Oracle® Banking Digital Experience

Corporate Bill Payments User Manual

Release 25.1.0.0.0

G43120-01

September 2025

Oracle Banking Digital Experience Corporate Bill Payments User Manual, Release 25.1.0.0.0

G43120-01

Contents

Preface

Purpose

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

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

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 Installation Manuals
- Oracle Banking Digital Experience 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.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
`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
OBDX	Oracle Banking Digital Experience

Basic Actions

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

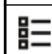
Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

Electronic Bill Presentment and Payment

This topic describes how this feature enables customers/users to make bill payments online.

Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers including corporates. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the customers, payment to service providers, mobile/ DTH bill payment etc.

The main advantage of electronic bill presentment and payment is that customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

2

Add Billers

This topic provides the systematic instructions to corporate users to add billers within specific categories for the purpose of electronic bill payments and prepaid recharges.

Following types of billers are added.

- Presentment type: Billers presents the bill or invoice to the customer/ user online before paying the bill
- Payment type: Biller does not present bills. Biller allows the users to pay their bills anytime using their current and savings or credit card account that is credited to the billers account
- Presentment and Payment type: Billers has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the users for bill payment or the users can pay bills without the invoice
- Recharge type: Billers allows users to do **Recharge** their prepaid services like Mobile, DTH or Internet

While adding a biller, option to map multiple CIFs available under the GCIF will be provided. This feature allows the corporate user to associate multiple CIFs with a single biller account, providing flexibility and convenience for billing and payment processes. User can even map all the CIFs available under a GCIF to a biller account if needed.

Corporate users can add billers by specifying the Nickname of the biller(nickname should be unique), biller specific single /multiple unique customer IDs e.g. Relationship no, Account number etc., and other Biller labels as maintained in the Biller Maintenance administration screen. Multiple but unique registrations with the same biller are allowed.

When a channel customer does an **Add Biller** transactions, he is essentially registering with the biller to make online bill payments. At this stage some billers may want to validate that the customer is a genuine customer. The behaviour is based on how customer validation has been set up when biller got on-boarded.

Auto: When a biller is of Customer Validation type as **Auto**, customers who add this biller do not need any validation from biller and their registrations are auto-approved and they can initiate online bill payments to this biller

Offline: When a biller is on boarded with Validation type as **Offline**, for retail or corporate customers who add this biller, their registration status will be **Pending**. This means that the biller will have to do an offline validation of these registrations and can approve or reject them. OBDX does not provide any OOTB (Out of the box) mechanism for downloading the **Pending** registrations and changing their status by banker or biller.

Online: When a biller is on boarded with Validation type as **Online**, for retail or corporate customers who add this biller, their registrations need to be validated by biller online. The online validation could be a redirect to the biller's website where he can do the validation through REST type web service through which validation happens. OBDX does not provide for OOTB implementation of the online validation.

Pre-requisites:

- Transaction access is provided to the retail user
- Billers are maintained in OBDX by administrator
- Admin Biller Category maintenance is done

Features supported in the application

- Add Biller

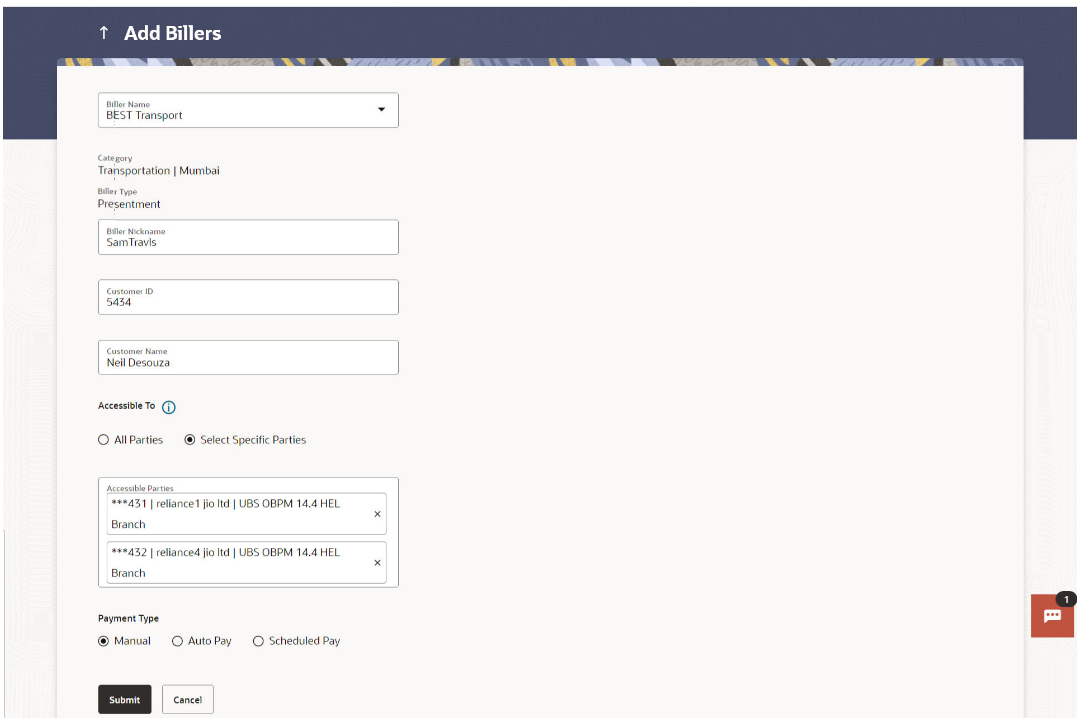
To add a biller:

1. Perform anyone of the following navigation to access the **Add Billers** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

     Under **Bill Payments** , click **Add Billers**.
   - From the Search bar, type **Bill Payments – Add Billers**and press **Enter**.
   - Access through the kebab menu of transactions available under the Bill Payments module.

   The **Add Billers** screen appears.

   Figure 2-1 Add Billers

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

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

Table 2-1 Add Billers - Field Description

Field Name	Description
Biller Name	Select the biller as maintained in administrator biller maintenance Each biller name value in the dropdown will consist of the following - • **Biller Name** • **Biller Category** • **Biller Sub-Category (if maintained)** • **Biller Location**
Category	On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed. The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.
Biller Type	On selecting the biller name, the biller type is displayed. The biller type can be: • **Presentment**: Biller is of Presentment type • **Payment**: Biller is of Payment type • **Presentment and Payment**: Biller is of Presentment and Payment type • **Recharge**: Biller is of Recharge type
Biller Nickname	Specify a nickname for the selected biller. The nickname has to be unique i.e. same nickname cannot be used for more than one biller.
Biller Specific Fields	The fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc. Enter information as required.
Party ID	The unique id of the customer/Party.
Party Name	The unique id of the customer/Party.
Accessible to	Name of the accessible party. The options are: • **All Parties** • **Select Specific Parties**
Following fields appear for **Presentment** and **Presentment and Payment** type of billers.	
Payment Type	Specify whether payments towards the biller are to be automatically paid or if you would like to schedule payments. The options are: • **Manual** • **Auto Pay** • **Scheduled Pay** This feature is available for **Presentment** and **Presentment and Payment** type billers only.

Table 2-1 (Cont.) Add Billers - Field Description

Field Name	Description
Payment Method	Specify the payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • **Account**: The user can pay bills using their current and savings bank account • **Credit Card**: The user can pay bills using their credit cards; user has to select the month and year of expiry. • **Debit Card**: The user can pay bills using their debit cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the**Payment Type** field.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards. This field will appear if you have selected **Auto Pay or Scheduled Pay** under the**Payment Type** field.
Pay	Select the desired option to identify whether you would like to pay the entire bill amount at every cycle or want to specify a maximum amount upto which the bill should be paid automatically. The options are: • **Bill Amount**: Select this option if you would like the entire bill amount to be paid automatically at every billing cycle. • **Limit Amount**: Select this option if you would like to specify a limit amount so that if the bill is generated above this amount, it wont get paid. This field will appear if you have selected **Auto Pay** under the**Payment Type** field.
Limit Amount	Specify a limit amount to ensure that if a bill of this biller, is ever generated above this specified amount, the bill will not get paid automatically. This field will appear if you have selected **Limit Amount** under the **Pay** field.
Amount	Specify the bill amount. This field will appear if you have selected the **Scheduled Pay** option under the **Payment Type Pay** field.
Occurrence	The facility to specify when the bill payment will be processed. This field will appear if you have selected the **Scheduled Pay** option under the **Payment Type Pay** field. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **One Time** under the **Occurrence** field.
Start Date - End Date	The user can select future start date and end date. This field appears if you select the option **Recurring** under the **Occurrence** field.

Table 2-1 (Cont.) Add Billers - Field Description

Field Name	Description
Select Frequency	The frequency for future bill payments. The frequency can be: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-Monthly** • **Quarterly** • **Semi-Annually** • **Yearly** This field appears if you select the option **Recurring** in the **Payment Type** field.

2. From the **Biller Name** list, select the registered biller name.
3. In the **Biller Nickname** field, modify the biller nickname.
4. In the biller specific fields, enter information as required.
5. If you have selected the **Presentment** or **Presentment or Payment type** of biller from the **Biller Name** list:
   a. From the **Payment Type** field, select the option of choice;

      Perform one of the following actions:

      - Select the option **Manual** if you wish to make bill payments manually every time the bills are due.
      - Select the option **Auto Pay** to set up automatic bill payments.
      - Select the option **Scheduled Pay**, if you wish to schedule bill payments for either a single instance or recurring instances.

   b. Perform one of the following actions:
      - If you have selected the option **Auto Pay** under the **Payment Type** field:
        i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be **Account**, **Debit Card** and **Credit Card**, depending on the administrator maintenance for the specific biller.

           The values in the **Pay From** list will be populated on the basis of selection.

        ii. From the **Pay From** list, select the **CASA account/Debit Card/Credit Card**, which is to be debited for bill payment.
        iii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.
        iv. From the **Pay** field, select an option as follows:
            i. Select the **Bill Amount** option, if you want the entire amount of the generated bill to be paid at every cycle.

               OR

            ii. Select the **Limit Amount** option, if you want to specify a maximum amount for bill payment.

i. Enter an amount in the **Limit Amount** field.

- If you have selected the option **Scheduled Pay** under the **Payment Type** field:
  i. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be **Account**, **Debit Card** and **Credit Card**, depending on the administrator maintenance for the specific biller..

     The values in the **Pay From** list will be populated on the basis of selection.

  ii. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.

  iii. In the **Amount** field, enter the amount to be paid towards the bill at every instance.

  iv. In the **Occurrence** field, select the desired option:
     i. If you select the **One Time** option, select a date on which the payment towards the biller is to be made.
     ii. If you select the **Recurring** option:
        i. From the **Frequency** list, select the frequency at which payments towards the biller are to be made.
        ii. Enter the date from which recurring payments are to be made towards the biller in the **Start From** field.
        iii. Enter the date upto which recurring payments are to be made towards the biller in the **End Date** field.

6. Perform one of the following actions:
   - Click **Submit** to add the biller.

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

     The success message appears along with the biller details.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions:
   - Click **Pay Bill** to make a payment towards the biller.
   - Click **Add Another Biller** to add more billers.
   - Click **Home** to navigate to the dashboard.

3

Billers

This topic describes the functionality of this screen, which lists all registered billers associated with the customer.

Billers are maintained in OBDX either manually using Biller Maintenance functionality or through a bulk file upload. All the registered billers (of all types) and bills are displayed on the screen. The billers can be of 'Presentment', 'Payment', ‘Presentment and Payment’ and 'Recharge' type.

The customer either can pay the bills instantly or can schedule it to a later date. The customer also has an option to enter the payment amount, select the payment frequency and the source account from which payment can be made.

Users with access to any CIF linked to the biller can initiate payments through that biller, provided that the necessary access permissions are in place. Payments to the biller can be initiated using any of the accounts that are mapped to the corporate user.

> **Note**
>
> If only one CIF is associated with the biller and that CIF is transferred to another GCIF, the biller will also be transferred to the new GCIF. However, if multiple CIFs are linked to the biller, and one of those CIFs is moved to a different GCIF, the biller will not be relocated to the new GCIF.

The online banking application enables customers to register and maintain the billers towards whom utility payments are to be made frequently or on a regular basis.

> **Note**
>
> Send to Modify functionality is now supported for this transaction.

Pre-requisites:

- Transaction access is provided to the corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the corporate user to perform the transaction

Features supported in application

- Bill Payment

1. Perform anyone of the following navigation to access the **Billers** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

      Under **Bill Payments** , click **Billers**.

- From the Dashboard, click **Bill widget**, click **View All** link.
- From the Search bar, type **Bill Payments- Billers** and press **Enter**
- Access through the kebab menu of transactions available under the Bill Payments module.

The **Billers** screen appears.

- Billers - Summary
  This topic provides the systematic instructions to user to list the all registered billers associated with the customer.
- Pay Bill - Presented Bills
  This topic provides the systematic instructions of the bill payment process for presented bills, which enables customers to make bill payments either immediately/on the same business date or at a designated future date.
- Pay Bill - Payment Type
  This topic provides the systematic instructions of the bill payment process for payment type billers, where online bill presentation is not available (though offline presentation may occur), enabling customers to make payments at any time using their current, savings, or credit card accounts, with funds credited to the biller's account.
- Pay Bill - Payment and Presentment Type
  This topic provides the systematic instructions of the bill payment process, wherein customers may be presented with a bill/invoice or may remit payment without an invoice.
- Pay Bill - Recharge Type
  This topic provides the systematic instructions of the bill payment process for recharge-type billers, which enable customers to replenish their prepaid services, such as mobile, DTH, or internet.

3.1 Billers - Summary

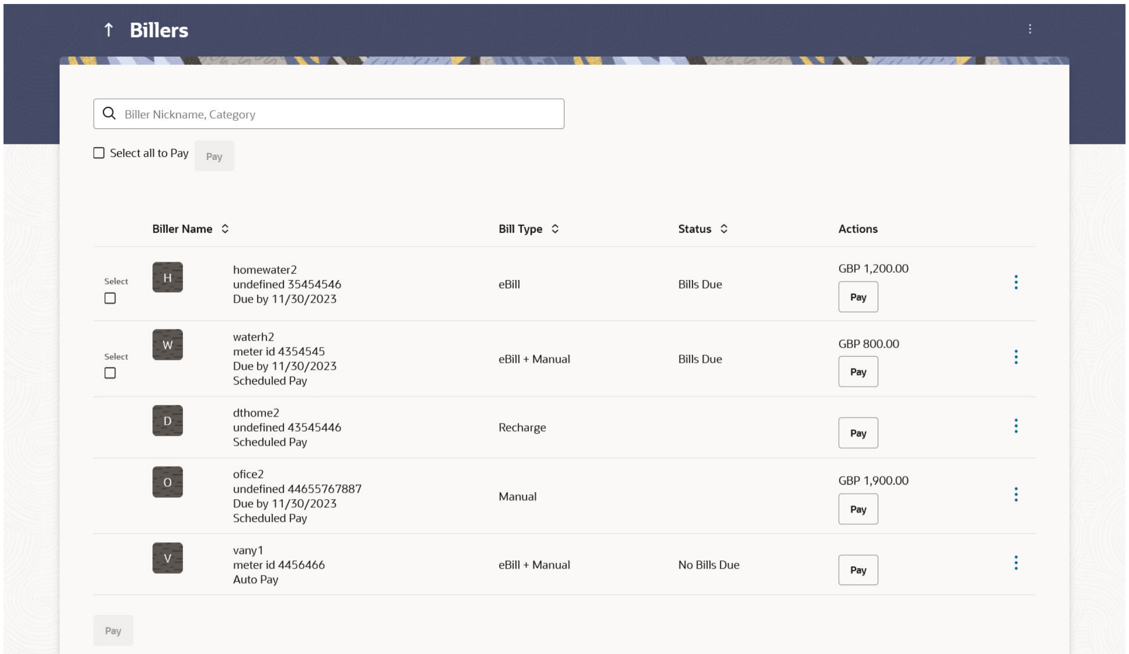
This topic provides the systematic instructions to user to list the all registered billers associated with the customer.

