

Retail Bill Payments User Manual
Oracle Banking Digital Experience
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Retail Bill 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 Release 21.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle Banking Payments 14.4.0.0.0
1	Pay Bills	✓	×	×	×
2	Add Biller*	✓	×	×	×
3	Manage Billers*	✓	×	×	×
4	Quick Bill Pay	✓	×	×	×
5	Quick Recharge	✓	×	×	×
6	Payment History	✓	×	×	×

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3. Electronic Bill Presentment and Payment

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

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

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4. Retail Servicing - Bill Payments Widget - My Bills

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

The screenshot displays the 'My Bills' widget on the Futura Bank dashboard. The interface includes the following sections:

- My Net Worth:** Shows a total of £312,044.00, broken down into Current & Savings (£312,044.00), Term Deposit (£0.00), Recurring Deposit (£0.00), and Wallet (£0.00).
- Recent Activity:** Displays a transaction of £100,000.00 Cr on 26 Mar 2020.
- My Spends:** A pie chart showing spending distribution over the last 30 days.
- My Accounts:** Lists various account types and their balances, such as Current & Savings (£312,044.00) and Credit Card (£600.00).
- My Bills 5 bills to pay:** A list of bills with 'Pay' buttons and due dates:
 - Axs MF: £1,500.00 Due On 23 Apr 2020 (Past Due)
 - ATA Power: £1,200.00 Due On 25 Apr 2020 (1 days left)
 - Axs MF: £1,000.00 Due On 29 Apr 2020 (5 days left)
 - Air Telecom: £900.00 Due On 30 Apr 2020 (6 days left)
 - Air Telecom: £800.00 Due On 21 May 2020 (27 days left)
- Upcoming Payments:** A message stating 'Relax! You currently do not have any Upcoming Payments'.
- Payments:** Icons for Transfer Money, Pay Bills, Favorites, Manage Payees & Billers, Request Money, and View Repeat Transfers.
- Service Request:** A 'No Actions Pending' message with options to 'Raise New Request' or 'Track Request'.
- Notifications:** A 'No New Notifications' message with a 'View All' link.
- My Advisors:** A section encouraging users to contact Futura Bank for advisor details.
- FuturaMax:** A promotional banner for FuturaMax with a 'Link Account' button.
- Transfer money to wallet:** A section with a 'Register Now' button.

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Bill Payments - My Bills Overview

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

Pay Bills

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

Quick Recharge

By clicking this option, users can access the Quick Recharge transaction. Users can initiate bill payments to the 'Recharge' type billers that are not registered.

Quick Bill Pay

This option allows the user to access Quick Bill Pay transaction. The user can pay the bills online without registering the billers.

View All Billers

This feature enables users to view all the billers.

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5. Add Biller

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

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

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

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

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

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

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

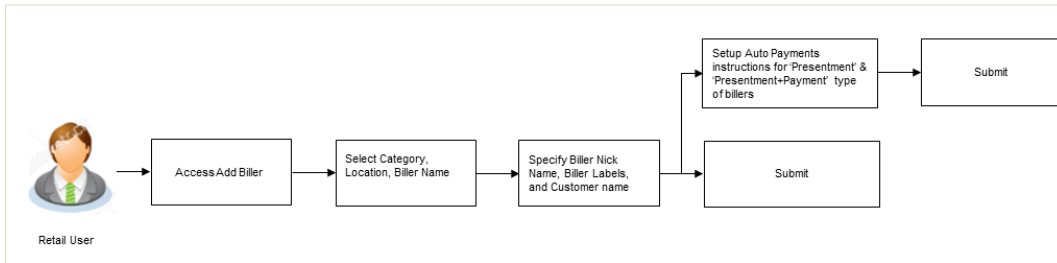
Prerequisites:

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

Features supported in the application

- Add Biller

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Add Billers

OR

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

Add Biller

Field Description

Field Name	Description
Category	The category of the registered biller.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller name, the biller type is displayed. The biller type can be: <ul style="list-style-type: none"> • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	Nickname of the biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
Sample Bill	Link to upload the image of the physical bill presented by the biller. This field appears for 'Presentment' and 'Presentment and Payment' type of billers.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Following fields appears for Presentment and Presentment and Payment type of billers.	
Auto Pay	The facility to automatic pay the bills on the specified date. The options are: <ul style="list-style-type: none"> • Yes • No This feature is available for Presentment and Presentment & Payment type billers only.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance. This field appears if you select Yes option in the Auto Pay field.

