds are to be transferred.   |
| <b>Balance</b>  | On selecting a source account, the net balance of the account appears below the Transfer From field.  |
| <b>Currency</b>   | Select the currency in which the transfer is to take place.   |
| <b>Amount</b>   | Specify the amount to be transferred per frequency.   |
| <b>View Limits</b>  | Link to view the transaction limits for the user.<br>For more information on Limits, refer <a href="#">View Limits</a> section.   |
| <b>Transfer Frequency</b>   | Most of the options are self-explanatory, except for the "Advanced" option. If that option is selected then one can set a frequency of <i>once every X days/weeks/months</i> .  |
| <b>Start Transferring</b>   | The date on which the first repeat transfer is to be executed.  |
| <b>Stop Transferring</b>  | Select the option by which to specify when the repeat transfers are to stop being executed.<br>The following two options are available: <ul style="list-style-type: none"> <li>• On: Select this option if you wish to specify a date on which the last transfer is to be executed.</li> <li>• After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.</li> </ul> |

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

3. Click **Setup**.  
OR  
Click **Cancel** to cancel the transaction.
4. The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to return to the **Set Repeat Transfer** screen.

---

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

---

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

---

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

---

## FAQ

### 1. What is a Repeat Transfer?

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

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

Yes, you can cancel the post-dated instructions.

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

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

[Home](#)

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

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

[Home](#)

## 14. Inward Remittance Inquiry

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

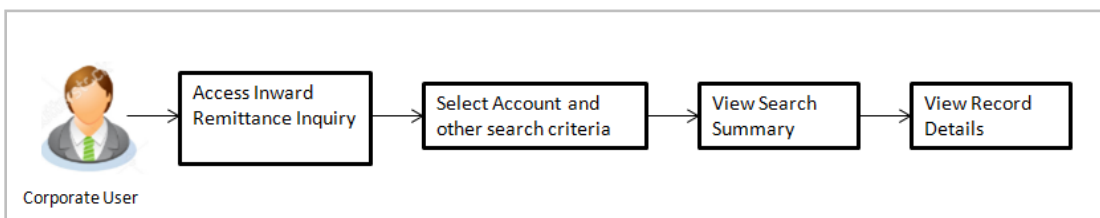
### Prerequisites:

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

### Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry



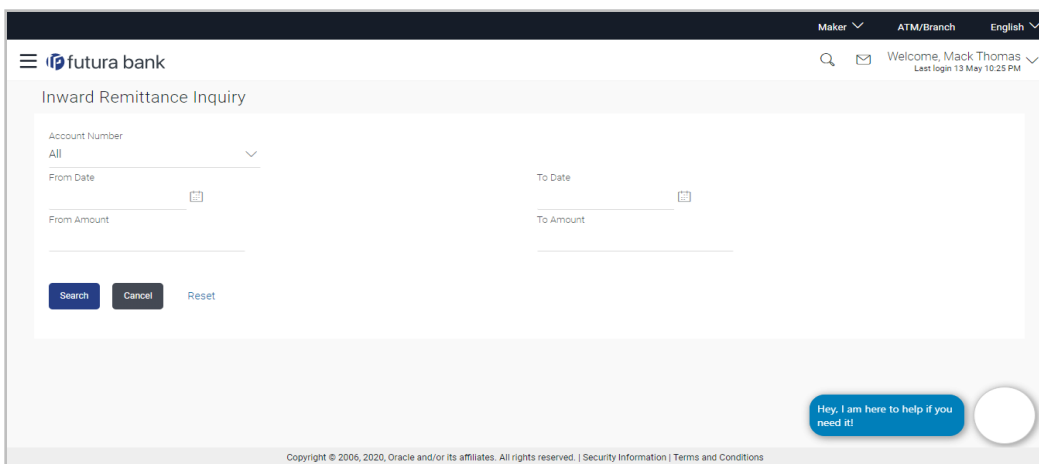
### How to reach here:

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

## 14.1 Inward Remittance Inquiry

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

### Inward Remittance Inquiry



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

**To view inward remittances:**

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

**Inward Remittance Inquiry - Search Results**

The screenshot displays the 'Inward Remittance Inquiry' interface. At the top, there are navigation options for 'Maker', 'ATM/Branch', and 'English'. The user is identified as 'Welcome, Mack Thomas' with a last login time of '13 May 10:25 PM'. The search filters are set as follows: Account Number is 'xxxxxxxxxxx0100', From Date is empty, To Date is empty, From Amount is '1', and To Amount is '100000'. There are 'Search' and 'Reset' buttons. The results table is as follows:

| Transaction Date | Reference Number | Remittance Amount | Credit Account Details | Remitter Name |
|------------------|------------------|-------------------|------------------------|---------------|
| 06 Sep 2018      | AT3FTF182490502  | £44.23            | xxxxxxxxxxxx0037       | AAEMNL21XXX   |
| 06 Sep 2018      | AT3FTF182490504  | £41.23            | xxxxxxxxxxxx0037       | AAEMNL21XXX   |
| 06 Sep 2018      | AT3FTF182490503  | £44.23            | xxxxxxxxxxxx0037       | AAEMNL21XXX   |

