

Retail Bill Payments User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.2.0.0

Part No. F40800-01

August 2021

ORACLE®

Retail Bill Payments User Manual

August 2021

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2006, 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface	1-1
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility.....	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure	1-1
1.5 Related Information Sources.....	1-1
2. Transaction Host Integration Matrix	2-1
3. Electronic Bill Presentment and Payment	3-1
4. Retail Servicing - Bill Payments Widget - Bills	4-1
5. Add Biller	5-1
6. Bills.....	6-1
6.1 Pay Bills - Summary	6-2
6.2 Pay Presented Bills.....	6-4
6.3 Pay Bills - Payment Type	6-10
6.4 Pay Bills - Presentment and Payment Type.....	6-14
6.5 Recharge Type	6-19
7. Manage Billers.....	7-1
7.1 Manage Billers - Delete	7-10
8. Quick Bill Pay	8-1
9. Quick Recharge.....	9-1
10. Payment History	10-1
11. Alerts	11-1

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

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

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
1	Pay Bills	✓	×	×
2	Add Biller*	✓	×	×
3	Manage Billers*	✓	×	×
4	Quick Bill Pay	✓	×	×
5	Quick Recharge	✓	×	×
6	Payment History	✓	×	×

[Home](#)

3. Electronic Bill Presentment and Payment

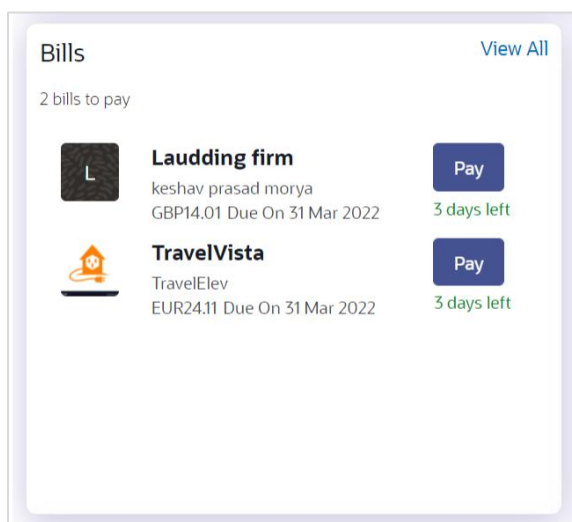
Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the users, payment to service providers, mobile/ DTH bill payment etc.

The main advantage of electronic bill presentment and payment is that users/ customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

[Home](#)

4. Retail Servicing - Bill Payments Widget - Bills

The Bills' widget present on the retail user dashboard enables the user to access the bill payment transactions. All the bills, that are due to be paid are listed in this widget, users can pay their bills easily and quickly.



Bill Payments - Bills Overview

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

Pay Bills

This feature enables users to pay utility bills towards various types of billers like 'payment', 'payment and presentment, recharge.

View All

This feature enables users to view all the billers.

[Home](#)

5. Add Biller

The online banking application enables the user to add billers of the specific categories for the payment of bills and prepaid recharge electronically. Following types of billers are added.

- Presentment type: Billers presents the bill or invoice to the customer/ user online before paying the bill
- Payment type: Biller does not present bills. Biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account
- Presentment and Payment type: Billers has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or the users can pay bills without the invoice
- Recharge type: Billers allows users to do “Recharge” their prepaid services like Mobile, DTH or Internet

Users can add billers by specifying the Nickname of the biller(nickname should be unique), biller specific single /multiple unique customer IDs e.g. Relationship no, Account number etc., and other Biller labels as maintained in the Biller Maintenance administration screen. Multiple but unique registrations with the same biller are allowed.

When a channel customer does an “Add Biller” transactions, he is essentially registering with the biller to make online bill payments. At this stage some billers may want to validate that the customer is a genuine customer. The behaviour is based on how customer validation has been set up when biller got on-boarded

Auto: When a biller is of Customer Validation type as “Auto”, customers who add this biller do not need any validation from biller and their registrations are auto-approved and they can initiate online bill payments to this biller

Offline: When a biller is on boarded with Validation type as “Offline”, for retail or corporate customers who add this biller, their registration status will be “Pending”. This means that the biller will have to do an offline validation of these registrations and can approve or reject them. OBDX does not provide any OOTB (Out of the box) mechanism for downloading the “Pending” registrations and changing their status by banker or biller.

Online: When a biller is on boarded with Validation type as “Online”, for retail or corporate customers who add this biller, their registrations need to be validated by biller online. The online validation could be a redirect to the biller’s website where he can do the validation through REST type web service through which validation happens. OBDX does not provide for OOTB implementation of the online validation.

Prerequisites:

- Transaction access is provided to the retail user
- Billers are maintained in OBDX by administrator
- Admin Biller Category maintenance is done

Features supported in the application

- Add Biller

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Add Billers

OR

Dashboard > Toggle Menu > Bill Payments > Bills > Add Billers

Add Biller

Default Dashboard ▾ ATM/Branch English ▾ UBS OBPM 14.4 HEL Branch ▾

futura bank Search ...

Welcome, keron Bohr ▾
Last login 20 Aug 05:42 PM

Add Biller

Bills **Add Biller** Manage Billers Quick Bill Pay Quick Recharge Payment History

Category
Utilities ▾

Sub-Category
Power ▾

Location
Mumbai ▾

Biller Name
Investopedia ▾

Biller Type
Payment

Biller Nickname (Nickname should be unique)
Sam Desouza

Investment Number
Sam

Constant Number
345344132

Policy Number
2452151212

Customer Name (As mentioned in biller's record)
Sam Desouza

Submit Cancel Back

Decided to make online bill payment? Great!

The first step is to add billers who you want to pay. Once billers validate your registration you are all set to pay bills. You can even add billers who give paper bills and pay them online.

Futura Bank's Bill Payment Service makes online bill payment & recharges hassle free.

[View Bills](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | [Security](#) | [Information](#) | [Terms and Conditions](#)

Field Description

Field Name Description

Category	The category of the biller to be added.
Sub-Category	The sub-category of the biller to be added. This will be shown and listed if sub-categories are maintained under the selected Biller Category.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller name, the biller type is displayed. The biller type can be: <ul style="list-style-type: none"> • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	Nickname of the biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
Sample Bill	Link to upload the image of the physical bill presented by the biller. This field appears for 'Presentment' and 'Presentment and Payment' type of billers.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).

