

Small & Medium Business Bill Payments User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.3.0.0

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ORACLE®

Small & Medium Business Bill Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.3.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0
1	Pay Bills	✓	✗	✗
2	Add Biller*	✓	✗	✗
3	View Biller Details	✓	✗	✗
4	Edit Biller	✓	✗	✗
5	Delete Biller	✓	✗	✗
6	Manage Billers*	✓	✗	✗
7	Quick Bill Pay	✓	✗	✗
8	Quick Recharge	✓	✗	✗
9	Bill Payment History	✓	✗	✗

* The end to end connectivity for offline and online customer validation during "Add Biller" and related admin maintenances during "Create Biller" transactions are not part of the OBDX out of the box product offering.

3. Electronic Bill Presentment and Payment

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

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

Note: In application

- 1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency and Branch Code,.
 - 2) Bank can configure the fields to be shown as additional values in the accounts drop-down.
-

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4. Bill Payment Overview

The Overview page provides you a snapshot of your bills at a given point of time.

The Bills Overview dashboard enables the business user to access the bill payment transactions. All the bills, that are due to be paid are listed in this, users can pay their bills easily and quickly. It also provides links to add new biller as well as quick links to access the bill related transactions, an list of registered billers.

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments

OR

Search bar > Bill Payments- Bill Payments

OR

Dashboard > Bills widget > Click View All link

Bill Payments Overview

The screenshot displays the 'Bill Payments Overview' dashboard for Futura Bank. At the top, there is a search bar and a 'Pay All Bills' button. The main section is titled 'My Bills' and shows a list of pending bills with their respective amounts and due dates. A 'Quick Links' section on the right provides shortcuts for 'Quick Bill Payment' and 'Quick Recharge'. Below this, there is an 'Add New Billers' section with a search bar and a list of categories and billers. The footer contains copyright information for Oracle.

The Bill Payment Overview screen features the following:

My Bills widget

Field Name	Description
Pending tab	All the bills pending payment are listed here. This includes the presented as well as non-presented bills. For each pending bill, the following information is shown.
Total Dues	The total amount of all the bills due along with the count of bills due.
Pay All Bills	Click this to initiate bill payment towards all billers that have bills presented, at once.
V icon	Click this to do following actions: <ul style="list-style-type: none"> • Pay Overdue Bills- allows user to select the one or multiple overdue bills and initiate a payment • Select Bills for Payment – allows user to select the bills for payments <hr/> Note: 1) Click Discard Selection to de-select the selected bills. 2) Click Pay Selected Bills to initiate payment for selected bills. The user is re-directed to the Pay Bills screen.
Biller Icon	The image associated with the biller.
Biller Details	The following information of the biller is displayed under this column: <p>Biller Name – The name of the biller as maintained in the administrator biller maintenance is displayed.</p> <p>Bill Amount along with currency</p> <p>Payment Type – In case of presentment or presentment and payment type of billers, the payment type (manual, auto, scheduled) will also be displayed.</p> <p>Bill Due Date - The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.</p>
Status	The status of bill payment i.e. whether a bill is overdue or pending or new.
View Bill	Click on the link to view the bill details.
Pay Now	Click to pay utility bills towards various types of billers like 'payment', 'payment and presentment, recharge. The user is re-directed to the Bill Payment screen where the bill amount and other bill details shall be defaulted.

Field Name	Description
View All	Click on the link to view all the billers.
Payment History tab	
All the paid bills are listed here. This includes the presented as well as non-presented bills. For each pending bill, the following information is shown.	
Biller Icon	The image associated with the biller.
Biller Details	The following information of the biller is displayed under this column: Biller Name – The name of the biller as maintained in the administrator biller maintenance is displayed. Biller Specific Registered ID – The ID of the user as registered with the biller. Bill Amount along with currency Payment Type – In case of presentment or presentment and payment type of billers, the payment type (manual, auto, scheduled) will also be displayed. Bill Due Date - The date on which the bill is payable will be displayed if the bill has been generated and not paid yet. Status of the bill- Paid
Status	The status of bill payment i.e. paid.
View All	Click on the link to view all the billers. The user is re-directed to the Bill Payment History screen where the user can review and keep track to all the payment transactions done by him in a given period.

Quick Links widget

Field Name	Description
Quick Links	Displays the following links related to the bill payment transactions: <ul style="list-style-type: none"> • Quick Bill Payment- On clicking this link, the user must be re-directed to the Quick Bill Payment screen • Quick Recharge- On clicking this link, the user must be re-directed to the Quick Recharge screen

My Billers widget

Field Name	Description
	Displays all the registered billers by user. For each registered biller, displays the following details:
Search	Search specific billers based on the category or name.
Biller details	Displays the following details of the biller: <ul style="list-style-type: none"> • Biller icon • Biller Name • Biller Category

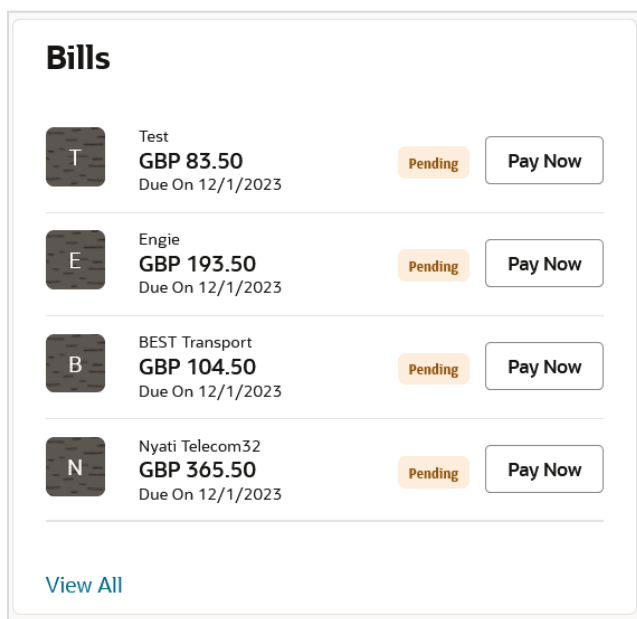
Add New Billers widget

Field Name	Description
	Displays all the registered billers by user. Within this section, all the billers are clubbed together based on the biller category. Each category can be expanded to view the list of billers. On clicking a specific biller, the user is re-directed to the Add Biller screen with the biller details defaulted.
Search	Search specific billers based on the category or name.
Billers list	Displays the list of billers based on category and name.

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5. Small and Medium Business Servicing - Bill Payments Widget - Bills

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



Bills

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

Biller Icon

The image associated with the biller.

Biller Details

The following information of the biller is displayed under this column:

Biller Name – The name of the biller as maintained in the administrator biller maintenance is displayed.

Bill Amount along with currency

Bill Due Date - The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.

