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

Part No. F72987-01

February 2024

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Small & Medium Business Payments User Manual

February 2024

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1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience*:*

- Customers
- Partners

1.2 <u>Documentation Accessibility</u>

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

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

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

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

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

1.4 <u>Structure</u>

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 <u>Related Information Sources</u>

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

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

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2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0
1	**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	✓

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Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0
	India Domestic - NEFT	✘
	India Domestic - RTGS	✘
	India Domestic - IMPS	✘
	SEPA - Credit Transfer	✔
	International Transfer	✔
4	**Manage Payees**	
	Internal	✔
	India Domestic - NEFT	✘
	India Domestic - RTGS	✘
	India Domestic - IMPS	✘
	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	✔

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

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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.

<u>A Note on Domestic (Local) Payments</u>:

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

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

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

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

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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
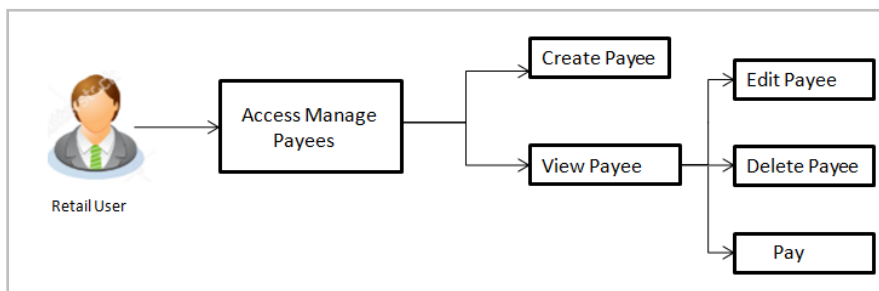
How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees
OR
Search Bar > Payees - Manage Payees

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4.1 <u>Payee Summary</u>

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

Payees - Account

Payees – Demand Draft

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: • Domestic • International
Draft Favouring	The name of the payee i.e. the intended recipient of the funds.

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4.2 <u>View Payee Details</u>

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

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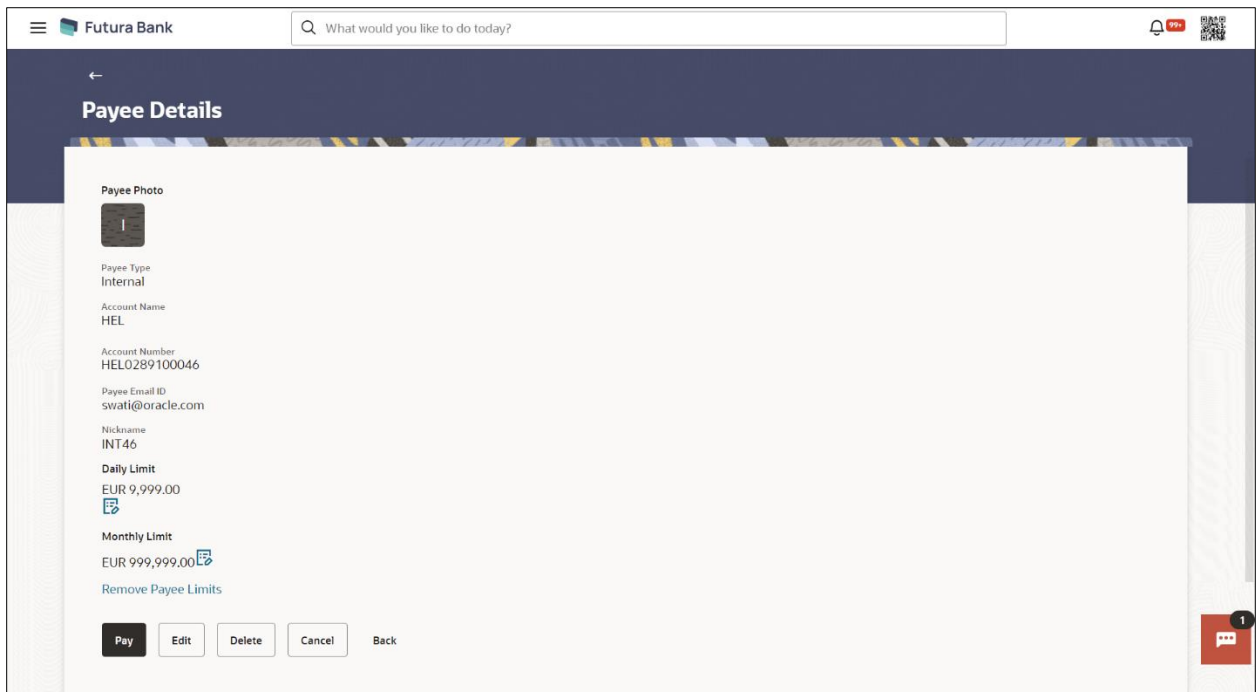
Payee Details- Domestic
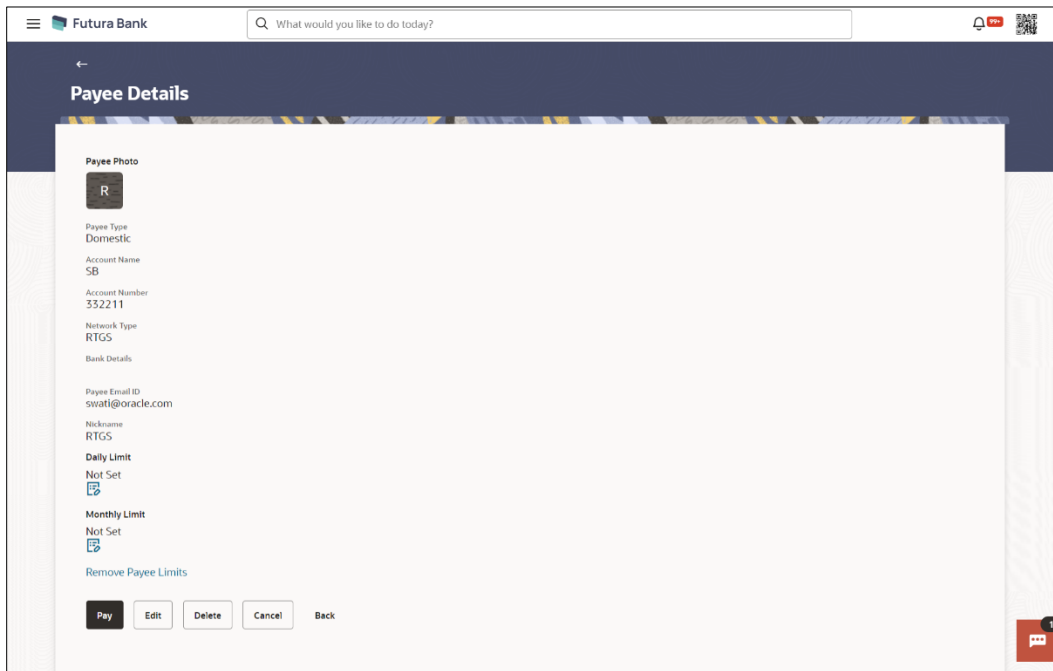
Payee Details- International

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Field Description

Field Name	Description

Payee Details - Account

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

Field Name	Description
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: • 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).

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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: • 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: • 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.

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Field Name	Description
Monthly Limit	The maximum limit that can be transferred to the payee via demand draft 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).
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Nickname	The nickname assigned to the payee's account for easy identification.
Transfer Mode	The mode through which payments to this payee are to be made. The options are: • Email • Mobile
Transfer To	The Email/Mobile option enables the payee to initiate a funds transfer towards an email or mobile contact.
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).

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.

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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

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Field Description

Field Name	Description
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
	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: • 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:

- 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.

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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: • 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.

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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.

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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.

