

Retail Payments User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.3.0.0

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**ORACLE®**

Retail Payments User Manual

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.3.0.0, 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.

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

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

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

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## 3. Payments

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

### **A Note on Domestic (Local) Payments:**

Local Payments are very region specific. For example NEFT is a network supported for local payments within India. The same will not be of any relevance in Europe. Similarly, SEPA is a network supported within Europe and will not have any relevance in Asia for local payments.

For Domestic (Local) Payments, the base product of Oracle Banking Digital Experience supports some local payments out of the box as mentioned in the Transaction Host Integration Matrix. Therefore more often than not, there will be a need for the implementation team to step in and implement the local network specific to the region that the bank is in.

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

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

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### 3.1 Payments Widgets

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

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

- My Net Worth:** Shows a total of £3,003,412.00 as of 27 Apr 2020. Breakdown includes Current & Savings (£3,003,412.00), Term Deposit (£0.00), Recurring Deposit (£0.00), and Wallet (£0.00).
- Recent Activity:** Lists transactions for 'Current And Savi...' account. Recent entries include 'AT30496800431 NEW DEP...' (£500.00 Dr) and two 'PRINCIPAL Liquidation' entries (£1.00 Dr).
- My Spends:** Shows a total spend of £214,740.00 over the last 30 days. Categories include Uncategorized, Essentials, and Monthly Expenses.
- My Accounts:** Lists account types and balances: Current & Savings (£3,003,412.00), Term Deposits (£0.00), Recurring Deposits (£0.00), Loans and Finances (£182,711.23), and Credit Card (£600.00).
- My Bills:** States 'No bills presented due for payment' and offers options for Quick Recharge, Quick Bill Pay, and View All Bills.
- Upcoming Payments:** States 'Relax! You currently do not have any Upcoming Payments' and offers to Set Repeat Transfers.
- Payments:** Provides quick access to Transfer Money, Pay Bills, Favorites, Manage Payees, Request Money, and View Repeat Transfers.
- Service Request:** Shows 'Open (2)' requests: 'Block Debit Card' (Reference Number 1007) and 'Debit Card PIN Request' (Reference Number 1006).
- Notifications:** States 'No New Notifications' and prompts the user to check for new notifications.
- My Advisors:** Encourages contacting Futura Bank advisors for business support, providing the number 1800-000-000.
- Available Balance:** Shows an available balance of £0.00 with options to Add Money, Send Money, or View Statement.

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## Payments Widget Overview

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

### **Transfer Money**

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

### **Favorites**

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

### **Manage Payees**

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

### **Request Money**

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

### **View Repeat Transfers**

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

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## 4. Manage Payees

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

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

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

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

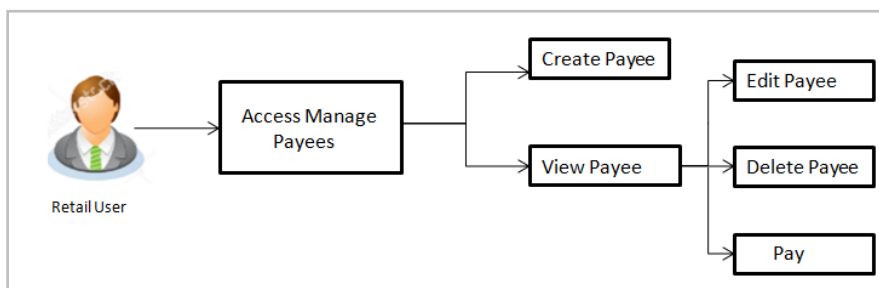
### Pre-Requisites

- Transaction access is provided to the retail user

### Features Supported In the Application

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

### Workflow



### How to reach here:

*Dashboard > Payments Widget > Manage Payees*

*OR*

*Toggle menu > Payments > Setups > Manage Payees*

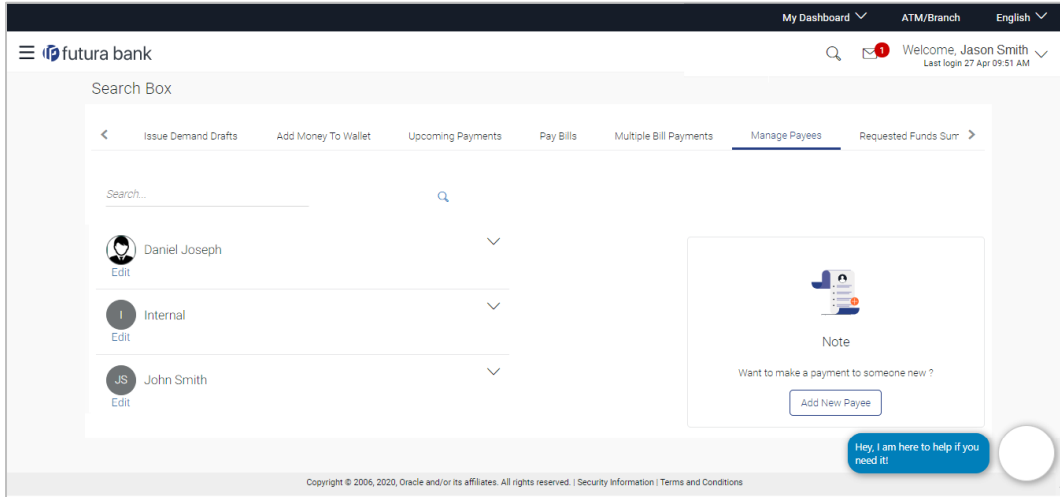
*OR*


*Dashboard > Payments Menu > Manage Payees*

## 4.1 Payee Summary

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


### Manage Payees



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

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

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

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

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

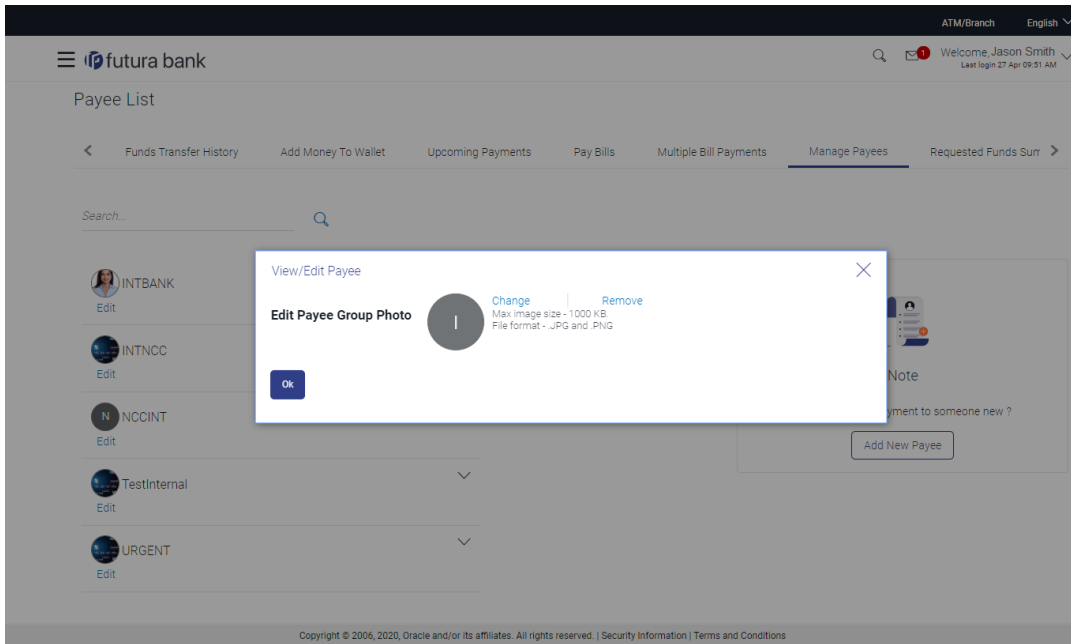
OR  
Click **Edit** against a payee photo to edit/upload a photo against the payee.

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

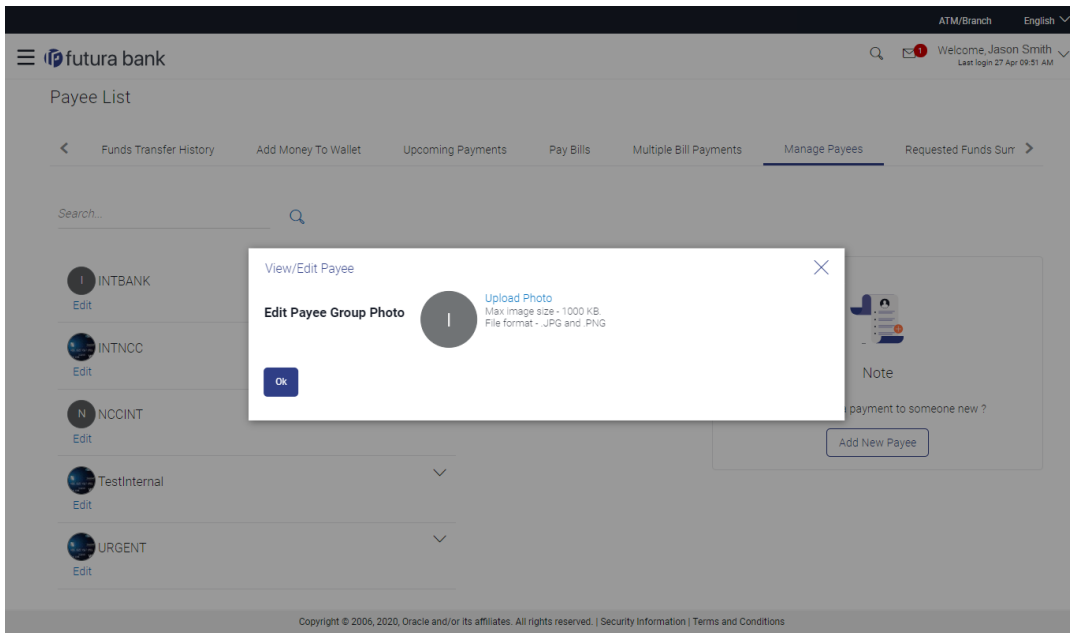
### Edit Payee Photo

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

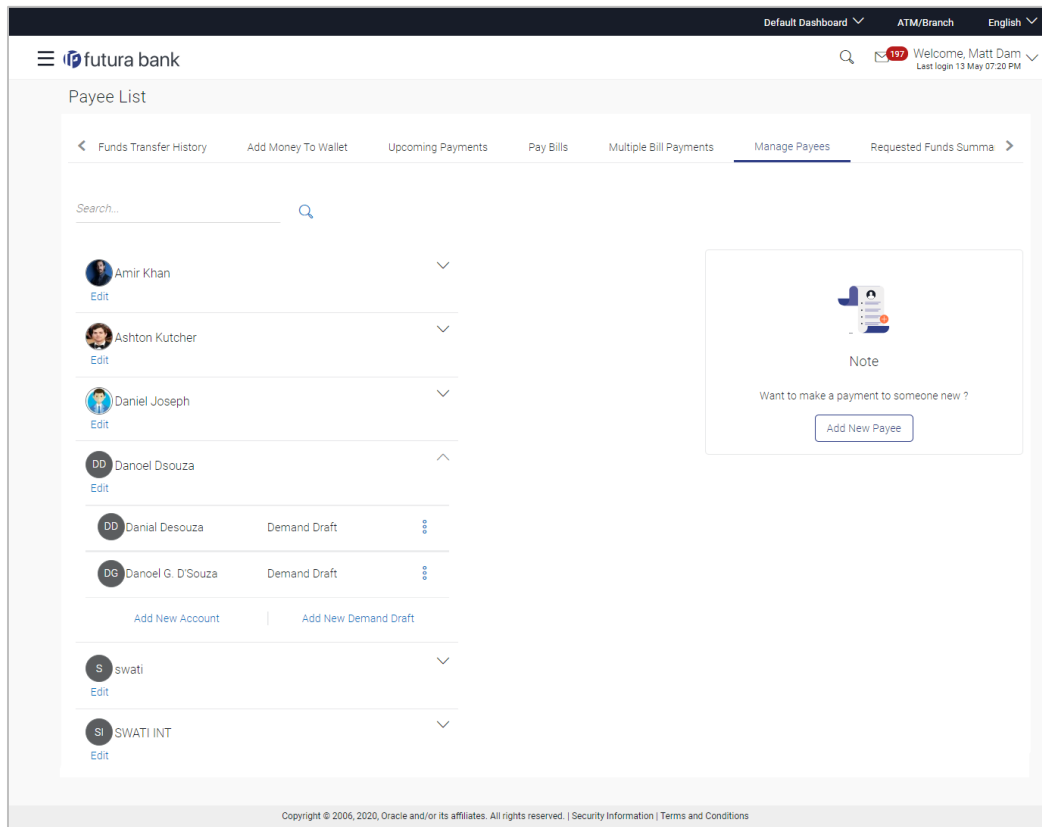
### Edit Payee Photo – Change/Remove Photo




### Edit Payee Photo – Upload Photo



### Manage Payees – Expanded View



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




## 4.2 View Payee Details

To view the payee details:

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



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

### View/ Edit Payee

The screenshot displays the 'Payee Details' screen for a payee named Erik DomSEPA. The details are as follows:

- Payee Name:** ErikDomSEPA
- Payee Photo:** A square icon with the letter 'E'.
- Payee Type:** Domestic
- Account Name:** Erik Dontell
- Account Number:** CH8889144855357152268
- Network Type:** SEPA CREDIT
- Bank Details:** DEUTDEFFXXX, DEUTSCHE BANK AG, Add line 1, Add line 2
- Payee Email ID:** erik@yahoo.com
- Nickname:** ErikDSEPACR
- Payee Access Type:** PUBLIC

At the bottom of the screen, there are four buttons: 'Pay' (blue), 'Delete' (grey), 'Cancel' (grey), and 'Back' (blue). On the right side, there is a promotional message: 'Transfer money faster than ever! Transferring money towards payees is easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.'

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**Field Description**


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

Field Name	Description
<b>Draft Favoring</b>	The name of the payee i.e. the intended recipient of the funds appears as defined.
<b>Account Type</b>	The type of account associated with the payee. In this case, the account type will be 'Demand Draft'.
<b>Draft Type</b>	The type of draft associated with the Payee. The demand draft types can be: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• International</li> </ul>
<b>Pay at City</b>	The name of the city in which the draft is payable.
<b>Pay At Country</b>	The country in which the draft is payable. This field appears only if the demand draft is an <b>International</b> demand draft.
<b>Delivery Location</b>	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
<b>Daily Limit</b>	The maximum limit that can be transferred to the payee via demand draft on a daily basis.
<b>Monthly Limit</b>	The maximum limit that can be transferred to the payee via demand draft on a monthly basis.


