

# **Oracle FLEXCUBE Direct Banking**

iPad Application Based Banking User Manual  
Release 12.0.2.0.0

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iPad Application Based Banking User Manual  
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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

## i-Pad Application Based Banking User Manual

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

<b>NH</b>	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.
<b>Y</b>	Yes
<b>N</b>	No

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	<b>NH</b>	<b>NH</b>	<b>Y</b>
Log Out	<b>NH</b>	<b>NH</b>	<b>Y</b>
Account Activity	×	★	<b>N</b>
Account Details	×	★	<b>Y</b>
Account Summary	×	★	<b>Y</b>
Ad-hoc Account Statement Request	×	★	<b>N</b>

## Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Stop /Unblock Cheque Request	×	★	N
Cheque Status Inquiry	×	★	N
Cheque Book Request	✓	★	N
Loan Details	×	★	N
Mail Box	NH	NH	N
Exchange Rate Inquiry	×	★	N
Own Account Transfer	×	★	Y
Internal Account Transfer	×	★	N
Domestic Account Transfer	✓	★	N
Pay Bill	✓	★	N
Register Biller	✓	★	N
Delete Biller	NH	★	N
Redeem Term Deposit	✓	★	N
TD Details	×	★	N
Transactions to Authorize	NH	NH	N
Change Password	NH	NH	Y
Credit Card Details	×	★	N
Credit Card Statement	×	★	N
Force Change Password	NH	NH	Y
Contract TD View	×	★	N
Buy Mutual Fund	×	★	N
Redeem Mutual Fund	×	★	N
Portfolio	×	★	N
Switch Mutual Fund	×	★	N
Order Status	×	★	N

## Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	✓	★	N
PreLogin Transaction	NH	NH	N
Beneficiary Maintenance	NH	NH	N
Credit Card Payment	NA	★	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N
Open Term Deposit	✓	★	N
Open New Account	✓	★	N
P2P N Beneficiaries	✓	★	N
Quick Pay	✓	★	N
P2P Transfer	✓	★	N
Security Questions	NH	NH	N
Subscribe/Unsubscribe Banking Channel	NH	NH	N
Manage Profile	NH	NH	N
Calculators	NH	NH	N

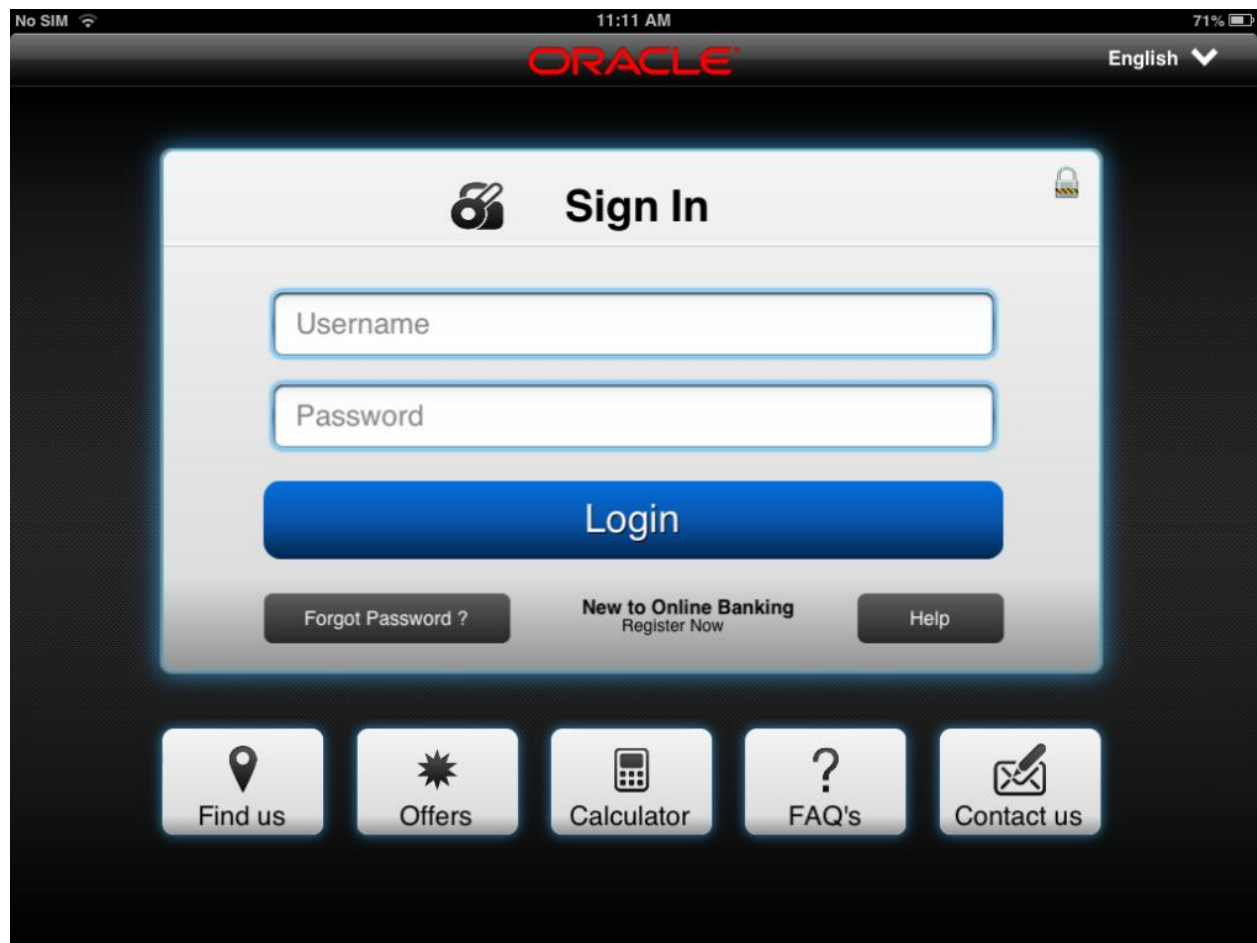
### 3. Log In

This option allows you to perform the transaction through FLEXCUBE Direct Banking system using iPad.

#### **To login into the iPad Banking Application**

1. Download the FCDB application on the iPad. Click FCDB application icon. The system displays initial **Login** screen to login into the application.

## Login



The screenshot shows the Oracle Mobile Banking application interface on an iPad. At the top, the status bar displays "No SIM", "11:11 AM", and "71%". The Oracle logo is centered at the top, with "English" and a dropdown arrow on the right. The main content area is titled "Sign In" with a key icon. It features two input fields: "Username" and "Password". Below these is a large blue "Login" button. At the bottom of the sign-in area are three links: "Forgot Password ?", "New to Online Banking Register Now", and "Help". A bottom navigation bar contains five icons with labels: "Find us", "Offers", "Calculator", "FAQ's", and "Contact us".

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

## Welcome Screen



4. Select any transaction from menu bar or transaction icon to proceed with that transaction.

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



## 4. Logout

This option enables you to log off the application.

### To log out of the iPad Banking Application

1. Log on to the iPad Banking Application.

2. Click the **Log Off**  button.

## Welcome Screen

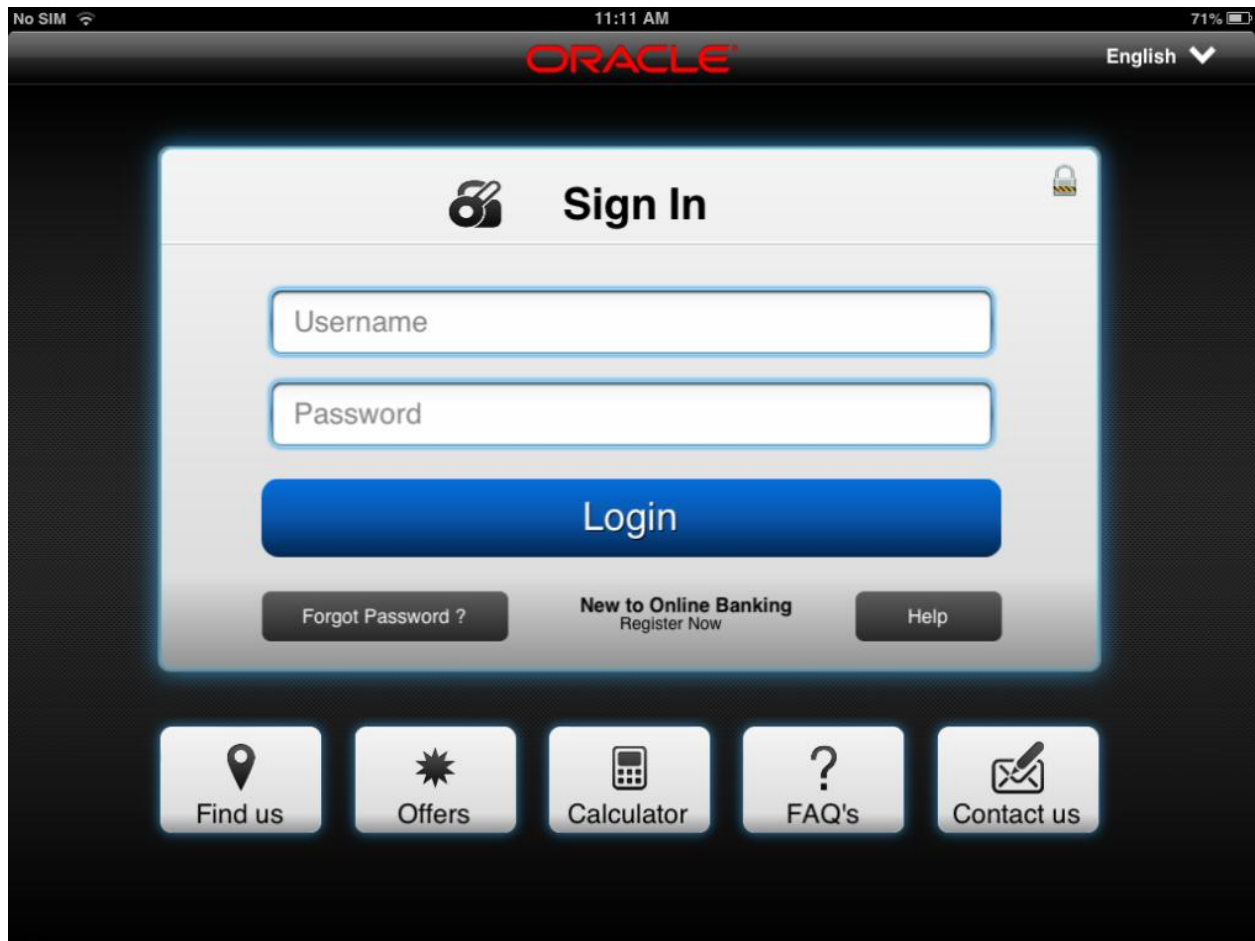


3. The system displays initial **Login** screen.

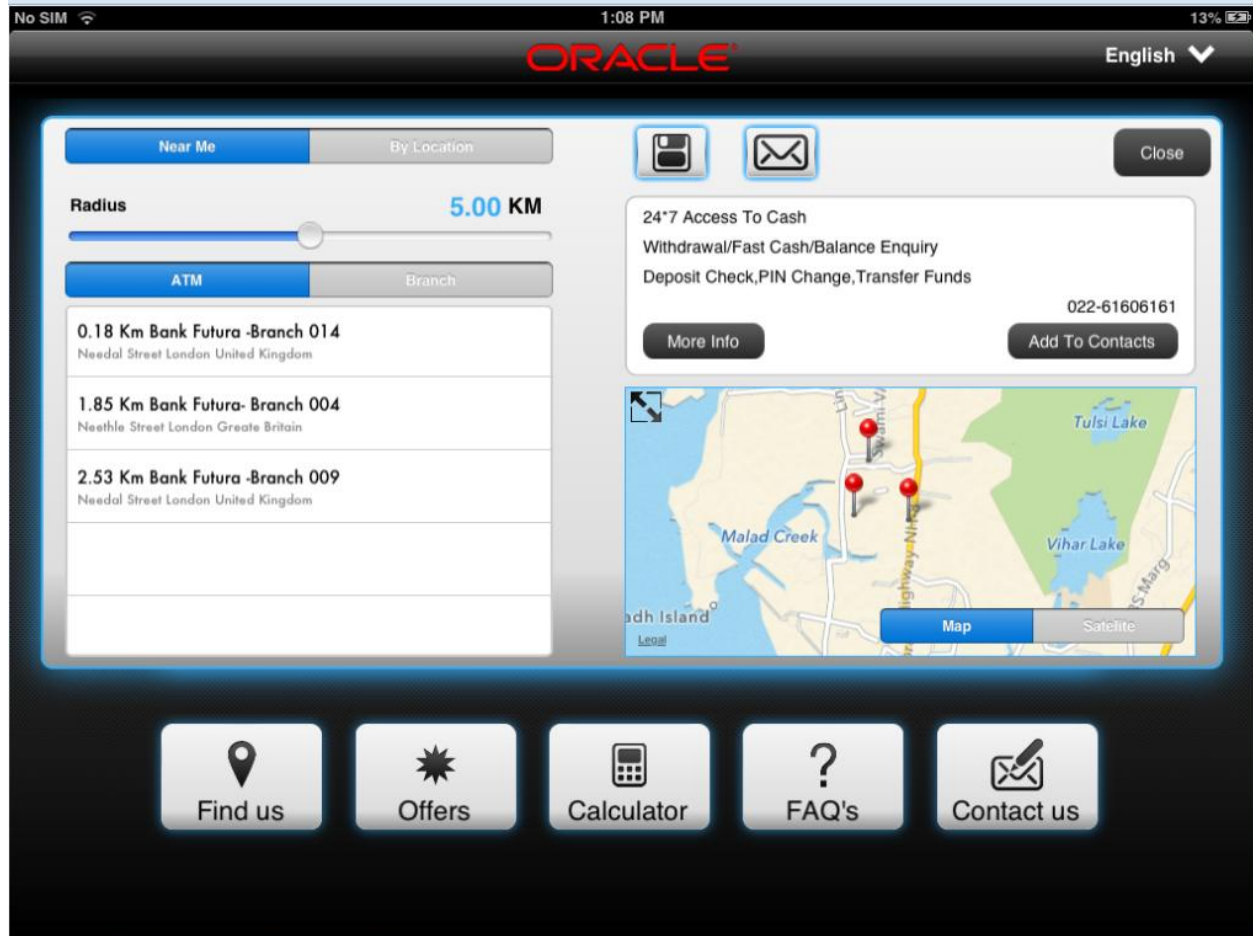
## **5. Pre-Login Transactions**

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

## Login



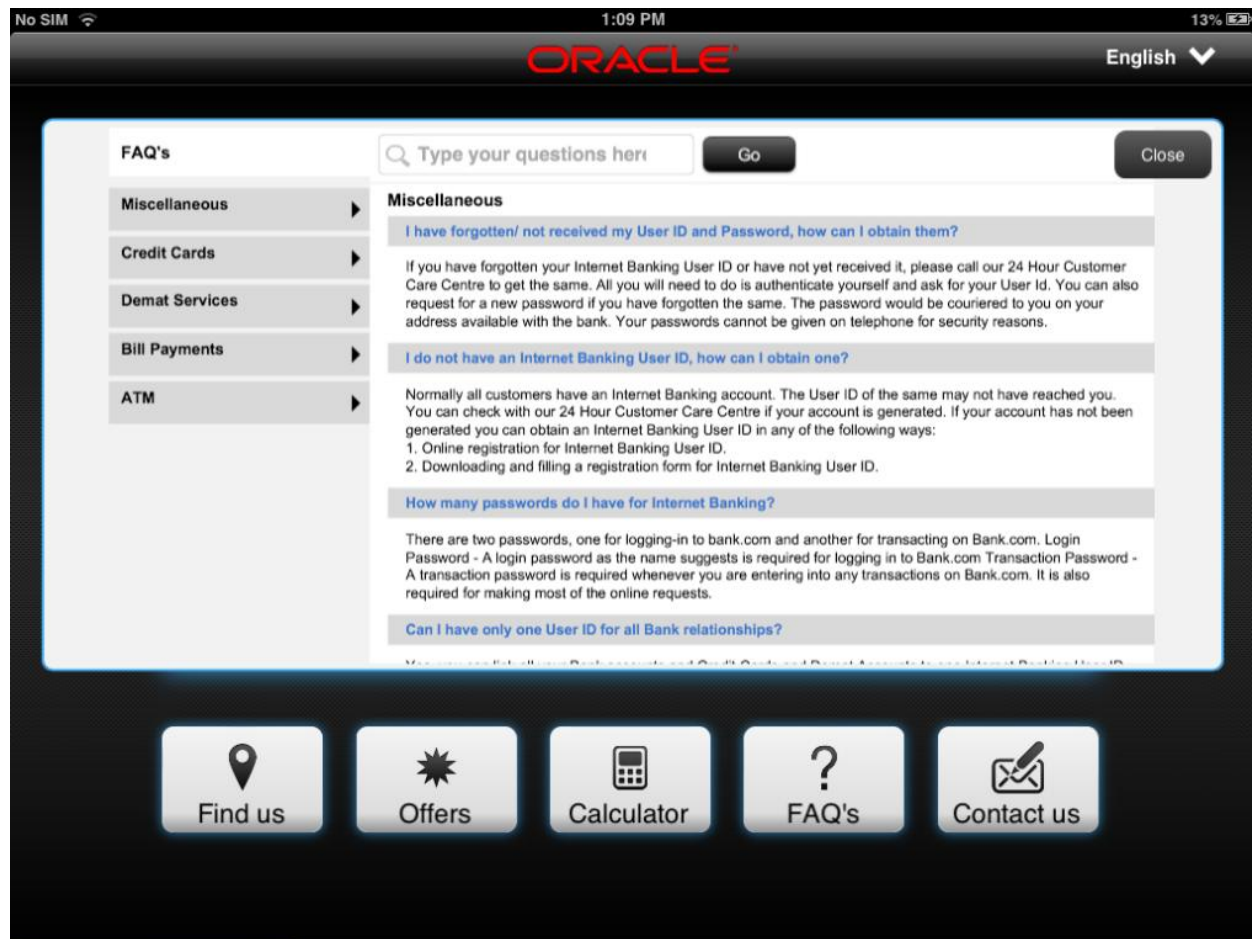
1. As shown in above screen, you can perform below pre login transactions.
  - **Find us:** This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.



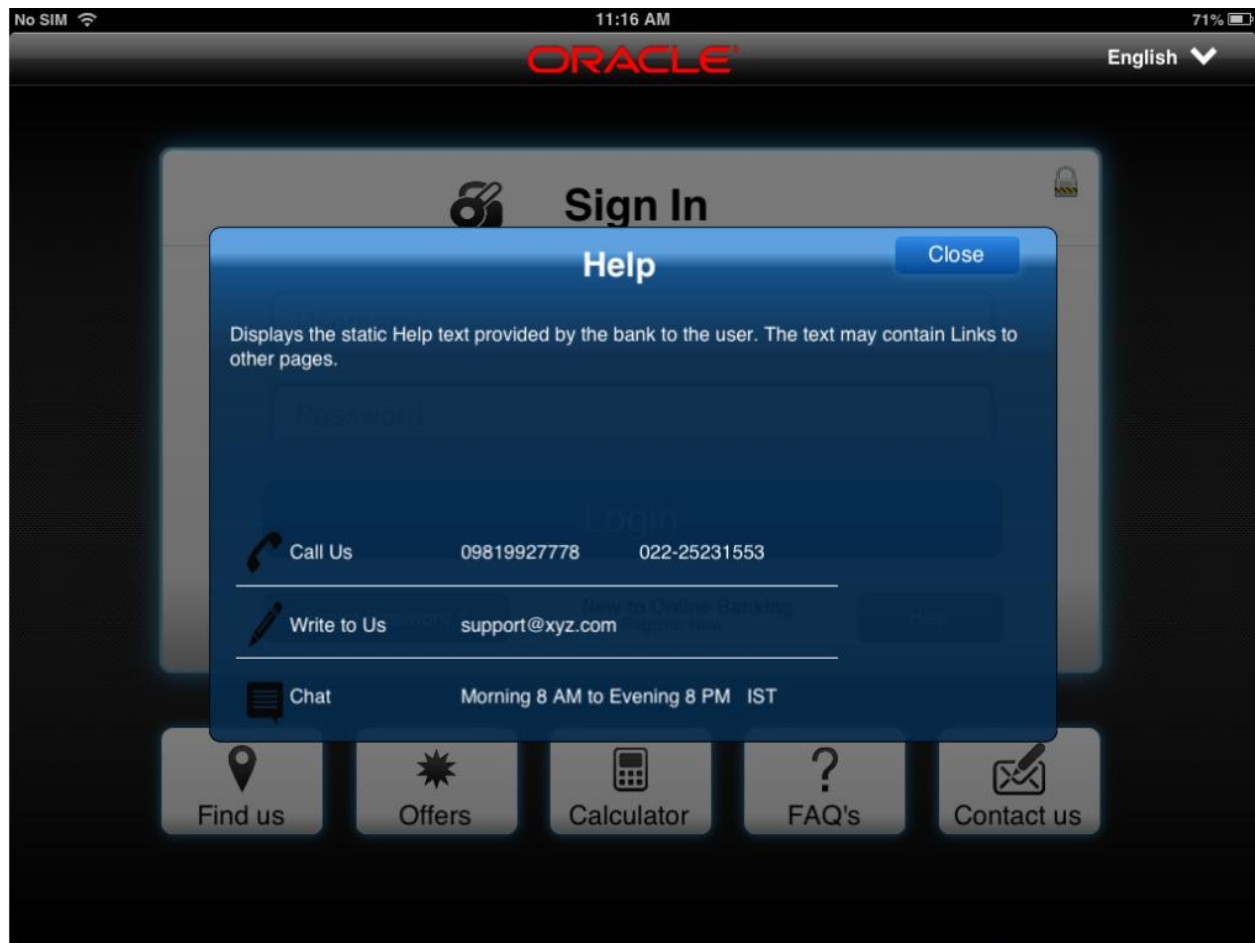
- **Offers:** This option enables user to view various offers available. Please refer offers section for further details.



- **Calculators:** This option enables user to use various types of calculators like Loan Calculator, Savings Calculators etc. Please refer Calculators section for further details.
- **FAQ:** This option enables user to help for his queries in question and answer format.



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



- **Products:** Using this option, user can view various personal and corporate product offered by bank.
- **Received Payments:** This option allows you to view the received payment through different mode like email, facebook and mobile.




