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

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Retail Bill Payments User Manual

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1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience*:*

- Customers
- Partners

1.2 <u>Documentation Accessibility</u>

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

1.3 <u>Access to Oracle Support</u>

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

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

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

1.4 <u>Structure</u>

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 <u>Related Information Sources</u>

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

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

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2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	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	✔	✘	✘

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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. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the users, payment to service providers, mobile/ DTH bill payment etc.

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

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4. Retail Servicing - Bill Payments Widget - Bills

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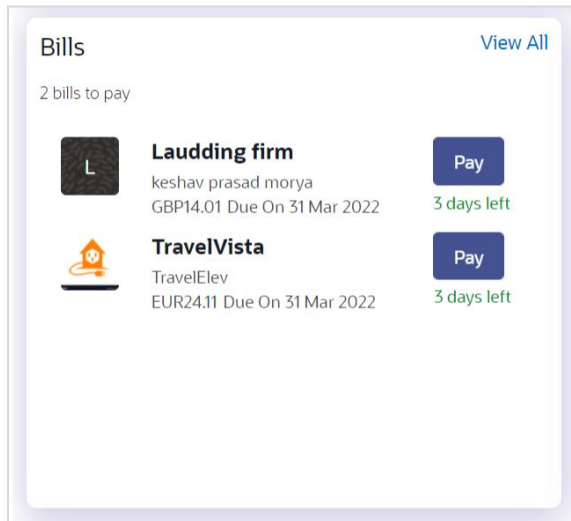
Bill Payments - Bills Overview

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

Pay

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

View All

This feature enables users to view all the billers.

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5. Add Billers

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

- Presentment type: Billers presents the bill or invoice to the customer/ user online before paying the bill

- Payment type: Biller does not present bills. Biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account

- Presentment and Payment type: Billers has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or the users can pay bills without the invoice

- Recharge type: Billers allows users to do "Recharge" their prepaid services like Mobile, DTH or Internet

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

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

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

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

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

Prerequisites:

- Transaction access is provided to the retail user

- Billers are maintained in OBDX by administrator

- Admin Biller Category maintenance is done

Features supported in the application

- Add Biller

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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

Field Description

Field Name	Description
Category	Select the category of the biller to be added.
Sub-Category	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.
Location	Select the operational area of the biller as maintained in the administrator biller maintenance screen.
Biller Name	Select the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller name, the biller type is displayed. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	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.
Sample Bill	Link to upload the image of the physical bill presented by the biller. This field appears for 'Presentment' and 'Presentment and Payment' type of billers.
Biller specific labels	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.
Customer Name	Specify your name as maintained in biller records.

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

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Field Name	Description
Payment Type	Specify whether payments towards the biller are to be automatically paid or if you would like to schedule payments.
	The options are:
	• Auto Pay
	• Scheduled Pay
	This feature is available for Presentment and Presentment & Payment type billers only.
Payment Method	The payment methods accepted as maintained for the biller by Bank Administrator.
	The payment type can be:
	• Account: The user can pay bills using their current and savings bank account
	• Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.
	• Debit Card: The user can pay bills using their debit cards.
	This field will appear if you have selected **Auto Pay** under the **Payment Type** field.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
	This field will appear if you have selected **Auto Pay** under the **Payment Type** field.
Pay	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.
	The options are:
	• Bill Amount: Select this option if you would like the entire bill amount to be paid automatically at every billing cycle.
	• 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.
	This field will appear if you have selected **Auto Pay** under the **Payment Type** field.
Limit Amount	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.

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.