#### Payee Account card Details - (Peer to Peer)

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

4. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.  
OR  
Click the  (edit option) against the **Daily Limit** field to edit the daily transaction limit.  
The **Daily Limit** field appears in editable mode.  
OR  
Click the  (edit option) against the **Monthly Limit** field to edit the monthly transaction limit.  
The **Monthly Limit** field appears in editable mode.
  - a. Edit/ enter limits against the daily/ monthly limits field as the case may be.
  - b. Click  against the Daily Limit / Monthly Limit field to save the changes made.  
A message stating that the limits have been set appears.  
OR

Click  to cancel the editing.

OR

Click  to edit the details of the payee.

OR

Click **Back** to return to the payee summary screen.

OR

Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.

The **Remove Limits** pop-up appears.

Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

### 4.3 Edit Payee Details

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

---


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

---


#### To edit the payee details:

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

OR

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

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

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

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

## Edit Payee Details – Internal Account Payee

The screenshot shows the 'Edit Payee Details' page for an Internal Account Payee. The page includes the following fields and information:

- Payee Name:** Phi\_Internal
- Payee Photo:** A placeholder image with the letter 'P' and a 'Change' link.
- Payee Type:** Internal
- Account Name:** Phil Dunphy, HEL0030600028
- Payee Email ID:** phil\_dunphy7617@gmail.com
- Nickname:** PhilDunphy
- Payee Access Type:** PUBLIC

At the bottom of the form, there are buttons for **Pay**, **Delete**, **Cancel**, and **Back**. A right-hand panel contains a message:

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

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Fields that may need a little explanation are listed below

Field Name	Description
<b>Payee Name</b>	The payee group name appears as defined at the time of creation. This field is not editable.
<b>Account Name</b>	The name of the payee as maintained against the payee's account in the bank. This field is editable.
<b>Nickname</b>	The nickname assigned to the payee at the time of creation. This field is editable.

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

**Note:**

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

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

- From the **Branch** list, change the bank branch of the payee, if required.
- In the **Account Number** field, edit the payee's account number, if required.

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

### Edit Payee Details – Domestic Account Payee

The screenshot displays the 'Payee Details' page for a Domestic Account Payee. The page includes a header with the Futura Bank logo, a search bar, and user information (Welcome, SWATI THITE, Last login 20 Aug 11:32 AM). The main content area is divided into two columns. The left column lists the following details:

- Payee Name:** ErikDomSEPA
- Payee Photo:** A placeholder image with the letter 'E'.
- Payee Type:** Domestic
- Account Name:** Erik Dontell
- Account Number:** CH8889144855557152268
- Network Type:** SEPACREDIT
- Bank Details:** DEUTDEFFXXX, DEUTSCHE BANK AG, Add line 1, Add line 2
- Payee Email ID:** erik@yahoo.com
- Nickname:** ErikDSEPA CR
- Payee Access Type:** PUBLIC

At the bottom of the left column are buttons for 'Pay', 'Delete', 'Cancel', and 'Back'. The right column features a callout box with the heading 'Transfer money faster than ever!' and the following text:

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

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	The payee name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Account Name</b>	The name of the payee as maintained against the payee's account. This field is editable.
<b>Nickname</b>	The nickname assigned to the payee at the time of creation. This field is editable.
<b>Payee Type</b>	The payee type appears as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable.
<b>Account Number</b>	The bank account number of the payee. This field is editable.
<b>Network Type</b>	The name of the local payment network. This field is editable.
<b>Payee Account Type</b>	The type of payee account associated with the payee. This field is editable.
(Enabled only in Case of India NEFT, India RTGS, India IMPS)	<p>The options are:</p> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Current</li> <li>• Overdraft</li> <li>• Cash Credit</li> <li>• Loan Account</li> <li>• NRE</li> </ul>
<b>BIC Code</b>	The BIC code associated with the payee's account number. This field is editable.

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

**Note:**

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

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

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

**Edit Payee Details – International Account Payee**

The screenshot shows the 'Payee Details' page in the Futura Bank interface. At the top, there is a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The main header includes the Futura Bank logo and a search bar. The user is identified as 'SWATI THITE' with a last login time of '20 Aug 11:32 AM'. The page title is 'Payee Details'. The main content area is divided into two columns. The left column contains the following details: Payee Name (INTLSWIFT), Payee Photo (a placeholder image), Payee Type (International), Account Name (SB), Account Number (112233), Network Type (SWI), Bank Details (CITIAEADXXX, CITIBANK N.A., KHALID IBN AL WALID STREET,749 DUBAI), Payee Details (GB, GB, AE), Payee Email ID (swati@gmail.com), Nickname (INTLSWIFT), and Payee Access Type (PUBLIC). At the bottom of this column are buttons for 'Pay', 'Delete', 'Cancel', and 'Back'. The right column features a promotional message: 'Transfer money faster than ever!' with a sub-header and two paragraphs of text explaining the ease of transferring money to payees.



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	The payee group name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Payee Type</b>	The account type appears as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
<b>Account Number</b>	The bank account number of the payee. This field is editable.
<b>Account Name</b>	The name of the payee as maintained against the payee's account. This field is editable.
<b>Address Line 1-2</b>	The address of the payee. These fields are editable.
<b>City</b>	The city in which the payee resides.
<b>Country</b>	The country in which the payee resides.
<b>Pay Via</b>	The mode through which payments to this payee are to be made. This field is not editable.
<b>SWIFT Code</b>	The SWIFT code associated with the payee's account number. This field appears if the SWIFT code option was selected in the <b>Pay Via</b> field at the time of payee creation. This field is editable.
<b>NCC</b>	The national clearing code associated with the payee's account number. This field appears if NCC was selected in the <b>Pay Via</b> field at the time of payee creation. This field is editable.
<b>Bank Details</b>	Details of the payee's bank account.
The following fields appear if <b>Bank Details</b> was selected in the <b>Pay Via</b> at the time of payee creation. All these fields are editable.	
<b>Bank Name</b>	Name of the bank in which the payee account is held.
<b>Bank address</b>	Complete address of the bank at which the payee account is held.

Field Name	Description
<b>Country</b>	Country of the bank.
<b>City</b>	City to which the bank belongs.
<b>Nickname</b>	The nickname assigned to the payee at the time of creation appears. This field is editable.

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

**Note:**

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

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

21. In the **Account Number** field, edit the payee's account number, if required.
22. In the **Account Name** field, edit the payee account name, if required.
23. In the **Address Line 1 and 2** fields, edit the payee's address, if required.
24. In the **City** field, edit the city in which the payee resides, if required.
25. From the **Country** list, change the country in which the payee resides, if required.
26. In the **SWIFT Code** field, edit the value of SWIFT code, if required. This field appears if SWIFT Code was selected in the Pay Via field at the time of payee creation.  
OR  
In the **NCC** field, edit the value of NCC, if required. This field appears if NCC was selected in the Pay Via field at the time of payee creation.  
OR  
In the **Bank Details** field, edit the values of bank details, if required. This field appears if **Bank Details** was selected in the Pay Via field at the time of payee creation.
27. In the **Nickname** field, edit the nickname of the payee, if required.
28. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

## Edit Payee Details – Domestic Demand Draft

### Field Description

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

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

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

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

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

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

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

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

- Work
- Residence
- Postal

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

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

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

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

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

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

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

**Note:**

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

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

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

**Edit Payee Details – International Demand Draft Payee**

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

- Payee Name:** Michael Smith
- Payee Photo:** A circular profile picture with a 'Change' link. Below it, text reads: 'Max image size - 1000 KB. File format - JPG and PNG'.
- Draft Type:** INTERNATIONAL
- Draft Favouring:** Michael Smith
- Draft Payable at Country:** United States
- City:** New York
- Delivery Location:** Branch Near Me (selected), My Address, Other Address
- City:** New York
- Branch Near Me:** FLEXCUBE UNIVERSAL BANK
- Unit 1:** Block A, New York, United States

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

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	The payee group name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Draft Type</b>	The type of draft associated with the payee as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
<b>Draft Favouring</b>	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.
<b>Draft Payable at Country</b>	The name of the country in which the draft is payable. This field is editable.
<b>City</b>	The name of the city in which the draft is payable. This field is editable.
<b>Delivery Location</b>	The option to identify where the draft will be delivered. This field is editable. The values are: <ul style="list-style-type: none"> <li>• <b>Branch Near Me:</b> On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.</li> <li>• <b>My Address:</b> Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.</li> <li>• <b>Other Address:</b> Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.</li> </ul>

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

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

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

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

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

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

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

**Note:**

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

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

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

## 4.4 Delete Payee Account/ Demand Draft

To delete the payee:

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

OR



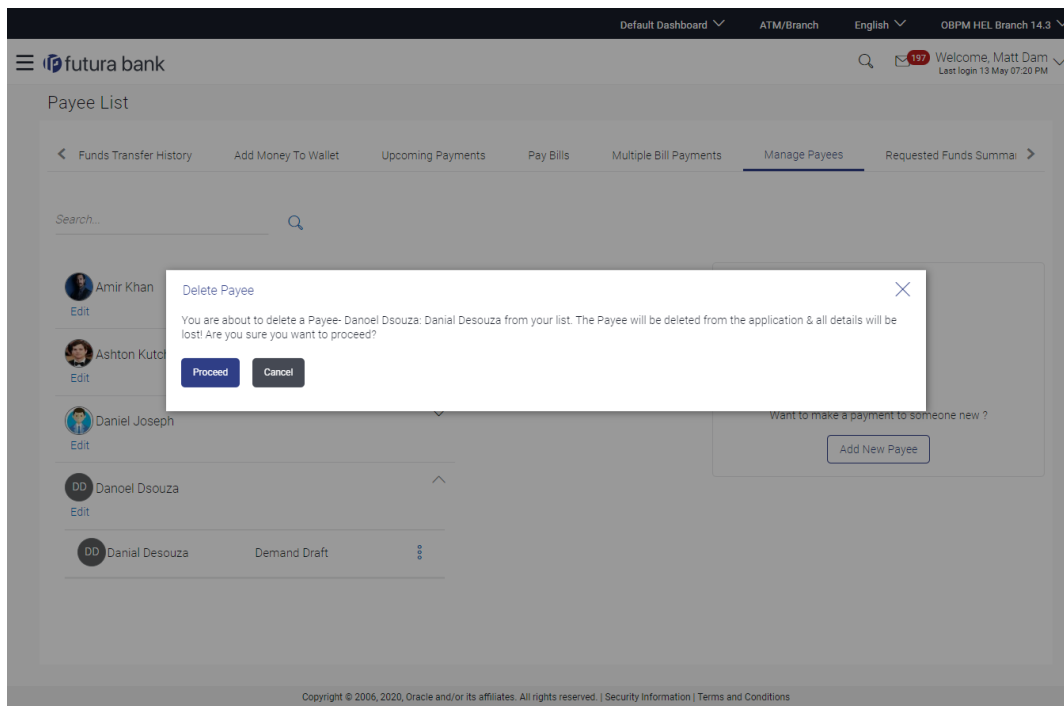
Click  to search and select the payee whose details you want to delete.

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



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

### Delete Payee



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



## 4.5 **Add New Payee**

### To add a new payee:

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

## **FAQ**

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

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

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

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

[Home](#)

## 5. Add Payee - Demand Draft

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

- Domestic Demand Draft
- International Demand Draft

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

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

### How to reach here:

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

*OR*

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

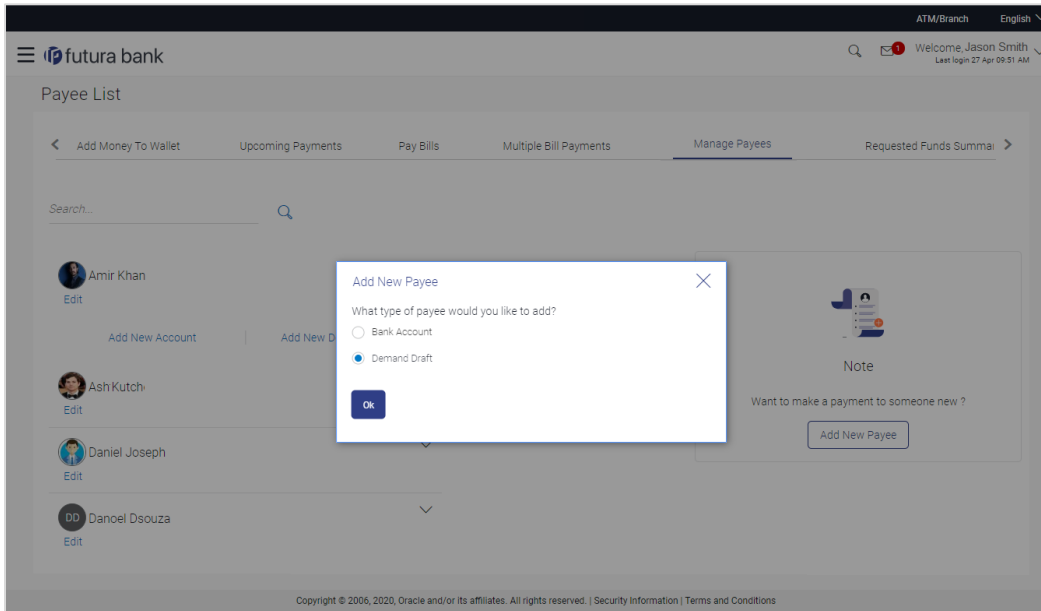
*OR*

*Dashboard > Payments Menu > Add New Payee > Demand Draft*

### To add a new demand draft payee:

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

## Add New Payee popup screen



### Field Description

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

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

## 5.1 Add Payee - Domestic Demand Draft

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

**To create a domestic draft payee:**

### Add Payee - Domestic Demand Draft

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

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

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

### Field Description

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

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

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

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

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

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

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

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

The options are:

- Work
- Residence
- Postal

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

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

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

Field Name	Description
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.

