

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

Part No. F72987-01

February 2024

ORACLE®

Small & Medium Business Payments User Manual

February 2024

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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	Oracle Banking Payments 14.7.1.0.0
1	Transfer Money	
	Own Accounts	✓
	Internal Account	✓
	India Domestic - NEFT	×
	India Domestic - RTGS	×
	India Domestic - IMPS	×
	SEPA - Credit Transfer	✓
	International Transfer	✓
2	Adhoc Transfer	
	Internal Account	✓
	India Domestic - NEFT	×
	India Domestic - RTGS	×
	India Domestic - IMPS	×
	SEPA - Credit Transfer	✓
	International Transfer	✓
3	Multiple Transfers	
	Internal Account	✓

Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0
	India Domestic - NEFT	x
	India Domestic - RTGS	x
	India Domestic - IMPS	x
	SEPA - Credit Transfer	✓
	International Transfer	✓
4	Manage Payees	
	Internal	✓
	India Domestic - NEFT	x
	India Domestic - RTGS	x
	India Domestic - IMPS	x
	International Transfer	✓
	SEPA - Credit Transfer	✓
	Domestic Draft	✓
	International Draft	✓
5	Demand Draft	
	Domestic - Pay Now	✓
	Domestic - Pay Later	✓
	International - Pay Now	✓
	International - Pay Later	✓
6	Adhoc Demand Draft	
	Domestic - Pay Now	✓
	Domestic - Pay Later	✓
	International - Pay Now	✓
	International - Pay Later	✓

Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0
7	Repeat Transfers	
	Own Accounts	✓
	Internal Accounts	✓
	India Domestic - NEFT	x
	India Domestic - RTGS	x
	India Domestic - IMPS	x
	SEPA	✓
	SWIFT	✓
8	Manage Debtors	✓
9	Request Money	✓
10	Favorites	NH
11	Payment Status Inquiry	✓
12	Payment Cancellation	
	Own Accounts	✓
	Internal Account	✓
	SWIFT	✓

[Home](#)

3. Payments

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

A Note on Domestic (Local) Payments:

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

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

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

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

4. Manage Payees

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

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

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

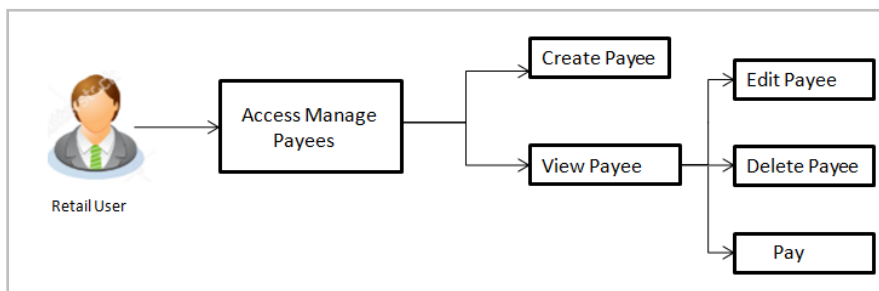
Pre-Requisites

- Transaction access is provided to the Small & Medium Business user

Features Supported in the Application

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

Workflow



How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees

OR

Search Bar > Payees - Manage Payees

4.1 Payee Summary

1. Click on the Account/ Demand Draft tab, to view the payees for the desired transaction type

Payees - Account

The screenshot shows the 'Payees' section for the 'Account' transaction type. It features a search bar and a table with the following data:

Payee Nickname	Account Type	Account Details
AJ1	International	123456
AUTOMATION_DOMESTIC_PAYEE	Domestic	123456789
AUTOMATION_INTERNATIONAL_PAYEE	International	123456789
INTERNAL	Internal	HEL0230900010 Internal Account
INTFLOWVALUE	International	1006000000002063
Nath	Internal	HEL0228900036 Internal Account
NIKUNJ_TEST_DOM	Domestic	1111222334455

Payees – Demand Draft

The screenshot shows the 'Payees' section for the 'Demand Drafts' transaction type. It features a search bar and a table with the following data:

Payee Nickname	Draft Type	Draft Favouring
AUTOMATIONDDDOMESTICPAYEE	Domestic	123456789
AUTOMATIONDDINTERNATIONALPAYEE	International	987654321
Bhavitt 5 42	Domestic	Stanley University
DEOMESTC	Domestic	LENOVO
DOMSRK916700	Domestic	Morgan Univ
INTDDPAYEE	International	INTDOM
Mobilecti	Domestic	Mobilecti
NIHAR NICKNAME	Domestic	NIHAR FAVOURING
rallydd1nick	Domestic	rallydd1
rallydomestic11nick	Domestic	rallydomestic11

Field Description

Field Name	Description
Search	This field enables the user to search for a specific payee by entering the nick name.
Payee Photo	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.

Following fields appears if the **Account** tab is selected

Payee Nickname	Displays all the payees by their nick names defined at the time of payee creation. Click on the link to view the payee details.
Account Type	The type of account that is associated to the payee will be listed down against the nickname.
Account Details	Displays the account associated with the specific payee along with the account type.

Following fields appears if the **Demand Draft** tab is selected

Payee Nickname	Displays all the payees by their nick names defined at the time of payee creation. Click on the link to view the payee details.
Draft Type	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	The name of the payee i.e. the intended recipient of the funds.

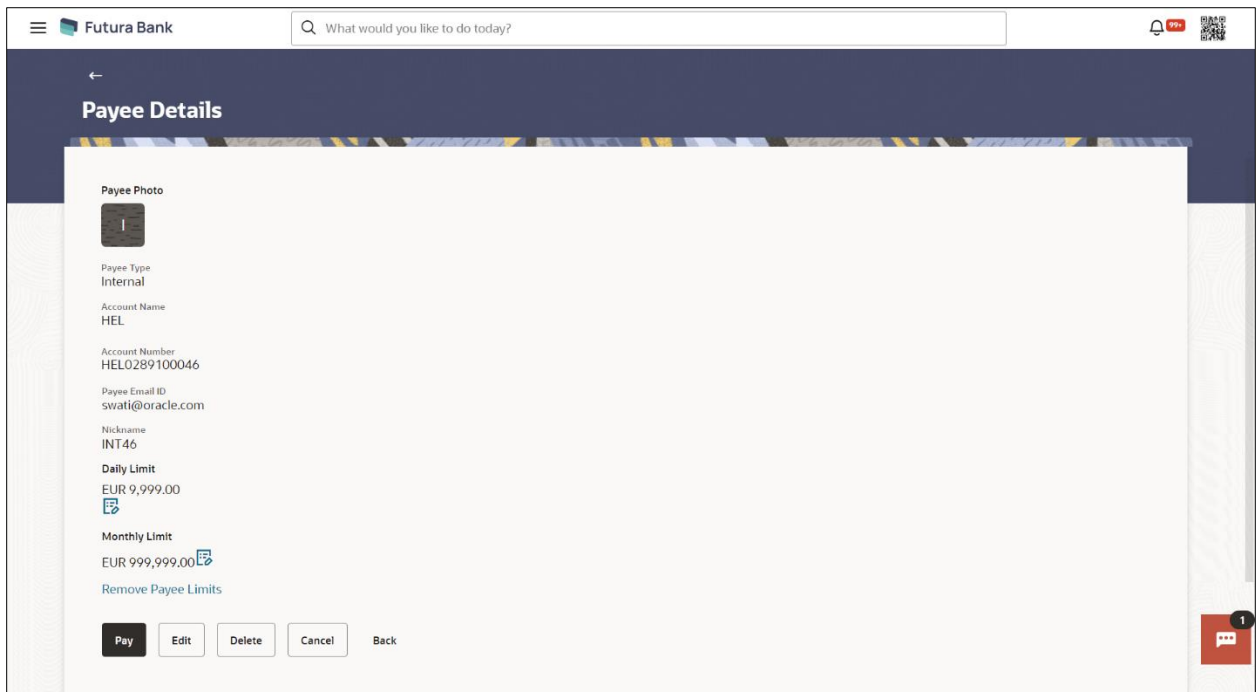
4.2 View Payee Details

This feature allows you to view payee details, as well as update the daily and monthly limits.

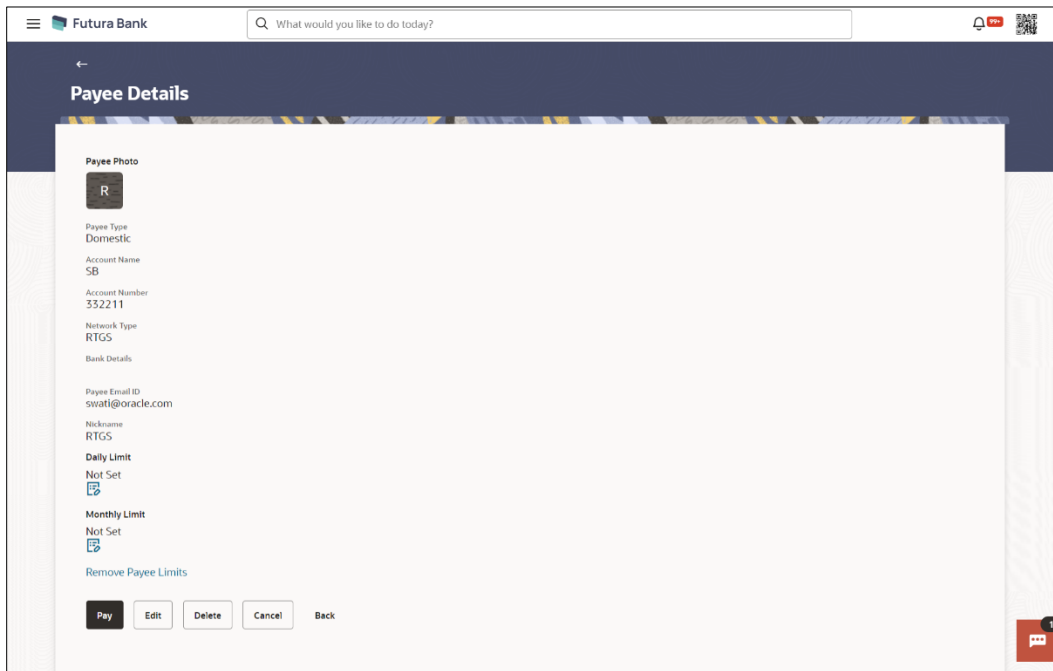
To view the payee details:

1. From the **Payees** summary page, click on the **Payee Nickname** link for the payee record whose details you want to view. The **Payee Details** screen appears.

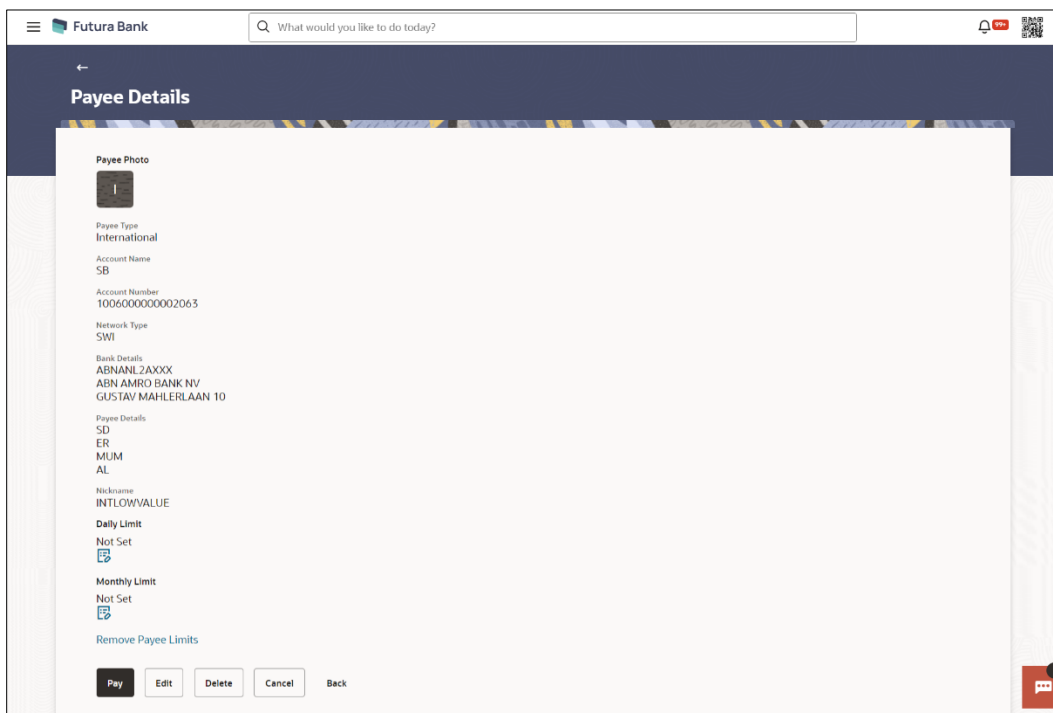
Payee Details- Internal





Payee Details- Domestic







Payee Details- International





Field Description

Field Name	Description
Payee Details - Account	
The following fields appear if a bank account payee is being viewed.	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Name	Name of the payee as maintained in the bank account.
Account Number	The bank account number of the payee.
Network Type	The name of the local payment network This field appears for International and Domestic type of payee.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. This field appears for International and Domestic type of payee.
Payee Email ID	Email Id of the payee.
Intermediary Bank Details	The details of the intermediary bank i.e. the name and address of the bank's branch appears. This field appears for International type of payee.
Nickname	The nickname assigned to the payee's account for easy identification.
Daily Limit	The maximum limit that can be transferred to this account on a daily basis. Click on the  icon against the Daily Limits to update or set limit.
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis. Click on the  icon against the Monthly Limits to update or set limit.
Remove Payee Limit	Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).

Field Name	Description
Payee Details - Demand Draft	
The following fields appear if a demand draft payee is being viewed.	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Draft Type	The type of draft associated with the Payee. The demand draft types can be: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined.
Draft Payable At	The country in which the draft is payable. This field appears only if the demand draft is an International demand draft. Displays the name of the city where the draft is payable for the Domestic type of the demand draft.
Deliver Draft To	Displays the where the draft will be delivered. It could be: <ul style="list-style-type: none"> • Branch Near Me: draft delivered at branch of the bank • My Address: draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: draft delivered at an address other than that of a branch of the bank or your registered address.
Delivery Location	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
Nickname	The nickname assigned to the payee's demand draft maintenance for easy identification.
Daily Limit	The maximum limit that can be transferred to the payee via demand draft on a daily basis. Click on the  icon against the Daily Limits to update or set limit.

Field Name	Description
Monthly Limit	<p>The maximum limit that can be transferred to the payee via demand draft on a monthly basis.</p> <p>Click on the  icon against the Monthly Limits to update or set limit.</p>
Remove Payee Limit	<p>Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).</p>
Payee Photo	<p>Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.</p>
Nickname	<p>The nickname assigned to the payee's account for easy identification.</p>
Transfer Mode	<p>The mode through which payments to this payee are to be made.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email • Mobile
Transfer To	<p>The Email/Mobile option enables the payee to initiate a funds transfer towards an email or mobile contact.</p>
Daily Limit	<p>The maximum limit that can be transferred to this account on a daily basis.</p> <p>Click on the  icon against the Daily Limits to update or set limit.</p>
Monthly Limit	<p>The maximum limit that can be transferred to this account on a monthly basis.</p> <p>Click on the  icon against the Monthly Limits to update or set limit.</p>
Remove Payee Limit	<p>Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).</p>

1. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.
OR
 Click on the  icon against the **Daily Limits** to update or set daily transaction limit.
 The **Daily Limit** field appears in editable mode.
 OR
 Click on the  icon against the **Monthly Limits** to update or set monthly transaction limit.
 The **Monthly Limit** field appears in editable mode.
 - a. Edit/ enter limits against the daily/ monthly limits field as the case may be.

Click **Save Limit** against the Daily Limit / Monthly Limit field to save the changes made.

OR

Click **Cancel** to cancel the editing.

OR

Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.

The **Remove Limits** pop-up appears.

Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

OR

Click **Edit** to edit the details of the payee.

OR

Click **Delete** to delete the payee.

OR

Click **Cancel** to cancel the transaction.

OR

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

4.3 **Edit Payee Details**

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

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

4.3.1 **For payee transfer type as bank account**

To edit the payee details:

1. From the **Payees** summary page, click on the **Payee Nickname** link for the payee record whose details you want to modify. The **Payee Details** screen appears.
2. Click **Edit**. The **Edit Payee Details** screen appears.

Edit Payee Details

The screenshot shows the 'Edit Payee Details' interface in the Futura Bank mobile app. At the top, there's a search bar and navigation options. The main form includes an 'Upload Photo' section, a 'Payee Type' dropdown set to 'Internal', and several text input fields: 'Account Number' (masked with asterisks), 'Confirm Account Number' (HELO289100046), 'Account Name' (HEL), 'Payee Email ID' (swati@oracle.com), and 'Nickname' (INT46). A callout box on the right encourages users to transfer money faster by setting up payees and offers an edit option.

Field Description

Field Name	Description
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo. Note: The maximum allowable image size is 1MB, and the accepted formats are JPG and PNG.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Payee Type	The payee type value can be one of the following: <ul style="list-style-type: none"> • Internal • Domestic • International
Following fields are available if the Payee Type is Internal	
Account Name	The name of the payee as Internal maintained against the payee's account in the bank. This field is editable.
Account Number	The name of the payee as maintained against the payee's account in the bank. This field is editable.
Confirm Account Number	Re-enter the payee's account number to confirm the same if the account number has been changed.

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

Following fields are available if the **Payee Type** is **Domestic**

Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Payee Email ID	Email Id of the payee.
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.
Account Number	The bank account number of the payee. This field is editable.
Confirm Account Number	Re-enter the payee's account number to confirm the same if the account number has been changed.
Network Type	The name of the local payment network. This field is editable.
Payee Account Type	The type of payee account associated with the payee. This field is editable.
(Enabled only in Case of India NEFT, India RTGS, India IMPS)	The options are: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
BIC/IFSC Code	The BIC/ IFSC code associated with the payee's account number. This field is editable.

Following fields are available if the **Payee Type** is **International**

Account Number	The bank account number of the payee. This field is editable.
Confirm Account Number	Re-enter the payee's account number to confirm the same if the account number has been changed.
Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Address Line 1-2	The address of the payee. These fields are editable.

Field Name	Description
City	The city in which the payee resides.
Country	The country in which the payee resides.
Payee Email ID	Email Id of the payee.
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.
Pay Via	The mode through which payments to this payee are to be made. This field is not editable.
SWIFT Code	The SWIFT code associated with the payee's account number.
Intermediary Bank	The option to select another bank for international transaction as a intermediary bank. The options are: <ul style="list-style-type: none"> • Yes • No
NCC	The national clearing code associated with the payee's account number. This field appears if NCC was selected in the Pay Via field at the time of payee creation. This field is editable.
Bank Details	Details of the payee's bank account.
The following fields appear if Bank Details was selected in the Pay Via at the time of payee creation. All these fields are editable.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
SWIFT Code	The SWIFT code associated with the payee's account number. This field appears if the SWIFT code option was selected in the Pay Via field at the time of payee creation. This field is editable.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

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



Note:

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

OR

If a photo has already been uploaded against the payee, the user will be provided with the option to change the photo or to delete it.

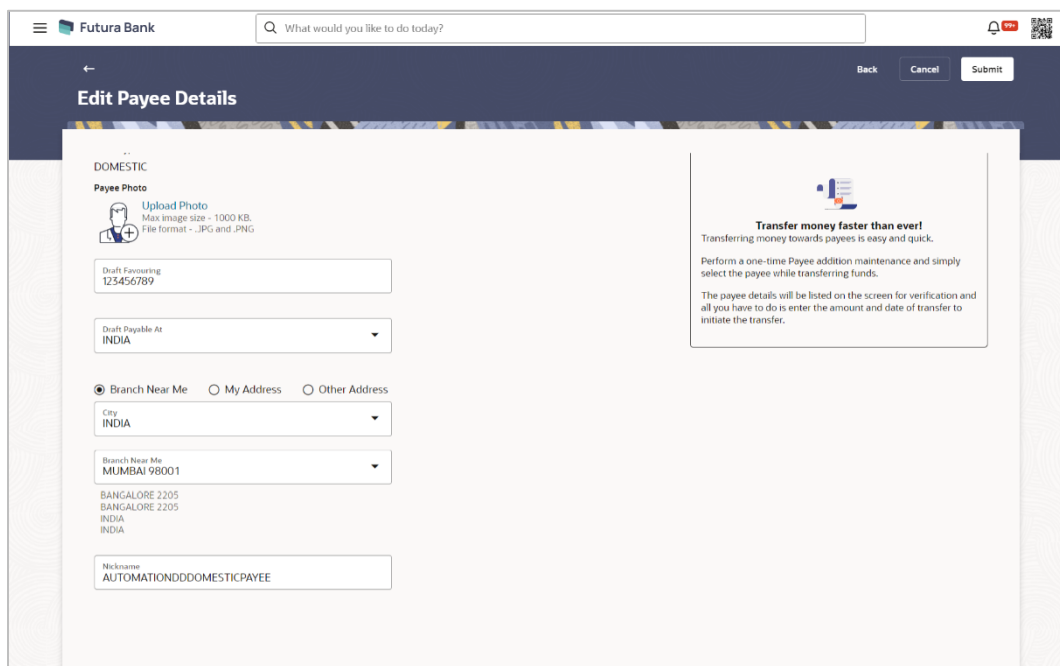
4. If the **Payee Type** is **Internal**;
 - a. In the **Account Number** field, edit the payee's account number, if required.
 - b. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
 - c. In the **Account Name** field, edit the payee account name, if required.
 - d. In the **Payee Email ID** field, enter the Email Id of the payee.
 - e. In the **Nickname** field, edit the payee's nickname, if required.
5. If the **Payee Type** is **Domestic**;
 - a. From the **Network Type** list, select the name of the local payment network
 - b. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required.
 - c. In the **Account Number** field, edit the payee's account number, if required.
 - d. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
 - e. In the **Account Name** field, edit the payee account name, if required.
 - f. In the **Payee Email ID** field, enter the Email Id of the payee.
 - g. In the **BIC/IFSC Code** field, edit the value of BIC/IFSC code, if required.
 - h. In the **Nickname** field, edit the nickname of the payee, if required.
6. If the **Payee Type** is **International**;
 - a. In the **Account Number** field, edit the payee's account number, if required.
 - b. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same if the account number has been changed.
 - c. In the **Account Name** field, edit the payee account name, if required.
 - d. In the **Address Line 1 and 2** fields, edit the payee's address, if required.
 - e. In the **City** field, edit the city in which the payee resides, if required.
 - f. From the **Country** list, change the country in which the payee resides, if required.
 - g. In the **Payee Email ID** field, enter the Email Id of the payee.
 - h. In the **Pay Via** field select the network for payment type.
 - i. In the **SWIFT Code** field, edit the value of SWIFT code, if required.
 - j. In the **Intermediary Bank** field select the desired option to select another bank for international transaction as an intermediary bank.

