Retail Bill Payments User Manual
Oracle Banking Digital Experience
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Retail Bill 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.

Italic	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. Electronic Bill Presentment and Payment

Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the users, payment to service providers, mobile/ DTH bill payment etc.

The main advantage of electronic bill presentment and payment is that users/ customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

Note: In application

1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency and Branch Code.
2) Bank can configure the fields to be shown as additional values in the accounts drop-down.

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3. Bill Payment Overview

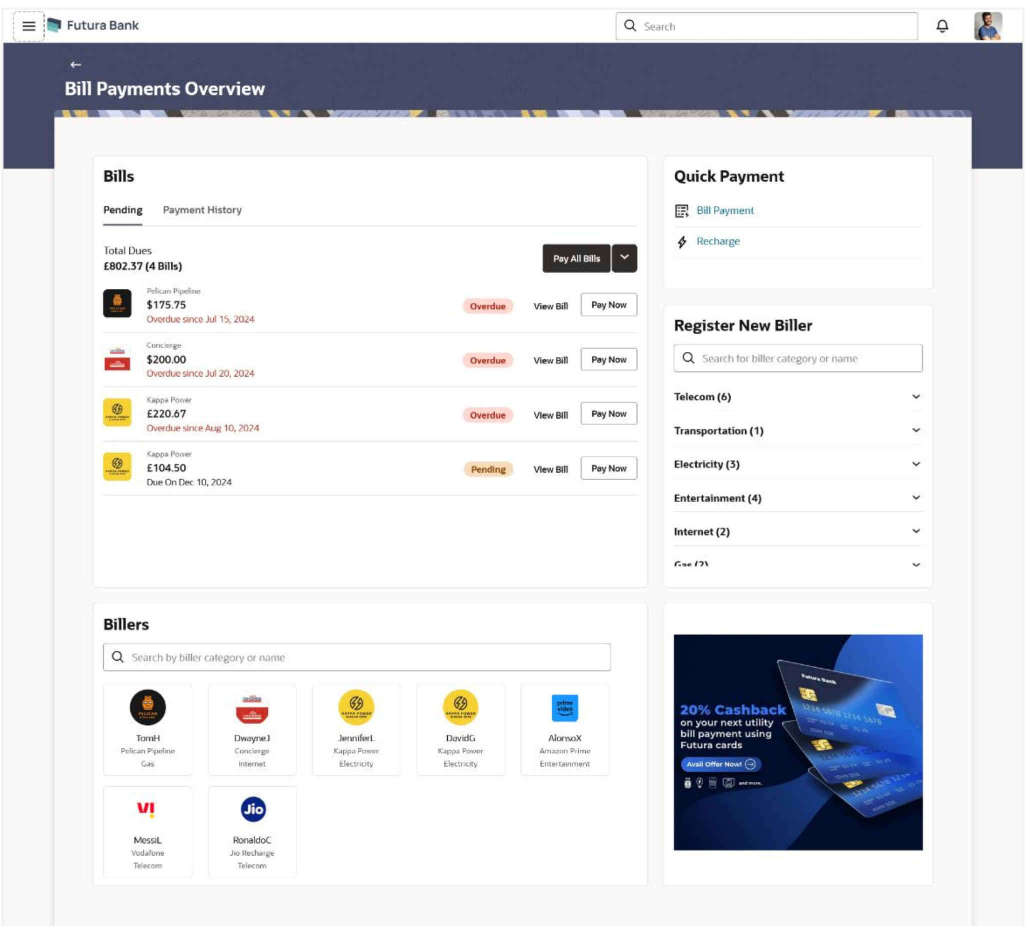
The Overview page provides you a snapshot of your bills at a given point of time.

The Bills Overview dashboard enables the retail user to access the bill payment transactions. All the bills, that are due to be paid are listed in this, users can pay their bills easily and quickly. It also provides a glimpse of registered billers and option to add new billers as well as quick links to access the bill related transactions.

How to reach here:

Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments
OR
Search bar > Bill Payments- Bill Payments
OR
Dashboard > Bills widget > Click View All link

Bill Payments Overview



The Bill Payment Overview screen features the following:

Bills widget

Field Name	Description
Pending tab	
All the presented bills which are pending payment are listed here.. For each pending bill, the following information is shown.	
Total Dues	The total amount of all the bills due along with the count of bills due. If the bills are in different currency, then the total amount is shown in base currency post conversion.
Pay All Bills	Click this to initiate bill payment towards all billers that have bills presented, at once.
V icon	Click this to perform following actions: • Pay Overdue Bills- allows user to select one or multiple overdue bills and initiate a payment • Select Bills for Payment – allows user to select the pending or overdue bills for payment. The count and amount of selected bills is also shown before payment initiation. Note: 1) Click **Discard Selection** to un-select the selected bills. 2) Click **Pay Selected Bills** to initiate payment for selected bills. The user is re-directed to the **Bulk Bill Payment** screen in case more than 1 bill is selected for payment.
Biller Icon	The image/avatar associated with the biller. If no logo is added for the biller, then the initials are shown.
Biller Details	The following information of the biller is displayed under this section: **Biller Name** – The name of the biller as maintained in the administrator biller maintenance. **Bill Amount along with currency** **Bill Due Date -** The date on which the bill is payable if the bill has been generated but not paid yet.
Status	The status of bill payment is shown i.e. whether a bill is overdue, pending or new.
View Bill	Click on the link to view the bill details.

Field Name	Description
Pay Now	Click to pay utility bills towards various types of billers like 'payment', 'payment and presentment, recharge. The user is re-directed to the **Bill Payment** screen where the bill amount and other bill details shall be defaulted.
View All	Click on the link to view list of all the billers.
Payment History tab	
All the paid bills are listed here. This includes the historical data of paid bills. The pending, overdue or new bills are not shown here. For each paid bill, the following information is shown.	
Biller Icon	The image/avatar associated with the biller. If no logo is added for the biller, then the initials are shown.
Biller Details	The following information of the biller is displayed under this section: **Biller Name** – The name of the biller as maintained in the administrator biller maintenance. **Bill Amount along with currency** **Bill Payment Date -** The date on which the bill was paid. **Status of the bill- Paid**
Status	The status of bill payment i.e. paid.
View Details	The bill payment details such as Biller Information, Customer Name, Bill Number, and Bill Amount are seen in the overlay screen.
View All	Click on the link to view the historical bill payments. The user is re-directed to the **Bill Payment History** screen where the user can review and keep track to all the payment transactions done by him in a given period.

Quick Payment widget

Field Name	Description
Quick Payment	Displays the following links related to the bill payment transactions: • Bill Payment- On clicking this link, the user is re-directed to the Quick Bill Payment screen. • Recharge- On clicking this link, the user is re-directed to the Quick Recharge screen.

Billers widget

Displays all the billers registered by the user. For each registered biller, the following details are shown:

Field Name	Description
Search	Search specific billers based on the category name.
Biller details	Displays the following information of the registered biller: • Biller Icon • Biller Nickname • Biller Name • Biller Category
View All	Click on the link to view all the billers. The user is re-directed to the **Billers** screen where the user can view all the registered billers. This link is visible only if the list of billers is more than 10.

Register New Biller widget

Displays all the billers available to the user for registration. Within this section, all the billers are grouped together based on the biller category. Each category can be expanded to view the list of billers. On clicking a specific biller, the user is re-directed to the **Register Biller** screen with the biller details defaulted.

Field Name	Description
Search	Search specific billers based on the biller category or name.
Billers list	Displays the list of all billers grouped by biller category.

Offers widget

Displays personalized offers available only to customers of the bank.

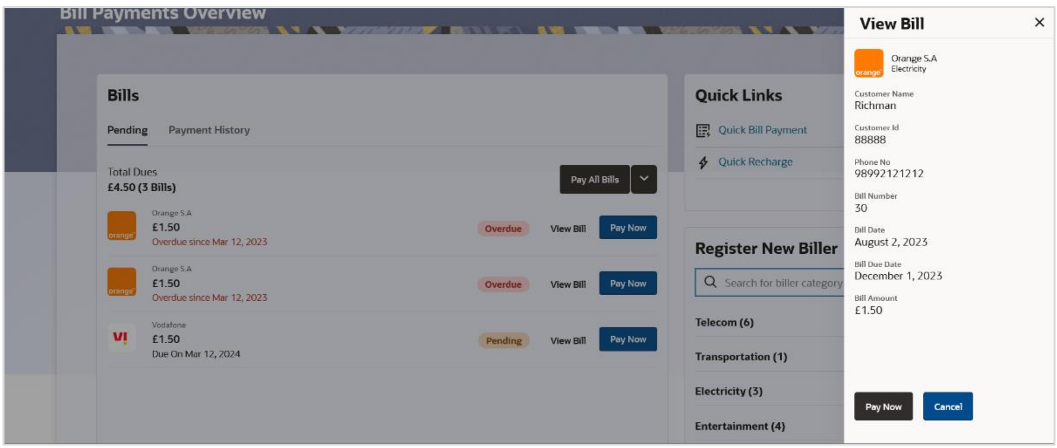
3.1 View Pending Bill Details

This option allows you to view the pending / overdue bill details.

To view the bill details:

1. Navigate to the **Bill Payment Overview** screen.
2. Click on the **Pending** tab in the **Bills** widget. The system displays the list of pending bills.
3. Click on the **View Bill** link next to the specific bill for which you wish to view the bill details. The **View Bill** overlay screen appears.

View Pending Bill



Field Description

Field Name	Description
Biller Icon	The name of biller along with the biller logo, if maintained, will be displayed here. If not maintained, the biller name initials will be shown.
Biller Details	The following information of the biller is displayed under this: **Biller Nickname** – The nickname of the biller as maintained in the administrator biller maintenance is displayed. **Biller Category & Sub Category -** The category & sub-category of the registered biller.
Customer Name	The customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	The customer ID as maintained in biller records (entered by user while adding the biller).
Biller Specific Fields	The fields basis the biller type, as defined at the time of biller creation will be listed here. E.g. in case of Recharge biller type, the fields Mobile Number, Customer ID, Customer Name, etc. will be listed.

Field Name	Description
Bill Number	The bill number that is yet to be paid.
Bill Date	The date on which the bill was raised.
Bill Due Date	The date on which the bill is payable.
Bill Amount	The bill amount to be paid against the bill.

1. Click **Pay Now** to initiate the payment request against the pending bill. The system redirects to the **Bill Payment** screen.
   OR
   Click **Cancel** to cancel the transaction.

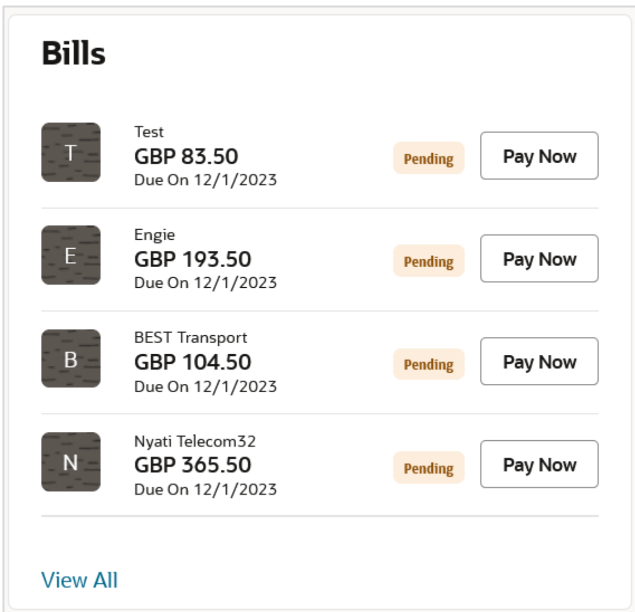
4. Retail Servicing - Bill Payments Widget - Bills

The Bills' widget present on the retail user dashboard enables the user to access the bill payment transactions. All the bills, that are due to be paid and overdued are listed in this widget, users can pay their bills easily and quickly.

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

Swipe gesture - This feature is available on the widget which triggers Edit Biller Details, De-register Biller functionalities.

Bills Widget



Bills

Biller Icon

The image associated with the biller.

Biller Details

The following information of the biller is displayed under this column:

Biller Name – The name of the biller as maintained in the administrator biller maintenance is displayed.

Bill Amount along with currency

Bill Due Date - The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.

Status- The status of bill payment i.e. whether a bill is overdue or pending or new.

Pay Now

This feature enables users to pay utility bills towards various types of billers like 'payment', 'payment and presentment, recharge.

View All

This feature enables users to view all the registered billers.

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5. Register Biller

The online banking application enables the user to add billers of the specific categories for the payment of bills and prepaid recharge electronically. Following types of billers are added.

- Presentment type: Billers presents the bill or invoice to the customer/ user online before paying the bill
- Payment type: Biller does not present bills. Biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account
- Presentment and Payment type: Billers has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or the users can pay bills without the invoice
- Recharge type: Billers allows users to do “Recharge” their prepaid services like Mobile, DTH or Internet

Users can add billers by specifying the Nickname of the biller(nickname should be unique), biller specific single /multiple unique customer IDs e.g. Relationship no, Account number etc., and other Biller labels as maintained in the Biller Maintenance administration screen. Multiple but unique registrations with the same biller are allowed.

When a channel customer does a “Register Biller” transaction, he is essentially registering with the biller to make online bill payments. At this stage some billers may want to validate that the customer is a genuine customer. The behaviour is based on how customer validation has been set up when biller got on-boarded.

Auto: When a biller is of Customer Validation type as “Auto”, customers who add this biller do not need any validation from biller and their registrations are auto-approved and they can initiate online bill payments to this biller

Offline: When a biller is on boarded with Validation type as “Offline”, for retail or corporate customers who add this biller, their registration status will be “Pending”. This means that the biller will have to do an offline validation of these registrations and can approve or reject them. OBDX does not provide any OOTB (Out of the box) mechanism for downloading the “Pending” registrations and changing their status by banker or biller.

Online: When a biller is on boarded with Validation type as “Online”, for retail or corporate customers who add this biller, their registrations need to be validated by biller online. The online validation could be a redirect to the biller’s website where he can do the validation through REST type web service through which validation happens. OBDX does not provide for OOTB implementation of the online validation.