Status- The status of bill payment i.e. whether a bill is overdue or pending or new.

Pay Now

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

View All

This feature enables users to view all the billers.

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6. Add Billers

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

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

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

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

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

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

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

Prerequisites:

- Transaction access is provided to the Small & Medium Business user
- Billers are maintained in OBDX by administrator
- Admin Biller Category maintenance is done

Features supported in the application

- Add Biller

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Add New Billers widget > Select the biller category
 OR
 Search bar > Bill Payments- Add Billers
 Access through the kebab menu of transactions available under the **Bill Payments** module

Add Billers

Field Description

Field Name	Description
Biller Name	Select the biller as maintained in administrator biller maintenance Each biller name value in the dropdown will consist of the following - <ul style="list-style-type: none"> • Biller Name • Biller Category • Biller Sub-Category (if maintained) • Biller Location

Field Name	Description
Category	<p>On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed.</p> <p>The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.</p>
Biller Type	<p>On selecting the biller name, the biller type is displayed.</p> <p>The biller type can be:</p> <ul style="list-style-type: none"> • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Biller Nickname	<p>Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.</p>
Biller Specific Fields	<p>The fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc.</p> <p>Enter information as required.</p>
<p>Following fields appear for Presentment and Presentment and Payment type of billers.</p>	
Payment Type	<p>Specify whether payments towards the biller are to be automatically paid or if you would like to schedule payments.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Manual • Auto Pay • Scheduled Pay <p>This feature is available for Presentment and Presentment & Payment type billers only.</p>
Payment Method	<p>Specify the payment methods accepted as maintained for the biller by Bank Administrator.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards.

Field Name	Description
	This field will appear if you have selected Auto Pay or Scheduled Pay under the Payment Type field.
Pay From	<p>Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.</p> <p>This field will appear if you have selected Auto Pay or Scheduled Pay under the Payment Type field.</p>
Pay	<p>Select the desired option to identify whether you would like to pay the entire bill amount at every cycle or want to specify a maximum amount upto which the bill should be paid automatically.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Bill Amount: Select this option if you would like the entire bill amount to be paid automatically at every billing cycle. • Limit Amount: Select this option if you would like to specify a limit amount so that if the bill is generated above this amount, it wont get paid. <p>This field will appear if you have selected Auto Pay under the Payment Type field.</p>
Limit Amount	<p>Specify a limit amount to ensure that if a bill of this biller, is ever generated above this specified amount, the bill will not get paid automatically.</p> <p>This field will appear if you have selected Limit Amount under the Pay field.</p>
Amount	<p>Specify the bill amount.</p> <p>This field will appear if you have selected the Scheduled Pay option under the Payment Type Pay field.</p>
Occurrence	<p>The facility to specify when the bill payment will be processed. This field will appear if you have selected the Scheduled Pay option under the Payment Type Pay field.</p> <p>The options are:</p> <ul style="list-style-type: none"> • One Time: Bill payment to be processed on a user specified future date. • Recurring: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you select the option One Time under the Occurrence field.</p>
Start Date - End Date	<p>The user can select future start date and end date.</p> <p>This field appears if you select the option Recurring under the Occurrence field.</p>

Field Name	Description
Select Frequency	<p>The frequency for future bill payments.</p> <p>The frequency can be:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly <p>This field appears if you select the option Recurring in the Payment Type field.</p>

To add a biller:

1. From the **Biller Name** list, select the registered biller name.
2. In the **Biller Nickname** field, modify the biller nickname.
3. In the biller specific fields, enter information as required.
4. If you have selected the **Presentment** or **Presentment or Payment** type of biller from the **Biller Name** list:
 - a. From the **Payment Type** field, select the option of choice;

Select the option **Manual** if you wish to make bill payments manually every time the bills are due.

OR

Select the option **Auto Pay** to set up automatic bill payments.

OR

Select the option **Scheduled Pay**, if you wish to schedule bill payments for either a single instance or recurring instances.
 - b. If you have selected the option **Auto Pay** under the **Payment Type** field:
 - i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be Account, Debit Card and Credit Card, depending on the administrator maintenance for the specific biller. The values in the **Pay From** list will be populated on the basis of selection.
 - ii. From the **Pay From** list, select the CASA account/Debit Card/Credit Card, which is to be debited for bill payment.
 - iii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.
 - iv. From the **Pay** field, select an option as follows:
 1. Select the **Bill Amount** option, if you want the entire amount of the generated bill to be paid at every cycle.

OR

2. Select the **Limit Amount** option, if you want to specify a maximum amount for bill payment.
 - a. Enter an amount in the **Limit Amount** field.
 - c. If you have selected the option **Scheduled Pay** under the **Payment Type** field:
 - i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be Account, Debit Card and Credit Card. The values in the **Pay From** list will be populated on the basis of selection.
 - ii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.
 - iii. In the **Amount** field, enter the amount to be paid towards the bill at every instance.
 - iv. In the **Occurrence** field, select the desired option:
 1. If you select the **One Time** option, select a date on which the payment towards the biller is to be made.
 2. If you select the **Recurring** option:
 - i. From the **Frequency** list, select the frequency at which payments towards the biller are to be made.
 - ii. Enter the date from which recurring payments are to be made towards the biller in the **Start From** field.
 - iii. Enter the date upto which recurring payments are to be made towards the biller in the **End Date** field.
5. Click **Submit** to add the biller.
OR
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
7. The success message appears along with the biller details.
Click **Pay Bill** to make a payment towards the biller.
OR
Click **Add Another Biller** to add more billers.
OR
Click **Home** to navigate to the dashboard.

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7. Billers

This screen lists down all the registered billers of the user.

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

Prerequisites:

- Transaction access is provided to the Small & Medium Business user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Bill Payment

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > My Billers widget

OR

Search bar > Bill Payments- Billers

OR

Dashboard > Bills Widget > View All link

OR

*Access through the kebab menu of transactions available under the **Bill Payments** module*

7.1 Billers - Summary

All the registered billers of the user are listed on this page. Users can initiate bill payments towards those billers against which bills are due. Apart from paying bills, the user can also view the details of each biller and can edit or delete a biller record by selecting the provided option.

The user can select multiple presented bills for payment from the same screen. Further, user will be able to specify payment details for each record.