The customers can initiate bill payments towards those billers against which bills are due. Apart from paying bills, the customer can also view the details of each biller and can edit or delete a biller record by selecting the provided option.

Customer can select multiple presented bills for payment from the same screen. Further, customer will be able to specify payment details for each record.

Multiple bills can be selected together for payment. If flexi-approval is enabled, then the user can assign workflows to multiple transactions at once. Transactions with the exact matching approval rules (provided all rules of one transaction is/are matching with another transaction) will be grouped together along with the evaluated rules. e.g. multiple transaction buckets with multiple or single resolved rule/s. Maker can select one approval rule against the group and route the transaction. Transaction will be routed in an asynchronous manner. Once the transactions are routed successfully, the status of the transaction changes to **Pending for approval**.

Figure 3-1 Billers



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

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

Table 3-1 Billers- Field Description

Field Name	Description
Search	This field enables the user to search for a specific biller by entering the biller name, nick name etc.
Select All to Pay	Select this checkbox if you wish to initiate bill payment towards all billers that have bills presented, at once.
Pay	Click to initiate multiple bill payments of all the selected presented bills, at once.
Biller Icon	The image associated with the biller.
Biller Name	The following information of the biller is displayed under this column: **Biller Name** – The name of the biller as maintained in the administrator biller maintenance is displayed. **Biller Specific Registered ID** – The ID of the user as registered with the biller. **Payment Type –** In case of presentment or presentment and payment type of billers, the payment type (manual, auto, scheduled) will also be displayed. **Bill Due Date -** The date on which the bill is payable will be displayed if the bill has been generated and not paid yet.
Bill Type	The type of biller i.e. recharge, e-bills.

Table 3-1 (Cont.) Billers- Field Description

Field Name	Description
Status	The status of bill payment i.e. whether a bill is due or not. If a bill is due 'Bills Due' will be displayed under this column.
Actions	The available actions for each biller. In case a bill is due against a biller, the amount due will be displayed under this column in addition to the **Pay** button enabling the user to pay the due amount.

1. If you select a single bill for payment,

   Perform one of the following actions:

   - Click **Pay** against the biller for which you want to pay the bills.

     The **Pay Bill** screen appears.

   - Click the icon to search for a specific biller.
   - Click the icon against a specific biller and then click **Edit Biller** to edit details of the selected billers.
   - The **Edit Billers** screen appears.
   - Click the icon against a specific biller and then click **Delete Biller** to delete the biller.
   - Click the against a specific biller and then click **Biller Details** to view details of the billers.
   - Click the against a specific biller for which a bill is due and then click **View Bill** to view the details of the due bill.

   > **Note**
   >
   > The **View Bill** option is present only in case of due bills present for billers.

2. If you wish to pay all or multiple presented bills,

   a. Perform one of the following actions:

      - Select the **Select All to Pay** checkbox to select all presented bill at once.
      - Select checkboxes provided against each presented bill to initiate multiple bill payments.

   b. Click the **Pay** button available at the top of the biller records,to initiate multiple payments of all the selected presented bills at once.

      The system displays the summary of all the selected bills along with an option to specify payment details.

3. Click on the kebab menu to access other bill payment related transactions which are as follows:

   - Add Billers
   - Quick Bill Pay
   - Quick Recharge

- Bill Payment History

OR

Click on the kebab menu available against the individual biller record to access bill related transactions:

- View Bill
- Edit Biller
- Delete Biller
- Biller Details

3.2 Pay Bill - Presented Bills

This topic provides the systematic instructions of the bill payment process for presented bills, which enables customers to make bill payments either immediately/on the same business date or at a designated future date.

Presentment type of billers presents the bill or invoice to the customer/ user online before paying the bill. Bill payment feature enables customers to pay their utility bills online. The future date should be before the bill due date. The customers can pay their bills from their current and savings account, Credit Cards or Debit Cards. The payment methods available for each biller is maintained as part of biller maintenance by bank administrator. The customer can also partly pay or pay their bills in excess (if allowed by biller, as maintained by bank administrator). The customer can choose specific bill, multiple bills or all presented bills, and initiate the payment at once.

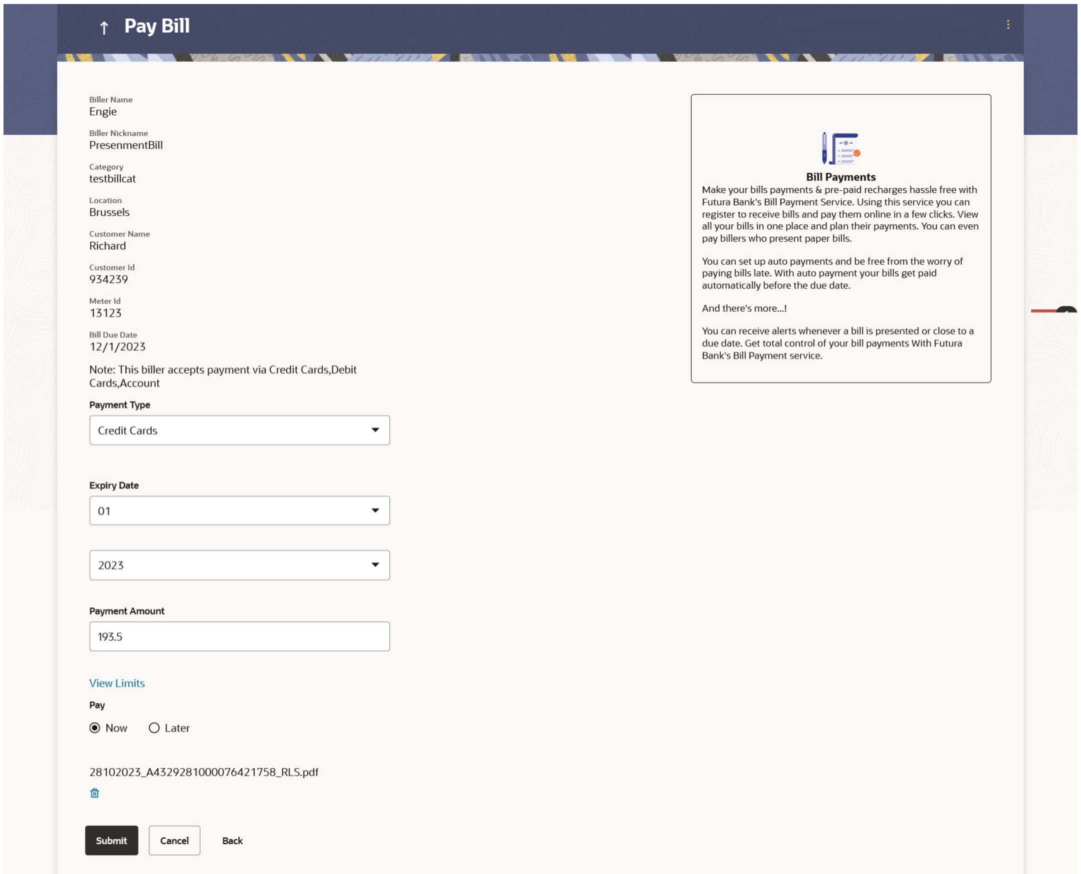
In case of multiple bill payment, if in **Group Corporate Onboarding - Group Corporate Profiling** setup, **Approval Routing Type** is selected as **Manual**, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. This selection is applicable to transactions whose status is **Initiated**. Refer **Group Corporate Onboarding - Group Corporate Profiling** section in **User Manual Oracle Banking Digital Experience Core** for more details.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bill.

   The **Pay Bill** screen appears.

Figure 3-2 Pay Bill – Presentment Type



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

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

Table 3-2 Pay Bill – Presentment Type - Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.

Table 3-2 (Cont.) Pay Bill – Presentment Type - Field Description

Field Name	Description
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • **Account**: The user can pay the bill using their current and savings bank account • **Credit Card**: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • **Debit Card**: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: • Part payment flag is **Yes**: User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is **Yes**: User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as **No**: The bill amount will not be editable. • Late Payment flag is **Yes**: User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option Later from under the **Pay** field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment. • Select option **Yes** if you would like to add an attachment. • Select option **No** if you do not wish to add an attachment.

Table 3-2 (Cont.) Pay Bill – Presentment Type - Field Description

Field Name	Description
Attachment	Drag and drop or click icon to browse and attach a document against one bill payment record. **Note** a. Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. b. By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. c. The maximum allowed file size will be 15 MB.

2. Perform one of the following actions:
   - Select **Select All** checkbox to select all presented bill at once.
   - Select checkboxes provided against each presented bill for initiating multiple bill payments.
3. Click **Pay All** to initiate multiple bill payments of all the selected presented bills at once.
4. If you select multiple or all presented bills.

   The system displays the summary of all the selected bills along with an option to specify payment details.

   > **Note**
   >
   > For **Auto Pay** billers, a warning message that auto pay option is set for the biller appears, if the user clicks the **Pay** button.

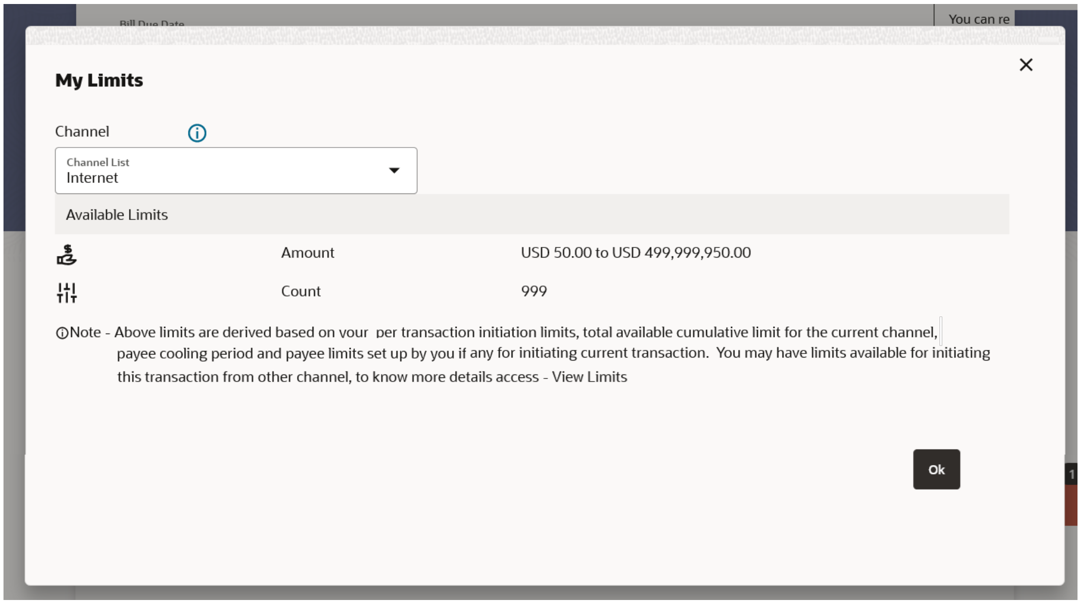
5. In the **Payment Type** field, select the desired payment method to pay the bills.
6. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

   > **Note**
   >
   > Click the icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

7. From the **Expiry Date** lists (month and year), select the Card Expiry Date.
8. Perform one of the following actions:
   - In the **Payment Amount** field, enter the payable amount.
   - Click the **View Limits** link to check the transfer limit.
   - From the **Channel** list, select a channel to view its limits.

     The limit details specific to the selected channel appear.

Figure 3-3 View Limits



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

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

Table 3-3 View Limits - Field Description

Field Name	Description
Channel	Select a channel to view the limits applicable for bills paid through that channel. This will be defaulted to the user logged in channel.
Amount	The amount range i.e. the minimum and maximum amounts between which a bill payment can be initiated through the specific channel.
Count	The maximum number of bills that can be paid on a daily basis through the specific channel.

9. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   Perform one of the following actions:

   - If you select the option **Now**, the bill payment will be processed on the same day.
   - If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

   > **Note**
   >
   > Click the  icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

10. In the **Do you want to add an attachment?** field, select an option to identify whether you want to add an attachment or not.

    - If you have selected the option **Yes**;

        i. Drag and drop or click icon to browse and attach zip file against one bill payment record.

        > **Note**
        >
        > Click icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.

11. Click the icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.

    a. Enter the details.

    b. Click **Save** to save the payment details of selected biller.

12. Perform one of the following actions:

    - Click **Submit**.

      The **Review** screen appears.

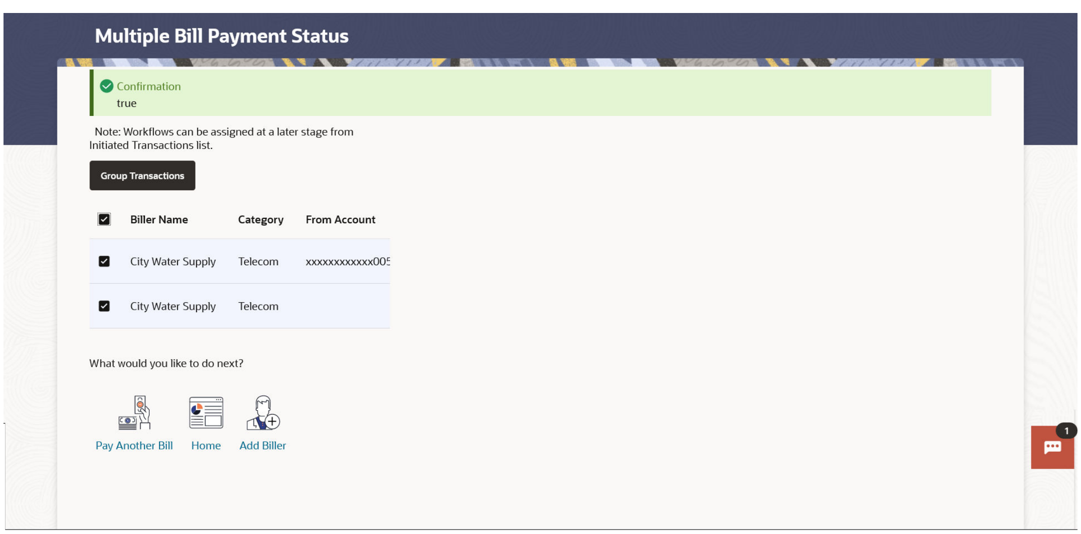
    - Click **Cancel** to cancel the transaction.

13. Perform one of the following actions:

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

    In case of multiple bill payments, the **Multiple Bill Payments Status** screen appears.

