

Corporate Payments User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.4.0.0

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Corporate 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 22.2.4.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
1	Payments Widgets		
	Payments Quick Links Widget	NH	NH
2	Transfer Money		
	Own Accounts	✓	✓
	Internal Account	✓	✓
	India Domestic - NEFT	×	×
	India Domestic - RTGS	×	×
	India Domestic - IMPS	×	×
	SEPA - Credit Transfer	✓	×
	International Transfer	✓	✓
3	Adhoc Transfer		
	Internal Account	✓	✓
	India Domestic - NEFT	×	×
	India Domestic - RTGS	×	×
	India Domestic - IMPS	×	×

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
	International Transfer	✓	✓
4	Multiple Transfers		
	Internal Account	✓	✓
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA - Credit Transfer	✓	✗
	International Transfer	✓	✓
5	Manage Payees		
	Internal*	✓	✓
	India Domestic - NEFT*	✗	✗
	India Domestic - RTGS*	✗	✗
	India Domestic - IMPS*	✗	✗
	International Transfer*	✓	✓
	SEPA - Credit Transfer*	✓	✗
	Domestic Draft*	✓	✗
	International Draft*	✓	✗
6	Demand Draft		
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗
7	Adhoc Demand Draft		

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
	Domestic - Pay Now	✓	✗
	Domestic - Pay Later	✓	✗
	International - Pay Now	✓	✗
	International - Pay Later	✓	✗
8	Repeat Transfers		
	Own Accounts	✓	✗
	Internal Accounts	✓	✗
	India Domestic - NEFT	✗	✗
	India Domestic - RTGS	✗	✗
	India Domestic - IMPS	✗	✗
	SEPA	✓	✗
	SWIFT	✓	✗
9	Manage Debtors	✓	✗
10	Request Money	✓	✗
11	View Repeat Transfers		
	Own Account - Repeat Payment	✓	✗
	Internal Transfer - Repeat Payment	✓	✗
	India Domestic - NEFT - Repeat Payment	✗	✗
	India Domestic - RTGS - Repeat Payment	✗	✗
	India Domestic - IMPS - Repeat Payment	✗	✗
12	Inward Remittance Inquiry	✓	✗
13	Payment Status Inquiry	✓	✗
14	Payment Cancellation		

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.7.1.0.0	Oracle Banking Virtual Account Management 14.7.1.0.0
	Own Accounts	✓	✓
	Internal Account	✓	✓
	SWIFT	✓	x
15	Favorites	NH	NH

* Host integration is required only to validate information captured as part of payee details. Payee information is not stored in the host system.

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3. Payments

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

A Note on Domestic (Local) Payments:

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

For Domestic (Local) Payments, the base product of Oracle Banking Digital Experience supports some local payments out of the box as mentioned in the Transaction Host Integration Matrix. Therefore, often, 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.

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

Features Supported in the Application

Payment features supported in application includes:

- Favorite Transactions
- Payee Setup
- Repeat Transfer
- Make Single Payment
- Make Multiple Payments
- Adhoc Payment
- Demand Draft Issuance
- Payment Inquiries

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4. Manage Payees

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

The 'Manage Payee' feature enables users to register payees, view and delete the existing payees.

Payee Maintenance is provided for following payment transactions:

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

Payee Access Type:

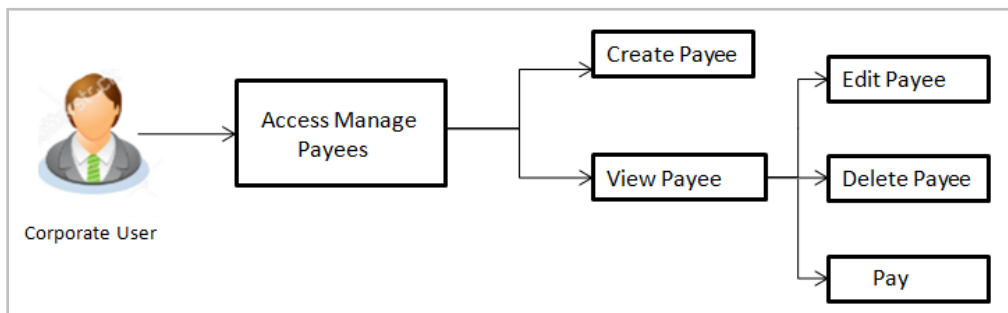
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- Public: A Payee marked as 'Public' is visible to all the users mapped to the Party ID's for which access is provided by the creator of the payee. These users can use the payee while initiating payments, modify or delete the payee.
- Private: A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can use such payees while initiating payment and modify or delete the private payees.

Pre-Requisites

- Transaction access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

Workflow



Features Supported in the application

Functions available on Payees are as follows:

- Create Payee
- View Payee
- Edit Payee
- Delete Payee

How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees

OR

Search Bar > Payees - Manage Payees

4.1 Payee Summary

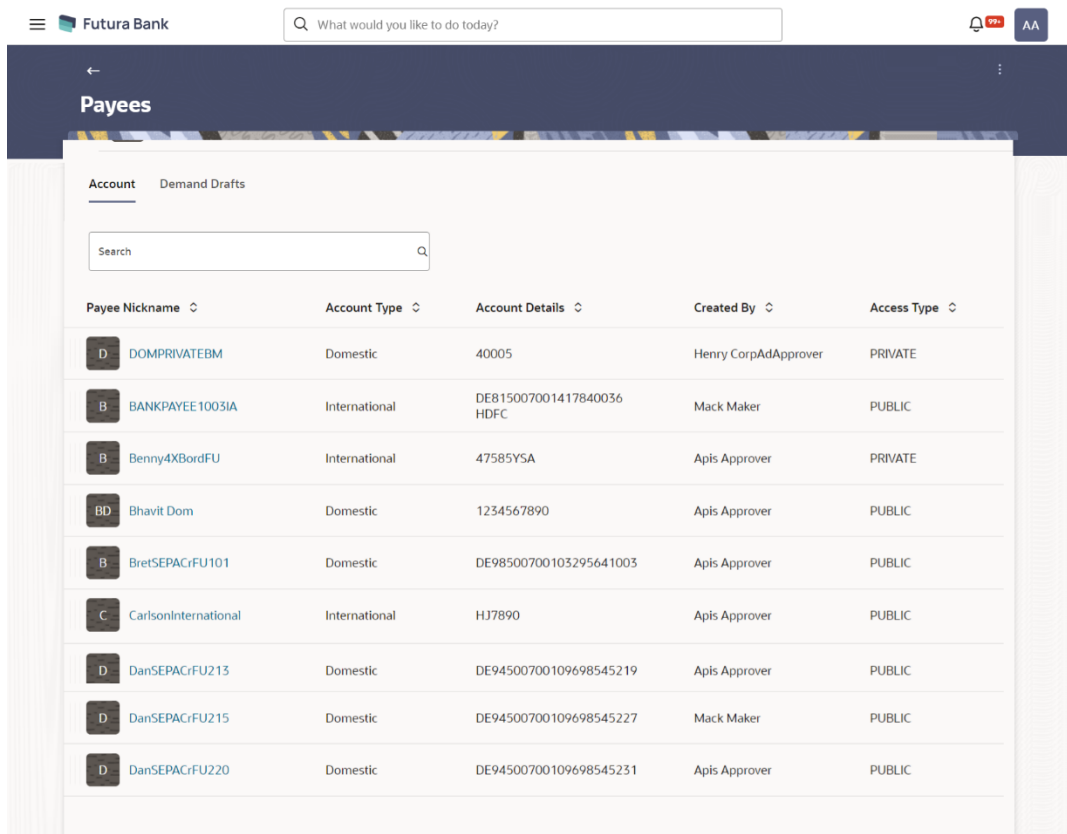
A summarized view of all the Payees created by the logged in user, along with the public payees created by other users and accessible by the Party of logged in user, are listed on the Payee Summary screen. A separate section is provided on the screen to view the 'Accounts' payees and 'Demand Drafts' payees. By default, all the accessible payees of logged in user for 'Accounts' are listed on the screen.

Users can search for a specific payee by entering the name of the payee in the search field provided. The user can view payee details by selecting the provided option and is also able to edit or delete a payee record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen.

To manage payees:

1. Click on the Account/ Demand Draft tab, respective **Payees** summary page appears. All the payees accessible to the logged in user are listed down by their names, photos (if uploaded) and other details defined at the time of payee creation.

Payees



Field Description

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

Payee Accounts

Below fields appears for Account type of payees.

Payee Nickname Displays the payee's photo along with the nickname of payee to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.

Account Type The type of account associated with the payee.


- Internal
- Domestic
- International

Account Details The details of the account associated with the payee.

Created By The name of the user who created the payee.

Field Name	Description
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private
Payee - Demand Drafts	
Below fields appears for a demand draft payee.	
Payee Nickname	Displays the payee's photo along with the nick name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	The type of draft. The values can be: <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	Draft favoring details.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private

1. Click on the **Payee Nickname** link whose details you wish to view. The **Payee Details** screen appears.
OR

In the **Search** field, enter a payee nickname and click  to search for a specific payee. The specific payee record appears.

OR

Click on the kebab menu to access other related transactions which are as follows:

- Add Account Payee
- Add Draft Payee
- Beneficiary user mapping

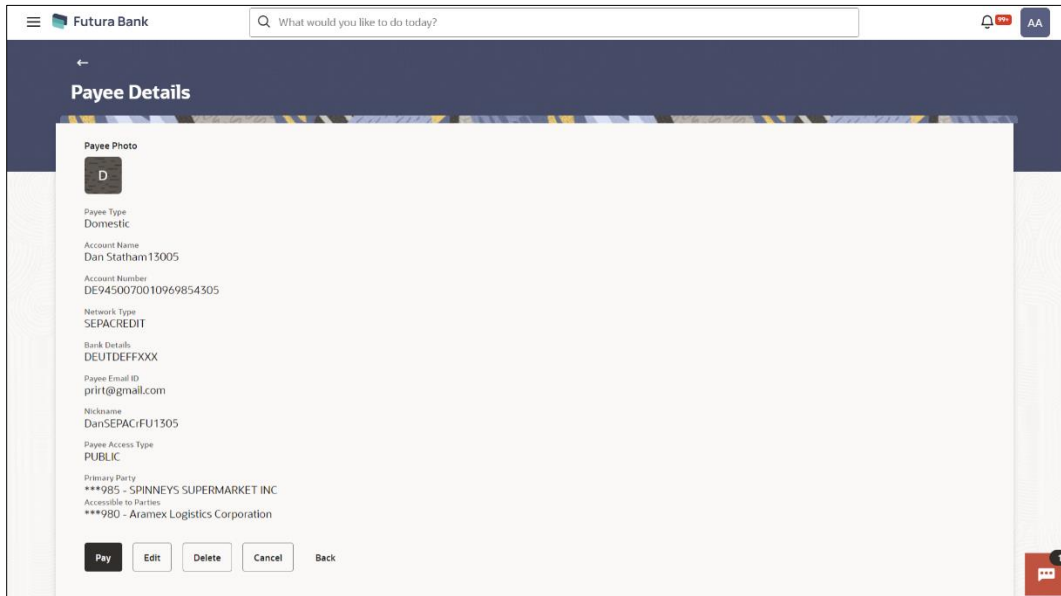
4.2 Payee Details

The user is able to view payee details by clicking on the hyperlink provided on the payee's name on the payee summary screen.

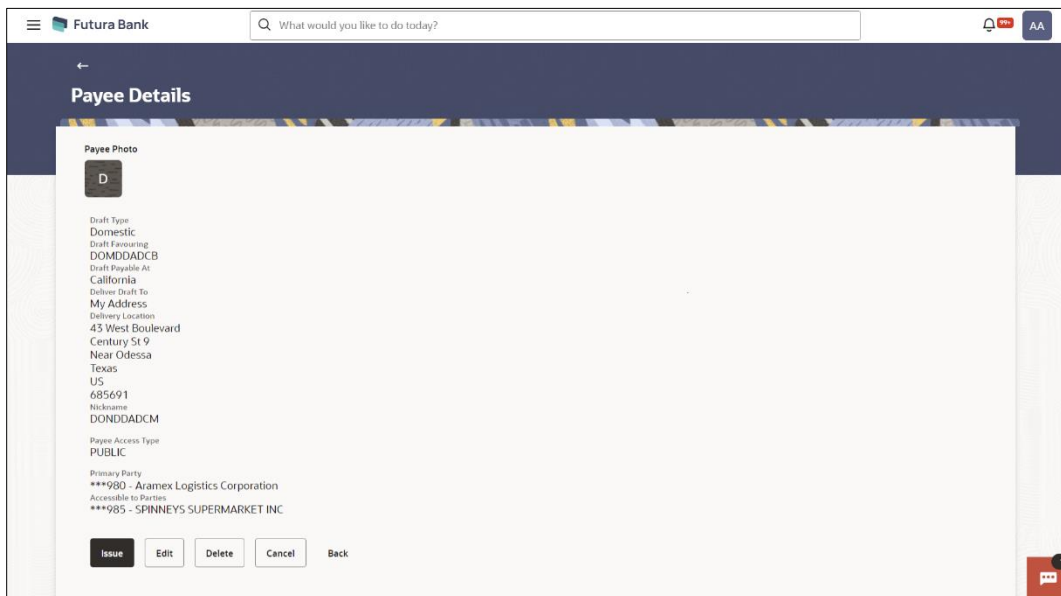
To view payee details:

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-Bank Account Payee



Payee Details-Demand Draft



Field Description

Field Name	Description
<p>The following fields appear if a bank account payee is being viewed.</p>	
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Payee Type	<p>The payee type can be one of the following</p> <ul style="list-style-type: none"> • Internal • Domestic • International
Account Name	The name of the payee as maintained in the bank account.
Account Number	The bank account number of the payee.
Network Type	<p>The name of the local payment network</p> <p>This field appears for International and Domestic type of payee.</p>
Bank Details	<p>Details such as bank name, bank code and address of the bank in which the payee's account is held.</p> <p>This field appears for Domestic and International type account payee.</p>
Intermediary Bank Details	<p>The details of the intermediary bank i.e. the name and address of the bank's branch appears.</p> <p>This field appears for International type of payee.</p>
Payee Details	<p>The address of the payee.</p> <p>This field appears if the details being viewed are that of an International payee.</p>
Payee Email ID	Email Id of the payee.
Nickname	The payee's nickname as defined at the time of payee creation.
Payee Access Type	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • Public • Private

Field Name	Description
Primary Party	The primary party associated to the user.
Accessible to Parties	<p>Accessible parties associated to the user.</p> <p>During the payee creation, a corporate user can define the parties within his/her GCIF to whom this payee will be accessible if the payee is public. The primary party users will always have access to the payee if it's Public.</p>
Payee Details - Demand Draft	
The following fields are applicable for Demand Draft payees.	
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Draft Type	<p>The type of draft.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	The name of the payee as it is to be printed on the draft.
Draft Payable at	<p>Displays the name of the city at which the draft is payable, if the Draft Type is Domestic.</p> <p>Displays the name of the city and country at which the draft is payable, if the Draft Type is International.</p>
Deliver Draft to	<p>The draft delivery preference as specified at the time of payee creation.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.
Nickname	Name of the payee for identification.
Payee Access Type	<p>The access type of the payee.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • Public • Private
Primary Party	The primary party associated to the user.

Field Name	Description
Accessible to Parties	Accessible parties associated to the user. During the payee creation, a corporate user can define the parties within his/her GCIF to whom this payee will be accessible if the payee is public. The primary party users will always have access to the payee if it's Public .

2. Click **Pay** to make a payment towards the payee. The user is directed to the **Transfer Money** page with the payee information prepopulated. This option is available if the details being viewed are that of an Account Payee.
OR
Click **Issue** to issue a demand draft towards the payee. The user is directed to the **Issue Demand Drafts** page with the payee information prepopulated. This option is available if the details being viewed are that of a Draft Payee.
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.

4.3.1 Edit Payee Details- Bank Account

As a part of the edit payee functionality, the user can edit the details of the payee.

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

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 – Internal Account Payee

Edit Payee Details

Payee Photo
 Upload Photo
 Max image size - 1000 KB
 File format - JPG and PNG

Payee Type
 Internal

Account Number

Confirm Account Number
 HELO250900021

Account Name
 INTERNAL_FUR18

Payee Email ID
 swati@oracl.com
 swat1@orale.com
 swat2@orcle.com
 swat3@ocle.com

Nickname
 FUR_INTERNAL19



Access Type
 Private Public

Primary Party
 ***980 - Aramex Logistics Corporation
[Select All Accessible Parties](#)
 Accessible to Parties
 ***531 - Columbia Pictures Incorporated X


Submit Cancel Back

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

Edit Payee Details – Domestic Account Payee

Futura Bank  

Edit Payee Details

Payee Photo
 Upload Photo
Max image size - 1000 KB.
File format - .JPG and .PNG

Payee Type
Domestic

Network Type: SEPA Credit

Account Number: DE98500700103295641003

Confirm Account Number: DE98500700103295641003

Account Name: Brett Ratner

Payee Email ID: brett217@yahoo.com
Add Email ID

BIC Code: DEUTDEFFXXX
Lookup BIC Code


Nickname: BrettSEPAcrFU101

Access Type
 Private Public

Primary Party
***980 - Aramex Logistics Corporation
Select All Accessible Parties

Accessible to Parties:
***985 - SPINNEYS SUPERMARKET INC X
***551 - Columbia Pictures Incorporated X

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



Edit Payee Details – International Account Payee

Payee Photo
 Upload Photo
 Max image size - 1000 KB.
 File format - .JPG and .PNG

Payee Type
 International

International

Account Number
RT167890

Confirm Account Number
RT167890

Account Name
Forrester Group

Address Line 1
67 HJ KL

Address Line 2
YI 88

City
Paris

Country
France

Payee Email ID
mcor1s@yahoo.com
[Add Email ID](#)

Pay Via
SWI

SWIFT code
CITIAEADXXX **Verify**

Lookup SWIFT code

Intermediary Bank
 Yes No

Nickname
Forr SWIFT

Access Type

Branch/Party
 ***980 - Aramex Logistics Corporation
[Select All Accessible Parties](#)

Accessible to Parties
 ***985 - SPINNEYS SUPERMARKET INC X

Submit **Cancel** **Back**

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

Field Description

Field Name	Description
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. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</p> </div>

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.

Payee Type	<p>The payee type can be one of the following:</p> <ul style="list-style-type: none"> • Internal • Domestic • International <p>This field is non-modifiable</p>
-------------------	--

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

Account Number	<p>The bank account number of the payee.</p> <p>This field is editable.</p>
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	<p>The name of the payee as maintained against the payee's account in the bank.</p> <p>This field is editable.</p>
Payee Email ID	<p>Email Id of the payee.</p> <p>This field is editable.</p>
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

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

Network Type	<p>The name of the local payment network.</p> <p>This field is editable.</p>
---------------------	--

Field Name	Description
Payee Account Type	<p>The type of payee account associated with the payee.</p> <p>This field is editable.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE <p>Note: This field is enabled only in Case of India NEFT, India RTGS, India IMPS transfers.</p>

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**

Address Line 1-2 The address of the payee.
These fields are editable.

City The city in which the payee resides.

Country The country in which the payee resides.

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.
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.

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.

Field Name	Description
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.
Access Type	The access type of the payee. This field is editable. The values can be: <ul style="list-style-type: none"> • Public • Private

Following fields are available for all payee types

Primary Party	The primary party associated to the user.
Accessible to Parties	Accessible parties associated to the user. During the payee creation, a corporate user can define the parties within his GCIF to whom this payee will be accessible if the payee is public. The primary party users will always have access to the payee if it's Public .

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

Note:

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

OR

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

4. If the **Payee Type** is **Internal**;
 - a. In the **Account Number** field, update 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, update the payee account name, if required.
 - d. In the **Nickname** field, update the payee's nickname, if required.
5. If the **Payee Type** is **Domestic**;
 - a. In the **Account Number** field, update the payee's account number, if required.
 - b. In the **Account Name** field, update the payee account name, if required.

- c. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required.
 - d. In the **BIC/IFSC Code** field, update the value of BIC/IFSC code, if required.
 - e. In the **Nickname** field, update the nickname of the payee, if required.
6. If the **Payee Type** is **International**;
- a. In the **Account Number** field, update the payee's account number, if required.
 - b. In the **Account Name** field, update the payee account name, if required.
 - c. In the **Address Line 1 and 2** fields, update the payee's address, if required.
 - d. In the **City** field, update the city in which the payee resides, if required.
 - e. From the **Country** list, update the country in which the payee resides, if required.
 - f. In the **Payee Email ID** field, update the payee email ID if required..
 - g. 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.

Note: If, while creating an international account payee, the user enters an account number and SWIFT code or NCC combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

- h. In the **Intermediary Bank** field select the desired option to select another bank for international transaction as an intermediary bank.
 - ii. If you select **Yes** in the **Intermediary Bank** field;
 - 1. 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.
7. In the **Nickname** field, enter the nickname to be assigned to the payee.
8. Update the fields as per the requirement.
9. In The **Access Type** field, click to change the payee access type, if required.
10. In the **Accessible To Parties** field, click and add the accessible parties associated to the user from the list.

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

4.3.2 Edit Payee Details –Demand Draft

Edit Payee Details - Domestic Demand Draft Payee

Transfer money faster than ever!
Transferring money towards payees is easy and quick.
Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.
The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.

Draft Type
DOMESTIC

Payee Photo
Upload Photo
Max image size - 1000 KB,
File format - .JPG and .PNG

Draft Favouring
BhavtSingh

Draft Payable At
INDIA

Branch Near Me My Address Other Address

City
INDIA

Branch Near Me
MUMBAI 98001
BANGALORE 2205
BANGALORE 2205
INDIA
INDIA

Nickname
BhavtNick

Access Type
Private Public

Primary Party
***980 - Aramex Logistics Corporation

Select All Accessible Parties

Accessible to Parties
***551 - Columbia Pictures Incorporated x

Submit Cancel Back

Edit Payee Details - International Draft Type Payee

Field Description

Field Name	Description
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.
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 Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.

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

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

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

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

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

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

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

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

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

- Postal Address
- Residential Address
- Office Address

Address Details The details of the selected address are displayed.

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

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

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

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

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

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

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

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

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

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

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

Address Type	The address at which the draft is to be delivered. This field is editable. The options are: <ul style="list-style-type: none"> • Work Address • Residential Address • Postal Address
---------------------	---

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

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

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.

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 at the time of creation appears. This field is editable.

Access Type The access type of the payee. This field is editable.

The values can be:

- Public
- Private

Following fields appear for all types of payees

Primary Party The primary party associated to the user.

Accessible to Parties Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible if the payee is public. The primary party users will always have access to the payee if it's **Public**.

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**;

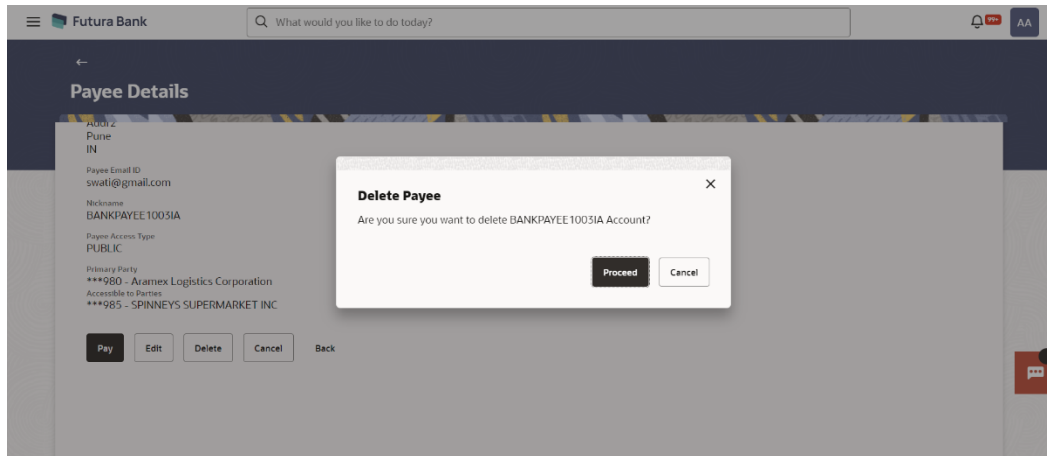
- a. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
 - b. Change corresponding fields pertaining to draft delivery based on selection in the **Delivery Location** field, if required.
 - c. Update the fields as per the requirement.
5. If payee transfer type is **International Demand Draft**
- a. From the **Draft Payable at Country** field, change the country at which the draft is payable, if required.
 - b. From the **City** field, change the city at which the draft is payable, if required.
 - c. In the **Delivery Location** field, change the delivery location of the draft by changing the selection, if required.
 - d. Change corresponding fields pertaining to draft delivery based on selection in the **Delivery Location** field, if required.
6. Click **Submit** to save the changes.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the payee summary screen.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
8. A success message appears along with Reference Number, Status and account details.
9. Click **Home** to navigate back to the 'Dashboard'.
OR
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

4.4 Delete Payee Account/ Demand Draft

To delete the payee:

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

Delete Payee



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

[Home](#)

5. Add Payee - Bank Account

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

Toggle menu > Menu > Payments > Payee > Add Account Payee

OR

Search Bar > Payees - Add Account Payee

To add new payee:

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

5.1 Add Bank Account Payee – Internal Account Transfer

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

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

Add Payee – Internal Account

The screenshot shows the 'Add Bank Account Payee' interface in the Futura Bank app. The form is titled 'Add Bank Account Payee' and includes the following sections:

- Payee Photo:** An 'Upload Photo' button with instructions: 'Max image size - 1000 KB. File format - .JPG and .PNG'.
- Account Type:** Three radio buttons: 'Internal' (selected), 'Domestic', and 'International'.
- Account Number:** A text input field containing '*****'.
- Confirm Account Number:** A text input field containing 'HELO253100010'.
- Account Name:** A text input field containing 'Samd'.
- Payee Email ID:** A text input field containing 'samd@example.com'.
- Add Email ID:** A text input field.
- Nickname:** A text input field containing 'SAMD'.
- Access Type:** Two radio buttons: 'Private' (selected) and 'Public'.
- Primary Party:** A text input field containing '***980 - Aramex Logistics Corporation'.
- Select All Accessible Parties:** A list of parties with checkboxes:
 - ***531 - Columbia Pictures Incorporated x
 - ***985 - SPINNEYS SUPERMARKET INC x
- Buttons:** 'Submit', 'Cancel', and 'Back' at the bottom.