## 6. Setting any Transaction as Favorite

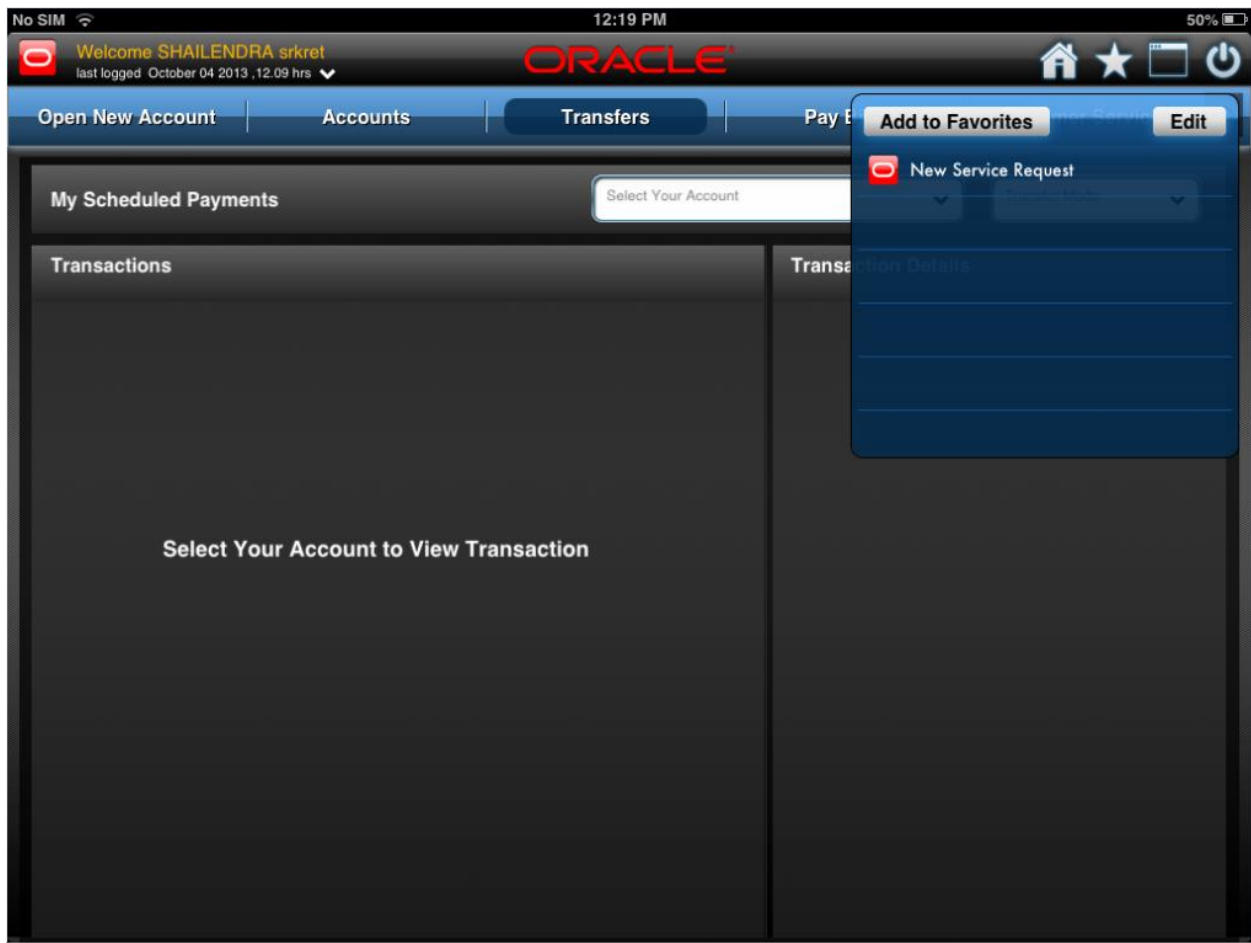
This option enables you to set any transaction as Favorite. That transaction will be available under the Favorites tab for direct access without navigating through Menu and submenus.

### To set any transaction as Favorite

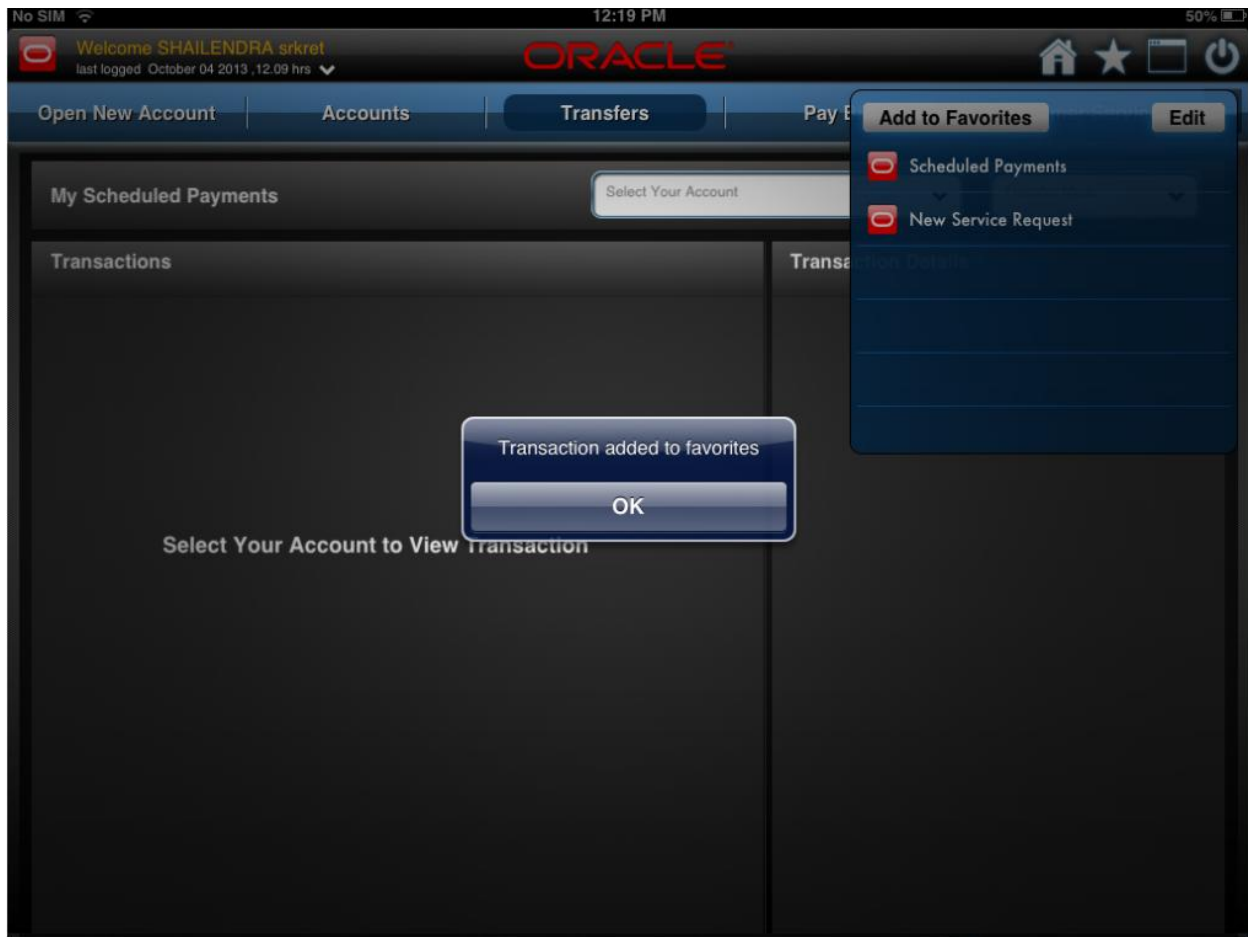


1. Click the Favorite icon  to set the transaction as Favorite. The system will display transaction list.
2. Click **Edit** button. You can set any transaction as favorite or vice versa. Select the transaction from list and click Add To Favorites button The Transaction will be set as favorite and it will be shown under Favorite Transaction list.

Favorite Transaction



## Setting any Transaction as Favorite



3. Click any Favorite transaction icon to proceed with that transaction.
4. To remove any already set Favorite transaction, click the same Favorite icon. Click the Edit button of favorite transaction and remove the transaction.

## **7. Dashboard/Landing screen**

Dashboard screen mainly divided into three sections, Account Relationship, Notification and Service Requests. You can perform and view various transactions available on dashboard screen.

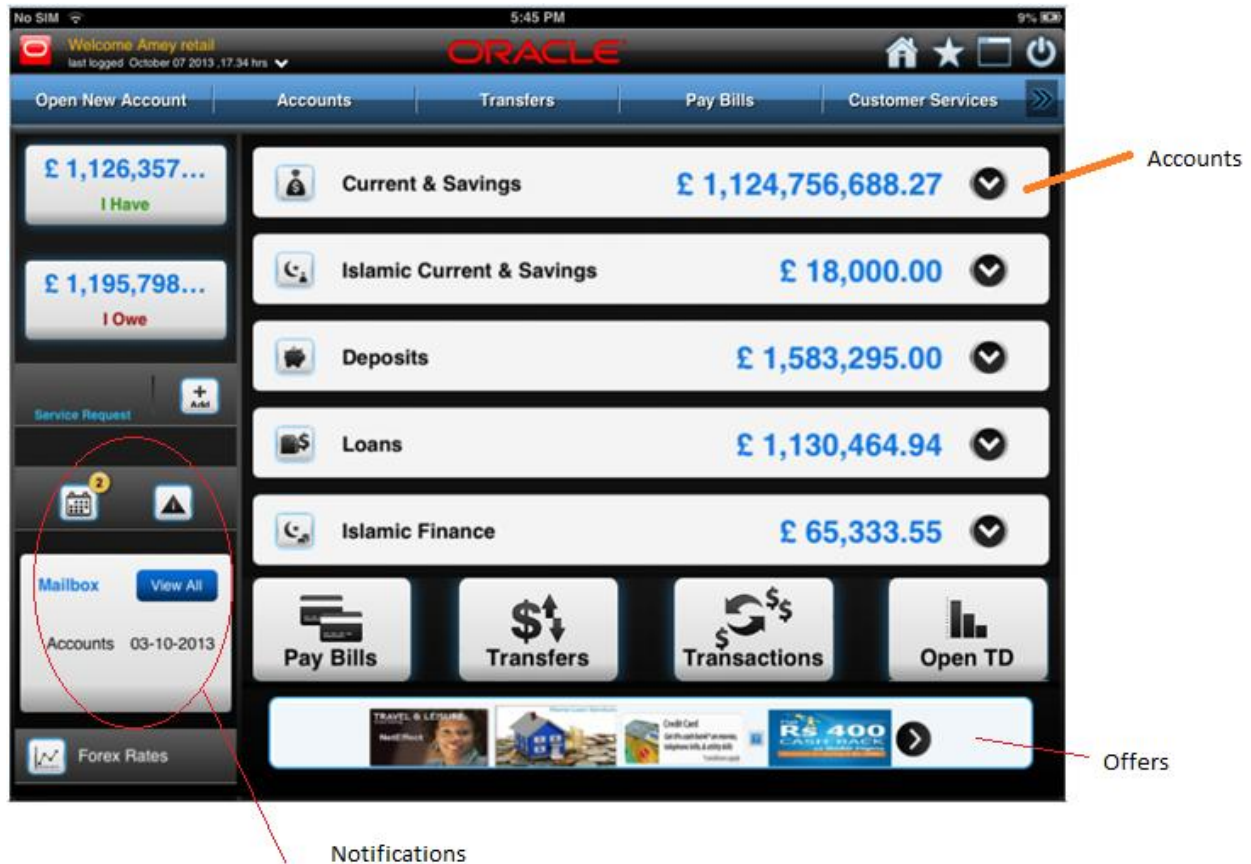
## 7.1. Account Relationship

You can view list of various accounts mapped to the user. Account Relationship panel displays list of account like CASA, Islamic, Term Deposit accounts and respective amount available for that account.

1. Select any account type from **Account Relationship** list.. List of all accounts available under that account type will be displayed in right hand side panel with its details.
2. Click any account from **List of Account** panel displayed under particular Account type like Deposits, Loans, Islamic Finance etc . You can proceed for account related activities.

Note: You can view investment details and wealth management information only if Private Wealth Management customer is mapped to user.

### Account Relationship/Accounts List



## 7.2. Notifications

You can view notifications /alerts in notification panel. Notifications displays

- Reminders
- Interactions/Mailbox
- Bulletins
- Alert

Note: Notifications details are explained in Notification chapter.

## 7.3. New Service Requests

You can generate various service requests.

### To create the New Service Request

1. Click **Add** button in **Service Request** Panel. The System displays **New Service Request** Screen. Here it is shown for Credit Card Hot Listing.

### Service Request

The screenshot shows the Oracle iPad Banking interface. At the top, the status bar indicates 'No SIM', signal strength, time '6:27 PM', and battery level '27%'. The Oracle logo is centered. Below the logo, a navigation bar contains links: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The main content area is titled 'New Service Request' and features a three-step progress bar with steps 1, 2, and 3. Step 1 is active. On the left, a search bar contains 'Credit Card Hot Listing' and a list of results shows 'Credit Card Hot Listing'. On the right, there are several form fields: 'Credit Card' (dropdown), 'Reason' (dropdown), 'Specify Reason' (text input), 'New Card Required' (radio buttons for 'Yes' and 'No'), 'Mode of Delivery' (radio buttons for 'Courier' and 'Branch'), and 'User Reference' (text input). At the bottom, there are 'Reset' and 'Submit' buttons.

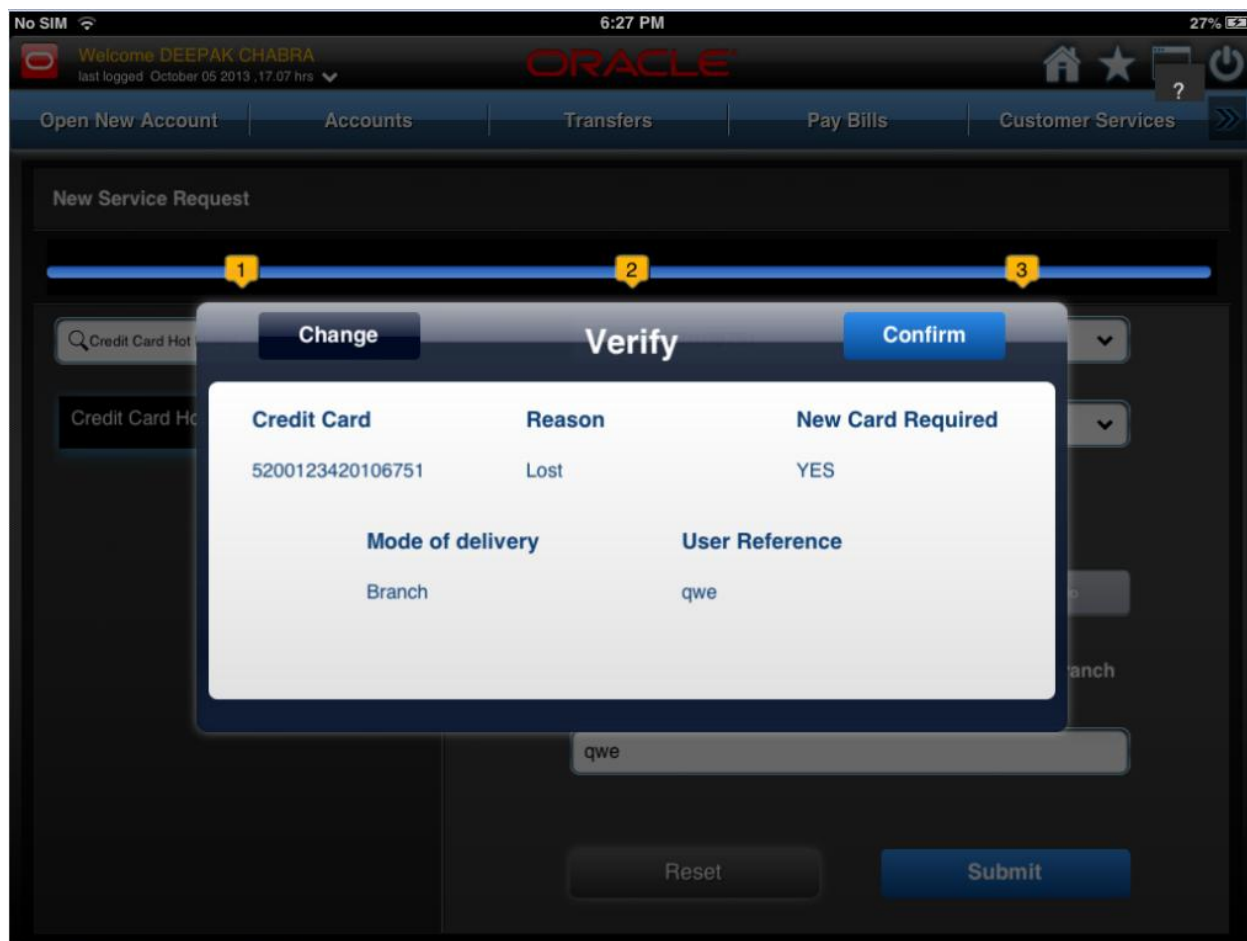
### Field Description

Field Name	Description
<b>Credit Card</b>	[Mandatory, Dropdown] Select the credit card from the list.
<b>Reason</b>	[Mandatory, Dropdown] Select the reason to apply for card.

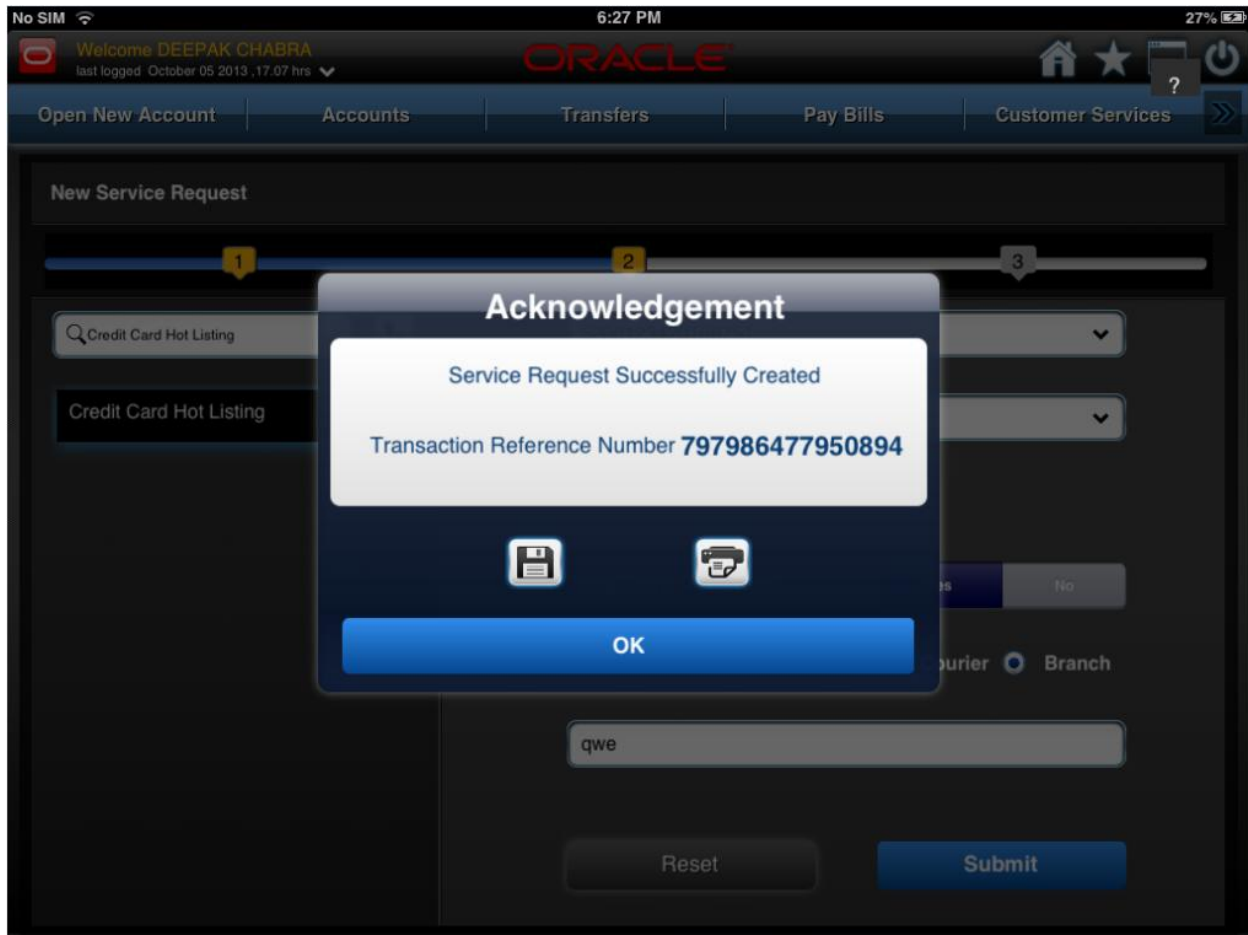
Field Name	Description
<b>Specify Reason</b>	[Optional, Text box] Specify the reason for service request.
<b>New Credit Card Required</b>	[Mandatory, Tab] Select the option. The values available are: <ul style="list-style-type: none"><li>• YES</li><li>• NO.</li></ul>
<b>Mode Of Delivery</b>	[Mandatory, Radio Button] Select the mode of delivery for credit card. The values available are: <ul style="list-style-type: none"><li>• Courier</li><li>• Branch</li></ul>
<b>User Reference</b>	[Optional, Text box] Specify the reference number or Id if required.

2. Click **Submit** button. The system will display Service Request Verify screen.  
OR  
Click **Reset** button to clear the information.





3. Click **Confirm** button to confirm the request. The System will display confirm screen with Acknowledgement.



4. Click **OK**.

## 7.4. View Service Request

You can view service request raised, along with the status of service request.

### To view the account activity details

1. Log on to the iPad Banking application.
2. Navigate to **Customer Services > View Service Request**. The system will display following screen.

### Recent Service Request

The screenshot shows the Oracle iPad Banking application interface. At the top, there is a header bar with the Oracle logo and a welcome message: "Welcome Mustafa Gari" with a dropdown arrow. Below the header is a navigation bar with tabs: "Open New Account", "Accounts", "Transfers", "Pay Bills", and "Customer Services". The "Customer Services" tab is selected. Below the navigation bar, the "Recent Service Request" section is displayed. It features a "View All" button and a table with the following data:

Service Request Description	Account Number	Status
Credit Card Hot Listing	180731305293435	Pending

3. Click on the service request to view the details of the request raised. The system will display following detailed screen.

## Recent Service Request

**Welcome Mustufa Gari**  
last logged November 08 2013 ,15:19 hr

**ORACLE**

Open New Account | Accounts | Transfers | Pay Bills | Customer Services

**View Service Request Status** + New Service Request

Transaction	Reference No	Status
Credit Card Hot Listing	180731305293435	Pending

Created By MUSTURET02 Created On 28-10-2013 12:32:45  
Updated By MUSTURET02 Updated On 28-10-2013 12:32:45

**Details**

Credit Card Number 6078243156780912 New Credit Card Required Yes  
Credit Card Hot Listing... Others

**Delivery Details**

Mode of Delivery Post/Courier  
Name Bank of New Zealand Address BONZAU2N

**Service Request**

## Field Description

Field Name	Description
<b>Reference No.</b>	[Display] This field displays the transaction reference number when transaction was initiated.
<b>Transaction</b>	[Display] This field displays the name of transaction.
<b>Status</b>	[Display] This field displays the status of the transaction.
<b>Created By</b>	[Display] This field displays the name by whom transaction has been generated.

---

<b>Created On</b>	[Display] This field displays the date on which request has been generated.
<b>Updated By</b>	[Display] This field displays the user name who updated the transaction.
<b>Updated On</b>	[Display] This field displays the date on which the transaction has been updated.

