

Corporate Foreign Exchange User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.5.0.0

Part No. F72987-01

October 2024

Corporate Foreign Exchange User Manual

October 2024

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2006, 2024, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.



Table of Contents

1. Preface	1-1
1.1 Purpose	1-1
1.2 Audience	1-1
1.3 Documentation Accessibility	1-1
1.4 Critical Patches	1-1
1.5 Diversity and Inclusion	1-1
1.6 Conventions	1-1
1.7 Screenshot Disclaimer	1-2
1.8 Acronyms and Abbreviations	1-2
2. Transaction Host Integration Matrix	2-1
3. Introduction	3-2
4. View Forex Deal Bookings	4-3
5. Initiate Forex Deal booking	5-8
6. Make Payment (Transfer Money) using forex deal	6-14
6.1 Make Payment - Existing Payee	6-15
6.2 Make Payment - My Accounts	6-21

1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 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>.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
------------	---------

boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>Italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

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.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. Transaction Host Integration Matrix

Legends

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

SR No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0
1	Initiate Forex Deal Booking- Spot/forward	✓	×
2	Initiate Forex Deal Booking- Swap	✓	×
3	View Forex Deal Booking- Spot/forward	✓	×
4	View Forex Deal Booking-Swap	✓	×
5	Usage of FX Deal in payments	✓	×

3. Introduction

In the application, you can book spot, forward and SWAP forex deals for the maintained currency pairs. You can also view the details of existing booked forex deals along with any transactions done for the same.

Pre-Requisites

- User must be having a valid corporate account
- Currency pairs and exchange rates must be maintained at host by bank
- Currency pair which has to be permitted for online deal booking, needs to be maintained by admin

Features Supported In Application

- Forex Deal Maintenance
- Initiate Forex Deal Booking
- View Forex Deal
- Usage of FX Deal in payments

4. View Forex Deal Bookings

Using this option, user can view the deals which are booked. This option displays the status of the deal, validity, booked deal amount, and the outstanding amount from the deal for use in future and the validity of the deals.

Prerequisites:

- Currency pairs are maintained
- This option is available only if the view deal booking is enabled for the user in the application.

How to reach here:

Dashboard > Toggle menu > Forex Deal

To view forex deal booking:

1. The **View Forex Deal Bookings** screen appears. This has different filters to narrow down the search for right forex deal.

View Forex Deal Bookings

ATM/Branch

futura bank

Search

Welcome, Sonal Agarwal

Last login 25 Nov 12:23 AM

View Forex Deal Bookings

Deal Number

Type Deal Number

Currency Details

Transaction Type

Currency

Deal Type

Please Select

Status

Please Select

Initiate Deal

Search

Reset

Deal Number	Validity	Booked Deal Amount	Outstanding Amount	Transaction Type	Currency Pair	Status
AT3FFB1140022A66	Forward : 14 Days	£3,000.00	£3,000.00	SELL	EUR - GBP	ACTIVE
AT3FFB114002AFFM	Forward : 14 Days	£100.00	£100.00	SELL	INR - GBP	ACTIVE
AT3FFB114002A99F	Forward : 14 Days	£1,212.00	£1,212.00	BUY	GBP - INR	REVERSED
AT3FFB114002ACCJ	Forward : 14 Days	£2,000.00	£2,000.00	BUY	GBP - INR	ACTIVE
AT3FFB114002B11N	Forward : 4 Days	£5,000.00	£5,000.00	SELL SWAP	INR - GBP	ACTIVE
AT3FFB114002B11H	Forward : 1 Days	£550.00	£550.00	SELL SWAP	INR - GBP	ACTIVE
AT3FFB1140026001	Forward : 7 Days	₹50,000.00	₹50,000.00	SELL	GBP - INR	ACTIVE
AT3FFB114002A337	Forward : 7 Days	£100.00	£100.00	BUY	GBP - INR	REVERSED
AT3FFB114002A669	Forward : 14 Days	£550.00	£550.00	SELL	EUR - GBP	ACTIVE
AT3FFB114002A2AC	Forward : 14 Days	£550.00	£550.00	SELL	INR - GBP	ACTIVE