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

**Note:**

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

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

OR

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

5. In the **Draft Type** field, select the option **Domestic**.
6. In the **Draft Favouring** field, enter the name of the payee of the draft.
7. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.
8. In the **Delivery Location** field, select the appropriate draft delivery option.
  - a. If you select **Branch Near Me** option;
    - i. From the **City** list, select the city so as to filter the branches based on city of choice.
    - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.  
The complete address of selected branch appears.
  - b. If you select **My Address** option;
    - i. From the **Select Address** list, select the option of choice.  
The complete address of user as maintained corresponding to the selected address appears.
  - c. If you select the option **Other Address**; specify address at which the demand draft is to be delivered.
    - i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
    - ii. In the **City** field, enter the name of the city at which the draft is to be delivered.
    - iii. In the **State** field, enter the name of the State in which the draft is to be delivered.
    - iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
9. Click **Add** to add a payee.  
OR  
Click **Cancel** to cancel the transaction.

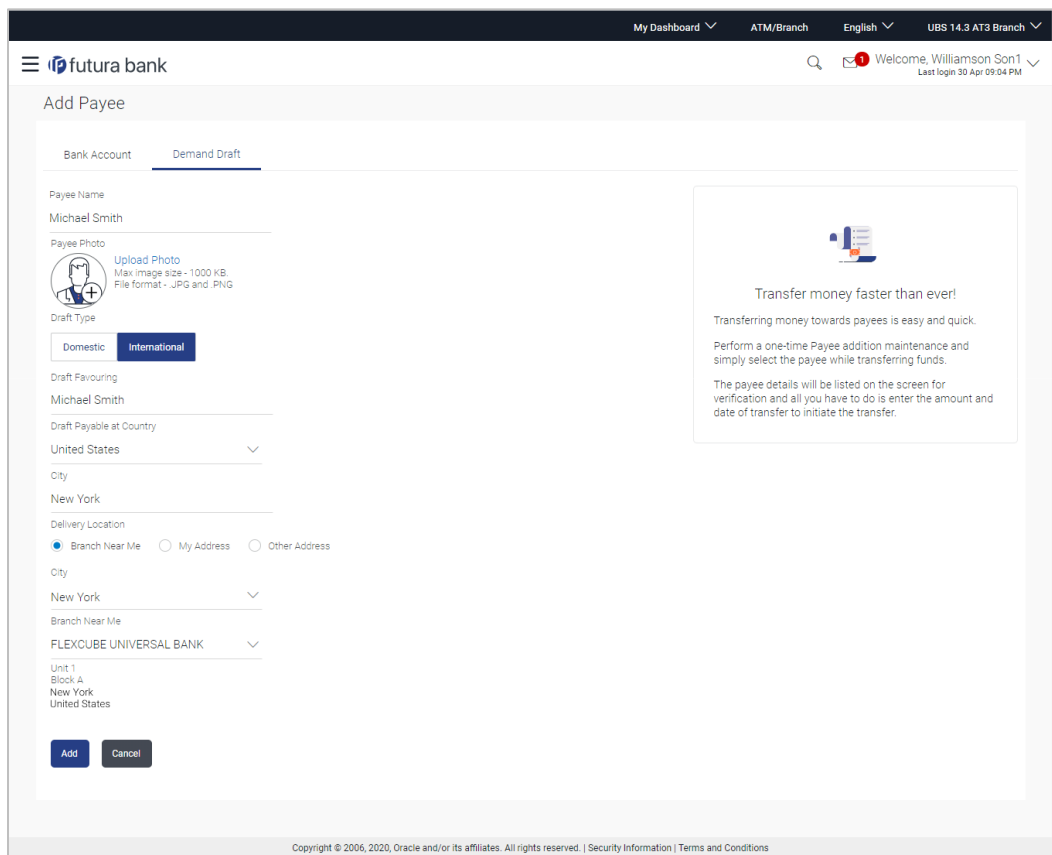
10. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.  
OR  
Click **Back** to return to the **Add Payee** screen.
11. The success message appears along with the draft details.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

## 5.2 Add Payee - International Demand Draft

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

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

### Demand Draft – International Demand Draft Payee



The screenshot shows the 'Add Payee' interface for an International Demand Draft. The form is filled with the following details:

- Bank Account:** Demand Draft
- Payee Name:** Michael Smith
- Payee Photo:** Upload Photo (Max image size - 1000 KB, File format - .JPG and .PNG)
- Draft Type:** International (selected)
- Draft Favouring:** Michael Smith
- Draft Payable at Country:** United States
- City:** New York
- Delivery Location:** Branch Near Me (selected)
- City:** New York
- Branch Near Me:** FLEXCUBE UNIVERSAL BANK
- Unit 1:** Block A, New York, United States

Buttons: Add, Cancel

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**Field Description**

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

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

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

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

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

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



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

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

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

---

**Note:**

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

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

OR

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

---

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

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

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

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

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

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

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

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

The complete address of selected branch appears.

- b. If you select **My Address** option;
    - i. From the **Select Address** list, select the option of choice.  
The complete address of user as maintained corresponding to the selected address appears.
  - c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
    - i. From the **Country** field, select the country in which the draft is to be delivered.
    - ii. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
    - iii. In the **City** field, enter the name of the city at which the draft is to be delivered.
    - iv. In the **State** field, enter the name of the State in which the draft is to be delivered.
    - v. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
19. Click **Add** to add a payee.  
OR  
Click **Cancel** to cancel the transaction.
- The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and navigate back to the Dashboard.  
OR  
Click **Back** to return to the **Add Payee** screen.
20. The success message appears along with the draft details.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **More Payment Options** to access other payment options.  
OR  
Click **Pay Now** to initiate draft issuance to the added payee.  
OR  
Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

## **FAQ**

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

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

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

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

[Home](#)

## 6. Add Payee - Bank Account

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

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

- Internal
- Domestic
- International

### How to reach here:

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

OR

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

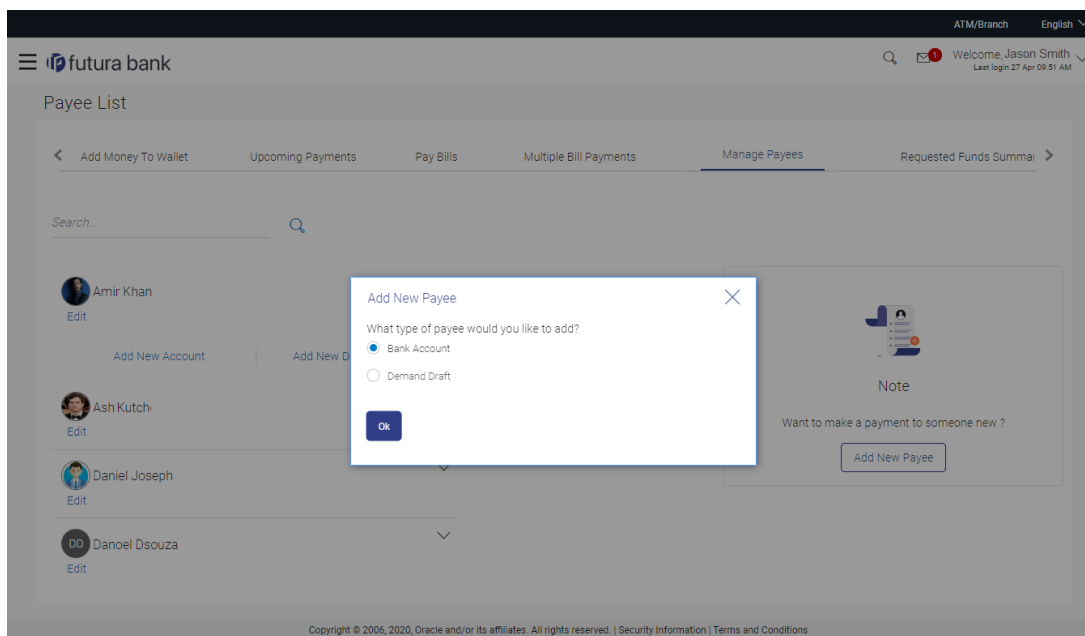
OR

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

### To add new payee:

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

### Add New Payee popup screen



## Field Description

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

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

## 6.1 Add Payee - Internal Bank Account

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

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

### Add Payee – Internal Account

The screenshot displays the 'Add Payee' interface in the Futura Bank mobile application. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and user information including 'Welcome, SWATI THITE' and 'Last login 23 Aug 11:26 AM'. Below the navigation bar, the 'Add Payee' screen has two tabs: 'Bank Account' (selected) and 'Demand Draft'. The 'Bank Account' section contains the following fields and options:

- Payee Name:** Adrian Bank Accounts
- Payee Photo:** Includes an 'Upload Photo' button with instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'. Below this are three radio buttons: 'Internal' (selected), 'Domestic', and 'International'.
- Account Number:** A field with asterisks for input.
- Confirm Account Number:** HELO228900069
- Account Name:** Adrian Balboa
- Payee Email ID:** adrian@sampleEmail.com
- Nickname:** Adrian ZigBank Account

At the bottom of the form, there are three buttons: 'Submit', 'Cancel', and 'Back'. On the right side of the screen, there is a promotional message: 'Transfer money faster than ever! Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen.'

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Payee Name</b>	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same beneficiary, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
<b>Payee Photo</b>	Select this option to upload a photo against the payee.
<b>Payee Type</b>	Select <b>INTERNAL</b>
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	The user is required to re-enter the payee's account number in this field.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Payee Email ID</b>	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
<b>Nickname</b>	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

**Note:**

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

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

OR

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

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

## 6.2 Add Payee - Domestic Bank Account

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

### Add Payee – Domestic Account

ATM/Branch English

254 Welcome, SWATI THITE  
Last login 23 Aug 11:26 AM


futura bank Search ...

### Add Payee

Bank Account Demand Draft

#### Bank Account

Payee Name  
Adrians Accounts

Payee Photo  

[Upload Photo](#)  
 Max image size - 1000 KB.  
 File format - .JPG and .PNG

Internal **Domestic** International

Network Type  
SEPA CREDIT

Account Number  
.....

Confirm Account Number  
8097321


Account Name  
Adrian Balboa

Payee Email ID  
adrian@sampleEmail.com

Bank Details  
 BDAFGPGXXXX  
 BANQUE DES ANTILLES FRANCAISES  
 Add line 1  
 Add line 2  
 BAIE MAHAULT  
[Reset BIC Code](#)

Nickname  
Adrians|YBank Account

Submit Cancel Back



**Transfer money faster than ever!**

Set up a payee to make transferring money easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

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Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
<b>Payee Photo</b>	Select this option to upload a photo against the payee.
<b>Network Type</b>	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	The user is required to re-enter the payee's account number in this field.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Payee Email ID</b>	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
<b>BIC Code</b>	The user can specify the Bank Identification Code of the payee's account.
<b>BIC Code Look up Link</b>	
The following search criteria is available if the Lookup BIC Code link is selected. This is to enable user to search for a BIC Code in case he does not remember it.	
Please note that the Network Type has to be selected before a BIC Code Lookup.	
<b>BIC Code</b>	Complete or Partial BIC Code
<b>Bank Name</b>	Bank Name of the Payee.
<b>City</b>	The City corresponding to the BIC Code.

Field Name	Description
<b>BIC Code Lookup - Search Result</b>	
The following fields are displayed in the search results.	
<b>Bank Name</b>	Name of the bank.
<b>Address</b>	The complete address of the bank.
<b>BIC Code</b>	The Complete BIC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.
<b>Bank Details</b>	The details of the bank that include the BIC Code as well as the name and address of the bank and branch in which the payees account is held.
<b>Nickname</b>	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

**Note:**

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

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

OR

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

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



## 6.3 Add Payee – International Bank Account

ATM/Branch English

futura bank Search ...

Welcome, SWATI THITE  
Last login 23 Aug 11:26 AM

### Add Payee

Bank Account Demand Draft

#### Bank Account

Payee Name  
Adrians Accounts

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

Internal Domestic **International**

Account Number  
.....

Confirm Account Number  
754098

Account Name  
Adrian Balboa

Address Line 1  
5 Maple Street

Address Line 2

City  
Philadelphia

Country  
United States

Payee Email ID  
adrian@sampleEmail.com

Pay Via  
 NCC  Bank Details  SWIFT Code

AAMCUS41XXX  
ATTUCKS ASSET MANAGEMENT, LLC  
200 WEST MADISON  
Reset

Intermediary Bank  
 Yes  No

Nickname  
Adrian KBank Account

Submit Cancel Back

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

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Field Name	Description
<b>Payee Name</b>	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
<b>Payee Photo</b>	Select this option to upload a photo against the payee.
<b>Payee Type</b>	Select <b>International</b>
<b>Account Number</b>	Specify the account number of the payee.
<b>Confirm Account Number</b>	The user is required to re-enter the payee's account number in this field so as to confirm the same.
<b>Account Name</b>	Enter the name of the payee as maintained against the payee's bank account.
<b>Address Line 1-2</b>	Enter the address of the payee.
<b>City</b>	Enter the city of the payee.
<b>Country</b>	Enter the country of the payee.
<b>Payee Email ID</b>	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
<b>Pay Via</b>	The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul>
<b>SWIFT / National clearing code value</b>	The SWIFT code will need to be identified if <b>SWIFT Code</b> has been selected in the <b>Pay Via</b> field.
<b>Lookup Swift Code</b>	Link to search the SWIFT code.

#### SWIFT Code Look up

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

Field Name	Description
<b>Swift Code</b>	The facility to lookup bank details based on SWIFT code.
<b>Bank Name</b>	The facility to search for the SWIFT code based on the bank name.
<b>Country</b>	The facility to search for the SWIFT code based on the country.
<b>City</b>	The facility to search for the SWIFT code based on city.

#### **SWIFT Code Lookup - Search Result**

<b>Bank Name</b>	The names of banks as fetched on the basis of the search criteria specified.
<b>Address</b>	The complete address of each bank as fetched on the basis of the search criteria specified.
<b>SWIFT Code</b>	The list of SWIFT codes as fetched on the basis of the search criteria specified.
<b>National Clearing Code</b>	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.

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

#### **National clearing code Look up**

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

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

#### **NCC Lookup - Search Result**

<b>Bank Name</b>	Name of the bank.
<b>Branch</b>	Bank branch name.
<b>Address</b>	Displays complete address of the bank.

Field Name	Description
<b>NCC Code</b>	NCC code of the bank branch.
<b>Bank Details</b>	Bank details based on the Swift / National clearing code selected for the bank.

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

<b>Bank Name</b>	Name of the bank in which the payee account is held.
<b>Bank address</b>	Complete address of the bank at which the payee account is held.
<b>Country</b>	Country of the bank.
<b>City</b>	City to which the bank belongs.
<b>Nickname</b>	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

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

**Note:**

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

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

OR

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

7. Click **Add** to add a payee.

OR

Click **Cancel** to cancel the transaction.

8. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.

OR

Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.

[Home](#)

---

## 7. Transfer Money

Navigate to Payments > Payments and Transfers > Transfer Money

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

- Internal Transfer
- Domestic Transfer
- International Transfer

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

### **Prerequisites:**

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

## 7.1 Transfer Money - Existing Payee

### Transfer Money - Existing Payee

futura bank
Search ...
Q

Viewer ATM/Branch English

119 Welcome, SWATI THITE  
Last login 16 Aug 05:51 PM

▼

#### Transfer Money

Transfer Type

Existing Payee  My Accounts

Payee

FeDomSEPACR ▼

F

FedexSEPA

Account Number	Payee Type
IL740165623401789411215	DOMESTIC
Account Name	
Fedex Corp	
Payee Email ID	
Shimon11P@fedex.com	
Bran@yahoo.com	
Bank Details	
UNCRITMMXXX	
UNICREDIT S.P.A.	
Add line 1,Add line 2	
Network Type	
SEPA CREDIT	
Transfer From	
xxxxxxxxxxxx0013 <span>▼</span>	
Balance : EUR901,03752	
EUR <span>▼</span> EUR89,00	
<a href="#">View Limits</a>	
Transfer When	
<input checked="" type="radio"/> Now <input type="radio"/> Later	
Network Type	
SEPA CREDIT	
<input type="checkbox"/> Charges to be debited from Debit Account	
Account from which charges will be debited	
xxxxxxxxxxxx0024 <span>▼</span>	
Balance : EUR868,21495	
Payment Details	
Payment Details One	
<a href="#">Add Payment Details</a>	
Note	
Delivery Charges	

Transferring money has never been easier!

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

Haven't registered your payee yet?

No Problem! Use the Adhoc Payment Service

Pay

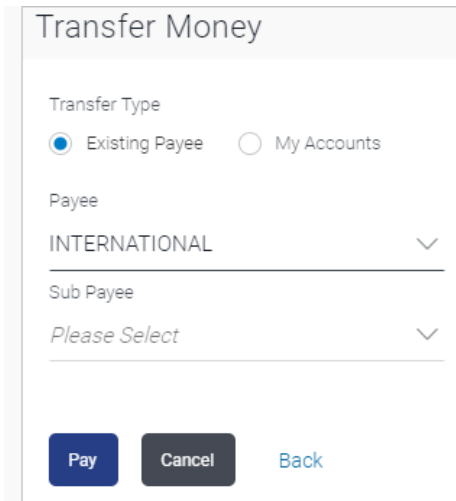
Cancel

Back

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7-2

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

Field Name	Description
<b>Transfer Type</b>	<p>Select the type of transfer that you wish to initiate.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Existing payee</li> <li>My Accounts (User's own accounts)</li> </ul>
<b>Existing Payee</b>	
<b>Payee</b>	<p>Select the payee group. If the payee group contains multiple payees, you will see another dropdown called Sub Payee.</p>
	
	<p>If the payee group contains only 1 payee then one will not see the sub payee dropdown, but the payee details directly on selecting the payee group.</p>
<b>Transfer From</b>	Account from which money will be debited.
<b>Currency</b>	<p>The currency in which the transfer is to take place.</p> <p>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list</p>
<b>View Limits</b>	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer <a href="#">View Limits</a> section.</p>

Field Name	Description
<b>Select Network</b>	Although the network is defined when creating the payee, in many countries the same BIC Code can be used on a different local network also. Therefore one can select the network again during a funds transfer.
<b>Account from which Charges will be debited</b>	The Bank may levy charges for certain payment networks. The user can choose which account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.
<b>Transfer via Intermediary Bank</b>	Specify whether the fund transfer is to be done through intermediary bank. This field appears for <b>International Transfer</b> .
<b>Pay Via</b>	Network for payment. The options are: <ul style="list-style-type: none"> <li>• Swift Code</li> <li>• NCC (National Clearing code)</li> <li>• Bank Details</li> </ul> This field appears if you select <b>Yes</b> option from <b>Transfer via Intermediary Bank</b> field.
<b>Payment Details</b>	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor. These are applicable to SWIFT and SEPA Payments.
<b>Note</b>	Narrative for the transaction. This will be internal to the bank.

---

**Note:**
Interpreting the success message on the Confirmation Screen:

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

---



## 7.2 Transfer Money - My Accounts

Viewer ATM/Branch English

futura bank

Welcome, HenryC CHECKER  
Last login 02 Aug 07:07 PM

### Transfer Money

Transfer Type  
 Existing Payee  My Accounts

Transfer To  
xxxxxxxxxxxx0054  
Balance : GBP 1,039,678.73000000000000000000

Transfer From  
xxxxxxxxxxxx0021  
Balance : GBP 1,991,263.49000000000000000000

Amount  
GBP GBP 12.00000000000000000000  
[View Limits](#)

Transfer When  
 Now  Later

Note  
note Enter 1 to 80 characters.

[Back](#)

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

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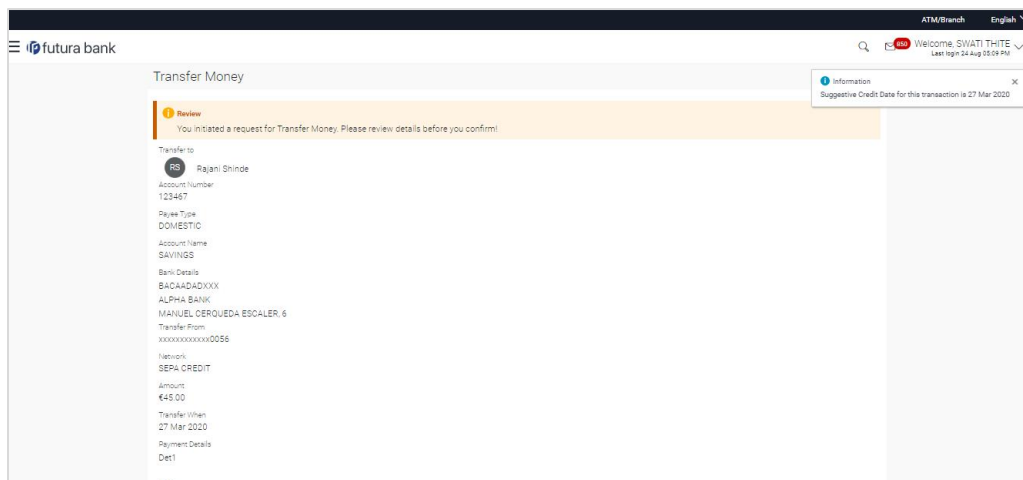
The flow and the fields for this transaction are self-explanatory.

## 7.3 Suggestive Credit Value Date

The Payment framework provides the facility to display the suggestive credit value date on the review screen of a payment. This date is an indicative date only and it gives the end user an idea of when the payment would get credited to the payee's account, before he can confirm the transaction.

The service takes into account parameters like the network of payment, the currency etc. before arriving at the suggestive credit value date.

This service is currently available out of the box integrated only with Oracle Banking Payments. For other product processors a customization would be required.



## 7.4 International Low Value Payment

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

International Low Value Payment

Payee  
Marvin Music

MarvinXBorder

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

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

Transfer From: xxxxxxxxxxxx0034  
Balance: €123,919.63

Amount: EUR

Max Limit: €5,000.00

Transfer When:  Now  Later

Transfer via Intermediary Bank:  Yes  No

Payment Details: [Add Payment Details](#)  
Note

Pay Cancel Back

Enter Amount between €1.00 and €5,000.00

Transferring money has never been easier!

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

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

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

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

<b>Currency</b>	The currency in which the transfer is to take place. User can select the currency from the list for which low value international payment is supported. Also <b>Max Limit</b> indicates the maximum supported amount for the selected currency.
<b>Transfer via Intermediary Bank</b>	Specify whether the fund transfer is to be done through intermediary bank.
<b>Pay Via</b>	Network for payment. The options is Swift Code only. This field appears if you select <b>Yes</b> option from <b>Transfer via Intermediary Bank</b> field.
<b>Payment Details</b>	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor. These are applicable to SWIFT and SEPA Payments.
<b>Note</b>	Narrative for the transaction. This will be internal to the bank.

---

**Note:**

Interpreting the success message on the Confirmation Screen:

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

---

## 7.5 Other Transfers - New Payee

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

**i. Email/Mobile**

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

**ii. Bank Account**

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

**iii. Facebook**

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

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

**iv. Twitter**

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

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

## 7.6 Other Transfers – Between Wallets

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

**To transfer from one wallet to another wallet:**

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

### Transfer Money – Between Wallets

The screenshot shows the Futura Bank mobile app interface for transferring money. The top navigation bar includes 'ATM/Branch' and 'English'. The main header displays 'futura bank' and a user greeting: 'Welcome, SWATI THITE' with a last login time of '17 Aug 02:12 PM'. The 'Transfer Money' screen has several tabs: 'Favorites', 'Adhoc Demand Draft', 'Other Transfers' (selected), 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Add Mo'. Under 'Transfer Type', the 'Between Wallets' option is selected. The 'Transfer From' field is set to 'Wallet'. The 'Recipient's Mobile Number' is entered as '9812123434'. The 'Amount' is '€11.00', and the 'Balance' is '€2,400.00'. A 'Wallet Transfer' section is visible at the bottom. A promotional message on the right states: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Savings or Current Accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts.' A chatbot icon is present with the text 'Hey, I am here to help if you need it!'.

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

<b>Transfer Type</b>	Select the type of transfer that you wish to initiate
----------------------	---

The options are:

- New payee
- Between Wallets

#### **Between Wallets**

The following fields appear if the **Between Wallets** option is selected in the **Transfer Type** field.

<b>Transfer From</b>	The value <b>Wallet</b> is defaulted when the option <b>Between Wallets</b> is selected in the <b>Transfer Type</b> field.
----------------------	--

<b>Recipient Mobile Number</b>	Enter the mobile number by which the beneficiary's wallet is associated.
--------------------------------	--

Field Name	Description
<b>Amount</b>	Specify the amount to be transferred.
<b>Note</b>	Narrative for the transaction.

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

## FAQ

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

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

- Can I set a future date for a fund transfer?**

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

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

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

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

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

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

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

[Home](#)



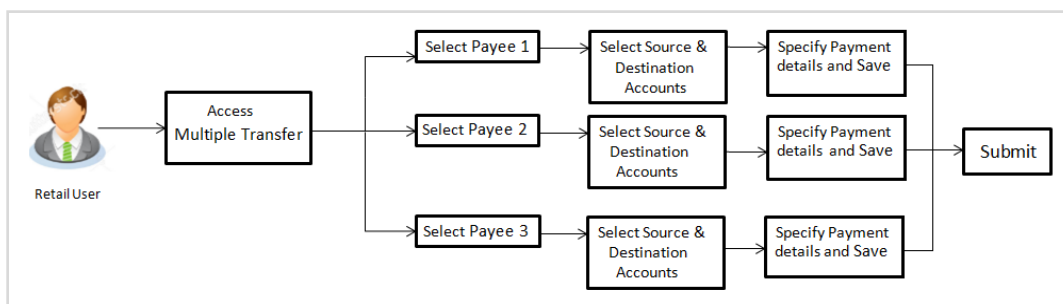
## 8. Multiple Transfers

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

### Prerequisites:

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

### Workflow



### How to reach here:

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

*OR*

*Dashboard > Payments Menu > Multiple Transfers*

## Multiple Transfers

Multiple Transfers

**Payee 1**

Payee  
BANK PAYEE

**BP** BANK PAYEE

Account Number HEL1122	Payee Type International
Account Name BANK	
Payee Address NEW POLE STRRET,GB ROAD,DUBAI,AE	
Payee Email ID swati@oracle.com	
Bank Details MIZUHO CAPITAL MARKETS UK LTD,118 Northern Avenue,London,GB	

Transfer From  
xxxxxxxxxxxx0054

Balance : GBP 1,039,678.730000000000000000

Amount  
EUR EUR 32.000000000000000000

Use Pre-existing Deal

**Exchange Rate Details - Card / Preferential Rate**

Rates Applied	Calculated Amount
EUR 1.000000000000000000 = GBPNaN	EUR 32.000000000000000000 = GBPNaN
Currency conversion rates are indicative	

Transfer When  
 Now  Later

Correspondence Charges  
Payee


Transfer via Intermediary Bank  
 Yes  No

Payment Details  
pd

Add Payment Details

Internal Note  
note

**Save** **Make a Copy & Save** Reset Fields



What are the benefits?

