Oracle FLEXCUBE Direct Banking

Android Browser Based Mobile Banking User Manual
Release 12.0.2.0.0

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Android Browser Based Mobile Banking User Manual
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Contents

1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

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

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

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

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

1.5. Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available
✕	Pre integrated Host interface not available
Y	Yes
N	No

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**	**Qualified with Mobile Enabler**
Log In	NH	NH	Y
Log Out	NH	NH	Y

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**	**Qualified with Mobile Enabler**
Account Activity	×	★	N
Account Details	×	★	Y
Account Summary	×	★	Y
Ad-hoc Account Statement Request	×	★	N
Stop /Unblock Cheque Request	×	★	N
Cheque Status Inquiry	×	★	N
Cheque Book Request	☐	★	N
Loan Details	×	★	N
Mail Box	NH	NH	N
Exchange Rate Inquiry	×	★	N
Beneficiary Maintenance	NH	NH	**N**
Own Account Transfer	×	★	Y
Internal Account Transfer	×	★	N
Domestic Account Transfer	☐	★	N
Pay Bill	☐	★	N
Register Biller	☐	★	N
Delete Biller	NH	★	N
Redeem Term Deposit	☐	★	N
TD Details	×	★	N

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**	**Qualified with Mobile Enabler**
Transactions to Authorize	NH	NH	N
Change Password	NH	NH	Y
Credit Card Details	×	★	N
Credit Card Statement	×	★	N
Force Change Password	NH	NH	Y
Contract TD View	×	★	N
Buy Mutual Fund	×	★	N
Redeem Mutual Fund	×	★	N
Portfolio	×	★	N
Switch Mutual Fund	×	★	N
Order Status	×	★	N
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	□	★	N
Credit Card Payment	NA	□	**N**
International Account Transfer	□	□	**N**
My Scheduled Transfers	□	□	**N**
Open Term Deposit	✓	□	**N**
Online Registration	✓	□	**N**
P2P Beneficiaries	✓	□	**N**

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**	**Qualified with Mobile Enabler**
Claim Manage Peer Account	✓	☐	**N**
View Received P2P Payment	✓	☐	**N**

3. Log In / Landing Screen

This option allows you to perform the transaction through *Oracle FLEXCUBE Direct Banking System* using the Android browser based mobile.

To login into the Android browser based Mobile Banking

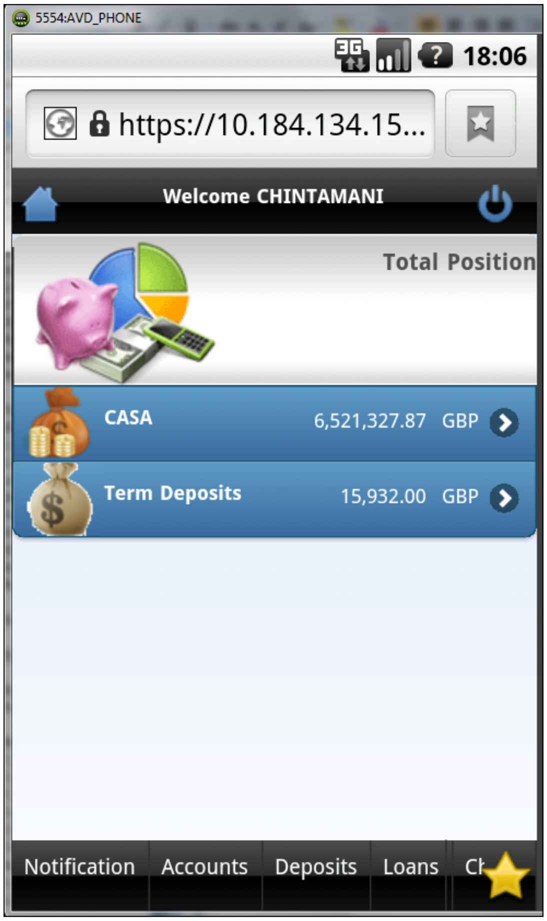
1. Enter the provided URL for Android browser based mobile banking, as shown in the following screenshot.

The system displays the **Login** Screen.

Login

2. Enter the appropriate credentials and click the **Login** icon . The system displays the following page.

Account Overview



3. Two types for menu navigation are available.
4. Menus can be accessed by clicking on the Account OR menus can also be accessed by navigating through the sliding menu bar shown at the bottom of the screen.
5. Click any Menu in that menu bar. The system will navigate to the respective submenus.

Note: You can also view Notification, Accounts, Deposits, Loans, ATM Branch Locators, Offers etc. available using options in lower panel of landing screen.

4. Menu Navigation

This section explains the ways by which you can navigate through menus for any transaction. Own Account Transfer transaction has been explained below for both the navigations.

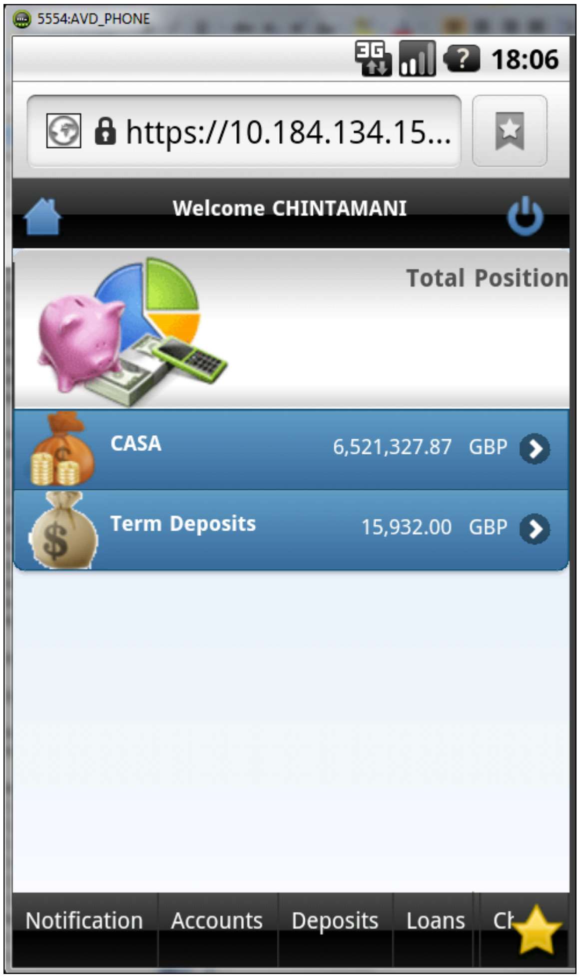
Note: All the Transactions cannot be accessed through both the navigations. Transactions like Internal Transfer, Ad hoc Statement etc are provided with both the navigations. Transactions like Account Activity, Account Details etc can be accessed through Landing Screen only.

Two Types of Navigations are available.

- Navigating through Landing Screen
- Navigating through Menu Bar

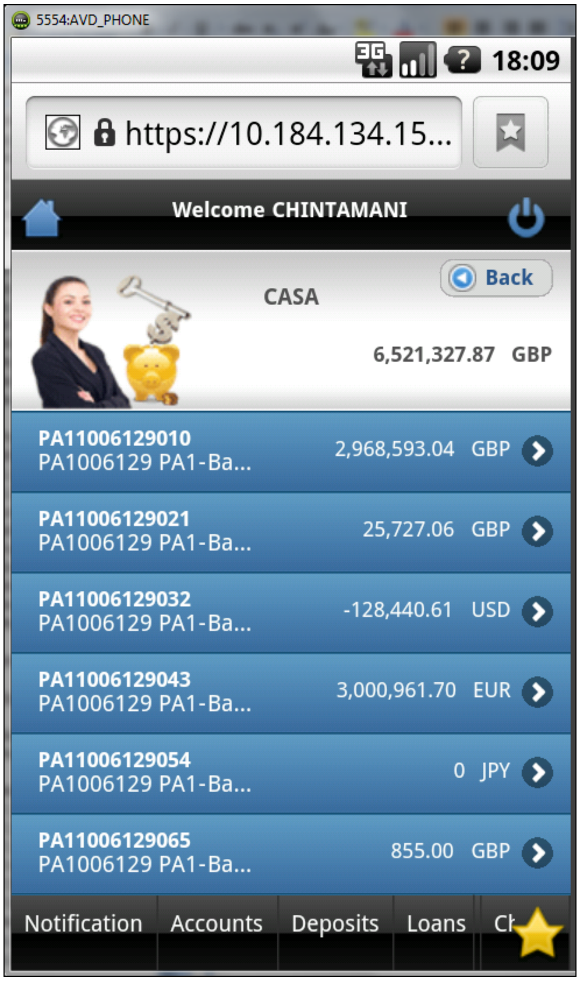
4.1. Navigating through Landing Screen

1. Below shown is the *Landing Screen* that comes after *Login*.



CASA	6,521,327.87	GBP
Term Deposits	15,932.00	GBP

Screen1: Welcome Screen.

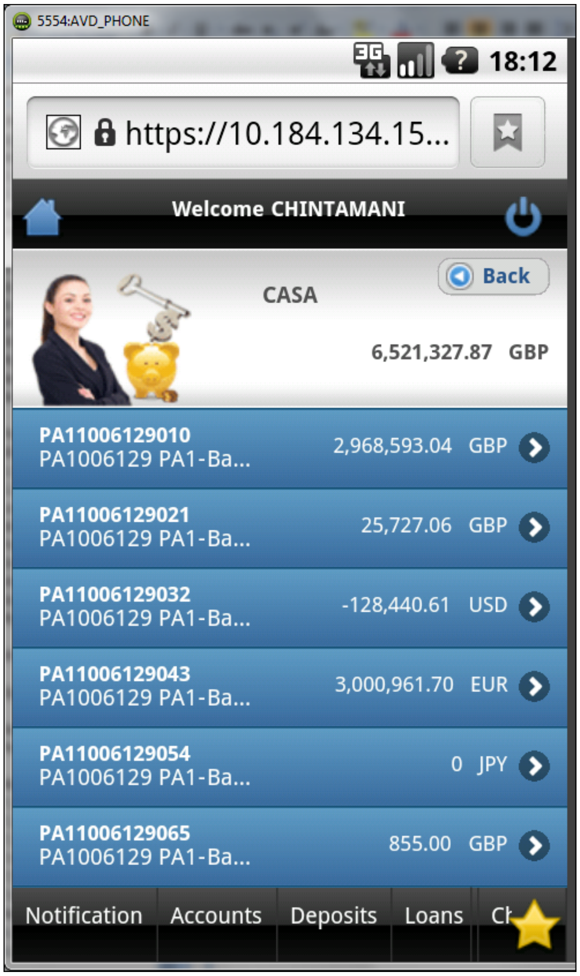


CASA

6,521,327.87 GBP

PA11006129010 PA1006129 PA1-Ba...	2,968,593.04	GBP
PA11006129021 PA1006129 PA1-Ba...	25,727.06	GBP
PA11006129032 PA1006129 PA1-Ba...	-128,440.61	USD
PA11006129043 PA1006129 PA1-Ba...	3,000,961.70	EUR
PA11006129054 PA1006129 PA1-Ba...	0	JPY
PA11006129065 PA1006129 PA1-Ba...	855.00	GBP

Screen2: Click any Account Type.

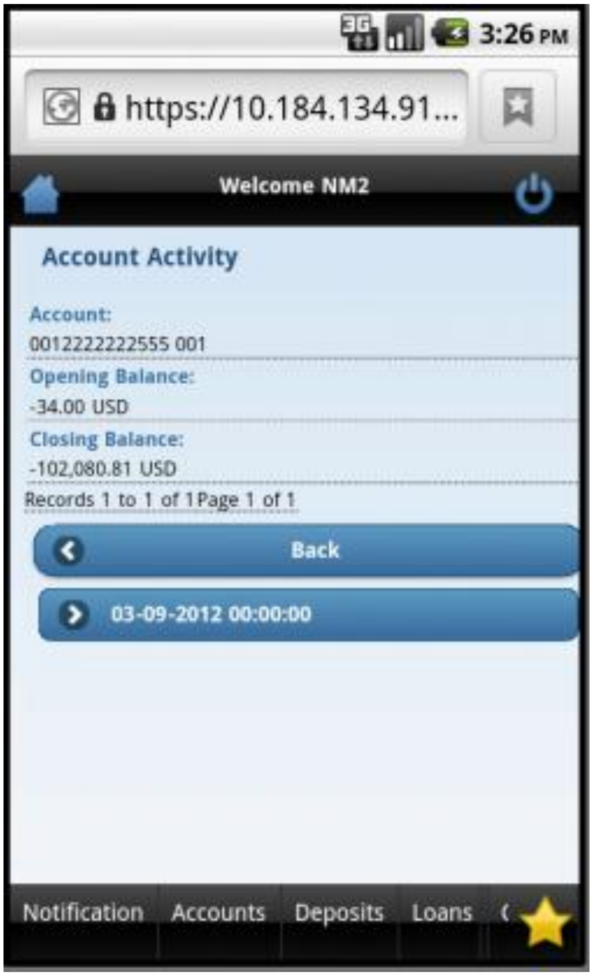


CASA

6,521,327.87 GBP

PA11006129010 PA1006129 PA1-Ba...	2,968,593.04	GBP
PA11006129021 PA1006129 PA1-Ba...	25,727.06	GBP
PA11006129032 PA1006129 PA1-Ba...	-128,440.61	USD
PA11006129043 PA1006129 PA1-Ba...	3,000,961.70	EUR
PA11006129054 PA1006129 PA1-Ba...	0	JPY
PA11006129065 PA1006129 PA1-Ba...	855.00	GBP

Screen3: Account List of the selected Account Type is displayed.



Account Activity

Account:
0012222222555 001

Opening Balance:
-34.00 USD

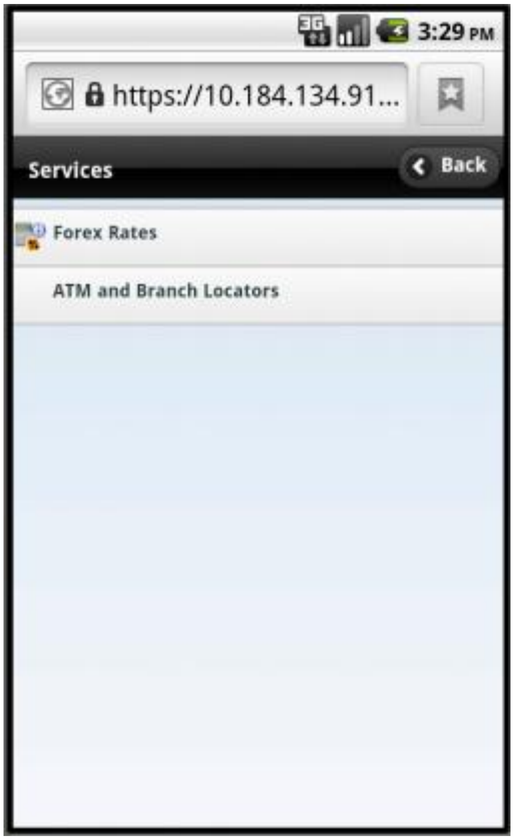
Closing Balance:
-102,080.81 USD

Records 1 to 1 of 1 Page 1 of 1

03-09-2012 00:00:00

Screen4: Click any desired record. The Account Details are displayed. Click Show Activity button to view account activities.

4.2. Navigating through Menu bar

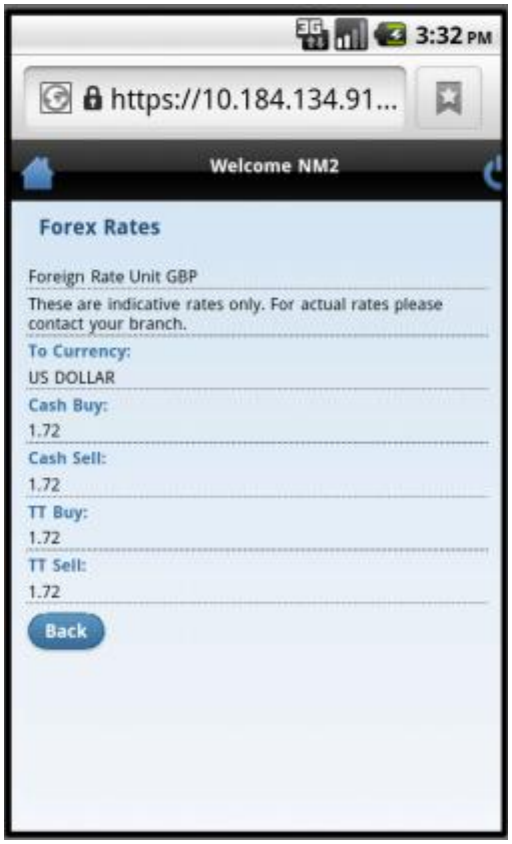
 Screen1 (Landing Screen): Click the Services menu.	 Screen2: Click Forex Rates tab.

Forex Rates

From Currency:
GREAT BRITAIN POUND (GBP)

To Currency*:
EURO

Screen3: Click Submit.



Forex Rates

Foreign Rate Unit GBP

These are indicative rates only. For actual rates please contact your branch.

To Currency:
US DOLLAR

Cash Buy:
1.72

Cash Sell:
1.72

TT Buy:
1.72

TT Sell:
1.72

Screen4: Forex Rates displayed.

5. Logout

This option enables you to log off the application.

To log out of the Android browser based Mobile Banking

1. Log on to the *Android* browser based Mobile Banking.

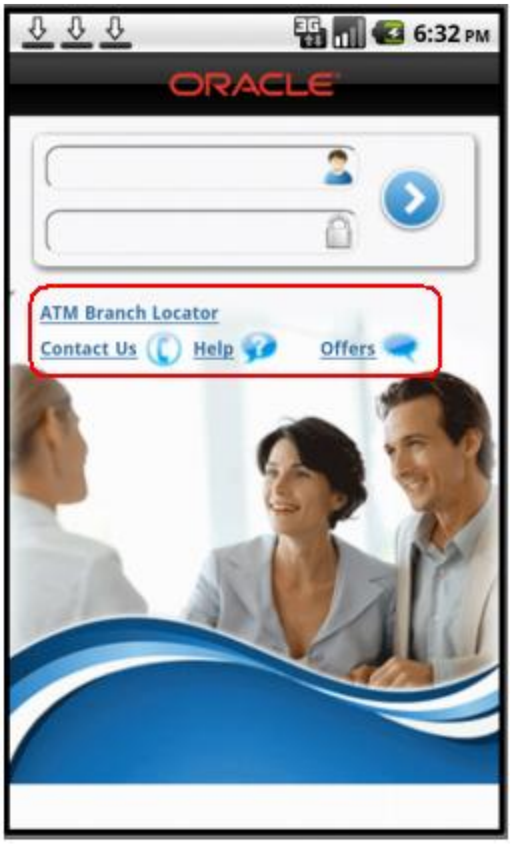
Menu

2. Click the ⏻ button to log off.

6. Pre-Login Transactions

These are the transactions that you can perform without logging into the application. These options are available on the Login screen as shown below.

Login



As shown encircled in above screen, you can perform below pre login transactions.

- **ATM Branch Locator**: This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.
- **Contact Us**: Using this option, user can contact bank for any required information or queries.
- **Help**: This option enables user to ask for any help and get in contact with bank officlas.
- **Offers:** This option enables user to view various offers available. Please refer offers section for further details.

7. Online Application Process

The **Online Application Process** is used for new account opening to avail the offers and services provided by the bank.

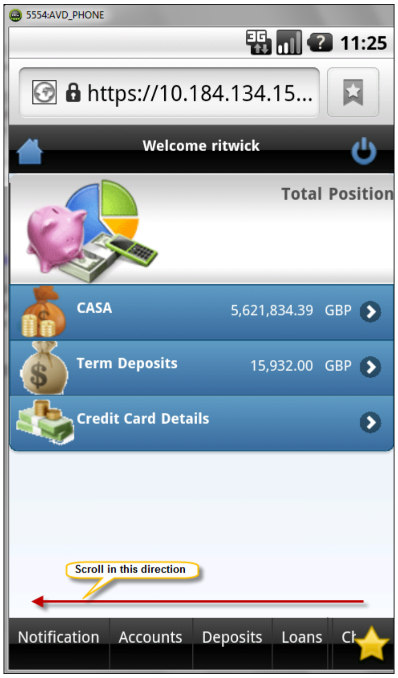
Note: The entire *Online Application Process* is similar for all the types of customers, such as - **Existing**, **Registered** and the **Prospects**.

Initial data requirement may vary depending upon the *type of customer* and the *type of product*.

For the Existing Customer:

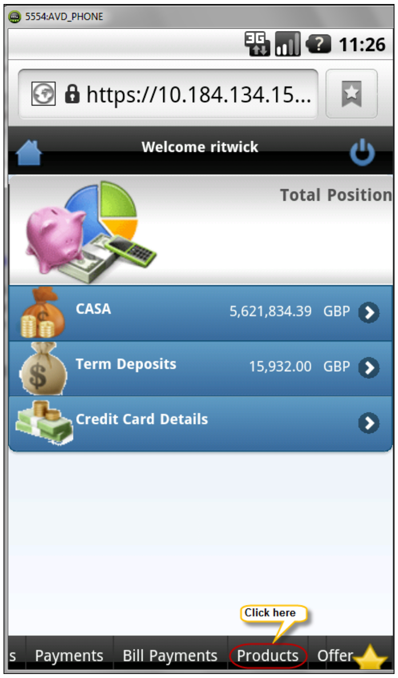
1. Login using the appropriate login credentials. The following **Dashboard /Landing** screen is displayed.

Dashboard / Landing Screen



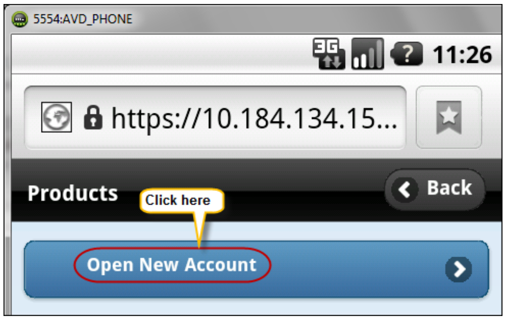
The following menus are available.

Additional Menus at the Bottom



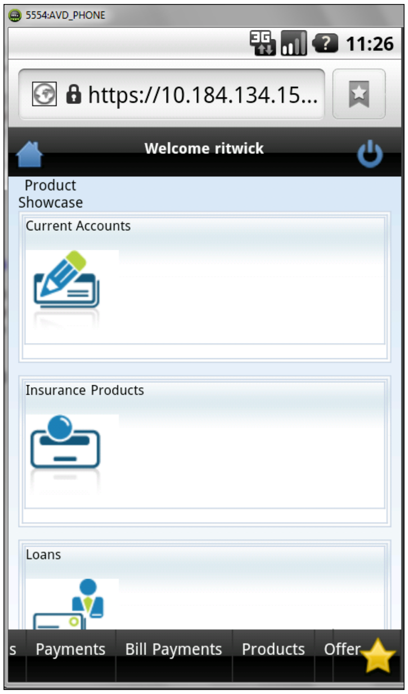
2. Click **Products** as shown in the above screenshot. The following page is displayed.

Products



3. Click **Open New Account**. The following Product group is displayed.

Product Groups



4. Click the desired **Product Group**.
5. Click the desired **product** from the respective *Product Group*.

Note: Please refer to the following sections to *apply online* for the respective products.

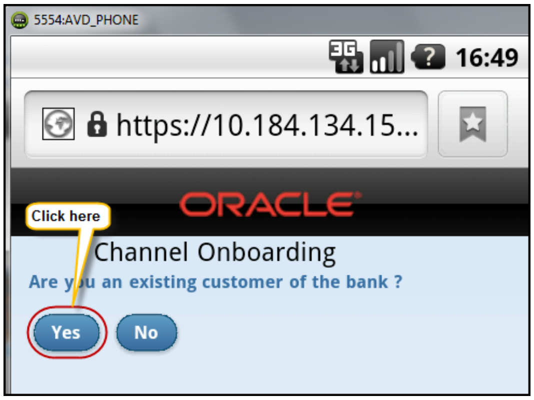
For the Registered Customer:

1. Click **Register Now** on the *Home* page.

Login Page

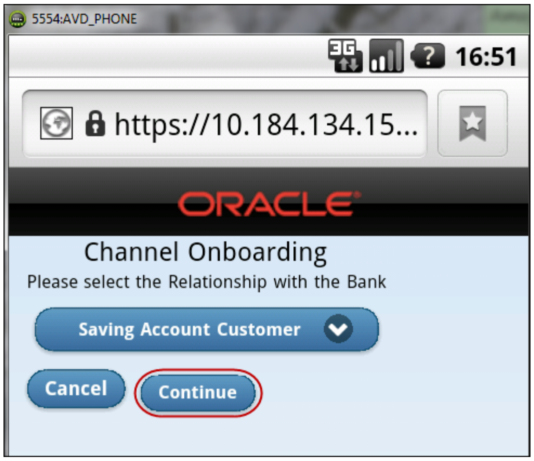
The following page is displayed.

Channel Onboarding



2. Click **Yes** for being an existing customer of the bank. The following page is displayed.

Relationship with the Bank



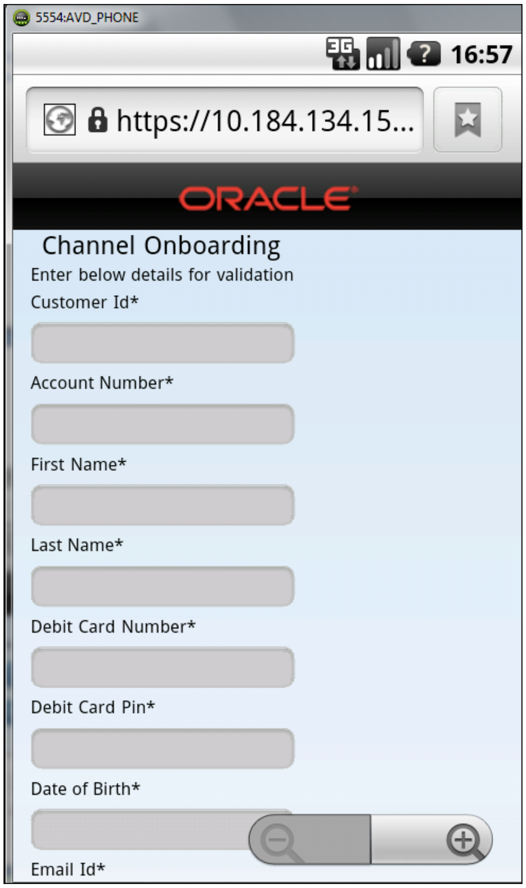
Channel Onboarding

Please select the Relationship with the Bank

Saving Account Customer

3. Select the Relationship Type.
4. Click **Continue**. The following page is displayed.

Channel Onboarding



Channel Onboarding

Enter below details for validation

Customer Id*

Account Number*

First Name*

Last Name*

Debit Card Number*

Debit Card Pin*

Date of Birth*

Email Id*

Field Description

Customer ID	[Conditional, Input Box, 35] This field is available only when the user is an existing customer of the bank. Enter the appropriate **Customer ID**.
Account Number	[Conditional, Input Box, 35] This field is available only when the user is an existing customer of the bank. Enter the appropriate **Account Number**.
First Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the appropriate **First Name** of the applicant. This field is available only when **Newly Registered User** logs in for the first time.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the appropriate Last Name of the applicant. This field is available only when **Newly Registered User** logs in for the first time.
Date of Birth	[Mandatory, Date-Picker] Enter the appropriate **Date of Birth** using the Date-Picker. This field is available only when **Newly Registered User** logs in for the first time.
City	[Dropdown] Select the appropriate **City** from the dropdown.
Mobile Number	[Mandatory, Numeric, Input Box, 20] Enter the valid **Mobile Number**.
Email ID	[Optional, Alphanumeric, Input Box, 255] Enter the valid **Email ID**.

5. Enter the appropriate details and click **Confirm**. The following page is displayed.

Relationship Type

Channel Onboarding

Please select the Relationship with the Bank

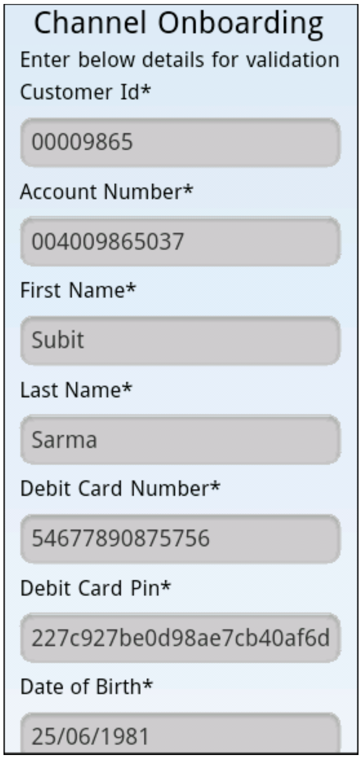
Credit Card Customer

6. Select the appropriate **Relationship Type** from the following:
    - Saving Account Customer
    - Credit Card Customer
    - Debit Card Customer

The following page is displayed.

7. Enter the appropriate information in the respective fields.

Channel Onboarding



Channel Onboarding

Enter below details for validation

Customer Id*: 00009865

Account Number*: 004009865037

First Name*: Subit

Last Name*: Sarma

Debit Card Number*: 54677890875756

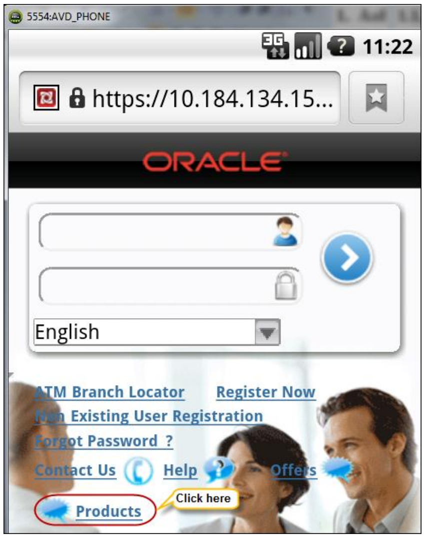
Debit Card Pin*: 227c927be0d98ae7cb40af6d

Date of Birth*: 25/06/1981

For the Prospect Customer:

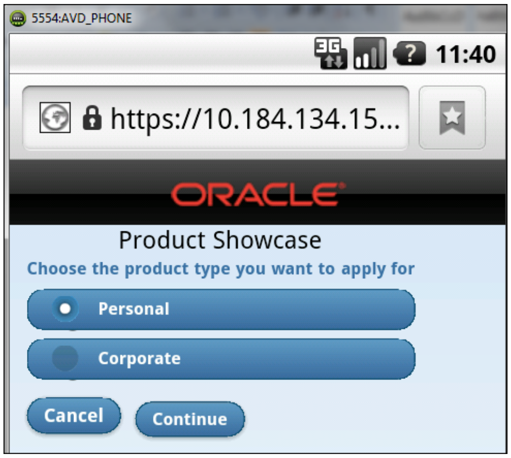
1. Select **Product** on the *Home* page, as shown in the following screenshot:

Home Page



The following page is displayed.

Product Showcase



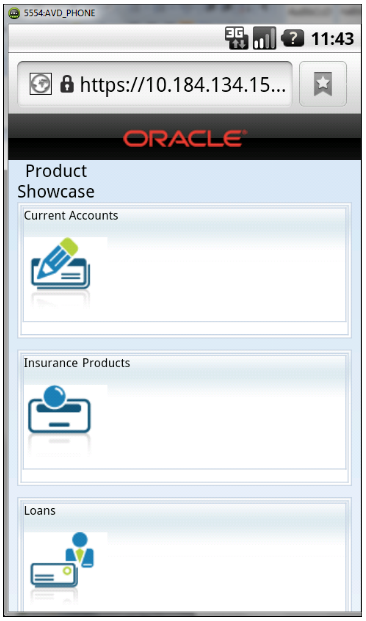
Field Description

Field Name	Description
Choose the Product Type	

Field Name	Description
Product Type	[Radio Button] Select the desired Product Type from the following: • Personal • Corporate
Cancel	[Action Button] Click the **Cancel** button to cancel the process.
Continue	[Action Button] Click the **Continue** button to continue with the process.

The following page is displayed.

Product Showcase



2. Click the desire *Product Group*.
3. Click the desired product from the respective *Product Group*.

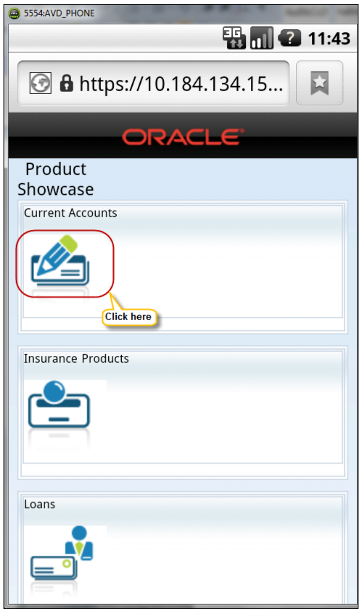
> **Note**: Please refer to the product - **Current Accounts Overdraft** to apply online for the remaining products. Certain fields are product-specific and are mandatory.

7.1. Current Accounts Overdraft

The user can follow the procedure below to fill the **Online Application Form** for *Current Accounts*.

1. Click **Current Accounts** on the *Product Group* page, as shown in the following screenshot.

Product Group



2. The following page is displayed. Click the **Current Accounts Overdraft**.

Product Group – Current Accounts

A current account designed especially for you, keeping in mind high business demands and emergencies.

Features:
Overdraft Facility
Multi Location Fund Transfer
Free Demand Drafts
Free Cheque Collection
Transfer of funds Higher daily withdrawal limit
Zero Minimum Balance requirement

The following page is displayed.

Existing Customer?

3. Since the user has no relationship with the bank, Click **No.** The following page is displayed.

Current Account Overdraft - Online Application Form

Field Description

First Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the appropriate First Name of the applicant. This field is available only when newly Registered User logs in for the first time.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the appropriate Last Name of the applicant. This field is available only when Newly Registered User logs in for the first time.
Date of Birth	[Mandatory, Date-Picker] Enter the appropriate Date of Birth using the Date-Picker. This field is available only when Newly Registered User logs in for the first time.
City	[Dropdown] Select the appropriate city from the dropdown.
Mobile Number	[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.
Email ID	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
Preferred Day of Contact	[Mandatory, Date Picker] Enter the preferable day of contact. The applicant should be available for the telephonic verification process on the same day.

Preferred Time of Contact	[Mandatory, Dropdown] Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day. • Anytime • Between 9 AM to 10 AM • Between 10 AM to 11 AM • Between 11 AM to 12 PM • Between 12 PM to 1 PM • Between 1 PM to 2 PM • Between 2 PM to 3 PM • Between 3 PM to 4 PM • Between 4 PM to 5 PM • Between 5 PM to 6 PM • Between 6 PM to 7 PM

4. Enter the appropriate details.

Personal and Contact Details

Personal and Contact Details

First Name*
Medha

Last Name*
Vaidya

Date Of Birth*
17/03/1972

City*
Mumbai

Mobile Number*
9833252494

Email Id*
sarita.kulkarni@oracle.coı

Preferred Date of Contact*
29/11/2013

Preferred time of contact*
Any Time

5. Once the appropriate details are entered in the respective fields, click **Continue**.

The following page is displayed.

Type of Ownership*
Company

Type of Business
Manufacturing

Name of Business

Overdraft Limit Required
Yes

Annual Turnover

Currency
Select

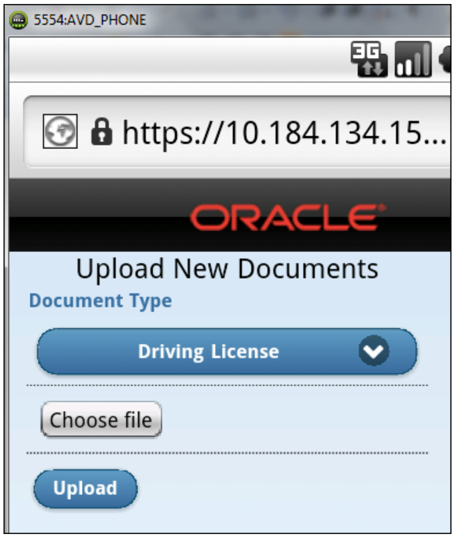
Field Description

Field Name	Description
Online Application Form	
Type of Ownership	[Dropdown] Select the desired **Customer** from the dropdown.
Others	[Optional, Input Box, 50] If the **Type of Ownership** selected is *Others*, then enter the desired *Ownership Type*.
Type of Business	[Dropdown] Select the desired type of business from the dropdown.

Field Name	Description
Others	[Optional, Input Box, 50] If the **Type of Ownership** selected is *Others*, then enter the desired Business Type.
Name of Business	[Mandatory, Input Box, 50] Enter the appropriate *Business Name*.
Overdraft Limit Required?	[Dropdown] Select the desired option from the following: • Yes • No
Currency Type	[Dropdown] Select the desired **Currency Type** from the system-configured options available in the dropdown.
Annual Turnover	[Mandatory, Input Box, 20] Enter the appropriate **Annual Turnover** value.
Next	[Action Button] Click **Next** to proceed with the further procedure.

6. Enter the appropriate details and click **Next.**

Upload New Documents

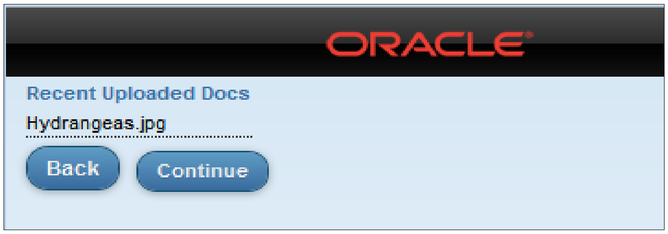


Field Description

Field Name	Description
Upload New Documents	
Document Type	[Dropdown] Select the desired **Document Type** from the dropdown.
Choose File	[Action Button] Click **Choose File** to browse and upload the appropriate document. The screen displays the list of uploaded documents.
Upload	[Action Button] Click **Upload** to upload the required file.

The following page is displayed.

Recent Uploaded Docs

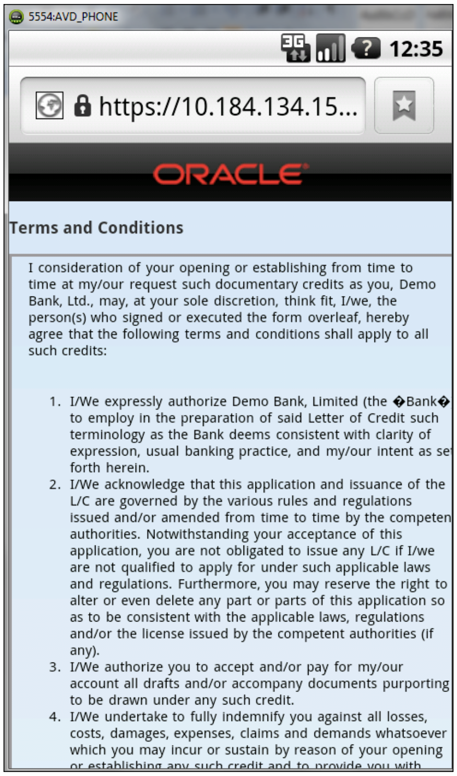


Field Description

Field Name	Description
Recent Uploaded Docs	
Back	[Action Button] Click **Back** to go back to the previous screen.
Continue	[Action Button] Click **Continue** to continue with the process.