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. Note: The maximum allowable image size is 1MB, and the accepted formats are JPG and PNG.
Account Type	Select Internal.
Account Number	Specify the account number of the payee.

Field Name	Description
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.
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 payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private
Primary Party	The primary party associated to the user.
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's Public .

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

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

OR

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

To create a payee for internal account transfer:

1. Select the **Payment Type** as **Internal**.
2. In the **Account Number** field, enter the payee's account number.
3. In the **Confirm Account Number** field, re-enter the payee's account number in this field.
4. In the **Account Name** field, enter the payee account name.
5. In the **Payee Email ID** field, enter the Email address of the payee.
6. In the **Nickname** field, enter the nickname to be assigned to the payee.

Note: If, while creating a payee, the user enters an account number or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

7. Select the appropriate **Access Type** for payee.
8. In the **Accessible To Parties** field, click and add the accessible parties associated to the user from the list.
9. 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.
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 a payment towards the payee. The user will be navigated to the Transfer Money screen.

5.2 Add Bank Account Payee - Domestic Account Transfer

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

Payee Photo
 Upload Photo
 Max image size - 1000 KB.
 File format - JPG and PNG

Internal **Domestic** International

Network Type
SEPA Credit

Account Number

Confirm Account Number
254511

Account Name
Sam Desouza

Payee Email ID
samd@example.com
[Add Email ID](#)

Bank Details
 GEBABEBXXX
 Banca Privada d'Andorra
 Andorra
[Reset BIC Code](#)

Nickname
samd

Access Type
 Private **Public**

Primary Party
 ***980 - Aramex Logistics Corporation
[Select All Accessible Parties](#)

Accessible to Parties
 ***551 - Columbia Pictures Incorporated x
 ***985 - SPINNEYS SUPERMARKET INC. x

Submit Cancel Back

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

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. <div style="border: 1px solid black; padding: 5px;"> Note: The maximum allowable image size is 1MB, and the accepted formats are JPG and PNG. </div>
Payee Type	Select Domestic.
Network Type	Select the local payment network.
Account Number	Specify the account number of the payee.

Field Name	Description
Confirm Account Number	Re-enter the account number as entered in the Account Number field so as to confirm the same.
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.
Payee Account Type (Only Applicable for India NEFT, India RTGS, India IMPS)	Select the type of account associated with the payee. The options are: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
BIC/IFSC Code	The user can specify the Bank Identification Code of the payee's account.
BIC/IFSC Code Look up Link	
The following search criteria is available if the Lookup BIC 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 details are displayed per record as search results arrived at based on the information defined in the search fields.	
Bank Name	Name of the bank.
Address	The complete address of the bank.

Field Name	Description
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.
Nickname	Specify a nickname to be assigned to the payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's Public .

Note:

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

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

OR

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

To create a payee for domestic account transfer:

1. In the **Account Type** field, select the **Domestic** option as type of account associated with the payee.
2. From the **Network Type list**, select the appropriate local payment network.
3. In the **Account Number** field, enter the payee's account number.
4. In the **Account Name** field, enter the payee account name.
5. From the **Payee Account Type** list, select the type of account associated with the payee to change the same, if required.
6. In the **BIC Code** field, enter the value of BIC code.
7. In the **Nickname** field, enter the nickname to be assigned to the payee.

Note: If, while creating a payee, the user enters an account number or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

8. Select the appropriate **Access Type** for payee.
9. In the **Accessible To Parties** field, click and add the accessible parties associated to the user from the list.

10. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
11. 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.
12. The success message appears along with the transaction reference number and payee details.
13. Click **Home** to navigate to the dashboard.
OR
Click **Pay Now** to initiate a payment towards the payee. The user will be navigated to the Transfer Money screen.

5.3 Add Bank Account Payee - International Account Transfer

An international fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. Hence, while adding a payee who holds an international account, the user is required to specify extensive details of the payee's account including the network code to be used to transfer money to the account as well as the details of the bank in which the account is held.

Add Payee - International Account

Payee Photo
 Upload Photo
 Max image size - 1000 KB,
 File format - .JPG and .PNG

Internal Domestic International

International

Account Number

Confirm Account Number
 123411

Account Name
 SamDesouza

Address Line 1
 12 Park Avenue

Address Line 2
 South Block

City
 London

Country
 United Kingdom

Payee Email ID
 samd@example.com

Add Email ID

Pay Via
 NCC Bank Details SWIFT Code

CITIAEADXXX
 CITIBANK N.A.
 KHALID IBN AL WALID STREET

Reset

Intermediary Bank
 Yes No

Nickname
 neild

Access Type
 Private Public

Primary Party
 ***980 - Aramex Logistics Corporation
 Select All Accessible Parties

Accessible to Parties
 ***531 - Columbia Pictures Incorporated X
 ***985 - SPINNEYS SUPERMARKET INC X

Submit Cancel Back

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

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>Note: The maximum allowable image size is 1MB, and the accepted formats are JPG and PNG.</p> </div>

Field Name	Description
Payee Type	Select International .
Account Number	Specify the account number of the payee.
Confirm Account Number	Re-enter the account number as entered in the Account Number field to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1- 2	Address of the payee.
City	City of the payee.
Country	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	Specify the network through which all transfers made towards the payee should be processed. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
SWIFT code Look up	
The following fields appear if the SWIFT Code option is selected in the Pay Via field.	
SWIFT Code value	Specify the SWIFT code /National Clearing code value of the payee's account.
Lookup SWIFT Code	Select this option 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 clicked.	
BIC 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.

Field Name	Description
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.
BIC Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
NCC Look up	
The following fields appear if the NCC option is selected in the Pay Via field.	
NCC	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 clicked.	
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	The names of banks as fetched on the basis of the search criteria specified.
Branch	The names of banks branch as fetched on the basis of the search criteria specified.

Field Name	Description
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
NCC Code	The NCC codes are listed as fetched on the basis of the search criteria.
The following fields appear if the Bank Details option is selected in the Pay Via field.	
Bank Name	Enter the name of the bank at which the payee's account is held.
Bank address	Enter the address of the bank's branch at which the payee's account is held.
Country	Select the country in which the payee's account is held.
City	Enter the name of the city in which the payee's account is held.
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
Intermediary Bank	The option to select another bank for international transaction as a intermediary bank. The options are: <ul style="list-style-type: none"> • Yes • No
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field is enabled if Yes option is selected in the Intermediary Bank field.</p>
SWIFT / National clearing code value	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup Swift Code	Link to search the SWIFT code.

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

NCC Lookup - Search Result

Bank Name	Name of the bank.
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Field Name	Description
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 payee for the purpose of easy identification.
Access Type	Specify the access type to be assigned to the payee. The options are: <ul style="list-style-type: none"> • Public • Private
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF and within his entity to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's Public .

To create a payee for international account transfer:

1. In the **Account Type** field, select the **International** option as type of account associated with the payee.

Note:

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

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

OR

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

2. In the **Payee Name** field, enter the name of the payee for identification.
3. Click 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 the **Change** to modify the uploaded payee photo.

OR

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

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 **Address Line 1-2** fields, enter the address of the payee.
8. In the **City** field, enter the name of the city to which the payee belongs.
9. In the **State** field, enter the name of the state to which the payee belongs.
10. In the **Country** field, enter the name of the country to which the payee belongs.
11. In the **Payee Email ID** field, enter the Email address of the payee
12. In the **Pay Via** field select the network for payment type.
 - a. 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.

Note: If, while creating an international account payee, the user enters an account number and SWIFT code or NCC combination or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

13. In the **Intermediary Bank** field select the desired option to select another bank for international transaction as an intermediary bank.
 - a. If you select **Yes** in the **Intermediary Bank** field;
 - i. In the **Pay Via** field select the network for payment type.
 1. 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.
14. In the **Nickname** field, enter the nickname to be assigned to the payee.
15. Select the appropriate **Access Type** for payee.
16. In the **Accessible To Parties** field, click and add the accessible parties associated to the user from the list.

17. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
18. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the **Add Payee** screen.
19. The success message appears along with the transaction reference number and payee details.
20. Click **Home** to navigate to the dashboard.
OR
Click **Pay Now** to initiate draft issuance to the added payee.

[. Home](#)

6. Add Payee - Demand Draft

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 center 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 Domestic Demand Draft transaction. A Demand Draft, unlike a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the draft not clearing. Application allows user to save the payee details of the draft through payee maintenance. Payees for demand drafts are of two types:

- Domestic Demand Draft
- International Demand Draft

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

- Branch Near Me – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.
- My address – 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

Toggle menu > Menu > Payments > Payee > Add Draft Payee

OR

Search Bar > Payees - Add Draft Payee

6.1 Add Payee – Domestic Demand Draft

A Domestic Draft payee is created 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.

To create a domestic draft payee:

1. The **Add Draft Payee** screen appears.
2. In the **Draft Type** field, select the option **Domestic**. The fields related to domestic demand draft appears.

Add Payee – Domestic Demand Draft

Add Demand Draft Payee

Draft Type
 Domestic International

Payee Photo
 Upload Photo
 Max image size - 1000 KB,
 File format - .JPG and .PNG

Draft Favouring
 SamDesouza

Draft Payable At
 INDIA

Branch Near Me My Address Other Address

City
 INDIA

Branch Near Me
 MUMBAI 98001

BANGALORE 2205
 BANGALORE 2205
 INDIA
 INDIA

Nickname
 Samd

Access Type
 Private Public

Primary Party
 ***980 - Aramex Logistics Corporation
[Select All Accessible Parties](#)

Accessible to Parties
 ***551 - Columbia Pictures Incorporated X
 ***985 - SPINNEYS SUPERMARKET INC X

Transfer money faster than ever!
 Transferring money towards payees is easy and quick.
 Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.
 The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.
Draft Type	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at City	The name of the city in which the draft is payable.

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

Field Name	Description
Zip Code	The zip code of the address at which the draft is to be delivered.
Nickname	Enter the nickname to be assigned to the payee.
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private
Primary Party	The primary party associated to the user.
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's Public .

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

4. Click 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.

5. In the **Draft Favouring** field, enter the name of the payee of the draft.

12. From the **Draft payable at City** list, select the name of the city at which the draft is to be payable.

13. 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 **Select Address** list, select the option of choice.

The complete address of user as maintained corresponding to the selected address appears.

c. If you select the **Other Address** option; 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.
14. In the **Nickname** field, enter the nickname to be assigned to the payee.
 15. Select the appropriate **Access Type** for payee.
 16. In the **Accessible To Parties** field, click and add the accessible parties associated to the user from the list.
 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.
 - OR
 - Click **Back** to return to the **Add Payee** screen.
 18. The success message appears along with the draft details.
 19. Click **Home** to navigate to the dashboard.
 - OR
 - Click **Pay Now** to initiate draft issuance to the added payee.

6.2 Add Payee – International Demand Draft

An International Draft payee is created to initiate a request to issue a draft which is payable at location outside the country. The user provides the payee details, the details of draft to be issued in favor of and the payable location.

To create an international demand draft payee:

1. The **Add Draft Payee** screen appears.
2. In the **Draft Type** field, select the option **International**. The fields related to international demand draft appears.

Add Payee - International Demand Draft

Field Description

Field Name	Description
Payee Name	Specify the name by which the payee is to be identified.
Upload Photo	Select this option to upload a photo against the payee.

Field Name	Description
Draft Type	Type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	Specify the name of the payee as it is to be printed on drafts issued towards the payee.
Draft Payable at Country	Select the country at which the drafts issued towards the payee are to be payable.
City	Specify the name of the city at which drafts issued towards the payee are to be payable.

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

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

Field Name	Description
Address Type	Select the address at which you want the draft to be delivered. The options are: <ul style="list-style-type: none"> • Office Address • Residential Address • Postal Address
Address Details	The details of the selected address are displayed.
The following section appears if you select the Other Address option as draft delivery location.	
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	The name of the state in which the draft is to be delivered.
Country	The country 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	Enter the nickname to be assigned to the payee.
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private
Primary Party	The primary party associated to the user.
Accessible to Parties	Accessible parties associated to the user. During payee creation a corporate user can define the parties within his GCIF to whom this payee will be accessible, if the payee is public. The primary party users will always have access to the payee if it's Public .

3. In the **Payee Name** field, enter the name of the payee for identification.
4. Click 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 the **Change** to modify the uploaded payee photo.

OR

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

5. In the **Draft Favouring** field, enter the name of the payee of the draft.
6. From the **Draft Payable at** list, select country at which drafts issued towards the payee are to be payable.
7. In the **City** field, enter the name of the city at which all drafts issued towards the payee are to be payable.
8. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select **My Address** option;
 - i. From the **Select Address** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.
 - b. If you select **Branch Near Me** option;
 - i. From the **City** list, select the city of the receiving branch.
 - ii. From the **Branch Near Me** list, select the receiving branch.
The complete address of selected branch appears.
 - c. If you select **Other Address** option; specify address at which the demand draft is to be delivered.
 - i. In the **Address Line 1-2** fields, enter the address of the payee.
 - ii. In the **City** field, enter the name of the city to which the payee belongs.
 - iii. In the **State** field, enter the name of the State to which the payee belongs.
 - iv. In the **Zip Code** field, enter the zip code of the city to which the payee belongs.
9. In the **Nickname** field, enter the nickname to be assigned to the payee.
10. Select the appropriate **Access Type** for payee.
11. In the **Accessible To Parties** field, click and add the accessible parties associated to the user from the list.
12. 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.

OR

Click **Back** to return to the **Add Payee** screen.
13. The success message appears along with the draft details.
14. Click **Home** to navigate to the dashboard.

OR

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

FAQ

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

Yes. You can choose to delete the payees that you no longer need.

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

After successfully adding a payee, you may proceed to transfer funds immediately or set a future date for the transaction to take place.

3. Who can access the payees created with access type as 'Private'?

Private payees can only be accessed by creator of the payee. Only creator of the payee can use such payees while initiating payment.

4. Who can access the payees created with access type as 'Public'?

Payee marked as 'Public' are visible to all the users mapped to the Party ID of the user which has been given access. All users of the party will be able to view and use these payees while initiating payments.

5. 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 with a same payee and are pending for further processing. In-flight transactions will continue to progress with the data with which the transaction was initiated.

[Home](#)

7. Transfer Money (Make Payment)

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

On selecting the option, 'Existing Payee', the user has to simply select a payee towards which the transfer is to take place. The user is not required to explicitly select the transfer type (internal, domestic or international) since this categorization is undertaken at the time of payee creation.

The kebab menu is provided to access other payment related transactions.

Prerequisites:

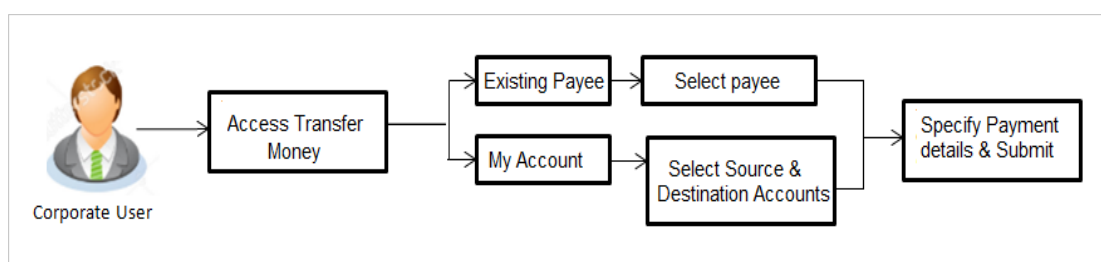
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee – Internal, Domestic and International transfers are supported and are triggered based on the payee and specific payee account selection.
- My Accounts – Users are able to transfer funds within their own accounts held in the bank.

Workflow



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

OR

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

Transfer Money - Existing Payee

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

Transfer Money

Transfer Type
 Existing Payee My Accounts

Payee
 INTERNALPUBLIC

INTERNALPUBLIC
 Account Number: HELO253000027
 Payee Type: INTERNAL
 Account Name: SB

Transfer From: XXXXXXXXXXXX0054
 Current Balance: GBP 1,037,677.21

Play By: Credit Account Currency

Currency: GBP | Transfer Amount: GBP 1,200.00

[View Limits](#)

Transfer When
 Now Later

Charges to be debited from Debit Account

Customer Reference Number: 23454

Note: Delivery charges

Compliance Questions

Pay **Cancel** **Back** **Save As Draft**

Transferring money has never been easier!
 Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts.

Haven't registered your payee yet?
 No Problem! Use the Adhoc Payment Service

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own accounts)
Existing Payee	
Following fields gets enabled if the Existing Payee option is selected in the Transfer Type field.	
Payee	Payee Details will come in the dropdown. Select the Payee to whom you wish to initiate a transfer. Search on Payee nick name is provided to search a payee from the payee dropdown 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.
Below fields are displayed as per payee type	
Account Number	The bank account number of the payee.
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> Internal Domestic International
Account Name	Displays the account name of the payee
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 Account Type is Domestic or International .
Network Type	Local payment network. Without selecting a Network Type, a BIC Code search will not work. This field appears if the Account Type is Domestic .

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

Field Name	Description
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. This field is appears only for International Payee.
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.
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.
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select Yes option from Transfer via Intermediary Bank field.
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.

Field Name	Description
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.
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.

Field Name	Description
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.
Compliance Questions	The questions appears in compliance popup for regulatory purpose to avoid frauds. This is a configurable field and displays only if configured for the implementation.
Select Network	Select the network. This field is appears only for Domestic Payee.
Customer Reference Number	The unique customer reference number for the transaction.
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. Enter the Payment details
4. 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.

5. 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.
6. A success message along with Reference Number, Status and account details appear on the confirmation page.
7. Click **Home** to navigate to the dashboard.
OR
Click **Add as Payee** to add new payee, system redirects to the **Add Bank Account Payee** screen.

7.2 Transfer Money - My Accounts

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

Note: The “**Send To Modify**” feature of approvals is supported for Self, Internal, SEPA and International Transfers.

How to reach here:

Toggle menu > Menu > Payments > Transfers > Transfers – Existing Payee > My Accounts
OR
Search Bar > Transfers - Transfers – Existing Payee > My Accounts
OR
*Access through the kebab menu of transactions available under the **Payments** module*

Transfer Money - My Accounts

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own accounts)
My Account	Following fields gets enabled if the My Account option is selected in the Transfer Type field.
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.

Field Name	Description
Transfer Amount	The amount to be transferred. This field is enabled if the Transfer Currency option is selected in the Pay By list.
Currency	The currency in which the transfer is to take place.
Debit Amount	The amount to be debited from the account. This field is enabled if the Debit Account Currency option is selected in the Pay By list.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer View Limits section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	The date on which the transfer is to take place. This field appears if the option Later is selected from the Transfer When list.
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 **Transfer 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;
 - b. From the **Account from which charges will be debited** list, select debit account to use for paying the charges.
8. In the **Note** field, specify a note or remarks.
9. Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
11. A success message along with Reference Number, Status and account details appear on the confirmation page.
12. Click **Home** to navigate to the dashboard.

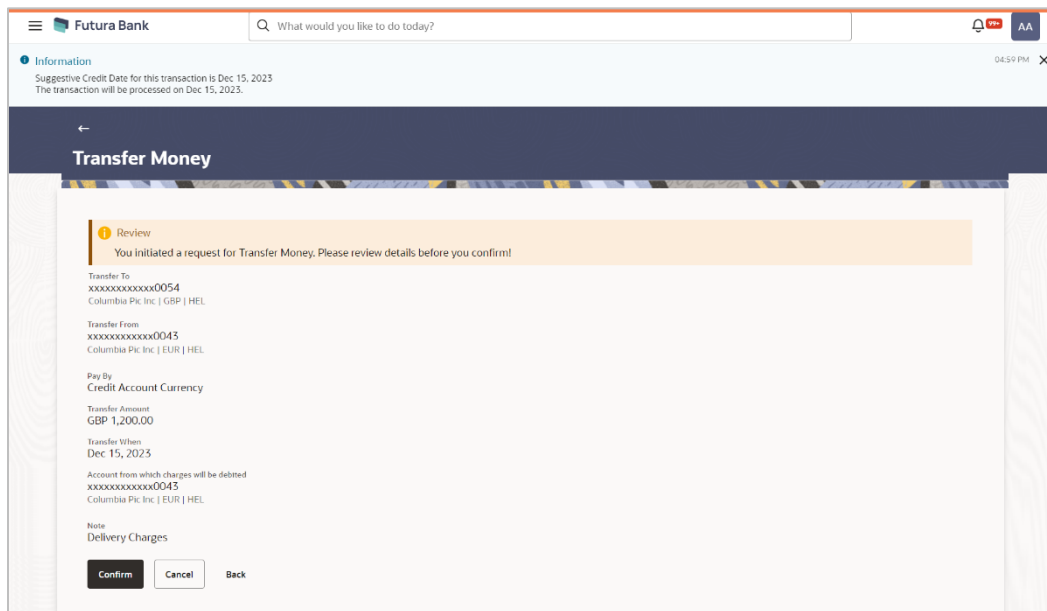
7.3 Suggestive Credit Value Date

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

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

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

Message with Suggestive Credit Value Date



7.4 International Low Value Payment

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

International Low Value Payment

Field Description

Field Name	Description
Payee	Payee Details will come in the dropdown. Select the Payee to whom you wish to initiate a 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.
Account Number	The bank account number of the payee.
Payee Type	Displays the payee type as International.
Account Name	Name of the payee as maintained in the bank account.
Payee Address	Address of the payee. This field appears if the Payee Type is International .
Network Type	Local payment network. Without selecting a Network Type, a BIC Code search will not work.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes.
Payee Email ID	Email Id of the payee.
Transfer From	Account from which money will be debited.
Currency	The currency in which the transfer is to take place. For International transfer, the user can select the currency from the list.
Amount	The amount to be transferred. This field is enabled if the Transfer Currency option is selected in the Pay By list.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	The date on which the transfer is to take place. This field appears if the option Later is selected from the Transfer When list.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. The options are: <ul style="list-style-type: none"> • Yes • No

Note: This field appears only for International Payee.

Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p>
Add Payment Details	Click on the link to add additional payment details.
Customer Reference Number	The unique customer reference number for the transaction.
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 **Customer Reference Number** field, enter the customer reference number for the transaction.
10. In the **Note** field, specify a note or remarks.
11. Click **Pay** to make a payment towards the payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen..
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 the previous screen.
13. A success message along with Reference Number, Status and account details appear on the confirmation page.
14. Click **Home** to navigate to the dashboard.

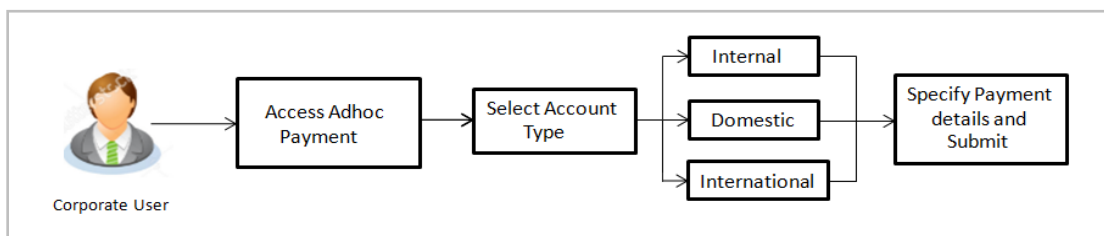
8. Transfers - Adhoc Payee

An adhoc transfer is one which 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, the user is required to specify all the details of the beneficiary including bank account details (depending on the type of transfer) along with transfer details while initiating an adhoc transfer. The kebab menu is provided to access other payment related transactions.

Pre-Requisites

- Transaction and account access is provided to the corporate user.
- Approval rules are set up for corporate user to perform the required actions.
- Transaction limits are assigned to the user to perform the transaction.

Workflow



Features Supported In the application

The following types of transactions are supported under Adhoc Payments

- 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

OR

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

8.1 Adhoc Payment – Internal Fund Transfer

An Internal Bank Account transfer is a transfer to an account which is maintained within the Bank.

Adhoc Payment – Internal Fund Transfer

Payment Type

Internal Domestic International

Account Number

Confirm Account Number
HELO25100010

Account Name
Sam desouza

Payee Email ID
samd@example.com

Add Email ID

Transfer From
XXXXXXXXXXXX0054

Current Balance - GBP 1,037,588.08

Pay By
Credit Account Currency

Currency
EUR

Transfer Amount
EUR 1,200.00

View Limits

Use Pre-existing Deal
 Use Pre-existing Deal

Transfer When
 Now Later

Charges to be debited from Debit Account

Customer Reference Number
52442

Note
Delivery charges

Compliance Questions ⓘ

Pay Cancel Back Save As Draft

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held both within the country and internationally.

