Screen Design

1. **Welcome Screen**

   This is the initial screen displayed when the system is launched.

   # Welcome to Online Bill Payment System

   Click here to Login

   Processing

   a)   When clicked on the hyperlink, launch the login screen.

2. Login Section

The user is already a customer of the bank and has the Username and Password issued by the bank. These need to be validated before providing access to the Bill Payment modules.

<div style="border:1px solid black; padding:2em;">

Login

Username   *   [_____]

Password   *   [_____]

[**Submit**]   [**Clear**]   [**Cancel**]

</div>

Validations

a) Validate the Username and Password against the Customer table.

Processing

a) If the username = "Admin" and the password is valid
   Direct the user to "Bill Payment Menu" screen

b) If the Username and Password combination is valid,
   - If the customer is not registered for the Bill Payment function
      Direct the user to "Bill Payment Registration" screen
   - If the customer is already registered for the Bill Payment function
      Direct the user to "Bill Payment Menu" screen

c) If "Clear" is clicked, Refresh the values in Username and Password fields.

d) If "Cancel" is clicked, return to the Welcome screen.

3. Bill Payment Registration

Existing bank customers can register for bill payment facility. The customer name is retrieved from the database using the login username. A customer can select two preferred accounts for funding the bill payment

---

Bill Payment Registration

Customer Name :   **xxxxxxxxxxxxxx**

Preferred Account 1   [▽]

Preferred Account 2   [▽]

Terms and Conditions

      I hereby declare that I have read the terms and conditions completely as mentioned in the Bill Payment Agreement and I unconditionally agree to abide by these terms and conditions.

*   [**I Agree**]   [**Cancel**]

Validations

    a) Preferred Account 1 and Preferred Account 2 should not be the same.
    b) Preferred Account 2 should not be entered if Preferred Account 1 is not entered.
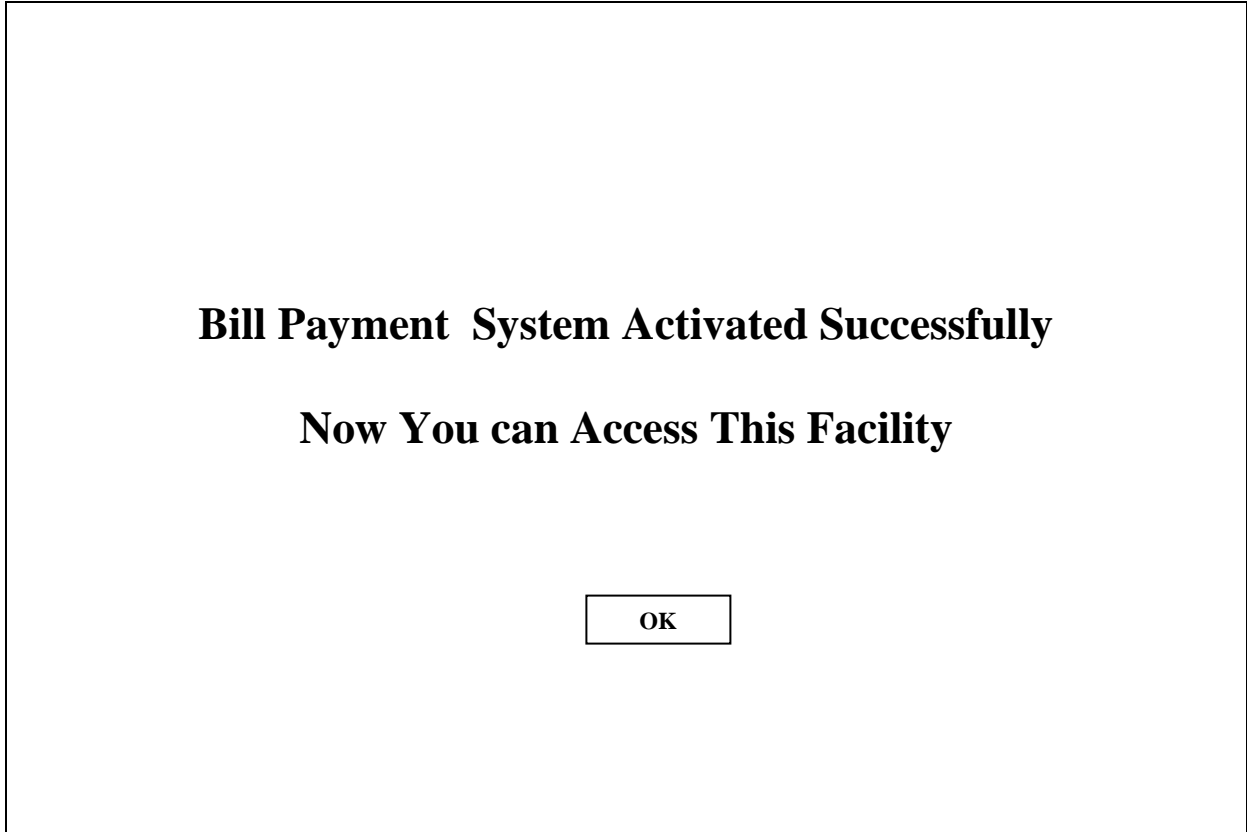
Processing

    a) Display Customer's accounts (only of Savings and Checking type) in the Preferred Account fields.
    b) If the user clicks on "I Agree"

- Update the Bill_Pay_Registered to "Y" in the Customer table for the customer's ID
- Update the Bill_Pay_Preferred to "Y" in the Account table for the preferred accounts selected on the screen
- Display the "Activation" screen

c) If "Cancel" is clicked, return to the Login screen.