Page 1 (0 of 0 items)

<

1

>

Cancel

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Deal Number	The unique deal id of the forex deal.
Deal Type	Type of deal initiated. The options are: • Spot • Forward • SWAP
Currency Details	
Transaction Type	Transaction type in which deal is booked. The options are: • Buy • Sell
Currency	The name of currency for the deal.
Status	The deal status. The options are: • Active • Liquidated • Reversed • Cancelled • Hold
Booking Date	The date on which the deal has been booked.
Expiry Date	The date on which deal gets expired.
Search Result	
Deal Number	The unique deal id of the forex deal.
Validity	The date upto which the deal is valid.
Booked Deal Amount	The original buy or sell amount along with the currency of the deal.

Field Name	Description
Outstanding Amount	The remaining buy or sell amount and currency in the deal available for utilization in payment.
Transaction Type	Transaction type (buy or sell) in which deal is booked. Note: It displays SWAP against Transaction Type field, in case of Swap deals.
Currency Pair	The currency combination in which deal is booked.
Status	The deal status.

2. Enter the search parameters.
3. Click **Search**. The search result appears based on search parameters entered.
OR
Click **Reset** to clear the entered search parameters.
OR
Click **Cancel** to cancel the transaction.
4. Click the **Deal Number** link to view details of the specific forex deal. The **View Forex Deal Bookings - View** screen appears.

View Forex Deal Details

ATM/Branch
UBS 14.3 AT3 Branch

Welcome, Pad checker
Last login 02 Dec 03:18 PM

View Forex Deal Bookings

Deal Number AT3FFB1140024001

Party ID
***B66
Party Name
LEO Corp

Deal Details
Status
ACTIVE
Deal Type
Forward
Duration
360 Day(s)
Currency Pair
GBP-INR
Transaction Type
BUY
Exchange Rate
90

Booked Amount
£20,000.00
Utilized Deal Amount
£7,033.00
Outstanding Amount
£12,967.00
Booking Date
02 Jan 2014
Expiry Date
28 Dec 2014

Deal Utilization

Date	Payment Reference No	Description	Source Account	Destination Account	Utilized Deal Amount	Utilization Status
21 Apr 2014	AT3OPFX140026012	pay now with forex deal	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£1,212.00	ACTIVE
16 Jan 2014	AT3OPFX14002A005	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£500.00	ACTIVE
09 Jan 2014	AT3OPFX14002A00B	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£115.00	REVERSED
09 Jan 2014	AT3OPFX14002A00D	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£123.00	ACTIVE
07 Jan 2014	AT3OPFX140026014	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£2,244.00	ACTIVE
07 Jan 2014	AT3OPFX140026015	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£114.00	ACTIVE
06 Jan 2014	AT3OPFX140026013	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£1,155.00	ACTIVE
03 Jan 2014	AT3OPFX14002A336	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£100.00	LIQUIDATED
02 Jan 2014	AT3OPFX14002A1JN	transfer	xxxxxxxxxxxx0038	xxxxxxxxxxxx0016	£100.00	LIQUIDATED

Page 1 of 2 (1-10 of 14 items)

Cancel Back

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Deal Number	Displays a unique deal id of the forex deal.
Party Details	
Party ID	Displays the primary party ID of user.
Party Name	Displays the name of primary party of user.
Deal Details	
Status	Displays the deal status.
Booked Amount	Displays the original buy or sell amount and currency of the deal.
Deal Type	Displays type of deal initiated.
Utilized Deal Amount	Displays the utilized buy or sell amount and currency in the deal.
Duration	Displays the permissible duration for which deal will be valid.
Outstanding Amount	Displays the remaining buy or sell amount and currency in the deal available for transaction.
Currency Pair	Displays the currency combination in which deal is booked.
Booking Date	Displays the date on which the deal has been booked.
Transaction Type	Displays the transaction type (buy or sell) in which deal is booked.
Expiry Date	Displays the date on which deal gets expired.
Exchange Rate	Displays the buy or sell per unit rate for the chosen currency combination.
Deal Utilization Widget	
This section displays summary of deal utilization.	
Utilized Amount	Displays the utilized buy or sell amount in figure.
Utilized Deal Amount	Displays the utilized buy or sell amount in percentage.

