Retail Peer To Peer Payments User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.6.0.0

Part No. F72987-01

April 2025

Retail Peer To Peer 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.

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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.

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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:

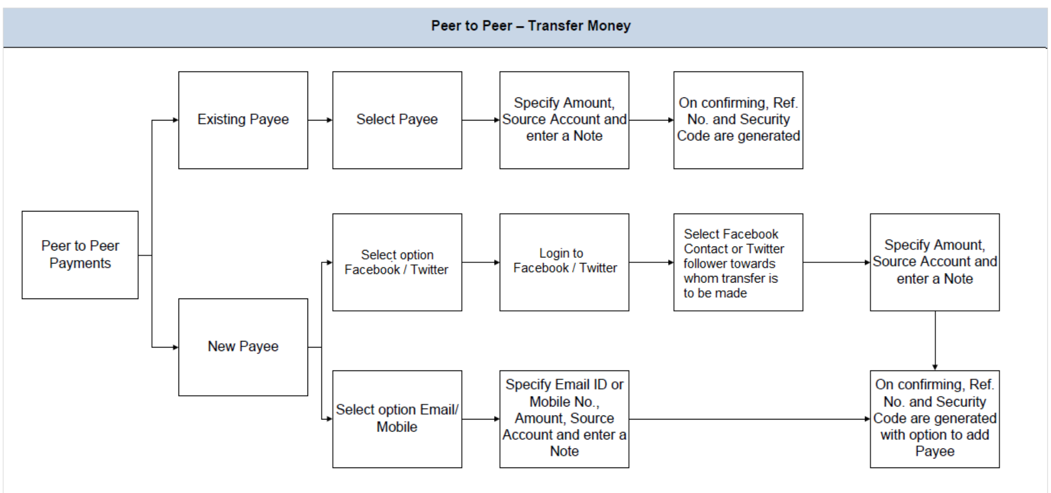
Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. Peer To Peer Payments

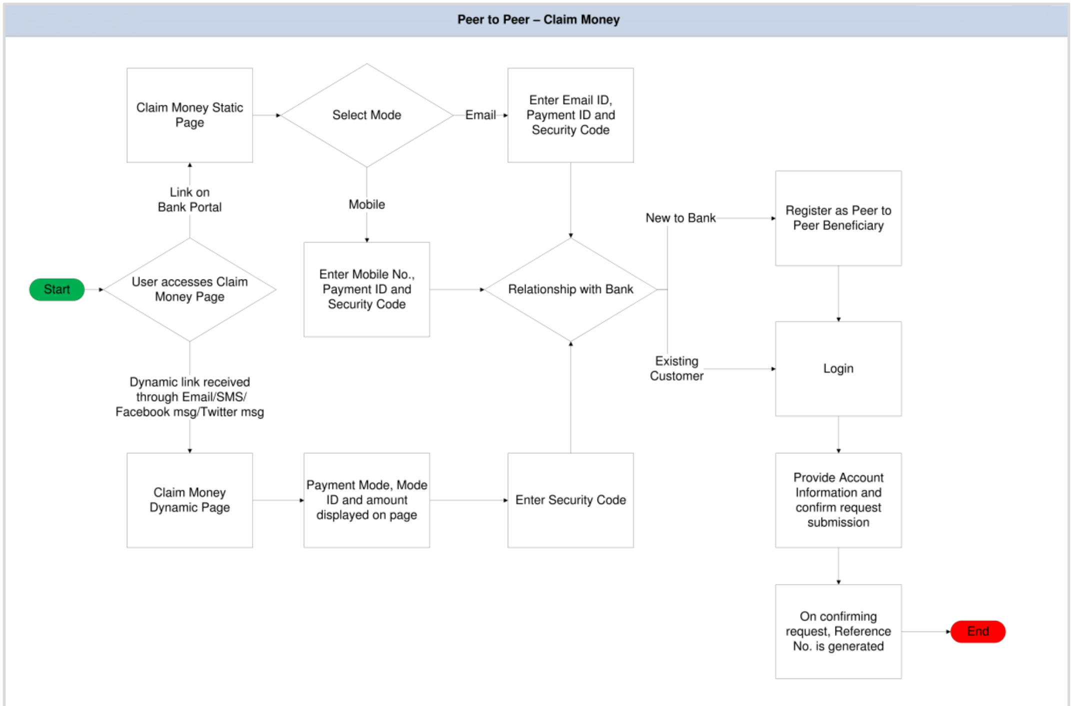
Peer to Peer (P2P) transaction enables the retail user to initiate a payment towards the payee's contact ID, namely, email ID, mobile number, Facebook ID, and Twitter handle. The user can simply select the contact ID through which the payment is to be made. This feature eliminates the need to know the recipient's account and bank details, thus simplifying the payment process by a great deal.

After selecting the **New Payee** option in the **Transfer Money** screen, the user is expected to select the mode through which the payment is to be initiated. After specifying the contact details, the user has to simply enter the payment details, that is, the amount and the source account. The user can then proceed to review and confirm the payment. Once the payment is confirmed, the system creates a link and posts it as a message to the payee's email ID / mobile number / Facebook Messenger / Twitter handler (through which the payment is initiated). The payee can then claim the amount by clicking on the provided link, which redirects to the Claim Money page of the bank. A security code is generated and displayed on the payment confirmation page. The initiator of the payment needs to share this code with the payee, who will then use it to claim the amount paid.

Workflow- Transfer Money



Workflow- Claim Money



Features Supported in the Application

The following features are available as part of Peer to Peer payments:

- Transfer Money
  - To existing payees
  - To new payees
    Transfers to new payees can be initiated towards the payee’s email ID, mobile number, Facebook account, or Twitter handle.
- Claim Money

How to reach here:

Dashboard > Payments widget > Transfer Money
OR
Toggle menu > Menu > Transfers & Bill Payments > Payments > Payments and Transfers > Transfer Money
OR
Dashboard > Payments widget > Manage Payees > More Options > Pay

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2.1 Transfer Money

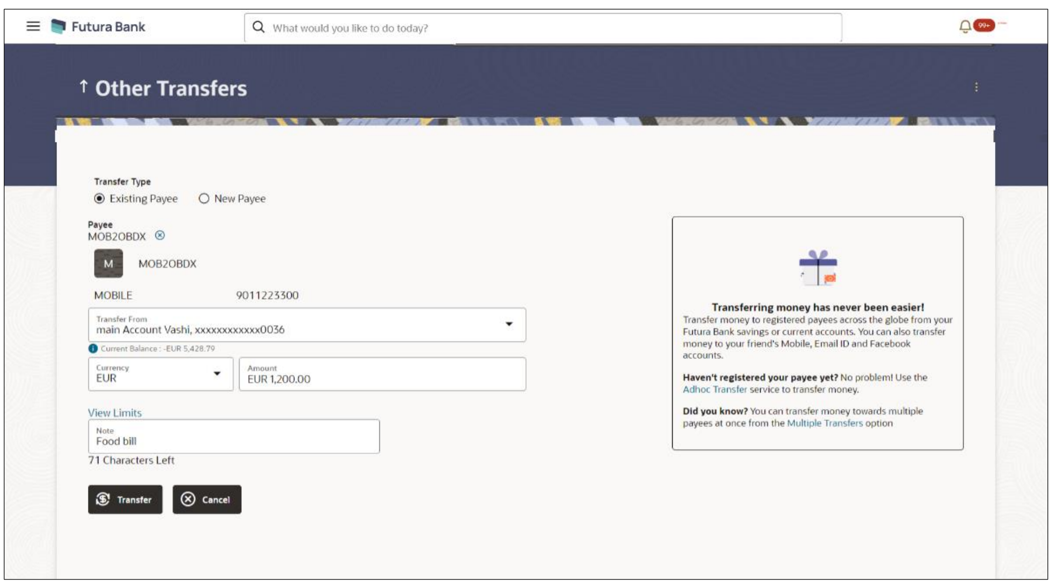
This option enables the customer to initiate a funds transfer via a link to an email or mobile contact. The customer must simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, a payment link is sent to the email/mobile to the payee, for him/her to provide the credit account details. The funds are transferred once payee provides the account details for receiving funds using the payment link.

How to reach here:

Toggle menu > Menu > Menu > Transfers & Bill Payments > Payments > Overview > More Actions > Other Transfers
OR
Search Bar > Transfers -Other Transfers

Transfer Money - Existing Payee

This feature enables users to initiate payments for Existing Payee. Peer to Peer (P2P) transaction enables the retail user to initiate a payment towards the payee's contact ID, namely, email ID, mobile number. The specific type of transfer is triggered based on the selected payee and the corresponding payee account details.



Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: • Existing payee • New Payee
Existing Payee	
Following fields gets enabled if the **Existing Payee** option is selected in the **Transfer Type** field.	
Payee	Select the payee to whom you wish to initiate transfer. Note: Click on the **X** icon to change the payee selection by removing the added payee.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Name	Displays the payee name.
Payee Mode	The payee mode through which funds are to be transferred.
Transfer Via	The email ID or mobile number of the Peer to Peer Payee mode through which funds are to be transferred.
Transfer From	Account from which money will be debited.
Current Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Currency	The currency in which the transfer is to take place.
Transfer Amount	The amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer **View Limits** section.
Transfer Date	The date on which the transfer is to take place. This field appears if the option **Later** is selected from the **Transfer When** list.
Note	Narrative for the transaction.