4. Click on **New Service Request** button to create new service request.

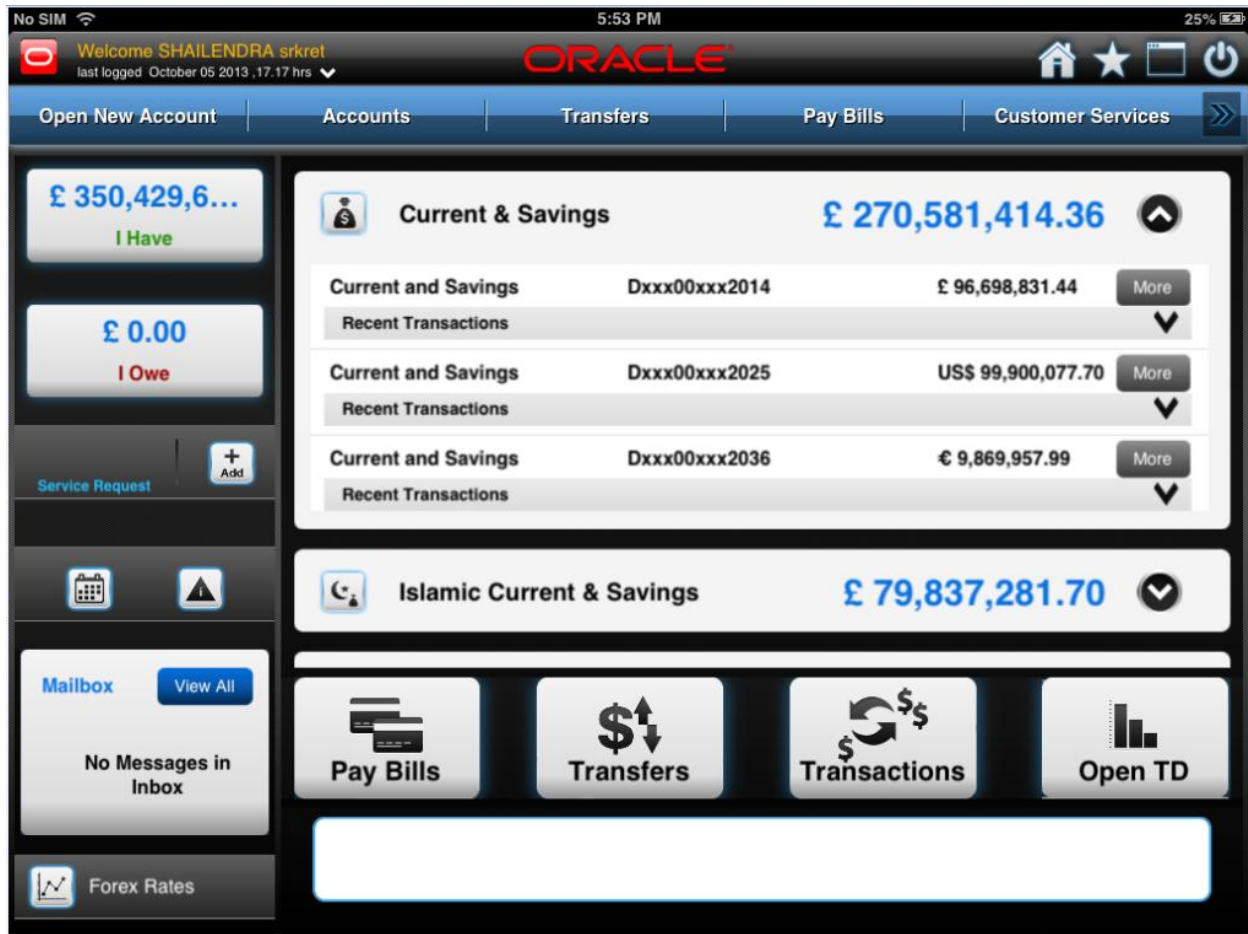
## 8. Account Activity

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

### To view the account activity details

1. Log on to the iPad Banking application.
2. Select any **Account** from dashboard screen. The system displays List Of accounts for selected account type on the dashboard screen.

## Dashboard



3. Click **More** button for the account from the list. The system displays **Account Activity** screen.

## Account Activity



## Field Description

Field Name	Description
User Reference No.	[Display] This field displays the transaction user reference number when transaction was initiated.
Closing Balance	[Display] This field displays the closing balance of the account after the last transaction.
Description	[Display] This field displays the description of the transaction.
Value Date	[Display] This field displays the Value date of the transaction.



4. You can perform transaction like Own Account Transfers, Pay Bills on selected account. The options are available in the lower panel.

## 9. Account Details


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

### To view the account details

1. Log on to the iPad Banking application.
2. Select any **Account** from dashboard screen. The system displays List Of accounts for selected account type on the dashboard screen.

Dashboard



3. Select the account from the list for viewing the details and click  next button on right hand side of panel. The system displays **Account Details** screen.

## Account Details

**Account Details**

Account No - Dxxx00xxx2025

Available Balance	Total Balance	Shadow Balance
US\$ 99,900,077....	US\$ 99,900,077....	US\$ 0.00

**Account Activity**

Value Date	User Reference	Narration
12-06-2013		INTERNAL FUND TRANSFER
12-06-2013		FTCHGRULE1
12-06-2013		trfr
12-06-2013		FTCHGRULE1
12-06-2013		INTERNAL FUND TRANSFER

**Account Details**

- Branch: Bank Futura -Branch DB1
- Product Name: SAVINGS ACCOUNT
- Opening Date: 05-06-2013
- Account Type: Current Account
- Account Status: Account Enabled
- Account Relationship

**Fund Transfers**

- Own
- Internal
- Domestic
- International

**Options**

- Pay Bills
- Ad hoc Statement

## Field Description

Field Name	Description
<b>Account Details</b>	
<b>Name</b>	[Display] This field displays the name of the account holder.
<b>Opening Date</b>	[Display] This field displays the date on which the account is opened.
<b>Account Number</b>	[Display] This field displays the Account Number of the Customer's account.
<b>Account Type</b>	[Display] This field displays the type of the account. For e.g. Current, Saving, Term Deposit.

Field Name	Description
<b>Account Relationship</b>	[Display] This field displays the Account Ownership of the Customer's account. For e.g. Sole Owner, Joint Account
<b>Account Status</b>	[Display] This field displays the Status of the account.
<b>Branch Number</b>	[Display] This field displays the Bank Branch number in which account is operating.
<b>Product Name</b>	[Display] This field displays the name of the banking product to which account belongs.
<b>Account Currency</b>	[Display] This field displays the account base currency.
<b>Facilities</b>	.
<b>Cheque Book</b>	[Display] This field displays whether cheque book facility is provided for account.
<b>Standing Instruction Allowed</b>	[Display] This field displays whether standing instructions are allowed for account.
<b>Overdraft Allowed</b>	[Display] This field displays whether overdraft facility is provided for account.
<b>Balances</b>	
<b>Current Balance</b>	[Display] This field displays the current balance of the account along with the account currency.
<b>Account On Hold</b>	[Display] This field displays the amount on hold or earmarked amount in the account
<b>Uncleared Funds</b>	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
<b>Overdraft limit</b>	[Display] This field displays the uncleared funds of the account.

Field Name	Description
<b>Balance Available</b>	[Display] This field displays the available balance in account
<b>Minimum Balance Required</b>	[Display] This field displays the minimum balance to be maintained in account
<b>Net available balance for withdrawal</b>	[Display] This field displays the net available balance for withdrawal.
<b>Others</b>	
<b>ATM Daily withdrawal Limit</b>	[Display] This field displays the maximum possible withdrawal per day from ATM
<b>Eligible Advance against Un cleared funds limit</b>	[Display] This field displays the amount of eligible advance against the unclear funds.

4. You can perform transaction like Own Account Transfers, Pay Bills on selected account. The options are available in the lower panel.
5. Click the **Close** button to close the screen.

## 10. My Accounts

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

### To view the account summary

1. Log on to the iPad Banking application.
2. Select **Account** from the dashboard screen.

## Accounts



## Field Description

Field Name	Description
Account No	[Display] This field displays the account number selected from the pop over.
Current Balance	[Display] This field displays the balance available in the account with currency.
Customer Id	[Display] This field displays the customer Id of the user



## 11. Adhoc Statement

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

### To request the Adhoc Statement

1. Log on to the iPad Banking application.
2. Select **Accounts** from the dashboard screen. The system displays following screen.

## Adhoc Statement Request



## Field Description

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

- Click the **More** button. The system displays **Account Activity** screen.

## Adhoc Account Statement Request



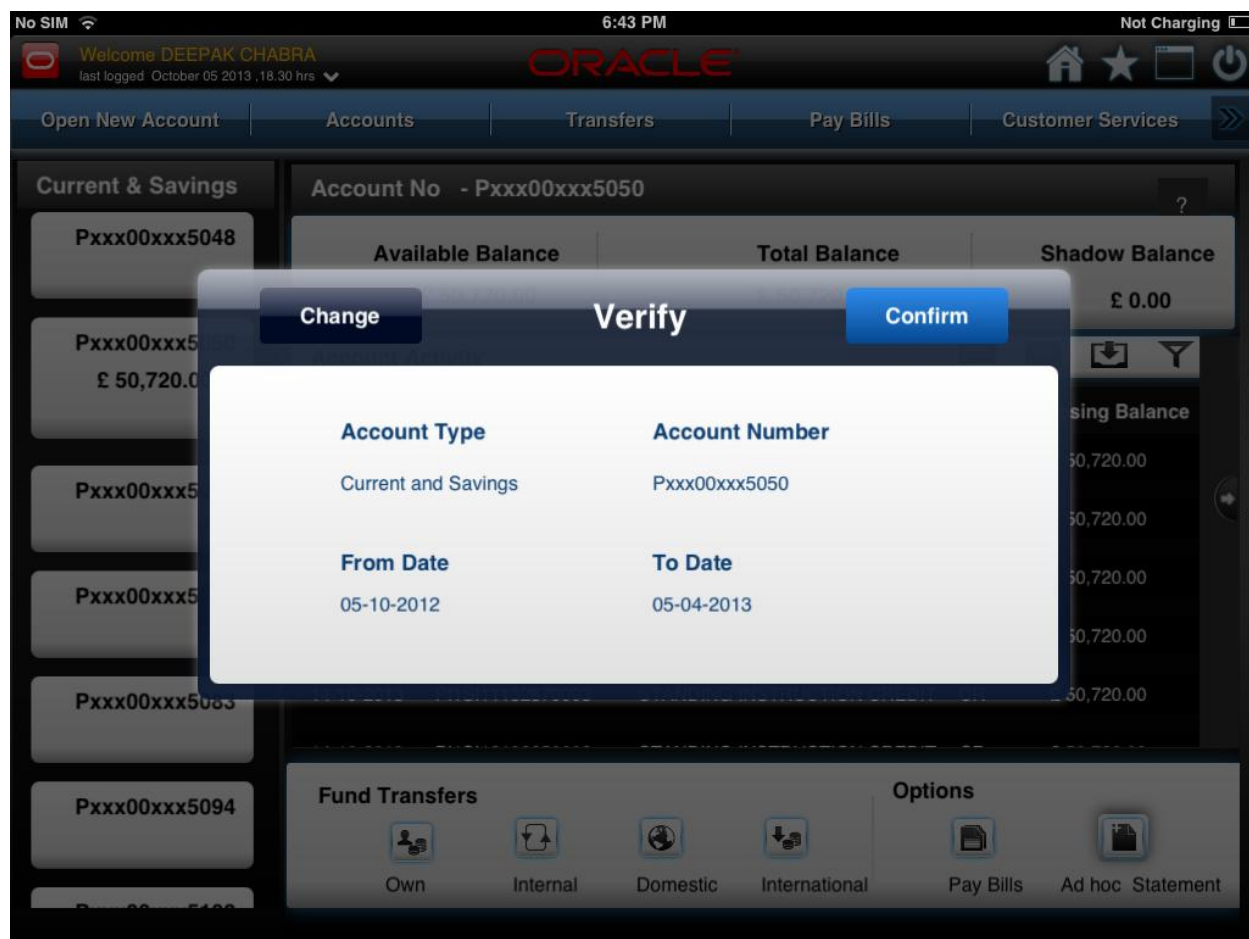
- Click the **Ad hoc Statement** option from the options available to perform on selected transaction.

### Field Description

Field Name	Description
<b>From Date</b>	[Mandatory, Alphanumeric, 10] Type the From date as start date for the Adhoc statement.
<b>To Date</b>	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

- Click the **Submit** button. The system displays **Adhoc Statement Verify** screen.  
OR  
Click the **Home** button to go to the menu screen.

### Adhoc Account Statement Request Verify

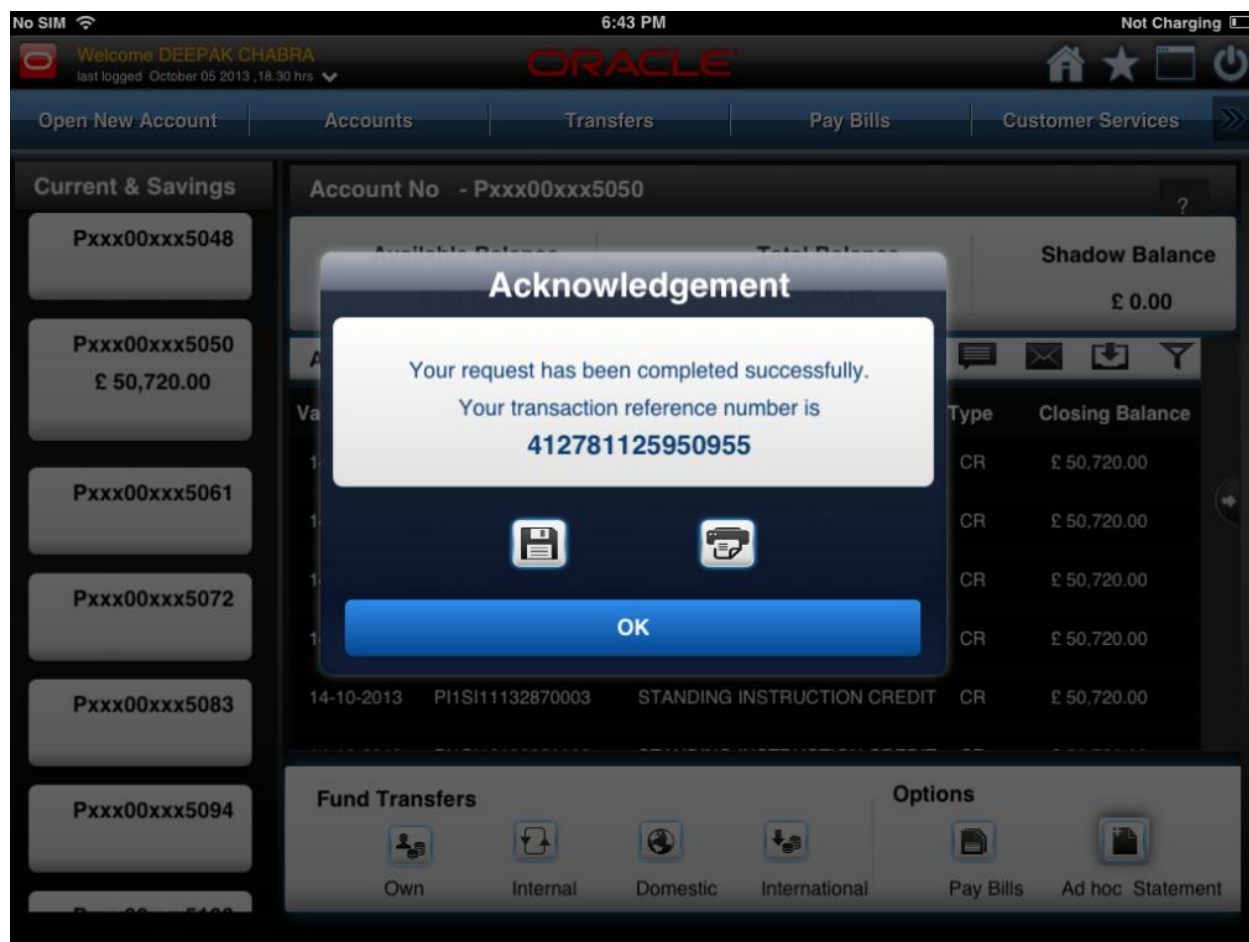


### Field Description

Field Name	Description
<b>Account Type</b>	[Display] This field displays the account type selected in the previous screen.
<b>Account Number</b>	[Display] This field displays the account number selected in the previous screen..
<b>From Date</b>	[Mandatory, Alphanumeric, 10] Type the From date as start date for the Adhoc statement.
<b>To Date</b>	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

- Click the **Confirm** button. The system displays **Adhoc Statement Confirm** screen.  
OR  
Click the **Change** button to navigate to the previous screen.

## Adhoc Account Statement Request Confirm



7. Click the **Ok** button. The initial **Adhoc Statement** screen is displayed.

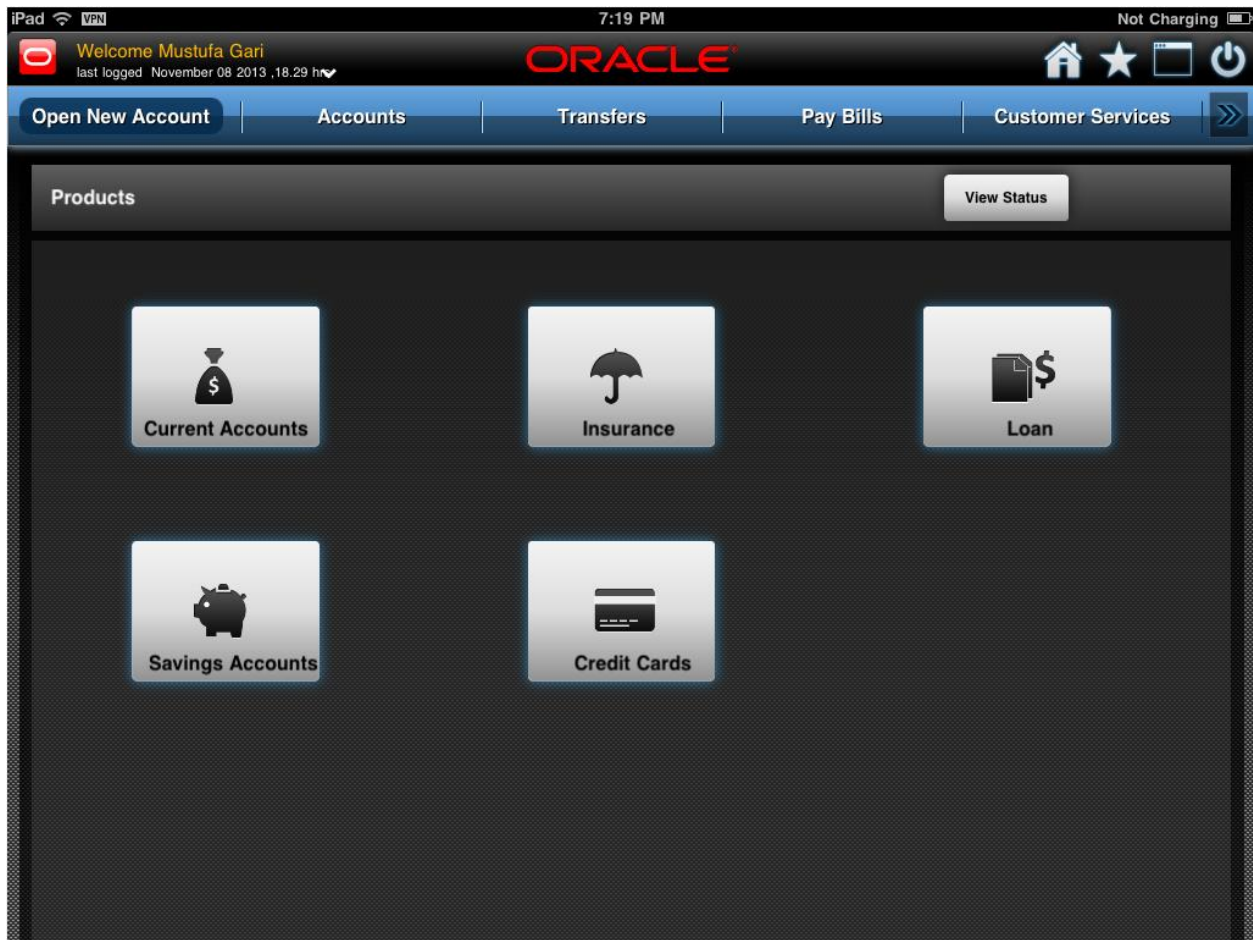
## 12. Open New Account

You can apply for an account from the online banking channels. The applicant have to select an account type/product for which to apply, from a list of product groups.

### To open a new account

1. Log on to the iPad Banking application.
2. Select **Open New Account** from the menu. The system displays following product details screen.
3. The following product categories will be displayed:
  - Current Accounts
  - Saving Accounts
  - Insurance
  - Credit Cards
  - Loans

## Open New Account



4. Click **View Status** button to view the list of all applications. The following screen will be displayed.

## View Applications Status

View Status				
Product Type	Applied On	Last Updated	User Reference	Status
Home Loan	15-07-2013	15-07-2013	109268351046253	30
Home Loan	15-07-2013	15-07-2013	120210533046442	6
Home Loan	15-07-2013	15-07-2013	136186283046440	6

## Field Description

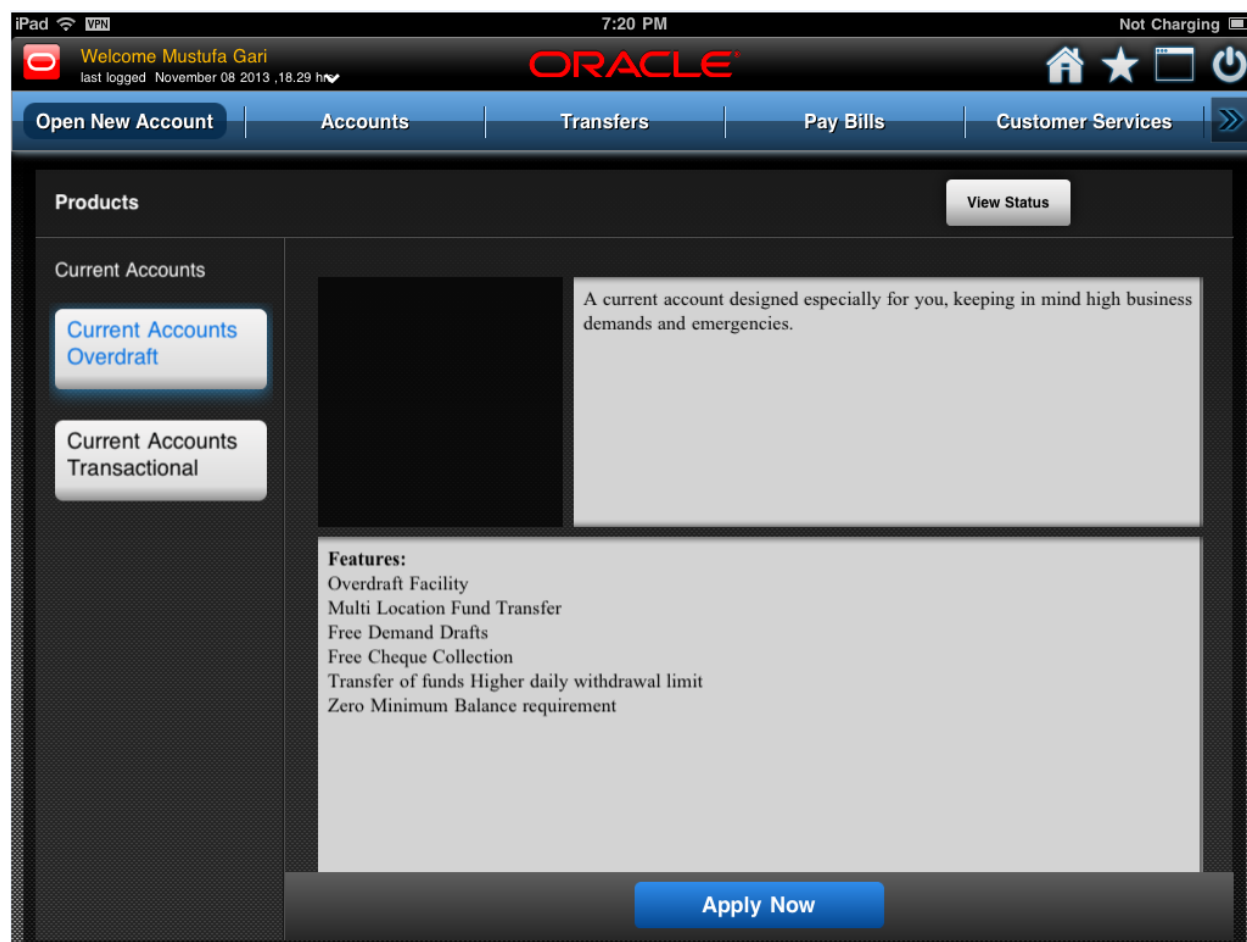
Field Name	Description
<b>Product Type</b>	[Display] This field displays the product name (product name within a Product e.g. Housing Loan, vehicle Loan etc.) being applied for.
<b>User Reference</b>	[Display] This field displays the reference number of the application.
<b>Applied On</b>	[Display] This field displays the date on Which application was submitted for processing



Field Name	Description
<b>Last Updated</b>	[Display] This field displays the date of last saving.
<b>Status</b>	[Display] This field displays the status of the originated transaction.

- To open an account, click any product for which you want to create an account from products screen. The following screen will be displayed. Here it is shown for Product Category as Current account.
- Click **Current Accounts** from product showcase screen. The following screen with details and features of current accounts product will be displayed.

### Product Details –Current Account



## Field Description

Field Name	Description
<b>Current Accounts Overdraft</b>	[Tab] This is a current account that provides a host of services that caters to your every business need.
<b>Current Accounts Transactional</b>	[Tab] This is a current account designed for customer with high business demands and emergencies.

