

Corporate Payments User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.1.0.0

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Corporate Payments User Manual

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Table of Contents

1. Preface	1-1
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility.....	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure	1-1
1.5 Related Information Sources.....	1-1
2. Transaction Host Integration Matrix	2-1
3. Payments	3-1
4. Manage Payees	4-1
4.1 Payee Summary	4-2
4.2 Payee Details.....	4-5
4.3 Edit Payee Details	4-8
4.4 Delete Payee Account/ Demand Draft.....	4-23
5. Add Payee - Bank Account	5-1
5.1 Add Payee – Internal Account Transfer.....	5-3
5.2 Add Payee - Domestic Account Transfer	5-6
5.3 Add Payee - International Account Transfer	5-10
6. Add Payee - Demand Draft.....	6-1
6.1 Add Payee – Domestic Demand Draft.....	6-3
6.2 Add Payee – International Demand Draft.....	6-8
7. Adhoc Demand Draft	7-1
7.1 Adhoc Demand Draft - Domestic.....	7-1
7.2 Adhoc Demand Draft - International	7-6
8. Adhoc Payment.....	8-1
8.1 Adhoc Payment – Internal Fund Transfer.....	8-2
8.2 Adhoc Payment – Domestic Fund Transfer	8-5
8.3 Adhoc Payment – International Fund Transfer.....	8-7
9. Issue Demand Drafts	9-1
9.1 Issue Demand Draft.....	9-1
10. Make Payment (Transfer Money).....	10-1
10.1 Make Payment - Existing Payee.....	10-2

10.2	Suggestive Credit Value Date	10-5
10.3	Make Payment - My Accounts.....	10-6
11.	Multiple Transfers	11-1
12.	MT101 Bilateral Agreement Upload.....	12-1
13.	MT101 Instruction.....	13-3
14.	Repeat Transfers	14-1
14.1	View Repeat Transfers	14-2
14.2	Stop Repeat Transfer	14-5
14.3	Set Repeat Transfers: Existing Payee.....	14-6
14.4	Set Repeat Transfers: Adhoc Payee	14-11
15.	Positive Pay	15-1
16.	External Accounts.....	16-1
17.	Inward Remittance Inquiry	17-4
17.1	Inward Remittance Inquiry	17-4
17.2	Inward Remittance Inquiry – Details.....	17-7
18.	Payment Status Inquiry	18-1
18.1	Payment Status Inquiry – Summary	18-2
18.2	Payment Status Inquiry – Details Screen	18-5
18.3	UETR Status Inquiry	18-8
18.4	Payment Cancellation.....	18-9
18.5	Payment Cloning	18-11
19.	MT101 Instructions Inquiry	19-1
19.1	MT101 Instructions Inquiry – Summary.....	19-1
19.2	MT101 Instructions Inquiry – Details Screen.....	19-3
20.	Favorites	20-1
20.1	Favorites – Summary.....	20-1
20.2	Delete Favorites.....	20-2
21.	Saved Payment Drafts	21-1
22.	View Limits.....	22-2

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 22.2.1.0.0, 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	Oracle Banking Payments 14.7.0.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
1	Payments Widgets		
	Payments Quick Links Widget	NH	NH
2	Transfer Money		
	Own Accounts	✓	✓
	Internal Account	✓	✓
	India Domestic - NEFT	×	×
	India Domestic - RTGS	×	×
	India Domestic - IMPS	×	×
	SEPA - Credit Transfer	✓	×
	International Transfer	✓	✓
3	Adhoc Transfer		
	Internal Account	✓	✓
	India Domestic - NEFT	×	×
	India Domestic - RTGS	×	×
	India Domestic - IMPS	×	×

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.7.0.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
	International Transfer	✓	✓
4	Multiple Transfers		
	Internal Account	✓	✓
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA - Credit Transfer	✓	✗
	International Transfer	✓	✓
5	Manage Payees		
	Internal*	✓	✓
	India Domestic - NEFT*	✗	✗
	India Domestic - RTGS*	✗	✗
	India Domestic - IMPS*	✗	✗
	International Transfer*	✓	✓
	SEPA - Credit Transfer*	✓	✗
	Domestic Draft*	✓	✗
	International Draft*	✓	✗
6	Demand Draft		
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗
7	Adhoc Demand Draft		

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.7.0.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗
8	Repeat Transfers		
	Own Accounts	✓	✗
	Internal Accounts	✓	✗
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA	✓	✗
	SWIFT	✓	✗
9	Manage Debtors	✓	✗
10	Request Money	✓	✗
11	View Repeat Transfers		
	Own Account - Repeat Payment	✓	✗
	Internal Transfer - Repeat Payment	✓	✗
	India Domestic - NEFT - Repeat Payment	✗	✗
	India Domestic - RTGS - Repeat Payment	✗	✗
	India Domestic - IMPS - Repeat Payment	✗	✗
12	Inward Remittance Inquiry	✓	✗
13	Payment Status Inquiry	✓	✗
14	Payment Cancellation		

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.7.0.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
	Own Accounts	✓	✓
	Internal Account	✓	✓
	SWIFT	✓	x
15	Favorites	NH	NH

* Host integration is required only to validate information captured as part of payee details. Payee information is not stored in the host system.

[Home](#)

3. Payments

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

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.

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

Features Supported In Application

Payment features supported in application includes:

- Favorite Transactions
- Payee Setup
- Repeat Transfer
- Make Single Payment
- Make Multiple Payments
- Adhoc Payment
- Demand Draft Issuance
- Payment Inquiries

[Home](#)

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 Payee' feature not only enables users to register payees, but also enables them to add accounts to a registered payee and view and delete the accounts of existing payees. Additionally, the user can also initiate a payment from this screen by selecting the option 'Pay' against a specific account of a payee.

Payee Maintenance is provided for following payment transactions:

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

Payee Access Type:

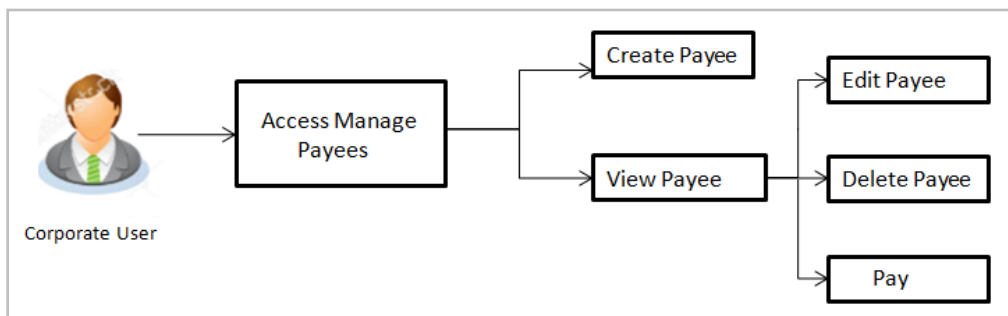
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- Public: A Payee marked as 'Public' is visible to all the users mapped to the Party ID of the user who created a payee. While, all users of the party can view and use the payee while initiating payments, only the user who has created the payee, can edit and delete the payee.
- Private: A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can use such payees while initiating payment and modify or delete the private payees.

Pre-Requisites

- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

Workflow



Features Supported In the application

Functions available on Payees are as follows:

- Create Payee
- View Payee
- Edit Payee (Access Type)
- Delete Payee

How to reach here:

Toggle menu > Payments > Payee > Manage Payees

4.1 Payee Summary

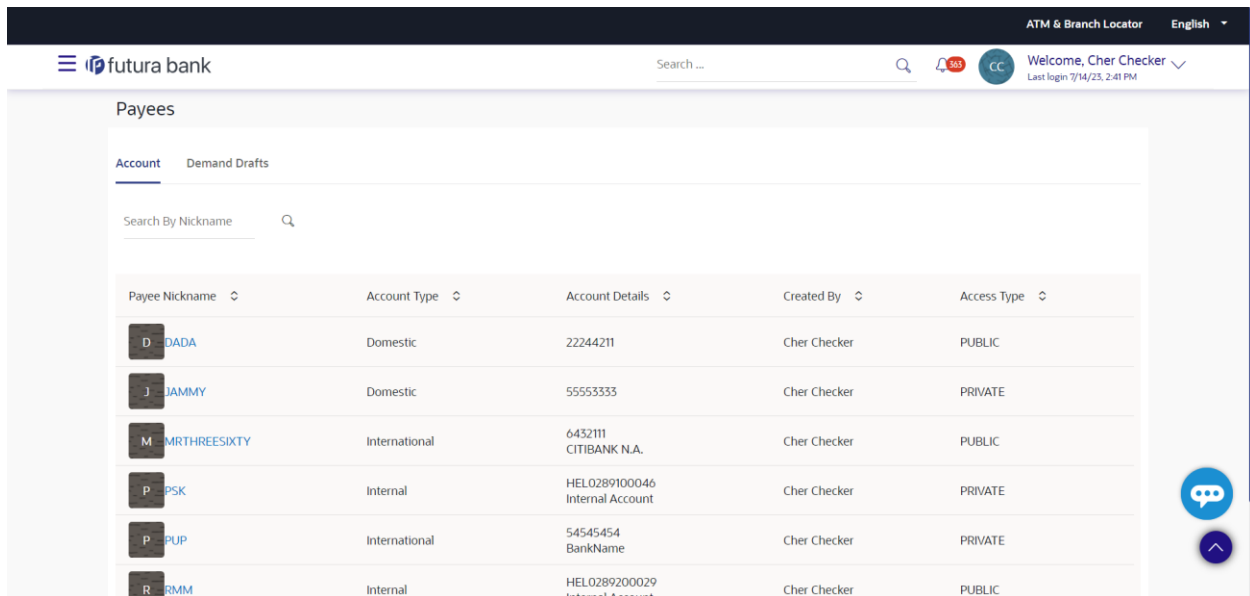
A summarized view of all the Payees maintained by the logged in user, along with the public payees created by other users of the Party, are listed on the Payee Summary screen. A separate section is provided on the screen to view the 'Accounts' payees and 'Demand Drafts' payees. By default, all the payees maintained (created by the logged in user and shared by other users of a party) under type 'Accounts' are listed on the screen.

Users can search for a specific payee by entering the name of the payee in the search field provided. The user is able to view payee details by selecting the provided option and is also able to edit (only access i.e. private or public and payee photo) or delete a payee record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen.

To manage payees:

1. All the registered payees are listed down by their names, photos (if uploaded) and other details defined at the time of payee creation. If no photo has been uploaded against a payee, the initials of the payee appear in place of a photo.

Payees



Field Description

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

Payee Accounts

Below fields appears for Account type of payees.

Payee Nickname Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.

Account Type The type of account associated with the payee.

- Internal
- Domestic
- International

Account Details The details of the account associated with the payee.

Created By The name of the user who created the payee.

Access Type The access type of the payee.

The values can be:

- Public
- Private

Field Name	Description
Payee - Demand Drafts	
Below fields appears if the payee is holding a demand draft.	
Payee Nickname	Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	The type of draft. The values can be: <ul style="list-style-type: none">• Domestic• International
Draft Favoring	Draft favoring details.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none">• Public• Private

-
- Click the **Payee Name** hyperlink to go to the payee details screen.
OR
Click **Create** to create a new payee.

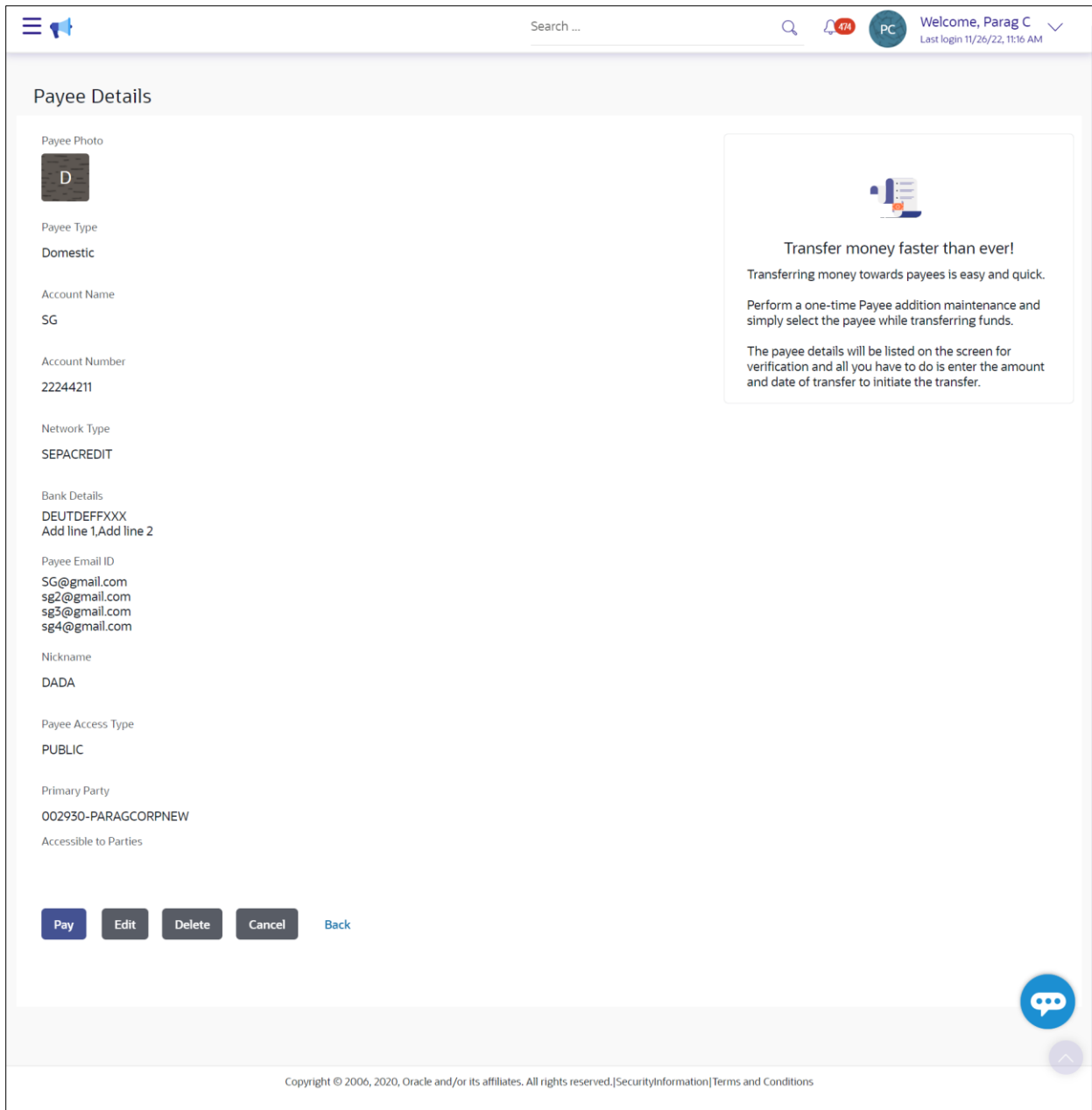
4.2 Payee Details

The user is able to view payee details by clicking on the hyperlink provided on the payee’s name on the payee summary screen.

To view payee details:

1. Click on the hyperlink of a payee’s name. The **Payee Details** screen appears.

Payee Details



Field Description

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

The following fields appear if a bank account payee is being viewed.

Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
--------------------	---

Payee Type	The payee type can be one of the following <ul style="list-style-type: none"> • Internal • Domestic • International
-------------------	--

Account Name	The name of the payee as maintained in the bank account.
---------------------	--

Account Number	The bank account number of the payee.
-----------------------	---------------------------------------

Bank Details	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field is appears for Domestic and International type account payee.
---------------------	--

Payee Address	The address of the payee. This field appears if the details being viewed are that of an International payee.
----------------------	--

Nickname	The payee's nickname as defined at the time of payee creation.
-----------------	--

Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private
--------------------	---


Payee Details - Demand Draft

The following fields are applicable for Demand Draft payees.