To transfer funds to a payee:

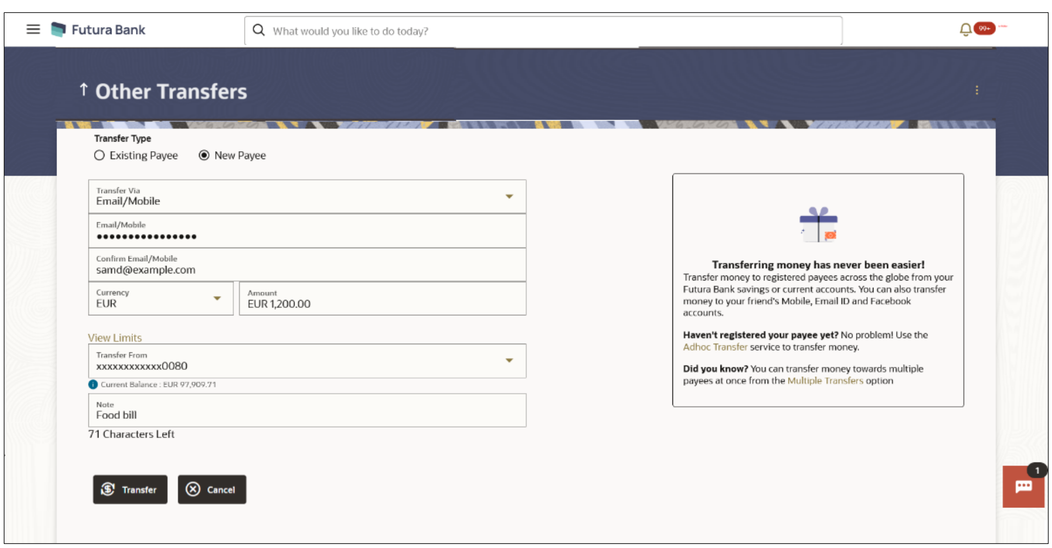
1. From the **Transfer Type** field, select the payee as **Existing Payee**;
1. From the **Payee** list, select the payee towards whom you wish to transfer funds.
   The payee details of the selected payee appear.
2. Enter Payment details.
3. Click **Transfer** to make a payment towards the payee.
   OR
   Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.
5. A success message along with Reference Number, and transfer details appear on the confirmation page.
6. Click **Home** to navigate to the dashboard.

Transfer Money - New Payee

By selecting the ‘New Payee’ option, the user is provided with the following choices by which to initiate a fund transfer. They are as follows:

Email/Mobile

The Email/Mobile option enables the user to initiate a funds transfer towards an email or mobile contact. The user has to simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, the funds are transferred to the account number associated with that email address or mobile number.



Field Description

Field Name	Description
Transfer Type	**Select the type of transfer that you wish to initiate.** **The options are:** • **Existing payee** • **New Payee**

New Payee

Following fields gets enabled if the **New Payee** option is selected in the **Transfer Type** field.

Transfer Via	Select the mode through which funds are to be transferred. The options are: • Email/ Mobile
Email / Mobile	Enter the email ID or mobile number of the payee to initiate the money transfer.
Confirm Email/Mobile	Re-enter the email ID or mobile number as entered in the Email/Mobile field so as to confirm the same.
Currency	Select the currency in which the transfer is to take place.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user.
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	On selecting a source account, the net balance of the account appears below the **Transfer From** field.
Note	Add a narration, if required, for the transaction.

To transfer funds to a payee:

7. From the **Transfer Type** field, select the payee as **New Payee**;
8. From the **Transfer Via** list, select the type of payee.
   a. If you select the **Email or Mobile** option:
      i. In the **Email /Mobile** field, enter the email id or mobile number of the recipient.
      ii. Re-enter the recipient's Email ID or Mobile number in the **Confirm Email/Mobile** field.
      iii. From the **Currency** field, select the currency in which the transfer is to take place.

iv. In the **Amount** field, enter the transfer amount.

v. From the **Transfer From** account list, select the source account.

vi. From the **Currency** field, select the currency in which the transfer is to take place.

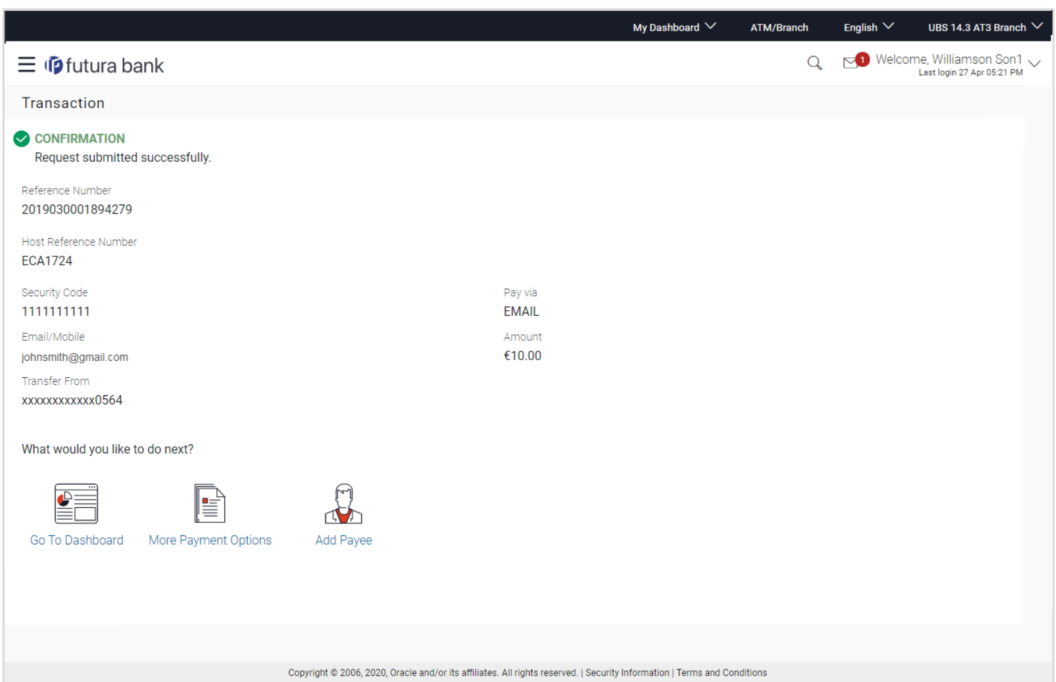
vii. In the **Amount** field, enter the transfer amount.

viii. From the **Transfer From** account list, select the source account.

ix. In the **Note** field, specify a note or remarks.

9. Click **Transfer** to make a payment towards the payee.
   OR
   Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.
11. A success message along with the Reference Number, and transfer details appear on the confirmation page.
12. Click **Home** to navigate to the dashboard.

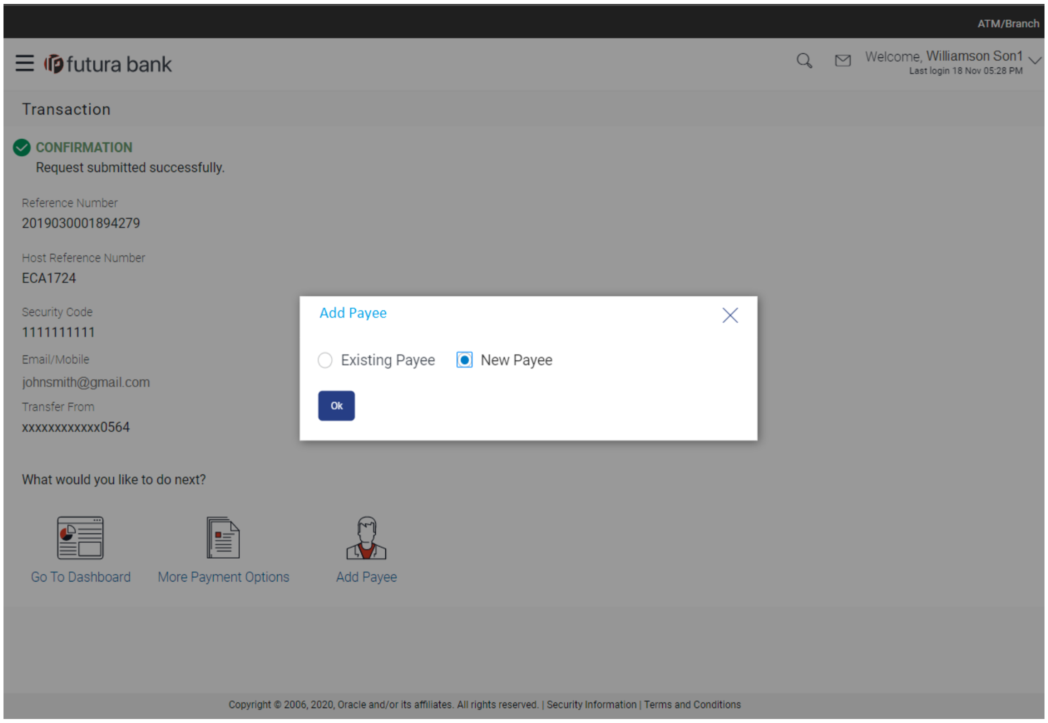
Success Message



1. Click **Add Payee** to register the beneficiary as a payee.

   A pop up window appears on which you can identify whether the beneficiary details are to be mapped to an existing payee or whether the beneficiary is to be registered as a new payee.

Add Payee - Addition of New Payee

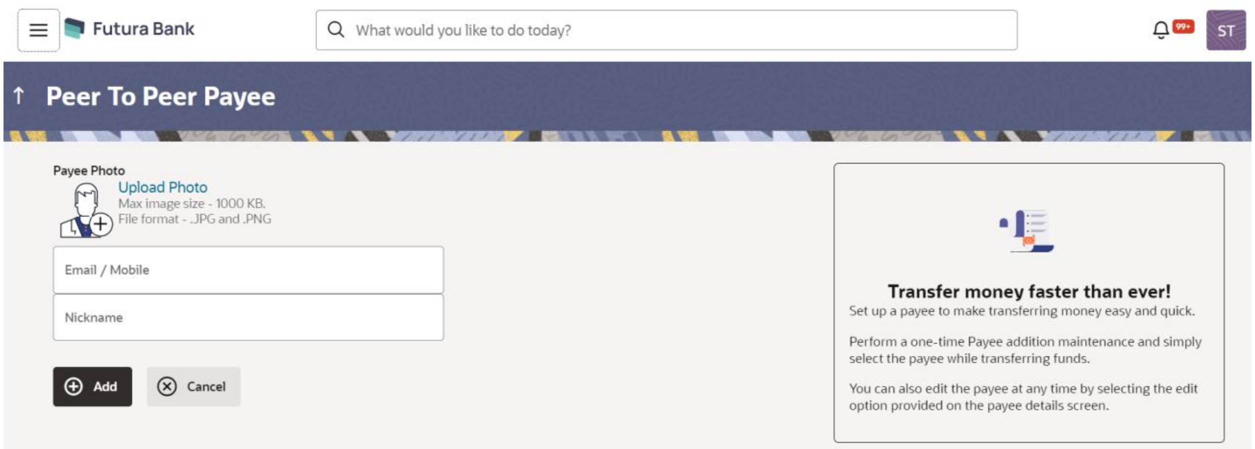


Field Description

Field Name	Description
Add to an Existing Payee or create a New Payee?	Select the option to identify whether the beneficiary is to be mapped to an existing payee or whether the beneficiary is to be added as a new payee.