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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 <u>For payee transfer type as Demand Draft</u>

Edit Payee Details – Domestic Demand Draft
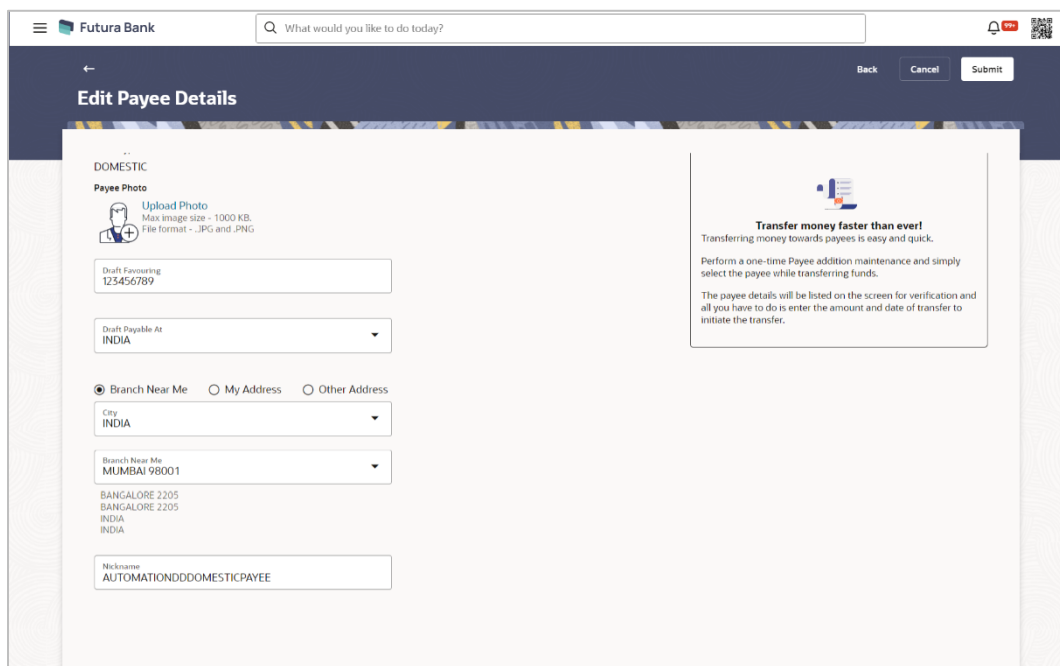
Field Description

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.

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Field Name	Description
Delivery Location	The option to identify where the draft will be delivered. This field is editable. The values are: - Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. - My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. - Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

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

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

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

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.

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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.

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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	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.
Monthly Limit	The maximum limit that can be transferred to the payee via demand draft 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).

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.

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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.

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

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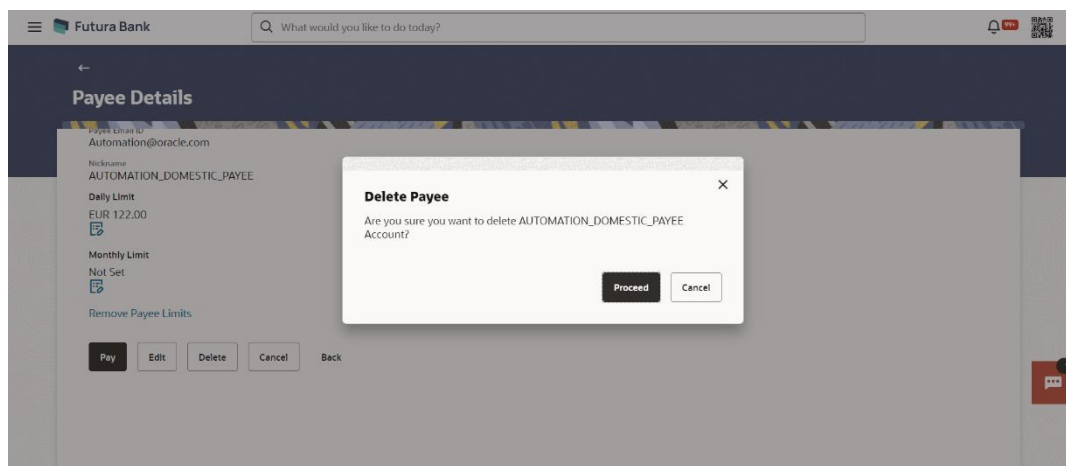
    a. Click **Proceed** to proceed with the deletion request.
      OR
      Click **Cancel** to cancel the deletion process.

3. The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.

4. Click <u>**Home**</u> to navigate to the dashboard.

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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.

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

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

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

Add Payee – Internal Account

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Field Description

Field Name	Description
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.
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

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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.

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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.
	Note: This field is displayed only for India Payments.
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.

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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.

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5.3 Add Payee – International Bank Account

Add Payee – International Account

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.
	Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.

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	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details For more information on network payments, refer **Lookups** section.
Intermediary Bank	The option to select another bank for international transaction as a intermediary bank. The options are: • Yes • No

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Field Name	Description
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field is enabled if **Yes** option is selected in the **Intermediary Bank** field.
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.

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Field Name	Description

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.

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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 **<u>Setup Payee Limits</u>** to initiate set-up daily limits and monthly limits.

Home

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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.

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Add Demand Draft Payee

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. Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.
Draft Type	Select the type of draft to be associated with the Payee. The options are: • 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.

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Field Name	Description
Delivery Location	Select the option to identify where you would like the draft to be delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

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

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

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

Address	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.

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.

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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.

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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.

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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?**

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

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

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

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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.

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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

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Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: • Existing payee • My Accounts (User's own accounts)

Existing Payee

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: • 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.

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Field Name	Description
Intermediary Bank Detail	Displays the bank details which act as a intermediary bank for international transaction.
	This field is enabled if the **International** option is selected in the **Payment Type** field.
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:
	• 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.
Select Network	The network through which the transfer is to be processed. The list appears as per the network configurations for the country.

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Field Name	Description
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne.
	The options are:
	• 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
	This field is enabled if the **International** option is selected in the **Payment Type** field.
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.
	This field is enabled if the **International or Internal** option is selected in the **Payment Type** field.
Account from which charges will be debited	The Bank may levy charges for certain payment networks.
	The user can choose which account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.
	This field is enabled if the **Payer** or **Shared** option is selected in the **Correspondence Charges** list.
Payment Purpose	Specify the purpose for the payment.
	This field is enabled if the **Payee** or **Payer** or **Shared** option is selected in the **Correspondence Charges** list.
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.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank.
	The Options are:
	• Yes
	• No
	This field is enabled if the **International** option is selected in the **Payment Type** field.

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Field Name	Description
Pay Via	Network for payment. The options are: • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field. For more information on network payments, refer **Lookups** section.
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.

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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.

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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:
	• 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:
	• 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:
	• 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

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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.

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

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

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

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

Message with Suggestive Credit Value Date
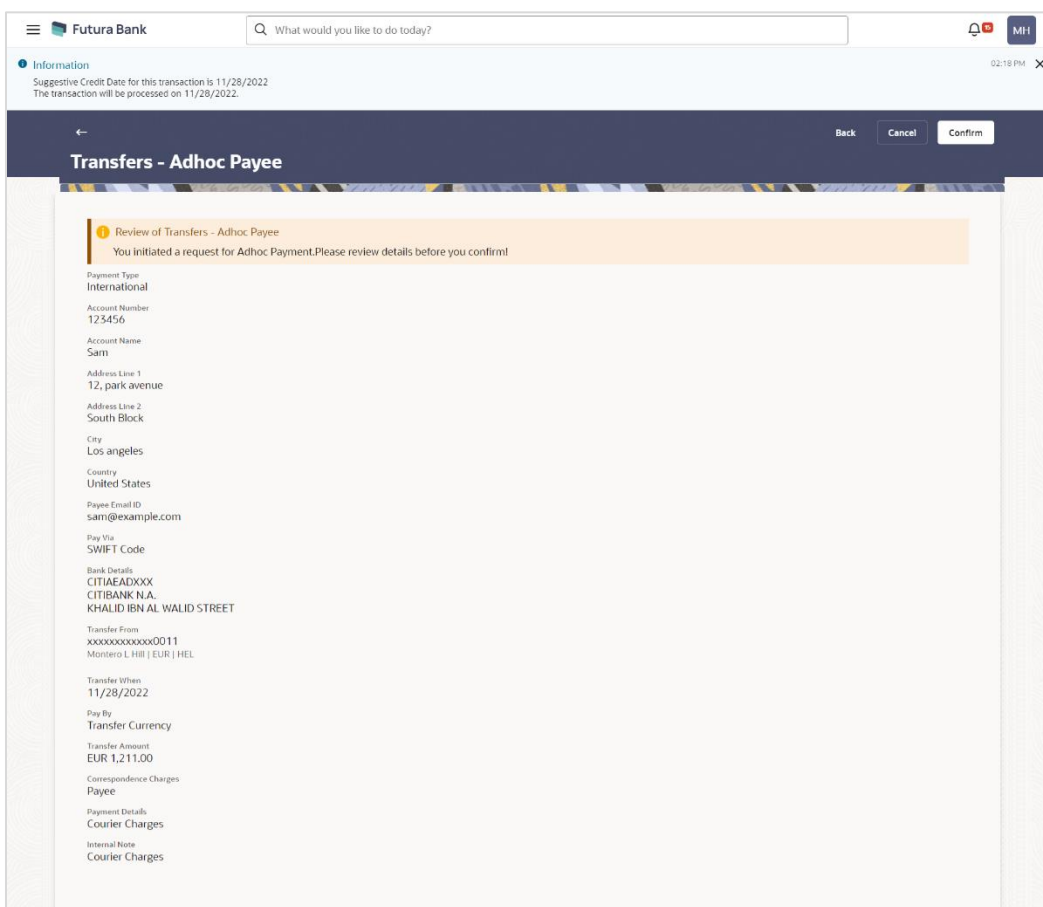
7.4 <u>International Low Value Payment</u>

