Small & Medium Business UPI Payments User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.2.0.0

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Small & Medium Business UPI Payments User Manual

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Table of Contents

1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience*:*

- Customers
- Partners

1.2 <u>Documentation Accessibility</u>

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

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

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

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

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

1.4 <u>Structure</u>

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 <u>Related Information Sources</u>

For more information on Oracle Banking Digital Experience Patchset Release 22.2.2.0.0, 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 FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.7.1.0.0	Third Party System
1	**Manage VPAs**			
	Create VPA	NH	NH	✔
	Edit VPA	NH	NH	✔
	Delete VPA	NH	NH	✔
2	**UPI Transfers**			
	Transfer to VPA Payee	NH	NH	✔
	Transfer to Domestic Account Payee	NH	NH	✔
	Adhoc Transfer to VPA	NH	NH	✔
	Adhoc Transfer to Domestic Account	NH	NH	✔
	UPI Transfers - VPA Payee Creation	NH	NH	✔
3	UPI Request Money	NH	NH	✔

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Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.7.1.0.0	Third Party System
4	UPI Split Bill	**NH**	**NH**	✔
5	UPI Pending Requests	**NH**	**NH**	✔
6	UPI Transaction History	**NH**	**NH**	✔

Home

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3. UPI Payments

Unified Payments Interface (UPI) is an immediate real time payment system that enables the transfer of funds between two bank accounts, through a mobile platform.

This payments interface has been developed by the National Payments Corporation of India (NPCI), which is regulated by the Reserve Banking of India (RBI).

In order to transfer and receive funds through UPI, users need to create a Virtual Payment Address (VPA). A VPA is in the format of unique name@bankname and needs to be mapped to the user's current or savings account. This VPA can be used by others to transfer funds to the user. Hence, users need not know or remember the account numbers and IFSC codes of their intended recipients.

In addition to transferring funds, users can also use their VPAs to request for money from other VPAs. Users can also split bills between multiple VPAs through the UPI Split Bill feature.

The Pending Request screen enables users to view requests that have been initiated towards their VPAs and to take action on these requests by either approving or rejecting them. This screen also enables users to view the requests initiated by them towards other VPAs, which are in pending state. The Transaction History screen displays all the UPI transfers, requests and split bill transactions initiated by the user along with their status.

Note: UPI Payments is available to Small & Medium Business users on mobile applications only for small screen devices and is not available on tablets or desktops.

Workflow- VPA Creation

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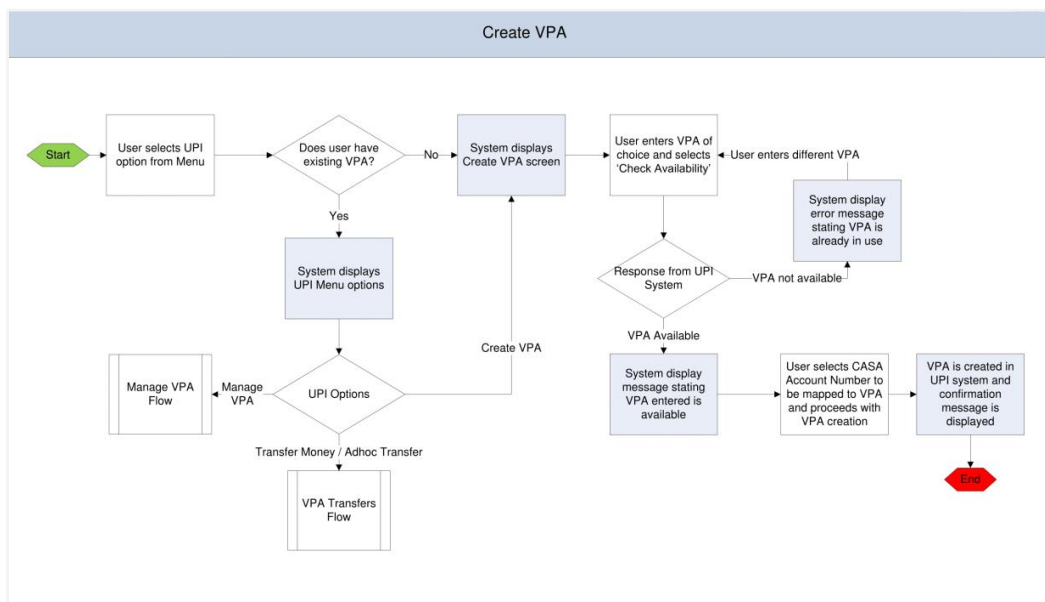
Workflow- VPA Maintenance (Edit & Delete)
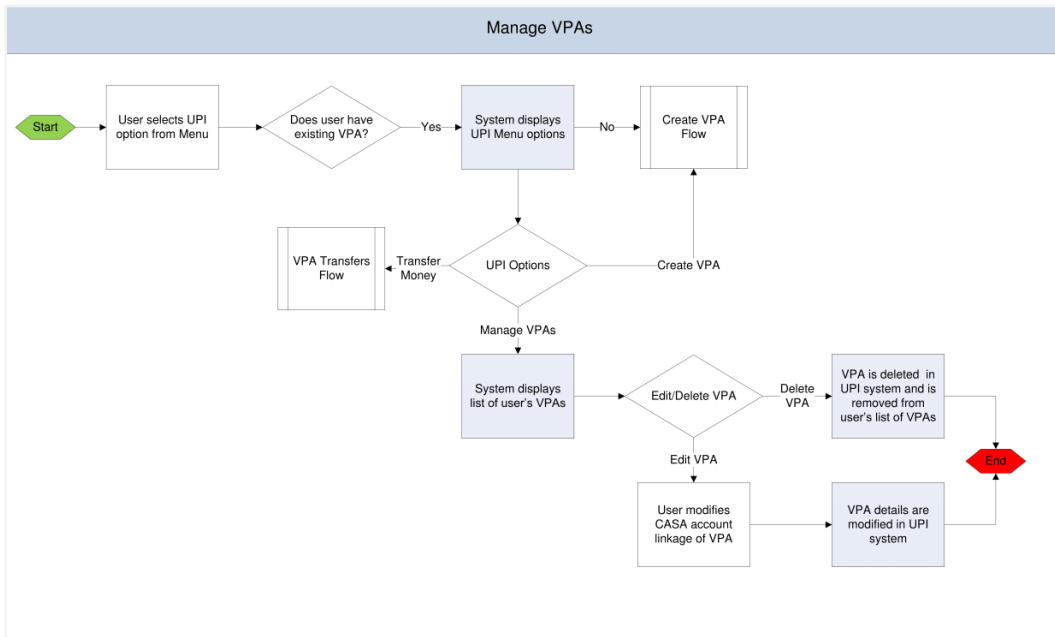
Workflow- UPI Transfers

