

Corporate Payments User Manual
Oracle Banking Digital Experience
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Corporate Payments User Manual

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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. Payments Overview

The digital banking streamlines fund transfers, allowing users to easily move money between accounts or pay to a person or business. Through the payment's module, users can transfer funds between their own accounts, to other accounts within the same bank, to accounts at other local banks, or even to banks in other countries.

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

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:

- Favourite Transactions
- Payee Setup
- One Time and Recurring Payments
- Multiple Payments
- Demand Draft Issuance
- Inquiries
- Make Payments and Payee screens as per region requirements

2.1 Regionalization for Domestic Payments and Cross Border

Local payment systems are tailored to specific regions. For example, NEFT is designed exclusively for domestic transactions within India, making it irrelevant in Europe, while SEPA operates within Europe and is not applicable for payments in Asia.

Oracle Banking Digital Experience offers out-of-the-box support for select local payment systems, as specified in the Transaction Host Integration Matrix. For on-premises implementations, it also allows implementation partners to configure and toggle specific fields to align with regional payment requirements via the back end. However, implementation partners may need to integrate region-specific networks with underlying product processors or, in some cases, further customize the payments to meet the unique needs of the domestic payments in the region.

2.2 My Payments (Dashboard)

The **My Payments** dashboard offers a user-friendly interface and valuable features for organizing and monitoring payment activities effectively. There different widgets are provided to view real-time status of payments and transactions.

The following are the widgets available on the Payments Overview dashboard:

- Quick Payment

- Summary of Payments
- My Initiated Payments
- Favourites
- Recent Payments
- Saved Drafts Toast message
- Quick Actions (Available only in mobile)

The **Quick Payments** widget prioritizes the most frequently used payees, making it effortless for users to make payments to most used payees promptly with minimum clicks.

The **Summary of Payments** widget provides the user quick view of the number of transactions and total amount received or send. User can also see the transactions lying in different stages for Outgoing Payments.

My Initiated Payments widget provides the user the view of recently initiated transactions.

The Favourites feature benefits users who frequently send funds to the same recipients with consistent details, by serving as easy-to-use templates for new transactions. Users can save the transactions as 'Favourites' for quick repeat payments with minimal clicks and data entry. The **Favourites** widget provides easy access to and reuse of these saved transactions for payments or demand drafts.

The transactions successfully completed recently are visible under the **Recent Payments** widget. It allows user to track their outgoing and incoming payments conveniently.

The user can quickly see the saved drafts under **Saved Drafts Toast** message helping the user to start from where the transaction is left.

Quick Actions widget is available only in mobile to help the user to navigate to the most important transactions quickly.

Note: The left swipe and Long Press gesture is implemented on mobile and tablets devices.

Swipe gesture - This feature is available on Favourites widget, Recent Payments widget , Incoming and Outgoing Payments Inquiry, Recurring Payments .

Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Quick Actions and on payee cards under Manage payees.

How to reach here:

Dashboard > Toggle Menu > Payments

OR

Search Bar > Payments - Payments

My Payments

The screenshot shows the 'My Payments' interface of Futura Bank. At the top, there's a navigation bar with the bank logo, a search bar, and a 'Make Payment' button. The main content area is divided into several sections:

- Summary of Payments:** Displays a bar chart for 'Outgoing Payments' with a legend for 'Future Dated' (blue) and 'In Progress' (green). It shows 11 future-dated and 11 in-progress payments.
- Quick Payment:** A grid of 10 payee icons with names like ACKOedit, ADCB DOM, AIRBUS, Allen, APPOLO, Banknametes, BIG BASKET, INSTA, INT LOW VALUE, and MAHINDRA PVT LTD.
- My Initiated Payments:** A list of 10 recent initiated payments, each showing a date, payee name, amount, and status (Approved).
- Favourites:** A list of 10 most used favourites, including 'My Accounts SELF310', 'My Accounts self fav 11', 'Within Bank witin2', and 'Domestic dom6'.
- Recent Payments:** A list of 10 outgoing recent payments, showing dates, payee names, amounts, and statuses (Future Dated, In Progress).

1. Click **Make Payment** to initiate online payments, system redirects to the **Make Payment screen**.
OR
Click on the **More Actions** to avail following payment related transactions. These transactions are available to a user as per the transaction access provided by the bank to the user:

- Payees
 - Manage Payees
 - Add Account Payee
 - Add Demand Draft Payee

- Payee User Mapping
- Inquiries
 - Outgoing Payments
 - Incoming Payments
 - Recurring Payments
 - UETR Status Inquiry
- Favourites and Drafts
 - Favourites
 - Saved Drafts
- Multiple Transfers
- Issue Demand Draft
- Positive Pay
 - Add Positive Pay
 - View Positive Pay
- MT101 Instructions Transfers
 - Create MT101 Instructions
 - View MT101 Instructions
 - Add External Account
 - View External Account
 - Create Inbound Agreements
 - View Inbound Agreements
 - Create Outbound Agreements
 - View Outbound Agreements

2.2.1 Summary of Payments

This widget visually represent incoming and outgoing payments, providing users with a comprehensive overview of their payment's activity briefly. It depicts both incoming and outgoing payments, with number of payments represented in the form of bar graph. This gives users a clear understanding of the volume and status of payments flowing into and out of their account. The Incoming and Outgoing payments transactions can be filtered on account.

Note:

- 1) By default summary of the payment is displayed for an account selected as Primary/Favourite Account.
 - 2) On Clicking incoming/outgoing transaction it will redirect to Incoming/outgoing payments inquiry screen respectively.
 - 3) The **Multi-Currency** link is displayed in case transactions in multiple currencies are present. Individual currency breakup to be shown on click of **Multi Currency** link.
 - 4) On the individual currency breakup, when hovering the mouse over the bar, the status and value of the transaction are displayed. Clicking on the bar will redirect the screen to the **Outgoing Payments Inquiry** with filtered records.
-

The status available for user are:

- In Progress: all the transaction which are under process in host payment processor
- Processed: all the transaction which are completed in host payment processor
- Future Dated: all the transaction which are marked as future dated in host payment processor
- Cancelled: all the transaction which are cancelled in host payment processor
- Reversal Initiated: all transaction which are reversal initiated in host payment processor

By default, the data is displayed as per the current month with dates from 1st of current month to till date. Click on edit icon to modify the date range.

2.2.2 **Quick Payments**

The **Quick Payments** widget displays the payees at the top of the dashboard, which help users to save time and avoid the hassle of searching for them each time they need to make a payment. They are listed in the descending order of the number of payments made for that payee. It shows 8 most used payees. Click on the payee, the system redirects to the **Make Payments** screen to make payment to the selected payee.

Below are the details being displays for each payee:

- Photo/Name Initials
- Nickname
- Bank Name

Note: For the Bank Name, displays **Within Bank** in case of **Within Bank Transfer**, and displays name of the bank if transfer is **Domestic** or **Cross Border**.

Click on the **Show All** link to view all the existing payees, the **Payees** screen appears.

Note: The "**Show All**" link will be displayed only when there are more than 8 Payees.

2.2.3 **My Initiated Payments**

This widget displays the list of **10** recent initiated payments by the user.

Below are the details displayed on each individual payment record:

- Payee name Initials/Image
- Initiation Date
- Payee Name
- Payee Bank Name
- Reference Number
- Approved Status
- Amount with currency
- Quick Actions- Make Payment, Add as Favourite

Note:

- The Gesture feature on scroll for marking the transaction as Favourite or Unfavourite and Pay Again is implemented. Users can now swipe to take these actions. This functionality is only supported on mobile devices and tablets.
 - Number of payments shown in mobile/table is 5.
-

2.2.4 **Favourites**

This widget helps user to quickly access Favourite transactions and use them as templates to initiate new transactions. This feature is beneficial for users who frequently transfer funds to the same recipients with similar details. Click on the **View All Favourites** link to view all the favourite Payments and Demand Drafts. 5 most used favourites are shown in the widget for both desktop and mobile.

The information available for Payments:

- Payment Type (Within Bank, Domestic, Cross Border)
- Favourites Name
- Payee
- Debit Account Nick Name, Number (In the format as configured for the entity)
- Amount for which favourite is marked.
- Icon to mark the record as Unfavourite, clicking this icon will remove the transaction from the Favourite list.
- Quick Pay icon: make payment with all the data as pre-populated as marked in Favourite.

The information available for Demand Drafts:

- Draft Type (Domestic/Cross Border)
 - Favourite Name
 - Draft Favouring
 - Debit Account Nick Name, Number (In the format as configured for the entity)
 - Amount for which favourite is marked.
 - Icon to mark the record as Unfavourite, clicking this icon will remove the transaction from the Favourite list.
 - Quick Pay icon: issue demand draft with all the data as pre-populated as marked in Favourite.
-

Note:

- 1) Payments tab is shown only if user has access to either Within Bank /Domestic / Cross Border Payments.
 - 2) Demand Drafts tab is shown only if user has access to either Domestic/Cross Border Demand Draft.
 - 3) The Gesture feature on scroll for Remove from Favourite and Pay is available. Users can now swipe to take these actions. This functionality is only supported on mobile devices and tablets.
-

2.2.5 Recent Payments

This widget displays both incoming and outgoing payments, showing the last 10 recent payments. Clicking on the "**View All Payments**" link redirects to the Incoming/Outgoing Payments screen. Within the Recent Payments, there are two different tabs available for Incoming Payments and Outgoing Payments. It shows maximum 10 outgoing/incoming recent payments. Click on the **View All Payments** link to view all the outgoing/incoming recent payments. User can select the debit account and based on which the payments will be shown.

The information available for Outgoing Payments:

- Account Number
- Payee name Initials/Image
- Initiation Date
- Payee
- Network Code (For Domestic/Cross Border transfers), Within Bank (For Within Bank transfers)
- Bank Code (Applicable for only Domestic Bank transfers)
- Host Reference Number
- Amount with currency
- Status badge
-  Cancel Payment icon: click to cancel payment processing, redirects to **Cancel Payment** screen. Cancel payment appears only for transaction for which cancellation is possible. Refer section **Payment Cancellation**.
- Repeat: on click redirects to **Make Payment- New Payee** screen with data pre-populated copying this transaction.

The information available for Incoming Payments:

- Incoming Direction icon
- Payment Date
- Remitter Name
- Sender's Account Details (Bank Code, Number)
- Host Reference Number
- Credited Amount with currency

Note:

- The Gesture feature on scroll is implemented, allowing users to press and hold on a screen to trigger additional options or actions such as Repeat Payment and Cancel. This functionality is supported on mobile devices and tablets.
 - Number of payments shown in mobile/table is maximum 5 for outgoing/incoming recent payments.
-

2.2.6 Drafts Toast Message

This feature enables users to view draft messages saved in the system as a toast message, allowing them to resume or view drafts directly from there. On click of the **Resume** option, user is redirected to the Payments screen with data populated from the draft. The **view** option redirects user to the drafts list screen.

Note:

1. This will only be displayed if the user has saved any drafts.
 2. Resume option will be available if there is only 1 saved draft, for more than 1 saved drafts view option will be available.
-

2.2.7 Quick Actions (Available only in mobile and tablet)

This widget provides quick actions to the user using which the user can navigate to that transaction quickly. Long press gesture feature is available on the quick actions in addition to single click actions. Below are the actions available.

- Payees
- Make Payment
- Payment Status
- Favourites
- Saved Drafts

3. Payees

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

This feature enables users to add payee, view and delete the existing payees. The user can view payee's details by selecting the provided option and is also able to edit or delete a payee's record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen. Payees can be created and maintained for the following types of transfers:

- Bank Account
 - Within Bank Account
 - Domestic Bank Account
 - Cross Border Bank Account
- Demand Drafts
 - Domestic Bank Account
 - Cross Border Bank Account

Payee Access Type:

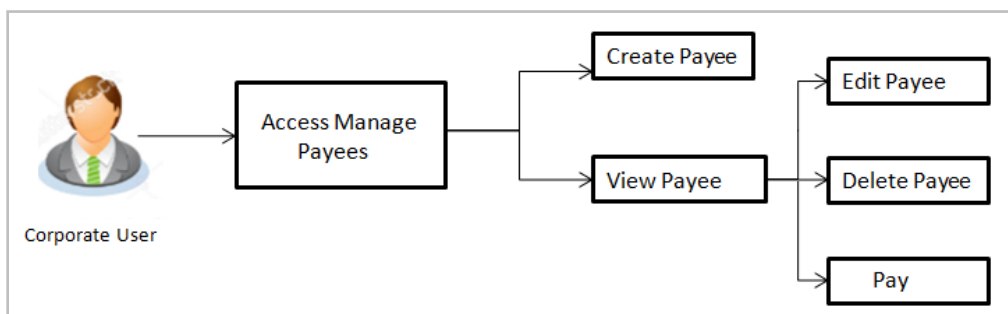
User can specify payee access type while maintaining a payee. Payee access type decides if only creator of a payee or all users of a party can access a payee. Payee access type is categorized as 'Private' and 'Public'.

- 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

Note: The Long Press Gesture feature is implemented on Quick Actions for Payees. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Make Payment, Edit Payee, Delete Payee. This functionality is only supported on mobile devices and tablets.

How to reach here:

Toggle menu > Payments > More Actions > Manage Payees

OR

Search Bar > Payees – Manage Payees

3.1 Payee Summary

The summary page provides the user with a holistic view of all Payees (Within Bank, Domestic, Cross Border) saved with the bank. Additional features available are to make payments, edit the payee details, and delete the payee. The payees can be viewed either in a table format or in a list format using a switch option.

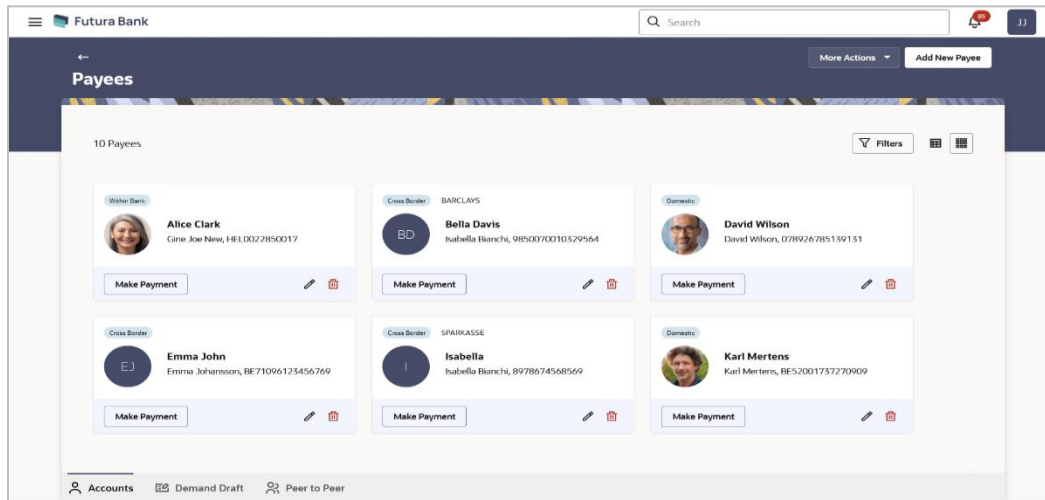
The user can also navigate to other payee-related screens from the **More Actions** menu provided on the screen. Additionally, they can add a new payee. The filters are available to view the payees based on description. The  table and  card view options are provided on screen to view the payees. In the  table view, the payees are listed in tabular form. Whereas in  card view payees are listed in card format.

Each card displays details like Payment Type, Payee Photo/Avatar, Payee Name, Payee Nickname, Payee Address, Payee Account Number, options to make a payment, update payee's details, and delete the Payee. Click on the specific card to view further details of each card. A separate tab is provided on the screen to view the 'Accounts' payees and 'Demand Drafts' payees.

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- Account (Card View)

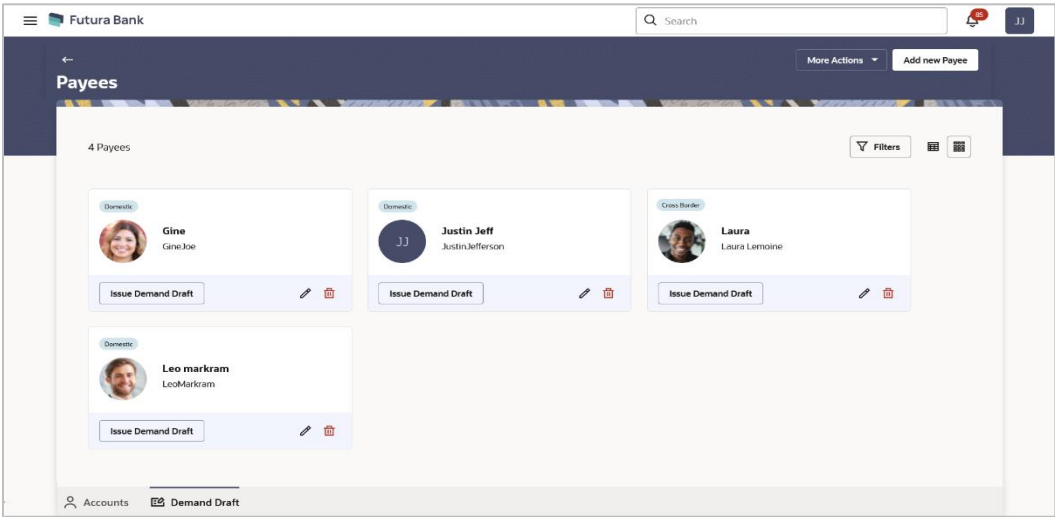


Payees- Account (List View)

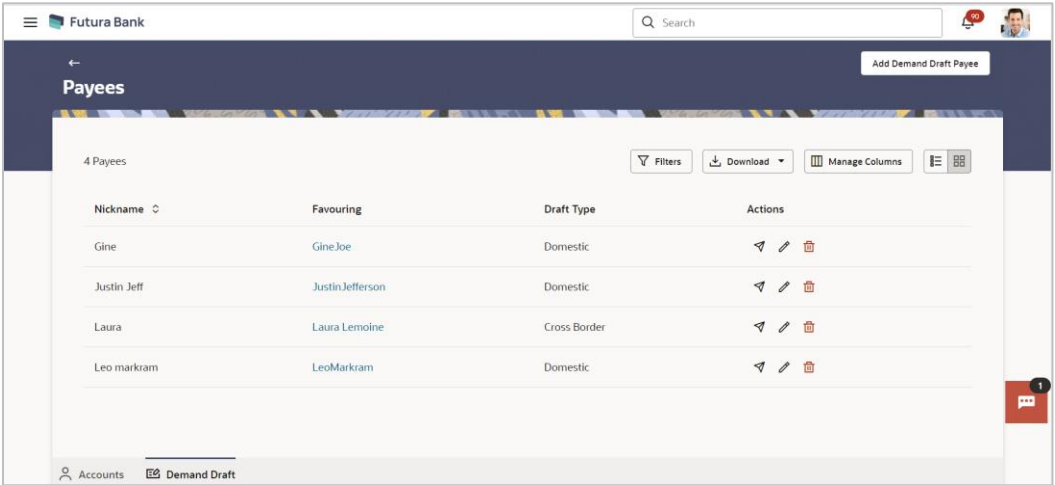
The screenshot shows the 'Payees' section of the Futura Bank interface in List View. It displays a table with 10 payee entries. The table has columns for Nickname, Account, Type, and Actions. The payees are: Alice Clark, Bella Davis, David Wilson, Emma John, Isabella, Karl Mertens, Leo Walter, Marie Dupont, Olivia, and Sophie.

Nickname	Account	Type	Actions
Alice Clark	Gine Joe New HEL0022850017	Within Bank	
Bella Davis	Isabella Bianchi 9850070010329564	Cross Border BARCLAYS	
David Wilson	David Wilson 078926785130131	Domestic	
Emma John	Emma Johansson BE71096123456769	Cross Border	
Isabella	Isabella Bianchi 8978674568569	Cross Border SPARKASSE	
Karl Mertens	Karl Mertens BE52001737270909	Domestic	
Leo Walter	Leo Walter HEL0022870014	Within Bank	
Marie Dupont	Marie Dupont AT483200000012345864	Domestic	
Olivia	Olivia Brown 543654885675655	Cross Border MIZUHO CAPITAL MARKETS UK LTD	
Sophie	Sophie Martin DE89170600440512013000	Domestic	

Payees- Demand Draft (Card View)



Payees- Demand Draft (List View)



Field Description

Field Name	Description
Count of Payees	Displays the number of payees added.

Below are the payee details displayed for **Account** payee card

Field Name	Description
Payee Type	The type of payee. The values can be: • Within Bank • Domestic • Cross Border
Bank Name	Displays Bank name in case of Domestic and Cross Border
Payee Avatar	Displays the Payee's photo, if uploaded, against each payee name. If the Payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Payee Nickname	Displays Payee's nick name defined at the time of payee creation.
Account Details	Displays the account associated with the specific payee along with the account number.

Below are the payee details displayed for **Account** table view

Nickname	Displays Payee's nick name defined at the time of payee creation.
Account	Displays the account associated with the specific payee along with the account number.
Type	The type of payee. The values can be: • Within Bank • Domestic • Cross Border
Actions	Below actions available for each record – • Make Payment • Edit Payee • Delete Payee

Payee - Demand Drafts

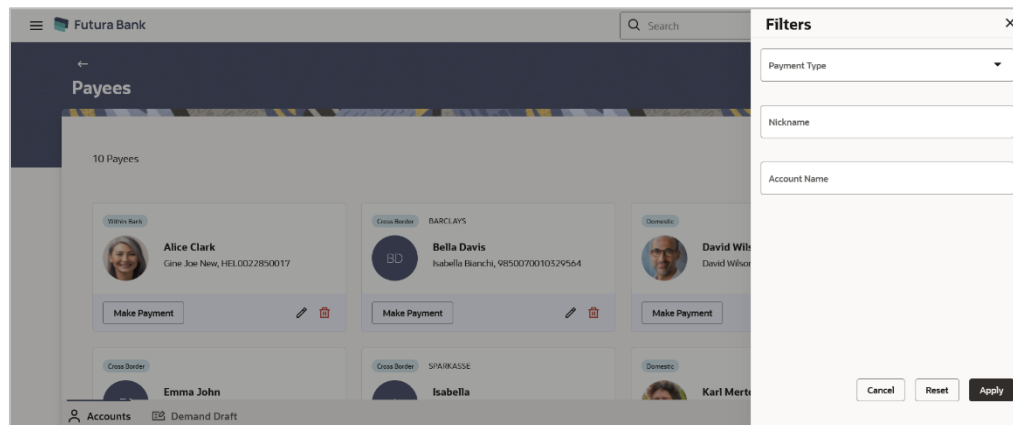
Below are the payee details displayed for each **Demand Draft** type payee card.

Field Name	Description
Draft Type	The type of draft. The values can be: • Domestic • Cross Border
Payee Avatar	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payees will be displayed in place of the photo.
Nickname	Displays the nick name to identify payee while initiating a demand draft request.
Draft Favouring	Draft favouring details.

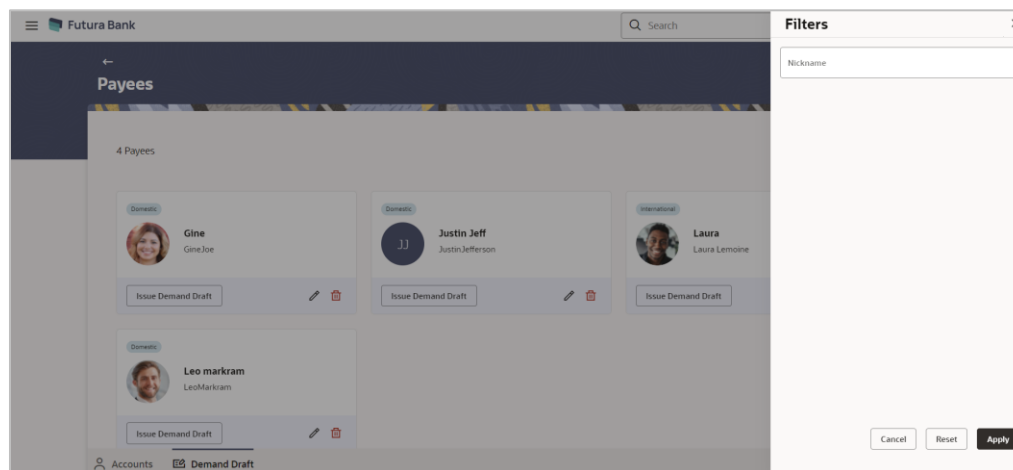
Below are the payee details displayed for **Demand Draft** table view

Nickname	Displays Payee's nick name defined at the time of payee creation.
Favouring	Displays the favouring name.
Draft Type	The type of payee. The values can be: • Domestic • Cross Border
Actions	Below actions available for each record – • Issue Demand Draft • Edit Payee • Delete Payee

Payees – Filter (Accounts)



Payees – Filter (Demand Drafts)



Field Description

Field Name	Description
Filter Criteria (Accounts)	
Payment Type	Search by the type of account to be associated with the payee.
Nickname	Search the payees by their nick names defined at the time of payee's creation.
Filter Criteria (Demand Drafts)	
Nickname	Search the payees by their nick names defined at the time of payee's creation.

- For Account Payees - Click **Make Payment** to initiate payment to payee. The system redirects to **Make Payment** screen.

For Demand Draft Payees - Click Issue Demand Draft to issue demand draft to payee. The system redirects to **Issue Demand Draft** screen.

3. Click on the  table view icon to list the payees in the tabular form.
OR

Click on the  card view icon to list the payees in the card format.

3.2 **Add Account Payee**

While adding a payee, the user is provided with the option to set a payee either for Within Bank, or for Domestic Bank or for Cross Border.

Note: The Long Press Gesture feature is implemented. Users can press and hold down on a screen for an extended duration, which triggers additional options or actions like Add Account Payee, Add Demand Draft Payee, Add P2P Payee. This functionality is only supported on mobile devices and tablets.