7. Click **Continue**. The following page is displayed.

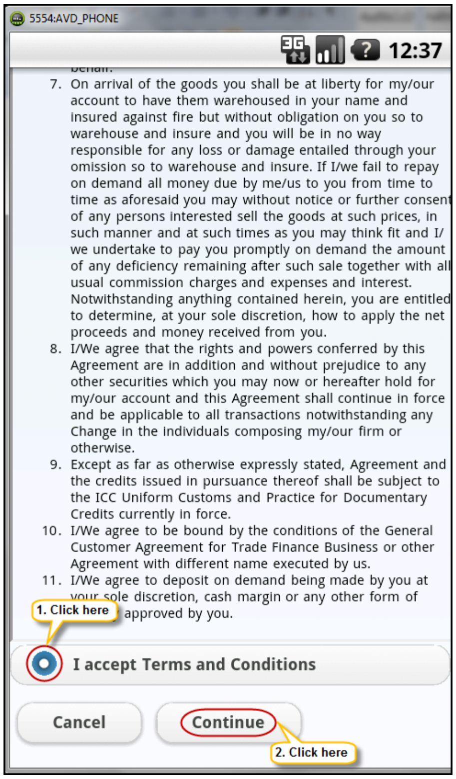
Terms and Conditions



Terms and Conditions

I consideration of your opening or establishing from time to time at my/our request such documentary credits as you, Demo Bank, Ltd., may, at your sole discretion, think fit, I/we, the person(s) who signed or executed the form overleaf, hereby agree that the following terms and conditions shall apply to all such credits:

1. I/We expressly authorize Demo Bank, Limited (the �Bank� to employ in the preparation of said Letter of Credit such terminology as the Bank deems consistent with clarity of expression, usual banking practice, and my/our intent as se forth herein.
2. I/We acknowledge that this application and issuance of the L/C are governed by the various rules and regulations issued and/or amended from time to time by the competen authorities. Notwithstanding your acceptance of this application, you are not obligated to issue any L/C if I/we are not qualified to apply for under such applicable laws and regulations. Furthermore, you may reserve the right to alter or even delete any part or parts of this application so as to be consistent with the applicable laws, regulations and/or the license issued by the competent authorities (if any).
3. I/We authorize you to accept and/or pay for my/our account all drafts and/or accompany documents purporting to be drawn under any such credit.
4. I/We undertake to fully indemnify you against all losses, costs, damages, expenses, claims and demands whatsoever which you may incur or sustain by reason of your opening or establishing any such credit and to provide you with



7. On arrival of the goods you shall be at liberty for my/our account to have them warehoused in your name and insured against fire but without obligation on you so to warehouse and insure and you will be in no way responsible for any loss or damage entailed through your omission so to warehouse and insure. If I/we fail to repay on demand all money due by me/us to you from time to time as aforesaid you may without notice or further consent of any persons interested sell the goods at such prices, in such manner and at such times as you may think fit and I/we undertake to pay you promptly on demand the amount of any deficiency remaining after such sale together with all usual commission charges and expenses and interest. Notwithstanding anything contained herein, you are entitled to determine, at your sole discretion, how to apply the net proceeds and money received from you.
8. I/We agree that the rights and powers conferred by this Agreement are in addition and without prejudice to any other securities which you may now or hereafter hold for my/our account and this Agreement shall continue in force and be applicable to all transactions notwithstanding any Change in the individuals composing my/our firm or otherwise.
9. Except as far as otherwise expressly stated, Agreement and the credits issued in pursuance thereof shall be subject to the ICC Uniform Customs and Practice for Documentary Credits currently in force.
10. I/We agree to be bound by the conditions of the General Customer Agreement for Trade Finance Business or other Agreement with different name executed by us.
11. I/We agree to deposit on demand being made by you at your sole discretion, cash margin or any other form of approved by you.

● I accept Terms and Conditions

Field Description

Field Name	Description
Terms and Conditions	
I accept Terms and Conditions	[Radio Button] Select the radio button to accept the *Terms and Conditions*.
Cancel	[Action Button] Click **Cancel** to cancel the process.
Continue	[Action Button] Click **Continue** to continue with the process.

8. Once the *Terms and Conditions* are accepted, click **Continue**.

The following page is displayed.

Security Code

Security Code

Please enter the below Security Code*

1. Enter the above code over here

2. Click here

Field Description

Field Name	**Description**
Security Code	
Security Code	[Radio Button] Select the radio button to accept the *Terms and Conditions*.
Cancel	[Action Button] Click **Cancel** to cancel the process.
Confirm	[Action Button] Click **Confirm** to confirm the details entered.

The success message is displayed.

8. Account Activity

This option enables you to get the account activity details for a selected account and a specified period.

To view the account activity details

1. Log on to the Android browser based Mobile Banking. The system shows initial landing screen Accounts Overview as shown below.

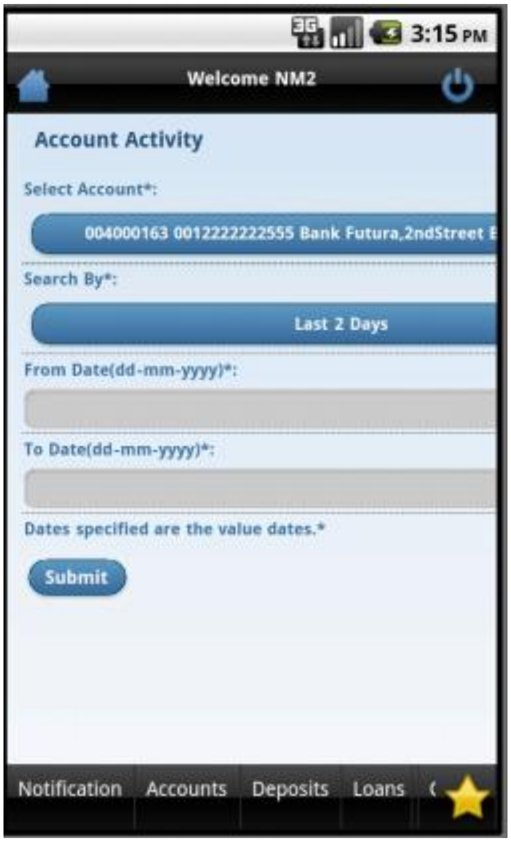
Accounts Overview

2. Click Account from Menu bar. Below screen is shown.

Accounts

3. Click **Account Activity** tab in the above screen. The system displays the *Account Activity* screen.

Accoun Activity



Account Activity

Select Account*: 004000163 0012222222555 Bank Futura,2ndStreet E

Search By*: Last 2 Days

From Date(dd-mm-yyyy)*:

To Date(dd-mm-yyyy)*:

Dates specified are the value dates.*

Field Description

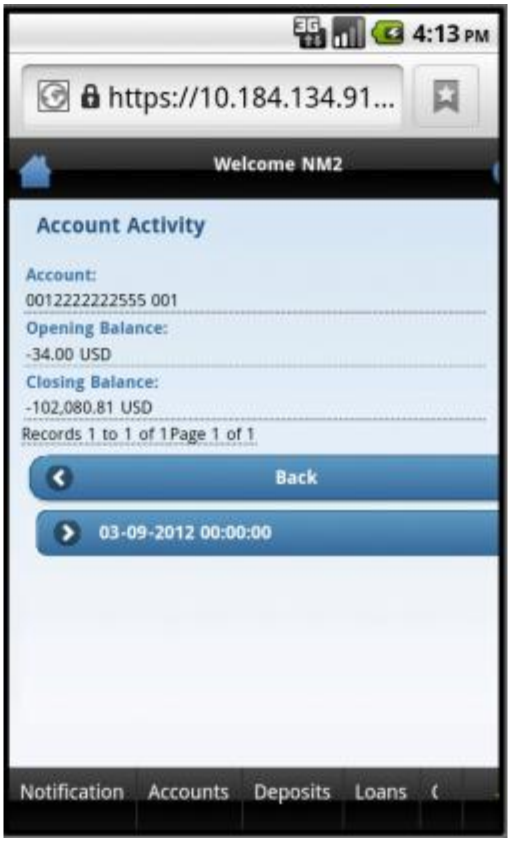
Field Name	Description
Select Account	• [Mandatory, Drop down] • Select Account whose account activities you want to view.
Search By	[Mandatory, Drop down] Select the search by option from the list. The Options are • Last 2 Days • Last 5 Days • Between two dates

Field Name	Description
From Date	[Conditional, Alphanumeric,10, Pick list] Type the start date from which the transaction details have to be generated or select the date from the pick list
To Date	[Conditional, Alphanumeric, 10, Pick list] Type the end date up to which the transaction details have to be generated or select the date from the pick list.

Note: From Date and To Date fields are applicable only when Between two dates option is selected in the Search By screen.

4. Click the **Submit** button in the above screen. The system displays the account activity as per the search criteria in the **Account Activity** screen as shown below.

Account Activity Details



Account Activity

Account:
0012222222555 001

Opening Balance:
-34.00 USD

Closing Balance:
-102,080.81 USD

Records 1 to 1 of 1Page 1 of 1

5. Click **Back**. The system displays the *Initial Account Activity* screen.

9. Account Details

This menu allows you to view the account details of the selected account.

To view the account details

1. Log on to the *Android browser based Mobile Banking*. The system shows initial landing screen **Accounts Overview** as shown below.

Accounts Overview

CASA	-46,436,039,654,392....	
Term Deposits	3,310,986.27	GBP
Loans	1,093,647.33	GBP
Contract TD	1,483.12	GBP
Islamic CASA	1,191,699.52	GBP
Islamic TD	163,820.73	GBP

2. Click **Accounts** from *Menu Bar*. The following screen is displayed.

Account Summary

3. Click the **Account Details** tab in above screen. The system displays **Account Details** screen, as shown below.

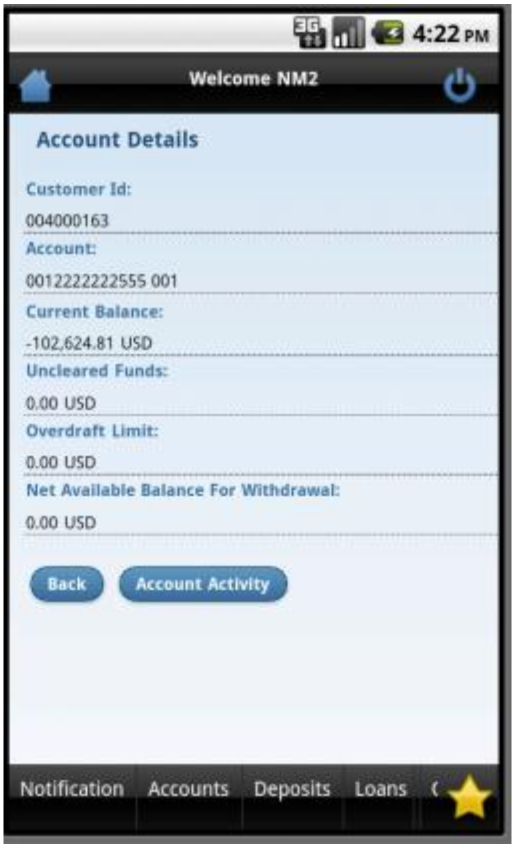
Account Details

Field Description

Field Name	Description
Select Account	• [Mandatory, Drop down] • Select Account whose account details you want to view.

4. Click **Submit**. The system displays *Account Details* screen.

Account Details



Account Details

Customer Id:
004000163

Account:
0012222222555 001

Current Balance:
-102,624.81 USD

Uncleared Funds:
0.00 USD

Overdraft Limit:
0.00 USD

Net Available Balance For Withdrawal:
0.00 USD

Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer id of the account of the user.
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account including the overdraft limit with the base currency of the account.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.

Field Name	Description
Financing Limit	[Display] This field displays the Financing limit. **Note**: Overdraft Limit field is applicable only if “overdraft” as a product is linked to the particular CASA account.
Net Available Balance for withdrawal	[Display] The net available balance in the account after deduction of uncleared funds and amount on hold.

Note: You can view the details of only “N” number of accounts registered for Mobile banking.

10. My Accounts

Account summary provides you a summarized view of all the accounts mapped to customer id.

To view the account summary

1. Log on to the *Android Browser based Mobile Banking*. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview

CASA	-46,436,039,654,392....	
Term Deposits	3,310,986.27	GBP
Loans	1,093,647.33	GBP
Contract TD	1,483.12	GBP
Islamic CASA	1,191,699.52	GBP
Islamic TD	163,820.73	GBP

2. Click **Accounts** from *Menu Bar*. The following screen is displayed.

Accounts

3. Click **My Accounts** tab. The system displays *Account Summary* screen, as shown below.

My Accounts

My Accounts

Records 1 to 10 of 240Page 1 of 24

000CDFL120650005

0011155116131

0011222236644

0012222222555

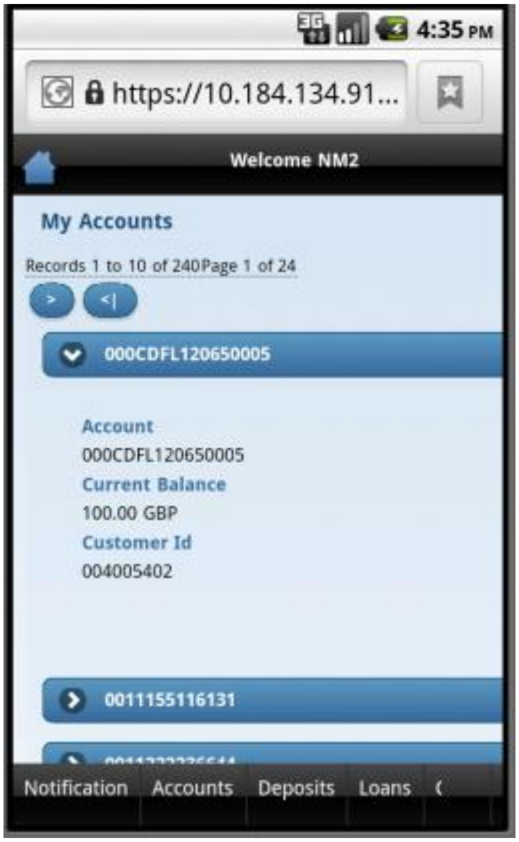
0013333335555

0017000009999

001CDFL123120003

4. Click on any account. The system displays *Account Details*, as shown below.

My Accounts Details



Welcome NM2

My Accounts

Records 1 to 10 of 240Page 1 of 24

000CDFL120650005

Account
000CDFL120650005
Current Balance
100.00 GBP
Customer Id
004005402

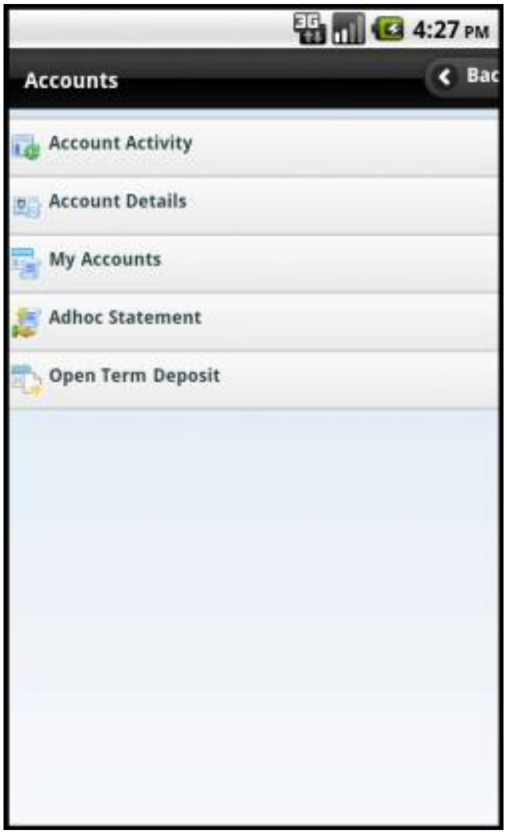
0011155116131

11. Ad-hoc Statement

This transaction allows you to request for an account statement for the period specified.

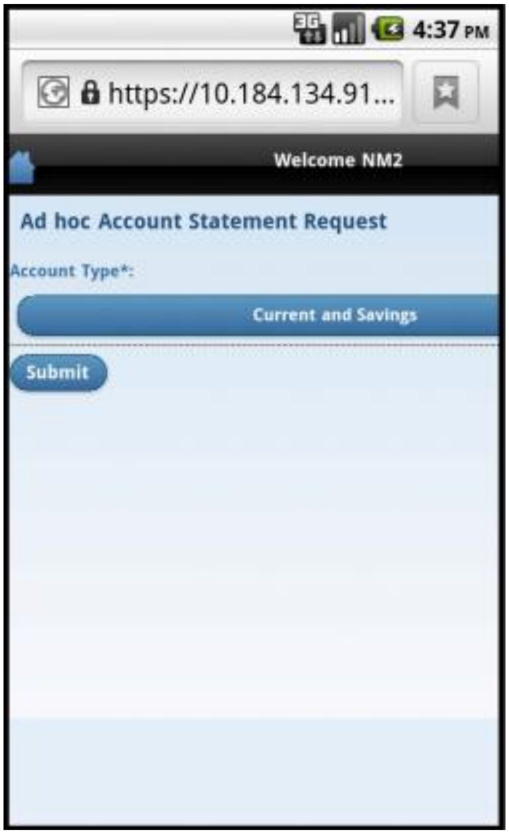
To request the Adhoc Statement

1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Accounts** menu from the *Menu Bar*. The system displays *Account* transactions as shown in the above screen.



3. Click the **Ad hoc Statement** tab. The system displays *Ad hoc Account Statement Request* screen as shown below.

Ad hoc Account Statement Request

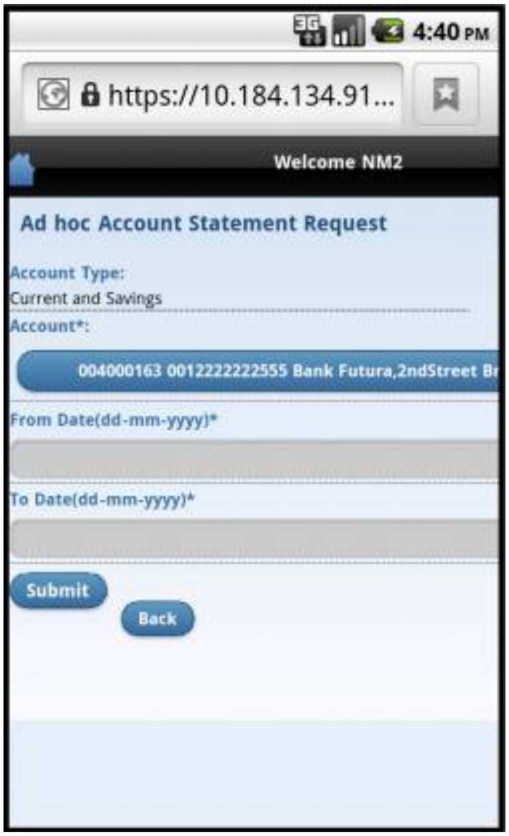


Field Description

Field Name	Description
Account Type	[Mandatory, Dropdown] Select the type of account. The drop down menu has Current and Savings and Term Deposits account.

4. Click the **Submit** button. The system displays below *Adhoc Account Statement Request* screen.

Ad hoc Account Statement Request



Ad hoc Account Statement Request

Account Type:
Current and Savings

Account*:
004000163 0012222222555 Bank Futura,2ndStreet Br

From Date(dd-mm-yyyy)*

To Date(dd-mm-yyyy)*

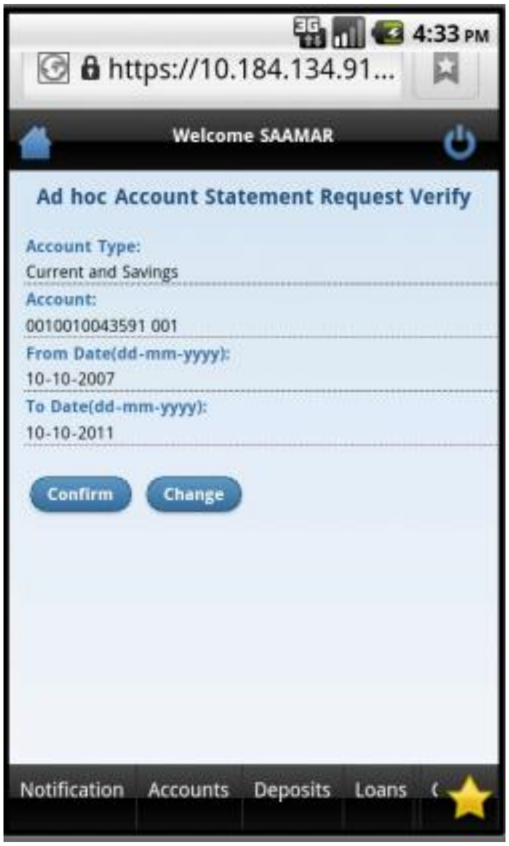
Field Description

Field Name	Description
Account Type	[Display] This field displays the type of account selected in the previous screen from the dropdown.
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts.
From Date	[Mandatory, Numeric,10, Pick list] Type the start date. It is the date from which the account statement is required or select the date from the pick list.

Field Name	Description
To Date	[Mandatory, Numeric,10, Pick list] Type the end date. It is the date up to which the account statement is required. Or select the date from the pick list.

5. Click the **Submit** button. The system displays **Ad hoc Account Statement Request - verify** screen.

Ad hoc Account Statement Request Verify



Ad hoc Account Statement Request Verify

Account Type:
Current and Savings

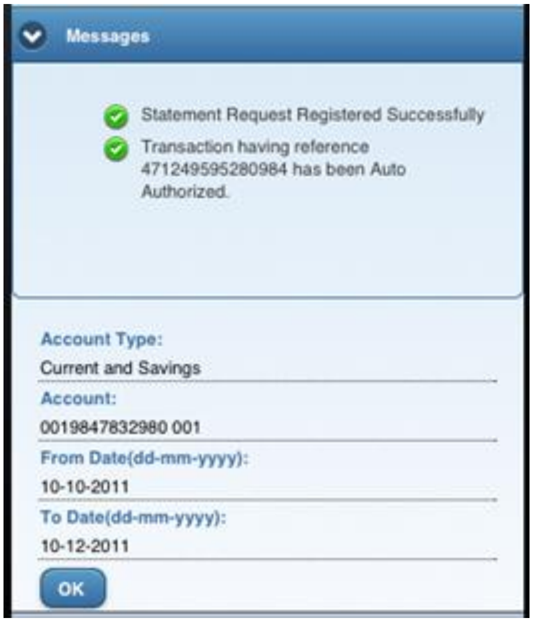
Account:
0010010043591 001

From Date(dd-mm-yyyy):
10-10-2007

To Date(dd-mm-yyyy):
10-10-2011

6. Click the **Confirm** button. The system displays **Ad hoc Account Statement Request – Confirm** screen.
   OR
   Click the **Change** button to change the inputs.

Ad hoc Account Statement Request – Confirm



Statement Request Registered Successfully

Transaction having reference 471249595280984 has been Auto Authorized.

Account Type:
Current and Savings

Account:
0019847832980 001

From Date(dd-mm-yyyy):
10-10-2011

To Date(dd-mm-yyyy):
10-12-2011

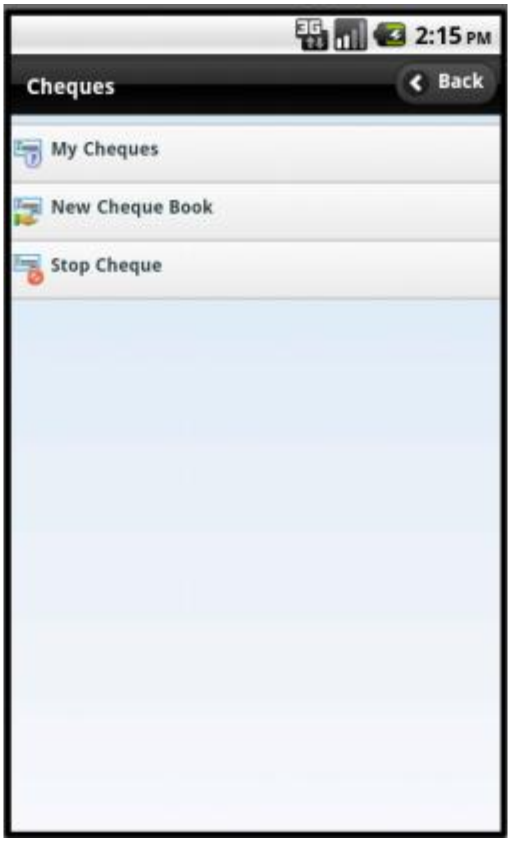
7. Click the **OK** button to navigate to the initial **Adhoc Account Statement Request** screen.

12. Stop Cheque

This menu allows you to stop unpaid cheque issued from the account or unblock a blocked/stopped cheque. Only single cheque can be stopped or unblocked.

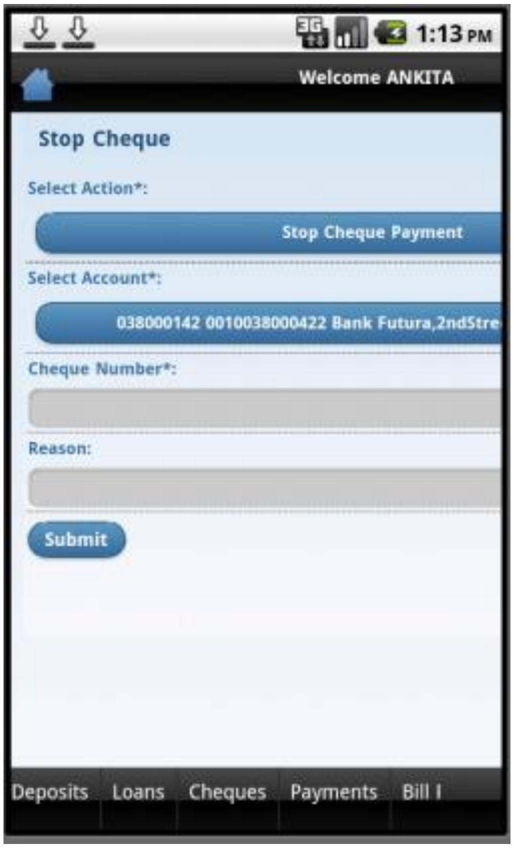
To stop or unblock cheque request

1. Log on to the *Android Browser Based Mobile Banking*.



2. Click the **Cheques** menu from the *Menu Bar*. The system displays transactions under *Cheque* menu, as shown in above screen.
3. Click the **Stop Cheque** tab. The system displays *Stop Cheque* screen as shown below.

Stop Cheque



Select Action*: Stop Cheque Payment

Select Account*: 038000142 0010038000422 Bank Futura,2ndStre

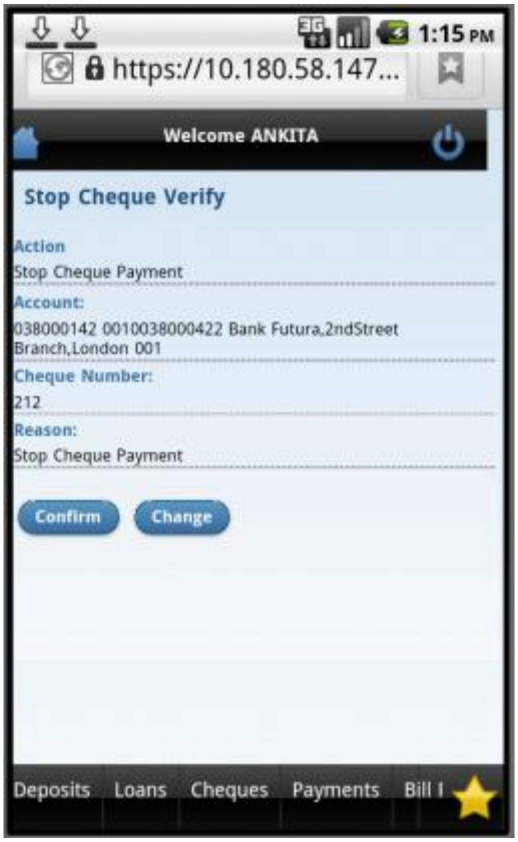
Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action from drop down menu. The options are Stop Cheque payment Cancel stopped Cheque
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number to be stopped/Cancel stopped cheque.

Field Name	Description
Reason	[Mandatory, Alphanumeric, 40] Type the reason to Stop/Cancel stopped cheque request. This field is an optional field for cancel stopped cheque request.

4. Click the **Submit** button. The system displays **Stop Cheque Verify** screen.

Stop Cheque Verify



Stop Cheque Verify

Action
Stop Cheque Payment

Account:
038000142 0010038000422 Bank Futura,2ndStreet Branch,London 001

Cheque Number:
212

Reason:
Stop Cheque Payment

5. Click the **Confirm** button as shown in the above screen. The system will display **Stop Cheque Confirm** screen as shown below.

Stop Cheque Confirm

Stop Cheque Confirm

Request Submitted Successfully.

Transaction having reference 137938501393257 has been Auto Authorized.

Error in sending the details to host. Transaction will be retried

Action: Stop Cheque Payment

Account: 038000142 0010038000422 Bank Futura,2ndStreet Branch,London 001

Cheque Number: 212

Reason: Stop Cheque Payment

6. Click the **OK** button. The system displays the initial *Stop Cheque* screen.

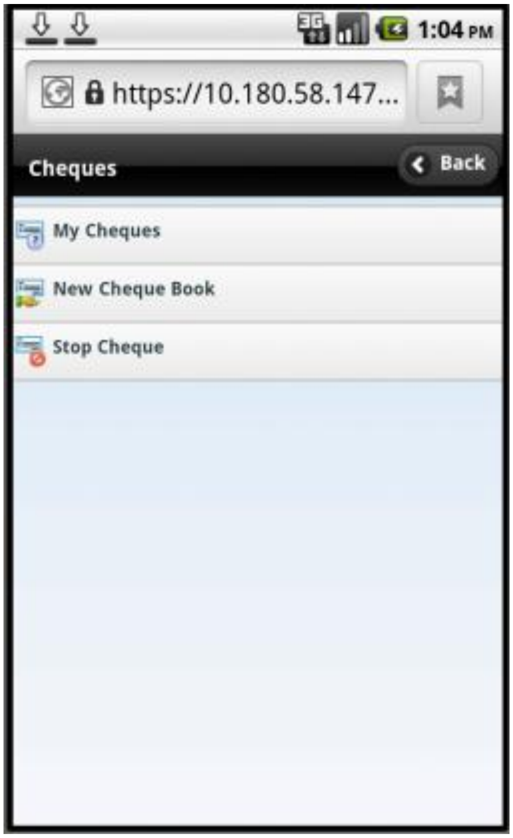
13. My Cheques/Cheque Status Inquiry

This menu enables you to view the status of a cheque issued.

To inquire the cheque status

1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Cheques** menu from the menu bar at the bottom. The system displays **Cheques** screen as shown below.

Cheques



3. Click the **My Cheques** tab. The system displays below **My Cheques** screen.

My Cheques

Select Account*: 038000142 0010038000422 Bank Futura,2ndStreet E

Cheque Number*:

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts with the currency held in it and the current available balance in the account
Cheque number	[Mandatory, Alphanumeric,18] Type the cheque number whose status has to be viewed

4. Enter the required details.
5. Click the **Submit** button. The system displays cheque number and its status in the **My Cheques** details screen.

My Cheques

My Cheques

Account:
00400166401 004

Cheque Number:
189001797

Cheque Status:
NOT USED

Amount:
0.00 GBP

Field Description

Field Name	Description
Account	[Display] This field displays the Account number selected in the previous screen.
Cheque number	[Display] This field displays the cheque number inquired
Cheque status	[Display] This field displays the status of the cheque.
Amount	[Display] This field displays the Amount of the cheque.

6. Click the **Back** button to return to the previous screen.

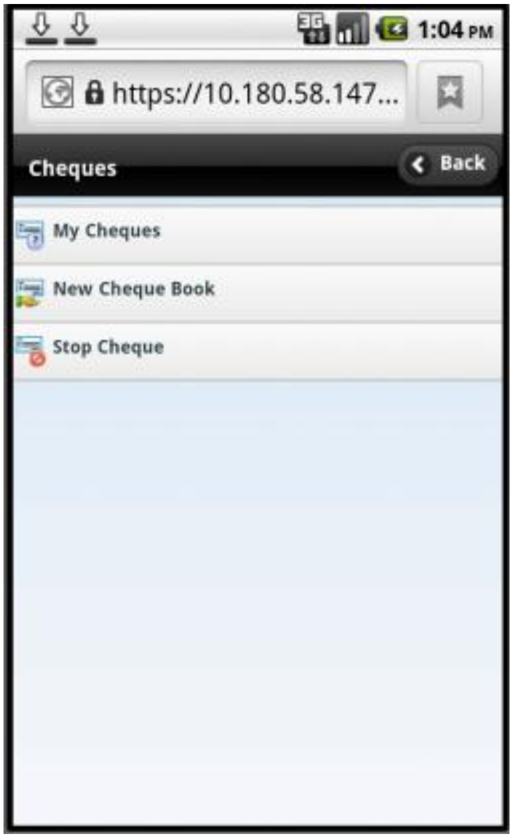
14. New Cheque Book

This menu enables you to place a request for a new cheque book to the bank.

To request the cheque book

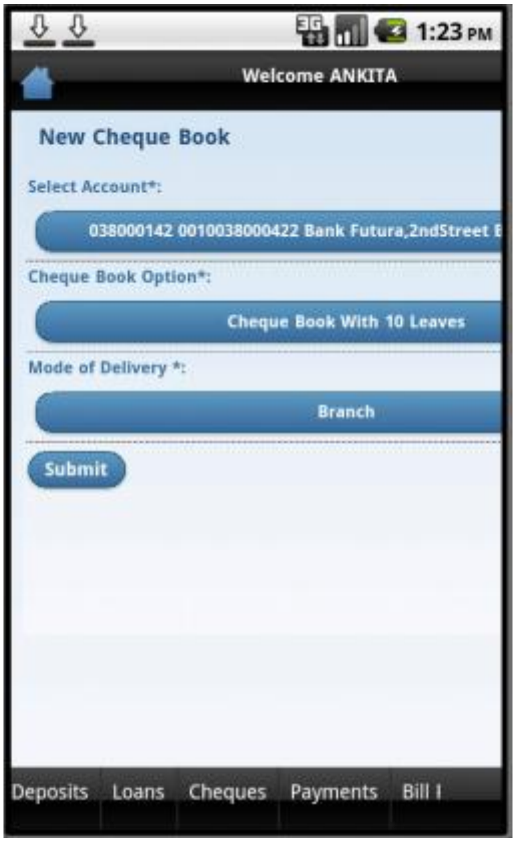
1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Cheques** menu from the menu bar at the bottom. The system displays **Cheques** screen as shown below.

Cheques



3. Click the **New Cheque Book** tab. The system displays below **New Cheque Book** screen.

New Cheque Book



Select Account*: 038000142 0010038000422 Bank Futura,2ndStreet E

Cheque Book Option*: Cheque Book With 10 Leaves

Mode of Delivery *: Branch

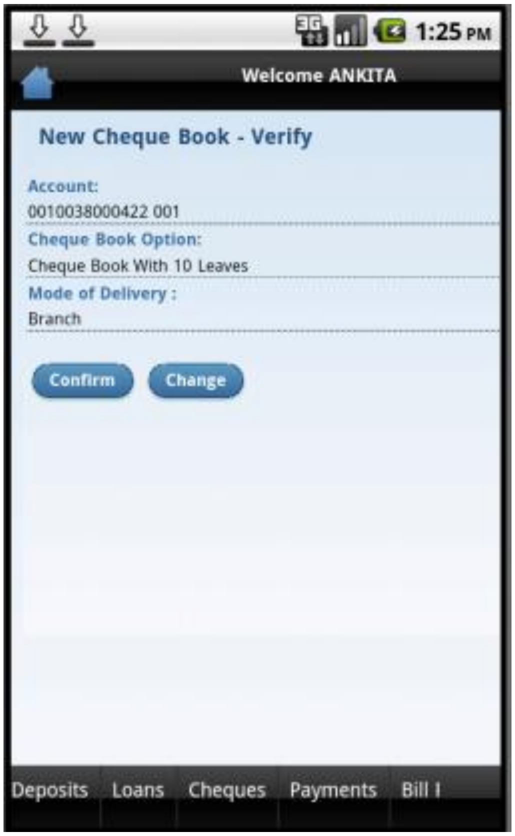
Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Book Option	[Mandatory, Dropdown] Select the number of cheque leaves required from the drop down menu.

Field Name	Description
Mode Of Delivery	[Mandatory, Dropdown] Select the mode of delivery for the cheque book. The options available are Branch Courier

4. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen, as shown below.

New Cheque Book – Verify



New Cheque Book - Verify

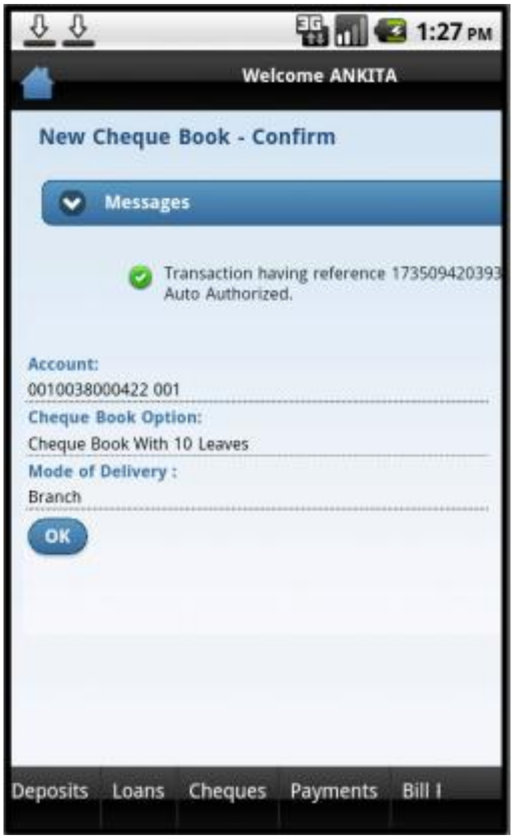
Account:
0010038000422 001

Cheque Book Option:
Cheque Book With 10 Leaves

Mode of Delivery :
Branch

5. Click the **Confirm** button. The system displays **New Cheque Book – Confirm** screen.

New Cheque Book – Confirm



New Cheque Book - Confirm

Transaction having reference 173509420393
Auto Authorized.

Account:
0010038000422 001

Cheque Book Option:
Cheque Book With 10 Leaves

Mode of Delivery :
Branch

6. Click the **OK** button. The system displays initial **New Cheque Book** screen.

15. Beneficiary Maintenance

A Business user having access to Beneficiary Maintenance can maintain Beneficiary. You can also specify if the Beneficiary template created is available to other users of the same primary customer id by specifying the template access level as public

If the Template is created with template access level as Private, it is available only to the User who has created it.