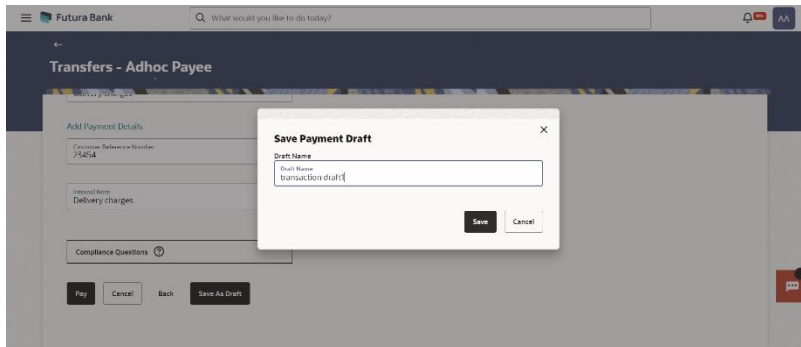
The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

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

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

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

Save As Draft



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

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

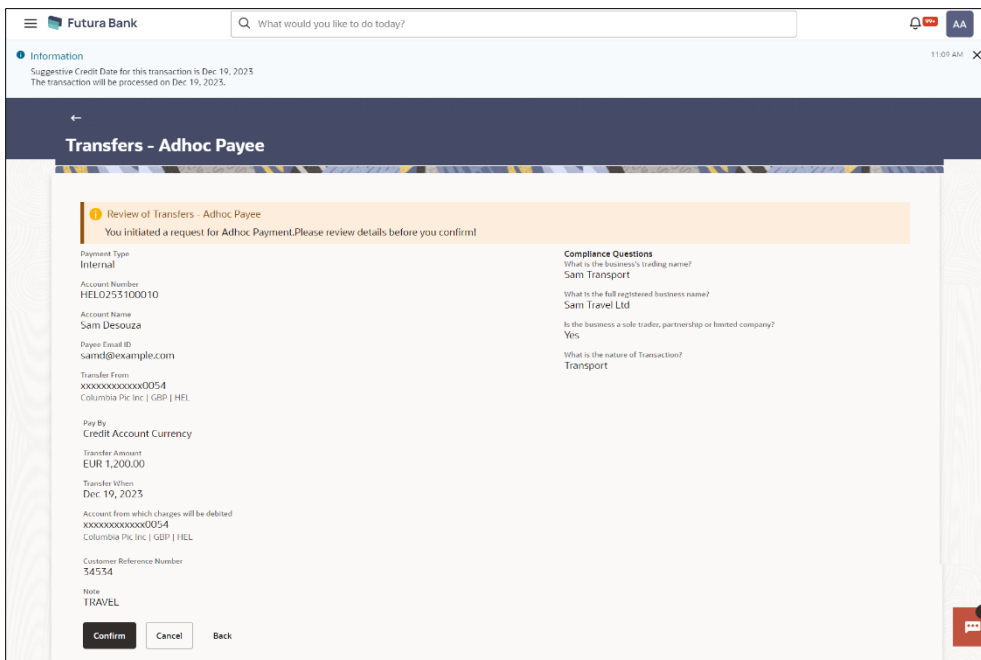
OR
Click **Pay** to make a payment towards the payee.

2. The **Review** screen appears. Verify the details, and click **Confirm**.

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

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

Review Screen



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.

8.2 Adhoc Payment – Domestic Fund Transfer

Adhoc Payment – Domestic Fund Transfer

Payment Type

Internal Domestic International

Network Type
SEPA Credit

Account Number

Confirm Account Number
254511

Account Name
Sam Desouza

Payee Email ID
samd@example.com
[Add Email ID](#)

Bank Details
GEBABEBBXXX
Banca Privada d'Andorra
Andorra
[Reset BIC Code](#)

Payment Purpose
Tickets

Transfer From
XXXXXXXXXXXX0054
Current Balance : GBP 1,037,588.08

Pay By
Transfer Currency

Currency
EUR

Transfer Amount
EUR 1,200.00

[View Limits](#)

Use Pre-existing Deal
 Use Pre-existing Deal

Transfer When
 Now Later

Charges to be debited from Debit Account

Payment Details
Tickets

[Add Payment Details](#)

Customer Reference Number
3453

Note
Air tickets

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

The data fields are almost the same as the ones seen in the **Transfer Money – Existing Payee (Domestic Account)** transaction. 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)

8.3 Adhoc Payment – International Fund Transfer

For International Transfers the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents. Once configured, the list will show up on the screen.

Note: There would be some operational and implementation effort required for document upload to work.

When the payment is submitted, the documents will be stored to a configured Document Store (DMS or DB or any other repository depending on the implementation). The document reference numbers will be passed to the back end payment processor along with the payment request.

Adhoc Payment – International Fund Transfer

The screenshot shows the 'Transfers - Adhoc Payee' interface in the Futura Bank app. The form is titled 'Transfers - Adhoc Payee' and has a search bar at the top. The main form area is divided into several sections:

- Payment Type:** Includes tabs for 'Internal', 'Domestic', and 'International'. The 'International' tab is selected.
- Account Information:** Fields for 'Account Number', 'Counter Account Number', and 'Account Name'.
- Address Information:** Fields for 'Address Line 1', 'Address Line 2', and 'City'.
- Country:** A dropdown menu showing 'United Kingdom'.
- Payee Email ID:** A field containing 'sam@sample.com'.
- Pay via:** Radio buttons for 'NCC', 'Bank Details', and 'SWIFT Code'. 'SWIFT Code' is selected.
- SWIFT Code:** A field containing 'CITIAEAD00X'.
- Payment Purpose:** A dropdown menu showing 'Salary'.
- Transfer From:** A dropdown menu showing 'XXXXXXXXXX0054'.
- Current Balance:** A field showing 'GBP 1,057,568.00'.
- Make By:** A dropdown menu for 'Transfer Currency'.
- Currency:** A dropdown menu showing 'EUR'.
- Transfer Amount:** A field showing 'EUR 2,500.00'.
- View Limits:** A link to view limits.
- Use Pre-existing Deal:** A checkbox for 'Use Pre-existing Deal'.
- Transfer When:** Radio buttons for 'Now' and 'Later'. 'Now' is selected.
- Correspondence Charges:** A dropdown menu showing 'Payee'.
- Transfer via Intermediary Bank:** Radio buttons for 'Yes' and 'No'. 'No' is selected.
- Payment Details:** A field showing 'salary'.
- Add Payment Details:** A field showing 'International Note: salary for June 2025'.
- Payment Reference Number:** A field showing '5054'.
- Compliance Questions:** A section with a question mark icon.

At the bottom of the form, there are buttons for 'Pay', 'Cancel', 'Back', and 'Save As Draft'.

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).

9. Issue Demand Drafts

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards payees. 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 by specifying details such as the amount for which the draft is to be drawn, the account from which the funds are to be debited as well as the date on which the draft is to be drawn.

A user can initiate a request for a Demand Draft using this transaction. All Demand Draft payees (Domestic and International Demand Draft payees) available to 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, to initiate the demand draft request. The kebab menu is provided to access other draft related transactions.

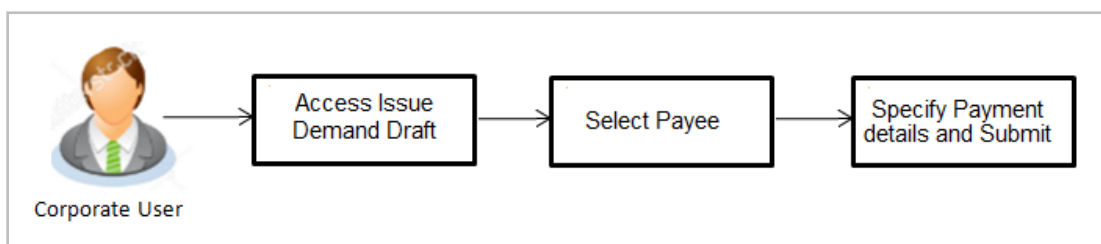
Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Required payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in the application

User can request for two types of drafts:

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



How to reach here:

Toggle menu > Payments > Demand Draft > Issue Demand Drafts

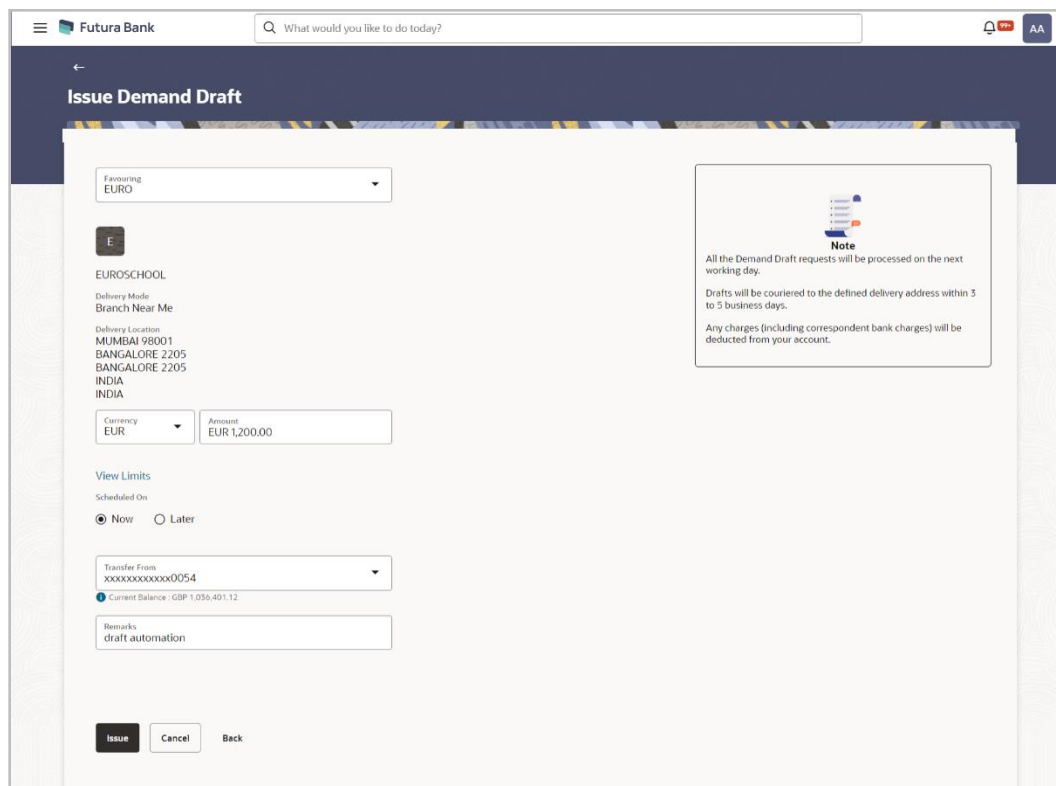
OR

Search bar > Demand Draft - Issue Demand Drafts

OR

Toggle menu > Payments > Demand Draft > Adhoc Demand Draft > Click on kebab menu > Issue Demand Drafts

Issue Demand Draft



Field Description

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

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

To issue a demand draft:

20. 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.

21. From the **Currency** list, select the preferred currency.
22. In the **Amount** field, enter the amount for which the draft needs to be issued.
23. 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.
- b. 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.
24. From the **Transfer From** list, select the account from which funds need to be drawn.
25. In the **Remark** field, specify a note or remarks.
26. 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.
27. The **Demand Draft - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR

- Click **Back** to navigate back to previous page..
28. The success message appears along with the transaction reference number, host reference number, status and draft details.
Click the **e-Receipt** link to download the e-receipt.
For more information refer the **e-Receipt** section in the ***Corporate Customer Services User Manual***.
29. 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 future dated demand draft issuance request?

You can initiate future dated demand draft issuance request using scheduling later option.

1. 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.

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

If the transaction amount is less or more than transaction limit set by the Bank, user cannot proceed to initiate demand draft issuance request.

3. Can I request for demand draft issuance a payee registered as my payee but Demand draft favouring name is different?

No, using this transaction, you can initiate a demand draft issuance request to existing payee and demand draft favouring details cannot be edited while initiating a request.

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

Once a transaction is marked as favorite it is displayed in customer's favorite list. Customer can directly initiate a transfer using favorite transactions; all the transaction details are displayed on screen auto populated. User can make required changes in the details and submit the transaction for processing.

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

Bank will operationally issue a draft and mail it to the address specified while maintaining a payee.

6. When can I generate an e-receipt?

The user can generate an E-receipt of the transaction, after transaction has been processed, in the Core Banking application.

[Home](#)

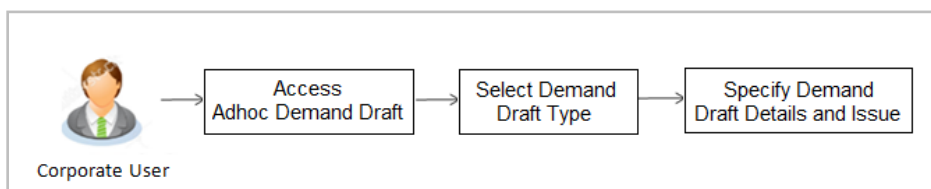
10. Adhoc Demand Draft

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

Once the request for the demand draft is initiated, the user can register the beneficiary as a payee by selecting the Add as Payee option provided on the confirm screen. The kebab menu is provided to access other draft related transactions.

Pre-Requisites

- Transaction and account access is provided to the corporate user.
- Transaction working window is maintained.
- Transaction limits are assigned to the 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

OR

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

Field Name	Description
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: <ul style="list-style-type: none"> • 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.
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.
<hr/> Note: Domestic demand drafts can be issued only in the local currency of the country. <hr/>	
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.

Field Name	Description
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer 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;
 - 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 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.
 - d. 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.
Click the **e-Receipt** link to download the e-receipt.
13. Click **Home** to go to the **Dashboard** screen.
OR
Click **Add as Payee?** to register the beneficiary as a payee.
The **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Note: For more information on payee creation, refer the **Add Payee-Demand Draft** section.

10.2 **Adhoc Demand Draft - International**

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

To initiate an adhoc international demand draft request:

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

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

Adhoc International Demand Draft

Futura Bank 🔔 AA

Adhoc Demand draft

Draft Type

Domestic International

Draft Favouring:

Draft payable at Country:

Draft payable at City:

Delivery Location

Branch Near Me My Address Other Address

City:

Branch-Near Me:

Unit 1
Block A
London
GREAT BRITAIN

Currency: Amount:

[View Limits](#)

Scheduled On:

Now Later

Transfer From:

Note:

Note

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

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

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

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

Field Description

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

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

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

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

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

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

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

The options are:

- Office Address
- Residence Address
- Postal Address

Address Details The details of the selected address are displayed.

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

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

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

- v. From the **City** list, select the city so as to filter the branches based on city of choice.
 - vi. 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.
- f. If you select the **My Address** option;
- vii. From the **Select Address** list, select the option of choice.
The complete address of the user as maintained corresponding to the selected address appears.
- g. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.
- viii. From the **Country** list, select the country in which the draft is to be delivered.
 - ix. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - x. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - xi. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - xii. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
18. From the **Currency** field, select the currency in which the draft is to be issued.
19. In the **Amount** field, enter the amount for which the draft needs to be issued.
20. 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.
- h. 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.
21. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.
22. In the **Note** field, specify a note or remarks, if required.
23. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
24. 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.
25. The success message appears, along with the reference number and draft details.
Click the **e-Receipt** link to download the e-receipt.
26. Click **Home** to go to the **Dashboard** screen.
OR
Click **Add as Payee?** to register the beneficiary as a payee.
The **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

[Home](#)

11. Multiple Transfers

The Multiple Transfers feature enables the corporate user 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 type's 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.

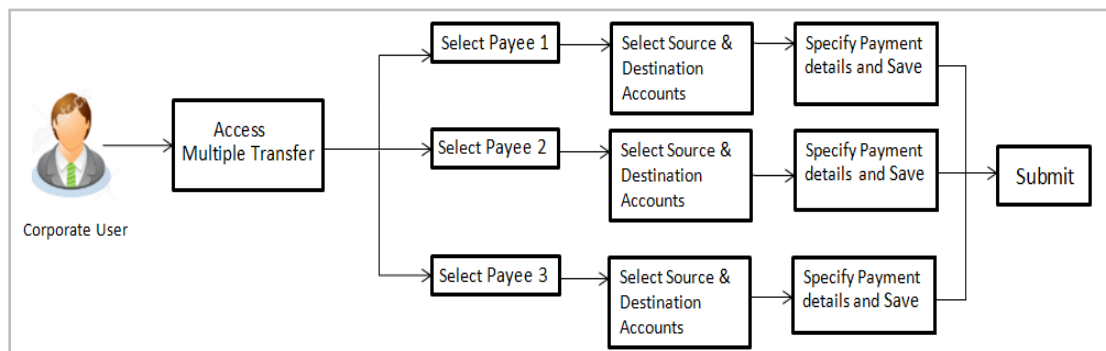
Prerequisites:

- Transaction and account access are provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in the application

- Multiple transfers allow the user to make payments
- To Existing Payees – by selecting registered payees

Workflow



How to reach here:

Toggle menu > Menu > Payments > Transfers > Multiple Transfers

OR

Search bar > Transfers - Multiple Transfers

OR

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

Multiple Transfers

Futura Bank 🔔 AA

Multiple Transfers

Payee 1

Payee
Benny4XBordFU

B Benny4XBordFU

Account Number: 47585Y5A
Account Name: Benny R
Payee Address: Ronn Square,Camp Tower 1,Barcelona,ES
Payee Email ID: Dom7512s@orac.com
Bank Details: CITIAEADXXX,CITIBANK N.A.,KHALID IBN AL WALID STREET

Payee Type: INTERNATIONAL

Transfer From: XXXXXXXXXXXX0054
Current Balance: GBP 1,037,677.21

Pay By: Transfer Currency

Currency: EUR | Transfer Amount: EUR 120.00

[View Limits](#)

Use Pre-existing Deal
 Use Pre-existing Deal

Transfer When
 Now Later

Correspondence Charges: Payee

Transfer via Intermediary Bank
 Yes No

Payment Purpose: Allowance

Payment Details: food allowance

Add Payment Details
Customer Reference Number: 35222
Internal Note: food allowance

Compliance Questions ⓘ

What are the benefits?
Paying multiple payees at once is easy with the Futura Bank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.
You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

The screenshot shows a payment form for 'Payee 2'. The payee is 'CarlsonInternational'. The account number is 'HJ7890' and the account name is 'Carlson'. The payee address is '17 HJNS 11, Stuttgart, AT'. The payee email ID is 'carlson@yahoo.com'. The bank details are 'CITIAEADXXX,CITIBANK N.A., KHALID IBN AL WALID STREET 100000, MORGAN STANLEY BANK, AV. MERITXELL, BO'. The transfer amount is 'EUR 1,240.00' and the currency is 'EUR'. The current balance is 'GBP 1,037,677.21'. The transfer is set to be made 'Now'. The payment purpose is 'Miscellaneous' and the payment details are 'Travel'. The customer reference number is '54622' and the internal note is 'travelling'. There are buttons for 'Save', 'Make a Copy & Save', 'Reset Fields', 'Submit', 'Cancel', and 'Back'.

Field Description

Field Name	Description
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.

Field Name	Description
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, account type, etc. will be displayed on the screen.
Account Number	On selecting the payee, the account number associated with the payee appears.
Payee Type	The type of account or transfer type 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.
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. <hr/> Note: Bank Details do not get displayed for Internal Payees <hr/>
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.
Currency	Select the currency in which the transfer is to take place. <hr/> Note: Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers. For International transfers, the user can select the currency from the list. <hr/>
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer <u>View Limits</u> section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date



Field Name	Description
Pay Via	Select the network through which the transfer is to take place. This field displays the networks available for payment, for domestic payments.
Transfer Date	The date on which the transfer is to take place. This field appears if the option Later is selected from the Transfer When list.
Correspondence Charges	The facility to select the party by whom transfer charges are to be borne. The options are: <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer This field appears against a record where the transfer is being made towards an international payee.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. <hr/> Note: This field appears only for International Payee. <hr/>
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select Yes option from Transfer via Intermediary Bank field.
SWIFT / National clearing code value	SWIFT code /National Clearing code value.
SWIFT code Look up	
Below fields appears if the SWIFT Code option is selected in Pay Via field.	
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code	SWIFT code value.

Field Name	Description
Bank Name	Bank name to search the SWIFT code.
Country	Country name to search the SWIFT code.
City	City name to search the SWIFT code.
SWIFT Code Lookup - Search Result	
Bank Name	Name of the bank.
Address	Displays complete address of the bank.
SWIFT Code	SWIFT code /National Clearing code value.
National clearing code Look up	
Below fields appears if the National clearing code option is selected in Pay Via field.	
Lookup National clearing code	Link to search the National clearing code.
NCC Type	NCC type of the bank branch.
NCC Code	NCC code of the bank branch.
Bank Name	Name of the bank.
City	City to which the bank belongs.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	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.

Field Name	Description
Bank address	Complete address of the bank.
Country	Country of the bank.
City	City to which the bank belongs.
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.
Customer Reference Number	The unique customer reference number for the transaction.
Note	Specify a note or remarks against the transfer.
Compliance Questions	The questions appears in compliance popup for regulatory purpose to avoid frauds.

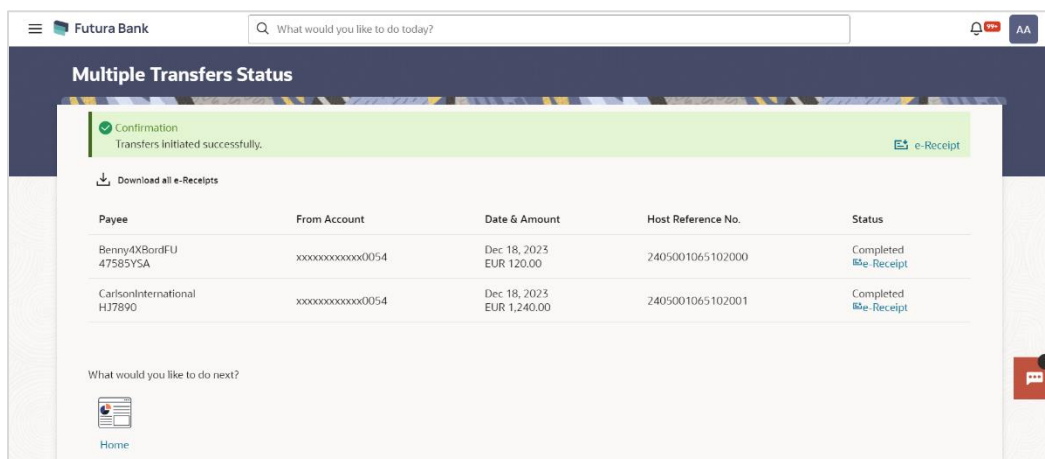
To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds. The payee details of the selected payee appear.
2. 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.
6. 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.
7. If the transfer type is **International**,
 - b. From the **Correspondence Charges** list, select the appropriate option.
 - c. In the **Transfer via Intermediary Bank** field, select the appropriate option.
 - d. 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.
 2. In the **Bank Address** field, enter the complete address of the bank.
 3. From the **Country** list, select the country of the bank.
 4. From the **City** list, select the city to which the bank belongs.
 - e. In the **Payment Details** field, enter the details of the fund transfer.
8. If you have selected **International** payee, select the appropriate remarks from the **Note** list.
 9. In the **Customer Reference Number** field, enter the customer reference number for the transaction.
 10. In the **Note** field, specify a note or remarks.
 11. Click in the **Compliance Questions** field, the system displays the overlay window. Add the answer the question and **Submit**. This field is enabled only for **Internal & Domestic** payee.
 12. 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.
 13. Repeat Steps 1 to 9 for Payee 2.
OR
Click **Add Another Payment** if you want to add another payment record.
 14. 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.
 15. 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.

16. 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.
17. The success message appears along with the status of transaction.
18. Click **Home** to navigate to the dashboard.
OR
Click **Click Here** to view the status of each transfer.
The **Multiple Transfer - Status** screen appears.

Multiple Transfers – Status



Field Description

Field Name	Description
Payee	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.
From Account	The source account from which the funds are transferred.
Date & Amount	The date of transfer along with the amount that is transferred towards the payee's account.
Host Reference Number	The unique number generated on completion of the transaction in the Core Banking application.
Status	The status of the transaction.
Action	The link to download the e-receipt of transaction.

Field Name	Description
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

19. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
OR
Click **Download all e-Receipts** link to download the e-receipts for all the transactions.

FAQ

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

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

2. 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.

[Home](#)

12. MT101 Bilateral Agreement

The MT101 module facilitates the transfer of funds, domestically and/or internationally by sending SWIFT MT101 instruction to the user's bank. A bank can play one of 2 possible roles in an MT101 instruction:

- Executing Bank
- Forwarding Bank

Executing Bank Agreement

In this role, the MT101 instruction ends at the bank and it in turn leads the bank to initiate a payment (either a SWIFT or a local payment or an internal transfer).

For this case, the bank needs to have an agreement in place with the sender bank.

12.1 Inbound Agreement

A corporate user can define the debit accounts for which the agreement is to be in place and also the sender banks from whom instructions can be accepted for execution purposes.

The agreement will have a time period defined during which it will be treated as a valid agreement.

The agreements initiated from OBDX will be stored in OBPM and therefore will be effective for incoming MT101 transactions that hit OBPM for the executing bank scenario.

