

Oracle® Banking Digital Experience

Retail Payments User Manual



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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.

Related Resources

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

- Oracle Banking Digital Experience Cloud Service Licensing Manuals

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.
<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.

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
OBDXCS	Oracle Banking Digital Experience Cloud Service

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 <i>In Progress</i> 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

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	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

Payments Overview

This topic describes the information about **Payments Overview** screen.

The digital banking streamlines fund transfers, allowing users to easily move money between accounts or pay to a person or business. Through the payment's module, users can transfer funds between their own accounts, to other accounts within the same bank, to accounts at other local banks, or even to banks in other countries.

The following sections in this document detail all the features offered to users through the payment's module of the digital banking application.

Note

Payment Screens are not supported in the landscape mode of mobile applications and mobile browser.

Features Supported in the Application

Payment features supported in application includes:

- Favourite Transactions
- Payee Setup
- One Time and Recurring Payments
- Multiple Payments
- Demand Draft Issuance
- Inquiries
- Make Payments and Payee screens as per region requirements.
- [Payments Regionalization](#)
This topic provides an overview of regionalization within the Payments module.
- [My Payments \(Dashboard\)](#)
This topic describes the information about **My Payments (Dashboard)** screen.

1.1 Payments Regionalization

This topic provides an overview of regionalization within the Payments module.

Payment's regionalization enables the system to align with the specific requirements, standards, and regulatory frameworks of different regions. For instance, in the context of domestic payments, regionalization allows configuration of fields such as supported clearing networks (e.g., Faster Payments in the UK or ACH in the US), account types, permitted currencies, charge structures, and processing rules, all of which can vary by region.

By enabling such region-specific configurations, implementation partners can ensure that payment journeys—whether domestic or otherwise—are compliant with local regulations,

aligned with banking standards and tailored to customer expectations. This approach improves the accuracy, reliability, and flexibility of payment processing across geographies.

Implementation partners have the flexibility to customize domestic payee and payment fields to meet the specific requirements of each region.

Below are the regions for which configurations are provided out of box:

- India
- SEPA region
- US
- UK

Networks for the above supported regions:

Table 1-1 Networks Supported

Region	Networks
India	<ul style="list-style-type: none"> • RTGS • NEFT • IMPS
SEPA region	<ul style="list-style-type: none"> • SEPA Credit Transfer • SEPA Instant Credit
US	<ul style="list-style-type: none"> • ACH Transfer • Faster ACH Transfer • Domestic Wire Transfer
UK	<ul style="list-style-type: none"> • Faster Payment • CHAPS • BACS • SEPA Credit Transfer • SEPA Instant Credit

1.2 My Payments (Dashboard)

This topic describes the information about **My Payments (Dashboard)** screen.

The **My Payments** dashboard offers a user-friendly interface and valuable features for organizing and monitoring payment activities effectively. There different widgets are provided to view real-time status of payments and transactions.

The following are the widgets available on the Payments Overview dashboard:

- **Quick Payment**
- **Summary of Payments**
- **Favourites**
- **Recent Payments**
- **Drafts Toast Message**
- **Quick Actions**

The **Quick Payments** widget prioritizes the most frequently used payees, making it effortless to make payments to them promptly. It also allows user to add payees.

The **Summary of Payments** widget provides the user quick view of the number of transactions and total amount done for Incoming and Outgoing payments. User can also see the transactions lying in different stages for Outgoing Payments.

The transactions successfully completed recently are visible under the **Recent Payments** widget. It allows user to track their outgoing and incoming payments conveniently. The **Favourites** widget helps user to quickly access transactions which are marked as a Favourite Payments or Demand Drafts and use them as templates to initiate new transactions. This feature is beneficial for users who frequently transfer funds to the same recipients with similar details.

The user can quickly see the saved drafts under **Saved Drafts Toast** message helping the user to start from where the transaction is left.

Quick Actions widget is available only in mobile to help the user to navigate to the most important transactions quickly.

Note

The left swipe and Long Press gesture is implemented on mobile and tablets devices. Swipe gesture - This feature is available on Favourites widget, Recent Payments widget, Incoming and Outgoing Payments Inquiry, Recurring Payments.

Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Quick Actions and on payee cards under Manage payees.

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments**. Under **Transfers & Bill Payments**, then click **Payments**.
- From the Search bar, type **Payments - Payments** and press **Enter**.

Figure 1-1 My Payments

The screenshot displays the Oracle My Payments dashboard. At the top right, there are buttons for 'More Actions' and 'Make Payment'. The main content area is titled 'Payments Overview' and includes a 'Quick Payment' section with a row of payee icons (David Wilson, Bhavit, JUSTIN, Karl Mertens, OFSSDom, OfssDom1, Olivia, RD_Corp_In..., Show All, Add Payee). Below this are three main sections: 'Summary of Payments' (with a bar chart for outgoing payments), 'Favourites' (listing payment transactions like favtxn6, favtxn5, favtxn1, favtxn3), and 'Recent Payments' (listing transactions for ACMEinc, ARAMEX LOGISTICS COR, and domesticpayee).

- Click **Make Payment** to initiate online payments, system redirects to the **Make Payment screen**.
- Click on the **More Actions** to avail following payment related transactions:
- Payees
 - Manage Payees
 - Add Account Payee
 - Add Demand Draft Payee
- Inquiries
 - Outgoing Payments
 - Incoming Payments
 - Recurring Payments
- Favourites and Drafts
 - Favourites
 - Saved Drafts
- Positive Pay

- Add Positive Pay
- View Positive Pay
- Multiple Transfers
- Issue Demand Draft
 - Other Transfers
- Debtors
 - Manage Debtors
 - Add New Debtor
 - Request Money

Quick Payments

The **Quick Payments** widget displays the payees at the top of the dashboard, which help users to save time and avoid the hassle of searching for them each time they need to make a payment. They are listed in the descending order of the number of payments made for that payee. It shows 8 most used payees. Click on the payee, the system redirects to the **Make Payments** screen to make payment to the selected payee.

Below are the details being displays for each payee:

- Photo/Name Initials
- Nickname
- Bank Name

① Note

For the Bank Name, displays **Within Bank** in case of **Within Bank Transfer**, and displays name of the bank if transfer is **Domestic** or **Cross Border**.

Click on the **Add Payee** to add a payee with transfer type as bank account, the Add Bank Account Payee screen appears. The bank account type can be **Within Bank** or **Domestic** or **Cross Border**.

Click on the **Show All** link to view all the existing payees, the **Payees** screen appears.

① Note

The **Show All** link will be displayed only when there are more than 8 Payees.

Summary of Payments

This widget is like an innovative way to visually represent incoming and outgoing payments, providing users with a comprehensive overview of their payment's activity briefly. It depicts both incoming and outgoing payments, with number of payments represented in the form of bar graph. This gives users a clear understanding of the volume and status of payments flowing into and out of their account. The Incoming and Outgoing payments transactions can be filtered on account.

Note

1. By default, summary of the payment is displayed for an account selected as Primary/Favourite Account.
2. On Clicking incoming/outgoing transaction it will redirect to Incoming/outgoing payments inquiry screen respectively.
3. The **Multi-Currency** link is displayed in case multiple currencies are present. Individual currency breakup to be shown on click of **Multi Currency** link.
4. On the individual currency breakup, when hovering the mouse over the bar, the status and value of the transaction are displayed. Clicking on the bar will redirect the screen to the **Payments Inquiry** with filtered records.

The status available for user are:

- In Progress: all the transaction which are under process in host payment processor.
- Processed: all the transaction which are completed in host payment processor.
- Future Dated: all the transaction which are marked as future dated in host payment processor.
- Cancelled: all the transaction which are cancelled in host payment processor.
- Reversal Initiated: all transaction which are reversal initiated in host payment processor.

By default, the data is displayed as per the current month with dates from 1st of current month to till date. Click on edit icon to modify the date range.

Favorites

This widget helps user to quickly access transactions and use them as templates to initiate new transactions which are marked as a favourite Payments and Demand Drafts. This feature is beneficial for users who frequently transfer funds to the same recipients with similar details. Click on the **View All Favourites** link to view all the favourite Payments and Demand Drafts.

The information available for Payments:

- Payment Type (Within Bank, Domestic, Cross Border)
- Favourites Name
- Payee
- Debit Account Nick Name, Number (In the format as configured for the entity)
- Amount for which favourite is marked
- Icon to mark the record as Unfavourite, clicking this icon will remove the transaction from the Favourite list
- Quick Pay icon: make payment with all the data as pre-populated as marked in Favourite

The information available for Demand Drafts:

- Draft Type (Domestic/Cross Border)
- Favourite Name
- Draft Favouring

- Debit Account Nick Name, Number (In the format as configured for the entity)
- Amount for which favourite is marked
- Icon to mark the record as Unfavourite, clicking this icon will remove the transaction from the Favourite list
- Quick Pay icon: issue demand draft with all the data as pre-populated as marked in Favourite


① Note

1. Payments tab is shown only if user has access to either Within Bank /Domestic / Cross Border Payments.
2. Demand Drafts tab is shown only if user has access to Domestic/Cross Border Demand Draft.
3. The Gesture feature on scroll for Remove from Favourite and Pay is available. Users can now swipe to take these actions. This functionality is only supported on mobile devices and tablets.

Recent Payments

This widget displays both incoming and outgoing payments, showing the last 10 recent payments. Clicking on the **View All Payments** link redirects to the **Payments Inquiry** screen. Within the Payments Inquiry, there are two different tabs available for Incoming Payments and Outgoing Payments. It shows maximum 10 outgoing/incoming recent payments. Click on the **View All Payments** link to view all the outgoing/incoming recent payments. User can select the debit account and based on which the payments will be shown.

The information available for Outgoing Payments:

- Account Number
- Payee name Initials/Image
- Initiation Date
- Payee
- Network Code (For Domestic/Cross Border transfers), Within Bank (For Within Bank transfers)
- Bank Code (applicable for only Domestic Bank transfers)
- Host Reference Number
- Amount with currency
- Status badge
- Cancel Payment  icon: click to cancel payment processing, redirects to **Cancel Payment** screen. Cancel payment appears only for transaction for which cancellation is possible. Refer section **Payment Cancellation**.
- Repeat: on click redirects to **Make Payment- New Payee** screen with data pre-populated copying this transaction.

The information available for Incoming Payments:

- Direction icon

- Payment Date
- Remitter Name
- Sender's Account Details (Bank Code, Number)
- Host Reference Number
- Credited Amount with currency

① Note

- The Gesture feature on scroll is implemented, allowing users to press and hold on a screen to trigger additional options or actions such as Repeat Payment and Cancel. This functionality is supported on mobile devices and tablets.
- Number of payments shown in mobile/tablet is maximum 5 for outgoing/incoming recent payments.

Drafts Toast Message

This feature enables users to view draft messages saved in the system as a toast message, allowing them to resume or view drafts directly from there. On click of the **Resume** option, user is redirected to the Payments screen with data populated from the draft. The view option displays the existing draft inquiry screen.

① Note

1. This will only be displayed if the user has saved any drafts.
2. Resume option will be available if there is only 1 saved draft, for more than 1 saved drafts view option will be available.

Quick Actions (Available only in mobile and tablet)

This widget provides quick actions to the user using which the user can navigate to that transaction quickly. Long press gesture feature is available on the quick actions in addition to single click actions. Below are the actions available.

- Payees
- Make Payment
- Payment Status
- Favourites
- Saved Drafts

2

Payees

This topic describes the information about **Payee** feature. This feature enables users to register payee, view and delete the existing payees.

The online banking application enables customers to save and maintain payees (beneficiaries) towards whom payments are to be made frequently.

The user can view payee's details by selecting the provided option and is also able to edit or delete a payee's record. Moreover, the option to add new account payees or new demand draft payees is also provided on this screen. Payees can be created and maintained for the following types of transfers:

- Bank Account
 - Domestic Bank Account
 - Cross Border Bank Account
- Demand Drafts
 - Domestic Bank Account
 - Cross Border Bank Account

Pre-requisites

- Transaction access is provided to the Oracle Banking Digital Experience user.

Features Supported in the Application

- Create Payee
- View Payee
- Edit Payee
- Delete Payee
- Initiate payment towards a Payee

Note

The Long Press Gesture feature is implemented on Quick Actions for Payees. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Account Payees, Demand Draft Payees. This functionality is only supported on mobile devices and tablets.

Navigation Path:





- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments**. Under **Transfers & Bill Payments**, then click **Payments**, click **More Actions**, and then click **Manage Payees**.
- From the Search bar, type **Payees – Manage Payees** and press **Enter**.

- [Payee Summary](#)
This topic describes the systematic instruction to **Payee Summary** screen. User can view a holistic view of all Payees saved with the bank in this screen.
- [Add Account Payee](#)
This topic describes the information about **Add Account Payee**.
- [Add Demand Draft Payee](#)
This topic describes the systematic instruction to **Add Account Payee** screen. User can create a domestic draft payee to initiate a request to issue a draft which is payable.
- [Manage Payees](#)

2.1 Payee Summary

This topic describes the systematic instruction to **Payee Summary** screen. User can view a holistic view of all Payees saved with the bank in this screen.

The summary page provides the user with a holistic view of all Payees (Within Bank, Domestic, Cross Border) saved with the bank. Additional features available are to make payments, edit the payee details, and delete the payee. The payees can be viewed either in a table format or in a list format using a switch option.

The user can also navigate to other payee-related screens from the **More Actions** menu provided on the screen. Additionally, they can add a new payee. The filters are available to view the payees based on description. The  table and  card view options are provided on screen to view the payees. In the  table view, the payees are listed in tabular form. Whereas in the  card view payees are listed in card format.

Each card displays details like Payment Type, Payee Photo/Avatar, Payee Name, Payee Nickname, Payee Address, Payee Account Number, options to make a payment, update payee's details, and delete the Payee. Click on the specific card to view further details of each card. A separate tab is provided on the screen to view the 'Accounts' payees and **Demand Drafts** payees.

To manage payees:

1. Click on the **Account/Demand Draft** tab, respective **Payees** summary page appears.

All the payees accessible to the logged in user are listed down by their names, photos (if uploaded) and other details defined at the time of payee creation.

Figure 2-1 Payees- Account (Card View)

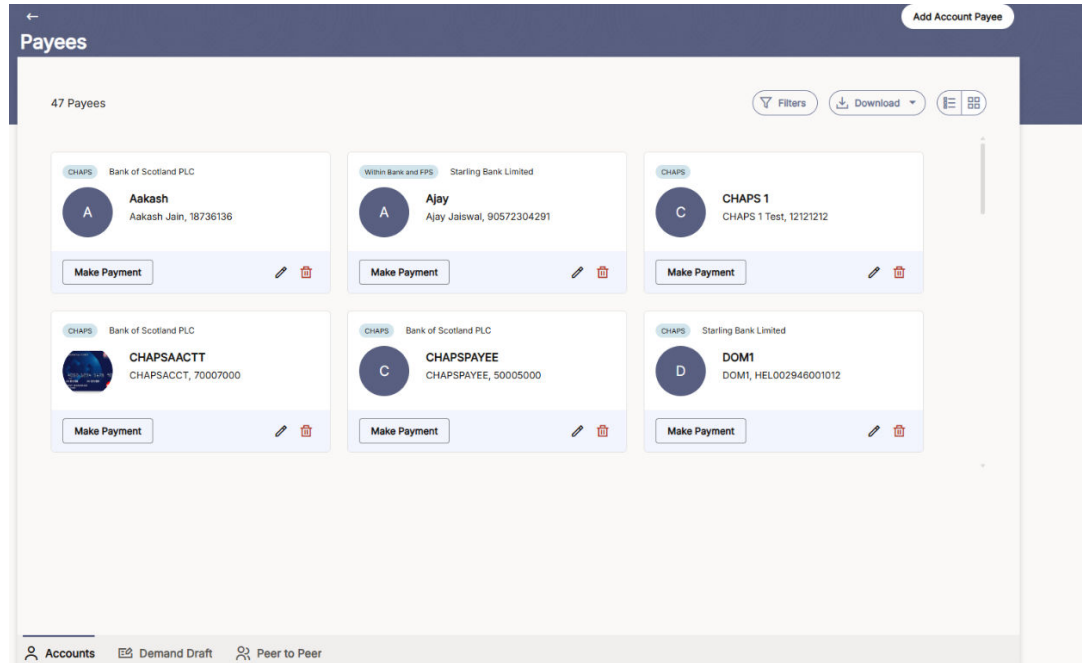


Figure 2-2 Payees- Account (List View)

Nickname	Account	Type	Network Group	Actions
Aakash	Aakash Jain 18736136	Domestic Bank of Scotland PLC	CHAPS	[Search] [Edit] [Delete]
Ajay	Ajay Jaiswal 90572304291	Domestic Starling Bank Limited	Within Bank and FPS	[Search] [Edit] [Delete]
CHAPS 1	CHAPS 1 Test 12121212	Domestic	CHAPS	[Search] [Edit] [Delete]
CHAPSAACTT	CHAPSAACTT 70007000	Domestic Bank of Scotland PLC	CHAPS	[Search] [Edit] [Delete]
CHAPSPAYEE	CHAPSPAYEE 50005000	Domestic Bank of Scotland PLC	CHAPS	[Search] [Edit] [Delete]
DOM1	DOM1 HEL002946001012	Domestic Starling Bank Limited	CHAPS	[Search] [Edit] [Delete]
DOM2	DOM2 1256789431	Domestic Starling Bank Limited	CHAPS	[Search] [Edit] [Delete]
DOM4	werth 1A12345678	Domestic Starling Bank Limited	CHAPS	[Search] [Edit] [Delete]
domesticChaps	testDomChaps 76778687	Domestic Bank of Scotland PLC	CHAPS	[Search] [Edit] [Delete]
DOMESTICERR4	FPS21 1EL0022890	Domestic	Within Bank and FPS	[Search] [Edit] [Delete]

Figure 2-3 Payees - Demand Draft (Card View)

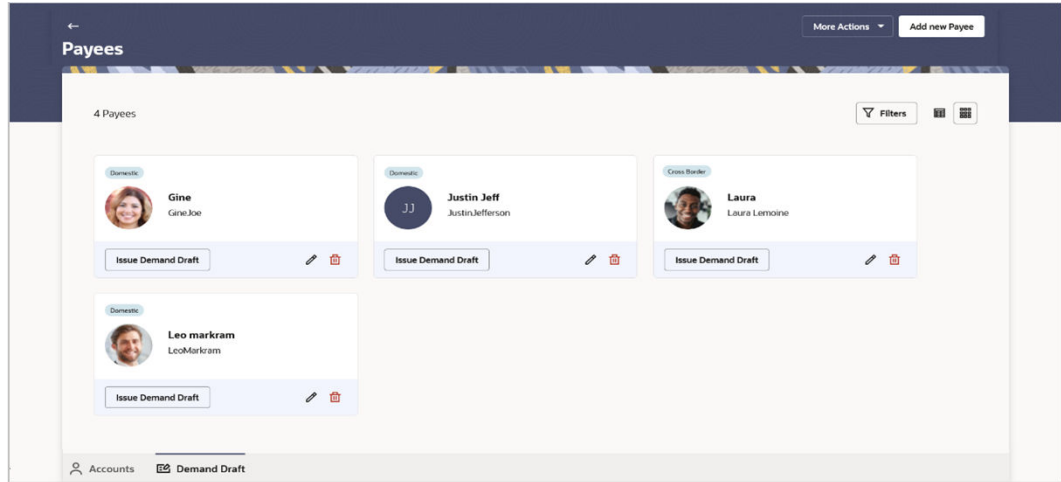
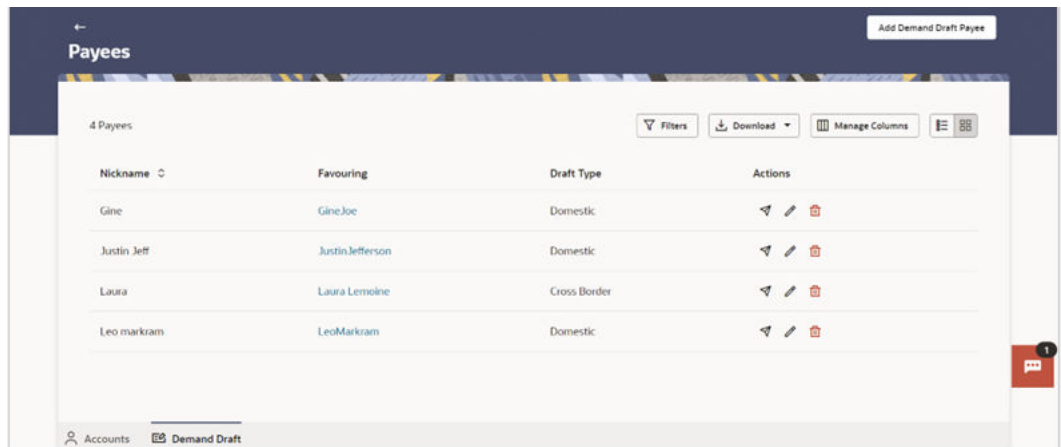


Figure 2-4 Payees - Demand Draft (List View)



Note

The fields which are marked as Required are mandatory.

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

Table 2-1 Payees- Account - Demand Draft - Field Description

Field Name	Description
Count of Payees	Displays the number of payees added.
Account - Payee Card	Below are the payee details displayed for Account payee card.
Payee Type	The type of payee. The values can be: <ul style="list-style-type: none"> • Domestic • Cross Border

Table 2-1 (Cont.) Payees- Account - Demand Draft - Field Description

Field Name	Description
Network Group	The type of payment network group. The options are: <ul style="list-style-type: none"> • Within Bank and FPS • CHAPS • SEPA • SWIFT Note: Network groups are configurable through the backend. This is an example for UK payments.
Bank Name	Displays Bank name in case of Domestic and Cross Border
Payee Avatar	Displays the Payee's photo, if uploaded, against each payee name. If the Payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Payee Nickname	Displays Payee's nick name defined at the time of payee creation.
Account Details	Displays the account associated with the specific payee along with the account number.
Account - Table View	Below are the payee details displayed for Account table view.
Nickname	Displays Payee's nick name defined at the time of payee creation.
Account	Displays the account name associated with the specific payee along with the account number.
Type	The type of payee. The values can be: <ul style="list-style-type: none"> • Domestic • Cross Border This is shown along with the bank name.
Network Group	The type of network group. The options are: <ul style="list-style-type: none"> • Within Bank and FPS • CHAPS • SEPA • SWIFT Note: Network groups are configurable through the backend. This is an example for UK payments.
Actions	Below actions available for each record – <ul style="list-style-type: none"> • Make Payment • Edit Payee • Delete Payee
Payee - Demand Drafts	Below are the payee details displayed for each Demand Draft type payee card.
Draft Type	The type of draft. The values can be: <ul style="list-style-type: none"> • Domestic • Cross Border
Payee Avatar	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payees will be displayed in place of the photo.
Nickname	Displays the nick name to identify payee while initiating a demand draft request.
Draft Favouring	Draft favouring details.

Table 2-1 (Cont.) Payees- Account - Demand Draft - Field Description

Field Name	Description
Demand Draft - Table View	Below are the payee details displayed for Demand Draft table view.
Nickname	Displays Payee's nick name defined at the time of payee creation.
Favouring	Displays the favouring name.
Draft Type	The type of payee. The values can be: <ul style="list-style-type: none"> • Domestic • Cross Border
Actions	Below actions available for each record – <ul style="list-style-type: none"> • Issue Demand Draft • Edit Payee • Delete Payee

Figure 2-5 Payees- Filter (Accounts)

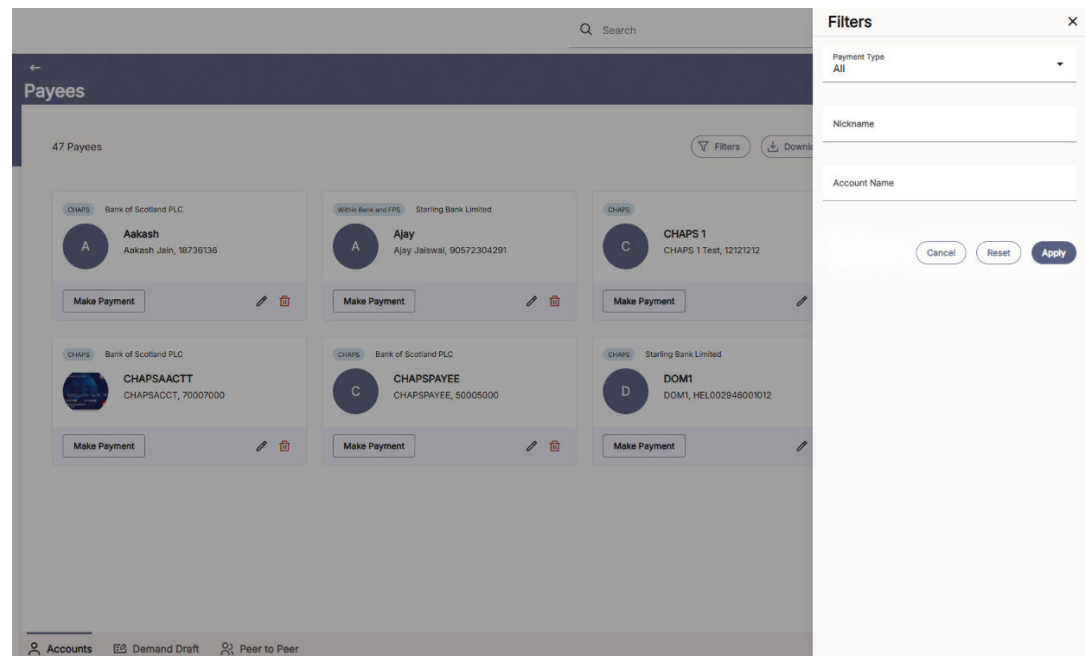
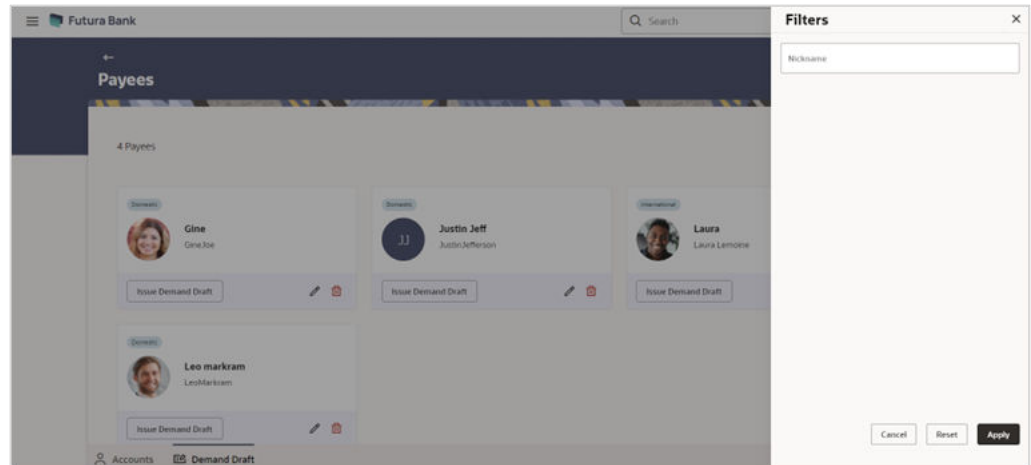


Figure 2-6 Payees- Filter (Demand Draft)



Note

The fields which are marked as Required are mandatory.

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

Table 2-2 Payees- Filter - Field Description



Field Name	Description
Filter Criteria (Accounts)	Information specified in below fields are related to Filter Criteria (Accounts).
Payment Type	Search by the type of account to be associated with the payee. All option is provided to filter on all account types.
Nickname	Search the payees by their nick names defined at the time of payee's creation.
Account Name	Search the payees by their account name defined at the time of payee's creation.
Filter Criteria (Demand Drafts)	Information specified in below field is related to Filter Criteria (Demand Drafts).
Nickname	Search the payees by their nick names defined at the time of payee's creation.

- For **Account Payees** - Click **Make Payment** to initiate payment to payee.

The system redirects to Make Payment screen.

For **Demand Draft Payees** - Click **Issue Demand Draft** to issue demand draft to payee.

The system redirects to **Issue Demand Draft** screen.

- Click on the  table view icon to list the payees in the tabular form.
 - Click on the  card view icon to list the payees in the card format.
 - [FAQ](#)

2.1.1 FAQ

- 1. Can I delete payees towards whom I no longer need to make payments?**
You can delete individual accounts or demand drafts payee towards whom you no longer wish to make payments.
- 2. Can I edit the payee's name or account details of the payee once a payee has been created?**
Yes. You can edit a payee later if you need to change some the details of the payee.

2.2 Add Account Payee

This topic describes the information about **Add Account Payee**.

While adding a payee, the user is provided with the option to set a payee either for Within Bank, or for Domestic Bank or for Cross Border.

Note

The Long Press Gesture feature is implemented. Users can press and hold down on a screen for an extended duration, which triggers additional options or actions like Add Account Payee, Add Demand Draft Payee, Add P2P Payee. This functionality is only supported on mobile devices and tablets.

This section documents the addition of a payee with transfer type as bank account.

- Within
- Domestic
- Cross Border

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments**. Under **Transfers & Bill Payments**, then click **Payments**, click **More Actions**, and then click **Manage Payees**, then click **Add Account Payee**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments**. Under **Transfers & Bill Payments**, then click **Payments**, click **More Actions**, and then click **Manage Payees**. Under **Manage Payees**, click **Add Account Payee**.
- From the Search bar, type **Payees – Add Account Payee** and press **Enter**.

To add new payee:

- The **Add Account Payee** screen appears.
- [Add Payee - Domestic Account](#)
This topic describes the systematic instruction to **Add Payee - Domestic Account** screen.
- [Add Payee - Cross Border Bank Account](#)
This topic describes the systematic instruction to **Add Payee - Cross Border Bank Account** screen.

2.2.1 Add Payee - Domestic Account

This topic describes the systematic instruction to **Add Payee - Domestic Account** screen.

A domestic account transfer is one which involves the transfer of funds to an account that is held within the same bank or with another bank within the same country or politically united region.

Within Bank transfers enable users to initiate domestic payments without selecting the network manually. The system automatically identifies whether the payee belongs to the same bank using configured rules and APIs, and applies appropriate processing, validation, and UI behavior based on network configuration and grouping.

Note

Bank can configure the network groups through backend as per the requirement of the specific region and based on the available APIs. (For example: if API is available to check on-us payee/bank code. They can configure within bank as part of another network, provided fields required are same for both). Refer the network groups created in case of UK payments.

1. From the **Add Account Payee** screen, select the payee type to specify the details.
 - a. Click **Domestic** to specify the details on domestic payee.

For more information on network group, refer the field description table.

Table 2-3 Add Payee – Domestic - Field Description

Field Name	Description
Payee Type	Select Domestic as Payee Type .
Network Group	Select type of payment network group from the list. The options are: <ul style="list-style-type: none"> • Within Bank and FPS • CHAPS • SEPA Note: Network groups are configurable through the backend. This is an example for UK payments.

- b. Click on **Cross Border** to specify the details on cross border payee.
2. Select the **Payee Type** as **Domestic**, and then choose the required network group.
 - a. Click **Within Bank and FPS** from the network group and specify the required details.
The **Add Account Payee_Domestic_Within Bank and FPS** screen is displayed.

Figure 2-7 Add Payee – Domestic Account - Within Bank and FPS

←
Add Account Payee

Domestic
Cross Border

Within Bank and FPS
CHAPS
SEPA

Warning Add only trusted beneficiaries and beware of scams or urgent payment requests. Always verify unexpected payment requests as payments cannot be recovered.

Account Details

Account Type
 Personal Account

Account Number
1234567890

Beneficiary Account Name
 Montero

Reference
 Montero

Sort Code
608371

Bank Address
Starling Bank Limited
Duval Square
Change Sort Code

Edit Payee Details

Verification Status
✔ Verified

Personal Details

A.A.

Nickname Required

Email ID

+

Additional Details

Access type

Private Public

Primary Party
***002 - Centrica plc

Accessible Parties

Submit

Cancel

Note

The below field description is not country specific and is given for general information. Fields will be populated based on the country/region fields configuration for Domestic Bank Account.

Note

The fields which are marked as **Required** are mandatory.

Note

Within-bank payees cannot be created from non within bank network groups. OBPM validation (Sort Code/IFSC/BIC) applies to payments, bulk uploads, and payee maintenance.

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

Table 2-4 Add Payee – Domestic - Within Bank and FPS - Field Description

Field Name	Description
Payee Type	Select Domestic as Payee Type .
Network Group	Select type payment network group as Within Bank and FPS . Note: Network groups are configurable through the backend. This is an example for UK payments.
Account Details	Information specified in below fields are related to account details.
Account Type	Select the type of account associated with the payee. The available options are: <ul style="list-style-type: none"> • Personal Account • Business Account
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Beneficiary Account Name	Enter the name of the payee as maintained against the payee's bank account.
Reference	Specify a reference to help identify the payee or transaction.
Bank Details	Displays the bank information based on the entered sort code.
Sort Code	Specify the sort code of the beneficiary bank and tab out to display the bank details.
Bank Address	Displays the address of the beneficiary bank based on the entered sort code.
Change Sort Code	Click this hyperlink to modify the entered sort code.
Verify & proceed	Click this button to validate the specified details and proceed to the personal information section.
Personal Details	Information specified in below fields are related to personal details.

Table 2-4 (Cont.) Add Payee – Domestic - Within Bank and FPS - Field Description

Field Name	Description
Upload Photo	<p>Select this option to upload a profile photo against the payee. Following actions are available on the + icon:</p> <ul style="list-style-type: none"> • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. <p>This option will only appear if no photo has been uploaded against the payee.</p> <p>Note:</p> <ol style="list-style-type: none"> i. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. ii. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	<p>Email addresses of the payee.</p> <p>Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.</p>

- b. Click **CHAPS** from the network group and specify the required details.

The **Add Account Payee - Domestic - CHAPS** screen is displayed.

Figure 2-8 Add Account Payee - Domestic - CHAPS

←

Add Account Payee

Domestic
Cross Border

Within Bank and FPS
CHAPS
SEPA

Warning Add only trusted beneficiaries and beware of scams or urgent payment requests. Always verify unexpected payment requests as payments cannot be recovered.

Account Details

Account Type
 Personal Account

Account Number
12345678

Beneficiary Account Name
 Montero

Reference
 Montero

Lcl Code
 4322

Bank Details

Sort Code
 608571

Edit Payee Details

Verification Status

● Verified

Personal Details

AA
+

Nickname Required

Email ID
+

Country
 United Kingdom

Address
Simple Address

Department

Sub-department

Address Line 1 Required

Address Line 2 Required

Street/Locality

Building Number

Building/Apartment Name

Floor

PO Box

Room

Note

The below field description is not country specific and is given for general information. Fields will be populated based on the country/region fields configuration for Domestic Bank Account.

Note

The fields which are marked as **Required** are mandatory.