Field Name	Description
Outstanding Amount	Displays the remaining buy or sell amount in percentage.

Deal Utilization Details

This section displays deal utilization in details.

Date	Displays the date on which partial deal utilization under a payment was done.
Payment Reference No	Displays the partial deal utilization payment reference number.
Description	Displays the details of partial deal utilization payment.
Source Account	Displays the source account from which partial deal utilization payment is done.
Destination Account	Displays the destination account to which partial deal utilization payment is done.
Utilized Deal Amount	Displays the utilized buy or sell amount and currency in the deal.
Utilization Status	Displays the deal status.

5. Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

5. Initiate Forex Deal booking

Using this option corporate user can book the forex deals. This gives the corporate user more transparency. The corporate user can do the spot / forward/swap forex deal bookings at the best prices for the different currency combinations.

The corporate user can also view the indicative exchange rate for selected currencies used in deal booking. However the Deal is booked at the current rate only, not necessarily same as the indicative rate.

The party must have been granted access to book deals.

Note: Only primary party can book a deal.

Prerequisites:

- Currency pair is maintained
- This option is available only if the deal booking access is assigned to party ID in the application.

How to reach here:

Dashboard > Toggle menu > Forex Deal

To initiate forex deal booking:

1. The **View Forex Deal Booking** screen appears.
2. Click **Initiate Deal** to initiate a forex deal. The **Initiate Forex Deal Booking** screen appears.

Initiate Forex Deal Booking

ATM/Branch

UBS 14.3 AT3 Branch

🔍

📧 62

Welcome, Psd checker

Last login 02 Dec 03:18 PM

Initiate Forex Deal Booking

Party Details

Party ID
***866

Party Name
LEO Corp

Deal Details

Deal Type
☐ Spot ☐ Forward ☒ Swap

Swap Type
Forward-Forward

Duration
1 Week

Validity: 03 Jan 2014 - 10 Jan 2014 (7 Days)

Currency Details

Currency Pair
GBP - EUR

Transaction Type
☒ BUY ☐ SELL

Buy
GBP £10,000.00

[View Limits](#)

Exchange Rate ⓘ
€0.72

Swap Details

Sell
GBP £10,000.00

Exchange Rate
€0.7200

Duration
6 Months

Validity: 03 Jan 2014 - 02 Jul 2014 (180 Days)

Initiate

Cancel

Note
It is a secure and reliable platform to book forex deals online for corporates. The system is developed with a view to reduce the turnaround time and provide complete transparency in the dealings. It enables customers in booking spot / forward / swap contracts at best price and gives control to the user. This enables forward deal booking and facilitating entire life cycle (booking, cancellation, roll-over). This module also maintains trade history and trade details.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Party Details	
Party ID	The primary party ID of user.
Party Name	The name of primary party of user.

Field Name	Description
Deal Details	
Deal Type	Type of Deal user wants to initiate. The options are: • Spot • Forward • Swap
Swap Type	Type of swap deal user wants to initiate. The options are: • Spot – Forward • Forward– Forward This field is enabled if user selects Swap option in the Deal Type field.
Duration	The permissible duration or option to choose a specific date for which deal will be valid. The options are: • 1 Week • 1 Fortnight • 1 Month • 1 Quarter • 6 Month • 1 Year • Custom: Select the date range This field is enabled if user selects Forward option and Forward-Forward option of Swap in the Deal Type field. User can have a date of his own under the custom duration option. Note: In case of Custom option, the total number of days a deal can have should not exceed the limit of 365 days.
Validity	Displays the number of days as calculated for the selected period or duration. This field is enabled if user selects Forward option in the Deal Type field.
Currency Pair	List of permissible currency combination in which user can book the deal.

