Retail Payments User Manual
Oracle Banking Digital Experience
Release 22.2.1.0.0

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Retail Payments User Manual

May 2023

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1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.1.0.0, refer to the following documents:

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

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2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0
1	**Payments Widgets**	
	Payments Quick Links Widget	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	✘
	SEPA - Credit Transfer	✔
	International Transfer	✔

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Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0
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**	
	Domestic - Pay Now	✔
	Domestic - Pay Later	✔

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Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0
	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	Favorites	**NH**
12	Payment Status Inquiry	✔
13	**Payment Cancellation**	
	Own Accounts	✔
	Internal Account	✔
	SWIFT	✔

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3. Payments

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

A Note on Domestic (Local) Payments:

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

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

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

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

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3.1 **Payments Widgets**

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

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Payments Widget Overview

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

Transfer Money

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

Favorites

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

Manage Payees

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

Request Money

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

View Repeat Transfers

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

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4. Manage Payees

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

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

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

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

Pre-Requisites

- Transaction access is provided to the retail user

Features Supported In the Application

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

Workflow
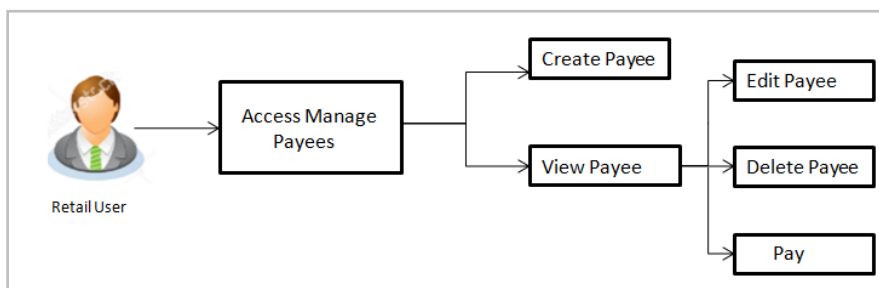
How to reach here:

Dashboard > Payments Widget > Manage Payees
OR
Toggle menu > Payments > Setups > Manage Payees
OR
Dashboard > Payments Menu > Manage Payees

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4.1 <u>Payee Summary</u>

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

Manage Payees

Field Name	Description
Payee Photo	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Payee Name	Displays all the payees by their group names defined at the time of payee creation. There can be multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the beneficiary's name and the different accounts can be identified with different Nicknames
Edit	Link to edit the payee photo.

The following fields appear when the [expand icon] icon (expand option) is selected against any payee name.

Field Name	Description
Payee Account Photo	Displays the photo uploaded against the payee account. If the payee account photo has been deleted, the initials of the payee account will be displayed in place of the photo.
Account Nickname	All the accounts associated with the specific payee will be listed down by their nickname defined at the time of payee creation or account addition.
Account Type	The type of account that is associated to the payee will be listed down against the nickname.

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

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

Click [🔍] to search for a specific payee whose details you want to view.
The specific payee record appears.
OR
Click **Add New Payee** to create a new payee.
OR
Click **Edit** against a payee photo to edit/upload a photo against the payee.

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

Edit Payee Photo

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

Edit Payee Photo – Change/Remove Photo
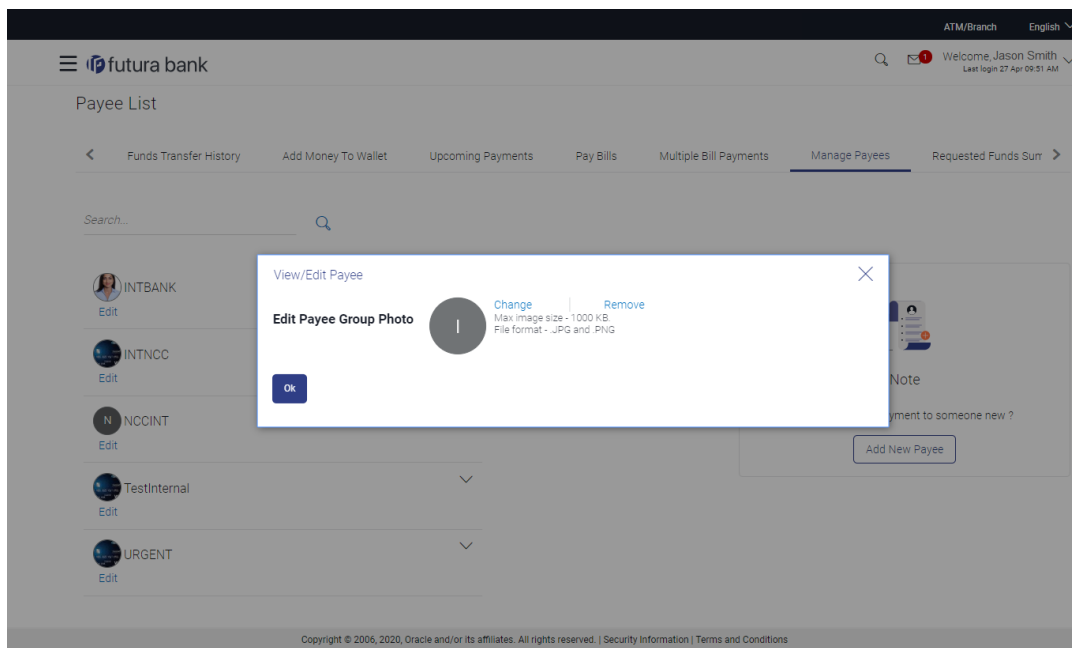
Edit Payee Photo – Upload Photo
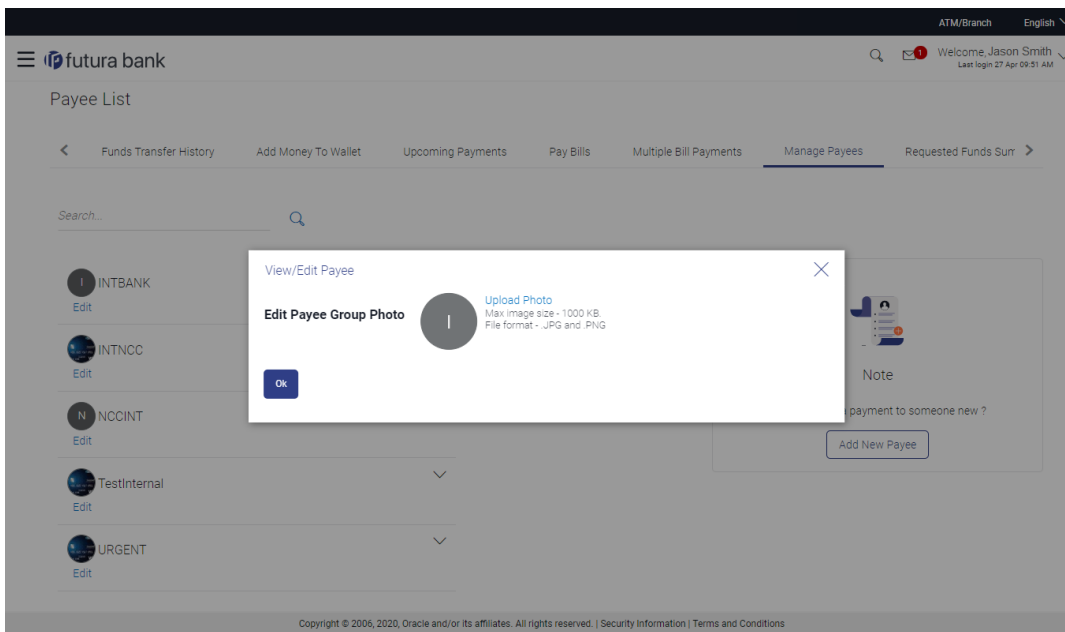
Manage Payees – Expanded View
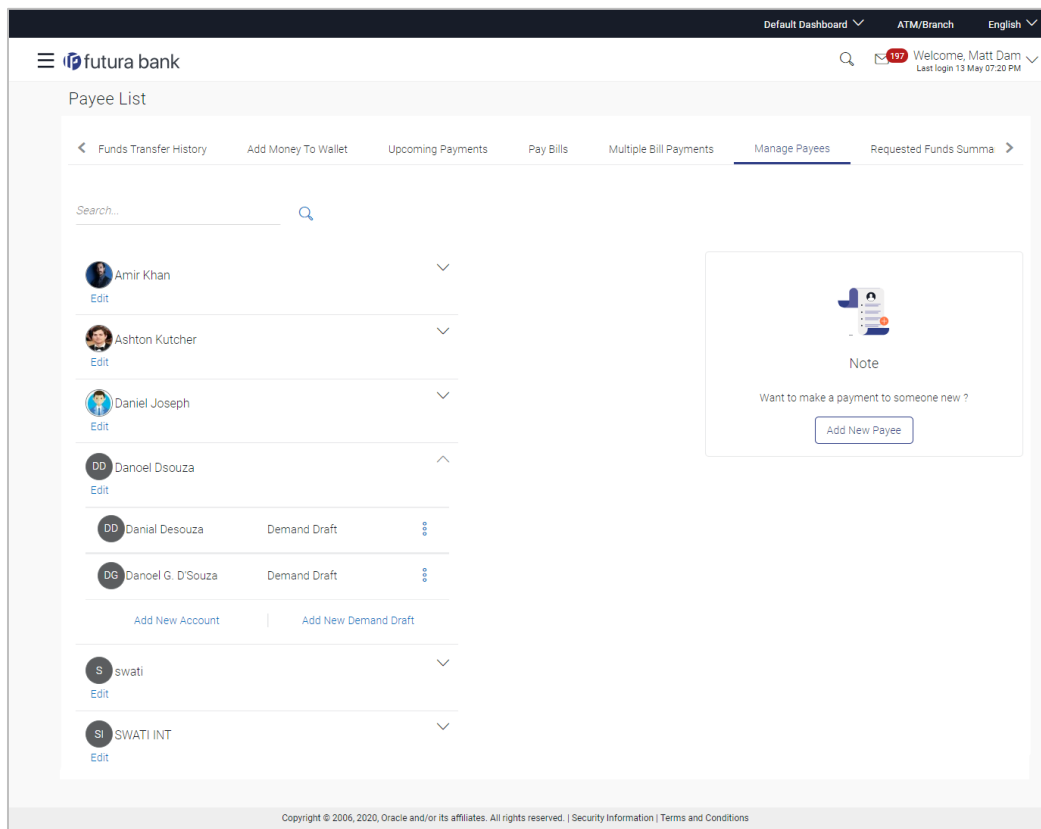
3. Click ⋮ against a specific account associated with specific payee, and then click **Pay** to transfer funds/ issue demand draft towards the payee.

