



# Mobeix™ Corporate Banking

## End User Guide

### Transfers

Version 6.4

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## I. Introduction

### I.1. Purpose

The purpose of this End User Guide is to provide information that will assist the end user on how to use a particular function in the Mobiex™ Corporate Internet Banking (CIB) application.

With this document, the product users, business analysts, product developers, project managers, technical consultants and other relevant members of the partner who has the interest to use the Mobiex™ CIB application will be able to

- Know how to navigate through the User Interface (UI) of the Tools function.
- Understand how to carry out each instruction for a given function.

### I.2. Pre-Requisites

The audience must have prior knowledge of the following topics to be able to perform the instructions provided in this guide.

- Mobeix™ CIB platform

### I.3. Document Organization

The document is divided into relevant chapters as outlined below.

<b>Transfers Overview</b>	<b>Chapter II</b> – Provides an overview of the Transfers function.
<b>Create Single Payment</b>	<b>Chapter III</b> - Provides information on creating single payment and how to create a single payment request.
<b>Create Batch Payment</b>	<b>Chapter IV</b> - Provides information on creating batch payments and how to create a batch payment request.
<b>Create Transfer SI</b>	<b>Chapter V</b> - Provides information on creating standing instructions payment and how to create standing instructions requests for domestic, internal, and international transfers.
<b>Template</b>	<b>Chapter VI</b> - Provides information on creating transfer templates and how to create transfer templates.
<b>Edit Transfer</b>	<b>Chapter VII</b> - Provides information on editing existing transfer requests and how to edit existing transfer requests.

<b>Delete Transfer</b>	<b>Chapter VIII</b> - Provides information on deleting transfer requests and how to delete existing transfer requests.
<b>Manage Transfer</b>	<b>Chapter IX</b> - Provides information on managing transfers and the actions you can perform on these screens.
<b>Approver Flow (Transfers)</b>	<b>Chapter X</b> - Provides information on managing transfer requests as an approver.

## I.4. Document Conventions

This section orients you on the text formatting, notations used to denote various parts of instructions, abbreviations of commonly used terms in the guide.

### Text Formatting

Italics are used to distinguish terms that have a specific meaning in the context of this document. Bold letters are used to emphasize field names.

### Notations

The following notations are used in certain parts of the instructions to indicate important information that requires your attention.

#### Note / Tip / Hint / Information



This format indicates text that contains additional information, tip or hint of more than usual significance.

#### Warning



This format indicates text that serves as a caution or reminder to the reader for the purpose of avoiding any untoward outcome.

### Abbreviations

For brevity and clarity, abbreviations are occasionally used in this manual. The following list shows the abbreviations and its expanded form:

Abbreviation	Expanded form
<b>ACH</b>	Automated Clearing House
<b>API</b>	Application Program Interface
<b>CBS</b>	Core Banking System
<b>CIB</b>	Corporate Internet Banking
<b>DBP</b>	Digital Banking Platform
<b>MCB</b>	Mobeix Corporate Banking

Abbreviation	Expanded form
<b>NEFT</b>	National Electronic Fund Transfer
<b>RTGS</b>	Real-time Gross Settlement
<b>URL</b>	Uniform Resource Locator

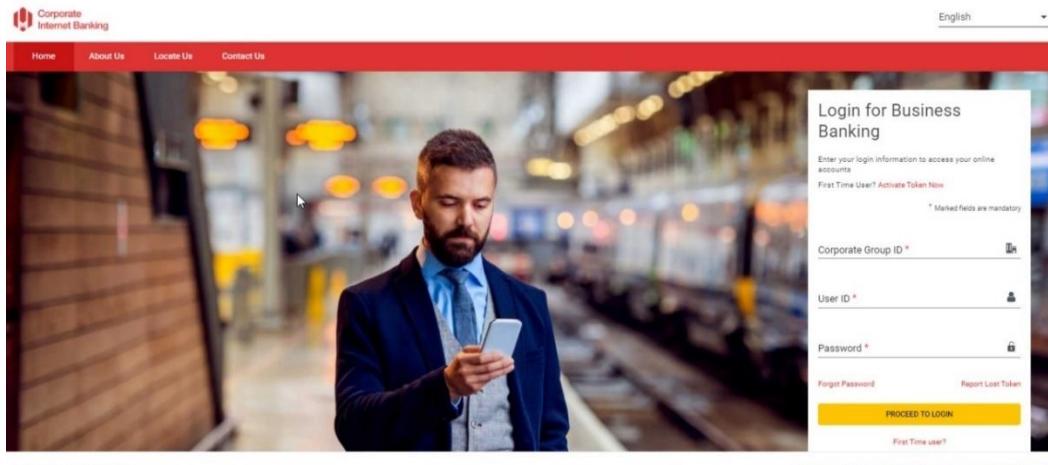
**Table 1 – Abbreviations Table**

## I.5. Getting Started

### I.5.1. Opening the Application

Perform the following steps to access the **Transfers** function.

Log in to the Corporate Internet Banking (CIB) portal using the URL and login credentials provided by your bank.



**Figure 1 - Corporate Internet Banking Login Screen**

Refer to the **Login** user guide for instructions on logging on to CIB.

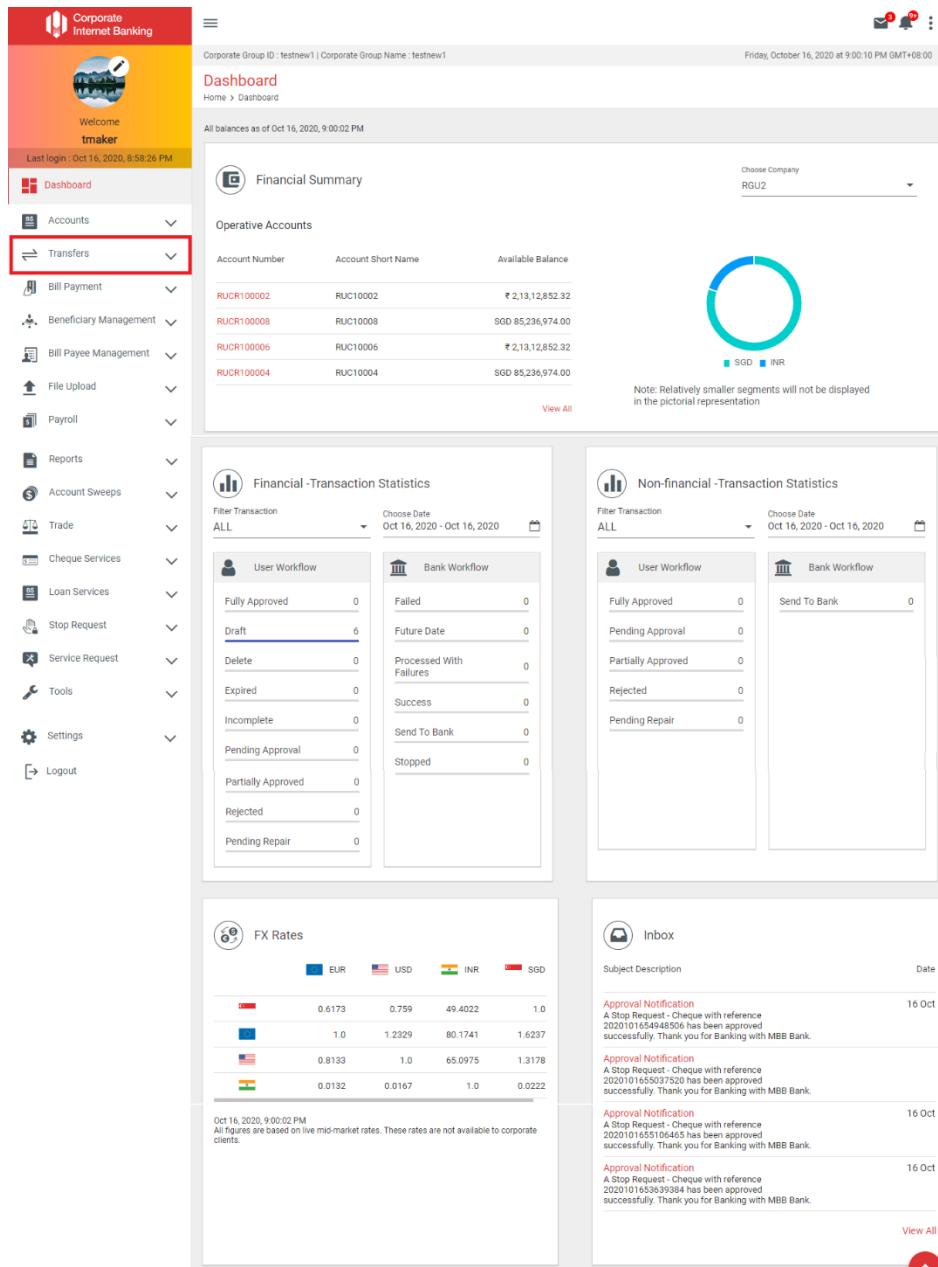
## I.6. Commonly Used Procedures

### I.6.1. Navigating to the Transfers Function (Initiator)

Perform the following steps to access the sections in the **Transfers** function as an initiator.

Refer to [section I.5.1. Opening the Application](#) for instructions on opening the CIB application.

1. Click the **Transfer** link from the menu on the left pane of the screen as shown in the screenshot below.



**Figure 2 - Corporate Internet Banking Dashboard Screen**

The options available under **Transfer** menu will be displayed as shown in the screenshot below.

The screenshot shows the Corporate Internet Banking Dashboard. On the left, a vertical sidebar lists various menu items under categories like Transfers, Bill Payment, Beneficiary Management, etc. The 'Transfers' category is highlighted with a red box. The main dashboard area displays several modules:

- Financial Summary:** Shows Operative Accounts with a table and a pie chart indicating SGD and INR proportions.
- Financial - Transaction Statistics:** Shows User Workflow and Bank Workflow status counts.
- Non-financial - Transaction Statistics:** Shows User Workflow and Bank Workflow status counts.
- FX Rates:** Displays exchange rates for EUR, USD, INR, and SGD.
- Inbox:** Lists approval notifications for various transactions.

**Figure 3 - Corporate Internet Banking Dashboard Screen**

2. Click the required option in the menu to view the required screen.
- a. Click the **Create Single Payment** link to view the **Create Transfer** screen as shown in the screenshot below.

The screenshot shows the 'Create Transfer' screen in the Tagit Corporate Internet Banking interface. The left sidebar shows navigation options like 'Transfers', 'Create Single Payment' (which is highlighted with a red border), 'Create Batch Payment', 'Create Transfer Sl', 'Manage Workflow', and 'Manage Transfers'. The main form is titled 'Create Transfer' and shows a three-step process: STEP 1 INITIATE TRANSFER, STEP 2 REVIEW, and STEP 3 COMPLETE. The current step is STEP 1. It requires 'Your Reference' (marked with an asterisk) and 'Payment Method' (INTERNAL TRANSFER). It also has a dropdown for 'Choose Company' (marked with an asterisk) and fields for 'Pay From' (Account Name / Account Number / Currency / Bank Code) and 'Payment Date' (16 Oct 2020). Below these are sections for 'Choose Your Own Company Account', 'Amount', and 'Payment Information'. At the bottom are buttons for 'CONTINUE', 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 4 - Create Transfer Screen**

- b. Click the **Create Batch Payment** link to view the **Create Batch Payment** screen as shown in the screenshot below.

**Figure 5 - Create Batch Payment Screen**

- c. Click the **Create Transfer SI** link to view the **Create Standing Instruction** screen as shown in the screenshot below.

**Figure 6 - Create Standing Instruction Screen**

d. Click the **Manage Workflow** link to view the **Create Acceptance of Discrepancy** screen as shown in the screenshot below.

## **Figure 7 – Manage Workflow Screen**

e. Click the **Manage Transfers** link to view the **Manage Transfers** screen as shown in the screenshot below.

Corporate Internet Banking

Corporate Group ID: testnew1 | Corporate Group Name: testnew1

Friday, October 16, 2020 at 9:30:02 PM GMT+08:00

## Manage Transfers

Transfers > Manage Transfers

Last login - Oct 16, 2020, 8:58:20 PM

Transfers

Create Single Payment

Create Batch Payment

Create Transfer SI

Manage Workflow

Manage Transfers

Filter Transaction

Single Payment

Search Transfers

Manage Transfers

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
20201008753498012		R0U2 / RUCR100006 / INR / SCB	RUCR100002 / RUCR100002 / INR / SCB	INR	35.00	Dec 31, 2021	SINTERNAL	Future Date	
2020100919225922		R0U2 / RUCR100004 / SGD / HSB'C	RUCR100008 / RUCR100008 / SGD / HSB'C	SGD	25.00	Dec 31, 2021	SINTERNAL	Future Date	
20200908755365232		HSBC / RUCR100004 / SGD / R0U2	test / HSBC	SGD	45.00	Sep 9, 2021	SIDOMESTIC	Future Date	
20201008714052052		HSBC / RUCR100004 / SGD / R0U2	test / 65556555655565556556 / SGD / BBB	SGD	25.00	Nov 2, 2020	SITT	Future Date	
20201008714052051		HSBC / RUCR100004 / SGD / R0U2	test / 65556555655565556556 / SGD / BBB	SGD	25.00	Oct 30, 2020	SITT	Future Date	
20201008719074752		SCB / RUCR100002 / R0U2	aqpdfaqpdfaqpdfaqpdfaqpdfaqpdfaqdf / 65556555655655656565 / INR / SCB	INR	35.00	Oct 26, 2020	SIDOMESTIC	Future Date	
20201008719074751		SCB / RUCR100002 / R0U2	aqpdfaqpdfaqpdfaqpdfaqpdfaqdf / 65556555655655656565 / INR / SCB	INR	35.00	Oct 23, 2020	SIDOMESTIC	Future Date	
20201002325556402		HSBC / RUCR100008 / SGD / R0U2	test / 65556555655565556556 / SGD / BBB	SGD	33.33	Oct 19, 2020	SITT	Future Date	
20201002128115845		HSBC / RUCR100004 / SGD / R0U2	test / 655565556523232323 / 2323232323232323 / SGD / BBB	SGD	12.22	Oct 19, 2020	SIDOMESTIC	Future Date	
20201002325556403		HSBC / RUCR100008 / SGD / R0U2	test / 65556555655565556556 / SGD / BBB	SGD	33.33	Oct 19, 2020	SITT	Future Date	

Items per page 10 1-10 of 68

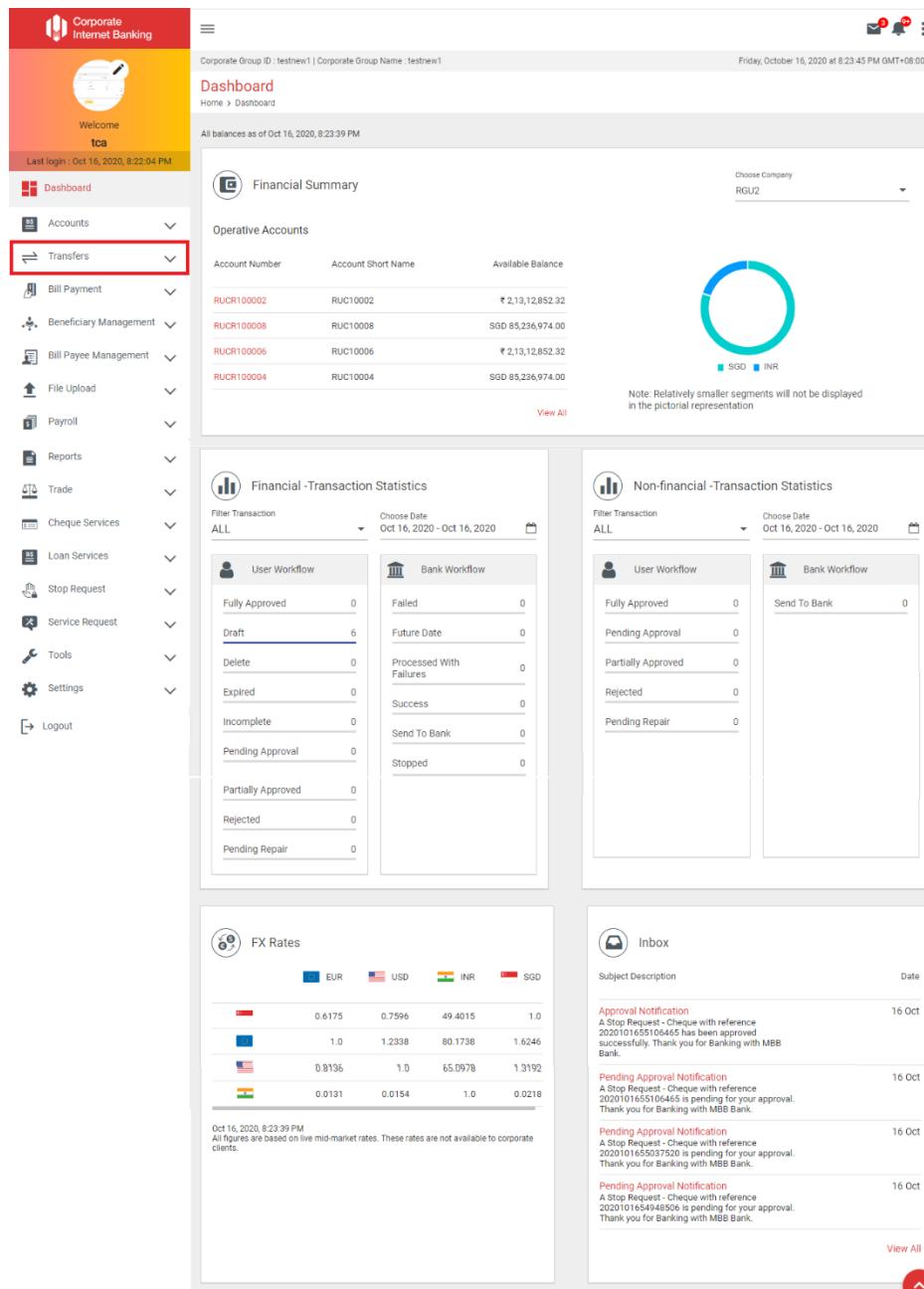
1 2 3 4 5 >

## **Figure 8** – Manage Transfers Screen

## I.6.2. Navigating to the Transfers Function (Approver)

Perform the following steps to access the **Manage Workflow** screen in the **Transfers** function as an approver. Refer to [section I.5.1. Opening the Application](#) for instructions on accessing the CIB application.

1. Click the **Transfers** link from the menu on the left pane of the screen as shown in the screenshot below.



**Figure 9 – Corporate Internet Banking Dashboard Screen**

The options available under **Transfer** menu will be displayed as shown in the screenshot below.

The screenshot shows the Corporate Internet Banking Dashboard. On the left, there is a vertical sidebar with a red header containing the Tagit logo and the text "Corporate Internet Banking". Below the header, the sidebar has a yellow gradient background and lists various menu items under sections like "Welcome tca", "Last login : Oct 16, 2020, 8:22:04 PM", and "Transfers". The "Transfers" section is highlighted with a red box. Other menu items include "Bill Payment", "Beneficiary Management", "Bill Payee Management", "File Upload", "Payroll", "Reports", "Trade", "Cheque Services", "Loan Services", "Stop Request", "Service Request", "Tools", "Settings", and "Logout".

The main dashboard area contains several cards:

- Financial Summary**: Shows account details for RUCR100002, RUCR100008, RUCR100006, and RUCR100004. It also features a circular chart representing SGD and INR ratios.
- Operative Accounts**: A table showing account numbers, short names, and available balances.
- Financial - Transaction Statistics**: A card showing transaction counts for User Workflow (Fully Approved, Draft, Failed, Future Date, etc.) and Bank Workflow (Processed With Failures, Success, Send To Bank, etc.).
- Non-financial - Transaction Statistics**: A card showing transaction counts for User Workflow (Fully Approved, Pending Approval, Partially Approved, Rejected, Pending Repair) and Bank Workflow (Send To Bank).
- FX Rates**: A table showing exchange rates between EUR, USD, INR, and SGD.
- Inbox**: A card listing approval notifications from Oct 16, 2020, such as "Approval Notification" and "Pending Approval Notification".

**Figure 10 – Corporate Internet Banking Dashboard Screen**

2. Click the **Manage Workflow** link to view the **Manage Workflow** screen as shown in the screenshot below.

The screenshot shows the Tagit Corporate Internet Banking interface. The left sidebar has a red box around the 'Manage Workflow' link under the 'Transfers' section. The main content area is titled 'Manage Workflow' with a sub-section 'Transfers > Manage Workflow'. It displays a table of workflow tasks with columns: Payment Reference, Upload Reference, Pay From, Pay To, Currency, Payment Amount, Payment Date, Payment Method, Status, and Action. The table lists 12 tasks, mostly pending approval, with various payment details like RGU2/RUCR100004, SGD/HSBC, and amounts ranging from 5.00 to 100.00. At the bottom, there's a pagination bar showing items per page (10), page numbers (1-10 of 68), and navigation icons.

**Figure 11 – Manage Workflow Screen**

3. Click the **Manage Transfer** link to view the **Manage Transfers** screen as shown in the screenshot below.

The screenshot shows the Tagit Corporate Internet Banking interface. The left sidebar has a red box around the 'Manage Transfers' link under the 'Transfers' section. The main content area is titled 'Manage Transfers' with a sub-section 'Transfers > Manage Transfers'. It displays a table of transfer tasks with columns: Payment Reference, Upload Reference, Pay From, Pay To, Currency, Amount, Payment Date, Payment Method, Status, and Action. The table lists 15 transfers, mostly future date, with various payment details like RGU2/RUCR100006, INR/SCB, and amounts ranging from 35.00 to 101.00. At the bottom, there's a pagination bar showing items per page (10), page numbers (1-10 of 68), and navigation icons.

**Figure 12 – Manage Transfers Screen**

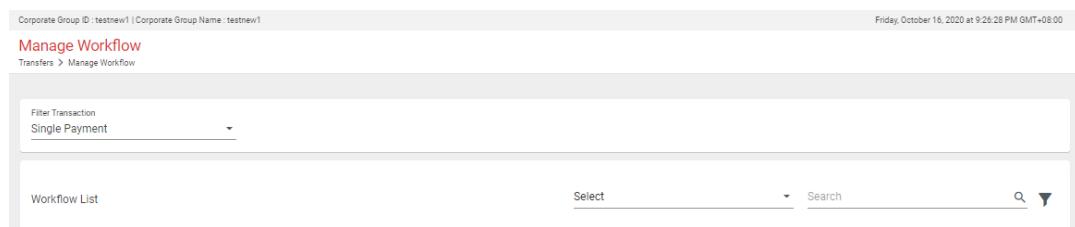
### I.6.3. Performing a Search in the Manage Workflow Screen

Perform the following steps to access the **Manage Workflow** screen in the **Transfers** function as an initiator or an approver.

Refer to [section I.5.1. Opening the Application](#) for instructions on opening the CIB application.

Refer to [section 1.61. Navigating to the Transfers Function \(Initiator\)](#) for instructions on navigating to the Manage Workflow screen as an initiator or [section 1.6.2 Navigating to the Transfers Function \(Approver\)](#) for instructions on navigating to the Manage Workflow screen as an approver.

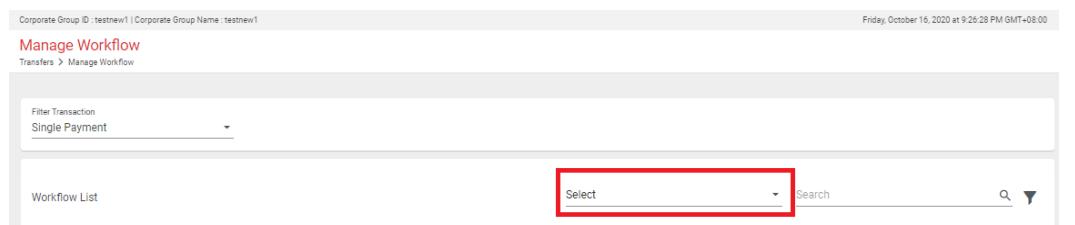
The **Search** fields will get displayed in the upper-right section of the **Manage Workflow** screen as shown in the screenshot below.



**Figure 13 – Manage Workflow Search Section**

Perform the following steps to search on this screen.

1. In the **Search** dropdown, select the required option from the values available as shown in the screenshot below. The valid values are:
  - Payment Reference
  - Upload Reference
  - Pay From
  - Pay To
  - Currency
  - Payment Amount
  - Payment Method
  - Status



**Figure 14 – Manage Workflow Search Section**

2. In the **Search** field, enter the required details corresponding to the option selected in the previous field as shown in the screenshot below.

The screenshot shows the 'Manage Workflow' page under 'Transfers > Manage Workflow'. At the top, it displays 'Corporate Group ID : testnew1 | Corporate Group Name : testnew1' and the date 'Saturday, October 17, 2020 at 2:48:52 AM GMT+08:00'. Below this, there's a 'Filter Transaction' dropdown set to 'Single Payment'. On the right, there's a 'Workflow List' section with a 'Payment Reference' dropdown set to 'Select' and a 'Search' input field containing 'Payment Reference'. A red box highlights the 'Search' input field.

**Figure 15 – Manage Workflow Search Section**

3. Click the **Search** ( ) icon to perform the search as shown in the screenshot below.

The screenshot shows the same 'Manage Workflow' page as Figure 15, but the 'Payment Reference' dropdown now contains the value '2020090955708258'. The search results are displayed in the 'Workflow List' section, showing one record with the payment reference '2020090955708258', payee 'RGU2 / RUCR100008 / SGD / HSBC', amount 'SGD', date 'Sep 11, 2020', method 'Domestic Transfer', and status 'Draft'. A red box highlights the search results table.

**Figure 16 – Manage Workflow Search Section**

The **Workflow List** section will display the search results as shown in the screenshot below.

The screenshot shows the 'Manage Workflow' page with the search results. The 'Workflow List' section displays a single record with the following details:

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2020090955708258	RGU2 / RUCR100008 / SGD / HSBC	MR SUNDEEP / 12345678901 / SGD / HSBC	SGD	Sep 11, 2020	Domestic Transfer	Draft			

At the bottom, there are pagination controls: 'Items per page' (set to 10), '1 - 1 of 1', and navigation icons.

**Figure 17 – Manage Workflow Screen**

You can click the link in the **Payment Reference** field to view the details of the record.

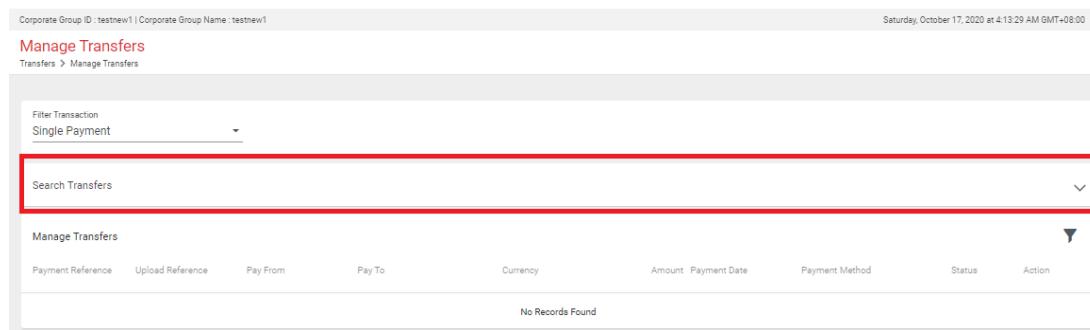
#### I.6.4. Performing a Search in the Manage Transfers Screen

Perform the following steps to access the **Manage Workflow** screen in the **Transfers** function as an initiator.

Refer to [section I.5.1. Opening the Application](#) for instructions on opening the CIB application.

Refer to [section 1.61. Navigating to the Transfers Function \(Initiator\)](#) for instructions on navigating to the Manage Workflow screen as an initiator or [section 1.6.2 Navigating to the Transfers Function \(Approver\)](#) for instructions on navigating to the Manage Workflow screen as an approver.

The **Search Transfers** section will be displayed in the **Manage Transfers** screen as shown in the screenshot below.



**Figure 18** –Search Transfers Section in Manage Transfers Screen

Perform the following steps to perform a search.

1. In the **Search Transfers** section, click the arrow ( ^ ) icon to view the search section as shown in the screenshot below.

This screenshot shows a detailed view of the 'Search Transfers' section. It includes fields for 'Payment Reference' and 'Payment Method', both with dropdown menus. Below these are 'Payment Date' (set to 'Oct 17, 2020 - Oct 17, 2020') and 'Status' dropdowns. There are also 'Advance Search' and 'SEARCH' buttons. The 'SEARCH' button is highlighted with a yellow background.

**Figure 19** – Search Transfers Section

The fields in this screen is listed and explained in the following table:

Fields	Description	Condition
<b>Payment Reference</b>	This field indicates the payment reference number.	Optional
<b>Payment Date</b>	This field indicates the payment date.	Optional

Fields	Description	Condition
<b>Payment Method</b>	This dropdown field lists the methods available for selection.	Optional
<b>Status</b>	This dropdown field lists the statuses available for selection.	Optional

**Table 2 – Search Transfers Field Description Table**

You can enter/select information in any of the search fields.

2. In the **Payment Reference** field, enter the required payment reference number.
3. In the **Payment Date** field, select the date range during which the payment was made. The field will display the current date by default.
4. In the **Payment Method** field, you can select the required option. The valid values are:
  - Domestic Transfer
  - Internal Transfer
  - International Transfer
5. In the **Status** field, select the required status. The valid values are:
  - Success
  - Failure
  - Future Date
  - Send to Bank

The screenshot below displays the Status field of the search section updated.

The screenshot shows a search interface for 'Search Batch Payment'. It includes fields for 'Batch Reference', 'Debit Currency', 'Payment Date' (set to 'Oct 17, 2020 - Oct 17, 2020'), 'Upload Reference', and two dropdown menus for 'Status' (set to 'Send to Bank') and 'Payment Method'. At the bottom are 'SEARCH' and 'RESET' buttons.

**Figure 20 – Search Batch Payment Section**

The **Manage Transfers** section will display the records as shown in the screenshot below.

