

# Oracle® Banking Digital Experience Cloud Service

## Retail Peer To Peer Payments User Manual



Release 25.1.2.0.0

G51607-02

April 2026

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Copyright © 2015, 2026, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

# Contents

## Preface

---

Purpose	i
Audience	i
Documentation Accessibility	i
Diversity and Inclusion	i
Conventions	ii
Related Resources	ii
Screenshot Disclaimer	ii
Acronyms and Abbreviations	ii
Basic Actions	ii
Symbols and Icons	iii

## 1 Peer To Peer Payments

---

1.1 Transfer Money	3
--------------------	---

## 2 Payee Maintenance – Peer To Peer Payee

---

2.1 Payee Summary	1
2.1.1 View Payee Details	4
2.2 Edit Payee	6
2.3 Delete Payee	8

## 3 Claim Money

---

3.1 Link on Bank Portal	1
3.1.1 Claim Money – Email Mode	3
3.1.2 Claim Money – Mobile Mode	5
3.1.3 Dynamic URL	6
3.2 New to Bank	9
3.3 Login	12
3.4 Account Information	13
3.4.1 Account Information – This Bank	14

4 Claim Money Link

---

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

---

5.1 FAQ

1

Index

---

# Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

## 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.

## 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
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## 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
<b>Back</b>	In case you missed to specify or need to modify the details in the previous segment, click <b>Back</b> to navigate to the previous segment.
<b>Cancel</b>	Click <b>Cancel</b> 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.
<b>Next</b>	On completion of input of all parameters, click <b>Next</b> to navigate to the next segment.
<b>Save</b>	On completion of input of all parameters, click <b>Save</b> to save the details.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. The saved data will be available in <b>View Business Product</b> with <i>In Progress</i> status. You can work on it later by picking it from the <b>View Business Product</b> .
<b>Submit</b>	On completing the input of all parameters, click <b>Submit</b> to proceed with executing the transaction.
<b>Reset</b>	Click <b>Reset</b> to clear the data entered.
<b>Refresh</b>	Click <b>Refresh</b> to update the transaction with the recently entered data.
<b>Download</b>	Click <b>Download</b> 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.

**Table 3 (Cont.) Symbols and Icons**

Symbols and Icons	Description
 The icon consists of three horizontal lines, each starting with a small square, representing a list or table view.	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**

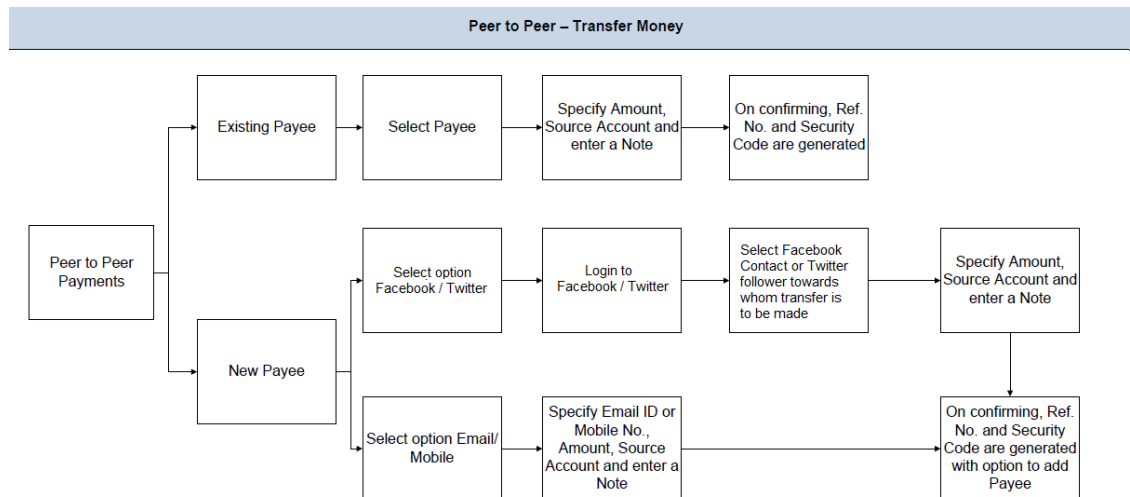
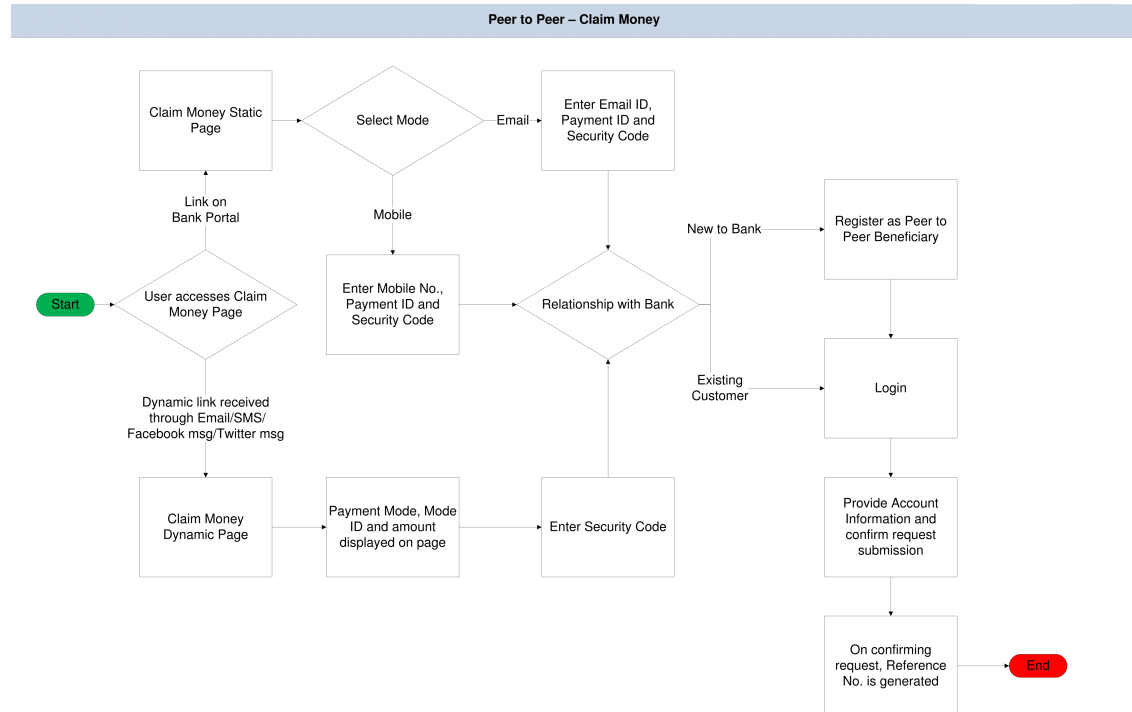