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

Table 2-5 Add Payee – Domestic - CHAPS - Field Description

Field Name	Description
Payee Type	Select Domestic as Payee Type .
Network Group	Select type payment network group as CHAPS . Note: Network groups are configurable through the backend. This is an example for UK payments.
Account Details	Information specified in below fields are related to account details.
Account Type	Select the type of account associated with the payee. The available options are: <ul style="list-style-type: none"> • Personal Account • Business Account
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Beneficiary Account Name	Enter the name of the payee as maintained against the payee's bank account.
Reference	Specify a reference to help identify the payee or transaction.
Verify Account	Select this to verify the account mentioned.
Bank Details	Displays the bank information based on the entered sort code.
Sort Code	Specify the sort code of the beneficiary bank and tab out to display the bank details.
Bank Address	Displays the address of the beneficiary bank based on the entered sort code.
Change Sort Code	Click this hyperlink to modify the entered sort code.
Verify & proceed	Click this button to validate the specified details and proceed to the personal information section.
Personal Details	Information specified in below fields are related to personal details.

Table 2-5 (Cont.) Add Payee – Domestic - CHAPS - Field Description

Field Name	Description
Upload Photo	<p>Select this option to upload a profile photo against the payee. Following actions are available on the + icon:</p> <ul style="list-style-type: none"> • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. <p>This option will only appear if no photo has been uploaded against the payee.</p> <p>Note:</p> <ol style="list-style-type: none"> i. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. ii. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	<p>Email addresses of the payee.</p> <p>Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.</p>
Country	Specify the country where the payee's is located.
Address	<p>Enter the payee's address.</p> <p>Address Fields are displayed as per the configuration. Refer Chapter: Regulatory Changes for Cross-Border Payments – MT to MX Migration Enhancements.</p>

- c. Click **SEPA** from the network group and specify the required details.

The **Add Account Payee - Domestic - SEPA** screen is displayed.

Figure 2-9 Add Account Payee - Domestic - SEPA

←

Add Account Payee

Domestic
Cross Border

Within Bank and FPS
CHAPS
SEPA

Warning Add only trusted beneficiaries and beware of scams or urgent payment requests. Always verify unexpected payment requests as payments cannot be recovered.

Account Details

Account Number (IBAN)

Confirm IBAN
 1234567890

Beneficiary Account Name
 Montero

Edit Payee Details

Verification Status

✔
Verified

The payee name matches the account holder name.

Personal Details

AA
+

Nickname

Required

Email ID

+

Country
United Kingdom
▼

Address
Simple Address
▼

Department

Sub-department

Address Line 1

Required

Address Line 2

Required

Street/Locality

Building Number

Building/Apartment Name

Floor

PO Box

Room

PIN Code

City

Note

The below field description is not country specific and is given for general information. Fields will be populated based on the country/region fields configuration for Domestic Bank Account.

Note

The fields which are marked as **Required** are mandatory.

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

Table 2-6 Add Payee – Domestic - SEPA - Field Description

Field Name	Description
Payee Type	Select Domestic as Payee Type .
Network Group	Select type payment network group as SEPA . This field is displayed only when the Payee Type is selected as Domestic .
Account Details	Information specified in below fields are related to account details.
Account Number (IBAN)	Specify the International Bank Account Number (IBAN) of the beneficiary account.
Confirm IBAN	Re-enter the IBAN to confirm the beneficiary account details.
Beneficiary Account Name	Enter the name of the payee as maintained against the payee's bank account.
Verify & proceed	Click this button to validate the specified details and proceed to the personal information section.
Personal Details	Information specified in below fields are related to personal details.
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: <ul style="list-style-type: none"> Upload – Browse and upload the profile picture. Choose Avatar - Select initials pattern profile picture or picture from suggestions. Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: <ol style="list-style-type: none"> The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

Table 2-6 (Cont.) Add Payee – Domestic - SEPA - Field Description

Field Name	Description
Email ID	Email addresses of the payee. Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.

3. Perform one of the following actions:
 - a. Click **Cancel** to discard the details.
 - b. Click **Submit** to submit the details.

2.2.2 Add Payee - Cross Border Bank Account

This topic describes the systematic instruction to **Add Payee - Cross Border Bank Account** screen.

The Cross Border fund transfer involves the transfer of funds to an account that is maintained outside the country and beyond geographical boundaries. Hence, while adding a payee who holds the cross-border account, the user is required to specify extensive details of the payee's account including the network code to be used to transfer money to the account as well as the details of the bank in which the account is held.

Figure 2-10 Add Payee – Cross Border Account

←
Cancel Submit

Add Account Payee

Domestic
Cross Border

Warning Add only trusted beneficiaries and beware of scams or urgent payment requests. Always verify unexpected payment requests as payments cannot be recovered.

Account Details

Required

Required

Required

Bank Details

Swift Code
[Lookup](#)

Intermediary Bank
 Transfer Via Intermediary Bank

Personal Details

AA+

Required

+

Country
United Kingdom
▼

Address

Address
Detailed Address
▼

Street/Locality

Required

Building Number

Building/Apartment Name

PIN Code

Required

City

Required

Note

The fields which are marked as Required are mandatory.

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

Table 2-7 Add Payee – Cross Border Account - Field Description

Field Name	Description
Payee Type	Select Cross Border .
Account Details	Information specified in below fields are related to account details.
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	Information specified in below fields are related to bank details.
Select Bank	The option to select the bank. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
Lookup Swift Code	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.
Select Bank - Bank Details	Below fields are enabled if the Bank Details option is selected in the Select Bank field.
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Transfer via Intermediary Bank	The option to select another bank for Cross Border transaction as an intermediary bank. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
Swift Code Lookup	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.
Bank Details - Select Bank	Below fields are enabled if the Bank Details option is selected in the Select Bank field.
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Personal Details	Information specified in below fields are related to personal details.

Table 2-7 (Cont.) Add Payee – Cross Border Account - Field Description

Field Name	Description
Upload Photo	<p>Select this option to upload a profile photo against the payee. Following actions are available on the + icon:</p> <ul style="list-style-type: none"> • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. <p>This option will only appear if no photo has been uploaded against the payee.</p> <p>Note:</p> <ol style="list-style-type: none"> The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	<p>Email address of the payee.</p> <p>Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.</p>
Country	Specify the country of the payee's is located.
Address	<p>Enter the payee's address.</p> <p>Address Fields are displayed as per the configuration. Refer Chapter: Regulatory Changes for Cross-Border Payments – MT to MX Migration Enhancements.</p>

To create a payee for the within bank account transfer:

1. Fill the details in the respective field.
2. In the **Nickname** field, enter the nickname to be assigned to the payee.

Note

If, while creating a payee, the user enters an account number or payee nickname that has already been assigned to a registered payee, an error message will appear informing the user that a payee with the specific details already exists and the user will not be able to create the payee.

3. Click **Submit**.
The **Add Payee - Review** screen appears.
4. The **Review** screen appears. Verify the details and click **Confirm**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to **Add Payee** screen.

The success message appears along with the transaction reference number and payee details.

5. Below are the available actions on the confirmation page:

- **View Payees** - To view the list of payees. It will navigate to manage payee's screen
- **Payments** - To go to the **My Payment Overview** page.
- **Go to Dashboard** - To go to the main dashboard screen.
- **Make Payment** - To initiate fund transfer to the added payee.
- **Add New Payee** - To add a new payee.

2.3 Add Demand Draft Payee

This topic describes the systematic instruction to **Add Account Payee** screen. User can create a domestic draft payee to initiate a request to issue a draft which is payable.

A Demand Draft is a pre-paid negotiable instrument. The issuing bank undertakes to make payment in full when the instrument is presented by the payee. The demand draft is made payable at a specified centre and can be issued in local currency as well as in (allowed) foreign currencies. A foreign currency demand draft can be requested using Cross Border Demand Draft while a pay order or local currency demand draft can be requested using the Domestic Demand Draft transaction. A Demand Draft, as compared to a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the cheque not clearing. Users can save the payee details of the draft through payee maintenance. Payees for demand drafts are of two types:

- Domestic Demand Draft
- Cross Border Demand Draft

The feature allows you to create a Domestic Draft payee to initiate a request to issue a draft which is payable at a location within the country. The user provides the payee details, the details of draft to be issued in favour of and the payable location.

Note

The Long Press Gesture feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Issue Demand Draft, Edit Payee, Delete Payee. This functionality is only supported on mobile devices and tablets.

To add a new demand draft payee:

1. Perform any one of the following navigation to access the **Payees – Add Demand Draft Payee** screen:
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments**. Under **Transfers & Bill Payments**, click **Payments**, click **More Actions**, and then click **Payees**, then click **Add Demand Draft Payee**.
 - From the Search bar, type **Payees – Add Demand Draft Payee** and press **Enter**.
2. The **Add Demand Draft Payee** screen appears.

Figure 2-11 Add Demand Draft Payee - Domestic

Adhoc Demand draft

Back Cancel Issue

Draft Type

Domestic International

Draft Favouring
Sam Dsouza

Draft payable at City
INDIA

Delivery Location

Branch Near Me My Address Other Address

City
INDIA

Branch Near Me
MUMBAI 98001

BANGALORE 2205
BANGALORE 2205
INDIA
INDIA

Currency
EUR

Amount
EUR 1,200.00

View Limits

Scheduled On

Now Later

Transfer From
main Account Vashi, xxxxxxxxxxxx0036

Current Balance - EUR 2,109.82

Note
Travel allowance

Note

All the Demand Draft requests will be processed on the next working day.

Demand Deposits will be couriered to the mailing address/provided beneficiary address within 3 to 5 working days.

For Demand Deposits to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account.

DD charges and any correspondent bank charges will be deducted from your account.

Figure 2-12 Add Demand Draft Payee - Cross Border

Add Demand Draft Payee

Cancel Submit

Domestic Cross Border

Demand Draft Details

Favouring
Sam Desouza

Country
United Kingdom

City
London

Deliver to
Residential Address

Address
GARMIN AVENUE 2
LAMINGTON STREET
NEAR AJ HOSPITAL
LONDON
GB
252544

Personal Details

Nick Name
samd

Email ID
samd@example.com

Note

The fields which are marked as **Required** are mandatory.

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

Table 2-8 Add Demand Draft Payee - Domestic - Field Description

Field Name	Description
Draft Type	Specify the type of draft to be associated with the payee. It Could be: <ul style="list-style-type: none"> • Domestic • Cross Border
Demand Draft Details	Information specified in below fields are related to demand draft details.
Favouring	Specify the name of the payee as it is to be printed on the demand draft.
Country	Specify the country in which the draft is to be payable. This field is enabled only for the Cross Border Demand Draft type.
City	Specify the name of the city in which the draft is payable.
Personal Details	Information specified in below fields are related to personal details.
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: <ul style="list-style-type: none"> • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: <ol style="list-style-type: none"> The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email address of the payee. Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.

3. Fill the details in the respective field.
4. In the **Nickname** field, enter the nickname to be assigned to the payee.
5. Click **Submit**.

The **Add Payee - Review** screen appears.

6. The **Review** screen appears. Verify the details and click **Confirm**.

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

Note

The success message appears along with the transaction reference number and payee details.

Below are the available actions on the confirmation page:

- **View Payees** - To view the list of payees. It will navigate to manage payee's screen
- **Payments** - To go to the **My Payment Overview** page.
- **Go to Dashboard** - To go to the main dashboard screen.
- **Issue Demand Draft** - To issue demand draft to the added payee.
- **Add New Payee** - To add a new payee.

2.4 Manage Payees

- [View Payee Details](#)
This topic describes the systematic instruction to **View Payee Details** screen. User can view payee details with this feature.
- [Edit Payee Details](#)
This topic describes the information about **Edit Payee Details** option.
- [Delete Payee](#)
This topic describes the information about **Delete Payee** overlay screen.
- [FAQ](#)

2.4.1 View Payee Details

This topic describes the systematic instruction to **View Payee Details** screen. User can view payee details with this feature.

This feature allows you to view payee details, as well as update the daily and monthly limits. Each card displays details like Network Group Name, Payee Photo/Avatar, Payee Name, Payee Nickname, Payee Account Number, options to make a payment, update payee's details, and delete the payee.

To view the payees' details:

1. Navigate to the **Payees** screen.
2. Click on the specific card/row of the Account type payee to view further details of each payee.

The **Payee Details** screen appears.

Figure 2-13 Payee Details (Accounts) - Domestic

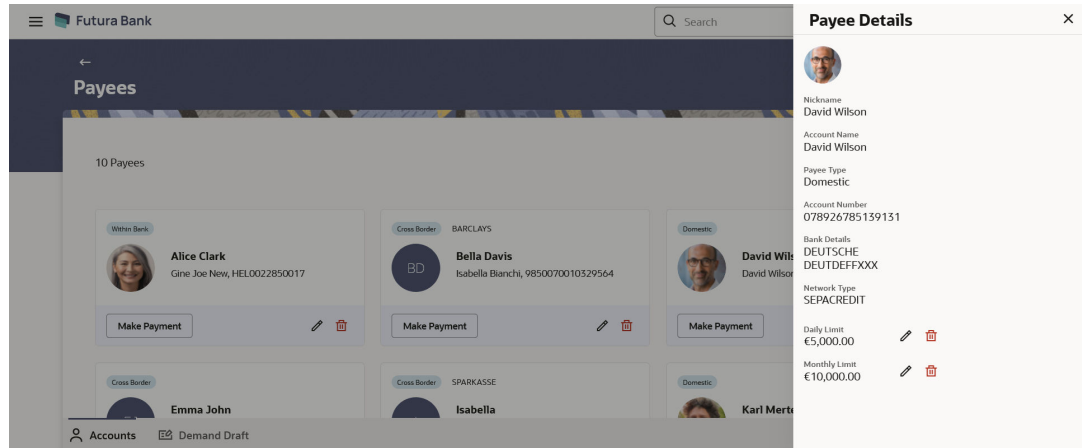
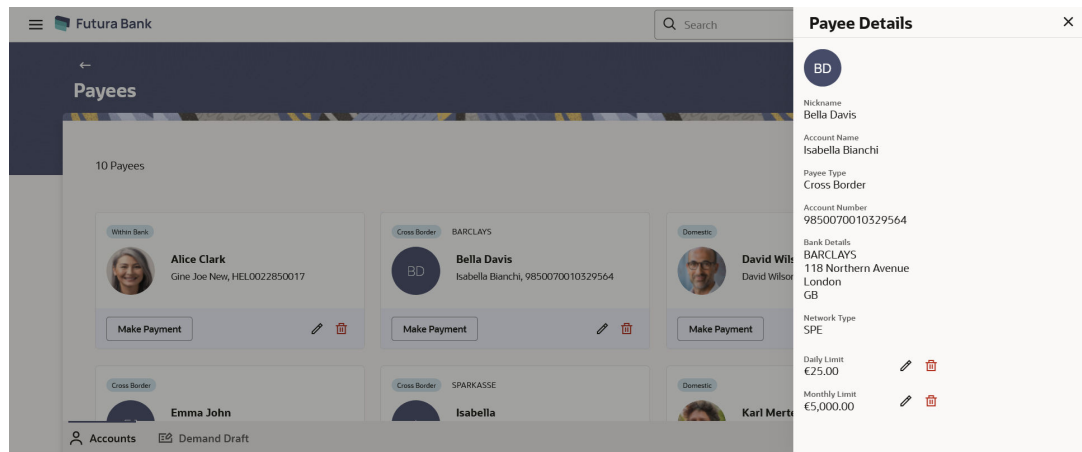


Figure 2-14 Payee Details (Accounts) - Cross Border



Note

The fields which are marked as **Required** are mandatory.

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

Note that the fields will come only if it is configured for the payee and available on Create Payee screen.

Table 2-9 Payee Details - Account Type Payee - Field Description

Field Name	Description
Payee Details – Account	The following fields appear if a bank account payee is being viewed.
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 payees account will appear in place of the photo.

Table 2-9 (Cont.) Payee Details - Account Type Payee - Field Description




Field Name	Description
Nickname	The nickname assigned to the payee's account for easy identification.
Account Name	Name of the payee as maintained in the bank account.
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> • Domestic • Cross Border
Account Type	Account type of the payee. Values in this come based on regionalization. This field appears for Domestic type of payee.
Account Number	The bank account number of the payee.
LEI	LEI of the payee.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. This field appears for Cross Border and Domestic type of payee.
Payee Email ID	Email Id of the payee.
Intermediary Bank Details	The details of the intermediary bank i.e., the name and address of the bank's branch appears. This field appears for Cross Border type of payee.
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.
Remove Payee Limit	Click on the  icon to remove the limits set for the payee (Daily Limit /Monthly Limit).

Figure 2-15 Payee Details (Demand Draft) - Domestic

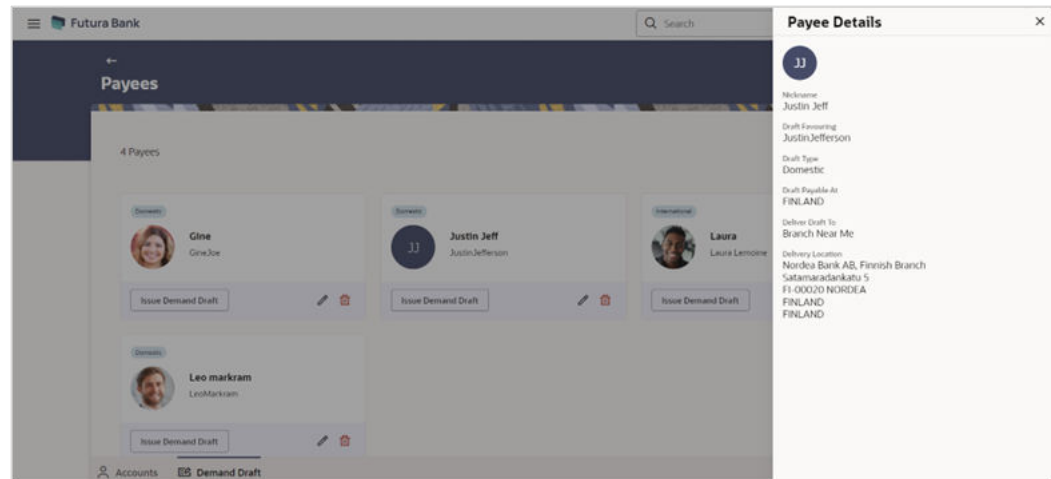
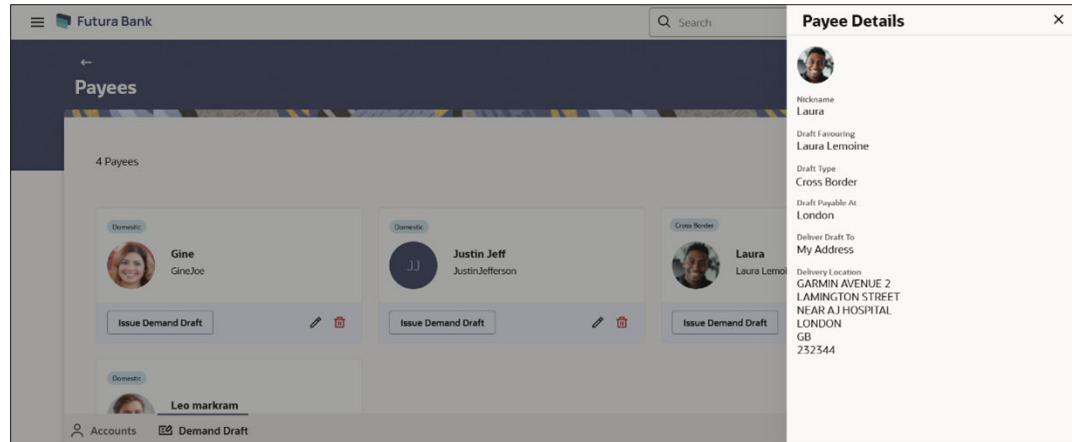


Figure 2-16 Payee Details (Demand Draft) - Cross Border



Note



The fields which are marked as Required are mandatory.

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

Table 2-10 Payee Detail - Demand Draft Type Payee - Field Description

Field Name	Description
Payee Details – Demand Draft	The following fields appear if a demand draft payee is being viewed.
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.
Nickname	The nickname assigned to the payee's account for easy identification.
Draft Favouring	The name of the payee i.e., the intended recipient of the funds appears as defined.
Draft Type	The type of draft associated with the Payee. The demand draft types can be: <ul style="list-style-type: none"> • Domestic • Cross Border
Draft Payable At	The country in which the draft is payable. This field appears only if the demand draft is a Cross Border demand draft. Displays the name of the city where the draft is payable for the Domestic type of the demand draft.

- Click **Make Payment** of the specific payee card to transfer funds towards the Bank Account type payee.
 - The user is directed to the **Make Payment** page with the payee information prepopulated.
 - Click **Issue** of the specific payee card to issue a demand draft towards the payee.

- The user is directed to the **Issue Demand Drafts** page with the payee information prepopulated.
- Click on the  icon of the specific payee card which you wish to edit the details. The system redirects to the **Edit Account Payee** screen.
- Click on the delete  icon of the payee card you want to remove.

2.4.2 Edit Payee Details

This topic describes the information about **Edit Payee Details** option.

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

Note

In case of Within Bank payees, only the Account Number of the payees is validated in the host system and not the Account Name.

- [For payee type as bank account](#)
This topic describes the systematic instruction to **For payee type as bank account** screen.
- [For payee type as Demand Draft](#)
This topic describes the information about **For payee type as Demand Draft** screen.

2.4.2.1 For payee type as bank account

This topic describes the systematic instruction to **For payee type as bank account** screen.

To edit the payee details:


1. Navigate to the **Payees- Accounts** screen.
2. Click on the  icon of the specific payee card which you wish to edit the details.
The system redirects to the **Edit Account Payee** screen.
Few fields are not editable – Payee Type & Account Number.

Figure 2-17 Edit Payee Details

←
Cancel **Submit**

Edit Account Payee

Domestic
Cross Border

Within Bank and FPS
CHAPS
SEPA

Warning Add only trusted beneficiaries and beware of scams or urgent payment requests. Always verify unexpected payment requests as payments cannot be recovered.

Account Details

Account Type
Personal Account

Account Number
18736136

Beneficiary Account Name
Aakash Jain

Reference

Bank Details

801180
Bank of Scotland PLC
167-201 Argyle Street
[Change SC](#)

Edit Payee Details

Verification Status

The payee name matches the account holder's name.
The payee name matches the account holder's name.

Personal Details

A

Nickname
Aakash

Email ID

+

Country
United Kingdom

Address

Address
Simple Address

Address Line 1
Line1

Address Line 2
Line2


PIN Code

City
London

2.4.2.2 For payee type as Demand Draft

This topic describes the information about **For payee type as Demand Draft** screen.

To edit the payee details:

1. Navigate to the **Payees- Demand Draft** screen.
2. Click on the  icon of the specific payee card which you wish to edit the details.

The system redirects to the **Edit Demand Draft Payee** screen.

Figure 2-18 Edit Payee Details – Domestic Demand Draft

← Edit Demand Draft Payee Cancel Submit

Domestic Cross Border

Demand Draft Details


Favouriting
GineJoe

City
FINLAND

Deliver to
Postal Address

Address
GARMIN AVENUE 2
LAMINGTON STREET
NEAR AJ HOSPITAL
LONDON
GB
232344

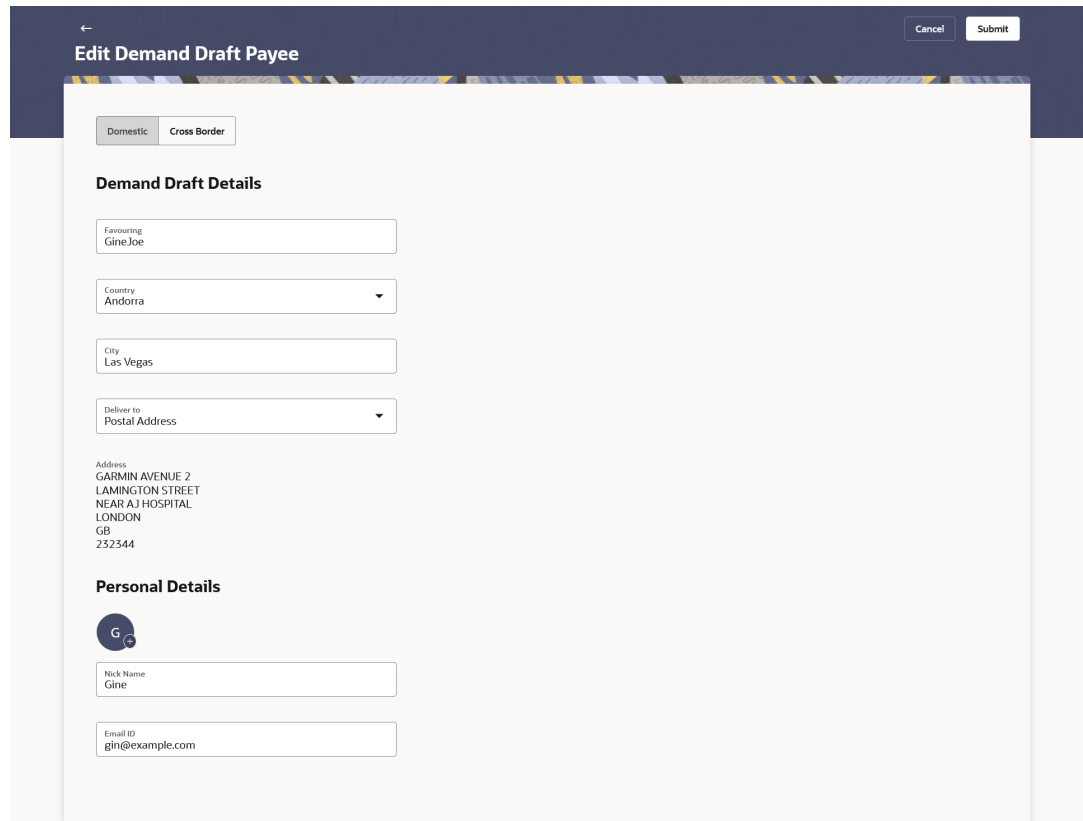
Personal Details



Nick Name
Gine

Email ID
gih@example.com
Enter 0 to 254 characters.

Figure 2-19 Edit Payee Details – International Draft



2.4.3 Delete Payee

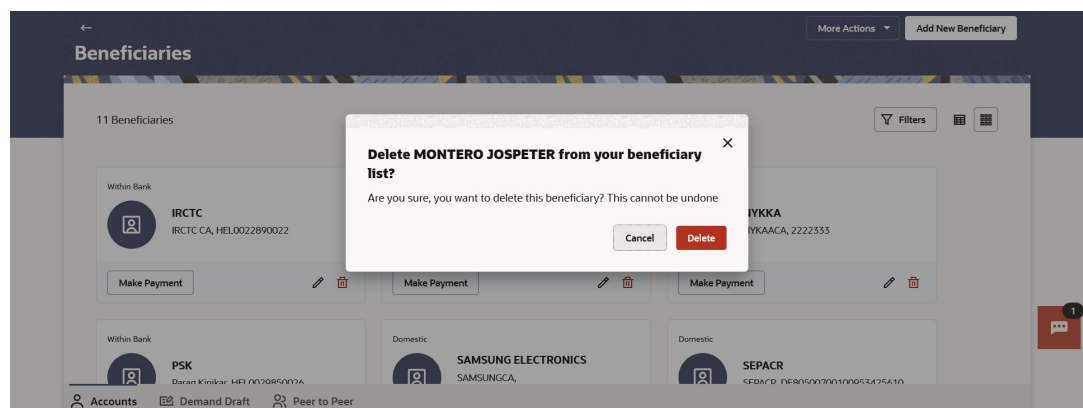
This topic describes the information about **Delete Payee** overlay screen.

To delete the payee:

- Click on the  icon of specific beneficiary card which you wish to delete.

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

Figure 2-20 Delete Payee



- Click **Delete** to proceed with the deletion request.
- Click **Cancel** to cancel the deletion process.

2.4.4 FAQ

1. When can I make the payment to newly added payee?

After successfully adding a payee, you may proceed to transfer funds only after the cooling period (the time set by the bank during which fund transfer is not allowed to a newly added payee) or you may set a future date for the transaction to take place.

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

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

3

Make Payment

This topic describes the information about **Make Payment** screen. User can initiate online payments with make payment screen.

The Make Payment feature enables the user to initiate online payments between his own accounts or perform one of the following types by using an existing payee or new payee (ad hoc payee) where the customers are required to specify the payee details manually along with the transfer details while initiating a payment.

- Domestic Transfer
- Cross Border Transfer

User can also initiate transfers towards a group of people as part of a single transaction. This feature allows them to send money to registered payees or new payees of different transfer types i.e., Within Bank, domestic and Cross Border transfers, with different transfer dates, all at once from a single screen.

Note

The fields appearing in the domestic and cross border payments for both payee and payment is regionalisation supported.

User selects the specific account or the payee towards which the transfer is to be made. The user is not required to explicitly select the transfer type (Within Bank, Domestic or Cross Border) since this is defined at the time of payee creation.

Recurring Payments, also referred to as Standing Instructions or Standing Orders, are instructions given by a payer (bank account holder) to the bank to transfer a specific amount to another account at regular intervals. Once initiated, these transfers are executed repeatedly till the end date.

The application has simplified the user's task of initiating recurring payments by introducing the selection at the time making the regular payments. Through this feature, users can set an instruction for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. Once initiated, the details of these transfers can be viewed in the **Recurring Payments** screen. The user can also cancel a repeat transfer instruction, if so desired, from the **Recurring Payments summary or details** screen.

Cross Border Low value payments are now enabled as part of Make Payments. User can opt for the low value payment while making the cross-border payment based on the amount and selected bank.

Prerequisites:

- Oracle Banking Digital Experience users are granted access to transactions and accounts.
- Payees are registered for the purpose of transferring funds.
- Transaction limits are assigned to user to perform the transaction.
- Payee limits, cooling period along with transaction limits are maintained.

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments**. Under **Transfers & Bill Payments**, click **Payments**, then click **Make Payment**.
- From the Search bar, type **Payments – Make Payment** and press **Enter**

To make a payment:

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

Figure 3-1 Make Payment
Note

The fields which are marked as Required are mandatory.

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

Table 3-1 Make Payment - Field Description

Field Name	Description
Transfer To	Information specified in below fields are related to transfer to.
Saved Payee	Option to select the existing payee to whom you wish to initiate payment. All the payees maintained will be listed for selection.
My Accounts	Display the list of Own Accounts.
New Payee	Option to add new payee to whom you wish to initiate payment.
Transfer From	Will be blank initially

- [Make Payment -Transfer to single user](#)
- [Make Payment - Multiple Payments](#)
This topic describes the systematic instruction to **Multiple Transfers** screen.
- [Transfer From Selection](#)
This topic describes the information about **Transfer From Selection** overlay screen.
- [Suggestive Credit Value Date](#)
This topic describes the information about **Suggestive Credit Value Date**.

- [Save as Draft](#)
This topic describes the systematic instruction to **Save as Draft** screen. User can save the transaction which are saved as a draft with this feature.
- [Save as Favourite](#)
This topic describes the systematic instruction to **Save as Favourite** screen. The **Save as Favourite** feature enables the user to mark the payment as favourite.

3.1 Make Payment - Transfer to single user

- [Make Payment - Saved Payee](#)
This topic describes the systematic instruction to **Make Payment - Saved Payee** screen. User can make payment to Saved Payee with this feature.
- [Make Payment - My Accounts](#)
This topic describes the systematic instruction to **Make Payment - My Accounts** screen.
- [Make Payment - New Payee](#)
This topic describes the systematic instruction to **Make Payment - New Payee** screen. User can initiate payment requests towards payees with this feature.

3.1.1 Make Payment - Saved Payee

This topic describes the systematic instruction to **Make Payment - Saved Payee** screen. User can make payment to Saved Payee with this feature.

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

Note

Payment initiation is restricted based on network-specific currency rules. Only eligible source account currencies are allowed to ensure compliance and prevent invalid transactions.

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

To initiate payment to single user:

1. In the **Transfer To** section, select the **Saved Payee** option. .
 - The **Transfer To** overlay screen will display with the **Saved Payee** tab.

Note

- a. Users have the option to add a new payee through the **New Payee** tab.
- b. Additionally, they can locate specific payees by entering a few characters in the search field. This search functionality is available in categories such as Payee Type, Nickname, Account Name, and Account Number.


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

Figure 3-2 Make Payment- Transfer To overlay screen

← Make Payment
Save As Draft Cancel Proceed to Pay

Transfer To

Cross Border MIZUHO CAPITAL MARKETS UK LTD
BANKPAYEE
 CROSSBORDERBANKPAYEE, 222333
Change

Transfer From

Conventional Account
Montero 0011, xxxxxxxxxxxx0011
Montero L Hill | EUR | HEL | Active | Saving | Conventional
Current Balance : €1,090,636.00

Payment Details

Currency ▼ EUR
Debit Amount 1,200

Transfer Currency EUR ▼

Equivalent of EUR 1200 will be transferred to payee.

[View Limits](#)

Scheduled On
Pay Now

Transfer On
9/24/2024

Fees & Charges

[Calculate Charges](#)

Correspondence Charges Payer ▼

Deduct Charges From Montero 0011, xxxxxxxxxxxx0011 ▼

● Current Balance : €1,090,636.00

Additional Details

Payment Details Stationary charges +

Customer Reference 3535

Note Stationary charges

Compliance Questions

What is the business's trading name?

Sam Corp

What is the full registered business name?

Sam Corp Pvt Ltd

Is the business a sole trader, partnership or limited company?

Yes

What is the nature of Transaction?

Cheque

Upload documents

Address Proof

Electricity Bill ▼

No File Uploaded

📎
🗑️

Identity Proof

AADHAR C... ▼

No File Uploaded

📎
🗑️

i **Note**

The fields which are marked as Required are mandatory.

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

Table 3-2 Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
Search for payee	Allow user to search payee with the Payee Type, Nickname, Account Name, Account Number.
Details for Payee	All the saved payees listed on the Saved Payees overlay screen. Below details are displayed for each payee.
Network Group Name	Displays the network group name associated with the payee. Note: Network groups are configurable through the backend. This is an example for UK payments.
Payee Photo/Initials	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border
Payee Nickname	Displays the payee by their nick names defined at the time of payee creation.
Account Name, Account Number	Displays the Account name or nick number of the source account from which the funds are to be debited.

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

Figure 3-3 Make Payment- Saved Payee

←

Save As Draft
Cancel
Proceed to Pay

Make Payment

Transfer To

Cross Border MIZUHO CAPITAL MARKETS UK LTD

BANKPAYEE
CROSSBORDERBANKPAYEE, 222333

Change

Transfer From

Conventional Account

Montero 0011, xxxxxxxxxxxx0011
Montero L Hill | EUR | HEL | Active | Saving | Conventional
Current Balance : €1,090,636.00

Payment Details

Currency
EUR

Debit Amount
1,200

Transfer Currency
EUR

Equivalent of EUR 1200 will be transferred to payee.

View Limits

Scheduled On
Pay Now

Transfer On
9/24/2024

Fees & Charges

Calculate Charges

Correspondence Charges
Payer

Deduct Charges From
Montero 0011, xxxxxxxxxxxx0011

● Current Balance : €1,090,636.00

Additional Details

Payment Details
Stationary charges
+

Customer Reference
3535

Note
Stationary charges

Compliance Questions

What is the business's trading name?