Following fields appears for Presentment and Presentment and Payment type of billers.

Auto Pay	The facility to automatic pay the bills on the specified date. The options are: <ul style="list-style-type: none"> • Yes • No This feature is available for Presentment and Presentment & Payment type billers only.
-----------------	---

Field Name Description

Note	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select Yes option in the Auto Pay field.</p>
Payment Method	<p>The payment methods accepted as maintained for the biller by Bank Administrator.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. <p>This field appears if you select Yes option in the Auto Pay field.</p>
Pay From	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select Yes option in the Auto Pay field.</p>
Pay	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Bill Amount: Whether the user want to pay full bill amount. • Limit Amount: Whether the user want to pay the limit amount. <p>This field appears if you select Yes option in the Auto Pay field.</p>
Limit Amount	<p>The limit amount the user wants to pay to schedule the auto payment.</p>

To add a biller:

1. From the **Category** list, select the category of the biller.
2. From the **Sub Category** list, select the sub-category of the biller.
3. From the **Location** list, select the category of the biller.
4. From the **Biller Name** list, select the registered biller name.
5. In the **Biller Nickname** field, modify the biller nickname if required.
6. In the **Biller Label 1, 2 and 3**, enter the required details.
7. In the **Customer Name** field, enter the name of the customer.
8. If you have selected the **Presentment** or **Presentment or Payment** type of biller from the **Biller Name** list:

- a. From the **Auto Pay** list, select the appropriate option;
Select option **Yes** to set up auto payment.
OR
Select the option **No**, if you do not want to set the auto payment and go to step 6 to continue to add billers process.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.
9. Click **submit** to add a biller.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.
 10. The **Add Biller - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
 11. The success message appears along with the biller details.
Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add more billers.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Feedback** to add feedback for transaction.

FAQs

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

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

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

After successfully adding a biller, you may proceed to pay bills towards the specific biller immediately. However, some billers need to validate your registration in which case you can start paying the biller after a successful validation.

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

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

[Home](#)

6. Bills

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

Billers are maintained in OBDX either manually using Biller Maintenance functionality or through a bulk file upload. All the registered billers (of all types) and bills are displayed on the screen. The billers can be of 'Presentment', 'Payment', 'Presentment and Payment' and 'Recharge' type.

The user either can pay the bills instantly or can schedule it to a later date. The user also has an option to enter the payment amount, select the payment frequency and the source account from which payment can be made.

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

Prerequisites:

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

Features supported in application

- Bill Payment

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Bills
OR
Dashboard > Bills Widget > View All > Bills

6.1 Pay Bills - Summary

Users can initiate bill payments towards billers that they have already added/registered. All billers that are previously registered are listed for selection. Once the user selects a biller, the details of that biller are populated on the screen for the user to verify. The user can proceed to initiate the bill payment transaction by specifying details such as the amount to be paid, the account from which the funds are to be transferred, and the bill date and bill number.

The screen has divided into three sections which has the information of

- Bills presented for payment
- Billers registered under 'Recharge' category
- Billers registered under 'Presentment' and 'Presentment and Payment' category.



User can select multiple presented bills for payment from the same screen. Further, user will be able to specify payment details for each record.

Pay Bills

The screenshot displays the 'Pay Bills' interface of Futura Bank. At the top, there's a navigation bar with 'Default Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. Below this, a search bar and a 'Welcome, keron Bohr' message are visible. The main content area is titled 'Bills' and has tabs for 'Bills', 'Add Biller', 'Manage Billers', 'Quick Bill Pay', 'Quick Recharge', and 'Payment History'. The 'Bills' tab is active, showing a search bar and an 'Add Biller' button. The 'Bill Presented' section lists two bills: 'keshav prasad morya' (GBP14.01) and 'TravelElev' (EUR24.11). The 'Recharge Bill Payment' section lists two BSNL bills: 'Chandya' and 'Shanbu'. The 'Direct Bill Payment' section lists five bills: 'chandu', 'chandu prasad sharma', 'Nareshwar', 'noor ahmed', and 'Bhise'. A 'Pay All' button is visible in the 'Bill Presented' section. A promotional banner on the right says 'Pay bills... hassle-free'.

Field Description

Field Name	Description
Select All	Click on checkbox to select all the presented bills at once.
Pay All	Click to initiate multiple bill payments of all the selected presented bills at once.
Biller Icon	The image associated with the biller.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels maintained for which user has entered the data are displayed.
Amount	The biller amount.
Bill Due Date	The date on which the bill is payable.

1. If you select single bill for payment,
 - a. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
OR
Click  against a specific biller and then click **Manage Biller** to manage the billers. The **Manage Billers** screen appears.
OR
Click  against a specific biller and then click **Delete Biller** to delete the billers.
OR
Click **Add Biller** to add a new biller. The **Add Biller** screen appears.
2. If you select multiple or all presented bills,
 - a. Select **Select All** checkbox to select all presented bill at once.
OR
Select checkboxes provided against each presented bill for initiating multiple bill payments.
 - b. Click **Pay All** to initiate multiple bill payments of all the selected presented bills at once.
 - c. The system displays the summary of all the selected bills along with an option to specify payment details.

6.2 Pay Presented Bills

Presentment type of billers presents the bill or invoice to the customer/ user online before paying the bill. Bill payment feature enables users to pay their utility bills online. Through this feature, users are able to pay their bills immediately/ same business date or at some future date. The future date should be before the bill due date. The users can pay their bills from their current and savings account, Credit Cards or Debit Cards. The payment methods available for each biller is maintained as part of biller maintenance by bank administrator. The user can also partly pay or excess pay their bills (if allowed by biller, as maintained by bank administrator). User can choose specific bill, multiple bills or all presented bills, and initiate the payment at once.

Pay Presented Bills

ATM/Branch
English
UBS OBPM 14.4 HEL Branch

Pay Bill

TravelElev
🗑️

Biller Name	Location	Customer Name
TravelVista	Mumbai	des

Category
Electricity

Subcategory
Electricity Sub

ID
3243243

Biller Nickname
TravelElev

Payment Type
Credit Cards

Pay From
624700****0001 - Rahul 🔒

Expiry Date
01 ▼ 2021 ▼

Bill Due Date
12 Aug 2021

Payment Amount
GBP104.50

[View Limits](#)

Pay
 Now Later 🔒

Attachments

Drop files here or click here to Add Files 📁

File size should not be more than 15MB
Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Save

Bill Payments

Make your bills payments & pre-paid recharges hassle free with Futura Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.