- Presentment: Biller is of Presentment type
- Payment: Biller is of Payment type
- Presentment and Payment: Biller is of Presentment and Payment type
- Recharge: Biller is of Recharge type

- Yes
- No

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

To add a biller:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Nickname** field, modify the biller nickname if required.
5. In the **Biller Label 1, 2 and 3**, enter the required details.
6. In the **Customer Name** field, enter the name of the customer.
7. If you have selected the **Presentment** or **Presentment or Payment** type of biller from the **Biller Name** list:
 - a. From the **Auto Pay** list, select the appropriate option; Select option **Yes** to set up auto payment.
OR
Select the option **No**, if you do not want to set the auto payment and go to step 6 to continue to add billers process.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

- c. In the **Pay** field, you can enter the entire bill amount in the **Bill Amount** field, or enter the limit amount in the **Limit Amount** field.
8. Click **Add** to add a biller.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
9. The **Add Biller - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
10. The success message appears along with the biller details.
Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add more billers.
OR
Click **Go to Dashboard**, to navigate to the dashboard.

FAQs

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

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

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

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

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

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

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6. Bills

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

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

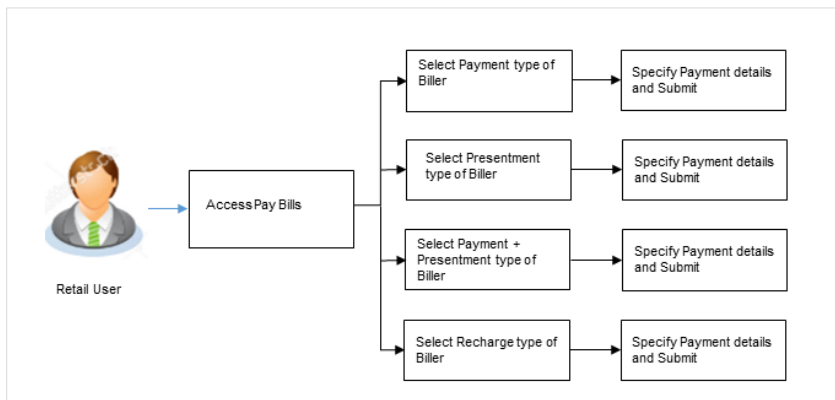
The user either can pay the bills instantly or can schedule it to a later date. The user also has an option to enter the payment amount, select the payment frequency and the source account from which payment can be made.

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

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction
- **Features supported in application**
- Bill Payment

