

Corporate Bill Payments User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.3.0.0

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November 2021

**ORACLE®**

Corporate Bill Payments User Manual

November 2021

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.3.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

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

Sr No	Transaction / Function Name	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	Bill Payment History	✓	×	×

\* The end to end connectivity for offline and online customer validation during "Add Biller" and related admin maintenances during "Create Biller" transactions are not part of the OBDX out of the box product offering.

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## 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 including corporates. 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 customers, payment to service providers, mobile/ DTH bill payment etc.

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

[Home](#)

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## 4. Billers

This screen lists down all the registered billers of the customer.

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 customer either can pay the bills instantly or can schedule it to a later date. The customer 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 customers to register and maintain the billers towards whom utility payments are to be made frequently or on a regular basis.

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Note: Send to Modify functionality is now supported for this transaction.

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### Prerequisites:

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

### Features supported in application

- Bill Payment

### How to reach here:

*Dashboard > Toggle Menu > Menu > Bill Payments > Billers*

*OR*

*Dashboard > Bills Widget > View All link*

*OR*

*Access through the kebab menu of transactions available under the **Bill Payments** module*

## 4.1 Billers - Summary

All the registered billers of the customer are listed on this page. The customers can initiate bill payments towards those billers against which bills are due. Apart from paying bills, the customer can also view the details of each biller and can edit or delete a biller record by selecting the provided option.

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

### Billers

The screenshot shows the 'Billers' section of the Futura Bank mobile application. At the top, there is a search bar and a 'Pay All' button. Below the search bar, a list of billers is displayed, each with a logo, name, ID, and due date. The billers listed are:

Biller Name	ID	Due Date	Amount	Action
China Lal	Bill ID 787879878	No Bills Due		More Options
Keshya	Bill ID 2545245252	No Bills Due		More Options
Nareshwara	ID 99990000	No Bills Due		More Options
Nanha Lal	ID 2545245242	Due by 31 Mar 2022	AED7539	Pay
TravelVista	Customer Number 1948410000	No Bills Due		More Options
Raj kumar sirha	ID A2545454354			Pay
Sirga	UIN 555555			Pay
Vodafone	UIN 855295			Pay
Abdul gayab gani	Bill Id 2352523			Pay
Metro electric	Meter Number 3239278435			Pay
Power 10001	Bill Number 0009809809			Pay
Sue	Invoice Id 2545454354			Pay
tes	Investment Number 39278435			Pay

On the right side of the screen, there is a promotional banner titled 'Pay bills... hassle-free' with the following text: 'Make your bills payments & recharges hassle free with Futura Bank's Bill Payment Service. You can view all your bills in one place and plan their payments. Pay either one bill or multiple bills in one go and set up auto payments to avoid paying bills late. And there's more...! You can receive alerts whenever a bill is presented or close to a due date.'





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

### Field Description

Field Name	Description
Search	This field enables the customer to search for a specific biller by entering the biller name, nick name etc.



Field Name	Description
<b>Select All</b>	Select this checkbox if you wish to initiate bill payment towards all billers that have bills presented, at once.
<b>Pay All</b>	Click to initiate multiple bill payments of all the selected presented bills at once.
<b>Biller Icon</b>	The image associated with the biller.
<b>Biller Name</b>	Name of the biller as maintained in the administrator biller maintenance.
<b>Customer Number/ID</b>	Customer number of the biller as maintained in the administrator biller maintenance.
<b>Biller Tag</b>	The tag to identity the type of biller is displayed against each biller record.
<b>Bill Due Date</b>	The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.
<b>Amount</b>	The biller amount will be displayed against the biller record if a bill has been generated and not paid yet.

1. If you select single bill for payment,
  - a. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bill** screen appears.  
OR  
Click  against a specific biller and then click **Edit** to edit details of the selected billers. The **Edit Biller** screen appears.  
OR  
Click  against a specific biller and then click **Delete** to delete the biller.  
OR  
Click  against a specific biller and then click **View Details** to view details of the billers.  
OR  
Click  icon to search for a specific biller.
2. If you wish to pay all or multiple 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.
3. Click on the general kebab menu to access other bill payment related transactions which are as follows:
  - Add Billers

- Quick Bill Pay
- Quick Recharge
- Bill Payment History

## 4.2 Pay Bill - Presented Bills

Presentment type of billers presents the bill or invoice to the customer/ user online before paying the bill. Bill payment feature enables customers to pay their utility bills online. Through this feature, customers 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 customers 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 customer can also partly pay or pay their bills in excess (if allowed by biller, as maintained by bank administrator). The customer can choose specific bill, multiple bills or all presented bills, and initiate the payment at once.

### Pay Bill – Presentment Type

Viewer ATM/Branch English

Welcome, tata sup  
Last login 04 Dec 12:33 PM

### Pay Bill

MyElectricBill

Biller Name	Biller Nickname	Category	Subcategory
Jio	MyElectricBill	Telecom	Electricity Sub
Location	Customer Name	Customer Number	Bill Due Date
Mumbai	Tes	09098098	31 Mar 2022

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

Payment Type  
Credit Cards

Pay From  
624700\*\*\*\*0001 - C...

