Oracle® Banking Digital Experience

Retail Peer To Peer Payments User Manual

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Oracle Banking Digital Experience Retail Peer To Peer Payments User Manual, Release 25.1.0.0.0

G38539-01

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

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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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:

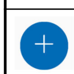
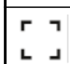
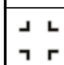
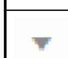
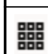
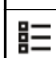
Table 2 Basic Actions and Descriptions

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 Peer To Peer Payments

This topic describes the functionalities and process involved in 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 link which takes him/her to the Claim Money page of the bank. A security code is displayed on the payment confirmation page, which the initiator of the payment must share with the payee so as to enable him/her to claim the amount paid.

Figure 1-1 Workflow- Transfer Money

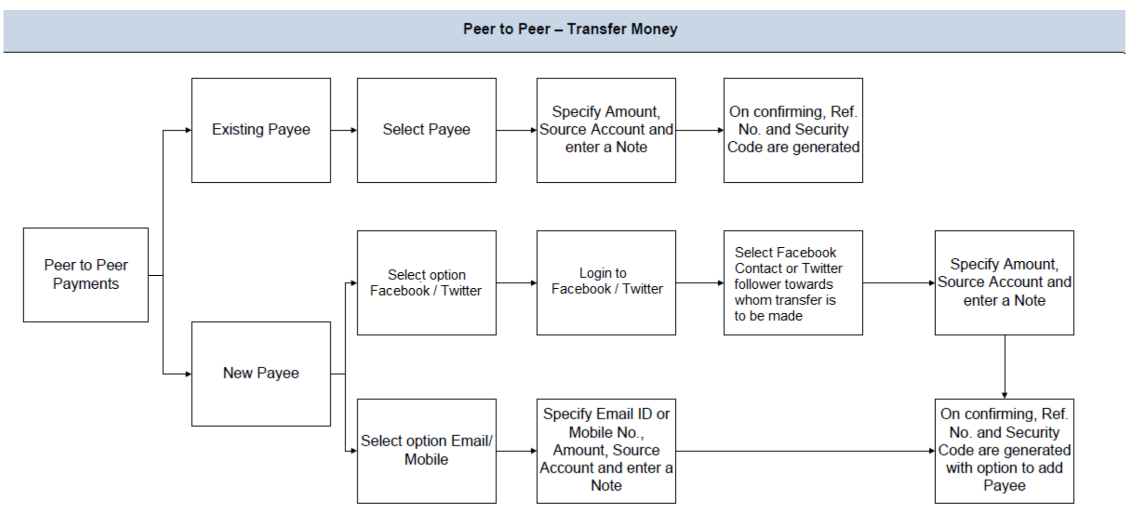
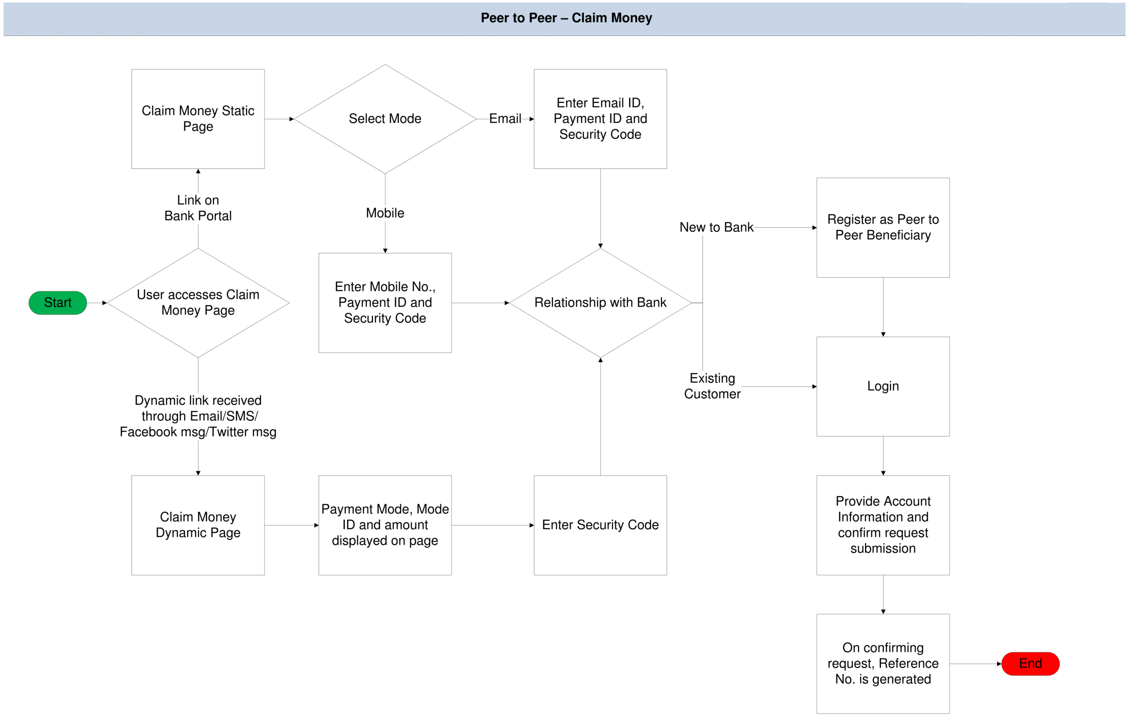


Figure 1-2 Workflow- Claim Money



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

Perform anyone of the following navigation to access the **Transfer Money** screen.

- From **Dashboard**, click **Payments widget**, then click **Transfer Money**.
- From **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments** . Under **Transfers & Bill Payments** , then click **Payments**, and then click **Payments and Transfers**, and then click **Transfer Money**.
- From **Dashboard**, click **Payments widget**, then click **Manage Payees**, and then click **More Options**, Under **More Options**, click **Pay**.

The **Transfer Money** screen appears.

1.1 Transfer Money

This topic provides the systematic instructions for initiating fund transfers using email or mobile contact links.

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.

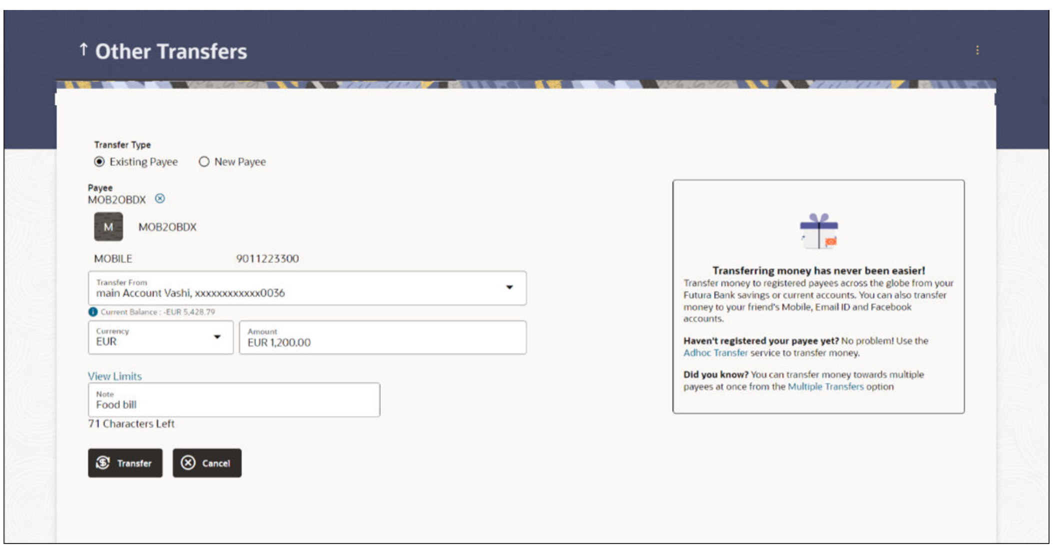
Transfer Money - Existing Payee

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.

1. Perform anyone of the following navigation to access the **Transfer Money** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments** . Under **Transfers & Bill Payments** , and then click **Overview**, then click **More Actions**, and then **Other Transfers**.
   - From the Search bar, type **Transfers - Other Transfers** and press **Enter**

   The **Transfer Money - Existing Payee** screen appears.

Figure 1-3 Transfer Money - Existing Payee



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

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

Table 1-1 Transfer Money - Existing Payee - 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 existing payee:

2. From the **Transfer Type** field, select the payee as **Existing Payee**.
3. From the **Payee** list, select the payee towards whom you wish to transfer funds.