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Bills

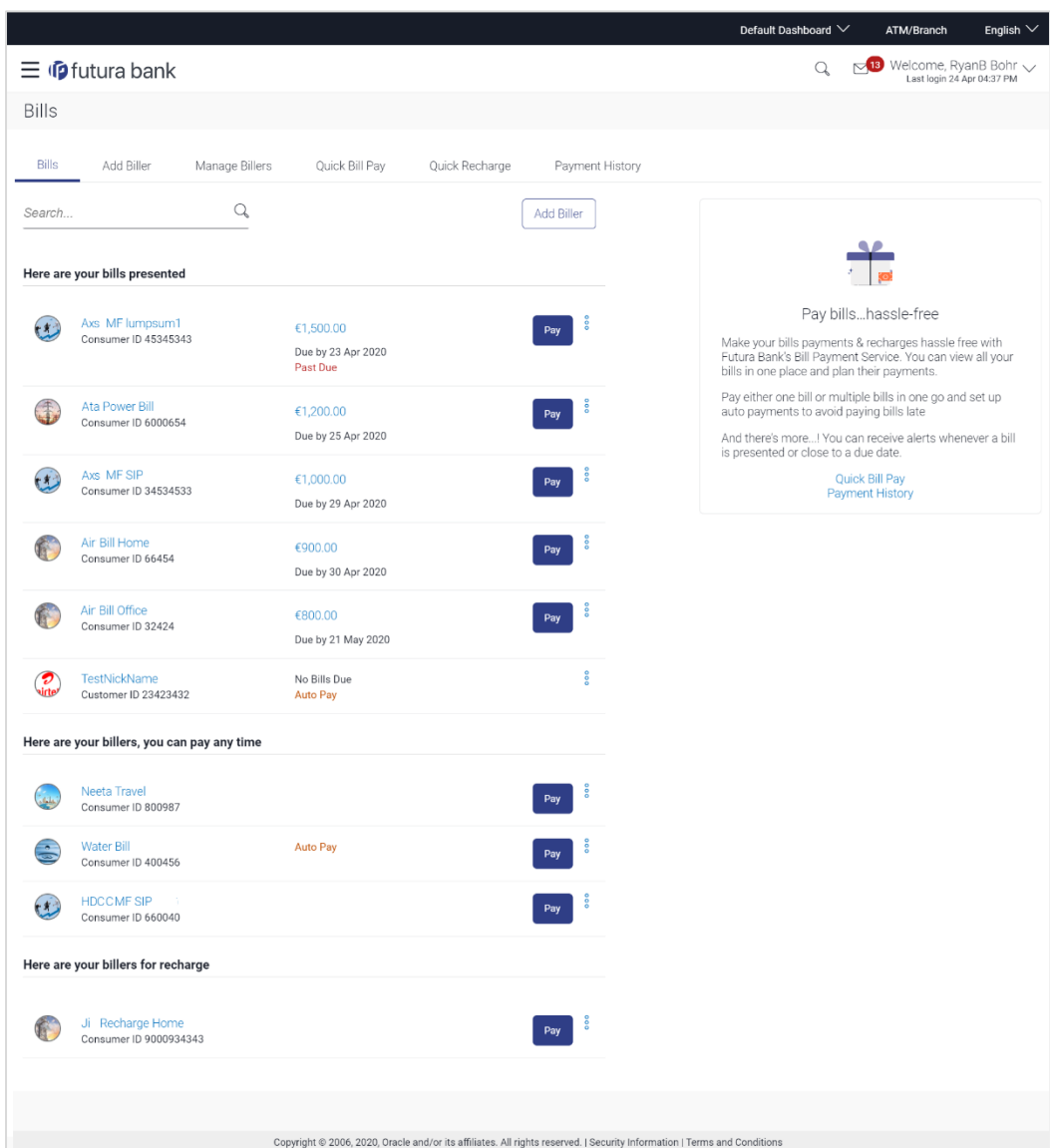
OR

Dashboard > My Bills Widget > View All Billers > Bills

6.1 Pay Bills - Summary

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

Pay Bills



Field Description

Field Name	Description
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Biller Icon	The image associated with the biller.
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Field Name	Description
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Billers Name	Name of the biller as maintained in the administrator biller maintenance.
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Billers Labels	Biller labels maintained for which user has entered the data are displayed.
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Amount	The biller amount.
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1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
OR
Click  against a specific biller and then click **Manage Biller** to manage the billers.
The **Manage Billers** screen appears.
OR
Click  against a specific biller and then click **Delete Biller** to delete the billers.
OR
Click **Add Biller** to add a new biller. The **Add Biller** screen appears.

6.2 Pay Bills - Presentment Type

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

Pay Bills - Presentment Type

The screenshot displays the 'Pay Bill' page on the Futura Bank website. At the top, there's a navigation bar with 'Default Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'RyanB Bohr' with a last login time of '24 Apr 04:37 PM'. The main content area is titled 'Pay Bill' and shows details for 'Air Bill Office' (Air Telecom, Mumbai). It lists the biller name, location, consumer ID (32424), mobile number (9977553311), and customer name (Dee Josh). A note states that the biller accepts payment via Credit Cards, Debit Cards, and Account. Below this, there are three buttons: 'Credit Cards', 'Debit Cards', and 'Account'. The 'Account' button is selected. Further down, there are links for 'View Limits' and 'Pay From'. The bill details include a balance of £962.00, a bill due date of 21 May 2020, and a payment amount of £2,80.00. At the bottom, there are radio buttons for 'Now' (selected) and 'Later', and 'Submit' and 'Cancel' buttons. A promotional box on the right titled 'Bill Payments' encourages users to use the bank's service for hassle-free bill payments and offers auto-payments and alerts.

