Oracle FLEXCUBE Direct Banking

Java Application Based Rich Mobile Banking
User Manual
Release 12.0.2.0.0

Part No. E50108-01

September 2013

ORACLE®

Java Application Based Rich Mobile Banking User Manual
September 2013

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
www.oracle.com/financialservices/

Contents

1. Preface

1.1. Intended Audience

This document intended for the following audience*:*

- Customers

- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

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

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

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

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

1.5. Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.
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
Account Activity	✗	★	N
Account Details	✗	★	Y
Account Summary	✗	★	Y
Ad-hoc Account Statement Request	✗	★	N

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
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
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
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 Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	✓	★	N
Beneficiary Maintenance	NH	NH	N
Credit Card Payment	NA	★	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N
Open Term Deposit	✓	★	N
PreLogin Transaction	NH	NH	N

3. Log In

This option allows you to perform the transaction through FLEXCUBE Direct Banking system using the java based mobile.

To login into the J2ME based Mobile Banking Application

1. Download the FCDB application in the Java enabled Mobile Phone. The system displays initial screen

    to launch the application.

Oracle FLEXCUBE Direct Banking
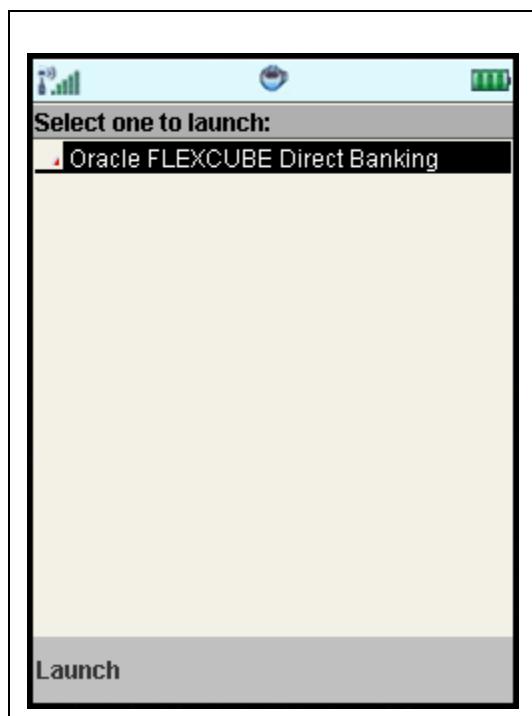
2. Select the **Launch** option. The system displays **Login** screen.

Login
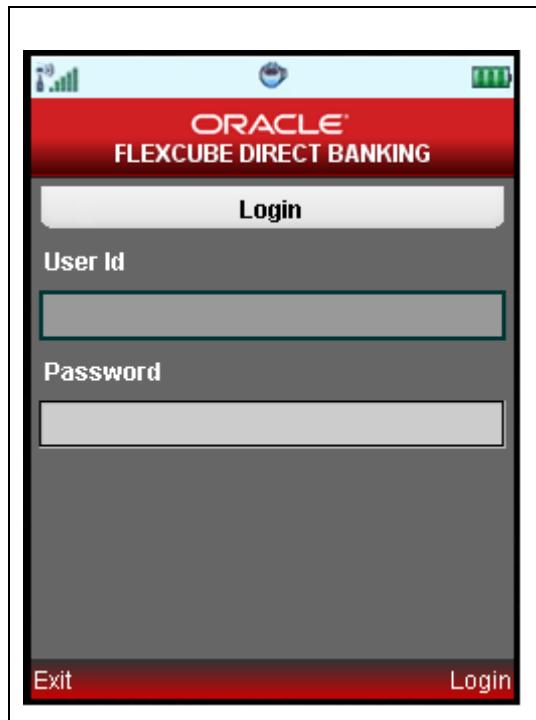
3. Type the username and password provided to login.

4. Select the **Login** from the options. The system displays the **Menu** screen.

Menu

5. Select any transaction icon by using up\down scroll key and the select key to proceed with that transaction.

4. Logout

This option enables you to log off the application.

To log out of the J2ME based Mobile Banking Application

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select the encircled **Exit** from the options in the **Menu** screen as shown below.

Menu

The system displays initial **Launch** screen.

5. 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
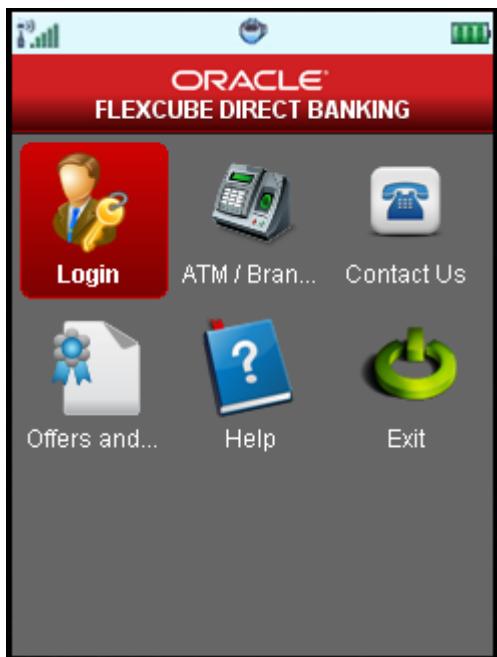
1.   As shown in above screen, you can perform below pre login transactions.

2. **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.

3. **Contact Us**: Using this option, user can contact bank for any required information or queries.

4. **Offers**: This option enables user to view various offers available. Please refer offers section for further details.

5. **Help**: This option enables user to ask for any help and get in contact with bank officials.

6. Online Application Process

The **Online Application Process** is used for new account opening to avail the offers and services provided by the bank. It helps you to apply online for the desired product.

Note: The entire 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 to the *Mobile Banking Application*.

2. Click **Products** from the *Customer Services*.

Products

The following Product group is displayed.

Product Groups
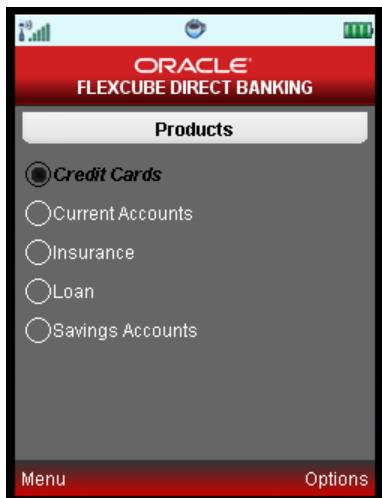
Note: Please refer to the individual sections to apply online for the respective products.

For the Registered Customer:

1. Click the **Login** icon on the *Home* page.

Home Page
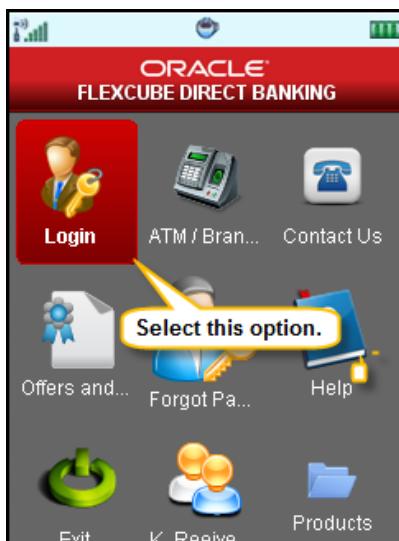
Login Page
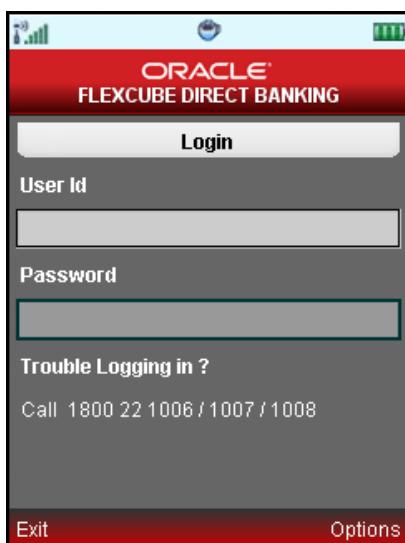
2. Click **Options** as shown in the following screenshot.

Login
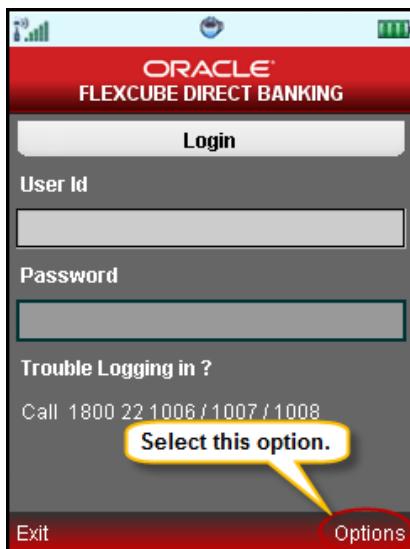
The following pop-up is displayed.

Options for Login
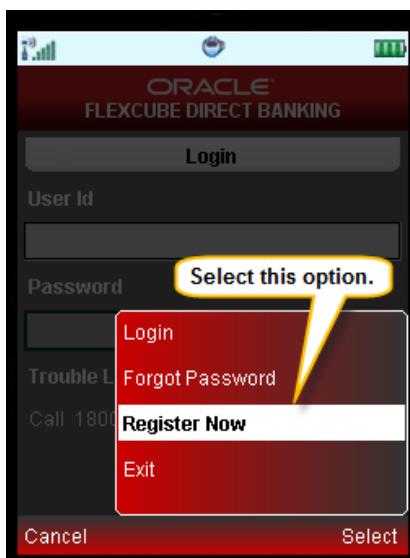
3. Select the **Register Now** option from the pop-up. The following page is displayed.

Channel Onboarding – Existing Customer?

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

Channel Onboarding – Relationship Type

Field Description

Field Name	Description
Online Application Form	

Field Name	Description
Relationship Type	[Dropdown] Select the desired **Relationship Type** from the dropdown. • Saving Account Customer • Credit Card Customer • Loans/Deposits Customer
Exit	[Action Button] Click **Exit** to end the process.
Submit	[Action Button] Click **Submit** to submit the details.

Channel Onboarding – Relationship Type
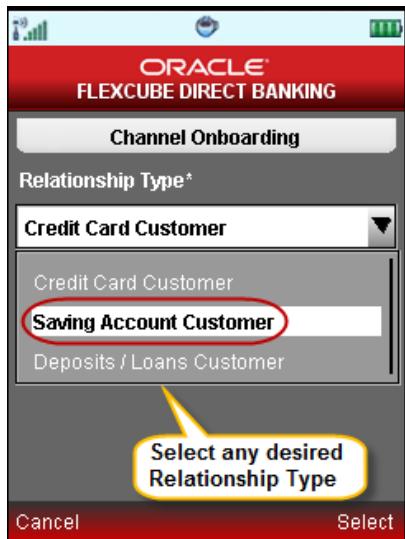
The following page is displayed.

Saving Account Customer

Field Description

Field Name	Description
Online Application Form	
Customer ID	[Mandatory, Input Box, 20] Enter the appropriate Customer ID.
Account Number	[Mandatory, Input box, 20] This field is enabled only when *Relationship Type* selected is Saving Account Customer. Enter the appropriate **Account Number**.
First Name	[Mandatory, Input box, 35] Enter the desired **First Name**.
Last Name	[Mandatory, Input Box, 35] Enter the desired **Last Name**.

5. Enter the appropriate details in the respective fields.

Saving Account Customer Details

Saving Account Customer Details

Field Description

Field Name	Description
Online Application Form	
Login Password	[Mandatory, Input Box, 20] Enter the desired **Login Password**.
Confirm Login Password	[Mandatory, Input box, 20] Re-Enter the desired **Login Password**.

Field Name	Description
Transaction Password	[Mandatory, Input box, 20] Enter the desired **Transaction Password**.
Confirm Transaction Password	[Mandatory, Input Box, 20] Re-Enter the desired **Transaction Password**.
Options	[Action Button] Click **Options** to select the desired option from the following: • View Messages • View User ID Policy • View Login Password Policy • View Transaction Password Policy • Submit
Cancel	[Action Button] Click **Cancel** to cancel the process.

6. Select **Options**.

7. Select **Submit**.

Submit Details
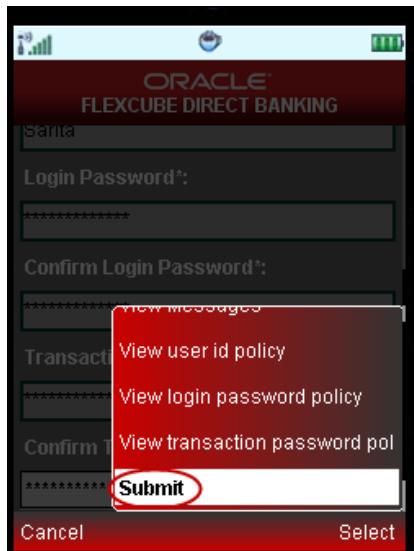
The screen displays the success message for user enrollment.

Success Message
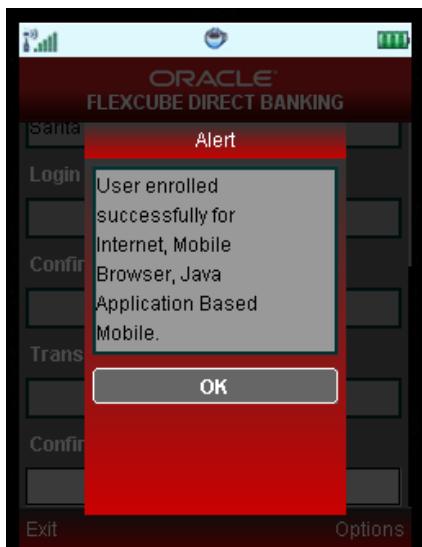
8. Click **OK**. The following page is displayed.

Successful Registration
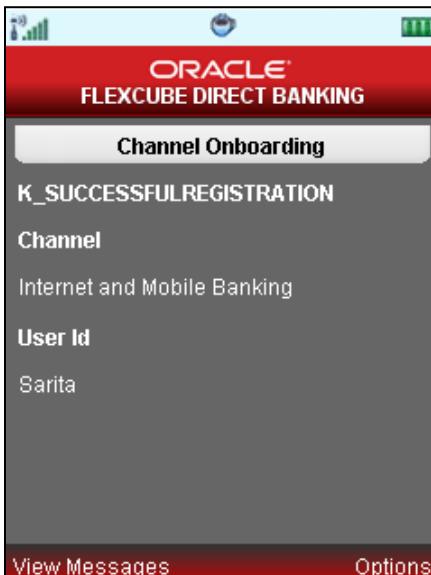
9. Click **Options**.

10. Click **OK**. The *Login* page is displayed.

Note: **Re-Login** and follow the process for the *Existing Customer* of the bank.

For the Prospect Customer:

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

Home Page

The following page is displayed.

2. Select the desired *Product Category*.

Product Category
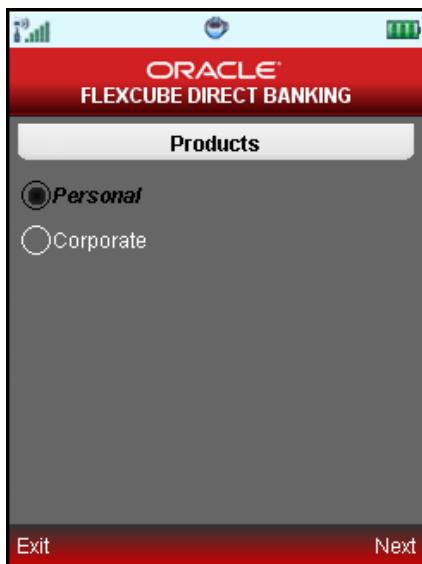
Field Description

Field Name	Description

Online Application Form

Field Name	Description
Products	[Radio Buttons] Select the desired option from the following: • Personal • Corporate
Exit	[Action Button] Click **Exit** to end the process.
Next	[Action Button] Click **Next** to continue with the process.

3. Select the desired *Product Group.*

Product Showcase

Field Description

Field Name	Description
Online Application Form	

Field Name	Description
Products	[Radio Buttons] Select the desired option from the following: • Credit Cards • Current Accounts • Insurance • Loan • Savings Accounts
Exit	[Action Button] Click **Exit** to end the process.
Options	[Action Button] Click **Options** to select the desired option: • Next • Back • View Application Status • Exit

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

6.1. 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
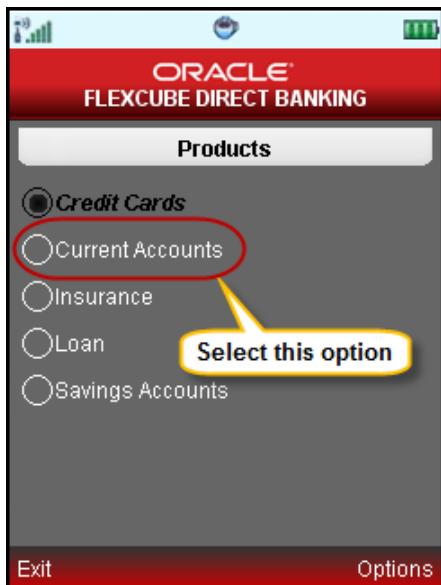
2. The following page is displayed. Click the **Current Accounts Overdraft**.

Product Group – Current Accounts
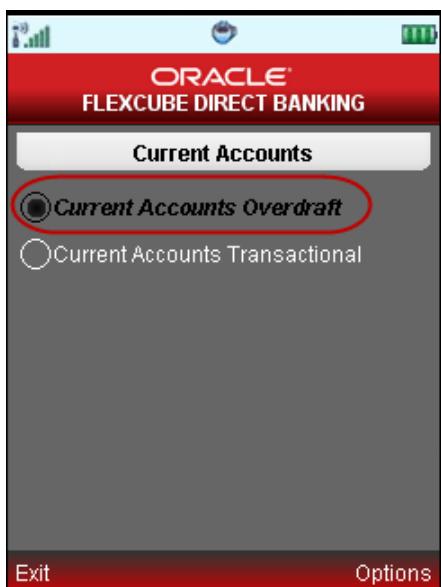
The following page is displayed.

3. Select the **Current Accounts Overdraft**.

4. Select **Options**.

5. Select **Next**. The following page is displayed.

Current Accounts Overdraft

6. Select **Apply Now** from the **Options**, as shown in the following screenshot:

Options
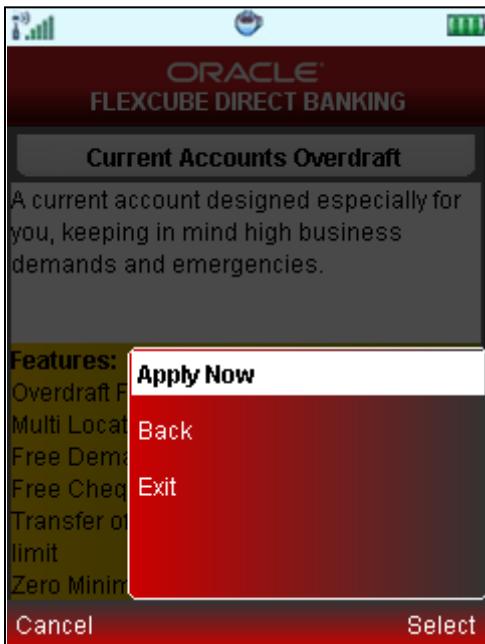
The following page is displayed.

Are You an Existing Customer?

7.   Select **Continue** from *Options*.

Existing Customer Details

Field Description

Field Name	Description
Existing Customer Details	

Field Name	Description
Relationship Type	[Dropdown] Select the desired option from the following: • Savings Account Customer • Credit Card Customer • Loans/Deposits Customer
Credit Card Number	[Conditional, Input Box, 20] This field is enabled only when the *Relationship Type* is **Credit Card Customer**. Enter the appropriate *Credit Card Number*.
Customer ID / Account Number	[Mandatory, Input Box, 20] Enter the appropriate *Customer ID/Account Number*.

Current Account Overdraft - Online Application Form

Field Description

Field Name	Description
Online Application Form	
Date of Birth	[Date-Picker] Select the appropriate **Birth Date** from the *Date-Picker*.

Field Name	Description
City	[Dropdown] Select the appropriate city from the following: • Mumbai • Delhi
Mobile Number	[Mandatory, Input Box, 15] Enter the appropriate **Mobile Number**.
Email Address	[Mandatory, Input Box, 255] Enter the valid **Email ID**.
Preferred date of Contact	[Date-Picker] Select the desired date of contact from the *Date-Picker*.
Preferred Time of Contact	[Dropdown] Select the desired time from the dropdown.
Options	[Action Button] Select **Options** from the following values: • Continue • Cancel • Exit
Exit	[Action Button] Click **Exit** to cancel the application process.

8.   Once the appropriate details are entered in the respective section, click **Continue**.

The following page is displayed.

Current Account Overdraft - Online Application Form

Field Description

Field Name	Description
Online Application Form	
Type of Ownership	[Mandatory, Dropdown] Select the appropriate **Type of Ownership** from the dropdown: • Company • Other • Partnership Firm • Sole Proprietor • Trust Association
Others	[Conditional, Input Box, 50] This field is enabled only when the *Type of Ownership* selected is **Other**.
Type of Business	[Dropdown] Select the appropriate **Type of Business** from the following: • Manufacturing • Other • Retail • Services
Others	[Conditional, Input Box, 50] This field is enabled only when the *Type of Business* selected is **Other**.

Current Account Overdraft - Online Application Form

Field Description

Name of Business	[Mandatory, Input Box, 100]
	Enter the appropriate **Name of Business**.
Currency	[Dropdown]
	Select the desired currency from the system-configured options.
Annual Turnover	[Mandatory, Input Box, 20]
	Enter the appropriate value for **Annual Turnover**.
Overdraft Limit Required?	[Dropdown]
	Select the desired **Options** from the following values:
	• Yes
	• No
Continue	[Action Button]
	Select **Continue** to proceed with the application.
Exit	[Action Button]
	Click **Exit** to cancel the application process.

9. Once the appropriate details are entered in the respective section, click **Continue**.

The following page is displayed.
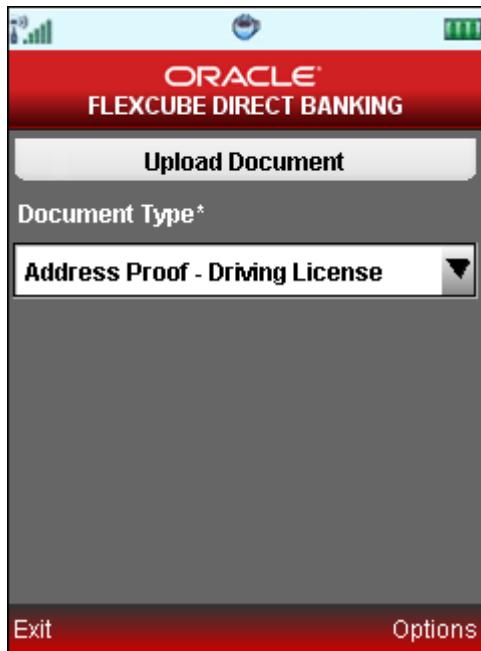
Field Description

Field Name	Description
Upload Document	
Document Type	[Dropdown] Select the desired Document Type from the system-configured dropdown values.
Options	[Action Button] Select **Options** to select the desired option from the following: • Upload File • Continue • Exit
Exit	[Action Button] Click **Exit** to cancel the application process.

10. Select **Upload File**. The following page is displayed.

Attachments
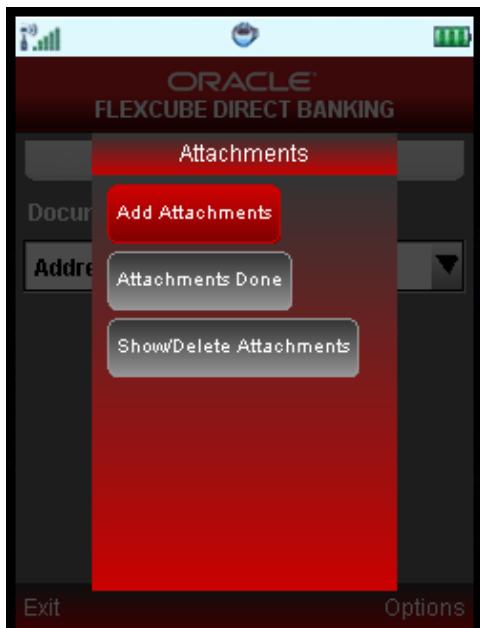
Field Description

Field Name	Description
Attachments	
Add Attachments	[Action Button] Click **Add Attachments** to add more attachments to the uploaded document list.
Attachments Done	[Action Button] Click **Attachments Done** if all the required documents are uploaded.
Show / Delete Attachments	[Action Button] Click **Show / Delete Attachments** to view and delete the uploaded docs from the list, if required.

11. Once done with the attachment uploading, click *Continue* from **Options**. The following page is displayed.

Current Account Overdraft - Online Application Form
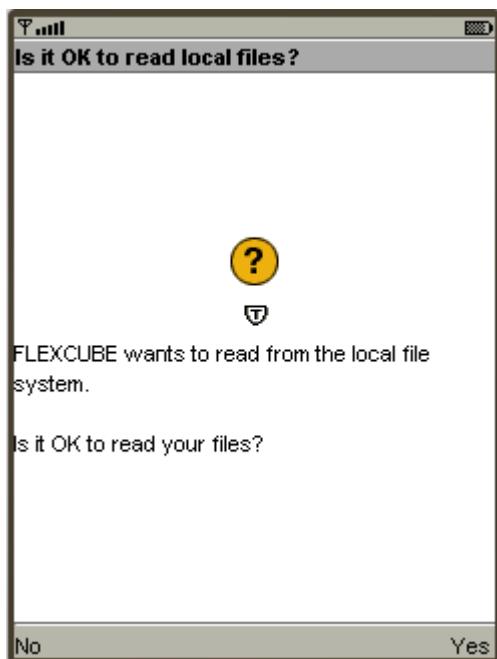
12. Click **Yes** to proceed further.

The following page is displayed.

Current Account Overdraft - Online Application Form
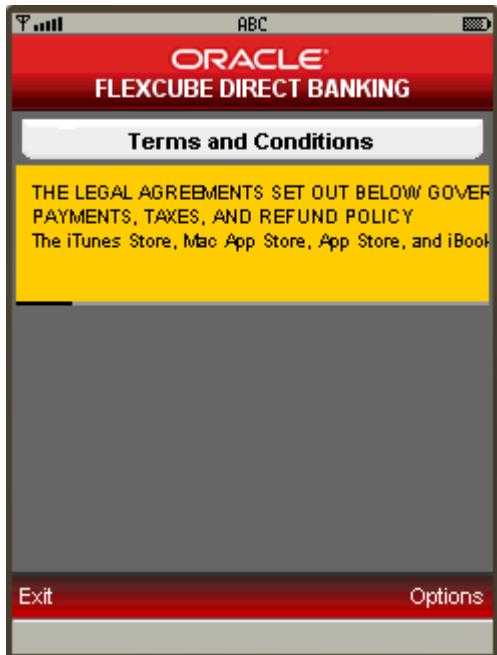
13. Once the *Terms and Conditions* are accepted, click **Continue** from *Options*.

The following page is displayed.

Current Accounts Overdraft – Online Application Form – Security Code

Field Description

Field Name	Description
Security Code	
Captcha Image	[Display] Displays the *Security Code*.
Security Code	[Mandatory, Input Box] Enter the above *Security Code*.
Options	[Action Button] Click **Continue** from *Options*.

