

Oracle FLEXCUBE Direct Banking

Retail Peer To Peer Payments User Manual
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Retail Peer To Peer Payments User Manual
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Contents

1. Preface	v
1.1. Intended Audience	v
1.2. Documentation Accessibility	v
1.3. Access to OFSS Support	v
1.4. Structure	v
1.5. Related Information Sources	vi
2. Transaction Host Integration Matrix	3
3. Introduction	5
4. Peer To Peer Payments-Initiate	6
5. Peer Beneficiary Maintenance	14
5.1 Add Peer Beneficiary	15
5.2 View Peer Beneficiary	18
5.3 Modify Peer Beneficiary	19
5.4 Delete Peer Beneficiary	22
5.5 View Received P2P Payments	24
6. Claim Peer To Peer Payments	26
6.1 Claim Peer To Peer Payments for Non registered Non Existing Users	27
6.2 View Registered Peer Beneficiary	36
6.3 Claim Peer To Peer Payments for Non-Registered Existing Users	40

1. Preface

1.1. Intended Audience

This document intended for the following audience:

- Customers
- Partners

1.2. 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>.

1.3. Access to OFSS Support

<https://flexsupp.oracle.com/>

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Peer To Peer Payments-Initiate	✓	✓
Add Peer Beneficiary	NH	NH
View Peer Beneficiary	✓	NH
Modify Peer Beneficiary	NH	NH
Delete Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non registered Non Existing Users	✓	✓

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System
View Registered Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non-Registered Existing Users	✓	✓
View Received P2P Payments	✓	NH

3. Introduction

Transfer of funds between person to person (P2P OR Peer To Peer) with common identifiers like facebook ID ,Email ID and Mobile Number has not only made banking easy but has also reduced efforts to remember credit account details.

Using Peer To Peer Payment feature, a business user can transfer funds from their account to an email id or Mobile Number or to a facebook ID/contact from where the receiver can pull the funds by providing all their details to the senders' bank.

This feature supports email and mobile number based payments and facilitates internal and domestic payments.

Here, the sender should use FCDB application to initiate the Payment or Funds Transfer Request. The sender will have to provide only the receivers facebook contact OR Email Address OR Mobile Number, Amount to be transferred and the Debit Account. This can be any linked account or card for internal customer and linked account for external customer.

The existing customer of the bank (FCDB users) can register their account as beneficiaries for receiving the funds through a new transaction after logging in to any of the FCDB applications like Net Banking or Mobile Banking. However, the beneficiary of the funds need not be the customer of the bank for receiving the funds.

4. Peer To Peer Payments-Initiate

This feature enables you to transfer funds to your peer through his or her Mobile Number OR Email Id OR Facebook ID.

To use this option, navigate to:

1. Payments → Pay to a Peer → Peer to Peer Payments .The system displays the **Peer To Peer Payments** screen.

Peer To Peer Payments

Peer To Peer Payments
01-08-2013 12:58:14 GMT +0530

Source Account*: *

Payment To
 Contact Details*: *

Payment Details
 Transfer Amount*:
 Currency*: *
 Pay Now
 Pay Later

Other Details
 Narrative:

* Indicates mandatory fields.
 ** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
------------	-------------

Field Name	Description
Source Account	[Mandatory, Dropdown] Enter the Debit Account number from which the payment is to be made.
Payment To	
Contact Details	[Mandatory, Dropdown] Select the type of contact to be selected. The options available are: <ul style="list-style-type: none"> • Email Id • Mobile Number • Facebook Enter the Email Id OR Mobile Number of the beneficiary in the Input Box that appears next to the Type of Contact after the selection is made.
Payment Details	
Transfer Amount	[Mandatory, Input Box, (1-15)] Enter the amount required to be transferred.
Currency	[Mandatory, Dropdown] Enter the currency of the amount that is being transferred.
	Note: If the transfer currency is other than the source account currency, the bank's mid rate will be applied for currency conversion.
Pay Now	[Optional, Radio Button] Select to pay to the beneficiary on the current business date.
Pay Later	[Optional, Radio Button, Calendar] Select to pay to the beneficiary on the selected business date.
	Note: Selection of at least one of Pay Now OR Pay Later is mandatory.
Other Details	
Narrative	[Optional, Input Box,35] Enter the message that you wish to send to your beneficiary.

2. Click on **Initiate** button.

3. You will reach the Peer To Peer Payments – Verify screen.

Peer To Peer Payments – Verify

ORACLE Change Password | Reset Security Question | Sitemap | Own Account Transfer | Reminder | Session Summary | ATM and Branch Locators | Logout

Accounts | Loans | Payments | Bill Payments | Collection and Remittances | Bulk Transactions | Account Opening | Tools | Customer Services | Wealth Management | Cards | Tr

WELCOME, SUBIT SARMA Red

Peer To Peer Payments - Verify

Peer To Peer Payments - Verify 19-09-2013 16:35:24 GMT +0530

Source Account: 004008427125 004 00008427

Payment To
Mobile Number: 9852147369

Payment Details
Transfer Amount: 100.00 USD
Currency: US Dollar
Pay Now: 24-06-2013

Other Details
Narrative: Hi

Change Confirm

Column Description

Field Name	Description
Source Account	[Display] Displays the Debit Account number from which the payment will be made.
Payment To	
Mobile Number	[Display] Displays the Mobile Number OR Email Id of the beneficiary
Facebook Id	[Display] Displays the Mobile Number OR Email Id of the beneficiary This field will be displayed if contact details have been selected as Facebook.
Email Id	[Display] Displays the Mobile Number OR Email Id of the beneficiary This field will be displayed if contact details have been selected as Email.
Payment Details	
Transfer Amount	[Display] Displays the amount to be transferred.
Currency	[Display] Displays the currency of transfer.

Field Name	Description
Pay Now	[Display] Displays the date of payment.
Other Details	
Narrative	[Display] Displays the narrative for fund transfer, if any.

4. Click on **Confirm** button.

You will reach the Peer To Peer Payments – Confirm screen.

OR

Click on **Change** to edit the transaction.

Peer To Peer Payments - Confirm

ORACLE Change Password | Reset Security Question | Sitemap | Own Account Transfer | Reminder | Session Summary | ATM and Branch Locators | Logout

WELCOME, SUBIT SARMA

Peer To Peer Payments - Confirm 19-09-2013 16:35:24 GMT +0530

Transaction submitted for Peer To Peer Payments having reference 185764715682528 has been Auto Authorized.
Transaction with reference number 185764715682528 is in Accepted state.