Billers

The screenshot shows the 'Billers' page in the Futura Bank interface. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below the search bar, the page title 'Billers' is displayed. A search input field for 'Biller Nickname, Category' is present. A 'Select all to Pay' checkbox and a 'Pay' button are located on the left side of the biller list. The list itself is a table with the following columns: Biller Name, Bill Type, Status, and Actions. The data rows are as follows:

Biller Name	Bill Type	Status	Actions
13123 Customer ID 25213	eBill	No Bills Due	⋮
Best Electricity Goa Customer ID 0009203 Due by 12/1/2025 Auto Pay	eBill	Bills Due	EUR 104.50 Pay
dede Customer Id 78787878	eBill	No Bills Due	⋮
engle Customer Id 3222	eBill	No Bills Due	⋮
Home Electricity Consumer Id 778389 Auto Pay	eBill	No Bills Due	⋮
invest aa dojd Due by 12/1/2025 Auto Pay	eBill	Bills Due	LTL 83.50 Pay
Orange S.A Customer Id 88888 Due by 12/1/2025 Auto Pay	eBill + Manual	Bills Due	EUR 123.50 Pay
PresementBill Customer Id 934739	---	---	EUR 193.50

At the bottom of the page, there is a small copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions'.

Field Description

Field Name	Description
Search	This field enables the user to search for a specific biller by entering the biller name, nick name, category etc.
Select All to Pay	Select this checkbox if you wish to initiate bill payment towards all billers that have bills presented, at once.
Pay	Click to initiate multiple bill payments of all the selected presented bills, at once.

Field Name	Description
Biller Icon	The image associated with the biller.
Biller Name	The following information of the biller is displayed under this column: Biller Name – The name of the biller as maintained in the administrator biller maintenance is displayed. Biller Specific Registered ID – The ID of the user as registered with the biller. Payment Type – In case of presentment or presentment and payment type of billers, the payment type (manual, auto, scheduled) will also be displayed. Bill Due Date - The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.
Bill Type	The type of biller i.e. recharge, e-bills.
Status	The status of bill payment i.e. whether a bill is due or not. If a bill is due 'Bills Due' will be displayed under this column.
Actions	The available actions for each biller. In case a bill is due against a biller, the amount due will be displayed under this column in addition to the Pay button enabling the user to pay the due amount.


1. If you select a single bill for payment,

Click **Pay** against the biller for which you want to pay the bills. The **Pay Bill** screen appears.


OR

Click  icon to search for a specific biller.

OR

Click  against a specific biller and then click **Edit Biller** to edit details of the selected billers. The **Edit Billers** screen appears.


OR

Click  against a specific biller and then click **Delete Biller** to delete the biller.

OR

Click  against a specific biller and then click **Biller Details** to view details of the billers.

OR

Click  against a specific biller for which a bill is due and then click **View Bill** to view the details of the due bill.

Note: The **View Bill** option is present only in case of due bills present for billers.

2. If you wish to pay all or multiple presented bills,

- a. Select the **Select All to Pay** checkbox to select all presented bill at once.

OR

Select checkboxes provided against each presented bill to initiate multiple bill payments.

- b. Click the **Pay** button available at the top of the biller records, to initiate multiple payments of all the selected presented bills at once.

The system displays the summary of all the selected bills along with an option to specify payment details.
3. Click on the kebab menu to access other bill payment related transactions which are as follows:
 - Add Billers
 - Quick Bill Pay
 - Quick Recharge
 - Bill Payment History

OR

Click on the kebab menu available against the individual biller record to access bill related transactions:

- View Bill
- Edit Biller
- Delete Biller
- Biller Details

7.2 **Pay Bill - Presented Bills**

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

Pay Bill – Presentment Type

The screenshot shows the 'Pay Bill' page on the Futura Bank website. The page header includes the Futura Bank logo and a search bar. The main content area is titled 'Pay Bill' and contains the following information:

- Bill Details:**
 - Biller Name: Engie
 - Biller Nickname: PresentmentBill
 - Category: testbillcat
 - Location: Brussels
 - Customer Name: Richard
 - Customer ID: 934239
 - Meter Id: 13123
 - Bill Due Date: 12/11/2023
- Note:** This biller accepts payment via Credit Cards, Debit Cards, Account
- Payment Type:** A dropdown menu currently showing 'Credit Cards'.
- Expiry Date:** A dropdown menu currently showing '01'.
- Year:** A dropdown menu currently showing '2023'.
- Payment Amount:** A text input field containing '193,5'.
- View Limits:** A link to view payment limits.
- Pay:** Radio buttons for 'Now' (selected) and 'Later'.
- Download:** A link to download the bill file: 28102023_A4329281000076421758_RLS.pdf


On the right side of the page, there is a 'Bill Payments' section with an icon of a smartphone. The text reads: 'Make your bills payments & pre-paid recharges hassle free with Futura Bank's bill payment service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills. You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date. And there's more...! You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Future Bank's Bill Payment service.'

At the bottom of the page, there is a copyright notice: 'Copyright © 2020, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] [Terms and Conditions]'.

Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.

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


Field Name	Description
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option Later from under the Pay field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment. <ul style="list-style-type: none"> • Select option Yes if you would like to add an attachment. • Select option No if you do not wish to add an attachment.
Attachment	Drag and drop or click  icon to browse and attach a document against one bill payment record. <hr/> <p>Note:</p> <ol style="list-style-type: none"> 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB. <hr/>

To pay a bill:

1. Select **Select All** checkbox to select all presented bill at once.
OR
Select checkboxes provided against each presented bill for initiating multiple bill payments.
2. Click **Pay All** to initiate multiple bill payments of all the selected presented bills at once. If you select multiple or all presented bills.
3. The system displays the summary of all the selected bills along with an option to specify payment details.

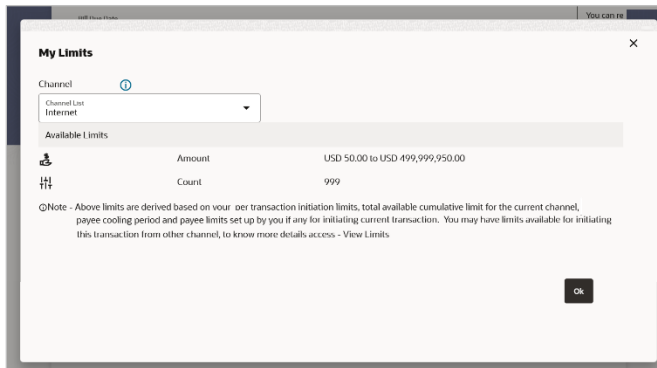
Note: For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

4. In the **Payment Type** field, select the desired payment method to pay the bills.
5. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

Note: Click  icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

6. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
7. In the **Payment Amount** field, enter the payable amount.
OR
Click the **View Limits** link to check the transfer limit.
From the **Channel** list, select a channel to view its limits.
The limit details specific to the selected channel appear.

View Limits



Field Description


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

Channel	Select a channel to view the limits applicable for bills paid through that channel. This will be defaulted to the user logged in channel.
----------------	---


Amount	The amount range i.e. the minimum and maximum amounts between which a bill payment can be initiated through the specific channel.
---------------	---


Count	The maximum number of bills that can be paid on a daily basis through the specific channel.
--------------	---


8. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

Note: Click  icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

9. In the **Do you want to add an attachment?** field, select an option to identify whether you want to add an attachment or not.
 - a. If you have selected the option **Yes**;

- i. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.