Page 1 of 1 (1-3 of 3 items) | < 1 > | Cancel

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

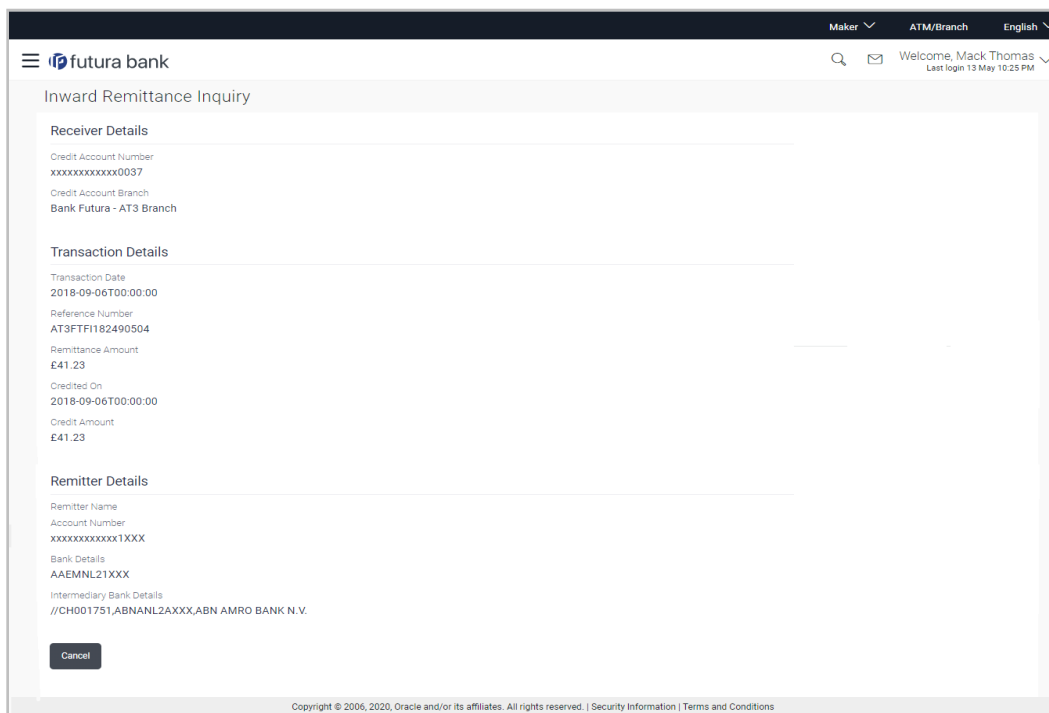
3. Click on **reference number** of the transaction to view the remittance details. The **Inward Remittance Details** screen appears.  
OR  
Click **Cancel** to cancel the transaction.



## 14.2 Inward Remittance Inquiry – Details

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

### Inward Remittance Inquiry - Details



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

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

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

## **FAQ**

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

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

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

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

[Home](#)

---

## 15. Payment Status Inquiry

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

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

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

*Toggle menu > Payments > Inquiries > Payment Status Inquiry*

# 15.1 Payment Status Inquiry – Summary

## Payment Status Inquiry – Summary – List View

Viewer ATM/Branch English

Welcome, SWATI CHECKER

Last login 19 Aug 01:28 PM

### Payments Status Inquiry

|   |  |
|---|--|
| <p>Host Reference Number<br/><input style="width: 90%;" type="text" value="Host Reference Number"/></p> <p>Initiation Date From<br/><input style="width: 90%;" type="text" value="Initiation Date From"/></p> <p>Payment Type<br/><span style="border: 1px solid #ccc; padding: 2px;">Please Select</span></p> <p>Creditor Name<br/><input style="width: 90%;" type="text" value="Creditor Name"/></p> <p><a href="#">More Search Option</a></p> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span><span style="background-color: #0056b3; color: white; padding: 5px 10px; border-radius: 3px;">Search</span></span> <span><span style="background-color: #333; color: white; padding: 5px 10px; border-radius: 3px;">Reset</span></span> </div> | <p>Account Number<br/><span style="border: 1px solid #ccc; padding: 2px;">xxxxxxxxxxxx0015</span></p> <p>Initiation Date To<br/><input style="width: 90%;" type="text" value="Initiation Date To"/></p> <p>Payment Status<br/><span style="border: 1px solid #ccc; padding: 2px;">Please Select</span></p> |
|---|--|