Corporate Group ID : testnew1 | Corporate Group Name : testnew1 Saturday, October 17, 2020 at 4:29:46 AM GMT+08:00

**Manage Transfers**  
Transfers > Manage Transfers

Filter Transaction  
Batch Payment

Search Batch Payment

Batch Reference \_\_\_\_\_ Status \_\_\_\_\_  
Debit Currency \_\_\_\_\_ Payment Method \_\_\_\_\_  
Payment Date Oct 17, 2020 - Oct 17, 2020 Upload Reference \_\_\_\_\_

**SEARCH** **RESET**

Batch Reference	Upload Reference	Pay From	Debit Currency	Total Debit Amount	Payment Date	Payment Method	Status
202028078291470900000928	202028078291470900000928	RGU2/RUCR100004/HSBC	SGD	86.00	Sep 23, 2020	DOMESTIC	<b>Send to Bank</b>
20200902362207151	20200902362207151	RGU2/RUCR100004/HSBC	SGD	63.00	Sep 23, 2020	DOMESTIC	<b>Send to Bank</b>
202028078291409600000673	RGU2/RUCR100008/HSBC	SGD	36.00	Sep 16, 2020	DOMESTIC	<b>Send to Bank</b>	
2020090810447512	RGU2/RUCR100008/HSBC	SGD	121.00	Sep 9, 2020	DOMESTIC	<b>Send to Bank</b>	
20200908124038490	RGU2/RUCR100004/HSBC	SGD	1,000.00	Sep 8, 2020	DOMESTIC	<b>Send to Bank</b>	
202009031940209	RGU1/RUCR100005/SBI	INR	700.00	Sep 3, 2020	INTERNAL	<b>Send to Bank</b>	
20200730114324287	RGU2/RUCR100004/HSBC	SGD	150.00	Jul 31, 2020	DOMESTIC	<b>Send to Bank</b>	
2020071684137373	RGU2/RUCR100004/HSBC	SGD	4.00	Jul 28, 2020	TT	<b>Send to Bank</b>	
2020072491919238	RGU2/RUCR100004/HSBC	SGD	4.00	Jul 24, 2020	DOMESTIC	<b>Send to Bank</b>	
2020071632326284	RGU2/RUCR100008/HSBC	SGD	72.67	Jul 16, 2020	TT	<b>Send to Bank</b>	

items per page 10 1-10 of 11 14 < 1 2 > **RELOAD**

**Figure 21 – Manage Transfers Screen**

You can click the *Bank Reference* link to view the record.

### I.6.5. Filtering a Transaction in the Manage Workflow and Manage Transfers Screens

Perform the following steps to access the **Manage Workflow** and **Manage Transfers** screens in the **Transfers** function as an initiator or an approver.

Refer to [section I.5.1. Opening the Application](#) for instructions on opening the CIB application.

Refer to [section 1.61. Navigating to the Transfers Function \(Initiator\)](#) for instructions on navigating to the **Manage Workflow** and **Manage Transfer** screens as an initiator or [section 1.6.2 Navigating to the Transfers Function \(Approver\)](#) for instructions on navigating to the **Manage Workflow** and **Manage Transfers** screens as an approver.

For this example, the **Manage Transfers** screen is explained.

You can view a list of records in the **Workflow List** section of the **Manage Transfers** screen. Using the **Filter Transaction** function, you can view records by specific transaction. This function is available as the first section in the **Manage Transfers** screen as shown in the screenshot below.



**Figure 22** – Filter Transaction Section in Manage Transfers Screen

Perform the following steps to filter a transaction.

In the **Filer Transaction** dropdown, select the required transaction as shown in the screenshot below. The valid values are:

- Single Payment
- Batch Payment
- Standing Instruction
- Template



**Figure 23** – Filter Transaction Section in Manage Transfers Screen

The **Manage Transfers** section will display records based on the criteria selected in the **Filter Transaction** drop-down as shown in the screenshot below.

**Figure 24** – Manage Transfers Section in Manage Transfers Screen

You can click the required *SI Reference* link to view the details of the record. You can also perform another filtering by selecting another transaction in the **Filter Transaction** dropdown.

## I.7. Standard Icons

Listed in table 2 are the icons that are used within the UI of this function.

Icon	Name	Meaning
	Date picker	Allows you to select a date or range of dates.
	Drop-down	Denotes that a field within the UI is a drop-down list.
	Column filter	Allows you to select the column(s) that you want to be displayed in a section that shows a list of records.
	Collapse	Collapses a menu or a section of the screen.
	Expand	Expands a menu or a section of the screen.
	Kebab menu	Opens a menu with additional options.
	Hamburger menu	Opens/closes the main navigational menu.
	Inbox	Denotes the status of inbox messages.
	Notifications	Denotes the notifications received.

Icon	Name	Meaning
	Checkbox	Click the checkbox to select.
	Return to top	A quick link to return to the top portion of the screen.
	Magnifier	The field accepts input to narrow down the list.

**Table 3 – Standard Icons Table**

## II. Transfers Overview

Transfers otherwise called 'Payment Instruction' is initiated by the corporate customer, instructing the bank to make a payment to a specified beneficiary account either within the same bank or with another bank. The bank will debit the funding account of the customer and send the payment to the beneficiary customer account.

The following transfer methods are supported by the system.

- Internal Transfer: Transfer to another account in the same bank, belonging to the same customer
- International Transfer is carried out between two countries
- Book Transfer: Transfer to an account within the same bank, belonging to a different customer
- Domestic Low-Value Payment: Otherwise known as ACH in many countries. Transfer to an account in another bank within the country, using the low-value clearing mechanism in that country. In most cases, the clearing is done using a file-based interface with the local clearing house. The payment files are sent either once a day or a few times a day
- Domestic High-Value Payment: Otherwise known as RTGS in many countries. Transfer to an account in another bank within the country, using the high-value clearing mechanism in that country. In most cases, the clearing is done using a near-real-time message-based interface with the clearing system

A Corporate user with maker permission can create payment instruction through the series of steps:

- Corporate users can key in full details of the payment including debit account details, beneficiary bank & account details, beneficiary name & address, payment currency, transaction description, information to the beneficiary, etc.
- Corporate users can register a beneficiary upfront with beneficiary bank & account details, beneficiary name & address. Use the registered beneficiary at the time of payment initiation
- During registration, the corporate should give the list of authorizers required to approve and release payment instructions to the bank. Depending on the account and payment amount, one or more approvers may be required for each payment
- The approver user ids and their authorization rights are keyed into Bank Admin by bank user, which is called as 'Authorization Matrix'
- Once a payment instruction is created by the maker and submitted, channels will validate the content for completeness and apply the authorization matrix on it to determine which users can approve the instruction. CIB system will generate email notifications to approvers
- Approvers should log in to CIB, review the payment details and approve the instructions. Once final approval is done, channels will auto-release the instruction to the bank. The system also has the flexibility to hold the transaction within

channels after final approval and have their user manually release it at their preferred time

### III. Create Single Payment

This section orients the user on creating the following single payments.

- Domestic Transfer
- Internal Transfer
- International Transfer

#### III.1. Performing a Domestic Transfer

Domestic Transfer is carried out from one organization to another. In this section, a step-by-step procedure is explained to create a Domestic Transfer.

Navigate through the menus to **Transfer → Create Single Payment**. The **Create Transfer** screen will be displayed as shown in the screenshot below.

**Figure 25 – Create Transfer Screen**

You can perform the following action in the **Create Transfer** screen:

Actions	Response
<b>CONTINUE</b>	Used to submit the request for review screen.
<b>SAVE AS DRAFT</b>	Allow users to save their work as a draft before submitting it.

Actions	Response
<b>SAVE AS TEMPLATE</b>	Templates are the instruments that help the user create a similar transfer multiple-times.
<b>RESET</b>	Reset the contents of the page.

**Table 4** -Create Transfer Screen Action Response Table

### III.1.1. Creating Single Payment

The **Create Transfer** tab contains the following sub-sections:

- Initiate Transfer
- Review
- Complete

#### Initiate Transfer

During the Initiation process a unique Payment Reference is generated automatically.

The **Initiate Transfer** form is shown in the screenshot below.

The screenshot shows the 'Create Single Payment' form. At the top, it says 'Transfers > Create Single Payment'. Below that, the 'Payment Reference' is listed as '2020102421937135'. The process is divided into three steps: 'STEP 1 INITIATE TRANSFER' (highlighted with a red box), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The 'INITIATE TRANSFER' step contains fields for 'Applicant', 'Your Reference \*', 'Payment Method \*' (set to 'INTERNAL TRANSFER'), 'Choose Company \*' (with a dropdown placeholder '(Company ID / Company Name)'), 'Pay From \*' (with a dropdown placeholder '(Account Name / Account Number / Currency / Bank Code)'), 'Payment Date \*' (set to '24 Oct 2020'), and 'Choose Your Own Company Account', 'Amount', and 'Payment Information'. At the bottom, there are buttons for 'CONTINUE' (highlighted in yellow), 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 26** – Create Single Payment Screen

You can perform the following actions in the Create Single Payment screen:

Actions	Response
<b>CONTINUE</b>	Used to submit the request to review screen.
<b>SAVE AS DRAFT</b>	The application saves the created details for future use. Users can edit/update the draft details and can be submitted for approval. Draft details cannot be reused again and again.
<b>SAVE AS TEMPLATE</b>	The application saves the template details for future use. (refer <b>Templates</b> section for further details).
<b>RESET</b>	Used to reset the contents of the page.

**Table 5** – Create Transfer Screen Action Response Table

Perform the following steps to create a single payment request.

1. Enter the following Applicant details:
  - a. **Your Reference:** Enter the reference number in the text field
  - b. **Payment Method:** Select the **Domestic Transfer** from the drop-down list
    - Domestic Transfer
    - Internal Transfer
    - International Transfer
  - c. **Choose Company:** Select the required Company from the drop-down list
  - d. **Pay From:** Select the required account from the drop-down list

**Note**



Based on the selection of the **Company** the application displays the **Pay From** Accounts.

- e. **Payment Date:** Select the date from the Date Picker ( ) icon.

The **Applicant** section fields are explained in the following table:

Fields	Description	Condition
<b>Your Reference</b>	It is a variable character Text input field that allows a length of 50. Allows Alpha-numeric characters.	Mandatory
<b>Payment Method</b>	It is a variable character drop-down type field.	Mandatory
<b>Choose Company</b>	It is a variable character drop-down type field.	Mandatory
<b>Pay From</b>	It is a variable character auto-search type field.	Mandatory

Fields	Description	Condition
	<ul style="list-style-type: none"> <li>The <b>Pay From</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b>.</li> <li>Once the Pay From field is selected, the application displays the corresponding total account balance available in the selected Pay From.</li> </ul>	
<b>Payment Date</b>	<p>It is a date type calendar field.</p> <ul style="list-style-type: none"> <li>By default, the current date gets populated.</li> <li>If the <b>Payment Date</b> falls on a holiday, then the transaction will be carried out in the next business working day.</li> </ul>	Mandatory

**Table 6** –Applicant Section Field Description Table

2. In the **Create Single Transfer** screen, click **Beneficiary** section as shown in the screenshot below.

Transfer To \*

Same Bank

Other Bank

Pay To \* 🔍

( Beneficiary Name / Account Number / Bank Code )

Create Adhoc Beneficiary

**Figure 27** – Beneficiary Section in Create Single Transfer Screen

3. Enter the following details in **Beneficiary** section:

a. **Transfer To:** Select the required Transfer to option.

- **Same Bank:** Select this radio button if you want to transfer to the same bank
- **Other Bank:** Select this radio button if you want to transfer to other bank

If you select **Other Bank**, the application displays the **Payment Preference** option. Select any of the required option:

- Automated Clearing House (ACH)
- Faster and Secure Transfer (FAST)
- Real-Time Gross Settlement (RTGS)

**Figure 28** – Beneficiary Section

b. **Pay To:** Refer [section III.1.3. Searching Beneficiary](#) for information on the Pay To field.

The fields in the **Beneficiary** section are explained in the following table:

Fields	Description	Condition
<b>Transfer To</b>	It is a variable character radio button type field.	Conditional Mandatory
<b>Pay To</b>	It is a variable character Auto -search type field.	Mandatory
<b>Payment Preferences</b>	It is a variable character radio button type field.	Mandatory

**Table 7** –Beneficiary Section Field Description Table

4. Click on the **Amount** section, the fields in amount section are shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, there's a breadcrumb navigation: 'Transfers > Create Single Payment'. Below it, a header bar indicates 'Payment Reference : 20201027112717529' and includes a note: '\* Marked fields are mandatory'. The interface is divided into three main steps: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). The 'Amount' section is highlighted with a red box. It contains fields for 'Debit Currency' (set to SGD), 'Payment Currency \*' (dropdown menu), 'Debit Amount' (text input field), and 'Payment Amount' (text input field). Below these fields is a section titled 'Payment Information' with buttons for 'CONTINUE' (yellow), 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'. A progress bar at the bottom right shows the process is at Step 1.

**Figure 29 – Create Single Payment Screen**

5. Enter the following details in the **Amount** section:
- Debit Currency:** Auto-populates based on the selection of **Pay Form** field in the **Applicant** section
  - Payment Currency:** Select the required payment currency from the drop-down list
  - Debit Amount:** The amount that needs to be debited in the From account (Payee Account).
  - Payment Amount:** Enter the Transfer Amount to be paid for the beneficiary

The fields in the **Amount** section are explained in the following table:

Fields	Description	Condition
<b>Debit Currency</b>	It is a variable character text label field. This is an auto-populate field.	Optional
<b>Payment Currency</b>	It is a variable character drop-down type field.	Mandatory

Fields	Description	Condition
<b>Debit Amount</b>	This is a 16,2-character numeric field which indicates the debit amount.	Mandatory
<b>Payment Amount</b>	This is a 16,2-character numeric field which indicates the payment amount.	Mandatory

**Table 8** – Amount Section Field Description Table

6. Click on **Payment Information** section, the fields are displayed as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, it says 'Create Single Payment' and 'Transfers > Create Single Payment'. Below that is a progress bar with three steps: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). The 'STEP 1' section contains fields for 'Applicant' and 'Beneficiary'. The 'STEP 2' section contains a 'Amount' field and a 'Payment Information' section, which is highlighted with a red box. Under 'Payment Information', there are fields for 'Payment Detail \*' and 'Payment Detail (Line 2)'. Below these is a 'Payment Remarks' area with a character limit of 0/500. At the bottom are buttons for 'CONTINUE' (yellow), 'SAVE AS DRAFT' (grey), 'SAVE AS TEMPLATE' (grey), and 'RESET' (grey).

**Figure 30** – Create Single Payment Screen

7. Enter the following details in the **Payment Information** section and click **Continue** button:
- Payment Detail:** Enter the details of the Payment
  - Payment Detail (Line 2):** Enter the additional details related to the payment
  - Payment Remarks:** Enter the remarks

The fields in **Payment Information** section are explained in the following table:

Fields	Description	Condition
<b>Payment Detail</b>	It is variable character text input field with a Mandatory length of 70.	

Fields	Description	Condition
<b>Payment Detail (Line 2)</b>	It is variable character text input field with a Optional length of 70.	
<b>Payment Remarks</b>	It is variable character text input field with a Optional length of 500.	

**Table 9 –Payment Information Section Field Description Table**

## Review

During the initiation, all the details you have entered are captured and displayed on the **Review** screen. Verify the details and click **Proceed to Submit** button as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, it says 'Transfers > Create Single Payment'. Below that, the 'Payment Reference' is listed as '20201027112717529'. The process is at 'STEP 2 REVIEW'. The main content area is divided into sections: 'Applicant', 'Beneficiary', 'Amount', 'Payment Information', and 'Additional Information'. Under 'Payment Information', there is a 'Payment Detail' section with 'Transfer' and 'Payment Detail (Line 2)' both set to 'Single Transfer'. At the bottom, there is a 'PROCEED TO SUBMIT' button, which is highlighted with a red box, and other buttons for 'BACK' and 'CANCEL'.

**Figure 31 – Create Single Payment Screen**

## Complete

Once the record is submitted, the record is sent for approval and a confirmation message will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, it says 'Transfers > Create Single Payment'. Below that is a header bar with 'Payment Reference : 20201027112717529'. The header has three steps: 'STEP 1 INITIATE TRANSFER', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A green success message box contains the text: 'Your Payment has been created successfully and submitted for approval.' Below the message is a table of payment details:

Payment Reference	20201027112717529
Payment Method	Domestic Transfer
Derived Payment Type	FAST
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	realme123/4798498956565 / DBS
Payment Amount	SGD 10
Payment Date	Oct 31,2020
Derived Payment Date	Oct 31,2020

At the bottom left is a yellow button labeled 'MAKE ANOTHER TRANSFER'.

**Figure 32 – Create Single Payment Screen**

You can perform the following action in the Create Single Payment screen:

Actions	Response
<b>MAKE ANOTHER TRANSFER</b>	Used to create another set of payment information.

**Table 10 – Create Single Payment Action Response Table**

### III.1.2. Creating Adhoc Beneficiary

You can perform domestic and international transfer to a beneficiary account by creating a beneficiary instantly.

Navigate through the menus to **Transfer → Create Single Payment**. The **Create Transfer** screen will be displayed as shown in the screenshot below.

**Figure 33 – Create Single Payment Screen**

1. In the **Create Single Payment** screen, in the **Beneficiary** section, click the **Create Adhoc Beneficiary** link as shown in the screenshot below.

**Create Single Payment**

Transfers > Create Single Payment

\* Marked fields are mandatory

Payment Reference : 2020102722808498

STEP 1 INITIATE TRANSFER      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Your Reference \*

Payment Method \* DOMESTIC TRANSFER

Choose Company \*

( Company ID / Company Name)

Pay From \*

(Account Name / Account Number / Currency / Bank Code)

Payment Date \* 27 Oct 2020

**Beneficiary**

Transfer To \*

Same Bank  
 Other Bank

Pay To \*

( Beneficiary Name / Account Number / Bank Code )

**Create Adhoc Beneficiary**

Amount

Payment Information

CONTINUE    SAVE AS DRAFT    SAVE AS TEMPLATE    RESET

**Figure 34 – Create Single Payment Screen**

The application will display the **Create Adhoc Beneficiary** screen as shown in the screenshot below.

### Create Adhoc Beneficiary

The screenshot shows the 'Create Adhoc Beneficiary' form. At the top right, there is a note: **\* Marked fields are mandatory**. The main section is titled 'Beneficiary Main Information'. It includes a 'Transfer To' field with two options: 'Same Bank' (selected) and 'Other Bank'. Below this are fields for 'Beneficiary Nick Name', 'Beneficiary Account Number', and 'Beneficiary Name'. There are three expandable sections: 'Beneficiary Contact Details', 'Beneficiary Additional Details', and 'Beneficiary Bank Information'. At the bottom left is a checkbox for 'Save this Beneficiary'. At the bottom right are two buttons: 'CANCEL' and 'USE THIS BENEFICIARY' (highlighted in yellow).

**Figure 35** – Create Adhoc Beneficiary Screen

You can perform the following actions in the Create Adhoc Beneficiary screen:

Actions	Response
<b>CANCEL</b>	Used to View the previous screen without saving the changes.
<b>USE THIS BENEFICIARY</b>	Save the beneficiary details and can be used while transferring to the same beneficiary.

**Table 11** – Create Adhoc Beneficiary Screen Action Response Table

2. Enter the following details of **Beneficiary Main Information**:

- Transfer To:** Select the required transfer option from the following:
  - **Same Bank:** select this radio button If you are transferring to the same bank.
  - **Other Bank:** Select this radio button If you are transferring to another bank

- b. **Beneficiary Nick Name:** Enter the nickname of the beneficiary.
- c. **Beneficiary Account Number:** Enter the Beneficiary account number in this field
- d. **Beneficiary Name:** Enter the name of the beneficiary

The fields in the **Beneficiary Main information** section are explained in the following table:

Fields	Description	Condition
<b>Transfer To</b>	It is a radio button type selection field.	Mandatory
<b>Beneficiary Nick Name</b>	This is a Variable character type text input field with the length 30. It allows alphanumeric characters.	Mandatory
<b>Beneficiary Account Number</b>	This is a Variable character type text input field with the length 35. It allows alphanumeric characters.	Mandatory
<b>Beneficiary Name</b>	This is a Variable character type text input field with the length 35. It allows alphanumeric characters and valid swift characters.	Mandatory

**Table 12 –Beneficiary Main Information Field Description Table**

- 3. Click **Beneficiary Contact Details** section, the fields are displayed as shown in the screenshot below.

### Create Adhoc Beneficiary

The screenshot shows the 'Create Adhoc Beneficiary' interface. At the top right, there is a note: "Marked fields are mandatory". Below this, there are two expandable sections: 'Beneficiary Main Information' (with a person icon) and 'Beneficiary Contact Details' (with a person icon). The 'Beneficiary Contact Details' section is expanded, showing the following fields:

- Address \***: Block A, Ground Floor, Units 1-4,
- Select**: + 91
- Telephone**: 2268300
- Address (Line 2)**: West Side, ECR Toll
- Select**: + 91
- Mobile**: 7295566
- Country \***: INDIA

At the bottom right of the form are two buttons: 'CANCEL' and 'USE THIS BENEFICIARY'.

**Figure 36** – Beneficiary Contact Details Section in Create Adhoc Beneficiary Screen

4. Enter the following details in Beneficiary Contact Details:
  - a. **Address**: Enter the beneficiary address.
  - b. **Address (Line 2)**: Enter the additional information of the address.
  - c. **Country**: Select the country from the drop-down list.
  - d. **Telephone**: Select the country code and enter the beneficiary Telephone number.
  - e. **Mobile**: Select the beneficiary country code and enter the beneficiary mobile number.

The fields in the Beneficiary Contact Details are explained in the following table:

Fields	Description	Condition
<b>Address</b>	It is a variable character type text input field with a Mandatory length of 35. It allows Alpha-numeric and valid swift characters.	
<b>Address (Line 2)</b>	It is a variable character type text input field with a Optional length of 35. It allows Alpha-numeric and valid swift characters.	
<b>Country</b>	It is a variable character type drop-down field.	Mandatory
<b>Telephone</b>	It is a variable character type text input field with a Optional length of 15. It only allows numeric characters.	

Fields	Description	Condition
Mobile	It is a variable character type text input field with a length of 15. It only allows numeric characters.	Optional

**Table 13 – Beneficiary Contact Details Field Description Table**

5. Click **Beneficiary Additional Details** section, the fields are displayed as shown in the screenshot below.

Create Adhoc Beneficiary

**Figure 37 – Create Adhoc Beneficiary Screen**

6. Enter the following details in **Beneficiary Additional Details** section:
- Email ID:** Enter the valid Email address of the beneficiary
  - Tax ID:** Enter the valid Tax ID of the Beneficiary

The fields in **Beneficiary Additional Details** section are explained in the following table:

Fields	Description	Condition
Email ID	It is a variable character type text input field with a length of 50. Should restrict only to English keyboard characters with one @ mandatory.	Optional
Tax ID	It is a variable character type text input field with a length of 20. It allows Alpha-numeric.	Optional

**Table 14 – Beneficiary Additional Details Field Description Table**

7. Click **Beneficiary Bank Information** section, the fields are displayed as shown in the screenshot below.

#### Create Adhoc Beneficiary

The screenshot shows the 'Create Adhoc Beneficiary' interface. At the top, there's a header with a 'Marked fields are mandatory' note. Below it is a sidebar with four sections: 'Beneficiary Main Information', 'Beneficiary Contact Details', 'Beneficiary Additional Details', and 'Beneficiary Bank Information'. The 'Beneficiary Bank Information' section is expanded, revealing dropdowns for 'Bank Country' (set to INDIA) and 'Branch' (set to STANDARD CHARTERD ULSOOR,MUM), a search input for 'Bank' (set to STANDARD CHARTED BANK), and dropdowns for 'Branch Address' (set to MUMBAI,OMR) and 'Bank Code' (set to SCB). There's also a 'Bank Address' field containing SCB,SCB. At the bottom, there's a checkbox for 'Save this Beneficiary' and two buttons: 'CANCEL' and a yellow 'USE THIS BENEFICIARY' button.

**Figure 38** – Create Adhoc Beneficiary Screen

The fields of **Beneficiary Bank Information** section are explained in the following table:

Fields	Description	Condition
<b>Bank Country</b>	It is a variable character drop-down type field.	Mandatory
<b>Bank</b>	It is a variable character search input field.	Mandatory
<b>Branch</b>	Enter Beneficiary branch name in the textbox.	Optional
<b>Branch Address</b>	It is a variable character search input field.	Optional
<b>Bank Code</b>	It is a variable character search input field.	Mandatory
<b>Bank Address</b>	It is a variable character search input field.	Optional

**Table 15** – Beneficiary Bank Information Field Description Table

8. Click the **Use This Beneficiary** button as shown in the screenshot below.

Create Adhoc Beneficiary

The screenshot shows a form for creating an ad-hoc beneficiary. It includes fields for Bank Country (INDIA), Branch (STANDARD CHARTERD ULSOOR,MUM), Bank (STANDARD CHARTED BANK), Branch Address (MUMBAl,OMR), Bank Code (SCB), and Bank Address (SCB,SCB). At the bottom left is a checked checkbox labeled "Save this Beneficiary". At the bottom right are two buttons: "CANCEL" and a yellow "USE THIS BENEFICIARY" button, which is highlighted with a red border.

**Figure 39** – Create Adhoc Beneficiary Screen

9. The details get fetched in **Pay To** field in **Beneficiary** section as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' screen. At the top, it says 'Create Single Payment' and 'Transfers > Create Single Payment'. There are three steps indicated: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (green dot). A note at the top right says 'Marked fields are mandatory'. The 'Applicant' section includes fields for 'Your Reference \*' and 'Payment Method \*' (set to 'DOMESTIC TRANSFER'). The 'Beneficiary' section includes fields for 'Choose Company \*' (set to 'RGUTIL21 / RGU21'), 'Pay From \*' (set to 'RUC120006 / RUCR120006 / INR / SCB'), 'Payment Date \*' (set to '31 Oct 2020'), and 'Transfer To \*'. The 'Transfer To' field is highlighted with a red box and contains 'MR SANJAY NARANJII/7894561/SCB'. Below this, there is a link 'Edit/View Adhoc Beneficiary'.

**Figure 40 – Create Single Payment Screen**

You can perform the following action in the **Beneficiary** section:

Actions	Response
<b>Edit/View Adhoc Beneficiary</b>	Used to edit/view the Adhoc Beneficiary.

**Table 16 – Beneficiary Section Action Response Table**



Once the Beneficiary is created, you can save the created Beneficiary for future use. This can be done by selecting the **Save this Beneficiary** option button as shown in the screenshot below.

## Create Adhoc Beneficiary

Bank Country  
INDIA

Branch  
STANDARD CHARTERD ULSOOR,MUM

Bank  
STANDARD CHARTED BANK

Branch Address  
MUMBAI,OMR

Bank Code  
SCB

Bank Address  
SCB,SCB

Save this Beneficiary

CANCEL USE THIS BENEFICIARY

**Figure 41** – Create Adhoc Beneficiary Screen

### III.1.3. Searching Beneficiary

You can perform a search and select the required Beneficiary details using the Search Beneficiary functionality. You should map the **Pay To** field to transfer the amount. Perform the following steps to perform a search for a beneficiary.

For navigation refer [section III.1.1 Creating Single Transfer](#).

1. In the **Create Single Transfer** screen, in the **Beneficiary** section, click search icon  in the **Pay To** field as shown in the screenshot below.

Create Single Payment  
Transfers > Create Single Payment

\* Marked fields are mandatory

Payment Reference : 2020102735552334

STEP 1 INITIATE TRANSFER      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

**Beneficiary**

Transfer To \*

Same Bank

Other Bank

Pay To \*

( Beneficiary Name / Account Number / Bank Code )

**Figure 42 – Create Single Payment Screen**

2. The **Search Beneficiary** screen will be displayed as shown in the screenshot below.

Search Beneficiary

Beneficiary Name  Bank

Beneficiary Account Number  Branch

**SEARCH** **RESET**

Search Results

Select	Beneficiary Name	Beneficiary Account Number	Bank	Bank Code
No Records Found				

**CANCEL** **OK**

**Figure 43 – Search Beneficiary Screen**

You can perform the following actions in the Search Beneficiary screen:

Actions	Response
<b>SEARCH</b>	Used to search the records that match the search result.
<b>RESET</b>	Clears the data.
<b>CANCEL</b>	Re-directs to previous screen.

Actions	Response
<b>OK</b>	Selects the record and redirects to previous screen.

**Table 17** –Search Beneficiary Screen Action Response Table

3. You can search the beneficiary records using any of the following details:
  - a. **Beneficiary Name:** Enter the name of the beneficiary
  - b. **Beneficiary Account Number:** Enter the Beneficiary account number
  - c. **Bank:** Search the beneficiary bank from the drop-down list
  - d. **Branch:** Enter the name of the beneficiary bank branch.
4. Click the **Search** button as shown in the screenshot below.

Search Beneficiary

Beneficiary Name: THE HONGKONG AND SHANGHAI BANK

Beneficiary Account Number

Bank: THE HONGKONG AND SHANGHAI BANK

Branch

SEARCH (highlighted)

RESET

Search Results

Select	Beneficiary Name	Beneficiary Account Number	Bank	Bank Code
No Records Found				

CANCEL OK

**Figure 44** – Search Beneficiary Screen

The fields in the Search Beneficiary screen are explained in the following table:

Fields	Description	Condition
<b>Beneficiary Name</b>	This is 35-character text Input field.	Optional
<b>Beneficiary Account Number</b>	This is 35-character text Input field.	Optional
<b>Bank</b>	It is a drop-down type field.	Optional
<b>Branch</b>	It is a drop-down type field.	Optional

**Table 18** - Search Beneficiary Screen Field Description Table

The application will display the respective records that match the search result as shown in the screenshot below.