7. Click **Apply Now** button. The following application screen will be displayed.

## Application Details - Current Account Overdraft

The screenshot shows the Oracle iPad application interface. At the top, the status bar indicates 'iPad', 'VPN', '7:20 PM', and 'Not Charging'. The Oracle logo is centered. Below the logo is a navigation bar with tabs: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. A progress bar below the navigation bar shows five steps, with step 1 highlighted. The main content area is titled 'Application Details'. It contains a form with the following fields: a dropdown menu for 'Bank of New Zealand', a text field for '125 Queen Street', a date picker for 'Preferred date of contact', and a time picker for 'Preferred time of contact'. At the bottom of the screen are two buttons: 'Cancel' and 'Continue'.

## Field Description

Field Name	Description
<b>Branch</b>	[Mandatory, Dropdown] Select the name of the bank branch.

Field Name	Description
<b>Preferred Date of Contact</b>	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the preferred time to contact the customer

8. Click **Continue** button. The following application details screen will be displayed.

### Application Details

The screenshot shows the Oracle iPad Banking Application Details screen. The screen is divided into two main sections: 'Relationship Type' and 'Current Accounts Overdraft Details'. The 'Relationship Type' section includes fields for First Name, Last Name, Date of Birth, City (125 Queen Street), Mobile Number, Email Address, Preferred time of contact (Between 10.00 AM - 11.00 AM), and Preferred date of contact (08-12-2013). The 'Current Accounts Overdraft Details' section includes a dropdown for Type of Ownership, a text field, a dropdown for Type of Business, a text field, a text field for Name of Business, a dropdown for Overdraft Limit Required, a dropdown for Pound Sterling, and a text field for Annual Turnover. At the bottom are 'Cancel' and 'Continue' buttons.

### Field Description

Field Name	Description
<b>Relationship Type</b>	
<b>First Name</b>	[Mandatory, Input] Enter the first name of the applicant.

Field Name	Description
<b>Last Name</b>	[Mandatory, Input] Enter the last name of the applicant.
<b>Date of Birth</b>	[Mandatory, Date Picker] Enter the date of birth of the applicant. <div>Note: This field will be displayed only for prospect customers.</div>
<b>City</b>	[Mandatory, Dropdown] Select the city in which the applicant resides.
<b>Mobile Number</b>	[Mandatory, Input, 15] Enter the mobile number of the applicant.
<b>Email Address</b>	[Mandatory, Input, 255] Enter the email address of the applicant.
<b>Preferred Date of Contact</b>	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the preferred time to contact the customer
<b>Current Accounts Overdraft Details</b>	
<b>Type of Ownership</b>	[Mandatory, Dropdown] Select the type of ownership .The values are: <ul style="list-style-type: none"> <li>• Company</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> <li>• Other</li> </ul>
<b>Others</b>	[Conditional,Input,50] Enter the type of ownership. <div>Note: This field will be displayed and mandatory if, 'Others' is selected in the Type of Ownership dropdown field</div>

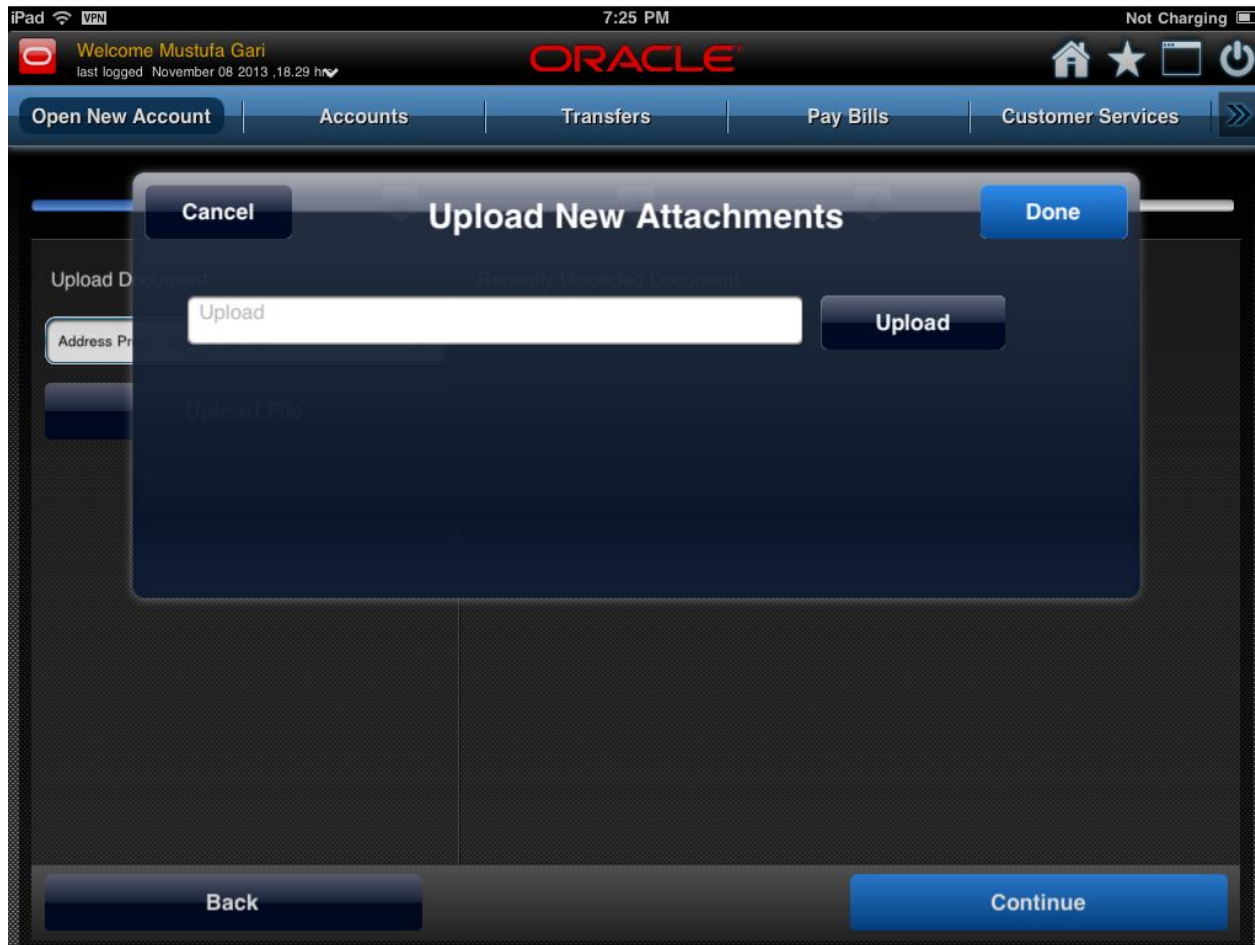
Field Name	Description
<b>Type of Business</b>	[Mandatory, Dropdown] Select the type of business the applicant runs. The values are: <ul style="list-style-type: none"><li>• Manufacturing</li><li>• Services</li><li>• Retail</li><li>• Others</li></ul>
<b>Name of Business</b>	[Mandatory, Input,100] Enter the name of the applicant's business.
<b>Overdraft Limit Required</b>	[Mandatory, Dropdown] Select the option to specify whether overdraft facility is required on the account or not.
<b>Annual Turnover</b>	[Optional,Input,20] Select currency from dropdown and enter the amount of annual turnover.

9. Click **Continue** button. The following screen will be displayed.

## Application Details Upload documents

The screenshot shows the Oracle iPad application interface. At the top, the status bar displays 'iPad', signal strength, 'VPN', time '7:22 PM', and 'Not Charging'. Below this, a header bar shows a red square icon, the text 'Welcome Mustafa Gari', 'last logged November 08 2013 ,18:29 h', the 'ORACLE' logo, and icons for home, star, app drawer, and power. A navigation bar below the header contains tabs: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. A progress bar with five numbered steps (1-5) is positioned above the main content area. The main content area is split into two columns. The left column is titled 'Upload Document' and contains a 'Document Type' dropdown menu and an 'Upload File' button. The right column is titled 'Recently Uploaded Document' and is currently empty. At the bottom of the screen, there are two buttons: 'Back' and 'Continue'.

10. Select Document type you want to upload from dropdown list. For e.g. Pan Card, Driving License etc. OR  
Click **Continue** to continue with the application form.
11. Click **Upload File** button. The system displays following pop up screen.



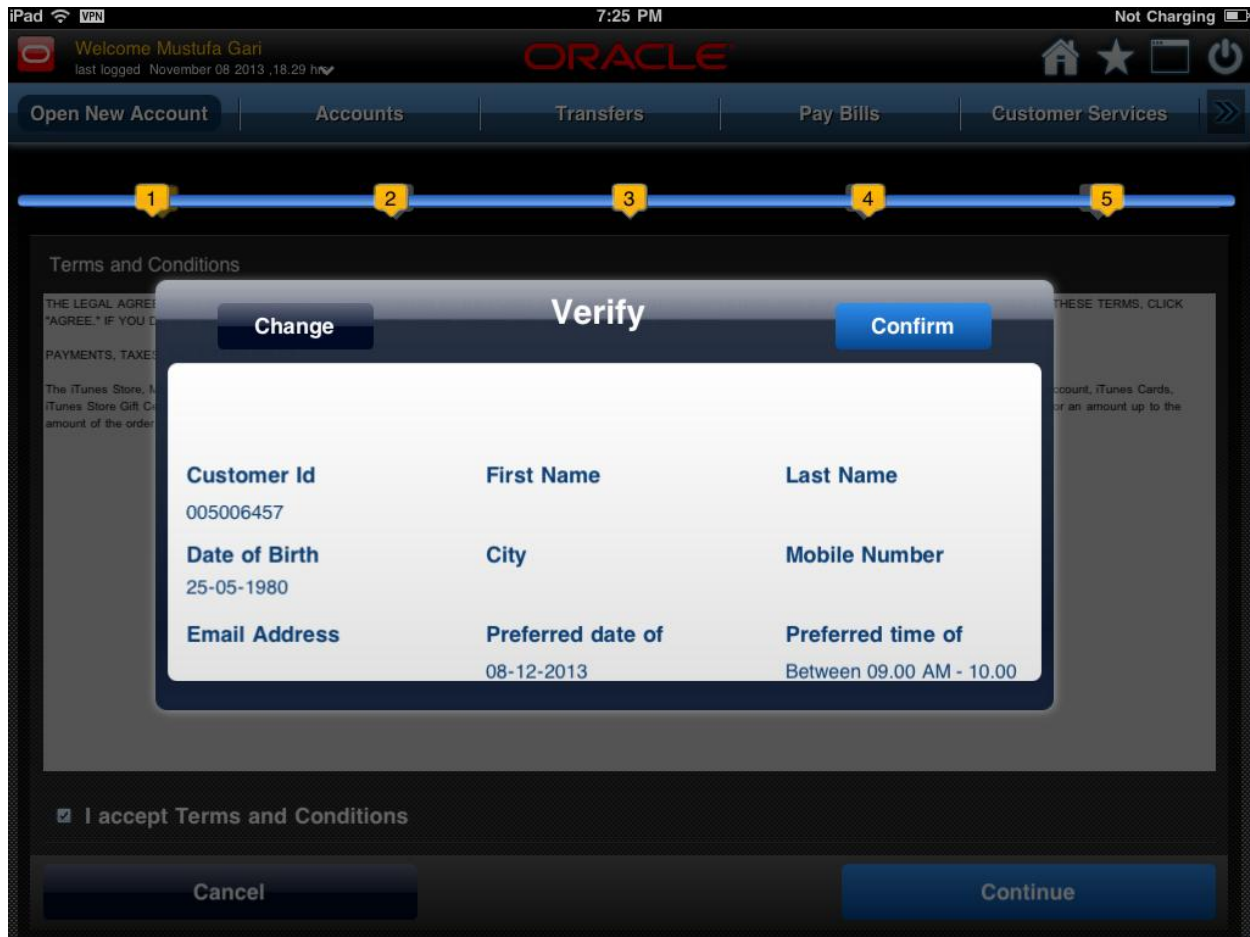
12. Click **Upload** button and click **Done** button once uploading is completed.
13. Click **Continue** button. Following screen will be displayed.

## Application

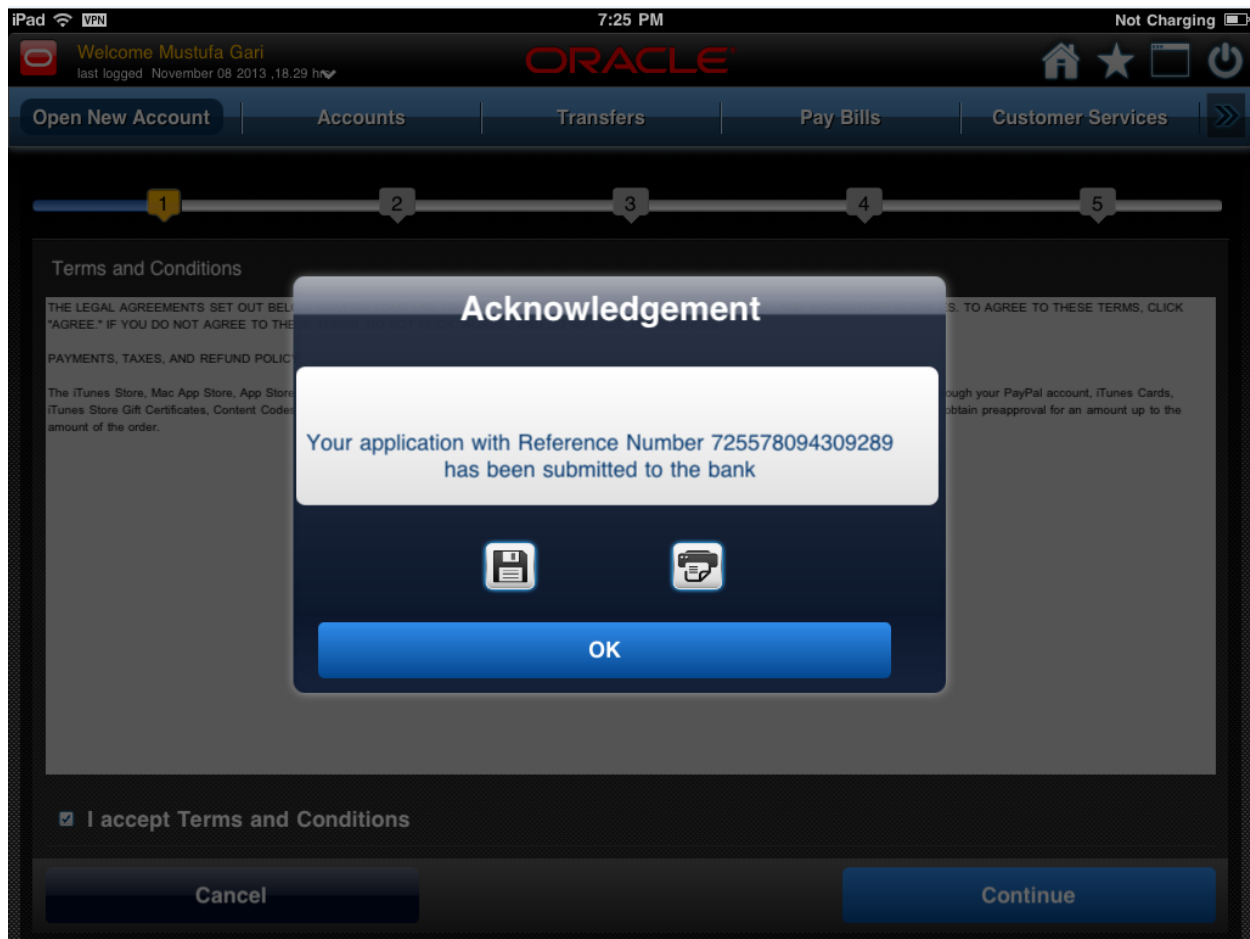


14. Select the Checkbox to accept terms and conditions and click **Continue**. Following verify screen will be displayed.





15. Click **Confirm** to submit the application .The following confirmation screen will be displayed.  
OR  
Click **Change** if you want to change the details.



16. Click **OK**.

Note: Similarly you can apply for different product categories like Credit cards, Loans etc..

## 13. New to Online Banking

On selecting the link to register on the home page of the bank, the system will ask to identify if the user already has an existing relationship with the bank.

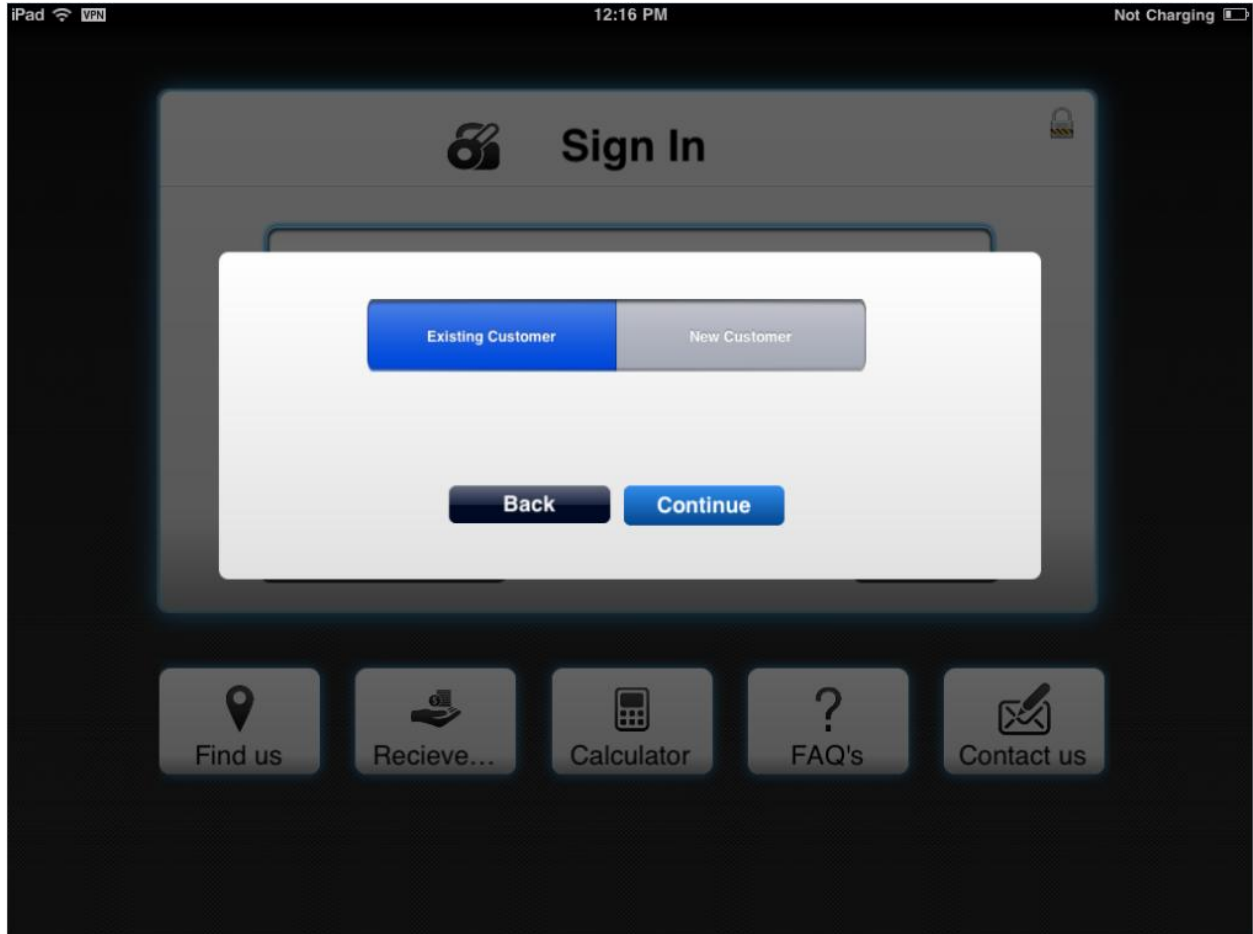
If you are already a customer of the bank, then you are required to provide customer id / account number to validate existing relationship with the bank. On entering a valid customer id, the system will determine if a user exists for this customer id in FCDB. If yes, then the user will be prompted to login to the application. If not, then you will be able to register for FCDB.

If the user is not already a customer of the bank, the user has to register to access online services.

### To register to access online services

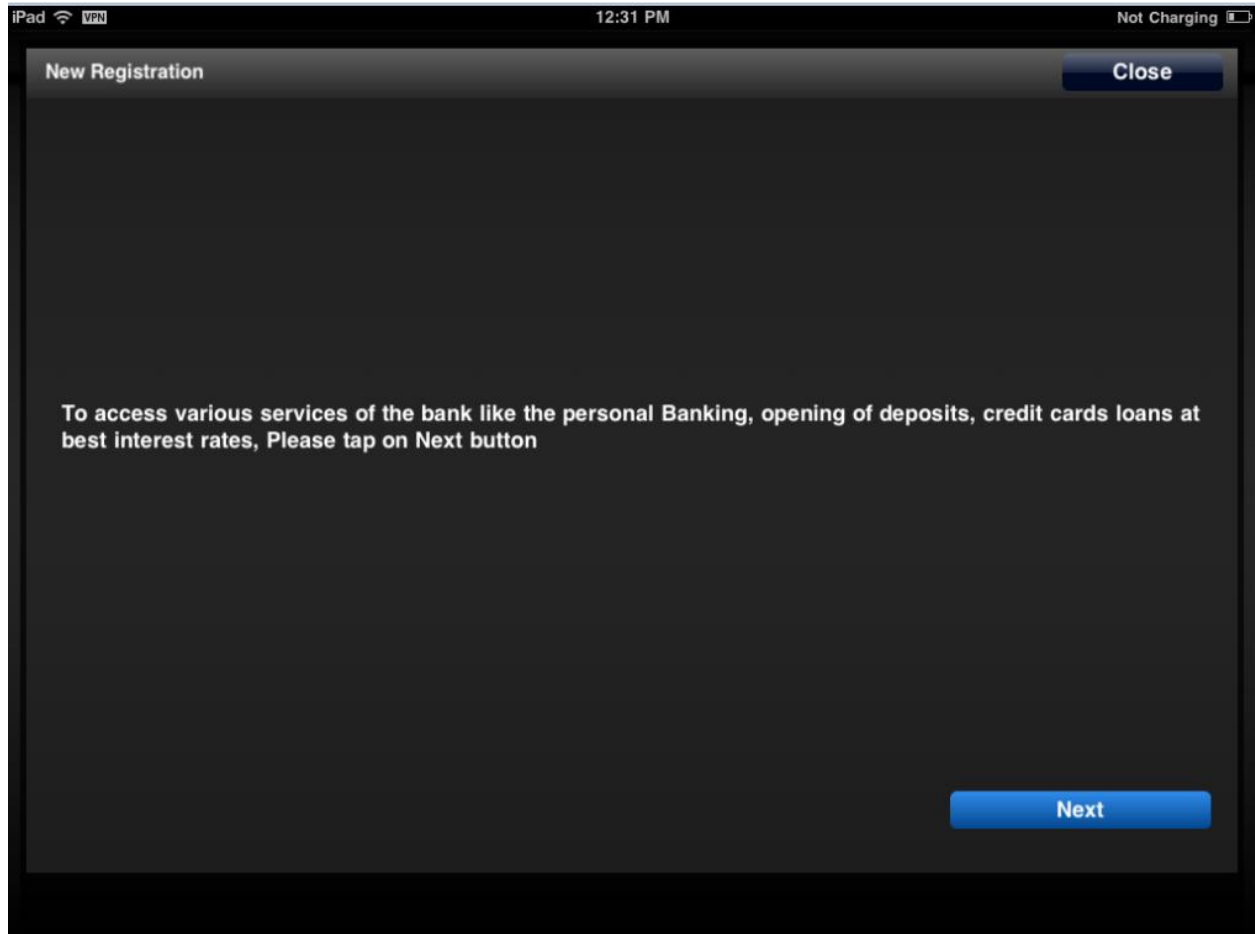
1. Click **New to Online Banking** link on login screen of the iPad Banking application. The system will display following screen.

## Register



2. Select the option whether you are new customer or Existing customer of the bank. Here it is shown for New Customer.
3. Click **Continue** button.

