Oracle FLEXCUBE Direct Banking

Plain Browser Based Mobile Banking
User Manual
Release 12.0.2.0.0

Part No. E50108-01

September 2013

ORACLE®

Plain Browser Based 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

User Manual Oracle Flexcube Plain Browser Based Mobile Banking

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

ORACLE

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

ORACLE

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
Logout	NH	NH	Y
Account Summary	✓	★	N
Account Activity	✓	★	N
Account Details	✓	★	Y
My Accounts	✓	★	Y

ORACLE®

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Ad-hoc Statement Request	✔	★	N
Stop /Unblock Cheque Request	✘	★	N
Cheque Status Inquiry	✘	★	N
Cheque Book Request	✘	★	N
Pay Bill	✔	★	N
Register Biller	✔	★	N
Delete Biller	NH	★	N
Loan Details	✔	★	N
Foreign Exchange Rate inquiry	✘	★	N
Own Account Transfer	✔	★	Y
Internal Transfer	✘	★	N
Domestic Payments	✘	★	N
Deposit Redemption	✘	★	N
Transactions to Authorize	NH	NH	N
Mailbox	NH	NH	N
Credit Card Details	✔	★	N
Credit Card Statement	✔	★	N
Change Password	NH	NH	Y
Term Deposit Details	✘	★	N
Contract Term Deposit View	✘	★	N
Force Change Password	NH	NH	Y
Buy Fund	✘	★	N
Redeem Fund	✘	★	N
Portfolio	✘	★	N
Switch Mutual Fund	✘	★	N
Order Status	✘	★	N

ORACLE®

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Transaction Password Behavior	NH	NH	Y
Financing Details	NH	★	N
ATM / Branch Locator (iPhone Browser only)	✕	★	N
Beneficiary Maintenance	NH	NH	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N

ORACLE®

3. Log In

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

To login into the browser based Mobile Banking Application

1. Enter the appropriate URL provided for web based mobile banking. The system displays **Login** Screen.

ORACLE®
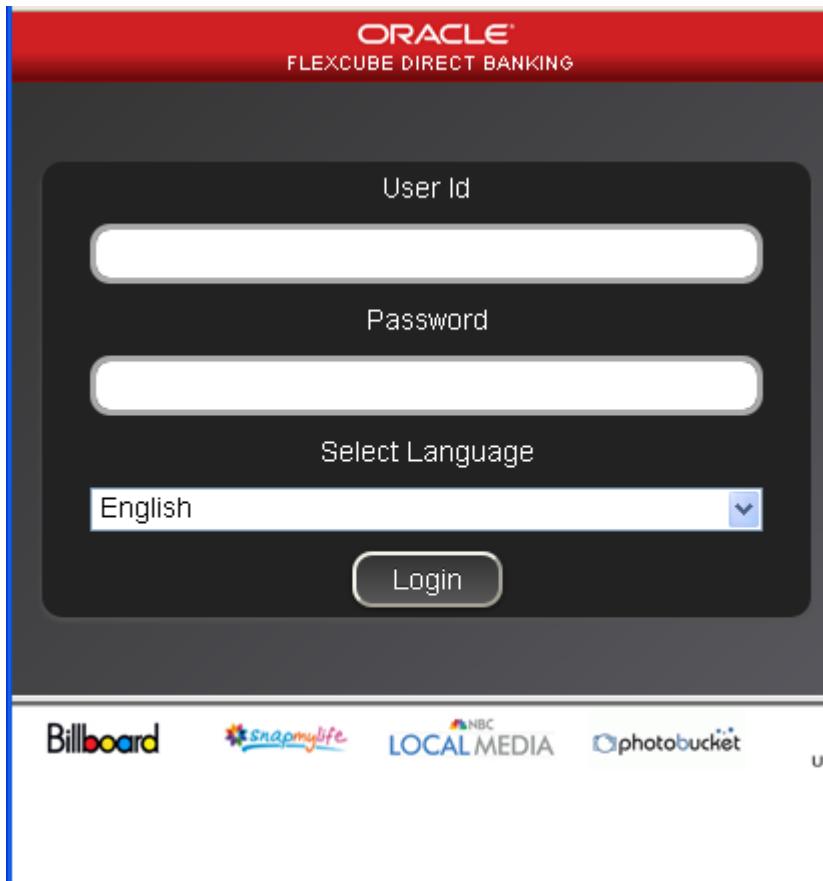
Login

2. Enter the user id and password provided to login.
3. Click the **Login** button. The system displays **Menu** screen.

ORACLE

Menu

4. Click any of the transaction icon to proceed with that transaction

ORACLE

4. Logout

This option enables you to log off the application.

To log out of the browser based Mobile Banking Application

1. Log on to the browser based Mobile Banking application.
2. Click the encircled **Log off** button in the **Menu** screen.

ORACLE®

Menu

The system displays **Login** screen.

ORACLE

5. Account Activity

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

To view the account activity details

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

2. Click the **Accounts ->Account Activity** icon from the menu. The system displays **Account Activity** screen.

ORACLE®

Account Activity

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account whose activity details are needed from the dropdown list.
Search By	[Mandatory, Drop down] Select the search by option from the dropdown list. The Options are • Last 2 Days • Last 5 Days • Between two dates
From Date	[Conditional, Alphanumeric,10] Type the start date from which the transaction details have to be generated

ORACLE

Field Name	Description
To Date	[Conditional, Alphanumeric, 10]
	Type the end date up to which the transaction details have to be generated.

> Note: From Date and To Date fields are applicable only when Between two dates option is selected from the Search By drop-down.

3. Enter the required details.

4. Click the **Submit** button. The system displays the details in the **Account Activity** screen.

Account Activity

(Screen1)

ORACLE

```
04-04-2012 00:00:00

Transaction Date
04-04-2012
Value Date
05-04-2012
Description
INTEREST
Transaction Reference Number
004INRPGBP 00001
Credit Amount
89.01 GBP


04-05-2012 00:00:00

Transaction Date
04-05-2012
Value Date
05-05-2012
Description
TAX
Transaction Reference Number
004INRPGBP 00002
Debit Amount
4.34 GBP
```

(Screen 2)

Field Description

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

ORACLE

Field Name	Description
Transaction Date	[Display] This field displays the transaction date for any transaction performed from that account.
Value date	[Display] This field displays the processing date of the particular transaction
Description	[Display] This field displays the description of the transaction
Transaction Reference Number	[Display] This field displays the transaction reference number.
User Reference Number	[Display] This field displays the user reference number.
Amount	[Display] This field displays the amount of the transaction which is debited or credited

5. Click the **Back** button to return to the previous screen.
OR
Click the pagination buttons **|<, <, >, >|** to view the first, previous, next or last page of records.

6. You can view the details for "N "number of transactions, e.g. last 5 transactions or last 10 transactions.

ORACLE

6. 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 browser based Mobile Banking application.

2. Click the **Accounts ->Account Details** icon from the menu .The system displays **Account Details** screen.

ORACLE®

Account Details

(Screen1)

Field Description

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

3. Select the account.
4. Click the **Submit** button. The system displays **Account Details** screen.

ORACLE

Account Details

(Screen1)

Field Description

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

ORACLE®

Field Name	Description
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the currency of the account.
Overdraft Limit	[Display] This field displays the Overdraft limit. Note: This is applicable only if "overdraft" as a product is linked to the particular CASA account.
Net Balance Available for withdrawal	[Display] The net available balance in the account after deduction of uncleared funds and amount on hold with the currency of the account.

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

5. Click the **Back** button to return to the account details, account selection screen.

ORACLE®

7. My Accounts

My Accounts provides you a summarized view of all the accounts mapped to customer id.

To view my accounts

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

2. Click the **Accounts > My Accounts** icon from the menu. The system displays **My Accounts** screen.

ORACLE®

My Accounts

(Screen1)

Field Description

Field Name	Description
Account	[Display]
	This field displays the account number with the hyperlink.
Current Balance	[Display]
	This field displays the current balance of the account with the currency.
Customer Id	[Display]
	This field displays the customer id of the account of the user.

3. Click the [⏮] [◀] , [▶] , [⏭] button to navigate to the first, previous, next and last page respectively.

ORACLE®

8. Adhoc Statement

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

To request the Adhoc Statement

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

2. Click the **Accounts -> Adhoc Statement** icon from the menu. The system displays **Adhoc Statement** screen.

ORACLE®

Adhoc Statement

(Screen1)

Field Description

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

3. Select the account type.

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

Adhoc Statement Request
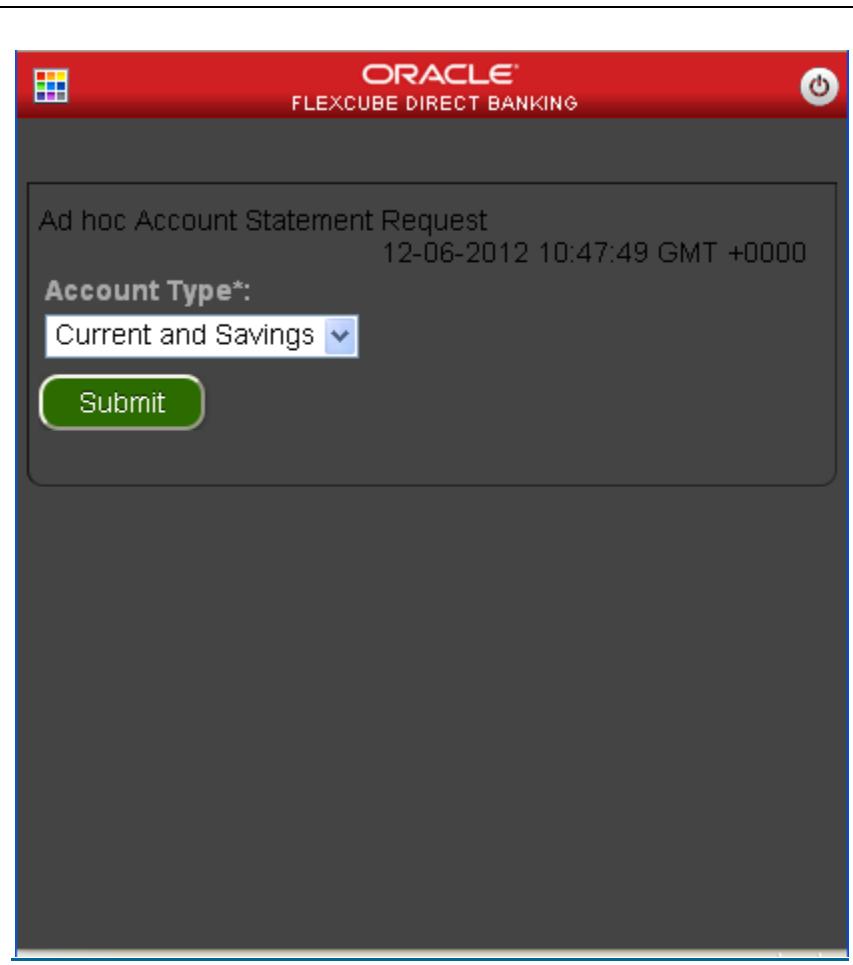
Ad hoc Account Statement Request
12-06-2012 10:48:13 GMT +0000

Account Type:
Current and Savings
Account*:
004001422 00400142201 Bank Futura,Neethle Street,

From Date(dd-mm-yyyy)*

To Date(dd-mm-yyyy)*

Submit

Back

(Screen1)

Field Description

Field Name	Description
Account Type	[Display]
	This field displays the type of account selected in the previous screen from the dropdown.
Account	[Mandatory, Dropdown]
	Select the account from the drop down menu. The drop down menu gives the list of accounts.

ORACLE

Field Name	Description
From Date	[Mandatory, Numeric,10]
	Type the start date.
	It is the date from which the account statement is required.
To Date	[Mandatory, Numeric,10]
	Type the end date.
	It is the date up to which the account statement is required.

5. Click the **Submit** button. The system displays **Adhoc Statement Request Verify** screen.
   OR
   Click the **Back** button to go to the previous screen.

Adhoc Statement Verify
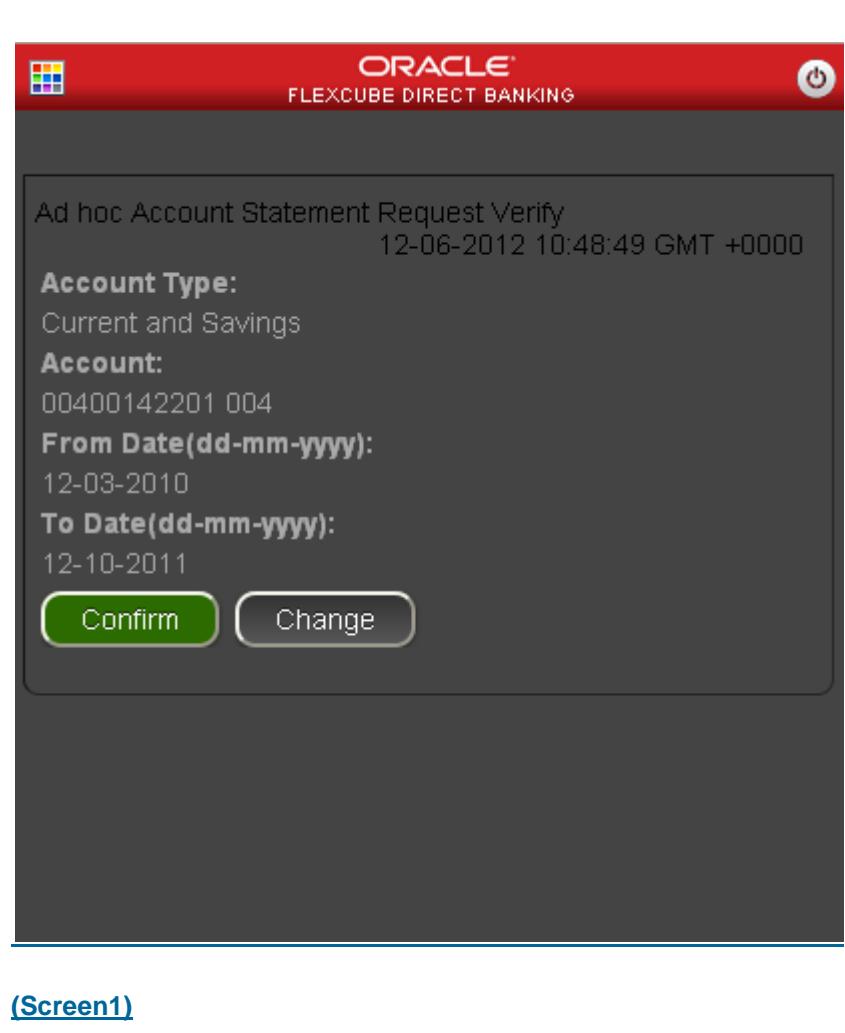
Ad hoc Account Statement Request Verify
12-06-2012 10:48:49 GMT +0000

Account Type:
Current and Savings
Account:
00400142201 004
From Date(dd-mm-yyyy):
12-03-2010
**To Date(dd-mm-yyyy):**
12-10-2011

Confirm   Change

(Screen1)

6. Click the **Confirm** button. The system displays **Adhoc Statement Confirm** screen.
    OR
    Click the **Change** button to change the inputs.

Adhoc Statement Confirm
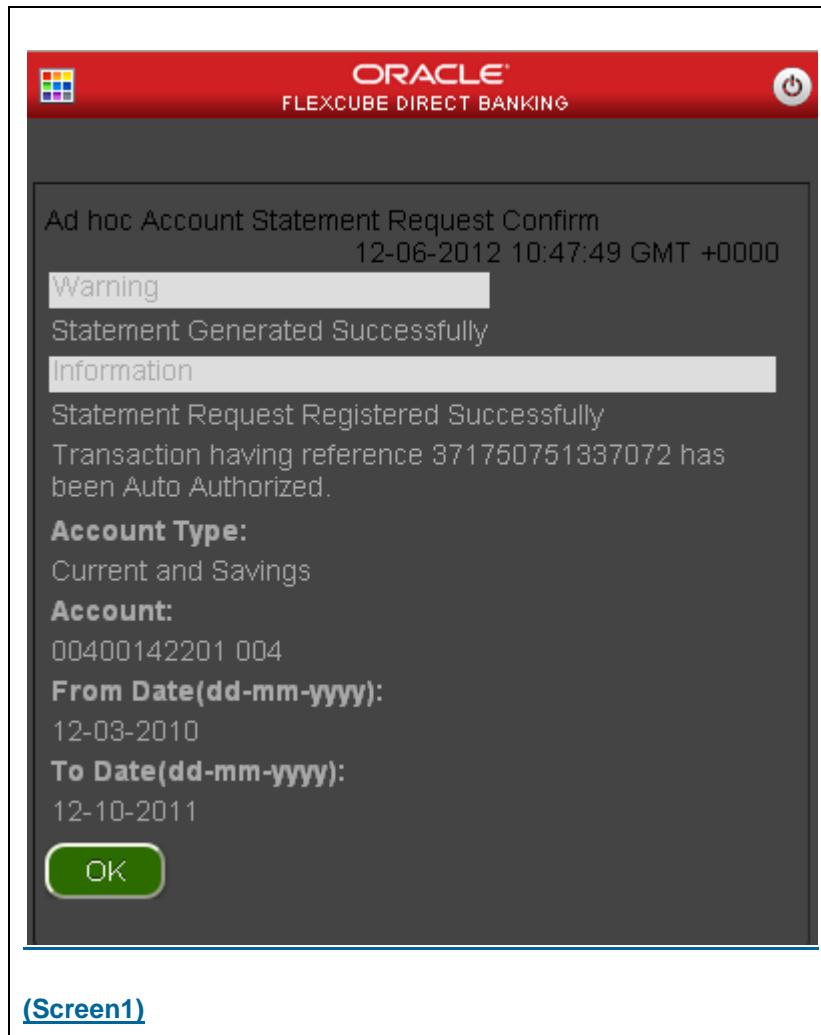
(Screen1)

7. Click the **OK** button. The system displays initial **Adhoc Statement Request** screen.

ORACLE

9. Stop Cheque

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

To stop or unblock cheque request

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

2. Click the **Cheques→ Stop Cheque** icon from the menu. The system displays **Stop Cheque** screen.

ORACLE®

Stop Cheque

(Screen1)

Field Description

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

ORACLE

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

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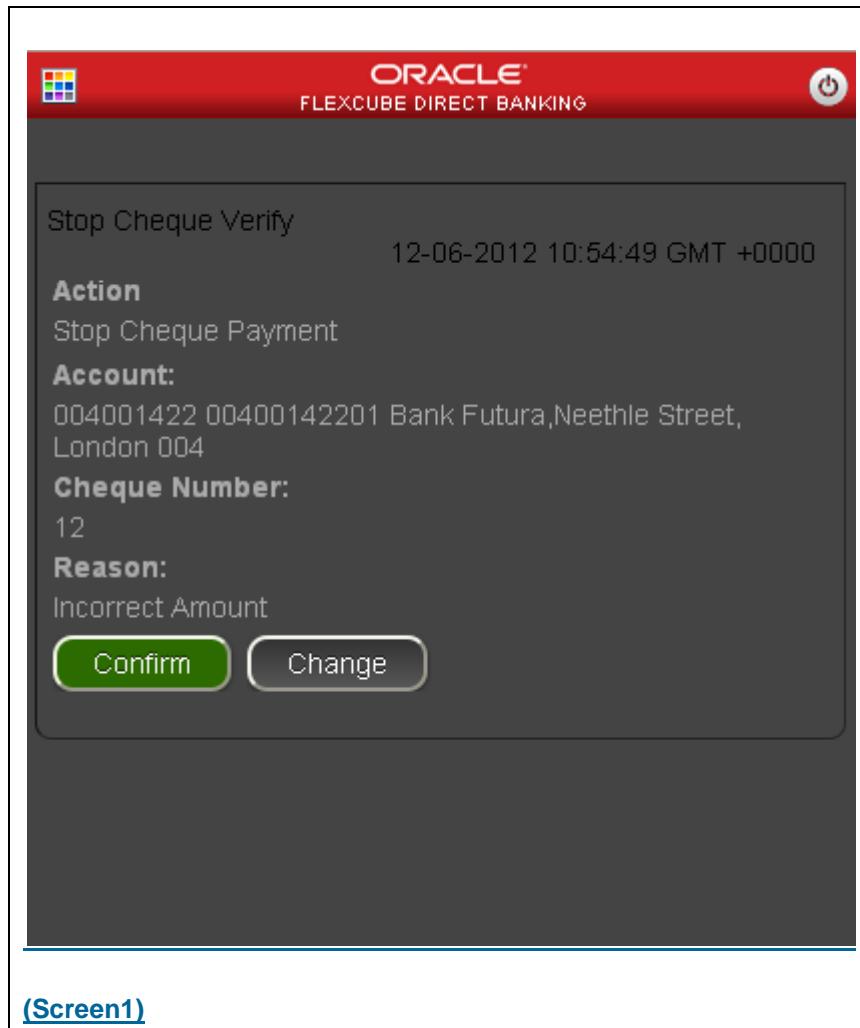
Stop Cheque Verify

(Screen1)

4. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.
   OR
   Click the **Change** button to change the inputs.

Stop Cheque Confirm

ORACLE®

ORACLE®
FLEXCUBE DIRECT BANKING

Stop Cheque Confirm

12-06-2012 10:54:49 GMT +0000

Errors

Stop/unblock cheque unsuccessful. Please contact Bank administrator

Information

Transaction having reference 134279985337098 has been Auto Authorized.