ORACLE®
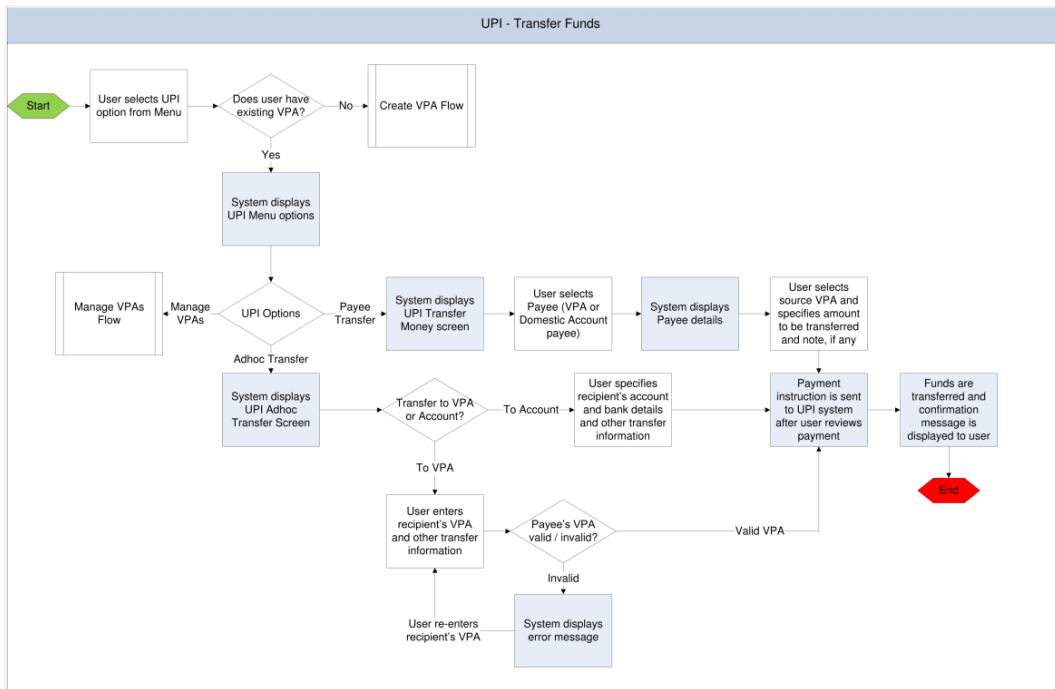
Features Supported in the Application

The following features are available as part of UPI Payments:

- **Manage VPA**
  - ➢ Create VPA
  - ➢ Edit VPA
  - ➢ Delete VPA
- **Transfer Money**
  - ➢ To existing VPA payees
  - ➢ To existing domestic account payees
  - ➢ Adhoc transfers to VPAs
  - ➢ Adhoc transfers to domestic accounts
- **UPI Request Money**
- **UPI Split Bill**
- **UPI Pending Requests**
- **UPI Transaction History**

Home

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4. Manage VPAs

Using this option you can manage your existing VPAs or even create a new VPA.

How to reach here:

Dashboard > Toggle Menu > UPI > Manage VPA

To manage VPAs:

1. Select the **Manage VPA** option under the UPI menu.
2. The list of the user's VPAs appears on the **Manage VPA** screen.

Manage VPAs
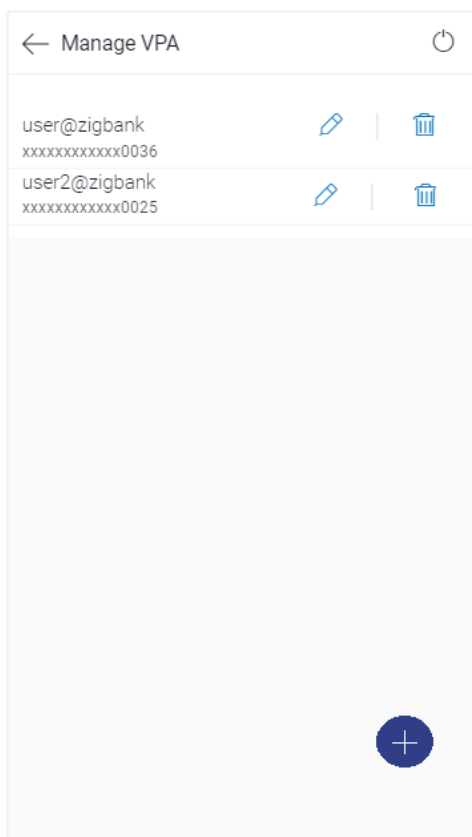
Field Description

Field Name	Description
VPA	The list of the user's VPAs will be displayed.
Account Number	The CASA account mapped to each VPA will be displayed against the VPA.

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3. Click ⊕ to create a new VPA.
    OR

    Click ✏ against a VPA to edit the VPA.
    OR

    Click 🗑 against a VPA to delete the VPA.
    OR

    Click ← to navigate back to the previous screen.

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4.1 <u>Create VPA</u>

You can create a VPA by selecting the option provided under Manage VPAs. Alternately, if you do not have an existing VPA, the system will prompt you to create a VPA when you select the UPI option from the menu.
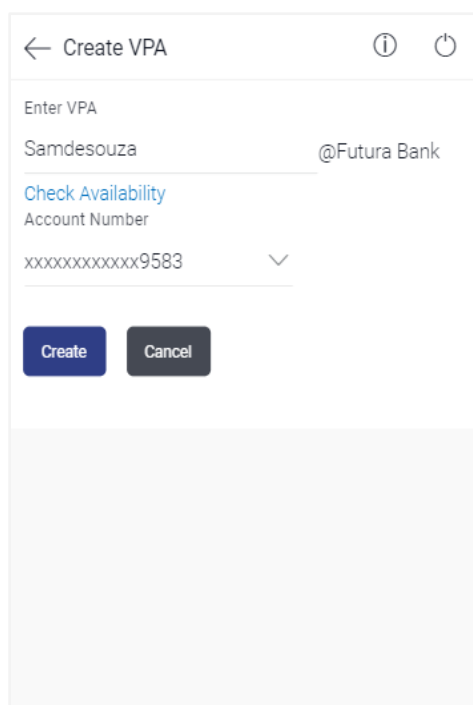
How to reach here:

Dashboard > Toggle Menu > UPI > Manage VPAs > Create VPA

To create a VPA:

1. Click ⊕ to create new VPA on the **Manage VPA** screen.
    The **Create VPA** screen appears.

Create VPA

Field Description

Field Name	Description
Enter VPA	Enter a VPA of choice.
Check Availability	The option to check whether the VPA entered is available or not.
Account Number	Select the CASA account to be mapped to the VPA.