Figure 3-4 Multiple Bill Payments Status



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

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

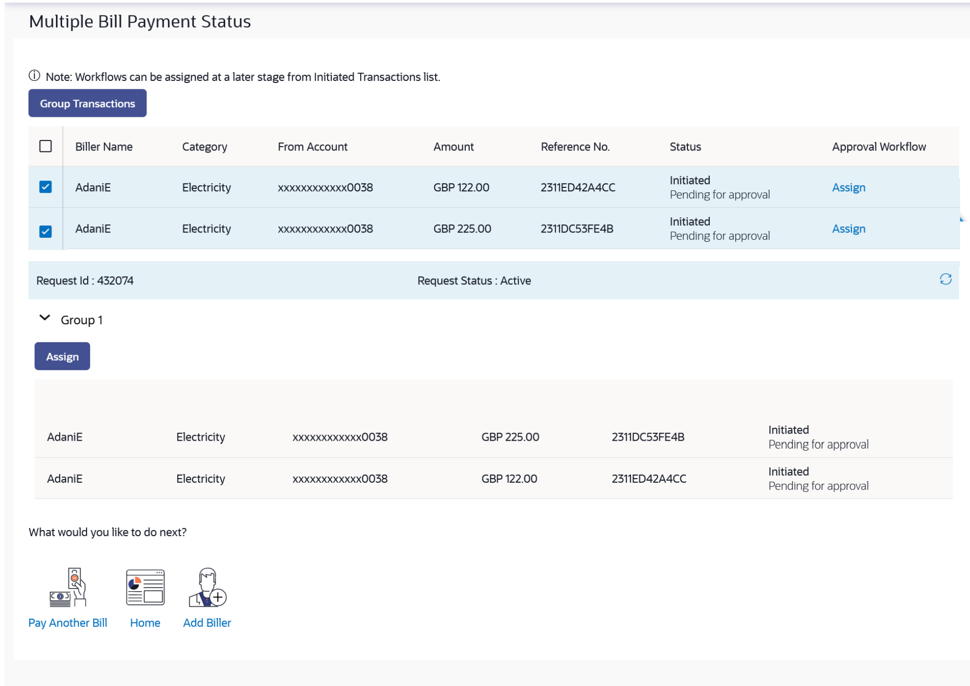
Table 3-4 Multiple Bill Payments Status - Field Description

Field Name	Description
Biller Name	Name of the biller.
Category	The category of the registered biller.
From Account	The current and savings bank account from which customer can pay the bill.
Amount	The amount that is to be paid by the customer along with the currency.
Reference Number	The generated OBDX reference number.
Status	The current status of the bill. The different status options are: • **Processed**- The transaction was eligible for auto-approval and hence the transaction was automatically approved and sent to the core banking system for further processing. In this case assigning of approval workflow is not required. • **Failed**- The transaction has failed in OBDX due to validation errors. In this case, the transaction is not sent to the core banking system for further processing. • **Initiated**- The transaction is initiated in OBDX however is pending for approval. The approval will be initiated only once the user selects the approval workflow manually.
Approval Workflow	In case of **Initiated** status, an option is available to assign the approval workflow manually.

- If status is **Processed**, the transaction was eligible for auto-approval and hence the transaction was automatically approved.
- If status is **Failed**, the transaction has failed in OBDX due to error and hence the failure reason is displayed without any approval.
- If status is **Initiated**,
    a. Click on the **Group Transactions** link, and all the resolved rules will be shown on an overlay.

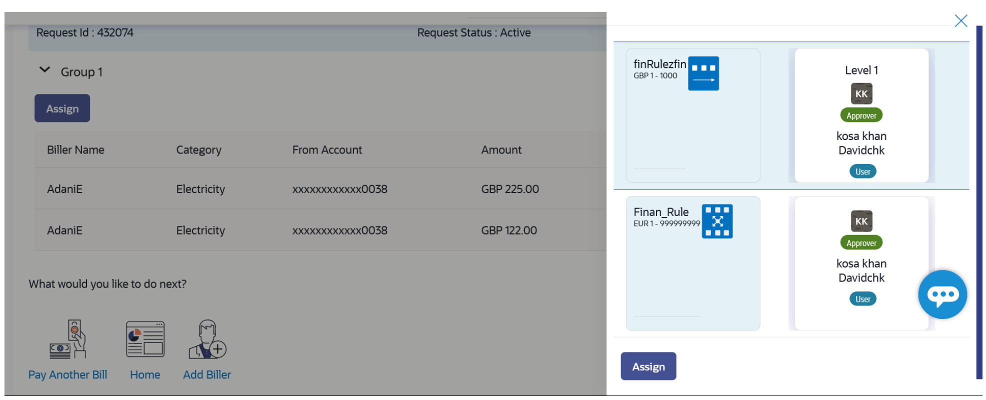
       The transactions with the exact matching approval rules will be grouped together along with the evaluated rules.

Figure 3-5 Grouping Transactions with matching rule



b. Click on the **Assign**, and all the resolved rules will be shown on an overlay. For each resolved rule, details like rule name, approval levels, sequential/parallel, rule amount range, users of a group are displayed.

Figure 3-6 Assign Workflow

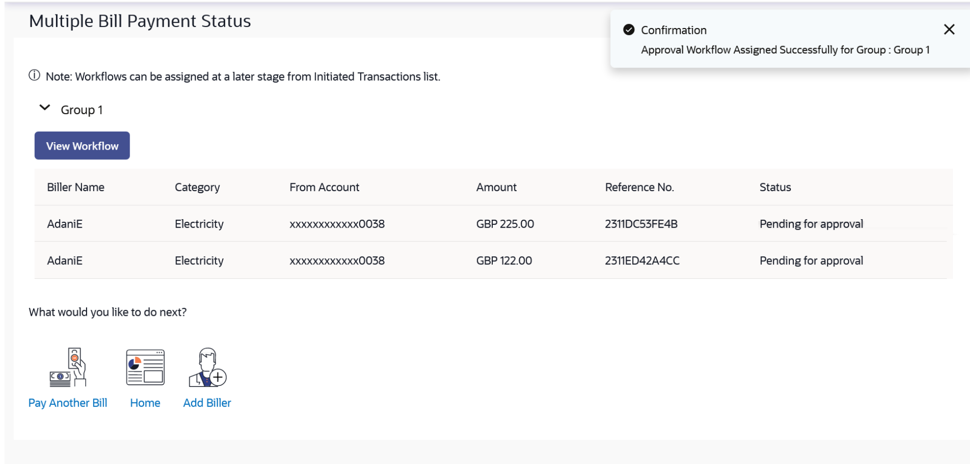


c. Select a workflow from all the resolved rules from the overlay screen.

d. Click **Assign** to assign the workflow, the transaction will be sent for approval as per the selected approval rule.

e. On assignment, a message of workflow assigned successfully appears along with the reference number. The status is updated as ‘Pending for Approval’ and approval workflow is ‘Assigned’.

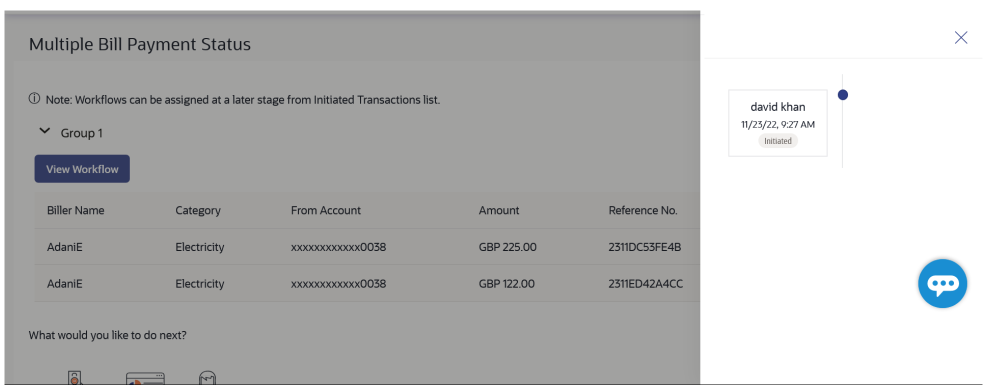
Figure 3-7 Assign Workflow - Success Workflow



Note

Click the icon to view the transaction journey of the selected workflow. In case the user wants to assign the workflow at a later stage, then it can be achieved from the **Initiated Transactions** list.

Figure 3-8 Transaction journey of the workflow



The success message appears along with the reference number, status and payment details with workflow assigned for reference number.

14. Perform one of the following actions:
    - Click **Pay Another Bill** to pay another bills.
    - Click **Home** to navigate to the dashboard.
    - Click **Add Biller** to add the billers.

3.3 Pay Bill - Payment Type

This topic provides the systematic instructions of the bill payment process for payment type billers, where online bill presentation is not available (though offline presentation may occur), enabling customers to make payments at any time using their current, savings, or credit card accounts, with funds credited to the biller's account.

The customers can pay their bills immediately/ same business date or can schedule the payment. The customers can set up a recurring payment by selecting payment amount and payment frequency. This option allows the customer to manually enter the payment amount.

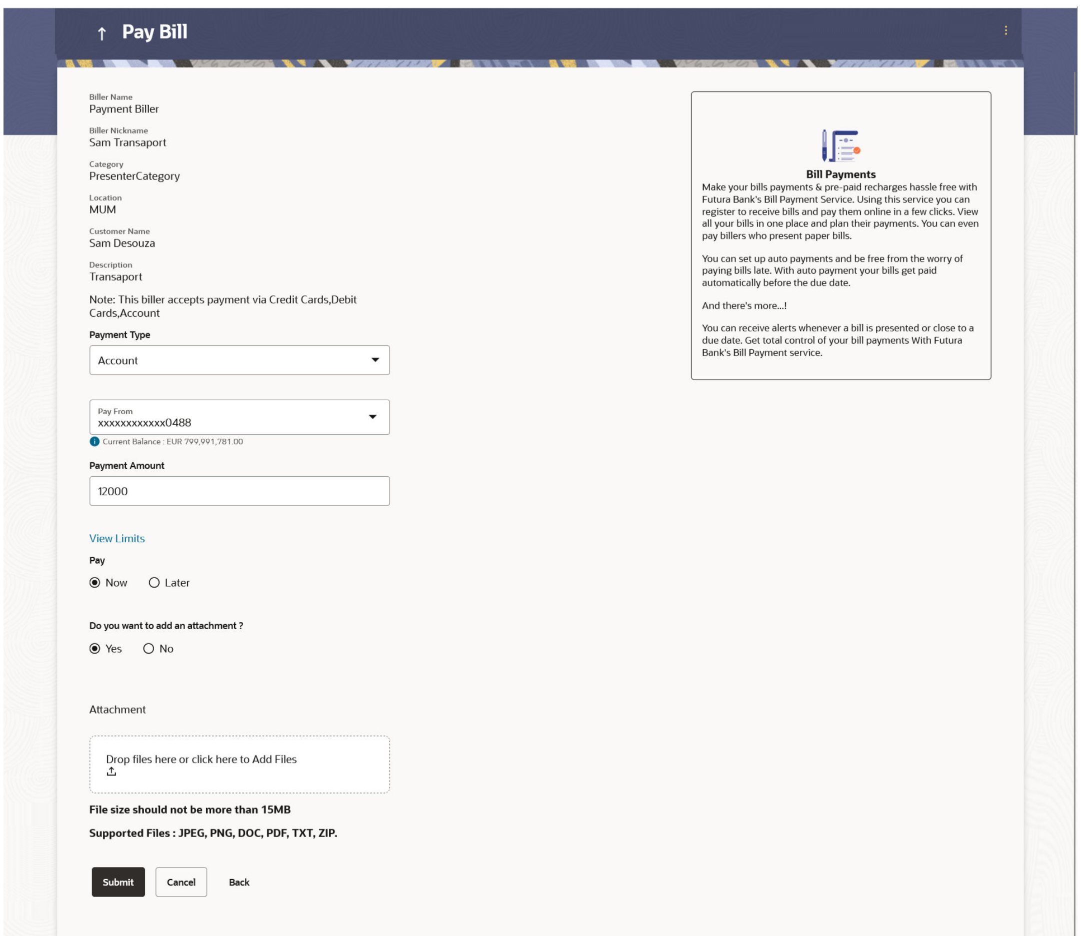
In case of multiple bill payment, if in **Group Corporate Onboarding - Group Corporate Profiling** setup, **Approval Routing Type** is selected as **Manual**, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. This selection is applicable to transactions whose status is **Initiated**. Refer **Group Corporate Onboarding - Group Corporate Profiling** section in **User Manual Oracle Banking Digital Experience Core** for more details.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bill.

   The **Pay Bill** screen appears.

Figure 3-9 Pay Bill - Payment Type



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

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

Table 3-5 Pay Bill - Payment Type- Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • **Account**: The user can pay the bill using their current and savings bank account • **Credit Card**: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • **Debit Card**: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: • Part payment flag is **Yes**: User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is **Yes**: User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as **No**: The bill amount will not be editable. • Late Payment flag is **Yes**: User is allowed to pay the bill after the due date. However even when Late payment flag is **Yes**, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date

Table 3-5 (Cont.) Pay Bill - Payment Type- Field Description

Field Name	Description
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option **Later** from under the **Pay** field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment. • Select option **Yes** if you would like to add an attachment. • Select option **No** if you do not wish to add an attachment.
Attachment	Drag and drop or click the icon to browse and attach a document against one bill payment record. **Note** a. Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. b. By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. c. The maximum allowed file size will be 15 MB.

2. In the **Payment Type** field, select the desired payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

> **Note**
>
> Click the icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

4. From the **Expiry Date** lists (month and year), select the **Card Expiry Date**.
5. Perform one of the following actions:
   - In the **Payment Amount** field, enter the payable amount.
   - Click the **View Limits** link to check the transfer limit. Refer the **Limits** section as documented under the **Pay Bill – Presented Type** section.
6. In the **Pay** field, select the option to indicate when the bill payment will be processed.
   - Perform one of the following actions:
     - If you select the option **Now**, the bill payment will be processed on the same day.
     - If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

> **Note**
>
> Click the icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

7. In the **Do you want to add an attachment?** field, select an option to add an attachment.
   - If you select **Yes** option to add an attachment;
     i. Drag and drop or click icon to browse and attach zip file against one bill payment record.

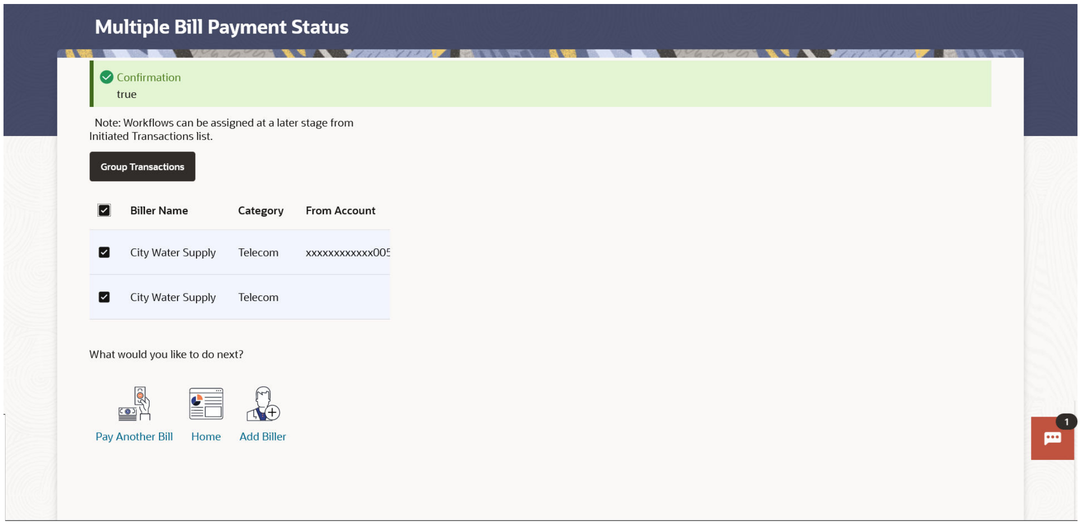
> **Note**
>
> Click icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.