Host Reference Number: 004POUP141810001

Security Code: PzbrUa

Source Account: 004008427125 004 00008427

Payment To
Mobile Number: 9852147369

Payment Details
Transfer Amount: 100.00 USD
Currency: US Dollar
Pay Now: 24-06-2013

Other Details
Narrative: Hi

OK Print Download

Column Description

Field Name	Description
Host Reference Number	[Display] Displays the Transaction Reference Number for the transaction
Security Code	[Display] Displays the Security Code provided by the FLEXCUBE DIRECT BANKING.
<p>Note: This field is visible only if the beneficiary is not registered with FCDB</p>	
Source Account	[Display] Displays the Debit Account Number.
Payment To	
Mobile Number	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Payment Details	
Transfer Amount	[Display] Displays the amount transferred.

Field Name	Description
Currency	[Display] Displays the currency of transfer.
Pay Later OR Pay Now	[Display] Displays the date of payment.
Other Details	[Display] Displays the narrative for fund transfer, if any

5. Click on **OK**.

You will reach the Peer To Peer Payments – Initiate screen.

OR

Click **Print**.

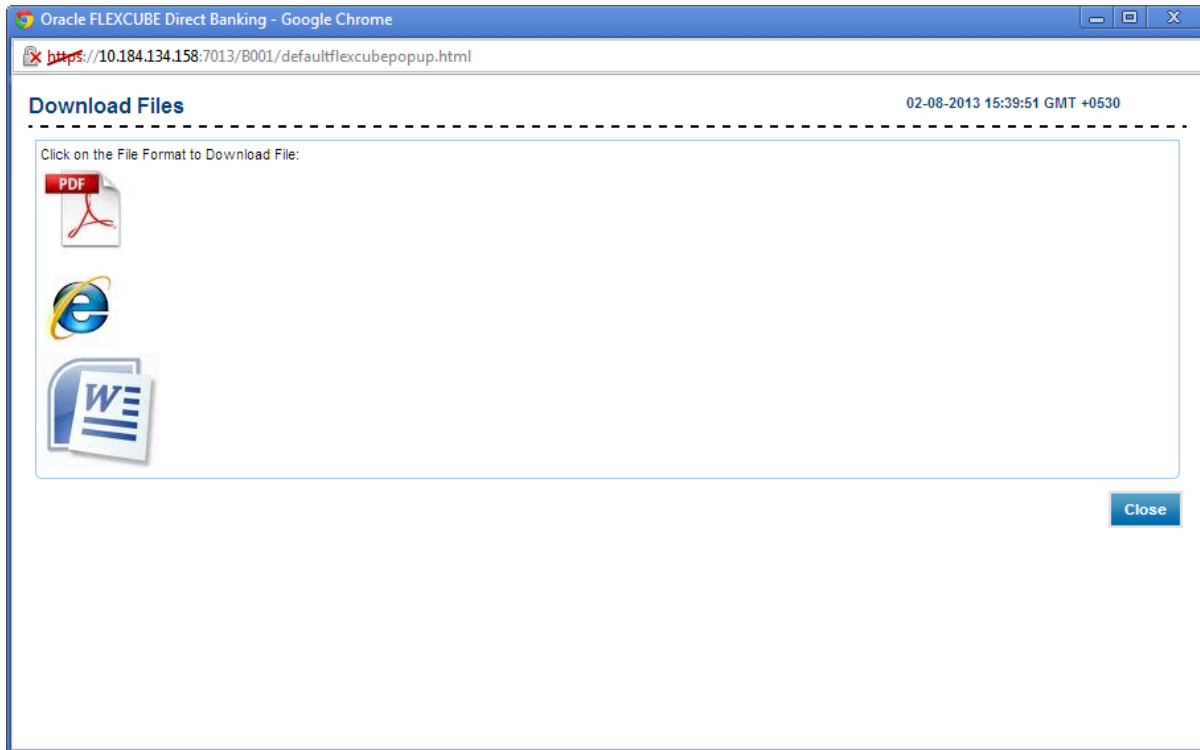
You will see the option to print the confirmation screen in the pdf format.

OR

Click **Download**.

You will see the **Download Files** Pop-Up.

Download Files



6. Select a file format from the Download list. The options available are:

- RTF
- PDF
- HTML

7. Click on **Close** to close the **Download** pop-up.

5. Peer Beneficiary Maintenance

To make transfer of funds between common identifiers like Email Id and Mobile Number easy, you have an option to save and maintain one or more beneficiaries along with their Email Ids and Mobile Numbers. This way, you need not remember the Mobile Number or Email Id of the beneficiary to whom the payment has to be made.

In this feature, you are provided with a look up while transferring funds to the maintained beneficiaries. You also have an option to enter the Email Id or Mobile Number while making payments or click on the lookup to select the existing beneficiaries from the list of beneficiaries. The beneficiary maintained by you may or may not belong to the same bank.

5.1 Add Peer Beneficiary

You can add a Peer Beneficiary by entering his or her contact details.

To add a beneficiary, navigate through

1. Payments → Pay to a Peer → Add Peer Beneficiary

Add Peer Beneficiary

The screenshot shows the Oracle Flexcube 'Add Peer Beneficiary' interface. At the top, there is a navigation menu with options like 'Accounts', 'Loans', 'Payments', etc. The main header displays 'WELCOME, SUBIT SARMA' and the time '19-09-2013 16:47:44 GMT +0530'. The form itself has a table-like structure with the following fields:

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image	Add Image
<input type="text" value="Tom Cruise"/>	<input type="text" value="Email Id"/>	<input type="text" value="tomc@hotmail.com"/>		<input type="button" value="Remove Image"/>

At the bottom right of the form, there are two buttons: 'Add New Row' and 'Submit'.

Field Description

Field Name	Description
Beneficiary Nick Name	[Mandatory, Alphanumeric with Special Characters]
Nick Name	Enter any name OR nick name of the beneficiary
Id Type	[Mandatory, Dropdown] Select the ID Type from the dropdown. The options available are: <ul style="list-style-type: none"> • Mobile Number • Email Id
Id Value	[Mandatory, Input Box, 15, 225] Enter the Email Id OR Mobile Number of the beneficiary as applicable.
Beneficiary Image	[Display] Displays the image if any. An image can be added or removed using the respective link provided in the "Add Image" column.
Add/Remove Image	[Optional, Hyperlink] Browse your machine to add an image to the beneficiary. An uploaded image can also be removed using the respective link provided in the same column.

2. Click on **Add New Row** to add a new beneficiary.

OR

Click on **Submit**. You will reach the **Add Peer Beneficiary – Verify** screen.

Add Peer Beneficiary - Verify

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
Tom Cruise	Email Id	tomc@hotmail.com	

Column Description

Field Name	Description
Beneficiary Nick Name	[Display] Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

3. Click on **Change** to go back to the **Add Peer Beneficiary** screen.

OR

Click on **Confirm**. You will reach the **Add Peer Beneficiary – Confirm** screen.

Add Peer Beneficiary - Confirm

Peer Beneficiary Added Successfully
Transaction submitted for Add Peer Beneficiary having reference 776909834682639 has been Auto Authorized.
Transaction with reference number 776909834682639 is in Accepted state.