Payee Name	Name of the payee for identification.
-------------------	---------------------------------------

Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
--------------------	---

Field Name	Description
Draft Type	The type of draft. The values can be: <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	The name of the payee as it is to be printed on the draft.
Draft Payable at	The name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is International) at which the draft is payable.
Deliver Draft to	The draft delivery preference as specified at the time of payee creation. The values can be: <ul style="list-style-type: none"> • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private


2. Click  to modify the payee details. For more information, refer the **Edit Payee** section.
OR
Click **Pay** to make a payment towards the payee. The user is directed to the **Transfer Money** page with the payee information prepopulated. This option is available if the details being viewed are that of an Account Payee.
OR
Click **Issue** to issue a demand draft towards the payee. The user is directed to the **Issue Demand Draft** page with the payee information prepopulated. This option is available if the details being viewed are that of a Draft Payee.
OR
Click **Delete** to delete a payee. A warning message appears on the screen.
Click **Proceed** to confirm the payee deletion. The payee is deleted and a payee deletion confirmation message is displayed on the screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

4.3 Edit Payee Details

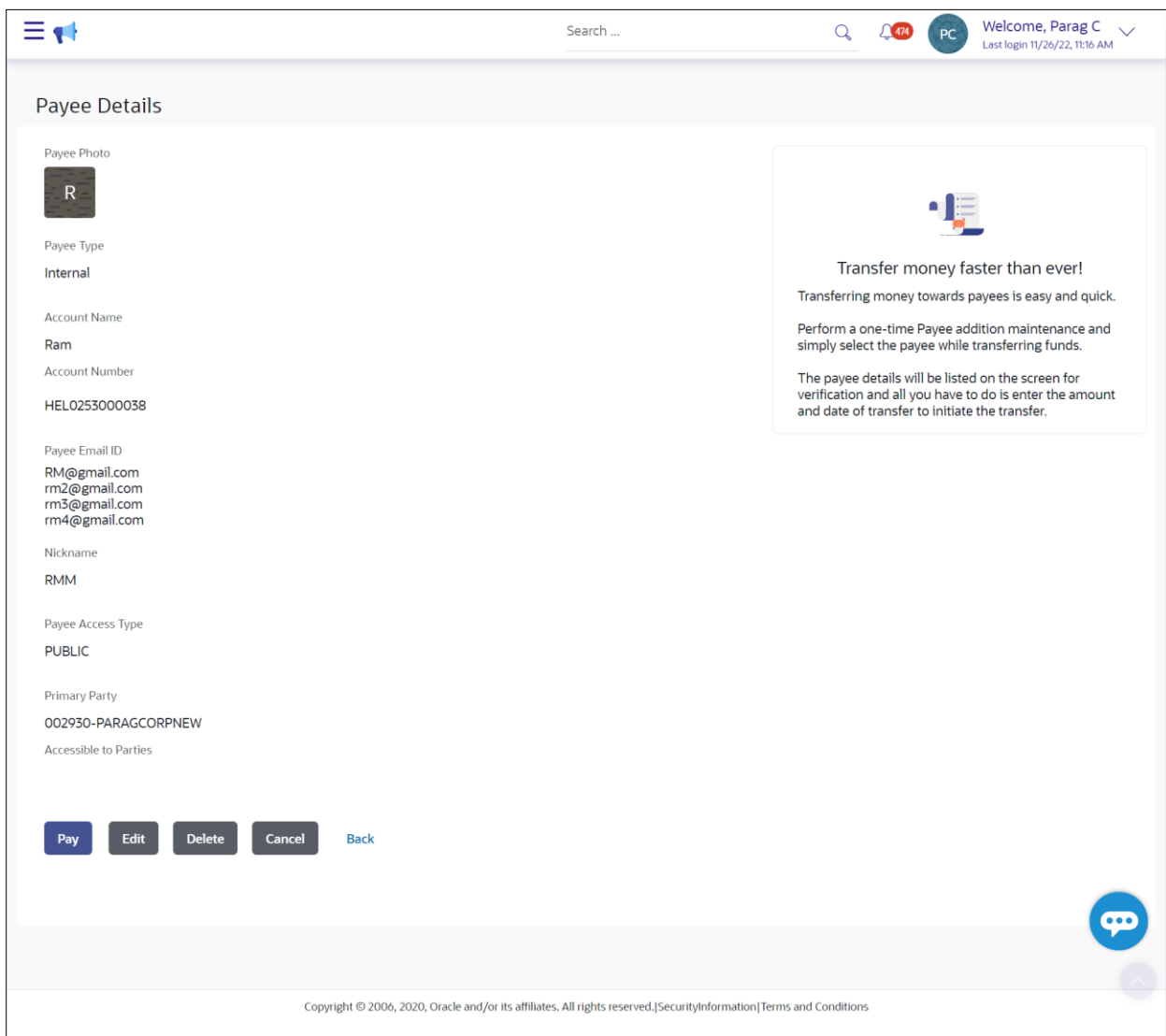
A user can edit a private payee i.e. a payee that has been created by the user himself. As a part of the edit payee functionality, the user can edit the payee photo, payee access type and certain other details such as account number, payee nickname, etc.

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. Click on the hyperlink of a payee's name. The **Payee Details** screen appears.
2. Click . The **Edit Payee Details** screen appears.

Edit Payee Details – Internal Account Payee



The screenshot displays the 'Payee Details' interface. At the top, there is a navigation bar with a search field and user information: 'Welcome, Parag C', 'Last login 11/26/22, 11:16 AM'. The main content area is titled 'Payee Details' and lists the following information:

- Payee Photo:** A square icon with the letter 'R'.
- Payee Type:** Internal
- Account Name:** Ram
- Account Number:** HEL0253000038
- Payee Email ID:** RM@gmail.com, rm2@gmail.com, rm3@gmail.com, rm4@gmail.com
- Nickname:** RMM
- Payee Access Type:** PUBLIC
- Primary Party:** 002930-PARAGCORPNEW
- Accessible to Parties:** (empty field)

At the bottom of the details list, there are five buttons: 'Pay' (blue), 'Edit' (grey), 'Delete' (grey), 'Cancel' (grey), and 'Back' (blue). To the right of the details, a white box 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.

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

Fields that may need a little explanation are listed below

Field Name	Description
Payee Details - Bank Account	
Account Name	The name of the payee as maintained against the payee's account in the bank. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.
Access Type	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

-
3. 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.

4. In the **Account Number** field, edit the payee's account number, if required.
1. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
2. In the **Account Name** field, edit the payee account name, if required.
3. In the **Nickname** field, edit the payee's nickname, if required.
4. In The **Access Type** field, click to change the payee access type, if required.
5. Click **Save** to save any changes.
OR
Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.
 - a. Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
OR
Click **No** to return to the **Edit Payee Details** screen.

6. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.
 - a. Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
OR
Click **No** to return to the **Edit Payee Review** screen.
OR
Click **Back** to return to the **Edit Payee Details** screen.
7. A success message along with Reference Number, Status and account details appear on the confirmation page.
Click **Go to Dashboard** to navigate back to the **Dashboard**.
OR
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

Edit Payee Details – Domestic Account Payee

Field Description

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

Payee Details - Bank Account

The following fields are applicable for Account type payees.

Payee Name	The payee name appears as defined at the time of creation.
-------------------	--

Field Name	Description
Payee Photo	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.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> • Internal • Domestic • International
Network Type	Name of the local payment network. This field is editable.
Account Number	The bank account number of the payee. This field is editable.
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Payee Account Type (Enabled only in Case of India NEFT, India RTGS, India IMPS)	The type of payee account associated with the payee. This field is editable. The options are: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
Bank Code (BIC)	The international bank code of the bank in which the payee's account is held. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

Field Name	Description
Access Type	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

1. 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.

2. In the **Account Number** field, edit the payee's account number, if required.
3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
4. In the **Account Name** field, edit the payee account name, if required.
5. In the **Bank Code (BIC)** field, edit the value of bank code, if required.
6. In the **Nickname** field, edit the nickname of the payee, if required.
7. In the **Access Type** field, click to change the access type, if required.
8. Repeat steps 8 to 10 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – International Account Payee

ATM & Branch Locator English ▾

futura bank
Search ...
965
Welcome, Cher Checker ▾
Last login: 7/14/23, 2:41 PM

Add Bank Account Payee

Payee Photo

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

Internal
Domestic
International

Account Number Required

Confirm Account Number Required

Account Name Required

Address Line 1 Required

Address Line 2

City

Country

Please Select ▾

Payee Email ID

Add Email ID
Pay Via

NCC Bank Details SWIFT Code

National Clearing Code

Required

Verify

Lookup National Clearing Code

Intermediary Bank

Yes No

Nickname

Required

Access Type

Private
Public

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 Description

Field Name	Description
Payee Photo	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.

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Payee Type	The type appears as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
Account Number	The bank account number of the payee. This field is editable.
Confirm Account Number	The bank account number to be re-entered by the payee for confirmation. This field is editable.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Address Line 1-2	The address of the payee. These fields are editable.
City	The city in which the payee resides. This field is editable.
Country	The country in which the payee resides. This field is editable.
Pay Via	The mode through which payments to this payee are to be made. This field is not editable.
SWIFT Code	The SWIFT code associated with the payee's account number. This field appears if the SWIFT code option was selected in the Pay Via field at the time of payee creation. This field is editable.
NCC	The national clearing code associated with the payee's account number. This field appears if NCC was selected in the Pay Via field at the time of payee creation. This field is editable.
Bank Details	Details of the payee's bank account.
The following fields appear if Bank Details was selected in the Pay Via at the time of payee creation. All these fields are editable.	
Bank Name	Name of the bank in which the payee account is held.
City	City to which the bank belongs.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

Field Name	Description
Access Type	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> • Public • Private

1. 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.

2. In the **Account Number** field, edit the payee's account number, if required.
3. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
4. In the **Account Name** field, edit the payee account name, if required.
5. In the **Address Line 1 and 2** fields, edit the payee's address, if required.
6. In the **City** field, edit the city in which the payee resides, if required.
7. From the **Country** list, change the country in which the payee resides, if required.
8. 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.
9. In the **Nickname** field, edit the nickname of the payee, if required.
10. In the **Access Type** field, click to change the access type, if required.
11. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

Edit Payee Details - Domestic Demand Draft Payee

The screenshot shows the 'Edit Payee Details' interface for a Domestic Demand Draft Payee. The form includes the following fields and options:

- Bank Account:** Payee Name: abcDom; Payee Photo: Upload Photo (Max image size - 1000 KB, File format - .JPG and .PNG)
- Draft Type:** DOMESTIC
- Draft Favouring:** Jane Doe
- Draft Payable at City:** California
- Delivery Location:** Branch Near Me, My Address, Other Address
- City:** California
- Branch Near Me:** FLEXCUBE UNIVERSAL BANK
- Unit 1:** Block A, California

Buttons: Save, Cancel

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Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	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.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Draft Type	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.
Draft Favouring	The name of the payee as it is to be printed on the draft. This field is editable.
Draft Payable at City	The name of the city in which the draft is payable. This field is editable.

Field Name	Description
Delivery Location	<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"> • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

The following section appears if you select the **Branch Near Me** option 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 The address lines 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.

Field Name	Description
Access Type	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> • Public • Private

1. 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.

2. In the **Draft Favouring** field, edit the draft favouring information, if required.
3. From the **Draft Payable at City** list, change the city at which the draft is payable, if required.
4. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
5. Change corresponding fields pertaining to draft delivery based on selection in the **Delivery Location** field, if required.
6. In the **Access Type** field, click to change the access type, if required.
7. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

Edit Payee Details - International Draft Type Payee

The screenshot shows the 'Edit Payee Details' page for an International Draft Type Payee. The page is titled 'Edit Payee Details' and is part of the 'futura bank' interface. The user is logged in as 'Mack Thomas' and the page is in English. The main content area is divided into two columns. The left column contains the following fields: 'Bank Account', 'Payee Name' (abcDom), 'Payee Photo' (with an 'Upload Photo' button and instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'), 'Draft Type' (INTERNATIONAL), 'Draft Favouring' (Jane Doe), 'Draft Payable at Country' (United Kingdom), 'City' (London), 'Delivery Location' (Branch Near Me), 'City' (London), 'Branch Near Me' (FLEXCUBE UNIVERSAL BANK), 'Unit 1', 'Block A', 'GREAT BRITAIN', and 'Access Type' (Private/Public). The right column contains a 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.' At the bottom of the page, there are 'Save' and 'Cancel' buttons. 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
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
Payee Photo	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.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Draft Type	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.
Draft Favouring	The name of the payee as it is to be printed on the draft. This field is editable.
Draft Payable at Country	The name of the country at which the draft is payable. This field is editable.

Field Name	Description
City	The name of the city in which the draft is payable. This field is editable.
Delivery Location	<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"> • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

The following section appears if you select the **Branch Near Me** option in 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

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

Address Line 1-2 The address lines 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.

Field Name	Description
Access Type	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> • Public • Private

1. 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.

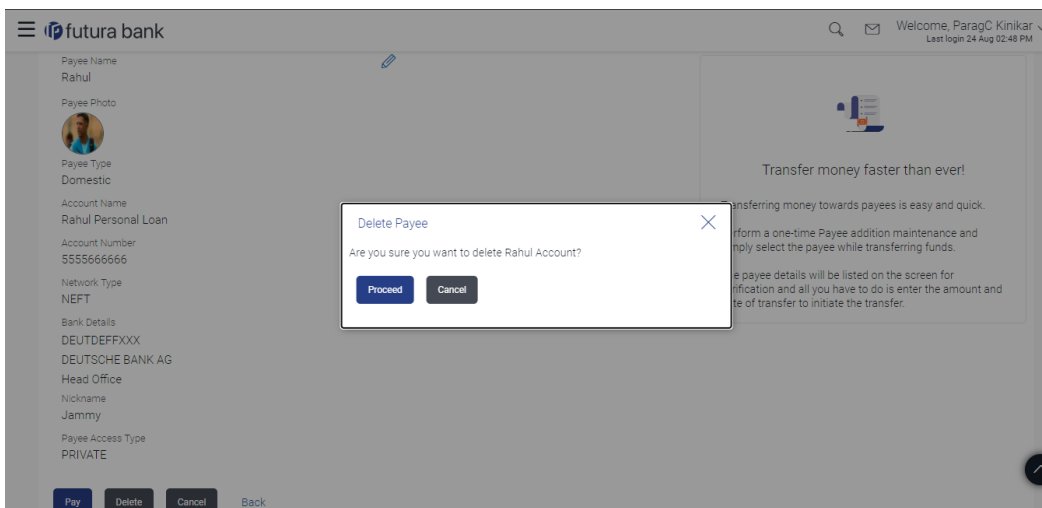
2. In the **Draft Favouring** field, edit the draft favouring information, if required.
3. From the **Draft Payable at Country** list, change the country at which the draft is payable, if required.
4. From the **City** field, change the city at which the draft is payable, if required.
5. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
6. Change the corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.
7. In The **Access Type** field, click to change the access type, if required.
8. Repeat steps 8 to 10 of the **Edit Payee Details – Internal Account Type** section.

4.4 Delete Payee Account/ Demand Draft

To delete the payee:

1. Click on the hyperlink of a payee's name. The Payee Details screen appears.
2. 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.

[Home](#)

5. 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:

Toggle menu > Payments > Setups > Manage Payees > Create

To add new payee:

1. Click on the 3 vertical dots on the top right of the **Manage Payees** screen.

The screenshot displays the 'Payees' management screen in the Futura Bank portal. At the top, there are navigation options like 'Viewer', 'ATM & Branch Locator', and 'English'. The user is logged in as SHAIL Kadam. The main content area shows a table of existing payees. Two context menus are open, highlighting the 'Add Account Payee' and 'Add Draft Payee' options. The table lists various payees such as AustinDomSEPA, dom004, domestic1122, etc.

Payee Name	Payee Type	Account Details	Nickname	Created By	Access Type
AustinDomSEPA	Domestic	BE52001737270909 Banca Privada d'Andorra	AustinRSEPA	S KInitiator	PUBLIC
dom004	Domestic	123123	dom004	S KInitiator	PUBLIC
dom300	Domestic	234234	dom300	SWATI MAKER	PUBLIC
domestic1122	Domestic	1122	SEPA	S KApprover5	PUBLIC
domesticiban	Domestic	DE24500700101234512345	domesticiban1	Brandon Rolf	PUBLIC
Dominolnt	Internal	HELO231000048 Internal Account	Dominolnt	Henry Cavill	PUBLIC
Dominolnt299	Internal	HELO231000048 Internal Account	Dominolnt299	Henry Cavill	PUBLIC
DominoYTY	Internal	HELO253100043 Internal Account	Dominolnteeewa	S KApprover5	PUBLIC
DWInternal1	Internal	HELO227000561 Internal Account	DreamWorks1	S KApprover5	PUBLIC
Garylnt299	Internal	HELO231000068 Internal Account	Garylnt299	Henry Cavill	PUBLIC

Field Description

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

2. Select the **Bank Account** option to create bank account type of payee. The Add Payee screen appears in which the user can specify information to create a bank account payee.

5.1 **Add Payee – Internal Account Transfer**

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.

To create a payee for internal account transfer:

1. In the **Account Type** field, select the **Internal**.

Add Payee – Internal Account

☰
Search ...
🔍
🔔 474
PC
Welcome, Parag C
Last login 11/26/22, 11:16 AM

Add Bank Account Payee

Payee Photo

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

Internal Domestic International

Account Number

Confirm Account Number

HEL0253000038

Account Name

Ram

Payee Email ID

RM@gmail.com

rm2@gmail.com 🗑️

rm3@gmail.com 🗑️

rm4@gmail.com 🗑️

Nickname

RMM

Access Type

Private **Public**

Primary Party

002930-PARAGCORPNEW

Accessible to Parties

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.