   The payee details of the selected payee appears.
4. Enter Payment details.
5. Perform one of the following actions:
   - Click **Transfer** to make a payment towards the payee.

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

A success message along with Reference Number, and transfer details appear on the confirmation page.

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

7. 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

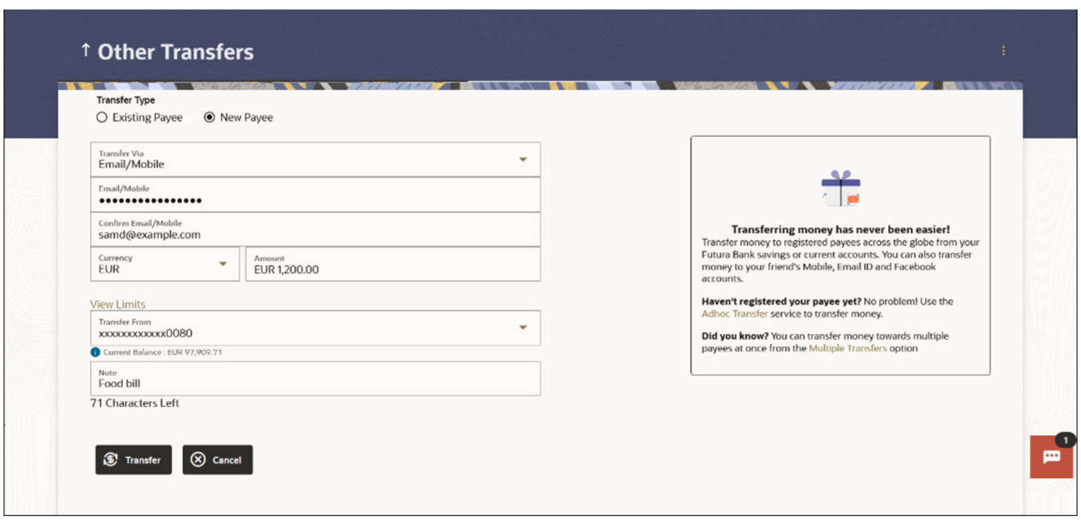
The **Email/Mobile** option enables the user to initiate a funds transfer towards an email or mobile contact. The user has to simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the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

To transfer funds to a new payee:

8. Select the **New Payee** option.

   The fields by which to transfer funds to a new payee appear.

Figure 1-4 Transfer Money - New Payee



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

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

Table 1-2 Transfer Money - New Payee - Field Description

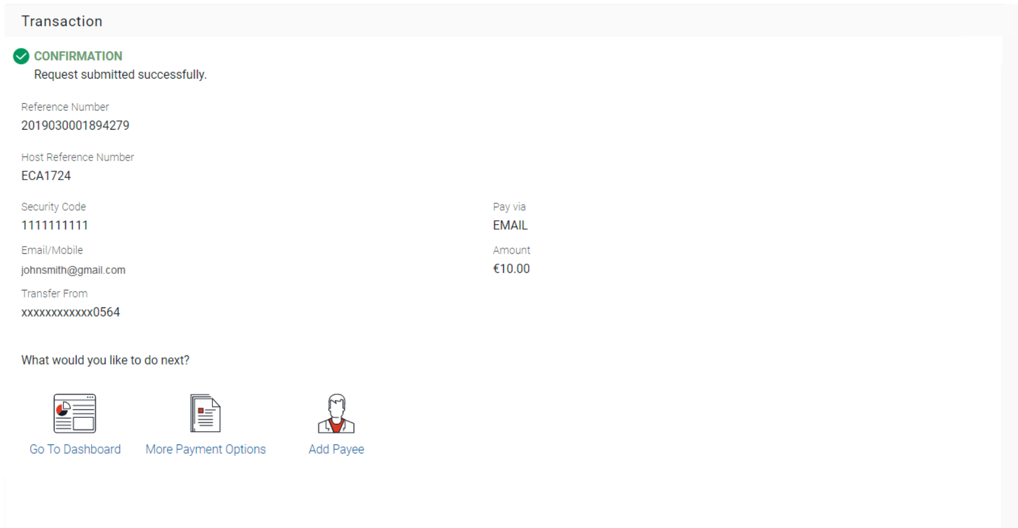
Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: • **Existing payee** • **New Payee**
New Payee	Following fields gets enabled if the **New Payee** option is selected in the **Transfer Type** field.
Transfer Via	Select the mode through which 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.

9. From the **Transfer Type** field, select the payee as **New Payee**.
10. From the **Transfer Via** list, select the type of payee.
    - If you select the **Email** or **Mobile** option:
        a. In the **Email /Mobile** field, enter the email id or mobile number of the recipient.
        b. Re-enter the recipient's Email ID or Mobile number in the **Confirm Email/Mobile** field.
        c. From the **Currency** field, select the currency in which the transfer is to take place.
        d. In the **Amount** field, enter the transfer amount.
        e. From the **Transfer From** account list, select the source account.
        f. From the **Currency** field, select the currency in which the transfer is to take place.
        g. In the **Amount** field, enter the transfer amount.
        h. From the **Transfer From** account list, select the source account.
        i. In the **Note** field, specify a note or remarks.
11. Perform one of the following actions:
    - Click **Transfer** to make a payment towards the payee.

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

A success message along with Reference Number, and transfer details appear on the confirmation page.

Figure 1-5 Success Message

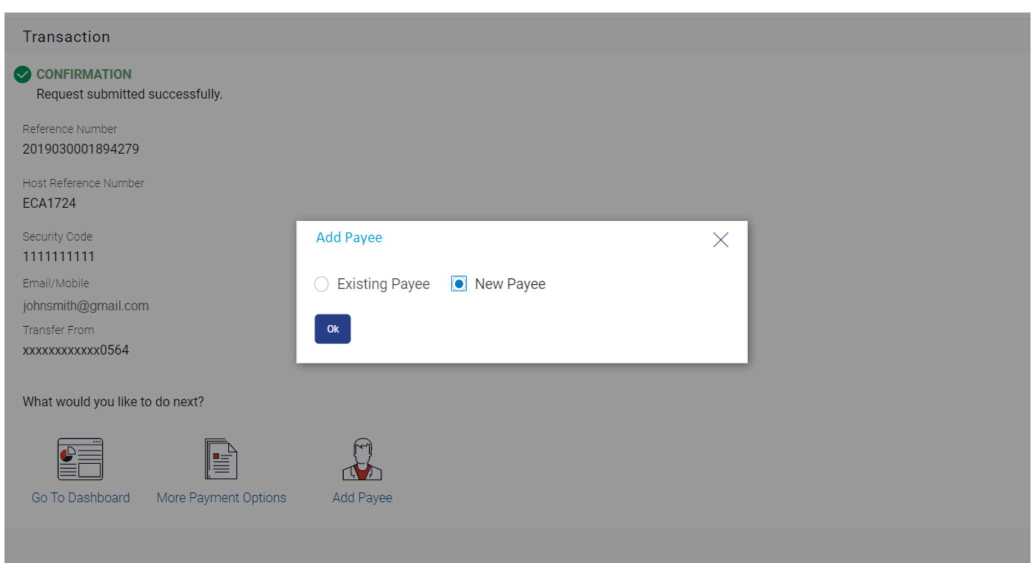


- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to the previous screen.

13. Perform one of the following actions from the **Confirmation** screen:
    - Click **Home** to navigate to the dashboard.
    - 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.

Figure 1-6 Add Payee - Addition of New Payee



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

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

Table 1-3 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.

14. Select the desired option under the **Add to an Existing Payee or create a New Payee?** field.

    Perform one of the following actions:

    - If you select the **New Payee** option;

      The **Add Payee** screen appears in which you can register the beneficiary as a new payee.

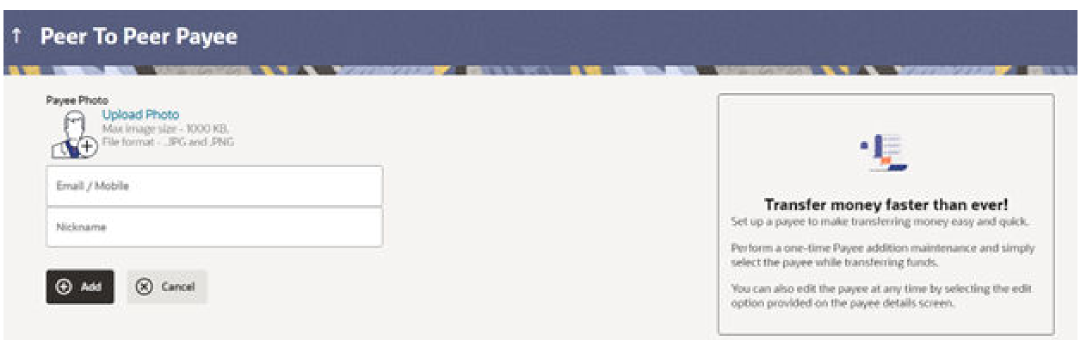
    - If you select the **Existing Payee** option;

      Select the payee to whom the beneficiary details are to be mapped.