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

- Within
- Domestic
- Cross Border

How to reach here:

Toggle menu > Payments > More Actions > Payees > Add Account Payee

OR

Toggle menu > Payments > More Actions > Payees > Manage Payees > Add Account Payee

OR

Search Bar > Payees - Add Account Payee

3.2.1 Add Payee– Within Bank Account

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

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

Add Payee – Within Bank Account

The screenshot shows the 'Add Account Payee' form in the Futura Bank interface. The form is titled 'Add Account Payee' and has three tabs: 'Within Bank', 'Domestic', and 'Cross Border'. The 'Within Bank' tab is selected. The form is divided into three sections: 'Account Details', 'Personal Details', and 'Additional Details'. Under 'Account Details', there are three input fields: 'Account Number' (with a masked value '*****'), 'Confirm Account Number' (with the value 'HELO01213113'), and 'Account Name' (with the value 'Justin Walmore'). Under 'Personal Details', there is a profile picture placeholder with the letter 'J' and a 'Nickname' field with the value 'Justin'. Under 'Additional Details', there is an 'Access type' section with radio buttons for 'Private' and 'Public' (selected). Below that is a 'Primary Party' section with the value '***980 - Aramex Logistics Corporation'. At the bottom, there is an 'Accessible to Parties' section with a value '***551 - Columbia Pictures Incorporated X'. At the very bottom are 'Submit' and 'Cancel' buttons.

Field Description

Field Name	Description
Payee Type	Select Within Bank .
Account Details	
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.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Personal Details	
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • Upload – Browse and upload the profile picture • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded This option will only appear if no photo has been uploaded against the payee. Note: 1) The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2) Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email address of the payee. Note: 1) Click on the + icon against the email ID to add multiple email IDs. 2) Click on the – icon against the email ID to remove an email ID. 3) 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.
Additional Details	

Field Name	Description
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's Public.
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.

3.2.2 Add Payee – Domestic Bank Account

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

Add Payee – Domestic Bank Account

The screenshot shows the 'Add Account Payee' form in the Futura Bank interface. The form is titled 'Add Account Payee' and has three tabs: 'Within Bank', 'Domestic', and 'Cross Border'. The 'Domestic' tab is selected. The form is divided into four sections: 'Account Details', 'Bank Details', 'Personal Details', and 'Additional Details'. The 'Account Details' section includes fields for 'Network Type' (SEPA Credit), 'Account Type' (Savings), 'Account Number' (masked with asterisks), 'Confirm Account Number' (123456), and 'Account Name' (Sam Desouza). The 'Bank Details' section includes 'Bank Details' (DEUTATWWXXX), 'DEUTSCHE BANK AKTIENGESELLSCHAFT FILIALE WIEN (VIENNA BRANCH I)', 'VIENNA', and a 'Reset BIC Code' link. The 'Personal Details' section includes a profile picture, 'Nick Name' (SamD), 'Email ID' (samd@example.com), 'Country' (United States), and three address lines (12, park avenue; South Block; M G road) and 'City' (Los Angeles). The 'Additional Details' section includes 'Access type' (Private and Public), 'Primary Party' (***980 - Aramex Logistics Corporation), and 'Accessible to Parties' (***985 - SPINNEYS SUPERMARKET INC. X). At the bottom, there are 'Submit' and 'Cancel' buttons.

Account Details

Network Type: SEPA Credit

Account Type: Savings

Account Number: *****

Confirm Account Number: 123456

Account Name: Sam Desouza

Bank Details

Bank Details: DEUTATWWXXX

DEUTSCHE BANK AKTIENGESELLSCHAFT FILIALE WIEN (VIENNA BRANCH I)

VIENNA

[Reset BIC Code](#)

Personal Details

Nick Name: SamD

Email ID: samd@example.com

Country: United States

Address Line 1: 12, park avenue

Address Line 2: South Block

Address Line 3: M G road

City: Los Angeles

Additional Details

Access type: ☐ Private ☒ Public

Primary Party: ***980 - Aramex Logistics Corporation

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

Submit **Cancel**

Note: The below field description is not country specific and is given for all the fields available in the Domestic payment. Fields will be populated based on the country/region fields configuration for Domestic Bank Account.

Region Specific fields for out of the box supported regions are available in section **Regionalization for Domestic Payments**

Field Description

Field Name	Description
Payee Type	Select Domestic .
Account Details	
Account Type	Select the type of account associated with the payee.
Account Number	Specify the account number of the payee.
OR	OR
IBAN	Specify the IBAN of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
OR	OR
Confirm IBAN	The user is required to re-enter the IBAN in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Verify Account	Select this to verify the account mentioned.
Lei Code	Lei code of the payee.
Bank Details	
Based on the configuration in regionalisation, one of the below options can be configured for the Bank Details. Out of these four options only one option will be available on the screen.	
• Bank Code Lookup • Bank Code (Read only) • Bank Code (No Verify) • Bank Name & Branch	
Bank Code Lookup	On click the Lookup Bank Code overlay screen appears with the search criteria. This is to enable user to search for a Bank Code in case he does not remember it. For more information on Lookups , refer Lookups section.

Field Name	Description
Bank Code (read-only)	The user can see the Bank Code of the payee's account in read only mode. The bank code will be fetched based on the Account Number/IBAN and will be displayed here in read only mode.
Bank Code (No verification)	Specify the Bank Code of the payee's account. This will not be verified and passed onto the host product processor.
Bank Code (With verification)	Specify the Bank Code of the payee's account with the option to verify. The verify option will fetch the bank details based on the bank code specified.
Bank Name	Bank Name of the payee.
Branch	Branch of the bank.
Bank Code Lookup - Search Result	
The following fields are displayed in the search results.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Details	The details of the bank that include the BIC/IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	

Field Name	Description
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: 1) The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2) Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses 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.
Country	Specify the country where the payee's bank is situated.
Address Line 1- 3	Enter the address of the payee's bank.
City	Enter the city of the payee's bank.
Additional Details	
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's Public.

Field Name	Description
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.

3.2.3 Add Payee - Cross Border Account

The Cross Border 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 the cross-border 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 - Cross Border Account

Futura Bank

Search

AA

←

Add Account Payee

Within Bank

Domestic

Cross Border

Account Details

Account Number

Confirm Account Number
123456

Account Name
Sam Desouza

Bank Details

Bank Details
DEUTAEADXXX
DEUTSCHE BANK AG
EMIRATES TOWERS
[Reset Swift Code](#)

☒ Transfer Via Intermediary Bank

Bank Details
BBDEUS33XXX
BBDEUS33XXX
67 Sheraton way
[Reset Swift Code](#)

Personal Details



Nick Name
SamD

Email ID
samd@example.com

Country
United States

Address Line 1
12, park avenue

Address Line 2
South Block

Address Line 3
M G road

City
Los Angeles

Additional Details

Access type
☐ Private ☒ Public

Primary Party
***980 - Aramex Logistics Corporation

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

Submit

Cancel

Field Description

Field Name	Description
Payee Type	Select Cross Border .
Account Details	
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	
Select Bank	The option to select the bank. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
Lookup Swift Code	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups, refer Lookups section.
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups, refer Lookups section.
Below fields are enabled if the Bank Details option is selected in the Select Bank 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.

Field Name	Description
Transfer via Intermediary Bank	The option to select another bank for Cross Border transaction as an intermediary bank. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
Swift Code Lookup	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups, refer Lookups section.
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups, refer Lookups section.
Below fields are enabled if the Bank Details option is selected in the Select Bank 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.
Personal Details	
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: 1) The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2) Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.

Field Name	Description
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
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.
Country	Enter the country of the payee's bank.
Address Line 1-3	Enter the address of the payee's bank.
City	Enter the city of the payee's bank.
Additional Details	
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's Public .
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 .

To create a payee for the account transfer:

1. Fill the details in the respective field.
2. 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.

3. On submit **Add Payee - Review** screen appears. Verify the details and click **Confirm**.
4. On confirm, the success message appears along with the transaction reference number and payee details.
5. Below are the available actions on the confirmation page –

- **View Payees** - To view the list of payees. It will navigate to manage payee's screen
- **Payments** - To access the My Payment Overview page.
- **Go to Dashboard** - To go to the main dashboard screen.
- **Make Payment** - To initiate fund transfer to the added payee.
- **Add New Payee** - To add a new payee.

3.3 **Add Demand Draft Payee**

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

- Domestic Demand Draft
- Cross Border Demand Draft

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

Note: The Long Press Gesture feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Issue Demand Draft, Edit Payee, Delete Payee. This functionality is only supported on mobile devices and tablets.

How to reach here:

Toggle menu > Payments > More Actions > Payees > Add Demand Draft Payee

OR

Toggle menu > Payments > More Actions > Add Demand Draft Payee

OR

Search Bar > Payee - Add Demand Draft Payee

To create a payee for the demand draft:

1. Navigate to the screen.

Add Demand Draft Payee- Domestic

The screenshot shows the 'Add Demand Draft Payee' form for Domestic transactions. The form is titled 'Add Demand Draft Payee' and has a 'Cancel' button and a 'Submit' button. The 'Domestic' tab is selected. The 'Demand Draft Details' section includes a 'Favouring' field with the value 'Sam Desouza', a 'City' dropdown menu with the value 'FINLAND', and a 'Deliver to' dropdown menu with the value 'Postal Address'. Below these fields is the address: 'GARMIN AVENUE 2, LAMINGTON STREET, NEAR AJ HOSPITAL, LONDON, GB, 232344'. The 'Personal Details' section includes a profile picture, a 'Nick Name' field with the value 'samd', and an 'Email ID' field with the value 'samd@example.com'.

Add Demand Draft Payee

Domestic **Cross Border**

Demand Draft Details

Favouring
Sam Desouza

City
FINLAND

Deliver to
Postal Address

Address
GARMIN AVENUE 2
LAMINGTON STREET
NEAR AJ HOSPITAL
LONDON
GB
232344

Personal Details

Nick Name
samd

Email ID
samd@example.com

Add Demand Draft Payee- Cross Border

The screenshot shows the 'Add Demand Draft Payee' form for Cross Border transactions. The form is titled 'Add Demand Draft Payee' and has a 'Cancel' button and a 'Submit' button. The 'Cross Border' tab is selected. The 'Demand Draft Details' section includes a 'Favouring' field with the value 'Sam Desouza', a 'Country' dropdown menu with the value 'United Kingdom', a 'City' field with the value 'London', and a 'Deliver to' dropdown menu with the value 'Residential Address'. Below these fields is the address: 'GARMIN AVENUE 2, LAMINGTON STREET, NEAR AJ HOSPITAL, LONDON, GB, 232344'. The 'Personal Details' section includes a profile picture, a 'Nick Name' field with the value 'samd', and an 'Email ID' field with the value 'samd@example.com'.

Add Demand Draft Payee

Domestic **Cross Border**

Demand Draft Details

Favouring
Sam Desouza

Country
United Kingdom

City
London

Deliver to
Residential Address

Address
GARMIN AVENUE 2
LAMINGTON STREET
NEAR AJ HOSPITAL
LONDON
GB
232344

Personal Details

Nick Name
samd

Email ID
samd@example.com

Field Description

Field Name	Description
Draft Type	Specify the type of draft to be associated with the payee. It Could be: • Domestic • Cross Border
Demand Draft Details	
Favouring	Specify the name of the payee as it is to be printed on the demand draft.
Country	Specify the country in which the draft is to be payable. This field is enabled only for the Cross Border Demand Draft type.
City	Specify the name of the city in which the draft is payable.
Personal Details	
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: 1) The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2) Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email address of the payee. Note: 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.

Field Name	Description
Additional Details	
Access Type	Specify the access type to be assigned to the payee. The options are: • Public • Private
Primary Party	The primary party associated to the user. The primary party users will always have access to the payee if it's Public.
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. Fill the details in the respective field.
2. In the **Nickname** field, enter the nickname to be assigned to the payee.
3. On submit **Add Payee - Review** screen appears. Verify the details and click **Confirm**.
4. On confirm, the success message appears along with the transaction reference number and payee details.
5. Below are the available actions on the confirmation page –
 - **View Payees** - To view the list of payees. It will navigate to manage payee's screen.
 - **Payments** - To access the My Payment Overview page.
 - **Go to Dashboard** - To go to the main dashboard screen.
 - **Issue Demand Draft** - To issue demand draft to the added payee.
 - **Add New Payee** - To add a new payee.

3.4 Manage Payee

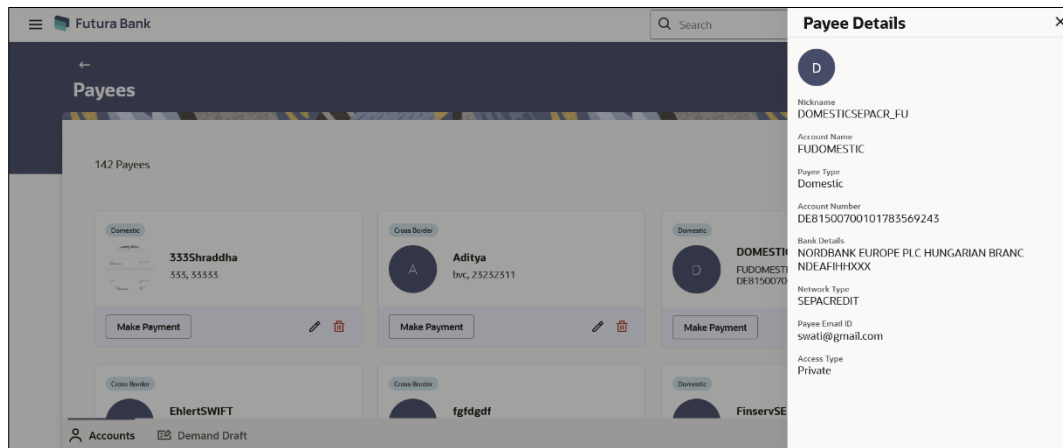
3.4.1 View Payee Details

This feature allows you to view payee details. Each card displays details like Payment Type, Payee Photo/Avatar, Payee Name, Payee Nickname, Payee Address, Payee Account Number, options to make a payment, update payee details, and delete the Payee.

To view payee details:

1. Navigate to the **Payee** screen.
2. Click on the specific card/row of the **Account** type payee to view further details of each payee. The **Payee Details** Payee screen appears.

Payee Details- Account



Field Description

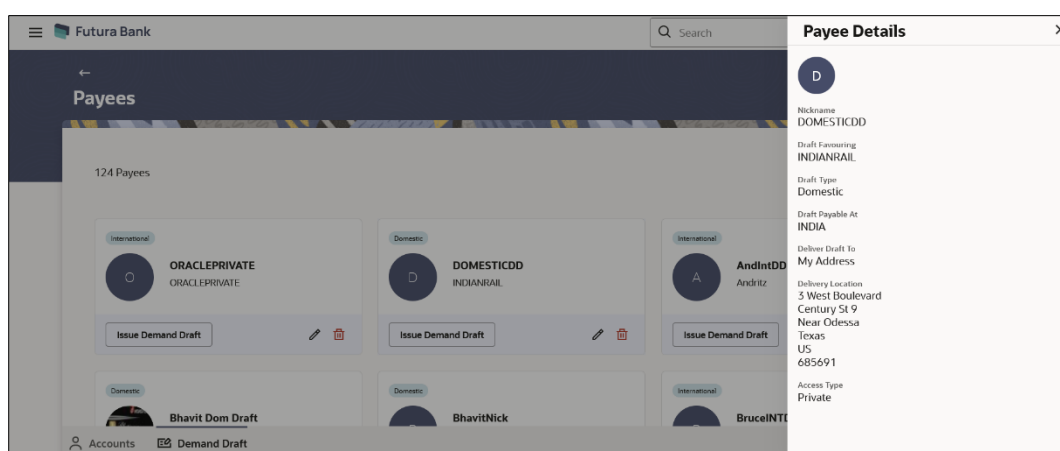
Field Name	Description
Payee Details – Account	
The following fields appear if a bank account payee is being viewed.	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payees account will appear in place of the photo.
Nickname	The nickname assigned to the payee's account for easy identification.
Account Name	Name of the payee as maintained in the bank account.

Field Name	Description
Payee Type	The payee type can be one of the following: • Within Bank • Domestic • Cross Border
Account Type	Account type of the payee. Values in this come based on regionalization. This field appears for Domestic type of payee.
Account Number	The bank account number 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 for Cross Border and Domestic type of payee.
Payee Email ID	Email Id of the payee.
Intermediary Bank Details	The details of the intermediary bank i.e., the name and address of the bank's branch appears. This field appears for Cross Border type of payee.
Daily Limit	The maximum limit that can be transferred to this account on a daily basis. Click on the  icon against the Daily Limits to update or set limit.
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis. Click on the  icon against the Monthly Limits to update or set limit.
Remove Payee Limit	Click on the  icon to remove the limits set for the payee (Daily Limit /Monthly Limit).
Access Type	The access type of the payee. The values can be: • Public • Private
Primary Party	The primary party associated to the user. This field is displayed if the Public option is selected in the Access Type field.

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. This field is displayed if the Public option is selected in the Access Type field. The primary party users will always have access to the payee if it's Public.

- Click on the specific card of the **Demand Draft** type payee to view further details of each card. The **Payee Details** overlay screen appears.

Payee Details-Demand Draft



Field Description

Field Name	Description
Details - Demand Draft	
The following fields are applicable for Demand Draft.	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Nickname	The nickname assigned to the payee's account for easy identification.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined.

Field Name	Description
Draft Type	The type of draft associated with the Payee. The demand draft types can be: • Domestic • Cross Border
Draft Payable At	The country in which the draft is payable. This field appears only if the demand draft is an Cross Border demand draft. Displays the name of the city where the draft is payable for the Domestic type of the demand draft.
Access Type	The access type of the payee. The values can be: • Public • Private
Primary Party	The primary party associated to the user. This field is displayed if the Public option is selected in the Access Type field.
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. This field is displayed if the Public option is selected in the Access Type field. The primary party users will always have access to the payee if it's Public.

- Click **Make Payment** of the specific payee card to transfer funds towards the Bank Account type payee. The user is directed to the **Make Payment** page with the payee information prepopulated.
OR
Click **Issue** of the specific payee card to issue a demand draft towards the payee. The user is directed to the **Issue Demand Drafts** page with the payee information prepopulated.
OR
Click on the  icon of the specific payee card which you wish to edit the details. The system redirects to the **Edit Account Payee** screen.
OR
Click on the  icon of the payee card you want to remove.

3.4.2 Edit Payee Details

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

3.4.2.1 Edit Payee Details- Bank Account

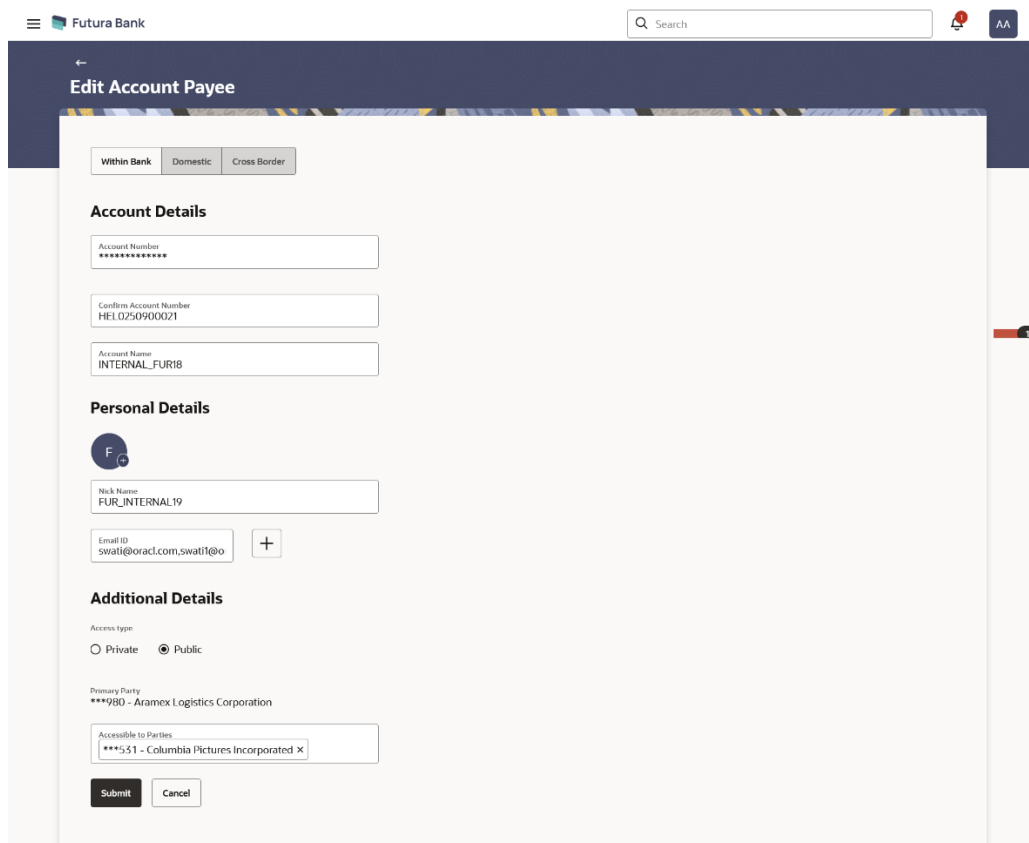
As a part of the edit payee functionality, the user can edit the details of the payee.

Note: In case of Within Bank 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. Navigate to the **Payees- Accounts** screen.
2. Click on the  icon of the specific payee card which you wish to edit the details. The system redirects to the **Edit Account Payee** screen.

Edit Payee Details – Within Bank



Futura Bank Search

Edit Account Payee

Within Bank Domestic Cross Border

Account Details

Account Number

Confirm Account Number
HEI 0250900021

Account Name
INTERNAL_FUR18

Personal Details

 Nick Name
FUR_INTERNAL19

Email ID
swati@orac.com,swati1@ +

Additional Details

Access type
☐ Private ☒ Public

Primary Party
***980 - Aramex Logistics Corporation

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

Submit **Cancel**

Edit Payee Details – Domestic

Futura Bank

Search

AA

←

Edit Account Payee

Within Bank

Domestic

Cross Border

Account Details

Network Type
SEPA Credit

Account Type
Savings

Account Number

Confirm Account Number
DE8500700101783569243

Account Name
FUDOMESTIC

Bank Details

Bank Details
NDEAFHXXXX
NORDBANK EUROPE PLC HUNGARIAN BRANC
[Reset BIC Code](#)

Personal Details

D

Nick Name
DOMESTICSEPA CR_FU

Email ID
swati@gmail.com

+

Additional Details

Access type
☒ Private ☐ Public

Submit

Cancel

Edit Payee Details – Cross Border

Futura Bank

Search

AA

←

Edit Account Payee

Within BankDomesticCross Border

Account Details

Account Number

Confirm Account Number
ADG12345

Account Name
Ehlerl Corp

Bank Details

Bank Details
BARCGB22XXX
BARCLAYS CORP UK
UK Address 1
[Reset Swift Code](#)

☐ Transfer Via Intermediary Bank

Personal Details

E

Nick Name
EhlerlSWIFT

Email ID
john@yahoo.com

Country
France

Address Line 1
Rt 31

Address Line 2
GU

Address Line 3

City
Paris

Zip Code
Required

Additional Details

Access type
☐ Private ☒ Public

Primary Party
***980 - Aramex Logistics Corporation

Accessible to Parties

Submit

Cancel

3–32

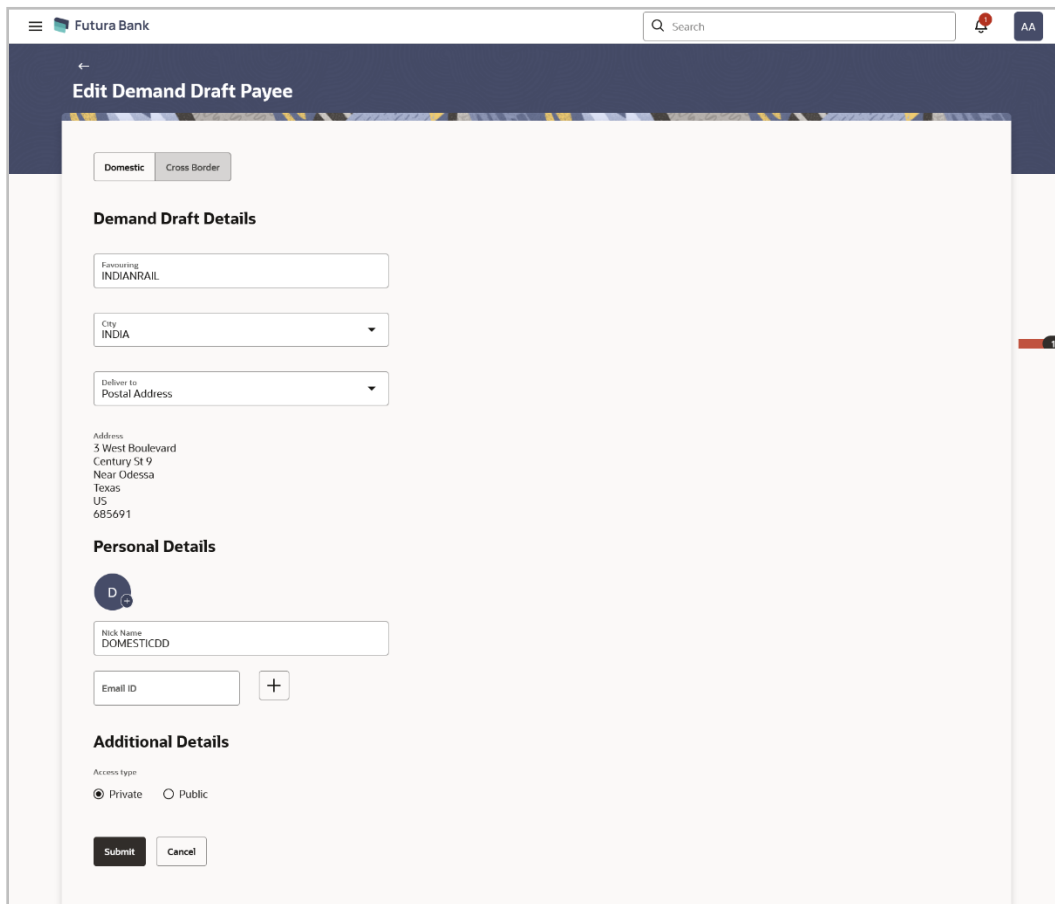
ORACLE®

3.4.2.2 Edit Payee Details –Demand Draft

To edit the payee details:

1. Navigate to the **Payees- Demand Draft** screen.
2. Click on the  icon of the specific payee card which you wish to edit the details. The system redirects to the **Edit Account Payee** screen.

