

Oracle FLEXCUBE Direct Banking

Plain Browser Based Mobile Banking
User Manual
Release 12.0.2.0.0

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ORACLE®

Plain Browser Based Mobile Banking
User Manual
September 2013

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1. Preface

1.1. Intended Audience

This document intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

<https://flexsupp.oracle.com/>

1.4. Structure

This manual is organized into the following categories:

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

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

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

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

1.5. Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	NH	NH	Y
Logout	NH	NH	Y
Account Summary	✓	★	N
Account Activity	✓	★	N
Account Details	✓	★	Y
My Accounts	✓	★	Y

Transaction Host Integration Matrix

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

Transaction Host Integration Matrix

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)	X	★	N
Beneficiary Maintenance	NH	NH	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N

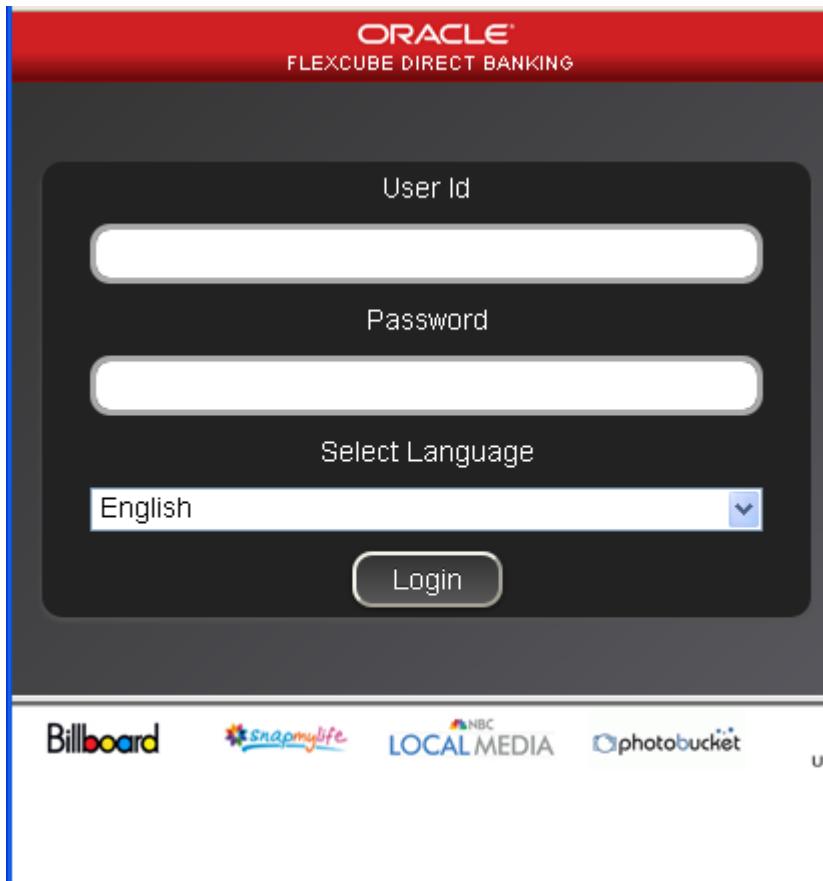
3. Log In

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**.

>Login



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

Menu



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

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.

Menu



The system displays **Login** screen.

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.

Account Activity

Account Activity 12-06-2012 10:41:58 GMT +0000

Select Account*:
004001422 00400142201 Bank Futura, Neethle Street

Search By*:
Last 2 Days

From Date(dd-mm-yyyy)*:
[Empty Input]

To Date(dd-mm-yyyy)*:
[Empty Input]

Dates specified are the value dates.*

Submit

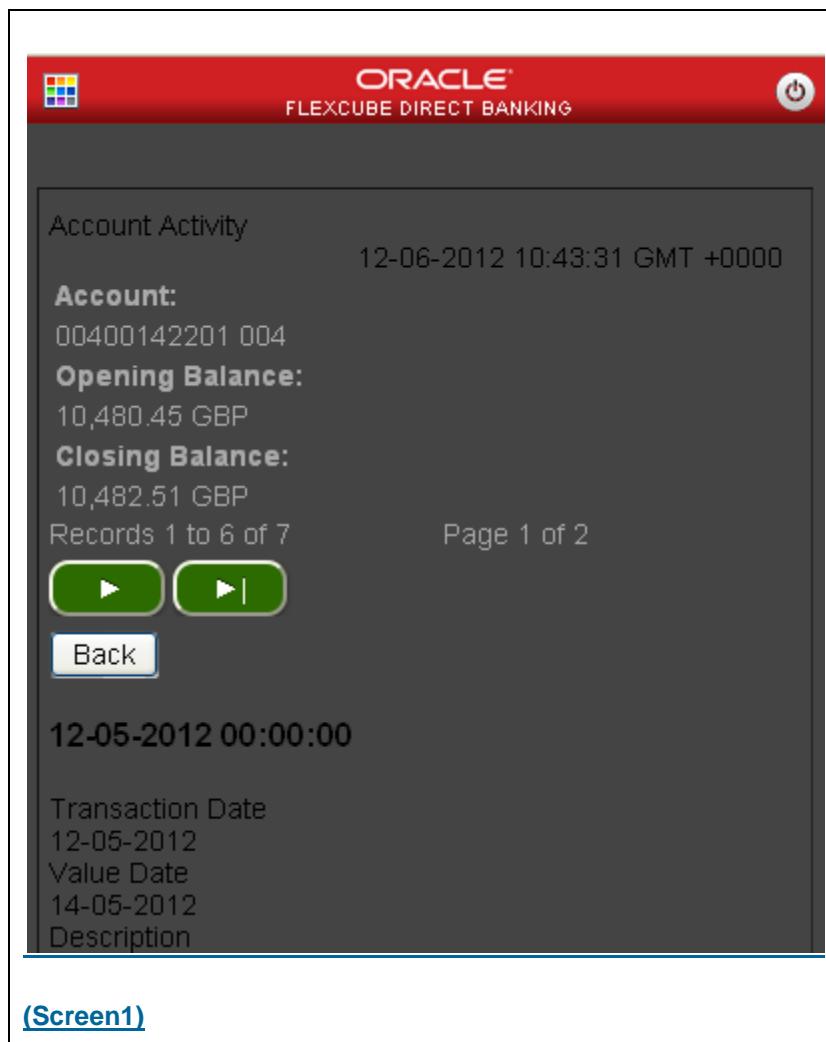
Field Description

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 <ul style="list-style-type: none"> • 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

Field Name	Description
To Date	<p>[Conditional, Alphanumeric, 10]</p> <p>Type the end date up to which the transaction details have to be generated.</p> <p>Note: From Date and To Date fields are applicable only when Between two dates option is selected from the Search By drop-down.</p>

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

Account Activity



The screenshot shows the Oracle Flexcube Direct Banking 'Account Activity' screen. At the top, it displays the Oracle logo and 'FLEXCUBE DIRECT BANKING'. The main content area is titled 'Account Activity' and shows the date '12-06-2012 10:43:31 GMT +0000'. It provides account details: 'Account: 00400142201 004', 'Opening Balance: 10,480.45 GBP', and 'Closing Balance: 10,482.51 GBP'. It also shows 'Records 1 to 6 of 7' and 'Page 1 of 2'. Navigation buttons include a 'Back' button and two green arrows for page navigation. The transaction history table includes columns for 'Transaction Date', 'Value Date', and 'Description'. The first transaction listed is for '12-05-2012 00:00:00' with '12-05-2012' in the Value Date column and a description.

Transaction Date	Value Date	Description
12-05-2012	12-05-2012	
14-05-2012		

(Screen1)

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.

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

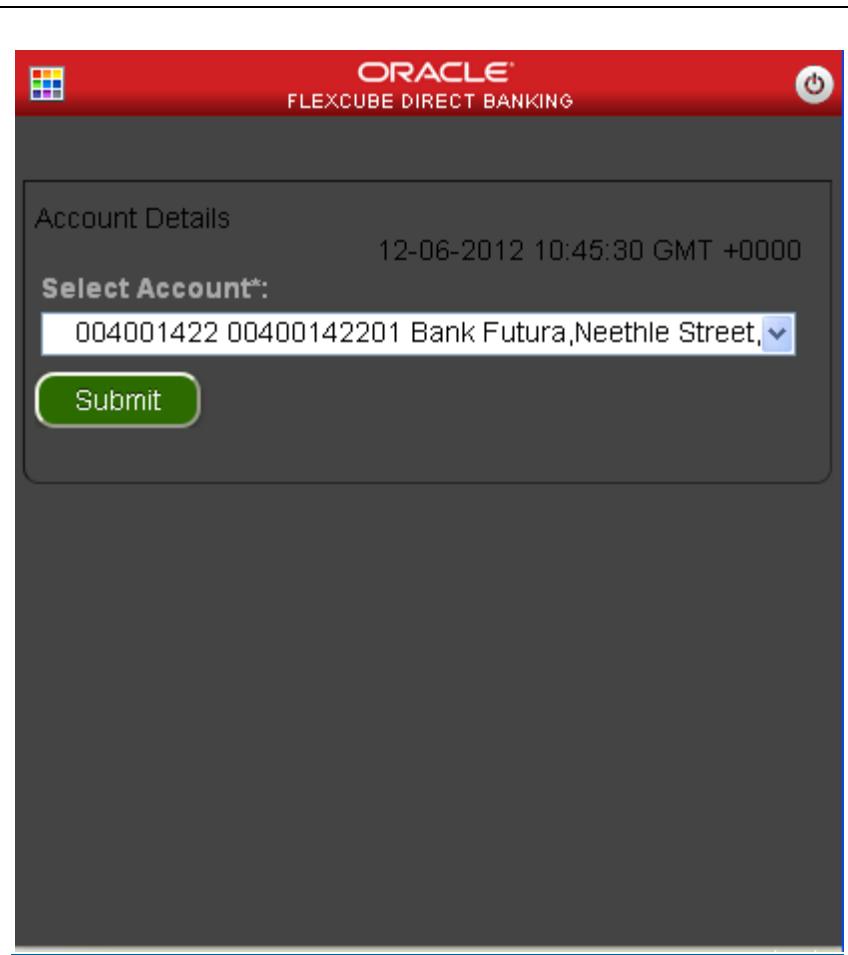
5. Click the **Back** button to return to the previous screen.
OR
Click the pagination buttons |<, <, >, >| to view the first, previous, next or last page of records.
6. You can view the details for "N "number of transactions, e.g. last 5 transactions or last 10 transactions.

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.

Account Details

Account Details 12-06-2012 10:45:30 GMT +0000

Select Account*:

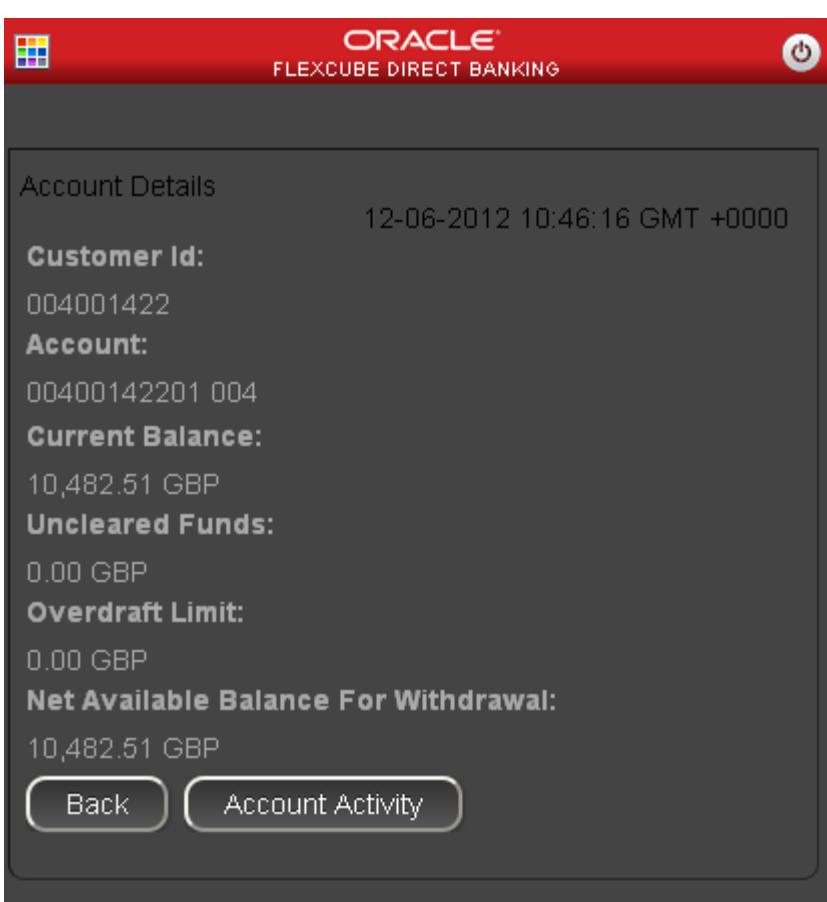
004001422 00400142201 Bank Futura,Neethle Street,

Submit

[\(Screen1\)](#)

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.

Account Details

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. At the top, there is a red header bar with the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. Below the header, the title 'Account Details' is displayed, along with the date and time '12-06-2012 10:46:16 GMT +0000'. The main content area contains the following information:

- Customer Id:** 004001422
- Account:** 00400142201 004
- Current Balance:** 10,482.51 GBP
- Uncleared Funds:** 0.00 GBP
- Overdraft Limit:** 0.00 GBP
- Net Available Balance For Withdrawal:** 10,482.51 GBP

At the bottom of the screen, there are two buttons: 'Back' and 'Account Activity'.

[\(Screen1\)](#)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.

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. <div style="border: 1px solid black; padding: 5px; background-color: #e0f2f1;"><p>Note: This is applicable only if "overdraft" as a product is linked to the particular CASA account.</p></div>
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.

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.

My Accounts

My Accounts 12-06-2012 10:46:57 GMT +0000
Records 1 to 10 of 156 Page 1 of 16

000CDP1120650001

Account
000CDP1120650001
Current Balance
1,000.00 GBP
Customer Id
004001664

00211111199

Account
00211111199
Current Balance
-593.95 GBP
Customer Id

[\(Screen1\)](#)

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.

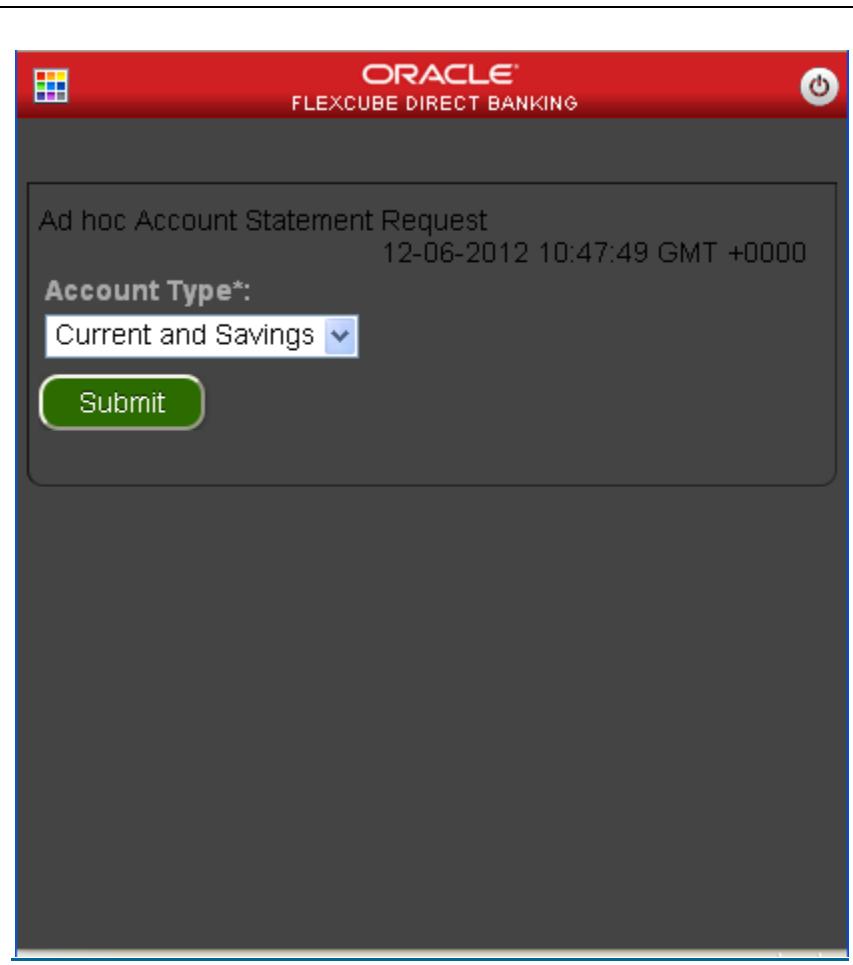
3. Click the button to navigate to the first, previous, next and last page respectively.

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.

Adhoc Statement

Ad hoc Account Statement Request
12-06-2012 10:47:49 GMT +0000

Account Type*:

Current and Savings

Submit

(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)*

(Screen1)

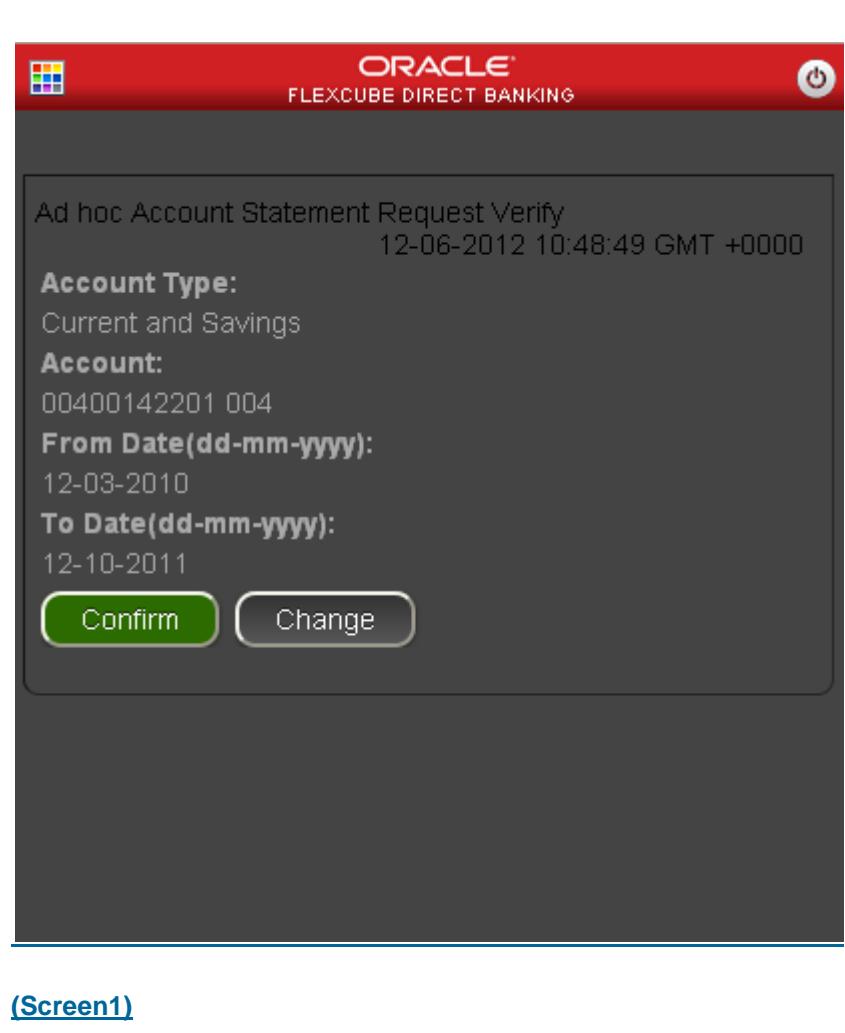
Field Description

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.

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](#)



The screenshot shows the Oracle Flexcube Direct Banking interface. The title bar reads "ORACLE FLEXCUBE DIRECT BANKING". The main content area is titled "Ad hoc Account Statement Request Verify" and shows the date "12-06-2012 10:48:49 GMT +0000". The form fields include:

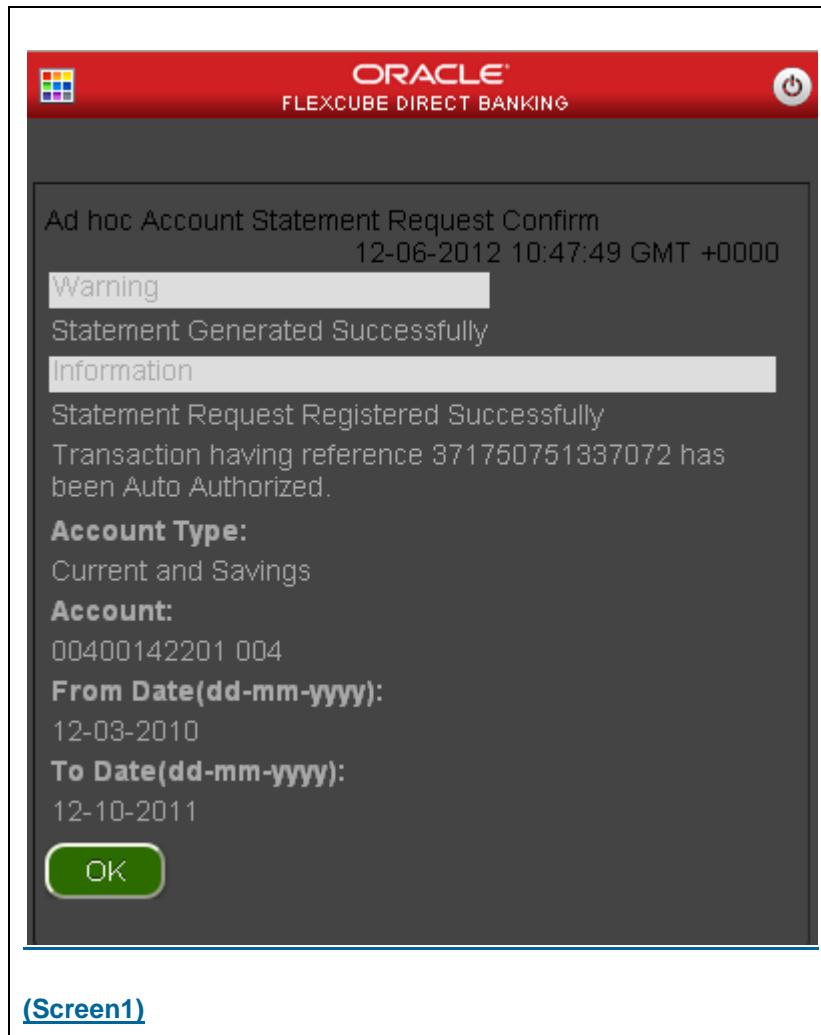
- Account Type:** Current and Savings
- Account:** 00400142201 004
- From Date(dd-mm-yyyy):** 12-03-2010
- To Date(dd-mm-yyyy):** 12-10-2011

At the bottom are two buttons: "Confirm" (highlighted in green) and "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)

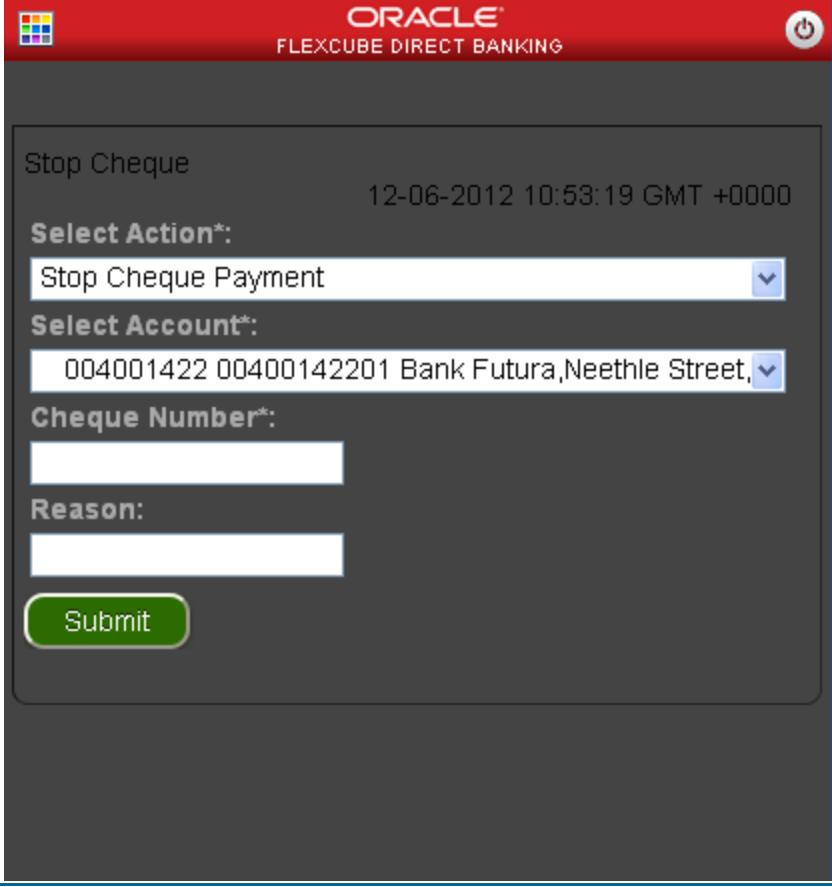
7. Click the **OK** button. The system displays initial **Adhoc Statement Request** screen.

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.

Stop Cheque


Stop Cheque 12-06-2012 10:53:19 GMT +0000

Select Action*: Stop Cheque Payment

Select Account*: 004001422 00400142201 Bank Futura,Neethle Street,

Cheque Number:

Reason:

Submit

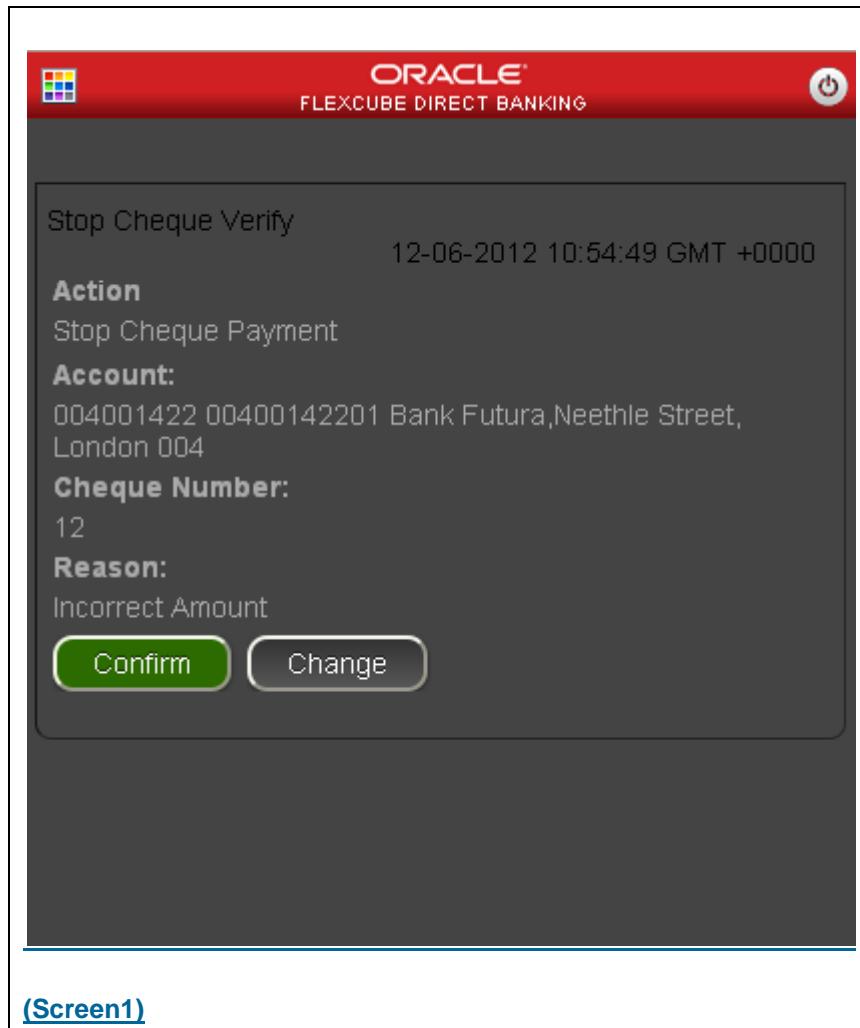
[\(Screen1\)](#)Field Description

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.

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



The screenshot shows the 'Stop Cheque Verify' screen from the Oracle Flexcube Direct Banking application. The screen has a red header bar with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. Below the header, the title 'Stop Cheque Verify' is displayed, along with the date and time '12-06-2012 10:54:49 GMT +0000'. The main content area contains the following data:

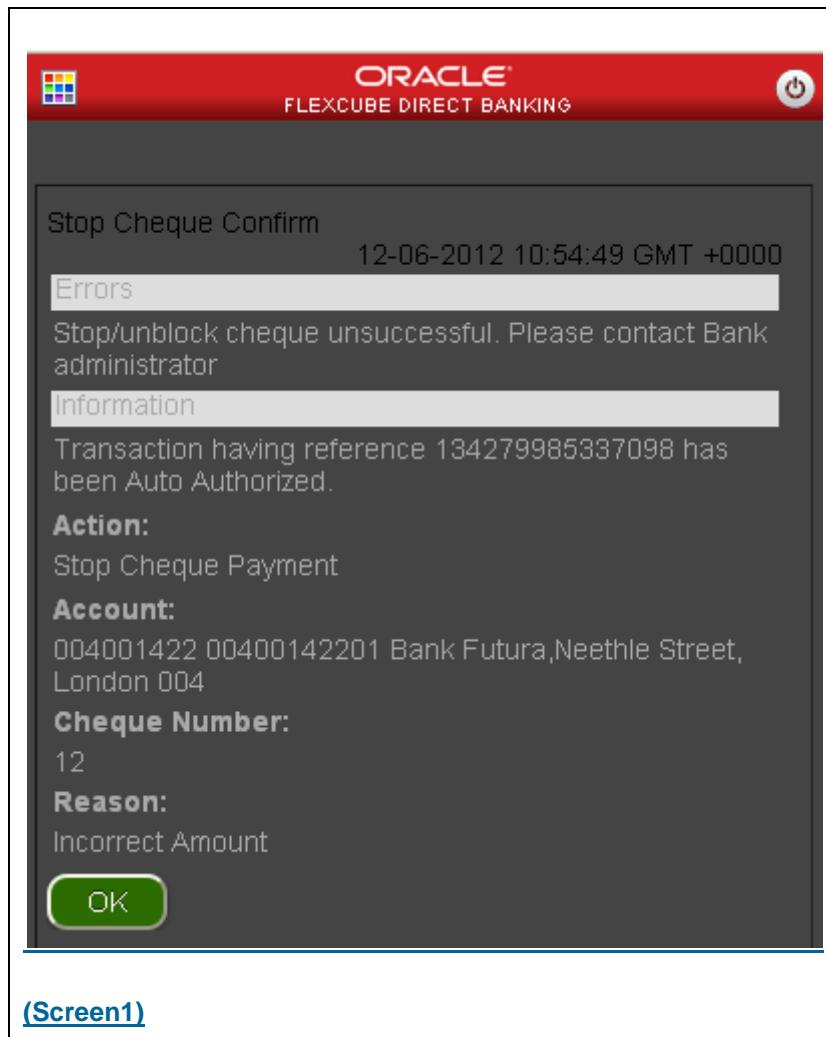
- Action:** Stop Cheque Payment
- Account:** 004001422 00400142201 Bank Futura,Neethle Street, London 004
- Cheque Number:** 12
- Reason:** Incorrect Amount

At the bottom of the screen are two buttons: 'Confirm' (highlighted in green) and 'Change'.