Expiry Date  
01 2021

Payment Amount  
INR249.12  
[View Limits](#)

Pay  
 Now  Later

Do you want to add an attachment?  
 Yes  No

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

**TravelVista** 🏠

Bill Name	Bill Nickname	Category	Subcategory
TravelVista	TravelVista	Electricity	Electricity Sub

Location	Customer Name	Customer Number	Bill Due Date
Mumbai	Richard Zane	1948410000	31 Mar 2022

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

Payment Type

**Credit Cards** ▼

Pay From

624700\*\*\*\*\*0471 - C... 🔗

Expiry Date

12 ▼ 2021 ▼

Payment Amount

GBP339.12

[View Limits](#)

Pay

Now  Later 🔗

Do you want to add an attachment ?

Yes  No

[Save](#)


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

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## Field Description

Field Name	Description
<b>Bill Name</b>	Name of the biller.
<b>Bill Nickname</b>	Nickname of the biller.
<b>Category</b>	The category of the biller.
<b>Sub-Category</b>	The sub-category of the biller.
<b>Location</b>	The operational area of the biller.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by customer while adding the biller).
<b>Customer Number</b>	Customer ID as maintained in biller records (entered by customer while adding the biller).
<b>Bill Due Date</b>	The date on which the bill is payable.
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.

Field Name	Description
<b>Payment Type</b>	<p>Customer has to select the payment methods accepted by biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The customer can pay the bill using their current and savings bank account</li> <li>• Credit Card: The customer can pay the bill using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay the bill using their debit cards.</li> </ul>
<b>Pay From</b>	<p>Depending on the payment method selected, the values in the drop-down will list either the customer's CASA accounts, Credit Cards or Debit Cards.</p>
<b>Expiry Date</b>	<p>Specify the date on which the credit card will expire in the month and year fields.</p> <p>This field appears only if you have selected the option <b>Credit Card</b> in the <b>Payment Type</b> field.</p>
<b>Payment Amount</b>	<p>The amount that is to be paid by the customer.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> <li>• Part payment flag is 'Yes': Customer can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.</li> <li>• Excess payment flag is 'Yes': Customer can change the bill amount to any amount more than the initial bill amount as displayed on the screen.</li> <li>• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.</li> <li>• Late Payment flag is 'Yes': Customer 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.</li> </ul>
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now</b>: Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later</b>: Bill payment to be processed on a customer specified future date</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you have selected the option Later from under the <b>Pay</b> field.</p>


Field Name	Description
<b>Do you want to add an attachment?</b>	<p>Select an option to identify whether you would like to add an attachment.</p> <ul style="list-style-type: none"> <li>• Select option <b>Yes</b> if you would like to add an attachment.</li> <li>• Select option <b>No</b> if you do not wish to add an attachment.</li> </ul>
<b>Attachment</b>	<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"> <li>1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the customer has to attach in the form of a ZIP file.</li> <li>2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.</li> <li>3) The maximum allowed file size will be 15 MB.</li> </ol>

#### 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 customer clicks the **Pay** button.

4. In the **Payment Type** field, select the desired 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. This option will only be available in case of multiple bill payments.

6. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
7. 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 a channel to view its limits.  
The limit details specific to the selected channel appear.

## View Limits

My Limits

Channel Internet

Available Limits

	Amount	£5.00 to £10,000.00
	Count	150

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

Ok

## Field Description

Field Name	Description
<b>Channel</b>	Select a channel to view the limits applicable for bills paid through that channel. This will be defaulted to the customer logged in channel.
<b>Amount</b>	The amount range i.e. the minimum and maximum amounts between which a bill payment can be initiated through the specific channel.
<b>Count</b>	The maximum number of bills that can be paid on a daily basis through the specific channel.

8. 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. This option will only be available in case of multiple bill payments.

9. In the **Do you want to add an attachment?** field, select an option to identify whether you want to add an attachment or not.
  - a. If you have selected the option **Yes**;

- i. 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. This option will only be available in case of multiple bill payments.

10. Click icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.

- a. Enter the details.
  - b. Click **Save** to save the payment details of selected biller.
11. 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.
  12. 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.
  13. The success message appears along with the reference number, status and payment details.
  14. Click **Pay Another Bill** to pay another bills.  
OR  
Click **Home**, to navigate to the dashboard.  
OR  
Click **Add Biller** to add the billers.

## 4.3 Pay Bill - Payment Type

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

### Pay Bill - Payment Type

Viewer
ATM/Branch
English

futura bank Search ...
150 Welcome, tata sup  
Last login 04 Dec 12:33 PM

#### Pay Bill

Bhise

Biller Name	Biller Nickname	Category	Subcategory
Terbik di sharjah	Bhise	Telecommunication	Etisalat
Location	Customer Name	Invoice Id	
Kuwait	Chetan	Sh Kuwait	

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

Payment Type  
Credit Cards

Pay From  
624700\*\*\*\*\*0001 - C ...

Expiry Date  
04 2021

Payment Amount  
AED200.00  
[View Limits](#)

Pay  
 Now  Later

Do you want to add an attachment?  
 Yes  No

Attachment

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.

#### 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.

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**Field Description**


<b>Field Name</b>	<b>Description</b>
<b>Biller Name</b>	Name of the biller.
<b>Biller Nickname</b>	Nickname of the biller.
<b>Category</b>	The category of the biller.
<b>Sub-Category</b>	The sub-category of the biller.
<b>Location</b>	The operational area of the biller.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by customer while adding the biller).
<b>Customer Number</b>	Customer ID as maintained in biller records (entered by customer while adding the biller).
<b>Bill Due Date</b>	The date on which the bill is payable.
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Payment Type</b>	Customer has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> <li>• Account: The customer can pay the bill using their current and savings bank account</li> <li>• Credit Card: The customer can pay the bill using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay the bill using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on the payment method selected, the values in the drop-down will list either the customer's CASA accounts, Credit Cards or Debit Cards.
<b>Expiry Date</b>	Specify the date on which the credit card will expire in the month and year fields.  This field appears only if you have selected the option <b>Credit Card</b> in the <b>Payment Type</b> field.

