

yono Business – User Manual

Domestic Payments – Initiate Funds Transfer

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3.6 Initiate Funds Transfer

This section of the user manual provides the necessary information for corporate users on Domestic Payments journey at Yono Business. It details on the process of Fund transfer by the corporate users who are availing the CINB payment facilities with bank.

The process is applicable to the Single user (SARAL), and Multiple user (VYAAPAR and VISTAAR).

Following is the list of form based transactions:

- Own SBI Account
- Within SBI(Third Party)
- Other Banks
 - NEFT
 - RTGS
 - IMPS (IFSC & MMID)
- Quick Transfer (This menu will be displayed only to Authorizer and SARAL user. For more details, refer to Quick Transfer manual)

The end to end **process of initiating Funds Transfer** is as below:

1. Log in to yono Business. On success, system displays yono Business dashboard
2. Click on Payments menu (left Navigation).
(For user with role as Authorizer→ click on Payments→ initiate menu)
3. System displays Payments landing page
4. Select Transaction type :
 - Own SBI
 - Within SBI
 - Other Banks
5. System displays request page.
6. Select the From account (Debit a/c) and To account (Credit a/c)
7. Select Beneficiary type in case of IMPS- IFSC/ MMID
8. Input Transfer amount
9. Select Purpose code in case of Other Banks transfer
10. Input Remarks and accept Terms & Condition
11. Click on PROCEED
12. On successful validation of the transaction details input by the user, system displays Preview page
13. Verify details in Preview page, input OTP and click on CONFIRM
14. System displays Status page → Reference number is generated and displayed along with success or failure status
15. For SARAL user, the process ends here. For Multiple user the transaction is sent to Authorizer/ Approver for authorization (Refer Authorize Transaction manual)

Note:

- OTP authentication is non-mandatory while initiating the transaction. Admin to enable / disable the OTP authentication for initiating funds transfer (Refer Payment Services Configuration Manual for OTP Authentication)
- Low balance transaction: user will get an alert message on the screen if the transfer amount is greater than the available balance for the selected From account. Single user (SARAL) user cannot proceed with a low balance transaction. Multiple user (VYAAPAR and VISTAAR), will be allowed to proceed with request after warning message prompted by the system. Transaction will go to Authorizer/ Approver for approval

Action1: Initiate Payments – Funds transfer

On login to yono Business, system displays yono Business dashboard.

- Maker
User to click on Payments menu

Figure 3.6.1: Payments landing page- Maker

Welcome ANCNBMaker5
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Own SBI account Within SBI (Third party) Other Banks

Favourite Transaction [View All / Manage](#)

Transaction ID	From A/c	Type	Amount
BeneA	3XXXXXXX0	IMPS	₹ 21.00
Bene2	3XXXXXXX0	RTGS	₹ 22.00
Bene2	3XXXXXXX0	RTGS	₹ 2,00,000.00
Bene2	3XXXXXXX0	RTGS	₹ 2,00,000.00
Bene3	3XXXXXXX0	IMPS	₹ 13.00

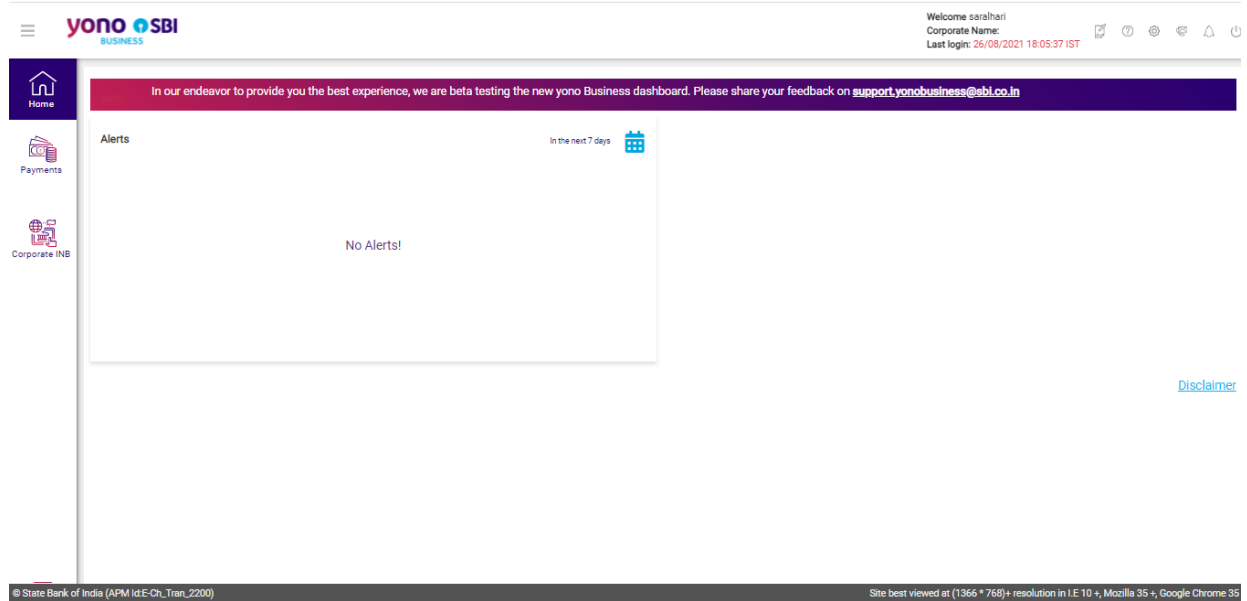
Recent Transaction [View All](#)

