Oracle® Banking Digital Experience

Corporate Foreign Exchange User Manual

Release 25.1.0.0.0
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Oracle Banking Digital Experience Corporate Foreign Exchange User Manual, Release 25.1.0.0.0

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Contents

Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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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.

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.

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.

Related Resources

For more information on any related features, refer to the following documents:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

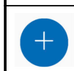
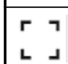
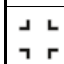
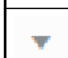
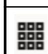
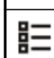
Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

1 Introduction

This topic describes the functionality that enables users to view the details of existing booked forex deals, including any associated transactions.

In the application, you can book spot, forward and SWAP forex deals for the maintained currency pairs.

Pre-requisites

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

Features Supported In Application

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

2

View Forex Deal Bookings

This topic provides the systematic instructions to corporate users for viewing their booked deals.

This option displays the status of the deal, validity, booked deal amount, and the outstanding amount from the deal for use in future and the validity of the deals.

Pre-requisites:

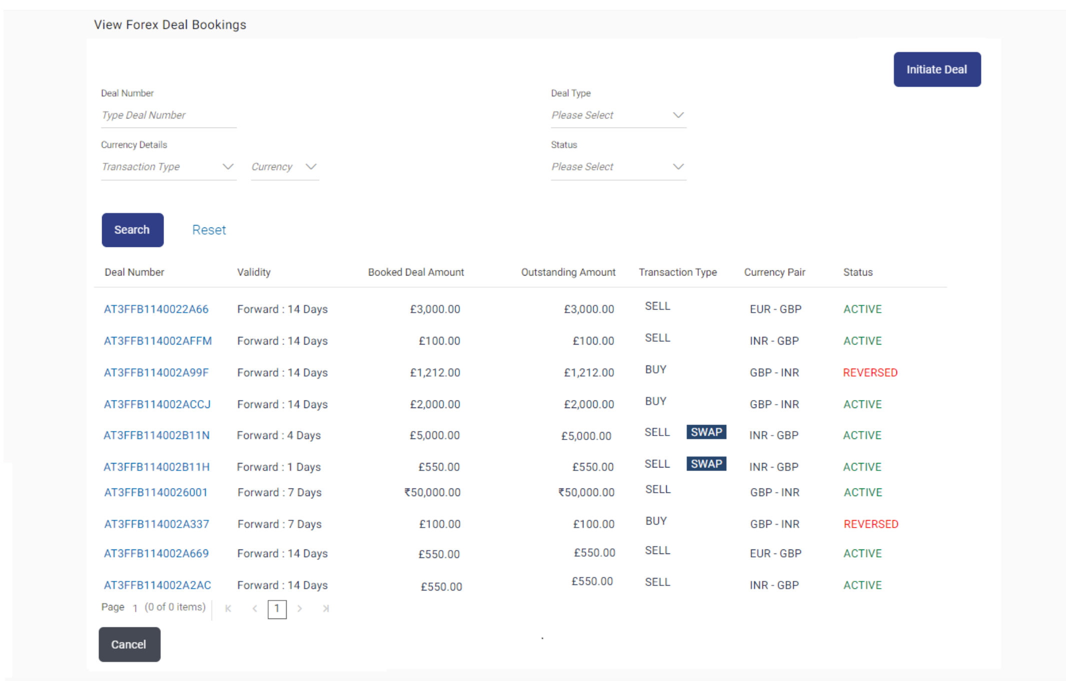
- Currency pairs are maintained
- This option is available only if the view deal booking is enabled for the user in the application.

To view forex deal booking:

1. From **Dashboard**, click **Toggle menu**, then click **Menu** , and then click **Forex Deal** .

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

Figure 2-1 View Forex Deal Bookings



> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-1 View Forex Deal Bookings - Field Description

Field Name	Description
Deal Number	The unique deal id of the forex deal.
Deal Type	Type of deal initiated. The options are: • **Spot** • **Forward** • **SWAP**
Currency Details	
Transaction Type	Transaction type in which deal is booked. The options are: • **Buy** • **Sell**
Currency	The name of currency for the deal.
Status	The deal status. The options are: • **Active** • **Liquidated** • **Reversed** • **Cancelled** • **Hold**
Booking Date	The date on which the deal has been booked.
Expiry Date	The date on which deal gets expired.
Search Result	
Deal Number	The unique deal ID of the forex deal.
Validity	The date upto which the deal is valid.
Booked Deal Amount	The original buy or sell amount along with the currency of the deal.
Outstanding Amount	The remaining buy or sell amount and currency in the deal available for utilization in payment.
Transaction Type	Transaction type (buy or sell) in which deal is booked. **Note:** It displays **SWAP** against **Transaction Type** field, in case of **Swap** deals.
Currency Pair	The currency combination in which deal is booked.
Status	The deal status.