Prerequisites:

- Transaction access is provided to the retail user
- Billers are maintained in OBDX by administrator
- Admin Biller Category maintenance is done

Features supported in the application

- Add Biller

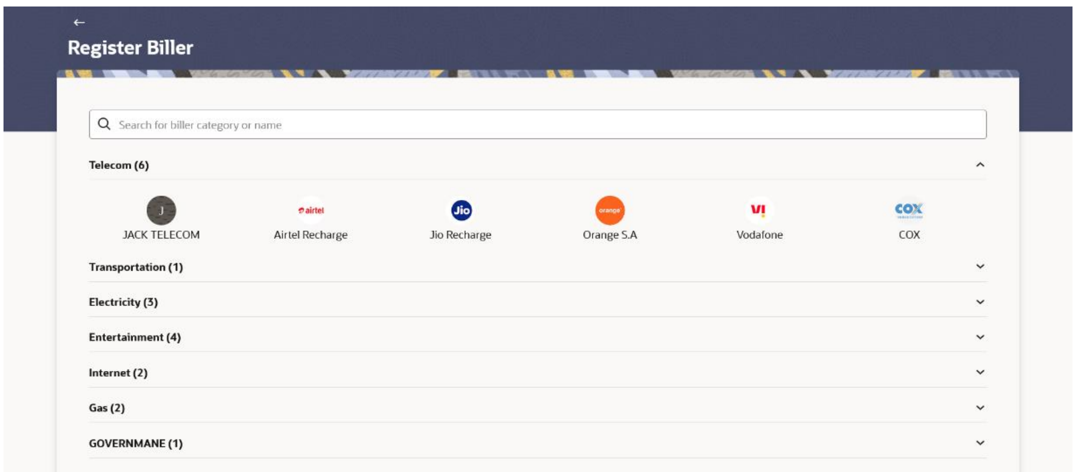
How to reach here:

Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Register New Biller widget > Select the biller category > Select the biller
OR
Search bar > Bill Payments- Register Biller

To register a biller:

1. Navigate to the **Register Biller** screen.
2. Click on the **V** icon against the category under which the biller is to be registered. The system displays the Billers list.
   OR
   Enter the Biller Category or Name, then the system displays the existing billers based on the details entered.

Register Biller – Select Biller Category



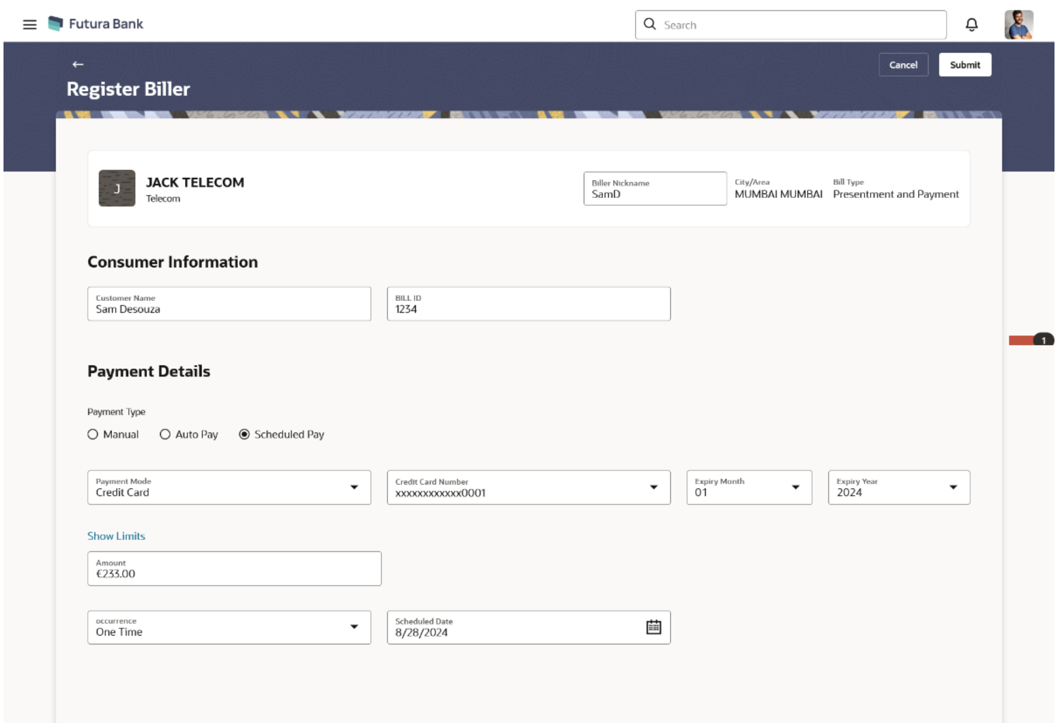
Field Description

Field Name	Description
Search	This field enables the user to search for a specific existing biller by entering the biller name or category etc.
Category	Displays the categories as maintained in the administrator biller maintenance screen. On selecting a biller from the Biller List, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed. The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.

Field Name	Description
Biller	Select the biller as maintained in administrator biller maintenance Each biller consists of the following details:- • Biller Logo and Biller Name • Biller Category • Biller Sub-Category (if maintained)

3. Click on the biller name/category icon under which the biller is to be registered. The **Register Biller** screen appears with the details.

Register Biller



Field Description

Field Name	Description
Biller Photo	Displays the biller's logo, if uploaded, against each biller name. If the biller's photo is not uploaded, then the initials of the biller's name will be displayed in place of the photo.
Biller Name	Displays the following biller details: • Biller Name

Field Name	Description
	• Biller Category • Biller Sub-Category (if maintained)
Biller Nickname	Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
City/Area	Displays the City/Area of the biller.
Biller Type	On selecting the biller name, the biller type is displayed. The biller type can be: • Presentment: Biller is of Presentment type • Payment: Biller is of Payment type • Presentment and Payment: Biller is of Presentment and Payment type • Recharge: Biller is of Recharge type
Consumer Information	
Customer Name	Specify the customer's name which to be created under the selected biller.
Bill ID	Specify the bill ID of the customer.
Payment Details	
Biller Specific Fields	The fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc. Enter information as required.
Following fields appear for **Presentment and Presentment** and **Payment** type of billers.	
Payment Type	Specify whether payments towards the biller are to be automatically paid or if you would like to schedule payments. The options are: • Manual • Auto Pay • Scheduled Pay This feature is available for Presentment and Presentment & Payment type billers only.

Field Name	Description
Payment Mode	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.
Show Limits	Displays the transfer limit for the selected channels. For more information, refer **Show Limits** section.
Payment Instruction	Select the desired option to identify whether you would like to pay the entire bill amount at every cycle or want to specify a maximum amount upto which the bill should be paid automatically. The options are: • Bill Amount: Select this option if you would like the entire bill amount to be paid automatically at every billing cycle. • Limit Amount: Select this option if you would like to specify a limit amount so that if the bill is generated above this amount, only this limited amount will be paid and not the full bill amount. This field will appear if you have selected **Auto Pay** under the **Payment Type** field.
Limit Amount	Specify a limit amount to ensure that if a bill of this biller, is ever generated above this specified amount, the bill will not get paid automatically. Auto pay will not be attempted for more than amount mentioned. This field will appear if you have selected **Limit Amount** under the **Payment Instruction** field.
Amount	Specify the bill amount. This field will appear if you have selected the **Scheduled Pay** option under the **Payment Type** field.

Field Name	Description
Occurrence	The facility to specify when the bill payment will be processed. This field will appear if you have selected the **Scheduled Pay** option under the **Payment Type Pay** field. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **One Time** under the **Occurrence** field.
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option **Recurring** under the **Occurrence** field.
Frequency	The frequency for future bill payments. The frequency can be: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly This field appears if you select the option **Recurring** in the **Payment Type** field.

4. In the **Biller Nickname** field, enter the biller nickname.
5. Under the **Consumer Information** section, enter the following details:
    a. In the **Customer Name** field, enter the customer's name which to be created under the selected biller.
    b. In the **Bill ID** field, enter the bill ID of the customer.
    c. In the biller specific fields, enter information as required.
6. For the **Presentment** or **Presentment or Payment** type of biller from the **Biller Name** list:

d. Under the **Payment Details** section, from the **Payment Type** field, select the option of choice;
   Select the option **Manual** if you wish to make bill payments manually every time the bills are due.
   OR
   Select the option **Auto Pay** to set up automatic bill payments.

   i. From the **Payment Mode** list, select an option of choice to identify the mode through which payment will be made. The options can be Account, Debit Card and Credit Card, depending on the administrator maintenance for the specific biller. The values in the **Pay From** list will be populated on the basis of selection.

   ii. From the **Pay From** list, select the CASA account/Debit Card/Credit Card, which is to be debited for bill payment.

   iii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.

   iv. Click on the **Show Limits** link to view the transaction limits. For more information, refer **Show Limits** section.

   v. From the **Payment Instruction** field, select an option as follows:

      1. Select the **Bill Amount** option, if you want the entire amount of the generated bill to be paid at every cycle.
         OR

      2. Select the **Limit Amount** option, if you want to specify a maximum amount for bill payment.

         i. Enter an amount in the **Limit Amount** field.

   OR
   Select the option **Scheduled Pay**, if you wish to schedule bill payments for either a single instance or recurring instances.

   i. From the **Payment Mode** list, select an option of choice to identify the mode through which payment will be made. The options can be Account, Debit Card and Credit Card. The values in the **Pay From** list will be populated on the basis of selection.

   ii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.

   iii. Click on the **Show Limits** link to view the transaction limits. For more information, refer **Show Limits** section.

   iv. In the **Amount** field, enter the amount to be paid towards the bill at every instance.

   v. In the **Occurrence** field, select the desired option:

      1. If you select the **One Time** option, select a date on which the payment towards the biller is to be made.

      2. If you select the **Recurring** option:

         ii. From the **Frequency** list, select the frequency at which payments towards the biller are to be made.

         iii. Enter the date from which recurring payments are to be made towards the biller in the **Start From** field.

         iv. Enter the date upto which recurring payments are to be made towards the biller in the **End Date** field.

7. Click **Submit** to add the biller.
   OR
   Click **Cancel** to cancel the transaction.
8. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to navigate back to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.
9. The success message appears along with the biller details.
10. Click **Pay Bills** to make a payment towards the biller.
    OR
    Click **View Billers** to view the list of billers.
    OR
    Click **Go to Dashboard** to go to the **Overview** screen.
    OR
    Click **View Bills** to view past bill payment history.
    OR
    Click **Transaction Details** to view the details of the transaction.

5.1 Show Limits

Displays the transfer limit for the selected channels.

a. Click on the **Show Limits** link to view the transaction limits. The **Show Limits** overlay screen appears.

   i. From the **Channel** list, select a channel to view its limits.
      The limit details specific to the selected channel appears.

Show Limits

Field Description

Field Name	Description
Channel	Select a channel to view the limits applicable for bills paid through that channel. This will be defaulted to the user logged in channel.

Field Name	Description
Amount	The amount range i.e. the minimum and maximum amounts between which a bill payment can be initiated through the specific channel.
Count	The maximum number of bills that can be paid on a daily basis through the specific channel.

6. Billers

This screen lists down all the registered billers of the user.

Billers are maintained in OBDX either manually using Biller Maintenance functionality or through a bulk file upload. All the registered billers (of all types) and bills are displayed on the screen. The billers can be of 'Presentment', 'Payment', 'Presentment and Payment' and 'Recharge' type.

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Bill Payment

How to reach here:

Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Billers widget > View All link
OR
Search bar > Bill Payments- Billers

6.1 Billers - Summary

All the registered billers of the user are listed on this page. Users can initiate bill payments towards those billers against which bills are due. Apart from paying bills, the user can also view the details of each biller and can edit or delete a biller record by selecting the provided option. The user can select multiple presented bills for payment from the same screen. Further, user will be able to specify payment details for each record.

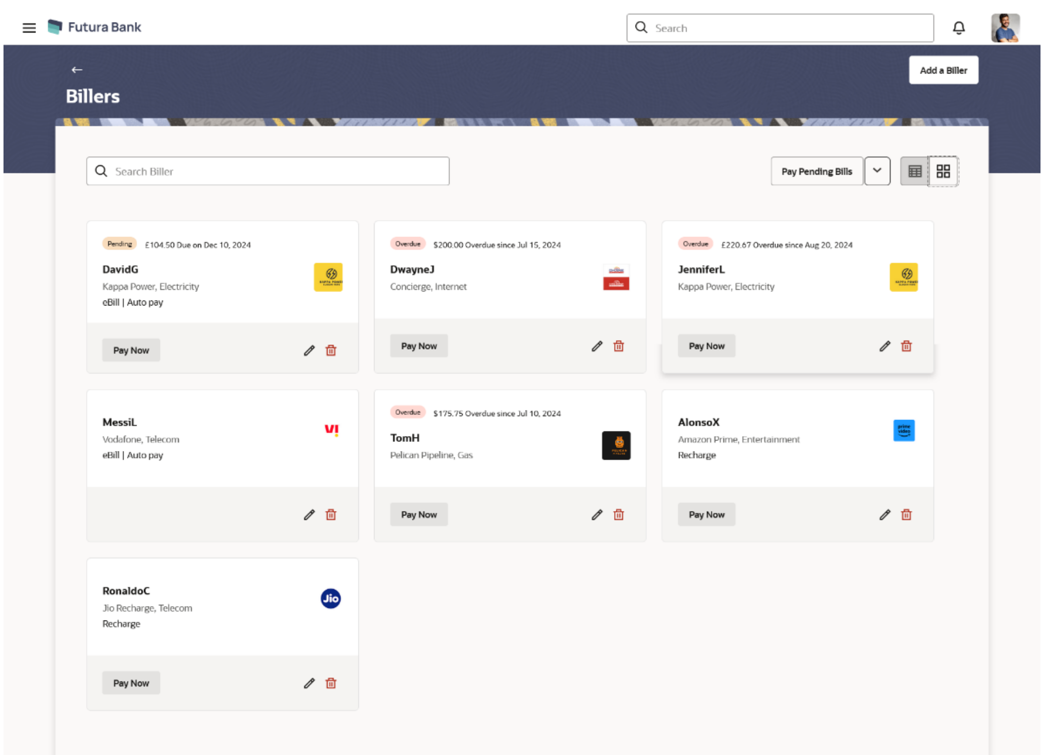
The list and card view options are provided on screen to view the billers. In the list view, the billers are listed in tabular form. Whereas in card view billers are listed in card format. Each card displays details like Bill Status, Pending Bill/ Paid Bill Information, Biller Avatar/ Logo, Biller Nickname, Biller name along with the category, Biller Type, Instructions, Edit/ Delete icons, and Pay Bill button (shown only in case of Pending/Overdue Bills). Click on the specific card to view further details of each card.