10. Click  icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.

- a. Enter the details.
 - b. Click **Save** to save the payment details of selected biller.
11. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'
OR
Click **Back** to navigate back to the previous screen.
12. The **Pay Bills - 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.
13. The success message appears along with the reference number, status and payment details.
14. Click **Pay Another Bill** to pay another bills.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

7.3 Pay Bill - Payment Type

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

Pay Bill - Payment Type

Futura Bank | What would you like to do today? | JF

Pay Bill | Back | Cancel | Submit

Biller Name: Payment Biller
Biller Nickname: Sam Transport
Category: PresenterCategory
Location: MUM
Customer Name: Sam Desouza
Description: Transport
Note: This biller accepts payment via Credit Cards,Debit Cards,Account

Payment Type: Account

Pay From: xxxxxxxxxx0488
Current Balance : EUR 799,991,781.00

Payment Amount: 12000

[View Limits](#)

Pay: Now Later

Do you want to add an attachment ? Yes No


Attachment:
 Drop files here or click here to Add Files
File size should not be more than 15MB
 Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Bill Payments
 Make your bills payments & pre-paid recharges hassle free with Futura Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.
 You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.
 And there's more...!
 You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Futura Bank's Bill Payment service.

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Field Description


Field Name	Description
Bill Name	Name of the biller.
Bill Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay the bill using their current and savings bank account • Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option Credit Card in the Payment Type field.

Field Name	Description
Payment Amount	<p>The amount that is to be paid by the user.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. Part payment and Excess payment flags are set as "No": The bill amount will not be editable. Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> Now: Bill payment processed on same business day subject to processing window availability. Later: Bill payment to be processed on a user specified future date
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you have selected the option Later from under the Pay field.</p>
Do you want to add an attachment?	<p>Select an option to identify whether you would like to add an attachment.</p> <ul style="list-style-type: none"> Select option Yes if you would like to add an attachment. Select option No if you do not wish to add an attachment.
Attachment	<p>Drag and drop or click  icon to browse and attach a document against one bill payment record.</p> <hr/> <p>Note:</p> <ol style="list-style-type: none"> 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB. <hr/>


To pay a bill:


1. Click **Pay** against the biller for which you want to pay the bill. The **Pay Bill** screen appears.


2. In the **Payment Type** field, select the desired payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.


Note: Click  icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

4. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
5. In the **Payment Amount** field, enter the payable amount.
OR
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
6. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

Note: Click  icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

7. In the **Do you want to add an attachment?** field, select an option to add an attachment.
 - a. If you select **Yes** option to add an attachment;
 - i. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.

8. Click  icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.
 - a. Enter the details.
 - b. Click **Save** to save the payment details of selected biller.
9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
10. The **Pay Bills - 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.
11. The success message appears along with the reference number, status and payment details.
12. Click **Pay Another Bill** to pay another bills.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

7.4 Pay Bill - Presentment and Payment Type

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

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

Pay Bill - Payment and Presentment Type

Pay Bill

Biller Name: PresentPayment
 Biller Nickname: Roger Transport
 Category: PresenterCategory
 Location: MH
 Customer Name: Neil Desouza
 Description: Transport
 Amount in EUR: 12000
 Date of Bill: 2023-11-30
 Note: This biller accepts payment via Credit Cards, Debit Cards, Account

Payment Type: Credit Cards

Expiry Date: 01, 2023

Payment Amount: 1200

View Limits

Pay: Now Later

Do you want to add an attachment?: Yes No

Attachment: Drop files here or click here to Add Files


File size should not be more than 15MB
 Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Bill Payments
 Make your bills payments & pre-paid recharges hassle free with Futura Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.
 You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.
 And there's more...!
 You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Futura Bank's Bill Payment service.

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Field Description

Field Name	Description
Bill Name	Name of the biller.
Bill Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: <ul style="list-style-type: none"> • Account: The user can pay the bill using their current and savings bank account • Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option Credit Card in the Payment Type field.


Field Name	Description
Payment Amount	<p>The amount that is to be paid by the user.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you have selected the option Later from under the Pay field.</p>
Do you want to add an attachment?	<p>Select an option to identify whether you would like to add an attachment.</p> <ul style="list-style-type: none"> • Select option Yes if you would like to add an attachment. • Select option No if you do not wish to add an attachment.
Attachment	<p>Drag and drop or click  icon to browse and attach a document against one bill payment record.</p> <hr/> <p>Note:</p> <ol style="list-style-type: none"> 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB. <hr/>


To pay a bill:


1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the desired payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.


Note: Click  icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

4. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
5. In the **Payment Amount** field, enter the payable amount.
OR
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
6. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

Note: Click  icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

7. In the **Do you want to add an attachment?** field, select an option to add an attachment.
 - a. If you select **Yes** option to add an attachment;
 - i. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.

8. Click  icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.
 - a. Enter the details.
 - b. Click **Save** to save the payment details of selected biller.
9. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'
OR
Click **Back** to navigate back to the previous screen.
10. The **Pay Bills - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate to the previous screen.
11. The success message appears along with the reference number, status and payment details.

- 12. Click **Pay Another Bill** to pay another bills.
- OR
- Click **Home**, to navigate to the dashboard.
- OR
- Click **Add Biller** to add the billers

7.5 Pay Bill - Recharge Type

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

Pay Bill - Recharge Type

The screenshot shows the 'Pay Bill' form in the Futura Bank mobile app. The form is titled 'Pay Bill' and includes a search bar at the top. The main form area contains the following fields and options:

- Biller Name:** Brussels Metro
- Biller Nickname:** BN114547
- Category:** Transportation
- Location:** Brussels
- Customer Name:** CN108479
- Card No:** SB101637
- Note:** This biller accepts payment via Credit Cards, Debit Cards, Account
- Payment Type:** Account (dropdown)
- Pay From:** XXXXXXXXXXXXXXX8297 (dropdown)
- Current Balance:** EUR 95,000.00
- Select Plan:** Vodafone New Freedom 149 Per Second Plan for ... (dropdown)
- Recharge Amount:** 149 (input field)
- View Limits:** (link)
- Pay:** Now Later
- Do you want to add an attachment ?** Yes No

On the right side of the form, there is a 'Bill Payments' section with the following text:

Bill Payments
 Make your bills payments & pre-paid recharges hassle free with Futura Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.

And there's more...!
 You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Futura Bank's Bill Payment service.

At the bottom of the form, there is a copyright notice: Copyright © 2005, 2023, Oracle and/or its affiliates. All rights reserved. [Security/Information] Terms and Conditions

Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.