Figure 1-2 Workflow- Claim Money



### 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 any one 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.

- [Transfer Money](#)  
This topic provides the systematic instructions for initiating fund transfers using email or mobile contact links.

## 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 any one 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

The screenshot shows the 'Other Transfers' interface. At the top, there's a header '↑ Other Transfers'. Below it, the 'Transfer Type' section has 'Existing Payee' selected. The 'Payee' field is 'MOB2OBDX'. The 'MOBILE' field contains '9011223300'. The 'Transfer From' dropdown is set to 'main Account Vashi, xxxxxxxxxxxx0056'. The 'Current Balance' is '-EUR 5,428.79'. The 'Currency' is 'EUR' and the 'Amount' is 'EUR 1,200.00'. There's a 'View Limits' section with a note 'Food bill' and '71 Characters Left'. At the bottom, there are 'Transfer' and 'Cancel' buttons. On the right, there's a promotional message: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts. Haven't registered your payee yet? No problem! Use the Adhoc Transfer service to transfer money. Did you know? You can transfer money towards multiple payees at once from the Multiple Transfers option.'

### 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
<b>Transfer Type</b>	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> <li>• <b>Existing payee</b></li> <li>• <b>New Payee</b></li> </ul>
<b>Existing Payee</b>	Following fields gets enabled if the <b>Existing Payee</b> option is selected in the <b>Transfer Type</b> field.
<b>Payee</b>	Select the payee to whom you wish to initiate transfer. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>Click on the <b>X</b> icon to change the payee selection by removing the added payee.</p> </div>
<b>Payee Photo</b>	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.
<b>Payee Name</b>	Displays the payee name.
<b>Payee Mode</b>	The payee mode through which funds are to be transferred.
<b>Transfer Via</b>	The email ID or mobile number of the Peer to Peer Payee mode through which funds are to be transferred.
<b>Transfer From</b>	Account from which money will be debited.
<b>Current Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Currency</b>	The currency in which the transfer is to take place.
<b>Transfer Amount</b>	The amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits applicable to the user. For more information on Limits, refer <b>View Limits</b> section.
<b>Note</b>	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:

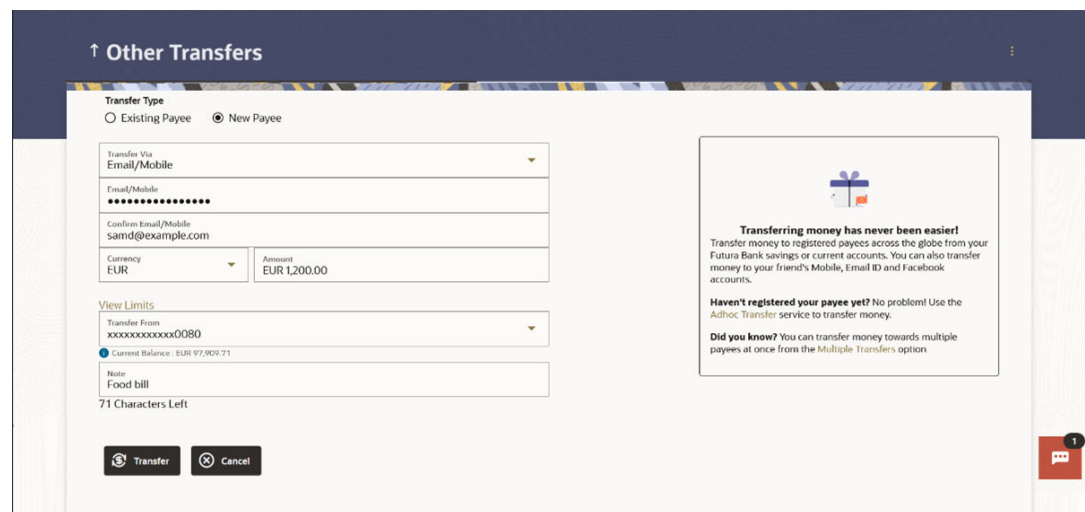
**Email/Mobile**

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**

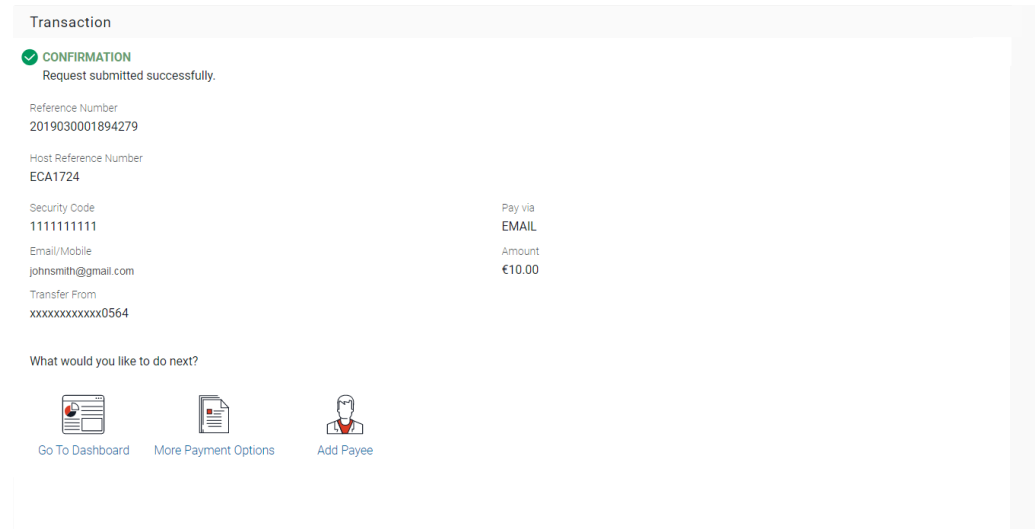
Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> <li>• Existing payee</li> <li>• New Payee</li> </ul>

Table 1-2 (Cont.) Transfer Money - New Payee - Field Description

Field Name	Description
<b>New Payee</b>	Following fields gets enabled if the <b>New Payee</b> option is selected in the <b>Transfer Type</b> field.
<b>Transfer Via</b>	Select the mode through which funds are to be transferred. The options are: <ul style="list-style-type: none"> <li><b>Email/ Mobile</b></li> </ul>
<b>Email / Mobile</b>	Enter the email ID or mobile number of the payee to initiate the money transfer.
<b>Confirm Email/Mobile</b>	Re-enter the email ID or mobile number as entered in the Email/ Mobile field so as to confirm the same.
<b>Currency</b>	Select the currency in which the transfer is to take place.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits of the user.
<b>Transfer From</b>	Select the source account from which the funds are to be transferred.
<b>Current Balance</b>	On selecting a source account, the net balance of the account appears below the <b>Transfer From</b> field.
<b>Note</b>	Add a narration, if required, for the transaction.

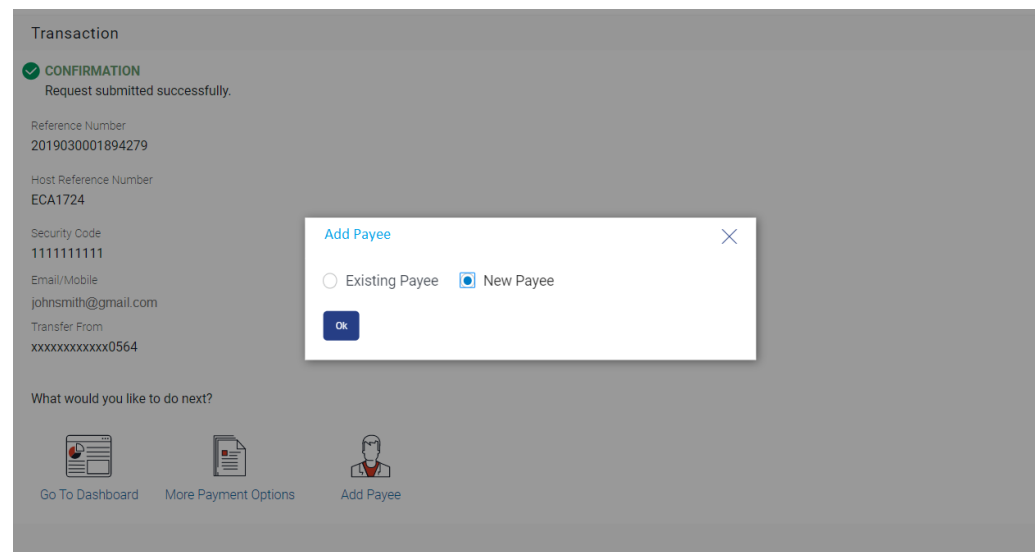
9. From the **Transfer Type** field, select the payee as **New Payee**.
10. From the **Transfer Via** list, select the type of payee.
  - If you select the **Email** or **Mobile** option:
    - a. In the **Email /Mobile** field, enter the email id or mobile number of the recipient.
    - b. Re-enter 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
<b>Add to an Existing Payee or create a New Payee?</b>	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.

- 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.

- 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
<b>Upload Photo</b>	Select this option to upload a photo against the payee.
<b>Email / Mobile</b>	Enter the email ID or mobile number of the payee.
<b>Nickname</b>	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.