Field Name	Description
Transaction Type	Transaction type in which deal is to be booked. The options are: • Buy • Sell
Buy	The amount to be purchased in the selected currency.
Sell	The amount to be sold in the selected currency.
Currency	The currency in which buy or sell of currency transaction is initiated.
Exchange Rate	The Buy or Sell per unit rate for the chosen currency combination.
Swap Details	
Below fields are enabled if Swap option is selected in Deal Type field.	
Buy	The amount to be purchased in the selected currency. This field is displayed, in case of Sell option is selected in Transaction Type .
Sell	The amount to be sold in the selected currency. This field is displayed, in case of Buy option is selected in Transaction Type .
Exchange Rate	The Buy or Sell per unit rate for the chosen currency combination.

Field Name	Description
Duration	The permissible duration or option to choose a specific date for which deal will be valid. The options are: • 1 Week • 1 Fortnight • 1 Month • 1 Quarter • 6 Month • 1 Year • Custom: Select the date range This field is enabled if user selects Forward option and Forward-Forward option of Swap in the Deal Type field. User can have a date of his own under the custom duration option. Note: In case of Custom option, the total number of days a deal has to be booked, should not exceed the limit 365 days.

3. In the **Deal Type** field, select the appropriate deal type for forex deal booking.
 - a. If you select **Spot**;
 - b. If you select **Forward**;
 - i. From the **Duration** list, select the appropriate period for which forex deal will be valid.
 - c. If you select **Swap**;
 - i. In the **Swap Type** field, select the appropriate option for forex deal.
 1. If you select **Spot - Forward**;
 2. If you select **Forward - Forward**;
 - i. From the **Duration** list, select the appropriate period for which forex deal will be valid in **Deal Details** section.
4. From the **Currency Pair** list, select the currency combination in which deal is to be booked.
5. In the **Transaction Type** field, select the appropriate option for forex deal.
 - a. If you select **Buy**;
 - i. From the **Currency** list, select the currency to initiate the transaction with.
 - ii. In the **Buy** field, enter the amount user wishes to purchase in that currency. The system displays the **Exchange Rate**.

Note: In the **Swap Details** section under the sell field the amount and currency gets defaulted of the entered value and the corresponding exchange rate gets displayed.

- b. If you select **Sell**;

- i. In the **Sell** field, enter the amount user wishes to sell in that currency.

Note:

In the **Swap Details** section under the buy field the amount and currency gets defaulted of the entered value and the corresponding exchange rate gets displayed.
Click on **View Limits** link to view the daily limit applicable for deals.

6. Click **Initiate** to initiate the deal.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
8. The success message of forex deal booked along with the transaction reference number, host reference number, deal details.
Click **Book Another Deal** to initiate another forex deal.
OR
Click **Back To Dashboard** link to go back to dashboard.

6. Make Payment (Transfer Money) using forex deal

Transfer Money using forex deal enables the user to initiate payment from his bank account to any other bank account without visiting the bank, through digital banking. Payments are categorized on the basis of the transfer being made to an account within the bank, outside the bank and beyond geographical boundaries. When transfer is to an account within the bank it is an internal transfer. A transfer to an account outside the country is called an International payment. This categorization takes place when a customer saves the payee bank account details during payee maintenance.

User can initiate a money transfer when the payees to whom transfers are required to be made are registered in the system.

Application provides a solution to the users through Transfer Money to cater their requirement of different types of payments. User is provided a single screen of Transfer money using forex deal for their Own, Internal, and International payments.

Note: Adhoc payment does not support the usage of Forex Deals.