15. Click **OK**.

    The **Add Payee** screen appears with all the beneficiary details pre-populated in the required fields.

Figure 1-7 Addition of New Payee - Peer to Peer Payment



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

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

Table 1-4 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.

16. 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**.
>
> Perform one of the following actions:
>
> - Click **Change** to modify the uploaded payee photo.
> - Click **Remove** to delete the uploaded payee photo.

17. In the **Nickname** field, enter a nickname of the payee, if you have selected the **New Payee** option.
18. Perform one of the following actions:
    - Click **Add** to add a payee.

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

      A message confirming the addition of the new payee appears.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to return to the **Add Payee** screen.
20. Perform one of the following actions from the **Confirmation** screen:
    - Click **Go To Dashboard**, to navigate to the Dashboard.
    - Click **More Payment Options** to go to the other payment options.

2 Payee Maintenance – Peer To Peer Payee

This topic describes how to maintain peer-to-peer payee information.

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 **User Manual Oracle Banking Digital Experience Retail Payments - Manage Payees** section.

1. From **Dashboard**, click **More Actions**, then click **Manage Payees**.

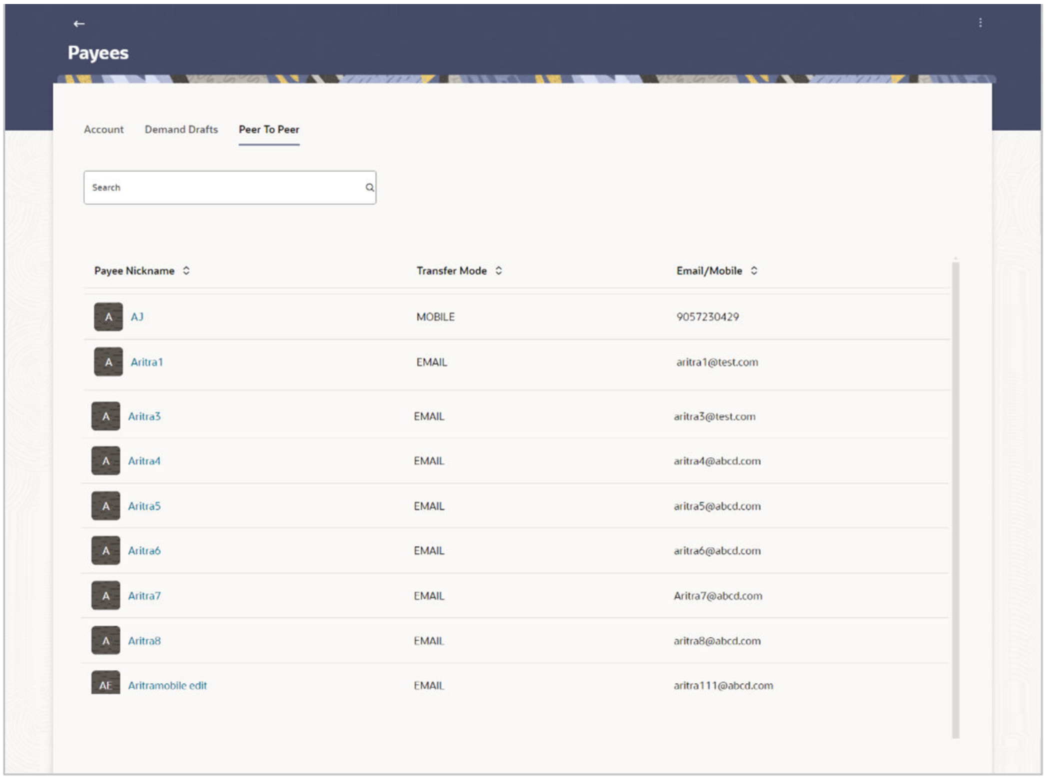
   The **Manage Payee** screen appears.

2.1 Payee Summary

on how users can view their complete list of payees, including peer-to-peer contacts.

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.

Figure 2-1 Manage Payees



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

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

Table 2-1 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.
Transfer Mode	The mode through which payments to this payee are to be made. The options are: • **Email** • **Mobile**

Table 2-1 (Cont.) Field Description

Field Name	Description
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:

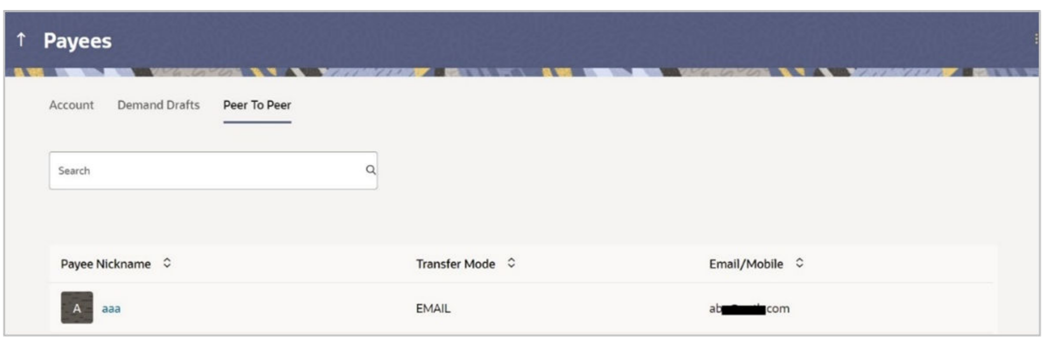
1. In the **Manage Whom** field, select the **Payee** option.

   All the registered payees are listed down by their names and photos, if added.

2. Perform one of the following actions:
   - From the **Payee List**, select and click on the payee whose details you want to view.
   - Click icon 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.
   - Click **Add New Payee** to create a new payee.

Figure 2-2 Manage Payees – Expanded View



3. Perform one of the following actions:
   - Click payee name hyperlink of a payee and then click **Edit**.

     The **Edit Payee** screen appears.
   - Click **Pay** to transfer funds/ issue a demand draft.
   - Click **Delete** to delete the payee.

2.1.1 View Payee Details

This topic provides the systematic instructions to view payee details of the account associated with the payee.

The user can view details of the account 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.

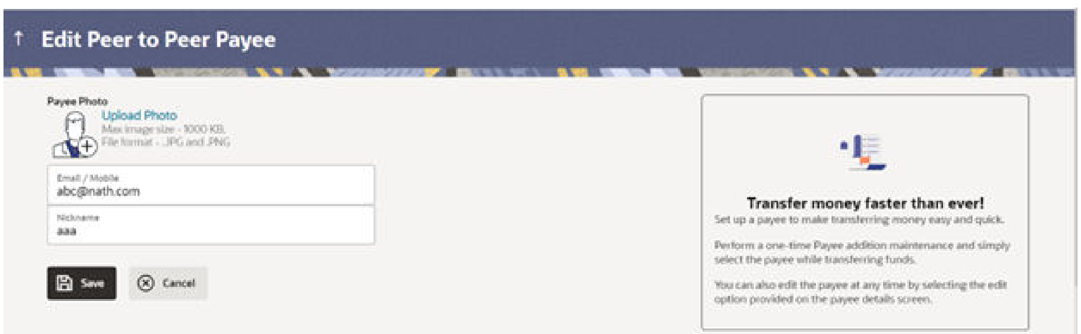
To view payee details:

1. Perform one of the following actions:
   - From the **Payee List**, select and click on the expand option provided against the payee whose details you want to view.
   - Click the icon 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 the icon and then click the **View/Edit** option.

   The **View/ Edit Payee** screen appears.

Figure 2-3 View/ Edit Payee



> **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/ Edit 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.

Table 2-2 (Cont.) View/ Edit Payee - Field Description

Field Name	Description
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.

3. Perform one of the following actions:
   - Click on the icon against the **Daily Limits** to update or set daily transaction limit.
   - Click on the icon against the **Monthly Limits** to update or set monthly transaction limit.

     Perform one of the following actions:

     – Enter limits against the daily/ monthly limits field as the case may be.

       Click **Save Limit** against the Daily Limit / Monthly Limit field to save the changes made.