Action:
Stop Cheque Payment

Account:
004001422 00400142201 Bank Futura,Neethle Street, London 004

Cheque Number:
12

Reason:
Incorrect Amount

OK
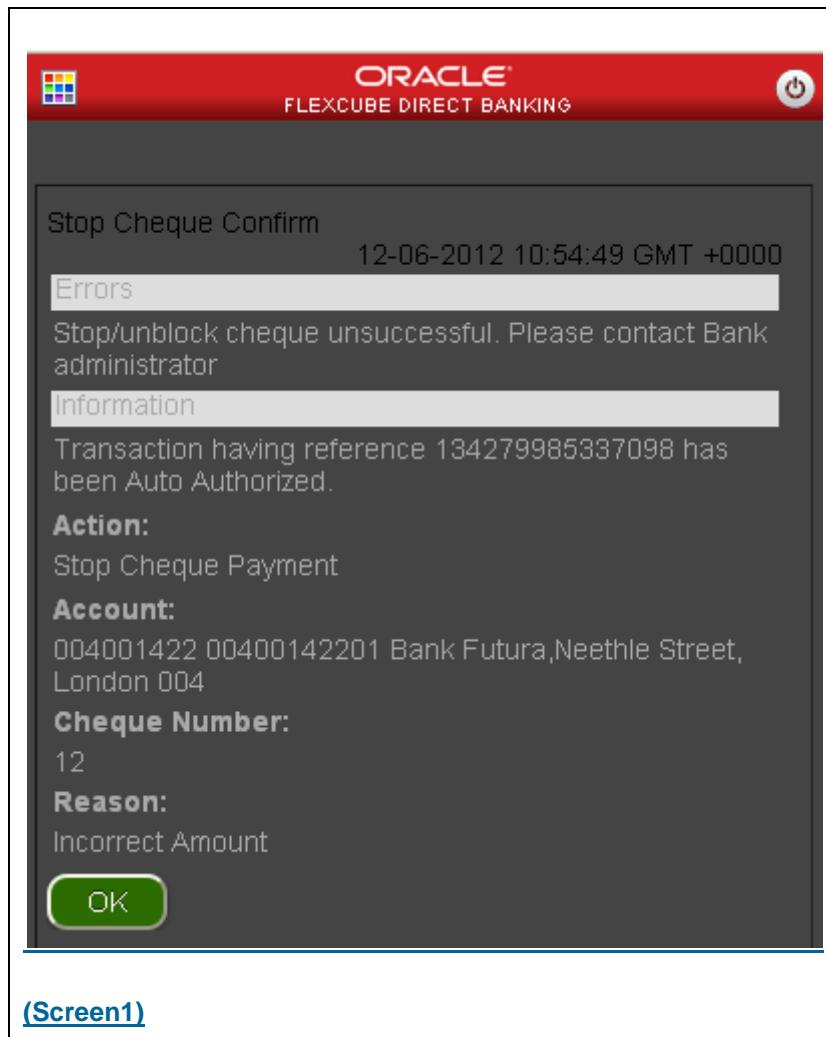
(Screen1)

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

ORACLE®

10. My Cheques

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

To inquire the cheque status

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

2. Click the **Cheques > My Cheques** icon from the menu. The system displays **My Cheques** screen.

ORACLE

My Cheques

(Screen1)

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu.
Cheque number	[Mandatory, Alphanumeric,18] Type the cheque number whose status has to be viewed

3. Enter the required details.

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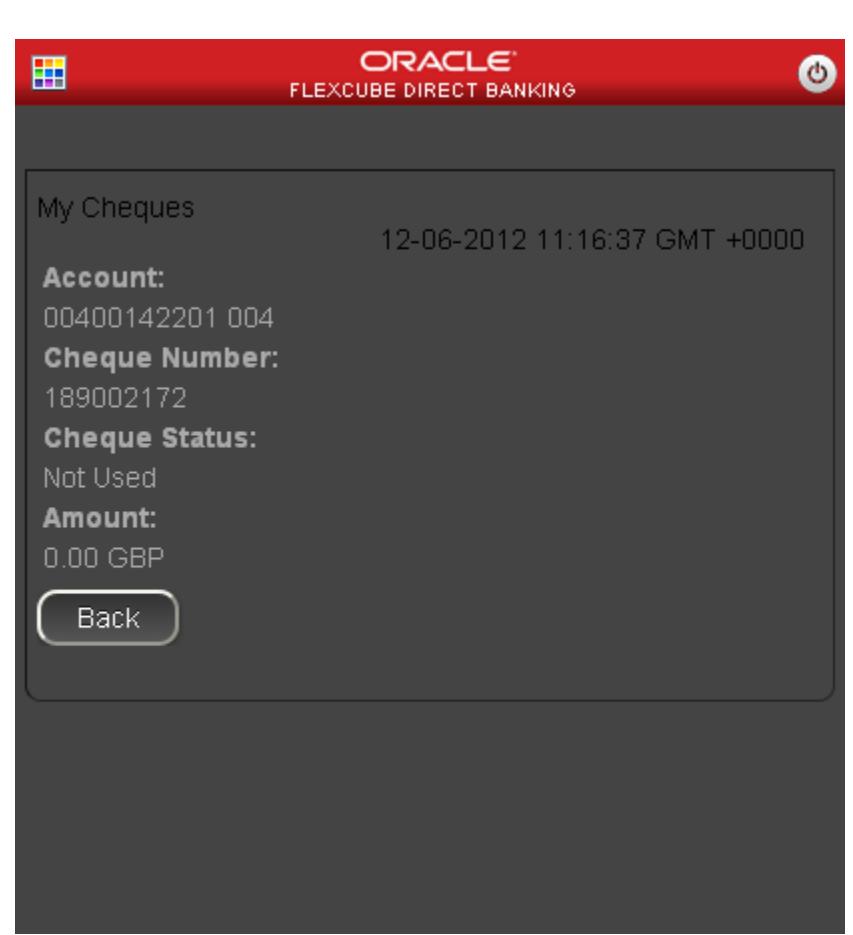
ORACLE

My Cheques

(Screen1)

Field Description

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

ORACLE®

| Field Name	Description
Amount	[Display]
	This field displays the Amount of the cheque.

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

ORACLE®

11. New Cheque Book

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

To request the cheque book

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

2. Click the **Cheques ->New Cheque Book** icon in the menu. The system displays **New Cheque Book** screen.

ORACLE®

New Cheque Book

(Screen1)

Field Description

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

ORACLE

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

3. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.
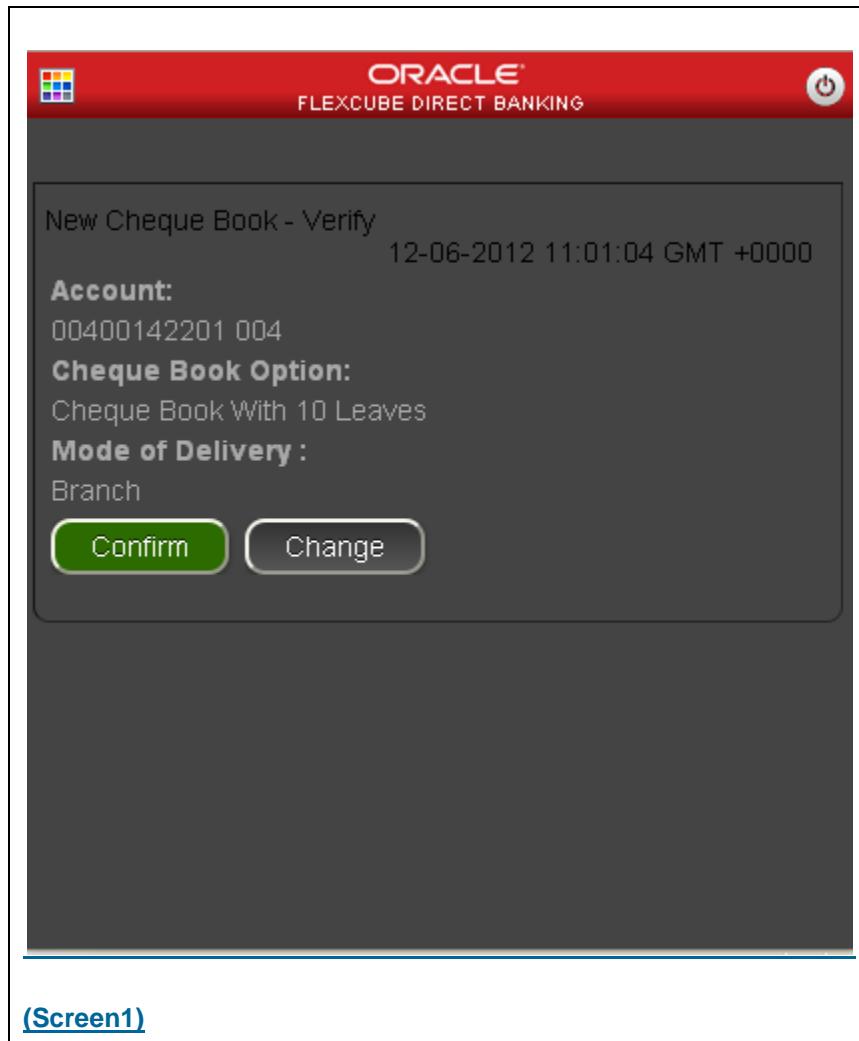
ORACLE®

New Cheque Book – Verify

(Screen1)

4. Click the **Confirm** button to request for the cheque book. The system displays **New Cheque Book – Confirm** screen.
   OR
   Click the **Change** button to change the inputs.

New Cheque Book – Confirm
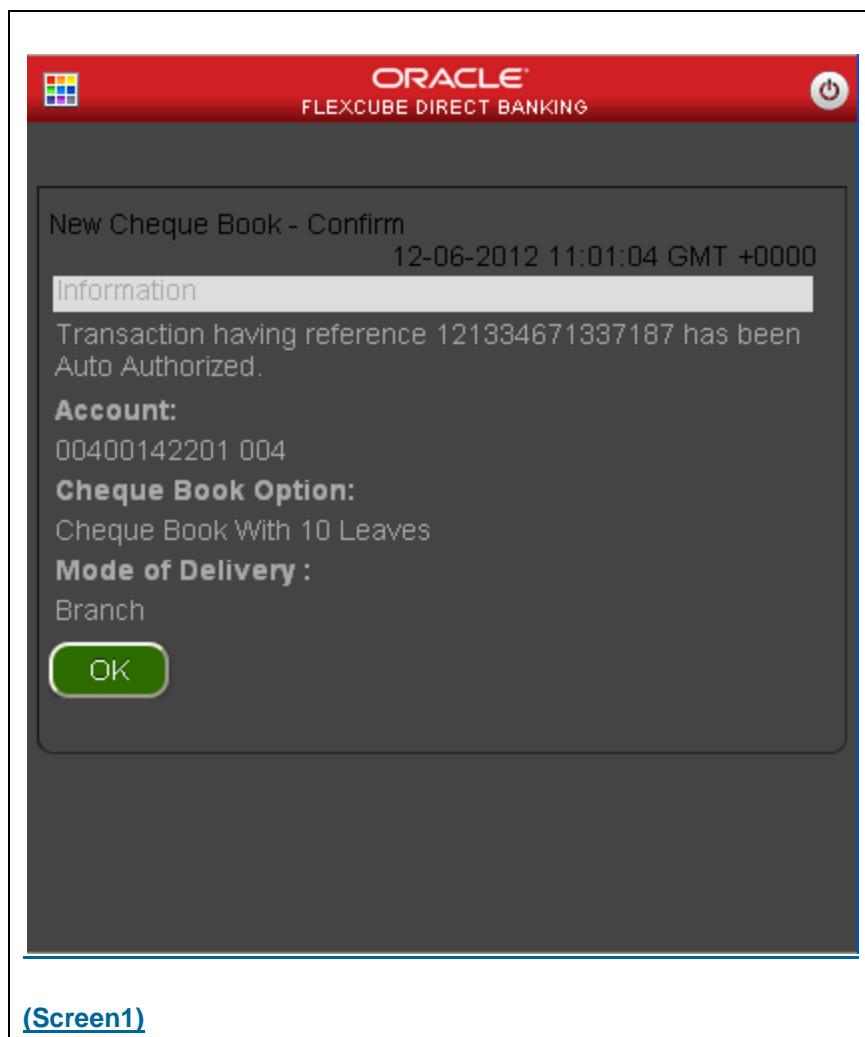
(Screen1)

5. Click the **OK** button to go back to the **New Cheque Book** Screen.

12. 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 browser based Mobile Banking application.
2. Click the **Bill Payments > Pay Bill** icon in the menu. The system displays **Pay Bills** screen.

ORACLE

Pay Bills

(Screen1)

Field Description

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

ORACLE

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

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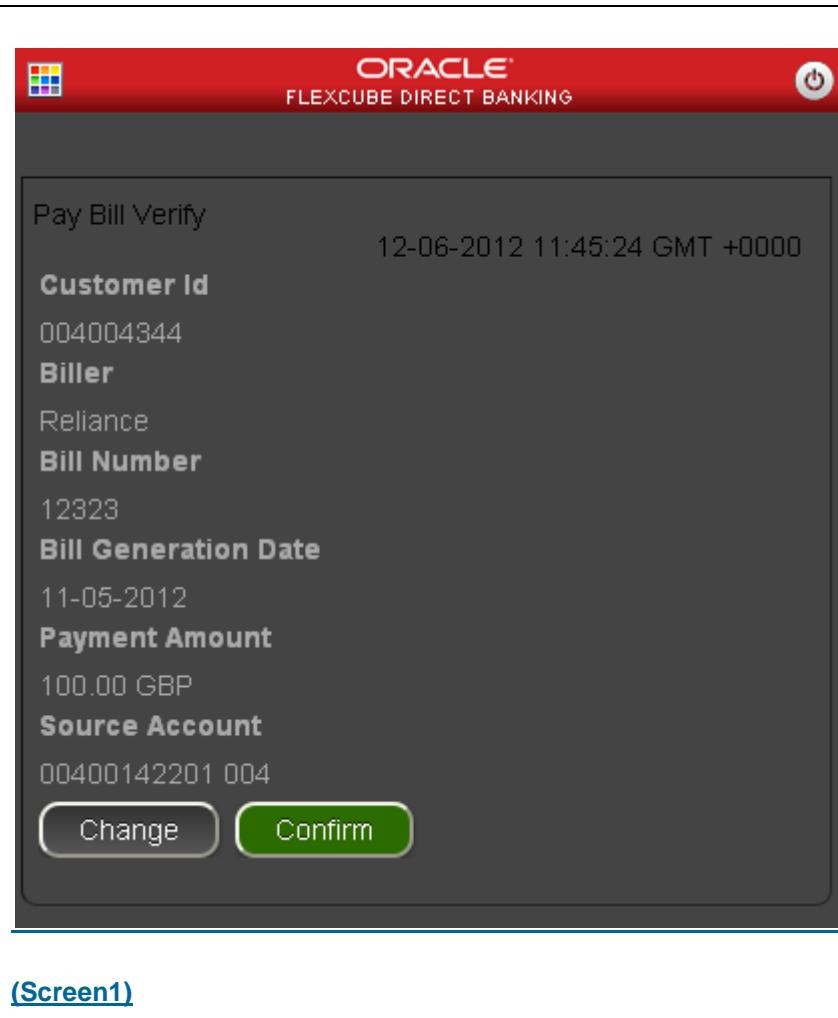
Pay Bill Verify

(Screen1)

4. Click the **Confirm** button to pay the bill. The system displays **Pay Bill Confirm** screen.
OR
Click the **Change** button to return to the previous screen.

ORACLE

Pay Bill Confirm

Pay Bill Confirm

13-06-2012 11:44:35 GMT +0000

Errors

Bill Issue Date is Greater Than Current date

Information

Transaction having reference 148716841343769 has
been Auto Authorized.

Customer Id

WB3004356

Biller

Reliance

Bill Number

2323

Bill Generation Date

11-05-2012

Payment Amount

100.00 GBP

Source Account

0007745544554 000

OK
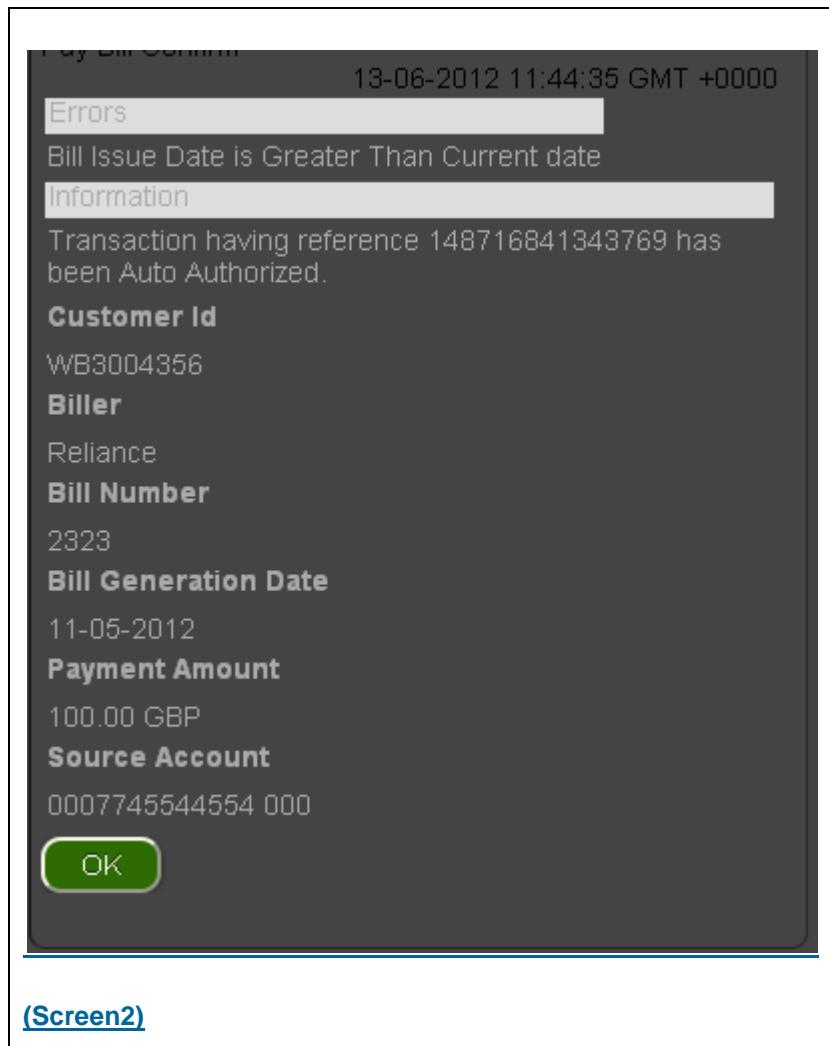
(Screen2)

5. Click the **OK** button. The system displays initial **Pay Bills** screen.

47

ORACLE®

13. Biller Information

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

ORACLE

13.1. Register Biller

To register the biller

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

2. Click the **Bill payments ->Register Biller** icon from the menu. The system displays **Registered Information** screen.

Biller Information

(Screen1)

ORACLE®

(Screen2)

3. Click the **Add Biller** button. The system displays **Register Biller** screen.
   OR
   Click the **Delete biller** button. the system displays the Delete biller Verify screen.

ORACLE®

Register Biller

(Screen1)

Field Description

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

ORACLE®

4. Click the **Submit** button. The system displays **Register Biller – Verify** screen.
   OR
   Click the **Back** button to go to the previous screen.

Register Biller Verify
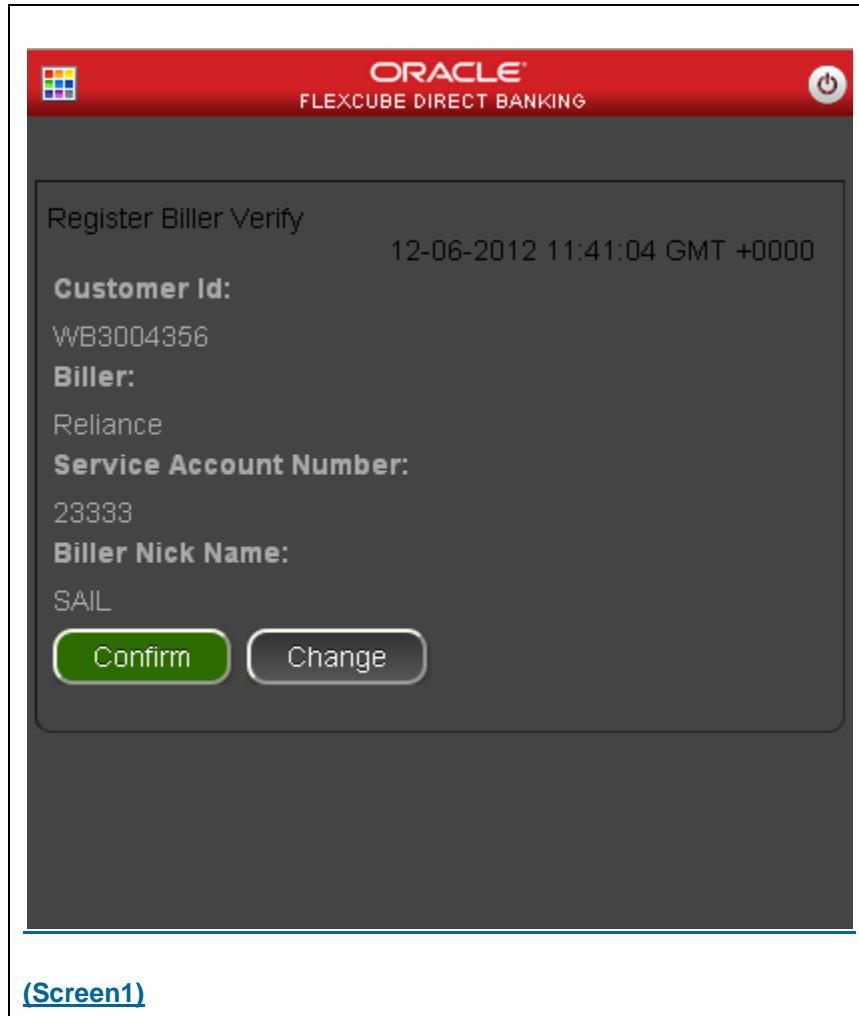
Register Biller Verify

12-06-2012 11:41:04 GMT +0000

Customer Id:

WB3004356

Biller:

Reliance

Service Account Number:

23333

Biller Nick Name:

SAIL

Confirm   Change

(Screen1)

5. Click the **Confirm** button. The system displays **Register Biller – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

ORACLE®

Register Biller Confirm

6. Click the **OK** button. The system displays initial **Biller Information** screen.

ORACLE®
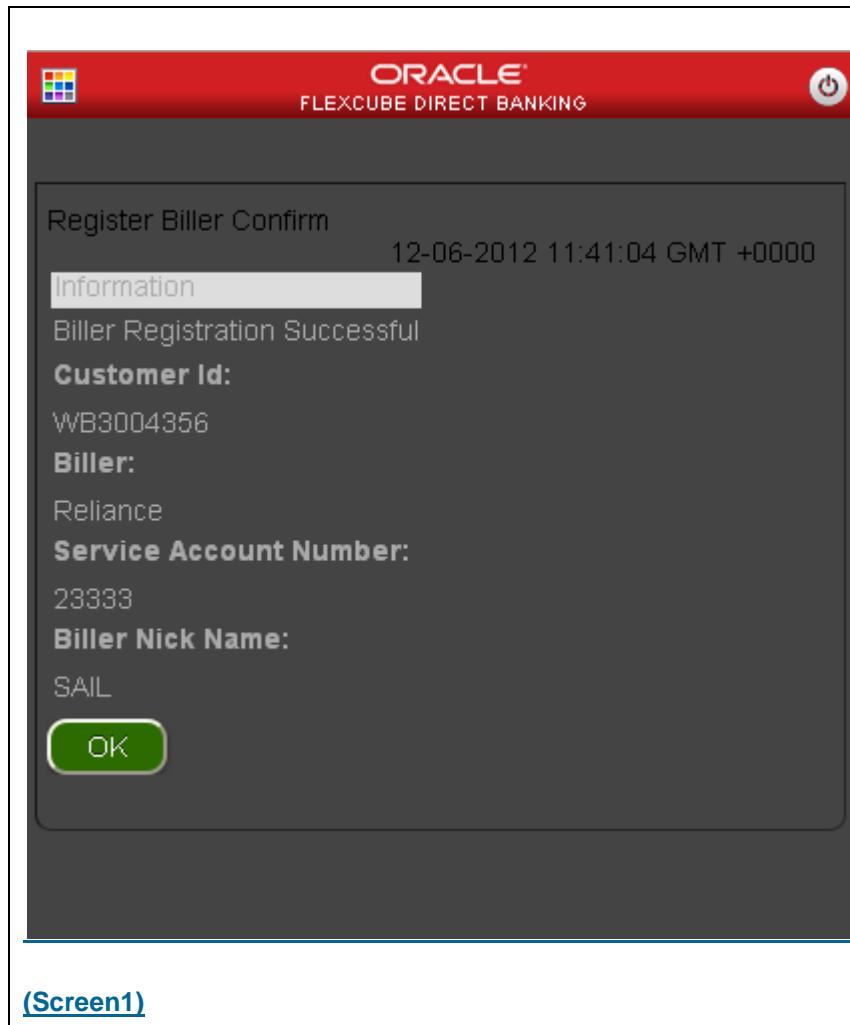
13.2. Delete Biller

To delete the biller

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

2. Click the **Bill payments ->Register Biller** icon from the menu. The system displays **Biller Information** screen.

Biller Information

(Screen1)

Field Description

Field Name	Description
Customer Id	[Display]
	This field displays the Customer id mapped to your user.