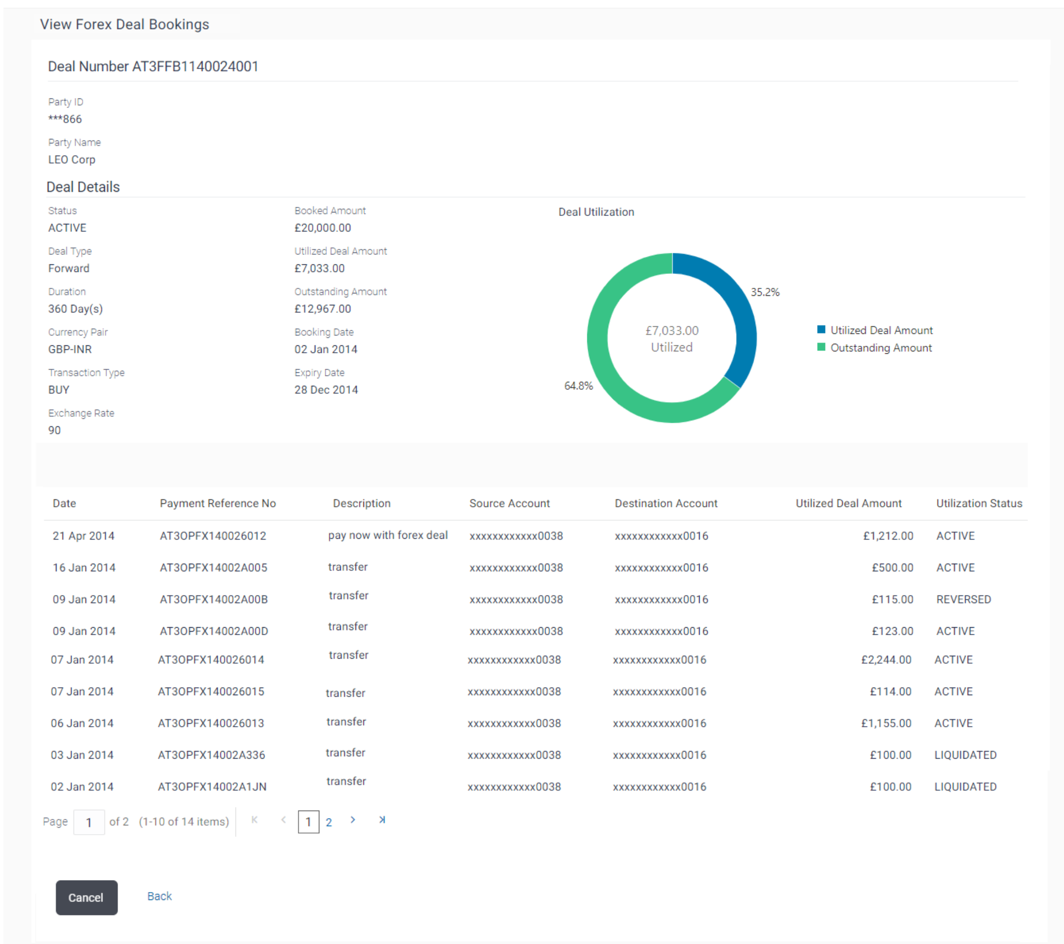
2. Enter the search parameters.
3. Perform one of the following actions:
   - Click **Search**.

     The search result appears based on search parameters entered.
   - Click **Reset** to clear the entered search parameters.
   - Click **Cancel** to cancel the transaction.

4. Click the **Deal Number** link to view details of the specific forex deal.

   The **View Forex Deal Bookings - View** screen appears.