Sam Corp

What is the full registered business name?

Sam Corp Pvt Ltd

Is the business a sole trader, partnership or limited company?

Yes

What is the nature of Transaction?

Cheque

Upload documents

Address Proof

Electricity Bill

No File Uploaded

📄
🗑️

Identity Proof

AADHAR C...

No File Uploaded

📄
🗑️

Note

The fields which are marked as Required are mandatory.

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

Table 3-3 Make Payment- Saved Payee - Field Description

Field Name	Description
Transfer To	Information specified in below fields are related to transfer to.
Network Group Name	Displays the network group name.
Bank Name	The name of the payee's bank.
Photo/name Initials	The profile photo of the payee.
Payee Nickname	The nickname of the payee.
Account Name, Account Number	Displays the Account name and account number of the payee.
Debit Account Details	<p>Transfer From Displays the debit account details such as Type, Nickname, Account name, Account number, Currency, Branch name, etc as configured in the day 0 configuration of account.</p> <p>Based on the payee selected the account will be defaulted, and on click all available accounts will be available to select. Refer Transfer From Drawer section.</p>
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - Islamic Conventional
Account Details	Displays details like - nick name, account number, branch, currency, available balance etc. based on configuration for account in day0.
Payment Details	
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made. This could be Debit amount or Transfer amount based on currency selected. When Debit currency is selected, it will be Debit amount. When Credit currency or network currency is selected, it will be Transfer amount.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
Low Value Payment	Select if the payment is low value payment. This field is enabled for cross border payment as per regionalization configuration and the amount is below the maximum amount defined for low value payment.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Network Type	Select the network type for the payment. Refer section Regionalization for Domestic Payments for region specific networks. Applicable for domestic payments.


Table 3-3 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Scheduled On	<p>The facility to specify the date on which the payment is to be made. The options are:</p> <ul style="list-style-type: none"> • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments. • For domestic and cross border - options in Scheduled On comes based on the regionalization.
Select Frequency	<p>The frequency in which the repeat transfers are to be executed. The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <p>Note: If the Advanced option is selected, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months.</p> <p>This field appears if the option Recurring is selected from the Scheduled On list.</p>
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop	<p>Select the option by which to specify when the recurring transfers are to stop being executed. The following options are available:</p> <ul style="list-style-type: none"> • Do not Stop: Select this option if you wish to continue indefinitely without requiring an end date or number of instances. This feature is not qualified with OBPM. End date is sent to host as 31/12/2099. • On Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. <p>This field appears if the option Recurring is selected from the Scheduled On list.</p>
Date	<p>Specify the date on which the last transfer is to be executed. This fields appears if the option On Date is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.</p>
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount. This option is enabled when recurring is selected in Scheduled On .

Table 3-3 (Cont.) Make Payment- Saved Payee - Field Description

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

3. Fill the details in the respective fields.
4. Perform anyone of the following actions:
 - Click **Proceed to Pay** to initiate the payment request.
The **Review** screen appears.
 - Click **Cancel** to cancel the transaction.
 - Click **Save as Draft** to store the unfinished transaction for later completion.
5. Perform anyone of the following actions:
 - Verify the details and click **Confirm**.
The success message appears of request of payment transfer along with the reference number, host reference number.

- Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.
6. Perform anyone of the following actions:
- Click **Transaction Details** to view the details of the transaction.
 - Click **Go to Dashboard** to go to the **Dashboard** screen.
 - Click **e-Receipt** to generate the electronic receipt of the transaction. For additional details, refer the **e-receipt** section in the **Retail Customer Services User Manual**.
 - Click **Payments** to go to the Payment Overview page.
 - Click **Make Another Payment** to make new payment.
 - Click **Save as Favourite** to save payment as favourite transaction.
 - Click **Check Status** to see the status of the payment transaction. System will redirect to the **Payment Details** screen.
 - Click **Add as Payee** to save the payee to whom the payment is made.
 - Click  icon to share to share payment details. It opens default mail client with relative message in the body.

Note

- a. The **Add as Payee** option is displayed during the ad hoc payment procedure. By clicking on **Add as Payee**, user will be taken to the **Add Bank Account Payee** screen to include a new payee.
- b. The functionality to share payment details is not available for My Account payment transfers.

3.1.2 Make Payment - My Accounts

This topic describes the systematic instruction to **Make Payment - My Accounts** screen.

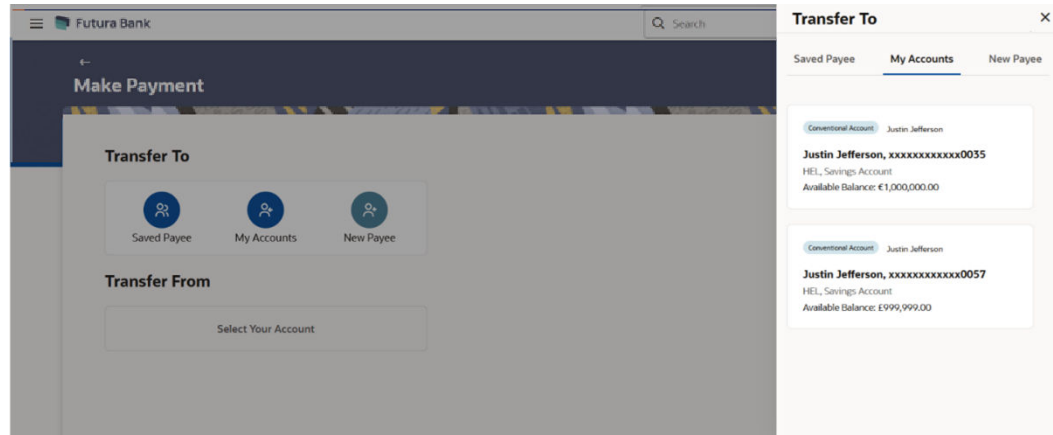
This feature allows users to make payments towards user's own accounts, enabling them to transfer funds within their bank-held accounts.

To make payment to a payee's own account:

1. Navigate to the **Make Payment** screen.
2. Under the **Transfer To** section, click on the **My Accounts**.

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

Figure 3-4 Make Payment- Transfer To overlay screen



Note

The fields which are marked as Required are mandatory.

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

Table 3-4 Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
My Accounts	Displays the list of my accounts in the card's layout with following details on each card.
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - <ul style="list-style-type: none"> • Islamic • Conventional
Account Details	Displays details like - nick name, account number, branch, currency, available balance etc. based on configuration for account in day0.
Available Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.

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

Note

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

Figure 3-5 Make Payment- My Account

The screenshot shows the 'Make Payment' interface. At the top right, there are buttons for 'Save As Draft', 'Cancel', and 'Proceed to Pay'. The main content is divided into several sections:

- Transfer To:** Shows a 'Conventional Account' for Justin Jefferson, with account number 'xxxxxxxxxxxx0035', account type 'HEL Savings Account', and an available balance of '€1,000,000.00'.
- Transfer From:** Shows a 'Conventional Account' for Sal Account, with account number 'xxxxxxxxxxxx0035', account type 'Justin Jefferson | EUR | HEL', and a current balance of '€1,000,000.00'.
- Payment Details:** Includes a 'Currency' dropdown set to 'EUR', a 'Transfer Amount' field, and a 'View Limits' link. Below this are 'Scheduled On' (set to 'Pay Now') and 'Transfer On' (set to '8/29/2024') fields.
- Fees & Charges:** Features a 'Calculate Charges' link and a 'Deduct Charges From' dropdown set to 'Sal Account,xxxxxxxxxxxx0035'. It also shows a 'Current Balance' of '€1,000,000.00'.
- Additional Details:** Contains a 'Note' text area.

Note

The fields which are marked as Required are mandatory.

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

Table 3-5 Make Payment- My Account - Field Description

Field Name	Description
Transfer To	Information specified in below fields are related to transfer to.
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be <ul style="list-style-type: none"> • Islamic • Conventional
Account Details	Displays details like - nick name, account number, branch, currency, available balance etc. based on configuration for account in day0.
Available Balance	The available balance in the selected source account is displayed against the Transfer From field once an account is selected.

3.1.3 Make Payment - New Payee

This topic describes the systematic instruction to **Make Payment - New Payee** screen. User can initiate payment requests towards payees with this feature.

Using this feature user can initiate payment requests towards payees that are not registered in the system. Since the payment request is for an unregistered payee, the user is required to specify details of the payee along with transaction details.

Once the payment request is initiated, the user can register the payee as a payee by selecting the Add as Payee option provided on the confirm screen.

Users can initiate Within Bank, Domestic and Cross Border payment requests.

To initiate payment request for new payee:

1. Navigate to the **Make Payment** screen.
2. Under the **Transfer To** section, click on the **New Payee**.

The **Transfer To overlay** screen will appear with the **New Payee** tab to add new payee.

- a. If you select the **Domestic** option in the **Payee Type** field:
The **Account Details** appears for the domestic payment.
- b. If you select the **Cross Border** option in the **Payee Type** field:
The **Account Details** appears for the cross-border payment.

Figure 3-6 Make Payment- Transfer To (New Payee - Domestic) overlay screen

Below payee fields appears for the Domestic payment type. Fields mentioned below comes based on the region configuration. Out of the box supported regions and the corresponding domestic payment fields are mentioned in Chapter Regionalization for Domestic Payments.

Note

The fields which are marked as Required are mandatory.

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

Table 3-6 Make Payment- Transfer To (New Payee - Domestic) overlay screen - Field Description

Field Name	Description
Payee Type	Select Domestic .
Network Group	Select type payment network group from the list. The options are: <ul style="list-style-type: none"> • Within Bank and FPS • CHAPS • SEPA Note: Network groups are configurable through the backend. This is an example for UK payments.
Account Details	Information specified in below fields are related to account details.
Account Type	Select the type of account associated with the payee.
Account Number or IBAN	Specify the account number of the payee or specify the IBAN of the payee.
Confirm Account Number or Confirm IBAN	The user is required to re-enter the payee's account number in this field, or The user is required to re-enter the IBAN in this field.
Beneficiary Account Name	Enter the name of the payee as maintained against the payee's bank account.
Reference	Specify a reference to help identify the payee or transaction.
Bank Details	Displays the bank information based on the entered sort code.
Sort Code	Specify the sort code of the beneficiary bank and tab out to display the bank details.
Bank Address	Displays the address of the beneficiary bank based on the entered sort code.
Change Sort Code	Click this hyperlink to modify the entered sort code.
Verify & proceed	Click this button to validate the specified details and proceed to the personal information section.
Personal Details	Information specified in below fields are related to personal details.
Email ID	Email addresses of the payee. Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.

Figure 3-7 Make Payment- Transfer To (New Payee - Cross Border) overlay screen

Below payee fields appears for the Cross Border payment type. Fields mentioned below comes based on the region configuration. Out of the box supported regions and the corresponding cross border payment fields are mentioned in Chapter Regionalization for Cross Border Payments.

Note

The fields which are marked as Required are mandatory.

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

Table 3-7 Make Payment- Transfer To (New Payee - Cross Border) overlay screen - Field Description

Field Name	Description
Payee Type	Select Cross Border .
Account Details	Information specified in below fields are related to account details.
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	Information specified in below fields are related to bank details
Select Bank	The option to select the bank. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
Lookup Swift Code	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.

Table 3-7 (Cont.) Make Payment- Transfer To (New Payee - Cross Border) overlay screen - Field Description

Field Name	Description
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.
Bank details - Select Bank	Below fields are enabled if the Bank Details option is selected in the Select Bank field.
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Transfer via Intermediary Bank	The option to select another bank for Cross Border transaction as an intermediary bank. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details
Swift Code Lookup	Link to search the SWIFT code. This link enabled if the Swift Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.
National Clearing Code Lookup	Link to search the NCC code. This link enabled if the NCC Code option is selected in the Select Bank field. For more information on Lookups , refer Lookups section.
Bank Details - Select Bank	Below fields are enabled if the Bank Details option is selected in the Select Bank field.
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Personal Details	Information specified in below fields are related to personal details.
Email ID	Email address of the payee. Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Country	Enter the country of the payee's bank.
Address Line 1- 3	Enter the address of the payee's bank.
City	Enter the city of the payee's bank.
Zip Code	Enter the zip code of the payee's bank address

3. Fill the details in the respective field and click on proceed.

Figure 3-8 Make Payment

The screenshot shows a 'Make Payment' form with the following sections:

- Transfer To:** Payee Type: Yetho Basic; Payee: Alice Clark, Gine Joe Now, HEL0022850017.
- Transfer From:** Account Type: Conventional Account; Account Holder: Justin Jefferson; Account: HEL Savings Account, HEL, Savings Account, xxxxxxxxxxxxxx0035; Available Balance: €1,000,000.00.
- Payment Details:** Currency: EUR; Transfer Amount: €2,000.00; View Limits; Scheduled On: Pay Now; Transfer On: 8/29/2024.
- Fees & Charges:** Calculate Charges; Charges: Corporate Social Responsibility: 0.25, Pricing on Service Model: 1.50, Transaction Charges: 100.10, Tax on Transaction Charges: 50.05; Deduct Charges From: Sal Account, xxxxxxxxxxxxxx0035; Current Balance: €1,000,000.00.
- Additional Details:** Customer Reference Number: 24252; Note: Payment against invoice 3554.

Once the payee details are entered Payment Details will be populated based on the payee type.

Note
The fields which are marked as Required are mandatory.

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

Table 3-8 Make Payment - Field Description

Field Name	Description
Transfer To	
Payee Type	Displays the payment type associated with the payee. It could be: <ul style="list-style-type: none"> • Domestic • Cross Border
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border
Initials	The initials of the payee account name will be displayed in place of the photo.
Account Name, Account Number	Displays the Account name and account number provided for the payee.

Note

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

3.2 Make Payment - Multiple Payments

This topic describes the systematic instruction to **Multiple Transfers** screen.

The Multiple Payments feature allows users to initiate payments towards a group of people as part of a single transaction. This feature, users can initiate payments towards own accounts, saved payees or new payees of different transfer types i.e., Within Bank, domestic and Cross Border transfers, with different transfer dates, all at once from a single screen.

To initiate multiple payments:

User can add payment for either Saved Payee, My Accounts, or New Payee type of payee.

1. Follow the steps from **1-3** of **Make Payment-Saved Payee** chapter. Follow the one of the actions for desired type of payee:

Perform one of the following actions:

- If you select **Saved Payee**;
On click open drawer with **Saved Payees** listed along with search option.
User can select the desired payee.
- If you select **My Accounts**;
On click open drawer with **Own Accounts** mapped to the user listed.
Search the desired **Own Accounts** with **Search** option.
- If you select **New Payee**;
On click open drawer with **Add Account Payee** fields.
Fill the details of the payee in the drawer. **Add Account Payee**.

Note

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

2. Perform one of the following actions:
 - Click **Next** to save the details and allows the user to add another payment.
The **Make Payment** screen appears along with the added payment record based on payee type.
 - Click **Discard** to cancel the added record.

Figure 3-9 Make Payment – Initiate Screen

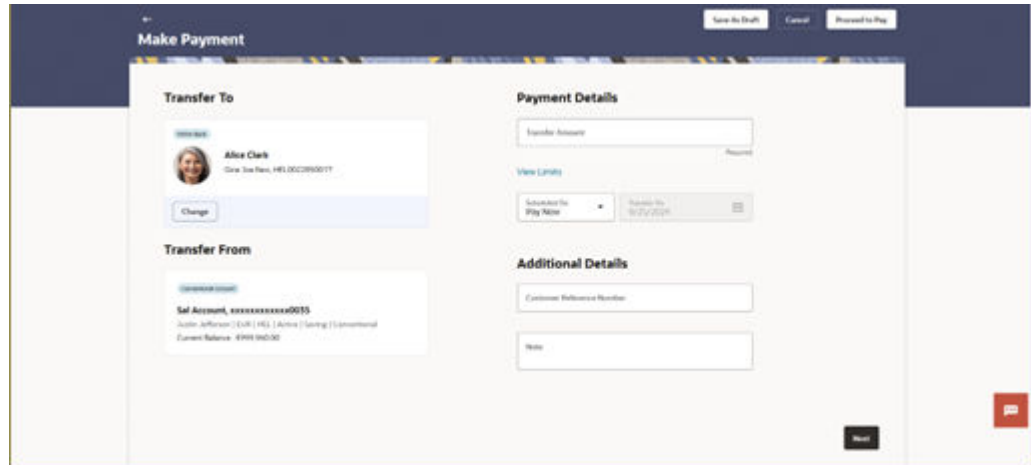
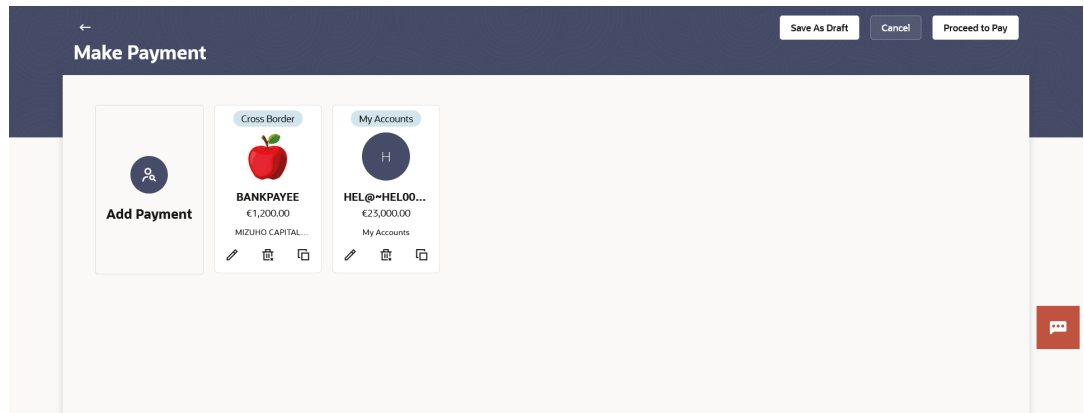


Figure 3-10 Make Payment – Preview Screen



Note




The fields which are marked as Required are mandatory.

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

Table 3-9 Multiple Transfers - Field Description

Field Name	Description
Each card displays below details	
Payment Type	Displays the payment type associated with the payee. It could be: <ul style="list-style-type: none"> • Within Bank • My Accounts • Domestic • Cross Border

Table 3-9 (Cont.) Multiple Transfers - Field Description

Field Name	Description
Account Name	Displays the Account name provided for the payee.
Transfer Amount	Specify the amount for which the payment is to be made.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border. Displays the My Account in case of Own Account payments. Displays the Within Bank in case of Within Bank payments.
Actions	The actions can be performed from the badge. The options are: <ul style="list-style-type: none">  icon – to edit the transfer details of that record  Icon - to delete the record.  icon – to create a copy of payment details




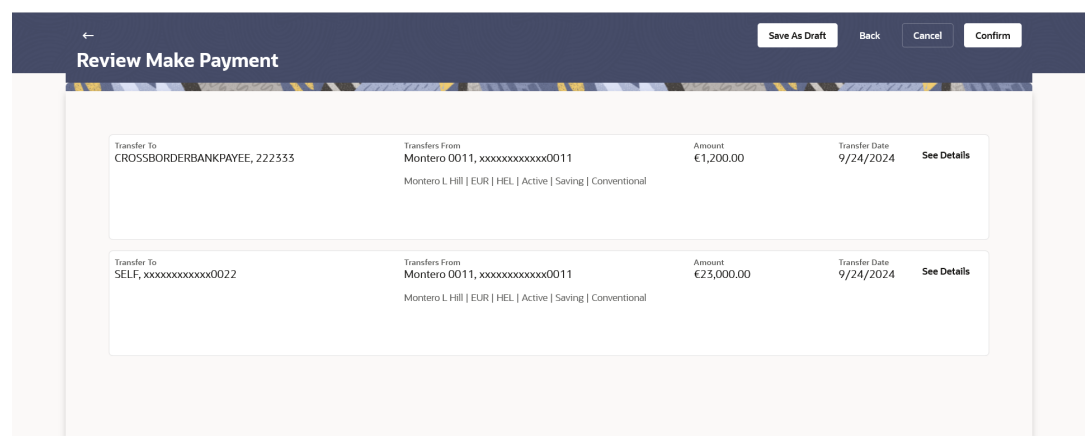
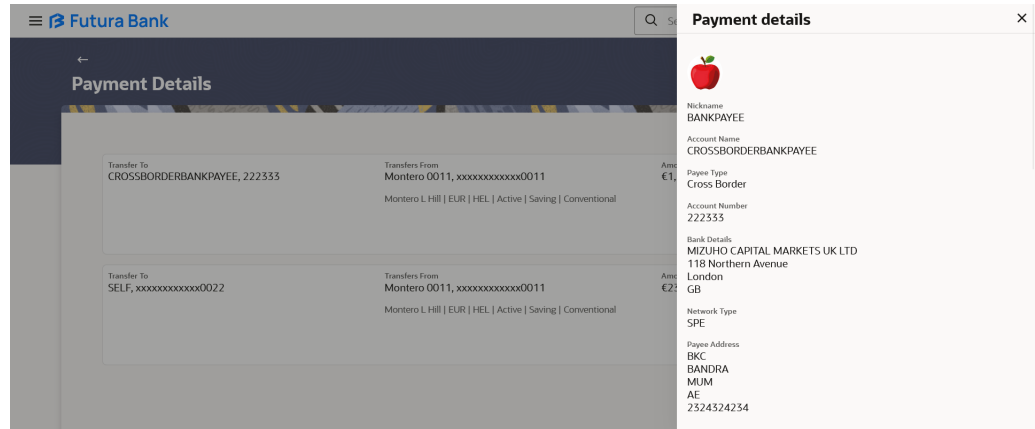
- Click the **Add Payment** and repeat above steps to add new payment.
- Perform one of the following actions:
 - Click the  icon against a saved record to edit the transfer details of that record. The **Payment Details** screen appears, and user can edit and save the details.
 - Click the  icon against a payment to delete the record.
 - Click the  icon against a payment to create a copy. The **Payment Details** screen appears, where user can change the payee and payment details as required.
- Click **Proceed to Pay** to initiate the request for the payment.
The **Review Make Payment** screen appears.

Figure 3-11 Make Payment – Review Screen

Perform one of the following actions:

- Click the **See Details** next to the payment record, to view the payment details.

Figure 3-12 Make Payment – Review – View Details Screen



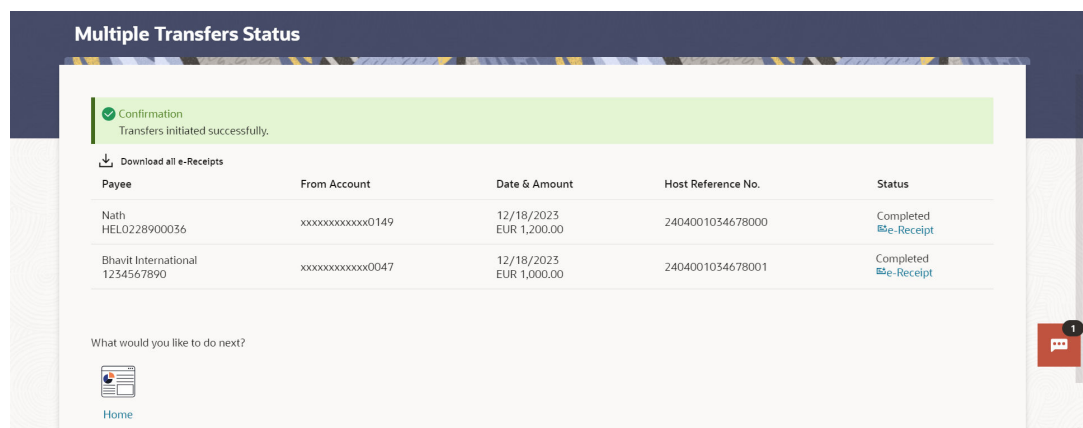
- Click **Save as Draft** to save incomplete transaction as a draft.

Note

Perform one of the following actions:

- For **Multiple Transfers**, the **Save Draft** feature will generate an individual draft for each payment included. Each draft will have the same name, followed by a sequence number.
- Click **Back** to navigate back to previous screen. OR Click **Cancel** to cancel the transaction.
- Click **Confirm**. A success message is displayed along with the transaction status.

Figure 3-13 Multiple Transfers Status



Note

The fields which are marked as Required are mandatory.

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

Table 3-10 Multiple Transfers Status - Field Description

Field	Description
Transfer To	The account to which the funds are transferred.
Transfer From	The source account from which the funds are transferred.
Amount	The amount that is transferred towards the payee's account.
Transfer Date	The date of transfer.
Reference Number	A unique number is created once the transaction is finished in the Core Banking system.
Status	The status of the transaction. It could be: <ul style="list-style-type: none"> • Processed • Failed




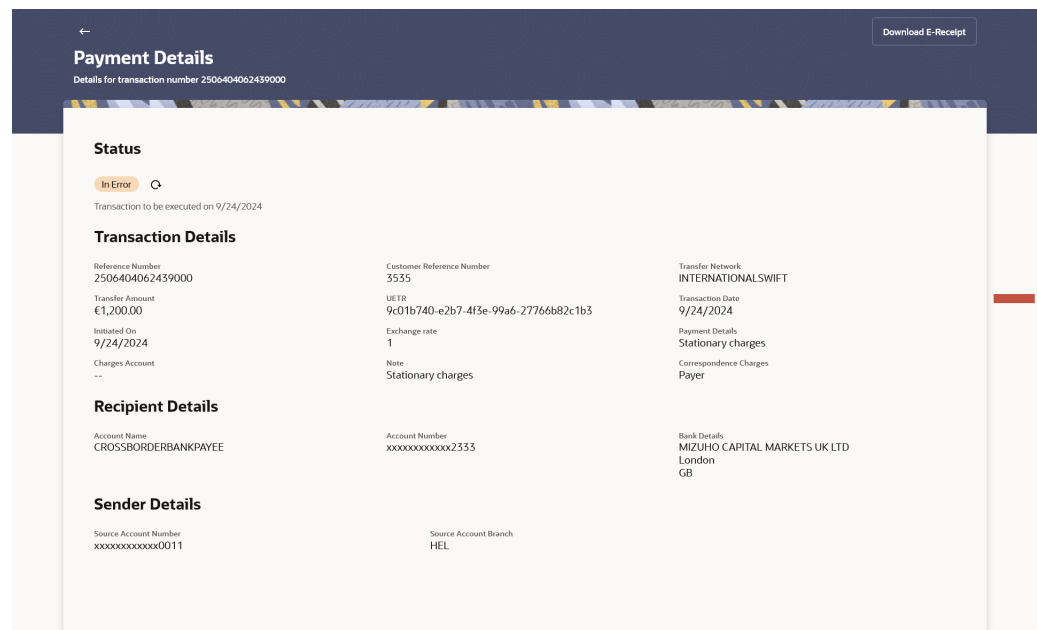
6. Perform one of the following actions:
 - Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
 - Click (Save as favourite ) icon to save payment as favourite transaction.
 - Click  (Share) icon to share to share payment details.
 - Click  (Check Status) icon to view the status of the payment transaction. System redirects to the **Payment Details** screen.

Figure 3-14 Make Payments - Payment Details



- Click **Download E-receipt** to download the e-receipt. For more information, refer the **e-receipt** section in the **Retail Customer Services** User Manual.
- For more information on the **Payment Details**, refer the **Outgoing Payments - Payment Details** section.
- Click **Payments**, it will navigate to **My Payment** page.
- Click **Go to Dashboard** to go to the **Dashboard** screen.

3.3 Transfer From Selection

This topic describes the information about **Transfer From Selection** overlay screen.

On click of Transfer from card the Transfer From drawer will open displaying all the accounts available to the user.

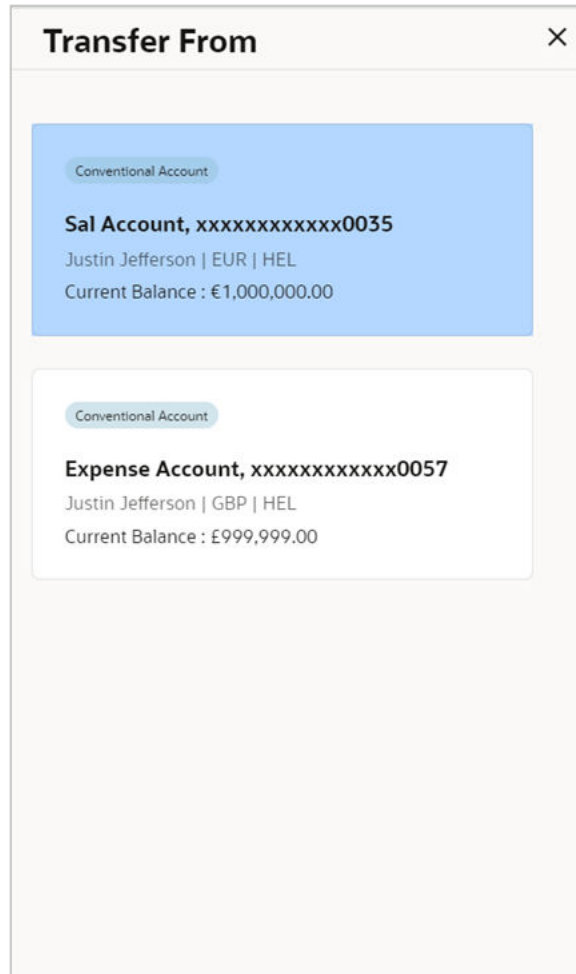
Note

Bank can maintain currencies against each network, and based on the selected network in payments, accounts belonging to only those currencies will be displayed.

There are 3 types of drawers possible:

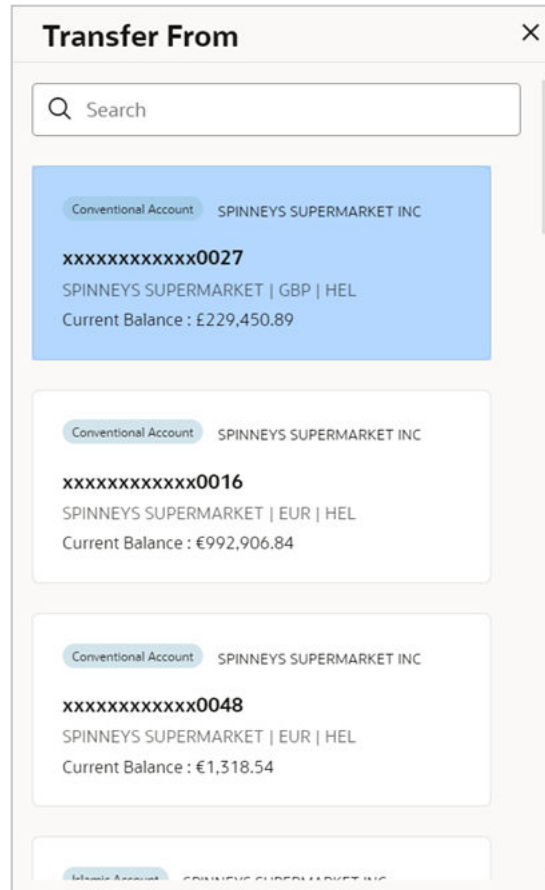
- **When number of accounts are less than 10. In that case, the accounts will be listed as shown.**

Figure 3-15 Transfer From Selection



- **When number of accounts are between 10 to 100.**
In this case a search option is provided, to search the by typing in few characters. The search could be on account name, account number, branch, amount or currency.

Figure 3-16 Transfer From Selection



- **When number of accounts are more than 100.**
In this case advanced search option is provided, to search the by using below filters:
 - Account Number
 - Account Name
 - Account Type

Note

This number 10 & 100 is configurable, and based on the configuration accounts will be displayed.

3.4 Suggestive Credit Value Date

This topic describes the information about **Suggestive Credit Value Date**.

The Payment framework provides the facility to display the suggestive credit value date on the review screen of a payment. This date is an indicative date only and it gives the end user an idea of when the payment would get credited to the payee's account, before he can confirm the transaction.

The service considers parameters like the network of payment, the currency etc. before arriving at the suggestive credit value date.

This service is currently available out of the box integrated only with Oracle Banking Payments. For other product processors a customization would be required.

3.5 Save as Draft

This topic describes the systematic instruction to **Save as Draft** screen. User can save the transaction which are saved as a draft with this feature.

The **Save as Draft** feature enables the user to save the transaction which are saved as a draft and incomplete can be worked upon later. User can access the transaction from **Saved Drafts** screen and complete it.

1. Navigate to **Make Payment** screen.
2. At any stage of transaction, click **Save As Draft** to save the payment record.
3. Assign name to the Draft.

Figure 3-17 Save as Draft

The screenshot shows the 'Make Payment' interface of Futura Bank. The main screen is titled 'Make Payment' and features a 'Save As Draft' button in the top right corner. A modal window titled 'Save As Draft' is open on the right side, containing a 'Draft Name' input field and 'Cancel' and 'Save' buttons at the bottom. The background screen is divided into several sections: 'Transfer To' (showing a contact named David Wilson), 'Transfer From' (showing a 'Sal Account'), 'Payment Details' (with fields for Currency: EUR, Transfer Amount, Network Type: SEPA.CREDIT, Scheduled On: Pay Later, and Transfer On: 9/20/2024), and 'Fees & Charges' (with a 'Calculate Charges' button and a dropdown for 'Debit Charges From').

Note

For **Multiple Transfers**, the Save Draft feature will generate an individual draft for each payment included. Each draft will have the same name, followed by a sequence number

- a. Click **Save** to save the transaction as a draft.
- b. Click **Cancel** to cancel the transaction.

3.6 Save as Favourite

This topic describes the systematic instruction to **Save as Favourite** screen. The **Save as Favourite** feature enables the user to mark the payment as favourite.

The **Save as Favourite** feature enables the user to mark the payment as favourite. User can access the transaction from Favourite screen and initiate the transaction. Once selected, the

system presents the transaction details in editable mode. The user can then make any necessary changes and submit the transaction for processing.

1. Navigate to **Make Payment** screen.
2. Initiate the transaction.

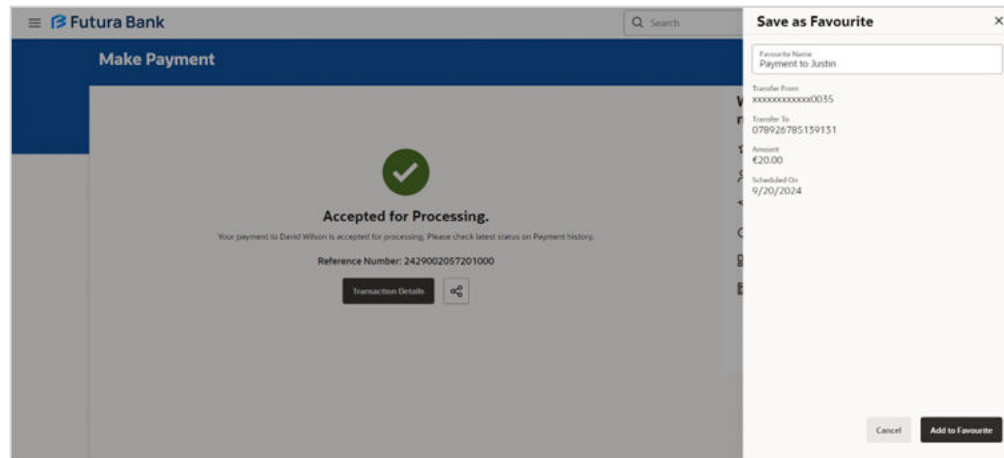
The system displays confirmation screen.