(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



(Screen1)

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

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.

My Cheques


My Cheques 12-06-2012 10:56:48 GMT +0000

Select Account*:
004001422 00400142201 Bank Futura,Neethle Street,

Cheque Number*:

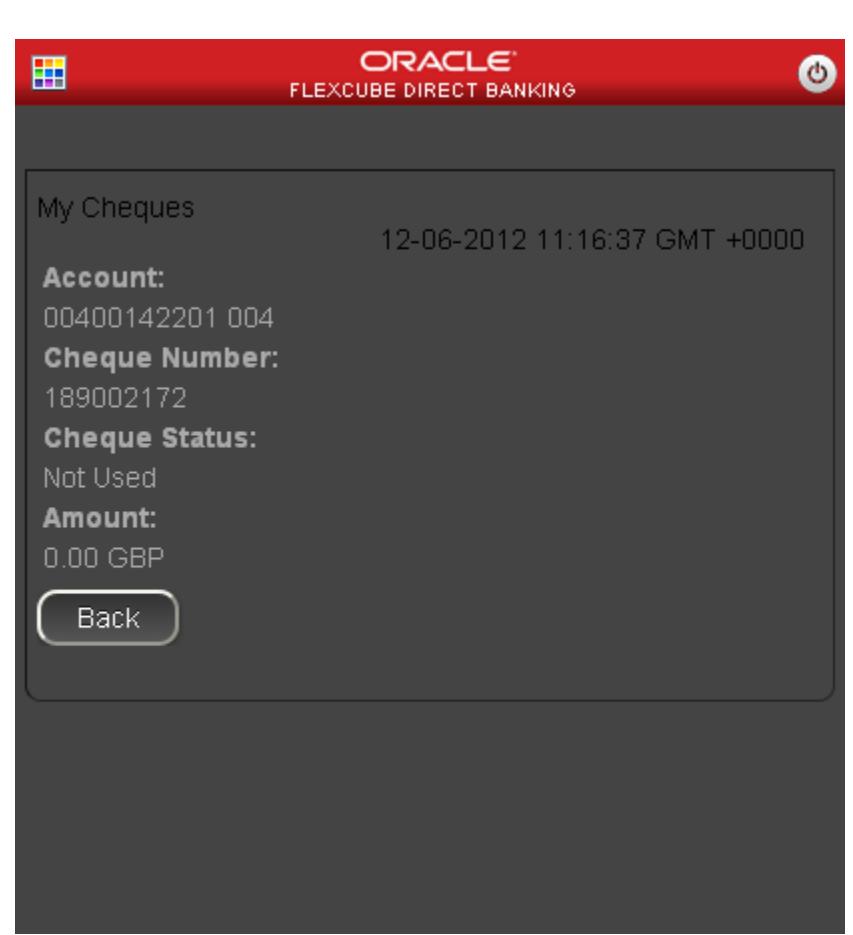
[\(Screen1\)](#)

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.

My Cheques


My Cheques 12-06-2012 11:16:37 GMT +0000

Account: 00400142201 004

Cheque Number: 189002172

Cheque Status: Not Used

Amount: 0.00 GBP

Back

[\(Screen1\)](#)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.

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

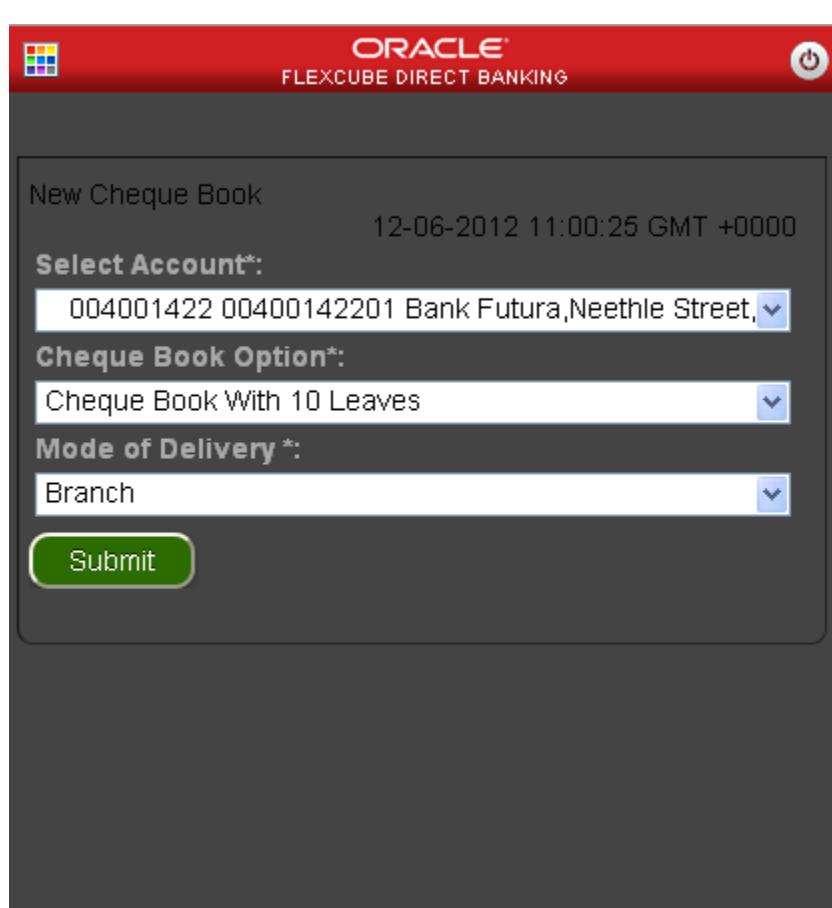
5. Click the **Back** button to return to the previous screen.

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.

New Cheque Book


New Cheque Book 12-06-2012 11:00:25 GMT +0000

Select Account*:
004001422 00400142201 Bank Futura,Neethle Street,

Cheque Book Option*:
Cheque Book With 10 Leaves

Mode of Delivery *:
Branch

Submit

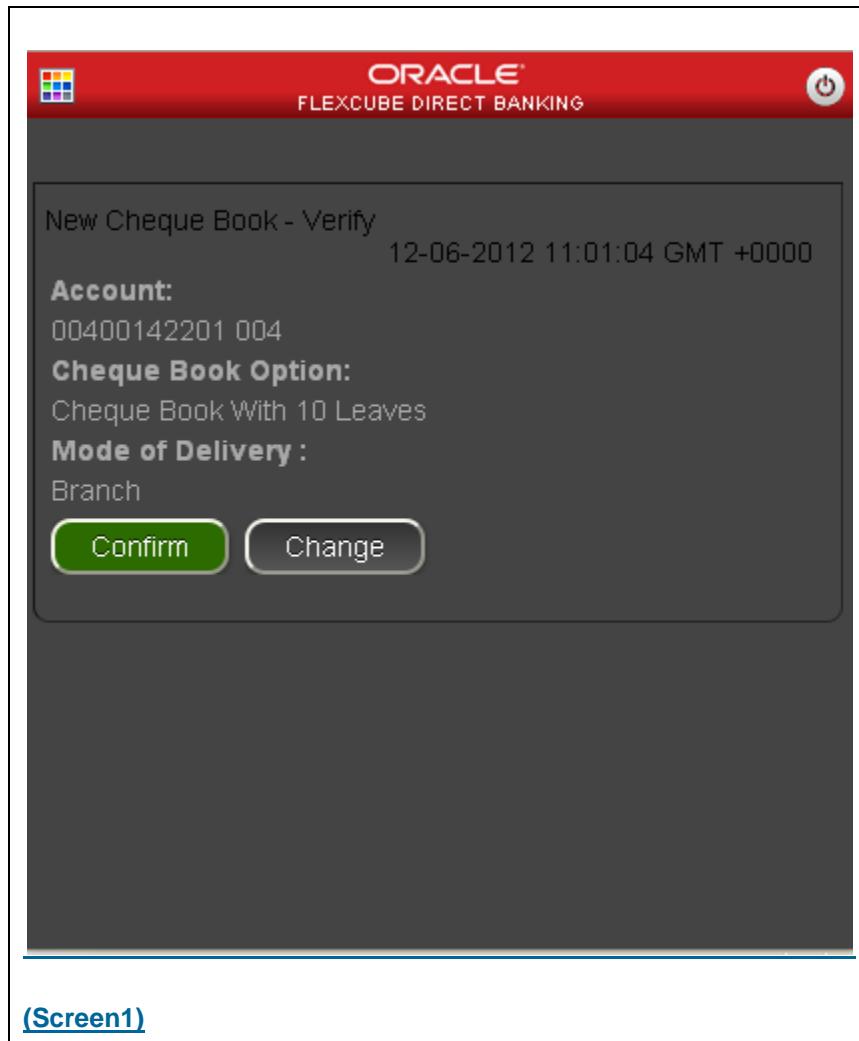
(Screen1)Field Description

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.

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.

New Cheque Book – Verify



New Cheque Book - Verify 12-06-2012 11:01:04 GMT +0000

Account: 00400142201 004

Cheque Book Option: Cheque Book With 10 Leaves

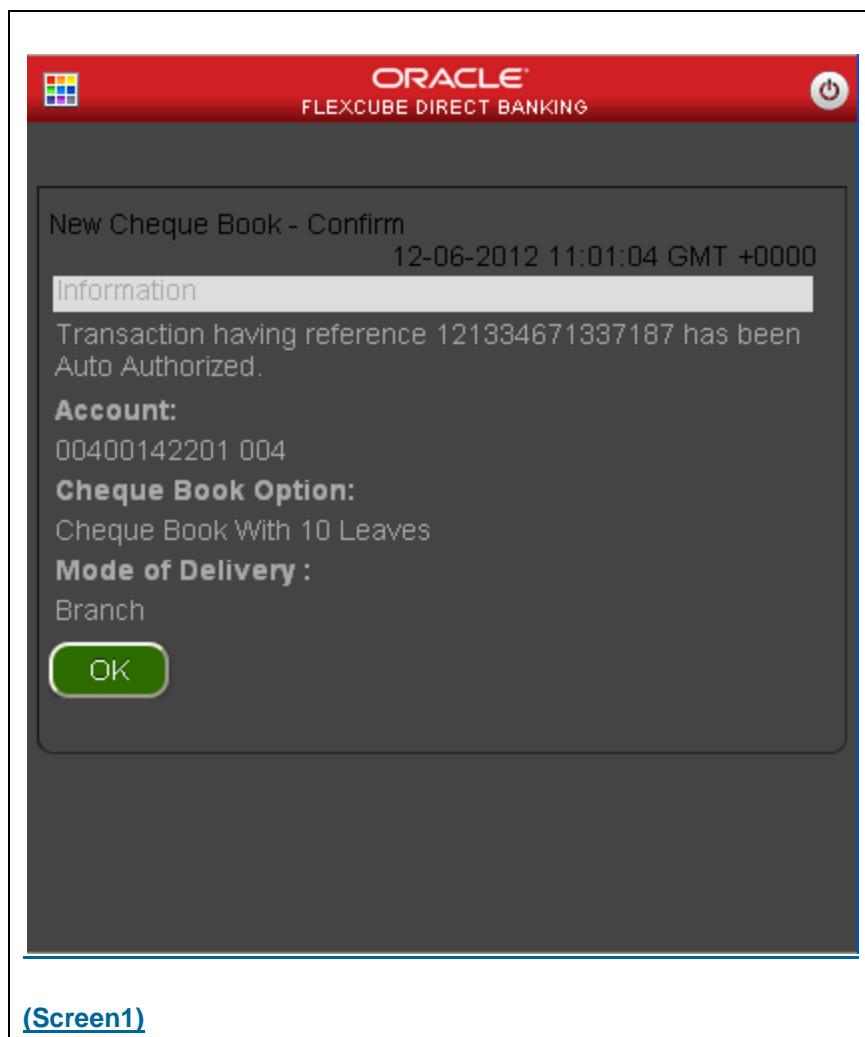
Mode of Delivery: Branch

Buttons: Confirm, Change

(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.

Pay Bills

Pay Bills 12-06-2012 11:36:09 GMT +0000

Select Biller*
Reliance (Sailaja) 004004344

Bill Number*

Bill Generation Date(dd-mm-yyyy)*

Payment Amount*

From Account*
004001422 00400142201 Bank Futura,Neethle Street, ▾

Submit

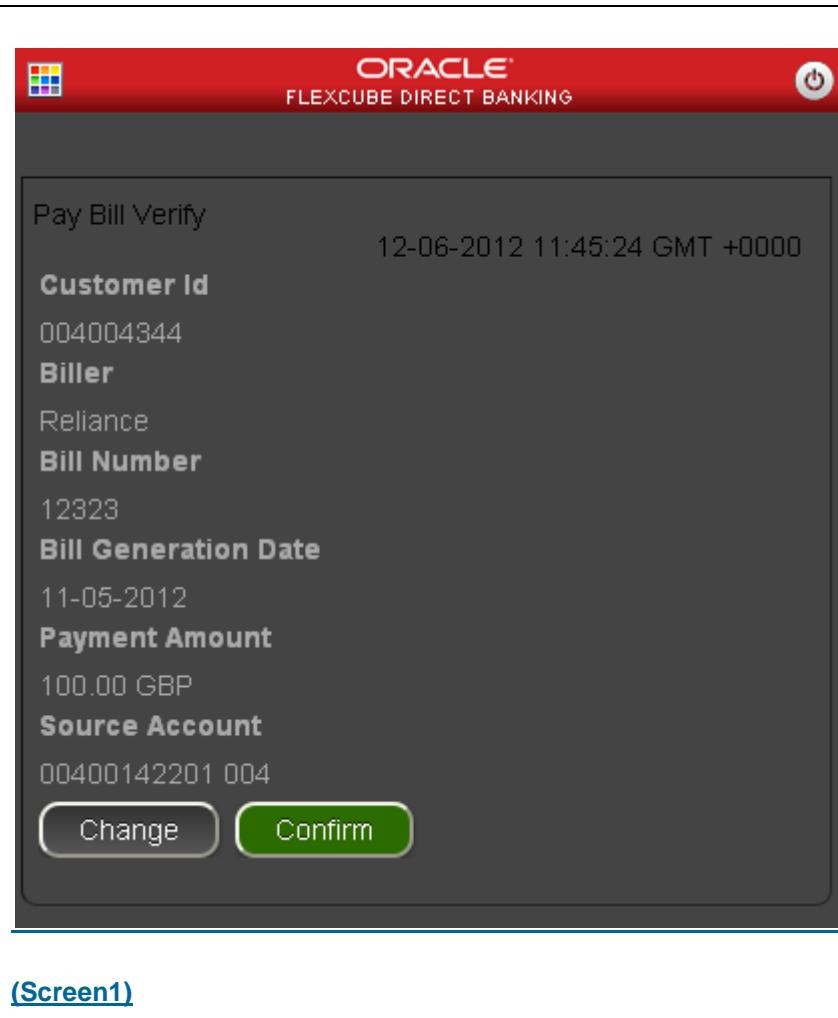
(Screen1)Field Description

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.

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



Pay Bill Verify 12-06-2012 11:45:24 GMT +0000

Customer Id
004004344

Biller
Reliance

Bill Number
12323

Bill Generation Date
11-05-2012

Payment Amount
100.00 GBP

Source Account
00400142201 004

Change **Confirm**

(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.

Pay Bill Confirm

ORACLE
FLEXCUBE DIRECT BANKING

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

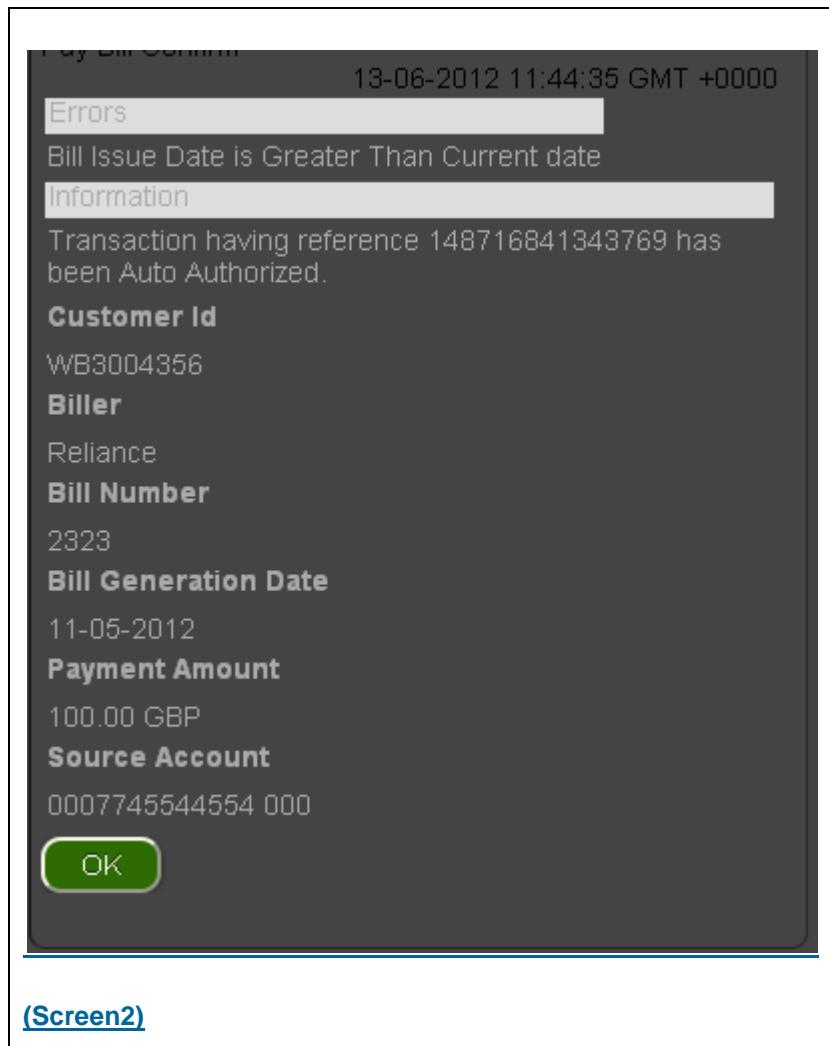
Bill Number
2823

Bill Generation Date
11-05-2012

Payment Amount
100.00 GBP

Source Account

[\(Screen1\)](#)



(Screen2)

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

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.

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

The screenshot shows the 'Biller Information' screen of the Oracle Flexcube Direct Banking mobile application. The top header bar is red with the Oracle logo, 'FLEXCUBE DIRECT BANKING', and a power button icon. The main content area has a dark grey header with the text 'Register Biller' and the date '12-06-2012 11:38:25 GMT +0000'. Below this, a list of biller details is shown in a light grey box:

Customer Id	WB3004356
Registered On	04-06-2012 14:39:14
Biller	Reliance
Service Account Number	42342342
Biller Nick Name	UMA

Below this list is a button labeled 'Delete Biller'. The bottom section of the screen shows a list of registered billers:

Customer Id	WB3004356
Registered On	02-06-2012 13:12:21
Biller	

(Screen1)

02-06-2012 13:12:21	
Biller	
Reliance	
Service Account Number	
123456323	
Biller Nick Name	
RTSTS	
<input type="button" value="Delete Biller"/>	
Customer Id	
004004344	
Registered On	
11-05-2012 11:39:52	
Biller	
Reliance	
Service Account Number	
74746969696	
Biller Nick Name	
Sailaja	
<input type="button" value="Delete Biller"/>	
<input type="button" value="Add Biller"/>	

(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.

Register Biller

Register Biller 12-06-2012 11:40:10 GMT +0000

Select Customer*: WB3004356(Nehal Joshi)

Select Biller*: Reliance

Service Account Number*:

Biller Nick Name*:

Submit

Back

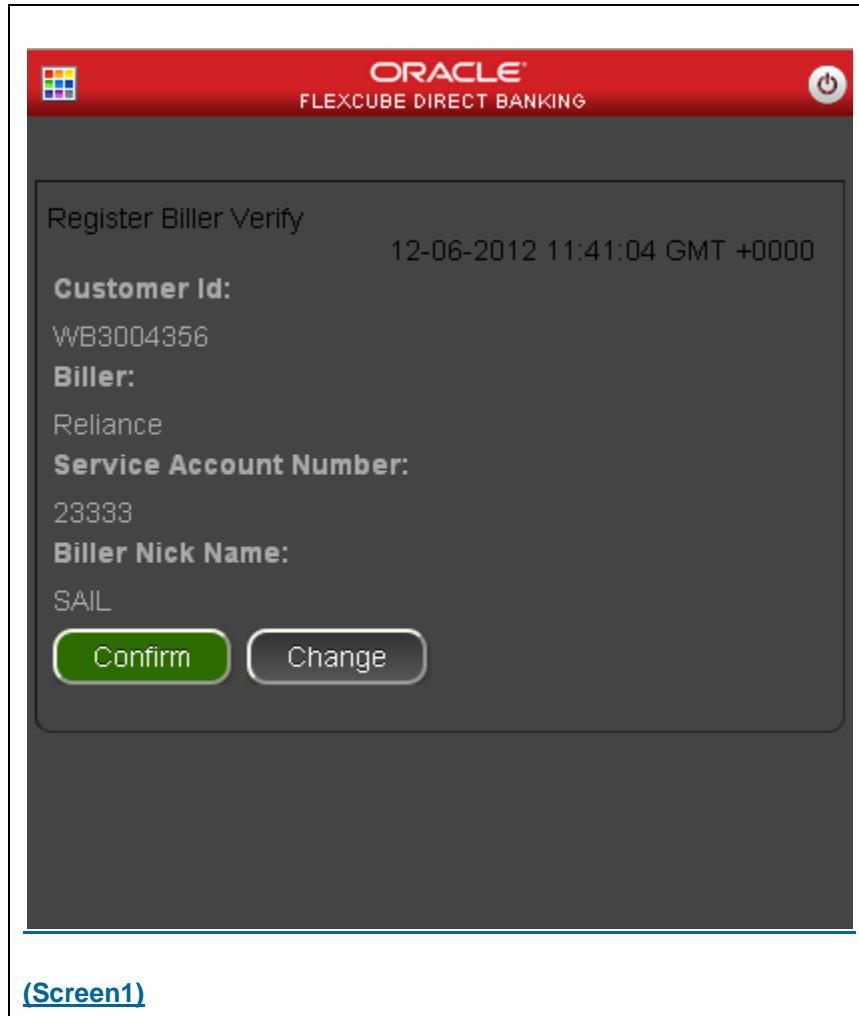
(Screen1)

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.

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

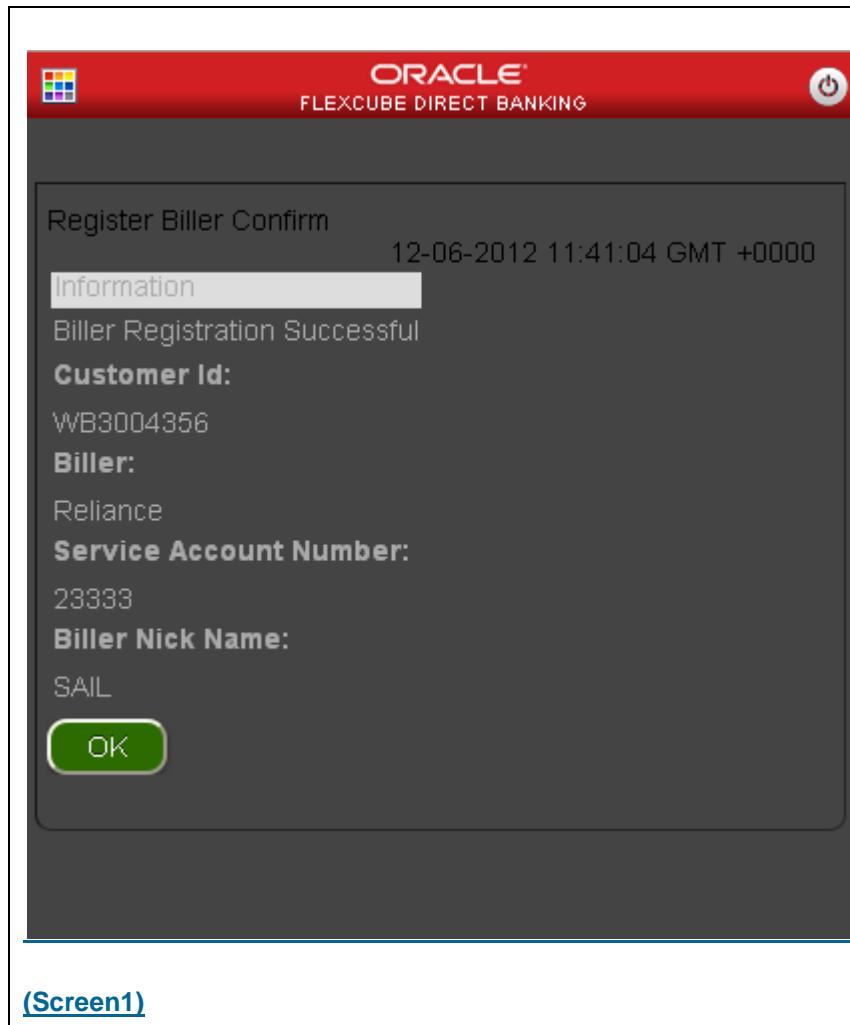
Biller Nick Name: SAIL

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.

[Register Biller Confirm](#)



[\(Screen1\)](#)

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

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

ORACLE
FLEXCUBE DIRECT BANKING

Register Biller 12-06-2012 11:42:33 GMT +0000

Customer Id
WB3004356

Registered On
12-06-2012 17:11:44

Biller
Reliance

Service Account Number
23333

Biller Nick Name
SAIL

Delete Biller

Customer Id
WB3004356

Registered On
04-06-2012 14:39:14

Biller

(Screen1)

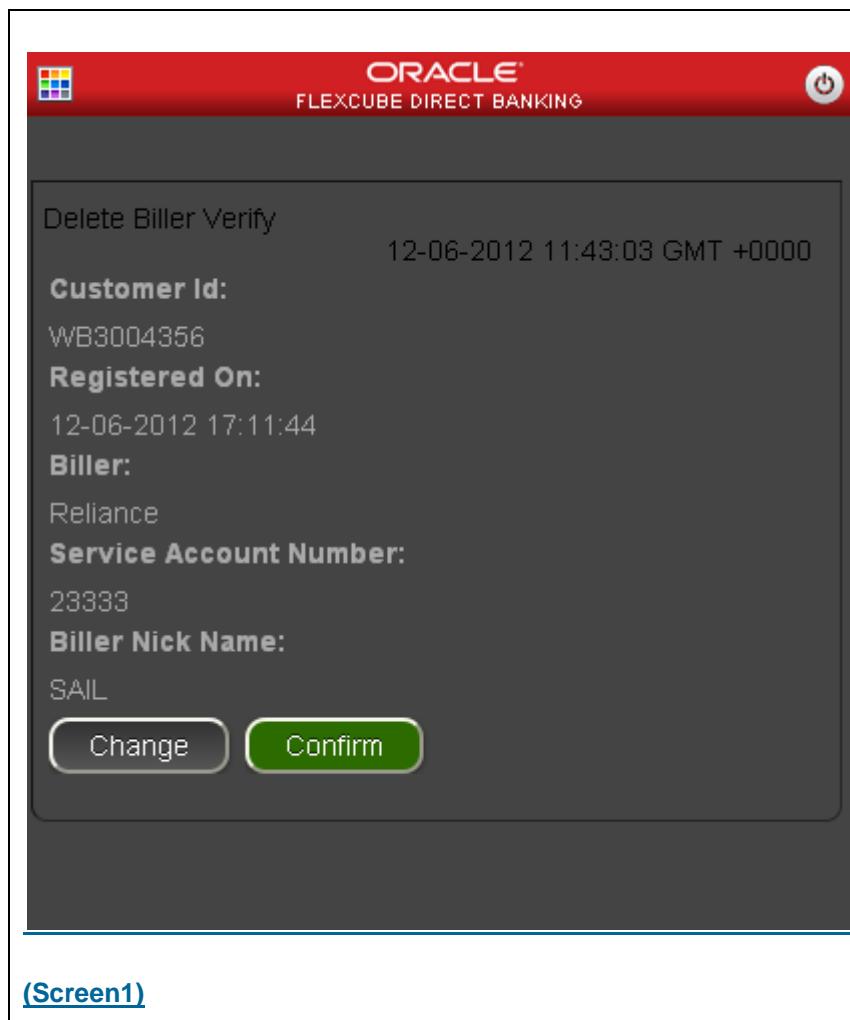
Field Description

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

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



Delete Biller Verify 12-06-2012 11:43:03 GMT +0000

Customer Id: WB3004356

Registered On: 12-06-2012 17:11:44

Biller: Reliance

Service Account Number: 23333

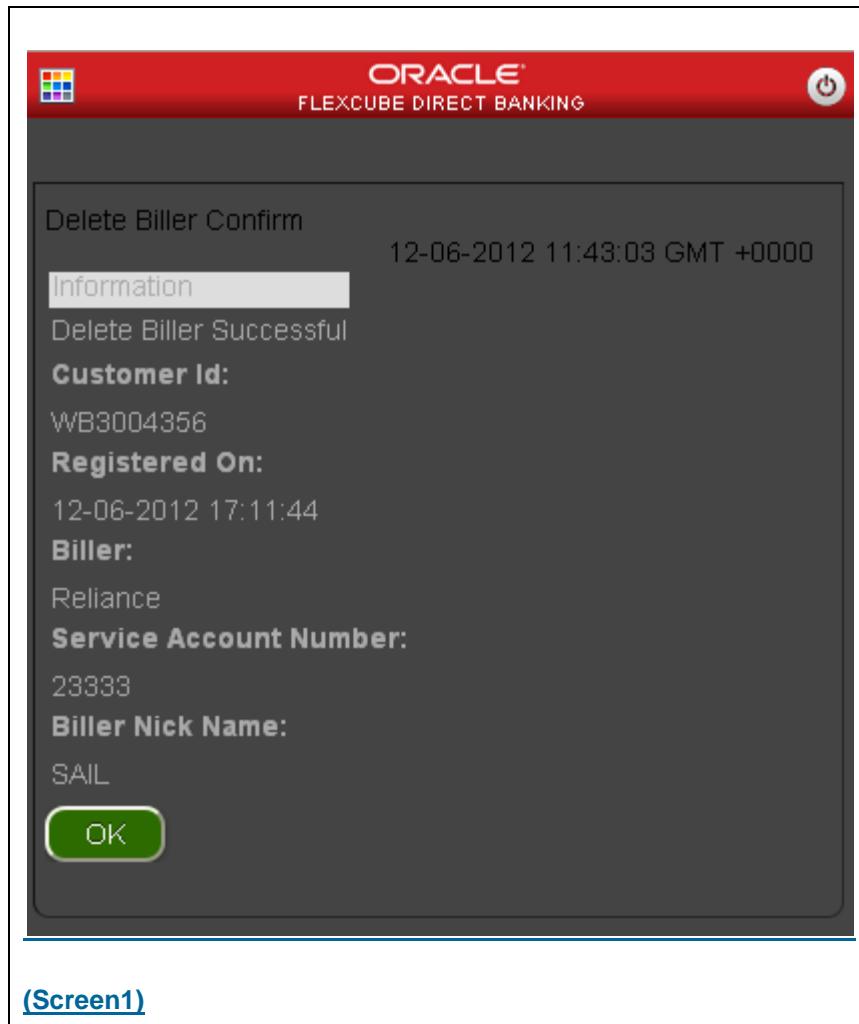
Biller Nick Name: SAIL

Buttons: Change, Confirm

(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](#)



[\(Screen1\)](#)

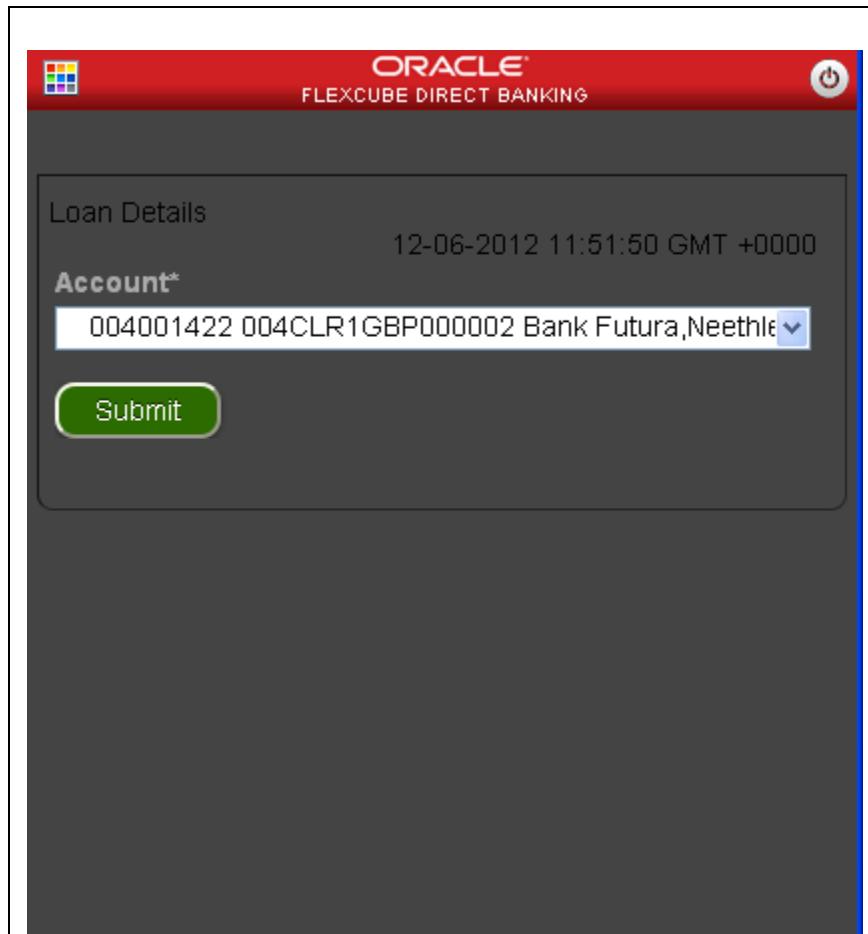
5. Click the **OK** button. The system displays initial **Biller Information** screen.