Edit Payee Details - Domestic Demand Draft



Futura Bank

Search

← Edit Demand Draft Payee

Domestic Cross Border

Demand Draft Details

Favouring
INDIANRAIL

City
INDIA

Deliver to
Postal Address

Address
3 West Boulevard
Century St 9
Near Odessa
Texas
US
685691

Personal Details

D

Nick Name
DOMESTICDD

Email ID +

Additional Details

Access type
☒ Private ☐ Public

Submit Cancel

Edit Payee Details - Cross Border Draft Type

Futura Bank

Search

AA

←

Edit Demand Draft Payee

Domestic

Cross Border

Demand Draft Details

Favouring

BruceWal

Country

Norway

City

Trondheim

Deliver to

Postal Address

Address

3 West Boulevard

Century St 9

Near Odessa

Texas

US

685691

Personal Details

B

Nick Name

BruceINTDDWork

Email ID

+

Additional Details

Access type

☒ Private ☐ Public

Submit

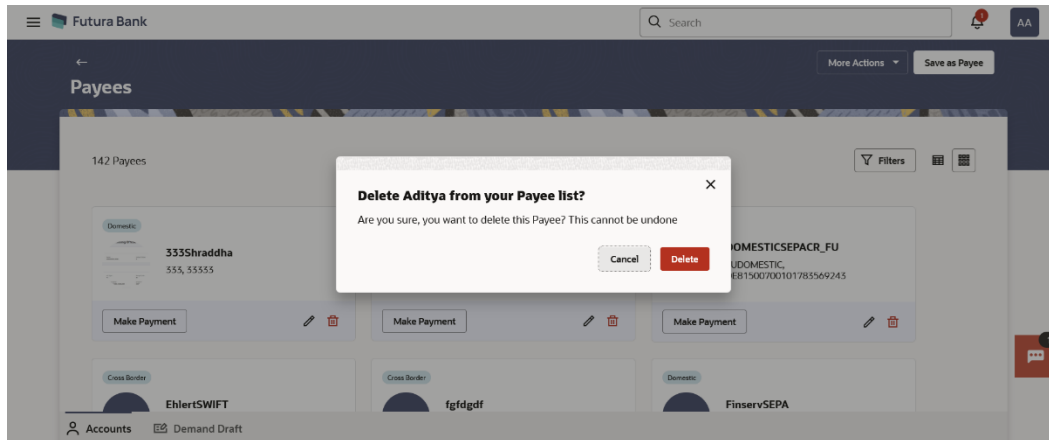
Cancel

3.4.3 Delete Payee

To delete the payee:

1. Navigate to the **Payees** screen.
2. Click on the  icon of specific payee card which you wish to delete.
3. The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Payee



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

3.5 Payee User Mapping

The Payee User Mapping module allows the corporate administrator to restrict access of payees to a limited set of users. Thereby enabling controlled access of payees 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 payees, including public payees.

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 payees, the admin will have to operationally remove access to Ad hoc 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 > Payments > More Actions > Payee User Mapping

OR

Search Bar > Payees – Payee User Mapping

3.5.1 Payee 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 Payee User Mapping are as follows:

- Map user to a payee
- Edit Mapping

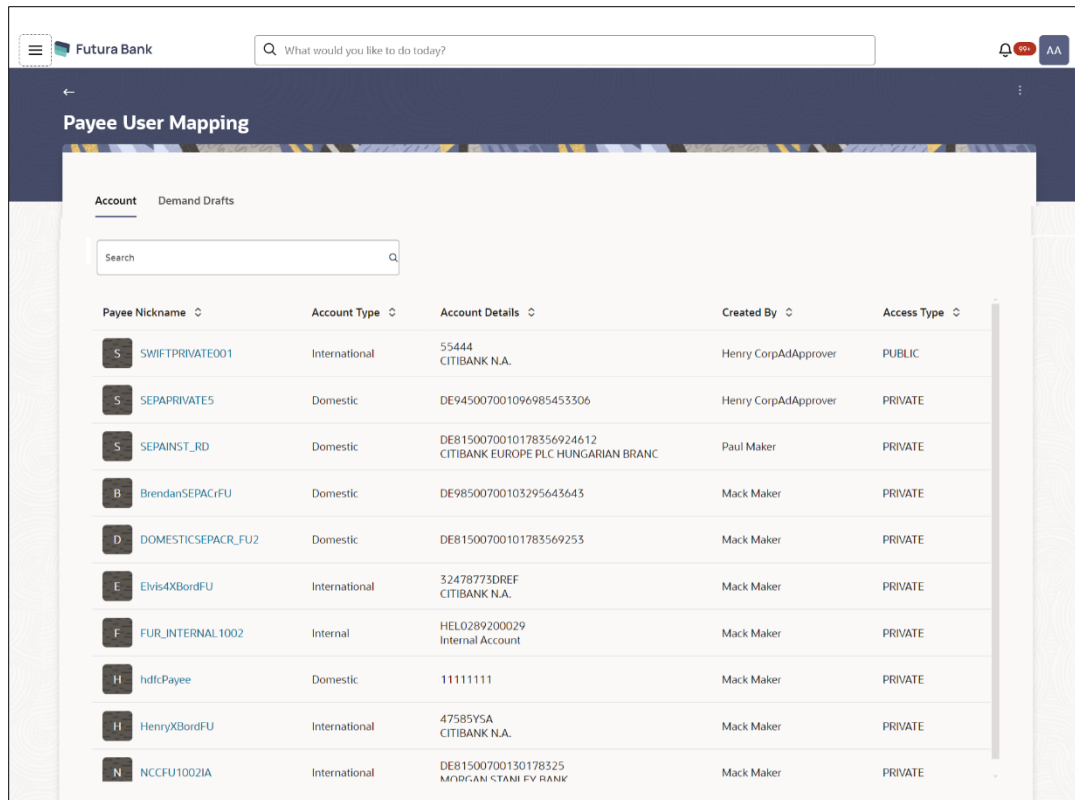
The screen is divided into two sections –

- **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.

Payee User Mapping - Summary



Payee Nickname	Account Type	Account Details	Created By	Access Type
SWIFTPRIVATE001	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	DE98500700103295645643	Mack Maker	PRIVATE
DOMESTICSEPACr_FU2	Domestic	DE81500700101783569253	Mack Maker	PRIVATE
Elvis4XBordFU	International	32478773DREF CITIBANK N.A.	Mack Maker	PRIVATE
FUR_INTERNAL1002	Internal	HEL0289200029 Internal Account	Mack Maker	PRIVATE
hdtcPayee	Domestic	11111111	Mack Maker	PRIVATE
HenryXBordFU	International	47585YSA CITIBANK N.A.	Mack Maker	PRIVATE
NCCFU1002IA	International	DE81500700130178325 MIDCANTIANI EV 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: • Within Bank • Domestic • Cross Border
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: • 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: • Domestic • Cross Border
Draft Favouring	Draft favouring details.
Created By	The name of the user who created the payee.
Access Type	The access type of the payee. The values can be: • Public • Private

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

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

3.5.2 Payee User Mapping Details

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

To view payee details:

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

Payee User Mapping Details -Account type

The screenshot shows the 'Payee User Mapping Details' screen for an Account type payee. The header bar includes the Futura Bank logo, a search bar with the placeholder 'What would you like to do today?', and notification and user icons. The main content area displays the following details:

- Payee Type:** GENERICDOMESTIC
- Account Name:** test domestic
- Account Number:** DE81500700101783569249
- Payee Email ID:** domestic@abc.com
- Network Type:** SEPACREDIT
- Bank Details:** DEUTDEFFXXX
- Nickname:** domestic11
- No users mapped**

At the bottom of the form are three buttons: 'Edit', 'Cancel', and 'Back'.

Payee User Mapping Details -Demand Draft type

The screenshot shows the 'Payee User Mapping Details' screen for a Demand Draft type payee. The header bar is identical to the previous screenshot. The main content area displays the following details:

- Payee Type:** GENERICDOMESTIC
- Account Name:** Finserv Corp
- Account Number:** BE68559007547054
- Payee Email ID:** matt@finserv.com
- Network Type:** SEPACREDIT
- Bank Details:** GEBABEBBXXX
Banca Privada d'Andorra
- Nickname:** FinservSEPA
- No users mapped**

At the bottom of the form are three buttons: 'Edit', 'Cancel', and 'Back'.

Field Description

Field Name	Description
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 • Within Bank • Domestic • Cross Border
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
Bank Details	Details such as bank name, bank code and address of the bank in which the payee's account is held. This field appears for Domestic and Cross Border type account payee.
Payee Address	The address of the payee. This field appears if the details being viewed are that of an Cross Border payee.
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.

Field Name	Description
Draft Type	The type of draft. The values can be: • Domestic • Cross Border
Draft Favouring	The name of the payee as it is to be printed on the draft.
Draft Payable at	They name of the city (if the draft type is Domestic) at which the draft is payable. The name of the country and city (if the draft type is Cross Border) at which the draft is payable.
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>).

1. 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.

Payee User Mapping Details -Edit

The screenshot shows the 'Payee User Mapping Details -Edit' screen in the Futura Bank app. The screen is divided into two main sections: a top section for payee details and a bottom section for user mapping.

Payee Details:

- Payee Photo:** A placeholder image with the letter 'S'.
- Payee Type:** GENERICDOMESTIC
- Account Name:** DE94500700109698545330
- Account Number:** DE945007001096985453306
- Network Type:** SEPACREDIT
- Bank Details:** DEUTDEFFXXX
- Nickname:** SEPAPRIVATE5

User List:

- A multi-select dropdown menu is open, showing a list of users. The selected user is 'CL1 User31 (CL1User31)'.

Buttons: At the bottom of the screen, there are three buttons: 'Confirm', 'Cancel', and 'Back'.

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.

4. Make Payment

The Make Payment feature enables the user to initiate online payments between own accounts or perform one of the following payments by using an existing payee or new payee (ad hoc payee) where the customers are required to specify the payee details manually along with the transfer details while initiating a payment.

- Within Bank Transfer
- Domestic Transfer
- Cross Border Transfer

User can also initiate transfers towards a group of people as part of a single transaction. This feature allows them to send money to registered payees or new payees of different transfer types i.e., Within Bank, domestic and Cross Border transfers, with different transfer dates, all at once from a single screen.

Note: The fields appearing in the domestic and cross border payments for both payee and payment is regionalisation supported.

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

Recurring Payments, 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 recurring payments by introducing the selection at the time making the regular payments. Through this feature, users can set an instruction 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 **Recurring Payments** screen. The user can also cancel a repeat transfer instruction, if so desired, from the **Recurring Payments summary or details** screen.

Cross Border Low value payments are now enabled as part of Make Payments. User can opt for the low value payment while making the cross-border payment based on the amount and selected bank.

Pre-requisites:

- Corporate users are granted access to transactions and accounts.
- Approval rule set up for corporate user to perform the actions
- Payees are maintained
- Transaction limits are assigned to user to perform the transaction

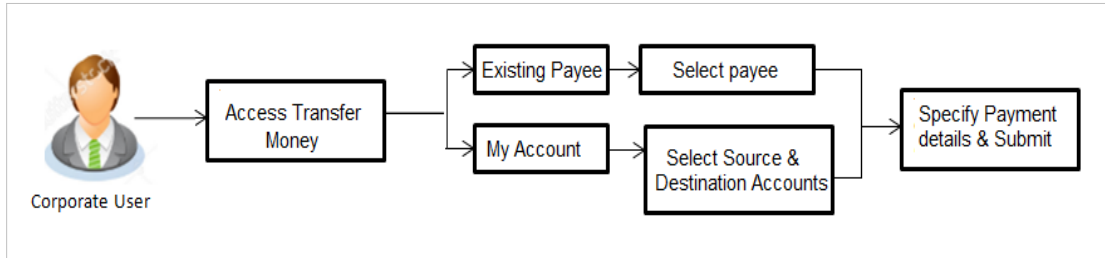
Features supported in the application

The **Make Payments** feature enables users to make payments towards:

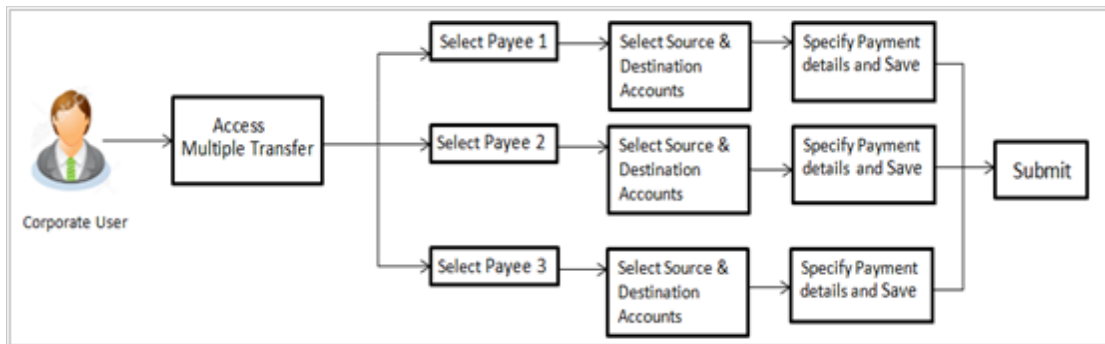
- Saved Payee – Within Bank, Domestic and Cross Border transfers are supported and are triggered based on the payee and specific payee account selection.
- My Accounts – Users can transfer funds within their own accounts held in the bank.

- New Payee – Users are able to transfer funds to towards payees that are not registered with the bank

Workflow- Single payment



Workflow- Multiple Transfer



How to reach here:

Toggle menu > Payments > Make Payment

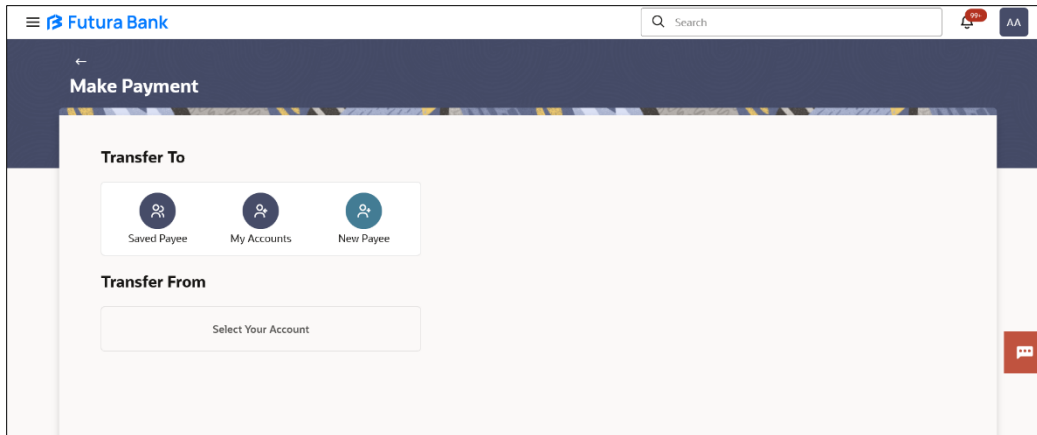
OR

Search bar > Payments – Make Payment

To make a payment:

1. Navigate to the **Make Payment** screen.

Make Payment



Field Description

Field Name	Description
Transfer To	
Saved Payee	Option to select the existing payee to whom you wish to initiate payment. All the payees maintained will be listed for selection.
My Accounts	Display the list of Own Accounts.
New Payee	Option to add new payee to whom you wish to initiate payment.
Transfer From – Will be blank initially	

4.1 Make Payment -Transfer to single user

4.1.1 Make Payment - Saved Payee

This feature allows corporate user to make payment to a Saved Payee. All payees (Within Bank, Domestic and Cross Border payees) created by the user are listed for selection. Details of the payee are auto populated on the transaction screen once a selection has been made. Based on the payee selection, an account for debiting funds towards the existing payee will get defaulted on the **Transfer From** field and user can change the source account if required.

Payment related details will be populated based on type of payee selected and based on regionalization. Refer section [Regionalization for Domestic Payments](#) to see region specific payment fields.

To initiate payment to single user:

1. In the **Transfer To** section, select the **Saved Payee** option, and the **Transfer To** overlay screen will display with the **Saved Payee** tab.

Note:

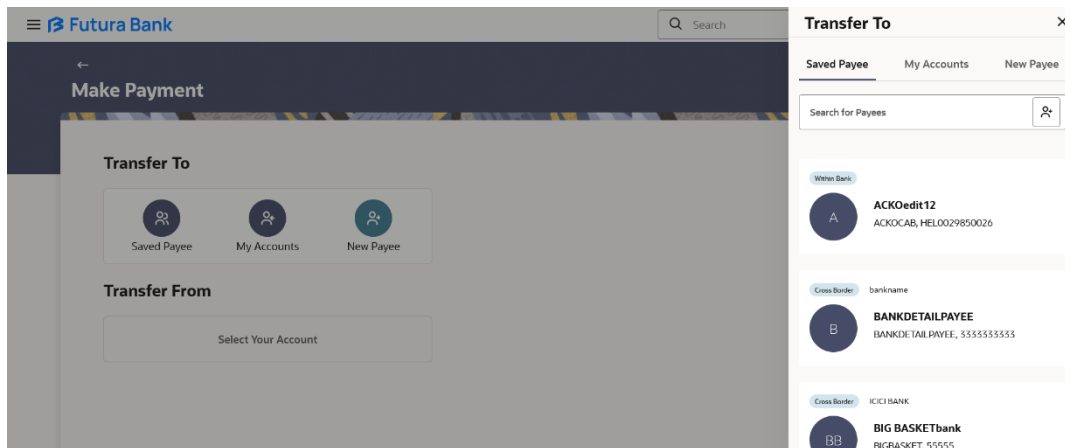
1) Users have the option to add a new payee through the **New Payee** tab.

2) Additionally, they can locate specific payees by entering a few characters in the search field. This search functionality is available in categories such as Payee Type, Nickname, Account Name, and Account Number.

OR

Click on the  icon to add the new payee. The system redirects to **Add Bank Account Payee** screen.

Make Payment- Transfer To overlay screen



Field Description

Field Name	Description
Search for payee	Allow user to search payee with the Payee Type, Nickname, Account Name, Account Number.
All the saved payees listed on the Saved Payees overlay screen. Below details are displayed for each payee:	
Payee Type	Displays the payment type associated with the payee. It Could be: • Within Bank • Domestic • Cross Border
Payee Photo/Initials	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border
Payee Nickname	Displays the payee by their nick names defined at the time of payee creation.
Account Name, Account Number	Displays the Account name or nick number of the source account from which the funds are to be debited.
2. On selection source account and payee, the screen populates the Transfer From and Payment Details .	

Make Payment – Saved Payee

Futura Bank

Search

AA

Make Payment

Transfer To

Cross Bank

bankname

B

BANKDETAILPAYEE

BANKDETAILPAYEE, 5555555555

Change

Transfer From

Current Bank Account

Nickname39, xxxxxxxxxxxxxxx0039

Arames Logistics Corporation | EUR | HEL

Payment Details

Currency

LUR

Debit Amount

120

Transfer Currency

CHF

Equivalent of EUR 120 will be transferred to payee.

Exchange Rate:

Exchange Rate

1.00

Calculated Amount

120.00

Currency conversion rates are indicative

View Limits

Use Forex Deal

☒ Use Forex Deal

Forex Deal Lookup

Scheduled On

Pay Now

Transfer On

9/23/2024

Fees & Charges

Calculate Charges

Correspondence Charges

Payer

Deduct Charges From

Nickname39, xxxxxxxxxxxxxxx0039

Additional Details

Payment Details

furniture expense

+

Customer Reference

345524

Note

Furniture expense

Compliance Questions

What is the business's trading name?

What is the full registered business name?

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

What is the nature of Transaction?

Upload documents

Address Proof

Electricity Bill

No File Uploaded

Identity Proof

AA/HAR C...

No File Uploaded

Proceed to Pay

Cancel

Save As Draft

4-6

ORACLE®

Field Description

Field Name	Description
Transfer To	
Payee Type	Displays the payee type. The options are: • Within Bank • Domestic • Cross Border
Bank Name	The name of the payee's bank.
Photo/name Initials	The profile photo of the payee.
Payee Nickname	The nickname of the payee.
Account Name, Account Number	Displays the Account name and account number of the payee.
Transfer From	
Displays the debit account details such as Type, Nickname, Account name, Account number, Currency, Branch name, etc as configured in the day 0 configuration of account. Based on the payee selected the account will be defaulted, and on click all available accounts will be available to select. Refer Transfer From Drawer section.	
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - Islamic Conventional
Account Details	Displays details like - nick name, account number, branch, currency, etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Payment Details	
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.

Field Name	Description
Debit/Transfer Amount	Specify the amount for which the payment is to be made. This could be Debit amount or transfer amount based on currency selected. When Debit currency is selected, it will be Debit amount. When Credit currency or network currency is selected, it will be Transfer amount.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
Low Value Payment	Select if the payment is low value payment. This field is enabled for cross border payment as per regionalisation configuration and the amount is below the maximum amount defined for low value payment.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Refer section Regionalization for Domestic Payments for region specific networks. Applicable for domestic payments.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments. For domestic and cross border - options in Scheduled On comes based on the regionalisation configuration.

Field Name	Description
Transfer On	Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option Recurring is selected from the Scheduled On list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • On Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option Recurring is selected from the Scheduled On list.
Date	Specify the date on which the last transfer is to be executed. This field appears if the option On Date is selected in the Stop Transferring field.

Field Name	Description
Instances	Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount. This option is enabled when recurring is selected in Scheduled On.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction. This field is network dependent field, comes from regionalisation.
Correspondence Charges	This field will be displayed for Cross Border payments. Select who will bear the charges in case of Cross Border payments. • Payee: transfer charges are to be borne by the payee • Payer: transfer charges are to be borne by the payer • Shared: transfer charges are to be borne by both the payee and payer
Deduct Charges From	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 charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.

Field Name	Description
Compliance Questions	For Cross Border payments the screen asks few compliance questions. OBDX supports configuring a list of questions from backend for On-premises. Once configured and enabled in regionalisation, the questions will show up on the screen.
Upload Documents	For Cross Border payments the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents from backend for On-premises. Once configured and enabled, the list will show up on the screen. Note: 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.

4. Fill the details in the respective fields.
5. Click **Proceed to Pay** to initiate the payment request.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Save as Draft** to store the unfinished transaction for later completion..
- 6.
7. The **Make Payment - 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.
8. The success message appears of request of payment transfer along with the reference number, host reference number.

Click **Transaction Details** to view the details of the transaction.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.
OR
Click **Payments** to access the **Payment Overview** page.
OR
Click **Make Another Payment** to make new payment.
OR
Click **Save as Favourite** to save payment as favourite transaction.
OR
Click **Check Status** to see the status of the payment transaction. System will redirects too the **Payment Details** screen.
OR
Click **Add as Payee** to save the payee to whom the payment is made.
OR
Click  icon to share to share payment details. It opens default mail client with relative message in the body.

Note:

- 1) The **Add as Payee** option is displayed during the ad hoc payment procedure. By clicking on **Add as Payee**, user will be taken to the **Add Bank Account Payee** screen to include a new payee.
 - 2) The functionality to share payment details is not available for **My Account** payment transfers.
-

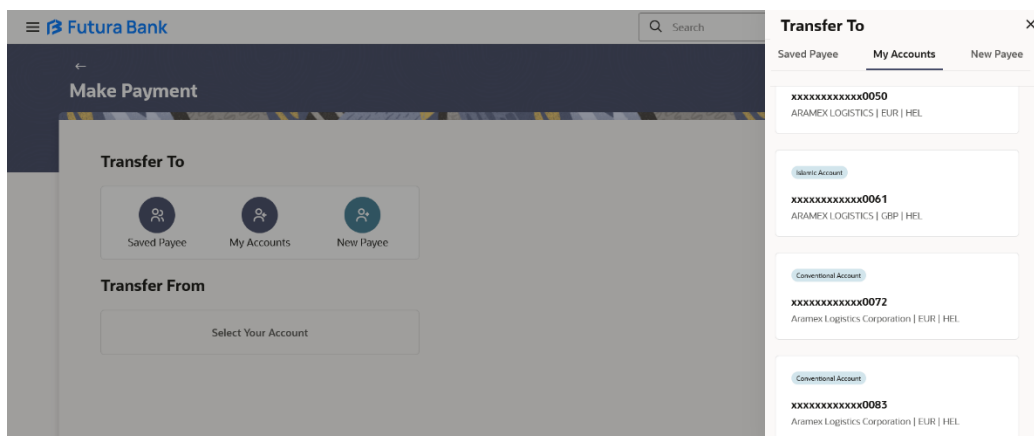
4.1.2 **Make Payment - My Accounts**

This feature allows users to make payments towards user's own accounts, enabling them to transfer funds within their bank-held accounts.

To make payment to a payee's own account:

1. Navigate to the **Make Payment** screen.
2. Under the **Transfer To** section, click on the **My Accounts**, the **Transfer To** overlay screen will appear with the **My Accounts** tab.

Make Payment- Transfer To overlay screen



Field Description

Field Name	Description
My Accounts	
Displays the list of my accounts in the card's layout with following details on each card.	
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - Islamic Conventional

Field Name	Description
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

3. On selection the screen populates the **Transfer From** and **Payment Details**.

Note: Fields under Transfer From, Payment Details, Fees and Charges and Additional Details are same as mentioned above for **Make Payment - Saved Payee**.

Make Payment – My Accounts

Field Name	Description
Transfer To	
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - Islamic Conventional
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.

Field Name	Description
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

4.1.3 Make Payment – New Payee

Using this feature user can initiate payment requests towards payees that are not registered in the system. Since the payment request is for an unregistered payee, the user is required to specify details of the payee along with transaction details.

Once the payment request is initiated, the user can register the payee as a payee by selecting the Add as Payee option provided on the confirm screen. The add payee request will go through the additional approval request if approval is configured for add payees.

Users can initiate Within Bank, Domestic and Cross Border payment requests.

To initiate payment request for new payee:

1. Navigate to the **Make Payment** screen.
2. Under the **Transfer To** section, click on the **New Payee**, screen will appear with **New Payee** tab to add new payee.
 - a. If you select the **Within Bank** option in the **Payee Type** field:
The **Account Details** appears for the within bank payment.
 - b. If you select the **Domestic** option in the **Payee Type** field:
The **Account Details** appears for the domestic payment.
 - c. If you select the **Cross Border** option in the **Payee Type** field:
The Account Details appears for the cross-border payment.

Make Payment- Transfer To (New Payee – Within Bank) overlay screen

payee fields appears for the Within Bank payment type.