Transaction ID	From A/c	Type	Amount
Own SBI Account	3XXXXXXX0	OWN_SBI	₹ 14.00
Bene04	3XXXXXXX0	WITHIN_SBI	₹ 22.00
BeneA	3XXXXXXX5	IMPS	₹ 151.00
Own SBI Account	3XXXXXXX5	OWN_SBI	₹ 11.00
Own SBI Account	3XXXXXXX0	OWN_SBI	₹ 111.00

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- SARAL
User to click on Payments menu

Figure 3.6.2: Payments landing page – SARAL



- Authorizer
User to click on Payments→Initiate

Figure 3.6.3: Payments landing page - Authorizer

The screenshot displays the Yono SBI Business Payments landing page for an Authorizer user. The page features a top navigation bar with the Yono SBI Business logo, user information (Welcome AuthAA, Corporate Name: PLCORPA, Last login: 03/08/2021 18:00:06 IST), and utility icons. A secondary navigation bar includes links for Funds Transfer, Manage Others, Tax Payments, Bill Payments, and View & Manage Transactions. The main content area is divided into two sections: 'Favourite Transaction' and 'Recent Transaction'. The 'Favourite Transaction' section shows five transaction cards for Beneficiary 1, AFAdminC, FTAdminB, FTAdminEa, and FTAdminA, each displaying account details, transaction type (WITHIN_SBI), and amount. The 'Recent Transaction' section is currently empty. A left sidebar contains navigation options: Home, Payments (selected), Initiate, Authorize, Corporate INB, Cash Management, and Trade Finance. The footer contains copyright information for the State Bank of India and a note about the recommended browser resolution.

Yono SBI BUSINESS

Welcome AuthAA
Corporate Name: PLCORPA
Last login: 03/08/2021 18:00:06 IST

Payments

Favourite Transaction

Beneficiary 1	AFAdminC	FTAdminB	FTAdminEa	FTAdminA
From A/c: 30xxxxxxx69	From A/c: 30xxxxxxx69	From A/c: 30xxxxxxx69	From A/c: 30xxxxxxx69	From A/c: 30xxxxxxx69
Type: WITHIN_SBI	Type: WITHIN_SBI	Type: WITHIN_SBI	Type: WITHIN_SBI	Type: WITHIN_SBI
Amount: ₹ 2.00	Amount: ₹ 10.39	Amount: ₹ 20,000.00	Amount: ₹ 20,000.00	Amount: ₹ 20,000.00

Recent Transaction

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Action2: Select Transaction type

User to select the transaction type

- Own SBI Account
- Within SBI(Third Party)
- Other Banks

Figure 3.6.4: Payments – Select Transaction type

The screenshot displays the YONO SBI Business interface. At the top, the header includes the YONO SBI logo, a welcome message for 'ANCINBMaker5', the corporate name 'CORPVIS ONE', and the last login time '12/08/2021 10:55:17 IST'. A left sidebar contains navigation icons for Home, Payments, Corporate INB, Cash Management, Trade Finance, Forex, SCF, and a menu icon. The main content area is titled 'Funds Transfer' and features three large buttons for transaction types: 'Own SBI account', 'Within SBI (Third party)', and 'Other Banks'. Below these are two sections: 'Favourite Transaction' and 'Recent Transaction', each containing a grid of transaction cards. Each card displays the beneficiary name, account number, transaction type, and amount.

Favourite Transaction

Beneficiary	From A/c	Type	Amount
BeneA	3XXXXXXX20	IMPS	₹ 21.00
Bene2	3XXXXXXX20	RTGS	₹ 22.00
Bene2	3XXXXXXX00	RTGS	₹ 2,00,000.00
Bene2	3XXXXXXX00	RTGS	₹ 2,00,000.00
Bene3	3XXXXXXX00	IMPS	₹ 13.00

Recent Transaction

Beneficiary	From A/c	Type	Amount
Own SBI Account	3XXXXXXX20	OWN_SBI	₹ 14.00
Bene04	3XXXXXXX20	WITHIN_SBI	₹ 22.00
BeneA	3XXXXXXX35	IMPS	₹ 151.00
Own SBI Account	3XXXXXXX05	OWN_SBI	₹ 11.00
Own SBI Account	3XXXXXXX00	OWN_SBI	₹ 111.00

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Action3: Request page: Input Transaction details

On click of Transaction type (Own SBI a/c or Within SBI or Other Banks), system displays the Request page.

User to fill the required details:

#	Field name	Transaction type (applicable to)	Input or select
1	From a/c	All	Select debit account number
2	Beneficiary type	Other Banks: IMPS	Select IFSC(default selected) or MMID
3	To a/c	All	Select Credit account number
4	Credit Amount	All	Input amount to be transferred (RTGS: Minimum per transaction amount is Rs. 2 lac, IMPS: Maximum per transaction amount is Rs.2 lac, for all the other transfer type the minimum per transaction amount is Rs.1)
5	Select Purpose	Other Banks	Select Purpose from the dropdown
6	Bank charges	Other Banks	System generated and is currently Nil.
7	When	All	Select when you want to process the transaction : Now or Schedule the transaction for future date
8	Priority	Other Banks: RTGS	Select Priority : Normal or High
9	Remarks	All	Input remarks. Optional in case of Other Banks

Note:

- In the Request page the user has the following options to select the From or To account number
 - From a/c, options to
 - Search by Account number or Nick name
 - Filter by type of account (eg: Savings/ current/ NRO, etc)
 - To a/c : Search by Account number or Beneficiary name
 - Input field for the account number is a Smart search, when user inputs Account number system will display list of account number. User to select the account number to proceed
 - User to input valid account number. If entered account number does not exists system will display error message.
- User can toggle between Tile and List view to view the From and To account number

Own SBI Account

After entering required details, click on PROCEED button.