Field Description

Field Name	Description
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Biller Name	Name of the biller as maintained in the administrator biller maintenance.
--------------------	---

Location	Operational area of the biller as maintained in the administrator biller maintenance.
-----------------	---

Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
----------------------	--

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

Field Name	Description
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Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option Later from the Pay list.
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To pay a bill:



1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
OR
Click the **View Limits** link to check the transfer limit.
From the **Channel** list, select the appropriate channel to view its limits.
The utilized amount and the available limit appears.

View Limits

My Limits ✕

Channel ⓘ
Internet ▼

Available Limits

	Amount	£5.00 to £10,000.00
	Count	150

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

Ok

Field Description

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

5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
6. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.3 Pay Bills - Payment Type

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

Pay Bills - Payment Type

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.
Biller Labels	Biller labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).

Field Name	Description
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Bill Due Date	The date on which the bill is payable.
Payment Amount	The amount that is to be paid by the user.
Pay	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Pay Later - One Time	Bill payment to be processed on a user specified future date. This field appears if you select the option Later in the Pay field.
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option One Time in the Later field.
Pay Later - Recurring	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option Later in the Pay field.

Field Name	Description
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option Recurring in the Later field.
Select Frequency	The user can set up the frequency for future bill payments. The user can select Start Date, End Date and frequency of payments. The frequency can be: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly This field appears if you select the option Recurring in the Later field.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
6. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.4 Pay Bills - Presentment and Payment Type

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

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

Pay Bills - Payment and Presentment Type

Default Dashboard ATM/Branch English

futura bank Welcome, RyanB Bohr Last login 24 Apr 04:37 PM

Bills

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

Air Bill Office

Biller Name
Air Telecom
Location
Mumbai
Consumer ID
32424
Mobile No
9977553311
Customer Name
Dee Josh
Note: This biller accepts payment via Credit Cards,Debit Cards,Account
Payment Type

Credit Cards Debit Cards **Account**

View Limits
Pay From
xxxxxxxxxxxx0012 - Will
Balance : £962.00
Payment Amount
£2,80.00
Pay
 Now Later
Submit Cancel

Pay bills...hassle-free
Make your bills payments & recharges hassle free with Futura Bank's Bill Payment Service. You can view all your bills in one place and plan their payments.
Pay either one bill or multiple bills in one go and set up auto payments to avoid paying bills late
And there's more...! You can receive alerts whenever a bill is presented or close to a due date.
[Quick Bill Pay](#)
[Payment History](#)

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Field Description

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

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

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

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the appropriate payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
4. In the **Payment Amount** field, enter the payable amount.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If the bills are presented:
 - i. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
 - b. If the bills are not presented:
 - i. If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
6. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
7. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.

8. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

6.5 Pay Bills - Recharge Type

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

Pay Bills - Recharge Type

The screenshot shows the 'Pay Bill' page for a recharge type biller. The header includes 'Default Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'RyanB Bohr' with the last login on '24 Apr 06:22 PM'. The page title is 'Pay Bill' and the sub-header is 'Ji Recharge Home'. The biller details are: Relance - Ji, Chennai, Consumer ID 9000934343, Mobile No 71002304505, and Customer Name Armit Desai. A note states: 'Note: This biller accepts payment via Credit Cards, Debit Cards, Account Payment Type'. There are three tabs: 'Credit Cards', 'Debit Cards', and 'Account'. The 'Account' tab is selected. Below the tabs, there is a 'Select Plan' dropdown menu showing 'Plan A'. The 'Recharge Amount' is set to '₹80.00' with a 'View Limits' link. The 'Pay' section has two radio buttons: 'Now' (selected) and 'Later'. At the bottom, there are 'Submit' and 'Cancel' buttons. On the right side, there is a 'Bill Payments' section with a gift icon and text: 'Make your bills payments & pre-paid recharges hassle free with Futura Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills. You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date. And there's more...! You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Futura Bank's Bill Payment service. Set Auto Pay'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Location	Operational area of the biller of the biller as maintained in the administrator biller maintenance.