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

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

**Payee 2**

Payee  
Please Select

**Save** **Make a Copy & Save** Reset Fields

Add Another Payment

**Submit** **Cancel** Back



Multiple Transfers

**Payee 1**

Payee  
BANK PAYEE

**BP** BANK PAYEE

Account Number: HEL1122  
Payee Type: International

Account Name: BANK

Payee Address: NEW POLE STRRET,GB ROAD,DUBAI,AE

Payee Email ID: swati@oracle.com

Bank Details: MIZUHO CAPITAL MARKETS UK LTD,118 Northern Avenue,London,GB

Transfer From: xxxxxxxxxxxx0054  
Balance: GBP 1,039,678.730000000000000000

Amount: EUR 32.000000000000000000  
[View Limits](#)

Use Pre-existing Deal

**Exchange Rate Details - Card / Preferential Rate**

Rates Applied	Calculated Amount
EUR 1.000000000000000000 = GBPNaN	EUR 32.000000000000000000 = GBPNaN

Currency conversion rates are indicative

Transfer When:  Now  Later


Correspondence Charges: Payee

Transfer via Intermediary Bank:  Yes  No

Payment Details: pd  
[Add Payment Details](#)

Internal Note: note

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



**What are the benefits?**

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

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

**Payee 2**

Payee  
Please Select

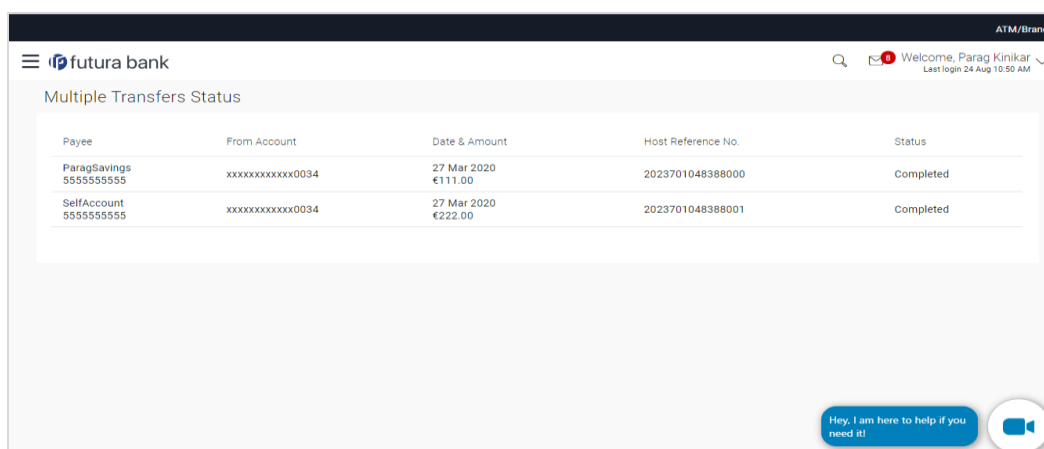
[Save](#) [Make a Copy & Save](#) [Reset Fields](#)

Add Another Payment

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

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

### Multiple Transfers – Status



Payee	From Account	Date & Amount	Host Reference No.	Status
ParagSavings 555555555	xxxxxxxxxxxx0034	27 Mar 2020 €111.00	2023701048388000	Completed
SelfAccount 555555555	xxxxxxxxxxxx0034	27 Mar 2020 €222.00	2023701048388001	Completed

### FAQ

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

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

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

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

[Home](#)

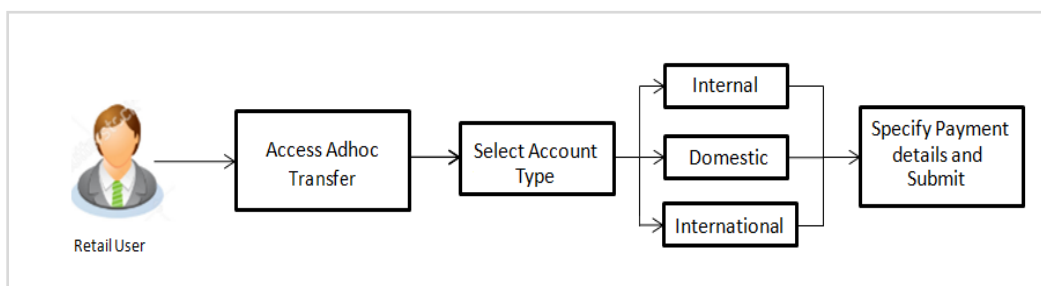
## 9. Adhoc Transfer

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

### Pre-Requisites

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

### Workflow



### Features Supported In Application

Following type of transactions are supported under Adhoc Transfers

- Internal Transfer
- Domestic Transfer
- International Transfer

### How to reach here:

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

*Dashboard > Quick Links > Adhoc Transfer*

## 9.1 Adhoc Payment - Internal Fund Transfer

My Dashboard ▾
ATM/Branch
English ▾

futura bank

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

### Adhoc Internal Payment

Payment Type

Internal

Domestic

International

Account Number

\*\*\*\*\*

Confirm Account Number

HEL0253100010

Account Name

Parag K

Payee Email ID

Parag@google.com

[Add Email ID](#)

Transfer From

xxxxxxxxxxx0035 ▾

Balance : EUR 9,998,827.380000000000000000

Amount

EUR ▾ EUR 23.000000000000000000

[View Limits](#)

Transfer When

Now  Later

Note Enter 0 to 80 characters.

notes

---

Pay

Cancel

Back

What are the benefits?

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

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

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







### 9.3 **Adhoc Payment - International Fund Transfer**

Adhoc International Payment

Payment Type

Internal Domestic International

Account Number

\*\*\*\*\*

Confirm Account Number

7676767678

Account Name

Parag K

Address Line 1

LakeSociety

Address Line 2

BehindChaitraben

City

Pune

Country

Andorra

Payee Email ID

Parag@google.com

Add Email ID

Pay via

Radio buttons for payment method

10000 MORGAN STANLEY BANK AV. MERITXELL 80

Reset

Transfer From

xxxxxxxxxxxx0035

Balance: EUR 9,998,827.380000000000000000

Amount

EUR EUR 23.000000000000000000

View Limits

Transfer When

Now Later radio buttons

Correspondence Charges

Payee

Transfer via Intermediary Bank

Yes No radio buttons

Payment Details

payment details1

Add Payment Details

Internal Note

paymentremarks

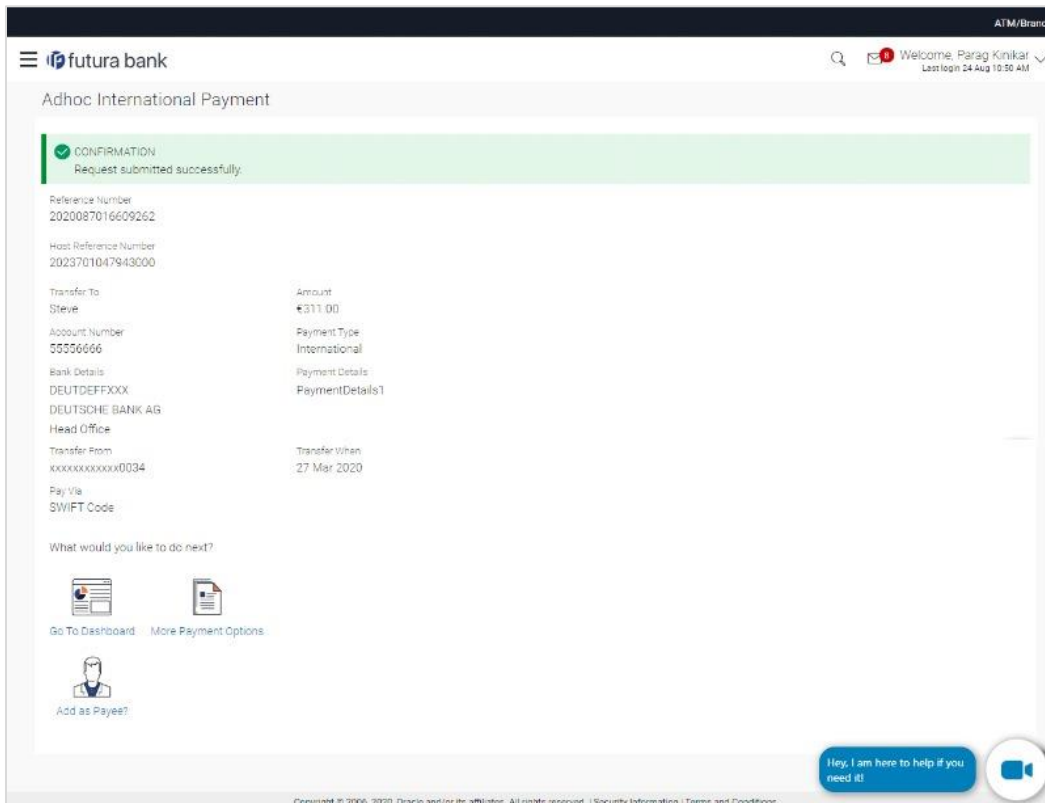
Pay

Cancel

Back

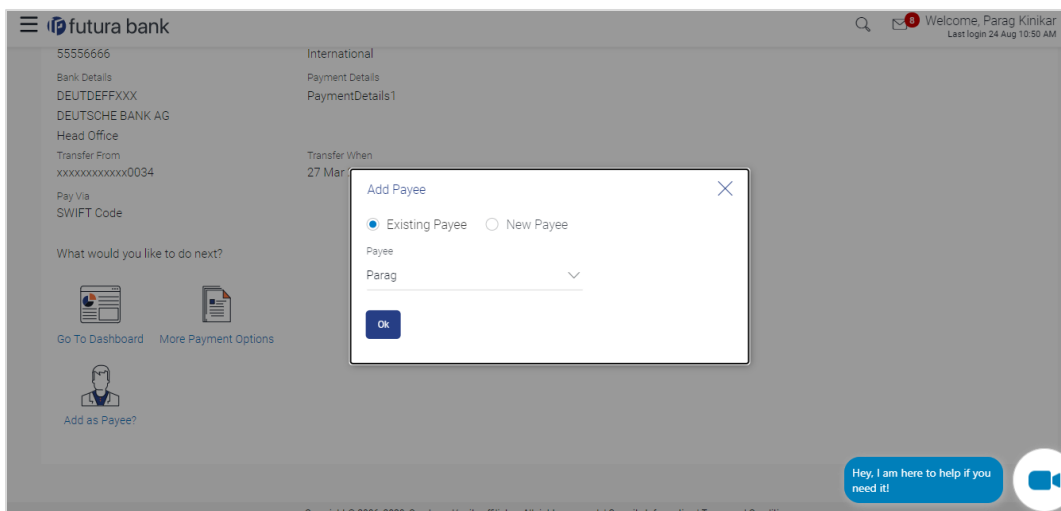
What are the benefits? Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally. The Adhoc Transfer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

## Confirmation of Payment Submission



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

## Add Payee - Addition of New Payee



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

---

**Note:**

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

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

Click Change to modify the uploaded payee photo.

OR

Click Remove to delete the uploaded payee photo.

---

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

---

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

---

## **FAQ**

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

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

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

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

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

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

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

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

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

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

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

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

[Home](#)

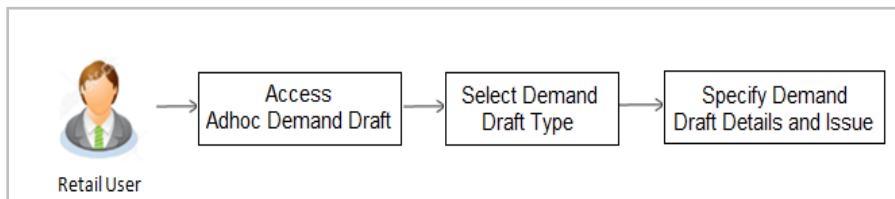
## 10. Adhoc Demand Draft

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

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

### Pre-Requisites

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



### How to reach here:

Dashboard > Payments Widget > Adhoc Demand Draft

OR

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

### 10.1 Adhoc Demand Draft - Domestic

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



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

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

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

**Adhoc Domestic Demand Draft**

The screenshot displays the 'Adhoc Domestic Payment' form in the Futura Bank interface. The form includes the following fields and options:

- Draft Type:** Domestic (selected), International
- Draft Favouring:** James Johnson
- Draft Payable at City:** London
- Delivery Location:** Branch Near Me (selected), My Address, Other Address
- City:** London
- Branch Near Me:** FCLVA
- Unit 1:** Unit 1, Block A, London, GREAT BRITAIN
- Amount:** EUR 1,000.00
- Scheduled on:** Now (selected), Later
- Transfer From:** xxxxxxxxxxxx0166 - John S
- Balance:** £347,997.22
- Note:** ref payment advice 33233

Buttons for 'Issue' and 'Cancel' are located at the bottom of the form. A 'Note' box on the right side of the form provides additional information: 'All the Demand Draft requests will be processed on the next working day. DDs will be couriered to the mailing address/provided beneficiary address within 3 to 5 working days. For DDs to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account. DD charges and any correspondent bank charges will be deducted from your account.'

**Field Description**

Field Name	Description
<b>Draft Favoring</b>	The name of the payee as it is to be printed on the demand draft.
<b>Draft Payable at City</b>	Specify the name of the city in which the draft is payable.

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

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

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

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

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

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

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

The options are:

- Work
- Residence
- Postal

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

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

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

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

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

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

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

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

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

## 10.2 Adhoc Demand Draft - International

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

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

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

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

### Adhoc International Demand Draft

The screenshot shows the 'Adhoc Demand Draft' form in the Futura Bank interface. The form is titled 'Adhoc Demand Draft' and includes a navigation bar with options like 'Favorites', 'Adhoc Demand Draft', 'Transfer Money', 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Funds 1'. The 'Draft Type' is set to 'International'. The beneficiary is 'Maria Martinez'. The draft is payable in 'GREAT BRITAIN' at 'London'. The delivery location is 'Branch Near Me'. The amount is 'EUR €1,000.00'. The transfer is scheduled 'Now'. The transfer from account is 'xxxxxxxxxxx0166 - John S'. The balance is '£347,997.22'. The note is 'ref payment advice 56566'. There are 'Issue' and 'Cancel' buttons at the bottom.

**Note**

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

DDs will be couriered to the mailing address/provided beneficiary address within 3 to 5 working days.

For DDs to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account.

DD charges and any correspondent bank charges will be deducted from your account.

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**Field Description**

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

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

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

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

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

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

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

The options are:

- Work
- Residence
- Postal

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

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

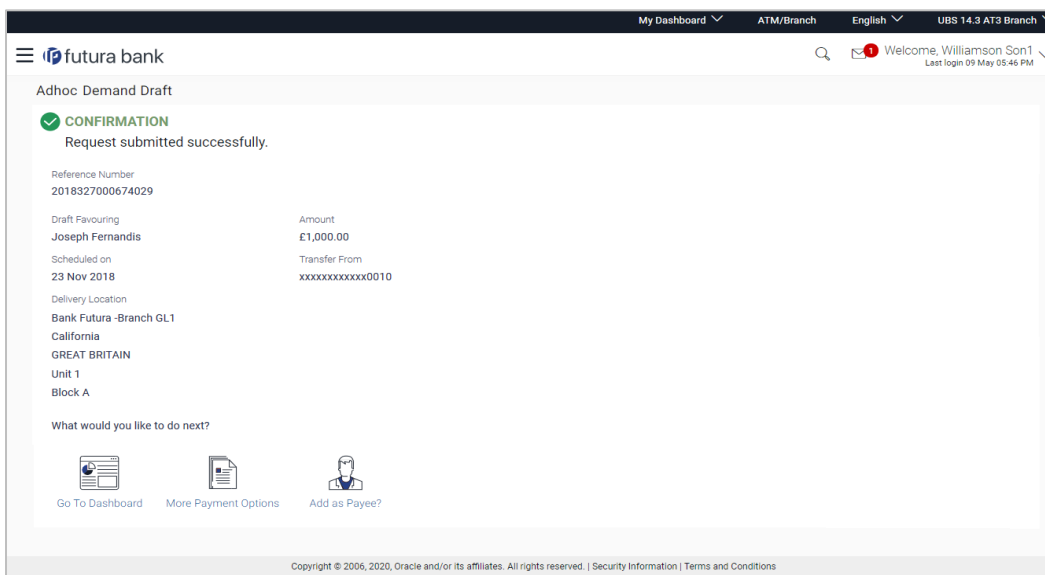
Field Name	Description
<b>Country</b>	Select the country in which the draft is to be delivered.
<b>Address Line 1-2</b>	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
<b>City</b>	Enter the name of the city in which the draft to be delivered.
<b>State</b>	Enter the name of the state in which the draft is to be delivered.
<b>Zip Code</b>	Enter the zip code of the address at which the draft is to be delivered.
<b>Currency</b>	Select the currency in which the draft is to be issued.
<b>Amount</b>	Specify the amount for which the draft is to be issued.
<b>View Limits</b>	Link to view the transaction limits of the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Scheduled On</b>	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> <li>• Now: Select this option if you wish to have the draft drawn on the same day.</li> <li>• Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.</li> </ul>
<b>Transfer Date</b>	Specify the date on which the draft is to be drawn. This field appears if the option <b>Later</b> from the <b>Scheduled On</b> list is selected.
<b>Transfer From</b>	Select the source account from which the funds are to be debited towards the issue of the demand draft.
<b>Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Note</b>	Specify a note or remarks for the transaction, if required.