Figure 3.6.5: Request page (Own SBI account)

Funds Transfer

Fund Transfer - Own SBI Account

Request Preview Status

From A/c Search by ☒ A/c No. ☐ Nick name enter a/c no. to search Filter by Select Tile ☒ List

A/c No.	Type	Branch	Balance
3000000000	Current Account	NASIK TREASURY	₹ 7,99,635.00
3000000005	Current Account	NASIK TREASURY	₹ 10,00,000.00
3000000005	Current Account	NASIK TREASURY	₹ 2,95,777.00

To A/c Search by ☒ A/c No. ☐ Beneficiary Name enter a/c no. to search Tile ☒ List

A/c No.	Type	Branch	Credit Amount*
3000000001 - XX	Own SBI Account	NASIK TREASURY	Enter credit amount
3000000005 - XX	Own SBI Account	NASIK TREASURY	Enter credit amount
3000000009 - XX	Own SBI Account	NASIK TREASURY	Enter credit amount
3000000008 - XX	Own SBI Account	NASIK TREASURY	Enter credit amount

Acc No. - Corp Alias	Beneficiary Name	Branch	Credit Amount (₹)
30000000031 - XX	Own SBI Account	NASIK TREASURY	₹ 11.00
Total Transfer Amount (₹)			₹ 11.00 (Eleven Rupees Only)

When ☒ Now ☐ Schedule

Remarks* asd

PROCEED

Within SBI (Third Party)

After entering required details, user to accept Terms & Condition and click on PROCEED button.

(Following example is for schedule transaction – On select of Schedule radio button, user to input Date to schedule the transaction for a future date.)

Figure 3.6.6: Request page - Within SBI (Third party)

Welcome ANGINBMaker5
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Fund Transfer - Within SBI (Third Party)

Request Preview Status

From A/c Search by ☒ A/c No. ☐ Nick name enter a/c no. to search Filter by Select Tile List

Type Current Account
Branch: NASIK TREASURY
Balance ₹ 7,99,635.00

Type Current Account
Branch: NASIK TREASURY
Balance ₹ 10,00,000.00

Type Current Account
Branch: NASIK TREASURY
Balance ₹ 2,95,777.00

To A/c Search by ☒ A/c No. ☐ Beneficiary Name enter a/c no. to search Tile List

Branch: NASIK TREASURY
credit Amount* 13

Branch: NASIK TREASURY
credit Amount* Enter credit amount

Branch: NASIK TREASURY
credit Amount* Enter credit amount

Branch: NASIK TREASURY
credit Amount* Enter credit amount

Acc No. - Corp Alias	Beneficiary Name	Branch	Credit Amount (₹)
30001494857 - XX	Bene04	NASIK TREASURY	₹ 13.00
Total Tia			₹ 13.00 (Thirteen Rupees Only)

When ☐ Now ☒ Schedule
13/08/2021

Remarks* test

☒ I accept the Terms & Conditions

PROCEED

Other Banks – NEFT

After entering required details, user to accept Terms & Condition and click on PROCEED button.

Figure 3.6.7: Request page - Other Banks_NEFT

Welcome ANGINBMaker5
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Fund Transfer - Other Bank

Request Preview Status

Transfer Type: **NEFT (24 Hrs)** RTGS (24 Hrs) IMPS (24 Hrs)

From A/c Search by ☒ A/c No. ☐ Nick name enter a/c no. to search Filter by Select Tile List

Type	Current Account
Branch	NASIK TREASURY
Balance	₹ 7,99,635.00

To A/c Search by ☒ A/c No. ☐ Beneficiary Name enter a/c no. to search Tile List

Bank	IFS Code	Credit Amount*
HDFC BANK	HDFC0001770	Enter credit amount
BANK OF MAHARASHTRA	MAHB0000761	Enter credit amount
KOTAK MAHINDRA BANK	KKBK0002494	Enter credit amount

Bank Charges: ₹0.00 (NIL)

When: ☒ Now ☐ Schedule

Remarks:

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PROCEED

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Other Banks – RTGS

After entering required details, user to accept Terms & Condition and click on PROCEED button.

Figure 3.6.8: Request page - Other Banks_RTGS

Home

Payments

Corporate INB

Cash Management

Trade Finance

Forex

SCF

Offers

YONO SBI BUSINESS

Welcome ANCNBMaker5
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Fund Transfer - Other Bank

Request

Preview

Status

Transfer Type

NEFT
(24 Hrs)

RTGS
(24 Hrs)

IMPS
(24 Hrs)