OR
Click **View/Edit** to view details of the payee account or to edit the payee.
OR
Click **Delete** to delete the payee.
OR
Click **Add New Account** or **Add New Demand Draft** to add new account type or demand draft type of payee.

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4.2 View Payee Details

To view the payee details:

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

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

3. A sample screen of an International Transfer Payee Type is seen below for reference.

View/ Edit Payee

Field Description

Field Name	Description

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

Payee Name Name of the payee group.

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

Account Name Name of the payee as maintained in the bank account.

Nickname The nickname assigned to the payee's account for easy identification.

Payee Type The payee type can be one of the following:

- Internal
- Domestic
- International

Account Number The bank account number of the payee.

Bank Details Details of the payee's bank account which will include the address and bank and branch codes. (This field appears if the Account Type is Domestic or International).

Payee Address Address of the payee.

This field appears if the **Payee Type** is **International**.

Daily Limit The maximum limit that can be transferred to this account on a daily basis.

Monthly Limit The maximum limit that can be transferred to this account on a monthly basis.

Payee Account Details - Demand Draft

The following fields appear if a demand draft payee is being viewed.

Payee Name Name of the payee group.

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

Nickname The nickname assigned to the payee's demand draft maintenance for easy identification.

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Field Name	Description
Draft Favoring	The name of the payee i.e. the intended recipient of the funds appears as defined.
Account Type	The type of account associated with the payee. In this case, the account type will be 'Demand Draft'.
Draft Type	The type of draft associated with the Payee. The demand draft types can be: • Domestic • International
Pay at City	The name of the city in which the draft is payable.
Pay At Country	The country in which the draft is payable. This field appears only if the demand draft is an **International** demand draft.
Delivery Location	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
Daily Limit	The maximum limit that can be transferred to the payee via demand draft on a daily basis.
Monthly Limit	The maximum limit that can be transferred to the payee via demand draft on a monthly basis.

Payee Account card Details - (Peer to Peer)

For information on viewing the details of a peer to peer payee, refer the **Retail Peer to Peer Payments user manual.**

4. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.
   OR

   Click the ⬚ (edit option) against the **Daily Limit** field to edit the daily transaction limit.
   The **Daily Limit** field appears in editable mode.
   OR

   Click the ⬚ (edit option) against the **Monthly Limit** field to edit the monthly transaction limit.
   The **Monthly Limit** field appears in editable mode.

   a. Edit/ enter limits against the daily/ monthly limits field as the case may be.

   b. Click ⬚ against the Daily Limit / Monthly Limit field to save the changes made.
      A message stating that the limits have been set appears.
      OR

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Click ✕ to cancel the editing.
OR

Click 🖉 to edit the details of the payee.

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

OR
Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.
The **Remove Limits** pop-up appears.
Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

4.3 <u>Edit Payee Details</u>

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

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

To edit the payee details:

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

   Click 🔍 to search for a specific payee whose details you want to edit.
   A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.

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

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

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Edit Payee Details – Internal Account Payee

Fields that may need a little explanation are listed below

Field Name	Description
Payee Name	The payee group name appears as defined at the time of creation. This field is not editable.
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. This field is editable.

4. 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.

5. From the **Branch** list, change the bank branch of the payee, if required.

6. In the **Account Number** field, edit the payee's account number, if required.

7. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.

8. In the **Account Name** field, edit the payee account name, if required.

9. In the **Nickname** field, edit the payee's nickname, if required.

10. Click **Save** to save any changes.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

12. A success message appears along with Reference Number, Status and account details.

13. Click **Go to Dashboard** to navigate back to the 'Dashboard'.
    OR
    Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

Edit Payee Details – Domestic Account *Payee*

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.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.
Payee Type	The payee type appears as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable.
Account Number	The bank account number of the payee. This field is editable.
Network Type	The name of the local payment network. This field is editable.
Payee Account Type	The type of payee account associated with the payee. This field is editable.
(Enabled only in Case of India NEFT, India RTGS, India IMPS**)**	The options are: • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
BIC Code	The BIC code associated with the payee's account number. This field is editable.

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

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

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15. In the **Account Number** field, edit the payee's account number, if required.

16. In the **Account Name** field, edit the payee account name, if required.

17. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required.

18. In the **BIC Code** field, edit the value of BIC code, if required.

19. In the **Nickname** field, edit the nickname of the payee, if required.

Edit Payee Details – International Account *Payee*

Field Description

Field Name	Description
Payee Name	The payee group 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.
Payee Type	The account type appears as selected at the time of payee creation. In this case, the value will be International. This field is not editable.
Account Number	The bank account number of the payee. 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.
Country	The country in which the payee resides.
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.
Bank address	Complete address of the bank at which the payee account is held.

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

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

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

21. In the **Account Number** field, edit the payee's account number, if required.

22. In the **Account Name** field, edit the payee account name, if required.

23. In the **Address Line 1 and 2** fields, edit the payee's address, if required.

24. In the **City** field, edit the city in which the payee resides, if required.

25. From the **Country** list, change the country in which the payee resides, if required.

26. In the **SWIFT Code** field, edit the value of SWIFT code, if required. This field appears if SWIFT Code was selected in the Pay Via field at the time of payee creation.
    OR
    In the **NCC** field, edit the value of NCC, if required. This field appears if NCC was selected in the Pay Via field at the time of payee creation.
    OR
    In the **Bank Details** field, edit the values of bank details, if required. This field appears if **Bank Details** was selected in the Pay Via field at the time of payee creation.

27. In the **Nickname** field, edit the nickname of the payee, if required.

28. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

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Edit Payee Details – Domestic Demand Draft

Field Description

Field Name	Description
Payee Name	The payee group 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 i.e. the intended recipient of the funds appears as defined. 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	The option to identify where the draft will be delivered. This field is editable. The values are:

- 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 the **Branch Near Me** option has been selected as draft delivery location.

City	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
Branch Near Me	The branch at which the draft is to be delivered. This field is editable.
Branch Address	The complete name and address of the selected branch is displayed.

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

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

The options are:

- Work

- Residence

- Postal

Address Details	The details of the selected address are displayed.

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

Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
City	The name of the city in which the draft to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.

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

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

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30. In the **Draft Favouring** field, edit the draft favouring information, if required.

31. From the **Draft Payable at City** field, change the city at which the draft is payable, if required.

32. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.

33. Change corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.

34. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

Edit Payee Details – *International Demand Draft Payee*

Field Description

Field Name	Description
Payee Name	The payee group 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 i.e. the intended recipient of the funds appears as defined. This field is editable.
Draft Payable at Country	The name of the country in which the draft is payable. This field is editable.
City	The name of the city in which the draft is payable. This field is editable.
Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are:

- 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 the **Branch Near Me** option has been selected as draft delivery location.

City	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
Branch Near Me	The branch at which the draft is to be delivered. This field is editable.
Branch Address	The complete name and address of the selected branch is displayed.

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

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Field Name	Description
Select Address	The address at which the draft is to be delivered. This field is editable. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

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

Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
Country	The country in which the draft is to be delivered.
City	The name of the city in which the draft is 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.

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

Note:
If a photo has not been uploaded against the payee, the option to upload a photo is made available.
Click the **Upload Photo** link to upload a photo against the payee.

36. In the **Draft Favouring** field, edit the draft favouring information, if required.

37. From the **Draft Payable at Country** field, change the country at which the draft is payable, if required.

38. From the **City** field, change the city at which the draft is payable, if required.

39. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.

40. Change corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.

41. Repeat steps 10 to 12 of **Edit Payee Details – Internal Account Type** section.

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4.4 <u>Delete Payee Account/ Demand Draft</u>

To delete the payee:

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

    Click [🔍] to search and select the payee whose details you want to delete.
    A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.

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

Delete Payee
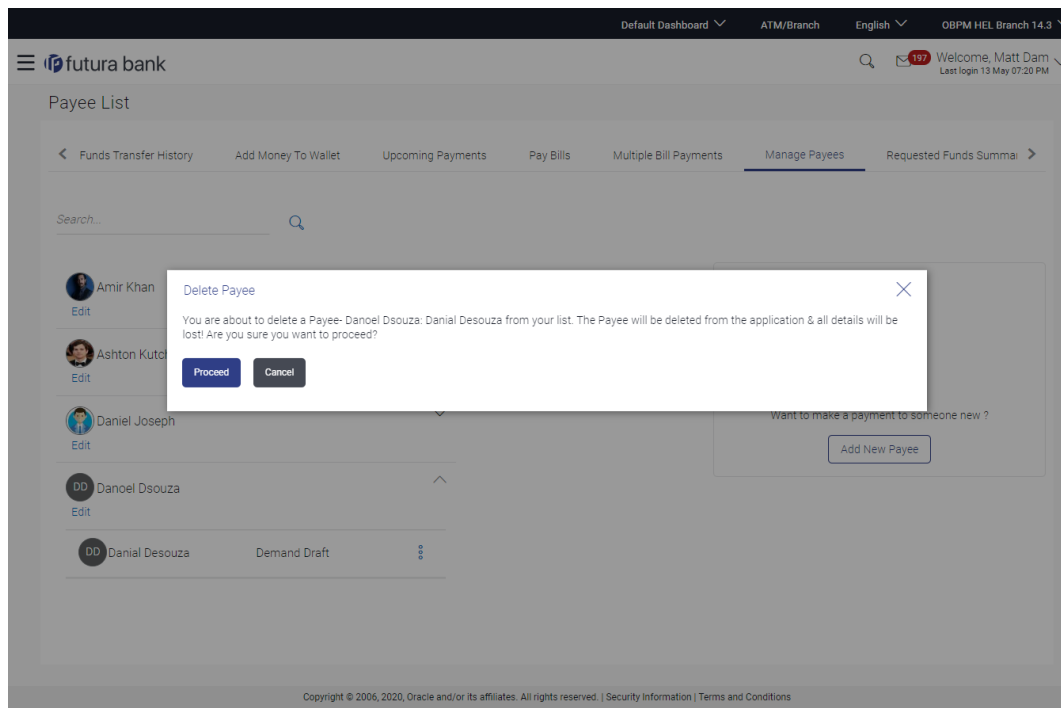
3. Click **Proceed** to proceed with the deletion request.
    OR
    Click **Cancel** to cancel the deletion process.

    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.

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4.5 <u>Add New Payee</u>

To add a new payee:

1. In the **Manage Payees** screen, click the **Add New Payee** link.
   The **Add New Payee** pop up window appears with the options to choose the type of account that is to be assigned to the payee being created.

2. Select the option **Bank Account** to add a payee having a bank account. For more information on **Add Payee - Bank Account,** Refer the **Add Payee - Bank Account** section in this user manual.
   OR

3. Select the option **Demand Draft** to add details of a demand draft to be issued to a payee. For more information on **Add Payee - Demand Draft,** Refer the **Add Payee - Demand Draft** section in this user manual.