Field Name	Description
<b>Payment Amount</b>	<p>The amount that is to be paid by the customer.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> <li>• Part payment flag is 'Yes': Customer can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.</li> <li>• Excess payment flag is 'Yes': Customer can change the bill amount to any amount more than the initial bill amount as displayed on the screen.</li> <li>• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.</li> <li>• Late Payment flag is 'Yes': Customer 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.</li> </ul>
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now</b>: Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later</b>: Bill payment to be processed on a customer specified future date</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you have selected the option Later from under the <b>Pay</b> field.</p>
<b>Do you want to add an attachment?</b>	<p>Select an option to identify whether you would like to add an attachment.</p> <ul style="list-style-type: none"> <li>• Select option <b>Yes</b> if you would like to add an attachment.</li> <li>• Select option <b>No</b> if you do not wish to add an attachment.</li> </ul>
<b>Attachment</b>	<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"> <li>1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the customer has to attach in the form of a ZIP file.</li> <li>2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.</li> <li>3) The maximum allowed file size will be 15 MB.</li> </ol> <hr/>

**To pay a bill:**

1. Click **Pay** against the biller for which you want to pay the bill. The **Pay Bill** screen appears.
2. In the **Payment Type** field, select the desired payment method to pay the bills.
3. 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. This option will only be available in case of multiple bill payments.


---

4. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
5. In the **Payment Amount** field, enter the payable amount.  
OR  
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
6. 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. This option will only be available in case of multiple bill payments.


---

7. In the **Do you want to add an attachment?** field, select an option to add an attachment.
  - a. If you select **Yes** option to add an attachment;
    - i. 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. This option will only be available in case of multiple bill payments.

---

8. Click  icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.
  - a. Enter the details.
  - b. Click **Save** to save the payment details of selected biller.
9. 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.
10. 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.
11. The success message appears along with the reference number, status and payment details.

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

## 4.4 Pay Bill - 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 customers for bill payment or bills can be paid by the customers 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 customer can be the biller when there is a bill presented or even otherwise when there is no bill presented.

The customer has can pay the bills immediately or can schedule the payment. The customers 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 Bill - Payment and Presentment Type

The screenshot displays the 'Pay Bill' interface for Futura Bank. At the top, there's a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The main header shows 'futura bank' with a search bar and user information 'Welcome, tata sup' with a last login time of '04 Dec 12:33 PM'. The page title is 'Pay Bill'.

The main content area is for 'Bharat Electricity'. It includes a table with the following details:

Biller Name	Biller Nickname	Category	Subcategory
PresPayTypeBiller	Bharat Electricity	Utilities	Power
Location	Customer Name	Bill Number	
Loc	Jane Doe	12345	


Below the table, a note states: 'Note: This biller accepts payment via Credit Cards, Debit Cards, Account'. The 'Payment Type' is set to 'Credit Cards'. The 'Pay From' field shows '624700\*\*\*\*\*0001 - C...'. The 'Expiry Date' is '06 / 2021'. The 'Payment Amount' is 'GBP210.00'. There is a link for 'View Limits'. The 'Pay' options are 'Now' (selected) and 'Later'. A question 'Do you want to add an attachment?' has 'No' selected. At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons.

On the right side, there is a 'Bill Payments' section with an icon of a smartphone. The text reads: '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.' A 'Set Auto Pay' button is located at the bottom of this section.

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

## Field Description


Field Name	Description
<b>Biller Name</b>	Name of the biller.
<b>Biller Nickname</b>	Nickname of the biller.
<b>Category</b>	The category of the biller.
<b>Sub-Category</b>	The sub-category of the biller.
<b>Location</b>	The operational area of the biller.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by customer while adding the biller).
<b>Customer Number</b>	Customer ID as maintained in biller records (entered by customer while adding the biller).
<b>Bill Due Date</b>	The date on which the bill is payable.
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Payment Type</b>	Customer has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> <li>• Account: The customer can pay the bill using their current and savings bank account</li> <li>• Credit Card: The customer can pay the bill using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay the bill using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on the payment method selected, the values in the drop-down will list either the customer's CASA accounts, Credit Cards or Debit Cards.
<b>Expiry Date</b>	Specify the date on which the credit card will expire in the month and year fields.  This field appears only if you have selected the option <b>Credit Card</b> in the <b>Payment Type</b> field.

Field Name	Description
<b>Payment Amount</b>	<p>The amount that is to be paid by the customer.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> <li>Part payment flag is 'Yes': Customer can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.</li> <li>Excess payment flag is 'Yes': Customer can change the bill amount to any amount more than the initial bill amount as displayed on the screen.</li> <li>Part payment and Excess payment flags are set as "No": The bill amount will not be editable.</li> <li>Late Payment flag is 'Yes': Customer 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.</li> </ul>
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li><b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li><b>Later:</b> Bill payment to be processed on a customer specified future date</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you have selected the option Later from under the <b>Pay</b> field.</p>
<b>Do you want to add an attachment?</b>	<p>Select an option to identify whether you would like to add an attachment.</p> <ul style="list-style-type: none"> <li>Select option <b>Yes</b> if you would like to add an attachment.</li> <li>Select option <b>No</b> if you do not wish to add an attachment.</li> </ul>
<b>Attachment</b>	<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"> <li>1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the customer has to attach in the form of a ZIP file.</li> <li>2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.</li> <li>3) The maximum allowed file size will be 15 MB.</li> </ol> <hr/>

**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 desired payment method to pay the bills.
3. 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. This option will only be available in case of multiple bill payments.