Field Name	Description
Biller Labels	Bill labels as maintained by the bank administrator, for which user has entered the data are displayed. Only biller labels that are defined as mandatory in the administrator biller maintenance requires customers to enter the appropriate values.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	Net balance in the selected account. This field appears if you select Account option in the Payment Type field.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
Pay	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Pay Later - One Time	Bill payment to be processed on a user specified future date. This field appears if you select the option Later in the Pay field.
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option One Time in the Later field.

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

To pay a bill:

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

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

FAQs

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

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

2. Can I initiate future dated bill payments?

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

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

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

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

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

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

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

[Home](#)

7. Manage Billers

Billers are maintained in OBDX either manually using Biller Maintenance functionality or through a bulk file upload.

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

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

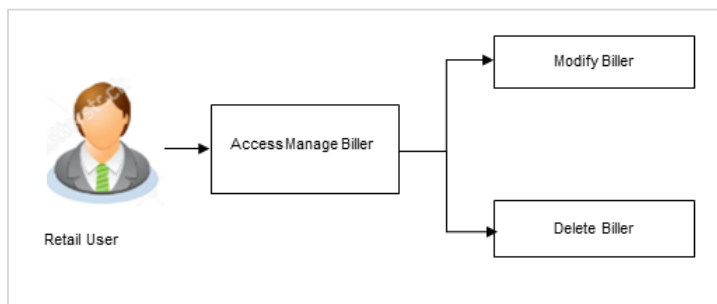
Prerequisites:

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

Features supported in the application

- Edit Biller
- Delete Biller

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Manage Billers
OR

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

Manage Billers

The screenshot displays the 'Manage Billers' page in the Futura Bank interface. At the top, there are navigation options for 'Default Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'RyanB Bohr' with the last login on '24 Apr 06:28 PM'. The main content area has tabs for 'Bills', 'Add Biller', 'Manage Billers', 'Quick Bill Pay', 'Quick Recharge', and 'Payment History'. The 'Manage Billers' tab is active, showing a form to add a new biller. The form includes the following fields and options:

- Select Biller:** HDFC MF SIP
- Category:** Investment
- Location:** New Delhi
- Biller Name:** HDFC MF
- Biller Type:** Payment
- Biller Nickname:** HDFC MF SIP (Note: Nickname should be unique)
- Consumer ID:** 660040
- Follo No:** 30000023234
- Start Date:** 2020-04-21
- Customer Name:** Sheetal Singh
- Scheduled Pay:** Yes (selected), No
- Note:** This biller accepts payment via Credit Cards, Debit Cards, Account
- Payment Method:** Credit Cards, Debit Cards, Account (selected)
- Pay From:** 624700*****0001
- Amount:** €200.00
- Payment Type:** One Time, Recurring (selected)
- Frequency:** 30 Apr 2020, 31 Aug 2020, Monthly (selected)
- Buttons:** Submit, Delete, Cancel

On the right side of the form, there is a section titled 'Pay bills on time...' with an icon of a calendar and a dollar sign. The text reads: 'Do you have too many bills and you forget to pay them on time? Use our "Auto Payment" feature to pay bills automatically, on time! When you set auto payments we make sure that the bill gets paid on time. Set an amount limit for auto payment to make sure high bill amounts are not paid automatically. You can the start or stop auto payments any time you want.'

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

Field Description

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

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

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

Location	Location of the biller as maintained in the administrator biller maintenance.
-----------------	---

Biller Name	Name of the biller as maintained in the administrator biller maintenance.
--------------------	---

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

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

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

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

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

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

To manage billers:

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

OR


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

- a. From the **Schedule Pay** list, select the **Yes** option.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Amount** field, enter the bill amount.
 - d. In the **Payment Type** field, select the appropriate option:
 - i. If you select **One Time** option, select the future date from the **Scheduled Date** list.
 - ii. If you select **Recurring** option, select the future start date, end date and frequency of recurrence.
5. If you have selected the **Payment** or **Recharge** type of biller from the **Select Biller** list.
- a. From the **Schedule Pay** list, select the appropriate option;
Select option **Yes** to set up schedule payment.
OR
Select the option No, if you do not want to set the schedule payment and go to step 6 to continue to manage billers.
 - b. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
 - c. In the **Amount** field, enter the bill amount.
OR
From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
 - d. In the **Payment Type** field, select the appropriate option:
 - i. If you select **One Time** option, select the future date from the **Scheduled Date** list.
 - ii. If you select **Recurring** option, select the future start date, end date and frequency of recurrence.
6. Click **Submit**.
OR
Click **Delete** to delete the biller maintenance.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
8. The success message appears along with the biller details.
Click **Pay Bills** to pay the bills.
OR
Click **View Bills** to view the bills.
OR
Click **Add More Biller** to add the billers.
OR
Click **Go to Dashboard**, to navigate to the dashboard.

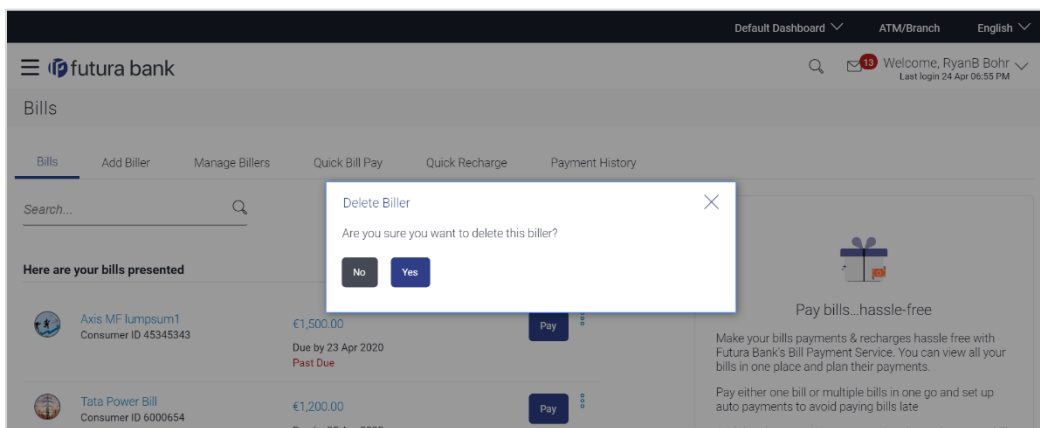
7.1 Manage Billers - Delete

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

To delete a biller:

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

Delete Biller



4. Click **Yes** to proceed with the deletion request.
OR
Click **No** to cancel the deletion process.
5. The screen confirming biller deletion appears.
Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.

FAQs

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

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

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

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

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

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

[Home](#)

8. Quick Bill Pay

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

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

The user also has an option to enter the payment amount, select the recharge plan, the source of funds from which payment can be made, and the date on which payment can be made.

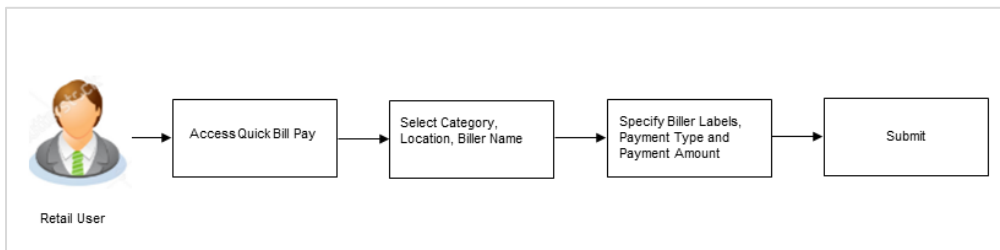
Prerequisites:

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

Features supported in application

- Quick Bill payment

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Bill Pay

OR

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

OR

Dashboard > My Bills Widget > Quick Bill Pay

Quick Bill Pay

Default Dashboard ATM/Branch English

futura bank Welcome, RyanB Bohr
Last login 24 Apr 06:55 PM

Quick Bill Pay

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

Category
Electricity 1

Location
Mumbai

Biller Name
SEB

Biller Type
Payment

Test
SamD

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

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

Payment Type
Credit Cards Debit Cards **Account**

Pay From
xxxxxxxxxxxx0044

Balance : £100,728.00

Payment Amount
£100.00

[View Limits](#)