- k. If you select **Yes** option in the **Intermediary Bank field**
 - i. In the **Pay Via** field select the network for payment type.
 - 1. In the **SWIFT Code** field, edit the value of SWIFT code, if required. This field appears if SWIFT Code was selected in the Pay Via field at the time of payee creation.
OR
In the **NCC** field, edit the value of NCC, if required. This field appears if NCC was selected in the Pay Via field at the time of payee creation.
OR
In the **Bank Details** field, edit the values of bank details, if required. This field appears if **Bank Details** was selected in the Pay Via field at the time of payee creation.
 - l. In the **Nickname** field, edit the nickname of the payee, if required.
- 7. Update the fields as per the requirement.
- 8. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.
OR
Click on the  icon against the **Daily Limits** to update daily transaction limit.
The **Daily Limit** field appears in editable mode.
OR
Click on the  icon against the **Monthly Limits** to update monthly transaction limit.
The **Monthly Limit** field appears in editable mode.
 - a. Edit/ enter limits against the daily/ monthly limits field as the case may be.
Click **Save Limit** against the Daily Limit / Monthly Limit field to save the changes made.
OR
Click **Cancel** to cancel the editing.
OR
Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.
The **Remove Limits** pop-up appears.
Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

OR
Click **Submit** to save the changes.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the payee summary screen.
- 9. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
- 10. A success message appears along with Reference Number, Status and account details.
- 11. Click **Home** to navigate back to the 'Dashboard'.
OR
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

4.3.2 For payee transfer type as Demand Draft

Edit Payee Details – Domestic Demand Draft



Field Description

Field Name	Description
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Draft Type	The type of draft associated with the payee as selected at the time of payee creation. In this case, the value will be Domestic. This field is not editable.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.

Following fields are available if the **Payee Transfer Type** is **Domestic Demand Draft**

Draft Payable at The name of the country in which the draft is payable. This field is editable.

Field Name	Description
Delivery Location	<p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if the **Branch Near Me** option has been selected as draft delivery location.

City The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.

Branch Near Me The branch at which the draft is to be delivered. This field is editable.

Branch Address The complete name and address of the selected branch is displayed.

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

Address Type The address at which the draft is to be delivered. This field is editable. The options are:

- Postal Address
- Residential Address
- Office Address

Address Details The details of the selected address are displayed.

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

Address Line 1-2 Address line 1 and 2 of the address at which the draft is to be delivered.

City The name of the city in which the draft to be delivered.

State The name of the state in which the draft is to be delivered.

Zip Code The zip code of the address at which the draft is to be delivered.

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

Following fields are available if the **Payee Transfer Type** is **International Demand Draft**

Draft Payable at Country	The name of the country in which the draft is payable. This field is editable.
---------------------------------	--

City	The name of the city in which the draft is payable. This field is editable.
-------------	---

Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are:
--------------------------	---

- **Branch Near Me:** On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.
- **My Address:** Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.

Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if the **Branch Near Me** option has been selected as draft delivery location.

City	The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.
-------------	--

Branch Near Me	The branch at which the draft is to be delivered. This field is editable.
-----------------------	---

Branch Address	The complete name and address of the selected branch is displayed.
-----------------------	--

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

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



The options are:

- Postal Address
- Residential Address
- Office Address

Address Details	The details of the selected address are displayed.
------------------------	--

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

Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
-------------------------	--

Field Name	Description
Country	The country in which the draft is to be delivered.
City	The name of the city in which the draft is to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.
Nickname	The nickname assigned to the payee's demand draft maintenance for easy identification.
Daily Limit	<p>The maximum limit that can be transferred to the payee via demand draft on a daily basis.</p> <p>Click on the  icon against the Daily Limits to update or set limit.</p>
Monthly Limit	<p>The maximum limit that can be transferred to the payee via demand draft on a monthly basis.</p> <p>Click on the  icon against the Monthly Limits to update or set limit.</p>
Remove Payee Limit	Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).

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



Note:

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

OR

If a photo has already been uploaded against the payee, the user will be provided with the option to change the photo or to delete it.

2. In the **Draft Favouring** field, edit the draft favouring information, if required.
3. From the **Draft Payable at** field, change the country at which the draft is payable, if required.
4. If payee transfer type is **Domestic Demand Draft**;
 - a. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
 - b. Change corresponding fields pertaining to draft delivery based on selection in the **Delivery Location** field, if required.
 - c. Update the fields as per the requirement.
5. If payee transfer type is **International Demand Draft**
6. From the **Draft Payable at Country** field, change the country at which the draft is payable, if required.

7. From the **City** field, change the city at which the draft is payable, if required.
8. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
9. In the **Nickname** field, edit the nickname of the payee, if required.
10. Change corresponding fields pertaining to draft delivery based on selection in the Delivery Location field, if required.
11. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.
OR
Click on the  icon against the **Daily Limits** to update daily transaction limit.
The **Daily Limit** field appears in editable mode.
OR
Click on the  icon against the **Monthly Limits** to update monthly transaction limit.
The **Monthly Limit** field appears in editable mode.
 - a. Edit/ enter limits against the daily/ monthly limits field as the case may be.
Click **Save Limit** against the Daily Limit / Monthly Limit field to save the changes made.
OR
Click **Cancel** to cancel the editing.
OR
Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.
The **Remove Limits** pop-up appears.
Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

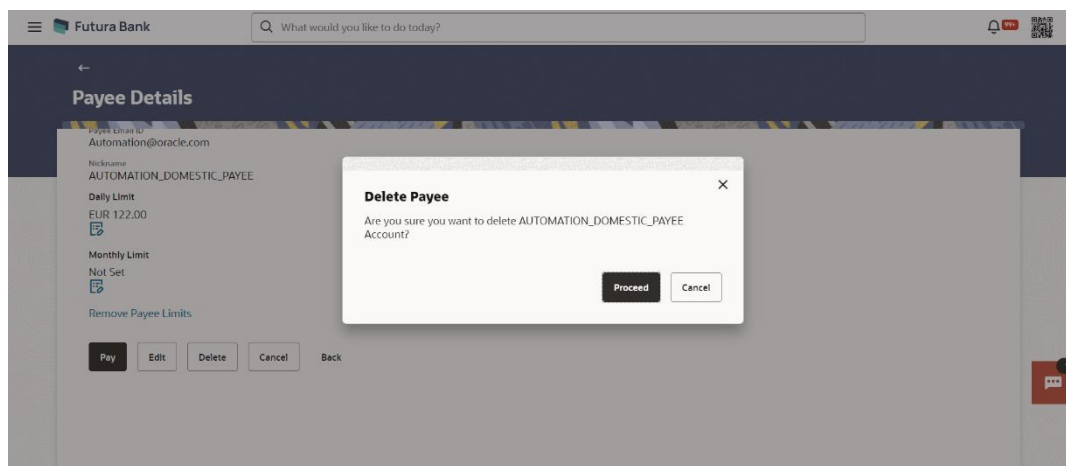
OR
Click **Submit** to save the changes.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the payee summary screen.
12. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
13. A success message appears along with Reference Number, Status and account details.
14. Click **Home** to navigate back to the 'Dashboard'.
OR
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

4.4 Delete Payee Account/ Demand Draft

To delete the payee:

1. From the **Payees** summary page, click on the **Payee Nickname** link for the payee record whose details you want to modify. The **Payee Details** screen appears.
2. Click **Delete**. The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Payee



- a. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
3. The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
 4. Click **Home** to navigate to the dashboard.

FAQ

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

You can delete individual accounts or demand drafts payee towards whom you no longer wish to make payments.

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

Yes. You can edit a payee later if you need to change some the details of the payee.

[Home](#)

5. Add Bank Account Payee

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

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

- Internal
- Domestic
- International

How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees > Kebab menu > Click Add Account Payee

OR

Search Bar > Payees - Add Account Payee

To add new payee:

1. The **Add Bank Account Payee** screen appears.

5.1 Add Payee - Internal Bank Account

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

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

Add Payee – Internal Account

The screenshot displays the 'Add Bank Account Payee' interface. At the top, there's a search bar and navigation options. The main form includes:

- Payee Photo:** An 'Upload Photo' section with instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'.
- Account Type:** Three radio buttons: 'Internal' (selected), 'Domestic', and 'International'.
- Account Number:** A text field containing '*****'.
- Confirm Account Number:** A text field containing '123451'.
- Account Name:** A text field containing 'Sam Desuza'.
- Payee Email ID:** A text field containing 'samd@example.com'.
- Nickname:** A text field containing 'samd'.

On the right side, a promotional box states: 'Transfer money faster than ever! Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen.'

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <u>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</u>
Payee Type	Select INTERNAL
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

Note:

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

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

OR

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

2. Select the **Payment Type** as **Internal**.
3. In the **Account Number** field, enter the payee's account number.
4. In the **Confirm Account Number** field, re-enter the payee's account number in this field.
5. In the **Account Name** field, enter the payee account name.
6. In the **Payee Email ID** field, enter the Email address of the payee.
7. In the **Nickname** field, enter the nickname of the payee.
8. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
9. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR

- Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
 OR
 Click **Back** to return to the **Add Payee** screen.
10. The success message appears along with the transaction reference number and payee details.
11. Click **Home** to navigate to the dashboard.
 OR
 Click **Pay Now** to initiate draft issuance to the added payee.
 OR
 Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

5.2 Add Payee - Domestic Bank Account

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

Add Payee – Domestic Account

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
	Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.

Field Name	Description
Network Type	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
Account Type	Select the type of account associated with the payee. <hr/> Note: This field is displayed only for India Payments. <hr/>
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
BIC/IFSC Code	The user can specify the Bank Identification Code/ IFSC of the payee's account.
BIC/IFSC Code Look up Link	
The following search criteria is available if the Lookup BIC/IFSC Code link is selected. This is to enable user to search for a BIC Code in case he does not remember it.	
Please note that the Network Type has to be selected before a BIC/IFSC Code Lookup.	
BIC/IFSC Code	Complete or Partial BIC/IFSC Code
Bank Name	Bank Name of the Payee.
City	The City corresponding to the BIC/IFSC Code.
BIC/IFSC Code Lookup - Search Result	
The following fields are displayed in the search results.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
BIC/IFSC Code	The Complete BIC/IFSC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.

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

Note:

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

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

OR

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

1. Select the **Payment Type** as **Domestic**.
2. From the **Network Type list**, select the appropriate local payment network.
3. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required.
4. In the **Account Number** field, enter the payee's account number.
5. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.
6. In the **Account Name** field, enter the payee account name.
7. In the **Payee Email ID** field, enter the Email Id of the payee.
8. In the **BIC/IFSC Code** field, enter the value of BIC/IFSC code.
9. In the **Nickname** field, enter the nickname of the payee.
10. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
11. The success message appears along with the transaction reference number and payee details.
12. Click **Home** to navigate to the dashboard.
OR
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

5.3 Add Payee – International Bank Account

Add Payee – International Account

The screenshot shows the 'Add Bank Account Payee' interface for an international account. At the top, there's a search bar and navigation buttons. The main form area has a 'Payee Photo' section with an 'Upload Photo' button and instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'. Below this are three tabs: 'Internal', 'Domestic', and 'International', with 'International' selected. The form fields include:

- Account Number: 1234511
- Confirm Account Number: 1234511
- Account Name: Sam desouza
- Address Line 1: 12, Park Avenue
- Address Line 2: South Block
- City: London
- Country: United Kingdom
- Payee Email ID: samd@example.com
- Pay Via: Radio buttons for NCC, Bank Details (selected), and SWIFT Code.
- Bank Name: HDFF Bank
- Bank Address: 12, Ranni Park, M G Road
- Country: United Kingdom
- City: London
- Intermediary Bank: Radio buttons for Yes and No (No selected).
- Nickname: Sam

 A callout box on the right says: 'Transfer money faster than ever! Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen.'

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <u>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</u>

Field Name	Description
Payee Type	Select International
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1-2	Enter the address of the payee.
City	Enter the city of the payee.
Country	Enter the country of the payee.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>For more information on network payments, refer <u>Lookups</u> section.</p>
Intermediary Bank	<p>The option to select another bank for international transaction as a intermediary bank.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field is enabled if Yes option is selected in the Intermediary Bank field.</p>
SWIFT / National clearing code value	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code Look up	
The following fields appear on a pop up window if the Lookup SWIFT Code link is selected.	
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Result	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
National Clearing Code	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
Lookup National clearing code	Link to search the National clearing code.

Field Name	Description
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National clearing code Look up

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

NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.

NCC Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.

Below fields appears if the **Bank Details** option is selected in **Pay Via** field.

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

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

Note:

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

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

OR

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

2. Select the **Payment Type** as **International**.
3. From the **Network Type** list, select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
4. From the **Account Type** list, select the type of account associated with the.
5. In the **Account Number** field, enter the payee's account number
6. In the **Confirm Account Number** field, re-enter the payee's account number to confirm the same.
7. In the **Account Name** field, enter the payee account name.
8. In the **Address Line 1 and 2** fields, edit the payee's address, if required.
9. In the **City** field, edit the city in which the payee resides, if required.
10. From the **Country** list, change the country in which the payee resides, if required.
11. In the **Payee Email ID** field, enter the Email Id of the payee.
12. In the **Pay Via** field select the network for payment type.
13. In the **SWIFT Code** field, edit the value of SWIFT code, if required.
14. In the **Intermediary Bank** field select the desired option to select another bank for international transaction as an intermediary bank.
15. If you select **Yes** option in the **Intermediary Bank field**
 - a. In the **Pay Via** field select the network for payment type.
 - i. In the **SWIFT Code** field, enter the value of SWIFT code, if required. This field appears if SWIFT Code was selected in the **Pay Via** field at the time of payee creation.
OR
In the **NCC** field, edit the value of NCC, if required. This field appears if NCC was selected in the **Pay Via** field at the time of payee creation.
OR
In the **Bank Details** field, enter the values of bank details, if required. This field appears if Bank Details was selected in the **Pay Via** field at the time of payee creation.
16. In the **Nickname** field, enter the nickname of the payee.
17. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
18. The success message appears along with the transaction reference number and payee details.
Click **Home** to navigate to the dashboard.

OR

Click **Pay Now** to initiate draft issuance to the added payee.

OR

Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

[Home](#)

6. Add Demand Draft Payee

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

- Domestic Demand Draft
- International Demand Draft

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

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

- My address – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.
- Branch Near Me – This option enables the user to specify which registered address of the user (out of the user's work, residential or postal address) the draft is to be delivered at.
- Other Address: This option enables the user to specify an address at which the draft is to be delivered. The user can select this option if he wishes to have the draft delivered to an address that is different from that of any of the bank's branches or any of the user's registered addresses.

How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees > Kebab menu > Click Add Draft Payee
OR
Search Bar > Payees - Add Draft Payee

To add a new demand draft payee:

1. The **Add Demand Draft Payee** screen appears.

Add Demand Draft Payee

The screenshot shows the 'Add Demand Draft Payee' interface in the Futura Bank mobile app. At the top, there's a search bar and navigation buttons (Back, Cancel, Submit). The main form area contains several sections: 'Draft Type' with radio buttons for 'Domestic' and 'International'; 'Payee Photo' with an 'Upload Photo' button and instructions (Max image size - 1000 KB, File format - .JPG and .PNG); 'Draft Favouring' with a text input containing 'samDesuza'; 'Draft Payable At' with a dropdown menu set to 'INDIA'; radio buttons for 'Branch Near Me', 'My Address' (selected), and 'Other Address'; 'Address Type' with a dropdown set to 'Postal Address' and a list of address details (OFSS, BAGMANE TECH PARK, CV RAMAN NAGAR, BANGLORE, IN); and 'Nickname' with a text input containing 'sam'. A callout box on the right contains the text: 'Transfer money faster than ever! Transferring money towards payees is easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.'

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <u>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</u>
Draft Type	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	The name of the payee i.e. the intended recipient of the funds.
Following fields are enabled if The Draft Type is Domestic	
Draft Payable at	The name of the city in which the draft is payable.

Field Name	Description
Delivery Location	<p>Select the option to identify where you would like the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear. <p>The following section appears if you select the Branch Near Me option as draft delivery location.</p>
City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.
	The following section appears if you select the Address Type option as draft delivery location.
Address	<p>Select the address at which you want the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Office Address • Residential Address • Postal Address
Address Details	The details of the selected address are displayed.
	The following section appears if you select the Other Address option as draft delivery location.
Address Line 1-2	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.

Field Name	Description
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

Following fields are enabled if The **Draft Type** is **International**

Draft Payable at The name of the country in which the draft is payable.

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

- **Branch Near Me:** On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear
- **My Address:** Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.
- **Other Address:** Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.

Branch Near Me Select the branch at which you would like the draft to be delivered.

Branch Address The complete name and address of the selected branch is displayed.

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

Address Type Select the address at which you want the draft to be delivered.

The options are:

- Office Address
- Residential Address
- Postal Address

Address Details The details of the selected address are displayed.

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

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

2. In the **Payee Name** field, enter the name of the payee for identification.
3. Click on the **Upload Photo** link to upload a photo against the payee.

Note:

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

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

OR

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

4. In the **Draft Favouring** field, enter the name of the payee of the draft.
5. In the **Draft payable at** field, select the name of the country/city at which the draft is to be payable.
6. In the **Draft Type** field, select the option **Domestic**.
7. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **Branch Near Me** option;
 - ii. From the **City** list, select the city so as to filter the branches based on city of choice.
 - iii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select **My Address** option;
 - i. From the **Address Type** list, select the option of choice.
The complete address of user as maintained corresponding to the selected address appears.
 - c. If you select the option **Other Address**; specify address at which the demand draft is to be delivered.
 - i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - ii. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - iii. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.

8. In the **Draft Type** field, select **International** option.
9. In the **Draft Favouring** field, enter the name of the payee of the draft.
10. In the **Draft Payable at Country** field, select the country in which the draft is to be payable.
11. In the **City** field, name of the city at which the draft is to be payable.
12. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **Branch Near Me** option;
 - i. From the **City** list, select the city so as to filter the branches based on city of choice.
 - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select **My Address** option;
 - i. From the **Address Type** list, select the option of choice.
The complete address of user as maintained corresponding to the selected address appears.
 - c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
 - i. From the **Country** field, select the country in which the draft is to be delivered.
 - ii. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - iii. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - iv. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - v. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
13. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
14. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
15. The success message appears along with the draft details.
Click **Home** to navigate to the dashboard.
OR
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

FAQ

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

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

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

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

[Home](#)

7. Transfer Money

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

- Internal Transfer
- Domestic Transfer
- International Transfer

User selects the specific account of the payee towards which the transfer is to be made. The user is not required to explicitly select the transfer type (internal, domestic or international) since this is defined at the time of payee creation.

Prerequisites:

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

7.1 Transfer Money - Existing Payee

The 'Transfer Money' feature enables users to initiate payments for Existing Payee, supporting Internal, Domestic, and International transfers. The specific type of transfer is triggered based on the selected payee and the corresponding payee account details.

How to reach here:

Toggle menu > Menu > Payments > Transfers > Transfers – Existing Payee

OR

Search Bar > Transfers - Transfers – Existing Payee

Transfer Money - Existing Payee

The screenshot shows the 'Transfer Money' interface for an 'Existing Payee'. The top navigation bar includes the Futura Bank logo, a search bar, and utility icons. The main header is 'Transfer Money' with buttons for 'Save As Draft', 'Back', 'Cancel', and 'Pay'. The form is divided into several sections:

- Transfer Type:** Radio buttons for 'Existing Payee' (selected) and 'My Accounts'.
- Payee Selection:** A dropdown menu showing 'Payee Bhavit International'.
- Payee Details:** A card for 'Bhavit International' with fields for Account Number (1234567890), Payee Type (INTERNATIONAL), Account Name (Bhavit S S), Payee Address (Nirlon Compound, Mumbai, IN), Payee Email ID (bhavit.s.sengar@gmail.com), and Bank Details (CITIAEADXXX, CITIBANK N.A., KHALID IBN AL WALID STREET).
- Intermediary Bank Details:** TO000, MORGAN STANLEY BANK, AV. MERITXELL 80.
- Transfer From:** A dropdown menu showing 'main Account Vashi, xxxxxxxxxxxxxxx0036' with a 'Current Balance: EUR 19,023.84' indicator.
- Pay By:** A dropdown menu for 'Transfer Currency'.
- Currency and Amount:** Fields for 'Currency' (USD) and 'Transfer Amount' (USD 12,000.00).
- View Limits:** A link to view transfer limits.
- Transfer When:** Radio buttons for 'Now' and 'Later' (selected).
- Transfer Date:** A date picker showing '2/8/2024'.
- Correspondence Charges:** A dropdown menu showing 'Payer'.
- Charges to be debited from Debit Account:** A checked checkbox.
- Payment Purpose:** A dropdown menu showing 'Miscellaneous'.
- Payment Details:** A dropdown menu showing 'payment details 1'.
- Add Payment Details:** A section with an 'Internal Note' dropdown menu showing 'delivery charges'.