---

4. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
5. In the **Payment Amount** field, enter the payable amount.  
OR  
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
6. 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. This option will only be available in case of multiple bill payments.


---

7. In the **Do you want to add an attachment?** field, select an option to add an attachment.
  - a. If you select **Yes** option to add an attachment;
    - i. 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. This option will only be available in case of multiple bill payments.

---

8. Click  icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.
  - a. Enter the details.
  - b. Click **Save** to save the payment details of selected biller.
9. 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.
10. 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.
11. The success message appears along with the reference number, status and payment details.

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

## 4.5 Pay Bill - Recharge Type

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

### Pay Bill - Recharge Type

Viewer
ATM/Branch
English

futura bank Search ...
130 Welcome, tata sup

Pay Bill

Rahul Airtel

Bill Name	Biller Nickname	Category	Subcategory
Airtel	Rahul Airtel	Telecom	Postpaid
Location	Customer Name	Customer Number	
Mumbai	Rahul	1948410000	

Note: This biller accepts payment via Credit Cards and Debit Cards

Payment Type

Credit Cards

Pay From

624700\*\*\*\*\*0001 - C...

Expiry Date

09 2021

Select Plan

Vodafone Postpaid super Saver Plan 249...

Recharge Amount

GBP249.00

[View Limits](#)

Pay

Now  Later

Do you want to add an attachment?

Yes  No

Submit Cancel Back

**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](#)

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**Field Description**


<b>Field Name</b>	<b>Description</b>
<b>Billor Name</b>	Name of the biller.
<b>Billor Nickname</b>	Nickname of the biller.
<b>Category</b>	The category of the biller.
<b>Sub-Category</b>	The sub-category of the biller.
<b>Location</b>	The operational area of the biller.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by customer while adding the biller).
<b>Customer Number</b>	Customer ID as maintained in biller records (entered by customer while adding the biller).
<b>Note</b>	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
<b>Payment Type</b>	Customer has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> <li>• Account: The customer can pay bills using their current and savings bank account</li> <li>• Credit Card: The customer can pay bills using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay bills using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
<b>Expiry Date</b>	The date on which card will expired in MM.YY format. This field appears if you select <b>Credit Card</b> option in the <b>Payment Type</b> field.
<b>Select Plan</b>	The option to select a recharge plan.
<b>Recharge Amount</b>	The amount is populated, depending on the type of plan selected by the customer from the Select Plan list. Alternatively, customer can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.

Field Name	Description
<b>Pay</b>	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a customer specified future date</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option <b>Later</b> in the <b>Pay</b> field.</p>
<b>Do you want to add an attachment?</b>	<p>Select an option to identify whether you would like to add an attachment.</p> <ul style="list-style-type: none"> <li>• Select option <b>Yes</b> if you would like to add an attachment.</li> <li>• Select option <b>No</b> if you do not wish to add an attachment.</li> </ul>
<b>Attachments</b>	<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"> <li>1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the customer has to attach in the form of a ZIP file.</li> <li>2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.</li> <li>3) The maximum allowed file size will be 15 MB.</li> </ol>

#### 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 desired payment method to pay the bills.
3. 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. This option will only be available in case of multiple bill payments.

---


4. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
5. From the **Select Plan** list, select the plan to be recharge.  
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.
6. Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
7. In the **Pay** field, select the option to indicate when the bill payment will be processed.

- c. 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. This option will only be available in case of multiple bill payments.

---

- 8. In the **Do you want to add an attachment?** field, select an option to add an attachment.
  - a. If you select **Yes** option to add an attachment;
    - i. 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. This option will only be available in case of multiple bill payments.

---

- 9. 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.
- 10. 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.
- 11. The success message appears along with the reference number, status and payment details.
- 12. Click **Pay Another Bill** to pay another bill.  
OR  
Click **Home**, to navigate to the dashboard.  
OR  
Click **Add Biller** to add the billers.

[Home](#)

## 5. Add Billers

The online banking application enables the corporate 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 customers to pay their bills anytime using their current and savings 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 customers for bill payment or the customers can pay bills without the invoice
- **Recharge Type:** Billers allows customers to do “Recharge” their prepaid services like Mobile, DTH or Internet

Corporate 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 corporate user
- Approval rule set up for corporate user to perform the actions
- Billers are maintained in host system
- 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*

*Access through the kebab menu of transactions available under the **Bill Payments** module*

**Add Billers**

The screenshot shows the 'Add Billers' form in the Futura Bank interface. The form is divided into several sections:

- Category:** Utilities
- Sub Category:** Power
- Location:** Dubai
- Biller Name:** Lauding firm
- Biller Type:** Presentment
- Biller Nickname:** MSDL
- ID:** 45355
- Customer Name:** Sam Decruz
- Payment Type:** Auto Pay (selected), Scheduled Pay
- Payment Method:** Credit Cards
- Pay From:** 624700\*\*\*\*\*0001 - C...
- Pay:** Bill Amount (selected), Limit Amount

At the bottom of the form, there are 'Submit' and 'Cancel' buttons. To the right of the form, there is a message box with the following text:

**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.

Below the message is a 'View Bills' button.