2. Select the desired option under the field **Add to an Existing Payee or create a New Payee?**
3. If you select the **New Payee** option, the **Add Payee** screen appears in which you can register the beneficiary as a new payee.
4. If you select the **Existing Payee** option, you will be required to select the payee to whom the beneficiary details are to be mapped.
5. Click **Ok**, the **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Addition of New Payee - Peer to Peer Payment



Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee.
Email / Mobile	Enter the email ID or mobile number of the payee.
Nickname	The nickname assigned to the payee's account for easy identification.

6. Click on the **Upload Photo** link to upload a photo against the payee.

Note:
The **Upload** option will appear if you have selected the **New Payee**.

Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

7. In the **Nickname** field, enter a nickname of the payee, if you have selected the **New Payee** option.
8. Click **Add** to add a payee.
   OR
   Click **Cancel** to cancel the transaction.
9. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**. A message confirming the addition of the new payee appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to return to the **Add Payee** screen.
10. Click **Go To Dashboard**, to navigate to the Dashboard.
    OR
    Click **More Payment Options** to go to the other payment options.

3. Payee Maintenance – Peer To Peer Payee

The online banking application enables users to register and maintain payees towards whom payments are to be made frequently or on a regular basis. Payee maintenance is beneficial to users as, it spares the user the effort and time spent to fill out the payee information every time a payment is to be initiated towards the payee's account.

The 'Manage Payee' feature not only enables users to register payees, but also enables them to add accounts to a registered payee and view and edit or delete the accounts of existing payees. Additionally, the user can also initiate a payment from this screen by selecting the option 'Pay' against a specific account of a payee.

This section in the user manual documents the maintenance of peer to peer payees specifically. For information on maintenance of account based and demand draft payees, refer to the Manage Payees section under *User Manual Oracle Banking Digital Experience Retail Payments*.

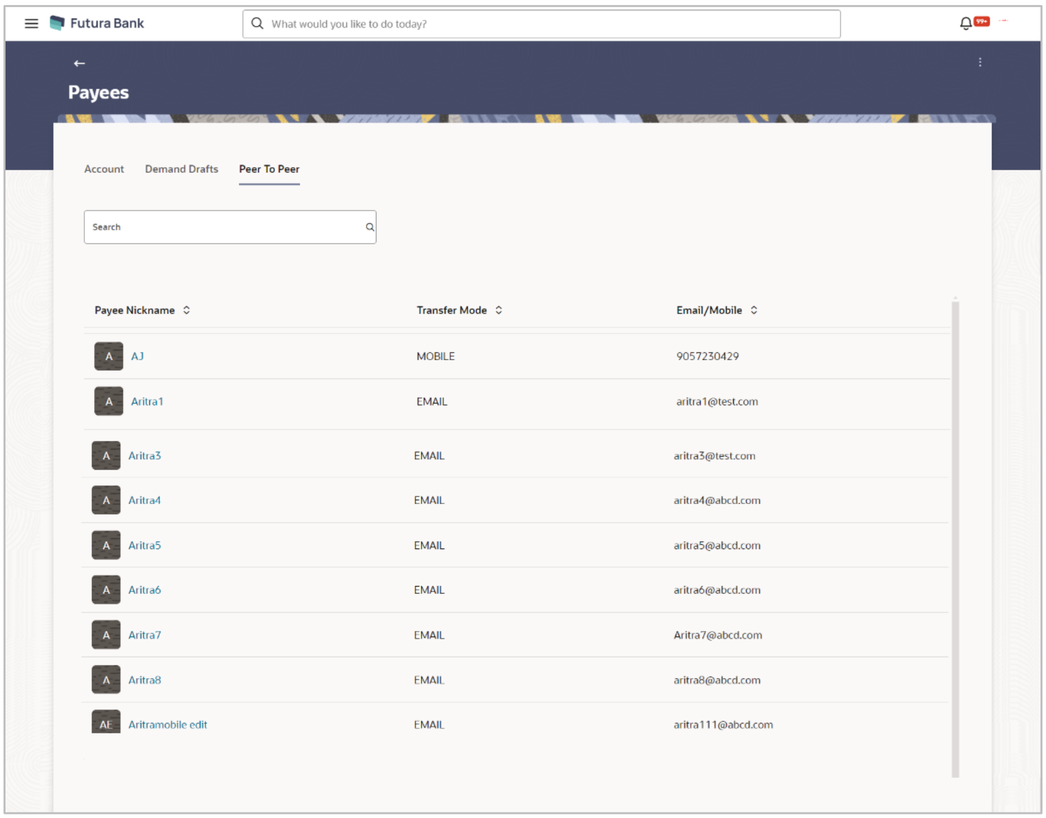
How to reach here:

Dashboard > More Actions > Manage Payees

3.1 Payee Summary

The summarized views of all the payees (including peer to peer payees) maintained by the user, are listed on the Payee Summary screen. The user is able to search for a specific payee by entering the payee name in the provided search field. The user is able to expand any payee record in order to view the accounts associated with that payee. Subsequently the user is able to view further details of the account associated with the payee and is also able to edit or delete the specific account. The user is also provided with the option to add a new payee maintenance.

Manage Payees



Field Description

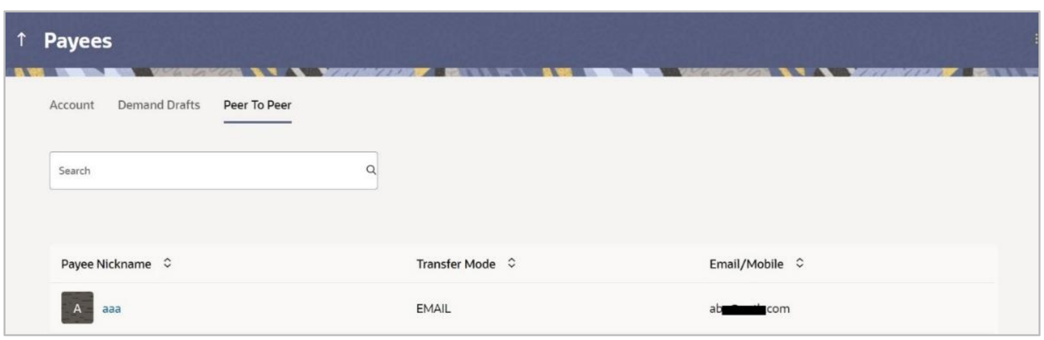
Field Name	Description
Payee Account Photo	Displays the payee account photo, if uploaded, against the payee's account.
Nickname	Displays all the payees by their nick names defined at the time of payee creation. Click on the link to view the payee details.

Field Name	Description
Transfer Mode	The mode through which payments to this payee are to be made. The options are: • Email Mobile
Email/Mobile	The Email/Mobile option enables the customer to initiate a funds transfer via a link to an email or mobile contact. The customer must simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, a payment link is sent to the email/mobile to the payee, for him/her to provide the credit account details. The funds are transferred once payee provides the account details for receiving funds using the payment link.

To manage payees:

1. In the **Manage Whom** field, select the **Payee** option.
   All the registered payees are listed down by their names and photos, if added.
2. From the **Payee List**, select and click on the payee whose details you want to view.
   OR
   Click to search for a specific payee whose details you want to view.
   A card displaying Payee Name, Payee Photo and Type as well as links to add new payee appears.
   OR
   Click **Add New Payee** to create a new payee.

Manage Payees – Expanded View



Click payee name hyperlink of a payee and then click **Edit**.
The **Edit Payee** screen appears.
OR
Click **Pay** to transfer funds/ issue a demand draft.
OR
Click **Delete** to delete the payee.

3.1.1 View Payee Details

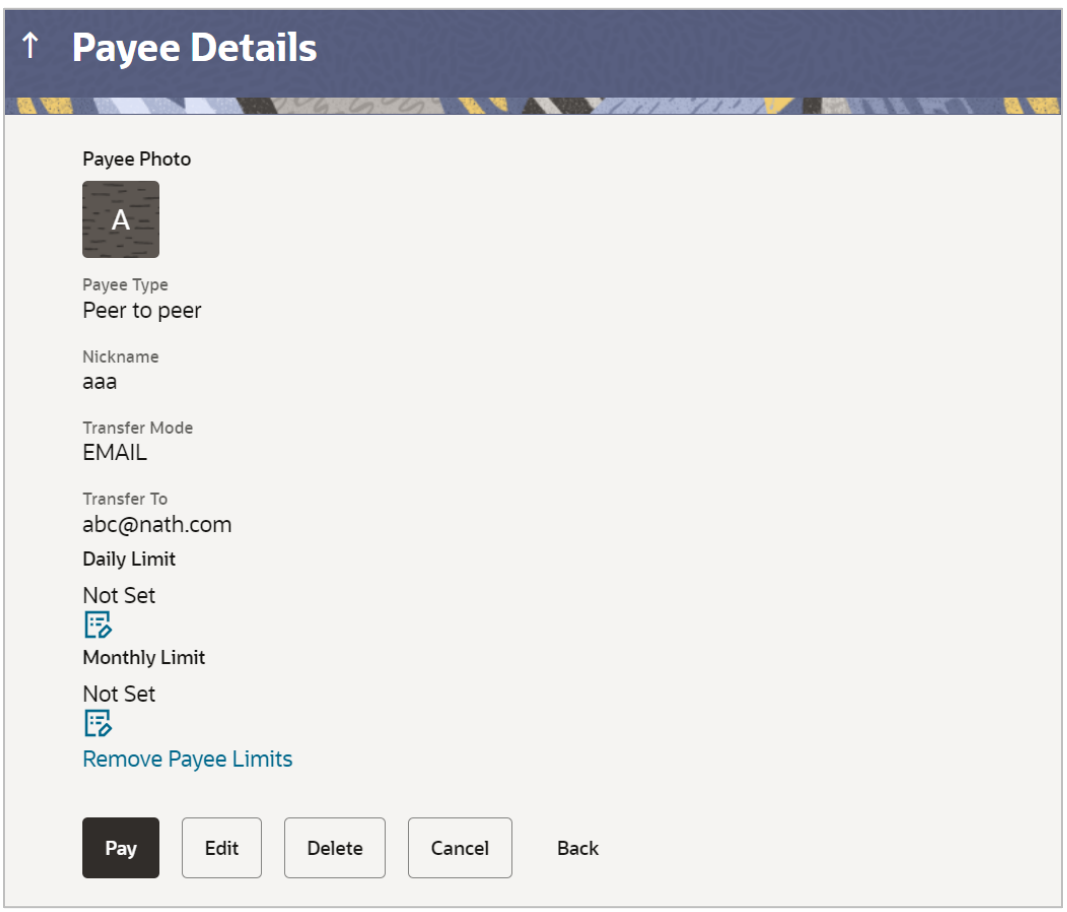
The user is able to view details of the account associated with the payee by selecting the option 'View/Edit' provided against each account record displayed on expansion of a payee record.