     – Click **Cancel** to cancel the editing.

     – Click the icon to delete the set limits assigned to the specific payee account.

       Note:

       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.

- 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.
- 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.
- Click the icon of the specific payees card which you wish to edit the details.

  The system redirected to the **Edit Account Beneficiary** screen.
- Click the icon of specific beneficary card which you wish to delete.

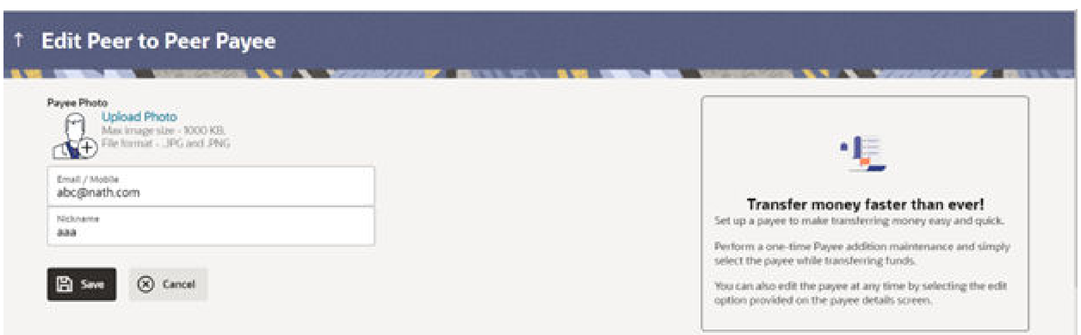
2.2 Edit Payee

This topic provides the systematic instructions for updaing the existing payee details.

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.

Figure 2-4 Edit Payee Details – Peer to Peer



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

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

Table 2-3 Field Description

Field Name	Description
Peer to Peer Payee Details	

Table 2-3 (Cont.) Field Description

Field Name	Description
Payee Name	The payee name appears as defined at the time of creation. This field is not editable.
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. Perform one of the following actions:
   - Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
   - 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.

   - Click the **Remove** link to delete the uploaded payee photo.
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. Perform one of the following actions:
   - Click **Save** to save any changes.

     The **Review** screen appears.
   - Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.
     Perform one of the following actions:
     a. Click **Yes** to confirm cancellation of payee modification.

        The user is navigated to the dashboard.
     b. Click **No** to return to the **Edit Payee** screen.
7. Perform one of the following actions:
   - Verify the details, and click **Confirm**.

     A success message appears along with Reference Number.
   - Click **Cancel** to cancel payee modification. A warning message appears asking the user to confirm cancellation of the operation.
     Perform one of the following actions:

a. Click **Yes** to confirm cancellation of payee modification.

   The user is navigated to the dashboard.

b. Click **No** to return to the **Edit Payee** screen.

- Click **Back** to navigate to the **Edit Payee** screen.

8. Perform one of the following actions:
   - Click **Go to Dashboard** to navigate back to the **Dashboard**.
   - Click the **More Payment Options** link to access other payment options.

2.3 Delete Payee

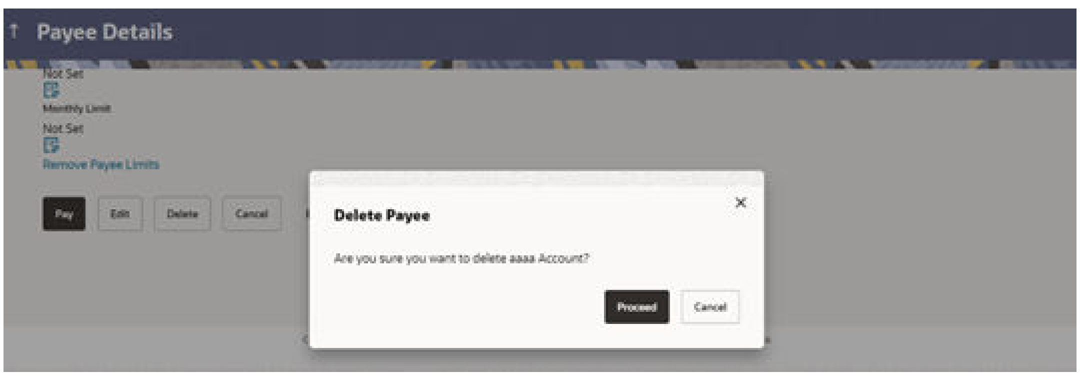
This topic provides the systematic instructions for deleting registered payee.

To delete a payee account:

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

   The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Figure 2-5 Peer to Peer Payments – Delete Payee



3. Perform one of the following actions:
   - Click **Proceed** to proceed with the deletion request.

     The screen confirming payee deletion appears along with the details of the account/ draft deletion.
   - Click **Cancel** to cancel the deletion process.
4. Perform one of the following actions:
   - Click **Go to Dashboard** to navigate to the dashboard.
   - Click **More Payment Options** to access other payment options.

3
Claim Money

This topic details the Claim Money feature, which allows recipients to retrieve funds from peer-to-peer transfers.

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.

3.1 Link on Bank Portal

This topic provides the systematic instructions for navigating to the claim money link from the bank portal page.

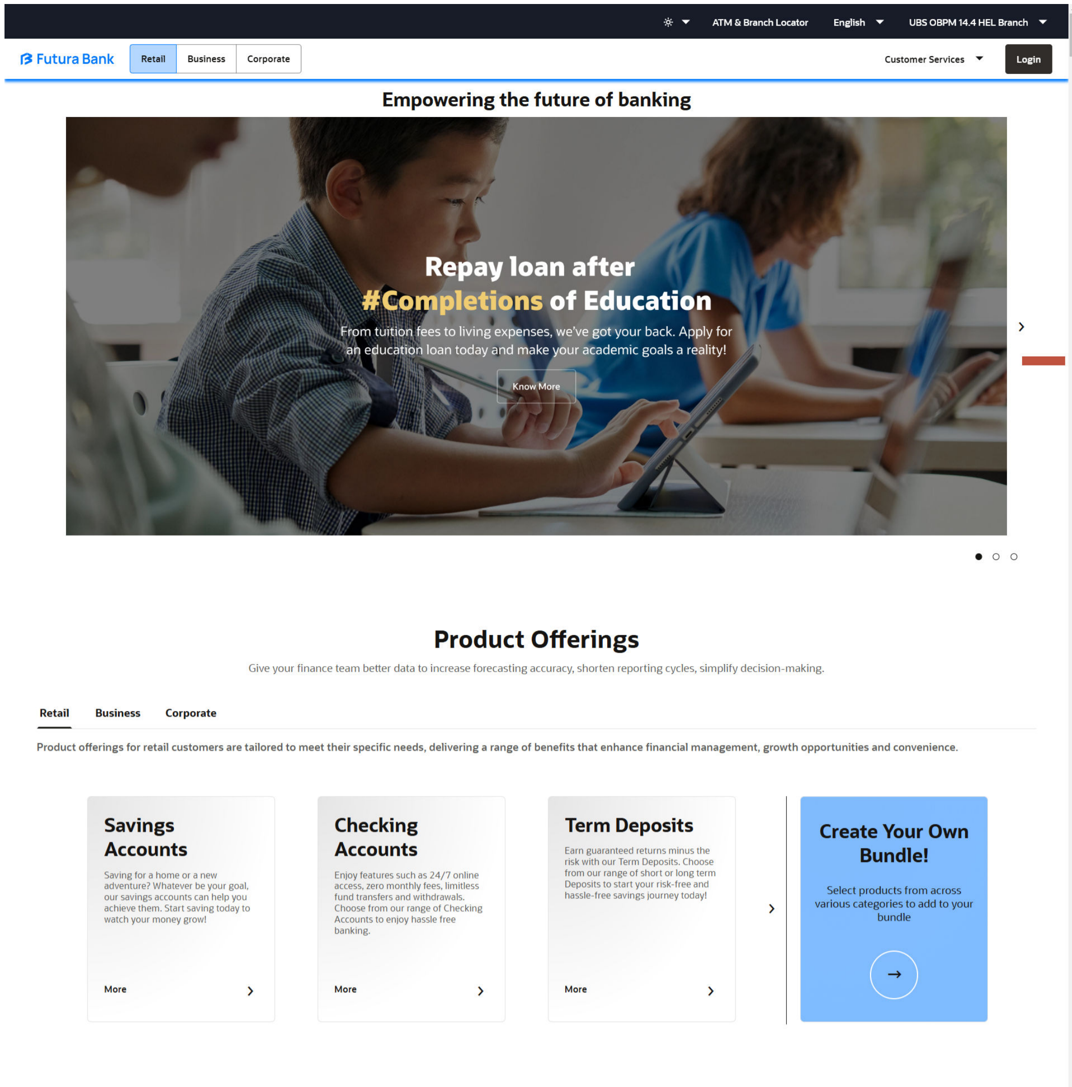
To claim money:

1. Navigate to **Claim Money** as follows:

   From the OBDX bank portal page , click **Customer Services** menu, then click **Claim Money**
2. Navigate to the OBDX bank portal page.