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

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.

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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:
	• 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:
	• Yes
	• No
	Note: This field is appears only for International Payee.
Pay Via	Network for payment.
	The options are:
	• Swift Code
	• NCC (National Clearing code)
	• Bank Details
	This field appears if you select **Yes** option from **Transfer via Intermediary Bank** field.
	For more information on network payments, refer **Lookups** section.

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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.

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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.

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8. Multiple Transfers

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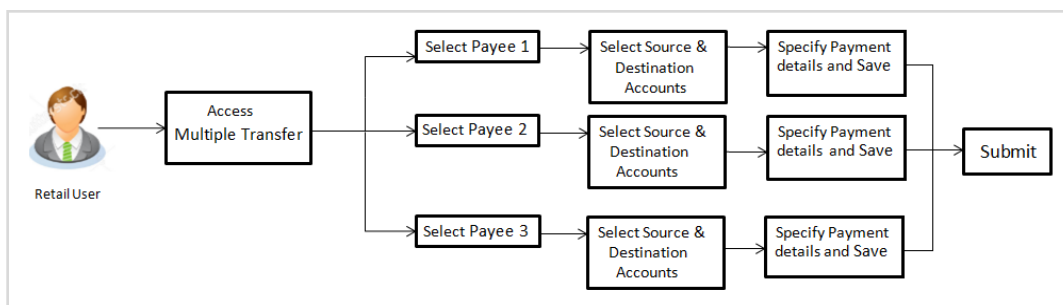
How to reach here:

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

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Multiple Transfers

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.
	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.
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 **View Limits** section.
Transfer When	The facility to specify when the funds are to be transferred.
	The options are:
	• Now: transfer funds on the same day
	• Later: transfer funds on a future date

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Field Name	Description
Pay Via	Select the network through which the transfer is to take place.
	This field is displayed only if the transfer is a **domestic** transfer as per the configurations for the country.
	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.
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.
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.
	This field is enabled if the **Payer** or **Shared** option is selected in the **Correspondence Charges** list.
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	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.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne.
	The options are:
	• 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
	This field appears against a record where the transfer is being made towards an international payee.

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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.

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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.

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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.

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Multiple Transfers – Status
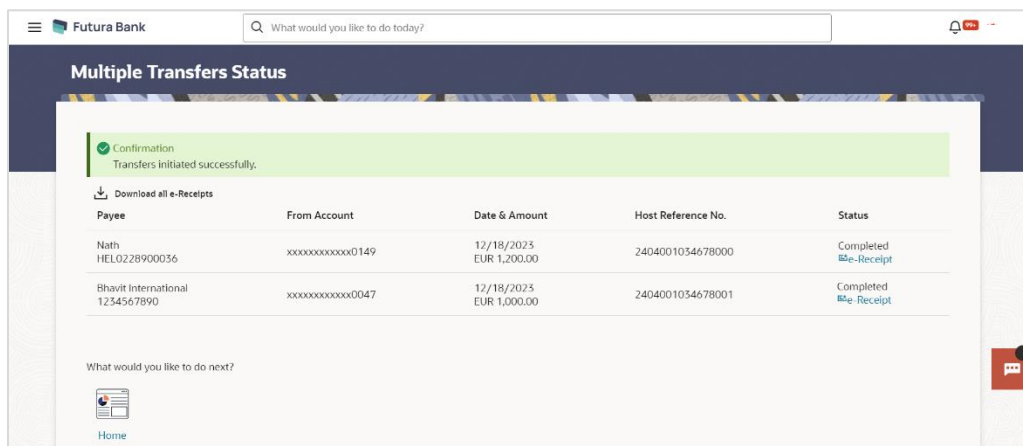
Field Description

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: • 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.

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<u>FAQ</u>

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](#)

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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
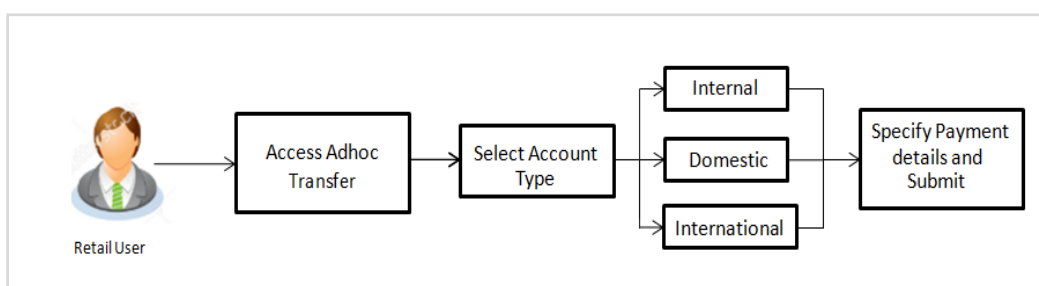
Features Supported In Application

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

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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

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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

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 <u>Adhoc Payee - Domestic Fund Transfers</u>

Adhoc Payee - Domestic 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 (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 <u>Adhoc Payee - International Fund Transfer</u>

Adhoc Payee - International Fund 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).

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Confirmation of Payment Submission

FAQ

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

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

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

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

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

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

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

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

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

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

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

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

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10. Adhoc Demand Draft

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

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

Pre-Requisites

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

- Transaction working window is maintained.

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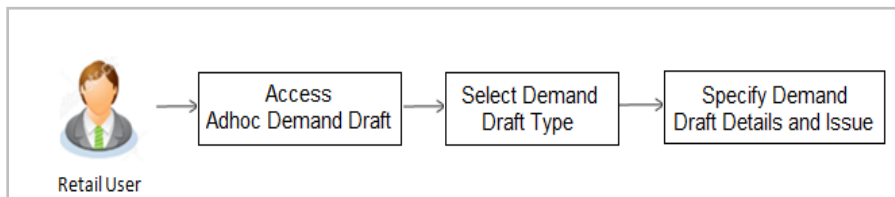
How to reach here:

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

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.

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Field Name	Description
Delivery Location	Select the option to identify where you would like the draft to be delivered.

The options are:

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

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

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

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

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

The options are:

- 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	The currency in which the draft is to be issued.
	In case of domestic demand drafts, the currency will be defaulted to the local currency of the country.
	Note: Domestic demand drafts can be issued only in the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user.
	For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued.
	The options are:
	• Now: Select this option if you wish to have the draft drawn on the same day.
	• Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn.
	This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

To initiate an adhoc international demand draft request:

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

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

Adhoc International Demand Draft

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Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at Country	Select the country in which the draft is to be payable.
Draft Payable at City	Enter the name of the city in which the draft is payable.
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

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

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
Branch Near Me	Select the branch at which you would like the draft to be delivered.
Branch Address	The complete name and address of the selected branch is displayed.

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

Select Address	Select the address at which you want the draft to be delivered. The options are: • 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.