Current Account Overdraft - Online Application Form – Verify
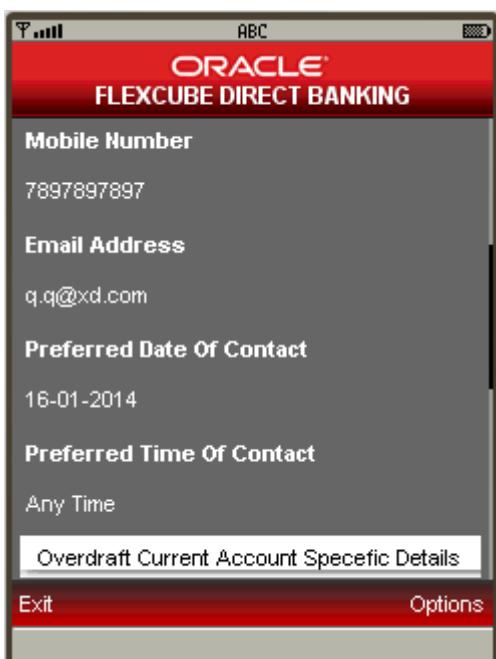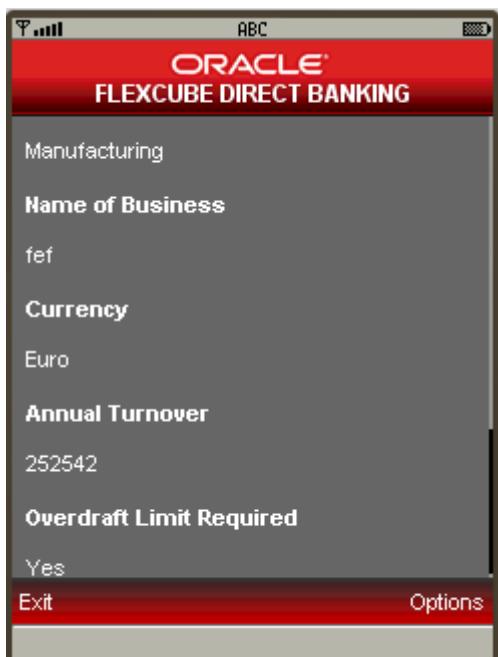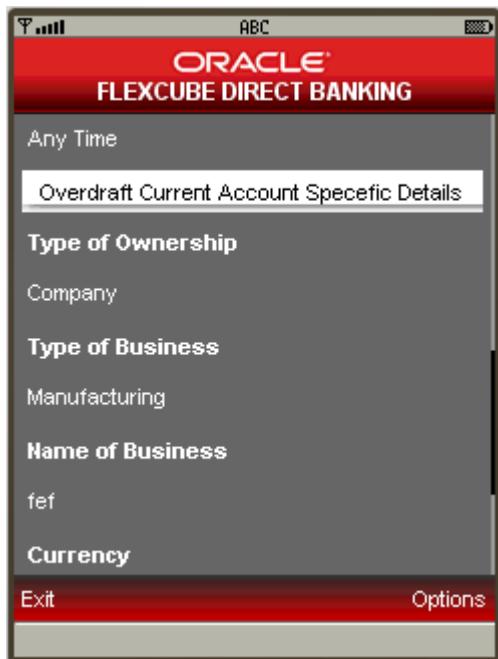
14. Once all the information is verified, click **Confirm** from *Options*. The following Confirmed pag is displayed.
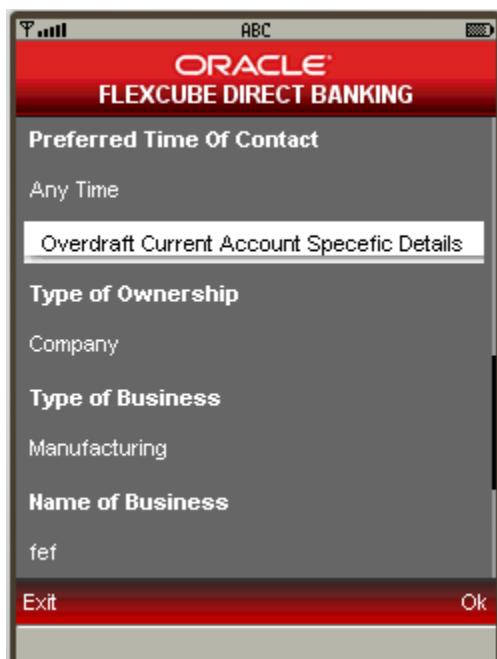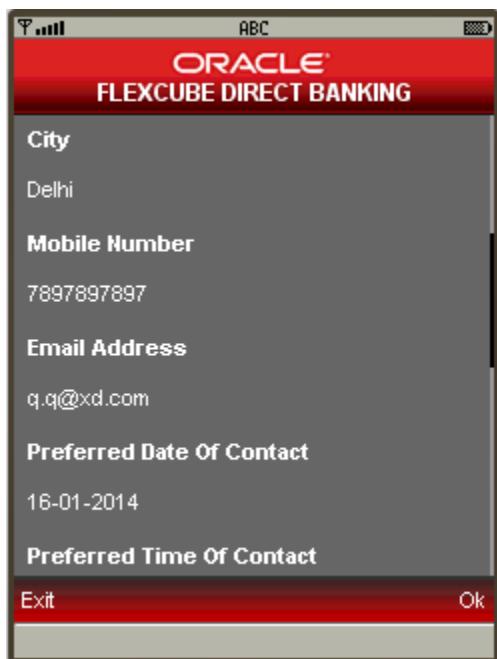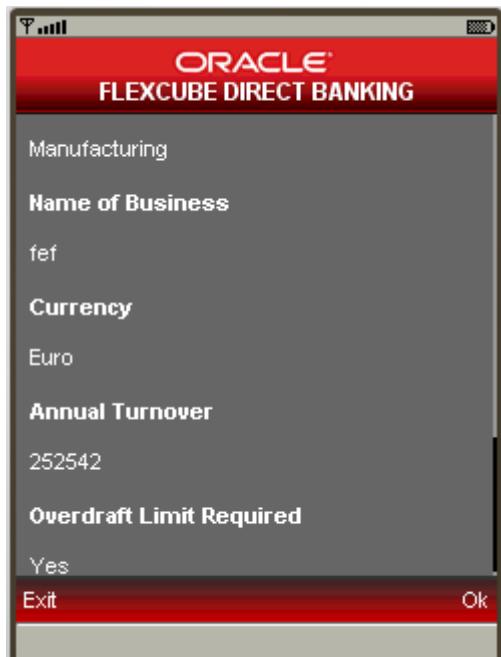
15. Click **OK**.

7. Account Activity

Using this option, you can get the account activity details for a selected account and a specified period.

To view the account activity details

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Accounts > Account Activity** icon from menu using up\down scroll key and the select key. The system displays the **Account Activity** screen.

Account Activity

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the dropdown list for account activity.
Search By	[Mandatory, Dropdown] Select the search by option for account activity to be displayed from the dropdown list. The options are • Last 2 Days • Last 5 Days • Between Two dates
From Date	[Conditional, Alphanumeric, 10] Type the date from which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.
To Date	[Conditional, Alphanumeric, 10] Type the date to which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.

3. Select the **Submit** from the options. The system displays **Account Activity** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Account Activity

| (Screen 1) | (Screen 2) |
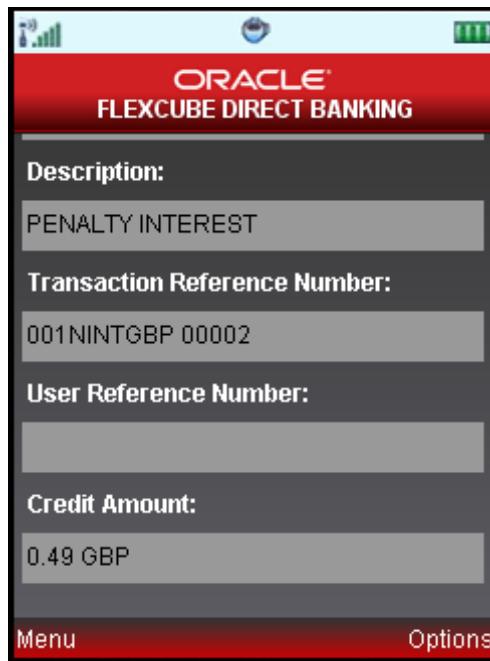
(Screen 3)

Field Description

Field Name	Description
Account Number	[Display] This field displays the account Number of the Customer. This field is not displayed in case of pagination.
Opening Balance	[Display] This field displays the Opening Balance of the Account. This field is not displayed in case of pagination.
Closing Balance	[Display] This field displays the Closing balance of the account. This field is not displayed in case of pagination.
Transaction Date	[Display] This field displays the date on which the transaction is carried Out.
Value Date	[Display] This field displays the Value date of the transaction.
Description	[Display] This field displays the description of the transaction.

Field Name	Description
Transaction Reference Number	[Display] This field displays the transaction reference number.
User Reference Number	[Display] This field displays the user reference number.
Credit Amount	[Display] This field displays the amount of the transaction.

4. Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Home** from the options to navigate to the **Menu** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu.

8. 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 *J2ME based Mobile Banking Application*.

2. Select **Accounts > Account Details** icon from the menu using up\down scroll key and the select key. The system displays **Account Details** screen.

Account Details
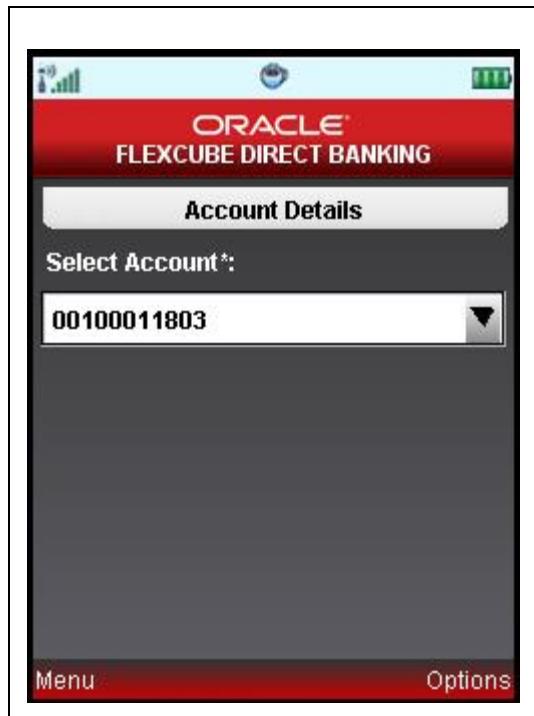
Field Description

Field Name	Description
Select Account	[Mandatory, Drop down]
	Select the account from the list for viewing the details.

3. Select the **Submit** from the options. The system displays **Account Details** screen.

OR

Select the **Home** from the options to return to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Account Details

Account Details

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer Id of the user
Account Number	[Display] This field displays the Account Number of the Customer's account.
Current Balance	[Display] This field displays the current balance of the account along with the account currency.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
Overdraft limit	[Display] This field displays the uncleared funds of the account.

Field Name	Description
Net available balance for withdrawal	[Display] This field displays the net available balance for withdrawal.

4. Select the **Back** from the options to navigate to the previous screen.

    OR

    Select the **Home** from the options to return to the **Menu** screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

   Select the **Menu** from the options to return to the sub menu screen.

9. My Accounts

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

To view the account summary

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Accounts > My Accounts** icon from the menu using up\down scroll keys and the select key. The system displays **My Accounts** screen.

My Accounts
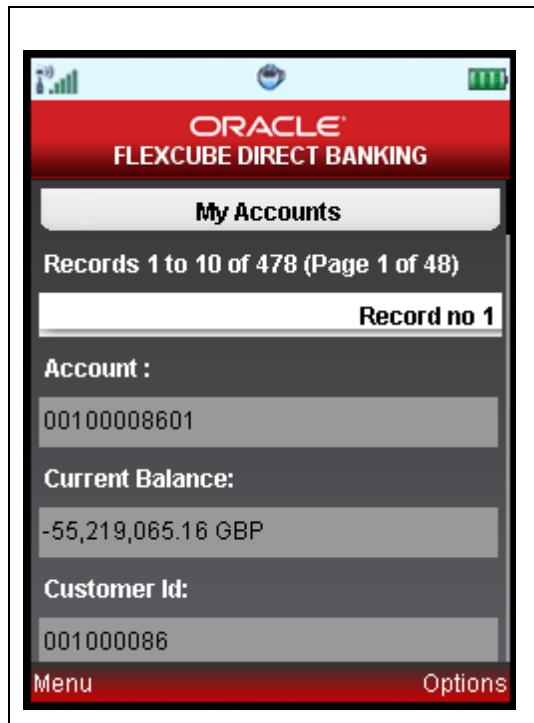
Field Description

Field Name	Description
Account	[Display]
	This field displays the account number selected from the dropdown.
Current Balance	[Display]
	This field displays the balance available in the account with currency.
Customer Id	[Display]
	This field displays the customer Id of the user

3. Select the **Home** from the options to go to the main menu screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Next Page**, **Last Page**, **Previous Page**, and **First Page** from the menu to navigate to the respective page.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

10. Adhoc Statement

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

To request the Adhoc Statement

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Accounts > Adhoc Statement** icon from the menu using up\down scroll keys and the select key. The system displays **Adhoc Statement** screen**.**

ORACLE

Adhoc Statement Request

Field Description

Field Name	Description
Account Type	[Mandatory, Drop down] Select the type of account for which statement request is to be made.

3. Select the **Submit** from the options. The system displays **Adhoc Statement** screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Home** from the options to go the menu screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement

Field Description

Field Name	Description
Account Type	[Display] This field displays the account type selected in the previous screen.
Select Account	[Mandatory, Drop down] Select the Account number radio button from the list of accounts.
From Date	[Mandatory, Alphanumeric, 10] Type the from date as start date for the Adhoc statement.
To Date	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

4. Select the **Submit** from the options. The system displays **Adhoc Statement Verify** screen.

   OR

   Select the **Back** from the options to return to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Home** from the options to go to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Verify

5. Select the **Confirm** from the options. The system displays **Adhoc Statement Confirm** screen.

    OR

    Select the **Change** from the options to navigate to the previous screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

   Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Confirm

(Screen 1)	(Screen 2)

6. Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Ok** from the options. The initial **Adhoc Statement** screen is displayed

OR

Select the **Menu** from the options to return to the sub menu screen.

11. Stop Cheque

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

To stop cheque

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Services > Cheques > Stop Cheque** icon from the menu using up\down scroll keys and the

   select key. The system displays **Stop Cheque** screen.

ORACLE®

Stop Cheque

Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown]
	Select the action to be performed i.e. Stop or cancel from the dropdown list.
Select Account	[Mandatory, Dropdown]
	Select the account for which the request is being made from the dropdown list.
Cheque Number	[Mandatory, Numeric, 20]
	Input the Valid Cheque Number which has to be stopped or Unblocked.
Reason	[Mandatory, Alphanumeric, 40]
	Input the reason of Stop or Unblock Of cheque for reference.
	This field displays is an optional field for Cancel stopped cheque.

3.   Enter the relevant details.

4.   Select the **Submit** form the options. The system displays **Stop Cheque Verify** screen.

OR

Select the **Exit** from the option to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Verify

5. Select the **Confirm** from the options. The system displays **Stop Cheque Confirm** screen.

OR

Select the **Change** from the options to return to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Confirm

6. Select the **Home** from the options to navigate to the **menu** screen.

    OR

    Select the **Menu** from the options to get back to the sub Menu screen.

    OR

    Select the **Exit** from the options to exit from the application

    OR

    Select the **OK** from the options to navigate to the stop cheque initial screen..

12. My Cheques

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

To inquire the cheque status

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Cheques > My Cheques** icon from the menu using up\down scroll keys and the select key.
    The system displays **My Cheques** screen.

ORACLE®
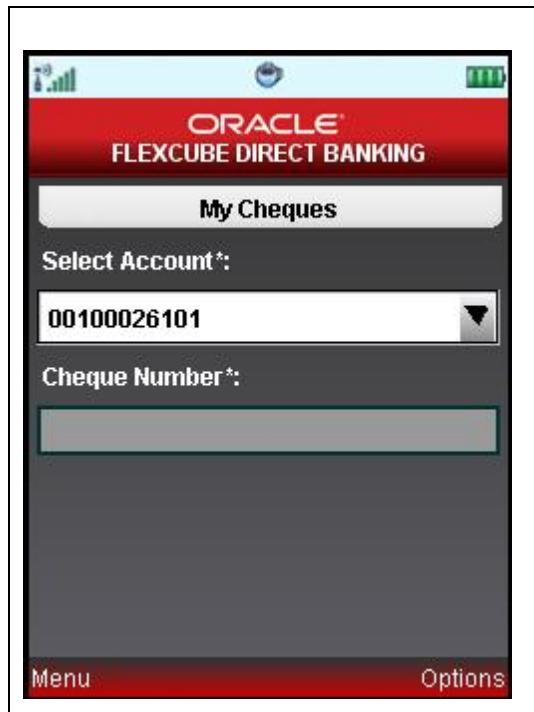
My Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which the cheque status is to be inquired.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number for which status is to be inquired.

3. Select the **Submit** from the options. The system displays **My Cheques** screen with the cheque status details.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

My Cheques
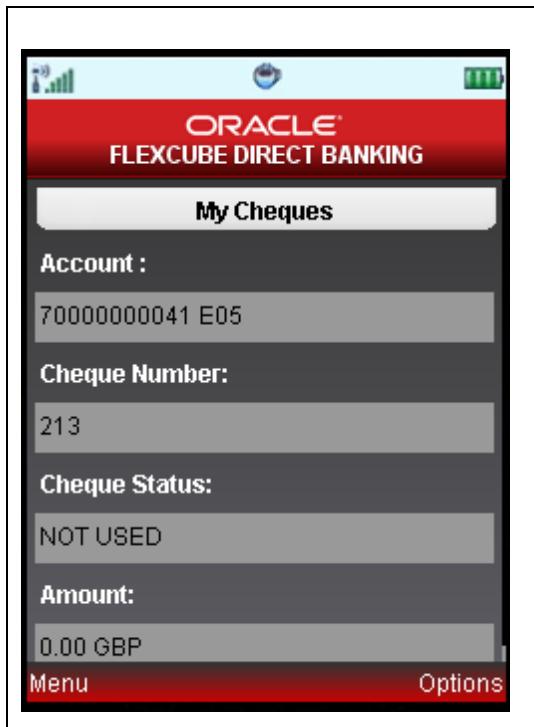
Field Description

Field Name	Description
Account	[Display] This field displays the account number.
Cheque Number	[Display] This field displays the cheque number.
Cheque Status	[Display] This field displays the cheque status.
Amount	[Display] This field displays the cheque amount.

4. Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

13. 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 *J2ME based Mobile Banking Application*.

2. Select **Services > Cheques > Request Cheque Book** icon from the menu using up\down scroll keys and the select key. The system displays **New Cheque Book** screen.
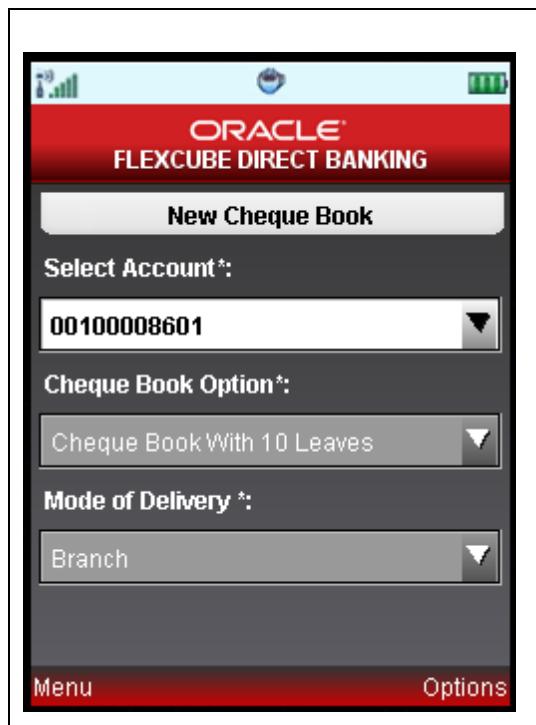
ORACLE®

New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which new cheque book is to be issued.
Cheque Book Option	[Mandatory, Drop down] Select the cheque book option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves
Mode of Delivery	[Mandatory, Drop down] Select the mode of delivery for the cheque book. The options are: • Branch • Courier

3. Select the **Submit** from the options. The system displays **New Cheque Book – Verify** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Verify
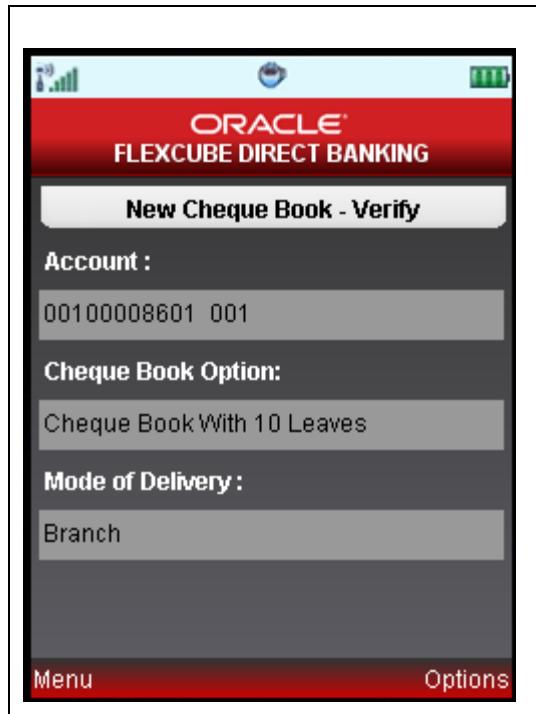
4. Select the **Confirm** from the options. The system displays **New Cheque Book – Confirm** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Confirm
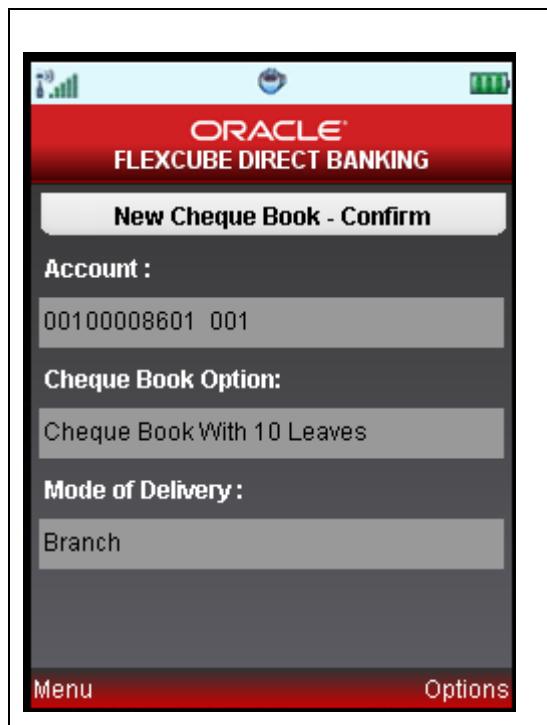
5. Select the **Home** from the options to get back to the **Menu** screen.

    OR

    Select the **View Messages** from the options from the options to view the messages.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Ok** from the options. The initial **New Cheque Book** screen is displayed

    OR

    Select the **Menu** from the options to return to the sub menu screen.

14. 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 *J2ME based Mobile Banking Application*.

2. Select **My Loans > Loan Details** icon from the menu by using the up/down arrow keys. The system
   displays **Loan Details** screen.

ORACLE
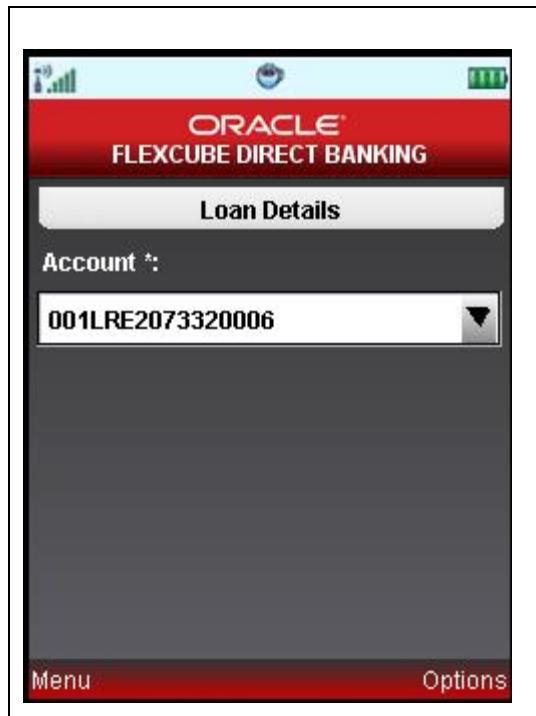
Loan Details

Field Description

| Field Name	Description
Account	[Mandatory, Drop down]
	Select the account for which loan details is to be viewed.

3. Select the **Submit** from the options. The system displays **Loan Details** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Loan Details
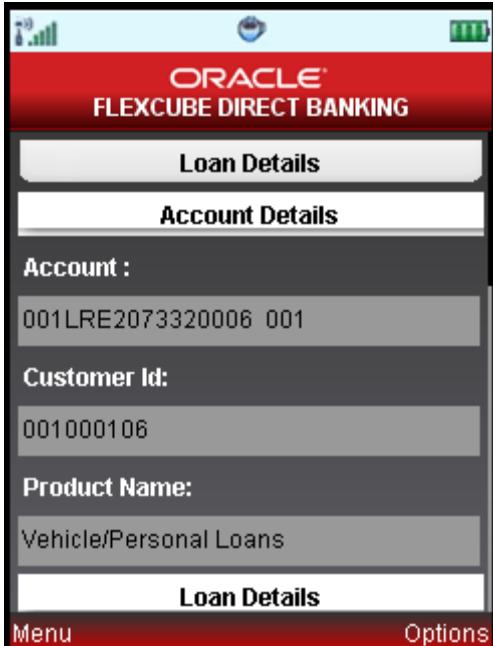
(Screen 1)	(Screen 2)
(Screen 3)	(Screen 4)
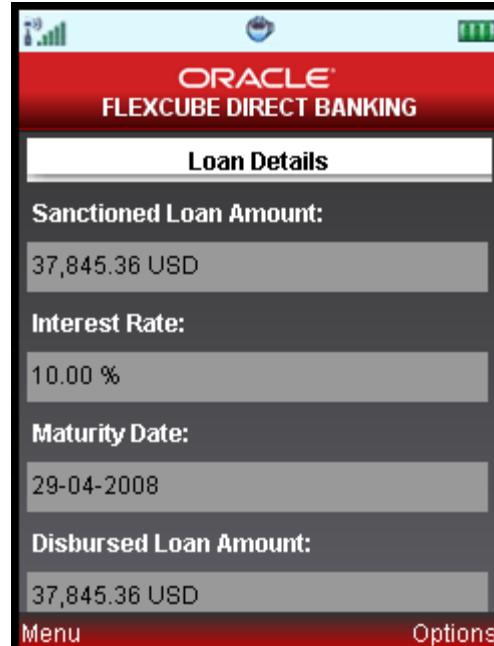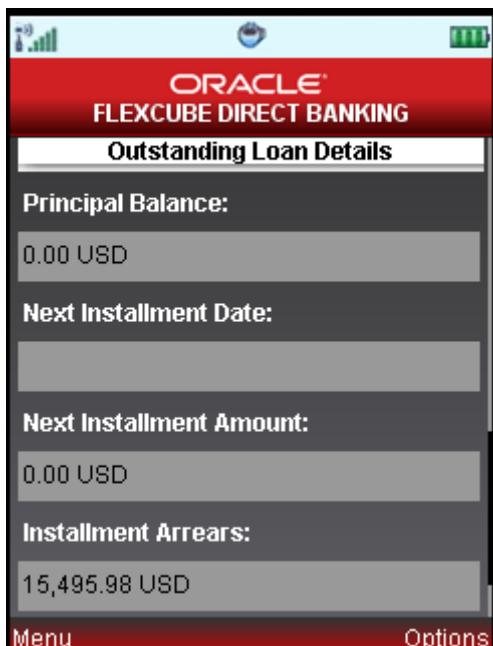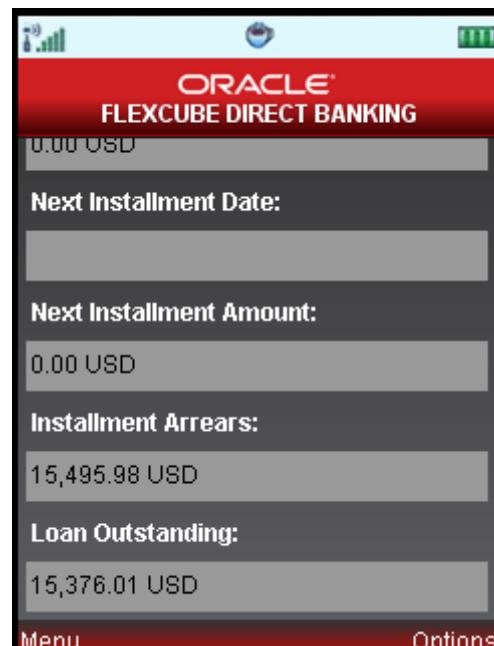
Field Description

Field Name	Description
Account Details	
Account	[Display]
	This field displays the Account Number of the Customer for the Loan amount.
Customer Id	[Display]
	This field displays the customer id of the Customer
Product Name	[Display]
	This field displays the product name of the loan account.
Loan Details	
Sanctioned Loan Amount	[Display]
	This field displays the Approved loan amount.
Interest Rate	[Display]
	This field displays the Rate of interest charged for the loan.
Maturity date	[Display]
	This field displays the Loan Maturity Date.
Disbursed Loan Amount	[Display]
	This field displays the Loan amount disbursed till date.
Outstanding Loan details	
Principal Balance	[Display]
	This field displays the principal balance from the loan account.
Next Installment Date	[Display]
	This field displays the Date when the next installment has to be paid.
Next Installment Amount	[Display]
	This field displays the next installment amount that has to be paid.
Installment arrears	[Display]
	This field displays the installment arrears for the loan account..
Loan outstanding	[Display]
	This field displays the loan outstanding amount that has to be paid.

4. Select the **Home** from *Options* to get back to the **Menu** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application

OR

Select the **Menu** from the options to return to the sub menu screen..

15. Financing Details

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

To view the financing details

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **My Loans > Financing Details** icon from the menu by using the up/down arrow keys. The system displays **Financing Details** screen.

ORACLE®

Financing Details

Field Description

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

3. Select **Submit** from the options. The system displays the *Loan Details* screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Financing Account Details

(Screen 1)

(Screen 2)

(Screen 3)

(Screen 4)

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 of the selected account.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Amount Financed	[Display] This field displays the financed amount.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of 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.
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.

Field Name	Description
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. Select the **Home** from the options to get back to the Menu screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

16. Mail Box

This option allows you to communicate with the bank administrator.

To access the Mailbox options

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Services > Mailbox** icon from the menu. The system displays Mailbox screen.

3. Select the **Compose** from the options. The system displays **Compose Message** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

   OR

   Select **Interactions** from the dropdown and Click the Submit from the options. The system displays the **Interactions / Inbox** screen**.**

ORACLE

Inbox

4. Select the message from the dropdown.

5. Select the **View** from the options. The system displays **View inbox** screen.

    OR

    Select the **ATG** from the options to call bank officials for any clarification.

