

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

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ORACLE®

Small & Medium Business UPI Payments User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.7.1.0.0	Third Party System
1	UPI Transfers			
	Transfer to VPA Payee	NH	NH	✓
	Transfer to Domestic Account Payee	NH	NH	✓

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3. UPI Payments

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

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

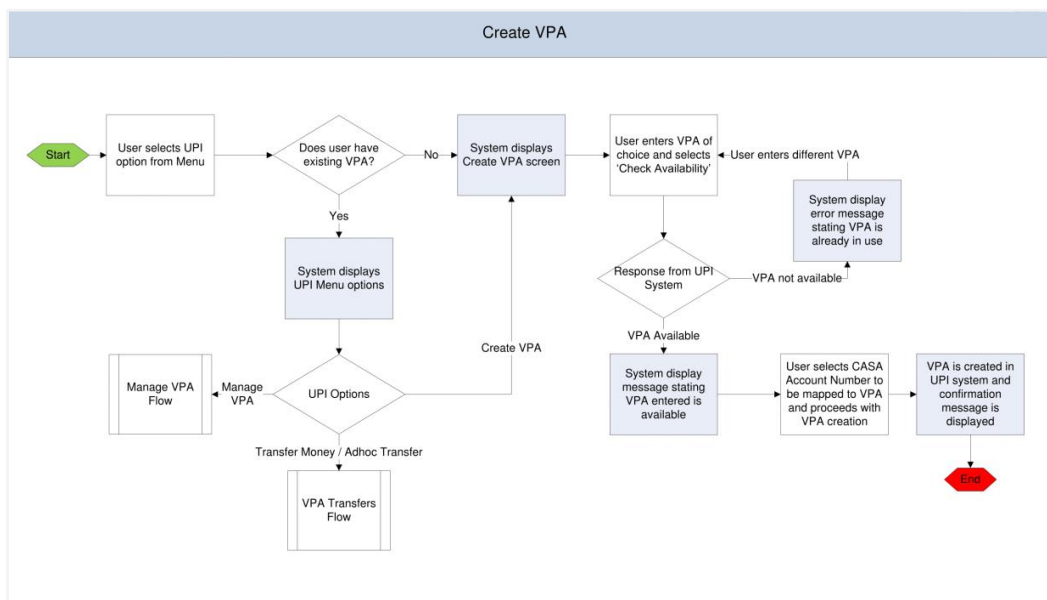
In order to transfer and receive funds through UPI, users need to create a Virtual Payment Address (VPA). A VPA is in the format of unique name@bankname and needs to be mapped to the user's current or savings account. This VPA can be used by others to transfer funds to the user. Hence, users need not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

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

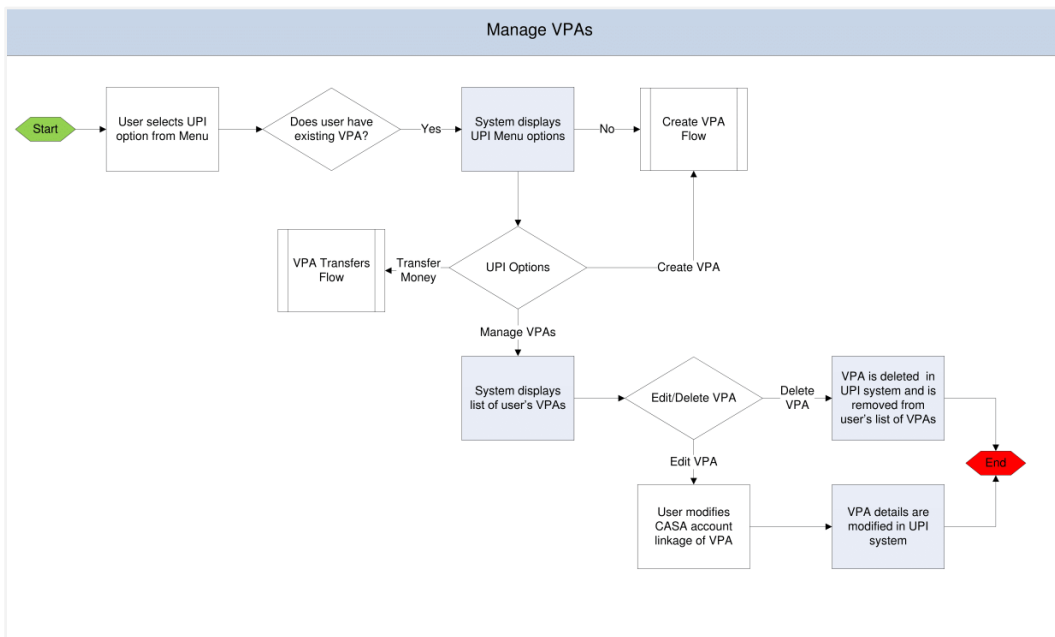
The Pending Request screen enables users to view requests that have been initiated towards their VPAs and to take action on these requests by either approving or rejecting them. This screen also enables users to view the requests initiated by them towards other VPAs, which are in pending state. The Transaction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