<u>FAQ</u>

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

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

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

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

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5. Add Payee - Demand Draft

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

- Domestic Demand Draft

- International Demand Draft

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

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

- Branch Near Me – This option enables the user to specify which registered address of the user (out of the user's work, residential or postal address) the draft is to be delivered at.

- Other Address: This option enables the user to specify an address at which the draft is to be delivered. The user can select this option if he wishes to have the draft delivered to an address that is different from that of any of the bank's branches or any of the user's registered addresses.

How to reach here:

Dashboard > Payments Widget > Manage Payees > Add New Payee > Demand Draft > Add Payee
OR
Toggle menu > Payments > Setups > Manage Payees> Add New Payee > Demand Draft > Add Payee
OR
Dashboard > Payments Menu > Add New Payee > Demand Draft

To add a new demand draft payee:

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

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Add New Payee popup screen
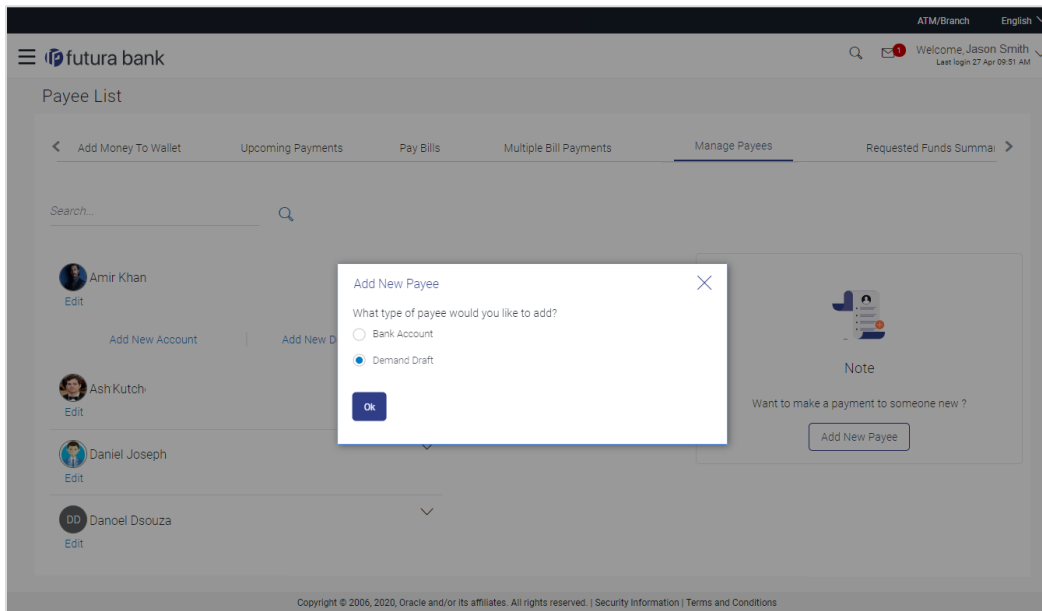
Field Description

Field Name	Description
What type of payee would you like to add?	The transfer type of the new payee. The type can be: • Bank Account • Demand Draft

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

5.1 **Add Payee - Domestic Demand Draft**

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

To create a domestic draft payee:

Add Payee - Domestic Demand Draft

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee 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:
	• Domestic
	• International

Field Name	Description
Draft Favoring	The name of the payee i.e. the intended recipient of the funds.
Draft Payable at City	The name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like the draft to be delivered.
	The options are:
	• 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 lines 1 and 2 of the address at which you wish to have the draft delivered.

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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.

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

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

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

Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

5. In the **Draft Type** field, select the option **Domestic**.

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

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

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

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

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

        ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
        The complete address of selected branch appears.

    b. If you select **My Address** option;

        i. From the **Select Address** list, select the option of choice.
        The complete address of user as maintained corresponding to the selected address appears.

    c. If you select the option **Other Address**; specify address at which the demand draft is to be delivered.

        i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

        ii. In the **City** field, enter the name of the city at which the draft is to be delivered.

        iii. In the **State** field, enter the name of the State in which the draft is to be delivered.

        iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

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

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

OR

Click **Back** to return to the **Add Payee** screen.

11. The success message appears along with the draft details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click <u>**Setup Payee Limits**</u> to assign limits (daily and/or monthly) to the payee's account.

5.2 <u>Add Payee - International Demand Draft</u>

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

To create an international demand draft payee:

Demand Draft – International Demand Draft Payee

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Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Payee 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: • Domestic • International
Draft Favoring	The name of the payee i.e. the intended recipient of the funds.
Draft payable at Country	The name of the country in which the draft is payable. This field is enabled if the **International** option is selected as **Draft Type**.
City	The name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: • 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.

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Field Name	Description
Select Address	Select the address at which you want the draft to be delivered. The options are: • Work • Residence • Postal
Address Details	The details of the selected address are displayed.

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

Field Name	Description
Country	Select the country in which the draft is to be delivered.
Address Line 1-2	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.

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

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

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

Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

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

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

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

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

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

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

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

      ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.

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    b.   If you select **My Address** option;

       i.   From the **Select Address** list, select the option of choice.
The complete address of user as maintained corresponding to the selected address appears.

    c.   If you select **Other Address** option; specify address at which the demand draft is to be delivered.

       i.   From the **Country** field, select the country in which the draft is to be delivered.

       ii.   In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

       iii.   In the **City** field, enter the name of the city at which the draft is to be delivered.

       iv.   In the **State** field, enter the name of the State in which the draft is to be delivered.

       v.   In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

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

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

OR

Click **Back** to return to the **Add Payee** screen.

20. The success message appears along with the draft details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

FAQ

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

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

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

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

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6. Add Payee - Bank Account

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

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

- Internal
- Domestic
- International

How to reach here:

Dashboard > Payments Widget > Manage Payees > Add New Payee > Bank Account
OR
Toggle menu > Payments > Setups > Manage Payees > Add New Payee > Bank Account
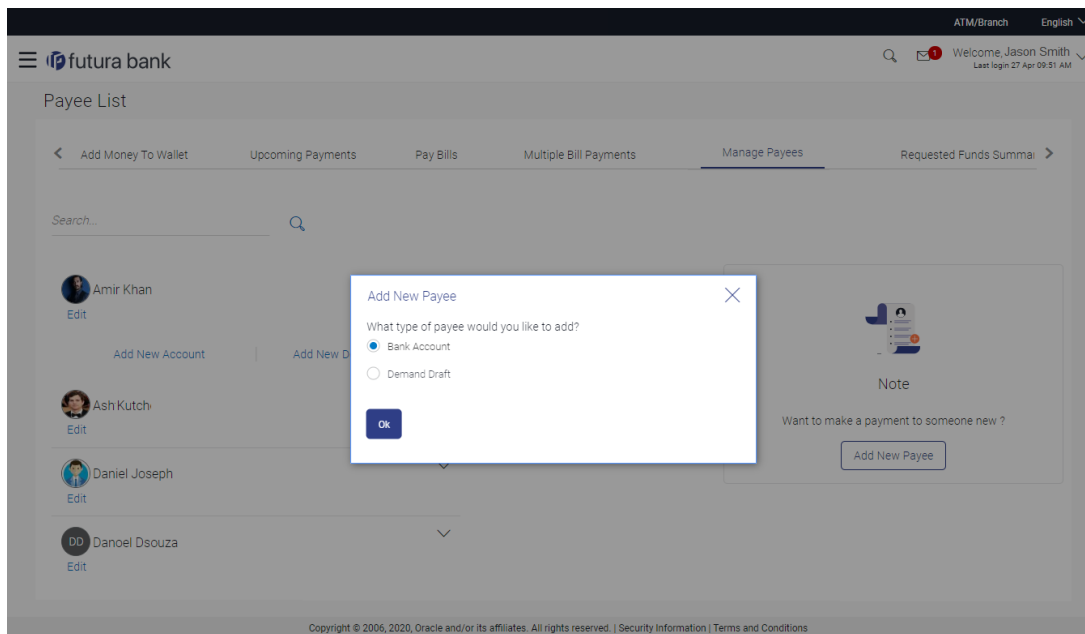*OR*
Dashboard > Payments Menu > Transfer Money > Manage Payees > Add New Payee > Bank Account

To add new payee:

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

Add New Payee popup screen

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Field Description

Field Name	Description
What type of payee would you like to add?	The transfer type of the new payee. The types can be: • Bank Account • Demand Draft

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

6.1 <u>Add Payee - Internal Bank Account</u>

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

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

Add Payee – Internal Account

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Field Description

Field Name	Description
Payee Name	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same beneficiary, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
Payee Photo	Select this option to upload a photo against the payee.
Payee 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.
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 specific account of the payee for the purpose of easy identification.

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

Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

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

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

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6.2   <u>Add Payee - Domestic Bank Account</u>

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

Add Payee – Domestic Account

Field Name	Description
Payee Name	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
Payee Photo	Select this option to upload a photo against the payee.
Network Type	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work. •
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.
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.
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.
City	The City corresponding to the BIC Code.

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Field Name	Description

BIC Code Lookup - Search Result

The following fields are displayed in the search results.

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.
Bank Details	The details of the bank that include the BIC Code as well as the name and address of the bank and branch in which the payees account is held.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

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

Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

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

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6.3 <u>Add Payee – International Bank Account</u>

Field Name	Description
Payee Name	Specify the name by which the payee group is to be identified. Once created, you can add multiple payees within a payee group. This is particularly useful when retail users want to add different bank accounts of the same person, as payees. The Payee Name would be the payee's name and the different accounts can be identified with different Nicknames.
Payee 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	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.
Address Line 1-2	Enter the address of the payee.
City	Enter the city of the payee.
Country	Enter the 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	The options are: • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT / National clearing code value	The SWIFT code will need to be identified if **SWIFT Code** has been selected in the **Pay Via** field.
Lookup Swift Code	Link to search the SWIFT code.

SWIFT Code Look up

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

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Field Name	Description
Swift 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.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
National Clearing Code	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
Lookup National clearing code	Link to search the National clearing code.

National clearing code Look up

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

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.

NCC Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.

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Field Name	Description
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.

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

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

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

Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

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

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

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7. Transfer Money

Navigate to Payments > Payments and Transfers > Transfer Money

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

- Internal Transfer
- Domestic Transfer
- International Transfer

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

Prerequisites:

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

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7.1 <u>Transfer Money - Existing Payee</u>

Transfer Money - Existing Payee

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:
	• Existing payee
	• My Accounts (User's own accounts)
Existing Payee	
Payee	Select the payee group. If the payee group contains multiple payees, you will see another dropdown called Sub Payee.