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


This field appears if you select the option **Later** in the **Pay** field.

Do you want to add an attachment?

Select an option to identify whether you would like to add an attachment.

- Select option **Yes** if you would like to add an attachment.
- Select option **No** if you do not wish to add an attachment.

Attachments


Drag and drop or click  icon to browse and attach a document against one bill payment record.

Note:


- 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.
 - 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.
 - 3) The maximum allowed file size will be 15 MB.
-


To pay a bill:


1. Click **Pay** against the biller for which you want to pay the bills. The **Pay Bills** screen appears.
2. In the **Payment Type** field, select the desired payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

Note: Click  icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

4. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
5. From the **Select Plan** list, select the plan to be recharge.
The **Recharge Amount** field is populated depending on the selected plan.
OR
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
6. Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
7. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

Note: Click  icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

8. In the **Do you want to add an attachment?** field, select an option to add an attachment.
 - a. If you select **Yes** option to add an attachment;
 - i. Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.

9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
10. The **Pay Bills - 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.
11. The success message appears along with the reference number, status and payment details.
12. Click **Pay Another Bill** to pay another bill.
OR
Click **Home**, to navigate to the dashboard.
OR
Click **Add Biller** to add the billers.

[Home](#)

8. Biller Details

Users can view details of registered billers on this screen.

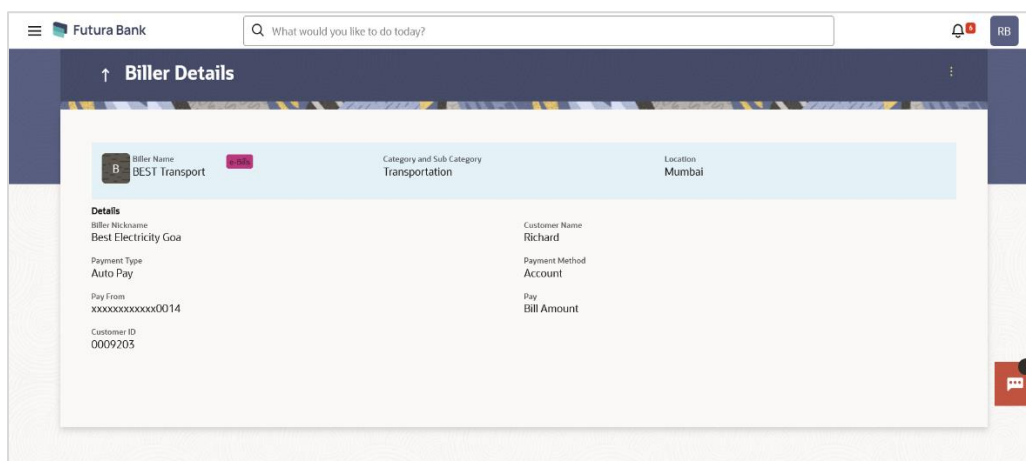
Prerequisites:

- Transaction access is provided to the Small & Medium Business user
- Billers are maintained in host system
- Admin Biller Maintenance is done

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Billers > Biller Details (Access through the kebab menu of specific biller)

Biller Details



Field Description

Field Name	Description
Biller Name	The name of biller along with the biller logo, if maintained, will be displayed here.
Biller Type	The biller type will be displayed as a tag.
Category & Sub Category	The category & sub-category of the registered biller.
Location	The location of the biller.
Details	
Biller Nickname	Nickname of the biller.

Field Name	Description
Billers Specific Fields	The fields dependent on the biller type, as defined at the time of biller creation will be listed here. E.g. in case of Recharge biller type, the fields Mobile Number, Customer ID, Customer Name, etc. will be listed.
	<p>The following fields appear only in case of Presentment and Presentment & Payment type of billers.</p> <p>For Presentment and Presentment & Payment type of billers user can setup either a Scheduled Pay or Auto Pay. Both cannot be set up at the same time.</p>
Payment Type	The payment type as defined by the user i.e. manual, auto pay or scheduled pay.
	<p>The following fields will be displayed only in case of Payment Types - Auto Pay or Scheduled Pay.</p>
Payment Method	<p>The payment methods accepted by the biller.</p> <p>The value can be any of the following:</p> <ul style="list-style-type: none"> • Account • Credit Card • Debit Card
Pay From	Depending on payment method selection, the current account, savings account/debit cards/ credit card as selected by the customer at the time of biller creation, will be displayed in masked format.
Pay	<p>Indicates whether the entire bill amount is to be paid or a limit has been defined for payment of bill.</p> <p>This field is applicable only in case of Payment Type – Auto Pay.</p> <p>The value can be any one of the following:</p> <ul style="list-style-type: none"> • Bill Amount • Limit Amount
Limit Amount	<p>The limit amount as defined by the user in case option Limit Amount was selected under field Pay, while creating the biller.</p> <p>This field is applicable only in case of Payment Type – Auto Pay and if the option Limit Amount was selected under the Pay field.</p>

Field Name	Description
Occurrence	<p>Identifies whether scheduled payments towards the biller are to be made at one instance only or on a recurring basis.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay.</p> <p>The options are:</p> <ul style="list-style-type: none"> • One Time: Bill payment to be processed on a user specified future date. • Recurring: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	<p>The date on which the bill payment is to be processed.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if One Time was selected under the Occurrence field.</p>
Frequency	<p>The frequency for future bill payments.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if Recurring was selected under the Occurrence field.</p> <p>The value can be any one of the following:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly
Start Date	<p>The date on which the recurring payments towards the biller comes into effect, as defined by the user at the time of biller creation.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if Recurring was selected under the Occurrence field.</p>
End Date	<p>The date on which the recurring payments towards the biller will end, as defined by the user at the time of biller creation.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if Recurring was selected under the Occurrence field.</p>

You can also perform the following bill related transactions by selecting the desired action from the kebab menu:

- Click **Edit** to edit details of the selected billers. The **Edit Biller** screen appears.
- Click **Delete** to delete the biller.
- Click **Pay Bill** to pay bills. The **Pay Bills** screen appears.

[Home](#)

9. Edit Biller

The Edit Biller functionality allows the users to modify the details of the registered billers. Users can access other bill payment related transactions from the kebab menu. The following details of the registered billers can be modified:

- Biller Nickname
- Payment Type (applicable in the case of Presentment and Presentment & Payment biller types only) and the subsequent options available for payment type.