## New Registration



4. Click **Next** button. The system will display new registration form.

## New Registration Form

**New Registration**

tom

jude

tom.jude@oracle.com

.....

.....

**Security Code**

Please enter this code below to help prevent unauthorised activity

CK2M7E8F

CK2M7E8F

Back Continue

## Field Description

Field Name	Description
<b>Relationship Type</b>	
<b>First Name</b>	[Mandatory, Input] Enter the first name of the applicant.
<b>Last Name</b>	[Mandatory, Input] Enter the last name of the applicant.
<b>Email ID</b>	[Mandatory, Input] Enter the unique email id of the applicant.
<b>Login Password</b>	[Mandatory, Input] Enter the Login Password for new user.
<b>Confirm password</b>	[Mandatory, Input] Enter the Login Password for new user.

Field Name	Description
Security code	[Mandatory, Input] Enter the security code displayed on screen.

### New Registration Form Acknowledgement

The screenshot shows an iPad screen with the 'New Registration' form. The form has two input fields: the first contains 'tom' and the second contains 'lude'. A modal dialog titled 'Acknowledgement' is centered on the screen, displaying the message 'We have sent a link to your email ID. Please select this li...'. Below the dialog is an 'OK' button. At the bottom of the screen are 'Back' and 'Continue' buttons. On the left side of the screen, there is a 'Security Code' section with the text 'Please enter this code below' and a security code 'CK2M7E8F' displayed on a screen. Below the security code is an input field containing 'CK2M7E8F'.

5. Click **Ok** button. Email address verification link will be send to you.
6. You can login to access online services using New customer you have registered.

## 14. Stop Cheque

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

### To stop cheque

7. Log on to the iPad Banking application.
8. Select **Customer Services > Stop Cheque** from the menu. The system displays **Stop Cheque** screen.



## Stop Cheque

The screenshot shows the 'Stop Cheque' interface on an iPad. At the top, there's a status bar with 'No SIM', '5:44 PM', and '9%' battery. Below that, a header bar displays 'Welcome Amey retail', 'last logged October 07 2013 , 17:34 hrs', and the 'ORACLE' logo. A navigation bar contains 'Transfers', 'Pay Bills', 'Customer Services' (highlighted), 'Mutual Funds', and 'Calculate'. The main content area is titled 'Stop Cheque'. On the left, there's a search bar 'Select Your Account' and a list of accounts: '0xxx03xxx01', '0xxx06xxx03', '0xxx06xxx04', '0xxx03xxx01', '0xxx03xxx06', '0xxx31xxx08', '0xxxCCxxx171789', and '1xxx11xxx4'. On the right, the 'Select Action' section has two tabs: 'Block' (active) and 'Unblock'. Below the tabs are two radio buttons: 'Cheque Number' (selected) and 'Cheque Range'. There are input fields for 'Cheque Number' and 'Reason'. A large blue 'Submit' button is at the bottom.

## Field Description

Field Name	Description
<b>Select Action</b>	[Mandatory, Tab] Select the action to be performed i.e. block or unblock from the tab.
<b>Select Account</b>	[Mandatory, List] Select the account for which the request is being made from the list.
<b>Cheque Number</b>	[Mandatory, Numeric, 20] Input the Valid Cheque Number which has to be stopped or Unblocked.
<b>Cheque Range</b>	[Optional, Alphanumeric, 20] Input the Starting cheque number and ending cheque number of the cheques to be stopped or unblocked.

Field Name	Description
<b>Reason</b>	[Mandatory, Alphanumeric, 40] Input the reason of Stop or Unblock Of cheque for reference. This field displays is an optional field for Cancel stopped cheque.

9. Enter the relevant details.
10. Click the **Submit** button. The system displays **Stop Cheque Verify** screen.  
OR  
Click the **Close** button to close the screen.

### Stop Cheque Verify

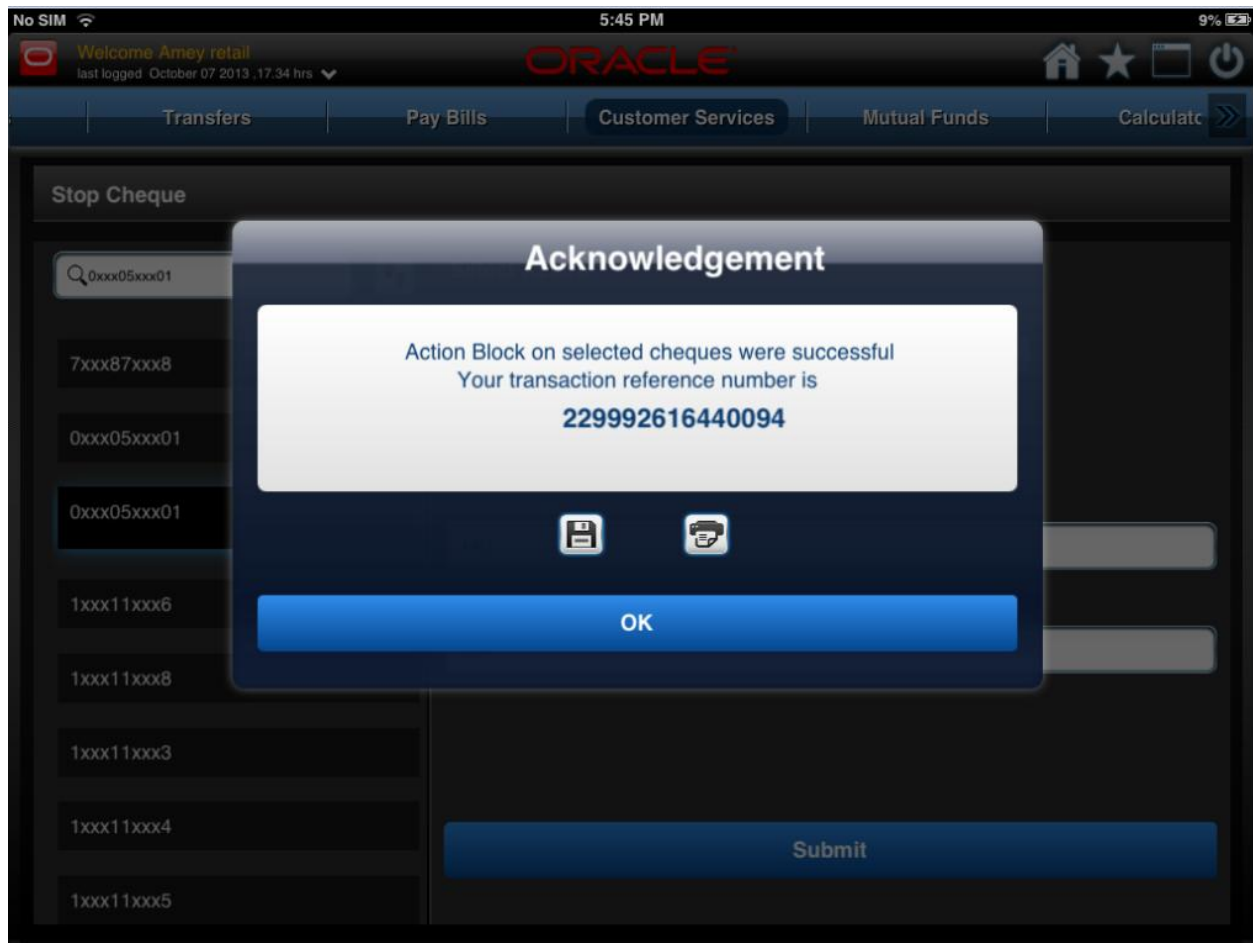
The screenshot displays the 'Stop Cheque Verify' screen on an iPad. The top navigation bar includes 'Transfers', 'Pay Bills', 'Customer Services', 'Mutual Funds', and 'Calculate'. The main content area shows a list of cheques on the left and a verification modal in the center. The modal has three tabs: 'Change', 'Verify', and 'Confirm'. The 'Verify' tab is selected, showing a table with the following data:

Cheque Number	Action	Account Number	Reason
140	Block	0xxx05xxx01	test

At the bottom of the modal is a 'Submit' button. The background list of cheques includes numbers like 7xxx87xxx8, 0xxx05xxx01, 0xxx05xxx01, 1xxx11xxx6, 1xxx11xxx8, 1xxx11xxx3, 1xxx11xxx4, and 1xxx11xxx5.

11. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.  
OR  
Click the **Change** button to return to the previous screen.

### Stop Cheque Confirm



12. Click the **OK** button to get back to previous screen..

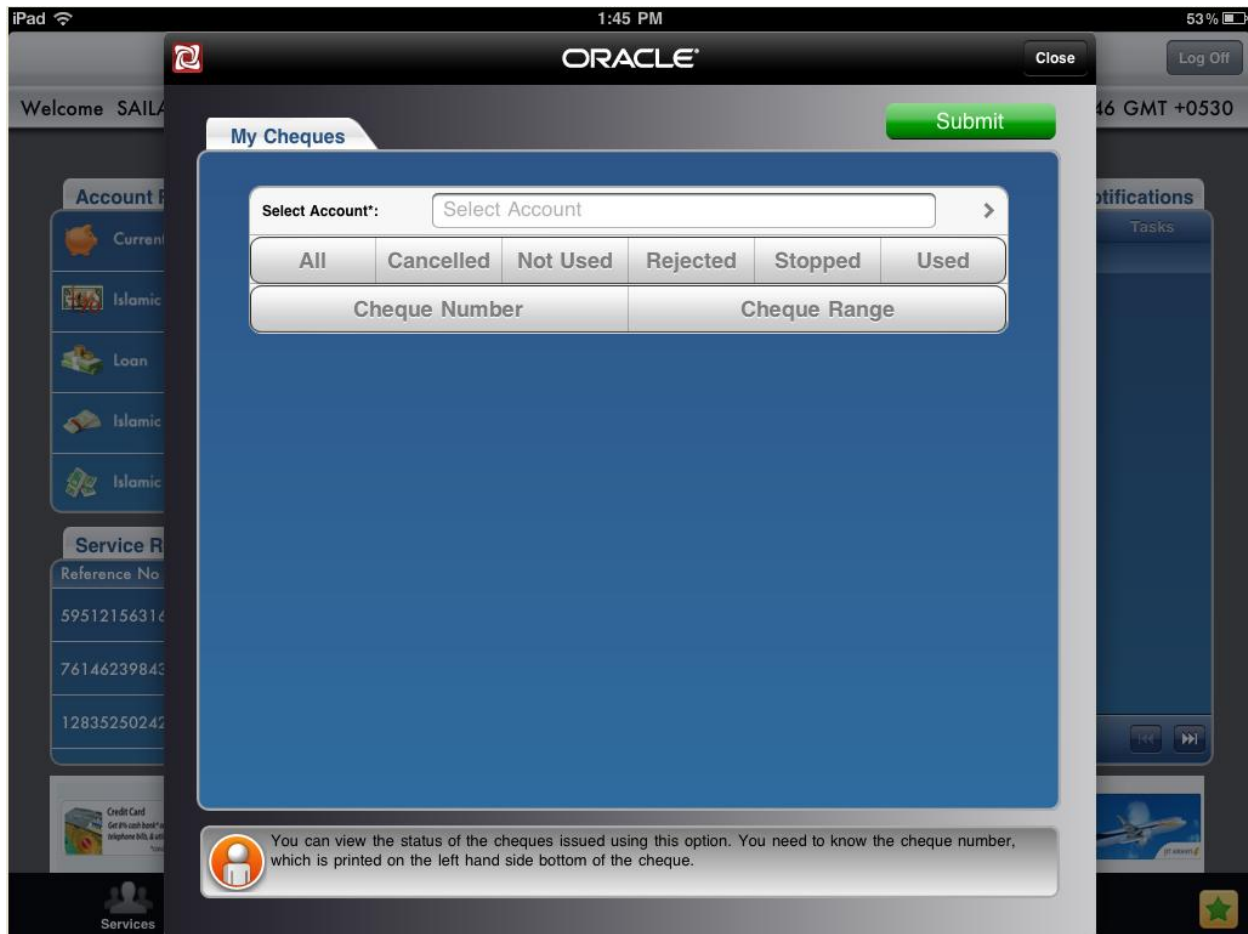
## 15. My Cheques

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

### To inquire the cheque status

1. Log on to the iPad Banking application.
2. Select **Customer Services > My Cheques** from the menu. The system displays **My Cheques** screen.

## My Cheques



## Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
<b>Status</b>	[Mandatory, Pop over] Select the status of cheque for which inquiry is to be made. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Used</li> <li>• Not Used</li> <li>• Stopped</li> <li>• Rejected</li> <li>• Cancelled</li> </ul>

Field Name	Description
<b>Cheque Number</b>	[Mandatory, Numeric, 20] Type the cheque number for which status is to be inquired.
<b>Cheque Range</b>	[Mandatory, Numeric, 20] Type the cheque range to be viewed.

3. Click the **Submit** button. The system displays **My Cheques** screen with the cheque status details.  
OR  
Click the **Close** button to close the screen.

### My Cheques

The screenshot shows the Oracle iPad application interface. At the top, the status bar indicates 'iPad', signal strength, time '1:46 PM', and battery level '53%'. The application header includes the Oracle logo, a 'Close' button, and a 'Log Off' button. The main screen is titled 'My Cheques' and features a 'Back' button. The data is presented in a table format:

Account:	00400166401 004
Cheque Number:	189001798
Cheque Status:	Not Used
Amount:	0.00 GBP

The background of the application shows a sidebar with various service icons and a list of reference numbers: 59512156314, 76146239845, and 12835250245. A 'Services' section is visible at the bottom left.

**Field Description**

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

4. Click the **Back** button to navigate to the previous screen.  
OR  
Click the **Close** button to close the screen.

## 16. New Cheque Book

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

### To request the cheque book

1. Log on **to the iPad Banking** application.
2. Select **Customer Services > New Cheque Book** from the menu. The system displays **New Cheque Book** screen.



## New Cheque Book

## Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, List] Select the account for which new cheque book is to be issued.
<b>Mode of Delivery</b>	[Mandatory , Radio button] Select the mode of delivery for the cheque book. The options are: <ul style="list-style-type: none"> <li>• Branch</li> <li>• Courier</li> </ul>
<b>No. Of Cheque Books</b>	[Mandatory, Dropdown] Select the number of cheque books required from the pop over.

Field Name	Description
<b>Cheque Book Option</b>	[Mandatory, Dropdown] Select the cheque book option. The options are: <ul style="list-style-type: none"> <li>Cheque Book With 10 Leaves</li> <li>Cheque Book With 50 Leaves</li> <li>Cheque Book With 25 leaves</li> </ul>
<b>Bank City</b>	[Mandatory, Dropdown] Select the name of the city of the bank.
<b>Bank Branch</b>	[Mandatory, Dropdown] Select the name of the branch of the bank.

- Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.

### New Cheque Book – Verify

The screenshot shows the Oracle Mobile Banking app interface. At the top, the status bar indicates 'No SIM', '1:30 PM', and '16%' battery. The app header shows 'Welcome SHAIENDRA sskret' and 'last logged October 04 2013 ,14.00 hrs'. The main navigation bar includes 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The 'New Cheques' screen is displayed, showing a list of cheques with masked account numbers (Dxxx00xxx2). A 'Verify' modal is overlaid on the screen, containing the following information:

Account Number	Cheque Book Option	Mode of Delivery
DB10008262014	25	Branch

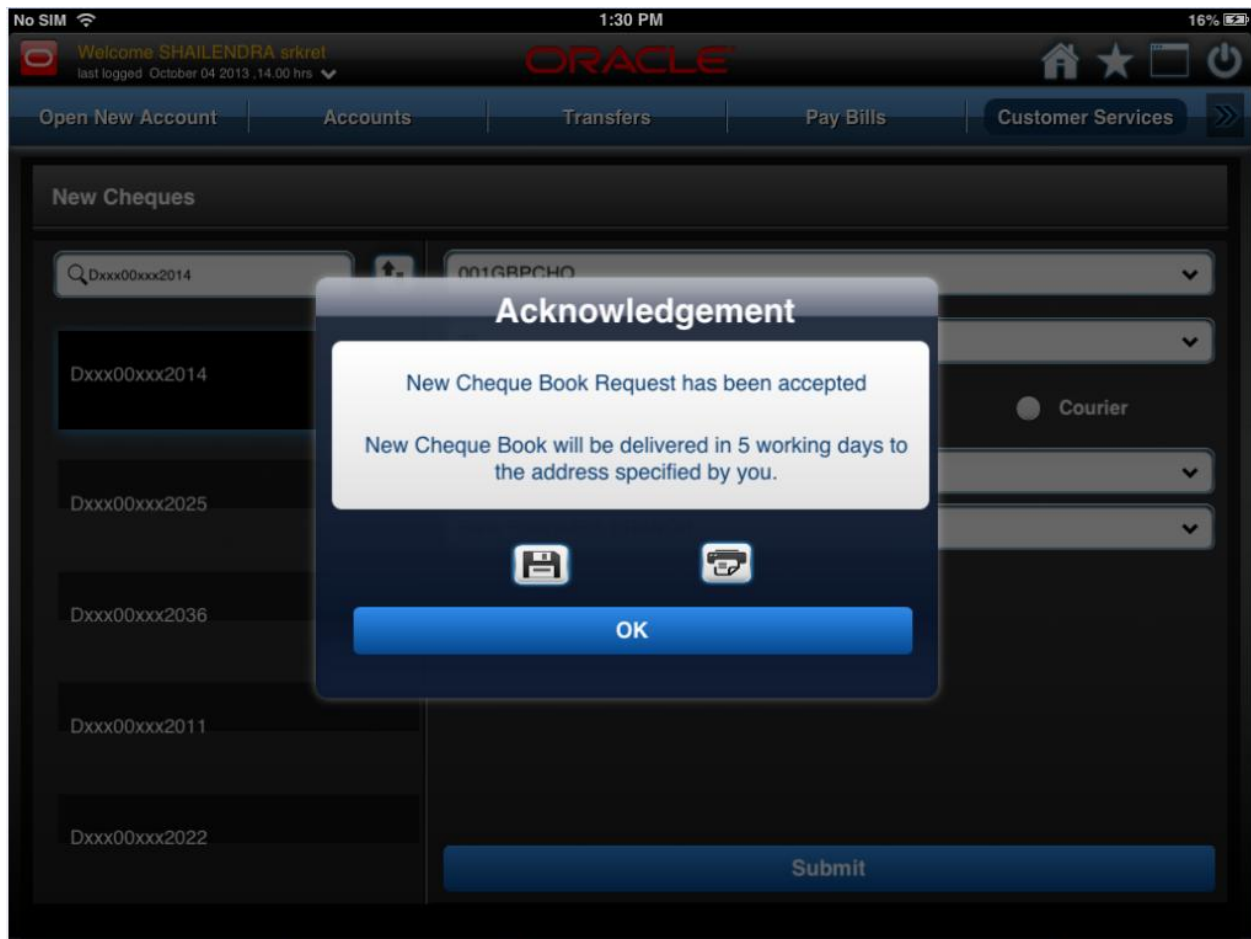
Below the table, the modal also displays:

Bank City	Bank Branch
BANGALORE	Bank Futura-E06 BRANCH BANGALORE BANGALORE

The modal has 'Change' and 'Confirm' buttons at the top. A 'Submit' button is visible at the bottom of the screen.

4. Click the **Confirm** button. The system displays **New Cheque Book – Confirm** screen.  
OR  
Click the **Change** button to navigate to the previous screen.

### New Cheque Book – Confirm



5. Click the **Ok** button. The initial **New Cheque Book** screen is displayed.

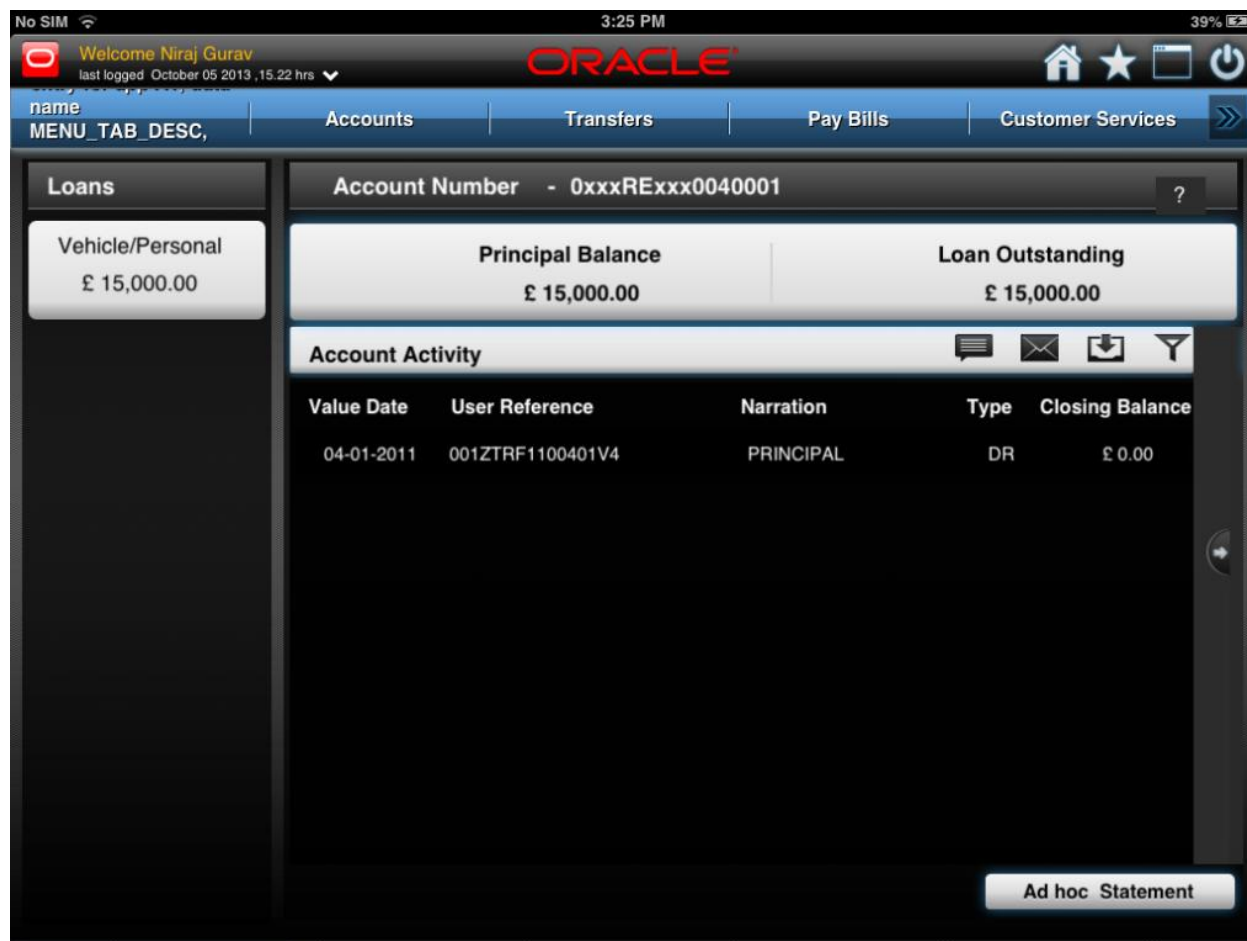
## 17. Loan Details


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

### To view the loan details

1. Log on to the iPad Banking application.
2. Select **Loan** account from the dashboard/Landing screen of iPad. as shown below:

**Loan**



3. As you select Loan accounts from **Account**, list of all loan accounts will be displayed in the dashboard screen.
4. Select loan account from **List Of Accounts**. The system will display Loan **Account Activity** of selected account.
5. Click  next button on right hand side of panel. The system displays Loan **Account Details** screen.