Field Description

Field Name	Description
Payee Type	Select Within Bank .
Account Details	
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Personal Details	
Email ID	Email addresses of the payee.
	Note: 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.

Make Payment- Transfer To (New Payee - Domestic) overlay screen

Below payee fields appears for the Domestic payment type. Fields mentioned below comes based on the region configuration. Out of the box supported regions and the corresponding cross border payment fields are mentioned in Chapter **Regionalization for Cross Border Payments**.

Field Description

Field Name	Description
Payee Type	Select Domestic .
Account Details	
Account Type	Select the type of account associated with the payee.
Account Number	Specify the account number of the payee.
OR	OR
IBAN	Specify the IBAN of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
OR	OR
Confirm IBAN	The user is required to re-enter the IBAN in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Verify Account	Select this to verify the account mentioned.
Bank Details	
Based on the configuration in regionalisation, one of the below options can be configured for the Bank Details. Out of these four options only one option will be available on the screen.	
• Bank Code Lookup • Bank Code (Read only) • Bank Code (No Verify) • Bank Name & Branch	
Bank Code Lookup	On click the Lookup Bank Code overlay screen appears with the search criteria. This is to enable user to search for a Bank Code in case he does not remember it. For more information on Lookups , refer Lookups section.
Bank Code (read-only)	The user can see the Bank Code of the payee's account in read only mode. The bank code will be fetched based on the Account Number/IBAN and will be displayed here in read only mode.
Bank Code (No verification)	Specify the Bank Code of the payee's account. This will not be verified and passed onto the host product processor.

Field Name	Description
Bank Code (With verification)	Specify the Bank Code of the payee's account with the option to verify. The verify option will fetch the bank details based on the bank code specified.
Bank Name	Bank Name of the payee.
Branch	Branch of the bank.
Bank Code Lookup - Search Result	
The following fields are displayed in the search results.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Details	The details of the bank that include the BIC/IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	
Email ID	Email addresses of the payee.
	<u>Note: 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.</u>

Make Payment - Transfer To (New Payee - Cross Border) overlay screen

The screenshot shows the Futura Bank mobile app interface. A 'Make Payment' overlay is displayed. Within this overlay, the 'Transfer To' section is active, showing three tabs: 'Saved Payee', 'My Accounts', and 'New Payee'. The 'New Payee' tab is selected, and within it, the 'Cross Border' option is chosen from a list that also includes 'Within Bank' and 'Domestic'. Below the transfer type selection, there are three input fields under the heading 'Account Details': 'Account Number', 'Confirm Account Number', and 'Account Name'. Each field has a 'Required' label to its right. Below these fields is the 'Bank Details' section, which is partially visible. At the bottom right of the overlay, there are 'Cancel' and 'Proceed' buttons.

Below payee fields appears for the Cross Border payment type.

Field Description

Field Name	Description
Payee Type	Select Cross Border .
Account Details	
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	
Select Bank	The option to select the bank. The options are: • Swift Code • NCC (National Clearing code) • Bank Details
Lookup Swift Code	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.

Field Name	Description
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups, refer Lookups section.

Below fields are enabled if the **Bank Details** option is selected in the **Select Bank** 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.
Transfer via Intermediary Bank	The option to select another bank for Cross Border transaction as an intermediary bank. The options are: • Swift Code • NCC (National Clearing code) • Bank Details

Swift Code Lookup	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups, refer Lookups section.
--------------------------	---

National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups, refer Lookups section.
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Below fields are enabled if the **Bank Details** option is selected in the **Select Bank** 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.

Personal Details

Field Name	Description
Email ID	Email address of the payee. <u>Note: 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.</u>
Country	Enter the country of the payee's bank.
Address Line 1-3	Enter the address of the payee's bank.
City	Enter the city of the payee's bank.
Zip Code	Enter the zip code of the payee's bank address

3. Fill the details in the respective field and click on proceed.

Make Payment

Make Payment

Transfer To

Within Bank

SD sam desouza
sam desouza, 12345

Change

Transfer From

Conventional Account

Nickname39, xxxxxxxxxxxx0039
Aramex Logistics Corporation | EUR | HEL

Payment Details

Transfer Amount
€120.00

[View Limits](#)

Use Forex Deal
☐ Use Forex Deal

Scheduled On
Pay Now

Transfer On
9/25/2024

Additional Details

Customer Reference
345355

Note
furniture expense

Proceed to Pay Cancel Save As Draft

Field Description

Field Name	Description
Transfer To	
Payee Type	Displays the payment type associated with the payee. It Could be: • Within Bank • Domestic • Cross Border
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border
Initials	The initials of the payee account name will be displayed in place of the photo.
Account Name, Account Number	Displays the Account name and account number provided for the payee.

Note: Fields under Transfer From, Payment Details, Fees and Charges and Additional Details are same as mentioned above for **Make Payment - Saved Payee**.

4.2 Make Payment - Multiple Payments

The Multiple Payments feature allows users to initiate payments towards a group of people as part of a single transaction. This feature, users can initiate payments towards own accounts, saved payees or new payees of different transfer types i.e., Within Bank, domestic and Cross Border transfers, with different transfer dates, all at once from a single screen.

To initiate multiple payment:

User can add payment for either Saved Payee, My Accounts, or New Payee type of payee.

4. Follow the steps from **1-3 of Make Payment-Saved Payee** chapter. Follow the one of the actions for desired type of payee:
 - d. If you select **Saved Payee**;
On click open drawer with **Saved Payees** listed along with search option. User can select the desired payee.
OR
If you select **My Accounts**;
On click open drawer with **Own Accounts** mapped to the user listed. Search the desired Own Accounts with **Search** option.
OR
If you select **New Payee**;
On click open drawer with **Add Account Payee** fields. Fill the details of the payee in the drawer. **Add Account Payee**

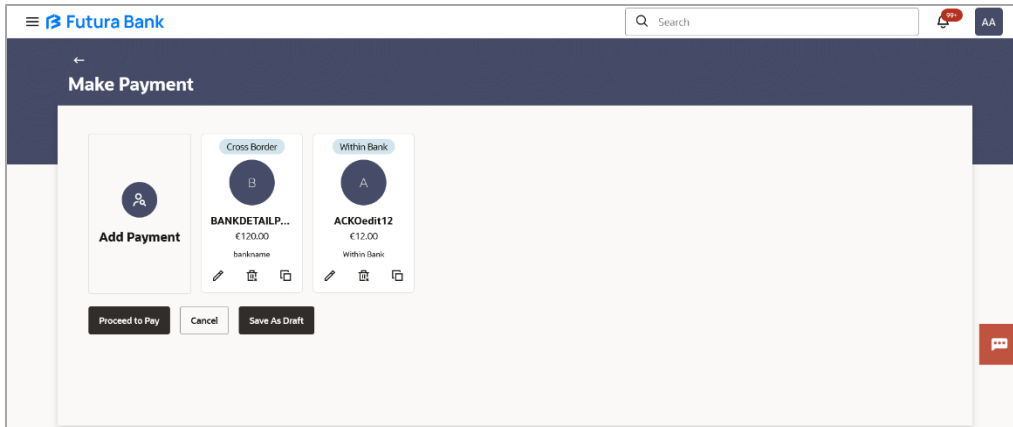
Note: Fields under Transfer From, Payment Details, Fees and Charges and Additional Details are same as mentioned above for **Make Payment - Saved Payee**.

5. Click **Next** to save the details and allows the user to add another payment. The **Make Payment** screen appears along with the added payment record based on payee type.
OR
Click **Discard** to cancel the added record.

Make Payment – Initiate Screen

The screenshot displays the 'Make Payment' interface of Futura Bank. The top navigation bar includes the bank logo, a search bar, and user profile icons. The main content area is titled 'Make Payment' and features three primary sections: 'Transfer To' (showing a selected payee 'Alice Clark' with a 'Change' button), 'Transfer From' (showing a selected account 'Sal Account' with details like 'Justin Jefferson | EUR | HEL | Active | Saving | Conventional' and 'Current Balance: €999,960.00'), and 'Payment Details' (including a 'Transfer Amount' field, a 'View Limits' link, and 'Scheduled On' / 'Transfer On' date pickers). The 'Additional Details' section contains a 'Customer Reference Number' and a 'Note' field. At the top right, there are buttons for 'Save As Draft', 'Cancel', and 'Proceed to Pay'. A 'Next' button is located at the bottom right of the form.

Make Payment – Preview Screen



Field Description

Field Name	Description
Each card displays below details	
Payment Type	Displays the payment type associated with the payee. It could be: • Within Bank • My Accounts • Domestic • Cross Border
Account Name	Displays the Account name provided for the payee.
Transfer Amount	Specify the amount for which the payment is to be made.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border. Displays My Account in case of Own Account payments. Displays Within Bank in case of Within Bank payments.
Actions	The actions can be performed from the badge. The options are: •  icon – to edit the transfer details of that record •  icon - to delete the record. •  icon – to create a copy of payment details

6. Click the **Add Payment** and repeat above steps to add new payment.
7. Click the  icon against a saved record to edit the transfer details of that record. The **Payment Details** screen appears, and user can edit and save the details.
OR
Click the  icon against a payment to delete the record.
OR
Click the  icon against a payment to create a copy. The **Payment Details** screen appears, where user can change the payee and payment details as required.
8. Click **Proceed to Pay** to initiate the request for the payment. The **Review Make Payment** screen appears.

Make Payment – Review Screen

Information

Payment 2 - The transaction will be processed on 9/25/2024. Suggestive Credit Date for this transaction is 9/25/2024
Payment 1 - The transaction will be processed on 9/25/2024. Suggestive Credit Date for this transaction is 9/25/2024

Futura Bank

Search

Review Make Payment

Transfer To BANKDETAILPAYEE, 3333333333	Transfers From Nickname59, xxxxxxxxxxxx0039 Aramex Logistics Corporation EUR HEL Active Current Conventional	Amount €120.00	Transfer Date 9/25/2024	See Details
Transfer To ACKOCAB, HEL0029850026	Transfers From Nickname59, xxxxxxxxxxxx0039 Aramex Logistics Corporation EUR HEL Active Current Conventional	Amount €12.00	Transfer Date 9/25/2024	See Details

Confirm Cancel Back Save As Draft

- e. Click the **See Details** next to the payment record to view the payment details.

Make Payment - Review – View Details screen

Futura Bank

Payment details

Payment Details

Transfer To BANKDETAILPAYEE, 3333333333	Transfers From Nickname59, xxxxxxxxxxxx0039 Aramex Logistics Corporation EUR HEL Active Current Conventional	Amount €120.00	Transfer Date 9/25/2024	Transfer From xxxxxxxxxxxxxxxx0039 Account from which charges will be debited xxxxxxxxxxxxxxxx0039 Customer Reference Number 545524 Note Furniture expense
Transfer To ACKOCAB, HEL0029850026	Transfers From Nickname59, xxxxxxxxxxxx0039 Aramex Logistics Corporation EUR HEL Active Current Conventional	Amount €12.00	Transfer Date 9/25/2024	

Confirm Cancel Back Save As Draft

OR

Click **Save as Draft** to save incomplete transaction as a draft.

Note: For **Multiple Transfers**, the **Save Draft** feature will generate an individual draft for each payment included. Each draft will have the same name, followed by a sequence number.

OR

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

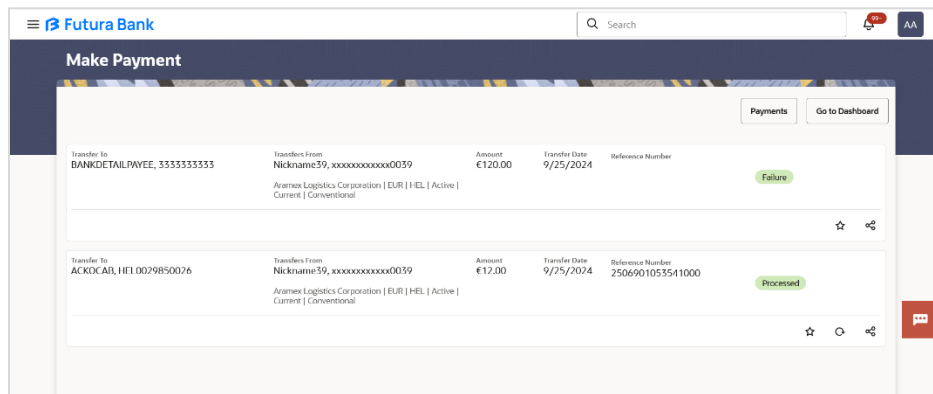
OR

Click **Cancel** to cancel the transaction.

OR

Click **Confirm**. A success message is displayed along with the transaction status.

Multiple Payments – Status



Field Description

Field Name	Description
Transfer To	The account to which the funds are transferred.
Transfer From	The source account from which the funds are transferred.
Amount	The amount that is transferred towards the payee's account.
Transfer Date	The date of transfer.
Reference Number	A unique number is created once the transaction is finished in the Core Banking system.
Status	The status of the transaction. It could be: - Processed - Failed

- f. Click  (Save as favourite) icon to save payment as favourite transaction.
OR
Click  (Share) icon to share to share payment details.
OR
Click  (Check Status) icon to view the status of the payment transaction. System redirects to the **Payment Details** screen.

Payment Details screen

Payment Details
Details for transaction number 2506901053541000

Status
Processed
Transaction to be executed on 9/25/2024

Transaction Details

Reference Number 2506901053541000	Customer Reference Number 52452r	Transfer Network INTERNAL
Transfer Amount £ 10.40	Transaction Date 9/25/2024	Initiated On 9/25/2024
Exchange rate 1.1556	Charges Account XXXXXXXXXXXX0059	Note office stationary

Recipient Details

Account Name SPINNEYS SUPERMARKET INC	IBAN Number FI63NWBK601613HEL0029850026
--	--

Sender Details

Source Account Number XXXXXXXXXXXX0059	Source Account Branch HEL
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Download E-Receipt

- Click **Download E-receipt** to download the e-receipt. For more information, refer the **e-receipt** section in the **Corporate Customer Services** User Manual.
- For more information on the **Payment Details**, refer the **Outgoing Payments - Payment Details** section.

OR

Click **Payments**, it will navigate to **My Payment** page.

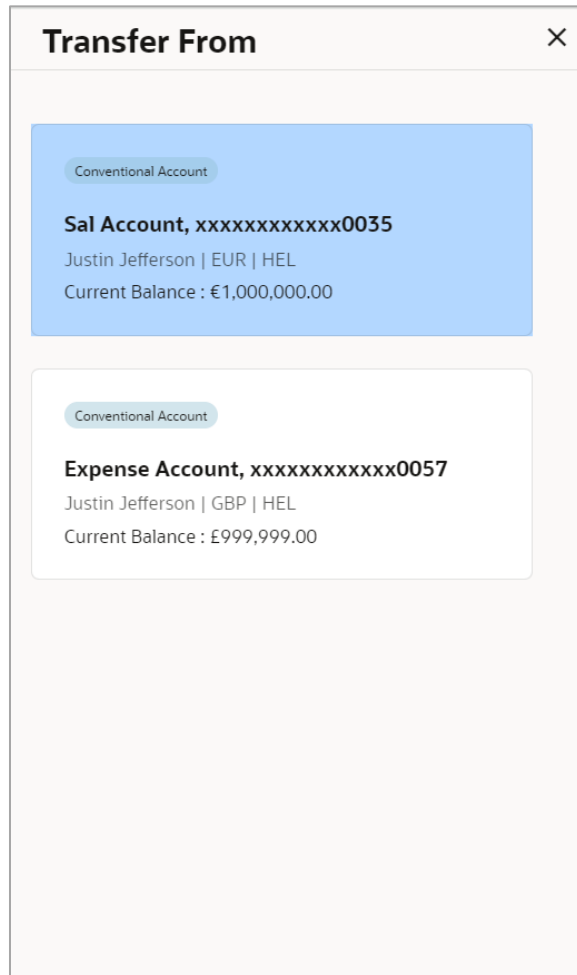
OR

Click **Go to Dashboard** to go to the **Dashboard** screen.

4.3 Transfer From Selection

On click of Transfer from card the Transfer From drawer will open displaying all the accounts available to the user. There are 3 types of drawers possible –

1. **When number of accounts are less than 10. In that case, the accounts will be listed as shown.**



2. **When number of accounts are between 10 to 100.**

In this case a search option is provided, to search the by typing in few characters. The search could be on account name, account number, branch, amount or currency.

Transfer From

Q Search

Conventional Account

SPINNEYS SUPERMARKET INC

xxxxxxxxxxxx0027

SPINNEYS SUPERMARKET | GBP | HEL

Current Balance : £229,450.89

Conventional Account

SPINNEYS SUPERMARKET INC

xxxxxxxxxxxx0016

SPINNEYS SUPERMARKET | EUR | HEL

Current Balance : €992,906.84

Conventional Account

SPINNEYS SUPERMARKET INC

xxxxxxxxxxxx0048

SPINNEYS SUPERMARKET | EUR | HEL

Current Balance : €1,318.54

Islamic Account

SPINNEYS SUPERMARKET INC

3. When number of accounts are more than 100.

In this case advanced search option is provided, to search the by using below filters-

- Party Name
- Account Number
- Account Name
- Account Type

4.4 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.

4.5 Save as Draft

The Save as Draft feature enables the user to save the transaction which are saved as a draft and incomplete can be worked upon later. User can access the transaction from Saved **Drafts** screen and complete it.

1. Navigate to **Make Payment** screen.
2. At any stage of transaction, click **Save As Draft** to save the payment record.
3. Assign name to the Draft.

Save As Draft

The screenshot shows the 'Make Payment' interface of Futura Bank. The main screen is divided into sections: 'Transfer To' (showing David Wilson, DEUTSCHE), 'Transfer From' (showing Sal Account, xxxxxxxxxxxx0035), 'Payment Details' (with fields for Currency: EUR, Transfer Amount, Network Type: SEPACREDIT, Scheduled On: Pay Later, and Transfer On: 9/20/2024), and 'Fees & Charges' (with a Calculate Charges button and a dropdown for Deduct Charges From: Sal Account, xxxxxxxxxxxx0035). A 'Save As Draft' modal is open on the right, featuring a 'Draft Name' input field and 'Cancel' and 'Save' buttons.

Note: For **Multiple Transfers**, the Save Draft feature will generate an individual draft for each payment included. Each draft will have the same name, followed by a sequence number.

- a. Click **Save** to save the transaction as a draft.
OR
Click **Cancel** to cancel the transaction.

4.6 Save as Favourite

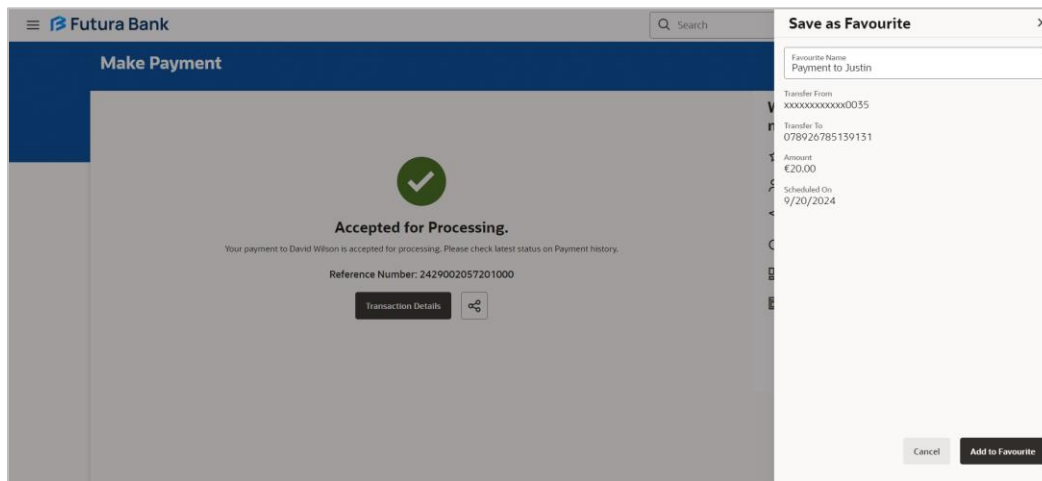
The Save as Favourite feature enables the user to mark the payment as favourite. User can access the transaction from Favourite screen and initiate the transaction. Once selected, the system presents the transaction details in editable mode. The user can then make any necessary changes and submit the transaction for processing.

1. Navigate to **Make Payment** screen.
2. Initiate the transaction. The system displays confirmation screen.

Note: For more information refer **Make Payment** transaction.

3. Click **Save As Favourite** link on the confirmation screen to save transaction as a favourite.
4. Assign name to the transaction which to be marked as favourite.

Save As Favourite



- a. Click **Save** to save the transaction as a favourite.
OR
Click **Cancel** to cancel the transaction.

FAQ

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

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

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

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

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

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

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

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

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

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

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

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

7. Can I cancel a Recurring Transfer instruction?

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

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

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

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

9. Can I cancel a specific instalment of a recurring payment?

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

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

Yes, the limit will be enforced as defined by the bank.. If you attempt to add another transfer record after reaching this limit, you will see an error message.

11. Do fund transfers between business accounts need authorization?

Transferring funds between business accounts needs approval if the transaction is set up for Two Factor Authentication.

5. Lookups

Below are the different lookups which are available while describing the payee details.

5.1 Bank Code (BIC/IFSC) Lookup

Lookup BIC Code

Lookup BIC Code ×

BIC Code
DEUTDEFFXXX

OR

Bank Name

City

Search

BIC Code ↕	Bank Name ↕	Address ↕
DEUTDEFFXXX	DEUTSCHE	GERMANY DE

Cancel Reset

Field Description

Field Name	Description
Bank Code Lookup	
The following fields appear on a pop-up window if the Lookup Bank Code link is selected.	
Bank Code	The facility to lookup bank details based on bank code. Field label depends on regionalization settings for Domestic Payment. For example in India region this fields is labelled as IFSC code while in SEPA region this is labelled as BIC code.
OR	

Field Name	Description
Bank Name	The facility to search for the Bank code based on the bank name.
City	The facility to search for the Bank code based on city.
Bank Code Lookup - Search Result	
Bank Code	The list of Bank codes as fetched based on the search criteria specified.
Bank Name	The names of banks as fetched based on the search criteria specified.
Address	The complete address of each bank as fetched based on the search criteria specified.

5.2 Swift Lookup

Lookup Swift Code

Lookup Swift Code

×

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

BIC Code

OR

Bank Name

Country ▼

Required

City

Search

Cancel

Reset

Swift Lookup - search result

Lookup Swift Code

BIC Code

Bank Name

ALLFGB3LXXX	CITIFIHY
BKAUATWYXXX	CITIBANK'S NEW YORK OFFI
AIBKZA09GGG	CITIPLPX
AIBKGB34ZAG	CITI BANK AU
CITIUS44XXX	CITIUS44XXX
CITIAEADXXX	CITI BANK
BOFAGB39XXX	CITI BANK FR
BOFAUS6SXXX	CITIBANK N.A., MIAMI
FTSBDEFFXXX	CITI BANK DE
CITIFIHXXX	CITIBANK
CITIGB2LXXX	CITIBANK LONDON

Cancel

Reset

Field Description

Field Name	Description
SWIFT Code Lookup	
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 based on the search criteria specified.
Address	The complete address of each bank as fetched based on the search criteria specified.

Field Name	Description
SWIFT Code	The list of SWIFT codes as fetched based on the search criteria specified.

5.3 NCC Lookup

Lookup NCC Code

Lookup NCC Code [X]

NCC Code
10000

OR

Bank Name

City

Search

BIC Code ▾ Bank Name ▾ Address ▾

10000 ANDORRA BANK MANUEL CERQUE

Cancel Reset

Field Description

Field Name	Description
National clearing code Lookup	
The following fields appear on a pop-up window if the Lookup National Clearing Code link is selected.	
NCC Code	The facility to search for bank details by defining the national clearing code.

Field Name	Description
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.

6. Regionalization for Domestic Payments

Regionalization for domestic payments involves systems to align with the specific requirements and standards of each region. This includes defining fields such as networks supported, account types, currencies, charges, etc. that can vary from one region to another. By customizing these fields according to regional specifications, implementation partners can enhance the reliability of domestic payment transactions, ensuring they meet local regulatory requirements and customer expectations.

Implementation partners have the flexibility to customize domestic payee and payment fields to meet the specific requirements of each region.

Below are the regions for which configurations are provided out of box:

- India
- SEPA region
- US

Out of the box Networks for the above supported regions:

Region	Networks
India	• RTGS • NEFT • IMPS
SEPA region	• SEPA Credit Transfer • SEPA Instant Credit
US	• ACH Transfer • Faster ACH Transfer • Domestic Wire Transfer

6.1 India Region

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the India region.

Field Description - Payee

Field Name	Description
Payee Type	Select Domestic .
Account Details	
Account Type	Select the type of account associated with the payee. Below are the types configured for each network- • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Lei Code	Enter the Lei code of the payee. Lei Code is mandatory for payments above certain amount. The amount is defined in the configuration and based on that it is validated while making payment.
Bank Details	
Search by IFSC	On click the Lookup overlay screen appears with the search criteria. This is to enable user to search bank details using IFSC Code. For more information on Lookups , refer Lookups section.
Search by IFSC - Search Result	
The following fields are displayed in the search results.	

Field Name	Description
IFSC Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Details	The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: 1) The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2) Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses 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.

Field Description – Payment Details

Field Name	Description
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Supported networks are RTGS, NEFT, IMPS.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.

Field Name	Description
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option Recurring is selected from the Scheduled On list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • On Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option Recurring is selected from the Scheduled On list.
Date	Specify the date on which the last transfer is to be executed. This field appears if the option On Date is selected in the Stop Transferring field.
Instances	Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.

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.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.
Deduct Charges From	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 charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.

6.2 SEPA Region

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the SEPA region.

Field Name	Description
Payee Type	Select Domestic .
Account Details	
IBAN	Specify the IBAN of the payee.
Confirm IBAN	The user is required to re-enter the payee's IBAN number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	
BIC Code (read-only)	The user can see the BIC Code of the payee's account in read only mode. The bank code will be fetched based on the IBAN and will be displayed here in read only mode.
BIC Code - Search Result	
The following fields are displayed in the search results.	
BIC Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Details	The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	

Field Name	Description
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: 1) The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2) Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses 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.

Field Description – Payment Details

Field Name	Description
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.

Field Name	Description
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Supported networks are SEPA Credit Transfer, SEPA Instant Transfer.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.