8. Click the icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.
   a. Enter the details.
   b. Click **Save** to save the payment details of selected biller.
9. Perform one of the following actions:
   - Click **Submit**.

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

    In case of multiple bill payments, the **Multiple Bill Payments Status** screen appears.

Figure 3-10 Multiple Bill Payments Status



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

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

Table 3-6 Multiple Bill Payments Status - Field Description

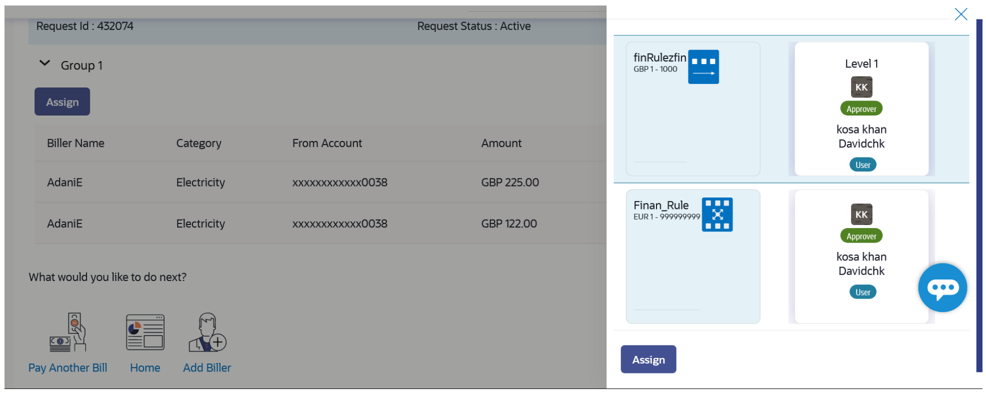
Field Name	Description
Biller Name	Name of the biller.
Category	The category of the registered biller.
From Account	The current and savings bank account from which customer can pay the bill.
Amount	The amount that is to be paid by the customer along with the currency.
Reference Number	The generated OBDX reference number.
Status	The current status of the bill. The different status options are: • **Processed**- The transaction was eligible for auto-approval and hence the transaction was automatically approved and sent to the core banking system for further processing. In this case assigning of approval workflow is not required. • **Failed**- The transaction has failed in OBDX due to validation errors. In this case, the transaction is not sent to the core banking system for further processing. • Initiated- The transaction is initiated in OBDX however is pending for approval. The approval will be initiated only once the user selects the approval workflow manually.
Approval Workflow	In case of **Initiated** status, an option is available to assign the approval workflow manually.

- If status is **Processed**, the transaction was eligible for auto-approval and hence the transaction was automatically approved.

- If status is **Failed**, the transaction has failed in OBDX due to error and hence the failure reason is displayed without any approval.
- If status is **Initiated**,
  a. Click on the **Assign** link, and all the resolved rules will be shown on an overlay.

     For each resolved rule, details like rule name, approval levels, sequential/parallel, rule amount range, users of a group are displayed.

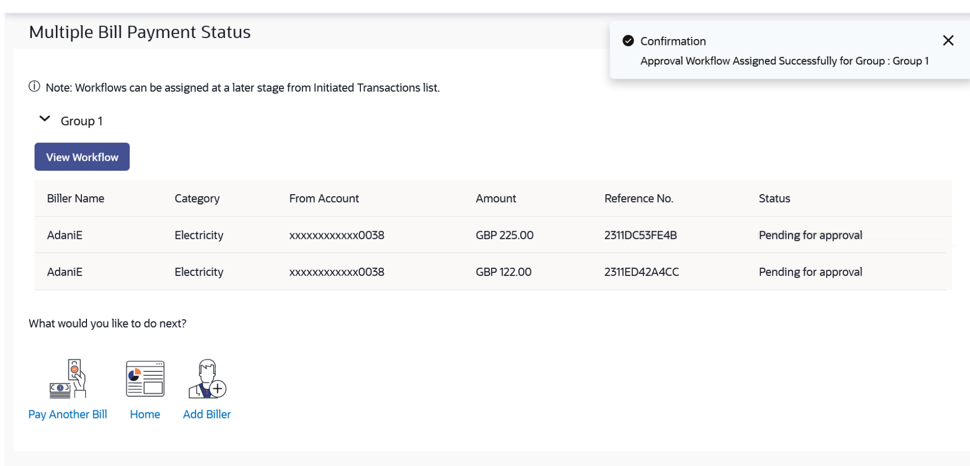
Figure 3-11 Assigning Workflow



  b. Select a workflow from all the resolved rules from the overlay screen.
  c. Click **Assign** to assign the workflow, the transaction will be sent for approval as per the selected approval rule.
  d. On assignment, a message of workflow assigned successfully appears along with the reference number.

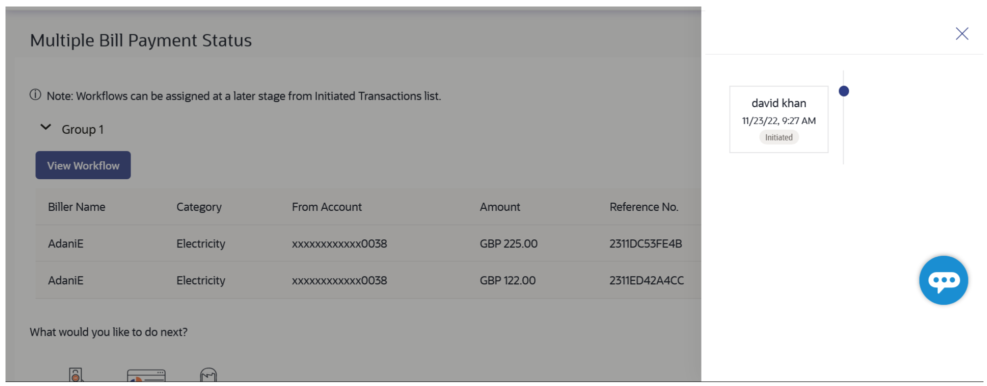
     The status is updated as **Pending for Approval** and approval workflow is **Assigned**.

Figure 3-12 Assign Workflow- success message



> **Note**
>
> Click the icon to view the transaction journey of the selected workflow. In case the user wants to assign the workflow at a later stage, then it can be achieved from the 'Initiated Transactions' list.

Figure 3-13 Transaction journey of the workflow



The success message appears along with the reference number, status and payment details with workflow assigned for reference number.

11. Perform one of the following actions:
    - Click **Pay Another Bill** to pay another bills.
    - Click **Home** to navigate to the dashboard.
    - Click **Add Biller** to add the billers.

3.4 Pay Bill - Payment and Presentment Type

This topic provides the systematic instructions of the bill payment process, wherein customers may be presented with a bill/invoice or may remit payment without an invoice.

A Presentment and Payment type of biller has features similar to both Presentment as well as Payment type of billers. The bills/ invoice can be presented to the customers for bill payment or bills can be paid by the customers without the invoice. In the system when the biller presents a bill he will appear in the presentment section of the Bills screen and when there is no bill presented he will appear in the Payment section of the screen. This way customer can be the biller when there is a bill presented or even otherwise when there is no bill presented.

The customer has can pay the bills immediately or can schedule the payment. The customers can set up a recurring payment or auto payment. Both auto pay and recurring pay (scheduled payment) cannot be active at the same time.

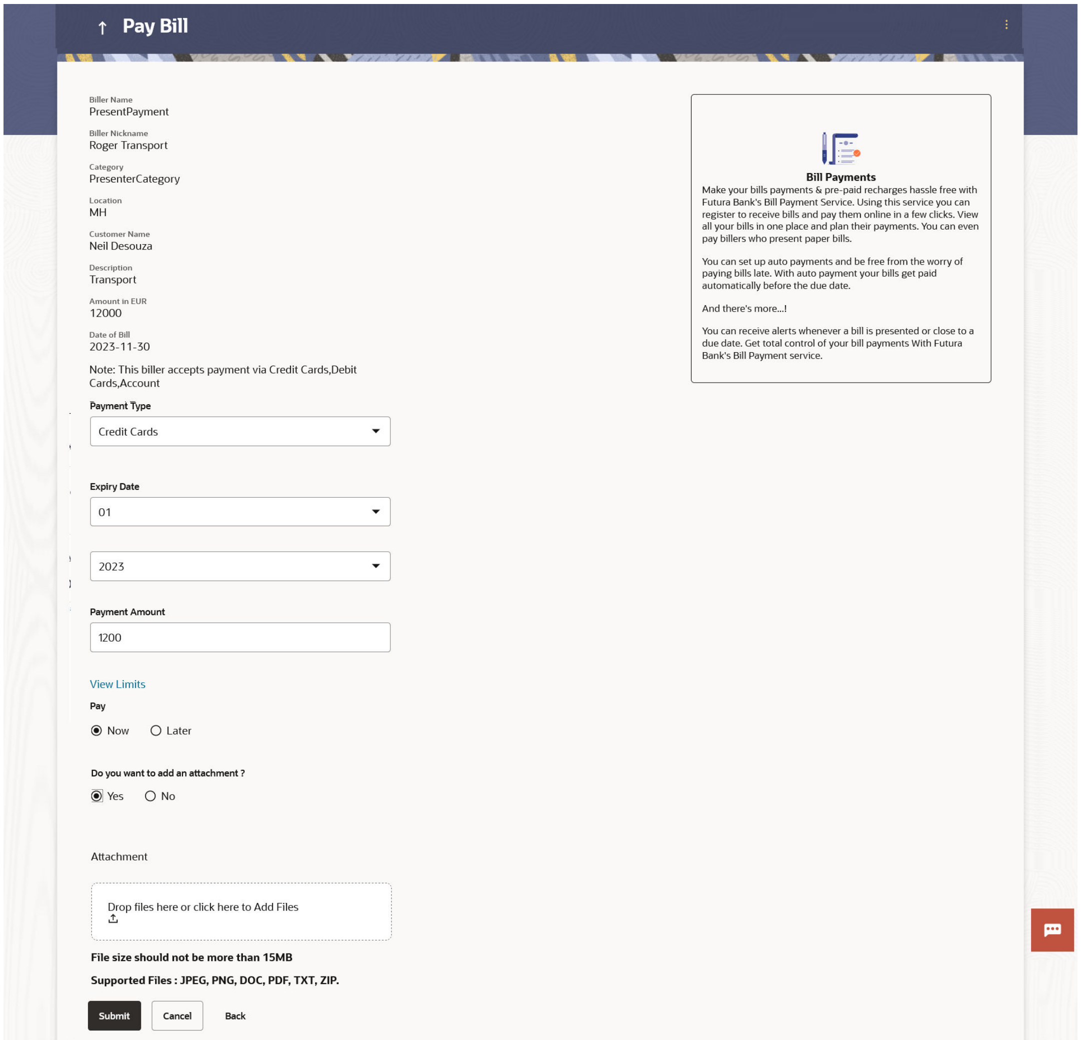
In case of multiple bill payment, if in **Group Corporate Onboarding - Group Corporate Profiling** setup, **Approval Routing Type** is selected as **Manual**, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. This selection is applicable to transactions whose status is **Initiated**. Refer **Group Corporate Onboarding - Group Corporate Profiling** section in **User Manual Oracle Banking Digital Experience Core** for more details.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bill.

   The **Pay Bill** screen appears.

Figure 3-14 Pay Bill - Payment and Presentment Type



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

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

Table 3-7 Pay Bill - Payment and Presentment Type- Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.

Table 3-7 (Cont.) Pay Bill - Payment and Presentment Type- Field Description

Field Name	Description
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Bill Due Date	The date on which the bill is payable.
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • **Account**: The user can pay the bill using their current and savings bank account • **Credit Card**: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • **Debit Card**: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: • Part payment flag is **Yes**: User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is **Yes**: User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as **No**: The bill amount will not be editable. • Late Payment flag is **Yes**: User is allowed to pay the bill after the due date. However even when Late payment flag is Yes, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option Later from under the **Pay** field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment. • Select option **Yes** if you would like to add an attachment. • Select option **No** if you do not wish to add an attachment.

Table 3-7 (Cont.) Pay Bill - Payment and Presentment Type- Field Description

Field Name	Description
Attachment	Drag and drop or click the icon to browse and attach a document against one bill payment record. ⓘ **Note** a. Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. b. By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. c. The maximum allowed file size will be 15 MB.

2. In the **Payment Type** field, select the desired payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

> ⓘ **Note**
>
> Click the icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

4. From the **Expiry Date** lists (month and year), select the **Card Expiry Date**.
5. Perform one of the following actions:
   - In the **Payment Amount** field, enter the payable amount.
   - Click the **View Limits** link to check the transfer limit.

     Refer the Limits section as documented under the **Pay Bill – Presented Type** section.
6. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   Perform one of the following actions:
   - If you select the option **Now**, the bill payment will be processed on the same day.
   - If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

   > ⓘ **Note**
   >
   > Click the icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

7. In the **Do you want to add an attachment?** field, select an option to add an attachment.
   - If you select **Yes** option to add an attachment;

i. Drag and drop or click the icon to browse and attach zip file against one bill payment record.

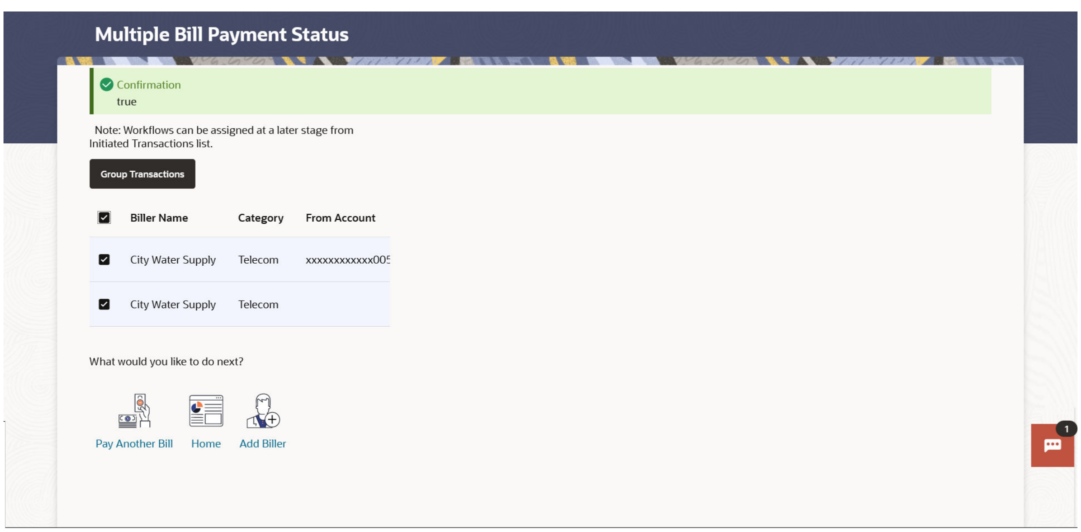
> **Note**
>
> Click icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.

8. Click the icon against the next bill to enter the payment details for specific bill. This option will only be available in case of multiple bill payments.
   a. Enter the details.
   b. Click **Save** to save the payment details of selected biller.
9. Perform one of the following actions:
   - Click **Submit**.

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

    In case of multiple bill payments, the **Multiple Bill Payments Status** screen appears.