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Field Name	Description
Country	Select the country in which the draft is to be delivered.
Address Line 1-2	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Currency	Select the currency in which the draft is to be issued.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer **View Limits** section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option **Later** from the **Scheduled On** list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Confirmation of demand draft issuance

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
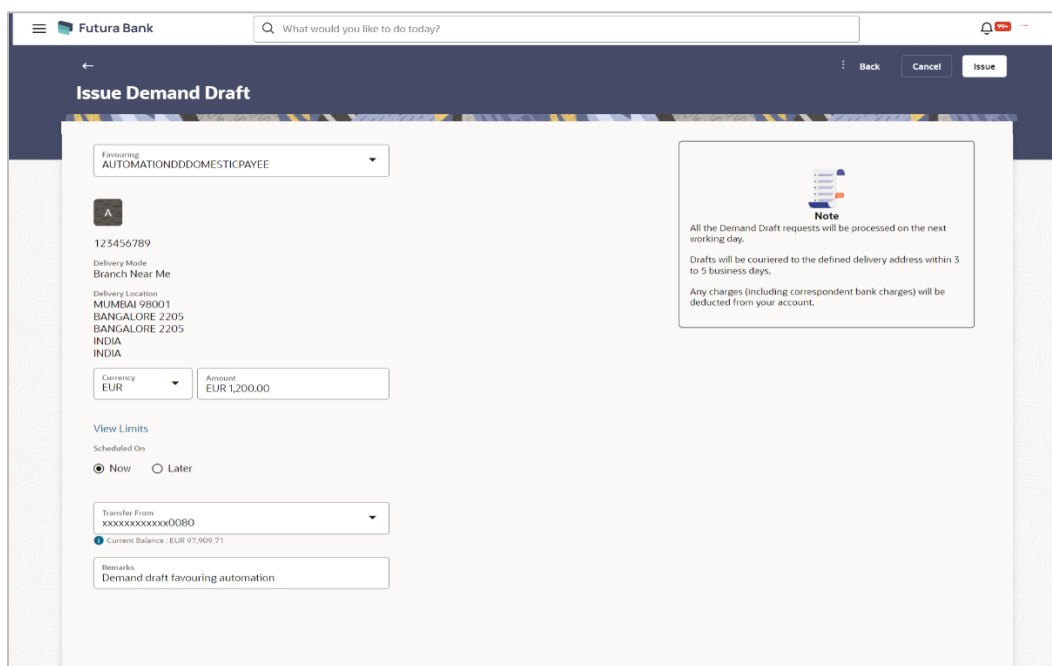
Workflow
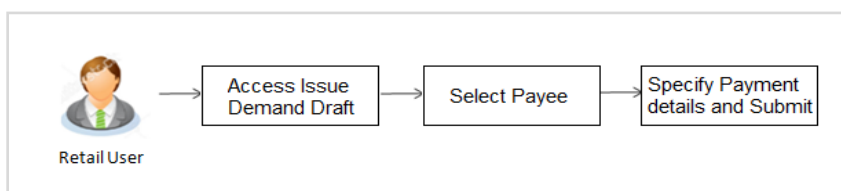
How to reach here:

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

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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.

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Field Name	Description
Scheduled On	The facility to specify the date on which the demand draft is to be issued.
	The options are:
	• Now: Select this option if you wish to have the draft drawn on the same day.
	• Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer On Date	Specify the date on which the draft is to be issued.
	This field appears if the option **Later** is selected from the **Scheduled On** list.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
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

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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.

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12. Repeat Transfers

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

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

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

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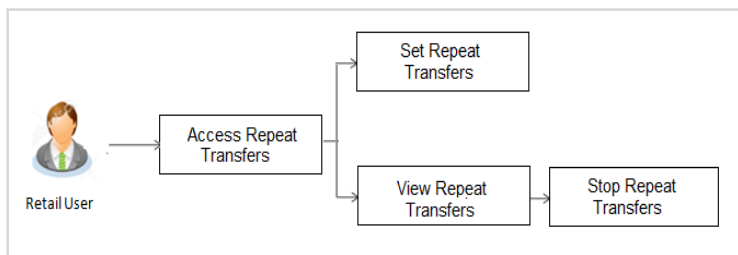
12.1 <u>Repeat Transfers - Existing Payee</u>

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

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Field Description

Field Name	Description
Transfer Type	Option to identify whether the transfers are to be made towards registered payees or towards the user's own accounts. The options are: • Existing Payee • My Accounts (User's own account)
Payee	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	Displays the bank details, including the name and address of the branch, where the payee's account is held, after the payee selection. This field applicable for Cross Border and SEPA payee only.
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	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Transfer Frequency	The frequency in which the repeat transfers are to be executed. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly

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Field Name	Description
	• Semi-Annually
	• Annually
	• Advanced
	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.
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	Select the option by which to specify when the repeat transfers are to stop being executed.

The following two options are available:

• On: Select this option if you wish to specify a date on which the last transfer is to be executed.

• After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction. |
| **Date** | Specify the date on which the last transfer is to be executed.

This fields appears if the option **On** is selected in the **Stop Transferring** field. |
| **Instances** | Number of instances.

This field appears if the option **After** is selected in the **Stop Transferring** field. |
| **Note** | Narrative for the transaction. |
| **Also Transfer Today** | Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction. |

To setup Repeat Transfer instructions towards an Existing Payee:

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

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

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

4. From the **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.

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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 <u>Repeat Transfers - Adhoc Payee</u>

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

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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**.

Field Name	Description
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: • 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.

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Field Name	Description
Transfer 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.
	This field is enabled if the **International** option is selected in the **Payment Type** field.
Currency	Select the currency in which the transfer is to take place.
Transfer Amount	Specify the amount to be transferred per frequency.
View Limits	Link to view the transaction limits applicable to the user.
	For more information on Limits, refer **View Limits** section.
Transfer Frequency	The frequency in which the repeat transfers are to be executed.
	The options are:
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bi-monthly
	• Quarterly
	• Semi-Annually
	• Annually
	• Advanced
	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.
Start Transferring	The date on which the first repeat transfer is to be executed.
Corresponding Charges	The facility to select the party by whom transfer charges are to be borne.
	The options are:
	• 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

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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	Select the option by which to specify when the repeat transfers are to stop being executed.
	The following two options are available:
	• On: Select this option if you wish to specify a date on which the last transfer is to be executed.
	• After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	Specify the date on which the last transfer is to be executed.
	This fields appears if the option **On** is selected in the **Stop Transferring** field.
Instances	Number of instances.
	This field appears if the option **After** is selected in the **Stop Transferring** field.
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.
	This field is enabled if the **Payee** or **Payer** or **Shared** option is selected in the **Correspondence Charges** list.
	This field is enabled if the **Domestic** or **International** option is selected in the **Payment Type** field.
Add Payment Detail	Click on the link to add additional payment details.
	This field is enabled if the **Domestic** or **International** option is selected in the **Payment Type** field.
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards an 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

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    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
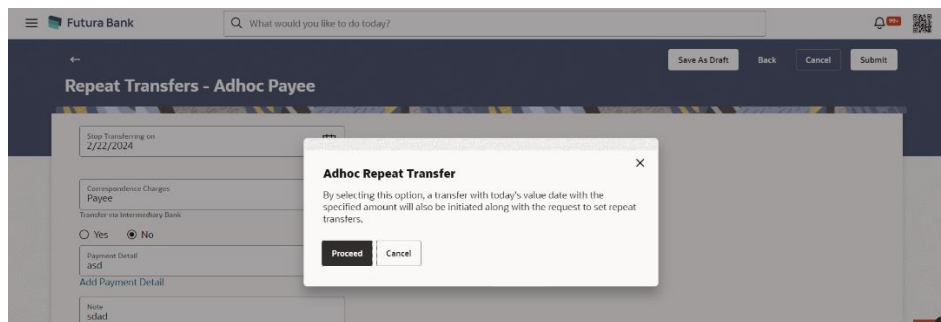
16. Click **Submit** to set the repeat transfer instruction.
   OR
   Click **Save As Draft** to save the payment record.
   OR
   Click **Back** to navigate back to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

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

Field Description

Field Name	Description
Transfer Type	To view the transfers based on the transfer.
	The options are:
	• SEPA
	• Within Bank (Self and Internal Transfers)
	• Cross Border

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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: • 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

Field Description

Field Name	Description

Search Result

Account Number	Displays the account from which money are debited.