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
Tom Cruise	Email Id	tomc@hotmail.com	

Column Description

Field Name	Description
------------	-------------

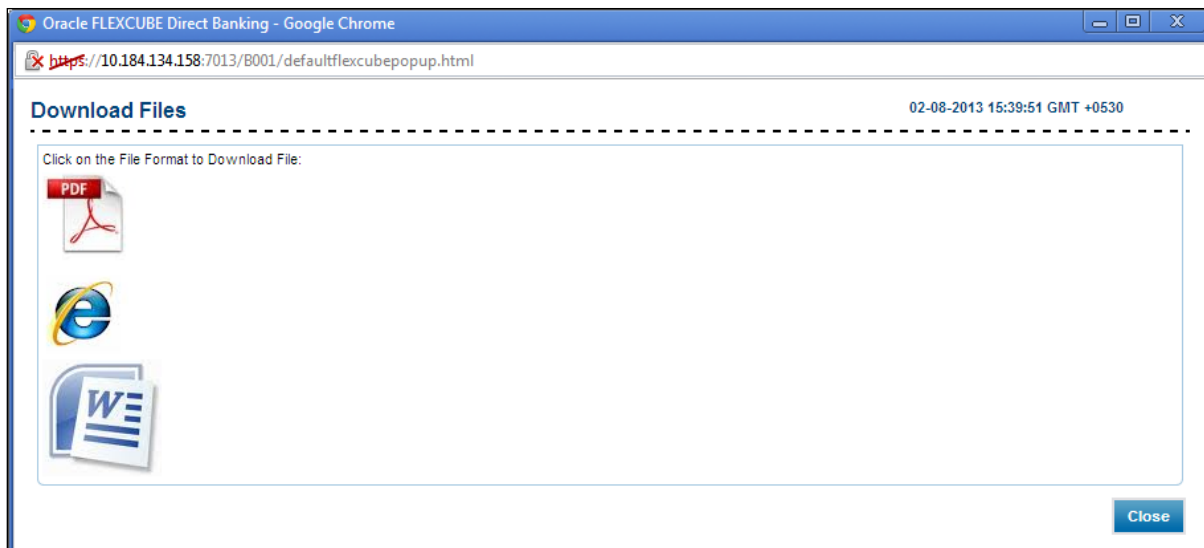
Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

Click **OK**. You will reach the **Add Peer Beneficiary screen**.

OR

Click **Download**. You will see the **Download Files Pop-Up**.

Download Files



4. Select a file format from the Download list. The options available are:
 - RTF
 - PDF
 - HTML
5. Click on **Close** to close the **Download** pop-up.




5.2 View Peer Beneficiary

This feature enables you to view your registered peer beneficiaries.

To view a beneficiary, navigate through:

1. Payments → Pay to a Peer → View Peer Beneficiary

View Peer Beneficiary

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
Bill Clinton	Email Id	bill.clinton@hotmail.com	
Madhura	Contact Number	8879666784	
Vishal	Email Id	vishal@hotmail.com	

Column Description

Field Name	Description
Beneficiary Nick Name	[Display] Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

5.3 Modify Peer Beneficiary

This option allows you to modify any or all of the details of your registered peer beneficiaries.

To modify a beneficiary, do the following:

1. Click the checkbox next to any of the beneficiaries you wish to modify.
2. Click on Modify Beneficiary.
3. You will reach the **Modify Peer Beneficiary** screen.

Modify Peer Beneficiary

Field Description

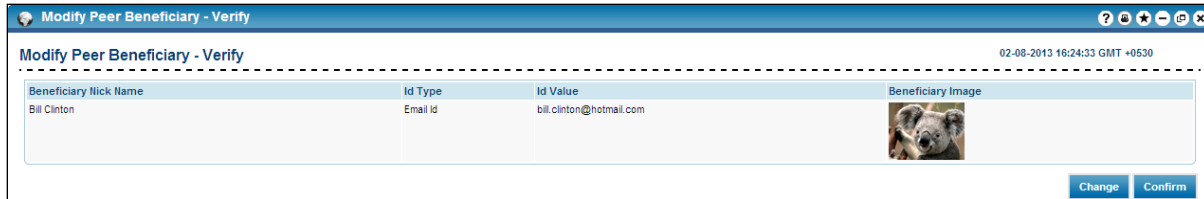
Field Name	Description
Beneficiary	[Mandatory, Alphanumeric with Special Characters]
Nick Name	Modify the nick name of the beneficiary
Id Type	[Mandatory, Dropdown] Modify the ID Type from the dropdown. The options available are: <ul style="list-style-type: none"> • Mobile Number • Email Id
Id Value	[Mandatory, Input Box, 15, 225] Modify the Email Id OR Mobile Number of the beneficiary as applicable.
Beneficiary Image	[Display] Displays the image if any.
Add Image	[Optional, Hyperlink]
Remove Image	Remove the image OR Add a new image, if any.

4. Click the **Back** button to go back to the **View Peer Beneficiary** screen.

OR

Click on **Modify**. You will reach the Modify Peer Beneficiary - Verify screen.

Modify Peer Beneficiary - Verify



Column Description

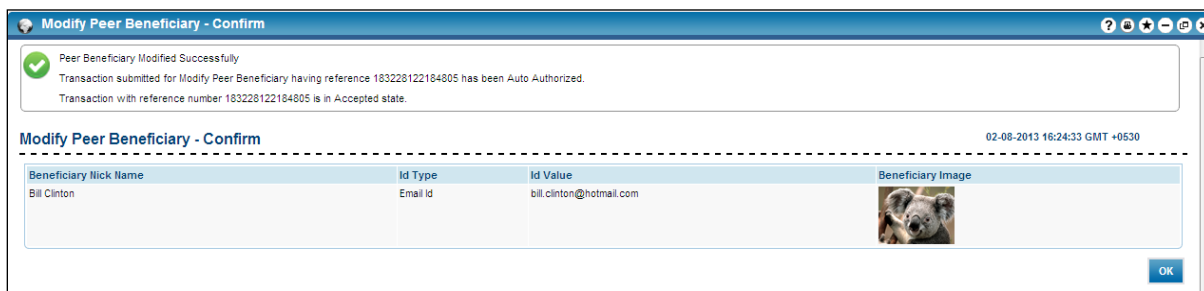
Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

5. Click on **Change** to go back to the **Modify Peer Beneficiary** screen.

OR

Click on **Confirm**. You will reach the Modify Peer Beneficiary – Confirm screen.

Modify Peer Beneficiary - Confirm



Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

6. Click on **OK**. You will reach the **View Peer Beneficiary** screen.

5.4 Delete Peer Beneficiary

You can delete any of your added peer beneficiaries.