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

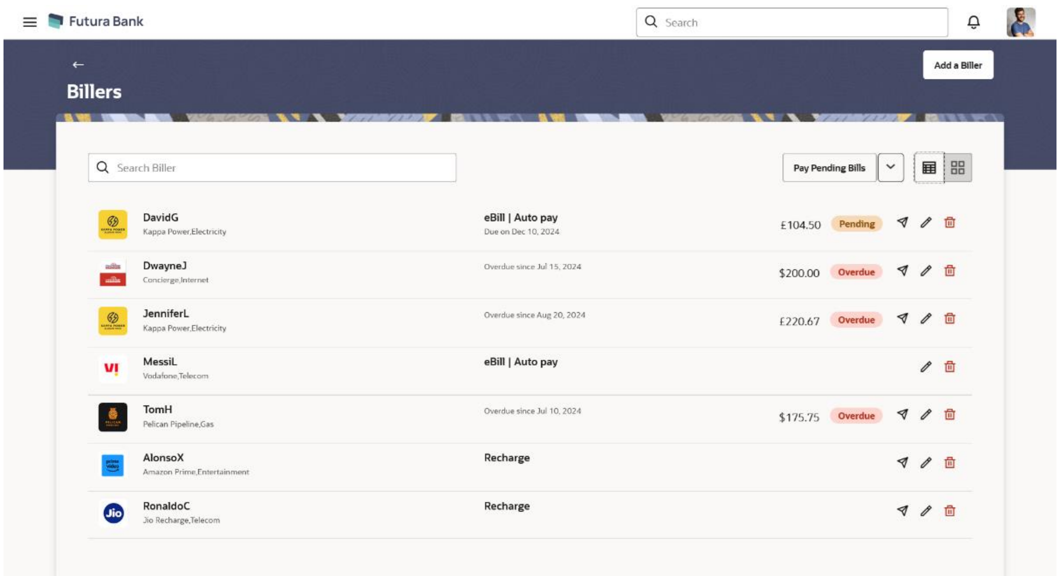
Swipe gesture - This feature is available on the list view which triggers Edit Biller Details, De-register Biller, Pay Bill (if applicable) functionalities.

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 the card view which triggers Edit Biller Details, De-register Biller, Pay Bill (if applicable) functionalities.

Billers- card View



Billers- List View



Field Description

Field Name	Description
Search Biller	This field enables the user to search for a specific biller by entering the biller name, nick name, category etc.
Pay Pending Bills	Click on the **link** to initiate bill payment for all pending & overdue bills at once. The system redirects to the **Bulk Bill Paymen**t screen if multiple bills are selected. If 1 bill is selected, then it will re-direct to Bill Payment screen.
V icon	The menu provides users with options to pay all overdue bills or select multiple bills to pay at once. The option are: • Pay Overdue Bills • Select Bills for Payment

Below are the details displayed for each **biller** card

Field Name	Description
Bill Status	The status of bill payment i.e. whether a bill is due or not. The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.
Bill Amount	The bill amount that is to be paid by the user.
Biller Avatar/ Logo	The image associated with the biller.

Field Name	Description
Biller Nickname	The Biller nickname.
Biller Details	The name of the biller along with the category as maintained in the administrator biller maintenance is displayed. The following information of the biller is displayed under this column: • Biller Name – The name of the biller as maintained in the administrator biller maintenance is displayed. • Biller Specific Registered ID – The ID of the user as registered with the biller. • Biller Category- The category under which biller is registered
Bill Type	The type of biller i.e. recharge, e-bills.
Bill Information	Displays the Pending Bill/ Paid Bill Information.
Pay Bill	This icon is shown only in case of Pending/Overdue Bills in the list view

11. Following actions can performed on each biller card:
    a. Click **Pay Now** against the biller for which you want to pay the bills. The **Bill Payment** screen appears.
    OR
    Click on the icon of the specific biller card which you wish to edit the details. The **Edit Billers** screen appears.
    OR
    Click on the icon of specific biller card which you wish to delete.
    OR
    Click on the specific biller card whose details you wish to view. The **Biller** overlay screen appears.
12. Following actions can performed, if you wish to pay all or multiple presented bills,
    a. Click on the **Pay Pending Bills** to initiate bill payment for all pending & overdue bills at once by choosing Select Bills for Payment option. The system displays the count and total of the selected bills at the top and redirects to the **Bulk Bill Paymen**t screen appears.
    OR
    Click on the **V** icon, and then select **Pay Overdue Bills** to choose and pay only the overdue bills.

    Note: The system allows the user to deselect the checkbox(es) for the bills they do not wish to pay.
    OR
    Click **Discard Selection** to de-select the selected bills.

i. Click **Select Bills for Payment** to initiate multiple payments of all the selected presented bills at once. The system displays the count and total of the selected bills at the top and redirects to the **Bulk Bill Paymen**t screen appears if multiple bills are selected.

13. Click on the list view icon to list the billers in the tabular form.
OR
Click on the card view icon to list the billers in the card format.
OR
Click **Register Biller** to add a new biller. The System redirects to the **Register Biller** screen.

6.2 Bill Payment

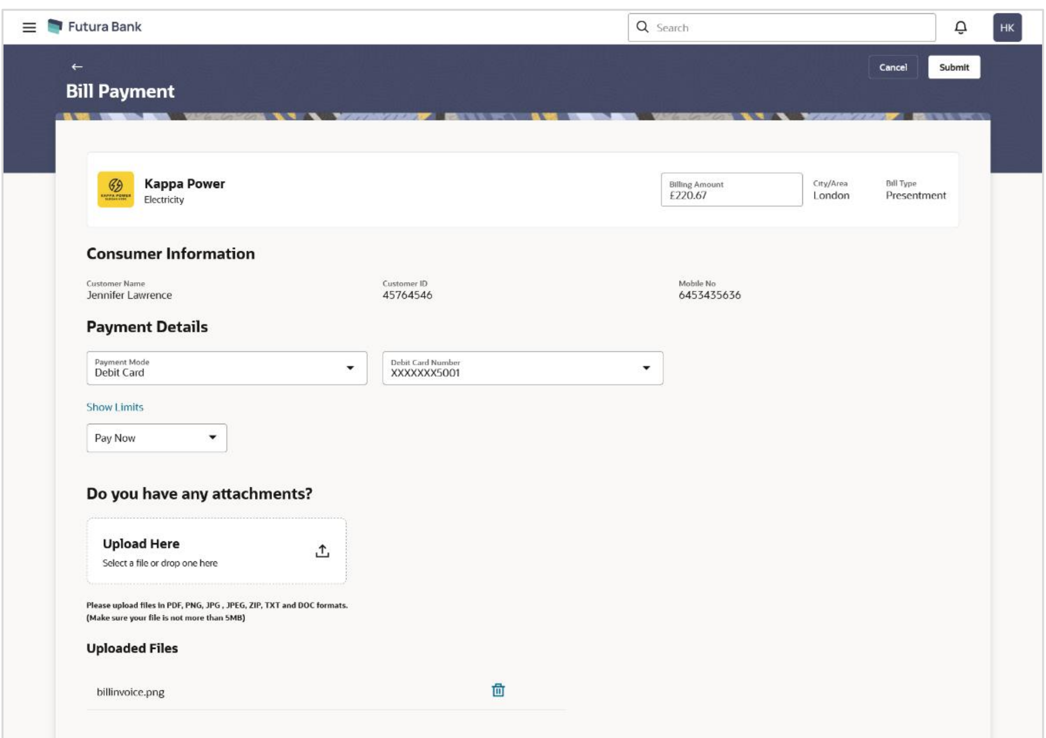
How to reach here:

*Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Bills widget > Click on the **Pay Now** link of the specific bill*
OR
*Search bar > Bill Payments- Bill Payments > Bills widget > Click on the **Pay Now** link of the specific bill*

6.2.1 Bill Payment - Presented Bills

Presentment type of billers presents the bill or invoice to the customer/ user online before paying the bill. Bill payment feature enables users to pay their utility bills online. Through this feature, users are able to pay their bills immediately/ same business date or at some future date. The future date should be before the bill due date. The users can pay their bills from their current and savings account, Credit Cards or Debit Cards. The payment methods available for each biller is maintained as part of biller maintenance by bank administrator. The user can also partly pay or pay their bills in excess (if allowed by biller, as maintained by bank administrator). User can choose specific bill, multiple bills or all presented bills, and initiate the payment at once.

Bill Payment – Presentment Type



Field Description

Field Name	Description
Biller Photo	Displays the biller's photo, if uploaded, against each biller name. If the biller's photo is not uploaded, the initials of the biller will be displayed in place of the photo.
Biller Name	Displays the biller details as following: • Biller Name • Biller Category • Biller Sub-Category (if maintained)
Biller Nickname	Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
Billing Amount	Displays the bill amount. This field is editable.
City/Area	Displays the City/Area of the biller.
Biller Type	Displays the biller type. The biller type can be: • Presentment: Biller is of Presentment type
Consumer Information	
Customer Name	The customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	The customer ID as maintained in biller records (entered by user while adding the biller).
Biller Specific Fields	Displays the fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc.
Payment Details	
Following fields appear for **Presentment and Presentment** and **Payment** type of billers.	

Field Name	Description
Payment Mode	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.
Pay From	Depending on the payment mode selected, the values in the drop-down will list either the user's Current and Savings accounts, Credit Cards or Debit Cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.
Account Number	Select the source Current and Savings account through which you wish to pay the bill. This field appears only if you have selected the option **Account** in the **Payment Mode** field.
Debit Card Number	Select the debit card number through which you wish to pay the bill. This field appears only if you have selected the option **Debit Card** in the **Payment Mode** field.
Credit Card Number	Select the credit card number through which you wish to pay the bill. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Expiry Date	Specify the month and year in which the credit card will expire. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Show Limits	Displays the transfer limit for the selected channels. For more information, refer the **Show Limits** section under the **Register Biller** transaction.

Field Name	Description
Pay	The facility to specify when the bill payment will be processed. The options are: • **Pay Now**: Bill payment processed on same business day subject to processing window availability. • **Pay Later**: Bill payment to be processed on a user specified future date
Pay On	Future date on which the bill payment will be processed. This field appears if you select the **Pay Later** option in the **Pay** list.
Do you have any attachments?	Drag and drop or click icon to browse and attach a document against one bill payment record. Note: 1) One or multiple documents can be attached per bill payment. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 5 MB.

To pay a bill:

1. Navigate to the **Bill Payments Overview** screen.
2. Under the **Pending** tab in the **Bills** widget, click Pay Now against the bill you wish to pay.

Note:
1) For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.
2) To pay all or multiple presented bills, refer **Bulk Bill Payment** transaction.

3. In the **Billing Amount** field, enter the payable bill amount.
4. Under the **Payment Details** section,
   a. From the **Payment Mode** list, select an option of choice to identify the mode through which payment will be made. The values will be populated on the basis of selection.
      i. If you have selected the **Account** option, select the source CASA account through which you wish to pay the bill.
      ii. If you have selected the **Debit Card** option, select the debit card through which you wish to pay the bill.
      iii. If you have selected the **Credit Card** option,
         1. From the **Credit Card Number** list, select the credit card through which you wish to pay the bill.
         2. From the **Expiry Date** lists (month and year), select the Card Expiry Date.

5. Click on the **Show Limits** link to view the transaction limits. The **Show Limits** overlay screen appears. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
6. In the **Pay** field, select the option to indicate when the bill payment will be processed.
   a. If you select the option **Pay Now**, the bill payment will be processed on the same day.
   OR
   If you select the option **Pay Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
7. In the **Do you have any attachments?** field, drag and drop or click icon to browse and attach a document against one bill payment record if you wish to attach a document against the bill record.

Note: Click icon against attached zip file to remove it.

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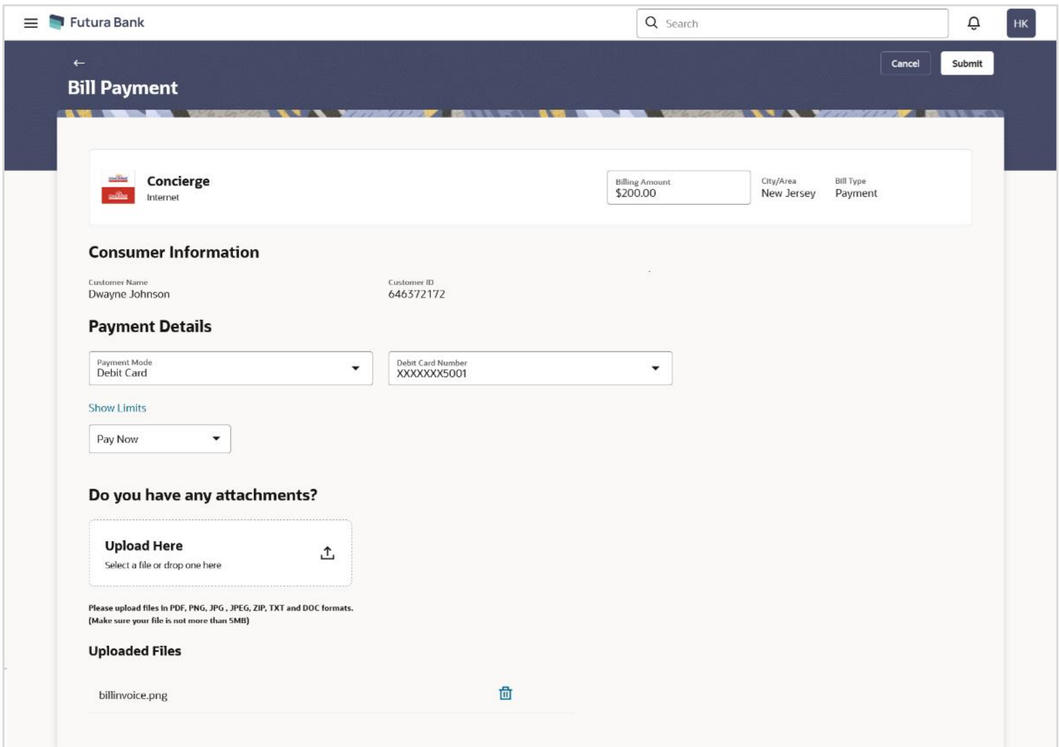
8. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
9. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
10. The success message for the bill payment request initiation for biller appears along with the reference number.
11. Click **Register Biller** to add this biller.
    OR
    Click **View Bill Payment History** to the past bill payment transactions.
    OR
    Click **Go to Dashboard** to go to the **Dashboard** screen.
    OR
    Click **Transaction Details** to view the details of the transaction.
    OR
    Click **View Bills** to view past bill payment history.