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.

Loan Account Details

Loan Details 12-06-2012 11:51:50 GMT +0000

Account*

004001422 004CLR1GBP000002 Bank Futura,Neethle

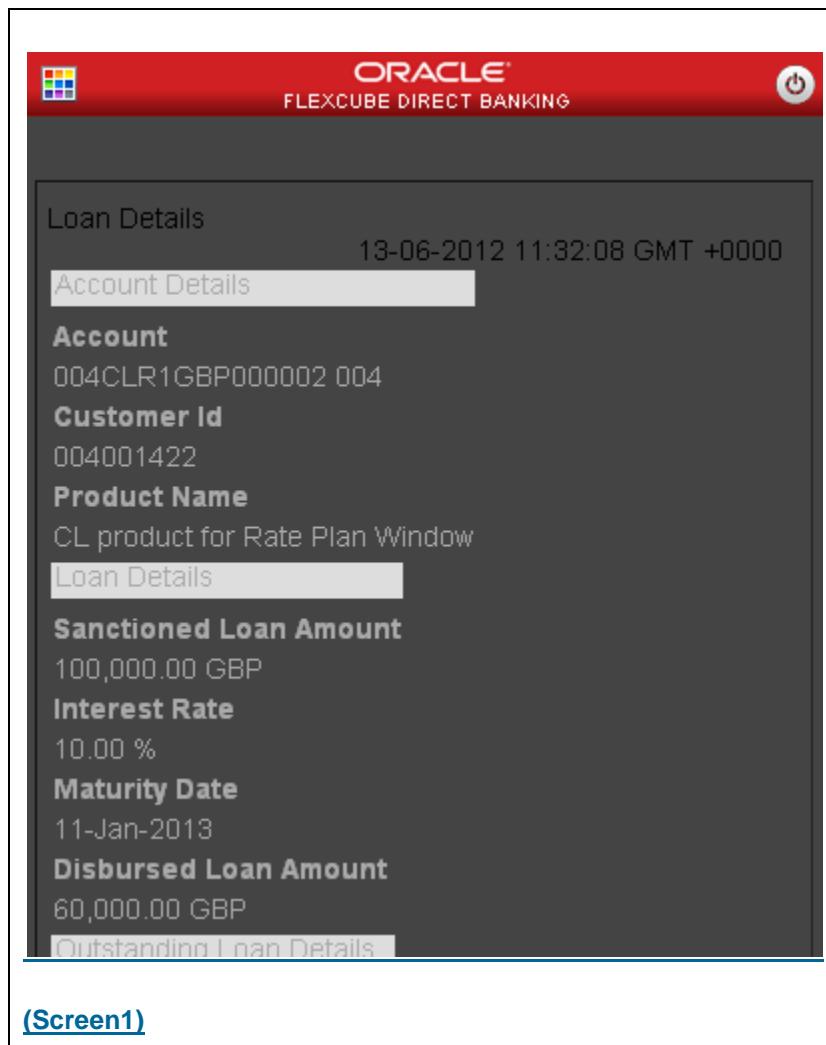
Submit

[\(Screen1\)](#)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.

Loan Details



The screenshot shows a web-based banking application interface. At the top, there is a red header bar with the Oracle logo and the text "FLEXCUBE DIRECT BANKING". Below the header, the main content area is titled "Loan Details" and shows a timestamp "13-06-2012 11:32:08 GMT +0000". A section for "Account Details" is partially visible. The following fields are displayed:

- Account:** 004CLR1GBP000002 004
- Customer Id:** 004001422
- Product Name:** CL product for Rate Plan Window
- Sanctioned Loan Amount:** 100,000.00 GBP
- Interest Rate:** 10.00 %
- Maturity Date:** 11-Jan-2013
- Disbursed Loan Amount:** 60,000.00 GBP

At the bottom of the main content area, there is a link labeled "Outstanding Loan Details".

[\(Screen1\)](#)

100,000.00 GBP
Interest Rate
10.00 %
Maturity Date
11-Jan-2013
Disbursed Loan Amount
60,000.00 GBP
Outstanding Loan Details
Principal Balance
0.00 GBP
Next Installment Date
11-Jun-2012
Next Installment Amount
5,339.73 GBP
Installment Arrears
0.00 GBP
Loan Outstanding
40,000.00 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's mapped to you.
Product Name	[Display] This field displays the loan product name.
Loan Details	

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.

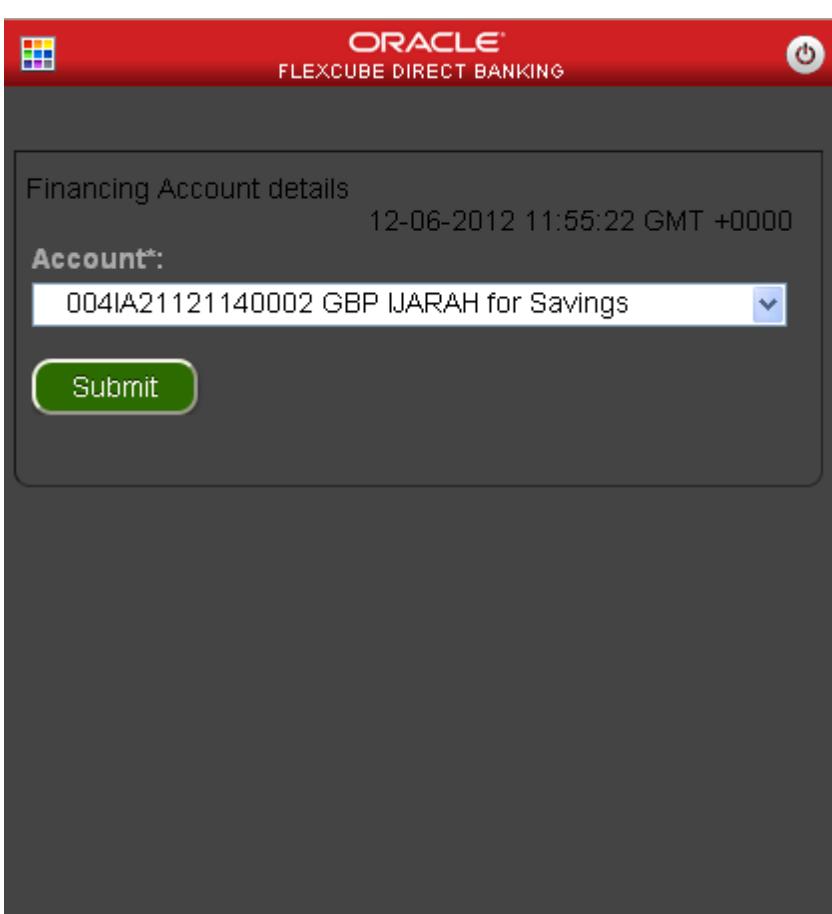
4. Click the **Back** button to go to the previous screen.

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.

Financing Details

Financing Account details 12-06-2012 11:55:22 GMT +0000

Account: 004IA21121140002 GBP IJARAH for Savings

Submit

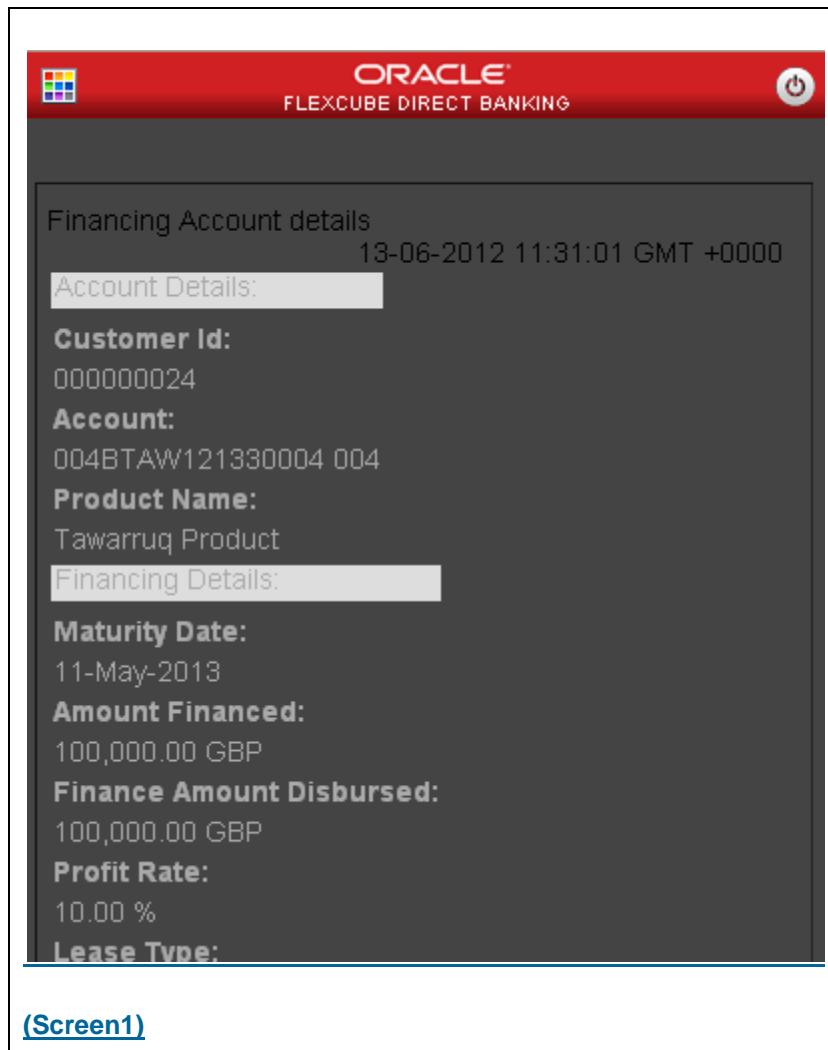
(Screen1)

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



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	

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 IJARAH 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 IJARAH or TAWAROOQ product.

Outstanding Financing Details

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

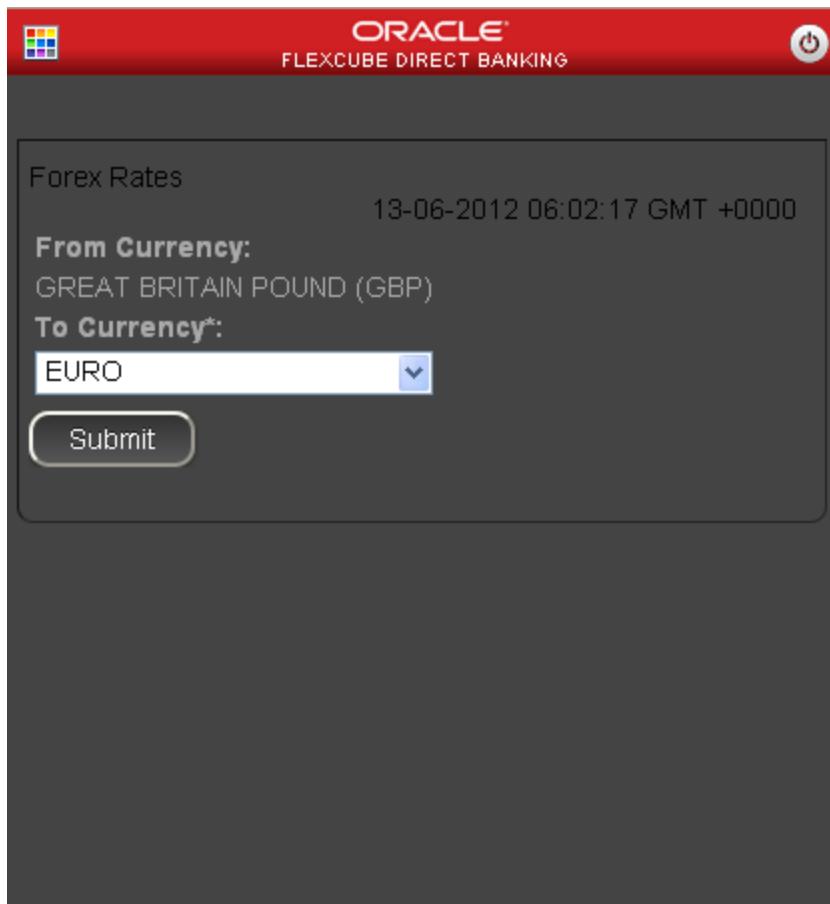
4. Click the **Back** button to go to the previous screen.

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.

Forex Rates

Forex Rates 13-06-2012 06:02:17 GMT +0000

From Currency:
GREAT BRITAIN POUND (GBP)

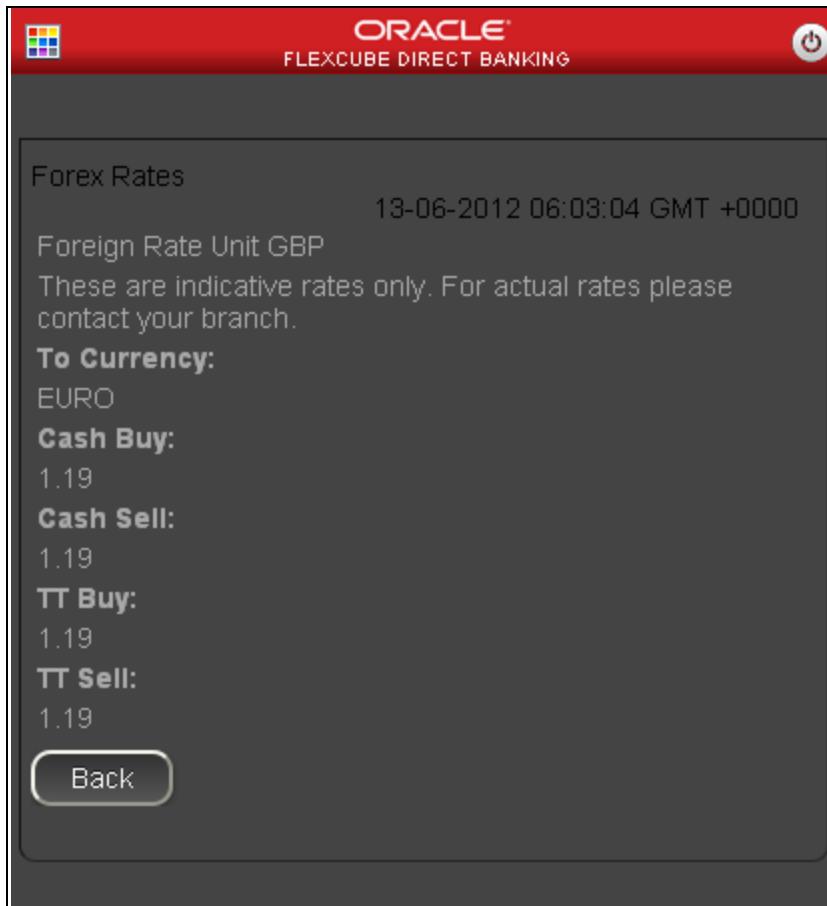
To Currency*:
EURO

Submit

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.

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 for the currency.
TT buy	[Display] Displays the TT Buy rate for the currency.

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.

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.

Own Account Transfer

Own Account Transfer
05-11-2012 15:46:12 GMT +0530

From Account*:
006005884 1111111257 Bank Futura
-Branch 006
006005884 1111111257 Bank Futura -B

To Account*:
006005884 1111111257 Bank Futura
-Branch 006
006005884 1111111257 Bank Futura -B

Amount*:

Narrative:

Payment Instruction
Pay Now
Pay Now

Submit Cancel

(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.

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	[Mandatory, Drop down]
Instruction	Select the Instructions to execute the payment <ul style="list-style-type: none">• 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.

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**

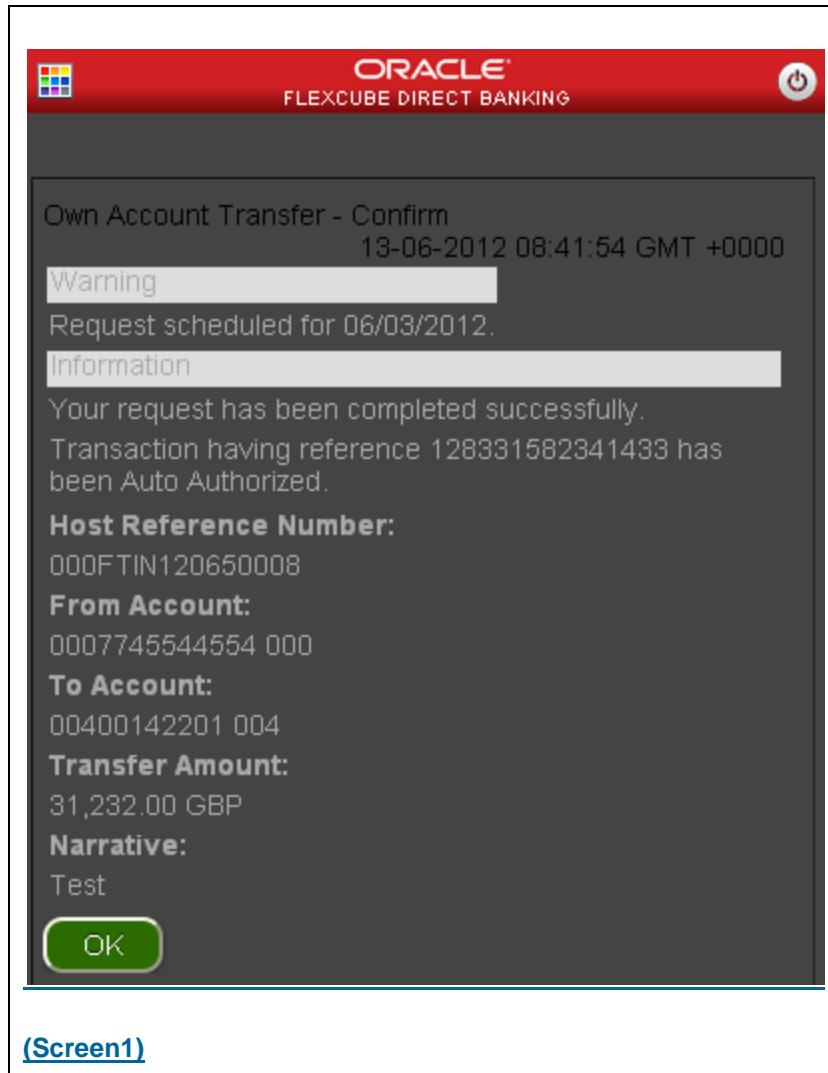
(Screen1)Field Description

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

Field Name	Description
Last	[Mandatory]
Execution Date	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](#)



(Screen1)

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

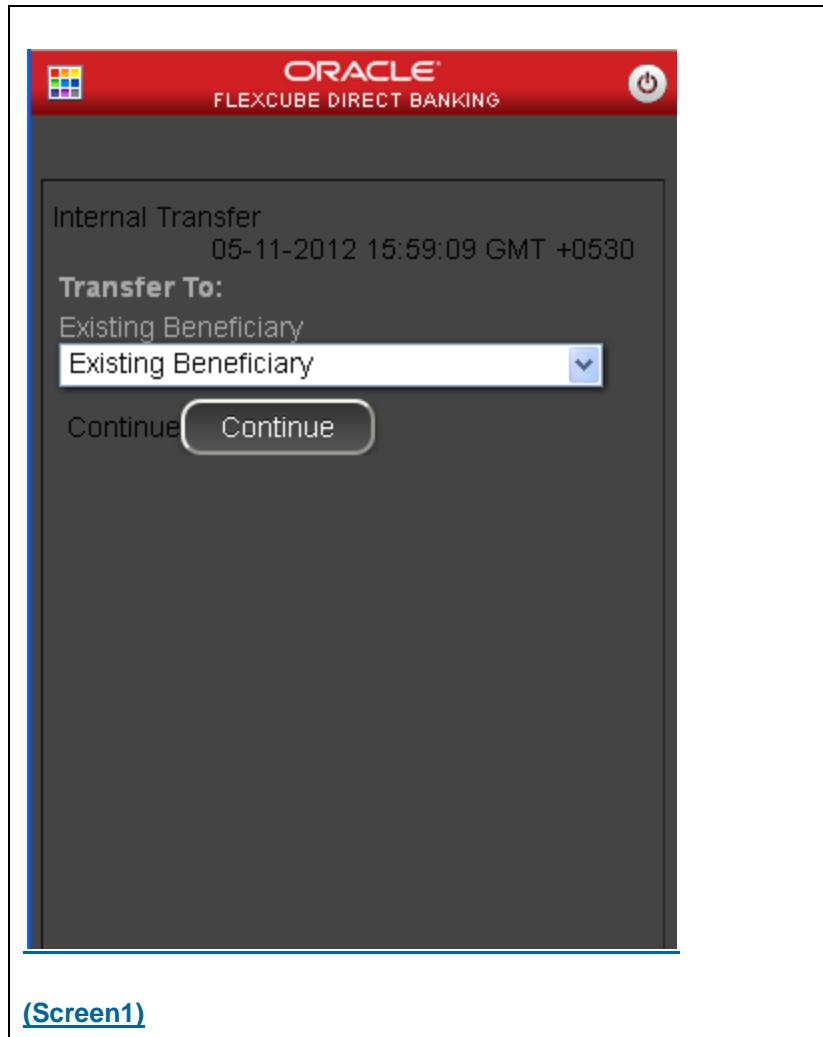
18. Internal Account Transfer

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](#)



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.

Internal Transfer

Internal Transfer 05-11-2012 16:00:04 GMT +0530

From Account*:
006005884 1111111257 Bank Futura -Branch 006
006005884 1111111257 Bank Futura -Branch

To Account*:

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

Beneficiary Email:

Amount*:

Currency*:
EURO(EUR)
EURO(EUR)

[\(Screen1\)](#)

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

Beneficiary Email:
[Redacted]

Amount*:
[Redacted]

Currency*:
EURO(EUR)
EURO(EUR)

Narrative:
[Redacted]

Payment Instruction*:
Pay Now
Pay Now

Submit Submit

Back Back

[\(Screen2\)](#)Field Description

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

Field Name	Description
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it's currency from the dropdown displayed below that field.
Currency	[Mandatory, Dropdown] Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment
Payment	[Mandatory, Drop down]
Instruction	Select the Instructions to execute the payment <ul style="list-style-type: none"> • 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	[Mandatory, Alphanumeric, 35]
Address	Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary	[Mandatory, Alphanumeric, 35]
City	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

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



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

Warning
Request scheduled for 06/03/2012.

From Account:
000000024 0007745544554 BANK FUTURA 000

To Account:
0011311453314

Destination Branch:
001

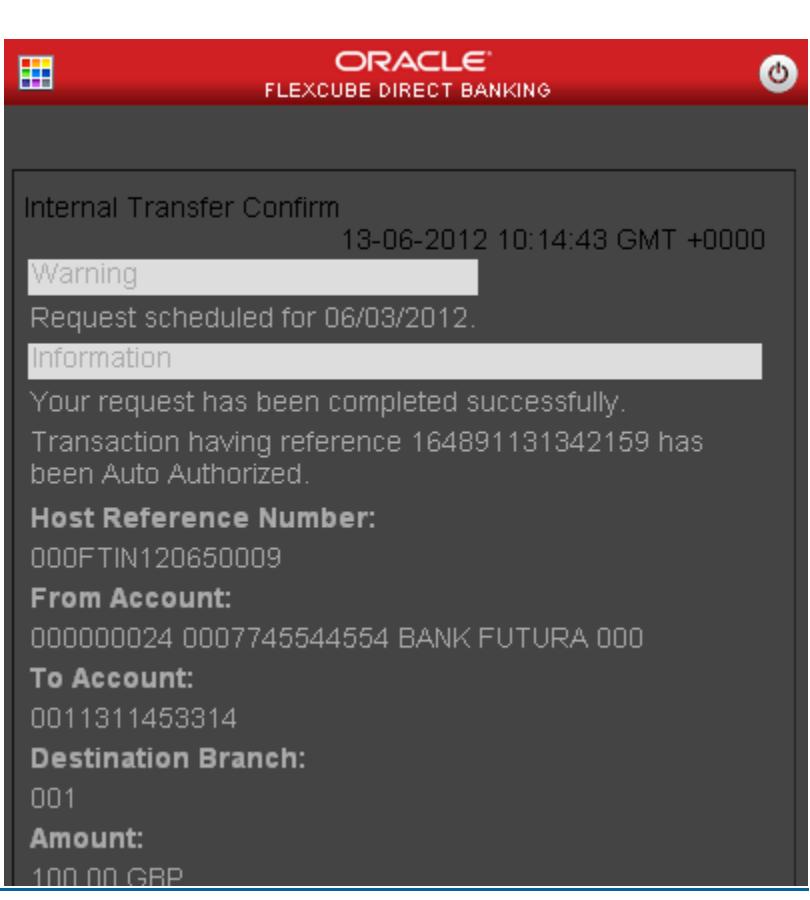
Amount:
100.00 GBP

Narrative:
Test

Confirm **Change**

(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.

Internal Transfer – Confirm

The screenshot shows a confirmation message for an internal transfer. The message is as follows:

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

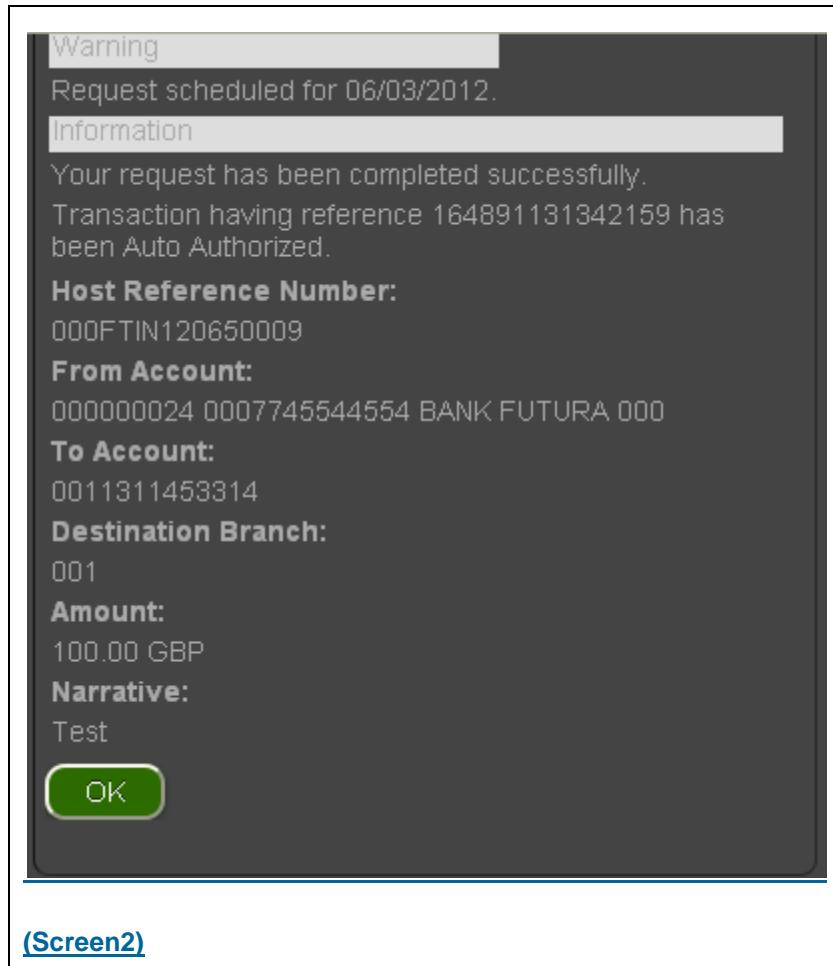
From Account:
0000000024 0007745544554 BANK FUTURA 000

To Account:
0011311453314

Destination Branch:
001

Amount:
100.00 GBP

(Screen1)



[\(Screen2\)](#)

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

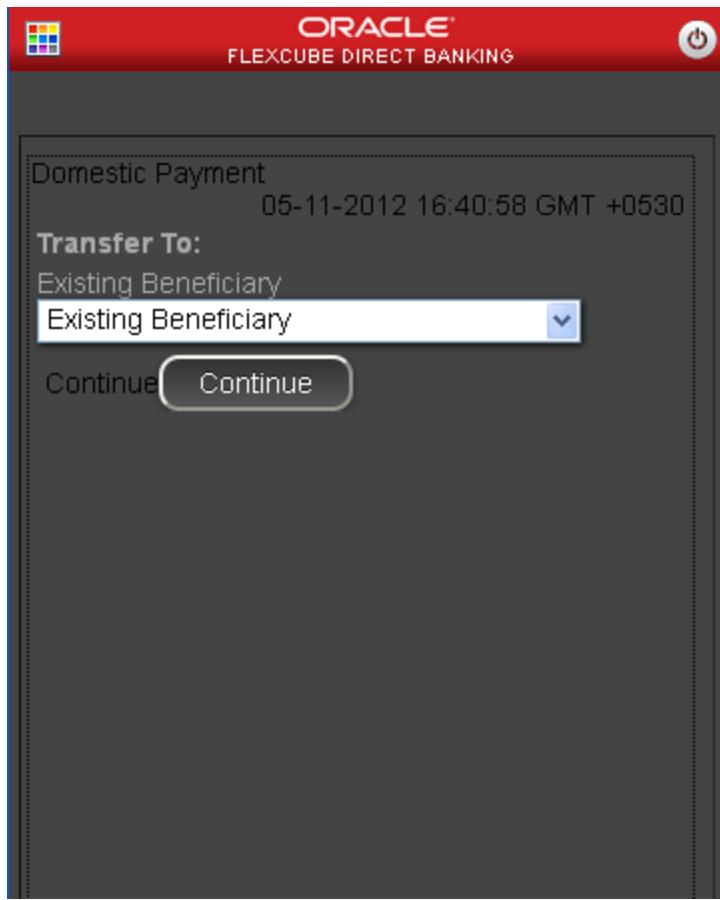
19. Domestic Payment

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](#)

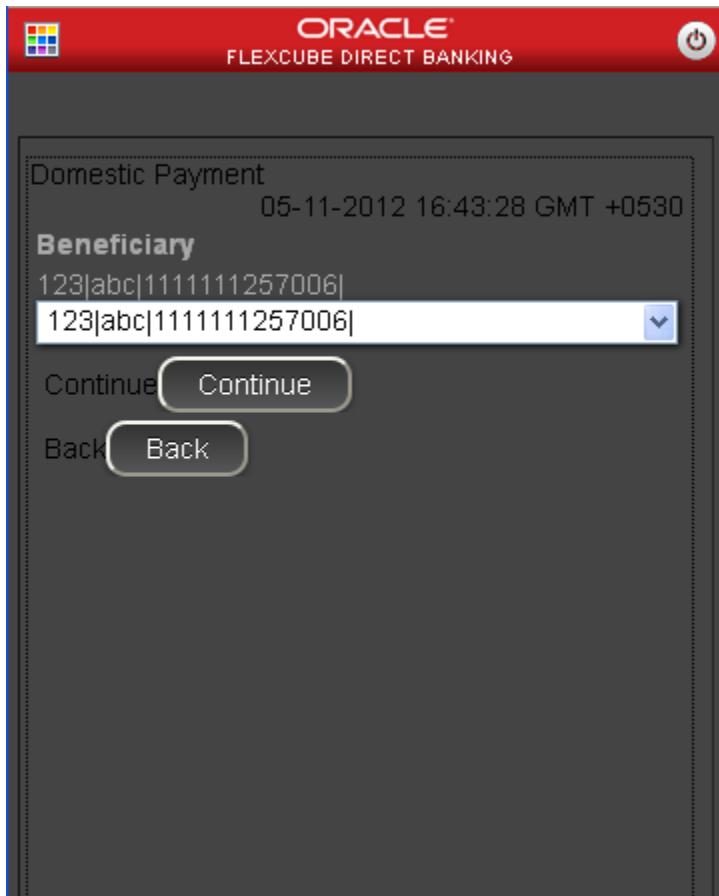


Field Description

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 .