To delete a beneficiary, in the **View Peer Beneficiary** screen:

1. Click the checkbox next to any of the beneficiaries you wish to delete.
2. . Click on Delete Beneficiary.
3. You will reach the Delete Peer Beneficiary - Verify screen.

Delete Peer Beneficiary - Verify

Beneficiary Name	Beneficiary Id	Id Value	Beneficiary Image
Bill Clinton	Email Id	bill.clinton@hotmail.com	

Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

4. Click **Back** to go back to the **View Peer Beneficiary** screen.

OR

Click **Delete**. You will reach the Delete Peer Beneficiary – Confirm screen.

Delete Peer Beneficiary - Confirm

Peer Beneficiary Deleted Successfully
Transaction submitted for Delete Peer Beneficiary having reference 140524621185070 has been Auto Authorized.
Transaction with reference number 140524621185070 is in Accepted state.

Beneficiary Name	Beneficiary Id	Id Value
Bill Clinton	Email Id	bill.clinton@hotmail.com

Column Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the name OR nick name of the beneficiary.
Id Type	[Display] Displays the Id Type of the beneficiary.
Id Value	[Display] Displays the Email Id OR Mobile Number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary, if any

5. Click on **OK**. You will reach the **View Peer Beneficiary** screen.

5.5 View Received P2P Payments

You can view the payment you received in your account.

To view received payment, navigate through:

1. Receive Money → Manage Peer Payment Subscription → View Received P2P Payments.
The system will display Received Payment screen.

Received Payments

Ref No.	Date	Amount	Currency	Sender	Status
146078569816578	26-09-2013		10,000.00 INR	Mr Subit Sarma	Failed
191333238816526	26-09-2013		100.00 INR	Mr Subit Sarma	Failed
408542401817172	26-09-2013		100.00 INR	Mr Subit Sarma	Failed
972085476817232	26-09-2013		1,000.00 EUR	Mr SAURABH RETAIL	Pending

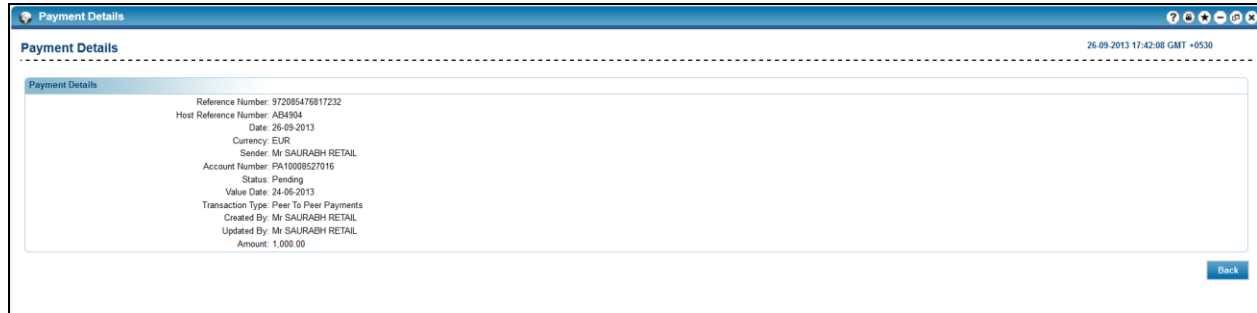
Column Description

Field Name	Description
Ref No	[Display] Displays the reference number of payment done.
Date	[Display] Displays the date on which payment has been done.
Amount	[Display] Displays the amount.
Currency	[Display] Displays the currency of payment
Sender	[Display] Displays the sender name who initiated the payment
Status	[Display] Displays the status of payment.

2. Click Reference number to view the details of payment. The system will display payment details screen.

Payment Details

Peer Beneficiary Maintenance



The screenshot shows a web application window titled "Payment Details". The window has a blue header bar with the title and standard window controls. Below the header, the main content area displays the following information:

Reference Number: 972085476817232
Host Reference Number: AB4904
Date: 26-09-2013
Currency: EUR
Sender: Mr SAURABH RETAIL
Account Number: PA10009527016
Status: Pending
Value Date: 24-06-2013
Transaction Type: Peer To Peer Payments
Created By: Mr SAURABH RETAIL
Updated By: Mr SAURABH RETAIL
Amount: 1,000.00

A "Back" button is located in the bottom right corner of the main content area.

3. Click Back to go back to previous received payment screen.

6. Claim Peer To Peer Payments

Once a payment is initiated by the sender to the Facebook ID OR Email ID OR Mobile Number, the beneficiary receives an Email OR SMS OR Notification on facebook to register themselves in order to receive funds. For payment to non registered facebook ID, facebook event got created and notification will be sent to the receiver's facebook id. In case of a receiver who is already registered, the funds will be directly credited to their registered account.

For already existing users the registration process will be possible after logging into the application with the user id and password through a new transaction for registering as a receiver and for non existing users the registration process should be initiated from outside the system. The non existing users should be able to register themselves and should be provided with a user id and password after verification of their accounts and bank account details.

Verification of the accounts shall be done through penny credit and chaser mails and SMS, to email and Mobile Number. On completion of all validation process the beneficiary payment will be initiated.

6.1 Claim Peer To Peer Payments for Non registered Non Existing Users

A non registered and non existing user of the bank can claim his or her peer payment by registering at the FCDB application.

To claim a payment, navigate through:

1. Log-In screen → Click to Claim Payments

Click To Claim Payments

The screenshot shows the Oracle Flexcube Direct Banking login interface. At the top, there are tabs for 'Personal' (selected) and 'Corporate'. The main heading is 'Please login to Oracle Flexcube Direct Banking'. Below this, there is a 'User ID' input field with a 'New to Online Banking? Register Now' link. A 'Password' input field has a 'Forgot Password?' link. A 'Sign In' button is located at the bottom right of the login area. To the right of the login area is a sidebar titled 'Tools and Calculators' with links for 'Foreign Exchange Calculator', 'Loan Calculator', 'Loan Eligibility Calculator', 'Deposit Calculator', 'Mortgage Rate Calculator', and 'Savings Calculator'. Below the sidebar are buttons for 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'. A 'Choose Theme' dropdown menu is set to 'Contemporary'.

You will reach the Receive Peer To Peer Payment screen.

Receive Peer To Peer Payment

The screenshot displays the 'Receive Peer To Peer Payment' screen. At the top, the title is 'Receive Peer To Peer Payment' and the timestamp is '26-07-2013 16:36:41'. Below the title, there is a section for 'Mode to which payment is received' with three tabs: 'Email', 'Mobile', and 'Facebook'. Underneath, there is a 'Contact Number*' field containing '8181771112' and an 'Enter Security Code*' field with a masked input. A 'Submit' button is located at the bottom right. There is a link for 'Registered User Click Here' and a message: 'If you are a registered user, please login to the portal to register to claim your payments'.