If the payee group contains only 1 payee then one will not see the sub payee dropdown, but the payee details directly on selecting the payee group.

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 **View Limits** section.

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Field Name	Description
Select Network	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. This field appears for **International Transfer**.
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.
Payment Details	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.
Note	Narrative for the transaction. This will be internal to the bank.

Note:

Interpreting the success message on the Confirmation Screen:

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

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7.2 Transfer Money - My Accounts

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

7.3 <u>Suggestive Credit Value Date</u>

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.

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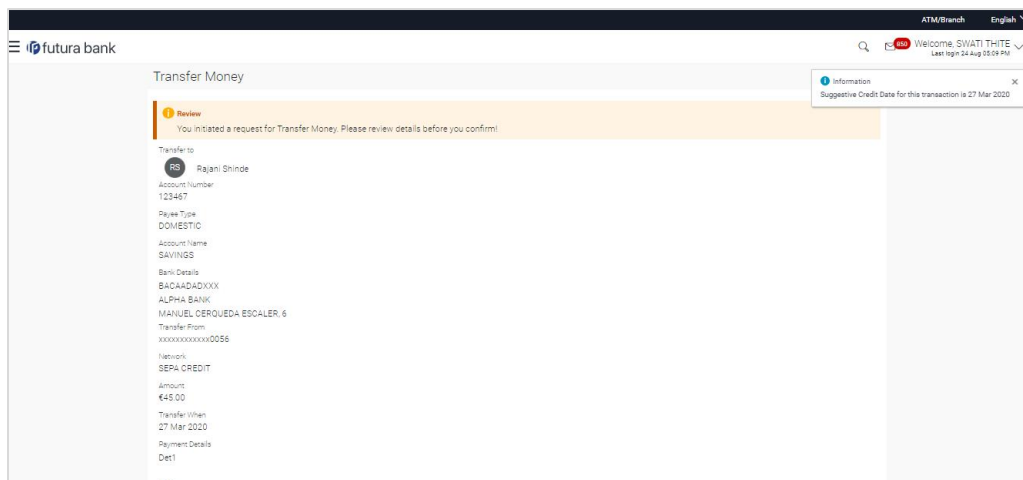
7.4 <u>International Low Value Payment</u>

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

<u>Fields that are not totally self-explanatory are explained below:</u>

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

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Currency	The currency in which the transfer is to take place.
	User can select the currency from the list for which low value international payment is supported. Also **Max Limit** indicates the maximum supported amount for the selected currency.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank.
Pay Via	Network for payment.
	The options is Swift Code only. This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.
Payment Details	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.
Note	Narrative for the transaction. This will be internal to the bank.

Note:

Interpreting the success message on the Confirmation Screen:

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

7.5 Other Transfers - New Payee

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

i. Email/Mobile

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

ii. Bank Account

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

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iii. Facebook

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

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

iv. Twitter

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

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

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7.6 <u>Other Transfers – Between Wallets</u>

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

To transfer from one wallet to another wallet:

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

Transfer Money – Between Wallets

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate The options are: • New payee • Between Wallets

Between Wallets

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

Transfer From	The value **Wallet** is defaulted when the option **Between Wallets** is selected in the **Transfer Type** field.
Recipient Mobile Number	Enter the mobile number by which the beneficiary's wallet is associated.

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Field Name	Description
Amount	Specify the amount to be transferred.
Note	Narrative for the transaction.

2. In the **Recipient Mobile Number** field, enter the mobile number by which the beneficiary's wallet is associated.

3. In the **Amount** field, enter the transfer amount.

4. In the **Note** field, specify a note or remarks.

5. Click **Transfer** to initiate the payment.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

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

FAQ

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

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

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

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

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

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

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

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

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

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

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8. Multiple Transfers

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

Prerequisites:

- Transaction and account access is provided to the retail user
- Registered payees are maintained
- Transaction limits are assigned to the user to perform the transaction
- Payee limits and cooling period limits are maintained

Workflow
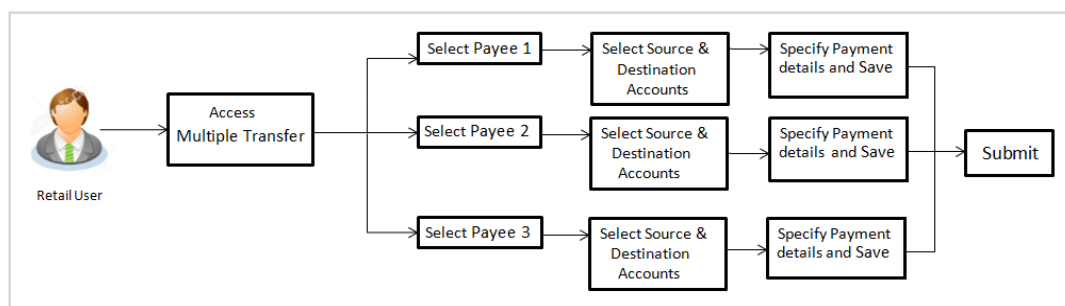
How to reach here:

Toggle menu > Payments > Payments and Transfers > Multiple Transfers
OR
Dashboard > Payments Menu > Multiple Transfers

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Multiple Transfers

1. After you submit multiple payments, the **Verification** screen appears if the transaction is configured for Two Factor Authentication.
   Enter the verification code and click **Submit**.

2. The confirmation message appears.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Click Here** to view the status of each transfer.
   The **Multiple Transfer - Status** screen appears on which the status of each individual transfer appears. In case any transfer has failed, the reason for failure is also displayed against the specific record.

Multiple Transfers – Status

FAQ

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

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

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

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

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9. Adhoc Transfer

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

Pre-Requisites

*   Transaction and account access is provided to retail user.

*   Transaction limits are assigned to user to perform the transaction.

Workflow
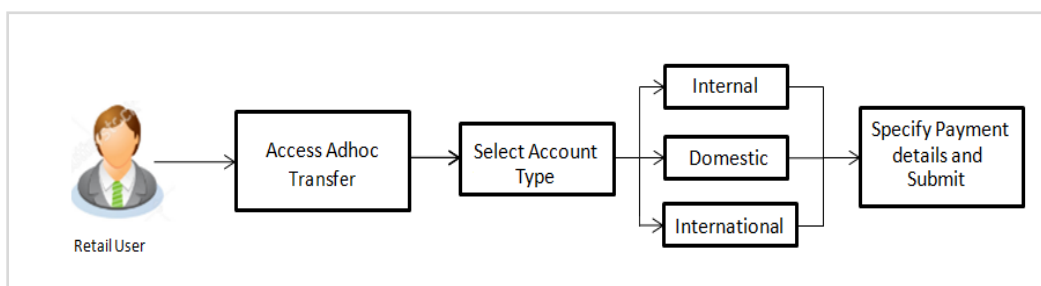
Features Supported In Application

Following type of transactions are supported under Adhoc Transfers

*   Internal Transfer

*   Domestic Transfer

*   International Transfer

How to reach here:

Toggle menu > Payments > Payments and Transfers > Adhoc Payment > Adhoc Transfer
OR
Dashboard > Quick Links > Adhoc Transfer

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9.1   Adhoc Payment - Internal 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.

9.2 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)

9.3   Adhoc Payment - International Fund Transfer

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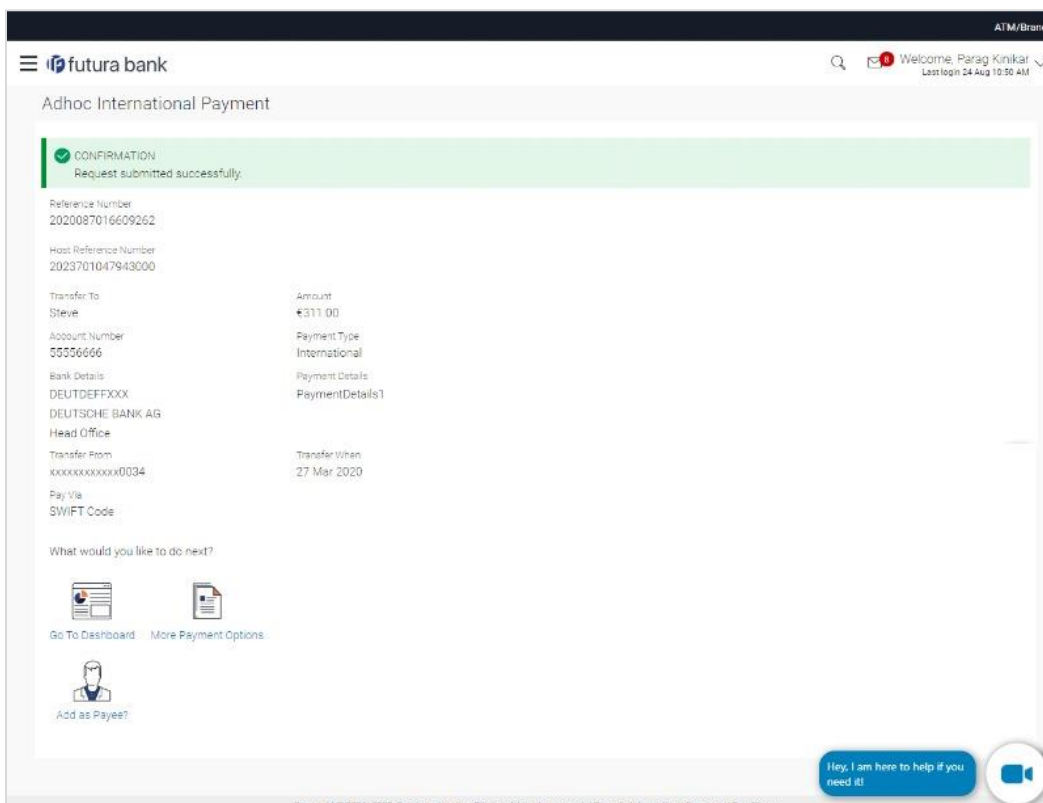
1. Click the **Add as Payee** option to register the beneficiary as a payee.
   A pop up window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee group or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee

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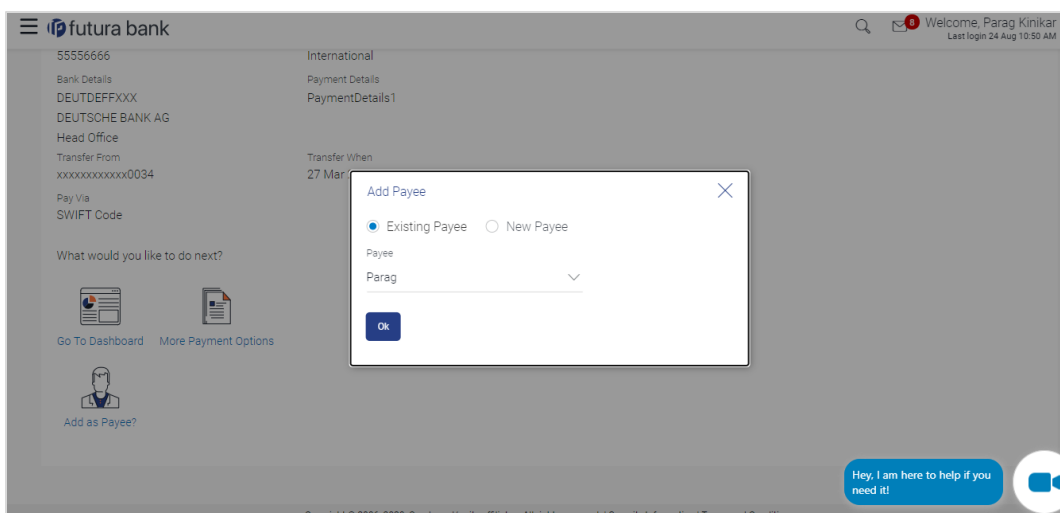
2. Select the desired option under the field Add to an **Existing Payee** or **create a New Payee**?