## Loan Details

**Oracle**

Welcome Niraj Gurav  
last logged October 05 2013 , 15:52 hrs

3:58 PM

No SIM Not Charging

name MENU\_TAB\_DESC, Accounts Transfers Pay Bills Customer Services

**Loans**

Vehicle/Personal  
£ 15,000.00

**Account Number - 0xxxRExx0040001**

**Principal Balance**  
£ 15,000.00

**Loan Outstanding**  
£ 15,000.00

**Account Activity**

Value Date	User Reference	Narration
04-01-2011	001ZTRF1100401V4	PRINCIPAL

**Account Details**

Customer Id  
001003053

Product Name  
Vehicle/Personal Loans

**Loan Details**

Sanctioned Loan Amount  
£ 15,000.00

Interest rate  
0.00 %

Maturity Date  
04-01-2012

Disbursed Loan Amount  
£ 15,000.00

**Outstanding Loan Details**

Ad hoc Statement

## Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account</b>	[Display] This field displays the Account Number of the Customer for the Loan amount.
<b>Customer Id</b>	[Display] This field displays the customer id of the Customer
<b>Product Name</b>	[Display] This field displays the product name of the loan account.
<b>Loan Details</b>	

Field Name	Description
<b>Sanctioned Loan Amount</b>	[Display] This field displays the Approved loan amount.
<b>Interest Rate</b>	[Display] This field displays the Rate of interest charged for the loan.
<b>Maturity date</b>	[Display] This field displays the Loan Maturity Date.
<b>Disbursed Loan Amount</b>	[Display] This field displays the Loan amount disbursed till date.
<b>Outstanding Loan details</b>	
<b>Principal Balance</b>	[Display] This field displays the principal balance from the loan account.
<b>Next Installment Date</b>	[Display] This field displays the Date when the next installment has to be paid.
<b>Next Installment Amount</b>	[Display] This field displays the next installment amount that has to be paid.
<b>Installment arrears</b>	[Display] This field displays the installment arrears for the loan account.
<b>Loan outstanding</b>	[Display] This field displays the loan outstanding amount that has to be paid.

- Click the **Adhoc Statement** button to generate the statement.

## 18. 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 iPad Banking application.
2. Select **Islamic Finance** account from the dashboard/Landing screen of iPad. as shown below:

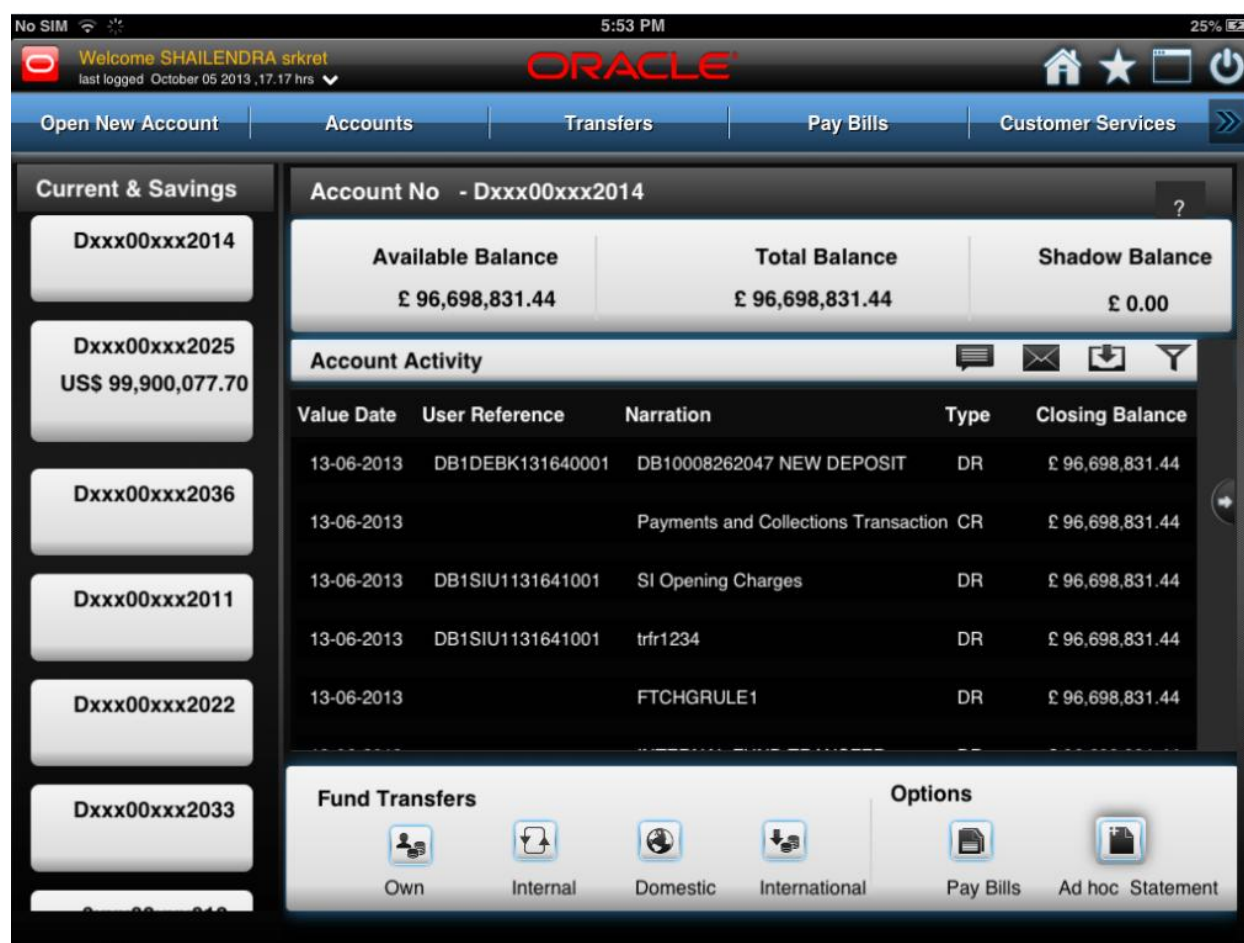
### Islamic Financing






3. As you select Islamic Finance accounts from **Account**, list of all Islamic accounts will be displayed on the dashboard screen.
4. Select Islamic account from **List Of Accounts**. The system will display Financing Details of selected account.

## Islamic Financing List



5. Click  next button on right hand side of panel. The system displays Loan **Account Details** screen.

## Financing Account Details

The screenshot shows the Oracle iPad Banking application interface. At the top, the status bar indicates 'No SIM', '4:03 PM', and 'Not Charging'. The app header shows 'Welcome Niraj Gurav' and 'last logged October 05 2013, 15:52 hrs'. The main navigation bar includes 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The 'Accounts' section is active, showing a list of 'Finance' accounts on the left and details for 'Account Number - 0xxxJRxxx0040008' on the right. The account details include 'Principal Balance' and 'Outstanding Finance Amount', both at £ 10,000.00. Below this, there is an 'Account Activity' table with columns 'Value Date', 'User Reference', and 'Narration'. To the right of the activity table is the 'Account Details' section, which includes 'Customer Id' (001003053), 'Account' (0xxxJRxxx0040008), 'Product Name' (Ijara-Financial arrear), and 'Financing Details' (Maturity Date: 04-01-2012, Amount Financed: £ 10,000.00, Financed Amount Disbursed: £ 10,000.00, Profit Rate: 10.00%). An 'Ad hoc Statement' button is located at the bottom right.

### Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account</b>	[Display] This field displays the account numbers under a particular customer ID.
<b>Customer Id</b>	[Display] This field displays the customer id of the selected account.
<b>Product Name</b>	[Display] This field displays the financing product name.
<b>Financing Details</b>	
<b>Amount Financed</b>	[Display] This field displays the financed amount.

Field Name	Description
<b>Profit Rate</b>	[Display] This field displays the profit rate applicable to the financing account.
<b>Maturity Date</b>	[Display] This field displays the maturity date of the financing account.
<b>Finance Amount Disbursed</b>	[Display] This field displays the financing amount disbursed till date.
<b>Lease Type</b>	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under <b>IJARAH</b> or <b>TAWAROOQ</b> product.
<b>Lease Payment Mode</b>	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under <b>IJARAH</b> or <b>TAWAROOQ</b> product.
<b>Outstanding Financing Details</b>	
<b>Principal Balance</b>	[Display] This field displays the outstanding principle balance on the loan account as on date.
<b>Next Installment Date</b>	[Display] This field displays the due date of the next installment.
<b>Next Installment Amount</b>	[Display] This field displays the next installment amount.
<b>Installment Arrears</b>	[Display] This field displays the unpaid installment amount.
<b>Outstanding Finance Amount</b>	[Display] This field displays the outstanding finance amount to be paid.

- Click the **Adhoc Statement** button to generate the statement.

## 19. Notification

You can view notifications /alerts/mailbox in notification panel of the dashboard screen.

## 19.1. Reminders

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

### To access the Reminders option

1. Log on to the iPad Banking application.
2. Select **Notification > Reminders** on dashboard screen. List of reminders will be displayed.
3. Select the reminder to be viewed. You can modify, view or delete reminders.

### Reminders



### To Add Reminders

1. Click **Add Reminder** button to register reminder. The system displays **Add Reminder** screen.

## Add Reminders

The screenshot shows the 'Add Reminder' interface in the Oracle iPad Banking app. The top status bar indicates 'No SIM', signal strength, time '3:29 PM', and battery level '40%'. The app's header includes a welcome message 'Welcome Niraj Gurav', the last login time 'last logged October 05 2013, 15.22 hrs', and the Oracle logo. The main navigation bar contains links for 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The left sidebar features a 'Reminders' icon and a notification icon. The central area has tabs for 'Today', 'Weekly', and 'Monthly', with a '+ Add Reminder' button. The form fields are as follows:

- Subject:** A text field containing 'meeting'.
- Description:** A text area containing 'clint123'.
- From:** A date picker showing a range from 4 September 2012 to 6 November 2014.
- To:** A date picker showing a range from 7 September 2012 to 9 November 2014.
- Frequency:** Radio buttons for 'Daily' (selected), 'Monthly', 'One Time', and 'Weekly'.

At the bottom of the form are 'Cancel' and 'Submit' buttons.

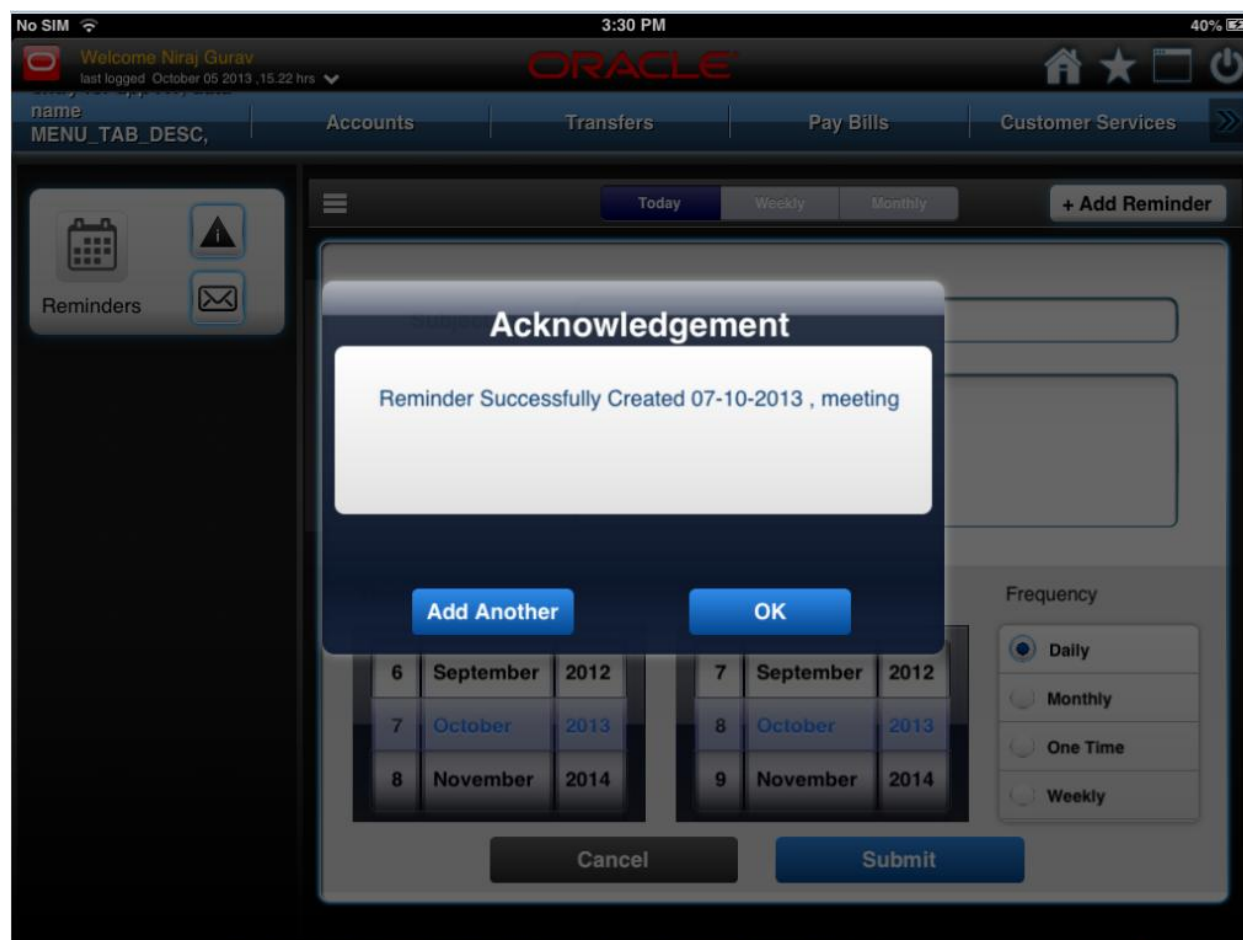
## Field Description

Field Name	Description
<b>Subject</b>	[Mandatory] Enter the subject for reminder.
<b>Description</b>	[Optional] Enter the details of reminder.
<b>From</b>	[Date Picker] Select the date from which you wish to set the reminder.
<b>To</b>	[Date Picker] Select the date to which you wish to set the reminder.

Field Name	Description
<b>Frequency</b>	<p>[Radio Button]</p> <p>This field displays the frequency for reminder alerts</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Monthly.</li> </ul>

2. Click **Submit** reminder. The system displays **Register Reminder Confirm** screen.  
OR  
Click Cancel to cancel the reminder.

### Register Reminders Confirm



3. Click **OK**.



## 19.2. Compose Message

1. Click **Mailbox** tab on dashboard screen. The system displays Compose screen as shown below.

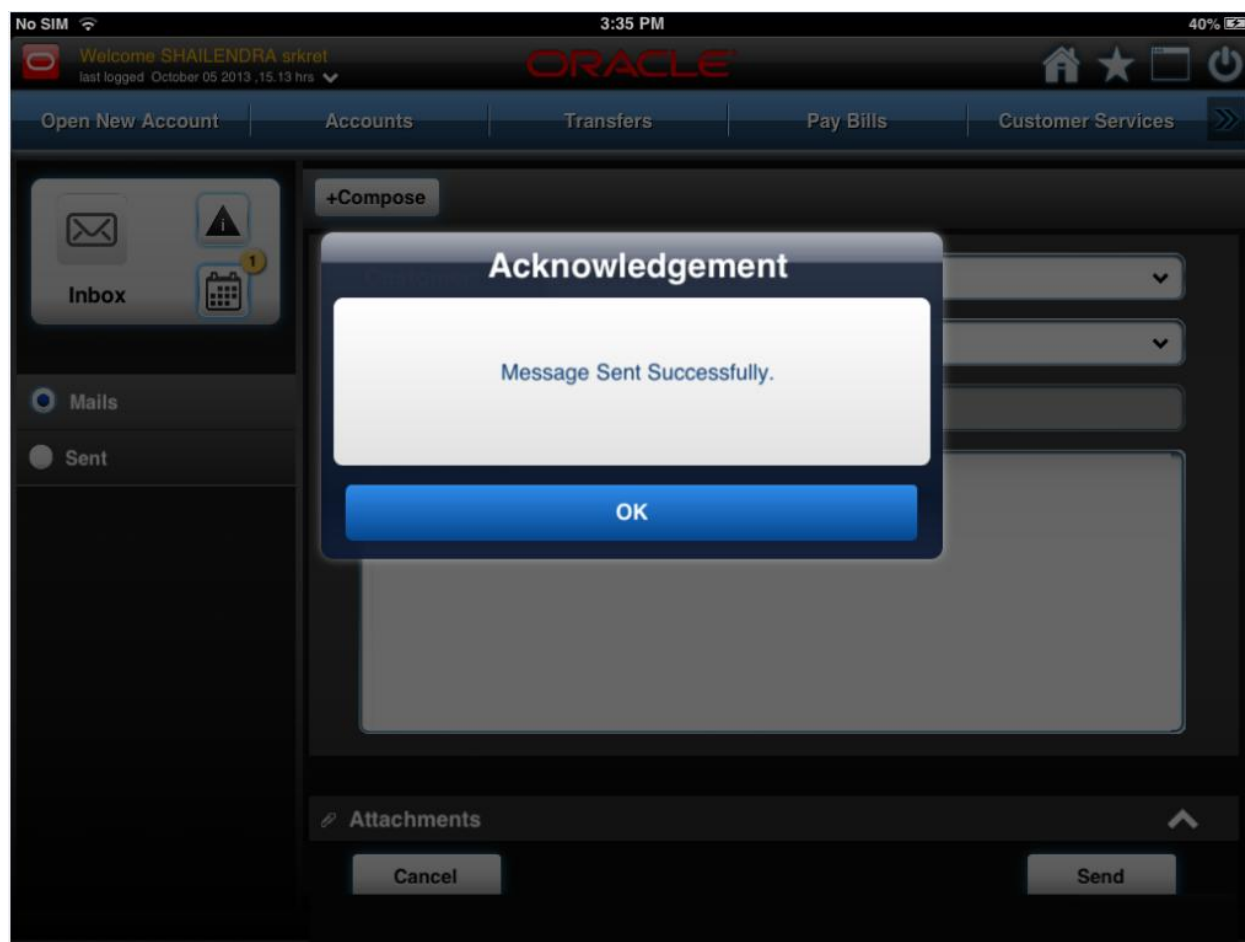
### MailBox - Compose

The screenshot displays the 'Compose Message' interface within the Oracle Mobile Banking application. The top status bar shows 'No SIM', signal strength, time '3:31 PM', and battery level '40%'. The header includes a welcome message 'Welcome Niraj Gurav', the last login time 'last logged October 05 2013 ,15.22 hrs', and the 'ORACLE' logo. A navigation bar at the top lists 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The left sidebar contains 'Inbox' (with a notification badge), 'Mails' (selected), and 'Sent'. The main content area is titled '+Compose' and features dropdown menus for 'Customer:' and 'Subject:', a text input for 'Custom Subject:', and a large text area for the 'Message'. At the bottom, there is an 'Attachments' section with a plus icon and two buttons: 'Cancel' and 'Send'.

2. Select Subject and customer from pop over.
3. You can also enter your own defined subject by clicking Custom Subject tab.
4. Click the **Add Attachment** button.
5. Click Send button. The system displays confirm screen.

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

## MailBox

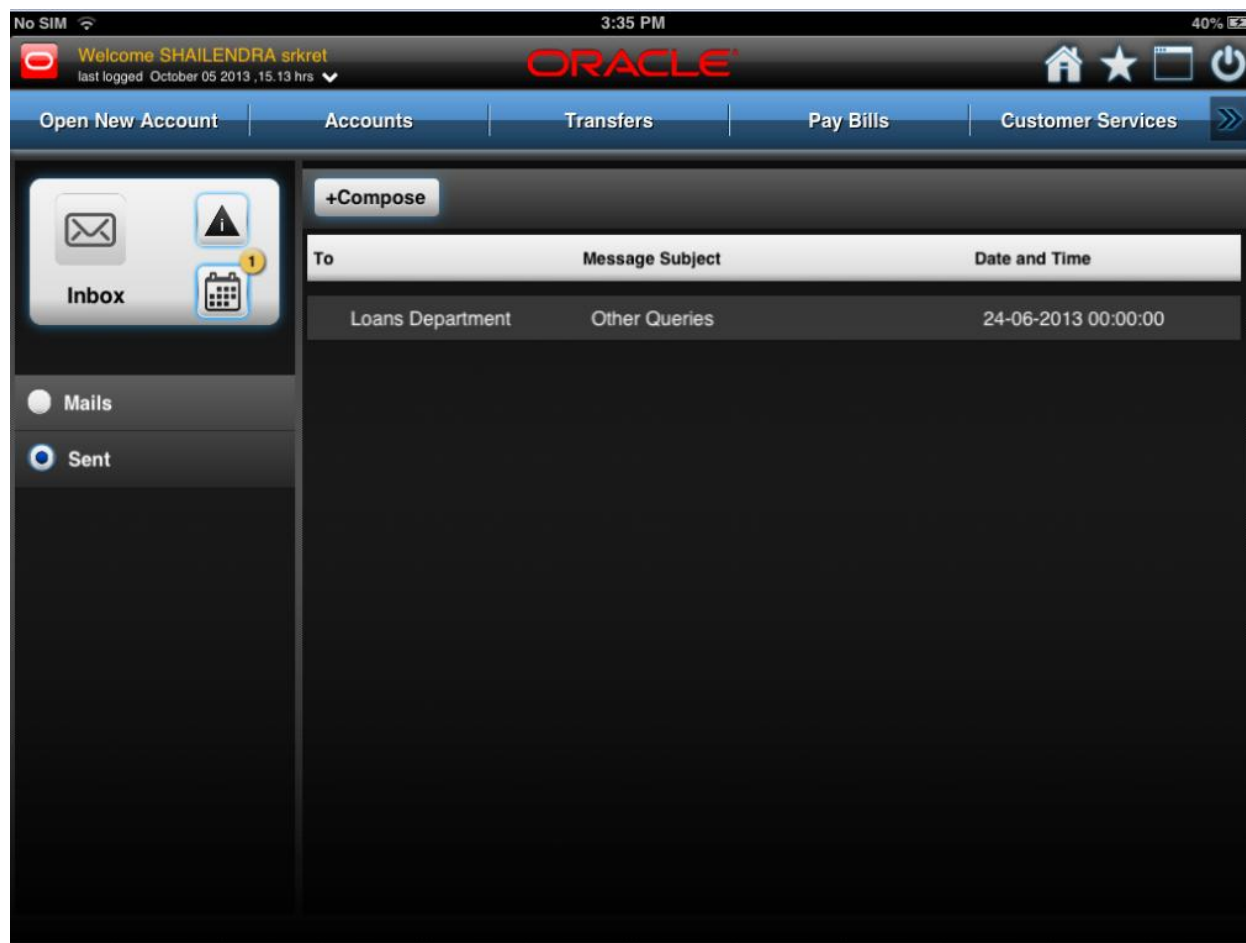


6. Click **OK**. The system displays Compose screen.

## 19.3. Sent Messages

1. Click **Sent** tab on **Mailbox- Sent** panel. The system displays **Sent Mails** screen.

### MailBox – Sent Mails



2. Select mail to be viewed.  
OR  
Click **Close** to close the screen.

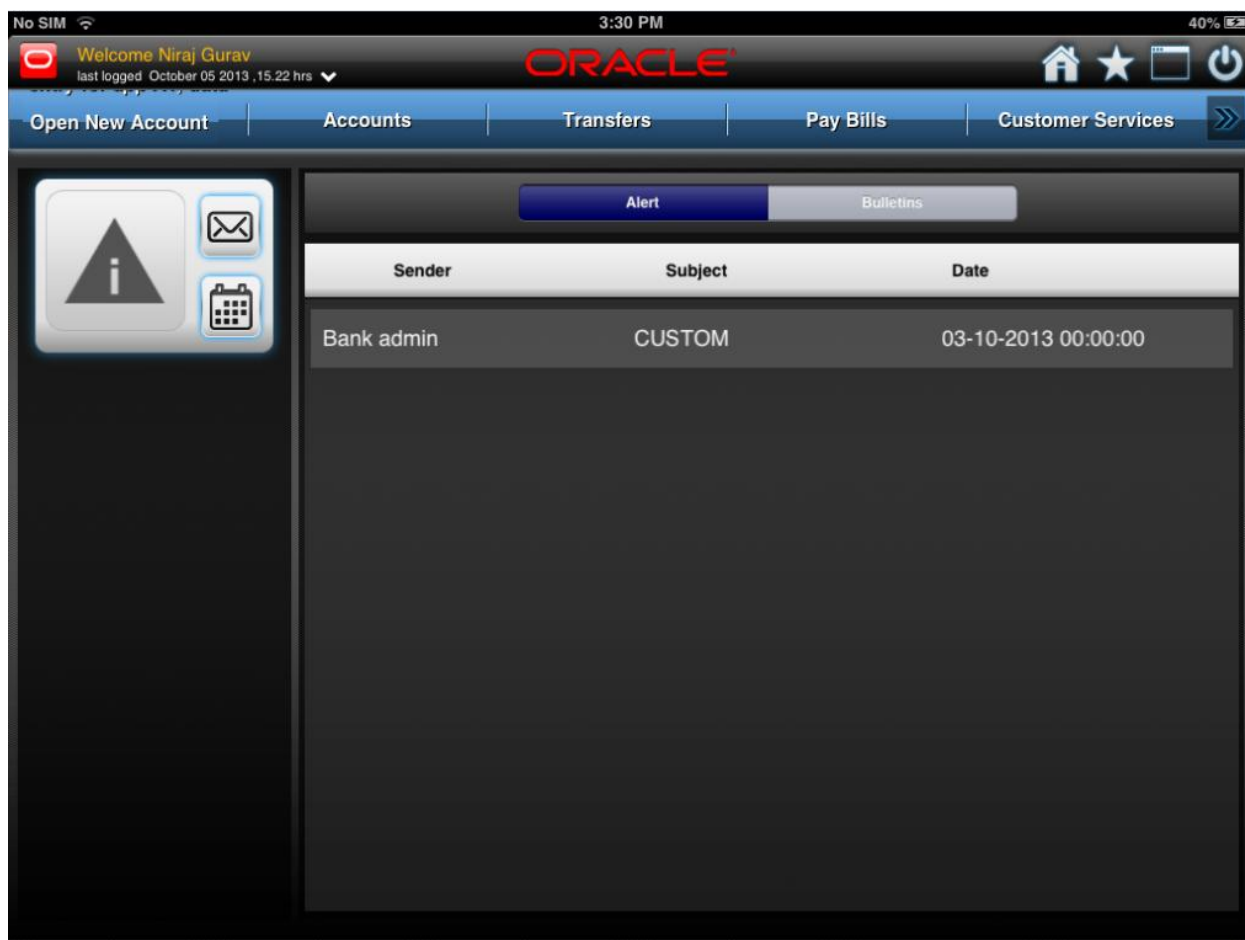
## 19.4. Alerts

You can view alerts generated by bank administrators.