Field Description

Field Name	Description
Mode to which the payment is received	[Mandatory, Tab] Select the tab for the mode of payment. The available options are: <ul style="list-style-type: none"> • Email • Mobile • Facebook
Email OR Mobile Number OR Facebook ID	[Mandatory, Email Id, Mobile Number, Alphanumeric, Numeric, Special Characters, 15, 225] Enter the details of the received mode of payment in the input box.
Enter Security Code	[Mandatory, Alphanumeric, Masked] Enter the security code received from the sender

2. Click on **Submit** button.

You will reach the Peer To Peer Payment Registration – Personal Details Screen

OR

Click on **Click Here** if you are a registered user.

You will reach the Log-In screen of the application.

Peer To Peer Payment Registration

Peer To Peer Payment Registration 26-07-2013 16:37:38

Personal Details

First Name: Test04
 Last Name: tr1
 Email Id/ User Id: test04@tr1.com
 Mobile Number: 0181771112
 Password: [masked] [View Password Policy](#)
 Re Enter Password: [masked] Medium
 Facebook Id: [Connect](#)

[Cancel](#) [Next](#)

Please Note: User shall be created with these details, please ensure that the details mentioned are accurate and details shall be used to login to enter other details and perform various transactions through internet portal. [Next](#)

Field Description

Field Name	Description
First Name	[Mandatory, Alphanumeric, 1-20] Enter your first name.
Last Name	[Mandatory, Alphanumeric, 1-20] Enter your last name.
Email ID	[Mandatory OR Display ,UNIQUE, 1-255, Alphanumeric] Enter your email ID if it is not pre populated.
Mobile Number	[Conditional, 1-15] Enter your mobile number if it is not pre populated.
Password	[Mandatory, Masked, As per Password Policy] Enter any password as you wish as per the password policy.
Re Enter Password	[Mandatory, Masked, As per Password Policy] Enter the same password again.
Email ID	[Mandatory OR Display,UNIQUE, 1-255, Alphanumeric] Enter your email ID if it is not pre populated.

3. Click on **Next**. You will get registered.

You will reach the Peer To Peer Payment Registration – Bank Account Details screen.

OR

Click on **Cancel**. You will go back to the Log-In screen.

Peer To Peer Payment Registration – Bank Account Details

Peer To Peer Payment Registration 26-07-2013 16:50:02 GMT +0530

Bank Account Details

Select Account Type: Account within Bank Account with other Bank

Account Number: 1221000001

National Clearing Code Type: CHAPS MAPS Network

Bank Code: NWBKGB98

Bank Name: NWBKGB98

Address: NWBKGB98

City: NWBKGB98

Entered data like the email id/contact number and account number of the bank will get validated through email verification and penny credit validation. Once validation is completed the amount shall get credited into the registered account.

Field Description

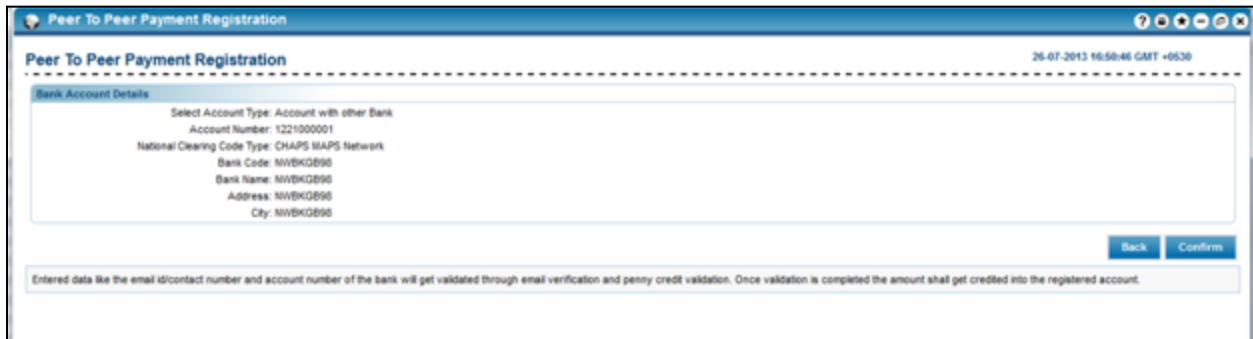
Field Name	Description
Select Account Type	[Mandatory, Radio Button] Select the relevant account type. The options available are: <ul style="list-style-type: none"> • Account within Bank • Account with other Bank
Account within Bank	
Account Number	[Mandatory, Alphanumeric, 1-16] Enter the account number to receive funds
Branch Code	[Mandatory] Select the branch code for the account selected.
Account with other Bank	
Account Number	[Mandatory, Alphanumeric, 1-16] Enter the account number to receive funds
National Clearing Code Type	[Mandatory, Dropdown] Select the appropriate National Clearing Code Type for the bank. The options available are: <ul style="list-style-type: none"> • CHAPS MAPS Network • HELLENIC BANK ASSOCIATION FROM GREECE • NEW ZEALAND BANKERS ASSOCIATION FROM NEW ZEALAND • PI CLEARING NETWORK
Bank Code	[Mandatory, Input, 1-20] Enter the bank code of the receiver's bank.
Bank Name	[Display] This field displays the name of the bank to which the entered account belongs to.
Address	[Display] This field displays the address to which the entered account belongs to

Field Name	Description
City	[Display] This field displays the name of the city to which the entered account belongs to

4. Click on **Submit**.

You will reach the Peer To Peer Payment Registration – Bank Account Details Confirm screen

Peer To Peer Payment Registration – Bank Account Details Verification

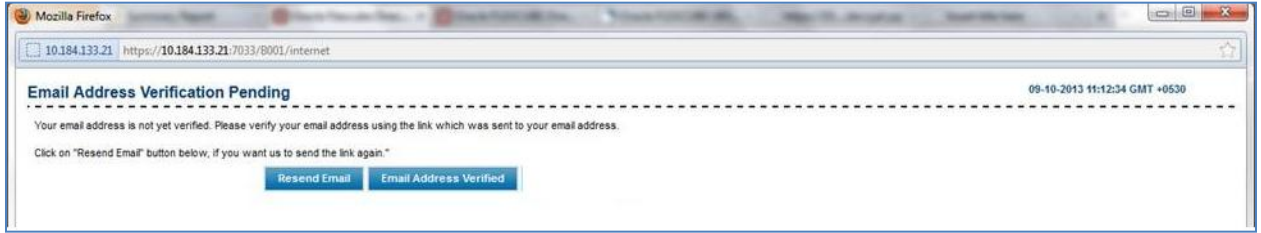


Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type chosen by you in the previous screen
Account Number	[Display] Displays your account number.
National Clearing Code Type	[Display] Displays your National Clearing Code Type
Bank Code	[Display] Displays your Bank Code
Bank Name	[Display] Displays your bank name
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city where the branch is located.