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**Field Description****Field Name    Description**

---

<b>Category</b>	Select the category of the biller to be added.
<b>Sub-Category</b>	Select 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.
<b>Location</b>	Select the operational area of the biller as maintained in the administrator biller maintenance screen.
<b>Biller Name</b>	Select the biller as maintained in the administrator biller maintenance.
<b>Biller Type</b>	On selecting the biller name, the biller type is displayed. The biller type can be: <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment and Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Nickname</b>	Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
<b>Sample Bill</b>	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.
<b>Biller specific labels</b>	Enter information as required in the fields displayed. These fields are specific to each biller and are maintained by the bank administrator. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the required values.
<b>Customer Name</b>	Specify your name as maintained in biller records.

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

---

Field Name	Description
<b>Payment Type</b>	<p>Specify whether payments towards the biller are to be automatically paid or if you would like to schedule payments.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Auto Pay</li> <li>• Scheduled Pay</li> </ul> <p>This feature is available for Presentment and Presentment &amp; Payment type billers only.</p>
<b>Payment Method</b>	<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"> <li>• Account: The customer can pay bills using their current and savings bank account</li> <li>• Credit Card: The customer can pay bills using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay bills using their debit cards.</li> </ul> <p>This field will appear if you have selected <b>Auto Pay</b> under the <b>Payment Type</b> field.</p>
<b>Pay From</b>	<p>Depending on the payment method selected, the values in the drop-down will list either the customer's CASA accounts, Credit Cards or Debit Cards.</p> <p>This field will appear if you have selected <b>Auto Pay</b> under the <b>Payment Type</b> field.</p>
<b>Pay</b>	<p>Select the desired option to identify whether you would like to pay the entire bill amount at every cycle or want to specify a maximum amount upto which the bill should be paid automatically.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Bill Amount: Select this option if you would like the entire bill amount to be paid automatically at every billing cycle.</li> <li>• Limit Amount: Select this option if you would like to specify a limit amount so that if the bill is generated above this amount, it wont get paid.</li> </ul> <p>This field will appear if you have selected <b>Auto Pay</b> under the <b>Payment Type</b> field.</p>
<b>Limit Amount</b>	<p>Specify a limit amount to ensure that if a bill, of this biller, is ever generated above this specified amount, the bill will not get paid automatically.</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 location of the biller.
4. From the **Biller Name** list, select the registered biller name.
5. In the **Biller Nickname** field, modify the biller nickname.
6. In the **Biller Label 1, 2 and 3**, enter the required details.
7. In the **Customer Name** field, enter your name as registered with the biller.
8. If you have selected the **Presentment** or **Presentment or Payment** type of biller from the **Biller Name** list:
  - a. From the **Payment Type** field, select the option of choice;  
Select option **Auto Pay** to set up auto payment.  
OR  
Select the option **Scheduled Pay**, if you do not want to set the auto payment.
  - b. If you have selected the option **Auto Pay** under the **Payment Type** field:
    - i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be Account, Debit Card and Credit Card. The values in the **Pay From** list will be populated on the basis of selection.
    - ii. From the **Pay From** list, select the CASA account/Debit Card/Credit Card, which is to be debited for bill payment.
    - iii. From the **Pay** field, select an option as follows:
      - **Bill Amount** – Select this option if you want the entire amount of the generated bill to be paid at every cycle.
      - **Limit Amount** – Select this option if you want to specify a maximum amount for bill payment.
        1. Enter an Amount in the **Limit Amount** field if you have selected the **Limit Amount** option under the **Pay** field.
9. Click **submit** to add the biller.  
OR  
Click **Cancel** to cancel the operation and navigate back to the Dashboard.
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 Billers** to add more billers.  
OR  
Click **Home**, to navigate to the dashboard.

[Home](#)



---

## 6. Edit Billers

Edit biller functionality allows the customers to modify 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 corporate user
- Billers are maintained in host system
- Admin Biller Maintenance is done

### **How to reach here:**

*Dashboard > Toggle Menu > Menu > Bill Payments > Billers > Edit (Access through the kebab menu of specific biller)*

## Edit Biller

Viewer ATM/Branch English

futura bank Search ... Welcome, tata sup Last login 04 Dec 12:33 PM

### Edit Biller

Select Biller  
MyElectricBill

Category  
Electricity

Sub Category  
Electricity Sub

Location  
Bhopal

Biller Name  
Jio

Biller Type  
Payment

Biller Nickname(Nickname should be unique)  
Mandy

Meter No  
asd

Customer Name  
Sam Decruz

Scheduled Pay  
 Yes  No

Note: This biller accepts payment via Credit Cards

Pay From  
624700\*\*\*\*\*0001

Expiry Date  
04 2023

Amount  
GBP1,200.00

Payment Type  
 One Time  Recurring

06 Dec 2021

Submit Cancel

**Pay bills on time...**

Do you have too many bills and you forget to pay them on time? Use our "Auto Payment" feature to pay bills automatically, on time!

When you set auto payments we make sure that the bill gets paid on time. Set an amount limit for auto payment to make sure high bill amounts are not paid automatically.

You can the start or stop auto payments any time you want.

[View Bills](#)

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### Field Description

Field Name	Description
Select Biller	The biller as selected is displayed. The customer can change the selection in order to edit details of another biller.
Category	The category of the registered biller.