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Add Billers

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

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6. Billers

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

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

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

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

Prerequisites:

- Transaction access is provided to the retail user

- Transaction working window is maintained

- Billers are maintained

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

Features supported in application

- Bill Payment

How to reach here:

Dashboard > Toggle Menu > 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*

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6.1 <u>Billers - Summary</u>

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

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

Billers

Field Description

Field Name	Description
Search	This field enables the user to search for a specific biller by entering the biller name, nick name etc.
Select All	Select this checkbox if you wish to initiate bill payment towards all billers that have bills presented, at once.
Pay All	Click to initiate multiple bill payments of all the selected presented bills at once.
Biller Icon	The image associated with the biller.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Customer Number/ID	Customer number of the biller as maintained in the administrator biller maintenance.
Biller Tag	The tag to identity the type of biller is displayed against each biller record.
Bill Due Date	The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.
Amount	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 Biller** to edit details of the selected billers. The **Manage Billers** screen appears.
    OR

    Click ⋮ against a specific biller and then click **Delete Biller** 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.

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c. The system displays the summary of all the selected bills along with an option to specify payment details.

3. Click on the kebab menu to access other bill payment related transactions which are as follows:

- Add Billers

- Quick Bill Pay

- Quick Recharge

- Bill Payment History

6.2 <u>Pay Bill - Presented Bills</u>

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

Pay Bill – Presentment Type

Field Description

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

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Field Name	Description
Payment Type	User has to select the payment methods accepted by biller.
	The payment type can be:
	• Account: The user can pay the bill using their current and savings bank account
	• Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry.
	• Debit Card: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	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 **Credit Card** in the **Payment Type** field.
Payment Amount	The amount that is to be paid by the user.
	In the administrator biller maintenance screen if:
	• Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.
	• Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen.
	• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.
	• Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed.
	The options are:
	• **Now**: Bill payment processed on same business day subject to processing window availability.
	• **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed.
	This field appears if you have selected the option Later from under the **Pay** field.

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Field Name	Description
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment. • Select option **Yes** if you would like to add an attachment. • Select option **No** if you do not wish to add an attachment.
Attachment	Drag and drop or click ⬆ icon to browse and attach a document against one bill payment record. Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. Select **Select All** checkbox to select all presented bill at once.
   OR
   Select checkboxes provided against each presented bill for initiating multiple bill payments.

2. Click **Pay All** to initiate multiple bill payments of all the selected presented bills at once. If you select multiple or all presented bills.

3. The system displays the summary of all the selected bills along with an option to specify payment details.

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

4. In the **Payment Type** field, select the 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

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Field Description

Field Name	Description
Channel	Select a channel to view the limits applicable for bills paid through that channel. This will be defaulted to the user logged in channel.
Amount	The amount range i.e. the minimum and maximum amounts between which a bill payment can be initiated through the specific channel.
Count	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.

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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.

1. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate to the previous screen.

2. The success message appears along with the reference number, status and payment details.

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

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6.3 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 users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account. The users can pay their bills immediately/ same business date or can schedule the payment. The users can set up a recurring payment by selecting payment amount and payment frequency. This option allows the user to manually enter the payment amount.

Pay Bill - Payment Type

Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: - Account: The user can pay the bill using their current and savings bank account - Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry. - Debit Card: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	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 **Credit Card** in the **Payment Type** field.

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Field Name	Description
Payment Amount	The amount that is to be paid by the user.
	In the administrator biller maintenance screen if:
	• Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.
	• Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen.
	• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.
	• Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed.
	The options are:
	• **Now**: Bill payment processed on same business day subject to processing window availability.
	• **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed.
	This field appears if you have selected the option Later from under the **Pay** field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment.
	• Select option **Yes** if you would like to add an attachment.
	• Select option **No** if you do not wish to add an attachment.
Attachment	Drag and drop or click ⬆ icon to browse and attach a document against one bill payment record.
	Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bill. The **Pay Bill** screen appears.

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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.

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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.

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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.

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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.

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6.4 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 users for bill payment or bills can be paid by the users without the invoice. In the system when the biller presents a bill he will appear in the presentment section of the Bills screen and when there is no bill presented he will appear in the Payment section of the screen. This way user can be the biller when there is a bill presented or even otherwise when there is no bill presented.

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

Pay Bill - Payment and Presentment Type

Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • Account: The user can pay the bill using their current and savings bank account • Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	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 **Credit Card** in the **Payment Type** field.