From A/c

Search by

☒ A/c No.
 ☐ Nick name

enter a/c no. to search

Filter by

Select

Tile ☒ List

3000000000

Type

Current Account

Branch

NASIK TREASURY

Balance

₹ 7,99,635.00

3000000000

Type

Current Account

Branch

NASIK TREASURY

Balance

₹ 10,00,000.00

3000000000

Type

Current Account

Branch

NASIK TREASURY

Balance

₹ 2,95,777.00

To A/c

Search by

☒ A/c No.
 ☐ Beneficiary Name

enter a/c no. to search

Tile ☒ List

2000000000 - XX

Bank

HDFC BANK

IFSC Code

HDFC0001770

Credit Amount*

21

Purpose *

CASH: Cash Management Transfer

2000000000 - XX

Bank

BANK OF MAHARASHTRA

IFSC Code

MAHB0000761

Credit Amount*

Enter credit amount

Purpose *

CASH: Cash Management Transfer

2000000000 - XX

Bank

KOTAK MAHINDRA BANK

IFSC Code

KKKB0002494

Credit Amount*

Enter credit amount

Purpose *

CASH: Cash Management Transfer

Acc No. - Corp.Alias	Beneficiary Name	Bank	IFSC	Credit Amount (₹)	Purpose
2000000000 - XX	Bene2	HDFC BANK	HDFC0001770	₹ 21.00	CASH: Cash Management Transfer
Total Transfer Amount (₹)				₹ 21.00	(Twenty One Rupees Only)

Bank Charges

₹0.00 (NIL)

When

☒ Now
 ☐ Schedule

Priority

☒ HIGH
 ☐ NORMAL

Remarks

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PROCEED

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Other Banks – IMPS-IFSC

After entering required details, user to accept Terms & Condition and click on PROCEED button.

Figure 3.6.9: Request page - Other Banks_IMPS_IFSC

YONO SBI BUSINESS

Welcome ANGINBMSkr5
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Fund Transfer - Other Bank

Request Preview Status

Transfer Type: NEFT (24 Hrs) RTGS (24 Hrs) **IMPS (24 Hrs)**

From A/c Search by ☒ A/c No. ☐ Nick name enter a/c no. to search Filter by Select Tile List

From A/c	Type	Branch	Balance
3000000000	Current Account	NASIK TREASURY	₹ 7,99,635.00
3000000005	Current Account	NASIK TREASURY	₹ 10,00,000.00
3000000005	Current Account	NASIK TREASURY	₹ 2,95,777.00

Beneficiary Type ☒ IFSC ☐ MMID Tile List

To A/c Search by ☒ A/c No. ☐ Beneficiary Name enter a/c no. to search

To A/c	Bank	IFS Code	Credit Amount*	Purpose*
2000000003 - XX Bene2	HDFC BANK	HDFC0001770	Enter credit amount	Select purpose
2000000001 - XX Bene3	BANK OF MAHARASHTRA	MAHB0000761	Enter credit amount	Select purpose
2000000004 - XX Bene4	KOTAK MAHINDRA BANK	KKBK0002494	Enter credit amount	Select purpose

Bank Charges: ₹0.00 (NIL)

When: ☒ Now ☐ Schedule

Remarks:

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Other Banks – IMPS-MMID

After entering required details, user to accept Terms & Condition and click on PROCEED button.

Figure 3.6.10: Request page - Other Banks_IMPS_MMID

YONO SBI BUSINESS

Welcome ANGINBMaker5
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Fund Transfer - Other Bank

Request Preview Status

Transfer Type: NEFT (24 Hrs) RTGS (24 Hrs) **IMPS (24 Hrs)**

From A/c: Search by ☒ A/c No. ☐ Nick name enter a/c no. to search

From A/c	Beneficiary Type	To A/c
<p>30000000020</p> <p>Type: Current Account Branch: NASIK TREASURY Balance: ₹ 7,99,635.00</p>	<p>MMID</p> <p>9012449</p> <p>Credit Amount*</p> <p>Enter credit amount</p> <p>Purpose*</p> <p>Select purpose</p>	<p>961XXXXXX 400112</p> <p>BeneMM1</p> <p>MMID</p> <p>1001011</p> <p>Credit Amount*</p> <p>Enter credit amount</p> <p>Purpose*</p> <p>Select purpose</p>
<p>30000000005</p> <p>Type: Current Account Branch: NASIK TREASURY Balance: ₹ 10,00,000.00</p>	<p>MMID</p> <p>1001012</p> <p>Credit Amount*</p> <p>Enter credit amount</p> <p>Purpose*</p> <p>Select purpose</p>	<p>92XXXXXX 400112</p> <p>BeneMM2</p> <p>MMID</p> <p>1001012</p> <p>Credit Amount*</p> <p>Enter credit amount</p> <p>Purpose*</p> <p>Select purpose</p>

Beneficiary Type: ☐ IFSC ☒ MMID

To A/c: Search by ☒ Mobile No. ☐ Beneficiary Name enter mobile no. to search

Bank Charges: ₹0.00 (NIL)

When: ☒ Now ☐ Schedule

Remarks:

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PROCEED

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Action4: Preview page: Verify Transaction details

On click of PROCEED button

- If the transaction details are validated successfully system displays Preview page with details pre-populated
- If validation is unsuccessful in the Request page system will display error message, for reasons such as:
 - Mandatory fields not entered
 - Total transfer amount is less than the available balance in the debit account selected
 - Transfer amount is exceeding the transaction limits
 - For the current transactions (audit enabled by Regulator) audit limit has been breached for the following scenarios, system will not allow the maker to proceed with the transaction and display error message.

Configuration by Regulator	Audit limit	Scenario for Breach
Threshold count of e-pay orders	2	The current transaction is 3 rd e-pay order for the day
Threshold Amount	50,000	Transaction amount is more than 50,000 or cumulative Transaction amount exceeds 50,000 for the day.