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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.

3. Click on the **Reference Number** link to view the details of the transaction.

4. Click on the 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

Field Description

Field Name	Description

Filter Criteria

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Field Name	Description
Transfer Type	To view the transfers based on the transfer. The options are: • 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: • 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.

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13.1 <u>View Repeat Transfer</u>

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 Inq**uiry 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

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.

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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: • 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 Transfer**s 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.

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13.2 <u>Stop Repeat Transfers</u>

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
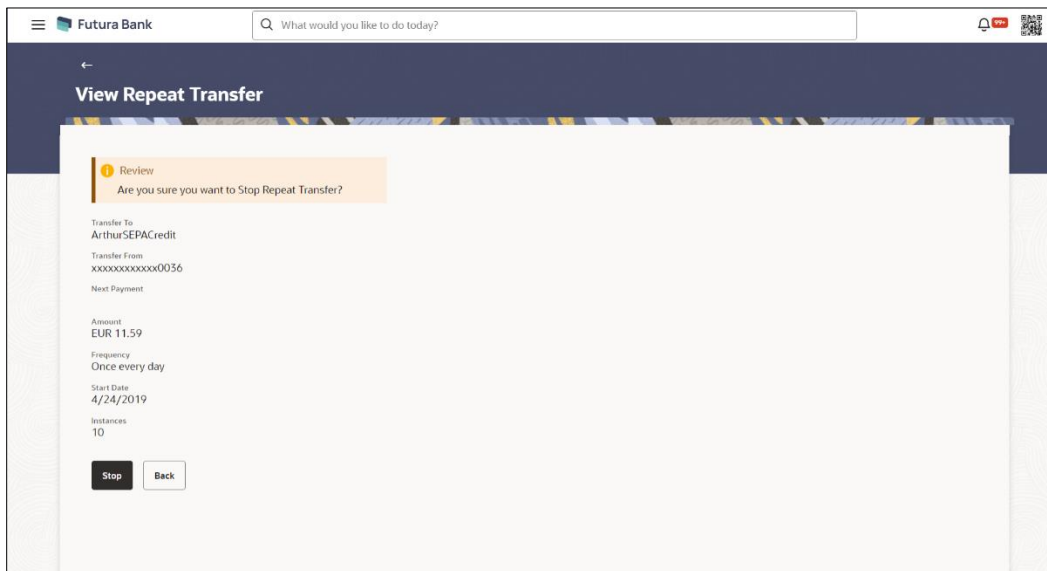
Field Description

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.

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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 Inq**uiry 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 Transfer**s 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.

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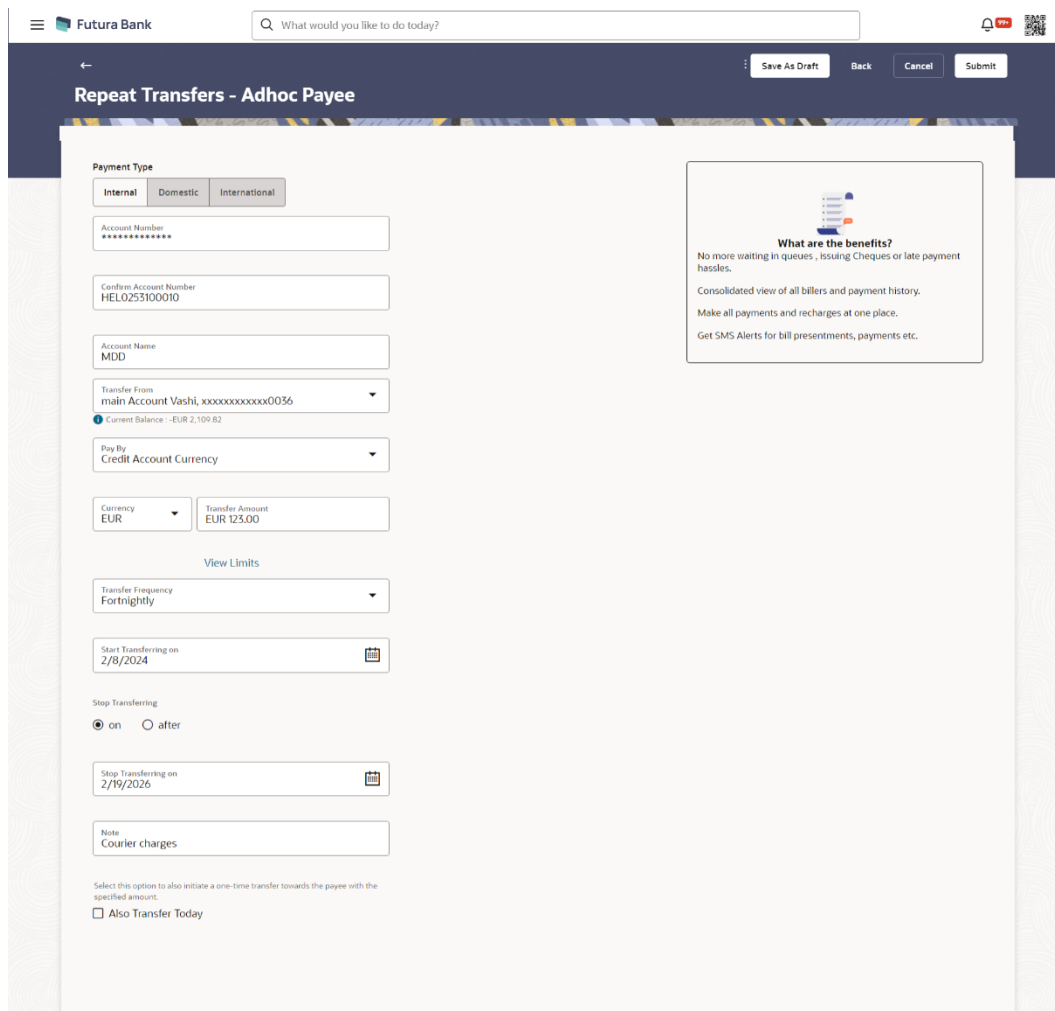
13.3 <u>Set Repeat Transfers</u>

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 Inq**uiry 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

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FAQ

1. **Can I cancel a Repeat Transfer instruction?**

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

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.

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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
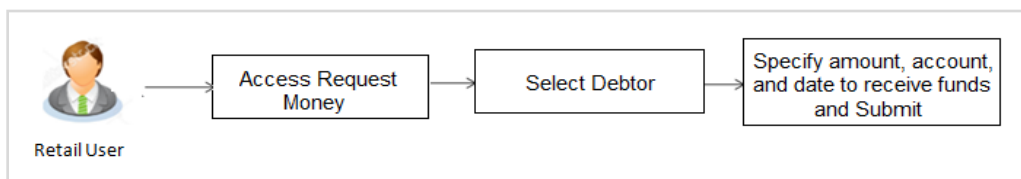
How to reach here:

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

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To initiate a Request Money transaction:

Request Money

Field Description

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

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

   Click ⊗ if you want to select a different debtor.

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

---

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

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

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

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

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

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

   OR

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

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

FAQ

1. When will I receive the money I requested?

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

2. Can I cancel a request for money?

No, a request once initiated cannot be cancelled.