Figure 2-2   View Forex Deal Details



> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-2   View Forex Deal Details - Field Description

Field Name	Description
Deal Number	Displays a unique deal id of the forex deal.
Party Details	
Party ID	Displays the name of primary party of user.
Party Name	Displays the name of primary party of user.
Deal Details	

Table 2-2 (Cont.) View Forex Deal Details - Field Description

Field Name	Description
Status	Displays the deal status.
Booked Amount	Displays the original buy or sell amount and currency of the deal.
Deal Type	Displays type of deal initiated.
Utilized Deal Amount	Displays the utilized buy or sell amount and currency in the deal.
Duration	Displays the utilized buy or sell amount and currency in the deal.
Outstanding Amount	Displays the remaining buy or sell amount and currency in the deal available for transaction.
Currency Pair	Displays the currency combination in which deal is booked.
Booking Date	Displays the date on which the deal has been booked.
Transaction Type	Displays the transaction type (buy or sell) in which deal is booked.
Expiry Date	Displays the date on which deal gets expired.
Exchange Rate	Displays the date on which deal gets expired.
Deal Utilization Widget	This section displays summary of deal utilization.
Utilized Amount	Displays the utilized buy or sell amount in figure.
Utilized Deal Amount	Displays the utilized buy or sell amount in percentage.
Outstanding Amount	Displays the utilized buy or sell amount in percentage.
Deal Utilization Details	This section displays deal utilization in details.
Date	Displays the utilized buy or sell amount in percentage.
Payment Reference No	Displays the utilized buy or sell amount in percentage.
Description	Displays the utilized buy or sell amount in percentage.
Source Account	Displays the source account from which partial deal utilization payment is done.
Source Account	Displays the destination account to which partial deal utilization payment is done.
Utilized Deal Amount	Displays the utilized buy or sell amount and currency in the deal.
Utilization Status	Displays the deal status.

5. Perform one of the following actions:
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to previous screen.

3 Initiate Forex Deal Booking

This topic provides the systematic instructions to corporate users for booking forex deals, thereby enhancing transparency.

The corporate user can do the spot / forward/swap forex deal bookings at the best prices for the different currency combinations.

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

The party must have been granted access to book deals.

> **Note:**
>
> Only primary party can book a deal.

Pre-requisites:

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

To initiate forex deal booking:

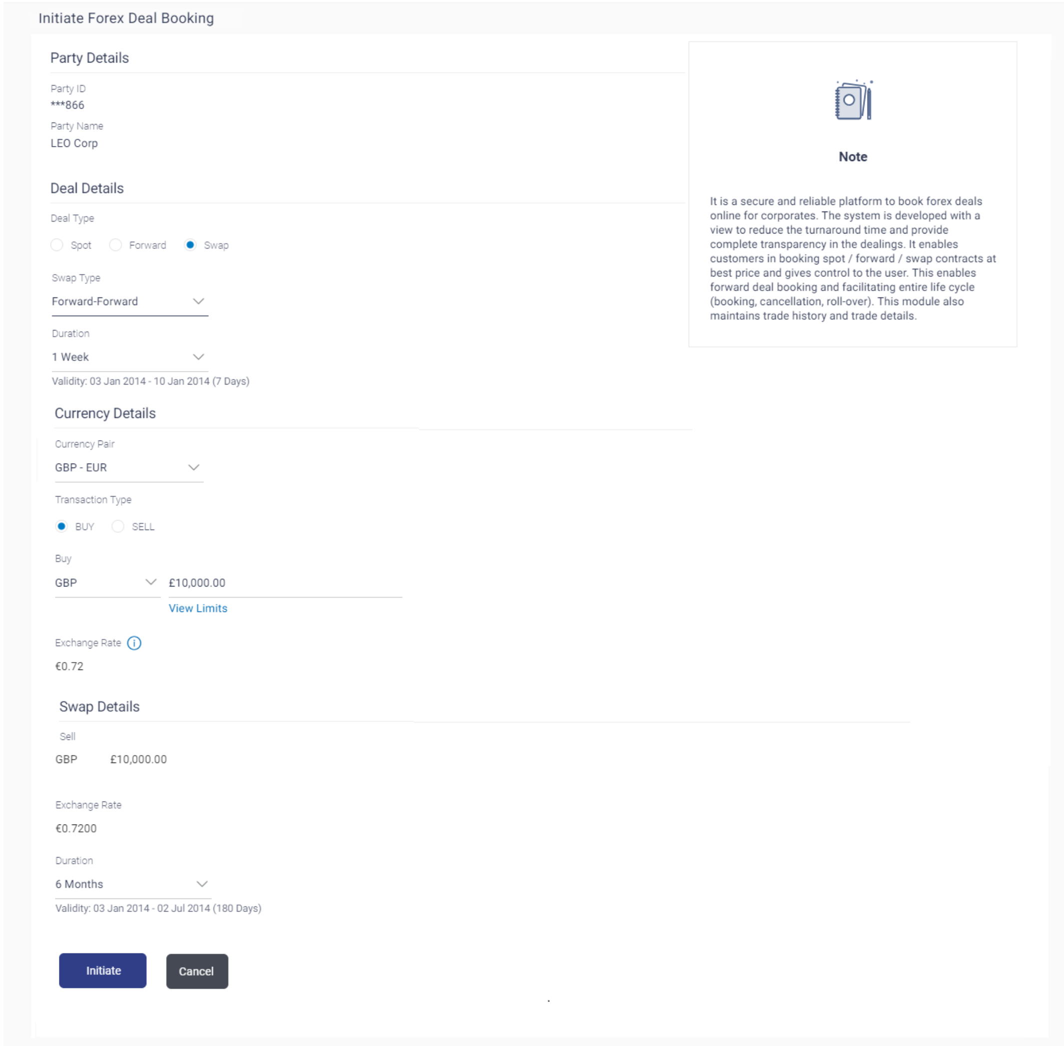
1. From **Dashboard**, click **Toggle menu**, then click **Menu** , and then click **Forex Deal** .