ORACLE®

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

3. Click the **Delete Biller** button to delete the particular biller which is displayed. The system displays **Delete Biller Verify** screen.

Delete Biller Verify

(Screen1)

4. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

Delete Biller – Confirm
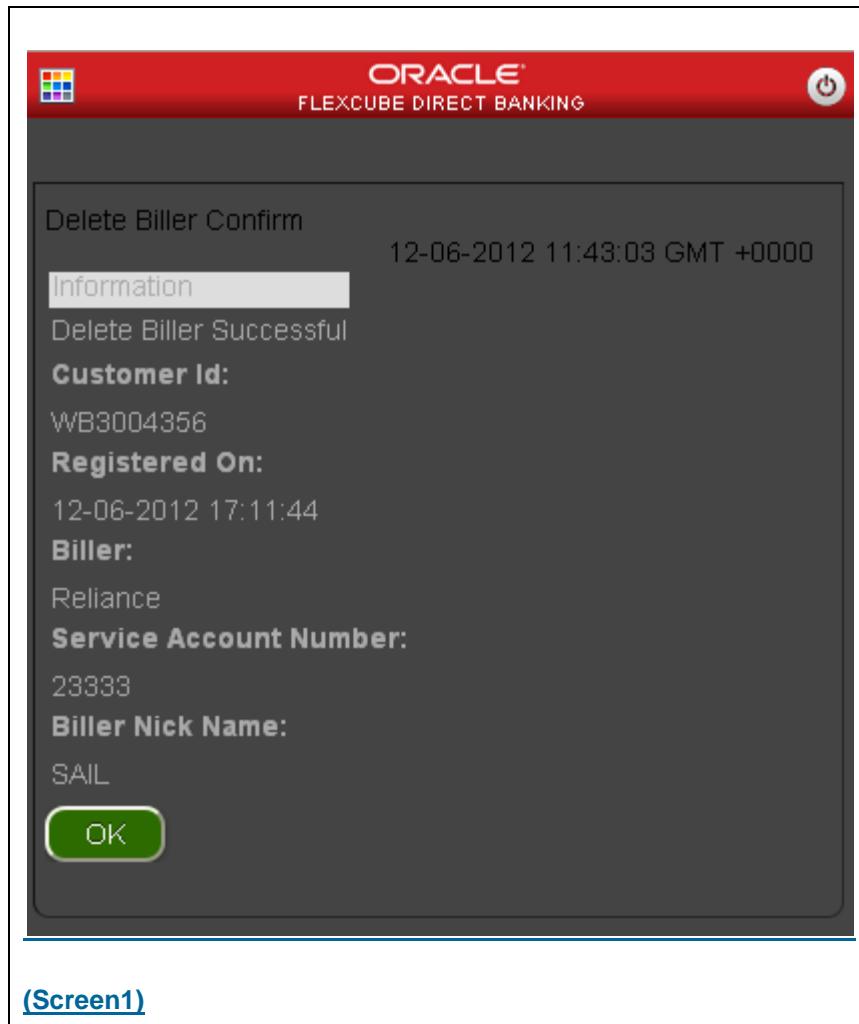
(Screen1)

5. Click the **OK** button. The system displays initial **Biller Information** screen.

ORACLE®

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 browser based Mobile Banking application.
2. Click the **Loans > Loan Details** icon from the menu. The system displays **Loan Details** screen.

ORACLE®

Loan Account Details

(Screen1)

Field Description

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

3. Click the **Submit** button. The system displays **Loan Details** screen.
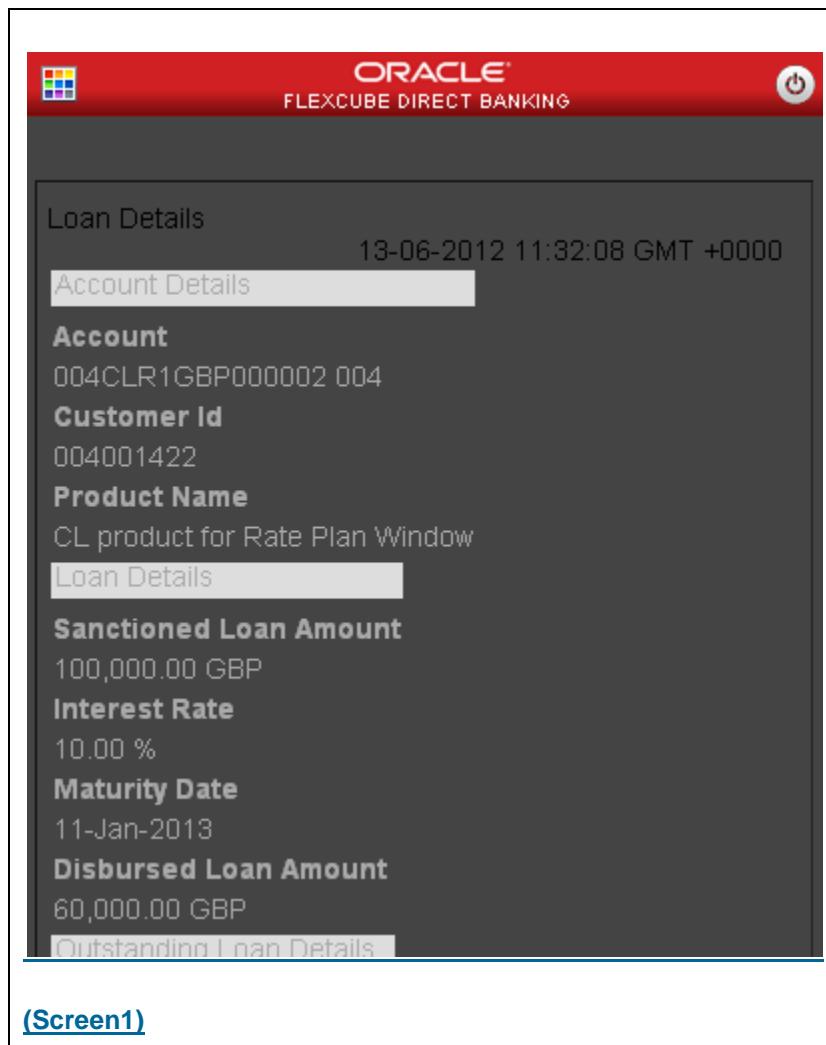
ORACLE

Loan Details

Loan Details
13-06-2012 11:32:08 GMT +0000

Account Details

Account
004CLR1GBP000002 004
Customer Id
004001422
Product Name
CL product for Rate Plan Window

Loan Details

Sanctioned Loan Amount
100,000.00 GBP
Interest Rate
10.00 %
Maturity Date
11-Jan-2013
Disbursed Loan Amount
60,000.00 GBP
Outstanding Loan Details

(Screen1)

ORACLE

(Screen2)

Field Description

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

ORACLE®

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

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

ORACLE®

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 browser based Mobile Banking application.

2. Click the **Loans > Financing Details** icon from the menu. The system displays **Financing Details** screen.

ORACLE®

Financing Details

(Screen1)

Field Description

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

3. Click the **Submit** button. The system displays **Financing Account Details** screen.

Financing Account Details

ORACLE

ORACLE®
FLEXCUBE DIRECT BANKING

Financing Account details

13-06-2012 11:31:01 GMT +0000

Account Details:

Customer Id:

000000024

Account:

004BTAW121330004 004

Product Name:

Tawarruq Product

Financing Details:

Maturity Date:

11-May-2013

Amount Financed:

100,000.00 GBP

Finance Amount Disbursed:

100,000.00 GBP

Profit Rate:

10.00 %

Lease Type:

(Screen1)

ORACLE®
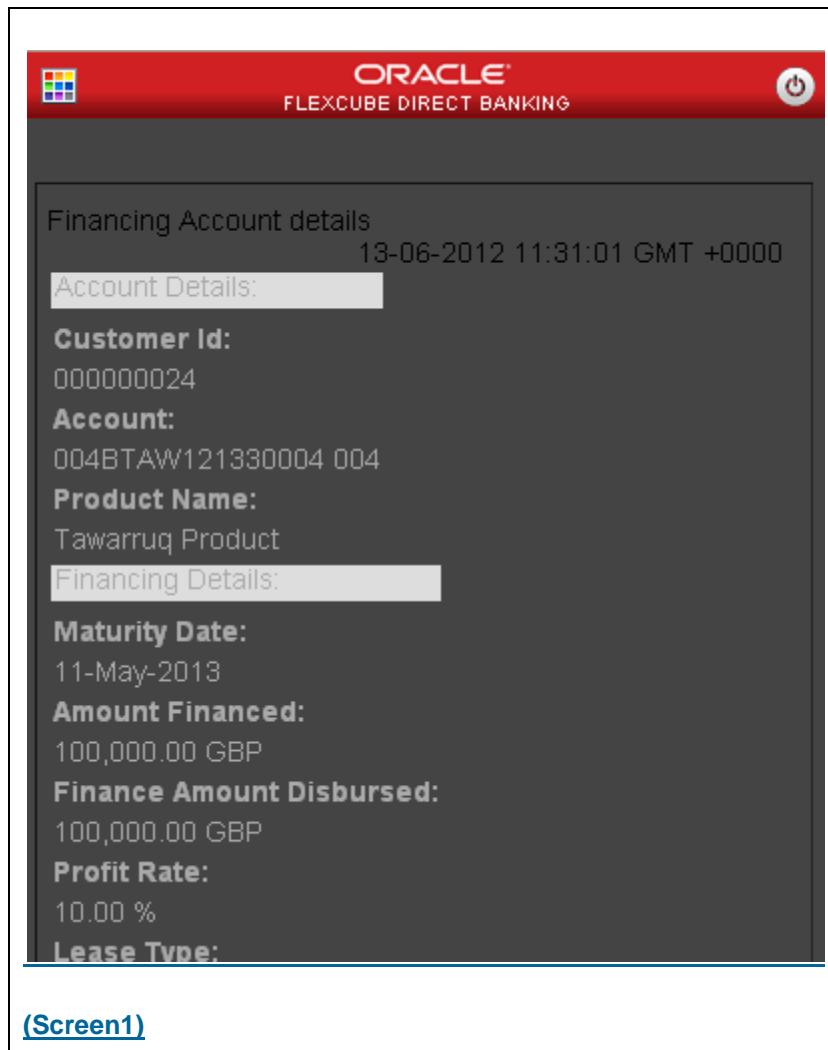
```
100,000.00 GBP
Finance Amount Disbursed:
100,000.00 GBP
Profit Rate:
10.00 %
Lease Type:
Lease Payment Mode:
Outstanding Financing Details:
Principal Balance:
0.00 GBP
Next Installment Date:
11-Nov-2012
Next Installment Amount:
0.00 GBP
Installment Arrears:
0.00 GBP
Outstanding Finance Amount:
100,000.00 GBP

  Back
```

(Screen2)

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	

ORACLE®

Field Name	Description
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.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
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

| Field Name	Description
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

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

ORACLE®

16. Forex Rates

This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

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

2. Click the **Services >Forex Rates** icon from the menu. The system displays **Forex Rate Inquiry** screen.
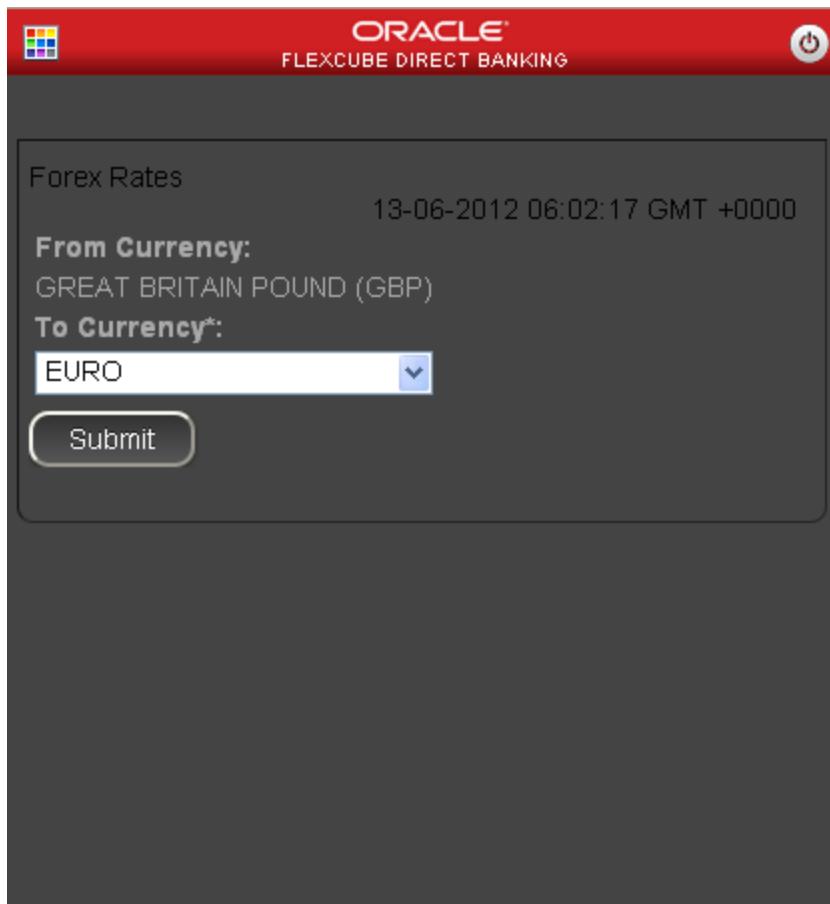
ORACLE®

Forex Rates

Field Description

Field Name	Description
From Currency	[Display] This field displays the base currency.
To Currency	[Dropdown, Mandatory] Select the Entity from the dropdown list.

3. Click the **Submit** button. The system displays details of the various exchange rates in the **Forex Rate** screen.

ORACLE

Forex Rates
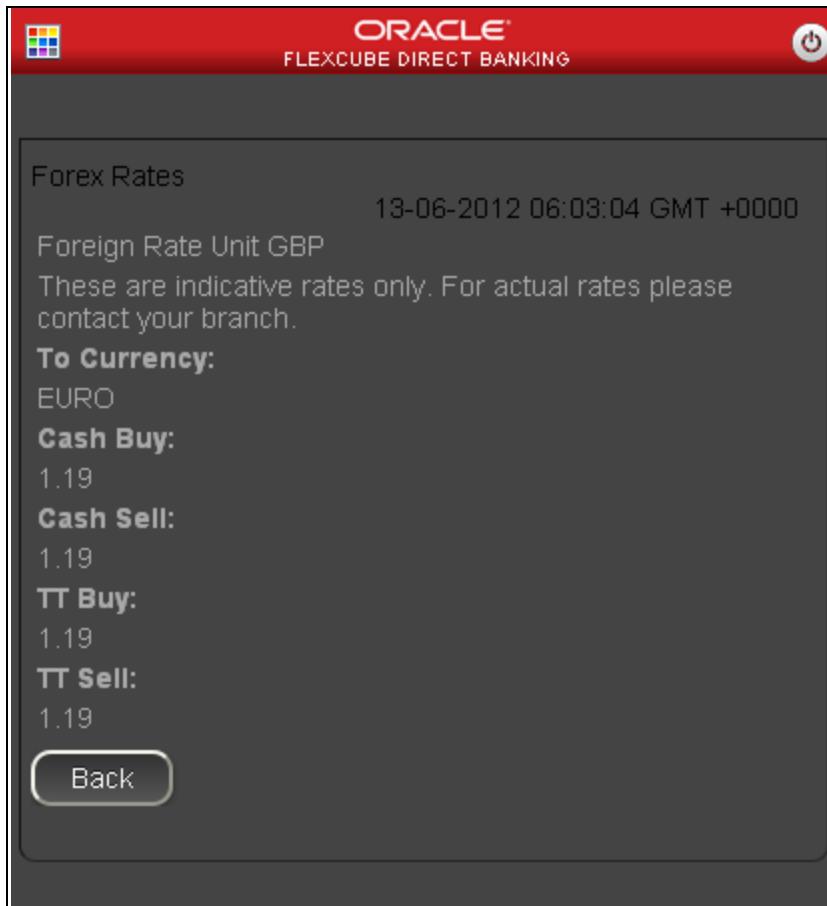
Note: This screen displays the Base Currency as well as the Various indicative Rates only.

Field Description

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

ORACLE®

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

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

ORACLE

17. Own Account Transfer

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

To do the own account transfer

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

2. Click the **Payments > Own Account Transfer** icon from the menu. The system displays **Own Account Transfer** screen.

ORACLE®

Own Account Transfer

(Screen1)

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.

ORACLE

Field Name	Description
Amount	[Mandatory, Numeric,15]
	Type the amount to be transferred in Destination account Currency
Narrative	[Optional, Alphanumeric, 80]
	Type the details of the payment
Payment Instruction	[Mandatory, Drop down]
	Select the Instructions to execute the payment
	• Pay Now
	• Pay Later
	• Pay Periodically
	Default value will be Pay Now

3. Click the **Submit** button. The system displayed **Own Account Transfer – Verify** screen.

ORACLE®

Own Account Transfer – Verify

Own Account Transfer - Verify
12-06-2012 11:54:18 GMT +0000

Warning

Request scheduled for 14/05/2012.

From Account:
00400142201 004

To Account:
00400142202 004

Transfer Amount:
100.00 GBP

Narrative:
Transfer

Confirm   Change

(Screen1)

Field Description

Field Name	Description
Pay Periodically	This fields are enabled only when Payment Instruction is set as Pay periodically in Own Account Transfer screen
Transfer Date	[Mandatory] Select the Payment execution date.
First Execution Date	[Mandatory] Select the First day of SI execution

ORACLE

Field Name	Description
Last Execution Date	[Mandatory] Select the Final day of SI execution
Frequency	[Mandatory] Select the frequency of executing SI These fields will be enabled for Pay Periodically payment instruction.
Pay Later	This fields are enabled only when Payment Instruction is set as Pay Later in Own Account Transfer screen
Transfer date	[Mandatory] Enter the date on which transfer is required.

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

Own Account Transfer – Confirm

ORACLE®

Own Account Transfer - Confirm

13-06-2012 08:41:54 GMT +0000

Warning

Request scheduled for 06/03/2012.

Information

Your request has been completed successfully.

Transaction having reference 128331582341433 has been Auto Authorized.

Host Reference Number:

000FTIN120650008

From Account:

0007745544554 000

To Account:

00400142201 004

Transfer Amount:

31,232.00 GBP

Narrative:

Test

OK
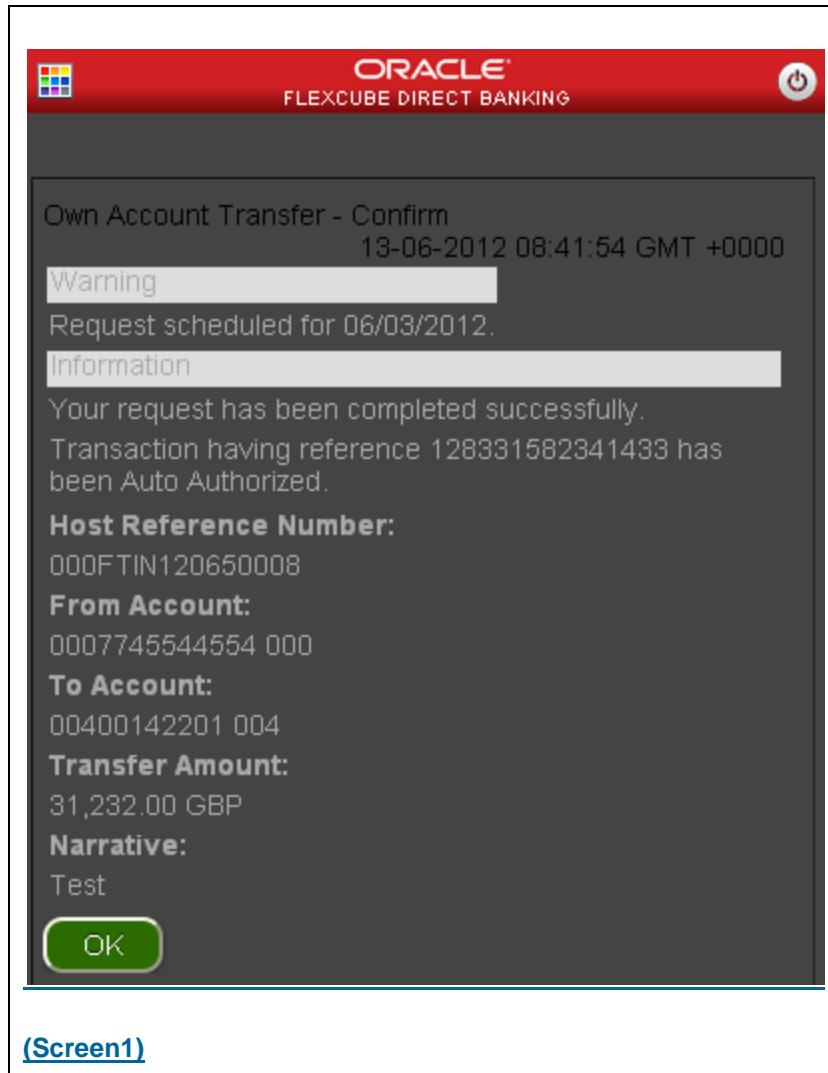
(Screen1)

5. Click the **OK** button. The system displays initial **Own Account Transfer** screen.

18. Internal Account Transfer

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

To do the internal account transfer

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

2. Click the **Payments->Internal Transfer** icon from the menu. The system displays the **Internal Transfer** screen.

Internal Transfer

ORACLE®

(Screen1)

Field Description

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

3. Click Continue Button. The system displays following screen.

ORACLE

Internal Transfer

(Screen1)

ORACLE

(Screen2)

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

ORACLE®

Field Name	Description
Amount	[Mandatory, Numeric , 13,2]
	Type the amount to be transferred and also select it's currency from the dropdown displayed below that field.
Currency	[Mandatory, Dropdown]
	Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80]
	Type the details of the payment
Payment Instruction	[Mandatory, Drop down]
	Select the Instructions to execute the payment
	• Pay Now
	• Pay Later
	• Pay Periodically
	Default value will be Pay Now
Make New Payment Option	This field is enabled when Transfer To option is set as Make New Payment in Initial Internal Transfer screen.
Beneficiary Address	[Mandatory, Alphanumeric, 35]
	Type the beneficiary address.
	This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35]
	Type the city of beneficiary address.
	This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35]
	Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35]
	Type the beneficiary email id.
Beneficiary Account No	[Mandatory, Alphanumeric, 35]
	Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down]
	Select National Clearing Code Type

ORACLE

Field Name	Description
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.

4. Click the **Submit** button. The system displays **Internal Transfer – Verify** screen.

Internal Transfer - Verify

(Screen1)

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

ORACLE

Internal Transfer – Confirm

ORACLE
FLEXCUBE DIRECT BANKING

Internal Transfer Confirm
13-06-2012 10:14:43 GMT +0000

Warning

Request scheduled for 06/03/2012.

Information

Your request has been completed successfully.

Transaction having reference 164891131342159 has been Auto Authorized.