   The pre-login page of the bank's portal appears.

Figure 3-1 Portal Page



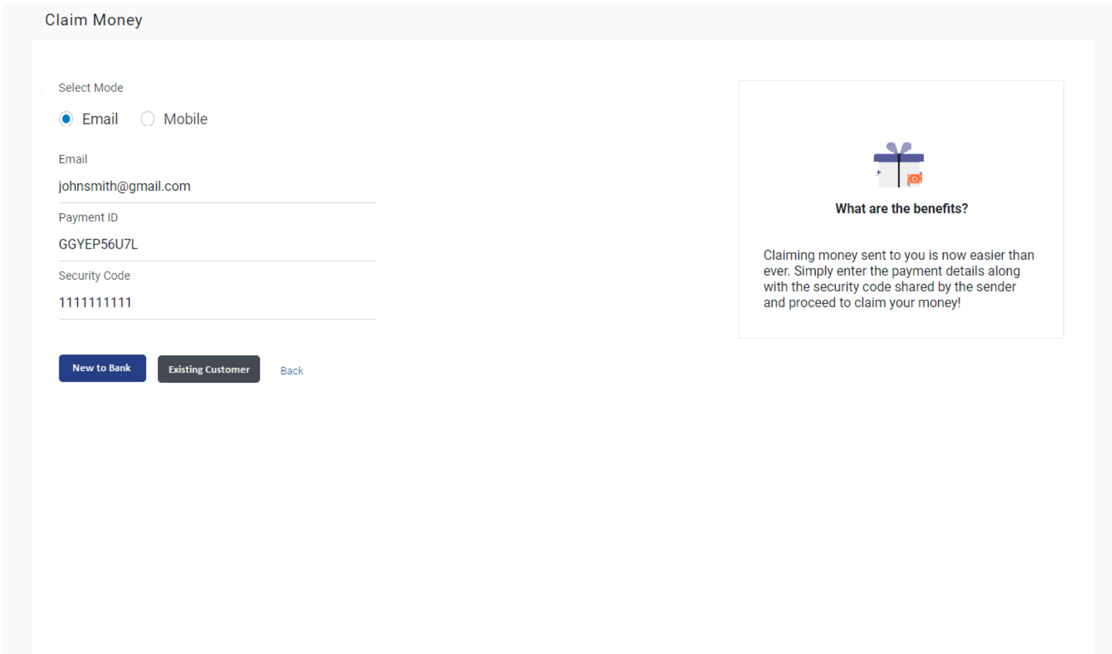
3. Select the **Claim Money** option from the menu.

   The **Claim Money** page appears.

3.1.1 Claim Money – Email Mode

This topic provides the systematic instructions for beneficiaries to claim funds using email.

Figure 3-2 Claim Money - Email



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

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

Table 3-1 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.

Table 3-1 (Cont.) Claim Money - Email - Field Description

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**

1. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
2. Select the **Email** option. The Email field appears along with the Security Code field.
3. In the **Payment ID** field enter the payment ID of the specific peer to peer payment.
4. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
5. Perform one of the following actions:
   - Select an option between **New to Bank** and **Existing Customer**.

     Perform one of the following actions:
     – If you select the option **New to Bank**,

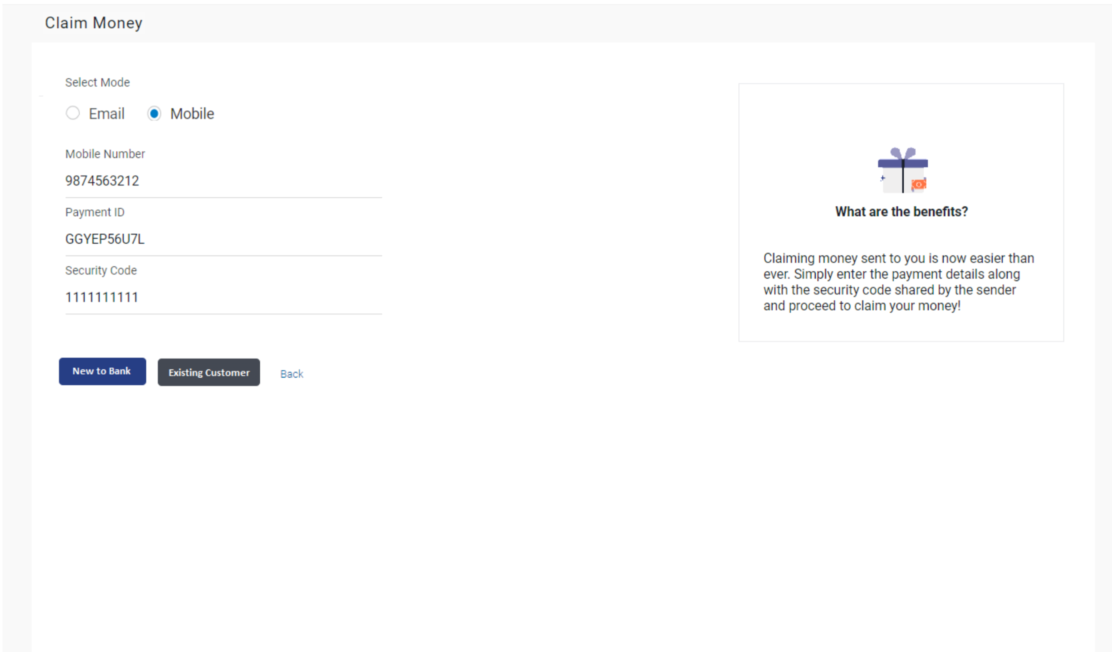
       Refer section **New to Bank**.
     – If you select the option **Existing Customer**,

       Refer section **Login**.
   - Click **Back** to navigate to the previous screen.

3.1.2 Claim Money – Mobile Mode

This topic provides the systematic instructions for beneficiaries to claim funds using mobile mode.

Figure 3-3 Claim Money - Mobile



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

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

Table 3-2 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.

Table 3-2 (Cont.) Claim Money - Mobile - Field Description

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**

1. In the **Select Mode** field, select the mode through which the payment was made, i.e. Email, Mobile or Facebook.
2. Select the **Mobile** option. The Mobile Number field appears along with the Security Code field.
3. In the **Payment ID** field enter the payment ID of the specific peer to peer payment.
4. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
5. Perform one of the following actions:
   - Select an option between **New to Bank** and **Existing Customer**.

     Perform one of the following actions:
     - If you select the option **New to Bank**,

       Refer section **New to Bank**.
     - If you select the option **Existing Customer**,

       Refer section **Login**.
   - Click **Back** to navigate to the previous screen.