Download All

|    |        |                  |                        |             |    |    |
|----|--------|------------------|------------------------|-------------|----|----|
| 30 | --     | 2122501038442000 | International Transfer | EUR222.00   |    | -- |
|    |        |                  |                        | Cancelled   |    |    |
| 30 | --     | 2121601050541000 | International Transfer | EUR432.00   |    | -- |
|    |        |                  |                        | Cancelled   |    |    |
| 30 | --     | 2122901020548000 | International Transfer | EUR222.00   |    |    |
|    |        |                  |                        | In Progress |    |    |
| 30 | --     | 2121601050542000 | International Transfer | EUR432.00   |    | -- |
|    |        |                  |                        | Cancelled   |    |    |
| 30 | --     | 2122501757018000 | Domestic Transfer      | EUR544.00   | -- | -- |
|    |        |                  |                        | In Progress |    |    |
| 26 | --     | 2121501062104000 | International Transfer | EUR233.00   |    |    |
|    |        |                  |                        | Future Date |    |    |
| 25 | --     | 2123001037293000 | International Transfer | EUR255.09   |    |    |
|    |        |                  |                        | In Progress |    |    |
| 25 | --     | 2122901726360000 | Domestic Transfer      | EUR255.00   | -- | -- |
|    |        |                  |                        | In Progress |    |    |
| 25 | MYNTRA | 2122601035884000 | Internal Transfer      | GBP23.00    |    |    |
|    |        |                  |                        | In Progress |    |    |
| 25 | MYNTRA | 2122401024688000 | Internal Transfer      | GBP3.45     |    | -- |
|    |        |                  |                        | Processed   |    |    |

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Payment Status Inquiry – Summary – Table View

Viewer ATM/Branch English

futura bank Search ... Welcome, SWATI CHECKER Last login 19 Aug 02:38 PM

### Payment Status Inquiry

Host Reference Number: Host Reference Number  
 Account Number: xxxxxxxxxxxx0015  
 Initiation Date From: [Calendar Icon]  
 Initiation Date To: [Calendar Icon]  
 Payment Type: BOOK TRANSFER  
 Payment Status: Please Select  
 Creditor Name: [Text Field]

More Search Option

Search Reset Download All [Grid Icon] [Print Icon]

| Initiation Date | Instruction Date | Activation Date | Host Ref No.     | Recipient | Network Type      | Amount   | Status      | Copy/Cancel     |
|-----------------|------------------|-----------------|------------------|-----------|-------------------|----------|-------------|-----------------|
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2122601035884000 | MYNTRA    | Internal Transfer | GBP23.00 | In Progress | [Copy] [Cancel] |
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2122401024688000 | MYNTRA    | Internal Transfer | GBP3.43  | Processed   | [Copy] --       |
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2122601058619000 | MYNTRA    | Internal Transfer | EUR34.00 | Processed   | [Copy] --       |
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2122201061206000 | MYNTRA    | Internal Transfer | GBP12.00 | Cancelled   | [Copy] --       |
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2123001035271000 | MYNTRA    | Internal Transfer | GBP45.00 | In Progress | [Copy] [Cancel] |
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2122201061609000 | MYNTRA    | Internal Transfer | GBP22.00 | In Progress | [Copy] [Cancel] |
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2122301040331000 | MYNTRA    | Internal Transfer | GBP35.00 | In Progress | [Copy] [Cancel] |
| 25 Nov 2021     | 25 Nov 2021      | 25 Nov 2021     | 2122201060931000 | MYNTRA    | Internal Transfer | GBP10.00 | Processed   | [Copy] --       |
| 23 Nov 2021     | 23 Nov 2021      | 23 Nov 2021     | 2121501059269000 | MYNTRA    | Internal Transfer | GBP22.00 | Processed   | [Copy] --       |
| 12 Apr 2019     | 01 Jul 2021      | 01 Jul 2021     | 2114601055405000 | MYNTRA    | Internal Transfer | GBP10.00 | Future Date | [Copy] [Cancel] |

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Cancel Back

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Field Description

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

Search Criteria

| <b>Field Name</b>              | <b>Description</b>  |
|--------------------------------|---|
| <b>Reference Number</b>        | Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.  |
| <b>Account Number</b>          | A list of CASA accounts that the corporate user has access to.  |
| <b>Payment Type</b>            | Payment Network based search.   |
| <b>Payment Status</b>          | Search for future dated, already processed, canceled, seized and in progress payments.  |
| <b>Initiation Date From/To</b> | Search based on the date range in which the transaction was initiated/booked.   |
| <b>Creditor Name</b>           | Search based on name of the beneficiary. Partial name, case insensitive search is supported. For this search criterion to work, the payment network field needs to be selected. The system will not be able to search purely on the beneficiary name, without knowing the payment type. |