Host Reference Number:

000FTIN120650009

From Account:

000000024 0007745544554 BANK FUTURA 000

To Account:

0011311453314

Destination Branch:

001

Amount:

100.00 GBP

(Screen1)

ORACLE

```
Warning
Request scheduled for 06/03/2012.
Information
Your request has been completed successfully.
Transaction having reference 164891131342159 has
been Auto Authorized.
Host Reference Number:
000FTIN120650009
From Account:
000000024 0007745544554 BANK FUTURA 000
To Account:
0011311453314
Destination Branch:
001
Amount:
100.00 GBP
Narrative:
Test
  OK
```
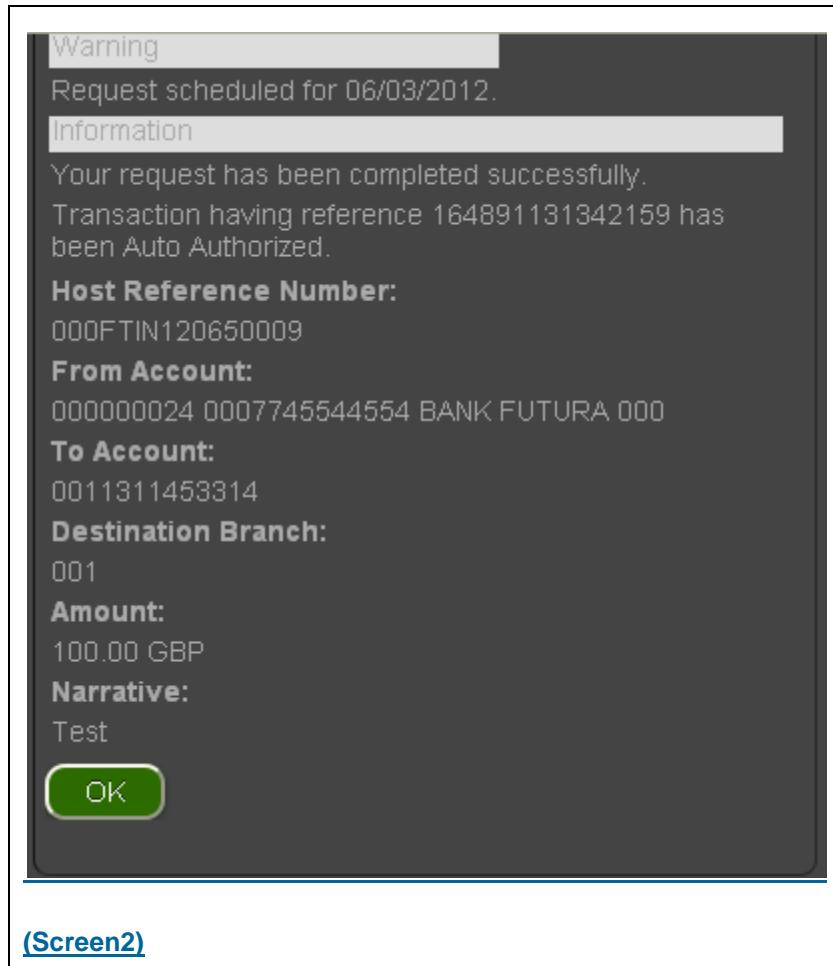
(Screen2)

6. Click the **OK** button. The system displays initial **Internal Account Transfer** screen.

ORACLE

19. 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. Log on to the browser based Mobile Banking application.

2. Click the **Payments > Domestic Payment** icon from the menu. The system displays **Domestic Payment** screen.

Domestic Payment

ORACLE®

Field Description

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

3. Click **Continue** button. The system displays following screen.

ORACLE

Domestic Payment

4. Click **Continue** button. The system displays following screen.

Domestic Payment

ORACLE®

(Screen1)

(Screen2)

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.
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.

ORACLE®

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
Make New Payment Option	This field is enabled when Transfer To option is set as Make New Payment in Initial Internal Transfer screen.
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.

5. Enter the required details

6. Click the **Submit** button. The system displays **Domestic Payment – Verify** screen.

ORACLE®

Domestic Payment – Verify

(Screen1)
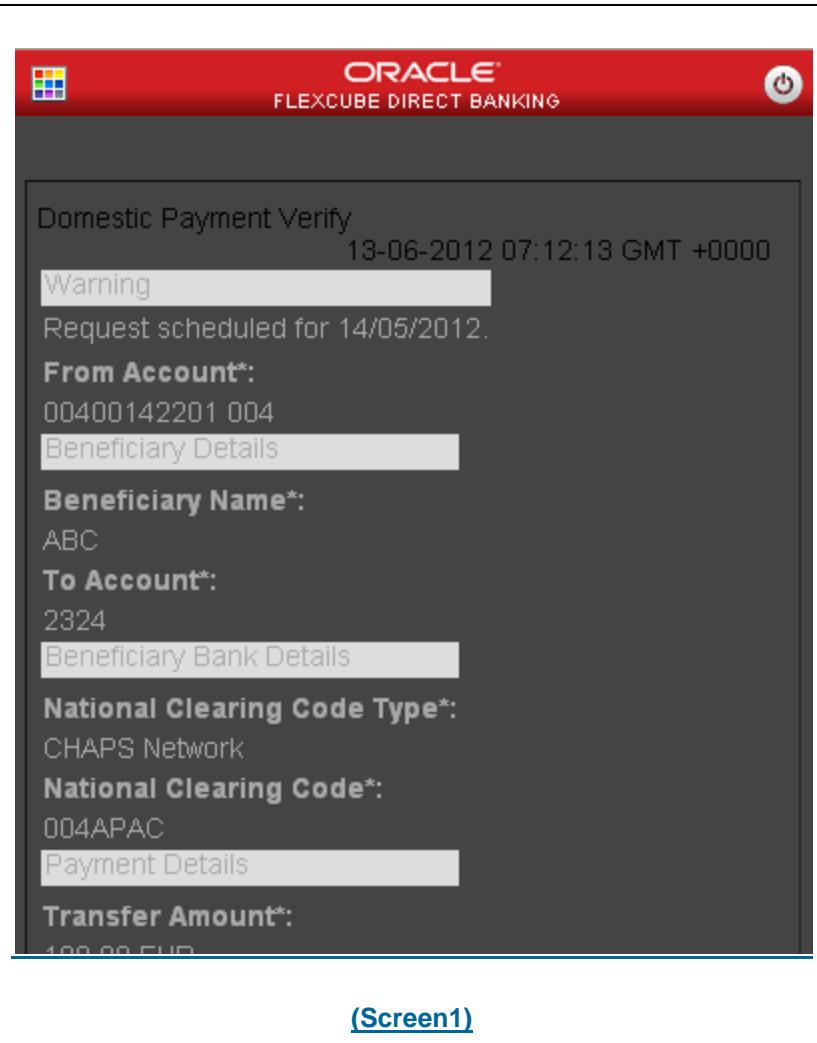
Request scheduled for 14/05/2012.

From Account*:
00400142201 004

Beneficiary Details

Beneficiary Name*:
ABC

To Account*:
2324

Beneficiary Bank Details

National Clearing Code Type*:
CHAPS Network

National Clearing Code*:
004APAC

Payment Details

Transfer Amount*:
100.00 EUR

Other Details

Narrative:
Test

[Confirm]   [Change]

(Screen2)

7. Click the **Confirm** button to initiate the transfer. The system displays **Domestic Payment –
   Confirm** screen.
   OR
   Click the **Change** button to change the inputs.

ORACLE

Domestic Payment – Confirm

(Screen1)

From Account*:

004001422 00400142201 Bank Futura,Neethle Street, London 004

Beneficiary Details

Beneficiary Name*:

ABC

To Account*:

237847

Beneficiary Bank Details

National Clearing Code Type*:

CHAPS Network

National Clearing Code*:

004APAC

Payment Details

Transfer Amount*:

100.00 EUR

Other Details

Narrative:

Test

OK

(Screen2)

8. Click the **OK** button to go back to the **Domestic Payment** Screen.

ORACLE®

20. Beneficiary Maintenance

Using this option any business user who has access can maintain the beneficiary.

You can create the beneficiaries for various transactions like Domestic Payment, Internal Transfer & International Transfer through this menu. While performing payments to these beneficiaries you need not enter details as they are maintained in system while you created beneficiary.

To do the Beneficiary Maintenance screen

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

2. Click the **Payments > Beneficiary Maintenance** icon from the menu. The system displays **Beneficiary Maintenance** screen.

Beneficiary Maintenance

ORACLE®
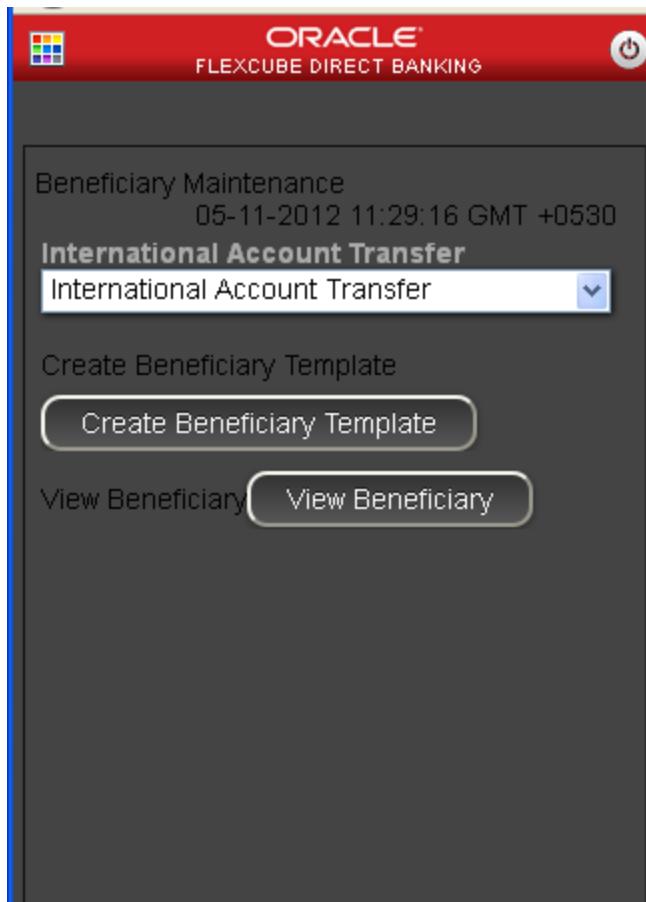
Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop down] Select the Transaction type from the pop over list. Options are • Internal Account Transfer • Domestic Account Transfer • International Account Transfer

3. Click the Create Beneficiary Template option. The system displays the Beneficiary maintenance screen.

Beneficiary Maintenance

ORACLE®

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 35] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Account Type	[Mandatory, Pop Over] Select the option as Enter Account Number OR Pay Over Counter.

4. Click the Submit option. The system displays the Beneficiary maintenance screen.

Beneficiary Maintenance
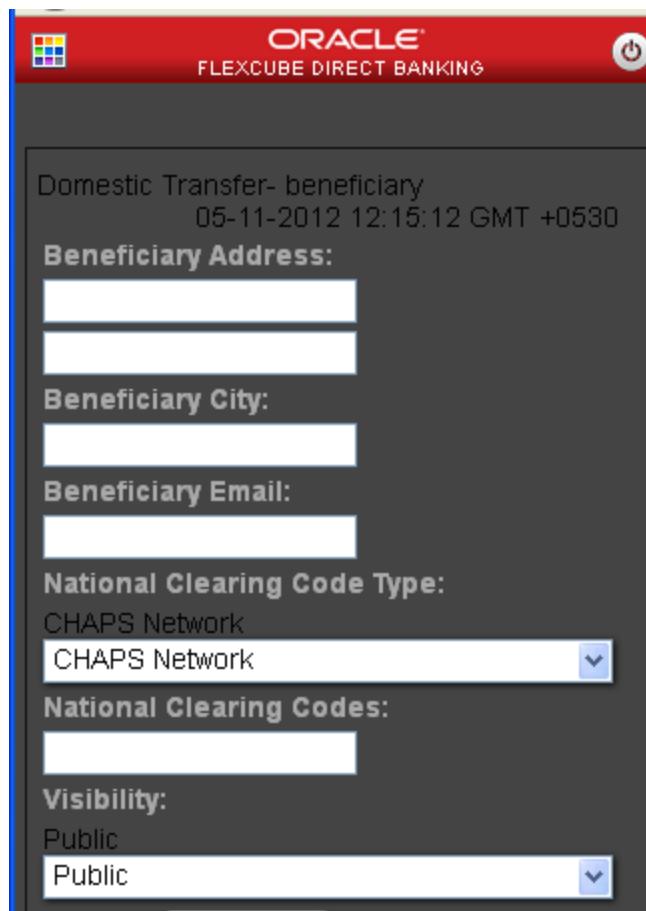
Domestic Transfer- beneficiary
05-11-2012 12:15:12 GMT +0530
Beneficiary Address:

Beneficiary City:

Beneficiary Email:

National Clearing Code Type:
CHAPS Network
CHAPS Network
National Clearing Codes:

Visibility:
Public
Public

Look Up   Look Up

Back   Back

Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.

ORACLE®

Field Name	Description
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : • Public • Private

5. Select the Submit from the options. The system displays Beneficiary maintenance screen.
   OR
   Select the Home from the options to navigate to the menu screen.

Beneficiary Maintenance Verify

ORACLE®

ORACLE
FLEXCUBE DIRECT BANKING

Domestic Transfer- beneficiary
05-11-2012 12:17:38 GMT +0530
Beneficiary Id:
abc
Beneficiary Name:
abcd
Beneficiary Address:
sdbsnd
ads
Beneficiary City:
newyork
Beneficiary Email:
abc@xyz.com
National Clearing Code Type:
CHAPS
National Clearing Codes:
APAC0011
Bank Name:
APCK BANK 011

ORACLE

Beneficiary Address:
sdbsnd
ads
Beneficiary City:
newyork
Beneficiary Email:
abc@xyz.com
National Clearing Code Type:
CHAPS
National Clearing Codes:
APAC0011
Bank Name:
APCK BANK 011
Bank Address:
BANGALORE
Beneficiary Bank City:
BANGALORE
Visibility:
Public

Change [Change]

Confirm [Confirm]

6. Click **Confirm** button. The system displays Beneficiary maintenance Confirmation screen.
   OR
   Click Change button.

ORACLE®

ORACLE®

21. International Account Transfer

This menu enables the user to transfer funds from mobile banking from one of his account to other bank account internationally.

To redeem the term deposit

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

2. Click the **Payments > International Account Transfer** icon from the menu. The system displays **International Account Transfer** screen.

International Account Transfer

ORACLE®

Field Description

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

3. Click **Submit** button. The system displays following screen.

International Account Transfer

ORACLE

International Account Transfer
        05-11-2012 14:02:42 GMT +0530
International Account Transfer Existing
Beneficiary
NMCORP

Field Description

Field Name	Description
Beneficiary	[Mandatory, Drop down]
	Select Beneficiary from drop down list.

4. Click **Submit** button. The system displays following screen.

International Account Transfer

ORACLE®
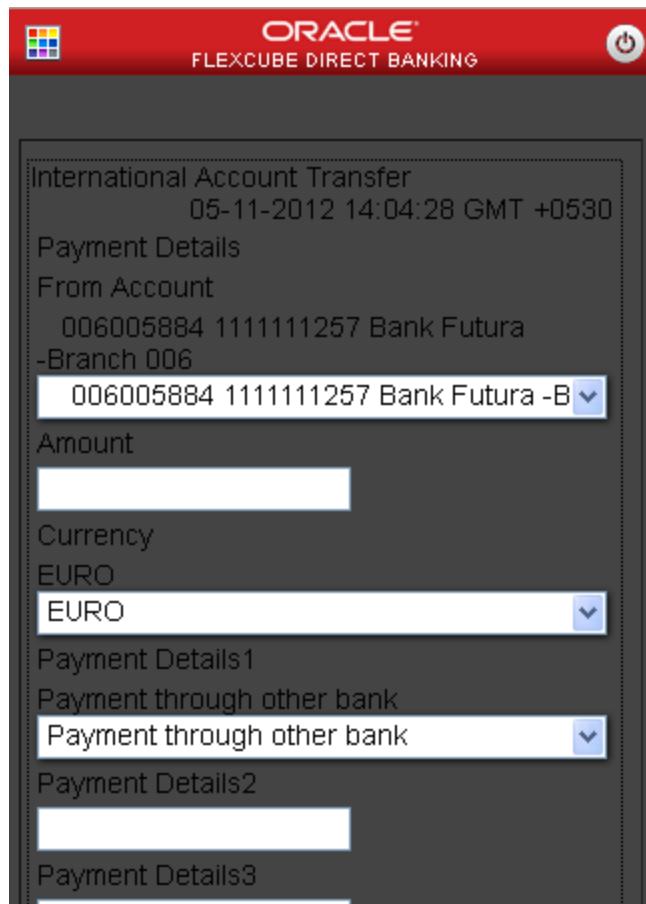
Currency
EURO
[EURO ▼]

Payment Details1
Payment through other bank
[Payment through other bank ▼]

Payment Details2
[   ]

Payment Details3
[   ]

Correspondence Charges
Beneficiary (BEN)
[Beneficiary (BEN) ▼]

Narrative
[   ]

Payment Instruction
Pay Now
[Pay Now ▼]

Submit [Submit]

Back [Back]

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.

ORACLE

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
Make New Payment Option	These fields will be enabled when Make New Payment option is selected for Transfer To dropdown.
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.
Funds Delivery Mode	[Mandatory, Drop down] Select destination account type of the beneficiary. Values are: • Receive over Counter • Deposit to Account

ORACLE®

5. Click **Submit** button. The system displays International Account Transfer Verify screen.

International Account Transfer Verify


6. Click **Confirm** button. The system displays International Account Transfer Confirmation screen.
   OR
   Click Change button.

International Account Transfer Verify

ORACLE
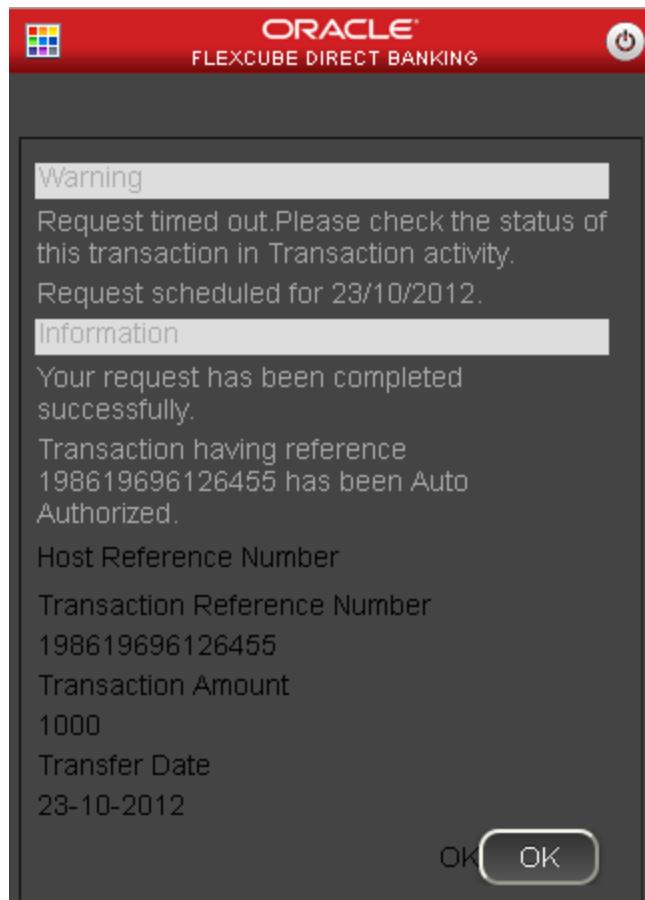
7. Click **OK** button. The system displays initial International Account Transfer screen.

ORACLE

ORACLE®

22. My Schedule Transfer

This menu enables the user to View or cancel Pending transfers and Standing Instructions for all transactions.

To View the My Schedule Payment

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

2. Click the **Payments > My Schedule Transfer** icon from the menu. The system displays **My Schedule Transfer** screen.