How to reach here:

Toggle menu > Menu > Payments > MT101 Bilateral Agreement > Inbound Agreement
OR

Search bar > MT101 Bilateral Agreement - Inbound Agreement

Inbound Agreement

Party ID : ***980
Party Name : Aramex Logistics Corporation

Start Date: 5/2/2024 End Date: 5/31/2024

Cut Off Hour: 5 Cut Off Minute: 20

Allowed Accounts

Header Check Box	Account Number	Currency	Limit
<input checked="" type="checkbox"/>	xxxxxxxxxxxx0046	EUR	Limit
<input type="checkbox"/>	xxxxxxxxxxxx0024	EUR	Limit
<input checked="" type="checkbox"/>	xxxxxxxxxxxx0013	GBP	Limit
<input type="checkbox"/>	xxxxxxxxxxxx0035	EUR	Limit
<input type="checkbox"/>	xxxxxxxxxxxx0072	USD	Limit
<input type="checkbox"/>	xxxxxxxxxxxx0094	EUR	Limit

Allowed Senders [+ Add Row](#)

Institution Code	Institution Name
BOMLAEADXXX	MASHREQBANK PSC


Submit Cancel Back

Field Description



Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Start Date	The Start Date of the agreement.
End Date	The End Date of the agreement.
Cut Off Hour	Provide the Cutoff hour for the agreement.
Cut Off Minute	Provide the Cutoff minute for the agreement.
Allowed Accounts	Select all the accounts for which Inbound agreement is applicable.
Account Number	Displays all the accounts applicable to the party. User can select the accounts for which Inbound Agreement is required.
Currency	Displays currency for each account.

Field Name	Description
Limit	Displays limit maintained (if any) for each account
Allowed Senders	
Institution Code	The BIC code of the allowed sending institution.
Institution Name	Displays the institution name of the sender.

To define inbound agreement:

20. From the **Start Date** date picker list, select the start Date of the agreement.
21. From the **End Date** date picker list, select the end Date of the agreement.
22. In the **Cut Off Hour** field, enter the cut off hour.
23. In the **Cut Off Minute** field, enter the cut off minute.
24. Under the **Account Number** column, select the checkbox(es) against the accounts for which Inbound Agreement is required.
25. In the **Institution Code** field, enter the BIC code of the allowed sending institution, and click on the  icon. The system displays the **Search Swift Code** popup window, where user can search by BIC Code & Country or Bank Name & Country. Click **Search**, system displays the institution name of the sender.

Note:

- 1) Click on the  icon to search Institution code.
 - 2) Click on the **+ Add Row** to add a new detail record.
 - 3) Click on the  icon to delete the record.
-
26. Click **Submit** to submit the details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous page.
 27. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
 28. The success message inbound agreement creation appears along with the transfer reference number, and Status.
 29. Click **OK**.

12.2 Outbound Agreement

This option allows corporate user to define the bilateral agreement in the outward leg of an MT101 instruction, when the bank is playing the role of a forwarding bank.

How to reach here:

Toggle menu > Menu > Payments > MT101 Bilateral Agreement > Outbound Agreement
OR
Search bar > MT101 Bilateral Agreement - Outbound Agreement


Outbound Agreement

Field Description



Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Start Date	The start date of the outbound agreement.
End Date	The end date of the outbound agreement.
Receiver Code	The BIC code of the receiver's bank. For more information, refer Lookups section.
	<hr/> Note: Click Lookup Swift Code to search the Receiver Bank based on the BIC Code. Click Reset to change the Receiver bank. <hr/>
Receiver Bank Name	Displays the receiver bank name. This field gets displayed on entering Receiver BIC Code .


Field Name	Description
Charge Account Number	The account from which charges will be deducted.
External Account Validation Required	Option to specify whether external account validation is required or not. The options are: <ul style="list-style-type: none"> • Yes • No
Sender Validation Required	Option to specify whether sender validation is required or not. The options are: <ul style="list-style-type: none"> • Yes • No
<p>The Allowed Senders section is enabled if the Yes option is selected in the Sender Validation Required drop-down list.</p> <p>Allowed Senders</p>	
Institution Code	The BIC code of the allowed sending institution.
Institution Name	Displays the Institution name of the sender.

To define outbound agreement:

1. From the **Start Date** date picker list, select the appropriate start date of the outbound agreement.
2. From the **End Date** date picker list, select the appropriate end date of the outbound agreement.
3. In the **Receiver Code**, enter the BIC code of the receiver's bank, and click on the  icon.. The system displays the **Search Swift Code** popup window, where user can search by BIC Code & Country or Bank Name & Country. Click **Search**, system displays the receiver name of the sender.



Note:

- 1) Click on the  icon to search Receiver code.
 - 2) Click on the **+ Add Row** to add a new detail record.
 - 3) Click on the  icon to delete the record.
-
4. From the **Charge Account Number** list, select the account from which charges will be deducted.
 5. From the **External Account Validation Required** list, select the option to specify whether external account validation is required or not.

6. From the **Senders Validation Required** list, select the option to whether sender validation is required or not.
 - f. If you select **Yes** option;
 - iv. In the **Institution Code** field, enter the BIC code of the allowed sending institution, and click on the  icon..

The system displays the **Search Swift Code** popup window, where user can search by BIC Code & Country or Bank Name & Country.
Click **Search**, system displays the institution name of the sender.

Note:

 - 1) Click on the  icon to search Institution code.
 - 2) Click on the **+ Add Row** to add a new detail record.
 - 3) Click on the  icon to delete the record.
7. Click **Submit** to submit the details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous page.
30. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
31. The success message of outbound agreement creation appears along with the transfer reference number, and Status.
32. Click **OK**.

12.3 Inbound Agreement Inquiry

Using this option user can list the existing inbound agreements.

How to reach here:

Toggle menu > Menu > Payments > MT101 Bilateral Agreement > Inbound Agreement Inquiry

OR

Search bar > MT101 Bilateral Agreement - Inbound Agreement Inquiry

OR

*Access through the kebab menu of transactions available under the **Payments Inquires***

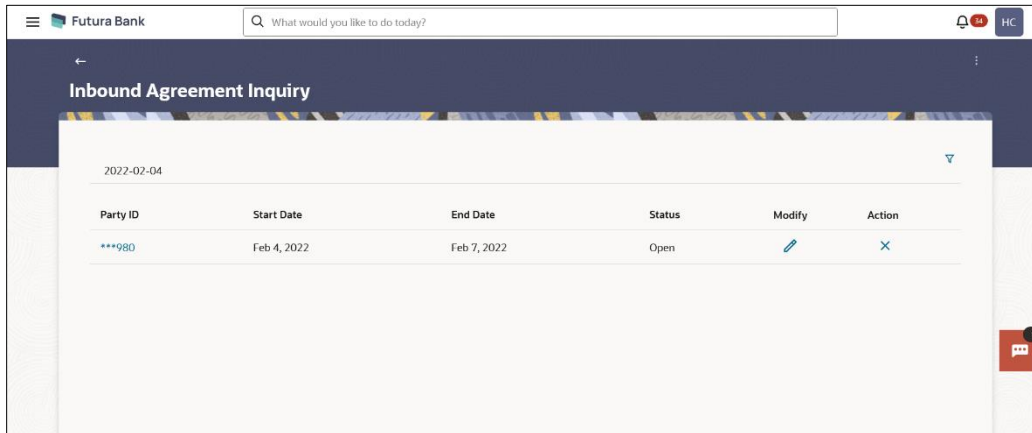
To view the inbound agreements:

8. From the **Start Date** date picker list, select the appropriate start date of the inbound agreement.
9. From the **Record Status** list, select the status of the inbound agreement by which you wish to search.
10. Click **Search** to view the list of inbound agreement remittance. Based on the defined criteria the search result appears.
OR
Click **Reset** to clear the details entered.
OR
Click **Cancel** to cancel the transaction.

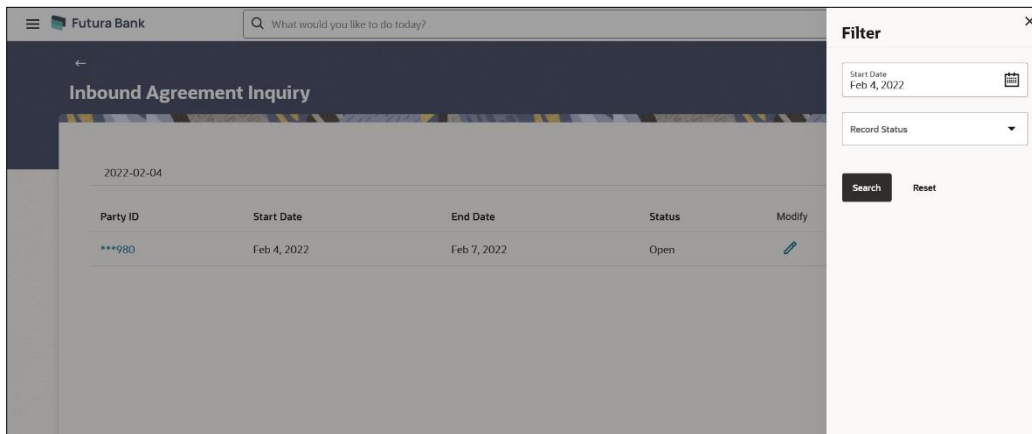
Inbound Agreement Inquiry- Search Criteria

The screenshot displays the 'Inbound Agreement Inquiry' search interface within the Futura Bank system. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below this, the page title 'Inbound Agreement Inquiry' is shown. The main search area includes a 'Start Date' field with a calendar icon, a 'Record Status' dropdown menu, and two buttons: 'Search' and 'Reset'. A notification icon with the number '1' is visible in the bottom right corner.

Inbound Agreement Inquiry- Summary



Inbound Agreement Inquiry- Filter Criteria



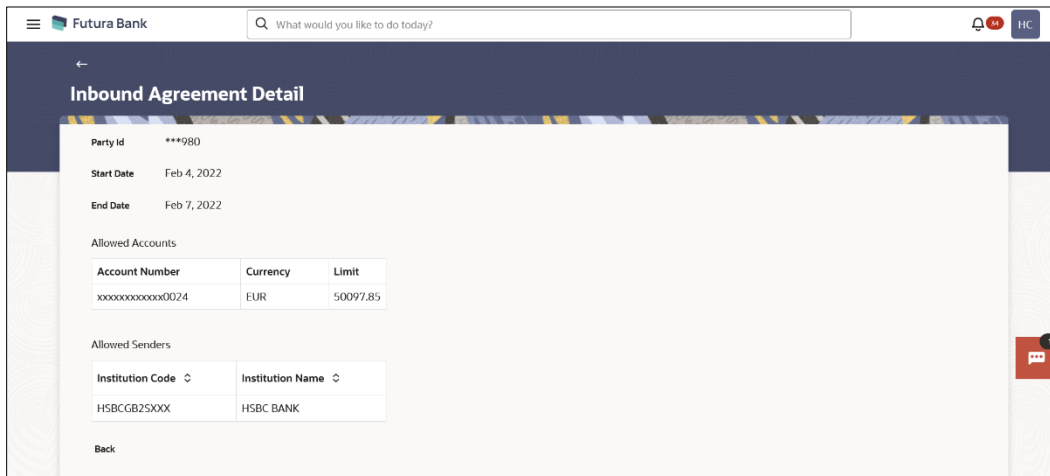
Field Description

Field Name	Description
Search Criteria	
Start Date	The Start Date of the agreement by which you wish to search the inbound agreement.
Record Status	The record status by which you wish to search the inbound agreement.
Search Result	
Start Date	The Start Date of the agreement
Party ID	Displays the party ID of the user.

Field Name	Description
Start Date	Displays the Start Date of the agreement.
End Date	Displays the End Date of the agreement
Status	Displays the current status of the agreement.
Modify	Icon to modify the inbound agreement.
Action	Icon to close the inbound agreement

11. Click on the **Party ID** link against the inbound agreement record whose details you wish to view. The **Inbound Agreement Details** screen appears.

Inbound Agreement Details




Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Start Date	Displays the Start Date of the agreement.
End Date	Displays the End Date of the agreement.
Allowed Accounts	
Account Number	Displays the accounts applicable to the party.


Field Name	Description
Currency	Displays the currency for each account.
Limit	Displays the limit maintained for each account.
Allowed Senders	
Institution Code	Displays the BIC code of the allowed sending institution.
Institution Name	Displays the institution name of the sender.

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

OR

Click on the  icon to enter new criteria in overlay screen. Based on the new criteria you can view the details.

OR

Click on the  icon under **Modify** column to modify the inbound agreement. The system is redirects to the **MT101 Inbound Agreement** screen.

OR

Click on the **X** icon under **Action** column to close the inbound agreement. The **Warning** popup appears to confirm the closure of the agreement.

Inbound Agreement Details- Close Agreement



- h. Click **Proceed** to close the outbound agreement. The success message of inbound agreement closed appears.
OR
Click **Cancel** to cancel the transaction.

12.4 Outbound Agreement Inquiry

Using this option user can list the existing outbound agreements.

How to reach here:

Toggle menu > Menu > Payments > MT101 Bilateral Agreement > Outbound Agreement Inquiry

OR

Search bar > MT101 Bilateral Agreement - Outbound Agreement Inquiry

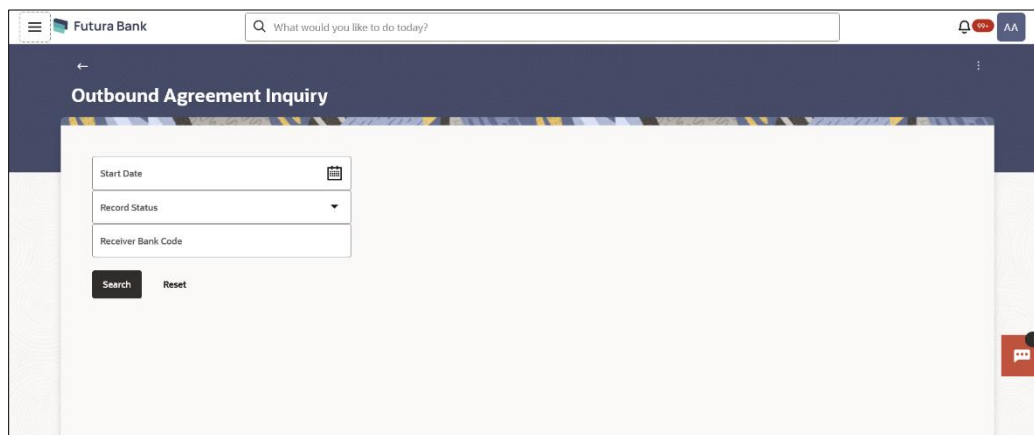
OR

*Access through the kebab menu of transactions available under the **Payments Inquires***

To view the Outbound agreements:

12. From the **Start Date** date picker list, select the appropriate start date of the inbound agreement.
13. From the **Record Status** list, select the status of the inbound agreement by which you wish to search.
14. In the **Receiver Bank Code** field, enter the BIC code of the receiver's bank.
15. Click **Search** to view the list of outbound agreement remittance. Based on the defined criteria the search result appears.
OR
Click **Reset** to clear the details entered.

Outbound Agreement Inquiry- Search Criteria



The screenshot shows the 'Outbound Agreement Inquiry' search criteria form in the Futura Bank interface. The form includes the following fields and controls:

- Start Date:** A date picker field with a calendar icon.
- Record Status:** A dropdown menu.
- Receiver Bank Code:** A text input field.
- Search:** A button to execute the search.
- Reset:** A button to clear the search criteria.

The interface also shows the Futura Bank logo, a search bar at the top, and a notification icon in the bottom right corner.

Outbound Agreement Inquiry- Summary

Start Date	Party Id	Receiver Bank Code	Record Status	Modify	Action
Dec 30, 2022	***980	CITIUS53XXX	Open		
Apr 1, 2022	***980	BOFAGB27DUB	Closed	--	
Jan 12, 2022	***980	CITIUS53XXX	Open		
Dec 25, 2023	***980	BOMLAEADXXX	Closed	--	
Dec 26, 2023	***980	BOMLAEADXXX	Open		
Mar 5, 2022	***980	BOMLAEADXXX	Open		

Outbound Agreement Inquiry- Filter Criteria

Start Date	Party Id	Receiver Bank Code	Record Status
Jan 5, 2023	***980	CITHRADXXX	Closed
Jan 6, 2022	***980	BOMLAEADXXX	Open
Jan 13, 2022	***980	BOMLAEADXXX	Open
Jan 19, 2023	***980	BOMLAEADXXX	Open
Jan 7, 2023	***980	CITIAEADXXX	Closed
Dec 31, 2022	***980	CITIAEADXXX	Open

Field Description

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

Search Criteria

Start Date	The Start Date of the agreement by which you wish to search the outbound agreement.
-------------------	---

Record Status	The record status by which you wish to search the outbound agreement.
----------------------	---

Receiver Bank Code	The BIC code of the receiving institution by which you wish to search the outbound agreement.
---------------------------	---

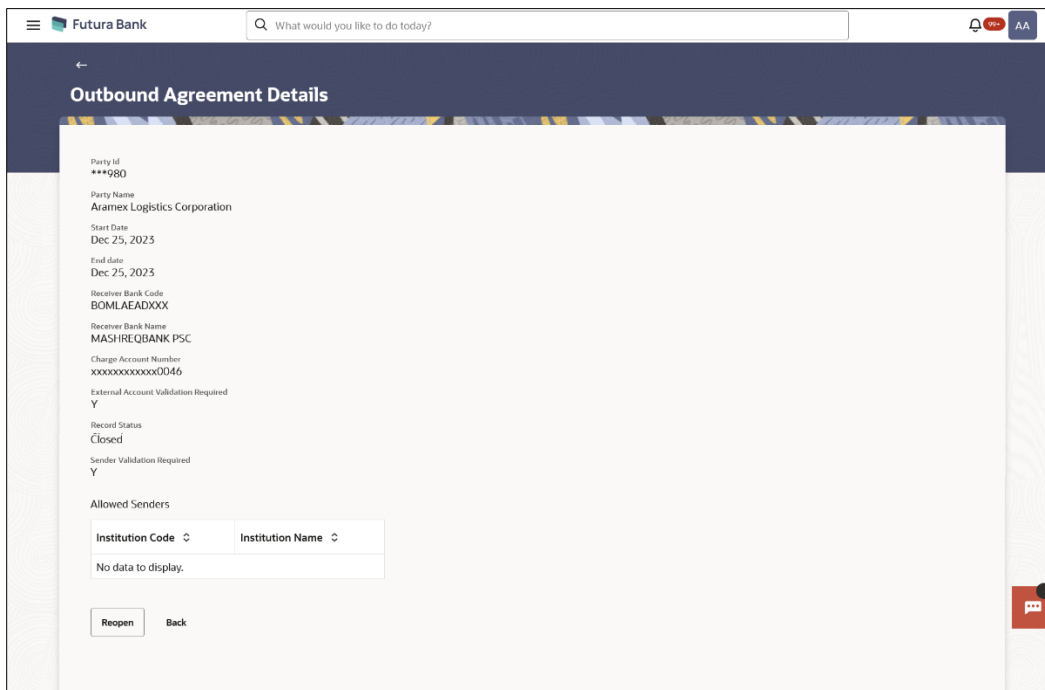
Search Result

Start Date	Displays the Start Date of the agreement.
-------------------	---

Field Name	Description
Party ID	Displays the party ID of the user.
Receiver Bank Code	Displays the BIC code of the receiving institution.
Record Status	Displays the current record status of the outbound agreement.
Modify	Displays the option to modify the outbound agreement.
Action	Displays the option to close the outbound agreement.
Filter Criteria	
Start Date	The Start Date of the agreement by which you wish to search the outbound agreement.
Record Status	The record status by which you wish to search the outbound agreement.
Receiver Bank Code	The BIC code of the receiving institution by which you wish to search the outbound agreement.

16. Click on the **Start Date** link against the outbound agreement record whose details you wish to view. The **Outbound Agreement Details** screen appears.

Outbound Agreement Details



Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Start Date	Displays the Start Date of the agreement.
End Date	Displays the End Date of the agreement.
Receiver Bank Code	Displays the BIC code of the receiving institution.
Receiver Bank Name	Displays the receiving institution name.
Charge Account Number	Displays the account from which charges will be deducted.
External Account Validation Required	Displays whether external account validation is required or not.
Record Status	Displays the current record status of the agreement.
Sender Validation Required	Displays whether sender validation is required or not.
Allowed Senders	
Institution Code	Displays the BIC code of the allowed sending institution.
Institution Name	Displays the institution name of the sender.


- i. Click **Reopen** to reopen the outbound agreement. The **Warning** popup appears to confirm the reopening of the agreement.
OR
Click **Back** to navigate back to previous screen.

Outbound Agreement Details- Reopen Agreement




- j. Click **Proceed** to close the outbound agreement.
- OR
- Click **Cancel** to cancel the transaction.

OR

Click on the  icon to enter new criteria in overlay screen. Based on the new criteria you can view the details.

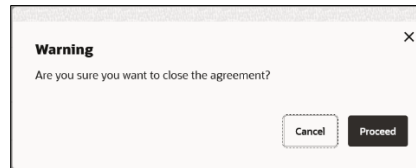
OR

Click on the  icon to modify the outbound agreement. The system is redirects to the **MT101 Outbound Agreement** screen.

OR

Click on the **X** icon to close the outbound agreement. The **Warning** popup appears to confirm the closure of the agreement.

Outbound Agreement Details- Close Agreement



- k. Click **Proceed** to close the outbound agreement. The success message of outbound agreement closed appears.
- OR
- Click **Cancel** to cancel the transaction.

13. MT101 Instruction

The MT101 module facilitates the transfer of funds, domestically and/or internationally by sending SWIFT MT101 instruction to the user's bank. This allows users to debit funds from a single account and credit to multiple domestic and/or international accounts in a single transaction. On the MT101 Instruction screen, all tag option fields will be replaced with channels banking user friendly options. An MT101 Instruction consists of two parts:

1. **General Information (Sequence A):** This is mandatory and contains debit party information like Sender's Reference, Instructing Party and Requested Execution Date.
2. **Transaction Details (Sequence B):** This component is repetitive and must be present at least once in the message.

Standard approval flow (Maker -> Checker) is supported by the system, however, 'Send To Modify' feature is not supported. Bulk Uploads for MT101 Instructions is also not supported. Please note, this transaction will only be supported on desktop/laptop devices.

Prerequisites:

- Transaction and account access are provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction working window is maintained
- Transaction limits are assigned to the user to perform the transaction
- External accounts to be added and mapped. Refer to section '16 - External Account'

How to reach here:

Toggle menu > Menu > Payments > Transfers > MT101 Instruction
OR
Search bar > Transfers - MT101 Instruction

MT101 Instruction

Party ID : ***980
Party Name : Aramex Logistics Corporation

General Information (Sequence A)

Receiver Bank Name
MASHREQBANK PSC
[Reset](#)

Customer Reference Number

Do you want to add Account Service Institution details to each transaction ?

Account Service Institution
Account Service Institution

Swift NCC

Swift Code
BOMOCATXXXX
BOMOCATXXXX
[Reset](#)

Requested Execution Date
Apr 12, 2024

Do you want to add Ordering customer Details to each transaction ?

Option
Account With BIC Code

Debit Account Number
XXXXXXXXXXXX789

BIC Code
BOMLAEADXXX
MASHREQBANK PSC
AL GHURAIR CITY 338-C
[Reset](#)

Transaction Details (Sequence B)

Sr. No.	F / X Deal Reference	Transaction Amount	Ordered Amount	Exchange Rate	Action
1	12	EUR 120.00	GBP 250.00	3	

[Request](#) [Cancel](#) [Back](#)

MT101 Instruction – Other Details Overlay screen

Transaction Entry - 1 : Other Details

Beneficiary Details

Credit Account Number
2311555

Option
BIC
BIC Code
BOMLAEADXXX
MASHREQBANK PSC
AL GHURAIR CITY 338-C
[Reset](#)

Pay Via Swift Code
CITRUS53XXX
CITRUS53XXX
CITI BANK
[Reset](#)

Transfer Via Intermediary Bank
Transfer Via Intermediary Bank

Yes No

Correspondence Charges
Payer

Payment Details 1
Food Charges

Payment Details 2
Test

Payment Details 3
Test

Payment Details 4

Instruction Code

Code	CHQB	Additional Info
Code		Additional Info
Code		Additional Info
Code		Additional Info

Regulatory Reporting Details

Code
BENEFRES

Country
United Kingdom

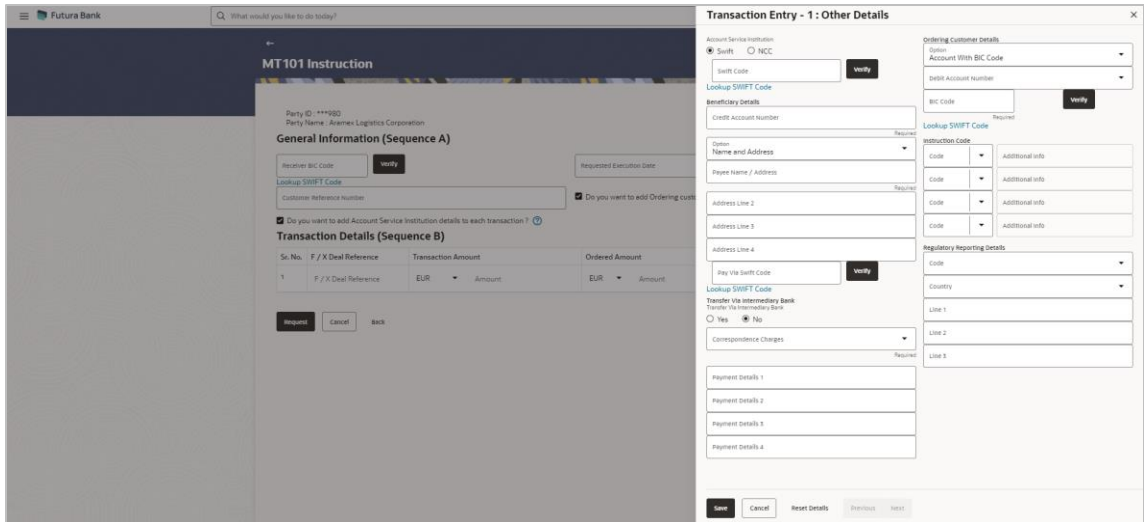
Line 1
Test

Line 2

Line 3

[Save](#) [Cancel](#) [Reset Details](#) [Previous](#) [Next](#)

MT101 Instruction – Other Details Overlay screen (When Account Service Institution details and Ordering customer Details are added to each transaction)





Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
<p>The following fields are applicable for General Information (Sequence A) of MT101 Instruction:</p>	
Receiver BIC Code	<p>The BIC code of the receiver’s bank. For more information, refer Lookups section.</p> <hr/> <p>Note: Click Lookup Swift Code to search the Receiver Bank based on the BIC Code. Click Reset to change the Receiver bank.</p> <hr/>
Receiver Bank Name	<p>Displays the receiver bank name. This field gets displayed on entering Receiver BIC Code.</p>
Requested Execution Date	Specify the date on which all subsequent transactions should be initiated by the executing bank.
Customer Reference Number	The reference to the entire message assigned by the user.