On the right side of the form, there is a promotional message: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts. Haven't registered your payee yet? No Problem! Use the Adhoc Payment Service'.

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own accounts)
Existing Payee	
Following fields gets enabled if the Existing Payee option is selected in the Transfer Type field.	
Payee	Select the payee to whom you wish to initiate transfer.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Name	Displays the payee name.
Below fields are displayed as per payee type	
Account Number	The bank account number of the payee.
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> Internal Domestic International
Account Name	Name of the payee as maintained in the bank account.
Payee Address	Address of the payee. This field appears if the Payee Type is International .
Payee Email ID	Email ID of the payee.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. This field appears if the Payee Type is International or Domestic .
Network Type	The name of the local payment network This field is enabled if the Domestic option is selected in the Payment Type field.

Field Name	Description
Intermediary Bank Detail	<p>Displays the bank details which act as a intermediary bank for international transaction.</p> <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Transfer From	Account from which money will be debited.
Pay By	The currency type in which amount is transferred.
Currency	<p>The currency in which the transfer is to take place.</p> <p>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list.</p>
Transfer Amount	<p>The amount to be transferred.</p> <p>This field is enabled if the Transfer Currency option is selected in the Pay By list.</p>
Debit Amount	<p>The amount to be debited from the account.</p> <p>This field is enabled if the Debit Account Currency option is selected in the Pay By list.</p>
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer When	<p>The facility to specify when the funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option Later is selected from the Transfer When list.</p>
Select Network	The network through which the transfer is to be processed. The list appears as per the network configurations for the country.

Field Name	Description
Correspondence Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Charges to be debited from Debit Account	<p>The Bank may levy charges for certain payment networks.</p> <p>The user can choose which debit account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.</p> <p>This field is enabled if the International or Internal option is selected in the Payment Type field.</p>
Account from which charges will be debited	<p>The Bank may levy charges for certain payment networks.</p> <p>The user can choose which account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.</p> <p>This field is enabled if the Payer or Shared option is selected in the Correspondence Charges list.</p>
Payment Purpose	<p>Specify the purpose for the payment.</p> <p>This field is enabled if the Payee or Payer or Shared option is selected in the Correspondence Charges list.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p>
Add Payment Details	<p>Click on the link to add additional payment details.</p>
Transfer via Intermediary Bank	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <p>The Options are:</p> <ul style="list-style-type: none"> • Yes • No <p>This field is enabled if the International option is selected in the Payment Type field.</p>

Field Name	Description
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p> <p>For more information on network payments, refer <u>Lookups</u> section.</p>
Note	Narrative for the transaction. This will be internal to the bank.

Note:Interpreting the success message on the Confirmation Screen:

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

To transfer funds to a payee:

1. From the **Transfer Type** field, select the payee as **Existing Payee**;
2. From the **Payee** list, select the payee towards whom you wish to transfer funds.
The payee details of the selected payee appear.
3. If the transfer type is **Internal**,
 - a. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - b. From the **Pay By** list, select the currency type in which amount is transferred.
 - c. From the **Currency** list, select the appropriate currency.
 - d. In the **Transfer Amount** field, enter the transfer amount.
 - e. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - i. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 - f. In the **Charges to be debited from debit account** field, select the appropriate option.
If selected this option.

4. If the transfer type is **Domestic**, in the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.
5. If the transfer type is **International**,
 - g. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - h. From the **Pay By** list, select the currency type in which amount is transferred.
 - i. From the **Currency** list, select the appropriate currency.
 - j. In the **Transfer Amount** field, enter the transfer amount.
 - k. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - ii. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 - l. From the **Correspondence Charges** list, select the appropriate option.
 - m. In the **Charges to be debited from debit account** field, select the appropriate option.
If selected this option.
 - n. From the **Payment Purpose** list, select purpose for the payment.
 - o. In the **Payment Details** field, enter the remittance information to the Payment Processor.
 - p. In the **Internal Note** field, specify a note or remarks .
6. In the **Note** field, specify a note or remarks.
7. Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment towards the payee.
8. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
9. A success message along with Reference Number, Status and account details appear on the confirmation page.
Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
10. Click **Home** to navigate to the dashboard.
OR
Click **Add as Payee** to add new payee, system redirects to the **Add Bank Account Payee** screen.

7.2 Transfer Money - My Accounts

The 'Transfer Money' feature allows users to make payments towards their own accounts, enabling them to transfer funds within their bank-held accounts.

Transfer Money - My Accounts

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own accounts)

My Account

Following fields gets enabled if the **My Account** option is selected in the **Transfer Type** field.

Field Name	Description
Transfer To	Account to which money will be transferred.
Transfer From	Account from which money will be debited.
Pay By	The currency type in which amount is transferred.
Currency	The currency in which the transfer is to take place. Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer. For International transfer, the user can select the currency from the list.
Transfer Amount	The amount to be transferred. This field is enabled if the Transfer Currency option is selected in the Pay By list.
Debit Amount	The amount to be debited from the account. This field is enabled if the Debit Account Currency option is selected in the Pay By list.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer View Limits section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	The date on which the transfer is to take place. This field appears if the option Later is selected from the Transfer When list.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer

Field Name	Description
Charges to be debited from Debit Account	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.
Note	Narrative for the transaction.

To transfer funds from own accounts:

1. From the **Transfer To** account list, select the account to which the transfer needs to be made.
2. From the **Transfer From** account list, select the account from which the transfer needs to be made.
3. From the **Pay By** list, select the currency type in which amount is transferred.
4. From the **Currency** list, select the appropriate currency.
5. In the **Amount** field, enter the transfer amount.
6. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - a. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
7. In the **Charges to be debited from debit account** field, select the appropriate option.
If not selected this option;
 - a. From the **Account from which charges will be debited** list, select debit account to use for paying the charges.
8. In the **Note** field, specify a note or remarks.
9. Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
11. A success message along with Reference Number, Status and account details appear on the confirmation page.
12. Click **Home** to navigate to the dashboard.

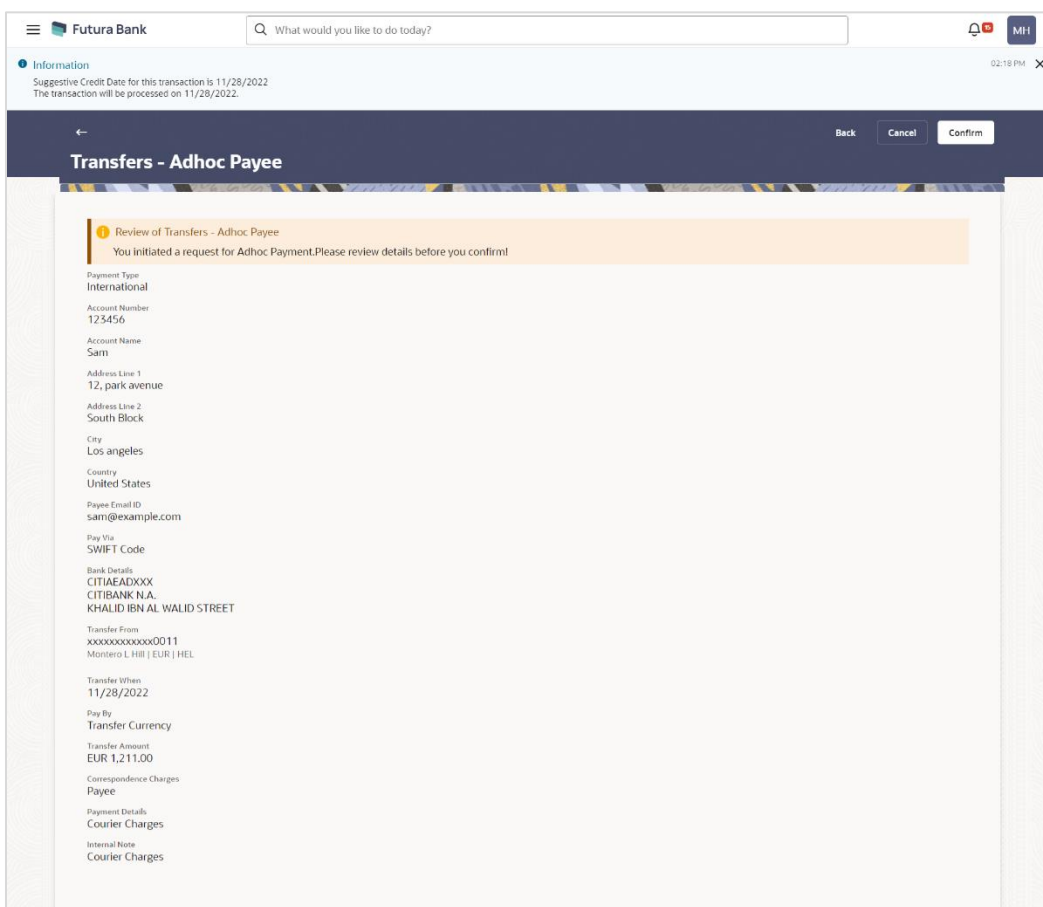
7.3 Suggestive Credit Value Date

The Payment framework provides the facility to display the suggestive credit value date on the review screen of a payment. This date is an indicative date only and it gives the end user an idea of when the payment would get credited to the payee’s account, before he can confirm the transaction.

The service takes into account parameters like the network of payment, the currency etc. before arriving at the suggestive credit value date.

This service is currently available out of the box integrated only with Oracle Banking Payments. For other product processors a customization would be required.

Message with Suggestive Credit Value Date



7.4 International Low Value Payment

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

International Low Value Payment

Field Description

Field Name	Description
Payee	Select the payee from the list.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Name	Displays the payee name.
Account Number	The bank account number of the payee.
Payee Type	Displays the payee type as International.

Account Name	Name of the payee as maintained in the bank account.
Payee Address	Address of the payee. This field appears if the Payee Type is International .
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes.
Payee Email ID	Email Id of the payee.
Transfer From	Account from which money will be debited.
Currency	The currency in which the transfer is to take place. For International transfer, the user can select the currency from the list.
Amount	The amount to be transferred. This field is enabled if the Transfer Currency option is selected in the Pay By list.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	The date on which the transfer is to take place. This field appears if the option Later is selected from the Transfer When list.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. The options are: <ul style="list-style-type: none"> • Yes • No <hr/> <p>Note: This field is appears only for International Payee.</p> <hr/>
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select Yes option from Transfer via Intermediary Bank field. For more information on network payments, refer Lookups section.

Payment Details	The unstructured remittance information to the Payment Processor. You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.
Add Payment Details	Click on the link to add additional payment details.
Note	Narrative for the transaction. This will be internal to the bank.

To make international low value payment:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds. The payee details of the selected payee appear.
2. From the **Transfer From** account list, select the account from which the transfer needs to be made.
3. From the **Currency** list, select the appropriate currency.
4. In the **Amount** field, enter the transfer amount.
5. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - a. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 - i. From the **Transfer Date** list, select the date on which the transfer is to take place.
6. In the **Transfer via Intermediary Bank** field, select the appropriate option.
7. If you have selected **Yes** option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the **Pay Via** field.
 - i. If you select **Swift** option:
 1. In the **SWIFT code** field, enter the SWIFT code or search and select it from the lookup.
 2. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - ii. If you select **National Clearing code** option:
 1. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.
 2. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - iii. If you select **Bank details** option:
 1. In the **Bank Name** field, enter the bank name.
 1. In the **Bank Address** field, enter the complete address of the bank.
 2. From the **Country** list, select the country of the bank.
 3. From the **City** list, select the city to which the bank belongs.
8. In the **Payment Details** field, enter the details of the fund transfer.
9. In the **Note** field, specify a note or remarks.

10. Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment towards the payee.
11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
12. A success message along with Reference Number, Status and account details appear on the confirmation page.
13. Click **Home** to navigate to the dashboard.

Note:Interpreting the success message on the Confirmation Screen:

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

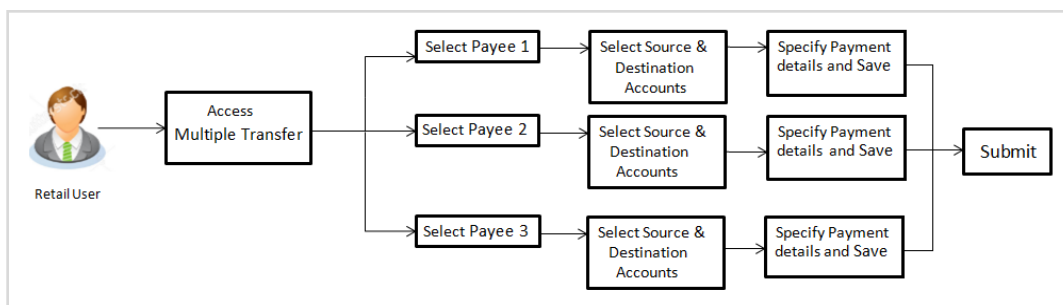
8. Multiple Transfers

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

Prerequisites:

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

Workflow



How to reach here:

Toggle menu > Menu > Payments > Transfers > Multiple Transfers
 OR
Search bar > Transfers - Multiple Transfers

Multiple Transfers

Futura Bank

Multiple Transfers

Payee 1

Payee: Nath

N Nath

Account Number: HEL0228900036 Payee Type: INTERNAL
Account Name: Nath
Payee Email ID: shallendra.kadam@oracle.com

Transfer From: xxxxxxxxxxxx0080
Current Balance: EUR 97,909.71

Pay By: Credit Account Currency

Currency: EUR Transfer Amount: EUR 1,200.00

[View Limits](#)

Transfer When:
 Now Later

Charges to be debited from Debit Account

Note: Food Charges

What are the benefits?

Paying multiple payees at once is easy with the Futura Bank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.

You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

Payee 2
Payee

Payee: Bhavit International

BI Bhavit International

Account Number: 1234567890
Account Name: Bhavit S S
Payee Address: Nirfon Compound, Mumbai, IN
Payee Email ID: bhavits.sengar@gmail.com
Payee Type: INTERNATIONAL

Bank Details: CITIAEADXXX,CITIBANK N.A.,KHALID IBN AL WALID STREET
Intermediary Bank Details: 10000 MORGAN STANLEY BANK AV. MERTIXELL 80

Transfer From: XXXXXXXXXXXX0047
Current Balance: EUR 2,911.55

Day By: Transfer Currency

Currency: EUR
Transfer Amount: EUR 1,000.00

[View Limits](#)

Transfer When:
 Now Later

Correspondence Charges: Payee

Payment Purpose: Miscellaneous

Payment Details: Stationary

Add Payment Details
Internal Note: Stationary material

[Add Another Payment](#)

Field Description

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

The following fields are applicable for each individual transfer record that comprises the multiple transfers transaction:

Payee Record Number	Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.
----------------------------	--

Payee	Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, payee type, payee e-mail id etc. will be displayed on the screen.
--------------	--

Account Number	On selecting the payee, the account number associated with the payee appears.
-----------------------	---

Field Name	Description
Payee Type	The type of the transfer associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Payee Address	Address of the payee in the bank account. This field appears for International type of payee.
Payee Email ID	Email ID of the payee in the bank account.
Bank Details	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears. This field appears for International type of payee.
Intermediary Bank Details	The details of the intermediary bank i.e. the name and address of the bank's branch appears. This field appears for International type of payee.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Pay By	The currency type in which amount is transferred.
Currency	Select the currency in which the transfer is to take place. <hr/> Note: Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers. For International transfers, the user can select the currency from the list. <hr/>
Transfer Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer <u>View Limits</u> section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date



Field Name	Description
Pay Via	<p>Select the network through which the transfer is to take place.</p> <p>This field is displayed only if the transfer is a domestic transfer as per the configurations for the country.</p> <hr/> <p>Note: The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.</p> <hr/>
Transfer Date	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option Later is selected from the Transfer When list.</p>
Charges to be debited from Debit Account	<p>The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges.</p> <p>The accounting entries for the charges components will be reflected in the statement of the account selected here.</p> <p>This field is enabled if the Payer or Shared option is selected in the Correspondence Charges list.</p>
Payment Purpose	<p>Select the purpose for which the transfer is being initiated.</p> <p>If the purpose of transfer is selected as 'Other', an additional field appears in which the user can enter the purpose.</p> <p>This field appears for Internal or Domestic type of Payee.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p>
Add Payment Details	<p>Click on the link to add additional payment details.</p>
Correspondence Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer <p>This field appears against a record where the transfer is being made towards an international payee.</p> <hr/>

Field Name	Description
Select Network	The network through which the transfer is to be processed. The list appears as per the network configurations for the country. This field appears if you select Domestic Payee .
Payment Purpose	Select the purpose for which the transfer is being initiated. If the purpose of transfer is selected as 'Other', an additional field appears in which the user can enter the purpose. This field appears for Internal or Domestic type of Payee.
Payment Details	Specify payment details. This field appears against a record where the transfer is being made towards an international payee.
Add Payment Details	The link to add more details of the transfer. This field appears only for International Payee.
Internal Note	Select the note/ remarks for fund transfer. This field appears only for International Payee.
Note	Specify a note or remarks against the transfer.

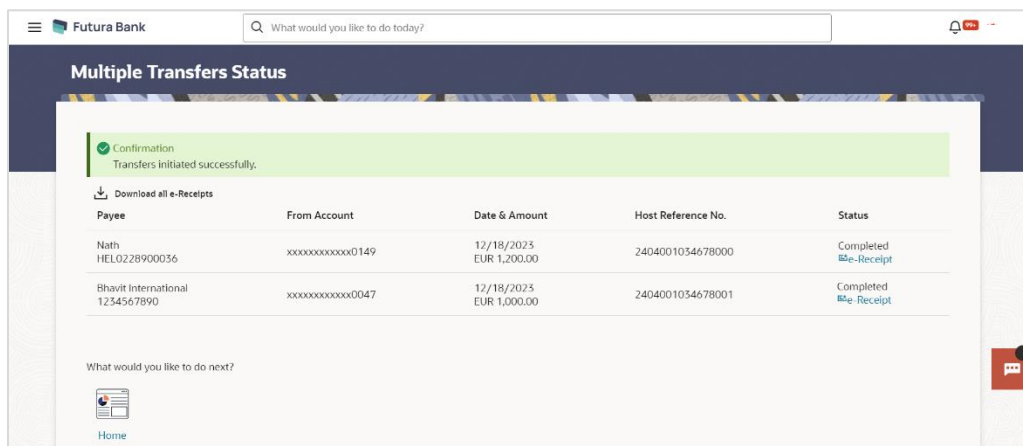
To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds. The payee details of the selected payee appear.
2. If the Payee type is **Internal**;
 - a. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - b. From the **Pay By** list, select the currency type in which amount is transferred.
 - c. From the **Currency** list, select the appropriate currency.
 - d. In the **Transfer Amount** field, enter the transfer amount.
 - e. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - i. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 1. From the **Transfer Date** list, select the date on which the transfer is to take place.
 - f. In the **Charges to be debited from Debit Account** field, choose which debit account to use when paying the charges.

3. If the Payee type is **Domestic**;
 - a. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - b. From the **Pay By** list, select the currency type in which amount is transferred.
 - c. From the **Currency** list, select the appropriate currency.
 - d. In the **Transfer Amount** field, enter the transfer amount.
 - e. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - i. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 1. From the **Transfer Date** list, select the date on which the transfer is to take place.
 - f. From the **Select Network** list, select the network through which the transfer is to be processed.
4. If the Payee type is **International**;
 - a. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - b. From the **Pay By** list, select the currency type in which amount is transferred.
 - c. From the **Currency** list, select the appropriate currency.
 - d. In the **Transfer Amount** field, enter the transfer amount.
 - e. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - ii. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 1. From the **Transfer Date** list, select the date on which the transfer is to take place.
 - f. From the **Correspondence Changes** list, select the party by whom transfer charges are to be borne.
 - g. In the **Charges to be debited from Debit Account** field, choose which debit account to use when paying the charges.
 - h. From the **Payment Purpose** list, select the purpose for which the transfer is being initiated.
 - i. In the **Payment Details** field, enter the details of the fund transfer.
5. In the **Note** field, specify a note or remarks.
6. Click **Save** to save the payment record.
OR
Click **Make a Copy and Save**, if you want to save a copy of the transaction.
OR
Click **Reset Fields** to clear the entered data.

7. Repeat Steps similar steps Payee 2 based on payee type.
OR
Click **Add Another Payment** if you want to add another payment record.
8. Click on the  icon against a saved record to edit the transfer details of that record.
OR
Click on the  icon against a record to delete that record.
9. Click **Submit** to submit all the transfer records to the bank.
OR
Click **Cancel** to cancel the transaction
OR
Click **Back** to navigate back to the previous page.
10. The **Multiple Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Expand All** to view the payment details.
Click **Collapse All** to hide the payment details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to edit the transfer details. The **Multiple Transfers** screen with saved fund transfer details appear in editable form.
11. The success message appears along with the status of transaction.
Click **Home** to navigate to the dashboard.
OR
Click **Click Here** to view the status of each transfer.
The **Multiple Transfer - Status** screen appears.

Multiple Transfers – Status



Field Description

Field Name	Description
Payee	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.
From Account	The source account from which the funds are transferred.
Date & Amount	The date of transfer along with the amount that is transferred towards the payee's account.
Host Reference Number	The unique number generated on completion of the transaction in the Core Banking application.
Status	The status of the transaction. It could be: <ul style="list-style-type: none"> Completed Failed
Action	The link to download the e-receipt of transaction.
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

12. Click the [e-Receipt](#) link against a particular record for which you want to download the e-receipt.
OR
Click [Download all e-Receipts](#) link to download the e-receipts for all the transactions.