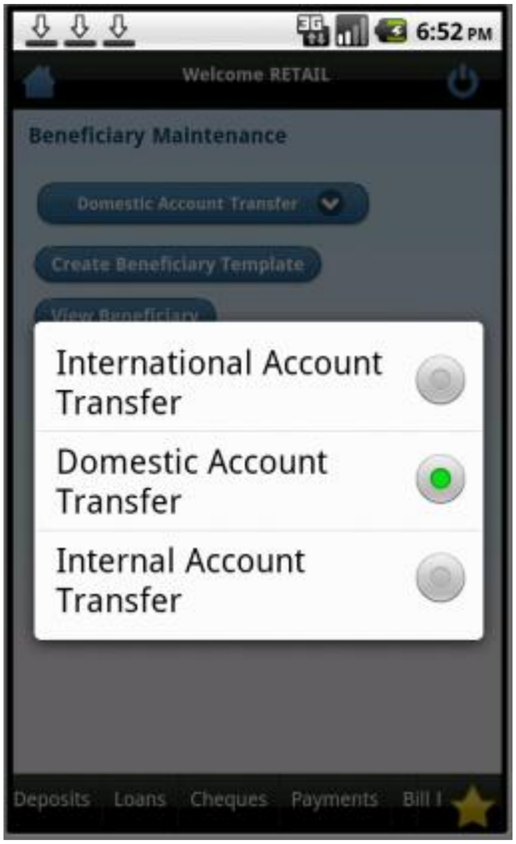
The search criteria allow searching the beneficiary templates created earlier. Beneficiary Maintenance is supported for following Transactions

- Domestic Transfer
- Internal Transfer
- International Transfer

1. Navigate through the menus to Payments > Beneficiary Maintenance.

Beneficiary Maintenance

2. Click the **Beneficiary Maintenance** tab. The system displays the *Beneficiary Maintenance* screen as shown below.

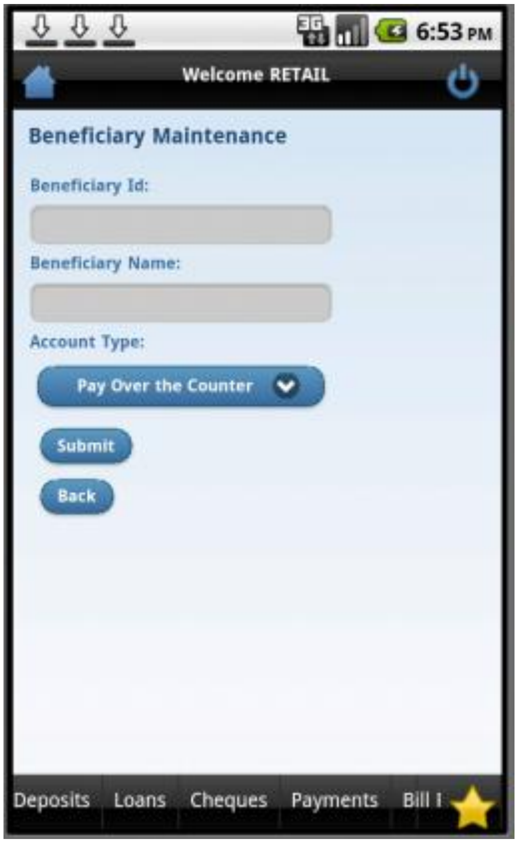


International Account Transfer ○
Domestic Account Transfer ●
Internal Account Transfer ○

Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop-Down] Select the transaction type, for which template is to be searched, from the drop-down list.

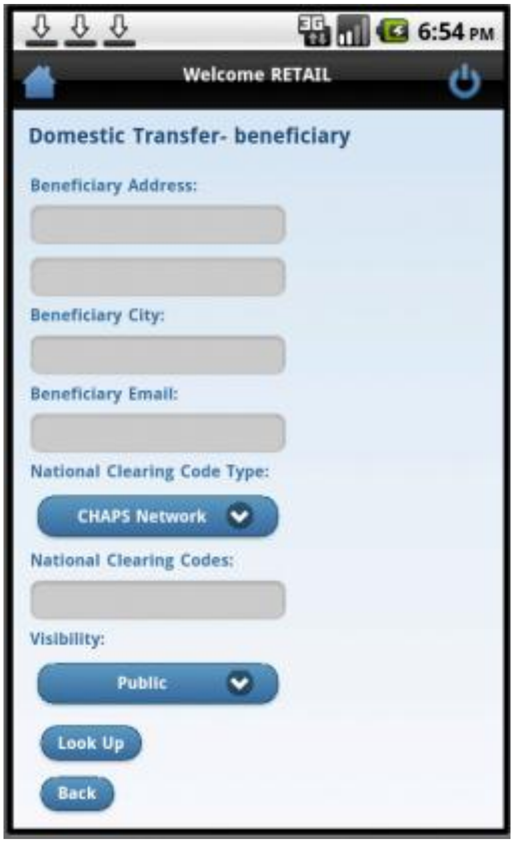
3. Select any transaction type for which beneficiary is to be created. Below is shown for *Domestic Account Transfer Beneficiary*.
4. Click the **Create Beneficiary Template** button. The system displays next screen as shown below.



Field Description

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Account Type	[Mandatory, Drop down] Select the account type.

5. Click the **Submit** button. The system will navigate to next screen as shown below.

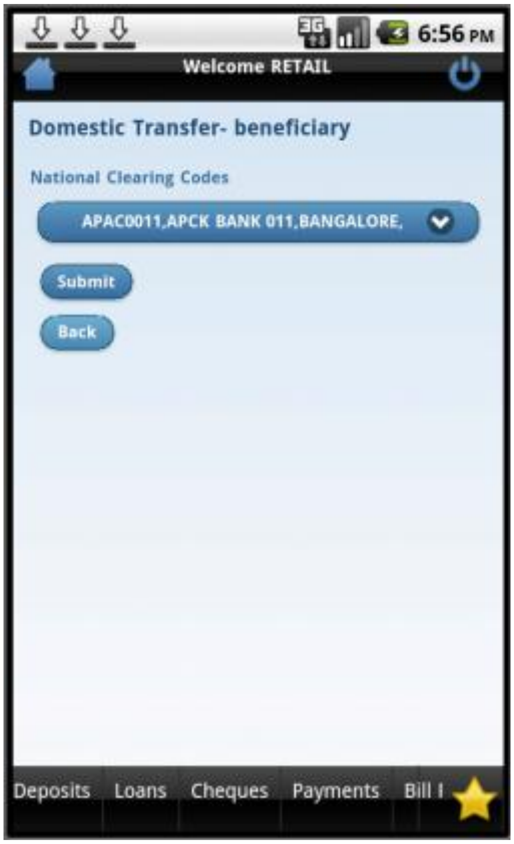


Field Description

Field Name	Description
Beneficiary Account Number	[Conditional, Alphanumeric, 35] Type the beneficiary account number. This field is displayed when Account type is selected as Pay Over Counter.
Beneficiary Address	[Conditional, Alphanumeric, 35] Type the beneficiary account number. This field is displayed when Account type is selected as Enter Account number.
Beneficiary City	[Conditional, Alphanumeric, 35] Type the beneficiary account number. This field is displayed when Account type is selected as Enter Account number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
National Clearing Code Type	[Optional, Drop-Down] Select the national clearing code type from the drop-down list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : • Public • Private

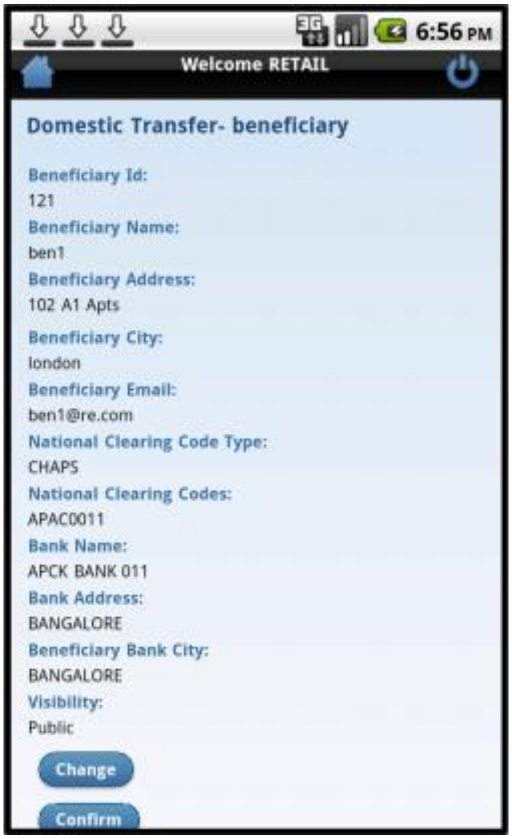
6. Click the **Look up** button for national clearing code, as shown below.

Beneficiary Maintenance



7. Select any code and click the **Submit** button. The system displays verification screen as shown below.

Beneficiary Maintenance - Verify



Domestic Transfer- beneficiary

Beneficiary Id:
121
Beneficiary Name:
ben1
Beneficiary Address:
102 A1 Apts
Beneficiary City:
london
Beneficiary Email:
ben1@re.com
National Clearing Code Type:
CHAPS
National Clearing Codes:
APAC0011
Bank Name:
APCK BANK 011
Bank Address:
BANGALORE
Beneficiary Bank City:
BANGALORE
Visibility:
Public

8. Click the **Confirm** button. The system displays confirmation message for beneficiary creation, as shown below.
   OR
   Click the **Change** button to return to the previous screen.

Beneficiary Maintenance - Confirmation

Domestic Transfer- beneficiary

Beneficiary created successfully.

Transaction having reference 556603710357315 has been Auto Authorized.

Beneficiary Id:
121

Beneficiary Name
ben1

Beneficiary Address:
102 A1 Apts

Beneficiary City:
london

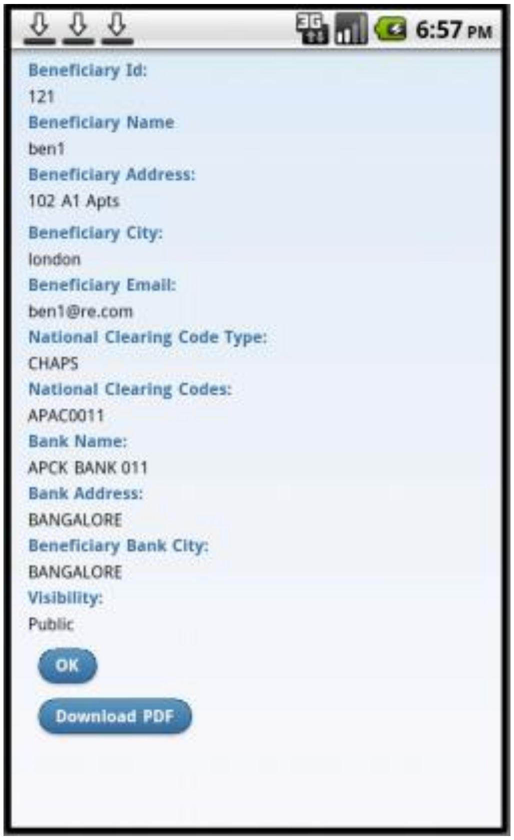
Beneficiary Email:
ben1@re.com

National Clearing Code Type:
CHAPS

National Clearing Codes:
APAC0011

Bank Name:
APCK BANK 011

Bank Address:



Beneficiary Id:
121
Beneficiary Name
ben1
Beneficiary Address:
102 A1 Apts
Beneficiary City:
london
Beneficiary Email:
ben1@re.com
National Clearing Code Type:
CHAPS
National Clearing Codes:
APAC0011
Bank Name:
APCK BANK 011
Bank Address:
BANGALORE
Beneficiary Bank City:
BANGALORE
Visibility:
Public

9. Click **OK** to return to the initial Beneficiary Maintenance screen.
   OR
   Click the **Download PDF** button to download the PDF containing beneficiary addition details.

16. Pay Bill

This menu enables you to pay the Utility Bills for the Registered Billers with the Bank.

To pay the bills

1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Bill Payments** menu from the menu bar at the bottom. The system will display **Bill Payments** transactions as shown in below screen.

3. Click the **Pay Bill** tab. The system will display system displays **Pay Bills** screen.

Pay Bills

Pay Bills

Select Biller*

Reliance (NM2R) 004004593

Bill Number*

Bill Generation Date(dd-mm-yyyy)*

Payment Amount*

From Account*

004000163 0012222222555 Bank Futura,2ndStreet

Field Description

Field Name	Description
Select Biller	[Mandatory, Dropdown] Select the Biller from the registered List of Billers from the drop down menu.
Bill Number	[Mandatory, Alphanumeric, 15] Input the Bill Number for which the Bill is to be paid.
Bill generation Date	[Mandatory, Alphanumeric,10, Pick list] Input the date in the specified date format or select the date from the date pick list.

Field Name	Description
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

4. Click the **Submit** button. The system displays **Pay Bill Verify** screen.

Pay Bill Verify

Pay Bill Verify

Customer Id
004004593

Biller
Reliance

Bill Number
2233234

Bill Generation Date
10-10-2012

Payment Amount
100.00 USD

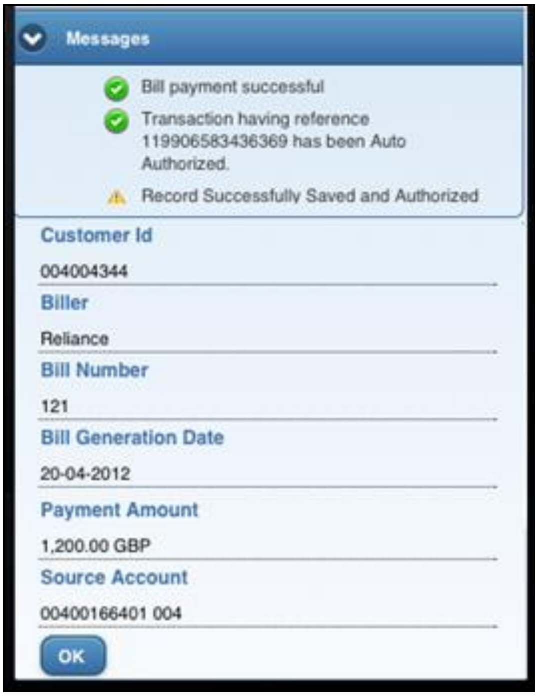
Source Account
0012222222555 001

5. Click the **Confirm** button. The system displays **Pay Bill Confirm** screen.

   OR

   Click the **Change** button to return to the previous screen.

Pay Bill Confirm



Bill payment successful

Transaction having reference 119906583436369 has been Auto Authorized.

Record Successfully Saved and Authorized

Customer Id
004004344

Biller
Reliance

Bill Number
121

Bill Generation Date
20-04-2012

Payment Amount
1,200.00 GBP

Source Account
00400166401 004

6. Click the **OK** button to navigate to the initial **Pay Bills** screen.

17. Biller Information

This menu enables you to register biller to pay the Utility Bills through the bank and also allows deleting an already registered biller.

17.1. Register Biller

To register the biller

1. Log on to the Android browser based Mobile Banking.

2. Click the **Transfers** menu from the *Menu Bar*. The system displays the *Transfers* transactions as shown in above screen.
3. Click the **Register Biller** tab. The system displays **Register Biller** screen, as shown below.

Register Biller

Register Biller

Customer Id
004000111

Registered On
02-08-2012 05:00:49

Biller
Deepak Corp

Service Account Number
00400011102

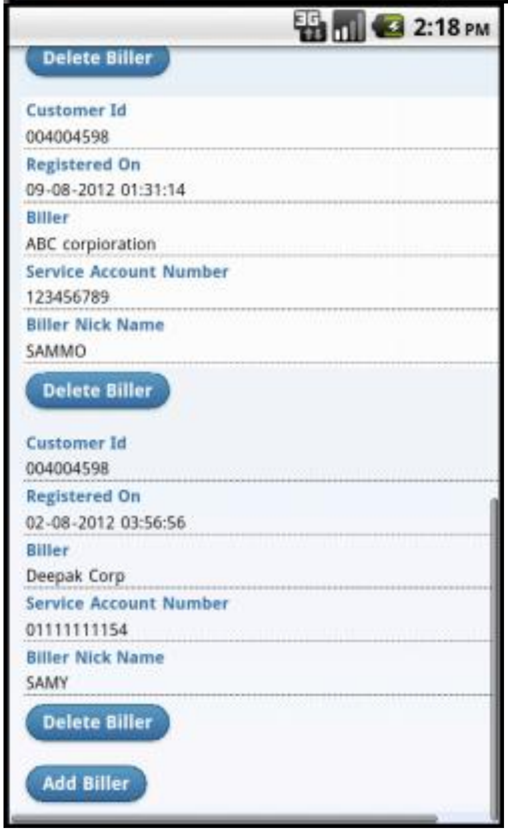
Biller Nick Name
sammy

Customer Id
004002482

Registered On
06-08-2012 02:39:39

Biller
ABC corpioration

Service Account Number
00400248201



Customer Id
004004598

Registered On
09-08-2012 01:31:14

Biller
ABC corpioration

Service Account Number
123456789

Biller Nick Name
SAMMO

Customer Id
004004598

Registered On
02-08-2012 03:56:56

Biller
Deepak Corp

Service Account Number
01111111154

Biller Nick Name
SAMY

4. Click the **Add Biller** button. The system displays **Register Biller** screen, as shown below.

Register Biller

Field Description

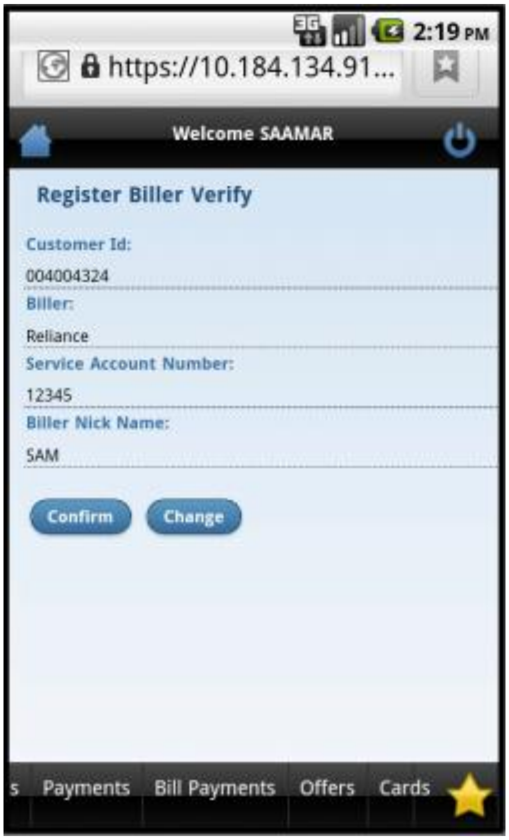
Field Name	Description
Select Customer	[Mandatory ,Dropdown] Select the Customer from the Dropdown.
Select Biller	[Mandatory ,Dropdown] Select the biller from the dropdown.
Service Account Number	[Mandatory, Alphanumeric, 15] Input the service account number available with the Biller for Bill payment
Biller Nick Name	[Mandatory, Alphanumeric, 15] Input the Nick Name of the Biller.

5. Click the **Submit** button. The system displays **Register Biller – Verify** screen.

   OR

   Click the **Back** button to go to the previous screen.

Register Biller – Verify



Register Biller Verify

Customer Id:
004004324

Biller:
Reliance

Service Account Number:
12345

Biller Nick Name:
SAM

6. Click the **Confirm** button. The system displays **Register Biller – Confirm** screen.

   OR

   Click the **Change** button to change the entered data.

Register Biller – Confirm

Register Biller Confirm

Biller Registration Successful

Customer Id: 004004324

Biller: Reliance

Service Account Number: 12345

Biller Nick Name: SAM

7. Click the **Close** button. The system displays the *Register Biller Confirm* screen.

17.2. Delete Biller

To delete the biller

1. Log on to the *Android Browser Based Mobile Banking*.

2. Click the **Transfers** menu from the *Menu Bar* as encircled above. The system displays the *Transfers* transactions as shown in above screen.
3. Click the **Register Biller** tab. The system displays the **Register Biller** screen, as shown below.

Delete Biller

Register Biller

Customer Id
004000111

Registered On
02-08-2012 05:00:49

Biller
Deepak Corp

Service Account Number
00400011102

Biller Nick Name
sammy

Customer Id
004002482

Registered On
06-08-2012 02:39:39

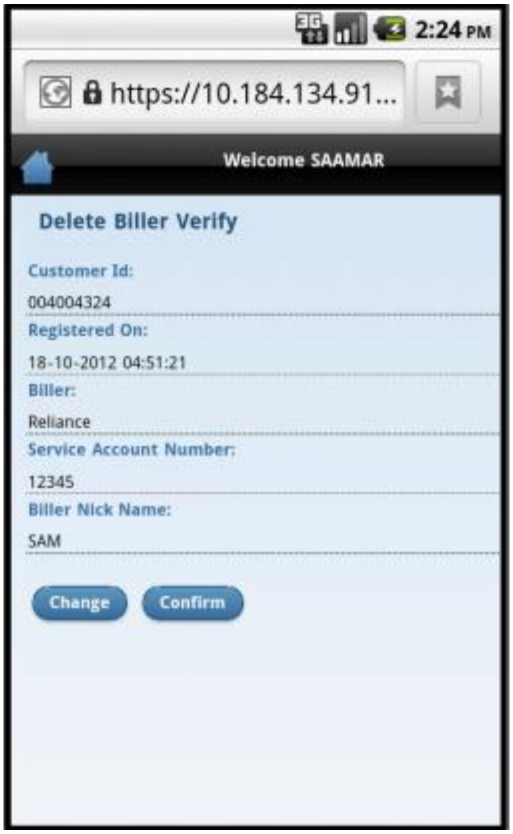
Biller
ABC corpioration

Service Account Number
00400248201

Field Description

Field Name	Description
Select Customer	[Mandatory ,Dropdown] Select the Customer from the Dropdown.
Select Biller	[Mandatory ,Dropdown] Select the biller from the dropdown.
Service Account Number	[Mandatory, Alphanumeric, 15] Input the service account number available with the Biller for Bill payment
Biller Nick Name	[Mandatory, Alphanumeric, 15] Input the Nick Name of the Biller.

Delete Biller – Verify



Delete Biller Verify

Customer Id:
004004324

Registered On:
18-10-2012 04:51:21

Biller:
Reliance

Service Account Number:
12345

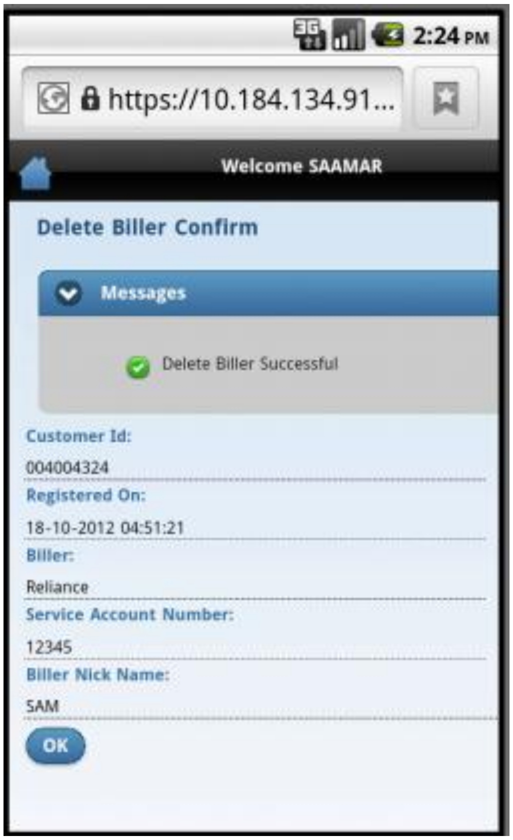
Biller Nick Name:
SAM

4. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen.

   OR

   Click the **Change** button to change the entered data.

Delete Biller – Confirm



Delete Biller Confirm

Delete Biller Successful

Customer Id:
004004324

Registered On:
18-10-2012 04:51:21

Biller:
Reliance

Service Account Number:
12345

Biller Nick Name:
SAM

5. Click the **Close** button. The system displays **Delete Biller Confirm** screen.

18. Loan Details

This allows you to view all the relevant details of the loan accounts.

To view the loan details

1. Log on to the *Android Browser Based Mobile Banking*. The system displays the *Initial Account Overview* screen as shown below.

Account Overview

2. Click the *Loan Account Type* as encircled in the above screen. The system displays all the loan accounts in **Account Summary** screen as shown below.

Account Summary (Loan)

3. Click any of the loan account to view its details, as shown in below screen.

Loan Details

Loan Details

Account*

SAMM

Loan Details

Account Details

Account
001CLP1121850001 001

Customer Id
001004359

Product Name
CL_PDC_TENOR_PRODUCT

Loan Details

Sanctioned Loan Amount
100,000.00 GBP

Interest Rate
10.00 %

Maturity Date
03-Jul-2013

Disbursed Loan Amount
100,000.00 GBP

Outstanding Loan Details

Principal Balance
0.00 GBP

Next Installment Date

Customer Id
001004359
Product Name
CL_PDC_TENOR_PRODUCT

Loan Details

Sanctioned Loan Amount
100,000.00 GBP
Interest Rate
10.00 %
Maturity Date
03-Jul-2013
Disbursed Loan Amount
100,000.00 GBP

Outstanding Loan Details

Principal Balance
0.00 GBP
Next Installment Date
03-Dec-2012
Next Installment Amount
8,794.10 GBP
Installment Arrears
35,176.40 GBP
Loan Outstanding
103,045.67 GBP

Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer ID's mapped to you.
Product Name	[Display] This field displays the loan product name.

Field Name	Description
Loan Details	
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.
Interest Rate	[Display] This field displays the interest rate applicable to the loan account.
Maturity Date	[Display] This field displays the maturity date of the loan account.
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.
Outstanding Loan Details	
Principal Balance	[Display] This field displays the outstanding balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.

4. Click the **Back** button to go to the previous screen.

19. Islamic Financing

This allows you to view all the relevant details of the Islamic Financing accounts.

To view the Islamic Financing details

1. Log on to the *Android Browser Based Mobile Banking*. The system displays the *Initial Account Overview* screen as shown below.

Account Overview

2. Click the **Islamic Finance** account type as shown in the above screen. The system displays all the *Islamic Financing Loan Accounts* in **Account Summary** screen as shown below.

Account Summary (Islamic Finance)

Islamic Finance

4,095,941.690 GBP

001CHN1112480002 038000142 001-Ban...	600,000.000	GBP
001CHN1112480004 038000142 001-Ban...	400,000.000	GBP
001CHN1112480006 038000142 001-Ban...	400,000.000	GBP
001CHN1122470001 038000142 001-Ban...	632,943.680	GBP
001MURK00001G110 038000142 001-Ban...	300,000.000	GBP
001MURK00001G127 038000142 001-Ban...	0.000	GBP

3. Click any of the *Islamic Finance Loan Account* to view its details, as shown in below screen.

Financing Account Details

Financing Account details

Account Details:

Customer Id:
004000433

Account:
004IA21121080012 004

Product Name:

Financing Details:

Maturity Date:
17-Oct-2012

Amount Financed:
1000.000000

Finance Amount Disbursed:
1000.000000

Profit Rate:
0.00 %

Lease Type:
Financial Lease

Lease Payment Mode:

Customer Id:

004000433

Account:

004IA21121080012 004

Product Name:

Financing Details:

Maturity Date:

17-Oct-2012

Amount Financed:

1000.000000

Finance Amount Disbursed:

1000.000000

Profit Rate:

0.00 %

Lease Type:

Financial Lease

Lease Payment Mode:

Arrears

Outstanding Financing Details:

Principal Balance:

0.000000

Next Installment Date:

17-Oct-2012

Next Installment Amount:

1000.000000

Installment Arrears:

0.000000

Outstanding Finance Amount:

1000.000000

Product Name:

Financing Details:

Maturity Date:

17-Oct-2012

Amount Financed:

1000.000000

Finance Amount Disbursed:

1000.000000

Profit Rate:

0.00 %

Lease Type:

Financial Lease

Lease Payment Mode:

Arrears

Outstanding Financing Details:

Principal Balance:

0.000000

Next Installment Date:

17-Oct-2012

Next Installment Amount:

1000.000000

Installment Arrears:

0.000000

Outstanding Finance Amount:

1000.000000

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer id of the selected account.
Account	[Display] This field displays the account numbers under a particular customer ID.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Maturity Date	[Display] This field displays the maturity date of the financing account.
Amount Financed	[Display] This field displays the financed amount.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.

Field Name	Description
Lease Payment Mode	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

4. Click the **Back** button to go to the previous screen.

20. Forex Rate Inquiry

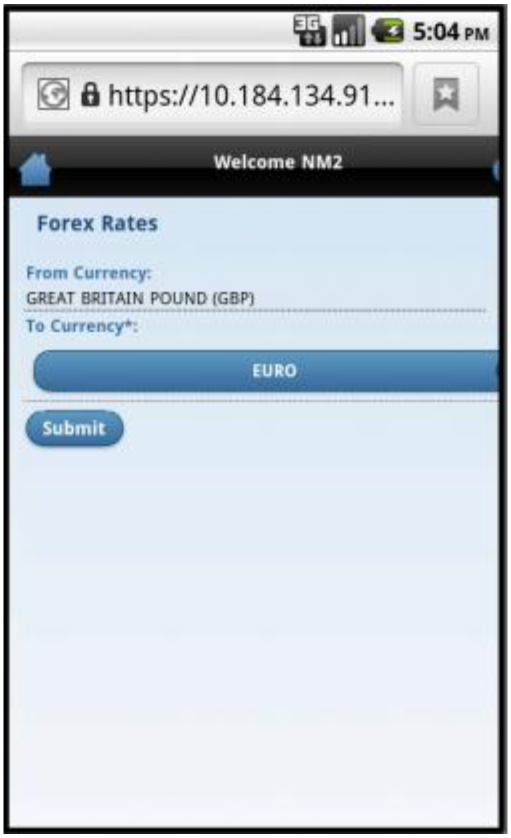
This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

1. Log on to the *Android Browser Based Mobile Banking*.

2. Click the **Services** menu in the menu bar as encircled in above screen. The system displays the **Services** options as shown in above screen.
3. Click the **Forex Rates** tab from the above screen. The system displays **Forex Rates** screen.

Forex Rates



From Currency: GREAT BRITAIN POUND (GBP)

To Currency*: EURO

Field Description

Field Name	Description
From Currency	[Display] This field displays the **Source Currency Type** for exchange rate inquiry.
To Currency	[Mandatory, Dropdown] Select the **Target Currency Type** for which the rate is to be inquired from the dropdown list.

4. Click the **Submit** button. The system displays details of the exchange rates in the *Forex Rates* screen as shown below.

Forex Rates

Forex Rates

Foreign Rate Unit GBP

These are indicative rates only. For actual rates please contact your branch.

To Currency:
EURO

Cash Buy:
1.19

Cash Sell:
1.19

TT Buy:
1.19

TT Sell:
1.19

Field Description

Field Name	Description
Foreign Rate Unit	[Display] Displays the foreign rate unit currency.
To Currency	[Display] Displays the currency with which the Base Currency rates are displayed.
Cash Buy	[Display] Displays the Cash Buy rate for the currency.
Cash Sell	[Display] Displays the Cash rate sell foe the currency.

Field Name	Description
TT buy	[Display] Displays the TT Buy rate for the currency.
TT sell	[Display] Displays the TT sell rate for the currency.

21. Own Account Transfer

This menu enables you to initiate an own account transfer. Own account transfer can be done between any accounts owned by the same user I.e. the accounts that are under the customer ids mapped to you.

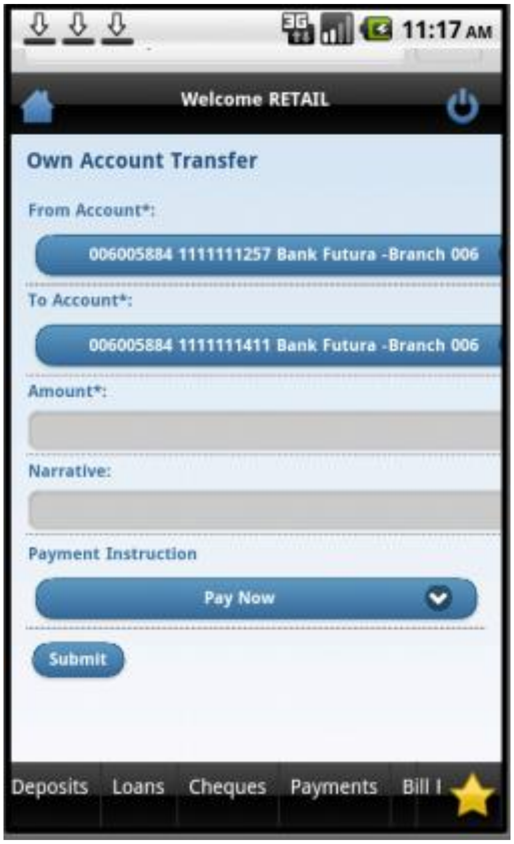
To do the own account transfer

1. Log on to the Android Browser Based Mobile Banking.
2. Click the **Payments** menu in the menu bar at the bottom. The system displays payments transactions in **Payments** screen as shown below.

Payments

3. Click the **Own Account Transfer** transaction tab, as shown in above screen. The system displays **Own Account Transfer** screen as shown below.

Own Account Transfer



Own Account Transfer

From Account*:
006005884 1111111257 Bank Futura -Branch 006

To Account*:
006005884 1111111411 Bank Futura -Branch 006

Amount*:

Narrative:

Payment Instruction
Pay Now

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the source account The drop down menu gives the list of accounts.
To Account	[Mandatory, Dropdown] Select the destination account The drop down menu gives the list of accounts.

Field Name	**Description**
Amount	[Mandatory, Numeric,15] Type the amount to be transferred in Destination account Currency
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment
Payment Instruction	
Pay now	Select the **Pay now** option to process the funds transfer immediately. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by Setting up Standing Instruction**.**
Pay later	Select the **Pay later** option to make the funds transfer on a future date. **Note**: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Select the Pay Periodically option to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution

Field Name	Description
Frequency (Payment Execution Frequency when Pay Periodically is selected)	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

4. Below is shown when **Pay Later** is clicked. The system asks for any future date at which payment is to be made.

Own Account Transfer – Pay Later

5. Enter the future date for the payment. The date format should be *DD-MM-YYYY* as mentioned.
6. Click the **Continue** button. The system displays **Own Account Transfer – Verify** screen.

Own Account Transfer – Verify

Welcome RETAIL

Own Account Transfer - Verify

From Account:
1111111257 006

To Account:
1111111411 006

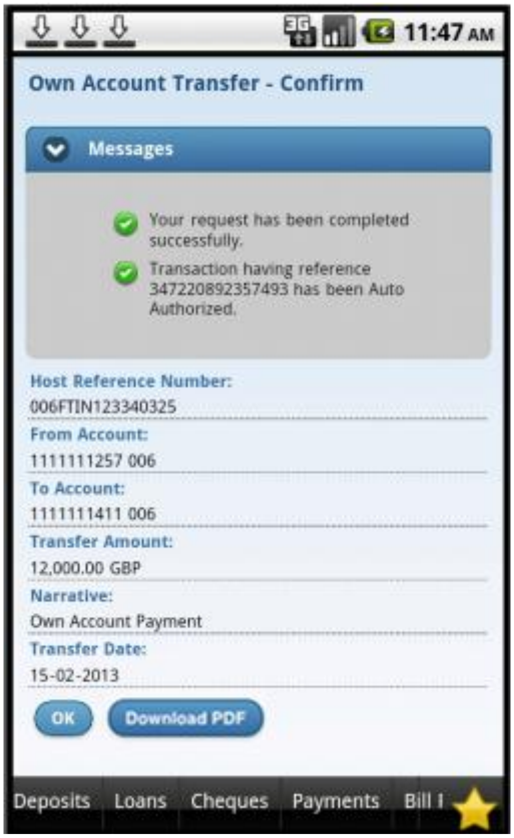
Transfer Amount:
12,000.00 GBP

Narrative:
Oan Account Payment

Transfer Date:
15-02-2013

7. Click the **Confirm** button to initiate the transfer. The system displays **Own Account Transfer – Confirm** screen.
   OR
   Click the **Change** button to change the entered information.

Own Account Transfer – Confirm



Your request has been completed successfully.

Transaction having reference 347220892357493 has been Auto Authorized.

Host Reference Number: 006FTIN123340325

From Account: 1111111257 006

To Account: 1111111411 006

Transfer Amount: 12,000.00 GBP

Narrative: Own Account Payment

Transfer Date: 15-02-2013

8. Click the **OK** button. The system displays initial **Own Account Transfer** screen.
   OR
   Click the **Download PDF** button to download the PDF containing own account payment details.

22. Internal Account Transfer

This menu enables you to initiate an internal transfer. Internal Transfer is transfer of amount within different accounts of the same bank.

To do the internal account transfer

1. Log on to the Android Browser Based Mobile Banking.
2. Click the **Payments** menu in the menu bar as encircled above. The system displays payments transactions in **Payments** screen as shown below.

Payments

3. Click the **Internal Transfer** transaction tab, as shown in above screen. The system displays **Internal Transfer** screen as shown below.

Internal Transfer

Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select **Existing Template** option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment beneficiary** or **Make New Payment**.

4. Click the **Continue** button. Below is shown for *Make New Payment*.

Internal Transfer

From Account*:
006005884 1111111257 Bank Futura -Branch 006

To Account*:

Destination Branch*:
WB1(Bank Futura -Branch WB1)

Beneficiary Email:

Amount*:

Currency*:
EURO(EUR)

Narrative:

To Account*: 1111111411

Destination Branch*: 006(Bank Futura -Branch 006)

Beneficiary Email: BEN1@RE.COM

Amount*: 12000

Currency*: POUND STERLING(GBP)

Narrative: INTERNAL TRANSFER

Payment Instruction*: Pay Now

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts with the currency held in it and the current available balance in the account.
To Account	[Mandatory, Alphanumeric,35] Type the destination account.
Destination Branch	[Mandatory, Dropdown] Select the branch of the destination account.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.

Field Name	Description
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it's currency from the dropdown displayed below that field.
Currency	[Mandatory, Dropdown] Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment
Payment Instruction	
Pay now	Select the **Pay now** option to process the funds transfer immediately. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by Setting up Standing Instruction**.**
Pay later	Select the **Pay later** option to make the funds transfer on a future date. **Note**: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution

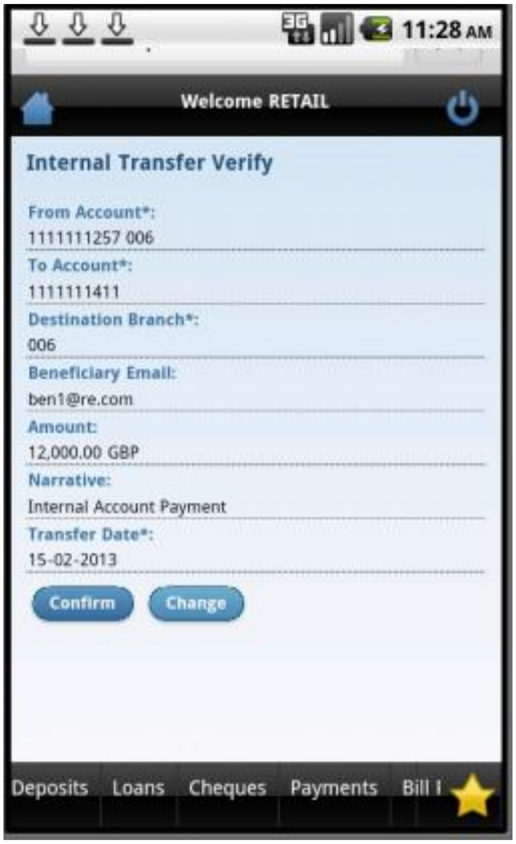
Field Name	Description
Frequency (Payment Execution Frequency when Pay Periodically is selected)	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

5. Click the **Submit** button. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

Internal Transfer – Pay Later

6. Enter the future date for the payment. The date format should be *DD-MM-YYYY* as mentioned.
7. Click the **Continue** button. The system displays **Domestic Payment – Verify** screen.