Field Name	Description
Do you want to add Ordering customer Details to each transaction?	<p>Option to add Ordering customer details to each transaction.</p> <hr/> <p>Note: If there is only one debit account, the ordering customer must be identified in sequence A. Conversely, if multiple debit accounts are used, they must be identified for every transaction of Transaction Details (sequence B). Consequently, Ordering Customer details must be present in either sequence A or in each occurrence of Transaction Details(sequence B) , but must never be present in both sequences, nor be absent from both sequences.</p> <hr/>
Option	<p>Select the option if you do not wish to add Ordering customer details to each transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Account with BIC Code • Account with Address <p>This field is enabled if the user has not opted for the Do you want to add Ordering customer Details to each transaction? option.</p>
BIC Code	<p>Enter the instructing party's Business Identifier Code.</p> <p>This field is enabled if the Account With BIC Code option is selected in the Option field.</p>
Debit Account Number	<p>The external account from which money will be debited.</p> <p>This field is enabled if the user has not opted for the Do you want to add Ordering customer Details to each transaction? option.</p>
Name/Address	<p>Enter name and address of the instructing party.</p> <p>This field is enabled if the Account With Address option is selected in the Option field.</p>
Address Line 1-4	<p>The address of the instructing party.</p> <p>This field is enabled if the Account With Address option is selected in the Option field.</p>
Do you want to add Account Service Institution details to each transaction ?	<p>Option to add an Account Service Institution details to each transaction.</p> <hr/> <p>Note: Account Service Institution may be present in either sequence A or in one or more occurrences of Transaction Details (sequence B), but must not be present in both sequences.</p> <hr/>

Field Name	Description
Account Service Institution	Option to select, if the account to be debited belongs to bank other than the receiver bank. The options are: <ul style="list-style-type: none"> • Swift • NCC
SWIFT Code	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank. This field is enabled if the Swift option is selected in the Account Service Institution field.
NCC	Enter national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank. This field is enabled if the NCC option is selected in the Account Service Institution field.

The following fields are applicable for **Transaction Details (Sequence B)** of MT101 Instruction.

F/X Deal Reference	The foreign exchange contract reference.
Transaction Amount	The amount and currency for the respective transaction.
Ordered Amount	This amount is to be entered for cross-currency transactions, where the user has a valid F/X deal reference number. The user is to enter the converted ordering amount and currency.
Exchange Rate	The Exchange Rate specified while converting the transaction amount to ordering amount.
Action	The  settings icon provisions the user to enter further details of the entry of Transaction Details (Sequence B.) The  delete icon allows the user to delete the respective row.


Transaction Entry- Other Details

Below fields appears in the overlay window.

Credit Account Number	Account number of the creditor.
------------------------------	---------------------------------

Field Name	Description
Option	User to select one of the following values: <ul style="list-style-type: none"> • Name and Address: Represents name and address of creditor. • BIC: Business Identifier Code of the creditor.
Payee Name/Address	Enter name and address of creditor. This field is enabled on selecting the 'Name and Address' option.
Address Line 1-4	The address of creditor.
BIC Code	Enter Business Identifier Code of the creditor. This field is enabled on selecting the 'BIC' option.
Pay Via Swift Code	This field represents the BIC code of the creditor's bank.
Transfer Via Intermediary Bank	Option to specify whether the fund transfer is to be done through intermediary bank or not. The options: <ul style="list-style-type: none"> • Yes • No
Swift Code	The BIC code of the intermediary bank to be entered. This field is enabled if Yes option is selected in the Transfer Via Intermediary Bank field.
Payment Details	The provisions the user to enter specific details about the transaction. Add up to 4 Payment Details, each of which must be no longer than 35.
Instruction Code	The instructions to be used between the ordering customer and the account servicer. Add up to 4 fields, each of which must be no longer than 35.
Regulatory Reporting Details	
Code	User to select 'BENEFRES', to enter Residence of the beneficiary customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer.
Country	User to enter address of beneficiary or ordering customer based on the code selected.

To initiate an MT101 instruction:

1. In the **Receiver BIC Code**, enter the BIC code of the receiver's bank. The system displays the receiver bank name.
2. From the **Requested Execution Date** date picker list, select the date on which all subsequent transactions should be initiated by the executing bank.
3. In the **Do you want to add Ordering customer Details to each transaction?** field, select the checkbox if you wish to add Ordering customer Details to each transaction.
OR
In the **Option** field, select the option if you do not wish to add Ordering customer details to each transaction.
 - a. From the **Debit Account Number** list, select the external account from which money will be debited.
 - b. If you select the **Account With BIC Code** option;
 - i. In the **BIC Code** field, enter the instructing party's Business Identifier Code, and Click **Verify**.
4. In the **Do you want to add Account Service Institution details to each transaction ?** field, select the checkbox if you wish to add Account Service Institution details to each transaction.
5. In the **Account Service Institution** field, select the desired option if the account to be debited belongs to bank other than the receiver bank.
 - a. If you select **Swift** option;
In the Swift Code field, enter the debtor bank details, if the account to be debited belongs to bank other than the receiver bank, and click Verify.
OR
If you select **NCC** option; In the NCC field, enter the national clearing code details of debtor bank, if the account to be debited belongs to bank other than the receiver bank.
6. Enter required details in the **Transaction Details (Sequence B)** section;
 - a. In the **F/X Deal Reference** field, enter the foreign exchange contract reference number.
 - b. In the **Transaction Amount** field, enter the amount and currency for the respective transaction.
 - c. In the **Ordered Amount** field, enter the converted ordering amount and currency.
 - d. In the **Exchange Rate** field, enter the exchange rate while converting the transaction amount to ordering amount.
 - e. Click on the  setting icon to enter further details of the entry of Transaction Details (Sequence B.). The **Transaction Entry -1:Other Details** overlay screen appears.
 - i. Enter all the required details.
 - ii. Click **Save** to save the details.
OR
Click **Reset Details** to clear all entered details.
OR
Click **Cancel** to navigate back to previous screen.

Note:

Click **+Add Row** to add new row in the Transaction Details (Sequence B.) section.

OR

Click  icon to delete the respective row.

7. Click on **Request** to initiate the MT101 instruction.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
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 previous screen.
9. The success message appears, along with the reference number.
Click **Click View Other Transaction** to view the entered other details for transaction.
OR
Click **Home** to go to the **Dashboard** screen.
OR
Click **Request New MT101 Instruction** to initiate new MT101 instruction.

14. 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 Transfers screen. The user can also cancel a repeat transfer instruction, if so desired, from the View Repeat Transfers screen. The kebab menu is provided to access other payment related transactions.

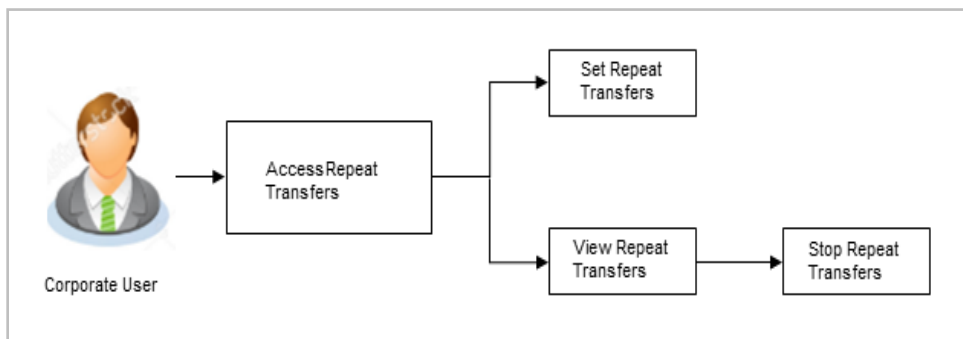
Pre-Requisites

- Transaction and account access is provided to the corporate user
- Approval rule set up for the corporate user to perform the actions
- Transaction limits are assigned to the user to perform the transaction

Features supported in the application

- Set Repeat Transfers
- View Repeat Transfers
- Stop Repeat Transfers

Workflow



14.1 Repeat Transfers - Existing Payee

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

How to reach here:

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

OR

Search Bar > Transfers - Repeat Transfers – Existing Payee

OR

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

Repeat Transfers - Existing Payee

Repeat Transfers - Existing Payee

Transfer Type
 Existing Payee My Accounts

Payee
INT46

Account Type
Internal

Account Name
HEL

Account Number
HELD289100046

Transfer From
main Account Vashi, xxxxxxxxxxxx0036
Current Balance: EUR 19,023.84

Pay By
Credit Account Currency

Currency
EUR

Transfer Amount
EUR 1,200.00

[View Limits](#)

Transfer Frequency
Quarterly

Start Transferring on
2/9/2024

Stop Transferring
 on after

Stop Transferring on
2/7/2025

Note
Courier Charges

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

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

Field Description

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

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

To setup Repeat Transfer instructions towards an Existing Payee:

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

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

14.2 Repeat Transfers - My Account

Using this feature a user can initiate an instruction for repeat transfers to be executed towards a User's own account for a specific amount at a certain frequency.

Note: In case of **My Accounts** option, if the user does not have more than one CASA account, an error message will be displayed when the user selects the **My Accounts** option under the **Transfer Type** field.

How to reach here:

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

OR

Search Bar > Transfers - Repeat Transfers – Existing Payee

OR

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

Repeat Transfers - My Account

The screenshot shows the 'Transfer Money' page in the Futura Bank mobile app. The page is titled 'Transfer Money' and has a dark blue header with the Futura Bank logo and a search bar. Below the header, there are two radio buttons for 'Transfer Type': 'Existing Payee' (unselected) and 'My Accounts' (selected). The form contains several fields: 'Transfer To' (XXXXXXXXXXXX0061), 'Transfer From' (XXXXXXXXXXXX0061), 'Pay By' (Credit Account Currency), 'Currency' (GBP), 'Transfer Amount' (GBP 1,200.00), 'View Limits' (Quarterly), 'Start Transferring on' (Feb 20, 2024), 'Stop Transferring' (on), and 'Stop Transferring on' (Feb 25, 2026). There is also a 'Note' field with the text 'Bill Payment'. At the bottom, there are four buttons: 'Submit', 'Cancel', 'Back', and 'Save As Draft'. A sidebar on the right contains a section titled 'What are the benefits?' with three bullet points: 'No more waiting in queues, issuing Cheques or late payment hassles.', 'Consolidated view of all billers and payment history.', and 'Make all payments and recharges at one place. Get SMS Alerts for bill presentments, payments etc.'

Field Description

Field Name	Description
Transfer Type	<p>Option to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Existing Payee • My Accounts (User's own account)
Transfer To	Select the destination account to which the funds are to be transferred.
Current Balance	Displays the net balance of the account on selecting a destination account.
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	Displays the net balance of the account on selecting a source account.
Pay By	The currency type in which amount is transferred.
Currency	Select the currency in which the transfer is to take place.
Transfer Amount	Specify the amount to be transferred per frequency.
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <hr/> <p>Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X days, weeks, or months.</p> <hr/>

Field Name	Description
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: <ul style="list-style-type: none"> • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	Specify the date on which the last transfer is to be executed. This field 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 a User's own account:

1. In the **Transfer Type** field, select the **My Account** option.
2. From the **Transfer To** list, select the account to which the transfers are to be made.
3. From the **Transfer From** list, select the account from which the transfers are to be made.
4. From the **Pay By** list, select the currency type in which amount is transferred.
5. From the **Currency** list, select the preferred currency.
6. In the **Transfer Amount** field, enter the amount to be transferred at regular intervals.
7. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
8. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
9. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
 - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.

- b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
10. In the **Note** field, specify a narrative for the transaction.
11. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
12. Click **Submit** to set the repeat transfer instruction.
OR
Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
13. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
3. A success message along with Reference Number, Status and account details appear on the confirmation page. Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the **Corporate Customer Services User Manual**.
14. Click **Home** to navigate to the dashboard.

14.3 Repeat Transfers - Adhoc Payee

How to reach here:

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

OR

Search Bar > Transfers - Repeat Transfers – Adhoc Payee

OR

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

Repeat Transfers - Adhoc Payee

The screenshot shows the 'Repeat Transfers - Adhoc Payee' form in the Futura Bank mobile app. The form is titled 'Repeat Transfers - Adhoc Payee' and includes the following fields and options:

- Payment Type:** Internal (selected), Domestic, International
- Account Number:** [Redacted]
- Confirm Account Number:** HEL0253100010
- Account Name:** Sam Desouza
- Transfer From:** [Redacted]
- Current Balance:** GBP 1,000,000.00
- Pay To:** Credit Account Currency
- Currency:** EUR
- Transfer Amount:** EUR 1,200.00
- View Limits:** [Link]
- Transfer Frequency:** Monthly
- Start Transferring on:** Feb 20, 2024
- Stop Transferring on:** Feb 18, 2026
- Note:** Food allowance
- Also Transfer Today:** [Checkbox]

A 'What are the benefits?' box is also present, listing benefits such as 'No more waiting in queues', 'Consolidated view of all billers and payment history', and 'Get SMS Alerts for bill presentments, payments etc.'.

Field Description

Field Name	Description
Payment Type	Type of payment transfer i.e. internal, domestic or international transfer.

Following fields are enabled based on the **Payment Type**.

Field Name	Description
Network Type	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.
BIC/IFSC Code	The user can specify the Bank Identification Code of the payee's account. The user can specify the Bank Identification Code of the payee's account.
Address Line 1-2	The address of the payee. This field is enabled if the International option is selected in the Payment Type field.
City	The city of the payee. This field is enabled if the International option is selected in the Payment Type field.
Country	The country of the payee This field is enabled if the International option is selected in the Payment Type field.
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details This field is enabled if the International option is selected in the Payment Type field.
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.

Field Name	Description
Payment Purpose	<p>The purpose for the payment.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	Displays the net balance of the account on selecting a source account.
Pay By	The currency type in which amount is transferred.
Transfer Currency	<p>The currency in which the transfer is to take place.</p> <p>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list.</p> <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Currency	Select the currency in which the transfer is to take place.
Transfer Amount	Specify the amount to be transferred per frequency.
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <hr/> <p>Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X days, weeks, or months.</p> <hr/>

Field Name	Description
Start Transferring	The date on which the first repeat transfer is to be executed.
Corresponding Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer
Stop Transferring	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	<p>Specify the date on which the last transfer is to be executed.</p> <p>This field appears if the option On is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After is selected in the Stop Transferring field.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p> <p>This field is enabled if the Payee or Payer or Shared option is selected in the Correspondence Charges list.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>
Add Payment Detail	<p>Click on the link to add additional payment details.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>
Note	Narrative for the transaction.

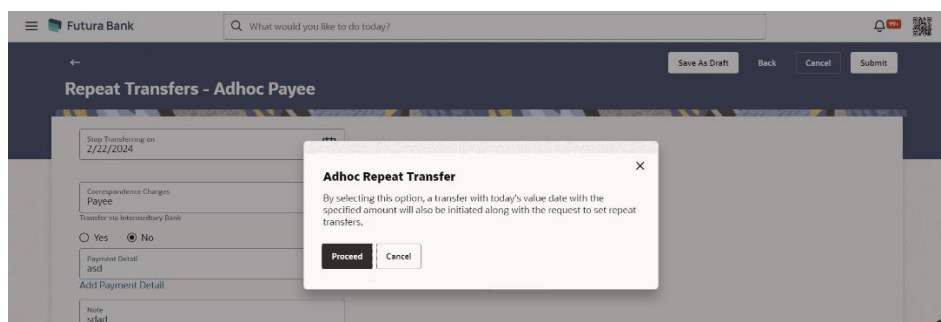
Field Name	Description
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards an Adhoc Payee:

1. In the **Transfer Type** field, select the **Adhoc Payee** option.
2. If you select **Internal** option in **Payment Type** field.
 - a. In the **Account Number** field, enter the payee's account number.
 - b. In the **Confirm Account Number** field, re-enter the payee's account number in this field
 - c. In the **Account Name** field, edit the payee account name.
3. If you select **Domestic** option in **Payment Type** field.
 - a. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.
 - b. In the **Account Number** field, enter the payee's account number.
 - c. In the **Confirm Account Number** field, re-enter the payee's account number in this field
 - d. In the **Account Name** field, enter the payee account name.
 - e. 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. Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the **Corporate Customer Services User Manual**.
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.

15. 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. The kebab menu is provided to access other payment inquiry related transactions.

How to reach here:

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

Search Bar > Payment Inquiries – Repeat Transfers Inquiry
OR

*Access through the kebab menu of transactions available under the **Payments Inquires***

Repeat Transfers Inquiry – Search Criteria

The screenshot shows the 'Repeat Transfers Inquiry' search criteria form in the Futura Bank mobile application. The form is titled 'Repeat Transfers Inquiry' and contains the following fields:

- Transfer Type:** A dropdown menu with 'SEPA' selected.
- Debit Account Number:** A dropdown menu with 'main Account Vashi, xxxxxxxxxxxxxx0036' selected.
- Status:** A dropdown menu with 'Active' selected.
- Reference Number:** A text input field.

At the bottom of the form, there are two buttons: 'Search' and 'Reset'. The form is displayed on a mobile device screen with a dark blue header and a white background.

Field Description

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

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

33. Enter the search criteria.
34. 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 Inquiry - Search Result

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

Field Description


Field Name	Description
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Search Result

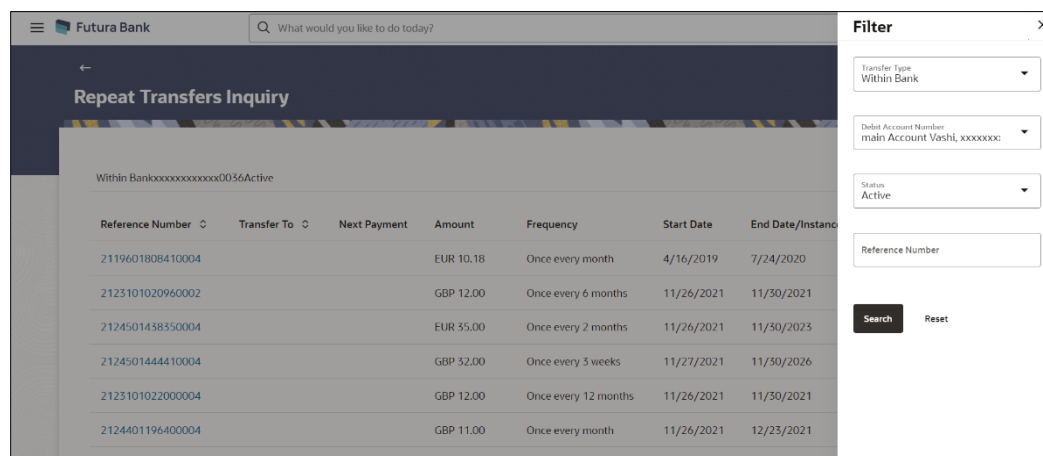
Account Number Displays the account from which money are debited.

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

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

36. 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 Inquiry – Filter Criteria



The screenshot shows the Futura Bank mobile application interface. The main screen displays a table titled "Repeat Transfers Inquiry" with the following data:

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

A "Filter" overlay is visible on the right side of the screen, containing the following criteria:

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

Buttons for "Search" and "Reset" are located at the bottom of the filter overlay.

Field Description

Field Name	Description
Filter Criteria	

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

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

- Payment Status Inquiry

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

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

15.1 View Repeat Transfer

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

To view the repeat transfer details:

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

View Repeat Transfer

The screenshot shows the 'View Repeat Transfer' screen with the following details:

- Repeat Transfer**
 - Transfer To: ArthurSEPACredit
 - Transfer From: xxxxxxxxxxxx0036
 - Next Payment: Amount EUR 11.59
- Execution Details**
 - Start Date: 4/24/2019
 - Instances: 10
 - No. of Payments: 10
 - Note: as per bank statement
 - End Date:
 - Frequency: Once every day
 - Payment Details:
- Payments History**
 - No data to display.

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

Field Description

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

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

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

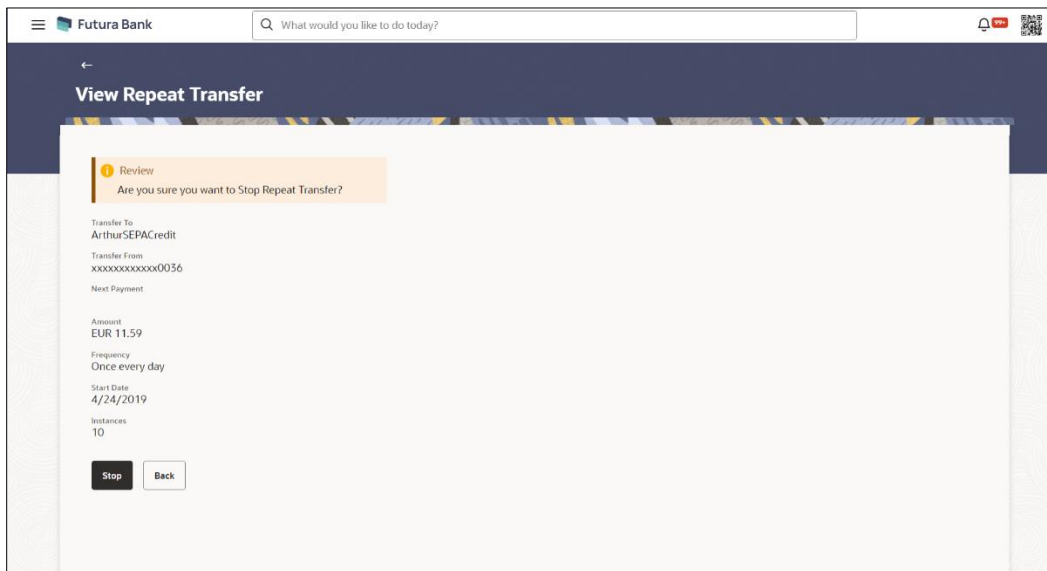
Note: This option is available against those transactions that have instructions pending to be executed.

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

15.2 Stop Repeat Transfers

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


Repeat Transfers - Stop Repeat Transfer



Field Description

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

To stop a Repeat Transfer:

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions. The **Repeat Transfer Inquiry** screen lists all the repeat transfers that have been previously initiated.
3. Click on the **Reference Number** link to view the instructions set for the transfer. The **View Repeat Transfer** screen appears with the details.
 - a. Click **Stop** to cancel the repeat transfer. The **Stop Repeat Transfers** details screen appears.
OR
Click on the  icon against the specific repeat transfer record. 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. Click **e-Receipt** to generate the electronic receipt of the transaction. For more information, refer the **e-receipt** section in the *Corporate Customer Services User Manual*.

16. Click Home to navigate to the dashboard.Positive Pay

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

16.1 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

OR

Toggle menu > Menu > Payments > Positive Pay > Create Positive Pay > click on the kebab menu > List Positive Pay

To list the positive pay requests:

1. From the **Debit Account Number** list, select a CASA (Current Account and Savings Account) account from which payments is to be debited and by which you wish to search the record.
2. In the **Cheque Number** field, enter the cheque number by which you wish to search the record.
3. In the **File Name** field, enter the name file which to be send to the bank with the cheque details.
4. In the **File Reference Number** field, enter the reference number of the file which to be send to the bank with the cheque details.
5. In the **From Date & To Date** date picker list, specify the date range to search the record.
6. In the **From Amount & To Amount** field, specify the amount range to search the record.

Click Home to navigate to the dashboard.Positive Pay

Positive Pay – Search Criteria

The screenshot shows the 'List Positive Pay' search interface. It features a search bar at the top with the text 'What would you like to do today?'. Below the search bar, the title 'List Positive Pay' is displayed. The search criteria form includes the following fields: 'Debit Account Number' (with a dropdown arrow and the value 'xxxxxxxxxxxx0061'), 'Cheque Number', 'File Name', 'File Reference No', 'From Date' (with a calendar icon), 'To Date' (with a calendar icon), 'From Amount', and 'To Amount'. At the bottom of the form, there are 'Search' and 'Reset' buttons. A notification icon with the number '1' is visible in the bottom right corner.