Prerequisites:

- Transaction access is provided to the Small & Medium Business user
- Billers are maintained in host system
- Admin Biller Maintenance is done

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Billers > Edit Biller (Access through the kebab menu of specific biller)

Edit Biller

The screenshot shows the 'Edit Biller' interface in the Futura Bank system. The form is titled 'Edit Biller' and includes a search bar at the top. The main content area contains the following fields and options:

- Biller Name:** A dropdown menu showing 'O Orange S.A.'
- Category:** test_0
- Location:** Brussels
- Biller Name:** Orange S.A.
- Biller Type:** Presentment and Payment
- Biller Nickname (Nickname should be unique):** A text input field containing 'Orange S.A.'
- Customer Id:** 88888
- Phone No:** 98992121212
- Customer Name:** Richman
- Payment Type:** Radio buttons for Manual, Auto Pay (selected), and Scheduled Pay.
- Note:** This biller accepts payment via Credit Card, Debit Card, Account
- Payment Method:** A dropdown menu showing 'Account'
- Pay From:** A dropdown menu showing 'xxxxxxxxxxxx8297'
- Pay:** Radio buttons for Bill Amount (selected) and Limit Amount.
- Entire amount will be paid for the bills presented**

At the bottom of the form, there is a footer: Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions


Field Description

Field Name	Description
Biller Name	The name of biller will be displayed here.
Category	The category of the registered biller.
Sub Category	The sub category of the registered biller.
Location	The location of the biller.
Biller Type	The type of biller i.e. if it was a payment, presentment, presentment and payment or recharge type of biller.
Biller Nickname	Nickname of the biller. The user can edit this field.
Biller Specific Fields	The fields dependent on the biller type, as defined at the time of biller creation will be listed here. E.g. in case of Recharge biller type, the fields Mobile Number, Customer ID, Customer Name, etc. will be listed.
<p>The following fields appear only in case of Presentment and Presentment & Payment type of billers.</p> <p>For Presentment and Presentment & Payment type of billers user can setup either a Scheduled Pay or Auto Pay. Both cannot be set up at the same time.</p>	
Payment Type	The payment type as defined by the user i.e. manual, auto pay or scheduled pay. The user can edit this field.
<p>The following fields will be displayed only in case of Payment Types - Auto Pay or Scheduled Pay. The user can edit these fields.</p>	
Payment Method	<p>The payment methods accepted by the biller.</p> <p>The value can be any of the following:</p> <ul style="list-style-type: none"> • Account • Credit Card • Debit Card
Pay From	Depending on payment method selection, the current account, savings account/debit cards/ credit card as selected by the customer at the time of biller creation, will be displayed in masked format.
Expiry Date	<p>Specify the date on which the credit card will expire in the month and year fields.</p> <p>This field appears only if you have selected the option Credit Card in the Payment Method field.</p>

Pay	<p>Indicates whether the entire bill amount is to be paid or a limit has been defined for payment of bill.</p> <p>This field is applicable only in case of Payment Type – Auto Pay.</p> <p>The value can be any one of the following:</p> <ul style="list-style-type: none">• Bill Amount• Limit Amount
Limit Amount	<p>The limit amount as defined by the user in case option Limit Amount was selected under field Pay, while creating the biller.</p> <p>This field is applicable only in case of Payment Type – Auto Pay and if the option Limit Amount was selected under the Pay field.</p>
Occurrence	<p>Identifies whether scheduled payments towards the biller are to be made at one instance only or on a recurring basis.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay.</p> <p>The options are:</p> <ul style="list-style-type: none">• One Time: Bill payment to be processed on a user specified future date.• Recurring: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	<p>The date on which the bill payment is to be processed.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if One Time was selected under the Occurrence field.</p>
Frequency	<p>The frequency for future bill payments.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if Recurring was selected under the Occurrence field.</p> <p>The value can be any one of the following:</p> <ul style="list-style-type: none">• Daily• Weekly• Fortnightly• Monthly• Bi-Monthly• Quarterly• Semi-Annually• Yearly
Start Date	<p>The date on which the recurring payments towards the biller comes into effect, as defined by the user at the time of biller creation.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if Recurring was selected under the Occurrence field.</p>

End Date	<p>The date on which the recurring payments towards the biller will end, as defined by the user at the time of biller creation.</p> <p>This field is displayed only in case of Payment Type – Scheduled Pay and if Recurring was selected under the Occurrence field.</p>
-----------------	--

To edit a biller:

1. In the **Billers** screen, click  option against a specific Biller whose details you want to update, and then click **Edit**. The **Edit Biller** screen appears.
2. In the **Biller Nickname** field, modify the biller nickname if required.
3. If the biller you have selected to edit is of biller type **Presentment** or **Presentment and Payment**:
 - a. Select the option **Manual** if you wish to make bill payments manually every time the bills are due.
OR
Select the option **Auto Pay** to set up automatic bill payments.
OR
Select the option **Scheduled Pay**, if you wish to schedule bill payments for either a single instance or recurring instances.
 - b. If you have selected the option **Auto Pay** under the **Payment Type** field:
 - i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be Account, Debit Card and Credit Card, depending on the administrator maintenance for the specific biller. The values in the **Pay From** list will be populated on the basis of selection.
 - ii. From the **Pay From** list, select the CASA account/Debit Card/Credit Card, which is to be debited for bill payment.
 - iii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.
 - iv. From the **Pay** field, select an option as follows:
 1. Select the **Bill Amount** option, if you want the entire amount of the generated bill to be paid at every cycle.
OR
 2. Select the **Limit Amount** option, if you want to specify a maximum amount for bill payment.
 - i. Enter an Amount in the **Limit Amount** field.
 - c. If you have selected the option **Scheduled Pay** under the **Payment Type** field:
 - i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be Account, Debit Card and Credit Card. The values in the **Pay From** list will be populated on the basis of selection.
 - ii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.
 - iii. In the **Amount** field, enter the amount to be paid towards the bill at every instance.
 - iv. In the **Occurrence** field, select the desired option:

1. If you select the **One Time** option, select a date on which the payment towards the biller is to be made.
2. If you select the **Recurring** option:
 - i. From the **Frequency** list, select the frequency at which payments towards the biller are to be made.
 - ii. Enter the date from which recurring payments are to be made towards the biller in the **Start From** field.
 - iii. Enter the date upto which recurring payments are to be made towards the biller in the **End Date** field.
4. Click **Submit** to edit the biller.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
6. The success message appears along with the updated biller details.
7. Click **Pay Bill** to make a payment towards the biller.
OR
Click **Add Another Biller** to add more billers.
OR
Click **Home**, to navigate to the dashboard.

[Home](#)

10. Delete Biller

Using this option, you can delete a registered biller. If a bill has auto pay set up then you will not be allowed to delete the biller. In order to delete a bill for which auto payment has been set up, you will be required to first delete the auto pay setup.