- Selected Debit account is not mapped to any Authorizer (applicable for Multiple user)

On click of EDIT button, system will redirect the user to previous page with all details pre-populated. User can edit the details.

User to input OTP and click CONFIRM.

Figure 3.6.11: Funds Transfer– Preview page

YONO SBI BUSINESS

Welcome AN/CINB/MakerS
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Fund Transfer - Own SBI Account

Request Preview Status

From A/c

A/c No	Nickname	Account Type	Branch	Balance (₹)	Debit Amount (₹)
30XXXXXXX00	-	Current Account	NASIK TREASURY	₹ 7,99,635.00	₹ 11.00

To A/c

Acc No. - Corp Alias	Beneficiary Name	Branch	Credit Amount (₹)
30XXXXXXX01 - XX	Own SBI Account	NASIK TREASURY	₹ 11.00
Total Transfer Amount (₹)			₹ 11.00 (Eleven Rupees Only)

Type: Own SBI

Remarks: asd

Please enter OTP sent to your Registered Mobile number XXXXXX7670

Enter OTP:

[Resend OTP](#)

Your One Time Password(OTP) is confidential. Please do not share it with anyone

01:37

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Action5: Success page

On successful confirmation, system will display success page. This transaction will be listed in the Recent Transaction page replacing the 20th record if the number of records is 20. (As recent transaction has a maximum limit of 20 transactions)

On click of.

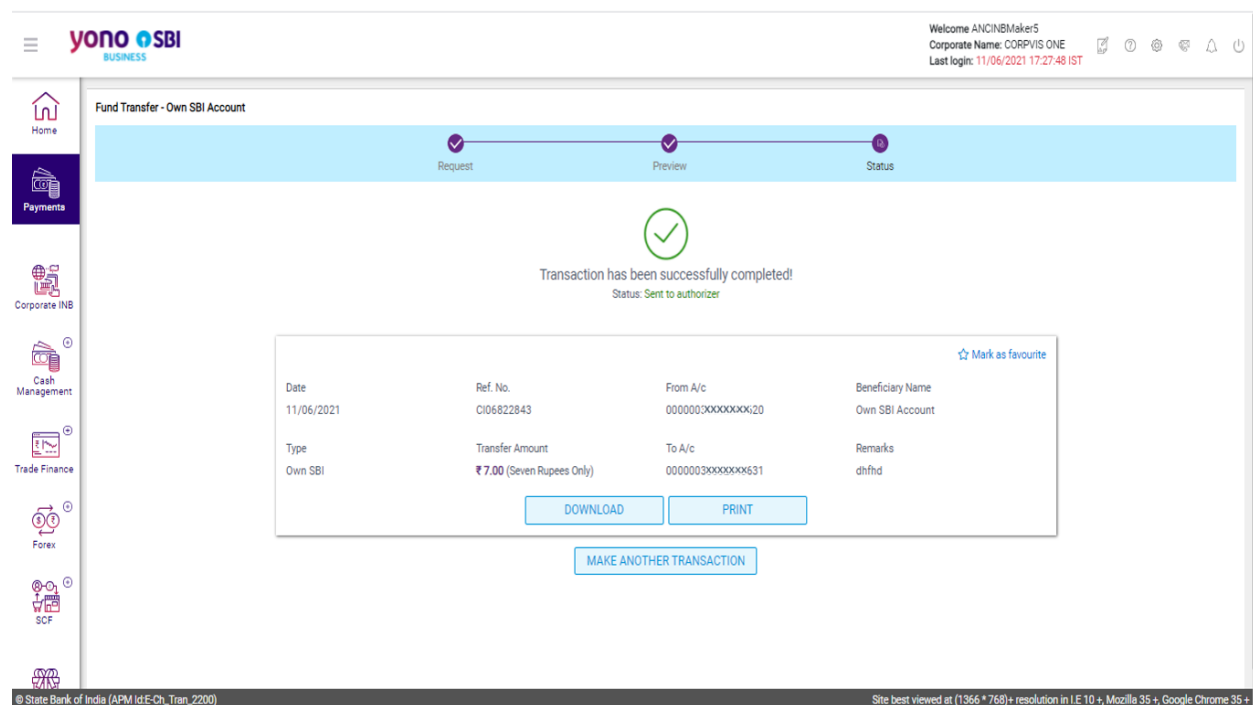
- **DOWNLOAD** → user will be able to download the transaction details in pdf format
- **PRINT** → user will be able to print the transaction details.
- **MAKE ANOTHER TRANSACTION** → system redirects the user to Payments landing page to initiate new payment.

In the success page, system will prepopulate fields based on the selected transfer type. List of fields is as: Date (payment date), Reference number, From account number, Beneficiary name, Type (transfer type: RTGS/ NEFT/ IMPS(MMID)/ IMPS(IFSC)), Transfer Amount (in figure and words), To A/c (Account number/ MMID – for MMID transfer type), Purpose (applicable only to Other Banks transfer type), Priority (applicable only to Other Bank – RTGS transfer type), Schedule date (applicable to scheduled transactions), Bank charges, Remarks.