2. In the **Enter VPA** field, enter a VPA of choice.

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3. From the **Account Number** list, select an account to be mapped to the VPA.

   Click **Create** to create the VPA.
   OR
   Click **Cancel** to cancel the transaction.
   OR

   Click ← to navigate back to the previous screen.

4. The **Create VPA - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click ← to navigate back to the previous screen.

5. A message confirming the creation of VPA appears.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Transfer Money** to initiate a UPI transfer.

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4.2   <u>Edit VPA</u>

Once created, you can modify a VPA by changing the CASA account linkage. This option is only available if you have more than one CASA account held with the bank.
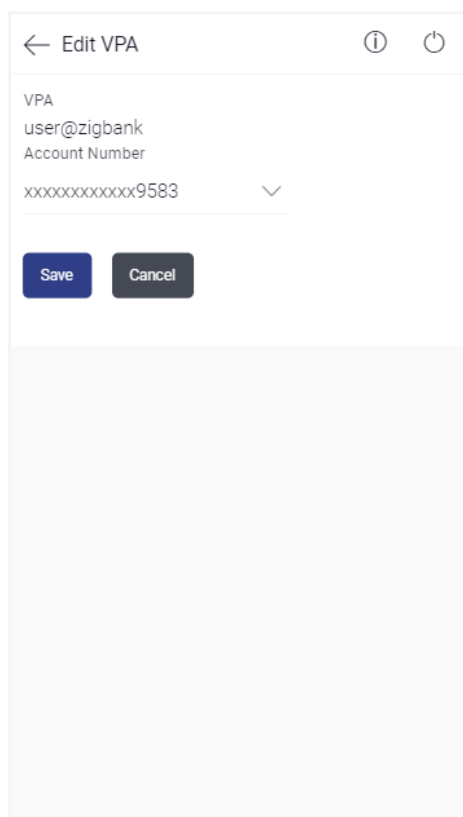
How to reach here:

Dashboard > Toggle Menu > UPI > Manage VPAs > Edit

To edit a VPA:

1. The list of the user's VPAs appears on the **Manage VPA** screen.

2. Click [pencil icon] against a VPA to edit the VPA.
   The **Edit VPA** screen appears.

Edit VPA

Field Description

Field Name	Description
VPA	The VPA selected to be modified is displayed.

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Field Name	Description
Account Number	Change the CASA account mapping by selecting a different CASA account to be mapped to the VPA.

3. From the **Account Number** list, select an account to change the account mapping of the VPA.
    Click **Save** to update the VPA account mapping.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click ← against a VPA to navigate back to previous screen.

4. The **Edit VPA - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click ← to navigate back to the previous screen.

5. A message confirming the modification of VPA appears.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Transfer Money** to initiate a UPI transfer.

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4.3 <u>Delete VPA</u>

You can delete any VPA by selecting the Delete option provided against it on the Manage VPAs screen. Once you have confirmed deletion of a VPA it will be deleted in the UPI system as well and will no longer be listed in your list of existing VPAs on the Manage VPAs screen.

How to reach here:

Dashboard > Toggle Menu > UPI > Manage VPAs > Delete

To delete a VPA:

1. The list of the user's VPAs appears on the **Manage VPA** screen.

2. Click 🗑 against a VPA to delete the VPA. The **Delete VPA** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete VPA
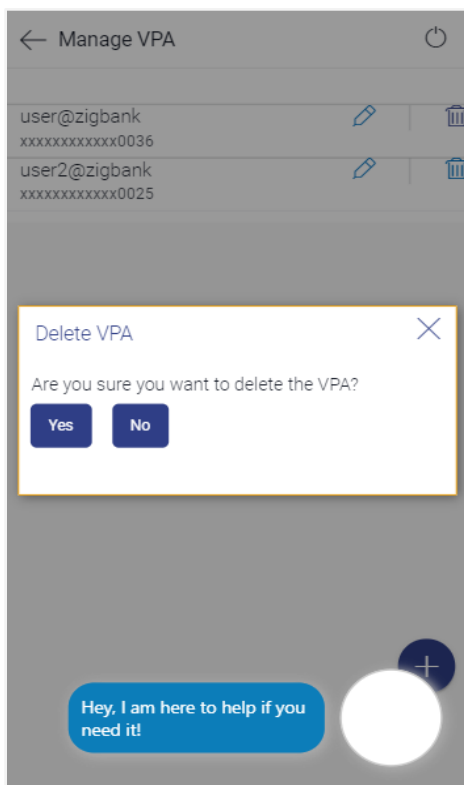
3. Click **Yes** to delete the VPA.
   OR
   Click **No** to return to the **Manage VPAs** screen.

Home

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5. UPI Transfers

Once you have created a VPA, you can use this VPA to transfer funds to people via their VPAs or even to accounts by specifying account numbers and IFSC codes. In addition to initiating adhoc transfers (to VPAs and accounts) you can also transfer funds to registered VPA and domestic account payees.

5.1 <u>Transfer Money</u>

Using this feature, you can initiate UPI transfers towards registered VPA payees as well as domestic account payees.

How to reach here:

Dashboard > Toggle Menu > UPI > Transfer Money

Transfer Money

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Field Description

Field Name	Description
Payee	Select the payee towards whom you wish to make a funds transfer and subsequently select the VPA or specific (domestic) account of the payee in which the funds are to be transferred.
Payee Details	The details of the selected payee appear.
	If VPA has been selected, the payee's VPA and account name appears.
	If an account has been selected, the payee's account and bank details appear.
Transfer From	Select the VPA from which funds are to be transferred.
Account Number	The account number mapped to the VPA appears once a VPA is selected in the **Transfer From** field.
Amount	Enter the amount in INR that is to be transferred.
Note	Enter a note or remarks if required.