4. Activation screen

<div style="border:1px solid black; padding:2em; text-align:center;">

Bill Payment System Activated Successfully

Now You can Access This Facility

OK

</div>

Processing

a)   If "OK" is clicked, direct the user to "Bill Payment Menu" screen.

5. Bill Payment Menu

<div style="border:1px solid black; padding:1em;">

<u>Bill Payment Menu</u>

<u>Manage Billers</u>

<u>Make Payment</u>

<u>View Payment History</u>

<u>Logoff</u>

</div>

Processing

    a)   Based on the option selected, direct the user to respective page
    b)   If Logoff is selected, return to the Welcome page.

6. Manage Billers

This screen allows the user to add new billers and modify or delete existing billers.

	List of Billers		

Select	Biller Name	Address	Category
◯			
◯			
◯			
◯			
◯			

Add	**Update**	**Back**

Validations

a) For Update, one of the billers displayed on the screen should be selected

Processing

a) All the billers defined by the customer are loaded into the screen when it is displayed.

b) If "Add" is clicked, display the "Add New Biller" page

c) If "Update" is selected, display the "Update Biller" page

d) If "Back" is selected, display the "Bill Payment Menu"

7. Add a New Biller

This screen is used to add a new biller.

<u>**Add a New Biller**</u>

Biller Name *

Address *

City *

Pin Code *

Category *

| Submit | | Back |

<u>Processing</u>

a) If "Submit" is clicked
   - Generate a unique ID for biller
   - Store Biller details in the Biller Table
   - Return to "List of Billers" screen

b) If "Back" is selected, display the "List of Billers"

8. Modify Biller

This screen is used to modify the details of an existing biller.

Modify Biller Information

Biller Name	*	[_____]
Address	*	[_____]
City	*	[_____]
Pin Code	*	[_____]
Category	*	[_____ ▽]
Status	*	● **Active** ○ **Inactive**

[**Update**]   [**Back**]

Validations

a) If status is changed from Active to Inactive
   - Check if there are any outstanding payments for the biller in the Payment Instruction table.   If Yes, give an error message

Processing

a) If "Update" is selected, modify the Biller details in the Biller table. Return to "List of Billers" screen

b) If "Back" is selected, display the "List of Billers" screen

9. **Make Payment**

<div style="border:1px solid black">

<u>Make Payment</u>

AC No   * [_____ ▽]   x,xx,xxx.xx

Biller   * [_____ ▽]

Bill Amount   * [_____]

Pay now?   * ○ Yes   ● No

Payment Due Date   * [_____] 📅

[Submit]   [Cancel]

</div>

<u>Validations</u>

- Payment Due Date should not be a past date
- If Pay now = "Yes", Bill amount should be < or = account balance

<u>Processing</u>

- Populate the preferred account numbers from the Account table.
- Populate the biller field with active billers from the biller table.
- When the account number is selected, display the current balance.
- In case of Pay now, payment due date should be disabled.
- If Pay now = "Yes"

      i. Deduct the bill amount from account balance
     ii. Store the instruction in Payment_Instr table with status = "Processed"

- If Pay now = "No"
  - i. Store the instruction in Payment_Instr table with status = "Received"

10. View Payment History

This screen allows the customer to view the payment instructions for a selected period.

Validations

    a)   To-date should not be less than From-date

Processing

a) If category is not entered, assume all categories.
b) If status is not entered, assume all statuses.
c) From-date should be pre-filled with the first day of current month. To-date should be pre-filled with today's date.
d) When Search is clicked,
   - Search the Payment instructions table for the given category, status, date range and the list of accounts owned by the customer
e) When Cancel is clicked
   - Return to the Bill Payment menu
f) When user clicks on the instruction link,
   - Display payment instruction details

11. <u>Payment Instruction details</u>

<u>**Payment Instruction details**</u>

AC No   XXXXXXXXXXXXX   x,xx,xxx.xx

Biller   XXXXXXXXXXXXXXXXXX

Bill Amount   * [   ]

Payment status   xxxxxxxxxxxxxxxxxx

Payment Date   * [   ] [📅]

[**Save**]   [**Delete**]   [**Cancel**]

<u>Validations</u>

- Payment Due Date should not be a past date

<u>Processing</u>
- Delete and Save should be enabled only if the payment status = "Received".
- If Delete is selected, delete the instruction from the payment instruction table
- If Save is selected, update the instruction with the updated values

- If Cancel is selected, return to "View payment instructions" screen.