6.2.2 Bill Payment - Payment Type

Payment type of billers there is no bill presented online (there may be an offline bill presentation) and hence biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account. The users can pay their bills immediately/ same business date or can schedule the payment. The users can set up a recurring payment by selecting payment amount and payment frequency. This option allows the user to manually enter the payment amount.

Bill Payment - Payment Type



Biller Photo	Displays the biller's photo, if uploaded, against each biller name. If the biller's photo is not uploaded, the initials of the biller will be displayed in place of the photo.
Biller Name	Displays the biller details as following: • Biller Name • Biller Category • Biller Sub-Category (if maintained)
Biller Nickname	Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
Billing Amount	Displays the bill amount. This field is editable.

City/Area Displays the City/Area of the biller.

Biller Type Displays the biller type.

The biller type can be:

- Payment: Biller is of Payment type

Consumer Information

Customer Name The customer name as maintained in biller records (entered by user while adding the biller).

Customer Number The customer ID as maintained in biller records (entered by user while adding the biller).

Biller Specific Fields Displays the fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc.

Payment Details

Following fields appear for **Presentment and Presentment** and **Payment** type of billers.

Payment Mode Specify the payment methods accepted as maintained for the biller by Bank Administrator.

The payment type can be:

- Account: The user can pay bills using their current and savings bank account
- Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry.
- Debit Card: The user can pay bills using their debit cards.

This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.

Pay From Depending on the payment mode selected, the values in the drop-down will list either the user's Current and Savings accounts, Credit Cards or Debit Cards.

This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.

Account Number Select the source Current and Savings account through which you wish to pay the bill.

This field appears only if you have selected the option **Account** in the **Payment Mode** field.

Debit Card Number	Select the debit card number through which you wish to pay the bill. This field appears only if you have selected the option **Debit Card** in the **Payment Mode** field.
Credit Card Number	Select the credit card number through which you wish to pay the bill. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Expiry Date	Specify the month and year in which the credit card will expire. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Show Limits	Displays the transfer limit for the selected channels. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Pay Now**: Bill payment processed on same business day subject to processing window availability. • **Pay Later**: Bill payment to be processed on a user specified future date
Pay On	Future date on which the bill payment will be processed. This field appears if you select the **Pay Later** option in the **Pay** list.
Do you have any attachments?	Drag and drop or click icon to browse and attach a document against one bill payment record. Note: 1) One or multiple documents can be attached per bill payment.. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 5 MB.

To pay a bill:

1. Navigate to the **Bill Payments Overview** screen.
2. Under the **Pending** tab in the **Bills** widget, click **Pay Now** against the bill you wish to pay.

   Note:
   1) For **'Auto Pay**' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.
   2) To pay all or multiple presented bills, refer **Bulk Bill Payment** transaction.

3. In the **Billing Amount** field, enter the payable bill amount.

4. Under the **Payment Details** section,
    a. From the **Payment Mode** list, select an option of choice to identify the mode through which payment will be made. The values will be populated on the basis of selection.
        i. If you have selected the **Account** option, select the source CASA account through which you wish to pay the bill.
        ii. If you have selected the **Debit Card** option, select the debit card through which you wish to pay the bill.
        iii. If you have selected the **Credit Card** option,
            1. From the **Credit Card Number** list, select the credit card through which you wish to pay the bill.
            2. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
5. Click on the **Show Limits** link to view the transaction limits. The **Show Limits** overlay screen appears. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
6. In the **Pay** field, select the option to indicate when the bill payment will be processed.
    a. If you select the option **Pay Now**, the bill payment will be processed on the same day.
    OR
    If you select the option **Pay Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
7. In the **Do you have any attachments?** field, drag and drop or click icon to browse and attach a document against one bill payment record if you wish to attach a document against the bill record.

Note: Click icon against attached zip file to remove it..

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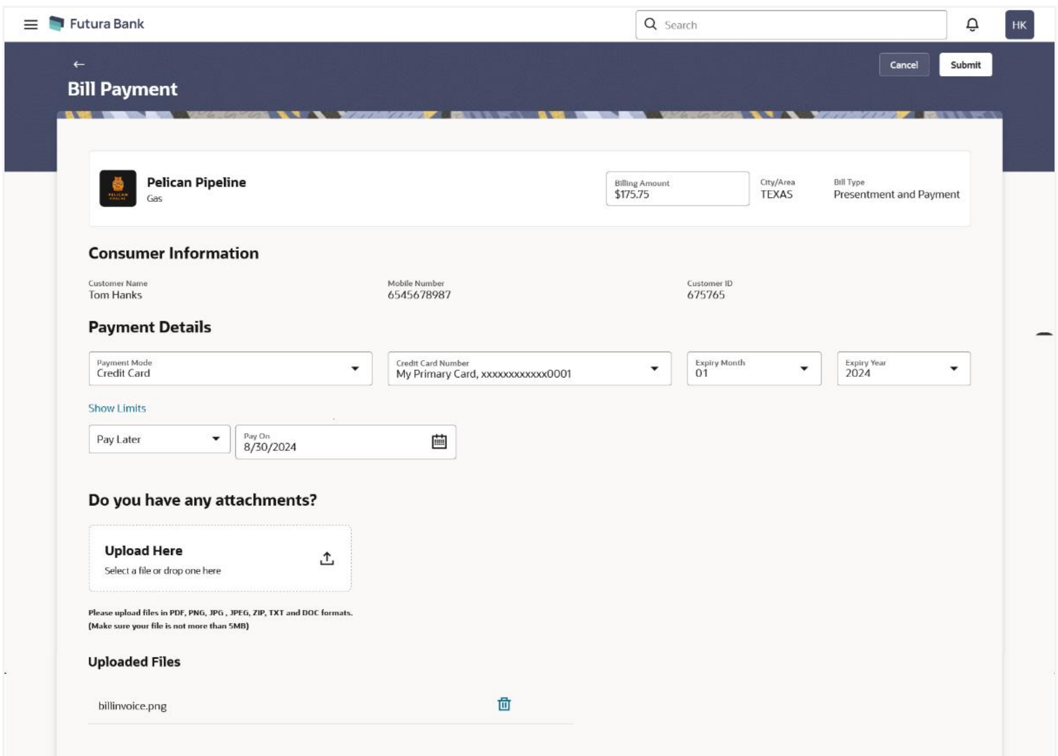
8. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
9. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
10. The success message for the bill payment request initiation for biller appears along with the reference number.
11. Click **Register Biller** to add this biller.
OR
Click **View Bill Payment History** to the past bill payment transactions.
OR
Click **Go to Dashboard** to go to the **Dashboard** screen.
OR
Click **Transaction Details** to view the details of the transaction.
OR
Click **View Bills** to view past bill payment history.

6.2.3 Bill Payment - Presentment and Payment Type

A Presentment and Payment type of biller has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or bills can be paid by the users without the invoice. In the system when the biller presents a bill he will appear in the presentment section of the Bills screen and when there is no bill presented he will appear in the Payment section of the screen. This way user can be the biller when there is a bill presented or even otherwise when there is no bill presented.

The user has can pay the bills immediately or can schedule the payment. The users can set up a recurring payment or auto payment. Both auto pay and recurring pay (scheduled payment) cannot be active at the same time.

Bill Payment - Payment and Presentment Type



Field Description

Field Name	Description
Biller Photo	Displays the biller's photo, if uploaded, against each biller name. If the biller's photo is not uploaded, the initials of the biller will be displayed in place of the photo.

Field Name	Description
Biller Name	Displays the biller details as following: • Biller Name • Biller Category • Biller Sub-Category (if maintained)
Biller Nickname	Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
Billing Amount	Displays the bill amount. This field is editable.
City/Area	Displays the City/Area of the biller.
Biller Type	Displays the biller type. The biller type can be: • Presentment and Payment: Biller is of Presentment and Payment type
Consumer Information	
Customer Name	The customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	The customer ID as maintained in biller records (entered by user while adding the biller).
Biller Specific Fields	Displays the fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc.
Payment Details	
Following fields appear for **Presentment and Presentment** and **Payment** type of billers.	
Payment Mode	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.

Field Name	Description
Pay From	Depending on the payment mode selected, the values in the drop-down will list either the user's Current and Savings accounts, Credit Cards or Debit Cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.
Account Number	Select the source Current and Savings account through which you wish to pay the bill. This field appears only if you have selected the option **Account** in the **Payment Mode** field.
Debit Card Number	Select the debit card number through which you wish to pay the bill. This field appears only if you have selected the option **Debit Card** in the **Payment Mode** field.
Credit Card Number	Select the credit card number through which you wish to pay the bill. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Expiry Date	Specify the month and year in which the credit card will expire. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Show Limits	Displays the transfer limit for the selected channels. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Pay Now**: Bill payment processed on same business day subject to processing window availability. • **Pay Later**: Bill payment to be processed on a user specified future date
Pay On	Future date on which the bill payment will be processed. This field appears if you select the **Pay Later** option in the **Pay** list.

Field Name	Description
Do you have any attachments?	Drag and drop or click icon to browse and attach a document against one bill payment record. Note: 1) One or multiple documents can be attached per bill payment. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 5 MB.

To pay a bill:

1. Navigate to the **Bill Payments Overview** screen.
2. Under the **Pending** tab in the **Bills** widget, click Pay Now against the bill you wish to pay.

Note:
1) For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.
2) To pay all or multiple presented bills, refer **Bulk Bill Payment** transaction.

1. In the **Billing Amount** field, enter the payable bill amount.
2. Under the **Payment Details** section,
    a. From the **Payment Mode** list, select an option of choice to identify the mode through which payment will be made. The values will be populated on the basis of selection.
        i. If you have selected the **Account** option, select the source CASA account through which you wish to pay the bill.
        ii. If you have selected the **Debit Card** option, select the debit card through which you wish to pay the bill.
        iii. If you have selected the **Credit Card** option,
            1. From the **Credit Card Number** list, select the credit card through which you wish to pay the bill.
            2. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
3. Click on the **Show Limits** link to view the transaction limits. The **Show Limits** overlay screen appears. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
4. In the **Pay** field, select the option to indicate when the bill payment will be processed.
    a. If you select the option **Pay Now**, the bill payment will be processed on the same day.
    OR
    If you select the option **Pay Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
5. In the **Do you have any attachments?** field, drag and drop or click icon to browse and attach a document against one bill payment record if you wish to attach a document against the bill record.

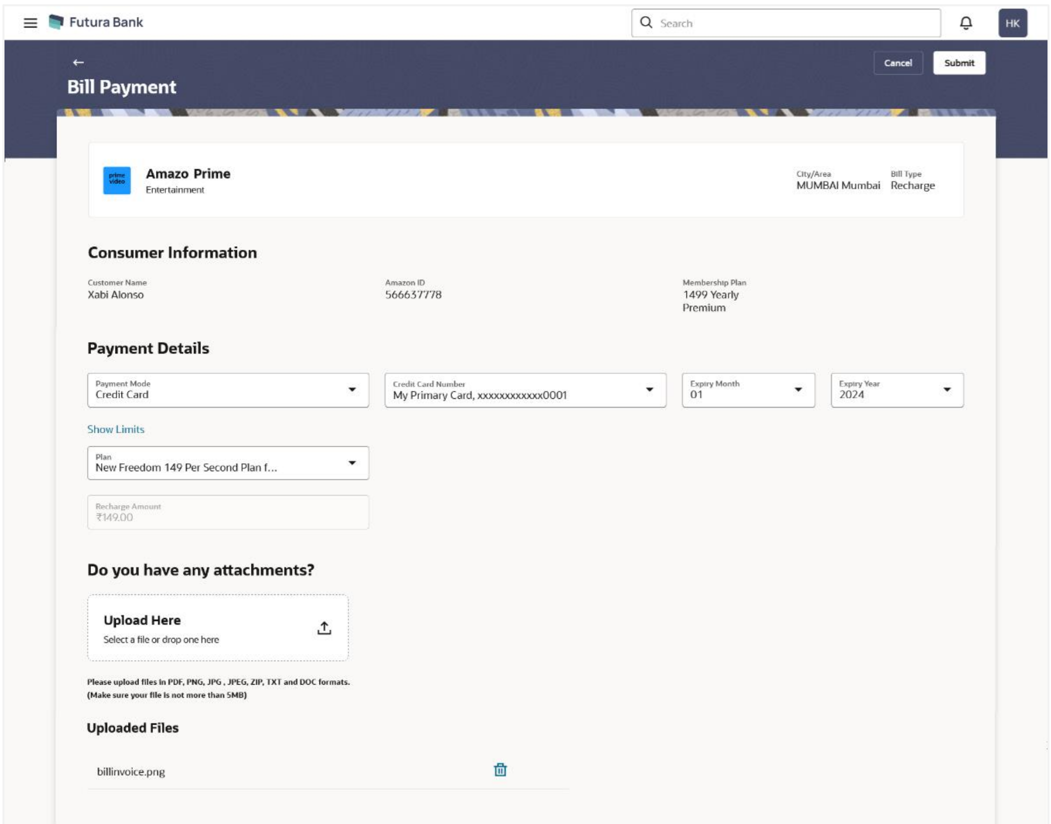
Note: Click icon against attached zip file to remove it..

6. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
8. The success message for the bill payment request initiation for biller appears along with the reference number.
9. Click **Register Biller** to add this biller.
   OR
   Click **View Bill Payment History** to the past bill payment transactions.
   OR
   Click **Go to Dashboard** to go to the **Dashboard** screen.
   OR
   Click **Transaction Details** to view the details of the transaction.
   OR
   Click **View Bills** to view past bill payment history.

6.2.4 Bill Payment - Recharge Type

Recharge type biller allows users to do “Recharge” their prepaid services like Mobile, DTH or Internet. The user can re-charge by selecting a “plan” offered by the biller or top –up/add money to an existing plan.

Bill Payment - Recharge Type



Field Description

Field Name	Description
Biller Photo	Displays the biller’s photo, if uploaded, against each biller name. If the biller’s photo is not uploaded, the initials of the biller will be displayed in place of the photo.
Biller Name	Displays the biller details as following: • Biller Name • Biller Category • Biller Sub-Category (if maintained)

Field Name	Description
Biller Nickname	Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
City/Area	Displays the City/Area of the biller.
Biller Type	Displays the biller type. The biller type can be: • Recharge: Biller is of Recharge type
Consumer Information	
Customer Name	The customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	The customer ID as maintained in biller records (entered by user while adding the biller).
Biller Specific Fields	Displays the fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc.
Payment Details	
Following fields appear for **Presentment and Presentment** and **Payment** type of billers.	
Payment Mode	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.
Pay From	Depending on the payment mode selected, the values in the drop-down will list either the user's Current and Savings accounts, Credit Cards or Debit Cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the **Payment Type** field.