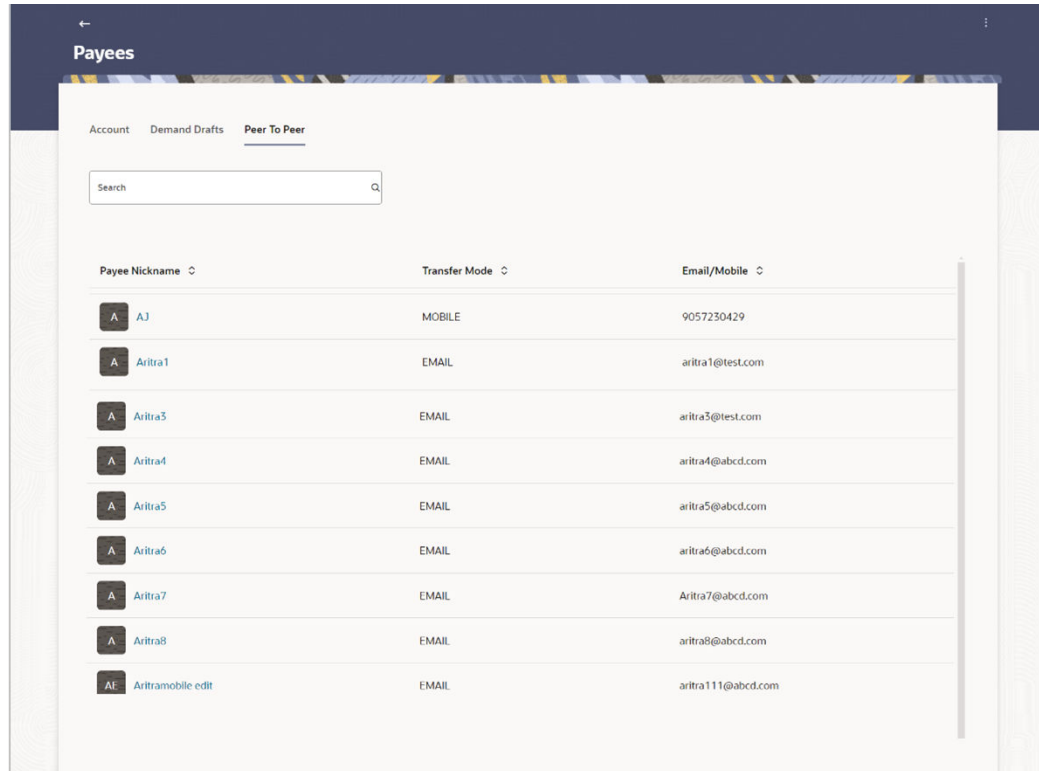
- [Payee Summary](#)  
on how users can view their complete list of payees, including peer-to-peer contacts.
- [Edit Payee](#)  
This topic provides the systematic instructions for updating the existing payee details.
- [Delete Payee](#)  
This topic provides the systematic instructions for deleting registered payee.

### 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
<b>Payee Account Photo</b>	Displays the payee account photo, if uploaded, against the payee's account.
<b>Nickname</b>	Displays all the payees by their nick names defined at the time of payee creation. Click on the link to view the payee details.
<b>Transfer Mode</b>	The mode through which payments to this payee are to be made. The options are: <ul style="list-style-type: none"> <li><b>Email</b></li> <li><b>Mobile</b></li> </ul>

Table 2-1 (Cont.) Field Description

Field Name	Description
Email/Mobile	<p>The Email/Mobile option enables the customer to initiate a funds transfer via a link to an email or mobile contact.</p> <p>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.</p>

**To manage payees:**


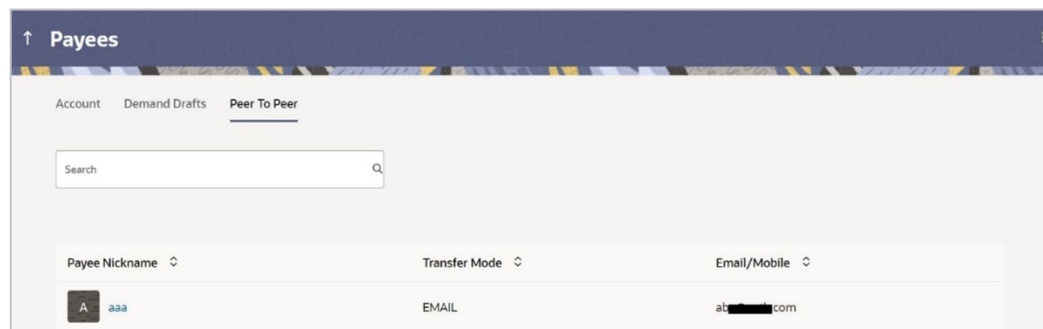
- In the **Manage Whom** field, select the **Payee** option.  
All the registered payees are listed down by their names and photos, if added.
- Perform one of the following actions:
  - From the **Payee List**, select and click on the payee whose details you want to view.
  - Click  icon to search for 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



- 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.
  - [View Payee Details](#)  
This topic provides the systematic instructions to view payee details of the account associated with 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:

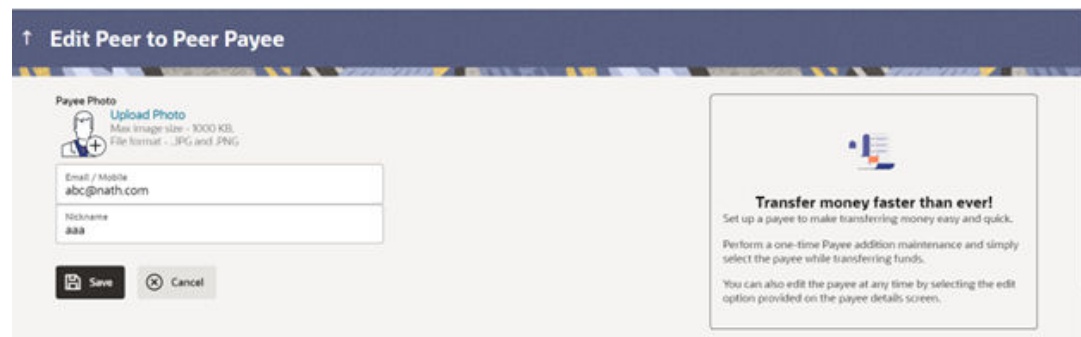
1. Perform one of the following actions:
  - From the **Payee List**, select and click on the expand option provided against the payee whose details you want to view.
  - Click the  icon to search for a specific payee whose details you want to view.