    OR

    Select the **Back** from the options to return to the previous screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

16.1. Inbox

Message Details

(Screen1)

(Screen2)

(Screen3)

1. Select the **Back** button from the options to return to the previous screen

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

   OR

   Select the **ATG** from the options to call bank officials for any clarification.

   OR

   Select the **Reply** from the options to reply to the current message.

2. Select the **Bulletin** from the options. The system displays **View Bulletin** screen.

16.2. Bulletin

View Bulletin

1. Select the message to be viewed from the dropdown list.

2. Select **View** from the options. The system displays the message in the **Bulletins** screen.

    OR

    Select the **ATG** from the options to call bank officials for any clarification.

    OR

    Select **Back** from the options to navigate to the previous screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

Bulletins
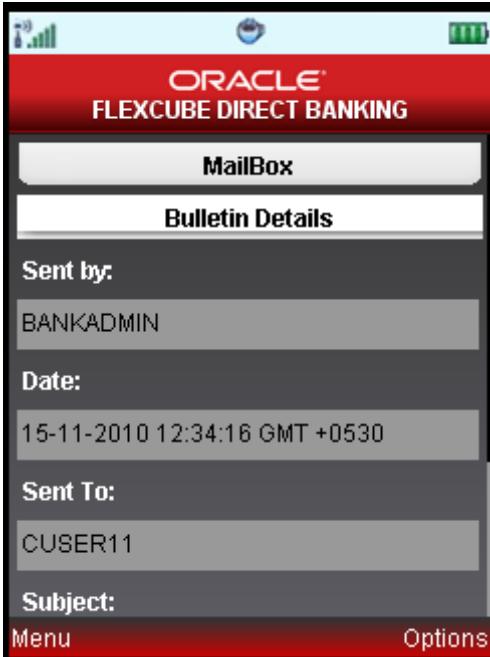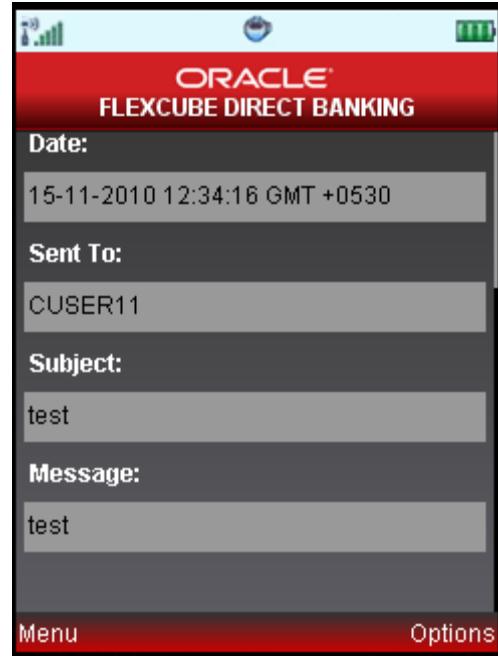
(Screen1)	(Screen2)

3. Select **Back** from the options to return to the previous screen.

   OR

   Select **Exit** from the options to exit the application.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

4. Click the **Sent messages** on the mailbox screen from the options. The system displays the Sent messages screen.

16.3. Sent Messages

Sent Messages
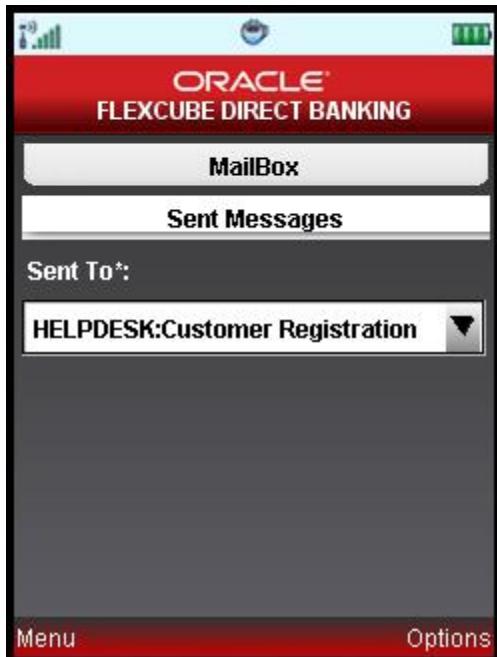
1. Select the message to be viewed using up down arrow keys and select key.

2. Select **View** from the options. The system displays the message in the **Sent Message** screen.

    OR

    Select the **ATG** from the options to call bank officials for any clarification.

    OR

    Select **Back** from the options to navigate to the previous screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

Sent Messages
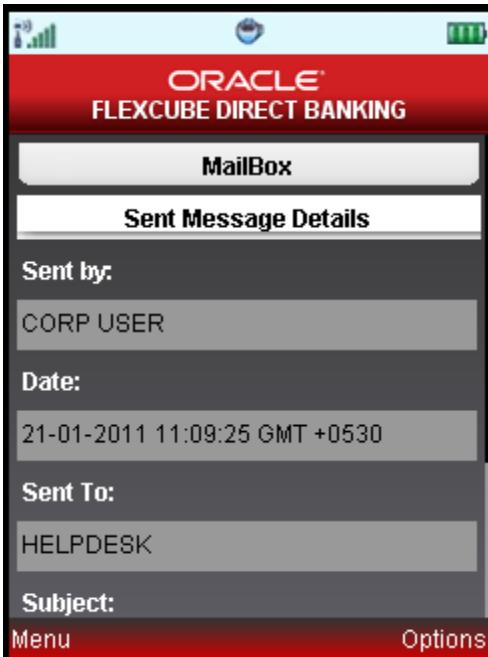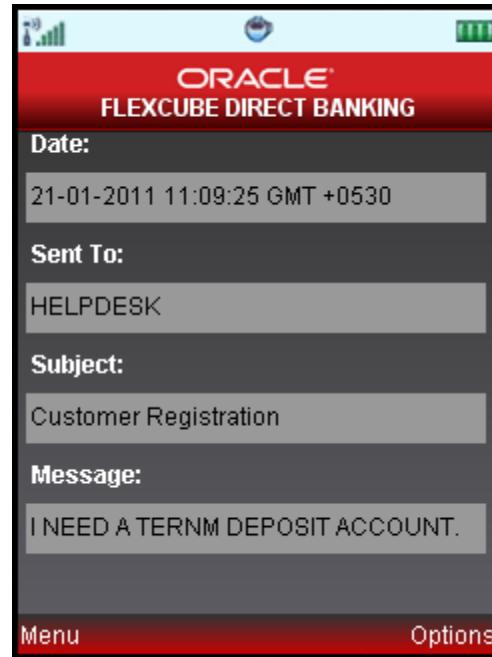
|	
(Screen2)	(Screen2)

3. Select **Home** from the options to navigate to the menu screen.

    OR

    Select the **ATG** from the options to call bank officials for any clarification.

    OR

    Select **Back** from the options to return to the previous screen..

    OR

    Select **Exit** from the options to exit the application.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

    OR

    Select the **Forward** from the options to forward the current message.

16.4. Compose

Compose

1. Click the *Options* menu. The system displays below pop up.
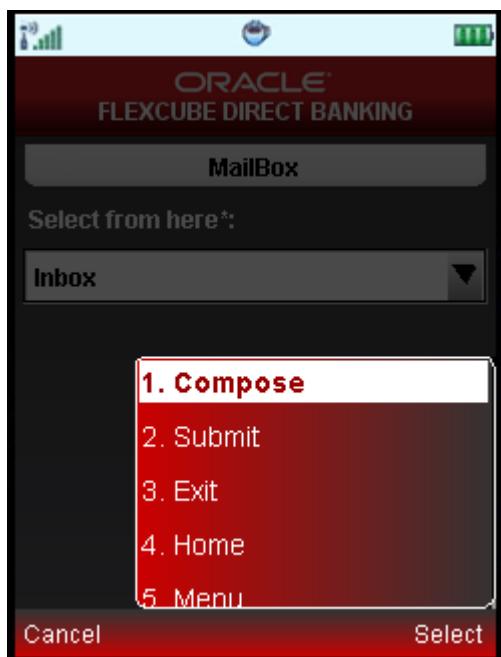
2. Select the Compose option to compose message.

3. You can also view *Alerts & Tasks* by selecting those options from the first screen shown above.
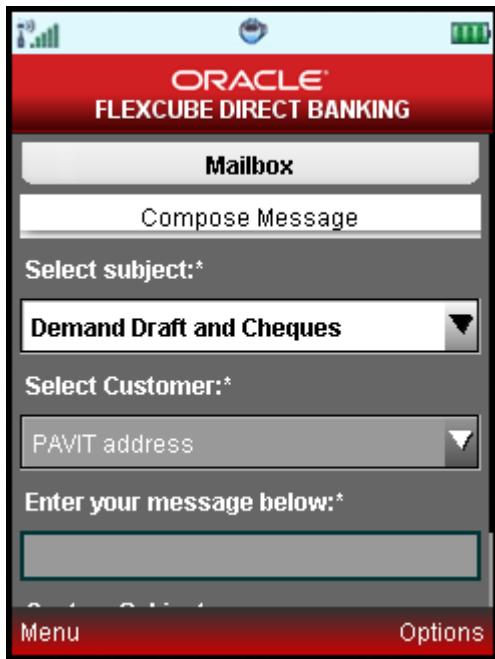
4. Select the **Subject** and **Customer** using up down arrow keys and select key.

5. In case Subject is selected as "I will type my own subject", then you can type your custom subject in Custom Subject field.

6. Enter the message (mandatory).

7. Select the **Exit** from the options to exit from the application.

    OR

    Select **Inbox** from the options to return to Inbox screen.

    OR

    Select the **ATG** from the options to call bank officials for any clarification.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

    OR

    Select **Add Attachment** from options to add any attachment to the message. The system displays following screen:

    OR

    Click the **Send** from the options. The system displays below confirmation screen for message sent.

Compose
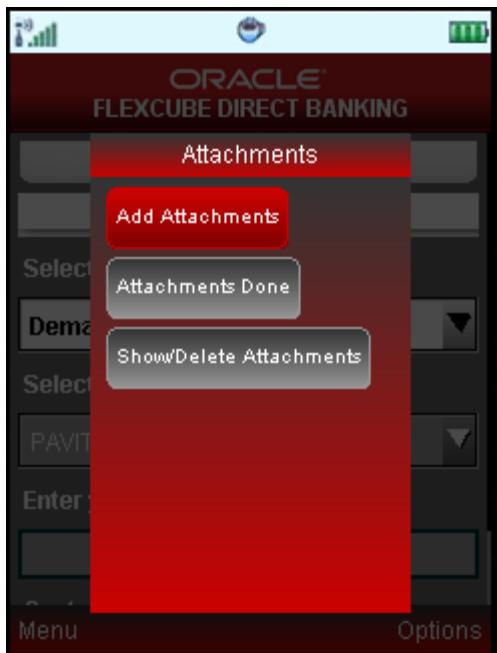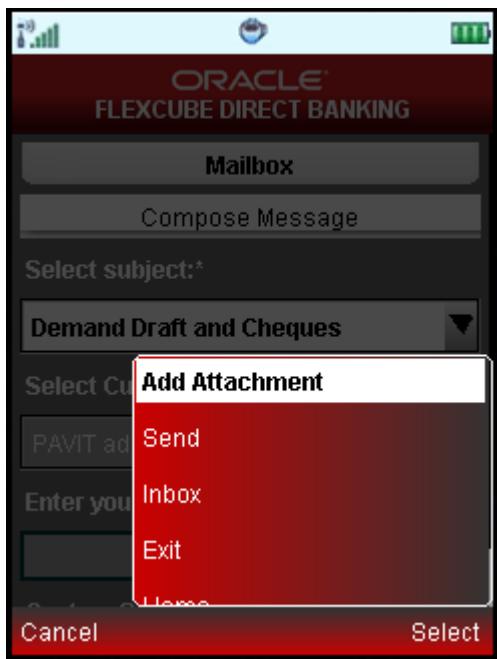
8. Click **Add Attachments** to attach any document. The system will open one alert screen to browse and select file to be attached.

OR

Click the **Show/Delete Attachments** to view or delete any of the attachments.

OR

Click **Attachments Done** when attachments are finished. The system returns to below screen.

> **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.
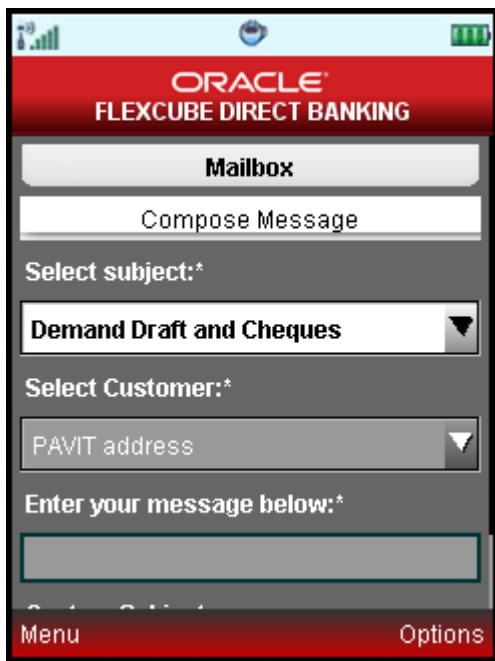
9. Select the **Exit** from the options to exit from the application.

   OR

   Select **Inbox** from the options to return to Inbox screen.

   OR

   Select the **ATG** from the options to call bank officials for any clarification.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

   OR

   Select **Add Attachment** from options to add any attachment to the message. The system displays following screen.

   OR

   Click the **Send** from the options. The system displays below confirmation screen for message sent.
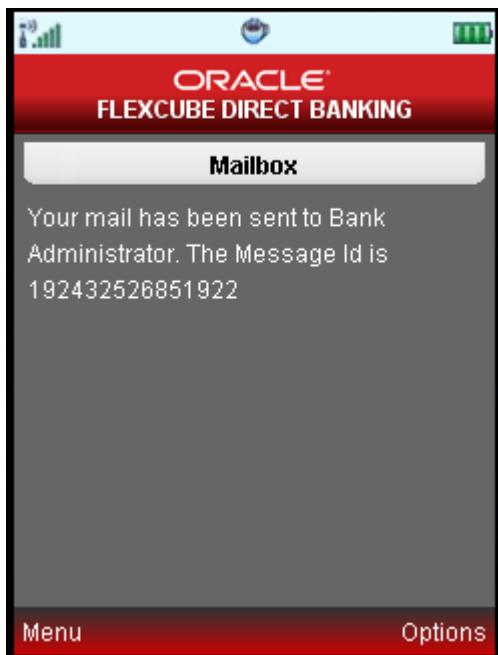
10. Select the **Exit** from the options to exit from the application.

    OR

    Select **OK** from the options to return to compose message screen.

    OR

    Select the **ATG** from the options to call bank officials for any clarification.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

17. Forex Inquiry

This menu enables you to inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

To inquire Foreign Exchange Rates

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Customer services >Exchange Rate Inquiry** from the menu using up\down scroll keys and the select key.

3. Select the **Submit** option. The system displays **Foreign Exchange Rate Inquiry** screen.

ORACLE

Foreign Exchange Rate Inquiry

Field Description

Field Name	Description
From Currency	[Display] This field displays the base currency to enquire the exchange rate.
To Currency	[Mandatory, Dropdown] Select the currency to which the exchange rate is being asked for from the dropdown list.

4. Select the *To Currency*.

5. Select **Submit** from *Options*. The system displays **Foreign Exchange Rate Inquiry** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Foreign Exchange Rate Inquiry

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Foreign Rate Unit	[Display] This field displays the foreign rate unit currency.
To Currency	[Display] This field displays the currency to which the exchange rate is being asked for.
Cash Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in cash transaction
Cash Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a cash transaction
TT Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in a telegraphic transfer

Field Name	Description
TT Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a telegraphic transfer.

6. Select the **Home** option to get back to the **Menu** screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR
    Select the **Menu** from the options to return to the sub menu screen
    OR
    Select the **Back** from the options to return to the previous screen.

18. 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

ORACLE

1. Navigate through the menus to *Transfers > Beneficiary Maintenance*.

Beneficiary Maintenance
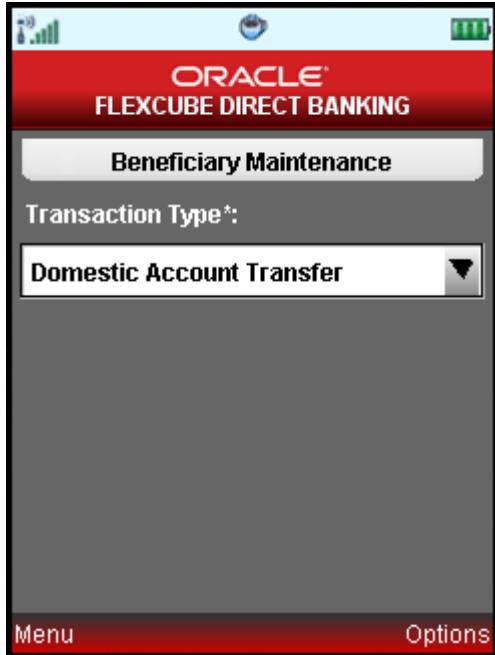
Field Description

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

2. Select any *Transaction Type* for which beneficiary is to be created.
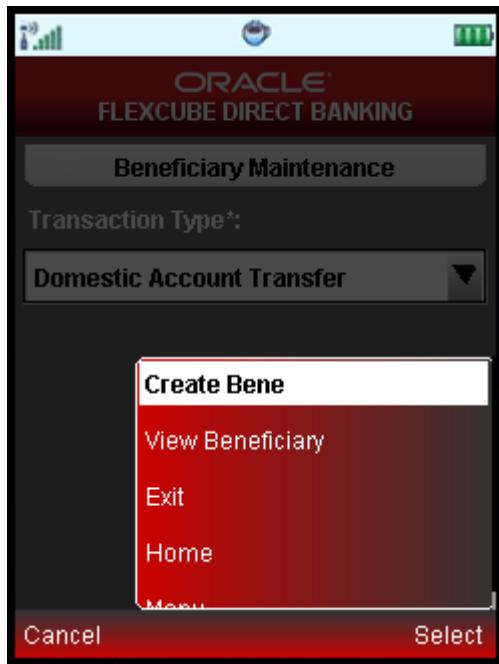
3. Click **Create Bene** from *Options*. Below is shown for *Domestic Account Transfer Beneficiary*.
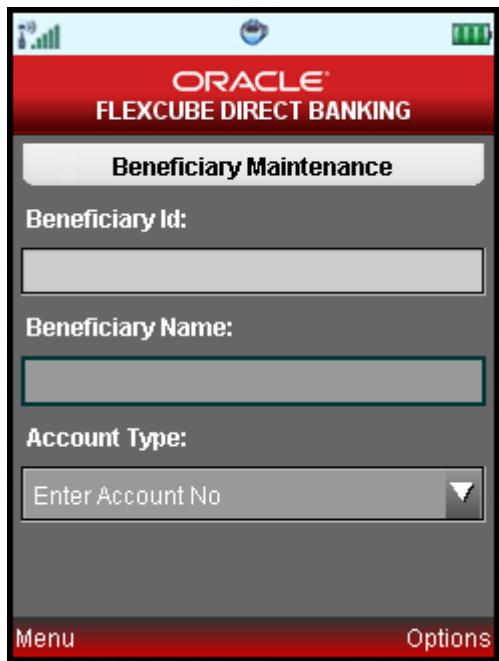
Field Description

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 10]
	Type the beneficiary ID

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

4. Click the **Submit** button from *Options*. It will navigate you to the next screen as shown below.

Field Description

Field Name	Description
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Type the beneficiary 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

5. Click the **Look up** button for national clearing code from the options. The system display following screen.

Beneficiary Maintenance
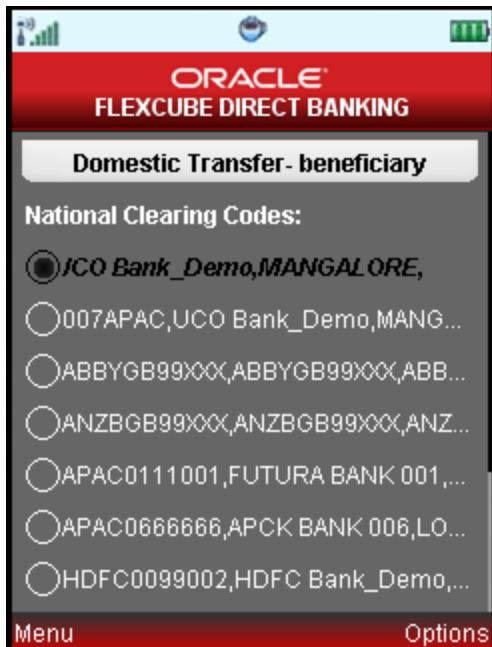
6.   Select any code and click the **Submit** option. The system will return to below screen.

Beneficiary Maintenance Verify
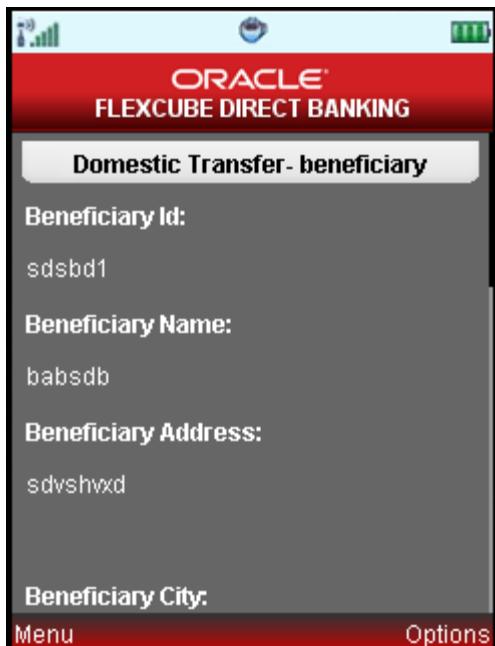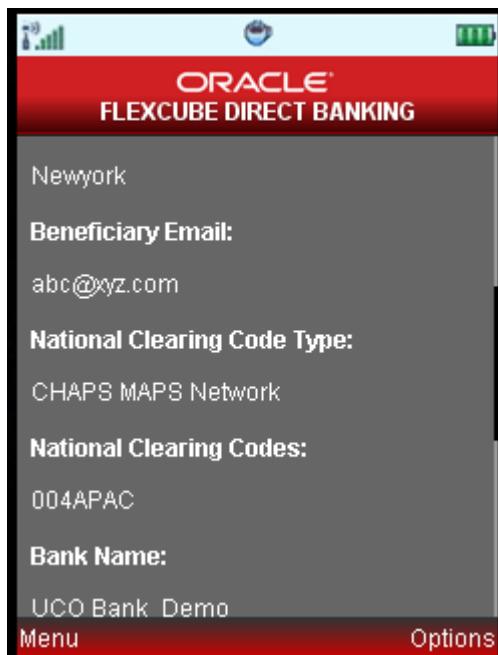
7. Click the **Submit** button from the options. The system displays *Confirm* screen shown below.

Beneficiary Maintenance Confirm
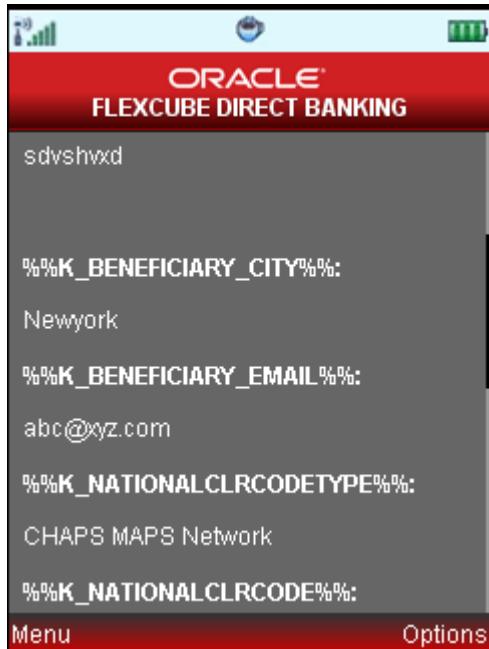
8. Click **OK**. The system displays initial *Beneficiary Maintenance* screen.

19. 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. You can navigate from *Transfers > Own Account Transfer*.

Own Account Transfer
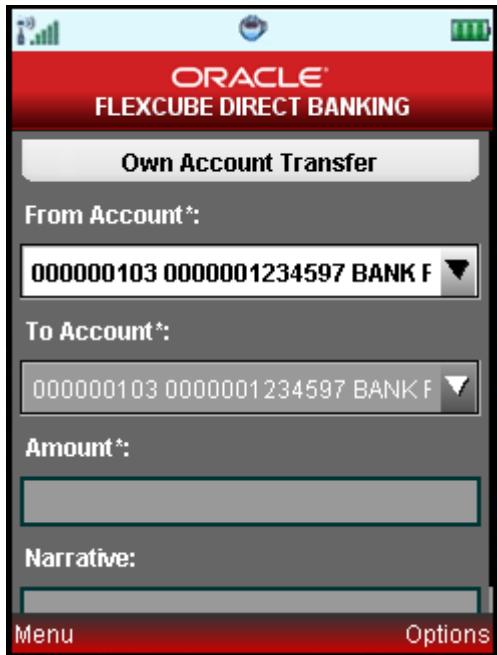
Field Description

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.
Amount	[Mandatory, Numeric,15]
	Type the amount to be transferred in the *Destination Account Currency*.
Narrative	[Optional, Alphanumeric, 80]
	Type the details of the payment.

2. Click **Options** menu in the above screen. The system displays below pop over screen.

Pay now	Click the **Pay now** button 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	Click the **Pay later** button 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.

|	
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

3. 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
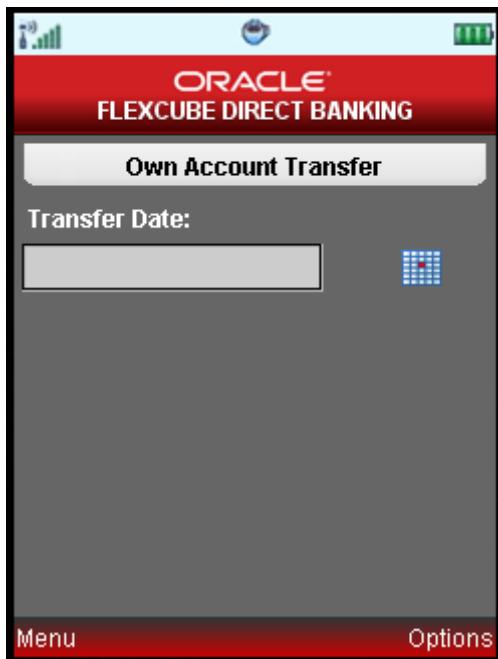
4. Enter any future date and click the submit button from the options. The system displays the **Own Account Transfer – Verify** screen as shown below.
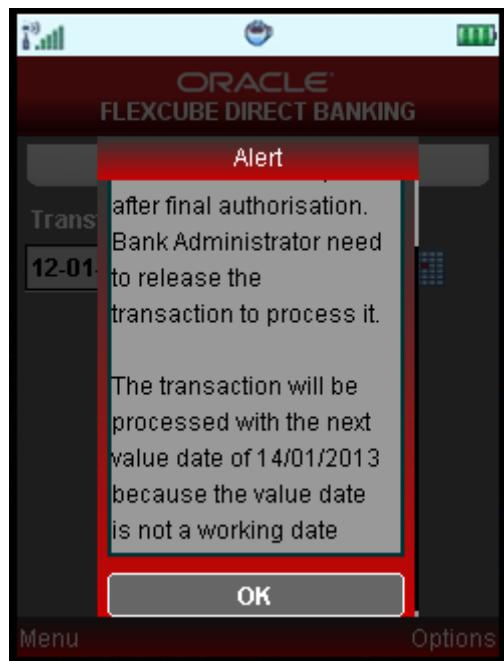
5. Click the **OK** button. The system returns to verification screen as shown below.

Own Account Transfer – Verify
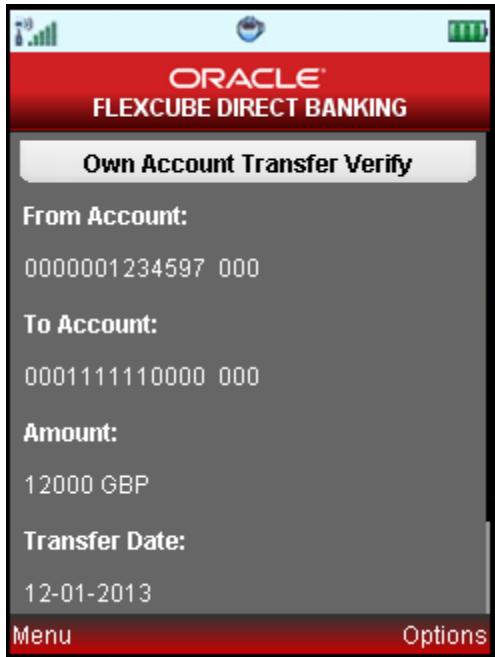

6. Click the **Confirm** button from the options. The system displays **Own Account Transfer – Confirm**

    screen.