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

|                                |                     |
|--------------------------------|---------------------|
| <b>From Amount / To Amount</b> | Amount Range search |
|--------------------------------|---------------------|

## 15.2 Payment Status Inquiry – Details Screen

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

### Payment Status Inquiry - Details

The screenshot displays the 'Payment Status Inquiry' details for transaction number 2122601035884000. The interface includes a header with the Futura Bank logo, a search bar, and user information for 'SWATI CHECKER'. The main content is organized into several sections:

- Status:** Current Status is 'In Progress' as of 25 Nov 2021 12:00:00 AM.
- Recipient Details:** Account Name is 'MYNTRA' and IBAN Number is 'GB63NWBK601613HEL0231000015'.
- Transaction Details:** Reference Number is '2122601035884000', Transfer Network is 'BOOK', Transfer Amount is 'GBP23.00', and Transaction Date is '25 Nov 2021'.
- Remitter Details:** Source Account Number is 'xxxxxxxxxxxx0015' and Source Account Branch is 'HEL'.

At the bottom, there are navigation buttons: 'Back', 'Initiate Again', 'Cancel', and 'Download E-receipt'. A footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions'.

## 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

### Payment Cancellation – International Transfer

### Field Description

| Field Name                  | Description  |
|-----------------------------|--|
| <b>Cancellation Details</b> |  |
| <b>Cancellation Remarks</b> | Relevant remarks need to be entered to process cancellation of the payment. Mandatory field. |



| Field Name                      | Description   |
|---------------------------------|---|
| <b>Cancellation Reason Code</b> | 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.

## **15.4 Payment Cloning**

The “copy” icon on the Payment Status Inquiry table provisions the user to clone a payment. On click of the icon, the user will be redirected to the Adhoc Payments transaction with most of the data of the existing payment copied to the input fields.

This is to make it convenient for the end user to initiate the same payment again, on a different date. The cloning does not intend to stop the user from changing any of the data. Therefore it is just another Adhoc Payment transaction, and the user will be able to change any fields he wants to.

The feature, out of the box, will support International, Internal and SEPA Credit transfers only.

Having entitlements to Adhoc Payments is a pre-requisite for taking advantage of this feature.

For a Self-Transfer that was initiated from OBDX and visible in Payment Status Inquiry, clicking on the Clone button will open up the Adhoc Internal Payment page. This is because, from the bank's perspective both Self Transfer and Internal Transfer are payments between accounts within the bank.

The Payments seen in Payment Status Inquiry are a combination of all payments posted to the back end payments processor. The payments could have originated from other channels too, or directly from the payments processor itself. And therefore to repeat/copy the same payment at a later time, OBDX makes use of the Adhoc Payments transaction since the beneficiary information may not be present within OBDX as a payee.

The same option is also present in the details screen of a transaction in Payment Status Inquiry in the form of an “Initiate Again” button.

[Home](#)

## 16. MT101 Instructions Inquiry

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

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

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

*Toggle menu > Payments > Inquiries > MT101 Instructions Inquiry*

### 16.1 MT101 Instructions Inquiry – Summary

#### MT101 Instructions Inquiry – Summary

The screenshot displays the 'MT101 Instructions Inquiry' interface. At the top, there's a navigation bar with 'futura bank' logo, a search bar, and user information: 'Welcome, ASHLEY CHARLES' and 'Last login 07 Jun 07:55 PM'. The main area contains search filters: 'Receiver BIC Code' with a 'Lookup BIC Code' link, 'Host Reference Number', 'Execution From Date' (01 Jan 2021), and 'Execution To Date' (08 Jun 2021). Below these are 'Search', 'Cancel', and 'Reset' buttons. A table lists the following data:

| Host Reference Number | Receiver Name    | Receiver BIC | Execution Date | Branch Code | Customer Specified Reference | Message |
|-----------------------|------------------|--------------|----------------|-------------|------------------------------|---------|
| 2113201380190000      | UNITED BANK LTD. | UNILAEADXXX  | 13 May 2021    | HEL         | -                            | 👁       |
| 2113401363993000      | UNITED BANK LTD. | UNILAEADXXX  | 29 May 2021    | HEL         | -                            | 👁       |
| 2113401368155000      | UNITED BANK LTD. | UNILAEADXXX  | 22 May 2021    | HEL         | -                            | 👁       |
| 2113901340358000      | UNITED BANK LTD. | UNILAEADXXX  | 22 May 2021    | HEL         | -                            | 👁       |
| 2113301360506000      | UNITED BANK LTD. | UNILAEADXXX  | 27 May 2021    | HEL         | -                            | 👁       |
| 2113401339132000      | UNITED BANK LTD. | UNILAEADXXX  | 09 May 2021    | HEL         | -                            | 👁       |
| 2113401365104000      | UNITED BANK LTD. | UNILAEADXXX  | 23 May 2021    | HEL         | -                            | 👁       |