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
<b>Peer to Peer Payee Details</b>	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.
<b>Payee Photo</b>	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.
<b>Payee Type</b>	The type of the Payee associated with. The types can be: <ul style="list-style-type: none"> <li>• <b>Peer to Peer</b></li> </ul>
<b>Nickname</b>	The nickname assigned to the payee's account for easy identification.
<b>Transfer Mode</b>	The mode through which payments to this payee are to be made. The options are: <ul style="list-style-type: none"> <li>• <b>Email</b></li> <li>• <b>Mobile</b></li> </ul>
<b>Transfer To</b>	The <b>Email/Mobile</b> option enables the payee to initiate a funds transfer towards an email or mobile contact.
<b>Daily Limit</b>	The maximum limit that can be transferred to this account on a daily basis.  Click on the  icon against the <b>Daily Limits</b> to update or set limit.
<b>Monthly Limit</b>	The maximum limit that can be transferred to this account on a monthly basis.  Click on the  icon against the <b>Monthly Limits</b> 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 beneficiary card which you wish to delete.

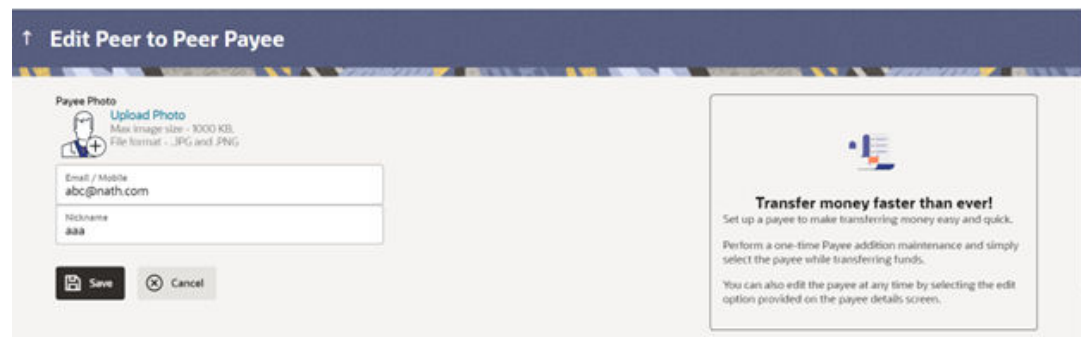
## 2.2 Edit Payee

This topic provides the systematic instructions for updating 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
<b>Peer to Peer Payee Details</b>	
<b>Payee Name</b>	The payee name appears as defined at the time of creation. This field is not editable.
<b>Payee Photo</b>	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.
<b>Upload Photo</b>	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
<b>Email/Mobile</b>	The email ID or mobile number of the peer to peer payee. This value can be edited.
<b>Nickname</b>	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

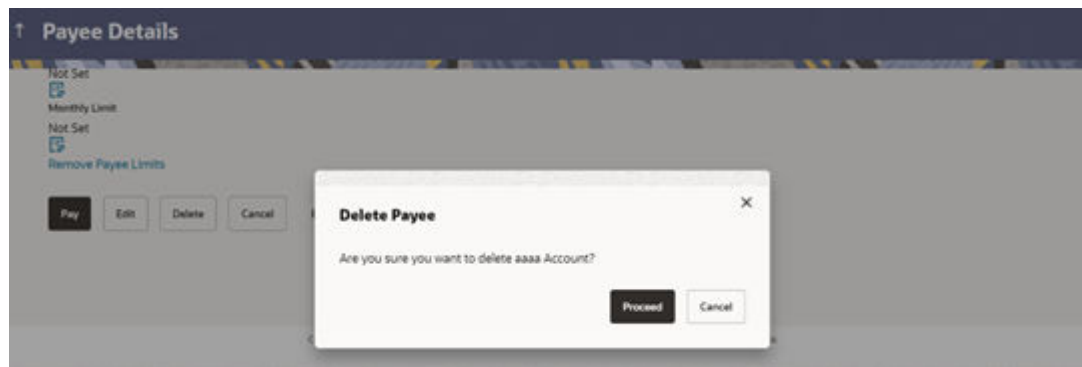
This topic provides the systematic instructions for deleting registered payee.

### 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.
- [Link on Bank Portal](#)  
This topic provides the systematic instructions for navigating to the claim money link from the bank portal page.
- [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.
- [Login](#)  
This topic provides the systematic instructions for navigating to the claim money link from the bank portal page.
- [Account Information](#)  
This topic provides details regarding the account information used for crediting funds.

### 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

ATM & Branch Locator English UBS OBPM 14.4 HEL Branch

Futura Bank Retail Business Corporate Customer Services Login

## Empowering the future of banking

### Repay loan after #Completions of Education

From tuition fees to living expenses, we've got your back. Apply for an education loan today and make your academic goals a reality!

Know More

## Product Offerings

Give your finance team better data to increase forecasting accuracy, shorten reporting cycles, simplify decision-making.

Retail Business Corporate

Product offerings for retail customers are tailored to meet their specific needs, delivering a range of benefits that enhance financial management, growth opportunities and convenience.

### Savings Accounts

Saving for a home or a new adventure? Whatever be your goal, our savings accounts can help you achieve them. Start saving today to watch your money grow!