Figure 3-15   Multiple Bill Payments Status



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

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

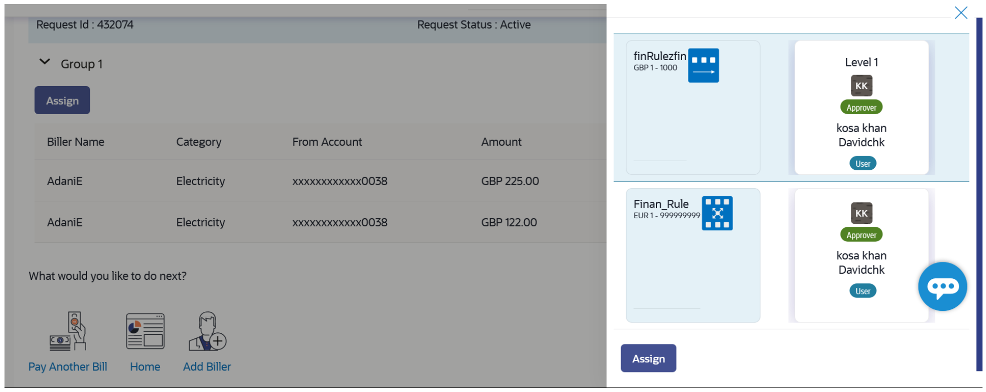
Table 3-8 Multiple Bill Payments Status - Field Description

Field Name	Description
Biller Name	Name of the biller.
Category	The category of the registered biller.
From Account	The current and savings bank account from which customer can pay the bill.
Amount	The amount that is to be paid by the customer along with the currency.
Reference Number	The generated OBDX reference number.
Status	The current status of the bill. The different status options are: • **Processed**- The transaction was eligible for auto-approval and hence the transaction was automatically approved and sent to the core banking system for further processing. In this case assigning of approval workflow is not required. • **Failed**- The transaction has failed in OBDX due to validation errors. In this case, the transaction is not sent to the core banking system for further processing. • **Initiated**- The transaction is initiated in OBDX however is pending for approval. The approval will be initiated only once the user selects the approval workflow manually.
Approval Workflow	In case of **Initiated** status, an option is available to assign the approval workflow manually.

- If status is **Processed**, the transaction was eligible for auto-approval and hence the transaction was automatically approved.
- If status is **Failed**, the transaction has failed in OBDX due to error and hence the failure reason is displayed without any approval.
- If status is **Initiated**,
  a. Click on the **Assign** link, and all the resolved rules will be shown on an overlay.

     For each resolved rule, details like rule name, approval levels, sequential/parallel, rule amount range, users of a group are displayed.

Figure 3-16 Assigning Workflow



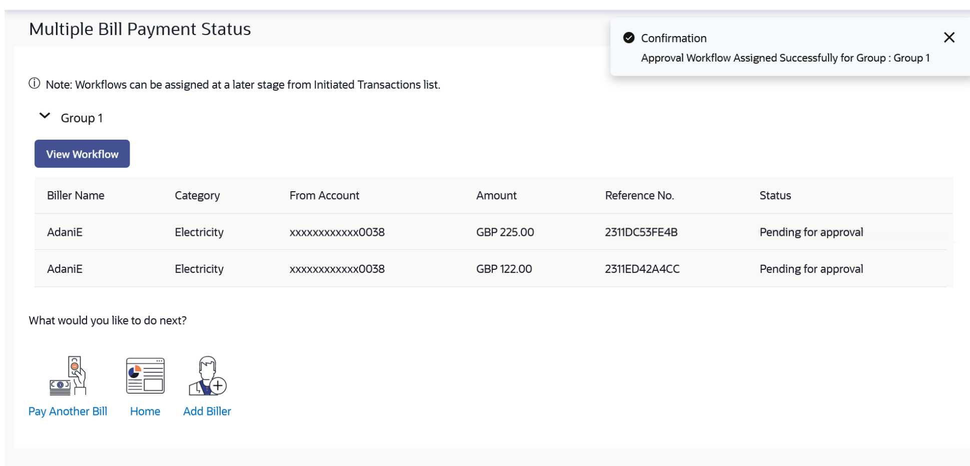
b. Select a workflow from all the resolved rules from the overlay screen.

c. Click **Assign** to assign the workflow, the transaction will be sent for approval as per the selected approval rule.

d. On assignment, a message of workflow assigned successfully appears along with the reference number.

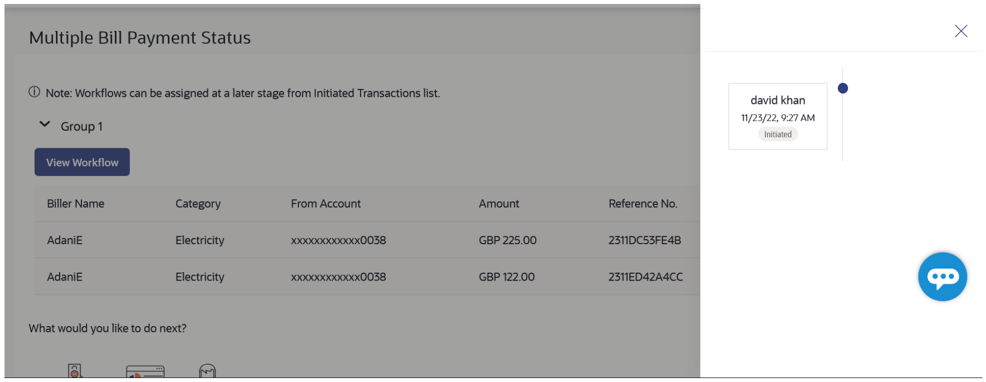
   The status is updated as **Pending for Approval** and approval workflow is **Assigned**.

Figure 3-17 Assign Workflow- success message



> **Note**
>
> Click the  icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

Figure 3-18 Transaction journey of the workflow



The success message appears along with the reference number, status and payment details with workflow assigned for reference number.

11. Perform one of the following actions:
    - Click **Pay Another Bill** to pay another bills.
    - Click **Home** to navigate to the dashboard.
    - Click **Add Biller** to add the billers.

3.5 Pay Bill - Recharge Type

This topic provides the systematic instructions of the bill payment process for recharge-type billers, which enable customers to replenish their prepaid services, such as mobile, DTH, or internet.

The customer can re-charge by selecting a **plan** offered by the biller or top –up/add money to an existing plan.

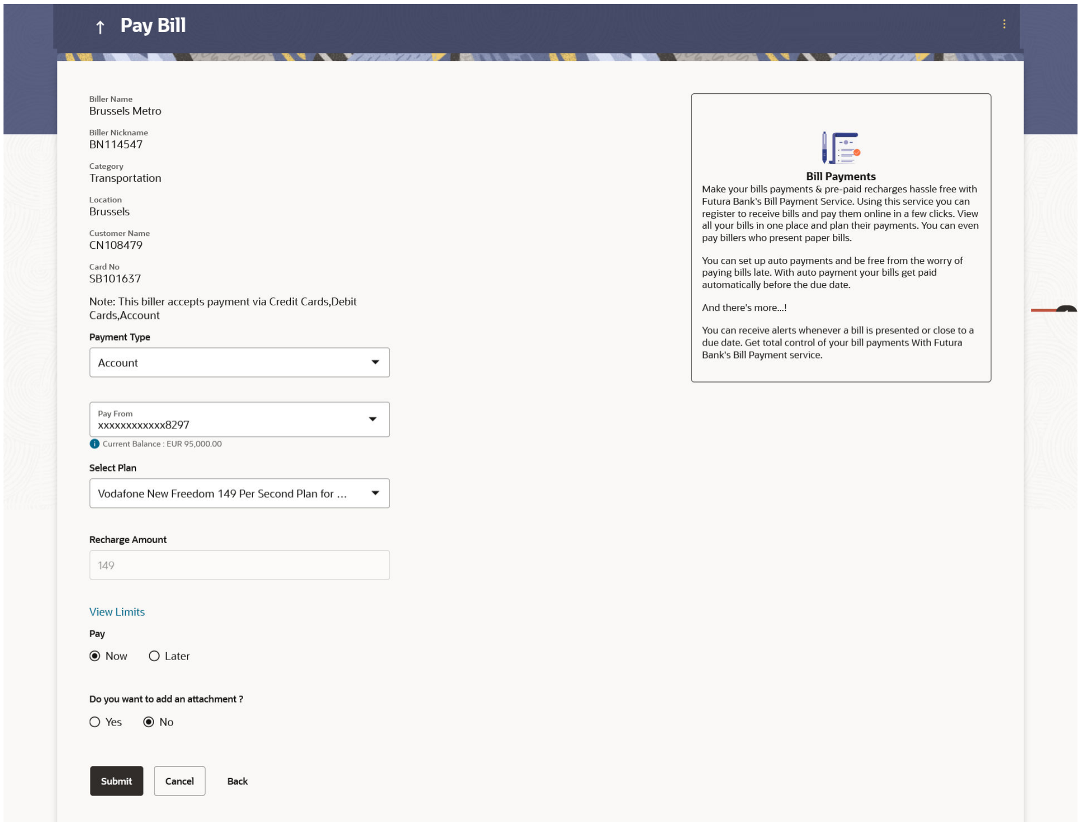
In case of multiple bill payment, if in **Group Corporate Onboarding - Group Corporate Profiling** setup, **Approval Routing Type** is selected as **Manual**, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. This selection is applicable to transactions whose status is **Initiated**. Refer **Group Corporate Onboarding - Group Corporate Profiling** section in **User Manual Oracle Banking Digital Experience Core** for more details.

To pay a bill:

1. Click **Pay** against the biller for which you want to pay the bill.

   The **Pay Bill** screen appears.

Figure 3-19 Pay Bill - Recharge Type



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

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

Table 3-9 Pay Bill - Recharge Type - Field Description

Field Name	Description
Biller Name	Name of the biller.
Biller Nickname	Nickname of the biller.
Category	The category of the biller.
Sub-Category	The sub-category of the biller.
Location	The operational area of the biller.
Customer Name	Customer name as maintained in biller records (entered by user while adding the biller).
Customer Number	Customer ID as maintained in biller records (entered by user while adding the biller).
Note	The text displaying payment methods accepted by the biller appears on the screen. The text is maintained for biller in the administrator biller maintenance.

Table 3-9 (Cont.) Pay Bill - Recharge Type - Field Description

Field Name	Description
Payment Type	User has to select the payment methods accepted by biller. The payment type can be: • **Account**: The user can pay bills using their current and savings bank account • **Credit Card**: The user can pay bills using their credit cards; user has to select the month and year of expiry. • **Debit Card**: The user can pay bills using their debit cards.
Pay From	Depending on payment method selection, the values in the drop-down have active current accounts, savings account/ debit cards/ credit cards of the customer.
Expiry Date	The date on which card will expired in MM.YY format. This field appears if you select **Credit Card** option in the **Payment Type** field.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. Alternatively, user can also manually enter the amount he wants to top-up/add to his existing pre-paid plan.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you select the option **Later** in the **Pay** field.
Do you want to add an attachment?	Select an option to identify whether you would like to add an attachment. • Select option **Yes** if you would like to add an attachment. • Select option **No** if you do not wish to add an attachment.
Attachment	Drag and drop or click the icon to browse and attach a document against one bill payment record. **Note** a. Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. b. By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. c. The maximum allowed file size will be 15 MB.

2. In the **Payment Type** field, select the desired payment method to pay the bills.
3. From the **Pay From** list, select the source account/ debit card / credit card to be debited.

> **Note**
>
> Click the icon to default the selected account for all the bill payment records. This option will only be available in case of multiple bill payments.

4. From the **Expiry Date** lists (month and year), select the **Card Expiry Date**.
5. From the **Select Plan** list, select the plan to be recharge.

   Perform one of the following actions:

   - From the **Select Plan** list, select the plan to be recharge.

     The **Recharge Amount** field is populated depending on the selected plan.
   - In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
6. Click the **View Limits** link to check the transfer limit.

   Refer the **Limits** section as documented under the **Pay Bill – Presented Type** section.
7. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   Perform one of the following actions:

   - If you select the option **Now**, the bill payment will be processed on the same day.
   - If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.

   > **Note**
   >
   > Click the icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.
8. In the **Do you want to add an attachment?** field, select an option to add an attachment.

   - If you select **Yes** option to add an attachment;

     i. Drag and drop or click the icon to browse and attach zip file against one bill payment record.

     > **Note**
     >
     > Click the icon to remove the attached zip file from the bill payment record. This option will only be available in case of multiple bill payments.
9. Perform one of the following actions:

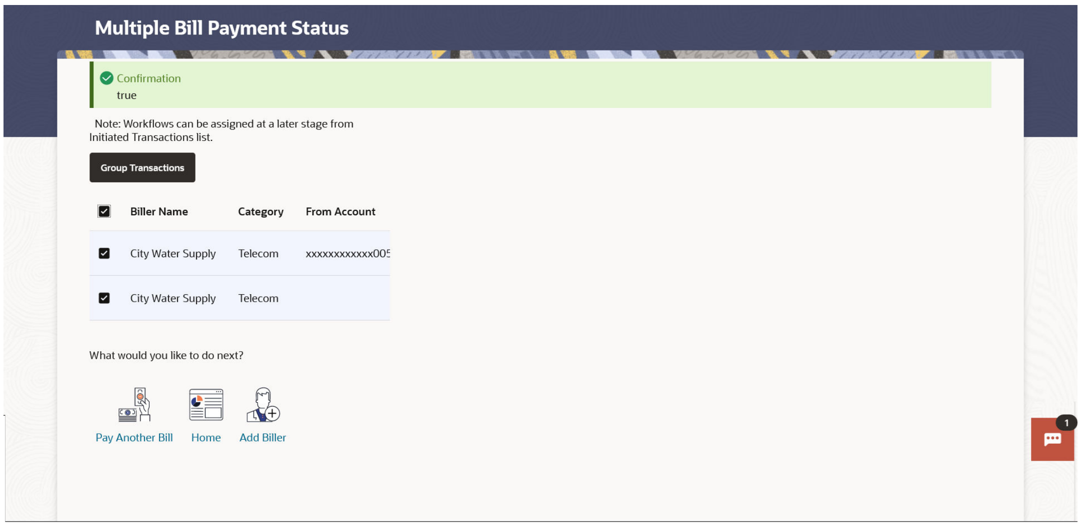
   - Click **Submit**.

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

10. Perform one of the following actions:
    - Verify the details and click **Confirm**.
    - Click **Back** to navigate back to the previous screen.
    - Click **Cancel** to cancel the transaction.

    In case of multiple bill payments, the **Multiple Bill Payments Status** screen appears.

Figure 3-20 Multiple Bill Payments 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 Bill Payments Status - Field Description

Field Name	Description
Biller Name	Name of the biller.
Category	The category of the registered biller.
From Account	The current and savings bank account from which customer can pay the bill.
Amount	The amount that is to be paid by the customer along with the currency.
Reference Number	The generated OBDX reference number.