3. If you select **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.

4. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.

Note:
While registering the beneficiary as a payee, the user can upload the payee's photo by selecting the Upload photo option.
Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.

Click Change to modify the uploaded payee photo.
OR
Click Remove to delete the uploaded payee photo.

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

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

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FAQ

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

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

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

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

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

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

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

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

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

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

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

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

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10. Adhoc Demand Draft

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

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

Pre-Requisites

- Transaction and account access is provided to retail user.

- Transaction working window is maintained.

- Transaction limits are assigned to user to perform the transaction.
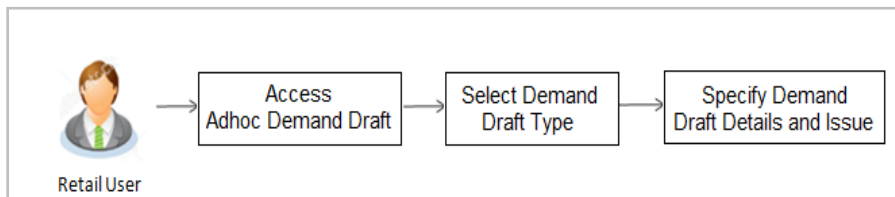
How to reach here:

Dashboard > Payments Widget > Adhoc Demand Draft
OR
Toggle menu > Payments > Payments and Transfers > Adhoc Demand Draft

10.1 Adhoc Demand Draft - Domestic

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

To initiate an adhoc domestic demand draft request:

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

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

Adhoc Domestic Demand Draft

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	Select the option to identify where you would like the draft to be delivered.
	The options are:

- 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 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.

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Field Name	Description
Currency	The currency in which the draft is to be issued. In case of domestic demand drafts, the currency will be defaulted to the local currency of the country. 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: • 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 the **My Address** option;

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        iii.   From the **Select Address** list, select the option of choice.
                The complete address of the user as maintained corresponding to the selected
                address appears.

  c.   If you select the option **Other Address**; specify the address at which the demand draft is
      to be delivered.

       i.   In the **Address Line 1-2** fields, enter the address at which the draft is to be
            delivered.

       ii.   In the **City** field, enter the name of the city at which the draft is to be delivered.

       iii.   In the **State** field, enter the name of the State in which the draft is to be delivered.

       iv.   In the **Zip Code** field, enter the zip code of the address at which the draft is to be
            delivered.

5. From the **Currency** field, select the preferred currency.

6. In the **Amount** field, enter the amount for which the draft needs to be issued.

7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for
    the same day or a date in the future.

  a. If you select the **Now** option, the draft will be issued on the same day.
      OR
      If you select the option **Later** in the **Scheduled On** field, specify the date at which the
      draft is to be issued.

8. From the **Transfer From** account list, select the account, which is to be debited for the
    demand draft issuance.

9. In the **Note** field, specify a note or remarks, if required.

10. Click **Issue** to initiate the request for the issue of the demand draft.
     OR
     Click **Cancel** to cancel the transaction.

11. The **Review** screen appears. Verify the details, and click **Confirm**.
     OR
     Click **Cancel** to cancel the operation and to navigate back to Dashboard.

     OR

     Click **Back** to return to the **Adhoc Demand Draft** initiation screen**.**

12. The success message appears, along with the reference number and draft details.
     Click **Add as Payee?** to register the beneficiary as a payee.
     OR
     Click **Go to Dashboard** to go to the **Dashboard** screen.

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10.2 <u>Adhoc Demand Draft - International</u>

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

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 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	Select the option to identify where you would like the draft delivered. The options are: • 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.

Field Name	Description
Country	Select the country in which the draft is to be delivered.
Address Line 1-2	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
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: • 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 Country** field, select the country at which the draft is to be payable.

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

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

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

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

      ii.   From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.

  b. If you select the **My Address** option;

      i.   From the **Select Address** list, select the option of choice.
The complete address of the user as maintained corresponding to the selected address appears.

  c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.

      i.   From the **Country** list, select the country in which the draft is to be delivered.

      ii.   In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.

      iii.   In the **City** field, enter the name of the city at which the draft is to be delivered.

      iv.   In the **State** field, enter the name of the State in which the draft is to be delivered.

      v.   In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

6. From the **Currency** field, select the currency in which the draft is to be issued.

7. In the **Amount** field, enter the amount for which the draft needs to be issued.

8. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.

  a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option later in the **Scheduled On** field, specify the date at which the draft is to be issued.

9. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.

10. In the **Note** field, specify a note or remarks, if required.

11. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.

12. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to Dashboard.

OR

Click **Back** to return to the **Adhoc Demand Draft** screen.

13. The success message appears, along with the reference number and draft details.
Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.

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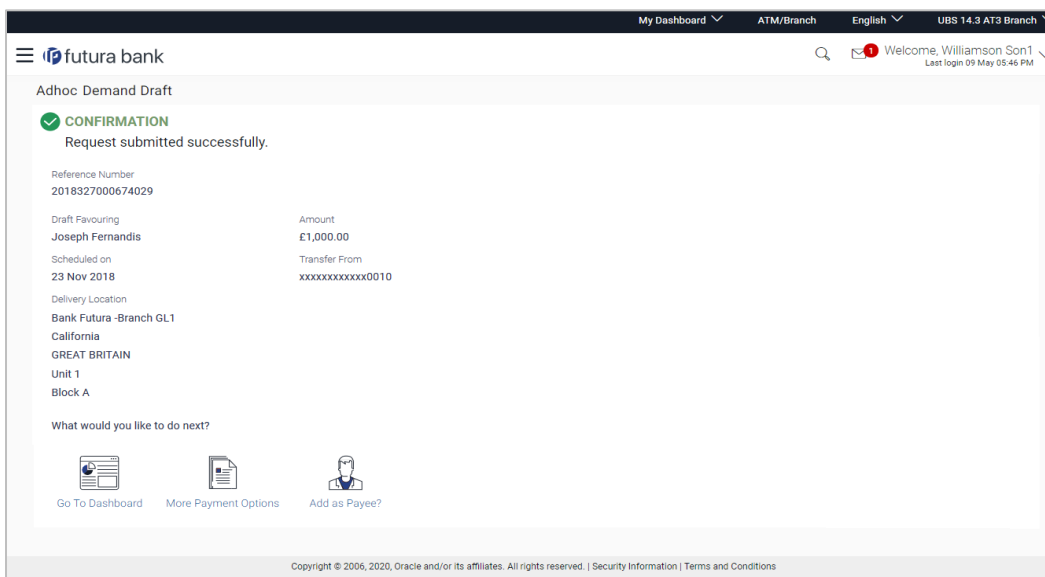
14. Click the **<u>Add as Payee</u>** option to register the beneficiary as a payee.
A pop up window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee
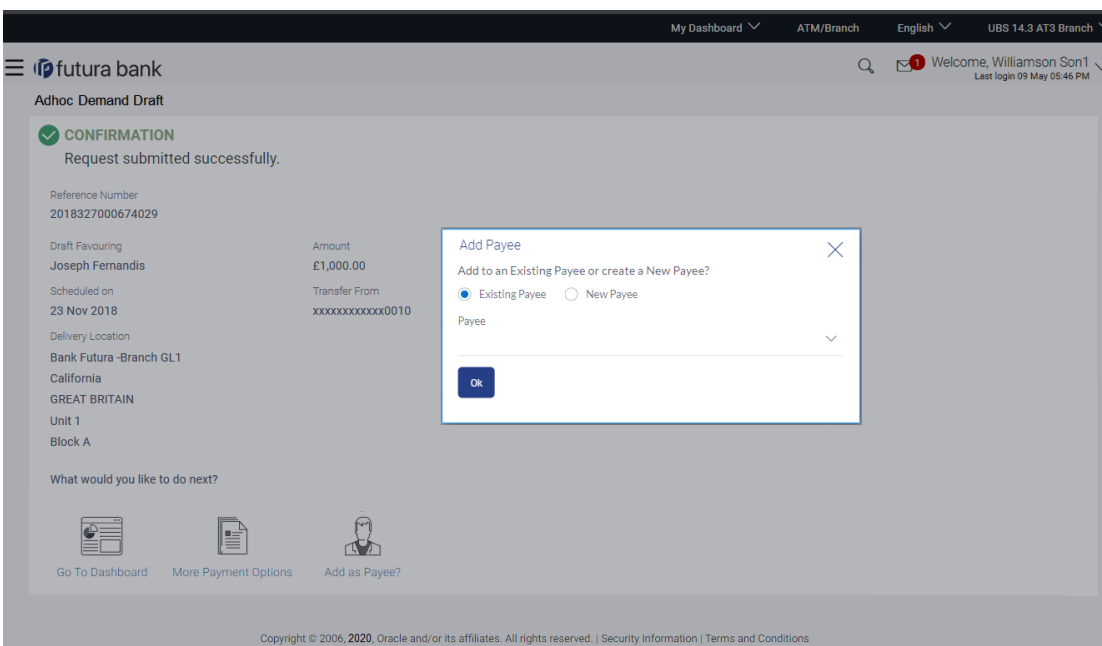
15. Select the desired option under the field Add to an **Existing Payee** or **Create a New Payee**?

16. If you select the **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.

17. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.