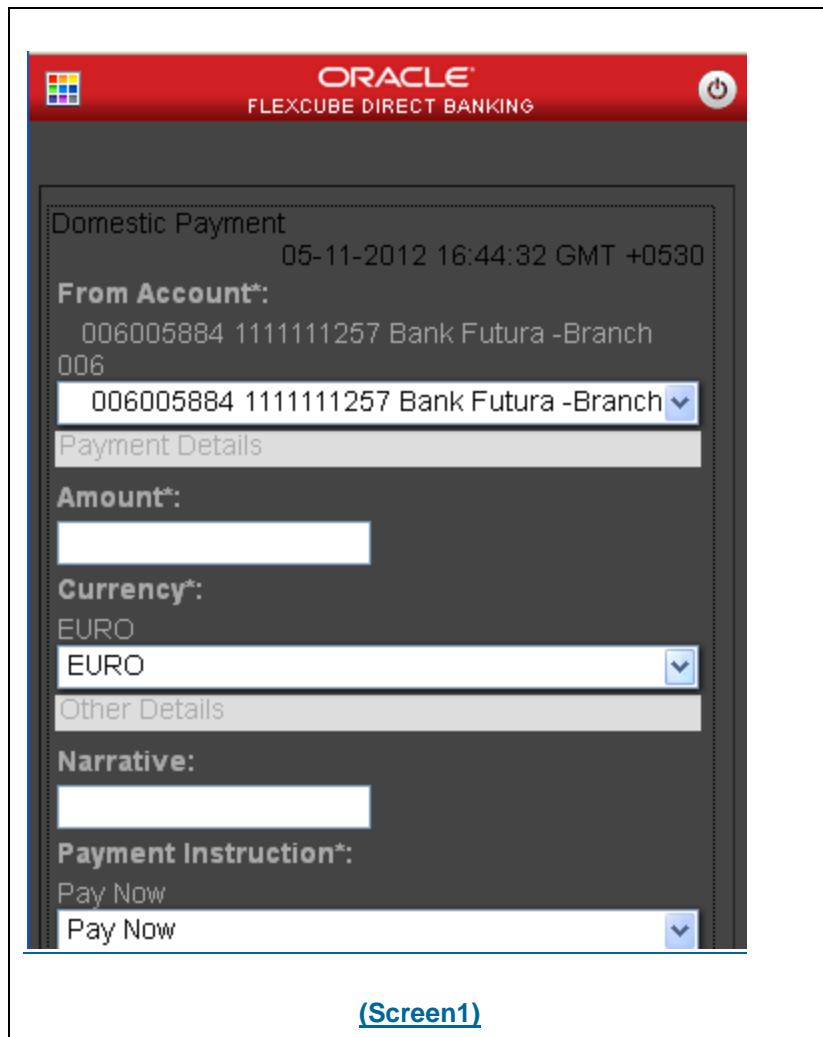
3. Click **Continue** button. The system displays following screen.

Domestic Payment



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

Domestic Payment



The screenshot shows the Oracle Flexcube Direct Banking interface for a Domestic Payment. The title bar reads "ORACLE FLEXCUBE DIRECT BANKING". The main area displays the following fields:

- Domestic Payment**
- Date:** 05-11-2012 16:44:32 GMT +0530
- From Account*:** 006005884 1111111257 Bank Futura -Branch 006
- To Account:** 006005884 1111111257 Bank Futura -Branch
- Payment Details**
- Amount*:** (empty input field)
- Currency*:** EURO
- Other Details**
- Narrative:** (empty input field)
- Payment Instruction*:** Pay Now

(Screen1)

From Account*:
006005884 111111257 Bank Futura -Branch
006
006005884 111111257 Bank Futura -Branch

Payment Details

Amount*:

Currency*:
EURO
EURO

Other Details

Narrative:

Payment Instruction*:
Pay Now
Pay Now

Submit Back

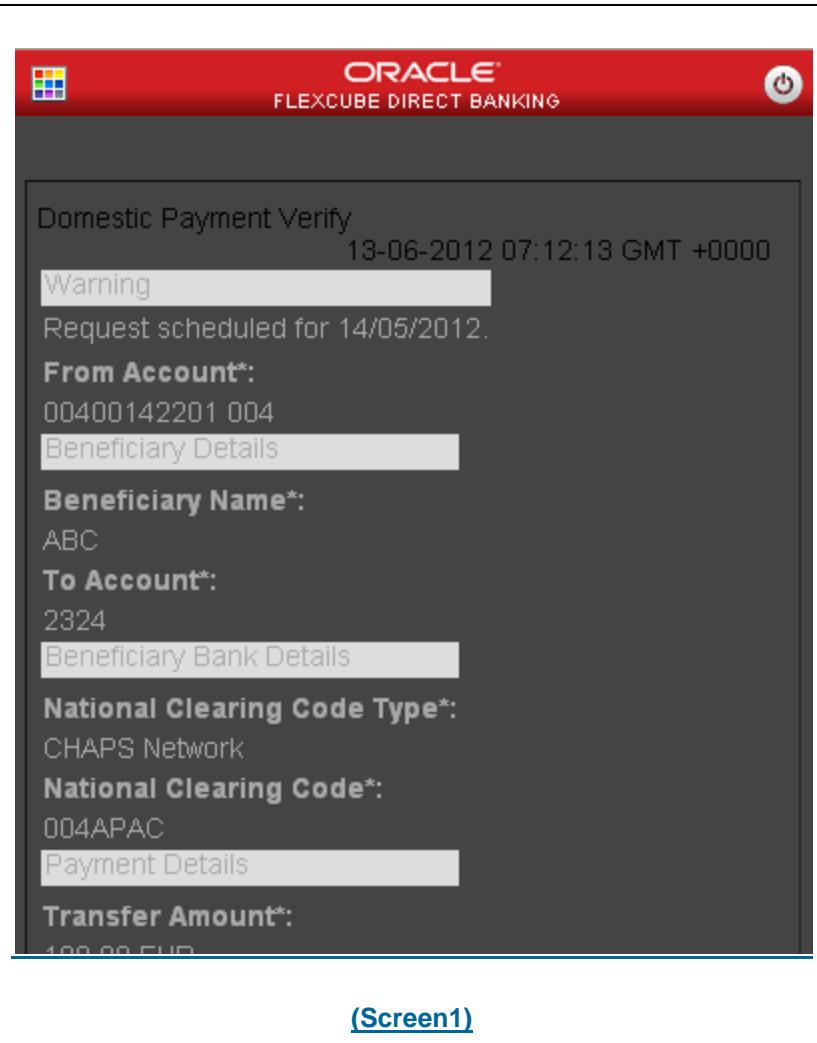
(Screen2)

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.

Field Name	Description
Payment	[Mandatory, Drop down]
Instruction	Select the Instructions to execute the payment <ul style="list-style-type: none"> • 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.

Domestic Payment – Verify

Domestic Payment Verify
13-06-2012 07:12:13 GMT +0000
Warning
Request scheduled for 14/06/2012.

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*:
400.00 EUR

(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

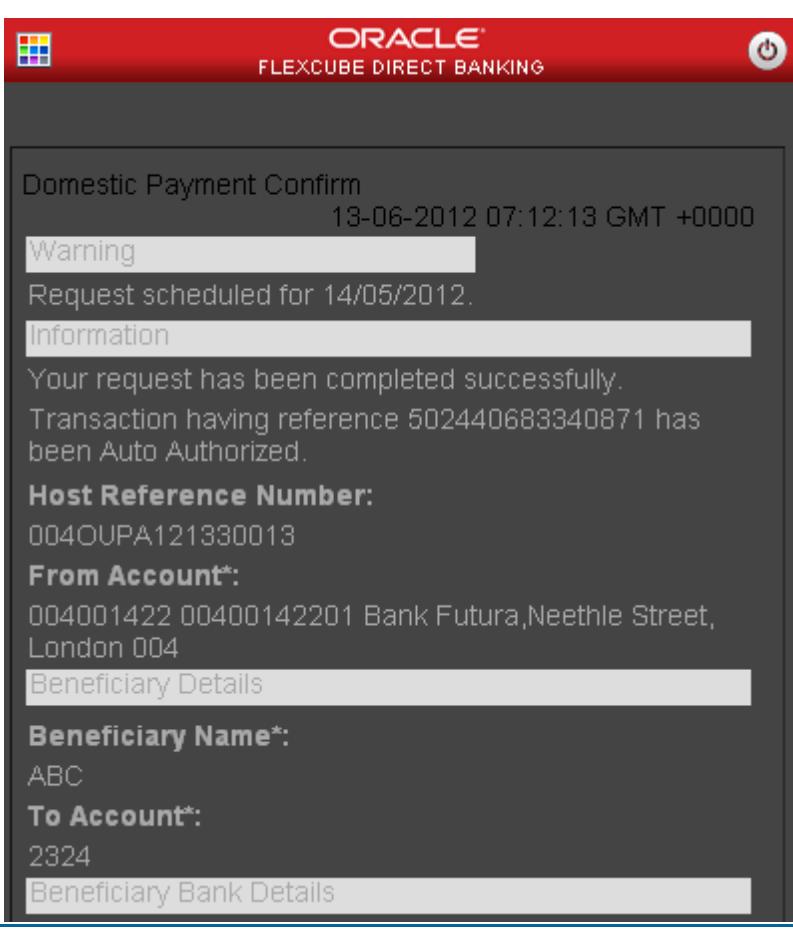
Other Details

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.

Domestic Payment – Confirm

The screenshot shows a domestic payment confirmation screen from Oracle Flexcube Direct Banking. The title bar reads "Domestic Payment Confirm" and "13-06-2012 07:12:13 GMT +0000". The screen is divided into sections: "Warning" (Request scheduled for 14/06/2012), "Information" (Your request has been completed successfully. Transaction having reference 502440683340871 has been Auto Authorized), "Host Reference Number" (004OUPA121330013), "From Account" (004001422 00400142201 Bank Futura, Neethle Street, London 004), "Beneficiary Details" (Beneficiary Name: ABC), "Beneficiary Name*" (Beneficiary Name: ABC), "To Account" (2824), and "Beneficiary Bank Details" (Beneficiary Bank Details). The "Beneficiary Details" and "Beneficiary Bank Details" fields are highlighted with a grey background.

Domestic Payment Confirm
13-06-2012 07:12:13 GMT +0000

Warning
Request scheduled for 14/06/2012.

Information
Your request has been completed successfully.
Transaction having reference 502440683340871 has been Auto Authorized.

Host Reference Number:
004OUPA121330013

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

Beneficiary Details

Beneficiary Name*:
ABC

To Account:
2824

Beneficiary Bank Details

[\(Screen1\)](#)

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.

20. Beneficiary Maintenance

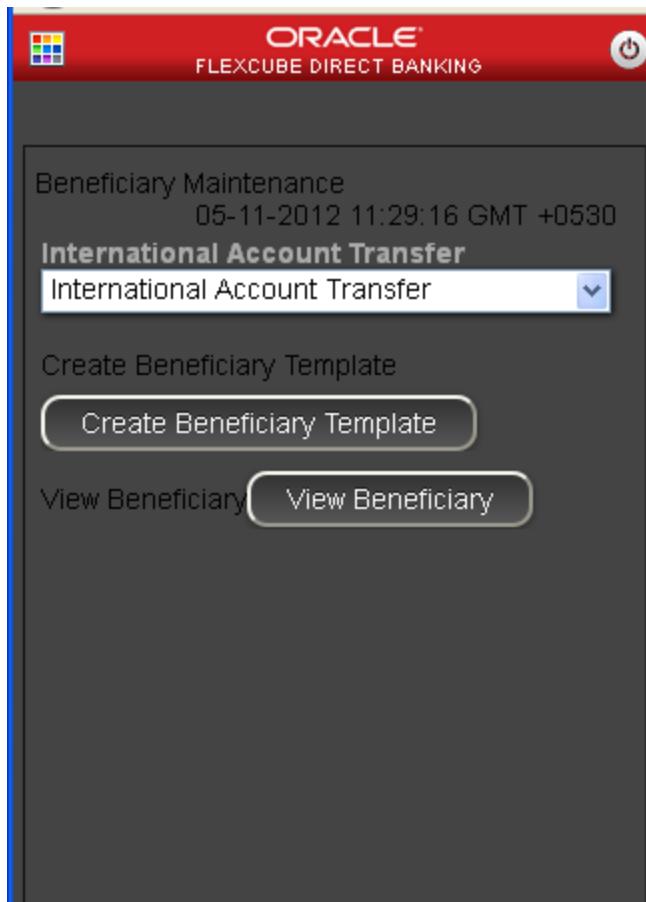
Using this option any business user who has access can maintain the beneficiary.

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](#)



Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop down] Select the Transaction type from the pop over list. Options are <ul style="list-style-type: none">• 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

Beneficiary Maintenance
05-11-2012 11:45:00 GMT +0530

Beneficiary Id:

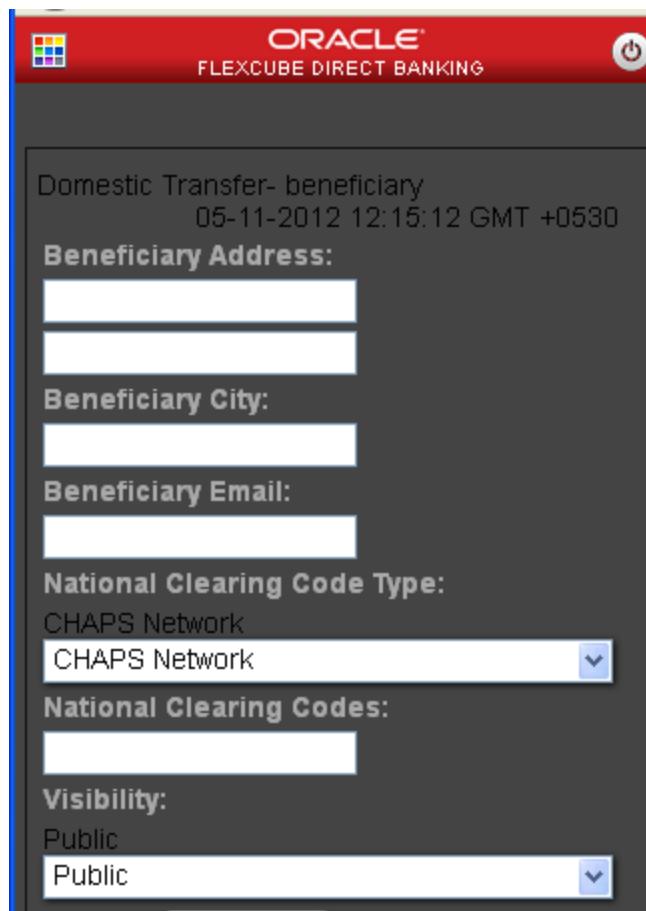
Beneficiary Name:

Account Type:
Pay Over the Counter

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:
[Redacted]
[Redacted]

Beneficiary City:
[Redacted]

Beneficiary Email:
[Redacted]

National Clearing Code Type:
CHAPS Network
CHAPS Network

National Clearing Codes:
[Redacted]

Visibility:
Public
Public

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

Beneficiary Address:

Beneficiary City:

Beneficiary Email:

National Clearing Code Type:
 CHAPS Network

National Clearing Codes:

Visibility:
 Public

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.

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 : <ul style="list-style-type: none">• 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](#)

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

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	<input type="button" value="Change"/>
Confirm	<input type="button" value="Confirm"/>

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

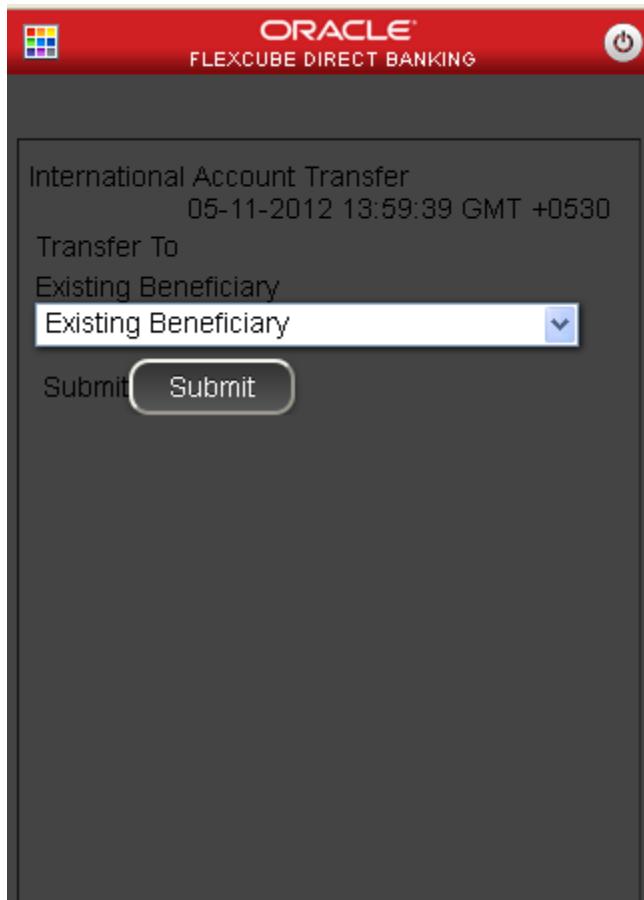
21. International Account Transfer

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](#)



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

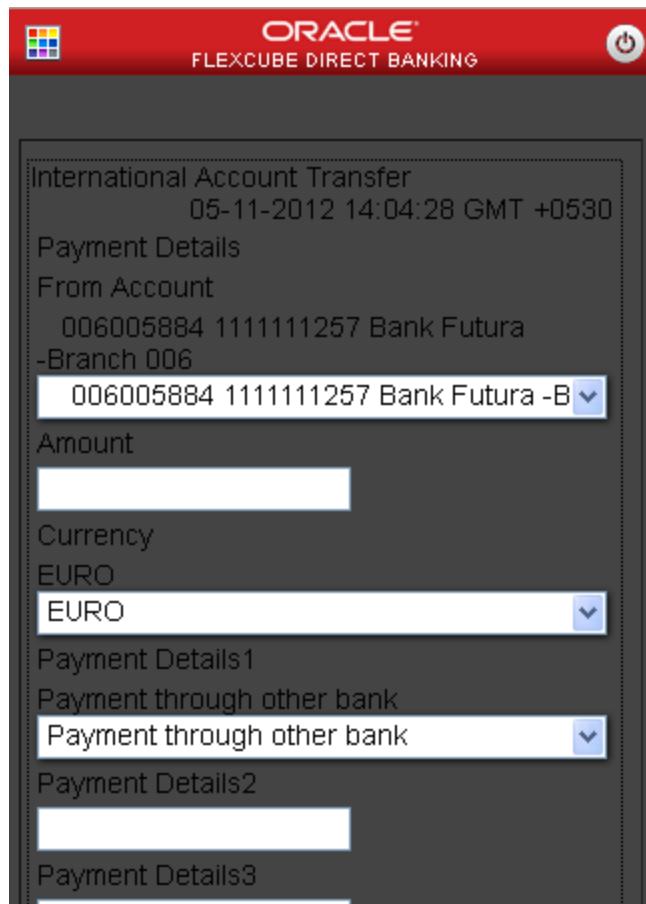
International Account Transfer
05-11-2012 14:02:42 GMT +0530
International Account Transfer Existing
Beneficiary
NMCORP
NMCORP
Submit Back

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



The screenshot shows a user interface for an International Account Transfer. The fields include:

- Currency:** EURO (selected in a dropdown menu)
- Payment Details1:** Payment through other bank (selected in a dropdown menu)
- Payment Details2:** (empty text input field)
- Payment Details3:** (empty text input field)
- Correspondence Charges:** Beneficiary (BEN) (selected in a dropdown menu)
- Beneficiary (BEN):** Beneficiary (BEN) (selected in a dropdown menu)
- Narrative:** (empty text input field)
- Payment Instruction:** Pay Now (selected in a dropdown menu)
- Pay Now:** Pay Now (selected in a dropdown menu)
- Submit:** (button)
- Back:** (button)

Field Description

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

Field Name	Description
Payment	[Mandatory, Drop down]
Instruction	Select the Instructions to execute the payment <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Receive over Counter • Deposit to Account

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

International Account Transfer Verify

International Account Transfer
05-11-2012 14:08:00 GMT +0530

Warning
Request scheduled for 23/10/2012.

Beneficiary Name
NMCORP

Bank Name
BANK OF AMERICA

From Account
1111111257

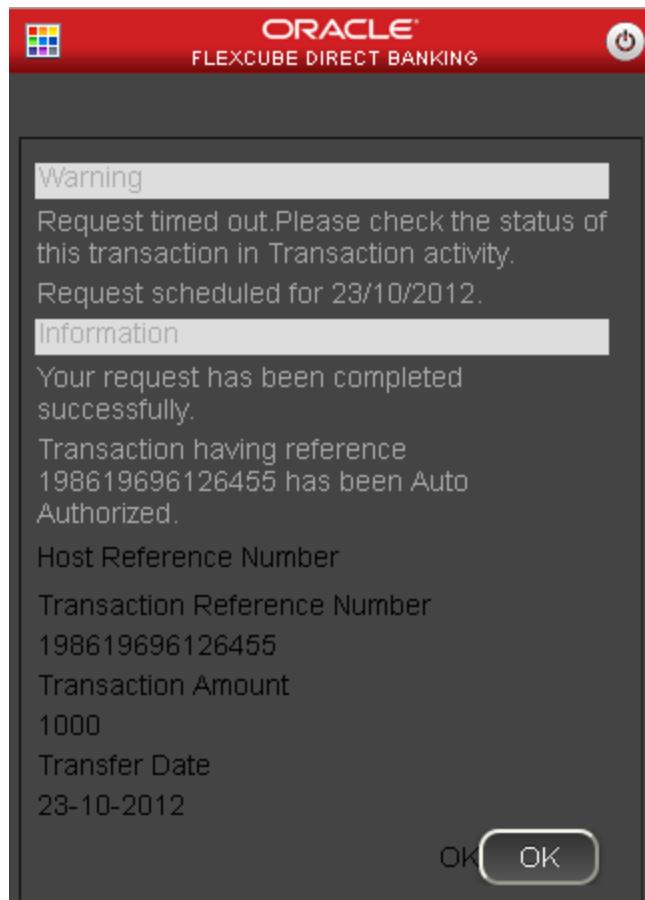
Amount
1000

Transfer Date
23-10-2012

Confirm Change Confirm Change

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

International Account Transfer Verify



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

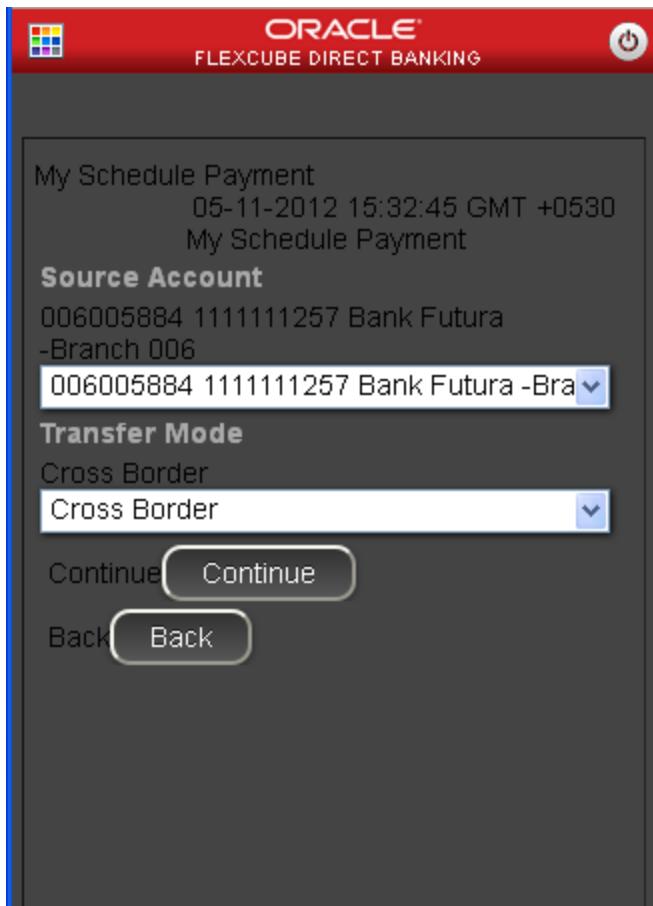
22. My Schedule Transfer

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](#)

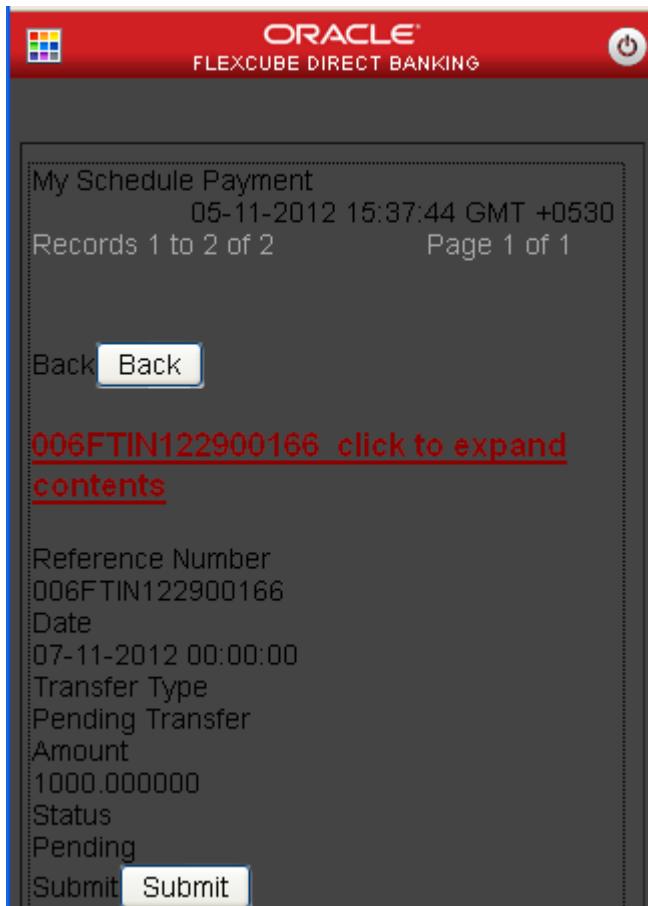


Field Description

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: <ul style="list-style-type: none"> • Within Bank • Within Country • Cross Border

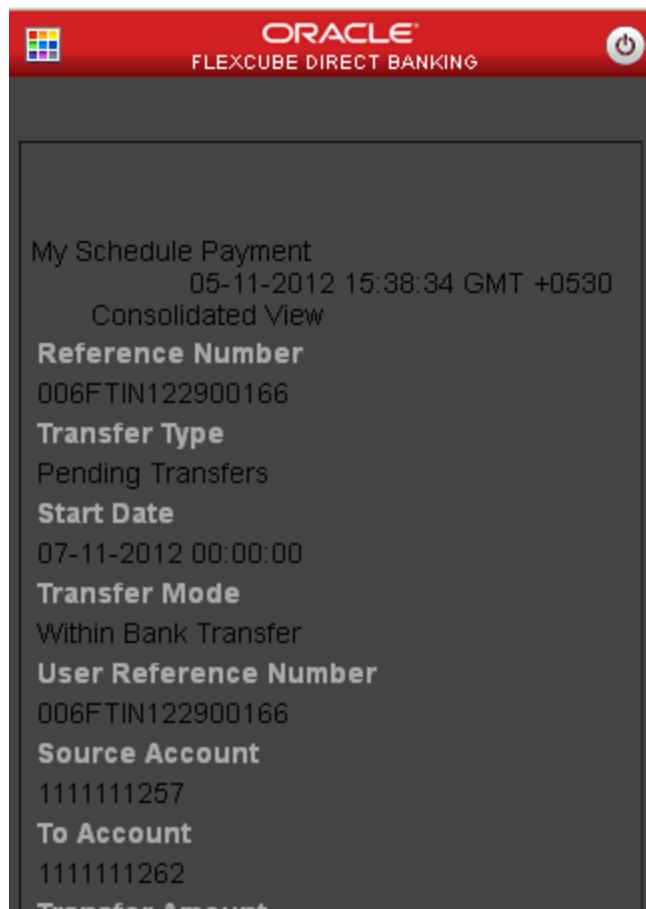
3. Click **Continue** button. The system displays following screen:

My Schedule Payment



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

My Schedule Payment



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
<input type="button" value="Cancel"/> <input type="button" value="Cancel"/>	
<input type="button" value="Back"/> <input type="button" value="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

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

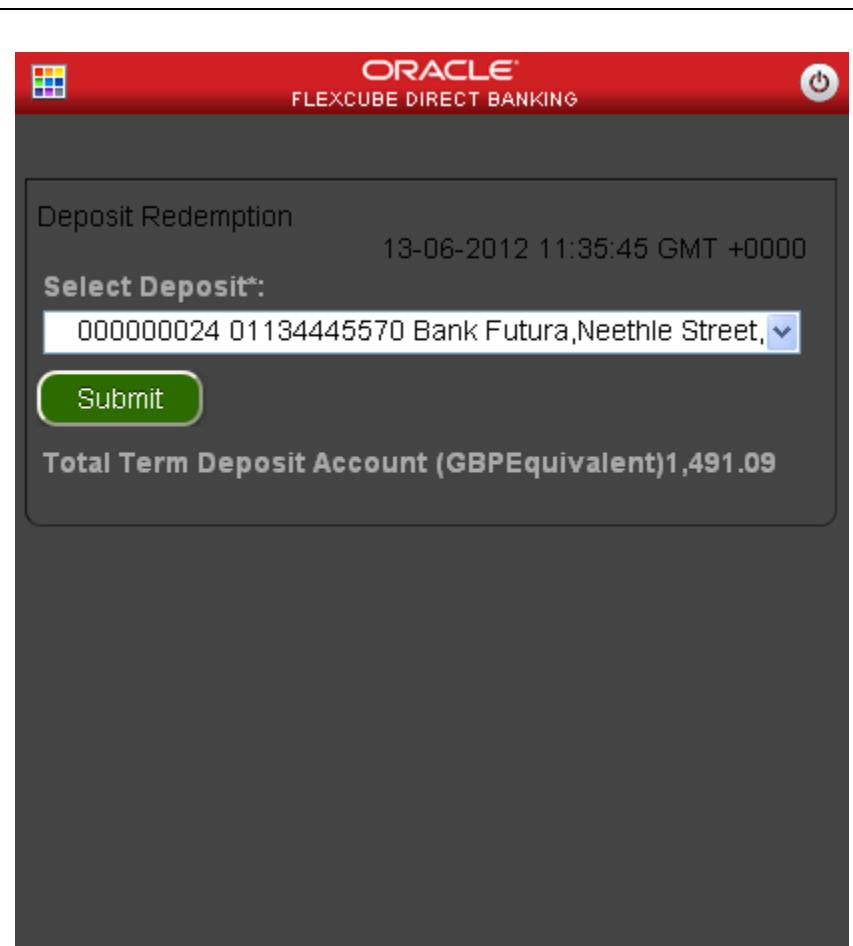
5. Click **Cancel** button to cancel the pending payment.
OR
Click **Back** button to go to previous screen.