    OR

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

Own Account Transfer – Confirm
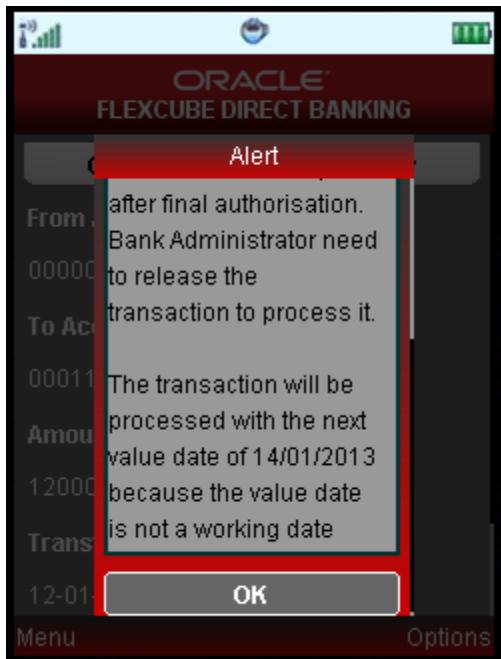
7. Click the **OK** button. The system returns to verification screen as shown below.
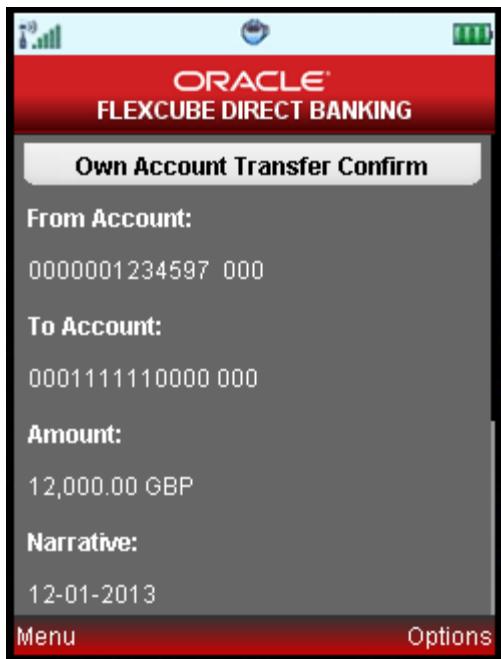
20. Internal Transfer

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

To do the domestic account transfer

1. Navigate through the menus to *Transfers > Internal Transfer*.

ORACLE®
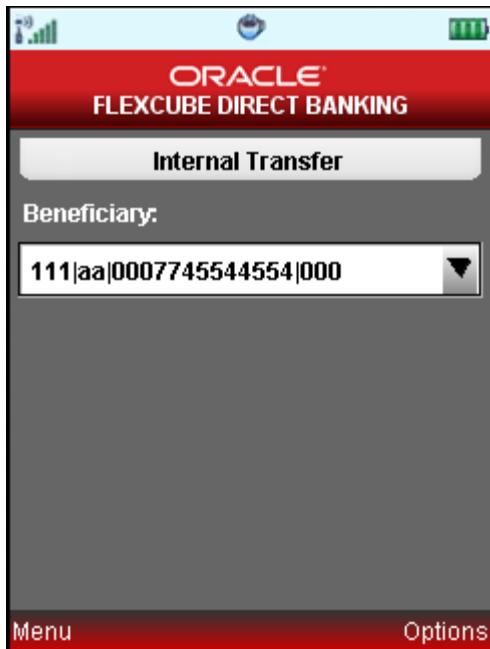
Internal Transfer

1. Select *Beneficiary* and click **Continue** option. The system display following *Internal Transfer* screen.
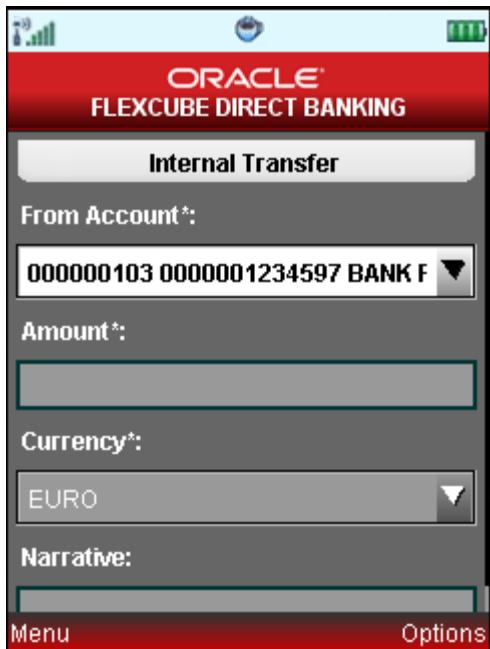
Internal Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Radio button]
	Select the From Account as the source account for the internal transfer.
To Account	[Mandatory, Alphanumeric, 34]
	Type the To Account as the destination account for the internal transfer.
Destination Branch	[Mandatory, Radio button]
	Select the To Account as the destination account for the internal transfer.
Amount	[Mandatory, Numeric, 15]
	Type the amount for the transfer.
Currency	[Mandatory, Radio button]
	Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35]
	Type the narrative for the transaction.

2. Click the options menu in above screen. The system displays below pop over screen.

Internal Transfer

Pay now	Click the **Pay now** button 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	Click the **Pay later** button 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.
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

3. Below is shown for **Pay Now** option. The system displays the *Internal Transfer Verify* screen.

Internal Transfer Verify
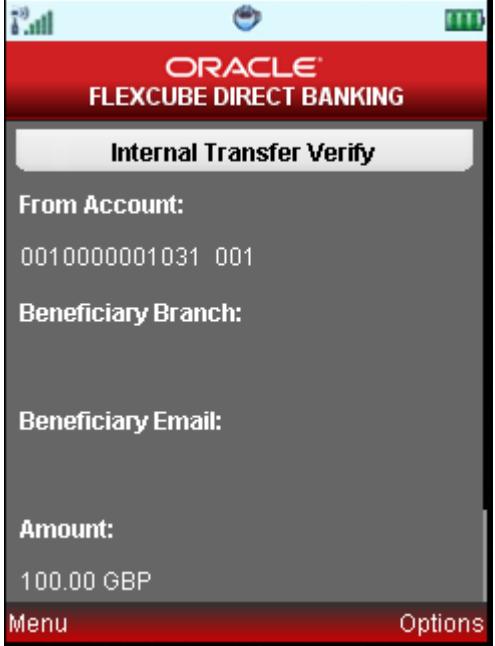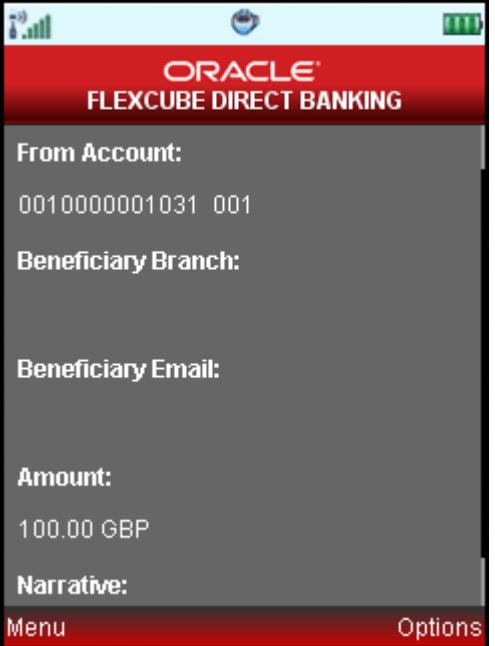
(Screen1)

(Screen2)

4. Click **Confirm** from *Options*. The system display *Internal Transfer Confirm* screen.
   OR
   Click the **Change** option. The system displays *Initial Internal Transfer* screen.

Internal Transfer Confirm

(Screen1)

(Screen2)

2. Click the **OK** button. The system displays **Internal Transfer Confirm** screen.

   OR

   Click the **Download PDF** button to download the PDF containing transfer details.

21. 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 *Transfers > Domestic Payment*.

ORACLE

Domestic Payment

2. Select **Beneficiary** and click **Continue** option. The system displays following screen.

Domestic Payment

| Screen 1 | Screen 2 |

Screen3

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the domestic payment.
Beneficiary Details	
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the domestic payment.
Beneficiary Bank Details	
National Clearing Code type	[Mandatory, Drop down] Select the national clearing code type.
National Clearing Code	[Mandatory, Alphanumeric, 20] Type the national clearing code.
Payment details	

Field Name	Description
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Radio button] Select the currency for the amount.
Other Details	
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.
Pay now	Click the **Pay now** button 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	Click the **Pay later** button 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.
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

3. Select the **Payment** options from *Options*. The system displays **Domestic Payment Verify** screen.

   Below is shown for *Pay Now* option.

   OR

Select the **Home** from the options to navigate to the *Menu* screen.

OR

Select the **Exit** from the options to exit from the application.

Domestic Payment

Screen 1	Screen 2

4. Select the **Confirm** from the options. The system displays **Domestic Payment Confirm** screen.

Domestic Payment Confirm

| Screen 1 | Screen 2 |

5. Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **View Messages** from the options to view the messages.

OR

Select the **Ok** from the options. The initial **Domestic Payment** screen is displayed.

22. 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, or as per your standing instructions with the bank.

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

ORACLE

International Account 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**.

Below is shown for *Existing Beneficiary*.

2. Click the **Submit** button from the options. The system displays below screen.

International Account Transfer
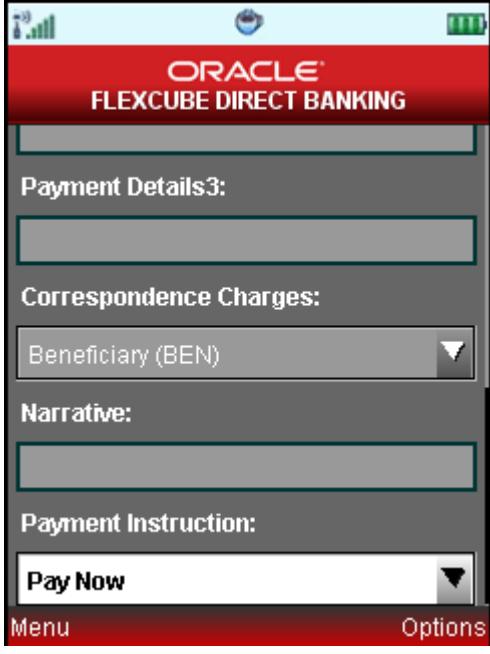
Screen 1	Screen 2
ORACLE FLEXCUBE DIRECT BANKING — International Account Transfer — From Account: 001000123 0010001230001 Bank Fi ▼ — Amount: — Currency: EURO ▼ — Payment Details1: ... Menu / Options	**ORACLE** FLEXCUBE DIRECT BANKING — Payment Details3: — Correspondence Charges: Beneficiary (BEN) ▼ — Narrative: — Payment Instruction: Pay Now ▼ — Menu / Options

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the domestic payment.
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Drop down] Select the currency for the amount.
Correspondence Charges	[Mandatory, Drop down] Select the party bearing the charges for transaction
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.

Field Name	Description
Payment Instruction	[Mandatory, Drop down]
	Select the Instructions to execute the payment
	• Pay Now
	• Pay Later
	• Pay Periodically
	Default value will be *Pay Now*.
	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.

3. Below is shown for *Pay Now* option.

4. Click the **Submit** button. The displays the *International Account Transfer – Verify* screen.

International Account Transfer Verify
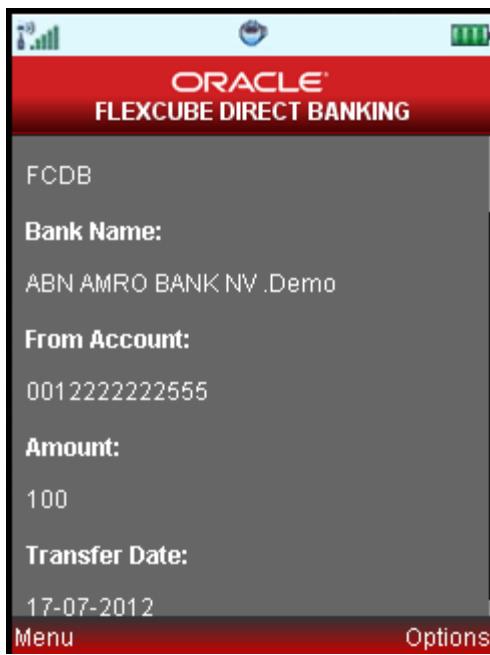
| Screen 1 | Screen 2 |

5. Click the **Confirm** button to navigate to confirm the payment. The system displays *Confirmation* screen.

International Account Transfer

Screen 1	**Screen 2**

6. Select the **Home** from the options to get back to the *Menu* screen.

    OR

    Select the View Messages from the options to view the messages.

    OR

    Select the Ok from the options. The initial International Account Transfer screen is displayed.

23. My Schedule Payment

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

To view My Scheduled Payments

1. Log on to the *Client/Application based Mobile Banking*. Navigate to **Transfers > My Schedule Payment.** The system displays *My Schedule Payment* screen.

ORACLE

My Schedule Payment
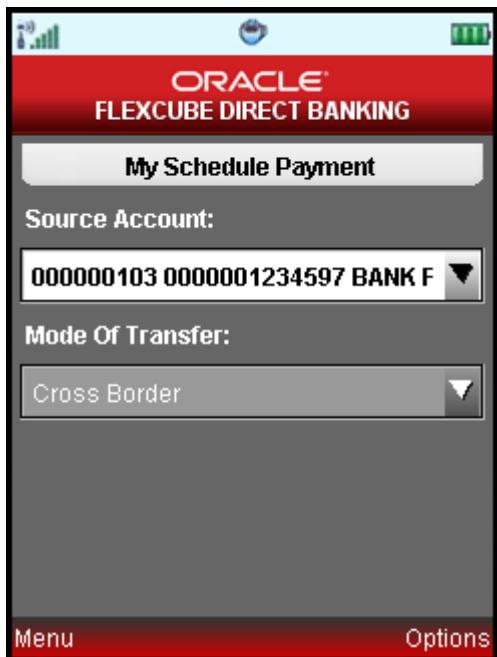
Field Description

Field Name	Description
Source Account	[Mandatory, Drop down]
	Select an account from which transfer to be done.
Mode Of Transfer	[Mandatory, Drop down]
	Select the Mode of Transfer. Options available are:
	• Cross Border
	• Within Bank
	• Within Country

2. Click the **Submit** button from the options. The system displays below screen.
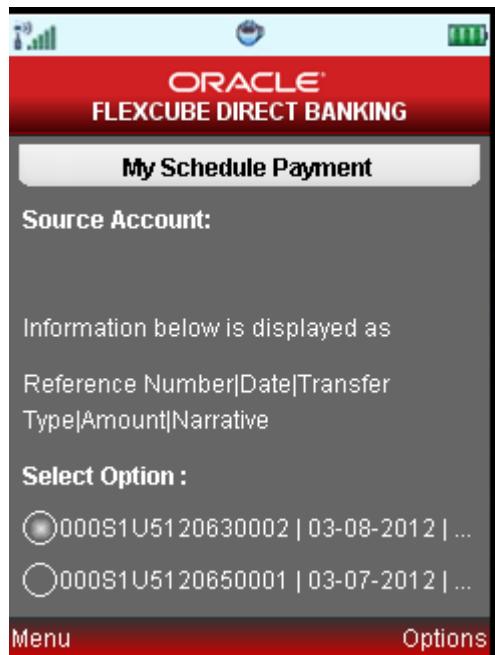
3. Click the **select** option tab to select the pending transfer to be viewed, as shown below.

4. Click the **Get Details** button from the options pop over. The system displays details for the selected scheduled pending transfer payment transaction.

My Schedule Payment

(Screen 1)	(Screen 2)

(Screen3)

Field Description

Field Name	Description
Reference Number	Displays SI reference number.
Transfer Type	Displays the standing instruction
Start Date	Displays the start date of SI
End Date	Displays the end date of SI
Frequency	Displays the frequency of SI
Mode Of Transfer	Displays Mode of transfer scheduled by user
User Reference Number	Displays the truncation reference number.
Source Account	Displays the account for SI
Destination Account	Displays the account for SI
Transfer Amount	Displays transfer amount for SI
Currency	Displays currency for SI
Status	Displays the status for SI
Narrative	Displays the narrative for SI

5. Click the **Cancel** from the options if you want to cancel this pending *Transfer* transaction. The system asks for confirmation as shown in below screen.
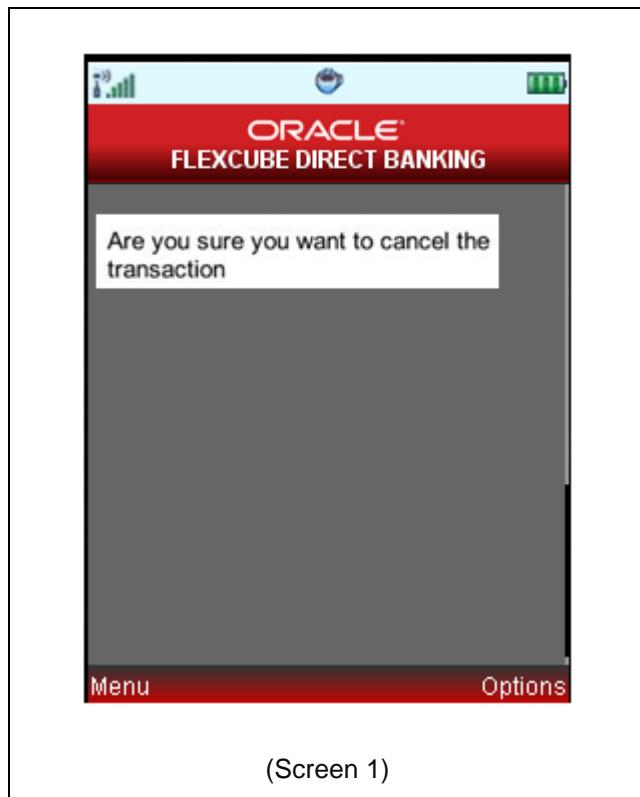
(Screen 1)

6. Select **Yes** from the options to confirm the cancellation. The system displays below confirmation screen.
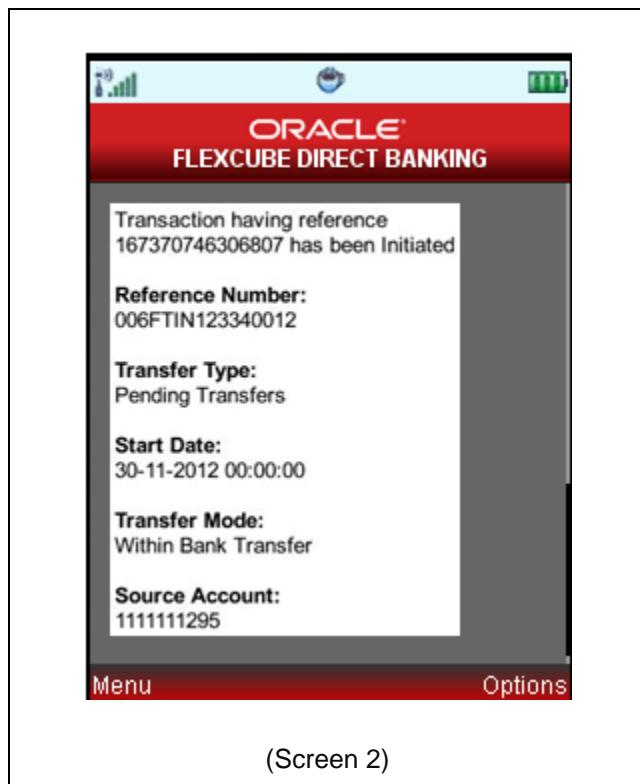
(Screen 2)

24. 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 *J2ME based Mobile Banking Application*.

2. Select **Bill Payments > Pay Bill** icon from the menu using up/down arrow key and Select key. The system displays **Pay Bills** screen.

Pay Bills

(Screen 1)	(Screen 2)

Field Description

Field Name	Description
Select Biller	[Mandatory, Drop down]
	Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15]
	Type the Bill number for which payment is to be made
Bill Generation Date	[Mandatory, Alphanumeric, 10]
	Type the date on which the Bill payment is due.
Payment Amount	[Mandatory, Alphanumeric,15]
	Type the amount of payment being done.
From Account	[Mandatory, Drop down]
	Select the account number from which payment is to be done.

3. Select **Submit** from the options. The system displays **Pay Bill Verify** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Verify

| (Screen 1) | (Screen 2) |

4. Select the **Confirm** from *Options*. The system displays the **Pay Bill Confirm** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Change** from the options to navigate to previous screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Confirm
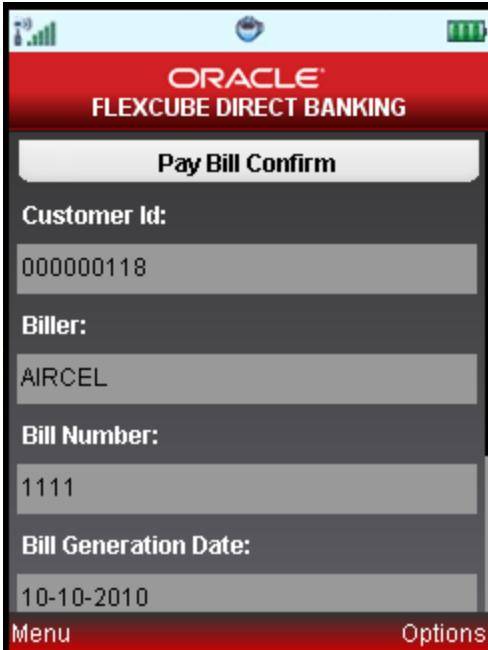
(Screen 1)	(Screen 2)

5. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

   OR

   Select the **Ok** from the options. The initial **Pay Bill** screen is displayed.

25. Security Questions

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

1. Login using the appropriate *Banking URL*.

2. Navigate to **Customer Services > Security Questions**. The following page is displayed.

Security Questions

3. Enter the desired answers for the selected questions.

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

ORACLE®

Modify Security Questions

5. Verify the details and click **Confirm** from *Options*. The following *Success* message is displayed.

Alert
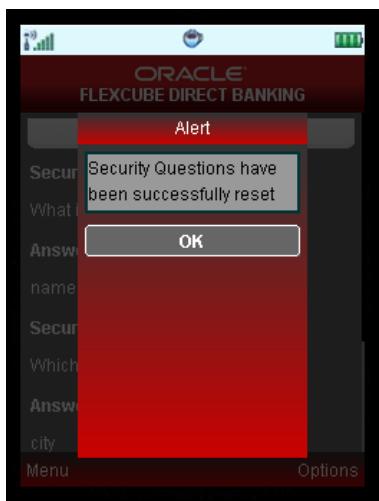
6. Click **OK**.

26. Manage Profile

This feature helps you to view and modify registered peer beneficiaries.

1. Login to the *Banking Application*.

2. Click **Transfers**, as shown in the following screenshot.

Transfers

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

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

Manage Profile
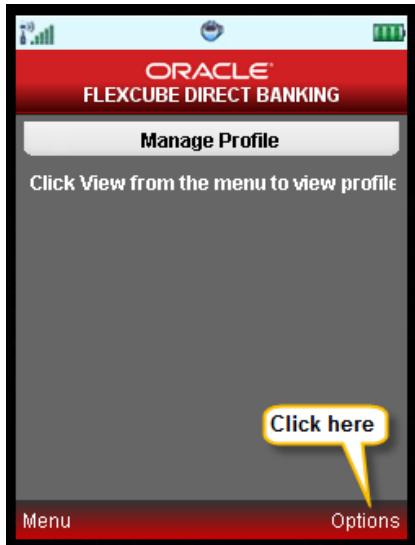
5. Click **Modify Profile**, as shown in the following screenshot.

Modify Profile
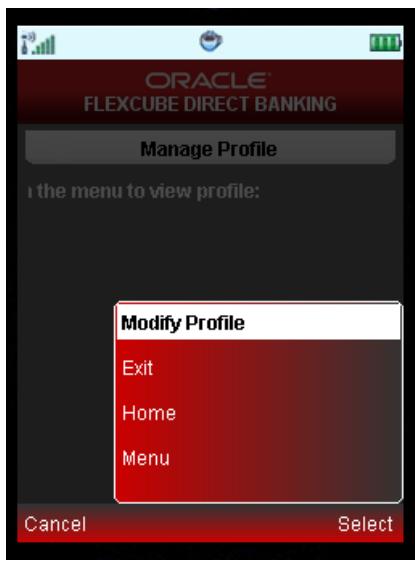
6. The following page is displayed. Select the required **Account Number** from the dropdown. The relevant details appear in the respective fields.

Modify Profile
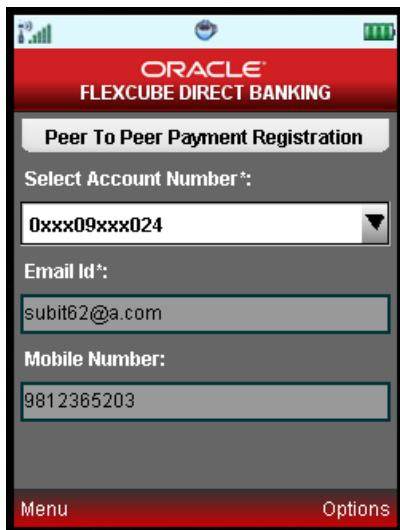
7. Make the necessary changes and click **Submit**.

Submit Modify Profile
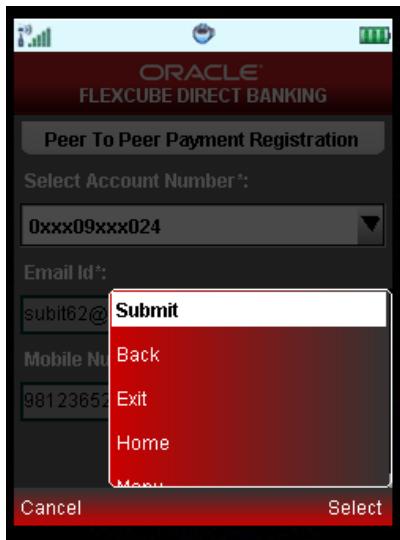
8. The **Verify** page for *Modify Profile* appears.

Verify Modify Profile
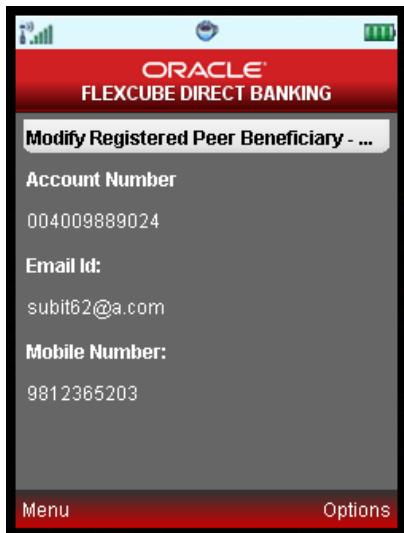
9. Click **Confirm** from *Options*.

Confirm Details
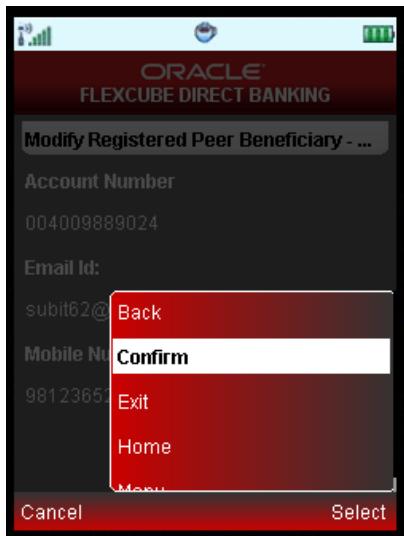
10. The following success message appears. Click **OK**.

Alert
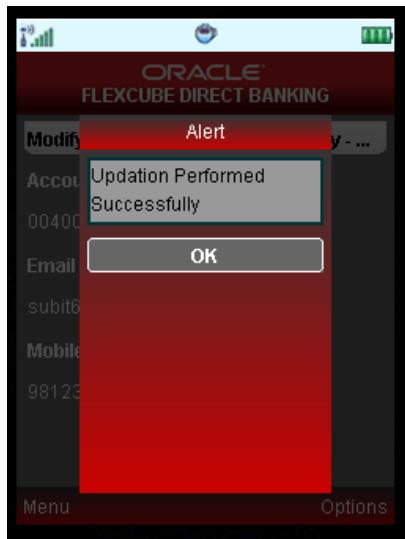
11. Click **OK**.

27. Register P2P Beneficiary

This feature helps you to add new P2P Beneficiaries to your account.

1. Click **Transfers**.

Transfers

2. The following page is displayed. Click **Add Peer Beneficiaries** from *Transfers*.

Add Peer Beneficiary
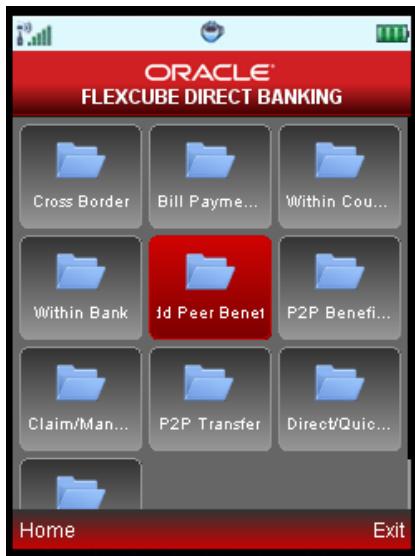
3. The **Add Peer Beneficiary** page is displayed. Enter the appropriate details in the respective fields.