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

List Positive Pay

The screenshot shows the 'List Positive Pay' results table. The table has the following columns: Reference No, Debit Account No, Cheque Number, Beneficiary Name, Issue Date, Cheque Amount, Status, and Action. The data rows are as follows:


Reference No	Debit Account No	Cheque Number	Beneficiary Name	Issue Date	Cheque Amount	Status	Action
2351126472770000	xxxxxxxxxxxx0061	C1234	Bene Name	Nov 7, 2023	GBP 123.00	Active	Invoice Details
2331126475910000	xxxxxxxxxxxx0061	C1234	Bene Name	Nov 7, 2023	GBP 123.00	Active	Invoice Details
2402426434130000	xxxxxxxxxxxx0061	555	tata	Jan 5, 2024	GBP 56.00	Active	Invoice Details
2404316752150001	xxxxxxxxxxxx0061	1111111	ssss	Feb 6, 2024	GBP 222.00	Active	Invoice Details
2404516755400001	xxxxxxxxxxxx0061	1234567282	David	Jan 27, 2022	GBP 400.00	Active	Invoice Details
2404516755400002	xxxxxxxxxxxx0061	1234534282	Warner	Jan 27, 2022	GBP 350.00	Active	Invoice Details
2404416567060001	xxxxxxxxxxxx0061	1234567697	David	Jan 27, 2022	GBP 400.00	Active	Invoice Details
2404416567060002	xxxxxxxxxxxx0061	1234534697	Warner	Jan 27, 2022	GBP 350.00	Active	Invoice Details

A notification icon with the number '1' is visible in the bottom right corner.

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.
File Name	The name file which to be send to the bank with the cheque details.
File Reference Number	The reference number of the file which to be send to the bank with the cheque details.
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.
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 name of the beneficiary to whom transfer is to be made.
Issue Date	The cheque issuance date.
Cheque Amount	The cheque amount.

Field Name	Description
Status	<p>The status of the cheque.</p> <p>It could be:</p> <ul style="list-style-type: none">• Active- Cheque issued, but not yet cleared or expired• Paid- Cheque cleared successfully• Cancelled- Cheque cancelled by the bank• Stale - Expired Cheque• Payment Stopped- Cheque stopped explicitly by the issuer
Action	<p>Displays Invoice details if linked with the cheque.</p>

8. 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.

Click Home to navigate to the dashboard.Positive Pay

List Positive Pay- Filter Criteria

Reference No	Debit Account No	Cheque Number	Beneficiary Name	Issue Date	Cheque Amount
2351126478390000	xxxxxxxxxxxx0061	C1234	Bene Name	Nov 7, 2023	GBP 123.00
2351126472770000	xxxxxxxxxxxx0061	C1234	Bene Name	Nov 7, 2023	GBP 123.00
2351126475910000	xxxxxxxxxxxx0061	C1234	Bene Name	Nov 7, 2023	GBP 123.00
2402426434130000	xxxxxxxxxxxx0061	555	tata	Jan 3, 2024	GBP 56.00
2404316752150001	xxxxxxxxxxxx0061	1111111	ssss	Feb 6, 2024	GBP 222.00
2404516755400001	xxxxxxxxxxxx0061	1234567282	David	Jan 27, 2022	GBP 400.00
2404516755400002	xxxxxxxxxxxx0061	1234534282	Warner	Jan 27, 2022	GBP 350.00
2403226620170000	xxxxxxxxxxxx0061	12000	RT Trading corp	Nov 30, 2022	GBP 12,900.00

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

Invoices popup

Invoice Number	Invoice Description	Invoice Date	Invoice Amount
INV01	Inv Desc	Nov 7, 2023	GBP 123.00

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.

16.2 Create Positive Pay

This option allow user to create Positive Pay request for the issued cheques. When the cheque is presented to the bank for payment via 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

OR

Toggle menu > Menu > Payments > Positive Pay > List Positive Pay > click on the kebab menu > Create Positive Pay

To create a positive pay requests:


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

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

Create Positive Pay

Cheque Number	Cheque Date	Beneficiary Name	Cheque Amount	Remarks	Action
2542	Feb 21, 2024	Sam Desouza	GBP 1,200.00	food	Invoice Details

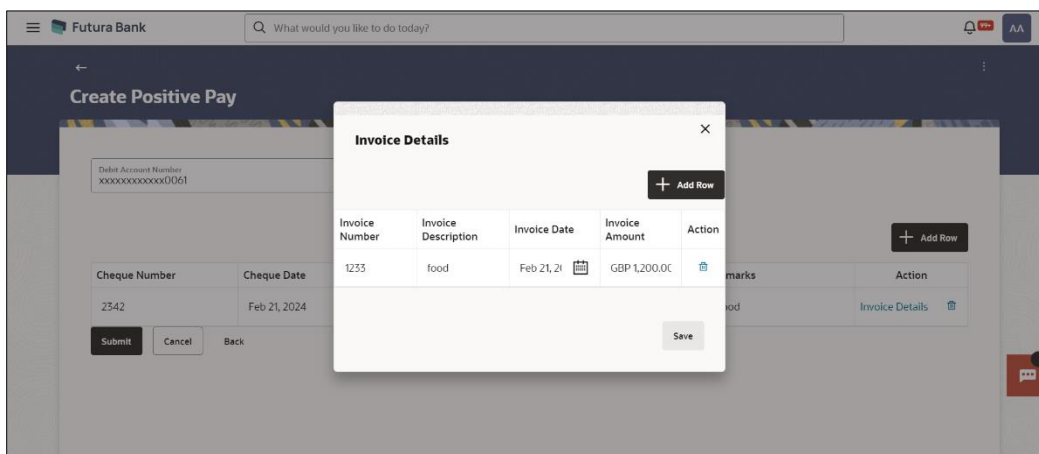
Field Description

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


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

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

Invoices popup

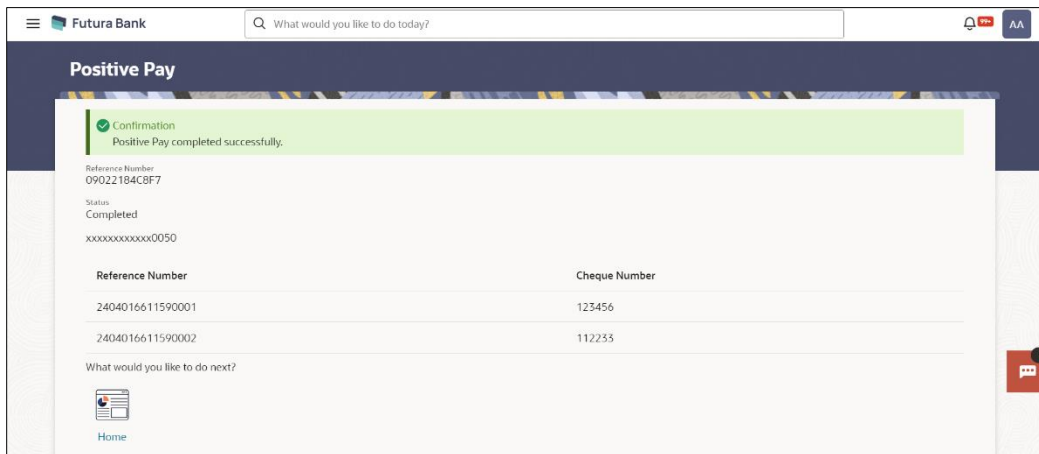


Field Description

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

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

Positive Pay Confirmation screen



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

[Home](#)

17. External Accounts

External accounts are accounts of our customers who are ordering the MT101 instruction. These accounts are held and serviced at the financial institution who receives the MT101 request from our bank or at the final account servicing institution. These accounts could also be owned by the ordering customer which the instructing customer has explicit authority to debit, for example, a subsidiary account.

17.1 Add External Account

This option allows users to add an external account. Users can add multiple accounts for ordering the MT101 instruction using this feature.

How to reach here:

Toggle menu > Payments > External Account > Add External Account
OR

Search Bar > External Account - Add External Account

Add External Account

Party ID : ***980
Party Name : Aramex Logistics Corporation

+ Add Row

Bank Code	Company ID	Account Number	Account Name	Currency	IBAN
Swift Code BOMLAADXXX MASHREQBANK PSC AL GHURAIR CITY 338.C Reset	2511	HEL0253100010	Sam Desouza	currency GBP	EADXXX

Submit Cancel Back

Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Bank Code / Swift Code	Enter debtor bank details, if the account to be debited belongs to bank other than the receiver bank.

Field Name	Description
Lookup SWIFT Code	Select this option to search the SWIFT code. For information, refer Lookups section. <hr/> <u>Note: Click Reset to clear the data entered.</u>
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.
Company ID	Party ID of the company where the account is maintained.
Account Number	Account number for the applicable company ID.
Account Name	Account name for the applicable company ID.
Currency	Currency of the maintained account for the party.
IBAN	The International bank account number (IBAN) of the debtor.

To add an external account:

1. In the **Swift Code** field, enter the debtor bank details, if the account to be debited belongs to bank other than the receiver bank, and click **Verify**.
2. In the **Company ID** field, enter the company id for the external account.
3. In the **Account Number** field, enter the account number for the applicable company id.
4. In the **Account Name** field, enter the account name for the applicable company id.
5. From the **Currency** drop-down list, select the applicable currency in which the account is maintained.
6. In the **IBAN** field, enter the IBAN number maintained for the account.

Note:

Click **+Add Row** to add a new row.

OR

Click on the  icon to delete the respective row.

7. Click **Submit** to submit the details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous page.
8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

9. The success message of Add External Account successfully appears along with the transaction reference number, and Status.
10. Click **Home** to navigate to the dashboard.

The request for external accounts gets submitted to the payment processor. Out of the box this is qualified with Oracle Banking Payments (OBPM).

17.2 List External Account

This option allows users to list all added external accounts.

How to reach here:

Toggle menu > Payments > External Account > List External Account

OR

Search Bar > External Account - List External Account

OR

Kebab menu of the Add External Account transaction

List External Account – Search Criteria

Field Description

Field Name	Description
Party ID	Displays the party ID of the user.
Party Name	Displays the party name of the user.
Search Criteria	
BIC Code	BIC Code of the bank where the company account is maintained.
Company ID	Party ID of the company where the account is maintained.
Account Number	Account number for the applicable company ID.

Field Name	Description
Account Name	Account name for the applicable company ID.
Currency	Currency of the maintained account for the party.
IBAN	The International bank account number (IBAN) of the debtor.

To list an external account:

1. Enter the search criteria.
2. Click **Search**. Based on the search criteria the records appear on the **List External Account** screen.
OR
Click **Reset** to clear the data entered.

List External Account – Summary

Party ID : ****980
Party Name : Aramex Logistics Corporation

BOMLAEADXXX

BIC Code	Bank Details	Company Id	Account Number	Account Name	Currency	IBAN
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	GPAY	23125215	SB	EUR	IBAN010101
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	FT3455	23432452	DFDF	EUR	IBAN2747524
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	4243	34543543534	SDSDFDFDSF	GBP	RWERWR5435435
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	TAY44	4324324	SAB	GBP	SFDSFD
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	ETRE	43543543	DGDFG	EUR	TERTRET
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	55557	55557777	PSKACC	GBP	IBAN555577
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	666666	66666666	PSKACNEWC	GBP	IBAN666666
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	234	ABC	abc corp	GBP	00999
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,,	REF15648111	HEL87479746YUTER	Tata Corporation	EUR	IBAN87545789IF11

List External Account – Filter Criteria

Party ID : ****980
Party Name : Aramex Logistics Corporation
BOMLAEADXXX

BIC Code	Bank Details	Company Id	Account Number	Account Name
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,	GPAY	23123213	SB
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,	FT3455	23432452	DFDF
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,	4245	34543545554	SDSDFDFDSF
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,	TAYA4	4324324	SAB
BOMLAEADXXX	MASHREQBANK PSC_AL GHURAIR CITY 338-C,	ETRE	43543545	DGDFG

Filter

BIC Code
BOMLAEADXXX

Company ID


Account Number

Account Name

Currency

IBAN

Search Reset

3. 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.

18. Inward Remittance Inquiry

Inward remittance is amount of money received in user's account/s from the various Domestic and International channels. Using this inquiry transaction, user can inquire the inward remittances received in your account.

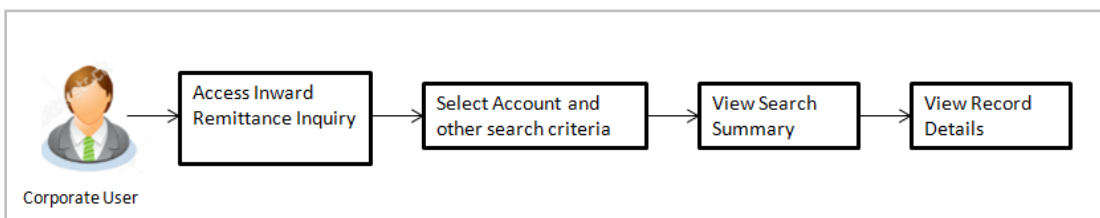
Prerequisites:

- Transaction and account access is provided to corporate user.
- Inward remittances are available under the accounts.

Features supported in application

Following transactions are allowed under Inward Remittance Inquiry

- View Inward Remittance Inquiry



How to reach here:

Toggle menu > Payments > Payment Inquiries > Inward Remittance Inquiry

OR

Search Bar > Payment Inquiries – Inward Remittance Inquiry

OR

*Access through the kebab menu of transactions available under the **Payments Inquires***

18.1 Inward Remittance Inquiry

By default, summarized view of all inward remittances received in all the current and saving accounts mapped to you are listed, with a view of maximum 'N' records. An option is provided to search specific remittance transaction based on various search criteria.

Inward Remittance Inquiry

Field Name	Description
Select Account	The account number whose inward remittance inquiry to be done along with the account nickname (nickname will be displayed if the user has added a nickname for the account). 'All' option will be available to search the information for all the accounts.
From Date	The start date, for the search criteria.
To Date	The end date, for the search criteria. The end date should be greater than the start date.
From Amount	The minimum amount for the search criteria.
To Amount	The maximum amount for the search criteria.
Network Type	Local payment network.

To view inward remittances:

1. From the **Account Number** list, select the appropriate account number.
2. Click **Search** to view the list of inward remittance. Based on the defined criteria the search result appears.
OR
Click **Reset** to clear the details entered.
OR
Click **Cancel** to cancel the transaction.

Inward Remittance Inquiry - Summary

Transaction Date	Reference Number	Remittance Amount	Credit Account Details	Remitter Name
Nov 1, 2022	2322811694180000	EUR 278.25	xxxxxxxxxxxx0039	-
Nov 1, 2022	2322811697090000	EUR 45.89	xxxxxxxxxxxx0039	-
Nov 1, 2022	2322811700550000	EUR 328.95	xxxxxxxxxxxx0039	-

Inward Remittance Inquiry – Filter Criteria

Filter

Select Account: xxxxxxxxxxxx0039

From Date: [Calendar Icon]

To Date: [Calendar Icon]

From Amount: 10

To Amount: 1,000,000

Network Type: [Dropdown]


Search Reset

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

Search Results

Account Number	The account number whose inward remittance inquiry to be done.
Amount (From-To)	The minimum and maximum amount for inward remittance to be done.
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number. Indicates the link to view the details of transaction.

Field Name	Description
Remittance Amount	The amount in the currency as received by the bank.
Credit Account Details	The account number and nickname (if the user has added nickname for the account) to which amount is credited.
Remitter Name	The name of the remitter.

3. 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.
4. Click on **reference number** of the transaction to view the remittance details. The **Inward Remittance Details** screen appears.
OR
Click **Cancel** to cancel the transaction.

18.2 Inward Remittance Inquiry – Details

User can view the record details by clicking on the reference number of the transaction.

To view the inward remittance record details:

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

Inward Remittance Inquiry - Details

Receiver Details	
Credit Account XXXXXXXXXXXX0039	Credit Account Branch Nordea Bank AB, Finnish Branch
Transaction Details	
Transaction Date Nov 1, 2022	Reference Number 2322811694180000
Remittance Amount EUR 278.25	Credited On Nov 1, 2022
Credit Amount EUR 278.25	
Remitter Details	
Remitter Name	Account Number XXXXXXXXXXXX4658
Bank Code DEUTDEFFXXX	Remitter IBAN --

Field Name	Description
Receiver Details	
Credit Account	The receiver's account number and nickname to which amount has been credited.
Credit Account Branch	The name of the bank and branch of the receiver.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as remitted by the remitter.
Credited On	The date on which the funds are credited on receiver's account.
Credit Amount	The amount credited to the account.

Field Name	Description
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Remitter Details	
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter.
Bank Details	The bank details of the remitter.
Remitter IBAN	The intermediary bank through which funds are transferred.

4. Click **Cancel** to go back to the search **Inward Remittance Inquiry** summary screen.

FAQ

1. What is an Inward Remittance?

Inward remittance is amount of money credited in user's account/s from the various Domestic and International channels.

2. Can I view the inward remittances of all accounts under my party?

You can view the inward remittances received in the accounts mapped to you as primary and linked accounts.

[Home](#)

19. Payment Status Inquiry

The Payment Status Inquiry transaction enables corporate users to review and keep track of all their payments. This feature displays details of all payments initiated from the current and savings accounts to which the user has access, irrespective of the channel from which they were initiated. These transactions can include internal, domestic (India region and SEPA) and international transfers along with transfers made to own accounts.

The Payment Status Inquiry summary screen lists down payment transactions based on search criteria defined in the provided search fields. 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. The kebab menu is provided to access other payment inquiry related transactions.

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/add 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.

How to reach here:

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

OR

Search Bar > Payment Inquiries – Payment Status Inquiry

OR

*Access through the kebab menu of transactions available under the **Payments Inquires***

19.1 Payment Status Inquiry – Summary

Search Criteria

The screenshot shows a web interface for Futura Bank's Payment Status Inquiry. The form contains the following fields:

- Host Reference Number
- Customer Reference Number
- Debit Account Number (with a dropdown arrow and the value XXXXXXXXXXXX0054)
- Initiation Date From (with a calendar icon)
- Initiation Date To (with a calendar icon)
- Network Type (with a dropdown arrow)
- Payment Status (with a dropdown arrow)
- Beneficiary Name
- From Amount (with a 'Required' label)
- To Amount (with a 'Required' label)
- Instruction From Date (with a calendar icon)
- Instruction Date To (with a calendar icon)
- Activation Date From (with a calendar icon)
- Activation Date To (with a calendar icon)

At the bottom of the form, there are 'Search' and 'Reset' buttons, and a small '^ LSO' link.

Field Description

Field Name	Description
Search Criteria	
Host 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.
Customer Reference Number	Search by customer reference number.
Debit Account Number	Select a CASA (Current Account and Savings Account) account to view all transfers initiated from that specific account.
Initiation Date From	Specify a start date to search for transfer records that have been initiated.

Field Name	Description
Initiation Date To	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.
Beneficiary Name	Search the transfers based on the beneficiary name.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the From Amount field should always be less than the amount in the To Amount field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.
Instruction From Date	Specify a start date to search for transfer records that have been instructed.
Instruction Date To	Specify an end date to search for transfer records that have been instructed until that specified date.
Activation Date From	Specify a start date to search for transfer records that have been executed.
Activation Date To	Specify an end date to search for transfer records that have been executed until that specified date.

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. In the **Customer Reference Number** field, enter customer reference number for a payment to search by.
 - iii. From the **Debit Account Number** list, select a CASA (Current Account and Savings Account) account.
 - iv. In the **Initiation From Date** and **Initiation To Date** fields, enter a date range.
 - v. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.
 - vi. From the **Payment Status** list, select one of the following options: Processed, In Progress, Future Valued, Cancelled, Exception and Seized.

- vii. In the **Beneficiary Name** field, enter the name of beneficiary by which search is to be done.
 - viii. In the **From Amount** and **To Amount** fields, enter an amount range.
 - ix. In the **Instruction From Date** and **Instruction To Date** fields, enter a date range.
 - x. In the **Activation From Date** and **Activation To Date** fields, enter a date 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.

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

Payment Status Inquiry – Summary

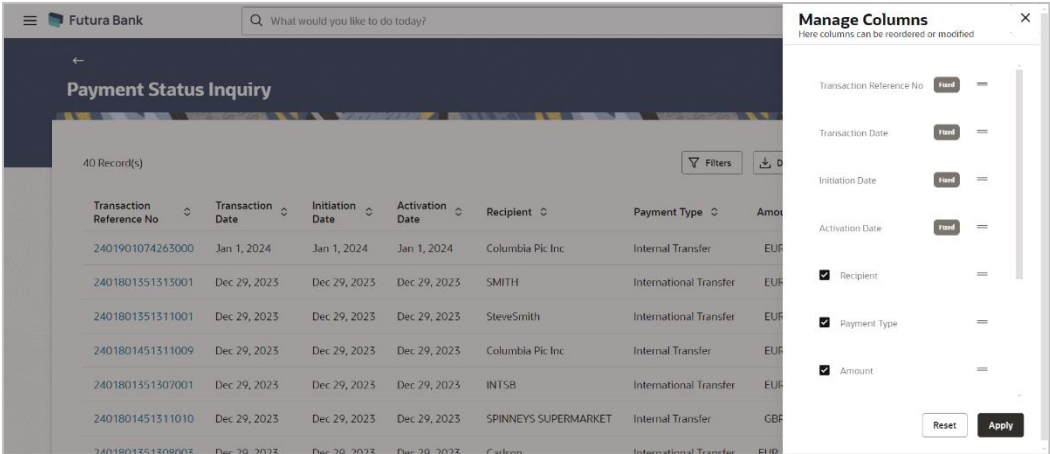
Transaction Reference No	Transaction Date	Initiation Date	Activation Date	Recipient	Payment Type	Amount	Status	Action
2401901074265000	Jan 1, 2024	Jan 1, 2024	Jan 1, 2024	Columbia Plc Inc	Internal Transfer	EUR 22.00	In Progress	[Icon]
2401801551513001	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	SMITH	International Transfer	EUR 12.00	Cancelled	[Icon]
2401801551511001	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	SteveSmith	International Transfer	EUR 12.00	Cancelled	[Icon]
2401801451511009	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	Columbia Plc Inc	Internal Transfer	EUR 11.00	Processed	[Icon]
2401801551507001	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	INTSB	International Transfer	EUR 71.00	Cancelled	[Icon]
2401801451511010	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	SPINNELYS SUPERMARKET	Internal Transfer	GBP 11.00	Processed	[Icon]
2401801551508005	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	Carlson	International Transfer	EUR 244.00	Processed	[Icon]
2401801551508004	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	SMITH	International Transfer	EUR 11.00	Cancelled	[Icon]
2401801551513000	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	SMITH	International Transfer	EUR 11.00	Cancelled	[Icon]
2401801551508002	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	Carlson	International Transfer	EUR 244.00	Processed	[Icon]
2401801551511002	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	SteveSmith	International Transfer	EUR 11.00	Cancelled	[Icon]
2401801551507002	Dec 29, 2023	Dec 29, 2023	Dec 29, 2023	Carlson	International Transfer	EUR 11.00	Cancelled	[Icon]

Payment Status Inquiry – Filter

The Filters dialog box includes the following fields:

- Host Reference Number
- Customer Reference Number
- Select Account: XXXXXXXXXXXXXXX0054
- Initiation Date From
- Initiation Date To
- Status
- Network Type

Payment Status Inquiry – Manage Column setup










Field Description

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

Search Results

The following fields are displayed for each transaction.