💬

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Account Type	Select Internal.
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	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.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

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

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

OR

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

2. Click **Add** to add the payee.

OR

Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.

Click **Yes** to confirm cancellation of payee creation. The user is navigated to the dashboard.

Click **No** to return to the Add Payee screen.

Note: If, while creating a payee, the user enters an account number or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

3. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation.
OR
Click **Back**. The user is directed back to the previous screen with values in editable form.
4. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

5.2 Add Payee - Domestic Account Transfer

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.

To create a payee for domestic account transfer:

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.

Add Payee – Domestic Account

☰
Search ...
🔍
🔔 474
PC
Welcome, Parag C
Last login 11/26/22, 11:16 AM

Add Bank Account Payee

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

22244211

Account Name

SG

Payee Email ID

SG@gmail.com

sg2@gmail.com

sg3@gmail.com

sg4@gmail.com

Bank Details

DEUTDEFFXXX
Add line 1
Add line 2
[Reset BIC Code](#)

Nickname

DADA

Access Type

Private
Public

Primary Party

002930-PARAGCORPNEW

Accessible to Parties

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.

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Payee Type	Select Domestic
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
Network Type	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	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.
Payee Account Type (Only Applicable for India NEFT, India RTGS, India IMPS)	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
BIC Code	The user can specify the Bank Identification Code of the payee's account.
BIC Code Look up Link	
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.	
BIC Code	Complete or partial BIC Code
Bank Name	Bank Name of the payee

Field Name	Description
City	The city corresponding to the BIC Code
BIC Code Lookup - Search Result	
The following details are displayed per record as search results arrived at based on the information defined in the search fields.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
BIC Code	The Complete BIC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

Note:

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

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

OR

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

2. Click **Add** to add the payee.

OR

Click **Cancel** to cancel the transaction.

Note: If, while creating a domestic account payee, the user enters an account number and BIC code combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

3. The **Review** screen appears. Verify the details, and click **Confirm**.

OR

Click **Cancel** to cancel to the operation.

OR

Click **Back**. The user is directed back to the previous screen with values in editable form.

4. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status and payee details. Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

5.3 **Add Payee - International Account Transfer**

An international fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. Hence, while adding a payee who holds an international account, the user is required to specify extensive details of the payee's account including the network code to be used to transfer money to the account as well as the details of the bank in which the account is held.

To create a payee for international account transfer:

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.

Add Payee - International Account

☰
Search ...
🔍
🔔 4/4
👤 PC
Welcome, Parag C
Last login 11/26/22, 11:16 AM

Add Bank Account Payee

Payee Photo

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

Internal

Domestic

International

Account Number

Confirm Account Number

6432111

Account Name

ABD

Address Line 1

Add1

Address Line 2

Add2

City

JoBurg

Country

United Arab Emirates ▼

Payee Email ID

AB@gmail.com

ab2@gmail.com 🗑

ab3@gmail.com 🗑

ab4@gmail.com 🗑

Pay Via

NCC
 Bank Details
 SWIFT Code

CITIAEADXXX
CITIBANK N.A.
KHALID IBN AL WALID STREET

Reset

Intermediary Bank

Yes
 No

Nickname

MRTHRESIXTY

Access Type

Private

Public

Primary Party

002930-PARAGCORPNEW

Accessible to Parties

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.

Submit
Cancel
Back

💬
↑

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Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Payee Type	Select International
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	Country of the payee.
Payee Email ID	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.
Pay Via	Specify the network through which all transfers made towards the payee should be processed. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT code Look up	
The following fields appear if the SWIFT Code option is selected in the Pay Via field.	
SWIFT Code value	Specify the SWIFT code /National Clearing code value of the payee's account.
Lookup SWIFT Code	Select this option to search the SWIFT code.

Field Name	Description
SWIFT Code Look up	
The following fields appear on a pop up window if the Lookup SWIFT Code link is clicked.	
BIC Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Result	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
BIC Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
NCC Look up	
The following fields appear if the NCC option is selected in the Pay Via field.	
NCC	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 clicked.	
NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.

Field Name	Description
NCC Lookup - Search Result	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Branch	The names of banks branch as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
NCC Code	The NCC codes are listed as fetched on the basis of the search criteria.

The following fields appear if the **Bank Details** option is selected in the **Pay Via** field.

Bank Name	Enter the name of the bank at which the payee's account is held.
Bank address	Enter the address of the bank's branch at which the payee's account is held.
Country	Select the country in which the payee's account is held.
City	Enter the name of the city in which the payee's account is held.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private
Accessible to Parties	During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's public.

Note:

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

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

OR

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

2. Click **Add** to add the payee.
OR
Click **Cancel** to cancel the transaction.

Note: If, while creating an international account payee, the user enters an account number and SWIFT code or NCC combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

3. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel to the operation.
OR
Click **Back**. The user is directed back to the previous screen with values in editable form.
4. A message confirming submission of payee creation request appears on the confirmation page along with the transaction reference number, status, payee details and payee address.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen. This option will not be available if the Add Payee transaction is pending authorization.

[Home](#)

6. 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 center 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 Domestic Demand Draft transaction. A Demand Draft, unlike a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the draft not clearing. Application allows user to save the payee details of the draft through payee maintenance. Payees 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 options are provided for the same:

- Branch Near Me – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.
- My address – 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:

Toggle menu > Payments > Payee > Manage Payees > Add Draft Payee

Viewer ATM & Branch Locator English

futura bank Search ...

Welcome, SHAIL Kadam Last login 27 Feb 04:05 PM

Payees

Account Demand Drafts

Add Account Payee

Add Draft Payee

Add Account Payee

Add Draft Payee

Access Type

Search By Payee Name

Payee Name	Payee Type	Account Details	Nickname	Created By	Access Type
AustinDomSEPA	Domestic	BE52001737270909 Banca Privada d'Andorra	AustinRSEPA	S KInitiator	PUBLIC
dom004	Domestic	123123	dom004	S KInitiator	PUBLIC
dom300	Domestic	234234	dom300	SWATI MAKER	PUBLIC
domestic1122	Domestic	1122	SEPA	S KApprover5	PUBLIC
domesticiban	Domestic	DE24500700101234512345	domesticiban1	Brandon Rolf	Add Account Payee
Dominolnt	Internal	HELO231000048 Internal Account	Dominolnt	Henry Cavill	Add Account Payee
Dominolnt299	Internal	HELO231000048 Internal Account	Dominolnt299	Henry Cavill	Add Draft Payee
DominoYTY	Internal	HELO253100043 Internal Account	Dominolnteeewa	S KApprover5	PUBLIC
DWInternal1	Internal	HELO227000561 Internal Account	DreamWorks1	S KApprover5	PUBLIC
GaryInt299	Internal	HELO231000068 Internal Account	GaryInt299	Henry Cavill	PUBLIC

Page 1 of 5 (1-10 of 44 items) 1 2 3 4 5

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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"> • Bank Account • Demand Draft

1. Select the **Demand Draft** option to create a Demand Draft payee. The Add Payee screen appears in which the user can specify information to create a demand draft payee.

6.1 **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 Demand Draft Payee' form in the Futura Bank mobile app. The form is titled 'Add Demand Draft Payee' and is located within a mobile application interface. The top navigation bar includes 'Viewer', 'ATM & Branch Locator', and 'English'. The user is identified as 'SHAIL Kadam' with a last login of '27 Feb 04:05 PM'. The form fields are as follows:

- Payee Name:** A text input field with a 'Required' label.
- Payee Photo:** An 'Upload Photo' button with a camera icon. Below it, text reads: 'Max image size - 1000 KB. File format - .JPG and .PNG'.
- Draft Type:** Two radio buttons: 'Domestic' (selected) and 'International'.
- Draft Favouring:** A text input field with a 'Required' label.
- Draft Payable At:** A dropdown menu with 'Select' and a 'Required' label.
- Location Selection:** Three radio buttons: 'Branch Near Me' (selected), 'My Address', and 'Other Address'.
- City:** A dropdown menu with 'INDIA' selected.
- Branch Near Me:** A dropdown menu with 'MUMBAI 98001' selected. Below it, a list of branches is visible: 'BANGALORE 2205', 'BANGALORE 2205', 'INDIA', and 'INDIA'.
- Access Type:** Two radio buttons: 'Private' (selected) and 'Public'.
- Buttons:** 'Submit', 'Cancel', and 'Back' buttons are located at the bottom of the form.

On the right side of the form, there is a promotional message box with the heading 'Transfer money faster than ever!' and the 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

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

Field Name	Description
Draft Favouring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at City	The name of the city in which the draft is payable.
Delivery Location	<p>Select the option to identify where you would like drafts issued to the payee to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

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 address lines 1 and 2 of the address at which you wish to have the draft delivered.

Field Name	Description
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.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private

1. In the **Payee Name** field, enter the name of the payee for identification.
2. Click 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 the **Change** link to modify the uploaded payee photo.

OR

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

3. In the **Draft Type** field, select the option **Domestic**.
4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. From the **Draft payable at City** list, select the name of the city at which the draft is to be payable.
6. 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 **Other Address** option; 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.

7. Select the desired **Access Type** to be assigned to the payee.
8. Click **Add** to add the payee.
OR
Click **Cancel** to cancel the transaction.
9. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

OR
Click **Back** to return to the Add Payee screen.
10. A message confirming submission of payee creation request appears on the confirm page along with the transaction reference number, status and payee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to issue a draft towards the payee. The user will be navigated to the **Issue Demand Draft** screen. This option will not be available if the Add Payee transaction is pending authorization.

6.2 Add Payee – International Demand Draft

An International Draft payee is created to initiate a request to issue a draft which is payable at 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:

Add Payee - International Demand Draft

The screenshot displays the 'Add Demand Draft Payee' form in the Futura Bank interface. The form is titled 'Add Demand Draft Payee' and is located in the top navigation bar. The form includes the following fields and options:

- Payee Name:** A text input field with a 'Required' label.
- Payee Photo:** An 'Upload Photo' button with a camera icon. Below it, the text reads: 'Max image size - 1000 KB. File format - .JPG and .PNG'.
- Draft Type:** Two radio buttons: 'Domestic' and 'International' (selected).
- Draft Favouring:** A text input field with a 'Required' label.
- Draft Payable At:** A dropdown menu with 'Select' as the current selection.
- Branch Near Me:** Three radio buttons: 'Branch Near Me' (selected), 'My Address', and 'Other Address'. This field is also marked as 'Required'.
- City:** A dropdown menu with 'INDIA' as the current selection.
- Branch Near Me:** A dropdown menu with 'MUMBAI 98001' as the current selection. Below it, a list of branches is shown: 'BANGALORE 2205', 'BANGALORE 2205', 'INDIA', and 'INDIA'.
- Access Type:** Two radio buttons: 'Private' (selected) and 'Public'.
- Buttons:** 'Submit', 'Cancel', and 'Back' buttons are located at the bottom of the form.

On the right side of the form, there is a sidebar with 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.'

The top navigation bar shows the Futura Bank logo, a search bar, and user information: 'Welcome, SHAIL Kadam' and 'Last login 27 Feb 04:05 PM'. The top right corner has links for 'Viewer', 'ATM & Branch Locator', and 'English'.

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Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Draft Type	Type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at Country	Select the country at which the drafts issued towards the payee are to be payable.
City	Specify the name of the city at which drafts issued towards the payee are to be payable.
Delivery Location	Select the option to identify where you would like drafts issued to the payee to be delivered. The options are: <ul style="list-style-type: none"> • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

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 drafts 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
Select Address	Select the address at which you want the draft to be delivered. The options are: <ul style="list-style-type: none"> • 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.	
Country	Select the country at which drafts are to be delivered.
Address Line 1-2	Enter address 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.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private

1. In the **Payee Name** field, enter the name of the payee for identification.
2. Click 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 the **Change** to modify the uploaded payee photo.

OR

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

3. In the **Draft Type** field, select the **International** option.
4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. From the **Draft Payable at Country** list, select country at which drafts issued towards the payee are to be payable.
6. In the **City** field, enter the name of the city at which all drafts issued towards the payee are to be payable.
7. In the **Delivery Location** field, select the appropriate draft delivery option.

- a. If you select **My Address** option;
 - i. From the **Select Address** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.
 - b. If you select **Branch Near Me** option;
 - i. From the **City** list, select the city of the receiving branch.
 - ii. From the **Branch Near Me** list, select the receiving branch.
The complete address of selected branch appears.
 - c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
 - i. In the **Address Line 1-2** fields, enter the address of the payee.
 - ii. In the **City** field, enter the name of the city to which the payee belongs.
 - iii. In the **State** field, enter the name of the State to which the payee belongs.
 - iv. In the **Zip Code** field, enter the zip code of the city to which the payee belongs.
8. Select the appropriate **Access Type** for payee.
 9. Click **Add** to add the payee.
OR
Click **Cancel**, system asks for confirmation and on confirming, navigates to dashboard.
 10. The **Add Payee – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to be navigated to the dashboard.
OR
Click **Back** to return to the Add Payee screen.
 11. The success message of add payee appears along with the transaction reference number, status, Draft Type, Draft Favouring, Payable Country and Payable City.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to go to **Draft Issuance** screen.

FAQ

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

Yes. You can choose to delete the payees that you no longer need.

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

After successfully adding a payee, you may proceed to transfer funds immediately or set a future date for the transaction to take place.

3. Who can access the payees created with access type as ‘Private’?

Private payees can only be accessed by creator of the payee. Only creator of the payee can apply such payees while initiating payment.

4. Who can access the payees created with access type as 'Public'?

Payee marked as 'Public' are visible to all the users mapped to the Party ID of the user who created a payee. All users of the party will be able to view and use these payees while initiating payments, while only the creator will be able to edit and delete the payee.

5. 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 with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

[Home](#)

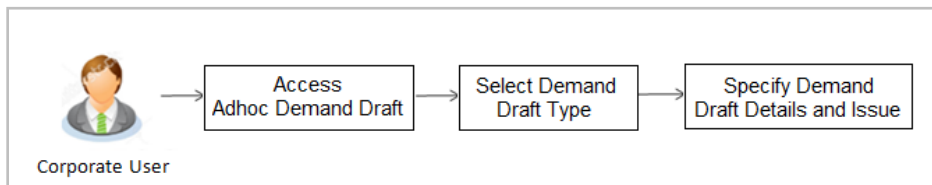
7. Adhoc Demand Draft

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 the corporate user.
- Transaction working window is maintained.
- Transaction limits are assigned to the user to perform the transaction.



How to reach here:

Toggle menu > Payments > Demand Draft > Adhoc Demand Draft

7.1 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 shows the 'Adhoc Demand draft' form in the Futura Bank interface. The form is titled 'Adhoc Demand draft' and includes the following fields and options:

- Draft Type:** Radio buttons for 'Domestic' (selected) and 'International'.
- Draft Favouring:** A text input field with a 'Required' label.
- Draft payable at City:** A dropdown menu with 'Select' and a 'Required' label.
- Delivery Location:** Radio buttons for 'Branch Near Me' (selected), 'My Address', and 'Other Address'.
- City:** A dropdown menu with 'INDIA' selected.
- Branch Near Me:** A dropdown menu with 'MUMBAI 98001' selected. Below it, the text 'BANGALORE 2205', 'BANGALORE 2205', 'INDIA', and 'INDIA' is visible.
- Amount:** A dropdown menu with 'EUR' selected and a 'Required' label. A 'View Limits' link is present below the field.
- Scheduled On:** Radio buttons for 'Now' (selected) and 'Later'.
- Transfer From:** A dropdown menu with 'xxxxxxxxxx0010' selected. Below it, the text 'Balance : EUR908,022.23' is displayed.
- Note:** A text input field with a 'Required' label.

At the bottom of the form, there are three buttons: 'Issue', 'Cancel', and 'Back'. A 'Note' box on the right side of the form contains the following text:

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

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

Field Name	Description
Delivery Location	<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"> • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

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 address 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
Currency	The currency in which the draft is to be issued. Note: Domestic demand drafts can be issued only in the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer View Limits section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • 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.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option Later from the Scheduled On list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	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 **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. 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.
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 the Dashboard.
OR
Click **Back** to navigate back to the **Adhoc Demand Draft** initiation screen.
12. The success message appears, along with the reference number, status and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Go To Dashboard** to go to the **Dashboard** screen.