4. Click **Submit** from *Options*.
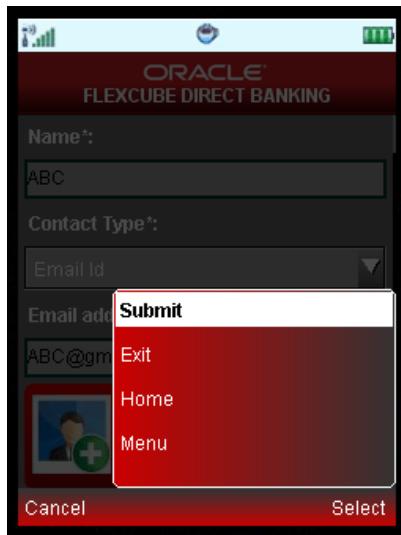
5.   The *Verify* page is displayed. Verify the details.

Verify - Add Peer Beneficiary
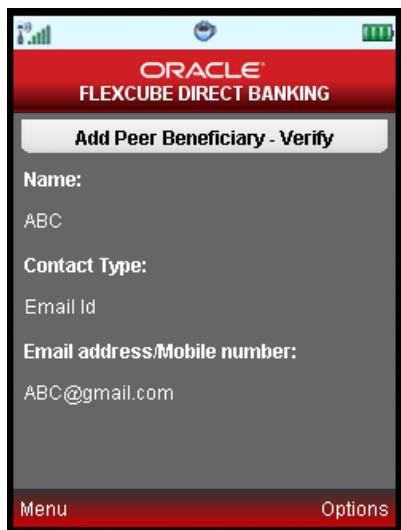
6.   Select **Confirm** from *Options*.
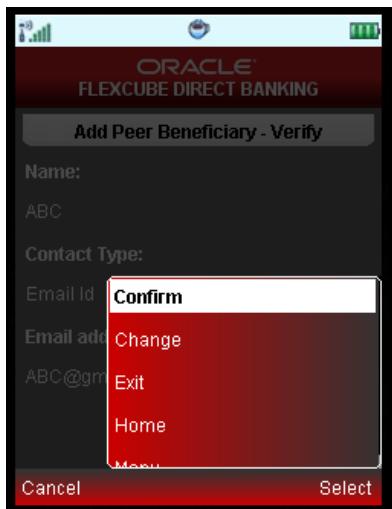
7. The following success message appears. Click **OK**.

Alert
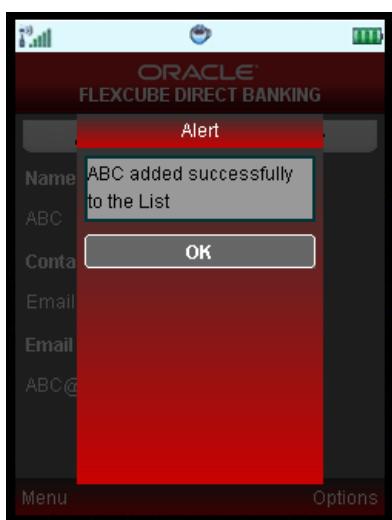
28. Peer Beneficiary Registration

1. Click **Beneficiaries** from *Transfers*, as shown in the following screenshot.
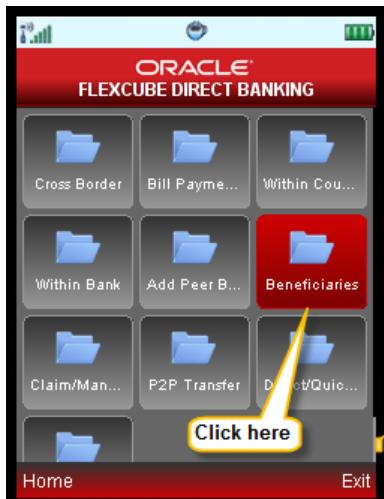
2. The *Peer Beneficiary Registration* page is displayed. Select the appropriate option from the dropdown.

Peer Beneficiary Registration

3. Click **Continue** from *Options*.

Register Without Using Security Code
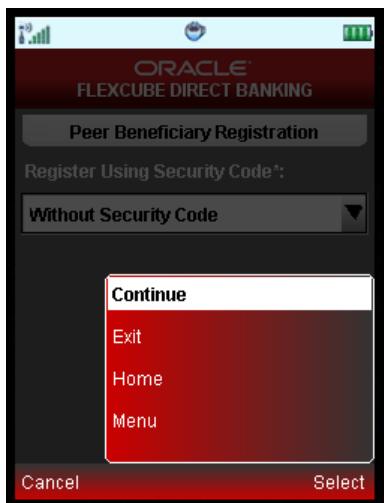
4. The following page is displayed. Make the necessary changes to the information.

Modify Peer Beneficiary Registration
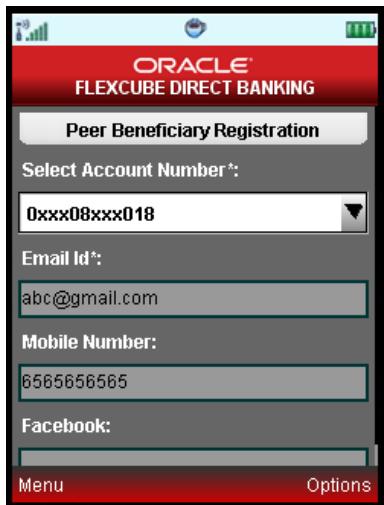
5. Click **Submit** from *Options.*

Submit Peer Beneficiary Registration
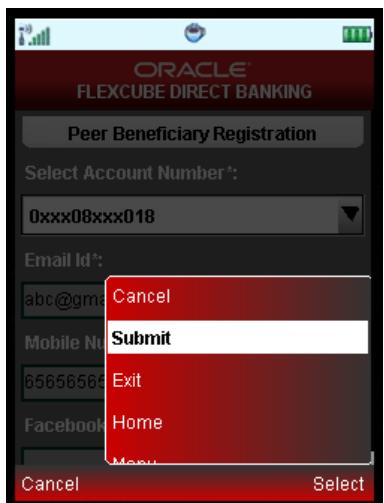
6. Verify the details and click **Confirm** from *Options*.

Confirm Peer Beneficiary Details
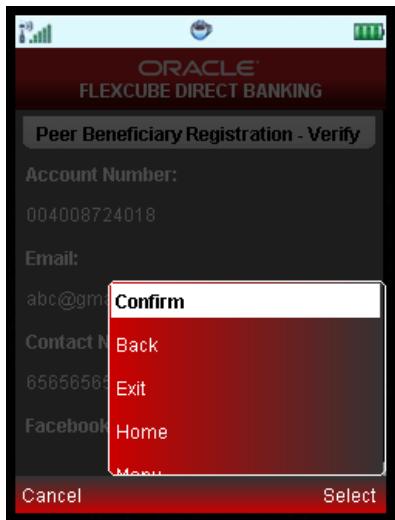
7. The following success message appears. Click **OK**.

Alert
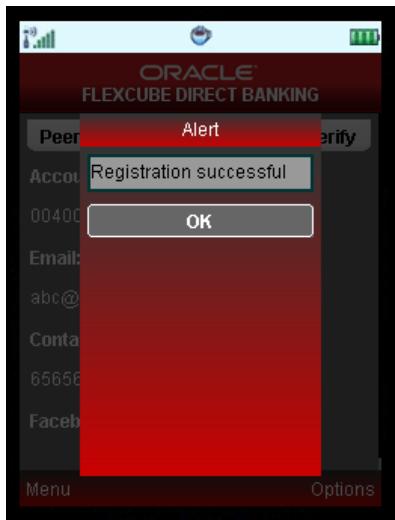
Proximity Pay
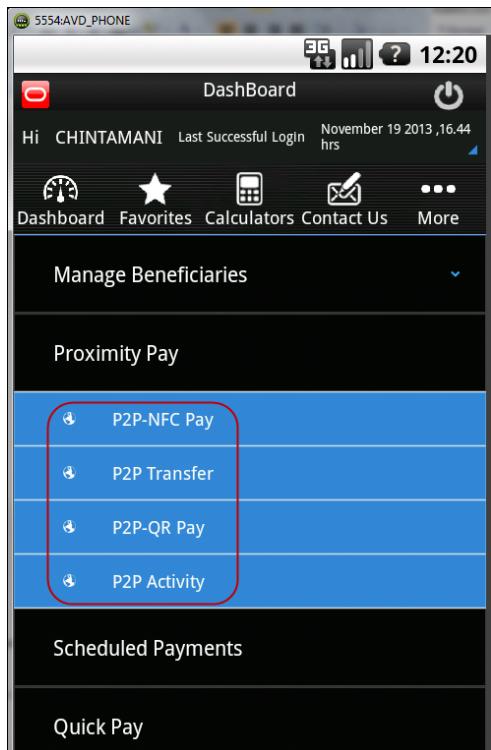
Note: For further process, please refer to the respective sections.

29. P2P Payments

This feature helps to user to make peer to peer payments.

1.   Once the required *Peer Beneficiary* is added, Click **Pay Now** from *Options*.

Pay Now
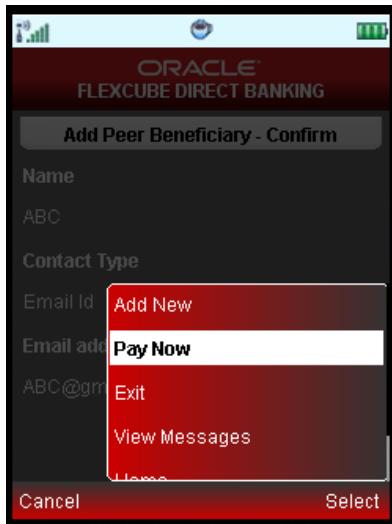
2.   The following page is displayed. Select the desired **ID Type** from the dropdown.

Select ID Type
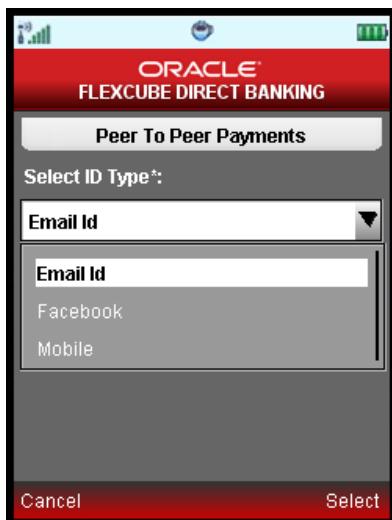
3. Click **Continue** from *Options*.

Continue with the selected ID Type
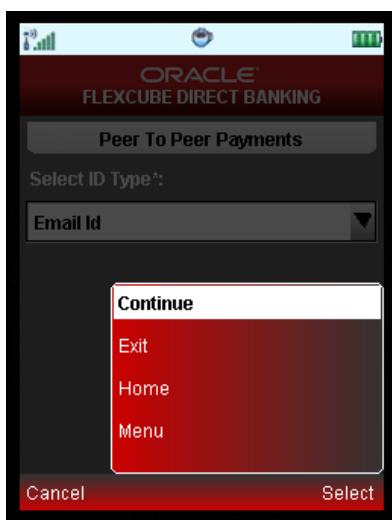
4. The following page is displayed. Enter the appropriate information in the remaining fields.

Peer to Peer Payments
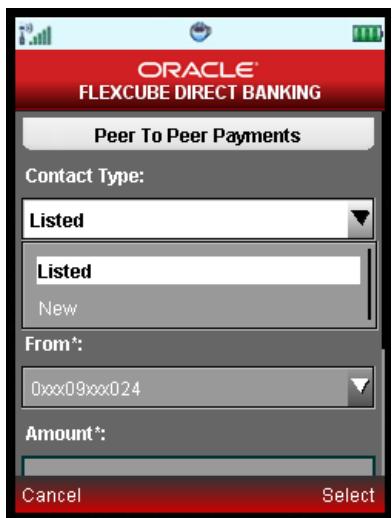
5. Select **Continue** from *Options*.

Continue with the selected Contact Type
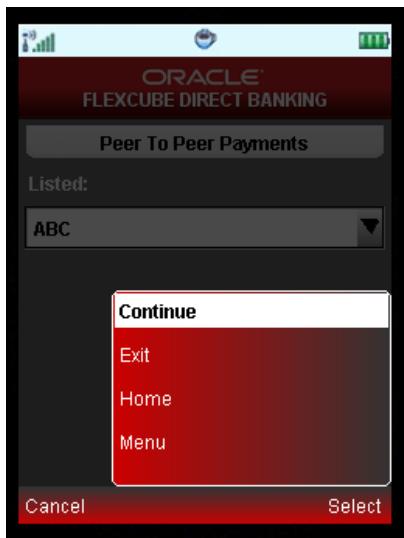
6. The following fields appear. Enter the required information for the respective fields.

Additional Information - I for the selected Contact Type
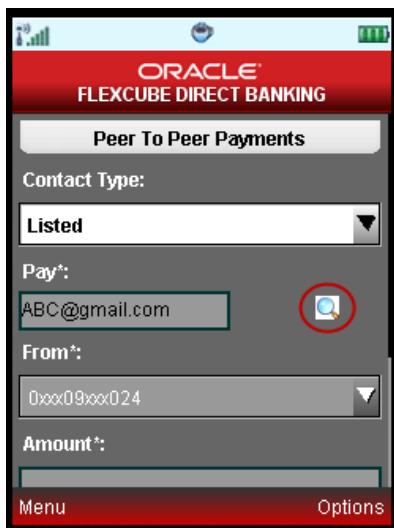
Additional Information - II for the selected Contact Type

Additional Information - III for the selected Contact Type

7.   Select **Pay Now** from the *Options.*

Peer To Peer Payments - Pay Now
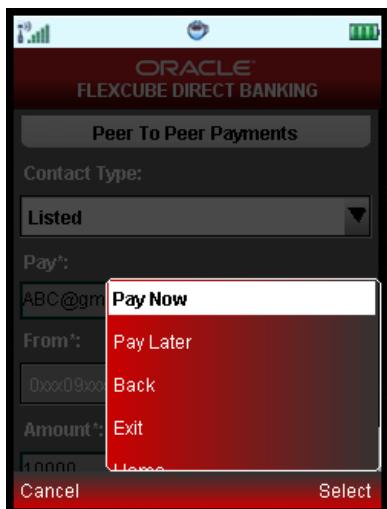
8.   The **Verify** page appears. Verify the details.

Peer To Peer Payments - Verify
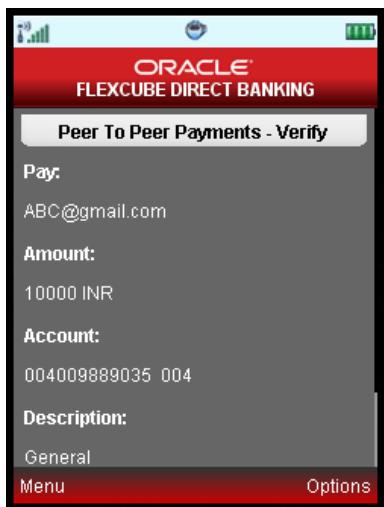
9. Click **Confirm** from the *Options*.

Peer To Peer Payments – Confirm – Verified Details
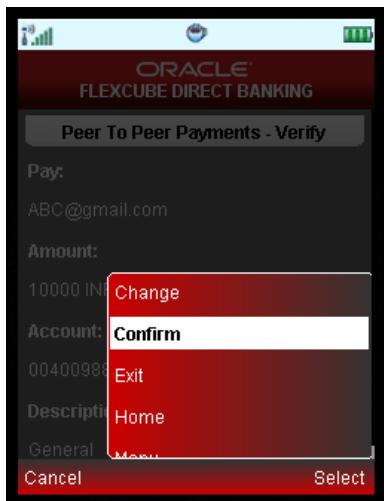
10. The following page is displayed. Click **Confirm** from the *Options*.

Peer to Peer Payments – Confirm
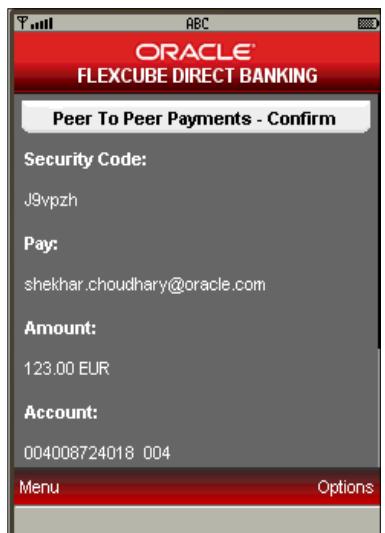
11. Confirm the details from the *Options*.

30. P2P NFC Pay

The transfer of funds between the peers through an application based phones should be provided using the **NFC** technology. Enabling this type of transfer through **NFC** based phones enables fund transfer between the account holders of the same bank.

Note: Before proceeding further, please refer to the **P2P Beneficiaries** section.

1. Click **Proximity Pay** from *Transfers*, available in the *More* option.

2. Click the dropdown arrow of **Proximity Pay**. The extended list is displayed

3. Select **NFC**.

Note: For the *Send Money* page, please refer to the following **Field Description**.

Field Description

Field Name	Description
Send Money	
Source	
From Account	[Dropdown] Select the appropriate Account Number from the dropdown, from which the amount is to be transferred.

Field Name	Description
Available Balance	[Display]
	Displays the **Available Balance** for the account selected.
Transfer	
Currency	[Dropdown]
	Select the desired currency type from the dropdown.
Transfer Amount	[Mandatory, Numeric, Input Box, 15]
	Enter the desired amount.
Narrative	[Optional, Input Box, 50]
	Enter the desired description relevant to the transfer.
Pay Now	[Action Button]
	Click **Pay Now** to make an immediate payment.
Back	[Action Button]
	Click **Back** to go back to the previous screen.

4. Select the desired account for the payment. The **Verify** screen appears.

5. Verify the details and click **Confirm**.

31. P2P Transfer

This transaction enables you to send payments to the known email ids and contact (mobile numbers).

Note: Before proceeding further, please refer to the **P2P Beneficiaries** section.

For P2P Transfer

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Navigate through **Transfers> P2P Transfer** from the menu. The system displays **Peer To Peer Payments** screen.
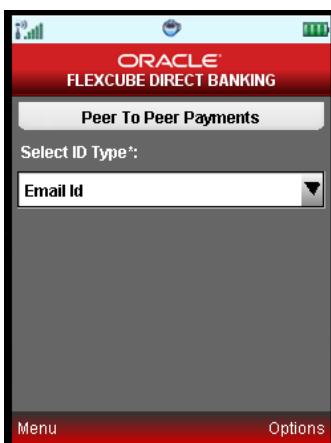
Field Description

Field Name	Description
Select your Account	[Mandatory, Dropdown]
	Select the desired **Contact Type** from the dropdown list.

3. Click **Continue** from *Options.* The system displays the following screen.

Peer To Peer Payments

Field Description

Field Name	Description
Peer to Peer Payments	
Contact Type	[Dropdown]
	Select the desired **Contact Type** from the dropdown list.
Pay	[Conditional]
	If the **Contact Type** selected is "Listed" then the respective details are fetched from the database.
	Else, enter the details manually.
From	[Dropdown]
	Select the desired **Account Number** from the dropdown.
Amount	[Mandatory, Input Box, 15]
	Enter the desired amount.
Description	[Optional, Input Box, 50]
	Enter the desired description, if any.

4. Make the desired changes and click **Pay Now / Pay Later** from *Options*.

5. The following *Verify* screen is displayed. Verify the details.

Peer To Peer Payments –Verify
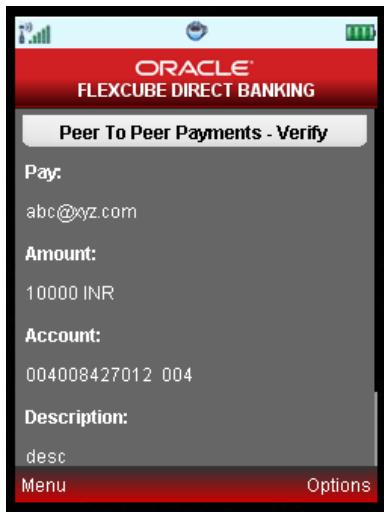
6. Click **Confirm** from *Options*.

7. Click **OK**.

8. Click **Pay Now** or **Pay Later** as per requirement.

Note: Please refer to **P2P Payments** to complete the further transaction.

32. P2P-QR Pay

Transfer of funds between the peers through an application based phones can be provided by scanning **QR** codes using the camera from the device.

A business user will be able to transfer funds from their account to another user of the same bank by scanning the **QR** code. Sender should be able to scan **QR** code from any flat surface and read the beneficiary account details.

The receiver of the payment should be able to generate the **QR** code by specifying the credit account no. The receiver will also be able to print and download the **QR** code for future reference. Once the sender scans the **QR** code, application should identify the beneficiary account details and initiate the transfer.

Note: Before proceeding further, please refer to the **P2P Beneficiaries** section.

To Proximity Pay QR Based

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Navigate through **Transfers> P2P QR Pay** from the menu. The system displays **Proximity Pay-QR** screen.

Proximity Pay-QR

Note: For the *Proximity Pay-QR* screen, please refer to the following **Field Description**.

Field Description

Field Name	Description

Field Name	Description
Select Transfer choice	[Mandatory, Radio Button] Select the transfer type.
Source Account	[Mandatory, Dropdown] Select the debit account from which the payment shall be made.
Transfer Amount	[Mandatory, Input box, 15] Enter the amount to be transferred.
Currency	[Mandatory, Dropdown] Select the currency of the amount being transferred.

3. Click **Start Scan**. The device camera is enabled and search for the **QR Code** to read the beneficiary account details.

4. Focus your camera to **QR Code** and click **Submit** on the screen. The **QR Verify** screen is displayed.

5. Click **Continue** button. The confirmation page is displayed.

6. Click **OK**.

33. View Received P2P Payments

This transaction enables you to view the recent received payments to your account with details.

Note: Before proceeding further, please refer to the **P2P Beneficiaries** section.

To pay the bills

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Transfer > P2P Acitivity** from the menu. The system displays the *Received Payment* screen.

Received Payments
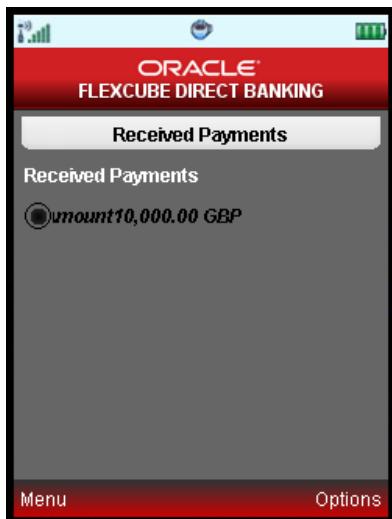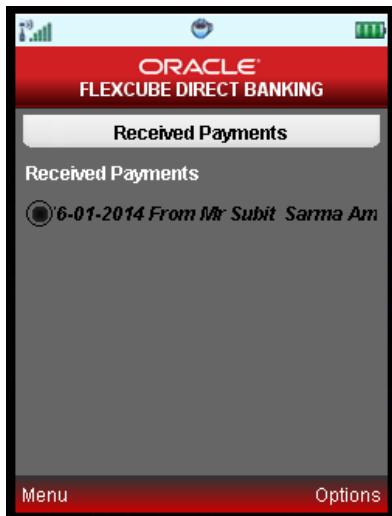
Field Description

Field Name	Description
Date	[Display] This field displays the date on which transaction has been generated.
Received From	[Display] This field displays the name of the sender.
User Reference	[Display] This field displays the user reference number generated for transaction
Amount	[Display] This field displays the amount received from the sender.

Field Name	Description
Submit	[Action Button] Select **Submit** from *Options* to view the details of the selected transaction.

3. Click any transaction from the list you want to view. The system displays the **Detailed Received Payment** screen.

Received Payment Details
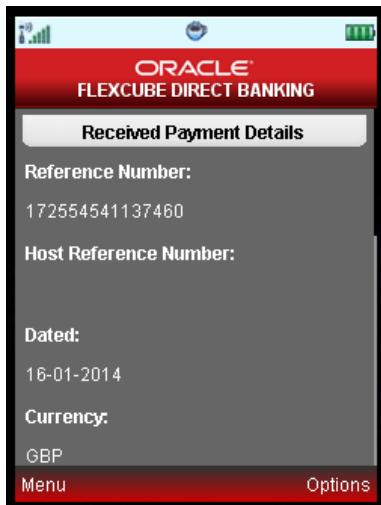
Field Description

Field Name	Description
Reference Number	[Display] This field displays the respective *Reference Number* of the selected transaction.
Host Reference Number	[Display] This field displays the *Host Reference Number* of the transaction.
Dated	[Display] This field displays the date at which the transaction is made.
Currency	[Display] This field displays the *Currency Type*.
Sender	[Display] Displays the name of the sender.
Received From Account	[Display] Displays the respective **Account Number** of the *Sender*.

Field Name	Description
Status	[Display] Displays the status of the transaction.
Value Date	[Display] Displays the date on which payment is received.
Transaction	[Display] Displays the name of the transaction.
Created By	[Display] Displays the name of the sender.
Updated By	[Display] Displays the name of the user who last updated the transaction.
Amount	[Display] Displays the received amount.

4. Click **Back.** The system displays the *Initial Received Payment* screen.

34. Register Biller

This menu enables you to register a Biller to Pay the Utility Bills through the Bank.

To register the biller

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Bill Payment > Register Biller** icon from the menu using up/down arrow key and Select key. The system displays **Biller Information** screen.

Biller Information

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Biller Information	
Biller Name	[Display] This field displays the Name of the Biller
Biller Nick Name	[Display] This field displays the Nick Name of the Biller
Registered On	[Display] This field displays the Date on which the Biller was Registered.
Service Account Number	[Display] This field displays the account number of the Customer for bill payment.
Customer Id	[Display] This field displays the Customer Id of the Biller

3. Select **Add Biller** from the options. The system displays **Register Biller** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select **First Page**, **Last Page**, **Next Page**, and **Previous Page** from the menu to navigate to the respective pages.

OR

Select the **Menu** from the options to return to the sub menu screen.

Register Biller

Field Description

Field Name	Description
Register Biller	
Select Customer	[Mandatory, Drop down] Select the Customer for which the biller is to be registered.

Field Name	Description
Select Biller	[Mandatory, Drop down] Select the Biller from the list of the billers.
Service Account Number	[Mandatory, Alphanumeric,15] Type the Service account number.
Biller Nick Name	[Mandatory, Alphanumeric,15] Type the Service account number.

4. Select **Submit** from the options. The system displays **Register Biller Verify** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Register Biller Verify

5. Select the **Confirm** from the options. The system displays **Register Biller Confirm** screen.

   OR

   Select the **Change** from the options to navigate to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Register Biller Confirm

6. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **View Messages** from the options to view the messages.

   OR

   Select the **OK** from the options to navigate to the initial Biller Information screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

35. Delete Biller

This menu enables you to delete a already registered biller.

To delete the biller

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Bill Payment > Delete Biller** icon from the menu using up/down arrow key and Select key.
    The system displays **Delete Biller** screen.

ORACLE®
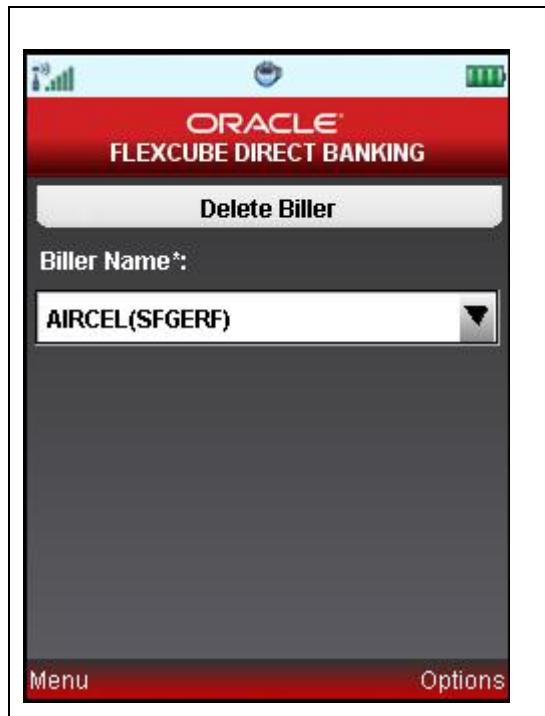
Delete Biller

Field Description

Field Name	Description
Biller Name	[Mandatory, Drop down]
	Select the Biller from the list of the billers.

3. Select **Submit** from the options. The system displays **Delete Biller Verify** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Verify

| (Screen 1) | (Screen 2) |

4. Select the **Confirm** from the options. The system displays **Delete Biller Confirm** screen.

    OR

    Select the **Back** from the options to navigate to the previous screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Confirm

| (Screen 1) | (Screen 2) |

5. Select the **Home** from the options to get back to the **Menu** screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **View Messages** from the options to view the messages.

    OR

    Select the **OK** from the options to navigate to the Delete Biller screen.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

36. 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

ORACLE

Field Description

Field Name	Description
Customer Details	
Holding Pattern	[Mandatory, pop over] Select the appropriate holding pattern. 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.
Joint Customer Id 1	[Conditional, Alphanumeric] This field displays Customer Id of the first joint account holder. This field will be enabled only if the Holding Pattern selected is Joint and will be mandatory.

Field Name	Description
Joint Customer Id 2	[Optional, Alphanumeric]
	This field displays Customer Id of the second joint account holder.
	This field will be enabled only if the Holding Pattern selected is Joint.
	Note: Customer Id cannot be same as customer id entered for first account holder.
Deposit Details	
Deposit Product	[Mandatory, Pop Over]
	Select the deposit product for which term deposit is to be opened.
From Account	[Mandatory, Pop Over]
	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.
Deposit Amount	[Mandatory, Numeric, 15]
	Type the amount to be deposited.