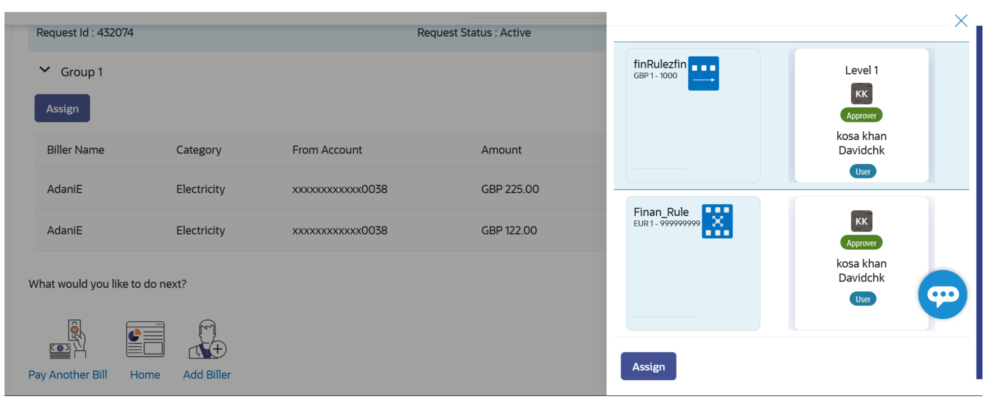
Table 3-10 (Cont.) Multiple Bill Payments Status - Field Description

Field Name	Description
Status	The current status of the bill. The different status options are: • **Processed**- The transaction was eligible for auto-approval and hence the transaction was automatically approved and sent to the core banking system for further processing. In this case assigning of approval workflow is not required. • **Failed**- The transaction has failed in OBDX due to validation errors. In this case, the transaction is not sent to the core banking system for further processing. • **Initiated**- The transaction is initiated in OBDX however is pending for approval. The approval will be initiated only once the user selects the approval workflow manually.
Approval Workflow	In case of **Initiated** status, an option is available to assign the approval workflow manually.

- If status is **Processed**, the transaction was eligible for auto-approval and hence the transaction was automatically approved.
- If status is **Failed**, the transaction has failed in OBDX due to error and hence the failure reason is displayed without any approval.
- If status is **Initiated**,
  a. Click on the **Assign** link, and all the resolved rules will be shown on an overlay.

     For each resolved rule, details like rule name, approval levels, sequential/parallel, rule amount range, users of a group are displayed.

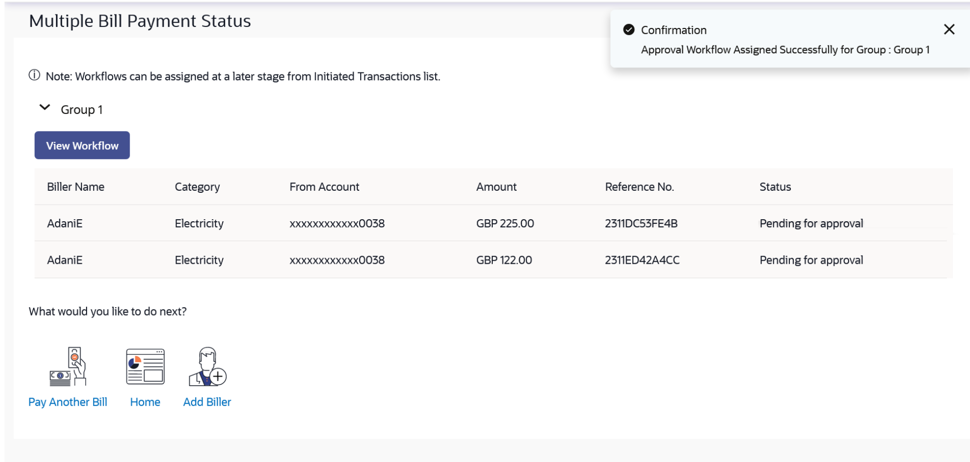
Figure 3-21 Assigning Workflow



  b. Select a workflow from all the resolved rules from the overlay screen.
  c. Click **Assign** to assign the workflow, the transaction will be sent for approval as per the selected approval rule.
  d. On assignment, a message of workflow assigned successfully appears along with the reference number.

     The status is updated as **Pending for Approval** and approval workflow is **Assigned**.

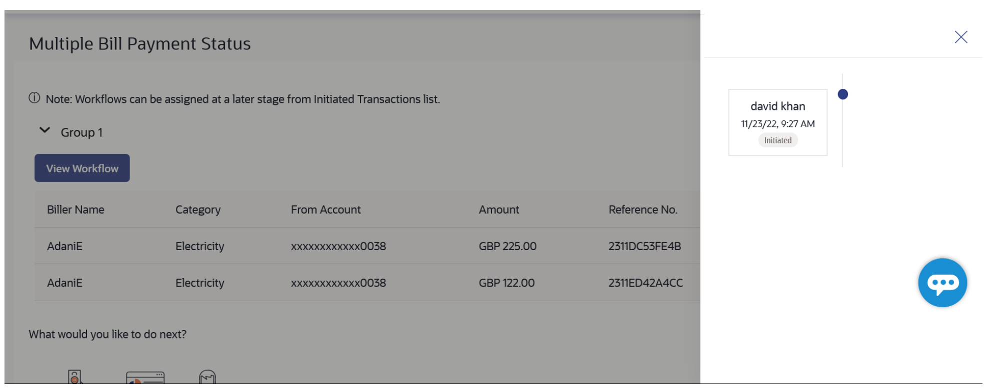
Figure 3-22 Assign Workflow- success message



Note

Click the  icon to default the selected date for all the bill payment records. This option will only be available in case of multiple bill payments.

Figure 3-23 Transaction journey of the workflow



The success message appears along with the reference number, status and payment details with workflow assigned for reference number.

11. Perform one of the following actions:
    - Click **Pay Another Bill** to pay another bills.
    - Click **Home** to navigate to the dashboard.
    - Click **Add Biller** to add the billers.

4
Biller Details

This topic provides the systematic instructions to users to view details of their registered billers.

Pre-requisites:

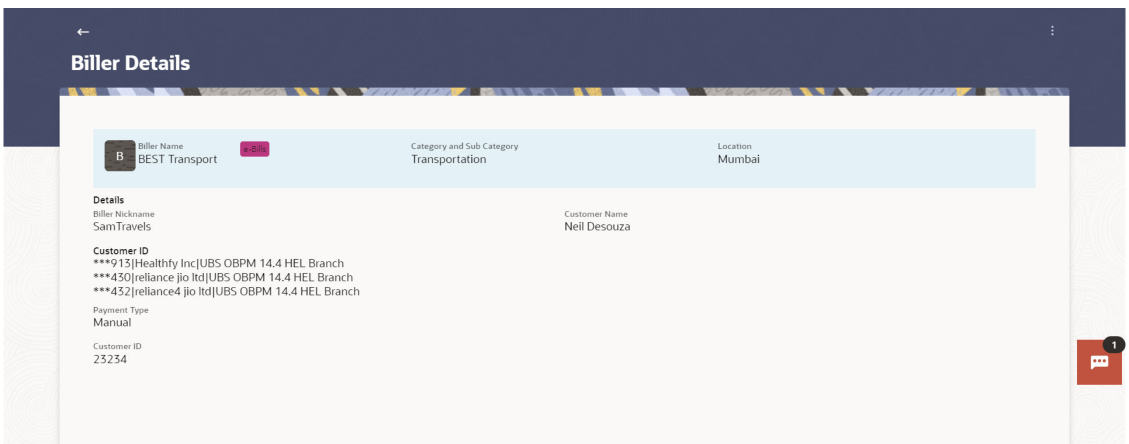
- Transaction access is provided to the retail user
- Billers are maintained in host system
- Admin Biller Maintenance is done

1. Perform anyone of the following navigation to access the **Biller Details** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

     Under **Bill Payments** , click **Billers**, then click **Biller Details** (Access through the kebab menu of specific biller).
   - From the Search bar, type **Bill Payments – Billers**and press **Enter**

The **Biller Details** screen appears.

Figure 4-1 Biller Details



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

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

Table 4-1 Biller Details - Field Description

Field Name	Description
Biller Name	The name of biller along with the biller logo, if maintained, will be displayed here.
Biller Type	The biller type will be displayed as a tag.
Category & Sub Category	The category & sub-category of the registered biller.
Location	The location of the biller.
Details	
Biller Nickname	Nickname of the biller.
Biller Specific Fields	The fields dependent on the biller type, as defined at the time of biller creation will be listed here. E.g. in case of Recharge biller type, the fields Mobile Number, Customer ID, Customer Name, etc. will be listed.
Customer ID	Displays the multiple Customer Information Files (CIFs) associated with the biller.
The following fields appear only in case of **Presentment** and **Presentment & Payment** type of billers. For **Presentment** and **Presentment & Payment** type of billers user can setup either a Scheduled Pay or Auto Pay. Both cannot be set up at the same time.	
Payment Type	The payment type as defined by the user i.e. manual, auto pay or scheduled pay.
The following fields will be displayed only in case of Payment Types - **Auto Pay** or **Scheduled Pay**.	
Payment Method	The payment methods accepted by the biller. The value can be any of the following: • **Account** • **Credit Card** • **Debit Card**
Pay From	Depending on payment method selection, the current account, savings account/debit cards/ credit card as selected by the customer at the time of biller creation, will be displayed in masked format.
Pay	Indicates whether the entire bill amount is to be paid or a limit has been defined for payment of bill. This field is applicable only in case of **Payment Type** – **Auto Pay**. The value can be any one of the following: • **Bill Amount** • **Limit Amount**
Limit Amount	The limit amount as defined by the user in case option **Limit Amount** was selected under field **Pay**, while creating the biller. This field is applicable only in case of **Payment Type** – **Auto Pay** and if the option **Limit Amount** was selected under the **Pay** field.

Table 4-1 (Cont.) Biller Details - Field Description

Field Name	Description
Occurrence	Identifies whether scheduled payments towards the biller are to be made at one instance only or on a recurring basis. This field is displayed only in case of **Payment Type** – **Scheduled Pay**. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	The date on which the bill payment is to be processed. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and ifOne Time was selected under the **Occurrence** field.
Frequency	The frequency for future bill payments. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and ifRecurringwas selected under the **Occurrence** field. The value can be any one of the following: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-Monthly** • **Quarterly** • **Semi-Annually** • **Yearly**
Start Date	The date on which the recurring payments towards the biller comes into effect, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.
End Date	The date on which the recurring payments towards the biller will end, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.

You can also perform the following bill related transactions by selecting the desired action from the kebab menu:

- Click **Edit** to edit details of the selected billers. The **Edit Biller** screen appears.
- Click **Delete** to delete the biller.
- Click **Pay Bill** to pay bills. The **Pay Bills** screen appears.

5

Edit Biller

This topic provides the systematic instructions to users to modify registered billers, provided they have both access to the biller and the necessary privileges to make modifications.

These modifications will apply to the biller level and will affect all Customer Information Files (CIFs) associated with that biller regardless of the CIFs assigned to the user that are mapped at the biller level.

> **Note**
>
> Before updating biller changes changes, a warning message will be displayed to the user.
> In the event that any transactions were initiated before making changes or deleting the biller, these transactions will proceed with the previously stored information.

Users can access other bill payment related transactions from the kebab menu. The following details of the registered billers can be modified:

- Biller Nickname
- Payment Type (applicable in the case of Presentment and Presentment & Payment biller types only) and the subsequent options available for payment type.

Pre-requisites:

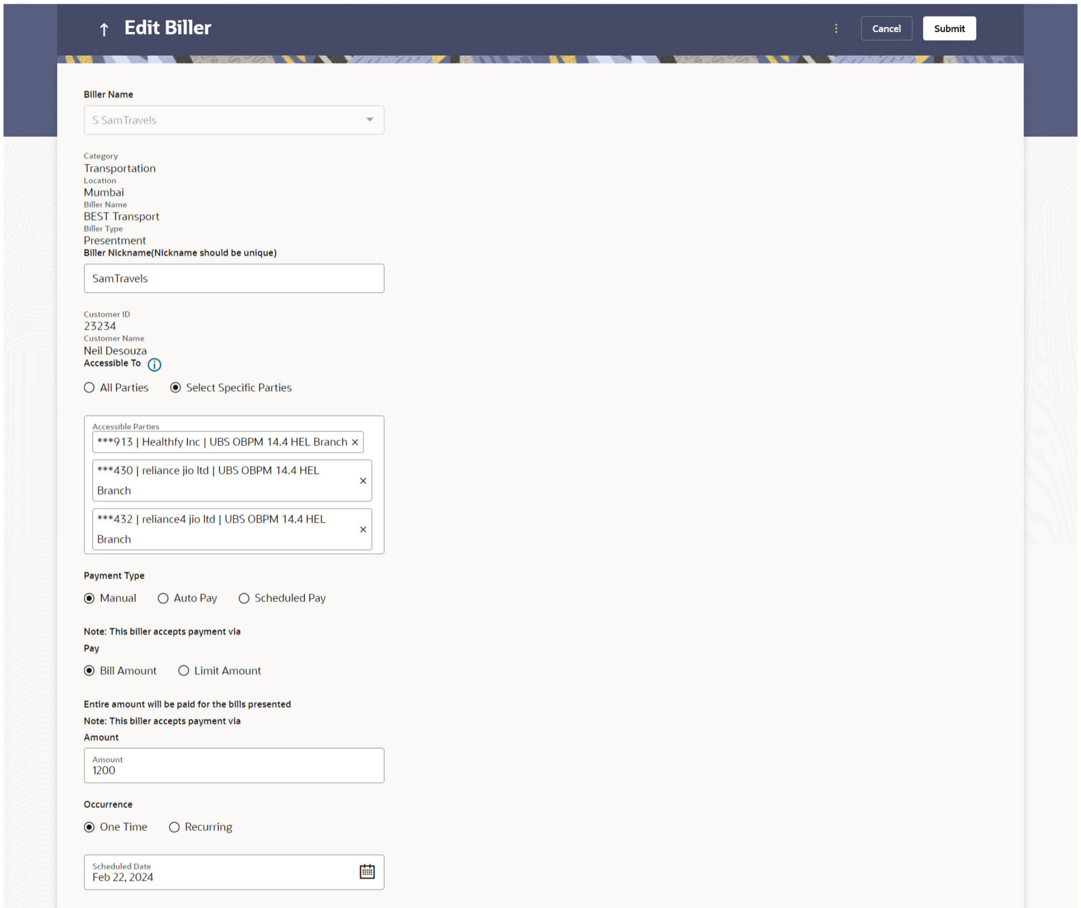
- Transaction access is provided to the retail user
- Billers are maintained in host system
- Admin Biller Maintenance is done

To edit a biller:

1. From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

   Under **Bill Payments** , click **Billers**, then click **Edit Biller** (Access through the kebab menu of specific biller).
   The **Billers** screen appears.

Figure 5-1 Edit Biller



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

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

Table 5-1 Edit Biller - Field Description

Field Name	Description
Biller Name	The name of biller will be displayed here.
Category	The category of the registered biller.
Sub Category	The sub category of the registered biller.
Location	The location of the biller.
Biller Type	The type of biller i.e. if it was a payment, presentment, presentment and payment or recharge type of biller.
Biller Nickname	Nickname of the biller. The user can edit this field.
Biller Specific Fields	The fields dependent on the biller type, as defined at the time of biller creation will be listed here. E.g. in case of Recharge biller type, the fields Mobile Number, Customer ID, Customer Name, etc. will be listed.

Table 5-1 (Cont.) Edit Biller - Field Description

Field Name	Description
Party ID	The unique id of the customer/Party.
Party Name	The unique id of the customer/Party.
Accessible to	Name of the accessible party. The options are: • **All Parties** • **Select Specific Parties**
The following fields appear only in case of **Presentment** and **Presentment & Payment** type of billers. For **Presentment** and **Presentment & Payment** type of billers user can setup either a **Scheduled Pay** or **Auto Pay**. Both cannot be set up at the same time.	
Payment Type	The payment type as defined by the user i.e. manual, auto pay or scheduled pay. The user can edit this field.
The following fields will be displayed only in case of Payment Types - **Auto Pay** or **Scheduled Pay**. The user can edit these fields.	
Payment Method	The payment methods accepted by the biller. The value can be any of the following: • **Account** • **Credit Card** • **Debit Card**
Pay From	Depending on payment method selection, the current account, savings account/debit cards/ credit card as selected by the customer at the time of biller creation, will be displayed in masked format.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option **Credit Card** in the **Payment Method** field.
Pay	Indicates whether the entire bill amount is to be paid or a limit has been defined for payment of bill. This field is applicable only in case of **Payment Type** – **Auto Pay**. The value can be any one of the following: • **Bill Amount** • **Limit Amount**
Limit Amount	The limit amount as defined by the user in case option **Limit Amount** was selected under field **Pay**, while creating the biller. This field is applicable only in case of **Payment Type** – **Auto Pay** and if the option **Limit Amount** was selected under the **Pay** field.