7.2 **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

Viewer | ATM & Branch Locator | English

futura bank
Welcome, SHAIL Kadam
Last login 27 Feb 04:05 PM

Adhoc Demand draft

Draft Type

Domestic
International

Draft Favouring

 Required

Draft payable at Country

Select
▼

Required

Draft payable at City

 Required

Delivery Location

Branch Near Me
 My Address
 Other Address

City

 ▼

Branch Near Me

 ▼

BANGALORE 2205
BANGALORE 2205
INDIA
INDIA

Amount

▼
 Required

[View Limits](#)

Scheduled On

Now
 Later

Transfer From

▼

Balance : EUR908,022.23

Note

 Required

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.

Issue
Cancel
Back

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Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.

Field Name	Description
Draft Payable at Country	Select the country in which the draft is to be payable.
Draft Payable at City	Enter the name of the city in which the draft is payable.
Delivery Location	<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"> • Branch Near Me: 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. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: 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.

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:
	<ul style="list-style-type: none"> • 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.

Country	Select the country in which the draft is to be delivered.
----------------	---

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

2. In the **Draft Favouring** field, enter the name of the payee of 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 **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 **Other Address** option; specify the 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.
5. From the **Currency** field, select the currency in which the draft is to be issued.
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 the Dashboard.
OR
Click **Back** to navigate to the **Adhoc Demand Draft initiation** screen.
12. The success message appears, along with the reference number, status and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.
OR
Click **e-Receipt** to download the electronic receipt.
13. Click **Add as Payee** option to register the beneficiary as a payee.
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-Demand Draft** section.

[Home](#)

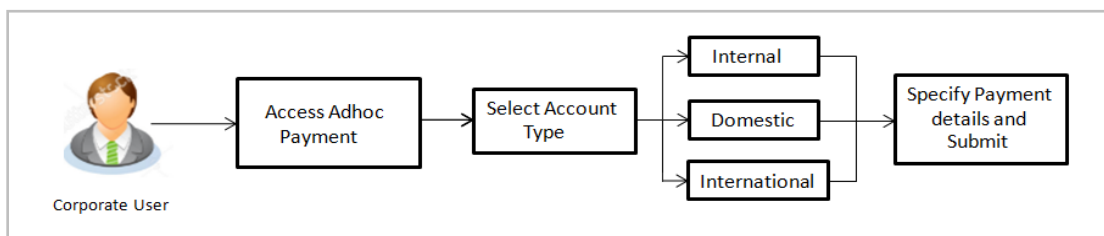
8. Adhoc Payment

An adhoc transfer is one which 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, the user is required to specify all the details of the beneficiary including bank and branch details (depending on the type of transfer) along with transfer details while initiating an adhoc transfer.

Pre-Requisites

- Transaction and account access is provided to the corporate user.
- Approval rules are set up for corporate user to perform the required actions.
- Transaction limits are assigned to the user to perform the transaction.

Workflow



Features Supported In the application

The following types of transactions are supported under Adhoc Payments

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

Toggle menu > Payments > Transfers > Transfers – Adhoc Payee

8.1 Adhoc Payment – Internal Fund Transfer

An Internal Bank Account transfer is a transfer to an account which is maintained within the Bank.

The screenshot shows the 'Transfers - Adhoc Payee' interface on the Futura Bank website. The user is logged in as SHAIL Kadam. The form is for an internal fund transfer. The 'Payment Type' is set to 'Internal'. The account number is masked with asterisks. The confirm account number is HEL0255000038. The account name is Brian Lara. The payee email ID is brian@exampleDomain.com. The transfer is from an account with ID xxxxxxx0010 and a balance of EUR908,022.23. The transfer amount is EUR89.00. The transfer is scheduled for 'Now'. There is a checked box for 'Charges to be debited from Debit Account'. The customer reference number is 987602176. The note is 'Sample'. At the bottom, there are buttons for 'Pay', 'Save As Draft', 'Cancel', and 'Back'. A sidebar on the right contains a gift icon and text about the benefits of the service.

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.

Click **Pay** to initiate the transfer. This will lead you to a review screen where data input in the first screen can be reviewed.

Transfers - Adhoc Payee

Review of Transfers - Adhoc Payee
You initiated a request for Adhoc Payment. Please review details before you confirm!

Payment Type
Internal

Account Number
HELO253000038

Account Name
Brian Lara

Payee Email ID
brian@exampleDomain.com

Transfer From
xxxxxxxxxxxx0010

Pay By
Credit Account Currency

Transfer Amount
EUR89.00

Charges
Corporate Social Responsibility : EUR10.00
Repair Charges : EUR1.78
Transaction Charges : EUR20.00
Tax on Transaction Charges : EUR0.20

Transfer When
10 Dec 2021

Account from which charges will be debited
xxxxxxxxxxxx0010

Customer Reference Number
987602176

Note
Sample

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

Information
Cutoff is on 10 Dec 2021 23:59:00. The transaction will be processed on 10 Dec 2021.

Information
Suggestive Credit Date for this transaction is 10 Dec 2021

Viewer | ATM & Branch Locator | English

Welcome, SHAIL Kadam
Last login 24 Feb 06:28 PM

Clear all notifications

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OR


From the data entry screen, click on **Save as Draft** to save a draft of the input data. The system will let you assign a name to the Draft.

The screenshot displays the Futura Bank web interface. At the top left is the Futura Bank logo and a search bar. At the top right, it says "Welcome, Parag C" with a dropdown arrow and "Last login 27 Jan 11:12 AM". Below the header, there is a "View Limits" link. The main form area includes a "Transfer When" section with radio buttons for "Now" (selected) and "Later". Below that is a "Customer Reference Number" field containing "45466789". A "Note" field contains the text "Internal Payment To Parag". At the bottom of the form are buttons for "Pay", "Save As Draft", "Cancel", and "Back". A modal dialog titled "Save Payment Draft" is open in the center, showing a "Draft Name" field with the text "Internal Payment" and two buttons: "Save" and "Cancel". At the very bottom of the page, there is a copyright notice: "Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [Security|Information|Terms and Conditions]"

8.2 **Adhoc Payment – Domestic Fund Transfer**

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. Also, the user needs to select the network only once, as opposed to twice during the Transfer Money flow (Once during Payee Creation and once during the actual Payment)

Approver ▾ ATM & Branch Locator English ▾

 Search ...QWelcome, Parag C ▾
Last login 27 Jan 11:12 AM

Transfers - Adhoc Payee

Payment Type

InternalDomesticInternational

Network Type

SEPA CREDIT ▾

Account Number

.....

Confirm Account Number

98999899

Account Name

PSK Limited

Payee Email ID

psk@gmail.com

[Add Email ID](#)

Bank Details

DEUTDEFFXXX
Add line 1
Add line 2
[Reset BIC Code](#)

Transfer From

xxxxxxxxxxxx0019 ▾

Balance : EUR9,989,542.08

Pay By

Transfer Currency ▾

Transfer Amount

EUR ▾ EUR1,500.00

[View Limits](#)

Transfer When

Now Later

Payment Details

Routine Payment

[Add Payment Details](#)


Customer Reference Number

55556666

Note

Domestic Payment To PSK

PaySave As DraftCancel[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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8.3 **Adhoc Payment – International Fund Transfer**

For International Transfers the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents. Once configured, the list will show up on the screen.

Please note: There would be some operational and implementation effort required for document upload to work.

When the payment is submitted, the documents will be stored to a configured Document Store (DMS or DB or any other repository depending on the implementation). The document reference numbers will be passed to the back end payment processor along with the payment request.

Approver ATM & Branch Locator English

futura bank Search ... Welcome, Parag C Last login 27 Jan 11:12 AM

Transfers - Adhoc Payee

Payment Type
 Internal Domestic International

Account Number

Confirm Account Number
55555555

Account Name
Johnson Limited

Address Line 1
81 McLachlan Street

Address Line 2
Bungalally

City
Sydney

Country
Australia

Payee Email ID
psk@gmail.com
[Add Email ID](#)

Pay via
 NCC Bank Details SWIFT Code

10000
MORGAN STANLEY BANK
AV. MERITXELL 80
[Reset](#)

Transfer From
xxxxxxxxxxxx0019
Balance : EUR9,989,542.08

Pay By
Transfer Currency

Transfer Amount
EUR EUR1,200.00
[View Limits](#)

Transfer When
 Now Later

Correspondence Charges
PAYEE

Transfer via Intermediary Bank
 Yes No


Payment Details
Amount Payment
[Add Payment Details](#)

Internal Note
Monthly Payment

Customer Reference Number
4355677
[Upload Documents](#)

[Pay](#) [Save As Draft](#) [Cancel](#) [Back](#)

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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.

[Home](#)

9. Issue Demand Drafts

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 by specifying details such as the amount for which the draft is to be drawn, the account from which the funds are to be debited as well as the date on which the draft is to be drawn.

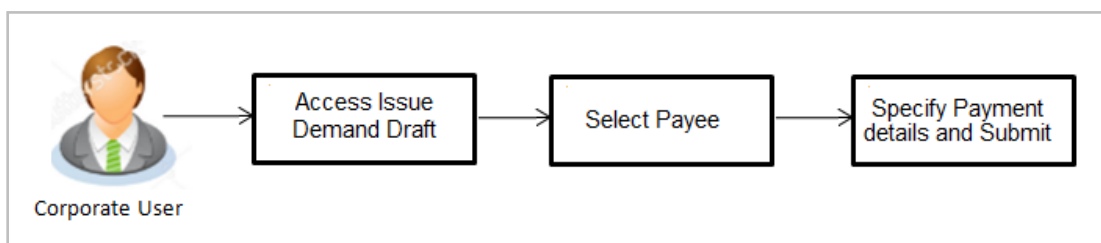
Prerequisites:

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

Features supported in the application

User can request for two types of drafts:

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



How to reach here:

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

OR

Dashboard > Quick Links > Issue Draft

9.1 Issue Demand Draft

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 logged in user and shared by other users of the party are listed for selection. Details of the selected payee are auto populated on the transaction screen. 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.

An E-Receipt gets generated on the successful completion of the transaction. The E-Receipt gets displayed in Activity Log detailed view.

Issue Demand Draft

The screenshot shows the 'Issue Demand Draft' form in the Futura Bank interface. The form includes the following fields and options:

- Favoursing:** N Nick
- Delivery Mode:** Branch Near Me
- Delivery Location:** FLEXCUBE UNIVERSAL BANK, Unit 1, Block A, California, GREAT BRITAIN
- Amount:** EUR, €1,000.00 (with a [View Limits](#) link)
- Scheduled On:** Now (selected), Later
- Transfer From:** xxxxxxxxxxxx0097
- Balance:** €20,156.67
- Note:** Monthly Pymt (68 Characters Left)

A **Note** box on the right contains the following text:

All the Demand Draft requests will be processed on the next working day.
 Drafts will be couriered to the defined delivery address within 3 to 5 business days.
 Any charges (including correspondent bank charges) will be deducted from your account.

At the bottom of the form, there are 'Issue' and 'Cancel' buttons. A help button is located at the bottom right with the text 'Hey, I am here to help if you need it!'.

Field Description

Field Name	Description
Favoursing	Select the payee to whom the demand draft is to be issued. All the demand draft payees to which the user has access will be listed for selection.
Draft Details	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.
Currency	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.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.

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

To issue a demand draft:

1. 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.
2. From the **Currency** list, select the preferred currency.
3. In the **Amount** field, enter amount for which the draft needs to be issued.
4. In the **Scheduled On** field, select the appropriate date of transfer.
 - a. 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 on which the draft is to be drawn.
5. From the **Transfer From** list, select the account from which funds need to be drawn.
6. In the Note field, specify a note or remarks.
7. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
8. The **Draft Issuance - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and go back to the **Dashboard**.
OR
Click **Back** to go back to the previous screen.
9. The success message appears along with the transaction reference number, host reference number, status and draft details.
Click **Go to Dashboard** to go to Dashboard screen.

OR

Click Add Favorite to mark the transaction as favorite. The transaction is added in the favorite transactions list. For more information on the favorite transactions feature, refer the section **Favorites** in this user manual.

OR

Click the **e-Receipt** link to download the electronic receipt. For more information refer the **e-Receipt** section in the ***Corporate Customer Services User Manual***.

FAQ

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

You can initiate future dated demand draft issuance request using scheduling later option.

1. 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.

2. What happens if the transaction amount is less than set Transaction Limit?

If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to initiate demand draft issuance request.

3. Can I request for demand draft issuance a payee registered as my payee but Demand draft favouring name is different?

No, using this transaction, you can initiate a demand draft issuance request to existing payee and demand draft favouring details cannot be edited while initiating a request.

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

Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

5. How will I receive a physical copy of a demand draft?

Bank will operationally issue a draft and mail it to the address specified while maintaining a payee.

6. When can I generate an e-receipt?

The user can generate an E-receipt of the transaction, after transaction has been processed, in the Core Banking application.

[Home](#)

10. Make Payment (Transfer Money)

Navigate to *Payments >> Transfers >> Transfers – Existing Payee*

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 simply select a payee towards which the transfer is to take place. The user is not required to explicitly select the transfer type (internal, domestic or international) since this categorization is undertaken at the time of payee creation.

Prerequisites:

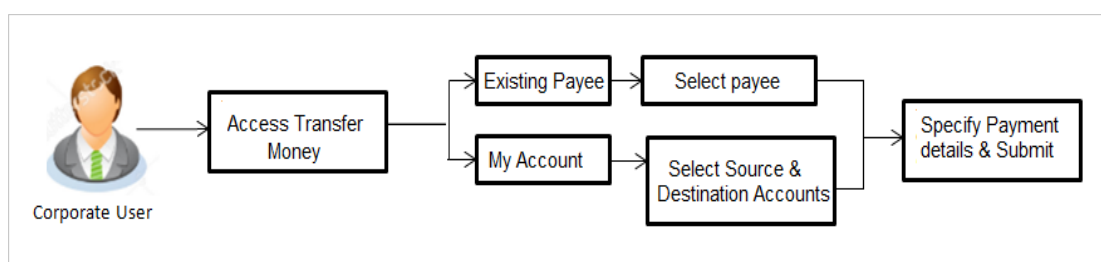
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee – Internal, Domestic and International transfers are supported and are triggered based on the payee and specific payee account selection.
- My Accounts – Users are able to transfer funds within their own accounts held in the bank.

Workflow



10.1 Make Payment - Existing Payee

Approver ▾ ATM & Branch Locator English ▾

futura bank
Search ...
🔍

15
Welcome, Parag C ▾
Last login 27 Jan 11:46 AM

Transfer Money

Transfer Type

Existing Payee My Accounts

Payee

Sourav ▾

D

DADA

<small>Account Number</small>	<small>Payee Type</small>
22244211	DOMESTIC
<small>Account Name</small>	
SG	
<small>Payee Email ID</small>	
SG@gmail.com	
sg2@gmail.com	
sg3@gmail.com	
<small>Bank Details</small>	
DEUTDEFFXXX	
Add line 1, Add line 2	
<small>Network Type</small>	
SEPA CREDIT	

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

Transfer From

xxxxxxxxxxxx0016 ▾

Balance : EUR9,999,089.45

Pay By

Transfer Currency ▾

Transfer Amount

EUR ▾ EUR10.00

[View Limits](#)

Transfer When

Now Later

Select Network

SEPA CREDIT ▾

Charges to be debited from Debit Account

Payment Details

Payments

Enter 0 to 35 characters.

[Add Payment Details](#)

Customer Reference Number

345432

Note

Transfer Domestic

Pay
Save As Draft
Cancel
Back

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

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own account)
Existing Payee	
The following fields appear if the Existing Payee option is selected in the Transfer Type field.	
Payee	Select the payee
Transfer From	Account from which money will be debited.
Currency	The currency in which the transfer is to take place. Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer. For International transfer, the user can select the currency from the list.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer <u>View Limits</u> section.
Select Network (Applicable only for Domestic Payee Type)	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.
Account from which Charges will be debited	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.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. Note: This field is appears only for International Payee.