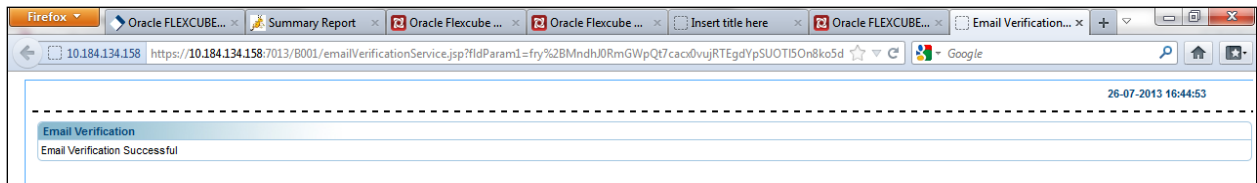
5. Click on **Confirm**. If Email is not verified you will see the following screen.

Email Verification Pending



6. Validate your email account by clicking on the link mailed to your registered Email Id. You will see the Email Verification Successful screen.

Email Verification



7. If Email id is already verified. You will receive a "One Time Password" on your registered mobile number.

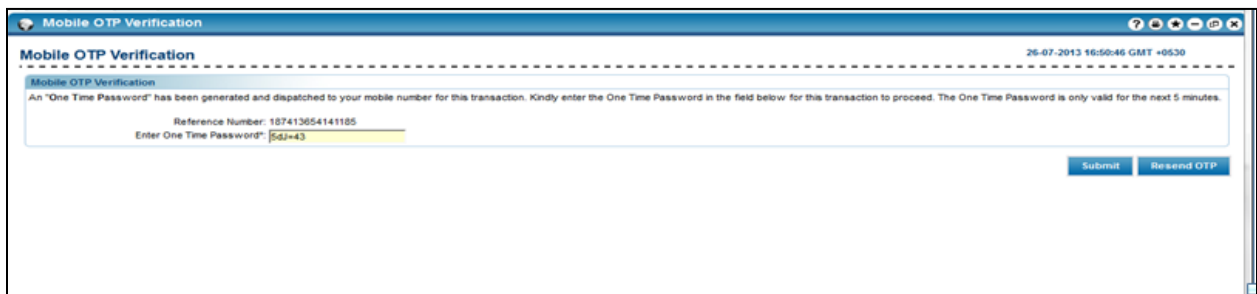
You will reach the **Mobile OTP Verification** screen.

Note: Mobile OTP will generate only if mobile number is registered.

OR

Click Back to go back to the Peer To Peer Payment Registration – Bank Account Details screen.

Mobile OTP Verification



Field Description

Field Name	Description
Reference Number	[Display] Displays the Reference Number of your transaction

Field Name	Description
Enter One Time Password	[Mandatory, Input, Alphanumeric]
Password	Enter the “One Time Password” that you have received on your registered mobile number.

8. Click on **Submit**.

You will reach the **Peer To Peer Payment Registration** successful screen.

Your KYC verification is initiated.

OR

Click on Resend OTP.

Mobile OTP will be resent on your registered mobile number.

Peer To Peer Payment Registration



Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type chosen by you in the previous screen
Account Number	[Display] Displays your account number.
National Clearing Code Type	[Display] Displays your National Clearing Code Type
Bank Code	[Display] Displays your Bank Code
Bank Name	[Display] Displays your bank name
Address	[Display] Displays the address of the branch.

Field Name	Description
City	[Display] Displays the city where the branch is located.

9. After registration is completed, the process for crediting beneficiary gets initiated.

Note: Enrolled user can manage his registration process by logging to the application.

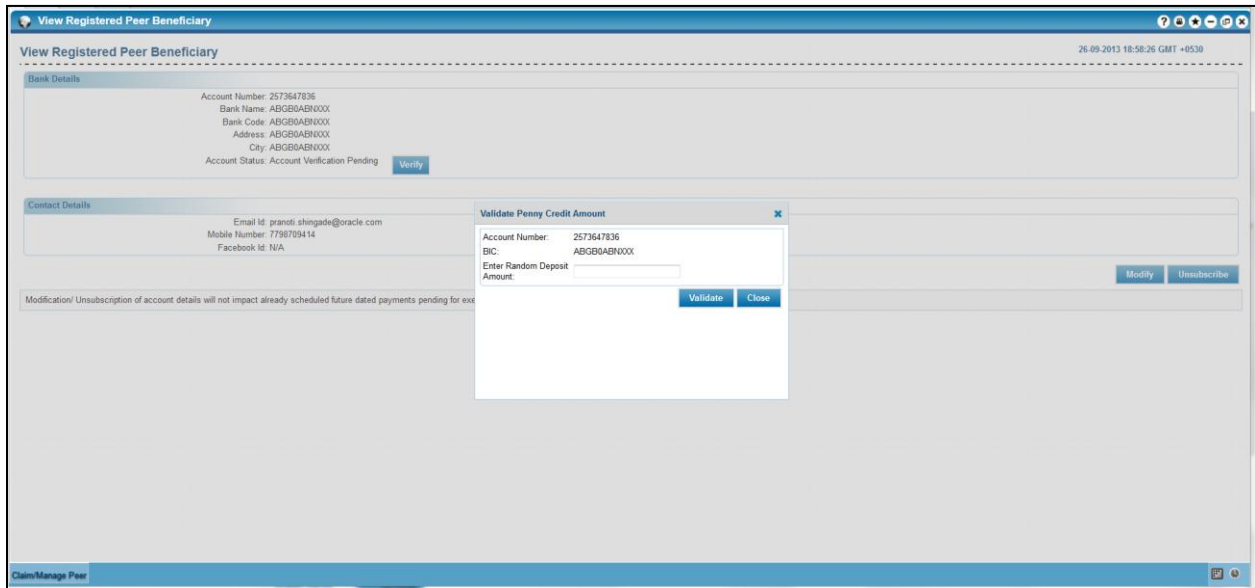
6.2 View Registered Peer Beneficiary

Using this feature, you can view the registered peer beneficiary.

To use this option, go to:

1. Receive Money → Manage Peer Payment Subscription → Claim/Manage Peer Account. The system will display View Registered Peer Beneficiary screen.