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Field Name	Description
Payment Amount	The amount that is to be paid by the user.
	In the administrator biller maintenance screen if:
	• Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero.
	• Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen.
	• Part payment and Excess payment flags are set as "No": The bill amount will not be editable.
	• Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed.
	The options are:
	• **Now**: Bill payment processed on same business day subject to processing window availability.
	• **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed.
	This field appears if you have selected the option Later from under the **Pay** field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment.
	• Select option **Yes** if you would like to add an attachment.
	• Select option **No** if you do not wish to add an attachment.
Attachment	Drag and drop or click ⬆ icon to browse and attach a document against one bill payment record.
	Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

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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.

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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

6.5 Pay Bill - Recharge Type

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

Pay Bill - Recharge Type

Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.

Field Name	Description
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Expiry Date	The date on which card will expired in MM.YY format. This field appears if you select **Credit Card** option in the **Payment Type** field.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date

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Field Name	Description
Scheduled Date	Future date on which the bill payment will be processed.
	This field appears if you select the option **Later** in the **Pay** field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment.
	• Select option **Yes** if you would like to add an attachment.
	• Select option **No** if you do not wish to add an attachment.
Attachments	Drag and drop or click ⬆ icon to browse and attach a document against one bill payment record.
	Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.

2. In the **Payment Type** field, select the 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.

   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.

8. In the **Do you want to add an attachment?** field, select an option to add an attachment.

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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

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7. Edit Billers

Edit biller functionality allows the users 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 retail 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)

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Edit Biller

Field Description

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

Field Name	Description
Sub Category	The sub-category of the biller.
Location	Location of the biller.
Biller Name	Name of the biller.
Biller Type	The type or category under which the biller falls. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	Nickname of the biller. You can edit this value.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).

The following fields appear if the **Biller Type** is **Presentment**.

Field Name	Description
Auto Pay	The facility to automatic pay the bills on the specified date. The user can edit this field. The options are: • Yes • No 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.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Auto Pay** field.

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Field Name	Description
Payment Method	The payment methods accepted by the biller. The user can edit this field. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field appears if you select **Yes** option in the **Auto Pay** field.
Pay From	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 user can update this field. This field appears if you select **Yes** option in the **Auto Pay** field.
Pay	Indicates the current selection for bill pay amount. The user can update this field. The options are: • Bill Amount: Whether the user want to pay full bill amount. • Limit Amount: Whether the user want to pay the limit amount. .This field appears if you select **Yes** option in the **Auto Pay** field.

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

For Presentment and Payment type of billers user can setup either a **Scheduled Pay** or **Auto Pay**. Both can not be set up at the same time.

Auto Pay	The facility to automatic pay the bills on the specified date. The user can update this field. The options are: • Yes – If Auto Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing autopay by changing this flag to No • No – Indicates that auto pay has not been set up for the biller
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Auto Pay** field.

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Field Name	Description
Payment Method	The payment methods accepted by the biller. The user can update this field. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field appears if you select **Yes** option in the **Auto Pay** field.
Pay From	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 user can update this field. This field appears if you select **Yes** option in the **Auto Pay** field.
Pay	Indicates the current selection for bill pay amount. The user can update this field. The options are: • Bill Amount: Whether the user want to pay full bill amount. • Limit Amount: Whether the user want to pay the limit amount. .This field appears if you select **Yes** option in the **Auto Pay** field.

The Scheduled Pay section is enabled if you select, **No** option in the **Auto Pay** field.

Field Name	Description
Scheduled Pay	The facility to specify if the bill payment is scheduled or not. The user can update this field. The options are: • Yes – If Scheduled Pay is set up for a biller, this flag will be maintained as yes. User can stop/cancel the ongoing scheduled pay by changing this flag to No • No – Indicates that scheduled pay has not been set up for the biller In case of Presentment &Payment type billers either Auto Pay or Scheduled Pay feature will be available.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Schedule Pay** field.