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

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

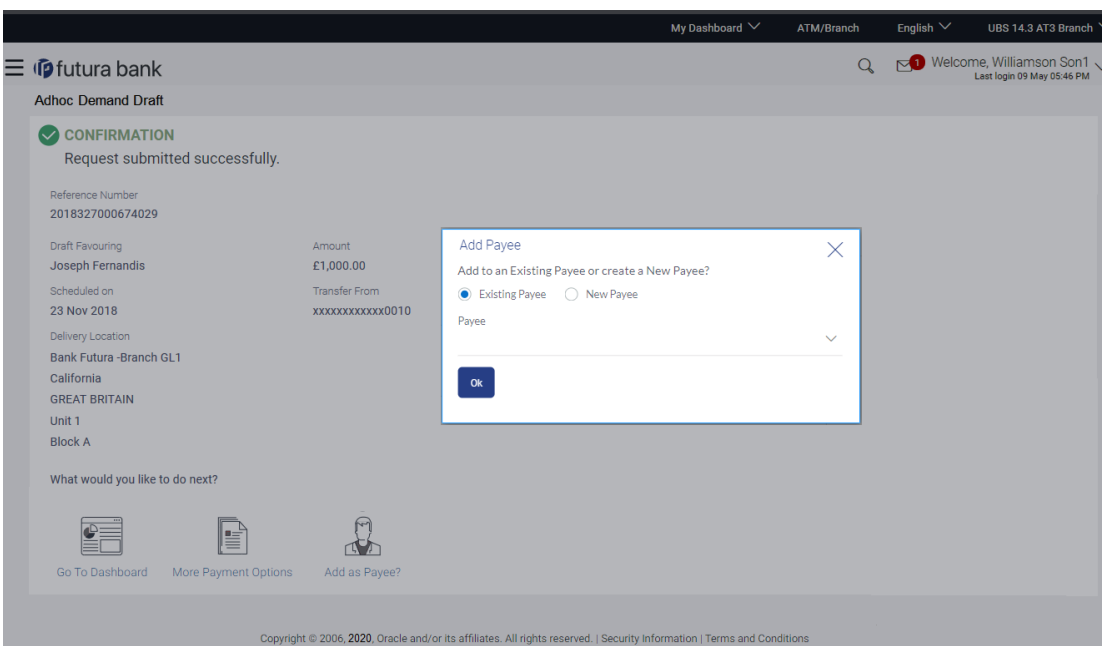


## Success Message



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

## Add Payee - Addition of New Payee



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

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

---

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

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## 11. Issue Demand Draft

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

### Prerequisites:

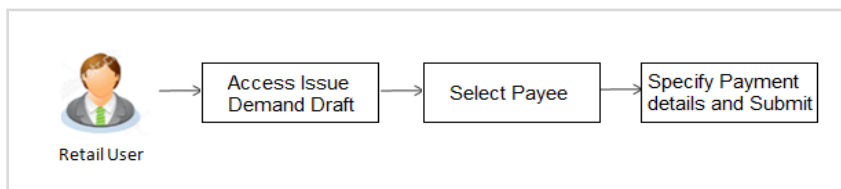
- Transaction access is provided to the retail user
- Transaction working window is maintained
- Required payees are maintained
- Transaction limits are assigned to user to perform the transaction

### Features supported in application

The user can request for two types of demand drafts:

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

### Workflow



### How to reach here:

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

*OR*

*Dashboard > Payments menu > Issue Demand Drafts*

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


## Demand Draft

## Field Description

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

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

#### To issue a demand draft:

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

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

## **FAQ**

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

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

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

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

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

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

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

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

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## 12. Repeat Transfers

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

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

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

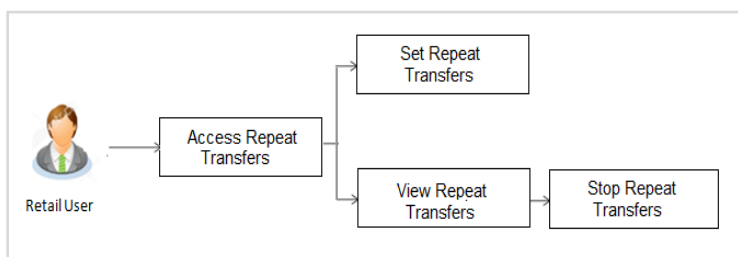
### Pre-Requisites

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

### Features supported in application

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

### Workflow



### How to reach here:

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

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

*Toggle menu > Payments > Setups > Repeat Transfer*

## 12.1 View Repeat Transfers

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

### Repeat Transfers

The screenshot displays the 'Repeat Transfers' page in the Futura Bank system. At the top, there are navigation elements including the bank logo, a search bar, and user information (ATM/Branch, English, Welcome, SWATI THITE, Last login 23 Aug 11:26 AM). The main content area is titled 'Repeat Transfers' and has two tabs: 'View Repeat Transfers' (selected) and 'Set Repeat Transfers'. Below the tabs are search filters: 'Transfer Type' (SEPA), 'Debit Account Number' (xxxxxxx0036), 'Status', and 'Reference Number'. There are 'Search', 'Cancel', and 'Reset' buttons. Below the filters is a table with the following data:

Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instances	Status
2122301618330002	SB	29 Nov 2021	EUR46.00	Once every 6 months	27 Nov 2021	31 Dec 2021	Closed
2122501135520001	SB	29 Nov 2021	EUR80.99	Once every 6 months	27 Nov 2021	35 Instance(s)	Active
2122301618280002	SB	29 Nov 2021	EUR46.00	Once every 6 months	27 Nov 2021	31 Dec 2021	Closed
2122501263590004	SB	29 Nov 2021	EUR46.00	Once every 6 months	27 Nov 2021	31 Dec 2021	Active
2117801752990004	ArthurSEPACredit	24 Apr 2019	EUR11.59	Once every day	24 Apr 2019	10 Instance(s)	Active
2119601810990004	MarkSEPA	15 Apr 2019	EUR10.42	Once every 2 weeks	15 Apr 2019	15 Jul 2020	Active

At the bottom of the table, there is a pagination control: 'Page 1 of 1 (1-6 of 6 items)'. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | SecurityInformation | Terms and Conditions'.

### Search Criteria

Field Name	Description
<b>Transfer Type</b>	Mandatory Filter. Possible Values are – <ul style="list-style-type: none"> <li>• SEPA</li> <li>• Within Bank (Self and Internal Transfers)</li> <li>• Cross Border</li> </ul>



Field Name	Description
<b>Status</b>	Possible Values are – <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> </ul>
<b>Debit Account Number</b>	Mandatory Filter. Account from which money will be debited.
<b>Reference Number</b>	The unique number generated on posting of the transaction in the back end Payments Processor.

#### Field Description

Field Name	Description
<b>Reference Number</b>	The unique number generated on posting of the transaction in the back end Payments Processor.
<b>Transfer To</b>	Displays beneficiary name
<b>Next Payment</b>	The date on which the next payment is scheduled.
<b>Amount</b>	Amount of the set Repeat Transfer.
<b>Frequency</b>	Frequency of payment
<b>Start Date</b>	Payment Start Date
<b>End Date</b>	Payment End Date
<b>Status</b>	Standing Instruction Status

To view Repeat Transfers:

Click on the reference number. Repeat Transfers - View Repeat Transfer

The screenshot displays the 'View Repeat Transfer' interface. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and user information: 'Welcome, SWATI THITE' with a last login time of '23 Aug 11:26 AM'. The main content area is divided into sections: 'Repeat Transfer' with fields for 'Transfer To' (SB) and 'Transfer From' (xxxxxxxxxxxx0036); 'Next Payment' (29 Nov 2021) and 'Amount' (EUR46.00); 'Execution Details' with 'Start Date' (27 Nov 2021), 'End Date' (31 Dec 2021), 'Frequency' (Once every 6 months), and 'No. of Payments' (-); and 'Note' (si). Below this is a 'Payments History' table with columns for 'Sr. No.', 'Execution Date', 'Status', and 'Reason For Failure', which currently shows 'No data to display.' A pagination control shows 'Page 1 (0 of 0 items)' and a 'Back' button is located at the bottom left of the content area.

## Field Description

Field Name	Description
<b>Transfer To</b>	Displays beneficiary name
<b>Transfer From</b>	The source account number.
<b>Next Payment</b>	The date on which the next payment is scheduled.

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

## 12.2 Stop Repeat Transfers

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

### Repeat Transfers - Stop Repeat Transfer

The screenshot shows the 'View Repeat Transfer' page on the Futura Bank website. At the top, there is a navigation bar with the Futura Bank logo, a search bar, and user information: 'Welcome, SWATI CHECKER' and 'Last login 19 Aug 01:15 PM'. The main content area is titled 'View Repeat Transfer' and features a yellow warning box with an information icon and the text: 'Review Are you sure you want to Stop Repeat Transfer?'. Below this, the transfer details are listed:

- Transfer To: Francois Besson
- Transfer From: xxxxxxxxxxxx0015
- Next Payment: 09 Jun 2021
- Amount: EUR10.00
- Frequency: Once every day
- Start Date: 09 Jun 2021
- End Date: 10 Jun 2021


At the bottom of the details section, there are two buttons: 'Stop' (in blue) and 'Back' (in grey). The footer of the page contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>Transfer To</b>	Displays beneficiary name.
<b>Transfer From</b>	The account from which the amounts are transferred towards the beneficiary or destination account.
<b>Next Payment</b>	The Date on which next payment is scheduled.

Field Name	Description
<b>Amount</b>	Amount of the set Repeat Transfer.
<b>Frequency</b>	The frequency in which the amounts are transferred from the source account to the destination account.
<b>Start Date</b>	Payment Start Date
<b>End Date</b>	Payment End Date

### To stop a Repeat Transfer:

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

## 12.3 Set Repeat Transfers

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

### Set Repeat Transfer – Existing Payee

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

The screenshot displays the 'Set Repeat Transfers' interface for Futura Bank. The page header includes the bank logo, a search bar, and user information: 'Welcome, SWATI THITE' with a last login time of '23 Aug 11:26 AM'. The main content area is titled 'Set Repeat Transfers' and has two tabs: 'View Repeat Transfers' and 'Set Repeat Transfers' (the active tab). The form is divided into several sections:

- Transfer Type:** Radio buttons for 'Existing Payee' (selected) and 'My Accounts'.
- Payee:** A dropdown menu showing 'SEPA CREDIT'.
- Account Type:** A dropdown menu showing 'Domestic'.
- Account Name:** A dropdown menu showing 'SEPA IN ST'.
- Account Number:** A text field showing '112233'.
- Bank Details:** A text field showing 'DEUTDEFFXXX, Add line 1, Add line 2'.
- Transfer From:** A dropdown menu showing 'xxxxxxxxxxxx0056'.
- Balance:** A text field showing 'EUR76,186.45'.
- Transfer Amount:** A dropdown menu for currency (set to 'EUR') and a text field for the amount ('EUR89.00'). A 'View Limits' link is present below the amount field.
- Transfer Frequency:** A dropdown menu set to 'Advanced'.
- Once every:** A text field set to '4' and a dropdown menu set to 'Day(s)'.
- Start Transferring:** A date picker showing '31 Mar 2022'.
- Stop Transferring:** A radio button for 'on' (selected) and a radio button for 'after', followed by a date picker showing '31 Mar 2022'.
- Payment Details:** An empty section with a trash icon.
- Add Payment Details:** A text input field.
- Note:** A text field containing 'Subscription'.
- Also Transfer Today:** A checkbox (unchecked) and a help icon.

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

## Field Description

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

Field Name	Description
	<ul style="list-style-type: none"> <li>• <b>On:</b> Select this option if you wish to specify a date on which the last transfer is to be executed.</li> <li>• <b>After:</b> Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.</li> </ul>
<b>Date</b>	Specify the date on which the last transfer is to be executed. This field appears if the option <b>On</b> is selected in the <b>Stop Transferring</b> field.
<b>Instances</b>	Number of instances. This field appears if the option <b>After</b> is selected in the <b>Stop Transferring</b> field.
<b>Note</b>	Narrative for the transaction.
<b>Also Transfer Today</b>	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

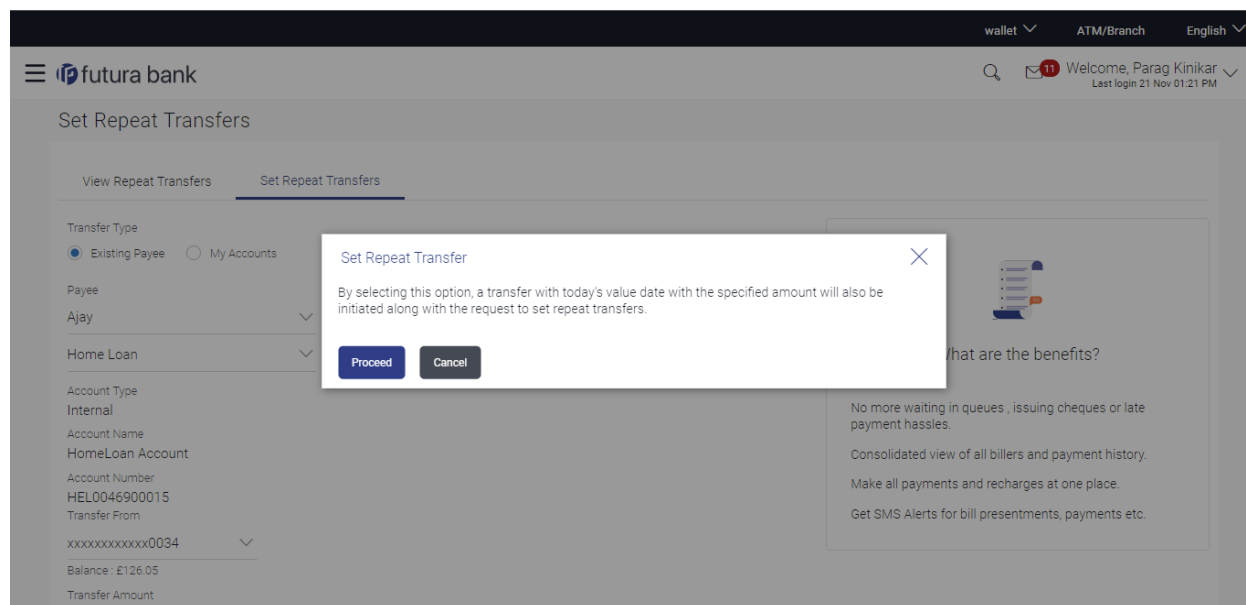
#### To setup Repeat Transfer instructions towards an Existing Payee:

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



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

### Set Repeat Transfer – One Time Transfer



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

---

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

---

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

### Set Repeat Transfer – My Accounts

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

ATM/Branch English

234 Welcome, SWATI THITE  
Last login 23 Aug 11:26 AM

Search ...