FAQ

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

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

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

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

[Home](#)

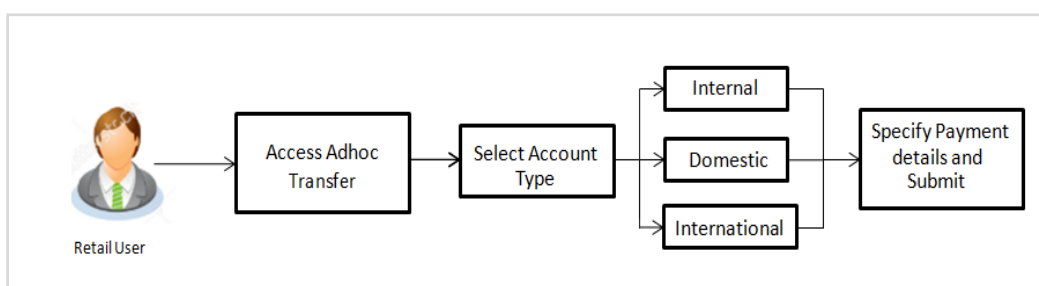
9. Transfers – Adhoc Payee

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

Pre-Requisites

- Transaction and account access is provided to Small & Medium Business user.
- Transaction limits are assigned to user to perform the transaction.

Workflow



Features Supported In Application

Following type of transactions are supported under Adhoc Transfers

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

Toggle menu > Menu > Payments > Transfers > Transfers – Adhoc Payee

OR

Search Bar > Transfers - Transfers – Adhoc Payee

9.1 Adhoc Payee - Internal Fund Transfers

Adhoc Payee - Internal fund Transfers

The data fields are almost the same as the ones seen in the Transfer Money transaction (for more information, refer **Transfer Money – Existing Payee(Internal Account)** section). The only additional data that needs to be input is the beneficiary account details.

1. Click **Save As Draft** to save the payment record.

The system will let you assign a name to the Draft.

Save As Draft

- OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment towards the payee.
2. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.

Review Screen

The screenshot shows the 'Review of Transfers - Adhoc Payee' screen in the Futura Bank mobile app. At the top, there is a search bar and a notification bar. Below the notification bar, the title 'Transfers - Adhoc Payee' is displayed. The main content area is divided into two columns. The left column contains transaction details, and the right column contains compliance questions. At the bottom, there is a confirmation bar with 'Confirm', 'Cancel', and 'Back' buttons.

Information
Suggestive Credit Data for this transaction is Dec. 19, 2023
The transaction will be processed on Dec. 19, 2023.

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

Payment Type	Internal
Account Number	HELO253100010
Account Name	Sam Desouza
Payee Email ID	samd@example.com
Transfer From	XXXXXXXXXXXX0054 Columbia Pte. Inc. GBP HEL
Pay By	Credit Account Currency
Transfer Amount	EUR 1,200.00
Transfer When	Dec 19, 2023
Account from which charges will be debited	XXXXXXXXXXXX0054 Columbia Pte. Inc. GBP HEL
Customer Reference Number	34534
Note	TRAVEL

Compliance Questions

What is the business's trading name?
Sam Transport

What is the full registered business name?
Sam Travel Ltd

Is the business a sole trader, partnership or limited company?
Yes

What is the nature of Transaction?
Transport

Confirm **Cancel** **Back**

3. A success message along with Reference Number, Status and account details appear on the confirmation page.
4. Click **Home** to navigate to the dashboard.
OR
Click **Add as Payee** to add new payee, system redirects to the **Add Bank Account Payee** screen.

9.2 Adhoc Payee - Domestic Fund Transfers

Adhoc Payee - Domestic Fund Transfers

Transfers - Adhoc Payee

Payment Type: Internal **Domestic** International

Network Type: SEPA Credit

Account Number: *****

Confirm Account Number: 12345611

Account Name: Sam

Payee Email ID: samd@example.com

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

Payment Purpose: Commission

Transfer From: main Account VashL, xxxxxxxxxxxx0036

Current Balance: - EUR 2,109.82

Pay By: Transfer Currency

Currency: EUR | Transfer Amount: EUR 12,000.00

[View Limits](#)

Transfer When: Now Later

Charges to be debited from Debit Account

Payment Details: Commission

[Add Payment Details](#)

Note: Commission

What are the benefits?
 Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.
 The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

The data fields are almost the same as the ones seen in the Transfer Money transaction (for more information, refer **Transfer Money – Existing Payee (Domestic Account)** section). The only additional data that needs to be input is the beneficiary account details. Also, the user needs to select the network only once, as opposed to twice during the Transfer Money flow (Once during Payee Creation and once during the actual Payment)

9.3 Adhoc Payee - International Fund Transfer

Adhoc Payee - International Fund Transfer

Transfers - Adhoc Payee

Payment Type: Internal Domestic International

Account Number: *****

Confirm Account Number: 12545611

Account Name: Sam

Address Line 1: 12 Park Avenue

Address Line 2: South Block

City: Mumbai

Country: India

Payee Email ID: _____

Pay via: NCC Bank Details SWIFT Code

DEUTDEFFXXX
DEUTSCHE BANK AG
Head Office

Reset

Payment Purpose: Credit Card Payment

Transfer From: main Account 'Yash', xxxxxxxxxxxx0036

Current Balance: -EUR 2,109.82

Pay By: Transfer Currency

Currency: EUR | Transfer Amount: EUR 1,200.00

View Limits

Transfer When: Now Later

Correspondence Charges: Payee

Transfer via Intermediary Bank: Yes No

Payment Details: Credit Card Payment

Add Payment Details

Internal Note: Card Payment

What are the benefits?
Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.
The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

The data fields are almost the same as the ones seen in the Transfer Money transaction (for more information, refer **Transfer Money – Existing Payee(International Account)** section).

Confirmation of Payment Submission

The screenshot shows the Futura Bank interface for an Adhoc International Payment confirmation. At the top, there is a search bar with the text "What would you like to do today?". Below this, the page title "Adhoc International Payment" is displayed. A green confirmation banner states "Confirmation Request submitted successfully." The main content area lists the following details:

Host Reference Number 2405710516020000	
Transfer To dd	Amount EUR 112.00
Pay By Transfer Currency	
Account Number 123456	Payment Type International
Bank Details CITIAEADXXX CITIBANK N.A. KHALID IBN AL WALID STREET	Payment Details as
Payment Purpose	
Transfer From xxxxxxxxxxxx0011 Montero L Hill EUR HEL	Transfer When 11/28/2022
Pay Via SWIFT Code	
Internal Note 5aa	
Payee Email ID ss@dd.com	

At the bottom, there is a section titled "What would you like to do next?" with two options: "Home" (represented by a document icon) and "Add as Payee?" (represented by a person icon).

FAQ

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

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

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

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

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

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

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

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

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

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

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

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

[Home](#)

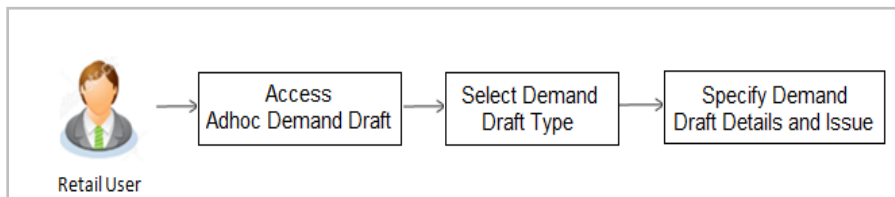
10. Adhoc Demand Draft

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

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

Pre-Requisites

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



How to reach here:

Toggle menu > Payments > Demand Draft > Adhoc Demand Draft

OR

Search bar > Demand Draft - Adhoc Demand Draft

10.1 Adhoc Demand Draft - Domestic

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

To initiate an adhoc domestic demand draft request:

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

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

Adhoc Domestic Demand Draft

The screenshot displays the 'Adhoc Demand draft' screen in the Futura Bank app. At the top, there's a search bar and navigation options like 'Back', 'Cancel', and 'Issue'. The main form includes:

- Draft Type:** Radio buttons for 'Domestic' (selected) and 'International'.
- Draft Favoring:** Text input field containing 'Sam Dsouza'.
- Draft payable at City:** Dropdown menu set to 'INDIA'.
- Delivery Location:** Radio buttons for 'Branch Near Me' (selected), 'My Address', and 'Other Address'. Below it, a dropdown for 'City' is set to 'INDIA', and another dropdown for 'Branch Near Me' is set to 'MUMBAI 98001'. Below these are the coordinates: 'BANGALORE 2205 BANGALORE 2205 INDIA INDIA'.
- Currency:** Dropdown menu set to 'EUR'.
- Amount:** Text input field containing 'EUR 1,200.00'.
- View Limits:** A link to view account limits.
- Scheduled On:** Radio buttons for 'Now' (selected) and 'Later'.
- Transfer From:** Dropdown menu set to 'main Account Vashi, xxxxxxxxxxxx0036'. Below it, the current balance is shown as 'Current Balance : -EUR 2,109.82'.
- Note:** Text input field containing 'Travel allowance'.

On the right side of the form, there is a 'Note' box with a gift icon, stating: 'All the Demand Draft requests will be processed on the next working day. Demand Deposits will be couriered to the mailing address/provided beneficiary address within 3 to 5 working days. For Demand Deposits to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account. DD charges and any correspondent bank charges will be deducted from your account.'

Field Description

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

Field Name	Description
Delivery Location	<p>Select the option to identify where you would like the draft to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.

Branch Near Me Select the branch at which you would like the draft to be delivered.

Branch Address The complete name and address of the selected branch is displayed.

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

Select Address Select the address at which you want the draft to be delivered.

The options are:

- Office Address
- Residence Address
- Postal Address

Address Details The details of the selected address are displayed.

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

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

City Enter the name of the city in which the draft to be delivered.

State Enter the name of the state in which the draft is to be delivered.

Zip Code Enter the zip code of the address at which the draft is to be delivered.

Field Name	Description
Currency	<p>The currency in which the draft is to be issued.</p> <p>In case of domestic demand drafts, the currency will be defaulted to the local currency of the country.</p> <hr/> <p>Note: Domestic demand drafts can be issued only in the local currency of the country.</p> <hr/>
Amount	Specify the amount for which the draft is to be issued.
View Limits	<p>Link to view the transaction limits of the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Scheduled On	<p>The facility to specify the date on which the demand draft is to be issued.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	<p>Specify the date on which the draft is to be drawn.</p> <p>This field appears if the option Later from the Scheduled On list is selected.</p>
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.
3. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.
4. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select the **Branch Near Me** option;
 - i. From the **City** list, select the city so as to filter the branches based on city of choice.
 - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select the **My Address** option;

- iii. From the **Select Address** list, select the option of choice.
The complete address of the user as maintained corresponding to the selected address appears.
 - c. If you select the option **Other Address**; specify the address at which the demand draft is to be delivered.
 - i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - ii. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - iii. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
 5. From the **Currency** field, select the preferred currency.
 6. In the **Amount** field, enter the amount for which the draft needs to be issued.
 7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option **Later** in the **Scheduled On** field, specify the date at which the draft is to be issued.
 8. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.
 9. In the **Note** field, specify a note or remarks, if required.
 10. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
 11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous page.
 12. The success message appears, along with the reference number and draft details.
 13. Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Home** to navigate to the dashboard.

10.2 Adhoc Demand Draft - International

An international demand draft request is a request to issue a draft which is payable at a location outside the country. To initiate an adhoc international demand draft request, the user is required to specify details of the beneficiary towards whom the draft is payable as well as draft details such as amount and delivery specifications.

To initiate an adhoc international demand draft request:

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

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

Adhoc International Demand Draft

The screenshot shows the 'Adhoc Demand draft' form in the Futura Bank mobile app. The form is titled 'Adhoc Demand draft' and has a search bar at the top with the text 'What would you like to do today?'. The form is divided into several sections:

- Draft Type:** Two tabs are visible: 'Domestic' and 'International'. The 'International' tab is selected.
- Draft Favouring:** A text field containing 'Sam International'.
- Draft payable at Country:** A dropdown menu with 'United Kingdom' selected.
- Draft payable at City:** A text field containing 'london'.
- Delivery Location:** Three radio buttons: 'Branch Near Me' (selected), 'My Address', and 'Other Address'.
- City:** A dropdown menu with 'London' selected.
- Branch Near Me:** A dropdown menu with 'FCLVA' selected.
- Unit:** A text field containing 'Block A', 'London', and 'GREAT BRITAIN'.
- Currency:** A dropdown menu with 'EUR' selected.
- Amount:** A text field containing 'EUR 1,200.00'.
- View Limits:** A link to view limits.
- Scheduled On:** Two radio buttons: 'Now' (selected) and 'Later'.
- Transfer From:** A dropdown menu with 'XXXXXXXXXX0069' selected.
- Current Balance:** A text field containing 'GBP 1,002,667,079.46'.
- Note:** A text field containing 'Travel Allowance'.

On the right side of the form, there is a **Note** box with a blue ribbon icon. The note contains the following text:

All the Demand Draft requests will be processed on the next working day.

Demand Deposits will be couriered to the mailing address/provided beneficiary address within 3 to 5 working days.

For Demand Deposits to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account.

DD charges and any correspondent bank charges will be deducted from your account.

Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at Country	Select the country in which the draft is to be payable.
Draft Payable at City	Enter the name of the city in which the draft is payable.
Delivery Location	<p>Select the option to identify where you would like the draft delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.

Branch Near Me Select the branch at which you would like the draft to be delivered.

Branch Address The complete name and address of the selected branch is displayed.

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

Select Address Select the address at which you want the draft to be delivered.

The options are:

- Office Address
- Residence Address
- Postal Address

Address Details The details of the selected address are displayed.

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

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

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.
3. In the **Draft payable at Country** field, select the country at which the draft is to be payable.
4. In the **Draft payable at City** field, enter the name of the city at which the draft is to be payable.
5. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select the **Branch Near Me** option;

- i. From the **City** list, select the city so as to filter the branches based on city of choice.
 - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select the **My Address** option;
 - i. From the **Select Address** list, select the option of choice.
The complete address of the user as maintained corresponding to the selected address appears.
 - c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.
 - i. From the **Country** list, select the country in which the draft is to be delivered.
 - ii. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - iii. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - iv. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - v. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
6. From the **Currency** field, select the currency in which the draft is to be issued.
7. In the **Amount** field, enter the amount for which the draft needs to be issued.
8. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option later in the **Scheduled On** field, specify the date at which the draft is to be issued.
9. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.
10. In the **Note** field, specify a note or remarks, if required.
11. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
12. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous page.
13. The success message appears, along with the reference number and draft details.
14. Click **Add as Payee?** to register the beneficiary as a payee. The system redirects to the **Add Demand Draft Payee** screen
OR
Click **Home** to go to the **Dashboard** screen.

Confirmation of demand draft issuance

The screenshot shows the Futura Bank mobile app interface. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, the title "Adhoc Demand draft" is displayed. A green confirmation banner reads "Confirmation Your request has been accepted." Below this, the draft details are listed:

Host Reference Number 2405216430810000	Amount GBP 1,200.00
Draft Favouring Sam Desouza	Transfer From XXXXXXXXXXXX0011
Scheduled On Nov 28, 2022	
Delivery Location Nordea Bank AB, Finnish Branch FINLAND FINLAND Satamaradankatu 5 FI-00020 NORDEA	

Below the details, the question "What would you like to do next?" is followed by two options: "Home" (with a home icon) and "Add as Payee?" (with a person icon).

[Home](#)

11. Issue Demand Draft

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

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

Prerequisites:

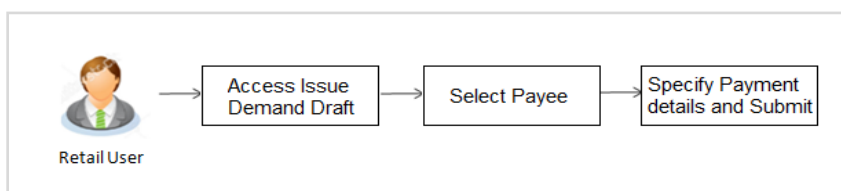
- Transaction access is provided to the Small & Medium Business user
- Transaction working window is maintained
- Required payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

The user can request for two types of demand drafts:

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

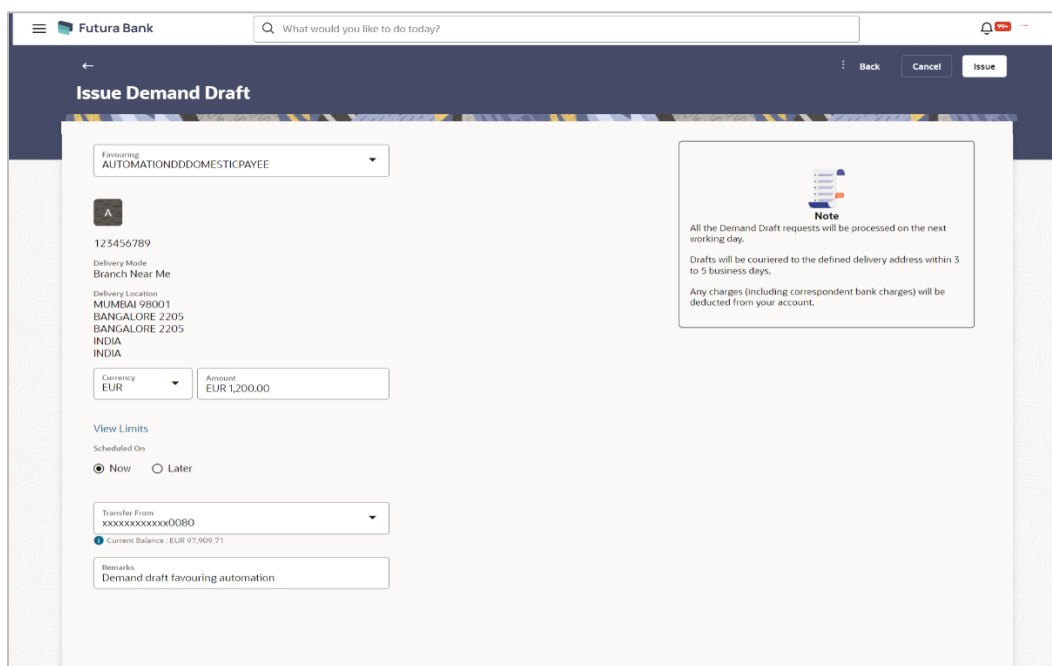
Workflow



How to reach here:

Toggle menu > Payments > Demand Draft > Issue Demand Drafts
 OR
Search bar > Demand Draft - Issue Demand Drafts

Issue Demand Draft



Field Description

Field Name	Description
Favouring	Select the payee to whom the demand draft is to be issued. All the demand draft payees maintained will be listed for selection.
Draft Details	The delivery details of the draft that include the mode of delivery and address at which the draft will be delivered are displayed once the payee is selected. On selecting a payee, the selected payee's photo will also be displayed.
Currency	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.

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

To issue a demand draft:

1. From the **Favouring** list, select the payee to whom the demand draft is to be issued. The details of the selected payee along with the payee's photo appear.

Note : Click on search icon to search specific payee.

2. From the **Currency** list, select the preferred currency.
3. In the **Amount** field, enter the amount for which the draft needs to be issued.
4. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option **Later**, select the date for when the draft is to be drawn.
5. From the **Transfer From** list, select the account from which funds need to be drawn.
6. In the **Remark** field, specify a note or remarks.
7. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous page.
8. The **Demand Draft - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR

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

9. The success message appears along with the transaction reference number, host reference number, status and draft details.
10. Click **Home** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The transaction is added in the favorite transactions list. For more information on the favorite transactions feature, refer the section **Favorites** in this user manual.

FAQ

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

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

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

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

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

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

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

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

[Home](#)

12. Repeat Transfers

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

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

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

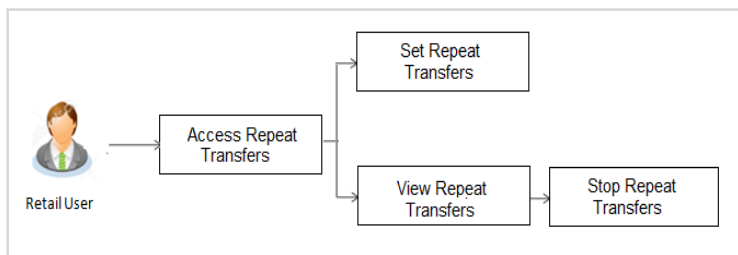
Pre-Requisites

- Transaction and account access is provided to the Small & Medium Business user
- Payees are maintained
- Transaction limits are assigned to the user

Features supported in application

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

Workflow



12.1 Repeat Transfers - Existing Payee

Using this feature a user can initiate an instruction for repeat transfers to be executed towards a payee for a specific amount at a certain frequency.

How to reach here:

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

OR

Search Bar > Transfers - Repeat Transfers – Existing Payee

Repeat Transfers - Existing Payee

The screenshot shows the Futura Bank mobile app interface for setting up a repeat transfer. The page title is "Repeat Transfers - Existing Payee". At the top, there is a search bar with "transfe" entered and navigation buttons: "Save As Draft", "Back", "Cancel", and "Submit".

The main form area includes the following fields and options:

- Transfer Type:** Radio buttons for "Existing Payee" (selected) and "My Accounts".
- Payee:** Dropdown menu showing "INT46".
- Account Type:** "Internal".
- Account Name:** "HEL".
- Account Number:** "HELO289100046".
- Transfer From:** Dropdown menu showing "main Account Vashi, xxxxxxxxxxxx0036". Below it, a small blue icon and text indicate "Current Balance: EUR 19,023.84".
- Pay By:** Dropdown menu showing "Credit Account Currency".
- Currency:** Dropdown menu showing "EUR".
- Transfer Amount:** Input field showing "EUR 1,200.00".
- View Limits:** A link to view transfer limits.
- Transfer Frequency:** Dropdown menu showing "Quarterly".
- Start Transferring on:** Date picker showing "2/9/2024".
- Stop Transferring:** Radio buttons for "on" (selected) and "after".
- Stop Transferring on:** Date picker showing "2/7/2025".
- Note:** Input field showing "Courier Charges".

At the bottom, there is a checkbox labeled "Also Transfer Today" with the following text: "Select this option to also initiate a one-time transfer towards the payee with the specified amount."