To transfer money to an existing payee:

1. From the **Payee** field, select a payee towards whom funds transfer is to be made.

   The details of the selected payee appear.
   If the payee selected is a **VPA payee**, the Payee's VPA and Account Name are displayed. If the payee selected is a **domestic account payee**, the payee's account and bank details are displayed.

2. From the **Transfer From** field, select the source VPA. The account number mapped to the selected VPA is displayed below the **Transfer From** field.

3. In the **Amount** field, enter the amount in currency INR.

4. In the **Note** field, enter a note or remarks, if any.

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

6. The **Transfer Money – Review** screen appears. Verify the details and click **Confirm**.

   The **Verification screen** appears if the transaction is configured for Two Factor Authentication.

   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click ← to navigate back to the previous screen.

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7. The success message appears, along with transfer details and the transfer reference number generated by the UPI system.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Make another Transfer** to initiate another VPA transfer.

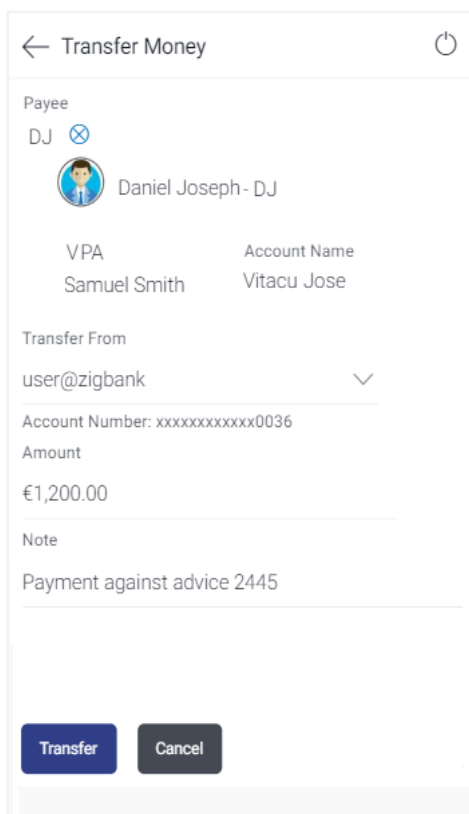## 5.2 Adhoc Transfers

Using this feature, you can initiate UPI transfers towards VPAs as well as domestic account numbers.

How to reach here:

Dashboard > Toggle Menu > UPI > Adhoc Transfer

Adhoc Transfer - VPA

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Adhoc Transfer - Account

Field Description

Field Name	Description
Transfer to	Select the type of transfer that you wish to initiate. The options are: • VPA • Account

VPA

The following fields appear if the option **VPA** is selected in the **Transfer to** field.

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Field Name	Description
Payee VPA	Enter the payee's VPA towards which you wish to transfer funds.
Transfer From	Select the VPA from which funds are to be transferred.
Account Number	The account number mapped to the VPA appears once a VPA is selected in the **Transfer From** field.
Amount	Enter the amount in INR that is to be transferred.
Note	Enter a note or remarks if required.

Account

The following fields appear if the option **Account** has been selected in the **Transfer to** field.

Field Name	Description
Payee Account Number	Enter the account number towards which you wish to transfer funds.
Confirm Account Number	Re-enter the payee's account number so as to confirm the same.
IFSC Code	Enter the IFSC code of payee's bank.
Verify	Select this option to verify the IFSC code entered.
Lookup IFSC Code	Select this option to search for an IFSC code.
Transfer From	Select the VPA from which funds are to be transferred.
Account Number	The account number mapped to the VPA appears once a VPA is selected in the **Transfer From** field.
Amount	Enter the amount in INR that is to be transferred.
Note	Enter a note or remarks if required.

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To initiate an adhoc VPA transfer:

1. From the **Transfer to** field, select either VPA or Account to identify whether the transfer is to be made towards a VPA or an account number.

2. If **VPA** has been selected, enter Payee VPA in the **Payee VPA** field.
   OR
   If **Account** has been selected:

   In the **Payee Account Number** field, enter the Payee's Account Number.

   In the **Confirm Account Number** field, confirm the Payee's Account Number.

   In the **IFSC Code** field, enter the IFSC Code or select it from the lookup.

   Click **Verify** to verify the IFSC code.

   Click **Lookup IFSC Code** to lookup the IFSC code.

3. From the **Transfer From** field, select the source VPA. The account number mapped to the selected VPA is displayed below the **Transfer From** field.

4. In the **Amount** field, enter the amount in currency INR.

5. In the **Note** field, enter a note or remarks, if any.

6. Click **Transfer** to initiate the payment.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click ← against a VPA to navigate back to previous screen.

7. The **Adhoc Transfer – Review** screen appears. Verify the details and click **Confirm**.

   The **Verification** screen appears if the transaction is configured for Two Factor Authentication.

   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click ← to navigate back to the previous screen.

8. The success message appears, along with transfer details and the transfer reference number generated by the UPI system.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
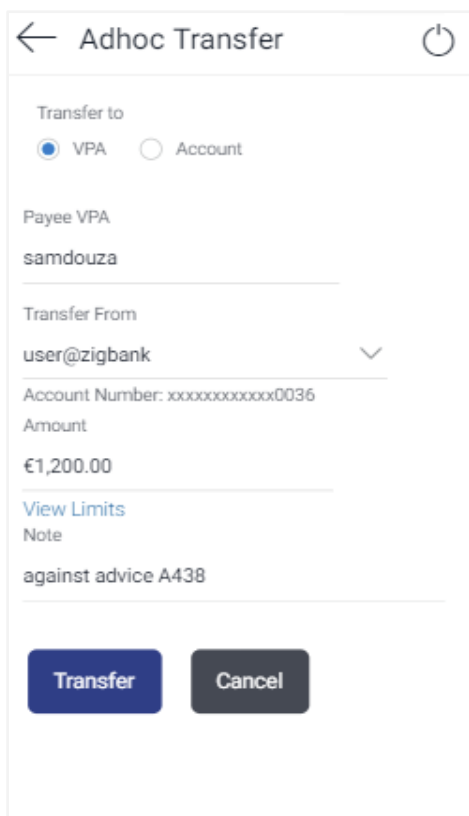   Click **Make another Transfer** to initiate another Adhoc Transfer.

   OR

   Click **Add as Payee** to register the beneficiary as a payee.