Prerequisites:

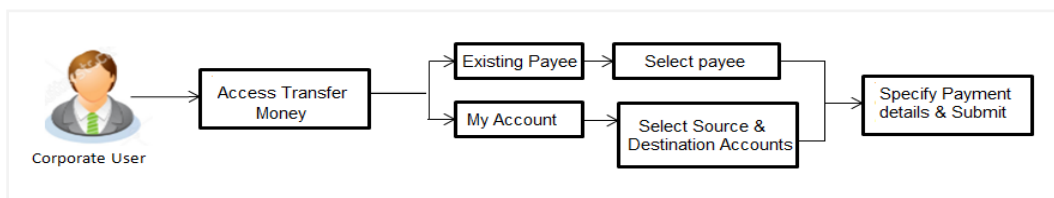
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purposes of Payments are maintained which are mandatory for Internal payments
- Transaction limits are assigned to user to perform the transaction

Features supported in application

Transfer money allows the user to make payments

- To Existing Payees – by selecting a registered payee
- To My Account - within own accounts

Workflow



How to reach here:

Dashboard > Toggle menu > Payments > Transfer Money > Make Payment

OR

Dashboard > Quick Links > Fund Transfer

OR

Dashboard > Quick Links > Own Account Transfer

6.1 Make Payment - Existing Payee

Application provides an option to the user to initiate a payment to an existing payee. All account payees created by the logged in user and shared by other users of the Party, are listed for selection. Details of selected payee are auto populated on transaction screen. User needs to fill in payment details to initiate the transaction. User can also view the transaction limits associated with a current transaction.

E-Receipt gets generated on successful completion of transaction in the Core Banking Application. E-Receipt also can be accessed from Activity Log detailed view.

How to reach here:

Dashboard > Toggle Menu > Payments > Payments > Transfer Money > Make Payment
OR
Dashboard > Quick Links > Fund Transfer > Make Payment

To transfer the money to existing payee:

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

Make Payment - Existing Payee

The screenshot displays the 'Make Payment' screen in the Futura Bank application. At the top, the header shows the Futura Bank logo and a user greeting: 'Welcome, Aubrey Plaza' with a last login time of '04 Dec 12:46 PM'. The main title of the screen is 'Make Payment'. Below this, there are two radio buttons for 'Transfer Type': 'Existing Payee' (which is selected) and 'My Accounts'. The 'Payee' section shows a dropdown menu with 'M MessiBD' selected. Below this, the payee's details are listed: a circular profile icon with 'M', the name 'MessiBD', 'Account Number 22342', 'Account Type International', and 'Bank Details Universal Bank,Toronto,Toronto,CA'. The 'Transfer From' section shows a dropdown menu with 'xxxxxxxxxxxx0302' selected, a 'Balance : €300,689.00', and an 'Amount' field set to 'EUR' with a value of '€1,200.00'. There is a 'View Limits' link next to the amount. Below the amount field, there are links for 'View Current Exchange Rate' and a 'Book New Deal' button. A checkbox labeled 'Use Pre-existing Deals' is checked. The 'Deal Number' is 'AT3FFB114002BDDY', the 'Deal Type' is 'Forward', and the 'Exchange Rate' is '€1.49'. There is a 'Reset' button next to the exchange rate. The 'Transfer When' section has two radio buttons: 'Now' (selected) and 'Later'. There is a 'Note' field with a dropdown menu showing 'Account with institution'. At the bottom, there are 'Pay' and 'Cancel' buttons. On the right side of the screen, there is a promotional message: 'Transferring money has never been easier!' followed by text about transferring money to registered payees and a link to 'Adhoc Transfer'. Below this, there are two sections: 'Haven't registered your payee yet?' with a link to 'Adhoc Transfer' and 'Did you know?' with a link to 'Multiple Transfers'.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Pay	
Transfer Type	Payee to which transfer needs to be done. The options are: - Existing payee - My Accounts (User's own account)
Existing Payee	
Below mentioned fields appear if you select Existing Payee option in the Transfer Type field.	
Payee	Payee to whom fund transfer needs to be done and the nickname to identify the account for fund transfer.
Account Number	The account associated with the payee along with the account nickname.
Account Type	Type of account associated with the payee.
Account Name	Name of the payee in the bank account.
Bank Details	Address of the payee's bank account. Note: Bank Details will not be displayed for Internal type of Payee.
Transfer From	Source account with account nickname from which funds are to be transferred. For more information on Account Nickname, click here .
Balance	Net balance in the selected account.
Currency	The currency in which transaction is initiated.
Amount	Amount to be transferred along with the currency. This field appears if you select the payee from the Payee list. Note: The currency for Amount is defaulted as per the destination of payee in case of Internal payee. Whereas it allows to select different currencies in case of International Payee only.
View Limits	Link to view the transaction limits for the user.
View Current Exchange Rate	Link to view the current buy or sell per unit rate for the chosen currency combination