   The **View Forex Deal Booking** screen appears.

2. Click **Initiate Deal** to initiate a forex deal.

   The **Initiate Forex Deal Booking** screen appears.

Figure 3-1 Initiate Forex Deal Booking



Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-1 Initiate Forex Deal Booking - Field Description

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

Table 3-1 (Cont.) Initiate Forex Deal Booking - Field Description

Field Name	Description
Deal Type	Type of Deal user wants to initiate. The options are: • **Spot** • **Forward** • **SWAP**
Swap Type	Type of swap deal user wants to initiate. The options are: • **Spot – Forward** • **Forward– Forward** This field is enabled if user selects **Swap** option in the **Deal Type** field.
Duration	The permissible duration or option to choose a specific date for which deal will be valid. The options are: • **1 Week** • **1 Fortnight** • **1 Month** • **1 Quarter** • **6 Month** • **1 Year** • **Custom: Select the date range** This field is enabled if user selects **Swap** option in the **Deal Type** field. User can have a date of his own under the custom duration option. **Note:** In case of **Custom** option, the total number of days a deal can have should not exceed the limit of 365 days.
Validity	Displays the number of days as calculated for the selected period or duration. This field is enabled if user selects **Forward** option in the **Deal Type** field.
Currency Pair	List of permissible currency combination in which user can book the deal.
Transaction Type	Transaction type in which deal is to be booked. The options are: • **Buy** • **Sell** This field is enabled if user selects **Swap** option in the **Deal Type** field.
Buy	The amount to be purchased in the selected currency.
Sell	The amount to be sold in the selected currency.
Currency	The currency in which buy or sell of currency transaction is initiated.
Exchange Rate	The Buy or Sell per unit rate for the chosen currency combination.
Swap Details	Below fields are enabled if **Swap** option is selected in **Deal Type** field.

Table 3-1 (Cont.) Initiate Forex Deal Booking - Field Description

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

3. In the **Deal Type** field, select the appropriate deal type for forex deal booking.

   Perform one of the following actions:

   - Select **Spot**.
   - If you select **Forward**;
     a. From the **Duration** list, select the appropriate period for which forex deal will be valid.
   - If you select **Swap**;
     a. In the **Swap Type** field, select the appropriate option for forex deal.
        i. If you select **Spot - Forward**;
        ii. If you select **Forward - Forward**;
            i. From the **Duration** list, select the appropriate period for which forex deal will be valid in **Deal Details** section.

4. From the **Currency Pair** list, select the currency combination in which deal is to be booked.

5. In the **Transaction Type** field, select the appropriate option for forex deal.
   a. If you select **Buy**;
      i. From the **Currency** list, select the currency to initiate the transaction with.

ii. In the **Buy** field, enter the amount user wishes to purchase in that currency. The system displays the **Exchange Rate**.

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

b. If you select **Sell**;

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

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

6. Perform one of the following actions:
   - Click **Initiate** to initiate the deal.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
7. Perform one of the following actions:
   - Verify the details, and click **Confirm**.

     The success message of forex deal booked along with the transaction reference number, host reference number, deal details.

     Click **OK**.
   - Click **Back** to navigate back to previous screen.
8. Perform one of the following actions:
   - Click **Book Another Deal** to initiate another forex deal.
   - Click **Back To Dashboard** link to go back to dashboard.

4

Make Payment (Transfer Money) using forex deal

This topic describes the **Transfer Money using forex deal** functionality, which enables users to initiate payments from their bank account to any other bank account without requiring a physical visit to the bank, all through digital banking channels.