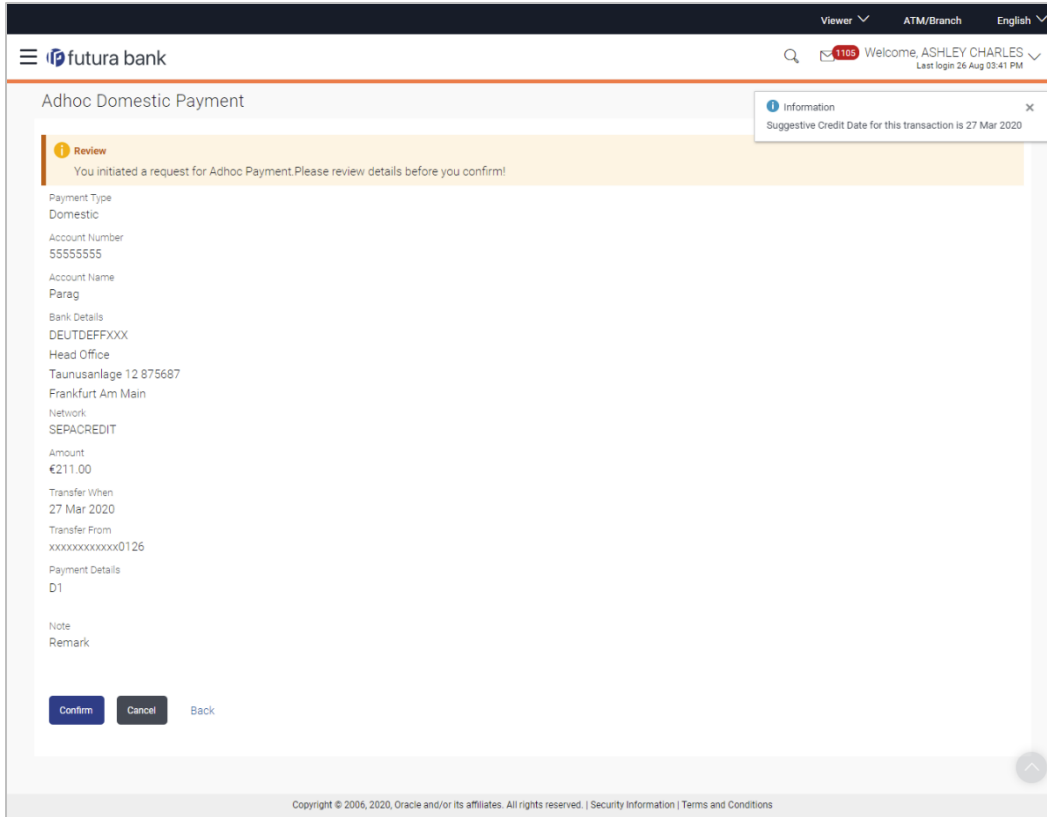
Field Name	Description
Pay Via	<p>Select the network through which the payment is to be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p>
Payment Details	<p>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.</p>
Note	<p>Narrative for the transaction. This will be internal to the bank.</p>

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](#).

10.2 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.

10.3 Make Payment - My Accounts

The screenshot displays the 'Transfer Money' page in the Futura Bank system. At the top, there is a navigation bar with 'Approver', 'ATM & Branch Locator', and 'English'. The main header includes the Futura Bank logo, a search bar, and a user greeting: 'Welcome, Parag C' with a last login time of '27 Jan 11:46 AM'. The page title is 'Transfer Money'. The form is divided into several sections: 'Transfer Type' with radio buttons for 'Existing Payee' and 'My Accounts'; 'Transfer To' with a dropdown menu showing 'xxxxxxxxxxxx0016' and a balance of 'EUR9,999,089.45'; 'Transfer From' with a dropdown menu showing 'xxxxxxxxxxxx0027' and a balance of 'EUR9,999,999.00'; 'Pay By' with a dropdown for 'Credit Account Currency'; 'Transfer Amount' with a dropdown for 'EUR' and a value of 'EUR10.00', plus a 'View Limits' link; 'Transfer When' with radio buttons for 'Now' (selected) and 'Later'; a checked checkbox for 'Charges to be debited from Debit Account'; and a 'Note' field with the text 'Own Payment'. At the bottom of the form are buttons for 'Pay', 'Save As Draft', 'Cancel', and 'Back'. On the right side, there is a promotional message with a gift icon: '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'. The footer contains the text: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions'.

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

Note: The “Send To Modify” feature of approvals is supported for Self, Internal, SEPA and International Transfers.

11. Multiple Transfers

The Multiple Transfers feature enables the corporate user 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 type's i.e. internal, domestic and international transfers, with different transfer dates, all at once from a single screen.

Prerequisites:

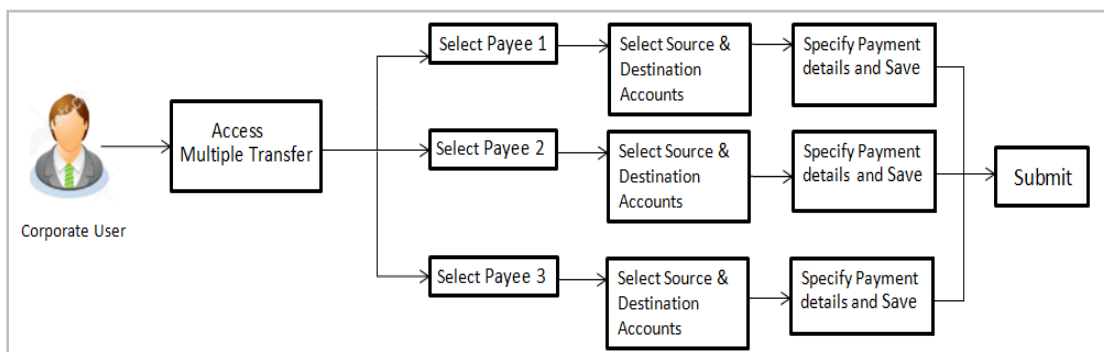
- Transaction and account access are provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in the application

Multiple transfers allow the user to make payments

- To Existing Payees – by selecting registered payees

Workflow



How to reach here:

Toggle menu > Payments > Payments and Transfers > Multiple Transfers

Multiple Transfers

ATM/Branch English

futura bank Welcome, ParagC Kinikar Last login 24 Aug 03 02 PM

Multiple Transfers

Payee 1

Payee: Parag

HomeLoan

Account Number: HEL0046900015 Payee Type: INTERNAL Account Name: MyAccount

Transfer From: xxxxxxxxxxxx0028 Balance: €10,000.00

Amount: GBP £11.00 View Limits

Transfer When: Now Later

Note: Transfer To My Account

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

Payee 2

Payee: Rahul

Jammy

Account Number: 5555666666 Payee Type: DOMESTIC Account Name: Rahul Personal Loan

Bank Details: DEUTDEFFXXX,DEUTSCHE BANK AG,Head Office

Network Type: NEFT

Transfer From: xxxxxxxxxxxx0028 Balance: €10,000.00

Amount: EUR €211.00 View Limits

Transfer When: Now Later

Select Network: NEFT

Note: Transfer To Jammy

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

Add Another Payment

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

Hey, I am here to help if you need it!

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Field Description

Field Name	Description
<p>The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:</p>	
Payee Record Number	Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.
Payee	Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, account type, etc. will be displayed on the screen.
Account Number	On selecting the payee, the account number associated with the payee appears.
Account Type	The type of account or transfer type associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Payee Address	Address of the payee in the bank account. This field appears for International type of payee.
Bank Details	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. <u>Note: Bank Details do not get displayed for Internal Payees</u>
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	Select the currency in which the transfer is to take place. <u>Note: Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers. For International transfers, the user can select the currency from the list.</u>
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer View Limits section.

Field Name	Description
Transfer When	<p>The facility to specify when the funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Pay Via	<p>Select the network through which the transfer is to take place.</p> <p>This field is displayed only if the transfer is a domestic transfer in India region.</p> <p>The options are:</p> <ul style="list-style-type: none"> • NEFT • RTGS • IMPS <hr/> <p>Note: The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.</p> <hr/>
Transfer Date	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option Later is selected from the Transfer When list.</p>
Correspondence Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer <p>This field appears against a record where the transfer is being made towards an international payee.</p>
Transfer via Intermediary Bank	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <hr/> <p>Note: This field appears only for International Payee.</p> <hr/>

Field Name	Description
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p>

SWIFT / National clearing code value SWIFT code /National Clearing code value.

SWIFT code Look up

Below fields appears if the SWIFT Code option is selected in Pay Via field.

Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.

SWIFT Code Lookup - Search Result

Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.

National clearing code Look up



Below fields appears if the National clearing code option is selected in **Pay Via** field.

Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.

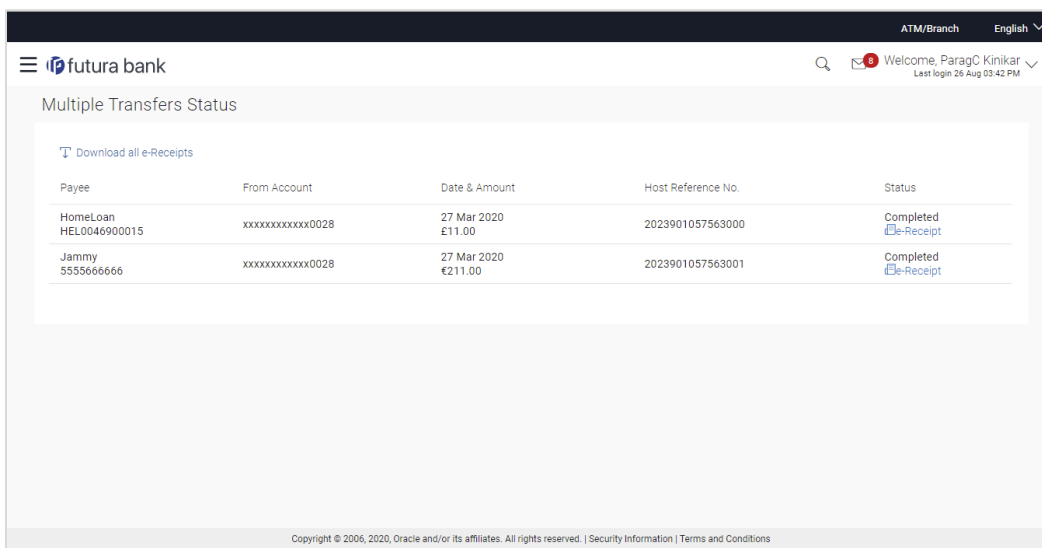
Field Name	Description
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.
Below fields appears if the Bank Details option is selected in Pay Via field.	
Bank Name	Name of the bank.
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
Payment Details	Specify payment details. This field appears against a record where the transfer is being made towards an international payee.
Add Payment Details	The link to add more details of the transfer. This field appears only for International Payee.
Note	Select the note/ remarks for fund transfer. This field appears only for International Payee.
Note	Specify a note or remarks against the transfer.

To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds. The payee details of the selected payee appear.
2. From the **Transfer From** account list, select the account from which the transfer needs to be made.
3. From the **Currency** list, select the appropriate currency.
4. In the **Amount** field, enter the transfer amount.
5. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - a. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
6. If the transfer type is **Domestic**, in the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.
7. If the transfer type is **International**,
 - a. From the **Correspondence Charges** list, select the appropriate option.
 - b. In the **Transfer via Intermediary Bank** field, select the appropriate option.
 - c. If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the **Pay Via** field.
 - i. If you select **Swift** option:
 1. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.
 2. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - ii. If you select **National Clearing code** option:
 1. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.
 2. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - iii. If you select **Bank details** option:
 1. In the **Bank Name** field, enter the bank name.
 2. In the **Bank Address** field, enter the complete address of the bank.
 3. From the **Country** list, select the country of the bank.
 4. From the **City** list, select the city to which the bank belongs.
 - d. In the **Payment Details** field, enter the details of the fund transfer.
8. If you have selected International payee, select the appropriate remarks from the **Note** list.
9. In the **Note** field, specify a note or remarks.
10. Click **Save** to save the payment record.
OR
Click **Make a Copy and Save**, if you want to save a copy of the transaction.
OR
Click **Reset Fields** to clear the entered data.

11. Repeat Steps 1 to 9 for Payee 2.
OR
Click **Add Another Payment** if you want to add another payment record.
12. Click  against a saved record to edit the transfer details of that record.
OR
Click  against a record to delete that record.
13. Click **Submit** to submit all the transfer records to the bank.
OR
Click **Cancel** to cancel the operation and to navigate back to the dashboard.
14. The **Multiple Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Expand All** to view the payment details.
Click **Collapse All** to hide the payment details.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
OR
Click **Back** to edit the transfer details. The Multiple Transfer screen with saved fund transfer details appear in editable form.
15. The success message appears along with the status of transaction.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Click Here** to view the status of each transfer.
The **Multiple Transfer - Status** screen appears.

Multiple Transfers – Status



Multiple Transfers Status

[Download all e-Receipts](#)

Payee	From Account	Date & Amount	Host Reference No.	Status
HomeLoan HEL0046900015	xxxxxxxxxxxx0028	27 Mar 2020 £11.00	2023901057563000	Completed e-Receipt
Jammy 5555666666	xxxxxxxxxxxx0028	27 Mar 2020 €211.00	2023901057563001	Completed e-Receipt

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Field Description

Field Name	Description
Payee	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.
From Account	The source account from which the funds are transferred.
Date & Amount	The date of transfer along with the amount that is transferred towards the payee's account.
Host Reference Number	The unique number generated on completion of the transaction in the Core Banking application.
Status	The status of the transaction.
Action	The link to download the e-receipt of transaction.
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

16. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
OR
Click **Download all e-Receipts** link to download the e-receipts for all the transactions.

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. 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.

[Home](#)

12. MT101 Bilateral Agreement Upload

The MT101 module facilitates the transfer of funds, domestically and/or internationally by sending SWIFT MT101 instruction to the user's bank. A bank can play one of 2 possible roles in an MT101 instruction:

1. Executing Bank
2. Forwarding Bank

Executing Bank Agreement Upload

In this role, the MT101 instruction ends at the bank and it in turn leads the bank to initiate a payment (either a SWIFT or a local payment or an internal transfer)

For this case, the bank needs to have an agreement in place with the sender bank.

The screenshot shows a web application interface for uploading an Inbound Agreement. The header includes a search bar, a notification bell with '4/4', a user profile for 'Parag C', and a welcome message with the last login time '11/26/22, 11:16 AM'. The main content area is titled 'Inbound Agreement' and contains the following fields and tables:

- Party ID:** ***930
- Party Name:** PARAGCORPNEW
- Start Date:** 11/28/22
- End Date:** 11/30/22
- Cut Off Hour:** 1
- Cut Off Minute:** 1
- Allowed Accounts Table:**

Account ID	Currency	Account Name
<input checked="" type="checkbox"/> xxxxxxxxxxxx0016	EUR	
<input type="checkbox"/> xxxxxxxxxxxx0027	EUR	
<input type="checkbox"/> xxxxxxxxxxxx0038	EUR	
- Allowed Senders Table:**

Sender ID	Sender Name
DEUTDEFFXXX	DEUTSCHE BANK AG

At the bottom of the form are three buttons: 'Submit', 'Cancel', and 'Back'. A footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

A corporate user can define the debit accounts for which the agreement is to be in place and also the sender banks from whom instructions can be accepted for execution purposes.

The agreement will have a time period defined during which it will be treated as a valid agreement.

The agreements initiated from OBDX will be stored in OBPM and therefore will be effective for incoming MT101 transactions that hit OBPM for the executing bank scenario.

Forwarding Bank Agreement Upload

The screenshot shows a web interface for uploading an MT101 Outbound Agreement. The page title is "MT101 Outbound Agreement". The user is logged in as "Parag C" with the last login time of 11/26/22, 11:16 AM. The form contains the following fields and values:

- Party ID: ***930
- Party Name: PARAGCORPNEW
- Start Date: 11/28/22
- End Date: 11/30/22
- Charge Account Number: xxxxxxxxxxxx0016
- External Account Validation Required: Yes
- Receiver Bank Code: DEUTDEFFXX
- Receiver Bank Name: DEUTSCHE BANK AG

At the bottom of the form, there are three buttons: "Submit", "Cancel", and "Back".

The above screen lets a corporate user define the bilateral agreement in the outward leg of an MT101 instruction, when the bank is playing the role of a forwarding bank.

13. MT101 Instruction

The MT101 module facilitates the transfer of funds, domestically and/or internationally by sending SWIFT MT101 instruction to the user's bank. This allows users to debit funds from a single account and credit to multiple domestic and/or international accounts in a single transaction. On the MT101 Instruction screen, all tag option fields will be replaced with channels banking user friendly options. An MT101 Instruction consists of two parts:

3. **General Information (Sequence A):** This is mandatory and contains debit party information like Sender's Reference, Instructing Party and Requested Execution Date.
4. **Transaction Details (Sequence B):** This component is repetitive and must be present at least once in the message.

Standard approval flow (Maker -> Checker) is supported by the system, however, 'Send To Modify' feature is not supported. Bulk Uploads for MT101 Instructions are not in Oracle's scope. Please note, this transaction will only be supported on desktop/laptop devices.