Field Name	Description
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option Recurring is selected from the Scheduled-On list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • On Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option Recurring is selected from the Scheduled On list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option On Date is selected in the Stop Transferring field.
Instances	Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.

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.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.
Deduct Charges From	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 charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.

6.3 US Region

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the US region.

Field Name	Description
Payee Type	Select Domestic .
Account Details	
Account Type	Select the type of account associated with the payee. Below are the types configured for each network- • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	
Routing Number (No verification)	Specify the Routing Number of the payee's account. This will not be verified and passed onto the host product processor.
Personal Details	

Field Name	Description
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: 1) The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. 2) Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses of the payee. Note: 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.

Field Description – Payment Details

Field Name	Description
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.

Field Name	Description
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Supported networks are – • ACH Transfer • Faster ACH Transfer • Domestic Wire Transfer
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.

Field Name	Description
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option Recurring is selected from the Scheduled On list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • On Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option Recurring is selected from the Scheduled-On list.
Date	Specify the date on which the last transfer is to be executed. This field appears if the option On Date is selected in the Stop Transferring field.
Instances	Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.

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.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.
Deduct Charges From	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 charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Note	Specify a note or remarks for the transaction, if required.

7. Regionalization for Cross Border Payments

Regionalization for cross border payments allows configuration for cross border payments as per specific requirements and standards of each region. By customizing these fields according to regional specifications, implementation partners can enhance the reliability of cross border payment transactions, ensuring they meet local regulatory requirements and customer expectations.

Implementation partners have the flexibility to customize cross border payee and payment fields to meet the specific requirements of each region.

Below are the regions for which configurations are provided out of box –

- India
- SEPA region
- US

Networks for the above supported regions –

Region	Networks
India	• SWIFT • NCC • Bank Details
SEPA region	• SWIFT • NCC • Bank Details
US	• SWIFT • NCC • Bank Details

8. Inquiries

8.1 Outgoing Payments

The Outgoing Payments 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 include Within Bank, Domestic and Cross Border transfers along with transfers made to own accounts.

The Outgoing Payments summary screen lists down payment transactions based on search criteria defined in the provided search fields. The User can repeat payment, cancel or download e-receipts for each payment. The user can view additional details of a payment by selecting the provided reference number link and navigating to the **Outgoing Payments Details** screen. The account filter option is provided at the top. (By default, primary account to be selected) to list outgoing payments. The **Filter** feature is provided to search the payments based on the search criteria.

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.

3) The Long Press Gesture feature is implemented on quick actions of Status Inquiry, users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Single Payments, Recurring Payments, Incoming Payments. This functionality is only supported on mobile devices and tablets.

4) Swipe gesture is implemented on the Outgoing Payments summary page showing actions - Repeat, Cancel or More actions as applicable. This functionality is only supported on mobile devices and tablets.

How to reach here:

Toggle menu > Payments > More Actions > Inquiries > Outgoing Payments

OR

Search Bar > Payment Inquiries – Outgoing Payments

OR

Toggle menu > Payments > My Payments > Recent Payments widget > Outgoing tab > View All Payments

8.1.1 Outgoing Payments – Summary

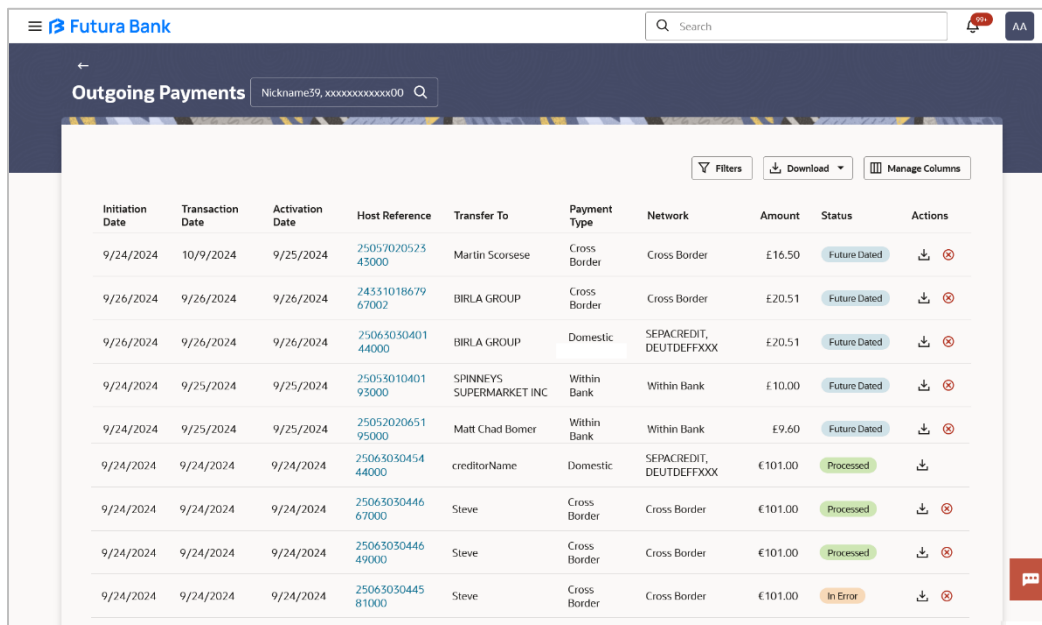
To view / search for payment records:

1. Navigate to the **Outgoing Payments** screen. The system displays a summary of all the outgoing payments for the primary account.

Note: By default, the **Outgoing Payments** screen displays the list of payments for the primary account.

2. Select the account from the drop-down list to view its outgoing payments. The system displays a summary of all the outgoing payments for the selected account.

Outgoing Payments – Summary



Initiation Date	Transaction Date	Activation Date	Host Reference	Transfer To	Payment Type	Network	Amount	Status	Actions
9/24/2024	10/9/2024	9/25/2024	2505702052343000	Martin Scorsese	Cross Border	Cross Border	£16.50	Future Dated	Download, Refresh, Delete
9/26/2024	9/26/2024	9/26/2024	2455101867967002	BIRLA GROUP	Cross Border	Cross Border	£20.51	Future Dated	Download, Refresh, Delete
9/26/2024	9/26/2024	9/26/2024	2506303040144000	BIRLA GROUP	Domestic	SEPA CREDIT, DEUTDEFFXXX	£20.51	Future Dated	Download, Refresh, Delete
9/24/2024	9/25/2024	9/25/2024	2505301040193000	SPINNEYS SUPERMARKET INC	Within Bank	Within Bank	£10.00	Future Dated	Download, Refresh, Delete
9/24/2024	9/25/2024	9/25/2024	2505202065195000	Matt Chad Bomer	Within Bank	Within Bank	£9.60	Future Dated	Download, Refresh, Delete
9/24/2024	9/24/2024	9/24/2024	2506303045444000	creditorName	Domestic	SEPA CREDIT, DEUTDEFFXXX	€101.00	Processed	Download
9/24/2024	9/24/2024	9/24/2024	2506303044667000	Steve	Cross Border	Cross Border	€101.00	Processed	Download, Refresh, Delete
9/24/2024	9/24/2024	9/24/2024	2506303044649000	Steve	Cross Border	Cross Border	€101.00	Processed	Download, Refresh, Delete
9/24/2024	9/24/2024	9/24/2024	2506303044581000	Steve	Cross Border	Cross Border	€101.00	In Error	Download, Refresh, Delete

Field Description

Field Name	Description
Select Account	Specify the CASA (Current Account and Savings Account) account to view all transfers initiated from that specific account.
Search Results	The following fields are displayed for each transaction.
Initiated Date	The date of payment initiation.
Host Reference Number	The reference number assigned to the transaction by the host system.
Transfer To	Displays payee account name or nickname.

Field Name	Description
Payment Type	The type of payment transfer i.e. Within Bank, Domestic or Cross Border transfer.
Status	The current status of the payment transfer record. It could be: • In Progress • Processed • Future Dated • Cancelled
Amount	Displays the amount with the currency for the transaction.
Action	The action that can be performed for that transaction by the user. The options are: •  (Pay Again)- to make a payment to an unsaved payee. •  (Download E-receipt)- to download an e-receipt. • ... (More Options) - following actions can be performed through it ➤ Cancel Payment - to cancel a payment ➤ Amend Payment – to initiate payment amendment request ➤ View MT 103 Message- to view and download the MT103 message Note: 1) The Amend options appears only if the transaction Status is "Processed" and the Payment Type is "With In Bank or Cross Border." 2) The View MT103 Message options appears only if the transaction Status is "Processed" and the Payment Type is "Cross Border."
Transaction Date	The date on which the transfer was processed.
Activation Date	The date on which the transfer was activated.

Field Name	Description
Network	Network are displayed based on the region along with the bank code. Note: The bank code is displayed only for the Domestic type of payments. For example for India – RTGS/NEFT/IMPS will be visible and for SEPA region- SEPA CREDIT and SEPA instant will be visible. Refer section Regionalization for Domestic Payments for exact information.
3.	Click on the Host Reference Number for the specific payment record to view the details of that payment on the Outgoing Payments Details screen. OR Click on the  (Pay Again) icon. The Transfers – Ad hoc Payee screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved payee. OR Click on the  Download icon against to the specific payment record to download an e-receipt. OR Click on the *** (More Options) icon to get following additional actions: a. Click the Cancel Payment to cancel payments. The user will be redirected to the Cancel Payment screen where the cancellation of the respective payment is facilitated. OR Click the Amend to request for the payment amendment. The user will be redirected to the Amend Payment screen. OR Click the View MT103 Message, the MT 103 overlay screen with the MT103 message appears. It allows user to download message in pdf format.
4.	Click  Filter to change filter criteria. The Filter overlay screen appears. 1. Enter the filter criteria. 2. Click Apply to search the records. Transaction records appears based on the updated criteria. OR Click on the  Download to download the records in CSV & PDF format. OR Click on the  Manage Columns to setup a column preferences by rearranging or removing columns.

Outgoing Payments – Filter

Search

Outgoing Payments

XXXXXXXXXXXX0010

Filters

By Date

By Transfer Details

By Reference Number

Host Reference Number

Customer Reference Number

Reset

Apply

Transaction Date	Host Reference	Transfer To	Payment Type	Status
9/2/2024	2418502060704000	Columbia Plc Inc	Within Bank	Cancelled
7/30/2024	2422901043246000	DOMESTICaFU2002	Domestic	In Progress
7/30/2024	2422901042476000	SPINNEYS SUPERMARKET INC.	Within Bank	In Progress
7/30/2024	2422901042778000	Jim M Parsons	Within Bank	In Progress
6/26/2024	2418601039450000	Finserv Corp	Domestic	In Progress

Outgoing Payments – Manage Column setup

Search

Outgoing Payments

XXXXXXXXXXXX0010

Manage Columns

Here columns can be reordered or modified

☒ Transaction Date

Host Reference Fixed

☒ Transfer To

☒ Payment Type

☒ Status

☒ Amount

Actions Fixed

Reset

Apply

Transaction Date	Host Reference	Transfer To	Payment Type	Status	Amount
9/2/2024	2418502060704000	Columbia Plc Inc	Within Bank	Cancelled	£11.00
7/30/2024	2422901043246000	DOMESTICaFU2002	Domestic	In Progress	€10.00
7/30/2024	2422901042476000	SPINNEYS SUPERMARKET INC.	Within Bank	In Progress	€10.00
7/30/2024	2422901042778000	Jim M Parsons	Within Bank	In Progress	£10.00
6/26/2024	2418601039450000	Finserv Corp	Domestic	In Progress	€11.00

Field Description

Field Name	Description
Filter Criteria	
By Date	
Initiation Date From	Specify a start date to search for transfer records that have been initiated.
Initiation Date To	Specify an end date to search for transfer records that have been initiated until that specified date.
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.

Field Name	Description
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.
By Transfer Details	
Payee Name	Search the transfers based on the payee's name.
Payment Type	Search based on Payment type. The options are: • All • Within Bank • Cross Border • Domestic
Network Type	Search the transfers based on the network via which the payment was performed. Displayed when Payment Type selected is Domestic.
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.
Status	Payment can be searched based on the current status.
By Reference Number	
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.

8.1.2 Outgoing Payments Details

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

Note: The fields are displayed as per payment type.

To view the payment record details:

1. Navigate to the **Outgoing Payments** screen.
2. Select the account from the drop-down list to view its outgoing payments. The system displays a summary of all the outgoing payments for the selected account.
3. Click on the **Host Reference Number** for the specific payment record to view the details of that payment. . The **Outgoing Payments – Details** screen appears with the details.

Payment – Details

Payment Details
Details for transaction number 2418603454561000

Status
Processed (Transaction to be executed on 6/21/2024)

Transaction Details

Reference Number 2418603454561000	Customer Reference Number 2418603454558000	Transfer Network BOOK
Transfer Amount €16.00	Transaction Date 6/21/2024	Initiated On 6/21/2024
Exchange rate 1	Payment Details LC REF 19655 DTD 040319 Postal Comm As per Bill Of Lading	Charges Account xxxxxxxxxxxx0043
Note ...		

Recipient Details

Account Name Jim M Parsons	IBAN Number GB64NW6K601613HEL0250900032	Account Number xxxxxxxxxxxx0032
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Sender Details

Source Account Number xxxxxxxxxxxx0010	Source Account Branch HEL
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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.

Field Name	Description
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.
Customer Reference Number	The customer reference number assigned to the transaction.
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.
UETR Number	The UETR number for the transaction. This field is displays only for the Cross Border transactions.
Acknowledgement Status	The acknowledgement status for the transaction. This field is displays only for the Cross Border transactions.
Transfer Amount	The currency and amount of the transaction.
Transaction Date	The date and time at which the transfer was processed.
Initiated On	The date and time of payment initiation.
Exchange Rate	The exchange rate in case of a multi-currency transfers.
Payment Details	Displays the type of payment transfer i.e. Within Bank, Domestic or Cross Border transfer. This field is displays only for the Domestic & Cross Border transactions.
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.
Correspondence Charges	Displays the correspondence charges that were involved in the transfer. This field is displays only for the Cross Border transactions.
Recipient Details	
This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.	

Field Name	Description
Account Name	The name of the payee.
IBAN Number	Displays the International bank account number (IBAN) of the payee.
Account Number	The payee's account number to which the funds have been transferred. The account number appears in masked format.
Account Type	The payee's account type, such as savings, or current.
Bank Details	The name and address of the payee's bank.
Email ID	The email ID of the payee.
Sender 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.	
Source Account Number	The account number from which funds have been transferred. The account number appears in masked format.
Source Account Branch	The branch at which the source account is held.

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

- **More Actions-** following actions can be executed from the menu available:
 - **Cancel** - System is redirected to the **Cancel Payment** 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
- **View MT 103 Message –MT103** overlay screen appears, it allows user to view & download in encrypted pdf format
- **Amend-** to initiate a request for the payment amendment. The user will be redirected to the **Amend Payment** screen.

Repeat- The **Make Payment – New Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved beneficiary.

8.1.3 Payment Cancellation

This feature allows user to cancel the payments.

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

To cancel the payment record details:

1. Navigate to the **Outgoing Payments** screen.
2. Select the account from the drop-down list to view its outgoing payments. The system displays a summary of all the outgoing payments for the selected account.
3. Click on the more options icon against the record which to be cancelled and click **Cancel Payment**.

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

OR

Click on the **Host Reference Number** for the specific payment record to view the details of that payment. The **Payment Details** screen appears with the details.

- b. Click on the **Cancel Payment** option under the **More Actions** menu. The **Cancel Payment** screen appears.

Payment Cancellation – Within Bank Transfer

The screenshot shows the 'Cancel Payment' interface for a 'Within Bank Transfer'. The header includes the Futura Bank logo, a search bar, and user profile icons. The main form has a 'Cancellation Reason' dropdown set to 'Duplication' and a 'Cancellation Remark' text field containing 'cancel transaction'. To the right, 'Transaction Details' show the Payee Name as 'SPINNEYS SUPERMARKET INC', Reference Number as '2424202055938000', Payment Type as 'Internal Transfer', and Status as 'Future Date!' with a note '(Transaction to be executed on 8/29/2024)'. Below this, 'Beneficiary Details' show the Account Number as 'XXXXXXXXXXXX0026'. At the bottom left are 'Submit' and 'Cancel' buttons. A notification bell icon with a '1' is in the bottom right corner.

Payment Cancellation – Cross Border Transfer

The screenshot shows the 'Cancel Payment' interface for a 'Cross Border Transfer'. The header is identical to the previous screen. The 'Cancellation Reason' dropdown is set to 'Incorrect Currency', and the 'Cancellation Remark' text field contains 'Cancel transaction'. The 'Transaction Details' section shows the Payee Name as 'acname', Reference Number as '2425501062753000', Payment Type as 'International Transfer', and Status as 'In Progress' with a note '(Transaction to be executed on 5/29/2024)'. The 'Beneficiary Details' section shows the Account Number as 'XXXXXXXXXXXX1111' and Bank Details as 'baddr1 bankcity AF'. 'Submit' and 'Cancel' buttons are at the bottom left, and a notification bell icon with a '1' is at the bottom right.

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
Transaction Details	
Payee Name	The name of the payee.
Reference Number	The reference number assigned to the transaction by the host system.
Payment Type	The type of payment transfer i.e. Within Bank, Domestic or Cross Border transfer.
Status	The current status of the payment transfer record. It could be: • In Progress • Processed • Future Dated • Cancelled
Beneficiary Details	
Account Number	The payee's account number to which the funds to be transferred. The account number appears in masked format.
Bank Details	This field is displayed only if Payment Type is Cross Border Transfer .

4. Click **Submit** to cancel the payment.
OR
Click **Cancel** to cancel the transaction.
5. The success message of payment cancellation appears along with the transfer request number.
6. Click **Home** to navigate to the dashboard.

8.1.4 Payment Cloning

The **Repeat** feature available on the **Outgoing Payments** 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 Ad hoc Payment transaction, and the user will be able to change any fields he wants to.

For a Self-Transfer that was initiated from OBDX and visible in Outgoing Payments, clicking on the Clone button will open up the **Make Payment – New Payee** Within Bank Payment page. This is because, from the bank's perspective both Self Transfer and Within Bank Transfer are payments between accounts within the bank.

The payments screen in **Outgoing Payments** 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 Ad hoc Payments transaction since the payee information may not be present within OBDX as a payee.

Pre-Requisites

- Entitlements to Ad hoc Payments

To clone the payments:

1. Navigate to the **Outgoing Payments** screen.
2. Click on the  (pay again) icon against the payment record which to be cloned. The user will be redirected to the **Transfers -Ad hoc Payee** screen transaction with most of the data of the existing payment copied to the input fields. For more information refer **Transfers - Ad hoc Payee** section.

8.2 Incoming Payments

Inward remittance is amount of money received in user's account/s from the various Domestic and Cross Border 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 Incoming Payments

- View Incoming Payments

How to reach here:

Toggle menu > Payments > More Actions > Inquiries > Incoming Payments

OR

Search Bar > Payment Inquiries – Incoming Payments

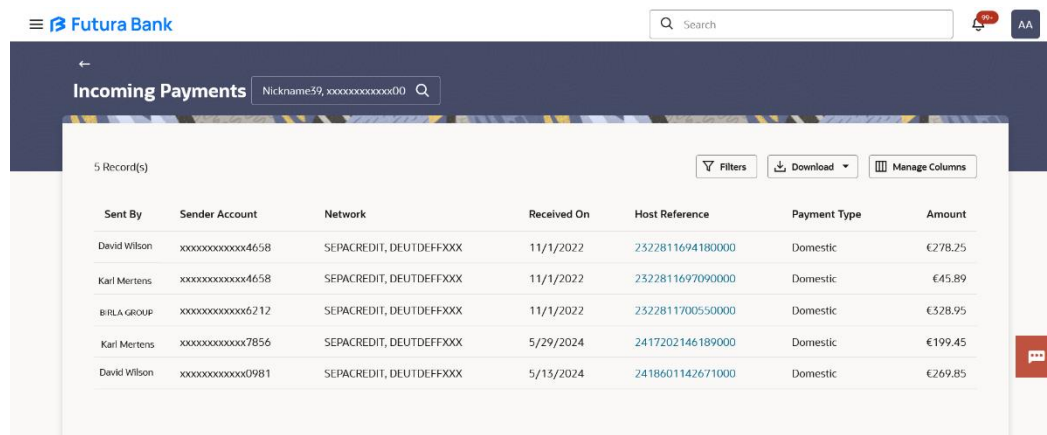
OR

Toggle menu > Payments > My Payments > Recent Payments widget > Incoming tab > View All Payments

8.2.1 Incoming Payments

By default, summarized view of all inward remittances received in your primary account mapped to you are listed. An option is provided to search specific remittance transaction based on various search criteria.

Incoming Payments - Summary



The screenshot displays the Futura Bank web interface for 'Incoming Payments'. At the top, there is a search bar and a toggle menu. Below the header, a table lists 5 records of incoming payments. The table columns are: Sent By, Sender Account, Network, Received On, Host Reference, Payment Type, and Amount. The records show payments from David Wilson, Karl Mertens, and BILLA GROUP, all received on 11/1/2022 or 5/29/2024, with amounts ranging from €45.89 to €278.25.

Sent By	Sender Account	Network	Received On	Host Reference	Payment Type	Amount
David Wilson	xxxxxxxxxxxx4658	SEPACREDIT, DEUTDEFFXXX	11/1/2022	2322811694180000	Domestic	€278.25
Karl Mertens	xxxxxxxxxxxx4658	SEPACREDIT, DEUTDEFFXXX	11/1/2022	2322811697090000	Domestic	€45.89
BILLA GROUP	xxxxxxxxxxxx5212	SEPACREDIT, DEUTDEFFXXX	11/1/2022	2322811700550000	Domestic	€328.95
Karl Mertens	xxxxxxxxxxxx7856	SEPACREDIT, DEUTDEFFXXX	5/29/2024	2417202146189000	Domestic	€199.45
David Wilson	xxxxxxxxxxxx0981	SEPACREDIT, DEUTDEFFXXX	5/15/2024	2418601142671000	Domestic	€269.85

Field Name	Description
Account Number	The account number whose Incoming Payments inquiry to be done.
Sent By	The name of the sender.
Sender Account	The account number of the remitter.
Received On	The date on which the transaction is received by the bank from the channel.
Host Reference	The transaction reference number. Indicates the link to view the details of transaction.
Payment Type	The type of payment transfer i.e. Within Bank, Domestic or Cross Border transfer.
Remittance Amount	The amount in the currency as received by the bank.
Network Type	Local payment network along with the bank code. Note: The bank code is displayed only for the Domestic type of payments.

To view incoming payments:

1. Navigate to the screen.
2. From the **Account Number** list, select the appropriate account number. The list of inward remittance populates on the screen.
3. Click on **reference number** of the transaction to view the remittance details. The **Remittance Details** screen appears.
4. Click  **Filter** to change filter criteria. The **Filter** overlay screen appears.
 1. Enter the filter criteria.
 2. Click **Apply** to search the records. Transaction records appears based on the updated criteria.

OR

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

OR

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

Incoming Payments – Filter

The screenshot shows the 'Incoming Payments' page for 'Sal Account, XXXXXXXXXXXX0035'. A 'Filters' modal is open on the right. The filters include:

- Payment Type:** A dropdown menu.
- Received On:** Date range with 'From' and 'To' fields.
- Amount:** Range with 'From' and 'To' fields.

 The main table shows 2 records. The first record is partially visible with columns: Sent By, Sender Account, Received On, Host Reference, and Payment Type.

Incoming Payments – Manage Columns

The screenshot shows the 'Incoming Payments' page for 'XXXXXXXXXXXX0011'. The 'Manage Columns' modal is open on the right, allowing users to reorder or modify columns. The modal lists the following columns with checkboxes and reorder handles:

- ☒ Sent By
- ☒ Sender Account
- ☒ Received On
- Host Reference (Fixed)
- ☒ Payment Type
- Amount (Fixed)
- ☒ Network Type

 The main table shows 2 records with columns: Sent By, Sender Account, Received On, Host Reference, Payment Type, Amount, and Network Type.

Filters

Field Name	Description
Filter Criteria	
Payment Type	The type of payment transfer i.e. Within Bank, Domestic or Cross Border transfer.
Received On (From- To)	The start date and end date from which the transaction is received by the bank from the channel.
Amount (From- To)	The minimum and maximum amount for inward remittance to be done.

8.2.2 Incoming Payments – Details

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

Note: The fields are displayed as per payment type.

To view the incoming payments record details:

1. Enter the search criteria.
2. From the **Account Number** list, select the appropriate account number. The list of inward remittance populates on the screen.
3. Click on the **Reference Number** of the specific remittance record to view its details. The **Remittance Details** screen appears with the details.

Incoming Payments - Details

The screenshot shows the 'Remittance Details' screen for Futura Bank. The title bar includes the Futura Bank logo, a search bar, and user profile icons. The main content area is titled 'Remittance Details' with a subtitle 'Details for transaction number 2417202146189000'. The details are organized into three sections: Transaction Details, Sender Details, and Recipient Details. Transaction Details includes Transaction Date (5/29/2024), Credited On (5/29/2024), Reference Number (2417202146189000), Credit Amount (€199.45), and Remittance Amount (€199.45). Sender Details includes Remitter Name, Account Number (xxxxxxxxxxxx7856), and Bank Code (DEUTDEFFXXX). Recipient Details includes Credit Account (XXXXXXXXXXXX0039) and Credit Account Branch (Nordea Bank AB, Finnish Branch). A 'Back' button is located at the bottom left. A red notification bubble with the number '1' is visible on the right side of the screen.

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

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.
----------------------	-------------------------------------

Purpose of Remittance	The purpose of remittance.
------------------------------	----------------------------

Sender Details

Remitter Name	The name of the remitter.
----------------------	---------------------------

Field Name	Description
Account Number	The account number of the remitter.
Bank Code	The bank details of the remitter.
Remitter IBAN	The intermediary bank through which funds are transferred.
Recipient 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.

4. Click **Back** to go back to the previous screen.

8.3 Recurring Payments

The application has simplified the user's task of initiating repetitive payments by introducing the **Recurring Payments** 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 **Recurring Payments** screen. The user can also cancel a repeat transfer instruction, if so desired, from this screen using **Stop Recurring Payment** feature.

The **Recurring Payments** transaction enables users to review and keep track of all their payments set as recurring. This feature displays details of all recurring 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 Within Bank, domestic and cross border transfers along with transfers made to own accounts.