Status will be displayed as:

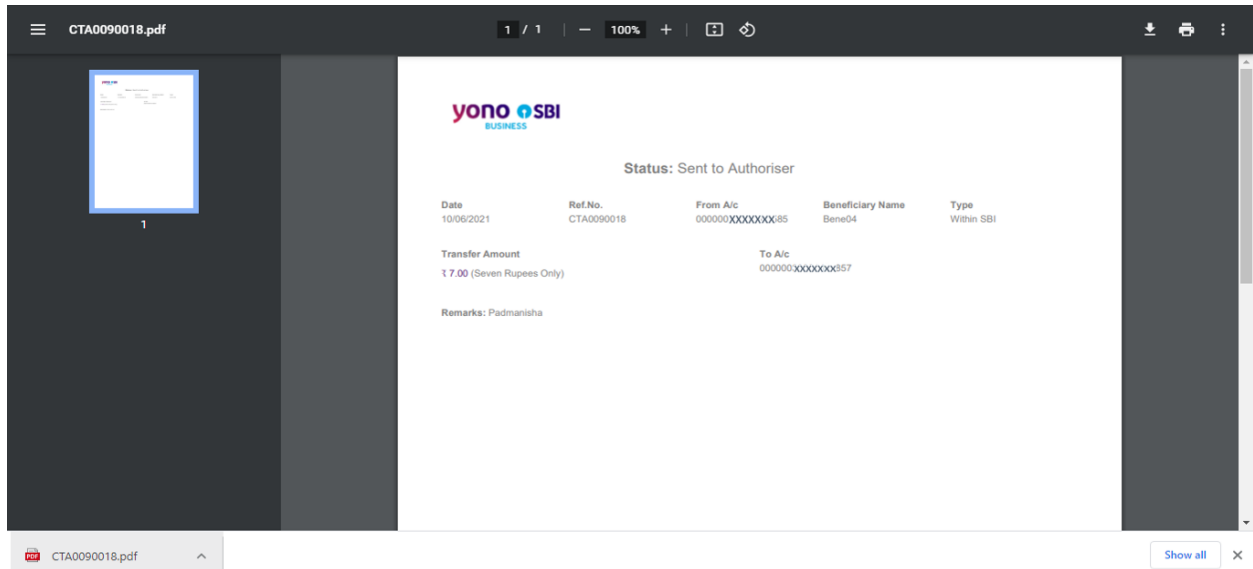
- Sent to Authorizer **or**
- Sent to Approver (If Approver role is enabled for the corporate)

Figure 3.6.12: Funds Transfer – Success page



PDF format of the success page.

Figure 3.6.13: Funds Transfer – Downloaded pdf



Mark as Favorite

On click of Mark as favorite icon → system marks the particular transaction as favorite and displays success message.

Maximum of 20 Transaction can be marked as Favorite. If user tries to mark 21st transaction as favorite, system will prompt the user's confirmation to delete the previous transaction from the list of favorite transaction and add the 21st transaction as last favorite transaction.

Figure 3.6.14: Funds Transfer - Success page (Mark as Favorite)

Welcome ANGINBMakerS
Corporate Name: CORPV
Last login: 12/08/2021 18:00:00

Marked as favourite successfully

Funds Transfer

Fund Transfer - Own SBI Account

Request Preview Status

Transaction has been successfully completed!
Status: Pending with Approver

Mark as favourite

Date	Ref. No.	From A/c	Beneficiary Name
12/08/2021	CI06829841	000000XXXXXX620	Own SBI Account
Type	Transfer Amount	To A/c	Remarks
Own SBI	₹ 31.00 (Thirty One Rupees Only)	000000XXXXXX631	nmb

DOWNLOAD PRINT

MAKE ANOTHER TRANSACTION

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Action6: Failure page

On click of CONFIRM button in the Preview page if the request is not processed, system will display failure page

On click of RE-INITIATE button, system will redirect the user to the respective transaction's request page with all details pre-populated and editable.

Figure 3.6.15: Funds Transfer – Failure page

Welcome ANCNBMaker5
Corporate Name: CORPVIS ONE
Last login: 12/08/2021 10:55:17 IST

Funds Transfer

Fund Transfer - Own SBI Account

Request Preview Status

Failed

Status: Your request could not be accepted at this time. Please re-initiate or try again later.

Date	Ref. No.	From A/c	Beneficiary Name
04/08/2021	CI06829242	00000XXXXXX06691	Own SBI Account
Type	Transfer Amount	To A/c	Remarks
Own SBI	₹ 11.00 (Eleven Rupees Only)	00000XXXXXX06691	dsfsf

RE-INITIATE

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Action7: Re-initiate Favorite & Recent transaction

In the Payments landing page, system displays the successful transactions in Card view which are marked as favorite by the user and the recent transaction initiated by the user.

To Re-initiate any Favorite or Recent transaction from the landing page → click on any of the card in the Favorite or Recent transaction, system redirects the user to Payments request page with all the details pre-filled for that particular transaction.

On click of View All/ Manage hyperlink, system will display list of all the Favorite transaction marked by the user and transaction successfully initiated by the user

Figure 3.6.16: Payments – Landing page (Favorite & Recent transaction)

The screenshot displays the YONO SBI Payments Landing page. The top navigation bar includes the YONO SBI logo, a welcome message for 'ANCINBMaker5', the corporate name 'CORPVIS ONE', and the last login time '12/08/2021 10:55:17 IST'. The left sidebar contains icons for Home, Payments, Corporate INB, Cash Management, Trade Finance, Forex, and SCF. The main content area is titled 'Funds Transfer' and features three tabs: 'Own SBI account', 'Within SBI (Third party)', and 'Other Banks'. Below these tabs, there are two sections: 'Favourite Transaction' and 'Recent Transaction'. Each section contains a grid of transaction cards. The 'Favourite Transaction' section shows five cards for transactions labeled BeneA, Bene2, Bene2, Bene2, and Bene3. The 'Recent Transaction' section shows five cards for transactions labeled Own SBI Account, Bene04, BeneA, Own SBI Account, and Own SBI Account. Each card displays the 'From A/c', 'Type', and 'Amount'.