Prerequisites:

- Transaction and account access are provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction working window is maintained
- Transaction limits are assigned to the user to perform the transaction
- External accounts to be added and mapped. Refer to section '16 - External Account'

How to reach here:

Toggle menu > Payments > Payments and Transfers > MT101 Instruction

MT101 Instruction

Party ID : ***980
Party Name : Aramex Logistics Corporation

General Information (Sequence A)

Receiver Bank Name
MASHREQBANK PSC
[Reset](#)

Customer Reference Number
12345

Do you want to add Ordering customer Details to each transaction ? [?](#)

Option
Account With BIC Code ▼

Debit Account Number
xxxxxxxxxxxx2321 ▼

BIC Code
DEUTDEFFXXX
DEUTSCHE BANK AG
Head Office
Taunusanlage N12 8787
Frankfurt Am Main
[Reset](#)

Do you want to add Account Service Institution details to each transaction ? [?](#)

Account Service Institution
 Swift NCC

Swift Code
CITIAEADXXX
CITIBANK N.A.
KHALID IBN AL WALID STREET
749 AB STREET
DUBAI UAE
[Reset](#)



Requested Execution Date
7/31/23 📅

Search ... 🔍

466 AA Welcome, Avril Approver
Last login 7/31/23, 12:08 PM

Field Description

Field Name	Description
Party ID and Party Name	Party ID and Party Name of the user is mentioned.
The following fields are applicable for General Information (Sequence A) of MT101 Instruction:	
Receiver BIC	BIC code of the receiver’s bank
Requested Execution Date	This field specifies the date on which all subsequent transactions should be initiated by the executing bank.
Customer Reference Number	This field specifies the reference to the entire message assigned by the user.
Option	User to select one of the following values: <ul style="list-style-type: none"> Account with BIC Code Account with Address



Field Name	Description
Account Service Institution	User to select one of the following values: Swift or NCC, if the account to be debited belongs to bank other than the receiver bank.
SWIFT Code	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank.
NCC	Enter national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank.
Debit Account Number	External account from which money will be debited.
BIC Code	This field is enabled on selecting the 'Account with BIC Code' option. Enter the instructing party's Business Identifier Code.
Name/Address	This field is enabled on selecting the 'Account with Address' option. Enter name and address of the instructing party.
The following fields are applicable for Transaction Details (Sequence B) of MT101 Instruction:	
F/X Deal Reference	This field specifies the foreign exchange contract reference.
Transaction Amount	The amount and currency for the respective transaction.
Ordered Amount	This amount is to be entered for cross-currency transactions, where the user has a valid F/X deal reference number. The user is to enter the converted ordering amount and currency.
Exchange Rate	Exchange Rate specified while converting the transaction amount to ordering amount.
Action	<p>The settings icon () provisions the user to enter further details of the entry of Transaction Details (Sequence B.)</p> <p>The delete icon () allows the user to delete the respective row.</p>
Credit Account Number	Account number of the creditor.
Option	<p>User to select one of the following values:</p> <ul style="list-style-type: none"> • Name and Address: Represents name and address of creditor. • BIC: Business Identifier Code of the creditor.

Field Name	Description
Payee Name/Address	This field is enabled on selecting the 'Name and Address' option. Enter name and address of creditor.
BIC Code	This field is enabled on selecting the 'BIC' option. Enter Business Identifier Code of the creditor.
Pay Via Swift Code	This field represents the BIC code of the creditor's bank.
Transfer Via Intermediary Bank	User to select yes or no, based on which further details can be filled.
Swift Code	This field is enabled when user wants to enter intermediary bank details. BIC code of the intermediary bank to be entered.
Payment Details	You can add up to 4 fields each of length not more than 35. Provisions the user to enter specific details about the transaction.
Instruction Code	This field specifies instructions to be used between the ordering customer and the account servicer.
Regulatory Reporting Details	
Code	User to select 'BENEFRES', to enter Residence of the beneficiary customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer.
Country	User to enter address of beneficiary or ordering customer based on the code selected.

To initiate an MT101 instruction:

1. Enter required details based on the MT101 instruction to be initiated. Click on '**Request**'.
2. User is navigated to the MT101 Instruction review screen. Click on down arrow to check details of each transaction entry (Sequence B).
3. Once details are verified, click on '**Confirm**' button.

MT101 Instruction Review Screen

 🔍  29 Welcome, ParagC Kinikar
Last login 12 Feb 08:34 PM

MT101 Instruction

Review MT101 Instruction
You have initiated MT101 Instruction. Please review the details before you confirm.!

General Information (Sequence A)

Receiver Bank Code UNILAEADXXX	Ordering BIC RANPGB61002
Requested Execution Date 21 Feb 2021	

Transaction Entries (Sequence B)

Expand All Collapse All

Transaction 1			
Credit Account Number HEL21343432	Debit Account Number HEL683049545	Transaction Amount EUR500.00	Correspondence Charges PAYEE

Confirm Cancel Back

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14. 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.

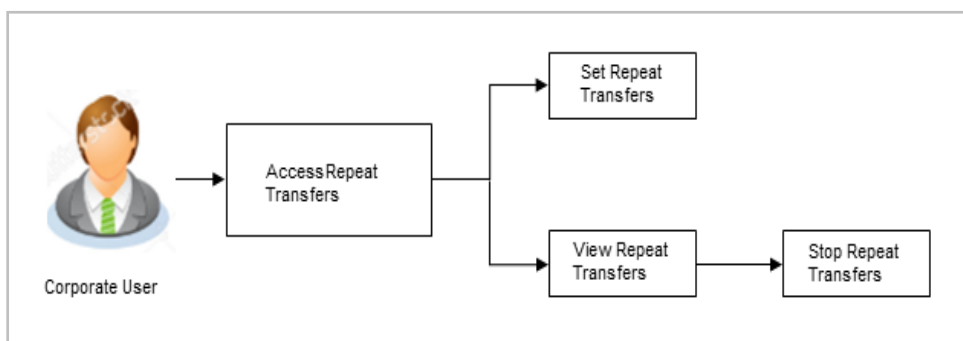
Pre-Requisites

- Transaction and account access is provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction limits are assigned to the user to perform the transaction

Features supported in the application

- Set Repeat Transfers
- View Repeat Transfers
- Stop Repeat Transfers

Workflow



How to reach here:

Toggle menu > Payments > Setups > Repeat Transfers

14.1 View Repeat Transfers

The **View Repeat Transfers** feature enables users to view all the standing orders that have been previously initiated.

To view Repeat Transfers:

1. Go to Payments >> Payment Inquiries >> Repeat Transfers Inquiry.

SEPA xxxxxxxxxxxx0010

Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instances	Status
2203301953526004	Austin Trading	03 Feb 2022	EUR21.00	Once every week	03 Feb 2022	24 Feb 2022	Active
2203101917369001	sd	31 Jan 2022	EUR12.00	Once every week	31 Jan 2022	12 Instance(s)	Active
2201701355540004	Austin Trading	18 Jan 2022	EUR21.00	Once every day	18 Jan 2022	27 Jan 2022	Active
2202401311050001	Austin Trading	13 Jan 2022	EUR44.10	Once every 2 weeks	13 Jan 2022	27 Jan 2022	Active
2201901164650003	SB	12 Jan 2022	EUR233.00	Once every 12 months	12 Jan 2022	4 Instance(s)	Active
2134401208770002	SB	27 Dec 2021	EUR15.00	Once every day	27 Dec 2021	18 Feb 2022	Closed
2129401413870003	SB	27 Dec 2021	EUR13.00	Once every day	27 Dec 2021	18 Feb 2022	Closed
2135701177230003	SB	21 Dec 2021	EUR155.00	Once every 3 months	21 Dec 2021	31 Dec 2022	Closed
2135701198080004	SB	14 Dec 2021	EUR259.00	Once every week	14 Dec 2021	21 Instance(s)	Active
2132001605800009	Acc140	03 Dec 2021	EUR10.00	Once every 6 months	03 Dec 2021	7 Instance(s)	Active

Page 1 of 14 (1-10 of 156 items) | < 1 2 3 4 5 ... 14 >

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Search Criteria

Field Name	Description
Transfer Type	Mandatory Filter. Possible Values are – <ul style="list-style-type: none">• SEPA• Within Bank• Cross Border
Status	Possible Values are – <ul style="list-style-type: none">• Active• Closed
Debit Account Number	Mandatory Filter. Account from which money will be debited.
Reference Number	The unique number generated on completion of the transaction in the Core Banking application.

To view an individual Repeat Transfer instruction - click on the reference number. View Repeat Transfer

The screenshot shows the 'View Repeat Transfer' page in the Futura Bank interface. The page is titled 'View Repeat Transfer' and contains the following information:

- Repeat Transfer**
 - Transfer To: Austin Trading
 - Transfer From: xxxxxxxxxxxx0010
 - Next Payment: 03 Feb 2022
 - Amount: EUR21.00
- Execution Details**
 - Start Date: 03 Feb 2022
 - End Date: 24 Feb 2022
 - Frequency: Once every week
 - No. of Payments: -
 - Note: ee
- Payments History**
 - Table with columns: Sr. No., Execution Date, Status, Reason For Failure.
 - Message: No data to display.
 - Page: 1 (0 of 0 items)
 - Navigation: < > 1 >
 - Buttons: Stop, Back

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Field Description



Field Name	Description
Transfer To	Displays the beneficiary's name.
Transfer From	The source account number along with the account nickname, if maintained, is displayed.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.

Field Name	Description
Execution Details	
Start Date	The start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
End Date	The last date on which repeat transfer instructions are executed.
Frequency	The frequency in which the repeat transfer is executed.
Payment History	
Sr No.	Serial number of the records of the payment history.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of execution of the repeat transfer transaction. Status can be: <ul style="list-style-type: none"> • Active • Failed
Reason of Failure	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

14.2 Stop Repeat Transfer

An option to stop the Repeat Transfer instruction is available on the View Repeat Transfer details page against those transactions that have instructions pending to be executed.

To stop the Repeat Transfers:

- All the repeat transfers maintained appears as a list on **Repeat Transfers** screen.
.
- Click on  against a specific repeat transfer record. The following options appear: Initiate Again/ Stop appear.
- Click **Stop** to stop the repeat transfer.
- The **View Repeat Transfers - Review** screen appears. Verify the details and click **Stop**.

Stop Repeat Transfers

Viewer ATM/Branch English

futura bank Search ...

Welcome, SWATI CHECKER
Last login 19 Aug 01:15 PM

View Repeat Transfer

Review
Are you sure you want to Stop Repeat Transfer?

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

Stop Back

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- The **Stop Repeat Transfers - Confirmation** screen with success message along with the reference number appears.

14.3 Set Repeat Transfers: Existing Payee

Through the Set Repeat Transfers feature, a user can initiate standing instructions to be executed towards a payee.

To set a Repeat Transfer towards an existing payee:

Menu >> Payments >> Transfers >> Repeat Transfers – Existing Payee

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

Approver ATM & Branch Locator English

futura bank Search ... Welcome, Parag C Last login 09 Feb 03:05 PM

Repeat Transfers - Existing Payee

Transfer Type
 Existing Payee My Accounts

Payee
Sourav

Account Type
Domestic

Account Name
SG

Account Number
22244211

Bank Details
DEUTDEFFXXX,Add line 1,Add line 2

Transfer From
xxxxxxxxxxxx0016
Balance : EUR9,998,756.21

Pay By
Transfer Currency

Transfer Amount
EUR EUR12.00
[View Limits](#)

Transfer Frequency
Bi-Monthly

Start Transferring
09 Feb 2022

Stop Transferring
 on after
20 Apr 2022

Payment Details
payment
[Add Payment Details](#)

Note
domestic

Also Transfer Today

Submit **Save As Draft** **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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14.3.1 My Accounts

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

Approver ▾ ATM & Branch Locator English ▾
 Welcome, Parag C ▾
 Last login 09 Feb 03:05 PM

futura bank Search ...

Repeat Transfers - Existing Payee

Transfer Type
 Existing Payee My Accounts

Transfer To
 xxxxxxxx0016 ▾
 Balance : EUR9,998,660.56

Transfer From
 xxxxxxxx0027 ▾
 Balance : EUR9,999,999.00

Pay By
 Credit Account Currency ▾

Transfer Amount
 EUR ▾ EUR14.00
[View Limits](#)

Transfer Frequency
 Semi-Annually ▾

Start Transferring
 09 Feb 2022

Stop Transferring
 on after

2
 instances

Note
 Self

Also Transfer Today

Submit Save As Draft 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
Transfer Type	<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"> • Existing Payee • My Account (User's own account)
Existing Payee	<p>The following fields appear if you select the Existing Payee option in the Transfer to field.</p>
Payee	Select the payee.
Account Number	On selecting the payee, the account number associated with the payee appears.
Account Name	The name of the payee in the bank account appears.
Bank Details	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 is applicable for Cross Border and SEPA payee only.
Transfer From	Select the source account from which the funds are to be transferred.
Pay By	<p>In case of SEPA or SWIFT transfers, this field gives you the option to express the amount in either the Debit Account currency or a different currency.</p> <p>For Internal/Self Transfers, this field gives you the option to express the amount in either the Debit Account currency or the Credit Account currency.</p>
Transfer Amount	Specify the amount to be transferred periodically. The currency will always be the Credit Account currency for Self/Internal transfers.
View Limits	<p>Link to view the transaction limits for the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	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> .
Start Transferring	The date on which the first repeat transfer is to be executed.

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

- Click **Setup**.
OR
Click **Cancel** to cancel the transaction.
- The **Set Repeat Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the **Set Repeat Transfer** screen.
- The success message appears along with the reference number, host reference number, status and transaction details.
Click **Go to Dashboard** to go to Dashboard screen.
OR
Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the **Corporate Customer Services User Manual**.

Note: In case of **My Accounts** option, if the user does not have more than one CASA account, an error message will be displayed when the user selects the **My Accounts** option under the **Transfer Type** field.

14.4 Set Repeat Transfers: Adhoc Payee

Menu >> Payments >> Transfers >> Repeat Transfers – Adhoc Payee

The screenshot displays the 'Repeat Transfers - Adhoc Payee' configuration page in the Futura Bank system. The interface includes a top navigation bar with 'Approver', 'ATM & Branch Locator', and 'English' options. The main content area is divided into several sections:

- Payment Type:** Radio buttons for 'Internal', 'Domestic' (selected), and 'International'.
- Network Type:** A dropdown menu currently set to 'SEPA CREDIT'.
- Account Number:** A field containing '*****'.
- Confirm Account Number:** A field containing '121212'.
- Account Name:** A field containing 'SPS Group'.
- Bank Details:** Includes 'DEUTDEFFXXX', 'Add line 1', 'Add line 2', and a link for 'Reset BIC Code'.
- Transfer From:** A dropdown menu showing 'xxxxxxxxxxxx0016'.
- Balance:** Displayed as 'EUR9,998,886.63'.
- Pay By:** A dropdown menu for 'Transfer Currency'.
- Transfer Amount:** A dropdown menu set to 'EUR' with a value of 'EUR20.00' and a 'View Limits' link.
- Transfer Frequency:** A dropdown menu set to 'Monthly'.
- Start Transferring:** A date field set to '08 Feb 2022'.
- Stop Transferring:** Radio buttons for 'on' and 'after' (selected).
- Instances:** A field containing the number '2'.
- Payment Details:** A section with a 'Details' header and a link for 'Add Payment Details'.
- Note:** A section with a 'My Notes' header.
- Also Transfer Today:** A checkbox that is currently unchecked.

At the bottom of the form, there are four buttons: 'Submit', 'Save As Draft', 'Cancel', and 'Back'. A footer at the very bottom of the page contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions'.

[Home](#)

15. Positive Pay

Positive Pay is a process to deter cheque fraud. A person issuing cheques enters details of the cheques into the system. The details get verified when the issued cheque circles back to the issuer’s bank for clearing. Any discrepancy in the data cheque data entered on the system and the actual cheque received will result in payment being declined.

Debit Account Number
xxxxxxxxxxxx0016

Cheque Number	Cheque Date	Beneficiary Name	Cheque Amount	Remarks	Action
123	03 Feb 2022	Parag	EUR10,000.00	Payment	Invoice Details

Submit Cancel Back

One can initiate positive pay for multiple cheques issued from one account, at a time. Details of invoices, can also be entered for the corporate’s records, if required.

Invoice Details

Invoice Number	Invoice Description	Invoice Date	Invoice Amount	Action
456	Invoice	03 Feb 2022	EUR10,000.00	

Save

Approver ATM & Branch Locator English

futura bank Search ...

Welcome, Parag C Last login 02 Feb 04:59 PM

Create Positive Pay

Review Positive Pay
You have initiated Positive Pay. Please review the details before you confirm.!

Debit Account
xxxxxxxxxxxx0016

Cheque Number	Cheque Date	Beneficiary Name	Cheque Amount	Remarks	Action
123	03 Feb 2022	Parag	EUR10,000.00	Payment	Invoice Details

[Confirm](#) [Cancel](#) [Back](#)

Approver ATM & Branch Locator English

futura bank Search ...

Welcome, Parag C Last login 02 Feb 04:59 PM

Positive Pay

Confirmation
Positive Pay submitted successfully.