And there's more...!

You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Futura Bank's Bill Payment service.

Set Auto Pay

keshav prasad morya
↑

Billor Name	Location	Customer Name
Laudding frm	Dubai	keshu prasad

Category

Utilities

Subcategory

Power

Customer Number

232322

Billor Nickname

keshav prasad morya

Payment Type

Credit Cards

Pay From

624700****0001 - Rohul

Expiry Date

01 / 2021

Bill Due Date

12 Aug 2021

Payment Amount

GBP200.00

[View Limits](#)

Pay

Now Later

Attachments

Drop files here or click here to Add Files

File size should not be more than 15MB

Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP

[Save](#)


[Submit](#)
[Cancel](#)
[Back](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [Security Information](#) [Terms and Conditions](#)

Field Description

Field Name	Description
Billor Name	Name of the billor as maintained in the administrator billor maintenance.
Category	The category of the billor to be added.
Sub-Category	The sub-category of the billor to be added. This will be shown and listed if sub-categories are maintained under the selected Billor Category.
Location	Operational area of the billor as maintained in the administrator billor maintenance.

Field Name	Description
Biller Labels	Bill labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Bill Due Date	The date on which the bill is payable.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: <ul style="list-style-type: none"> • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.


Field Name	Description
Pay	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option Later from the Pay list.
Attachments	Drag and drop or click  icon to browse and attach a document against one bill payment record. <hr/> <p>Note:</p> <ul style="list-style-type: none"> 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB. <hr/>

To pay a bill:

1. Select **Select All** checkbox to select all presented bill at once.
OR
Select checkboxes provided against each presented bill for initiating multiple bill payments.
2. Click **Pay All** to initiate multiple bill payments of all the selected presented bills at once. If you select multiple or all presented bills.
3. The system displays the summary of all the selected bills along with an option to specify payment details.

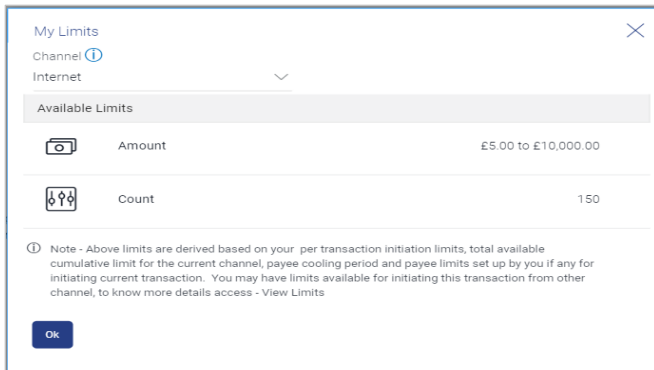
Note: For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

4. In the **Payment Type** field, select the appropriate payment method to pay the bills.
5. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

Note: Click  icon to default the selected account for all the bill payment records.

6. In the **Payment Amount** field, enter the payable amount.
OR
Click the **View Limits** link to check the transfer limit.
From the **Channel** list, select the appropriate channel to view its limits.
The utilized amount and the available limit appears.

View Limits





Field Description


Field Name	Description
Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
Min Amount	Channel for which the user wants to view the limits.
Max Amount	The per transaction limit - maximum amount.
Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Amount	An amount range between the transactions can be initiated.
Count	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

7. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

Note: Click  icon to default the selected date for all the bill payment records.

8. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.

9. Click  icon against the next bill to enter the payment details for specific bill.
 - a. Enter the details.
 - b. Click **Save** to save the payment details of selected biller.
10. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'
OR
Click **Back** to navigate back to the previous screen.
1. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
2. The success message appears along with the reference number, status and payment details.
3. Click **Pay Another Bill** to pay another bills.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.3 Pay Bills - Payment Type

Payment type of billers there is no bill presented online (there may be an offline bill presentation) and hence biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account. The users can pay their bills immediately/ same business date or can schedule the payment. The users can set up a recurring payment by selecting payment amount and payment frequency. This option allows the user to manually enter the payment amount.

Pay Bills - Payment Type

My Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

Welcome, keron Bohr
Last login 20 Aug 03:33 PM

Pay Bill

keshav prasad morya

Billers Name
Laudding firm

Category
Utilities

Subcategory
Power

Location
Dubai

ID
3243243

Customer Name
kesu prasad

Billers Nickname
keshav prasad morya

Note: This biller accepts payment via Credit Cards and Account

Payment Type
 Credit Cards Account

Pay From
624700*****0001

Expiry Date
01 2025

Bill Due Date
31 Mar 2022

Payment Amount
AED1,200.00
[View Limits](#)

Pay
 Now Later

Attachments

Drop files here or click here to Add Files


File size should not be more than 15MB
Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Bill Name	Name of the biller as maintained in the administrator biller maintenance.
Category	The category of the biller to be added.
Sub-Category	The sub-category of the biller to be added. This will be shown and listed if sub-categories are maintained under the selected Biller Category.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Bill Due Date	The date on which the bill is payable.
Payment Amount	The amount that is to be paid by the user.

Field Name	Description
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Pay Later - One Time	<p>Bill payment to be processed on a user specified future date.</p> <p>This field appears if you select the option Later in the Pay field.</p>
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option One Time in the Later field.</p>
Pay Later - Recurring	<p>Bill payment to be processed on user specified future date and at a set frequency.</p> <p>This field does not appear if there is already a scheduled pay set up for the biller.</p> <p>This field appears if you select the option Later in the Pay field.</p>
Start Date - End Date	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option Recurring in the Later field.</p>
Select Frequency	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly <p>This field appears if you select the option Recurring in the Later field.</p>

Field Name	Description
Attachments	Drag and drop or click  icon to browse and attach a document against one bill payment record.

Note:


1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.


2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.

3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.

6. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.

7. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.
8. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
9. The success message appears along with the payment details.
10. Click **Pay Another Bill** to pay another bills.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.4 **Pay Bills - Presentment and Payment Type**

A Presentment and Payment type of biller has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or bills can be paid by the users without the invoice. In the system when the biller presents a bill he will appear in the presentment section of the Bills screen and when there is no bill presented he will appear in the Payment section of the screen. This way user can be the biller when there is a bill presented or even otherwise when there is no bill presented.

The user has can pay the bills immediately or can schedule the payment. The users can set up a recurring payment or auto payment. Both auto pay and recurring pay (scheduled payment) cannot be active at the same time.

Pay Bills - Payment and Presentment Type

My Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr Last login 26 Aug 03:33 PM

Pay Bill

Neil Cruise

Bill Details:

- Bill Name: Terbiq di sharjah
- Category: Telecommunication
- Subcategory: Etisalat
- Location: Kuwait
- Invoice id: NELCR
- Customer Name: Neil Cruise
- Bill Nickname: Neil Cruise

Note: This biller accepts payment via Credit Cards, Debit Cards, Account

Payment Type: Credit Cards | Debit Cards | Account

Pay From: 624700*****0001

Expiry Date: 01 / 2023

Payment Amount: AED1,200.00

[View Limits](#)

Pay: Now Later

Attachments:

Drop files here or click here to Add Files

File size should not be more than 15MB
Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

[Back](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [Security Information] Terms and Conditions

Bill Payments

Make your bills payments & pre-paid recharges hassle free with Futura Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.


And there's more...!

You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Futura Bank's Bill Payment service.

Field Description

Field Name	Description
Bill Name	Name of the biller as maintained in the administrator biller maintenance.
Category	The category of the biller to be added.
Sub-Category	The sub-category of the biller to be added. This will be shown and listed if sub-categories are maintained under the selected Biller Category.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Bill Due Date	The date on which the bill is payable. This field appears if bills are presented.


Field Name	Description
Payment Amount	<p>The amount that is to be paid by the user.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Pay Later - One Time	<p>Bill payment to be processed on a user specified future date.</p> <p>This field appears if you select the option Later in the Pay field.</p>
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option One Time in the Later field.</p>
<p>Following fields appear if the biller does not present bills.</p>	
Pay Later - Recurring	<p>Bill payment to be processed on user specified future date and at a set frequency.</p> <p>This field does not appear if there is already a scheduled pay set up for the biller.</p> <p>This field appears if you select the option Later in the Pay field.</p>
Start Date - End Date	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option Recurring in the Later field.</p>


Field Name	Description
Select Frequency	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly <p>This field appears if you select the option Recurring in the Later field.</p>
Attachments	<p>Drag and drop or click  icon to browse and attach a document against one bill payment record.</p> <hr/> <p>Note:</p> <ol style="list-style-type: none"> 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If the bills are presented:
 - i. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
 - b. If the bills are not presented:
 - i. If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.

If you select **Recurring** option, select the start date, end date and frequency of recurring.

6. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.

7. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.
8. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
9. The success message appears along with the payment details.
10. Click **Pay Another Bill** to pay another bills.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.5 Recharge Type

Recharge type biller allows users to do "Recharge" their prepaid services like Mobile, DTH or Internet. The user can re-charge by selecting a "plan" offered by the biller or top -up/add money to an existing plan.

Pay Bills - Recharge Type

Default Dashboard | ATM/Branch | English | UBS OBPM 14.4 HEL Branch

futura bank
Welcome, keron Bohr
Last login 20 Aug 05:42 PM

Quick Recharge

Bills
Add Biller
Manage Billers
Quick Bill Pay
Quick Recharge
Payment History

Category
Telecom

Sub Category
Postpaid

Location
Mumbai

Billers Name
Vodafone

UIN
332555

Customer Name(As mentioned in biller's record)
Sam Desouza

Note: This biller accepts payment via Credit Cards,Debit Cards,Account

Payment Type
 Credit Cards
 Debit Cards
 Account

Pay From
624700*****0001

Expiry Date
01 / 2023

Select Plan
Vodafone Postpaid plan 90GB data, unli...

Recharge Amount
GBP399.00
[View Limits](#)

Pay
 Now
 Later

Attachments

Drop files here or click here to Add Files

File size should not be more than 15MB

Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Submit
Cancel

Recharge

Pre-paid recharges now made easy with Futura Bank's Bill Payment Service. Now you can recharge your pre-paid services like mobile, DTH or internet etc in your online/mobile banking.

Select the service provider, select a plan or an amount to recharge and pay...recharge online with the click of a few buttons.

You can even set up recurring payments to recharge on a set frequency like weekly or monthly.

[View Bills](#)
[Payment History](#)


Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Category	The category of the biller to be added.

Field Name	Description
Sub-Category	The sub-category of the biller to be added. This will be shown and listed if sub-categories are maintained under the selected Biller Category.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.

Field Name	Description
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Pay Later - One Time	<p>Bill payment to be processed on a user specified future date.</p> <p>This field appears if you select the option Later in the Pay field.</p>
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option One Time in the Later field.</p>
Pay Later - Recurring	<p>Bill payment to be processed on user specified future date and at a set frequency.</p> <p>This field does not appear if there is already a scheduled pay set up for the biller.</p> <p>This field appears if you select the option Later in the Pay field.</p>
Start Date - End Date	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option Recurring in the Later field.</p>
Select Frequency	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly <p>This field appears if you select the option Recurring in the Later field.</p>

Field Name	Description
Attachments	Drag and drop or click  icon to browse and attach a document against one bill payment record.


Note:

1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.

2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.

3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
OR
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
6. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.

7. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.
8. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
9. The success message appears along with the payment details.

10. Click **Pay Another Bill** to pay another bills.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

1. What is Electronic Bill Presentment and Payment (EBPP)?

Electronic Bill Presentment and Payment, the process by which companies send their bills to the customers and receive payments electronically. Users can pay their bills using current and savings account/ credit card or debit card.

2. Can I initiate future dated bill payments?

Yes, you can initiate future dated bill payments by using the “Pay Later” option under bill payment. Availability of this feature depends on whether the biller allows such payments.

3. Can I do part payment or excess payment to the biller?

Part payment and excess payment can be done only if it is allowed by biller, as maintained by bank administrator in Biller Maintenance screen.