The **Recurring Payments** summary screen lists down payment transactions based on search criteria defined in the provided search fields. The User can repeat, cancel or download e-receipts and view status for each payment. The user can view additional details of a payment by selecting the provided reference number link and navigating to the **Recurring Payment Details** screen. The account filter option is provided at the top. (By default, primary account to be selected) to list recurring payments. The **Filter** feature is provided to search the payments based on the search criteria.

The user can view additional details of a recurring payment by selecting the provided reference number link and navigating to the **Recurring Payment 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. The user can sort the data on each column.

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.
 - 3) Swipe gesture is implemented on the Recurring Payments summary page showing actions - Copy, Stop as applicable. This functionality is only supported on mobile devices and tablets.
-

How to reach here:

Toggle menu > Payments > More Actions > Inquiries > Recurring Payments

OR

Search Bar > Payment Inquiries – Recurring Payments

8.3.1 Recurring Payments – Summary

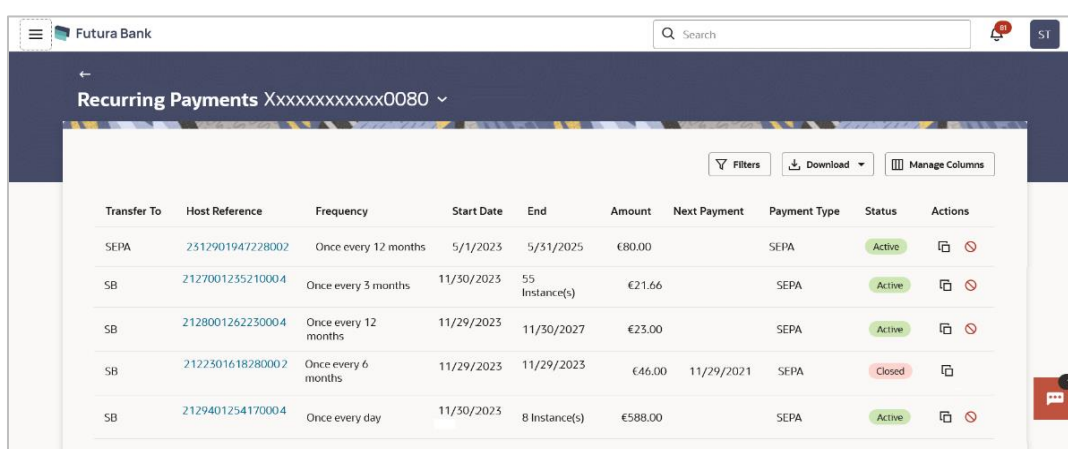
To view / search for recurring payment records:

1. Navigate to the **Recurring Payments** screen. The system displays a summary of all the recurring payments for the primary account.

Note: By default, the **Recurring Payments** screen displays the list of recurring payments set for the primary account.

2. Select the account from the drop-down list to view its recurring payments. The system displays a summary of all the recurring payments in the selected account.

Recurring Payments– Summary



Transfer To	Host Reference	Frequency	Start Date	End	Amount	Next Payment	Payment Type	Status	Actions
SEPA	2512901947228002	Once every 12 months	5/1/2023	5/31/2025	€80.00		SEPA	Active	 
SB	2127001235210004	Once every 3 months	11/30/2023	55 Instance(s)	€21.66		SEPA	Active	 
SB	2128001262230004	Once every 12 months	11/29/2023	11/30/2027	€23.00		SEPA	Active	 
SB	2122501618280002	Once every 6 months	11/29/2023	11/29/2023	€46.00	11/29/2021	SEPA	Closed	
SB	2129401254170004	Once every day	11/30/2023	8 Instance(s)	€588.00		SEPA	Active	 

Field Description

Field Name	Description
Select Account	To view the transfers based on the account from which money will be debited.
Search Results	
The following fields are displayed for each transaction.	
Transfer To	Displays payee account name or nickname.
Host Reference Number	Display the reference number assigned to the transaction by the host system. Click on the link to view the details of the recurring payment.
Frequency	Display the frequency of the payment.
Start Date	Display the initiation date of transactions.

Field Name	Description
End Date	Display end date or instances of the transaction.
Amount	Amount of the set Repeat Transfer.
Next Payment	Displays next payment date.
Payment Type	The type of payment type i.e. Within Bank, Domestic or Cross Border transfer.
Status	The current status of the payment transfer record. It could be: • Active • Closed
Action	The action that can be performed for that transaction by the user. The options are: •  (Copy)- to make a payment to an unsaved beneficiary. •  (Stop) - to stop recurring payment Note: The  (Stop) option is available only for active transactions.

- Click on the **Host Reference Number** for the specific payment record to view the instructions set for the transfer. The Recurring **Payment Details** screen appears.
OR
Click on the  (Copy) icon under **Actions** column. The **Repeat Transfers – Ad hoc Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved beneficiary.
OR
Click on the  (Stop) icon under **Actions** column to stop recurring payment. The **Stop Recurring Payment** confirmation popup appears.

Stop Recurring Payment popup



- a. Click **Stop** to stop the repeat transfers maintained for the account.
OR
Click **Cancel** to cancel the transaction.
 - b. The message confirming that the repeat transfer has been stopped/ cancelled appears.
 - c. 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.
OR
Click **Home** to navigate to the dashboard.
4. Click on the  **Filter** to change filter criteria. The **Filter** overlay screen appears.
 1. Enter the new filter criteria.
 2. Click **Apply** to search the records. Transaction records appear based on the updated criteria.OR
Click on the  **Download** to download the records in CSV & PDF format.
OR
Click on the  **Manage Columns** to setup column preference by rearranging or removing columns.

Recurring Payments – Filter

The screenshot shows the 'Recurring Payments' section of the Futura Bank interface. A table lists payment details, and a 'Filters' sidebar is open on the right.

Transfer To	Host Reference	Frequency	Start Date	End	Amount	Next Payment	Payment Type
SB	2127001235210004	Once every 3 months	11/30/2021	55 Instance(s)	€21.66		SEPA
SB	2128001262230004	Once every 12 months	11/29/2021	11/30/2027	€23.00		SEPA
SB	2128501154190004	Once every 2 months	11/30/2021	50 Instance(s)	€23.00		SEPA
SB	2129401254170002	Once every day	11/30/2021	8 Instance(s)	€588.00		SEPA
SB	2129401256430004	Once every 6 months	11/30/2021	36 Instance(s)	€69.00		SEPA

Filters

- Payment Type: All
- Status: All
- Host Reference: (text input)
- Buttons: Cancel, Reset, Apply

Recurring Payment Inquiry – Manage Column setup

The screenshot shows the 'Recurring Payments' section of the Futura Bank interface. A table lists payment details, and a 'Manage Columns' sidebar is open on the right.

Transfer To	Host Reference	Frequency	Start Date	End	Amount	Next Payment	Payment Type
SB	2127001235210004	Once every 3 months	11/30/2021	55 Instance(s)	€21.66		SEPA
SB	2128001262230004	Once every 12 months	11/29/2021	11/30/2027	€23.00		SEPA
SB	2128501154190004	Once every 2 months	11/30/2021	50 Instance(s)	€23.00		SEPA
SB	2129401254170002	Once every day	11/30/2021	8 Instance(s)	€588.00		SEPA
SB	2129401256430004	Once every 6 months	11/30/2021	36 Instance(s)	€69.00		SEPA

Manage Columns
Here columns can be reordered or modified

- ☒ Transfer To
- Host Reference: Fixed
- Frequency: Fixed
- ☒ Start Date
- ☒ End
- ☒ Amount
- ☒ Next Payment
- Buttons: Reset, Apply

Field Description

Field Name	Description
Filter Criteria	
Payment Type	Search based on Payment type. The options are: • All • Within Bank • Cross Border • Domestic
Status	Payment can be searched based on the status.

Field Name	Description
Status	Payment can be searched based on the current status.
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.

8.3.2 Recurring Payment Details

All the details of the recurring payment are categorized for easy viewing based on Execution Details & Payment History details. The user can also stop the repeat transfers through **Stop Recurring Payment** feature.

To view the recurring payment record details:

1. Navigate to the **Recurring Payments** screen.
2. Select the account from the drop-down list to view its recurring payments. The system displays a summary of all the recurring payments for the selected account.
3. Click on the **Host Reference** Number for the specific payment record to view the instructions set for the transfer. The **Recurring Payment Details** screen appears with the details.

Recurring Payment Details

The screenshot displays the 'Recurring Payment Details' interface. At the top, it shows the bank name 'Futura Bank' and a search bar. Below this, the title 'Recurring Payment Details' is followed by the transaction number '2128001262230004'. The main content area is divided into two sections: 'Execution Details' and 'Payment History'. The 'Execution Details' section includes fields for 'Transfer To' (SB), 'Amount' (€23.00), 'Transfer from' (xxxxxxxxxxxx0036), and 'Next Payment'. It also lists 'Start Date' (11/29/2021), 'End Date' (11/30/2027), 'Frequency' (Once every 12 months), 'Number of Payments' (6), and 'Remarks' (dfds). The 'Payment History' section has columns for 'Sr. No.', 'Execution Date', and 'Status', with a note 'No data to display.' at the bottom. On the right side, there are buttons for 'Make a Copy' and 'Stop Recurring Payment'.

Field Description

Field Name	Description
	A message identifying the reference number of the transaction is displayed.
Transfer To	Display payee name.
Amount	Display amount with currency.

Field Name	Description
Transfer From	Display CASA account number from which the transfer is set.
Next Payment	Displays the date on which the next payment is scheduled.
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.
Instances	Display the number of instances of the recurring payment.
Frequency	Displays the frequency in which the recurring payment is executed.
Number of Payments	Displays the number of payments made.
Payment Details	Displays the unstructured remittance information to the Payment Processor. This appears if the Payment Type is Domestic or Cross Border .
Remarks	Displays the narrative for the transaction.
Payment History	
Sr No	Displays the serial number for the transfer record.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: • Active • Failed

4. Additional following actions can be executed from the screen:

- Click on the  (Copy) icon, the **Repeat Transfers – Ad hoc Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved beneficiary.
- Click on the  (Stop) icon to stop the repeat transfers maintained for the account.

The **Stop Recurring Payment** confirmation popup appears.

Stop Recurring Payment popup



- a. Click **Stop** to stop the repeat transfers maintained for the account.
OR
Click **Cancel** to cancel the transaction.
- b. The message confirming that the repeat transfer has been stopped/ cancelled appears.
- c. Click **Home** to navigate to the dashboard.

8.4 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:

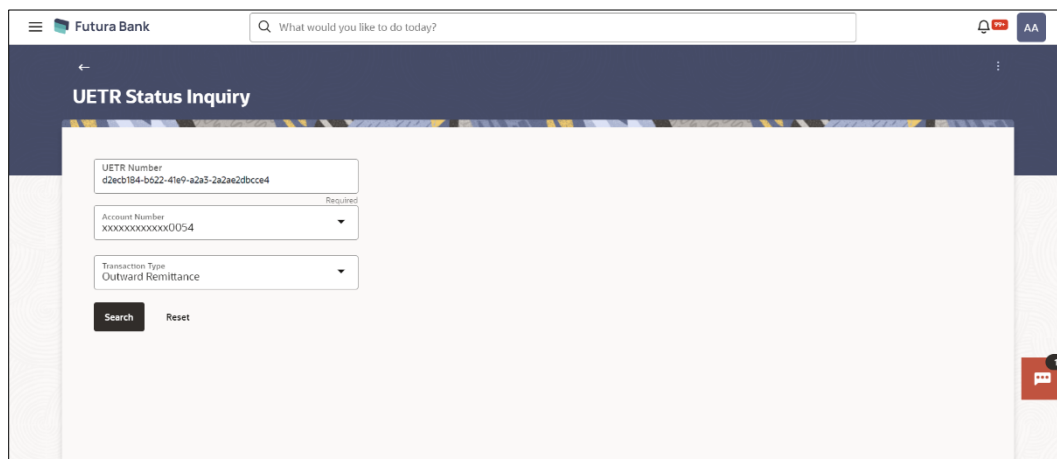
Toggle menu > Payments > More Actions > Inquiries > UETR Status Inquiry
OR

Search Bar > Payment Inquiries – UETR Status Inquiry

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.

UETR Status Inquiry – Search Criteria

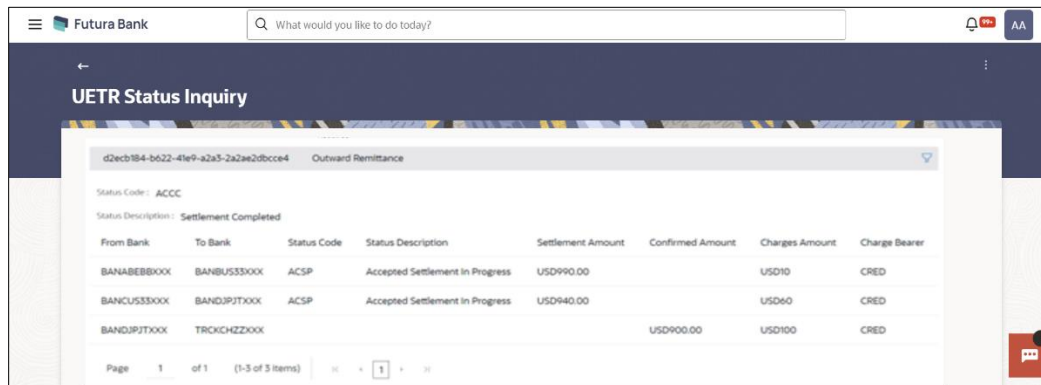


The screenshot shows the 'UETR Status Inquiry' form within the Futura Bank application. The form is titled 'UETR Status Inquiry' and is located under a navigation bar that includes a search bar and a user profile icon. The form contains three input fields: 'UETR Number' with the value 'd2ecb184-b622-41e9-a2a3-2a2ae2dbcce4', 'Account Number' with the value 'xxxxxxxxxxxx0054', and 'Transaction Type' with the value 'Outward Remittance'. The 'UETR Number' field is marked as 'Required'. Below the input fields are 'Search' and 'Reset' buttons. A red notification bubble with the number '1' is visible in the bottom right corner of the form area.

2. Click **Search** to view transactions based on the defined criteria. Based on the search criteria the payments records get 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



UETR Status Inquiry

d2ecb194-b622-41e9-a2a5-2a2ae2dbcc4 Outward Remittance

Status Code: **ACCC**
Status Description: **Settlement Completed**

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

Page 1 of 1 (1-3 of 3 items)

FAQ

1. What is an Incoming Payments?

Incoming Payments is amount of money credited in user's account/s from the various Domestic and **Cross Border** channels.

2. Can I view the incoming payments of all accounts under my party?

You can view the incoming payments received in the accounts mapped to you as primary and linked accounts.

9. Favourites

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

Users can mark a transaction as a favourite by selecting the option provided on the confirmation page of a payment.

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

- Payments made to an account (Make Payment)

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

Note: The **Long Press Gesture** feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like to Open Favourites screen. This functionality is only supported on mobile devices and tablets.

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. The user can sort the data on each column.

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

- Rearrange columns
- Remove specific columns.

Note:

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

Prerequisites:

- Transaction and account access is provided to the corporate user

Features supported in the application

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

How to reach here:

Toggle menu > Payments > Favourites

OR

Search bar > Payments – Favourites

OR

Dashboard > Toggle menu > Payments > Overview > More Actions > Favourites and Drafts > Favourites

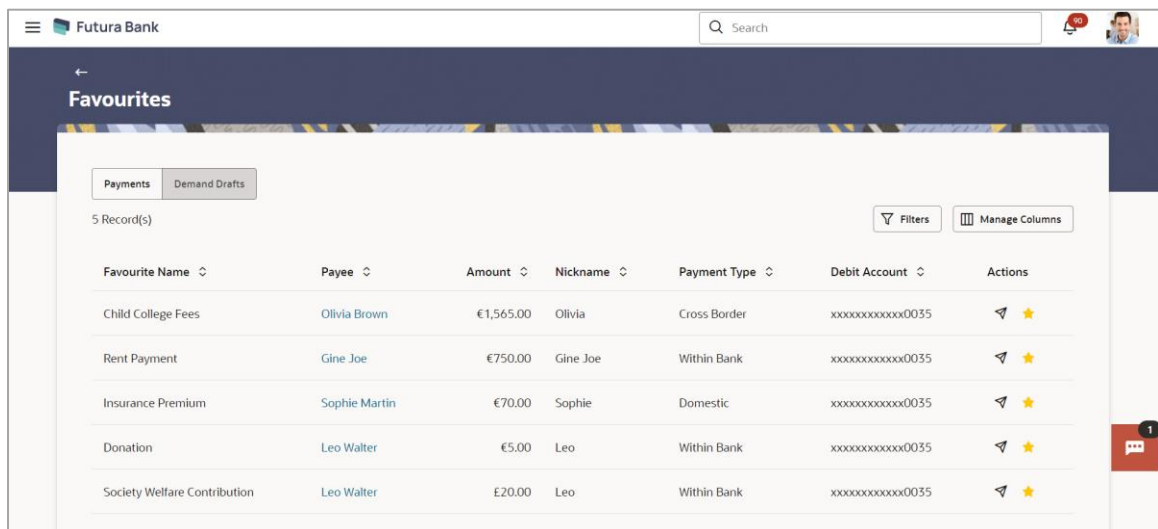
9.1 Favourites – Summary

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

To view and initiate a favourite transaction:

1. Navigate to the **Favourites** screen. All the favourite transactions appear as a list on the **Favourites Summary** screen.

Favourites – Summary (Payments)



The screenshot shows the 'Favourites' screen in the Futura Bank app. At the top, there's a search bar and a user profile icon. Below the header, there are tabs for 'Payments' and 'Demand Drafts'. A table displays 5 records of favourite payments. Each row includes columns for Favourite Name, Payee, Amount, Nickname, Payment Type, Debit Account, and Actions. The actions column contains a magnifying glass icon and a star icon. A red notification bubble with the number '1' is visible in the bottom right corner.

Favourite Name	Payee	Amount	Nickname	Payment Type	Debit Account	Actions
Child College Fees	Olivia Brown	€1,565.00	Olivia	Cross Border	xxxxxxxxxxxx0035	
Rent Payment	Gine Joe	€750.00	Gine Joe	Within Bank	xxxxxxxxxxxx0035	
Insurance Premium	Sophie Martin	€70.00	Sophie	Domestic	xxxxxxxxxxxx0035	
Donation	Leo Walter	€5.00	Leo	Within Bank	xxxxxxxxxxxx0035	
Society Welfare Contribution	Leo Walter	£20.00	Leo	Within Bank	xxxxxxxxxxxx0035	

Favourites – Summary (Demand Drafts)

Favourite Name	Draft Favoring	Nickname	Amount	Debit Account	Type	Actions
Current 1	SWATI K204	DOM_IRCTC_FU	€121.11	xxxxxxxxxxxx0013	Domestic	Pay ★
DOM IRCTC	SWATI K204	DOM_IRCTC_FU	€150.00	xxxxxxxxxxxx0013	Domestic	Pay ★
ddlin	INTERDD	DELL	€67.00	xxxxxxxxxxxx0035	Cross Border	Pay ★
DOMDD	DOM_IRCTC_FU	SWATI K204	€26.00	xxxxxxxxxxxx0038	Domestic	Pay ★
OBDXDD1	SWATI KR1005	DOMDD_FU1005	€35.00	xxxxxxxxxxxx0013	Domestic	Pay ★

Field Description

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

Payment tab

Below fields are displayed for the **Payment** type of favourites

Favourite Name Name of the favourites.

Payee The name of the payee.

Amount The amount which is to be transferred.

Nickname Nickname of the favourite.

Payment Type The transaction type for the favourite transaction.
The options are:

- Domestic Transfer
- Within Bank Transfer
- Cross Border Transfer

Debit Account The CASA (Current Account and Savings Account) account for which transactions are marked as favourite.

Actions The action which can be performed.
The options are:

- Pay
- Remove

Field Name	Description
Demand Drafts tab	
Below fields are displayed for the Demand Draft type of favourites	
Favourite Name	Name of the favourites.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds.
Nickname	Nickname of the favourite.
Amount	The amount which is to be transferred.
Debit Account	The CASA (Current Account and Savings Account) account for which transactions are marked as favourite.
Type	The transaction type for the favourite transaction. The options are: • Domestic Transfer • Cross Border Transfer
Actions	The action which can be performed. The options are: • Pay • Remove

2. Click on the  icon against the Favourite record to initiate a transaction towards payee.
OR
Click on  icon against specific transaction record to delete it the from the favourites list.

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

1. Enter the filter criteria.
2. Click Apply to search the records. Transaction records appear based on the updated criteria.

OR

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

Favourites (Payments) – Filter

Favourites

Payments Demand Drafts

3 Record(s)

Favourite Name	Payee	Nickname	Amount	Debit Account	Payment Type
self fav 11			£25.50	xxxxxxxxxxxx0050	My Accounts
self39			€69.99	xxxxxxxxxxxx0039	My Accounts
ADCBFAV	domesticadcb	ADCBDOM	€555.00	xxxxxxxxxxxx0061	Domestic

Filters

Favourite Name

Debit Account Number
xxxxxxxxxxxx0061

Payment Type

Cancel Reset Apply

Favourites (Demand Drafts) – Filter

Favourites

Payments Demand Drafts

2 Record(s)

Favourite Name	Draft Favoring	Nickname	Amount	Debit Account
domfav26			€77.00	xxxxxxxxxxxx0061
domdd1			€444.00	xxxxxxxxxxxx0061

Filters

Favourite Name

Debit Account Number
xxxxxxxxxxxx0061

Draft Type

Cancel Reset Apply

Favourites – Manage Column setup

Favourites

Payments Demand Drafts

3 Record(s)

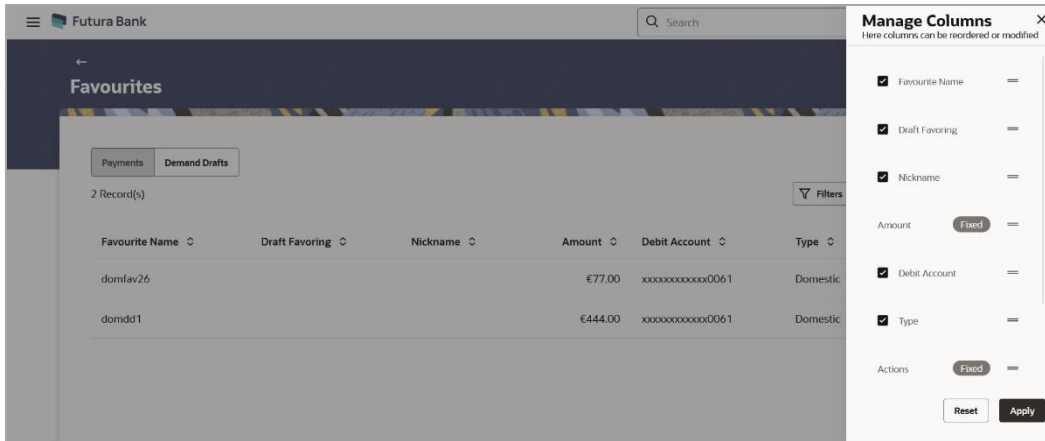
Favourite Name	Payee	Nickname	Amount	Debit Account	Payment Type
self fav 11			£25.50	xxxxxxxxxxxx0050	My Accounts
self39			€69.99	xxxxxxxxxxxx0039	My Accounts
ADCBFAV	domesticadcb	ADCBDOM	€555.00	xxxxxxxxxxxx0061	Domestic

Manage Columns

Here columns can be reordered or modified

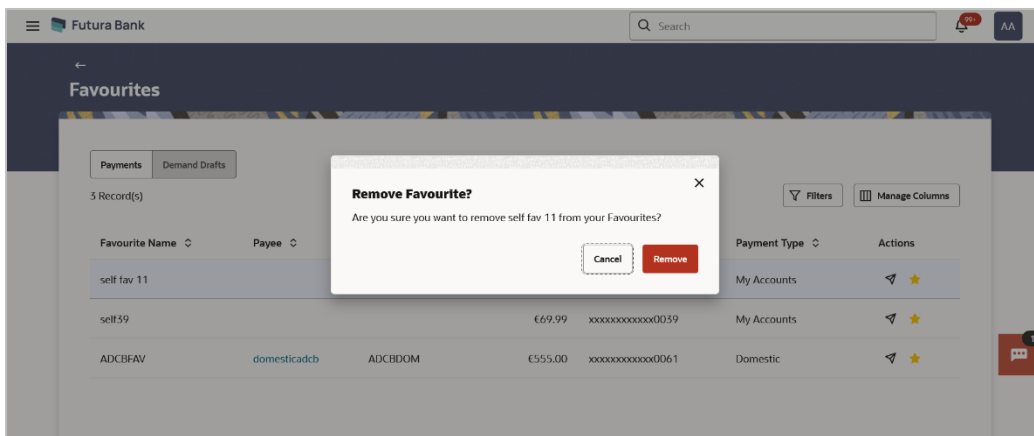
- ☒ Favourite Name
- ☒ Payee
- ☒ Nickname
- Amount **Fixed**
- ☒ Debit Account
- ☒ Payment Type
- Actions **Fixed**

Reset Apply



3. Click on the ★ icon against specific transaction record to delete it the from the favourites list. The **Remove Favourite** popup appears.

Remove Favourites- Confirm



- a. Click **Remove** to proceed with the deletion request. The message confirming the removal of the transaction from the favourite list appears.
OR
Click **Cancel** to cancel the deletion process.

FAQ

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

The transaction will be saved in the 'Favourites' 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 favourite transaction?

User can perform following actions from favourite transaction:

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

3. What type of transactions user can perform from favourite transaction?

User can mark the following transactions as favourite:

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

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

4. Can I edit the details if I am reinitiating a transaction from my favourite transaction list?

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

10. Saved Drafts

This feature enables users to view all the transaction which are saved as a draft and incomplete. It also allows user to complete the transaction by redirecting it to the respective transaction screen.

Note: The Long Press Gesture feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like open Saved Drafts. This functionality is only supported on mobile devices and tablets.

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. The user can sort the data on each column.

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

- Rearrange columns
- Remove specific columns.