Search Beneficiary

Beneficiary Name	Bank	THE HONGKONG AND SHANGHAI BANK ▾		
Beneficiary Account Number	Branch	▼		
<b>SEARCH</b>	<b>RESET</b>			
<b>Search Results</b>				
Select	Beneficiary Name	Beneficiary Account Number	Bank	Bank Code
<input type="radio"/>	MR SUNDEEPs	34232425	THE HONGKONG AND SHANGHAI BANK	HSBC
<input type="radio"/>	MR SUNDEEP	3353353353353353353353353353	THE HONGKONG AND SHANGHAI BANK	HSBC
Items per page <b>10</b> ▾ 1 - 2 of 2  ◀  ◀ 1  ▶  ▶				
			<b>CANCEL</b>	<b>OK</b>

**Figure 45** – Search Beneficiary Screen

5. Select the required beneficiary and click **OK** as shown in the screenshot below.

**Figure 46** – Search Beneficiary Screen

6. The selected beneficiary details are displayed in the **Pay To** field as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' page under 'Transfers > Create Single Payment'. A red box highlights the 'Beneficiary' section. Inside, the 'Transfer To' dropdown is set to 'Same Bank'. The 'Pay To' input field contains 'MR SUNDEEPS/34232425/HSBC', with a magnifying glass icon and a 'Clear' button. Below the input field is a note: '( Beneficiary Name / Account Number / Bank Code )'. At the bottom of the section is a red link labeled 'View Beneficiary'.

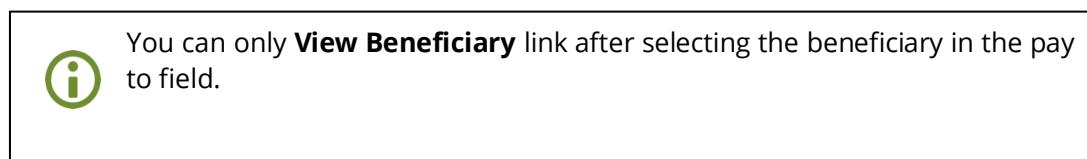
**Figure 47** – Beneficiary Section in Create Single Payment Screen

### III.1.4. Viewing Beneficiary

You can view the Beneficiary details in Create Single Payment function.

Refer Searching Beneficiary.

1. On **Create Single Transfer** screen, in the **Beneficiary** section click **View Beneficiary** link as shown in the screenshot below.



### Create Single Payment

Transfers > Create Single Payment

The screenshot shows the 'Create Single Payment' interface. At the top, there are three steps: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). A note at the top right says '\* Marked fields are mandatory'. Below the steps, there are sections for 'Applicant' and 'Beneficiary'. Under 'Transfer To', 'Same Bank' is selected. The 'Pay To' field contains 'MR SUNDEEPS/34232425/HSBC'. A 'View Beneficiary' button is highlighted with a red border.

**Figure 48 – Beneficiary Section in Create Single Payment Screen**

The application will display the **View Beneficiary** screen. You can view the details of the selected beneficiary.

View Beneficiary

The screenshot shows the 'View Beneficiary' screen with four expandable sections:

- Beneficiary Main Information:**
  - Beneficiary Type: Domestic Beneficiary
  - Transfer To: Same Bank
  - Beneficiary Nick Name: adsas
  - Beneficiary Account Number: 34232425
  - Beneficiary Name: MR SUNDEEPS
- Beneficiary Contact Details:**
  - Address: Block A, Ground Floor, Units 1-4,
  - Address (Line 2): Tech Towers, Singapore
  - Country: SINGAPORE
  - Telephone: +968-2268300
  - Mobile: +968-7295566
- Beneficiary Additional Details:**
  - Email ID: mcb@tagitmobile.com
  - Tax ID: HSBC1603120257093
- Beneficiary Bank Information:**
  - Bank Country: SINGAPORE
  - Bank: THE HONGKONG AND SHANGHAI BANK
  - Bank Code: HSBC
  - Bank Address: HSBC,HSBC
  - Branch: HSBC Singapore
  - Branch Address: BRANCH1 , BRANCH1

An 'OK' button is located at the bottom right of the screen.

**Figure 49 – View Beneficiary Screen**

You can perform the following action in the View Beneficiary screen:

Actions	Response
Ok	Redirects to previous screen.

**Table 19** – View Beneficiary Screen Action Response Table

### III.2. Performing an Internal Transfer

Internal Transfer is carried out within the organisation. This function enables you to transfer money within your organisation. Perform the following steps to make an internal transfer.

Navigate through the menus to **Transfer** → **Create Single Payment**. The **Create Transfer** screen as shown in **Figure 25**.

You can perform the following actions in the **Create Transfer** screen:

Actions	Response
<b>CONTINUE</b>	Used to submit the request for review.
<b>SAVE AS DRAFT</b>	Allow users to save their work as a draft before submitting it.
<b>SAVE AS TEMPLATE</b>	Templates are the instruments that help the user create a similar transfer multiple times.
<b>RESET</b>	Reset the contents of the page.

**Table 20** – Create Transfer Screen Action Response Table

### III.2.1. Creating a Transfer

The **Create Single Payment** screen comprises of the following three stages:

- Initiate Transfer
- Review
- Complete

#### Initiate Transfer

A unique Payment Reference ID is generated automatically during the initiation process. The **Initiate Transfer** section will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, there's a breadcrumb navigation: 'Transfers > Create Single Payment'. Below it, a header bar displays 'Payment Reference : 2020102813849790' and a note '\* Marked fields are mandatory'. The main area is divided into three horizontal sections: 'STEP 1 INITIATE TRANSFER' (highlighted with a red dot), 'STEP 2 REVIEW' (with a grey dot), and 'STEP 3 COMPLETE' (with a grey dot). A sidebar on the left is titled 'Applicant' and contains fields for 'Your Reference \*' (a text input field) and 'Payment Method \*' (a dropdown menu set to 'INTERNAL TRANSFER'). Below these are sections for 'Choose Company \*' (a dropdown menu with '(Company ID / Company Name)' placeholder), 'Pay From \*' (a text input field with '(Account Name / Account Number / Currency / Bank Code)' placeholder), and 'Payment Date \*' (a date picker showing '28 Oct 2020'). At the bottom, there are buttons for 'CONTINUE' (highlighted in yellow), 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 50 – Create Single Payment Screen**

In the **Applicant** section enter the following details:

1. Enter the following **Applicant** details:
  - a. **Your Reference Number:** Enter the reference number in the text field
  - b. **Payment Method:** Select the **Internal Transfer** from the drop-down list
    - o Domestic Transfer
    - o Internal Transfer
    - o International Transfer
  - c. **Choose Company:** Select the required Company from the drop-down list
  - d. **Pay From:** Select the required account from the drop-down list

**Note**



Based on the selection of the **Company** the application displays the **Pay From** Accounts.

- e. **Payment Date:** Select the date from the Date Picker ( ) icon.

The **Applicant** section fields are explained in the following table:

Fields	Description	Condition
<b>Your Reference</b>	It is a variable character Text input field that allows a length of 50. Allows Alpha-numeric characters.	Mandatory
<b>Payment Method</b>	It is a variable character drop-down type field.	Mandatory
<b>Choose Company</b>	It is a variable character drop-down type field.	Mandatory
<b>Pay From</b>	It is a variable character auto-search type field. <ul style="list-style-type: none"> <li>• The <b>Pay From</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b>.</li> <li>• Once the Pay From field is selected, the application displays the corresponding total account balance available in the selected Pay From.</li> </ul>	Mandatory
<b>Payment Date</b>	It is a date type calendar field. <ul style="list-style-type: none"> <li>• By default, the current date gets populated.</li> </ul>	Mandatory

Fields	Description	Condition
	<ul style="list-style-type: none"> <li>If the <b>Payment Date</b> falls on a holiday, then the transaction will be carried out in the next business working day.</li> </ul>	

**Table 21** – Applicant Section Field Description Table

The **Applicant** section will be displayed as shown in the screenshot below.

Create Single Payment  
Transfers > Create Single Payment

\* Marked fields are mandatory

Payment Reference : 2020102813849790

STEP 1 INITIATE TRANSFER      STEP 2 REVIEW      STEP 3 COMPLETE

Applicant

Your Reference \*  
567

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
( Company ID / Company Name)

Pay From \*  
RUC120006 / RUCR120006 / INR / SCB  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE ₹2,131,285.32

Payment Date \*  
31 Oct 2020

**Figure 51** – Create Single Payment Screen

2. In the **Create Single Transfer** screen, click **Choose Your Own Company Account** section.

**Create Single Payment**

Transfers > Create Single Payment

\* Marked fields are mandatory

Payment Reference : 2020102813849790

STEP 1 INITIATE TRANSFER    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Your Reference \*  
567

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
(Company ID / Company Name)

Pay From \*  
RUC120006 / RUCR120006 / INR / SCB  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE ₹2,131,285.32

Payment Date \*  
31 Oct 2020

**Choose Your Own Company Account** Choose Your Own Company Account

Amount

Payment Information

**CONTINUE** **SAVE AS DRAFT** **SAVE AS TEMPLATE** **RESET**

**Figure 52 – Create Single Payment Screen**

3. The fields in **Choose Your Own Company Account** section will be displayed as shown in the screenshot below.

**Create Single Payment**

Transfers > Create Single Payment

Payment Reference : 2020102813849790

Marked fields are mandatory

STEP 1 INITIATE TRANSFER    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Your Reference \*  
567

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
( Company ID / Company Name)

Pay From \*  
RUC120006 / RUCR120006 / INR / SCB  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE ₹2,131,285.32

Payment Date \*  
31 Oct 2020

**Choose Your Own Company Account**

Transfer To Company \*  
(Company ID / Company Name)

Pay To \*  
(Account Name / Account Number / Currency / Bank Code)

Amount

Payment Information

**Figure 53 – Create Single Payment Screen**

4. Enter the following details:

- a. **Transfer to the Company:** Select the required company from the drop-down list.
- b. **Pay To:** Based on the selection of the company, Pay To accounts are displayed. Select the required beneficiary account from the drop-down list.

The fields in **Choose Your Own Company Accounts** section are explained in the following table:

Fields	Description	Condition
<b>Transfer To Company</b>	Transferring the amount to the selected company.	Mandatory
<b>Pay To</b>	From the drop-down arrow, select <b>Pay To</b> as per the requirement.  The <b>Pay To</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b> .	Mandatory

**Table 22 – Choose Your Own Company Field Description Table**

The screenshot shows the 'Create Single Payment' interface. At the top, there are three steps: 'STEP 1 INITIATE TRANSFER', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main area is titled 'Applicant'. It includes fields for 'Your Reference \*' (567), 'Payment Method \*' (INTERNAL TRANSFER), 'Choose Company \*' (RGUTIL21 / RGU21), 'Pay From \*' (RUC120006 / RUCR120006 / INR / SCB), 'AVAILABLE BALANCE' (£2,131,285.32), 'Payment Date \*' (31 Oct 2020), and a 'Choose Your Own Company Account' section. The 'Choose Your Own Company Account' section is highlighted with a red box and contains fields for 'Transfer To Company \*' (RGUTIL21 / RGU21) and 'Pay To' (RUC120002 / RUCR120002 / INR / SCB). At the bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 54 – Create Single Payment Screen**

5. In the **Create Single Transfer** screen, click the **Amount** section.

The screenshot shows the 'Create Single Payment' interface. At the top, there's a breadcrumb navigation: 'Transfers > Create Single Payment'. Below it, a header bar indicates 'Payment Reference : 2020102813849790'. The interface is divided into three steps: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). A note at the top right says '\* Marked fields are mandatory'. The main area is titled 'Applicant' and contains the following fields:

- Your Reference \***: 567
- Payment Method \***: INTERNAL TRANSFER
- Choose Company \***: RGUTIL21 / RGU21  
(Company ID / Company Name)
- Pay From \***: RUC120006 / RUCR120006 / INR / SCB  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)
- AVAILABLE BALANCE**: ₹2,131,285.32
- Payment Date \***: 31 Oct 2020 [Calendar](#)

Below this, there's a section titled 'Choose Your Own Company Account' with similar fields for 'Transfer To Company' (RGUTIL21 / RGU21) and 'Pay To' (RUC120002 / RUCR120002 / INR / SCB). The 'Amount' field is highlighted with a red border. At the bottom, there are buttons for 'CONTINUE' (yellow), 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 55 – Create Single Payment Screen**

6. The **Amount** section will be displayed as shown in the screenshot below.

**Figure 56 – Create Single Payment Screen**

7. Enter the following details in the **Amount** section:
- Debit Currency:** Auto-populates based on the selection of **Pay Form** field in the **Applicant** section
  - Payment Currency:** Select the required payment currency from the drop-down list
  - Debit Amount:** The amount that needs to be debited in the From account (Payee Account).
  - Payment Amount:** Enter the Transfer Amount to be paid for the beneficiary

The fields in the **Amount** section are explained in the following table:

Fields	Description	Condition
<b>Debit Currency</b>	It is a variable character text label field.	Auto-populate
<b>Payment Currency</b>	It is a variable character drop-down type field.	Mandatory
<b>Debit Amount</b>	It is a number type Text input field.	Mandatory

Fields	Description	Condition
<b>Payment Amount</b>	It is a number type Text input field with a length of 16,2.	

**Table 23** –Amount Section Field Description Table

8. Click the **Payment Information** section, the fields will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, there are three tabs: 'INITIATE TRANSFER' (marked with a red dot), 'REVIEW' (unmarked), and 'COMPLETE' (unmarked). Below the tabs, there are sections for 'Applicant' (Your Reference: 567, Payment Method: INTERNAL TRANSFER), 'Choose Company' (RGUTIL21 / RGU21), 'Pay From' (RUC120006 / RUCR120006 / INR / SCB), 'Available Balance' (₹2,131,285.32), 'Payment Date' (31 Oct 2020), and 'Choose Your Own Company Account' (Transfer To Company: RGUTIL21 / RGU21). The 'Amount' section is expanded, showing 'Debit Currency' (INR), 'Payment Currency' (INR), 'Debit Amount' (10.00), and 'Payment Amount' (10.00). The 'Payment Information' section is highlighted with a red box. It contains fields for 'Payment Detail' (line 1 and line 2) and 'Payment Remarks'. At the bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 57** – Create Single Payment Screen

9. Enter the following details in the **Payment Information** section and click **Continue** button:
  - a. **Payment Detail:** Enter the details of the Payment
  - b. **Payment Detail (Line 2):** Enter the additional details related to the payment
  - c. **Payment Remarks:** Enter the remarks

The fields in **Payment Information** section are explained in the following table:

Fields	Description	Condition
<b>Payment Detail</b>	It is variable character text input field with a Mandatory length of 70.	
<b>Payment Detail (Line 2)</b>	It is variable character text input field with a Optional length of 70.	
<b>Payment Remarks</b>	It is variable character text input field with a Optional length of 2000.	

**Table 24** – Payment Information Section Field Description Table

**Create Single Payment**

Transfers > Create Single Payment

Payment Reference : 2020102813849790

Marked fields are mandatory

**STEP 1 INITIATE TRANSFER**

**STEP 2 REVIEW**

**STEP 3 COMPLETE**

**Applicant**

Your Reference \*  
562

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
ROUTIL21 / ROU21  
(Company ID / Company Name)

Pay From \*  
RUC120006 / RUCR120006 / INR / SCB  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE **₹2,131,285.32**

Payment Date \*  
31 Oct 2020

**Choose Your Own Company Account**

Transfer To Company \*  
ROUTIL21 / ROU21  
(Company ID / Company Name)

Pay To \*  
RUC120002 / RUCR120002 / INR / SCB  
(Account Name / Account Number / Currency / Bank Code)

**Amount**

Debit Currency  
INR

Payment Currency \*  
(Ten INDIAN RUPEES)

**Payment Information**

Payment Detail \*  
Internal Transfer

Payment Detail (Line 2)

Payment Remarks

**CONTINUE**

**Figure 58 – Create Single Payment Screen**

## Review

During the initiation, all the details you have entered are captured and displayed in the **Review** screen, verify the details, and click **Proceed to Submit** button as shown in the screenshot below.

**Create Single Payment**

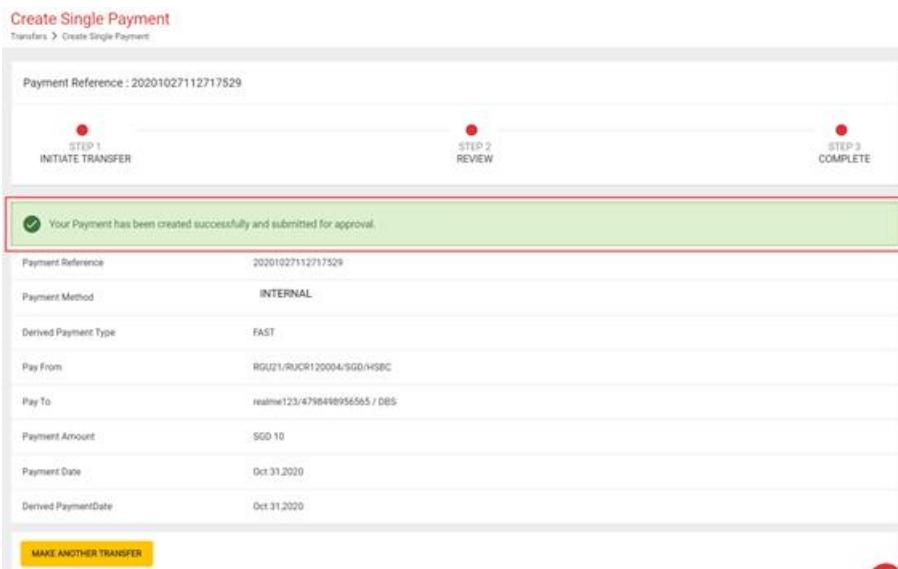
Transfers > Create Single Payment

Payment Reference : 20201027112717529																
STEP 1 INITIATE TRANSFER	STEP 2 REVIEW	STEP 3 COMPLETE														
<b>Applicant</b> <table border="1"> <tr> <td>Reference</td> <td>789</td> </tr> <tr> <td>Payment Method</td> <td>INTERNAL</td> </tr> <tr> <td>Derived Payment Type</td> <td>FAST</td> </tr> <tr> <td>Company</td> <td>RGUTIL21/RGU21</td> </tr> <tr> <td>Pay From</td> <td>RUC120004/ RUOR120004/ SGD/ HSBC</td> </tr> <tr> <td>Payment Date</td> <td>Oct 31, 2020</td> </tr> <tr> <td>Derived Payment Date</td> <td>Oct 31, 2020</td> </tr> </table>			Reference	789	Payment Method	INTERNAL	Derived Payment Type	FAST	Company	RGUTIL21/RGU21	Pay From	RUC120004/ RUOR120004/ SGD/ HSBC	Payment Date	Oct 31, 2020	Derived Payment Date	Oct 31, 2020
Reference	789															
Payment Method	INTERNAL															
Derived Payment Type	FAST															
Company	RGUTIL21/RGU21															
Pay From	RUC120004/ RUOR120004/ SGD/ HSBC															
Payment Date	Oct 31, 2020															
Derived Payment Date	Oct 31, 2020															
<b>Beneficiary</b> <table border="1"> <tr> <td>Transfer To</td> <td>Other Bank</td> </tr> <tr> <td>Pay To</td> <td>realme123/479849956565/DBS</td> </tr> </table>			Transfer To	Other Bank	Pay To	realme123/479849956565/DBS										
Transfer To	Other Bank															
Pay To	realme123/479849956565/DBS															
<b>Amount</b> <table border="1"> <tr> <td>Debit Currency</td> <td>SGD</td> </tr> <tr> <td>Payment Currency</td> <td>SGD</td> </tr> <tr> <td>Debit Amount</td> <td>10.00 (Ten SING DOLLAR )</td> </tr> <tr> <td>Payment Amount</td> <td>10.00 (Ten SING DOLLAR )</td> </tr> </table>			Debit Currency	SGD	Payment Currency	SGD	Debit Amount	10.00 (Ten SING DOLLAR )	Payment Amount	10.00 (Ten SING DOLLAR )						
Debit Currency	SGD															
Payment Currency	SGD															
Debit Amount	10.00 (Ten SING DOLLAR )															
Payment Amount	10.00 (Ten SING DOLLAR )															
<b>Payment Information</b> <table border="1"> <tr> <td>Payment Detail</td> <td>Transfer</td> </tr> <tr> <td>Payment Detail (Line 2)</td> <td></td> </tr> <tr> <td>Payment Remarks</td> <td>Single Transfer</td> </tr> </table>			Payment Detail	Transfer	Payment Detail (Line 2)		Payment Remarks	Single Transfer								
Payment Detail	Transfer															
Payment Detail (Line 2)																
Payment Remarks	Single Transfer															
<b>Additional Information</b> <table border="1"> <tr> <td>Label 1</td> <td>tagit</td> </tr> <tr> <td>Label 2</td> <td>Oct 27, 2020</td> </tr> <tr> <td>Label 3</td> <td>2,333.00</td> </tr> </table>			Label 1	tagit	Label 2	Oct 27, 2020	Label 3	2,333.00								
Label 1	tagit															
Label 2	Oct 27, 2020															
Label 3	2,333.00															
<input style="background-color: yellow; border: 1px solid red; color: black; padding: 5px; margin-right: 10px;" type="button" value="PROCEED TO SUBMIT"/> <input style="border: 1px solid grey; padding: 5px;" type="button" value="BACK"/> <input style="border: 1px solid grey; padding: 5px;" type="button" value="CANCEL"/>																

**Figure 59 – Create Single Payment Screen**

## Complete

Once record is submitted, the record is sent for approval and a confirmation message will be displayed as shown in the screenshot below.



**Figure 60 – Create Single Payment Screen**

You can perform the following action in the Create Single Payment screen:

Actions	Response
<b>MAKE ANOTHER TRANSFER</b>	Used to create another set of payment information.

**Table 25 – Create Single Payment Screen Action Response Table**

### III.3. Performing an International Transfer

International Transfer is carried out between two countries. This function enables you to transfer money internationally. Perform the following steps to make an international transfer.

Navigate through the menus to **Transfer → Create Single Payment**. The **Create Transfer** screen as shown in **Figure 25**.

You can perform the following actions in the **Create Transfer** screen:

Actions	Response
<b>Continue</b>	Used to submit the request for review.
<b>Save as Draft</b>	Allow users to save their work as a draft before submitting it.
<b>Saves as template</b>	Templates are the instruments that help the user create a similar transfer multiple times.
<b>Reset</b>	Reset the contents of the page.

**Table 26 – Create Transfer Screen Action Response Table**

#### III.3.1. Creating Transfer

The **Create Single Payment** screen comprises of the following three stages:

- Initiate Transfer
- Review
- Complete

##### Initiate Transfer

A unique Payment Reference ID is generated automatically during the initiation process. The **Initiate Transfer** section will be displayed as shown in the screenshot below.

### Create Single Payment

Transfers > Create Single Payment

**Figure 61 – Create Single Payment Screen**

In the **Applicant** section enter the following details:

1. Enter the following **Applicant** details:
  - a. **Your Reference Number:** Enter the reference number in the text field
  - b. **Payment Method:** Select the **International Transfer** from the drop-down list
    - Domestic Transfer
    - Internal Transfer
    - International Transfer
  - c. **Choose Company:** Select the required Company from the drop-down list
  - d. **Pay From:** Select the required account from the drop-down list

**Note**



Based on the selection of the **Company** the application displays the **Pay From** Accounts.

- e. **Payment Date:** Select the date from the Date Picker Icon.

The **Applicant** section fields are explained in the following table:

Fields	Description	Condition
<b>Your Reference</b>	It is a variable character Text input field that allows a length of 50. Allows Alpha-numeric characters.	Mandatory
<b>Payment Method</b>	It is a variable character drop-down type field.	Mandatory
<b>Choose Company</b>	It is a variable character drop-down type field.	Mandatory
<b>Pay From</b>	<p>It is a variable character auto-search type field.</p> <ul style="list-style-type: none"> <li>• The <b>Pay From</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b>.</li> <li>• Once the Pay From field is selected, the application displays the corresponding total account balance available in the selected Pay From.</li> </ul>	Mandatory
<b>Payment Date</b>	<p>It is a date type calendar field.</p> <ul style="list-style-type: none"> <li>• By default, the current date gets populated.</li> <li>• If the <b>Payment Date</b> falls on a holiday, then the transaction will be carried out in the next business working day.</li> </ul>	Mandatory

**Table 27** – Applicant Section Field Description Table

2. In the **Create Single Transfer** screen, click the **Beneficiary** section. The **Beneficiary** section will be displayed as shown in the screenshot below.

### Create Single Payment

Transfers > Create Single Payment

The screenshot shows the 'Create Single Payment' interface. At the top, there are three steps: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). A note at the top right says '\* Marked fields are mandatory'. The main area is divided into two sections: 'Applicant' and 'Beneficiary'. The 'Applicant' section contains fields for 'Your Reference \*' (8121), 'Payment Method \*' (INTERNATIONAL TRANSFER), 'Choose Company \*' (RGUTIL21 / RGU21), 'Pay From \*' (RUC120006 / RUCR120006 / INR / SCB), 'Payment Date \*' (31 Oct 2020), and an 'AVAILABLE BALANCE' of ₹2,131,285.32. The 'Beneficiary' section contains fields for 'Pay To \*' (Auto-search type field), 'Amount', 'Payment Information', and 'Declaration'. At the bottom are buttons for 'CONTINUE' (yellow), 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 62 – Create Single Payment Screen**

3. Enter the following details in **Beneficiary** section:
  - a. **Pay To:** Refer [section III.1.3 Searching Beneficiary](#).

The fields in the **Beneficiary** section are explained in the following table:

Fields	Description	Condition
<b>Pay To</b>	It is a variable character Auto -search type field.	Mandatory

**Table 28 – Beneficiary Section Field Description Table**

4. Click the **Amount** section, the fields of the amount section will be displayed as shown in the screenshot below.

**Figure 63 – Create Single Payment Screen**

5. Enter the following details in the **Amount** section:
- Debit Currency:** Auto-populates based on the selection of **Pay Form** field in the **Applicant** section
  - Payment Currency:** Select the required payment currency from the drop-down list
  - Debit Amount:** The amount that needs to be debited in the From account (Payee Account).
  - Payment Amount:** Enter the Transfer Amount to be paid for the beneficiary

The fields in the **Amount** section are explained in the following table:

Fields	Description	Condition
<b>Debit Currency</b>	It is a variable character text label field.	Auto-populate
<b>Payment Currency</b>	It is a variable character drop-down type field.	Mandatory

Fields	Description	Condition
<b>Debit Amount</b>	It is a number type Text input field.	Mandatory
<b>Payment Amount</b>	It is a number type Text input field with a length of 16,2.	Mandatory

**Table 29** –Amount Section Field Description Table

6. Click on **Payment Information** section, the fields will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, it says 'Create Single Payment' and 'Transfers > Create Single Payment'. Below that, there's a progress bar with three steps: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). The 'STEP 1' section contains fields for 'Applicant' (with a person icon) and 'Beneficiary' (with a person icon). The 'STEP 2' section contains a 'Amount' field (with a money icon) and a 'Payment Information' field, which is highlighted with a red box. Below these are sections for 'Payment Detail \*' (with a red asterisk) and 'Payment Detail (Line 2)'. There's also a 'Payment Remarks' area with a text input field and a character limit of 0/500. At the bottom, there are buttons for 'CONTINUE' (yellow), 'SAVE AS DRAFT' (grey), 'SAVE AS TEMPLATE' (grey), and 'RESET' (grey).

**Figure 64** – Create Single Payment Screen

7. Enter the following details in the **Payment Information** section and click **Continue** button:
- Payment Detail:** Enter the details of the Payment
  - Payment Detail (Line 2):** Enter the additional details related to the payment
  - Payment Remarks:** Enter the remarks

The fields in **Payment Information** section are explained in the following table:

Fields	Description	Condition
<b>Payment Detail</b>	It is variable character text input field with a Mandatory length of 70.	

Fields	Description	Condition
<b>Payment Detail (Line 2)</b>	It is variable character text input field with a Optional length of 70.	
<b>Payment Remarks</b>	It is variable character text input field with a Optional length of 2000.	

**Table 30** –Payment Information Section Field Description Table

8. In the **Create Single Payment** screen, click **Declaration** section.

The screenshot shows the 'Create Single Payment' interface. At the top, there are three steps: 'STEP 1 INITIATE TRANSFER', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below these steps, there are four sections: 'Applicant', 'Beneficiary', 'Amount', and 'Payment Information'. Under 'Payment Information', there is a dropdown labeled 'Payment Detail \*' with the value 'International Transfer'. Below this is a text input field for 'Payment Detail (Line 2)'. Under 'Payment Remarks', there is a text area with a character limit of 0/500. At the bottom of the screen, there is a section titled 'Declaration' containing a dropdown labeled 'Purpose of payment \*'. At the very bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', 'SAVE AS TEMPLATE', and 'RESET'.

**Figure 65** – Create Single Payment Screen

The fields in **Declaration** section are explained in the following table:

Fields	Description	Condition
<b>Purpose of Payment</b>	This is a dropdown field that lists the values corresponding to the payment.	Conditional Mandatory

**Table 31** –Declaration Section Field Description Table

9. Select required **Purpose of Payment** from the drop-down list and click the **Continue** button as shown in the screenshot below.