How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Billers > Delete (access this option from the individual kebab menu available against each biller record)

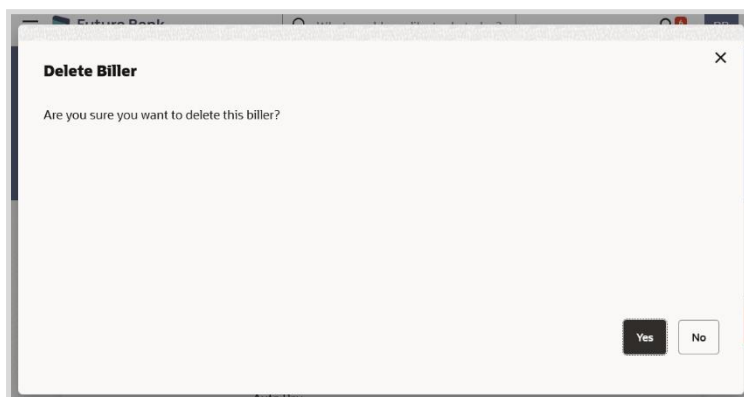
OR

Dashboard > Toggle Menu > Menu > Bill Payments > Billers > Delete Biller (access this option from the kebab menu)

To delete a biller:

1. In the **Billers** screen Click  option against a specific Biller that you want to delete, and then click **Delete Biller**. The **Delete Biller** pop up window appears with a message prompting the user to confirm the deletion.

Delete Biller



2. Click **Yes** to proceed with the deletion request.
OR
Click **No** to cancel the deletion process.
3. The screen confirming biller deletion appears.
4. Click **Pay Bill** to pay the bills.
OR
Click **Add Another Biller** to add more billers.
OR
Click **Home**, to navigate to the dashboard.

[Home](#)

11. Quick Bill Pay

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

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

The user also has an option to enter the payment amount, select the recharge plan, the source of funds from which payment can be made, and the date on which payment can be made. The user is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. It also allow user to register the biller from that payment to biller library.

Prerequisites:

- Transaction access is provided to the Small & Medium Business user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Quick Bill payment

How to reach here:

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

OR

Search bar > Bill Payments- Quick Bill Pay

OR

*Access through the kebab menu of transactions available under the **Bill Payments** module*

Quick Bill Pay

Default Dashboard | ATM & Branch Locator | English

WELCOME, Jesal Bohr
Last login 23 Feb 12:02 PM

Quick Bill Pay

Biller Name
Arabian Business

Category
Electricity | Electricity Sub | Mumbai

Bill Number
21455

Customer Name
Sam Desouza

Payment Method
Credit Card

Pay From
624700*****0001

Expiry Date
01 / 2022

Payment Amount
AED1,200.00
[View Limits](#)

Pay
 Now Later

Do you want to add an attachment?
 Yes No

Attachments

Drop files here or click here to Add Files

File size should not be more than 15MB
Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.


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

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Field Description

Field Name	Description
Billers Name	Select the biller towards whom bill payment is to be made. Each biller name value in the dropdown will consist of the following - <ul style="list-style-type: none"> • Biller Name • Biller Category • Biller Sub-Category (if maintained) • Biller Location


Field Name	Description
Category	<p>On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed.</p> <p>The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.</p>
Biller Specific Fields	<p>The fields will be dependent on the biller type selected.</p> <p>Enter information as required.</p>
Payment Method	<p>Select the payment method through which you wish to pay the bill.</p> <p>The payment methods can be:</p> <ul style="list-style-type: none"> • Account: The user can pay the bill using their current and savings bank account • Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay the bill using their debit cards.
Pay From	<p>Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.</p>
Expiry Date	<p>Specify the date on which the credit card will expire in the month and year fields.</p> <p>This field appears only if you have selected the option Credit Card in the Payment Type field.</p>
Payment Amount	<p>The amount that is to be paid by the user.</p> <p>In the administrator biller maintenance screen if:</p> <ul style="list-style-type: none"> • Part payment flag is 'Yes': User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is 'Yes': User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as "No": The bill amount will not be editable. • Late Payment flag is 'Yes': User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.


Field Name	Description
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date
Scheduled Date	<p>Future date on which the bill payment will be processed.</p> <p>This field appears if you have selected the option Later from under the Pay field.</p>
Do you want to add an attachment	<p>Select whether you wish to add a document against the bill payment record.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Attachment	<p>Drag and drop or click  icon to browse and attach a document against one bill payment record.</p> <hr/> <p>Note:</p> <p>1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.</p> <p>2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC.</p> <p>3) The maximum allowed file size will be 15 MB.</p> <hr/>

To pay a bill:

1. From the **Biller Name** list, select the registered biller name.
2. In the biller specific fields, enter information as required.
3. From the **Payment Method** list, select the desired payment method to pay the bills.
4. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
5. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
6. In the **Payment Amount** field, enter the payable amount.
OR
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
7. In the **Pay** field, select the option to indicate when the bill payment will be processed.
 - a. If you select the option **Now**, the bill payment will be processed on the same day.
OR

If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

8. In the **Do you want to add an attachment** field, select the option if you wish to attach a document against the bill record.
 - a. If you select **Yes** option Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.

9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
10. The **Quick Bill Pay - 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.
11. The success message appears along with the reference number, status and payment details.
12. Click **Add As Biller?** to register the biller. The user will be directed to **'Add Biller'** screen with the biller data pre-filled.
OR
Click **Home** to navigate to the dashboard.

[Home](#)

12. Quick Recharge

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

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

The user can select the source of funds as allowed by the biller (maintained by bank administrator) like current and savings bank account, credit card or debit card. The user is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.

Prerequisites:

- Transaction access is provided to the Small & Medium Business user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Quick Recharge

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Quick Recharge

OR

Search bar > Bill Payments- Quick Recharge

OR

*Access through the kebab menu of transactions available under the **Bill Payments** module*

Quick Recharge

Quick Recharge

Cancel Submit

Biller Name
Brussels Metro

Category
Transportation | Brussels

Card No
2415342151124789

Customer Name
Smith John

Payment Method
Credit Cards

Pay From
624700xxxxxx0001

Expiry Date
01

2031

Plan
Vodafone Postpaid super Saver Plan 249 for 30 d...

Recharge Amount
249

[View Limits](#)

Pay
 Now Later

Do you want to add an attachment?
 Yes No

Attachments

Drop files here or click here to Add Files

File size should not be more than 15MB
 Supported Files : JPEG, PNG, DOC, PDF, TXT, ZIP.

Recharge

Pre-paid recharges now made easy with Futura Bank Bill Payment Service. Now you can recharge your pre-paid services like mobile, DTH or internet etc in your online/mobile banking.

Select the service provider, select a plan or an amount to recharge and pay recharge online with the click of a few buttons.


You can even set up recurring payments to recharge on a set frequency like weekly or monthly.