Note:

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

Prerequisites:

- Transaction and account access is provided to the corporate user

Features supported in the application

- View Saved Payment Drafts
- Initiate a Payment

How to reach here:

Toggle menu > Payments > Saved Drafts

OR

Search bar > Payments - Saved Drafts

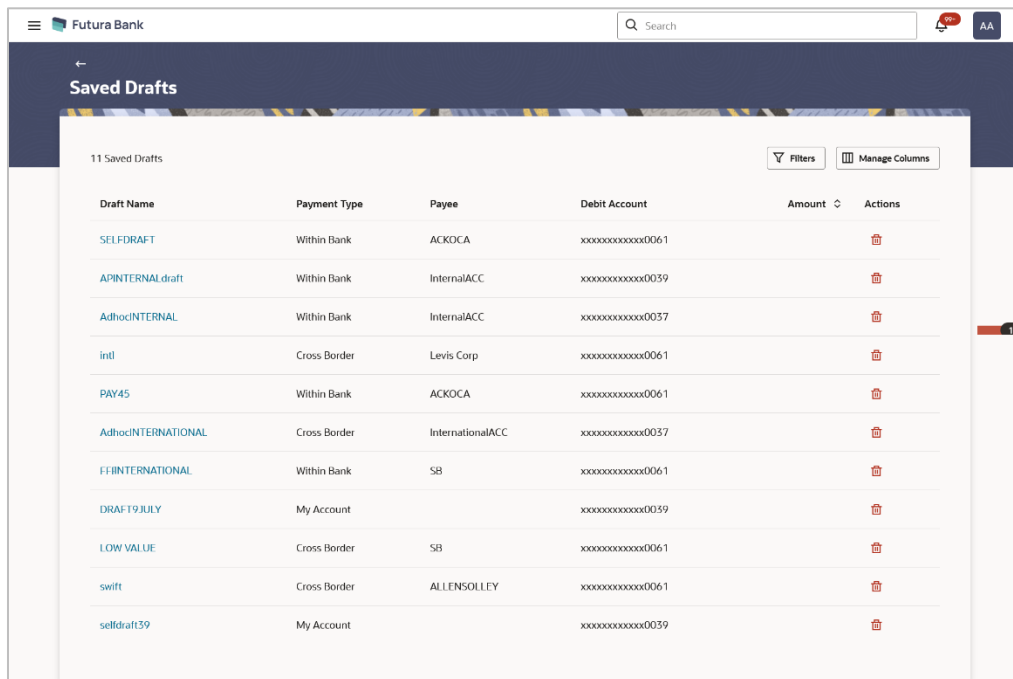
OR

Dashboard > Toggle menu > Payments > Overview > More Actions > Favourites and Drafts > Saved Drafts

To view payment drafts:

1. Navigate to the **Saved Drafts** screen. The list of all the saved drafts appears on the **Saved Drafts** screen.

Saved Drafts - Summary

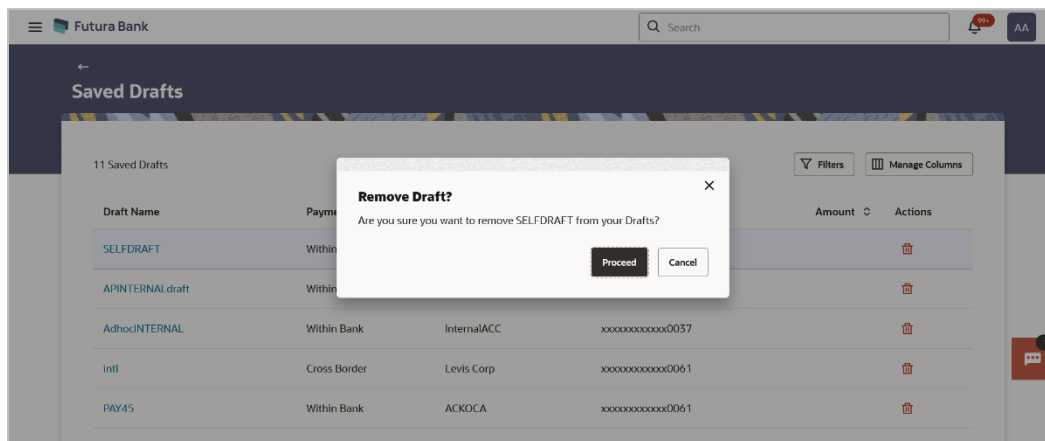


Draft Name	Payment Type	Payee	Debit Account	Amount	Actions
SELF DRAFT	Within Bank	ACKOCA	xxxxxxxxxxxx0061		
APINTERNAL draft	Within Bank	InternalACC	xxxxxxxxxxxx0039		
AdhocINTERNAL	Within Bank	InternalACC	xxxxxxxxxxxx0037		
intl	Cross Border	Levis Corp	xxxxxxxxxxxx0061		
PAY45	Within Bank	ACKOCA	xxxxxxxxxxxx0061		
AdhocINTERNATIONAL	Cross Border	InternationalACC	xxxxxxxxxxxx0037		
FINTERNATIONAL	Within Bank	SB	xxxxxxxxxxxx0061		
DRAF19 JULY	My Account		xxxxxxxxxxxx0039		
LOW VALUE	Cross Border	SB	xxxxxxxxxxxx0061		
swift	Cross Border	ALLEN SOLLEY	xxxxxxxxxxxx0061		
selfdraft39	My Account		xxxxxxxxxxxx0039		

Click on the Draft Name link to re-initiate transaction. The system re-directs to the Make Payment screen.

2. Click on the  icon against the draft record to delete the record.

Saved Draft – Delete



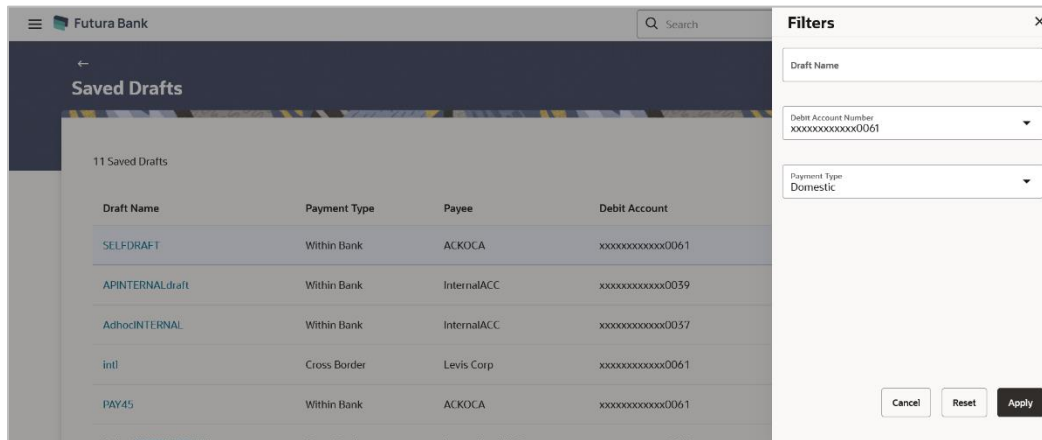
- a. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.

3. Click  **Filter** to change filter criteria. The **Filter** overlay screen appears.
 1. Enter the filter criteria.
 2. Click **Apply** to search the records. Transaction records appears based on the updated criteria.

OR

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

Saved Drafts – Filter

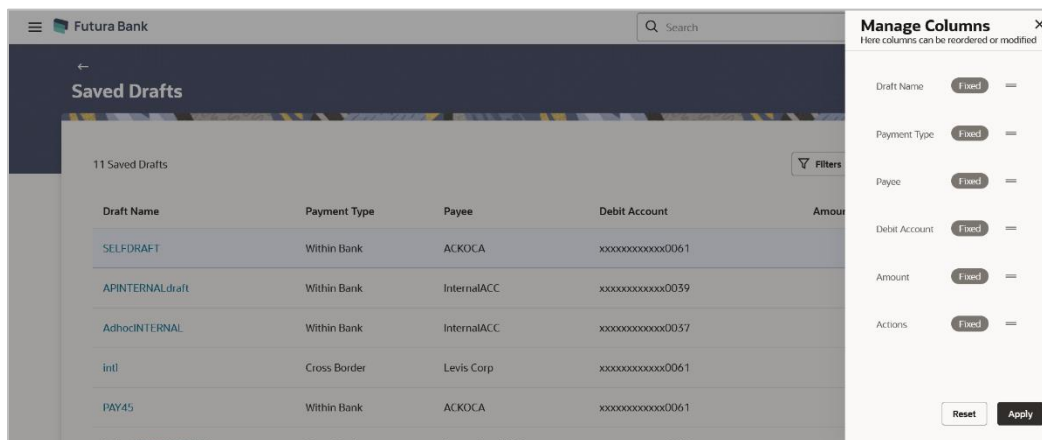


The screenshot shows the 'Futura Bank' interface with the 'Saved Drafts' section. A 'Filters' overlay is open on the right side. The overlay contains the following fields:

- Draft Name**: A text input field.
- Debit Account Number**: A dropdown menu showing 'xxxxxxxxxxxx0061'.
- Payment Type**: A dropdown menu showing 'Domestic'.

At the bottom of the overlay are three buttons: 'Cancel', 'Reset', and 'Apply'.

Saved Drafts– Manage Column setup



The screenshot shows the 'Futura Bank' interface with the 'Saved Drafts' section. A 'Manage Columns' overlay is open on the right side. The overlay contains the following fields:

- Draft Name**: A 'Fixed' button with a minus sign.
- Payment Type**: A 'Fixed' button with a minus sign.
- Payee**: A 'Fixed' button with a minus sign.
- Debit Account**: A 'Fixed' button with a minus sign.
- Amount**: A 'Fixed' button with a minus sign.
- Actions**: A 'Fixed' button with a minus sign.

At the bottom of the overlay are two buttons: 'Reset' and 'Apply'.

Field Description

Field Name	Description
Search Criteria	
Total Count of saved Drafts	Displays the total count of saved drafts.

Field Name	Description
Draft Name	Name of the Draft. Click on the draft name to view its details.
Payee	Displays the payee's name to whom payment is to be transferred.
Amount	The amount which is to be transferred.
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Payment Type	The desired transaction type of which drafts is to be searched. The options are: • My Accounts • Domestic • Within Bank • Cross Border
Actions	Delete option to delete draft.

12. Issue Demand Drafts

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards saved or new payees.

To initiate a demand draft issue request to the saved payee, the user must first ensure that the payee i.e., the recipient of the demand draft is registered as a demand draft payee through the **Add Demand Draft Payees** feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft. The overlay screen on the **Saved Payee** field allows the user to select the payee from the list of saved payees.

Prerequisites:

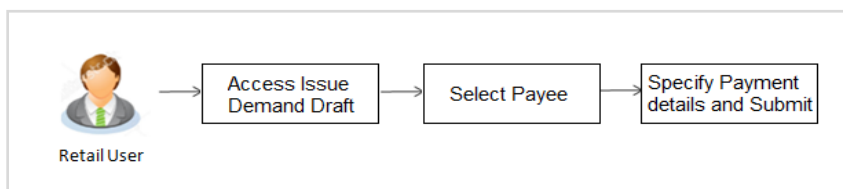
- Transaction access is provided to the corporate user.
- Transaction working window is maintained.
- Required payees are maintained.
- Transaction limits are assigned to user to perform the transaction.

Features supported in application.

The user can request for two types of demand drafts:

- Domestic Demand Draft – Where the draft is payable within the country.
- Cross Border Demand Draft – Where the draft is payable outside the country.

Workflow



How to reach here:

Toggle menu > Payments > More Actions > Issue Demand Draft

OR

Search bar > Payments - Issue Demand Drafts

12.1 Demand Draft Issuance to Saved Payee

A user can initiate a request for a Demand Draft using this transaction. All Demand Draft payees (Domestic and Cross Border Demand Draft payees) created by the user are listed for selection. Details of the payee are auto populated on the transaction screen once a selection has been made. Based on the payee selection, the account for debiting funds towards the issue of the demand draft will get defaulted on the **Transfer From** field and user can change the source account if required. is selected. The user is then required to fill in details such as 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.

To issue demand draft to registered payee:

1. Navigate to the **Issue Demand Draft** screen.

Issue Demand Draft

Field Description

Field Name	Description
Issue To	
Saved Payee	Option to select the existing payee to whom you wish to issue the demand draft. All the demand draft payees maintained will be listed for selection.
New Payee	Option to add new payee to whom you wish to issue the demand draft.
Transfer From	
Displays the debit account details such as Account Type, Account Nick Name/Account Name, Branch code, Account currency and Available Balance. All the user's own accounts will be listed for selection.	
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - Islamic Conventional
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.

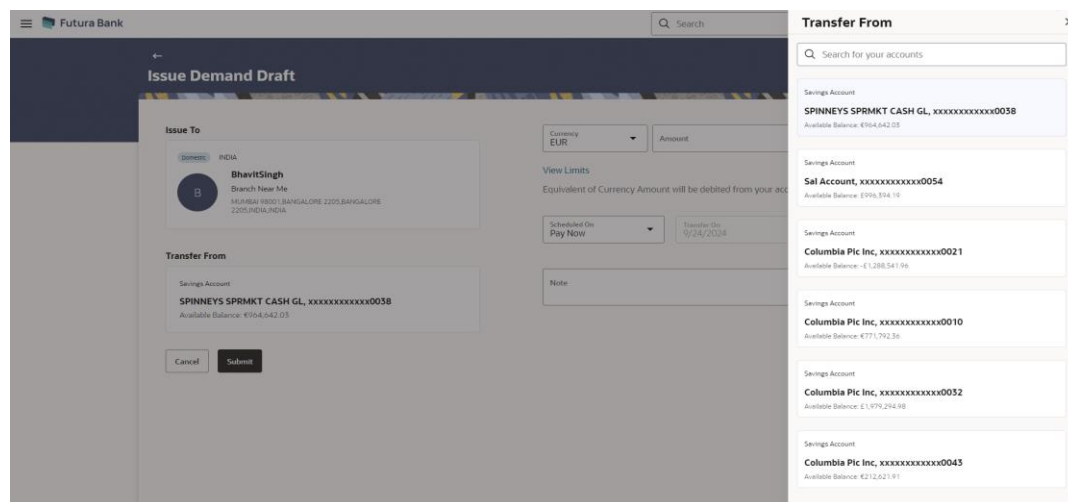
Field Name	Description
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

2. Click on the **Transfer From** card. The **Transfer From** overlay screen will appear with all the user's own accounts.
 - a. Select the source account from the list from which funds need to be drawn.
OR

Enter the search criteria and click on the  icon to find the accounts.

Note: Users can search for accounts by typing a few characters (type to search). This can be done in fields such as Account Type, Nickname, Account Name, Account Number, Currency, and Branch.

Issue Demand Draft- Transfer From overlay screen



Field Description

Field Name	Description
Search for your account	Allow user to search own accounts with the Account Type, Nickname, Account Name, Account Number, Currency, and Branch.

All the user's own accounts will be listed on the **Transfer From** overlay screen.

Refer **Transfer From Drawer** section.

3. Under the **Issue To** section, click on the **Saved Payee**, the **Issue To** overlay screen will appear with the **Saved Payee** tab appears.

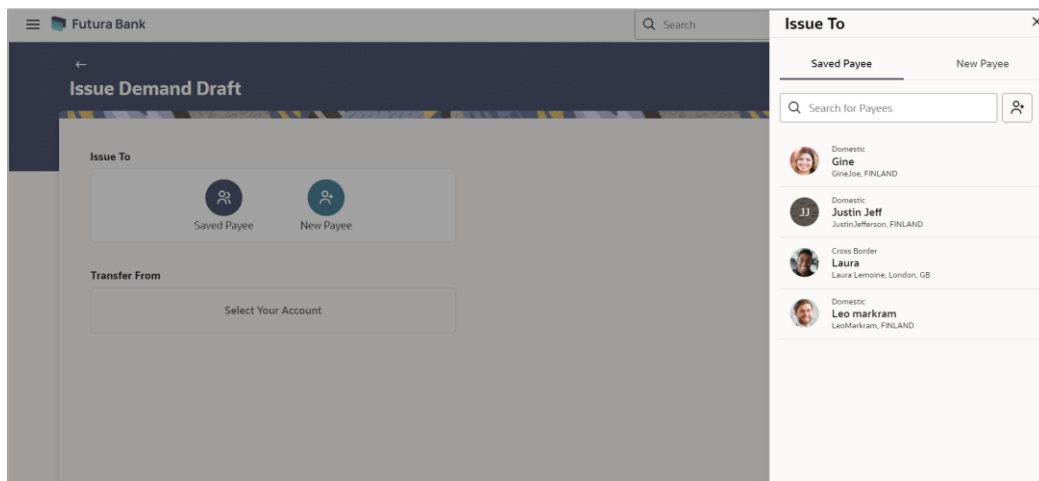
Note:

- 1) Users can also add new payee from the **New Payee** tab.
 - 2) Users can search the specific payees by typing a few characters (type to search). This can be done in fields such as Draft Type, Nickname, Favouring, City/Country.
-

OR

Click on the  icon to add the new payee. The system redirects to **Add Demand Draft Payee** screen.

Issue Demand Draft- Saved Payee



Field Description

Field Name	Description
Search for payee	Allow user to search payee with the Draft Type, Nickname, Favouring, City/Country.
All the saved payees listed on the Saved Payees overlay screen.	
The following details are displayed for each payee: Payee Photo/Initials, Draft Type, Nick Name, Favouring.	
Payee Photo/Initials	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	Displays the type of draft to be associated with the payee. It Could be: • Domestic • Cross Border

Field Name	Description
Payee Nickname	Displays the payee by their nick names defined at the time of payee creation.
Draft Favouring	Displays the name of the payee i.e., the intended recipient of the funds.

- On selection source account and payee, the screen populates the Transfer To and Payment details.

Issue Demand Draft

The screenshot shows the 'Issue Demand Draft' interface in the Futura Bank system. The form is divided into several sections: 'Issue To' with a dropdown for 'Domestic' and 'FINLAND', a profile card for 'Justin Jefferson' (Branch Near Me), and a 'Transfer From' section showing a 'Savings Account' and 'Sal Account' with an available balance of €1,000,000.00. On the right, there are input fields for 'Currency' (EUR) and 'Amount' (€10.00), a 'View Limits' link, a note stating 'Equivalent of Currency Amount will be debited from your account.', a 'Scheduled On' dropdown set to 'Pay Now', a 'Transfer On' date field set to '9/28/2024', and a 'Note' field containing 'Demand Draft'. The interface includes a search bar, a user profile icon, and a 'Cancel'/'Submit' button at the top right.

Field Description

Field Name	Description
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Issue To	Select the payee to whom the demand draft is to be issued.
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: • Pay Now: Select this option if you wish to have the draft drawn on the same day. • Pay 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	Specify the date on which the draft is to be issued. This field appears if the option Pay 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.
Note	Specify a note or remarks for the transaction, if required.

5. From the **Currency** list, select the preferred currency.
6. In the **Amount** field, enter the amount for which the draft needs to be issued.
7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - a. If you select the **Pay Now** option, the draft will be issued on the same day.

OR

If you select the option **Pay Later**, select the date for when the draft is to be drawn.
8. In the **Note** field, specify a note or remarks.
9. Click **Submit** to initiate the request for the issue of the demand draft.

OR

Click **Cancel** to cancel the transaction.
10. The **Demand Draft - Review** screen appears. Verify the details and click **Confirm**.

OR

Click **Cancel** to cancel the transaction.

OR
11. Click **Back** to navigate back to previous page.
12. The success message appears of request to create a new demand draft along with the reference number, host reference number, status, and draft details.
13. Click **Transaction Details** to view the details of the transaction.

OR

Click **Go to Dashboard** to go to the **Dashboard** screen.

OR

Click **Payments** to access the **Payment Overview** page.

OR

Click **Issue Another Demand Draft** to issue a new demand draft.

12.2 Demand Draft Issuance to New Payee

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

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

Users can initiate both domestic and cross-border requests for demand drafts. A Domestic Draft initiation request is a request to issue a draft that is payable at a location within the same country. Whereas a Cross Border demand draft request is a request to issue a draft that is payable at a location outside the country. To initiate an ad hoc Cross Border demand draft request, the user must specify the payee's details, including the amount and delivery specifications.

To initiate a demand draft request for new payee:

1. Navigate to the **Issue Demand Draft** screen.
2. Click on the **Transfer From** card. The **Transfer From** overlay screen will appear with all the user's own accounts.
 - a. Select the source account from the list from which funds need to be drawn.

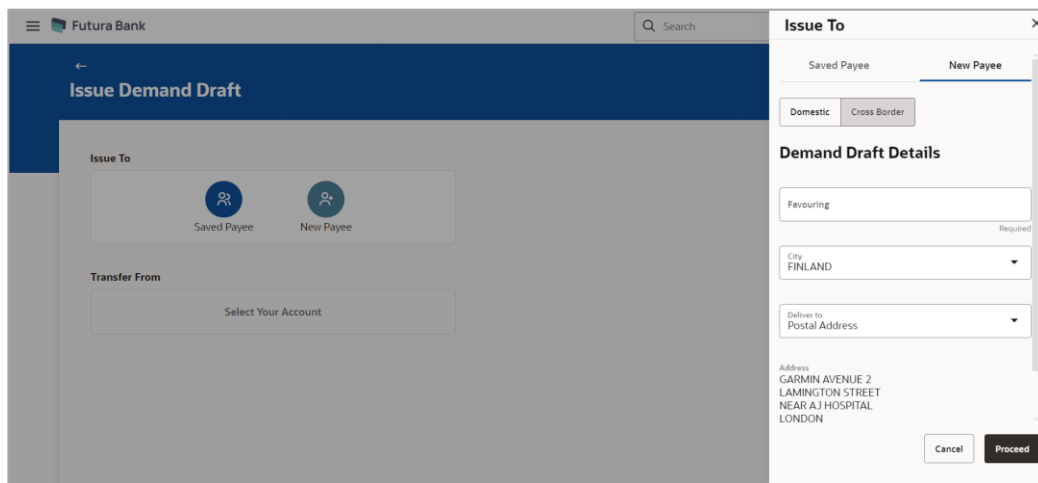
OR

Enter the search criteria and click on the  icon to find the accounts.

Note: Users can search for accounts by typing a few characters (type to search). This can be done in fields such as Account Type, Nickname, Account Name, Account Number, Currency, and Branch.

3. Under the **Issue To** section, click on the **New Payee**, the **Issue To** overlay screen will appear with **New Payee** tab appears to add new payee.
 - a. If you select the **Domestic** option in the **Draft Type** field:
The **Demand Draft Details** appears for the domestic draft.

Issue Domestic Demand Draft – New Payee



The screenshot displays the Futura Bank mobile application interface. The main screen is titled 'Issue Demand Draft'. An overlay titled 'Issue To' is shown, with two tabs: 'Saved Payee' and 'New Payee'. The 'New Payee' tab is active. Under this tab, there are two options: 'Domestic' (selected) and 'Cross Border'. Below these options is the 'Demand Draft Details' section, which includes a 'Favouring' field, a 'City' dropdown menu (set to 'FINLAND'), and a 'Deliver to Postal Address' dropdown menu. At the bottom of the details section, the address 'GARMIN AVENUE 2, LAMINGTON STREET, NEAR AJ HOSPITAL, LONDON' is listed. At the very bottom of the overlay are 'Cancel' and 'Proceed' buttons.

- b. If you select the **Cross Border** option in the **Draft Type** field:

The **Demand Draft Details** appears for the cross-border draft.

Issue Cross Border Demand Draft – New Payee

The screenshot shows the 'Issue Demand Draft' screen in the Futura Bank system. The main area has a dark blue header with a back arrow and the title 'Issue Demand Draft'. Below this, there are two sections: 'Issue To' and 'Transfer From'. 'Issue To' has two buttons: 'Saved Payee' and 'New Payee'. 'Transfer From' has a button labeled 'Select Your Account'. On the right, a modal window titled 'Issue To' is open. It has two tabs: 'Saved Payee' and 'New Payee'. Under 'New Payee', there are two buttons: 'Domestic' and 'Cross Border'. Below these, the 'Demand Draft Details' section contains four required fields: 'Favouring', 'Country' (with a dropdown menu showing 'Andorra'), 'City', and 'Deliver to Postal Address' (with a dropdown menu). At the bottom right of the modal are 'Cancel' and 'Proceed' buttons.

Field Description

Field Name	Description
Draft Type	Specify the type of draft to be associated with the payee. It Could be: • Domestic • Cross Border
Demand Draft Details	
Favouring	Specify the name of the payee as it is to be printed on the demand draft.
Country	Specify the country in which the draft is to be payable.
City	Specify the name of the city in which the draft is payable.

4. On entering the source account and demand draft details, the screen populates the Transfer To and Payment details.

FAQ

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

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

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

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

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

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

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 > Payments > More Actions > MT101 Instructions > Create MT101 Instructions
OR
Search Bar > MT101 Instructions – Create MT101 Instructions

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
☒ 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
BOMLAEDXXX
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 230.00	3	Add Row

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

MT101 Instruction – Other Details Overlay screen

MT101 Instruction

Do you want to add Account Service Institution details to each transaction ?
Account Service Institution
☒ Swift ☐ NCC
Swift Code
BOMOCATXXXX
BOMOCATXXXX
[Reset](#)

Transaction Details (Sequence B)

Sr. No.	F / X Deal Reference	Transaction Amount
1	12	EUR

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

Transaction Entry - 1 : Other Details

Beneficiary Details
Credit Account Number
Z311555
Option
BIC
BIC Code
BOMLAEDXXX
MASHREQBANK PSC
AL GHURAIR CITY 338-C
[Reset](#)
Pay Via Swift Code
CITIUS53XXX
CITIUS53XXX
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
Code
Code
Code
Code
Additional Info
Additional Info
Additional Info
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.
The following fields are applicable for General Information (Sequence A) of MT101 Instruction:	
Receiver BIC Code	The BIC code of the receiver's bank. For more information, refer Lookups section. Note: Click Lookup Swift Code to search the Receiver Bank based on the BIC Code. Click Reset to change the Receiver bank.
Receiver Bank Name	Displays the receiver bank name. This field gets displayed on entering Receiver BIC Code.
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?	Option to add Ordering customer details to each transaction. 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.
Option	Select the option if you do not wish to add Ordering customer details to each transaction. The options are: • Account with BIC Code • Account with Address This field is enabled if the user has not opted for the Do you want to add Ordering customer Details to each transaction? option.
BIC Code	Enter the instructing party's Business Identifier Code. This field is enabled if the Account With BIC Code option is selected in the Option field.
Debit Account Number	The external account from which money will be debited. This field is enabled if the user has not opted for the Do you want to add Ordering customer Details to each transaction? option.
Name/Address	Enter name and address of the instructing party. This field is enabled if the Account With Address option is selected in the Option field.
Address Line 1-4	The address of the instructing party. This field is enabled if the Account With Address option is selected in the Option field.
Do you want to add Account Service Institution details to each transaction ?	Option to add an Account Service Institution details to each transaction. 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.