2. Click *Options*. The system displays below pop up screen.

Open Term Deposit
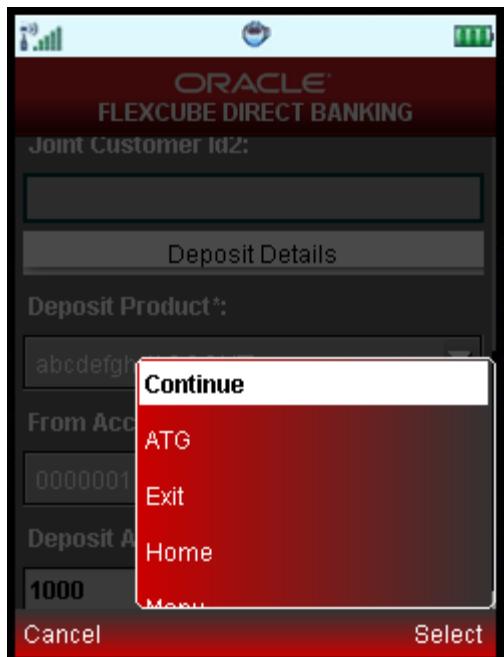
3. Click the **Continue** option. The system asks for *Maturity Date* as shown in below screen.

Open Term Deposit

Field Description

Field Name	Description
Maturity Date	[Mandatory, Pick List] Select the maturity date of the term deposit from the pick list. **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.

Field Name	Description
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.
Transfer To (Account transfer options)	[Conditional, Pop Over] 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.
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and principal will be transferred. 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

Field Name	Description
	[Conditional, Drop-Down]
	Select the account to which the interest is to be transferred from the drop-down list.
	This field is a drop -down list, if the **Transfer to users mapped accounts** options is selected from the Account Transfer options pop over.
Network Type	[Conditional, Drop-Down]
	Select the type of the network from the dropdown list.
	This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** drop-down list.
Beneficiary Name	[Mandatory, Alphanumeric, 35]
	Enter the beneficiary name.
	This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** drop-down list.
	Note: Beneficiary Name can be Alphanumeric with Special Characters - ? : ( ) . , ' + Space
Bank Code	[Conditional, Drop-Down]
	Select the bank code from the pick list.
	This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** drop-down list.
Bank Name	[Display]
	This field displays the bank name in the clearing network.
	If you select Bank Code then this field will get populated automatically.
Bank Address	[Display]
	This field displays the address of the bank.
	If you select Bank Code then this field will get populated automatically.
City	[Display]
	This field displays the city in which the bank belongs.
	If you select Bank Code then this field will get populated automatically.

Field Name	Description
Country	[Display] This field displays the country to which the Bank belongs. If you select Bank Code then this field will get populated automatically.
Rollover Amount	[Conditional, Numeric, 15] Type the amount which will be renewed at maturity. This field is enabled if the **Renew Special Amount** option is selected in the **Maturity Instruction** field. **Note**: You can enter Rollover amount less than maturity amount.

4. Click the **Continue** button. The system displays below screen. Below is shown for Transfer through *Domestic Clearing Network*.

Open Term Deposit Payout Details

Field Description

Field Name	Description
Account	[Mandatory] Select the Account to which proceeds to be transferred.

Field Name	Description
Network	[Mandatory, Drop down]
Type	Select the applicable domestic clearing network.

5. Click the **Continue** button. The system displays the below screen.

Open Term Deposit Bank Details

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop down]
	Select the destination account's bank code.
Beneficiary	[Mandatory, Input Box]
Name	Name of the beneficiary to whom funds are to be transferred.

6. Click *Options*. The system displays below pop over screen.

Open Term Deposit Bank Details
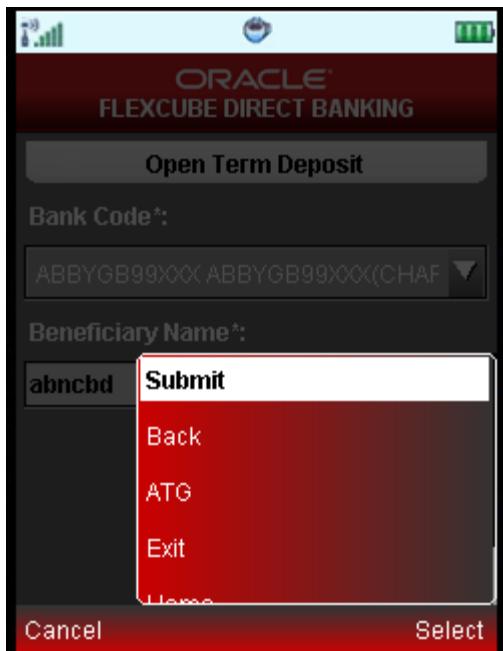
7. Click the **Submit**. The system displays *Open Term Deposit Verify* screen.

Open Term Deposit Verify
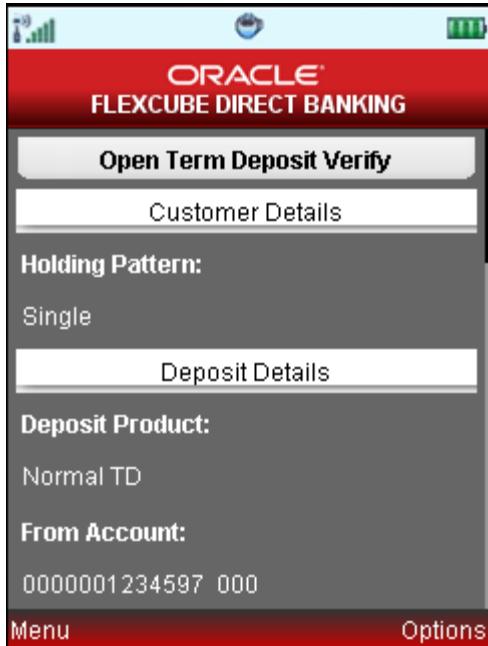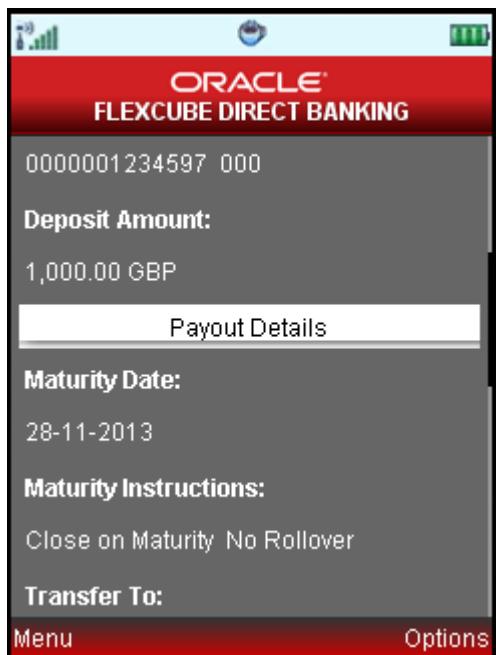
8. Click the **Confirm** from options. The system displays *Open Term Deposit Confirm* screen.
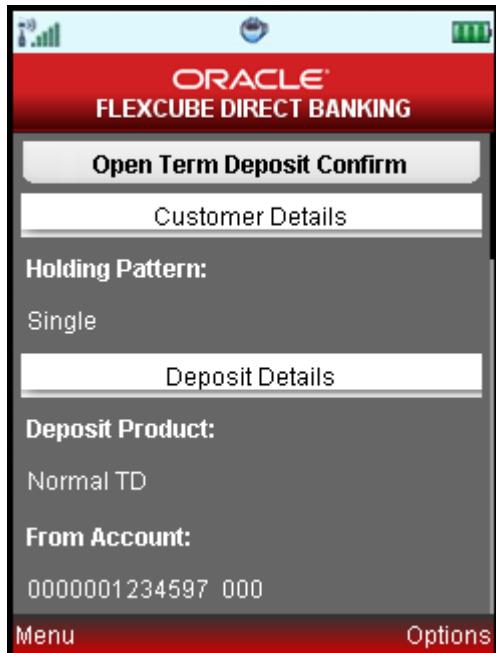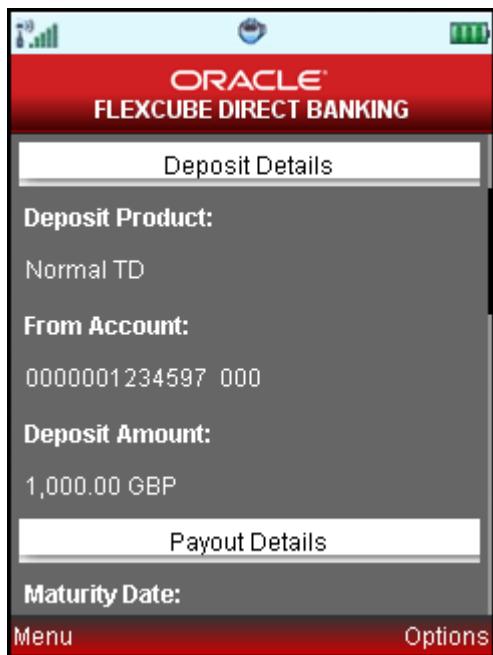
9. Click **Ok** option. The system displays *Initial Open Term Deposit* screen.

37. Deposit Redemption

The *Redeem Term Deposit* option allows you to redeem your *Term Deposit* details either partially or fully through *J2ME Mobile Banking*.

To redeem the term deposit

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **My Deposits > Deposit Redemption** icon from the menu using up/down arrow key and Select

    key. The system displays **Deposit Redemption** screen.

ORACLE

Deposit Redemption
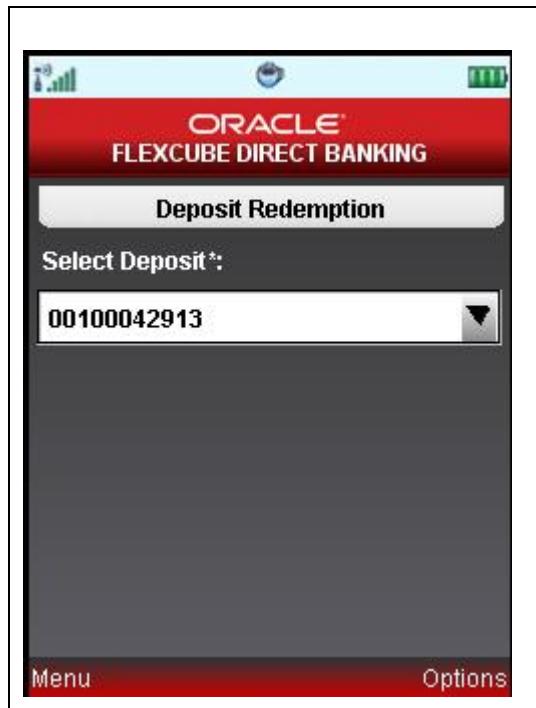
Field Description

Field Name	Description
Select Deposit	[Mandatory, Drop down]
	Select the deposit for redemption.

3. Select **Submit** from the options .The system displays **Deposit Redemption** screen.

OR

Select the **Home** from the options navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption

(Screen 1)	(Screen 2)

(Screen 3)

Field Description
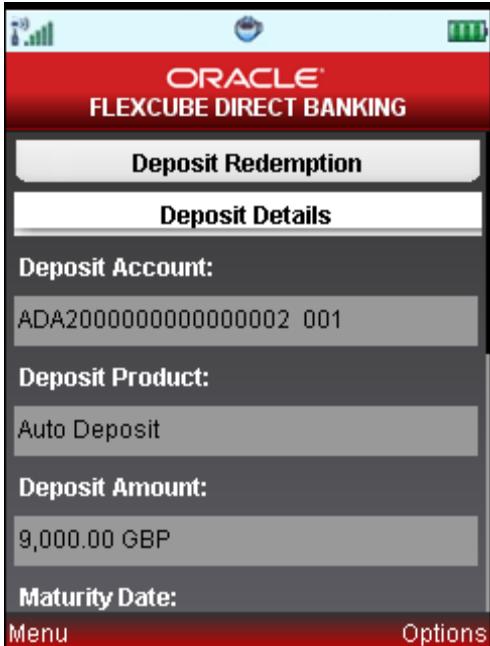
Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the deposit account.
Deposit Product	[Display] This field displays the deposit product.
Deposit Amount	[Display] This field displays the deposit amount.
Maturity Date	[Display] This field displays the maturity date of the deposit.
Interest Rate	[Display] This field displays the interest rate.
Redemption	
Redemption Type	[Mandatory, Drop down] Select the redemption type. The options are: • Partial Redemption • Full Redemption
Amount	[Mandatory, Numeric, 15] This field displays the deposit account.
Transfer To	[Mandatory, Drop down] Select the transfer to account as the destination account for the redemption.

4. Select **Redeem** from the options. The system displays **Deposit Redemption Verify** screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption Verify

(Screen 1)	(Screen 2)

(Screen 3)

5.   Select the **Confirm** from the options. The system displays **Deposit Redemption Confirm** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption Confirm

(Screen 1)

(Screen 2)

(Screen 3)

1. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **View Messages** from the options to view the messages

   OR

   Select the **OK** from the options to return to the Deposit redemption initial screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen..

38. Deposit Details

The *Term Deposit Details* displays the list of all *Term Deposit* accounts with details, under all the customer id's linked to your user id.

To view the TD Details

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **My Deposits > Deposit Details** icon from the menu using up/down arrow key and Select key.

   The system displays **Deposit Details** screen.

ORACLE®
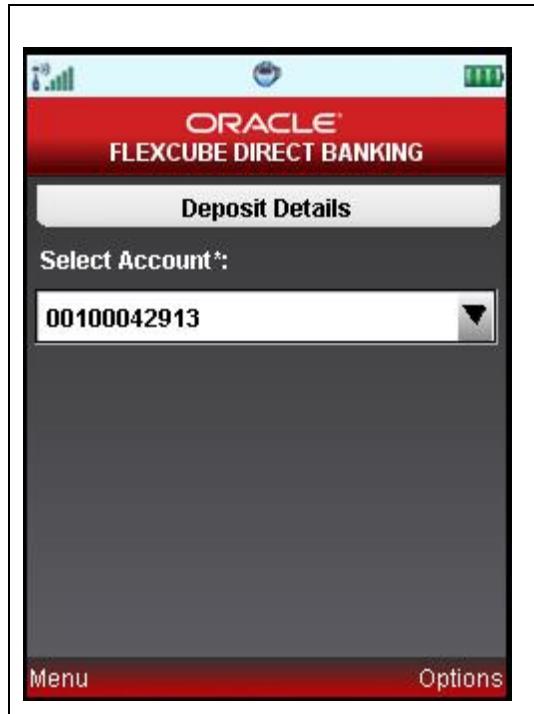
Deposit Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down]
	Select the account for which deposit details are to be viewed.

3. Select the **Submit** from the options. The system displays **Deposit Details** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Deposit Details

(Screen 1)	(Screen 2)
(Screen 3)	(Screen 4)

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the Customer Id of the Customer.
Deposit Account	[Display] This field displays the Term deposit account number registered for Mobile banking under the customer ID
Product Name	[Display] This field displays the Product name of the term deposit product.
Current Balance	[Display] This field displays the Balance in the Term deposit account.
Deposit Details	
Deposit Date	[Display] This field displays the date of deposit in the Term deposit.
Maturity Date	[Display] This field displays the Maturity date of the Term deposit.
Interest Rate	[Display] This field displays the interest rate of the Term deposit. This field is applicable only for the conventional term deposit.
Profit Rate	[Display] This field displays the profit rate of the Term deposit. This field is applicable only for Islamic term deposit.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the rollover instruction.
Payout Details	
Payout Type	[Display] This field displays the payout type.
Percentage	[Display] This field displays the percentage for payout.

Field Name	Description
Additional Information	[Display] This field displays the account number.

4. Select the **Home** from the options to navigate to the **Menu** screen.

   OR

   Select the **Back** from the options to return to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

39. Transactions to Authorize

Transaction to authorize displays all the transactions with their status as *Pending, Semi Authorized or Initiated* for the user.

To view the transactions for authorization

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Pending Authorizations** icon from the menu using up\down scroll keys and select key**.** The system displays **View Authorization Transactions** screen.

ORACLE®

View Authorization Transactions
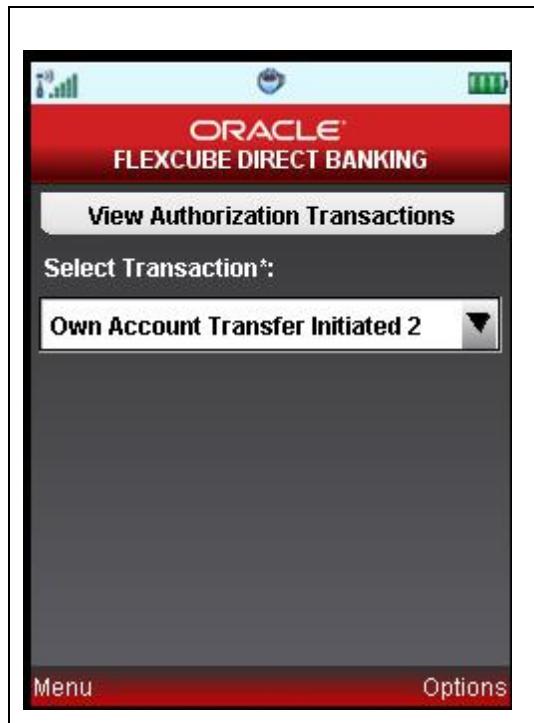
Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop down]
	Select the transaction to be authorized or rejected.

3. Select **Submit** from the options. The system displays **Pending Authorizations** screen.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Exit** from the options to exit from the application.

Pending Authorizations
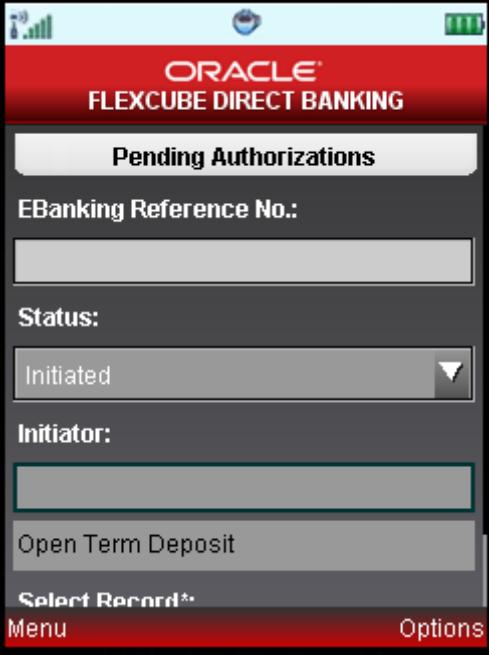
(Screen 1)	(Screen 2)
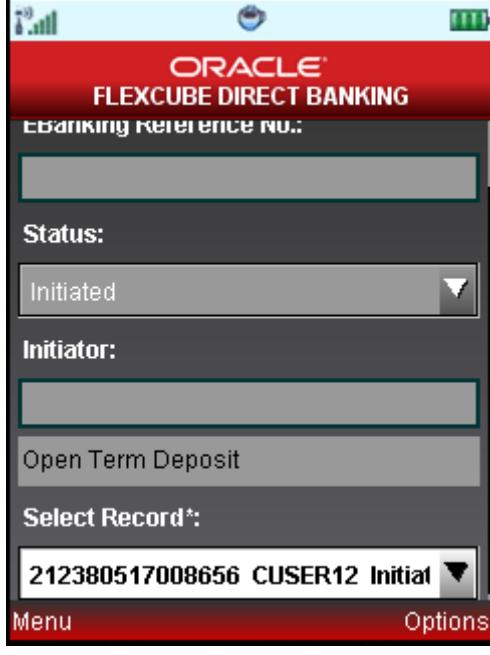
Field Description

Field Name	Description
E banking Reference Number	[Optional, Alphanumeric] Type the *E-Banking Reference Number* as *Search* criteria.
Status	[Optional, Dropdown] Select the status of the transaction to be searched.
Initiator	[Optional, Alphanumeric] Type the Initiator of the transaction as search criterion
Select Record	[Mandatory, Dropdown] Select the Record to search for authorization.

4. Select the **Authorize** from the options if you want to authorize the transaction. The system displays

    Verify Authorization Transaction screen.

    OR

    Select the **Send To Modify** from the options to send the transaction for modification.

    OR

Select the **Search** from the options to search the transaction to authorize or reject as per the entered search criteria.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Reject** from the options if you want to reject the transaction.

OR

Select the **View** from the options to view the transaction details.

OR

Select the **Home** from the options to navigate to the options screen.

OR

Select the **Exit** from the options to exit from the application.

Pending Transactions – Verify

| (Screen 1) | (Screen 2) |

5. Select **Confirm** from the options. The system displays **Pending Transactions – Confirm** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

Pending Transactions – Confirm
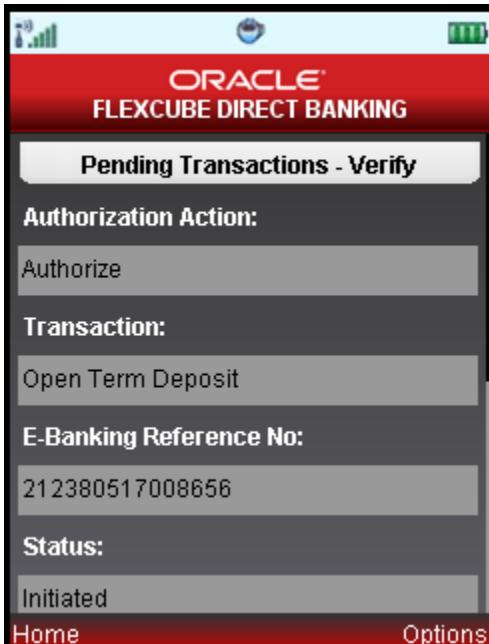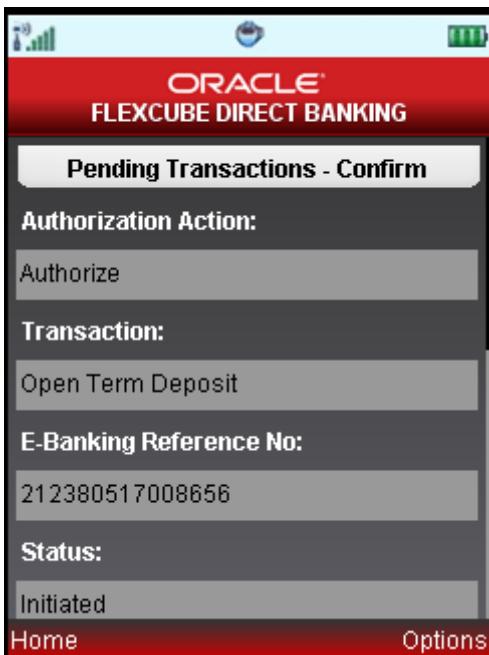
ORACLE FLEXCUBE DIRECT BANKING **Pending Transactions - Confirm** **Authorization Action:** Authorize **Transaction:** Open Term Deposit **E-Banking Reference No:** 212380517008656 **Status:** Initiated Home Options	**ORACLE** FLEXCUBE DIRECT BANKING Created By: CUSER12 **Created On:** 07-02-2011 11:40:42 GMT +0530 **Updated By:** CUSER12 **Updated On:** 07-02-2011 11:40:42 GMT +0530 **Current Status:** Home Options
(Screen 1)	(Screen 2)
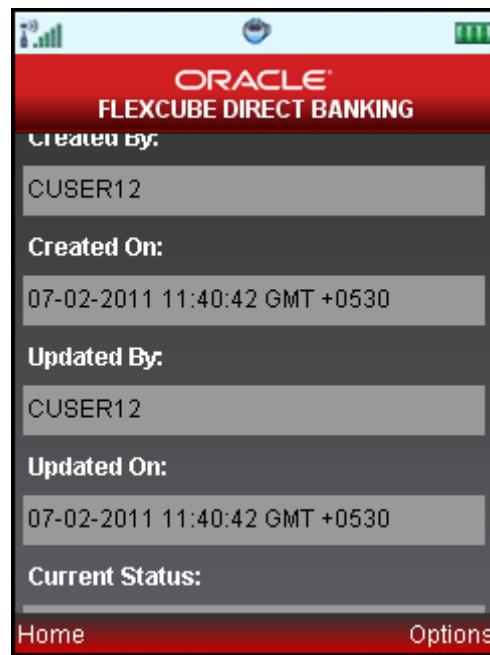
6. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **View Messages** from the options to view the messages.

   OR

   Select the **OK** from the options to navigate to the initial View Authorization Transactions screen.

40. Change Password

The Change password allows you to change the password for a Mobile User.

To change the password

1. Log on to the *J2ME Based Mobile Banking Application*.

Services

2. Select **Services > Change Password** icon from the menu using up\down scroll keys and select key.

Change Password

ORACLE

The system displays the **Change Password** screen.

Change Password
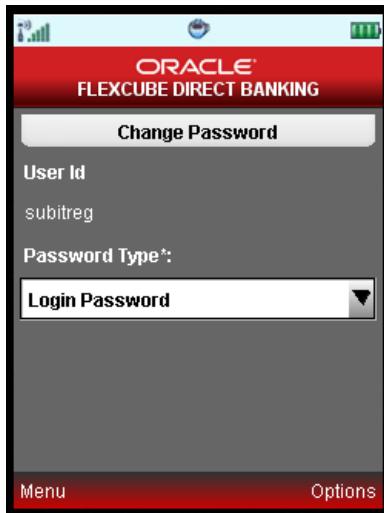
3. Select the desired **Password Type** from the dropdown.
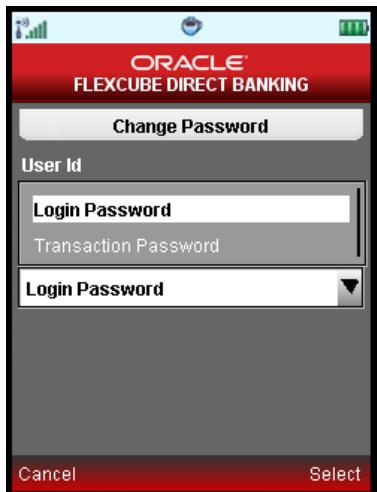
4. Click **Submit** from *Options.*
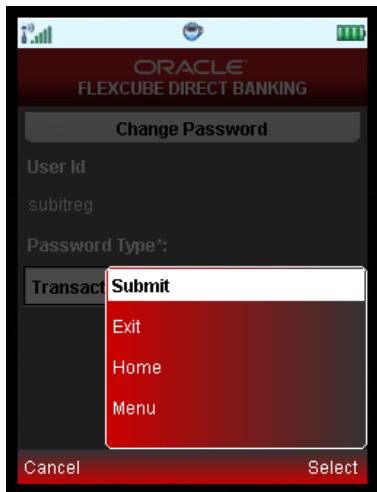
5. The following page is displayed. Refer to the *Password Policy* and enter the **Existing Password** and the desired **New Password** in the respective fields.

Note: The **Login** and **Transaction Passwords** cannot be the same.

Password details
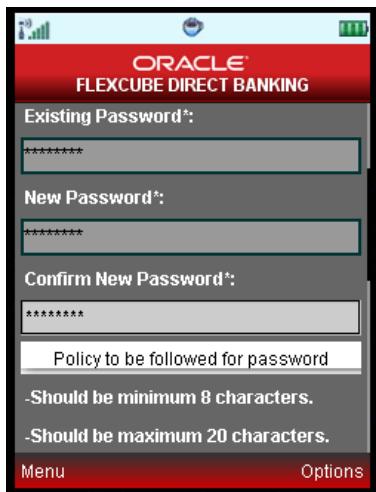
6. Click **Change** from *Options*.

Change Password
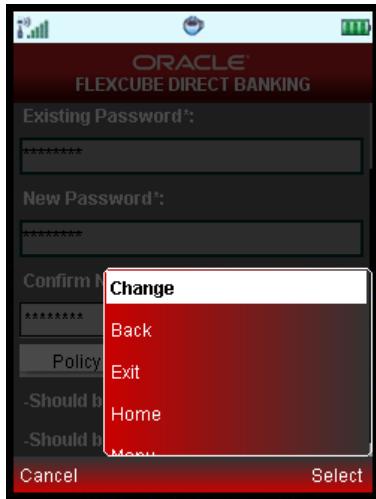
Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Display] This field displays the password type selected.
Existing password	[Mandatory, Alphanumeric,20] Type the Existing password of the user.
New Password	[Mandatory, Alphanumeric,20] Type the New password for the user.

Field Name	Description
Confirm New password	[Mandatory, Alphanumeric,20]
	Type the new password again to confirm for the user.

The following **Verify** page is displayed.

Verify Change Password

7. Select **Change** from the menu. The system displays **Verify Change Password** screen.

OR

Select the **Home** to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

OR

Select the **Back** from the options to return to the previous screen.

Note: New password has to be as per the Password Policy displayed below the text fields.

Confirm – Verify Change Password
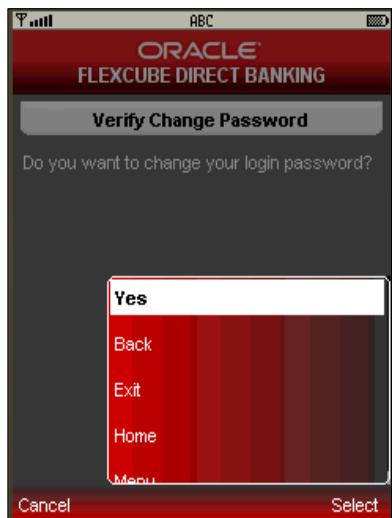
8. Select **Yes** from the options. The system displays **Confirm Change Password** screen.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

    OR

    Select the **Back** from the options to return to the previous screen.