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

Yes, using “Quick Bill Pay” functionality you can pay a bill without registering the biller provided the biller allows such payments.

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

Yes, you can set up auto pay for any bill that is presented and is not yet paid.

[Home](#)

7. Manage Billers

The online banking application enables users to maintain the billers towards whom utility payments are to be made frequently or on a regular basis. Manage biller functionality allows the users to modify and delete the details of the registered billers. Following details of the registered billers can be modified:

- Nickname
- Auto pay details: Change Bill Amount/ Limit Amount choice, Edit existing Bill Amount, Change Source of funds
- Scheduled Bill Payment/ Recharge: Modify Payment Amount, Specific Date (before the payment date)
- Scheduled Bill Payment/ Recharge - Recurring: Modify Payment Amount, Start and End Dates, Payment Frequency

Prerequisites:

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

Features supported in the application

- Edit Biller
- Delete Biller

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Manage Billers

OR

Dashboard > Toggle Menu > Bill Payments > Bills > Manage Billers

Manage Billers

The screenshot displays the 'Manage Billers' interface. At the top, there's a navigation bar with 'Default Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. Below this is the 'futura bank' logo and a search bar. The main header shows 'Manage Billers' with sub-tabs: 'Bills', 'Add Biller', 'Manage Billers', 'Quick Bill Pay', 'Quick Recharge', and 'Payment History'. The 'Manage Billers' tab is active.

The form contains the following fields and options:

- Select Biller:** keshav prasad morya
- Category:** Utilities
- Sub-Category:** Power
- Location:** Dubai
- Biller Name:** Laudding firm
- Biller Type:** Presentment
- Biller Nickname(Nickname should be unique):** keshav prasad morya
- ID:** 3243243
- Customer Name:** kesu prasad
- Auto Pay:** Yes No
- Scheduled Pay:** Yes No
- Note:** This biller accepts payment via Credit Cards, Account
- Payment Method:** Credit Cards Account
- Pay From:** 624700*****0001
- Expiry Date:** 01 / 2024
- Amount:** AED100.00
- Payment Type:** One Time Recurring
- Frequency:** 30 Aug 2022 / 30 Sep 2021 / Monthly

At the bottom of the form are buttons for 'Submit', 'Delete', and 'Cancel'. To the right of the form is an informational box titled 'Pay bills on time...' with a 'View Bills' button.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions

Field Description

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

Select Biller	The user has to select a biller for bill payments.
----------------------	--

Category	The category of the registered biller.
-----------------	--

Field Name	Description
Sub Category	The sub-category of the biller to be added.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller, the biller type is displayed. The biller type can be: <ul style="list-style-type: none"> • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	Nickname of the biller.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Following fields appears for Presentment type of billers.	
Auto Pay	The facility to automatic pay the bills on the specified date. The options are: <ul style="list-style-type: none"> • Yes • No <p>This feature is available for “Payment Type” and “presentment and Payment” type billers only. In case of “Presentment and Payment” type billers either Auto Pay or Scheduled Pay feature will be available.</p>
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select Yes option in the Auto Pay field.

Field Name	Description
Payment Method	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. <p>This field appears if you select Yes option in the Auto Pay field.</p>
Pay From	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select Yes option in the Auto Pay field.</p>
Pay	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Bill Amount: Whether the user want to pay full bill amount. • Limit Amount: Whether the user want to pay the limit amount. <p>.This field appears if you select Yes option in the Auto Pay field.</p>
<p>Following fields appears for Presentment and Payment type of billers.</p> <p>For Presentment and Payment type of billers user can setup either a Scheduled Pay or Auto Pay. Both can not be set up at the same time.</p>	
Auto Pay	<p>The facility to automatic pay the bills on the specified date.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – If Auto Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing autopay by changing this flag to No • No – Indicates that auto pay has not been set up for the biller
Note	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select Yes option in the Auto Pay field.</p>

Field Name	Description
Payment Method	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. <p>This field appears if you select Yes option in the Auto Pay field.</p>
Pay From	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select Yes option in the Auto Pay field.</p>
Pay	<p>Indicates the current selection for bill pay amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Bill Amount: Whether the user want to pay full bill amount. • Limit Amount: Whether the user want to pay the limit amount. <p>.This field appears if you select Yes option in the Auto Pay field.</p>
	<p>The Scheduled Pay section is enabled if you select, No option in the Auto Pay field.</p>
Scheduled Pay	<p>The facility to specify if the bill payment is scheduled or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – If Scheduled Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing scheduled pay by changing this flag to No • No – Indicates that scheduled pay has not been set up for the biller <p>In case of Presentment & Payment type billers either Auto Pay or Scheduled Pay feature will be available.</p>
Note	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select Yes option in the Schedule Pay field.</p>

Field Name	Description
Payment Method	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards, user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. <p>This field appears if you select Yes option in the Schedule Pay field.</p>
Pay From	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select Yes option in the Schedule Pay field.</p>
Amount	The amount, which is to be paid by the user.
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select Yes option in the Schedule Pay field.</p>
Following fields appears for Payment and Recharge type of billers.	
Scheduled Pay	<p>The facility to specify if the bill payment is scheduled or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes: Bill payment to be processed on a user specified future date • No: Bill payment processed on same business day subject to processing window availability.
Note	<p>The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.</p> <p>This field appears if you select Yes option in the Schedule Pay field.</p>
Payment Method	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. <p>This field appears if you select Yes option in the Schedule Pay field.</p>

Field Name	Description
Pay From	<p>Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.</p> <p>This field appears if you select Yes option in the Schedule Pay field.</p>
Select Plan	<p>Option to select a plan.</p> <p>This field appears for Recharge type of biller</p>
Amount	The amount that is to be paid by the user.
Payment Type	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • One Time: Bill payment to be processed on a user specified future date. • Recurring: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option One Time in the Payment Type field.</p>
Start Date - End Date	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option Recurring in the Payment Type field.</p>
Select Frequency	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly <p>This field appears if you select the option Recurring in the Payment Type field.</p>

To manage billers:

1. From the **Select Biller** list, select the appropriate **Biller**.
2. In the **Biller Nickname** field, modify the biller nickname if required.
3. If you have selected the **Presentment** type of biller from the **Select Biller** list:
 - a. From the **Auto Pay** list, select the appropriate option;
Select option **Yes** to set up auto payment.
OR
Select the option **No**, if you do not want to set the auto payment method and go to step 6 to continue to manage billers.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.
4. If you have selected the **Payment and Presentment** type of biller from the **Select Biller** list:
If you want to set up Auto Payment:
 - a. From the **Auto Pay** list, select the **Yes** option.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.