### Set Repeat Transfers

View Repeat Transfers **Set Repeat Transfers**

Transfer Type  
 Existing Payee  My Accounts

Transfer To  
 xxxxxxxxxxxx0036  
 Balance : EUR76,186.45

Transfer From  
 xxxxxxxxxxxx0036  
 Balance : EUR76,186.45

Transfer Amount  
 EUR   
[View Limits](#)

Transfer Frequency  
 Advanced  
 Once every 4 Day(s)

Start Transferring

Stop Transferring  
 on  after  
 31 Mar 2022

Note  
 Subscription

Also Transfer Today [?](#)

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

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

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## Field Description

Field Name	Description
<b>Transfer Type</b>	<p>This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Existing Payee</li> <li>My Accounts (User's own account)</li> </ul>

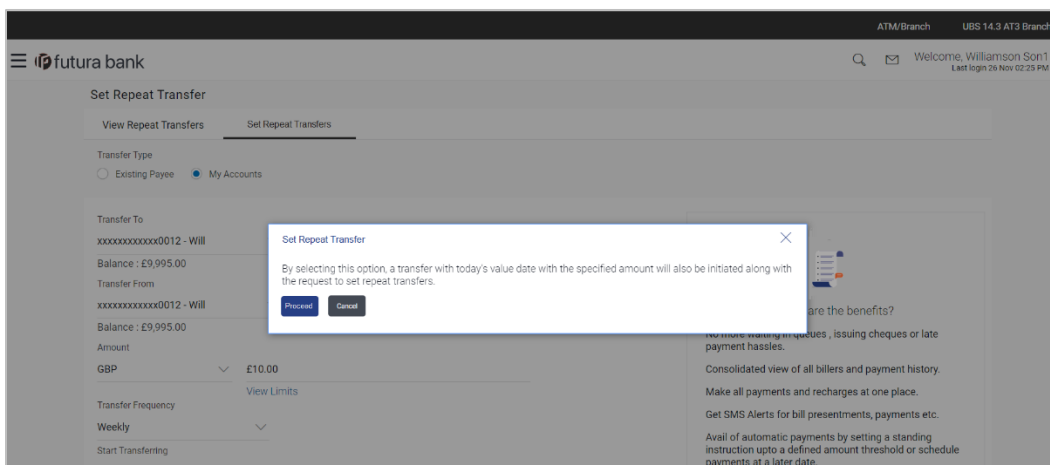
Field Name	Description
<b>Account Number</b>	Select the account towards which repeat transfers are to be made. All the accounts of the user are displayed.
<b>Balance</b>	On selecting an account number, the net balance of the account appears below the <b>Account Number</b> field.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Currency</b>	The currency in which the transfer is to take place. The currency is defaulted as the beneficiary account currency.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits applicable to the user. For more information on Limits, refer <a href="#">View Limits</a> section.
<b>Transfer Frequency</b>	The frequency in which the repeat transfers are to be executed The options are: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Bi-monthly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Start Transferring</b>	The date on which the first repeat transfer is to be executed.
<b>Stop Transferring</b>	Select the option by which to specify when the repeat transfers are to stop being executed. The following two options are available: <ul style="list-style-type: none"> <li>• On: Select this option if you wish to specify a date on which the last transfer is to be executed</li> <li>• After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction</li> </ul>

Field Name	Description
<b>Date</b>	Specify the date on which the last transfer is to be executed. This field appears if the option <b>On</b> is selected against the <b>Stop Transferring</b> field.
<b>Instances</b>	Number of instances. This field appears if the option <b>After</b> is selected against the <b>Stop Transferring</b> field.
<b>Note</b>	Narrative for the transaction.
<b>Also Transfer Today</b>	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

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

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

#### Set Repeat Transfer – One Time Transfer



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

---

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

---

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

## **FAQ**

### **1. Can I cancel a Repeat Transfer instruction?**

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

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

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

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

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

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

[Home](#)

## 13. Request Money

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

### Pre-Requisites

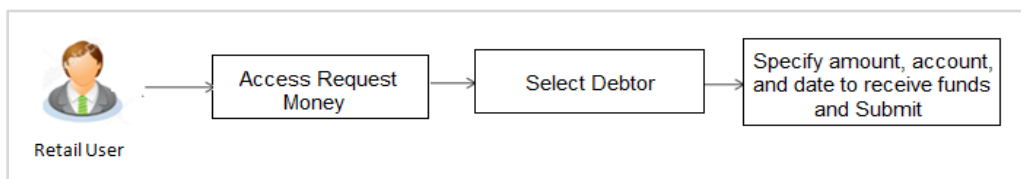
- Transaction and account access is provided to the retail user
- Transaction working window is maintained
- Debtors are maintained

### Features supported in the application

Request money allows the user to

- Initiate SEPA Request Money

### Workflow



### How to reach here:

*Dashboard > Payments Widget > Request Money*

*OR*

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

To initiate a Request Money transaction:

## Request Money

The screenshot displays the 'Request Money' form in the Futura Bank interface. The form includes the following fields and values:

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

A 'Note' box on the right side of the form contains the following text:

Note

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

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

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

At the bottom of the form, there are 'Request' and 'Cancel' buttons.


## Field Description

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



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

OR

Click  if you want to select a different debtor.

---

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

---

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

## FAQ

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

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

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

No, a request once initiated cannot be cancelled.

[Home](#)

## 14. Manage Debtors

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

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

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

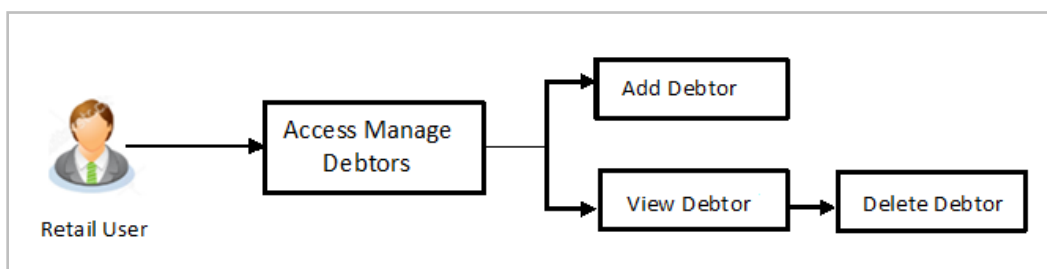
### Pre-Requisites

- Transaction access is provided to the retail user

### Features supported in the application

- View Debtor
- Add Debtor
- Delete Debtor

### Workflow



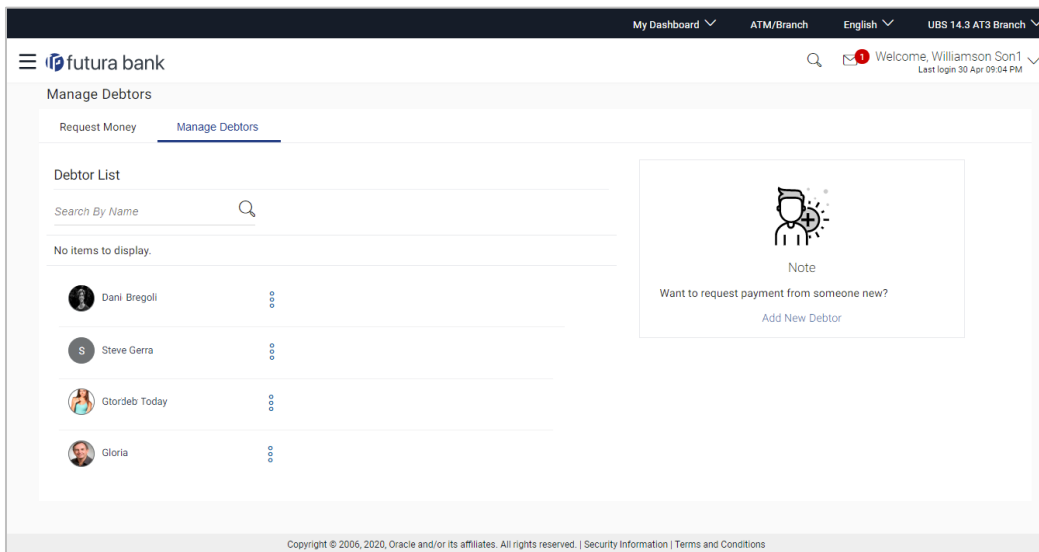
### How to reach here:

*Toggle menu > Payments > Setups > Manage Debtors*

**To manage debtors:**



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

**Manage Debtors**



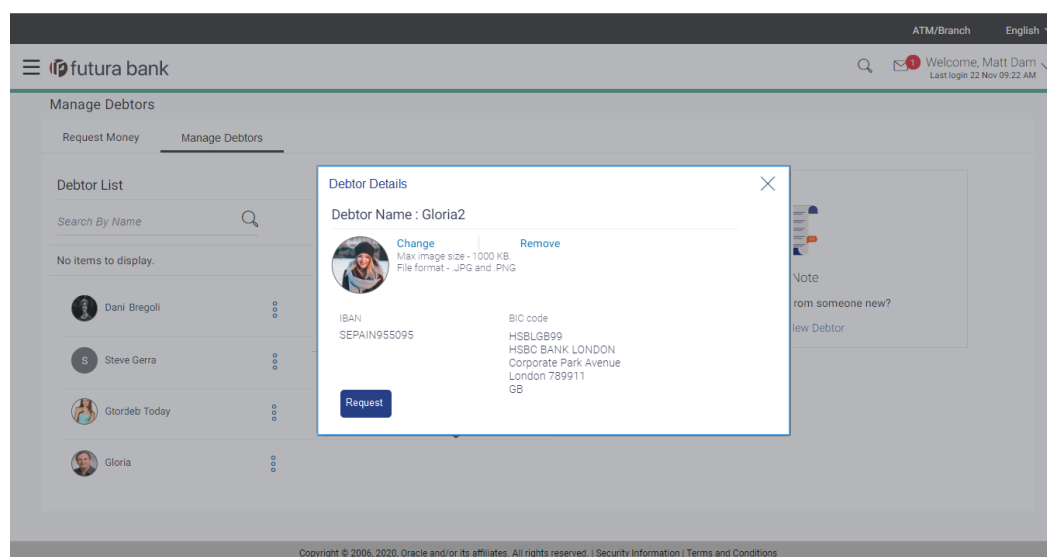
**Field Description**

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

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

## 14.1 Manage Debtors - View

### Manage Debtors - Debtor Details



### Field Description

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

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

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

OR

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

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

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

## 14.2 Add Debtor

Using this option you can add a debtor.

### To add a new debtor:

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

### Add Debtor

The screenshot displays the 'Add Debtor' interface within the futura bank system. The top navigation bar includes 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is logged in as 'Williamson Son1' with a last login time of '30 Apr 09:04 PM'. The main content area is titled 'Request Money' and has two tabs: 'Request Money' and 'Manage Debtors'. The 'Add Debtor' form includes the following fields and options:

- Debtor Name:** Mary Smith
- Upload Photo:** A button with a camera icon and text: 'Upload Photo', 'Max image size - 1000 KB', 'File format - .JPG and .PNG'.
- Debtor IBAN:** 214466
- Bank BIC Code:** AARBDESW108, AARBDESW, AARBDESW108, DE
- Reset:** A button to clear the form.
- Nickname:** MaryS
- Buttons:** 'Add' and 'Cancel' buttons at the bottom.

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

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### Field Description

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

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

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

**Note:**

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

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

OR


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

4. In the **Debtor IBAN** field, enter debtor IBAN number.
5. In the **Bank BIC Code** field, enter BIC code of the debtor bank.  
OR  
Click **Verify** to verify the entered BIC code with the bank details based on BIC code.  
OR  
Click **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
6. In the **Nickname** field, enter the debtor's nickname.
7. Click **Add**.  
OR  
Click **Cancel** to cancel the transaction.  
  
The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
  
OR  
Click **Back** to return to the **Add Debtor** screen.
8. The success message appears.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **More Payment Options** to go to other payment options.

## 14.3 Delete Debtor

### To delete a debtor:

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

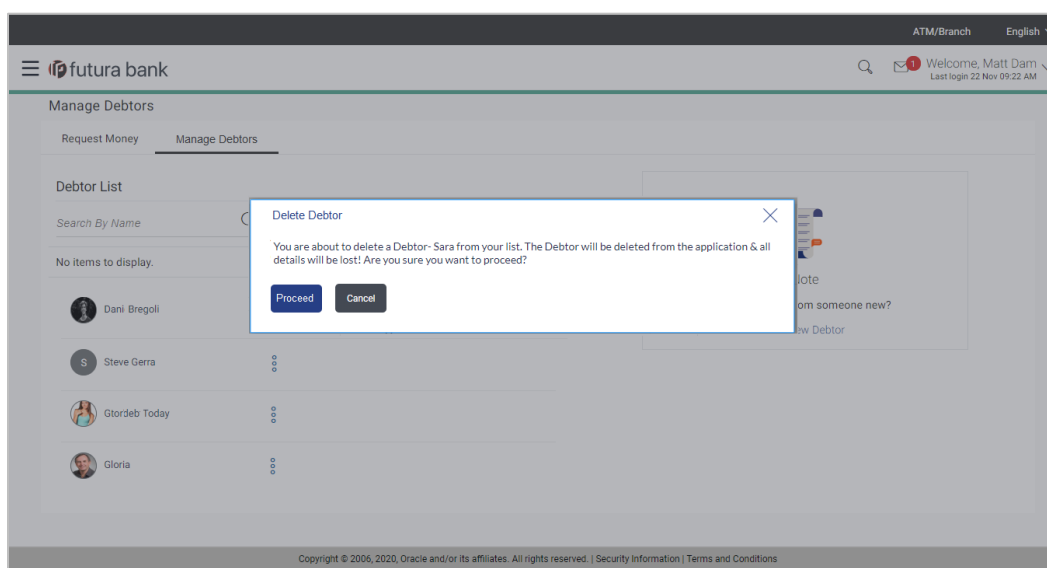
Enter the nickname of the debtor which you want to delete and click .