#### Field Description

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

#### Search Criteria

| Field Name  | Description  |
|---|--|
| <b>Receiver BIC Code</b>  | Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.             |
| <b>Reference Number</b>   | The user can search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.  |
| <b>Execution Date Range</b>   |  |
| <b>Search Results</b>   |  |
| The following fields are displayed for each MT101 instruction once the user clicks on the Search button after having entered search criteria. |  |
| <b>Host Reference Number</b>  | The unique reference number of the MT101 instruction assigned by the host system. This number appears as a hyperlink. The MT101 Instruction Details page will appear once the user clicks on this hyperlink. |
| <b>Receiver Name</b>  | The name of the payee towards whom the funds have been transferred.  |
| <b>Execution Date</b>   | The date on which the transaction was required to be executed by the bank.   |

#### To view / search for MT101 instruction records:

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

- i. Enter the receiver's BIC code to search based on the BIC code of the recipient bank.
- ii. Enter a transaction reference number of a instruction initiated in the **Reference Number** field to search for a MT101 record on the basis of transaction reference number.
- iii. User can filter records based on the Execution date range. Enter the range in the **Execution From Date** and **Execution To Date** to fetch MT101 instructions with execution date within the mentioned date range.
- iv. Click **Search**.  
The search results appear.  
OR  
Click **Reset** to reset the search criteria.  
OR  
Click **Cancel** to go to the Dashboard.

## 16.2 MT101 Instructions Inquiry – Details Screen

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

### MT101 Instructions Inquiry - Details

The screenshot displays the 'MT101 Instruction Details' screen. At the top, the Futura Bank logo is visible on the left, and a search icon, a notification icon with '29', and a user profile 'Welcome, ParagC Kinikar' with 'Last login 12 Feb 08:34 PM' are on the right. The main content is divided into two sections: 'General Information (Sequence A)' and 'Transaction Entries (Sequence B)'. The general information includes Receiver Bank Code (UNILAEADXXX), Reference Number (2103901378623000), Requested Execution Date (01 Feb 2021), and Ordering BIC (AAALSARIALK). The transaction entries section has expand/collapse controls and lists two transactions with their respective reference numbers, account numbers, amounts, and charges. At the bottom, there are 'Cancel' and 'Back' buttons, and a footer with copyright information.

| General Information (Sequence A) |                  |                          |             |  |
|----------------------------------|------------------|--------------------------|-------------|--|
| Receiver Bank Code               | UNILAEADXXX      | Requested Execution Date | 01 Feb 2021 |  |
| Reference Number                 | 2103901378623000 | Ordering BIC             | AAALSARIALK |  |

| Transaction Entries (Sequence B) |                       |                      |                    |                        |
|----------------------------------|-----------------------|----------------------|--------------------|------------------------|
| Expand All   Collapse All        |                       |                      |                    |                        |
| <b>Transaction 1</b>             |                       |                      |                    |                        |
| Reference Number                 | Credit Account Number | Debit Account Number | Transaction Amount | Correspondence Charges |
| 2103901786230137                 | 11233455              | HEL445566            | EUR23.00           | SHARED                 |
| <b>Transaction 2</b>             |                       |                      |                    |                        |
| Reference Number                 | Credit Account Number | Debit Account Number | Transaction Amount | Correspondence Charges |
| 2103901786230138                 | 224456                | HEL445566            | EUR39.00           | SHARED                 |

Buttons: Cancel, Back

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### Field Description

| Field Name                              | Description |
|---|-------------|
| <b>General Information (Sequence A)</b> |             |
| <b>Receiver Bank Code</b>               |             |
| <b>Reference Number</b>                 |             |

| <b>Field Name</b>  | <b>Description</b>   |
|--|--|
| <b>Requested Execution Date</b>  | The date on which the MT101 Instruction is scheduled to execute.     |
| <b>Ordering BIC</b>  |  |
| <b>Transaction Entries (Sequence B)</b>  |  |
| This section displays the transaction entries as fetched from the host system. Following details are displayed for each transaction: |  |
| <b>Reference Number</b>  | The reference number assigned to the transaction by the host system. |
| <b>Credit Account Number</b>   | The creditor's account number  |
| <b>Debit Account Number</b>  | The debtor's account number  |
| <b>Transfer Amount</b>   | The currency and amount of the transaction.                          |
| <b>Initiated On</b>  | The date on which the transaction has been initiated.                |
| <b>Correspondence Charges</b>  | Any charges that were involved in the transfer.                      |