The 'View Payee Details' option provides the user with the facility to assign limits each account of the payee. By way of assigning limits, the user is able to define the maximum daily and/or the maximum monthly limits that are to be applicable to an account of the payee. Alternately, the user can also edit or remove these limits, once assigned.

To view payee details:

1. From the **Payee List**, select and click on the expand option provided against the payee whose details you want to view.
   OR
   Click to search for a specific payee whose details you want to view.
   A card displaying Payee Name, Payee Type and links to add a new account or new demand draft to the payee appears.
2. Click **Payee Nick name** hyperlink. The **View Payee** screen appears.

View Payee



Field Description

Field Name	Description
Peer to Peer Payee Details	
The following fields appear if the payee details being viewed are that of a peer to peer payment to be initiated via email/mobile/Facebook, Twitter.	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Type	The type of the Payee associated with. The types can be: Peer to Peer
Nickname	The nickname assigned to the payee's account for easy identification.
Transfer Mode	The mode through which payments to this payee are to be made. The options are: • Email • Mobile
Transfer To	The Email/Mobile option enables the payee to initiate a funds transfer towards an email or mobile contact.
Daily Limit	The maximum limit that can be transferred to this account on a daily basis. Click on the icon against the **Daily Limits** to update or set limit.
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis. Click on the icon against the **Monthly Limits** to update or set limit.

13. Click on the icon against the **Daily Limits** to update or set daily transaction limit.

    OR

    Click on the icon against the **Monthly Limits** to update or set monthly transaction limit.

    a. Edit/ enter limits against the daily/ monthly limits field as the case may be.

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Click **Save Limit** against the Daily Limit / Monthly Limit field to save the changes made.
OR
Click **Cancel** to cancel the editing.
OR
Click on the icon to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.
The **Remove Limits** pop-up appears.
Click **Remove**. A message stating that the selected limit has been removed successfully appears.

OR
Click **Make Payment** of the specific payees card to transfer funds to the bank account type beneficiary. The user is directed to the **Transfer Money** screen with the beneficiary. This option is enabled for **Account** type payees.
OR
Click **Issue** of the specific payees card to issue a demand draft towards the Draft type beneficiary. The user is redirected to the **Issue Demand Drafts** screen with the payees information prepopulated. This option is enabled for **Demand Draft** type payees.
OR
Click on the icon of the specific payees card which you wish to edit the details. The system redirected to the **Edit Account Beneficiary** screen.
OR
Click on the icon of specific beneficary card which you wish to delete.

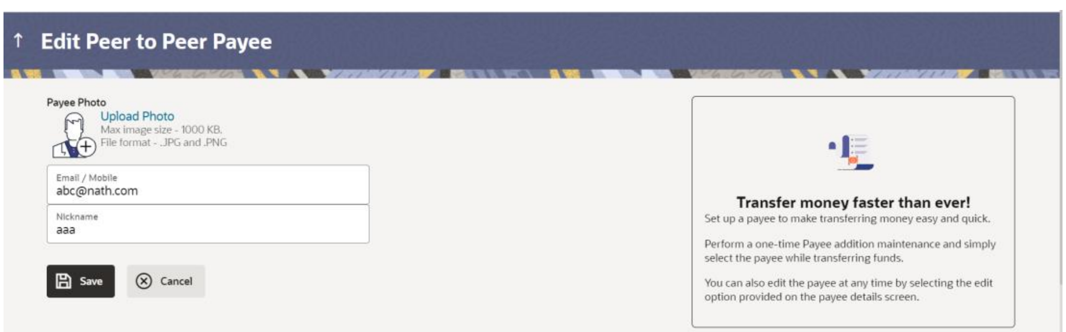
3.2 Edit Payee

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

To edit the payee details of a peer-to-peer payee:

1. From the **Payee List**, click on the **Payee Nickname** hyperlink.
2. Click **Edit** option.

Edit Payee Details – Peer to Peer



Field Description

Field Name	Description
Peer to Peer Payee Details	
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Email/Mobile	The email ID or mobile number of the peer to peer payee. This value can be edited.
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

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

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

4. In the **Email/Mobile** field, edit the payee's email ID or mobile number, if required.
5. In the **Nickname** field, edit the payee's nickname, if required.
6. Click **Save** to save any changes.
   OR
   Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.
   Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
   OR
   Click **No** to return to the Edit Payee screen.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction. A warning message appears asking the user to confirm cancellation of the operation.
   Click **Yes** to confirm cancellation of payee modification. The user is navigated to the dashboard.
   OR
   Click **No** to return to the Edit Payee Details - Review screen.
   OR
   Click **Back** to navigate to the Edit Payee screen.
8. A success message appears along with Reference Number.
   Click **Go to Dashboard** to navigate back to the 'Dashboard'.
   OR

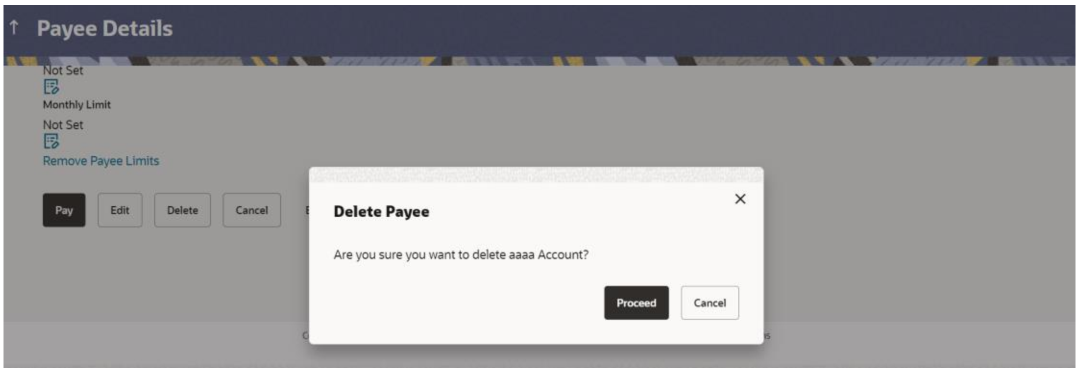
Click the **More Payment Options** link to access other payment options.

3.3 Delete Payee

To delete a payee account:

1. From the **Payee List**, click on the **Payee Nickname** hyperlink which you want to delete.
2. Click **Delete**.

Peer to Peer Payments – Delete Payee



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

   The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
   Click **Go to Dashboard** to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.

4. Claim Money

The Claim Money feature enables recipients of peer to peer transfers to claim funds transferred to them. The following are the modes through which the beneficiary can arrive at the claim money page.

- Link on Bank Portal
- Click on link received through Email/Mobile SMS/Facebook Messenger/ Twitter Direct Message, depending on the transfer mode.

4.1 Link on Bank Portal

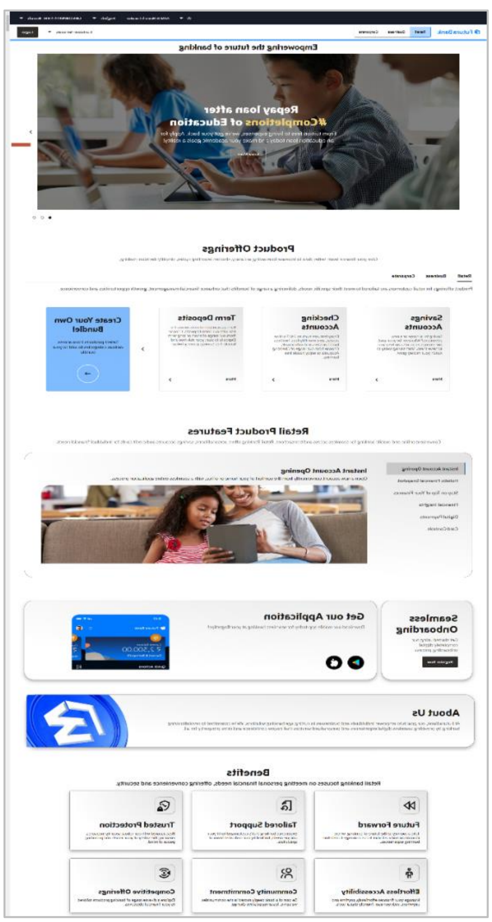
How to reach here:

Bank Partal page > Customer Services >Ckaim Money

To claim money:

1. Arrive at the bank portal. The pre-login page of the bank’s portal appears.

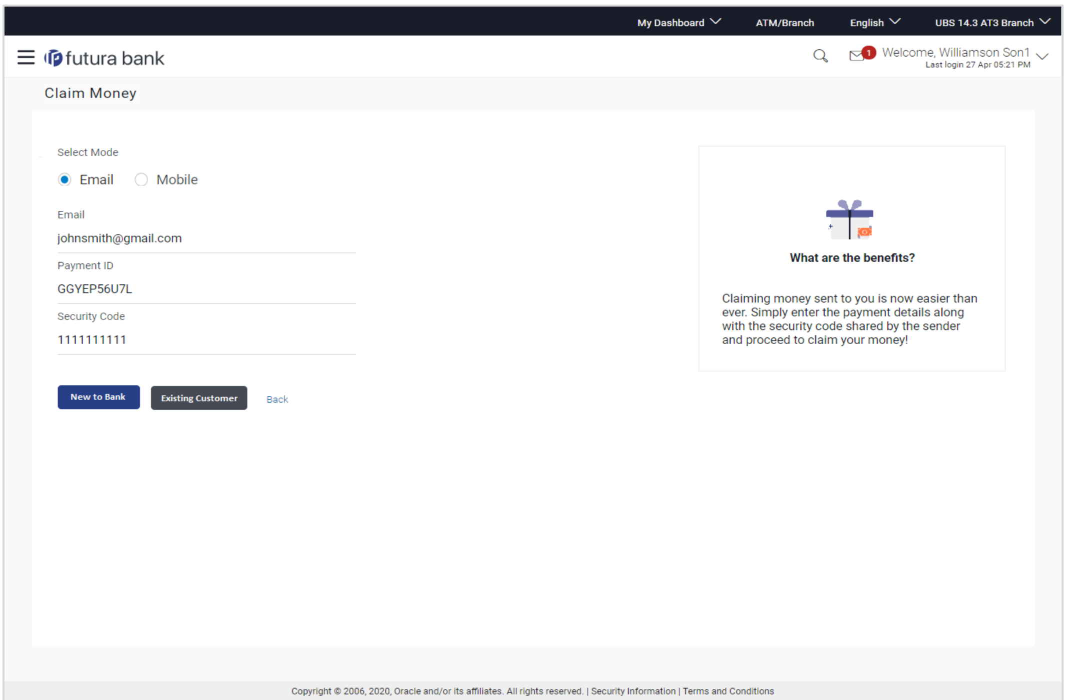
Portal Page



2. Select the **Claim Money** option from the menu. The **Claim Money** page appears.

4.1.1 Claim Money – Email Mode

Claim Money - Email



Field Description

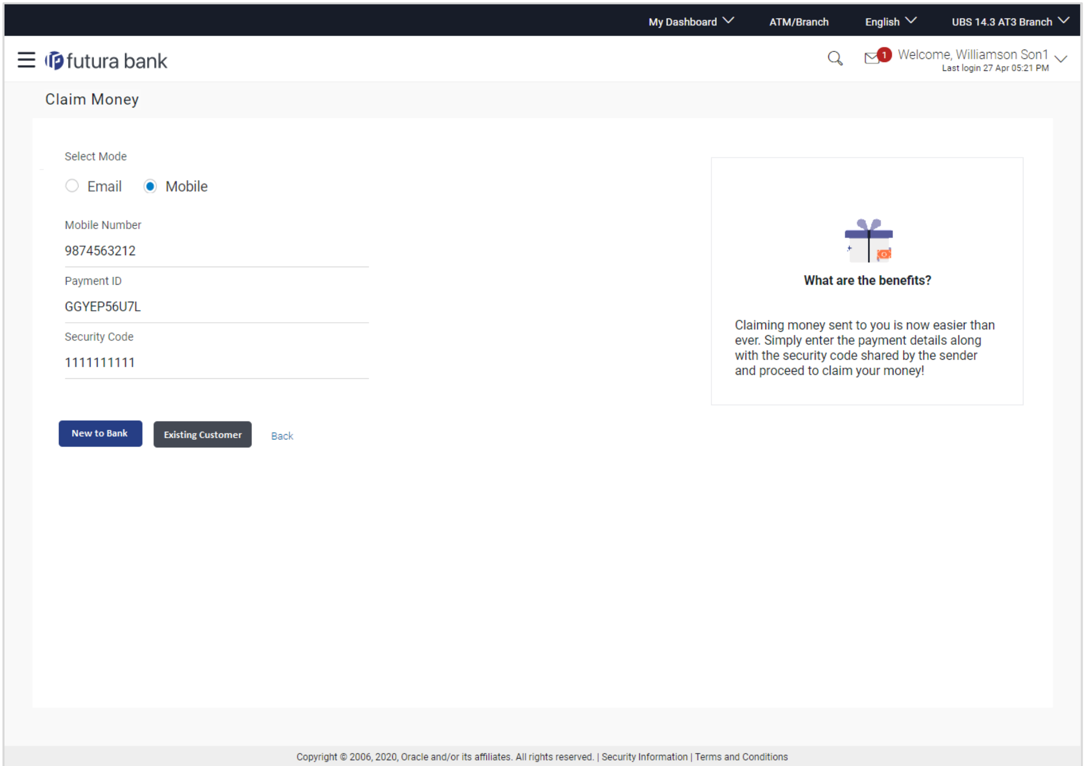
Field Name	Description
Select Mode	Select the mode through which the funds have been transferred. The options are: • Email • Mobile
Email	Enter your email ID, specifically the email ID towards which the funds were transferred.
Payment ID	Enter the payment ID of the specific peer to peer transfer. The payment ID is unique to each payment and is displayed to the initiator of the peer to peer payment.

Field Name	Description
Security Code	Enter the security code provided to you by the initiator of the peer to peer payment. This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.
Sign In As	Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient. The options are: • New to Bank • Existing Customer

3. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
4. Select the **Email** option. The Email field appears along with the Security Code field.
5. In the **Payment ID** field enter the payment ID of the specific peer to peer payment.
6. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
7. Select an option between **New to Bank** and **Existing Customer**.
   OR
   Click **Back** to navigate to the previous screen.
   b. If you select the option **New to Bank**, refer section **5.2 New to Bank**.
   c. If you select the option **Existing Customer**, refer section **5.3 Login**.

4.1.2 Claim Money – Mobile Mode

Claim Money - Mobile



Field Description

Field Name	Description
Select Mode	Select the mode through which the funds have been transferred. The options are: • Email • Mobile
Mobile Number	Enter your mobile number, specifically the mobile number towards which the funds were transferred.
Payment ID	Enter the payment ID of the specific peer to peer transfer. The payment ID is unique to each payment and is displayed to the initiator of the peer to peer payment.

Field Name	Description
Security Code	Enter the security code provided to you by the initiator of the peer to peer payment. This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.
Sign In As	Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient. The options are: • New to Bank • Existing Customer

8. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
9. Select the **Mobile** option. The Mobile Number field appears along with the Security Code field.
10. In the **Payment ID** field enter the payment ID of the specific peer to peer payment.
11. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
12. Select an option between **New to Bank** and **Existing Customer**.
    OR
    Click **Back** to navigate to the previous screen.
    a. If you select the option **New to Bank**, refer section **5.2 New to Bank**.
    b. If you select the option **Existing Customer**, refer section **5.3 Login**.

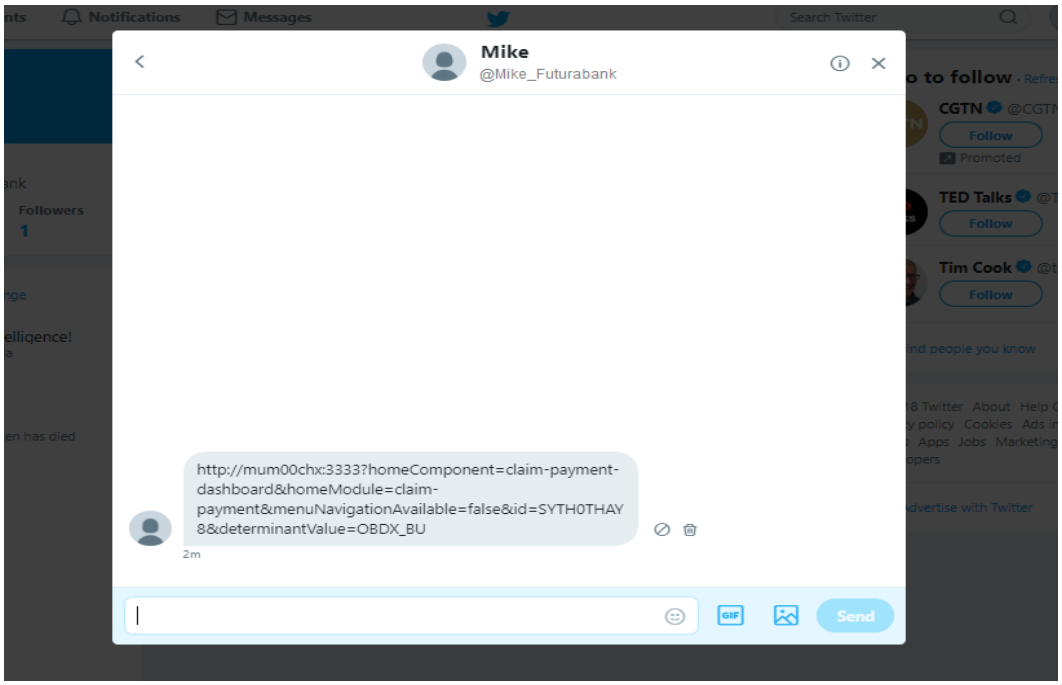
4.1.3 Dynamic URL

This section describes the flow by which a recipient of a peer to peer transfer can claim money by clicking on the link received through an email, SMS, Facebook message or Twitter message, as the case may be. When arriving at the claim money page via the dynamic link, the details pertaining to the transfer mode, email ID, mobile number, Facebook or Twitter ID along with the transfer amount will be prefilled. The user will be required to only enter the security code in order to proceed with the claim money flow.

To claim money:

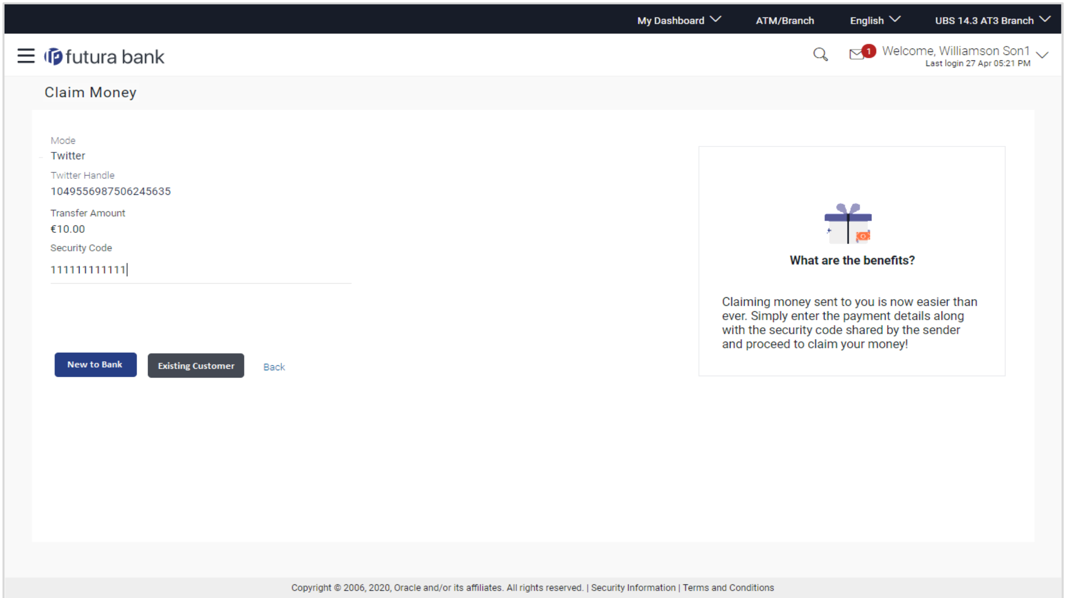
1. Click on the link received through email, SMS, Facebook or Twitter.