**Create Single Payment**

Transfers > Create Single Payment

Payment Reference : 2020102832712384 \* Marked fields are mandatory

STEP 1 INITIATE TRANSFER    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Your Reference \*  
B121

Payment Method \*  
INTERNATIONAL TRANSFER

Choose Company \*  
RGUTL21 / RGU21  
( Company ID / Company Name)

Pay From \*  
RUC120006 / RUCR120006 / INR / SCB  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

AVAILABLE BALANCE ₹2,131,285.32

Payment Date \*  
31 Oct 2020 [Calendar](#)

**Beneficiary**

Pay To \*  
testdd/998898989898989898/BBB  
( Beneficiary Name / Account Number / Bank Code) [Clear](#)

[View Beneficiary](#)

**Amount**

Debit Currency  
INR

Payment Currency \*  
INR

Debit Amount  
10.00  
(Ten INDIAN RUPEES)

Payment Amount \*  
10.00  
(Ten INDIAN RUPEES)

**Payment Information**

Payment Detail \*  
International Transfer

Payment Detail (Line 2)

Payment Remarks

0/500

**Declaration**

Purpose of payment \*  
Repairs on goods

**CONTINUE** [SAVE AS DRAFT](#) [SAVE AS TEMPLATE](#) [RESET](#)

**Figure 66 – Create Single Payment Screen**

The field in the declaration section is explained in the following table:

Fields	Description	Condition
Purpose of Payment	It is a variable character drop-down type field.	Mandatory

**Table 32** –Declaration Section Field Description Table

## Review

During the initiation, all the details you have entered are captured and displayed in the **Review** screen. Verify the details and click the **Proceed to Submit** button as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, it says 'Transfers > Create Single Payment'. Below that, the 'Payment Reference' is listed as '2020102832712384'. The process is divided into three steps: 'STEP 1 INITIATE TRANSFER' (red dot), 'STEP 2 REVIEW' (red dot), and 'STEP 3 COMPLETE' (green dot). The 'REVIEW' section contains the following data:

- Applicant** (Section header)

  - Reference: 8121
  - Payment Method: TT
  - Derived Payment Type: TT
  - Company: RGUTIL21/RGU21
  - Pay From: RUC120006/ RUOR120006/ INR/ SCB
  - Payment Date: Oct 31, 2020
  - Derived Payment Date: Oct 31, 2020

- Beneficiary** (Section header)

  - Pay To: testdd/9988989989898989/BBB

- Amount** (Section header)

  - Debit Currency: INR
  - Payment Currency: INR
  - Debit Amount: 10.00 (Ten INDIAN RUPEES)
  - Payment Amount: 10.00 (Ten INDIAN RUPEES)

- Payment Information** (Section header)

  - Payment Detail: International Transfer
  - Payment Detail (Line 2)
  - Payment Remarks

- Declaration** (Section header)

  - Purpose of payment: Repairs on goods

- Additional Information** (Section header)

  - Label 1: tagit
  - Label 2: Oct 28, 2020
  - Label 3: 2,333.00

At the bottom, there are three buttons: 'PROCEED TO SUBMIT' (highlighted with a red box), 'BACK', and 'CANCEL'.

**Figure 67** – Create Single Payment Screen

## Complete

Once record is submitted, the record will be sent for approval and a confirmation message will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Single Payment' interface. At the top, it says 'Transfers > Create Single Payment'. Below that, the 'Payment Reference' is listed as '2020102832712384'. The process is divided into three steps: 'STEP 1 INITIATE TRANSFER', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A green success message at the bottom states: 'Your Payment has been created successfully and submitted for approval.' The payment details listed are:

Payment Reference	2020102832712384
Payment Method	International Transfer
Derived Payment Type	TT
Pay From	RGU21/RUCR120006/INR/SCB
Pay To	testdd/9988989898989898 / BBB
Payment Amount	INR 10
Payment Date	Oct 31,2020
Derived PaymentDate	Oct 31,2020

At the bottom left, there is a yellow button labeled 'MAKE ANOTHER TRANSFER'.

**Figure 68** – Create Single Payment Screen

You can perform the following actions in the Create Single Payment screen:

Actions	Response
<b>MAKE ANOTHER TRANSFER</b>	Used to create another set of payment information.

**Table 33** – Create Single Payment Screen Action Response Table

## IV. Create Batch Payment

Batch payment processing allows multiple authorised records to be processed in one transaction. This ensures you spend less time on business administrative tasks by bundling bills together and scheduling payments. Creating batch payment will save time, money and reduce human errors in a few easy steps. It is recommended to create a batch payment once a day. To perform a batch payment, perform the following steps.

Navigate through the menus to **Transfer → Create Batch Payment**. The **Create Batch Payment** screen will be displayed as shown in the screenshot below.

**Figure 69 – Create Batch Payment Screen**

You can perform the following actions in the **Create Batch Payment** screen:

<b>Actions</b>	<b>Response</b>
<b>Save Criteria</b>	Used to save the Batch Criteria Selection details.
<b>Continue</b>	Used to submit the request for review.
<b>Save as Draft</b>	Allows you to save the data as a draft before submitting it
<b>Reset</b>	Clears the data on the page.

**Table 34** – Create Batch Payment Screen Action Response Table

## IV.1. Creating a Batch Payment

The **Create Batch payment** screen comprises of the following stages:

- Create Batch
- Review
- Complete

### Create Batch

During the creation of batch payment, a unique **Batch Reference number** is generated. The **Create Batch Payment** screen will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Batch Payment' interface. At the top, there are three tabs: 'STEP 1 CREATE BATCH' (highlighted with a red box), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below the tabs, the 'Batch Criteria Selection' section is expanded. It includes fields for 'Payment Method \*' (dropdown), 'Choose Company \*' (dropdown), 'Pay From \*' (dropdown with a search icon), 'Debit Currency \*' (dropdown), 'Payment Currency \*' (dropdown), and 'Payment Date \*' (date picker set to '28 Oct 2020'). A 'SAVE CRITERIA' button is located at the bottom left of this section.

**Figure 70 – Create Batch Payment Screen**

1. Enter the following details in **Batch Criteria Selection** section:
  - a. **Payment Method:** Select the Payment option from the drop-down list
    - i. **Domestic Transfer:** Domestic Transfer is carried out from one organization to another.

If you select **Domestic Transfer**, the application will display the **Transfer To** options as shown in the screenshot below.

The screenshot shows the 'Create Batch Payment' interface with the 'Payment Method \*' dropdown set to 'DOMESTIC TRANSFER'. Below it, the 'Transfer To \*' field is highlighted with a red box, containing two radio button options: 'Same Bank' (selected) and 'Other Bank'.

**Figure 71 – Transfer To Field in Create Batch Payment Screen**

From the option, you must select either **Same Bank** or **Other Bank**

In the Transfer To field, if you select **Other Bank**, the application will display the **Payment Preference** field as shown in the screenshot below.

**Figure 72 – Payment Preference Field in Create Batch Payment Screen**

- i. **Internal Transfer:** Internal Transfer is carried out within the organization.
- ii. **International Transfer:** International Transfer is carried out between two countries.
- b. **Choose Company:** Select the required company from the drop-down list
- c. **Pay From:** Search and select the required Pay from details
- d. **Debit Currency:** Enter the Debit Currency
- e. **Payment Currency:** Enter the Payment Currency
- f. **Payment Date:** Select the required date picker

The fields in **Create Batch Payment** screen are explained in the following table:

Fields	Description	Condition
<b>Payment Method</b>	It is a variable character drop-down type field.	Mandatory
<b>Choose Company</b>	It is a variable character drop-down type field.	Mandatory
<b>Pay From</b>	It is a variable character auto-search field. The <b>Pay From</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b> .	Mandatory
<b>Debit Currency</b>	It is a variable character text label field.	Mandatory

Fields	Description	Condition
<b>Payment Currency</b>	It is a variable character drop-down type field.	Mandatory
<b>Payment Date</b>	<p>It is a date type calendar field.</p> <ul style="list-style-type: none"> <li>• By default, the current date gets populated.</li> <li>• If the <b>Payment Date</b> falls on a holiday, then the transaction will be carried out in the next business working day.</li> </ul>	Mandatory

**Table 35** – Create Batch Payment Field Description Table

2. Click the **Save Criteria** button to save the **Batch Criteria Selection** details.

**Create Batch Payment**

Transfers > Create Batch Payment

\* Marked fields are mandatory

Batch Reference : 2020102824112280

STEP 1  
CREATE BATCH   
 STEP 2  
REVIEW   
 STEP 3  
COMPLETE

**Batch Criteria Selection**

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
( Company ID / Company Name)

Pay From \*  
RUC120004/RUCR120004/SGD/HSBC  
(Account Name / Account Number / Currency / Bank Code) [Clear](#)

AVAILABLE BALANCE 85,236,974.00

Debit Currency  
SGD

Payment Currency \*  
SGD

Payment Date \*  
31 Oct 2020 [Calendar](#)

**SAVE CRITERIA**

**Figure 73 – Create Batch Payment Screen**

3. The **Payment Details** section will be displayed as shown in the screenshot below.

Create Batch Payment  
Transfers > Create Batch Payment

STEP 1 CREATE BATCH      STEP 2 REVIEW      STEP 3 COMPLETE

Batch Criteria Selection  
 Payment Details

Your Reference \*

Choose Company \*

Pay To \*

(Account Name / Account Number / Currency / Bank Code)

Debit Amount \*

Payment Amount

Payment Detail \*

Payment Detail 2

Remarks \*

0 Item(s) in the batch			Total Debit Amount: 0.00 (SGD)
Pay To	Debit Amount	Action	
No Records Found			

Figure 74 – Create Batch Payment Screen

4. Enter the following details in the **Payment Details** section:
  - a. **Your Reference Number:** Enter the reference number for the Batch Transfer
  - b. **Choose Company:** Select the required company from the drop-down list
  - c. **Pay To:** Search and select the required Pay to option
  - d. **Debit Amount:** Enter the Debit Amount
  - e. **Payment Amount:** Auto-populates based on the Debit amount field.
  - f. **Payment Detail:** Enter the payment details
  - g. **Payment Detail2:** Enter additional details for the batch transfer
  - h. **Remarks:** Enter the remarks.
5. Click **Add Payment** button, the details get added as shown in the screenshot below.

Create Batch Payment  
Transfers > Create Batch Payment

\* Marked fields are mandatory

Batch Reference : 2020102841146629

STEP 1  
CREATE BATCH  
 STEP 2  
REVIEW  
 STEP 3  
COMPLETE

**Batch Criteria Selection**

**Payment Details**

Your Reference \*

Choose Company \*

Pay To \*  🔍  
(Account Name / Account Number / Currency / Bank Code)

Debit Amount \*

Payment Amount

Payment Detail \*

Remarks \*

**ADD PAYMENT**

1 Item(s) in the batch		Total Debit Amount: 10.00 (SGD)	
Pay To	Debit Amount	Action	
RUC120004/RUCR120004/ SGD / HSBC	10.00	<span>▼</span>	

Items per page: 5 ▼ 1 - 1 of 1

**CONTINUE** **SAVE AS DRAFT** **RESET**

**Figure 75 – Create Batch Payment Screen**

Similarly, you can add multiple payments for a batch as per your requirement.

The fields in the Payment Details section are explained in the following table:

Fields	Description	Condition
<b>Your Reference</b>	It is a variable character type text input field with a length of 50. It only allows alphanumeric characters.	Mandatory
<b>Choose Company</b>	It is a variable character type drop-down field.	Mandatory
<b>Pay To</b>	It is a variable character type auto-search field.	Mandatory
<b>Debit Amount</b>	It is a number type text input field with a length of 16,2. It only allows numeric characters.	Mandatory
<b>Payment Amount</b>	It is a number type text input field with a length of 16,2. It only allows numeric characters	Mandatory
<b>Payment Detail</b>	Enter the details of the payment.	Mandatory
<b>Payment Detail 2</b>	Additional information about payment details can be entered in this field.	Optional
<b>Remarks</b>	It is a variable character type text input field of length 2000. It allows English keyboard characters only.	Mandatory

**Table 36** – Payment Details Section Field Description Table

6. Click the **Continue** button as shown in the screenshot below. The request gets submitted to the **Review** screen.

**Create Batch Payment**

Transfers > Create Batch Payment

\* Marked fields are mandatory

Batch Reference : 2020102841146629

STEP 1 CREATE BATCH    STEP 2 REVIEW    STEP 3 COMPLETE

**Batch Criteria Selection**

**Payment Details**

Your Reference \*

Choose Company \*

Pay To \*

(Account Name / Account Number / Currency / Bank Code)

Debit Amount \*

Payment Amount

Payment Detail \*

Remarks \*

**ADD PAYMENT**

Item(s) in the batch	Debit Amount	Action
RUC120004/RUCR120004/ SGD / HSBC	10.00	▼

Items per page: 5 1 - 1 of

**CONTINUE** **SAVE AS DRAFT** **RESET**

**Figure 76 – Create Batch Payment Screen**

**Figure 77 – Create Batch Payment Screen**

You can perform the following actions in the Create Batch Payment screen:

Actions	Response
<b>PROCEED TO SUBMIT</b>	Used to submit the request for approval (Complete) screen.
<b>BACK</b>	Navigates to the previous screen where the user can view the already entered details.
<b>CANCEL</b>	Used to View the previous screen without saving the changes.

**Table 37 – Create Batch Payment Screen Action Response Table**

## Review

Verify the details and click **Proceed to Submit** button for approval.

**Create Batch Payment**

Transfers > Create Batch Payment

Batch Reference : 2020102844546682

STEP 1 CREATE BATCH      STEP 2 REVIEW      STEP 3 COMPLETE

**Batch Criteria Selection**

Payment Method	INTERNAL
Derived Payment Type	BOOKTRF
Transfer To	Same Bank
Company	RGUTIL21 / RGU21
Pay From	RUC120004 / RUCR120004 / SGD / HSBC
Debit Currency	SGD
Payment Currency	SGD
Payment Date	Oct 28, 2020
Derived Payment Date	Oct 28, 2020

**Payment Details**

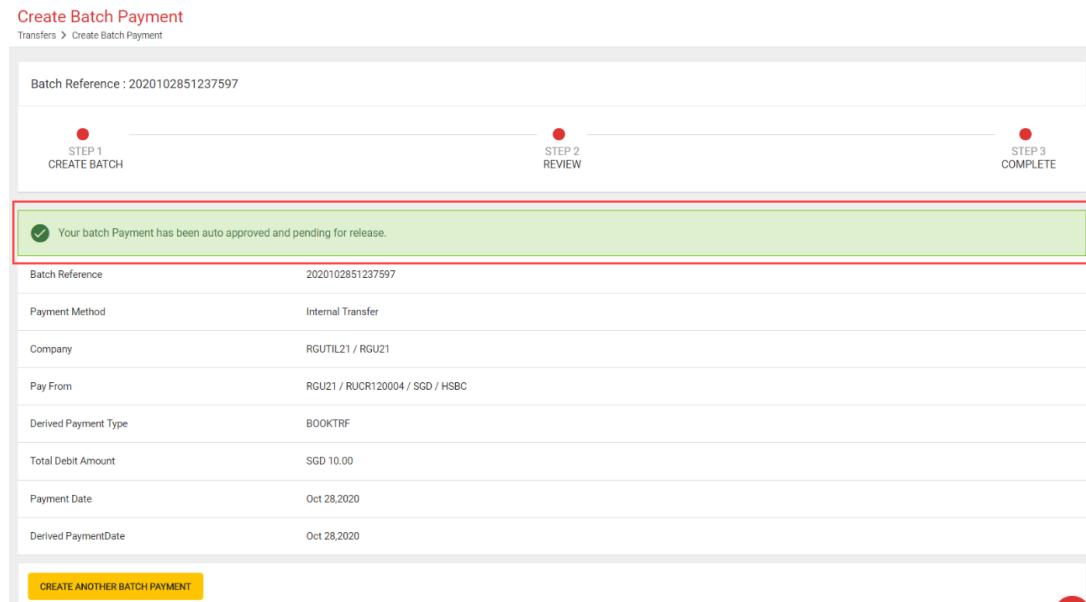
1 Item(s) in the batch		Total Debit Amount: 10.00 (SGD)
Pay To	Debit Amount (SGD)	
RGU21/RUCR120008/SGD/HSBC	10.00	Items per page: 5 1 - 1 of 1

**PROCEED TO SUBMIT**    BACK    CANCEL

**Figure 78 – Create Batch Payment Screen**

## Complete

The batch payment confirmation message will be displayed as shown in the screenshot below.



**Figure 79** - Create Batch Payment Screen

You can perform the following action in the Create Batch Payment screen:

Actions	Response
<b>CREATE ANOTHER BATCH PAYMENT</b>	Used to create another batch payment information.

**Table 38** – Create Batch Payment Screen Action Response Table

## V. Create Transfer SI

A **standing instruction** (or a **standing order**) is an instruction, a bank account holder ("the payer") gives to their bank to pay a set amount at regular intervals to another's ("the payee's") account. The instruction is sometimes known as a **banker's order**.

They are typically used to pay rent, mortgage, or any other fixed regular payments. Because the amounts paid are fixed, a standing order is not usually suitable for paying variable bills such as credit card bills. You can create the following transfers:

- Domestic
- Internal
- International

### V.1. Creating an SI Domestic Transfer

Perform the following steps to create a Standing Instruction for domestic transfer. Navigate through the menus to **Transfer → Create Transfer SI**. The **Create Standing Instruction** screen will be displayed as shown in the screenshot below.

**Figure 80 – Create Standing Instruction Screen**

You can perform the following actions in **Create Standing Instruction** screen:

Actions	Response
<b>CONTINUE</b>	Used to submit the request for review.
<b>SAVE AS DRAFT</b>	Allow users to save their work as a draft before submitting it.
<b>RESET</b>	Reset the contents of the page.

**Table 39** – Create Standing Instruction Screen Action Response Table

### V.1.1. Creating Standing Instruction

The **Create Standing Instruction** screen comprises the following sections:

- Initiate SI
- Review
- Complete

#### Initiate SI

During the initiation process a unique **SI Reference** number is generated. The **Initiate SI** form will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' screen with the title 'Transfers > Create Standing Instruction'. At the top right, there is a note: '\* Marked fields are mandatory'. Below the title, the 'SI Reference' is listed as '20201028114705196'. The screen is divided into three main sections: 'STEP 1 INITIATE SI' (highlighted with a red box), 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The 'STEP 1' section contains fields for 'Applicant' (Your Reference \*), 'SI Nick Name \*', 'Payment Method \*', 'Choose Company \*' (with a dropdown menu showing '(Company ID / Company Name)'), 'Pay From \*' (with a dropdown menu showing '(Account Name / Account Number / Currency / Bank Code)'), and a beneficiary section with dropdown menus for 'Beneficiary', 'Amount', 'Standing Instruction Information', and 'Payment Information'. At the bottom of the section are buttons for 'CONTINUE' (highlighted in yellow), 'SAVE AS DRAFT', and 'RESET'.

**Figure 81** – Create Standing Instruction Screen

1. Enter the following details in the **Applicant** section:
  - a. **Your Reference:** Enter the Reference Number
  - b. **SI Nick Name:** Enter the nickname of the Standing Instruction
  - c. **Payment Method:** Select **SI Domestic Transfer** from the drop-down list
    - SI Domestic Transfer
    - SI Internal Transfer
    - SI International Transfer
  - d. **Choose Company:** Select the required company from the drop-down list
  - e. **Pay From:** Select the required Pay From account from the drop-down list

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 20201028114705196 \* Marked fields are mandatory

STEP 1 INITIATE SI    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Your Reference \*  
567

SI Nick Name \*  
Broadband

Payment Method \*  
SI DOMESTIC TRANSFER

Choose Company \*  
RGUTIL11 / RGU11  
(Company ID / Company Name)

Pay From \*  
RUC120033 / RUCR120033 / EUR / HSBC  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE ₹21,31,285.32

**Beneficiary**

**Amount**

**Standing Instruction Information**

**Payment Information**

**Figure 82 – Create Standing Instruction Screen**

The fields in the **Applicant** section are explained in the following table:

Fields	Description	Condition
<b>Your Reference</b>	It is a variable character text input fields with a length of 35. It allows Alpha-numeric characters.	Conditional Mandatory
<b>SI Nick Name</b>	It is a variable character text input fields with a length of 35. It allows Alpha-numeric characters and valid swift codes.	Mandatory
<b>Payment Method</b>	It is a variable character type drop-down list field.	Mandatory
<b>Choose Company</b>	It is a variable character type drop-down list field.	Mandatory
<b>Pay From</b>	It is a variable character type auto-search list field. <ul style="list-style-type: none"> <li>• The <b>Pay From</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b> info.</li> </ul>	Mandatory

**Table 40** –Applicant Section Field Description Table

2. Select the **Beneficiary** section. The fields in the **Beneficiary** section will be displayed as shown in the screenshot below.

Transfer To \*

Same Bank

Other Bank

Pay To \*

(Beneficiary Name / Account Number / Bank Code)

**Figure 83** – Beneficiary Section

3. Enter the following details:

- a. **Transfer To:** Select the required option by enabling the radio button.
- **Same Bank:** Select this option if you are transferring the SI to the same bank
  - **Other Bank:** Select this option if you are transferring the SI to other bank.
  - If you select **Other Bank**, the application will display the **Payment Preference** field as shown in the screenshot below.

The screenshot shows a user interface for a banking application. At the top, there is a header with a person icon and the word 'Beneficiary'. Below this, a section titled 'Transfer To \*' contains two radio buttons: 'Same Bank' (unchecked) and 'Other Bank' (checked). Below this is a search bar labeled 'Pay To \*' with a magnifying glass icon. Underneath the search bar is a note: 'Pay To is mandatory'. A red box highlights a section titled 'Payment Preference \*' which contains a single radio button labeled 'Automated Clearing House (ACH)' (checked).

**Figure 84** – Beneficiary Section

b. **Pay To:** Refer [section III.1.3. Searching Beneficiary](#)

The fields in the **Beneficiary** section are explained in the following table:

Fields	Description	Condition
<b>Transfer To</b>	It is a radio button type field.	Mandatory
<b>Pay To</b>	It is a variable character text label type field.	Mandatory

**Table 41** – Beneficiary Section Action Response Table

4. Select the **Amount** section. The fields in the **Amount** section will be displayed as shown in the screenshot below.

The screenshot shows the 'Amount' section of a software application. At the top, there is a header labeled 'Amount'. Below it, the 'Debit Currency' field is populated with 'EUR'. The 'Payment Currency' field has a dropdown menu open, showing 'SGD' as the selected option. Under 'Amount Priority', there are two radio buttons: one for 'Debit Amount' (which is selected) and one for 'Payment Amount'. Below these, there are two input fields: 'Debit Amount \*' and 'Payment Amount', both of which are currently empty.

**Figure 85 – Amount Section**

5. Enter the following details in the **Amount** section:
- Debit Currency:** Auto-populates
  - Payment Currency:** Select the required payment currency from the drop-down list
  - Amount Priority:** Select the required option.
  - Debit Amount:** If you select this option, then the **Payment Amount** field will get disabled.

Amount

Debit Currency  
EUR

Payment Currency \*  
SGD

Amount Priority \*  
 Debit Amount  Payment Amount

Debit Amount \*

Payment Amount

**Figure 86 – Amount Section**

- **Payment Amount:** If you select this option, then the **Debit Amount** field will get disabled.

Amount

Debit Currency  
EUR

Payment Currency \*  
SGD

Amount Priority \*  
 Debit Amount  Payment Amount

Debit Amount

Payment Amount \*

**Figure 87 – Amount Section**

- d. **Debit Amount:** Enter the Debit amount

- e. **Payment Amount:** Auto-populates. Based on the debit amount and exchange rates the system will auto-calculate the payment amount as shown in the screenshot below.

Amount

Debit Currency  
EUR

Payment Currency \*  
SGD

Amount Priority \*

Debit Amount  Payment Amount

Debit Amount \*  
10.00  
(Ten EURO )

Payment Amount  
16.19  
(Sixteen SING DOLLAR AND Nineteen BAISA)

Exchange Rate 1 EUR = 1.61908 SGD  
Note: The rates shown here are indicative only

**Figure 88 – Amount Section**

The fields in the **Amount** section are explained in the following table:

Fields	Description	Condition
<b>Debit Currency</b>	It is a variable character text input field.  <b>Debit Currency</b> gets auto-populated based on the selection of <b>Pay From</b> field in <b>Applicant</b> section.	Mandatory
<b>Payment Currency</b>	It is a variable character drop-down field.	Mandatory
<b>Debit Amount</b>	It is a number type text input field with length 16.2. It allows numeric characters and allows a single 'dot'.  This field gets auto-populated based on the amount entered in the <b>Payment Amount</b> field.	Mandatory

Fields	Description	Condition
<b>Payment Amount</b>	<p>It is a number type text input field with length 16,2. It allows numeric characters and allows a single 'dot'.</p> <p>The amount that needs to be transferred to the Payer Account. The <b>Payment Amount</b> gets auto-populated based on the Debit Amount.</p>	Mandatory

**Table 42** – Amount Section Field Description Table

6. Select the **Standing Instruction Information** section. The fields in the **Standing Instruction Information** section will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' page. At the top, there are three tabs: 'STEP 1 INITIATE SI', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below the tabs, there are sections for 'Applicant', 'Beneficiary', and 'Amount'. Under 'Amount', the 'Debit Currency' is set to 'EUR'. In the 'Payment Currency' dropdown, 'SGD' is selected. Under 'Amount Priority', 'Debit Amount' is chosen. The 'Debit Amount' field contains '10.00' (Ten EURO). The 'Payment Amount' field contains '16.19' (Sixteen SING DOLLAR AND Nineteen BAIS). An exchange rate note states '1 EUR = 1.61908 SGD'. Below this, the 'Standing Instruction Information' section is expanded, showing fields for 'Frequency' (dropdown), 'Start Date' (set to '30 Oct 2020'), and 'Number Of Occurrence'. At the bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', and 'RESET'.

**Figure 89** – Create Standing Instruction Screen

7. Enter the following details in **Standing Instruction Information** section:

- a. **Frequency:** Select the required frequency option from the drop-down list.
- b. **Start Date:** Select the required date using the date picker icon
- c. **Number of Occurrences:** Enter required duration SI.

**Create Standing Instruction**  
Transfers > Create Standing Instruction

SI Reference :20201028114705196 \* Marked fields are mandatory

**STEP 1 INITIATE SI**      **STEP 2 REVIEW**      **STEP 3 COMPLETE**

**Applicant**  
**Beneficiary**  
**Amount**

Debit Currency  
EUR

Payment Currency \*  
SGD

Amount Priority \*  
 Debit Amount  Payment Amount

Debit Amount \*  
10.00  
(Ten EURO.)

Payment Amount  
16.19  
(Sixteen SING DOLLAR AND Nineteen BAISA.)

Exchange Rate 1 EUR = 1.61908 SGD  
Note: The rates shown here are indicative only

**Standing Instruction Information**

Frequency \*  
Yearly Fer

Start Date \*  
31 Oct 2020

Number Of Occurrence \*  
3

**Payment Information**

**CONTINUE** **SAVE AS DRAFT** **RESET**

**Figure 90 – Create Standing Instruction Screen**

The fields in the **Standing Instruction Information** section are explained in the following table:

Fields	Description	Condition
<b>Frequency</b>	It is a variable character drop-down type field.	Mandatory

Fields	Description	Condition
	<b>Frequency</b> refers to the given time-period on an intraday, daily, weekly, monthly, quarterly, or yearly perspective.	
<b>Start Date</b>	It is a date calendar type field.	Mandatory
<b>Number of Occurrence</b>	It is a number text input field with a length of 3.	Mandatory

**Table 43** –Standing Instruction Information Section Field Description Table

8. Select the **Payment Information** section, enter the **Remarks** and click the **Continue** button as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' form. At the top, there is a navigation bar with 'Transfers > Create Standing Instruction'. Below it, a progress bar indicates three steps: 'STEP 1 INITIATE SI', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The main area contains several sections: 'Applicant', 'Beneficiary', 'Amount', and 'Standing Instruction Information'. Under 'Standing Instruction Information', the 'Frequency' field is set to 'Yearly Fer'. The 'Start Date' is set to '31 Oct 2020'. The 'Number Of Occurrence' is set to '3'. In the 'Payment Information' section, the 'Payment Remarks' field contains 'Broadband Services'. At the bottom, there are buttons for 'CONTINUE' (which is highlighted with a red box), 'SAVE AS DRAFT', and 'RESET'.

**Figure 91** – Create Standing Instruction Screen

The field in **Payment Information** section is explained in the following table:

Fields	Description	Condition
<b>Payment</b>	It is a variable character text input field with a length of 2000. It only allows English keyboard characters.	Optional
<b>Remarks</b>		

**Table 44** – Payment Information Section Field Description Table

## Review

In this step, you can verify the details and click **Submit to Proceed** button for approval.

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 20201028114705196

STEP 1 INITIATE SI      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	567
SI Nick Name	Broadband
Payment Method	SI DOMESTIC
Company	RGUTIL21/RGU21
Pay From	RUC120004/RUCR120004/SGD/HSBC

**Beneficiary**

Transfer To	Same Bank
Pay To	adsas/34232425/HSBC

**Amount**

Debit Currency	SGD
Payment Currency	SGD
Debit Amount	10.00 (Ten SING DOLLAR )
Payment Amount	10.00 (Ten SING DOLLAR )

**Standing Instruction Information**

Frequency	Yearly Fer
Number Of Occurrence	3
Start Date	Oct 31, 2020
End Date	Dec 31, 2022
Payment Execution Day	31 DECEMBER of Every Year

**Payment Information**

Payment Remarks	Broadband Services
-----------------	--------------------

**Fees Information**

Fee Amount	10.00
------------	-------

**Buttons:** PROCEED TO SUBMIT (Yellow Box), BACK, CANCEL

**Figure 92** – Create Standing Instruction Screen

You can perform the following actions in the Create Standing Instruction screen:

Actions	Response
<b>PROCEED TO SUBMIT</b>	Used to submit the request to review screen.
<b>BACK</b>	Navigates to the previous screen where the user can view the already entered details.
<b>CANCEL</b>	Navigates to the previous screen where the user cannot view the already entered details.

**Table 45** – Create Standing Instruction Screen Action Response Table

### Complete

The Payment request is submitted for approval and the confirmation message will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' screen. At the top, it says 'Transfers > Create Standing Instruction'. Below that, the 'SI Reference' is listed as '20201028114705196'. The process is shown in three steps: 'STEP 1 INITIATE SI', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A green success message box contains the text: 'Your Payment has been created successfully and submitted for approval.' Below this, there is a table with the following data:

Si Reference	20201028114705196
Company	RGUTIL21/RGU21
Pay From	RGU21/RUCR12004/SGD/HSBC
Pay To	adasas/34232425/HSBC
Payment Amount	SGD 10.00
Frequency	Yearly Fer
Start Date	Oct 31,2020
End Date	Dec 31,2022
Payment Execution Day	31 DECEMBER of Every Year
Fee Amount	SGD 10

At the bottom left, there is a yellow button labeled 'MAKE ANOTHER SI'.

**Figure 93** - Create Standing Instruction Screen

You can perform the following action in the Create Standing Instruction screen:

Actions	Response
<b>MAKE ANOTHER SI</b>	Used to create another SI request.

**Table 46** – Create Standing Instruction Screen Action Response Table

## V.2. Performing an SI Internal Transfer

Perform the following steps to create a Standing Instruction for an internal transfer. Navigate through the menus to **Transfer → Create Transfer SI**. The **Create Standing Instruction** screen is displayed as shown in **Figure 80**.

You can perform the following actions in the **Create Standing Instruction** screen:

Actions	Response
<b>CONTINUE</b>	Used to submit the request for review.
<b>SAVE AS DRAFT</b>	Allow users to save their work as a draft before submitting it.
<b>RESET</b>	Reset the contents of the page.