My Schedule Payment

ORACLE®
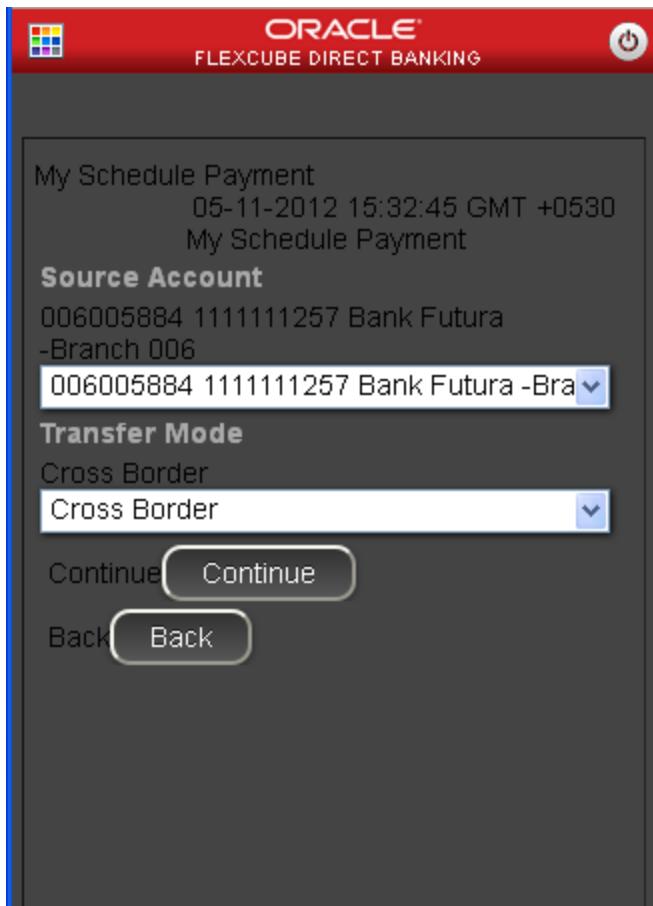
Field Description

Field Name	Description
Source Account	[Mandatory, Drop down]
	Select the account on which Pending Transfer or Standing
	Instruction is maintained
Transfer Mode	[Mandatory, Drop down]
	Select the Transfer Mode of the transaction. Values are:
	• Within Bank
	• Within Country
	• Cross Border

3. Click **Continue** button. The system displays following screen:

My Schedule Payment

ORACLE
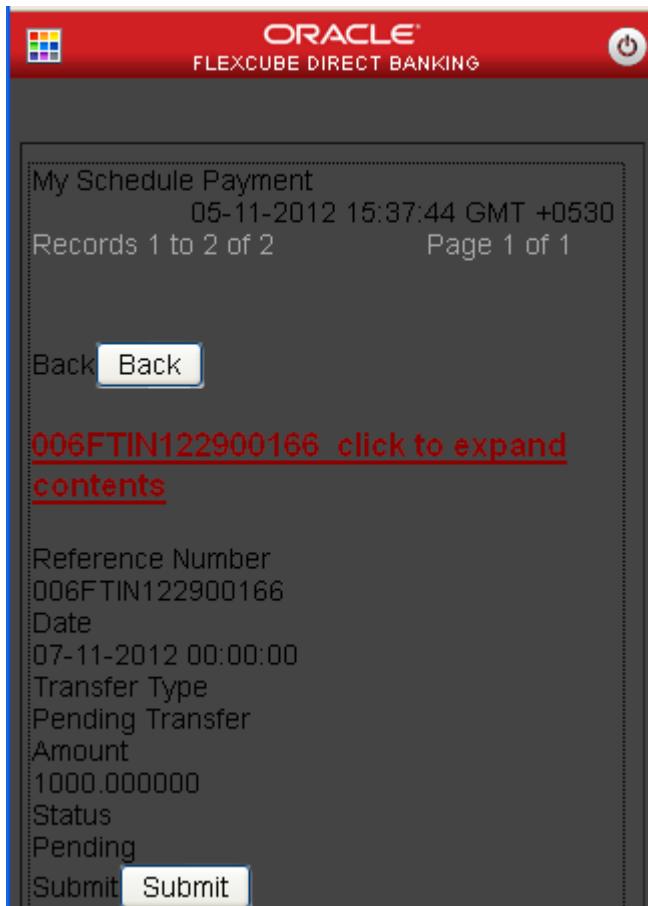
4. Click **Submit** button. The system displays following My Schedule Payment Details screen:

My Schedule Payment

My Schedule Payment
05-11-2012 15:38:34 GMT +0530
Consolidated View

Reference Number
006FTIN122900166

Transfer Type
Pending Transfers

Start Date
07-11-2012 00:00:00

Transfer Mode
Within Bank Transfer

User Reference Number
006FTIN122900166

Source Account
1111111257

To Account
1111111262

Transfer Amount

ORACLE

Reference Number
006FTIN122900166
Transfer Type
Pending Transfers
Start Date
07-11-2012 00:00:00
Transfer Mode
Within Bank Transfer
User Reference Number
006FTIN122900166
Source Account
1111111257
To Account
1111111262
Transfer Amount
GBP 1000.0
Status
Pending

Cancel Cancel

Back Back

Field Description

Field Name	Description
Reference No	[Display]]
	This field displays the SI reference number.
Transfer Type	[Display]]
	This field displays the instruction set on the account for transaction ie Standing instruction
	.
Start Date	[Display]]
	This field displays the start date of SI
End Date	[Display]]
	This field displays the end date of SI
Frequency	[Display]]
	This field displays the frequency of SI

ORACLE®

Field Name	Description
Transfer Mode	[Display]] This field displays the mode of transfer for SI.
User Refer No	[Display]] This field displays the Transaction reference number
Source Account	[Display]] This field displays the source account for SI
Destination Account	[Display]] This field displays destination account for SI
Transfer Amount	[Display]] This field displays transfer amount for SI
Currency	[Display]] This field displays the currency for SI
Status	[Display]] This field displays the status of SI
Narrative	[Display]] This field displays the narrative for SI

5. Click **Cancel** button to cancel the pending payment.
   OR
   Click **Back** button to go to previous screen.

ORACLE®

23. Deposit Redemption

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

To redeem the term deposit

6. Log on to the browser based Mobile Banking application.

7. Click the **Deposits > Deposit Redemption** icon from the menu. The system displays **Deposit Redemption** screen.

ORACLE®

Deposit Redemption

(Screen1)

Field Description

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

8. Select the account number and click the **Submit** button. The system displays below **Deposit Redemption** screen.

Deposit Redemption

ORACLE®

(Screen1)

ORACLE®

U11344455570 004
Deposit Product
Normal TD-TD01
Account Details:

Deposit Amount
991.09 GBP
Maturity Date
14-05-2012
Interest Rate
10.00 %
Redemption:

Redemption Type*

| Partial Redemption | ⌄ |

Amount*:

| | GBP |

Transfer To*

| 000000024 0007745544554 BANK FUTURA | ⌄ |

(Redeem)

(Back)

(Screen2)

Field Description

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

ORACLE

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

9. Click the **Redeem** button to redeem the term Deposit with these new details. The system displays **Deposit Redemption Verify** screen.
OR
Click the **Back** button to go back to the previous screen to make any changes.

ORACLE®

Deposit Redemption Verify

Deposit Redemption Verify
13-06-2012 11:37:13 GMT +0000

Deposit Details

Deposit Account
01134445570 004
Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
14-05-2012
Deposit Amount:
991.09 GBP
Interest Rate :
10.00 %

Redemption

Redemption Type:
Partial Redemption
Amount:
100.00 GBP

(Screen1)

ORACLE

Deposit Details

Deposit Account
01134445570 004
Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
14-05-2012
Deposit Amount:
991.09 GBP
Interest Rate :
10.00 %

Redemption

Redemption Type:
Partial Redemption
Amount:
100.00 GBP
**Transfer To:**
0007745544554 000

[Confirm]   [Change]

(Screen2)

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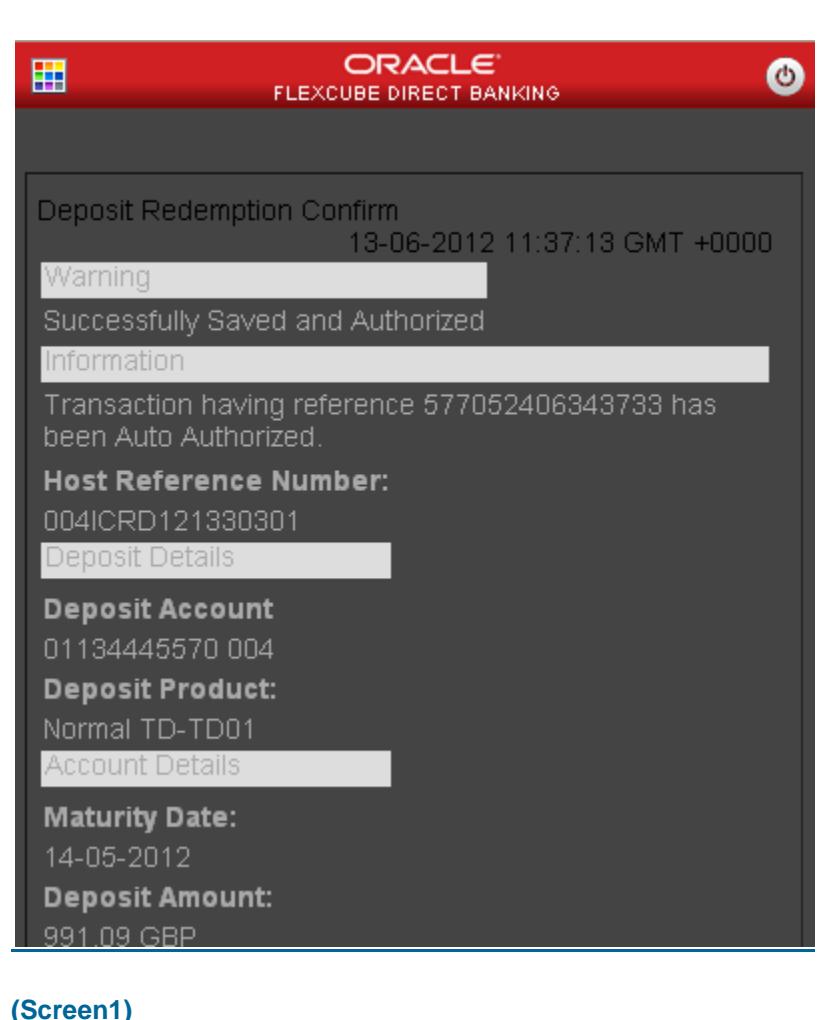
ORACLE®

Deposit Redemption Confirm

Deposit Redemption Confirm
13-06-2012 11:37:13 GMT +0000

Warning

Successfully Saved and Authorized

Information

Transaction having reference 577052406343733 has
been Auto Authorized.

Host Reference Number:

004ICRD121330301

Deposit Details

Deposit Account

01134445570 004

Deposit Product:

Normal TD-TD01

Account Details

Maturity Date:

14-05-2012

Deposit Amount:

991.09 GBP

(Screen1)

Deposit Details

Deposit Account
01134445570 004
Deposit Product:
Normal TD-TD01
Account Details

Maturity Date:
14-05-2012
Deposit Amount:
991.09 GBP
Interest Rate :
10.00 %
Redemption

Redemption Type:
Partial Redemption
Amount:
100.00 GBP
Transfer To:
0007745544554 000

OK

(Screen2)

11. Click the **OK** button to return to the Deposit Redemption screen.

ORACLE®

24. Pending Authorization

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

To view the transactions for authorization

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

2. Click the **Pending Authorizations** icon from the menu. The system displays **View Authorization Transactions** screen.

ORACLE®

View Authorization Transactions

(Screen1)

Field Description

Field Name	Description
Select Transaction	[Mandatory, Dropdown] Select the transactions available for the user from the dropdown list.

3. Select any transaction to be authorized or rejected.

4. Click the **Submit** button. The system displays **Transaction for Authorization** screen.

Pending Authorizations

(Screen1)

ORACLE®

Field Description

Field Name	Description
Search by Reference Number	
EBanking Reference Number	[Optional, Numeric,16] Type the e banking reference number of the transaction to be authorized.
Status	[Optional, Dropdown] Select the Status of the transaction from the dropdown list.
Transaction heading selected in the previous screen	
Initiator	[Optional, Alphanumeric,20] Type the user id of the initiator of the transaction.
Reference Number	[Display] This field displays the user reference number of the transaction.
Created By	[Display] This field displays the user who has created or initiated that transaction.

5. Enter the relevant data and Click the **Search** button to search the transaction as per the search criteria.

6. Click the **View** button to view details and authorize that transaction. The system displays **View Pending Authorization** screen.
OR
Click the **Change** button to go back to the previous screen and change the transaction type.

ORACLE

View Pending Authorizations

(Screen1)

Field Description

Field Name	Description
Transaction	[Display] This field displays the type of the transaction to be authorized
E-Banking Reference Number	[Display] This field displays the e-banking reference number of the transaction.
Status	[Display] This field displays the current status of the transaction.
Created By	[Display] This field displays the user who has created or initiated that transaction.
Created On	[Display] This field displays the date and time when the transaction was created.
Updated By	[Display] This field displays the user who has last updated that transaction.
Updated On	[Display] This field displays the date and time when the transaction was last updated.

7. Click the **Authorize** button to authorize that transaction. The system displays Verify Authorization screen.
OR
Click the **Send To Modify** button to send the transaction back for modification. The system displays the Verify Authorization screen.
OR
Click the **Reject** button to reject that transaction.
OR
Click the **Change** button to go to the previous screen.

ORACLE®

Pending Transactions - Verify

(Screen1)

8. Click the **Confirm** button to authorize that transaction. The system displays confirmation screen for **Transaction for Authorization**.
   OR
   Click the **Change** button to navigate to the previous screen.

ORACLE®

Pending Transaction - Confirm

(Screen1)

ORACLE®

Request has been Send to Modify. Reference
number 149021111352260.
Authorization Action:
Send To Modify
Transaction:
Own Account Transfer
E-Banking Reference No:
149021111352260
Status:
Initiated
Created By:
MILANB1MB
Created On:
15-06-2012 08:47:13 GMT +0000
Updated By:
MILANB1MB
Updated On:
15-06-2012 08:47:13 GMT +0000
Current Status:
Rejected for Modify

OK

(Screen2)

9. Click the **OK** button. The system displays initial **Transaction for Authorization** screen.

Note: If you choose to reject the transaction and click the Reject button in Transaction for Authorization screen then current status displayed in the above screen will be **Rejected by Authorizer.**

If you click the Send To Modify button in Transaction for Authorization screen then current status displayed in the above screen will be **Send for Modify.**

ORACLE®

25. Mailbox/ Notification

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

To access the Mailbox options

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

2. Click the **Notification** from the menu. The system displays **Mailbox** screen.

ORACLE®

Mailbox

25.1. Compose Message

Compose
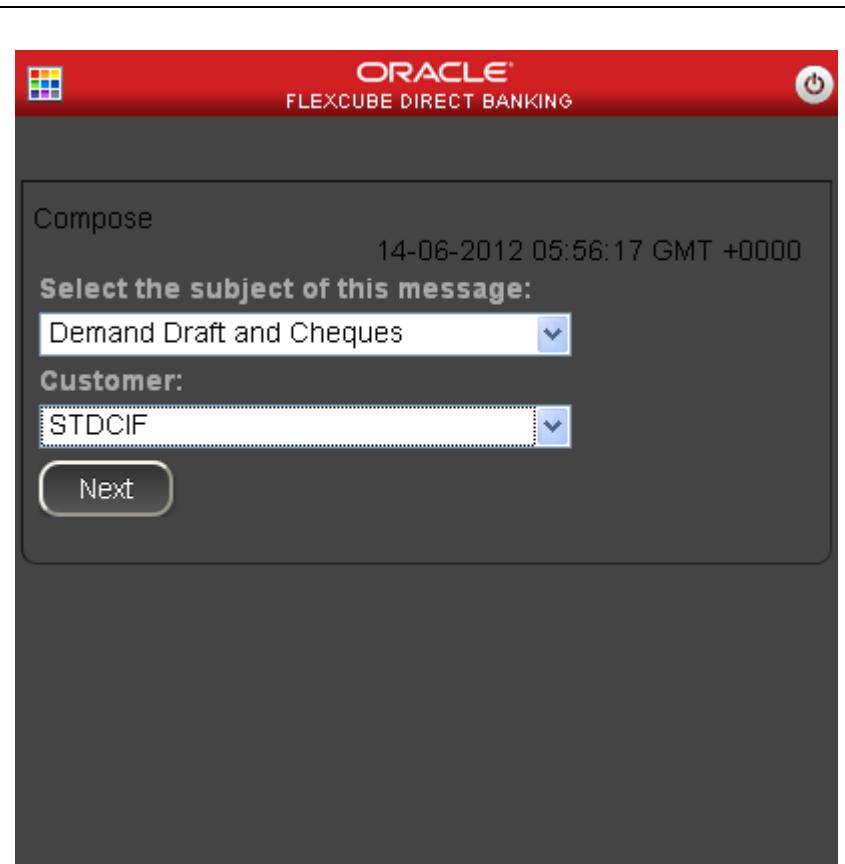
(Screen1)

Field Description

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

1. Click the **Next** button. The system displays **Compose** screen.

ORACLE

Compose Details

2. Enter the message. Click **Send** button. The system displays **Compose Message Confirm** screen.

ORACLE®

Compose Message Confirm

Compose Message

Messages

Your
message
has been

Back
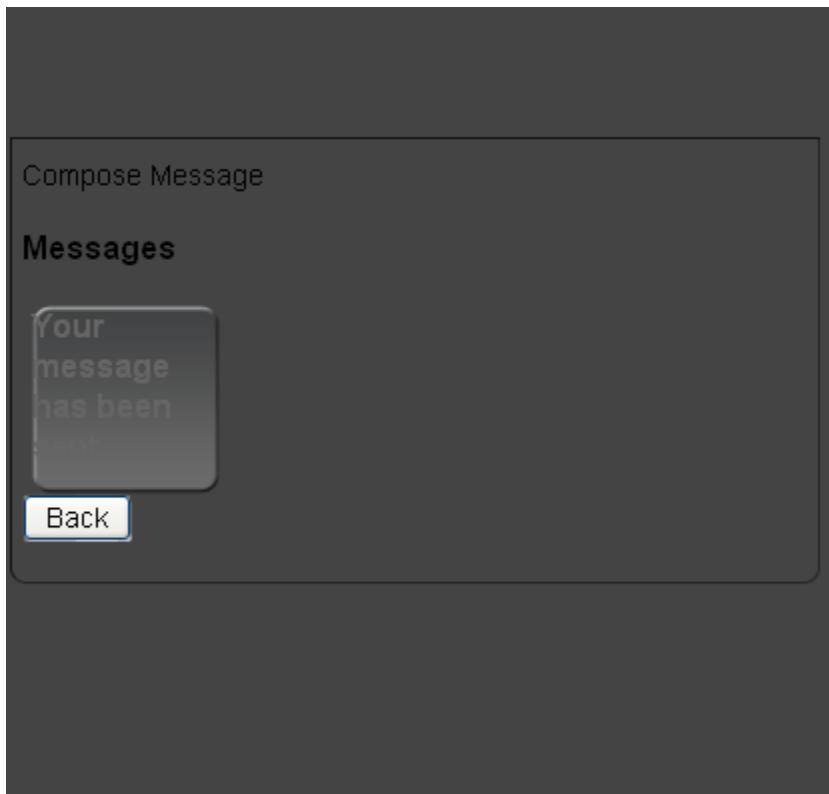
ORACLE®

25.2. Inbox

Inbox

1. Click the **Interaction** button to View the interaction messages. The system displays **Inbox** screen.

Inbox

(Screen1)

(Screen2)

**Field Description**

| Field Name	Description
Sent By	[Display] This field displays the name of the sender.
Date	[Display] This field displays the date.
Sent to	[Display] This field displays the user to which the mail is sent..
Subject	[Display] This field displays the Subject of the message.

ORACLE®

Field Name	Description
Message	[Display]
	This field displays the message.

2. Click the **Back** button to return to the mailbox screen.

3. Click the **Sent Messages** button on the mailbox screen to view the Sent messages.

**ORACLE**

25.3. Sent Messages

Sent Message
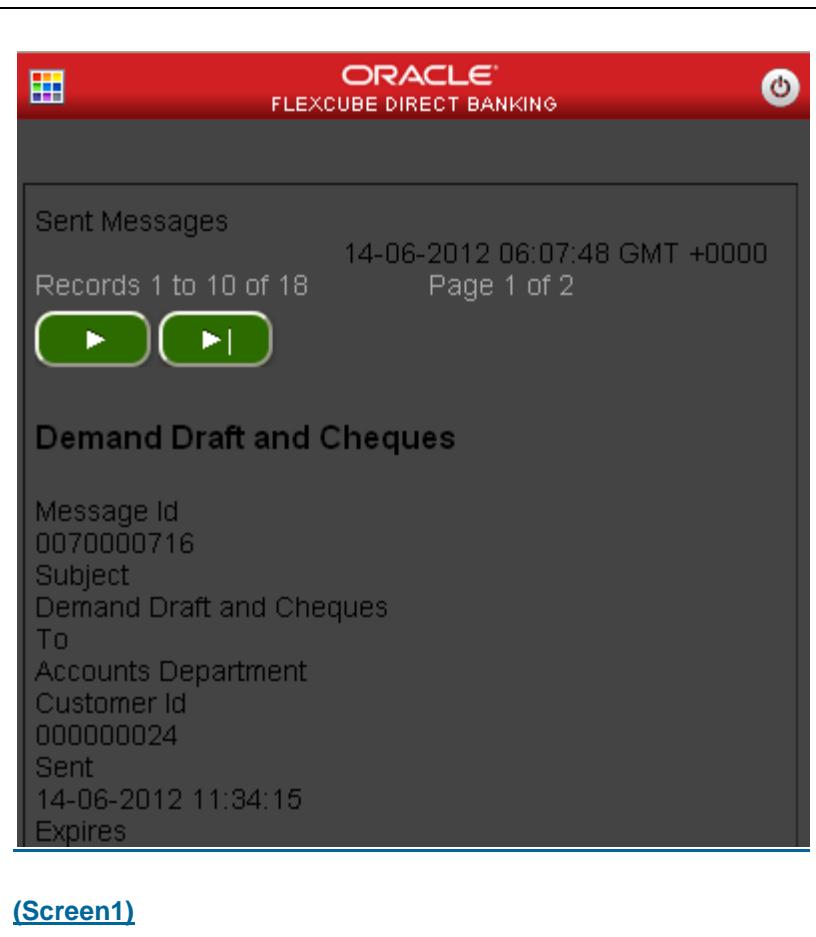
(Screen1)

TU-U5-2U12 16:23:25
Expires
10-10-2012 00:00:00

More

Demand Draft and Cheques

Message Id
0040000560
Subject
Demand Draft and Cheques
To
Accounts Department
Customer Id
WB3004356
Sent
10-05-2012 16:15:24
Expires
10-10-2012 00:00:00

More

Back
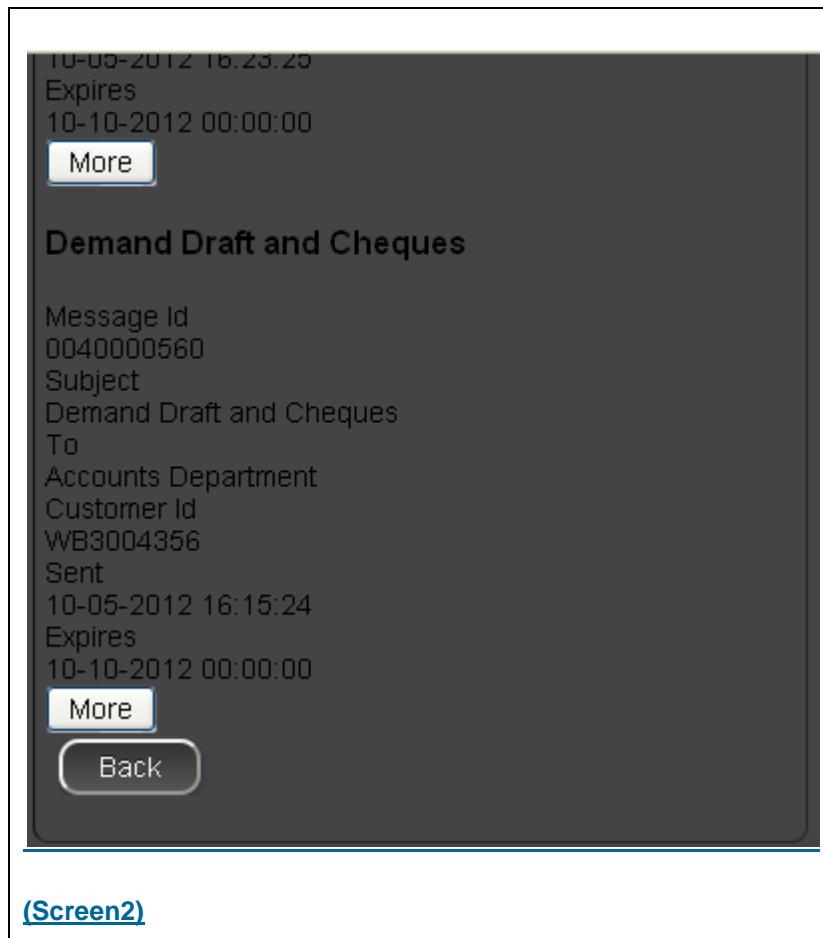
(Screen2)

Field Description

Field Name	Description
Sent By	[Display]
	This field displays the name of the sender.
Date	[Display]
	This field displays the date.
Sent to	[Display]
	This field displays the user to which the mail is sent..
Subject	[Display]
	This field displays the Subject of the message.
Message	[Display]
	This field displays the message.