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.

Deposit Redemption


Deposit Redemption 13-06-2012 11:35:45 GMT +0000

Select Deposit*:

000000024 01134445570 Bank Futura,Neethle Street,

Submit

Total Term Deposit Account (GBPEquivalent) 1,491.09

(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

Deposit Redemption 13-06-2012 11:36:15 GMT +0000

Deposit Details:

Deposit Account
01134445570 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*:

[\(Screen1\)](#)

0113445570 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*:
[Text Box] 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.

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.

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

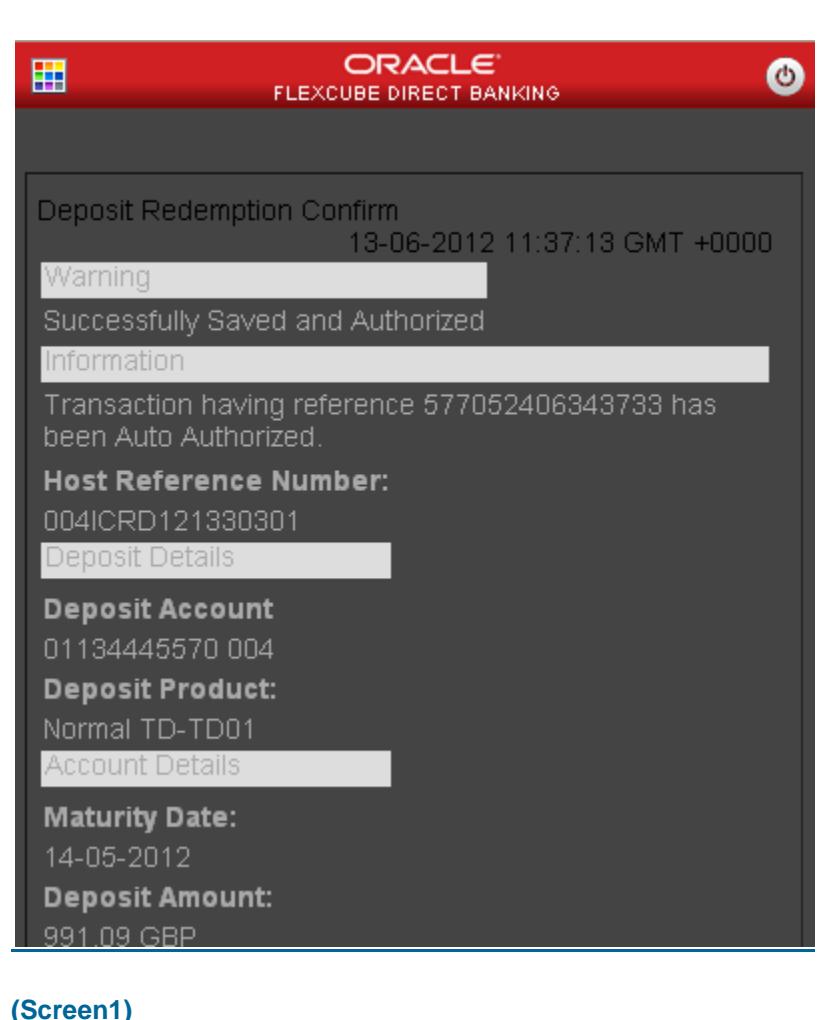
Amount: 100.00 GBP

(Screen1)

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.

Deposit Redemption Confirm

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The top bar is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. A power button icon is on the right. The main content area has a dark grey background. At the top, it says 'Deposit Redemption Confirm' and the date '13-06-2012 11:37:13 GMT +0000'. Below this, a 'Warning' message box contains the text 'Successfully Saved and Authorized'. An 'Information' message box below it contains the text 'Transaction having reference 577052406343733 has been Auto Authorized.' To the left of these boxes, there are labels for 'Host Reference Number:' (004ICRD121330301), 'Deposit Details', 'Deposit Account' (01134445570 004), 'Deposit Product:' (Normal TD-TD01), 'Account Details', 'Maturity Date:' (14-05-2012), and 'Deposit Amount:' (991.09 GBP). The bottom of the screen has a light grey footer bar with the text '(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)

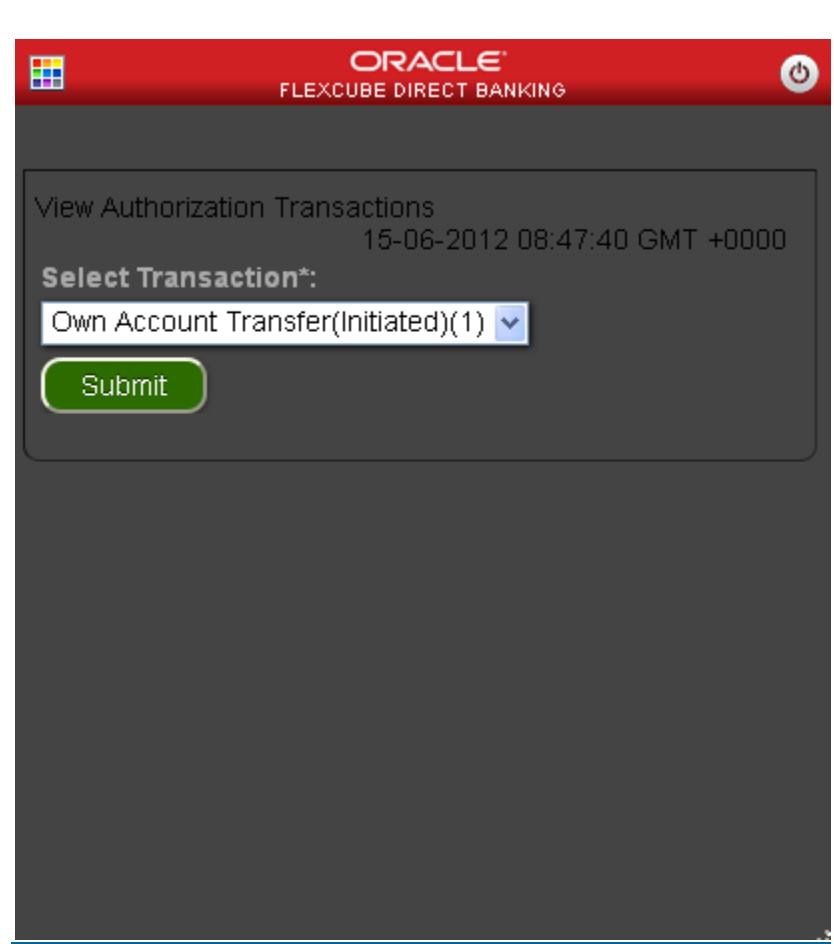
11. Click the **OK** button to return to the Deposit Redemption screen.

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.

[View Authorization Transactions](#)

View Authorization Transactions
15-06-2012 08:47:40 GMT +0000

Select Transaction*:

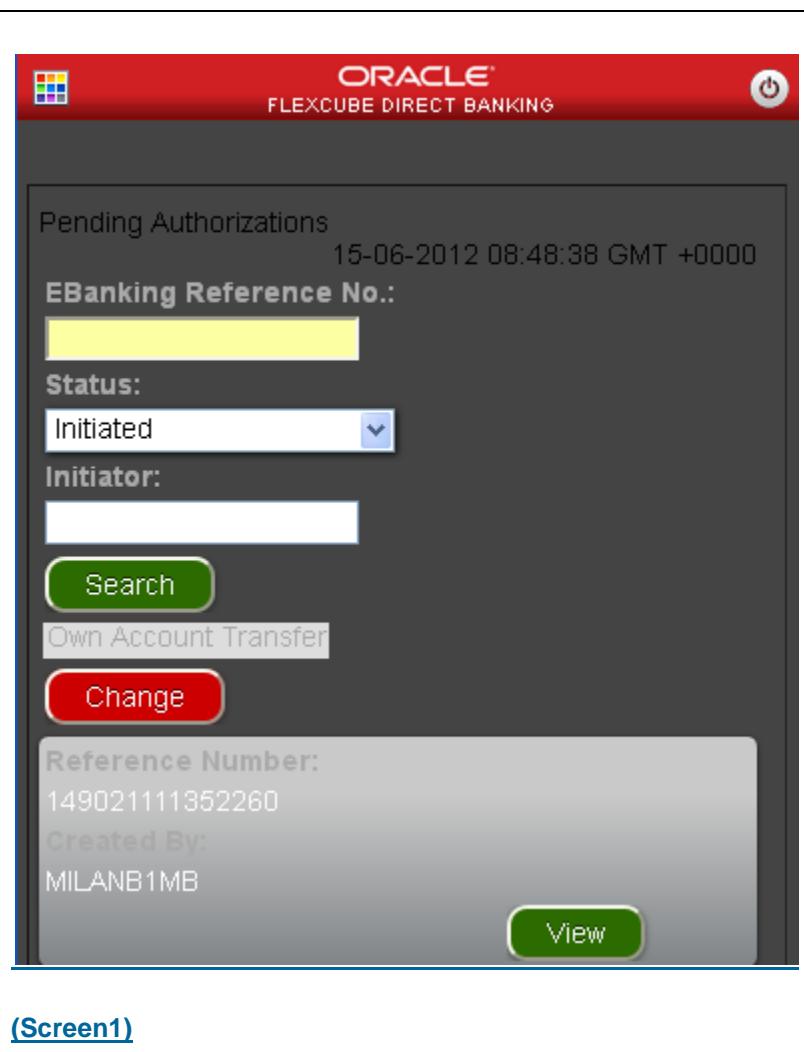
Own Account Transfer(Initiated)(1)

(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



The screenshot shows the Oracle Flexcube Direct Banking interface for pending authorizations. The top bar is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main area has a dark grey background. At the top left, it says 'Pending Authorizations' and '15-06-2012 08:48:38 GMT +0000'. Below that is a section for 'EBanking Reference No.' with a yellow placeholder box. Under 'Status', there is a dropdown menu showing 'Initiated'. The 'Initiator' field is empty. A green 'Search' button is below these fields. A red 'Change' button is positioned below the initiator field. A grey box contains 'Reference Number: 149021111352260' and 'Created By: MILANB1MB'. A green 'View' button is at the bottom right of this box. The bottom of the screen has a light grey footer area with the text '(Screen1)'.

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 **Pending Authorization** screen.
OR
Click the **Change** button to go back to the previous screen and change the transaction type.

[View Pending Authorizations](#)



The screenshot shows a window titled "View Pending Authorization" with the following details:

Transaction: Own Account Transfer

E-Banking Reference No: 149021111352260

Status: Initiated

Created By: MILANB1MB

Created On: 15-06-2012 14:17:13

Updated By: MILANB1MB

Updated On: 15-06-2012 14:17:13

At the bottom, there are four buttons: "Authorize" (green), "Reject" (red), "Send To Modify" (green), and "Change" (red).

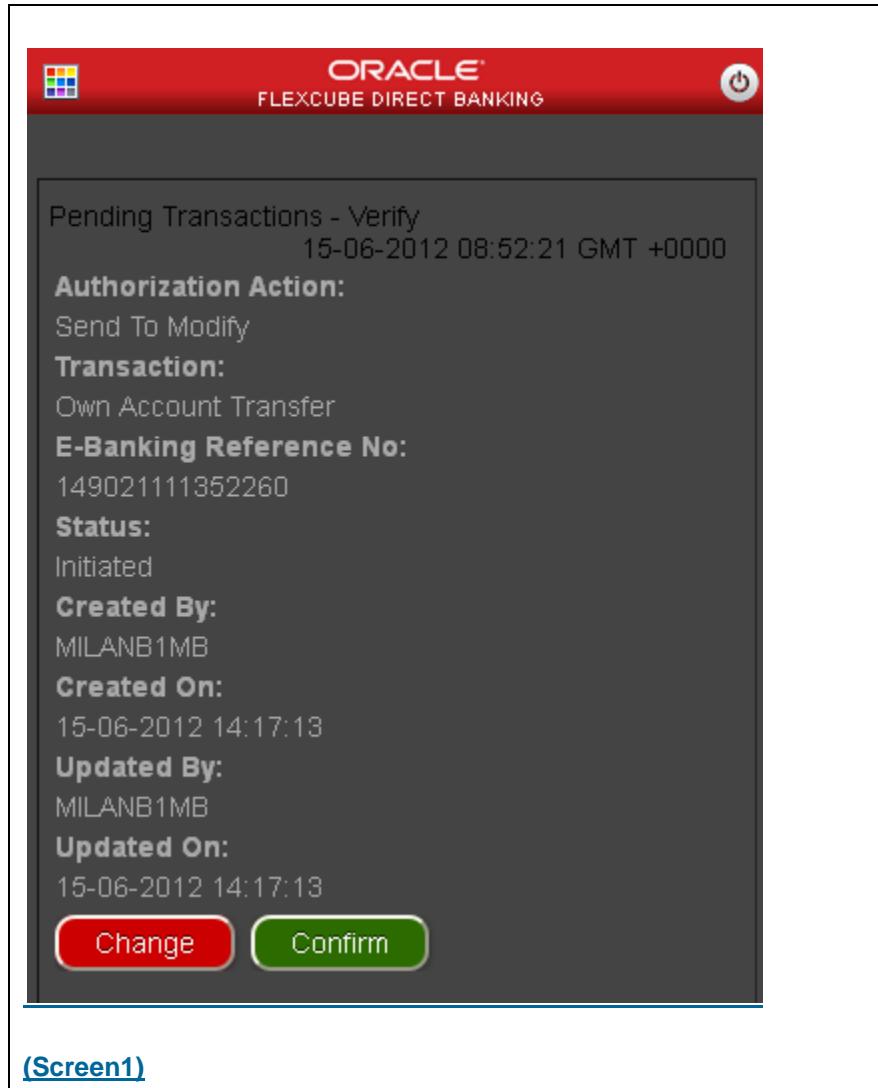
[\(Screen1\)](#)

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.

Pending Transactions - Verify



Pending Transactions - Verify
15-06-2012 08:52:21 GMT +0000

Authorization Action:
Send To Modify

Transaction:
Own Account Transfer

E-Banking Reference No:
149021111352260

Status:
Initiated

Created By:
MILANB1MB

Created On:
15-06-2012 14:17:13

Updated By:
MILANB1MB

Updated On:
15-06-2012 14:17:13

Buttons:
Change Confirm

(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.

Pending Transaction - Confirm

Pending Transactions - Confirm
15-06-2012 08:52:21 GMT +0000

Information:
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:

[\(Screen1\)](#)

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**.

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

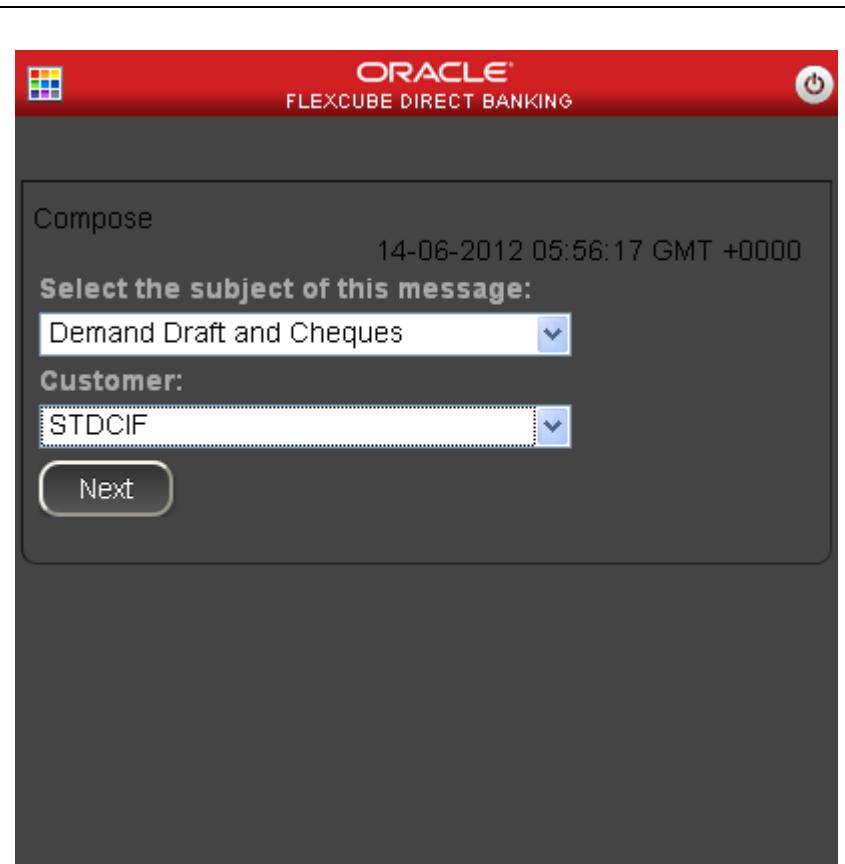
1. Log on to the browser based Mobile Banking application.
2. Click the **Notification** from the menu. The system displays **Mailbox** screen.

Mailbox



25.1. Compose Message

Compose



Compose 14-06-2012 05:56:17 GMT +0000

Select the subject of this message:

Demand Draft and Cheques

Customer:

STDCIF

Next

(Screen1)

Field Description

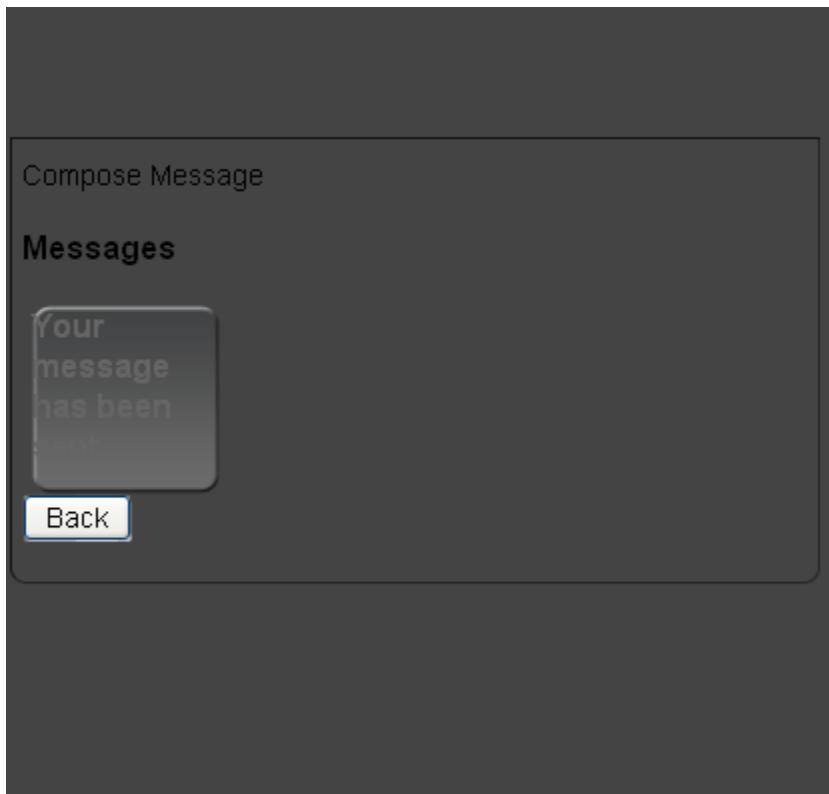
Field Name	Description
Select Subject	[Mandatory, Dropdown] Select the messages subject from the dropdown.
Customer	[Mandatory, Dropdown] Select the customer from the dropdown.

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

Compose Details

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

Compose Message Confirm



25.2. Inbox

Inbox



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

Inbox



The screenshot shows the Oracle Flexcube Direct Banking inbox interface. At the top, there is a red header bar with the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. Below the header, the word 'Inbox' is displayed. The main content area shows the following information:

- Date: 15-06-2012 08:42:29 GMT +0000
- Records: 1 to 10 of 55
- Page: Page 1 of 6
- Navigation buttons: Two green buttons with white icons, one showing a right arrow and the other showing a right arrow with a vertical line.
- Subject: Reply from Accounts Department
- Sender: VIKRAM GUPTA
- Received: 15-06-2012 12:46:30
- Expires: 15-11-2012 00:00:00
- Message Id: 6176
- A 'More' button in a blue box.
- A preview of the message content: 'Reply from Accounts Department'.

[\(Screen1\)](#)

Sender
SAILAJA SAHUKARI
Received
04-06-2012 16:20:28
Expires
04-11-2012 00:00:00
Message Id
5687

[More](#)

I will type my own subject

Subject
I will type my own subject
Sender
SAILAJA SAHUKARI
Received
02-06-2012 13:06:04
Expires
02-11-2012 00:00:00
Message Id
5645

[More](#)

[Back](#)

[\(Screen2\)](#)

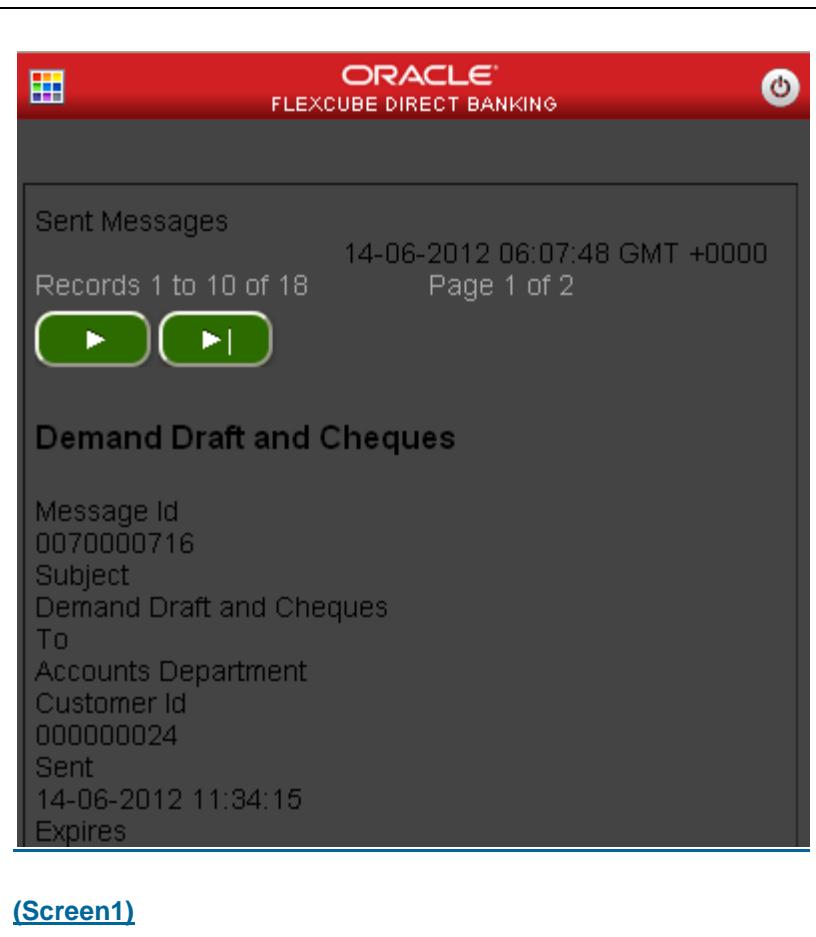
Field Description

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.

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.

25.3. Sent Messages

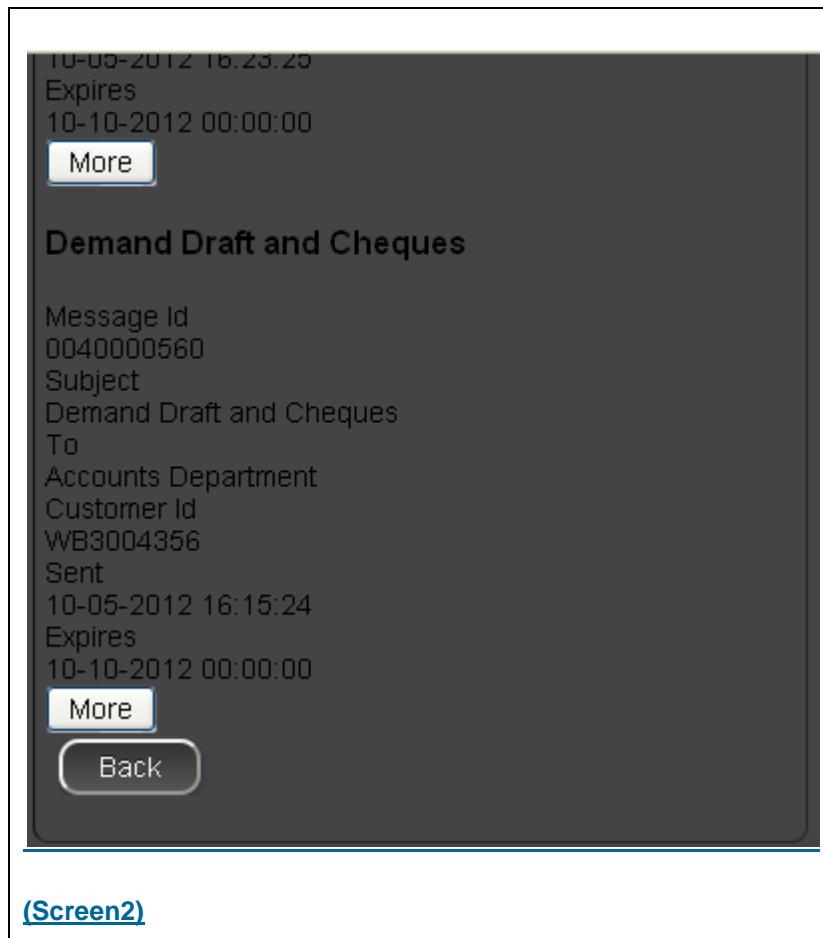
Sent Message



The screenshot shows a banking application interface. At the top, there is a red header bar with the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. Below the header, the title 'Sent Messages' is displayed, along with the date '14-06-2012 06:07:48 GMT +0000'. Below the date, it says 'Records 1 to 10 of 18' and 'Page 1 of 2'. There are two green navigation buttons with arrows. The main content area is titled 'Demand Draft and Cheques' and contains the following message details:

Message Id: 0070000716
Subject: Demand Draft and Cheques
To: Accounts Department
Customer Id: 000000024
Sent: 14-06-2012 11:34:15
Expires: (No explicit expiration date is shown)

(Screen1)

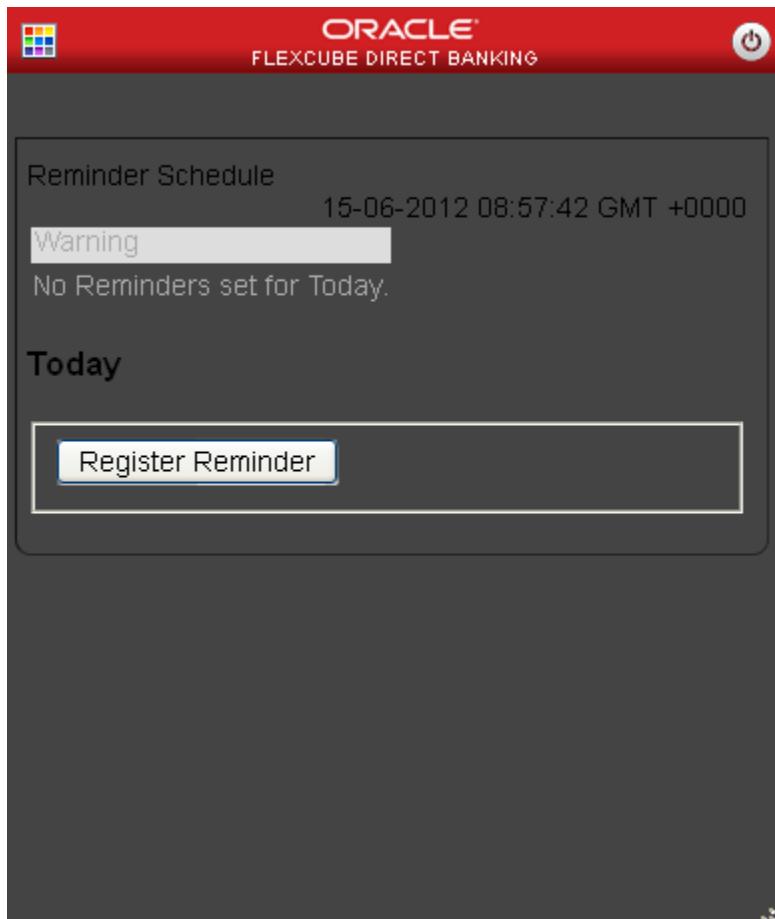
(Screen2)Field Description

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.
Message	[Display] This field displays the message.