Field Name	Description
Account Number	Select the source Current and Savings account through which you wish to pay the bill. This field appears only if you have selected the option **Account** in the **Payment Mode** field.
Debit Card Number	Select the debit card number through which you wish to pay the bill. This field appears only if you have selected the option **Debit Card** in the **Payment Mode** field.
Credit Card Number	Select the credit card number through which you wish to pay the bill. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Expiry Date	Specify the month and year in which the credit card will expire in the month and year fields. This field appears only if you have selected the option **Credit Card** in the **Payment Mode** field.
Show Limits	Displays the transfer limit for the selected channels. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Pay Now**: Bill payment processed on same business day subject to processing window availability. • **Pay Later**: Bill payment to be processed on a user specified future date
Pay On	Future date on which the bill payment will be processed. This field appears if you select the **Pay Later** option in the **Pay** list.

Field Name	Description
Do you have any attachments?	Drag and drop or click icon to browse and attach a document against one bill payment record. Note: 1) One or multiple documents can be attached per bill payment. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 5 MB.

To pay a bill:

1. Navigate to the **Bill Payments Overview** screen.
2. Under the **Pending** tab in the **Bills** widget, click **Pay Now** against the recharge type of the bill you wish to pay.

   Note:
   1) For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.
   2) To pay all or multiple presented bills, refer **Bulk Bill Payment** transaction.

3. Under the **Payment Details** section,
   a. From the **Payment Mode** list, select an option of choice to identify the mode through which payment will be made. The values will be populated on the basis of selection.
      i. If you have selected the **Account** option, select the source CASA account through which you wish to pay the bill.
      ii. If you have selected the **Debit Card** option, select the debit card through which you wish to pay the bill.
      iii. If you have selected the **Credit Card** option,
         1. From the **Credit Card Number** list, select the credit card through which you wish to pay the bill.
         2. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
4. Click on the **Show Limits** link to view the transaction limits. The **Show Limits** overlay screen appears. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
5. In the **Pay** field, select the option to indicate when the bill payment will be processed.
   a. If you select the option **Pay Now**, the bill payment will be processed on the same day.
      OR
      If you select the option **Pay Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
6. From the **Plan** list, select the plan to be recharge.
   The **Recharge Amount** field is populated depending on the selected plan.
   OR
   In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.

7. In the **Do you have any attachments?** field, drag and drop or click icon to browse and attach a document against one bill payment record if you wish to attach a document against the bill record.

   Note: Click icon to remove the attached zip file.

8. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
9. The **Bill Payment - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
10. The success message for the bill payment request initiation for biller appears along with the reference number.
11. Click **Register Biller** to add this biller.
    OR
    Click **View Bill Payment History** to the past bill payment transactions.
    OR
    Click **Go to Dashboard** to go to the **Dashboard** screen.
    OR
    Click **Transaction Details** to view the details of the transaction.
    OR
    Click **View Bills** to view past bill payment history.

7. Bulk Bill Payment

The Bulk Bill Payment feature allows users to pay pending and overdue multiple utility bills online in a single transaction. Billers can fall under various categories such as 'Presentment,' 'Payment,' 'Presentment and Payment,' or 'Recharge.' Users can make payments from their Current and Savings Accounts, Credit Cards, or Debit Cards. The available payment methods for each biller are determined by the bank administrator as part of the biller maintenance process. Users have the flexibility to select specific bills or pay all presented bills simultaneously and initiate the payment at once.

Click **Pay Selected Bills** to initiate multiple bill payments of all the selected presented bills at once. If you select multiple or all presented bills, the system displays the summary of all the selected bills along with an option to specify payment details.

Note: For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Bill Payment

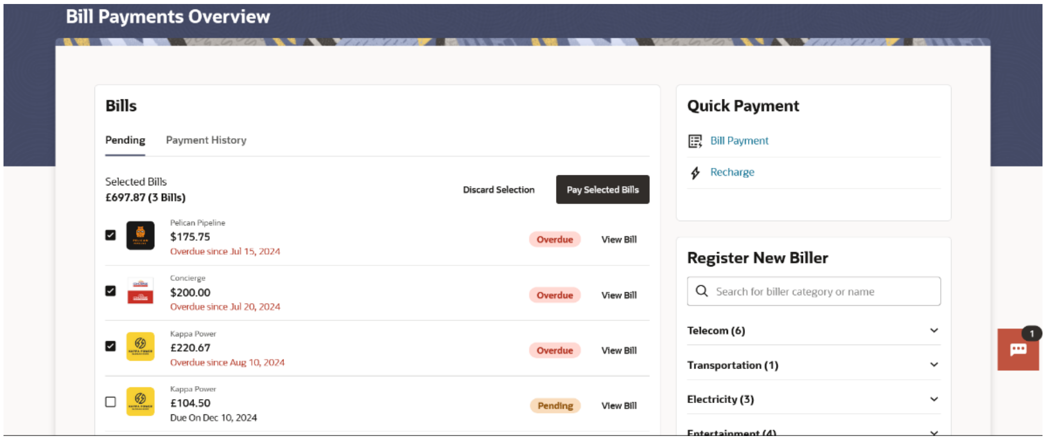
How to reach here:

Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Bills widget
OR
Search bar > Bill Payments- Bill Payments > Bills widget

To do bill payment to multiple billers:

1. Navigate to the **Bill Payment Overview** screen.

Bill Payment Overview



For more information refer **Field Description: Bill Payments Overview - Bills** widget screen.

2. Under the **Pending** tab in the **Bills** widget:

   a. If you wish to pay all or multiple presented bills,

      i. Click on the **Pay All Bills** to initiate bill payment for all pending & overdue bills at once. The system displays the count and total amount due for the selected bills along with an option to specify payment details at the top and redirects to the **Bulk Bill Payment** screen appears.

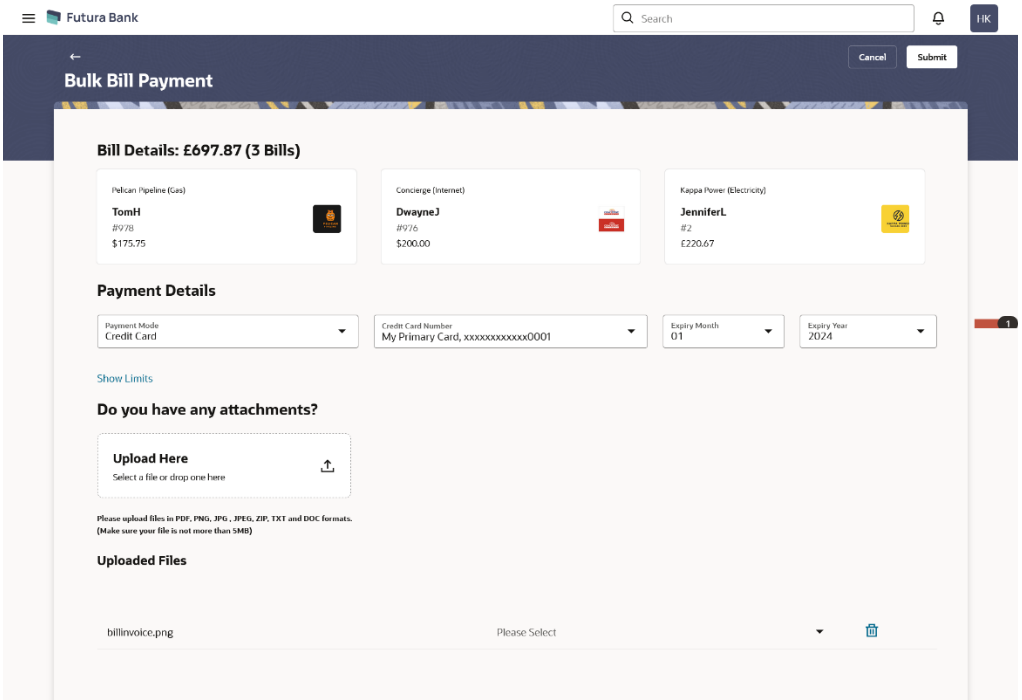
      Note: For 'Auto Pay' billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

      OR
      Click on the **V** icon, and then select **Pay Overdue Bills** to choose and pay only the overdue bills.

      Note: The system allows the user to deselect the checkbox(es) for the bills they do not wish to pay.
      OR
      Click **Discard Selection** to de-select the selected bills.

      1. Click **Pay Selected Bills** to initiate multiple payments of all the selected presented bills at once. The system displays the count and total of the selected bills at the top and redirects to the **Bulk Bill Payment** screen appears.

Bulk Bill Payment



Field Description

Field Name	Description
Bill Details & Count of Bills	Displays the total amount to be paid by the user, along with the total count of bills.
Bill Cards	Displays the all the selected bills in card format. Each card, the following information related to the bill is displayed: • Biller Name (Category Name) • Biller Nickname • Reference Number • Bill Due Amount • Biller Logo/Avatar • View Details Link Note: Click on the card, the system displays the bill details in the overlay screen.
Payment Details	Following fields appear for **Presentment and Presentment** and **Payment** type of billers.

Field Name	Description
Payment Mode	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. Note: Depending on the payment method selected, the values in the drop-down will list either the user's Current and Savings accounts, Credit Cards or Debit Cards.
Show Limits	Displays the transfer limit for the selected channels. For more information, refer the **Show Limits** section under the **Register Biller** transaction.
Account Number	Select the source CASA account through which you wish to pay the bill. This field appears only if you have selected the option **Account** in the **Payment Type** field.
Debit Card Number	Select the debit card number through which you wish to pay the bill. This field appears only if you have selected the option **Debit Card** in the **Payment Type** field.
Credit Card Number	Select the credit card number through which you wish to pay the bill. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Expiry Date	Specify the month and year in which the credit card will expire. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Do you have any attachments?	Drag and drop or click icon to browse and attach a document against one bill payment record. Note: 1) One or multiple documents can be attached per bill payment. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 10 MB.

3. Under the **Payment Details** section,

a. From the **Payment Mode** list, select an option of choice to identify the mode through which payment will be made. The values will be populated on the basis of selection.

   i. If you have selected the **Account** option, select the source CASA account through which you wish to pay the bill.

   ii. If you have selected the **Debit Card** option, select the debit card through which you wish to pay the bill.

   iii. If you have selected the **Credit Card** option,

      1. From the **Credit Card Number** list, select the credit card through which you wish to pay the bill.

      2. From the **Expiry Date** lists (month and year), select the Card Expiry Date.

4. Click on the **Show Limits** link to view the transaction limits. The **Show Limits** overlay screen appears. For more information, refer the **Show Limits** section under the **Register Biller** transaction.

5. In the **Do you have any attachments?** field, drag and drop or click icon to browse and attach a document against one bill payment record if you wish to attach a document against the bill record.

Note: Click icon against attached zip file to remove it.

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

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

8. The success message for the bill payment request initiation for multiple billers appears along with the reference number.

9. Click **Pay Another Bill** to do new bill payment.
   OR
   Click **View Biller** to view the registered billers.
   OR
   Click **Go to Dashboard** to go to the **Overview** screen.
   OR
   Click **Transaction Details** to view the details of the transaction.
   OR
   Click **View Bills** to view past bill payment history.

8. Biller Overview

Users can view details of registered billers on this screen. Additionally, the Payment History section allows users to review and track all payment transactions made within a given period. Users can view past bill payment transactions for both registered and unregistered billers, with the option to view detailed bill information..

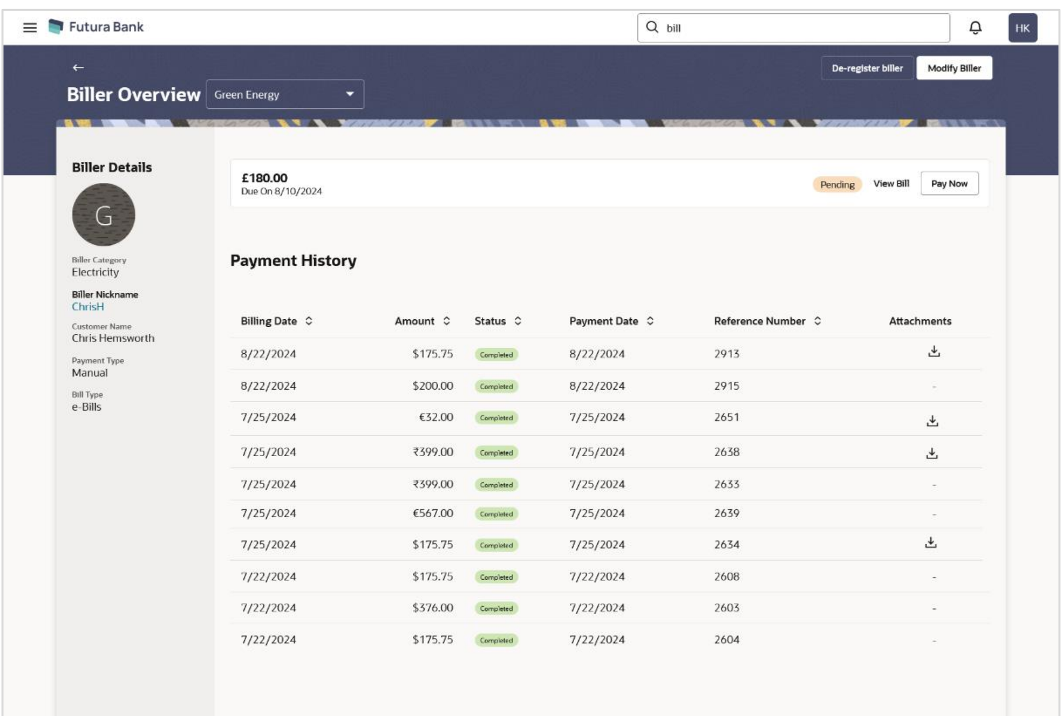
Prerequisites:

- Transaction access is provided to the retail user
- Billers are maintained in host system
- Admin Biller Maintenance is done

How to reach here:

Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Billers widget > Click on the specific biller
OR
Search bar > Bill Payments- Biller Overview
OR
Search bar > Bill Payments- Billers > Click on the specific biller