Internal Transfer – Verify



Internal Transfer Verify

From Account*:
1111111257 006

To Account*:
1111111411

Destination Branch*:
006

Beneficiary Email:
ben1@re.com

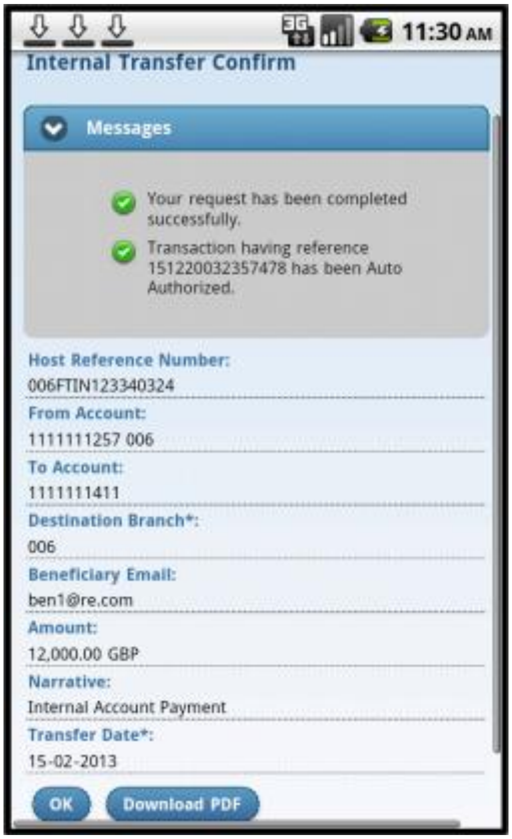
Amount:
12,000.00 GBP

Narrative:
Internal Account Payment

Transfer Date*:
15-02-2013

8. Click the **Confirm** button to initiate the transfer. The system displays **Internal Transfer – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

Internal Transfer – Confirm



Internal Transfer Confirm

Your request has been completed successfully.

Transaction having reference 151220032357478 has been Auto Authorized.

Host Reference Number: 006FTIN123340324

From Account: 1111111257 006

To Account: 1111111411

Destination Branch*: 006

Beneficiary Email: ben1@re.com

Amount: 12,000.00 GBP

Narrative: Internal Account Payment

Transfer Date*: 15-02-2013

9. Click the **OK** button. The system displays initial **Internal Account Transfer** screen.
   OR
   Click the **Download PDF** button to download the PDF regarding payment details.

23. Domestic Payment

This menu enables you to initiate Domestic account transfer. Domestic Transfer is transfer of amount within different accounts of the different bank.

To do the domestic account transfer

1. Navigate through the menus to **Payments > Domestic Payment.**

Domestic Payment

2. Select the **Domestic Payment** tab. The system displays **Domestic Payment** screen.

Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select **Existing Template** option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment beneficiary** or **Make New Payment**.

Below is shown for **Make New Payment**.

Beneficiary Name

ben1

Fund Delivery Mode

Deposit to Account

Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Fund Delivery Mode	[Conditional, Drop down] Select the fund delivery mode.

3. Click the **Continue** button. The system displays below *Domestic Payment* screen.

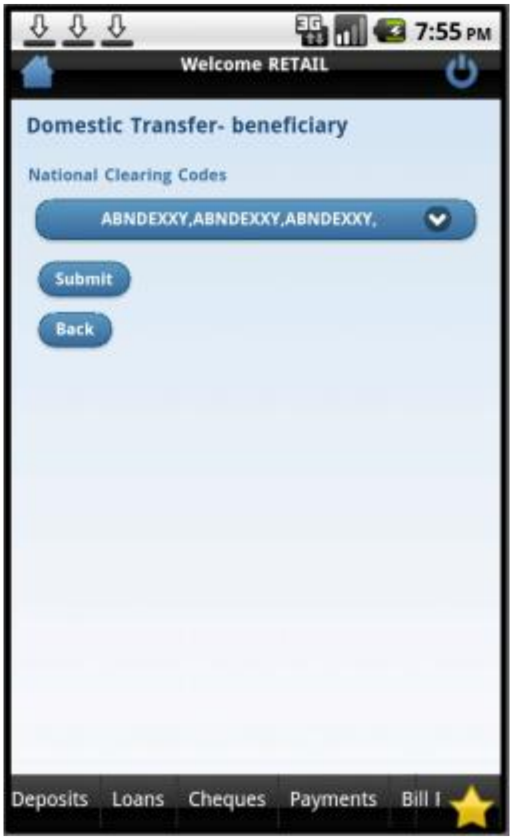
Domestic Payment

Field Description

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
National Clearing Code Type	[Optional, pop over] Select the *National Clearing Code Type* from the drop-down list.

National Clearing Codes	[Optional, Search, Lookup] Click the **Look-Up** button from the options pop up that comes after clicking the options button as encircled in above screen, to search the national clearing code.

4. Click the **Look up** button as shown in above screen.

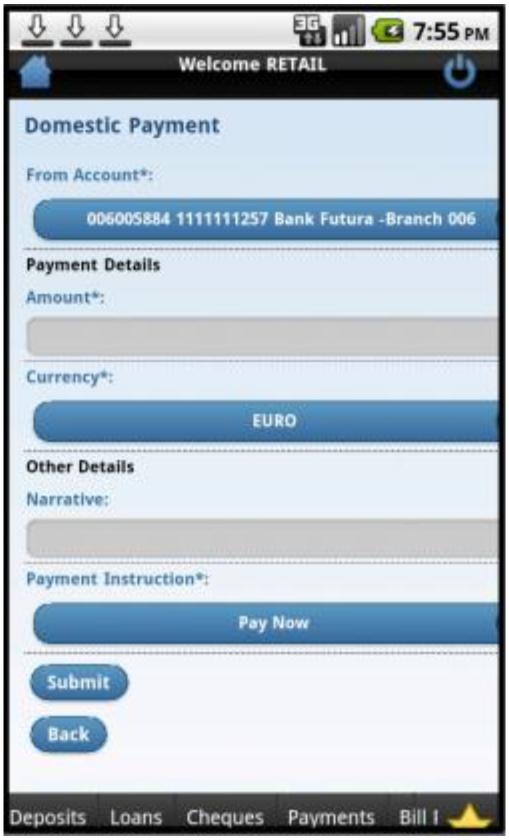


Domestic Transfer- beneficiary

National Clearing Codes

ABNDEXXY,ABNDEXXY,ABNDEXXY,

5. Select the national clearing code and click the **Submit** button. The system displays the following screen.



From Account*: 006005884 1111111257 Bank Futura -Branch 006

Amount*:

Currency*: EURO

Narrative:

Payment Instruction*: Pay Now

Field Description

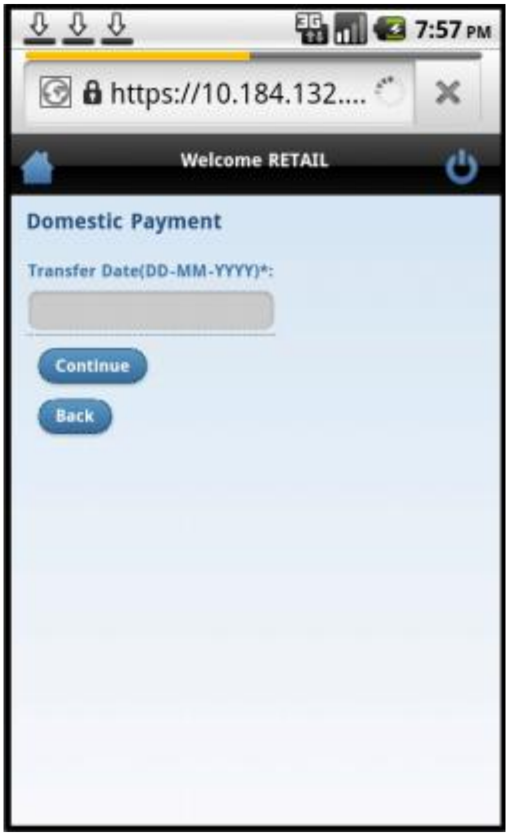
Field Name	Description
From Account	[Mandatory, Pop over] Select the source account from which payment is to be made.
Amount	[Mandatory, Numeric, 15] Type the transfer amount.
Currency	[Mandatory, pop over] Select the transfer currency for the domestic payment from the pop over.
Narrative	[Optional, Alphanumeric, 15] Type the narrative for payment.

Payment Instruction	
Pay now	Select the **Pay now** option to process the funds transfer immediately. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by Setting up Standing Instruction**.**
Pay later	Select the **Pay later** option to make the funds transfer on a future date. **Note**: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the **Pay Periodically** button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution

Frequency (Payment Execution Frequency when Pay Periodically is selected)	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

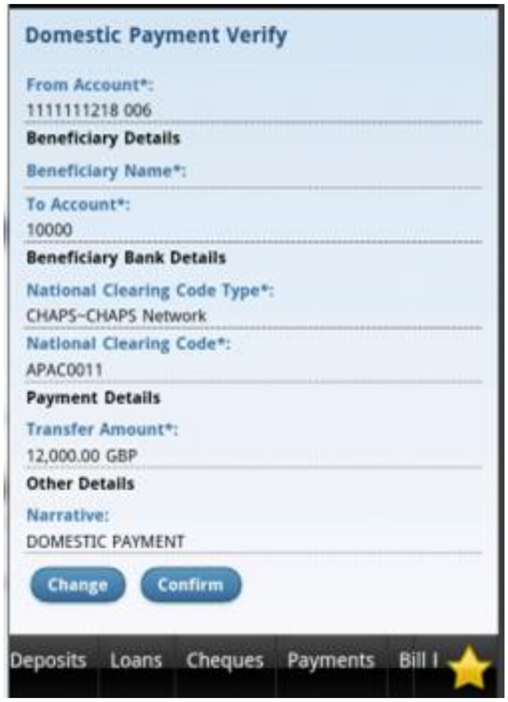
Below is shown when *Pay Later* is clicked. The system asks for any future date at which payment is to be made.

Domestic Payment – Pay Later



6. Enter the future date for the payment. The date format should be *DD-MM-YYYY* as mentioned.
7. Click the **Continue** button. The system displays **Domestic Payment – Verify** screen.

Domestic Payment - Verify



Domestic Payment Verify

From Account*:
1111111218 006

Beneficiary Details

Beneficiary Name*:

To Account*:
10000

Beneficiary Bank Details

National Clearing Code Type*:
CHAPS~CHAPS Network

National Clearing Code*:
APAC0011

Payment Details

Transfer Amount*:
12,000.00 GBP

Other Details

Narrative:
DOMESTIC PAYMENT

8. Click the **Confirm** button. The system displays **Domestic Payment – Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.

Domestic Payment – Confirm

Transaction having reference 188815446357587 has been Auto Authorized.

From Account*:
1111111218 006

Beneficiary Details

Beneficiary Name*:

To Account*:
10000

Beneficiary Bank Details

National Clearing Code Type*:
CHAPS-CHAPS Network

National Clearing Code*:
APAC0011

Payment Details

Transfer Amount*:
12,000.00 GBP

Other Details

Narrative:
DOMESTIC PAYMENT

9. Click the **OK** button to navigate to the initial Domestic Payment screen.
   OR
   Click the **Download PDF** button download the PDF about the payment details.

24. My Schedule Transfer

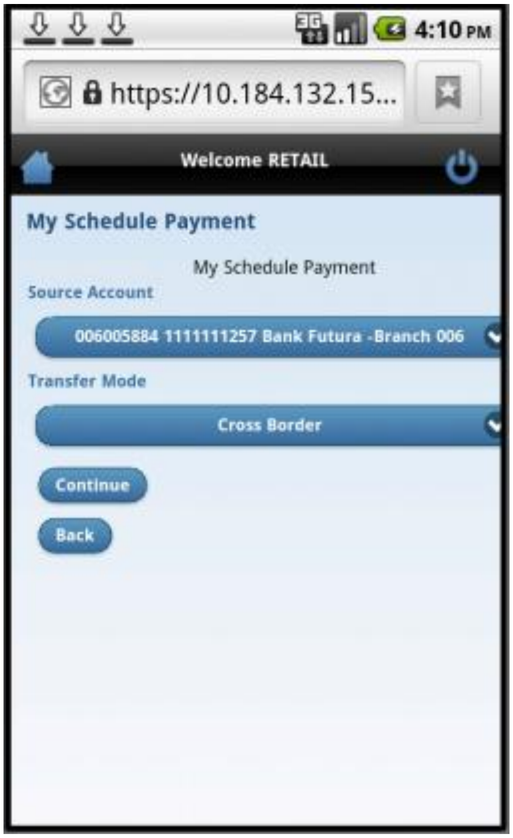
All the future dated transactions/payments can be viewed under *My Schedule Payment* option.

To view My Scheduled Payments

1. Log on to the Android Browser Based Mobile Banking.

2. Navigate to **Payments > My Schedule Transfer** as shown in above screen**.** The system displays **My Schedule Payment** screen.

My Schedule Payment



3. Select the source account for which scheduled payments are to be viewed.
4. Select the mode of transfer mode as Cross Border, within bank or Within country.
5. Click the **Continue** button. The system returns to the **My Schedule Payment** screen.

My Schedule Payment

My Schedule Payment

Records 1 to 5 of 20Page 1 of 4

006FTIN122900215

006FTIN123260014

006FTIN123340048

006FTIN123340049

006FTIN123340069

In above screen there are few transactions/scheduled payments are shown for Within bank transfer mode.

6. Click any of the transaction. The system displays its details as shown in below screen.

My Schedule Payment

Records 1 to 5 of 20Page 1 of 4

Reference Number
006FTIN122900215
Date
05-12-2012 00:00:00
Transfer Type
Pending Transfer
Amount
GBP 12000.0
Narrative
Internal Payment

7. Click the **Submit** button. The system displays details of the selected pending Transfer/scheduled Payment as shown below.

My Schedule Payment

My Schedule Payment

Consolidated View

Reference Number
006FTIN122900215

Transfer Type
Pending Transfers

Start Date
05-12-2012 00:00:00

Transfer Mode
Within Bank Transfer

User Reference Number
006FTIN122900215

Source Account
1111111257

To Account
1111111411

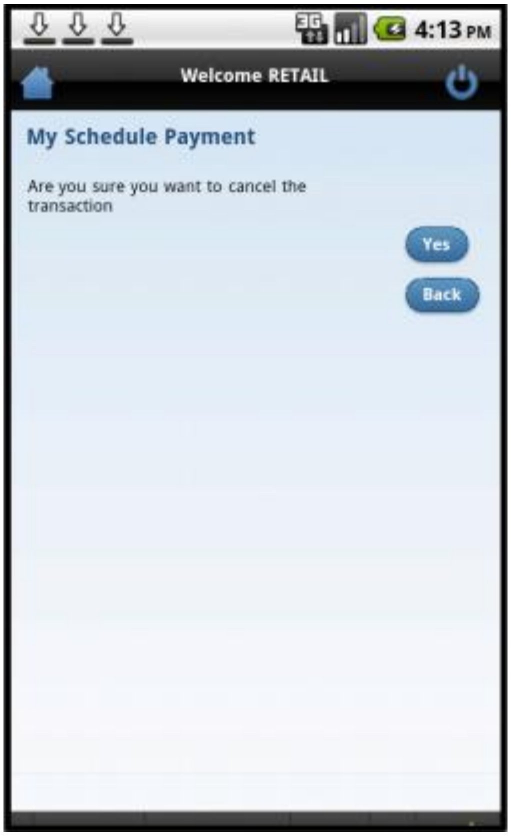
Transfer Amount
GBP 12000.0

Status
Pending

Narrative
Internal Payment

8. Click the **Cancel** button if you want to cancel this pending Transfer transaction. The system displays below screen.
   OR
   Click the **Back** button to navigate to the previous screen.

My Schedule Payment – Cancel Pending Transfer

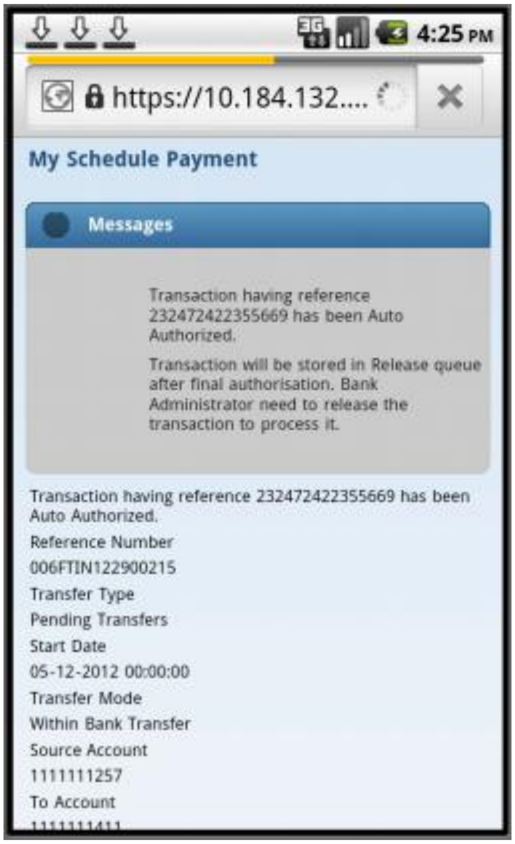


My Schedule Payment

Are you sure you want to cancel the transaction

9. Click the **Yes** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.
   OR
   Click the **Back** button to navigate to the previous screen.

My Schedule Payment – Cancel Pending Transfer – Confirmation

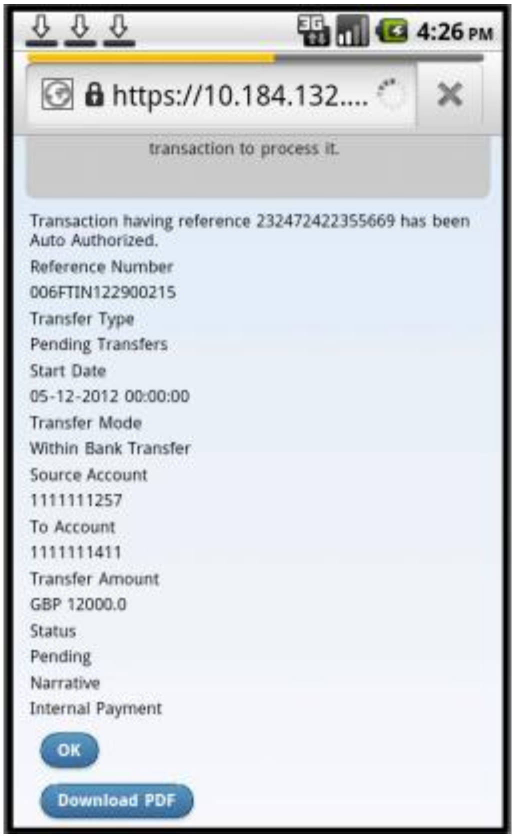


Transaction having reference 232472422355669 has been Auto Authorized.

Transaction will be stored in Release queue after final authorisation. Bank Administrator need to release the transaction to process it.

Transaction having reference 232472422355669 has been Auto Authorized.

Reference Number
006FTIN122900215
Transfer Type
Pending Transfers
Start Date
05-12-2012 00:00:00
Transfer Mode
Within Bank Transfer
Source Account
1111111257
To Account
1111111411



transaction to process it.

Transaction having reference 232472422355669 has been Auto Authorized.

Reference Number

006FTIN122900215

Transfer Type

Pending Transfers

Start Date

05-12-2012 00:00:00

Transfer Mode

Within Bank Transfer

Source Account

1111111257

To Account

1111111411

Transfer Amount

GBP 12000.0

Status

Pending

Narrative

Internal Payment

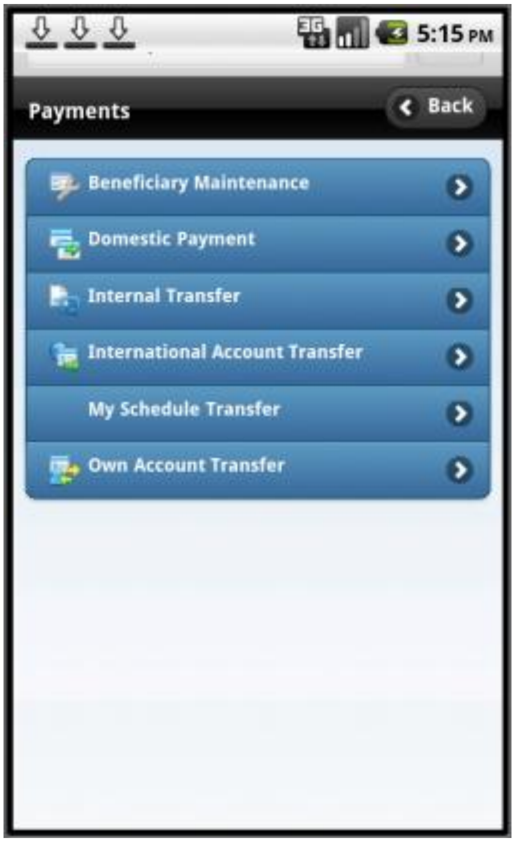
10. Click the **OK** button to navigate to the initial My Schedule Payment screen.
    OR
    Click the **Download PDF** button to download the PDF containing the pending transfer cancellation details.

25. International Account Transfer

Using the **International Transfer** option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date.

1. Navigate through the menus to Transfers > International Account Transfer.

International Account Transfer

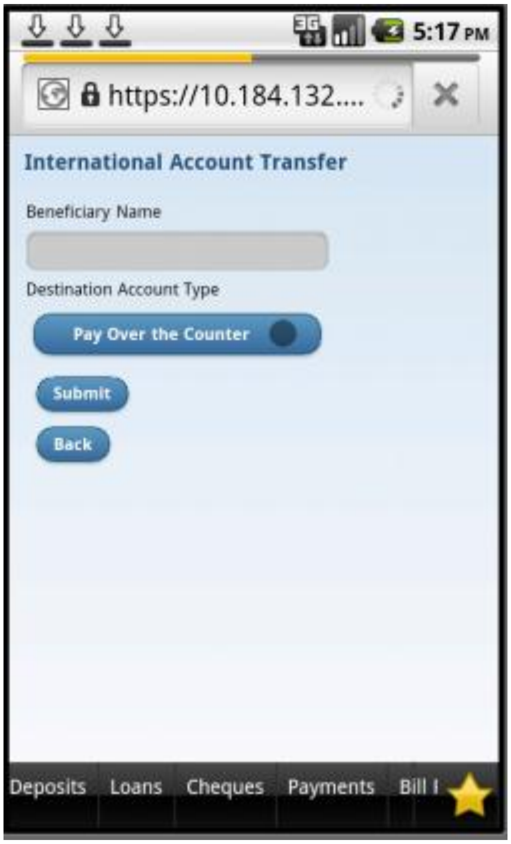


2. Select the **International Account Transfer** tab. The system displays the *International Account Transfer* screen.

Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select **Existing Template** option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment beneficiary** or **Make New Payment**.

Below is shown for **Make New Payment**.

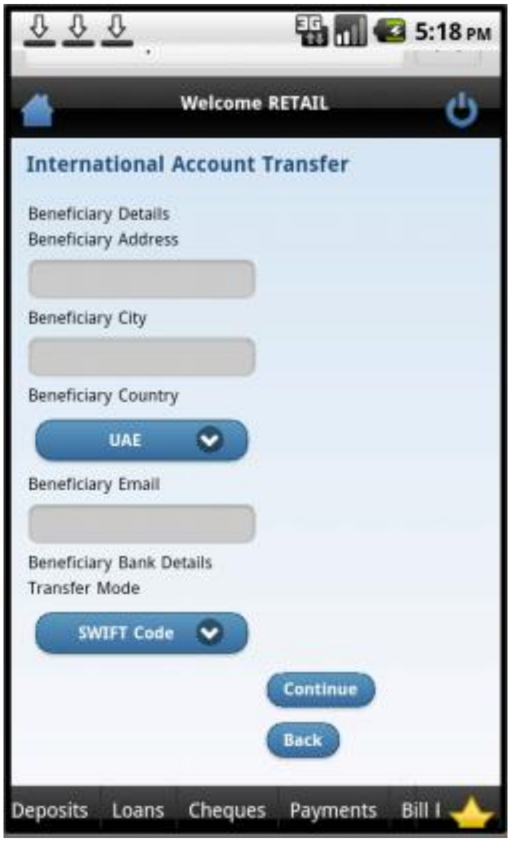


Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Destination Account Type	[Conditional, Drop down] Select the destination account from the drop-down list. The options are as follows: • Enter Account No • Pay Over The Counter **Note**: Below screen is shown for Enter Account No.

3. Click the **Submit** button. The system displays below screen.

International Account Transfer



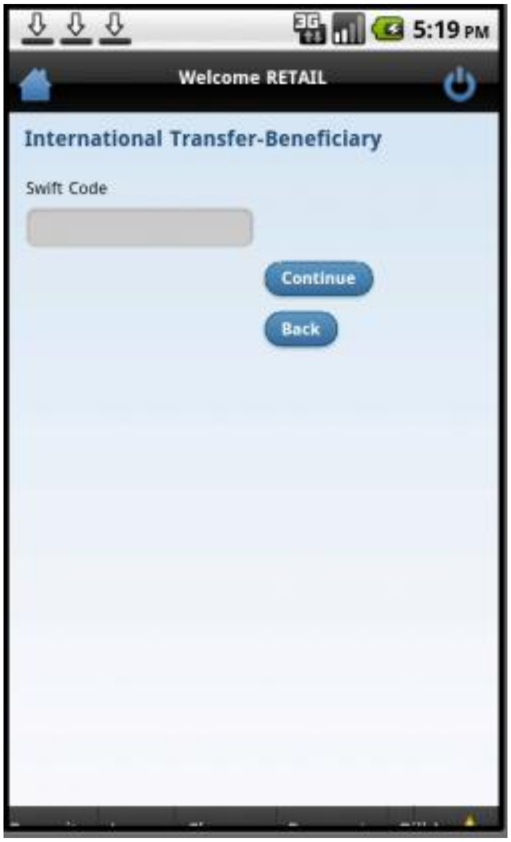
Field Description

Field Name	Description
Beneficiary Account No	[Conditional, Alphanumeric, 34] Type the beneficiary account number. This field is enabled when you select **Enter Account No** option from the *Destination Account Type* dropdown.
Beneficiary Email	[Conditional, Alphanumeric, 40] Type the beneficiary email address. This field is enabled if you select the **Make New Payment** option

Field Name	Description
Transfer Mode	[Conditional, Pop over] Select the transfer mode.

4. Click the **Continue** from the options pop over as shown below.

International Account Transfer – Swift Code



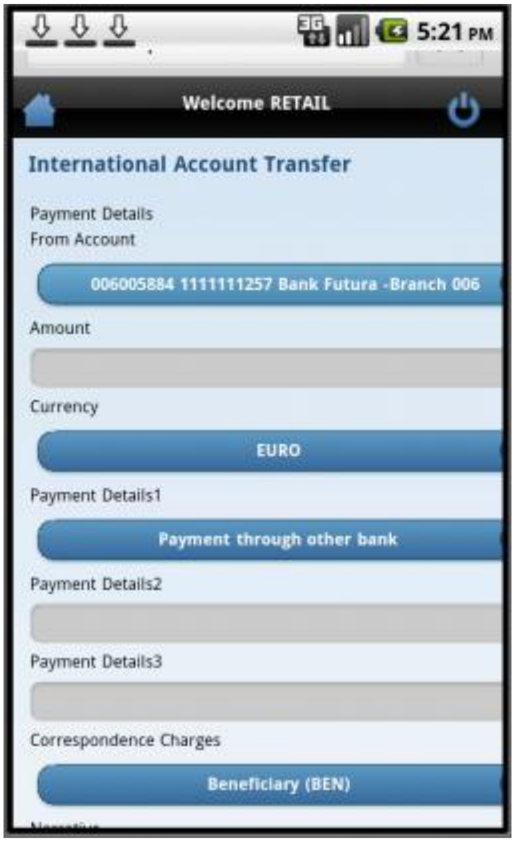
Many matching records found, please narrow the search criteria.

Beneficiary Bank Details

SWIFT Code: ABNADEBK,ABN AMRO BANK

5. Select the **Swift Code** from the drop down.
6. Click the **Continue** button. The system displays the following screen for *International Transfer*.

International Transfer



International Account Transfer

Payment Details

From Account

006005884 1111111257 Bank Futura -Branch 006

Amount

Currency

EURO

Payment Details1

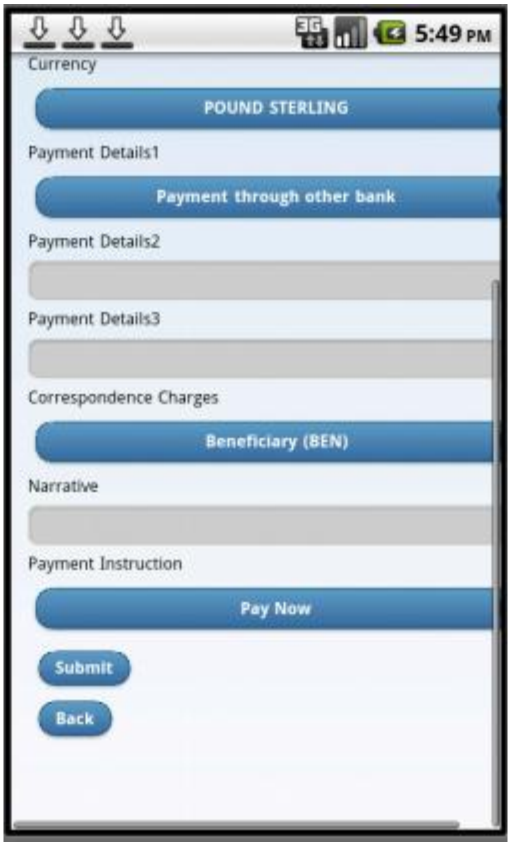
Payment through other bank

Payment Details2

Payment Details3

Correspondence Charges

Beneficiary (BEN)



Currency
POUND STERLING

Payment Details1
Payment through other bank

Payment Details2

Payment Details3

Correspondence Charges
Beneficiary (BEN)

Narrative

Payment Instruction
Pay Now

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the source account for the payment.
Amount	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the **Payment Template** drop-down list, this field displays the transfer amount of the selected payment template.
Currency	[Mandatory, pop over] Select the transfer currency for the international transfer from the drop-down list.

Field Name	Description
Correspondence Charges	[Mandatory, Drop down] Select the correspondence charges from the pop over list.
Payment Instruction	
Pay now	Select the **Pay now** option to process the funds transfer immediately. The transfer can be done in any of the two modes: **Pay now**, **Pay later**.
Pay later	Select the **Pay later** option to make the funds transfer on a future date. **Note**: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

7. Click the **Submit** button. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

International Account Transfer – Pay Later

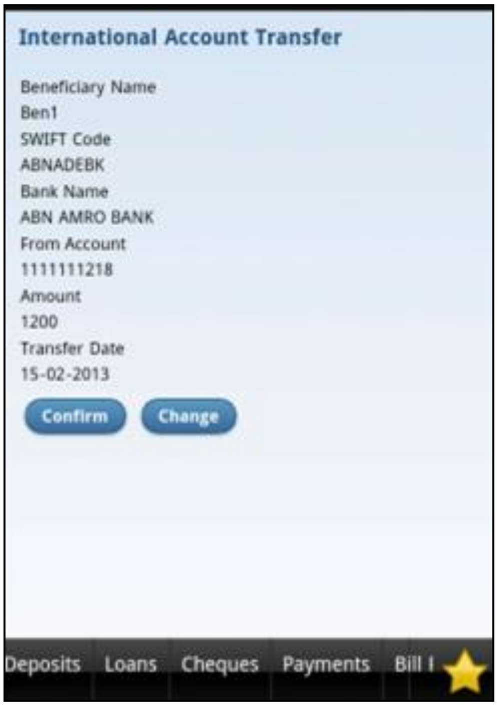
International Account Transfer

Payment Details

Transfer Date(DD-MM-YYYY)

8. Select any future date as pay later date
9. Click the **Submit** button. The system displays **International Account Transfer – Verify** screen.

International Account Transfer – Verify

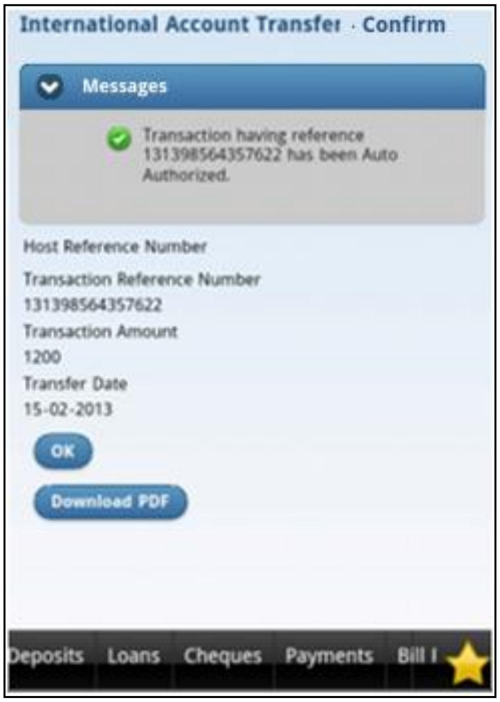


International Account Transfer

Beneficiary Name
Ben1
SWIFT Code
ABNADEBK
Bank Name
ABN AMRO BANK
From Account
1111111218
Amount
1200
Transfer Date
15-02-2013

10. Click the **Confirm** button to navigate to confirm the payment. The system displays Confirmation screen.
    OR
    Click the **Change** button to navigate to the previous screen.

International Account Transfer - Confirm



International Account Transfer - Confirm

Transaction having reference 131398564357622 has been Auto Authorized.

Host Reference Number

Transaction Reference Number

131398564357622

Transaction Amount

1200

Transfer Date

15-02-2013

11. Click the **OK** button to navigate to the Initial International Account Transfer screen.
    OR
    Click the **Download PDF** button to download the PDF regarding payment details.

26. Open Term Deposit

This option allows you to open a new term deposit account with the Bank.

1. Navigate through menus, **Accounts > Open Term Deposit** to access Open Term Deposit transaction.

Open Term Deposit

2. Click the **Open Term Deposit** tab. The system displays below **Open Term Deposit** screen.

Open Term Deposit

Field Description

Field Name	Description
Customer Details	
Holding Pattern	[Mandatory, Drop down] Select the appropriate holding pattern. Default value for holding pattern will be “Single”. The option are as follows: • Single: If this option is selected for the single term deposit account holder. • Joint: If this option is selected for the joint account holder.

Field Name	Description
Joint Customer Id1	[Conditional, Alphanumeric, 20] Type the joint customer id1. Note: This field is displayed only when holding pattern is selected as Joint.
Joint Customer Id2	[Conditional, Alphanumeric, 20] Type the joint customer id2. Note: This field is displayed only when holding pattern is selected as Joint. Note: Joint customer ID 2 cannot be same as customer id entered for first account holder.

3. Click the **Submit** button. The system displays the *Open Term Deposit* screen.

Open Term Deposit

Open Term Deposit

Deposit Details

Deposit Product*: Deposit Product

Source Account*: 006005884 1111111257 Bank Futura -Branch 006

Deposit Amount*

MATURITY DATE (DD-MM-YYYY)*

Maturity Instructions*: Close on Maturity (No Rollover)A

* Indicates Mandatory Fields

Field Description

Field Name	Description
Deposit Details	
Deposit Product	[Mandatory, Drop down] Select the deposit product for which term deposit is to be opened.
Source Account	[Mandatory, Drop down] Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened term deposit will be fetched from this account.

Field Name	Description
Deposit Amount	[Mandatory, Numeric, 15] Type the amount to be deposited.
Maturity Date	[Mandatory, Input] Enter the maturity date of the term deposit in DD-MM-YYYY format. **Note**: Maturity date cannot be less than or equal to the current business date Maturity date cannot be less than the minimum period as specified by the bank for the selected product.
Maturity Instructions	[Mandatory, Drop-Down] Select the maturity instruction for the deposit from the drop-down list. The options for Conventional Deposit Products are as follows: • Close on Maturity (No Rollover) • Renew Principal and Interest • Renew principal and Payout the Interest • Renew Special Amount and Pay Out the remaining amount. • The options for Islamic Deposit Products are as follows • Close on Maturity (No Rollover) • Renew Principal and Profit • Renew principal and Payout the Profit • Renew Special Amount and Pay Out the remaining amount Default value is Close on Maturity.

Field Name	Description

4. Click the **Submit** button. The system displays below **Open Term Deposit** screen for entering payout details.

Open Term Deposit – Payout Details

Open Term Deposit

Payout Details

Account Transfer Option*: Transfer to users Mapped accounts

* Indicates Mandatory Fields

Field Description

Field Name	Description
Account transfer options	[Conditional, drop down] Select the account to which the principal and interest are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if the **Renew Principal and Interest** option is selected from **the Maturity Instruction** drop-down list for Conventional Products and if the **Renew Principal and Profit** option is selected from **the Maturity Instruction** drop-down list for Islamic Product Default value is Transfer through domestic clearing network.

5. Click the **Submit** button. The system displays **Open Term Deposit** screen.

Open Term Deposit

Open Term Deposit

Payout Details

Account Number:

* Indicates Mandatory Fields

Field Description

Field Name	Description
Account Number	[Mandatory, Dropdown] Select the account number from the drop down. This field is enabled if the following options are selected from the **Account Transfer options** drop-down list. • Transfer to internal Bank account • Transfer through domestic clearing network

6. Click the **Submit** button. The system displays **Open Term Deposit – Verify** screen.

Open Term Deposit – Verify

Open Term Deposit

Holding Pattern: Single

Deposit Product: Short Term Deposit Accou

Account number: 1111111257~GBP~006~0(

Deposit Amount: 12000

maturitydate: 10-05-2014

Maturity Instructions: Renew Principal and Pay

Account Transfer Option: Transfer to users Mappec

Account number

Holding Pattern:
Single

Deposit Product
Short Term Deposit Acco

Account number:
1111111257~GBP~006~0

Deposit Amount:
12000

maturitydate:
10-05-2014

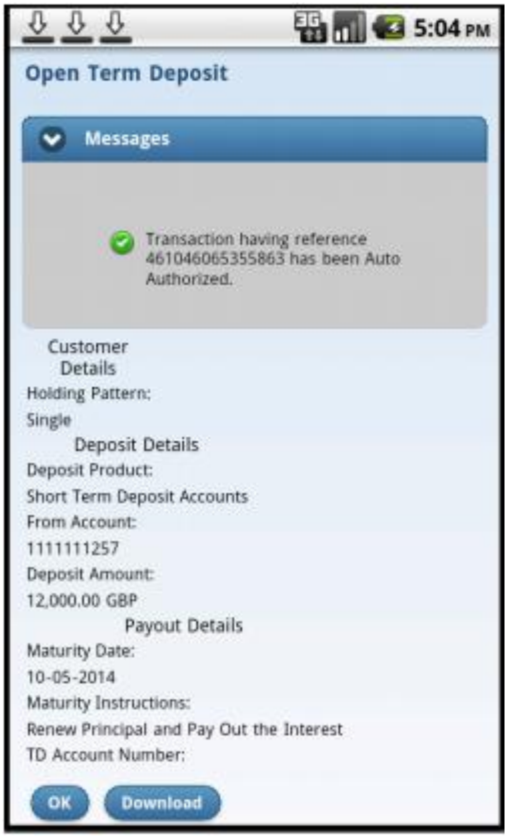
Maturity Instructions:
Renew Principal and Pay

Account Transfer Option:
Transfer to users Mappe

Account number
1111111257~GBP~006~0

7. Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen.
   OR
   Click the **Back** button to change the details.

Open Term Deposit - Confirm



Transaction having reference 461046065355863 has been Auto Authorized.

Customer Details

Holding Pattern:
Single

Deposit Details

Deposit Product:
Short Term Deposit Accounts
From Account:
1111111257
Deposit Amount:
12,000.00 GBP

Payout Details

Maturity Date:
10-05-2014
Maturity Instructions:
Renew Principal and Pay Out the Interest
TD Account Number:

8. Click the **OK** button to navigate to the initial **Open Term Deposit** screen.
   OR
   Click the **Download** button download the PDF about the payment details.