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

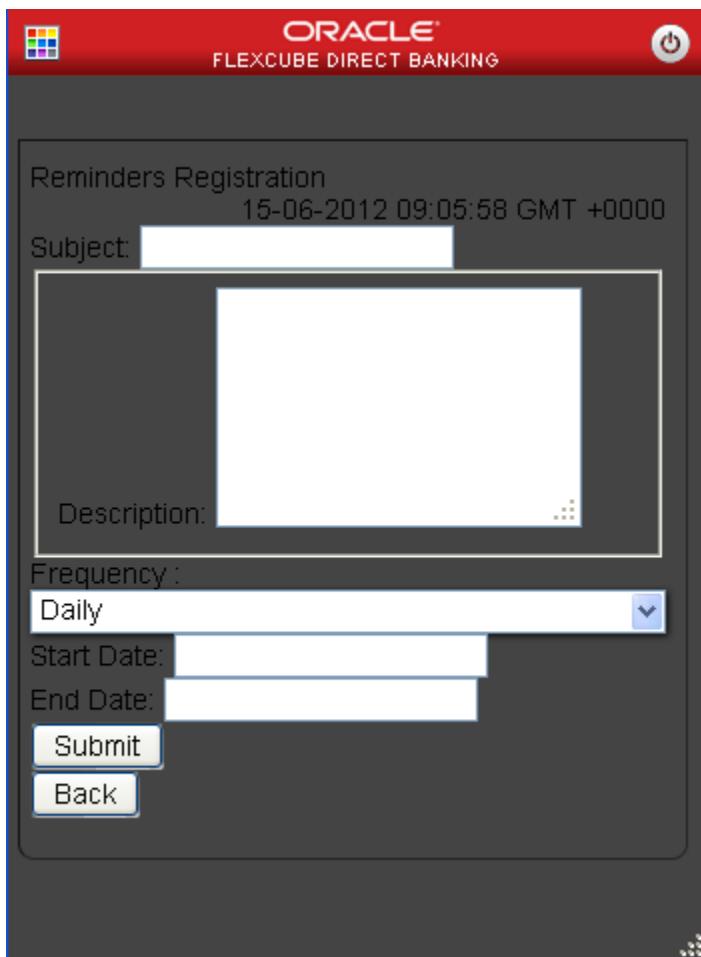
25.4. Reminders

Reminders

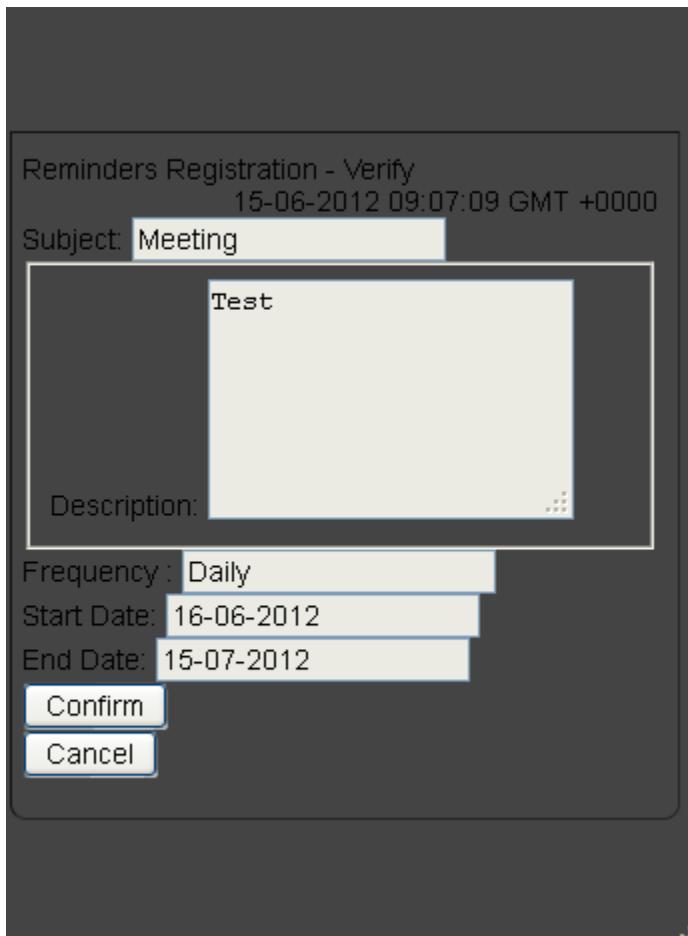


To Register reminders

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

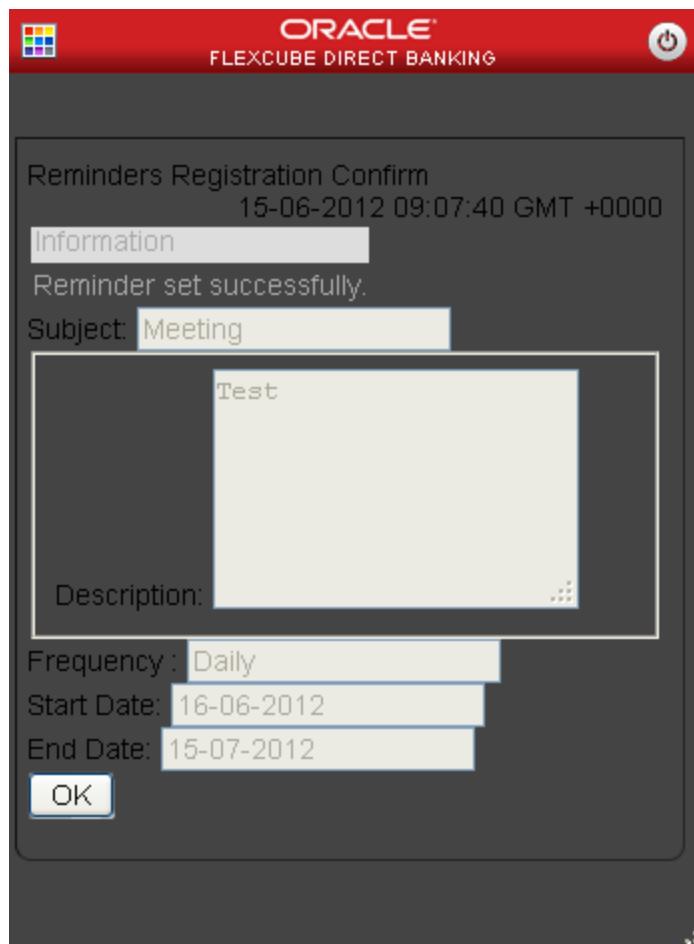
Reminder Registration

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

Reminders Registration Verify

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

Reminders Registration Confirm



4. Click the **OK** button.

25.5. Service Request

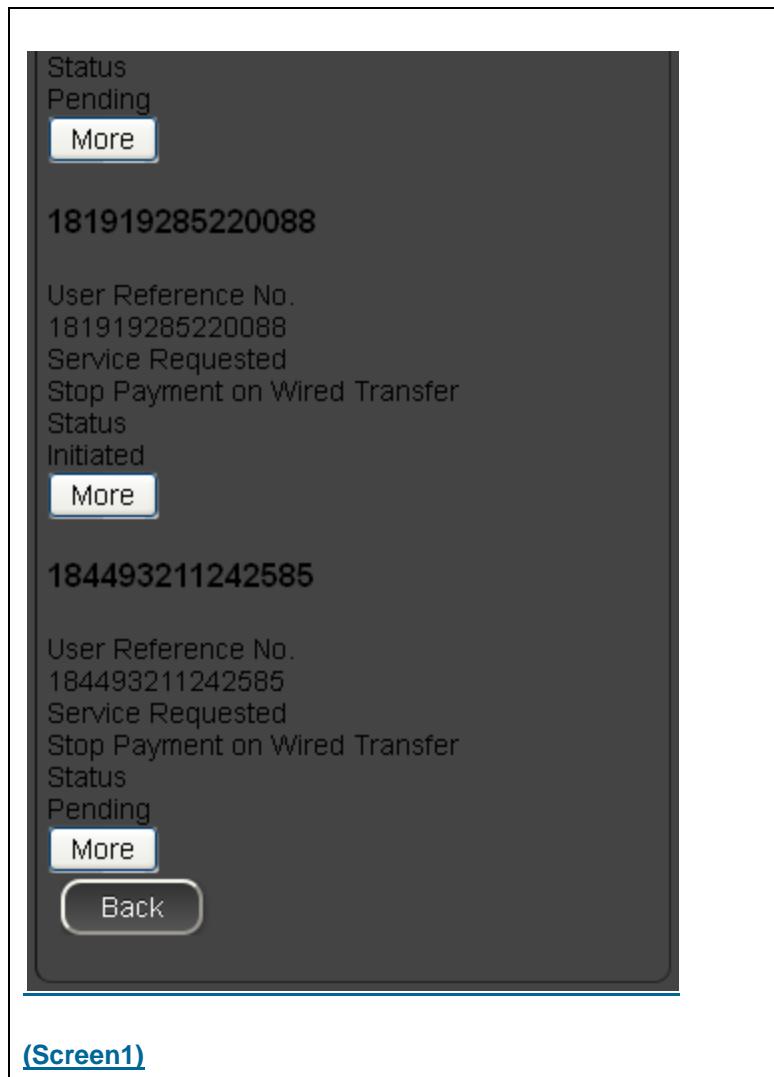
You can view various service requests raised by user.

To view the Service Request details

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

The screenshot shows a service request details screen from Oracle Flexcube Direct Banking. The top header includes the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. The main content area is titled 'Service Request' and shows the date '15-06-2012 09:12:42 GMT +0000'. It indicates 'Records 1 to 5 of 6' and 'Page 1 of 2'. Below this, there are two green navigation buttons with arrows. The first service request listed is '101480263219946' with details: User Reference No. 101480263219946, Service Requested Reissue Transaction Password, and Status initiated. A 'More' button is present. The second service request listed is '120047775279953' with details: User Reference No. 120047775279953, Service Requested Stop Payment on Wired Transfer, and Status. The status for the second request is underlined.

[\(Screen1\)](#)



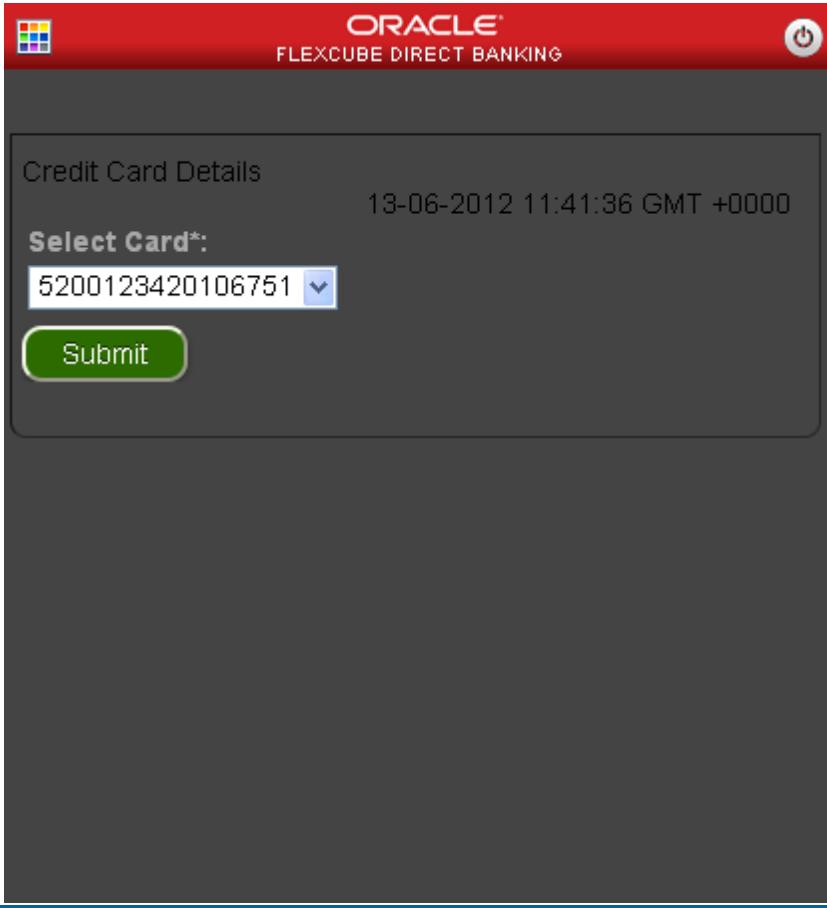
(Screen1)

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.

Credit Card Details

Credit Card Details 13-06-2012 11:41:36 GMT +0000

Select Card*:

5200123420106751

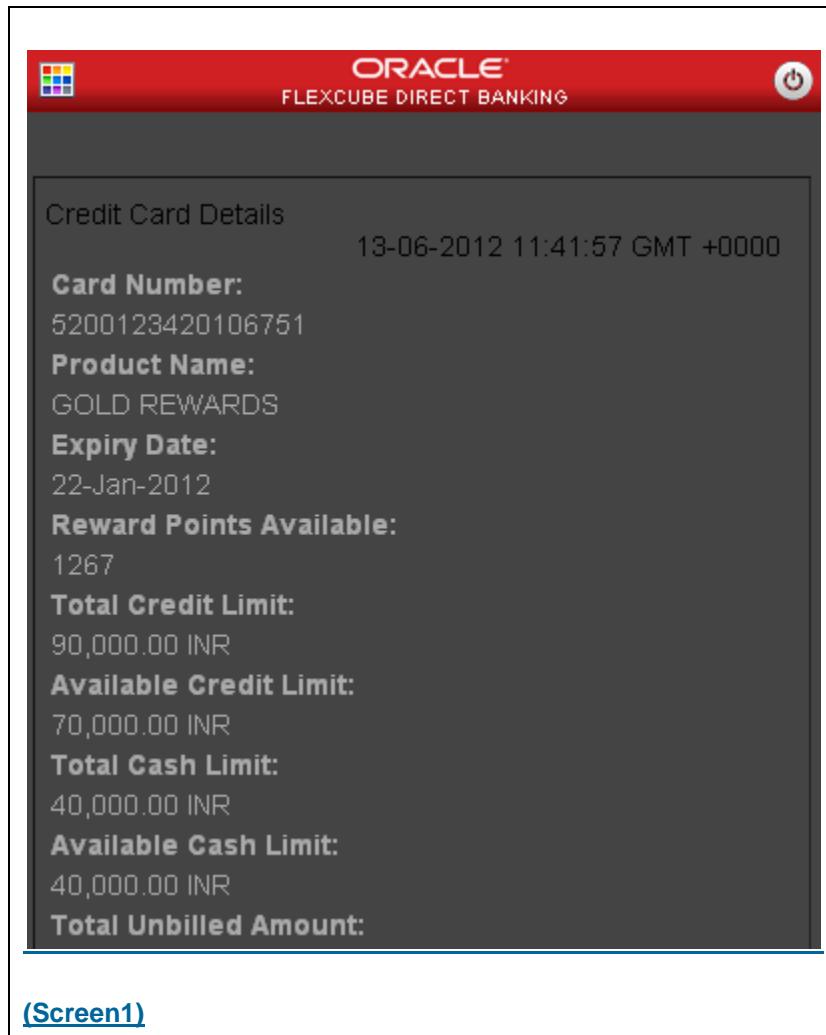
Submit

(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.

Credit Card Details



The screenshot shows a web-based banking application with a red header bar. The header contains the Oracle logo, the text 'FLEXCUBE DIRECT BANKING', and a circular icon with a power symbol. The main content area is titled 'Credit Card Details' and shows the following information:

Card Number:	5200123420106751
Product Name:	GOLD REWARDS
Expiry Date:	22-Jan-2012
Reward Points Available:	1267
Total Credit Limit:	90,000.00 INR
Available Credit Limit:	70,000.00 INR
Total Cash Limit:	40,000.00 INR
Available Cash Limit:	40,000.00 INR
Total Unbilled Amount:	

(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
<input type="button" value="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.

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.

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

Credit Card Statement 13-06-2012 11:42:48 GMT +0000

Card Number*: 5200123420106751

Month*: January

Year*: 2012

Submit

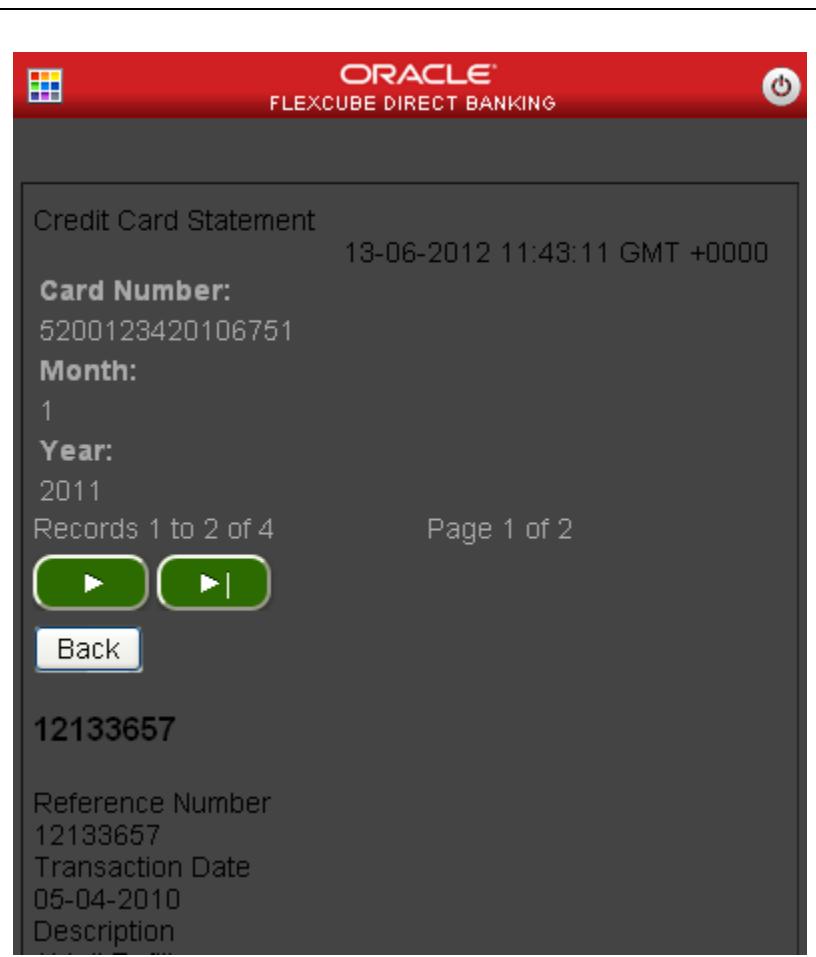
(Screen1)

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](#)



The screenshot shows a web-based banking interface for Oracle Flexcube Direct Banking. The title bar reads "ORACLE FLEXCUBE DIRECT BANKING". The main content area displays a "Credit Card Statement" for the date "13-06-2012 11:43:11 GMT +0000". The statement includes the following details:

- Card Number:** 5200123420106751
- Month:** 1
- Year:** 2011
- Records:** 1 to 2 of 4
- Page:** 1 of 2

Navigation buttons include "Back", "Next", and "First". The transaction details for one record are shown:

12133657

Reference Number: 12133657
Transaction Date: 05-04-2010
Description: [redacted]

[\(Screen1\)](#)

12133657

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

24569167

Reference Number
24569167
Transaction Date
26-04-2010
Description
PIZZA HUT, POWAI
Credit
850.00 INR

[\(Screen2\)](#)

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

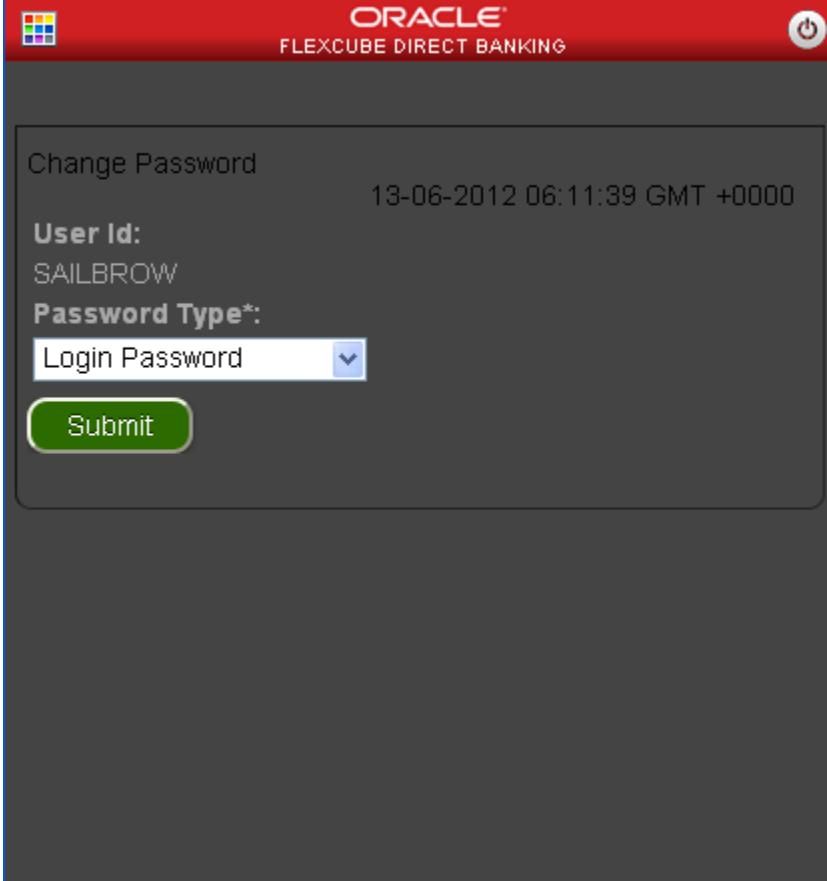
Click the pagination buttons |< , < ,>, >| to view the first, previous, next or last page of records.

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.

Change Password

Change Password 13-06-2012 06:11:39 GMT +0000

User Id:
SAILBROW

Password Type*:
Login Password

Submit

[\(Screen1\)](#)

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

[\(Screen1\)](#)

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

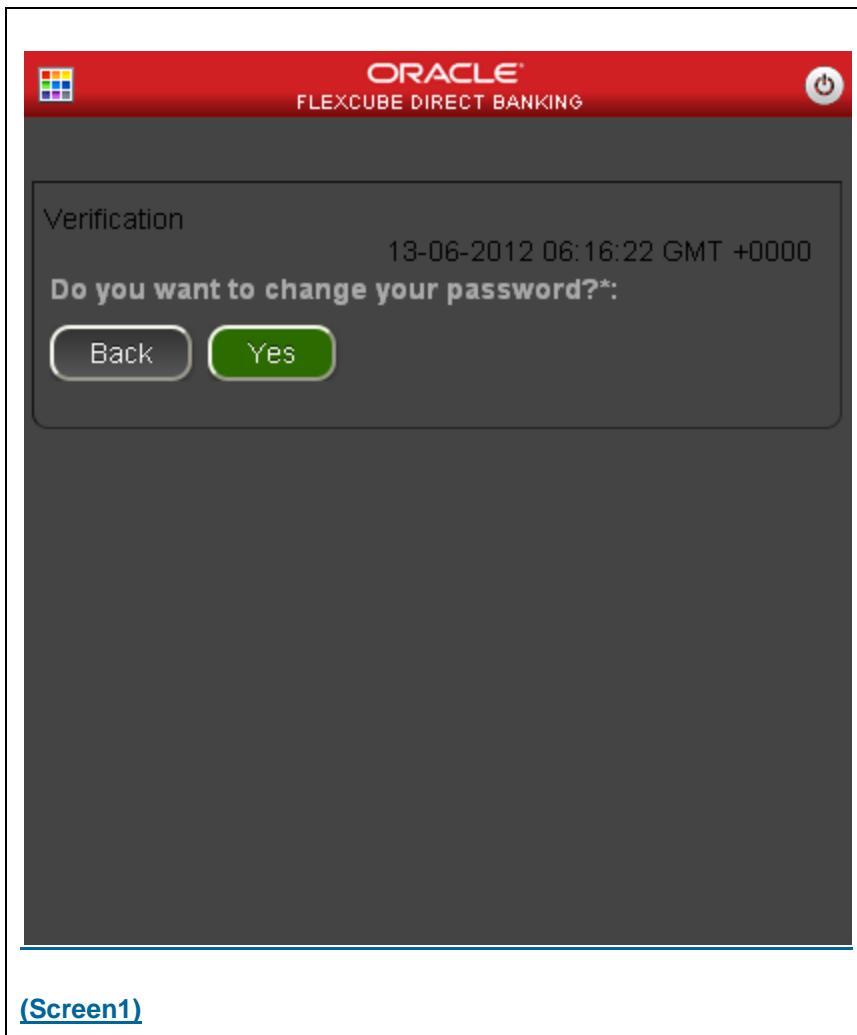
Back

[\(Screen2\)](#)**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

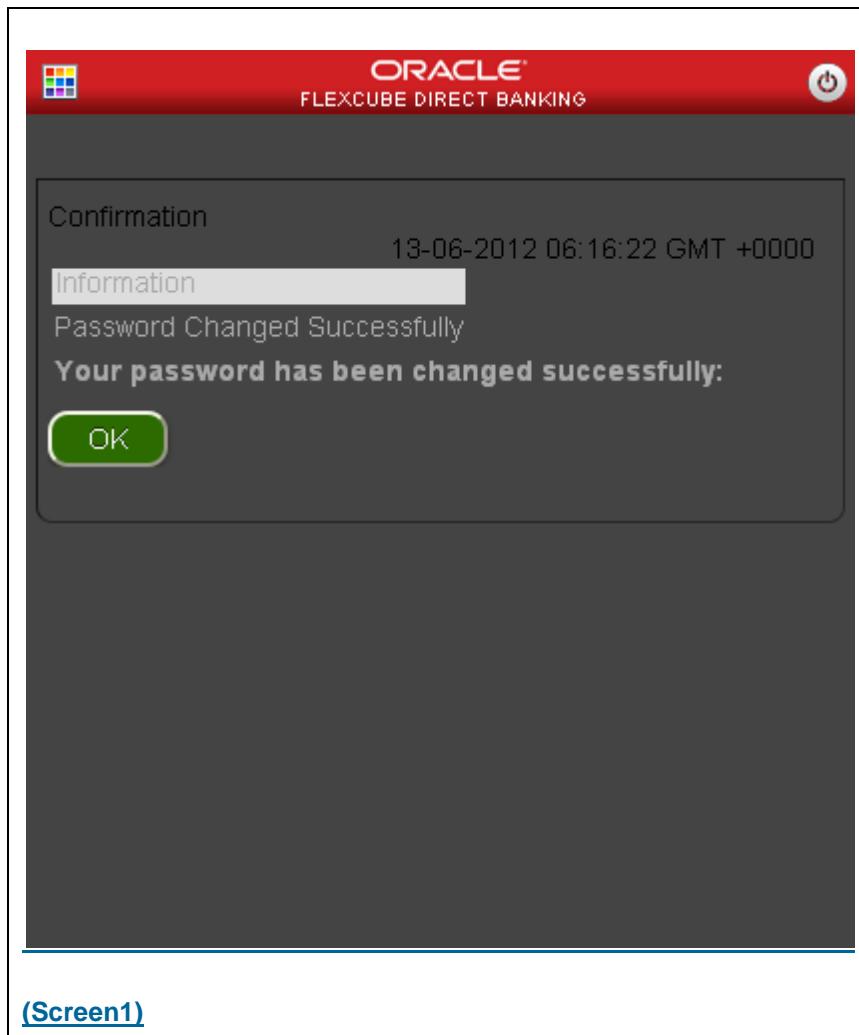
Verification – Change Password



[\(Screen1\)](#)

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.

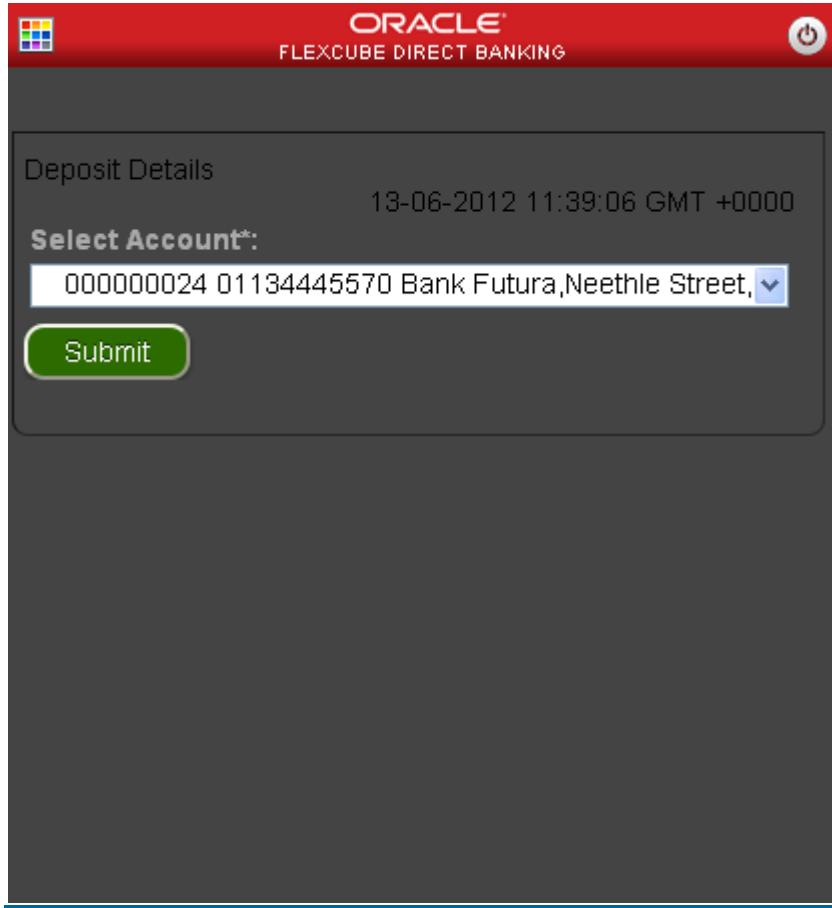
Note: If the user has been provided access to multiple channels under the main group through channel grouping then the changed/new password will be applied to all the channels of the group. The system will display disclaimer as "The new password will be applicable for channels of group also".

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.

Deposit Details

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

Select Account*:

000000024 01134445570 Bank Futura,Neethle Street,

Submit

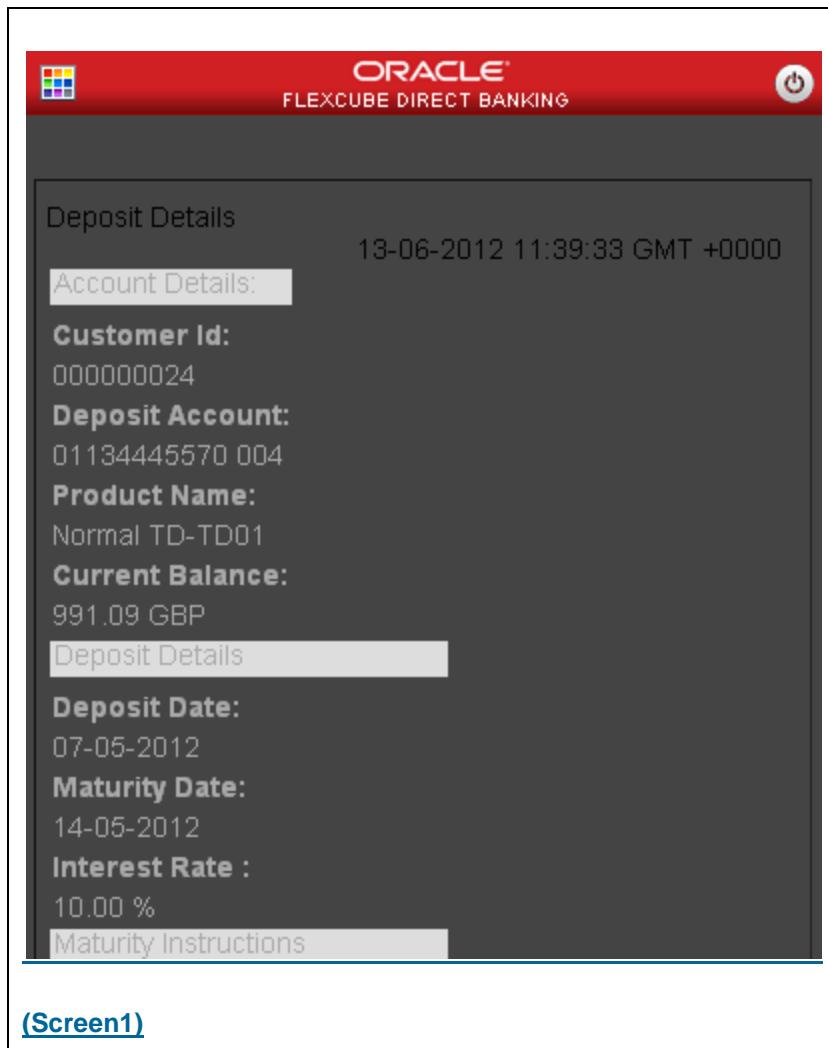
(Screen1)

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



The screenshot shows a mobile banking application interface for Oracle Flexcube Direct Banking. The top bar is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is titled 'Deposit Details' and shows a timestamp '13-06-2012 11:39:33 GMT +0000'. Below this, there are several sections with labels in bold:

- Customer Id:** 000000024
- Deposit Account:** 01134445570 004
- Product Name:** Normal TD-TD01
- Current Balance:** 991.09 GBP
- Deposit Date:** 07-05-2012
- Maturity Date:** 14-05-2012
- Interest Rate :** 10.00 %

At the bottom of the screen, there is a section titled 'Maturity Instructions' with a blue underline, and the text '(Screen1)' is visible at the very bottom.