Biller Overview



Field Description

Field Name	Description
Biller Name	The name of the biller as maintained in the administrator biller maintenance is displayed.
Bill Amount Due	The bill amount to be paid by the user.
Bill Due Date	The due date of the bill.
Status	Status of the payment transaction.
Payment History	
Billing Date	The date when the bill was generated.
Amount	The bill amount paid by the user.
Status	Status of the payment transaction.
Payment Date	The date on which the bill was paid.
Reference Number	Host reference number generated at the time of the payment transaction.
Attachments	If any document was attached at the time of bill payment, the same will be available as a link under this column against the specific bill payment record.
Biller Details	
Biller Name	The name of biller along with the biller logo.
Category & Sub-Category	The category & sub-category of the registered biller.
Biller Nickname	Nickname of the biller. Click on the link to edit the biller nickname.
Biller Specific Fields	The fields dependent on the biller type, as defined at the time of biller creation will be listed here. E.g. in case of Recharge biller type, the fields Mobile Number, Customer ID, Customer Name, etc. will be listed.
Payment Details	

Field Name	Description
The following fields appear only in case of **Presentment** and **Presentment & Payment** type of billers. For **Presentment** and **Presentment & Payment** type of billers user can setup either a **Scheduled Pay** or **Auto Pay**. Both cannot be set up at the same time.	
Payment Type	The payment type as defined by the user i.e. manual, auto pay or scheduled pay.
The following fields will be displayed only in case of Payment Types - **Auto Pay** or **Scheduled Pay**.	
Payment Mode	The payment methods accepted by the biller. The value can be any of the following: • Account • Credit Card • Debit Card
Pay From	Depending on payment method selection, the current account, savings account/debit cards/ credit card as selected by the customer at the time of biller creation, will be displayed in masked format.
Payment Instruction	Indicates whether the entire bill amount is to be paid or a limit has been defined for payment of bill. This field is applicable only in case of **Payment Type** – **Auto Pay**. The value can be any one of the following: • Bill Amount • Limit Amount
Limit Amount	The limit amount as defined by the user in case option **Limit Amount** was selected under field **Pay**, while creating the biller. This field is applicable only in case of **Payment Type** – **Auto Pay** and if the option **Limit Amount** was selected under the **Pay** field.
Occurrence	Identifies whether scheduled payments towards the biller are to be made at one instance only or on a recurring basis. This field is displayed only in case of **Payment Type** – **Scheduled Pay**. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.

Field Name	Description
Scheduled Date	The date on which the bill payment is to be processed. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **One Time** was selected under the **Occurrence** field.
Frequency	The frequency for future bill payments. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field. The value can be any one of the following: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly
Start Date	The date on which the recurring payments towards the biller comes into effect, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.
End Date	The date on which the recurring payments towards the biller will end, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.

You can perform following bill related transactions:

- Click **De-register Biller** to delete the biller. The **De-register Biller** confirmation popup appears.
  a. Click **De-Register** to delete the biller.
     OR
     Click **Cancel** to cancel the transaction.
- Click on the **Biller Nickname** link to modify the biller nickname. The **Edit Biller Nickname** popup appears.
  a. In the **Biller Nickname** field, enter the new biller nickname.
  b. Click **Save** to save the new nickname.
- Click **Modify Biller** to edit biller details. The **Edit Biller** screen appears.
- Click **View Bill** to view the bill details. The **View Bill** overlay screen appears.

- Click **Pay Now** to pay the bill. The **Bill Payment** screen appears.

9. Edit Biller

The Edit Biller functionality allows the users to modify the details of the registered billers. Users can access other bill payment related transactions from the kebab menu. The following details of the registered billers can be modified:

- Biller Nickname
- Payment Type (applicable in the case of Presentment and Presentment & Payment biller types only) and the subsequent options available for payment type.

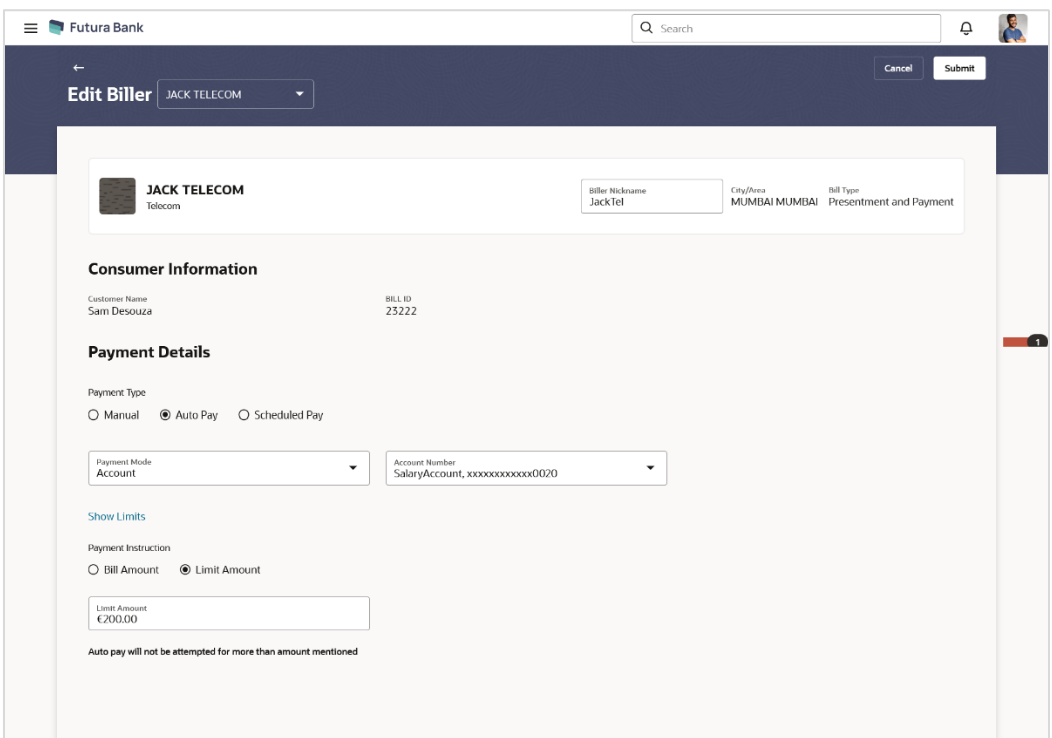
Prerequisites:

- Transaction access is provided to the retail user
- Billers are maintained in host system
- Admin Biller Maintenance is done

How to reach here:

Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Billers widget > Click on the specific biller > Click on  *icon*
OR
Search bar > Bill Payments- Billers > Click on the specific biller > Click on  *icon*

Edit Biller



Field Description

Field Name	Description
Biller Name	The name of biller along with the biller logo.
Category	The category of the registered biller.
Sub Category	The sub category of the registered biller.
Biller Nickname	Nickname of the biller. This field is editable.
City/Area	Displays the City/Area of the biller.
Biller Type	The type of biller i.e. if it was a payment, presentment, presentment and payment or recharge type of biller.
Consumer Information	
This section is non-editable.	
Biller Specific Fields	The fields dependent on the biller type, as defined at the time of biller creation will be listed here. E.g. in case of Recharge biller type, the fields Mobile Number, Customer ID, Customer Name, etc. will be listed.
Payment Details	
This section is editable.	
The following fields appear only in case of **Presentment** and **Presentment & Payment** type of billers. For **Presentment** and **Presentment & Payment** type of billers user can setup either a **Scheduled Pay** or **Auto Pay**. Both cannot be set up at the same time.	
Payment Type	The payment type as defined by the user i.e. manual, auto pay or scheduled pay. This field is editable.
The following fields will be displayed only in case of Payment Types - **Auto Pay** or **Scheduled Pay**. This field is editable.	
Payment Mode	The payment methods accepted by the biller. The value can be any of the following: • Account • Credit Card • Debit Card This field is editable.

Field Name	Description
Pay From	Depending on payment method selection, the current account, savings account/debit cards/ credit card as selected by the customer at the time of biller creation, will be displayed in masked format.
Expiry Date	Specify the month and year in which the credit card will expire. This field appears only if you have selected the option **Credit Card** in the **Payment Method** field.
Payment Instruction	Indicates whether the entire bill amount is to be paid or a limit has been defined for payment of bill. This field is applicable only in case of **Payment Type** – **Auto Pay**. The value can be any one of the following: • Bill Amount • Limit Amount This field is editable.
Limit Amount	The limit amount as defined by the user in case option **Limit Amount** was selected under field **Pay**, while creating the biller. This field is applicable only in case of **Payment Type** – **Auto Pay** and if the option **Limit Amount** was selected under the **Pay** field.
Occurrence	Identifies whether scheduled payments towards the biller are to be made at one instance only or on a recurring basis. This field is displayed only in case of **Payment Type** – **Scheduled Pay**. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	The date on which the bill payment is to be processed. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **One Time** was selected under the **Occurrence** field.

Field Name	Description
Frequency	The frequency for future bill payments. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field. The value can be any one of the following: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Semi-Annually • Yearly
Start Date	The date on which the recurring payments towards the biller comes into effect, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.
End Date	The date on which the recurring payments towards the biller will end, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.

To edit a biller:

1. Update the biller
2. Click **Submit** to edit the biller.
   OR
   Click **Cancel** to cancel the transaction.
3. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous page.
4. The success message appears along with the updated biller details.

5. Click **Pay Bills** to make a payment towards the biller.
   OR
   Click **View Billers** to view the list of billers.
   OR
   Click **Go to Dashboard** to go to the **Overview** screen.
   OR
   Click **View Bills** to view past bill payment history.
   OR
   Click **Transaction Details** to view the details of the transaction.

10. Delete Biller

Using this option, you can delete a registered biller. If a bill has auto pay set up then you will not be allowed to delete the biller. In order to delete a bill for which auto payment has been set up, you will be required to first delete the auto pay setup.

Note: Deleting or de-registering a biller will remove both the biller details and the associated payment history.

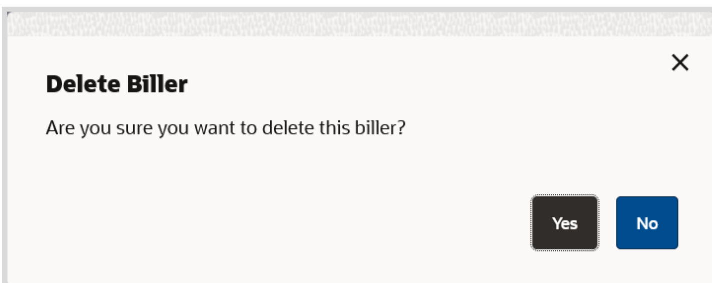
How to reach here:

Search bar > Bill Payments- Biller Overview > Click on the De-register Biller
OR
Search bar > Bill Payments- Billers

To delete a biller:

1. Navigate to the **Billers** screen.
2. Click on the icon of specific biller card which you wish to delete. The **Delete Biller** pop up window appears with a message prompting the user to confirm the deletion.

Delete Biller



3. Click **Yes** to proceed with the deletion request.
   OR
   Click **No** to cancel the deletion process.
4. The success message of biller deletion request initiation appears along with the reference number.
5. Click **Pay Bills** to make a payment towards the biller.
   OR
   Click **Add Another Biller** to add more billers.
   OR
   Click **Go to Dashboard** to go to the **Overview** screen.

11. Quick Payment

The user either can pay the bills immediately /same business date or can schedule it to a later date. The user also has options to set up a recurring pre-paid recharge to the biller, stop the ongoing recurring pay (scheduled pay) and modify an existing active recurring payment (scheduled payment).

The user can select the source of funds as allowed by the biller (maintained by bank administrator) like current and savings bank account, credit card or debit card, enter the payment amount, select the recharge plan. The user is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. It also allow user to register the biller from that payment to biller library.

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Quick Bill payment
- Quick Recharge

How to reach here:

Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Quick Payment
OR
Search bar > Bill Payments- Quick Payment

11.1 Quick Bill Payment

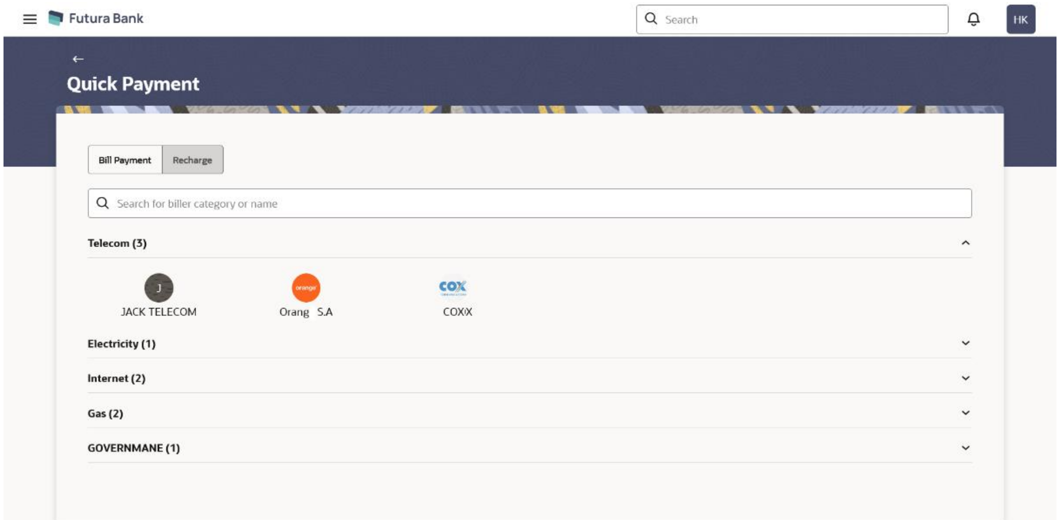
The Quick Bill payment feature enables the users to pay their utility bills online without registration. Through this feature, users are able to pay their bills quickly, securely and at their own convenience.

The user can initiate bill payment transactions to 'Payment' and 'Presentment and Payment' type of billers who allow Quick payment.

To pay a bill:

1. Navigate to the **Quick Payments** screen.
2. Select the **Bill Payment** tab. The system displays the 'Payment' and 'Presentment and Payment' type of billers.
   OR
   Enter the Biller Category/Name, the system displays the existing billers based on the details entered.
3. Click on the **V** icon against the category to which the biller type for the bill payment is to be done. The system displays the **Billers** list.