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## 17. Favorites

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

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

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

### Prerequisites:

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

### Features supported in application

You can perform following actions from favorite transaction:

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

### How to reach here:

*Toggle menu > Payments > Favorites*

## 17.1 Favorites – Summary


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

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

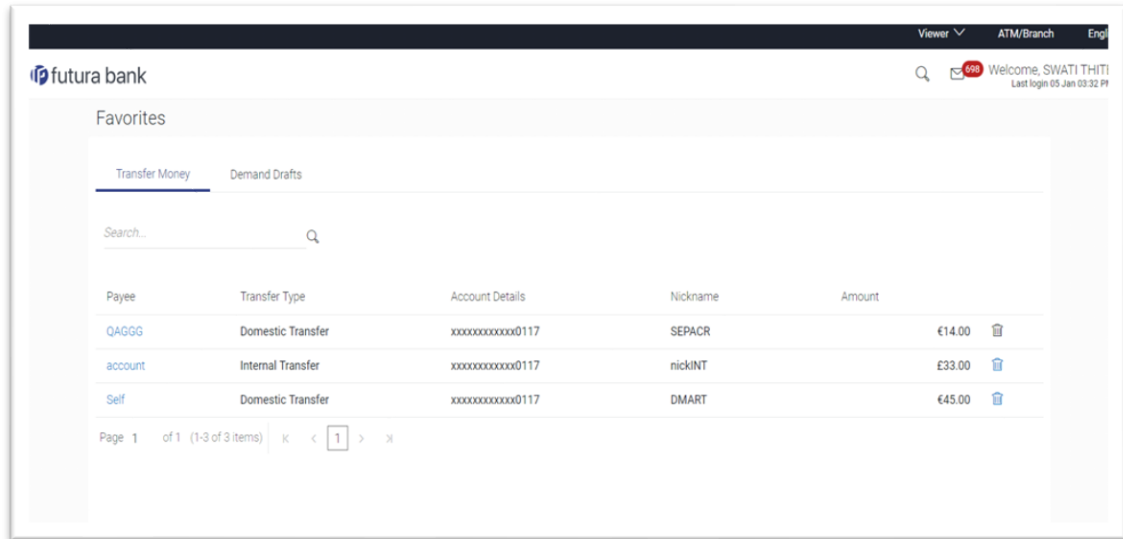
The screen is divided into two sections –

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

**To search and initiate the favorite transaction:**

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

**Favorites**



**Field Name      Description**

**Transfer Money**

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

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

**Demand Drafts**

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

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

| Field Name             | Description   |
|------------------------|---|
| <b>Draft Favouring</b> | Name of the payee of the draft.   |
| <b>Amount</b>          | Displays the amount along with the currency for which draft needs to be issued. |

2. To initiate a favorite transaction
  - a. If you want to initiate transaction in **Transfer Money**;
    - i. Click on **Payee** of relevant transaction in **Transfer Money** tab. The **Make Payment** screen appears.
    - ii. Update the required details.
    - iii. Click **Pay**.
  - b. If you want to initiate transaction in **Demand Drafts**;
    - i. Click on **Payee** of relevant transaction in **Demand Drafts** tab. The **Draft Issuance** screen appears.
    - ii. Update the required details.
    - iii. Click **Issue**.