**Table 47** – Create Standing Instruction Screen Action Response Table

### V.2.1. Creating Standing Instruction

The **Create Standing Instruction** screen comprises of the following three stages:

- Initiate SI
- Review
- Complete

#### Initiate SI

During the initiation process a unique SI Reference number is generated automatically as shown in **Figure 80**.

1. Enter the following details in the **Applicant** section:
  - a. **Your Reference:** Enter the Reference Number
  - b. **SI Nick Name:** Enter the nickname of the Standing Instruction
  - c. **Payment Method:** Select **SI Internal Transfer** from the drop-down list
    - SI Domestic Transfer
    - SI Internal Transfer
    - SI International Transfer
  - d. **Choose Company:** Select the required company from the drop-down list
  - e. **Pay From:** Select the required Pay From account from the drop-down list

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 2020102931244229 \* Marked fields are mandatory

STEP 1 INITIATE SI    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Your Reference \*  
567

SI Nick Name \*  
Broadband

Payment Method \*  
SI INTERNAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
(Company ID / Company Name)

Pay From \*  
RUC120004 / RUCR120004 / SGD / HSBC  
(Account Name / Account Number / Currency / Bank Code)

SGD85,236,974.00

**Figure 94 – Create Standing Instruction Screen**

The fields in the **Applicant** section are explained in the following table:

Fields	Description	Condition
<b>Your Reference</b>	It is a variable character text input fields with a length of 35. It allows Alpha-numeric characters.	Conditional Mandatory
<b>SI Nick Name</b>	It is a variable character text input fields with a length of 35. It allows Alpha-numeric characters and valid swift codes.	Mandatory
<b>Payment Method</b>	It is a variable character type drop-down list field.	Mandatory
<b>Choose Company</b>	It is a variable character type drop-down list field.	Mandatory
<b>Pay From</b>	It is a variable character type auto-search list field.	Mandatory

Fields	Description	Condition
	<ul style="list-style-type: none"> <li>The <b>Pay From</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b> info.</li> </ul>	

**Table 48** – Applicant Section Field Description Table

2. Select the **Choose your Own Company Account** section the fields are displayed as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' page. At the top, there's a navigation bar with 'Create Standing Instruction' and a breadcrumb trail 'Transfers > Create Standing Instruction'. A note says '\* Marked fields are mandatory'. Below this is a progress bar with three steps: 'STEP 1 INITIATE SI' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). The main area is titled 'Applicant' and contains fields for 'Your Reference' (567) and 'SI Nick Name' (Broadband). Under 'Payment Method', it shows 'SI INTERNAL TRANSFER'. In the 'Choose Company' dropdown, 'RGUT1L21 / RGU21' is selected. The 'Pay From' field shows 'RUC120004 / RUCR120004 / SGD / HSBC' with an available balance of 'SGD85,236,974.00'. The 'Choose your Own Company Account' section includes a 'Transfer To Company' dropdown and a 'Pay To' search field. At the bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', and 'RESET'.

**Figure 95** – Create Standing Instruction Screen

3. Enter the following details:

- a. **Transfer to Company:** Select the required option from the drop-down list.
- b. **Pay To:** Select the required option from the drop-down list.

The fields in **Choose your Own Company Account** section are explained in the following table:

Fields	Description	Condition
<b>Transfer To</b>	It is a variable character drop-down type field.	Mandatory
<b>Pay To</b>	It is a variable character text label type field.	Mandatory

**Table 49** –Choose your Own Company Account Section Field Description Table

4. Select the **Amount** section. The fields in the **Amount** section will be displayed as shown in screenshot below.

The screenshot shows the 'Create Standing Instruction' screen. At the top, there's a breadcrumb navigation: 'Transfers > Create Standing Instruction'. Below it, a message says 'SI Reference : 2020102931244229 \* Marked fields are mandatory'. The screen is divided into three main sections: 'STEP 1 INITIATE SI', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. The 'STEP 1' section contains fields for 'Applicant' (with a dropdown menu showing 'Choose your Own Company Account') and 'Transfer To Company' (with a dropdown menu showing 'RGUTIL21 / RGU21 (Company ID / Company Name)'). The 'STEP 2' section contains a 'Pay To' field with a dropdown menu showing 'RUC120008 / RUCR120008 / SGD / HSBC (Account Name / Account Number / Currency / Bank Code)' and a search icon. The 'STEP 3' section is currently empty. Below these sections, the 'Amount' section is expanded, showing fields for 'Debit Currency' (set to SGD), 'Payment Currency \*' (dropdown menu), 'Debit Amount' (text input field), and 'Payment Amount' (text input field). At the bottom, there are buttons for 'CONTINUE' (highlighted in yellow), 'SAVE AS DRAFT', and 'RESET'.

**Figure 96** – Create Standing Instruction Screen

5. Enter the following details in the **Amount** section:
  - a. **Debit Currency:** Auto-populates
  - b. **Payment Currency:** Select the required payment currency from the drop-down list
  - c. **Debit Amount:** Auto-populates.
  - d. **Payment Amount:** Enter the Payment Amount.

The fields in the **Amount** section are explained in the following table:

Fields	Description	Condition
<b>Debit Currency</b>	It is a variable character text input field.  <b>Debit Currency</b> gets auto-populated based on the selection of <b>Pay From</b> field in <b>Applicant</b> section.	Mandatory
<b>Payment Currency</b>	It is a variable character drop-down field.	Mandatory
<b>Debit Amount</b>	It is a number type text input field with length 16,2. It allows numeric characters and allows a single 'dot'.  This field gets auto-populated based on the amount entered in the <b>Payment Amount</b> field.	Mandatory
<b>Payment Amount</b>	It is a number type text input field with length 16,2. It allows numeric characters and allows a single 'dot'.	Mandatory

**Table 50** – Amount Section Field Description Table

6. Select the **Standing Instruction Information** section. The fields in the **Standing Instruction Information** section will be displayed as shown in the screenshot below.

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 2020102931244229 \* Marked fields are mandatory

STEP 1 INITIATE SI    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Choose your Own Company Account

Amount

Debit Currency : SGD

Payment Currency \* : SGD

Debit Amount : 10.00 (Ten SING DOLLAR)

Payment Amount \* : 10.00 (Ten SING DOLLAR)

**Standing Instruction Information**

Frequency \* :

Start Date \* : 30 Oct 2020

Number Of Occurrence \* :

**Payment Information**

CONTINUE    SAVE AS DRAFT    RESET

**Figure 97 – Create Standing Instruction Screen**

7. Enter the following details in **Standing Instruction Information** section:
  - a. **Frequency:** Select the required frequency option from the drop-down list.
  - b. **Start Date:** Select the required date using the date picker icon .
  - c. **Number of Occurrences:** Enter required duration SI.

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 20201028114705196 \* Marked fields are mandatory

STEP 1 INITIATE SI    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

**Beneficiary**

**Amount**

Debit Currency EUR

Payment Currency \* SGD

Amount Priority \*  
 Debit Amount  Payment Amount

Debit Amount \*  
10.00  
(Ten EURO )

Payment Amount  
16.19  
(Sixteen SING DOLLAR AND Nineteen BAISA )

Exchange Rate 1 EUR = 1.61908 SGD  
Note: The rates shown here are indicative only

**Standing Instruction Information**

Frequency \*  
Yearly Fer

Start Date \*  
31 Oct 2020

Number Of Occurrence \*  
3

**Payment Information**

**CONTINUE** **SAVE AS DRAFT** **RESET**

**Figure 98 – Create Standing Instruction Screen**

The fields in the **Standing Instruction Information** section are explained in the following table:

Fields	Description	Condition
<b>Frequency</b>	<p>It is a variable character drop-down type field.</p> <p><b>Frequency</b> refers to the given time- period on an intraday, daily, weekly, monthly, quarterly, or yearly perspective.</p>	Mandatory

Fields	Description	Condition
<b>Start Date</b>	It is date calendar type field.	Mandatory
<b>Number of Occurrence</b>	It is a number text input field with a length of 3.	Mandatory

**Table 51** – Standing Instruction Information Section Field Description Table

8. Select the **Payment Information** section, enter the **Remarks** and click **Continue** button as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' form. At the top, there are three steps: 'STEP 1 INITIATE SI', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. Below these steps, there are four sections: 'Applicant', 'Choose your Own Company Account', 'Amount', and 'Standing Instruction Information'. Under 'Standing Instruction Information', the 'Frequency' dropdown is set to 'Yearly Fer'. In the 'Payment Information' section, the 'Payment Remarks' field contains the text 'Broadband Services'. At the bottom of the form, there are three buttons: 'CONTINUE' (highlighted with a red box), 'SAVE AS DRAFT', and 'RESET'.

**Figure 99** – Create Standing Instruction Screen

The field in **Payment Information** section is explained in the following table:

Fields	Description	Condition
<b>Payment Remarks</b>	It is a variable character text input field with a length of 2000. It only allows English keyboard characters.	Optional

**Table 52** – Payment Information Section Field Description Table

## Review

In this step, you can verify the details and click **Submit to Proceed** button for approval.

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference: 2020102931244229

STEP 1 INITIATE SI      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	567
SI Nick Name	Broadband
Payment Method	SI INTERNAL
Company	RGUTIL21/RGU21
Pay From	RUC120004/RUCR120004/SGD/HSBC

**Own Company Account**

Company	RGUTIL21/RGU21
Pay To	RUC120008/ RUCR120008/ SGD/ HSBC

**Amount**

Debit Currency	SGD
Payment Currency	SGD
Debit Amount	10.00 (Ten SING DOLLAR)
Payment Amount	10.00 (Ten SING DOLLAR)

**Standing Instruction Information**

Frequency	Yearly Fer
Number Of Occurrence	3
Start Date	Oct 31, 2020
End Date	Dec 31, 2022
Payment Execution Day	31 DECEMBER of Every Year

**Payment Information**

Payment Remarks	Broadband Services
-----------------	--------------------

**Fees Information**

Fee Amount	10.00
------------	-------

**Buttons:** PROCEED TO SUBMIT (highlighted), BACK, CANCEL

Figure 100 – Create Standing Instruction Screen

You can perform the following actions in the Create Standing Instruction screen:

Actions	Response
<b>PROCEED TO SUBMIT</b>	Used to submit the request to review screen.
<b>BACK</b>	Navigates to the previous screen where the user can view the already entered details.

Actions	Response
<b>CANCEL</b>	Navigates to the previous screen where the user cannot view the already entered details.

**Table 53** – Create Standing Instruction Screen Action Response Table

### Complete

The Payment request is submitted for approval and the confirmation message will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' screen. At the top, it says 'Transfers > Create Standing Instruction'. Below that, the 'SI Reference' is listed as '2020102931244229'. The process is shown in three steps: 'INITIATE SI' (Step 1), 'REVIEW' (Step 2), and 'COMPLETE' (Step 3). A green success message box at the bottom left states: 'Your Payment has been created successfully and submitted for approval.' The main table lists the following details:

SI Reference	2020102931244229
Company	RGUTIL21/RGU21
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	RGU21/RUCR120008/SGD/HSBC
Payment Amount	SGD 10.00
Frequency	Yearly Fer
Start Date	Oct 31,2020
End Date	Dec 31,2022
Payment Execution Day	31 DECEMBER of Every Year
Fee Amount	SGD 10

A yellow button at the bottom left says 'MAKE ANOTHER SI'.

**Figure 101** - Create Standing Instruction Screen

You can perform the following action in the Create Standing Instruction screen:

Actions	Response
<b>MAKE ANOTHER SI</b>	Used to create another SI request.

**Table 54** – Create Standing Instruction Screen Action Response Table

### V.3. Performing an SI International Transfer

Perform the following steps to create a Standing Instruction for an International transfer.

Navigate through the menus to **Transfer → Create Transfer SI**. The **Create Standing Instruction** screen is displayed as shown in **Figure 80**.

You can perform the following actions in the **Create Standing Instruction** screen:

Actions	Response
<b>CONTINUE</b>	Used to submit the request for review.
<b>SAVE AS DRAFT</b>	Allow users to save their work as a draft before submitting it.
<b>RESET</b>	Reset the contents of the page.

**Table 55** – Create Standing Instruction Screen Action Response Table

#### V.3.1. Creating Standing Instruction

The **Create Standing Instruction** screen comprises of the following three sections:

- Initiate SI
- Review
- Complete

##### Initiate SI

During the initiation process a unique **SI Reference** number is generated automatically as shown in **Figure 80**.

1. Enter the following details in the **Applicant** section:
  - a. **Your Reference:** Enter the Reference Number
  - b. **SI Nick Name:** Enter the nickname of the Standing Instruction
  - c. **Payment Method:** Select **SI International Transfer** from the drop-down list
    - SI Domestic Transfer
    - SI Internal Transfer
    - SI International Transfer
  - d. **Choose Company:** Select the required company from the drop-down list
  - e. **Pay From:** Select the required Pay From account from the drop-down list

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 2020102953842320 \* Marked fields are mandatory

STEP 1 INITIATE SI    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

Your Reference \*  
450

SI Nick Name \*  
Airtel

Payment Method \*  
SI INTERNATIONAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
(Company ID / Company Name)

Pay From \*  
RUC120004 / RUCR120004 / SGD / HSBC  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE SGD85,236,974.00

**Beneficiary**

**Amount**

**Standing Instruction Information**

**Payment Information**

**Declaration**

**Figure 102 – Create Standing Instructions Screen**

The fields in the **Applicant** section are explained in the following table:

Fields	Description	Condition
<b>Your Reference</b>	It is a variable character text input fields with a length of 35. It allows Alpha-numeric characters.	Conditional Mandatory
<b>SI Nick Name</b>	It is a variable character text input fields with a length of 35. It allows Alpha-numeric characters and valid swift codes.	Mandatory
<b>Payment Method</b>	It is a variable character type drop-down list field.	Mandatory
<b>Choose Company</b>	It is a variable character type drop-down list field.	Mandatory
<b>Pay From</b>	It is a variable character type auto-search list field.	Mandatory

Fields	Description	Condition
	<ul style="list-style-type: none"> <li>The <b>Pay From</b> field contains <b>Company Name / Account Number / Currency / Bank Code</b> info.</li> </ul>	

**Table 56** – Applicant Section Field Description Table

- Select the **Beneficiary** section. The fields in the **Beneficiary** section will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' interface. At the top, there's a navigation bar with 'Transfers > Create Standing Instruction'. Below it, a progress bar indicates 'SI Reference : 2020102953842320' and three steps: 'STEP 1 INITIATE SI' (marked with a red dot), 'STEP 2 REVIEW' (unmarked), and 'STEP 3 COMPLETE' (unmarked). A note says '\* Marked fields are mandatory'. The main area is divided into sections: 'Applicant' and 'Beneficiary'. In the 'Applicant' section, fields include 'Your Reference \*' (450), 'SI Nick Name \*' (Airtel), 'Payment Method \*' (SI INTERNATIONAL TRANSFER), 'Choose Company \*' (RGUTIL21 / RGU21), 'Pay From \*' (RUC120004 / RUCR120004 / SGD / HSBC), and an 'Amount' field showing 'AVAILABLE BALANCE SGD85,236,974.00'. In the 'Beneficiary' section, there's a 'Pay To \*' field with a search icon. Below it, expandable sections show 'Amount', 'Standing Instruction Information', 'Payment Information', and 'Declaration'. At the bottom are buttons for 'CONTINUE' (yellow), 'SAVE AS DRAFT', and 'RESET'.

**Figure 103** – Beneficiary Section in Create Standing Instruction Screen

3. Enter the following details:

a. **Pay To:** Refer [section III.1.3. Searching Beneficiary](#)

The field in **Beneficiary** section is explained in the following table:

Fields	Description	Condition
<b>Pay To</b>	It is a variable character text label type field.	Mandatory

**Table 57 – Beneficiary Section Field Description Table**

4. Select the **Amount** section. The fields in the **Amount** section will be displayed as shown in screenshot below.

**Figure 104 – Create Standing Instructions Screen**

5. Enter the following details in the **Amount** section:
- Debit Currency:** Auto-populates
  - Payment Currency:** Select the required payment currency from the drop-down list
  - Debit Amount:** Auto-populates. Based on the payment amount
  - Payment Amount:** Enter the Payment Amount.

The screenshot shows the 'Create Standing Instruction' interface. At the top, there are three steps: 'STEP 1 INITIATE SI' (red dot), 'STEP 2 REVIEW' (grey dot), and 'STEP 3 COMPLETE' (grey dot). A note says 'Marked fields are mandatory'. Below this, under the 'Applicant' section, there is a 'Pay To' field containing 'testdd/9988989898989898/BBB' with a dropdown arrow. Under the 'Beneficiary' section, there is a 'Amount' section with fields for 'Debit Currency' (SGD) and 'Payment Currency' (SGD). The 'Debit Amount' is set to '10.00' (Ten SING DOLLAR). The 'Payment Amount' is also set to '10.00' (Ten SING DOLLAR). At the bottom, there are buttons for 'CONTINUE' (yellow), 'SAVE AS DRAFT', and 'RESET'.

**Figure 105 – Create Standing Instructions Screen**

The fields in the **Amount** section are explained in the following table:

Fields	Description	Condition
<b>Debit Currency</b>	It is a variable character text input field.  <b>Debit Currency</b> gets auto-populated based on the selection of <b>Pay From</b> field in <b>Applicant</b> section.	Mandatory

Fields	Description	Condition
<b>Payment Currency</b>	It is a variable character drop-down field.	Mandatory
<b>Debit Amount</b>	<p>It is a number type text input field with length 16,2. It allows numeric characters and allows a single 'dot'.</p> <p>This field gets auto-populated based on the amount entered in the <b>Payment Amount</b> field.</p>	Mandatory
<b>Payment Amount</b>	<p>It is a number type text input field with length 16,2. It allows numeric characters and allows a single 'dot'.</p>	Mandatory

**Table 58** –Amount Section Field Description Table

- Select **Standing Instruction Information** section. The fields in the **Standing Instruction Information** section will be displayed as shown in the screenshot below.

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 2020102953842320 \* Marked fields are mandatory

STEP 1 INITIATE SI    STEP 2 REVIEW    STEP 3 COMPLETE

**Applicant**

**Beneficiary**

**Amount**

Debit Currency  
SGD

Payment Currency \*  
SGD

Debit Amount  
10.00  
(Ten SING DOLLAR)

Payment Amount \*  
10.00  
(Ten SING DOLLAR)

**Standing Instruction Information**

Frequency \*  
▼

Start Date \*  
30 Oct 2020

Number Of Occurrence \*

**Payment Information**

**Declaration**

**CONTINUE** **SAVE AS DRAFT** **RESET**

**Figure 106 – Create Standing Instructions Screen**

7. Enter the following details in **Standing Instruction Information** section:
- Frequency:** Select the required frequency option from the drop-down list.
  - Start Date:** Select the required date using the date picker Icon
  - Number of Occurrences:** Enter required duration SI.

The screenshot shows the 'Create Standing Instruction' interface. At the top, there are three tabs: 'STEP 1 INITIATE SI', 'STEP 2 REVIEW' (which is selected), and 'STEP 3 COMPLETE'. Below the tabs, there are sections for 'Applicant', 'Beneficiary', 'Amount', and 'Standing Instruction Information'. The 'Standing Instruction Information' section is expanded, showing a dropdown for 'Frequency' (set to 'Yearly Fer'), a date input for 'Start Date' (set to '31 Oct 2020') with a calendar icon, and a text input for 'Number Of Occurrence' (set to '3'). Below this section, 'Payment Information' and 'Declaration' sections are shown with collapse arrows. At the bottom, there are buttons for 'CONTINUE', 'SAVE AS DRAFT', and 'RESET'.

**Figure 107 – Create Standing Instruction Screen**

The fields in the **Standing Instruction Information** section are explained in the following table:

Fields	Description	Condition
<b>Frequency</b>	It is a variable character drop-down type field.  <b>Frequency</b> refers to the given time-period on an intraday, daily, weekly, monthly, quarterly, or yearly perspective.	Mandatory
<b>Start Date</b>	It is date calendar type field.	Mandatory
<b>Number of Occurrence</b>	It is a number text input field with a length of 3.	Mandatory

**Table 59 – Standing Instruction Information Section Field Description Table**

8. Select the **Payment Information** section, enter the **Remarks**.

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 2020102953842320 \* Marked fields are mandatory

STEP 1 INITIATE SI      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

**Beneficiary**

**Amount**

**Standing Instruction Information**

**Payment Information**

Payment Remarks  
Airtel Broadband

16/500

**Declaration**

**CONTINUE** **SAVE AS DRAFT** **RESET**

**Figure 108 – Create Standing Instructions Screen**

The field in **Payment Information** section is explained in the following table:

Fields	Description	Condition
<b>Payment Remarks</b>	It is a variable character text input field with a length of 2000. It only allows English keyboard characters.	Optional

**Table 60 – Payment Information Section Field Description Table**

- Select the **Declaration** section and select the **Purpose of Payment** option from the drop-down list.

Create Standing Instruction  
Transfers > Create Standing Instruction

SI Reference : 2020102953842320 \* Marked fields are mandatory

STEP 1 INITIATE SI STEP 2 REVIEW STEP 3 COMPLETE

**Applicant**

**Beneficiary**

**Amount**

**Standing Instruction Information**

**Payment Information**

Payment Remarks  
Airtel Broadband 16/500

**Declaration**

Purpose of payment \*  
Other services

**CONTINUE** SAVE AS DRAFT RESET

**Figure 109 – Create Standing Instruction Screen**

## Review

In this step, you can verify the details and click **Submit to Proceed** button for approval.

**Create Standing Instruction**

Transfers > Create Standing Instruction

SI Reference : 2020102953842320

STEP 1 INITIATE SI      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Reference	450
SI Nick Name	Airtel
Payment Method	SI INTERNATIONAL TRANSFER
Company	RGUTIL21/RGU21
Pay From	RUC120004/RUCR120004/SGD/HSBC

**Beneficiary**

Transfer To	Other Country
Pay To	testdd/9988998989898989/BBB

**Amount**

Debit Currency	SGD
Payment Currency	SGD
Debit Amount	10.00 (Ten SING DOLLAR)
Payment Amount	10.00 (Ten SING DOLLAR)

**Standing Instruction Information**

Frequency	Yearly Fer
Number Of Occurrence	3
Start Date	Oct 31, 2020
End Date	Dec 31, 2022
Payment Execution Day	31 DECEMBER of Every Year

**Payment Information**

Payment Remarks	Airtel Broadband
-----------------	------------------

**Fees Information**

Fee Amount	10.00
------------	-------

**Declaration**

Purpose of payment	Other services
--------------------	----------------

**Buttons:**

- PROCEED TO SUBMIT** (highlighted with a red box)
- BACK
- CANCEL

**Figure 110 – Create Standing Instruction Screen**

You can perform the following actions in the Create Standing Instruction screen:

Actions	Response
<b>PROCEED TO SUBMIT</b>	Used to submit the request to review screen.

Actions	Response
<b>BACK</b>	Navigates to the previous screen where the user can view the already entered details.
<b>CANCEL</b>	Navigates to the previous screen without saving the details.

**Table 61** – Create Standing Instruction Screen Action Response Table

### Complete

The Payment request is submitted for approval and the confirmation message will be displayed as shown in the screenshot below.

The screenshot shows the 'Create Standing Instruction' screen. At the top, it says 'Transfers > Create Standing Instruction'. Below that, the 'SI Reference' is listed as '2020102953842320'. The screen is divided into three horizontal sections: 'STEP 1 INITIATE SI', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A green success message box contains the text: 'Your Payment has been created successfully and submitted for approval.' Below this message, there is a table with the following data:

Si Reference	2020102953842320
Company	RGUTIL21/RGU21
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	RGU21/RUCR120008/SGD/HSBC
Payment Amount	SGD 10.00
Frequency	Yearly Fer
Start Date	Oct 31,2020
End Date	Dec 31,2022
Payment Execution Day	31 DECEMBER of Every Year
Fee Amount	SGD 10

At the bottom left, there is a yellow button labeled 'MAKE ANOTHER SI'.

**Figure 111** - Create Standing Instruction Screen

You can perform the following action in the Create Standing Instruction screen:

Actions	Response
<b>MAKE ANOTHER SI</b>	Used to create another SI request.

**Table 62** – Create Standing Instruction Screen Action Response Table

## VI. Template

Templates are the instruments that help you to create multiple transfers. A template when created can be assigned as Public or Private, a Public Template can be accessed only by the initiator who created it. It can be edited or deleted. While a Private template can be loaded and used by the entitled Initiator of the group, but the modification or deletion can be done only by the created user.

Navigate through the menus to **Transfer → Create Single Payment**. The **Create Transfer** screen will be displayed as shown in the screenshot below.

**Figure 112 - Create Transfer Screen**

You can perform the following actions in the Create Transfer screen:

Actions	Response
<b>CONTINUE</b>	Used to submit the request for review.
<b>SAVE AS DRAFT</b>	Allow users to save their work as a draft before submitting it.
<b>SAVE AS TEMPLATE</b>	Templates are the instruments that help the user create a similar transfer multiple times.
<b>RESET</b>	Reset the contents of the page.

**Table 63 – Create Transfer Screen Action Response Table**

## VI.1. Creating Transfer

Refer [section III.1.1. Creating Single Payment](#) up to step number 7.

1. Click the **Save as Template** button as shown in the screenshot below.

**Create Single Payment**

Transfers > Create Single Payment

\* Marked fields are mandatory

Payment Reference : 2020102964915765

STEP 1 INITIATE TRANSFER      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Your Reference \*  
789654

Payment Method \*  
INTERNAL TRANSFER

Choose Company \*  
RGUTIL11 / RGU11  
(Company ID / Company Name)

Pay From \*  
RUC120001 / RUCR120001 / INR / SBI  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE **₹2,131,285.32**

Payment Date \*  
29 Oct 2020

**Choose Your Own Company Account**

Transfer To Company \*  
RGUTIL11 / RGU11  
(Company ID / Company Name)

Pay To \*  
RUC120005 / RUCR120005 / INR / SBI  
(Account Name / Account Number / Currency / Bank Code)

**Amount**

Debit Currency  
INR

Payment Currency \*  
INR

Debit Amount  
10.00  
(Ten INDIAN RUPEES)

Payment Amount \*  
10.00  
(Ten INDIAN RUPEES)

**Payment Information**

Payment Detail \*  
Internal Transfer

Payment Detail (Line 2)

Payment Remarks

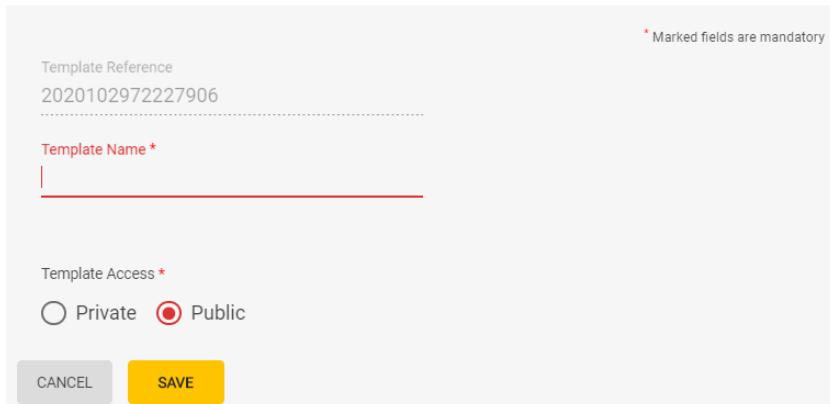
0/500

**CONTINUE** **SAVE AS DRAFT** **SAVE AS TEMPLATE** **RESET**

**Figure 113 – Create Single Payment Screen**

The application will display the **Save As Template** dialog box as shown in the screenshot below.

Save As Template



**Figure 114** – Save As Template Dialog Box

You can perform the following actions in the Save As Template Dialog Box:

Field	Description	Condition
<b>Template Reference</b>	Indicates the template reference number.	Mandatory
<b>Template Name</b>	This is a 35-character alphanumeric field that indicates the name of the template.	Mandatory
<b>Template Access</b>	Indicates the access template.	Mandatory

**Table 64** – Save As Template Dialog Box Action Response Table

You can perform the following actions in the Save As Template Dialog Box:

Actions	Response
<b>SAVE</b>	The record will be saved as a Template.
<b>CANCEL</b>	<b>CANCEL</b> button will close the dialog box without saving any entered data.

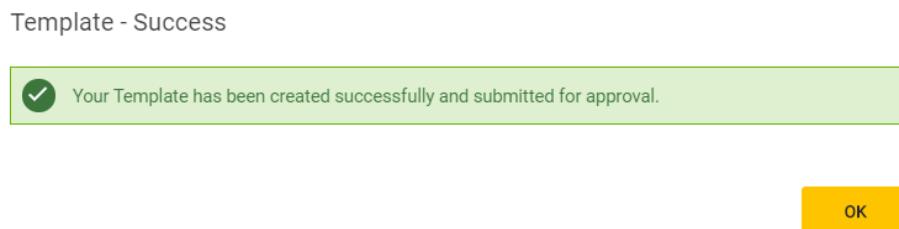
**Table 65** – Save As Template Dialog Box Action Response Table

While saving template, the application generates a Template Reference number as shown in above figure.

2. Enter the following details and click **Save** button.

- a. **Template Name:** Enter the name of the template in the respective field.
- b. **Template Access:** Select the required Access.
  - Private
  - Public

The application will display the **Template - Success** dialog box as shown in the screenshot below.



**Figure 115 – Template - Success Dialog Box**

You can perform the following action in the Template -Success Dialog Box:

Actions	Response
OK	OK button will close the dialog box.

**Table 66 – Template – Success Dialog Box Action Response Table**

## VII. Edit Transfer

This section orients you to modify the details of the records such as Single Payment, Batch Payment and Standing Instruction records and re-submit the records for approval. The following table explains the list of records that can be modified:

Action	Description
<b>Edit - Draft/Pending Repair Transfer (Single Payment, Batch Payment, Standing Instruction) Records</b>	The Transfer record such as Single Payment, Batch Payment and Standing Instruction that is sent for repair by approver gets listed in Manage Workflow Function. You can also edit the Draft records created by the initiator in Manage Workflow Function.
<b>Edit - Active (approved) Transfer (Standing Instruction) records</b>	You can edit active (approved) Transfer records such as Standing Instruction in Manage Transfers function.
<b>Copy- Active (approved) Transfer (Single Payment) Records</b>	You cannot edit the active (approved) Single Payment record, you can copy and use the records as a template for same Transfer record with different payment amount.