Quick Bill Payment



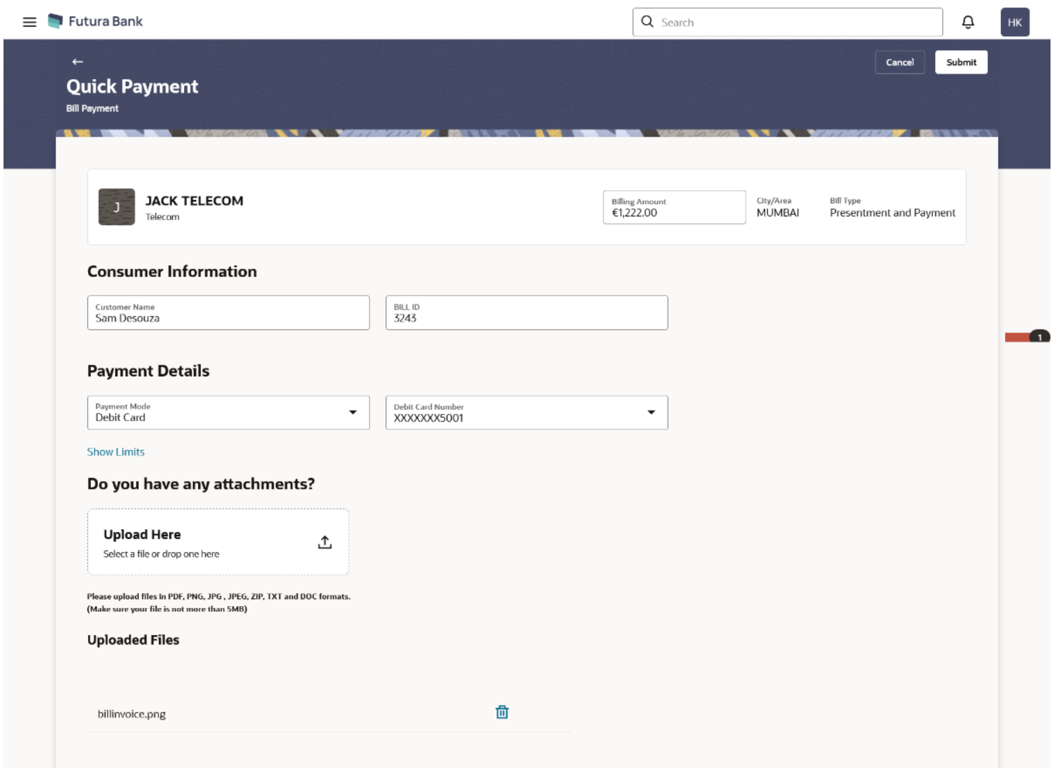
Field Description

Field Name	Description
Search	This field enables the user to search for a specific existing biller by entering the biller name, nick name, category etc.
Category	Displays the categories as maintained in the administrator biller maintenance screen. On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed. The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.
Biller	Select the biller as maintained in administrator biller maintenance Each biller will consist of the following details:- • Biller Name • Biller Category • Biller Sub-Category (if maintained)

ORACLE

4. Click on the biller name/category icon to which the biller type for the bill payment is to be done. The **Quick Payment- Bill Payment** screen appears with the details.

Quick Payment- Bill Payment



Field Description

Field Name	Description
Biller Photo	Displays the biller's photo, if uploaded, against each biller name. If the biller's photo is not uploaded, the initials of the biller will be displayed in place of the photo.
Biller Name	Displays the biller details as following: • Biller Name • Biller Category • Biller Sub-Category (if maintained)
Biller Nickname	Displays the nickname for the selected biller.
Billing Amount	Specify the bill amount that is to be paid by the user.
City/Area	Displays the City/Area of the biller.

Field Name	Description
Biller Type	On selecting the biller name, the bill type is displayed. The bill type can be: • Presentment: Bill is of Presentment type • Payment: Bill is of Payment type • Presentment and Payment: Bill is of Presentment and Payment type
Consumer Information	
Customer Name	Specify the name of the customer whose bill payment is to be made.
Bill ID	Specify the bill ID of the customer for whom the bill payment is to be done.
Biller Specific Fields	The fields will be dependent on the biller type selected. Enter information as required.
Payment Details	
Following fields appear for **Presentment and Presentment** and **Payment** type of billers.	
Payment Mode	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. Note: Depending on the payment method selected, the values in the drop-down will list either the user's Current and Savings accounts, Credit Cards or Debit Cards.
Show Limits	Displays the transfer limit for the selected channels.
Account Number	Select the source CASA account through which you wish to pay the bill. This field appears only if you have selected the option **Account** in the **Payment Type** field.
Debit Card Number	Select the debit card number through which you wish to pay the bill. This field appears only if you have selected the option **Debit Card** in the **Payment Type** field.

Field Name	Description
Credit Card Number	Select the credit card number through which you wish to pay the bill. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Expiry Date	Specify the month and year in which the credit card will expire. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Do you have any attachments?	Drag and drop or click icon to browse and attach a document against one bill payment record. Note: 1) One or multiple documents can be attached per bill payment. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 5 MB.

5. In the **Billing Amount** field, enter the payable bill amount.
6. Under the **Consumer Information** section, enter the following details:
   a. In the **Customer Name** field, enter the customer's name which to be created under the selected biller.
   b. In the **Bill ID** field, enter the bill ID of the customer.
7. In the biller specific fields, enter information as required.
   a. Under the **Payment Details** section,
      i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The values will be populated on the basis of selection.
         1. If you have selected the **Account** option, select the source Current and Savings account through which you wish to pay the bill.
         2. If you have selected the **Debit Card** option, select the debit card through which you wish to pay the bill.
         3. If you have selected the **Credit Card** option,
            i. From the **Credit Card Number** list, select the credit card through which you wish to pay the bill.
            ii. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
   a. Click on the **Show Limits** link to view the transaction limits. The **Show Limits** overlay screen appears. For more information, refer the **Show Limits** section under the **Register Biller** transaction.

8. In the **Do you have any attachments?** field, drag and drop or click icon to browse and attach a document against one bill payment record if you wish to attach a document against the bill record.

Note: Click icon to remove the attached zip file from the bill payment record.

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9. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Quick Bill Pay - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate to the previous screen.
11. The success message of the bill payment request initiation appears along with the reference number.
12. Click **Register Biller** to register this biller.
    OR
    Click **View Bill Payment History** to view past bill payments.
    OR
    Click **Go to Dashboard** to go to the **Overview** screen.
    OR
    Click **Transaction Details** to view the details of the transaction.
    OR
    Click **View Bills** to view past bill payment history.

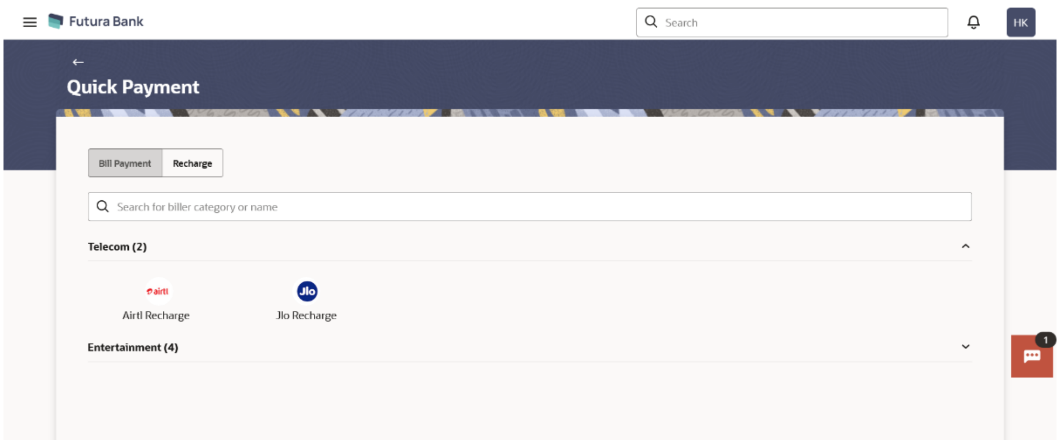
11.2 Quick Recharge

The Quick recharge feature enables the users to initiate bill payments without registering the billers to the 'Recharge' type billers.

To pay a bill:

1. Navigate to **Quick Payments** screen.
2. Select the **Recharge** tab. The system displays the billers registered under Recharge type.
   OR
   Enter the Biller Category/Name, the system displays the existing billers based on the details entered.
3. Click on the **V** icon against the category to which the biller type for the recharge is to be done. The system displays the **Billers** list.

Quick Recharge

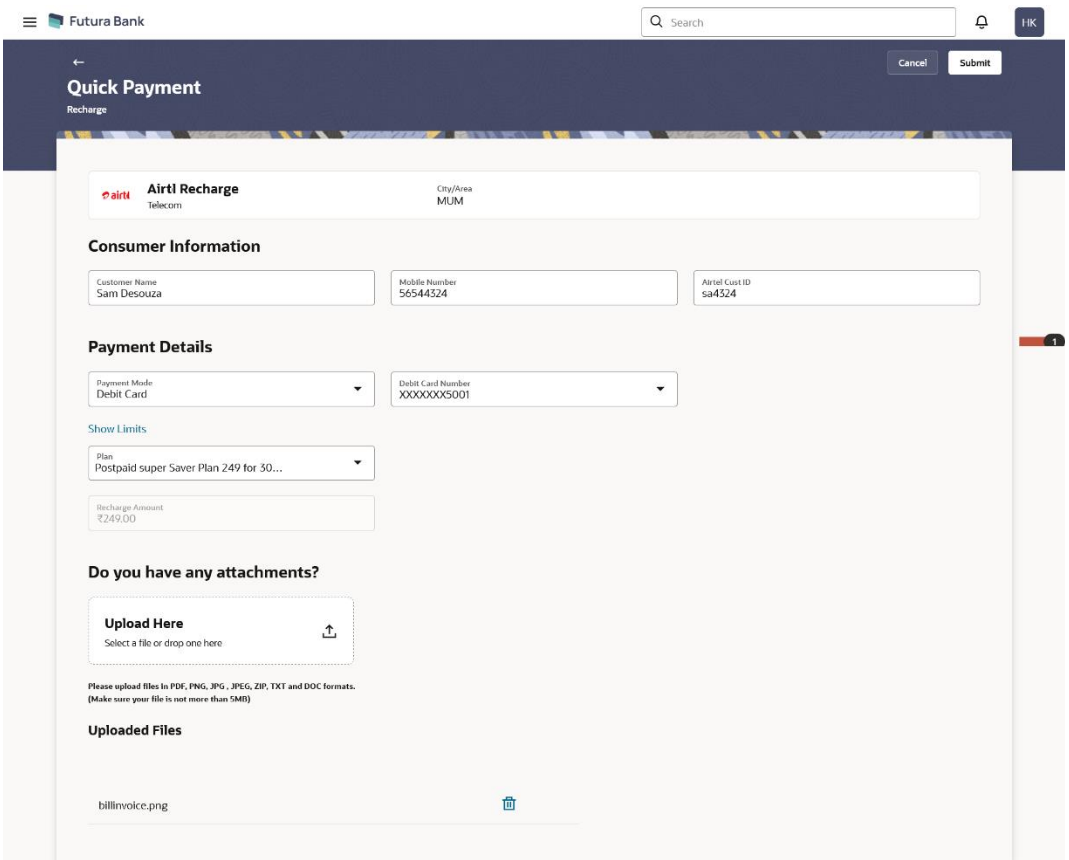


Field Description

Field Name	Description
Search	This field enables the user to search for a specific existing biller by entering the biller name, nick name, category etc.
Category	Displays the categories as maintained in the administrator biller maintenance screen. On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed. The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.
Biller	Select the biller as maintained in administrator biller maintenance Each biller will consist of the following details:- • Biller Name • Biller Category • Biller Sub-Category (if maintained)

4. Click on the biller name/category icon to which the biller type for the recharge is to be done. The **Quick Payment- Recharge** screen appears with the details.

Quick Payment- Recharge



Field Description

Field Name	Description
Biller Photo	Displays the biller’s photo, if uploaded, against each biller name. If the biller’s photo is not uploaded, the initials of the biller will be displayed in place of the photo.
Biller Name	Displays the biller details as following: • Biller Name • Biller Category • Biller Sub-Category (if maintained)
Biller Nickname	Displays the nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
City/Area	Displays the City/Area of the biller.
Consumer Information	
Customer Name	Specify the name of the customer whose recharge is to be made.

Field Name	Description
Biller Specific Fields	The fields will be dependent on the biller type selected. Enter information as required.
Payment Details	
Following fields appear for **Presentment and Presentment** and **Payment** type of billers.	
Payment Mode	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • Account: The user can pay bills using their current and savings bank account • Credit Card: The user can pay bills using their credit cards; user has to select the month and year of expiry. • Debit Card: The user can pay bills using their debit cards. Note: Depending on the payment method selected, the values in the drop-down will list either the user's Current and Savins accounts, Credit Cards or Debit Cards.
Account Number	Select the source Current and Savings account through which you wish to recharge the plan. This field appears only if you have selected the option **Account** in the **Payment Type** field.
Debit Card Number	Select the debit card number through which you wish to recharge the plan. This field appears only if you have selected the option **Debit Card** in the **Payment Type** field.
Credit Card Number	Select the credit card through which you wish to pay the bill. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Expiry Date	Specify the month and year in which the credit card will expire. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Show Limits	Displays the transfer limit for the selected channels.
Select Plan	The option to select a recharge plan.

Field Name	Description
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the **Select Plan** list. If the user had not selected any plan, he has to enter the amount.
Do you have any attachments?	Drag and drop or click icon to browse and attach a document against one bill payment record. Note: 1) One or multiple documents can be attached per bill payment. 2) By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. 3) The maximum allowed file size will be 5 MB.

1. From the **Biller Name** list, select the registered biller name.
2. In the biller specific fields, enter information as required.
3. From the **Payment Method** list, select the desired payment method to pay the bills.
4. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
5. From the **Expiry Date** lists (month and year), select the Card Expiry Date if credit card selected.
6. From the **Select Plan** list, select the plan suitable to you.
   The **Recharge Amount** field is populated depending on the selected plan.
   OR
   In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
   OR
   Click the **View Limits** link to check the transfer limit. Refer the limits section as documented under the **Pay Bill – Presented Type** section.
7. In the **Pay** field, select the option to indicate when the bill payment will be processed.
8. If you select the option **Pay Now**, the bill payment will be processed on the same day.
   OR
   If you select the option **Pay Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
9. In the **Do you want to add an attachment** field, select the option if you wish to attach a document against the bill record.

   a. If you select **Yes** option Drag and drop or click icon to browse and attach zip file against one bill payment record.