Peer to Peer Payment alert received as a Twitter Direct Message



2. The **Claim Money** screen appears.

Dynamic Claim Money - Twitter



Field Description

Field Name	Description
Mode	The mode through which the funds have been transferred will be displayed. The user is not required to enter this value. The values can be any of the following depending on the mode through which the payment was made: • Mobile • Email • Facebook • Twitter
Email	The email ID of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipients email ID and the recipient has selected the dynamic claim money link received on email.
Mobile Number	The mobile number of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipient's mobile number and the recipient has selected the dynamic claim money link received as an SMS.

Field Name	Description
Facebook ID	The Facebook ID of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipient's Facebook ID and the recipient has selected the dynamic claim money link received as a Facebook direct message.
Twitter Handle	The Twitter Handle of the recipient towards which the funds have been transferred will be displayed. This field will be displayed in case the peer to peer transfer has been made towards the recipient's Twitter Handle and the recipient has selected the dynamic claim money link received as a Twitter direct message.
Transfer Amount	Displays the amount transferred.
Security Code	Enter the security code provided to you by the initiator of the peer to peer payment. This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.
Sign In As	Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient. The options are: • New to Bank • Existing Customer

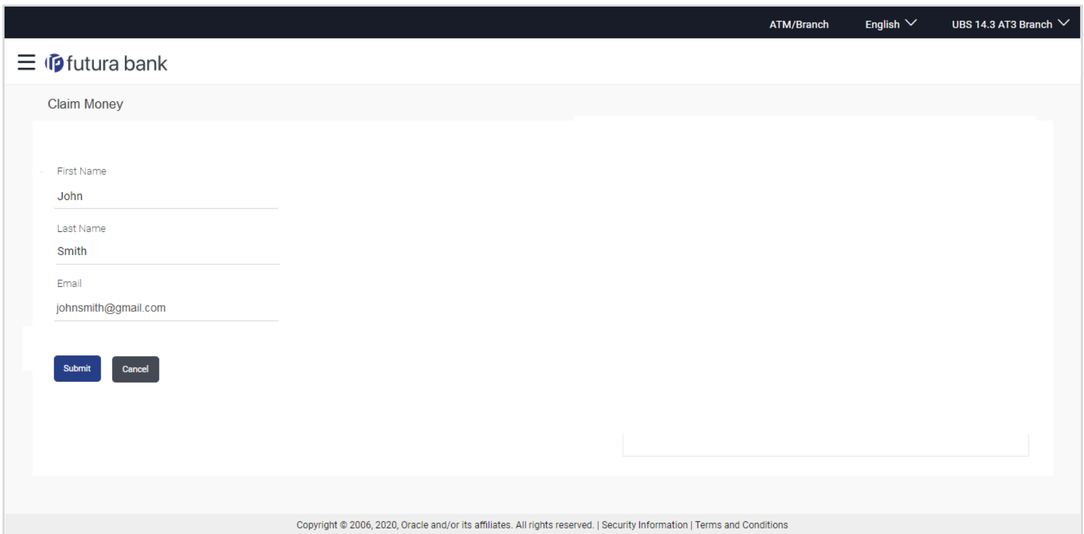
3. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
4. Select an option between **New to Bank** and **Existing Customer**.
   OR
   Click **Back** to navigate to the previous screen.
   a. If you select the option **New to Bank**, refer section **New to Bank**.
   b. If you select the option **Existing Customer**, refer section **Login**.

Note: The user i.e. the beneficiary will always be re-directed to the URL of the entity from which the sender initiated the payment. P2P payment initiated from one entity cannot be claimed in another entity.

4.2 New to Bank

If the user selects the option, New to Bank, the registration screen is displayed on which the user can register as a beneficiary to claim money transferred through peer to peer payments.

New To Bank - Registration

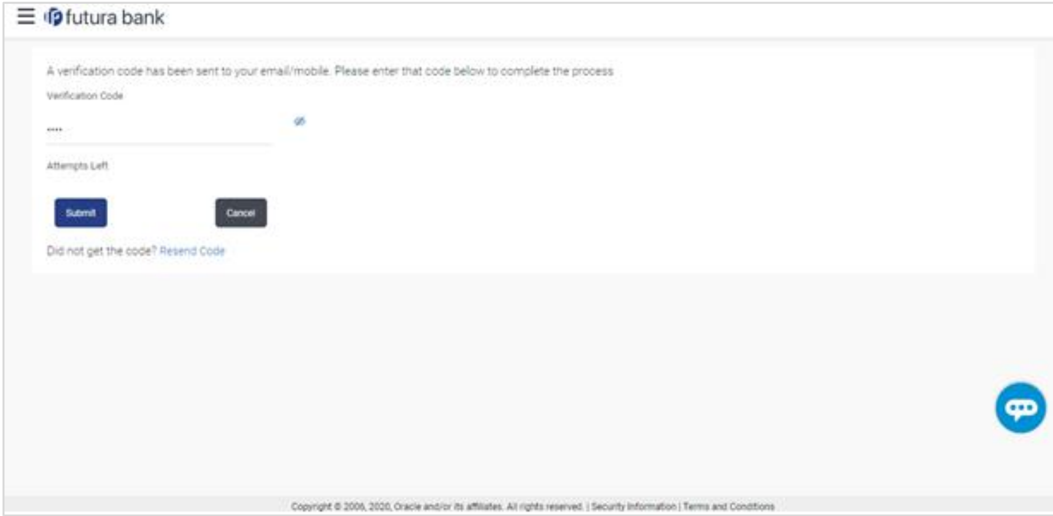


Field Description

Field Name	Description
Claim Money	
First Name	Enter your first name.
Last Name	Enter your last name/surname.
Email	Enter your email ID. This will be defaulted as the login ID of the user.

1. In the **First Name** field, enter your first name.
2. In the **Last Name** field, enter your last name/ surname.
3. In the **Email** field, enter your email ID.
4. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
5. The **Verification** screen appears.

Verification

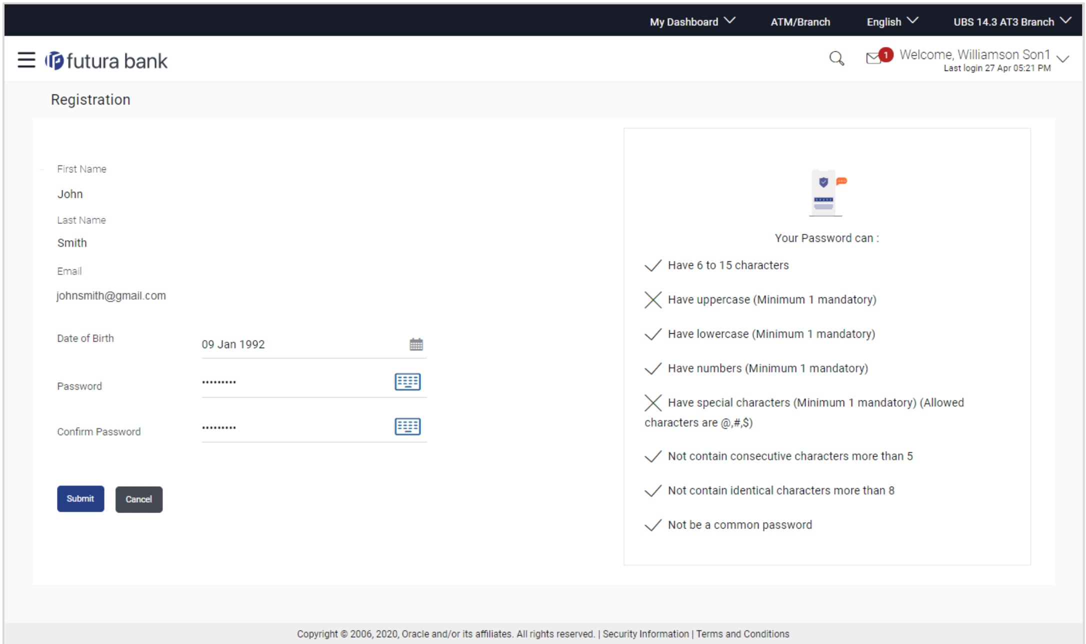


Field Description

Field Name	Description
Verification	
Verification Code	Enter the verification code sent to your email ID / mobile number.
Attempts Left	Displays the number of attempts left to enter the correct verification code.

6. In the **Verification Code** field, enter the verification code that has been sent to your email ID.
   OR
   Click **Resend Code** to get another code sent to your email ID.
7. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
8. The **Registration** screen appears.

Registration



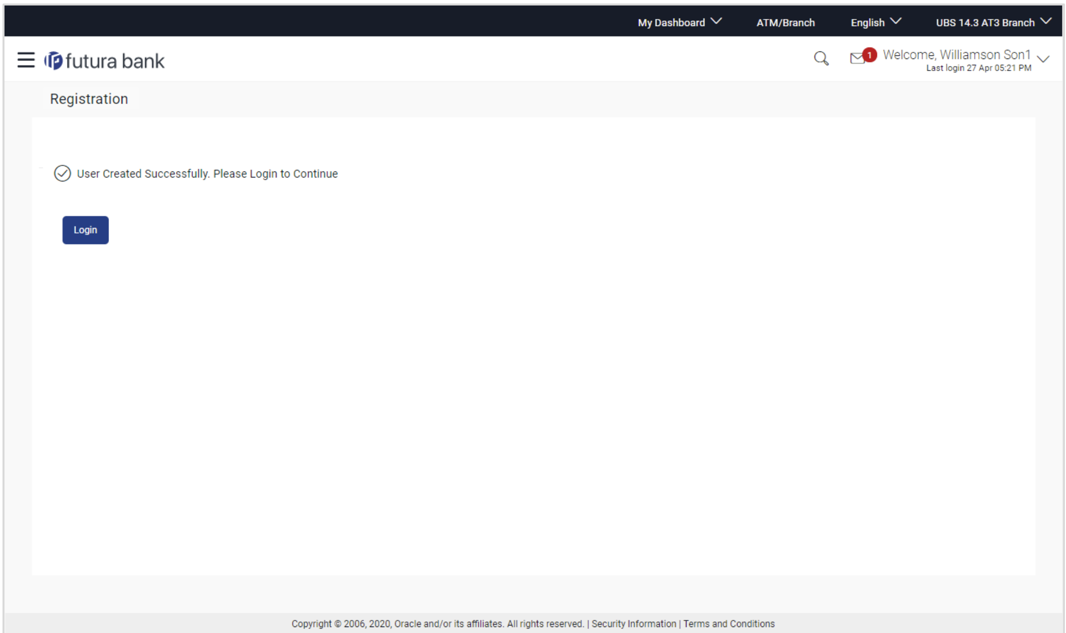
Field Description

Field Name	Description
Registration	
First Name	Displays the first name you entered.
Last Name	Displays the last name/surname you entered.
Email	Displays the email ID you entered.
Date of Birth	Enter your date of birth.
Password	Enter a password that is to be set as your login password.
Confirm Password	Re-enter your password so as to confirm the same.