Payments are categorized on the basis of the transfer being made to an account within the bank, outside the bank and beyond geographical boundaries. When transfer is to an account within the bank it is an internal transfer. A transfer to an account outside the country is called an International payment. This categorization takes place when a customer saves the payee bank account details during payee maintenance.

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

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

Note:

Adhoc payment does not support the usage of Forex Deals.

Pre-requisites:

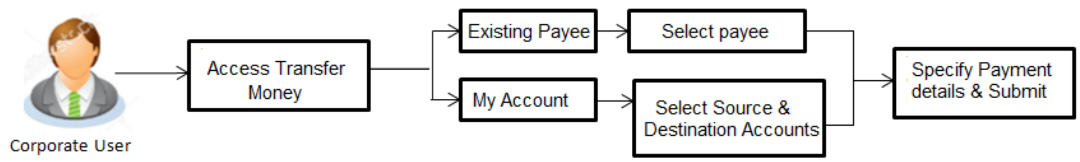
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Payees are maintained
- Purposes of Payments are maintained which are mandatory for Internal payments
- Transaction limits are assigned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

Features supported in application

Transfer money allows the user to make payments

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

Figure 4-1 Workflow



1. Perform anyone of the following navigation to access the **Make Payment** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , click **Make Payment**
   - From the Search bar, type **Payments – Make Payment** and press **Enter**.

The **Make Payment** screen appears.

4.1 Make Payment - Saved Payee

This topic provides the systematic instructions to corporate users for initiating payments to existing payees.

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

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

To transfer funds to a payee:

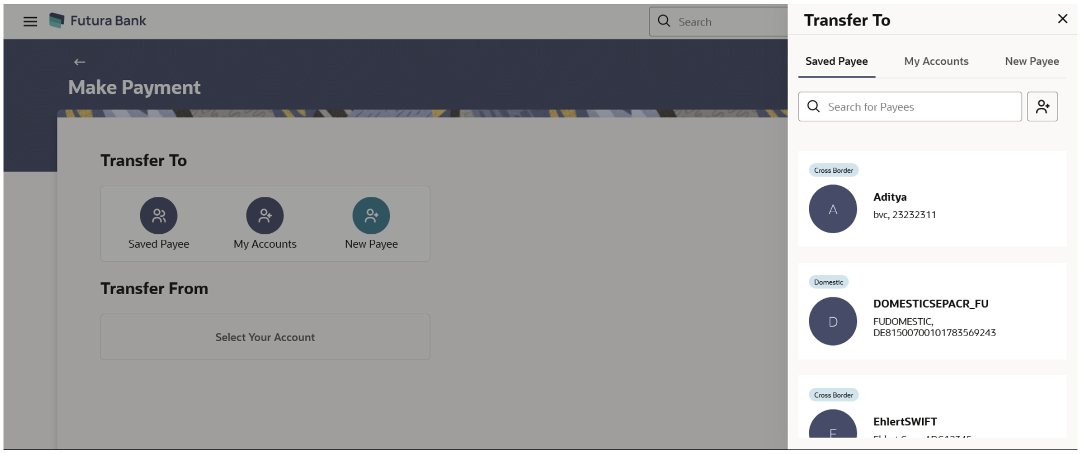
1. Perform anyone of the following navigation to access the **Make Payment** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments** . Under **Payments** , click **Make Payment**
   - From the Search bar, type **Payments – Make Payment** and press **Enter**.

   The **Make Payment** screen appears.
2. Perform one of the following actions:
   - Under the **Transfer To** section, click on the **Saved Payee**.
     The **Transfer To** overlay screen will appear with the **Saved Payee** tab.

> **Note:**
>
> a. Users can also add new payee from the **New Payee** tab.
>
> b. Users can search the specific payees by typing a few characters (type to search). This can be done in fields such as Payee Type, Nickname, Account Name, Account Number.

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

Figure 4-2 Make Payment- Transfer To overlay screen



> **Note:**
> The fields which are marked as Required are mandatory.