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: • 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: • 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: • 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 payee customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer.
Country	User to enter address of payee 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 **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.

13.1 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 > Payments > More Actions > MT101 Instructions > View MT101 Instructions

OR

Search Bar > MT101 Instructions – View MT101 Instructions

13.1.1 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 **Host 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 **Customer Reference Number** field, enter a customer reference number assigned by the user of a instruction initiated to search for a MT101 record.
- iv. 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.
- v. 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

The screenshot shows the 'MT101 Instructions Inquiry' form within the Futura Bank interface. The form is titled 'MT101 Instructions Inquiry' and includes a back arrow and a search icon. The form fields are as follows:

- Receiver BIC Code**: A text input field.
- Lookup SWIFT Code**: A link to a separate page.
- Host Reference Number**: A text input field.
- Customer Reference Number**: A text input field.
- Execution From Date**: A date picker with a calendar icon and a 'Required' label.
- Execution To Date**: A date picker with a calendar icon and a 'Required' label.

At the bottom of the form, there are two buttons: **Search** and **Reset**. The interface also includes a Futura Bank logo, a search bar at the top, and a notification bell icon.

MT101 Instructions Inquiry – Summary

Host Reference Number	Receiver Name	Receiver BIC	Execution Date	Branch Code	Customer Specified Reference	Message
2418503358411000	BOFAGB22DUB	BOFAGB22DUB	7/18/2024	HEL	-	
2418503358159000	MASHREQBANK PSC	BOMLAEADXXX	7/5/2024	HEL	-	
2417901349218000	MASHREQBANK PSC	BOMLAEADXXX	6/27/2024	HEL	-	
2417904360191000	MASHREQBANK PSC	BOMLAEADXXX	6/27/2024	HEL	3322	
2419003341987000	MASHREQBANK PSC	BOMLAEADXXX	6/12/2024	HEL	-	
2419303362370000	BOFAGB22DUB	BOFAGB22DUB	6/12/2024	HEL	-	
2334501359281000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2306401952326001	MASHREQBANK PSC	BOMLAEADXXX	2/8/2022	HEL	-	
2306501343951000	MASHREQBANK PSC	BOMLAEADXXX	2/8/2022	HEL	-	
2306401354900000	MASHREQBANK PSC	BOMLAEADXXX	2/8/2022	HEL	SRKCUSTREF1941	
2303101366656000	MASHREQBANK PSC	BOMLAEADXXX	1/12/2022	HEL	-	

MT101 Instructions Inquiry – Filter Criteria

Host Reference Number	Receiver Name	Receiver BIC	Execution Date	Branch Code	Customer Specified Reference
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	-
2334701364658000	MASHREQBANK PSC	BOMLAEADXXX	8/12/2023	HEL	-

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.

Field Name	Description
Customer Reference Number	Search for an instruction by entering the reference number 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.	
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	Displays the branch code of the payee's bank account.
Customer Specified Reference	Displays the Customer Reference number as provided while initiating the transfer.
Message	Displays the action to show the MT101 message generated. Click on the icon to view & download the generated MT101 message.
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.
Host Reference Number	Search for an instruction by entering the unique transaction reference number as generated by the host on transfer initiation.

Field Name	Description
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  icon, the **MT101 Message** popup appears.

MT101 Message popup

MT101 Instructions Inquiry						<pre>{1:F01PTSAINFFAXXX1111111111} (2410101PTSAINFFAXXXN) [3:{10B:2418502958400003}] [4:{20:2418503358159000:2BD:1/1 :50G:/HEL87479746YUTER CITIAEADXXX:30:240703 :21:2418503938139001 :21F:4637:32BEUR12,89 :57A:CITIAEADXXX :59:/5753845 gg ee rr yy :35B:INR45,89:71A:BEN -}]</pre>
Host Reference Number	Receiver Name	Receiver BIC	Execution Date	Branch Code	Customer Specified	
2418503338139000	MASHREQBANK PSC	BOMLAEADXXX	7/5/2024	HEL	-	
2417901349218000	MASHREQBANK PSC	BOMLAEADXXX	6/27/2024	HEL	-	
2417904360191000	MASHREQBANK PSC	BOMLAEADXXX	6/27/2024	HEL	3322	
2419003341987000	MASHREQBANK PSC	BOMLAEADXXX	6/12/2024	HEL	-	
2419303362370000	BOFAGB22DUB	BOFAGB22DUB	6/12/2024	HEL	-	
2334501359281000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	
2334601334064000	MASHREQBANK PSC	BOMLAEADXXX	8/17/2023	HEL	-	

- c. Click  **Download** to download message in the pdf format.

OR

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

13.1.2 MT101 Instructions Inquiry – Details

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. Navigate to the **MT101 Instructions Inquiry** screen.
2. Enter one or more search criteria.
3. Click **Search**.
The system lists all the MT101 Instructions raised.
4. 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 shows the 'MT101 Instruction Details' screen in the Futura Bank interface. The top bar includes the Futura Bank logo, a search bar, and a notification icon. The main content area is divided into two sections: 'General Information (Sequence A)' and 'Transaction Entries (Sequence B)'. The 'General Information' section displays fields for Receiver Bank (BOMLAEADXXX), Reference Number (2419001339805000), Requested Execution Date (5/15/2024), and Ordering BIC (CITIAEADXXX). The 'Transaction Entries' section has expand/collapse controls and lists details for 'Transaction 1', including Reference Number, Credit Account Number, Debit Account Number, Transaction Amount (€11.00), Correspondence Charges (Shared), and Beneficiary Address (21, Park Avenue, M G road South brook, Los Angeles, fds). It also shows the Pay Via Swift Code (DEUTDEFFXXX) and has 'Cancel' and 'Back' buttons at the bottom.

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.

Field Name	Description
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 payee address.
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.

Field Name	Description
Regulatory Reporting Code	User to select 'BENEFRES', to enter Residence of the payee customer. Whereas, 'ORDERRES' is to be selected to enter Residence of the ordering customer.
Regulatory Reporting Country	The address of payee or ordering customer based on the code selected.
Regulatory Reporting Information	Displays the Regulatory Reporting Information.

13.2 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.

13.2.1 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 > More Actions > 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 flow](#)

Bank Code	Company ID	Account Number	Account Name	Currency	IBAN
Swift Code BOMLAEDXXX MASHREQBANK PSC AL GHURAIR CITY 338-C Reset	2311	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.
Lookup SWIFT Code	Select this option to search the SWIFT code. For information, refer Lookups section. Note: Click Reset to clear the data entered.
Bank Details	Displays the BIC Code and Bank Details for Domestic type of payment type. OR Displays the SWIFT Code and Bank Details for Cross Border 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).

13.2.2 List External Account

This option allows users to list all added external accounts.

How to reach here:

Toggle menu > Payments > More Actions > External Account > View External Account
OR
Search Bar > External Account – View External Account

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.

Field Name	Description
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.
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	23123213	SB	EUR	IBAN010101
BOMLAEADXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	FT3435	23432432	DFDF	EUR	IBAN2747324
BOMLAEADXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	4243	34543543534	SDSDFDFDSF	GBP	RWEREWR5435435
BOMLAEADXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	TAYM	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	IBAN87545789IFTI

List External Account – Filter Criteria

The screenshot shows the 'List External Account' screen in the Futura Bank application. The main content area displays a table of external accounts. A 'Filter' overlay is open on the right side, allowing users to search for accounts based on various criteria.

BIC Code	Bank Details	Company Id	Account Number	Account Name
BOMLAEXXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	GPAY	23123213	SB
BOMLAEXXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	FT3455	23432452	DFDF
BOMLAEXXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	4243	34543545534	SDSDFDFDSF
BOMLAEXXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	TAYAA	4324324	SAB
BOMLAEXXXX	MASHREQBANK PSC,AL GHURAIR CITY 338-C,,	ETRE	43543543	DGDFG

The 'Filter' overlay includes the following fields:

- BIC Code: BOMLAEXXXX
- Company ID
- Account Number
- Account Name
- Currency: (dropdown menu)
- IBAN
- Buttons: 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.

13.3 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 Within Bank transfer).

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

13.3.1 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 > Payments > More Actions > MT101 Instructions > Inbound Agreements
OR

Search Bar > MT101 Instructions –Inbound Agreements

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
☐	xxxxxxxxxxxx0046	EUR	Limit
☒	xxxxxxxxxxxx0024	EUR	Limit
☐	xxxxxxxxxxxx0013	GBP	Limit
☒	xxxxxxxxxxxx0035	EUR	Limit
☐	xxxxxxxxxxxx0072	USD	Limit
☐	xxxxxxxxxxxx0094	EUR	Limit

Allowed Senders [+ Add Row](#)

Institution Code	Institution Name	
BOMLEADXXX	MASHREQBANK PSC	Add

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.

Field Name	Description
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.
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:

1. From the **Start Date** date picker list, select the start Date of the agreement.
2. From the **End Date** date picker list, select the end Date of the agreement.
3. In the **Cut Off Hour** field, enter the cut off hour.
4. In the **Cut Off Minute** field, enter the cut off minute.
5. Under the **Account Number** column, select the checkbox(es) against the accounts for which Inbound Agreement is required.
6. 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.
8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
9. The success message inbound agreement creation appears along with the transfer reference number, and Status.
10. Click **OK**.

13.3.2 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 > Payments > More Actions > MT101 Instructions > Create Outbound Agreements
OR
Search Bar > MT101 Instructions – Create Outbound Agreements

Outbound Agreement

The screenshot shows the 'MT101 Outbound Agreement' form in the Futura Bank interface. The form is titled 'MT101 Outbound Agreement' and contains the following fields and sections:

- Party ID:** ***980
- Party Name:** Aramex Logistics Corporation
- Start Date:** Apr 12, 2024
- End Date:** Apr 18, 2030
- Receiver Code:** BOMLAEDXXX
- Receiver Name:** MASHREQBANK PSC
- Change Account Number:** XXXXXXXXXXXX0035
- External Account Validation Required:** No
- Sender Validation Required:** Yes
- Allowed Senders:** A table with two columns: Institution Code and Institution Name. The first row shows BOMOCATXXX for both.
- Buttons:** Submit, Cancel, and 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 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.

Note:
Click **Lookup Swift Code** to search the Receiver Bank based on the BIC Code.
Click **Reset** to change the Receiver bank.

Field Name	Description
Receiver Bank Name	Displays the receiver bank name. This field gets displayed on entering Receiver BIC Code .
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: • Yes • No
Sender Validation Required	Option to specify whether sender validation is required or not. The options are: • Yes • No
The Allowed Senders section is enabled if the Yes option is selected in the Sender Validation Required drop-down list.	
Allowed Senders	
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.
 - a. If you select **Yes** option;
 - i. 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.
8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
9. The success message of outbound agreement creation appears along with the transfer reference number, and Status.
10. Click **OK**.

13.3.3 Inbound Agreement Inquiry

Using this option user can list the existing inbound agreements.

How to reach here:

Toggle menu > Payments > More Actions > MT101 Instructions > View Inbound Agreements
OR
Search Bar > MT101 Instructions – View Inbound Agreements

To view the inbound agreements:

1. From the **Start Date** date picker list, select the appropriate start date of the inbound agreement.
2. From the **Record Status** list, select the status of the inbound agreement by which you wish to search.
3. 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 shows the 'Inbound Agreement Inquiry' form in the Futura Bank interface. The form includes a 'Start Date' field with a calendar icon, a 'Record Status' dropdown menu, and 'Search' and 'Reset' buttons. The top navigation bar shows 'Futura Bank' and a search bar. The right side of the header has a notification bell and a user profile icon labeled 'HC'.

Inbound Agreement Inquiry- Summary

The screenshot shows the 'Inbound Agreement Inquiry' summary table in the Futura Bank interface. The table displays a list of inbound agreements with columns for Party ID, Start Date, End Date, Status, Modify, and Action. The first row shows a record with Party ID ****980, Start Date Feb 4, 2022, End Date Feb 7, 2022, and Status Open. The top navigation bar and header are the same as in the previous screenshot.

Party ID	Start Date	End Date	Status	Modify	Action
****980	Feb 4, 2022	Feb 7, 2022	Open		

Inbound Agreement Inquiry- Filter Criteria

The screenshot displays the 'Inbound Agreement Inquiry' screen in the Futura Bank system. The main content area shows a table with the following data:

Party ID	Start Date	End Date	Status	Modify
***980	Feb 4, 2022	Feb 7, 2022	Open	

The 'Filter' sidebar on the right includes the following controls:

- Start Date:** A date picker set to Feb 4, 2022.
- Record Status:** A dropdown menu.
- Search:** A button to execute the search.
- Reset:** A button to clear the filters.

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.
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

- 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

Inbound Agreement Detail

Party Id: ***980

Start Date: Feb 4, 2022

End Date: Feb 7, 2022

Allowed Accounts

Account Number	Currency	Limit
xxxxxxxxxxxx0024	EUR	50097.85

Allowed Senders

Institution Code	Institution Name
HSBGB25XXX	HSBC BANK

Back

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.
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.

- 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.

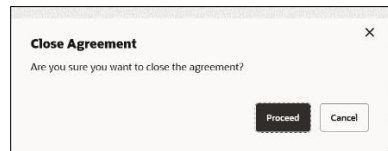
OR

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



- b. Click **Proceed** to close the inbound agreement. The success message of inbound agreement closed appears.

OR

Click **Cancel** to cancel the transaction.

13.3.4 Outbound Agreement Inquiry

Using this option user can list the existing outbound agreements.

How to reach here:

Toggle menu > Payments > More Actions > MT101 Instructions > View Outbound Agreements

OR

Search Bar > MT101 Instructions – View Outbound Agreements

To view the Outbound agreements:

1. From the **Start Date** date picker list, select the appropriate start date of the outbound agreement.
2. From the **Record Status** list, select the status of the outbound agreement by which you wish to search.
3. In the **Receiver Bank Code** field, enter the BIC code of the receiver's bank.
4. 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' page in the Futura Bank system. The search criteria form includes the following fields:

- Start Date: A date picker field.
- Record Status: A dropdown menu.
- Receiver Bank Code: A text input field.

Below the fields are two buttons: 'Search' and 'Reset'. The page header includes the Futura Bank logo, a search bar with the placeholder 'What would you like to do today?', and a notification icon with a red badge showing '1'.

Outbound Agreement Inquiry- Summary

The screenshot shows the 'Outbound Agreement Inquiry' page with a summary table. The table has the following columns: Start Date, Party Id, Receiver Bank Code, Record Status, Modify, and Action. The data rows are as follows:

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 3, 2022	***980	BOMLAEADXXX	Open		

Outbound Agreement Inquiry- Filter Criteria

The screenshot shows the 'Outbound Agreement Inquiry' page with a filter criteria form and a summary table. The filter form includes the following fields:

- Start Date: A date picker field.
- Record Status: A dropdown menu.
- Receiver Bank Code: A text input field.

Below the fields are two buttons: 'Search' and 'Reset'. The summary table has the following columns: Start Date, Party Id, Receiver Bank Code, and Record Status. The data rows are as follows:

Start Date	Party Id	Receiver Bank Code	Record Status
Jan 5, 2023	***980	CITIHRADXXX	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.
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.

5. 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

Outbound Agreement Details

Party ID
***980

Party Name
Aramex Logistics Corporation

Start Date
Dec 25, 2023

End Date
Dec 25, 2023

Receiver Bank Code
BOMLAEDXXX

Receiver Bank Name
MASHREQBANK PSC

Charge Account Number
XXXXXXXXXXXX0046

External Account Validation Required
Y

Record Status
Closed

Sender Validation Required
Y

Allowed Senders

Institution Code	Institution Name
No data to display.	

Reopen 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	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.

Field Name	Description
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.

- a. 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



- b. Click **Proceed** to reopen the outbound agreement. The success message of Outbound agreement reopened appears.
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.

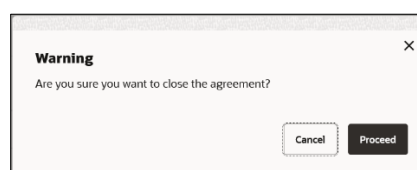
OR

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



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

14. Positive Pay

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

Pre-requisites:

Transaction access is provided to the **corporate** user.

14.1 Add 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 CTS Clearing, the bank will compare the instrument details received against the details user send.

How to reach here:

Search Bar > Positive Pay – Add Positive Pay

OR

Dashboard > Toggle menu > Payments > More Actions > Positive Pay > Add Positive Pay

To create a positive pay request:

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. Under the **Add Cheque** section.
 - a. In the **Cheque Number** field, enter the cheque number of the cheque to be issued to the beneficiary.
 - b. In the **Payee** field, enter the beneficiary's name to whom cheque is issued.
 - c. From the **Cheque Date** date picker list, select the cheque issuance date.
 - d. In the **Amount** field, enter the cheque amount of the cheque to be issued to the beneficiary.
 - e. In the **Remarks** field, add comment related to cheque issuance.
 - f. Click on the **+** icon to cheque details. The record gets added under the **Records Added** section.

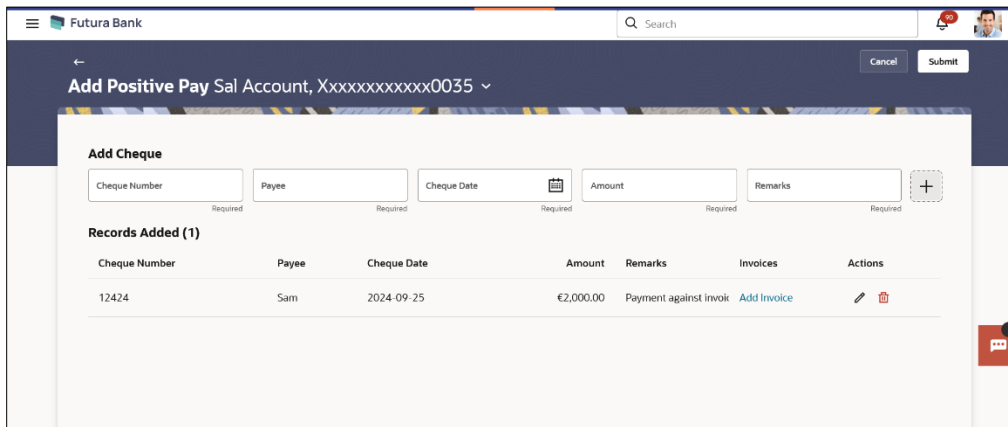
Note: Click on the **+** icon to add a new cheque detail record.

- g. Click on the  icon against the cheque record to update the cheque record details.
- h. The system enables the fields in editable mode. Update the details and click on the  icon to save changes.
OR
Click on the **X** icon to cancel the changes.

OR

Click on the  icon against the cheque record to delete the record.

Add Positive Pay



Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.
Add Cheque section	
Cheque Number	The cheque number of the cheque to be issued to the payee.
Payee	The payee's name to whom cheque is issued.
Cheque Date	The cheque issuance date.
Amount	The cheque amount of the cheque to be issued to the payee.
Remark	The comment related to cheque issuance.
Record Added section	
Total count of record	Displays the total number of cheque details added.
Cheque Number	The cheque number of the cheque to be issued to the payee.
Payee	The payee's name to whom cheque is issued.
Cheque Date	The cheque issuance date.

Field Name	Description
Amount	The cheque amount of the cheque to be issued to the payee.
Remark	The comment related to cheque issuance.
Invoices	Displays the number of invoices added. Displays Add Invoice link in case of no invoice is added, click on the link to add invoice details.
Actions	Actions can be performed against the record. The options are: • Edit- to update the record details. • Delete - to delete the record added

3. Click on **Add Invoice** link under **Invoices** column to add the details. The **Add Invoice** popup appears.
 - a. In the **Invoice Number** field, enter the invoice number associated with the cheque issuance.
 - b. In the **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 **Amount** field, enter the cheque amount.
 - e. Click on the **+** icon to add the new invoice detail record.

Note: User can add multiple invoice details against a single issued cheque.

- f. Click **Add Invoices** to save the invoices details.
Click Cancel to cancel the transaction.

Add Invoice popup.

Add Positive Pay Sal Account, XXXXXXXXXXXX0035

Add Cheque

Cheque Number (Required) Payee (Required) Cheque Date (Required) Amount (Required) Remarks (Required) +

Add Invoice

Cheque Number 12424 Payee Sam Cheque Date 9/25/2024 Amount €2,000.00 Remarks Payment against invoice 33

Invoice Number (Required) Description (Required) Invoice Date (Required) Amount (Required) +

Invoices Added (1)

Invoice Number	Description	Invoice Date	Amount	Actions
342	Invoice against the 423	2024-09-18	€2,000.00	Edit Delete

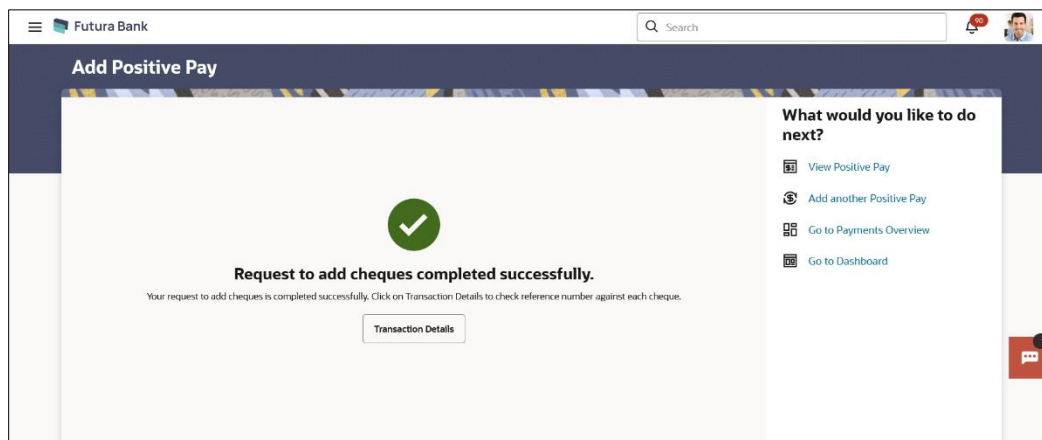
Cancel Add Invoices

Field Description

Field Name	Description
Invoice Number	Number of the invoice as a supporting document against the issued cheque.
Description	Description added for the invoice created against the issued cheque.
Invoice Date	Date on which invoice is created.
Amount	Invoice amount.
Actions	Actions can be performed against the record. The options are: • Edit- to update the record details. • Delete - to delete the record added

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

Positive Pay Confirmation screen



7. The success message of add cheques request appears.

8. Click **Transaction Details** to view the details of the transaction against each cheque.
OR
Click **View Positive Pay** to go to **View Positive Pay** screen.
OR
Click **Make Another Positive Pay** to initiate another request of adding cheque
OR
Click **Payments** to access the **Payment Overview** page
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.

14.2 View 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, payee number, issue date, cheque amount, status, and action etc.

How to reach here:

Search Bar > Positive Pay – View Positive Pay

OR

Dashboard > Toggle menu > Payments > More Actions > Positive Pay > View Positive Pay

To list the positive pay requests:

1. Navigate to the **View Positive Pay** screen. The list of all the positive pay appears on the **View Positive Pay** screen.
2. 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.

View Positive Pay – Summary

Cheque Number	Issue Date	Amount	Payee	Reference Number	Status	Invoices
12456	8/21/2024	£1,000.00	Testing	2422001663448000	Active	-

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 searched the record.

Field Name	Description
Total Count of records	Displays the total count of records.
Cheque Number	The cheque number by which you searched the record.
Issue Date	The cheque issuance date.
Amount	The cheque amount.
Payee	The name of the payee to whom transfer is to be made.
Reference Number	The reference number of the record.
Status	The status of the cheque. It could be: - Active- Cheque issued, but not yet cleared or expired - Paid- Cheque cleared successfully - Cancelled- Cheque cancelled by the bank. - Stale - Expired Cheque - Payment Stopped- Cheque stopped explicitly by the issuer
Invoices	Displays the count of invoiced raised against the cheque.

- Click  **Filter** to change filter criteria. The Filter overlay screen appears.
 - Enter the filter criteria.
 - Click Apply to search the records. Transaction records appears based on the updated criteria.

OR

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

OR

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

View Positive Pay- Filter Criteria

The screenshot shows the 'View Positive Pay' interface for an 'Expense Account, XXXXXXXXXXXX0057'. A 'Filters' modal is open on the right side. The modal contains the following fields:

- Cheque Number:
- Issue Date: From Date To Date
- Amount: From To

At the bottom of the modal are buttons for 'Cancel', 'Reset', and 'Apply'. The background table shows one record with the following data:

Cheque Number	Issue Date	Amount	Payee	Reference Number
12456	8/21/2024	£1,000.00	Testing	2422001665448000

View Positive Pay – Manage Columns

The screenshot shows the 'View Positive Pay' interface for a 'Sal Account, XXXXXXXXXXXX0035'. A 'Manage Columns' modal is open on the right side. The modal contains the following options:

- Cheque Number: ☐ Fixed
- Issue Date: ☐ Fixed
- Amount: ☐ Fixed
- ☒ Payee
- ☒ Reference Number
- ☒ Status
- ☒ Invoices

At the bottom of the modal are buttons for 'Reset' and 'Apply'. The background table shows one record with the following data:

Cheque Number	Issue Date	Amount	Payee	Reference Number	Status
524	9/30/2024	€122.00	sam	2427401646707000	Active

15. View Limits

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

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

View Limits

The screenshot shows the Futura Bank 'Make Payment' interface. A modal titled 'My Limits' is open on the right side. The modal has a dropdown menu for 'Channel' set to 'APINTERNET' and displays an 'Amount Limit' of '€555,555.00'. Below this, there is a disclaimer: 'Allow limits is your per transaction initiation limit for the selected channel. Transaction limits are determined by your per transaction initiation limits, total cumulative limits, payee cooling period limits, and any set payee limits. The transaction will get processed only if the sufficient limits are available. You may have different limits available for initiating this transaction from other channels. To know more access - View Limits'. The background interface shows 'Transfer To' details for Alice Clark, 'Transfer From' details for Sal Account, and 'Payment Details' including currency (EUR) and transfer amount.

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.