Field Name	Description
Book New Deal	Click to initiate new forex deal. This button gets enabled when the amount is entered in Amount field to book the deal. Note: Forex Deals can be used for Own Accounts transfers, Internal and International Payments only.
Use Pre-existing Deals	Click to view and select one of the existing forex deals for the selected currency.
Deal Number	Displays the unique deal id of the forex deal. This field is displayed, when the deal is selected from the Pre-existing Deals popup message window.
Deal Type	Displays the type of Deal user wants to initiate. This field is displayed, when the deal is selected from the Pre-existing Deals popup message window.
Exchange Rate	Displays the buy or sell rate per unit for the chosen currency combination of the selected deal. This field is displayed, when the deal is selected from the Pre-existing Deals popup message window.
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date
Transfer Date	Date of transfer. Note: This field appears if you select option Later is selected from the Transfer When list.
Purpose	Purpose of transfer. If purpose of transfer is selected as 'Other, an additional field is shown to the customer to enter the purpose. Note: This field is displayed only for Internal Payment.

Field Name	Description
Correspondence Charges	The party bearing the charges for transaction. The options are: • Payee: transaction charges are to be borne by the beneficiary customer • Payer: transaction charges are to be borne by the ordering customer • Shared: transaction charges on the sender's side are to be borne by the ordering customer Note: This field appears if you select the International Payee option from the Payee list.
Select Date	Select the date of transfer. This field appears if you select the Later option from the Transfer When list.
Payment Details	The purpose of the transfer. Note: This field is displayed only for International Payee.
Note	Narrative for the transaction.
2. From the Payee list, select the appropriate payee. The account maintained under payee to transfer funds appears. 3. From the Transfer From account list; select the account from which transfer needs to be done. 4. From the Currency list, select the appropriate currency for the amount to be transferred. (Applicable for international payees only. For internal payees, currency gets defaulted.) 5. In the Amount field, enter the transfer amount. OR Click the View Limits link to check the transfer limit. 6. Click the View Current Exchange Rate link to check the transfer limit. 7. If user clicks Book New Deal to book the new forex deal. The Initiate Forex Deal Booking screen appears. 8. If user selects checkbox Use Pre-Existing Deals to select existing forex deal.	

Pre Booked Deals

Pre Booked Deals

Search By Deal Number

Show All Deals

Deal Number	Validity	Deal Amount	Outstanding Amount	Exchange Rate
☒ AT3FFB114002BDDY	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49
☐ AT3FFB114002BDDW	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49

Page 1 of 1 (1-2 of 2 items)

K

<

1

>

X

Proceed

Cancel

Field Description

Field Name	Description
Deal Number	The unique deal id of the forex deal.
Validity	The duration upto which the deal is valid.
Deal Amount	The original buy or sell amount and currency of the deal.
Outstanding Amount	The remaining buy or sell amount and currency in the deal available for transaction.
Exchange Rate	Displays the buy or sell rate per unit for the chosen currency combination as per the booked deal.