Field Name	Description
<b>Sub Category</b>	The sub-category of the biller.
<b>Location</b>	Location of the biller.
<b>Biller Name</b>	Name of the biller.
<b>Biller Type</b>	<p>The type or category under which the biller falls.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> <li>• Presentment: Biller is of Presentment type</li> <li>• Payment: Biller is of Payment type</li> <li>• Presentment and Payment: Biller is of Presentment and Payment type</li> <li>• Recharge: Biller is of Recharge type</li> </ul>
<b>Biller Nickname</b>	Nickname of the biller. You can edit this value.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by customer while adding the biller).
<p>The following fields appear if the <b>Biller Type</b> is <b>Presentment</b>.</p>	
<b>Auto Pay</b>	<p>The facility to automatic pay the bills on the specified date. The customer can edit this field.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <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>
<b>Note</b>	<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 <b>Yes</b> option in the <b>Auto Pay</b> field.</p>

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


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

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

Field Name	Description
<b>Payment Method</b>	<p>The payment methods accepted by the biller. The customer can update this field.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> <li>• Account: The customer can pay bills using their current and savings bank account</li> <li>• Credit Card: The customer can pay bills using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay bills using their debit cards.</li> </ul> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Pay From</b>	<p>Depending on payment method selection, the values in the drop-down can be the active current accounts, savings accounts/ debit cards/ credit cards of the customer. The customer can update this field.</p> <p>This field appears if you select <b>Yes</b> option in the <b>Schedule Pay</b> field.</p>
<b>Select Plan</b>	<p>Option to select a plan. The customer can update this field.</p> <p>This field appears for <b>Recharge</b> type of biller</p>
<b>Amount</b>	<p>The amount that is to be paid by the customer. The customer can update this field.</p>
<b>Payment Type</b>	<p>The facility to specify when the bill payment will be processed. The customer can update this field.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>One Time</b>: Bill payment to be processed on a customer specified future date.</li> <li>• <b>Recurring</b>: Bill payment to be processed on customer specified future date and at a set frequency.</li> </ul>
<b>Scheduled Date</b>	<p>Future date on which the bill payment will be processed. The customer can update this field.</p> <p>This field appears if you select the option <b>One Time</b> in the <b>Payment Type</b> field.</p>
<b>Start Date - End Date</b>	<p>The customer can select future start date and end date. The customer can update this field.</p> <p>This field appears if you select the option <b>Recurring</b> in the <b>Payment Type</b> field.</p>

Field Name	Description
<b>Select Frequency</b>	<p>The customer can set up the frequency for future bill payments. The customer can update this field.</p> <p>The customer can select Start Date, End Date and frequency of payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Semi-Annually</li> <li>• Yearly</li> </ul> <p>This field appears if you select the option <b>Recurring</b> in the <b>Payment Type</b> field.</p>

#### To edit a biller:

1. In the **Billers** screen, click  option against a specific Biller whose details you want to update, and then click **Edit**. The **Edit Biller** screen appears.
 

OR

Click **Delete** from the kebab menu to delete the biller.

OR

Click **Billers** from the kebab menu to navigate to the **Billers** screen.
2. The name of the selected biller you wish to edit is displayed in the **Select Biller** list. If you wish to edit another biller, you can change the selection as required.
3. In the **Biller Nickname** field, modify the biller nickname if required.
4. If you have selected the **Presentment** type of biller from the **Select Biller** list:
  - a. From the **Auto Pay** list, select the desired 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.
5. 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 desired 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. If you have selected the **Payment** or **Recharge** type of biller from the **Select Biller** list.
- a. From the **Schedule Pay** list, select the desired 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 desired 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.
7. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
8. 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.
9. The success message appears along with the biller details.
10. 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. Delete Biller

Using this option, you can delete a registered biller. If a bill has auto pay set up then you will not be allowed to delete the biller. In order to delete a bill for which auto payment has been set up, you will be required to first delete the auto pay setup.


### How to reach here:

*Dashboard > Toggle Menu > Menu > Bill Payments > Billers > Delete (access this option from the individual kebab menu available against each biller record)*

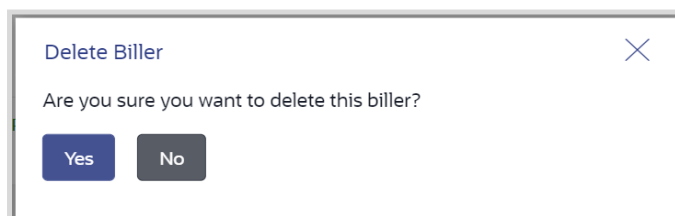
OR

*Dashboard > Toggle Menu > Menu > Bill Payments > Billers > Edit > Delete*

### To delete a biller:

1. In the **Billers** screen Click  option against a specific Biller which you want to delete, and then click **Delete**. The **Delete Biller** pop up window appears with a message prompting the customer to confirm the deletion.

### Delete Biller



2. Click **Yes** to proceed with the deletion request.  
OR  
Click **No** to cancel the deletion process.
3. The screen confirming biller deletion appears.
4. 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.

[Home](#)

---

## 8. Quick Bill Pay

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

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

The customer 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 customer is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the customer has to attach in the form of a ZIP file. It also allow customer to register the biller from that payment to biller library.