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

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

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11. Issue Demand Draft

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

Prerequisites:

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

Features supported in application

The user can request for two types of demand drafts:

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

Workflow
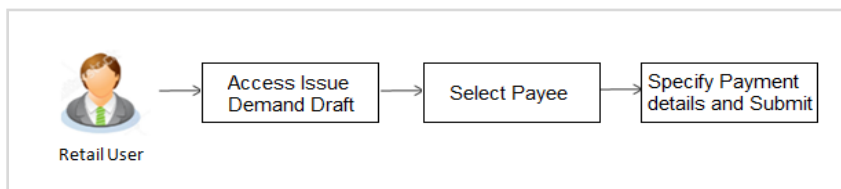
How to reach here:

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

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

Demand Draft

Field Description

Field Name	Description
Favouring	Select the payee to whom the demand draft is to be issued. All the demand draft payees maintained 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:
	• 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 On 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.
   OR

   Click if you want to select a different payee.

2. From the **Currency** list, select the preferred currency.

3. In the **Amount** field, enter the amount for which the draft needs to be issued.

4. 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**, select the date for when 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 **Demand Draft - Review** screen appears. Verify the details, and click **Confirm.**
   OR
   Click **Cancel** to cancel the operation and to navigate back to Dashboard.

   OR

   Click **Back** to return to the **Demand Draft** screen.

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9. The **Verification** screen appears if the transaction is configured for 2 factor authentication.

10. The success message appears, along with the host reference number and draft details.
Click **Go to Dashboard**, to navigate to the dashboard.
FAQ

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

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

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

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

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

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

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

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

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12. Repeat Transfers

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

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

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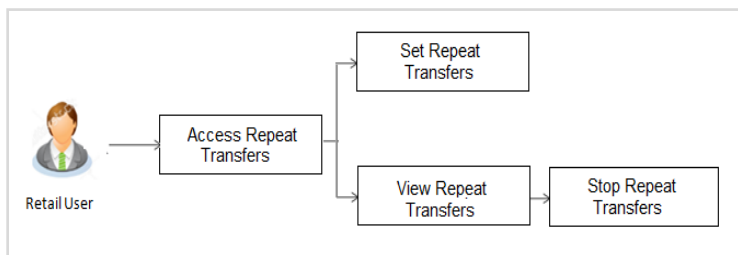
Pre-Requisites

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

Features supported in application

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

Workflow

How to reach here:

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

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

Toggle menu > Payments > Setups > Repeat Transfer

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12.1 <u>View Repeat Transfers</u>

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

Repeat Transfers

<u>Search Criteria</u>

Field Name	Description
Transfer Type	Mandatory Filter. Possible Values are – • SEPA • Within Bank (Self and Internal Transfers) • Cross Border

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Field Name	Description
Status	Possible Values are – • Active • Closed
Debit Account Number	Mandatory Filter. Account from which money will be debited.
Reference Number	The unique number generated on posting of the transaction in the back end Payments Processor.

Field Description

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

To view Repeat Transfers:

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

Field Description

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

Field Name	Description
Amount	Amount of the set Repeat Transfer.
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.
Payments History	
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: • Active • Failed
Reason for Failure	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

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12.2 **Stop Repeat Transfers**

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

Repeat Transfers - Stop Repeat Transfer

Field Description

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

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

To stop a Repeat Transfer:

1. Click ⁞ against the specific repeat transfer record..

2. Select the option **Stop** to cancel the repeat transfer. The **Stop Repeat Transfer** details screen appears.

3. Click **Stop** to stop the repeat transfers maintained for the account.
   OR
   Click **Back** to navigate back to previous screen.

4. The **Stop Repeat Transfer - Review** screen appears. Verify the details, and click **Stop** to confirm cancelling the **Repeat Transfer**.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to previous screen.

5. A message confirming that the repeat transfer has been stopped/ cancelled appears.
   Click **Go to Dashboard**, to navigate to the dashboard.

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12.3 <u>Set Repeat Transfers</u>

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

Set Repeat Transfer – Existing Payee

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

Field Description

| Field Name	Description
Transfer Type	This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.
	The options are:
	• Existing Payee
	• My Accounts (User's own account)
Payee	Select the Payee Group Name first and then one of the Payees within the group from the second dropdown. If the group contains only 1 Payee then that one will get auto selected from the second dropdown.
Account Number	On selecting the payee, the account number associated with the payee appears.
Account Type	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.
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 applicable for Cross Border and SEPA payee only.
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.
Amount	Specify the amount to be transferred per frequency.
View Limits	Link to view the transaction limits applicable to the user.
	For more information on Limits, refer **View Limits** section.
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 *once every X days/weeks/months.*
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed.
	The following two options are available:

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

To setup Repeat Transfer instructions towards an Existing Payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.

2. From the **Payee** list, select the payee to whom fund needs to be transferred, and subsequently then select the specific account of the payee towards which the transfers are to be made.

3. From the **Transfer From** list, select the account from which the transfers are to be made.

4. From the currency list, select the preferred currency.

5. In the **Amount** field, enter the amount to be transferred at regular intervals.

6. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.

7. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.

8. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.

    a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.

    b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.

9. In the **Note** field, specify a narrative for the transaction.

10. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
The **Set Repeat Transfer** popup window appears.

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

Set Repeat Transfer – One Time Transfer
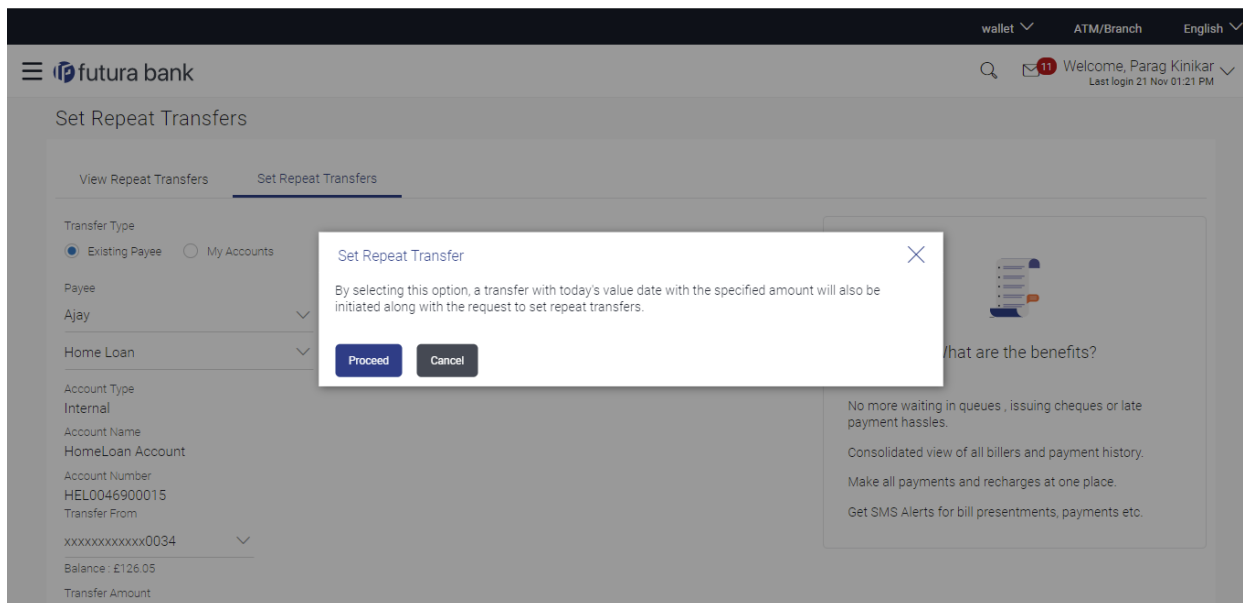
11. Click **Setup**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

12. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

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

13. A message confirming that the transaction has been initiated appears along with the transaction reference number.
Click **Go to Dashboard** link, to navigate to the dashboard.

Set Repeat Transfer – My Accounts

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

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Field Description

Field Name	Description
Transfer Type	This option enables the user to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.
	The options are:
	• Existing Payee
	• My Accounts (User's own account)

| Field Name	Description
Account Number	Select the account towards which repeat transfers are to be made. All the accounts of the user are displayed.
Balance	On selecting an account number, the net balance of the account appears below the **Account Number** field.
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	The currency in which the transfer is to take place. The currency is defaulted as the beneficiary account currency.
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.
Transfer Frequency	The frequency in which the repeat transfers are to be executed The options are: • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-annually • Annually
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed. The following two options are available: • 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

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

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

1. In the **Transfer Type** field, select the **My Accounts** option.

2. From the **Account Number** list, select the account to which the fund transfers need to be made.

3. From the **Transfer From** list, select the account from which the transfers are to be made.

4. In the **Amount** field, enter the amount to be transferred at regular intervals.

5. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.

6. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.

7. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.

    a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.

    b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.

8. Specify a narrative for the transaction in the **Note** field.

9. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
    The **Set Repeat Transfer** popup window appears.

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

Set Repeat Transfer – One Time Transfer
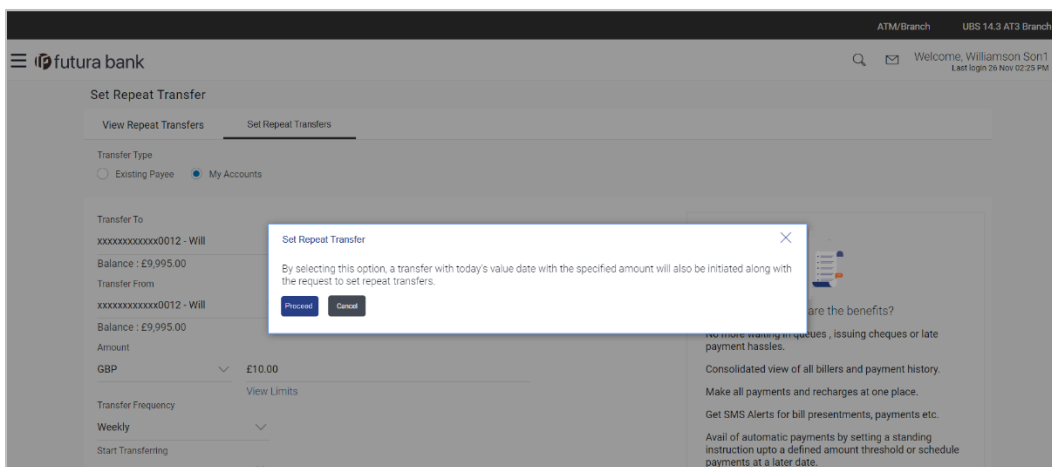
10. Click **Setup**.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

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

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

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12. A message confirming that the transaction has been initiated appears along with the transaction reference number.
    Click **Go to Dashboard** link, to navigate to the dashboard.