9. In the **Deal Number** field, enter the forex deal number.
Click **Verify**. The deal details of selected deal appear.
OR
Select deal from the Lookup by clicking the **Lookup Deal Number** link.
In the **Search by Deal Number** field, enter the forex deal number to be searched.
Click  to search. The list existing forex deal appears.
Click on **Deal Number** field, to select the appropriate deal from the list.
Click **Proceed** to continue the transaction with selected deal.
The deal details of selected deal from Lookup appear.
Click **Reset** to clear the entered details.
10. In the **Transfer When** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer On** field, select the appropriate future date for transfer.
11. From the **Payment Details** list, select the appropriate purpose of transfer.(Applicable for international payees only.)

12. Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

Note: The warning message appears, if user is initiating a transfer towards a payee for whom a SI or Pay later is due within the next X days (as configured) to inform the initiator of the same.

13. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to navigate to **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.
14. The success message of payment appears along with the transaction reference number, status, Transfer To, Amount, Account Number, Account Type, Transfer From and Transfer When.
Click **Go To Dashboard** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer **User Manual Oracle Banking Digital Experience Corporate Payments – Favorites** transaction.
OR
Click **Set Repeat Transfer** to repeat the transaction. For more information, , refer **User Manual Oracle Banking Digital Experience Corporate Payments – Repeat Transfers** transaction.
OR
Click the **e-Receipt** link to download the electronic receipt. For more information, refer **User Manual Oracle Banking Digital Experience Corporate Customer Services- Ereceipt** transaction.

6.2 Make Payment - My Accounts

User can initiate a transfer within the accounts mapped to the logged in user. User can also view the transaction limits associated with a current transaction.

E-Receipt gets generated on successful completion of transaction in the Core Banking Application. E-Receipt can also be accessed from **Activity Log** detailed view.

To transfer the money to own account:

1. In the **Transfer Type** field, select the **My Accounts** option.

Make Payment - My Account

ATM/Branch

futura bank

Welcome, Aubrey Plaza
Last login 04 Dec 12:46 PM

Make Payment

Transfer Type

☐ Existing Payee ☒ My Accounts

Account Number
xxxxxxx0028
Balance : \$75,846.51, Holding Pattern : Single

Transfer From
xxxxxxx0017
Balance : £96,766.20, Holding Pattern : Single

Amount
USD \$10,000.00
[View Limits](#)

[View Current Exchange Rate](#) [Book New Deal](#)

☒ Use Pre-existing Deals

Deal Number
AT3FFB114002BDDY

Deal Type
Forward

Exchange Rate
\$1.49

[Reset](#)

Transfer When
☒ Now ☐ Later

Note
Account with institution

[Pay](#) [Cancel](#)

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 friends' Mobile, Email ID and Facebook accounts.

Haven't registered your payee yet?
No problem! Use the *Adhoc Transfer* service to transfer money.

Did you know?
You can transfer money towards multiple payees at once from the *Multiple Transfers* option

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done. The options are: - Existing payee - My Accounts (User's own account)

Field Name	Description
Account Number	Payee account where the funds need to be transferred along with the account nickname. (If the user has added a nickname, for the account).
Balance	Net balance in the selected destination account.
Holding Pattern	Holding pattern (Single / Joint or multiple) of the selected account.
Transfer From	Source account from which the funds are to be transferred along with the account nickname (if the user has added a nickname, for the account).
Balance	Net balance in the selected source account.
Holding Pattern	Holding pattern (Single / Joint or multiple) of the selected account.
Currency	The currency in which transaction is initiated.
Amount	Amount to be transferred along with the currency. Note: The currency gets defaulted on selection of beneficiary account number.
View Limits	Link to view the transaction limits for the user.
View Current Exchange Rate	Link to view the current buy or sell per unit rate for the chosen currency combination
Book New Deal	Click to initiate new forex deal. This button gets enabled when the amount is entered in Amount field to book the deal.
Use Pre-existing Deals	Click to view and select from the existing forex deals.
Deal Number	Displays the unique deal id of the forex deal. This field is displayed, when the deal is selected from the Pre-existing Deals popup message window.
Deal Type	Displays the type of Deal user wants to use for payment. This field is displayed, when the deal is selected from the Pre-existing Deals popup message window.
Exchange Rate	Displays the buy or sell rate per unit for the chosen currency combination. This field is displayed, when the deal is selected from the Pre-existing Deals popup message window.