27. Deposit Redemption

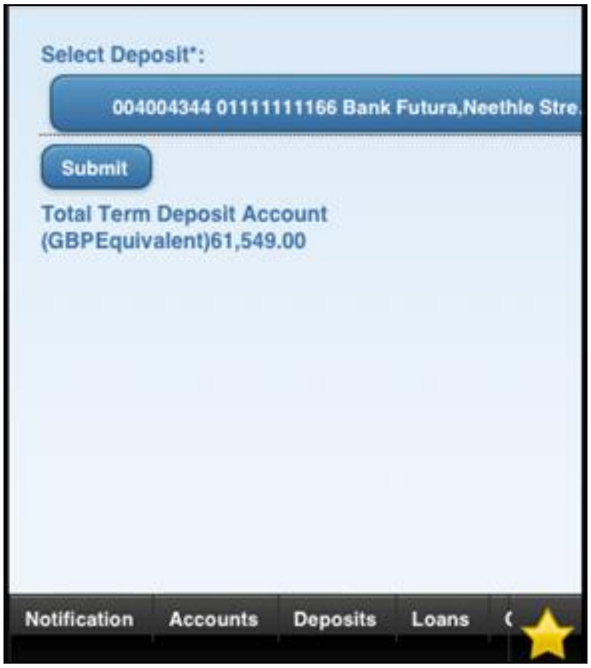
Redeem Term Deposit allows you to Redeem your term Deposit details either partially or fully through Android browser Based Mobile Banking.

To redeem the term deposit

1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Deposits** menu from the menu bar at the bottom. The system displays the following screen.

3. Click the **Deposit Redemption** tab. The system displays **Deposit Redemption** screen.

Deposit Redemption


Select Deposit*: 004004344 01111111166 Bank Futura,Neethle Stre

Total Term Deposit Account (GBPEquivalent)61,549.00

Field Description

Field Name	Description
Select Deposit	[Mandatory, Dropdown] Select the Deposit from the dropdown list.

4. Click the **Submit** button. The system displays below **Deposit Redemption** screen.

Deposit Redemption

Deposit Details

Deposit Account
01111111166 004

Deposit Product
Normal TD-TD01

Account Details

Deposit Amount
1,000.00 GBP

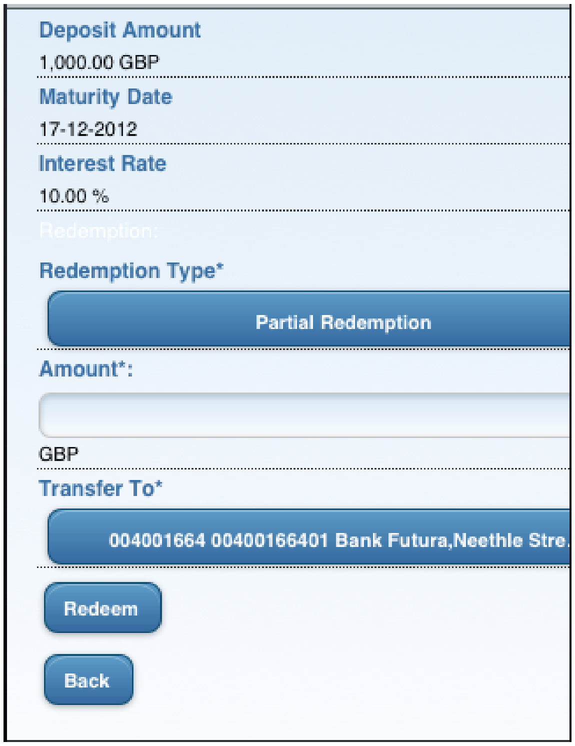
Maturity Date
17-12-2012

Interest Rate
10.00 %

Redemption

Redemption Type*
Partial Redemption

Amount*:



Deposit Amount
1,000.00 GBP
Maturity Date
17-12-2012
Interest Rate
10.00 %
Redemption:
Redemption Type*
Partial Redemption
Amount*:

GBP
Transfer To*
004001664 00400166401 Bank Futura,Neethle Stre

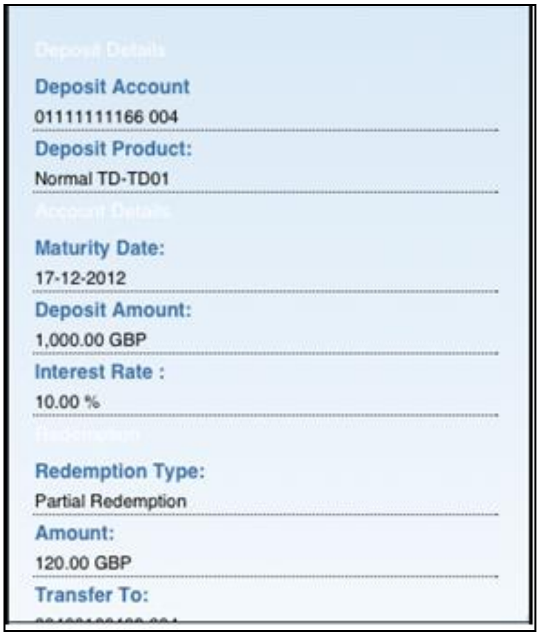
Field Description

Field Name	Description
Deposit Details	
Deposit Account	
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.
Maturity Date	[Display] This field displays the Maturity date of the deposit.

Field Name	Description
Interest Rate	[Display] This field displays the Interest rate of the deposit.
Redemption type	
Redemption type	[Mandatory, Dropdown] Select the Type of Redemption from the dropdown list. The options are Partial Full
Amount	[Display] This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Dropdown] Select the Account Number to which the amount shall be transferred from the given CASA account dropdown list.

5. Click the **Redeem** button. The system displays **Deposit Redemption Verify** screen.
   OR
   Click the **Back** button to go back to the previous screen to make any changes.

Deposit Redemption Verify



Deposit Details

Deposit Account
01111111166 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
17-12-2012

Deposit Amount:
1,000.00 GBP

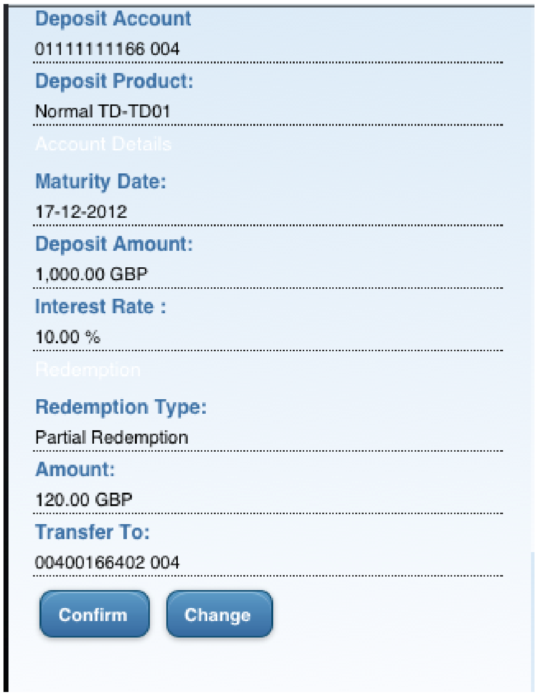
Interest Rate :
10.00 %

Redemption

Redemption Type:
Partial Redemption

Amount:
120.00 GBP

Transfer To:



Deposit Account
01111111166 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
17-12-2012

Deposit Amount:
1,000.00 GBP

Interest Rate :
10.00 %

Redemption

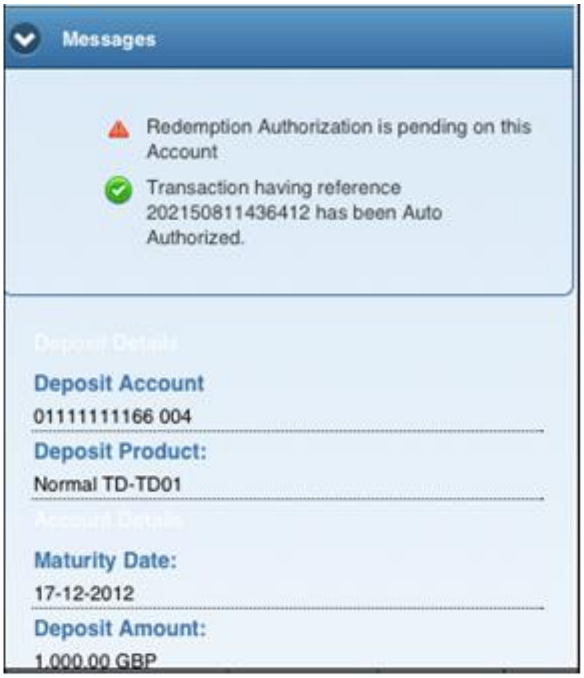
Redemption Type:
Partial Redemption

Amount:
120.00 GBP

Transfer To:
00400166402 004

6. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption – Confirm** screen.
   OR
   Click the **Change** to go back to the previous screen.

Deposit Redemption Confirm



⚠ Redemption Authorization is pending on this Account

✓ Transaction having reference 202150811436412 has been Auto Authorized.

Deposit Details

Deposit Account
01111111166 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
17-12-2012

Deposit Amount:
1,000.00 GBP

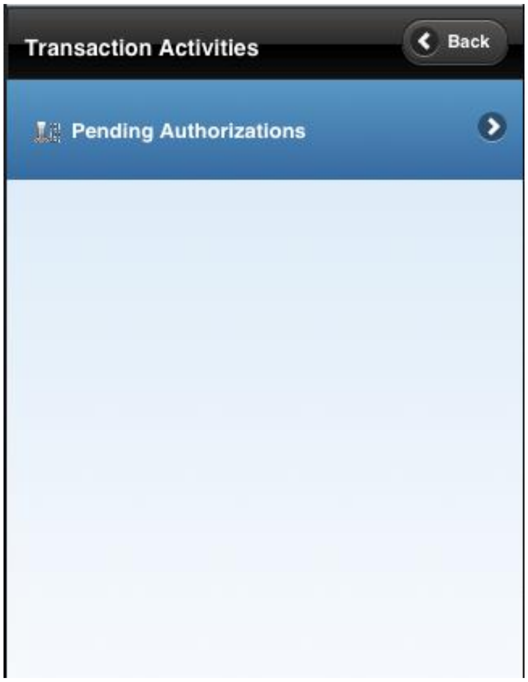
7. Click the **OK** button to return to the initial Deposit Redemption screen.

28. Pending Authorization

Transactions to authorize display all the transactions with their status as Pending, semi Authorized or Initiated.

To view the transactions for authorization

1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Transactions Activities** menu in the menu bar at the bottom. The system displays transactions in **Transactions Activities** screen.



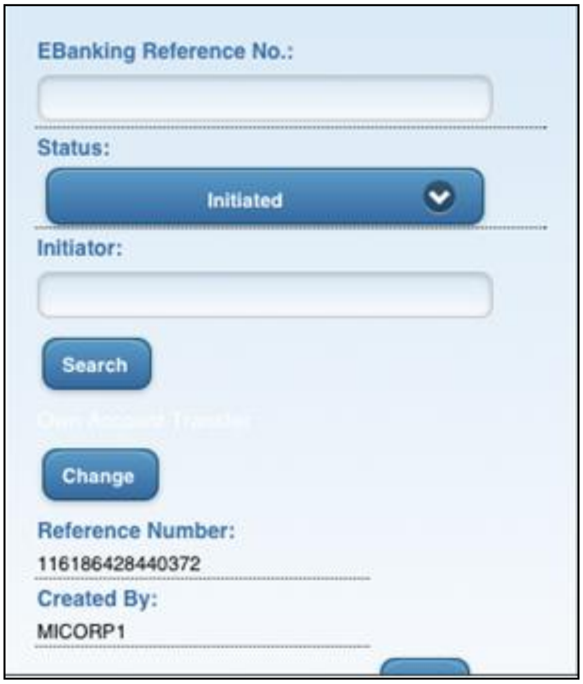
3. Click the **Pending Authorizations** tab as shown in above screen. The system displays transactions pending for authorization as shown in below **Authorization** screen.

Note: Authorization tab is only displayed for Corporate User not Retail. In case of Retail User, only Transaction Activities tab will be displayed under Transactions menu.

Authorization

4. Select any transaction to be authorized or rejected. The system displays that transaction details (like initiated by user etc.) as shown in the below screen.

Authorizations



EBanking Reference No.:

Status: Initiated

Initiator:

Own Account Transfer

Reference Number: 116186428440372

Created By: MICORP1

5. Click the **View** button to view details and authorize that transaction. The system displays View Pending Authorization screen.

Transaction: Own Account Transfer

E-Banking Reference No: 116186428440372

Status: Initiated

Created By: MICORP1

Created On: 01-05-2012 16:29:31

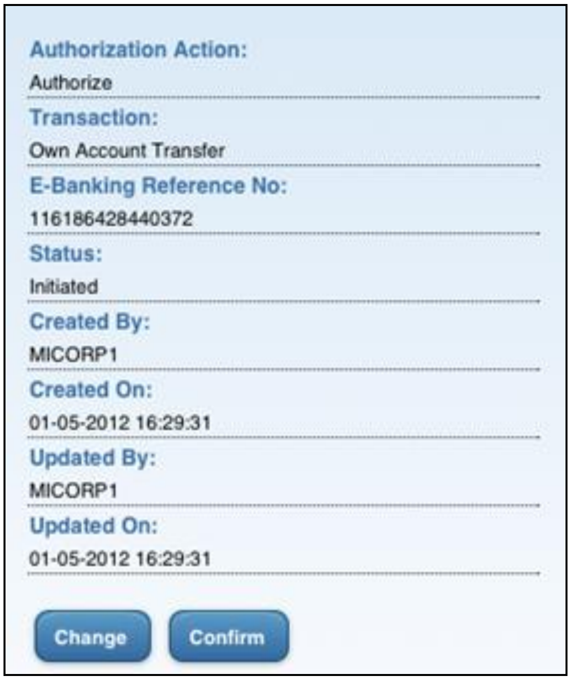
Updated By: MICORP1

Updated On: 01-05-2012 16:29:31

6. Click the **Send To Modify** button to send the transaction back for modification.
   Screen.
   OR
   Click the Reject button to reject the transaction.

OR
Click the **Authorize** button to authorize that transaction. The system displays Verify Authorization screen.

Pending Transactions – Verify



Authorization Action:
Authorize

Transaction:
Own Account Transfer

E-Banking Reference No:
116186428440372

Status:
Initiated

Created By:
MICORP1

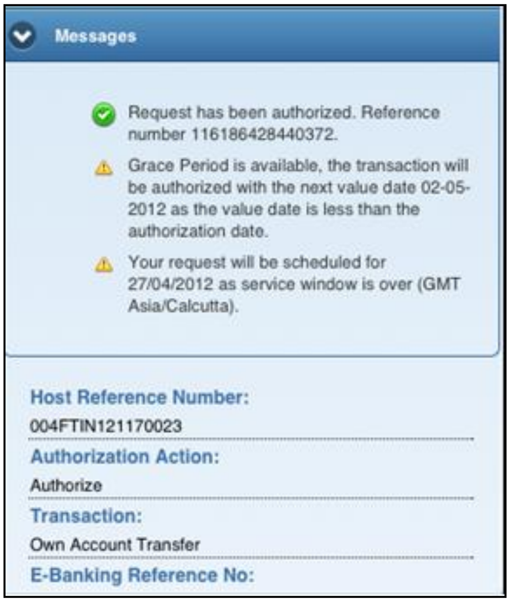
Created On:
01-05-2012 16:29:31

Updated By:
MICORP1

Updated On:
01-05-2012 16:29:31

7. Click the **Confirm** button. The system displays **Pending Transactions – Confirm** screen.
   OR
   Click the **Change** button to change the entered details.

Pending Transaction – Confirm



✓ Request has been authorized. Reference number 116186428440372.

⚠ Grace Period is available, the transaction will be authorized with the next value date 02-05-2012 as the value date is less than the authorization date.

⚠ Your request will be scheduled for 27/04/2012 as service window is over (GMT Asia/Calcutta).

Host Reference Number:
004FTIN121170023

Authorization Action:
Authorize

Transaction:
Own Account Transfer

E-Banking Reference No:

8. Click the **OK** button. The system will display initial Transactions screen.

29. Mailbox/Notifications

Mailbox allows you to submit a query through Mails to the bank through Mobile Banking. Once the Response has been posted by the Bank the customer is notified by the mail.

To access the Mailbox options

1. Log on to the *Android Browser Based Mobile Banking*.

29.1. Compose Message

1. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Mailbox** screen as shown below.

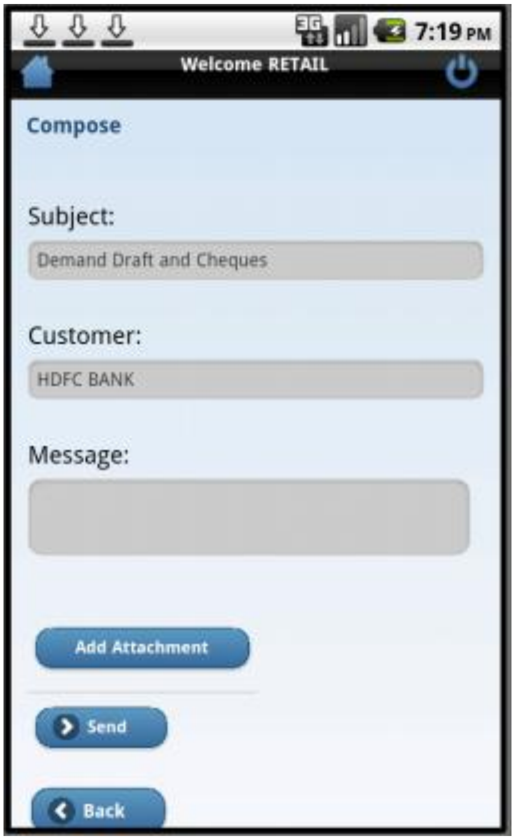
2. Click the **Compose** tab. The system displays below **Compose** screen.

Compose

Field Description

Field Name	Description
Select Subject	[Mandatory, Dropdown] Select the messages subject from the dropdown.
Customer	[Mandatory, Dropdown] Select the customer from the dropdown.

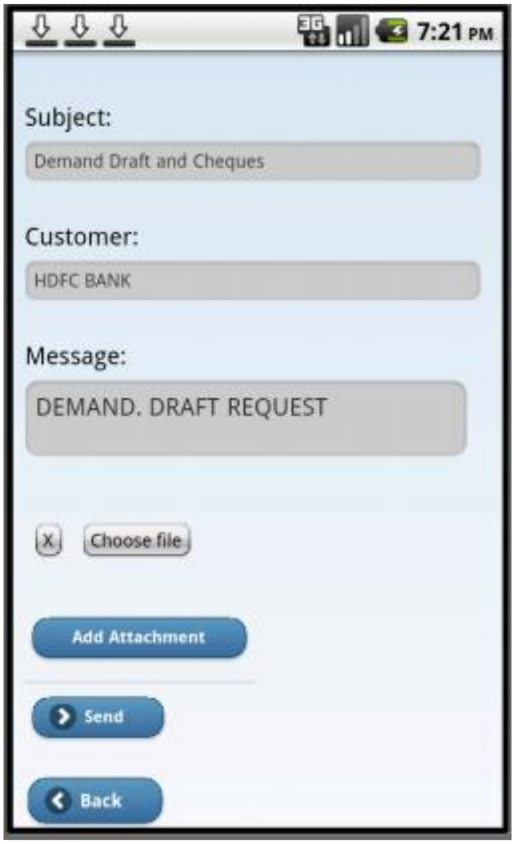
3. Click the **Next** button. The system shown below screen with the options to be performed.



Subject: Demand Draft and Cheques

Customer: HDFC BANK

Message:



Subject: Demand Draft and Cheques

Customer: HDFC BANK

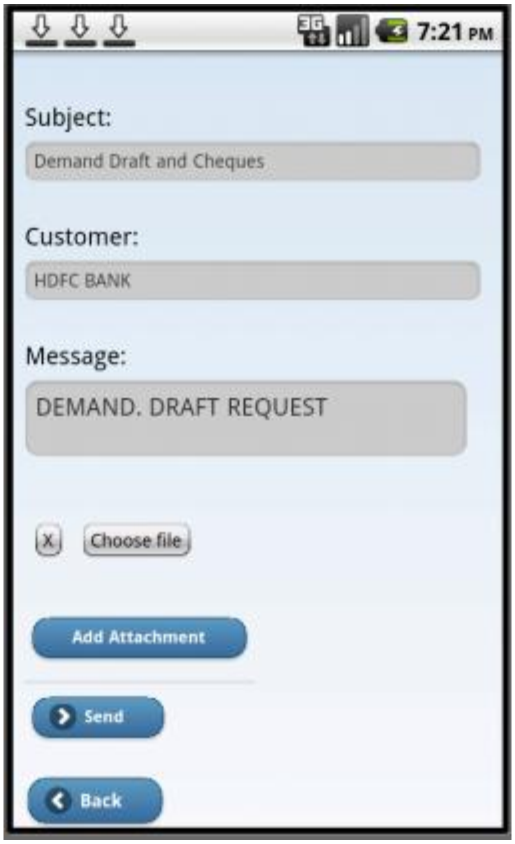
Message: DEMAND. DRAFT REQUEST

4. Click the **Add Attachment** button. The system shows below screen for selecting the file/image to be attached.

Note: Maximum number of images than can be attached is 5. Size of any image should not be greater than 1 MB & Overall size of all the attachments should not exceed 2 MB. Images with image type as .PNG can only be attached.

Subject: Demand Draft and Cheques

5. You can select images from Gallery or any other location. The system displays Images to pick up any image for attachment as shown in below screen.
6. Navigate to any image to be attached.
7. Click the Remove button to remove the attached image.
   OR
   Click the **Done** button. The system returns to below screen.



Subject:

Demand Draft and Cheques

Customer:

HDFC BANK

Message:

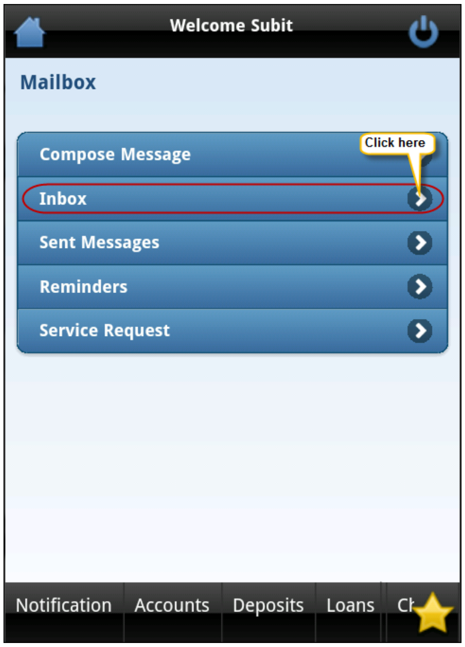
DEMAND. DRAFT REQUEST

8. Click the **Send** button. The system shows screen for confirmation of message sent**.**

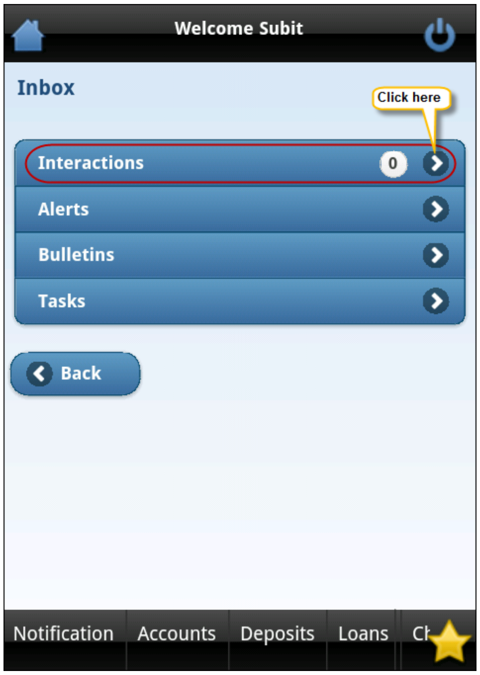
Your message has been sent.

9. Click the **Back** button to navigate to the initial Mailbox screen.

29.2. Inbox



1. Click the **Inbox** option from the Notifications as shown above. The system displays the *Inbox* screen as shown below.



29.2.1. Interactions

1. Click **Interactions**. The list of records is displayed.

2. Click any message to view the details. The system displays that message/interaction in the Mailbox screen as shown below.

Interactions

Records 1 to 5 of 5

Subject
Reply from Accounts Department
Sender
SMITH CORP
Received
26-04-2012 23:17:55
Expires
26-09-2012 05:30:00

3. Click **More** to view message details as shown below.

Sent By: SMITH CORP
Date: 26-04-2012 17:47:55
To: Accounts Department
Expires: 26-09-2012 00:00:00
Subject: Reply from Accounts Department

received

In response to

Sent By:	SMITH CORP
Date:	26-04-2012 17:44:29
To:	Accounts Department
Expires:	26-09-2012 00:00:00
Subject:	Reply from Accounts Department
Accounts Dept message received.	

In response to

To:	Accounts Department
Expires:	19-07-2012 00:00:00
Subject:	Reply from Accounts Department
What is the use of credit card?	

In response to

Sent By:	Accounts Department
Date:	19-04-2012 17:47:21
To:	004004344
Expires:	19-07-2012 17:47:21
Subject:	Reply from Accounts Department
hi sir, our bank offers u credit card ABCXXX	

4. Click the **Reply** button in order to reply to the current message.
   OR
   Click the **Back** button to navigate to the previous screen.

29.2.2. Bulletins

1. Select the **Bulletins** option from the initial Notifications screen, as shown above. The system displays *Bulletins* screen.

Bulletins

Inbox

Bulletins

Records 1 to 10 of 13Page 1 of 2

dfgdfgdf

BANK HOLIDAY

BANDH

BULLETIN

Interest rate change

abc

2. Click the any bulletin to view that bulletin message. The system displays detailed *bulletin message* in below screen.

Message Details

Sent By: Bank admin
Date: 01-10-2012 06:56:04
To: SAAMAR RETAIL
Expires: 29-10-2012 23:59:59
Subject: BANK HOLIDAY
BANK WILL NOT OPERATE ON THIS TUESDAY

29.2.3. Alerts/Tasks

1. Select the **Alerts** option from the initial *Notifications* screen, as shown above. The system displays Alerts screen.

Alerts

2. Click the any **Alerts** to view it. The system displays that alert as shown in below screen.

Subject
Credit Card Payment Initiation
Sender
Bank Admin
Received
18-10-2012 11:09:19
Expires
23-10-2012 11:09:19
Message Id
23509

3. Similarly you can view **Tasks** for your user.

29.3. Sent Messages

Sent Messages

1. Click the **Send Messages** option. The system displays below sent messages screen.

Sent Messages

2. Click the message. The system displays below sent messages details screen.

Sent Messages

Sent Messages

Records 1 to 10 of 11 Page 1 of 2

Demand Draft and Cheques

Message Id
350817697646197

Subject
Demand Draft and Cheques

To
Accounts Department

Customer Id
004004593

Sent
16-10-2012 14:44:20

Expires
16-03-2013 09:30:00

29.4. Service Request

Service Request

1. Click the **Service Request** option. The system displays below Service Request screen.

Service Request

2. Click the **Service Request** option. The system displays below View Service Request screen.

View Service Request

Service Request

Records 1 to 1 of 1Page 1 of 1

783627017435523

User Reference No.
783627017435523

Service Requested
Apply for ATM / Debit Card

Status
Service Request Accepted

30. Reminders

The Reminder functionality enables business users to register for reminders. Once a reminder is registered the user can view the reminder under the Reminder schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, 'Reminders for Today' screen section of the Reminder schedule. The system will enable the user to take action on the reminder.

To access the Reminder options

1. Log on to the *Android Browser Based Mobile Banking*.

30.1. Register Reminder

1. Click **Notifications** option from the menu bar at the bottom. The system displays below screen.

2. Click the **Reminders** tab. The system displays below reminders schedule screen.

Reminders Schedule

No Records Found.
No Reminders set for Today.

3. Click the **Register Reminder** button. The system displays below **Register Reminder** screen.

Reminders

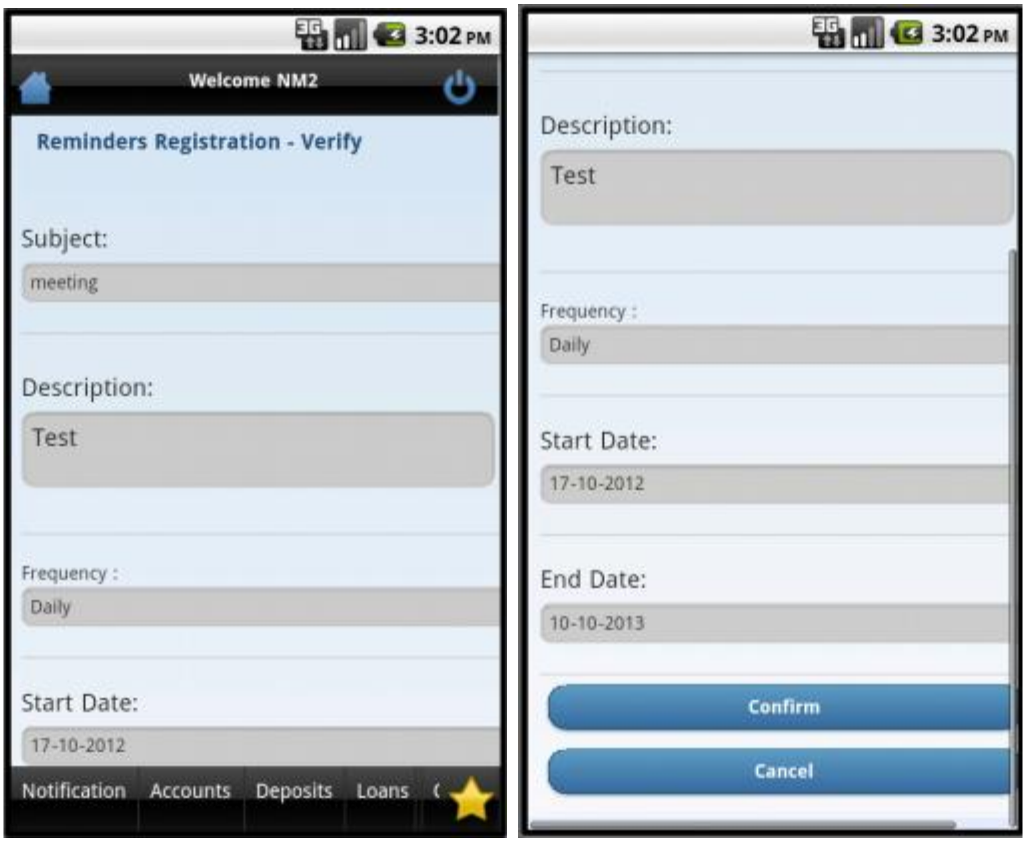
Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric] Type the reminder subject.
Description	[Optional, Alphanumeric] Type the description for reminder.
Frequency	[Mandatory, Dropdown] Select the frequency from the dropdown.

Field Name	Description
Start Date	[Mandatory, Date Picker] Select the start date from the date picker.
End Date	[Mandatory, Date Picker] Select the end date from the date picker.

4. Click the **Submit** button. The system shown **Reminders Registration – Verify** screen as shown below.

Reminders Registration – Verify



Subject: meeting

Description: Test

Frequency : Daily

Start Date: 17-10-2012

End Date: 10-10-2013

5. Click the **Confirm** button. The system displays **Reminders Registration Confirm** screen as shown below.
   OR
   Click the **Cancel** button to cancel the reminder registration.

Reminders Registration Confirm

Reminders Registration Confirm

Reminder set successfully.

Subject: meeting

Description: Test

Frequency : Daily

Start Date: 17-10-2012

Subject: meeting

Description: Test

Frequency : Daily

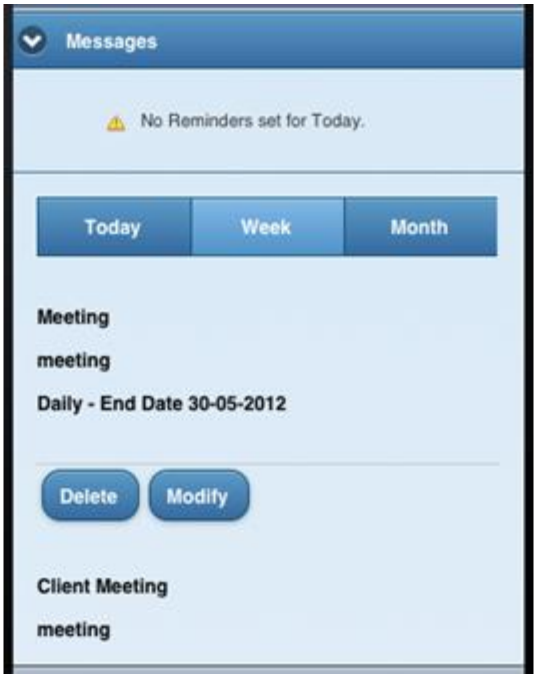
Start Date: 17-10-2012

End Date: 10-10-2013

6. Click the **OK** button to navigate to the initial Reminders Schedule screen.

30.2. View Reminder

1. Clcik the **Today/Week/Month** tab in the initial *Reminders* screen as shown below, in order to view the already registerd reminders for the respective reminder. Below is shown for Week tab.



No Reminders set for Today.

Meeting

meeting

Daily - End Date 30-05-2012

Client Meeting

meeting

2. Click any of the reminders. The system displays the operations that can be performed as shown below.
3. Click the **Modify/Delete** button in order to modify or delete that reminder.
4. Click the **View** button. The system displays that reminder as shown in below screen.

31. Credit Card Details

This menu enables you to View the details of the Credit Card.

To view the credit card details

1. Log on to the *Android browser based Mobile Banking*. The system displays initial *Accounts Overview* screen.
2. Click the **Cards** menu from the menu bar at the bottom. The system displays cards screen as shown in below.

Accounts Summary

3. Click the **Credit Card Details** tab**.** The system displays **Credit Card Details** screen.

Credit Card Details

Card Number:
5200123420106751

Product Name:
GOLD REWARDS

Expiry Date:
23-Jan-2012

Reward Points Available:
1267

Total Credit Limit:
90,000.00 INR

Available Credit Limit:
70,000.00 INR

Total Cash Limit:
40,000.00 INR

Available Cash Limit:
40,000.00 INR

Total Unbilled Amount:
15,000.00 INR

Last Payment Date:

70,000.00 INR

Total Cash Limit:
40,000.00 INR

Available Cash Limit:
40,000.00 INR

Total Unbilled Amount:
15,000.00 INR

Last Payment Date:
20-Mar-2010

Last Payment Amount:
23,000.00 INR

Statement Date:
02-Mar-2010

Total Billed Amount:
5,000.00 INR

Payment Due Date:
20-Feb-2010

Mimimum Amount Due:
200.00 INR

Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the product name of the credit card.
Expiry Date	[Display] This field displays the expiry date of the credit card.
Reward points available	[Display] This field displays the reward points for the credit card.
Total Credit limit	[Display] This field displays the total credit limit available to you.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit available to you.
Available Cash Limit	[Display] This field displays the available cash limit available to you.
Total unbilled Amount	[Display] This field displays the total unbilled amount.
Last payment date	[Display] This field displays the date of the last payment done.
Last payment amount	[Display] This field displays the amount of the last payment done.

Field Name	Description
Payment Due Details	
Statement date	[Display] This field displays the statement date of the credit card.
Total Billed Amount	[Display] This field displays the total amount billed.
Payment Due Date	[Display] This field displays the due date for the payment.
Minimum Amount Due	[Display] This field displays the minimum amount due for the current bill.

4. Click the **Back** button, to go back to the previous screen.

32. Credit Card Statement

This menu enables you to View the Statement of the Credit Card.

To view the credit card statement

1. Log on to the Android browser based Mobile Banking.
2. Click the **Cards** menu from the menu bar at the bottom. The system displays cards screen as shown in below.

Accounts Summary

3. Click the **Credit Card Statement** tab. The system displays *Credit Card Statement* screen.

Credit Card Statement

Card Number*: 5200123420106751

Month*: January

Year*: 2012

Field Description

Field Name	Description
Card Number	[Mandatory, Drop-Down] Select card number from the drop down list for which statement is to be viewed.
Month	[Mandatory, Drop-Down] Select month from the drop down list for which statement is required.
Year	[Mandatory, Drop-Down] Select year from the drop down list for which statement is required.

4. Click the **Submit** button. The system displays the credit card statement in the **Credit Card Statement** screen.

Credit Card Statement

Card Number:
5200123420106751

Month:
1

Year:
2012

Records 1 to 2 of 4Page 1 of 2

5. Click any of the *Transaction Number* tab, to view its transaction details, as shown in below screen.

Credit Card Statement

2012

Records 1 to 2 of 4

Page 1 of 2

Reference Number
12133657
Transaction Date
05-04-2010
Description
Airtell Refill
Credit
500.00 INR

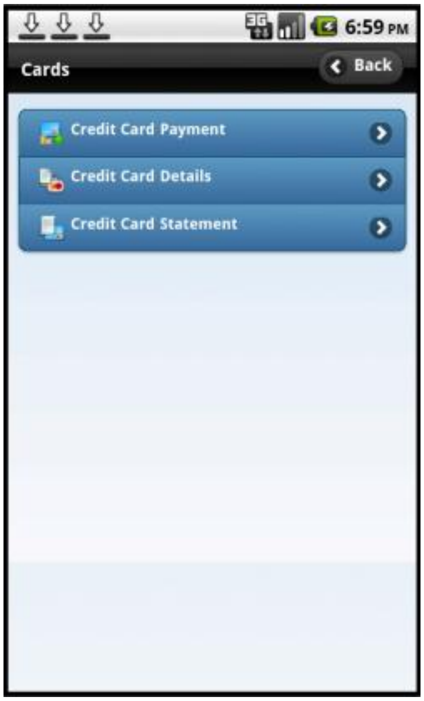
33. Credit Card Payment

This menu enables you to pay out the credit card balances.

To do the credit card payment

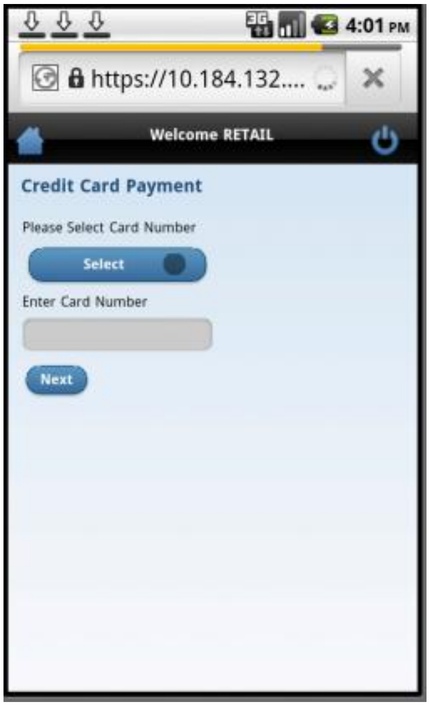
1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.