- 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.
- Transaction Reference Number** The reference number assigned to the transaction by the host system.
- Payment Type** The type of payment transfer i.e. internal, domestic or international transfer.
- Amount** The currency and amount of the transaction.
- Status** The current status of the payment transfer record.
It could be:
 - In Progress
 - Processed
 - Future Dated
 - Cancelled

Field Name	Description
Action	<p>The action that can be performed for that transaction by the user.</p> <p>The options are:</p> <ul style="list-style-type: none">  Copy- to clone a payment  Cancel- to cancel a payment
	<p>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.</p> <p>OR</p> <p>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.</p> <p>OR</p> <p>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.</p> <p>OR</p> <p>Click  Filter to change filter criteria. The Filter overlay screen appears.</p> <ol style="list-style-type: none"> 1. Enter the filter criteria. 2. Click Apply to search the records. Transaction records appears based on the updated criteria. <p>OR</p> <p>Click on the  Download to download the records in CSV & PDF format.</p> <p>OR</p> <p>Click on the  Manage Columns to setup a column preferences by rearranging or removing columns.</p> <p>OR</p> <p>Click on the main kebab menu to access the Repeat Transfers Inquiry transaction.</p>

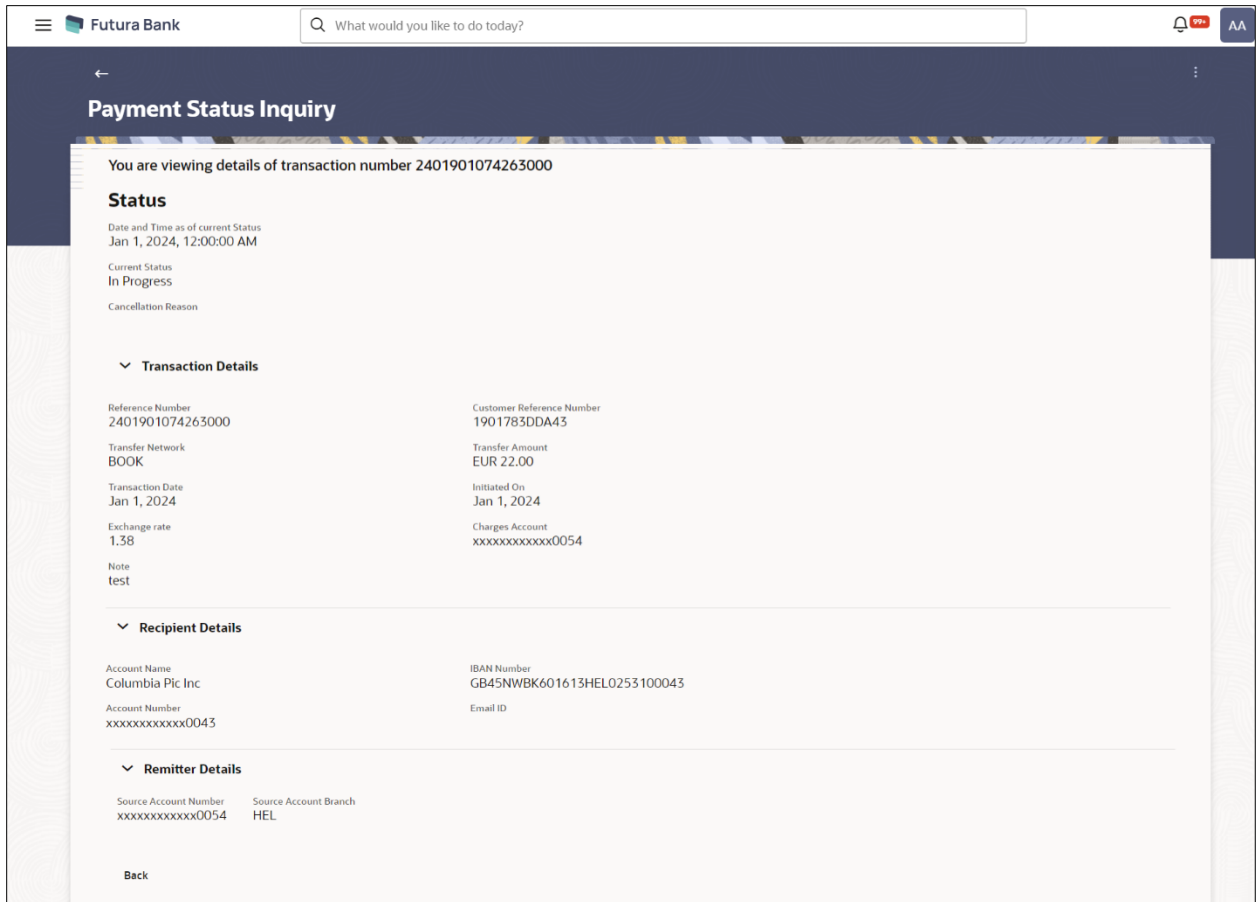
19.2 Payment Status Inquiry – Details Screen

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

To view the payment record details:

4. Enter the search criteria.
5. Click **Search** to view transactions. The search result appears on **Payment Status Inquiry** screen based on search criteria entered.
6. 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.

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.

Field Name	Description
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.

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

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

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

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

OR

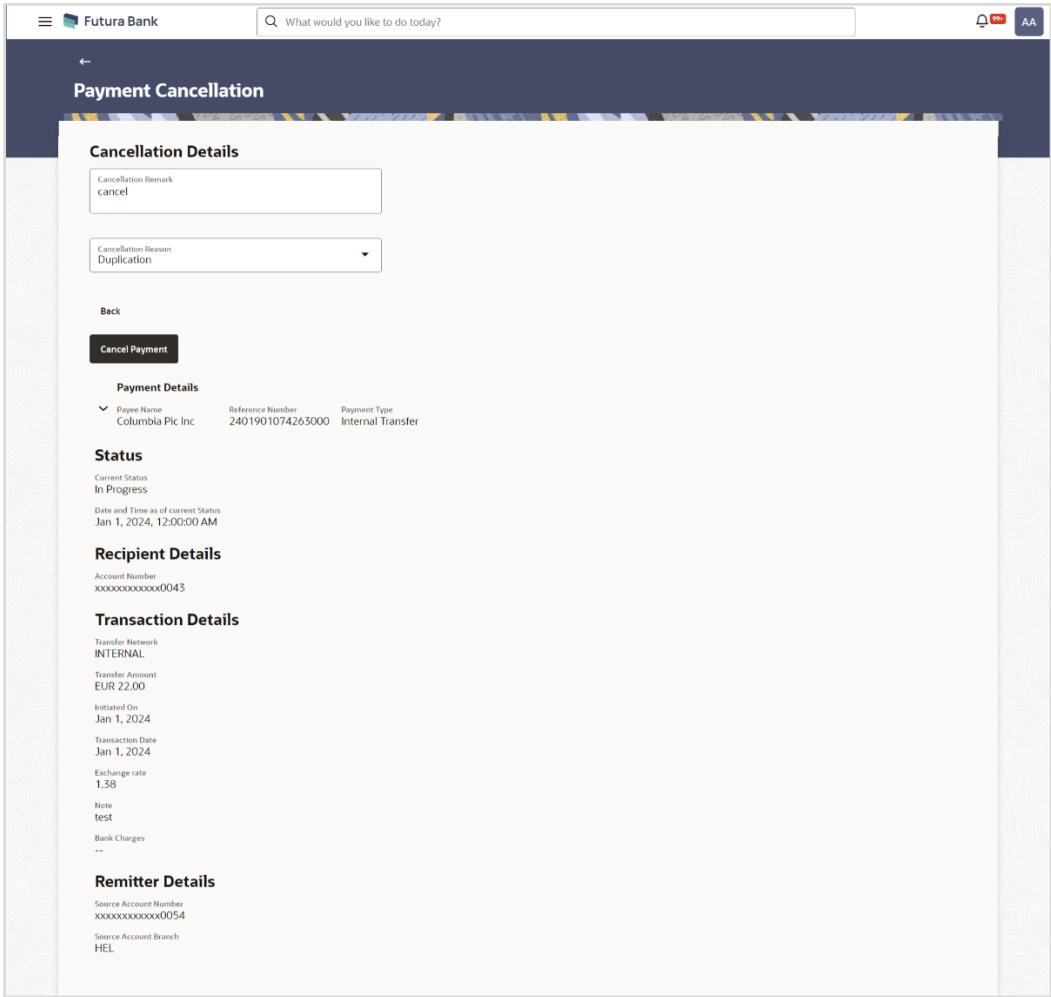
Click **Back** to navigate back to previous screen.

19.3 Payment Cancellation

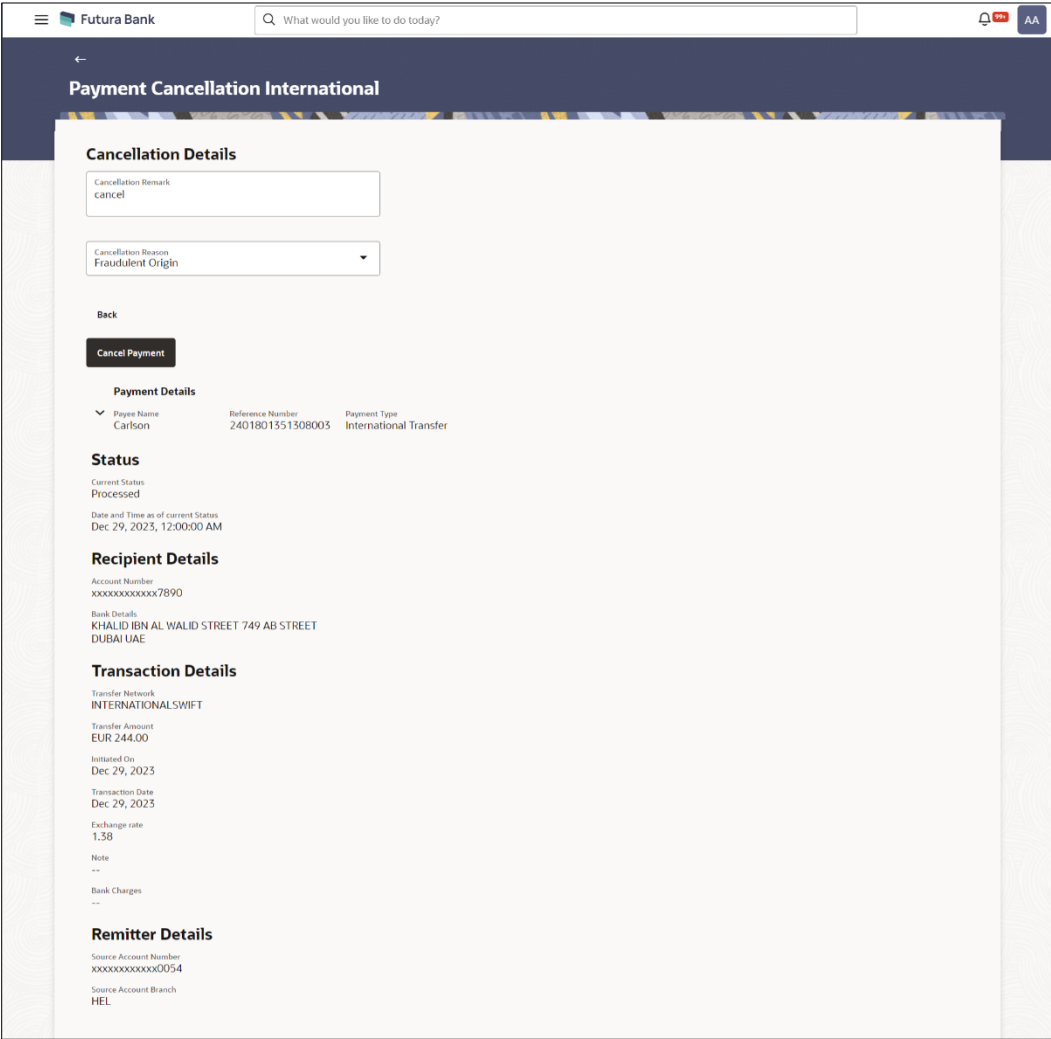
This feature allows user to cancel the payments.

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

Payment Cancellation – Internal Transfer




Payment Cancellation – International Transfer



Field Description

Field Name	Description
Cancellation Details	
Cancellation Remarks	Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.
Cancellation Reason Code	A drop down of reason codes available only for SWIFT Payments

To cancel payment:

1. Enter the search criteria.
2. Click **Search** to view transactions. The search result appears on **Payment Status Inquiry** screen based on search criteria entered.
3. Click on the  icon to cancel payments against the record which to be cancelled. The user will be redirected to the **Payment Cancellation** screen where the cancellation of the respective payment is facilitated.
4. Verify the payment details and click on **Cancel Payment**.
OR
Click on **Back** to navigate to the previous screen.
5. The success message of payment cancellation appears along with the transfer request number.
6. Click **Home** to navigate to the dashboard.

19.4 Payment Cloning

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

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

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

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

Pre-Requisites

- Entitlements to Adhoc Payments

To clone the payments:

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

3. Click on the  icon against the payment record which to be cloned. The user will be redirected to the **Transfers -Adhoc Payee** screen transaction with most of the data of the existing payment copied to the input fields. For more information refer **Transfers - Adhoc Payee** section.

[Home](#)

20. UETR Status Inquiry

For SWIFT Payments, OBDX supports a detailed status screen. One needs to know the UETR number in order to view the status of the payment.

The UETR reference number of an outbound payment can be seen in the details screen of Payment Status Inquiry. One can click on the reference number there itself to open up the UETR Status Inquiry screen.

For inbound payments though, one needs to visit this screen and enter the UETR reference number manually. The kebab menu is provided to access other payment inquiry related transactions.

How to reach here:

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

OR

Search Bar > Payment Inquiries – UETR Status Inquiry

OR

*Access through the kebab menu of transactions available under the **Payments Inquiries***

UETR Status Inquiry – Search Criteria

The screenshot shows the 'UETR Status Inquiry' screen in the Futura Bank mobile application. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below this, the title 'UETR Status Inquiry' is displayed. The main form contains three input fields: 'UETR Number' with the value 'd2ecb184-b622-41e9-a2a3-2a2ae2dbce4', 'Account Number' with a dropdown menu showing 'XXXXXXXXXXXX0054', and 'Transaction Type' with a dropdown menu showing 'Outward Remittance'. Below the form are two buttons: 'Search' and 'Reset'. A notification icon with the number '1' is visible in the bottom right corner.

To view / search for UETR status records:

1. Enter the search criteria.
 - i. In the **UETR Number** field, enter a UETR transaction reference .
 - ii. From the **Account Number** list, select a CASA (Current Account and Savings Account) account.
 - iii. From the **Transaction Type** list, select the appropriate transaction type by which records to be searched.
2. Click **Search** to view transactions based on the defined criteria. Based on the search criteria the payments records gets displayed on the **UETR Status Inquiry** screen.

- OR
- Click **Cancel** to cancel the transaction.
- OR
- Click **Reset** to clear the details entered.

UETR Status Inquiry – Search Result

The screenshot shows the Futura Bank UETR Status Inquiry interface. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, the title "UETR Status Inquiry" is displayed. The main content area shows a search result for a transaction with ID "d2ecb1b4-b622-41e9-a2a3-2a2ae20bce4" and type "Outward Remittance". The status is "ACCC" and the description is "Settlement Completed". A table below lists the transaction details:

From Bank	To Bank	Status Code	Status Description	Settlement Amount	Confirmed Amount	Charges Amount	Charge Bearer
BANABEBBXXX	BANBUS33XXX	ACSP	Accepted Settlement In Progress	USD990.00		USD10	CRED
BANCUS33XXX	BANDJPJTXXX	ACSP	Accepted Settlement In Progress	USD940.00		USD60	CRED
BANDJPJTXXX	TRCKCHZZXXX				USD900.00	USD100	CRED

At the bottom of the table, there is a pagination control showing "Page 1 of 1 (1-3 of 3 items)".

21. MT101 Instructions Inquiry

The MT101 Instructions Inquiry screen enables users to view all the MT101 Instructions raised.

This screen lists down instructions based on search criteria defined in the provided search fields. Users can search for a record based on the BIC Code used to initiate the instruction, the reference number generated by the host or even by defining the execution date range. The number of transactions that are displayed on the Payment Status Inquiry summary screen by default, depends on the configuration set by the bank.

User can view additional details by clicking on the hyperlink provided on the host reference number. On clicking the eye icon, the system generated MT101 message will be displayed in a pop-up, which can be downloaded in PDF format.

How to reach here:

Toggle menu > Menu > Payments > Payment Inquiries > MT101 Instructions Inquiry

OR

Search Bar > Payment Inquiries – MT101 Instructions Inquiry

OR

*Access through the kebab menu of transactions available under the **Payments Inquires***

21.1 MT101 Instructions Inquiry – Summary

To view / search for MT101 instruction records:

1. In the **MT101 Instructions Inquiry** screen, enter one or more search criteria as follows:
 - i. In the **Receiver BIC Code** field, enter the receiver's BIC code to search based on the BIC code of the recipient bank.
 - ii. In the **Reference Number** field, enter a transaction reference number of a instruction initiated to search for a MT101 record on the basis of transaction reference number.
 - iii. In the Execution Date Range fields, enter the range in the **Execution From Date** and **Execution To Date** to fetch MT101 instructions with execution date within the mentioned date range.
 - iv. Click **Search**.
The search results appear; user can filter records based on the search criteria.
OR
Click **Reset** to reset the search criteria.
OR
Click **Cancel** to go to the Dashboard.

MT101 Instructions Inquiry

Receiver BIC Code

Lookup SWIFT Code

Host Reference Number

Customer Reference Number

Execution From Date

Execution To Date

Search Reset

MT101 Instructions Inquiry – Summary

Host Reference Number	Receiver Name	Receiver BIC	Execution Date	Branch Code	Customer Specified Reference	Message
2334501359144000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334501359281000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334501357634000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334501357463000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334501359121000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334501359396000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334601334064000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334601335118000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334701344667000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	

MT101 Instructions Inquiry – Filter Criteria

Filter

Receiver BIC Code
BOMLAEADXXX

Lookup SWIFT Code

Host Reference Number

Customer Reference Number

Execution From Date
3/22/2021


Execution To Date
5/10/2024

Search Reset

Field Description

Field Name	Description
Search Criteria	
Receiver BIC Code	Search for an instruction by entering the Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.
Reference Number	Search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.
Customer Reference Number	Search for an instruction by entering the reference to the entire message assigned by the user.
Execution Date Range	Search for an instruction by entering the period in which the transaction was required to be executed by the bank.
Search Results	
The following fields are displayed for each MT101 instruction once the user clicks on the Search button after having entered search criteria.	
Receiver BIC Code	Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.
Execution Date Range	Displays the period for an instruction in which the transaction was executed by the bank.
Host Reference Number	The unique reference number of the MT101 instruction assigned by the host system. This number appears as a hyperlink. The MT101 Instruction Details page will appear once the user clicks on this hyperlink.
Receiver Name	The name of the payee towards whom the funds have been transferred.
Receiver BIC Code	Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.
Execution Date	The date on which the transaction was required to be executed by the bank.
Branch Code	

Field Name	Description
Customer Specified Reference	Displays the Customer Reference number as provided while initiating the transfer
Message	Displays the action to show the MT101 message generated.
Filter Criteria	
Receiver BIC Code	Search for an instruction by entering the Receiver bank of Outbound MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests.
Reference Number	Search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.
Customer Reference Number	Search for an instruction by entering the reference to the entire message assigned by the user.
Execution Date Range	Search for an instruction by entering the period in which the transaction was required to be executed by the bank.

2. Click on the  icon, the **Filter** overlay window appears.
 - a. Enter the new search criteria.
 - b. Click **Search**. The based on the new criteria the new MT101 Instructions appears.
OR
Click **Reset** to clear the entered data.

OR

Click on the **Host Reference Number** link to view the MT101 Instructions Inquiry details. The **MT Instruction Details** screen appears.

21.2 MT101 Instructions Inquiry – Details Screen

The MT101 Instructions Inquiry Details screen displays additional details of a specific MT101 instruction, which includes the General Information (Sequence A) and the Transaction Entries (Sequence B). This screen can be accessed through the MT101 Instructions Inquiry Summary screen by clicking on the transaction reference number hyperlink of a specific instruction record.





To view details of a MT101 instruction:

1. In the **MT101 Instructions Inquiry** screen, enter one or more search criteria as follows:
2. Click **Search**.
The system lists all the MT101 Instructions raised.
3. Click on the **Host Reference Number** link of the specific MT101 instruction record whose details you wish to view.
The **MT101 Instruction Details** screen appears with all the details of the MT101 Instruction.

MT101 Instruction Details

The screenshot displays the 'MT101 Instruction Details' screen. At the top, there is a navigation bar with the Futura Bank logo, an 'inbox' indicator, and user information for Mack Evans. The main content is divided into two sections: 'General Information (Sequence A)' and 'Transaction Entries (Sequence B)'. The 'General Information' section includes fields for Receiver Bank Code (BOMLAEADXXX), Reference Number (2233701562953000), and Requested Execution Date (Tuesday, December 6, 2022). The 'Transaction Entries' section is expanded to show 'Transaction 1' and 'Transaction 2'. Transaction 1 details include Reference Number (2233701962175003), Credit Account Number (45435435), Debit Account Number (xxxxxxxxxx7293), Transaction Amount (EUR 3,545.00), and Correspondence Charges (PAYER). Transaction 2 details include Reference Number (2233701962175004), Credit Account Number (242343), Debit Account Number (xxxxxxxxxx7293), Transaction Amount (GBP 53.00), and Correspondence Charges (PAYEE). At the bottom, there are 'Cancel' and 'Back' buttons, and a copyright notice for Oracle.

Field Description

Field Name	Description
General Information (Sequence A)	
Receiver Bank Code	The BIC code of the receiver's bank. Click on the  icon to view additional bank details.
Reference Number	The reference to the entire message assigned by the user.
Requested Execution Date	The date on which the MT101 Instruction is scheduled to execute.
Ordering BIC	The ordering BIC code of the receiver's bank. Click on the  icon to view additional bank details.
Account Service Institution (Swift)	Option provided if the account to be debited belongs to bank other than the receiver bank.
Transaction Entries (Sequence B)	
This section displays the transaction entries as fetched from the host system. Following details are displayed for each transaction:	
Reference Number	The reference number assigned to the transaction by the host system.
Credit Account Number	The creditor's account number
Debit Account Number	The debtor's account number
Transfer Amount	The currency and amount of the transaction. Click on the  icon to view the F/X details.
Initiated On	The date on which the transaction has been initiated.
Correspondence Charges	Any charges that were involved in the transfer.
Click  icon adjacent to transaction to view the details of the specific transaction. The following field appears when expanding the transaction.	
Beneficiary Address	Displays the beneficiary address.

Field Name	Description
Pay Via Swift	Displays the BIC code of the creditor's bank. Click on the ⓘ icon to view bank details.
Payment Details	The specific details about the transaction.
Instruction Code	The instructions used between the ordering customer and the account servicer.
Regulatory Reporting Code	User to select 'BENEFRES', to enter Residence of the beneficiary customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer.
Regulatory Reporting Country	The address of beneficiary or ordering customer based on the code selected.
Regulatory Reporting Information	Displays the Regulatory Reporting Information.

22. Favorites

The application enables users to mark a payment transaction as 'Favorite' on the transaction confirmation screen.

Once a transaction is marked as favorite, it is displayed in your favorite transaction list. users can click on the favorite transaction and all the transaction details are auto populated on the screen. Users may do necessary changes and submit the transaction for processing.

Prerequisites:

- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions

Features supported in application

You can perform following actions from favorite transaction:

- View Favorite Transaction Details
- Initiate a Payment
- Delete a Favorite Transaction

How to reach here:

Toggle menu > Menu > Payments > Favorites

OR

Search bar > Payments - Favorites

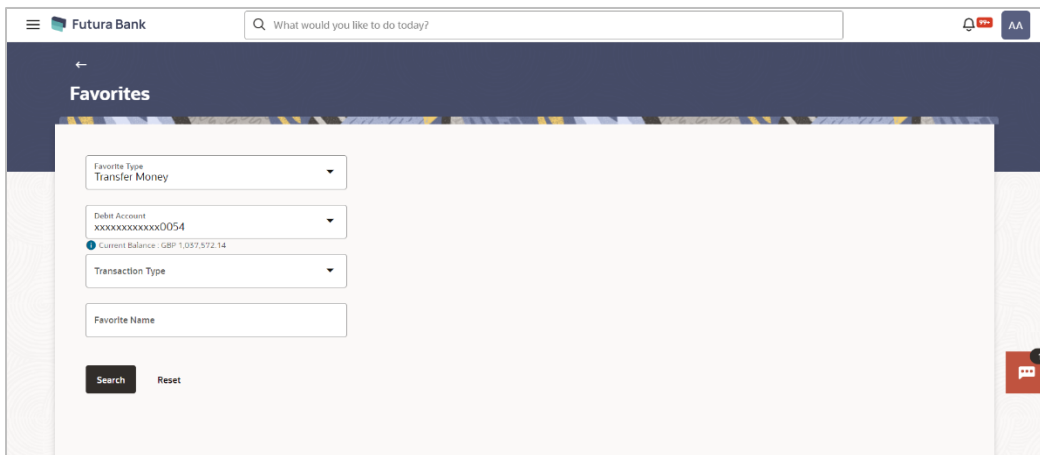
22.1 Favorites – Summary

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

To view and initiate a favorite transaction:

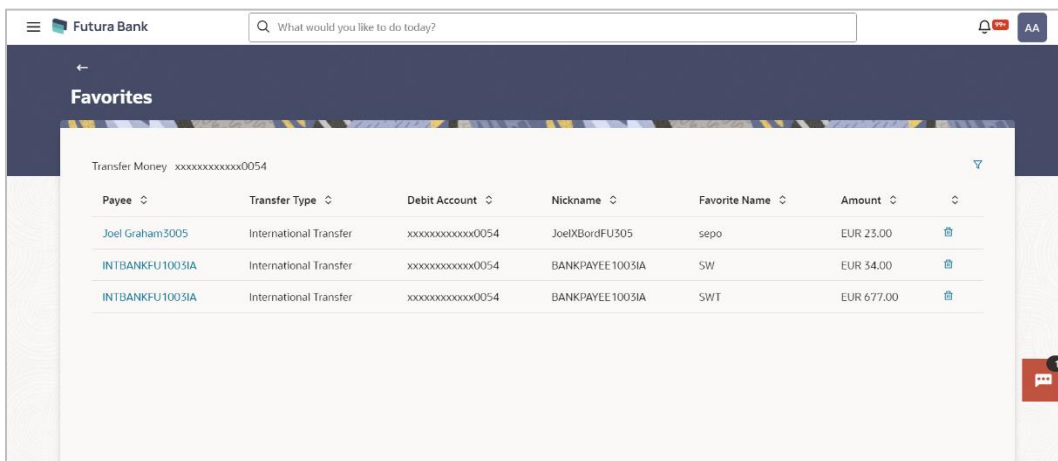
1. From the **Favorite Type** list, select the desired favorite type by which you wish to search transactions.
2. From the **Debit Account** list, select a CASA (Current Account and Savings Account) account for which transactions are marked as favorite, and use it to search for transactions.
3. In the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

Favorites – Search

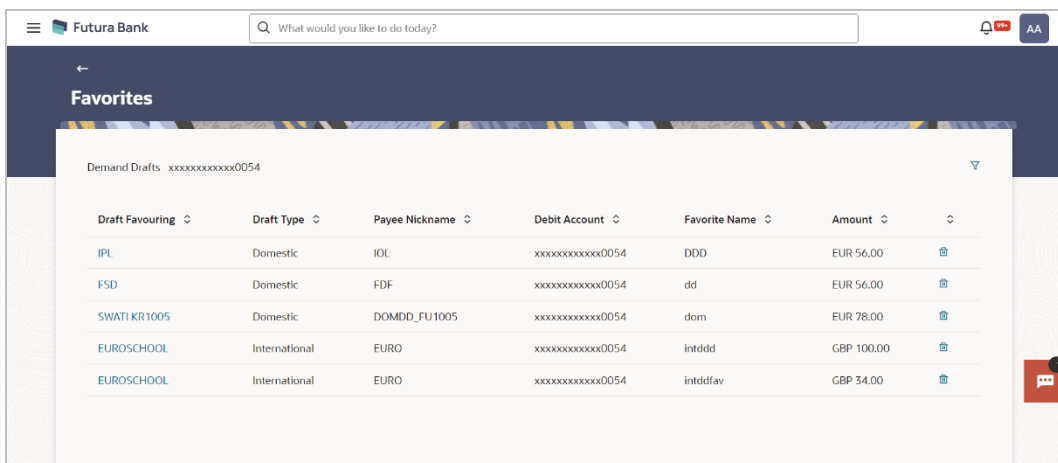


4. Click **Search** to search the favourites. All the favorite transactions appear as a list on the **Favorites Summary** screen.
OR
Click **Reset** to clear the entered data.