More >

### Checking Accounts

Enjoy features such as 24/7 online access, zero monthly fees, limitless fund transfers and withdrawals. Choose from our range of Checking Accounts to enjoy hassle-free banking.

More >

### Term Deposits

Earn guaranteed returns minus the risk with our Term Deposits. Choose from our range of short or long term Deposits to start your risk-free and hassle-free savings journey today!

More >

### Create Your Own Bundle!

Select products from across various categories to add to your bundle

→

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

The **Claim Money** page appears.

- [Claim Money – Email Mode](#)  
This topic provides the systematic instructions for beneficiaries to claim funds using email.
- [Claim Money – Mobile Mode](#)  
This topic provides the systematic instructions for beneficiaries to claim funds using mobile mode.
- [Dynamic URL](#)  
This topic provides the systematic instructions how recipients claim peer-to-peer transfers via email, SMS, or social media links.

### 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**

Claim Money

Select Mode

Email  Mobile

Email

johnsmith@gmail.com

Payment ID

GGYEP56U7L

Security Code

1111111111

[New to Bank](#) [Existing Customer](#) [Back](#)

**What are the benefits?**

Claiming money sent to you is now easier than ever. Simply enter the payment details along with the security code shared by the sender and proceed to claim your money!

**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
<b>Select Mode</b>	Select the mode through which the funds have been transferred. The options are: <ul style="list-style-type: none"> <li><b>Email</b></li> <li><b>Mobile</b></li> </ul>
<b>Email</b>	Enter your email ID, specifically the email ID towards which the funds were transferred.
<b>Payment ID</b>	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
<b>Security Code</b>	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.
<b>Sign In As</b>	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: <ul style="list-style-type: none"> <li>• <b>New to Bank</b></li> <li>• <b>Existing Customer</b></li> </ul>

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
<b>Select Mode</b>	Select the mode through which the funds have been transferred. The options are: <ul style="list-style-type: none"> <li><b>Email</b></li> <li><b>Mobile</b></li> </ul>
<b>Mobile Number</b>	Enter your mobile number, specifically the mobile number towards which the funds were transferred.
<b>Payment ID</b>	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
<b>Security Code</b>	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.
<b>Sign In As</b>	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: <ul style="list-style-type: none"> <li>• <b>New to Bank</b></li> <li>• <b>Existing Customer</b></li> </ul>

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

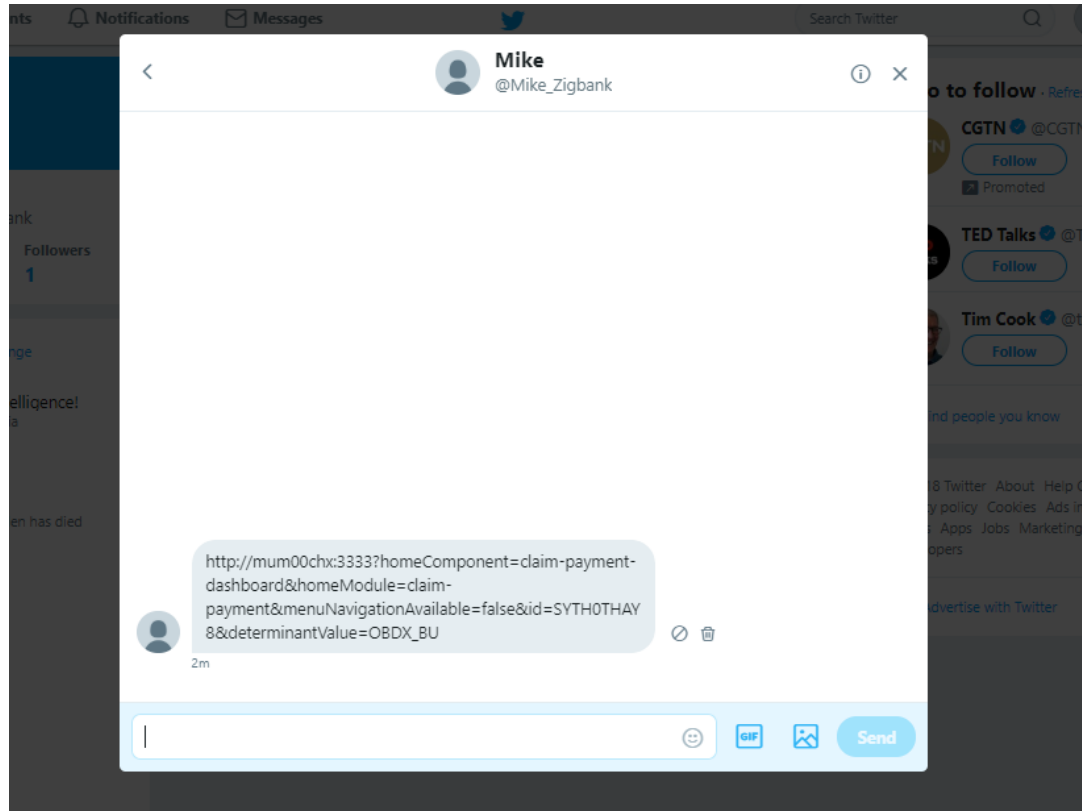
This topic provides the systematic instructions how recipients claim peer-to-peer transfers via email, SMS, or social media links.