### To access the alerts option

1. Log on to the iPad Banking application.
2. Select **Notification > Alerts** on dashboard screen. List of alerts will be displayed.
3. Select the alerts to be viewed. The system displays the **Alert** screen.

### View Alert



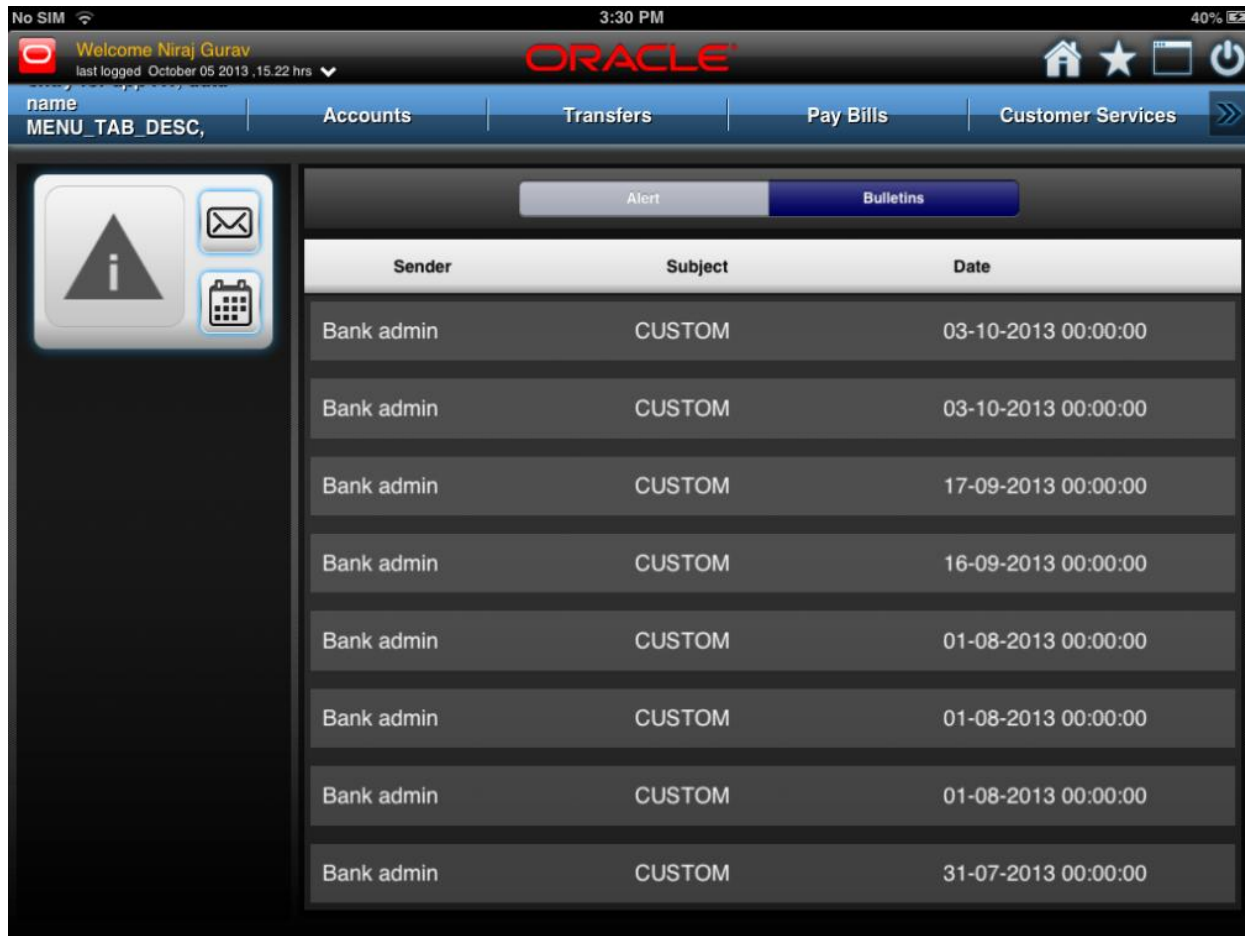
4. Click the **Close** button to close the screen.

## 19.5. Bulletin

### To access the Bulletin option

1. Log on to the iPad Banking application.
2. Select **Notification > Bulletin** on dashboard screen. List of bulletin will be displayed.
3. Select the bulletin to be viewed. The system displays the **Bulletin** screen.

### View Bulletin



Sender	Subject	Date
Bank admin	CUSTOM	03-10-2013 00:00:00
Bank admin	CUSTOM	03-10-2013 00:00:00
Bank admin	CUSTOM	17-09-2013 00:00:00
Bank admin	CUSTOM	16-09-2013 00:00:00
Bank admin	CUSTOM	01-08-2013 00:00:00
Bank admin	CUSTOM	01-08-2013 00:00:00
Bank admin	CUSTOM	01-08-2013 00:00:00
Bank admin	CUSTOM	31-07-2013 00:00:00


4. Click the **Close** button to close the screen.

## 20. Forex Inquiry

You can inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

### To get foreign Exchange Rate

1. Log on to the iPad Banking application.

2. Select  **Forex Rate** on dashboard screen. List of reminders will be displayed.

## Foreign Exchange Rate Inquiry

No SIM 5:46 PM 9%

Welcome Amey retail  
last logged October 07 2013 , 17:34 hrs

ORACLE

Open New Account | Accounts | Transfers | Pay Bills | Customer Services

Foreign Exchange Rate Inquiry From Currency - £ GBP

Select To Currency Foreign Rate Unit - Results

ZAR ZAR - SOUTH AFRICAN RAND

€ EUR - EURO

AU\$ AUD - AUSTRALIAN DOLLAR

AED AED - UAE DIRHAM

KWD KWD - KUWAITI DINAR

₹ INR - INDIAN RUPEE

US\$ USD - US DOLLAR

SGD SGD - SINGAPORE DOLLAR

R\$ BRL - BRAZILIAN REAL

JPY JPY - YEN

Submit

3. Select **To currency** and click **Submit**.

## Foreign Exchange Rate Inquiry Result

**Foreign Exchange Rate Inquiry** From Currency - £ GBP

Select To Currency	Foreign Rate Unit - Results	
	From Currency - £ GBP	To Currency - ZAR ZAR
€ EUR - EURO	Cash Buy - 10.280000	Cash Sell - 11.830000
AUS AUD - AUSTRALIAN DOLLAR	TT Buy - 10.380000	TT Sell - 11.730000
AED AED - UAE DIRHAM		
KWD KWD - KUWAITI DINAR		
₹ INR - INDIAN RUPEE		
US\$ USD - US DOLLAR		
SGD SGD - SINGAPORE DOLLAR		
R\$ BRL - BRAZILIAN REAL		
JP¥ JPY - YEN		
HK\$ HKD - HONG KONG DOLLAR		

**Reset**

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

## Column Description

Column Name	Description
<b>To Currency</b>	[Display] This column displays the name of currency that bank offers for buying or selling against foreign currency
<b>Cash Buy</b>	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is in cash.
<b>Cash Sell</b>	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
<b>TT Buy</b>	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.



Column Name	Description
TT Sell	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is through a telegraphic transfer.

Click **Reset** to clear the information

## 21. Manage Beneficiaries

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

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

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

- Domestic Transfer
- Internal Transfer
- International Transfer

## 21.1. Quick/Direct Pay Beneficiaries

This transaction allows a business user to maintain a beneficiary and initiate the payment.

### For Quick Pay beneficiaries

1. Log on to the iPad Banking application.
2. Select **Transfers > Direct Pay Beneficiary** from the menu. The system displays following screen.

### Beneficiary Maintenance – Quick Pay



### Column Description

Column Name	Description
Internal	[Tab] This is a selection Tab and provides a link to Internal Beneficiary Addition screen.

Column Name	Description
<b>Domestic</b>	[Tab] This is a selection Tab and provides a link to Domestic Beneficiary Addition screen.
<b>International</b>	[Tab] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
<b>Receive over Counter</b>	[Tab] This tab will be enabled and displayed only when International or Domestic option is selected. Opens the New International Beneficiary creation screen with Transfer mode as 'Receive Over Counter'.
<b>Deposit to Account</b>	[Tab] This field will be enabled and displayed only when international or Domestic option is selected. Opens the New International Beneficiary creation screen with Transfer mode as Deposit to Account.

3. Here it shown for receive over counter.
4. Click Receive Over Counter. The following screen will be displayed.

## Beneficiary Maintenance – Quick Pay

Oracle iPad Banking interface for adding a beneficiary. The screen shows a navigation bar at the top with options like 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. Below this is a header area with 'Add Beneficiary' and 'Fund Delivery Mode' (set to 'Receive over Counter'). The main form is divided into two sections: 'Beneficiary Details' and 'Beneficiary Bank Details'. The 'Beneficiary Details' section includes fields for 'Beneficiary Nick Name', 'Beneficiary Name', 'Address1', 'Address2', 'City', and 'Email'. The 'Beneficiary Bank Details' section includes a dropdown for 'National Clearing Code Type', a search bar for 'National Clearing Code', and fields for 'Bank Name', 'Bank Address', 'Bank City', and a 'Visibility' dropdown. At the bottom, there are 'Reset' and 'Submit' buttons.

## Field Description

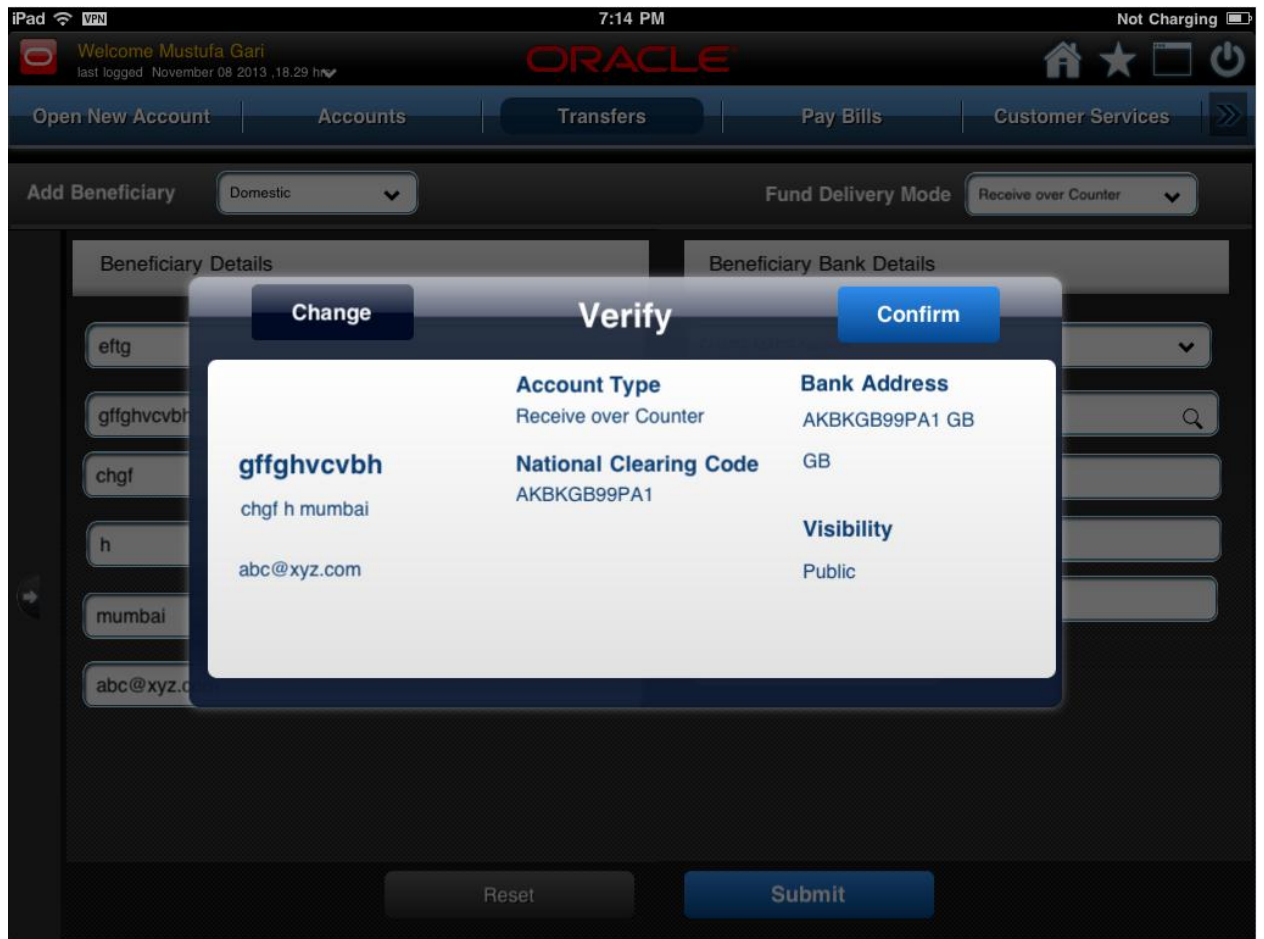
Field Name	Description
<b>Beneficiary Details</b>	
<b>Beneficiary Nick Name</b>	[Mandatory, Input, 10] Enter the beneficiary nick name by the initiator.
<b>Beneficiary Name</b>	[Mandatory, Input, 35] Enter the beneficiary name for the transfer
<b>Address</b>	[Mandatory, Input] Enter the address of beneficiary.
<b>City</b>	[Mandatory, Input,35] Enter the city of beneficiary address

Field Name	Description
Email	[Optional, Input, 255]
<b>Beneficiary Bank Details</b>	
Bank Name	[Mandatory, Input, 35] Enter the name of bank of beneficiary.
Bank Address	[Mandatory, Input, 35] Enter the Address of the bank of beneficiary
Bank City	[Mandatory, Input, 35] Enter the city of beneficiary bank
Visibility	[Mandatory, Dropdown] Select the visibility. The option are: <ul style="list-style-type: none"><li>• Private</li><li>• Public</li></ul>

5. Click **Submit** button. The system will display Verify screen.

#### Beneficiary Maintenance – Verify

## Manage Beneficiaries

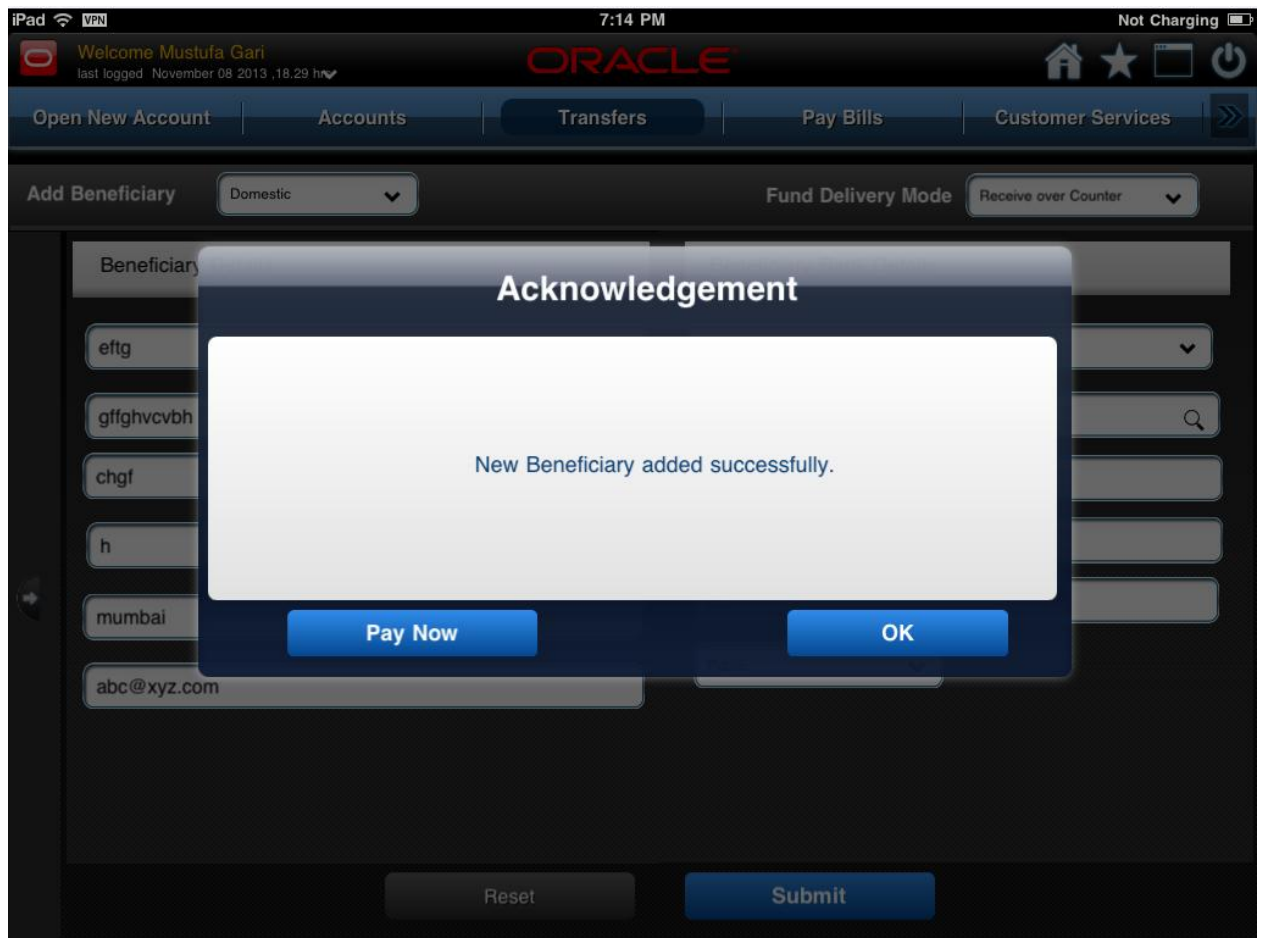


1. Click **Confirm** button. The system displays confirmation message for beneficiary creation as shown below.

OR

Click **change** button to reset the information.

Beneficiary Maintenance – Confirm





## 21.2. P2P Beneficiaries

This transaction allows you to maintain update peer to peer beneficiary details.

### For P2P beneficiaries

1. Log on to the iPad Banking application.
2. Select **Transfers > P2P Beneficiaries** from the menu. The system displays following screen.

### Beneficiary Maintenance – Peer to Peer

The screenshot shows the Oracle iPad Banking application interface. At the top, it says 'Welcome SUBIT SARMA' and 'last logged December 06 2013 ,18.08 hr'. The Oracle logo is in the center. Below the logo, there are navigation tabs: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The 'Transfers' tab is selected. Below the tabs, there is a 'Peer Pay' section with three buttons: 'Register', 'Security Code', and 'Get On Boarded'. A progress bar is shown below the buttons, with three steps: 1. Select your account, 2. Mobile Number, and 3. Email Id. Step 1 is active. Below the progress bar, there is a dropdown menu for 'Select your account' with a list of account numbers: 000006410016, 004006410019, 004006410030, 004006410041, 004007270017, 004007357013, and 004007396015. To the right, there are input fields for 'Mobile Number' (9819089263) and 'Email Id' (kunal.a.jha@oracle.com). At the bottom right, there is a 'Continue' button.

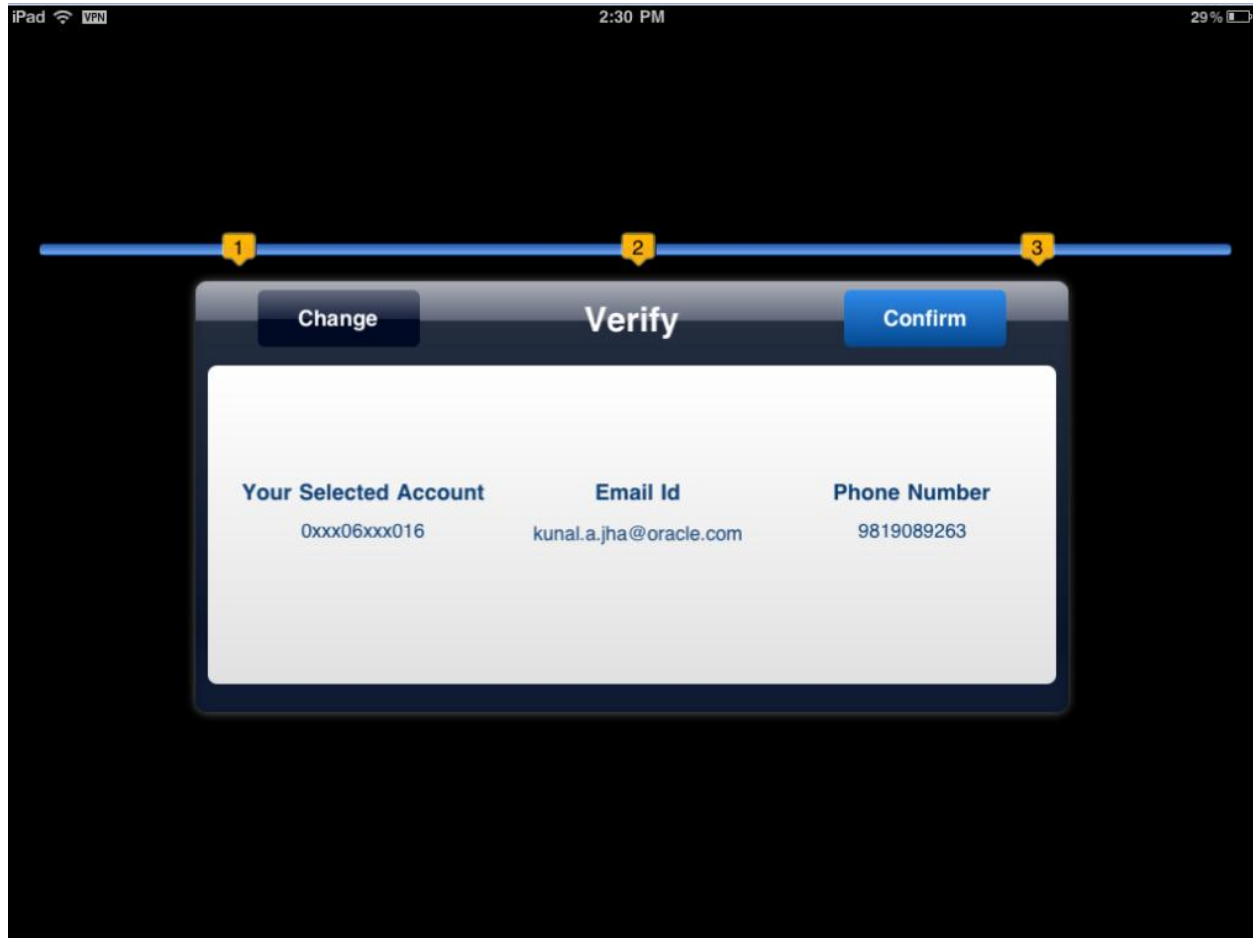
### Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Dropdown] Select the account number for peer to peer payments.
<b>Mobile Number</b>	[Display] This field will be displayed mobile number you have entered in new account opening form.