Table 5-1 (Cont.) Edit Biller - Field Description

Field Name	Description
Occurrence	Identifies whether scheduled payments towards the biller are to be made at one instance only or on a recurring basis. This field is displayed only in case of **Payment Type** – **Scheduled Pay**. The options are: • **One Time**: Bill payment to be processed on a user specified future date. • **Recurring**: Bill payment to be processed on user specified future date and at a set frequency.
Scheduled Date	The date on which the bill payment is to be processed. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and ifOne Time was selected under the **Occurrence** field.
Frequency	The frequency for future bill payments. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and ifRecurringwas selected under the **Occurrence** field. The value can be any one of the following: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-Monthly** • **Quarterly** • **Semi-Annually** • **Yearly**
Start Date	The date on which the recurring payments towards the biller comes into effect, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.
End Date	The date on which the recurring payments towards the biller will end, as defined by the user at the time of biller creation. This field is displayed only in case of **Payment Type** – **Scheduled Pay** and if **Recurring** was selected under the **Occurrence** field.

2. Click the ⋮ option against a specific Biller whose details you want to update, and then click **Edit**.

   The **Edit Biller** screen appears.
3. In the **Biller Nickname** field, modify the biller nickname if required.
4. If the biller you have selected to edit is of biller type **Presentment** or **Presentment and Payment**:

   Perform one of the following actions:
   - Select the option **Manual** if you wish to make bill payments manually every time the bills are due.
   - Select the option **Auto Pay** to set up automatic bill payments.
   - elect the option **Scheduled Pay**, if you wish to schedule bill payments for either a single instance or recurring instances.
5. Perform one of the following actions:

- If you have selected the option **Auto Pay** under the **Payment Type** field:
    a. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be **Account, Debit Card** and **Credit Card**, depending on the administrator maintenance for the specific biller. The values in the **Pay From** list will be populated on the basis of selection.
    b. From the **Pay From** list, select the **CASA account/Debit Card/Credit Card**, which is to be debited for bill payment.
    c. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.
    d. From the **Pay** field, select an option as follows:
        i. Select the **Bill Amount** option, if you want the entire amount of the generated bill to be paid at every cycle.

           OR
        ii. Select the **Limit Amount** option, if you want to specify a maximum amount for bill payment.
            i. Enter an **Amount** in the **Limit Amount** field.
- If you have selected the option **Scheduled Pay** under the **Payment Type** field:
    a. From the **Payment Method** list, select an option of choice to identify the mode through which payment will be made. The options can be **Account, Debit Card** and **Credit Card**. The values in the **Pay From** list will be populated on the basis of selection.
    b. If you have selected the option **Credit Card**, select the month and year of card expiry in the **Expiry Date** fields.
    c. In the **Amount** field, enter the amount to be paid towards the bill at every instance.
    d. In the **Occurrence** field, select the desired option:
        i. If you select the **One Time** option, select a date on which the payment towards the biller is to be made.
        ii. If you select the **Recurring** option:
            i. From the **Frequency** list, select the frequency at which payments towards the biller are to be made.
            ii. Enter the date from which recurring payments are to be made towards the biller in the **Start From** field.
            iii. Enter the date upto which recurring payments are to be made towards the biller in the **End Date** field.

6. Perform one of the following actions:
    - Click **Submit** to edit the biller.

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

      The success message appears along with the updated biller details.
    - Click **Back** to navigate back to the previous screen.

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

8. Perform one of the following actions:
   - Click **Pay Bill** to make a payment towards the biller.
   - Click **Add Another Biller** to add more billers.
   - Click **Home** to navigate to the dashboard.

6

Delete Biller

This topic provides the systematic instructions to user for deleting a registered biller using this option, contingent upon the user possessing both access to the biller and the necessary privileges to perform the deletion.

These deletion of the biller will affect all Customer Information Files (CIFs) associated with that biller regardless of the CIFs assigned to the user that are mapped at the biller level.

If a bill has auto pay set up then you will not be allowed to delete the biller. In order to delete a bill for which auto payment has been set up, you will be required to first delete the auto pay setup.

> **Note**
>
> Before updating biller changes changes, a warning message will be displayed to the user.
> In the event that any transactions were initiated before making changes or deleting the biller, these transactions will proceed with the previously stored information.

To delete a biller:

1. Perform anyone of the following navigation to access the **Billers** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

     Under **Bill Payments** , click **Billers**, then click **Delete** (access this option from the individual kebab menu available against each biller record).
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

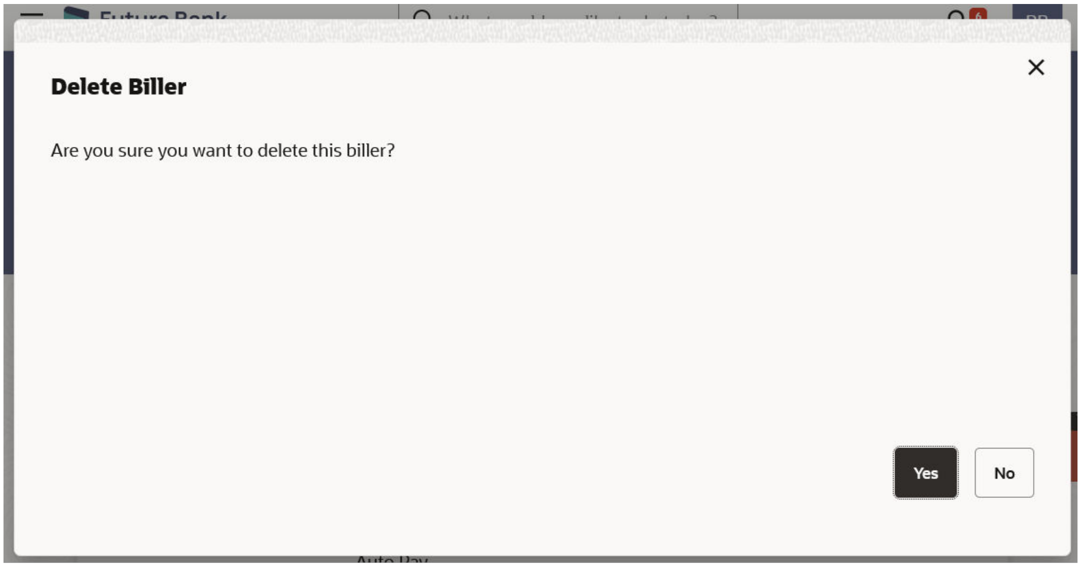
     Under **Bill Payments** , click **Billers**, then click **Delete Biller** (Access through the kebab menu of specific biller)

   The **Billers** screen appears.

2. Click the option a specific Biller that you want to delete, and then click **Delete Biller**.

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

Figure 6-1 Delete Biller



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

     The screen confirming biller deletion appears.
   - Click **Yes** to proceed with the deletion request.
4. Perform one of the following actions:
   - Click **Pay Bill** to pay the bill.
   - Click **Add Another Biller** to add more billers.
   - Click **Home** to navigate to the dashboard.

7

Quick Bill Pay

This topic provides the systematic instructions to users to pay their utility bills online without prior registration.

Through this feature, users are able to pay their bills quickly, securely and at their own convenience.The user can initiate bill payment transactions to **Payment** and **Presentment and Payment** type of billers who allow Quick payment.

The user also has an option to enter the payment amount, select the recharge plan, the source of funds from which payment can be made, and the date on which payment can be made. The user is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. It also allow user to register the biller from that payment to biller library.

Pre-requisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Quick Bill payment

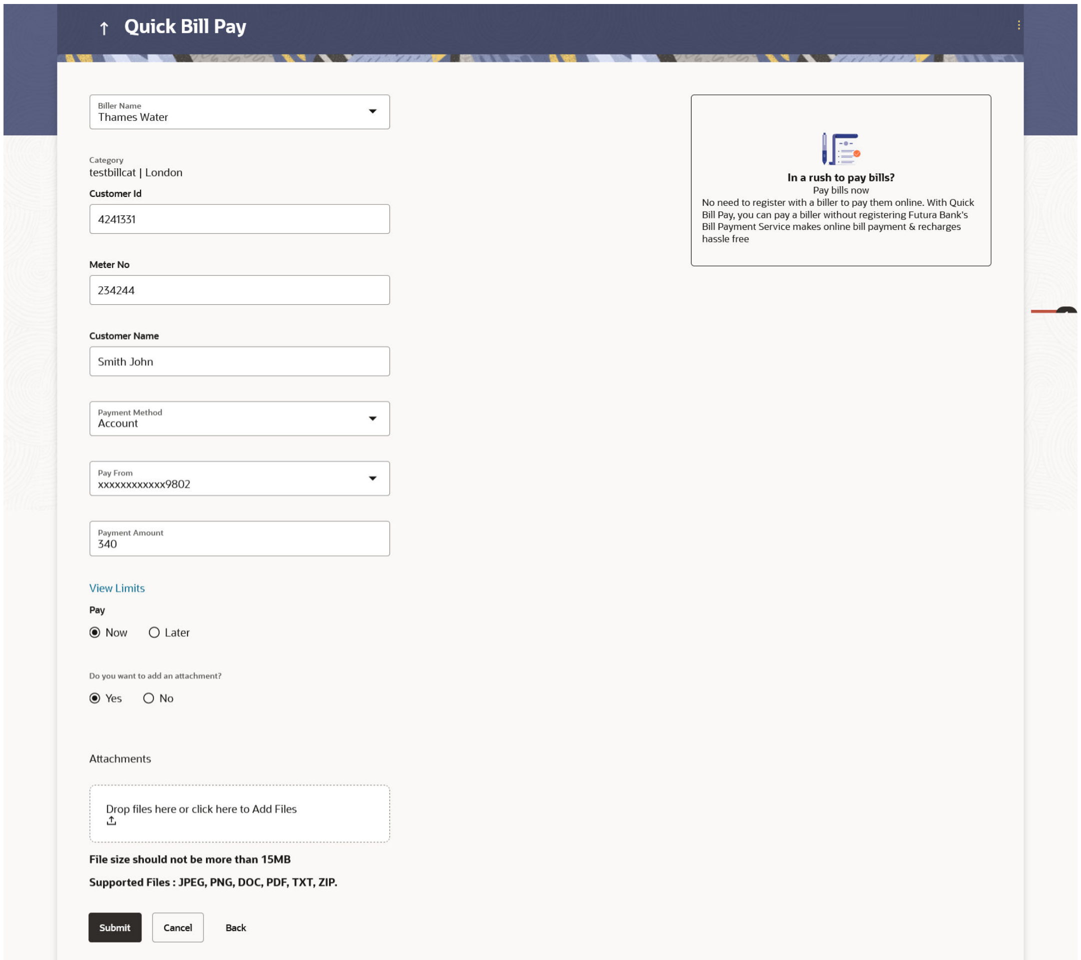
To pay a bill:

1. Perform anyone of the following navigation to access the **Quick Bill Pay** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

      Under **Bill Payments** , click **Quick Bill Payment**.
    - From the Search bar, type **Bill Payments – Quick Bill Payment**and press **Enter**.
    - Access through the kebab menu of transactions available under the Bill Payments module.

   The **Quick Bill Pay** screen appears.

Figure 7-1 Quick Bill Pay



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

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

Table 7-1 Quick Bill Pay - Field Description

Field Name	Description
Biller Name	Select the biller towards whom bill payment is to be made. Each biller name value in the dropdown will consist of the following - • **Biller Name** • **Biller Category** • **Biller Sub-Category (if maintained)** • **Biller Location**

Table 7-1 (Cont.) Quick Bill Pay - Field Description

Field Name	Description
Category	On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed. The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.
Biller Specific Fields	The fields will be dependent on the biller type selected. Enter information as required.
Payment Method	Select the payment method through which you wish to pay the bill. The payment methods can be: • **Account**: The user can pay the bill using their current and savings bank account • **Credit Card**: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • **Debit Card**: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Payment Amount	The amount that is to be paid by the user. In the administrator biller maintenance screen if: • Part payment flag is **Yes**: User can change the bill amount to any amount less than the initial bill amount shown. Bill amount cannot be zero. • Excess payment flag is **Yes**: User can change the bill amount to any amount more than the initial bill amount as displayed on the screen. • Part payment and Excess payment flags are set as **No**: The bill amount will not be editable. • Late Payment flag is **Yes**: User is allowed to pay the bill after the due date. However even when Late payment flag is **Yes**, the editing of the bill amount is as per above conditions.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option **Later** from under the **Pay** field.
Do you want to add an attachment	Select whether you wish to add a document against the bill payment record. The options are: • **Yes** • **No**

Table 7-1 (Cont.) Quick Bill Pay - Field Description

Field Name	Description
Attachment	Drag and drop or click the icon to browse and attach a document against one bill payment record. **Note** a. Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. b. By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. c. The maximum allowed file size will be 15 MB.

2. From the **Biller Name** list, select the registered biller name.
3. In the biller specific fields, enter information as required.
4. From the **Payment Method** list, select the desired payment method to pay the bills.
5. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
6. From the **Expiry Date** lists (month and year), select the **Card Expiry Date**.
7. Perform one of the following actions:
   - In the **Payment Amount** field, enter the payable amount.
   - Click the **View Limits** link to check the transfer limit. Refer the **Limits** section as documented under the **Pay Bill – Presented Type** section.
8. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   Perform one of the following actions:
   - If you select the option **Now**, the bill payment will be processed on the same day.
   - If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
9. In the **Do you want to add an attachment** field, select the option if you wish to attach a document against the bill record.
   - If you select **Yes** option Drag and drop or click the icon to browse and attach zip file against one bill payment record.

     Note

     Click the icon to remove the attached zip file from the bill payment record.
10. Perform one of the following actions:
    - Click **Submit**.

The **Review** screen appears.

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

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

      The success message appears along with the reference number, status and payment details.
    - Click **Back** to navigate back to the previous screen.
    - Click **Cancel** to cancel the transaction.
12. Perform one of the following actions:
    - Click **Add As Biller?** to register the biller.

      The user will be directed to **Add Biller** screen with the biller data pre-filled.
    - Click **Home** to navigate to the dashboard.

8 Quick Recharge

This topic provides the systematic instructions to users to initiate bill payments for recharges without requiring prior registration of the billers as **Recharge** type billers.

The user either can pay the bills immediately /same business date or can schedule it to a later date. The user also has options to set up a recurring pre-paid recharge to the biller, stop the ongoing recurring pay (scheduled pay) and modify an existing active recurring payment (scheduled payment).

The user can select the source of funds as allowed by the biller (maintained by bank administrator) like current and savings bank account, credit card or debit card. The user is allowed attach document like invoice or memo per bill payment. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file.