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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
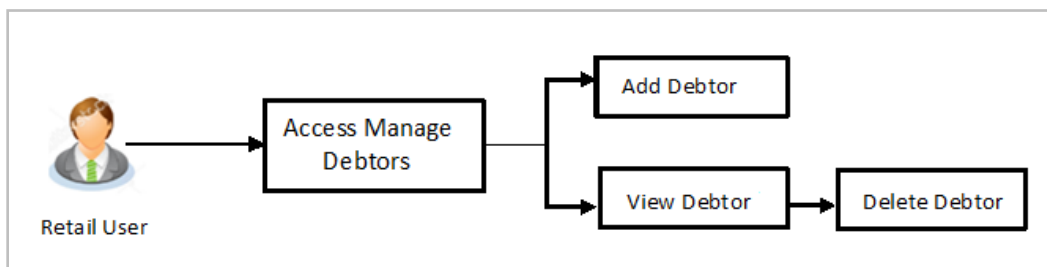
How to reach here:

Toggle menu > Payments > Setups > Manage Debtors

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To manage debtors:

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

Manage Debtors
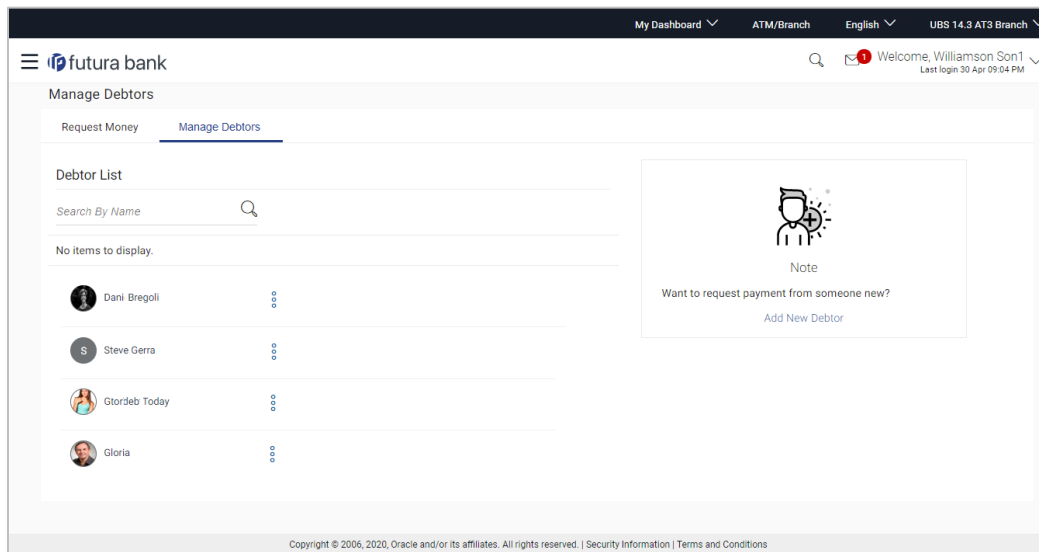
Field Description

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

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

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

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

Manage Debtors - Debtor Details
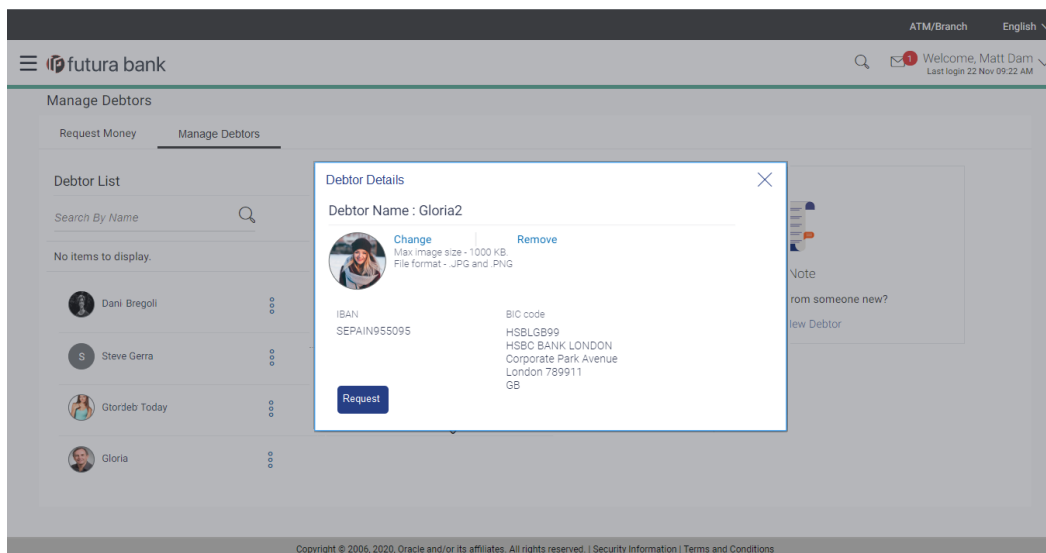
Field Description

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

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

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

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

   OR

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

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

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

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

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

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

Field Description

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

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

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

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

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

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

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

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

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

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

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

    OR

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

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

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15.3 <u>Delete Debtor</u>

To delete a debtor:

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

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

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

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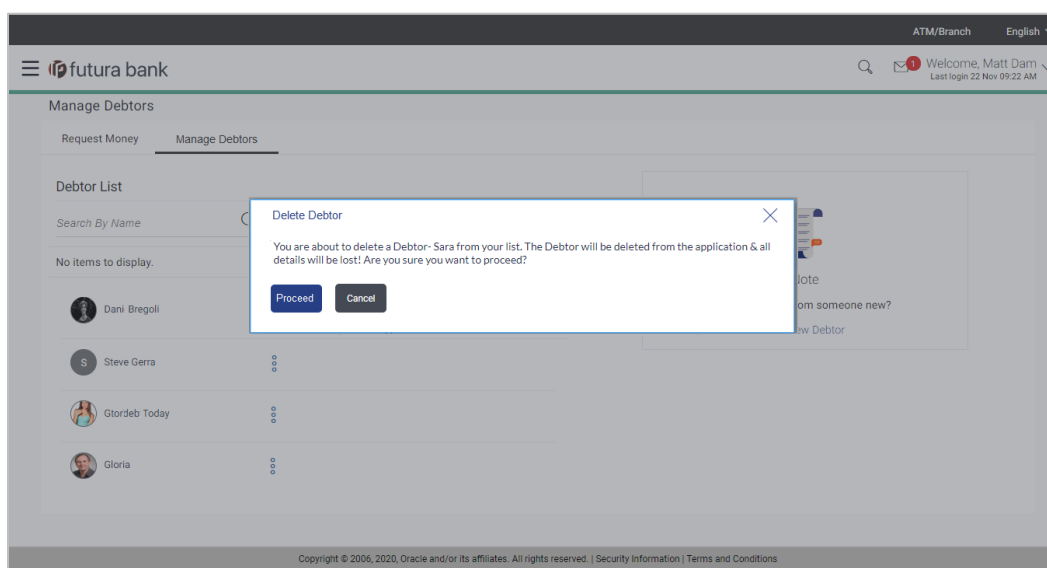
3. Click **Proceed** to proceed with the deletion request.
   OR
   Click **Cancel** to cancel the deletion process.

4. The success message of deletion appears.

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

Home

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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

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16.1 <u>Payment Status Inquiry – Summary</u>

Payment Status Inquiry
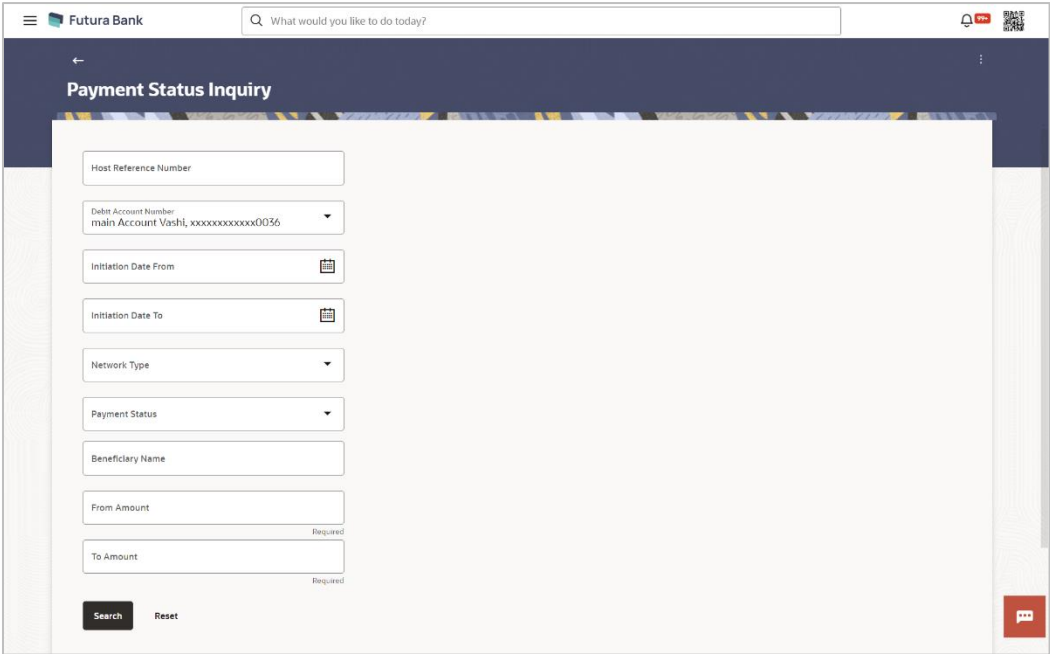
Field Description

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.