Confirm Change Password
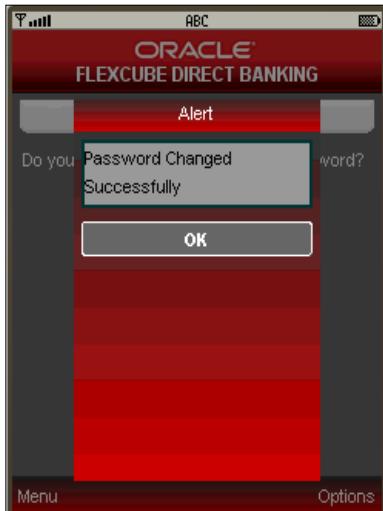
9. Click **OK**. The following page is displayed.

Confirm Change Password
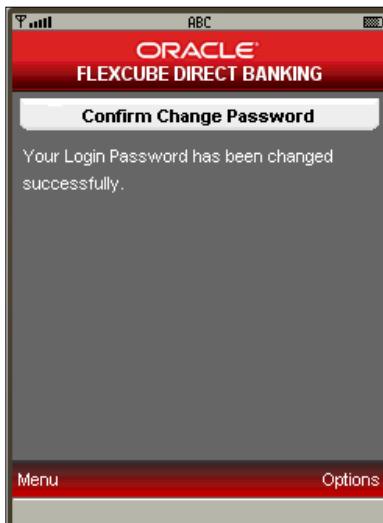
10. Select the **Home** from the options to get back to the **Menu** screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

    OR

    Select the **Ok** from the options. The initial **Change Password** screen is displayed.

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*".

41. 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 *J2ME Based Mobile Banking Application*.

2. Select **My Cards > Credit Card Details** icon from the menu using down arrow key and Select key.
   The system displays **Credit Card Details** screen.

ORACLE

Credit Card Details
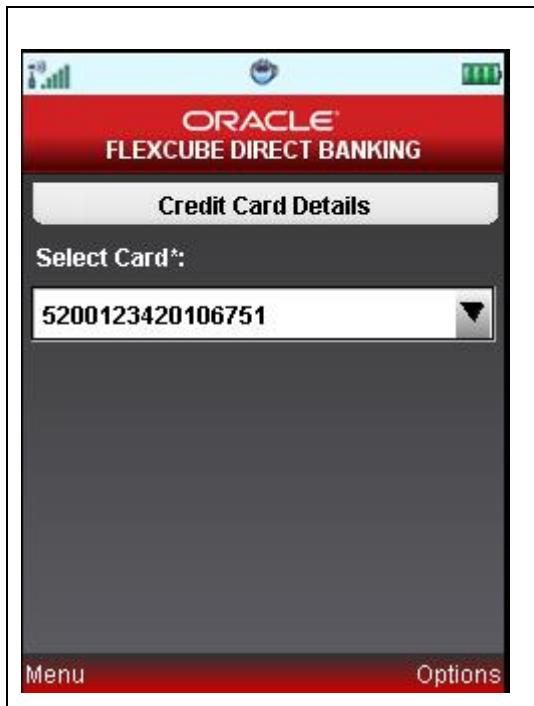
Field Description

Field Name	Description
Select Card	[Mandatory, Drop down]
	Select the credit card for which details are to be viewed.

3. Select **Submit** from the Options. The system displays selected card details in the **Credit Card Details** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Credit Card Details

Credit Card Details	**Total Credit Limit:**
Card Number:	90,000.00 INR
5200123420106751	Available Credit Limit:
Product Name:	70,000.00 INR
GOLD REWARDS	Total Cash Limit:
Expiry Date:	40,000.00 INR
23-Jan-2012	Available Cash Limit:
Reward Points Available:	40,000.00 INR
1267	
(Screen 1)	(Screen 2)
Total Unbilled Amount:	**Payment Due Details**
15,000.00 INR	Statement Date:
Last Payment Date:	02-Mar-2010
20-Mar-2010	Total Billed Amount:
Last Payment Amount:	5,000.00 INR
23,000.00 INR	Payment Due Date:
Payment Due Details	20-Feb-2010
Statement Date:	Mimimum Amount Due:
02-Mar-2010	200.00 INR
(Screen 3)	(Screen 4)

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.
Expiry Date	[Display] This field displays the expiry date.
Reward Points Available	[Display] This field displays the reward points available.
Total Credit Limit	[Display] This field displays the total credit limit.
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 Cash limit	[Display] This field displays the available cash limit.
Total Unbilled Amount	[Display] This field displays the total unbilled amount.
Last Payment Date	[Display] This field displays the last payment date.
Last Payment Amount	[Display] This field displays the last payment amount.
Payment Due Details	
Statement Date	[Display] This field displays the statement date.
Total Billed Amount	[Display] This field displays the total billed amount.
Payment Due Date	[Display] This field displays the last payment due date.

Field Name	Description
Minimum Amount Due	[Display] This field displays the minimum amount due.

4. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

42. 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 *J2ME Based Mobile Banking Application*.

2. Select **My Cards > Credit Card Statement** icon from the menu using down arrow key and Select key. The system displays **Credit Card Statement** screen.

Credit Card Statement

ORACLE

Field Description

Field Name	Description
Card Number	[Mandatory, Drop down] Select the card number for which statement is to be viewed.
Month	[Mandatory, Drop down] Select the month for viewing the statement.
Year	[Mandatory, Drop down] Select the year for viewing the statement.

3. Select **Submit** from the options. The system displays card statement details in the **Credit Card Statement** screen

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

Credit Card Statement

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Month	[Display] This field displays the month for which statement is viewed.
Year	[Display] This field displays the year for which statement is viewed.
Reference Number	[Display] This field displays the reference number.
Transaction Date	[Display] This field displays the transaction date.
Description	[Display] This field displays the description of the credit card.

Field Name	Description
Credit	[Display] This field displays the credit amount.

4. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

43. Credit Card Payment

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

To view the credit card statement

1. Log on to *J2ME Based Mobile Banking Application*.

2. Navigate to the Accounts > Credit Card Payment.

ORACLE®

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.

3. Click the **Continue** button from the options. The system displays below screen for Step2 -

    Credit Card Payment.

Credit Card Payment – Step2
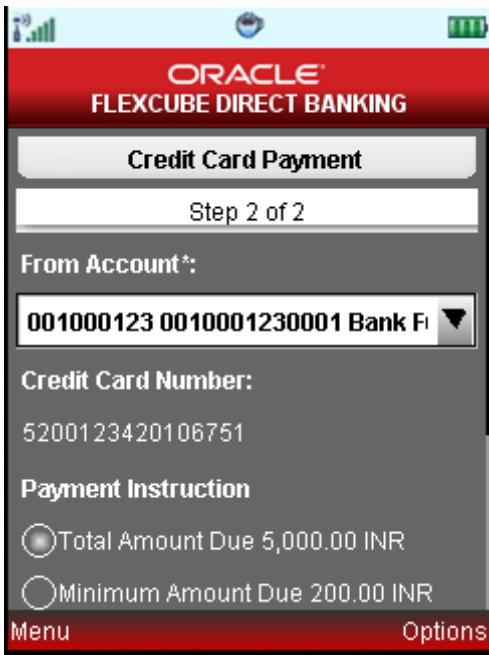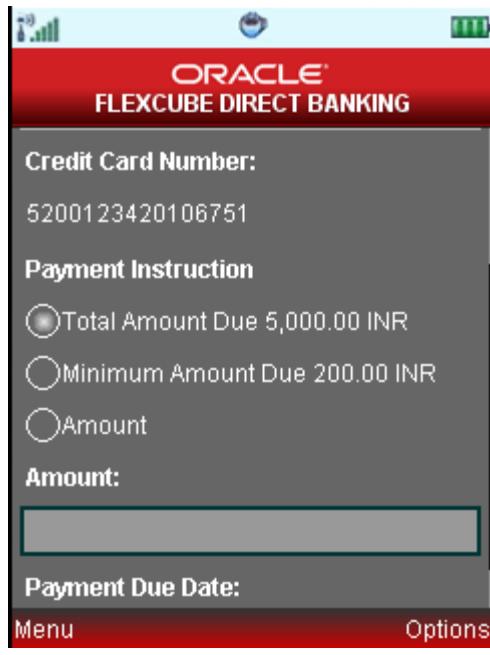
| (Screen 1) | (Screen 2) |

Field Description

Field Name	Description
Payment Due Date	[Display] This field displays the payment due date.
Amount	[Mandatory, Numeric, 15] Enter the amount to be paid.
Payment Instruction	[Mandatory, Radio button] Select payment instruction. Values are: • Total Amount Due • Minimum Amount Due

4. Click the **Submit** button. The system display **Credit Card Payment – Verify** screen.

Credit Card Payment – Verify
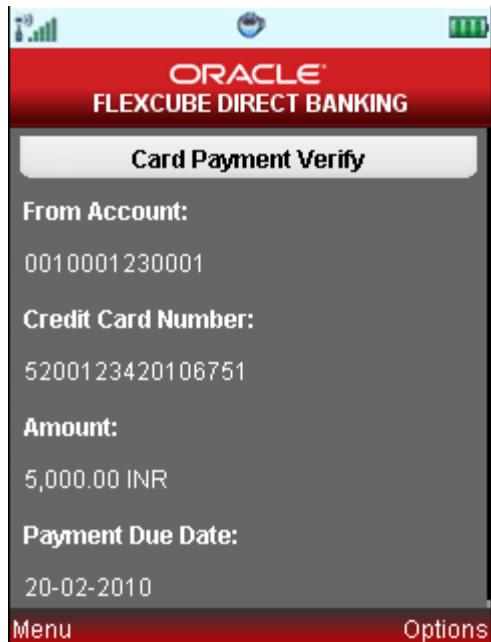
5. Click the **Confirm** button. The system displays **Credit Card Payment – Confirm** screen.

    OR

    Click the **Change** option. The system displays *Initial Credit Card Payment* screen.

Credit Card Payment – Confirm
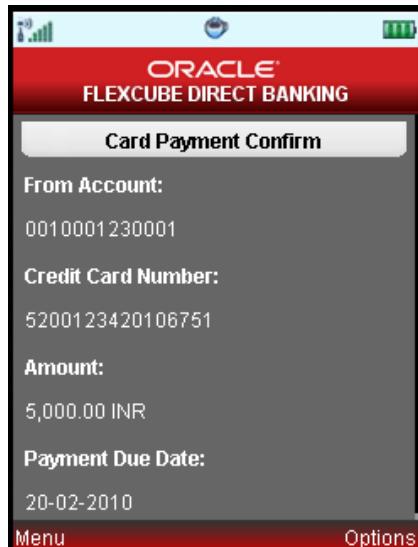
6. Click the **OK** button to navigate to the *Initial Credit Card Payment* screen.

    OR

Click the **Download PDF** button to download the PDF containing *Credit Card Payment* details.

44. 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 on to the *J2ME Based Mobile Banking Application* in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

Change Login Password

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.
New Password	[Mandatory, Alphanumeric,20] 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.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

2. Select the **Change** from the options. The system displays **Confirm Change Password** screen.

OR

Select the **Exit** from the options to exit from the application.

Confirm Change Password
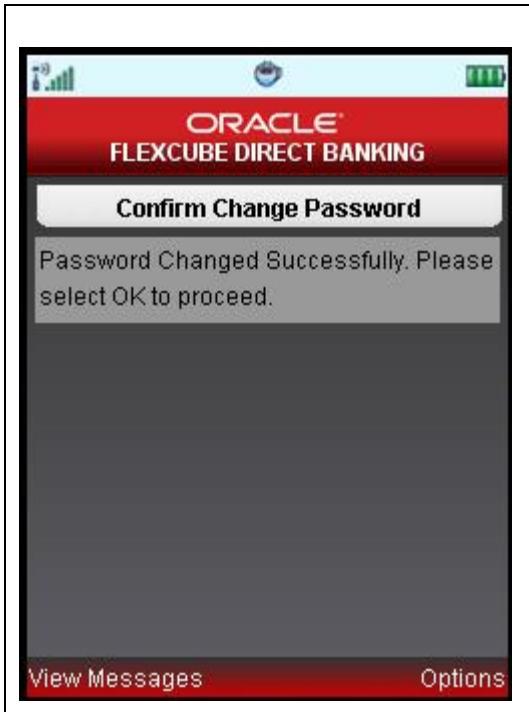
3. Select **OK** from the options. The system displays **Change Transaction password** screen.

OR

Select **Exit** from the options to exit from the application.

Force Change Password

Change Transaction Password

(Screen1)

(Screen2)

Field Description

Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.
New Password	[Mandatory, Alphanumeric,20] 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.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

4. Select the **Change** option. The system displays **Confirm Change Password** screen.

Confirm Change Password

5. Select the **OK** from the options. The system displays the main **Menu** screen.

   OR

   Select **Exit** from the options to exit from the application.

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*".

45. Contract Deposits

This option allows you to view the contract term deposit details.

To view the contract Deposit details

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **My Deposits > Contract Deposits** from the menu using up\down scroll keys and select key.
   The system displays **Contract Deposits** screen.

ORACLE®

Contract Deposits

Field Description

Field Name	Description
Contract Deposit	[Mandatory, Drop down] Select the contract deposit from the list for which details are to be viewed.

3. Select the **Submit** from the options. The system displays **Contract Deposits** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Contract Deposits

(Screen 1)

(Screen 2)

(Screen 3)

(Screen 4)

Field Description

Field Name	Description
Customer Id	[Display] This field displays the user id.
Contract Deposit	[Display] This field displays the contract deposit number.
Product Name	[Display] This field displays the product name.
Current Balance	[Display] This field displays the balance of the term deposit.
Deposit Details	
Deposit Date	[Display] This field displays the deposit date.
Maturity Date	[Display] This field displays the date on which deposit matures.
Interest Rate	[Display] This field displays the interest rate on the term deposit. Interest Instructions and Maturity Instructions are also displayed below this field.
Accrued Interest Till Date	[Display] This field displays the accrued interest till date. Interest Instructions and Maturity Instructions are also displayed below this field.
Interest Instructions	
Interest Instructions	[Display] This field displays the interest instructions.
Account	[Display] This field displays the account number.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the roll over instructions.

Field Name	Description
Account	[Display] This field displays the account number.

4. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

46. 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 *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Buy Funds** icon from the menu using up\down scroll keys and select key. The system displays **Buy Funds** screen.

ORACLE®

Buy Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder.
Fund AMC	[Mandatory, Drop down] Select the Fund AMC for buying the funds.

3. Select the **Submit** from the options. The system displays **Buy Funds** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.
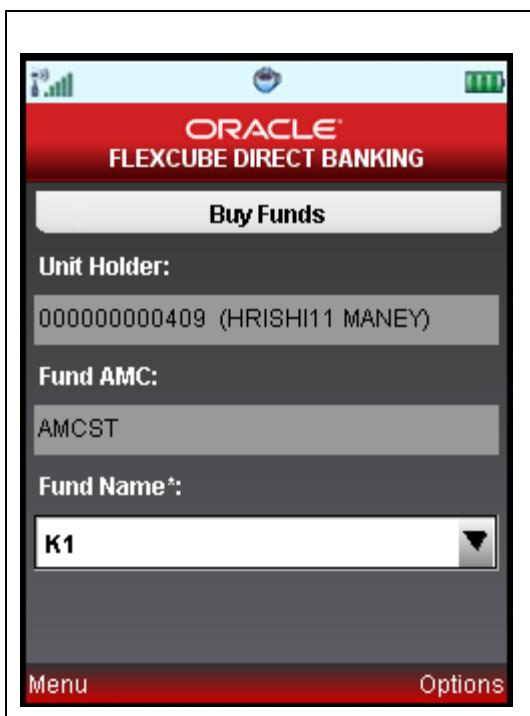
Buy Funds

Field Description

Field Name	Description
Fund Name	[Mandatory, Drop down]
	Select the fund name.

4. Select **Fund Details** from the options. The system displays **Buy Funds** screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

(Screen 1)

(Screen 2)

(Screen 2)

Field Description

Field Name	Description
Investment Type	[Mandatory, Drop down]
	Select the invest type. The options are:
	• Amount
	• Units
Amount Or Unit	[Mandatory, Numeric, 15]
	Type the amount for buying the funds.
Dividend Re-Investment	[Mandatory, Drop down]
	Select the dividend re-investment options. The options are:
	• Yes
	• No
Fund Information	
Unit Holder	[Display]
	This field displays the unit holder id.
Fund AMC	[Display]
	This field displays the fund AMC.
Fund Name	[Display]
	This field displays the fund name.
Minimum Amount	[Display]
	This field displays the minimum amount required to buy the funds.
Minimum Units	[Display]
	This field displays the minimum units of which funds can be purchased.

5. Select **Place Order** from the options. The system displays **Buy Funds – Verify** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Buy Funds – Verify
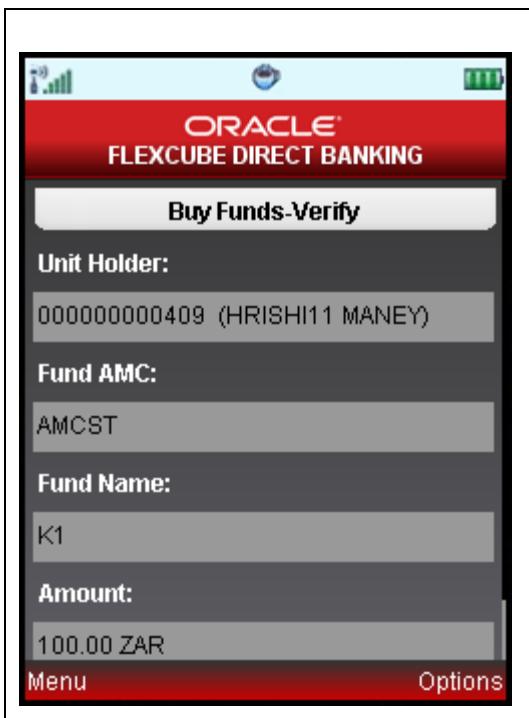
6. Select the **Confirm** from the options. The system displays **Buy Funds - Confirm** screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Buy Funds – Confirm
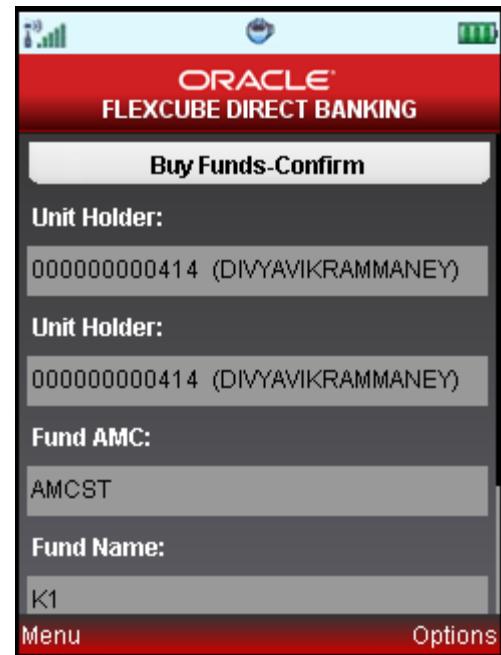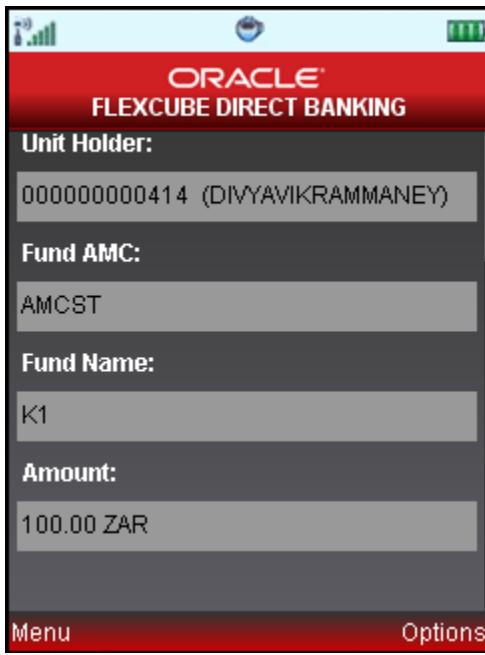
(Screen 1)	(Screen 2)

7. Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **View Messages** from the options to view the messages.

OR

Select the **OK** from the options to navigate to the Buy Funds screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

47. 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 *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Redeem Funds** from the menu using up\down scroll keys and select
   key. The system displays **Redeem Funds** screen.

ORACLE®
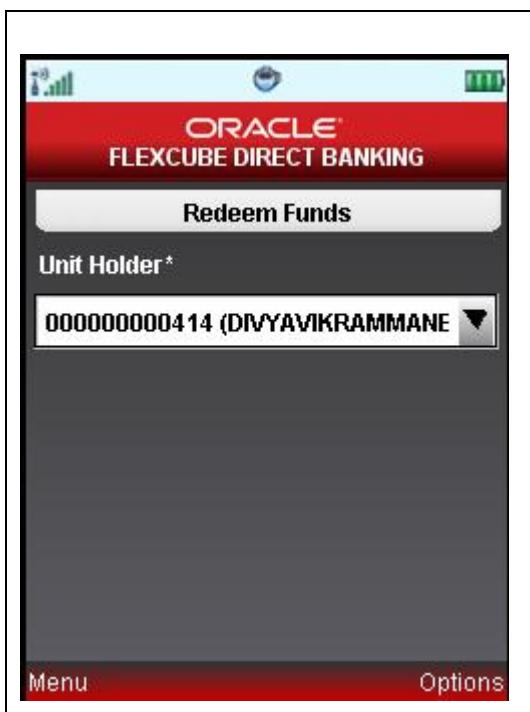
Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down]
	Select the Unit holder from the unit holders available.

3. Select **View Holdings** from the options. The system displays **Redeem Funds** screen.

    OR

    Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds
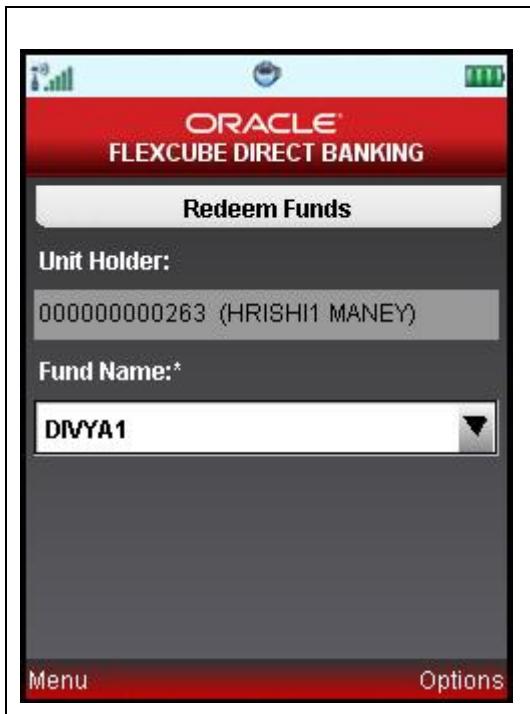
Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Mandatory, Drop down] Select the fund name from the funds available for the unit holder.

4. Select **Place order** from the options. The system displays **Redeem Funds** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds

| (Screen 1) | (Screen 2) |

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Display] This field displays the fund name selected.
Units	[Display] This field displays the units held.
Amount	[Display] This field displays the fund name selected.
Place Order	
Redeem type	[Mandatory, Drop down] Select the type of redemption to be done. Options are: • Amount • Units

Field Name	Description
Amount or Units	[Mandatory, Numeric, 15]
	Type the amount or units as per the selection criteria.

5. Select **Place Order** from the options. The system displays **Redeem Funds - Verify** screen.

    OR

    Select the **Back** from the options to navigate to the previous screen.

    OR

   Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

   Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Verify
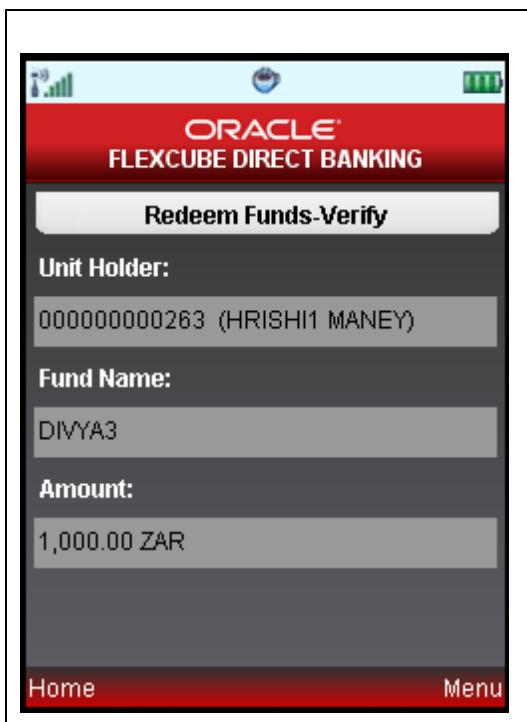
6. Select **Confirm** from the options. The system displays **Redeem Funds - Confirm** screen.

    OR

    Select the **Back** from the options to navigate to the previous screen.

    OR

   Select the **Exit** from the options to exit from the application.

OR

Select the **Home** option to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Confirm
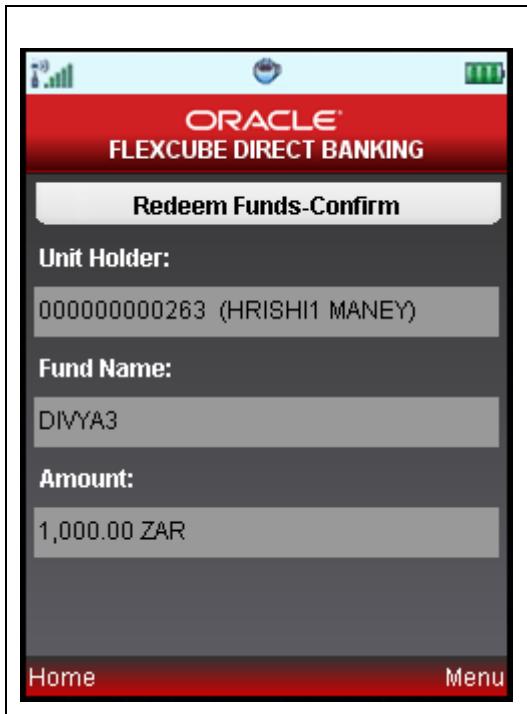
7. Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **View Messages** from the options to view the messages.

OR

Select the **OK** from the options to navigate to the Redeem Funds screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

48. Portfolio

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

To view the portfolio

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Portfolio** icon from the menu using up\down scroll keys and select
    key. The system displays **Portfolio** screen.
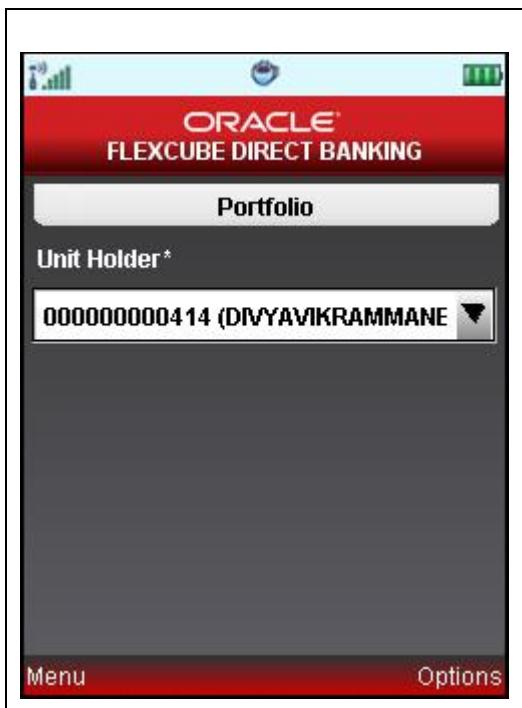
ORACLE®

Portfolio

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down]
	Select the unit holder from the list of unit holders available.

3. Select **View Holdings** from the options. The system displays **Portfolio Details** screen.

    OR

   Select the **Home** from the options to navigate to the menu screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

Portfolio Details

(Screen 1)	(Screen 2)

Filed 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.
Units	[Display] This field displays the number of units held.

Field Name	Description
Amount in Fund Currency	[Display] This field displays the amount in fund currency.

4. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

49. 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 *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Switch Funds** icon from the menu using up\down scroll keys and
   select key. The system displays **Switch Funds** screen.

ORACLE®

Switch Funds

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list of unit holders available.

3. Select **View Holdings** from the options. The system displays **Switch Funds** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Switch Funds

Filed Description

Field Name	Description
Unit Holder	[Display]
	This field displays the selected unit holder.
Fund Name	[Mandatory, Drop down]
	Select the fund name from the list.

4. Select **Place Order** from the options. The system displays **Switch Funds** screen.

   OR

   Select **Back** from the options to navigate to the previous screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

Switch Funds

(Screen 1)

(Screen 2)

Filed Description

Field Name	Description
Switch Type	[Mandatory, Drop down]
	Select the Switch type. Options are:
	• Switch Amount
	• Switch Units
Amount Or Units	[Mandatory, Numeric, 15]
	Type the amount or units to be switched.
Fund Name	[Mandatory, Drop down]
	Select the fund name from the list.