**Table 67** – Action Description Table

### VII.1.Editing Transfer Records in Draft/Pending Repair Status

Navigate through the menus to **Transfers** → **Manage Workflow**. The **Manage Workflow** screen will be displayed as shown in the screenshot below.

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20201029991932499	R0U21 / RUCR120004 / SGD / HSBC	x0esefsfadfr / 24232423423423 / HDFC				Oct 29, 2020	International Transfer	Draft	
2020102964042720	R0U21 / RUCR120006 / INR / SICB	kumaran / 1234567 / BMO				Oct 29, 2020	International Transfer	Draft	
2020102964059704	R0U21 / RUCR120004 / SGD / HSBC	asdfafsdafsd / 234234234234 / HDFC				Oct 29, 2020	International Transfer	Draft	
2020102963106234	R0U21 / RUCR120004 / SGD / HSBC	sdfafsdaf / 234234234234 / ICICI				Oct 29, 2020	International Transfer	Draft	
2020071090451104000 000474	R0U21 / RUCR120008 / SGD / HSBC	MR BUNDESP / 34232423 / INR / HSBC	INR	20.00	Oct 27, 2020	Domestic Transfer	Incomplete		
2020102752123248					Oct 27, 2020	Internal Transfer	Draft		
2020102273730257	R0U21 / RUCR120004 / SGD / HSBC	Int'l Benef / 234234234234 / INR / HDFC	INR	7.00	Oct 27, 2020	International Transfer	Pending Repair		
2020102425736668	R0U21 / RUCR120004 / SGD / HSBC	R0U21 / RUCR120008 / SGD / HSBC	SGD	4.00	Oct 24, 2020	Internal Transfer	Draft		
2020102373452176	R0U21 / RUCR120008 / SGD / HSBC	R0U21 / RUCR120004 / SGD / HSBC	SGD	6.00	Oct 23, 2020	Internal Transfer	Draft		
202010221793930996	R0U21 / RUCR120004 / SGD / HSBC	Flash pay / 938465849985 / DBS			Oct 22, 2020	Domestic Transfer	Draft		

**Figure 116 – Manage Workflow Screen**

You can perform the following actions in the **Manage Workflow** screen:

Actions	Response
<b>Filter Transactions</b>	User can filter either Single Payment, Batch Payment or Standing Instruction.  From the Filter Transaction drop-down list, select Payment, Batch Payment or Standing Instruction.
<b>Filter Transfer column name (Trumpet icon)</b>	Used to hide/unhide the column name using (Trumpet icon).
<b>Search</b>	Search Transfer records by using the search field, also use the drop-down to restrict results to specific types of Transfer records.
<b>View</b>	The Payment Reference hyperlink is used to view details of each field of the selected record.

**Table 68 – Manage Workflow Screen Response Action Table**

1. In the Workflow List, under the Action column click drop-down arrow (▼) for the required record. The application displays the following Actions as shown in the screenshot below:
  - Edit
  - Delete

Workflow List									Search
Payment Reference	Upload Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2020102991952459		RGU21 / RUCR120004 / SGD / HSBC	asceestethdf / 2423423423423 / HDFC		Oct 29, 2020		International Transfer	Draft	
2020102964842720		RGU21 / RUCR120006 / INR / SCB	kumaran / 1234567 / BMO		Oct 29, 2020		International Transfer	Draft	
2020102964059704		RGU21 / RUCR120004 / SGD / HSBC	asdfsadfsdf / 234234234234 / HDFC		Oct 29, 2020		International Transfer	Draft	
2020102963106234		RGU21 / RUCR120004 / SGD / HSBC	sdfasfdhf / 234234234234 / ICICI		Oct 29, 2020		International Transfer	Draft	
2020271080451104000000 0474	2020271080227297	RGU21 / RUCR120008 / SGD / HSBC	MR SLNDEEP / 34232425 / INR / HSBC	INR	20.00	Oct 27, 2020	Domestic Transfer	Incomplete	
2020102753213248					Oct 27, 2020		Internal Transfer	Draft	
2020102723730267		RGU21 / RUCR120004 / SGD / HSBC	intel Benef / 234234234234 / INR / HDFC	INR	7.00	Oct 27, 2020	International Transfer	Pending Repair	
2020102423736668		RGU21 / RUCR120004 / SGD / HSBC	RGU21 / RUCR120008 / SGD / HSBC	SGD	4.00	Oct 24, 2020	Internal Transfer	Draft	
2020102373452176		RGU21 / RUCR120008 / SGD / HSBC	RGU21 / RUCR120004 / SGD / HSBC	SGD	6.00	Oct 23, 2020	Internal Transfer	Draft	
2020102273930986		RGU21 / RUCR120004 / SGD / HSBC	Flash pay / 938495849985 / DBS		Oct 22, 2020		Domestic Transfer	Draft	

**Figure 117 – Manage Workflow Screen**

You can perform the following actions in the Manage Workflow screen:

Actions	Response
<b>Edit</b>	Update or modify the record.
<b>Delete</b>	Deletes the record.

**Table 69 – Manage Workflow Screen Action Response Table**

- Click **Edit**, the application will display the **Edit Transfer** screen. In the screen you can view the reason logged by the approver as shown in the screenshot below.

Edit Transfer

Transfers > Manage Workflow > Edit Transfer

\* Marked fields are mandatory

Payment Reference : 2020102723730267

STEP 1 EDIT TRANSFER      STEP 2 REVIEW      STEP 3 COMPLETE

**Reason For Amendment: Enter Correct Amount**

**Applicant**

Your Reference \*  
sadfasfdfsdf

Payment Method \*  
INTERNATIONAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
( Company ID / Company Name )

Pay From \*  
RUC120004/RUCR120004/SGD/HSBC  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE SGD85,236,974.00

Payment Date \*  
27 Oct 2020

**Beneficiary**

**Amount**

**Payment Information**

**Declaration**

**Figure 118 – Edit Transfer Screen**

3. Modify the required details in the following sections and click **Continue** button:
  - Applicant
  - Beneficiary
  - Amount
  - Payment Information
  - Declaration

**Note**



Ensure that the Payment Date is not set to a Past Date

**Edit Transfer**

Transfers > Manage Workflow > Edit Transfer

\* Marked fields are mandatory

Payment Reference : 2020102723730267

STEP 1 EDIT TRANSFER    STEP 2 REVIEW    STEP 3 COMPLETE

**Reason For Amendment:** Enter Correct Amount

**Applicant**

Your Reference \*  
147852

Payment Method \*  
INTERNATIONAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
( Company ID / Company Name)

Pay From \*  
RUCR120004/RUCR120004/SGD/HSBC  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE	SGD85,236,974.00
-------------------	------------------

Payment Date \*  
27 Oct 2020

**Beneficiary**

Pay To \*  
Intel Benefe/234234234234/HDFC  
( Beneficiary Name / Account Number / Bank Code)

Edit/View Adhoc Beneficiary

**Amount**

Debit Currency  
SGD

Payment Currency \*  
INR

Amount Priority \*  
 Debit Amount  Payment Amount

Debit Amount  
0.1415  
(Zero SING DOLLAR AND Fourteen BAISA.)

Payment Amount \*  
7  
(Seven INDIAN RUPEES)

Exchange Rate : 1 INR = 0.02021429 SGD  
Note: The rates shown here are indicative only

**Payment Information**

Payment Detail \*  
International

Payment Detail (Line 2)

Payment Remarks  
Transfer

8/500

**Declaration**

Purpose of payment \*  
Repairs on goods

**CONTINUE** **CANCEL**

**Figure 119 – Edit Transfer Screen**

4. The details get displayed in review step. Verify the details and click the **Proceed to Submit** button as shown in the screenshot below.

The screenshot shows the 'Edit Transfer' screen in a web application. At the top, there are three tabs: 'STEP 1 EDIT TRANSFER' (highlighted in red), 'STEP 2 REVIEW' (highlighted in green), and 'STEP 3 COMPLETE' (highlighted in blue). Below the tabs, there are several sections of form data:

- Applicant**: Reference: 147852, Payment Method: TT, Derived Payment Type: TT, Company: ROUTIL21/ROU21, Pay From: RUC120004/ RUOR120004/ SGD/ HSBC, Payment Date: Oct 31, 2020, Derived Payment Date: Oct 31, 2020.
- Beneficiary**: Pay To: Intel Benef/234234234234/HDFC.
- Amount**: Debit Currency: SGD, Payment Currency: INR, Amount Priority: Payment Amount, Debit Amount: 0.14 (Zero SING DOLLAR AND Fourteen BAISA ), Payment Amount: 7.00 (Seven INDIAN RUPEES ), Exchange Rate: 1 INR = 0.02021429 SGD.
- Payment Information**: Payment Detail: International, Payment Detail (Line 2), Payment Remarks: Transfer.
- Declaration**: Purpose of payment: Repairs on goods.
- Additional Information**: Label 1: tagit, Label 2: Oct 30, 2020, Label 3: 2,333.00.

At the bottom of the screen, there are three buttons: 'PROCEED TO SUBMIT' (highlighted with a yellow box), 'BACK', and 'CANCEL'.

**Figure 120 – Edit Transfer Screen**

5. The transfer record is submitted for approval and a confirmation message will be displayed as shown in the screenshot below.

The screenshot shows the 'Edit Transfer' screen. At the top, it says 'Transfers > Manage Workflow > Edit Transfer'. Below that is a header with 'Payment Reference : 2020102723730267'. The header also features three circular icons labeled 'STEP 1 EDIT TRANSFER', 'STEP 2 REVIEW', and 'STEP 3 COMPLETE'. A green success message box contains the text: 'Your Payment has been modified successfully and submitted for approval.' Below the message is a table with payment details:

Payment Reference	2020102723730267
Payment Method	International Transfer
Derived Payment Type	TT
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	intel Benefe/234234234234 / HDFC
Payment Amount	INR 7
Payment Date	Oct 31,2020
Derived PaymentDate	Oct 31,2020

At the bottom left is a yellow button labeled '< MANAGE WORKFLOW'.

**Figure 121** – Edit Transfer Screen

You can perform the following action in the Edit Transfer screen:

Actions	Response
< MANAGE WORKFLOW	The application redirects to <b>Manage Workflow</b> screen.

**Table 70** – Edit Transfer Screen Action Response Table

## VII.2.Editing Transfer Records in Active Status

The active (approved) Transfer record such as Standing Instruction in Manage Transfers function can be edited and submitted for approval

Navigate through the menus to **Transfers → Manage Transfers**. The application will display the **Manage Transfers** screen as shown in the screenshot below.

**Figure 122 – Manage Transfers Screen**

You can perform the following actions in **Manage Transfers** screen:

Actions	Response
<b>Filter Transactions</b>	User can filter either Single Payment, Batch Payment, Standing Instruction or Template. From the Filter Transaction drop-down list, select Payment, Batch Payment, Standing Instruction, or Template.
<b>Filter Transfer column name ( funnel )</b>	Used to hide/unhide the column name using ( funnel ) icon.
<b>Search</b>	Search Transfer records by using the search field, also use the drop-down to restrict results to specific types of Transfer records.

Actions	Response
<b>View</b>	The Payment Reference hyperlink is used to view details of each field of the selected record.

**Table 71 – Manage Transfers Screen Action Response Table**

1. In the **Manage Transfers** screen, in the **Filter Transaction** field select **Standing Instruction** from the drop-down list as shown in the screenshot below.

Payment Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
20201022344144563	RGU21 / RUCR120004 / SGD / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	SGD	33.00	Dec 31, 2022	SINTERNAL	Future Date	▼
20201022344144562	RGU21 / RUCR120004 / SGD / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	SGD	33.00	Dec 31, 2021	SINTERNAL	Future Date	▼
202010224021843	HSBC / RUCR120004 / SGD / RGU21	Corporate Beneficiary / 45654545645654 / SGD / DBS	SGD	1.00	May 8, 2021	SIDOMESTIC	Future Date	▼
20201022424021842	HSBC / RUCR120004 / SGD / RGU21	Corporate Beneficiary / 45654545645654 / SGD / DBS	SGD	1.00	Jan 30, 2021	SIDOMESTIC	Future Date	▼
202010221249113012	HSBC / RUCR120004 / SGD / RGU21	testdd / 998899899899899899 / SGD / BBB	SGD	100.00	Nov 20, 2020	SITT	Future Date	▼
20201022204193322	HSBC / RUCR120004 / SGD / RGU21	MR SUNDEEP / 34232425 / SGD / HSBC	SGD	1.00	Nov 20, 2020	SIDOMESTIC	Future Date	▼
20201028121118350	HSBC / RUCR120004 / SGD / RGU21	adboe123 / 89827984234 / SGD / HDFC	SGD	4.00	Oct 30, 2020	TT	Stopped	▼
20201022344144561	RGU21 / RUCR120004 / SGD / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	SGD	33.00	Oct 26, 2020	SINTERNAL	Success	▼
2020102061102595	HSBC / RUCR120004 / SGD / RGU21	vddgjg / 5353464546 / SGD / 3432	SGD	45.00	Oct 26, 2020	TT	Stopped	▼
202010221249113011	HSBC / RUCR120004 / SGD / RGU21	testdd / 998899899899899899 / SGD / BBB	SGD	100.00	Oct 26, 2020	SITT	Stopped	▼

**Figure 123 – Manage Transfers Screen**

2. In the **Manage Transfers** screen, under the **Action** column click drop-down arrow (▼) for the required record. The application will display the following Actions as shown in **Figure 117**:
  - Edit
  - Delete

Manage Transfers										
Transfers > Manage Transfers										
Filter Transaction Standing Instruction										
Search Transfers SI										
Manage Transfers										
SI Reference	SI Nick Name	Pay From	Pay To	Frequency	Payment Currency	Payment Method	Payment Amount	Status	Action	
2020102232322189	sxaDx	RGUTIL21 / RUCR120004 / SGD / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	Yearly Fer	SGD	SI Internal Transfer	33.00	Success	▼	
20201022124645241	ryrdy	RGUTIL21 / RUCR120004 / SGD / HSBC	testdd / 999899989998999899 / SGD / BBB	test	SGD	SI International Transfer	100.00	Success	▼	Edit Delete
20201022121213415	safaf	RGUTIL21 / RUCR120004 / SGD / HSBC	MR SUNDEEP's / 34232425 / SGD / HSBC	test	SGD	SI Domestic Transfer	1.00	Success	▼	
20201022120531601	vxsccz	RGUTIL21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 45654545645654 / SGD / DBS	TEST	SGD	SI Domestic Transfer	1.00	Success	▼	

Figure 124 – Manage Transfers Screen

- Click **Edit**, the application will display the **Edit Standing Instruction** screen as shown in the screenshot below.

**Edit Standing Instruction**

Transfers > Edit Standing Instruction

SI Reference : 2020102232322189

\* Marked fields are mandatory

STEP 1 EDIT STANDING INSTRUCTION      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Your Reference \*  
XSC

SI Nick Name \*  
sxaDx

Payment Method \*  
SI INTERNAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
(Company ID / Company Name)

Pay From \*  
RUC120004/RUCR120004/SGD/HSBC  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE SGD85,236,974.00

Choose your Own Company Account

Amount

Standing Instruction Information

Payment Information

Figure 125 – Edit Standing Instruction Screen

4. Modify the required details in the following section and click the **CONTINUE** button.
  - Applicant
  - Choose Your Own Company Account
  - Amount
  - Standing Instruction Information
  - Payment Information

**Edit Standing Instruction**

Transfers > Edit Standing Instruction

SI Reference : 2020102232322189

\* Marked fields are mandatory

STEP 1 EDIT STANDING INSTRUCTION      STEP 2 REVIEW      STEP 3 COMPLETE

**Applicant**

Your Reference \*  
12547854

SI Nick Name \*  
John

Payment Method \*  
SI INTERNAL TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
(Company ID / Company Name)

Pay From \*  
RUC120004/RUCR120004/SGD/HSBC  
(Account Name / Account Number / Currency / Bank Code)

**AVAILABLE BALANCE SGD85,236,974.00**

**Choose your Own Company Account**

Transfer To Company  
RGUTIL21 / RGU21  
(Company ID / Company Name)

Pay To  
RUC120008/RUCR120008/SGD/HSBC  
(Account Name / Account Number / Currency / Bank Code)

**Amount**

Debit Currency SGD

Payment Currency \*  
SGD

Debit Amount  
33  
(Thirty Three SING DOLLAR )

Payment Amount \*  
33  
(Thirty Three SING DOLLAR )

**Standing Instruction Information**

Frequency \*  
Yearly Fer

Start Date  
26 Oct 2020

Number Of Occurrence  
3

Remaining Occurrence \*  
2

Execution Date \*  
31 Dec 2021

**Payment Information**

Payment Remarks  
0/500

**CONTINUE** **CANCEL**

**Figure 126 – Edit Standing Instruction Screen**

5. The details get displayed in review step. Verify the details and click the **PROCEED TO SUBMIT** button as shown in the screenshot below.

The screenshot shows the 'Edit Transfer' screen with the following details:

- Payment Reference:** 2020102723730267
- STEP 1 EDIT TRANSFER** (highlighted with a red dot)
- STEP 2 REVIEW** (highlighted with a red dot)
- STEP 3 COMPLETE** (highlighted with a grey dot)
- Applicant:**
  - Reference: 147852
  - Payment Method: TT
  - Derived Payment Type: TT
  - Company: R0UTIL21/RGU21
  - Pay From: RUC120004/ RUCR120004/ SGD/ HSBC
  - Payment Date: Oct 31, 2020
  - Derived Payment Date: Oct 31, 2020
- Beneficiary:**
  - Pay To: Intel Benef/234234234234/HDFC
- Amount:**
  - Debit Currency: SGD
  - Payment Currency: INR
  - Amount Priority: Payment Amount
  - Debit Amount: 0.14  
(Zero SING DOLLAR AND Fourteen BAISA.)
  - Payment Amount: 7.00  
(Seven INDIAN RUPEES)
  - Exchange Rate: 1 INR = 0.02021429 SGD
- Payment Information:**
  - Payment Detail: International
  - Payment Detail (Line 2):
  - Payment Remarks: Transfer
- Declaration:**
  - Purpose of payment: Repairs on goods
- Additional Information:**
  - Label 1: tagit
  - Label 2: Oct 30, 2020
  - Label 3: 2,933.00

**Buttons at the bottom:**

- PROCEED TO SUBMIT (highlighted with a red box)
- BACK
- CANCEL

**Figure 127 – Edit Transfer Screen**

6. The transfer record is submitted for approval and a confirmation message will be displayed as shown in the screenshot below.

Edit Standing Instruction  
Transfers > Edit Standing Instruction

SI Reference : 2020102232322189

STEP 1 EDIT STANDING INSTRUCTION      STEP 2 REVIEW      STEP 3 COMPLETE

Your Payment has been created successfully and submitted for approval.

SI Reference	2020102232322189
Company	RGUT121/RGU1
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	RGU21/RUCR120008/SGD/HSBC
Payment Amount	SGD 33
Frequency	Yearly Fer
Start Date	Oct 26,2020
End Date	Dec 31,2022
Payment Execution Day	31 DECEMBER of Every Year
Fee Amount	SGD 10

< MANAGE WORKFLOW

**Figure 128** – Edit Transfer Screen

You can perform the following action in the Edit Standing Instruction screen:

Actions	Response
< MANAGE WORKFLOW	The application redirects to <b>Manage Workflow</b> screen.

**Table 72** – Edit Standing Instruction Screen Action Response Table

### VII.3.Copying Transfer Records in Active Status

This section orients you to copy the Active (Approved) Single Payment record and use the same record as a template for different Payment amounts.

Navigate through the menus to **Transfers** → **Manage Transfers**. The application displays the **Manage Transfers** screen as shown in **Figure 122**.

You can perform the following actions in the **Manage Transfers** screen:

Actions	Response
<b>Filter Transactions</b>	User can filter either Single Payment, Batch Payment, Standing Instruction or Template.  From the Filter Transaction drop-down list, select Payment, Batch Payment, Standing Instruction, or Template.
<b>Filter Transfer column name ( )</b>	Used to hide/unhide the column name using ( ) icon.
<b>Search</b>	Search Transfer records by using the search field, also use the drop-down to restrict results to specific types of Transfer records.

Actions	Response
<b>View</b>	The Payment Reference hyperlink is used to view details of each field of the selected record.

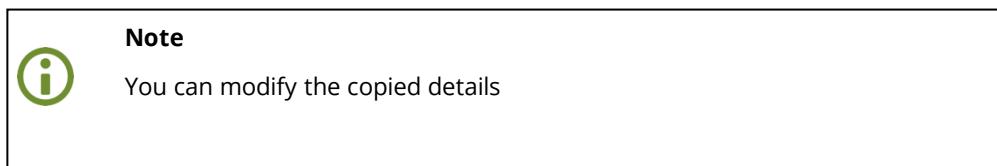
**Table 73** – Manage Transfers Screen Action Response Table

1. In the **Manage Transfers** screen, under the **Action** column click drop-down arrow (▼) and click **Copy** for the required record as shown in **Figure 117**.

Manage Transfers									
Transfers > Manage Transfers									
Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
2020102054350729		RGU21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 45545454545454 / EUR / DBS	EUR	2.47	Oct 25, 2020	DOMESTIC	<span>Success</span>	<span>Copy</span>
2020102432317232		RGU21 / RUCR120004 / SGD / HSBC	realmel23 / 479849995565 / SGD / DBS	SGD	8.00	Oct 24, 2020	DOMESTIC	<span>Success</span>	
20201022304193321		HSBC / RUCR120004 / SGD / RGU21	MR SUNDEEP / 34232425 / SGD / HSBC	SGD	1.00	Oct 24, 2020	SIDOMESTIC	<span>Failure</span>	
20201022424021841		HSBC / RUCR120004 / SGD / RGU21	Corporate Beneficiary / 45545454545454 / SGD / DBS	SGD	1.00	Oct 24, 2020	SIDOMESTIC	<span>Failure</span>	
2020102064415253		RGU21 / RUCR120004 / SGD / HSBC	MR SANJAY NARIANI / 879879879 / SGD / HSBC	SGD	7.00	Oct 20, 2020	DOMESTIC	<span>Success</span>	
2020102065949309		RGU21 / RUCR120004 / SGD / HSBC	MR SANJAY NARIANI / 2342424242 / SGD / HSBC	SGD	6.00	Oct 20, 2020	DOMESTIC	<span>Success</span>	
2020102062947181		RGU21 / RUCR120004 / SGD / HSBC	sdfasfasfasf / 9223322332 / SGD / DBS	SGD	10.00	Oct 20, 2020	DOMESTIC	<span>Success</span>	
2020101723752850		RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 33533353353353353353353353 / SGD / HSBC	SGD	2.00	Oct 20, 2020	DOMESTIC	<span>Success</span>	
2020101621724481		RGU11 / RUCR120003 / EUR / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	SGD	9.71	Oct 17, 2020	INTERNAL	<span>Success</span>	

**Figure 129** – Manage Transfers Screen

- The application will display the **Copy Transfer** screen. A unique reference number is generated. The Applicant details, Beneficiary details and Payment Information details are fetched (Copied) from the selected Single Payment record. You must fill the **Your Reference Number** and **Amount** section details as shown in the screenshot below.



### Copy Transfer

Transfers > Manage Workflow > Copy Transfer

The screenshot shows the 'Copy Transfer' screen with the following details:

- Payment Reference:** 2020103030002581
- Workflow Progress:** STEP 1 COPY TRANSFER (red dot), STEP 2 REVIEW (grey dot), STEP 3 COMPLETE (grey dot).
- Applicant:** Your Reference \* (input field)
- Payment Method:** DOMESTIC TRANSFER
- Choose Company:** RGUTIL21 / RGU21 (Company ID / Company Name)
- Pay From:** RUC120004/RUCR120004/SGD/HSBC (Account Name / Account Number / Currency / Bank Code) - Available Balance: SGD85,236,974.00
- Payment Date:** 30 Oct 2020
- Beneficiary:** (dropdown menu)
- Amount:** (dropdown menu)
- Payment Information:** (dropdown menu)
- Action Buttons:** CONTINUE (yellow button), SAVE AS DRAFT, CANCEL, RESET

**Figure 130 – Copy Transfer Screen**

- Enter **Your Reference** details and **Amount** section details and click the **Continue** button as shown in the screenshot below.

**Copy Transfer**

Transfers > Manage Workflow > Copy Transfer

Payment Reference : 2020103030002581 \* Marked fields are mandatory

**STEP 1 COPY TRANSFER**      **STEP 2 REVIEW**      **STEP 3 COMPLETE**

**Applicant**

Your Reference \*  
456789

Payment Method \*  
DOMESTIC TRANSFER

Choose Company \*  
RGUTIL21 / RGU21  
( Company ID / Company Name )

Pay From \*  
RUC120004/RUCR120004/SGD/HSBC Clear  
(Account Name / Account Number / Currency / Bank Code)

AVAILABLE BALANCE SGD85,236,974.00

Payment Date \*  
30 Oct 2020

**Beneficiary**

Transfer To \*  
 Same Bank  
 Other Bank

Pay To \*  
Corporate Beneficiary/45654545645654/DBS Clear  
( Beneficiary Name / Account Number / Bank Code )

[View Beneficiary](#)

Payment Preference \*  
 Automated Clearing House (ACH)  
 Faster And Secure Transfers (FAST)  
 Real-Time Gross Settlement (RTGS)

**Amount**

Debit Currency SGD

Payment Currency \* EUR

Amount Priority \*  
 Debit Amount  Payment Amount

Debit Amount \*  
10.00  
(Ten SING DOLLAR )

Payment Amount  
6.18  
(Six EURO AND Seventeen CENTS )

Exchange Rate 1 SGD = 0.617806 EUR  
Note: The rates shown here are indicative only

**Payment Information**

Payment Detail \* Domestic

Payment Detail (Line 2)

Payment Remarks

**CONTINUE** SAVE AS DRAFT CANCEL RESET

**Figure 131 – Copy Transfer Screen**

4. The details get displayed in review step. Verify the details and click the **PROCEED TO SUBMIT** button as shown in the screenshot below.

The screenshot shows the 'Copy Transfer' screen in the Tagit application. At the top, it says 'Payment Reference : 2020103030002581'. Below this, there are three steps: 'STEP 1 COPY TRANSFER' (red dot), 'STEP 2 REVIEW' (red dot), and 'STEP 3 COMPLETE' (green dot). The 'REVIEW' section is expanded, showing the following details:

- Applicant**

  - Reference: 456789
  - Payment Method: DOMESTIC
  - Derived Payment Type: ACH
  - Company: RGUTIL21/RGU21
  - Pay From: RUC120004/ RUCR120004/ SGD/ HSBC
  - Payment Date: Oct 30, 2020
  - Derived Payment Date: Oct 30, 2020

- Beneficiary**

  - Transfer To: Other Bank
  - Pay To: Corporate Beneficiary/45654545645654/DBS

- Amount**

  - Debit Currency: SGD
  - Payment Currency: EUR
  - Amount Priority: Debit Amount
  - Debit Amount: 10.00 (Ten SING DOLLAR)
  - Payment Amount: 6.18 (Six EURO AND Seventeen CENTS)
  - Exchange Rate: 1 SGD = 0.617806 EUR

- Payment Information**

  - Payment Detail: Domestic
  - Payment Detail (Line 2)
  - Payment Remarks

- Additional Information**

  - Label 1: tagit
  - Label 2: Oct 30, 2020
  - Label 3: 2,333.00

At the bottom, there are buttons: 'PROCEED TO SUBMIT' (highlighted with a red box), 'BACK', and 'CANCEL'.

**Figure 132 – Copy Transfer Screen**

5. The transfer record is submitted for approval and a confirmation message will be displayed as shown in the screenshot below.

**Copy Transfer**

Transfers > Manage Workflow > Copy Transfer

Payment Reference : 2020103030002581	
STEP 1 COPY TRANSFER	STEP 2 REVIEW
Your Payment has been created successfully and submitted for approval.	
Payment Reference	2020103030002581
Payment Method	Domestic Transfer
Derived Payment Type	ACH
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	Corporate Beneficiary/45654545645654 / DBS
Payment Amount	EUR 6.17806
Payment Date	Oct 30,2020
Derived PaymentDate	Oct 30,2020
<a href="#">MANAGE WORKFLOW</a>	

**Figure 133** – Copy Transfer Screen

You can perform the following action in the **Copy Transfer** screen:

Actions	Response
<b>MANAGE WORKFLOW</b>	The application redirects to <b>Manage Workflow</b> screen.

**Table 74** – Copy Transfer Screen Action Response Table

## VIII. Delete Transfer

The following table provides the list of actions you can perform in this function.

Action	Description
<b>Delete - Draft/Pending Repair Transfer (Single Payment, Batch Payment, Standing Instruction) Records</b>	<ul style="list-style-type: none"> <li>The Transfer record such as Single Payment, Batch Payment and Standing Instruction that is sent for repair by approver gets listed in Manage Workflow Function.</li> <li>You can also delete the Draft records created by the initiator in Manage Workflow Function.</li> </ul>
<b>Delete - Active (approved) Transfer (Standing Instruction) records</b>	The active (approved) Transfer record such as Standing Instruction Deleted and submitted for approval.

**Table 75** – Action Description Table

Refer [section VII.1.Edit – Draft/Pending Repair Transfer \(Single Payment, Batch Payment, Standing Instruction\) Records](#) up to step number 1.