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Field Description


Field Name	Description
Billers Name	Select the biller towards whom bill payment is to be made. Each biller name value in the dropdown will consist of the following - <ul style="list-style-type: none"> • Biller Name • Biller Category • Biller Sub-Category (if maintained) • Biller Location


Field Name	Description
Category	<p>On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed.</p> <p>The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.</p>
Biller Specific Fields	<p>The fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc.</p> <p>Enter information as required.</p>
Payment Method	<p>The payment methods accepted as maintained for the biller by Bank Administrator.</p> <p>The payment type can be:</p> <ul style="list-style-type: none"> • Account: The user can pay the bill using their current and savings bank account • Credit Card: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay the bill using their debit cards.
Pay From	<p>Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.</p>
Expiry Date	<p>Specify the date on which the credit card will expire in the month and year fields.</p> <p>This field appears only if you have selected the option Credit Card in the Payment Type field.</p>
Select Plan	<p>The option to select a recharge plan.</p>
Recharge Amount	<p>The amount is populated, depending on the type of plan selected by the user from the Select Plan list.</p> <p>If the user had not selected any plan, he has to enter the amount.</p>
Pay	<p>The facility to specify when the bill payment will be processed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Bill payment processed on same business day subject to processing window availability. • Later: Bill payment to be processed on a user specified future date

Field Name	Description
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option Later from under the Pay field.
Do you want to add an attachment	Select whether you wish to add document against one bill payment record. The options are: <ul style="list-style-type: none"> • Yes • No
Attachment	Drag and drop or click  icon to browse and attach a document against one bill payment record. <hr/> Note: 1) Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 15 MB. <hr/>

To pay a bill:

1. From the **Biller Name** list, select the registered biller name.
2. In the biller specific fields, enter information as required.
3. From the **Payment Method** list, select the desired payment method to pay the bills.
4. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
5. From the **Expiry Date** lists (month and year), select the Card Expiry Date if credit card selected.
6. From the **Select Plan** list, select the plan suitable to you.
The **Recharge Amount** field is populated depending on the selected plan.
OR
In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
OR
Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
7. In the **Pay** field, select the option to indicate when the bill payment will be processed.
8. If you select the option **Now**, the bill payment will be processed on the same day.
OR
If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
9. In the **Do you want to add an attachment** field, select the option if you wish to attach a document against the bill record.

- a. If you select **Yes** option Drag and drop or click  icon to browse and attach zip file against one bill payment record.

Note: Click  icon to remove the attached zip file from the bill payment record.

10. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
11. The **Quick Recharge - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
12. The success message appears along with the payment details.
13. Click **Add as Biller?** to register this biller.
OR
Click **Home** to navigate to the dashboard.

[Home](#)

13. Bill Payment History

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

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

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

Prerequisites:

- Transaction access is provided to the Small & Medium Business user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Payment History

How to reach here:

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

OR

Search bar > Bill Payments- Bill Payment History

OR

*Access through the kebab menu of transactions available under the **Bill Payments** module*

Bill Payment History

Bill Amount	Date	Biller	Category	Reference No	Status	Attachment
EUR 399.00	3/24/2023	Brussels Metro	Transportation	107	Completed	
EUR 249.00	4/12/2023	Brussels Metro	Transportation	122	Completed	
EUR 249.00	4/17/2023	Brussels Metro	Transportation	154	Completed	
MOP 1.00	4/18/2023	NameBiller		138	Completed	
EUR 249.00	4/18/2023	Brussels Metro	Transportation	139	Completed	
MOP 1.00	4/18/2023	NameBiller		140	Completed	
MOP 1.00	4/18/2023	NameBiller		142	Completed	
MOP 1.00	4/19/2023	NameBiller		149	Completed	
EUR 249.00	4/21/2023	Brussels Metro	Transportation	160	Completed	

Field Description

Field Name	Description
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Select Period	Period for which payment history search is to be executed.
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The options are:

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

Date From - Date To	The date range to view the bill payments made during a specific period. This field appears if you have selected the Date Range option from the Select Period list.
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Search Results

Download	The user can download the payment history in csv or pdf format.
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Date	The date on which the bill was paid.
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Biller	The nickname of the biller is displayed if the biller is a registered biller. If the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
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Field Name	Description
Category	The category of the biller as maintained in the administrator biller maintenance.
Bill Amount	The amount paid by the user.
Reference No.	Host reference number generated at the time of the payment transaction.
Status	Status of the payment transaction.
Attachment	If any document was attached at the time of bill payment, the same will be available as a link under this column against the specific bill payment record.

To view the payment history of the specific period:

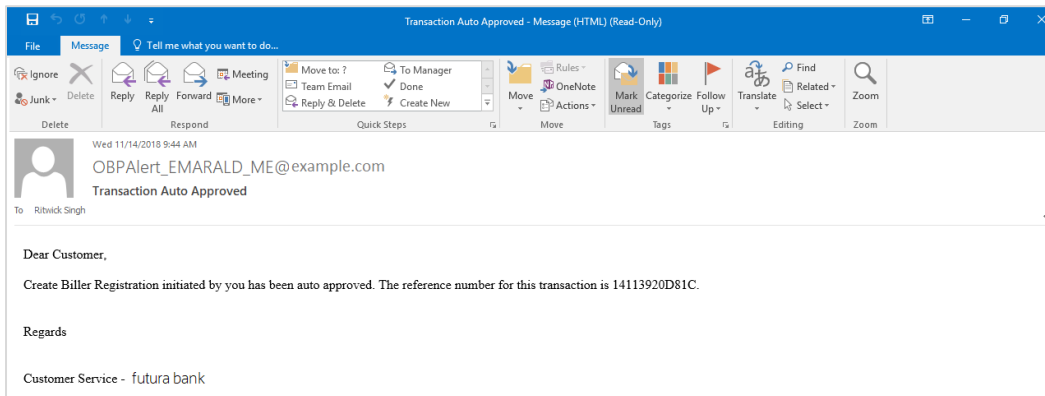
1. From the **Select Period** list, select the desired transaction period.
 - a. If you have selected the **Date Range** option, select the required date from the **Date From - Date To** field.
2. Click on the file under **Attachment** column to view the attached document of the bill payment.
3. From the **Download** list, select the format in which you want to view and download the payment history.

14. Alerts

Alerts are generated in case of following instances.

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

Example of Alerts



FAQs

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

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

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

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

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

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

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

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

5. Can I initiate future dated bill payments?

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

6. Can I make a part payment or exceed the bill amount while making a payment to the biller?

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

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

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

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

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

9. What is the use of "Quick Bill Pay"?

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

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

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

11. Is there any limit to the number of bills you can pay using the “Quick Bill Pay” feature?

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

12. Can I initiate a payment towards any biller using the “Quick Bill Pay”?

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

13. How can I use Quick Recharge”?

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

14. Can I set up recurring payments using “Quick Recharge”?

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

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