### **Prerequisites:**

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

### **Features supported in application**

- Quick Bill payment

### **How to reach here:**

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

*Access through the kebab menu of transactions available under the **Bill Payments** module*

## Quick Bill Pay

Viewer ATM/Branch English

futura bank Search ... Welcome, tata sup Last login 04 Dec 12:33 PM

### Quick Bill Pay

Category  
Telecommunication

Sub Category  
Etisalat

Location  
Kuwait

Billers Name  
TTerbik di sharjah

Invoice id  
ASDWE

Customer Name  
Tebrik Shejah

Payment Method  
Credit Cards

Pay From  
624700\*\*\*\*\*0001 - C...

Expiry Date  
08 2025

Payment Amount  
AED210.00  
[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

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## Field Description


Field Name	Description
<b>Category</b>	The category of the biller.
<b>Sub-Category</b>	The sub-category of the biller.
<b>Location</b>	The operational area of the biller.


Field Name	Description
<b>Billers Name</b>	Name of the biller.
<b>Invoice ID</b>	The invoice ID of the bill.
<b>Customer Name</b>	Customer name as maintained in biller records (entered by customer while adding the biller).
<b>Payment Method</b>	Customer has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> <li>• Account: The customer can pay the bill using their current and savings bank account</li> <li>• Credit Card: The customer can pay the bill using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay the bill using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on the payment method selected, the values in the drop-down will list either the customer's CASA accounts, Credit Cards or Debit Cards.
<b>Expiry Date</b>	Specify the date on which the credit card will expire in the month and year fields.  This field appears only if you have selected the option <b>Credit Card</b> in the <b>Payment Type</b> field.
<b>Payment Amount</b>	The amount that is to be paid by the customer. In the administrator biller maintenance screen if: <ul style="list-style-type: none"> <li>• Part payment flag is 'Yes': Customer can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.</li> <li>• Excess payment flag is 'Yes': Customer can change the bill amount to any amount more than the initial bill amount as displayed on the screen.</li> <li>• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.</li> <li>• Late Payment flag is 'Yes': Customer 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.</li> </ul>
<b>Pay</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>Now</b>: Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later</b>: Bill payment to be processed on a customer specified future date</li> </ul>


Field Name	Description
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you have selected the option Later from under the <b>Pay</b> field.
<b>Attachment</b>	Drag and drop or click  icon to browse and attach a document against one bill payment record.  <div style="border: 1px solid black; padding: 5px;"> <p>Note:</p> <p>1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the customer 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> </div>

**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 operational area of the biller.
4. From the **Biller Name** list, select the registered biller name.
5. In the **Invoice ID** field, enter the invoice id of the bill.
6. In the **Customer Name** field, enter the name of the customer.
7. From the **Payment Method** list, select the desired payment method to pay the bills.
8. 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. This option will only be available in case of multiple bill payments.

9. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
10. In the **Payment Amount** field, enter the payable amount.  
OR  
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
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'
14. The **Quick Bill Pay - 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.
15. The success message appears along with the reference number, status and payment details.
16. Click **Pay Bills** to pay another bills.  
OR  
Click **View Bills** to navigate to the Billers screen.  
OR  
Click **Add As Biller?** to register the biller. The customer will be directed to '**Add Biller**' screen with the biller data pre-filled.  
OR  
Click **Home**, to navigate to the dashboard.

[Home](#)

---

## 9. Quick Recharge

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

The customer either can pay the bills immediately /same business date or can schedule it to a later date. The customer 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 customer 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 customer is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the customer has to attach in the form of a ZIP file.

### **Prerequisites:**

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

### **Features supported in application**

- Quick Recharge

### **How to reach here:**

*Dashboard > Toggle Menu > Menu > Bill Payments > Quick Recharge*  
*OR*

*Access through the kebab menu of transactions available under the **Bill Payments** module*



## Quick Recharge

Viewer ATM/Branch English

futura bank Search ...

Welcome, tata sup  
Last login 04 Dec 12:35 PM

### Quick Recharge

Category  
Telecommunication

Sub Category  
Etisalat

Location  
Mumbai

Biller Name  
AAirtel Telecom

Card Type  
4G

Mobile No  
2345233

Customer Name  
Sam Desouza

Payment Method  
Credit Cards

Pay From  
624700\*\*\*\*\*0001

Expiry Date  
08 2024

Select Plan  
Vodafone Postpaid COMBO 3G 399 Plan ...

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

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### 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.


**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Category</b>	Select the category of the biller towards whom payment is to be made.
<b>Sub-Category</b>	Select the sub-category of the biller towards whom payment is to be made.
<b>Location</b>	Select the operational area of the biller as maintained in the administrator biller maintenance screen.
<b>Biller Name</b>	Select the biller as maintained in the administrator biller maintenance.
<b>Card Type</b>	Select the card type that is to be recharged.
<b>Mobile Number</b>	Specify mobile number that is to be recharged.
<b>Customer Name</b>	Specify your name as maintained in biller records
<b>Payment Method</b>	<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"> <li>• Account: The customer can pay the bill using their current and savings bank account</li> <li>• Credit Card: The customer can pay the bill using their credit cards; customer has to select the month and year of expiry.</li> <li>• Debit Card: The customer can pay the bill using their debit cards.</li> </ul>
<b>Pay From</b>	Depending on the payment method selected, the values in the drop-down will list either the customer's CASA accounts, Credit Cards or Debit Cards.
<b>Expiry Date</b>	<p>Specify the date on which the credit card will expire in the month and year fields.</p> <p>This field appears only if you have selected the option <b>Credit Card</b> in the <b>Payment Type</b> field.</p>
<b>Select Plan</b>	The option to select a recharge plan.
<b>Recharge Amount</b>	<p>The amount is populated, depending on the type of plan selected by the customer from the <b>Select Plan</b> list.</p> <p>If the customer had not selected any plan, he has to enter the amount.</p>