Favourite Transaction		
BeneA	From A/c: 30xxxxxxx0	Type: IMPS, Amount: ₹ 21.00
Bene2	From A/c: 30xxxxxxx0	Type: RTGS, Amount: ₹ 22.00
Bene2	From A/c: 30xxxxxxx0	Type: RTGS, Amount: ₹ 2,00,000.00
Bene2	From A/c: 30xxxxxxx0	Type: RTGS, Amount: ₹ 2,00,000.00
Bene3	From A/c: 30xxxxxxx0	Type: IMPS, Amount: ₹ 13.00

Recent Transaction		
Own SBI Account	From A/c: 30xxxxxxx0	Type: OWN_SBI, Amount: ₹ 14.00
Bene04	From A/c: 30xxxxxxx0	Type: WITHIN_SBI, Amount: ₹ 22.00
BeneA	From A/c: 30xxxxxxx5	Type: IMPS, Amount: ₹ 151.00
Own SBI Account	From A/c: 30xxxxxxx5	Type: OWN_SBI, Amount: ₹ 11.00
Own SBI Account	From A/c: 30xxxxxxx0	Type: OWN_SBI, Amount: ₹ 111.00

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Favorite Transaction

On click of VIEW ALL/ MANAGE hyperlink, system displays list of transactions marked as favorite by the user (maximum of 20 transaction).

On click of  Reinitiate icon, system will redirect the user to request page with all the details pre-populated for that particular transaction.


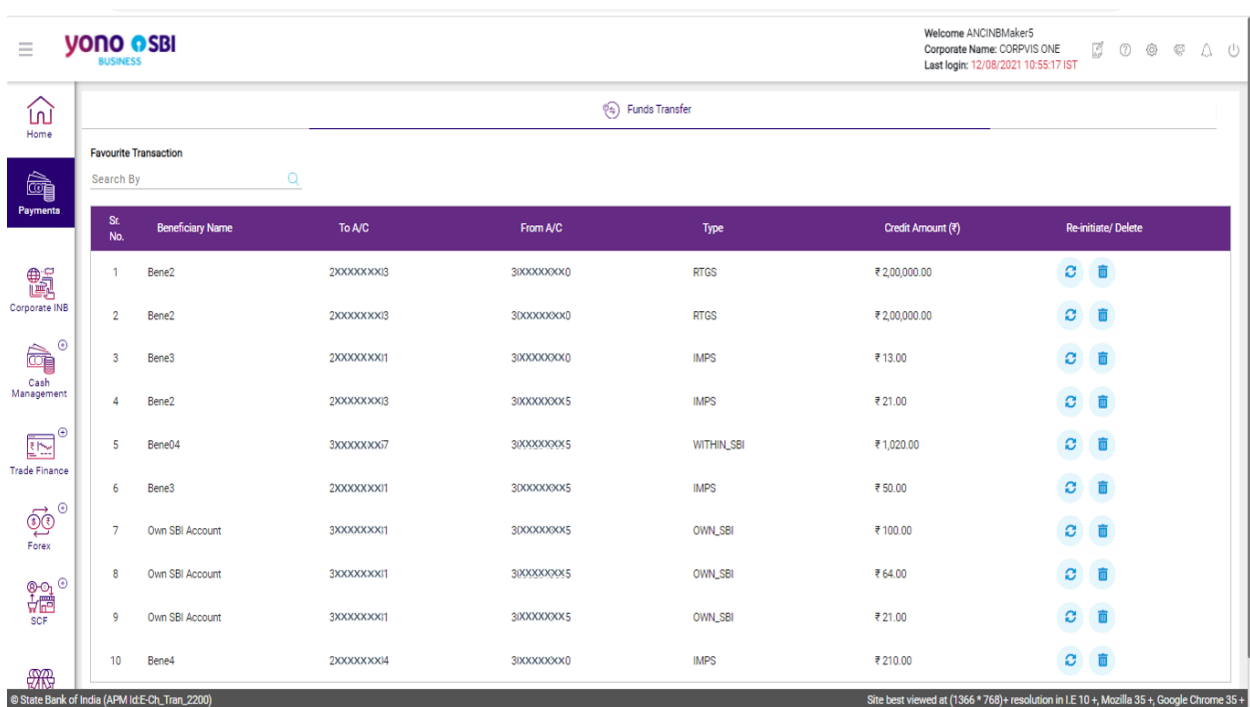




















On click of  Delete icon, system will delete the transaction record from the Favorite transaction list.