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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 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.

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.

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Payment Status Inquiry – Summary

Payment Status Inquiry – Filter

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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.

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Field Name	Description
Status	The current status of the payment transfer record.
	It could be:
	• In Progress
	• Processed
	• Future Dated
	• Cancelled
Action	The action that can be performed for that transaction by the user.
	The options are:
	• ⬚ 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 <u>Payment Status Inquiry – Details</u>

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.

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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

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.

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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:

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- 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 <u>Payment Cancellation</u>

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

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Payment Cancellation – International Transfer

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.

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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 <u>Payment Cloning</u>

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](#)

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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 backs 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 Numbe**r 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

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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

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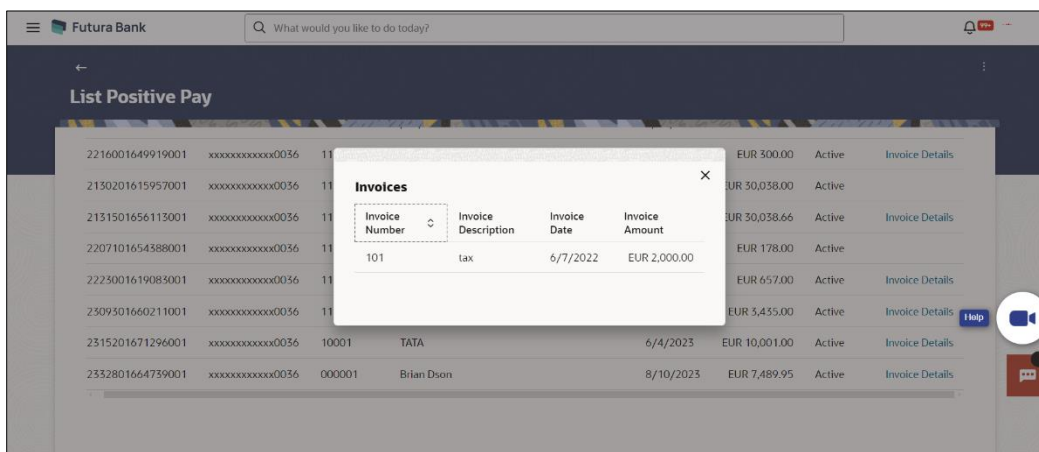
7. Click on the **Invoice Details** link under **Action** column to view the details. The **Invoices** popup appears along with the details.

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 Numbe**r 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.

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

Create Positive Pay

Field Description

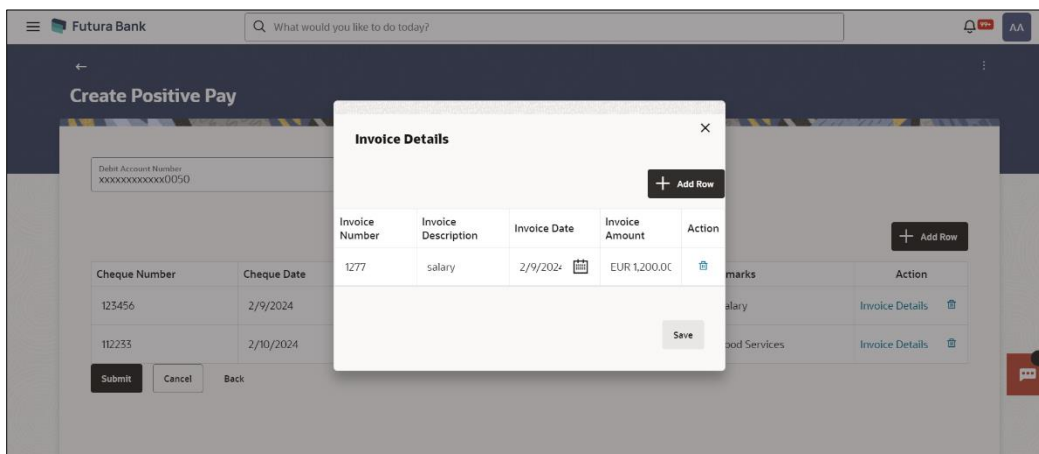| Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.
Cheque Number	The cheque number of the cheque to be issued to the beneficiary.
Cheque Date	The cheque issuance date.
Beneficiary Name	The beneficiary's name to whom 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.

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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.

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Positive Pay Confirmation screen

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

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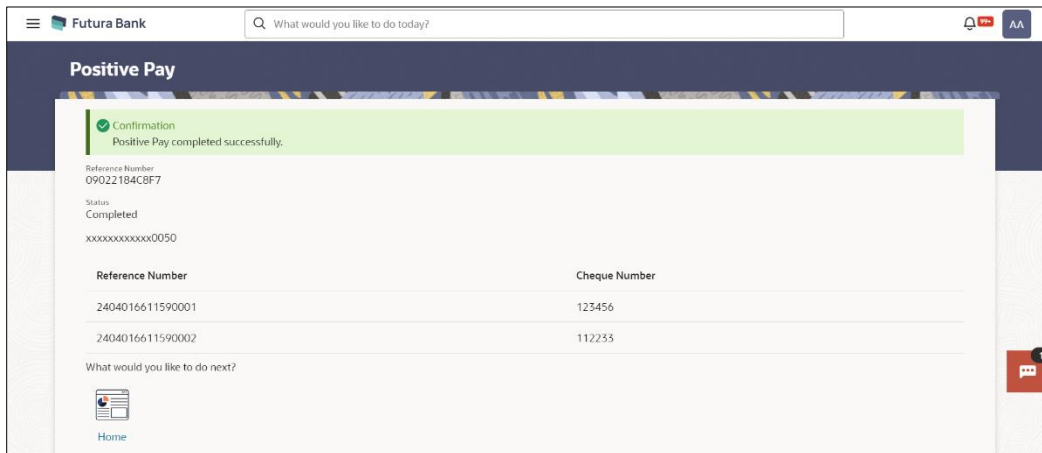
18. Favorites

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*

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18.1 <u>Favorites – Summary</u>

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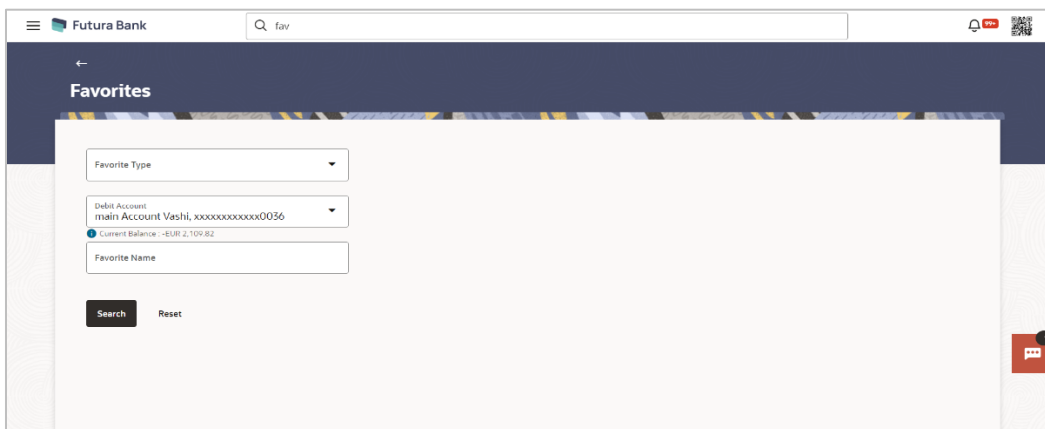
4. Click **Search** to search the favourites. All the favorite transactions appear as a list on the **Favorites Summary** screen.
   OR
   Click **Reset** to clear the entered data.