Pay
 Now Later

Submit Cancel

In a rush to pay bills?
Pay bills now
No need to register with a biller to pay them online. With Quick Bill Pay, you can pay a biller without registering. Futura Bank's Bill Payment Service makes online bill payment & recharges hassle free.
[Add Biller](#)
[Payment History](#)

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Field Description

Field Name	Description
Category	The list of biller categories as maintained in the administrator biller maintenance.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Type	On selecting the biller name, the biller type is displayed as maintained in the administrator biller maintenance.
Biller Nickname	Nickname of the biller.
Biller Labels	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.

Field Name	Description
Customer Name	Customer name as maintained in biller records.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	<p>The payment methods accepted by the biller.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Balance	<p>Net balance in the selected account.</p> <p>This field appears if you select Account option in the Payment Type field.</p>
Payment Amount	The amount, which is to be paid by the user as quick bill payment.
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option Later from the Pay list.</p>

To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Nickname** field, enter the biller nickname.
5. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.
For example: In the **Mobile Number** field, enter the mobile number of the customer.
6. In the **Customer Name** field, enter the name of the customer.
7. In the **Payment Type** field, select the appropriate payment method to pay the bills.
8. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
9. In the **Payment Amount** field, or enter the bill amount to be paid.
10. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
11. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
12. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
13. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

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

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

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

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

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

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

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

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

[Home](#)

9. Quick Recharge

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

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

The user can select the source of funds as allowed by the biller (maintained by bank administrator) like current and savings bank account, credit card or debit card.

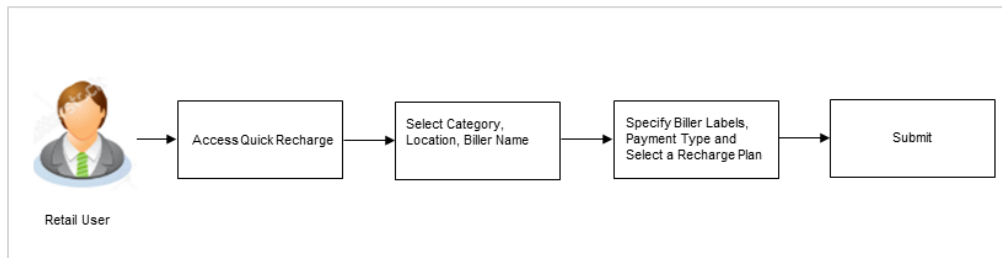
Prerequisites:

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

Features supported in application

- Quick Recharge

Workflow



How to reach here:

Dashboard > Toggle Menu > Bill Payments > Quick Recharge

OR

Dashboard > My Bills Widget > Quick Recharge

Quick Recharge

Quick Recharge

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

Category
Mobile

Location
Mumbai

Biller Name
JIOS

Mobile
9930013131

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

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

Payment Type
Credit Cards Debit Cards **Account**

Pay From
xxxxxxxxxxxx0044
Balance: £100,728.00

Select Plan
Plan A

Recharge Amount
£20.00
[View Limits](#)

Pay
 Now Later

Submit Cancel

Recharge
Pre-paid recharges now made easy with Futura Bank's Bill Payment Service. Now you can recharge your pre-paid services like mobile, DTH or internet etc in your online/mobile banking.
Select the service provider, select a plan or an amount to recharge and pay...recharge online with the click of a few buttons.
You can even set up recurring payments to recharge on a set frequency like weekly or monthly.
[View Bills](#)
[Payment History](#)

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Field Description

Field Name	Description
Category	The list of biller categories as maintained in the administrator biller maintenance.
Location	Location of the biller as maintained in the administrator biller maintenance.
Biller Name	Name of the biller as maintained in the administrator biller maintenance.
Biller Labels	Unique ID or relationship number provided by biller for customer identification. Example: Mobile No./ Account No. etc.
Customer Name	Customer name as maintained in biller records.