551.00 SGD

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.

Contract Deposits

Contract Deposits 13-06-2012 11:34:05 GMT +0000

Contract Deposit*:

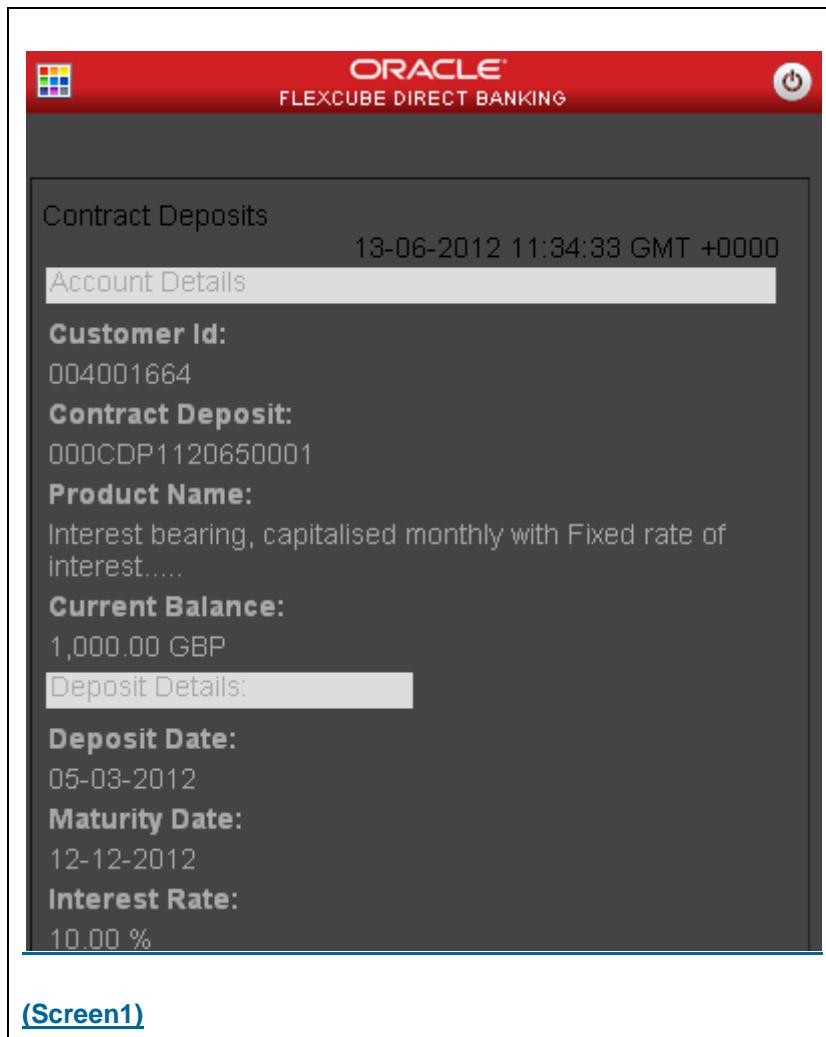
000CDP1120650001 (004001664)

(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



The screenshot shows a banking application window with the following 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.

Change Password

The screenshot shows a web-based banking application interface. At the top, a red header bar displays the 'ORACLE' logo and 'FLEXCUBE DIRECT BANKING' text. On the right side of the header is a circular icon with a power symbol. The main content area has a dark grey background. At the top left of this area, the text 'Change Password' is displayed, followed by the date and time '13-06-2012 06:26:43 GMT +0000'. Below this, a light grey horizontal bar contains the word 'Information'. The main message text reads: 'You need to mandatorily change your login password to proceed.' and 'You need to mandatorily change your transaction password to proceed.' Below this, there are two input fields labeled 'Change Login Password*'. The first field is labeled 'User Id*' and contains the value 'ABCMOB'. The second field is labeled 'Existing Password*' and contains a redacted password. Below these is a field labeled 'New Password*' containing a redacted password. At the bottom of the form is a large, rounded rectangular button labeled 'Change'. Below the form, a dark grey footer bar displays the text 'Change Login Password' and 'Should be minimum 6 characters'.

(Screen1)

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
 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. <div style="border: 1px solid #ccc; padding: 5px; background-color: #f0f8ff; margin-top: 10px;"> Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank. </div>

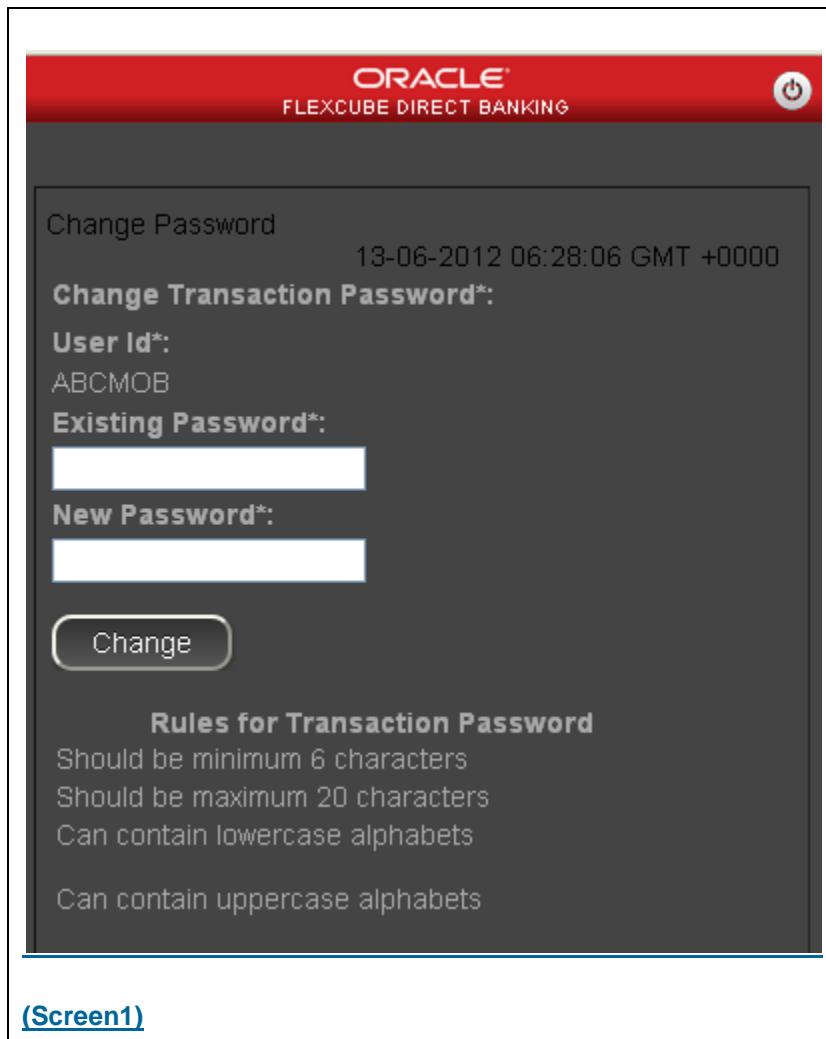
2. Click the **Change** button. The system displays confirmation screen for **Change Password**.

[Change Password](#)



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

[Change Password](#)



The screenshot shows a mobile banking application interface for Oracle Flexcube Direct Banking. At the top, the Oracle logo and 'FLEXCUBE DIRECT BANKING' are displayed. A power button icon is in the top right corner. The main content area is titled 'Change Password' and shows the date and time as '13-06-2012 06:28:06 GMT +0000'. A section titled 'Change Transaction Password*' contains fields for 'User Id*' (ABCMOB) and 'Existing Password*' (a redacted input field). Below these are fields for 'New Password*' (a redacted input field) and a 'Change' button. At the bottom, a section titled 'Rules for Transaction Password' lists the following requirements: 'Should be minimum 6 characters', 'Should be maximum 20 characters', 'Can contain lowercase alphabets', and 'Can contain uppercase alphabets'.

[\(Screen1\)](#)

Should be minimum 8 characters
 Should be maximum 20 characters
 Can contain lowercase alphabets
 Can contain uppercase alphabets
 Can contain numeric characters
 Must contain one of the following as first character
 -- Lowercase alphabets
 -- Uppercase alphabets
 -- Numeric characters
 Must contain one of the following as last character
 -- Lowercase alphabets
 -- Uppercase alphabets
 -- Numeric characters
 Allowed special characters
 Can contain 5 successive characters
 Can contain 5 repetitions

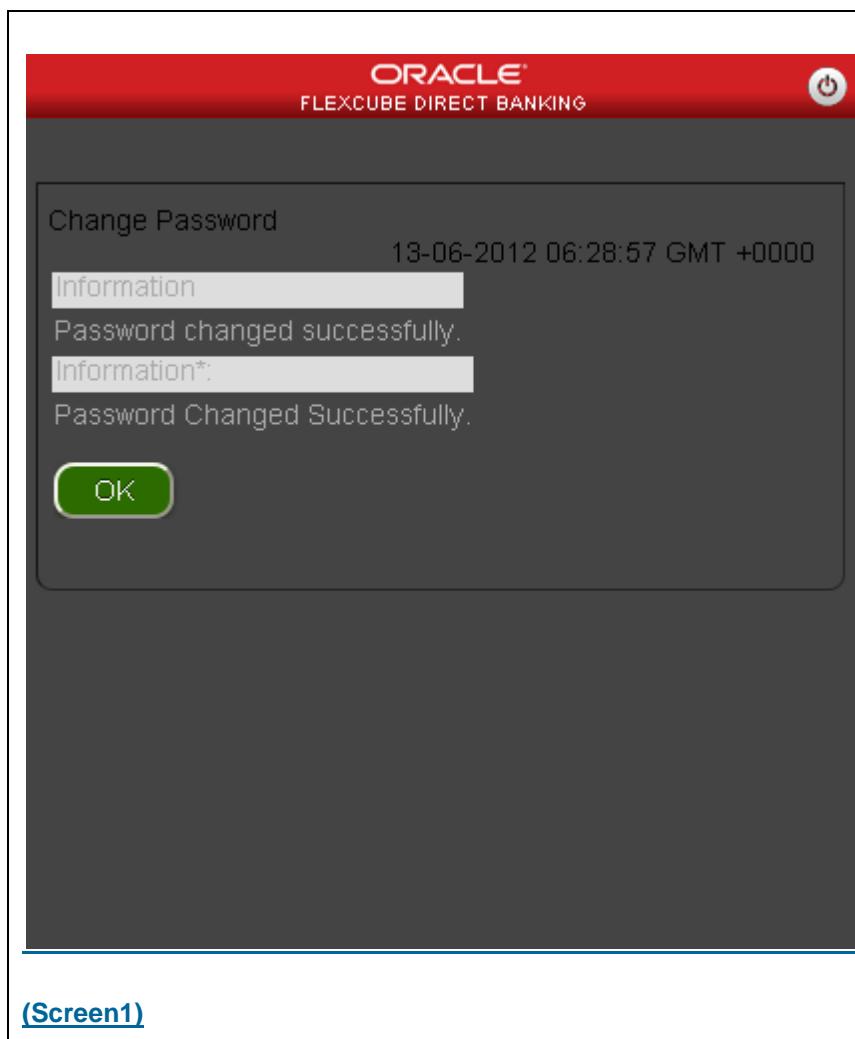
[\(Screen2\)](#)

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. <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff; margin-top: 10px;"> Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank. </div>

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.

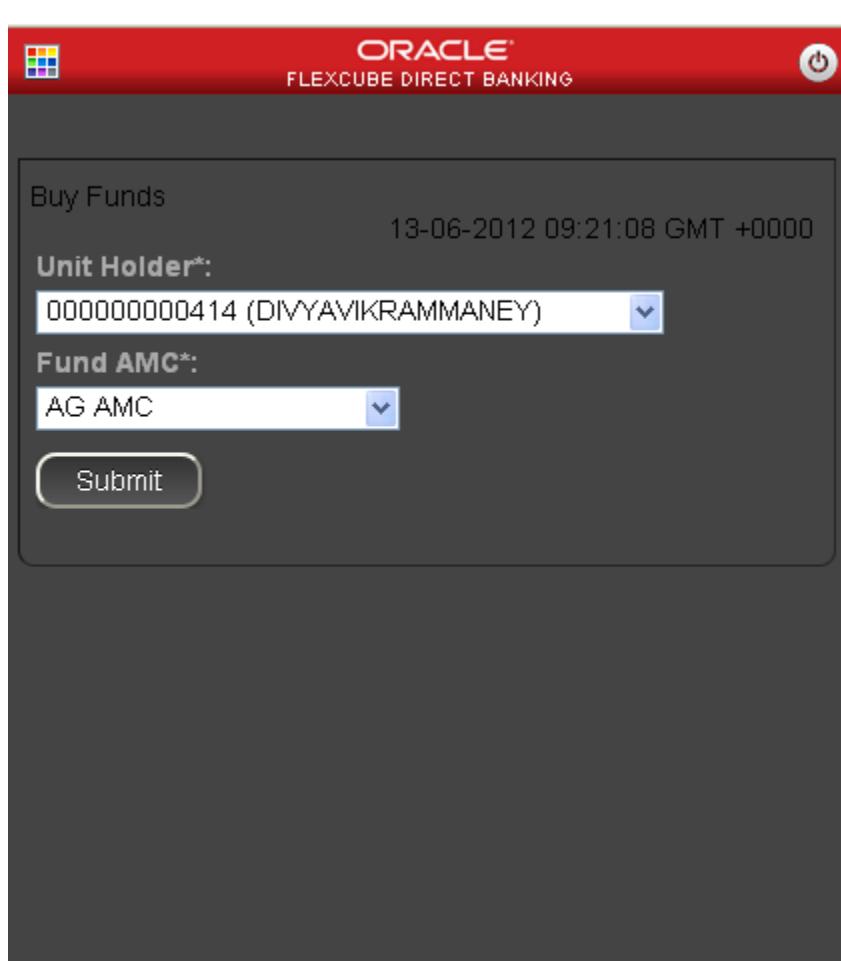
This information is available as part of fund rules definition.

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.

Buy Funds

Buy Funds 13-06-2012 09:21:08 GMT +0000

Unit Holder*: 000000000414 (DIVYAVIKRAMMANEY)

Fund AMC*: AG AMC

Submit

(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

Buy Funds 13-06-2012 09:22:26 GMT +0000

Unit Holder: 000000000264 (NUH0035NUH0035NUH0035)

Fund AMC: AMCST

Fund Name
K1

Min. Amount
1.00 ZAR

Minimum Units
1.00

Fund Details

Back

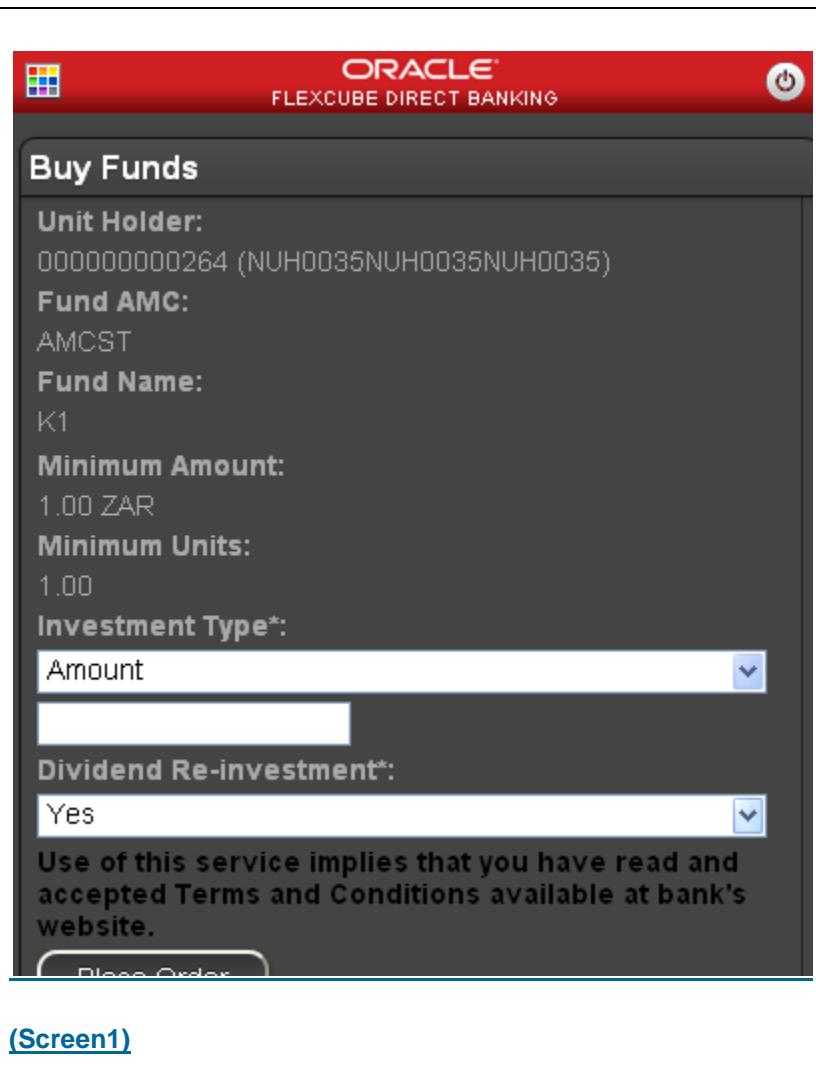
(Screen1)Field Description

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



Buy Funds

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.

Please Order

(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.

[\(Screen2\)](#)

Field Description

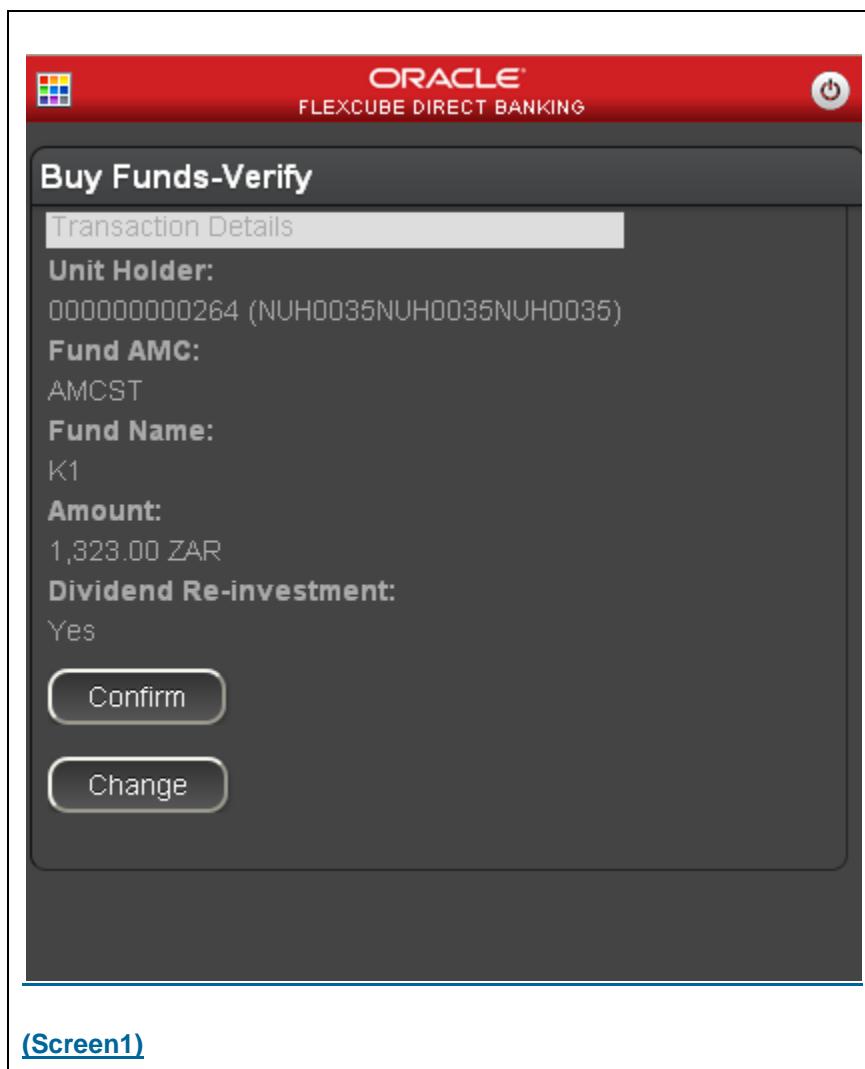
Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units	[Display]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



ORACLE[®]
FLEXCUBE DIRECT BANKING

Buy Funds-Verify

Transaction Details

Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,323.00 ZAR

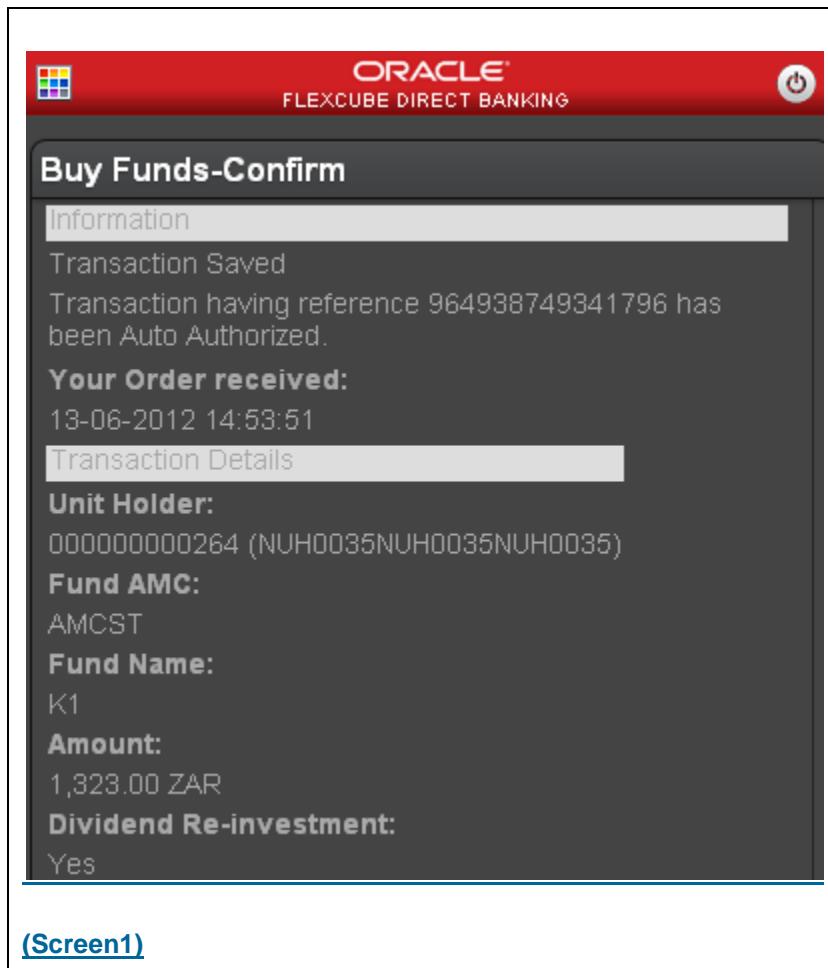
Dividend Re-investment:
Yes

Buttons:
Confirm
Change

(Screen1)

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

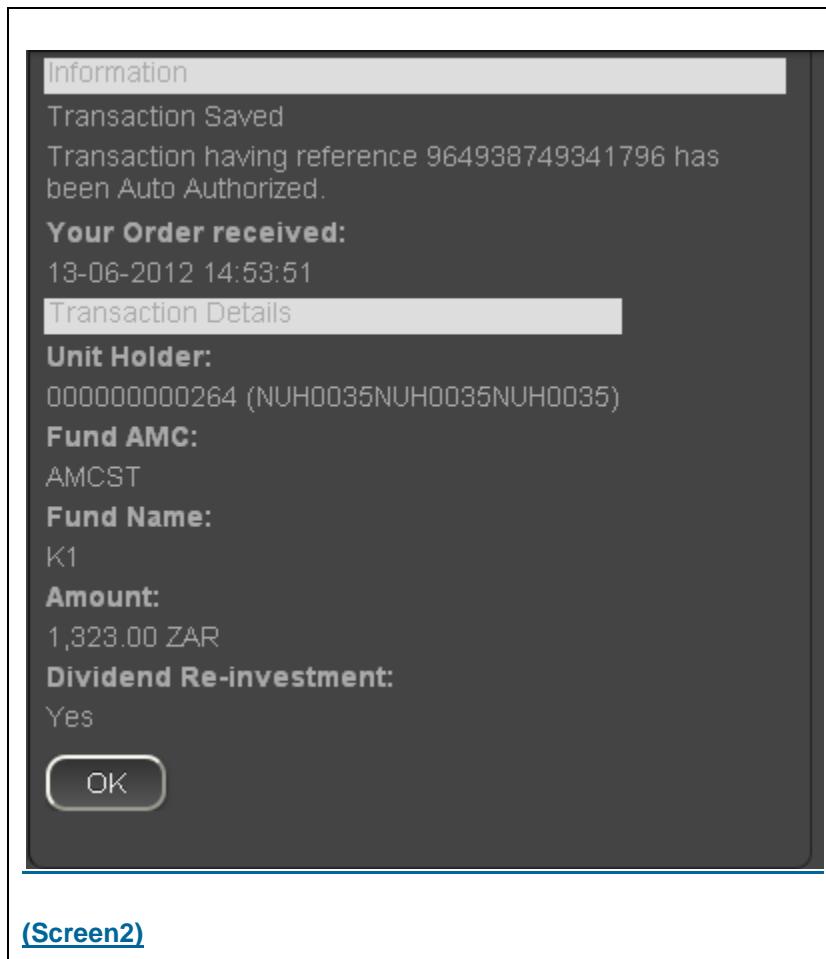
Buy Mutual Fund – Confirm



The screenshot shows a confirmation screen for a fund purchase. The header reads 'ORACLE FLEXCUBE DIRECT BANKING'. The main title is 'Buy Funds-Confirm'. A 'Information' section contains the message 'Transaction Saved' and 'Transaction having reference 964938749341796 has been Auto Authorized.' Below this, a 'Your Order received:' section shows the date and time '13-06-2012 14:53:51'. A 'Transaction Details' section lists the following information:

Unit Holder:	000000000264 (NUH0035NUH0035NUH0035)
Fund AMC:	AMCST
Fund Name:	K1
Amount:	1,323.00 ZAR
Dividend Re-investment:	Yes

(Screen1)



(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.

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

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The title bar at the top reads "ORACLE FLEXCUBE DIRECT BANKING". The main screen is titled "Redeem Funds". It displays two separate sections for fund selection, each with a "Fund Name", "Units Held", and "Amount", followed by a "Place Order" button.

Section 1 (Top):

- Fund Name:** DIVYA1
- Units Held:** 1241440.29
- Amount:** 12,414,402.90 ZAR
- Place Order**

Section 2 (Bottom):

- Fund Name:** DIVYA2
- Units Held:** 9900.99
- Amount:** 99,009.90 USD
- Place Order**

Bottom Navigation:

- Fund Name:** (This is a label for a button that is not fully visible in the screenshot)
- (Screen1)** (This is a label for the entire screen)

The image shows a user interface for redeeming funds. It displays two investment details in a list format, each with a 'Place Order' button. A 'Back' button is located at the bottom of the list.

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	

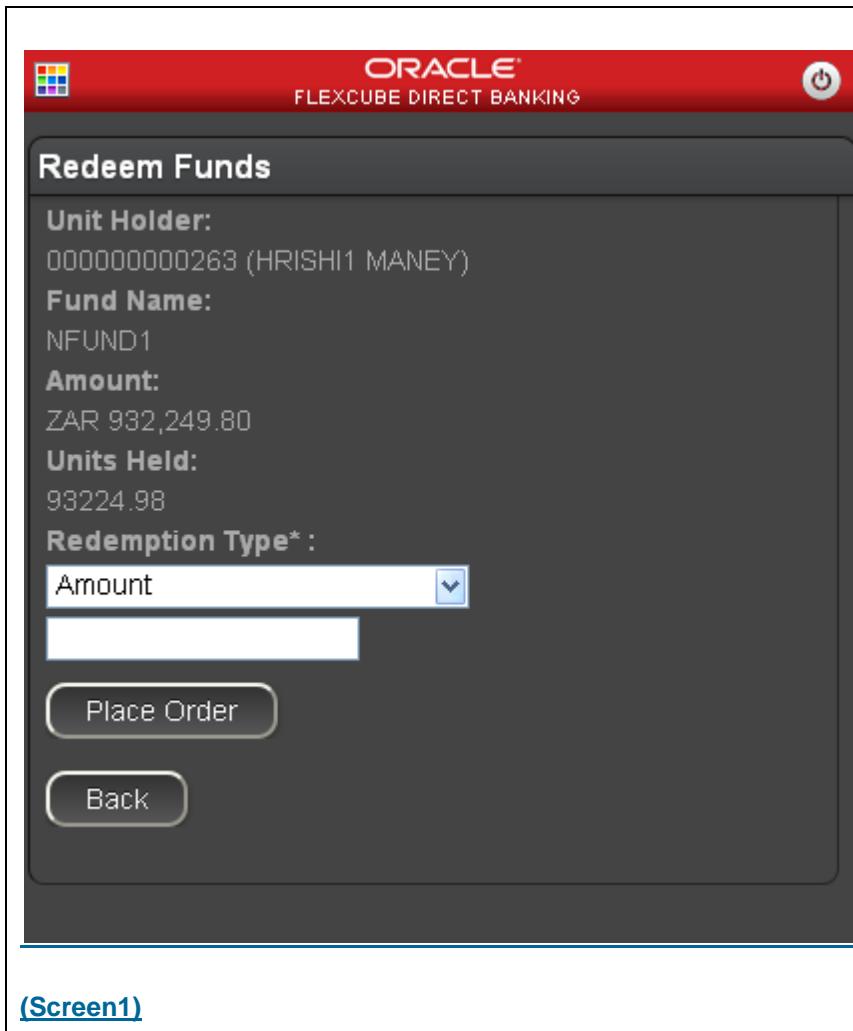
[\(Screen2\)](#)

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 **Redeem Funds** screen.
 OR
 Click the **Back** button to return to the previous screen.