9. In the **Date of Birth** field, enter your date of birth.
10. In the **Password** field, enter a password that is to be set as your login password.
11. In the **Confirm Password** field, re-enter the password to confirm the same.
12. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction.

13. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to return to the previous screen.
14. A message confirming user registration appears.

User Registration Confirmation



15. Click **Login** to claim money.
    You will be prompted to login.

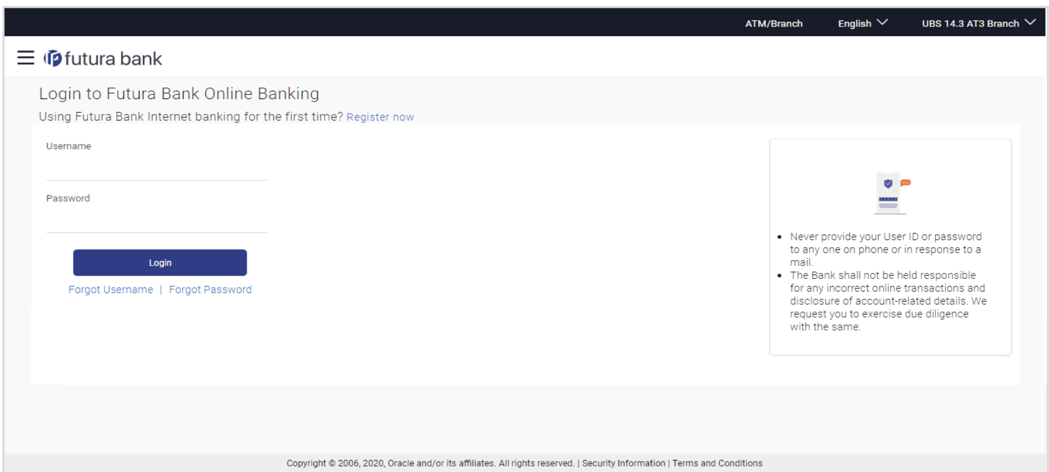
4.3 Login

The login screen appears once the user clicks on the option **Existing Customer** on the **Claim Money** screen.

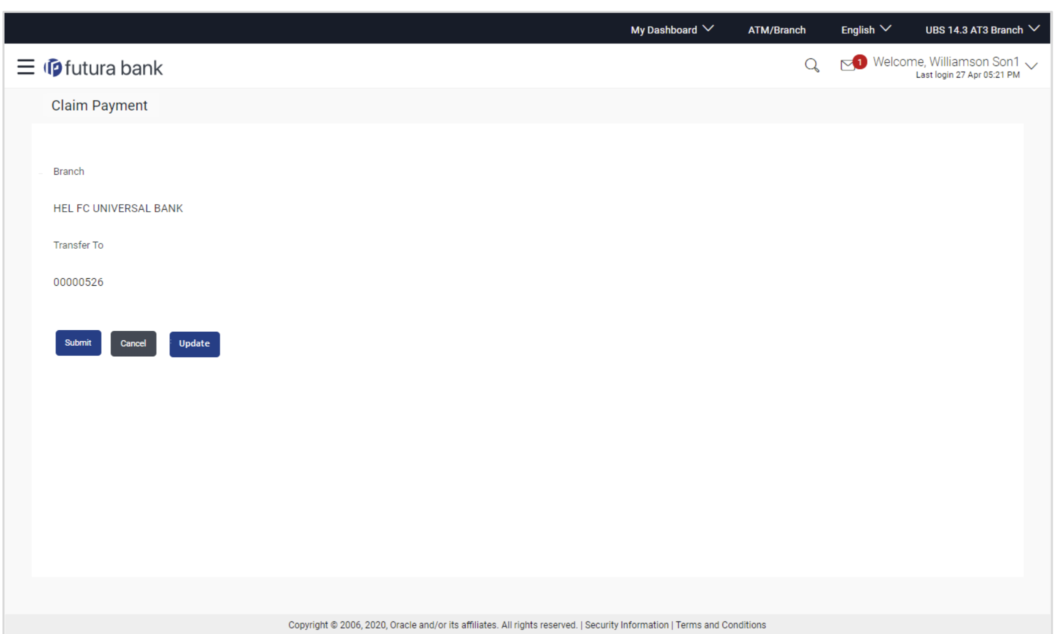
In case the user has selected the option **New to Bank** on the **Claim Money** screen, he is required to first register himself as a beneficiary to claim funds transferred through peer to peer payments. Only once the user is successfully registered, will he be prompted to Login.

The steps following the Login step are applicable to both users that are existing customers as well as those that had no relationship with the bank prior to registering as peer to peer payment beneficiaries.

Login



Claim Payment : Existing beneficiary who claimed previously



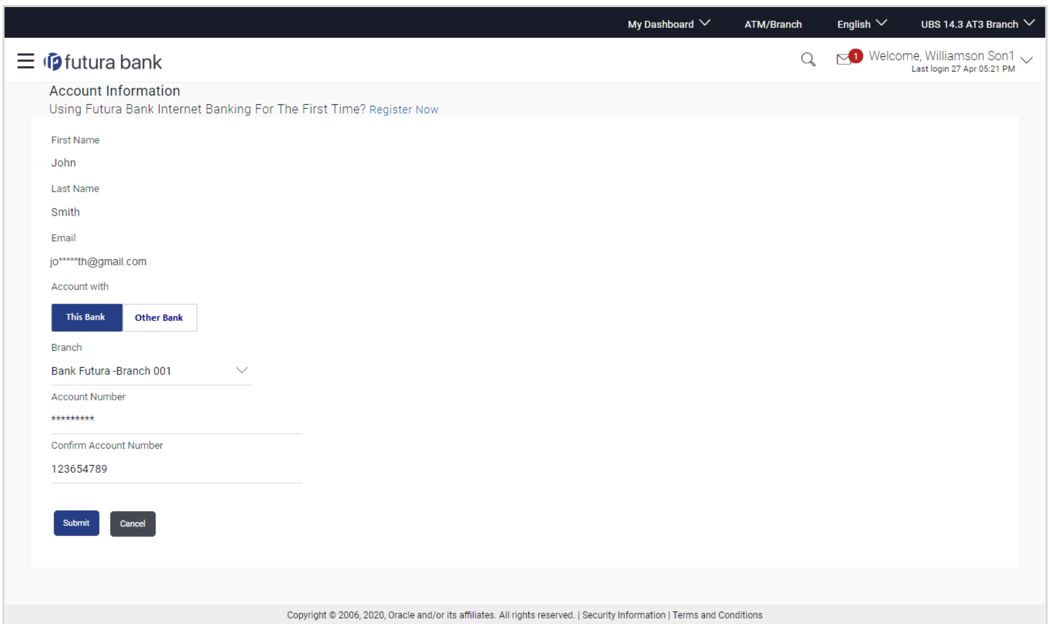
1. Enter your email ID and password defined at the time of registration in the provided fields and click **Login**.
   The **Account Information** screen appears.

4.4 Account Information

Once the user logs in successfully, the Account Information screen is displayed on which the user is able to identify the account in which the funds are to be credited. The user can opt to have the funds transferred to an account that is held within the same bank or can also opt to have the funds transferred to an external bank's account i.e. an account that is held with another bank.

4.4.1 Account Information – This Bank

Account Information – This Bank



Field Description

Field Name	Description
Account Information	
First Name	The first name of the beneficiary is displayed.
Last Name	The last name/ surname of the beneficiary is displayed.
Email	The email ID of the beneficiary is displayed.

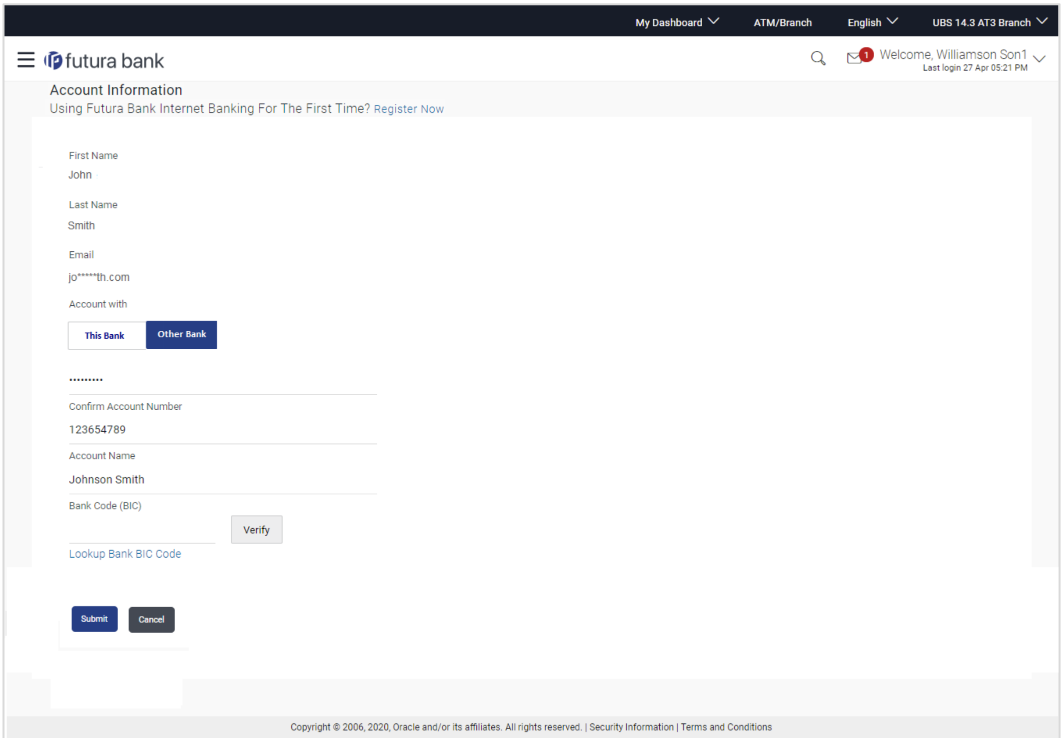
Field Name	Description
Account with	Select an option to identify whether the account in which the funds are to be transferred is held within the same bank or is held in another bank. The options are: • This Bank– Select this option if the money is to be credited to your account that is held within the same bank. • Other Bank– Select this option if the money is to be credited to your bank that is held in another bank.
Account Number	Specify the account number in which the funds are to be transferred.