Field Name	Description
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	The payment methods accepted by the biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. If the user had not selected any plan, he has to enter the amount.
Pay	The facility to specify when the bill payment will be processed. The options are: <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option Later from the Pay list.
Pay Later - Recurring	Bill payment to be processed on user specified future date and at a set frequency. This field does not appear if there is already a scheduled pay set up for the biller. This field appears if you select the option Later in the Pay field.
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option Recurring in the Later field.

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

To pay a bill:

1. From the **Category** list, select the category of the biller.
2. From the **Location** list, select the category of the biller.
3. From the **Biller Name** list, select the registered biller name.
4. In the **Biller Label 1, 2 and 3**, enter the relationship of the user with the biller.
For example: In the **Consumer Number** field, enter the consumer number of the customer.
5. In the **Customer Name** field, enter the name of the customer.
6. In the **Payment Type** field, select the appropriate payment method to pay the bills.
7. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
8. From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
OR
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
9. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the scheduled date to be **One Time** or **Recurring**.
If you select **One Time** option, select the Scheduled date of bill processing.
If you select **Recurring** option, select the start date, end date and frequency of recurring.
10. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.

11. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
12. The success message appears along with the payment details.
Click **Pay Another Bill** to pay another bills.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

FAQs

1. Where I can use Quick Recharge"?

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

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

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

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10. Payment History

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

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

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

Prerequisites:

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

Features supported in application

- Payment History

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Payment History
OR

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

Payment History

Default Dashboard ATM/Branch English

futura bank Welcome, RyanB Bohr Last login 24 Apr 06:55 PM

Payment History

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

Select Period
Current Period

Search... Download

Date	Biller	Category	Bill Amount	Reference No	Status
24 Apr 2020	TATA Power	Electricity	€500.00	452	Completed

Page 1 of 1 (1 of 1 items) < 1 >

NOTE

With Payment History get all the past bill payment & recharges records with a few click. Check whether you paid bill or not, check if the payment was on time!

You can even download or e-mail a copy of the e-receipt of your bill payment.

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Field Description

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

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

The options are:

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

From Date - To Date	The date range to view the bill payments done during the specific date.
----------------------------	---

This field appears if you select **Select Date Range** option from the **Select Period** list.

Search By	The user can search a specific biller by entering the Biller Nickname or Biller Category.
------------------	---

Download	The user can download the payment history in csv or pdf format.
-----------------	---

Search Results

Date	Date on which the bill payment is made.
-------------	---

Field Name	Description
Billers	The nickname of the biller is displayed if the biller is a registered biller; if the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
Category	The category of the biller as maintained in the administrator biller maintenance.
Bill Amount	The amount paid by the user.
Reference No.	Host reference number generated at the time of the payment transaction.
Status	Status of the payment transaction

To view the payment history of the specific period:

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

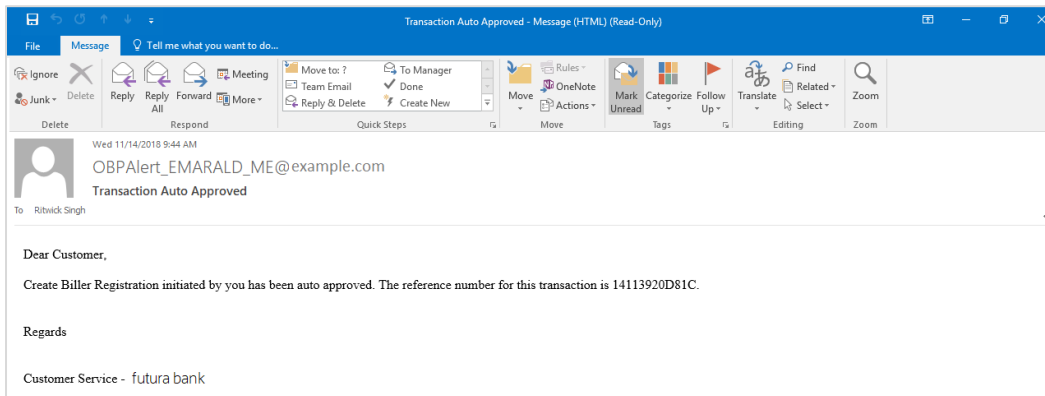
[Home](#)

11. Alerts

Alerts are generated in case of following instances.

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

Example of Alerts



[Home](#)