Cards



3. Click the **Credit Card Payment** tab. The system displays below Credit card Payment screen.

Credit Card Payment

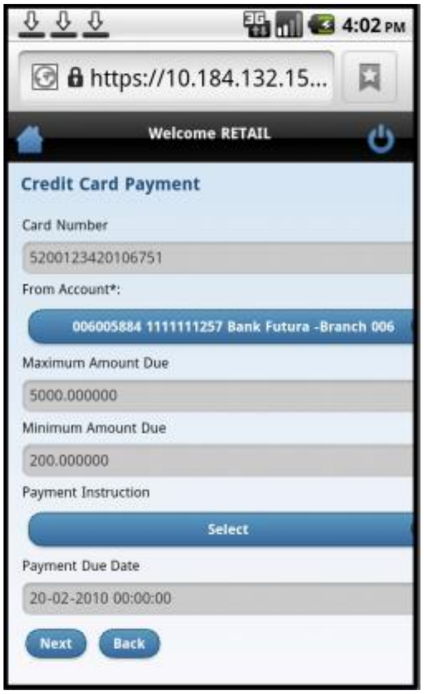


Field Description

Field Name	Description
Select Card	[Mandatory, Pop Over] Select the option as Select Card OR New Card.
Credit Card Number	[Mandatory, Pop Over] Select the credit card number from the pop over, for which payment is to be made. **Note**: If credit card is not registered, then you can enter credit card number here. If you select any credit card from the dropdown then you need not enter card number in this field.

4. Click the **Next** button. The system displays below screen for Step2 - **Credit Card Payment**.

Credit Card Payment – Step2



Credit Card Payment

Card Number
5200123420106751

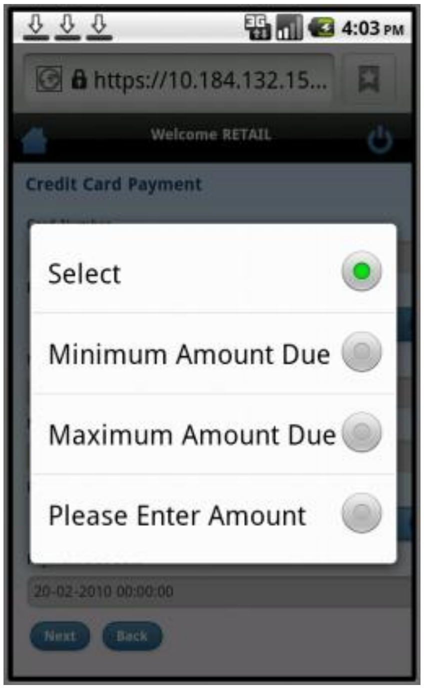
From Account*:
006005884 1111111257 Bank Futura -Branch 006

Maximum Amount Due
5000.000000

Minimum Amount Due
200.000000

Payment Instruction
Select

Payment Due Date
20-02-2010 00:00:00



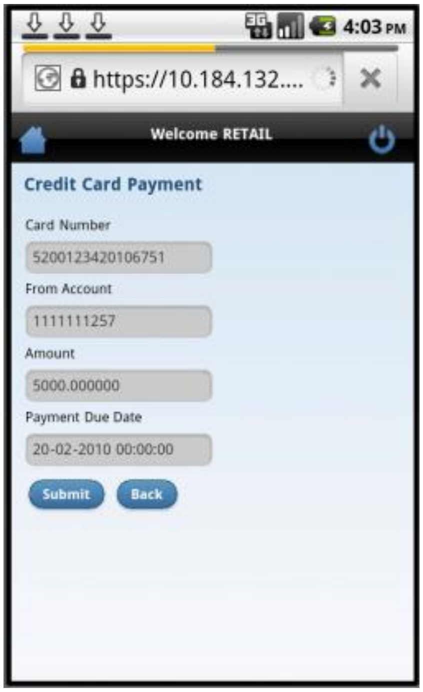
Select ●
Minimum Amount Due ○
Maximum Amount Due ○
Please Enter Amount ○

Field Description

Field Name	Description

Field Name	Description
Credit Card Number	[Display] This field displays the selected credit card number for which payment is to be made.
From Account	[Mandatory, Pop Over] Select the *Source Account* from the drop down. This account will be used as source account for credit card payment.
Payment Instruction	[Mandatory, Dropdown] Select payment instruction as *Transfer Maximum Amount* due OR minimum due amount OR you can also enter any amount.
Payment Due Date	[Display] This field displays the payment due date.

5. Click the **Next** button. The system displays the **Credit Card Payment** screen.



Credit Card Payment

Card Number
5200123420106751

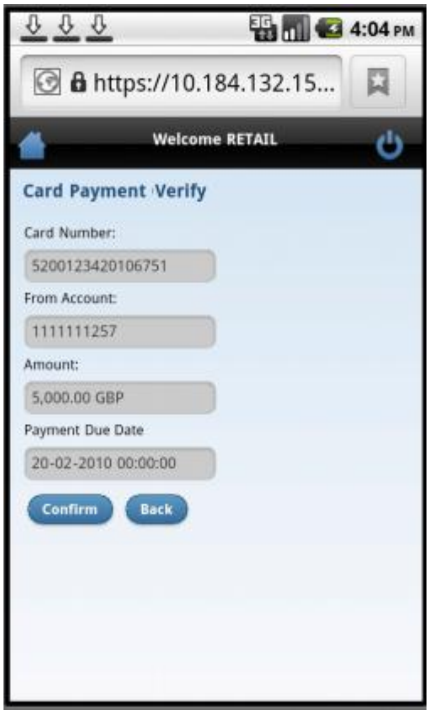
From Account
1111111257

Amount
5000.000000

Payment Due Date
20-02-2010 00:00:00

6. Click the **Submit** button. The system displays **Card Payment - Verify** screen.

Card Payment – Verify



Card Payment Verify

Card Number:
5200123420106751
From Account:
1111111257
Amount:
5,000.00 GBP
Payment Due Date
20-02-2010 00:00:00

7. Click the **Confirm** button. The system displays **Card Payment – Confirm** screen.

Credit Card Payment – Confirm

Card Payment Confirm

✓ Request Processed Successfully.
✓ Transaction having reference 751653151355649 has been Auto Authorized.

Card Number:
5200123420106751
From Account:
1111111257
Amount:
5,000.00 GBP
Payment Due Date
20-02-2010 00:00:00

8. Click the **OK** button to navigate to the initial Credit Card Payment screen.
   OR
   Click the **Download PDF** button to download the PDF containing credit card payment details.

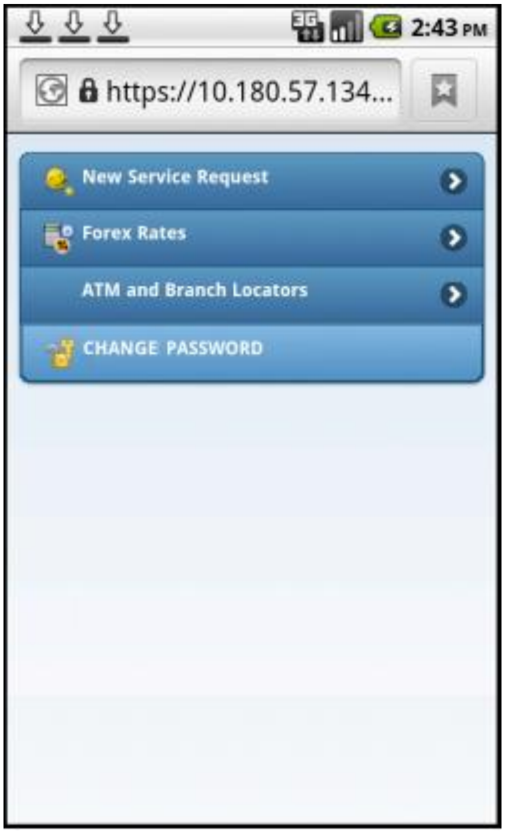
34. Change Password

This menu enables you to change his login or transaction password.

To change the password

1. Log on to the Android Browser Based Mobile Banking.
2. Click the **Services** menu from the menu bar at the bottom. The system displays transactions under services menu, as shown in above screen.

Services



3. Click the **Change Password** tab. The system displays **Change Password** screen as shown below.

Change Password

Change Password

User Id:
PUNEETRET

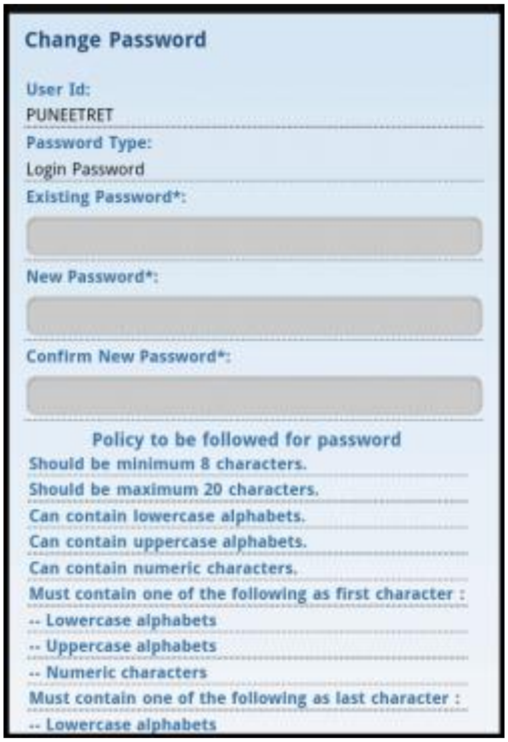
Password Type*:

Field Description

Field Name	Description
User ID	[Display] This field displays your User Id.
Password type	[Mandatory, Dropdown] Select the Login or Transaction password which is to be changed.

4. Click the **Submit** button. The system displays the **Change Password** screen.

Change Password



Change Password

User Id:
PUNEETRET

Password Type:
Login Password

Existing Password*:

New Password*:

Confirm New Password*:

Policy to be followed for password

Should be minimum 8 characters.

Should be maximum 20 characters.

Can contain lowercase alphabets.

Can contain uppercase alphabets.

Can contain numeric characters.

Must contain one of the following as first character :

-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Must contain one of the following as last character :

-- Lowercase alphabets

••••••••••

New Password*:

•••••••••

Confirm New Password*:

••••••••••

Policy to be followed for password

Should be minimum 8 characters.

Should be maximum 20 characters.

Can contain lowercase alphabets.

Can contain uppercase alphabets.

Can contain numeric characters.

Must contain one of the following as first character :

-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Must contain one of the following as last character :

-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Can contain 5 successive characters.

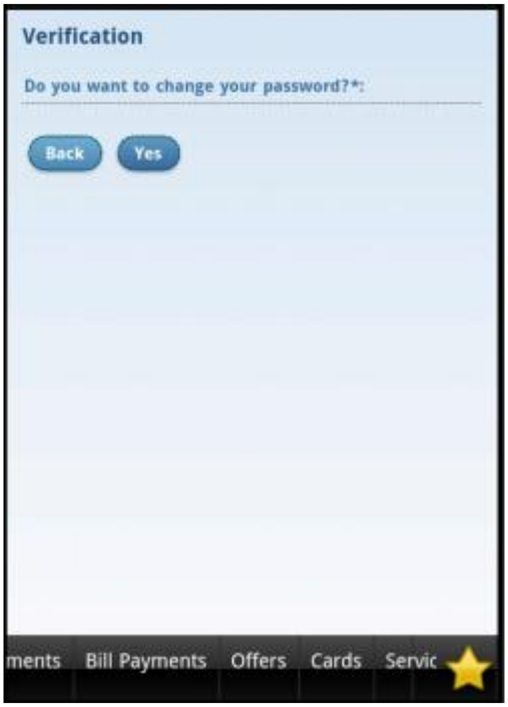
Can contain 5 repetitions.

Field Description

Field Name	Description
User ID	[Display] This field displays your User Id.
Password type	[Display] This field displays password type selected in the previous screen.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type your new password. **Note**: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm New Password	[Mandatory] Retype the new password for confirmation.

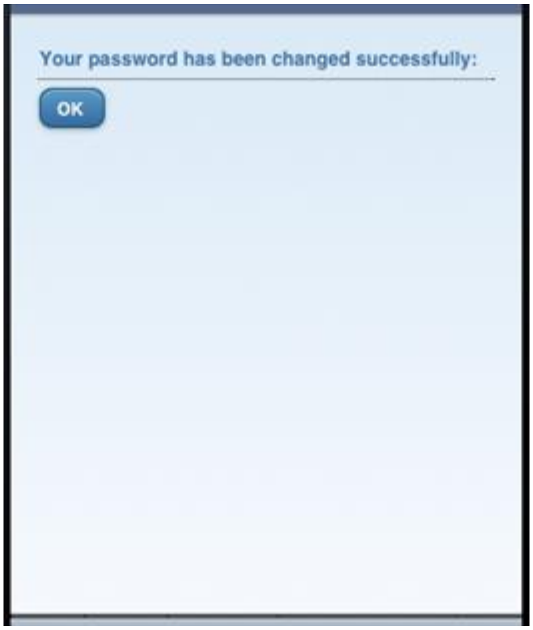
5. Click the **Back** button to go to the previous screen.
   OR
   Click the **Change** button to go to the verification screen. The system displays **Verification – Change Password** screen

Verification – Change Password



6. Click the **Back** button to change the input.
   OR
   Click the **Yes** button to go to the confirmation screen. The system displays **Confirmation – Change Password** screen.

Confirmation – Change Password



Your password has been changed successfully:

7. Click the **OK** button. The system displays initial **Change Password** screen.

35. Deposit Details

This option is provided to enable you to view the details of Term Deposit Accounts. Term Deposit Details displays the list of all Term Deposit accounts with details, under all the customer id's linked to your login user id.

To view the TD Details

1. Log on to the *Android Browser Based Mobile Banking*. The system displays initial Accounts Overview screen.
2. Click the *Term Deposits Account Types* tab. The system displays all the term deposits in the deposit details screen as shown below.

Deposit Details

01134445822 004000163 004-Bank ...	10,031.16	GBP
01134445944 004004593 004-Bank ...	5,592.97	GBP
01134445961 004004593 004-Bank ...	606.62	GBP
01134446055 004004593 004-Bank ...	726.00	GBP
01134446056 004004593 004-Bank ...	899.00	GBP
01114445648 004005402 004-Bank ...	1,000.00	GBP

3. Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.

Deposit Details

Deposit Details

Account Details:

Customer Id:
004000163

Deposit Account:
01134445822 004

Product Name:
Normal TD-TD01

Current Balance:
10,031.16 GBP

Deposit Details

Deposit Date:
14-08-2012

Maturity Date:
15-10-2012

Interest Rate :
0.00 %

Maturity Instructions

Rollover Instructions:
Renew Principal and Interest

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the *Customer ID* linked to your user.
Deposit Account	[Display] This field displays the term deposit account registered for *Mobile Banking* under the *Customer ID*.
Product Name	[Display] This field displays the Name of the product linked to the term deposit.

Field Name	Description
Current Balance	[Display] This field displays the Current available balance of the term deposit with currency.
Deposits Details	
Deposit Date	[Display] This field displays the *Date* on which the deposit was made.
Maturity Date	[Display] This field displays the Date on which the deposit is getting matured.
Interest Rate	[Display] This field displays the interest rate percentage on the term deposit.
Maturity instruction	
Rollover instruction	[Display] This field displays the rollover instructions given for the deposit.
Payout Details	
Payout type	[Display] This field displays the payout type instruction given for the deposit.
Percentage	[Display] This field displays the percentage of amount for the stated payout instruction.

4. Click the **Back** button to go to the previous screen.

36. Contract Deposits

This option is provided to enable you to view the details of contract Term Deposit Accounts. Term Deposit Details displays the list of all the contract Term Deposit accounts with details, under all the customer id’s linked to your login user id.

To view the contract TD details

1. Log on to the *Android browser based Mobile Banking*. The system displays initial *Accounts Overview* screen as shown below.

Accounts Overview

CASA	94,138,352,906,783,2...	
Term Deposits	18,855.75	GBP
Loans	83,510.93	GBP
Contract TD	200.00	GBP
Islamic Fin...	1,179,482.48	GBP
Islamic CASA	-1,000.00	GBP

2. Click the **Contract TD** tab. The system displays all the **Contract Deposits** in the *Accounts Summary* screen as shown below.

Deposit Details

3. Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.

Contract Deposit Details

Contract Deposits

Account Details

Customer Id:
004005402

Contract Deposit:
000CDFL120650005

Product Name:
float

Current Balance:
100.00 GBP

Deposit Details:

Deposit Date:
05-03-2012

Maturity Date:
31-12-2012

Interest Rate:
5.00 %

Accrued Interest Till Date:
0.00 GBP

Account Details

Customer Id:
004005402

Contract Deposit:
000CDFL120650005

Product Name:
float

Current Balance:
100.00 GBP

Deposit Details:

Deposit Date:
05-03-2012

Maturity Date:
31-12-2012

Interest Rate:
5.00 %

Accrued Interest Till Date:
0.00 GBP

Interest Instructions

Instructions:
None

Maturity Instructions

Rollover Instructions:
Renew Principal and Interest

Field Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the Customer ID linked to your user.
Contract Deposit	[Display] This field displays the contract deposit account.
Product Name	[Display] This field displays the name of the product linked to the term deposit.
Current Balance	[Display] This field displays the current available balance of the Contract term deposit with currency.
Deposits Details	
Deposit Date	[Display] This field displays the date on which the deposit was made.
Maturity Date	[Display] This field displays the date on which the deposit is getting matured.
Interest Rate	[Display] This field displays the interest rate applicable.
Interest accrued till date	[Display] This field displays the interest accrued till date.
Interest Instruction	

Field Name	Description
Instructions	[Display] This field displays the interest instruction for the contract deposit.
Account	[Display] This field displays the Account for the interest deposit.
Maturity Instructions	
Rollover Instruction	[Display] This field displays the Rollover instruction.
Account	[Display] This field displays the account for the rollover instruction.

Note: Interest and Maturity Instructions are also displayed at the end of the above screen.

4. Click the **Back** button to go to the previous screen.

37. Force Change Password

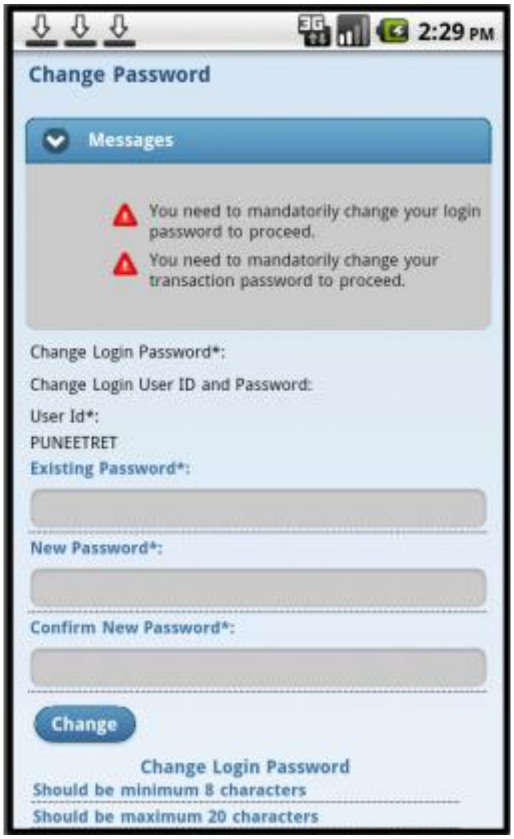
This option forces you to mandatorily change your password. The **Force Change Password** screen comes in following scenarios.

- If you are login for the first time.
- If you have reset your password.
- If your password has expired.

To perform the forced change password

1. Log onto the *Android Browser Based Mobile Banking* in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen.

Change Password



You need to mandatorily change your login password to proceed.

You need to mandatorily change your transaction password to proceed.

Change Login Password*:

Change Login User ID and Password:

User Id*:
PUNEETRET

Existing Password*:

New Password*:

Confirm New Password*:

Change Login Password
Should be minimum 8 characters
Should be maximum 20 characters

Field Description

Field Name	Description
User ID	[Display] This field displays your user id.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. **Note**: This new password should be as per *Password Policy* (displayed below the text fields in the above screen) set by the bank.

Field Name	Description
Confirm New Password	[Mandatory] Retype the new password for confirmation.

2. Click the **Change** button. The system displays the *confirmation* message for the login password change as shown in below screen.

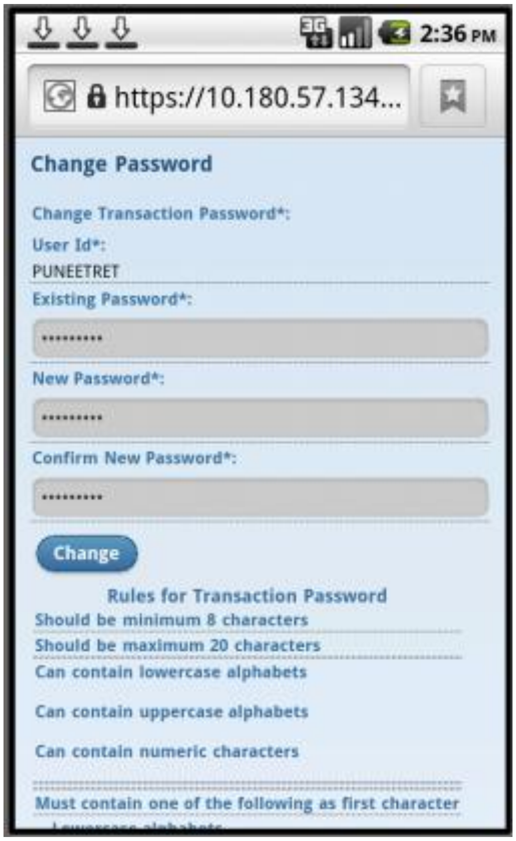
Change Password

Password changed successfully.

Information*:
Password Changed Successfully.

3. Click the **OK** button. The system displays **Change Password** screen for *Transaction Password Change* as shown below.

Change Password – Transaction Password Change



Change Password

Change Transaction Password*:

User Id*:
PUNEETRET

Existing Password*:
•••••••••

New Password*:
•••••••••

Confirm New Password*:
•••••••••

Rules for Transaction Password

Should be minimum 8 characters

Should be maximum 20 characters

Can contain lowercase alphabets

Can contain uppercase alphabets

Can contain numeric characters

Must contain one of the following as first character

Field Description

Field Name	Description
User ID	[Display] This field displays your user id.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. **Note**: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.

Field Name	Description
Confirm New Password	[Mandatory] Retype the new password for confirmation.

4. Click the **Change** button. The system displays the Confirmation message for **Transaction Password change** as shown in below screen.

Password changed successfully.

Information*:
Password Changed Successfully.

5. Click the **OK** button. The system logs off the current session. You have to login again with the new password, as shown in below screen.

Password changed successfully.

As per the security policy, you are required to re-login

Click here to Login

Note: If the user has been provided access to multiple channels under the main group through channel grouping then the changed/new password will be applied to all the channels of the group. The system will display disclaimer as “The new password will be applicable for channels of group also”.

38. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

- The fund is in the Initial Public Offering (IPO) stage
- The fund is allowed for subscriptions in the given period.

This information is available as part of fund rules definition.

An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To buy mutual fund

1. Log on to the *Android browser based mobile banking*. The system displays initial Account Overview screen.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Buy Funds** transaction tab as shown above. The system displays **Buy Funds** screen as shown below.

Buy Funds


Buy Funds

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011)

Fund AMC*:

AG AMC

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
Fund AMC	[Mandatory, Drop-Down] Select the fund AMC from the drop-down list.

4. Click the **Submit** button. The system displays **Buy Funds** screen.

Buy Funds

Buy Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:

AMCST

Fund Name

K1

Min. Amount

1.00 ZAR

Minimum Units

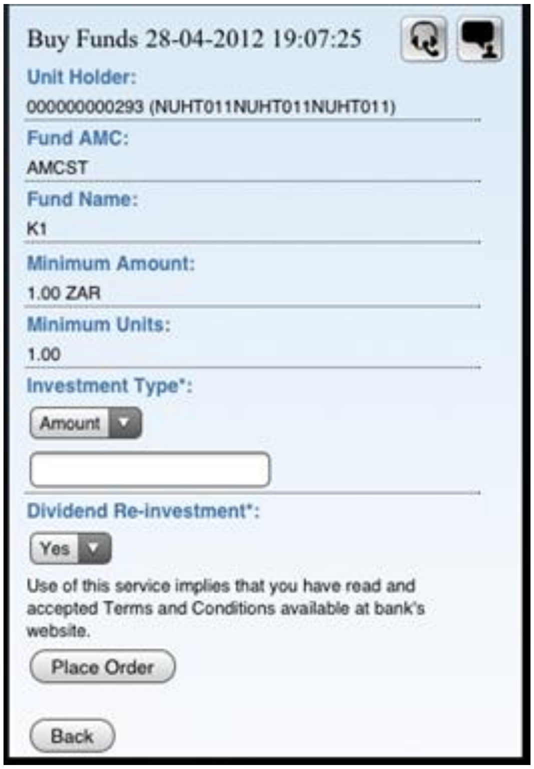
1.00

Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the name of the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.

5. Click the **Fund Details** button. The system displays **Buy Funds detail** screen.
   OR
   Click the **Back** button. The system displays the buy funds initial screen.

Buy Funds


Buy Funds 28-04-2012 19:07:25

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Minimum Amount:
1.00 ZAR

Minimum Units:
1.00

Investment Type*:
Amount

Dividend Re-investment*:
Yes

Use of this service implies that you have read and accepted Terms and Conditions available at bank's website.

Field Description

Field Name	Description
Place order	
Investment type	[Mandatory, Alphanumeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Type the investment amount/units as per the selection done.
Amount OR units	Mandatory, Alphanumeric,15] Type the investment amount/units as per the selection done.
Dividend Re-Investment	[Mandatory, Drop-Down] Select Yes from the drop down list if the dividends amounts are to be reinvested in the mutual fund, otherwise select No.

6. Click the **Place Order** button. The system displays **Buy Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Buy Funds – Verify

Buy Funds-Verify

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,200.00 ZAR

Dividend Re-investment:
Yes

7. Click the **Confirm** button. The system displays **Buy Funds - Confirm** screen.
   OR
   Click the **Change** button to edit the entered details.

Buy Funds – Confirm

Messages

- **Transaction Saved**
- **Transaction having reference 177580935436439 has been Auto Authorized.**

Buy Funds-Confirm

Your Order received:
28-04-2012 19:07:43

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,200.00 ZAR

Dividend Re-investment:
Yes

8. Click the **OK** button. The system displays **Buy Mutual Fund** screen.

39. Redeem Funds

This option allows you to redeem mutual fund holdings. You may select to redeem full/part of the investment made in mutual fund by this option. The fund should be open for redemption.

A fund is open for redemption if:

- The fund is allowed for redemption in the given period. This information is available as part of fund prospectus.
- The fund is not in book closure.

The redemption process comprises of the following stages:

- Indicating the fund unit holder and the fund to be redeemed.
- Specifying redemption details including product, redemption type, transaction currency and payout mode.
- Verifying the details where user can confirm the information specified.

To redeem mutual fund

1. Log on to the Android browser based Mobile Banking. The system displays initial Account Overview.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Redeem Funds** transaction tab as shown above. The system displays **Redeem Funds** screen as shown below.

Redeem Funds

Redeem Funds

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011)

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Redeem Funds** screen.

Redeem Funds

Redeem Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name:

A2A3DT

Units Held:

232026.68

Amount:

2,320,266.80 ZAR

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units Held	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.

5. Click the **Place Order** button. The system displays **Redeem Funds** screen as shown below.
   OR
   Click the **Back** button to return to the previous screen.

Redeem Funds

Redeem Funds

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Amount:
ZAR 2,320,266.80

Units Held:
232026.68

Redemption Type* :
Amount

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund held by the unit holder..
Amount	[Display] This field displays the sellable units of the mutual fund.
Units Held	[Display] This field displays the sellable units of the mutual fund.
Redeem Type	[Mandatory, Drop-Down] Select whether the investment is to be made in terms of amount or mutual fund units.
Amount Or Unit	[Mandatory, Numeric,15] Enter the amount or units to be redeemed respectively

6. Click the **Place Order** button. The system displays **Redeem Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Redeem Funds – Verify

Redeem Funds-Verify

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Redeem Amount:
1,200.00

7. Click the **Confirm** button. The system displays **Redeem Funds Confirmation** screen.
   OR
   Click the **Change** button to edit the entered details.

Redeem Funds Confirmation

Messages

- Transaction Saved
- Transaction having reference 386967691260171 has been Auto Authorized.

Redeem Funds Confirmation

Thank You

Your Order received
12-05-2012 17:53:15

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Redeem Amount:
1,200.00

8. Click the **OK** button. The system displays initial **Redeem Funds** screen.

40. Portfolio

This option allows you to view the details of all the mutual fund holdings.

To view the portfolio

1. Log on to the *Android Browser Based Mobile Banking*.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Portfolio** transaction tab as shown above. The system displays **Portfolio** screen as shown below.

Portfolio

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Portfolio** screen.

Portfolio


Portfolio

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Fund Type

Growth Fund

Fund Currency

ZAR

Units Held

232026.68

Amount in Fund Currency

2,320,266.80

Field Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the units holder.
Holding Fund Details	
Fund Name	[Display] This field displays the fund name.
Fund Type	[Display] This field displays the fund type.
Fund Currency	[Display] This field displays the fund currency.

Field Name	Description
Units Held	[Display] This field displays the number of units held.
Amount in Fund Currency	[Display] This field displays the amount in fund currency.

5. Click the **Back** button to navigate to the previous screen.

41. Switch Funds

This option allows you to switch investment in one mutual fund to another type of mutual fund using mobile banking. You can switch only a part or the entire investment made in the selected fund.

A fund is open for switch if

- Fund is allowed for switch in the given period. Current date is between switch start date and switch close date. This information is available as part of Fund Rule definition.
- Fund is not in book closure

To switch mutual fund

1. Log on to the *Android Browser Based Mobile Banking*. The system displays initial *Account Overview* screen.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Switch Funds** transaction tab as shown above. The system displays **Switch Funds** screen as shown below.

Switch Funds

Switch Funds

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011)

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Switch Funds** screen.

Switch Funds

Switch Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Units Held

232026.68

Amount

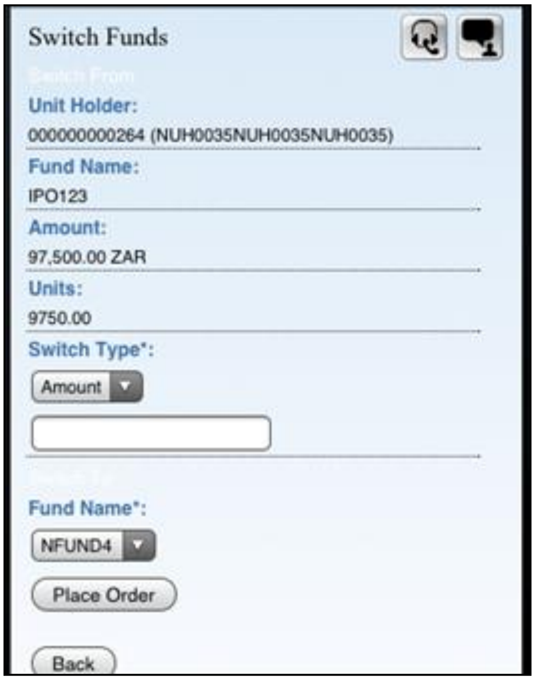
2,320,266.80 ZAR

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units Held	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.

5. Click the **Place Order** button. The system displays **Switch Funds** screen.
   OR
   Click the **Back** button. The system displays the previous screen.

Switch Funds



Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

Fund Name:
IPO123

Amount:
97,500.00 ZAR

Units:
9750.00

Switch Type*:

Fund Name*:

Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the unit’s holder.
Fund Name	[Display] This field displays the fund name.
Amount	[Display] This field displays the market value of the investment as per the current date in terms of amount.
Units	[Display] This field displays the market value of the investment as per the current date in terms of units.
Place order	

Field Name	Description
Switch type	[Mandatory, Drop-Down] Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.
Amount or unit	[Mandatory, Alphanumeric, 15] Type the amount or units to be switched as per the selection done in the previous field.
Switch To	
Fund Name	[Mandatory, Drop-Down] Select the fund name to which mutual funds are to be switched.

6. Click the **Place Order** button. The system displays **Switch Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Switch Funds – Verify


Switch Funds-Verify

Transaction Details

Unit Holder: 000000000264 (NUH0035NUH0035NUH0035)

Fund Name: IPO123

Switch To:Fund Name: NFUND4

Amount: 1,200.00 ZAR

7. Click the **Confirm** button. The system displays **Switch Funds - Confirm** screen.
   OR
   Click the **Change** button to edit the entered details.

Switch Funds – Confirm

Messages

- **Transaction Saved**
- **Transaction having reference 192593475260190 has been Auto Authorized.**

Switch Funds-Confirm

Your Order received

12-05-2012 17:54:07

Transaction Details

Unit Holder:

000000000264 (NUH0035NUH0035NUH0035)

Fund Name:

IPO123

Switch To:Fund Name:

NFUND4

Amount:

1,200.00 ZAR

8. Click the **OK** button to navigate to the initial *Switch Funds* screen.

42. Order Status

You may place several purchase orders across various AMCs. An order goes through various stages of transfer i.e. placement, processing, allotment, authorization etc. This option displays the status details of the placed order.

To view the order status

1. Log on to the Android Browser Based Mobile Banking.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Order Status** transaction tab as shown above. The system displays **Order Status** screen as shown below.

Order Status


Order Status

Unit Holder*: 000000000293 (NUHT011NUHT011NUHT011)

Transaction Ref. No.*:

Status*: Allotted

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 15] Type the valid transaction reference number for which you wish to view order status.
Status	[Mandatory, Drop-Down] Select the status of the order from the drop down list.

4. Click the **Submit** button. The system displays **Order Status** screen.

Order Status

Order Status

Request received on:
12-05-2012 17:56:00

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Id:
NFUND1

Transaction Mode:
A

Transaction Type:
Switch

Transaction Amount:
50.00 USD

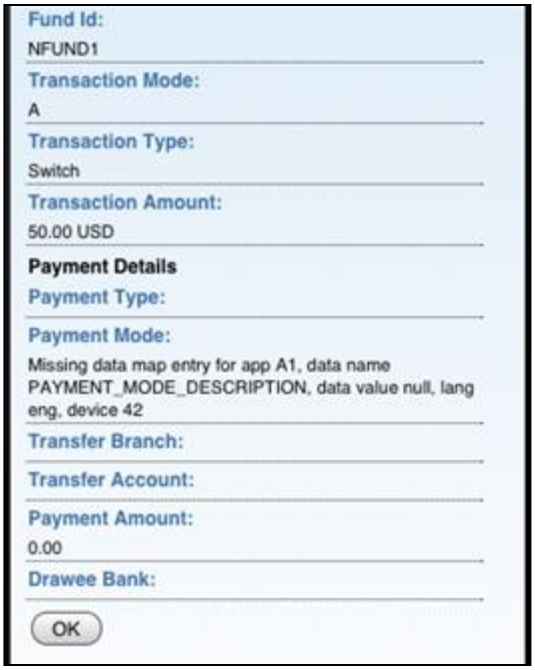
Payment Details

Payment Type:

Payment Mode:
PAYMENT

Transfer Branch:

Transfer Account:



Fund Id:
NFUND1

Transaction Mode:
A

Transaction Type:
Switch

Transaction Amount:
50.00 USD

Payment Details

Payment Type:

Payment Mode:
Missing data map entry for app A1, data name PAYMENT_MODE_DESCRIPTION, data value null, lang eng, device 42

Transfer Branch:

Transfer Account:

Payment Amount:
0.00

Drawee Bank:

Field Description

Field Name	Description
Request received on:	[Display] This field displays the date and time on which the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.

Field Name	Description
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

5. Click the **OK** button to navigate to the initial order status screen.

43. Transaction Password Behavior

Transaction password is added security measure in mobile banking required for safer execution of any transaction. When transaction password is configured for any transaction, then while accessing that transaction, after clicking Confirm button on the verification screen, the system asks for transaction password.

Following two kind of the transaction password can be configured for Mobile Banking as per requirement:

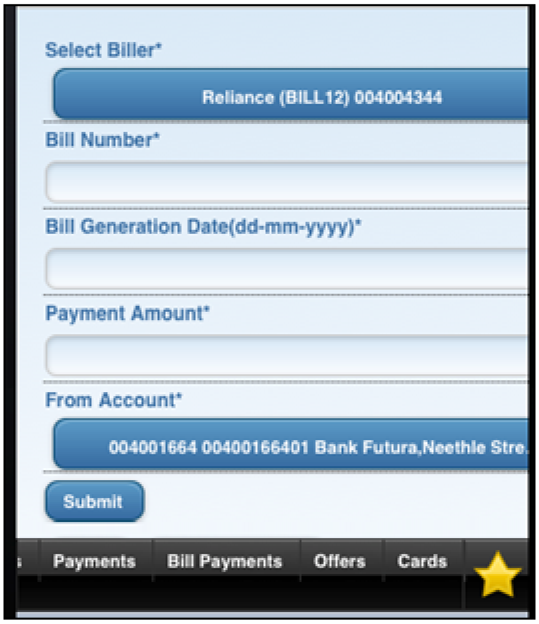
- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the *Android Browser Based Mobile Banking*.
2. Access any transaction for which transaction password is configured. (Below shown is for **Pay Bills** transaction).
3. Log on to the *Android Browser Based Mobile Banking*.
4. Click the **Bill Payments** menu from the menu bar at the bottom. The system will display **Bill Payments** transactions as shown in below screen.

5. Click the **Pay Bill** tab. The system displays the **Pay Bills** screen.

Pay Bills



Select Biller*
Reliance (BILL12) 004004344
Bill Number*
Bill Generation Date(dd-mm-yyyy)*
Payment Amount*
From Account*
004001664 00400166401 Bank Futura,Neethle Stre

Field Description

Field Name	Description
Select Biller	[Mandatory, Dropdown] Select the Biller from the registered List of Billers from the drop down menu.
Bill Number	[Mandatory, Alphanumeric, 15] Input the Bill Number for which the Bill is to be paid.
Bill generation Date	[Mandatory, Alphanumeric,10, Pick list] Input the date in the specified date format or select the date from the date pick list.
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

6. Click the **Submit** button. The system displays **Pay Bill Verify** screen.

Pay Bill Verify

Customer Id
004004344
Biller
Reliance
Bill Number
121
Bill Generation Date
20-04-2012
Payment Amount
1,200.00 GBP
Source Account
00400166401 004

7. Click the **Confirm** button to pay the bill. The system displays **Transaction Initiation** Authorization screen. It displays transaction reference number and asks to enter transaction password.

Or
Click the **Change** button to return to the previous screen.

Transaction Initiation Authorization

Transaction Initiation Authorisation
17:39:38

Transaction Reference Number:
1895

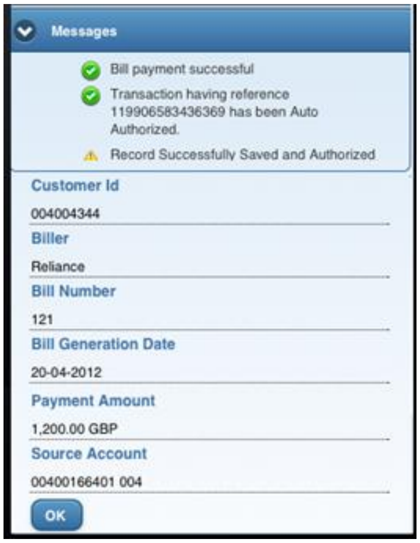
Transaction Pin *:

8. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

9. Click the **Submit** button. The system displays the **Pay Bills Confirm** screen.

Pay Bill Confirm



Bill payment successful

Transaction having reference 119906583436369 has been Auto Authorized.

Record Successfully Saved and Authorized

Customer Id
004004344

Biller
Reliance

Bill Number
121

Bill Generation Date
20-04-2012

Payment Amount
1,200.00 GBP

Source Account
00400166401 004

10. Click the **OK** button to navigate to the initial Pay Bills screen.

44. ATM Branch Locator

This transaction allows you to view the address and the location of ATM/ branch location.