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FAQ

1. Can I cancel a Repeat Transfer instruction?

Yes, you can cancel Repeat Transfer transactions provided that the instruction has some instructions that have not yet been executed. You cannot reverse transfers that have already been initiated.
Once an instruction has been cancelled, it will no longer be visible on the View Repeat Transfer screen.

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

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

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

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

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13. Request Money

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

Pre-Requisites

- Transaction and account access is provided to the retail user

- Transaction working window is maintained

- Debtors are maintained

Features supported in the application

Request money allows the user to

- Initiate SEPA Request Money

Workflow
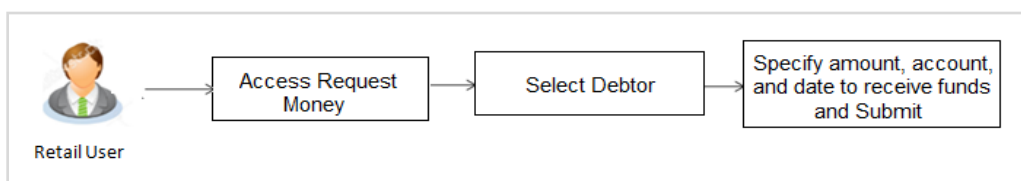
How to reach here:

Dashboard > Payments Widget > Request Money
OR
Toggle menu > Payments > Payments and Transfers > Request Money

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To initiate a Request Money transaction:

Request Money

Field Description

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

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

   Click ⊗ if you want to select a different debtor.

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

2. In the **Amount** field, enter amount that needs to be transferred.

3. From the **Request In** list, select the account that needs to be credited with the amount.

4. From the **Receive On** list, select the date on which the money needs to be received.

5. In the **Note** field, enter for a note against the transaction, if required.

6. Click **Request**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Go to Dashboard**, to navigate to the dashboard.

7. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

   OR

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

8. The success message appears along with the reference number.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Manage Debtors** to create/ edit/ view debtors.

FAQ

    1. When will I receive the money I requested?

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

    2. Can I cancel a request for money?

    No, a request once initiated cannot be cancelled.

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14. Manage Debtors

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

- Debtor Name

- Debtor IBAN

- BIC Code of the Debtor's bank account

- Nick Name

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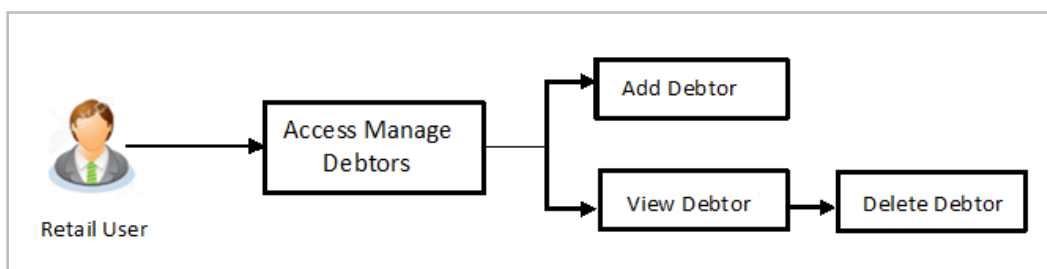
Pre-Requisites

- Transaction access is provided to the retail user

Features supported in the application

- View Debtor

- Add Debtor

- Delete Debtor

Workflow

How to reach here:

Toggle menu > Payments > Setups > Manage Debtors

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To manage debtors:

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

Manage Debtors
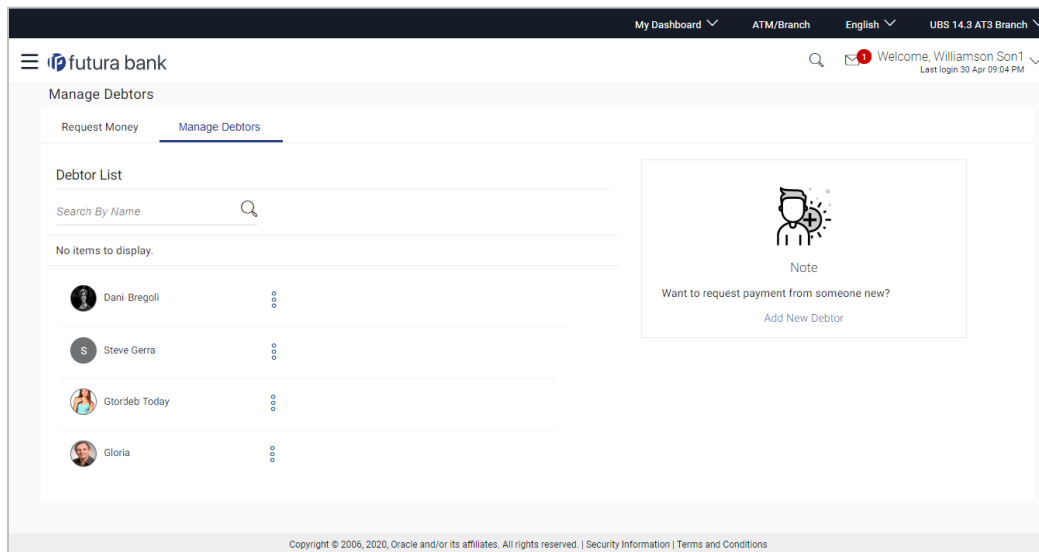
Field Description

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

2. From the **Debtor List**, select and click on a debtor whose details you want to view.
   OR
   In the **Search by Nickname**, enter the nickname of the debtor whose details you want to view and click [search icon].
   OR
   Click the **Add New Debtor** link to create a new debtor.

3. Click [icon] and then click **View Details**. The **Manage Debtors - Debtor Details** screen appears.
   OR
   Click the **Add New Debtor** link to create a new debtor.

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14.1 <u>Manage Debtors - View</u>

Manage Debtors - Debtor Details
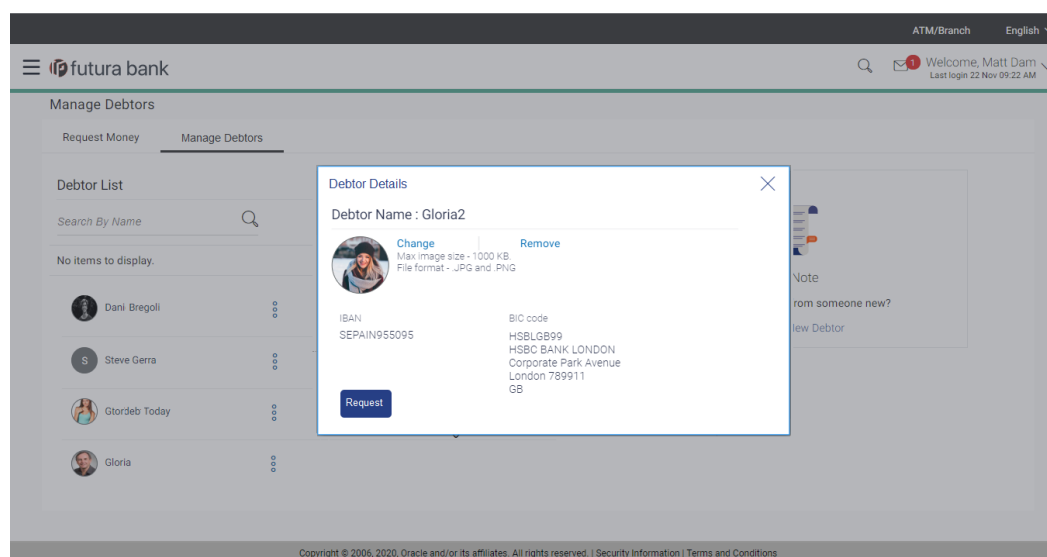
Field Description

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

1. Click **Request** if you want to request money.

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

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

   OR

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

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

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3. Click **Upload Photo** to assign a photo against the debtor. This option appears if no photo has been uploaded against the debtor.

   a. The window to browse and upload a photo appears.

   b. Select a photo to upload and click **Open**.
      The uploaded photo appears and a message conforming the same appears.

14.2 Add Debtor

Using this option you can add a debtor.

To add a new debtor:

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

Add Debtor

Field Description

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

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

2. In the **Debtor Name** field, enter debtor name from whom the amount is to be received.

3. Click on the **Upload Photo** link to upload a photo against the debtor.

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

Click **Change** to modify the uploaded debtor photo.
OR
Click **Remove** to delete the uploaded debtor photo.

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4. In the **Debtor IBAN** field, enter debtor IBAN number.

5. In the **Bank BIC Code** field, enter BIC code of the debtor bank.
   OR
   Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
   OR
   Click **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.

6. In the **Nickname** field, enter the debtor's nickname.

7. Click **Add**.
   OR
   Click **Cancel** to cancel the transaction.

   The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

   OR

   Click **Back** to return to the **Add Debtor** screen.

8. The success message appears.
   Click **Go to Dashboard**, to navigate to the dashboard.

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14.3 <u>Delete Debtor</u>

To delete a debtor:

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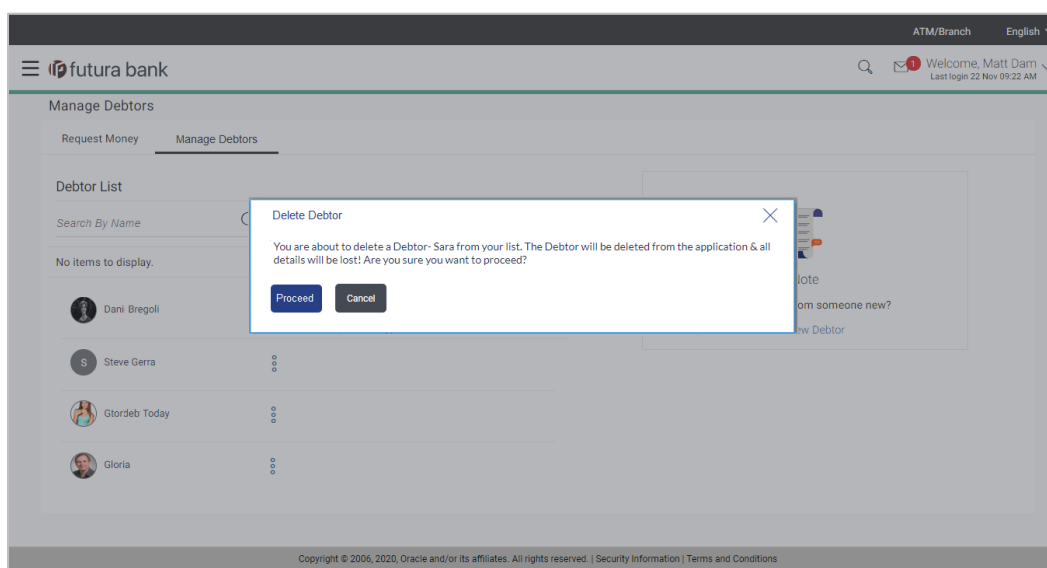   OR

    Enter the nickname of the debtor which you want to delete and click 🔍.
    OR
    Click the **Add New Debtor** link to create a new debtor.