Redeem Funds



Redeem Funds

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:
NFUND1

Amount:
ZAR 932,249.80

Units Held:
93224.98

Redemption Type* :

Amount

Place Order

Back

(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

ORACLE
FLEXCUBE DIRECT BANKING

Redeem Funds-Verify

Transaction Details

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:
NFUND1

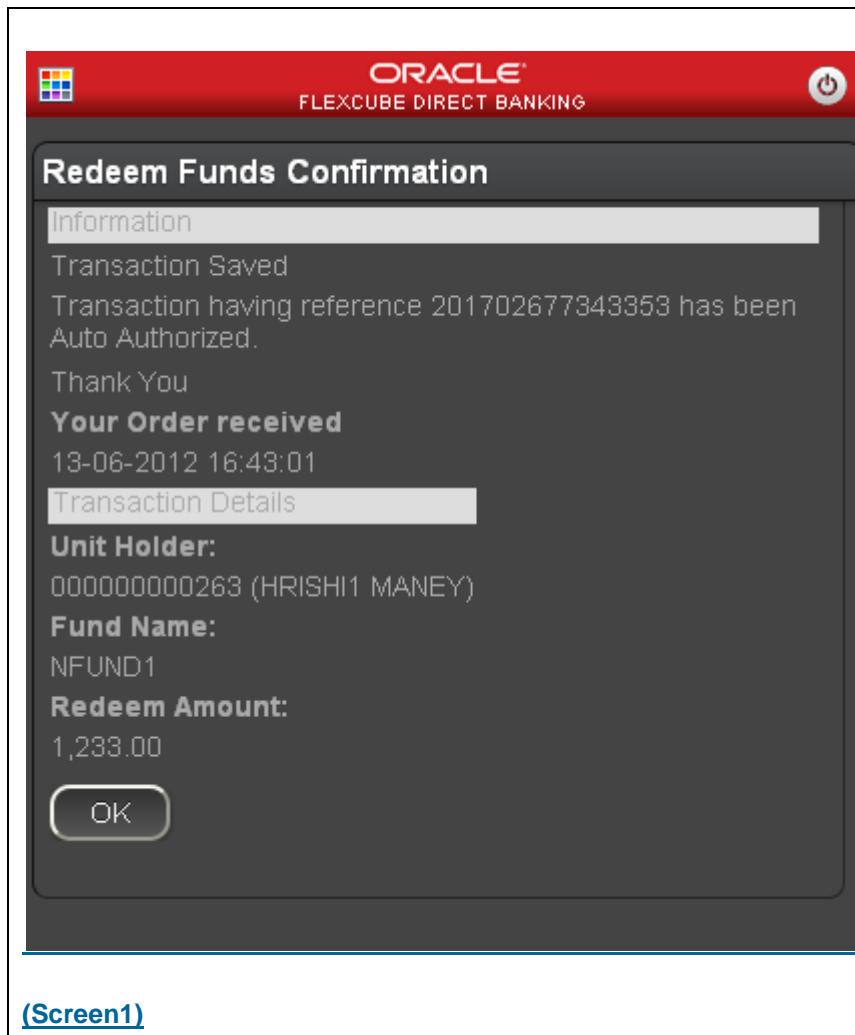
Redeem Amount:
1,233.00

Buttons:
Confirm
Change

(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



[\(Screen1\)](#)

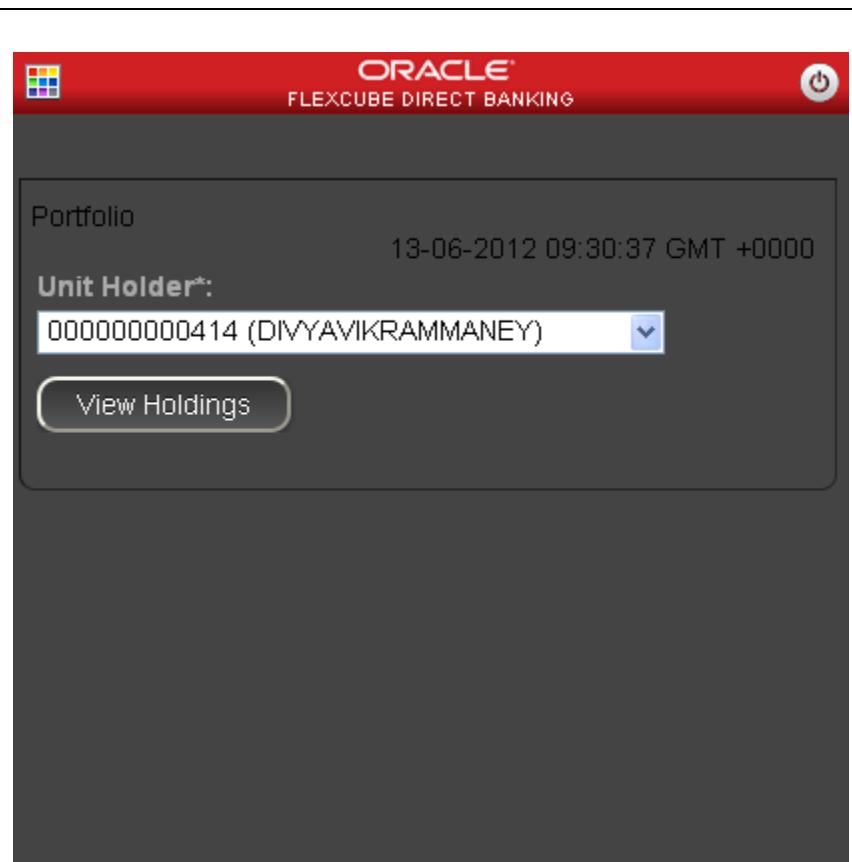
7. Click the **OK** button. The system displays **Redeem Funds** screen.

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.

Portfolio

Portfolio 13-06-2012 09:30:37 GMT +0000

Unit Holder*: 000000000414 (DIVYAVIKRAMMANEY)

View Holdings

(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

Portfolio

Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

Fund Name
IPO123

Fund Type
Equity Fund

Fund Currency
ZAR

Units Held
9750.00

Amount in Fund Currency
97,500.00

Back

[\(Screen1\)](#)

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

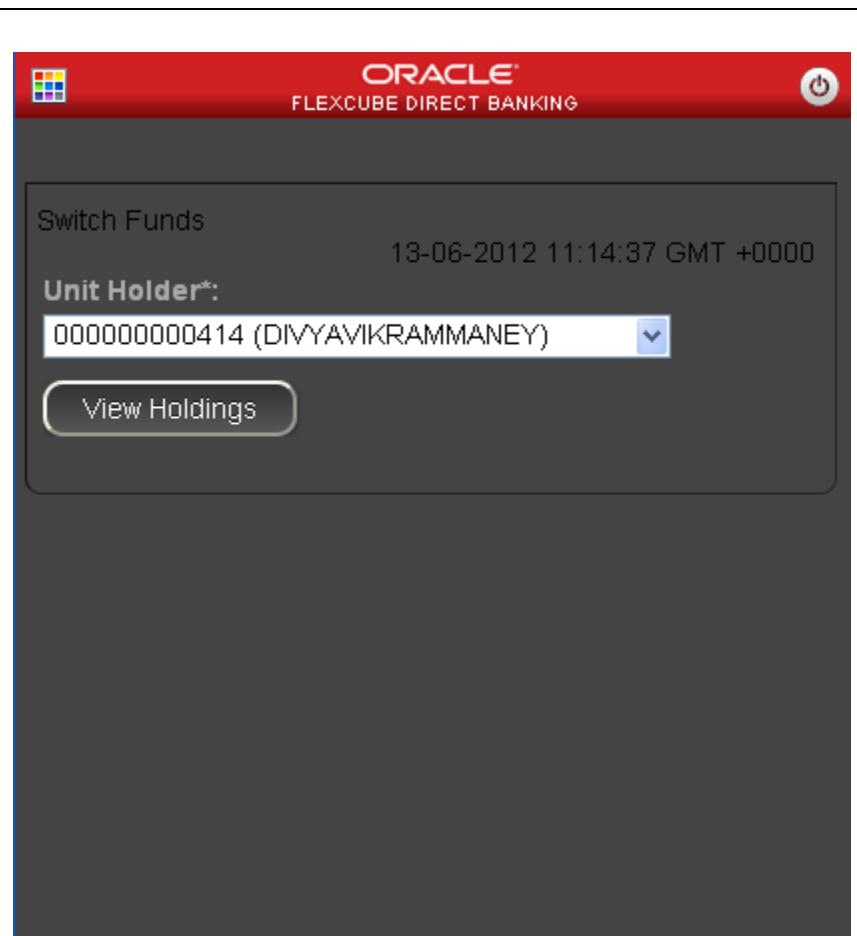
This option allows you to switch investment in one mutual fund to another type of mutual fund using mobile banking. You can switch only a part or the entire investment made in the selected fund.

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.

Switch Funds

Switch Funds 13-06-2012 11:14:37 GMT +0000

Unit Holder*:

000000000414 (DIVYAVIKRAMMANEY)

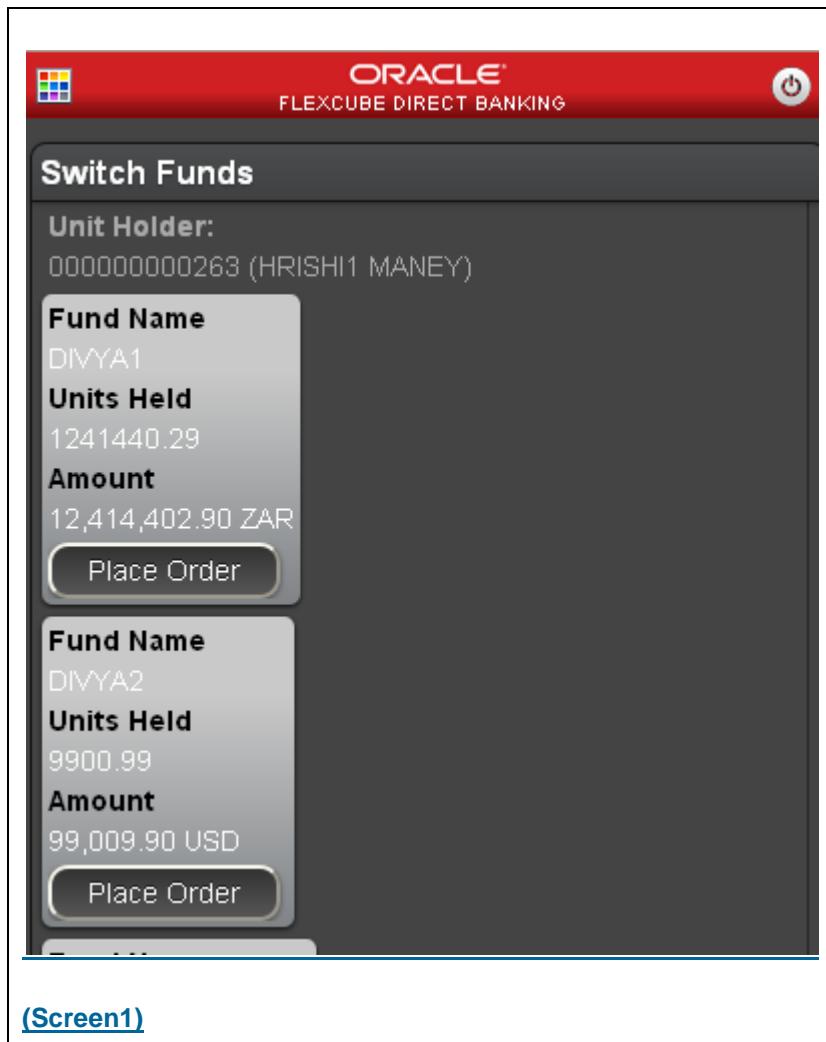
(Screen1)

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



The image shows a mobile application interface for 'Switch Funds'. It displays two investment details in a dark grey box, each with a 'Place Order' button. The first detail shows a value of 47,720.00 ZAR and the second shows 932,249.80 ZAR. Both details include 'Fund Name', 'Units Held', and 'Amount' fields. A 'Back' button is located at the bottom of the dark grey box.

(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

ORACLE®
FLEXCUBE DIRECT BANKING

Switch Funds

Switch From

Unit Holder:
0000000000263 (HRISHI1 MANEY)

Fund Name:
DIVYA2

Amount:
99,009.90 USD

Units:
9900.99

Switch Type*:

Amount

Switch To

Fund Name*:

NFUND4

Place Order

(Screen1)

Switch Funds

Switch From

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:
DIVYA2

Amount:
99,009.90 USD

Units:
9900.99

Switch Type*:

Amount

Switch To

Fund Name*:

NFUND4

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.

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

Switch Funds-Verify

Transaction Details

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:
DIVYA2

Switch To:Fund Name:
NFUND4

Amount:
100.00 USD

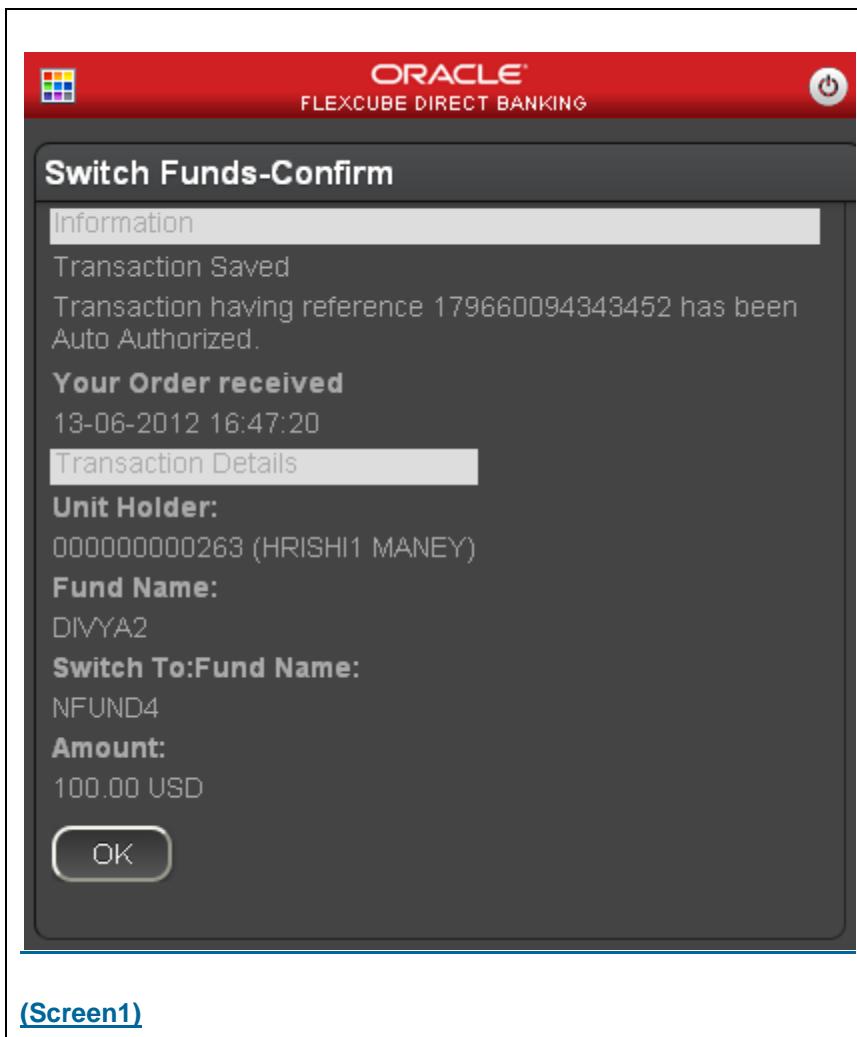
Confirm

Change

Amount

(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(Screen1)

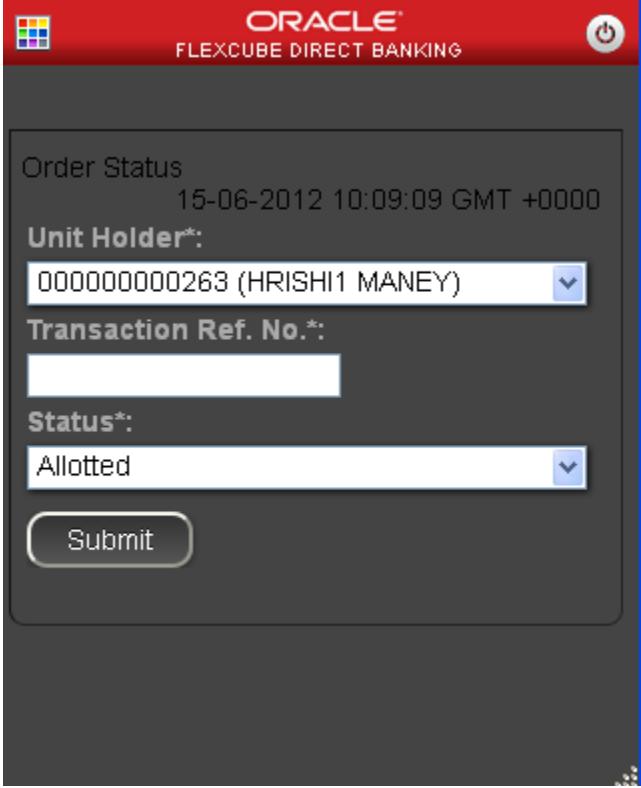
7. Click the **OK** button. The system displays **Switch Funds** screen.

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.

Order Status


Order Status
15-06-2012 10:09:09 GMT +0000

Unit Holder*:
000000000263 (HRISHI1 MANEY)

Transaction Ref. No.*:

Status*:
Allotted

Submit

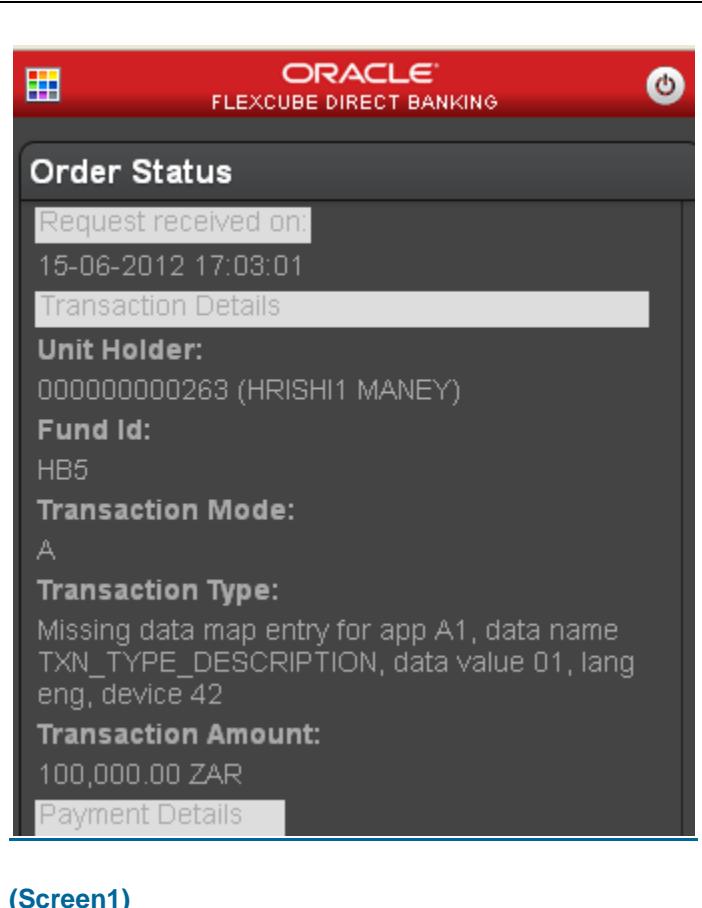
(Screen1)

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



The screenshot shows the Oracle Flexcube Direct Banking Order Status interface. At the top, there is a red header bar with the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. Below the header, the title 'Order Status' is displayed. The main content area contains the following information:

- Request received on:** 15-06-2012 17:03:01
- Transaction Details** (button)
- Unit Holder:** 000000000263 (HRISHI1 MANEY)
- Fund Id:** HB5
- Transaction Mode:** A
- Transaction Type:** Missing data map entry for app A1 , data name TXN_TYPE_DESCRIPTION, data value 01, lang eng, device 42
- Transaction Amount:** 100,000.00 ZAR
- Payment Details** (button)

[\(Screen1\)](#)

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.

Pay Bills

Pay Bills 13-06-2012 05:50:36 GMT +0000

Select Biller*
Reliance (Sailaja) 004004344

Bill Number*

Bill Generation Date(dd-mm-yyyy)*

Payment Amount*

From Account*
004001422 00400142201 Bank Futura,Neethle Street,

(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



Pay Bill Verify 13-06-2012 05:52:00 GMT +0000

Customer Id
004004344

Biller
Reliance

Bill Number
123

Bill Generation Date
11-05-2012

Payment Amount
1,000.00 GBP

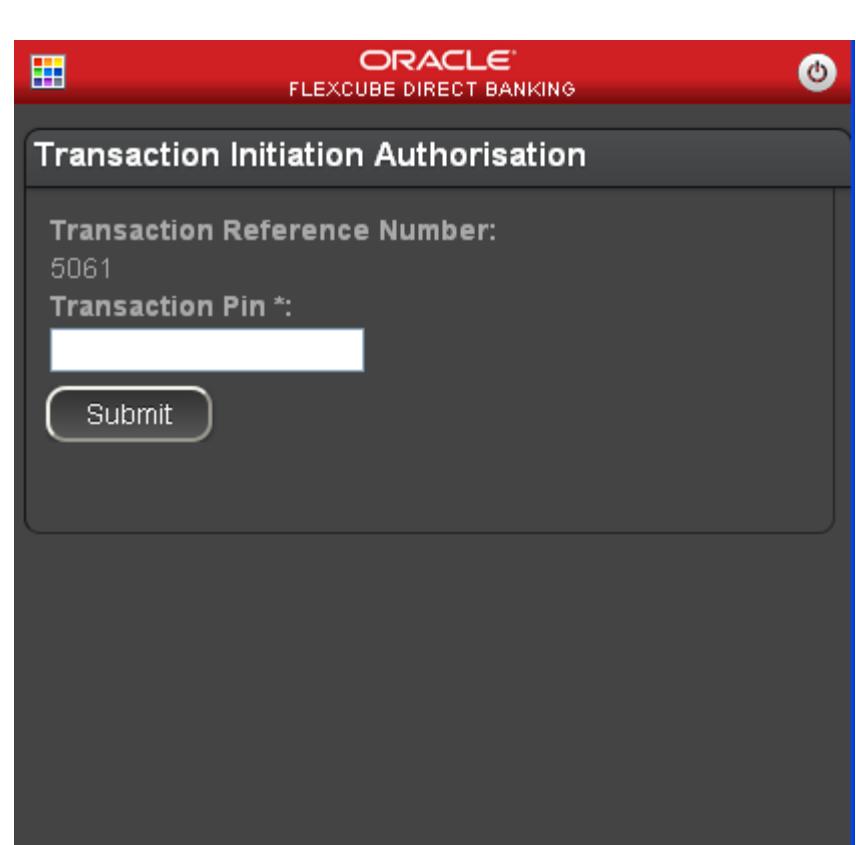
Source Account
00400142201 004

Change **Confirm**

(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



Transaction Initiation Authorisation

Transaction Reference Number:
5061

Transaction Pin *:

Submit

(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

Pay Bill Confirm 13-06-2012 06:00:10 GMT +0000

Warning Record Successfully Saved and Authorized

Information Bill payment successful
Transaction having reference 184418640339766 has been Auto Authorized.

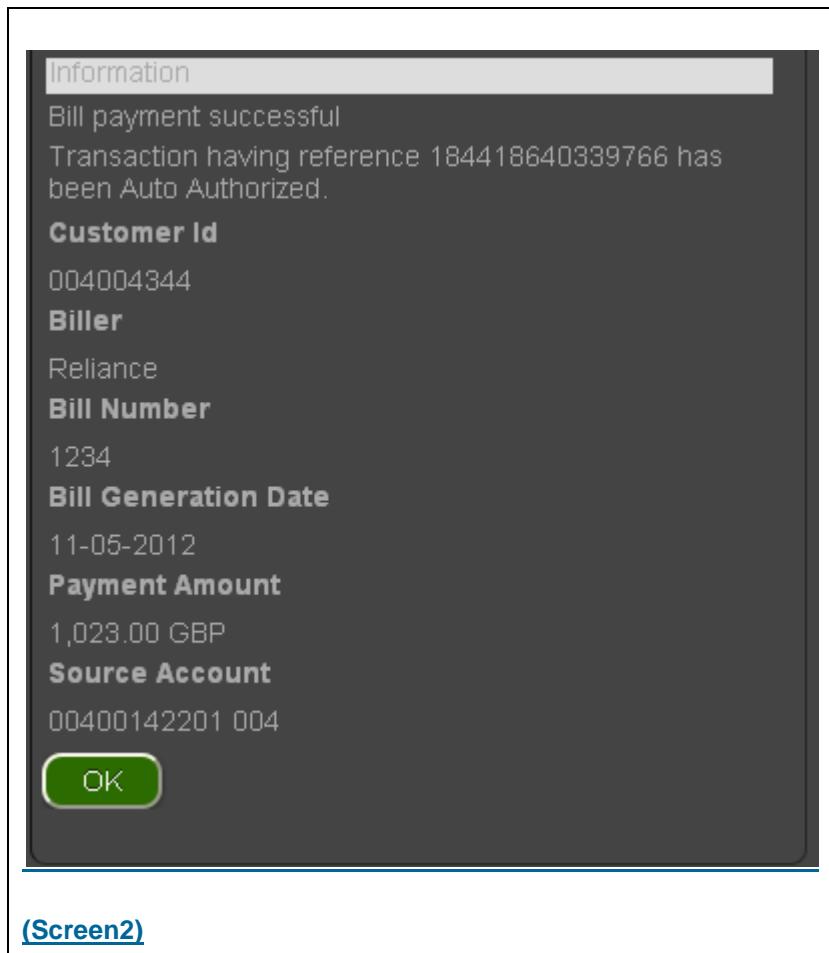
Customer Id
004004344

Biller
Reliance

Bill Number
1234

Bill Generation Date
11-05-2012

(Screen1)



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

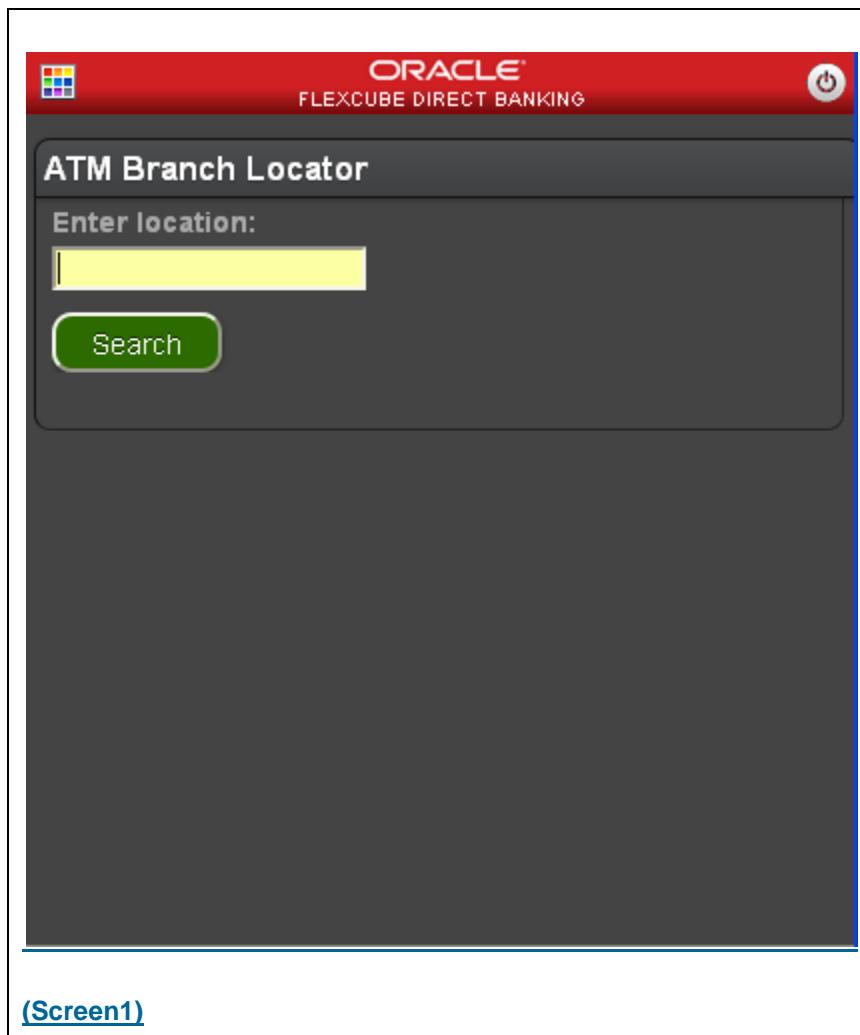
38. ATM Branch Locator

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

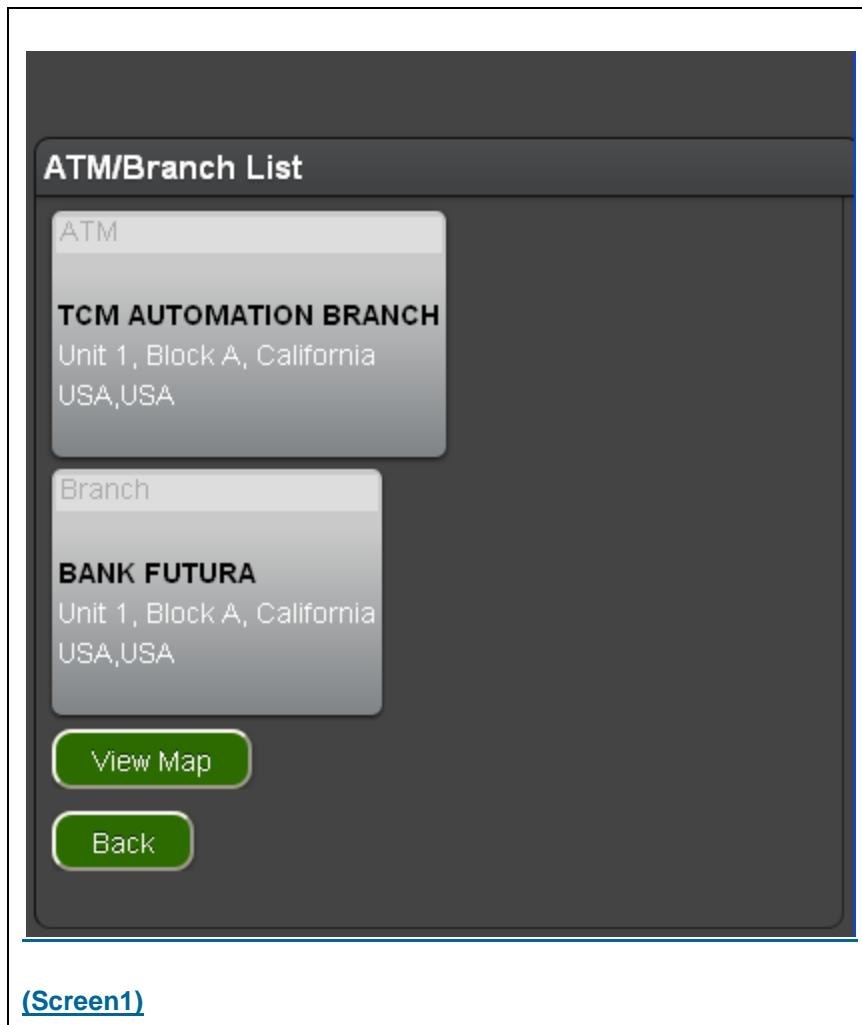
To view the location and address of the ATM and branch

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



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



[\(Screen1\)](#)

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

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.

Offers



Credit Card Discount



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