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Success Message
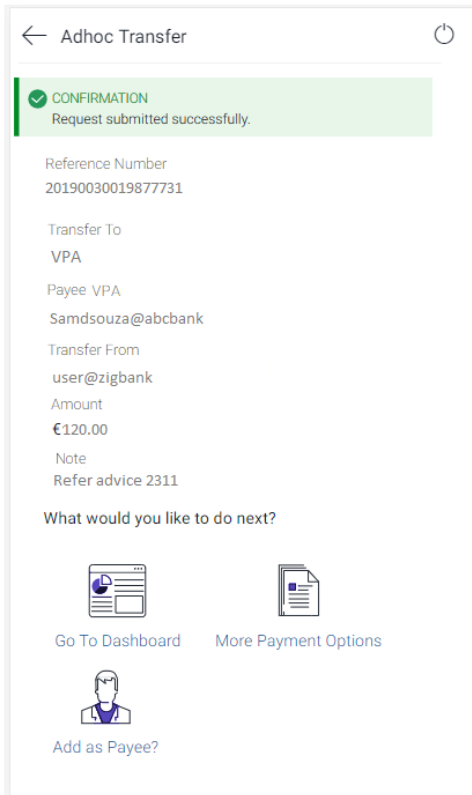
9. Click **Add as Payee** to register the beneficiary as a payee.
A modal window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee
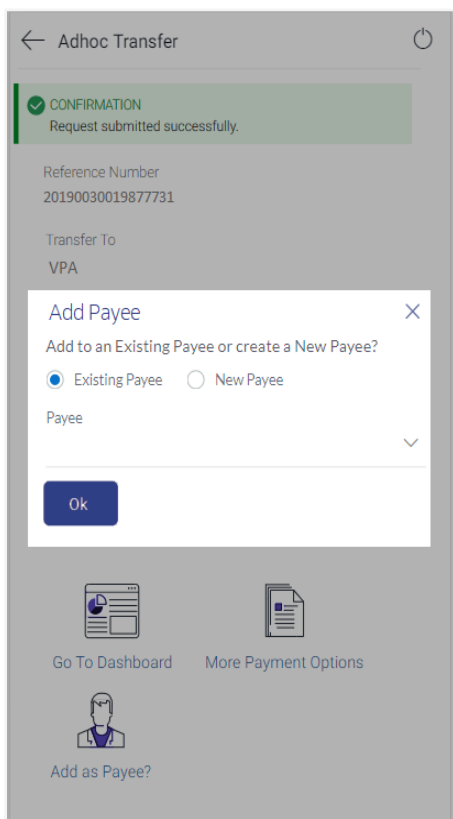
Field Description

Field Name	Description
Payee Type	Select the option to identify whether the beneficiary is to be mapped to an existing payee or whether the beneficiary is to be added as a new payee. • Existing Payee • New Payee
Payee	Select the payee from the list of existing payee group to map the beneficiary to the payee group. This field appears only if the option **Existing Payee** has been selected.

10. Select the desired option to identify the payee type.

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

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

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

5.3   <u>Add Payee – VPA</u>

You can register a VPA as a payee by selecting the option Add as Payee on the Adhoc Transfers confirm screen.

How to reach here:

Dashboard > Toggle Menu > UPI > Adhoc Transfer > Add as Payee

Add Payee

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified if the payee is a new payee.
	If the payee is being added under an existing payee group, the payee name will be displayed and cannot be modified.

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Field Name	Description
Payee VPA	The payee's VPA as entered at the time of adhoc transfer initiation will be displayed and cannot be modified.
Account Name	The account name of the payee as derived from the UPI system at the time of adhoc transfer initiation will be displayed and cannot be modified.
Nickname	Specify a nickname to be assigned to the specific VPA of the payee for the purpose of easy identification.

To create a VPA payee:

1. If payee is being registered as a new payee:

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

2. In the **Nickname** field, enter a nickname to be assigned to the specific VPA of the payee.

3. Click **Add** to add a payee.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click ← to navigate back to previous screen.

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'.
    OR
    Click ← to navigate back to previous screen.

5. The success message appears along with the account details.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Make a transfer** to initiate another transfer.

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5.4   Add Payee – Domestic Account

You can register a domestic account payee by selecting the option Add as Payee on the Adhoc
Transfers confirm screen.

How to reach here:

Dashboard > Toggle Menu > UPI > Adhoc Transfer > Add as Payee

Add Payee

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified if the payee is a new payee. If the payee is being added under an existing payee group, the payee name will be displayed and cannot be modified.

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Field Name	Description
Account Type	The field identifying that the account type of the payee is domestic will be displayed.
Account Number	The payee's account number as entered at the time of adhoc transfer initiation will be displayed and cannot be modified.
Account Name	The payee's name as registered with the payee's bank will be displayed and cannot be changed.
IFSC Code	The IFSC code of the payee's bank as entered while initiating the transfer will be displayed and cannot be modified.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

To create a VPA payee:

1. If payee is being registered as a new payee:

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

2. In the **Nickname** field, enter a nickname to be assigned to the specific account of the payee.

3. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction. OR
   Click ← against a VPA to navigate back to previous screen.

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'.
   OR
   Click ← to navigate back to previous screen.

5. The success message appears along with the account details.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Make a transfer** to initiate another transfer.

Note: The **Payee Account Type** field is displayed if the payee is being added under an existing payee group.

Home

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6. UPI Request Money

In addition to transferring money via UPI transfers, you can also request money from people by specifying your VPA in which funds are to be transferred as well as the VPA of the person who owes you money. Additional information required would include the amount being requested, the date on which the request would expire and any remarks, if required.

How to reach here:

Dashboard > Toggle Menu > UPI > Request Money

To request money:

1. Select the **Request Money** option under the UPI menu.
   The **Request Money** screen appears.

Request Money – Existing   **Request Money – Enter New VPA**

Field Description

Field Name	Description
Receive Funds in	Select the VPA in which you would like to receive funds being requested.

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Field Name	Description
Account Number	The account number to which the VPA is linked appears once a VPA is selected.
Request From	Select a VPA payee from which you wish to request funds.
	This field will get disabled if you select **Enter a New VPA** check box.
Enter a New VPA	Select this option if you wish to enter a VPA, which is not registered as a VPA payee, from which you wish to receive funds.
	This field will no longer appear on the screen if you select a registered VPA from the **Request From** list.
Amount	Enter the amount you wish to request from the VPA specified.
Valid Till	Specify the date until which the request will be valid.
Note	Enter a note or remark, if required.