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

ORACLE®

25.4. Reminders

Reminders
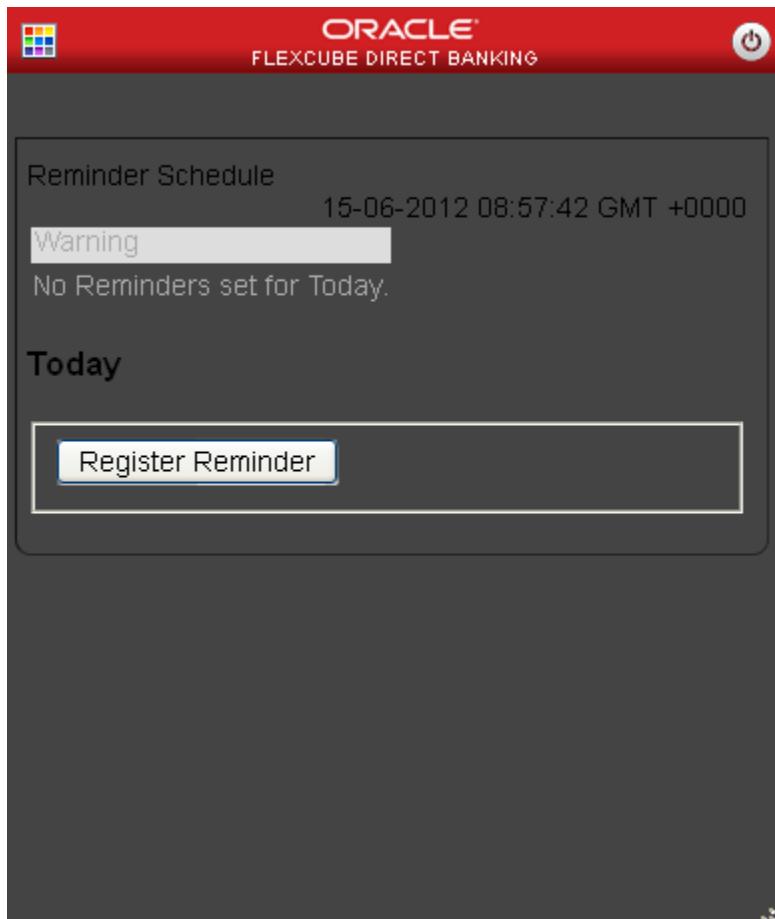
To Register reminders

1. Click the **Register Reminder** button**.** The system displays **Reminder Registration** screen.

ORACLE®

Reminder Registration
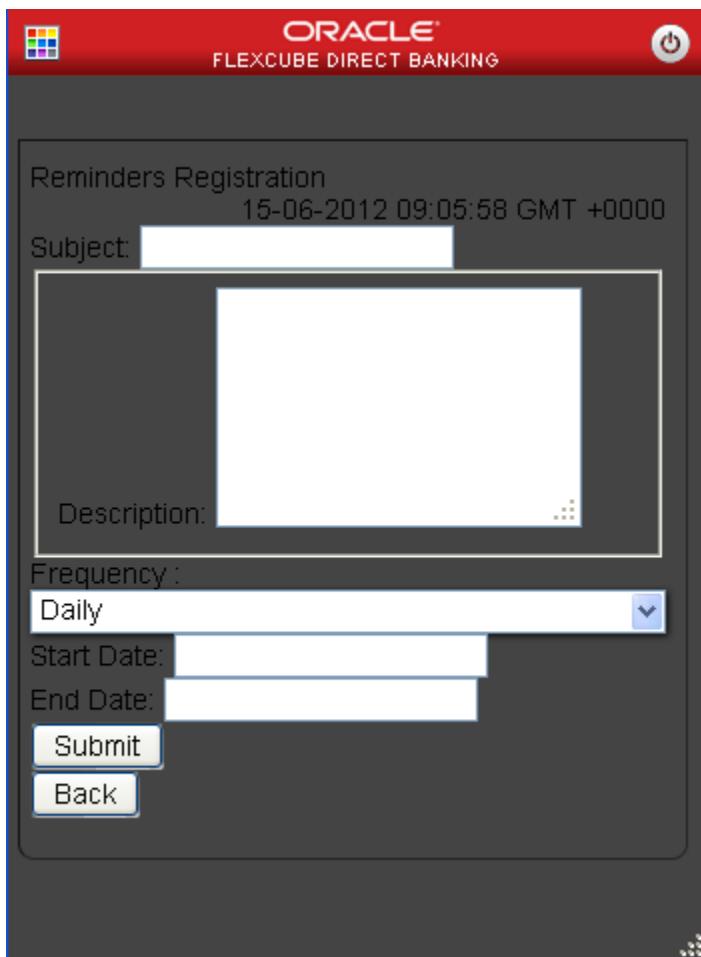
2. Click the **Submit** button**.** The system displays **Reminder Registration Verify** screen.

ORACLE®

Reminders Registration Verify
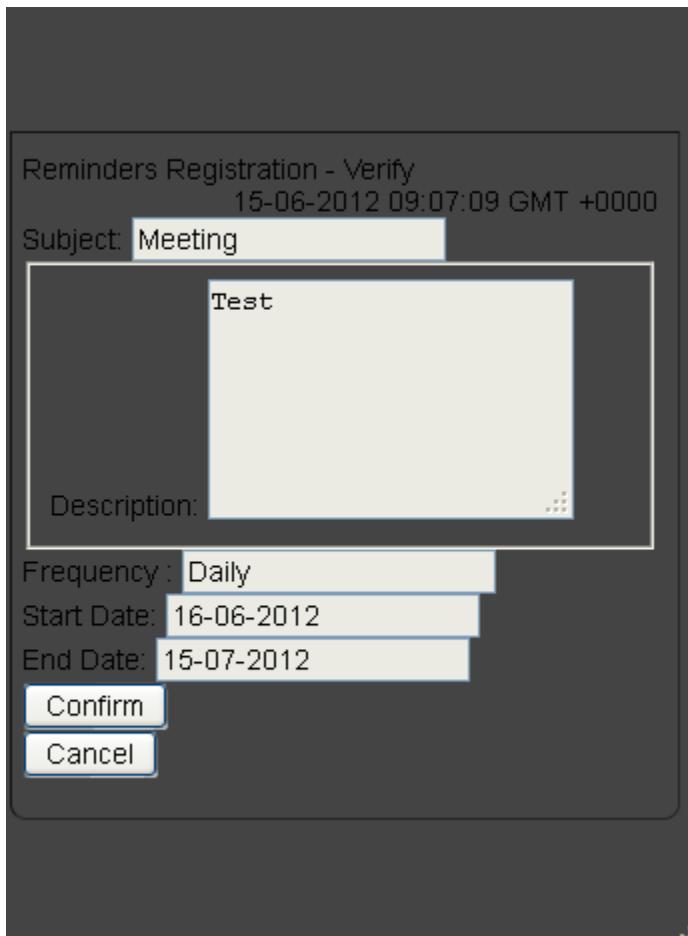
3. Click the **Confirm** button**.** The system displays **Reminder Registration Confirm** screen.

Reminders Registration Confirm

ORACLE®
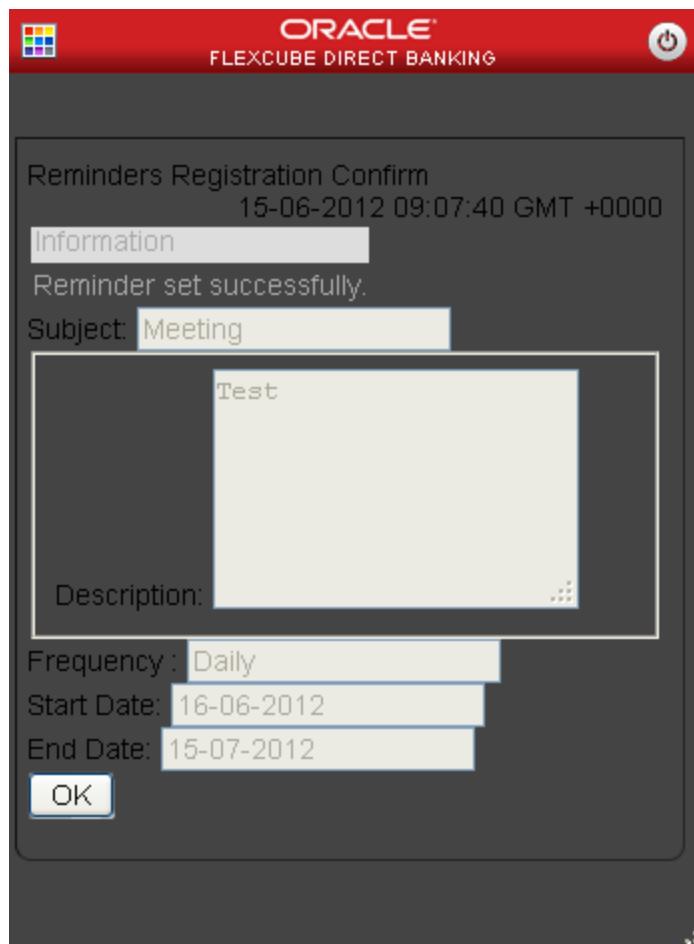
4. Click the **OK** button.

25.5. Service Request

You can view various service requests raised by user.

To view the Service Request details

1. Click the **Register Reminder** button, The system displays **Service Request** Details screen

(Screen1)

ORACLE®

Status
Pending
[More]

181919285220088

User Reference No.
181919285220088
Service Requested
Stop Payment on Wired Transfer
Status
Initiated
[More]

184493211242585

User Reference No.
184493211242585
Service Requested
Stop Payment on Wired Transfer
Status
Pending
[More]

(Back)

(Screen1)

.

ORACLE®

26. 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 browser based Mobile Banking application.

2. Click the **Cards ->Credit Card Details** icon from the menu. The system displays **Credit Card Details** screen.

ORACLE®

Credit Card Details

(Screen1)

Field Description

Field Name	Description
Select Card	[Mandatory, Dropdown] Select the card from the cards available in the dropdown list.

3. Select the Card Number from the dropdown list.

4. Click the **Submit** button. The system displays that card details in the **Credit Card Details** screen.
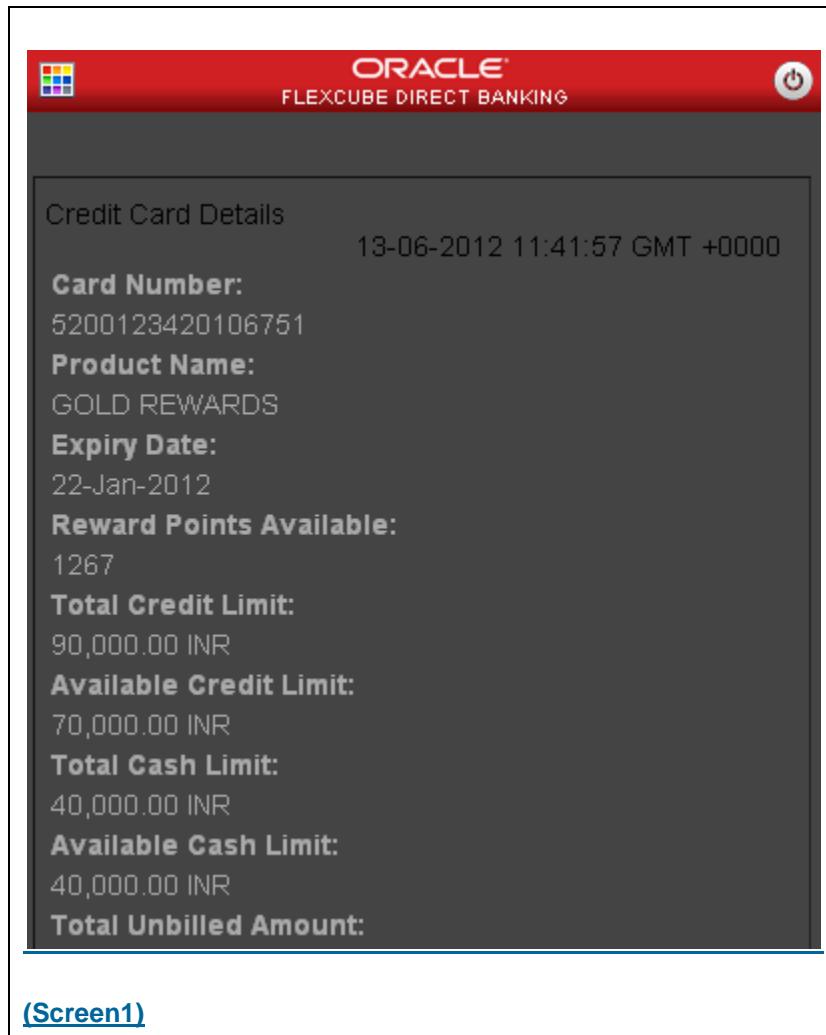
ORACLE®

Credit Card Details

(Screen1)

Total Cash Limit:
40,000.00 INR
Available Cash Limit:
40,000.00 INR
Total Unbilled Amount:
15,000.00 INR
Last Payment Date:
19-Mar-2010
Last Payment Amount:
23,000.00 INR
Payment Due Details:

Statement Date:
01-Mar-2010
Total Billed Amount:
5,000.00 INR
Payment Due Date:
19-Feb-2010
Minimum Amount Due:
200.00 INR

Back

(Screen2)

Field Description

Field Name	Description
Card Number	[Display]
	This field displays the credit card number for which the details are displayed.
Product Name	[Display]
	This field displays the product name of the credit card.
Expiry Date	[Display]
	This field displays the expiry date of the credit card.
Reward points available	[Display]
	This field displays the reward points for the credit card.

157

ORACLE®

Field Name	Description
Total Credit limit	[Display]
	This field displays the total credit limit available to you.
Available Credit Limit	[Display]
	This field displays the credit limit available to you.
Total Cash Limit	[Display]
	This field displays the total cash limit available to you.
Available Cash Limit	[Display]
	This field displays the available cash limit available to you.
Total unbilled Amount	[Display]
	This field displays the total unbilled amount.
Last payment date	[Display]
	This field displays the date of the last payment done.
Last payment amount	[Display]
	This field displays the amount of the last payment done.
Payment due details	
Statement date	[Display]
	This field displays the statement date of the credit card.
Total Billed Amount	[Display]
	This field displays the total amount billed.
Payment Due Date	[Display]
	This field displays the due date for the payment.
Minimum Amount Due	[Display]
	This field displays the minimum amount due for the current bill.

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

ORACLE®

ORACLE®

27. 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 browser based Mobile Banking application.

2. Click the **Cards ->Credit Card Statement** icon from the menu. The system displays **Credit Card Statement** screen.

Credit Card Statement

(Screen1)

Field Description

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

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

Credit Card Statement

(Screen1)

(Screen2)

Field Description

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

| Field Name	Description
Transaction Date	[Display] This field displays the date on which the transaction is done..
Description	[Display] This field displays the description of the transaction.
Credit	[Display] This field displays the credit amount.

4. Click the **Back** button to return to the previous screen.
   OR
   Click the pagination buttons **|< , < ,>, >|** to view the first, previous, next or last page of records.

28. Change Password

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

To change the password

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

2. Click the encircled **Services->Change Password** Icon from the **Menu** screen. The system displays **Change Password** screen.

ORACLE®

(Screen1)

Field Description

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

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

Change Password

ORACLE
FLEXCUBE DIRECT BANKING
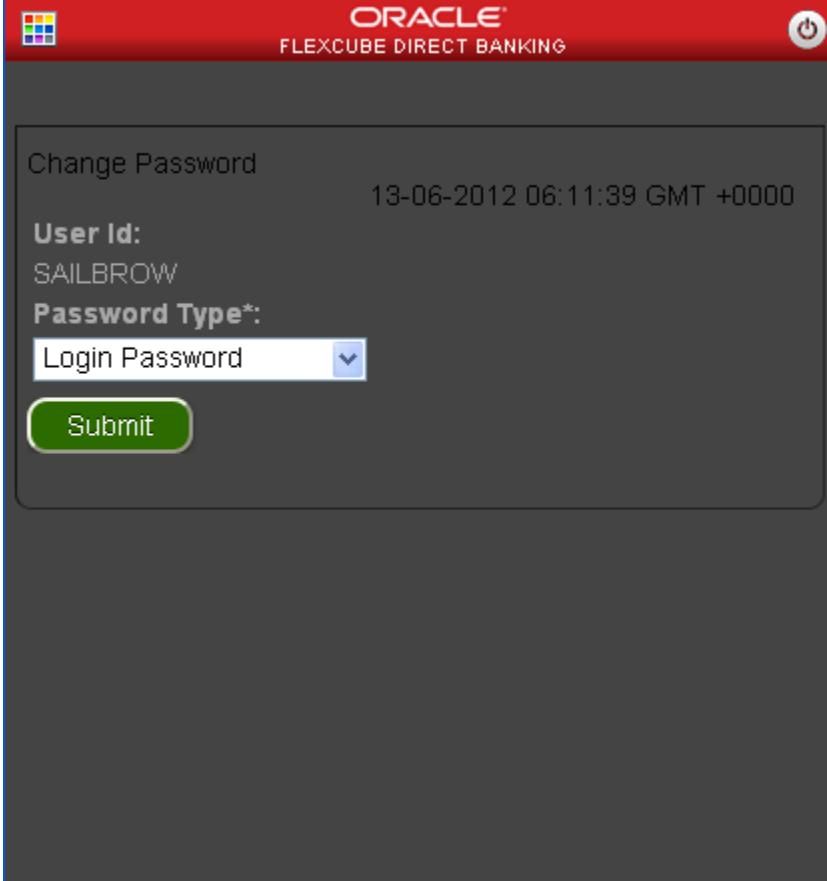
Change Password
13-06-2012 06:12:26 GMT +0000
User Id:
SAILBROW
Password Type:
Login Password
Existing Password*:

New Password*:

Policy to be followed for password
Should be minimum 6 characters.
Should be maximum 20 characters.
Can contain lowercase alphabets.
Can contain uppercase alphabets.
Can contain numeric characters.
Must contain one of the following as first character :
-- Lowercase alphabets
-- Uppercase alphabets

(Screen1)

167

New Password*:

Policy to be followed for password
Should be minimum 6 characters.
Should be maximum 20 characters.
Can contain lowercase alphabets.
Can contain uppercase alphabets.
Can contain numeric characters.
Must contain one of the following as first character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Must contain one of the following as last character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Can contain 5 successive characters.
Can contain 5 repetitions.

Change

Back

(Screen2)

Field Description

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

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

Verification – Change Password
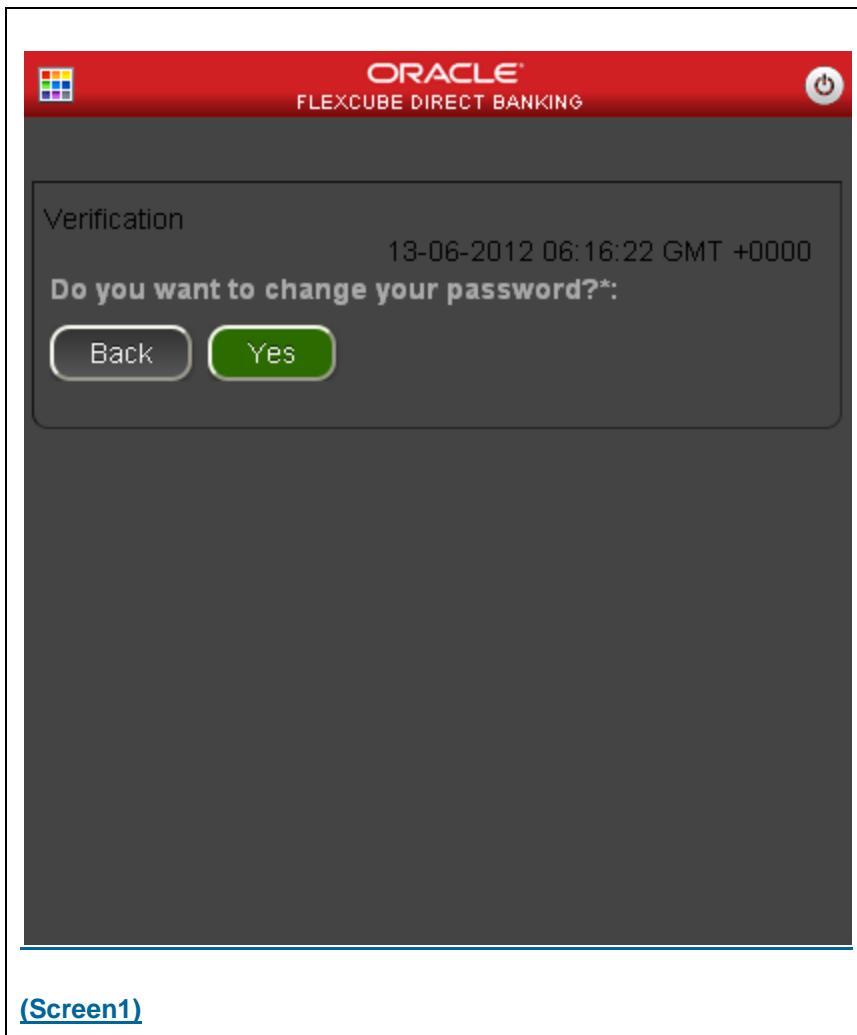
(Screen1)

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

Confirmation – Change Password
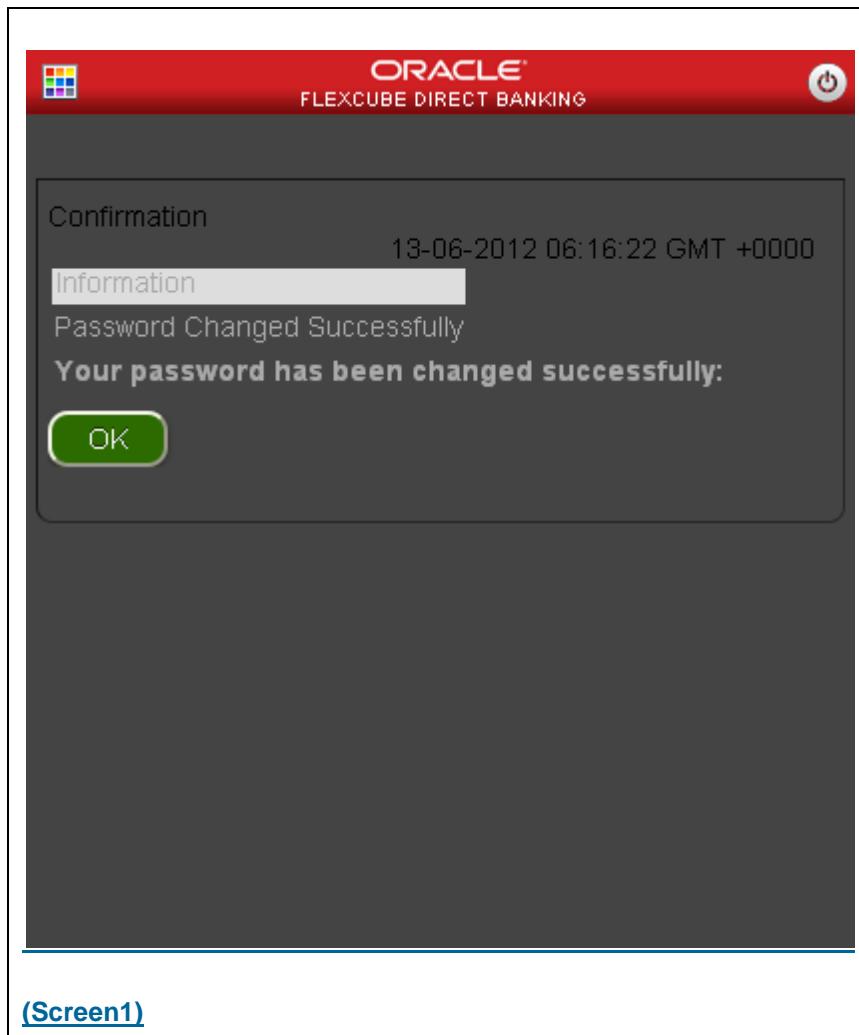
(Screen1)

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

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".