On the right side of the form, there is a box titled "What are the benefits?" with the following text: "No more waiting in queues, issuing Cheques or late payment hassles. Consolidated view of all billers and payment history. Make all payments and recharges at one place. Get SMS Alerts for bill presentments, payments etc."

Field Description

Field Name	Description
Transfer Type	<p>Option to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> Existing Payee My Accounts (User's own account)
Payee	Displays the payee details in the dropdown.
Account Type	Displays the type of account or transfer type associated with the payee.
Account Name	Displays the name of the payee in the bank account appears.
Account Number	Upon choosing the payee, the system displays the associated account number.
Bank Details	<p>Displays the bank details, including the name and address of the branch, where the payee's account is held, after the payee selection.</p> <p>This field applicable for Cross Border and SEPA payee only.</p>
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	Displays the net balance of the account on selecting a source account.
Pay By	The currency type in which amount is transferred.
Currency	Select the currency in which the transfer is to take place.
Transfer Amount	Specify the amount to be transferred per frequency.
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> Daily Weekly Fortnightly Monthly Bi-monthly Quarterly

Field Name	Description
	<ul style="list-style-type: none"> • Semi-Annually • Annually • Advanced <hr/> <p>Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X days, weeks, or months.</p> <hr/>
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	<p>Specify the date on which the last transfer is to be executed.</p> <p>This field appears if the option On is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After is selected in the Stop Transferring field.</p>
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards an Existing Payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.
2. From the **Payee** list, select the payee to whom fund needs to be transferred, and subsequently then select the specific account of the payee towards which the transfers are to be made.
3. From the **Transfer From** list, select the account from which the transfers are to be made.
4. From the **Pay By** list, select the currency type in which amount is transferred.
5. From the **Currency** list, select the preferred currency.
6. In the **Transfer Amount** field, enter the amount to be transferred at regular intervals.

7. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
8. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
9. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
 - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
 - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
10. In the **Note** field, specify a narrative for the transaction.
11. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
12. Click **Submit** to set the repeat transfer instruction.
OR
Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
13. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
14. A success message along with Reference Number, Status and account details appear on the confirmation page.
15. Click **Home** to navigate to the dashboard.

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

12.2 Repeat Transfers - Adhoc Payee

How to reach here:

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

OR

Search Bar > Transfers - Repeat Transfers – Adhoc Payee

Repeat Transfers - Adhoc Payee

The screenshot shows the 'Repeat Transfers - Adhoc Payee' form in the Futura Bank interface. At the top, there is a search bar and navigation buttons (Save As Draft, Back, Cancel, Submit). The form is divided into several sections:

- Payment Type:** Radio buttons for Internal, Domestic, and International.
- Account Number:** A text field with a masked value (*****).
- Confirm Account Number:** A text field containing 'HEL0253100010'.
- Account Name:** A text field containing 'MDD'.
- Transfer From:** A dropdown menu showing 'main Account Vashi, xxxxxxxxxxxx0036' with a current balance of EUR 2,109.82.
- Pay By:** A dropdown menu showing 'Credit Account Currency'.
- Currency:** A dropdown menu showing 'EUR'.
- Transfer Amount:** A text field showing 'EUR 125.00'.
- View Limits:** A link to view limits.
- Transfer Frequency:** A dropdown menu showing 'Fortnightly'.
- Start Transferring on:** A date field showing '2/8/2024'.
- Stop Transferring:** Radio buttons for 'on' (selected) and 'after'.
- Stop Transferring on:** A date field showing '2/19/2026'.
- Note:** A text field containing 'Courier charges'.
- Also Transfer Today:** A checkbox option.

On the right side, there is a box titled 'What are the benefits?' with the following text:

- No more waiting in queues, issuing Cheques or late payment hassles.
- Consolidated view of all billers and payment history.
- Make all payments and recharges at one place.
- Get SMS Alerts for bill presentments, payments etc.

Field Description

Field Name	Description
Payment Type	Type of payment transfer i.e. internal, domestic or international transfer.
Following fields are enabled based on the Payment Type .	
Network Type	The name of the local payment network This field is enabled if the Domestic option is selected in the Payment Type field.
Account Number	The account number of the payee.
Confirm Account Number	The user is required to re-enter the payee’s account number in this field.
Account Name	The name of the payee as maintained against the payee’s bank account.

Field Name	Description
BIC Code	The user can specify the Bank Identification Code of the payee's account. The user can specify the Bank Identification Code of the payee's account.
Address Line 1-2	The address of the payee. This field is enabled if the International option is selected in the Payment Type field.
City	The city of the payee. This field is enabled if the International option is selected in the Payment Type field.
Country	The country of the payee This field is enabled if the International option is selected in the Payment Type field.
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details This field is enabled if the International option is selected in the Payment Type field. For more information on network payments, refer Lookups section.
Bank Details	Displays the BIC Code and Bank Details for Domestic type of payment type. OR Displays the SWIFT Code and Bank Details for International type of payment type.
Payment Purpose	The purpose for the payment. This field is enabled if the Domestic or International option is selected in the Payment Type field.
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	Displays the net balance of the account on selecting a source account.
Pay By	The currency type in which amount is transferred.

Field Name	Description
Transfer Currency	<p>The currency in which the transfer is to take place.</p> <p>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list.</p> <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Currency	Select the currency in which the transfer is to take place.
Transfer Amount	Specify the amount to be transferred per frequency.
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <hr/> <p>Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X days, weeks, or months.</p> <hr/>
Start Transferring	The date on which the first repeat transfer is to be executed.
Corresponding Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer

Field Name	Description
	This field appears against a record This field is enabled if the Now option is selected in the Transfer When list and where the transfer is being made towards an international payee.
Stop Transferring	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	<p>Specify the date on which the last transfer is to be executed.</p> <p>This fields appears if the option On is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After is selected in the Stop Transferring field.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p> <p>This field is enabled if the Payee or Payer or Shared option is selected in the Correspondence Charges list.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>
Add Payment Detail	<p>Click on the link to add additional payment details.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

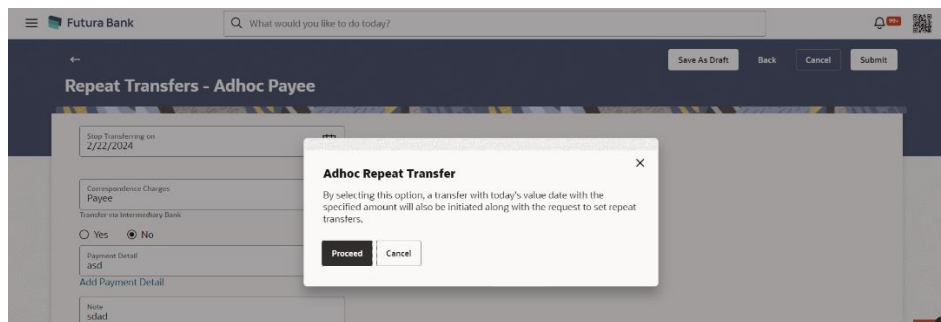
To setup Repeat Transfer instructions towards an Adhoc Payee:

1. In the **Transfer Type** field, select the **Adhoc Payee** option.
2. If you select **Internal** option in **Payment Type** field.
 - a. In the **Account Number** field, enter the payee's account number.
 - b. In the **Confirm Account Number** field, re-enter the payee's account number in this field

- c. In the **Account Name** field, edit the payee account name.
3. If you select **Domestic** option in **Payment Type** field.
 - d. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.
 - e. In the **Account Number** field, enter the payee's account number.
 - f. In the **Confirm Account Number** field, re-enter the payee's account number in this field
 - g. In the **Account Name** field, enter the payee account name.
 - h. In the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.
 4. If you select **International** option in **Payment Type** field.
 - a. In the **Account Number** field, enter the payee's account number.
 - b. In the **Confirm Account Number** field, re-enter the payee's account number in this field
 - c. In the **Account Name** field, enter the payee account name.
 - d. In the **Address Line 1-2** fields, enter the address of the payee.
 - e. In the **City** field, enter the name of the city where payee resides.
 - f. In the **Country** field, enter the name of the country where payee resides.
 - g. From the **Correspondence Charges** list, select the appropriate option.
 - h. From the **Payment Purpose** list, select purpose for the payment.
 5. From the **Transfer From** list, select the account from which the transfers are to be made.
 6. From the **Pay By** list, select the currency type in which amount is transferred.
 7. From the **Currency** list, select the preferred currency.
 8. In the **Transfer Amount** field, enter the amount to be transferred at regular intervals.
 9. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
 10. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
 11. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
 - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
 - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
 12. In the **Payment Details** field, enter the details of the fund transfer.
-
- Note: This field is enabled if the **Domestic** or **International** option is selected in the **Payment Type** field.
-
13. In the **Note** field, specify a narrative for the transaction.
 14. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.

15. The **Adhoc Repeat Transfer** popup window appears.
 - a. Click **Proceed** to initiate one-time transfer along with the repeat transfers.
OR
Click **Cancel**, if you do not wish to initiate the one-time transfer.

Adhoc Repeat Transfer – One Time Transfer



16. Click **Submit** to set the repeat transfer instruction.
OR
Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
17. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
18. A success message along with Reference Number, Status and account details appear on the confirmation page.
19. Click **Home** to navigate to the dashboard.

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

13. Repeat Transfers Inquiry

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

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

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

How to reach here:

Toggle menu > Menu > Payments > Payment Inquiries > Repeat Transfers Inquiry
OR

Search Bar > Payment Inquiries – Repeat Transfers Inquiry

Repeat Transfers – Search Criteria

The screenshot shows the 'Repeat Transfers Inquiry' search criteria form in the Futura Bank mobile application. The form is set against a dark blue header with the bank's logo and a search bar. The form itself is white and contains the following fields:

- Transfer Type:** A dropdown menu currently showing 'SEPA'.
- Debit Account Number:** A dropdown menu showing 'main Account Vashi, xxxxxxxxxxxx0036'.
- Status:** A dropdown menu currently showing 'Active'.
- Reference Number:** An empty text input field.

At the bottom of the form, there are two buttons: 'Search' and 'Reset'. The entire form is overlaid on a dark blue background that also features a back arrow and a QR code icon in the top right corner.

Field Description

Field Name	Description
Transfer Type	To view the transfers based on the transfer. The options are: <ul style="list-style-type: none"> • SEPA • Within Bank (Self and Internal Transfers) • Cross Border

Field Name	Description
Debit Account Number	To view the transfers based on the account from which money will be debited.
Status	To view the transfers based on the status of the transfers. The options are: <ul style="list-style-type: none"> • Active • Closed
Reference Number	Reference number of the transaction. This is an unique number generated on posting of the transaction in the back end Payments Processor.

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions.
OR
Click **Reset** to clear the entered data.

Repeat Transfers - Search Result


The screenshot shows the Futura Bank mobile application interface for the 'Repeat Transfers Inquiry' screen. The search criteria is set to 'Within Bankxxxxxxxxxxxx0036Active'. The table displays the following data:

Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instances	Status
2119601808410004			EUR 10.18	Once every month	4/16/2019	7/24/2020	Active
2123101020960002			GBP 12.00	Once every 6 months	11/26/2021	11/30/2021	Active
2124501458350004			EUR 55.00	Once every 2 months	11/26/2021	11/30/2023	Active
2124501444410004			GBP 52.00	Once every 3 weeks	11/27/2021	11/30/2026	Active
2123101027000004			GBP 12.00	Once every 12 months	11/26/2021	11/30/2021	Active
2124401196400004			GBP 11.00	Once every month	11/26/2021	12/25/2021	Active
2122901424850004			GBP 90.00	Once every 2 months	11/26/2021	45 Instance(s)	Active
2123101407000004			GBP 52.00	Once every month	11/21/2021	11/30/2026	Active
2128601371930000			EUR 12.02	Once every 2 months	12/1/2021	12/29/2021	Active
2129401253340004			EUR 67.88	Once every 3 months	11/30/2021	5 Instance(s)	Active
2129401257350004			GBP 47.00	Once every month	11/30/2021	34 Instance(s)	Active
2129501159240004			LUR 2,002.00	Once every 3 months	11/30/2021	21 Instance(s)	Active
2129501453600003			EUR 13.08	Once every 2 weeks	12/1/2021	12/31/2021	Active
2129501455190002			EUR 13.02	Once every 2 weeks	12/2/2021	12/31/2021	Active
2129101353620004			EUR 120.00	Once every 2 weeks	11/29/2021	12/24/2021	Active

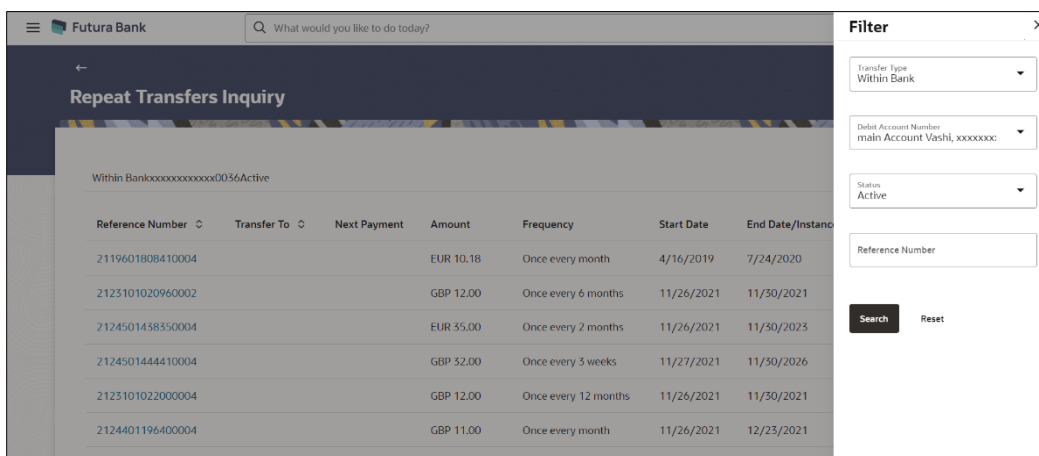
Field Description

Field Name	Description
Search Result	
Account Number	Displays the account from which money are debited.

Field Name	Description
Reference Number	The unique number generated on posting of the transaction in the back end Payments Processor. Click on the Reference Number link to view the details of the transaction
Transfer To	Displays beneficiary name.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
Frequency	Frequency of payment.
Start Date	Payment start date.
End Date/Instances	Payment end date or number of payment instances occurred.
Status	Standing Instruction Status.

- Click on the **Reference Number** link to view the details of the transaction.
- Click on the  icon to enter new criteria in overlay screen. Based on the defined criteria you can view the details.

Repeat Transfers – Filter Criteria



The screenshot shows the Futura Bank interface for Repeat Transfers Inquiry. A table displays transaction details, and a filter overlay is open on the right side.

Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instances
2119601808410004			EUR 10.18	Once every month	4/16/2019	7/24/2020
2123101020960002			GBP 12.00	Once every 6 months	11/26/2021	11/30/2021
2124501458350004			EUR 35.00	Once every 2 months	11/26/2021	11/30/2023
2124501444410004			GBP 52.00	Once every 5 weeks	11/27/2021	11/30/2026
2123101022000004			GBP 12.00	Once every 12 months	11/26/2021	11/30/2021
2124401196400004			GBP 11.00	Once every month	11/26/2021	12/23/2021

The filter overlay includes the following criteria:

- Transfer Type: Within Bank
- Debit Account Number: main Account Vashi, xxxxxxxx
- Status: Active
- Reference Number: (input field)

Buttons: Search, Reset

Field Description

Field Name	Description
Filter Criteria	

Field Name	Description
Transfer Type	To view the transfers based on the transfer. The options are: <ul style="list-style-type: none"> • SEPA • Within Bank (Self and Internal Transfers) • Cross Border
Debit Account Number	To view the transfers based on the account from which money will be debited.
Status	To view the transfers based on the status of the transfers. The options are: <ul style="list-style-type: none"> • Active • Closed
Reference Number	Reference number of the transaction. This is an unique number generated on posting of the transaction in the back end Payments Processor.

The screen's main kebab menu provides options to perform the following actions.:

- Payment Status Inquiry

Additional following actions can be executed from the kebab menu of the record.:

- Initiate Again- System is redirected to the **Transfers- Adhoc Payee** screen to transfer the payment. For more information, refer **Transfers- Adhoc Payee** section.
- Stop - System is redirected to the **Payment Cancellation** screen to cancel the payment. For more information, refer **Payment Cancellation** section.

13.1 View Repeat Transfer

The **View Repeat Transfer** screen displays the set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. The user can also cancel a repeat transfer instruction, if so desired, from the screen.

To view the repeat transfer details:

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions. The **Repeat Transfer Inquiry** screen lists all the repeat transfers that have been previously initiated.
3. Click on the **Reference Number** link to view the instructions set for the transfer. The **View Repeat Transfer** screen appears with the details.

View Repeat Transfer

The screenshot shows the 'View Repeat Transfer' screen in the Futura Bank mobile app. The screen is divided into several sections:

- Repeat Transfer:**
 - Transfer To: ArthurSEPACredit
 - Transfer From: xxxxxxxxxxxxxx0036
 - Next Payment: Amount EUR 11.59
- Execution Details:**
 - Start Date: 4/24/2019
 - Instances: 10
 - No. of Payments: 10
 - Note: as per bank statement
 - End Date:
 - Frequency: Once every day
 - Payment Details:
- Payments History:**
 - No data to display.

At the bottom of the screen, there are two buttons: 'Stop' and 'Back'.

Field Description

Field Name	Description
Transfer To	Displays the beneficiary name
Transfer From	Displays the source account number.
Next Payment	Displays the date on which the next payment is scheduled.
Amount	Displays the amount of the set Repeat Transfer.

Field Name	Description
Execution Details	
Start Date	Displays the start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
End Date	Displays the last date on which repeat transfer instructions are executed.
Frequency	Displays the frequency in which the repeat transfer is executed.
Instances	Displays the number of instances. This appears if the option After is selected in the Stop Transferring field.
No of Payments	Displays the number of payments made. This appears if the option After is selected in the Stop Transferring field.
Payment Details	Displays the unstructured remittance information to the Payment Processor. This appears if the Payment Type is Domestic or International .
Note	Displays the narrative for the transaction.
Payments History	
Sr No	Displays the serial number for the transfer record.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: <ul style="list-style-type: none"> • Active • Failed
Reason for Failure	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

4. Click **Stop** to stop a repeat transfer instruction. The system is redirected to the **Stop Repeat Transfers** screen. For more information, refer **Stop Repeat Transfers** section.

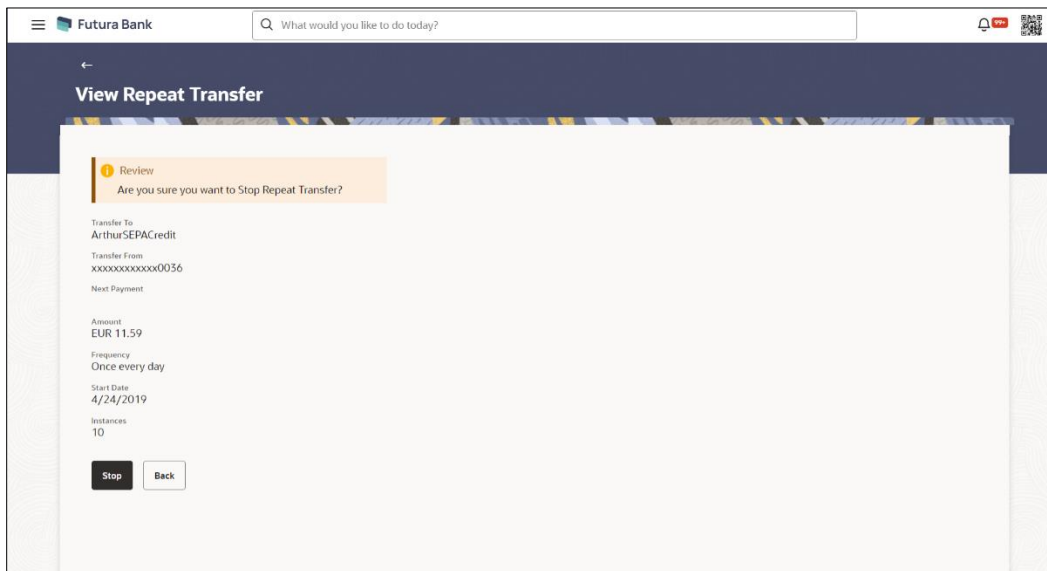
Note: This option is available against those transactions that have instructions pending to be executed.

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

13.2 Stop Repeat Transfers

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


Repeat Transfers - Stop Repeat Transfer



Field Description

Field Name	Description
Transfer To	Displays beneficiary name.
Transfer From	The account from which the amounts are transferred towards the beneficiary or destination account.
Next Payment	The Date on which next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
Frequency	The frequency in which the amounts are transferred from the source account to the destination account.
Start Date	Payment Start Date.
End Date	Payment End Date.


To stop a Repeat Transfer:

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions. The **Repeat Transfer Inquiry** screen lists all the repeat transfers that have been previously initiated.
3. Click on the **Reference Number** link to view the instructions set for the transfer. The **View Repeat Transfer** screen appears with the details.
 - a. Click **Stop** to cancel the repeat transfer. The **Stop Repeat Transfers** details screen appears.
OR
Click on the  icon against the specific repeat transfer record.
 - a. Select the option **Stop** to cancel the repeat transfer. The **Stop Repeat Transfer** details screen appears.
20. Click **Stop** to stop the repeat transfers maintained for the account.
OR
Click **Back** to navigate back to previous screen.
21. The **Stop Repeat Transfer - Review** screen appears. Verify the details, and click **Stop** to confirm cancelling the **Repeat Transfer**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to previous screen.
22. A message confirming that the repeat transfer has been stopped/ cancelled appears.
23. Click **Home** to navigate to the dashboard.