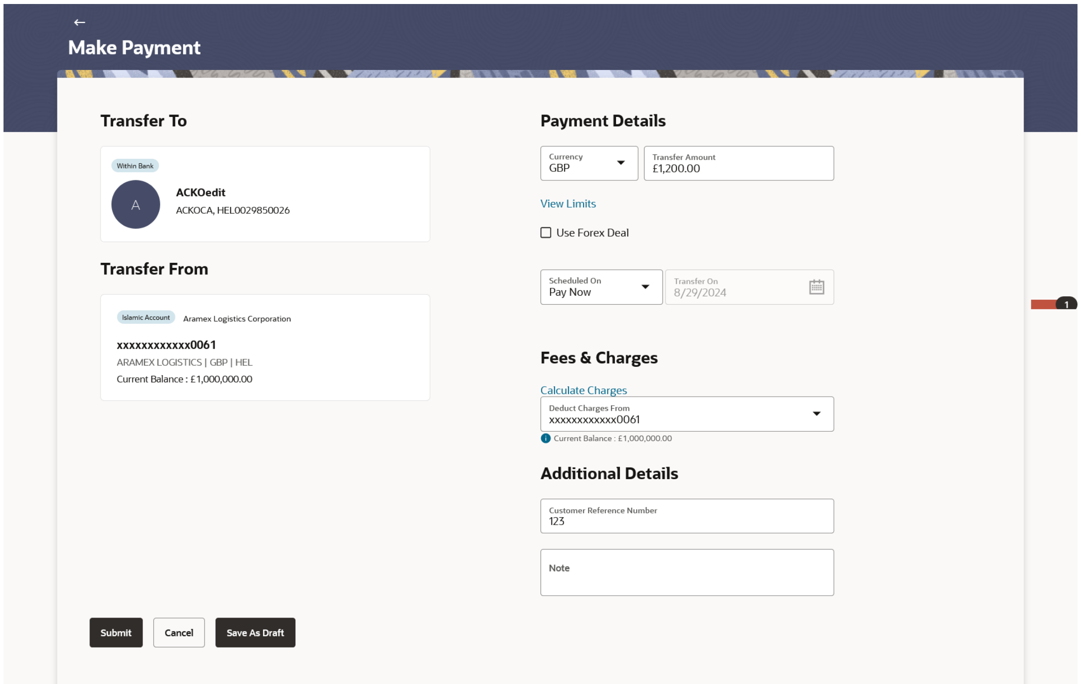
For more information on fields, refer to the field description table.

Table 4-1 Make Payment- Transfer To overlay screen - Field Description

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

On selection of payee, the screen populates the **Transfer From** and **Payment Details**.

Figure 4-3 Make Payment- Saved Payee



> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 4-2 Make Payment- Saved Payee - Field Description

Field Name	Description
Transfer To	
Payee Type	Displays the payee type. The options are: • **Within Bank** • **Domestic** • **Cross Border**
Bank Name	The name of the payee’s bank.
Photo/name Initials	The profile photo of the payee.
Payee Nickname	The nickname of the payee.
Account Name, Account Number	Displays the Account name and account number of the payee.
Transfer From	Displays the debit account details such as Type, Nickname, Account name, Account number, Currency, Branch name, etc as configured in the day 0 configuration of account. Based on the payee selected the account will be defaulted, and on click all available accounts will be available to select. Refer **Transfer From Drawer** section.

Table 4-2 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The options are: • **Islamic** • **Conventional**
Account Details	Displays details like - nick name, account number, branch, currency, etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Payment Details	
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made. This could be Debit amount or transfer amount based on currency selected. When Debit currency is selected, it will be Debit amount. When Credit currency or network currency is selected, it will be Transfer amount.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
Low Value Payment	Select if the payment is low value payment. This field is enabled for cross border payment when the payee's bank selected is SWIFT and the amount is below the maximum amount defined for low value payment.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Refer section **Regionalization for Domestic Payments** for region specific networks.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • **Pay Now**: Select this option if you wish to make the payment on the same day. • **Pay Later**: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • **Recurring**: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option **Pay Later** is selected from the **Scheduled On** list.

Table 4-2 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-monthly** • **Quarterly** • **Semi-Annually** • **Annually** • **Advanced** **Note:** If the "**Advanced**" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • **On Date**: Select this option if you wish to specify a date on which the last transfer is to be executed. • **After Instances**: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On Date** is selected in the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After Instances** is selected in the **Stop Transferring** field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction. This field is network dependent field, comes from regionalisation.
Correspondence Charges	This field will be displayed for Cross Border payments. Select who will bear the charges in case of Cross Border payments. • **Payee**: transfer charges are to be borne by the payee • **Payer**: transfer charges are to be borne by the payer • **Shared**: transfer charges are to be borne by both the payee and payer

Table 4-2 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.
Compliance Questions	For Cross Border payments the screen asks few compliance questions. OBDX supports configuring a list of questions from backend for On-premises. Once configured, the questions will show up on the screen.
Upload Documents	For Cross Border payments the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents from backend for On-premises. Once configured, the list will show up on the screen. **Note:** When the payment is submitted, the documents will be stored to a configured Document Store (DMS or DB or any other repository depending on the implementation). The document reference numbers will be passed to the back-end payment processor along with the payment request.