Note

For more information refer **Make Payment** transaction.

3. Click on the **Save As Favourite** link on the confirmation screen to save transaction as a favourite.
4. Assign name to the transaction which to be marked as favourite.

Figure 3-18 Save as Favourite



- a. Click **Save** to save the transaction as a favourite.
 - b. Click **Cancel** to cancel the transaction.
- [FAQ](#)

3.6.1 FAQ

1. **Can I use the ad hoc transfer transaction to transfer funds towards the repayment of a loan which I hold in the same bank?**
No, fund transfers can be made only to current or savings account through the ad hoc transfer transaction.
2. **Can I set a future date for a fund transfer?**
You can set a future date for a payment using the Pay Later option.
3. **What happens if I have set up a future dated transfer, but don't have enough funds in my account on the transaction date for the transfer?**
Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

- 4. What happens if the transaction amount is less than set Transaction Limit?**
If the transaction amount is less than the minimum limit or more than the maximum transaction limit set by the Bank, the user will not be able to initiate the transfer.
- 5. Can I make a payment towards an account which is currently not registered as my payee?**
Yes, you can make payments to the accounts which are not registered as payees through the ad hoc transfer transaction.
- 6. Are separate transaction limits applicable for when I initiate a transfer using Ad hoc Transfer and using Transfer Money by selecting a payee?**
Transaction limits are defined based on each payment network. The same limits get utilized if the transaction is initiated from Ad hoc Transfer or by using Transfer Money (provided the payment network is the same).
- 7. Can I cancel a Recurring Transfer instruction?**
Yes, you can cancel Recurring Transfer transactions provided that the instruction has some instructions that have not yet been executed. You cannot reverse transfers that have already been initiated.

Once an instruction has been cancelled, it will no longer be visible on the View Repeat Transfer screen.
- 8. What happens if I have set up a transfer for a future date, but on that date, I don't have enough funds in my account to cover the transfer?**
In this case, the transfer will not be made. Transfers are executed only if there are funds available in your account.
- 9. Can I cancel a specific instalment of a recurring payment?**
No, you cannot cancel the specific instalment of recurrent payment, but you can cancel entire instruction given for recurring payment.
- 10. Is there any limit on the number of payments that can be initiated at a time through multiple payments?**
Yes the limit will be enforced as defined by the bank. If you attempt to add another transfer record after reaching this limit, you will see an error message.
- 11. Do fund transfers between business accounts need authorization?**
Transferring funds between business accounts needs approval if the transaction is set up for Two Factor Authentication.

4

Lookups

This topic describes the information about **Lookups** overlay screens.

Below are the different lookups which are available while describing the payee details.

1. Bank Code (BIC/IFSC) Lookup

Figure 4-1 Bank Code Lookups

BIC Code	Bank Name	Address
DEUTDEFFXXX	DEUTSCHE	GERMANY DE

Note

The fields which are marked as Required are mandatory.

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

Table 4-1 Bank Code Lookups - Field Description

Field Name	Description
Bank Code Lookup	The following fields appear on a pop-up window if the Lookup Bank Code link is selected.
Bank Code	The facility to lookup bank details based on bank code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
Bank Code Lookup - Search Result	Information specified in below fields are related to bank code lookup - search results.
Bank Code	The list of Bank codes as fetched based on the search criteria specified.
Bank Name	The names of banks as fetched based on the search criteria specified.
Address	The complete address of each bank as fetched based on the search criteria specified.

2. Swift Lookup

Figure 4-2 Swift Lookups

Lookup Swift Code ×

Note: You can search by BIC Code & Country or Bank Name & Country

BIC Code

OR

Bank Name

Country ▼

Required

City

Search

Cancel Reset

Figure 4-3 Swift Lookups- Search Result

Lookup Swift Code [X]

City

Search

BIC Code	Bank Name
GMCBUS3AXXX	CITI BANK SG
AIBKZA38ZAG	CITI BANK AU
CITIAU4MXXX	CITIAU4MXXX
CITIFRFRXXX	CITI BANK NY US
CITIUS33XXX	CITIBANK N.A.
ALLFGB3LXXX	CITIFIHY
BKAUATWYXXX	CITIBANK'S NEW YORK OFFICE
AIBKZA09GGG	CITIPLPX

Cancel [Reset]

Note

The fields which are marked as Required are mandatory.

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

Table 4-2 Swift Lookups - Field Description

Field Name	Description
SWIFT Code Lookup	The following fields appear on a pop-up window if the Lookup SWIFT Code link is selected.
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Result	Information specified in below fields are related to swift code lookup - search result.
Bank Name	The names of banks as fetched based on the search criteria specified.

Table 4-2 (Cont.) Swift Lookups - Field Description

Field Name	Description
Address	The complete address of each bank as fetched based on the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched based on the search criteria specified.

3. NCC Lookups

Figure 4-4 NCC Lookups

Lookup NCC Code ×

NCC Code
10000

OR

Bank Name

City

Search

BIC Code ▾ Bank Name ▾ Address ▾

10000 ANDORRA BANK MANUEL CERQUE

Cancel Reset

① Note

The fields which are marked as Required are mandatory.

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

Table 4-3 NCC Lookups - Field Description

Field Name	Description
National clearing code Lookup	The following fields appear on a pop-up window if the Lookup National Clearing Code link is selected.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.
NCC Lookup - Search Result	Information specified in below fields are related to NCC lookup - search results.
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.

5

Regionalization for Domestic Payments

This topic describes the information about Regionalization for Domestic Payments screen for all out of the box supported regions.

Fields displayed here are configured in the regional configurator as day 0.

1. UK Region

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the UK region.

Table 5-1 Payee - Field Description

Field Name	Description
Payee Type	Select Domestic .
Network Group	Select Network group among the groups configured. The options are: <ul style="list-style-type: none"> • Within Bank & FPS • CHAPS • SEPA These groups are configured out of the box for UK payments.
Account Details	Information specified in below fields are related to account details.
Account Type	Select the type of account associated with the payee. Below are the types configured: <ul style="list-style-type: none"> • Personal Account • Business Account This field will be displayed for Within Bank and FPS and CHAPS network group.
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Beneficiary Account Name	Enter the name of the payee as maintained against the payee's bank account.
Reference	Enter the secondary reference number of the payee. This is optional field.
Bank Details	Information specified in below fields are related to bank details.
Sort Code	Enter the sort code of the payee bank. On tab out, the bank details will be populated.
Bank Details	Displays the bank details based on the sort code entered.
Verify Payee	Click Verify button to verify the payee. Result of Payee verification will be displayed and available to the user for further action.
Personal Details	Information specified in below fields are related to personal details.

Table 5-1 (Cont.) Payee - Field Description

Upload Photo	<p>Select this option to upload a profile photo against the payee. Following actions are available on the + icon:</p> <ul style="list-style-type: none"> • Upload– Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove- Removes the profile picture uploaded. <p>This option will only appear if no photo has been uploaded against the payee.</p> <p>Note:</p> <ul style="list-style-type: none"> • The maximum allowable image size is 1MB and the accepted formats are limited to JPG and PNG. • Once photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	<p>Email addresses of the payee.</p> <p>Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.</p>
Country & Address	Enter the payee address in Hybrid Address format. This is enabled only for CHAPS .

Table 5-2 Payment Details - Field Description

Field Name	Description
Currency	<p>Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency.</p> <p>For Domestic and Cross Border payments it will display debit account and network currencies.</p>
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	<p>Link to view the transaction limits.</p> <p>For more information on Limits, refer View Limits section.</p>
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Network Type	<p>Select the network from the drop-down.</p> <p>It will be displayed for SEPA, as SEPA network group has 2 networks – SEPA Instant and SEPA Credit.</p>
Scheduled On	<p>The facility to specify the date on which the payment is to be made. The options are:</p> <ul style="list-style-type: none"> • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments.

Table 5-2 (Cont.) Payment Details - Field Description

Field Name	Description
Transfer On	Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <p>Note: If the Advanced option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months.</p> This field appears if the option Recurring is selected from the Scheduled On list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop	Select the option by which to specify when the recurring transfers are to stop being executed. The following options are available: <ul style="list-style-type: none"> • Do not Stop: Open ended standing instruction. This feature is not qualified with OBPM. End date is sent to host as 31/12/2099. • On a Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option Recurring is selected from the Scheduled On list.
Date	Specify the date on which the last transfer is to be executed. This field appears if the option On Date is selected in the Stop Transferring field.
Instances	Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.
Fees & Charges	Information specified in below fields are related to fee and charges.
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction. This field is network dependent field, comes from regionalization.

Table 5-2 (Cont.) Payment Details - Field Description

Field Name	Description
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Available Balance	The available balance of the source account.
Additional Details	Information specified in below fields are related to additional details.
Purpose	The purpose of payment. It will be a list of allowed purpose codes. Applicable only for CHAPS.
Remittance Information	Enter the unstructured remittance information to the Payment Processor. This field is 140 characters.
Note	Specify a note or remarks for the transaction, if required.
Free Text Field (Info)	Please verify all payment details before submitting. Payments are irreversible and may not be recoverable.

2. SEPA Region

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the SEPA region.

Table 5-3 Payee - Field Description

Field Name	Description
Payee Type	Select Domestic .
Account Details	Information specified in below fields are related to account details.
IBAN	Specify the IBAN of the payee.
Confirm IBAN	The user is required to re-enter the payee's IBAN number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	Information specified in below fields are related to bank details.
BIC Code (read-only)	The user can see the BIC Code of the payee's account in read only mode. The bank code will be fetched based on the IBAN and will be displayed here in read only mode.
BIC Code - Search Result	The following fields are displayed in the search results.
BIC Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Details	The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.

Table 5-3 (Cont.) Payee - Field Description

Field Name	Description
Personal Details	Information specified in below fields are related to personal details.
Upload Photo	<p>Select this option to upload a profile photo against the payee. Following actions are available on the + icon:</p> <ul style="list-style-type: none"> • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. <p>This option will only appear if no photo has been uploaded against the payee.</p> <p>Note:</p> <ol style="list-style-type: none"> The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	<p>Email addresses of the payee.</p> <p>Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.</p>

Table 5-4 Payment Details - Field Description

Field Name	Description
Currency	<p>Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency.</p> <p>For Domestic and Cross Border payments it will display debit account and network currencies.</p>
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	<p>Link to view the transaction limits.</p> <p>For more information on Limits, refer View Limits section.</p>
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Network Type	<p>Select the network type for the payment.</p> <p>Supported networks are SEPA Credit Transfer, SEPA Instant Transfer.</p>

Table 5-4 (Cont.) Payment Details - Field Description

Field Name	Description
Scheduled On	<p>The facility to specify the date on which the payment is to be made. The options are:</p> <ul style="list-style-type: none"> • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments.
Transfer On	<p>Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.</p>
Select Frequency	<p>The frequency in which the repeat transfers are to be executed. The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <p>Note: If the Advanced option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months.</p> <p>This field appears if the option Recurring is selected from the Scheduled On list.</p>
Start Transferring	<p>The date on which the first recurring transfer is to be executed.</p>
Stop	<p>Select the option by which to specify when the recurring transfers are to stop being executed. The following options are available:</p> <ul style="list-style-type: none"> • Do not Stop: Open ended standing instruction. This feature is not qualified with OBPM. End date is sent to host as 31/12/2099. • On a Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. <p>This field appears if the option Recurring is selected from the Scheduled On list.</p>
Date	<p>Specify the date on which the last transfer is to be executed. This field appears if the option On Date is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.</p>
Also Transfer Today	<p>Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.</p>

Table 5-4 (Cont.) Payment Details - Field Description

Field Name	Description
Fees & Charges	Information specified in below fields are related to fee and charges.
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction.
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Available Balance	The available balance of the source account.
Additional Details	Information specified in below fields are related to additional details.
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.

3. India Region

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the India region.

Table 5-5 Payee - Field Description

Field Name	Description
Payee Type	Select Domestic .
Account Details	Information specified in below fields are related to account details.
Account Type	Select the type of account associated with the payee. Below are the types configured for each network: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	Information specified in below fields are related to bank details.

Table 5-5 (Cont.) Payee - Field Description

Field Name	Description
Search by IFSC	On click the Lookup overlay screen appears with the search criteria. This is to enable user to search bank details using IFSC Code. For more information on Lookups , refer Lookups section.
Search by IFSC - Search Result	The following fields are displayed in the search results.
IFSC Code	The Complete Bank Code. Available as a link, selecting which will copy the Bank Code and Bank Details back onto the Add Payee page.
Bank Name	Name of the bank.
Address	The complete address of the bank.
Bank Details	The details of the bank that include the IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Personal Details	Information specified in below fields are related to personal details.
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: <ul style="list-style-type: none"> • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. Note: <ol style="list-style-type: none"> a. The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. b. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses of the payee. Note: This field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.

Table 5-6 Payment Details - Field Description

Field Name	Description
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.

Table 5-6 (Cont.) Payment Details - Field Description

Field Name	Description
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Network Type	Select the network type for the payment. Supported networks are RTGS, NEFT, IMPS.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: <ul style="list-style-type: none"> • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced Note: <ul style="list-style-type: none"> • If the Advanced option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. • This field appears if the option Recurring is selected from the Scheduled On list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop	Select the option by which to specify when the recurring transfers are to stop being executed. The following options are available: <ul style="list-style-type: none"> • Do not Stop: Open ended standing instruction. This feature is not qualified with OBPM. End date is sent to host as 31/12/2099. • On a Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option Recurring is selected from the Scheduled On list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option On Date is selected in the Stop Transferring field.

Table 5-6 (Cont.) Payment Details - Field Description

Field Name	Description
Instances	Number of instances. This field appears if the option After Instances is selected in the Stop Transferring field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.
Fees & Charges	Information specified in below fields are related to fees and charges.
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction. This field is network dependent field, comes from regionalization.
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Available Balance	The available balance of the source account.
Additional Details	Information specified in below fields are related to additional details.
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.

4. US Region

Here are the field specifications which will be displayed on payee and payment screen for domestic payments specific to the US region.

Table 5-7 Payee - Field Description

Field Name	Description
Payee Type	Select Domestic .
Account Details	Information specified in below fields are related to account details.

Table 5-7 (Cont.) Payee - Field Description

Field Name	Description
Account Type	Select the type of account associated with the payee. Below are the types configured for each network- <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Bank Details	Information specified in below fields are related to bank details.
Routing Number (No verification)	Specify the Routing Number of the payee's account. This will not be verified and passed onto the host product processor.
Personal Details	Information specified in below fields are related to personal details.
Upload Photo	Select this option to upload a profile photo against the payee. Following actions are available on the + icon: <ul style="list-style-type: none"> • Upload – Browse and upload the profile picture. • Choose Avatar - Select initials pattern profile picture or picture from suggestions. • Remove - Removes the profile picture uploaded. This option will only appear if no photo has been uploaded against the payee. <p>Note:</p> <ol style="list-style-type: none"> The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. Once a photo is uploaded against the payee, click on the + icon and select Upload/Choose Avatar to update the profile picture.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Email ID	Email addresses of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.

Table 5-8 Payment Details - Field Description

Field Name	Description
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made.

Table 5-8 (Cont.) Payment Details - Field Description

Field Name	Description
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Network Type	Select the network type for the payment. Supported networks are: <ul style="list-style-type: none"> • ACH Transfer • Faster ACH Transfer • Domestic Wire Transfer
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: <ul style="list-style-type: none"> • Pay Now: Select this option if you wish to make the payment on the same day. • Pay Later: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • Recurring: Select this option if you wish to make the recurring payments.
Transfer On	Specify the date on which the payment is to be made. This field appears if the option Pay Later is selected from the Scheduled On list.
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <p>Note: If the Advanced option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months.</p> This field appears if the option Recurring is selected from the Scheduled On list.
Start Transferring	The date on which the first recurring transfer is to be executed.

Table 5-8 (Cont.) Payment Details - Field Description

Field Name	Description
Stop	<p>Select the option by which to specify when the recurring transfers are to stop being executed.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • Do not Stop: Open ended standing instruction. This feature is not qualified with OBPM. End date is sent to host as 31/12/2099. • On a Date: Select this option if you wish to specify a date on which the last transfer is to be executed. • After Instances: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. <p>This field appears if the option Recurring is selected from the Scheduled On list.</p>
Date	<p>Specify the date on which the last transfer is to be executed.</p> <p>This field appears if the option On Date is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After Instances is selected in the Stop Transferring field.</p>
Also Transfer Today	<p>Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.</p>
Fees & Charges	<p>Information specified in below fields are related to fee and charges.</p>
Calculate Charges	<p>Click on the link to calculate the fees and charges applicable for the transaction.</p>
Deduct Charges From	<p>The Bank may levy charges for certain payment networks.</p> <p>The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here.</p> <p>This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.</p>
Available Balance	<p>The available balance of the source account.</p>
Additional Details	<p>Information specified in below fields are related to additional details.</p>
Note	<p>Specify a note or remarks for the transaction, if required.</p>

6

Regionalization for Cross Border Payments

Implementation partners have the flexibility to customize cross border payee and payment fields to meet the specific requirements of each region.

Below are the regions for which configurations are provided out of box:

- India
- SEPA region
- US
- UK

Networks Supported

Table 6-1 Field Description - Networks Supported

Region	Networks
India	<ul style="list-style-type: none">• SWIFT• NCC• Bank Details
SEPA region	<ul style="list-style-type: none">• SWIFT• NCC• Bank Details
US	<ul style="list-style-type: none">• SWIFT• NCC• Bank Details
UK	<ul style="list-style-type: none">• SWIFT

7

Inquiries

- [Outgoing Payments](#)
This topic describes the information about **Outgoing Payments** screen. The Outgoing Payments screen allows users to review and keep track of all their payments.
- [Incoming Payments](#)
This topic describes the information about **Incoming Payments**.
- [Recurring Payments](#)
This topic describes the information about **Recurring Payments** screen. User can set instructions for funds to be transferred at regular intervals with this feature.
- [FAQ](#)

7.1 Outgoing Payments

This topic describes the information about **Outgoing Payments** screen. The Outgoing Payments screen allows users to review and keep track of all their payments.

This feature presents details of payments initiated from the user's current and savings accounts, regardless of the channel used for initiation. These transactions encompass Within Bank, domestic, and cross border transfers, as well as transfers to own accounts.

The summary screen lists down payment transactions based on search criteria defined in the provided search fields. The User can repeat payment, cancel, or download e-receipts for each payment. The user can view additional details of a payment by selecting the provided reference number link and navigating to the **Outgoing Payments Details** screen. The account filter option is provided at the top. (By default, primary account to be selected) to list outgoing payments. The **Filter** feature is provided to search the payments based on the search criteria.

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

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

- Rearrange columns.
- Remove specific columns.

Note

1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
2. The column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table.
3. The Long Press Gesture feature is implemented. In quick actions on Status Inquiry, users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like Single Payments, Recurring Payments, Incoming Payments. This functionality is only supported on mobile devices and tablets.

Pre-requisites:

Transaction access is provided to the Oracle Banking Digital Experience user.

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Inquiries**, and then click **Outgoing Payments**.
- From the Search bar, type **Payment Inquiries – Outgoing Payments** and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then from **My Payments**, from **Recent Payments** widget, and then click **Outgoing** tab, click on the **View All Payments**.
- [Outgoing Payments - Summary](#)
This topic describes the systematic instruction to **Outgoing Payments - Summary** screen.
- [Outgoing Payments - Details](#)
This topic describes the systematic instruction to **Outgoing Payments - Details** screen. User can view all payments, including the status on outgoing payments- details.
- [Payment Cancellation](#)
This topic describes the systematic instruction to **Payment Cancellation** screen.
- [Payment Cloning](#)
This topic describes the systematic instruction to **Payment Cloning** screen.

7.1.1 Outgoing Payments - Summary

This topic describes the systematic instruction to **Outgoing Payments - Summary** screen.

To view / search for payment records:

1. Navigate to the Outgoing Payments screen.
The system displays a summary of all the outgoing payments for the primary account.

Note

By default, the **Outgoing Payments** screen displays the list of payments for the primary account.

- Select the account from the drop-down list to view its outgoing payments.
The system displays a summary of all the outgoing payments for the selected account.

Figure 7-1 Outgoing Payments - Summary

Transaction Date	Host Reference	Transfer To	Payment Type	Amount	Status	Actions
5/29/2024	2417601039202000	ARAMEX LOGISTICS COR	Within Bank	£438.60	Future Dated	🔄 ⬇️ 🚫
5/29/2024	2423501034491000	Gina Joe Scott	Within Bank	€26.00	Processed	🔄 ⬇️
5/29/2024	2417302041330000	David Wilson	Domestic	€250.00	In Progress	🔄 ⬇️
5/29/2024	2422602057659000	Justin Jefferson	Within Bank	£20.00	Processed	🔄 ⬇️
5/29/2024	2423402060721000	Gina Joe Scott	Within Bank	€1,000.00	Processed	🔄 ⬇️
5/29/2024	2423402061711000	Leo Walter Depp	Within Bank	£13.02	Processed	🔄 ⬇️
5/29/2024	2417301039641000	Gina Joe Scott	Within Bank	€55.00	Processed	🔄 ⬇️
5/15/2024	2417402056034000	Leo Walter Depp	Within Bank	£4.53	Future Dated	🔄 ⬇️ 🚫
5/13/2024	2417602045821000	Columbia Plc Inc	Within Bank	€32.82	Processed	🔄 ⬇️
5/13/2024	2417602042863000	Columbia Plc Inc	Within Bank	€16.03	Processed	🔄 ⬇️
5/13/2024	2417602042108000	Columbia Plc Inc	Within Bank	€16.72	In Progress	🔄 ⬇️ 🚫

Note




The fields which are marked as Required are mandatory.

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

Table 7-1 Outgoing Payments - Summary - Field Description

Field Name	Description
Select Account	Specify the CASA (Current Account and Savings Account) account to view all transfers initiated from that specific account.
Search Results	The following fields are displayed for each transaction.
Transaction Date	The date on which the transfer was processed.
Host Reference Number	The reference number assigned to the transaction by the host system.
Transfer To	Displays payee account name or nickname.

Table 7-1 (Cont.) Outgoing Payments - Summary - Field Description

Field Name	Description
Payment Type	The type of payment transfer i.e., Within Bank, Domestic or Cross Border transfer.
Amount	Displays the amount with the currency for the transaction.
Status	The status of the payment transfer record. It could be: <ul style="list-style-type: none"> • In Progress • Processed • Future Dated • Cancelled
Action	The action that can be performed for that transaction by the user. The options are: <ul style="list-style-type: none"> •  Pay Again - to make a payment again. •  Download E-receipt - to download an e-receipt. •  Cancel Payment - to cancel a payment through More Options
Initiated Date	The date of payment initiation.
Activation Date	The date on which the transfer was activated.
Network Type	Network are displayed based on the region. For example for India – RTGS/NEFT/IMPS will be visible and for SEPA region- SEPA CREDIT and SEPA instant will be visible. Refer section Regionalization for Domestic Payments for exact information.

3. Click on the **Host Reference Number** for the specific payment record to view the details of that payment on the **Payment Inquiry Details** screen.

- Click on the



(Pay Again) icon. The **Make Payment** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved payee.

- Click on the



against to the specific payment record to download an e-receipt.

- Click on the




(More Options) icon and then select **Cancel Payment** to cancel payments.

The user will be redirected to the **Cancel Payment** screen where the cancellation of the respective payment is facilitated. For more information refer **Payment Cancellation** transaction.

Note

This option is not available for the transactions with the status as a **Processed**.

4. Click  **Filter** to change filter criteria.

- The **Filter** overlay screen appears.
 - a. Enter the filter criteria.
 - b. Click **Apply** to search the records.

Transaction records appears based on the updated criteria.

• Click on the



icon to download the records in CSV & PDF format.


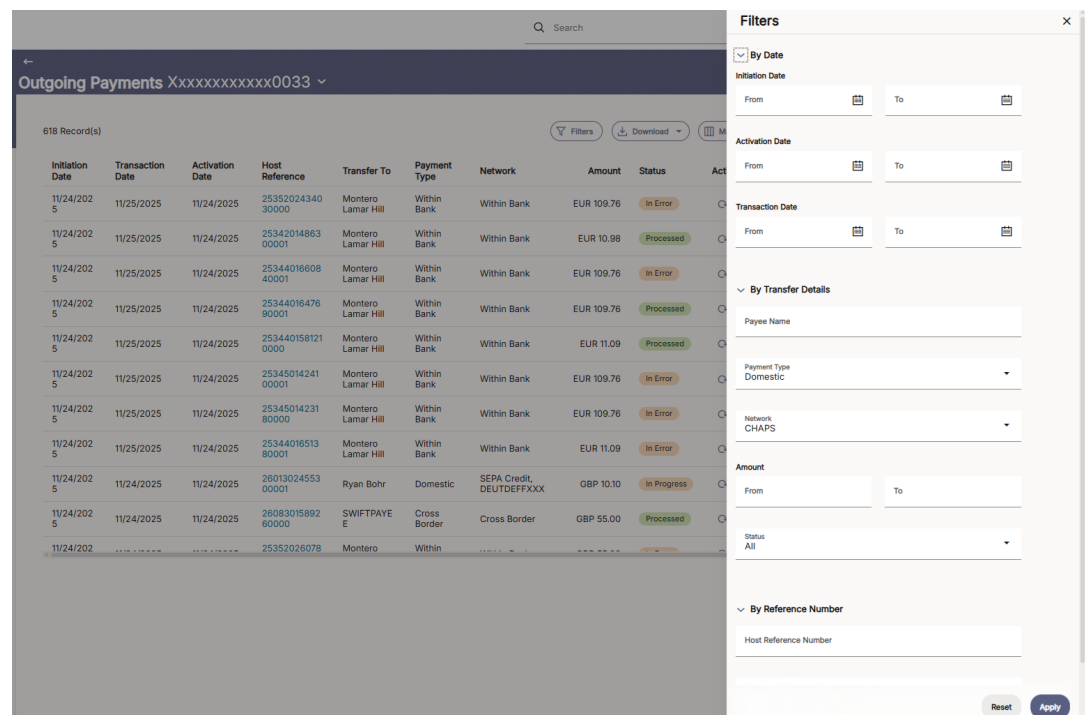
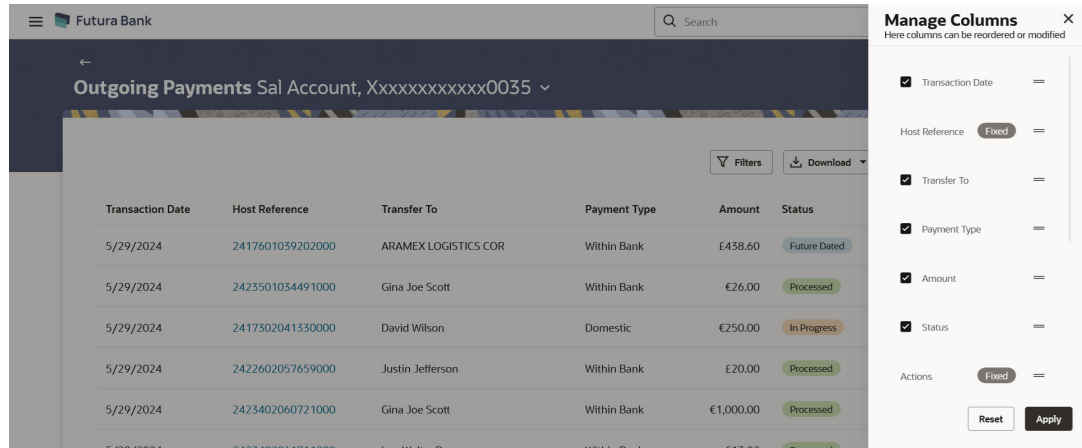
• Click on the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 7-2 Outgoing Payments - Filter



The screenshot displays the 'Outgoing Payments' interface. At the top, there is a search bar and a title 'Outgoing Payments XXXXXXXXXXXX0033'. Below the title, it indicates '618 Record(s)'. A table of payment records is shown with columns: Initiation Date, Transaction Date, Activation Date, Host Reference, Transfer To, Payment Type, Network, Amount, and Status. The status column contains values like 'In Error', 'Processed', and 'In Progress'. An overlay panel titled 'Filters' is open on the right side, showing filter options for 'By Date' (Initiation Date, Activation Date, Transaction Date) and 'By Transfer Details' (Payee Name, Payment Type, Network, Amount, Status). At the bottom of the filter panel, there is a 'By Reference Number' section with a 'Host Reference Number' field. 'Reset' and 'Apply' buttons are located at the bottom right of the filter panel.

Figure 7-3 Outgoing Payments - Manage Column setup



Note
The fields which are marked as Required are mandatory.

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

Table 7-2 Outgoing Payments - Filter - Field Description

Field Name	Description
Filter Criteria - By Date	Information specified in below fields are related to by date.
Initiation Date From	Specify a start date to search for transfer records that have been initiated.
Initiation Date To	Specify an end date to search for transfer records that have been initiated until that specified date.
By Transfer Details	Information specified in below fields are related to by transfer details.
Payee Name	Search the transfers based on the payee's name.
Payment Type	Search the transfers based on Payment type. The options are: <ul style="list-style-type: none"> • All • Domestic • Cross Border
Network	Search the transfers based on the network via which the payment was performed. Displayed when Payment Type selected is Domestic .
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the From Amount field should always be less than the amount in the To Amount field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.
Status	Payment can be searched based on the status.

Table 7-2 (Cont.) Outgoing Payments - Filter - Field Description

Field Name	Description
By Reference Number	Information specified in below fields are related to by reference number.
Host Reference Number	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.
Customer Reference number	Search by Customer Reference Number.

7.1.2 Outgoing Payments - Details

This topic describes the systematic instruction to **Outgoing Payments - Details** screen. User can view all payments, including the status on outgoing payments- details.

All the details of the payment, including the status, are displayed on this screen. Details are categorized for easy viewing based on status, payee details, transaction details, and sender details.

Note

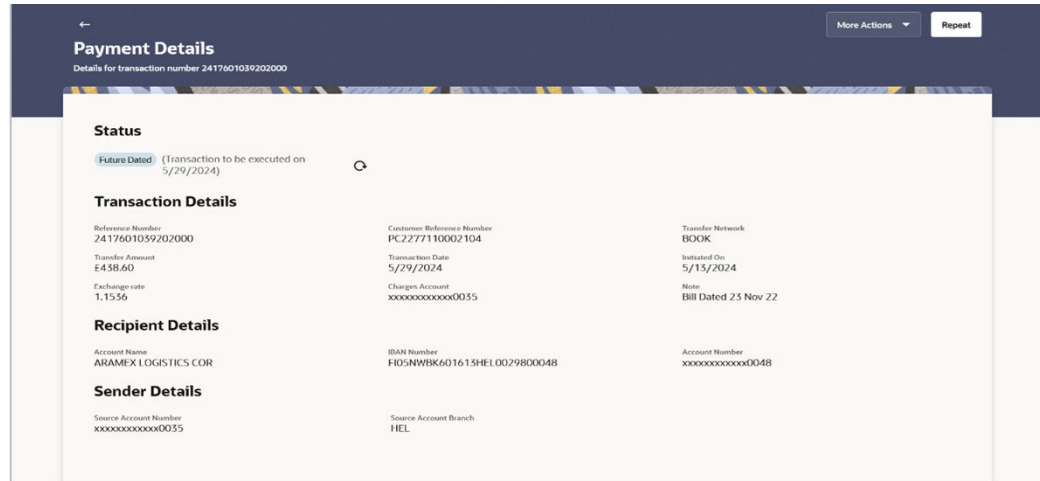
The fields are displayed as per payment type.

To view the payment record details:

1. Navigate to the **Outgoing Payments** screen.
2. Select the account from the drop-down list to view its outgoing payments.
The system displays a summary of all the outgoing payments for the selected account.
3. Click on the **Host Reference Number** for the specific payment record to view the details of that payment.

The **Outgoing Payments – Details** screen appears with the details.

Figure 7-4 Outgoing Payments - Details



Note

The fields which are marked as Required are mandatory.

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

Table 7-3 Outgoing Payments - Details - Field Description

Field Name	Description
	A message identifying the reference number of the transaction is displayed.
Status	Information specified in below fields are related to status.
Current Status	The status of the payment as fetched from the host system.
Date and Time	The date and time at which the payment has been in the status.
Refresh	The option refreshes the payment status.
Recipient Details	This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.
Account Name	The name of the payee.
IBAN Number	Displays the Cross Border bank account number (IBAN) of the payee.
Account Number	The payee's account number to which the funds have been transferred. The account number appears in masked format.
Account Type	The payee's account type, such as savings, or current.
Bank Details	The name and address of the payee's bank.
Email ID	The email ID of the payee.
Sender Details	This section displays the sender's details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.
Source Account Number	The account number from which funds have been transferred. The account number appears in masked format.
Source Account Branch	The branch at which the source account is held.

4. Click **More Actions** menu to access following transactions:
 - **Download E-receipt** – to download the e-receipt in pdf format.
 - **Cancel Payment** – to cancel the payment processing.

Repeat- The **Make Payment – New Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to a new payee.

7.1.3 Payment Cancellation


This topic describes the systematic instruction to **Payment Cancellation** screen.

This feature allows user to cancel the payments.

Note

The cancellation is currently supported only for Within Bank Transfers that are not yet processed and for Cross Border Transfers that are processed as well as in progress.

To cancel the payment record details:

1. Navigate to the **Outgoing Payments** screen.
2. Select the account from the drop-down list to view its outgoing payments.
The system displays a summary of all the outgoing payments for the selected account.
3. Click on the more options  icon against the record which to be cancelled and click **Cancel Payment**.
 - The user will be redirected to the **Cancel Payment** screen where the cancellation of the respective payment is facilitated.
 - Click on the **Host Reference Number** for the specific payment record to view the details of that payment.

The **Payment Details** screen appears with the details.

- a. Click on the **Cancel Payment** option under the **More Actions** menu.

The **Cancel Payment** screen appears.

Figure 7-5 Payment Cancellation - Within Bank Transfer

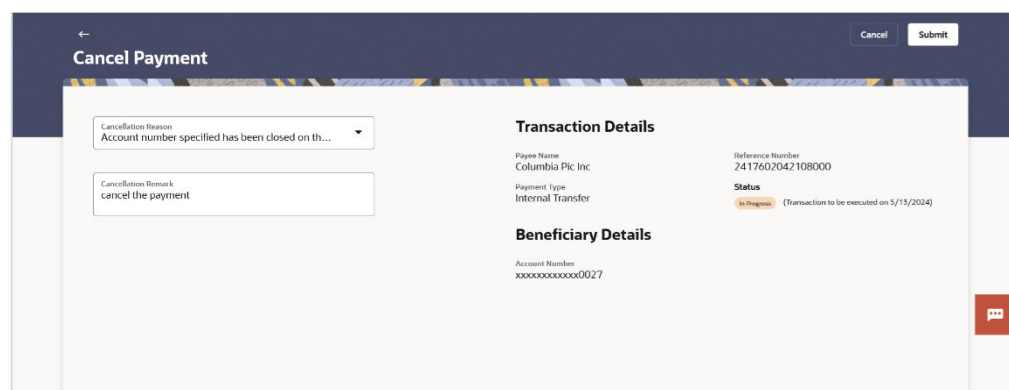


Figure 7-6 Payment Cancellation - Cross Border Transfer

Note

The fields which are marked as Required are mandatory.