2. From the **Receive Funds in** list, select a VPA in which the funds being requested are to be credited.

3. From the **Request From** list, select a VPA payee from which to request funds.

   Click ⊗ if you want to select a different payee.
   OR

   Select the **Enter a new VPA** checkbox to enter a VPA from which to request money, if you wish to request money from a VPA that is not registered as a VPA payee.
   Enter a VPA in the provided input field.

4. In the **Amount** field, enter an amount in INR to be requested.

5. From the **Valid Till** field, select the date on which the request will expire.

6. In the **Note** field, enter a note or remarks if required.

7. Click **Request** to initiate the request.

   OR

   Click **Cancel** to cancel initiation of the request.

8. The **Request Money – Review** screen appears. Verify the details and click **Confirm**.

   OR
   Click **Cancel** to cancel initiation of the request.

   OR
   Click ← to navigate back to previous screen.

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9. The success message appears along with the reference number and transaction details.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Make another Request** to initiate another money request.

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7. UPI Split Bill

You can use the UPI Split Bill feature to split bills with multiple VPAs at once.
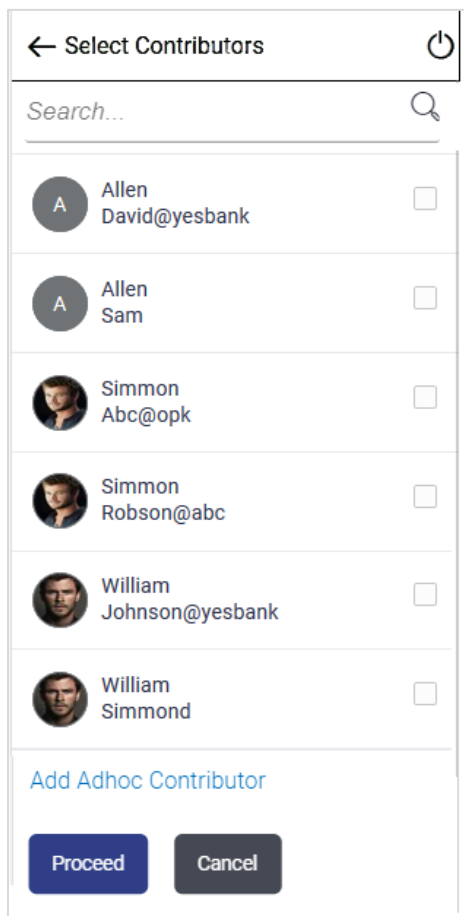
How to reach here:

Dashboard > Toggle Menu > UPI > Split Bill

To split a bill:

1. Select the **Split Bill** option under the UPI menu.

   The **Select Contributors** screen of the Split Bill process appears.

Select Contributors

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Field Description

Field Name	Description
Search by Name/VPA	The option to search for a specific VPA payee by entering either the payee's VPA or name.
VPA Payees	Select the VPA payees that you would like to add as contributors to split the bill with.
Add Adhoc Contributor	Click this link if you wish to add adhoc VPAs i.e. VPAs that are not registered as payees, as contributors.

2. Select the VPA payees from the list provided, that you want to add as contributors.
   OR
   Enter a VPA ID or Payer Name if you want to search for a specific VPA Payee to add as contributor.

3. Click the **Add Adhoc Contributor** link if you wish to add adhoc VPAs as contributors.
   The **Adhoc Contributors** screen appears.

4. Click **Proceed** to proceed onto the next step. The **Split Money** screen appears. On this screen, the user can enter information pertaining to the bill i.e. the total bill amount along with the amount to be split among the contributors, the expiry date and note.
   OR
   Click **Cancel** to cancel the transaction.

Adhoc Contributors

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Field Description

Field Name	Description
Adhoc Contributor 1	Enter a VPA that you want to add as a contributor.
Add Another	Select this option if you want to add additional contributors.

5. Enter a VPA that you want to add as a contributor in the **Adhoc Contributor 1** field.

6. Click the **Add Another** link if you wish to add another adhoc contributor. The field in which you can add another adhoc contributor appears.

7. Click **Done** to add the entered VPAs as contributors to the main contributor list. The VPAs get added to the contributor list and the Select Contributor screen appears with all the contributors added appearing on the top.
   OR
   Click the **Back to Contributors** link to return to the previous screen without adding any adhoc contributor.

Split Bill

Field Description

Field Name	Description
Receive Funds in	Select the VPA in which you would like to receive funds being requested from each contributor.
Account Number	The account number to which the VPA is linked appears once a VPA is selected in the **Receive Funds in** field.
Enter Amount	Enter the total bill amount in INR.
Valid Till	Enter the date on which the split bill request will expire.
Note	Enter a note as required.
Contributors	The names of the contributors selected will be listed along with VPAs starting with the name of the initiator of the request.
Amount	The total bill amount will be divided equally among each contributor and displayed in the amount fields against each contributor. You can edit these amounts as required.
Back to Contributors	Click this link if you wish to add additional contributors.

8. From the **Receive Funds in** field, select the VPA in which you want to receive funds being requested from each contributor.

9. In the **Enter Amount** field, enter the total bill amount.

10. In the **Valid Till** field, enter the date on which the request is to expire.

11. In the **Note** field, enter remarks.

12. Change the amount assigned to any or all contributors if required.

13. Click **Proceed** to proceed with the initiation of the Split Bill request.
    OR
    Click the ⊗ delete icon displayed against a contributor to remove that contributor.
    OR
    Click the **Back to Contributors** link to return to the **Select Contributors** page to modify contributor selection.
    OR
    Click **Cancel** to cancel the transaction.

14. The **Split Money – Review** screen appears. Verify the details and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click ← to navigate back to previous screen.

15. The **Verification screen** appears if the transaction is configured for Two Factor Authentication.
    OR
    Click **Back** to return to the transfer initiation screen.

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16. The success message appears, along with transfer details and the reference number generated by the UPI system.
    Click **Go to Dashboard**, to navigate to the dashboard.
    OR
    Click **Split another Bill** to initiate another Split Bill transaction.