29. Deposit Details

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

To view the TD Details

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

2. Click the **Deposits ->Deposit Details** icon from the menu. The system displays **Deposit Details** screen.

ORACLE®

Deposit Details

(Screen1)

Field Description

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

3. Click **Submit**. The system displays **Deposit Details** screen.

Deposit Details
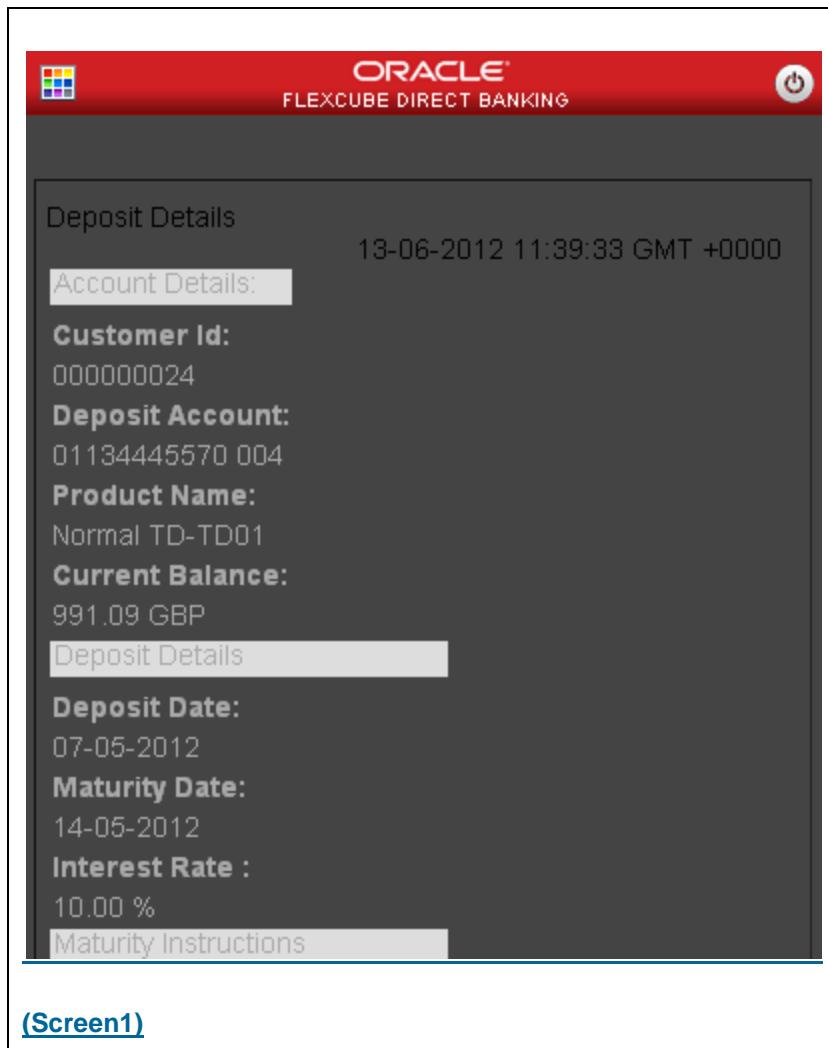
172

ORACLE
FLEXCUBE DIRECT BANKING

Deposit Details
13-06-2012 11:39:33 GMT +0000

Account Details:

Customer Id:
000000024
Deposit Account:
01134445570 004
Product Name:
Normal TD-TD01
Current Balance:
991.09 GBP

Deposit Details

Deposit Date:
07-05-2012
Maturity Date:
14-05-2012
Interest Rate :
10.00 %

Maturity Instructions

(Screen1)

Deposit Details

Deposit Date:
07-05-2012
Maturity Date:
14-05-2012
Interest Rate :
10.00 %
Maturity Instructions
Rollover Instructions:
Close on Maturity (No Rollover)
Pay Out Details

Pay Out Type:
Transfer to Account
Percentage:
100.00 %
Additional Information:
0011311453314 Bank Futura,2ndStreet Branch,London

Back

(Screen2)

Field Description

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

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

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

30. Contract Deposits

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

To view the contract TD details

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

2. Click the **Deposits->Contract Deposits** icon from the menu. The system displays **Contract Deposits** screen.

ORACLE®

Contract Deposits

(Screen1)

Field Description

Field Name	Description
Contract Deposit	[Display] Select the contract deposit from the dropdown list.

3. Select the contract deposit from the dropdown list. The system displays **Contract Deposit Details** screen.
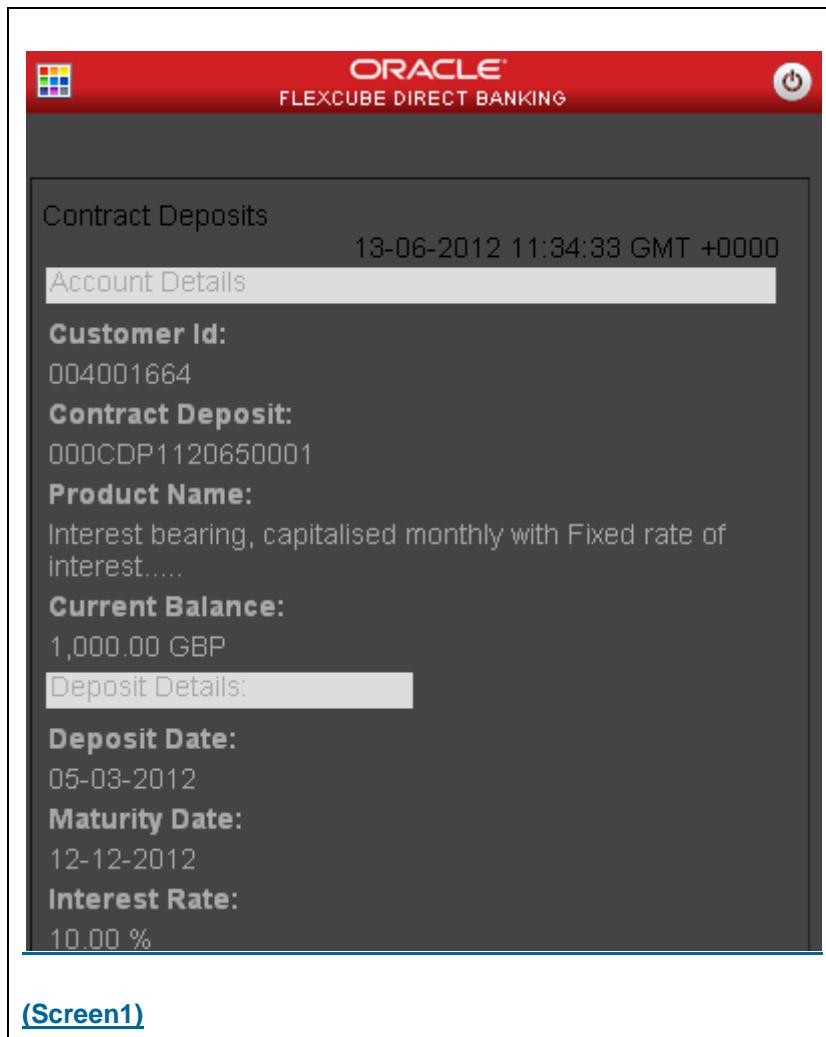
Contract Deposit Details

ORACLE
FLEXCUBE DIRECT BANKING

Contract Deposits

13-06-2012 11:34:33 GMT +0000

Account Details

Customer Id:
004001664

Contract Deposit:
000CDP1120650001

Product Name:
Interest bearing, capitalised monthly with Fixed rate of interest.....

Current Balance:
1,000.00 GBP

Deposit Details:

Deposit Date:
05-03-2012

Maturity Date:
12-12-2012

Interest Rate:
10.00 %

(Screen1)

Interest bearing, capitalised monthly with Fixed rate of
interest.....
Current Balance:
1,000.00 GBP
Deposit Details:

Deposit Date:
05-03-2012
Maturity Date:
12-12-2012
Interest Rate:
10.00 %
Accrued Interest Till Date:
0.00 GBP
Interest Instructions

Instructions:
None
Maturity Instructions

Rollover Instructions:
Renew Principal and Interest

[Back]

(Screen2)

Field Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the Customer ID linked to your user.
Contract Deposit	[Display] This field displays the contract deposit account.
Product Name	[Display] This field displays the name of the product linked to the term deposit.

Field Name	Description
Current Balance	[Display]
	This field displays the current balance of the contract deposit along with the currency.
Deposits Details	
Maturity Date	[Display]
	This field displays the date on which the deposit is getting matured.
Deposit Date	[Display]
	This field displays the date on which the deposit was made.
Interest Rate	[Display]
	This field displays the rate of interest applicable.
Interest Accrued till Date	[Display]
	This field displays the amount of interest accrued till the particular date.
Interest Instruction	
Instructions	[Display]
	This field displays the interest instruction for the contract deposit.
Account	[Display]
	This field displays the Account for the interest deposit.
Maturity Instructions	
Rollover instruction	[Display]
	This field displays the Rollover instruction.
Account	[Display]
	This field displays the account for the rollover instruction.

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

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

31. Force Change Password

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

- If you are login for the first time.

- If you have reset your password.

- If your password has expired.

To perform the forced change password

1. Log onto the browser based mobile banking application in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen.

ORACLE®

Change Password

(Screen1)

Should be maximum 20 characters
Can contain lowercase alphabets

Can contain uppercase alphabets

Can contain numeric characters

Must contain one of the following as first character
-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Must contain one of the following as last character
-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Allowed special characters
Can contain 5 successive characters
Can contain 5 repetitions

(Screen2)

Field Description

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

2. Click the **Change** button. The system displays confirmation screen for **Change Password**.

Change Password

(Screen1)

3. Click the **OK** button. The system displays **Change transaction Password** screen.

Change Password

(Screen1)

Should be maximum 20 characters
Can contain lowercase alphabets

Can contain uppercase alphabets

Can contain numeric characters

Must contain one of the following as first character
-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Must contain one of the following as last character
-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Allowed special characters
Can contain 5 successive characters
Can contain 5 repetitions

(Screen2)

Field Description

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

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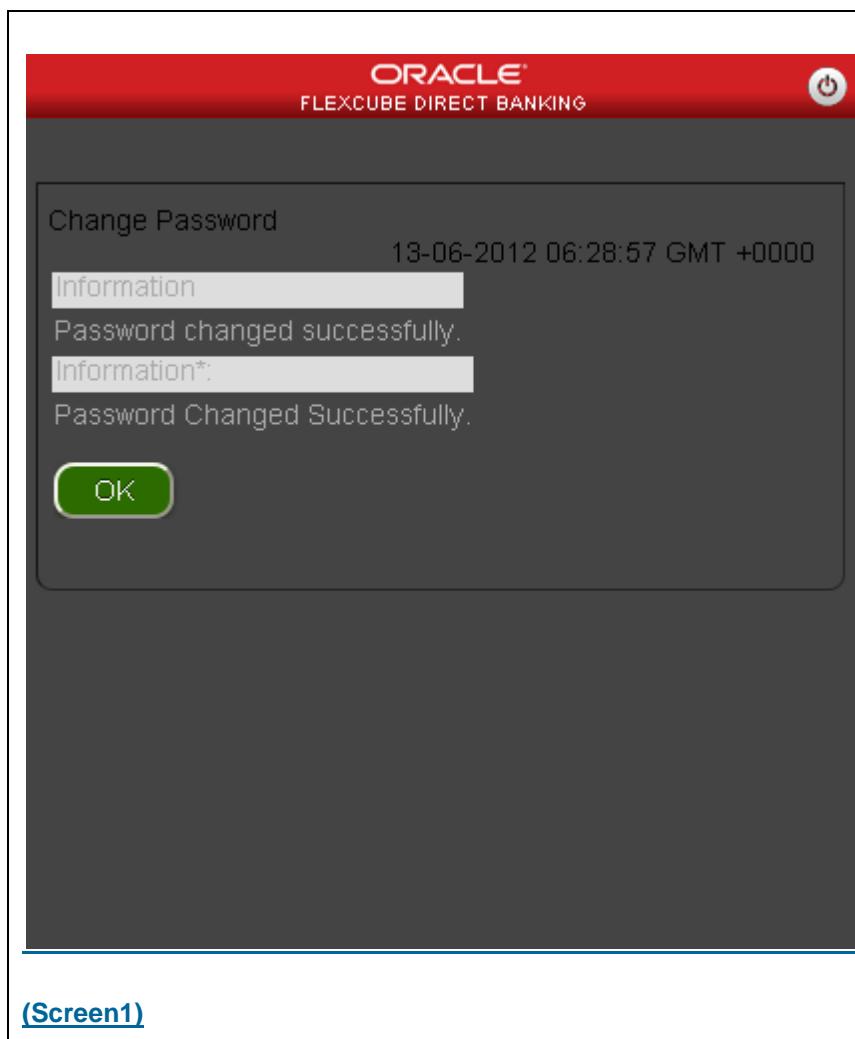
Change Password

(Screen1)

5. Click the **OK** button. The system displays main **menu** screen.

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".

32. 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 browser based mobile banking application.

2. Click the **Mutual Funds->Buy Funds** transaction from the menu. The system displays **Buy Funds** screen.

ORACLE®

(Screen1)

Field Description

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

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

Buy Funds

(Screen1)

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.

Field Name	Description
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.

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

Buy Funds

(Screen1)
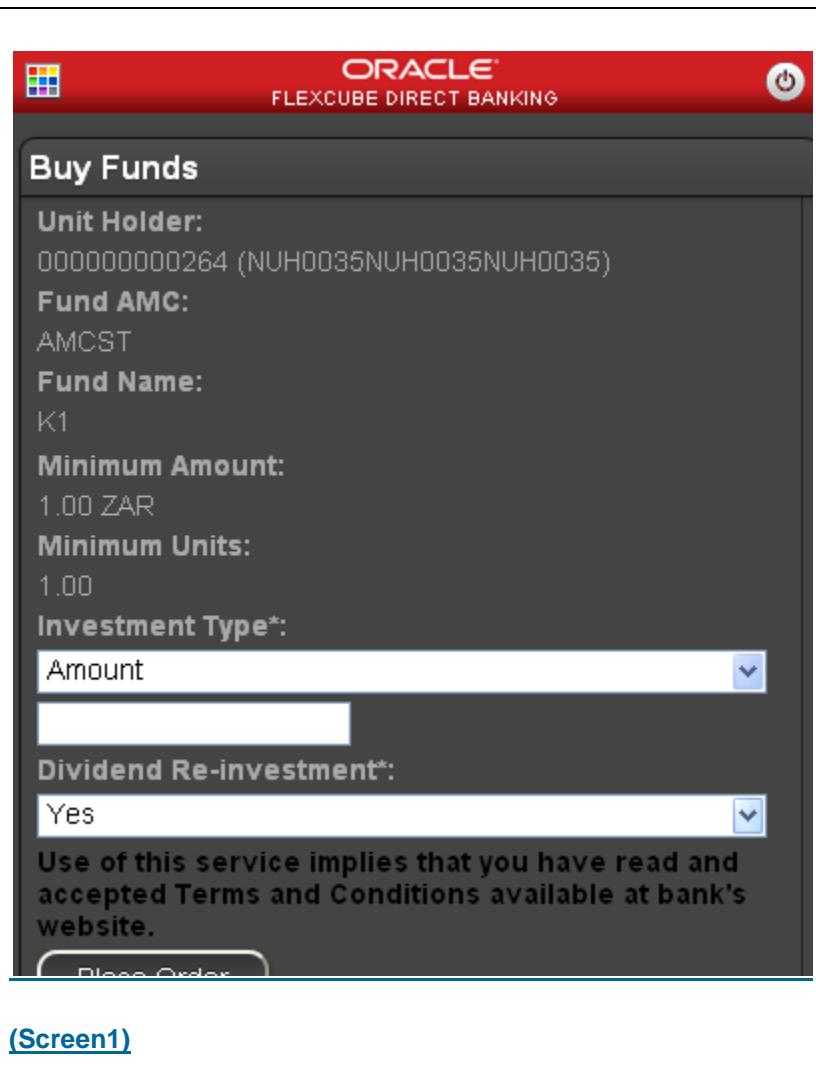
Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)
Fund AMC:
AMCST
Fund Name:
K1
Minimum Amount:
1.00 ZAR
Minimum Units:
1.00
Investment Type*:

| Amount | ∨ |

Dividend Re-investment*:

| Yes | ∨ |

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

[Place Order]

[Back]

(Screen2)

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.
Investment	[Mandatory, Drop-Down,Alphanumeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Type the investment amount/units as per the selection done.
Dividend Re-Investment	[Mandatory, Drop-Down] Select Yes from the drop down list if the dividends amounts are to be reinvested in the mutual fund, otherwise select No.

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

Buy Funds – Verify
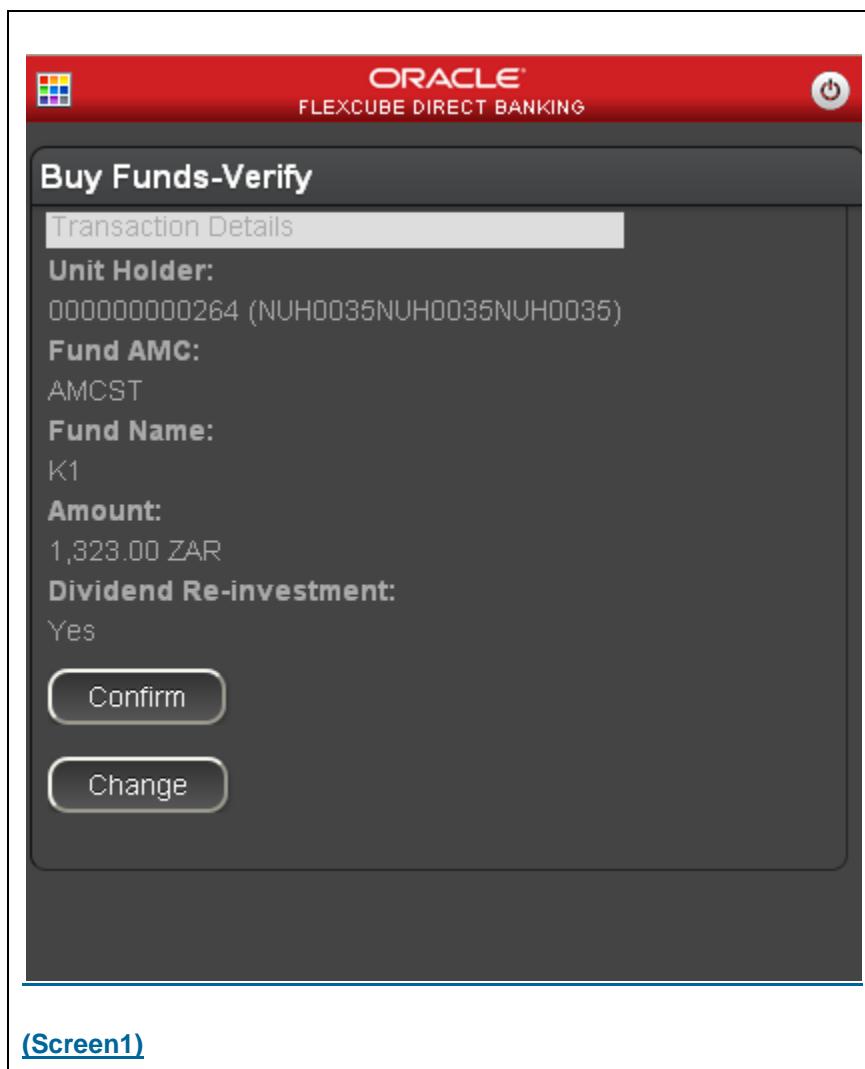
(Screen1)

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

Buy Mutual Fund – Confirm

Buy Funds-Confirm

Information

Transaction Saved

Transaction having reference 964938749341796 has been Auto Authorized.

Your Order received:

13-06-2012 14:53:51

Transaction Details

Unit Holder:

000000000264 (NUH0035NUH0035NUH0035)

Fund AMC:

AMCST

Fund Name:

K1

Amount:

1,323.00 ZAR

Dividend Re-investment:

Yes

(Screen1)

Information

Transaction Saved

Transaction having reference 964938749341796 has been Auto Authorized.

Your Order received:

13-06-2012 14:53:51

Transaction Details

Unit Holder:

000000000264 (NUH0035NUH0035NUH0035)

Fund AMC:

AMCST

Fund Name:

K1

Amount:

1,323.00 ZAR

Dividend Re-investment:

Yes

OK
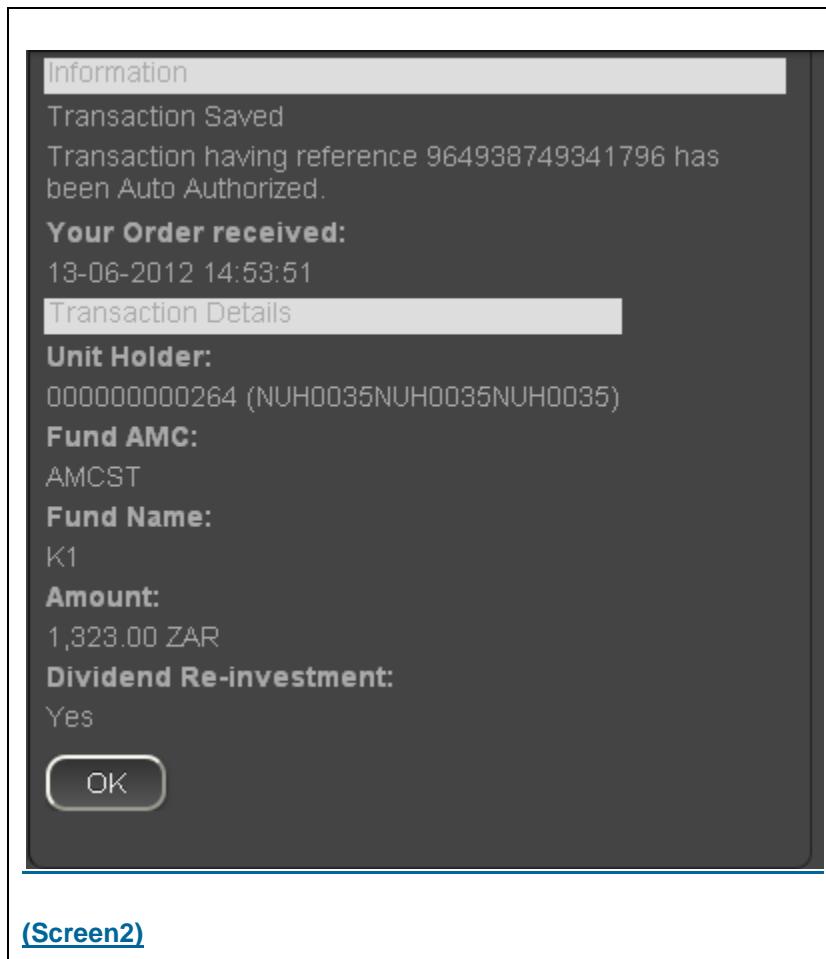
(Screen2)

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

33. 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 browser based mobile banking application.

2. Click the **Mutual Funds-> Redeem Funds** icon from the menu. The system displays **Redeem Funds** screen.

ORACLE®

Redeem Funds

(Screen1)

Field Description

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

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

Redeem Funds

(Screen1)

(Screen2)

Field Description

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

4. Click the **Place Order** button. The system displays **Redeem Funds** screen.
   OR
   Click the **Back** button to return to the previous screen.