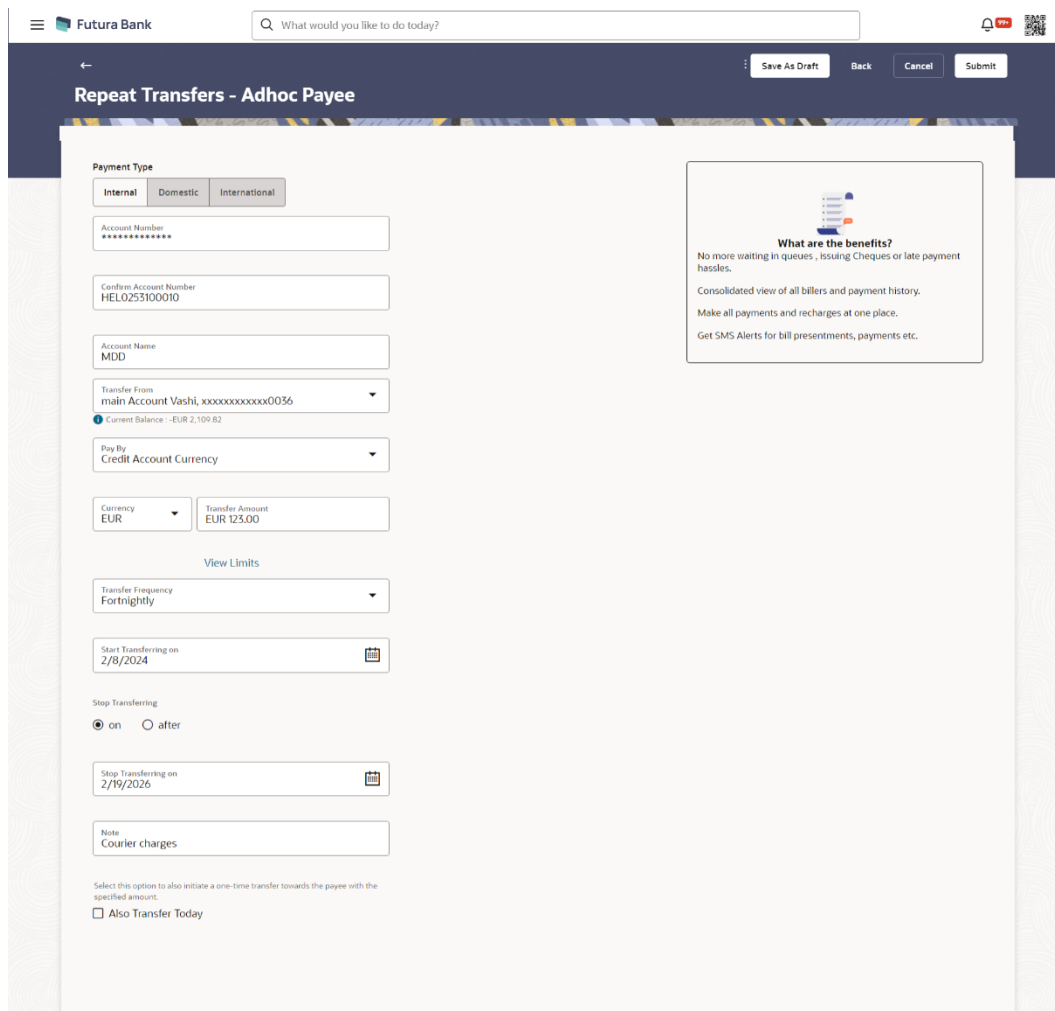
13.3 Set Repeat Transfers



Through this feature, users can set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts.

To set a Repeat Transfer instructions:

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions. The **Repeat Transfer Inquiry** screen lists all the repeat transfers that have been previously initiated.
3. Click on the  icon against the specific repeat transfer record.
4. Select the option **Initiate Again** to set the repeat transfer. The **Repeat Transfers - Adhoc Payee** screen appears. For more information , refer **Repeat Transfer – Adhoc Payee** section.

Repeat Transfers - Adhoc Payee



Futura Bank  

← Save As Draft Back Cancel Submit

Repeat Transfers - Adhoc Payee

Payment Type

Internal Domestic International

Account Number

Confirm Account Number
HELO253100010

Account Name
MDD

Transfer From
main Account Vashi, xxxxxxxxxxxx0036

Current Balance: -EUR 2,109.82

Pay By
Credit Account Currency

Currency: EUR Transfer Amount: EUR 123.00

[View Limits](#)

Transfer Frequency
Fortnightly

Start Transferring on
2/8/2024

Stop Transferring
 on after

Stop Transferring on
2/19/2026

Note
Courier charges

Select this option to also initiate a one-time transfer towards the payee with the specified amount.

Also Transfer Today

What are the benefits?

No more waiting in queues , Issuing Cheques or late payment hassles.

Consolidated view of all billers and payment history.

Make all payments and recharges at one place.

Get SMS Alerts for bill presentments, payments etc.

FAQ

1. Can I cancel a Repeat Transfer instruction?

Yes, you can cancel Repeat Transfer transactions provided that the instruction has some instructions that have not yet been executed. You cannot reverse transfers that have already been initiated.

Once an instruction has been cancelled, it will no longer be visible on the View Repeat Transfer screen.

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

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

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

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

[Home](#)

14. Request Money

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

Pre-Requisites

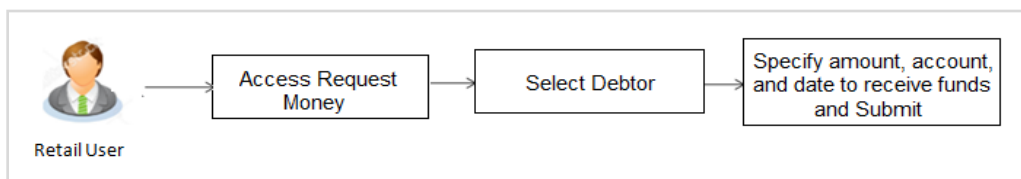
- Transaction and account access is provided to the Small & Medium Business user
- Transaction working window is maintained
- Debtors are maintained

Features supported in the application

Request money allows the user to

- Initiate SEPA Request Money

Workflow



How to reach here:

Dashboard > Payments Widget > Request Money

OR

Toggle menu > Payments > Payments and Transfers > Request Money

To initiate a Request Money transaction:

Request Money

The screenshot displays the 'Request Money' form in the Futura Bank interface. The form includes the following fields and values:

- Request From:** G Gloria (with a dropdown arrow and a photo icon)
- Amount:** €1,000.00
- Request In:** xxxxxxxxxxxx0166 - John S (with a dropdown arrow)
- Balance:** £347,997.22
- Receive On:** 07 Nov 2019 (with a calendar icon)
- Note (Optional):** for bill payment (with a character count of 64 Characters Left)

At the bottom of the form are 'Request' and 'Cancel' buttons. A 'Note' box on the right contains the following text:

Note

As a Futura Bank customer, you can initiate a new SEPA Request Money.

Please ensure you have your customer's IBAN and the bank's BIC to initiate a transaction.

Ensure your customer has submitted a mandate to allow a direct debit on their bank account automatically through SEPA Request Money.


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Field Description

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

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

OR

Click  if you want to select a different debtor.

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

2. In the **Amount** field, enter amount that needs to be transferred.
3. From the **Request In** list, select the account that needs to be credited with the amount.
4. From the **Receive On** list, select the date on which the money needs to be received.
5. In the **Note** field, enter for a note against the transaction, if required.
6. Click **Request**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Go to Dashboard**, to navigate to the dashboard.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

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

FAQ

1. **When will I receive the money I requested?**

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

2. **Can I cancel a request for money?**

No, a request once initiated cannot be cancelled.

[Home](#)

15. Manage Debtors

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

- Debtor Name
- Debtor IBAN
- BIC Code of the Debtor's bank account
- Nick Name

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

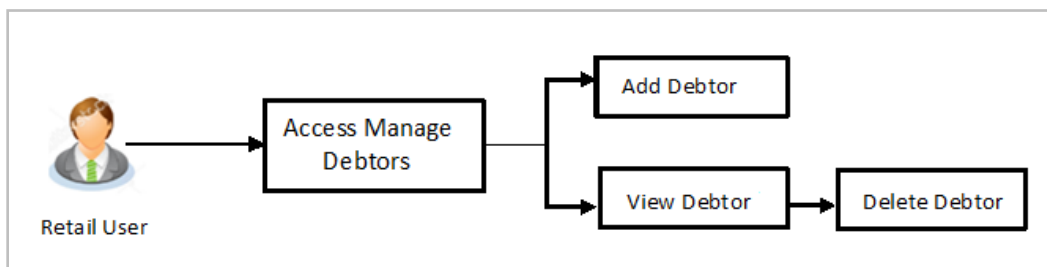
Pre-Requisites

- Transaction access is provided to the Small & Medium Business user

Features supported in the application

- View Debtor
- Add Debtor
- Delete Debtor

Workflow

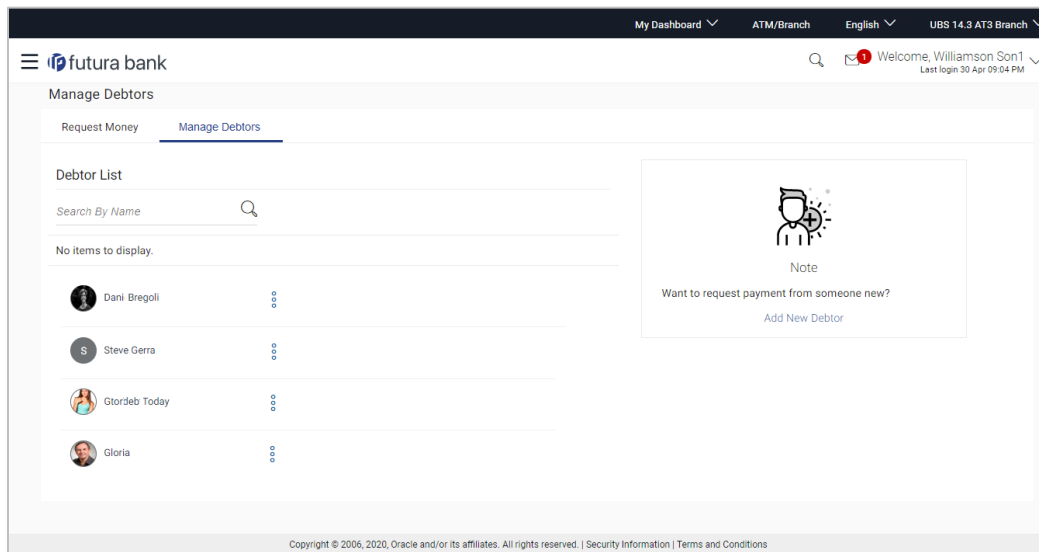


How to reach here:



Toggle menu > Payments > Setups > Manage Debtors

To manage debtors:

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

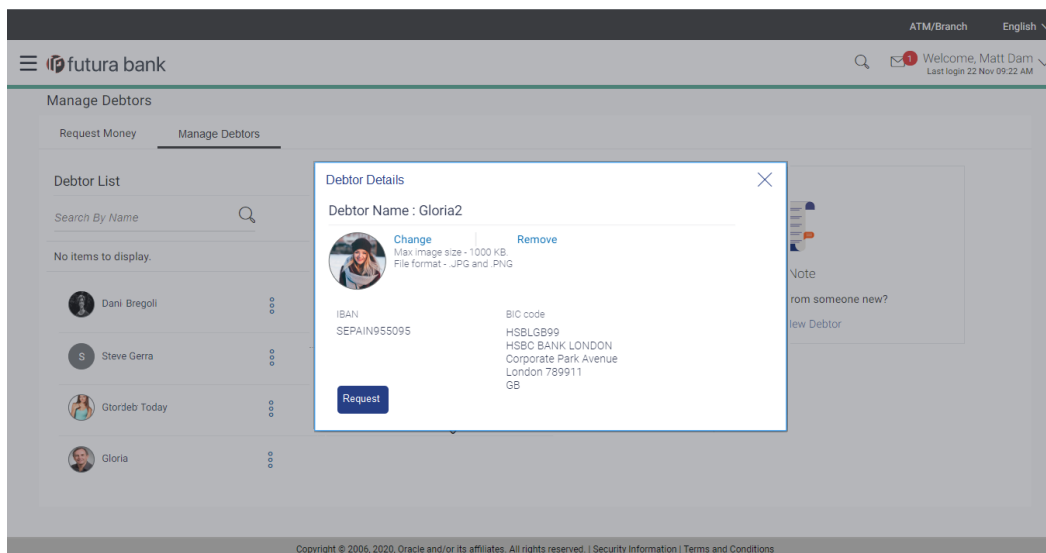
Manage Debtors**Field Description**

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

2. From the **Debtor List**, select and click on a debtor whose details you want to view.
OR
In the **Search by Nickname**, enter the nickname of the debtor whose details you want to view and click .
OR
Click the **Add New Debtor** link to create a new debtor.
3. Click  and then click **View Details**. The **Manage Debtors - Debtor Details** screen appears.
OR
Click the **Add New Debtor** link to create a new debtor.

15.1 Manage Debtors - View

Manage Debtors - Debtor Details



Field Description

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

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

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

OR

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

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

3. Click **Upload Photo** to assign a photo against the debtor. This option appears if no photo has been uploaded against the debtor.
 - a. The window to browse and upload a photo appears.
 - b. Select a photo to upload and click **Open**.
The uploaded photo appears and a message conforming the same appears.

15.2 Add Debtor

Using this option you can add a debtor.

To add a new debtor:

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

Add Debtor

The screenshot displays the 'Add Debtor' interface within the Futura Bank system. The top navigation bar includes 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is logged in as 'Williamson Son1' with a last login time of '30 Apr 09:04 PM'. The main content area is titled 'Request Money' and has two tabs: 'Request Money' and 'Manage Debtors'. The 'Add Debtor' form includes the following fields and options:

- Debtor Name:** Mary Smith
- Upload Photo:** A button with a camera icon and text: 'Upload Photo', 'Max image size - 1000 KB', 'File format - .JPG and .PNG'.
- Debtor IBAN:** 214466
- Bank BIC Code:** AARBDESW108, AARBDESW, AARBDESW108, DE
- Reset:** A button to clear the form.
- Nickname:** MaryS
- Buttons:** 'Add' and 'Cancel' buttons at the bottom.

On the right side, there is a promotional message: 'Speed up your payments! Tag any transaction as favourite on the Payment Receipt Screen, so the next time you can execute the same transaction with fewer clicks. Simple steps to fast track your banking transactions: -Select the transaction you wish to perform -Funds Transfer or Bill Payment -Complete your transaction -Tag your transaction as favourite on the Payment Receipt Screen'.

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Field Description

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

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

- In the **Debtor Name** field, enter debtor name from whom the amount is to be received.
- Click on the **Upload Photo** link to upload a photo against the debtor.

Note:

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

Click **Change** to modify the uploaded debtor photo.

OR

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

- In the **Debtor IBAN** field, enter debtor IBAN number.
- In the **Bank BIC Code** field, enter BIC code of the debtor bank.
OR
Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
OR
Click **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
- In the **Nickname** field, enter the debtor's nickname.
- Click **Add**.
OR
Click **Cancel** to cancel the transaction.


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

OR
Click **Back** to return to the **Add Debtor** screen.
- The success message appears.
Click **Go to Dashboard**, to navigate to the dashboard.

15.3 Delete Debtor

To delete a debtor:

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

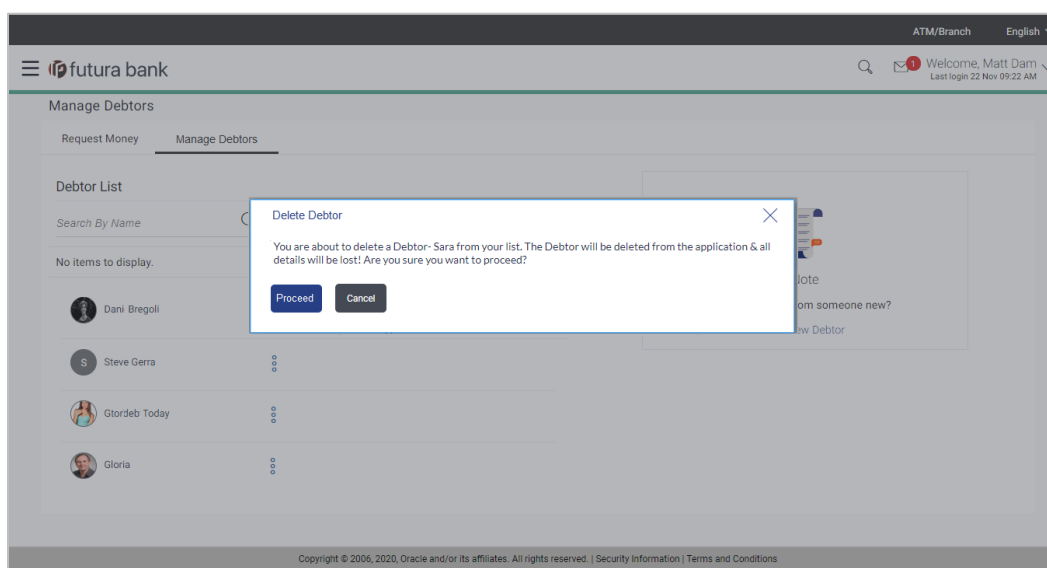
Enter the nickname of the debtor which you want to delete and click .

OR

Click the **Add New Debtor** link to create a new debtor.

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

Delete Debtor



3. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
4. The success message of deletion appears.
5. Click **Home** to navigate to the dashboard.

[Home](#)

16. Payment Status Inquiry

The Payment Status Inquiry screen allows users to review and keep track of all their payments. This feature presents details of payments initiated from the user's current and savings accounts, regardless of the channel used for initiation. These transactions encompass internal, domestic, and international transfers, as well as transfers to own accounts.

The Payment Status Inquiry summary screen displays payment transactions initiated by the user, filtered based on search criteria specified in the provided search fields. Users can search for a payment record by the account from which the transfer was initiated, reference number, or by defining a date range (date of initiation) or amount range. The default number of transactions displayed on the Payment Status Inquiry summary screen is determined by the bank's configuration.

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

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on '**Manage Columns**' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
 - 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.
-

Pre-requisites:

Transaction access is provided to the Small & Medium Business user.

How to reach here:

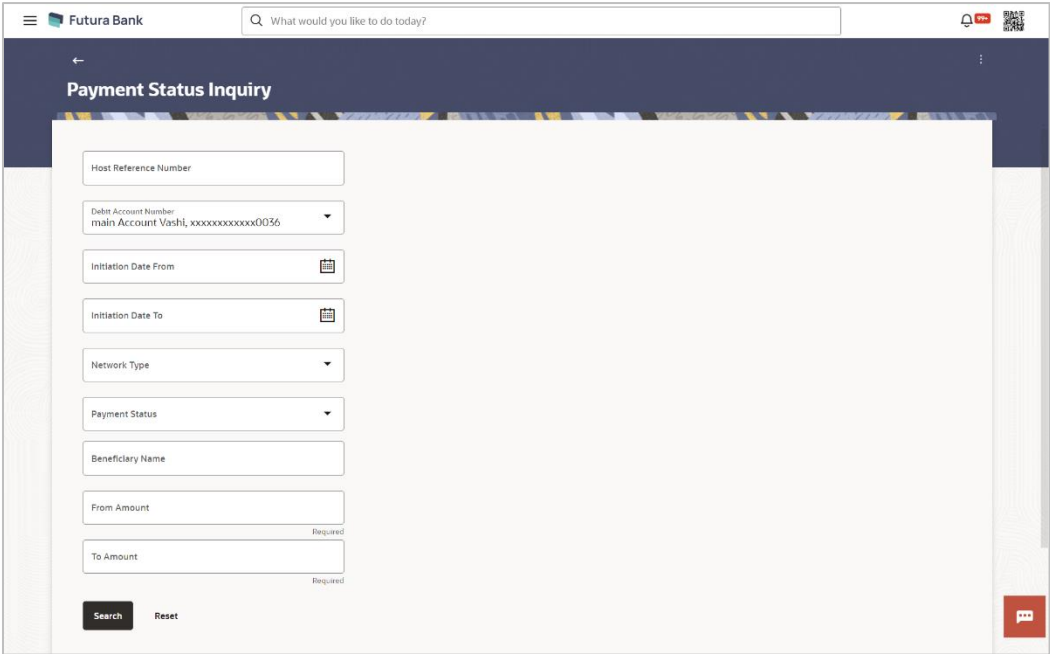
Toggle menu > Menu > Payments > Payment Inquiries > Payment Status Inquiry

OR

Search Bar > Payment Inquiries – Payment Status Inquiry

16.1 Payment Status Inquiry – Summary

Payment Status Inquiry



Field Description

Field Name	Description
Search Criteria	
Reference Number	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.
Debit Account Number	Select a CASA (Current Account and Savings Account) account to view all transfers initiated from that specific account.
Initiation From Date	Specify a start date to search for transfer records that have been initiated.
Initiation To Date	Specify an end date to search for transfer records that have been initiated until that specified date.
Network Type	Search the transfers based on the network via which the payment was performed.
Payment Status	Payment can be searched based on the current status.

Field Name	Description
Beneficiary Name	Search the transfers based on the beneficiary name.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the From Amount field should always be less than the amount in the To Amount field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.

To view / search for payment records:

1. Enter the search criteria.
 - i. In the **Host Reference Number** field, enter a transaction reference number of a specific payment.
 - ii. From the **Debit Account Number** list, select a CASA (Current Account and Savings Account) account.
 - iii. In the **Initiation From Date** and **Initiation To Date** fields, enter a date range.
 - iv. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.
 - v. From the **Payment Status** list, select one of the following options: Processed, In Progress, Future Valued, Cancelled, Exception and Seized.
 - vi. In the **Beneficiary Name** field, enter the name of beneficiary by which search is to be done.
 - vii. In the **From Amount** and **To Amount** fields, enter an amount range.
2. Click **Search** to view transactions based on the defined criteria.
Based on the search criteria the payments records gets displayed on the **Payment Status Inquiry** screen.