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:

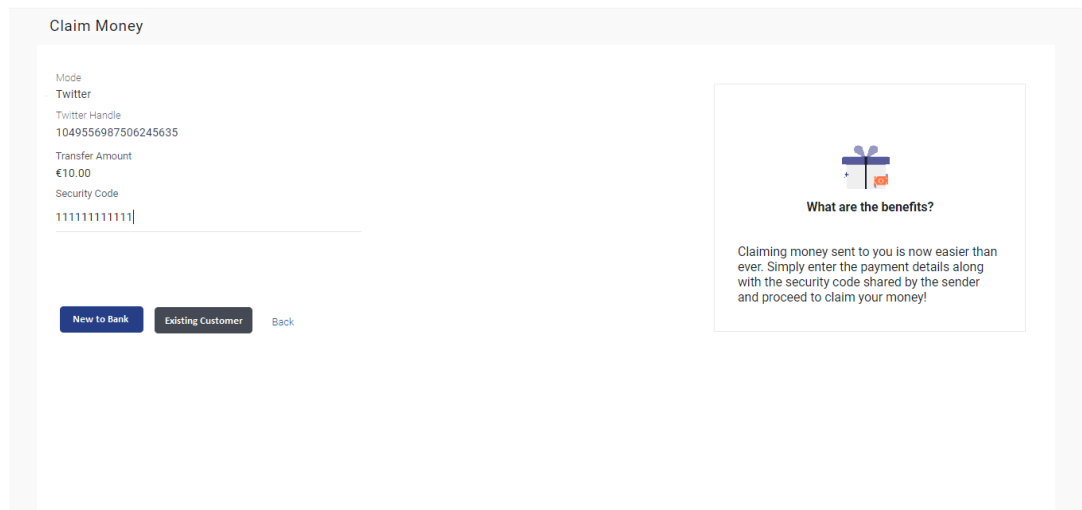
1. Click on the link received through email, SMS, Facebook or Twitter.

**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
<b>Mode</b>	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: <ul style="list-style-type: none"> <li>• <b>Mobile</b></li> <li>• <b>Email</b></li> <li>• <b>Facebook</b></li> <li>• <b>Twitter</b></li> </ul>
<b>Twitter</b>	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 recipient's email ID and the recipient has selected the dynamic claim money link received on email.
<b>Mobile Number</b>	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.
<b>Facebook ID</b>	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.
<b>Twitter Handle</b>	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.
<b>Transfer Amount</b>	Displays the amount transferred.
<b>Security Code</b>	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.
<b>Sign In As</b>	Select the relationship you have with the bank, i.e. select the option <b>New to Bank</b> if you have no prior relationship with the bank, or select the option <b>Existing Customer</b> if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient. The options are: <ul style="list-style-type: none"> <li>• <b>New to Bank</b></li> <li>• <b>Existing Customer</b></li> </ul>

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
<b>Claim Money</b>	
<b>First Name</b>	Enter your first name.
<b>Last Name</b>	Enter your last name/surname.
<b>Email</b>	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
<b>Verification</b>	
<b>Verification Code</b>	Enter the verification code sent to your email ID / mobile number.
<b>Attempts Left</b>	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**

Registration

First Name  
John

Last Name  
Smith

Email  
johnsmith@gmail.com

Date of Birth  
09 Jan 1992

Password  
.....

Confirm Password  
.....

Submit Cancel

Your Password can :

- Have 6 to 15 characters
- Have uppercase (Minimum 1 mandatory)
- Have lowercase (Minimum 1 mandatory)
- Have numbers (Minimum 1 mandatory)
- Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,\$)
- Not contain consecutive characters more than 5
- Not contain identical characters more than 8
- Not be a common password

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

**Note**

The fields which are marked as Required are mandatory.

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

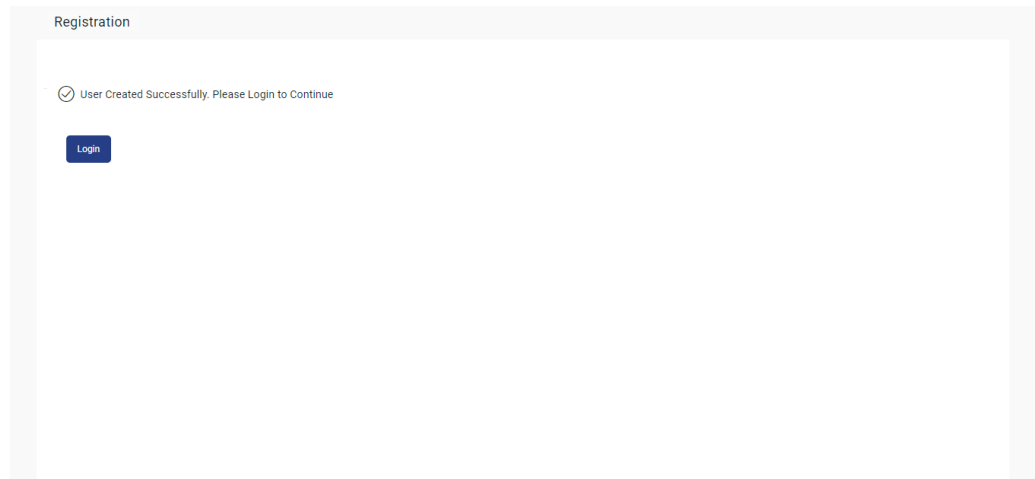
**Table 3-6 Registration - Field Description**

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

- [Account Information – This Bank](#)  
This topic provides the systematic instructions for providing within bank account details for fund credits.
- [Account Information – Other Bank](#)  
This topic provides the systematic instructions for providing external account details for fund credits.