3.1.3 Dynamic URL

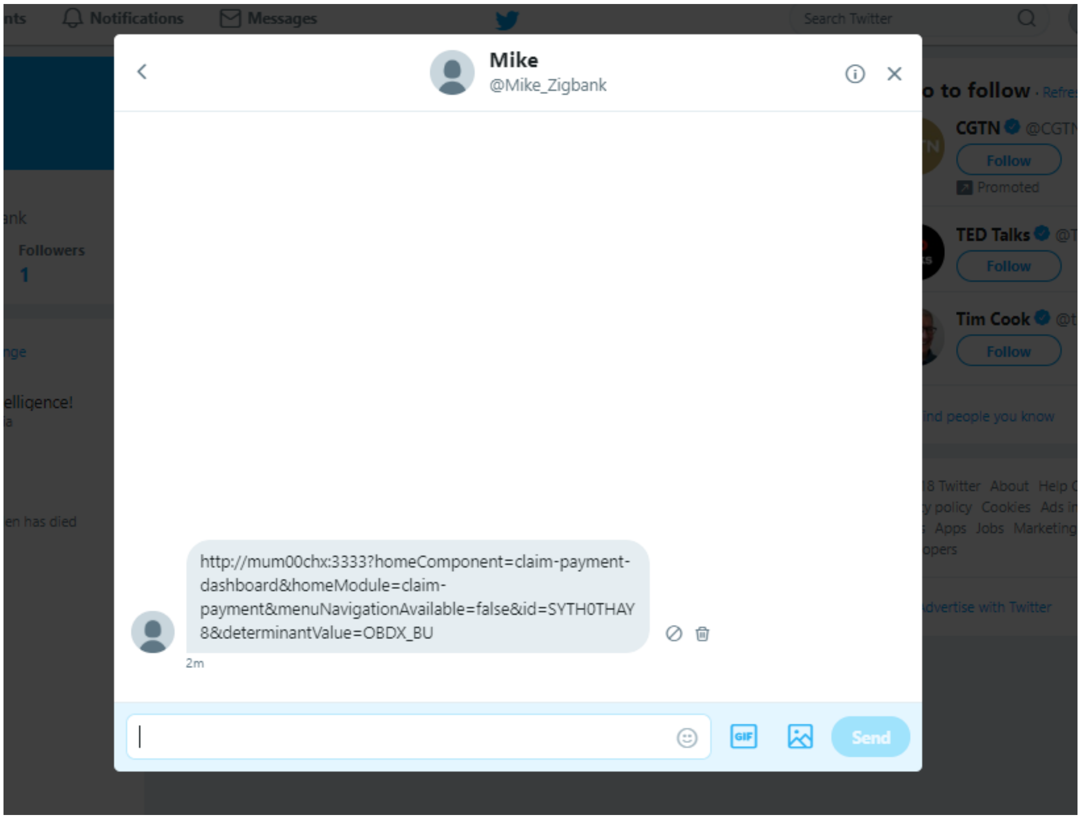
This topic provides the systematic instructions how recipients claim peer-to-peer transfers via email, SMS, or social media links.

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.

Figure 3-4 Peer to Peer Payment alert received as a Twitter Direct Message



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

Figure 3-5 Dynamic Claim Money - Twitter

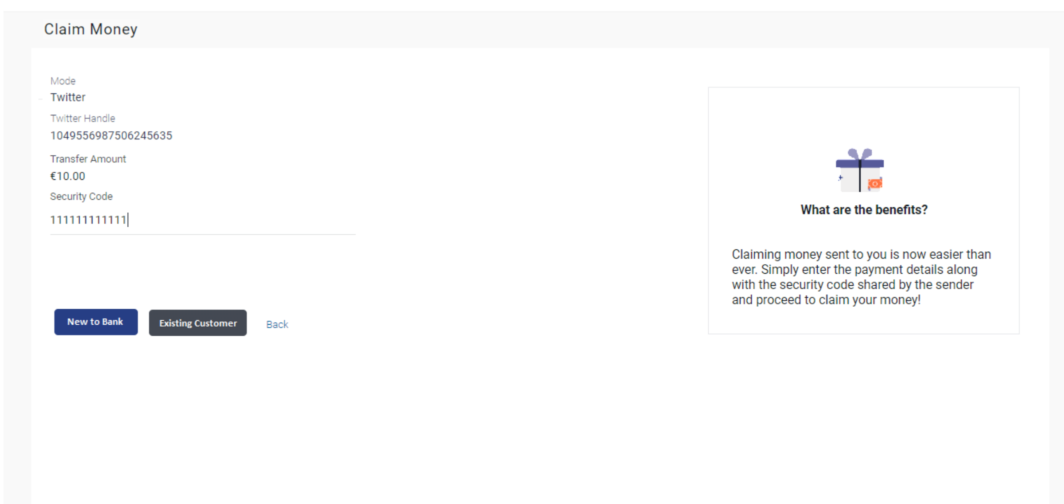


Table 3-3 Dynamic Claim Money - Twitter - Field Description

Field Name	Description
Peer to Peer Payee Details	

Table 3-3 (Cont.) 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**
Twitter	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.
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. Perform one of the following actions:
   - Select an option between **New to Bank** and **Existing Customer**.

     Perform one of the following actions:
     – If you select the option **New to Bank**,

       Refer section **New to Bank**.

– 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.

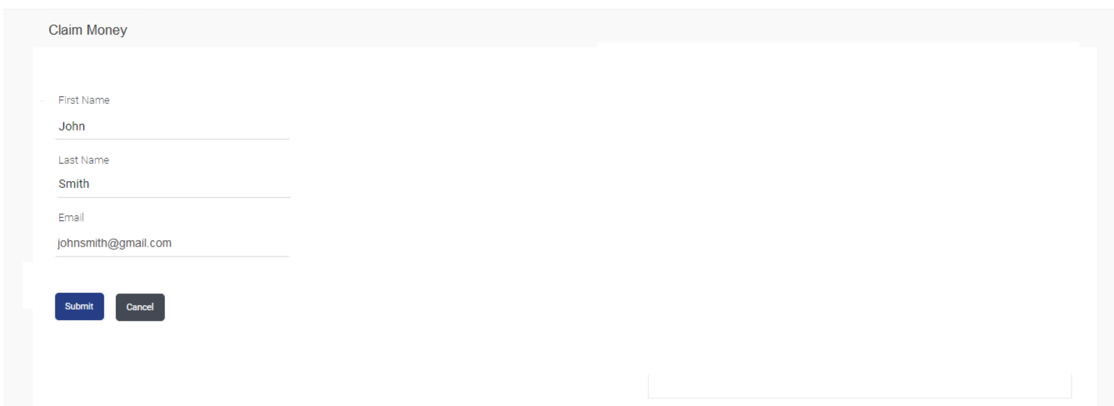
- Click **Back** to navigate to the previous screen.

3.2 New to Bank

This topic provides the systematic instructions for new users to register as beneficiaries to claim funds transferred via peer-to-peer payments.

This is applicable is the if the user selects the option, New to Bank.

Figure 3-6 New To Bank - Registration



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

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

Table 3-4 New To Bank - Registration - Field Description

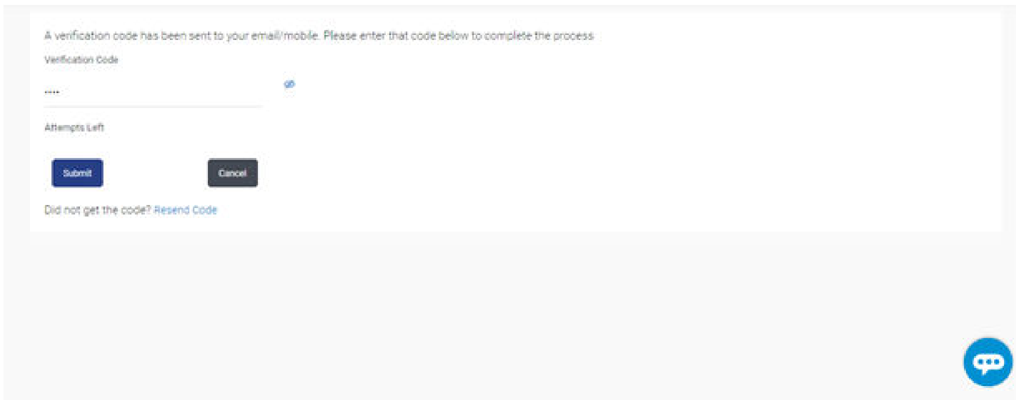
Field Name	Description
Claim Money	
First Name	Enter your first name.
Last Name	Enter your last name/surname.
Email	Enter your email ID. This will be defaulted as the login ID of the user.

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

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. Perform one of the following actions:
   - Click **Submit**.

     The **Verification** screen appears.

     Figure 3-7 Verification

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

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

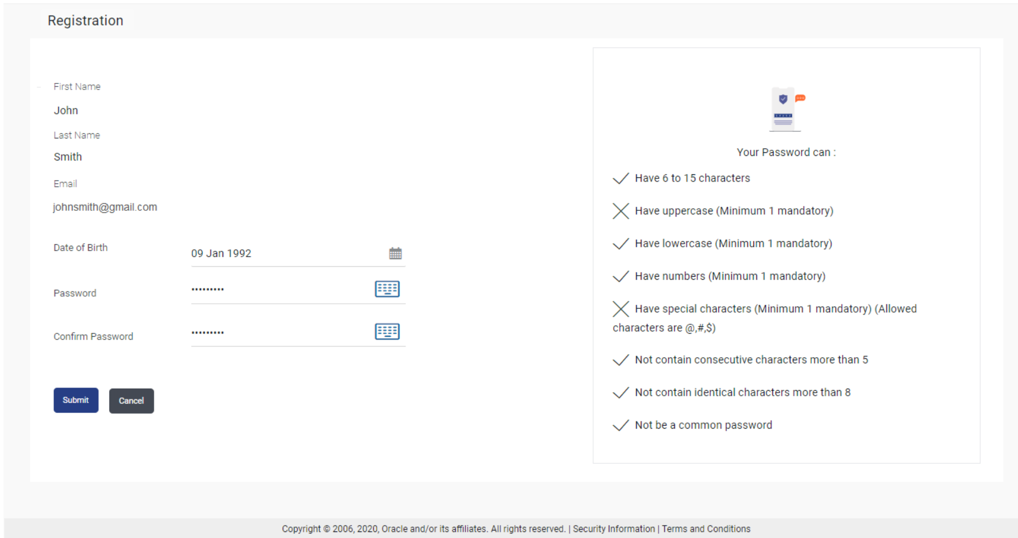
     Table 3-5 Verification - Field Description

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.

     a. Perform one of the following actions:
        – In the **Verification Code** field, enter the verification code that has been sent to your email ID.
        – Click **Resend Code** to get another code sent to your email ID.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
   - Click **Submit**.