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

Table 7-4 Payment Cancellation - Field Description

Field Name	Description
Cancellation Details	Information specified in below fields are related to cancellation details.
Cancellation Remarks	Enter the relevant remarks to process cancellation of the payment.
Cancellation Reason	Specify the reason codes.
Transaction Details	Information specified in below fields are related to transaction details.
Payee Name	The name of the payee.
Reference Number	The reference number assigned to the transaction by the host system.
Payment Type	The type of payment transfer i.e., Within Bank, Domestic or Cross Border transfer.
Status	The status of the payment transfer record. It could be: <ul style="list-style-type: none"> • In Progress • Processed • Future Dated • Cancelled
Payee Details	Information specified in below fields are related to payee details.
Account Number	The payee's account number to which the funds to be transferred. The account number appears in masked format.
Bank Details	This field is displayed only if Payment Type is Cross Border Transfer .

- Perform anyone of the following actions:
 - Click **Submit** to cancel the payment.
 - Click **Cancel** to cancel the transaction.

The success message of payment cancellation appears along with the transfer request number.

5. Click **Home** to navigate to the **Dashboard**.

7.1.4 Payment Cloning

This topic describes the systematic instruction to **Payment Cloning** screen.

The **Repeat** feature available on the **Outgoing Payments** summary screen allows user to clone a payment. This is to make it convenient for the end user to initiate the same payment again, on a different date. The cloning does not intend to stop the user from changing any of the data. Therefore, it is just another Ad hoc Payment transaction, and the user will be able to change any fields he wants to.

For a Self-Transfer that was initiated from OBDX and visible in Payment Status Inquiry, clicking on the Clone button will open the **Make Payment – Within Bank** page. This is because, from the bank's perspective both Self Transfer and Within Bank Transfer are payments between accounts within the bank.

The payments seen in **Outgoing Payments** are a combination of all payments posted to the back-end payments processor. The payments could have originated from other channels too, or directly from the payment's processor itself. And therefore, to repeat/copy the same payment later, OBDX makes use of the Make Payments for New Payee transaction since the payee information may not be present within OBDX as a payee.

Pre-Requisites

- Entitlements to Make Payments – New Payee

To clone the payments:

1. Navigate to the **Outgoing Payments** screen.
2. Click on the



(Pay Again) icon against the payment record which to be cloned.

The user will be redirected to the **Make Payment** screen transaction with most of the data of the existing payment copied to the input fields.

For more information refer **Make Payment – New Payee** section.

7.2 Incoming Payments

This topic describes the information about **Incoming Payments**.

Inward remittance is amount of money received in user's account/s from the various Domestic and cross border channels. Using this inquiry transaction, user can inquire the inward remittances received in your account.

Prerequisites:

- Transaction and account access is provided to Oracle Banking Digital Experience user.
- Inward remittances are available under the accounts.

Features supported in application.

Following transactions are allowed under Incoming Payments Inquiry

- View Incoming Payments

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Inquiries**, and then click **Incoming Payments**.
- From the Search bar, type **Payment Inquiries – Incoming Payments** and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then from **My Payments**, from **Recent Payments** widget, and then click **Incoming** tab, click on the **View All Payments**.
- [Incoming Payments - Summary](#)
This topic describes the systematic instruction to **Incoming Payments - Summary** screen.
- [Incoming Payments - Details](#)
This topic describes the systematic instruction to **Incoming Payments - Details** screen.

7.2.1 Incoming Payments - Summary

This topic describes the systematic instruction to **Incoming Payments - Summary** screen.

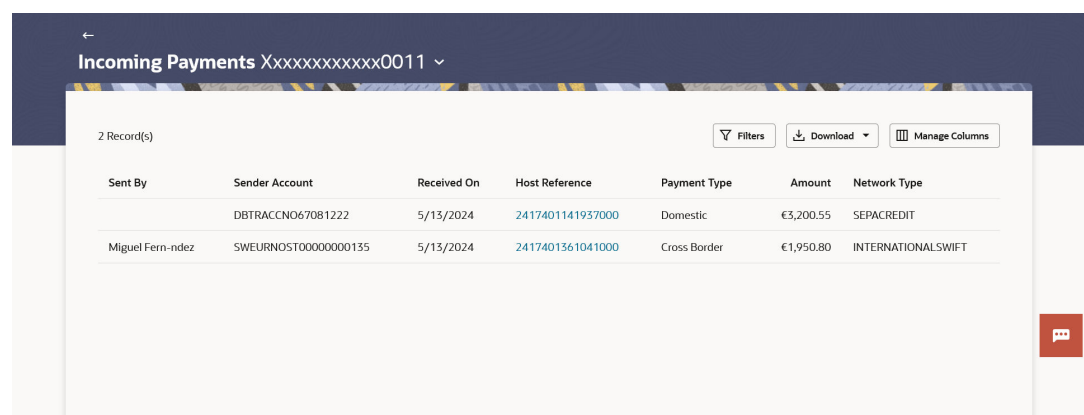
By default, summarized view of all inward remittances received in your primary account mapped to you are listed. An option is provided to search specific remittance transaction based on various search criteria.

To view incoming payments:

1. Navigate to the screen.
2. From the Account Number list, select the appropriate account number.

The list of inward remittance populates on the screen.

Figure 7-7 Incoming Payments - Summary



Sent By	Sender Account	Received On	Host Reference	Payment Type	Amount	Network Type
	DBTRACCNO67081222	5/13/2024	2417401141937000	Domestic	€3,200.55	SEPA CREDIT
Miguel Fern-ndez	SWEURNOST0000000135	5/13/2024	2417401361041000	Cross Border	€1,950.80	INTERNATIONALSWIFT


Note

The fields which are marked as Required are mandatory.


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

Table 7-5 Incoming Payments - Summary - Field Description

Field Name	Description
Account Number	The account number whose inward remittance inquiry to be done.
Sent By	The account name of the remitter.
Sender Account	The account number of the remitter.
Received On	The date on which the transaction is received by the bank from the channel.
Host Reference	The transaction reference number. Indicates the link to view the details of transaction.
Payment Type	The type of payment transfer i.e., Within Bank, Domestic or Cross Border transfer.
Remittance Amount	The amount in the currency as received by the bank.
Network Type	Local payment network.

3. Click on reference number of the transaction to view the remittance details.
 - The **Remittance Details** screen appears.
 - Click **Cancel** to cancel the transaction.
4. Click  **Filter** to change filter criteria.
 - The **Filter** overlay screen appears.
 - a. Enter the filter criteria.
 - b. Click **Apply** to search the records.

Transaction records appears based on the updated criteria.
 - Click on the

 **Download**


icon to download the records in CSV & PDF format.
 - Click on the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 7-8 Incoming Payments - Filter

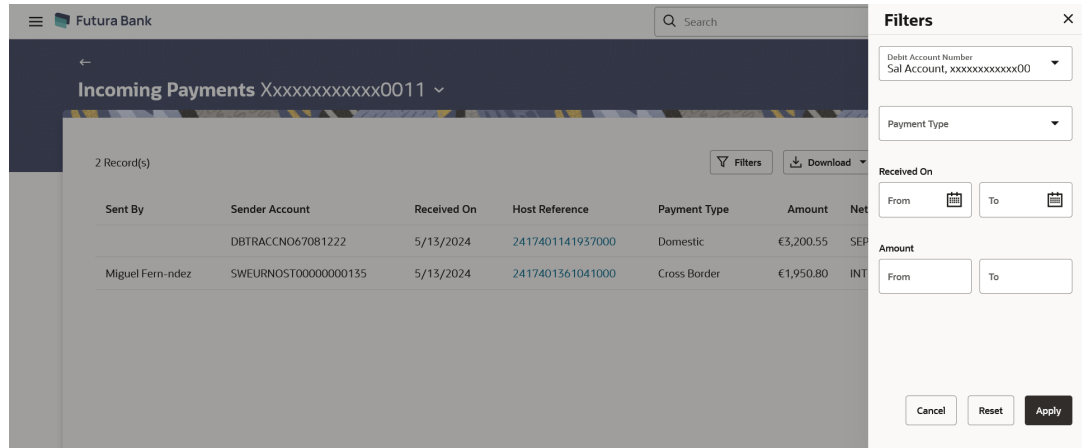
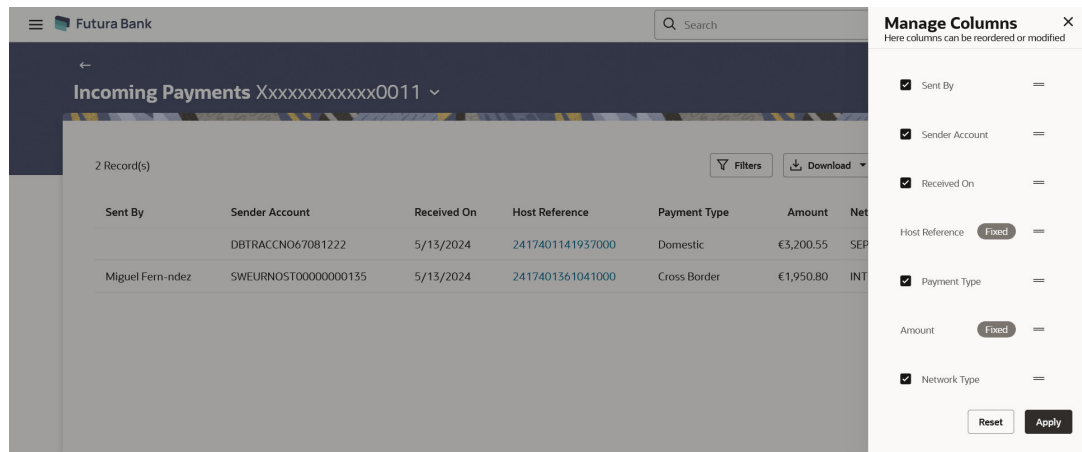


Figure 7-9 Incoming Payments - Manage Column setup



Note
The fields which are marked as Required are mandatory.

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

Table 7-6 Incoming Payments - Filter - Field Description

Field Name	Description
Payment Type	The type of payment transfer i.e., Within Bank, Domestic or Cross Border transfer.
Received On (From- To)	The start date and end date from which the transaction is received by the bank from the channel.
Amount (From- To)	The minimum and maximum amount for inward remittance to be done.

7.2.2 Incoming Payments - Details

This topic describes the systematic instruction to **Incoming Payments - Details** screen.

User can view the record details by clicking on the reference number of the transaction.

Note

The fields are displayed as per payment type.

To view the inward remittance record details:

1. Navigate to the **Incoming Payments** screen.
2. From the **Account Number** list, select the appropriate account number.
The list of inward remittance populates on the screen.
3. Click on reference number of the transaction to view the remittance details.
The **Remittance Details** screen appears.

Figure 7-10 Remittance Details

The screenshot displays the 'Remittance Details' screen for transaction number 2417401141937000. The screen is divided into three main sections: Transaction Details, Sender Details, and Recipient Details.

Transaction Details		
Transaction Date	Reference Number	Remittance Amount
5/13/2024	2417401141937000	€3,200.55
Credited On	Credit Amount	
5/13/2024	€3,200.55	

Sender Details		
Remitter Name	Account Number	Bank Code
	xxxxxxxxxxxx1222	DEUTDEFFXX
Remitter IBAN		
--		

Recipient Details	
Credit Account	Credit Account Branch
xxxxxxxxxxxx0035	Nordea Bank AB, Finnish Branch

Back

Note

The fields which are marked as Required are mandatory.

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

Table 7-7 Remittance Details - Field Description

Field Name	Description
Transaction Details	Information specified in below fields are related to transaction details.
Transaction Date	The date on which the transaction is received by the bank from the channel.
Reference Number	The transaction reference number.
Remittance Amount	The amount as remitted by the remitter.
Credited On	The date on which the funds are credited on receiver's account.
Credit Amount	The amount credited to the account.
Purpose of Remittance	The purpose of remittance.
Description	The brief description of the transaction.
Sender Details	Information specified in below fields are related to sender details.
Remitter Name	The name of the remitter.
Account Number	The account number of the remitter.
Bank Code	The bank details of the remitter.
Remitter IBAN	The intermediary bank through which funds are transferred.
Recipient Details	Information specified in below fields are related to recipient details.
Credit Account	The receiver's account number and nickname to which amount has been credited.
Credit Account Branch	The name of the bank and branch of the receiver.

4. Click **Back** to go back to the previous screen.

7.3 Recurring Payments

This topic describes the information about **Recurring Payments** screen. User can set instructions for funds to be transferred at regular intervals with this feature.

The application has simplified the user's task of initiating repetitive payments by introducing the **Recurring Payments** feature. Through this feature, users can set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. Once initiated, the details of these transfers can be viewed in the **Recurring Payments** screen. The user can also cancel a repeat transfer instruction, if so desired, from this screen using **Stop Recurring Payment feature**.

The **Recurring Payments** transaction enables users to review and keep track of all their payments set as recurring. This feature displays details of all recurring payments initiated from the current and savings accounts to which the user has access, irrespective of the channel from which they were initiated. These transactions can include Within Bank, Domestic and cross border transfers along with transfers made to own accounts.

The **Recurring Payments** summary screen lists down payment transactions based on search criteria defined in the provided search fields. The User can repeat, cancel, or download e-receipts and view status for each payment. The user can view additional details of a payment by selecting the provided reference number link and navigating to the **Recurring Payment Details** screen. The account filter option is provided at the top. (By default, primary account to be selected) to list recurring payments. The **Filter** feature is provided to search the payments based on the search criteria.

The user can view additional details of a recurring payment by selecting the provided reference number link and navigating to the **Recurring Payment Details** screen. Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen. The user can sort the data on each column.

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

- **Rearrange columns**
- **Remove/add specific columns**

Note

1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
2. The column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table.
3. Swipe gesture is implemented on the Recurring Payments summary page showing actions -Copy, Stop as applicable. This functionality is only supported on mobile devices and tablets.

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Inquiries**, and then click **Recurring Payments**.
- From the Search bar, type **Payment Inquiries – Recurring Payments** and press **Enter**.
- [Recurring Payments – Summary](#)
This topic describes the systematic instruction to **Recurring Payments – Summary** screen.
- [Recurring Payment Details](#)
This topic describes the systematic instruction to **Recurring Payment Details** screen.

7.3.1 Recurring Payments – Summary

This topic describes the systematic instruction to **Recurring Payments – Summary** screen.

To view / search for recurring payment records:

1. Navigate to the **Recurring Payments** screen.

The system displays a summary of all the recurring payments for the primary account.

Note

By default, the **Recurring Payments** screen displays the list of recurring payments set for the primary account.

2. Select the account from the drop-down list to view its recurring payments.

The system displays a summary of all the recurring payments in the selected account.

- a. Click on **Standing Orders** to displays details on standing orders.
The **Recurring Payments - Standing Orders** screen is displayed.

Figure 7-11 Recurring Payments - Standing Orders - Summary

Transfer To	Host Reference	Frequency	Start Date	End	Amount	Next Payment	Payment Type	Status	Actions
SEPA	2312901947228002	Once every 12 months	5/1/2023	5/31/2025	€80.00		SEPA	Active	[Icon] [Icon]
SB	2127001235210004	Once every 3 months	11/30/2023	55 Instance(s)	€21.66		SEPA	Active	[Icon] [Icon]
SB	2128001262230004	Once every 12 months	11/29/2023	11/30/2027	€23.00		SEPA	Active	[Icon] [Icon]
SB	2122501618280002	Once every 6 months	11/29/2023	11/29/2023	€46.00	11/29/2021	SEPA	Closed	[Icon]
SB	2129401254170004	Once every day	11/30/2023	8 Instance(s)	€588.00		SEPA	Active	[Icon] [Icon]

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

Table 7-8 Recurring Payments - Standing Orders - Summary - Field Description

Field	Description
Select Account	To view the transfers based on the account from which money will be debited.
Search Results	The following fields are displayed for each transaction.
Transfer To	Displays payee account name or nickname.
Host Reference Number	Display the reference number assigned to the transaction by the host system. Click on the link to view the details of the recurring payment.
Frequency	Display the frequency of the payment.
Start Date	Display the initiation date of transactions.
End Date	Display end date or instances of the transaction.
Amount	Amount of the set Repeat Transfer.
Next Payment	Displays next payment date.
Payment Type	The type of payment type i.e., Within Bank, Domestic or Cross Border transfer.
Status	The status of the payment transfer record. It could be: <ul style="list-style-type: none"> • Active • Closed

- b. Click **Direct Debits** tab to display details on direct debits.
The **Recurring Payments - Direct Debits** screen is displayed.
For more information, refer **Direct Debits**.
3. Click on the **Host Reference Number** for the specific payment record to view the instructions set for the transfer.




- The **Recurring Payment Details** screen appears.
- Click on the  (Copy) icon under Actions column. The **Repeat Transfers – Ad hoc Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved payee.
- Click on the  (Stop) icon under Actions column to stop recurring payment. The **Stop Recurring Payment** confirmation popup appears.

Figure 7-12 Stop Recurring Payment popup



- Click **Stop** to stop the repeat transfers maintained for the account.
- Click **Cancel** to cancel the transaction.

The message confirming that the repeat transfer has been stopped/ cancelled appears.

- Click **Home** to navigate to the **Dashboard**.
- Click  **Filter** to change filter criteria.

The **Filter** overlay screen appears.

- Enter the filter criteria.
- Click **Apply** to search the records.

Transaction records appears based on the updated criteria. Click on the

 **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 7-13 Recurring Payments - Standing Order - Filter

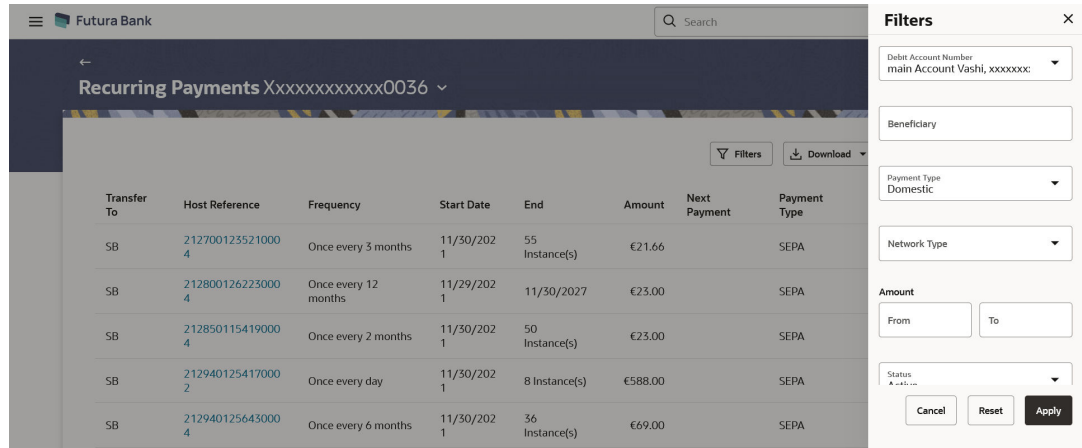
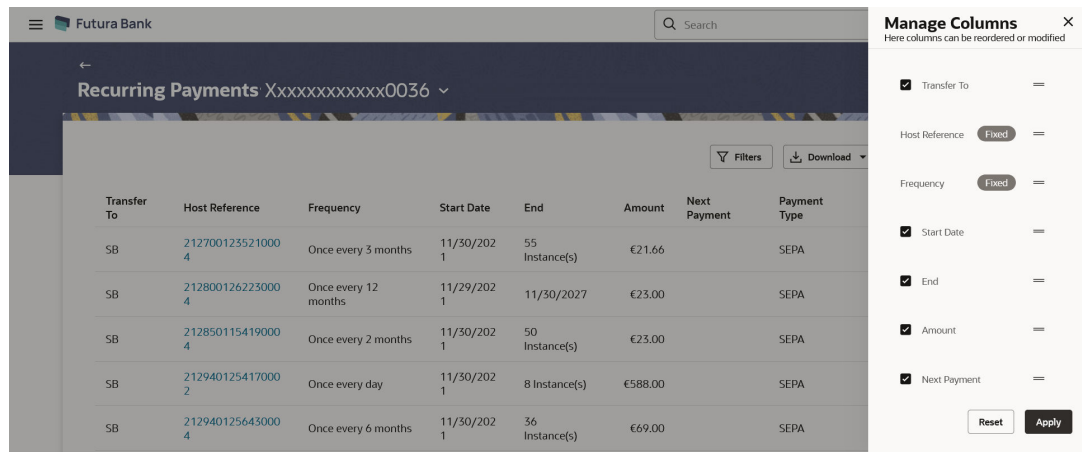


Figure 7-14 Recurring Payments - Standing Orders - Manage Column setup



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

Table 7-9 Recurring Payments - Manage Column setup - Field Description

Field Name	Description
Filter Criteria	Information specified in below fields are related to filter criteria.
Payee	Search the transfers based on the payee name.
Payment Type	Search the transfers based on the type of payment type i.e. Within Bank, domestic or Cross Border transfer.
Network Type	Search the transfers based on the network via which the payment was performed.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the From Amount field should always be less than the amount in the To Amount field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.

Table 7-9 (Cont.) Recurring Payments - Manage Column setup - Field Description

Field Name	Description
Status	Payment can be searched based on the status.
Host Reference Number	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.

7.3.2 Recurring Payment Details

This topic describes the systematic instruction to **Recurring Payment Details** screen.

All the details of the recurring payment are categorized for easy viewing based on Execution Details & Payment History details. The user can also stop the repeat transfers through **Stop Recurring Payment** feature.

To view the recurring payment record details:

1. Navigate to the **Recurring Payments** screen.
2. Select the account from the drop-down list to view its recurring payments.

The system displays a summary of all the recurring payments for the selected account.

- Click **Standing Orders** to displays details on standing orders.

The **Recurring Payments - Standing Orders** screen is displayed.

- i. Click on the **Host Reference Number** for the specific payment record to view the instructions set for the transfer.
The **Recurring Payment Details** screen appears with the details.

Figure 7-15 Recurring Payment Details

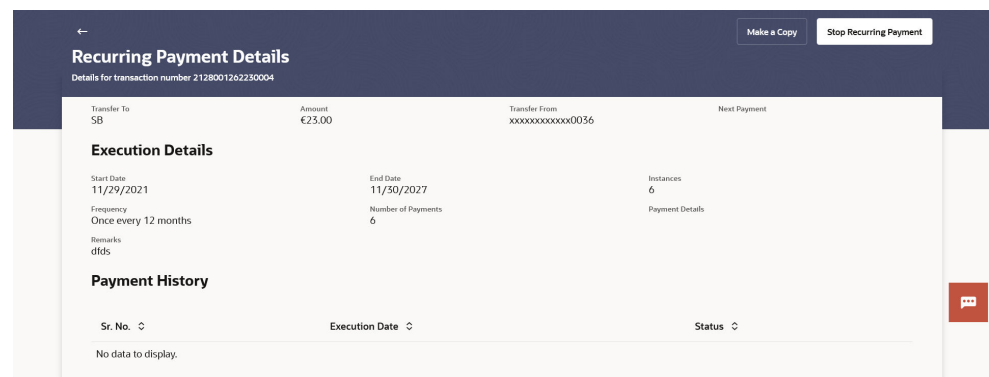


Table 7-10 Recurring Payment Details - Field Description

Field Name	Description
	A message identifying the reference number of the transaction is displayed.
Transfer To	Display payee name.
Amount	Display amount with currency.
Transfer From	Display CASA account number from which the transfer is set.
Next Payment	Displays the date on which the next payment is scheduled.

Table 7-10 (Cont.) Recurring Payment Details - Field Description

Field Name	Description
Execution Details	Information specified in below fields are related to execution details.
Start Date	Displays the start date of the repeat transfer execution i.e., the date on which the repeat transfer first starts being executed.
End Date	Displays the last date on which repeat transfer instructions are executed.
Instances	Display the number of instances of the recurring payment.
Frequency	Displays the frequency in which the recurring payment is executed.
Number of Payments	Displays the number of payments made.
Payment Details	Displays the unstructured remittance information to the Payment Processor. This appears if the Payment Type is Domestic or Cross Border .
Remarks	Displays the narrative for the transaction.
Payment History	Information specified in below fields are related to payment history.
Sr No	Displays the serial number for the transfer record.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: <ul style="list-style-type: none"> • Active • Failed

3. Additional following actions can be executed from the screen:

- Click on the



(Copy) icon, the **Repeat Transfers – Ad hoc Payee** screen will appear with most of the data of the existing payment details prefilled, allowing you to make a payment to an unsaved payee.

- Click on the



(Stop) icon to stop the repeat transfers maintained for the account. The **Stop Recurring Payment** confirmation popup appears.

Stop Recurring Payment popup



- a. Click **Stop** to stop the repeat transfers maintained for the account.

OR

Click **Cancel** to cancel the transaction.

The message confirming that the repeat transfer has been stopped/ cancelled appears.

4. Click **Home** to navigate to the **Dashboard**.

7.4 FAQ

- **What is an Inward Remittance?**
Inward remittance is amount of money credited in user's account/s from the various Domestic and Cross Border channels.
- **Can I view the inward remittances of all accounts under my party?**
You can view the inward remittances received in the accounts mapped to you as primary and linked accounts.

8

Favorites

This topic describes the information about **Favorites** option. Users can mark a transaction as a favourite with this option.

This feature allows users to mark payments as favourites. By doing so, users can quickly access these payments and use them as templates to initiate new payments. This feature is beneficial for users who frequently transfer funds to the same recipients with similar details.

Users can mark a transaction as a favourite by selecting the option provided on the confirmation page of a payment.

The following types of payment transactions can be marked as Favourite transactions.

- Payments made to an account (Make Payment)

After a transaction is marked as a favourite, it appears in the user's favourite transaction list. To access it, the user simply needs to select the desired transaction from the displayed list. Once selected, the system presents the transaction details in editable mode. The user can then make any necessary changes and submit the transaction for processing.

Note

The **Long Press Gesture** feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like to Open Favourites screen. This functionality is only supported on mobile devices and tablets.

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

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

- **Rearrange columns**
- **Remove specific columns**

Note

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

Prerequisites:

- Transaction and account access is provided to the Oracle Banking Digital Experience user.

Features supported in the application.

- View Favourite Transaction Details
- Initiate a Payment
- Remove Transaction from Favourite List

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Favourites and Drafts**, and then click **Favourites**.
- From the Search bar, type **Favourites and Drafts - Favourites** and press **Enter**.
- [Favorites – Summary](#)
This topic describes the systematic instruction to **Favorites - Summary** screen. Users can view summarized views of all payments marked as favourites.
- [FAQ](#)

8.1 Favorites – Summary

This topic describes the systematic instruction to **Favorites - Summary** screen. Users can view summarized views of all payments marked as favourites.

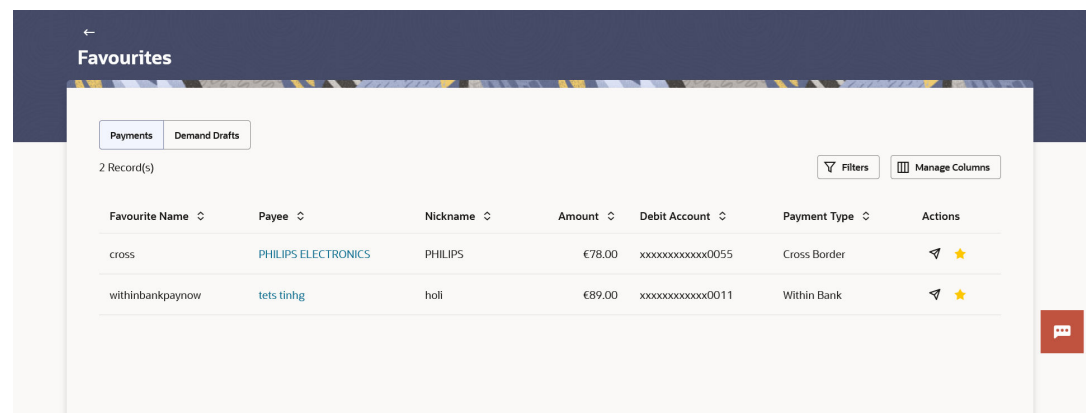
The screen displays summarized views of all payment transactions marked as favourites. Users can search for a favourite transaction based on the favourite name or favourite types or debit account. They can view and initiate transactions using these favourite transactions as templates, and they can also delete any transaction from the favourite list.

To view and initiate a favourite transaction:

1. Navigate to the **Favourites** screen.

All the favourite transactions appear as a list on the **Favourites Summary** screen.

Figure 8-1 Favorites – Summary (Payments)



The screenshot shows the 'Favourites' screen with a table of payment transactions. The table has columns for Favourite Name, Payee, Nickname, Amount, Debit Account, Payment Type, and Actions. There are two records displayed.

Favourite Name	Payee	Nickname	Amount	Debit Account	Payment Type	Actions
cross	PHILIPS ELECTRONICS	PHILIPS	€78.00	xxxxxxxxxxxx0055	Cross Border	🔍 ★
withinbankpaynow	tets tinh	holi	€89.00	xxxxxxxxxxxx0011	Within Bank	🔍 ★

Figure 8-2 Favorites – Summary (Demand Drafts)

Favourite Name	Draft Favouring	Amount	Debit Account	Type	Actions
asdf	22	€11.00	xxxxxxxxxxxx0011	Domestic	🔍 ★
sdfasdas	22	€11.00	xxxxxxxxxxxx0011	Domestic	🔍 ★
asradad	22	€11.00	xxxxxxxxxxxx0011	Domestic	🔍 ★
visha	22	€100.00	xxxxxxxxxxxx0011	Domestic	🔍 ★
fssddf	Abhay	€10.00	xxxxxxxxxxxx0011	Cross Border	🔍 ★
fsadf	22	€10.00	xxxxxxxxxxxx0011	Domestic	🔍 ★

Note

The fields which are marked as Required are mandatory.

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

Table 8-1 Favorites – Summary - Field Description

Field Name	Description
Payment tab	Below fields are displayed for the Payment type of favourites
Favourite Name	Name of the favourites.
Payee	The name of the payee.
Amount	The amount which is to be transferred.
Nickname	Nickname of the favourite.
Payment Type	The transaction type for the favourite transaction. The options are: <ul style="list-style-type: none"> • Domestic Transfer • Within Bank Transfer • Cross Border Transfer
Debit Account	The CASA (Current Account and Savings Account) account for which transactions are marked as favourite.
Actions	The action which can be performed. The options are: <ul style="list-style-type: none"> • Pay • Remove
Demand Drafts tab	Below fields are displayed for the Demand Draft type of favourites.
Favourite Name	Name of the favourites.
Draft Favouring	The name of the payee i.e., the intended recipient of the funds.
Nickname	Nickname of the favourite.
Amount	The amount which is to be transferred.