To view the location and address of the ATM and branch

1. Log on to the *Android browser based Mobile Banking*.

2. Click the **Services** menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
3. Click the **ATM Branch Locator tab**. The system displays **ATM/Branch Locator** screen as shown below.

ATM/ Branch Locator

Filed Description

Field Name	Description
Enter location	[Mandatory, Alphanumeric] Type the location to view the address and location of the branch /ATM

4. Click the **Search** button in above screen. The system displays the *ATM Branch location* address.

ATM/ Branch Locator List

ATM/Branch List

ATM

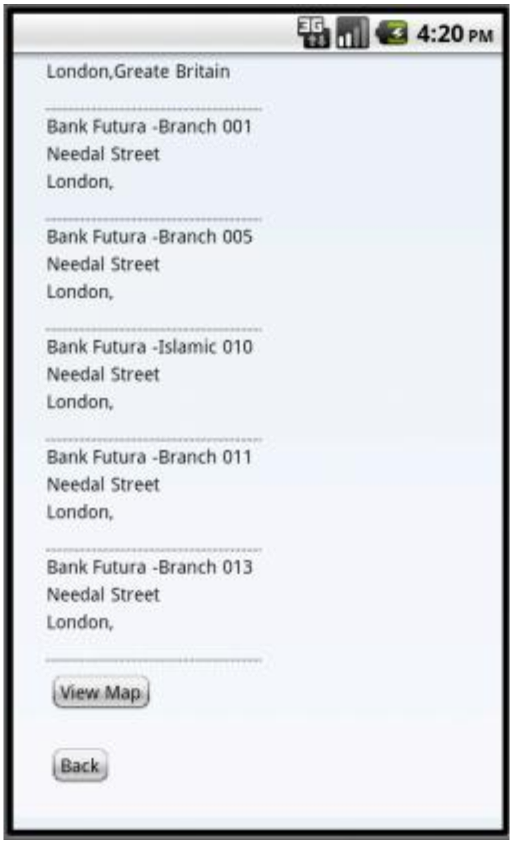
BANK FUTURA - Branch Office 002
Threadneedle Street,
London,Great Britain

Bank Futura -Branch 006
Needal Street
London,

Bank Futura -Branch 001
Needal Street
London,

Bank Futura -Treasury 008
Needal Street
London,

Bank Futura- Branch 004



London,Greate Britain

Bank Futura -Branch 001
Needal Street
London,

Bank Futura -Branch 005
Needal Street
London,

Bank Futura -Islamic 010
Needal Street
London,

Bank Futura -Branch 011
Needal Street
London,

Bank Futura -Branch 013
Needal Street
London,

5. Click *View Map button/icon* in above screen. The system opens the Map screen showing the *ATM/Branches locations* for the entered location.

45. Offers

Location Based Offers:

Business user will be able to receive the offers from the bank based on their physical location. Business user while on move will be able to get the offers available in the specific geo location.

The system will be able to identify the user's geo location using the GPS option available in the user's mobile phone. Location will be maintained in terms of latitude and longitude. Based on the location identified, the offers available in the area will be identified and displayed to the user.

The offers received can have hyperlinks to display more data. On clicking on an offer that has more details, a separate screen external to the user's login window / application will be opened to display the details.

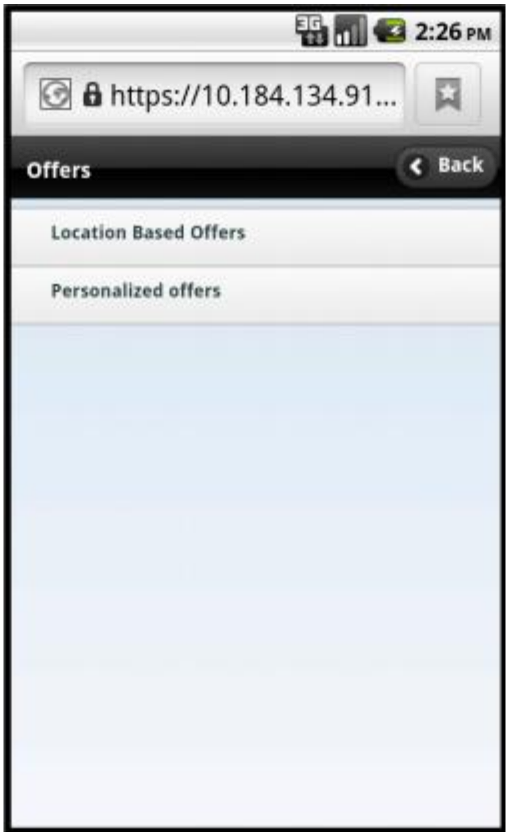
Personalized / Targeted Offers:

Targeted offers or advertisements relevant to the user will be displayed in Personalized Offers section. These offers will be based on the user's details and activity.

To access the Offers options

1. Log on to the *Android Browser Based Mobile Banking*.
2. Navigate to Offers menu in menu bar at the bottom.
3. On clicking **Offers** option from the menu bar, the system displays Offers as *Location based & Personalized offers*, as shown below.

Offers



4. Click any of the Offer type in order to view it. You can view offers based on your location by clicking Location Based Offers icon. It will show offers with respect to your location.
5. You can also view *personalized offers*, displayed after clicking **Personalized Offers** icon.

46. Live Help/Call

Using this option, you can request for a call by the Oracle ATG agents for online assistance.

This feature provides the options to the business users for interactions with bank officials / call centre executives.

1. Below is shown for *Account Overview* transaction. This option is available for various transactions.

Buy Funds

2. Click the ☎ button/icon in above screen. It opens a new screen showing the option to call, as shown in below screen.

Live Help

Talk by Phone

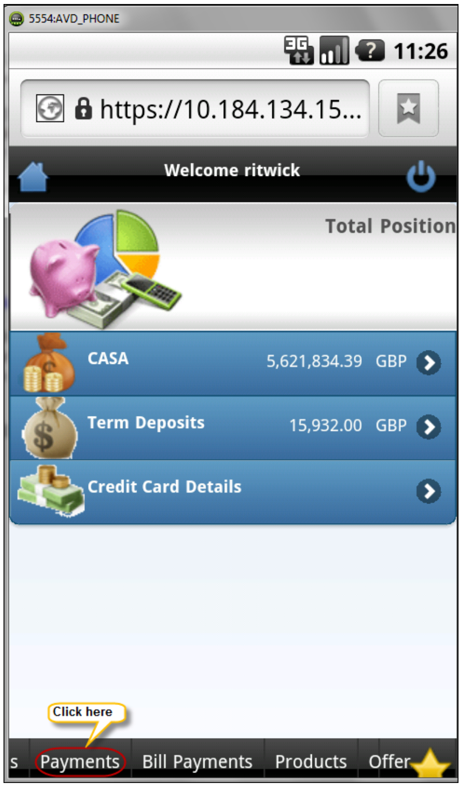
To talk with us, please enter your phone number.
(You'll need an open phone line to receive this call)

Country: India
Your Number: 91
Call me: Right Now

3. Select the **Country**.
4. Enter your number. Click the **Talk By Phone** button. You will receive a call.

47. P2P Beneficiaries

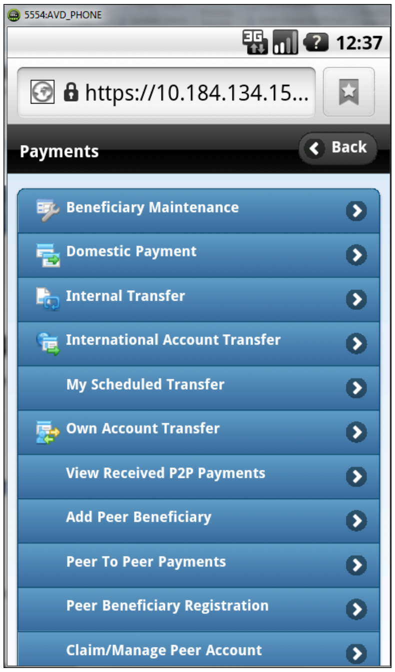
1. Click **Payments** option from the menu bar on the *Dashboard / Landing* screen, as shown in the following screenshot.



The following page is displayed.

2. Click **Transfers**. The following page is displayed.

Payments



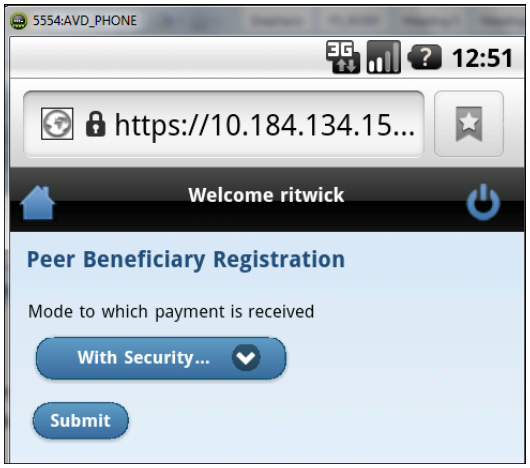
To Add Peer Beneficiary

Note: Please refer to the **Add Peer Beneficiary** section.

To Register Peer Beneficiary

1. Click **Peer Beneficiary Registration**, as shown in the following screenshot.

Peer Beneficiary Registration



Mode to which payment is received

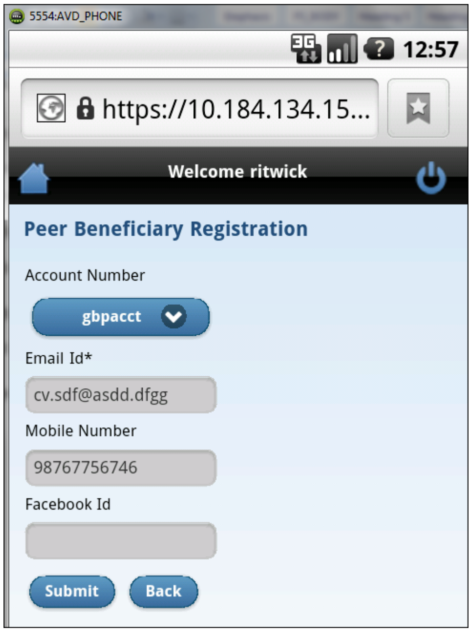
With Security...

Field Description

Field Name	Description
Peer Beneficiary Registration	
Select the mode to which payment is received	
Mode	[Dropdown] Select the desired mode from the system-configured dropdown options: • With Security Code • Without Security Code
Submit	[Action Button] Click **Submit** to submit the details.

The following page is displayed.

Peer Beneficiary Registration



Peer Beneficiary Registration

Account Number

gbpacct

Email Id*

cv.sdf@asdd.dfgg

Mobile Number

98767756746

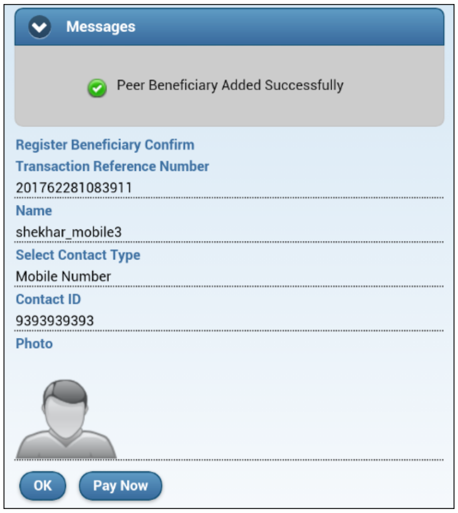
Facebook Id

Field Description

Field Name	Description
Peer Beneficiary Registration	
Account Number	[Dropdown] Select the desired **Account Number** from the dropdown.
Email ID	[Mandatory, Input Box, 255] Enter the appropriate **Email ID**.
Mobile Number	[Mandatory, Input Box, 15] Enter the appropriate **Mobile Number**.
Facebook ID	[Mandatory, Input Box, 255] Enter the appropriate **Facebook ID**.
Submit	[Action Button] Click **Submit** to submit the details.
Back	[Action Button] Click **Back** to go back to the previous screen.

2. The *Verify* screen is displayed. Verify the data and click **OK**.

Peer Beneficiary Confirm



Peer Beneficiary Added Successfully

Register Beneficiary Confirm

Transaction Reference Number
201762281083911

Name
shekhar_mobile3

Select Contact Type
Mobile Number

Contact ID
9393939393

Photo

3. Click **OK**.

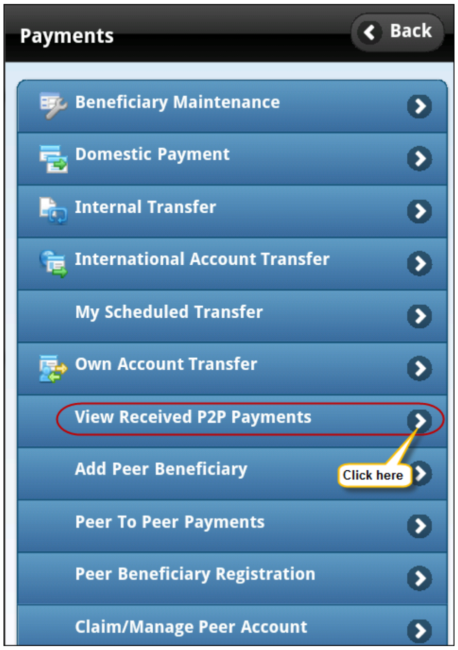
48. View Received P2P Payments

This feature helps to view the **Received P2P Payments**.

For the Existing User:

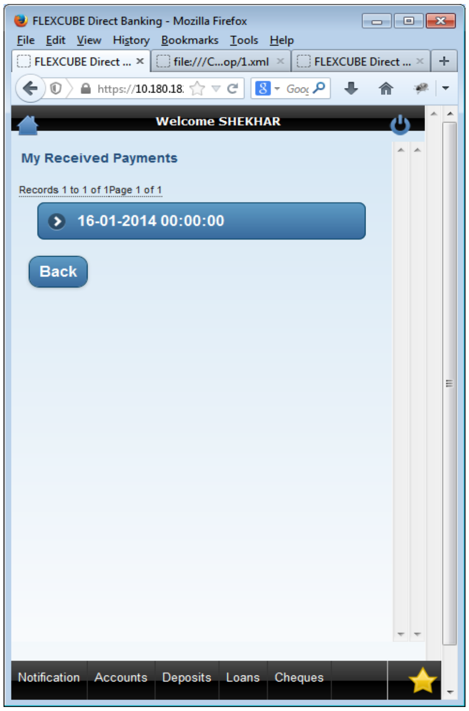
1. Login using the appropriate *Banking URL*.
2. Navigate to **Payments**. The following page is displayed.

Payments



3. Click **View Received P2P Payments**. The *Received Payments* page is displayed.

Receive Payments - List



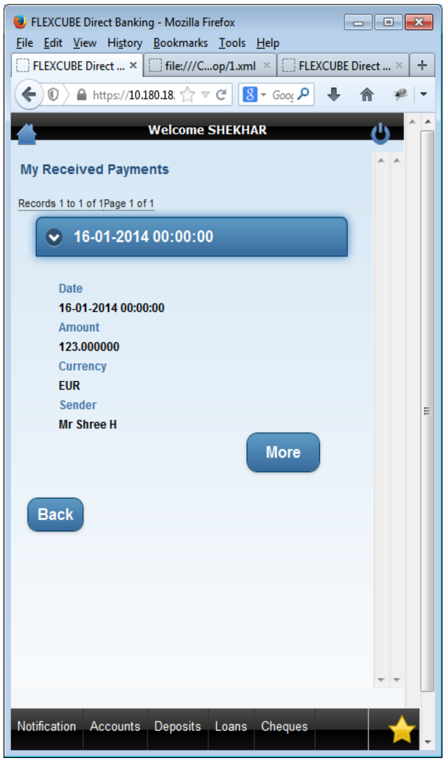
Field Description

Field Name	Description

Field Name	Description
My Received Payments	
List of Received Payments	[List of Dropdown] Select the desired record of **Received Payment**.
Back	[Action Button] Click **Back** to go back to the *Payments* page.

Once you select the desired record, the following page is displayed.

My Received Payments - Details



My Received Payments

Records 1 to 1 of 1Page 1 of 1

16-01-2014 00:00:00

Date
16-01-2014 00:00:00
Amount
123.000000
Currency
EUR
Sender
Mr Shree H

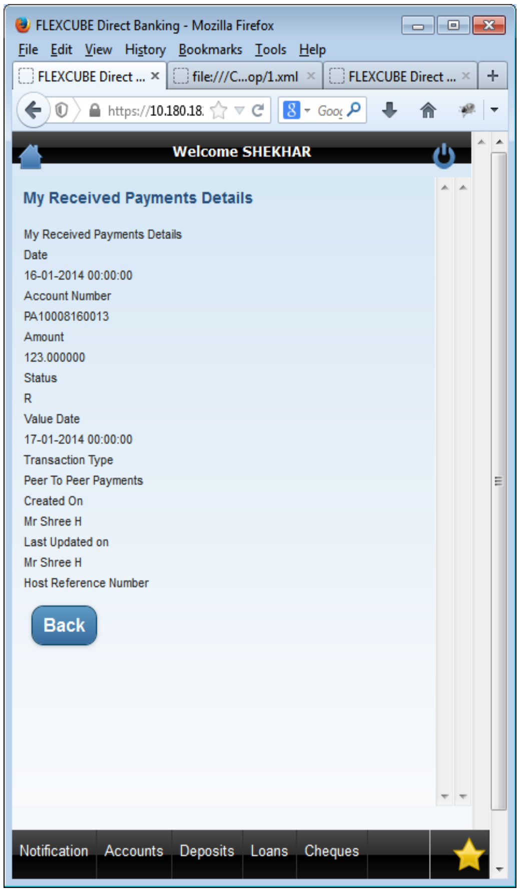
Field Description

Field Name	Description
My Received Payments	

Field Name	Description
Selected record of My Received Payments	[Display] The selected record is displayed.
Date	[Display] The *Date* on which the selected payment is received is displayed. Enter the valid **Email ID**.
Amount	[Display] Displays the *Amount* received.
Currency Type	[Display] Displays the Type of Currency.
Sender	[Display] Displays the name of the *Sender*.
More	[Action Button] If clicked, it displays the additional information of the selected *Received Payment*.
Back	[Action Button] Click **Back** to go back to the previous screen.

4. Click **More**, if the additional information is required. The following page is displayed.

My Receive Payments Details



My Received Payments Details

My Received Payments Details
Date
16-01-2014 00:00:00
Account Number
PA10008160013
Amount
123.000000
Status
R
Value Date
17-01-2014 00:00:00
Transaction Type
Peer To Peer Payments
Created On
Mr Shree H
Last Updated on
Mr Shree H
Host Reference Number

Field Description

Field Name	Description
My Received Payment Details	
Date	[Display] Displays the *Date* and *Time* on which the respective transaction is created.
Account Number	[Display] Displays the respective *Account Number*.
Amount	[Display] Displays the received *Amount*.

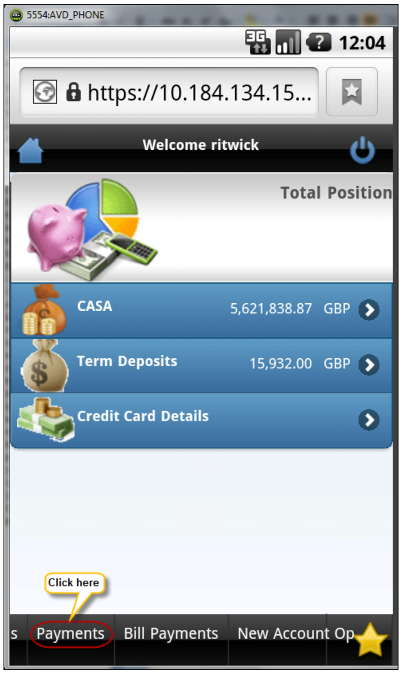
Field Name	Description
Status	[Display] Displays the *Status* of the transaction.
Value Date	[Display] Displays the date on which the payment is received.
Transaction Type	[Display] Displays the *Transaction Type* of the selected record.
Created On	[Display] Displays the date on which the respective transaction is created.
Last Updated On	[Display] Displays the latest date on which the respective transaction is modified.
Host Reference Number	[Display] Displays the Host Reference Number.
Back	[Action Button] Click **Back** to go back to the selected *Received Payments* record.

49. Add Peer Beneficiary

This feature is used to add a new peer beneficiary.

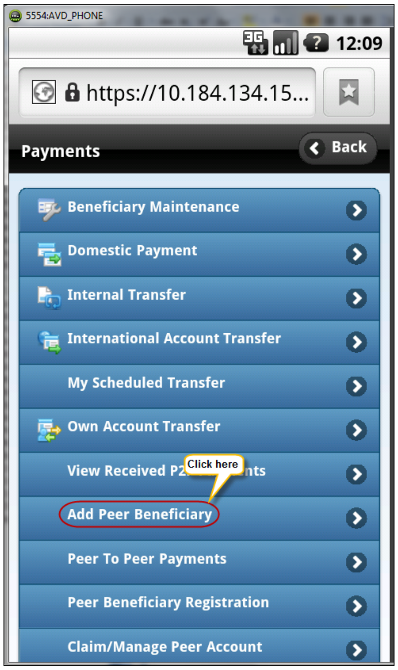
1. Click **Payments** on the *Dashboard/Landing* screen, as shown in the following screenshot.

Dashboard



2. The following page is displayed. Click **Add Peer Beneficiary**.

Add Peer Beneficiary



The following page is displayed.

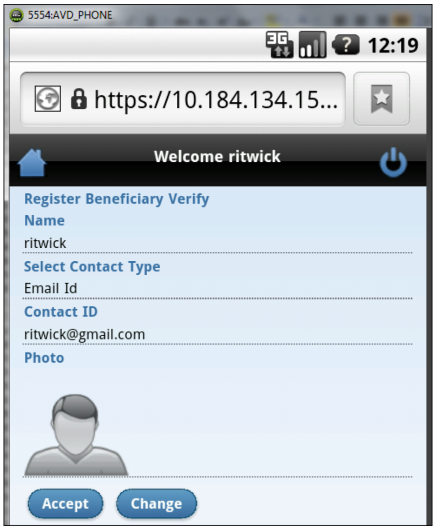
Register Beneficiary

Field Description

Field Name	Description
Register Beneficiary	
Beneficiary Name	[Input Box] Enter the appropriate **Beneficiary Name** in the respective field.
Select Contact Type	[Dropdown] Select the desired **Type of Contact** from the system-configured dropdown options.
Description	[Input Box] Enter the appropriate **Description** for the payment to be made.
Select Contact Type	[Dropdown] Select the desired **Contact Type** option from the system-configured dropdown options.
Contact ID	[Input Box] Enter the desired Contact ID in the respective field.
Choose File	[Action Button] Click **Choose File** to browse and upload the soft copy of the photo.
Submit	[Action Button] Click **Submit** to submit the details.

3. Enter the appropriate information in the respective fields. The following page is displayed.

Register Beneficiary Verify



Register Beneficiary Verify

Name
ritwick

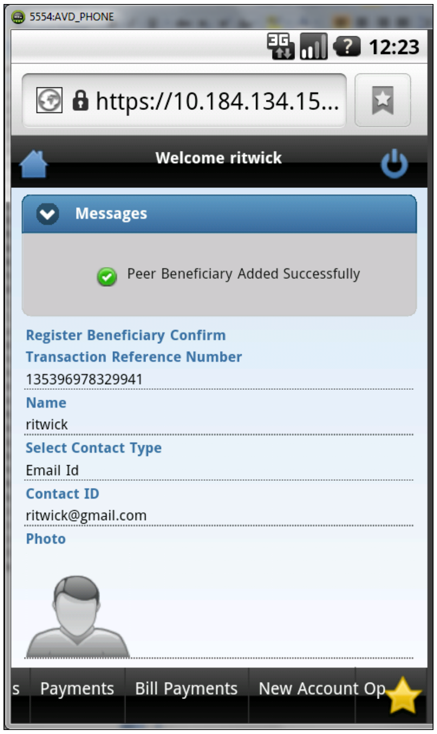
Select Contact Type
Email Id

Contact ID
ritwick@gmail.com

Photo

4. Click **Accept**. The following page is displayed.

Success Message



Messages

Peer Beneficiary Added Successfully

Register Beneficiary Confirm

Transaction Reference Number
135396978329941

Name
ritwick

Select Contact Type
Email Id

Contact ID
ritwick@gmail.com

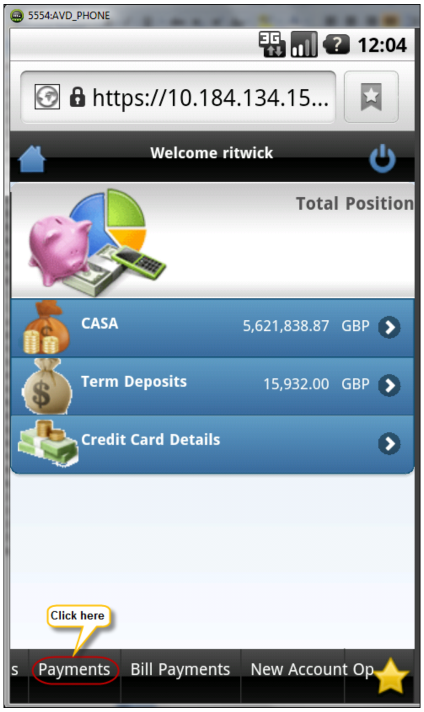
Photo

50. Peer To Peer Payments

This feature helps to make the peer to peer payments.

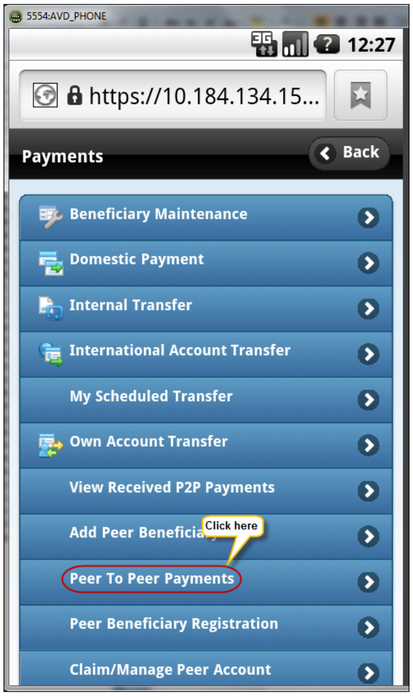
1. Click **Payments** on the *Dashboard/Landing* screen, as shown in the following screenshot.

Dashboard



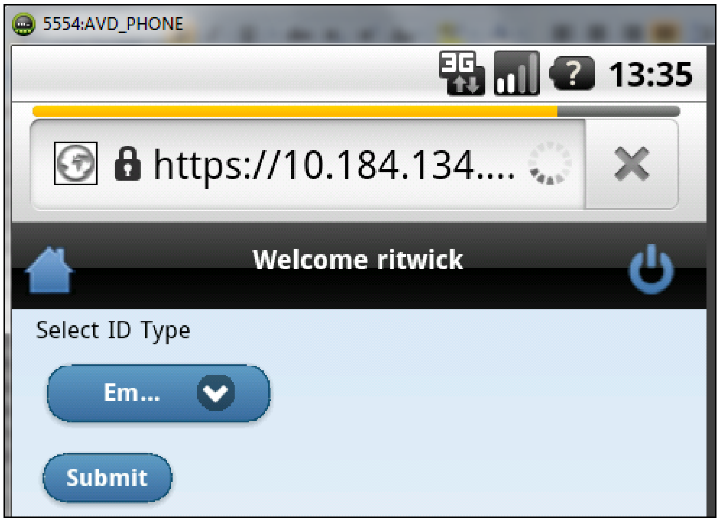
2. The following page is displayed. Click **Peer to Peer Payments**, as shown in the following screenshot.

Peer To Peer Payments



3. The following page is displayed. Select **ID Type** from the dropdown.

Select ID Type

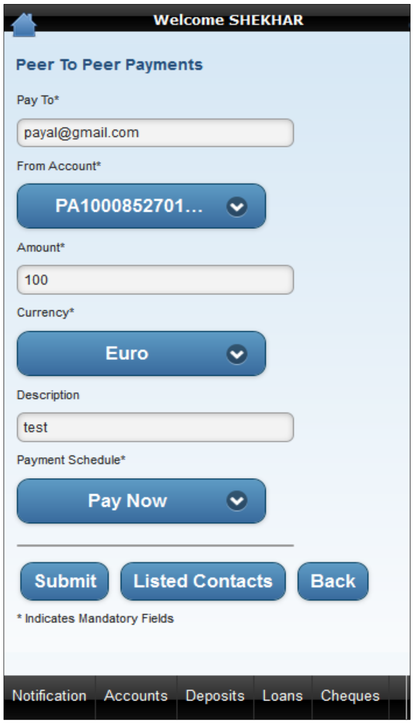


Field Description

Field Name	Description
Peer To Peer Payments	
Select ID Type	[Dropdown] Select the desired ***ID Type*** from the system-configured dropdown options.
Submit	[Action Button] Click **Submit** to submit the details.

The following page is displayed.

Peer to Peer Payments



Pay To*: payal@gmail.com

From Account*: PA1000852701...

Amount*: 100

Currency*: Euro

Description: test

Payment Schedule*: Pay Now

* Indicates Mandatory Fields

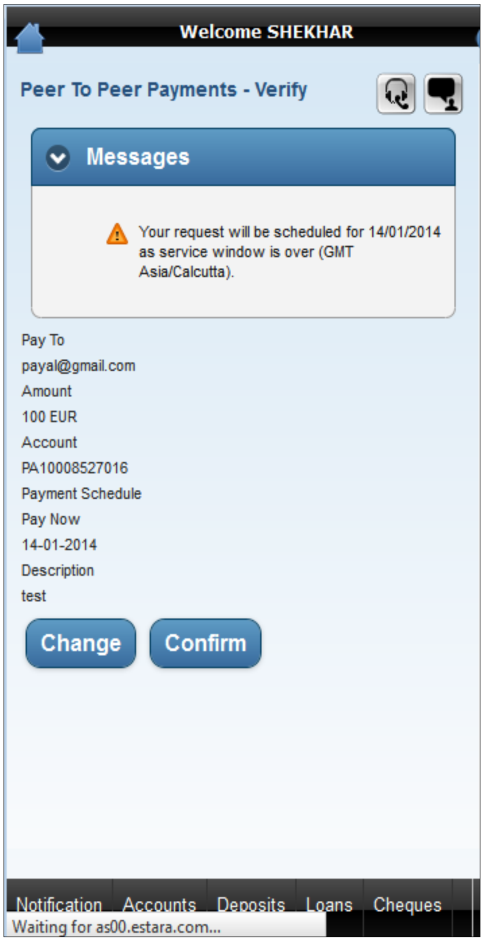
Field Description

Field Name	Description
Peer To Peer Payments	

Field Name	Description
Pay To	[Input Box] Enter the name of the *Account Payee*.
From Account	[Dropdown] Select the desired account from the dropdown.
Amount	[Input Box] Enter the appropriate **Amount** in the respective field.
Currency	[Dropdown] Select the desired **Type of Currency** from the system-configured dropdown options.
Description	[Input Box] Enter the appropriate **Description** for the payment to be made.
Payment Schedule	[Dropdown] Select the desired **Payment Schedule** option from the system-configured dropdown options.
Transfer Date	[Input Box] Enter the desired **Date of Transfer** in the (*DD-MM-YYYY*) format.
Submit	[Action Button] Click **Submit** to submit the details.
Listed Contacts	[Action Button] Click **Listed Contacts** to view the list of contacts saved.
Back	[Action Button] Click **Back** to go back to the previous screen.

The following page is displayed.

Peer To Peer Payments – Verify



Peer To Peer Payments - Verify

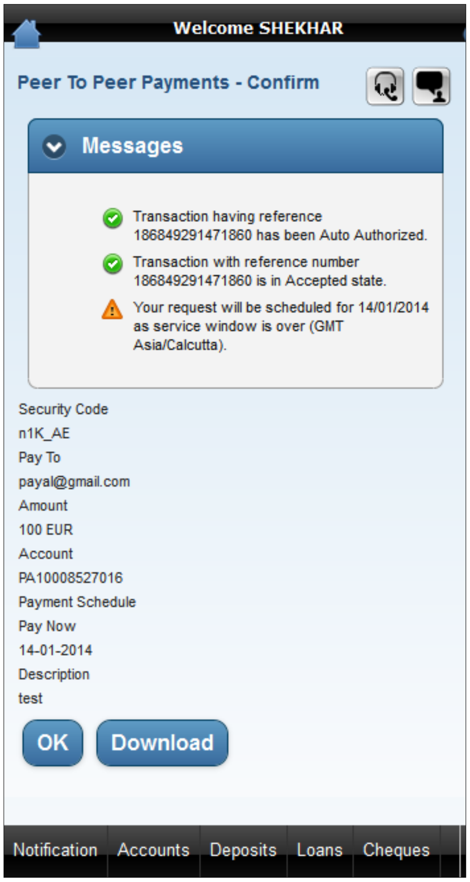
Messages

Your request will be scheduled for 14/01/2014 as service window is over (GMT Asia/Calcutta).

Pay To
payal@gmail.com
Amount
100 EUR
Account
PA10008527016
Payment Schedule
Pay Now
14-01-2014
Description
test

4. Click **Confirm**. The following page is displayed.

Peer To Peer Payments – Confirm



Peer To Peer Payments - Confirm

Messages

Transaction having reference 186849291471860 has been Auto Authorized.

Transaction with reference number 186849291471860 is in Accepted state.

Your request will be scheduled for 14/01/2014 as service window is over (GMT Asia/Calcutta).

Security Code
n1K_AE
Pay To
payal@gmail.com
Amount
100 EUR
Account
PA10008527016
Payment Schedule
Pay Now
14-01-2014
Description
test

5. Click **OK**.

Note: To proceed further, please refer to the **Payment** section.

51. Payment

Note: This section is applicable to all the transactions where a payment needs to be made.

For example, before proceeding further, a user can follow the **Peer to Peer Payments** section.

The **Payment** section helps to make a payment using following options:

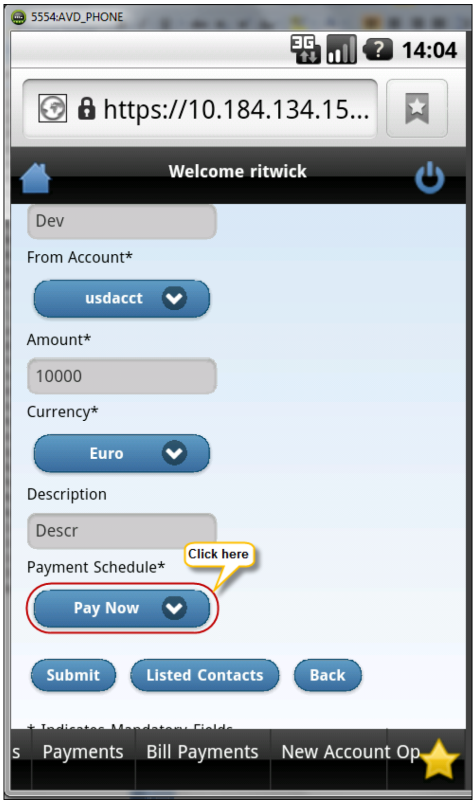
- Pay Now
- Pay Later

51.1. Pay Now

This feature is used to make an immediate payment.

1. Enter the appropriate details in the respective fields.
2. Select **Pay Now**, as shown in the following screenshot:

Pay Now



Dev

From Account*: usdacct

Amount*: 10000

Currency*: Euro

Description: Descr

Payment Schedule*: Pay Now

* Indicates Mandatory Fields

Field Description

Field Name	Description
Peer To Peer Payments	
Pay To	[Input Box] Enter the name of the *Account Payee*.
From Account	[Dropdown] Select the desired account from the dropdown.

Field Name	Description
Amount	[Input Box] Enter the appropriate **Amount** in the respective field.
Currency	[Dropdown] Select the desired **Type of Currency** from the system-configured dropdown options.
Description	[Input Box] Enter the appropriate **Description** for the payment to be made.
Payment Schedule	[Dropdown] Select the desired **Payment Schedule** option from the system-configured dropdown options.
Transfer Date	[Input Box] Enter the desired **Date of Transfer** in the (*DD-MM-YYYY*) format.
Submit	[Action Button] Click **Submit** to submit the details.
Listed Contacts	[Action Button] Click **Listed Contacts** to view the list of contacts saved.
Back	[Action Button] Click Back to go back to the previous screen.

3. Click **Submit**. The screen displays the **Verify** screen for the details entered.

Pay Now – Verify

The system cannot process the request currently. Please try accessing the system later.

Transaction having reference 155466838293896 has been Auto Authorized.

Request scheduled for 06/06/2013.

Pay To
Subit Sarma
Amount
100 EUR
Account
PA11006414017
Payment Schedule
Pay Now
Description

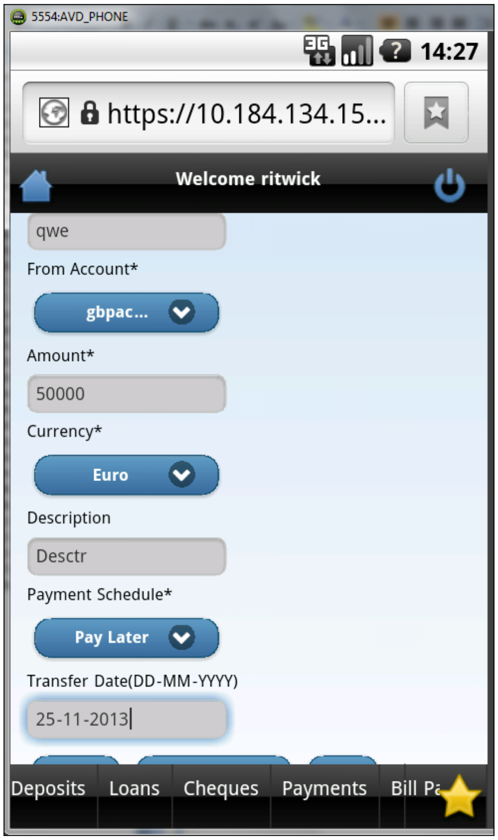
4. Verify the details and click **Confirm**. The screen displays the success message.

51.2. Pay Later

This feature allows user to make a payment on the mentioned date.

1. Enter the appropriate details in the respective fields.
2. Select **Pay Later**, as shown in the following screenshot:

Pay Later



qwe

From Account* gbpac...

Amount* 50000

Currency* Euro

Description Desctr

Payment Schedule* Pay Later

Transfer Date(DD-MM-YYYY) 25-11-2013

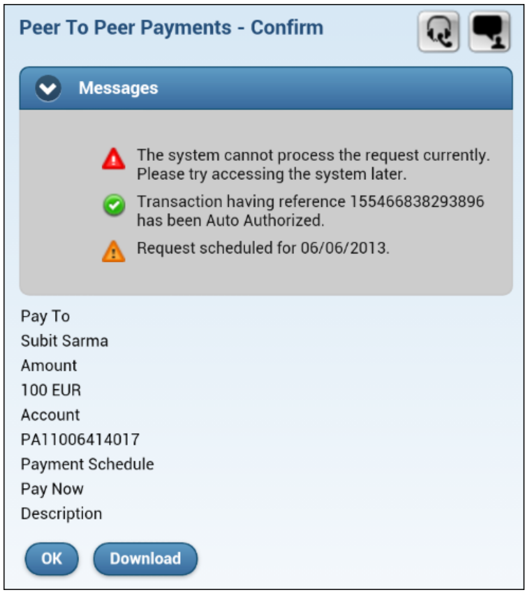
Field Description

Field Name	Description
Manage Account Profile	
Pay To	[Input Box] Enter the name of the *Account Payee*.
From Account	[Dropdown] Select the desired account from the dropdown.