Favorites Summary – Favorite Type (Transfer Money)



Favorites Summary – Favorite Type (Demand Drafts)



Field Description


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

Field Name	Description
Transaction Type	Displays transaction type of the favorites. The options are: <ul style="list-style-type: none"> • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Nick Name	Nickname of the favourite.
Favourite Name	Name of the favourites.
Amount	The amount which is to be transferred.

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

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

OR

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

Transaction initiation through Favorites

Transfer Money

Payee: JoelXBordFU305

J
JoelXBordFU305
Account Number: DE9550070010178356305
Payee Type: INTERNATIONAL
Account Name: Joel Graham5005
Payee Address: 16 THU, Near IKEA, Berlin, DE
Payee Email ID: joel67@gmail.com
Bank Details: DEUTDEFFXXX, DEUTSCHE BANK AG, Head Office

Transfer From: xxxxxxx0054
Current Balance: GBP 1,037,572.14

Pay By: Transfer Currency

Currency: EUR | Transfer Amount: EUR 25.00

[View Limits](#)

Use Pre-existing Deal
 Use Pre-existing Deal

Transfer When
 Now Later

Correspondence Charges: Payee

Transfer via Intermediary Bank
 Yes No

Payment Purpose: Allowance

Payment Details: Salary

[Add Payment Details](#)

Customer Reference Number: 3453

Internal Note: salary for Jun23

Compliance Questions ⓘ

Save As Draft **Back** **Cancel** **Pay**

Transferring money has never been easier!
Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts.


Haven't registered your payee yet?
No Problem! Use the Adhoc Payment Service

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.

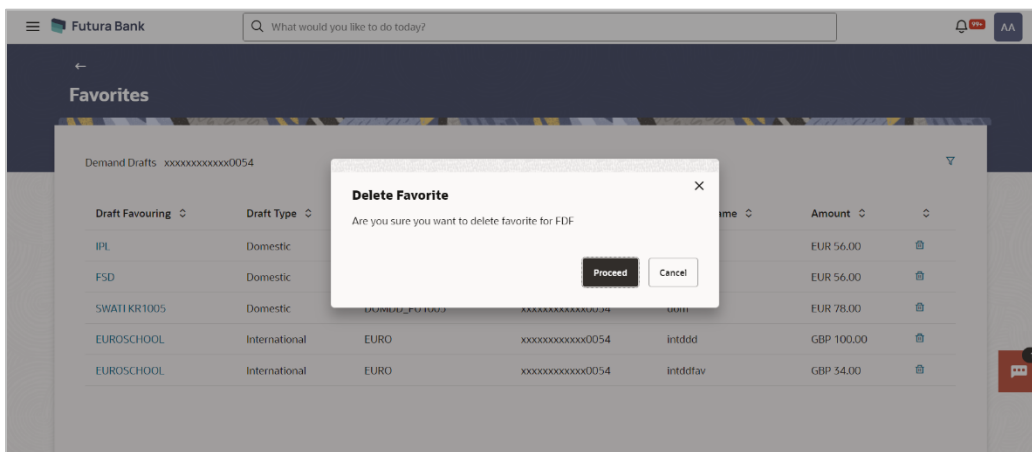
22.2 Remove Favorites

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

To remove a transaction from the favorite list:

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

Remove Favorites- Confirm



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

FAQ

1. Post transaction, if I add it to 'Favorites' where will this be reflected and what benefit will I gain from this?

The transaction will be saved in the 'Favorites' list. This transaction can then be used the next time you want to initiate a similar payment.

2. What type of actions user can perform from favorite transaction?

User can perform following actions from favorite transaction:

- View favorite transaction details
- Initiate a payment
- Remove the transaction from favorite list

What type of transactions user can perform from favorite transaction?

User can mark the following transactions as favorite:

- Payments done through Transfer Money (Adhoc Payments are excluded)
- Draft Issuance

And then view / initiate payments and remove transactions from favorites.

3. Can I edit the details if I am reinitiating a transaction from my favorite transaction list?

Yes, you can edit the details and reinitiate a transaction by selecting favorite transaction.

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23. Saved Drafts

This feature enables users to view all the transaction which are saved as a draft and incomplete.

How to reach here:

Toggle menu > Menu > Payments > Saved Drafts

OR

Search bar > Payments - Saved Drafts

To view payment drafts:

4. From the **Draft Type** list, select the desired draft type by which you wish to search saved drafts.
5. 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.
6. From **Transaction Type** list, select the desired transaction type of which drafts is to be searched.
7. In the **Draft Name** field, enter the draft name by which you wish to search saved drafts.

View Payments Drafts - Search Criteria

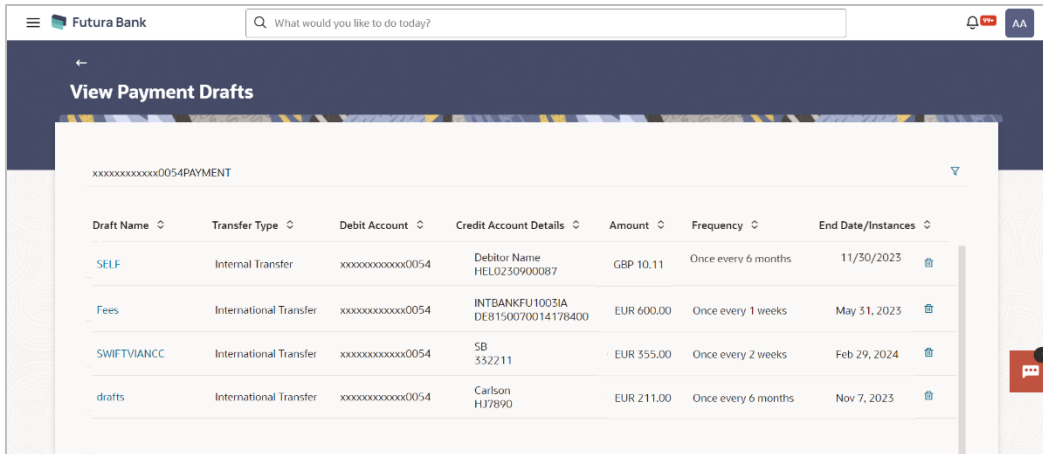
The screenshot shows the 'View Payment Drafts' screen in the Futura Bank mobile app. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below the search bar is a navigation bar with a back arrow and the title 'View Payment Drafts'. The main content area contains a form with the following fields:

- Draft Type:** A dropdown menu with 'Payment' selected.
- Debit Account:** A dropdown menu with 'XXXXXXXXXXXX0054' selected.
- Current Balance:** A text field displaying 'GBP 1,037,572.14'.
- Transaction Type:** A dropdown menu.
- Draft Name:** A text input field.

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

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

View Payments Drafts- Search Result



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


Note :

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

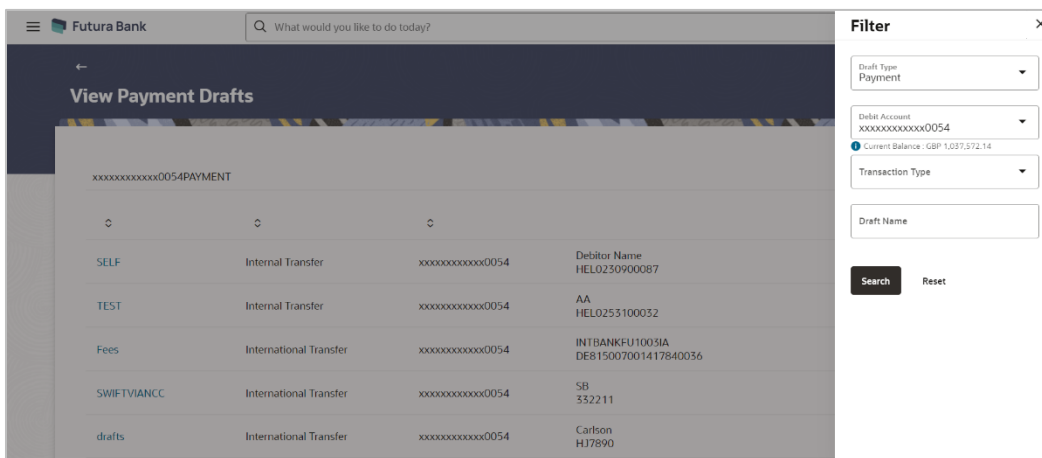
Field Description

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

Field Name	Description
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.

10. 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.

View Payments Drafts- Filter Criteria



Draft Type	Transaction Type	Debit Account	Debit Name
SELF	Internal Transfer	xxxxxxxxxxxx0054	HEL0250900087
TEST	Internal Transfer	xxxxxxxxxxxx0054	AA HEL0253100032
Fees	International Transfer	xxxxxxxxxxxx0054	INTBANKFU1009IA DEB15007001417840036
SWIFTVIANCC	International Transfer	xxxxxxxxxxxx0054	SB 332211
drafts	International Transfer	xxxxxxxxxxxx0054	Carlson HJ7890

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24. Beneficiary User Mapping

The Beneficiary User Mapping module allows the corporate administrator to restrict access of payees to a limited set of users. Thereby enabling controlled access of beneficiaries to target users.

A private payee created by the corporate administrator can be mapped to multiple users. This limits the access of these users to only the mapped payees and these users won't be allowed to perform transactions like Transfer Money, Set Repeat Transfer and Multiple Transfer for other beneficiaries, including public beneficiaries.

This feature is available only for the corporate administrator.

Note: This feature needs to be used in conjunction with role transaction mapping. To achieve the objective of allowing certain users of the corporate to be able to make payments to only certain beneficiaries, the admin will have to operationally remove access to Adhoc Payments and Payee Management to such users.

Prerequisites:

- Transaction and account access are provided to corporate user
- Approval rule set up for corporate user to perform the actions

How to reach here:

Toggle menu > Menu > Payments > Payee > Beneficiary User Mapping

OR

Search Bar > Payees - Beneficiary User Mapping

OR

Toggle menu > Menu > Payments > Payee > Manage Payees > Access through the kebab menu

24.1 Beneficiary User Mapping – Summary

This option allows user to list all private payees created by the corporate administrator. A quick search is available on the screen by specifying the payee name. User can also view the details of the payee and to map users to the beneficiary.

Features Supported In the application


Functions available on Beneficiary User Mapping are as follows:

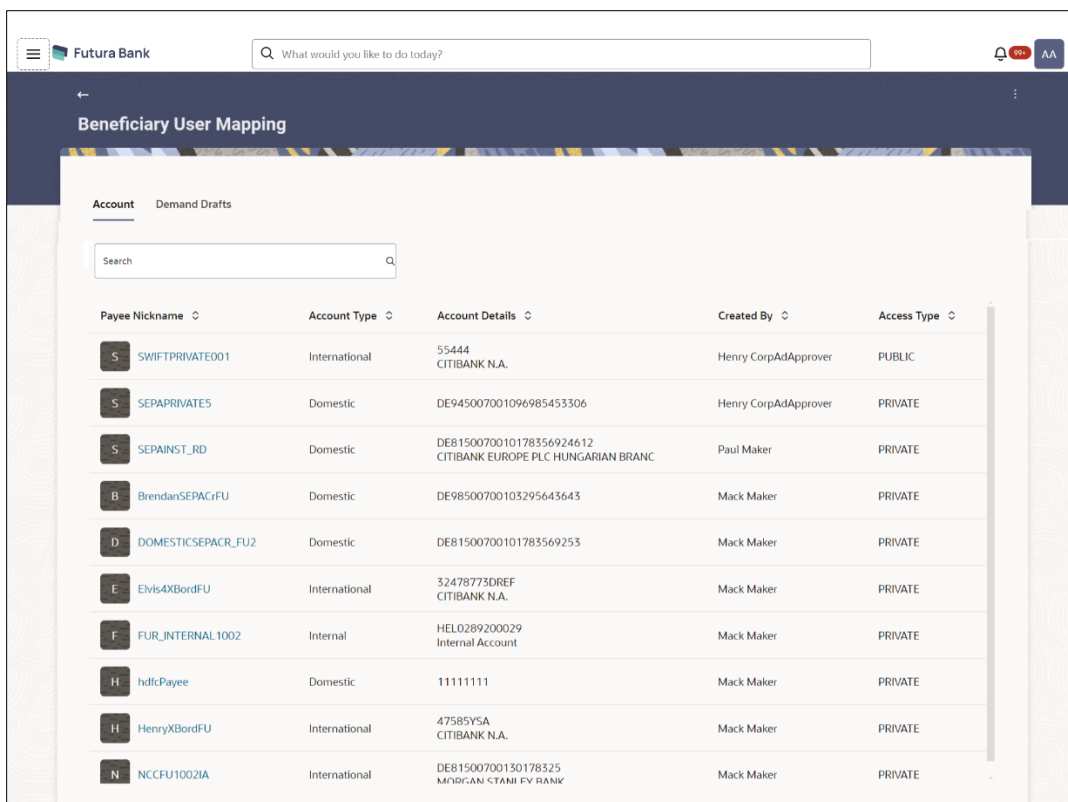
- Map user to a beneficiary
- Edit Mapping

The screen is divided into two sections –

- **Accounts** – Bank Account Payees are listed in this section.
- **Demand Draft** - Payees created for Demand Draft are listed in this section.

To view the payee:

1. In **Search By Payee Name** field, enter the payee name to list all private payees.
2. Click on the  icon, all private payees created by the corporate administrator will be displayed.

Beneficiary User Mapping - Summary


The screenshot shows the 'Beneficiary User Mapping' page in the Futura Bank interface. It features a search bar at the top and a table of payee information. The table has columns for Payee Nickname, Account Type, Account Details, Created By, and Access Type. The data is as follows:

Payee Nickname	Account Type	Account Details	Created By	Access Type
SWIFTPRIVATE01	International	55444 CITIBANK N.A.	Henry CorpAdApprover	PUBLIC
SEPAPRIVATE5	Domestic	DE945007001096985453306	Henry CorpAdApprover	PRIVATE
SEPAINST_RD	Domestic	DE8150070010178356924612 CITIBANK EUROPE PLC HUNGARIAN BRANC	Paul Maker	PRIVATE
BrendanSEPACrFU	Domestic	DE98500700103295643643	Mack Maker	PRIVATE
DOMESTICSEPACR_FU2	Domestic	DE81500700101783569253	Mack Maker	PRIVATE
Elvis4XBordFU	International	32478773DREF CITIBANK N.A.	Mack Maker	PRIVATE
FUR_INTERNAL1002	Internal	HELO289200029 Internal Account	Mack Maker	PRIVATE
hdfcPayee	Domestic	11111111	Mack Maker	PRIVATE
HenryXBordFU	International	47585YSA CITIBANK N.A.	Mack Maker	PRIVATE
NCCFU1002IA	International	DE81500700130178325 MIDGLAN STAMF VY BANK	Mack Maker	PRIVATE

Field Description

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

Search by Payee Name	Search the payees created by the corporate administrator by entering the payee name.
-----------------------------	--

Payee Accounts

Below fields appears for **Account** type of payees.

Payee Photo	Displays the payee's photo along with the name to identify payee while making a transfer. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
--------------------	--

Payee Nickname	The nickname of the payee, defined at the time of payee creation.
-----------------------	---

Field Name	Description
Account Type	The type of account associated with the payee. The options are: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Details	The details of the account associated with the payee.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private
Payee - Demand Drafts	
Below fields appears if the payee is holding a demand draft.	
Search by Payee Name	Search the payees created by the corporate administrator by entering the payee name.
Payee Photo	Displays the payee's photo along with the name to identify payee while initiating a demand draft request. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Payee Nickname	The nickname of the payee, defined at the time of payee creation.
Draft Type	The type of draft. The values can be: <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	Draft favoring details.
Created By	The name of the user who created the payee.

Field Name	Description
Access Type	The access type of the payee. The values can be: <ul style="list-style-type: none"> • Public • Private

3. Click on the **Payee Nickname** link to view the beneficiary user mapping details. The **Beneficiary User Mapping Details** screen.

Note: Corporate administrator also has the provision to create a new payee by clicking the 'Create' button.

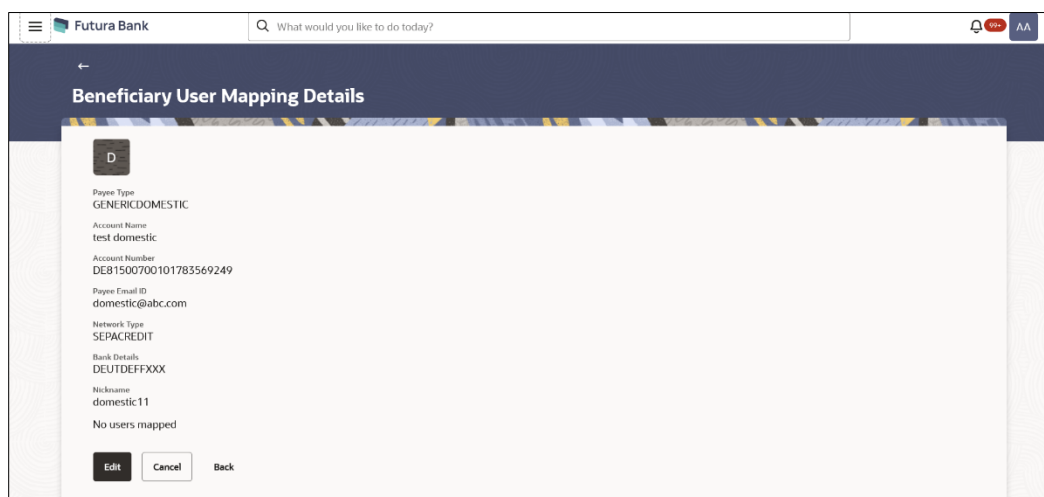
24.2 Beneficiary User Mapping Details

The user can view payee details by clicking on the hyperlink provided on the payee's name on the beneficiary user mapping screen.

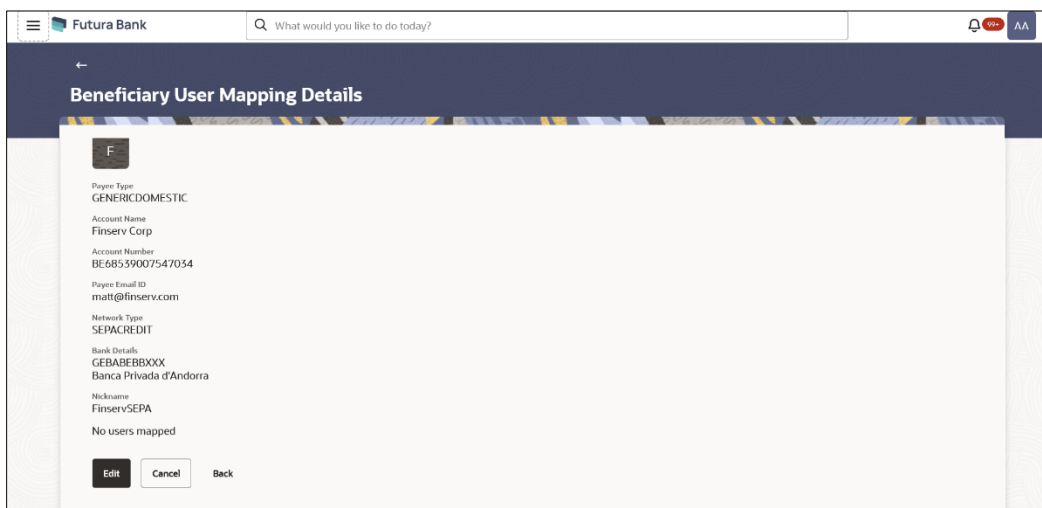
To view payee details:

1. Click on the **Payee Nickname** link to view the beneficiary user mapping details. The **Beneficiary User Mapping Details** screen appears.

Beneficiary User Mapping Details -Account type



Beneficiary User Mapping Details -Demand Draft type



Field Description

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

Payee Name Name of the payee group.

Payee Photo Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.

Payee Details - Account

The following fields are applicable for **Account** type payees.

Payee Type The payee type can be one of the following

- Internal
- Domestic
- International

Account Name The name of the payee as maintained in the bank account.

Account Number The bank account number of the payee.

Payee Email ID Email ID of the payee

Field Name	Description
Bank Details	<p>Details such as bank name, bank code and address of the bank in which the payee's account is held.</p> <p>This field appears for Domestic and International type account payee.</p>
Payee Address	<p>The address of the payee.</p> <p>This field appears if the details being viewed are that of an International payee.</p>
Nickname	The payee's nickname as defined at the time of payee creation.
User List	All the users currently mapped to the payee
Payee Details - Demand Draft	
The following fields are applicable for Demand Draft payees.	
Payee Name	Name of the payee for identification.
Payee Photo	Displays the payee's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee will appear in place of the photo.
Draft Type	<p>The type of draft.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • Domestic • International
Draft Favoring	The name of the payee as it is to be printed on the draft.
Draft Payable at	<p>They name of the city (if the draft type is Domestic) at which the draft is payable.</p> <p>The name of the country and city (if the draft type is International) at which the draft is payable.</p>
Deliver Draft to	<p>The draft delivery preference as specified at the time of payee creation.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • Branch Near Me • My Address • Other Address
Delivery Location	The specific address at which any draft payable towards the payee is to be delivered.

Field Name	Description
User List	List all the users currently mapped to the payee. The list of users is displayed in the format: Full Name (<i>Username</i>)

2. Click **Edit** to enable a multi-select drop-down list with all corporate users.
 - a. Select the users which need to be mapped to the payee from the drop-down list.
 - b. Select the users required to be mapped and click on 'Confirm' to complete the mapping.

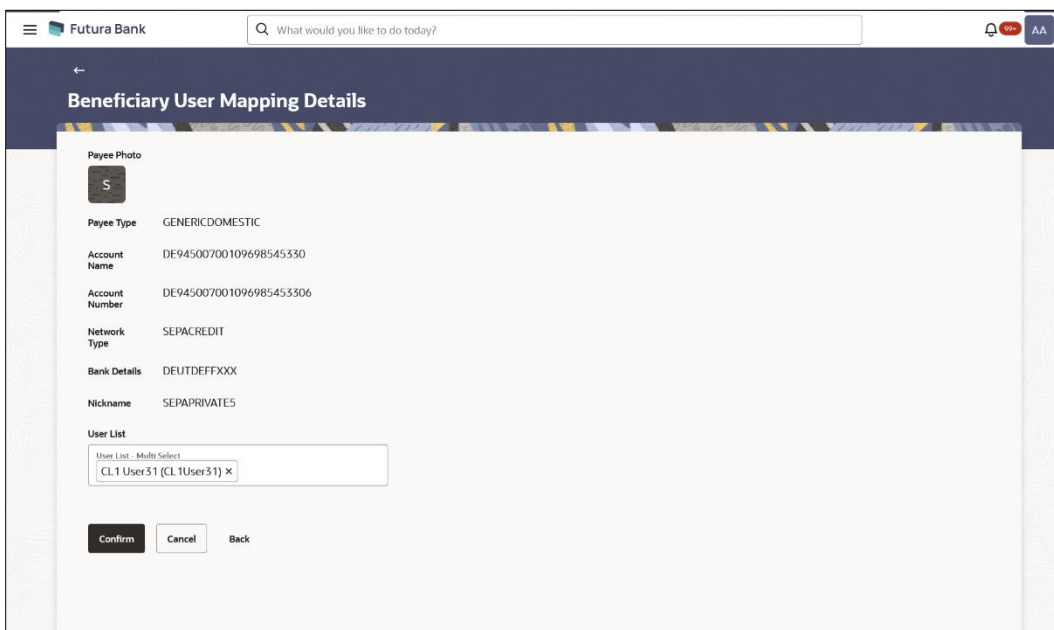
OR

Click **Cancel** to cancel the transaction.

OR

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

Beneficiary User Mapping Details -Edit



25. View Limits

An option has been provided to the corporate user to view the transaction initiation limits.

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

View Limits

My Limit [X]

Channel
Internet

Available Limits

€	Amount	EUR 1.00 to EUR 9,999.00
	Count	100

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

Ok

Field Description

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

Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
----------------	---

Available Limits

Amount	An amount range between the transactions can be initiated from the selected channel.
---------------	--

Count	The number of transactions can be initiated by the user from the selected channel.
--------------	--

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26. Lookups

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

Swift Lookup

Search BIC Code

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

BIC Code CITIAEADXXX	Bank Name CITI
Country United Kingdom	City

Search

Swift Lookup -search result

Search BIC Code

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

BIC Code CITIAEADXXX	Bank Name CITI
Country United Kingdom	City

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

Search

NCC Lookup

NCC Lookup -search result

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

Field Description

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

Swift Code

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

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

SWIFT Code Look up

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

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

SWIFT Code Lookup - Search Result

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

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

National clearing code Look up

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

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

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