Field Name	Description
Transfer When	Specify when to transfer funds. The options are: • Now: payment on the same day • Later: payment on a future date.
Transfer Date	Date of transfer. This field is enabled if the Later option is selected in Transfer when field.
Note	Narrative for the transaction.

- From the **Account Number** list, select the own account where the funds need to be transferred.
- From the **Transfer From** account list, select the account from which transfer needs to be done.
- From the **Currency** list, select the currency in which the transfer transaction is to be done.
- In the **Amount** field, enter the transfer amount.
OR
Click the [View Limits](#) link to check the transfer limit.
- Click the [View Current Exchange Rate](#) link to check the transfer limit.
- If user clicks **Book New Deal** to book the new forex deal. The **Initiate Forex Deal Booking** screen appears.
- If user selects checkbox **Use Pre-Existing Deals**, he gets to select from the existing forex deals.

Pre Booked Deals

Pre Booked Deals

Search By Deal Number

Show All Deals

Deal Number	Validity	Deal Amount	Outstanding Amount	Exchange Rate
☒ AT3FFB114002BDDY	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49
☐ AT3FFB114002BDDW	Forward : 363 Days	3000000000 USD	3000000000 USD	\$1.49

Page 1 of 1 (1-2 of 2 items)

K

<

1

>

X

Proceed

Cancel

Field Description

Field Name	Description
Deal Number	The unique deal id of the forex deal.
Validity	The date up to which the deal is valid.
Deal Amount	The original buy or sell amount and currency of the deal.
Outstanding Amount	The remaining buy or sell amount and currency in the deal available for transaction.
Exchange Rate	Displays the buy or sell per unit rate for the chosen currency combination as per the deal.

9. In the **Deal Number** field, enter the forex deal number.
Click **Verify**. The deal details of selected deal appear.
OR
Select deal from the Lookup by clicking the **Lookup Deal Number** link.
In the **Search by Deal Number** field, enter the forex deal number to be searched.
Click  to search. The list existing forex deal appears.
Click on **Deal Number** field, to select the appropriate deal from the list.
Click **Proceed** to continue the transaction with selected deal.
The deal details of selected deal from Lookup appear.
Click **Reset** to clear the entered details.
10. In the **Transfer When** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer On** field, select the appropriate future date.
11. Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.

Note: The warning message appears, if user is initiating a transfer towards a payee for whom a SI or Pay later is due within the next X days (as configured) to inform the initiator of the same.

12. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to navigate to **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.
13. The success message appears along with the transaction reference number, status and Transfer To, Amount, Transfer From and Transfer When.
Click **Go To Dashboard** to go to **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer **User Manual Oracle Banking Digital Experience Corporate Payments – Favorites** transaction.
OR
Click **Set Repeat Transfer** to repeat the transaction. For more information, refer **User**

Manual Oracle Banking Digital Experience Corporate Payments – Repeat Transfers
transaction.

OR

Click the **e-Receipt** link to download the electronic receipt. For more information, refer **User Manual Oracle Banking Digital Experience Corporate Customer Services- Ereceipt** transaction.

FAQs

1. Can I use a spot deal for payment?

No, only forward deals can be used while doing a payment.

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

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

3. What happens if I have set up a future dated transfer, but don't have enough funds left under the booked deal earmarked against the transaction on the transaction date for the transfer?

Balance check will not be performed at the time of transaction initiation with future date. However, the transaction will get declined in case of insufficient funds are available in the booked deal on the given transaction date.