The **Registration** screen appears.

Figure 3-8 Registration



Note:

The fields which are marked as Required are mandatory.

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

Table 3-6 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.

a. In the **Date of Birth** field, enter your date of birth.

b. In the **Password** field, enter a password that is to be set as your login password.

c. In the **Confirm Password** field, re-enter the password to confirm the same.

d. Perform one of the following actions:

   – Click **Submit**.

     The **Review** screen appears.

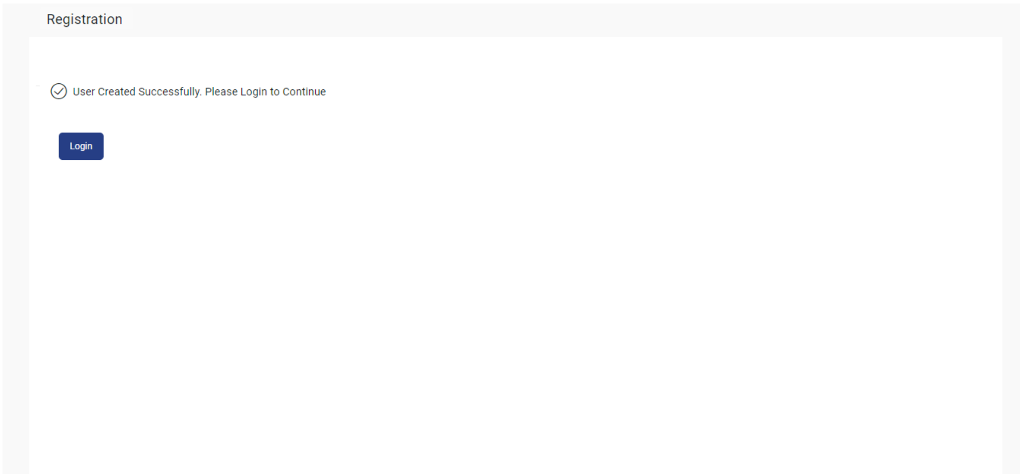
   – Click **Cancel** to cancel the transaction.

- Click **Cancel** to cancel the transaction.

6. Perform one of the following actions:
   - Verify the details, and click **Confirm**.

     A message confirming user registration appears.

     Figure 3-9 User Registration Confirmation

   - Click **Cancel** to cancel the transaction.
   - Click **Back** to return to the previous screen.
7. Click **Login** to claim money.

   You will be prompted to login.

3.3 Login

This topic provides the systematic instructions for navigating to the claim money link from the bank portal page.

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.

Figure 3-10 Login

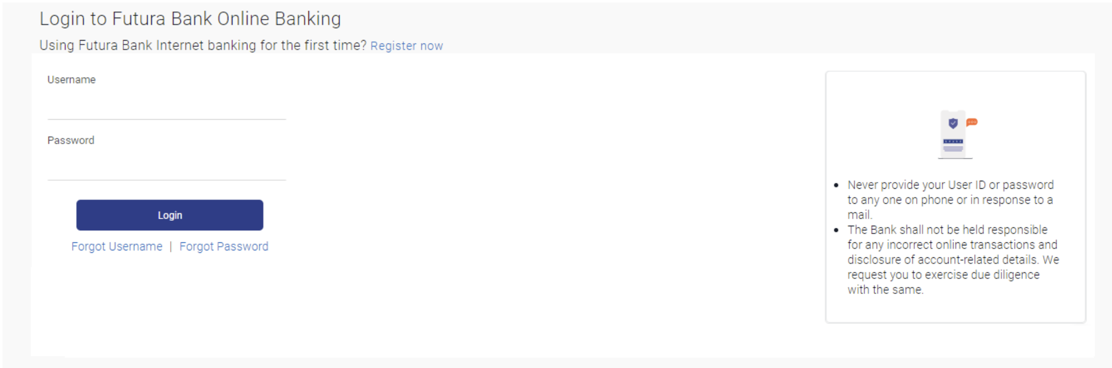
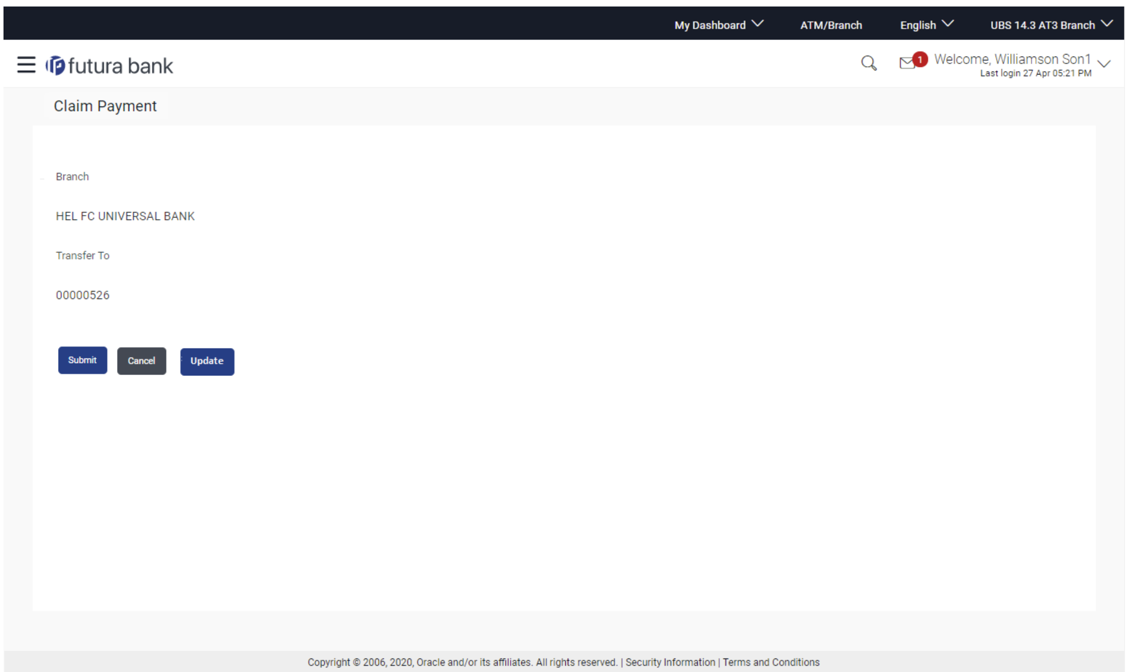


Figure 3-11 Claim Payment: Existing beneficiary who claimed previously



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

3.4 Account Information

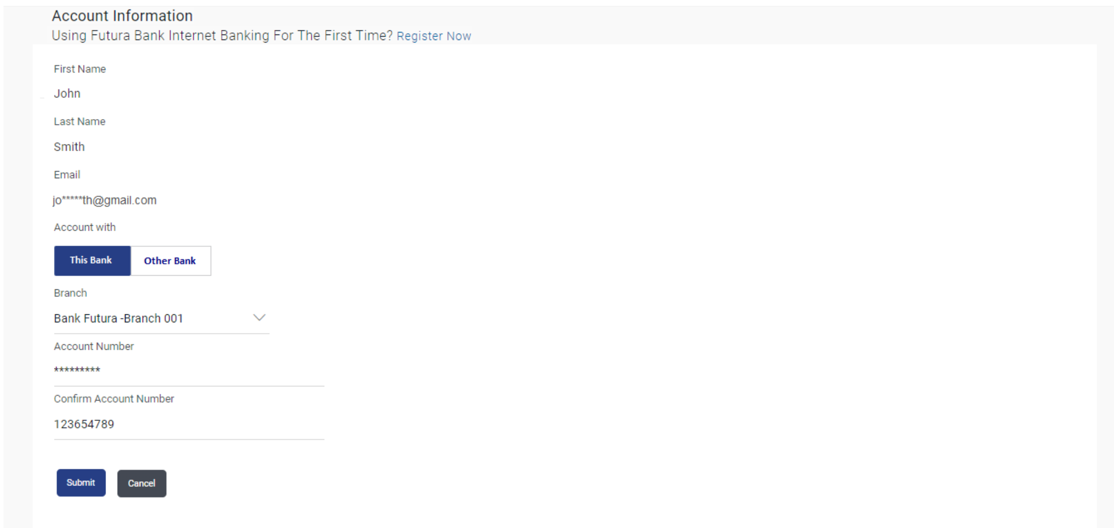
This topic provides details regarding the account information used for crediting funds.