OR

If you want to set up **Schedule Payment**:


- a. From the **Schedule Pay** list, select the **Yes** option.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Amount** field, enter the bill amount.
 - d. In the **Payment Type** field, select the appropriate option:
 - i. If you select **One Time** option, select the future date from the **Scheduled Date** list.
 - ii. If you select **Recurring** option, select the future start date, end date and frequency of recurrence.
5. If you have selected the **Payment** or **Recharge** type of biller from the **Select Biller** list.
 - a. From the **Schedule Pay** list, select the appropriate option;
Select option **Yes** to set up schedule payment.
OR
Select the option No, if you do not want to set the schedule payment and go to step 6 to continue to manage billers.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Amount** field, enter the bill amount.
OR
From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
 - d. In the **Payment Type** field, select the appropriate option:
 - i. If you select **One Time** option, select the future date from the **Scheduled Date** list.
 - ii. If you select **Recurring** option, select the future start date, end date and frequency of recurrence.

6. Click **Submit**.
OR
Click **Delete** to delete the biller maintenance.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
8. The success message appears along with the biller details.
9. Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add the billers.
OR
Click **Home**, to navigate to the dashboard.

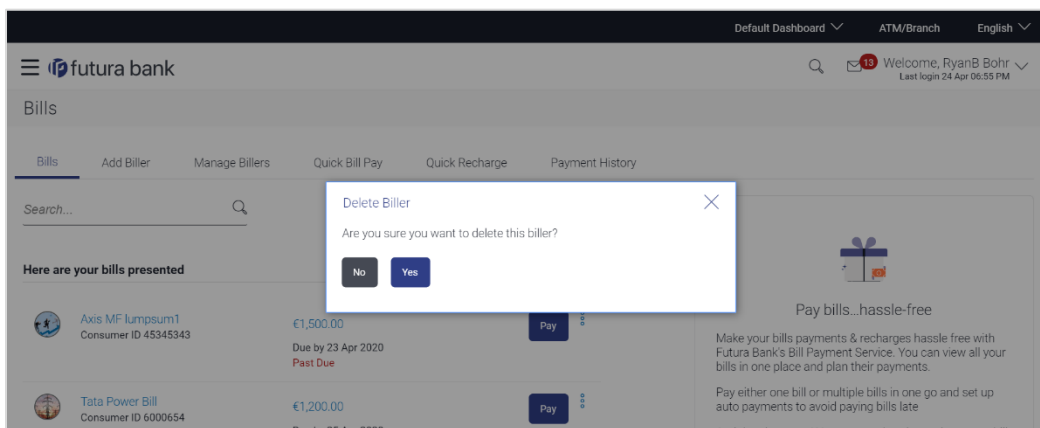
7.1 Manage Billers - Delete

Using this option, you can delete the registered biller. If a bill has auto pay set up then user will not be allowed to delete the biller. User has to first remove the auto pay in order to be able to delete the biller.

To delete a biller:

1. Navigate to the **Manage Billers** screen.
OR
In the **Bills** screen Click  option against a specific Biller which you want to delete, and then click **Delete Biller**
2. From the **Select Biller** list, select the appropriate **Biller**.
3. Click **Delete**. The **Delete Biller** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Biller



4. Click **Yes** to proceed with the deletion request.
OR
Click **No** to cancel the deletion process.
5. The screen confirming biller deletion appears.
6. Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add the billers.
OR
Click **Home**, to navigate to the dashboard.

FAQs

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

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

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

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

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

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

[Home](#)

8. Quick Bill Pay

The Quick Bill payment feature enables the users to pay their utility bills online without registration. Through this feature, users are able to pay their bills quickly, securely and at their own convenience.

The user can initiate bill payment transactions to 'Payment' and 'Presentment and Payment' type of billers who allow Quick payment.

The user also has an option to enter the payment amount, select the recharge plan, the source of funds from which payment can be made, and the date on which payment can be made. The user is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. It also allow user to register the biller from that payment to biller library.

Prerequisites:

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

Features supported in application

- Quick Bill payment

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Bill Pay
OR

Dashboard > Toggle Menu > Bill Payments > Bills > Quick Bill Pay

Quick Bill Pay

Default Dashboard | ATM/Branch | English | UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr
Last login 20 Aug 05:42 PM

Quick Bill Pay

Bills | Add Biller | Manage Billers | **Quick Bill Pay** | Quick Recharge | Payment History

Category: **Telecommunication**

Sub Category: **Etsalat**

Location: **Kuwait**

Biller Name: **T Terbik di sharjah**

Invoice Id: **Sam**

Customer Name(As mentioned in biller's record): **Sam Desouza**

Note: This biller accepts payment via Credit Cards,Debit Cards,Account

Payment Type: **Credit Cards** | Debit Cards | Account

Pay From: **624700*****0001**

Expiry Date: **01** / **2024**

Payment Amount: _____

[View Limits](#)

Pay: Now Later

Attachments

Drop files here or click here to Add Files

File size should not be more than 15MB
Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Submit **Cancel**

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions

In a rush to pay bills?

Pay bills now

No need to register with a biller to pay them online. With Quick Bill Pay, you can pay a biller without registering Futura Bank's Bill Payment Service makes online bill payment & recharges hassle free

Add Biller

ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ...
Q
Welcome, keron Bohr
Last login 06 Jul 09:35 AM

Quick Bill Pay

Category
Electricity

Sub Category
Electricity Sub

Location
Mumbai

Biller Name
AdaniE

Biller Type
Presentment and Payment

Consumer Number
SAWE

Customer Name(As mentioned in biller's record)
Sam Desouze [Sample Bill](#)

Note: This biller accepts payment via Credit Cards

Payment Amount
200.00


[View Limits](#)

Pay
 Now Later

Attachments

invoice_memo.zip

Submit
Cancel
Back



In a rush to pay bills?