Field Name	Description
Amount	[Input Box] Enter the appropriate **Amount** in the respective field.
Currency	[Dropdown] Select the desired **Type of Currency** from the system-configured dropdown options.
Description	[Input Box] Enter the appropriate **Description** for the payment to be made.
Payment Schedule	[Dropdown] Select the desired **Payment Schedule** option from the system-configured dropdown options.
Transfer Date	[Input Box] Enter the desired **Date of Transfer** in the (*DD-MM-YYYY*) format.
Submit	[Action Button] Click **Submit** to submit the details.
Listed Contacts	[Action Button] Click **Listed Contacts** to view the list of contacts saved.
Back	[Action Button] Click Back to go back to the previous screen.

3. Click **Submit**. The screen displays the **Verify** screen for the details entered.

Pay Later – Verify



The system cannot process the request currently. Please try accessing the system later.

Transaction having reference 155466838293896 has been Auto Authorized.

Request scheduled for 06/06/2013.

Pay To
Subit Sarma
Amount
100 EUR
Account
PA11006414017
Payment Schedule
Pay Now
Description

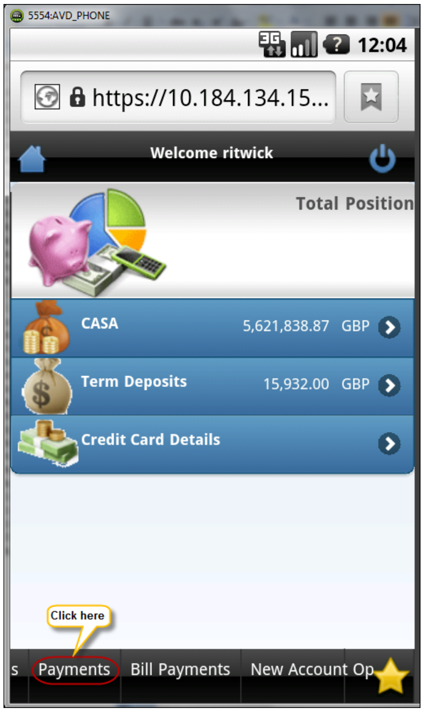
4. Verify the details and click **OK**. The screen displays the success message for the payment to be made.

52. Peer Beneficiary Registration

This feature helps to register a **Peer Beneficiary**.

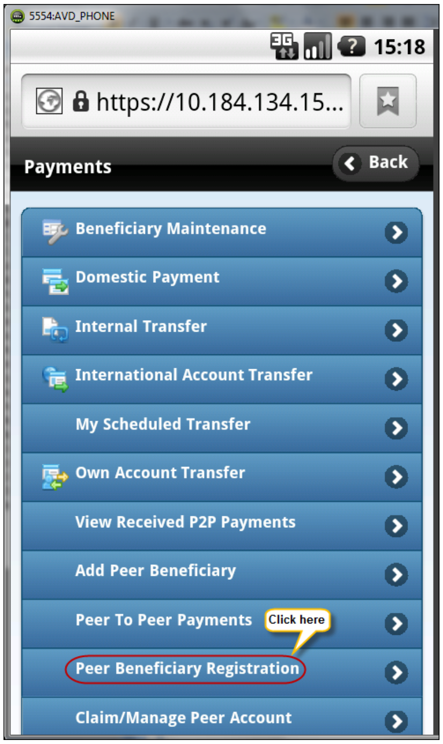
1. Click **Payment** on the *Dashboard / Landing* screen, as shown in the following screenshot. The following page is displayed.

Dashboard



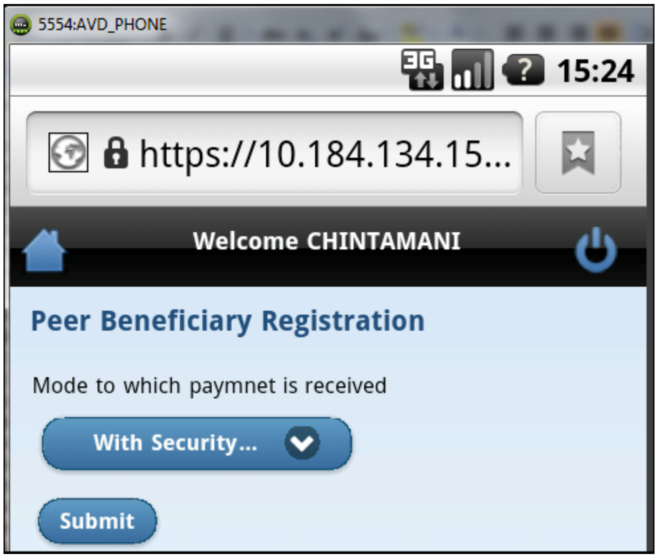
2. The following page is displayed. Click **Peer Beneficiary Registration**, as shown in the following screenshot.

Payments



The following page is displayed.

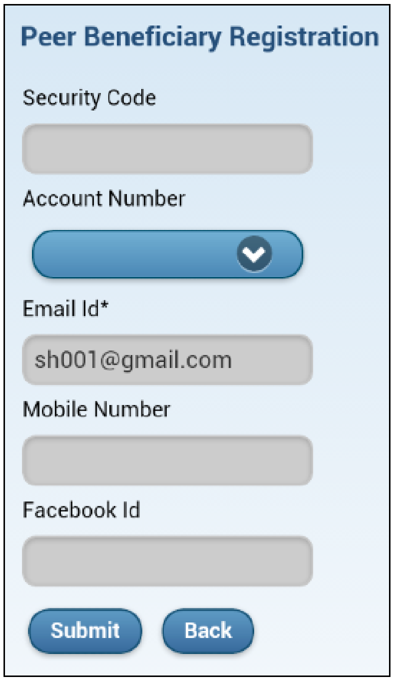
Peer Beneficiary Registration



3. Select the **Mode** to which payment is received.

4. Click **Submit**. The following page is displayed.

Peer Beneficiary Registration



Peer Beneficiary Registration

Security Code

Account Number

Email Id*

sh001@gmail.com

Mobile Number

Facebook Id

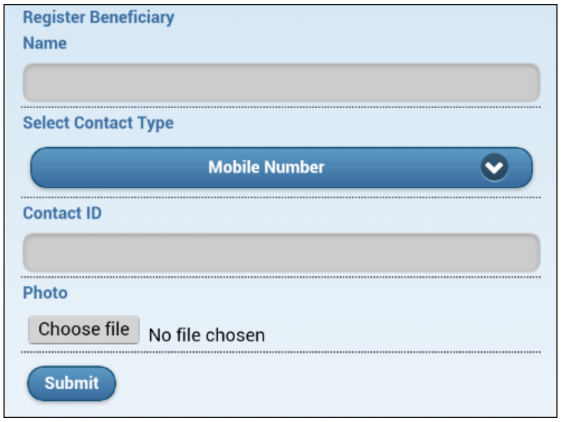
Field Description

Field Name	Description
Peer Beneficiary Registration	
Security Code	[Mandatory, Input Box, 8] Enter the appropriate **Security Code** in the respective field.
Account Number	[Mandatory, Dropdown] Select the desired **Account Number** from the dropdown options.
Email ID	[Mandatory, Input Box] Enter the appropriate **Description** for the payment to be made.
Mobile Number	[Mandatory, Input Box] Enter the appropriate **Mobile Number**.

Field Name	Description
Facebook ID	[Mandatory, Input Box] Enter the desired **Facebook ID**.
Submit	[Action Button] Click **Submit** to submit the details.
Back	[Action Button] Click **Back** to go back to the previous screen.

The following page is displayed.

Register Beneficiary



Register Beneficiary

Name

Select Contact Type: Mobile Number

Contact ID

Photo

No file chosen

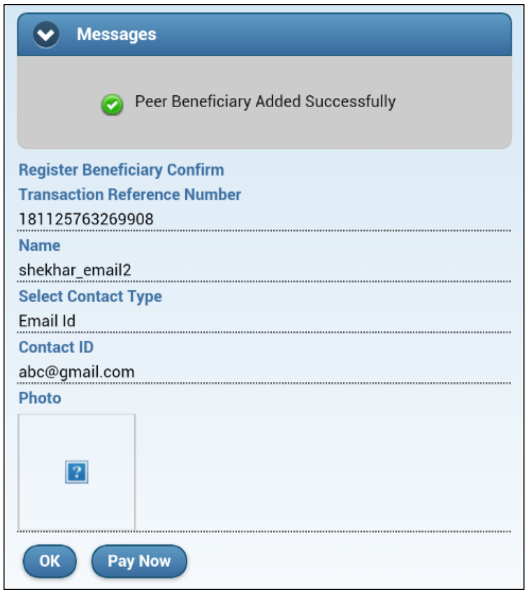
Field Description

Field Name	Description
Peer Beneficiary Registration	
Register Beneficiary Name	[Mandatory, Input Box] Enter the desired **Name** for the **Beneficiary Registration**.

Field Name	Description
Select Contact Type	[Mandatory, Dropdown] Select the desired option from the dropdown: • Mobile Number • Email ID
Contact ID	[Mandatory, Input Box] Enter the appropriate **Contact ID**.
Photo	
Choose File	[Action Button] Click the button to upload the required file.
Submit	[Action Button] Click **Submit** to submit the details.

The following page is displayed.

Success Message for Peer Beneficiary



Peer Beneficiary Added Successfully

Register Beneficiary Confirm

Transaction Reference Number

181125763269908

Name

shekhar_email2

Select Contact Type

Email Id

Contact ID

abc@gmail.com

Photo

5. Click **OK**.

OR

Click **Pay Now** to make an immediate payment.

6. For **Pay Now**, the following page is displayed.

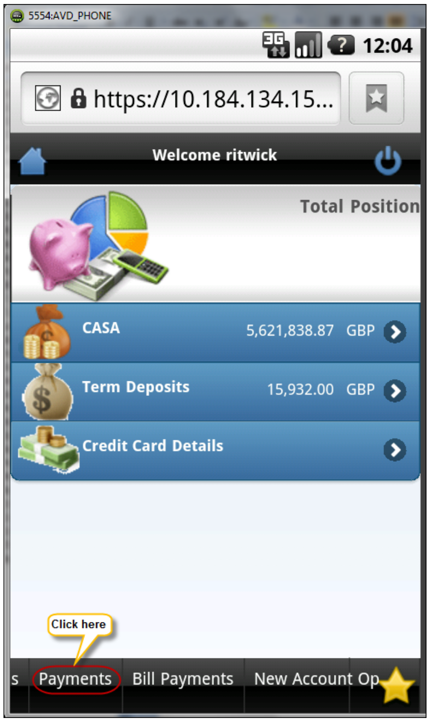
Note: Please refer to the **Payment** section.

53. Claim / Manage Peer Account

This feature helps you to claim for a peer account. It is also useful in managing the peer accounts.

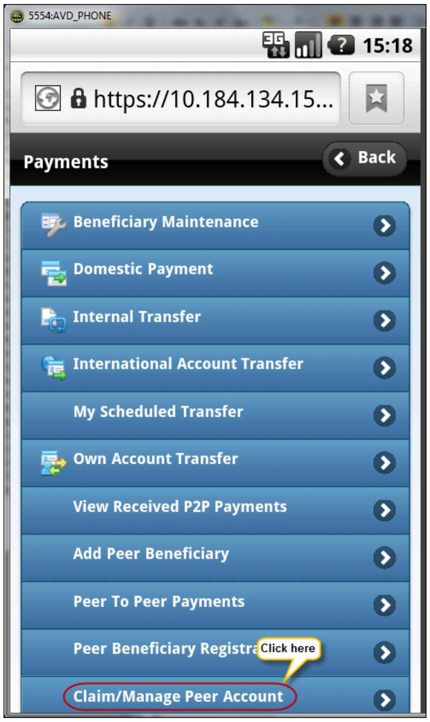
1. Click **Payment** on the *Dashboard / Landing* screen, as shown in the following screenshot. The following page is displayed.

Dashboard



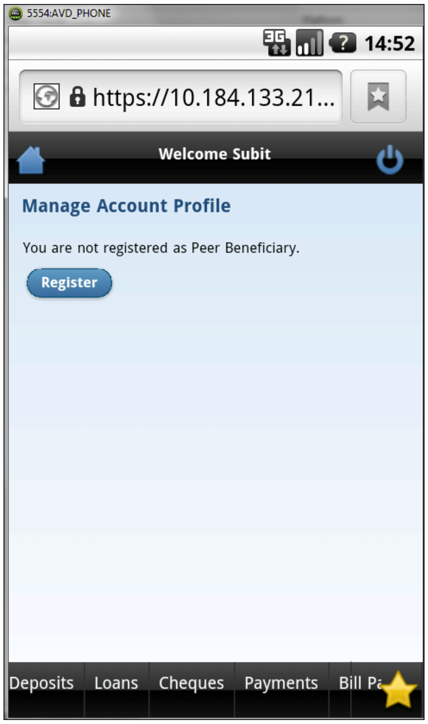
2. The following page is displayed. Click **Claim / Manage Peer Account**, as shown in the following screenshot.

Claim / Manage Peer Account



The following page is displayed.

Manage Account Profile



5554:AVD_PHONE

14:52

https://10.184.133.21...

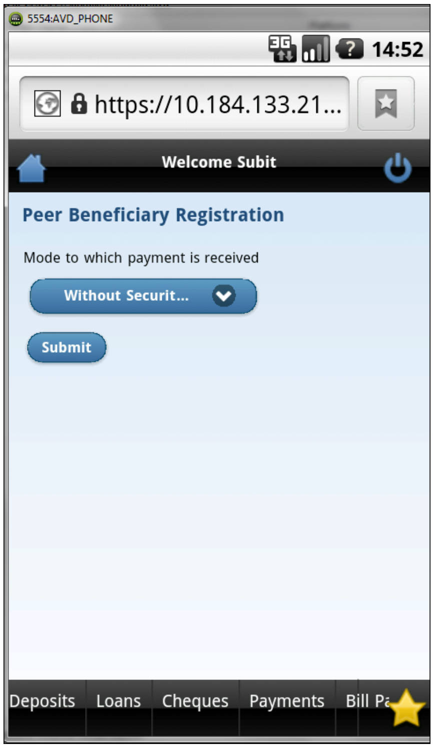
Welcome Subit

Manage Account Profile

You are not registered as Peer Beneficiary.

3. If the user is not registered as a *Peer Beneficiary*, then system indicates to **Register as Peer Beneficiary**. Click **Register**.

The following page is displayed.



5554:AVD_PHONE

14:52

https://10.184.133.21...

Welcome Subit

Peer Beneficiary Registration

Mode to which payment is received

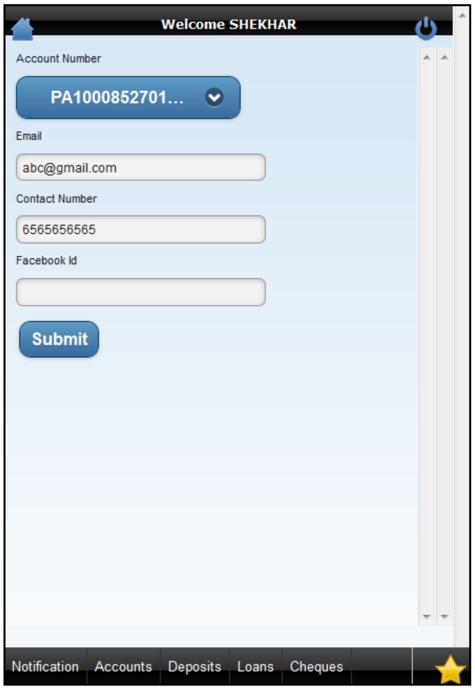
Without Securit...

Field Description

Field Name	Description
Peer Beneficiary Registration	
Mode to which payment is received.	[Mandatory, Dropdown] Select the option from the following: • With Security Code • Without Security Code
Submit	[Action Button] Click Submit once the *Mode of Payment Received* is selected:

The respective details of the logged-in user are displayed, as shown in the following screenshot.

Peer Beneficiary Registration



Account Number: PA1000852701...

Email: abc@gmail.com

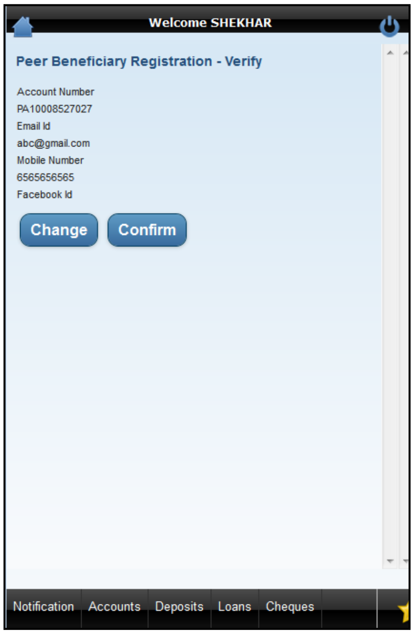
Contact Number: 6565656565

Facebook Id:

4. Make desired changes to the respective fields and click **Submit**.

If the requested *Facebook Contact* is already registered as *Peer to Peer Beneficiary*, the system then indicates the same, as shown in the following screenshot.

Peer Beneficiary Registration



Peer Beneficiary Registration - Verify

Account Number
PA10008527027
Email Id
abc@gmail.com
Mobile Number
6565656565
Facebook Id

5. Click **Change** to make the desired changes.
6. Click **Confirm** to confirm the details.

Note: To update the use profile, please refer to the **Manage Profile** section.

54. Security Question

The feature helps you to reset the *Security Questions*.

1. Login using the appropriate *Banking URL*.
2. Navigate to **Customer Services > Reset Security Questions**. The following page is displayed.
3. The following page is displayed. Enter the desired answers for the selected questions.

Reset Security Questions

Security Question 1*: What is your father's ...

Answer*: name

Security Question 2*: Which city you were ...

Answer*: city

Security Question 3*: What is your occupati...

Answer*: occupation

Field Description

Field Name	Description
Security Question 1, 2 and 3	[Mandatory, Dropdown] Select the desired **Security Question** from the dropdown.
Answer	[Mandatory, Input Box] Enter the desired answers for the selected questions.
Save	[Action Button] Click **Save** once all the answers are entered.

The following *Verify* page is displayed.

Modify Security Questions

Modify Security Questions

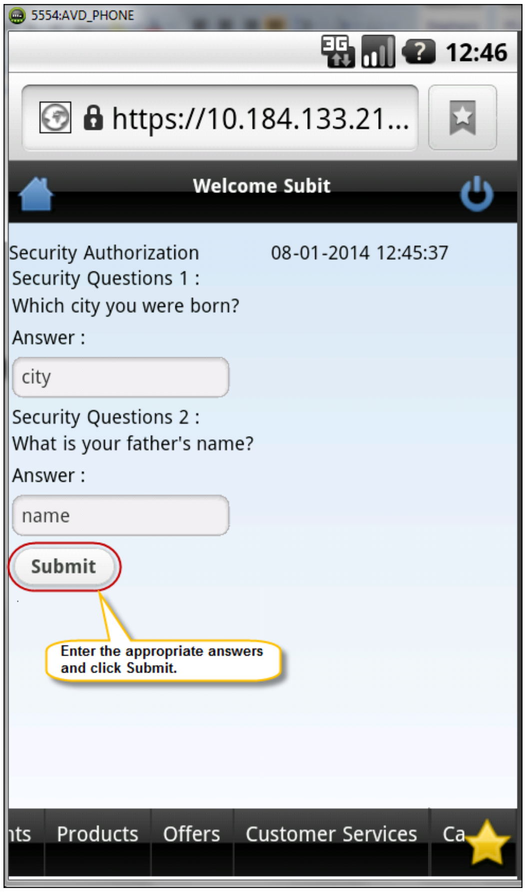
Security Question1
What is your father's name?
Answer
name
Security Question2
Which city you were born?
Answer
city
Security Question3
What is your occupation?
Answer
occupation

Click here if no changes to be made

4. Click **Confirm**.

Note: The following page is displayed only if additional *Security Authorization* is set, else directly the *Reset Security Question* – **Confirm** screen is displayed.

Security Authorization



Security Authorization 08-01-2014 12:45:37

Security Questions 1 :

Which city you were born?

Answer : city

Security Questions 2 :

What is your father's name?

Answer : name

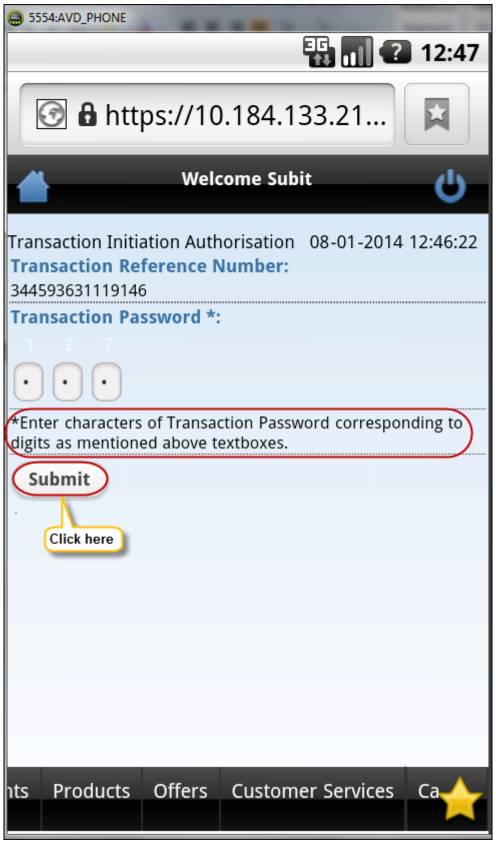
Enter the appropriate answers and click Submit.

Field Description

Field Name	Description
Security Question 1, 2 and 3	[Display] Select the desired **Security Question** from the dropdown.
Answer	[Mandatory, Input Box] Enter the desired answers for the selected questions.
Submit	[Action Button] Click **Submit** once all the answers are entered.

The following page is displayed.

Transaction Initiation Authorization



Transaction Initiation Authorisation 08-01-2014 12:46:22

Transaction Reference Number:
344593631119146

Transaction Password *:

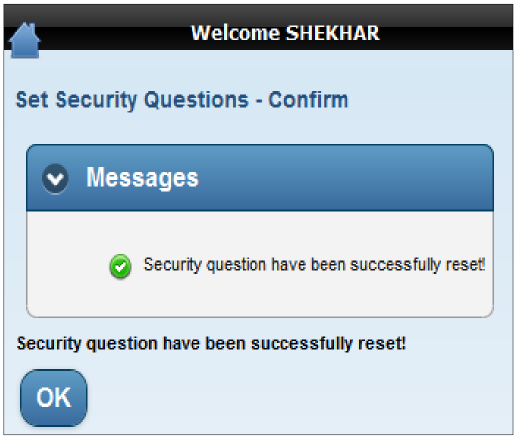
*Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.

Field Description

Field Name	Description
Transaction Initiation Authorisation	
Date and Time	[Display] Displays the Current Date and Time.
Transaction Reference Number	[Display] Displays the Transaction Reference Number.
Transaction Password	[Input Box] Enter the respective characters of the *Transaction Password* as per the number displayed above the input box.
Submit	[Action Button] Click **Submit** once all the answers are entered.

The following page is displayed.

Set Security Questions – Confirm



Set Security Questions - Confirm

Security question have been successfully reset!

Security question have been successfully reset!

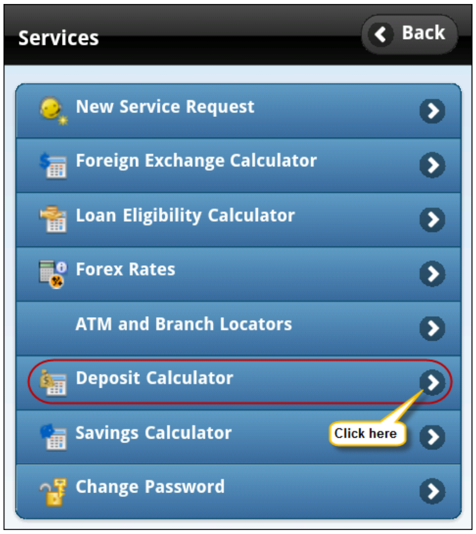
5. Click **OK**.

55. Deposit Calculator

The **Deposit Calculator** helps you to understand the amount to be deposited as an investment for the given period of time.

1. Login to the *Banking Application*. The following page is displayed.
2. Navigate to **Services**. The following page is displayed.

Services



The following page is displayed.

Amount I wish to Invest*: 10000

Rate of Interest (%)*: 5

Maturity Date*: 17-01-2015

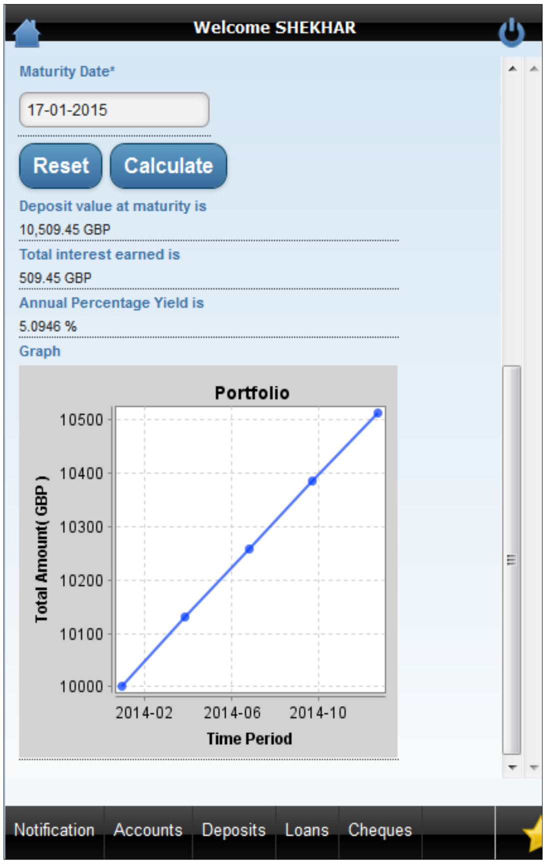
Field Description

Field Name	Description
Amount I wish to Invest	[Mandatory, Input Box, 15] Enter the amount you wish to invest.
Rate of Interest (%)	[Display] Displays the **Interest Rate**.
Choose Investment Period	
Maturity Date	[Date-Picker] Select the appropriate **Maturity Date** from the Date-Picker.
Tenure	[Dropdown] Select the appropriate Tenure from the dropdown.
Currency I Require	[Dropdown] Select the required type of currency from the dropdown.

Field Name	Description
Reset	[Action Button] Click **Reset** to clear all values.
Calculate	[Action Button] Click **Calculate** to calculate the details entered for *Deposit*.

The *Result* page is displayed.

Result



Maturity Date*
17-01-2015

Deposit value at maturity is
10,509.45 GBP

Total interest earned is
509.45 GBP

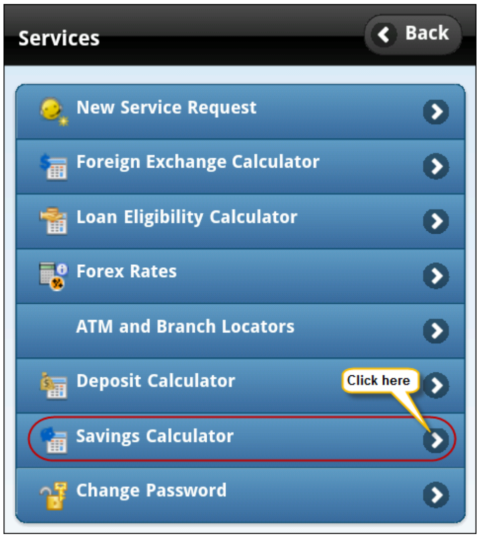
Annual Percentage Yield is
5.0946 %

56. Savings Calculator

The **Savings Calculator** helps you to understand the calculation based on the given saving rate for the given amount and the specific period of time.

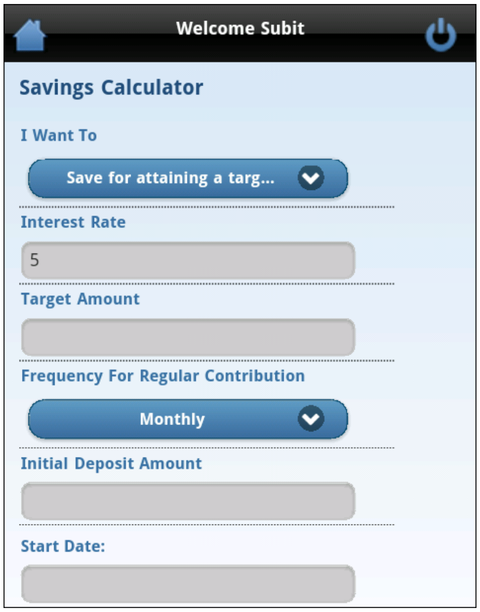
1. Login using the appropriate *Banking URL*.
2. Navigate to **Services**. The following page is displayed.

Services



The following page is displayed.

Savings Calculator



Welcome Subit

Savings Calculator

I Want To: Save for attaining a targ...

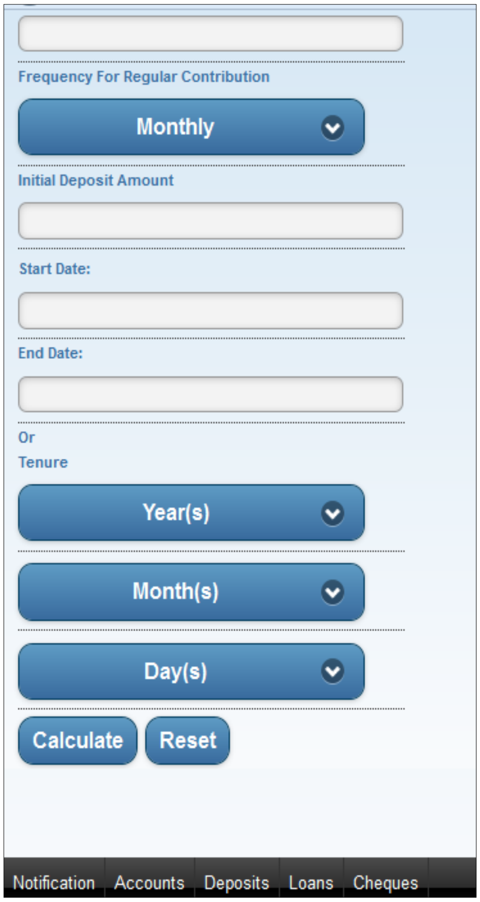
Interest Rate: 5

Target Amount

Frequency For Regular Contribution: Monthly

Initial Deposit Amount

Start Date:



Frequency For Regular Contribution: Monthly

Initial Deposit Amount

Start Date:

End Date:

Or

Tenure

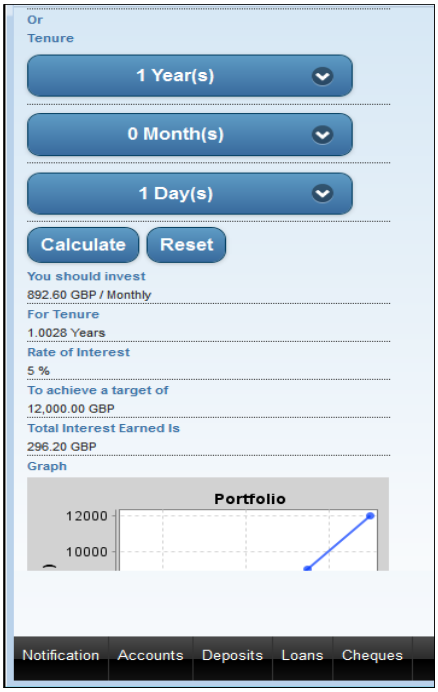
Field Description

Field Name	Description
Purpose	[Dropdown] Select the desired purpose from the dropdown.
Interest Rate	[Mandatory, Input Box, 2] Enter the appropriate **Interest Rate**.
Target Amount	[Mandatory, Input Box, 15] Enter the Target Amount.
Initial Deposit Amount	[Mandatory, Input Box, 15] Enter the desired Initial Deposit Amount.
Start Date	[Conditional, Input Box] Enter the date on which you want to start saving for a particular time-period.
End Date	[Conditional, Input Box] Enter the date on which you want to discontinue with that particular saving amount.
Frequency	[Dropdown] Select the desired Frequency from the dropdown.
Choose	
Maturity Date	[Date-Picker] Select the appropriate date from the Date-Picker.
Tenure	[Date-Picker] Select the desired *Time Period* from the dropdown.
Reset	[Action Button] Click **Reset** to clear all values.

Field Name	Description
Calculate	[Action Button] Click **Calculate** to calculate for the details entered.

The *Result* page is displayed.

Result



Or

Tenure

1 Year(s)

0 Month(s)

1 Day(s)

You should invest
892.60 GBP / Monthly

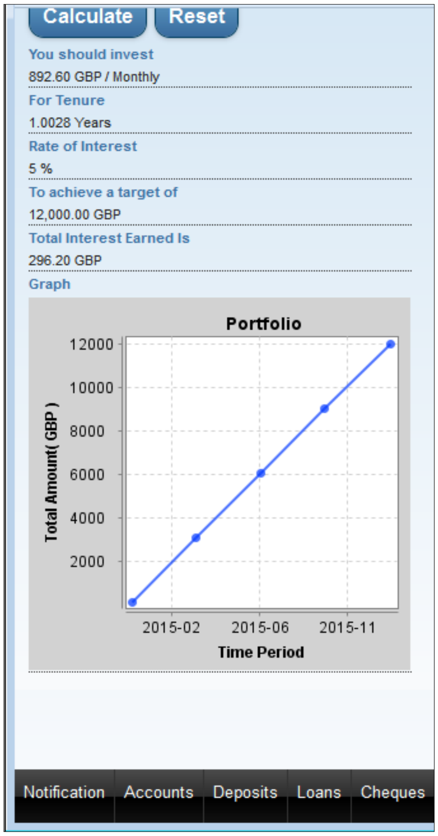
For Tenure
1.0028 Years

Rate of Interest
5 %

To achieve a target of
12,000.00 GBP

Total Interest Earned Is
296.20 GBP

Graph



You should invest
892.60 GBP / Monthly

For Tenure
1.0028 Years

Rate of Interest
5 %

To achieve a target of
12,000.00 GBP

Total Interest Earned Is
296.20 GBP

Graph

57. Foreign Exchange Calculator

The **Foreign Exchange Calculator** helps you to calculate the converted amount in the desired currency type with the help of available amount and its currency type.

1. Login using the appropriate *Banking URL*.
2. Navigate to **Services**. The following page is displayed.

Forex Calculator

Forex Calculator

I Want to

Buy Foreign currenc...

Currency I Have

GBP-Pound Sterling

Amount

500000

Currency I Require*

USD-US Dollar

Field Description

Field Name	Description
Purpose	[Dropdown] Select the desired purpose from the dropdown.
Currency I Have	[Dropdown] Select the appropriate **Currency Type** from the dropdown.
Amount	[Mandatory, Input Box] Enter the desired **Amount**.
Currency I Require	[Dropdown] Select the required type of currency from the dropdown.
Reset	[Action Button] Click **Reset** to clear all values.
Submit	[Action Button] Click **Submit** to calculate the details entered for *Foreign Exchange*.

The *Result* page is displayed.

Result

I Want to

Buy Foreign currency…

Currency I Require

GBP-Pound Sterling

Amount

11000

Currency I Require

USD-US Dollar

Exchange Rate

1 GBP = 1.490000 USD

1 USD = 0.671141 GBP

Calculate Currency Rate

11000 GBP = 16390.000000 USD

11000 USD = 7382.550336 GBP

Indicative Rate as on

17-01-2014 17:26:35

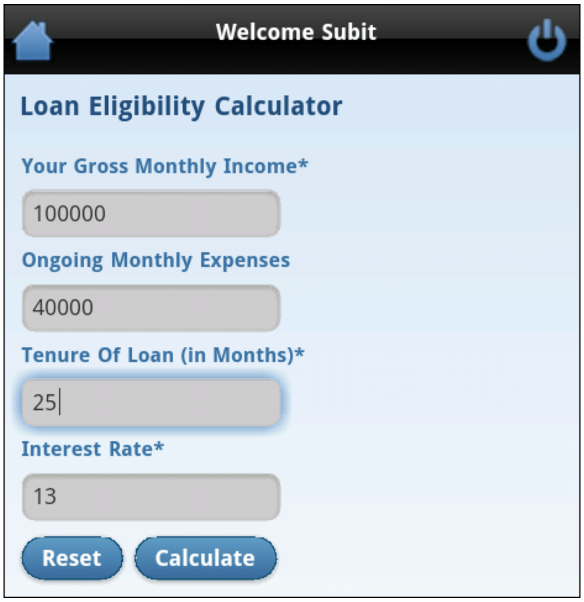
* Terms and Conditions apply.Please refer to your local banker or branch for full details.

58. Loan Eligibility Calculator

The **Loan Eligibility Calculator** helps you to calculate the *Loan Eligibility* based on your monthly income and outgoing expenses.

1. Navigate to **Services > Loan Eligibility Calculator**. The following page is displayed.

Loan Eligibility Calculator



Loan Eligibility Calculator

Your Gross Monthly Income*: 100000

Ongoing Monthly Expenses: 40000

Tenure Of Loan (in Months)*: 25

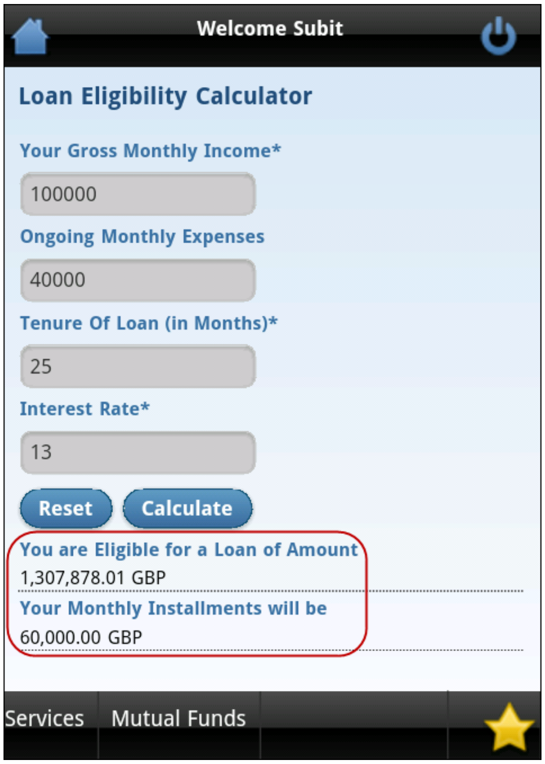
Interest Rate*: 13

Field Description

Field Name	Description
Your Gross Monthly Income	[Mandatory, Input Box, 15] Enter the appropriate *Monthly Gross income*.
Ongoing Monthly Expenses	[Mandatory, Input Box, 15] Enter the appropriate amount for *Ongoing Monthly Expenses*.
Tenure of Loan (in Months)	[Mandatory, Input Box,2] Enter the desired number for *Tenure of Loan*.
Interest Rate	[Mandatory, Input Box,3] Select the required type of currency from the dropdown.
Reset	[Action Button] Click **Reset** to clear all values.
Calculate	[Action Button] Click **Calculate** to calculate the details entered for *Loan Eligibility*.

2. The *Loan Eligibility Result* is displayed, as shown in the following screenshot.

Loan Eligibility Result



Loan Eligibility Calculator

Your Gross Monthly Income*

100000

Ongoing Monthly Expenses

40000

Tenure Of Loan (in Months)*

25

Interest Rate*

13

You are Eligible for a Loan of Amount

1,307,878.01 GBP

Your Monthly Installments will be

60,000.00 GBP