View Registered Peer Beneficiary – Penny Credit Validation



Field Description

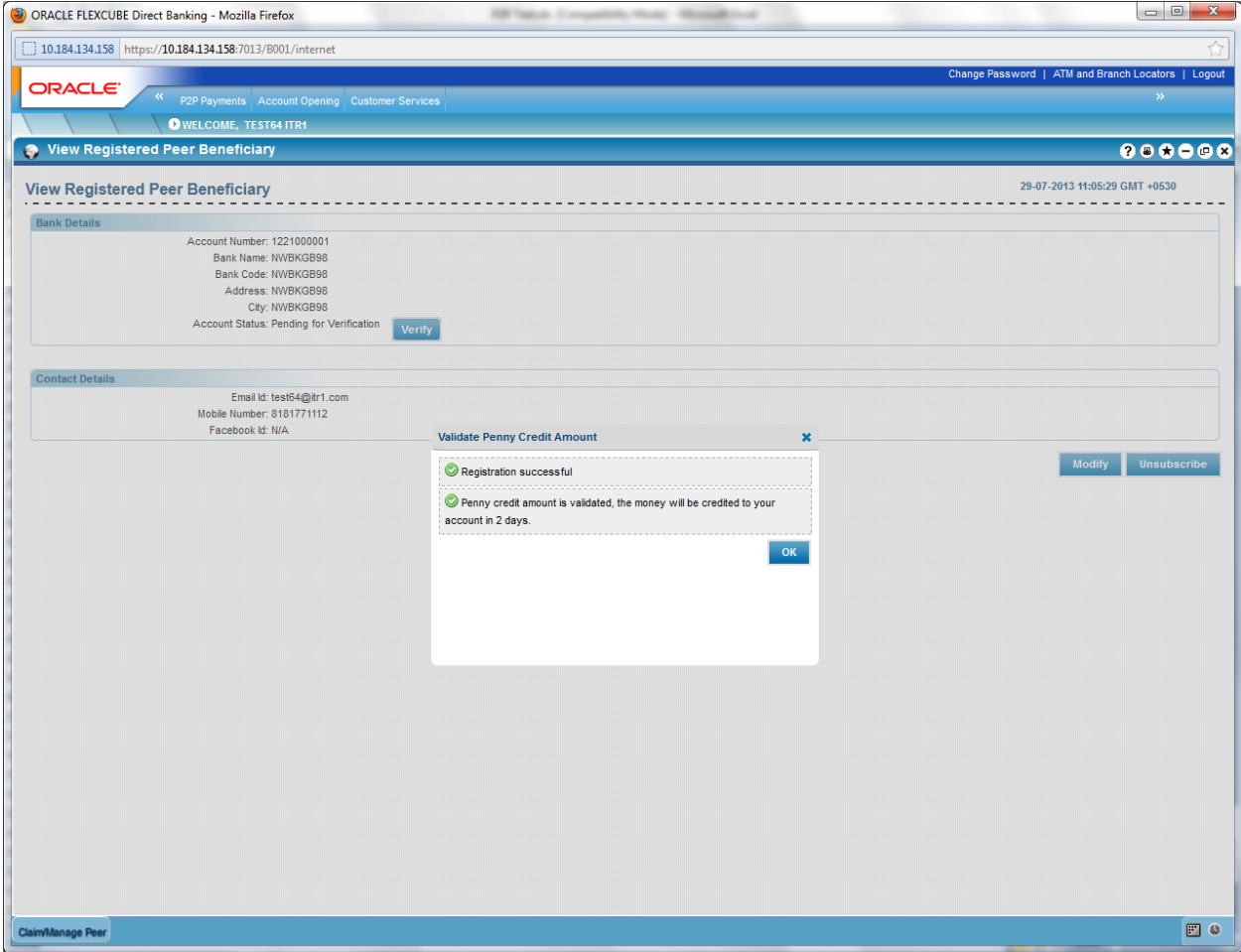
Field Name	Description
Account Number	[Display] Displays your Bank Account Number.
BIC	[Display] Displays your bank code
Enter Random Deposit Amount	[Mandatory, Input, 10, Numeric] Enter the penny amount deposited to your bank account.

2. Click on **Validate**

You will reach the **Registration successful** page.

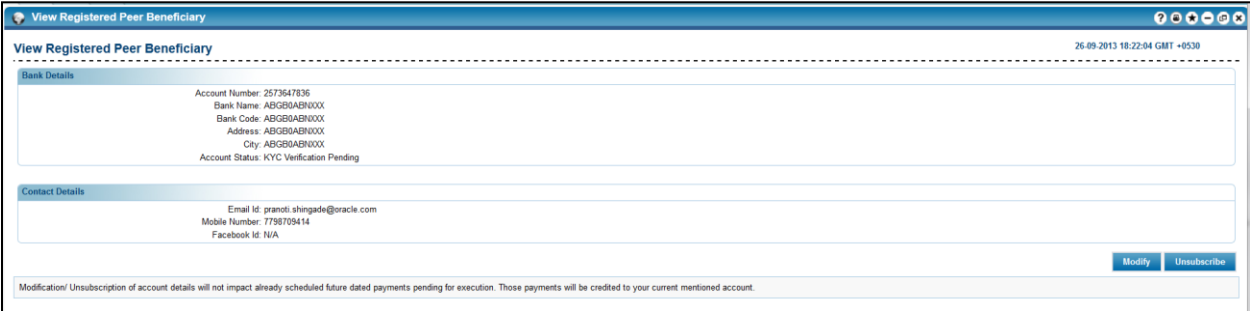
Registration Successful

Claim Peer To Peer Payments



3. Click on OK. You will reach the **View Registered Peer Beneficiary** screen.

View Registered Peer Beneficiary



Column Description

Field Name	Description
Bank Details	

Field Name	Description
Account Number	[Display] Displays your account number.
Bank Code	[Display] Displays your Bank Code
Bank Name	[Display] Displays your bank name
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city where the branch is located.
Account Status	[Display] Displays the account status. For e.g Pending, Failed.
Contact Details	
Email Id	[Display] Displays your registered Email Id
Mobile Number	[Display] Displays your registered Mobile Number
Facebook ID	[Display] Displays your Facebook ID, if any

4. Click on **Modify**. You will reach the **Modify Peer Beneficiary** screen.

Modify Registered Peer Beneficiary

The screenshot shows a web browser window titled "Modify Registered Peer Beneficiary". The page header includes the title and a timestamp "26-09-2013 18:25:38 GMT +0530". The main content area is titled "Bank Account Details" and contains the following fields:

- Select Account Type: Account within Bank Account with other Bank
- Account Number: 2573647836
- National Clearing Code Type: CHAPS MAPS Network
- Bank/Branch Code: ABG8BAEN00X
- Bank Name: ABG8BAEN00X
- Address: ABG8BAEN00X
- City: ABG8BAEN00X

At the bottom right of the form, there are "Back" and "Submit" buttons. A small note at the bottom of the page reads: "Entered data like the email id/mobile number and account number of the bank will get validated through email/mobile verification and penny credit validation. Once validation is completed the amount shall get credited into the registered account."

5. Click on **Submit**. You will reach the **Modify Peer Beneficiary Verify** screen.

Modify Registered Peer Beneficiary- Verify

Claim Peer To Peer Payments

Modify Registered Peer Beneficiary - Verify

26.09.2013 19:50:58 GMT +0530

Bank Details

Account Number: 1234556
Bank Name: NWEKGB98
Bank Code: NWEKGB98

Back Confirm

6. Click on **Confirm**. You will reach the **Modify Peer Beneficiary Confirm**, screen.
OR
Click Back to go to previous screen.