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Field Name	Description
Payment Method	The payment methods accepted by the biller. The user can update this field. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards, user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field appears if you select **Yes** option in the **Schedule Pay** field.
Pay From	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 user can update this field. This field appears if you select **Yes** option in the **Schedule Pay** field.
Amount	The amount, which is to be paid by the user. The user can update this field.
Scheduled Date	Future date on which the bill payment will be processed. The user can update this field. This field appears if you select **Yes** option in the **Schedule Pay** field.

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

Scheduled Pay	The facility to specify if the bill payment is scheduled or not. The user can update this field. The options are: • **Yes**: Bill payment to be processed on a user specified future date • **No**: Bill payment processed on same business day subject to processing window availability.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select **Yes** option in the **Schedule Pay** field.

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Field Name	Description
Payment Method	The payment methods accepted by the biller. The user can update this field. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field appears if you select **Yes** option in the **Schedule Pay** field.
Pay From	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 user can update this field. This field appears if you select **Yes** option in the **Schedule Pay** field.
Select Plan	Option to select a plan. The user can update this field. This field appears for **Recharge** type of biller
Amount	The amount that is to be paid by the user. The user can update this field.
Payment Type	The facility to specify when the bill payment will be processed. The user can update this field. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	Future date on which the bill payment will be processed. The user can update this field. This field appears if you select the option **One Time** in the **Payment Type** field.
Start Date - End Date	The user can select future start date and end date. The user can update this field. This field appears if you select the option **Recurring** in the **Payment Type** field.

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Field Name	Description
Select Frequency	The user can set up the frequency for future bill payments. The user can update this field.

The user can select Start Date, End Date and frequency of payments.

The frequency can be:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Semi-Annually
- Yearly

This field appears if you select the option **Recurring** in the **Payment Type** field.

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.

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**:

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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.

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8. 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 **Bills** 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 user to confirm the deletion.

Delete Biller

```
┌─────────────────────────────────────────────┐
│  Delete Biller                          ✕    │
│                                              │
│  Are you sure you want to delete this biller?│
│                                              │
│  ┌──────┐ ┌──────┐                           │
│  │ Yes  │ │  No  │                           │
│  └──────┘ └──────┘                           │
└─────────────────────────────────────────────┘
```
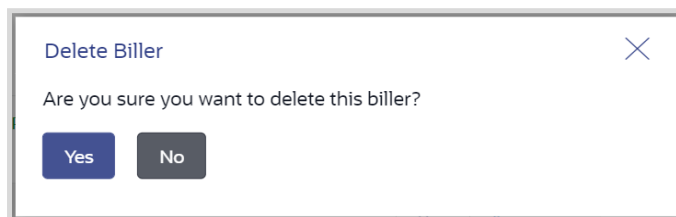
2. Click **Yes** to proceed with the deletion request.
    OR
    Click **No** to cancel the deletion process.

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

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9. Quick Bill Pay

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

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

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

Prerequisites:

- Transaction access is provided to the retail user

- Transaction working window is maintained

- Billers are maintained

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

Features supported in application

- Quick Bill payment

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Quick Bill Pay
OR
*Access through the kebab menu of transactions available under the **Bill Payments** module*

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Quick Bill Pay

Field Description

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

Field Name	Description
Biller Name	Name of the biller.
Invoice ID	The invoice ID of the bill.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Payment Method	User has to select the payment methods accepted by biller. The payment type can be: • Account: The user can pay the bill using their current and savings bank account • Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	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 **Credit Card** in the **Payment Type** field.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date

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Field Name	Description
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option Later from under the **Pay** field.
Attachment	Drag and drop or click ⬆ icon to browse and attach a document against one bill payment record. Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. 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.

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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 user will be directed to **'Add Biller'** screen
    with the biller data pre-filled.
    OR
    Click **Home**, to navigate to the dashboard.