Reference Number
02024CB93E57

Host Reference Number
2203301643447000

Status
Completed

Debit Account
xxxxxxxxxxxx0016

What would you like to do next?

 Home

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The request for positive pay gets submitted to the payment processor. Out of the box this is qualified with Oracle Banking Payments (OBPM).

The screens below are part of the Inquiry of all initiated positive pay registrations.

The screenshot shows the 'List Positive Pay' interface in the Futura Bank system. The header includes the bank logo, a search bar, and user details for 'Parag C' with a last login time of 02 Feb 04:59 PM. The main form area contains the following fields:

- Debit Account Number: xxxxxxxxxxxx0016
- Cheque Number: 123
- File Name: (empty)
- File Reference No: (empty)
- From Date: (empty)
- To Date: (empty)
- From Amount: (empty)
- To Amount: (empty)

At the bottom of the form, there are two buttons: 'Apply' and 'Reset'. 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]'.

Clicking on Search will display search results like seen below:

The screenshot shows the Futura Bank web interface. At the top, there is a navigation bar with 'Approver', 'ATM & Branch Locator', and 'English'. Below this is a search bar with the Futura Bank logo and a search icon. The user is logged in as 'Parag C' with the last login time '02 Feb 04:59 PM'. The main content area is titled 'List Positive Pay' and shows a search result for a cheque with reference number '2205301643447001', debit account number 'xxxxxxxxxxxx0016', and cheque number '123'. The beneficiary name is 'Parag', the issue date is '03 Feb 2022', and the cheque amount is 'EUR10,000.00'. The status is 'Active'. There is a link for 'Invoice Details'. The page number is '1 of 1' and there are navigation arrows. At the bottom, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

Status	Explanation
Active	Cheque issued, but not yet cleared or expired
Paid	Cheque cleared successfully
Cancelled	Cheque cancelled by the bank
Stale	Expired Cheque
Payment Stopped	Cheque stopped explicitly by the issuer

[Home](#)

16. External Accounts

External accounts are accounts of our customers who are ordering the MT101 instruction. These accounts are held and serviced at the financial institution who receives the MT101 request from our bank or at the final account servicing institution. These accounts could also be owned by the ordering customer which the instructing customer has explicit authority to debit, for example, a subsidiary account.

Party ID : ***980
Party Name : Aramex Logistics Corporation

Bank Code	Company ID	Account Number	Account Name	Currency	IBAN
Swift Code DEUTDEFFXXX DEUTSCHE BANK AG Head Office Taunusanlage N12 8787 Frankfurt Am Main Reset	009812	0000987654	Accountname001	EUR	IBAN0000

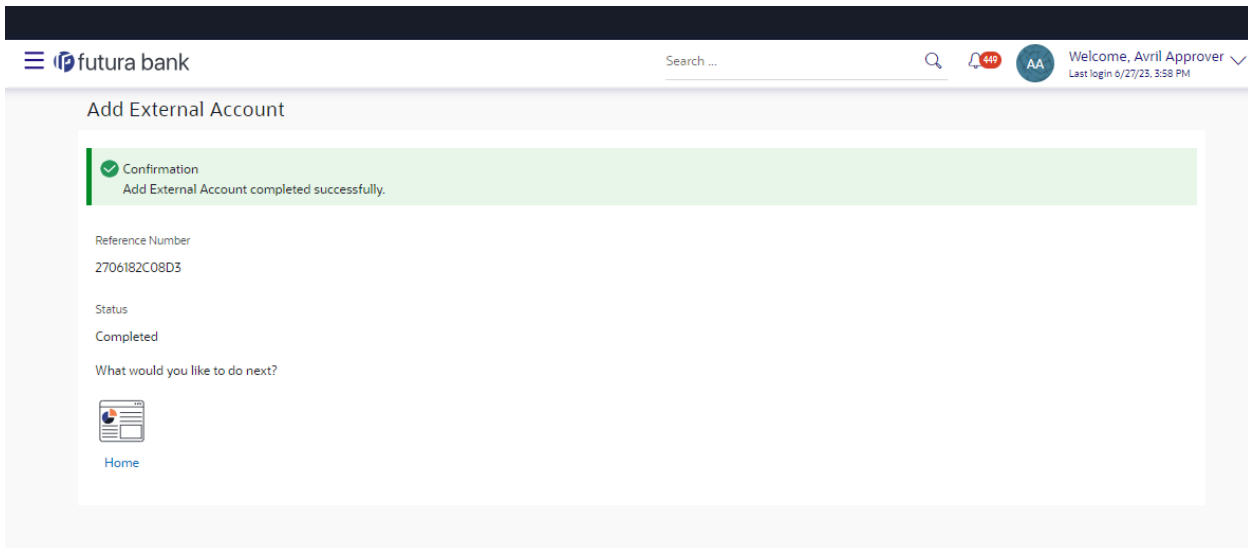
Buttons: Submit, Cancel, Back

One can add multiple external accounts, at a time.

Review External Account Addition
You have initiated External Account Addition. Please review the details before you confirm.!

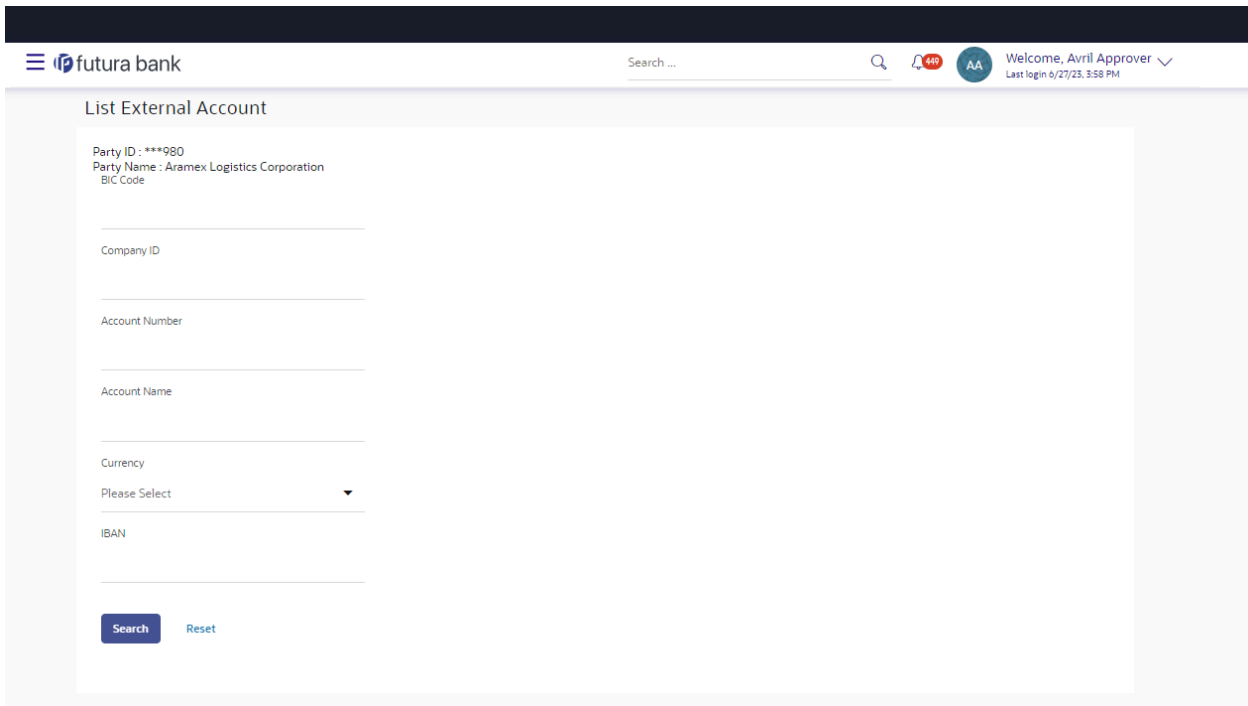
Bank Code	Bank Details	Company ID	Account Number	Account Name	Currency	IBAN
DEUTDEFFXXX	DEUTSCHE BANK AG,Head Office,Taunusanlage N12 8787,Frankfurt Am Main	009812	0000987654	Accountname001	EUR	IBAN00001

Buttons: Confirm, Cancel, Back



The request for external accounts gets submitted to the payment processor. Out of the box this is qualified with Oracle Banking Payments (OBPM).

The screens below are part of the Inquiry of all added external accounts.



Clicking on Search will display search results like seen below:

futura bank

Search ...

Welcome, Avril Approver
Last login 6/27/23, 3:58 PM

List External Account

Party ID : ***980
Party Name : Aramex Logistics Corporation

BIC Code	Bank Details	Company Id	Account Number	Account Name	Currency	IBAN
DEUTDEFFXXX	DEUTSCHE BANK AG,Head Office,Taunusanlage N12 8787,Frankfurt Am Main	009812	0000987654	Accountname001	EUR	IBAN00001

17. Inward Remittance Inquiry

Inward remittance is amount of money received in user's account/s from the various Domestic and International channels. Using this inquiry transaction, user can inquire the inward remittances received in your account.

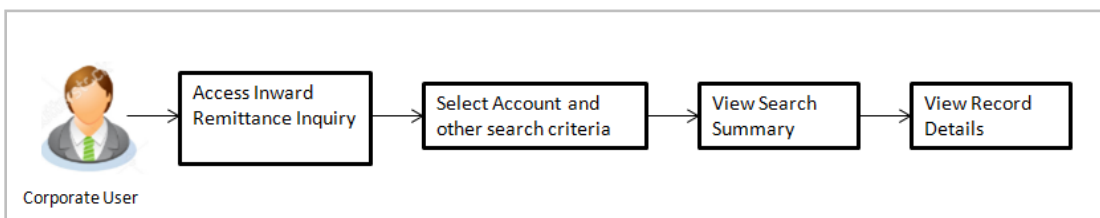
Prerequisites:

- Transaction and account access is provided to corporate user.
- Inward remittances are available under the accounts.

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry



How to reach here:

Toggle menu > Payments > Inquiries > Inward Remittance Inquiry

17.1 Inward Remittance Inquiry

By default, summarized view of all inward remittances received in all the current and saving accounts mapped to you are listed, with a view of maximum 'N' records. An option is provided to search specific remittance transaction based on various search criteria.

Inward Remittance Inquiry

The screenshot shows the 'Inward Remittance Inquiry' page in the Futura Bank application. The page header includes the bank logo, user name 'Welcome, Mack Thomas', and last login time 'Last login 13 May 10:25 PM'. The main content area contains search filters: 'Account Number' (set to 'All'), 'From Date', 'To Date', 'From Amount', and 'To Amount'. Below these filters are 'Search', 'Cancel', and 'Reset' buttons. A chatbot icon is visible in the bottom right corner with the text 'Hey, I am here to help if you need it!'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done along with the account nickname (nickname will be displayed if the user has added a nickname for the account). 'All' option will be available to search the information for all the accounts.
From Date	The start date, for the search criteria.
To Date	The end date, for the search criteria. The end date should be greater than the start date.
From Amount	The minimum amount for the search criteria.
To Amount	The maximum amount for the search criteria.

To view inward remittances:

1. From the **Account Number** list, select the appropriate account number.
2. Click **Search** to view the list of inward remittance.
OR
Click **Reset** to clear the details entered.
OR
Click **Cancel** to cancel the transaction.

Inward Remittance Inquiry - Search Results

The screenshot displays the 'Inward Remittance Inquiry' interface. At the top, there are navigation options for 'Maker', 'ATM/Branch', and 'English'. The user is identified as 'Welcome, Mack Thomas' with a last login time of '13 May 10:25 PM'. The search filters are set as follows: Account Number (xxxxxxxxxx0100), From Date (empty), To Date (empty), From Amount (1), and To Amount (100000). The 'Search' button is highlighted in blue. The results table is as follows:

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
06 Sep 2018	AT3FTF182490502	£44.23	xxxxxxxxxxxx0037	AAEMNL21XXX
06 Sep 2018	AT3FTF182490504	£41.23	xxxxxxxxxxxx0037	AAEMNL21XXX
06 Sep 2018	AT3FTF182490503	£44.23	xxxxxxxxxxxx0037	AAEMNL21XXX

Page 1 of 1 (1-3 of 3 items) | Navigation: < 1 > | Cancel button at the bottom left.

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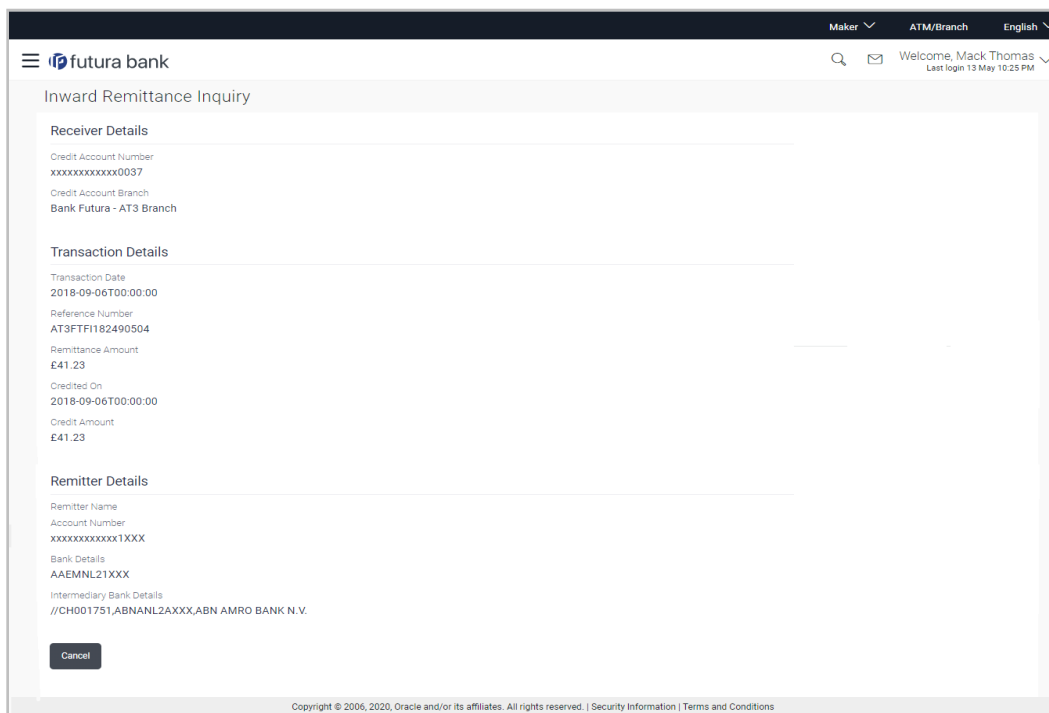
Field Name	Description
Search Results	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number. Indicates the link to view the details of transaction.
Remittance Amount	The amount in the currency as received by the bank.
Credit Account Details	The account number and nickname (if the user has added nickname for the account) to which amount is credited.
Remitter Name	The name of the remitter.

3. Click on **reference number** of the transaction to view the remittance details. The **Inward Remittance Details** screen appears.
OR
Click **Cancel** to cancel the transaction.

17.2 Inward Remittance Inquiry – Details

User can view the record details by clicking on reference number of the transaction

Inward Remittance Inquiry - Details



Field Name	Description
Receiver Details	
Credit Account Number	The receiver's account number and nickname to which amount has been credited.
Credit Account Branch	The name of the bank and branch of the receiver.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as remitted by the remitter.
Credited On	The date on which the funds are credited on receiver's account.
Credit Amount	The amount credited to the account.

Field Name	Description
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Remitter Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter.
Bank Details	The bank details of the remitter.
Intermediary Bank Details	The fund transfer done through intermediary bank.

4. Click **Cancel** to go back to the search **Inward Remittance Inquiry** summary screen.

FAQ

1. **What is an Inward Remittance?**

Inward remittance is amount of money credited in user's account/s from the various Domestic and International channels.

2. **Can I view the inward remittances of all accounts under my party?**

You can view the inward remittances received in the accounts mapped to you as primary and linked accounts.

[Home](#)

18. Payment Status Inquiry

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

The Payment Status Inquiry summary screen lists down payment transactions 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. Users can also filter Future Dated transactions by checking the 'Show Only Future Dated Payments' checkbox. 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.