Modify Registered Peer Beneficiary - Confirm

Modify Registered Peer Beneficiary - Confirm

26.09.2013 19:50:58 GMT +0530

Updation Performed Successfully

Bank Details

Account Number: 1234556
Bank Name: NWEKGB98
Bank Code: NWEKGB98

OK

7. Click **Unsubscribe** button to unsubscribe the peer beneficiary in View Registered Peer Beneficiary screen. You will reach the **Modify Peer Beneficiary Verify** screen.

Unsubscribe Peer Beneficiary- Verify

Unsubscribe Peer Beneficiary - Verify

26.09.2013 19:55:41 GMT +0530

Bank Details

Account Number: 1234556
Bank Name: NWEKGB98
Bank Code: NWEKGB98

Back Confirm

8. Click on **Confirm**. You will reach the **Unsubscribe Peer Beneficiary Confirm**, screen.
OR
Click Back to go to previous screen.

Unsubscribe Peer Beneficiary- Confirm

Unsubscribe Peer Beneficiary - Confirm

26.09.2013 19:56:57 GMT +0530

Peer Beneficiary Deleted Successfully

Bank Details

Account Number: 1234556
Bank Name: NWEKGB98
Bank Code: NWEKGB98

OK

9. Click on **OK**.

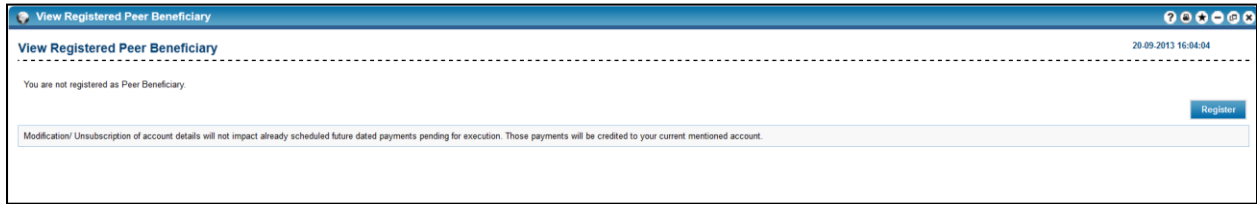
6.3 Claim Peer To Peer Payments for Non-Registered Existing Users

A non registered but an existing user of the bank can claim his or her peer payment by registering at the FCDB application.

To use this option, navigate through:

1. Receive Money → Manage Peer Payment Subscription → Claim/Manage Peer Account
You will reach the View Registered Peer Beneficiary screen.

View Registered Peer Beneficiary

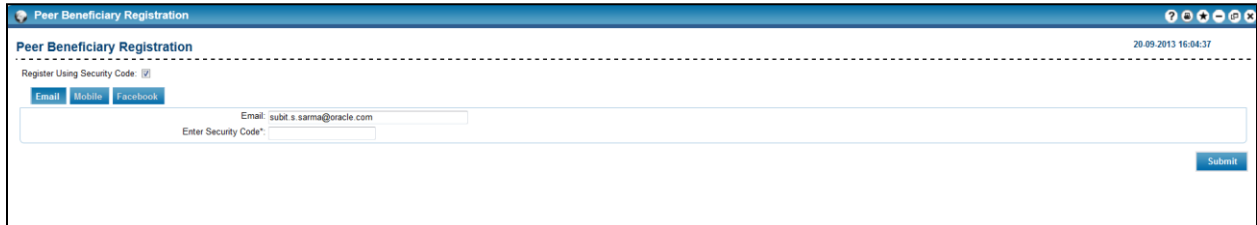


2. Click on **Register**.

You will reach the **Peer Beneficiary Registration** page.

3. Use the check-box to register with or without a **Security Code**.

Peer Beneficiary Registration – Security code

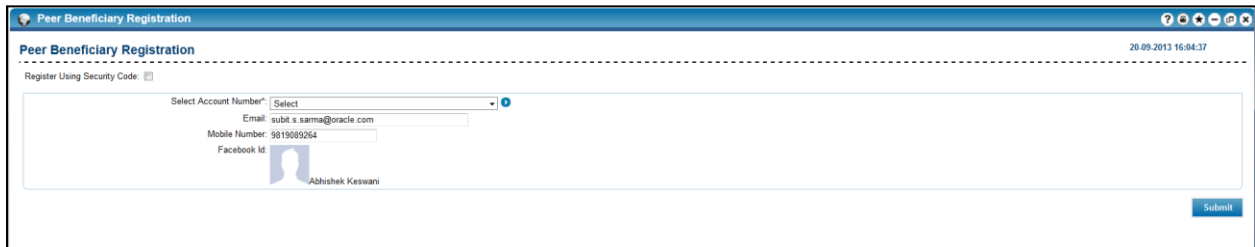


Field Description

Field Name	Description
Register using Security Code	[Optional, Checkbox] Select the checkbox if registration is to be done by security code.

Field Name	Description
Mode to which the payment is received	[Mandatory, Tab] Select the tab for the mode of payment. The available options are: <ul style="list-style-type: none"> • Email • Mobile • Facebook
Enter Security Code	[Mandatory, Alphanumeric, Masked] Enter the security code received from the sender

Peer Beneficiary Registration – without security code



Field Description

Field Name	Description
Select Account Number	[Mandatory, Dropdown] Select the account number in which the amount is credited.
Email	[Display] This field will display your Email Id.
Mobile Number	[Display] This field displays your Mobile Number.

4. Click on **Submit**. You will reach the **Peer Beneficiary Registration-Verify** screen.

Peer Beneficiary Registration - Verify

Claim Peer To Peer Payments

ORACLE Change Password | Open New Account | Reminder | Session Summary | Sitemap | Logout

WELCOME, SD RETAIL3

Peer Beneficiary Registration - Verify 10-10-2013 16:24:33 GMT +0530

Account Number: PA10008529022
Email: sdretail3a1@tr2.com
Mobile Number: 8889991113

Back Confirm

Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.
Email	[Display] Displays your Email Id
Mobile Number	[Display] Displays your Mobile Number

5. Click on **Confirm**.

You will reach the Peer Beneficiary Registration – Confirm screen.

OR

Click on **Back**

You will go back to the **Peer Beneficiary Registration** screen.

Peer Beneficiary Registration - Confirm

Peer Beneficiary Registration - Confirm

Registration successful

Peer Beneficiary Registration - Confirm 10-10-2013 16:24:33 GMT +0530

Account Number: PA10008529022
Email: sdretail3a1@tr2.com
Mobile Number: 8889991113

OK

Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.

Field Name	Description
Email	[Display] Displays your Email Id
Mobile Number	[Display] Displays your Mobile Number

6. Click on **OK**

You will reach the View Registered Peer Beneficiary screen.