Home

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8. UPI Pending Requests

Once a request for money or a split bill transaction has been initiated, the requests will be visible under the Pending Requests screen. Money Requests and Split Bills initiated by you will be listed under the Pending with Payer tab while Money Requests initiated by other VPAs towards you will be listed under the Pending with Me tab. You will be able to approve or reject these requests made towards you. Once a request has been approved or rejected or if no action is taken before the request expires it will no longer be visible under the tabs on the Pending Requests screen. The number of requests pending with the user or those initiated by the user will be displayed in the form of a badge against the **With Me** and the **With Payer** tabs respectively.
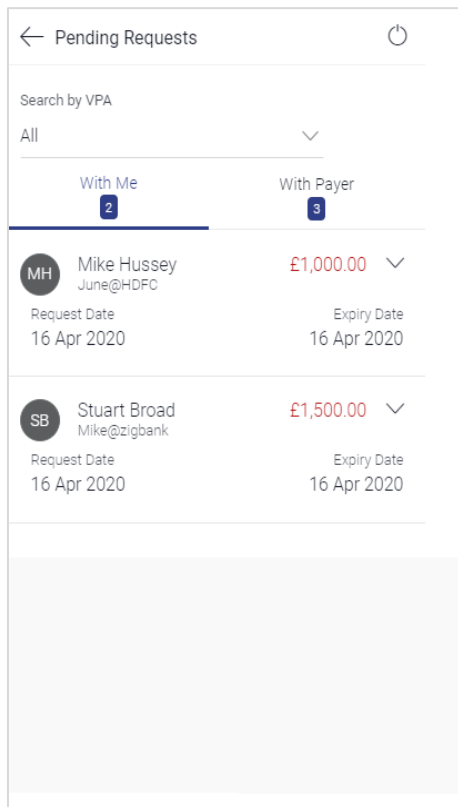
How to reach here:

Dashboard > Toggle Menu > UPI > Pending Requests

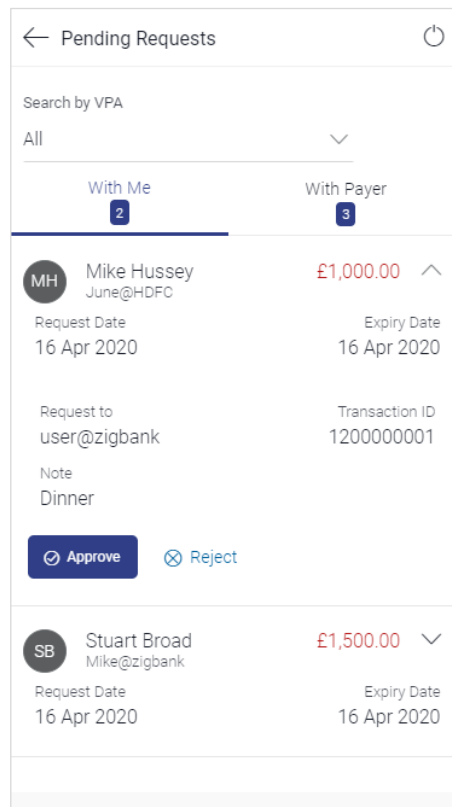**To view pending requests:**

1. Select the **Pending Requests** option under the UPI menu.

    The **Pending Requests** screen appears.

Pending Requests –With Me   **Pending Requests –With Me (Expanded)**

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Field Description

Field Name	Description
Search By VPA	Select a VPA to view requests made towards that VPA. By default the value 'All' will be selected and all requests pending towards all your VPA will be listed under the Pending with Me tab.

Request Money Record Details

The following fields are displayed for each Pending Request initiated towards any of the user's VPAs.

Field Name	Description
Requestor's Name and VPA	The name and VPA as per UPI records of the person who has initiated the request towards you.
Amount Requested	The amount requested.
Request Date	The date on which the request was made.
Expiry Date	The date on which the request will expire.

Request Money Record Details - Expanded

The following fields are displayed when you click ⌄ against the Pending with Me to expand the record.

Field Name	Description
Requestor's Name and VPA	The name and VPA as per UPI records of the person who has initiated the request towards you.
Amount Requested	The amount requested.
Request Date	The date on which the request was made.
Expiry Date	The date on which the request will expire.
Request To	The VPA towards which the request was made.
Transaction ID	The transaction ID as generated by the UPI system on request initiation.
Note	A note or remarks as added while initiating the request.

2. Click on **With Me** tab to view records of pending requests initiated towards your VPAs.
   The list of pending requests initiated towards the user's VPAs are listed.

3. Click ⌄ against a specific record to expand it. The details of that record are displayed along with the options to Approve or Reject the request.
   Click **Approve** to approve the request.
   OR
   Click **Reject** to reject the request.

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4. The **Pending Request – Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Back** to go back to the Pending Requests screen.

5. The **Verification** screen appears if the transaction is configured for Two Factor Authentication.
   OR
   Click **Back** to return to the transfer initiation screen.

6. The success message appears, along with transfer details and the transfer reference number generated by the UPI system.
   Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **Go to Pending Requests** link to be navigated to the Pending Requests screen.

7. Click on **With Payer** tab to view records of pending requests initiated by you towards other VPAs.
   The list of pending requests initiated by the user towards other VPAs are listed.

Pending Requests – With Payer   **Pending Requests –With Payer (Expanded)**

Pending Requests – With Payer – Split Bills (Expanded)

Field Description

Field Name	Description
Search By VPA	Select a VPA to view requests made from that VPA. By default the value 'All' will be selected and all requests made from all your VPAs will be listed under the With Payer tab.

Request Money Transaction Record Details

The following fields are displayed for each Pending Request initiated from any of the user's VPAs.

Payer's Name and VPA	The name and VPA as per UPI records of the person towards whom you have initiated the request.
Amount Requested	The amount requested.
Request Date	The date on which the request was made.

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Field Name	Description
Expiry Date	The date on which the request will expire.

Request Money Transaction Record Details - Expanded

The following fields are displayed when you click ⌄ against the payer to expand the record.

Field Name	Description
Payer's Name and VPA	The name and VPA as per UPI records of the person towards whom you have initiated the request.
Amount Requested	The amount requested.
Request Date	The date on which the request was made.
Expiry Date	The date on which the request will expire.
Receive Funds in	The VPA in which the funds are to be credited.
Transaction ID	The transaction ID as generated by the UPI system on request initiation.
Note	A note or remarks as added while initiating the request

Split Bill Transaction Record Details

The following fields are displayed for each Pending Request initiated from any of the user's VPAs.

Field Name	Description
Split Bill Icon	The split bill icon will be displayed so as to identify to the user that the transaction record is that of a split bill.
Split Bill With	The names of the first two contributors along with the number of additional contributors will be listed.
Amount	The total bill amount that was split.
Request Date	The date on which the request was made.
Expiry Date	The expiry date of the request.