Note: The following fields appear on clicking the **More Search Options** link. They can be hidden on clicking the **Less Search Options** link.

OR
Click **Reset** to clear the details entered.

Payment Status Inquiry – Summary

20 Record(s)

Filters Download Manage Columns

Initiation Date	Transaction Date	Activation Date	Transaction Reference No	Recipient	Payment Type	Amount	Status	Action
1/18/2024	1/18/2024	1/18/2024	2401801451306003	SWATI THITE	Internal Transfer	EUR 67.00	In Progress	
12/28/2023	12/28/2023	12/28/2023	2402201049607000	Aramex Logistics Corporation	Internal Transfer	INR 551.00	In Progress	
12/28/2023	12/28/2023	12/28/2023	2401701054683000	SWATI THITE	Internal Transfer	EUR 67.00	Processed	
12/28/2023	12/28/2023	12/28/2023	2401801345305006	Acc671	International Transfer	EUR 10.00	Cancelled	
12/28/2023	12/28/2023	12/28/2023	2401801345305007	Acc192	International Transfer	EUR 10.00	Cancelled	
12/28/2023	12/28/2023	12/28/2023	2401801345305004	Acc508	International Transfer	EUR 10.00	Cancelled	
10/20/2023	10/20/2023	10/20/2023	2329301346385023	Acc964	International Transfer	EUR 10.00	Processed	
10/20/2023	10/20/2023	10/20/2023	2329301346393019	Tom	International Transfer	EUR 40.00	In Progress	
10/20/2023	10/20/2023	10/20/2023	2329301346392000	Tom	International Transfer	EUR 40.00	In Progress	
10/20/2023	10/20/2023	10/20/2023	2329301346394001	Tom	International Transfer	EUR 40.00	In Progress	
10/20/2023	12/13/2023	12/13/2023	2329301346395011	Acc508	International Transfer	EUR 10.00	In Progress	
10/20/2023	10/20/2023	10/20/2023	2329301346396002	Acc522	International Transfer	EUR 10.00	In Progress	

Payment Status Inquiry – Filter

Repeat Transfers Inquiry

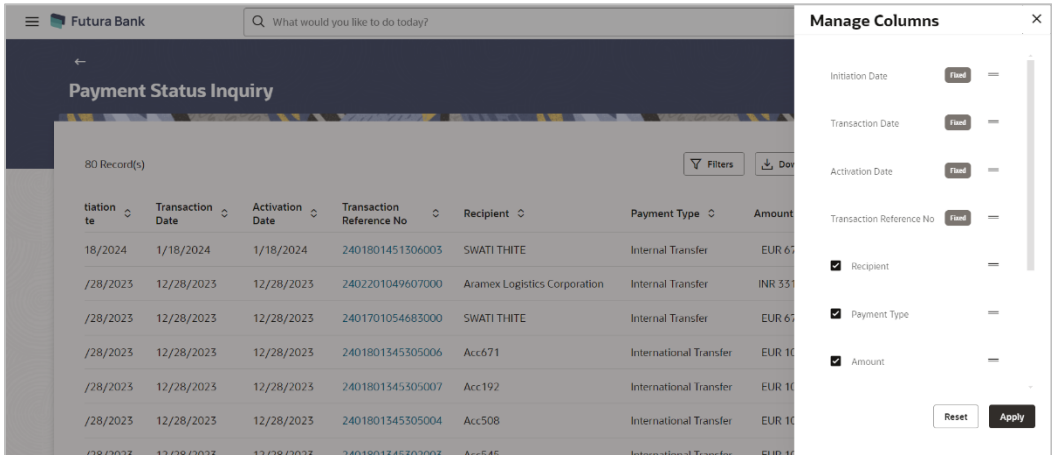
Within Bankxxxxxxxxxxxx0036Active

Filter

- Transfer Type: Within Bank
- Debit Account Number: main Account Vashi, xxxxxxxx
- Status: Active
- Reference Number:
- Search Reset



Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instance
2119601808410004			EUR 10.18	Once every month	4/16/2019	7/24/2020
2123101020960002			GBP 12.00	Once every 6 months	11/26/2021	11/30/2021
2124501438550004			EUR 35.00	Once every 2 months	11/26/2021	11/30/2023
2124501444410004			GBP 52.00	Once every 3 weeks	11/27/2021	11/30/2026
2123101022000004			GBP 12.00	Once every 12 months	11/26/2021	11/30/2021
2124401196400004			GBP 11.00	Once every month	11/26/2021	12/23/2021

Payment Status Inquiry – Manage Column setup




Field Description

Field Name	Description
Search Results	
The following fields are displayed for each transaction.	
Initiation Date	An option to search for transactions initiated within a specific time period. The date entered in the From Date field must be earlier than the date in the To Date field.
Initiated Date	The date of payment initiation.
Transaction Date	The date on which the transfer was processed.
Activation Date	The date on which the transfer was activated.
Reference Number	The reference number assigned to the transaction by the host system.
Recipient	The name of the recipient payee.
Payment Type	The type of payment transfer i.e. internal, domestic or international transfer.
Amount	The currency and amount of the transaction.

Field Name	Description
Status	<p>The current status of the payment transfer record.</p> <p>It could be:</p> <ul style="list-style-type: none"> • In Progress • Processed • Future Dated • Cancelled
Action	<p>The action that can be performed for that transaction by the user.</p> <p>The options are:</p> <ul style="list-style-type: none"> •  Copy- to clone a payment •  Cancel- to cancel a payment


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

OR

Click on the  icon to clone a payment.

The user will be redirected to the **Transfers -Adhoc Payee** screen transaction with most of the data of the existing payment copied to the input fields.

OR

Click on the  icon to cancel payments.

The user will be redirected to the **Payment Cancellation** screen where the cancellation of the respective payment is facilitated.

OR

Click  **Filter** to change filter criteria. The **Filter** overlay screen appears.


1. Enter the filter criteria.

2. Click **Apply** to search the records. Transaction records appears based on the updated criteria.

OR

Click on the  **Download** to download the records in CSV & PDF format.

OR

Click on the  **Manage Columns** to setup a column preferences by rearranging or removing columns.

OR

Click on the main kebab menu to access the **Repeat Transfers Inquiry** transaction.

16.2 Payment Status Inquiry – Details

All the details of the payment, including the current status, are displayed on this screen. Details are categorized for easy viewing based on status, recipient details, transaction details, and remitter details.

To view the payment record details:

1. Enter the search criteria.
2. Click **Search** to view transactions. The search result appears on **Payment Status Inquiry** screen based on search criteria entered.
3. Click on the **Transaction Reference Number** of the specific payment record to view its details. The **Payment Status Inquiry – Details** screen appears with the details.

Payment Status Inquiry - Details

The screenshot displays the 'Payment Status Inquiry' screen for transaction number 2401701054683000. The status is 'Processed' as of 12/28/2023, 12:00 AM. The transaction details include a reference number of 2401701054683000, a transfer network of 'BOOK', a transfer amount of EUR 67.00, and an initiated date of 12/28/2023. The recipient details show an account name of 'SWATI THITE' and an account number of 'XXXXXXXXXXXX0010'. The remitter details include a source account number of 'XXXXXXXXXXXX0036' and a source account branch of 'HEL'.

Field Description

Field Name	Description
	A message identifying the reference number of the transaction is displayed.
Status	
Current Status	The current status of the payment as fetched from the host system.
Date and Time	The date and time at which the payment has been in the current status.
Recipient Details	
This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.	

Field Name	Description
Account Name	The name of the payee.
Account Number	The payee's account number to which the funds have been transferred. The account number appears in masked format.
Account Type	The payee's account type, such as savings, or current.
Bank Details	The name and address of the payee's bank.
Transaction details	
This section displays the transaction details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.	
Reference Number	The reference number assigned to the transaction by the host system.
Payment Type	Displays the type of payment transfer i.e. internal, domestic or international transfer.
Transfer Network	The network used for the transfer. This can vary based on the region and the destination. Examples of networks in India are NEFT, IMPS, and RTGS. The network used for international transfers is SWIFT.
Transfer Amount	The currency and amount of the transaction.
Initiated On	The date and time of payment initiation.
Transaction Date	The date and time at which the transfer was processed.
Exchange Rate	The exchange rate in case of a multi-currency transfers.
Charges	Any charges that were involved in the transfer.
Note	Any reference note that has been entered by the user at the time of transfer initiation as well as any note as defined by the bank.
Remitter Details	
This section displays the sender's details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.	
Account Number	The account number from which funds have been transferred. The account number appears in masked format.
Source Account Branch	The branch at which the source account is held.

4. Additional following actions can be executed from the kebab menu available on the screen:

- Initiate Again- System is redirected to the **Transfers- Adhoc Payee** screen to transfer the payment. For more information, refer **Transfers- Adhoc Payee** section.
- Cancel - System is redirected to the **Payment Cancellation** screen to cancel the payment. For more information, refer **Payment Cancellation** section.

Note: This option is not available for the Transactions with the status as a **Processed**.

- Download E-receipt – to download the e-receipt in pdf format

OR

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

16.3 Payment Cancellation

This feature allows user to cancel the payments.

Note: The cancellation is currently supported only for Internal Transfers that are not yet processed and for SWIFT Transfers that are processed as well as in progress.

Payment Cancellation – Internal Transfer

The screenshot displays the 'Payment Cancellation' interface for an internal transfer. The page is titled 'Payment Cancellation' and includes a search bar at the top with the placeholder text 'What would you like to do today?'. The main content area is divided into several sections:

- Cancellation Details:** Contains a text input field for 'Cancellation Remark' with the value 'cancel', and a dropdown menu for 'Cancellation Reason' set to 'Duplication'.
- Back:** A button labeled 'Cancel Payment'.
- Payment Details:** A table showing:

Payee Name	Reference Number	Payment Type
Aramex Logistics Corporation	2402201049607000	Internal Transfer
- Status:** Shows 'Current Status' as 'In Progress' and 'Date and Time as of current Status' as '12/28/2023, 12:00 AM'.
- Recipient Details:** Shows 'Account Number' as 'XXXXXXXXXXXX0057'.
- Transaction Details:** Shows 'Transfer Network' as 'INTERNAL', 'Transfer Amount' as 'INR 331.00', 'Initiated On' as '12/28/2023', 'Transaction Date' as '12/28/2023', 'Exchange rate' as '84.64', 'Note' as 'fdf', and 'Bank Charges' as '--'.
- Remitter Details:** Shows 'Source Account Number' as 'XXXXXXXXXXXX0036' and 'Source Account Branch' as 'HEL'.

The interface also features a 'Back' arrow at the top left and a chat icon at the bottom right.

Payment Cancellation – International Transfer

The screenshot shows the 'Payment Cancellation International' form in the Futura Bank interface. The form is structured as follows:


- Cancellation Details:** A text input field for 'Cancellation Remark' with a 'Required' label.
- Buttons:** 'Back' and 'Cancel Payment' buttons.
- Payment Details:** A dropdown menu for 'Payee Name' and a table with 'Reference Number' (2335401526110002) and 'Payment Type'.
- Status:** Fields for 'Current Status' and 'Date and Time as of current Status'.
- Recipient Details:** Fields for 'Account Number' and 'Bank Details'.
- Transaction Details:** Fields for 'Transfer Network' (SWIFT), 'Transfer Amount', 'Initiated On', 'Transaction Date', 'Exchange rate', 'Note', and 'Bank Charges'.
- Remitter Details:** Fields for 'Source Account Number' and 'Source Account Branch'.

Field Description

Field Name	Description
Cancellation Details	
Cancellation Remarks	Enter the relevant remarks to process cancellation of the payment.
Cancellation Reason Code	Specify the reason codes. This is available only for SWIFT Payments.

To cancel payment:

1. Enter the search criteria.
2. Click **Search** to view transactions. The search result appears on **Payment Status Inquiry** screen based on search criteria entered.

3. Click on the  icon to cancel payments against the record which to be cancelled. The user will be redirected to the **Payment Cancellation** screen where the cancellation of the respective payment is facilitated.
4. Verify the payment details and click on **Cancel Payment**.
OR
Click on **Back** to navigate to the previous screen.
5. The success message of payment cancellation appears along with the transfer request number.
6. Click **Home** to navigate to the dashboard.

16.4 Payment Cloning

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

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


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

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

Pre-Requisites

- Entitlements to Adhoc Payments

To clone the payments:

1. Enter the search criteria.
2. Click **Search** to view transactions. The search result appears on the **Payment Status Inquiry** screen based on search criteria entered.
3. Click on the  icon against the payment record which to be cloned. The user will be redirected to the **Transfers -Adhoc Payee** screen transaction with most of the data of the existing payment copied to the input fields. For more information refer **Transfers - Adhoc Payee** section.

[Home](#)

17. Positive Pay

An electronic authentication system called Positive Pay that will allow user to share the cheque details with the bank before the bank processes it. Positive Pay is a process to deter cheque fraud. A person issuing cheques enters details of the cheques into the system. The details get verified when the issued cheque circles back to the issuer's bank for clearing. Any discrepancy in the data cheque data entered on the system and the actual cheque received will result in payment being declined.

Pre-requisites:

Transaction access is provided to the Small & Medium Business user.

17.1 List Positive Pay

This option displays the list of all Positive Pay requests. It gives summarize details of the request which includes Debit account number, cheque number, beneficiary number, issue date, cheque amount, status, and action etc.

How to reach here:

Toggle menu > Menu > Payments > Positive Pay > List Positive Pay

OR

Search Bar > Positive Pay – List Positive Pay

To list the positive pay requests:

1. From the **Debit Account Number** list, select a CASA (Current Account and Savings Account) account from which payments is to be debited and by which you wish to search the record.
2. In the **Cheque Number** field, enter the cheque number by which you wish to search the record.
3. In the **From Date & To Date** date picker list, specify the date range to search the record.
4. In the **From Amount & To Amount** field, specify the amount range to search the record.

Positive Pay – Search Criteria

The screenshot displays the 'List Positive Pay' search interface within the Futura Bank system. The interface includes a search bar at the top with the text 'list'. Below the search bar, the title 'List Positive Pay' is displayed. The search form contains the following fields:

- Debit Account Number:** A dropdown menu showing 'main Account Vashi, xxxxxxxxxxxx0056'.
- Cheque Number:** A text input field.
- From Date:** A date picker field.
- To Date:** A date picker field.
- From Amount:** A text input field.
- To Amount:** A text input field.

At the bottom left of the form, there are 'Search' and 'Reset' buttons. At the bottom right, there is a 'Help' icon and a video call icon.

5. Click **Search**. Based on the search criteria the records appears on the **List Positive Pay** screen.
OR
Click **Reset** to clear the data entered.


List Positive Pay

Reference No	Debit Account No	Cheque Number	Beneficiary Name	Issue Date	Cheque Amount	Status	Action
2130201616652001	xxxxxxxxxxxx0036	1001	poojas	9/30/2021	EUR 30,038.00	Active	Invoice Details
2216001649919001	xxxxxxxxxxxx0036	1122	swati	5/31/2022	EUR 300.00	Active	Invoice Details
2130201615957001	xxxxxxxxxxxx0036	11 22	poojas	9/30/2021	EUR 30,038.00	Active	
2151501656113001	xxxxxxxxxxxx0036	1122	pooja	9/30/2021	EUR 30,038.66	Active	Invoice Details
2207101654388001	xxxxxxxxxxxx0036	1122	Ghj	3/10/2022	EUR 178.00	Active	
2223001619083001	xxxxxxxxxxxx0036	110011	swati	8/1/2022	EUR 657.00	Active	Invoice Details
2309301660211001	xxxxxxxxxxxx0036	112233	SWATI	4/3/2023	EUR 3,435.00	Active	Invoice Details
2315201671296001	xxxxxxxxxxxx0036	10001	TATA	6/4/2023	EUR 10,001.00	Active	Invoice Details
2332801664739001	xxxxxxxxxxxx0036	000001	Brian Dson	8/10/2023	EUR 7,489.95	Active	Invoice Details

Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited and by which you wish to search the record.
Cheque Number	The cheque number by which you wish to search the record.
From Date – To Date	Specify the period for which you wish to view records. Search will be based on the transaction date range.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the From Amount field should always be less then the amount in the To Amount field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.
Search Result	
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.

Field Name	Description
Cheque Details	
Reference Number	The reference number of the record.
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.
Cheque Number	cheque number by which you wish to search the record.
Beneficiary Name	The name of the beneficiary to whom transfer is to be made.
Issue Date	The cheque issuance date.
Cheque Amount	The cheque amount.
Status	The status of the cheque. It could be: <ul style="list-style-type: none"> • Active- Cheque issued, but not yet cleared or expired • Paid- Cheque cleared successfully • Cancelled- Cheque cancelled by the bank • Stale - Expired Cheque • Payment Stopped- Cheque stopped explicitly by the issuer
Action	The action which can be performed.

6. Click on the  icon to enter new criteria in **Filter** overlay screen. Based on the defined criteria you can view the details.
 - a. Click **Search** to search with the new criteria.
OR
Click **Reset** to clear the entered data.

List Positive Pay- Filter Criteria

List Positive Pay

xxxxxxxxxxxx0036

Cheque Details

Reference No	Debit Account No	Cheque Number	Beneficiary Name	Issue Date	Cheque Amount
2130201616652001	xxxxxxxxxxxx0036	1001	poojastfdfsdfdsf435435435dfdsfdfsdf	9/30/2021	EUR 3
2216001649919001	xxxxxxxxxxxx0036	1122	swati	5/31/2022	EU
2130201615957001	xxxxxxxxxxxx0036	11 22	poojastfdfsdfdsf435435435dfdsfdfsdf	9/30/2021	EUR 3
2131501656113001	xxxxxxxxxxxx0036	1122	pooja	9/30/2021	EUR 3
2207101654388001	xxxxxxxxxxxx0036	1122	Ghj	3/10/2022	EU
2223001619083001	xxxxxxxxxxxx0036	110011	swati	8/1/2022	EU
2309301660211001	xxxxxxxxxxxx0036	112233	SWATI	4/3/2023	EUR

Filter

Debit Account Number
main Account Vashi, xxxxxxxxxxxx0036

Cheque Number

From Date

To Date

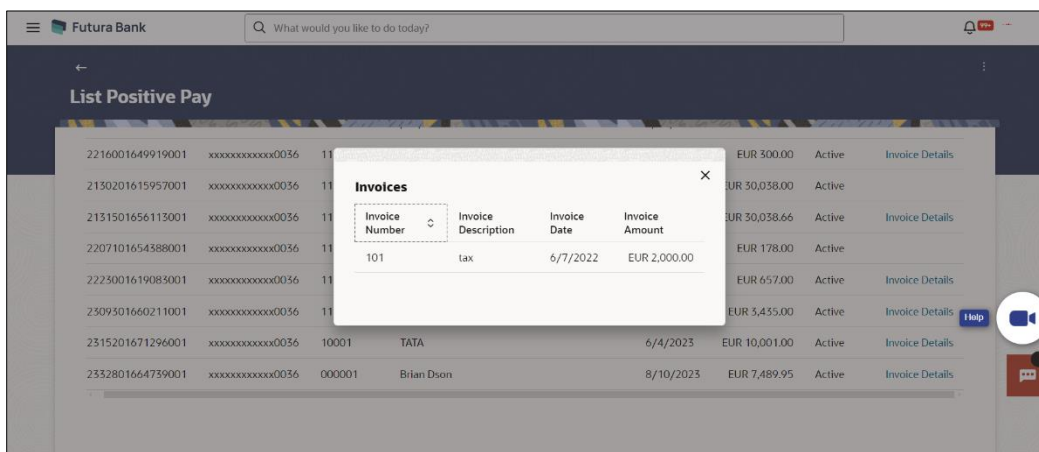
From Amount

To Amount

Search Reset

7. Click on the **Invoice Details** link under **Action** column to view the details. The **Invoices** popup appears along with the details.

Invoices popup



17.2 Create Positive Pay

This option allow user to create Positive Pay request which is to be send to the his/her bank before issue the cheque. When the cheque is presented to the bank for payment via CTS Clearing, the bank will compare the instrument details received against the details user send.

How to reach here:

Toggle menu > Menu > Payments > Positive Pay > Create Positive Pay
OR
Search Bar > Positive Pay – Create Positive Pay


To create a positive pay requests:

1. From the **Debit Account Number** list, select a CASA (Current select a CASA (Current Account and Savings Account) account from which payments is to be debited.
2. Click on the **+ Add Row** to add a cheque detail record.
3. In the **Cheque Number** field, enter the cheque number of the cheque to be issued to the beneficiary.
4. From the **Cheque Date** date picker list, select the cheque issuance date.
5. In the **Beneficiary Name** field, enter the beneficiary's name to whom cheque is issued. beneficiary.
6. In the **Cheque Amount** field, enter the cheque amount of the cheque to be issued to the beneficiary.
7. In the **Remark** field, add comment related to cheque issuance.

Note: Click on the **+ Add Row** to add a new detail record.