1. In the **Account with** field, select the **This Bank** option.
   The field in which you can enter your account number appears.
2. Enter the account number in which the funds are to be received.
   OR
   Select the **Other Bank** option. The fields in which you can enter details of your account held with another bank appear.

   Click **Submit**. The **Review** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to return to the previous screen.
3. Verify the details and click **Confirm**. The request submitted successfully message appears along with the reference number.
   OR
   Click **Cancel** to cancel the transaction
4. Click **OK** to logout from the application.

4.4.2 Account Information – Other Bank

Account Information – Other Bank



Field Description

Field Name	Description
Account Information	
First Name	The first name of the beneficiary is displayed.
Last Name	The last name/ surname of the beneficiary is displayed.
Email	The email ID of the beneficiary is displayed.
Account with	Select an option to identify whether the account in which the funds are to be transferred is held within the same bank or is held in another bank. The options are: • This Bank– Select this option if the money is to be credited to your account that is held within the same bank. • Other Bank– Select this option if the money is to be credited to your bank that is held in another bank.

The following fields appear if you select the option **Other Bank**.

Field Name	Description
Account Number	Specify the Account number that is to be credited with the transferred amount.
Confirm Account Number	Confirm the account number that is to be credited with the transferred amount.
Account Name	Specify the name of the account as maintained in the bank.
Bank Code (BIC)	Enter the identifier code of the bank in which the payee's account is held.
Search BIC Code	
This pop-up screen appears with the following fields if you click the **Lookup Bank BIC Code** link.	
BIC Code	The unique identifier code of the beneficiary bank.
Bank Name	Bank name corresponding to the BIC code.
City	City of the beneficiary bank.
Bank Details	Details of the bank based on the BIC code identified. These include the name of the bank and branch as well as the physical address of the bank.

5. In the **Account with** field, select the **Other Bank** option.

   The fields in which you can enter details pertaining to your bank account appear.

   OR

   Select the **This Bank** option.

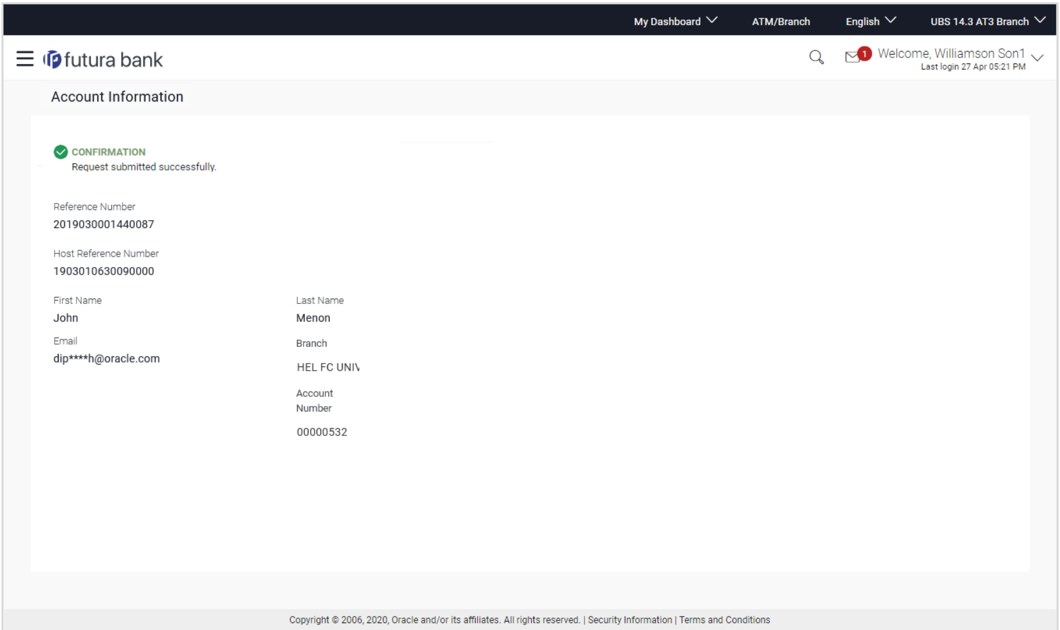
   The field in which you can enter the account number that is held with the same bank appears.

6. In the **Account Number** field, enter the account number in which the funds are to be received.
7. In the **Confirm Account Number** field, enter the account number once again.
8. In the **Account Name** field, enter the account name of the user.
9. In the **Bank Code (BIC)** field, enter the bank code.
   Click **Verify** to validate the bank code.
   OR
   Click the **Lookup Bank BIC Code** link to look up the bank code. The bank details appear based on the bank code selected.
10. Click **Submit**. The **Review** screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to return to the previous screen.

11. Verify the details and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

    A message confirming submission of the request to receive funds in the defined account appears along with the reference number.

Claim Payment: Confirmation screen



12. Click **Ok** to logout from the application.

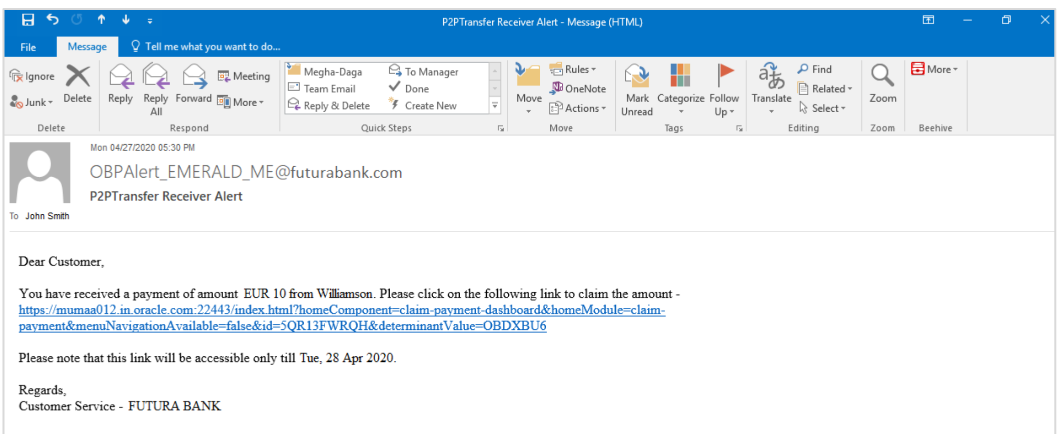
5. Claim Money Link

Once a peer to peer payment is successfully initiated, a link is sent to the beneficiary through the mode defined in the payment instruction, i.e. if the initiator has opted to make the payments towards an Email ID, the link to claim money is sent via email to the beneficiary's Email ID defined in the peer to peer payment instruction. Similarly, if the initiator opted to make the payment towards a mobile number, the claim money link is sent as an SMS to the beneficiary's mobile number defined in the payment instruction and if the payment was made towards a Facebook account or a Twitter Handle, the claim money link is sent to the beneficiary as a private message via Facebook Messenger or a direct message through Twitter.

Once the beneficiary clicks on the link, the **Claim Money** screen is opened and the beneficiary can follow the steps to claim the money transferred via peer to peer payment.

Another mode through which a beneficiary could have received a link to claim money is through iMessage i.e. if the person transferring the funds, did so using **iMessage Payments**. In this case, when the beneficiary clicks on the claim money link, the Claim Money page is displayed without the options to select the payment modes. The subsequent steps required to initiate a claim money request remain the same. Please refer the user manual on iMessage Payments for further information on payments made through iMessage.

Email alert for claim money



1. Click the link to claim the money. The Claim Money page is opened.

6. Claim Money – Request initiated by an existing (registered payee)

Once a user has registered himself as a beneficiary of peer to peer payments, the account identified as the account in which funds are to be credited will be maintained in the bank's database. Hence, when the beneficiary logs in to initiate subsequent claim money requests, the same account will be available for selection. Alternately, the beneficiary can also identify any other account to be credited with the fund transfer. This account can be either held with the bank or in an external bank.

Hence, when the existing customer logs into the application using the credentials, and claims money for the second time, he gets two options:

1. Receive a payment with the same account details: The customer can claim money using the same bank account which he has already used to claim money for the first time.
2. Update new bank Account details: The customer can also opt to add another account number of the same bank or account number of other bank.

FAQ

1. **As part of Peer to Peer transfer, what is the relevance of the security code displayed on the confirmation screen?**

   The security code displayed should be noted by the user (initiator of the peer to peer payment) and should be provided to the beneficiary of the payment so that the receiver / beneficiary can claim the money.

2. **Can the recipient of the peer to peer payment, transfer funds received from the sender to an account in another bank?**

   Yes, as part of the claim money process the recipient has an option to select the bank in which the money is to be transferred. The recipient will need to enter the account number and select the bank in which account is maintained.

3. **As part of the funds transfer process to a new payee, on the transaction confirmation screen does the sender need to add the recipient as a new payee?**

   No. It is not mandatory to add the recipient as a new payee. The user can optionally select the Add New Payee option and enter the payee details.

4. **I am the beneficiary of the payment, how do I get the security code required to claim the money?**

   The initiator of the peer to peer payment is displayed the security code on the confirmation page of the payment. He/she will, in turn, make the security code known to you so that you can enter the same in the provided field while initiating a claim money request.

5. **I am the beneficiary of the payment, I want to transfer the money to another bank but do not know the BIC code?**

   You can look up the bank BIC by clicking on the lookup link.

6. **I am the beneficiary of the payment, and have lost/deleted the email received to claim the money. How can I claim it now?**

   You can visit the bank portal, click on the link of 'Claim Money' from the menu. On clicking on the Claim Money option, you will be navigated to the screen on which you can initiate a request to claim money.