### 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**

The screenshot shows a web form titled "Account Information" with a sub-header "Using Futura Bank Internet Banking For The First Time? Register Now". The form contains the following fields and controls:

- First Name:** John
- Last Name:** Smith
- Email:** jo\*\*\*\*th@gmail.com
- Account with:** Two radio buttons, "This Bank" (selected) and "Other Bank".
- Branch:** A dropdown menu showing "Bank Futura -Branch 001".
- Account Number:** A field containing "\*\*\*\*\*".
- Confirm Account Number:** A field containing "123654789".
- Buttons:** "Submit" and "Cancel" buttons at the bottom.

#### **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
<b>First Name</b>	The first name of the beneficiary is displayed.
<b>Last Name</b>	The last name/ surname of the beneficiary is displayed.
<b>Email</b>	The email ID of the beneficiary is displayed.

**Table 3-7 (Cont.) Account Information – This Bank - Field Description**

Field Name	Description
<b>Account with</b>	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: <ul style="list-style-type: none"> <li>• <b>This Bank</b>– Select this option if the money is to be credited to your account that is held within the same bank.</li> <li>• <b>Other Bank</b>– Select this option if the money is to be credited to your bank that is held in another bank.</li> </ul>
<b>Account Number</b>	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**

Account Information  
Using Futura Bank Internet Banking For The First Time? [Register Now](#)

First Name  
John

Last Name  
Smith

Email  
jo\*\*\*\*th.com

Account with  
 This Bank  Other Bank

.....

Confirm Account Number  
123654789

Account Name  
Johnson Smith

Bank Code (BIC)

[Lookup Bank BIC Code](#)

### **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
<b>First Name</b>	The first name of the beneficiary is displayed.
<b>Last Name</b>	The last name/ surname of the beneficiary is displayed.
<b>Email</b>	The email ID of the beneficiary is displayed.
<b>Account with</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• <b>This Bank</b>– Select this option if the money is to be credited to your account that is held within the same bank.</li> <li>• <b>Other Bank</b>– Select this option if the money is to be credited to your bank that is held in another bank.</li> </ul>

Table 3-8 (Cont.) Account Information – Other Bank - Field Description

Field Name	Description
The following fields appear if you select the option <b>Other Bank</b> .	
<b>Account Number</b>	Specify the Account number that is to be credited with the transferred amount.
<b>Confirm Account Number</b>	Confirm the account number that is to be credited with the transferred amount.
<b>Account Name</b>	Specify the name of the account as maintained in the bank.
<b>Bank Code (BIC)</b>	Enter the identifier code of the bank in which the payee's account is held.
<b>Search BIC Code</b>	This pop-up screen appears with the following fields if you click the <b>Lookup Bank BIC Code</b> link.
<b>BIC Code</b>	The unique identifier code of the beneficiary bank.
<b>Bank Name</b>	Bank name corresponding to the BIC code.
<b>City</b>	City of the beneficiary bank.
<b>Bank Details</b>	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**

Account Information

CONFIRMATION  
Request submitted successfully.

Reference Number  
201903001440087

Host Reference Number  
1903010630090000

First Name John	Last Name Menon
Email dip****h@oracle.com	Branch HEL FC UNIV
	Account Number 00000532

- 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

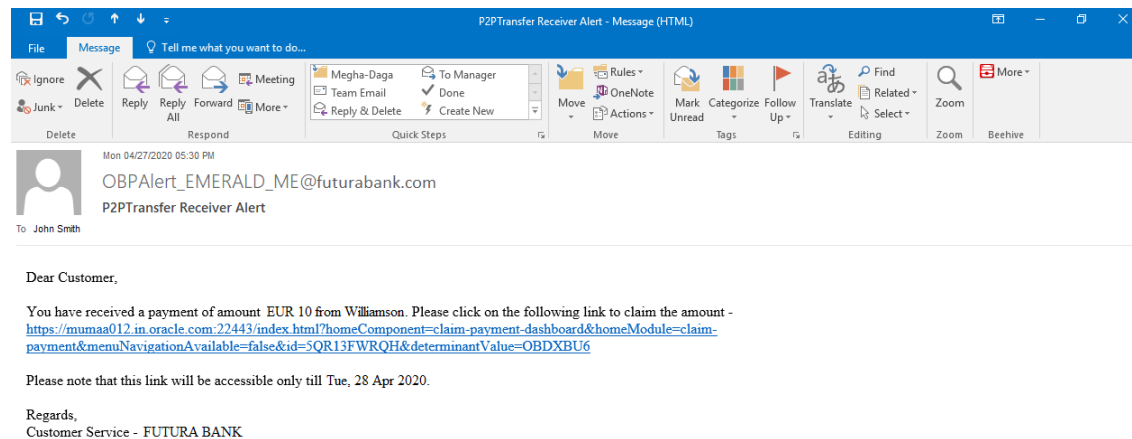
This topic provides the systematic instructions for sending claim money link to the beneficiary by different modes.

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.
- [FAQ](#)

### 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.

# Index

## A

---

Account Information, [13](#)  
Account Information – Other Bank, [16](#)  
Account Information – This Bank, [14](#)

## C

---

Claim Money, [1](#)  
Claim Money – Email Mode, [3](#)  
Claim Money – Mobile Mode, [5](#)  
Claim Money – Request initiated by an existing  
(registered payee), [1](#)  
Claim Money Link, [1](#)

## D

---

Delete Payee, [8](#)  
Dynamic URL, [6](#)

## E

---

Edit Payee, [6](#)

## L

---

Link on Bank Portal, [1](#)  
Login, [12](#)

## N

---

New to Bank, [9](#)

## P

---

Payee Maintenance – Peer To Peer Payee, [1](#)  
Payee Summary, [1](#)

## T

---

Transfer Money, [3](#)

## V

---

View Payee Details, [4](#)