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.

3.4.1 Account Information – This Bank

This topic provides the systematic instructions for providing within bank account details for fund credits.

Figure 3-12 Account Information – This Bank



Note:

The fields which are marked as Required are mandatory.

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

Table 3-7 Account Information – This Bank - Field Description

Field Name	Description
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.
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 for entering your account number is displayed.

2. Perform one of the following actions:
   - Enter the account number in which the funds are to be received.
   - Select the **Other Bank** option.

     The fields in which you can enter details of your account held with another bank appear.

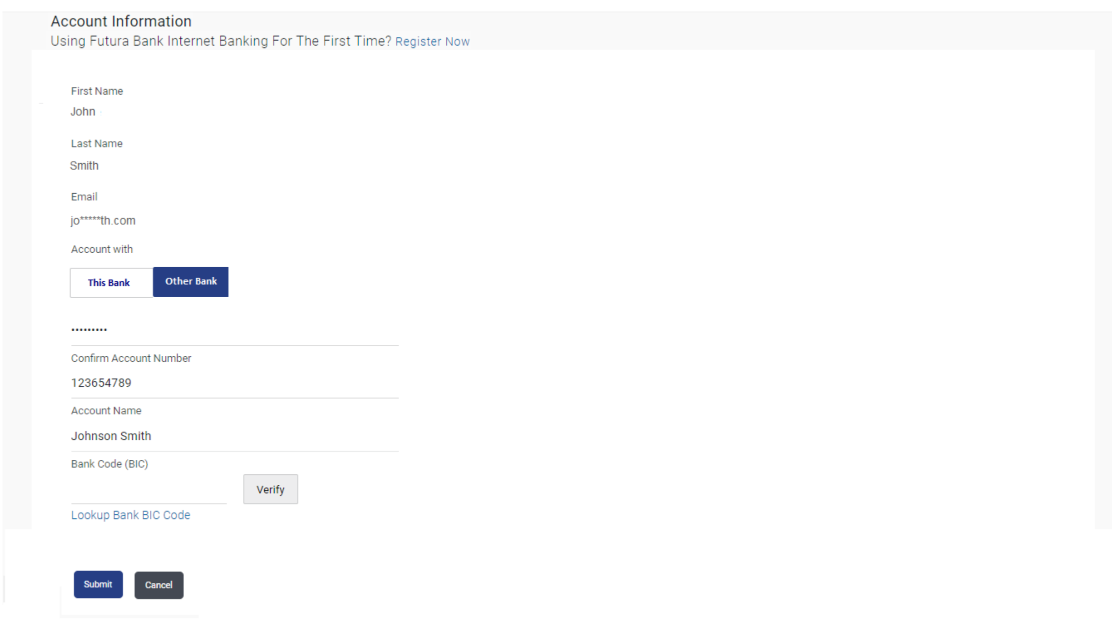
     Click **Submit**.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to return to the previous screen.
3. Perform one of the following actions:
   - Verify the details and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
4. Click **OK** to logout from the application.

3.4.2 Account Information – Other Bank

This topic provides the systematic instructions for providing external account details for fund credits.

Figure 3-13 Account Information – Other Bank



Note:

The fields which are marked as Required are mandatory.

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

Table 3-8 Account Information – Other Bank - Field Description

Field Name	Description
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**.	
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.

1. Perform one of the following actions:
   - In the **Account with** field, select the **Other Bank** option.

     The fields in which you can enter details pertaining to your bank account appear.
   - Select the **This Bank** option.

     The field in which you can enter the account number that is held with the same bank appears.
2. In the **Account Number** field, enter the account number in which the funds are to be received.
3. In the **Confirm Account Number** field, enter the account number once again.
4. In the **Account Name** field, enter the account name of the user.
5. Perform one of the following actions:
   - In the **Bank Code (BIC)** field, enter the bank code.

     Click **Verify** to validate the bank code.

- Click the **Lookup Bank BIC Code** link to look up the bank code. The bank details appear based on the bank code selected.

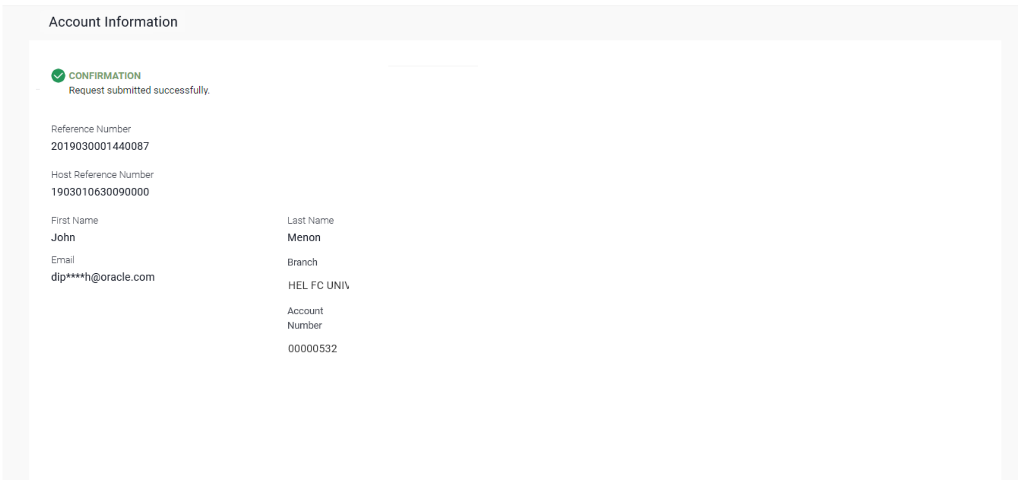
6. Click **Submit**.

   The **Review** screen appears.

7. Perform one of the following actions:
   - Verify the details and click **Confirm**.

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

     Figure 3-14 Claim Payment: Confirmation screen

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

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

4
Claim Money Link

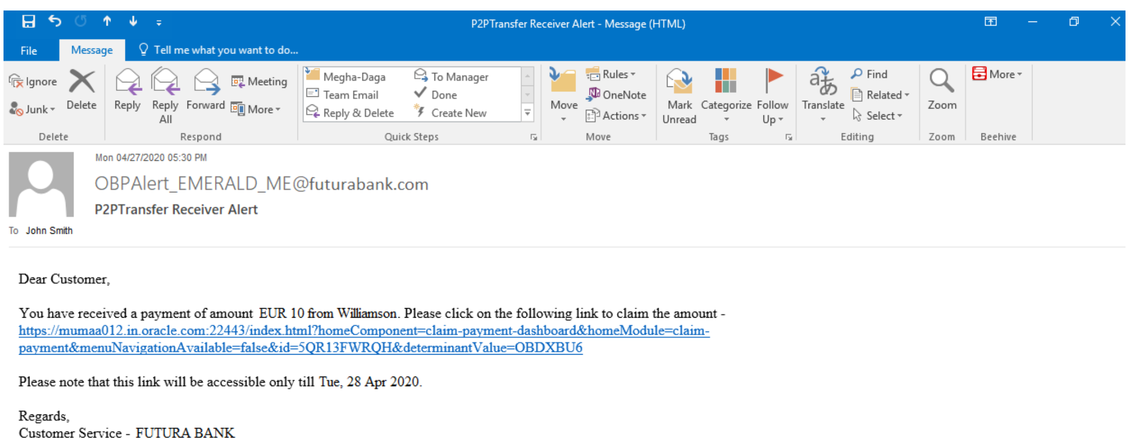
This topic provides the systematic instructions for sending claim money link to the beneficiary by different modes.

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. Refer the user manual on **iMessage Payments** for further information on payments made through **iMessage**.

Figure 4-1 Email alert for claim money



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

5

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

This topic provides the systematic instructions for registered payees to request claim money.

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.

5.1 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.

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