5. Select **Place Order** from the options. The system displays **Switch Funds - Verify** screen.

OR

Select **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Verify

6. Select **Confirm** from the options. The system displays **Switch Funds - Confirm** screen.

OR

Select **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Confirm
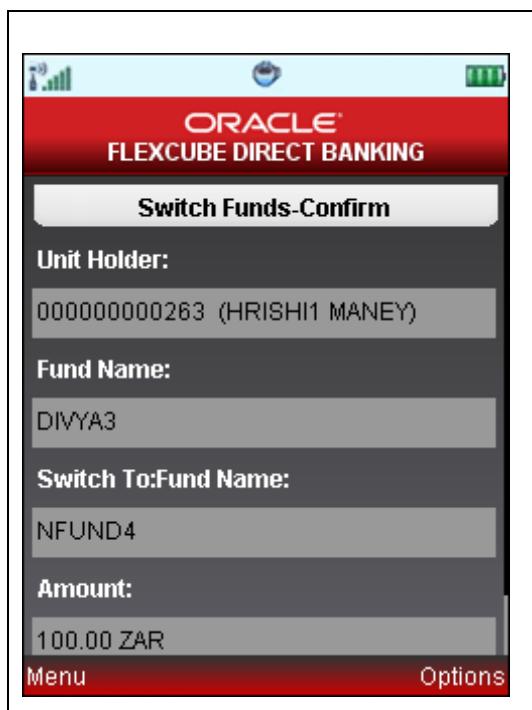
7. Select the **Home** from the options to get back to the **Menu** screen.

    OR

    Select the **Exit** from the options to exit from the application.

    OR

    Select the **View Messages** from the options to view the messages.

    OR

    Select the **Ok** from the options. The initial **Switch Funds** screen is displayed.

    OR

    Select the **Menu** from the options to return to the sub menu screen.

50. 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 *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Order Status** from the menu using up\down scroll keys and select

   key. The system displays **Order Status** screen.

Order Status

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.
Status	[Mandatory, Drop down] Select the status. Options are: • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

3. Select **Submit** from the options. The system displays order status details in the **Order Status** screen.

    OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Order Status

(Screen 1)

(Screen 2)

(Screen 3)	(Screen 4)

Field Description

Field Name	Description
Requested Received On	[Display] This field displays the date and time of 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.
Transaction Amount	[Display] This field displays the transaction amount.

Field Name	Description
Payment Details	
Payment Type	[Display]
	This field displays the payment type.
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.

4. Select the **Home** from the options to get back to the **Menu** screen.

   OR

   Select the **Menu** from the options to return to the sub menu screen.

   OR

   Select the **Back** from the options to navigate to the previous screen.

   OR

   Select the **Exit** from the options to exit from the application.

51. 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 selecting Confirm option 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

5. Log on to the *J2ME Based Mobile Banking Application*.

6. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).

7. Select **My Payments > Own Account Transfer** icon from the menu using up/down arrow key and Select key. The system displays **Own Account Transfer** screen.

ORACLE

Own Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the own account transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

8. Select the **Submit** from the options. The system displays **Own Account Transfer Verify** screen.

   OR

   Select the **Home** from the options to navigate to the menu screen.

   OR

   Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Verify
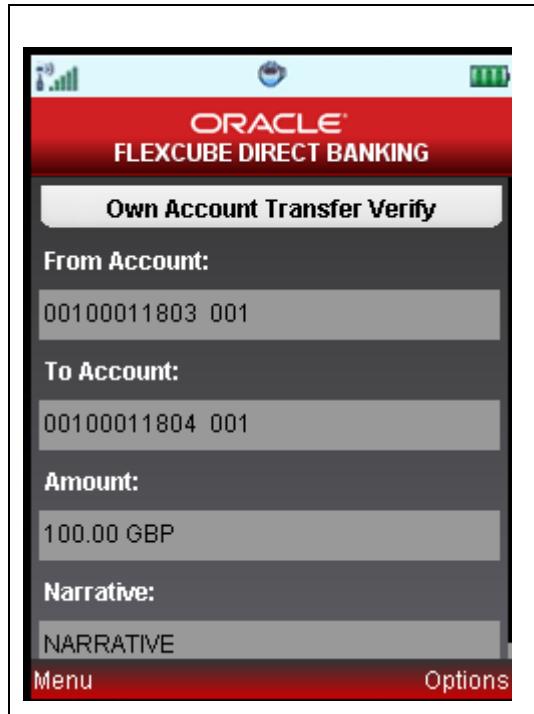
9. Select the **Confirm** from the Options. The system displays the **Transaction Initiation Authentication** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **View Messages** from the options to view the messages.

OR

Select the **Menu** from the options to return to the sub menu screen.

Transaction Initiation Authentication
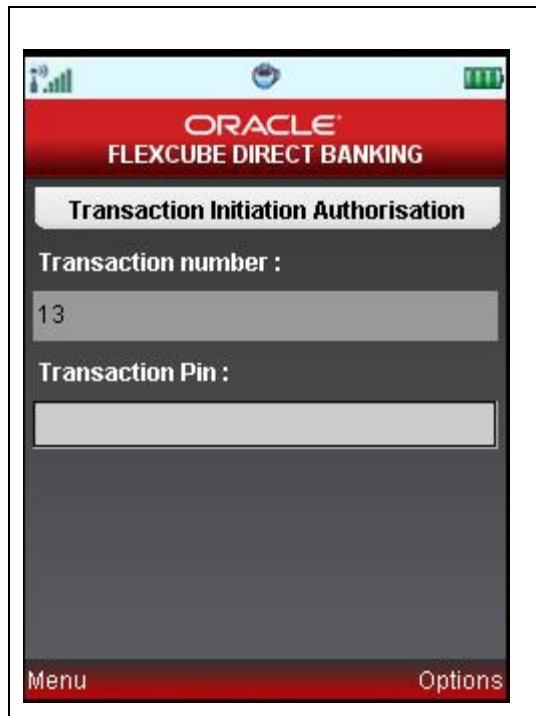
10. Select the **Submit** from the options. The system displays **Own Account Transfer - Confirm** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Confirm
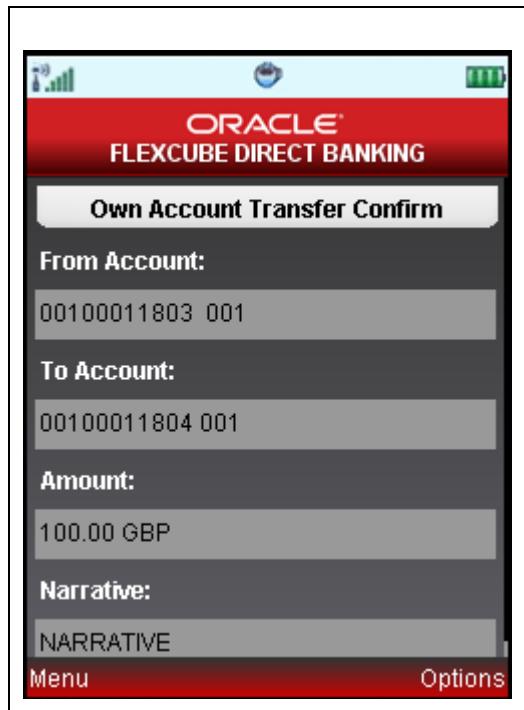
11. Select the **Home** from the options to get back to the Menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **View Messages** from the options to view the message.

OR

Select the **OK** from the options. The initial **Own Account Transfer** screen is displayed.

OR

Select the **Menu** from the options to return to the sub menu screen.

52. 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 *J2ME Based Mobile Banking Application*.

2. Select **Customer Services >ATM Branch Locator** from the menu. The system displays the *ATM Branch Locator* screen.

[Low]

Branch/ATM Locator

Filed Description

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

3. Select **View Address** from the options. The system displays the address of the ATM/Branch.

OR

Select the **Home** from the options to navigate to the main menu screen.

OR

Select the **Menu** from the options to navigate to the menu screen.

Branch/ATM Locator
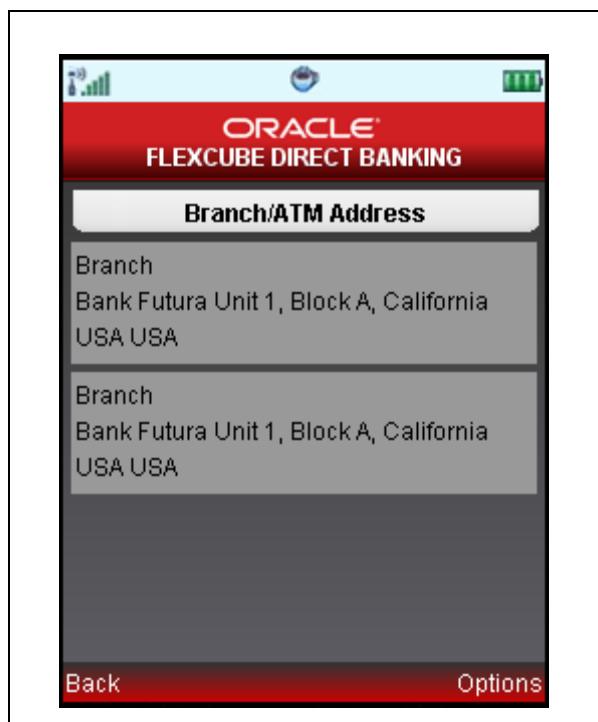
4. Select the **Home** from the option to get back to the **Menu** screen.

   OR

   Select the **View Map** from the options to navigate to the **View Map** screen.

   OR

   Select the **Back** option to return to the previous screen.

Branch/ATM Locator
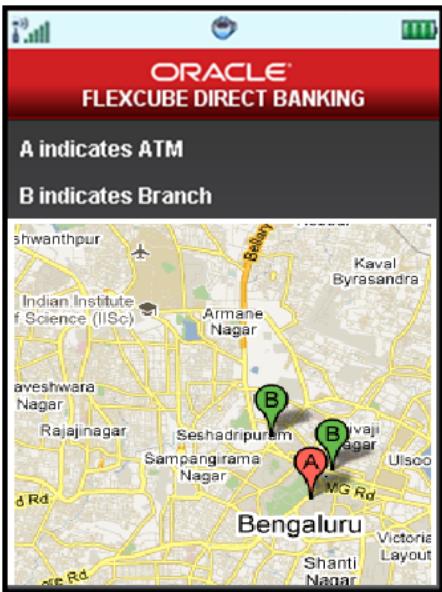
5. Select the **Home** option to get back to the **Menu** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** option to exit from the application.

OR

Select the **Satellite/Map** to view the map in satellite /map view.

53. Reminders

The Reminder functionality will enable business users to register for reminders. Once a reminder is registered the user will be able to 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.

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Services** from the menu using up/down arrow key and Select key.

3. Select **Reminder** from the menu using up/down arrow key and Select key. The system

   displays **Reminders** screen.

ORACLE®
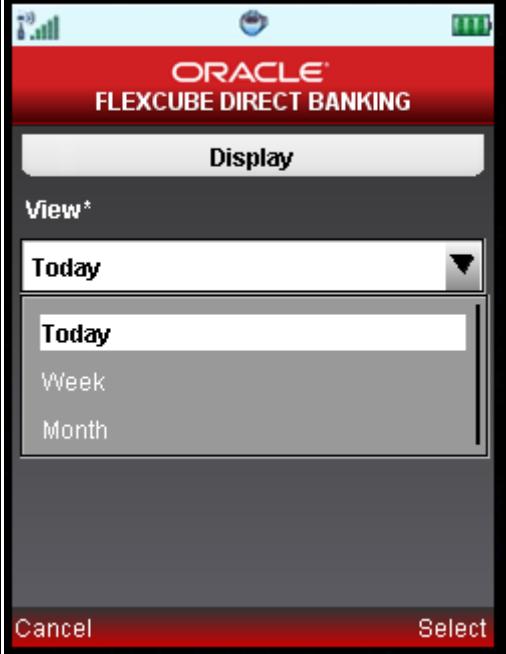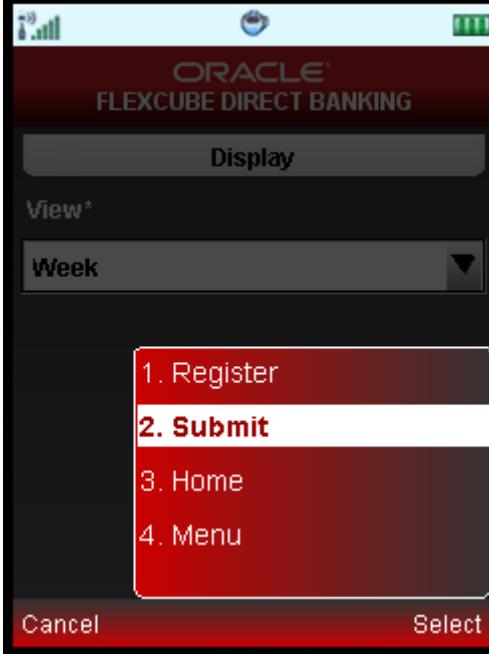
Reminder

| (Screen 1) | (Screen 2) |

4. Select *Today*, *Week* OR *Month* radio button to view reminder set for selected period.

5. Click the **Submit** from the options. The displays the set reminder in next screen as shown below.

Reminder
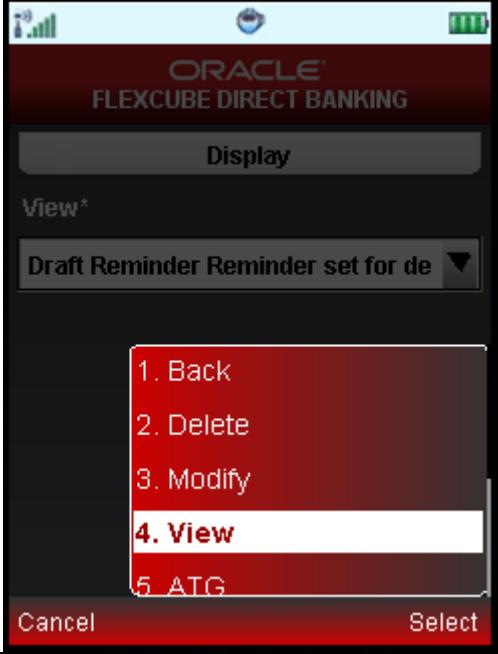
(Screen 1)	**(Screen 2)**

6. Select **Exit** option to exit.

7. Select **Back** to navigate to the previous screen.

8. Select **View** to view that particular selected reminder. The system displays below the *Display* screen.

9. Select **Modify/Delete** options in order to modify or delete that selected reminder respectively.

Reminder Display

53.1. Registration

Here, business user can register reminders. Below shown is the initial screen to set a reminder.

Reminder
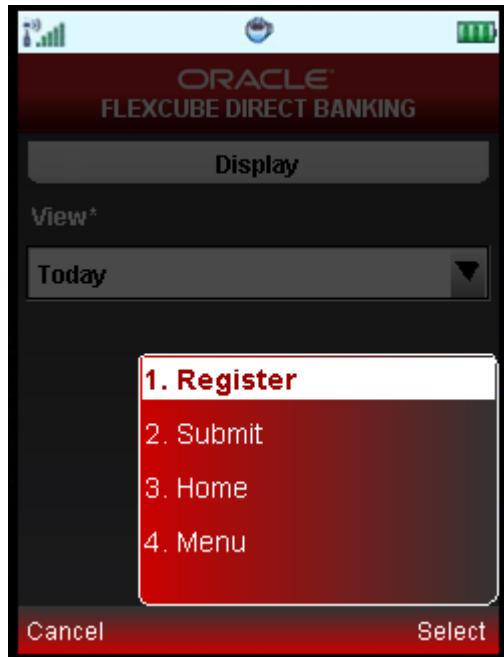
1. Select the **Register** option from the options, in order to register for reminders.

2. Click the **Select** option. The system displays **Register Reminder** screen.

Register Reminder
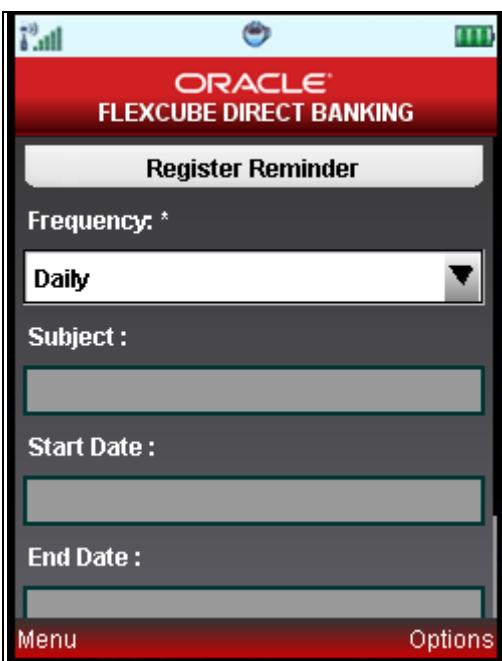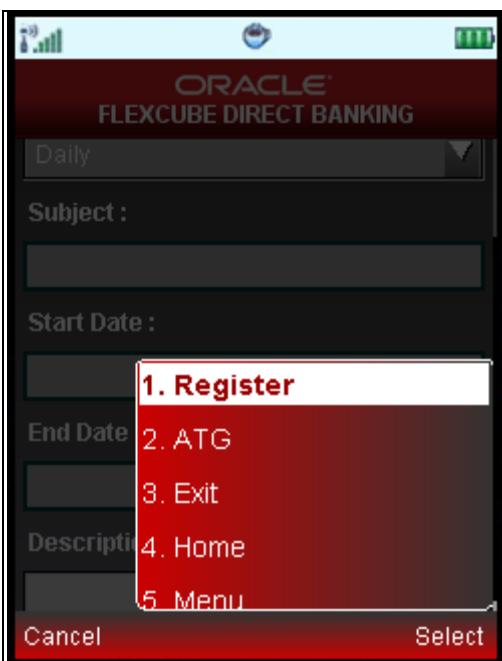
(Screen 1)

(Screen 2)

(screen 3)

Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50]
	Type the subject for the reminder.
Frequency	[Mandatory, Radio button]
	Select the frequency of the reminder.
Start Date	[Mandatory, Alphanumeric,10]
	Type the start date for reminder.
End Date	[Mandatory, Alphanumeric,10]
	Type the end date for reminder.
Description	[Optional, Alphanumeric, 100]
	Type the description for reminder.

3. Select the **Register** option from the options as shown above in screen3. The system displays the **Confirm** screen for the reminders, as shown below.

Reminder Confirm
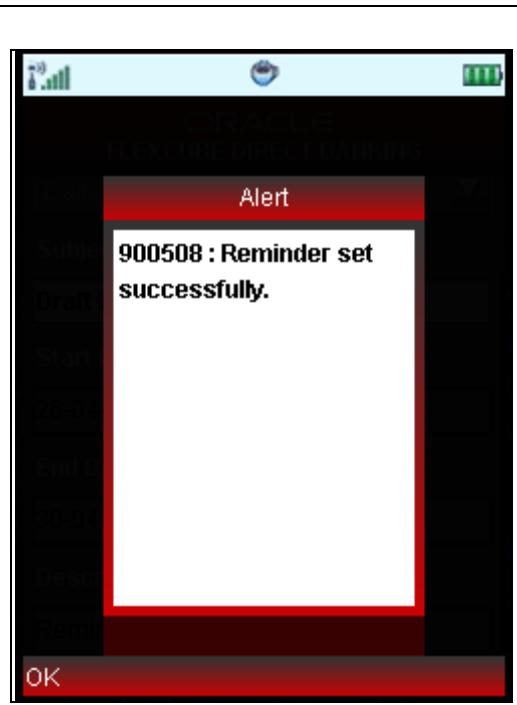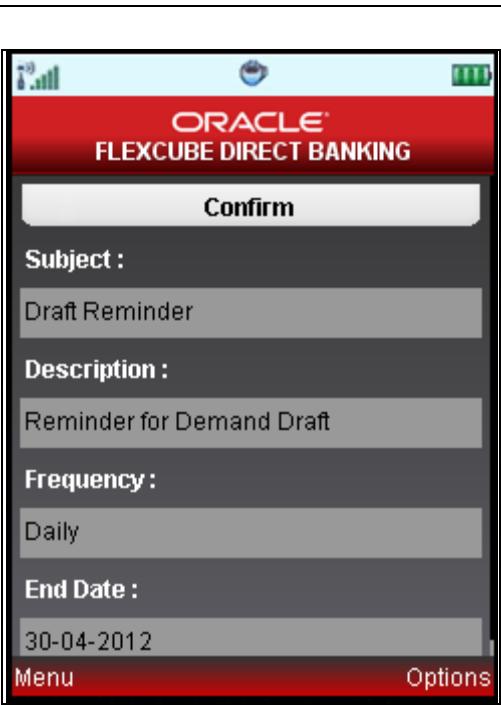
| (Screen 1) | (Screen 2) |

4. Select **OK** from the options as shown in screen2 above. The system displays the *Confirm* screen for Reminders as shown screen2 above.

54. 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.

Services

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

Consultations

ORACLE®

3. Click **Consultations**. The following page is displayed.

Deposit Calculator

4. Click **Deposit Calculator**. The following page is displayed.

Deposit Calculator
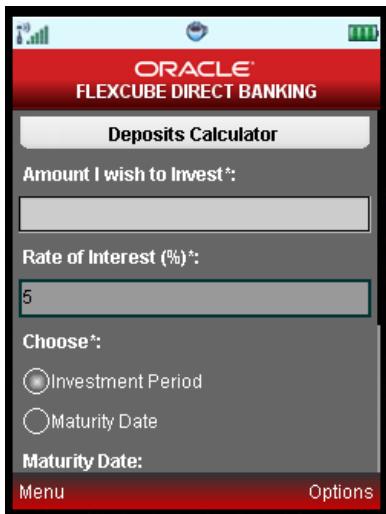
Field Description

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

5. Click **Calculate** from *Options*. The result is displayed as shown in the following screenshot.

Result - Details
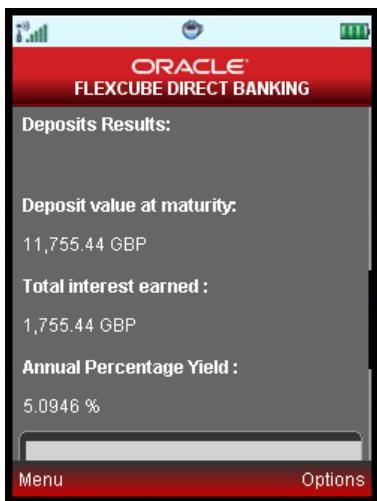
Result – Graph
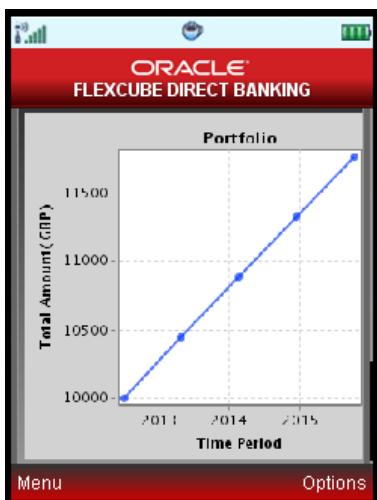
55. Savings Calculator

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

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

Services

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

Consultations

3. Click **Consultations**. The following page is displayed.

Savings Calculator

4. Select **Savings Calculator**. The following page is displayed.

Savings Calculator - I

Savings Calculator – II

Savings Calculator – III

5. Click **Calculate** from *Options*.

Calculate
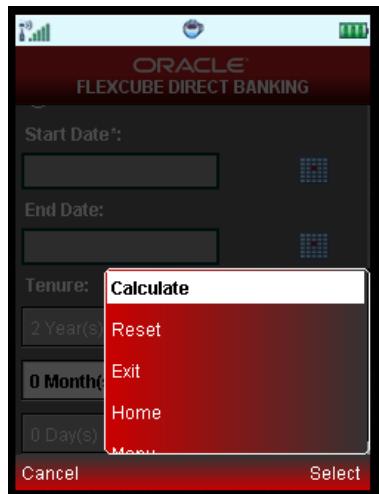
The result is displayed as shown in the following screenshot.

56. 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 to the *Java Application Based Rich Mobile Banking*.

2. Click **Services > Consultations > Foreign Exchange Calculator**. The following page is

    displayed.

Foreign Exchange Calculator

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*.

3. Click **Submit**. The result page is displayed.

Result Page
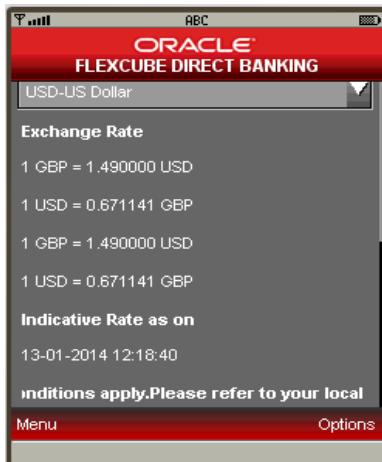
4. Click **OK** from *Options*.

57. Loan Eligibility Calculator

The **Loan Eligibility Calculator** helps you to determine the *Loan Eligibility* for the given Gross Monthly income and other details.

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

    displayed.

Loan Eligibility Calculator

Field Description

Field Name	Description

Field Name	Description
Your Gross Monthly Income	[Mandatory, Input Box] Enter the appropriate value for the *Gross Monthly Income.*
Ongoing Monthly Expenses	[Mandatory, Input Box] Enter the appropriate value for the *Ongoing Monthly Expenses.*
Tenure of Loan (in Months)	[Mandatory, Input Box] Enter the appropriate value for the *Tenure of Loan (in months).*
Interest Rate	[Mandatory, Input Box] Enter the appropriate value for the *Interest Rate.*
Reset	[Action Button] Click **Reset** from *Options* to clear all values.
Calculate	[Action Button] Click **Calculate** from *Options* to calculate the details entered for *Foreign Exchange*.

The *Result* page is displayed.

58. 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 *Java Application Based Mobile Banking*.

2. Navigate to *Offers* menu in menu list.

Offers
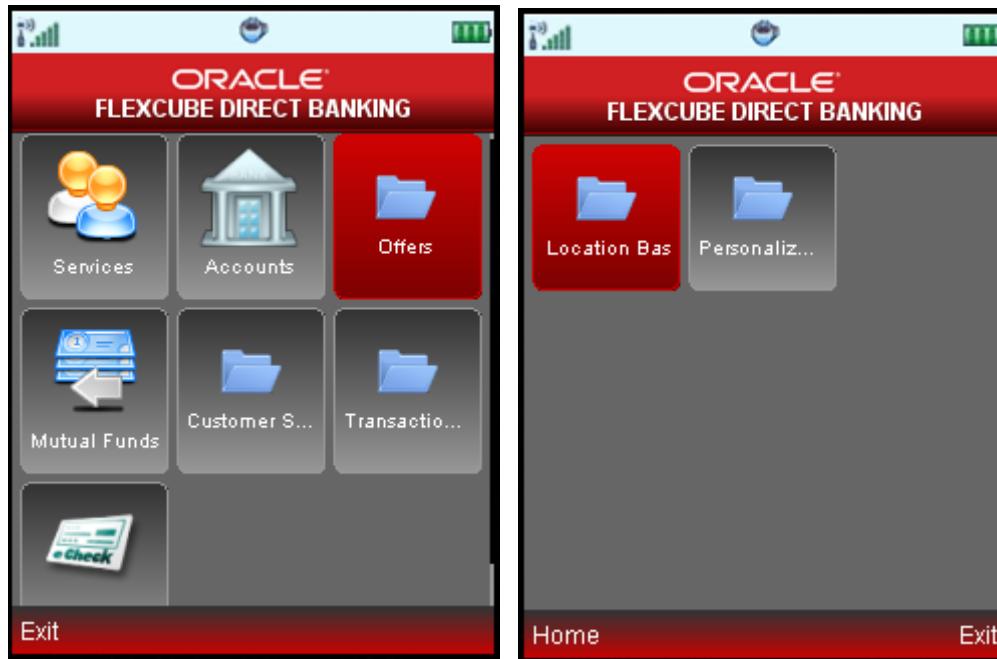
3. On clicking **Offers** option from the menu list, the system displays Offers as Location based & Personalized offers, as shown in second screen above.

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.

59. 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.

Below is shown for Pay Bills transaction. This option will be available for various transactions.
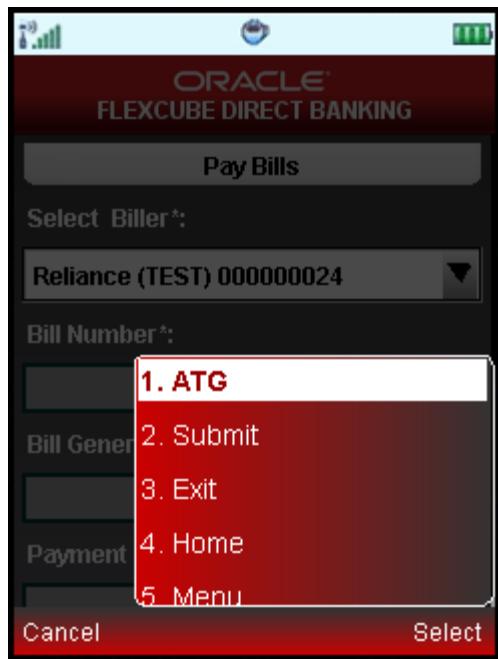
1. Select the **ATG** from the options pop up as shown in above screen. This will open a new

browser screen which will enable you to interact with the *Bank personnel/agents* for assistance.