Redeem Funds

(Screen1)

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund held by the unit holder..
Amount	[Display] This field displays the sellable units of the mutual fund.

Field Name	Description
Units	[Display] This field displays the sellable units of the mutual fund.
Redemption Type	[Mandatory, Drop-Down, Numeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Enter the amount or units to be redeemed respectively

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

Redeem Funds – Verify

(Screen1)

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

Redeem Funds Confirmation

Redeem Funds Confirmation

Information

Transaction Saved

Transaction having reference 201702677343353 has been Auto Authorized.

Thank You

Your Order received

13-06-2012 16:43:01

Transaction Details

Unit Holder:

000000000263 (HRISHI1 MANEY)

Fund Name:

NFUND1

Redeem Amount:

1,233.00

OK
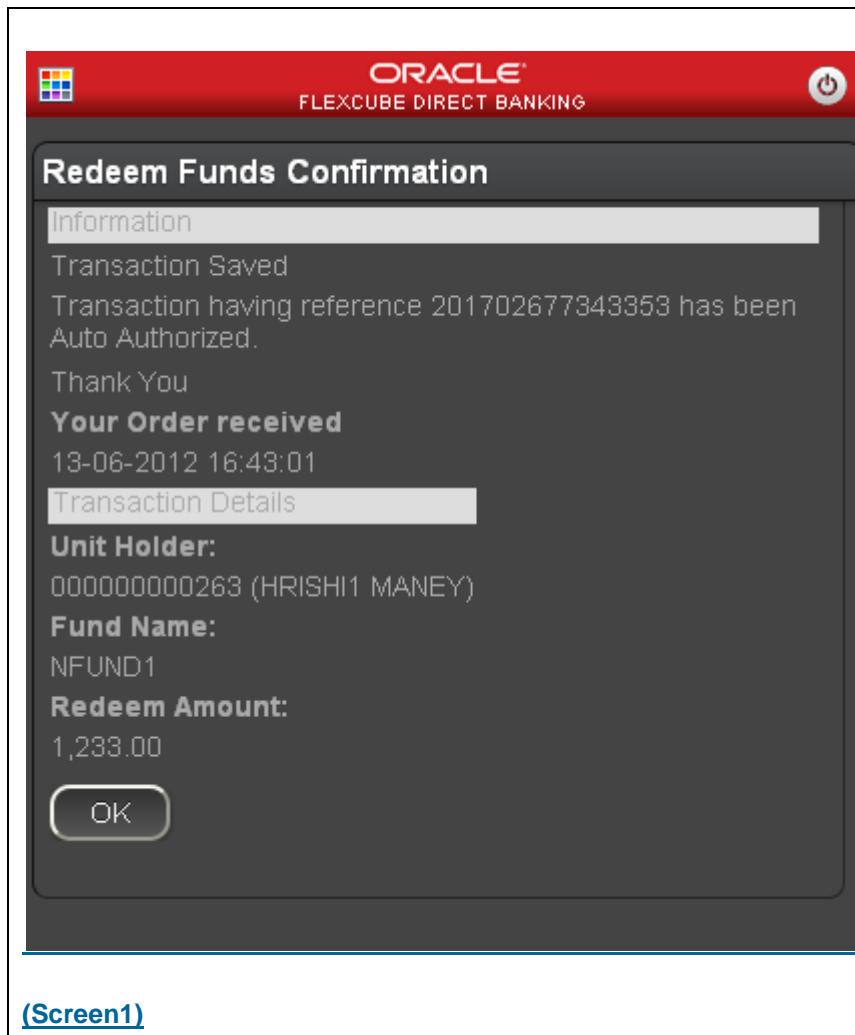
(Screen1)

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

34. Portfolio

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

To view the portfolio

1. Log on to the browser based mobile banking application.
2. Click the **Mutual Funds > Portfolio** transaction icon from the menu. The system displays **Portfolio** screen.

ORACLE®

Portfolio

(Screen1)

Field Description

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

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

Portfolio

(Screen1)

Field Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the units holder.
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.
Amount in Fund Currency	[Display] This field displays the amount in fund currency.

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

35. 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 browser based mobile banking application.

2. Click the **Mutual Funds->Switch Funds** icon from the menu. The system displays **Switch Funds** screen.

ORACLE®

Switch Funds

(Screen1)

Field Description

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

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

Switch Funds

(Screen1)

47,720.00 ZAR

[Place Order]

Fund Name

FUNDV1

Units Held

100000.00

Amount

1,000,000.00 ZAR

[Place Order]

Fund Name

NFUND1

Units Held

93224.98

Amount

932,249.80 ZAR

[Place Order]

[Back]

(Screen2)

Field Description

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

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

Switch Funds

(Screen1)

(Screen2)

Field Description

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

Field Name	Description
Switch Type	[Mandatory, Drop-Down] Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.
Fund Name	[Mandatory, Drop-Down] Select the fund name to which mutual funds are to be switched.

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

Switch Funds – Verify

(Screen1)

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

Switch Funds - Confirm

Switch Funds-Confirm

Information

Transaction Saved

Transaction having reference 179660094343452 has been Auto Authorized.

Your Order received

13-06-2012 16:47:20

Transaction Details

Unit Holder:

000000000263 (HRISHI1 MANEY)

Fund Name:

DIVYA2

Switch To:Fund Name:

NFUND4

Amount:

100.00 USD

OK
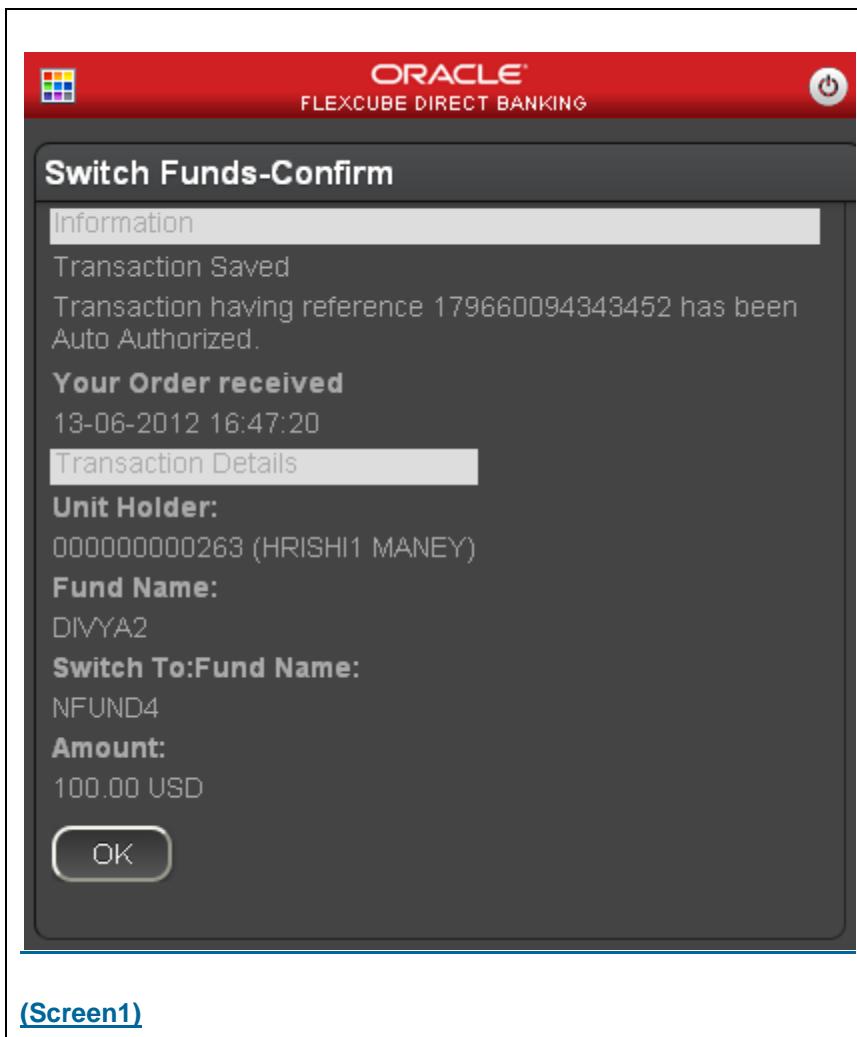
(Screen1)

7. Click the **OK** button. The system displays **Switch Funds** screen.

36. 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 browser based mobile banking application.

2. Click the **Mutual Funds > Order Status** icon from the menu. The system displays **Order Status** screen.

ORACLE®

Order Status

(Screen1)

Field Description

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

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

Order Status
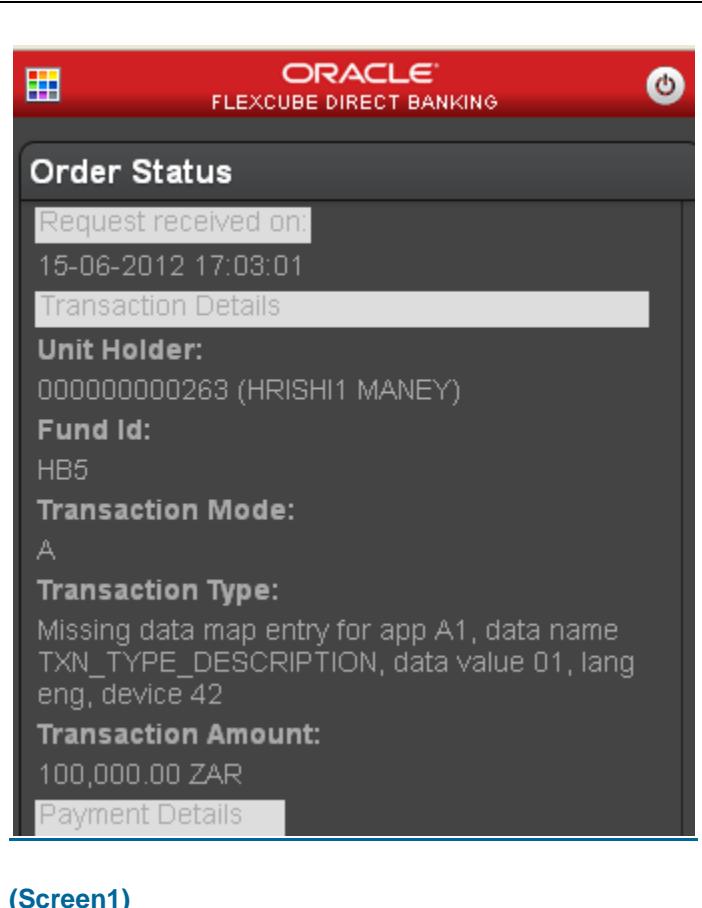
(Screen1)

TXN_TYPE_DESCRIPTION, data value 01, lang eng, device 42

Transaction Amount:

100,000.00 ZAR

Payment Details

Payment Type:

Payment Mode:

Cash

Transfer Branch:

CMBR1

Transfer Account:

74677877

Payment Amount:

100,000.00 ZAR

Drawee Bank:

CMB

OK

(Screen2)

Field Description

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

Field Name	Description
Transaction Currency	[Display] This field displays the transaction currency.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account No.	[Display] This field displays the account number used for transfer.
Payment Currency	[Display] This field displays the currency in which payment carried out.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.
Drawee Branch	[Display] This field displays the branch of the drawee bank.

4. Click the **Ok** button to view other order status details.

37. Transaction Password Behavior

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

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

- Random Transaction Password

- Transaction password

To perform the transaction for which transaction password is configured

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

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

3. Click the **Bill Payments->Pay Bill** icon in the menu. The system displays **Pay Bills** screen.

ORACLE®

Pay Bills

(Screen1)

Field Description

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

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

Pay Bill Verify

(Screen1)

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

Transaction Initiation Authorization
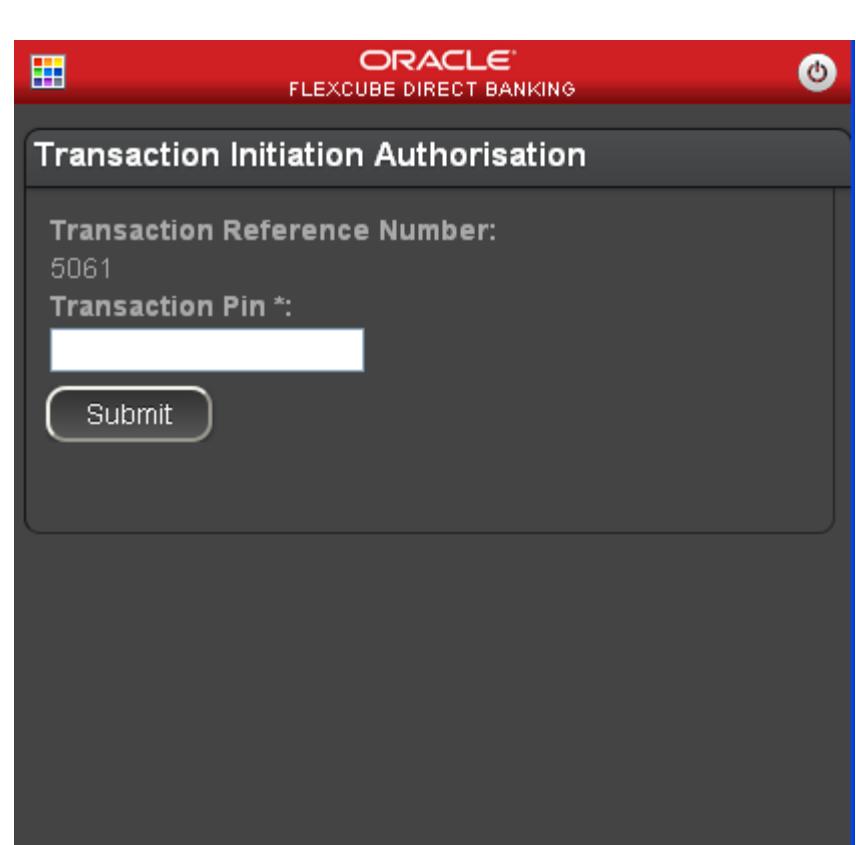
(Screen1)

6. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

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

Pay Bill Confirm

(Screen1)

Information

Bill payment successful

Transaction having reference 184418640339766 has been Auto Authorized.

**Customer Id**

004004344

Biller

Reliance

Bill Number

1234

Bill Generation Date

11-05-2012

Payment Amount

1,023.00 GBP

Source Account

00400142201 004

OK

(Screen2)

8. Click the **OK** button. The system displays initial **Pay Bills** screen.

ORACLE®
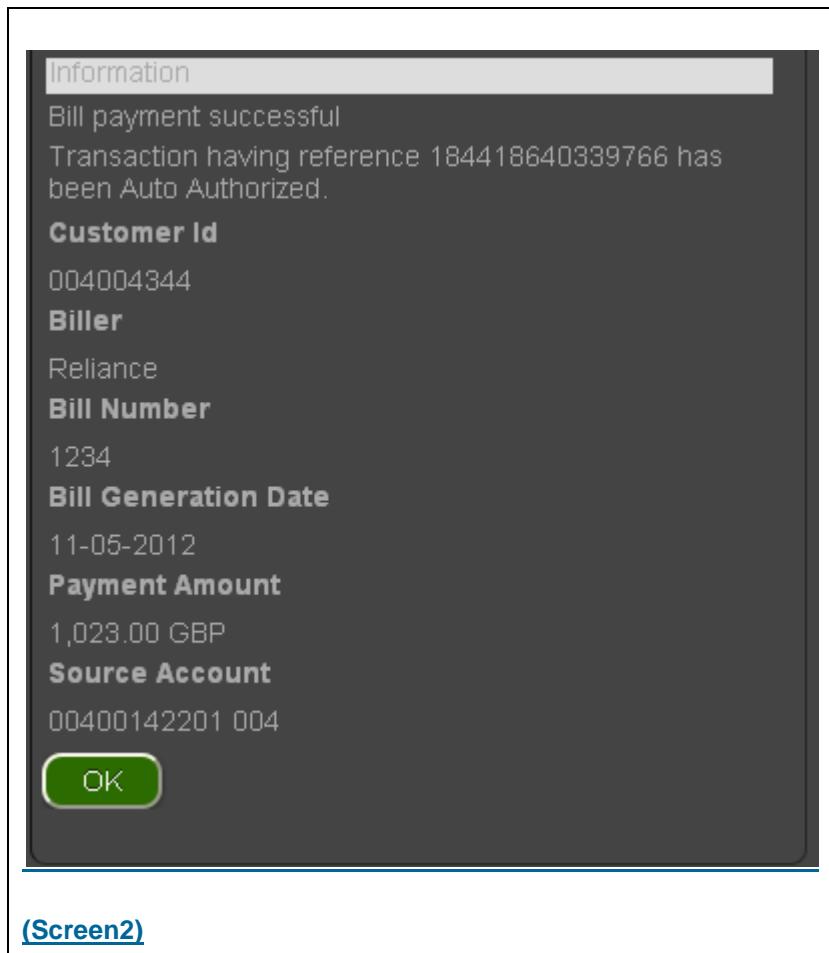
38. ATM Branch Locator

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 browser based Mobile Banking application.
2. Click the **Services > ATM Branch Locator** icon from the menu. The system displays **ATM Branch Locator** screen.

ATM Branch Locator
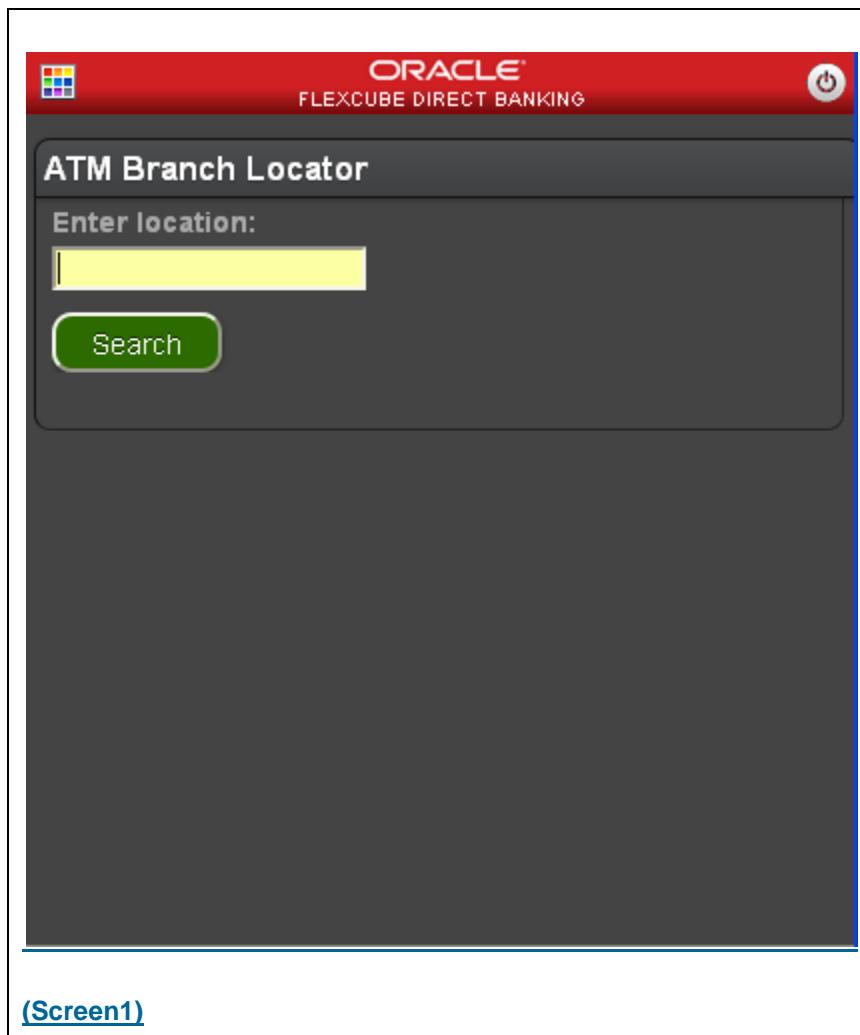
(Screen1)

3. Enter location whose ATM branch you want to view.
4. Click **Search**. The system displays ATM Branch List.

ATM/Branch List

ATM

TCM AUTOMATION BRANCH
Unit 1, Block A, California
USA,USA

Branch

BANK FUTURA
Unit 1, Block A, California
USA,USA
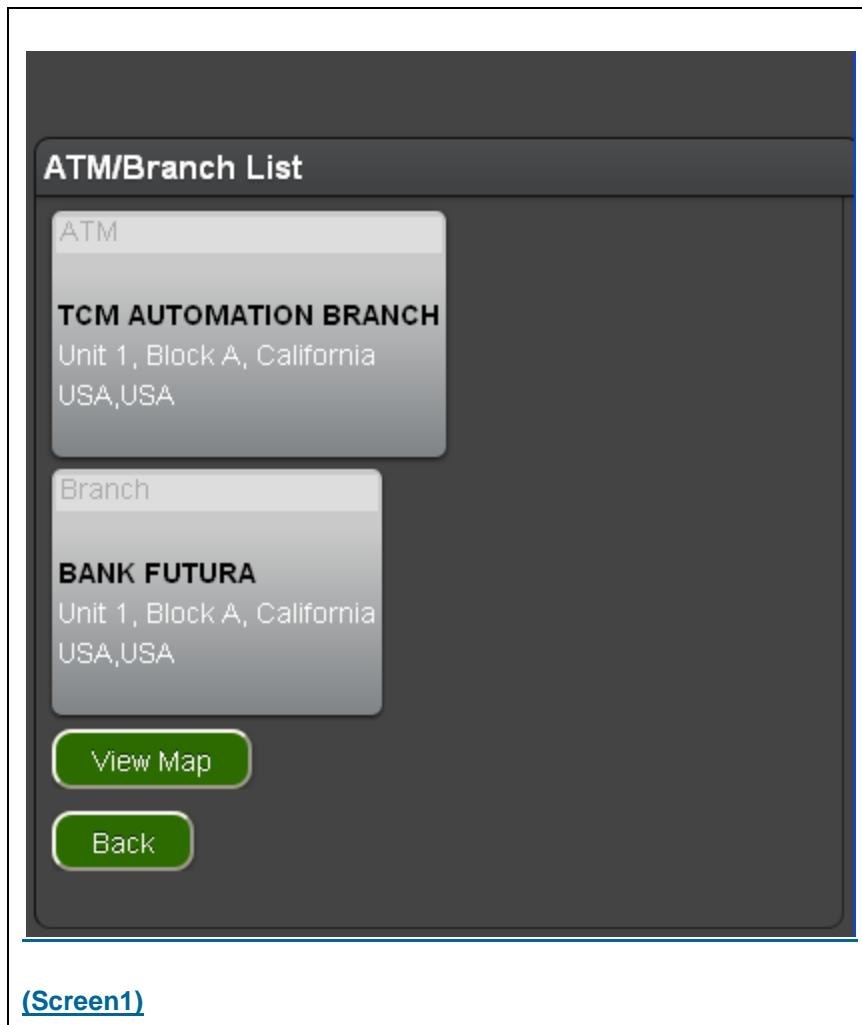
View Map

Back

(Screen1)

5. Click **View Map** button to view map of ATM Branch.
OR
Click **Back** button.

232

39. Offers

Personalized Offers:

Business user will be able to receive the offers from the bank.

To access the Offers options

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

2. Click the **Offers->Personalized Offers** icon from the menu. The system displays **Personalized Offers** screen.

ORACLE®

Offers

3. Click icon to go back to main menu screen.