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

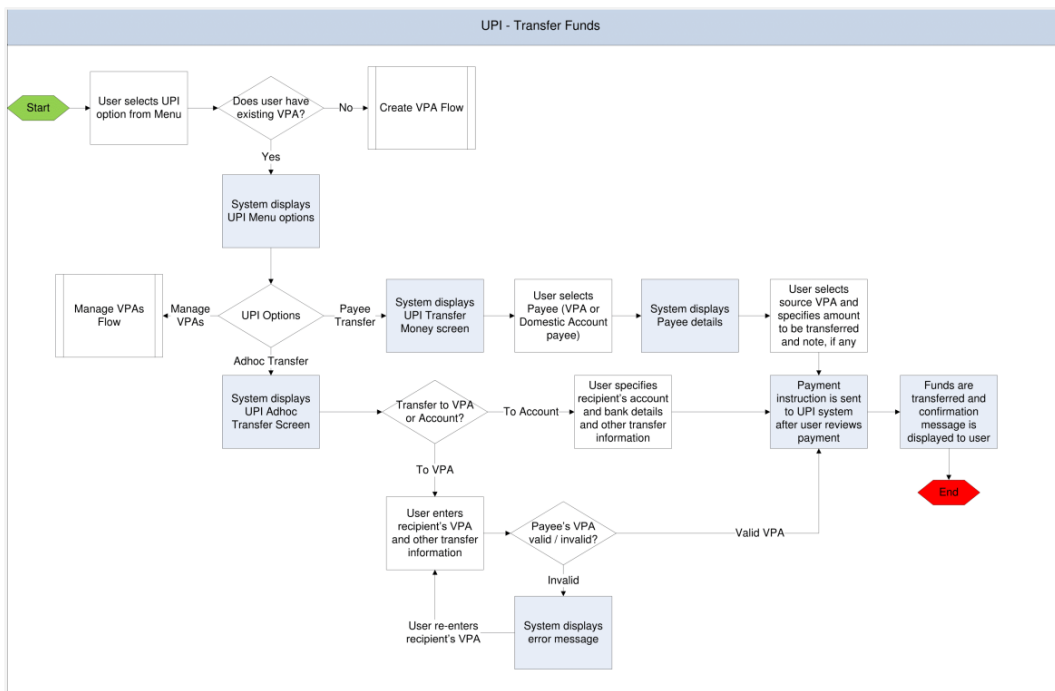
Workflow- VPA Creation



Workflow- VPA Maintenance (Edit & Delete)



Workflow- UPI Transfers



Features Supported in the Application

The following features are available as part of UPI Payments:

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

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4. UPI Transfers

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

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

4.1 Add Payee – VPA

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

How to reach here:

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

Add Payee

← VPA Payee

Payee Name
Tom Sampras

Payee VPA
Samdouza

Account Name
Zig Bank

Nick Name
TSA



Add Cancel

+

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified if the payee is a new payee. If the payee is being added under an existing payee group, the payee name will be displayed and cannot be modified.
Payee VPA	The payee's VPA as entered at the time of adhoc transfer initiation will be displayed and cannot be modified.
Account Name	The account name of the payee as derived from the UPI system at the time of adhoc transfer initiation will be displayed and cannot be modified.
Nickname	Specify a nickname to be assigned to the specific VPA of the payee for the purpose of easy identification.

To create a VPA payee:

1. If payee is being registered as a new payee:
 - a. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Nickname** field, enter a nickname to be assigned to the specific VPA of the payee.
3. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click  to navigate back to previous screen.
4. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to 'Dashboard'.
OR
Click  to navigate back to previous screen.
5. The success message appears along with the account details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Make a transfer** to initiate another transfer.

4.2 Add Payee – Domestic Account

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

How to reach here:

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

Add Payee

Field Description

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

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

To create a VPA payee:

1. If payee is being registered as a new payee:
 - a. In the **Payee Name** field, enter the name of the payee for identification.
2. In the **Nickname** field, enter a nickname to be assigned to the specific account of the payee.
3. Click **Add** to add a payee.
OR
Click **Cancel** to cancel the transaction. OR
Click ← against a VPA to navigate back to previous screen.
4. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to 'Dashboard'.
OR
Click ← to navigate back to previous screen.
5. The success message appears along with the account details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Make a transfer** to initiate another transfer.

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

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FAQs

1. What is UPI?

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

2. What is a VPA?

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

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