1. Click **Delete**. The application will display the **Delete Payment** screen as shown in the screenshot below.

**Delete Payment**

Transfers > Manage Workflow > Delete Payment

Payment Reference: 2020102054915224

**Applicant**

Reference	asdfsdf
Payment Method	DOMESTIC
Derived Payment Type	ACH
Company	RGUTIL11/RGU11
Pay From	RUC120033/ RUCR120033/ EUR/ HSBC
Payment Date	Oct 20, 2020
Derived Payment Date	Oct 20, 2020

**Beneficiary**

Transfer To	Other Bank
Pay To	Corporate/45654545645654/DBS

**Amount**

Debit Currency	EUR
Payment Currency	SGD
Amount Priority	Payment Amount
Debit Amount	3.09 (Three EURO AND Eight CENTS )
Payment Amount	5.00 (Five SING DOLLAR )
Exchange Rate	1 SGD = 0.617634 EUR

**Payment Information**

Payment Detail	asdfasfsadf
Payment Detail (Line 2)	
Payment Remarks	

**Additional Information**

Additional Info Text	tagit
Additional Info - Date	Oct 20, 2020
Additional Info - Amount	2,333.00

**DELETE**
**CANCEL**

**Figure 134 – Delete Payment Screen**

You can perform the following actions in the **Delete Payment** screen:

Action	Description
<b>Delete</b>	Deletes the record.
<b>Cancel</b>	Redirects to Manage Workflow screen.

**Table 76** – Delete Payment Screen Action Response Table

2. Click the **Delete** button as shown in the screenshot below.

**Delete Payment**

Transfers > Manage Workflow > Delete Payment

Payment Reference: 2020102054915224

Applicant		Audit Trail	
Reference	asdfsdf	CREATED	
Payment Method	DOMESTIC	Created by	tmaker
Derived Payment Type	ACH	Created date	Oct 20, 2020, 8:19:45 PM
Company	RGUTIL11/RGU11	AUTHORISED	< 1 of 1 >
Pay From	RUC120033/ RUCR120033/ EUR/ HSBC	Authorised by	tca
Payment Date	Oct 20, 2020	Authorised date	Oct 20, 2020, 8:45:30 PM
Derived Payment Date	Oct 20, 2020	Status	Repair
		Remarks	sadfasdfsdf
Beneficiary			
Transfer To	Other Bank		
Pay To	Corporate/45654545645654/DBS		
Amount			
Debit Currency	EUR		
Payment Currency	SGD		
Amount Priority	Payment Amount		
Debit Amount	3.09 (Three EURO AND Eight CENTS )		
Payment Amount	5.00 (Five SING DOLLAR )		
Exchange Rate	1 SGD = 0.617634 EUR		
Payment Information			
Payment Detail	asdfasfsadf		
Payment Detail (Line 2)			
Payment Remarks			
Additional Information			
Additional Info Text	tagit		
Additional Info - Date	Oct 20, 2020		
Additional Info - Amount	2,333.00		

**DELETE**   **CANCEL**

**Figure 135 – Delete Payment Screen**

3. The **Delete Confirmation** dialog box will be displayed as shown in the screenshot below.

## Delete Confirmation

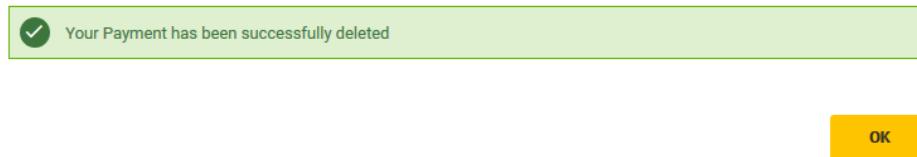
Are you sure want to delete this payment?

NO YES

**Figure 136** – Delete Confirmation Dialog Box

- Click **Yes** to delete the payment. The Status dialog box will be displayed as shown in the screenshot below.

Status



**Figure 137** – Status Dialog Box

You can perform the following action in the Status Dialog Box:

Actions	Response
OK	The application redirects to <b>Manage Workflow</b> .

**Table 77** – Status Dialog Box Action Response Table

## VIII.1. Deleting Transfer Records in Active Status

This section orients you to delete the active (approved) Transfer record such as Standing Instruction in the **Manage Transfers** section.

Refer [section VII.2.Edit - Active \(Approved\) Transfer \(Standing Instruction\) Records](#) till Step number 1.

1. Click **Delete**. The application will display the **Delete Standing Instruction** screen as shown in the screenshot below.

**Figure 138 – Delete Standing Instruction Screen**

You can perform the following actions in the Delete Standing Instruction screen:

Action	Description
<b>DELETE</b>	Deletes the record.
<b>CANCEL</b>	Redirects to Manage Workflow screen.

**Table 78 – Delete Standing Instruction Screen Action Response Table**

2. Click **Delete** as shown in the screenshot below.

The screenshot displays the 'Delete Standing Instruction' screen. It includes the following sections:

- Applicant:** Reference: XSC, SI Nick Name: sxaDx, Derived Payment Type: SI INTERNAL, Company: RGUTIL21/RGU21, Pay From: RUC120004/ RUCR120004/ SGD/ HSBC.
- Own Company Account:** Company: RGUTIL21/RGU21, Pay To: RUC120008/ RUCR120008/ SGD/ HSBC.
- Amount:** Debit Currency: SGD, Payment Currency: SGD, Debit Amount: SGD33.00 (Thirty Three SING DOLLAR), Payment Amount: SGD33.00 (Thirty Three SING DOLLAR).
- Standing Instruction Information:** Frequency: Yearly Fer, Number Of Occurrence: 3, Start Date: Oct 26, 2020, End Date: Dec 31, 2022. A table lists payment details:

Payment Reference	Payment Date	Derived Payment Date	Status	Reason
20201022344144561	Oct 25, 2020	Oct 26, 2020	Executed	Success
20201022344144562	Dec 31, 2021	Dec 31, 2021	Active	
20201022344144563	Dec 31, 2022	Dec 31, 2022	Active	

- Payment Information:** Payment Remarks.

At the bottom, there are two buttons: a red-bordered 'DELETE' button and a 'CANCEL' button.

**Figure 139 – Delete Standing Instruction Screen**

3. The **Delete Confirmation** dialog box will be displayed as shown in the screenshot below.

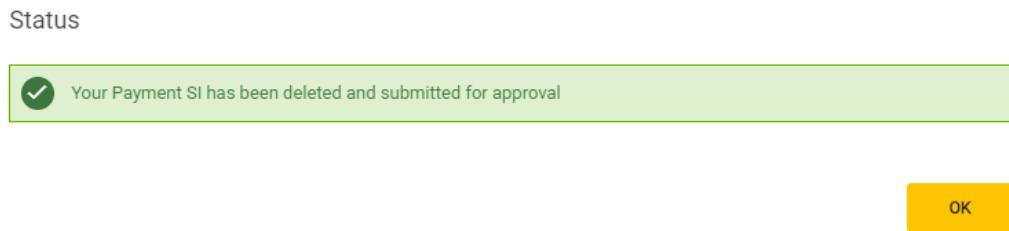
#### Delete Confirmation

Are you sure you want to delete this standing instruction?

**NO**      **YES**

**Figure 140 – Delete Confirmation Dialog Box**

4. Click **Yes** to delete the SI payment. The Status dialog box will be displayed as shown in the screenshot below.



**Figure 141** – Status Dialog Box

You can perform the following action in the Status Dialog Box:

Actions	Response
<b>OK</b>	The application redirects to <b>Manage Workflow</b> .

**Table 79** – Status Dialog Box Action Response Table

### VIII.1.1. Searching Transfer (Payment) Records

In this section, you can search and view the details of a particular record in Manage Transfers function. To perform the search operation, follow the procedure:

Navigate through the menus to **Transfers** → **Manage Workflow**. The application will display the **Manage Workflow** screen as shown in **Figure 116**.

1. On the **Manage Workflow** screen do the following to search for a record.
  - a. Select any of the following drop-down option:
    - Payment Reference
    - upload Reference
    - Pay From
    - Pay To
    - Currency
  - b. Enter the respective value of selected option and click search icon as shown in the screenshot below.

**Manage Workflow**  
Transfers > Manage Workflow

Filter Transaction  
Single Payment

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
2019032061752321				SGD	Mar 20, 2019	13,500.00	International Transfer	Draft	
2019032061824820				SGD	Mar 20, 2019	12.00	Internal Transfer	Draft	
2019032061918648				SGD	Mar 20, 2019	12.00	Domestic Transfer	Draft	
20190320109729132	Atos Sintel / 2010010001	Charles John / 1678000456	/ USD / DBS	SGD	13,500.00	Mar 20, 2019	Domestic Transfer	Pending Repair	
20190415120011730	Atos Sintel / 2010010001	John Britto / 000501250001	/ USD / DBS	SGD	12.00	Apr 15, 2019	Domestic Transfer	Pending Repair	
20190911121928566	BlueKiel / 2010010003		/ SGD / DBS	SGD	Sep 11, 2019	12.00	Domestic Transfer	Draft	

Items per page: 10 | 1 - 6 of 6 | < | > | H |

**Figure 142 – Manage Workflow Screen**

The application will display the list of records that match the search criteria as shown in the screenshot below.

**Manage Workflow**  
Transfers > Manage Workflow

Filter Transaction  
Single Payment

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
20190320100729132	Atos Sintel / 2010010001	Charles John / 1678000456	/ USD / DBS	SGD	13,500.00	Mar 20, 2019	Domestic Transfer	Pending Repair	
20190415120011730	Atos Sintel / 2010010001	John Britto / 000501250001	/ USD / DBS	SGD	12.00	Apr 15, 2019	Domestic Transfer	Pending Repair	
20190911121928566	BlueKiel / 2010010003		/ SGD / DBS	SGD	Sep 11, 2019	12.00	Domestic Transfer	Draft	

Items per page: 5 | 1 - 3 of 3 | < | > | H |

**Figure 143 – Manage Workflow Screen**

## IX. Manage Transfer

This section orients the user on how to view and perform search using the Manage Transfers screen.

### IX.1. Viewing Manage List

Once the approver approves the transfer, the details are sent to the **Manage List** function. To view the list of transfers and their corresponding status, perform the following steps.

Refer [section VII.2 Edit – Active \(Approved\) Transfer \(Standing Instruction\) Records](#) till **Figure 122**.

#### Note

 Users can stop a payment that is future dated by providing an appropriate reason. The request to stop the payment then will follow the approval process which is populated in the **Manage Workflow** screen of the entitled checker user. The user can view the Stop Request along with the reason and proceed along with a 2 Factor Authentication for the approval. If the stop request for approval exceeds the actual date of the transfer then the payment is made as instructed and the stop approval request if handled later will show an exception that the payment has already been processed.

- Click the **Payment Reference** link of the required record to view the details of the selected record as shown in the screenshot below.

**Manage Transfers**

Transfers > Manage Transfers

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
20201022344144563		RGU21 / RUCR120004 / SGD / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	SGD	33.00	Dec 31, 2022	SIINTERNAL	Future Date	
20201022344144562		RGU21 / RUCR120004 / SGD / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	SGD	33.00	Dec 31, 2021	SIINTERNAL	Future Date	
20201022424021843		HSBC / RUCR120004 / SGD / RGU21	Corporate Beneficiary / 45654545645654 / SGD / DBS	SGD	1.00	May 8, 2021	SIDOMESTIC	Future Date	
20201022424021842		HSBC / RUCR120004 / SGD / RGU21	Corporate Beneficiary / 45654545645654 / SGD / DBS	SGD	1.00	Jan 30, 2021	SIDOMESTIC	Future Date	
20201022124911301 2		HSBC / RUCR120004 / SGD / RGU21	testdd / 9988989898989898 / SGD / BBB	SGD	100.00	Nov 20, 2020	SITT	Future Date	
20201022304193322		HSBC / RUCR120004 / SGD / RGU21	MR SUNDEEPs / 34232425 / SGD / HSBC	SGD	1.00	Nov 20, 2020	SIDOMESTIC	Future Date	
20201028121118350		HSBC / RUCR120004 / SGD / RGU21	adboe123 / 89827984234 / SGD / HDFC	SGD	4.00	Oct 30, 2020	TT	Stopped	
20201022344144561		RGU21 / RUCR120004 / SGD / HSBC	RUC120008 / RUCR120008 / SGD / HSBC	SGD	33.00	Oct 26, 2020	SIINTERNAL	Success	
2020102061102595		HSBC / RUCR120004 / SGD / RGU21	vddggd / 5353464546 / SGD / 34322	SGD	45.00	Oct 26, 2020	TT	Stopped	
20201022124911301 1		HSBC / RUCR120004 / SGD / RGU21	testdd / 9988989898989898 / SGD / BBB	SGD	100.00	Oct 26, 2020	SITT	Stopped	

Items per page: 10 | 1-10 of 21 | < 1 2 3 > | ▶

**Figure 144 – Manage Transfers Screen**

The application will display the **View Single Payment** screen as shown in the screenshot below.

## View Single Payment

Transfers > Manage Workflow > View Single Payment

Payment Reference: 20201022344144563	
<b>Applicant</b>	
Reference	xsc
Payment Method	SIINTERNAL
Derived Payment Type	BOOKTRF
Company	RGUTIL21/RGU21
Pay From	RUC120004/ RUCR120004/ SGD/ HSBC
Payment Date	Dec 31, 2022
Derived Payment Date	Dec 31, 2022
<b>Own Company Account</b>	
Company	RGUTIL21/RGU21
Pay To	RUC120008/ RUCR120008/ SGD/ HSBC
<b>Amount</b>	
Debit Currency	SGD
Payment Currency	SGD
Debit Amount	33.00 (Thirty Three SING DOLLAR)
Payment Amount	33.00 (Thirty Three SING DOLLAR)
<b>Payment Information</b>	
Payment Detail	
Payment Detail (Line 2)	
Payment Remarks	

[BACK](#)

**Figure 145 – View Single Payment Screen**

## IX.2. Searching Transfer List

This section orients you to search the required record in Manage Transfers function. To search the records, perform the following procedure:

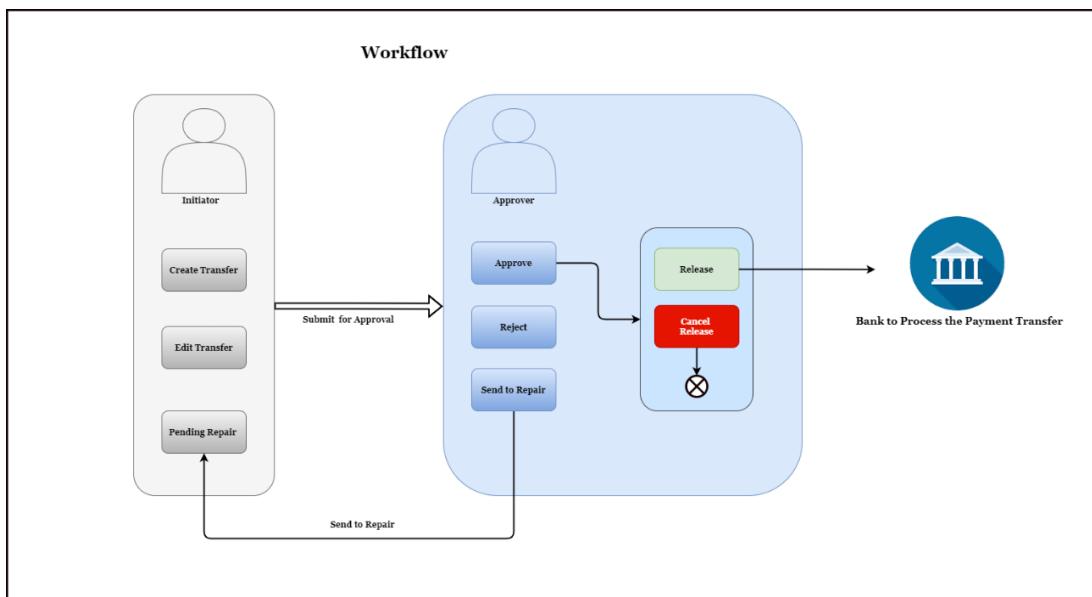
Refer [section I.6.4.Performing a Search in the Manage Transfers Screen](#)

## X. Approver Flow (Transfers)

Whenever the initiator submits a request, the request must be authorized by the approver. The approver can perform the following actions:

- Approve
- Reject
- Amendment (Send to Repair)

Here the approver can Approve, Reject, or Amendment (Send to Repair) the single or multiple records at a time. The approver must log the comments on every rejection or Amendment (Send to Repair). Once the records are authorized, the approver submits the request, during the submission the system will check the number of approvals required for each batch at different approval levels and sends an email notification to the next level.



**Figure 146 – Manage Workflow Process**

## X.1. Amending Transfer Records

This section helps you to send the request to repair (Amendment). To Amend the record, login with Approver's login.

Navigate through the menus to **Transfer → Manage Workflow**. The **Manage Workflow** screen will be displayed as shown in the screenshot below.

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
20201029030002591	RGU21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 45654545454554 / EUR / DBS		EUR	6.18	Oct 30, 2020	Domestic Transfer	Pending Approval	
2020102723730267	RGU21 / RUCR120004 / SGD / HSBC	Intel Benefit / 234234234234 / INR / HDFC		INR	7.00	Oct 31, 2020	International Transfer	Pending Approval	
2020102832712384	RGU21 / RUCR120006 / INR / SBI	testdd / 9988998998998999 / INR / BEB		INR	10.00	Oct 31, 2020	International Transfer	Fully Approved	
2020102913243206	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 34232425 / SGD / HSBC		SGD	45.00	Oct 29, 2020	Domestic Transfer	Pending Approval	
202027108049991000 000280	2020271080227297	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 34232425 / INR / HSBC	INR	989.41	Oct 28, 2020	Domestic Transfer	Pending Approval	
202027108049982600 000302	2020271080227297	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 34232425 / INR / HSBC	INR	1,038.88	Oct 28, 2020	Domestic Transfer	Pending Approval	
20201027112717529	RGU21 / RUCR120004 / SGD / HSBC	realm123 / 4798499595665 / SGD / DBS		SGD	10.00	Oct 31, 2020	Domestic Transfer	Pending Approval	
2020102432854725	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 3313313333333333333333333333 / SGD / HSBC		SGD	50.00	Oct 24, 2020	Domestic Transfer	Pending Approval	
2020102233853300	RGU21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 45654545454554 / SGD / DBS		SGD	6.00	Oct 23, 2020	Domestic Transfer	Pending Approval	
2020221012382581200 0000491	20202210123638194	RGU21 / RUCR120008 / adbox123 / 89827964234 / INR / HDFC		INR	989.41	Oct 28, 2020	International Transfer	Pending Approval	

**Figure 147 – Manage Workflow Screen**

### Note

**Pending Approval:** When Initiator initially created the Transfer Payment record and submitted for approval.



**Partially Approved:** Payment record gets approved from one level of Approver and pending for approval from another level of Approver.

**Fully Approved:** When payment has completed all the levels of approvals and is awaiting release.

You can perform the following actions in the **Manage Workflow** screen:

Actions	Response
<b>Filter Transactions</b>	User can filter either Single Payment, Batch Payment, Standing Instruction or Template.
<b>Search</b>	Search Transfer records by using the search field, also use the drop-down to restrict results to specific types of Transfer records.

**Table 80** – Manage Workflow Screen Action Response Table

1. In the **Action** column, click the drop-down arrow, the application will display the following actions:
    - Approve
    - Reject
    - Amendment

Workflow List									Select	Search
Payment Reference	Upload Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action	
20201030002581		RGU21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 456545464564 / EUR / DBS	EUR	6.18	Oct 30, 2020	Domestic Transfer	Pending Approval	<span>Approve</span>	
2020102723730267		RGU21 / RUCR120004 / SGD / HSBC	intel Bene / 234234234234 / INR / HDFC	INR	7.00	Oct 31, 2020	International Transfer	Pending Approval	<span>Reject</span>	
2020102832712384		RGU21 / RUCR120006 / INR / SCB	testfd / 9988989898989898989 / INR / BBB	INR	10.00	Oct 31, 2020	International Transfer	Fully Approved	<span>Amendment</span>	
2020102913243206		RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 34232425 / SGD / HSBC	SGD	45.00	Oct 29, 2020	Domestic Transfer	Pending Approval	<span>Approve</span>	
2020271080450391000000280	2020271080227297	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 34232425 / SGD / HSBC	INR	989.41	Oct 28, 2020	Domestic Transfer	Pending Approval	<span>Reject</span>	
2020271080449826000000002	2020271080227297	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEPs / 34232425 / INR / HSBC	INR	1,038.88	Oct 28, 2020	Domestic Transfer	Pending Approval	<span>Approve</span>	
20201027112717529		RGU21 / RUCR120004 / SGD / HSBC	realm123 / 4798498955655 / SGD / DBS	SGD	10.00	Oct 31, 2020	Domestic Transfer	Pending Approval	<span>Reject</span>	
2020102432854725		RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 33533535353535353535353535 / SGD / HSBC	SGD	50.00	Oct 24, 2020	Domestic Transfer	Pending Approval	<span>Approve</span>	
2020102233853380		RGU21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 456545464564 / SGD / DBS	SGD	6.00	Oct 23, 2020	Domestic Transfer	Pending Approval	<span>Reject</span>	
20202210123825812000000491	20202210123638194	RGU21 / RUCR120008 / SGD / HSBC	adboe123 / 89827984234 / INR / HDFC	INR	989.41	Oct 28, 2020	International Transfer	Pending Approval	<span>Approve</span>	

**Figure 148** – Manage Workflow Screen

2. Click **Amendment**. The application will display the **Send To Amendment** screen as shown in the screenshot below.

**Send To Amendment**

Transfers > Manage Workflow > Send To Amendment

\* Marked fields are mandatory

STEP 1 VERIFY		STEP 2 COMPLETE															
<b>Applicant</b> <table border="1"> <tr><td>Reference</td><td>456789</td></tr> <tr><td>Payment Method</td><td>DOMESTIC</td></tr> <tr><td>Derived Payment Type</td><td>ACH</td></tr> <tr><td>Company</td><td>RGUTIL21/RGU21</td></tr> <tr><td>Pay From</td><td>RUC120004 / RUCR120004 / SGD / HSBC</td></tr> <tr><td>Payment Date</td><td>Oct 30, 2020</td></tr> <tr><td>Derived Payment Date</td><td>Oct 30, 2020</td></tr> </table>				Reference	456789	Payment Method	DOMESTIC	Derived Payment Type	ACH	Company	RGUTIL21/RGU21	Pay From	RUC120004 / RUCR120004 / SGD / HSBC	Payment Date	Oct 30, 2020	Derived Payment Date	Oct 30, 2020
Reference	456789																
Payment Method	DOMESTIC																
Derived Payment Type	ACH																
Company	RGUTIL21/RGU21																
Pay From	RUC120004 / RUCR120004 / SGD / HSBC																
Payment Date	Oct 30, 2020																
Derived Payment Date	Oct 30, 2020																
<b>Beneficiary</b> <table border="1"> <tr><td>Transfer To</td><td>Other Bank</td></tr> <tr><td>Pay To</td><td>Corporate/45654564564564/DBS</td></tr> </table>				Transfer To	Other Bank	Pay To	Corporate/45654564564564/DBS										
Transfer To	Other Bank																
Pay To	Corporate/45654564564564/DBS																
<b>Amount</b> <table border="1"> <tr><td>Debit Currency</td><td>SGD</td></tr> <tr><td>Payment Currency</td><td>EUR</td></tr> <tr><td>Amount Priority</td><td>Debit Amount</td></tr> <tr><td>Debit Amount</td><td>10.00 (Ten SING DOLLAR )</td></tr> <tr><td>Payment Amount</td><td>6.18 (Six EURO AND Seventeen CENTS )</td></tr> <tr><td>Exchange Rate</td><td>1 SGD = 0.617806 EUR</td></tr> </table>				Debit Currency	SGD	Payment Currency	EUR	Amount Priority	Debit Amount	Debit Amount	10.00 (Ten SING DOLLAR )	Payment Amount	6.18 (Six EURO AND Seventeen CENTS )	Exchange Rate	1 SGD = 0.617806 EUR		
Debit Currency	SGD																
Payment Currency	EUR																
Amount Priority	Debit Amount																
Debit Amount	10.00 (Ten SING DOLLAR )																
Payment Amount	6.18 (Six EURO AND Seventeen CENTS )																
Exchange Rate	1 SGD = 0.617806 EUR																
<b>Payment Information</b> <table border="1"> <tr><td>Payment Detail</td><td>Domestic</td></tr> <tr><td>Payment Detail (Line 2)</td><td></td></tr> <tr><td>Payment Remarks</td><td></td></tr> </table>				Payment Detail	Domestic	Payment Detail (Line 2)		Payment Remarks									
Payment Detail	Domestic																
Payment Detail (Line 2)																	
Payment Remarks																	
<b>Additional Information</b> <table border="1"> <tr><td>Label 1</td><td>tagit</td></tr> <tr><td>Label 2</td><td>Oct 30, 2020</td></tr> <tr><td>Label 3</td><td>2,333.00</td></tr> </table>				Label 1	tagit	Label 2	Oct 30, 2020	Label 3	2,333.00								
Label 1	tagit																
Label 2	Oct 30, 2020																
Label 3	2,333.00																
<b>Reason For Send To Amendment</b> <table border="1"> <tr><td>Remarks *</td><td>0/500</td></tr> </table>				Remarks *	0/500												
Remarks *	0/500																
<input type="button" value="AMENDMENT"/>		<input type="button" value="CANCEL"/>															

**Figure 149 – Send To Amendment Screen**

The following table lists and explains the fields in this screen:

Field	Description	Condition
<b>Reason for Amendment – Remarks</b>	It indicates the remarks for amendment.	Mandatory

**Table 81** – Response Action Table

You can perform the following action in the Send To Amendment screen:

Actions	Response
<b>AMENDMENT</b>	Used to Send to Amendment the request.
<b>CANCEL</b>	View the previous screen without saving the changes.

**Table 82** – Send to Amendment Screen Action Response Table

3. Enter the reason for sending the payment for amendment in the **Remarks** field and click the **Amendment** button as shown in the screenshot below.

**Send To Amendment**

Transfers > Manage Workflow > Send To Amendment

Payment Reference: 2020103030002581

Marked fields are mandatory

**STEP 1  
VERIFY**

**STEP 2  
COMPLETE**

**Applicant**

Reference	456789
Payment Method	DOMESTIC
Derived Payment Type	ACH
Company	R0UTIL21/R0U21
Pay From	RUC120004/ RUCR120004/ SGD/ HSBC
Payment Date	Oct 30, 2020
Derived Payment Date	Oct 30, 2020

**Beneficiary**

Transfer To	Other Bank
Pay To	Corporate/45654545645654/DBS

**Amount**

Debit Currency	SGD
Payment Currency	EUR
Amount Priority	Debit Amount
Debit Amount	10.00 (Ten SING DOLLAR )
Payment Amount	6.18 (Six EURO AND Seventeen CENTS )
Exchange Rate	1 SGD = 0.617806 EUR

**Payment Information**

Payment Detail	Domestic
Payment Detail (Line 2)	
Payment Remarks	

**Additional Information**

Label 1	tagit
Label 2	Oct 30, 2020
Label 3	2,333.00

**Reason For Send To Amendment**

Remarks:  
Invalid Details

15/500

**AMENDMENT** **CANCEL**

**Figure 150 – Send To Amendment Screen**

4. The application will display a confirmation message and the status of the record changed to Pending Repair as shown in the screenshot below.

The screenshot shows a software interface titled "Send To Amendment" under "Transfers > Manage Workflow". At the top, it says "Payment Reference: 2020103030002581". Below this, there are two status indicators: "STEP 1 VERIFY" on the left and "STEP 2 COMPLETE" on the right. A green success message box contains the text: "Your Payment will now be available in pending repair status." The main table displays payment details:

Payment Reference	2020103030002581
Payment Method	Domestic Transfer
Derived Payment Type	ACH
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	Corporate Beneficiary/45654545645654 / DBS
Payment Amount	EUR 6.17806
Payment Date	Oct 30,2020
Derived PaymentDate	Oct 30,2020
Fee Amount	SGD 0

At the bottom left is a yellow button labeled "< MANAGE WORKFLOW".

**Figure 151 – Send To Amendment Screen**

You can perform the following action on the screen:

Actions	Response
<MANAGE WORKFLOW	The application redirects to <b>Manage Workflow</b> screen.

**Table 83 – Send To Amendment Screen Action Response Table**

## X.2. Approving Transfer Records

Once the initiator submits a request for approval, the details are sent to the approver for approval. Login with approver login to approve a request.

Refer [section X.1.Amendment \(Transfers\)](#) till step number 1.

1. Click **Approve**. The application will display the **Approve Transfer** screen as shown in the screenshot below.

**Approve Transfer**

Transfers > Manage Workflow > Approve Transfer

Payment Reference: 2020102723730267

STEP 1 VERIFY      STEP 2 APPROVE      STEP 3 COMPLETE

**Applicant**

Reference	147852
Payment Method	TT
Derived Payment Type	TT
Company	RGUTIL21/RGU21
Pay From	RUC120004/ RUCR120004/ SGD/ HSBC
Payment Date	Oct 31, 2020
Derived Payment Date	Oct 31, 2020

**Beneficiary**

Pay To	intel/234234234234/HDFC
--------	-------------------------

**Amount**

Debit Currency	SGD
Payment Currency	INR
Amount Priority	Payment Amount
Debit Amount	0.14 (Zero SING DOLLAR AND Fourteen BAISA )
Payment Amount	7.00 (Seven INDIAN RUPEES )
Exchange Rate	1 INR = 0.02021429 SGD

**Payment Information**

Payment Detail	International
Payment Detail (Line 2)	
Payment Remarks	Transfer

**Declaration**

Purpose of payment	Repairs on goods
--------------------	------------------

**Additional Information**

Label 1	tagit
Label 2	Oct 30, 2020
Label 3	2,333.00

**Buttons:** APPROVE CANCEL

**Figure 152 – Approve Transfer Screen**

You can perform the following actions in the Approve Transfer screen:

Actions	Response
<b>Approve</b>	Used to approve the request.
<b>Cancel</b>	View the previous screen without saving the changes.

**Table 84** – Approve Transfer Screen Action Response Table

- The **Payment Authorisation Details** section in the **Approve Transfer** screen will be displayed as shown in the screenshot below.

The screenshot shows the 'Approve Transfer' screen. At the top, there's a breadcrumb navigation: Transfers > Manage Workflow > Approve Transfer. Below the header, a payment reference number is displayed: 2020102723730267. A note indicates that marked fields are mandatory. The main area is titled 'Payment Authorisation Details'. It contains a '2-Step Verification' section with a dropdown menu showing '2FA is required \*' and options like 'SMS OTP', 'Email OTP', and 'Online OTP'. There are also icons for a smartphone and a computer monitor. At the bottom of this section are 'SUBMIT' and 'CANCEL' buttons. Above the main content, there are three circular status indicators: 'STEP 1 VERIFY' (red dot), 'STEP 2 APPROVE' (red dot), and 'STEP 3 COMPLETE' (grey dot).