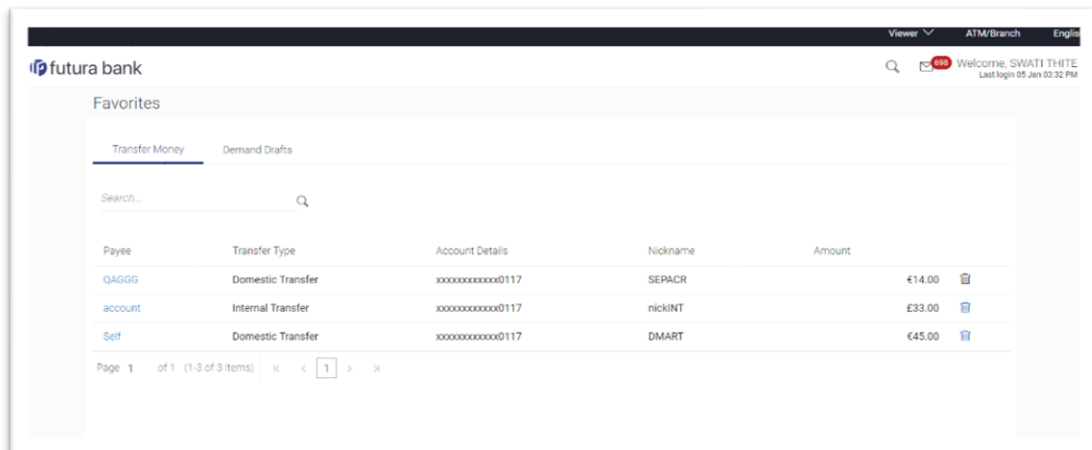
## 17.2 Remove Favorites

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

**To remove the transaction from the favorites:**

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

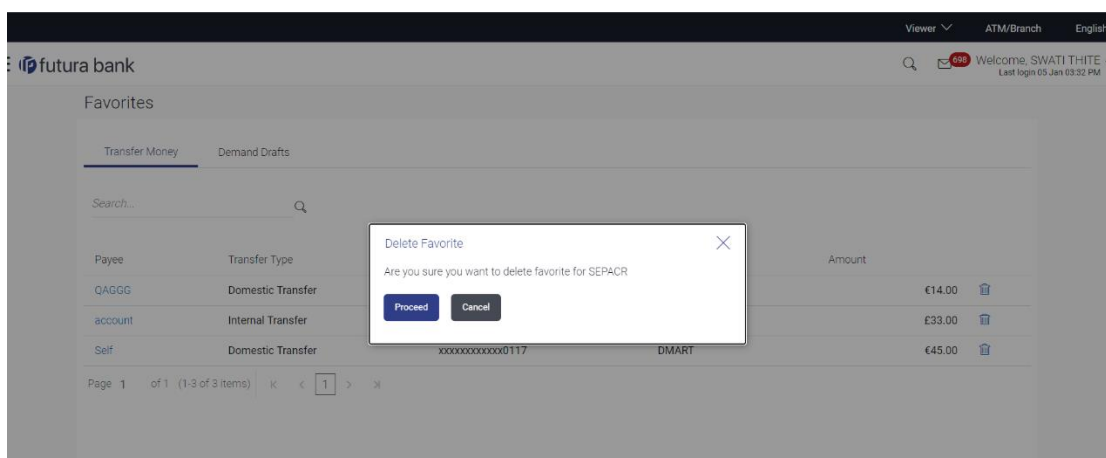
**Remove Favorites**





2. To remove a favorite transaction:
  - a. If you want to remove favorite from **Transfer Money**;
    - i. Click on **Delete icon** of relevant transaction in **Transfer Money** tab. The **Delete Favorite** window appears.
  - b. If you want to remove favorite from **Demand Drafts**;
    - i. Click on **Delete icon** of relevant transaction in **Demand Drafts** tab. The **Delete Favorite** window appears.
  - c. The confirmation message to remove from list appears. Click **Proceed**.  
OR  
Click **Cancel** to cancel the transaction.

### Remove Favourites - Confirm



## FAQ

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

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

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

User can perform following actions from favorite transaction:

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

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

User can mark the following transactions as favorite:

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

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

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

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

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## 18. Beneficiary User Mapping

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

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

This feature is available only for the corporate administrator.

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

### Prerequisites:

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

### How to reach here:

*Toggle menu > Payments > Setups > Beneficiary User Mapping*

### 18.1 Beneficiary User Mapping – Summary

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

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

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

### Features Supported In the application

Functions available on Beneficiary User Mapping are as follows:

- Map user to a beneficiary
- Edit Mapping

The screen is divided into two sections –

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

**Field Description**

| <b>Field Name</b>  | <b>Description</b>   |
|--|--|
| <b>Payee Accounts</b>  |  |
| Below fields appears for Account type of payees.             |  |
| <b>Payee Name</b>  | Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.                 |
| <b>Account Details</b>                                       | The details of the account associated with the payee. The type of account associated with the payee. <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>     |
| <b>Nickname</b>  | The nickname of the payee, defined at the time of payee creation.  |
| <b>Created By</b>  | The name of the user who created the payee.  |
| <b>Access Type</b>   | The access type of the payee.<br>The values can be: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>  |
| <b>Payee - Demand Drafts</b>                                 |  |
| Below fields appears if the payee is holding a demand draft. |  |
| <b>Payee Name</b>  | Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo. |
| <b>Draft Type</b>  | The type of draft.<br>The values can be: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>   |
| <b>Draft Favoring</b>  | Draft favoring details.  |
| <b>Created By</b>  | The name of the user who created the payee.  |