Toggle menu > Payments > Payment Inquiries > Payment Status Inquiry

18.1 Payment Status Inquiry – Summary

Search Criteria

The screenshot shows the 'Payment Status Inquiry' search criteria form in the Futura Bank portal. The form includes the following fields and options:

- Host Reference Number:** A text input field with the label 'Host Reference Number' above it.
- Account Number:** A dropdown menu with the label 'Account Number' above it and the value 'xxxxxxxxxx0016' selected.
- Initiation Date From:** A date selection field with the label 'Initiation Date From' above it and a calendar icon.
- Initiation Date To:** A date selection field with the label 'Initiation Date To' above it and a calendar icon.
- Payment Type:** A dropdown menu with the label 'Payment Type' above it and the value 'CROSS BORDER' selected.
- Payment Status:** A dropdown menu with the label 'Payment Status' above it and the value 'Please Select' selected.
- Creditor Name:** A text input field with the label 'Creditor Name' above it.
- More Search Options:** A link to expand the search criteria.
- Buttons:** 'Search', 'Cancel', and 'Reset' buttons.

The page header includes the Futura Bank logo, a search bar, and user information: 'Welcome, Parag C' with a last login time of '07 Feb 10:28 AM'. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Search Results

Approver ATM & Branch Locator English

futura bank Search ... Welcome, Parag C Last login 07 Feb 10:28 AM

Payments Status Inquiry

xxxxxxxxxxxx0016 CROSS BORDER

Download All

28 Jan 2022	ABD 2202101029765000	International Transfer	EUR11.00 Cancelled	
28 Jan 2022	InternationalACC 2202101029235000	International Transfer	EUR12.00 In Progress	
28 Jan 2022	InternationalACC 2202101043664000	International Transfer	EUR12.00 In Progress	
28 Jan 2022	InternationalACC 2202401043131000	International Transfer	EUR12.00 In Progress	
09 Dec 2021	st1 2202401027616000	International Transfer	EUR13.00 Future Date	
09 Dec 2021	st1 2202401027603000	International Transfer	EUR13.00 In Progress	
08 Dec 2021	st1 2202401027656000	International Transfer	EUR13.00 In Progress	
08 Dec 2021	st1 2202401027637000	International Transfer	EUR13.00 Processed	
08 Dec 2021	ABD 2202101041351000	International Transfer	EUR12.00 Processed	
08 Dec 2021	st1 2202401027575000	International Transfer	EUR13.00 In Progress	

(Showing 10 out of 11 items)

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Field Description

Field Name	Description
Search Criteria	
Reference Number	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.
Account Number	A list of CASA accounts that the corporate user has access to.
Payment Type	Payment Network based search.
Payment Status	Search for future dated, already processed, canceled, seized and in progress payments.
Initiation Date From/To	Search based on the date range in which the transaction was initiated/booked.
Creditor Name	Search based on name of the beneficiary. Partial name, case insensitive search is supported. For this search criterion to work, the payment network field needs to be selected. The system will not be able to search purely on the beneficiary name, without knowing the payment type.
<p>The following fields appear on clicking the More Search Options link. They can be hidden on clicking the Less Search Options link.</p>	
From Amount / To Amount	Amount Range search

18.2 Payment Status Inquiry – Details Screen

The Payment Status Inquiry Details screen displays additional details of a specific payment transaction, which include the current status of the transaction, as well as the recipient, remitter and transfer details. This screen can be accessed through the Payments Status Inquiry Summary screen by clicking on the transaction reference number hyperlink of a specific payment record, or by selecting the **More Details** option from the **Actions** column of the payment record.

Details Screen – Transaction Details

Approver ATM & Branch Locator English

futura bank Search ...

Welcome, Parag C Last login 07 Feb 10:28 AM

Payment Status Inquiry

You are viewing details of transaction number 2202101041351000

Status

Current Status	Date and Time as of current Status
Processed	08 Dec 2021 12:00:00 AM

Details

Transaction Details

Reference Number	2202101041351000
Customer Reference Number	06299
Transfer Network	SWIFT
Transfer Amount	EUR12.00
UETR	8d6f3796-c16a-42ea-b1fe-5486b34305fa
Acknowledgement Status	ACK
Initiated On	08 Dec 2021
Transaction Date	08 Dec 2021
Exchange rate	1
Payment Details	p4 p1 p2 p3
Bank Charges	--
Charges Account	xxxxxxxxxx0011
Note	Int by auto
Correspondence Charges	Payee

> Recipient Details

> Remitter Details

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Details Screen – Recipient Details

Approver v | ATM & Branch Locator | English v

Search ...

Welcome, Parag C v
Last login 07 Feb 10:28 AM

Payment Status Inquiry

You are viewing details of transaction number 2202101041351000

Status

Current Status	Date and Time as of current Status
Processed	08 Dec 2021 12:00:00 AM

Details

- > Transaction Details
- v Recipient Details

Account Name	IBAN Number
ABD	6432111
Account Number	Bank Details
--	CITIAEADXXX CITIBANK N.A. KHALID IBN AL WALID STREET 749 AB STREET DUBAI UAE
Email ID	
AB@gmail.com ab2@gmail.com ab3@gmail.com ab4@gmail.com	
> Remitter Details	

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Details Screen – Remitter Details

Payment Status Inquiry

You are viewing details of transaction number 2202101041351000

Status

Current Status	Date and Time as of current Status
Processed	08 Dec 2021 12:00:00 AM

Details

- > Transaction Details
- > Recipient Details
- ▼ Remitter Details

Source Account Number	Source Account Branch
xxxxxxxxxxxx0016	HEL

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18.3 UETR Status Inquiry

For SWIFT Payments, OBDX supports a detailed status screen. One needs to know the UETR number in order to view the status of the payment.

It's available at *Payments >> Payment Inquiries >> UETR Status Inquiry*

The UETR reference number of an outbound payment can be seen in the details screen of Payment Status Inquiry. One can click on the reference number there itself to open up the UETR Status Inquiry screen.

For inbound payments though, one needs to visit this screen and enter the UETR reference number manually.

UETR Status Inquiry

UETR Number
d2ecb184-b622-41e9-a2a3-2a2ae2dbcce4

Account Number
xxxxxxxxxx0010

Transaction Type
Outward Remittance

Search Cancel Reset

Clicking on search will display the search results.

UETR Status Inquiry

d2ecb184-b622-41e9-a2a3-2a2ae2dbcce4 Outward Remittance

Status Code : ACCC
Status Description : Settlement Completed

From Bank	To Bank	Status Code	Status Description	Settlement Amount	Confirmed Amount	Charges Amount	Charge Bearer
BANABEBBXXX	BANBUS33XXX	ACSP	Accepted Settlement In Progress	USD990.00		USD10	CRED
BANCUS33XXX	BANDJPJTXXX	ACSP	Accepted Settlement In Progress	USD940.00		USD60	CRED
BANDJPJTXXX	TRCKCHZZXXX				USD900.00	USD100	CRED

Page 1 of 1 (1-3 of 3 Items) | < < 1 > >

18.4 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

Payment Cancellation – International Transfer

Field Description

Field Name	Description
Cancellation Details	
Cancellation Remarks	Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.
Cancellation Reason Code	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.

18.5 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.

The same option is also present in the details screen of a transaction in Payment Status Inquiry in the form of an “Initiate Again” button.

[Home](#)

19. MT101 Instructions Inquiry

The MT101 Instructions Inquiry screen enables users to view all the MT101 Instructions raised.

This screen lists down instructions based on search criteria defined in the provided search fields. Users can search for a record based on the BIC Code used to initiate the instruction, the reference number generated by the host or even by defining the execution date 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.

User can view additional details by clicking on the hyperlink provided on the host reference number. On clicking the eye icon, the system generated MT101 message will be displayed in a pop-up, which can be downloaded in PDF format.

Toggle menu > Payments > Inquiries > MT101 Instructions Inquiry

19.1 MT101 Instructions Inquiry – Summary

MT101 Instructions Inquiry – Summary

The screenshot displays the 'MT101 Instructions Inquiry' interface. At the top, there's a navigation bar with 'futura bank' logo, a search bar, and user information: 'Welcome, ASHLEY CHARLES' with a last login of '07 Jun 07:55 PM'. The main section contains search filters: 'Receiver BIC Code' with a 'Lookup BIC Code' link, 'Host Reference Number', 'Execution From Date' (01 Jan 2021), and 'Execution To Date' (08 Jun 2021). Below these are 'Search', 'Cancel', and 'Reset' buttons. A table lists the results with columns: Host Reference Number, Receiver Name, Receiver BIC, Execution Date, Branch Code, Customer Specified Reference, and Message. The table contains 8 rows of data for transactions from May 13, 2021, to May 23, 2021, all from 'UNITED BANK LTD.' with BIC 'UNILAEADXXX' and branch 'HEL'. Each row has a blue eye icon in the Message column.

Host Reference Number	Receiver Name	Receiver BIC	Execution Date	Branch Code	Customer Specified Reference	Message
2113201380190000	UNITED BANK LTD.	UNILAEADXXX	13 May 2021	HEL	-	👁
2113401363993000	UNITED BANK LTD.	UNILAEADXXX	29 May 2021	HEL	-	👁
2113401368155000	UNITED BANK LTD.	UNILAEADXXX	22 May 2021	HEL	-	👁
2113901340358000	UNITED BANK LTD.	UNILAEADXXX	22 May 2021	HEL	-	👁
2113301360506000	UNITED BANK LTD.	UNILAEADXXX	27 May 2021	HEL	-	👁
2113401339132000	UNITED BANK LTD.	UNILAEADXXX	09 May 2021	HEL	-	👁
2113401365104000	UNITED BANK LTD.	UNILAEADXXX	23 May 2021	HEL	-	👁

Field Description

Field Name	Description
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Search Criteria

Field Name	Description
Receiver BIC Code	Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.
Reference Number	The user can search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.
Execution Date Range	
Search Results	
The following fields are displayed for each MT101 instruction once the user clicks on the Search button after having entered search criteria.	
Host Reference Number	The unique reference number of the MT101 instruction assigned by the host system. This number appears as a hyperlink. The MT101 Instruction Details page will appear once the user clicks on this hyperlink.
Receiver Name	The name of the payee towards whom the funds have been transferred.
Execution Date	The date on which the transaction was required to be executed by the bank.

To view / search for MT101 instruction records:

In the **MT101 Instructions Inquiry** screen, enter one or more search criteria as follows.

- i. Enter the receiver's BIC code to search based on the BIC code of the recipient bank.
- ii. Enter a transaction reference number of a instruction initiated in the **Reference Number** field to search for a MT101 record on the basis of transaction reference number.
- iii. User can filter records based on the Execution date range. Enter the range in the **Execution From Date** and **Execution To Date** to fetch MT101 instructions with execution date within the mentioned date range.
- iv. Click **Search**.
The search results appear.
OR
Click **Reset** to reset the search criteria.
OR
Click **Cancel** to go to the Dashboard.

19.2 MT101 Instructions Inquiry – Details Screen

The MT101 Instructions Inquiry Details screen displays additional details of a specific MT101 instruction, which includes the General Information (Sequence A) and the Transaction Entries (Sequence B). This screen can be accessed through the MT101 Instructions Inquiry Summary screen by clicking on the transaction reference number hyperlink of a specific instruction record.

MT101 Instructions Inquiry - Details

The screenshot displays the 'MT101 Instruction Details' screen. At the top, there is a header with the Futura Bank logo and a user profile for ParagC Kinikar. The main content is divided into two sections: 'General Information (Sequence A)' and 'Transaction Entries (Sequence B)'. The general information includes Receiver Bank Code (UNILAEADXXX), Reference Number (2103901378623000), Requested Execution Date (01 Feb 2021), and Ordering BIC (AAALSARIALK). The transaction entries section lists two transactions with their respective reference numbers, account numbers, amounts, and charges. At the bottom, there are 'Cancel' and 'Back' buttons, and a footer with copyright information.

General Information (Sequence A)				
Receiver Bank Code	UNILAEADXXX	Requested Execution Date	01 Feb 2021	
Reference Number	2103901378623000	Ordering BIC	AAALSARIALK	

Transaction Entries (Sequence B)				
Expand All Collapse All				
Transaction 1				
Reference Number	Credit Account Number	Debit Account Number	Transaction Amount	Correspondence Charges
2103901786230137	11233455	HEL445566	EUR23.00	SHARED
Transaction 2				
Reference Number	Credit Account Number	Debit Account Number	Transaction Amount	Correspondence Charges
2103901786230138	224456	HEL445566	EUR39.00	SHARED

Buttons: Cancel, Back

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Field Description

Field Name	Description
General Information (Sequence A)	
Receiver Bank Code	
Reference Number	

Field Name	Description
Requested Execution Date	The date on which the MT101 Instruction is scheduled to execute.
Ordering BIC	
Transaction Entries (Sequence B)	
This section displays the transaction entries as fetched from the host system. Following details are displayed for each transaction:	
Reference Number	The reference number assigned to the transaction by the host system.
Credit Account Number	The creditor's account number
Debit Account Number	The debtor's account number
Transfer Amount	The currency and amount of the transaction.
Initiated On	The date on which the transaction has been initiated.
Correspondence Charges	Any charges that were involved in the transfer.

20. Favorites

OBDX enables you to mark a payment transaction as 'Favorite' on the transaction confirmation screen. You can mark one or more of the following payment transactions as your Favorite transactions.

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance

Once a transaction is marked as favorite, it is displayed in your favorite transaction list. You can click on the favorite transaction and all the transaction details are auto populated on the screen. You may do necessary changes and submit the transaction for processing.

Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

Features supported in application

You can perform following actions from favorite transaction:

- View Favorite Transaction Details
- Initiate a Payment
- Delete a Favorite Transaction

How to reach here:

Toggle menu > Payments > Favorites

20.1 Favorites – Summary


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

A quick search is available on the screen by specifying the payee name. Further drill down is provided on the transaction to view the complete details of a favorite transaction.

Favorite Type –

- **Transfer Money** - Transactions marked as favorite for 'Transfer Money' type of payments are listed under this section
- **Demand Draft** - Transactions marked as favorite for 'Demand Draft' type of payments are listed under this section

To search and initiate the favorite transaction:

1. Enter the search criteria, click . All the saved favorite transactions appear on the **Favorites** screen.

Favorites

Approver | ATM & Branch Locator | English
 futura bank Search ...
 Welcome, Parag C
 Last login 02 Feb 04:59 PM
Favorites
 Favorite Type: Transfer Money
 Debit Account: xxxxxxxxxxxx0016
 Balance : EUR9,998,917.13
 Transaction Type: Internal
 Favorite Name: Ram Internal
 Search Cancel

Approver | ATM & Branch Locator | English
 futura bank Search ...
 Welcome, Parag C
 Last login 02 Feb 04:59 PM
Favorites

xxxxxxxxxxxx0016	Transfer Money	INTERNALFT	Ram Internal		
Payee	Transfer Type	Debit Account	Nickname	Favorite Name	Amount
RM	Internal Transfer	xxxxxxxxxxxx0016	RMM	Ram Internal	EUR12.00

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

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20.2 Delete Favorites

You can remove the transaction that is marked as favorite, from the list by clicking on the “Delete” icon next to each transaction.

FAQ

1. Post transaction, if I add it to 'Favorites' where will this be reflected and what benefit will I gain from this?

The transaction will be saved in the 'Favorites' list. This transaction can then be used the next time you want to initiate a similar payment.

2. What type of actions user can perform from favorite transaction?

User can perform following actions from favorite transaction:

- View favorite transaction details
- Initiate a payment
- Remove the transaction from favorite list

What type of transactions user can perform from favorite transaction?

User can mark the following transactions as favorite:

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance

And then view / initiate payments and remove transactions from favorites.

3. Can I edit the details if I am reinitiating a transaction from my favorite transaction list?

Yes, you can edit the details and reinitiate a transaction by selecting favorite transaction.

[Home](#)

21. Saved Payment Drafts

Single onscreen payments/repeat transfers can be saved as Drafts, without actually submitting the transactions.

The saved payment drafts are listed under *Payments >> Saved Drafts*.

There is a search filter on the screen to enable users to search for specific drafts. One can select the Draft Type (Payment/Instruction) to view single payment drafts or repeat transfer drafts.

Choosing a Debit Account is mandatory in the search criteria.

Search fields above are self-explanatory. Clicking on search will display the search results.

Draft Name	Transfer Type	Debit Account	Credit Account Details	Amount
Internal Payment	Internal Transfer	xxxxxxxxxxxx0019	Parag Kinikar HEL0293000016	EUR120.00

Clicking on a draft will open up the corresponding payment screen (Adhoc Payment screens only). The user can then edit data – if needed – and then submit the transaction.

One can delete a draft by clicking on the “Delete” icon next to each draft in the listing screen.

Please note that if a user saves a payment draft in which he has selected account A1 as the debit account, and later the debit account is unmapped for the user, then the saved draft will not show up in this screen because the debit account itself will disappear from the search criteria.

[Home](#)

22. View Limits

An option has been provided to the corporate user to view the transaction initiation limits.



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	€1.80 to €18,000,000.00
	Count	

① 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
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Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
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Available Limits

Amount	An amount range between the transactions can be initiated from the selected channel.
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[Home](#)