Create Positive Pay

Field Description

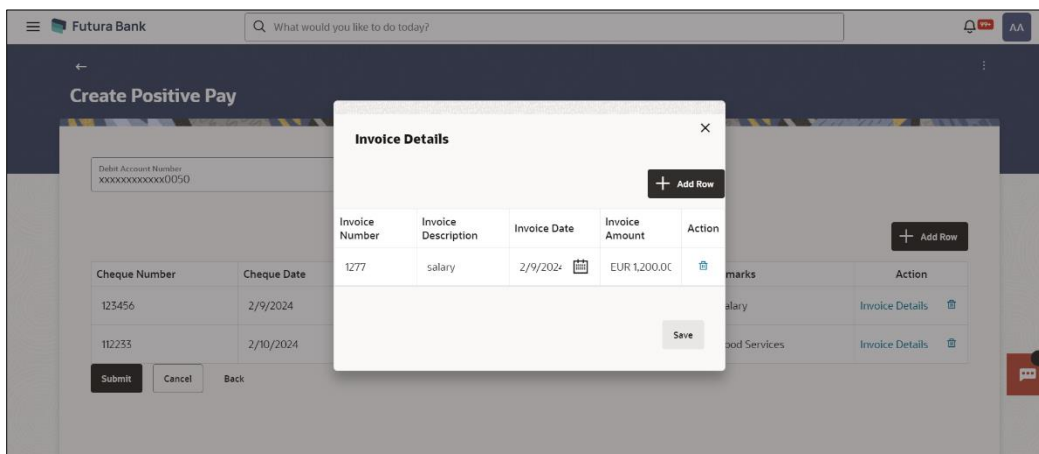
Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.
Cheque Number	The cheque number of the cheque to be issued to the beneficiary.
Cheque Date	The cheque issuance date.
Beneficiary Name	The beneficiary's name to whom cheque is issued. beneficiary.
Cheque Amount	The cheque amount of the cheque to be issued to the beneficiary.
Remark	The comment related to cheque issuance.
Action	Click on Invoice Detail link to add the invoice details. Click on the  icon to delete the record.

8. Click on the **Invoice Details** link under **Action** column to view the details. The **Invoices** popup appears.
 - a. In the **Invoice Number** field, enter the invoice number associated with the cheque issuance.
 - b. In the **Invoice Description** field, enter the description associated with the cheque issuance.
 - c. From the **Invoice Date** date picker list, select the invoice date for the cheque issuance.
 - d. In the **Invoice Amount** field, enter the cheque amount.


- e. Click **Save** to save the invoices details.

Note: Click on the **+ Add Row** to add a new invoice detail record. User can add multiple invoice details against a single issued cheque.

Invoices popup

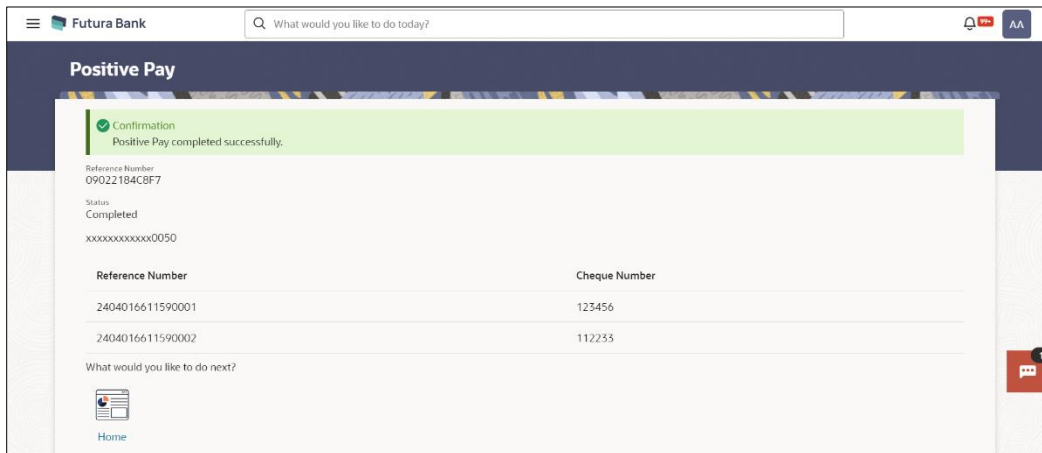


Field Description

Field Name	Description
Invoice Number	Number of the invoice as a supporting document against the issued cheque.
Invoice Description	Description added for the invoice created against the issued cheque.
Invoice Date	Date on which invoice is created.
Invoice Amount	Invoice amount.
Action	Click on the  icon to delete the invoice record.

9. Click **Submit** to submit the details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous page.
10. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
11. The success message of Positive Pay completed appears along with the transfer request number, and Positive Pay Status.

Positive Pay Confirmation screen



12. Click **Home** to navigate to the dashboard.

18. Favorites

This feature allows users to mark transactions as favorites. By doing so, users can quickly access these transactions and use them as templates to initiate new transactions. This feature is beneficial for users who frequently transfer funds to the same recipients with similar details.

Users can mark a transaction as a favorite by selecting the option provided on the specific transaction's confirmation page.

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

- Payments made to an account (Money Transfers)

After a transaction is marked as a favorite, it appears in the user's favorite transaction list. To access it, the user simply needs to select the desired transaction from the displayed list. Once selected, the system presents the transaction details in editable mode. The user can then make any necessary changes and submit the transaction for processing.

Prerequisites:

- Transaction and account access is provided to the Small & Medium Business user

Features supported in the application

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

How to reach here:

Toggle menu > Menu > Payments > Favorites

OR

Search bar > Payments - Favorites

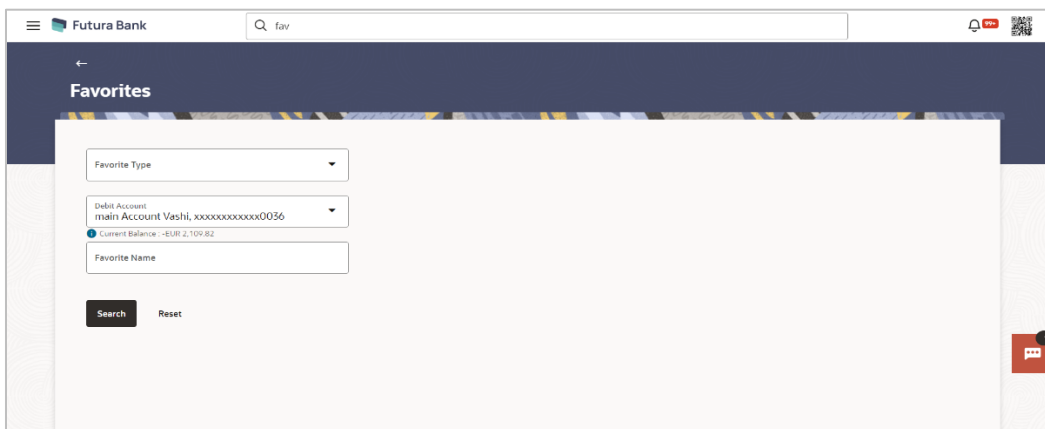
18.1 Favorites – Summary

The screen displays summarized views of all payment transactions marked as favorites. Users can search for a favorite transaction based on the payee name or favorites types or debit account . They can view and initiate transactions using these favorite transactions as templates, and they can also delete any transaction from the favorite list.

To view and initiate a favorite transaction:

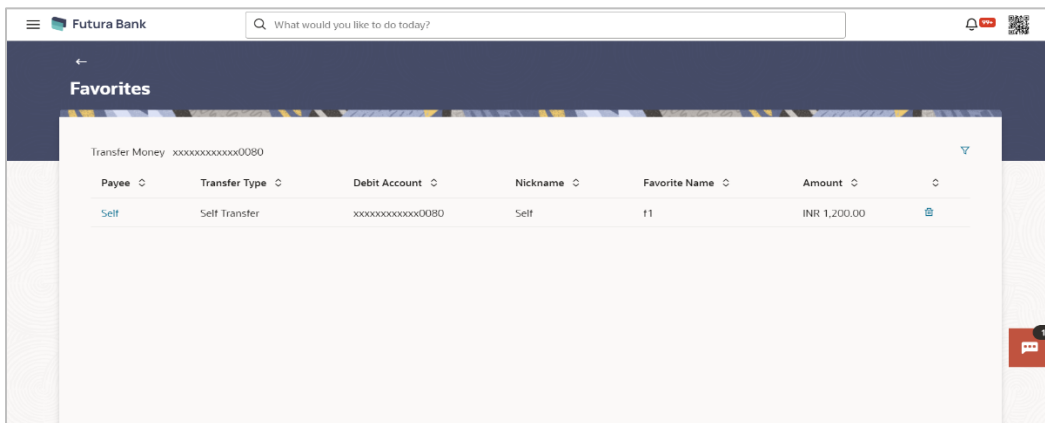
1. From the **Favorite Type** list, select the desired favorite type by which you wish to search transactions.
2. From the **Debit Account** list, select a CASA (Current Account and Savings Account) account for which transactions are marked as favorite, and use it to search for transactions.
3. In the **Favorite Name** field, enter the favorite name by which you wish to search saved the transactions.

Favorites – Search



4. Click **Search** to search the favourites. All the favorite transactions appear as a list on the **Favorites Summary** screen.
OR
Click **Reset** to clear the entered data.

Favorites – Summary




Field Description

Field Name	Description
Search Criteria	
Favorite Type	The favorite type by which you wish to search transaction. The options are: <ul style="list-style-type: none"> • Transfer Money
Debit Account	Choose the CASA (Current Account and Savings Account) account for which transactions are marked as favorite, and use it to search for transactions.
Transaction Type	The desired transaction type of which drafts is to be searched. The options are: <ul style="list-style-type: none"> • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Draft Name	The draft name by which you wish to search favourites.
Search Result	
Payee Name	The name of the payee.
Transaction Type	The desired transaction type of which drafts is to be searched. The options are: <ul style="list-style-type: none"> • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Nick Name	Nickname of the favourite.
Name	Name of the favourites.
Amount	The amount which is to be transferred.

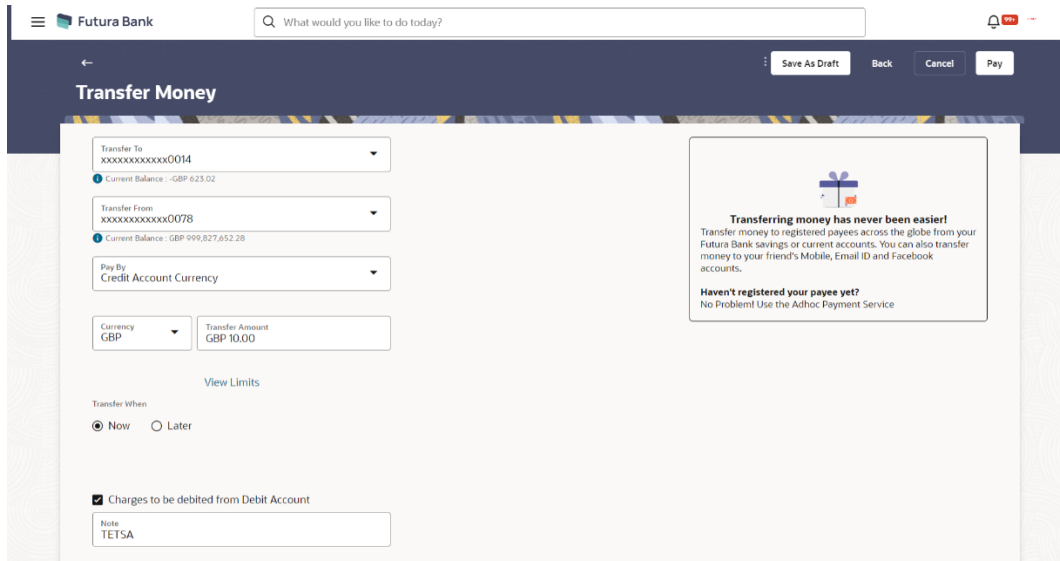
5. Click on the **Payee Name** link of the specific record to re-initiate transaction.

The system re directs to the **Transfer Money** screen with the details of the selected transaction.

OR

Click on  icon to remove the transaction from the favorite list.

Transaction initiation through Favorites




6. Click **Pay** to initiate a transaction towards payee.
- OR
- Click **Cancel** to cancel the transaction.
- OR
- Click **Save As Draft** to save the payment record.
- OR
- Click **Back** to navigate back to the previous screen.

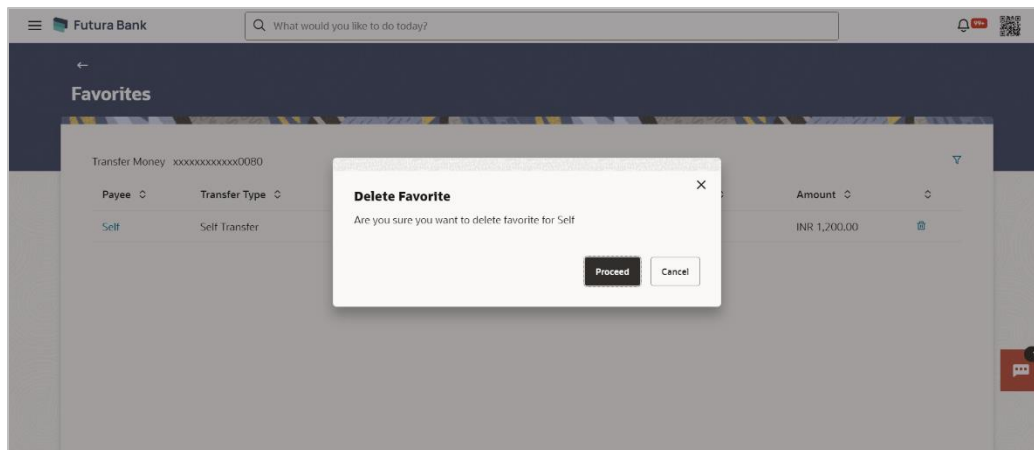
18.2 Remove Favorites

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

To remove a transaction from the favorite list:

1. From the **Favorite Type** list, select the desired favorite type by which you wish to search transactions.
2. From the **Debit Account** list, select a CASA (Current Account and Savings Account) account for which transactions are marked as favorite, and use it to search for transactions.
3. In the **Favorite Name** field, enter the favorite name by which you wish to search saved the transactions.
4. Click **Search** to search the favourites. All the favorite transactions appear as a list on the **Favorites Summary** screen.
5. Click on the  icon against specific transaction record to delete it the from the favorites list. The **Delete Favorite** popup appears.

Remove Favorites- Confirm



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

FAQ

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

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

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

You can mark money transfer transactions as favorites.

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

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

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

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

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19. Saved Drafts

This feature enables users to view all the transaction which are saved as a draft and incomplete. It also allows user to complete the transaction by redirecting it to the **Repeat Transfers – Existing Payee** screen.

Prerequisites:

- Transaction and account access is provided to the Small & Medium Business user

Features supported in the application

- View Saved Payment Drafts
- Initiate a Payment/ Drafts

How to reach here:

Toggle menu > Menu > Payments > Saved Drafts

OR

Search bar > Payments - Saved Drafts

To view payment drafts:

1. From the **Draft Type** list, select the desired draft type by which you wish to search saved drafts.
2. From the **Debit Account** list, select a CASA (Current Account and Savings Account) account from which the amount is to be debited for payment and from which you wish to search saved drafts.
3. From **Transaction Type** list, select the desired transaction type of which drafts is to be searched.
4. In the **Draft Name** field, enter the draft name by which you wish to search saved drafts.

View Payments Drafts - Search Criteria

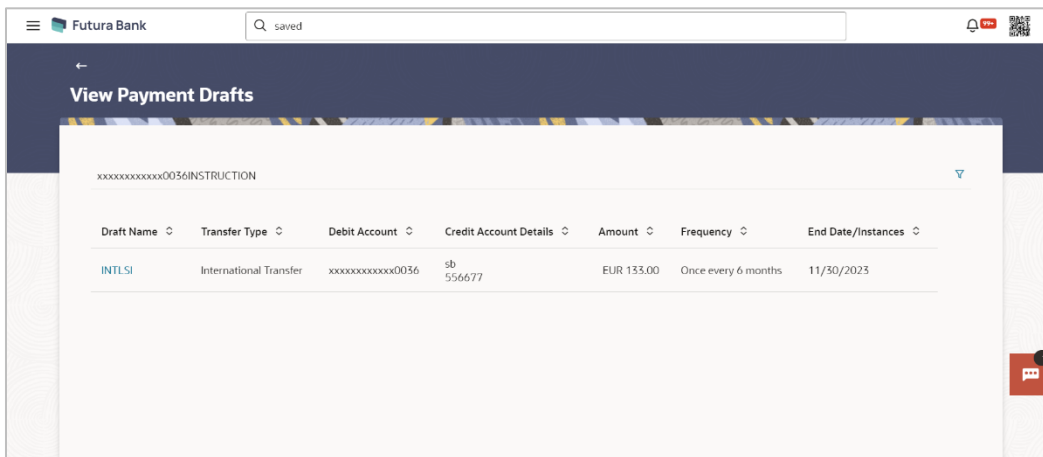
The screenshot shows the 'View Payment Drafts' screen in the Futura Bank mobile application. At the top, there is a search bar containing the text 'saved'. Below the search bar, the title 'View Payment Drafts' is displayed. The main content area contains a form with the following fields:

- Draft Type:** A dropdown menu.
- Debit Account:** A dropdown menu with the text 'main Account Vashi, xxxxxxxxxxxx0036'. A 'Required' label is positioned to the right of this field. Below the dropdown, it shows 'Current Balance - EUR 2,109.82'.
- Transaction Type:** A dropdown menu.
- Draft Name:** A text input field.

At the bottom of the form, there are two buttons: 'Search' and 'Reset'. On the right side of the screen, there is a notification icon with a red circle containing the number '1'.

5. Click **Search** to search the saved drafts. The list of all the saved drafts on **View Payments Drafts** screen.
OR
Click **Reset** to clear the entered data.

View Payments Drafts- Search Result



6. Click on the **Draft Name** link to re-initiate transaction.


Note :

If the **Payment Type** is selected in the **Draft Type** drop-down list, system redirects to the **Transfer Money** screen, where as If the **Instruction Type** is selected in the **Draft Type** drop-down list, system redirects to the **Repeat Transfer – Adhoc Payee** screen.

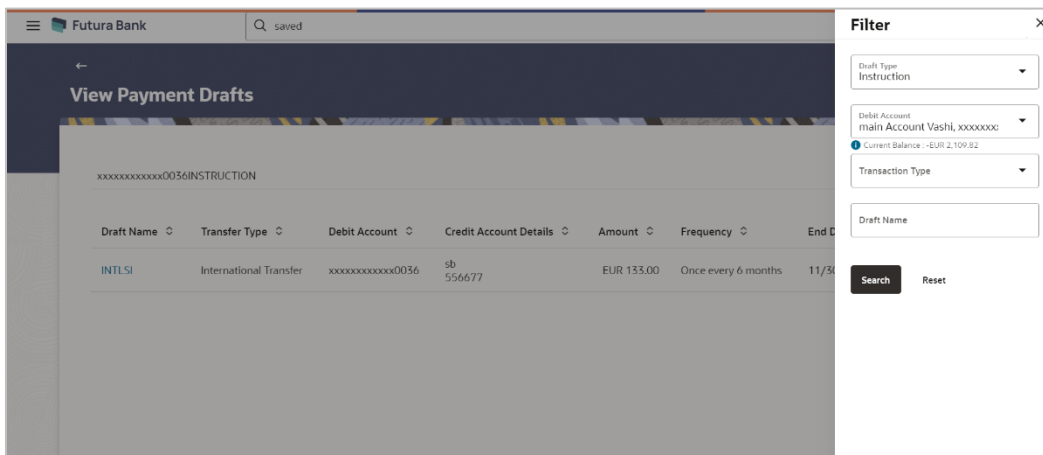
Field Description

Field Name	Description
Search Criteria	
Draft Type	The draft type by which you wish to search saved drafts. The options are: <ul style="list-style-type: none"> • Payment • Instruction
Debit Account	Choose the CASA (Current Account and Savings Account) account from which the amount is to be debited for payment and from which you wish to search saved drafts.
Transaction Type	The desired transaction type of which drafts is to be searched. The options are: <ul style="list-style-type: none"> • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Draft Name	The draft name by which you wish to search saved drafts.

Field Name	Description
Search Result	
Account Number	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Draft Name	Name of the Draft.
Transaction Type	The transaction type of the payment transfer.
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Credit Account Details	The CASA (Current Account and Savings Account) account to which the amount is to be credited for payment.
Amount	The amount which is to be transferred.
Frequency	Frequency of payment. This field is displayed if the Instruction Type is selected in the Draft Type drop-down list.
End Date/Instances	Payment end date or number of payment instances occurred. This field is displayed if the Instruction Type is selected in the Draft Type drop-down list.

7. Click on the  icon to enter new criteria in **Filter** overlay screen. Based on the defined criteria you can view the details.
 - f. Click **Search** to search with the new criteria.
OR
Click **Reset** to clear the entered data.

View Payments Drafts- Filter Criteria



20. View Limits

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

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

View Limits

My Limit [X]

Channel
Internet

Available Limits

€	Amount	EUR 1.00 to EUR 9,999.00
	Count	100

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

Ok

Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
Available Limits	
Amount	An amount range between the transactions can be initiated from the selected channel.
Count	The number of transactions can be initiated by the user from the selected channel.

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21. Lookups

Below describes the different mode of payment network options which allows individuals and businesses to accept/send money.

Swift Lookup

Search BIC Code

Note: You can search by BIC Code & Country or Bank Name & Country.

BIC Code CITIAEADXXX	Bank Name CITI
Country United Kingdom	City

Search

Swift Lookup -search result

Search BIC Code

Note: You can search by BIC Code & Country or Bank Name & Country.

BIC Code CITIAEADXXX	Bank Name CITI
Country United Kingdom	City

Bank Name	Address	BIC Code
CITIBANK N.A.	KHALID IBN AL WALID STREET	CITIAEADXXX

Search

NCC Lookup

NCC Lookup -search result

Bank Name	Branch	Address	NCC Code
MORGAN STANLEY BANK		AV. MERITXELL 80	10000

Field Description

Field Name	Description
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field is enabled if Yes option is selected in the Intermediary Bank field.</p> <p>For more information on network payments, refer Lookups section.</p>

Swift Code

Field Name	Description
SWIFT / National clearing code value	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.

Lookup Swift Code	Link to search the SWIFT code.
--------------------------	--------------------------------

SWIFT Code Look up

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

Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.

SWIFT Code Lookup - Search Result

Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
National Clearing Code	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.

Lookup National clearing code	Link to search the National clearing code.
--------------------------------------	--

National clearing code Look up

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

NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.

Field Name	Description
City	The facility to search for the national clearing code by city.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.