Home

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10. Quick Recharge

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

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

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

Prerequisites:

- Transaction access is provided to the retail user

- Transaction working window is maintained

- Billers are maintained

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

Features supported in application

- Quick Recharge

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Quick Recharge
OR
*Access through the kebab menu of transactions available under the **Bill Payments** module*

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Quick Recharge

My Dashboard ⌄   ATM/Branch   English ⌄   UBS OBPM 14.4 HEL Branch ⌄

≡ futura bank   Search ...   🔍

Welcome, keron Bohr ⌄
Last login 25 Oct 02:55 PM

Quick Recharge

Category
Telecommunication ⌄

Sub Category
Etisalat ⌄

Location
Mumbai ⌄

Biller Name
AAirtel Telecom ⌄

Card Type
4G

Mobile No
2343233

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

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.

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Field Description

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

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Field Name	Description
Pay	The facility to specify when the bill payment will be processed.
	The options are:
	• **Now**: Bill payment processed on same business day subject to processing window availability.
	• **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed.
	This field appears if you have selected the option **Later** from under the **Pay** field.
Attachment	Drag and drop or click ⬆ icon to browse and attach a document against one bill payment record.
	Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB.

To pay a bill:

1. 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.

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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.

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.

Home

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11. Bill Payment History

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

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

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

Prerequisites:

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

Features supported in application

- Payment History

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Bill Payment History
OR
*Access through the kebab menu of transactions available under the **Bill Payments** module*

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Bill Payment History

Field Description

Field Name	Description
Select Period	Period for which payment history search is to be executed. The options are: • Current Period • Previous Month • Previous Quarter • Date Range
Date From - Date To	The date range to view the bill payments made during a specific period. This field appears if you have selected the **Date Range** option from the **Select Period** list.
Search Results	
Download	The user can download the payment history in csv or pdf format.
Date	The date on which the bill was paid.
Biller	The nickname of the biller is displayed if the biller is a registered biller. If the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
Category	The category of the biller as maintained in the administrator biller maintenance.
Bill Amount	The amount paid by the user.
Reference No.	Host reference number generated at the time of the payment transaction.

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Field Name	Description
Status	Status of the payment transaction.
Attachment	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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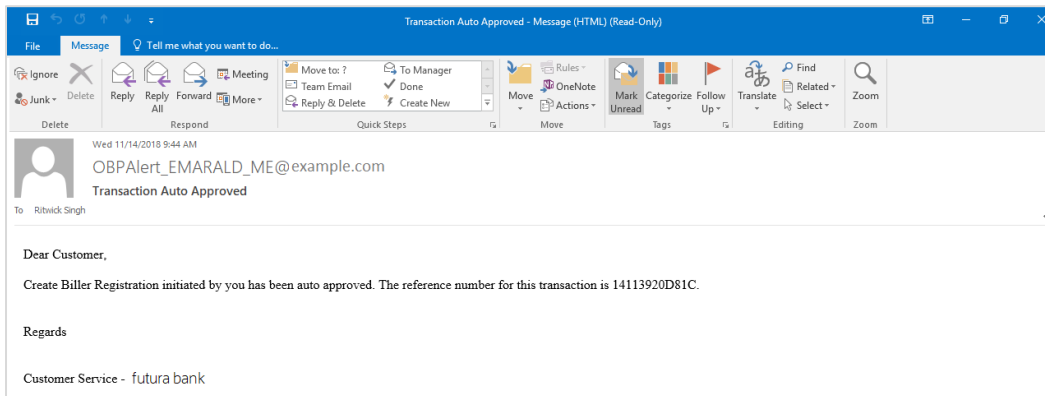# 12. Alerts

Alerts are generated in case of following instances.

* When a biller is added, modified, deleted

* When a new bill is presented or Initiated by OBDX.

* When a payment is set up, modified and cancelled/stopped

Example of Alerts

<u>FAQs</u>

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

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

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

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

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

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

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

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

2. Can I initiate future dated bill payments?

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

3. Can I make a part payment or exceed the bill amount while making a 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.

1. What is the use of "Quick Bill Pay"?

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

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

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

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

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

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

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

1.   **How can I use Quick Recharge"?**

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

2.   **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.

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