3. Fill the details in the respective fields.
4. If user clicks **Book New Deal** to book the new forex deal.

   The **Initiate Forex Deal Booking** screen appears.
5. If user selects checkbox **Use Forex Deals** to select existing forex deal.

Figure 4-4 Lookup Deal Number

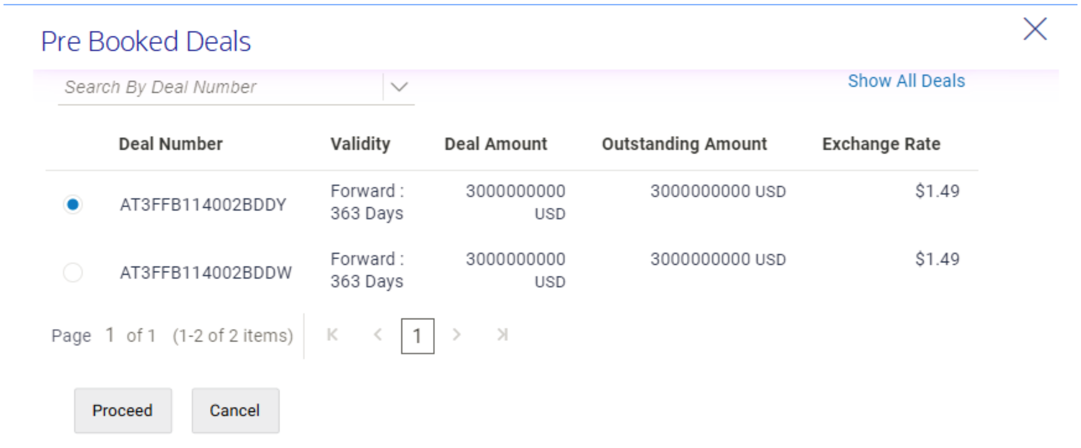


Table 4-3 Lookup Deal Number - Field Description

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

6. Perform one of the following actions:
   - In the **Deal Number** field, enter the forex deal number.

     Click on **Verify**. The deal details of selected deal appear.
   - Select deal from the Lookup by clicking the **Lookup Deal Number** link.

     In the **Search by Deal Number** field, enter the forex deal number to be searched.
   - Click the  icon to search. The list existing forex deal appears.

     Click on the **Deal Number** record, to select the appropriate deal from the list.

     Click on **Proceed** to continue the transaction with selected deal.

     The deal details of selected deal from Lookup appear.

     Click on **Reset** to clear the entered details.
7. Perform one of the following actions:
   - Click **Submit** to initiate the request for the payment.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions:
   - Verify the details and click **Confirm**.

The success message appears of request of payment transfer along with the reference number, host reference number.

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

9. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Go to Dashboard** to go to the Dashboard screen.
   - Click **Go to Payments Overview** to go to the Payment Overview page.
   - Click **Make Another Payment** to make new payment.
   - Click **Save as Favourite** to save payment as favourite transaction.
   - Click **Check Status** to view the status of the payment transaction.

   System redirects to the **Payment Details** screen.

4.2 Make Payment - My Accounts

This topic provides the systematic instructions to corporate users for making payments to their own accounts, facilitating fund transfers within their accounts held at the bank.

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

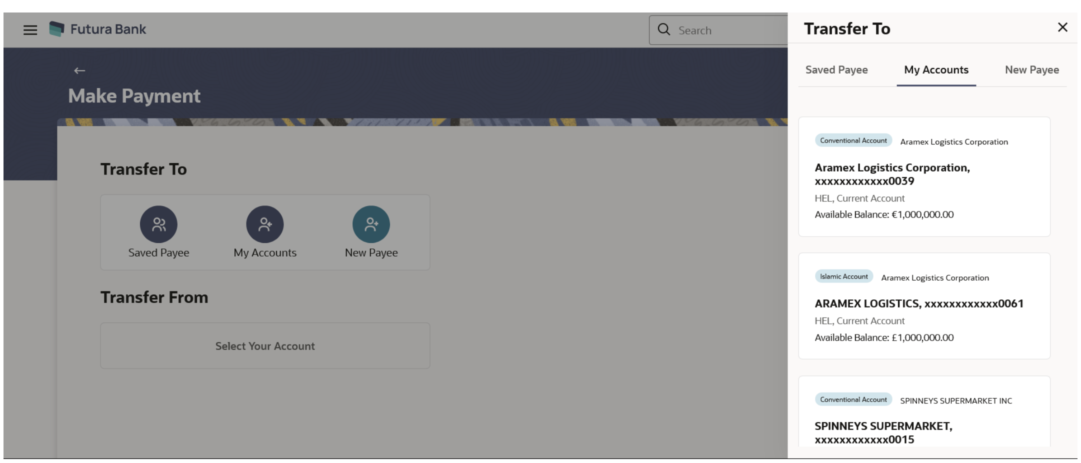
To make payment to a payee's own account:

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

   For more information on **Make Payment** screen, refer to the field description table of the **Make Payment - Saved Payee** screen.
2. Under the **Transfer To** section, click on the **My Accounts**.

   The **Transfer To overlay** screen will appear with the **My Accounts** tab.

Figure 4-5 Make Payment- Transfer To overlay screen



> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

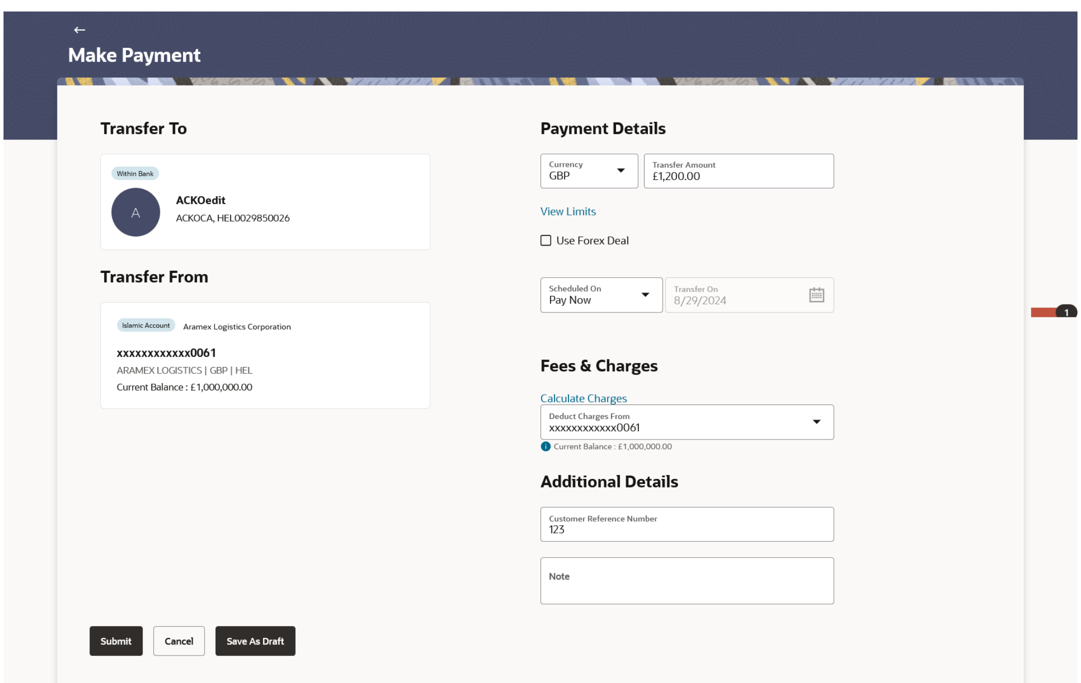
Table 4-4 Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
My Accounts	Displays the list of my accounts in the card's layout with following details on each card.
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - • **Islamic** • **Conventional**
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

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

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

Figure 4-6 Make Payment- My Account



Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 4-5 Make Payment- My Account - Field Description

Field Name	Description
Transfer To	
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be • **Islamic** • **Conventional**
Account Details	Displays details like - nick name, account number, branch, currency, current balance etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

4.3 FAQ

1. **Can I use a spot deal for payment?**
   No, only forward deals can be used while doing a payment.
2. **Can I set a future date for a fund transfer?**
   You can set a future date for a payment using Pay Later payment option.
3. **What happens if I have set up a future dated transfer, but don't have enough funds left under the booked deal earmarked against the transaction on the transaction date for the transfer?**
   Balance check will not be performed at the time of transaction initiation with future date. However, the transaction will get declined in case of insufficient funds are available in the booked deal on the given transaction date.

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