Field Name	Description
<b>Pay</b>	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> <li>• <b>Now:</b> Bill payment processed on same business day subject to processing window availability.</li> <li>• <b>Later:</b> Bill payment to be processed on a customer specified future date</li> </ul>
<b>Scheduled Date</b>	Future date on which the bill payment will be processed. This field appears if you have selected the option <b>Later</b> from under the <b>Pay</b> field.
<b>Attachment</b>	Drag and drop or click  icon to browse and attach a document against one bill payment record. <hr/> Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the customer 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. 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 operational area of the biller.
4. From the **Biller Name** list, select the registered biller name.
5. In the **Card Type** field, enter the card type that is to be recharged.
6. In the **Mobile Number** field, enter the mobile number that is to be recharged.
7. In the **Customer Name** field, enter the name of the customer.
8. In the **Payment Method** field, select the desired payment method to pay the bills.
9. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
10. From the **Expiry Date** lists (month and year), select the Card Expiry Date if credit card selected.
11. 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.  
OR  
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.

12. In the **Pay** field, select the option to indicate when the bill payment will be processed.
13. 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.
14. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

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

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15. Click **Submit**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
16. 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'.
17. The success message appears along with the payment details.
18. Click **Pay Bills** to pay another bill.  
OR  
Click **View Bills** to navigate to the **Billers** screen.  
OR  
Click **Add as Biller?** to register this biller.  
OR  
Click **Home**, to navigate to the dashboard.

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## 10. Bill Payment History

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

The customer 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 corporate user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the corporate user to perform the transaction

### Features supported in application

- Payment History

### How to reach here:

*Dashboard > Toggle Menu > Menu > Bill Payments > Bill Payment History*

*OR*

*Access through the kebab menu of transactions available under the **Bill Payments** module*

## Bill Payment History

Date	Biller	Category	Bill Amount	Reference No	Status	Attachment
10 Aug 2021	Keswani Merchants	Telecommunication	GBP100.00	891	Completed	<a href="#">download.jpg</a>

### Field Description

Field Name	Description
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<b>Select Period</b>	Period for which payment history search is to be executed.
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The options are:

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

<b>Date From - Date To</b>	The date range to view the bill payments made during a specific period. This field appears if you have selected the <b>Date Range</b> option from the <b>Select Period</b> list.
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### Search Results

<b>Download</b>	The customer can download the payment history in csv or pdf format.
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<b>Date</b>	The date on which the bill was paid.
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<b>Biller</b>	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.
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<b>Category</b>	The category of the biller as maintained in the administrator biller maintenance.
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<b>Bill Amount</b>	The amount paid by the customer.
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<b>Reference No.</b>	Host reference number generated at the time of the payment transaction.
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<b>Field Name</b>	<b>Description</b>
<b>Status</b>	Status of the payment transaction.
<b>Attachment</b>	If any document was attached at the time of bill payment, the same will be available as a link under this column against the specific bill payment record.

**To view the payment history of the specific period:**

1. From the **Select Period** list, select the desired transaction period.
  - a. If you have selected the **Date Range** option, select the required date from the **Date From - Date To** field.
2. Click on the file under **Attachment** column to view the attached document of the bill payment.
3. From the **Download** list, select the format in which you want to view and download the payment history.

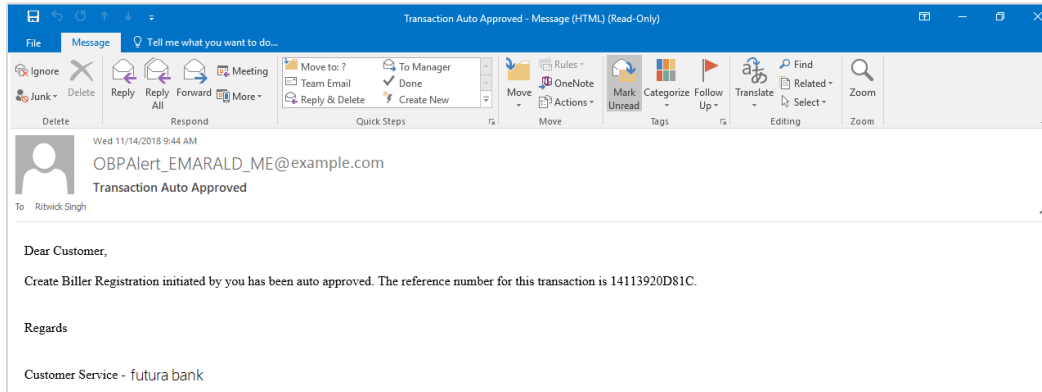
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## 11. Alerts

Alerts are generated in case of following instances.

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

### Example of Alerts



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## **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. Customers can pay their bills using current and savings account.

### **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.

### **6. 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.

### **7. When can I make a payment to a 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.

### **8. 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.

### **9. What is the use of "Quick Bill Pay"?**

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

### **10. Is payment through “Quick Bill Pay” secure?**

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

**11. 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.

**12. 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.

**13. Where can I use Quick Recharge”?**

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

**14. Can I set up recurring payments using “Quick Recharge”?**

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