Pre-requisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

- Quick Recharge

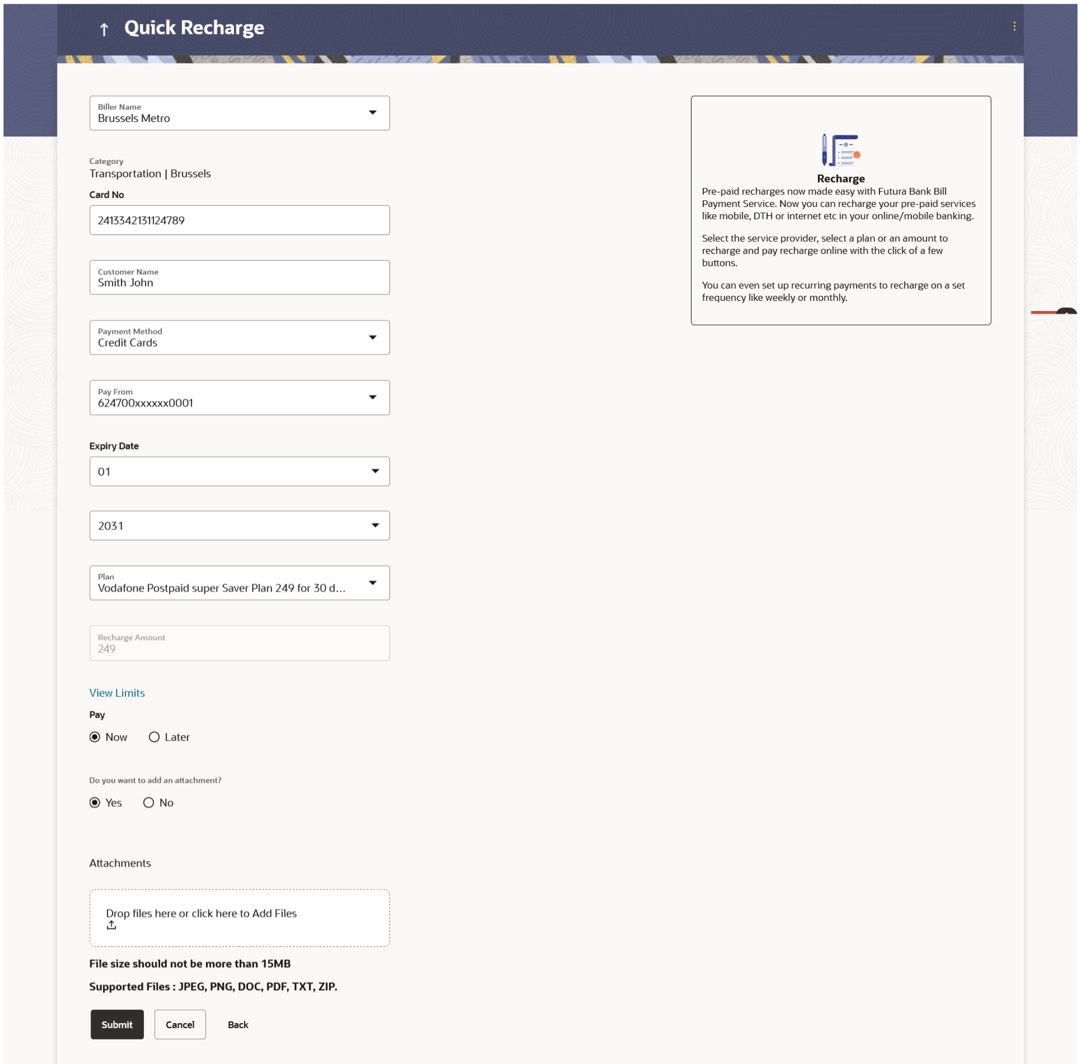
To pay a bill:

1. Perform anyone of the following navigation to access the **Quick Recharge** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

      Under **Bill Payments** , click **Quick Recharge** .
    - From the Search bar, type **Bill Payments – Quick Recharge** and press **Enter**.
    - Access through the kebab menu of transactions available under the Bill Payments module.

   The **Quick Recharge** screen appears.

Figure 8-1 Quick Recharge



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

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

Table 8-1 Quick Recharge - Field Description

Field Name	Description
Biller Name	Select the biller towards whom bill payment is to be made. Each biller name value in the dropdown will consist of the following - • **Biller Name** • **Biller Category** • **Biller Sub-Category (if maintained)** • **Biller Location**

Table 8-1 (Cont.) Quick Recharge - Field Description

Field Name	Description
Category	On selecting a biller from the Biller Name dropdown, the category, sub-category & location of the biller as maintained in the administrator biller maintenance screen are displayed. The Sub-Category is displayed if sub-categories are maintained under the selected Biller Category.
Biller Specific Fields	The fields will be dependent on the biller type selected. E.g. in case of Recharge, you will be required to specify the mobile number registered with the biller along with customer name, etc. Enter information as required.
Payment Method	The payment methods accepted as maintained for the biller by Bank Administrator. The payment type can be: • **Account**: The user can pay the bill using their current and savings bank account • **Credit Card**: The user can pay the bill using their credit cards; user has to select the month and year of expiry. • **Debit Card**: The user can pay the bill using their debit cards.
Pay From	Depending on the payment method selected, the values in the drop-down will list either the user's CASA accounts, Credit Cards or Debit Cards.
Expiry Date	Specify the date on which the credit card will expire in the month and year fields. This field appears only if you have selected the option **Credit Card** in the **Payment Type** field.
Select Plan	The option to select a recharge plan.
Recharge Amount	The amount is populated, depending on the type of plan selected by the user from the Select Plan list. If the user had not selected any plan, he has to enter the amount.
Pay	The facility to specify when the bill payment will be processed. The options are: • **Now**: Bill payment processed on same business day subject to processing window availability. • **Later**: Bill payment to be processed on a user specified future date
Scheduled Date	Future date on which the bill payment will be processed. This field appears if you have selected the option **Later** from under the **Pay** field.
Do you want to add an attachment	Select whether you wish to add document against one bill payment record. The options are: • **Yes** • **No**

Table 8-1 (Cont.) Quick Recharge - Field Description

Field Name	Description
Attachment	Drag and drop or click the icon to browse and attach a document against one bill payment record. **Note** a. Only one document per bill payment is allowed. To attach multiple documents against one bill payment record, the user has to attach in the form of a ZIP file. b. By default, the supported formats are JPEG, PNG, PDF, TXT, ZIP, and DOC. c. The maximum allowed file size will be 15 MB.

2. From the **Biller Name** list, select the registered biller name.
3. In the biller specific fields, enter information as required.
4. From the **Payment Method** list, select the desired payment method to pay the bills.
5. From the **Pay From** list, select the source account/ debit card / credit card to be debited.
6. From the **Expiry Date** lists (month and year), select the **Card Expiry Date**.
7. Perform one of the following actions:
   - From the **Select Plan** list, select the plan suitable to you.

     The **Recharge Amount** field is populated depending on the selected plan.
   - In the **Recharge Amount** field, enter the amount for recharge, if you have not selected any plan.
   - Click the **View Limits** link to check the transfer limit. Refer the **Limits** section as documented under the **Pay Bill – Presented Type** section.
8. In the **Pay** field, select the option to indicate when the bill payment will be processed.

   Perform one of the following actions:
   - If you select the option **Now**, the bill payment will be processed on the same day.
   - If you select the option **Later**, select the date on which you want to process the bill, from the **Scheduled Date** field.
9. In the **Do you want to add an attachment** field, select the option if you wish to attach a document against the bill record.
   - If you select **Yes** option Drag and drop or click the icon to browse and attach zip file against one bill payment record.

   Note

   Click the icon to remove the attached zip file from the bill payment record.

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

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

      The success message appears along with the reference number, status and payment details.
    - Click **Back** to navigate back to the previous screen.
    - Click **Cancel** to cancel the transaction.
12. Perform one of the following actions:
    - Click **Add As Biller?** to register the biller.

      The user will be directed to **Add Biller** screen with the biller data pre-filled.
    - Click **Home** to navigate to the dashboard.

9

Bill Payment History

This topic provides the systematic instructions to users to review and track all payment transactions completed within a specified timeframe.

The user can search and view his past bill payment transactions done for both registered and un-registered billers. A user can search transactions based on category and biller nickname.

The user can view the following details of past bill payment transactions in the 'Payment History' screen.

- Date of bill payment
- Name of the biller (nick name for registered billers and official name for unregistered billers)
- Category of the biller
- Bill Amount
- Reference number of the payment transaction
- Status of the bill payment transaction
- Attached Documents

Pre-requisites:

- Transaction access is provided to the retail user
- Transaction working window is maintained
- Billers are maintained
- Transaction limits are assigned to the user to perform the transaction

Features supported in application

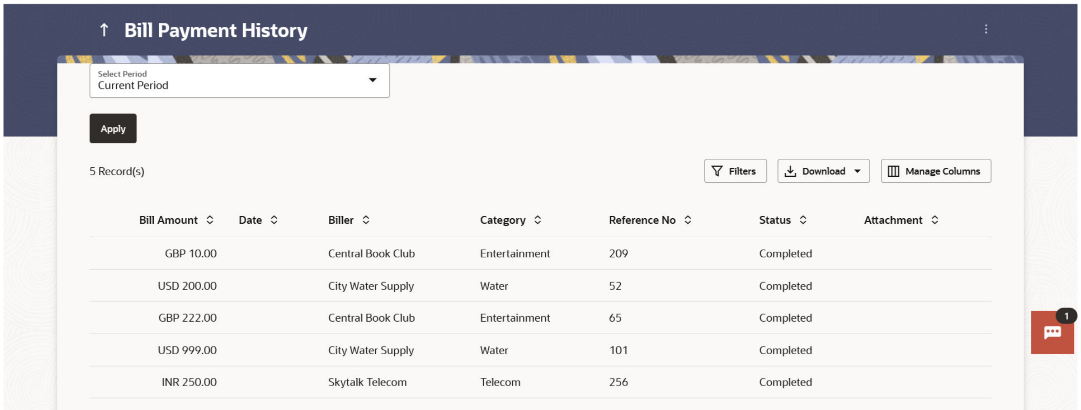
- Payment History

1. Perform anyone of the following navigation to access the **Bill Payment History** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Bill Payments**.

     Under **Bill Payments** , click **Bill Payment History**.
   - From the Search bar, type **Bill Payments – Bill Payment History** and press **Enter**.
   - Access through the kebab menu of transactions available under the Bill Payments module.

   The **Bill Payment History** screen appears.

Figure 9-1 Bill Payment History



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

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

Table 9-1 Bill Payment History - Field Description

Field Name	Description
Select Period	Period for which payment history search is to be executed. The options are: • **Current Period** • **Previous Month** • **Previous Quarter** • **Date Range**
Date From - Date To	The date range to view the bill payments made during a specific period. This field appears if you have selected the Date Range option from the Select Period list.
Search Results	
Download	The user can download the payment history in csv or pdf format.
Date	The date on which the bill was paid.
Biller	The nickname of the biller is displayed if the biller is a registered biller. If the biller is not registered the official name as maintained in the administrator Biller Maintenance is displayed.
Category	The category of the biller as maintained in the administrator biller maintenance.
Bill Amount	The amount paid by the user.
Reference No.	Host reference number generated at the time of the payment transaction.
Status	Status of the payment transaction.
Attachment	If any document was attached at the time of bill payment, the same will be available as a link under this column against the specific bill payment record.

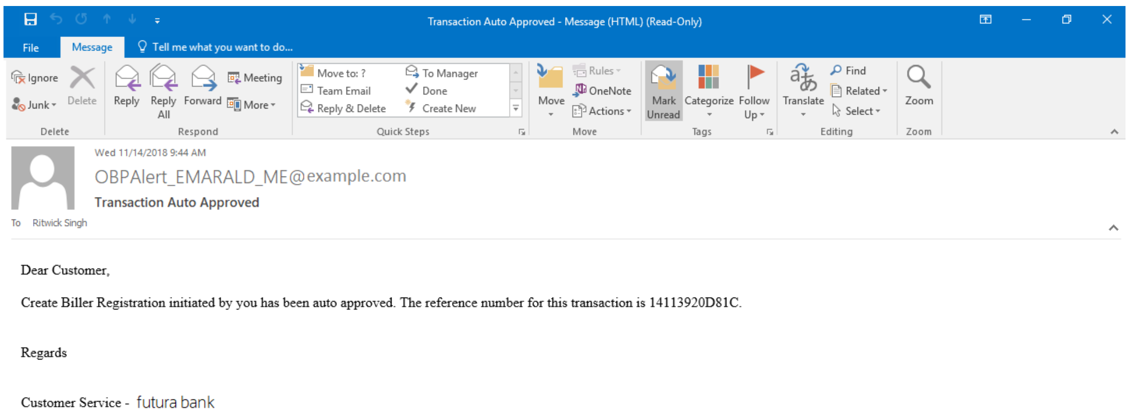
2. From the **Select Period** list, select the desired transaction period.
   - If you have selected the **Date Range** option, select the required date from the **Date From - Date To** field.
3. Click on the file under **Attachment** column to view the attached document of the bill payment.
4. From the **Download** list, select the format in which you want to view and download the payment history.

10
Alerts

This topic provides the systematic instructions to view the specific instances that trigger the generation of alerts.

- When a biller is added, modified, deleted
- When a new bill is presented or Initiated by OBDX.
- When a payment is set up, modified and cancelled/stopped

Figure 10-1 Example of Alerts



11

FAQ

1. **What is Electronic Bill Presentment and Payment (EBPP)?**
Electronic Bill Presentment and Payment, the process by which companies send their bills to the customers and receive payments electronically. Customers can pay their bills using current and savings account.
2. **Can I initiate future dated bill payments?**
Yes, you can initiate future dated bill payments by using the “Pay Later” option under bill payment. Availability of this feature depends on whether the biller allows such payments.
3. **Can I do part payment or excess payment to the biller?**
Part payment and excess payment can be done only if it is allowed by biller, as maintained by bank administrator in Biller Maintenance screen.
4. **Can I make a payment towards a biller who is currently not registered in my biller list?**
Yes, using “Quick Bill Pay” functionality you can pay a bill without registering the biller provided the biller allows such payments.
5. **Can I set an option to auto pay the bill amount of already generated bills?**
Yes, you can set up auto pay for any bill that is presented and is not yet paid.
6. **Can I delete billers that I no longer need to make payments to?**
Yes, you can choose to delete the billers that you no longer need.
7. **When can I make a payment to a newly added biller?**
After successfully adding a biller, you may proceed to pay bills towards the specific biller immediately. However, some billers need to validate your registration in which case you can start paying the biller after a successful validation.
8. **If I delete or edit a biller, what will happen to the in-flight transactions?**
Biller modification or deletion will not have any impact on the transactions which are initiated towards the payee and that are pending further processing.
9. **What is the use of "Quick Bill Pay"?**
Quick bill payment allows the customer to pay the bills quickly, securely and conveniently without registering the billers.
10. **Is payment through “Quick Bill Pay” secure?**
Yes, the bill payments through quick bill pay is completely secure.
11. **Is there any limit to the number of bills you can pay using the “Quick Bill Pay" feature?**
There is no limit to the numbers of bills you can pay through the “Quick Bill Pay" feature.
12. **Can I initiate a payment towards any biller using the “Quick Bill Pay"?**
No, using this transaction, you can make payment only to the 'Payment' and 'Presentment and Payment' type' of billers.
13. **Where can I use Quick Recharge"?**
You can use quick recharge to pay the bills of only 'Recharge' type of billers who allows quick recharge.
14. **Can I set up recurring payments using “Quick Recharge”?**
Yes, there is an option 'Pay Later - Recurring' to set the recurring payment of your recharge.

Index