Pay bills now


No need to register with a biller to pay them online. With Quick Bill Pay, you can pay a biller without registering. Futura Bank's Bill Payment Service makes online bill payment & recharges hassle free.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information Terms and Conditions


Field Description


Field Name	Description
Category	The list of biller categories as maintained in the administrator biller maintenance.
Sub Category	The sub-category of the biller to be added. This will be shown and listed if sub-categories are maintained under the selected Biller Category.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller name, the biller type is displayed as maintained in the administrator biller maintenance.

Field Name	Description
Biller Nickname	Nickname of the biller.
Biller Labels	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
Customer Name	Customer name as maintained in biller records.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	<p>Net balance in the selected account.</p> <p>This field appears if you select Account option in the Payment Type field.</p>
Payment Amount	The amount, which is to be paid by the user as quick bill payment.
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option Later from the Pay list.</p>

Field Name	Description
Attachments	<p>Drag and drop or click  icon to browse and attach a document against one bill payment record.</p> <hr/> <p>Note:</p> <ol style="list-style-type: none"> 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Sub Category** list, select the sub category of the biller.
3. From the **Location** list, select the category of the biller.
4. From the **Biller Name** list, select the registered biller name.
5. In the **Biller Nickname** field, enter the biller nickname.
6. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.
For example: In the **Mobile Number** field, enter the mobile number of the customer.
7. In the **Customer Name** field, enter the name of the customer.
8. In the **Payment Type** field, select the appropriate payment method to pay the bills.
9. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
10. In the **Payment Amount** field, or enter the bill amount to be paid.
11. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
12. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.
13. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.
14. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

15. The success message appears along with the payment details.
16. Click **Pay Bills** to pay another bills.
OR
Click **View Bills** to view the bills which are ready the payment.
OR
Click **Add As Biller** to register the same biller from that payment to the biller library. The user will be directed to '**Add Biller**' screen with the biller data pre-filled.
OR
Click **Home**, to navigate to the dashboard.

FAQs

1. Why I have to use "Quick Bill Pay"?

Quick bill payment allows the user to pay the bills quickly, securely and conveniently without registering the billers.

2. Is payment through "Quick Bill Pay" secure?

Yes, the bill payments through quick bill pay is completely secure.

3. Is there any limit to the number of bills you can pay using the "Quick Bill Pay" feature?

There is no limit to the numbers of bills you can pay through the "Quick Bill Pay" feature.

4. Can I initiate a payment towards any biller using the "Quick Bill Pay"?

No, using this transaction, you can make payment only to the 'Payment' and 'Presentment and Payment' type' of billers.

[Home](#)

9. Quick Recharge

The Quick recharge feature enables the users to initiate bill payments without registering the billers to the 'Recharge' type billers.

The user either can pay the bills immediately /same business date or can schedule it to a later date. The user also has options to set up a recurring pre-paid recharge to the biller, stop the ongoing recurring pay (scheduled pay) and modify an existing active recurring payment (scheduled payment).

The user can select the source of funds as allowed by the biller (maintained by bank administrator) like current and savings bank account, credit card or debit card. The user is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.

Prerequisites:

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

Features supported in application

- Quick Recharge

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Recharge

Quick Recharge

Default Dashboard | ATM/Branch | English | UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr
Last login 20 Aug 05:42 PM

Quick Recharge

Bills | Add Biller | Manage Billers | Quick Bill Pay | **Quick Recharge** | Payment History

Category: **Telecom**

Sub Category: **Postpaid**

Location: **Mumbai**

Biller Name: **Vodafone**

UIN: **332555**

Customer Name(As mentioned in biller's record): **Sam Desouza**

Note: This biller accepts payment via Credit Cards,Debit Cards,Account

Payment Type: **Credit Cards** | Debit Cards | Account

Pay From: **624700*****0001**

Expiry Date: **01** | **2023**

Select Plan: **Vodafone Postpaid plan 90GB data, unli...**

Recharge Amount: **GBP599.00**
[View Limits](#)

Pay: Now Later

Attachments

Drop files here or click here to Add Files

File size should not be more than 15MB
Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Submit **Cancel**

Recharge

Pre-paid recharges now made easy with Futura Bank's Bill Payment Service. Now you can recharge your pre-paid services like mobile, DTH or internet etc in your online/mobile banking.

Select the service provider, select a plan or an amount to recharge and pay...recharge online with the click of a few buttons.

You can even set up recurring payments to recharge on a set frequency like weekly or monthly.

[View Bills](#)
[Payment History](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.[Security|Information|Terms and Conditions

ATM/Branch English UBS OBPM 1.4.4 HEL Branch

futura bank Search ...
Welcome, keron Bohr
Last login 05 Jul 02:56 PM

Quick Recharge

Bills
Add Biller
Manage Billers
Quick Bill Pay
Quick Recharge
Payment History

Category
Telecom

Sub Category
Postpaid

Location
Mumbai

Biller Name
Vodafone

UIN
AW77701

Customer Name(As mentioned in biller's record)
Sam Desouza

Note: This biller accepts payment via Credit Cards,Debit Cards,Account

Payment Type

Credit Cards
Debit Cards
Account

Recharge Amount
1,200.00

[View Limits](#)

Pay
 Now Later

Attachments

invoice_memo.zip

Submit
Cancel
Back

Recharge

Pre-paid recharges now made easy with Futura Bank's Bill Payment Service. Now you can recharge your pre-paid services like mobile, DTH or internet etc in your online/mobile banking.

Select the service provider, select a plan or an amount to recharge and pay...recharge online with the click of a few buttons.

You can even set up recurring payments to recharge on a set frequency like weekly or monthly.


[View Bills](#)
[Payment History](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description


Field Name	Description
Category	The list of biller categories as maintained in the administrator biller maintenance.
Sub Category	The sub-category of the biller to be added. This will be shown and listed if sub-categories are maintained under the selected Biller Category.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.


Field Name	Description
Biller Labels	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
Customer Name	Customer name as maintained in biller records.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	The payment methods accepted by the biller. The payment type can be: <ul style="list-style-type: none"> Account: The user can pay bills using their current and savings bank account Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. If the user had not selected any plan, he has to enter the amount.
Pay	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> Now: Bill payment processed on same business day subject to processing window availability. Later: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option Later from the Pay list.
Pay Later - Recurring	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option Later in the Pay field.