**Figure 153** – Approve Transfer Screen

The fields in this screen is explained in the following table:

Field	Description	Condition
<b>Choose 2FA</b>	This is a dropdown field that displays the values available for selection.	Mandatory

**Table 85** – Approve Transfer Screen Field Description Table

- In the 2- Step Verification, you can select any of the following from the drop-down list:
  - SMS OTP
  - Email OTP
  - Online OTP

### Approve Transfer

Transfers > Manage Workflow > Approve Transfer

The screenshot shows the 'Approve Transfer' interface. At the top, there are three circular status indicators: 'STEP 1 VERIFY' (red dot), 'STEP 2 APPROVE' (red dot), and 'STEP 3 COMPLETE' (grey dot). A note at the top right states 'Marked fields are mandatory'. Below the indicators, the payment reference '2020102723730267' is displayed. The main content area is titled 'Payment Authorisation Details' and includes a '2-Step Verification' section. It specifies '2FA is required' and 'SMS OTP'. An illustration shows a smartphone displaying an OTP code. A text field for entering the verification code is present, with a placeholder 'Please type message with a OTP was just sent to (\*\*\* \*\*\* 989)' and a 'zPpd' button. To the right of the text field are six empty boxes for entering digits, with a 'Show' button next to the last one. Buttons for 'SUBMIT' and 'CANCEL' are at the bottom.

**Figure 154 – Approve Transfer Screen**

- After selecting the 2FA, an OTP is sent to the registered Mobile Number, Email, or the Online OTP. Enter the valid verification code in the respective box and click **Submit** button as shown in the screenshot below.

This screenshot is identical to Figure 154, showing the 'Approve Transfer' screen. The 'SUBMIT' button is highlighted with a red box, indicating it has been clicked. The verification code input field now contains several red dots, representing the entered OTP.

**Figure 155 – Approve Transfer Screen**



#### Note

Click ( Show) icon to decrypt the OTP.

5. The Transfer payment is approved and can be released for processing. A confirmation message will be displayed as shown in the screenshot below.

The screenshot shows the 'Approve Transfer' page. At the top, there are three circular status indicators: 'STEP 1 VERIFY' (green), 'STEP 2 APPROVE' (blue), and 'STEP 3 COMPLETE' (grey). Below them, a green rectangular box contains the message: 'Your Payment has been fully approved and can be released for processing.' The main table displays payment details:

Payment Reference	2020102723730267
Payment Method	International Transfer
Derived Payment Type	TT
Pay From	RGU21/RUCR120004/SGD/HSBC
Pay To	intel Benefie/234234234234 / HDFC
Payment Amount	INR 7
Payment Date	Oct 31,2020
Derived PaymentDate	Oct 31,2020
Fee Amount	SGD 0

At the bottom left is a yellow button labeled '< MANAGE WORKFLOW'.

**Figure 156 – Approve Transfer Screen**

If the transaction fails due to technical errors/failures/switch ware issues, then the transaction is rolled back and is assigned with **Release failed** status. You can resubmit the request manually for approval.

The screenshot shows the 'Manage Workflow' page. On the left, there is a large green information icon. The main area displays a table of workflow items:

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Amount	Payment Date	Payment Method	Status	Action
20190807140800523		Atlas Sintel / 2019010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	1,200.00	Aug 1, 2019	Domestic Transfer	Release Failed	
20190823120436740		Atlas Sintel / 2019010001 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	121.00	Aug 23, 2019	Domestic Transfer	Pending Approval	
2019092632540799		BlueOrbit / 2019010003 / SGD / DBS	John Britto / 000501250001 / SGD / DBS	SGD	100.00	Sep 26, 2019	Domestic Transfer	Pending Approval	
2019092540457795		BlueOrbit / 2019010008 / USD / BNK	Groupe Bull / 2019010007 / USD / BNK	USD	150.00	Sep 26, 2019	Internal Transfer	Pending Approval	
20190930100540818		Atlas Sintel / 2019010001 / SGD / DBS	Atlas Sintel / 5010010001 / SGD / DBS	SGD	10,000.00	Sep 30, 2019	Internal Transfer	Pending Approval	

The 'Action' column for the first row contains a red-bordered button labeled 'APPROVE'. The 'Action' column for the second row contains a red-bordered button labeled 'REJECT'. The 'Action' column for the third row contains a red-bordered button labeled 'Amendment'.

**Figure 157 – Manage Workflow Screen**

### X.3. Rejecting Transfer Records

Once the initiator submits a request for approval, the details will be sent to the approver for approval. Login with approver login to reject a request.

Refer [section X.1.Amendment \(Transfers\)](#) till step number 1.

1. Click **Reject**. The application will display the **Reject Transfer** screen as shown in the screenshot below.

The screenshot shows the 'Reject Transfer' screen with the following details:

- Payment Reference:** 2020102913243206
- STEP 1 VERIFY** (highlighted in red)
- STEP 2 COMPLETE**
- Applicant:**
  - Reference: dshf
  - Payment Method: DOMESTIC
  - Derived Payment Type: BOOKTRF
  - Company: RGUTIL21/RGU21
  - Pay From: RUC12004/ RUCR12004/ SGD/ HSBC
  - Payment Date: Oct 29, 2020
  - Derived Payment Date: Oct 29, 2020
- Beneficiary:**
  - Transfer To: Same Bank
  - Pay To: adsas/34232425/HSBC
- Amount:**
  - Debit Currency: SGD
  - Payment Currency: SGD
  - Debit Amount: 45.00 (Forty Five SING DOLLAR)
  - Payment Amount: 45.00 (Forty Five SING DOLLAR)
- Payment Information:**
  - Payment Detail: jdfl
  - Payment Detail (Line 2):
  - Payment Remarks:
- Additional Information:**
  - Label 1: tagit
  - Label 2: Oct 29, 2020
  - Label 3: 2,393.00
- Reason For Rejection:**
  - Remarks \* (Text area: 0/500)

**Buttons:** REJECT (red), CANCEL

**Figure 158 – Reject Transfer Screen**

The following table lists and explains the fields in this screen:

Field	Description	Condition
<b>Reason for Rejection – Remarks</b>	This is a 200-character field that indicates the remarks for rejection.	Mandatory

**Table 86** – Response Action Table

You can perform the following action on the screen:

Actions	Response
<b>Reject</b>	Used to Reject the request.
<b>Cancel</b>	View the previous screen without saving the changes.

**Table 87** – Response Action Table

2. Enter the reason for rejection, in the **Remarks** field and click the **Reject** button as shown in the screenshot below.

**Reject Transfer**

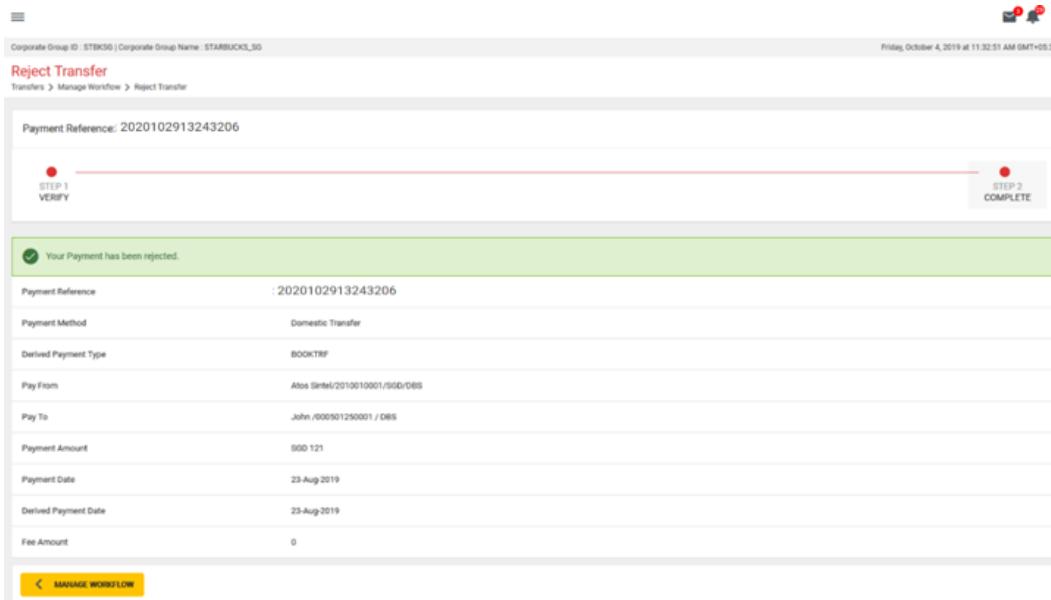
Transfers > Manage Workflow > Reject Transfer

\* Marked fields are mandatory

Payment Reference: 2020102913243206															
STEP 1 VERIFY	STEP 2 COMPLETE														
<b>Applicant</b> <table border="1"> <tr><td>Reference</td><td>dshf</td></tr> <tr><td>Payment Method</td><td>DOMESTIC</td></tr> <tr><td>Derived Payment Type</td><td>BOOKTRF</td></tr> <tr><td>Company</td><td>RGUTIL21/RGU21</td></tr> <tr><td>Pay From</td><td>RUC120004/RUCR120004/ SGD/ HSBC</td></tr> <tr><td>Payment Date</td><td>Oct 29, 2020</td></tr> <tr><td>Derived Payment Date</td><td>Oct 29, 2020</td></tr> </table>		Reference	dshf	Payment Method	DOMESTIC	Derived Payment Type	BOOKTRF	Company	RGUTIL21/RGU21	Pay From	RUC120004/RUCR120004/ SGD/ HSBC	Payment Date	Oct 29, 2020	Derived Payment Date	Oct 29, 2020
Reference	dshf														
Payment Method	DOMESTIC														
Derived Payment Type	BOOKTRF														
Company	RGUTIL21/RGU21														
Pay From	RUC120004/RUCR120004/ SGD/ HSBC														
Payment Date	Oct 29, 2020														
Derived Payment Date	Oct 29, 2020														
<b>Beneficiary</b> <table border="1"> <tr><td>Transfer To</td><td>Same Bank</td></tr> <tr><td>Pay To</td><td>adsas/34232425/HSBC</td></tr> </table>		Transfer To	Same Bank	Pay To	adsas/34232425/HSBC										
Transfer To	Same Bank														
Pay To	adsas/34232425/HSBC														
<b>Amount</b> <table border="1"> <tr><td>Debit Currency</td><td>SGD</td></tr> <tr><td>Payment Currency</td><td>SGD</td></tr> <tr><td>Debit Amount</td><td>45.00 (Forty Five SING DOLLAR )</td></tr> <tr><td>Payment Amount</td><td>45.00 (Forty Five SING DOLLAR )</td></tr> </table>		Debit Currency	SGD	Payment Currency	SGD	Debit Amount	45.00 (Forty Five SING DOLLAR )	Payment Amount	45.00 (Forty Five SING DOLLAR )						
Debit Currency	SGD														
Payment Currency	SGD														
Debit Amount	45.00 (Forty Five SING DOLLAR )														
Payment Amount	45.00 (Forty Five SING DOLLAR )														
<b>Payment Information</b> <table border="1"> <tr><td>Payment Detail</td><td>jdfj</td></tr> <tr><td>Payment Detail (Line 2)</td><td></td></tr> <tr><td>Payment Remarks</td><td></td></tr> </table>		Payment Detail	jdfj	Payment Detail (Line 2)		Payment Remarks									
Payment Detail	jdfj														
Payment Detail (Line 2)															
Payment Remarks															
<b>Additional Information</b> <table border="1"> <tr><td>Label 1</td><td>tagit</td></tr> <tr><td>Label 2</td><td>Oct 29, 2020</td></tr> <tr><td>Label 3</td><td>2,333.00</td></tr> </table>		Label 1	tagit	Label 2	Oct 29, 2020	Label 3	2,333.00								
Label 1	tagit														
Label 2	Oct 29, 2020														
Label 3	2,333.00														
<b>Reason For Rejection</b> <p>Remarks * Invalid Details</p> <p>15/500</p>															
<input style="background-color: red; color: white; border: none; padding: 5px 10px; margin-right: 10px;" type="button" value="REJECT"/> <input style="border: none; padding: 5px 10px;" type="button" value="CANCEL"/>															

**Figure 159 – Reject Transfer Screen**

3. The application will display a confirmation message as shown in the screenshot below.



**Figure 160** – Reject Transfer Screen

You can perform the following action in the Reject Transfer screen:

Actions	Response
< MANAGE WORKFLOW	The application redirects to <b>Manage Workflow</b> screen.

**Table 88** – Reject Transfer Screen Action Response Table

## X.4. Releasing Transfer Records

The Fully approved record had to be released to complete the transfer. To release a Full approved record, perform the following procedure.

Navigate through the menus to **Transfer** → **Manage Workflow**. The **Manage Workflow** screen will be displayed as shown in the screenshot below.

**Figure 161 – Manage Workflow Screen**

**Pending Approval:** When Initiator initially created the Transfer Payment record and submitted for approval.

**Partially Approved:** Payment record gets approved from one level of Approver and pending for approval from another level of Approver.

**Fully Approved:** When payment has completed all the levels of approvals and is awaiting release.

You can perform the following actions in the **Manage Workflow** screen:

Actions	Response
<b>Filter Transactions</b>	User can filter either Single Payment, Batch Payment, Standing Instruction or Template.
<b>Search</b>	Search Transfer records by using the search field, also use the drop-down to restrict results to specific types of Transfer records.

**Table 89 – Manage Workflow Screen Action Response Table**

1. Select the Full Approved record, go to **Action** column, click the drop-down arrow, the application will display the following actions:
  - Release
  - Cancel Release

Payment Reference	Upload Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action
2020102723730267	RGIU21 / RUCR120004 / SGD / HSBC	intel Benife / 234234234234 / INR / HDFC	INR	7.00	Oct 31, 2020	International Transfer	Fully Approved		Release
2020102832712384	RGIU21 / RUCR120006 / INR / SCB	test@ / 988899889988998899 / INR / BBB	INR	10.00	Oct 31, 2020	International Transfer	Fully Approved		Release
2020102913243206	RGIU21 / RUCR120004 / SGD / HSBC	MR SUNDEEPs / 34232425 / SGD / HSBC	SGD	45.00	Oct 29, 2020	Domestic Transfer	Pending Approval		Cancel Release
2020271080450391000000 0280	RGIU21 / RUCR120004 / SGD / HSBC	MR SUNDEEPs / 34232425 / INR / HSBC	INR	989.41	Oct 28, 2020	Domestic Transfer	Pending Approval		Release
202027108044982600000 0302	RGIU21 / RUCR120004 / SGD / HSBC	MR SUNDEEPs / 34232425 / INR / HSBC	INR	1,038.88	Oct 28, 2020	Domestic Transfer	Pending Approval		Release
20201027112717529	RGIU21 / RUCR120004 / SGD / HSBC	realm@123 / 479649989565 / SGD / DBS	SGD	10.00	Oct 31, 2020	Domestic Transfer	Pending Approval		Release
2020102432854725	RGIU21 / RUCR120004 / SGD / HSBC	MB SUNDEEP / 3333333333333333333333333333 / SGD / HSBC	SGD	50.00	Oct 24, 2020	Domestic Transfer	Pending Approval		Release
2020102233853380	RGIU21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 4565454545454545 / SGD / DBS	SGD	6.00	Oct 23, 2020	Domestic Transfer	Pending Approval		Release
202022101238258120000 06491	RGIU21 / RUCR120008 / SGD / HSBC	adbox@123 / 89827984234 / INR / HDFC	INR	989.41	Oct 28, 2020	International Transfer	Pending Approval		Release
20201019115736416	RGIU21 / RUCR120008 / SGD / HSBC	RGIU21 / RUCR120004 / SGD / HSBC	SGD	34.00	Oct 20, 2020	Internal Transfer	Pending Approval		Release

**Figure 162 – Manage Workflow Screen**

2. The **Release Payment** screen will be displayed as shown in the screenshot below.

The screenshot shows the 'Release payment' screen with the following details:

- Applicant:**
  - Reference: 147852
  - Payment Method: TT
  - Derived Payment Type: TT
  - Company: RGUTIL21/RGU21
  - Pay From: RUC120004/RUCR120004/ SGD/ HSBC
  - Payment Date: Oct 31, 2020
  - Derived Payment Date: Oct 31, 2020
- Beneficiary:**
  - Pay To: intel/234234234234/HDFC
- Amount:**
  - Debit Currency: SGD
  - Payment Currency: INR
  - Amount Priority: Payment Amount
  - Debit Amount: 0.14 (Zero SING DOLLAR AND Fourteen BAISA)
  - Payment Amount: 7.00 (Seven INDIAN RUPEES)
  - Exchange Rate: 1 INR = 0.02021429 SGD
- Payment Information:**
  - Payment Detail: International
  - Payment Detail (Line 2)
  - Payment Remarks: Transfer
- Declaration:**
  - Purpose of payment: Repairs on goods
- Additional Information:**
  - Label 1: tagit
  - Label 2: Oct 30, 2020
  - Label 3: 2,333.00

**Audit Trail:**

- CREATED: Created by tmaker on Oct 27, 2020, 5:08:57 PM
- MODIFIED: Modified by tmaker on Oct 30, 2020, 3:48:03 AM
- AUTHORISED: Authorised by tca on Oct 27, 2020, 5:12:53 PM

**Action Buttons:** RELEASE, CANCEL

**Figure 163 – Release Payment Screen**

The following table lists and explains the fields in this screen:

Field	Description	Condition
<b>Reason for Rejection – Remarks</b>	This is a 200-character field that indicates the remarks for rejection.	Mandatory

**Table 90 – Response Action Table**

You can perform the following action in the Release Payment screen:

Actions	Response
<b>RELEASE</b>	Release the transfer payment to bank processing.
<b>CANCEL</b>	Redirects to Manage Workflow screen.

**Table 91 – Release Payment Screen Response Action Table**

- Verify the details and click the **Release** button as shown in the screenshot below.

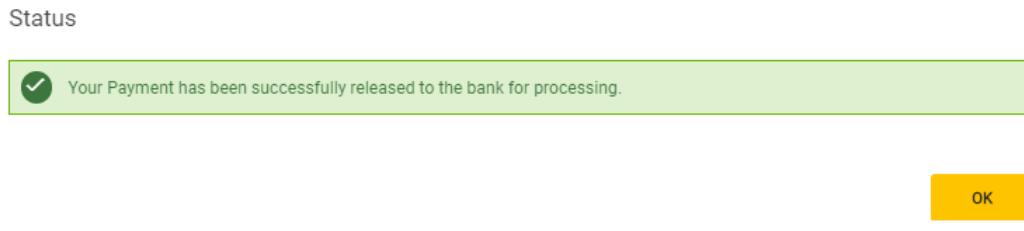
The screenshot shows the 'Release payment' screen with the following details:

- Applicant:**
  - Reference: 147852
  - Payment Method: TT
  - Derived Payment Type: TT
  - Company: RGUTIL21/RGU21
  - Pay From: RUC120004/ RUCR120004/ SGD/ HSBC
  - Payment Date: Oct 31, 2020
  - Derived Payment Date: Oct 31, 2020
- Audit Trail:**
  - CREATED: Created by tmaker on Oct 27, 2020, 5:08:57 PM
  - MODIFIED: Modified by tmaker on Oct 30, 2020, 3:48:03 AM
  - AUTHORISED: Authorised by tca on Oct 27, 2020, 5:12:53 PM
- Beneficiary:**
  - Pay To: Intel/234234234/HDFC
- Amount:**
  - Debit Currency: SGD
  - Payment Currency: INR
  - Amount Priority: Payment Amount
  - Debit Amount: 0.14 (Zero SING DOLLAR AND Fourteen BAISA)
  - Payment Amount: 7.00 (Seven INDIAN RUPEES)
  - Exchange Rate: 1 INR = 0.02021429 SGD
- Payment Information:**
  - Payment Detail: International
  - Payment Detail (Line 2): Transfer
  - Payment Remarks: Transfer
- Declaration:**
  - Purpose of payment: Repairs on goods
- Additional Information:**
  - Label 1: tagit
  - Label 2: Oct 30, 2020
  - Label 3: 2333.00

**Buttons:** RELEASE (highlighted with a red box) and CANCEL.

**Figure 164 – Release Payment Screen**

- The transfer record will be released to the bank for processing and the application will display the **Status** dialog box as shown in the screenshot below.



**Figure 165 – Status Dialog Box**

You can perform the following action in the Status Dialog Box:

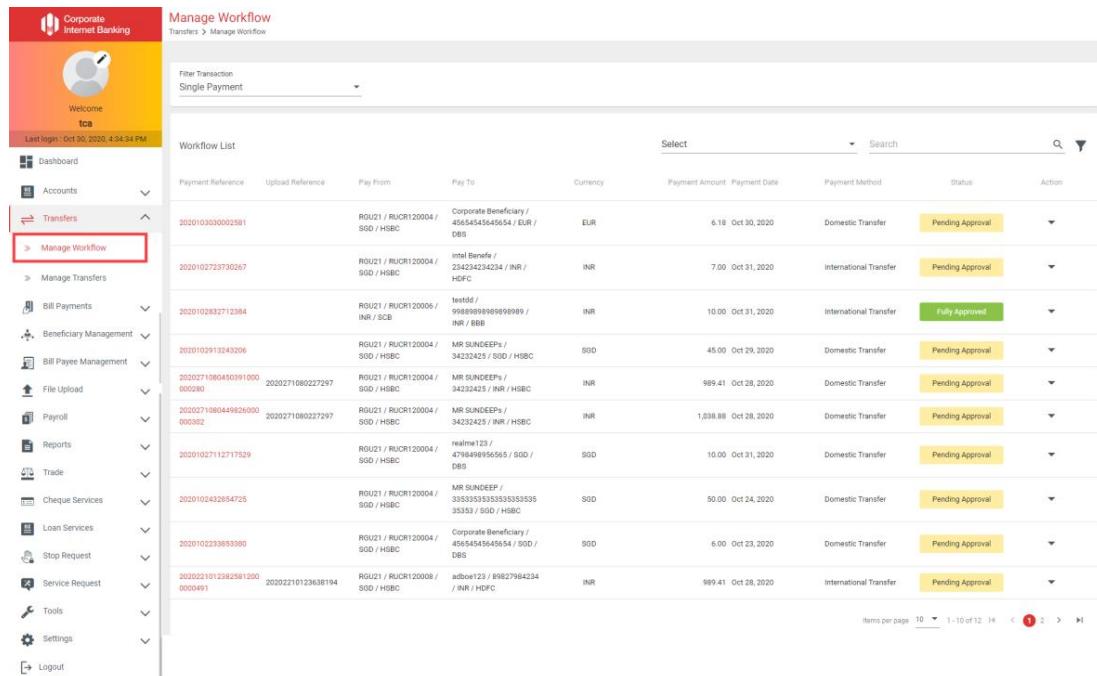
Actions	Response
<b>OK</b>	The application redirects to <b>Manage Transfers</b> screen.

**Table 92** – Status Dialog Box Action Response Table

## X.5. Canceling Release of Records

This section orients you to cancel the release of an approved transfer record. To cancel the release, perform the following procedure:

Navigate through the menus to **Transfer** → **Manage Workflow**. The **Manage Workflow** screen will be displayed as shown in the screenshot below.



**Figure 166** – Manage Workflow Screen

### Note

**Pending Approval:** When Initiator initially created the Transfer Payment record and submitted for approval.



**Partially Approved:** Payment record gets approved from one level of Approver and pending for approval from another level of Approver.

**Fully Approved:** When payment has completed all the levels of approvals and is awaiting release.

You can perform the following actions in the **Manage Workflow** screen:

Actions	Response
<b>Filter Transactions</b>	User can filter either Single Payment, Batch Payment, Standing Instruction or Template.
<b>Search</b>	Search Transfer records by using the search field, also use the drop-down to restrict results to specific types of Transfer records.

**Table 93 – Manage Workflow Screen Action Response Table**

Perform the following steps to cancel the release of the record:

1. Select the Full Approved record, go to **Action** column, click the drop-down arrow, the application will display the following actions:
    - Release
    - Cancel Release

Workflow List										
Payment Reference	Upload Reference	Pay From	Pay To	Currency	Payment Amount	Payment Date	Payment Method	Status	Action	
202010227370267		RGU21 / RUCR120004 / SGD / HSBC	Int'l BeneFit / 234234234234 / INR / HDFC	INR	7.00	Oct 31, 2020	International Transfer	<span>Fully Approved</span>	<span>Release</span>	
202010282712384		RGU21 / RUCR120005 / INR / SCB	test05 / 9888998989898989 / INR / BBB	INR	10.00	Oct 31, 2020	International Transfer	<span>Fully Approved</span>	<span>Cancel Release</span>	
2020102913242206		RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEP / 34232425 / SGD / HSBC	SGD	45.00	Oct 29, 2020	Domestic Transfer	<span>Pending Approval</span>		
2020271080450391000000	2020271080227297	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEPs / 34232425 / INR / HSBC	INR	989.41	Oct 28, 2020	Domestic Transfer	<span>Pending Approval</span>		
2020271080449826000000	0302	2020271080227297	RGU21 / RUCR120004 / SGD / HSBC	MR SUNDEEPs / 34232425 / INR / HSBC	INR	1,038.88	Oct 28, 2020	Domestic Transfer	<span>Pending Approval</span>	
20201027112717529		RGU21 / RUCR120004 / SGD / HSBC	team@123 / 479849985656 / SGD / DBS	SGD	10.00	Oct 31, 2020	Domestic Transfer	<span>Pending Approval</span>		
2020102432854725		RGU21 / RUCR120004 / SGD / HSBC	MS SUNDEEP / 535335353535353535353535 / SGD / HSBC	SGD	50.00	Oct 24, 2020	Domestic Transfer	<span>Pending Approval</span>		
2020102233853380		RGU21 / RUCR120004 / SGD / HSBC	Corporate Beneficiary / 4555454554554554 / SGD / DBS	SGD	6.00	Oct 23, 2020	Domestic Transfer	<span>Pending Approval</span>		
2020221012382581000000	00491	20202210123638194	RGU21 / RUCR120008 / SGD / HSBC	abdoe123 / 898279842424 / INR / HDFC	INR	989.41	Oct 28, 2020	International Transfer	<span>Pending Approval</span>	
20201019115736416		RGU21 / RUCR120008 / SGD / HSBC	RGU21 / RUCR120004 / SGD / HSBC	SGD	34.00	Oct 20, 2020	Internal Transfer	<span>Pending Approval</span>		

**Figure 167** – Manage Workflow Screen

2. Click **Cancel Release**, the application will display the **Cancel Release Confirmation** dialog box as shown in the screenshot below.



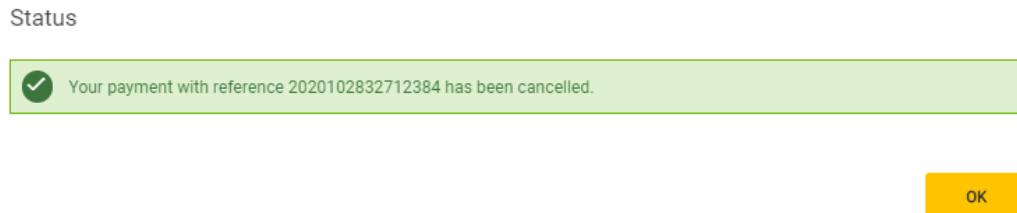
**Figure 168** – Cancel Release Confirmation Dialog Box

You can perform the following action in the Cancel Release Confirmation Dialog Box:

Actions	Response
<b>YES</b>	Cancels the release.
<b>NO</b>	Redirects to Manage Workflow screen.

**Table 94** – Cancel Release Confirmation Dialog Box Action Response Table

3. Click **Yes**, the application will display the **Status** dialog box as shown in the screenshot below.



**Figure 169** – Status Dialog Box

You can perform the following action in the Status Dialog Box:

Actions	Response
<b>OK</b>	The application redirects to <b>Manage Workflow</b> screen.

**Table 95** – Status Dialog Box Response Action Table

## XI. References

### XI.1. Version

This guide was written based on the Mobeix™ Corporate Banking Product version 6.4.

### XI.2. Glossary

<b>Application</b>	Refers to one of the business services in the Mobeix™ Digital Engagement Platform namely, Retail Banking Application, Corporate Banking Application and Agent Banking Application.
<b>Automated Clearing House (ACH)</b>	It is a computer-based electronic network for processing transactions, usually domestic low-value payments, between participating financial institutions. It may support both credit transfers and direct debits. The ACH system is designed to process batches of payments containing numerous transactions and charges fees low enough to encourage its use for low-value payments.
<b>Book Transfer</b>	A book transfer is the movement of funds from one deposit account to another in the same bank. A change in ownership of an asset, such as a stock or bond, from one owner to another without any physical movement can also be referred to as a book transfer.
<b>Channel</b>	A digital interface that connects the user to the digital solution. In the premise of Mobeix™ Digital Engagement Platform, a channel can be Internet Banking, Mobile Banking, Voice Banking, ATM, or a Payment Gateway.
<b>Component</b>	A reusable business functional service within the Mobeix™ Digital Engagement Platform.
<b>Domestic Low-Value Payment</b>	Domestic low-value payments are local payments or payments limited to a specific region. Depending on the network specifications, messages are processed in batch mode and dispatched at the specified time during the day.
<b>Internal Transfer</b>	It is a transfer carried within an organisation
<b>International Transfer</b>	It is a transfer carried between two countries

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<b>Local Clearing House</b>	A clearing house is a financial institution formed to facilitate the exchange (i.e., clearance) of payments, securities, or derivatives transactions. The clearing house stands between two clearing firms (also known as member firms or participants). Its purpose is to reduce the risk of a member firm failing to honor its trade settlement obligations.
<b>Mobeix™</b>	A Tagit product that provides cutting-edge digital solutions to financial technology clients.
<b>Real-Time Gross Settlement (RTGS)</b>	Transferring the amount from one account to another account with a different bank account. RTGS is a funds transfer system where money transfer takes place from one bank to another on a "real-time" basis and "gross" basis. Settlement in "real-time" means that the transaction happens almost immediately. "Gross settlement" means the transaction is settled on a one-one basis.

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