Table 8-1 (Cont.) Favorites – Summary - Field Description

Field Name	Description
Debit Account	The CASA (Current Account and Savings Account) account for which transactions are marked as favourite.
Type	The transaction type for the favourite transaction. The options are: <ul style="list-style-type: none"> • Domestic Transfer • Cross Border Transfer
Actions	The action which can be performed. The options are: <ul style="list-style-type: none"> • Pay • Remove





2. Click on the  icon against the Favourite record to initiate a transaction towards payee.
 - Click on  icon against specific transaction record to delete it the from the favourites list.
 - Click  **Filter** to change filter criteria.
The **Filter** overlay screen appears.
 - a. Enter the filter criteria.
 - b. Click **Apply** to search the records.
Transaction records appears based on the updated criteria.
 - Click on the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 8-3 Favourites (Payments) - Filter

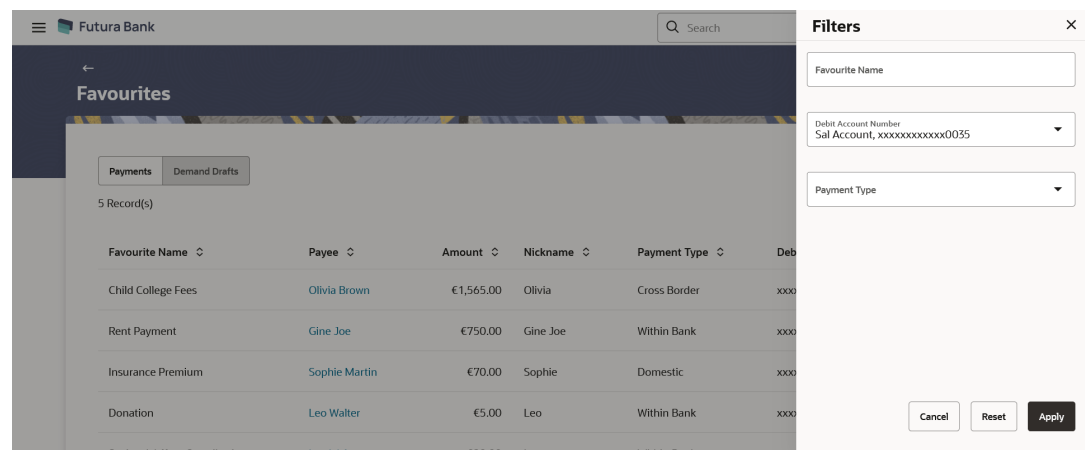


Figure 8-4 Favourites (Demand Draft) - Filter

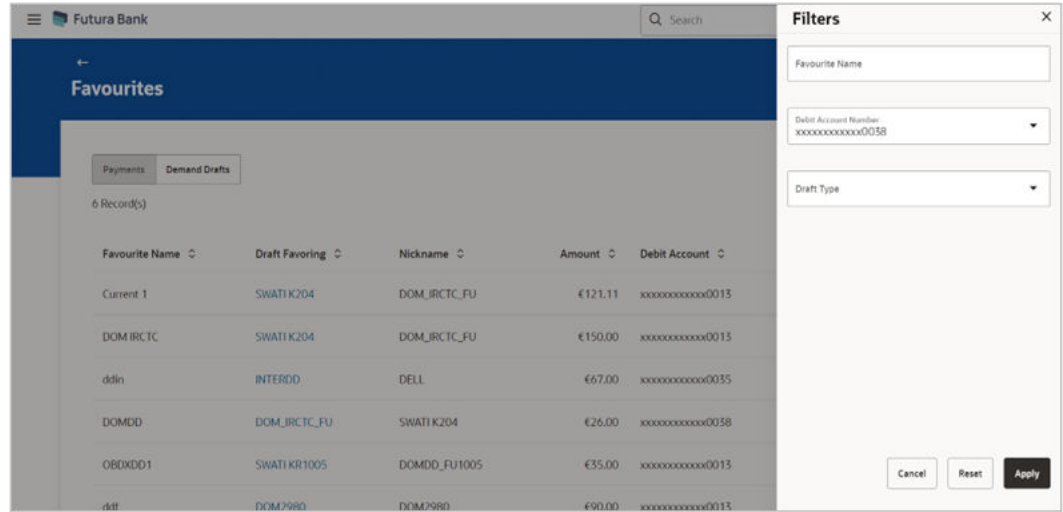


Figure 8-5 Favourites - Manage Column setup

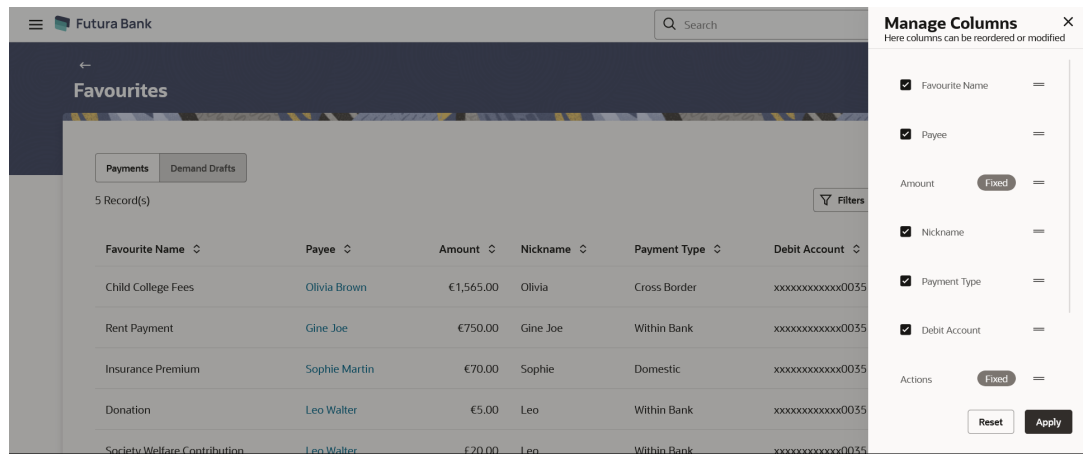
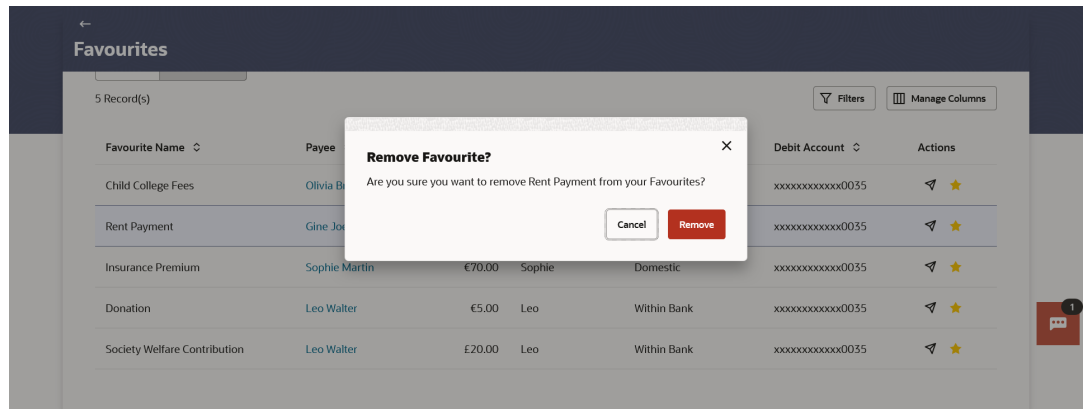


Figure 8-6 Remove Favourites- Confirm



- a. Click **Remove** to proceed with the deletion request. The message confirming the removal of the transaction from the favourite list appears.
- b. Click **Cancel** to cancel the deletion process.

8.2 FAQ

1. **If I add a transaction to Favourites, where will this transaction be reflected and what benefit will I gain from this?**

The transaction will be saved in the **Favourites** list. You can then use this transaction by selecting it from this list the next time you want to initiate a similar payment. The details will be pre-populated on the screen thus saving you the time and effort of having to enter all the details again.
2. **What type of transactions can be saved as favourite?**

You can mark money transfer transactions as favourites.
3. **Can I edit the details if I am re-initiating a transaction from my favourite transaction list?**

Yes, you can edit the details and re-initiate a transaction by selecting a favourite transaction.
4. **What happens when I add a transaction in my favourite list?**

Once a transaction is marked as favourite it is displayed in the user's favourite list. The user can directly initiate a transfer using favourite transactions; all the transaction details are auto populated in the respective fields. The user can make required changes in the details and submit the transaction for processing.

9

Saved Drafts

This topic describes the systematic instruction to **Saved Drafts** screen. User can view all the transaction which are saved as a draft with this feature.

This feature enables users to view all the transaction which are saved as a draft and incomplete. It also allows user to complete the transaction by redirecting it to the respective transaction screen.

Note

The Long Press Gesture feature is implemented. Users can now press and hold down on a screen for an extended duration, which triggers additional options or actions like open Saved Drafts. This functionality is only supported on mobile devices and tablets.

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

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

- Rearrange columns.
- Remove specific columns.

Note

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

Prerequisites:

- Transaction and account access is provided to the Oracle Banking Digital Experience user.

Features supported in the application.

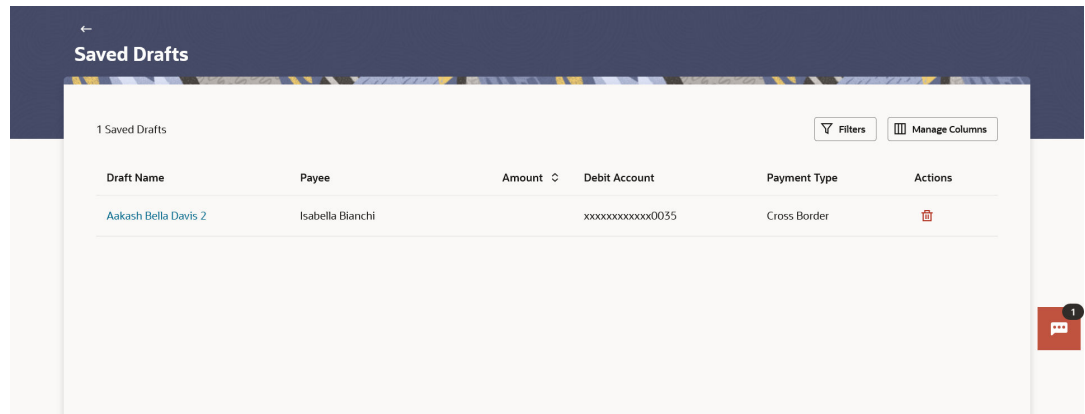
- View Saved Payment Drafts
- Initiate a Payment

To view payment drafts:

1. Perform anyone of the following navigation to access the **Saved Drafts** screen.

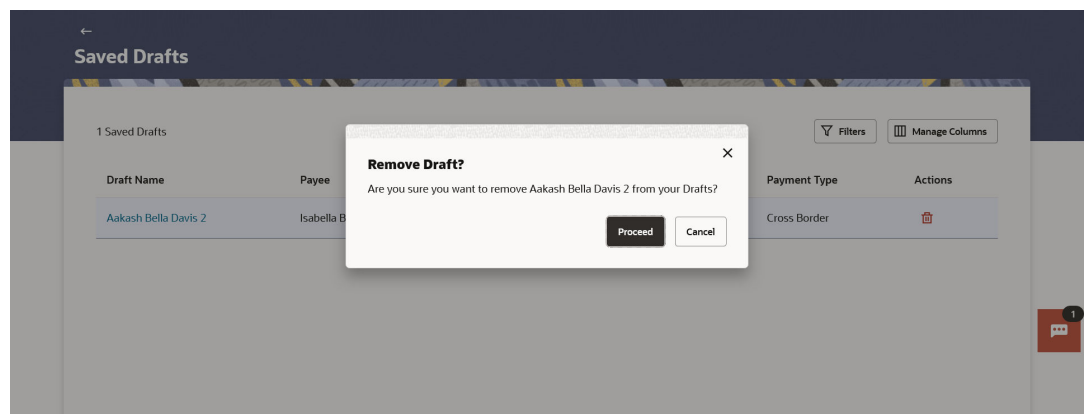
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Favourites and Drafts**, and then click **Saved Drafts**.
 - From the Search bar, type **Favourites and Drafts - Saved Drafts** and press **Enter**.
2. Navigate to the **Saved Drafts** screen.
The list of all the saved drafts appears on the **Saved Drafts** screen.

Figure 9-1 Saved Drafts - Summary



3. Click on the **Draft Name** link to re-initiate transaction.
The system re-directs to the **Make Payment** screen.
4. Click on the icon against the draft record to delete the record.

Figure 9-2 Saved Draft - Delete



- a. Click **Proceed** to proceed with the deletion request.
 - b. Click **Cancel** to cancel the deletion process.
5. Click **Filter** to change filter criteria.
 - The **Filter** overlay screen appears.


- a. Enter the filter criteria.
 - b. Click **Apply** to search the records. Transaction records appears based on the updated criteria.
- Click on the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 9-3 Saved Draft - Filter

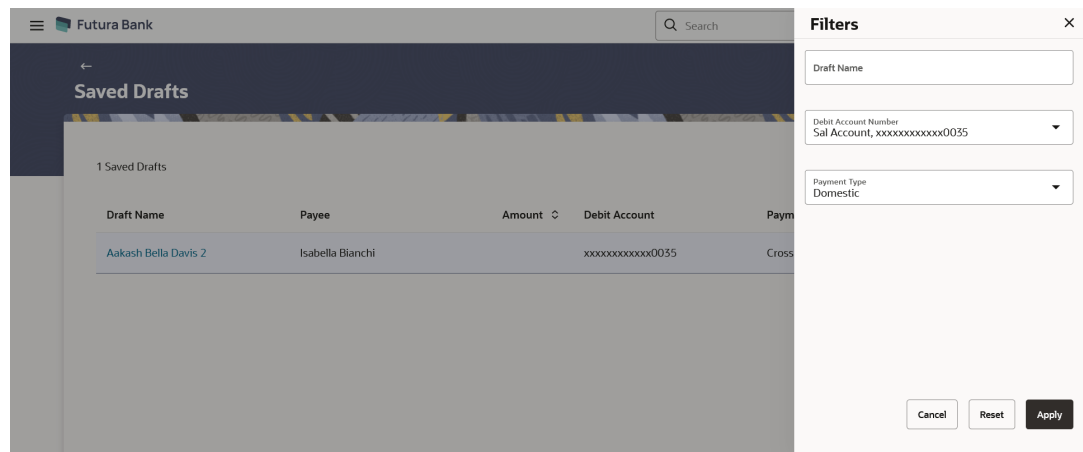
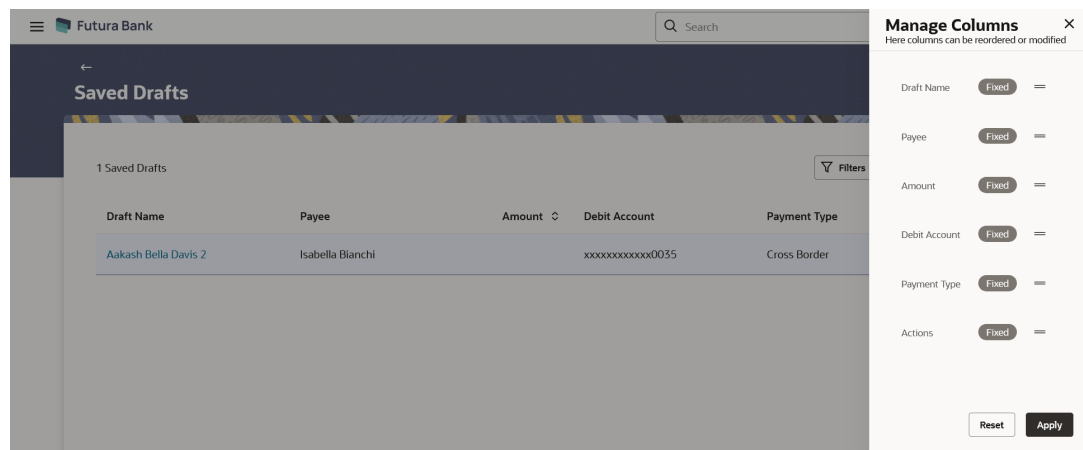


Figure 9-4 Saved Draft - Manage Column setup



Note

The fields which are marked as Required are mandatory.

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

Table 9-1 Saved Drafts - Filter - Field Description

Field Name	Description
Search Criteria	Information specified in below fields are related to search criteria.
Total Count of saved Drafts	Displays the total count of saved drafts.
Draft Name	Name of the Draft. Click on the draft name to view its details.
Payee	Displays the payee's name to whom payment is to be transferred.
Amount	The amount which is to be transferred.
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Payment Type	The desired transaction type of which drafts is to be searched. The options are: <ul style="list-style-type: none"> • My Accounts • Domestic • Within Bank • Cross Border
Actions	Delete option to delete draft.

10

Issue Demand Drafts

This topic describes the information about **Issue Demand Drafts** workflow.

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards saved or new payees.

To initiate a demand draft issue request to the saved payee, the user must first ensure that the payee i.e., the recipient of the demand draft is registered as a demand draft payee through the **Add Demand Draft Payees** feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft. The overlay screen on the **Saved Payee** field allows the user to select the payee from the list of saved payees.

Prerequisites:

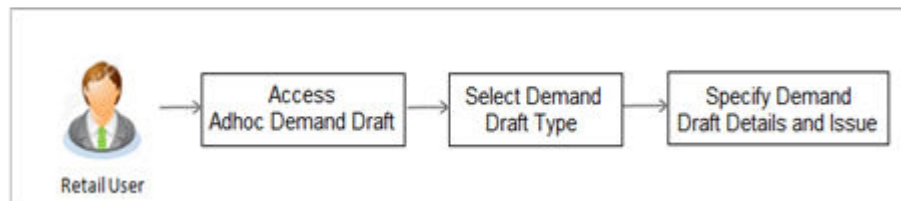
- Transaction access is provided to the Oracle Banking Digital Experience user.
- Transaction working window is maintained.
- Required payees are maintained.
- Transaction limits are assigned to user to perform the transaction.

Features supported in application.

The user can request for two types of demand drafts:

- Domestic Demand Draft – Where the draft is payable within the country.
- Cross Border Demand Draft – Where the draft is payable outside the country.

Figure 10-1 Issue Demand Drafts - Workflow



Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Issue Demand Drafts** .
- From the Search bar, type **Payments - Issue Demand Drafts** and press **Enter**.
- [Demand Draft Issuance to Saved Payee](#)
This topic describes the systematic instruction to **Demand Draft Issuance to Saved Payee** screen. A user can initiate a request for a Demand Draft using this transaction.
- [Demand Draft Issuance to New Payee](#)
This topic describes the systematic instruction to **Demand Draft Issuance to New Payee** screen. Using this feature user can initiate requests for demand drafts to be payable towards payees that are not registered as payees in the system.

- [FAQ](#)

10.1 Demand Draft Issuance to Saved Payee

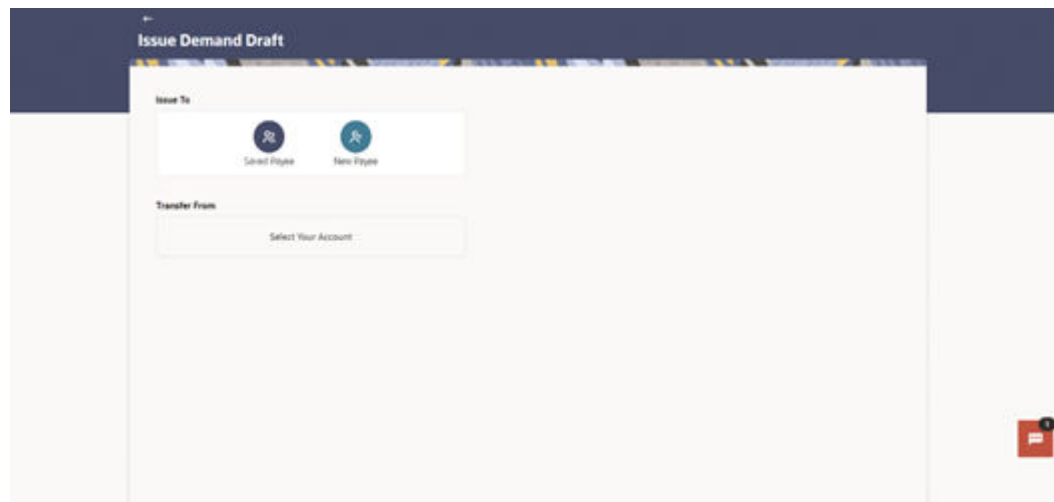
This topic describes the systematic instruction to **Demand Draft Issuance to Saved Payee** screen. A user can initiate a request for a Demand Draft using this transaction.

All Demand Draft payees (Domestic and Cross Border Demand Draft payees) created by the user are listed for selection. Details of the payee are auto populated on the transaction screen once a selection has been made. Based on the payee selection, the account for debiting funds towards the issue of the demand draft will get defaulted on the **Transfer From** field and user can change the source account if required. is selected. The user is then required to fill in details such as the amount for which the draft is to be drawn and the date on which the draft is payable, to initiate the demand draft request.

To issue demand draft to registered payee:

1. Navigate to the **Issue Demand Draft** screen.

Figure 10-2 Issue Demand Draft



Note

The fields which are marked as Required are mandatory.

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

Table 10-1 Issue Demand Draft - Field Description


Field Name	Description
Issue To	Information specified in below fields are related to issue to.
Saved Payee	Option to select the existing payee to whom you wish to issue the demand draft. All the demand draft payees maintained will be listed for selection.

Table 10-1 (Cont.) Issue Demand Draft - Field Description

Field Name	Description
New Payee	Option to add new payee to whom you wish to issue the demand draft.
Transfer From	Displays the debit account details such as Account Type, Account Nick Name/Account Name, Branch code, Account currency and Available Balance. All the user's own accounts will be listed for selection.
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The options are: <ul style="list-style-type: none"> • Islamic • Conventional
Account Details	Displays details like - nick name, account number, branch, currency, available balance etc. based on configuration for account in day0.
Available Balance	The available balance in the selected source account is displayed against the Transfer From field once an account is selected.

2. Click on the **Transfer From** card.

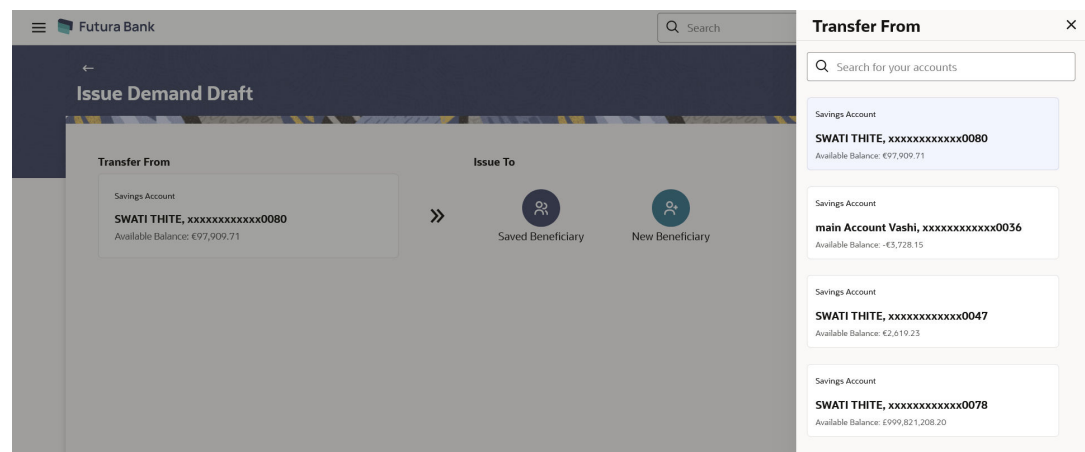
The **Transfer From** overlay screen will appear with all the user's own accounts.

- Select the source account from the list from which funds need to be drawn.
- Enter the search criteria and click on the  icon to find the accounts.

Note

Users can search for accounts by typing a few characters (type to search). This can be done in fields such as Account Type, Nickname, Account Name, Account Number, Currency, and Branch.

Figure 10-3 Issue Demand Draft- Transfer From overlay screen



Note

The fields which are marked as Required are mandatory.

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

Table 10-2 Issue Demand Draft- Transfer From overlay screen - Field Description

Field Name	Description
Search for you account	Allow user to search own accounts with the Account Type, Nickname, Account Name, Account Number, Currency, and Branch. Note: All the user's own accounts will be listed on the Transfer From overlay screen. Refer Transfer From Drawer section.

3. Under the **Issue To** section, click on the **Saved Payee**.
 - The **Issue To** overlay screen will appear with the **Saved Payee** tab appears.

Note

- a. Users can also add new payee from the **New Payee** tab.
- b. Users can search the specific payees by typing a few characters (type to search). This can be done in fields such as Draft Type, Nickname, Favouring, City/Country.


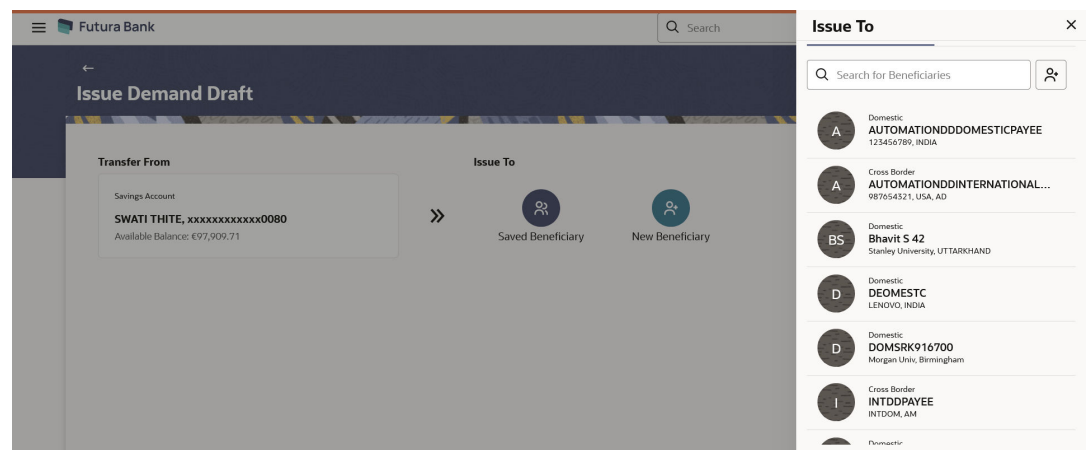
- Click on the  icon to add the new payee.
The system redirects to **Add Demand Draft Payee** screen.

Figure 10-4 Issue Demand Draft- Saved Payee



Note

The fields which are marked as Required are mandatory.

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

Table 10-3 Issue Demand Draft- Saved Payee - Field Description

Field Name	Description
Search for payee	Allow user to search payee with the Draft Type, Nickname, Favouring, City/Country. Note: All the saved payees listed on the Saved Payees overlay screen.
Details of Payee	The following details are displayed for each payee: Payee Photo/ Initials, Draft Type, Nick Name, Favouring.
Payee Photo/Initials	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Draft Type	Displays the type of draft to be associated with the payee. It Could be: <ul style="list-style-type: none"> • Domestic • Cross Border
Payee Nickname	Displays the payee by their nick names defined at the time of payee creation.
Draft Favouring	Displays the name of the payee i.e., the intended recipient of the funds.

4. On selection source account and beneficiary, the screen populates the **Transfer To** and **Payment Details**.

Figure 10-5 Issue Demand Draft

Note

The fields which are marked as Required are mandatory.

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

Table 10-4 Issue Demand Draft - Field Description

Field Name	Description
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Issue To	Select the payee to whom the demand draft is to be issued.
Currency	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> • Pay Now: Select this option if you wish to have the draft drawn on the same day. • Pay Later: Select this option if you wish to have the draft drawn at a future date. If you select this option, you will be required to specify the date on which the draft is to be drawn.
Transfer On	Specify the date on which the draft is to be issued. This field appears if the option Pay Later is selected from the Scheduled On list.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Note	Specify a note or remarks for the transaction, if required.

5. From the **Currency** list, select the preferred currency.
 6. In the **Amount** field, enter the amount for which the draft needs to be issued.
 7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - If you select the **Pay Now** option, the draft will be issued on the same day.
 - If you select the option **Pay Later**, select the date for when the draft is to be drawn.
 8. In the **Note** field, specify a note or remarks.
 9. Perform anyone of the following actions:
 - Click **Submit** to initiate the request for the issue of the demand draft.
 - Click **Cancel** to cancel the transaction.
 10. Perform anyone of the following actions:
 - The **Review** screen appears. Verify the details and click **Confirm**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.
- The success message appears of request to create a new demand draft along with the reference number, host reference number, status and draft details.
11. Click the **e-Receipt** link to download the e-receipt.

For more information refer the **e-Receipt** section in the **Corporate Customer Services User Manual**.

12. Perform anyone of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click **Go to Dashboard** to go to the **Dashboard** screen.
 - Click **Go to Payments Overview** to go to the Payment Overview page.
 - Click **Issue Another Demand Draft** to issue a new demand draft.

10.2 Demand Draft Issuance to New Payee

This topic describes the systematic instruction to **Demand Draft Issuance to New Payee** screen. Using this feature user can initiate requests for demand drafts to be payable towards payees that are not registered as payees in the system.

Since the demand draft request is for an unregistered payee, the user is required to specify details of the payee along with demand draft details at the time of demand draft request.

Once the request for the demand draft is initiated, the user can register the payee as a payee by selecting the Add Draft Payee option provided on the confirm screen.


Users can initiate both domestic and cross-border requests for demand drafts. A Domestic Draft initiation request is a request to issue a draft that is payable at a location within the same country. Whereas a Cross Border demand draft request is a request to issue a draft that is payable at a location outside the country. To initiate an ad hoc Cross Border demand draft request, the user must specify the payee's details, including the amount and delivery specifications.

To initiate a demand draft request for new payee:

1. Navigate to the **Issue Demand Draft** screen.
2. Click on the **Transfer From** card.

The **Transfer From** overlay screen will appear with all the user's own accounts.

- Select the source account from the list from which funds need to be drawn.

Enter the search criteria and click on the  icon to find the accounts.

Note

Users can search for accounts by typing a few characters (type to search). This can be done in fields such as Account Type, Nickname, Account Name, Account Number, Currency, and Branch.

3. Under the **Issue To** section, click on the **New Payee**.

The **Issue To** overlay screen will appear with **New Payee** tab appears to add new beneficiary.

- a. If you select the **Domestic** option in the **Draft Type** field:

The **Demand Draft Details** appears for the domestic draft.

Figure 10-6 Issue Domestic Demand Draft – New Payee

The screenshot shows the 'Issue Demand Draft' screen in the Futura Bank app. On the left, under 'Transfer From', a savings account for SWATI THITE is shown with an available balance of €97,909.71. The 'Issue To' section shows a 'Saved Beneficiary' and a 'New Beneficiary'. On the right, a modal window titled 'Issue To' is open, with the 'New Beneficiary' tab selected. The 'Draft Type' is set to 'Domestic'. The 'Demand Draft Details' section includes: 'Favouring Sam Desouza', 'City INDIA', 'Deliver to Postal Address', and a full address in Bangalore, India. 'Cancel' and 'Proceed' buttons are at the bottom right.

- b. If you select the **Cross Border** option in the **Draft Type** field:
The **Demand Draft Details** appears for the cross border draft.

Figure 10-7 Issue Cross Border Demand Draft – New Payee

This screenshot is similar to Figure 10-6 but shows a cross-border draft. The 'Draft Type' is set to 'Cross Border'. The 'Demand Draft Details' section is updated to show: 'Favouring Sam Desouza', 'Country United States', 'City California', 'Deliver to Postal Address', and a full address in California, United States. The 'Cancel' and 'Proceed' buttons remain at the bottom right.

Note

The fields which are marked as Required are mandatory.

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

Table 10-5 Issue Domestic Demand Draft - Field Description

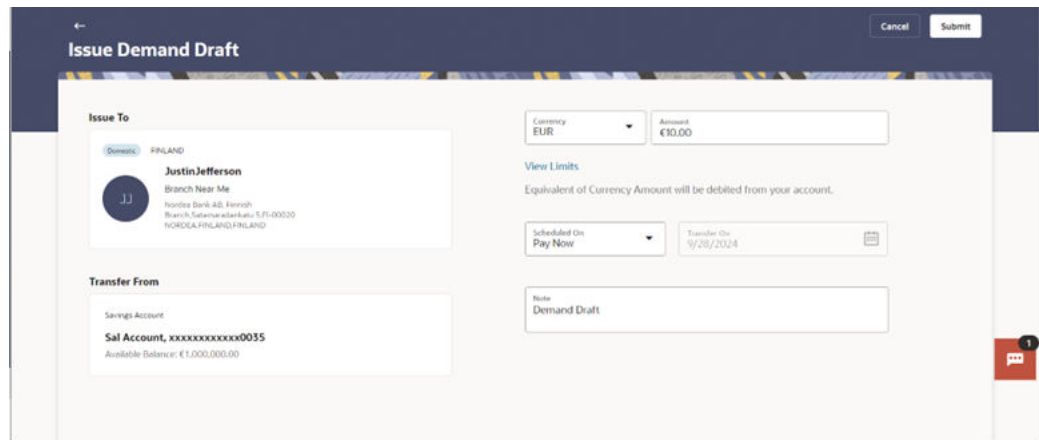
Field Name	Description
Draft Type	Specify the type of draft to be associated with the payee. It Could be: <ul style="list-style-type: none"> • Domestic • Cross Border
Demand Draft Details	Information specified in below fields are related to demand draft details.
Favouring	Specify the name of the payee as it is to be printed on the demand draft.
Country	Specify the country in which the draft is to be payable.
City	Specify the name of the city in which the draft is payable.

- c. In the **Favouring** field, enter the name of the payee as it is to be printed on the draft.
- d. From the **Country** drop-down list, select the country at which the draft is to be payable.

Note
This field is enabled only for the **Cross Border** demand draft type.

- e. From the **City** drop-down list, select the name of the city at which the draft is to be payable.
 - f.
 - Click **Proceed** to proceed with the details entered.
 - Click **Proceed** to proceed with the details entered.
4. On entering the source account and demand draft details, the screen populates the **Transfer To** and **Payment details**.

Figure 10-8 Issue Demand Draft



Note
The fields which are marked as Required are mandatory.

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

Table 10-6 Issue Demand Draft - Field Description

Field Name	Description
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Issue To	Enter the beneficiary details to whom the demand draft is to be issued.
Currency	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> • Pay Now: Select this option if you wish to have the draft drawn on the same day. • Pay Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer On	Specify the date on which the draft is to be issued. This field appears if the option Pay Later is selected from the Scheduled On list.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Note	Specify a note or remarks for the transaction, if required.

- From the **Currency** list, select the preferred currency.
- In the **Amount** field, enter the amount for which the draft needs to be issued.
- In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.

Note

- If you select the **Pay Now** option, the draft will be issued on the same day.
- If you select the option **Pay Later**, select the date for when the draft is to be drawn.

- In the **Note** field, specify a note or remarks.
- Perform anyone of the following actions:
 - Click **Submit** to initiate the request for the issue of the demand draft.
 - Click **Cancel** to cancel the transaction.
- Perform anyone of the following actions:
 - The **Review** screen appears. Verify the details and click **Confirm**.
 - Click **Cancel** to cancel the transaction.

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

The success message appears of request to create a new demand draft along with the reference number, host reference number, status and draft details.

11. Perform anyone of the following actions:

- Click **Transaction Details** to view the details of the transaction.
- Click **Go to Dashboard** to go to the **Dashboard** screen.
- Click **Go to Payments Overview** to go to the Payment Overview page.
- Click **Issue Another Demand Draft** to issue a new demand draft.

10.3 FAQ

1. Can I initiate a future dated demand draft issuance request?

You can initiate a future dated demand draft issuance request using the Schedule Later option.

2. What happens if I have set up a future dated draft issuance request, but don't have enough funds in my account on the transaction date for the transfer?

Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

3. What happens if the transaction amount is less than the set Transaction Limit?

You will not be able to proceed with the initiation of the demand draft issuance if the amount you have specified is less than that of the set minimum transaction limit.

11

Positive Pay

This topic describes the information about **Positive Pay**.

An electronic authentication system called Positive Pay that will allow user to share the cheque details with the bank before the bank processes it. Positive Pay is a process to deter cheque fraud. A person issuing cheques enters details of the cheques into the system. The details get verified when the issued cheque circles back to the issuer's bank for clearing. Any discrepancy in the data cheque data entered on the system and the actual cheque received will result in payment being declined.

Pre-requisites:

Transaction access is provided to the Oracle Banking Digital Experience user.

Note

Positive Pay is out of the box available for India region only.

- [Add Positive Pay](#)
This topic describes the systematic instruction to **Add Positive Pay** screen. This option allow user to create Positive Pay request for the issued cheques.
- [View Positive Pay](#)
This topic describes the systematic instruction to **View Positive Pay** screen.

11.1 Add Positive Pay

This topic describes the systematic instruction to **Add Positive Pay** screen. This option allow user to create Positive Pay request for the issued cheques.

When the cheque is presented to the bank for payment via CTS Clearing, the bank will compare the instrument details received against the details user send.

To create a positive pay requests:

1. Perform anyone of the following navigation to access the **Add Positive Pay** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Positive Pay**, and then click **Add Positive Pay**.
 - From the Search bar, type **Positive Pay – Add Positive Pay** and press **Enter**.
2. From the **Debit Account Number** list, select a CASA (Current select a CASA (Current Account and Savings Account) account from which payments is to be debited.
3. Under the **Add Cheque** section.
 - a. In the **Cheque Number** field, enter the cheque number of the cheque to be issued to the beneficiary.
 - b. In the **Payee** field, enter the beneficiary's name to whom cheque is issued.

- c. From the **Cheque Date** date picker list, select the cheque issuance date.
- d. In the **Amount** field, enter the cheque amount of the cheque to be issued to the beneficiary.
- e. In the **Remark** field, add comment related to cheque issuance.
- Click on the + icon to cheque details.

The record gets added under the **Records Added** section.

Note

Click on the + icon to add a new cheque detail record.