OR

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

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

### Delete Debtor



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

[Home](#)

## 15. Payment Status Inquiry

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

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

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

### Pre-requisites:

Transaction access is provided to the retail user.

### How to reach here:

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

## 15.1 Payment Status Inquiry – Summary

### Payment Status Inquiry – Summary (List View)

The screenshot displays the 'Payments Status Inquiry' page for a user named SWATI THITE. The page includes a navigation menu with options like 'Favorites', 'Adhoc Demand Draft', 'Transfer Money', 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Funds 1'. Below the navigation, there are search and filter options. The main content area shows a list of transactions:

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

(Showing 3 out of 3 items)

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## Payment Status Inquiry – Summary (Table View)

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### Field Description

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

#### Search Criteria

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

**Balance** Displays the balance amount in the selected account.

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

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

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

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

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

#### Additional Search Criteria

Field Name	Description
<b>Reference Number</b>	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.
<b>Initiation From Date / Initiation To Date</b>	The user can enter specify a date range so as to search for transfer records that have been initiated within that date range.
<b>From Amount / To Amount</b>	The user can enter an amount range so as to search for transfers that have been initiated within the specified amount range The amount in the <b>From Amount</b> field should always be less then the amount in the <b>To Amount</b> field.

### Search Results

The following fields are displayed for each transaction.

<b>Reference Number</b>	The unique reference number of the transaction assigned by the host system. This number appears as a hyperlink. The payment status inquiry details page will appear once the user clicks on this hyperlink.
<b>Account Number</b>	A list of CASA accounts that the corporate user has access to. The user can search for transactions sourced from any of the accounts.
<b>Network Type</b>	The user can filter results based on the network via which the payment was performed.
<b>Payment Status</b>	Payment can be searched based on the current status.
<b>From Date / To Date</b>	An option to search for transactions initiated within a specific time period. The date entered in the <b>From Date</b> field must be earlier than the date in the <b>To Date</b> field.
<b>From Amount / To Amount</b>	The user can enter an amount range so as to search for transfers that have been initiated within the specified amount range the amount in the <b>From Amount</b> field should always be less than the amount in the <b>To Amount</b> field.


### To view / search for payment records:

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


OR

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

OR


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

OR

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

a. Set one or more parameters as follows:

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

Click  to view the payment records as a list.

OR

Click  to view the payment records in a table format.

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

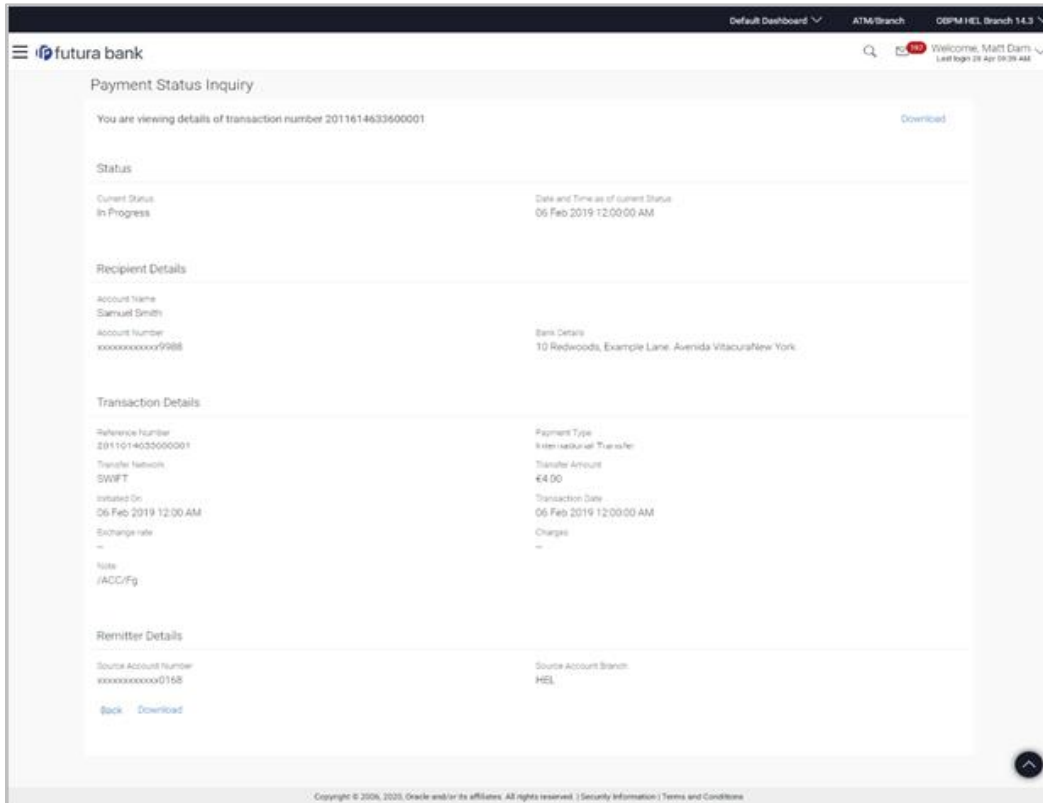
OR

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

## 15.2 Payment Status Inquiry – Details

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

### Payment Status Inquiry - Details



### Field Description

Field Name	Description
	A message identifying the reference number of the transaction is displayed.
<b>Status</b>	
<b>Current Status</b>	The current status of the payment as fetched from the host system.
<b>Date and Time</b>	The date and time at which the payment has been in the current status.

Field Name	Description
<b>Recipient Details</b>	
This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.	
<b>Account Name</b>	The name of the payee.
<b>Account Number</b>	The payee's account number to which the funds have been transferred. The account number appears in masked format.
<b>Account Type</b>	The payee's account type, such as savings, or current.
<b>Bank Details</b>	The name and address of the payee's bank.
<b>Transaction details</b>	
This section displays the transaction details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.	
<b>Reference Number</b>	The reference number assigned to the transaction by the host system.
<b>Payment Type</b>	Displays the type of payment transfer i.e. internal, domestic or international transfer.
<b>Transfer Network</b>	The network used for the transfer. This can vary based on the region and the destination. Examples of networks in India are NEFT, IMPS, and RTGS. The network used for international transfers is SWIFT.
<b>Transfer Amount</b>	The currency and amount of the transaction.
<b>Initiated On</b>	The date and time of payment initiation.
<b>Transaction Date</b>	The date and time at which the transfer was processed.
<b>Exchange Rate</b>	The exchange rate in case of a multi-currency transfers.
<b>Charges</b>	Any charges that were involved in the transfer.
<b>Note</b>	Any reference note that has been entered by the user at the time of transfer initiation as well as any note as defined by the bank.
<b>Remitter Details</b>	
This section displays the sender's details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.	
<b>Account Number</b>	The account number from which funds have been transferred. The account number appears in masked format.

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

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

## 15.3 Payment Cancellation

The cross icon (⊗) on the Payment Status Inquiry table provisions the user to cancel payments. On click of the icon, the cancellation of the respective payment is facilitated in the Payment Cancellation screen.

Cancellation is currently supported only for Internal Transfers that are not yet processed and for SWIFT Transfers that are processed as well as in progress.

### Payment Cancellation – Internal Transfer

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

Payee Name	Reference Number	Payment Type
Darren Bulk Flet	2114501069640000	Internal Transfer

### Payment Cancellation – International Transfer

The screenshot displays the 'Payment Cancellation' page in the Futura Bank system. At the top, there is a search bar and a user greeting: 'Welcome, ASHLEY CHARLES' with a last login time of '09 Jun 06:16 PM'. The main content area is titled 'Payment Cancellation' and contains a 'Cancellation Details' section with a text input for 'Cancellation Remark', a dropdown menu for 'Cancellation Reason' currently showing 'Duplicate Payment', and two buttons: 'Back' and 'Cancel Payment'. Below this is a 'Payment Details' section showing 'Payee Name: addIMBD', 'Reference Number: 2115801038490000', and 'Payment Type: International Transfer'.

## Field Description

Field Name	Description
<b>Cancellation Details</b>	
<b>Cancellation Remarks</b>	Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.
<b>Cancellation Reason Code</b>	A drop down of reason codes available only for SWIFT Payments

### To cancel payment:

1. Verify the payment details and click on '**Cancel Payment**'.
2. Click on '**Back**', to navigate to the Payment Status Inquiry Screen.

## 15.4 Payment Cloning

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

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

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

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

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

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

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## 16. Favorites

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

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

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

- Payments made to an account (Money Transfers)

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

### **Prerequisites:**

- Transaction and account access is provided to the retail user

### **Features supported in the application**

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

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

*Dashboard > Payments Widget > Favorites*

*OR*

*Toggle menu > Payments > Favorites*

*OR*

*Dashboard > Payments Menu > Favorites*

## 16.1 Favorites – Summary

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

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

### To view and initiate a favorite transaction:


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

### Favorites – Summary

The screenshot displays the 'Favorites' section of the Futura Bank web interface. At the top, there are navigation links for 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is logged in as 'Williamson Son1' with a last login time of '09 May 05:46 PM'. Below the navigation, there are tabs for 'Favorites', 'Adhoc Demand Draft', 'Transfer Money', 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Funds 1'. The 'Favorites' tab is selected, showing a list of transactions. The list has columns for 'Payee', 'Transfer Type', and 'Amount'. The transactions listed are:

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

At the bottom of the list, there is a pagination control showing 'Page 1 of 1 (1-7 of 7 items)'. A callout box on the right side of the screen contains the text: 'Speed up your payments! Save transfers and bill payments initiated on a regular basis, as favorites by selecting the option provided on the Receipt screen. You can then reinitiate the transfer or bill payment simply by selecting it from the list of favorites.'

2. Select the relevant favorite transaction record and click 

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

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

OR

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



### Transaction initiation through Favorites

The screenshot displays the 'Transfer Money' page in the Futura Bank mobile app. At the top, there is a navigation bar with 'Default Dashboard', 'ATM/Branch', and 'English' options. Below this is the Futura Bank logo and a user greeting: 'Welcome, SWATI THITE' with a last login time of '29 Nov 06:07 PM'. The main content area is titled 'Transfer Money' and contains a form for initiating a transaction. The payee is 'Marie Cummings' (MU), with account details: Account Number 'HEL0030000011', Payee Type 'INTERNAL', and Account Name 'Marie'. The transfer is from account 'xxxxxxxxxxxx0012' with a balance of '£840.39'. The amount is set to '£6.00' in 'GBP'. The transfer timing is set to 'Now'. A note field contains 'As Gift Voucher'. At the bottom left, there are three buttons: 'Pay', 'Cancel', and 'Back'. On the right side, there is a promotional box with a gift icon and text: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts. Haven't registered your payee yet? No Problem! Use the Adhoc Payment Service'. A copyright notice at the bottom reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

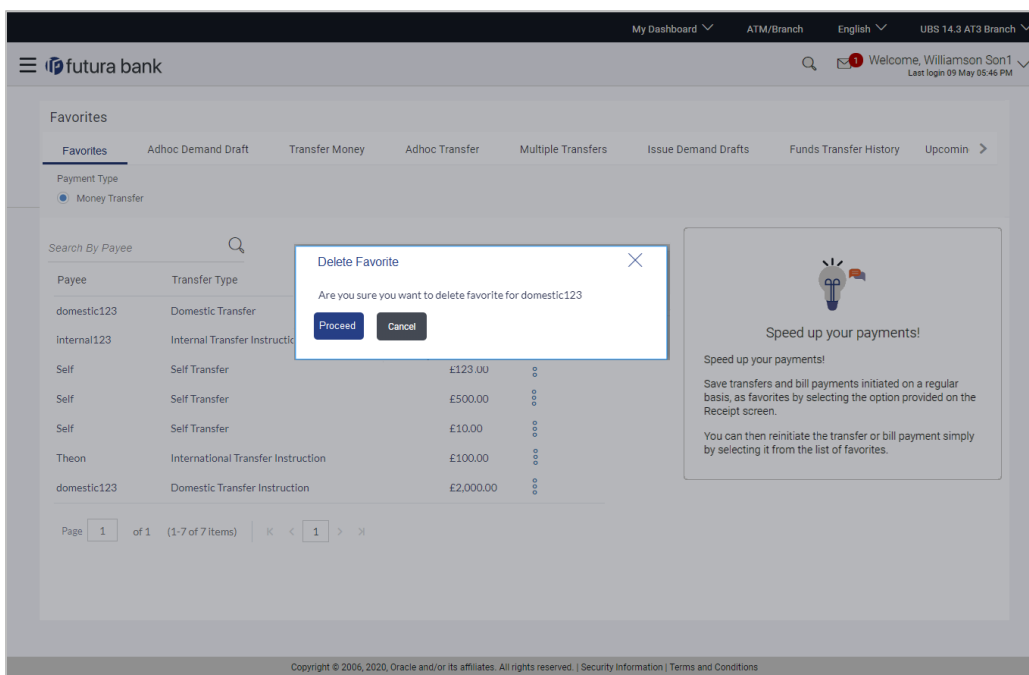
- To initiate a transaction, click **Transfer**.  
OR  
Click **Cancel** to cancel the transaction.

## 16.2 Remove Favorites

To remove a transaction from the favorite list:

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

### Remove Favorites- Confirm



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

## **FAQ**

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

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

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

You can mark money transfer transactions as favorites.

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

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

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

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

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## 17. View Limits

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

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



### View Limits

My Limits
✕

Channel ⓘ

Internet ▾

Available Limits

	Amount	€0.01 to €120,000.00
	Count	1200

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

Ok

### Field Description

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

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