Figure 3.6.17: Payments – Favorite transaction_List view



Sl. No.	Beneficiary Name	To A/C	From A/C	Type	Credit Amount (₹)	Re-initiate/ Delete
1	Bene2	2XXXXXX03	3XXXXXX00	RTGS	₹ 2,00,000.00	 
2	Bene2	2XXXXXX03	3XXXXXX00	RTGS	₹ 2,00,000.00	 
3	Bene3	2XXXXXX01	3XXXXXX00	IMPS	₹ 13.00	 
4	Bene2	2XXXXXX03	3XXXXXX05	IMPS	₹ 21.00	 
5	Bene04	3XXXXXX07	3XXXXXX05	WITHIN_SBI	₹ 1,020.00	 
6	Bene3	2XXXXXX01	3XXXXXX05	IMPS	₹ 50.00	 
7	Ovn SBI Account	3XXXXXX01	3XXXXXX05	OWN_SBI	₹ 100.00	 
8	Ovn SBI Account	3XXXXXX01	3XXXXXX05	OWN_SBI	₹ 64.00	 
9	Ovn SBI Account	3XXXXXX01	3XXXXXX05	OWN_SBI	₹ 21.00	 
10	Bene4	2XXXXXX04	3XXXXXX00	IMPS	₹ 210.00	 

Recent Transaction

On click of View All/ Manage hyperlink, system displays list of transactions recently initiated by the user (maximum of 20 transaction)


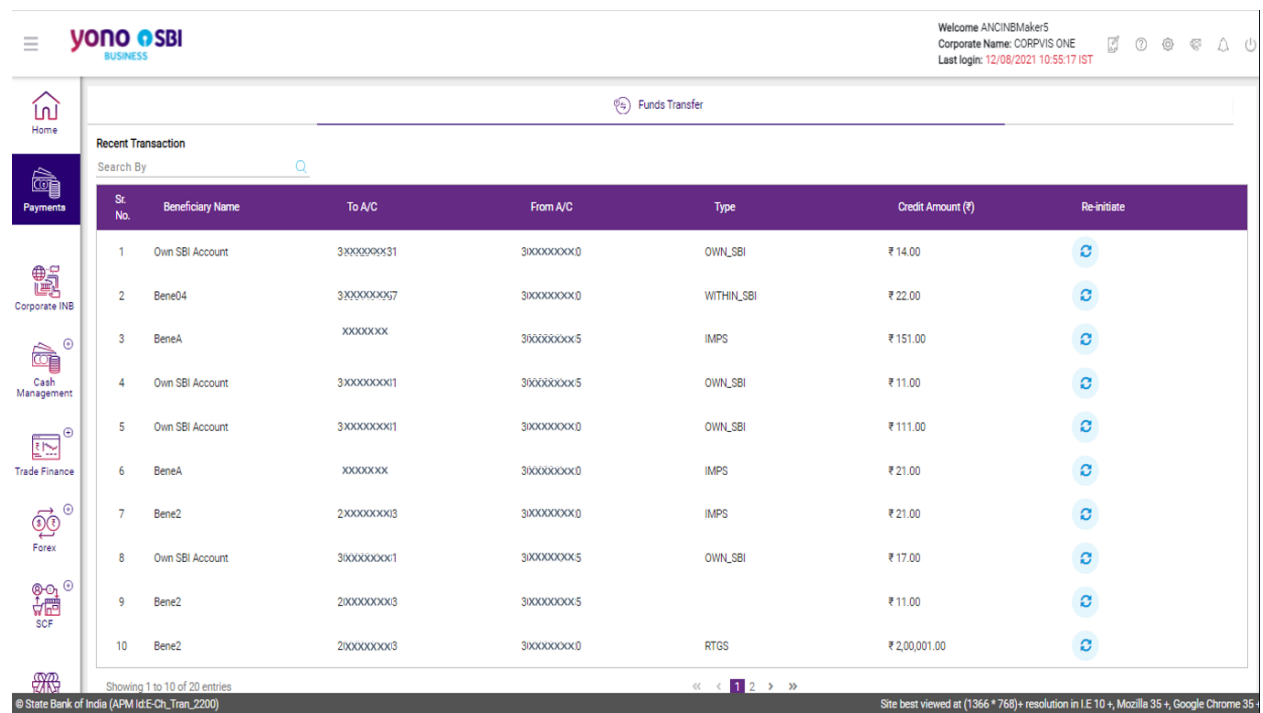










On click of  Reinitiate icon, system will redirect the user to request page with all the details pre-populated for that particular transaction.

Figure 3.6.18: Payments – Recent transaction (List view)



S.No.	Beneficiary Name	To A/C	From A/C	Type	Credit Amount (₹)	Re-initiate
1	Own SBI Account	3XXXXXXXX31	3XXXXXXXX0	OWN_SBI	₹ 14.00	
2	Bene04	3XXXXXXXX57	3XXXXXXXX0	WITHIN_SBI	₹ 22.00	
3	BeneA	XXXXXXXX	3XXXXXXXX5	IMPS	₹ 151.00	
4	Own SBI Account	3XXXXXXXX1	3XXXXXXXX5	OWN_SBI	₹ 11.00	
5	Own SBI Account	3XXXXXXXX1	3XXXXXXXX0	OWN_SBI	₹ 111.00	
6	BeneA	XXXXXXXX	3XXXXXXXX0	IMPS	₹ 21.00	
7	Bene2	2XXXXXXXX3	3XXXXXXXX0	IMPS	₹ 21.00	
8	Own SBI Account	3XXXXXXXX1	3XXXXXXXX5	OWN_SBI	₹ 17.00	
9	Bene2	2XXXXXXXX3	3XXXXXXXX5		₹ 11.00	
10	Bene2	2XXXXXXXX3	3XXXXXXXX0	RTGS	₹ 2,00,001.00	

Showing 1 to 10 of 20 entries

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