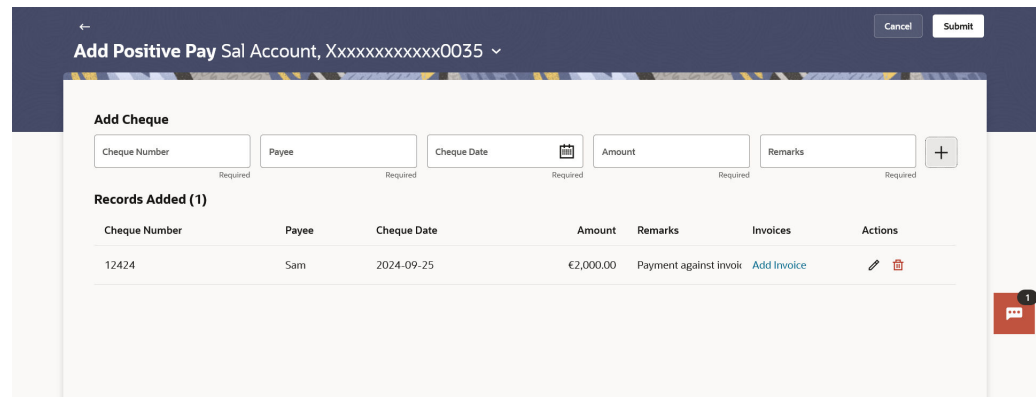
- a. Click on the  icon against the cheque record to update the cheque record details.
- b. The system enables the fields in editable mode.
 - Update the details and click on the  icon to save changes.
 - Click on the **X** icon to cancel the changes.
 - Click on the  icon against the cheque record to delete the record.

Figure 11-1 Add Positive Pay



Note

The fields which are marked as Required are mandatory.

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

Table 11-1 Add Positive Pay - Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.

Table 11-1 (Cont.) Add Positive Pay - Field Description

Field Name	Description
Add Cheque section	Information specified in below fields are related to add cheque section.
Cheque Number	The cheque number of the cheque to be issued to the payee.
Payee	The payee's name to whom cheque is issued.
Cheque Date	The cheque issuance date.
Amount	The cheque amount of the cheque to be issued to the payee.
Remark	The comment related to cheque issuance.
Record Added section	Information specified in below fields are related to record added section.
Total count of record	Displays the total number of cheque details added.
Cheque Number	The cheque number of the cheque to be issued to the payee.
Payee	The payee's name to whom cheque is issued.
Cheque Date	The cheque issuance date.
Amount	The cheque amount of the cheque to be issued to the payee.
Remark	The comment related to cheque issuance.
Invoices	Displays the number of invoices added. Displays Add Invoice link in case of no invoice is added, click on the link to add invoice details.
Actions	Actions can be performed against the record. The options are: <ul style="list-style-type: none"> • Edit- to update the record details. • Delete - to delete the record added

4. Click on the **Add Invoice** link under Invoices column to add the details.

The **Add Invoice** popup appears.

- a. In the **Invoice Number** field, enter the invoice number associated with the cheque issuance.
- b. In the **Description** field, enter the description associated with the cheque issuance.
- c. From the **Invoice Date** date picker list, select the invoice date for the cheque issuance.
- d. In the **Amount** field, enter the cheque amount.
- e. Click on the **+** icon to add the new invoice detail record.

Note

User can add multiple invoice details against a single issued cheque.

- f. Click **Add Invoices** to save the invoices details.
Click **Cancel** to cancel the transaction.

Figure 11-2 Invoices popup

Note

The fields which are marked as Required are mandatory.

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

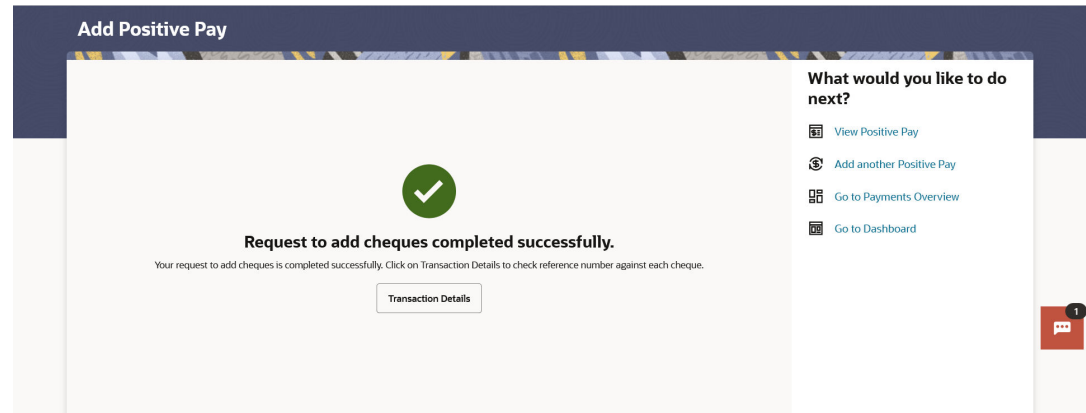
Table 11-2 Invoices popup - Field Description

Field	Description
Invoice Number	Number of the invoice as a supporting document against the issued cheque.
Description	Description added for the invoice created against the issued cheque.
Invoice Date	Date on which invoice is created.
Amount	Invoice amount.
Actions	Actions can be performed against the record. The options are: <ul style="list-style-type: none"> • Edit- to update the record details. • Delete - to delete the record added

5. Perform anyone of the following actions:
 - Click **Submit** to set the repeat transfer instruction.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.
6. Perform anyone of the following actions:
 - The **Review** screen appears. Verify the details and click **Confirm**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

The success message of Positive Pay completed appears along with the transfer request number, and Positive Pay Status.

Figure 11-3 Positive Pay Confirmation screen



The success message of add cheques request appears.

7. Perform any one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click **View Positive Pay** to go to **View Positive Pay** screen.
 - Click **Make Another Positive Pay** to initiate another request of adding cheque .
 - Click **Go to Dashboard** to go to the **Dashboard** screen.
 - Click **Go to Payments Overview** to go to the **Payment Overview** page.

11.2 View Positive Pay

This topic describes the systematic instruction to **View Positive Pay** screen.

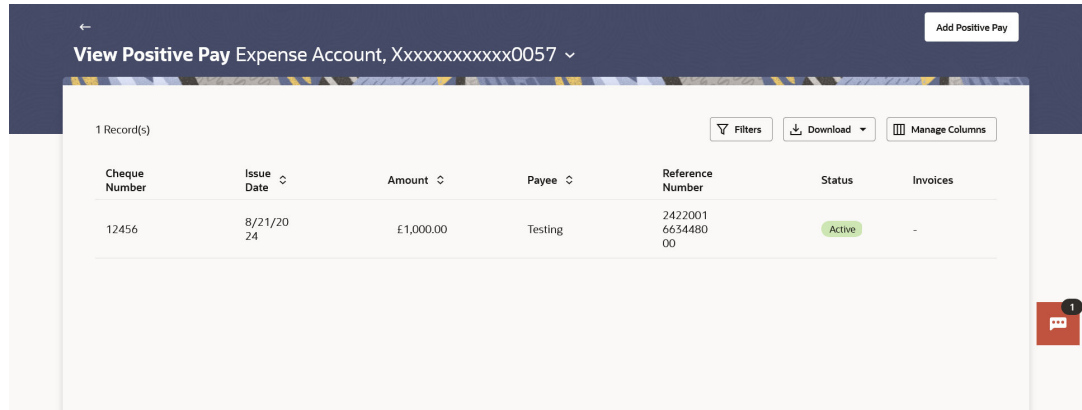
This option displays the list of all Positive Pay requests. It gives summarize details of the request which includes Debit account number, cheque number, payee number, issue date, cheque amount, status, and action etc.

To list the positive pay requests:

1. Perform any one of the following navigation to access the **View Positive Pay** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Positive Pay**, and then click **View Positive Pay** .
 - From the Search bar, type **Positive Pay – View Positive Pay** and press **Enter**.
2. Navigate to the **View Positive Pay** screen.

The list of all the positive pay appears on the **View Positive Pay** screen.
3. From the **Debit Account Number** list, select a CASA (Current select a CASA (Current Account and Savings Account) account from which payments is to be debited.

Figure 11-4 View Positive Pay – Summary



Note


The fields which are marked as Required are mandatory.

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

Table 11-3 View Positive Pay – Summary - Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited and by which you searched the record.
Total Count of records	Displays the total count of records.
Cheque Number	The cheque number by which you searched the record.
Issue Date	The cheque issuance date.
Amount	The cheque amount.
Payee	The name of the payee to whom transfer is to be made.
Reference Number	The reference number of the record.
Status	The status of the cheque. It could be: <ul style="list-style-type: none"> • Active- Cheque issued, but not yet cleared or expired • Paid- Cheque cleared successfully • Cancelled- Cheque cancelled by the bank. • Stale - Expired Cheque • Payment Stopped- Cheque stopped explicitly by the issuer
Invoices	Displays the count of invoiced raised against the cheque.

- Click **Search**.
 - Based on the search criteria the records appears on the **List Positive Pay** screen.
 - Click **Reset** to clear the data entered.

- Click  **Filter** to change filter criteria.
The **Filter** overlay screen appears.

- a. Enter the filter criteria.
- b. Click **Apply** to search the records.
Transaction records appears based on the updated criteria.


- Click on the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 11-5 View Positive Pay- Filter Criteria

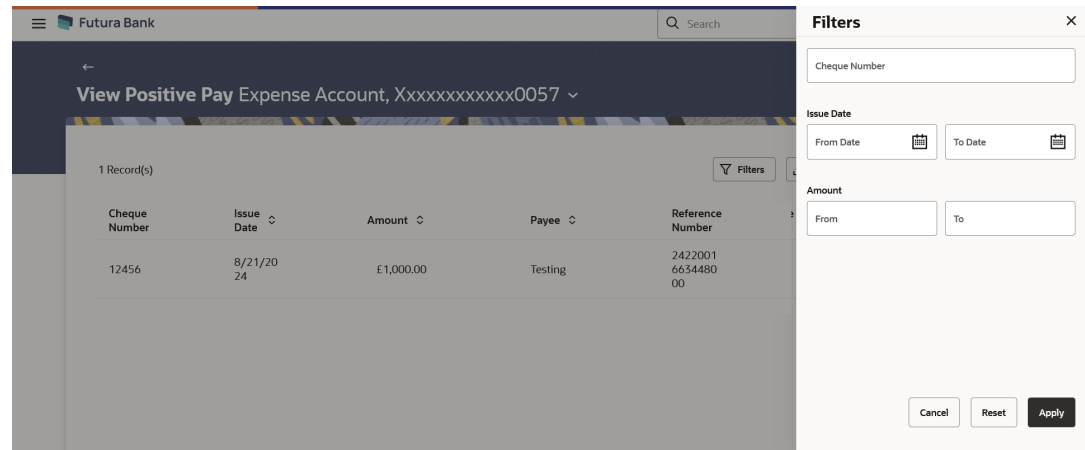
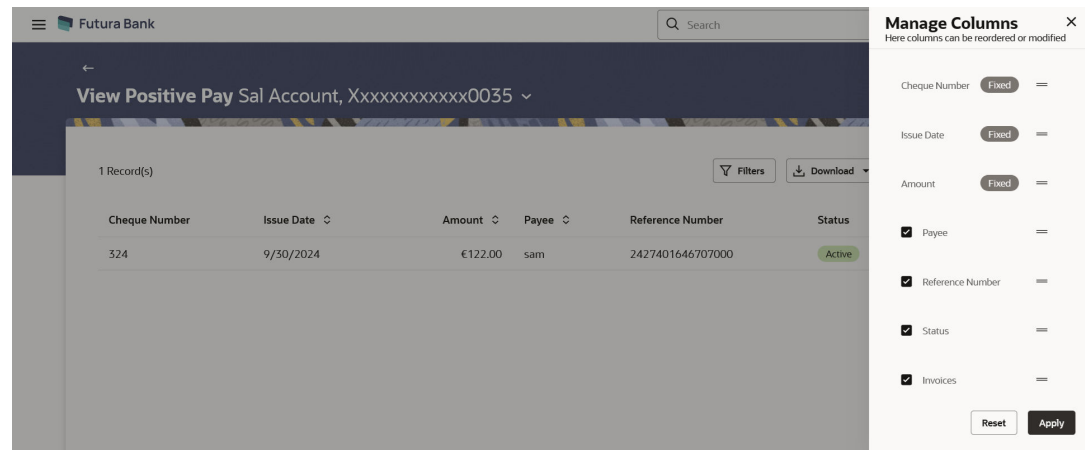


Figure 11-6 View Positive Pay - Manage Column setup



12

Manage Debtors

This topic describes the information about **Manage Debtors** screen.

To request money from debtors via the Request Money feature, the user needs to first add a debtor. The following details are required to be captured to save a debtor:

- Debtor Name
- Debtor IBAN
- BIC Code of the Debtor's bank account
- Nick Name

Once a debtor is created through the Add Debtor feature, the user can initiate a request for money to be transferred from the debtor's account via the Request Money feature.

Pre-Requisites

- Transaction access is provided to the Oracle Banking Digital Experience user.

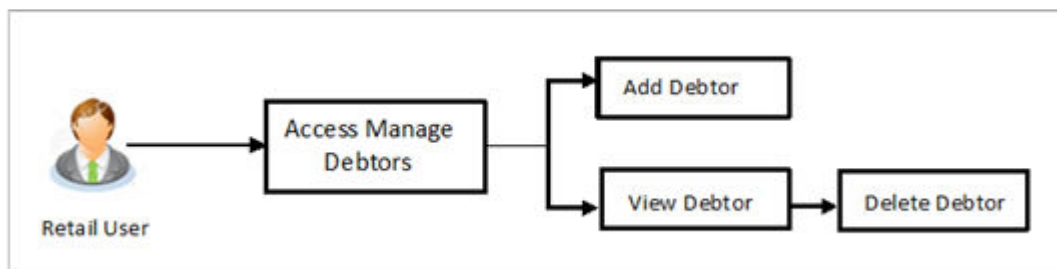
Features supported in the application.

- View Debtor
- Add Debtor
- Delete Debtor

Note

Manage Debtors is out of the box available for SEPA region only.

Figure 12-1 Manage Debtors- Workflow

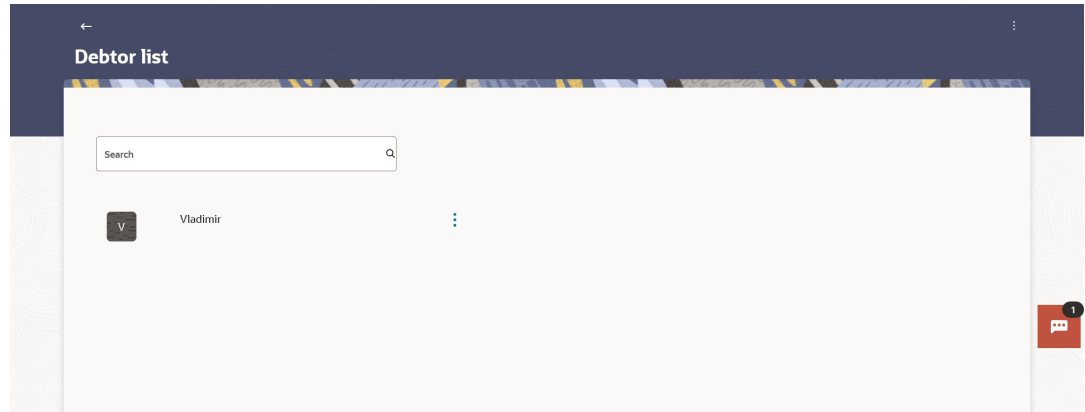


Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Debtors**, and then click **Manage Debtors**.
- From the Search bar, type **Debtors – Manage Debtors** and press **Enter**.

To manage debtors:

1. All the registered debtors are listed down by their names along with photos, if uploaded.


Figure 12-2 Debtors List**Note**

The fields which are marked as Required are mandatory.

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

Table 12-1 Debtors List - Field Description

Field Name	Description
Debtor Photo	Displays the debtor's photo, if uploaded against each debtor name. If the debtor's photo is not uploaded, the initials of the debtor will be displayed in place of the photo.
Debtor Name	The name by which each debtor is identified as defined at the time of debtor creation, is listed down.
Actions	Name of the action that can be performed for that transaction by the user. It could be: <ul style="list-style-type: none"> • Request Money- allows user to initiate a request to pull money from the debtor. • View Details- allows user to view debtor details. • Delete- allows user to delete debtor.

2.
 - Click on the kebab menu against a Debtor record to navigate below transactions:
 - Request Money - allows user to initiate a request to pull money from the debtor.
 - View Details - allows user to view debtor details.
 - Delete - allows user to delete debtor.
 - In the **Search by Debtor List field**, enter the nickname of the debtor whose details you want to view and click .
 - Access to below transactions from general kebab menu provided on the page:

- Request Money - allows user to initiate a request to pull money from the debtor.
- Add New Debtor - Allows user to create a new debtor.
- [View Debtors](#)
This topic describes the systematic instruction to **View Debtors** screen.
- [Add New Debtors](#)
This topic describes the systematic instruction to **Add New Debtors** screen. With this option user can add a new debtor.
- [Delete Debtor](#)
This topic describes the systematic instruction to **Delete Debtor** screen. Using this option user can delete the existing debtor.
- [Request Money](#)
This topic describes the systematic instruction to **Request Money** screen.
- [FAQ](#)

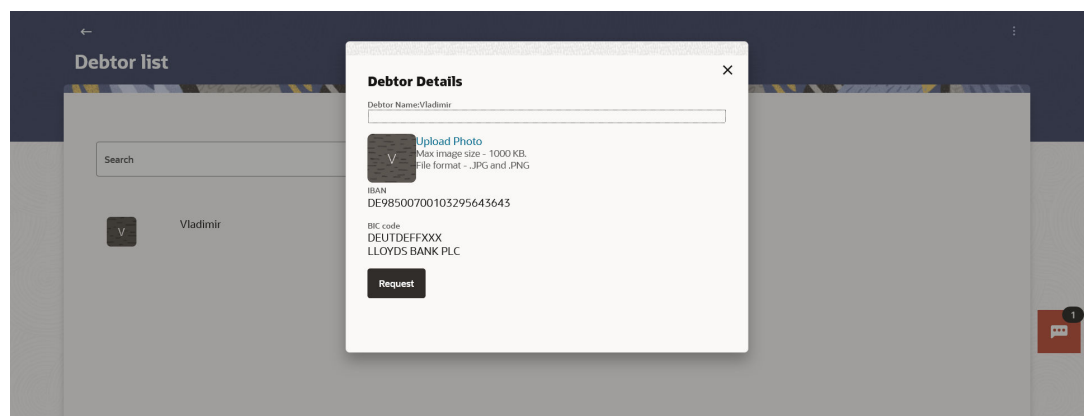
12.1 View Debtors

This topic describes the systematic instruction to **View Debtors** screen.

To view the debtor details:

1. Navigate to the **Manage Debtor** screen.
The **Debtor List** screen appears.
2. Click on the kebab menu against a Debtor record, and click **View Details** to view the debtor details.
The **Debtor Details** popup window appears.

Figure 12-3 Manage Debtors - Debtor Details



Note

The fields which are marked as Required are mandatory.

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

Table 12-2 Manage Debtors - Debtor Details - Field Description

Field Name	Description
Debtor Name	The name of the debtor as defined at the time of debtor creation.
Debtor Photo	Displays the debtor's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the debtor will appear in place of 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. Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.
IBAN	The Cross Border bank account number (IBAN) of the debtor.
BIC Code	The Bank Identifier code (BIC) of the debtor bank.

- a. Click **Upload Photo** to assign a photo against the debtor. This option appears if no photo has been uploaded against the debtor.

 **Note**

Once a photo is uploaded against the debtor, the options **Change** and **Remove** appear against the photo.

- Click **Change** to modify the uploaded debtor photo.
- Click **Remove** to delete the uploaded debtor photo.

- b. Click **Request** if you want to request money.
- Click on the **X** icon to close the popup window.

12.2 Add New Debtors

This topic describes the systematic instruction to **Add New Debtors** screen. With this option user can add a new debtor.

1. Perform any one of the following navigation to access the **Add New Debtors** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Debtors**, and then click **Manage Debtors**, click on the **Add New Debtors** option from the general Kebab menu .
 - From the Search bar, type **Debtors – Add New Debtors** and press **Enter**.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Debtors**, and then click **Add New Debtors**.

The **Add New Debtors** screen appears.

Figure 12-4 Add New Debtor

The screenshot shows the 'Add New Debtor' form with the following fields and values:

- Debtor Name: Sam Desouza
- Upload Photo: Max image size - 1000 KB, File format - .JPG and .PNG
- Debtor IBAN: DEUTDEFFXXX
- Bank BIC Code: CITIAEADXXX
- Bank Name: CITIBANK N.A.
- Bank Address: KHALID IBN AL WALID STREET
- Reset button
- Nickname: SamD

A tip box on the right titled 'Speed up your payments!' contains the following text:

Tag any transaction as favourite on the Payment Receipt Screen, so the next time you can execute the same transaction with fewer clicks.

Simple steps to fast track your banking transactions:

- Select the transaction you wish to perform
- Select the transaction you wish to perform
- Complete your transaction
- Tag your transaction as favourite on the Payment Receipt Screen

Note

The fields which are marked as Required are mandatory.

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

Table 12-3 Add New Debtor - Field Description

Field Name	Description
Debtor Name	The name of the debtor.
Upload Photo	The option to upload a photo against the debtor. This option will only appear if no photo has been uploaded against the payee. Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.
Debtor IBAN	Specify the Cross Border bank account number (IBAN) of the debtor
Bank BIC Code	The Bank Identifier code (BIC) of the debtor's bank. Note: <ul style="list-style-type: none"> Click Verify to verify the entered BIC code with the bank details based on BIC code. Click on the link Lookup BIC Code to lookup for the BIC search. Displays the bank details.
Nickname	Enter a nickname by which you want to identify the debtor.

- In the **Debtor Name** field, enter debtor name from whom the amount is to be received.
- Click on the **Upload Photo** link to upload a photo against the debtor.

Note

Once a photo is uploaded against the debtor, the options **Change** and **Remove** appear against the photo.

OR

Click **Change** to modify the uploaded debtor photo.

OR

Click **Remove** to delete the uploaded debtor photo.

4. In the **Debtor IBAN** field, enter debtor IBAN number.
5. In the **Bank BIC Code** field, enter BIC code of the debtor bank.
 - Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
 - Click on the link **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
6. In the **Nickname** field, enter the debtor's nickname.
 - Click **Submit** to add a debtor.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous page.The **Review** screen appears.
7. Verify the details, and click **Confirm**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous page.The success message appears.
8. Click **Home** to navigate to the dashboard.

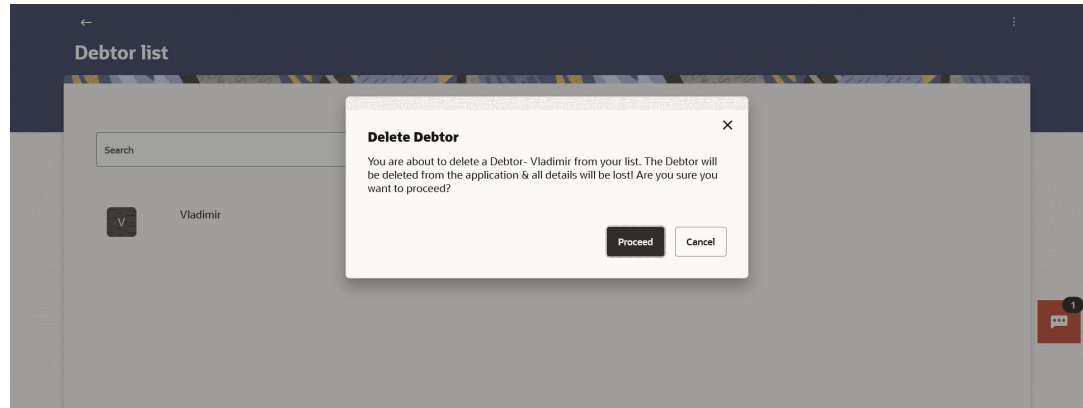
12.3 Delete Debtor

This topic describes the systematic instruction to **Delete Debtor** screen. Using this option user can delete the existing debtor.

To delete a debtor:

1. Navigate to the **Manage Debtors** screen.
2. Click on the kebab menu against a Debtor record and, click **Delete** to delete the debtor.

The **Delete Debtor** popup window with a message prompting the user to confirm the deletion appears.

Figure 12-5 Delete Debtor

- a. Click **Proceed** to proceed with the deletion request.
- b. Click **Cancel** to cancel the deletion process.

The success message of deletion appears.

3. Click **Home** to navigate to the dashboard.

12.4 Request Money

This topic describes the systematic instruction to **Request Money** screen.

The Request Money feature targets users who have receivables due from various individuals which are also periodic in nature. As the name suggests the user needs to initiate a request to pull money from the debtor (the person from whom the money is due to be received) by providing details of the debtor through debtor maintenance.

Pre-Requisites

- Transaction and account access is provided to the Oracle Banking Digital Experience user.
- Transaction working window is maintained.
- Debtors are maintained.

Features supported in the application.

Request money allows the user to

- Initiate SEPA Request Money

To initiate a Request Money transaction:

1. Perform any one of the following navigation to access the **Request Money**.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Debtors**, and then click **Request Money**.
 - From the Search bar, type **Debtors – Request Money** and press **Enter**.

Figure 12-6 Request Money

Note

The fields which are marked as Required are mandatory.

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

Table 12-4 Request Money - Field Description

Field Name	Description
Request From	Select the debtor from whom you need to request money. On selecting a debtor, the selected debtor's photo will also be displayed along with the name.
Debtor Photo	Displays the debtor's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the debtor will appear in place of the photo.
IBAN Details	The Cross Border bank account number (IBAN) details of the debtor.
IBAN	The Cross Border bank account number (IBAN) of the debtor.
Amount	Specify the amount that is to be requested from the debtor.
Request In	Select the account to be credited with the specified amount.
Available Balance	On selecting an account in the Request In field, the net balance of that account is displayed below the field.
Receive On	Specify the date on which the money needs to be received.
Note	Narrative for the transaction.

- From the **Request From** list, select the debtor to whom the money is to be requested, and then subsequently select the account maintained under debtor.

The debtor details of the selected debtor appears.

Note

If there is no debtor mapped, add a new debtor using **Add New Debtor** option. And add the bank account details of the debtor.

3. In the **Amount** field, enter amount that needs to be transferred.
4. From the **Request In** list, select the account that needs to be credited with the amount.
5. From the **Receive On** list, select the date on which the money needs to be received.
6. In the **Note** field, enter for a note against the transaction, if required.
7. Click **Request**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous page.

The **Review** screen appears.

8. Verify the details and click **Confirm**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous page.

The success message appears along with the reference number.

9. Click **Home** to navigate to the dashboard.
Click **Manage Debtors** to create/ edit/ view debtors.

12.5 FAQ

1. **When will I receive the money I requested?**
After the recipient of the request responds with a payment, the money will be automatically deposited in the account that you have identified at the time of request initiation.
2. **Can I cancel a request for money?**
No, a request once initiated cannot be cancelled.

13

Direct Debits

This topic describes the information about the Direct Debits screen.

Users can view and manage their Direct Debit instructions, including the ability to cancel active or paused mandates. It provides a consolidated view of Standing Orders within the Recurring Payments inquiry screen, with separate tabs for each.

Users can view key details such as reference, payee, amount, frequency, start date, next collection date, and status. They can also filter records, download data, and access detailed views of individual instructions. The Cancel action is available for Active and Paused Direct Debits, subject to user permissions.

The feature supports both desktop and mobile views, including swipe actions on mobile for quick cancellation. Access is controlled based on user privileges, and an empty state message is displayed when no Direct Debit instructions are available.

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

- **Rearrange columns**
- **Remove/add specific columns**

① Note

1. Direct Debits are available out-of-the-box for the UK region.
2. Direct Debits are access-driven for both view and manage functionalities. Screen actions will be enabled based on user role and access management.
3. Fields on the summary and details pages are configurable through the regional configurator.
4. Direct Debits are not qualified with OBPM.

① Note

1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
2. The column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table.
3. Swipe gesture is implemented on the Recurring Payments summary page showing actions -Copy, Stop as applicable. This functionality is only supported on mobile devices and tablets.

Navigation Path:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Payments**. Under **Payments**, then click **More Actions**, and then click **Inquiries**, and then click **Recurring Payments**. Under **Recurring Payments** click **Direct Debits**.
- From the Search bar, type **Payment Inquiries – Recurring Payments** and press **Enter**. Under **Recurring Payments** click **Direct Debits**.
- [Direct Debits – Summary](#)
This topic describes the systematic instruction to **Direct Debits – Summary** screen.
- [Direct Debits Details](#)
This topic describes the systematic instruction to **Direct Debits Details** screen.

13.1 Direct Debits – Summary

This topic describes the systematic instruction to **Direct Debits – Summary** screen.

To view / search for direct debits records:

1. Navigate to the **Recurring Payments** screen.

The system displays a summary of all the recurring payments for the primary account.

Note

By default, the **Recurring Payments** screen displays the list of recurring payments set for the primary account.

2. Select the account from the drop-down list to view its recurring payments.

The system displays a summary of all the recurring payments in the selected account.

- Click on **Direct Debits** to displays details on direct debits orders.

The **Direct Debits - Summary** screen is displayed.

Figure 13-1 Direct Debits - Summary

Started On	Reference Number	Payee	Frequency	Next Collection Date	Amount	Status
1/5/2024	12312323	Roy	Once every 6 months	1/5/2024	USD 10,989.00	Active
1/5/2024	89134696	Sam	Once every year	1/5/2024	USD 7,000.00	Active
1/5/2024	45354353	Pranali	Once every 6 months	2/9/2024	USD 11,989.00	Active
1/5/2024	86545690	Apis	Once every 6 months	3/9/2024	USD 11,989.00	Active
1/5/2024	90123891	Adi	Once every 6 months	3/9/2024	USD 20,000.00	Active
1/5/2024	10123891	Narayan	Once every 6 months	3/9/2024	USD 10,000.00	Active
1/5/2024	23423891	Smita	Once every 3 months	3/9/2024	USD 15,000.00	Active
1/5/2024	90199891	Priyanka	Once every 9 months	3/9/2024	USD 18,000.00	Active
1/5/2024	33333891	Swati	Once every year	3/9/2024	USD 5.00	Active
2/1/2024	26123891	bajirao	Once every 8 months	1/1/2024	USD 5,000.00	Active
1/5/2024	36823891	Adi	Once every 6 months	3/9/2024	USD 6,000.00	Active
1/5/2024	33323891	Adi	Once every 5 months	3/4/2024	USD 2,000.00	Active

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


Table 13-1 Recurring Payments - Direct Debits - Summary - Field Description

Field	Description
Select Account	To view the transfers based on the account from which money will be debited.
Search Results	The following fields are displayed for each transaction.
Started On	Displays the date on which the recurring payment was initiated.
Reference Number	Display the reference number assigned to the transaction by the host system. Click on the link to view the details of the recurring payment.
Payee	Displays the beneficiary to whom the recurring payment is made.
Frequency	Indicates how often the payment is scheduled (for example, monthly, yearly, or every few months).
Next Collection Date	Displays the next scheduled date on which the payment will be processed.
Amount	Displays the payment amount along with the applicable currency.
Status	The status of the payment transfer record. It could be: <ul style="list-style-type: none"> • Active • Closed

3. Click on the **Reference Number** for the specific payment record to view the instructions set for the transfer.

The **Direct Debits Details** screen appears.

4. Click **Home** to navigate to the **Dashboard**.

5. Click  **Filter** to change filter criteria.

The **Filter** overlay screen appears.

- a. Enter the filter criteria.
- b. Click **Apply** to search the records.

Transaction records appears based on the updated criteria. Click on the


 **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 13-2 Direct Debits - Filter

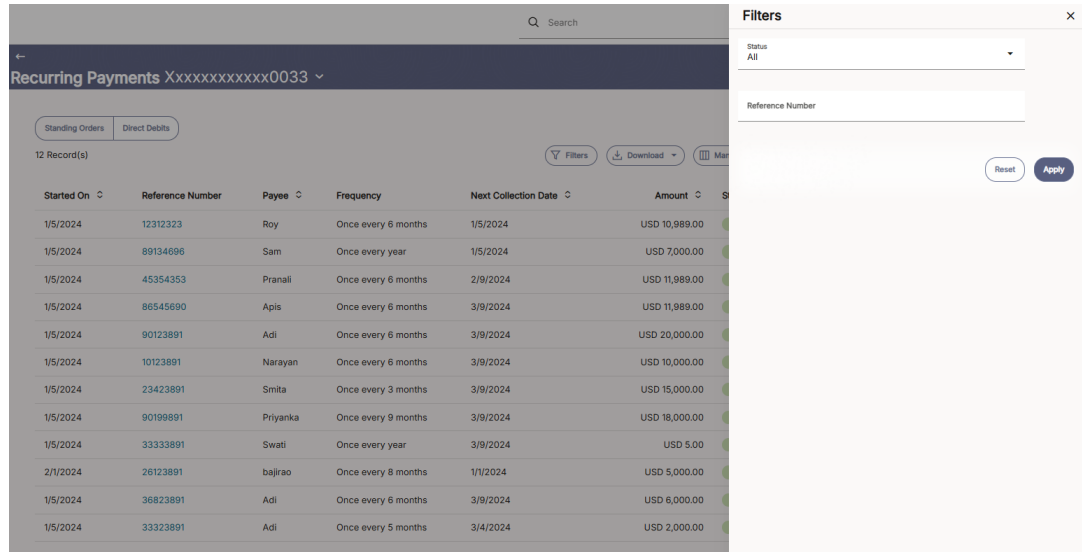
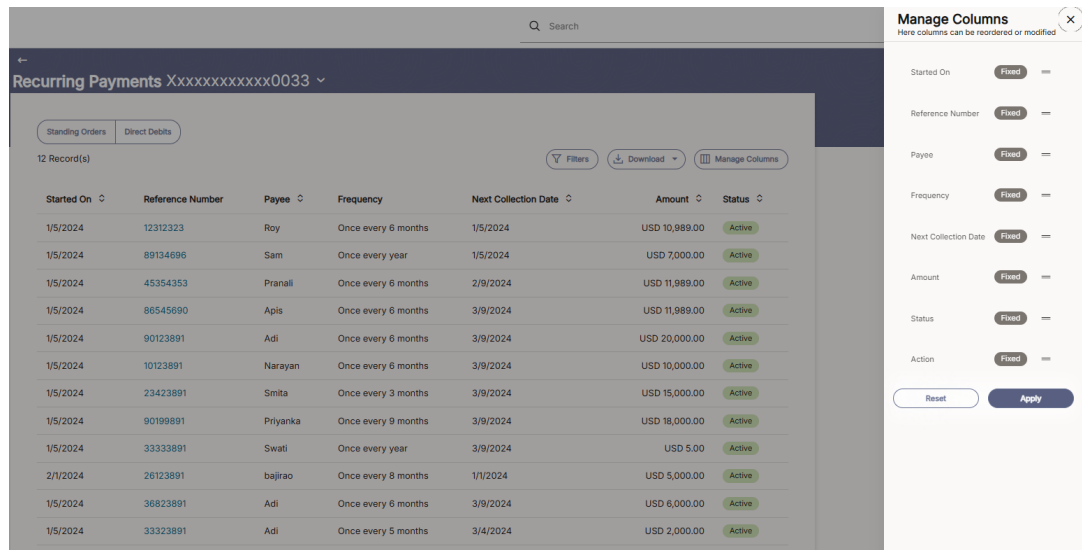


Figure 13-3 Direct Debits - Manage Column setup



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

Table 13-2 Direct Debits - Manage Column setup - Field Description

Field Name	Description
Filter Criteria	Information specified in below fields are related to filter criteria.
Started On	Search the transfers based on the date on which the Direct Debit instruction was initiated.
Reference Number	Search by Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.