Split Bill Transaction Record Details - Expanded

The following fields are displayed when you click ⌄ against the payer to expand the record

Field Name	Description
Split Bill Icon	The split bill icon will be displayed so as to identify to the user that the transaction record is that of a split bill.

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Field Name	Description
Split Bill With	The names of the first two contributors along with the number of additional contributors will be listed.
Amount	The total bill amount that was split.
Request Date	The date on which the request was made.
Expiry Date	The expiry date of the request.
Receive Funds In	The VPA in which the funds are to be credited.
Transaction ID	The transaction ID as generated by the UPI system on request initiation
Note	A note or remarks as added while initiating the request
Contributors	The names and VPAs of each contributor will be listed starting with the name of the user. If a contributor is an existing payee and if a photo has been uploaded against that payee, the payee's photo will also appear.
Contribution Amount	The amount due from each contributor will be listed against the contributor name and VPA
Status	The current status of contribution will be listed against each contributor record. The status can be any of the following: • Approved • Rejected • Pending • Expired • Failed

Home

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9. UPI Transaction History

Once a UPI transaction has been initiated and when UPI requests are processed, these transactions will be listed for reference of the user in the UPI Transaction History screen.

How to reach here:

Dashboard > Toggle Menu > UPI > Transaction History

To view UPI transaction history:

1. Select the **Transaction History** option under the UPI menu.
   The **Transaction History** screen appears.

Transaction History

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Field Description

Field Name	Description
Search By VPA	Select a VPA to view transactions involving that VPA.

Additional Search Criteria

The following extended search criteria fields appear if you click on the ▽ icon.

Field Name	Description
Transaction Type	Select the type of UPI transaction of which records you want to view.
Status	Select a status to view transactions of that status. This field will be disabled if Split Bill is selected as transaction type.

Search Results – Request Money

Field Name	Description
Transaction Type	The type of transaction. In this case the value will be Request Money.
Payer's Name and VPA	The name and VPA as per UPI records of the person towards whom the request has been made.
Amount Requested	The amount requested.
Status	The status of the transaction. The status can be any of the following: • Approved • Rejected • Completed • Expired • Failed
Request Date	The date on which the request was made.
Expiry Date	The expiry date of the request.
Request From	The VPA from which the request was made i.e. the VPA in which the funds will be credited.
Transaction ID	The transaction ID as generated by the UPI system on request initiation

Search Results – Requests (Expanded View)

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Field Name	Description
Transaction Type	The type of transaction. In this case the value will be Money Request
Payer's Name and VPA	The name and VPA as per UPI records of the person towards whom the request has been made.
Amount Requested	The amount requested
Status	The status of the transaction. The status can be any of the following: • Approved • Rejected • Completed • Expired • Failed
Request Date	The date on which the request was made
Expiry Date	The expiry date of the request
Request From	The VPA from which the request was made i.e. the VPA in which the funds will be credited.
Transaction ID	The transaction ID as generated by the UPI system on request initiation.
Note	A note or remarks as added while initiating the request
Search Results – Split Bill	
Transaction Type	The type of transaction. In this case, the value will be Split Bill.
Split Bill With	The names of the first two contributors along with the number of additional contributors will be listed.
Amount	The total bill amount that was split.
Request Date	The date on which the request was made.
Expiry Date	The expiry date of the request.
Receive Funds In	The VPA in which the funds are to be credited.
Transaction ID	The transaction ID as generated by the UPI system on request initiation.

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Field Name	Description
Search Results – Split Bill (Expanded View)	
Transaction Type	The type of transaction. In this case the value will be Split Bill.
Split Bill With	The names of the first two contributors along with the number of additional contributors will be listed.
Amount	The total bill amount that was split.
Request Date	The date on which the request was made.
Expiry Date	The expiry date of the request.
Receive Funds In	The VPA in which the funds are to be credited.
Transaction ID	The transaction ID as generated by the UPI system on request initiation.
Note	A note or remarks as added while initiating the request.
Contributors	The names and VPAs of each contributor will be listed starting with the name of the user.
	If a contributor is an existing payee and if a photo has been uploaded against that payee, the payee's photo will also appear.
Contribution Amount	The amount due from each contributor will be listed against the contributor name and VPA.
Status	The current status of contribution will be listed against each contributor record. The status can be any of the following:
	• Approved
	• Rejected
	• Expired
	• Failed
Search Results – Transfer Money	
Transaction Type	The type of transaction. In this case the value will be Transfer Money.
Payee's Name and VPA	The name and VPA of the person towards whom the transfer was made.
Amount	The amount transferred.

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Field Name	Description
Status	The status of the transaction. The status can be any of the following:
	• Completed
	• Expired
	• Failed
Transfer Date	The date on which the transfer was initiated.
Transfer From	The VPA from which the transfer was made.
Transaction ID	The transaction ID as generated by the UPI system on transfer initiation.

Search Results –Transfer Money (Expanded View)

Field Name	Description
Transaction Type	The type of transaction. In this case the value will be Money Request
Payee's Name and VPA	The name and VPA of the person towards whom the transfer was made
Amount	The amount transferred.
Status	The status of the transaction. The status can be any of the following:
	• Completed
	• Expired
	• Failed
Transfer Date	The date on which the transfer was initiated
Transfer From	The VPA from which the transfer was made.
Transaction ID	The transaction ID as generated by the UPI system on transfer initiation
Note	A note or remarks as added while initiating the transfer

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2. Click on any record to **expand** it and view details.

3. Select a VPA to view transactions involving that VPA from the **Search by VPA** field.
   OR

   Click the $\mathbb{Y}$ icon to view addition search criteria.
   From the **Transaction Type** field, select a UPI transaction type to view records of that **transaction** type.
   OR
   From the **Status** list, select a status to filter transactions by status.

FAQs

1. What is UPI?

Unified Payments Interface (UPI) is a real-time payment system developed by National Payments Corporation of India that facilities inter-bank transactions. It is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform.

2. What is a VPA?

A VPA or Virtual Payment Address, sometimes referred to as a UPI ID or UPI Address, is a unique ID that you are required to create in order to initiate UPI transfers and to receive funds via UPI. A VPA takes the form of abc@zigbank where 'abc' is a unique name that you can choose. This VPA is mapped to your CASA account and is an identifier used to pay and receive funds from and to your CASA account.

Home

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