Favorites – Summary

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Field Description

Field Name	Description
Search Criteria	
Favorite Type	The favorite type by which you wish to search transaction. The options are: • 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: • 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: • 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.
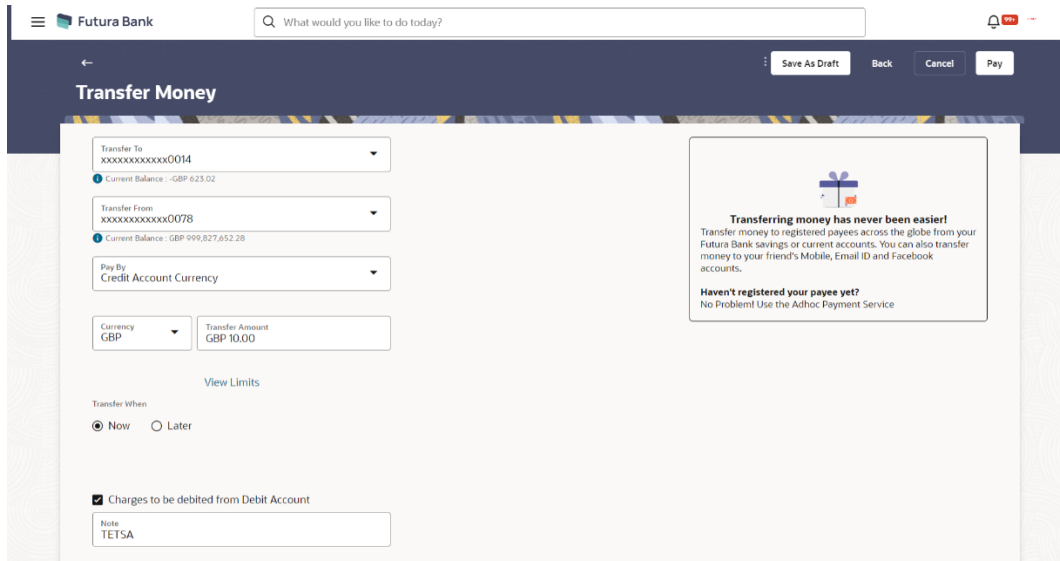
5. Click on the **Payee Name** link of the specific record to re-initiate transaction.

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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.

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18.2 <u>Remove Favorites</u>

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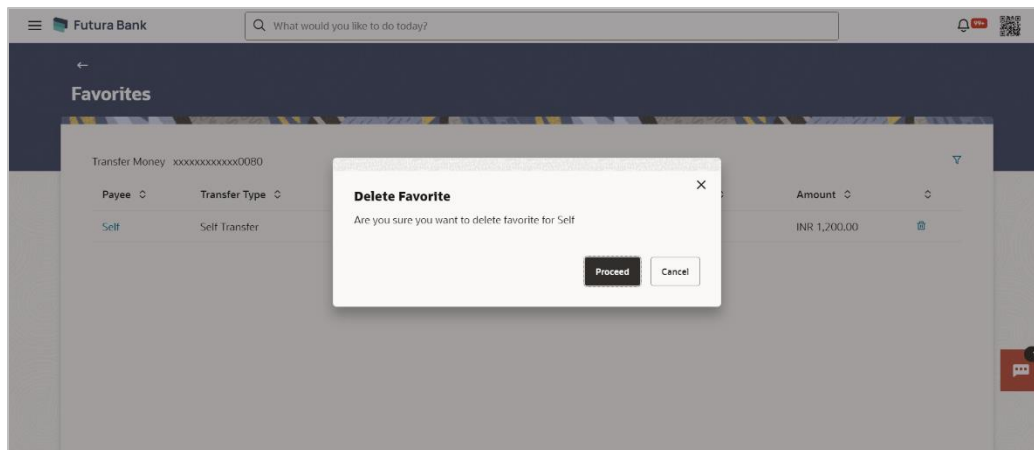
6. Click **Proceed** to proceed with the deletion request. The message confirming the removal of the transaction from the favorite list appears.
OR
Click **Cancel** to cancel the deletion process.

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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.

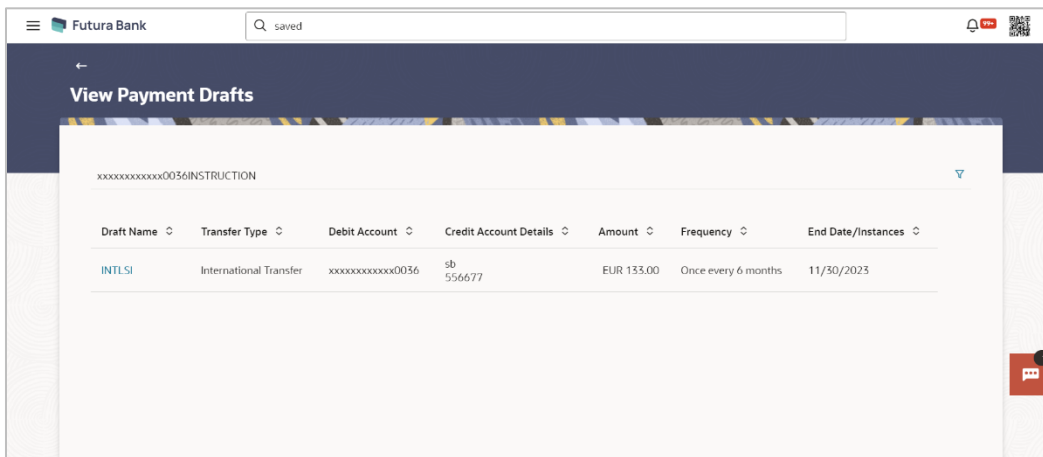**View Payments Drafts - Search Criteria**

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.

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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: • 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: • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Draft Name	The draft name by which you wish to search saved drafts.

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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

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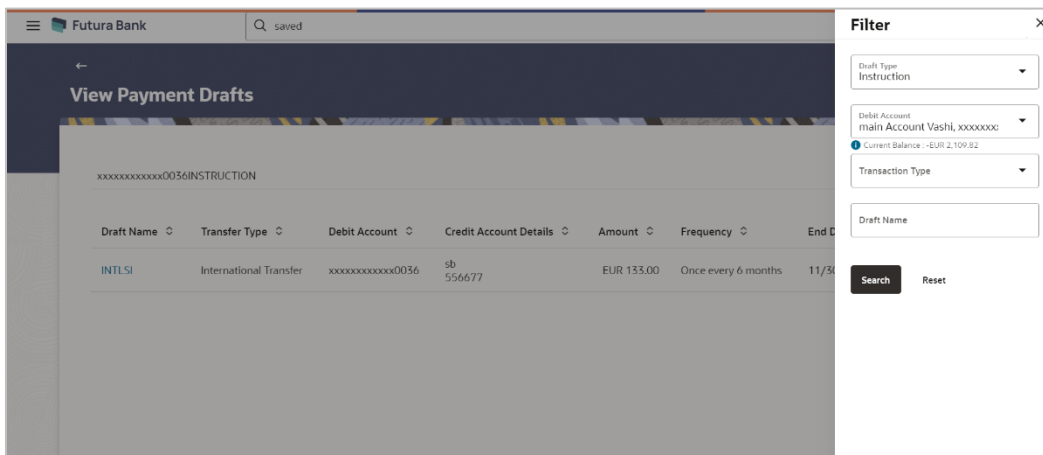
20. View Limits

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   ×

Channel

| Internet | ▼ |

Available Limits

💲   Amount   EUR 1.00 to EUR 9,999.00

ᵗᶦᵗ   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

Swift Lookup -search result

NCC Lookup

NCC Lookup -search result

Field Description

Field Name	Description
Pay Via	Network for payment.
	The options are:
	• Swift Code
	• NCC (National Clearing code)
	• Bank Details
	This field is enabled if **Yes** option is selected in the **Intermediary Bank** field.
	For more information on network payments, refer **Lookups** section.
Swift Code	

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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.

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Field Name	Description
City	The facility to search for the national clearing code by city.

NCC Lookup - Search Result

Field Name	Description
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.

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