Table 13-2 (Cont.) Direct Debits - Manage Column setup - Field Description

Field Name	Description
Payee	Search the transfers based on the payee name.
Frequency	Search the transfers based on the frequency defined for the Direct Debit instruction.
Next Collection Date	Search the transfers based on the next scheduled collection date of the Direct Debit instruction.
Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount.
Status	Payment can be searched based on the status.

6. Perform one of the following actions.
 - a. Click **Reset** to clear all the applied filters and restore the default search criteria.
 - b. Click **Apply** to apply the selected filters and display the filtered results.

13.2 Direct Debits Details

This topic describes the systematic instruction to **Direct Debits Details** screen.

All the details of the recurring payment are categorized for easy viewing based on Execution Details & Payment History details. The user can also stop the repeat transfers through **Stop Direct Debits** feature.

To view the direct debits details:

1. Navigate to the **Recurring Payments** screen.
2. Select the account from the drop-down list to view its recurring payments.

The system displays a summary of all the recurring payments for the selected account.

- Click **Direct Debits** to displays details on standing orders.

The **Recurring Payments - Direct Debits** screen is displayed.

- i. Click on the **Reference Number** for the specific payment record to view the instructions set for the transfer.
The **Direct Debit Details** screen appears with the details.

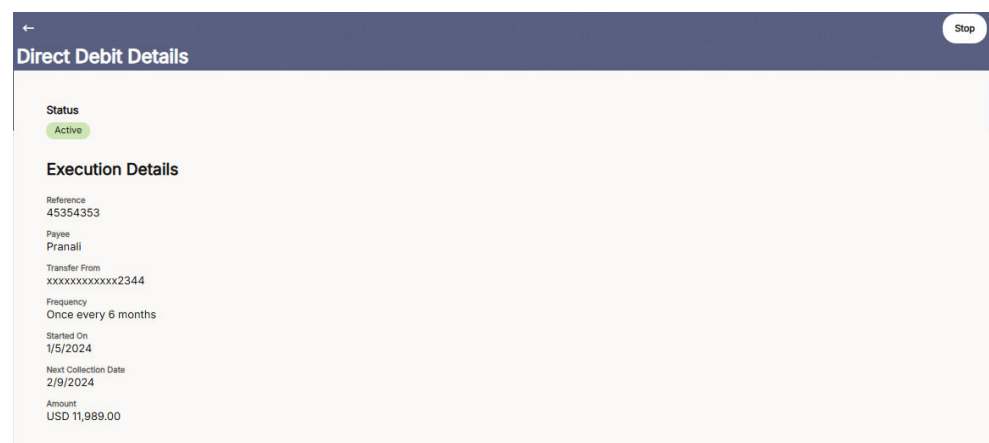
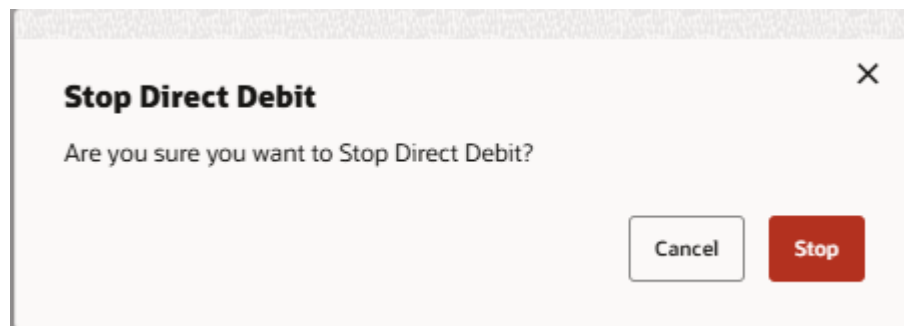
Figure 13-4 Direct Debit Details

Table 13-3 Direct Debit Details - Field Description

Field Name	Description
	A message identifying the reference number of the transaction is displayed.
Status	The status of the repeat transfer. The status can be: <ul style="list-style-type: none"> • Active • Failed
Execution Details	Information specified in below fields are related to execution details.
Reference	Displays the reference number.
Payee	Display payee name.
Transfer From	Display CASA account number from which the transfer is set.
Frequency	Displays the frequency in which the recurring payment is executed.
Started On	Displays the start date of the repeat transfer execution i.e., the date on which the repeat transfer first starts being executed.
Next CollectionsDate	Displays the next collection date on which repeat transfer instructions are executed.
Amount	Display amount with currency.

3. On **Direct Debits Details** screen, click **Stop** button to stop the details.
The **Stop Direct Debit** confirmation popup appears.

Figure 13-5 Stop Direct Debit

- a. Click **Stop** to stop the repeat transfers maintained for the account.
OR
Click **Cancel** to cancel the transaction.

The message confirming that the repeat transfer has been stopped/ cancelled appears.

14

View Limits

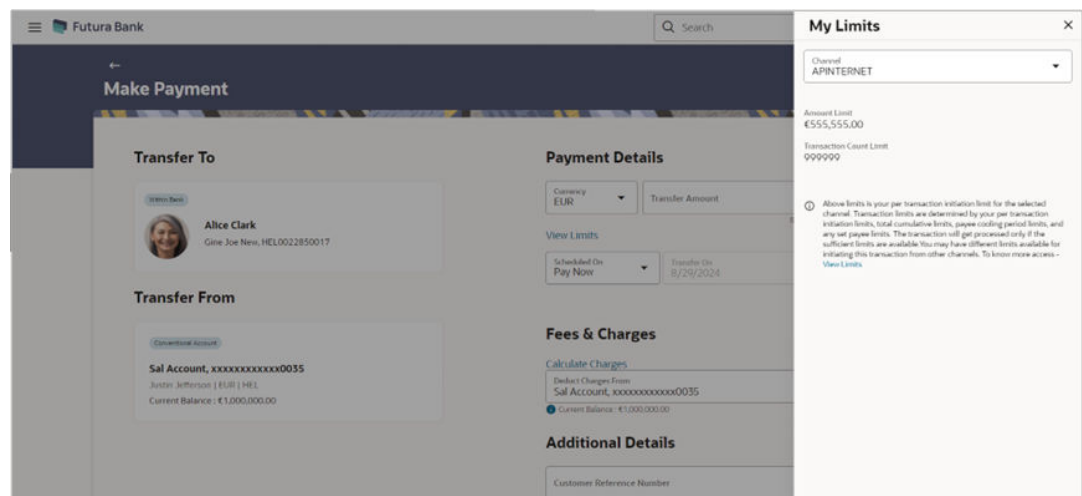
This topic describes the information about **View Limits** screen. User can view the final available limits with the view limit option.

An option has been provided to the Oracle Banking Digital Experience user to view the final available limits considering transaction, cumulative, cooling period, and payee limit set if any while initiating a transaction.

1. Click the **View Limits** link to check the transfer limit. From the **Channel** list, select the appropriate channel to view its limits.

The utilized amount and the available limit appears.

Figure 14-1 View Limits



Note

The fields which are marked as Required are mandatory.

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

Table 14-1 View Limits - Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
Available Limits	Information specified in below fields are related to available limits.

Table 14-1 (Cont.) View Limits - Field Description

Field Name	Description
Amount	An amount range between the transactions can be initiated from the selected channel.
Count	The number of transactions can be initiated by the user from the selected channel.

15

Regulatory Changes for Cross-Border Payments – MT to MX Migration Enhancements

This topic describes the information about **Regulatory Changes for Cross-Border Payments – MT to MX Migration Enhancements** workflow.

This section provides guidance for retail users about the enhancements introduced as part of the MT to MX migration for cross-border payments in Oracle Banking Digital Experience (OBDX). The focus is on improved flexibility, address format support, structured remittance capabilities, and compliance with ISO20022 standards.

- [Address Types Enhancement](#)
This topic describes the information about **Address Types Enhancement** workflow.
- [Remittance Information Enhancement](#)
This topic describes the information about **Remittance Information Enhancement** workflow.
- [Extended Character Set Enhancement](#)
This topic describes the information about **Extended Character Set Enhancement** workflow.
- [Verification of Payee Enhancement](#)
This section provides detailed instructions for configuring the bank's payee verification feature.
- [Purpose of Payment](#)
This topic describes the information about **Purpose of Payment** workflow.

15.1 Address Types Enhancement

This topic describes the information about **Address Types Enhancement** workflow.

Users can now enter payee addresses in one of three types:

- **Structured**
- **Hybrid**
- **Unstructured**

The availability of these types depends on backend configurations by the bank. Bank can also configure the fields under each address type.

Table 15-1 Payee Addressess

Field	Description
Structured	14 detailed fields supported: Country, Department, Sub-Department, Street Name, Building Number, Building Name, Floor, P.O. Box, Room, Post Code, Town Name, Town Location Name, District Name, Country Subdivision

Table 15-1 (Cont.) Payee Adressess

Field	Description
Hybrid	All Structured fields + Address Line 1 & Address Line 2
Unstructured	Address Line 1, Address Line 2, Address Line 3 (City + Country Code)

- When Multiple Types are Enabled by the bank: Users will choose the address type while entering payee details.
- When Single Types is Enabled: Address input fields will auto-load as per the bank-configured address type.
- Fields under each type will be displayed as per the bank configuration.
- Entering Payee addresses are supported on below screens:
 - **Add Account Payee – International**
 - **Tranfers Adhoc Payment – International**

Navigation Path

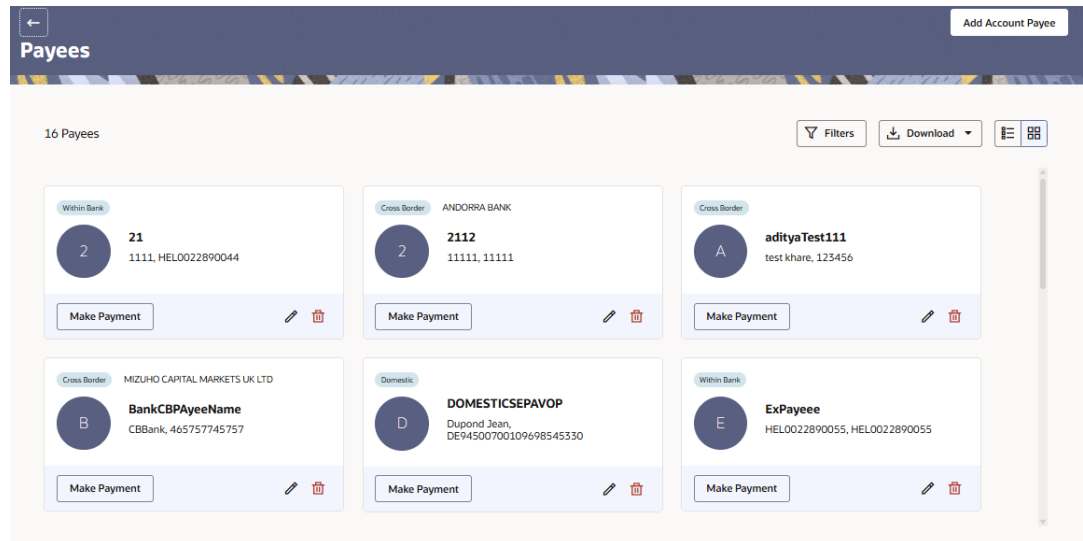
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Transfers & Bill Payments** . Under **Transfers & Bill Payments** , then click **Payments** , click **More Actions** , and then click **Manage Payees**.
- From the Search bar, type **Payees – Manage Payees** and press **Enter**.
- [Add Account Payee](#)
This topic provides information on adding an payee account.
- [Transfer Adhoc Payee](#)
This topic provides information on transfer an adhoc payee.

15.1.1 Add Account Payee

This topic provides information on adding an payee account.

1. From **My Payments** screen, click **More Actions**, and then click **Payees** and then click **Manage Payees**.

The **Payees** screen is displayed.

Figure 15-1 Payees

2. On **Payee** screen, click **Add Account Payee**.
The **Add Account Payee** screen is displayed.

Figure 15-2 Add Account Payee

3. On **Add Account Payee** screen, click **Cross Border**.
The **Add Account Payee - Cross Border Details** are displayed.

Figure 15-3 Add Account Payee - Cross Border Details
Note

The fields which are marked as **Required** are mandatory.

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

Table 15-2 Add Account Payee - Cross Border Details

Field	Description
Account Details	This section capturing the beneficiary's bank account-related information
Account Number	Specifies the beneficiary's bank account number.
Confirm Account Number	Re-enter the account number to validate accuracy.
Account Name	Displays or captures the name of the account holder.
Lei Code	Legal Entity Identifier (LEI) code that uniquely identifies a financial entity
Bank Details	Section capturing beneficiary's bank and routing information
Select Bank	Allows the user to select the beneficiary's bank from the available list

Table 15-2 (Cont.) Add Account Payee - Cross Border Details

Field	Description
NCC	National Clearing Code used for domestic routing within the country
SWIFT	International routing code identifying the beneficiary's bank for cross-border transfers
National Clearing Code	Alternative or full form of NCC, used for identifying domestic bank routing
Lookup	Enables searching for bank details based on account or routing information
Intermediary Bank	Specifies a correspondent bank used when the beneficiary's bank cannot receive the transfer directly
Transfer Via Intermediary Bank	Option to route payment through an intermediary/correspondent bank if required
Personal Details	Section capturing beneficiary's personal profile information
Nickname	Specify the user-defined recognizable name for the beneficiary
Email	Email address of the beneficiary for communication or notification purposes
Country	Specifies the country of the beneficiary.

4. On **Personal Details** section, select the **Country** to specify the address.

The available options under address are:

- **Simple Address**
- **Detailed Address**
- **Compact Address**

Figure 15-4 Simple Address

The screenshot shows a web form titled "Add Account Payee" with a "Cancel" and "Submit" button in the top right. The form contains the following fields:

- Address:** A dropdown menu currently showing "Simple Address".
- Department:** A text input field.
- Sub-department:** A text input field.
- Address Line 1:** A text input field with a "Required" label below it.
- Address Line 2:** A text input field with a "Required" label below it.
- Street/Locality:** A text input field.
- Building Number:** A text input field.
- Building/Apartment Name:** A text input field.
- Floor:** A text input field.
- PO Box:** A text input field.
- Room:** A text input field.
- PIN Code:** A text input field.
- City/Town:** A text input field with a "Required" label below it.

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

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

Table 15-3 Simple Address

Field	Description
Detailed Address	The following fields are available for Detailed Address Type.
Department	Specify the department of the payee.
Sub Department	Specify the sub department of the payee.
Address Line 1- 2	Specify the address of the payee.

Table 15-3 (Cont.) Simple Address

Field	Description
Street/Locality	Specify the street name where the payee resides.
Building Number and Building/Apartment Name	Specify the building number and name where the payee resides.
Floor	Specify the floor where the payee resides.
PO Box	Specify the po box details of the payee.
Room	Specify the room of the payee.
PIN Code	Specify the pincode of the payee.
City/Town	Specify the city/town where the payee resides.
Area/Locality	Specify the area/locality where the payee resides.
District	Specify the district name of the payee.
State/UT	Specify the state/UT of the payee.

Figure 15-5 Detailed Address

The screenshot shows a mobile application interface for adding an account payee. At the top, there is a navigation bar with a back arrow on the left and 'Cancel' and 'Submit' buttons on the right. Below the navigation bar is the title 'Add Account Payee'. The main content area contains a series of form fields for address information:

- Address:** A dropdown menu currently showing 'Detailed Address'.
- Department:** A text input field.
- Sub-department:** A text input field.
- Street/Locality:** A text input field with a 'Required' label below it.
- Building Number:** A text input field.
- Building/Apartment Name:** A text input field.
- Floor:** A text input field.
- PO Box:** A text input field.
- Room:** A text input field.
- PIN Code:** A text input field with a 'Required' label below it.
- City/Town:** A text input field with a 'Required' label below it.
- Area/Locality:** A text input field.
- District:** A text input field.

Note

The fields which are marked as **Required** are mandatory.

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

Table 15-4 Detailed Address

Field	Description
Detailed Address	The following fields are available for Detailed Address Type.
Department	Specify the department of the payee.
Sub Department	Specify the sub department of the payee.
Street/Locality	Specify the street name where the payee resides.
Building Number and Building/Apartment Name	Specify the building number and name where the payee resides.
Floor	Specify the floor where the payee resides.
PO Box	Specify the po box details of the payee.
Room	Specify the room of the payee.
PIN Code	Specify the pincode of the payee.
City/Town	Specify the city/town where the payee resides.
Area/Locality	Specify the area/locality where the payee resides.
District	Specify the district name of the payee.
State/UT	Specify the state/UT of the payee.

Figure 15-6 Compact Address

The screenshot shows a mobile application interface for adding an account payee. At the top, there is a header bar with a back arrow, the title 'Add Account Payee', and 'Cancel' and 'Submit' buttons. Below the header, there is a 'Required' label above a text input field. This is followed by a 'LeI Code' text input field. The 'Bank Details' section includes a 'Select Bank' section with radio buttons for 'NCC' (selected), 'Bank Details', and 'SWIFT'. Below this is a 'National Clearing Code' section with a 'Lookup' link. There is also an 'Intermediary Bank' section with a checkbox for 'Transfer Via Intermediary Bank'. The 'Personal Details' section features a profile icon with 'AA' and a 'Nickname' text input field (marked 'Required'). Below that is an 'Email' text input field with a '+' button. A 'Country' dropdown menu is set to 'India'. The 'Address' section has a dropdown menu for 'Address' set to 'Compact Address'. Below this are three text input fields for 'Address Line 1', 'Address Line 2', and 'Address Line 3', each marked as 'Required'.

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

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

Table 15-5 Compact Address

Field	Description
Compact Address	The following fields are available for Compact Address Type.
Address Line 1-3	Specify the address of the payee.

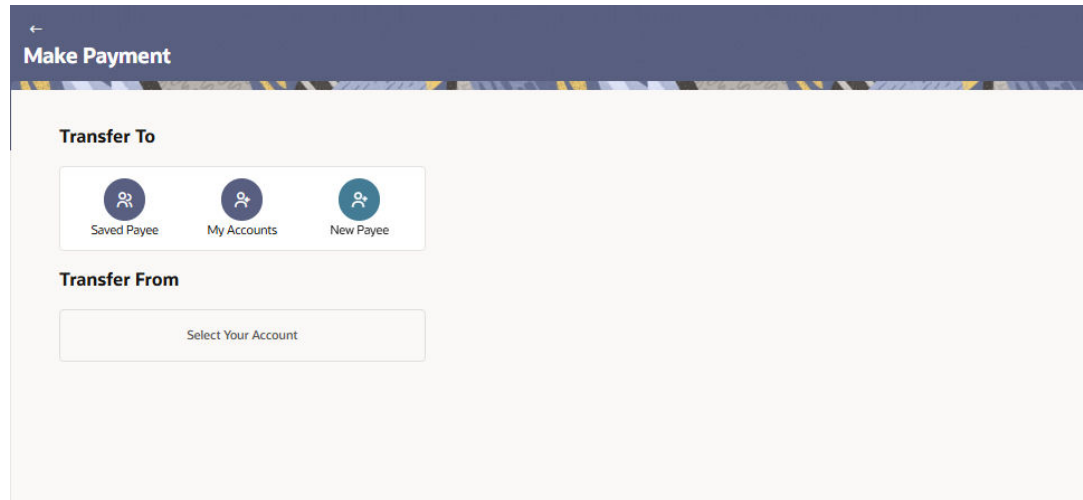
5. Click **Submit** to submit the details.

15.1.2 Transfer Adhoc Payee

This topic provides information on transfer an adhoc payee.

1. From **My Payments** screen, click **Make Payment**
The **Make Payment** screen is displayed.

Figure 15-7 Make Payment



2. On **Make Payment** screen, click **New Payee**.
The **Transfer To - New Payee** screen is displayed.

Figure 15-8 Transfer To - New Payee

Transfer To

Saved Payee My Accounts **New Payee**

Within Bank Domestic **Cross Border**

Account Details

Account Number Required

Confirm Account Number Required

Account Name Required

Lei Code

Bank Details

Select Bank

NCC Bank Details SWIFT

National Clearing Code
[Lookup](#)

Intermediary Bank
 Transfer Via Intermediary Bank

Personal Details

Email +

Country
Select ▼

Cancel **Proceed**

3. On **Transfer To - New Payee** screen, click **Cross Border**.

The **Transfer To - New Payee - Cross Border Details** are displayed.

Figure 15-9 Transfer To - New Payee - Cross Border Details

Transfer To >

Saved Payee My Accounts **New Payee**

Within Bank Domestic **Cross Border**

Account Details

Account Number Required

Confirm Account Number Required

Account Name Required

Lei Code

Bank Details

Select Bank

NCC Bank Details SWIFT

National Clearing Code
[Lookup](#)

Intermediary Bank
 Transfer Via Intermediary Bank

Personal Details

Email +

Country
Select ▼

Cancel Proceed

Note

The fields which are marked as **Required** are mandatory.

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

Table 15-6 Transfer To - New Payee - Cross Border Details

Field	Description
Account Details	This section capturing the beneficiary's bank account-related information
Account Number	Specifies the beneficiary's bank account number.
Confirm Account Number	Re-enter the account number to validate accuracy.
Account Name	Displays or captures the name of the account holder.
Lei Code	Legal Entity Identifier (LEI) code that uniquely identifies a financial entity
Bank Details	Section capturing beneficiary's bank and routing information
Select Bank	Allows the user to select the beneficiary's bank from the available list
NCC	National Clearing Code used for domestic routing within the country
SWIFT	International routing code identifying the beneficiary's bank for cross-border transfers
National Clearing Code	Alternative or full form of NCC, used for identifying domestic bank routing
Lookup	Enables searching for bank details based on account or routing information
Intermediary Bank	Specifies a correspondent bank used when the beneficiary's bank cannot receive the transfer directly
Transfer Via Intermediary Bank	Option to route payment through an intermediary/correspondent bank if required
Personal Details	Section capturing beneficiary's personal profile information
Nickname	Specify the user-defined recognizable name for the beneficiary
Email	Email address of the beneficiary for communication or notification purposes
Country	Specifies the country of the beneficiary.

- On **Personal Details** section, select the **Country** to specify the address.

The available options under address are:

- **Simple Address**
- **Detailed Address**
- **Compact Address**

Figure 15-10 Transfer To - Simple Address

Transfer To ✕

Address

Address
Simple Address ▼

Department

Sub-department

Address Line 1

Required

Address Line 2

Required

Street/Locality

Building Number

Building/Apartment Name

Floor

PO Box

Room

PIN Code

City/Town

Required

Note

The fields which are marked as **Required** are mandatory.

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

Table 15-7 Transfer To - Simple Address

Field	Description
Detailed Address	The following fields are available for Detailed Address Type.
Department	Specify the department of the payee.
Sub Department	Specify the sub department of the payee.
Address Line 1- 2	Specify the address of the payee.
Street/Locality	Specify the street name where the payee resides.
Building Number and Building/Apartment Name	Specify the building number and name where the payee resides.
Floor	Specify the floor where the payee resides.
PO Box	Specify the po box details of the payee.
Room	Specify the room of the payee.
PIN Code	Specify the pincode of the payee.
City/Town	Specify the city/town where the payee resides.
Area/Locality	Specify the area/locality where the payee resides.
District	Specify the district name of the payee.
State/UT	Specify the state/UT of the payee.

Figure 15-11 Transfer To - Detailed Address

Transfer To ✕

Address

Address
Detailed Address

Department

Sub-department

Street/Locality

Required

Building Number

Building/Apartment Name

Floor

PO Box

Room

PIN Code

Required

City/Town

Required

Area/Locality

District

Note

The fields which are marked as **Required** are mandatory.

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

Table 15-8 Transfer To - Detailed Address

Field	Description
Detailed Address	The following fields are available for Detailed Address Type.
Department	Specify the department of the payee.
Sub Department	Specify the sub department of the payee.
Street/Locality	Specify the street name where the payee resides.
Building Number and Building/Apartment Name	Specify the building number and name where the payee resides.
Floor	Specify the floor where the payee resides.
PO Box	Specify the po box details of the payee.
Room	Specify the room of the payee.
PIN Code	Specify the pincode of the payee.
City/Town	Specify the city/town where the payee resides.
Area/Locality	Specify the area/locality where the payee resides.
District	Specify the district name of the payee.
State/UT	Specify the state/UT of the payee.

Figure 15-12 Transfer To - Compact Address

Transfer To
✕

Account Details

Required

Required

Required

Bank Details

Select Bank

NCC
 Bank Details
 SWIFT

National Clearing Code

Lookup

Intermediary Bank

Transfer Via Intermediary Bank

Personal Details

Country
United States
▼

Address
Compact Address
▼

Address Line 1

Required

Address Line 2

Required

Address Line 3

Required

Note

The fields which are marked as **Required** are mandatory.

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

Table 15-9 Transfer To - Compact Address

Field	Description
Compact Address	The following fields are available for Compact Address Type.
Address Line 1-3	Specify the address of the payee.

5. Click **Proceed** to proceed the details.

15.2 Remittance Information Enhancement

This topic describes the information about **Remittance Information Enhancement** workflow.

Users can now enter remittance information as unstructured remittance information of length 140 characters.

As supported by MX, when making international payments across all types, including saved and adhoc payees, low value payments, and standing instructions (SI).

Field will be displayed as enabled by the bank.

Note

1. Existing **Payment Details** input is retained for MT-type payments.
2. Banks can configure whether to use MT-type or MX-type remittance.

Remittance Information is available on the following screens for international payments:

1. **Transfers – Existing Payee**
2. **Transfers – Adhoc Payee**
3. **Repeat Transfers – Existing Payee**
4. **International Low Value Payment**
5. **Multiple Transfers**

Navigation Path

Perform anyone of the following actions:

- *Toggle menu > Payments > Transfers > Transfers – Existing / Adhoc Payee*
- *Maker Dashboard > Quick Links > Transfers - Transfers – Existing / Adhoc Payee*
- *Toggle menu > Payments > Transfers > Repeat Transfers – Existing Payee*
- *Maker Dashboard > Quick Links > Transfers - Repeat Transfers – Existing Payee*
- *Toggle menu > Payments > Transfers > Multiple Transfers*

- *Maker Dashboard > Quick Links > Transfers - Multiple Transfers*
- *Toggle menu > Payments > Transfers > International Low Value Payment*
- *Maker Dashboard > Quick Links > Transfers - International Low Value Payment*

Figure 15-13 Remittance Information – Unstructured

←

Make Payment

Transfer To

Cross Border

D

DaltonHybSWINACSIMPLE

Dalton Jones NCC, ACC890105

Change

Transfer From

Conventional Account Aramex Logistics Corporation

xxxxxxxxxxxx0039

Aramex Logistics Corporation | EUR | HEL | Active | Current | Conventional

Current Balance : €1,000,000.00

Payment Details

Currency
EUR

Debit Amount Required

Transfer Currency
CHZ

[View Limits](#)

Use Forex Deal

Use Forex Deal

Scheduled On
Pay Now

Transfer On
11/24/2025

Fees & Charges

[Calculate Charges](#)

Correspondence Charges Required

Deduct Charges From
xxxxxxxxxxxx0039

● Current Balance : €1,000,000.00

Additional Details

Payment Purpose

Remittance Information

Unstructured Structured

Description

Customer Reference

Note Required

Compliance Questions

What is the business's trading name?

Compliance Questions

What is the full registered business name?

Compliance Questions

Is the business a sole trader, partnership or limited company?

Compliance Questions

What is the nature of Transaction?

Compliance Questions

Upload documents

Address Proof

Electricity ...

No File Uploaded

📄
🗑️

Identity Proof

AADHAR ...

No File Uploaded

📄
🗑️

Users can add the information as normal text.

Users can now enter unstructured remittance information while making the international fund transfer. It will be a Free-text input with length of 140 characters. Allowed characters under this field are -

a-z A-Z 0-9 / - ? : () , ' + ! # & % * = ^ _ ` { | } ~ " ; @ [\]

15.3 Extended Character Set Enhancement

This topic describes the information about **Extended Character Set Enhancement** workflow.

Users can now enter payee and payment information using extended characters supported by the MX standard when making international payments. This enhancement applies to all transaction types, including saved and adhoc payees, low value payments, and standing instructions (SI). Existing configuration retained for banks not transitioning to MX.

Figure 15-14 Extended Character Set Enhancement

The screenshot displays the 'Make Payment' workflow. At the top, there are navigation buttons: 'Save As Draft', 'Cancel', and 'Proceed to Pay'. The main section is titled 'Transfer From' and shows a 'Conventional Account' with a masked account number 'XXXXXXXXXXXX0011', the name 'Montero L Hill | EUR | HEL | Active | Saving | Conventional', and a 'Current Balance : €1,093,806.45'. To the right, there are dropdowns for 'Scheduled On Pay Now' and 'Transfer On 11/24/2025'. Below this is the 'Fees & Charges' section, which includes a 'Calculate Charges' button, a 'Correspondence Charges' dropdown, and a 'Deduct Charges From' dropdown set to the same account number. A note indicates 'Current Balance : €1,093,806.45'. The 'Additional Details' section contains a 'Payment Purpose' dropdown, a 'Remittance Information' text field, a 'Customer Reference' field with a '\$' symbol, and a 'Note' field. A red error message is visible below the 'Customer Reference' field: 'Enter allowable values described in this regular expression: "[a-zA-Z0-9 / - ? : () , ' + ! # & % * = ^ _ ` { | } ~ " ; @ [\]*". The 'Compliance Questions' section includes three questions: 'What is the business's trading name?', 'What is the full registered business name?', and 'Is the business a sole trader, partnership or limited company?'. Each question has a 'Compliance Questions' text input field. At the bottom right, there is a 'Next' button.

Below character set is allowed for fields – Nick Name, Customer Reference Number, Note, Compliance Questions/Answers. a-z A-Z 0-9 / - ? : () . , ' +

15.4 Verification of Payee Enhancement

This section provides detailed instructions for configuring the bank's payee verification feature.

The configuration allows bank user to enable or disable the payee verification and selecting the type of verification- VoP (Verification of Payee) & CoP (Confirmation of Payee).

When enabled, the system will initiate a payee verification request during transactions and display the resulting status or message to the end user. The type (VoP or CoP) is selected in the backend configuration by the bank user. Based on the verification type verification service will be invoked and on successful verification, the result appears on the transaction screen on saving the payee.

Note

CoP is applicable only for UK regions.

When disabled, the system will skip payee verification during transactions. No verification request is sent, and no verification messages or results will be displayed to the user.

Based on the verification response, the messages are displayed on the screen with below actions possible.

1. When Account Name is matched.

Figure 15-15 Account Name Matched

The screenshot displays the 'Add Account Payee' interface. At the top, there are navigation buttons for 'Cancel' and 'Submit'. Below the title, there are three tabs: 'Within Bank', 'Domestic', and 'Cross Border'. The 'Account Details' section includes fields for IBAN (masked with asterisks), Confirm IBAN (DE94500700109698545330), Account Name (Aakash J Jain), and LeI Code. Below these are the BIC Code (DEUTDEFFXXX) and Bank Address (DEUTSCHE). An 'Edit Payee Details' button is present. The 'Verification Status' section shows a green checkmark and the text 'Verified' with a sub-message: 'The payee name matches the account holder name.' The 'Personal Details' section features a profile icon, a 'Nickname' field (marked as 'Required'), an 'Email' field with an add button, and a 'Country' dropdown menu.

2. When Account Name is closely matched.

Figure 15-16 Account Name Closely Matched

The screenshot displays the 'Review Edit Account Payee' interface. At the top, there is a navigation bar with a back arrow, the title 'Review Edit Account Payee', and buttons for 'Back', 'Cancel', and 'Confirm'. Below the navigation bar, the 'Payee Type' is listed as 'Domestic'. The 'Account Details' section includes the following information: IBAN Number (DE94500700109698545330), Account Name (Dupond Jean), LeI Code (12340094942115080012), and BIC Code (DEUTDEFFXXX). A 'Verification Status' box contains an error message: 'Error, Proceeded with Risk' and a sub-message: 'There was an error during payee verification, however you have opted to proceed with risk.' The 'Personal Details' section shows a circular profile picture with the letter 'D' and a nickname 'DOMESTICSEPAVOP'.

3. When Account Name does not matched.

Figure 15-17 Account Name not Matched

The screenshot displays the 'Review Edit Account Payee' interface. At the top, there is a navigation bar with a back arrow, the title 'Review Edit Account Payee', and buttons for 'Back', 'Cancel', and 'Confirm'. Below the navigation bar, the 'Payee Type' is listed as 'Domestic'. The 'Account Details' section includes the following information: IBAN Number (DE94500700109698545330), Account Name (Dupond Jean), LeI Code (12340094942115080012), and BIC Code (DEUTDEFFXXX). A 'Verification Status' box contains an error message: 'Error, Proceeded with Risk' and a sub-message: 'There was an error during payee verification, however you have opted to proceed with risk.' The 'Personal Details' section shows a circular profile picture with the letter 'D' and a nickname 'DOMESTICSEPAVOP'.

4. When there is an error in retrieving the Account Name.

Figure 15-18 Error in Retrieve

15.5 Purpose of Payment

This topic describes the information about **Purpose of Payment** workflow.

Banks can now maintain purpose codes from the backend for international payments. Users can select a purpose code from a new dropdown Purpose - displaying both the purpose code and the description - when making international payments from below screens –

- **Transfers – Existing Payee**
- **Transfers – Adhoc Payee**
- **Repeat Transfers – Existing Payee**
- **International Low Value Payment**
- **Multiple Transfers**

Figure 15-19 Purpose of Payment

The screenshot shows a 'Make Payment' screen with the following sections:

- Account Selection:** A card for 'NCCPAYEE' (NCCPAYEE, 500700) with a 'Change' button.
- Transfer From:** A card for a 'Conventional Account' (xxxxxxxxxx0011) with details: 'Montero L Hill | EUR | HEL | Active | Saving | Conventional' and 'Current Balance : €1,093,806.45'.
- Transfer Details:** 'Transfer Currency' set to 'CHZ'. 'Scheduled On' is 'Pay Now' and 'Transfer On' is '11/24/2025'.
- Fees & Charges:** 'Calculate Charges' dropdown set to 'Correspondence Charges'. 'Deduct Charges From' is 'xxxxxxxxxx0011'. A note indicates 'Current Balance : €1,093,806.45'.
- Additional Details:** 'Payment Purpose' dropdown menu is open, showing options: 'Select', 'CCRD-CreditCardPayment', 'AEMP-ActiveEmploymentPolicy', 'CORT-Trade Settlement Payment', 'CBFF-CapitalBuilding', 'ADVA-AdvancePayment', 'FEES-Fees', and 'COMM-Commission'. Below the menu are two text input fields for business names, each with a 'Compliance Questions' button.

Note

Purpose code maintenance has also been extended to domestic payments, enabling banks to customize domestic payment screens to include the purpose of payment field when required.

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