Field Name	Description
Start Date - End Date	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option Recurring in the Later field.</p>
Select Frequency	<p>The user can set up the frequency for future bill payments.</p> <p>The user can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly <p>This field appears if you select the option Recurring in the Later field.</p>
Attachments	<p>Drag and drop or click  icon to browse and attach a document against one bill payment record.</p> <hr/> <p>Note:</p> <p>1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.</p> <p>2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.</p> <p>3) The maximum allowed file size will be 15 MB.</p> <hr/>

To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Sub Category** list, select the sub category of the biller.
3. From the **Location** list, select the category of the biller.
4. From the **Biller Name** list, select the registered biller name.
5. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.
For example: In the **Consumer Number** field, enter the consumer number of the customer.
6. In the **Customer Name** field, enter the name of the customer.
7. In the **Payment Type** field, select the appropriate payment method to pay the bills.
8. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

9. From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
OR
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
10. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
11. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.

12. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.
13. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
14. The success message appears along with the payment details.
15. Click **Pay Bills** to pay another bills.
OR
Click **View Bills** to view the bills which are ready the payment.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

1. Where I can use Quick Recharge"?

You can use quick recharge to pay the bills of only 'Recharge' type of billers who allows quick recharge.

2. Can I set up recurring payment using "Quick Recharge"?

Yes, there is an option 'Pay Later - Recurring' to set the recurring payment of your recharge.

[Home](#)

10. Payment History

Payment history allows the users to review and keep track to all the payment transactions done by him in a given period. The user can search and view his past bill payment transactions done for both registered and un-registered billers. A user can search transactions based on category and biller nickname.

The user can view the following details of past bill payment transactions in the 'Payment History' screen.

- Date of bill payment
- Name of the biller (nick name for registered billers and official name for unregistered billers)
- Category of the biller
- Bill Amount
- Reference number of the payment transaction
- Status of the bill payment transaction
- Attached Documents

Prerequisites:

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

Features supported in application

- Payment History

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Payment History

Payment History

Default Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search... Welcome, keron Bohr Last login 20 Aug 05:42 PM

Payment History

Bills Add Biller Manage Billers Quick Bill Pay Quick Recharge **Payment History**

Select Period
Current Period

Search...

Download

Date	Biller	Category	Bill Amount	Reference No	Status	Attachment
20 Aug 2021	QuBill Pay	Government	INR121.00	995	Completed	
20 Aug 2021	Chandya	BSNL	INR149.00	1208	Completed	
20 Aug 2021	BSNL Telecom	BSNL	INR399.00	1207	Completed	
20 Aug 2021	Vodafone	Telecom	GBP149.00	1206	Completed	
19 Aug 2021	TravelElev	Electricity	GBP104.50	782	Completed	
19 Aug 2021	keshav prasad morya	Utilities	GBP200.00	783	Completed	
16 Aug 2021	TravelElev	Electricity	GBP24.11	1109	Completed	
16 Aug 2021	Noqodi Rech2	Government	INR149.00	1110	Completed	GiriAvatar.png
16 Aug 2021	TravelElev	Electricity	GBP24.11	1112	Completed	baby-jsdf.jpg
16 Aug 2021	keshav prasad morya	Utilities	GBP14.01	1111	Completed	HdfcLogo.png

Page 1 of 5 (1-10 of 43 items) | 1 2 3 4 5

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.[Security|Information|Terms and Conditions]

Field Description

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

Select Period	Period for which payment history search is to be executed.
----------------------	--

The options are:

- Current Period
- Previous Month
- Previous Quarter
- Date Range

From Date - To Date	The date range to view the bill payments done during the specific date. This field appears if you select Select Date Range option from the Select Period list.
----------------------------	---

Field Name	Description
Search By	The user can search a specific biller by entering the Biller Nickname or Biller Category.
Download	The user can download the payment history in csv or pdf format.
Search Results	
Date	Date on which the bill payment is made.
Biller	The nickname of the biller is displayed if the biller is a registered biller; if the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
Category	The category of the biller as maintained in the administrator biller maintenance.
Bill Amount	The amount paid by the user.
Reference No.	Host reference number generated at the time of the payment transaction.
Status	Status of the payment transaction.
Attachment	View and download the attachment added to bill payment record.

To view the payment history of the specific period:

1. From the **Select Period** list, select the appropriate transaction period.
 - a. If you have selected the **Date Range** option, select the required date from the **From Date - To Date** field.
2. In the **Search By** field, enter the biller **Category** or **Biller Nickname** to search the specific biller.
3. Click on the file under **Attachment** column to view the attached document of the bill payment.
4. From the **Download** list, select the format in which you want to view and download the payment history.

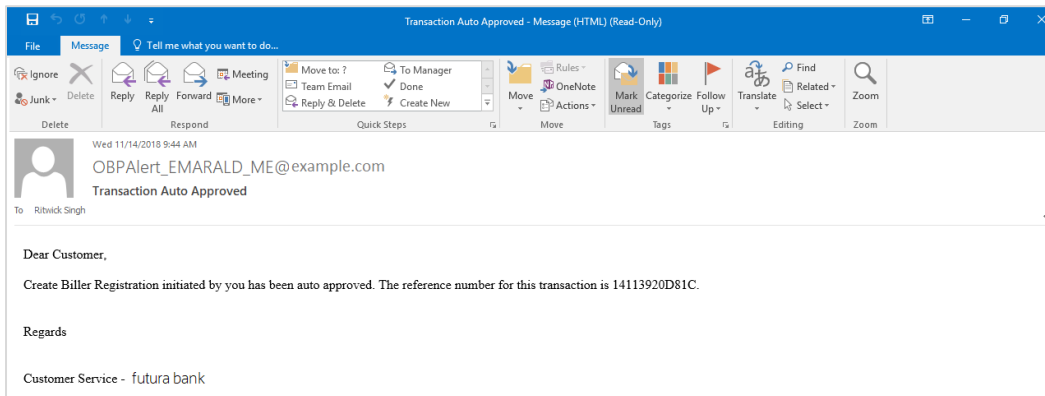
[Home](#)

11. Alerts

Alerts are generated in case of following instances.

- When a biller is added, modified, deleted
- When a new bill is presented or Initiated by OBDX.
- When a payment is set up, modified and cancelled/stopped

Example of Alerts



[Home](#)