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

Delete Debtor

3. Click **Proceed** to proceed with the deletion request.
    OR
    Click **Cancel** to cancel the deletion process.

4. The success message of deletion appears.
    Click **Go to Dashboard**, to navigate to the dashboard.

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15. Payment Status Inquiry

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

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

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

Pre-requisites:

Transaction access is provided to the retail user.

How to reach here:

Toggle Menu > Payments > Inquiries > Payment Status Inquiry

15.1 Payment Status Inquiry – Summary

Payment Status Inquiry – Summary (List View)

Payment Status Inquiry – Summary (Table View)

Field Description

Field Name	Description
Search Criteria	
From <account>	The user can select a CASA account so as to view all the transfers initiated from that account.
Balance	Displays the balance amount in the selected account.
for last <N> days	A sentence identifying the number of days in the past for which the payment records are being displayed. This statement will be displayed on screen load. By default, records of transfers initiated over the past 10 days will be displayed.
Search	The user will be able to filter transfer records displayed on the summary page based on certain factors such as payee name, transaction reference number, transfer amount, and so on.
Additional Search	The option to view extensive search options. Once the user selects this option, additional search criteria fields through which the user can search for payment records will be displayed in an overlay layer.
Table View	The option to view payment records in a table view.
List View	The option to view payment records in a list view.
Additional Search Criteria	

Field Name	Description
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.
Initiation From Date / Initiation To Date	The user can enter specify a date range so as to search for transfer records that have been initiated within that date range.
From Amount / To Amount	The user can enter an amount range so as to search for transfers that have been initiated within the specified amount range The amount in the **From Amount** field should always be less then the amount in the **To Amount** field.

Search Results

The following fields are displayed for each transaction.

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

To view / search for payment records:

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

   OR

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

   OR

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In the **Search** field, enter a payee name, reference number or amount to filter payment

records based on these criteria. Click [icon] .

OR

Click [icon] to search for payment records based on additional search criteria.

a. Set one or more parameters as follows:

    i. In the **Reference Number** field, enter a transaction reference number of a specific payment.

    ii. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.

    iii. From the **Payment Status** list, select one of the following options: Processed, In Progress, Future Valued, Cancelled, Exception and Seized.

    iv. In the **Initiation From Date** and **Initiation To Date** fields, enter a date range.

    v. In the **From Amount** and **To Amount** fields, enter an amount range.

    vi. Click **Apply**.
OR
Click **Reset** to reset the filter options.

Click [icon] to view the payment records as a list.

OR

Click [icon] to view the payment records in a table format.

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

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

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15.2 <u>Payment Status Inquiry – Details</u>

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

Payment Status Inquiry - Details
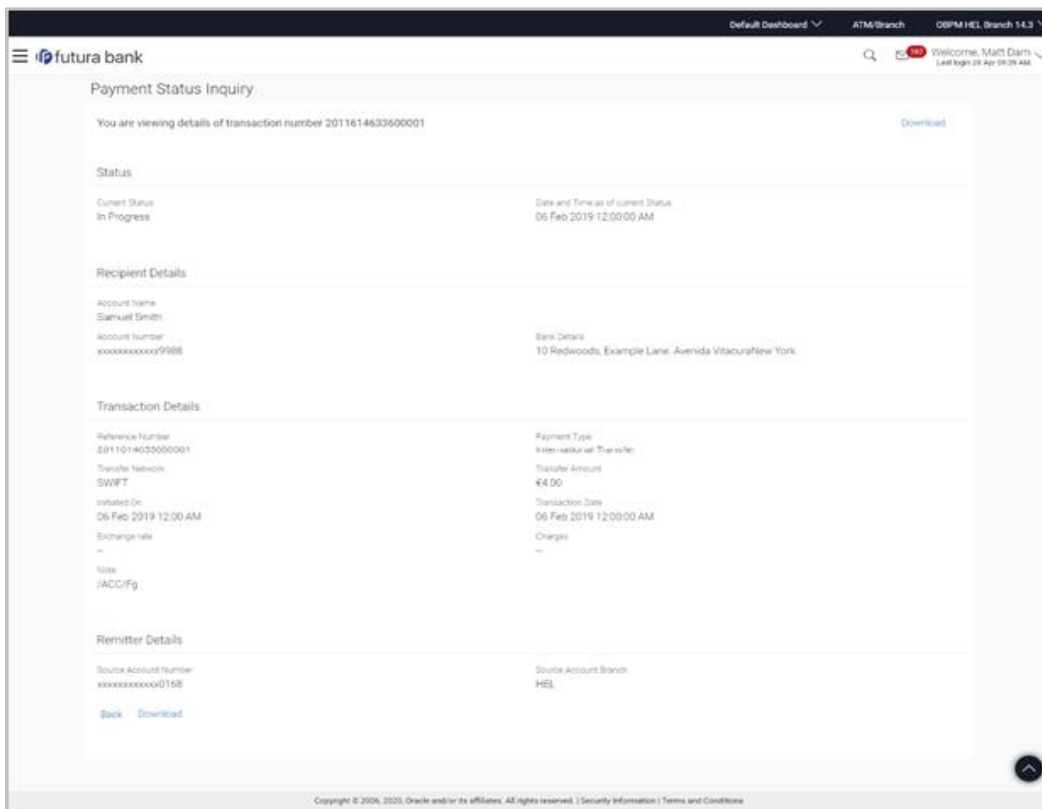
Field Description

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

Field Name	Description

Recipient Details

This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Field Name	Description
Account Name	The name of the payee.
Account Number	The payee's account number to which the funds have been transferred. The account number appears in masked format.
Account Type	The payee's account type, such as savings, or current.
Bank Details	The name and address of the payee's bank.

Transaction details

This section displays the transaction details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Field Name	Description
Reference Number	The reference number assigned to the transaction by the host system.
Payment Type	Displays the type of payment transfer i.e. internal, domestic or international transfer.
Transfer Network	The network used for the transfer. This can vary based on the region and the destination. Examples of networks in India are NEFT, IMPS, and RTGS. The network used for international transfers is SWIFT.
Transfer Amount	The currency and amount of the transaction.
Initiated On	The date and time of payment initiation.
Transaction Date	The date and time at which the transfer was processed.
Exchange Rate	The exchange rate in case of a multi-currency transfers.
Charges	Any charges that were involved in the transfer.
Note	Any reference note that has been entered by the user at the time of transfer initiation as well as any note as defined by the bank.

Remitter Details

This section displays the sender's details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Field Name	Description
Account Number	The account number from which funds have been transferred. The account number appears in masked format.

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

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

15.3 <u>Payment Cancellation</u>

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.

15.4 Payment Cloning

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

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

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

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

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

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

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16. Favorites

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

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

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

- Payments made to an account (Money Transfers)

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

Prerequisites:

- Transaction and account access is provided to the retail user

Features supported in the application

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

How to reach here:

Dashboard > Payments Widget > Favorites
OR
Toggle menu > Payments > Favorites
OR
Dashboard > Payments Menu > Favorites

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16.1 <u>Favorites – Summary</u>

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

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

To view and initiate a favorite transaction:

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

Favorites – Summary

2. Select the relevant favorite transaction record and click

Click **Pay Now** to initiate the transaction.
The details of the selected transaction appear in the respective payment transfer screen.
OR
Click **Remove** to remove the transaction from the favorite list.

Transaction initiation through Favorites
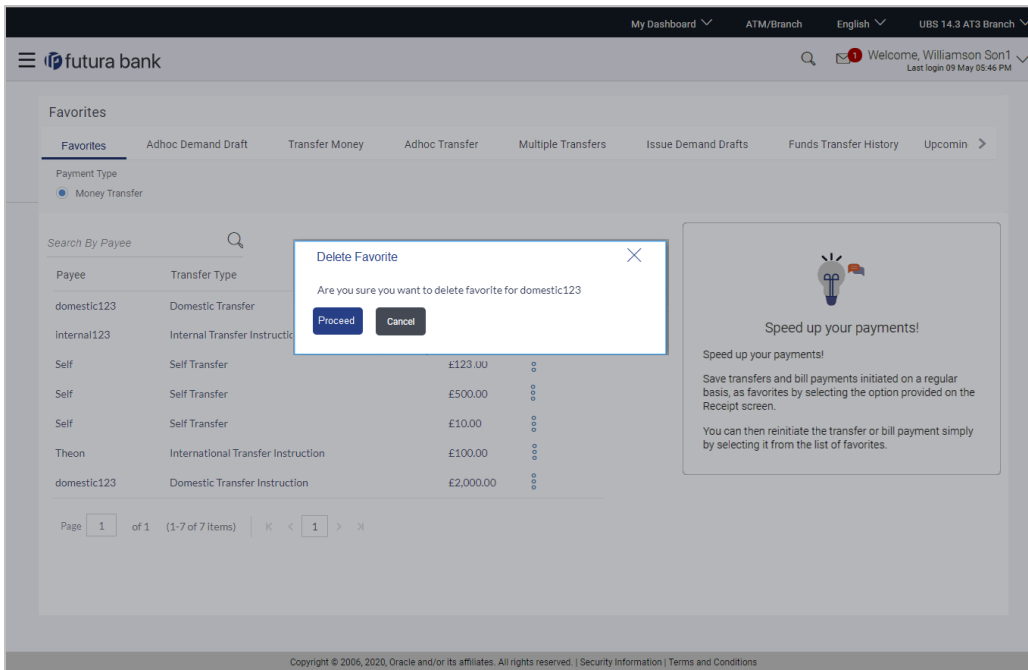

3. To initiate a transaction, click **Transfer**.
OR
Click **Cancel** to cancel the transaction.

16.2 <u>Remove Favorites</u>

To remove a transaction from the favorite list:

1. In the **Favorite Summary** screen, select the relevant payee.
   OR
   In the **Search** field, enter the payee name of the transaction which you want to remove and click .

2. Click and then click **Remove** to remove the transaction from the favorites list.
   The **Delete Favorites** message box appears with a message prompting the user to confirm the deletion.
   OR
   Click **Pay Now** to initiate a transaction using the specific favorite transaction as a template.

Remove Favorites- Confirm

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

FAQ

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

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

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

    You can mark money transfer transactions as favorites.

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

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

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

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

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17. View Limits

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

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

View Limits

Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits.
	This will be defaulted to the user logged in channel.

Available Limits

Amount	An amount range between the transactions can be initiated from the selected channel.
Count	The number of transactions can be initiated by the user from the selected channel.

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