Note: Click icon to remove the attached zip file from the bill payment record.

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

11. The **Quick Recharge - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click **Cancel** to cancel the transaction.
12. The success message of the recharge request initiation appears along with the reference number.
13. Click **Register Biller** to register this biller.
    OR
    Click **View Bill Payment History** to view past bill payments.
    OR
    Click **Go to Dashboard** to go to the **Overview** screen.
    OR
    Click **Transaction Details** to view the details of the transaction.
    OR
    Click **View Bills** to view past bill payment history.

12. Bill Payment History

Payment history allows the users to review and keep track to all the payment transactions done in a given period. The user can search and view the past bill payment transactions done for both registered and un-registered billers. A user can search transactions based on category and biller nickname.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

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

- Rearrange columns
- Remove specific columns.

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

The user can view the following details of past bill payment transactions in the 'Payment History' screen.

- Date of bill payment
- Name of the biller (nick name for registered billers and official name for unregistered billers)
- Category of the biller
- Bill Amount
- Reference number of the payment transaction
- Status of the bill payment transaction
- Attached Documents

Prerequisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Payment History

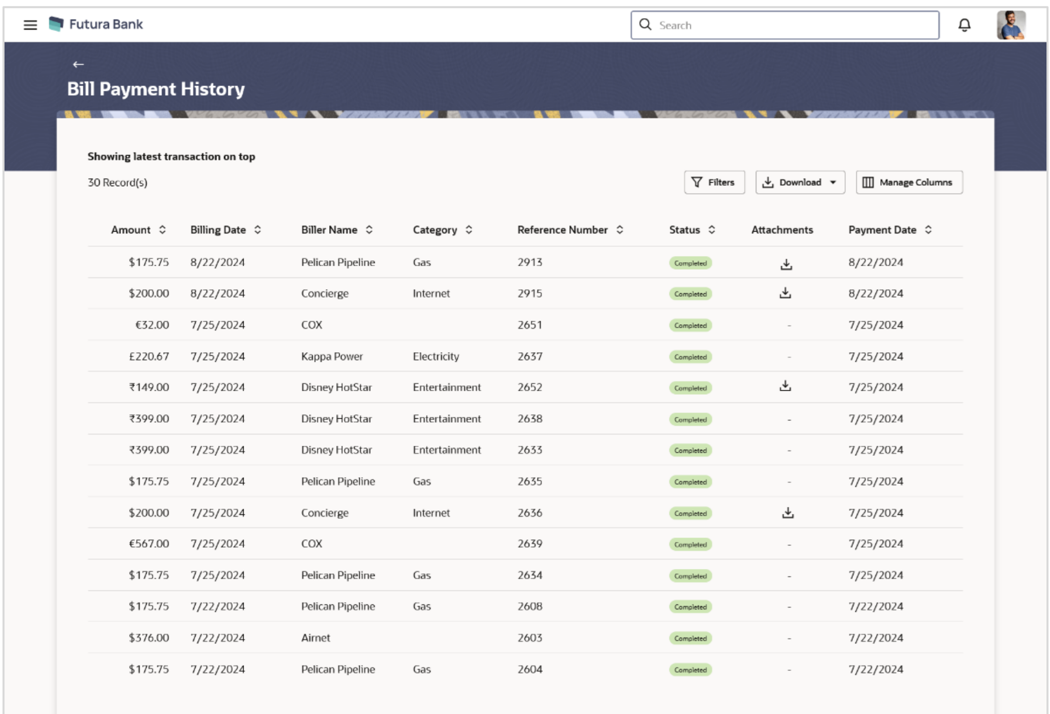
How to reach here:

Dashboard > Bills widget > Payment History tab > Click on the View All link
OR
Dashboard > Toggle Menu > Menu > Transfers & Bill Payments > Bill Payments > Bill Payment History quick link from confirmation screen
OR
Search bar > Bill Payments- Bill Payment History

To view the bill payment records:

1. Navigate to the **Bill Payment History** screen. The system displays a summary of all the bill payment history.

Bill Payment History



Field Description

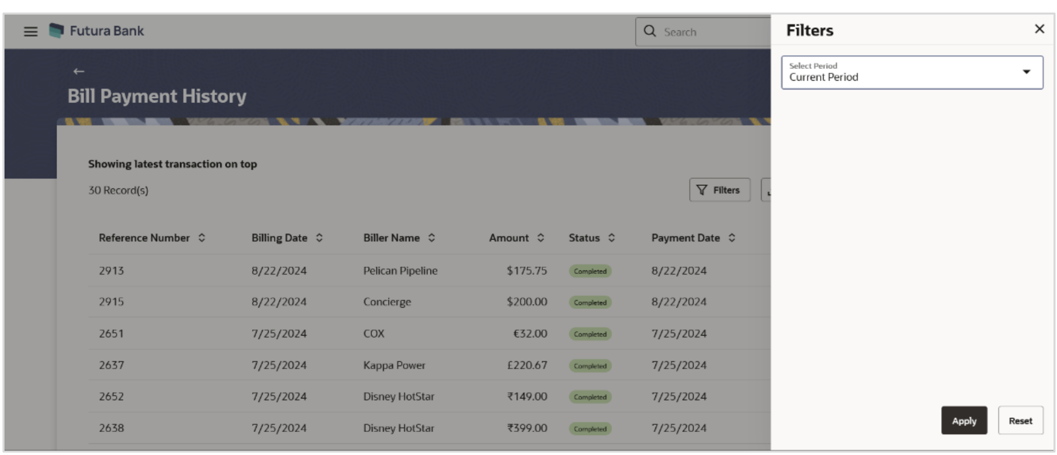
Field Name	Description
Count of bill payment	Displays the total number of past bill payment transactions done.
Reference Number	Host reference number generated at the time of the payment transaction.
Billing Date	The date on which the bill was generated.

Field Name	Description
Biller Name	The nickname of the biller is displayed if the biller is a registered biller. If the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
Amount	The bill amount paid by the user.
Status	Status of the payment transaction.
Payment Date	The date on which the bill was paid.
Category	The category of the biller as maintained in the administrator biller maintenance.
Attachment	If any document was attached at the time of bill payment, the same will be available as a link under this column against the specific bill payment record.

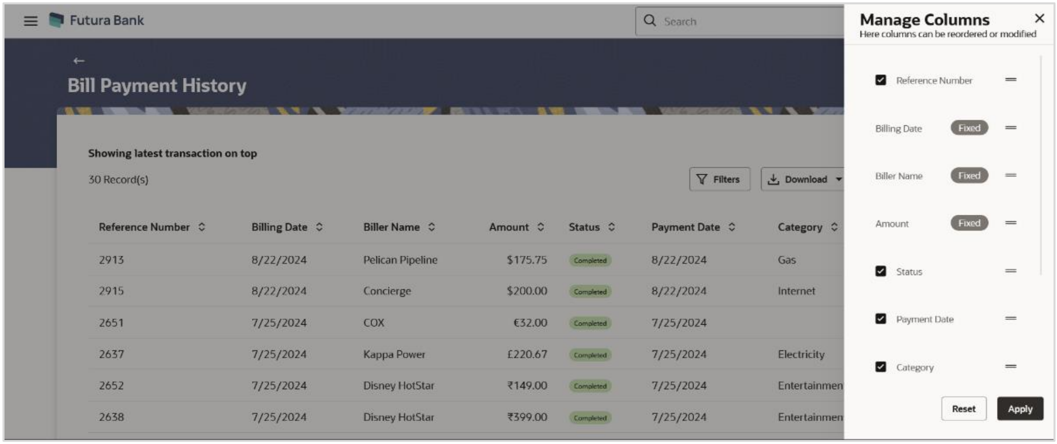
2. Click on the file under **Attachment** column to view the attached document of the bill payment.
   OR
   Click Filter to change filter criteria. The **Filter** overlay screen appears.
   1. Enter the filter criteria.
   2. Click **Apply** to search the records. Transaction records appears based on the updated criteria.

   OR
   Click on the Download to download the records in CSV & PDF format.
   OR
   Click on the Manage Columns to setup a column preferences by rearranging or removing columns.

Bill Payment History – Filter Criteria



Bill Payment History – Manage Columns



Field Description

Field Name	Description
Filter Criteria	
Select Period	Period for which payment history search is to be executed. The options are: • Current Period • Previous Month • Previous Quarter • Date Range
Date From - Date To	The date range to view the bill payments made during a specific period. This field appears if you have selected the **Date Range** option from the **Select Period** list.

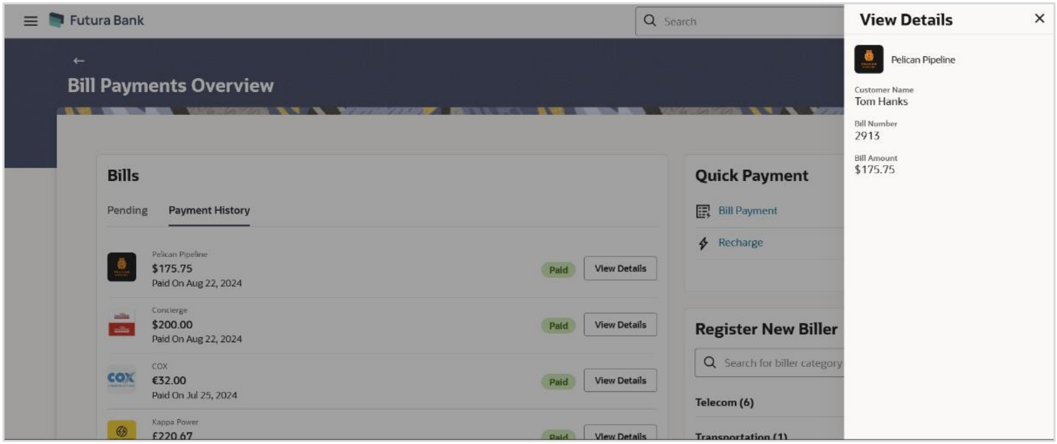
12.1 View Bill Details

This option allows you to view the bill details whose payment has been done.

To view the bill details:

1. Navigate to the **Bill Payment Overview** screen.
2. Click on the **Payment History** tab in the **Bills** widget. The system displays the list of bill payments.
3. Click on the **View Details** link next to the specific bill payment you wish to view the details. The **View Details** overlay screen appears.

Payment History - View Bill Details



Field Description

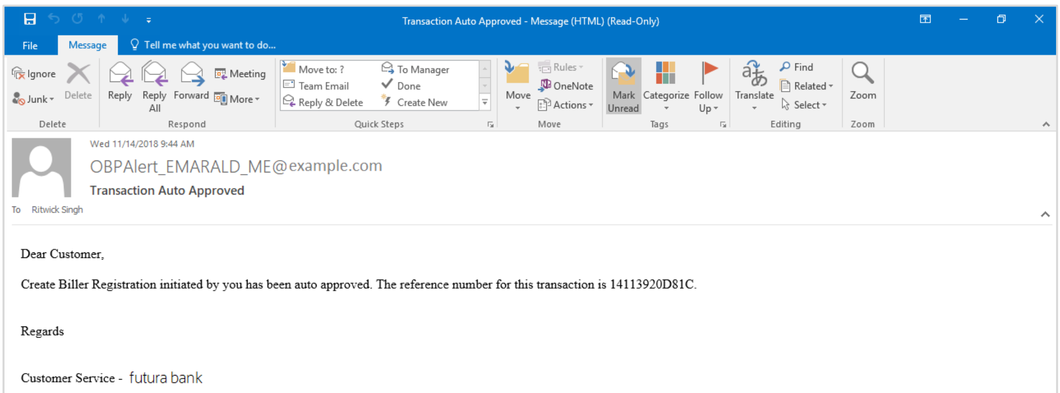
Field Name	Description
Biller Icon	The name of biller along with the biller logo, if maintained, will be displayed here.
Customer Name	The customer name as maintained in biller records whose bill payment is done.
Bill Number	The bill number that has yet to be paid.
Bill Amount	The bill amount to be paid against the bill.

13. Alerts

Alerts are generated in case of following instances.

- When a biller is added, modified, deleted
- When a new bill is presented or Initiated by OBDX.
- When a payment is set up, modified and cancelled/stopped

Example of Alerts



FAQs

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

Yes, you can choose to delete the billers that you no longer need.

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

After successfully adding a biller, you may proceed to pay bills towards the specific biller immediately. However, some billers need to validate your registration in which case you can start paying the biller after a successful validation.

3. If I delete or edit a biller, what will happen to the in-flight transactions?

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

4. What is Electronic Bill Presentment and Payment (EBPP)?

Electronic Bill Presentment and Payment, the process by which companies send their bills to the customers and receive payments electronically. Users can pay their bills using current and savings account/ credit card or debit card.

5. Can I initiate future dated bill payments?

Yes, you can initiate future dated bill payments by using the “Pay Later” option under bill payment. Availability of this feature depends on whether the biller allows such payments.

6. Can I make a part payment or exceed the bill amount while making a payment to the biller?

Part payment and excess payment can be done only if it is allowed by biller, as maintained by bank administrator in Biller Maintenance screen.

7. Can I make a payment towards a biller who is currently not registered in my biller list?

Yes, using “Quick Bill Pay” functionality you can pay a bill without registering the biller provided the biller allows such payments.

8. Can I set an option to auto pay the bill amount of already generated bills?

Yes, you can set up auto pay for any bill that is presented and is not yet paid.

9. What is the use of "Quick Bill Pay"?

Quick bill payment allows you to pay the bills quickly, securely and conveniently without registering the billers.

10. Is payment through “Quick Bill Pay” secure?

Yes, the bill payments through quick bill pay is completely secure.

11. **Is there any limit to the number of bills you can pay using the “Quick Bill Pay" feature?**

    There is no limit to the numbers of bills you can pay through the “Quick Bill Pay" feature.

12. **Can I initiate a payment towards any biller using the “Quick Bill Pay"?**

    No, using this transaction, you can make payment only to the 'Payment' and 'Presentment and Payment' type' of billers.

13. **How can I use Quick Recharge"?**

    You can use quick recharge to pay the bills of only 'Recharge' type of billers that allows quick recharge.

14. **Can I set up recurring payments using “Quick Recharge”?**

    Yes, there is an option 'Pay Later - Recurring' to set the recurring payment of your recharge.