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

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

## 18.2 Beneficiary User Mapping Details

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

**To view payee details:**

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

### Beneficiary User Mapping Details

The screenshot displays the 'Beneficiary User Mapping Details' interface. At the top, there is a navigation bar with the 'futura bank' logo, a search bar, and a user profile section showing 'Welcome, SWATI THITE' and 'Last login 04 Jun 11:24 AM'. The main content area is divided into two columns. The left column lists various fields and their values:

|                |   |
|----------------|---|
| Payee Name     | ABC Industries  |
| Payee Photo    | AI  |
| Payee Type     | Domestic  |
| Account Name   | ABC Industries  |
| Account Number | 123456  |
| Payee Email ID | abc@gmail.com   |
| Network Type   | SEPA CREDIT   |
| Bank Details   | AARBDE1W102<br>AAREAL BANK AG<br>Add line 1, Add line 2 |
| Nickname       | ABC Industries  |
| User List      | No users mapped   |

At the bottom of this list are three buttons: 'Edit', 'Cancel', and 'Back'. The right column features a promotional message with a bar chart icon:

**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.

A 'Help' button is located in the bottom right corner of the screen.

## Field Description

| Field Name   | Description   |
|--|---|
| The following fields appear if a bank account payee is being viewed. |   |
| <b>Payee Name</b>  | Name of the payee group.  |
| <b>Payee Photo</b>   | Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.                           |
| <b>Payee Type</b>  | The payee type can be one of the following <ul style="list-style-type: none"> <li>• Internal</li> <li>• Domestic</li> <li>• International</li> </ul>                                      |
| <b>Account Name</b>  | The name of the payee as maintained in the bank account.  |
| <b>Account Number</b>  | The bank account number of the payee.   |
| <b>Payee Email ID</b>  | Email ID of the payee   |
| <b>Bank Details</b>  | Details such as bank name, bank code and address of the bank in which the payee's account is held.<br>This field appears for <b>Domestic</b> and <b>International</b> type account payee. |
| <b>Payee Address</b>   | The address of the payee.<br>This field appears if the details being viewed are that of an <b>International</b> payee.  |
| <b>Nickname</b>  | The payee's nickname as defined at the time of payee creation.  |
| <b>User List</b>   | All the users currently mapped to the payee   |
| <b>Payee Details - Demand Draft</b>                                  |   |
| The following fields are applicable for Demand Draft payees.         |   |
| <b>Payee Name</b>  | Name of the payee for identification.   |
| <b>Payee Photo</b>   | Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.                           |

| Field Name               | Description   |
|--------------------------|---|
| <b>Draft Type</b>        | The type of draft.<br>The values can be: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>  |
| <b>Draft Favoring</b>    | The name of the payee as it is to be printed on the draft.  |
| <b>Draft Payable at</b>  | They name of the city (if the draft type is Domestic) at which the draft is payable.<br>The name of the country and city (if the draft type is International) at which the draft is payable.                      |
| <b>Deliver Draft to</b>  | The draft delivery preference as specified at the time of payee creation.<br>The values can be: <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> <li>• Other Address</li> </ul> |
| <b>Delivery Location</b> | The specific address at which any draft payable towards the payee is to be delivered.   |
| <b>User List</b>         | All the users currently mapped to the payee   |

- Click on the **'Edit'** button to enable a multi-select dropdown with all corporate users. The users which need to be mapped to the payee can be selected from this drop down.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
- The list of users is displayed in the format: *Full Name (Username)*
- Select the users required to be mapped and click on **'Confirm'** to complete the mapping.

**futura bank** Search ... Q Welcome, SWATI THITE Last login 04 Jun 11:24 AM

### Beneficiary User Mapping Details

|                |   |
|----------------|---|
| Payee Name     | ABC Industries  |
| Payee Photo    |   |
| Payee Type     | Domestic  |
| Account Name   | ABC Industries  |
| Account Number | 123456  |
| Payee Email ID | abc@gmail.com   |
| Network Type   | SEPA CREDIT   |
| Bank Details   | AARBDE1W102<br>AAREAL BANK AG<br>Add line 1, Add line 2 |
| Nickname       | ABC Industries  |
| User List      | Please Select   |

**Confirm** **Cancel**

- SWATI S THITE (AMAZONMAKER)
- SWATI S THITE (AMAZONCORPADMIN)
- SWATI AUTOAUTH (AMAZONZ)
- SWATI CORPADMIN THITE (SWCORPADMIN)
- SWATI S THITE (AMAZONMAKERUBS)

**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.

[Help](#)

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## 19. View Limits

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

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

### View Limits



My Limits ✕

Channel (i)

Internet ▼

---

Available Limits

|   |        |                         |
|---|--------|-------------------------|
|  | Amount | €1.80 to €18,000,000.00 |
|  | Count  |                         |

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

Ok

### Field Description

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

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

#### Available Limits

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

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