Field Name	Description
Email	[Display] This field will be displayed email address you have entered in new account opening form.

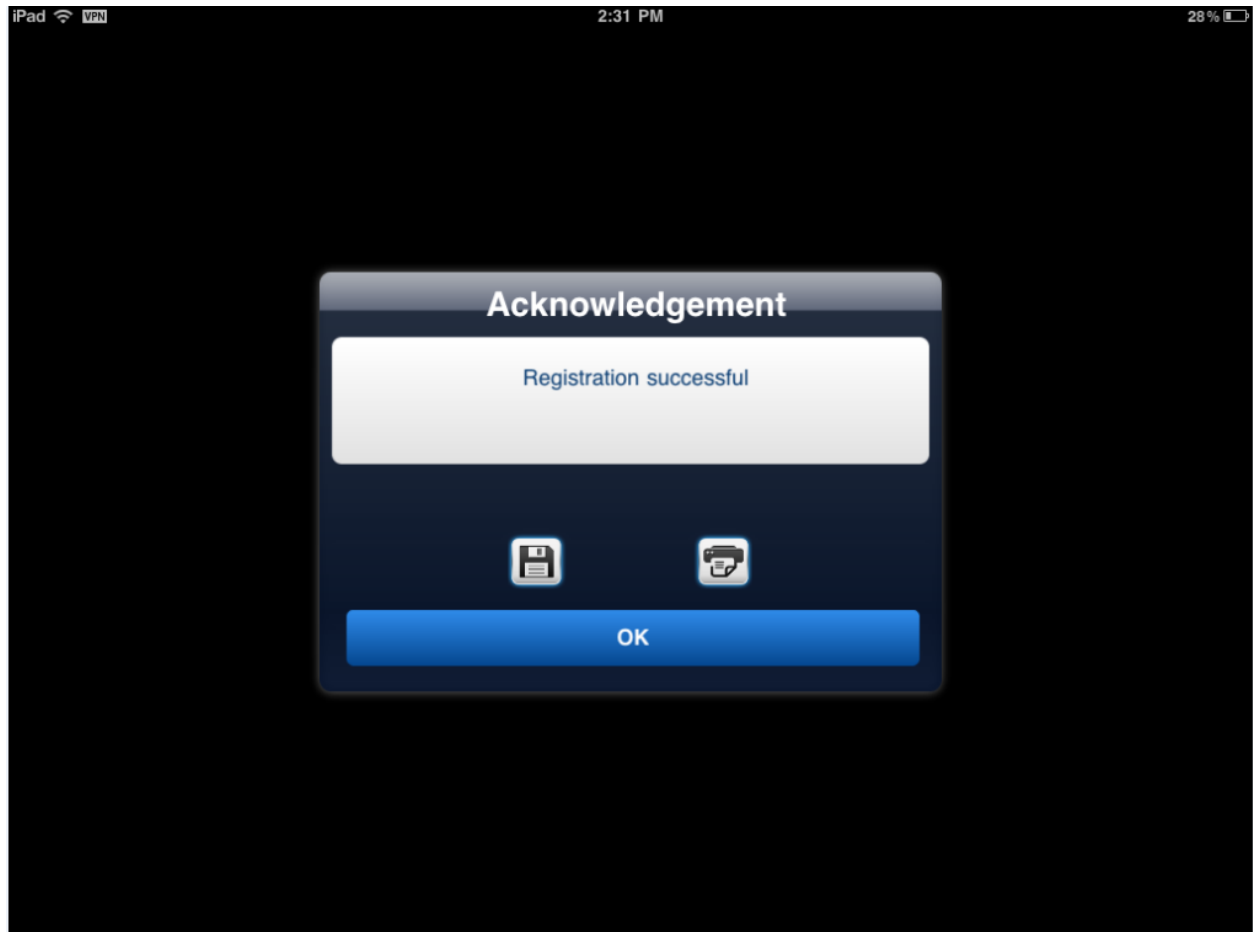
3. Click **Continue**. The system will display verify screen.

#### Beneficiary Maintenance – Verify



4. Click **Confirm**. The system will display following confirmation screen.  
OR  
Click **Change** button if you wish to update the details again.

Beneficiary Maintenance – Confirm



5. Click **Ok**. The system will display initial peer to peer beneficiary screen.

## 21.3. Quick Pay

This menu enables you to initiate the payment through existing beneficiaries or you can add new beneficiary to make the new payment. .

### To do the quick payment

1. Log on to the iPad Banking application.
2. Select **Transfers > Quick Pay** from the menu. The system displays **Quick Payment** screen.

### Quick Pay

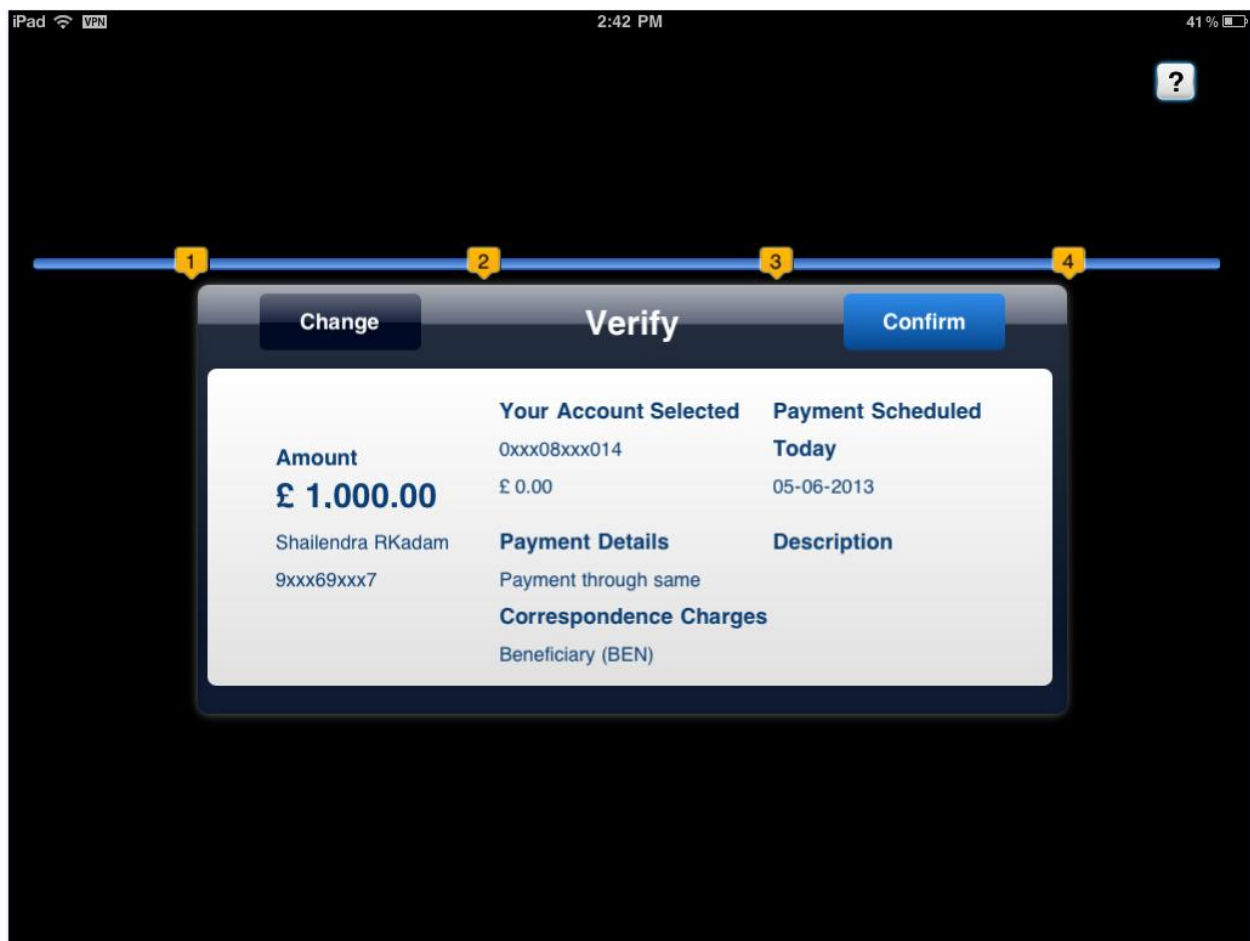
### Field Description

Field Name	Description
Beneficiary	[Mandatory, Numeric, 15] Enter User reference number for transaction.

Field Name	Description
<b>Source Account</b>	[Mandatory, Pop Over] Select the From Account as the source account for the own account transfer.
<b>Currency</b>	Mandatory, pop over] Select the transfer currency for the international transfer from the Pop Over list.
<b>Payment Details</b>	[Optional, Alphanumeric, 50] Enter the payment details.
<b>Correspondence Charges</b>	[Mandatory, pop over] Select the correspondence charges from the pop over list.
<b>Amount</b>	[Mandatory, Numeric, 15] Type the transfer amount.
<b>Pay Now</b>	[Optional] Select <b>Pay Now</b> to process the transaction immediately.
<b>Pay On</b>	[Optional] Select <b>Pay Later</b> to make the payment on future date.
<b>Pay Periodically</b>	[Optional] Select <b>Pay Periodically</b> to make the payment on particular period.

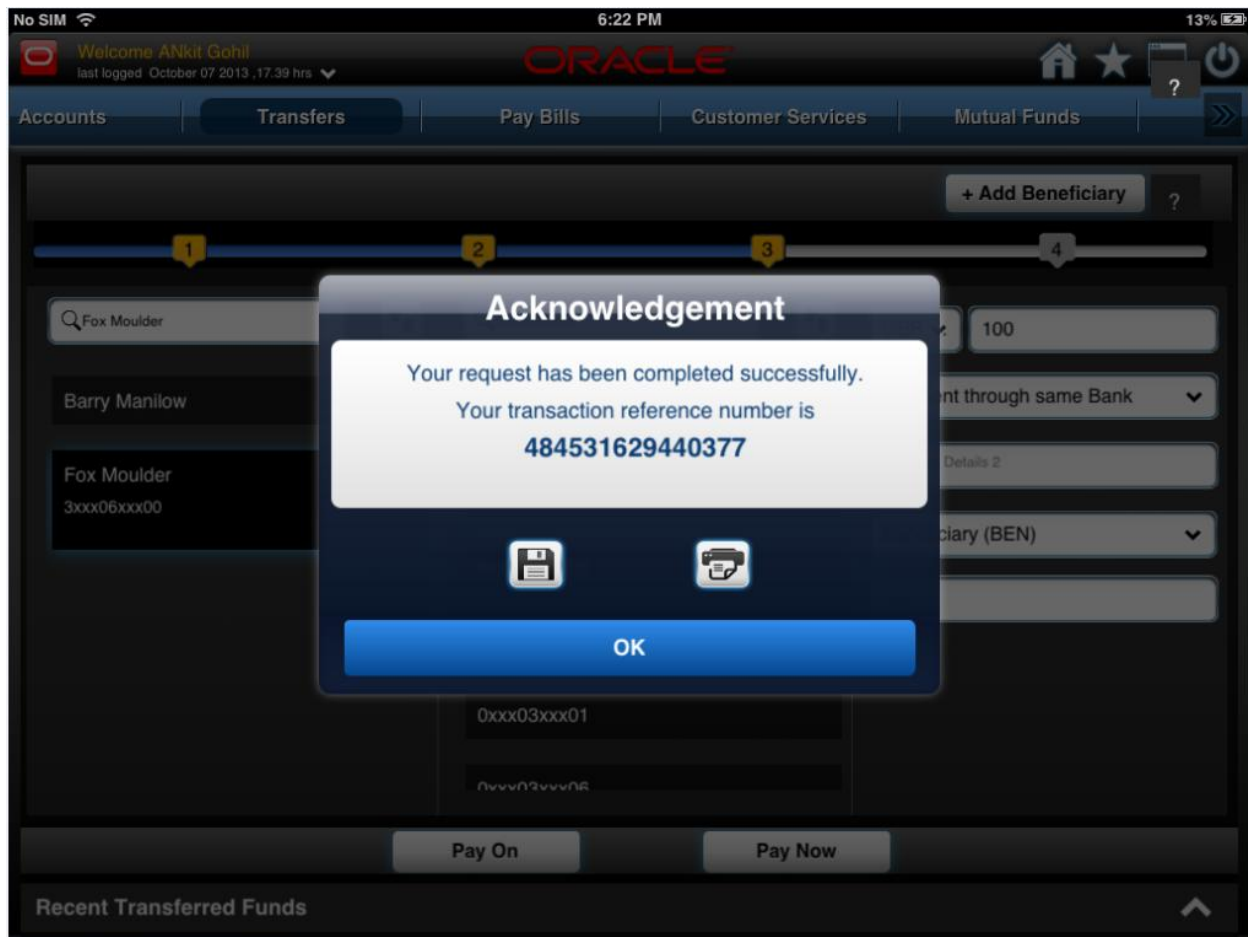
3. Here it is shown for Pay Now option.

Quick Pay Verify



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

Quick Pay - Confirm



5. Click the **OK** button.

## 22. 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 the user.

### To do the own account transfer

6. Log on to the iPad Banking application.
7. Select **Transfers > Own Account Transfer** from the menu. The system displays **Own Account Transfer** screen.



## Own Account Transfer

The screenshot displays the Oracle iPad Banking app interface for an 'Own Account Transfer'. The top status bar shows 'No SIM', '6:14 PM', and '13%' battery. The app header includes a welcome message for 'ANKIT Gohil' and a navigation bar with tabs: 'Accounts', 'Transfers' (selected), 'Pay Bills', 'Customer Services', and 'Mutual Funds'. The main screen is divided into four numbered steps: 1. Search for source account, 2. Search for destination account, 3. Enter amount, and 4. Add beneficiary. Step 1 shows a search bar with '0xxx03xxx01' and a list of accounts. Step 2 shows a search bar with '0xxx06xxx04' and a list of accounts, with one account selected showing a balance of £ 2,000.00. Step 3 shows a numeric keypad with '100' entered. Step 4 shows a text field with 'test' entered. At the bottom, there are three buttons: 'Pay Periodically', 'Pay On', and 'Pay Now'. Below these is a section for 'Recent Transferred Funds'.

## Field Description

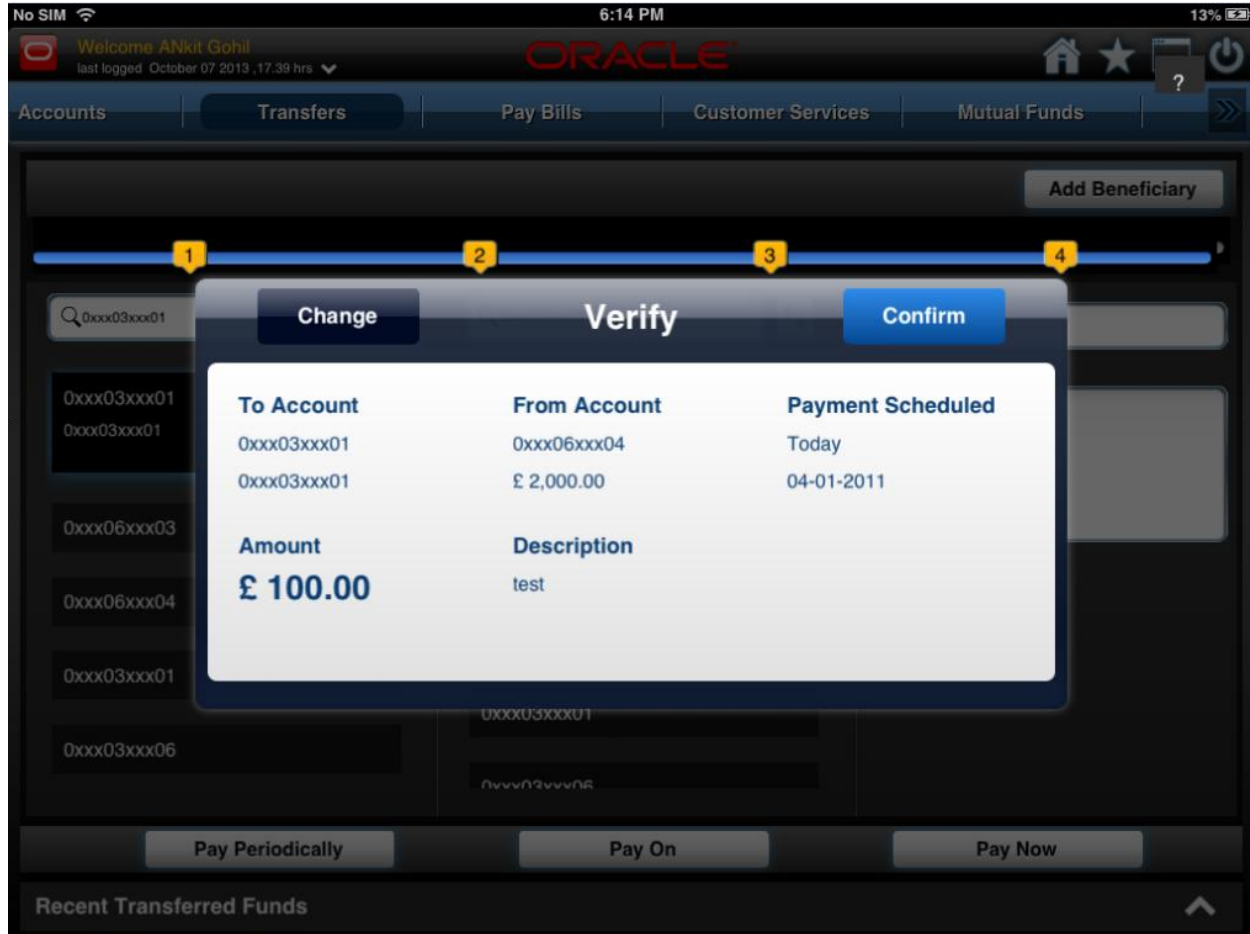
Field Name	Description
<b>User Reference Number</b>	[Mandatory, Numeric, 15] Enter User reference number for transaction.
<b>Source Account</b>	[Mandatory, Pop Over] Select the From Account as the source account for the own account transfer.
<b>Destination Account</b>	[Mandatory, Pop Over] Select the account that is to be debited for the transfer
<b>Amount</b>	[Mandatory, Numeric, 15] Enter the amount to be transferred.
<b>Payment Details</b>	

Field Name	Description
<b>Pay Now</b>	[Display] Select this option to make transaction immediately.
<b>Pay later</b>	[Conditional ,Pop Over] Select this option to select the future date for transfer.
<b>Setup Standing Instruction</b>	[Conditional ,Pop Over]  Select <b>Setup Standing Instruction</b> to set standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency.
<b>SI Details</b>	
<b>SI Execution Frequency</b>	[Conditional ,Pop Over] Select the frequency of executing SI
<b>First Execution Date</b>	[Conditional ,Data Picker] Select the first day of standing instruction execution
<b>Expiry Date</b>	[Data Picker, Conditional] Select the final day of standing instruction execution
<b>Narrative</b>	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

8. Below screen is shown when Pay later is selected.

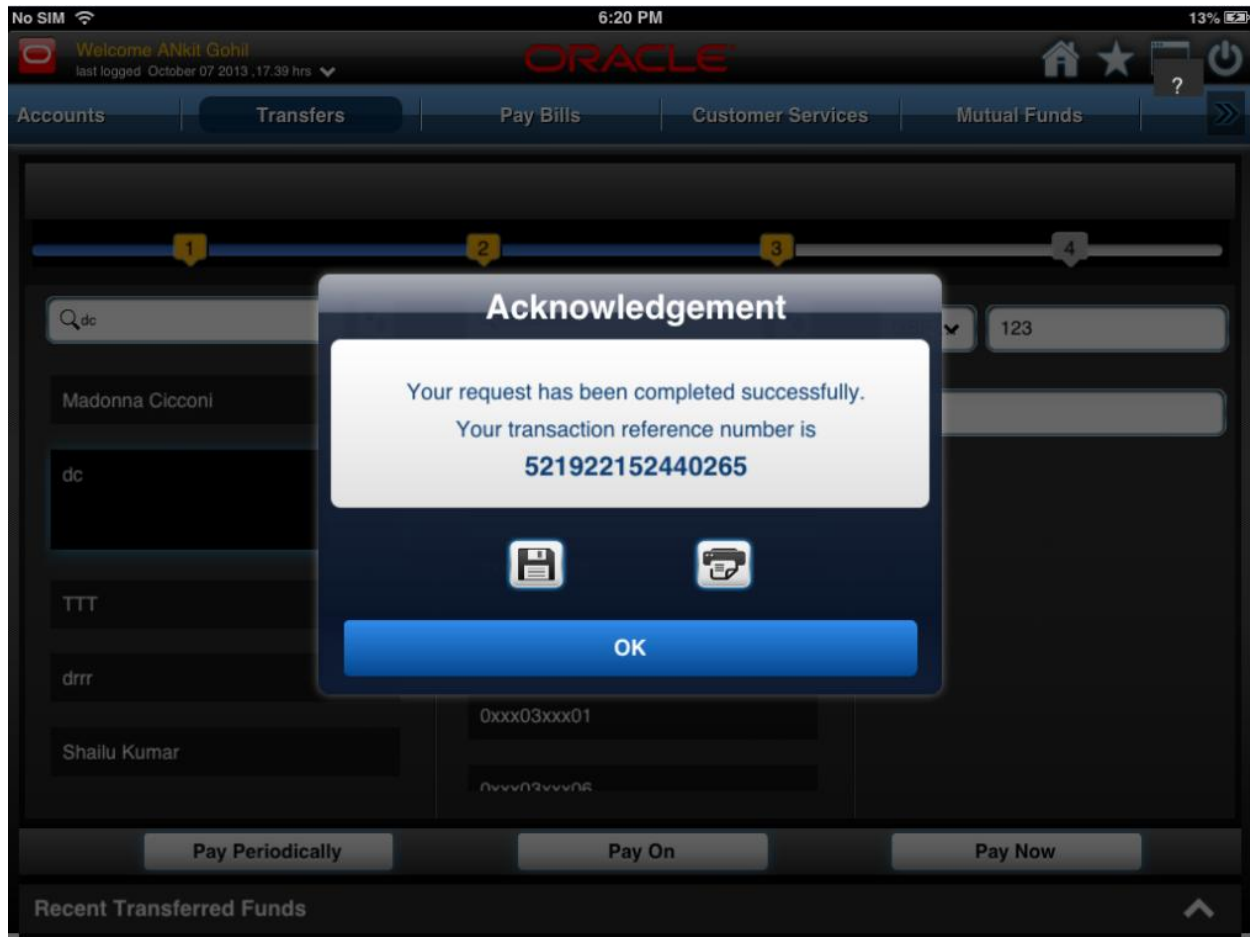
9. Select any Date as future on which payment is to be made and click the **Submit** button. The system displays **Own Account Transfer Verify** screen.  
OR  
Click the **Close** button to close the screen.

## Own Account Transfer Verify



10. Click the **Confirm** button. The system displays **Own Account Transfer Confirm** screen.  
 OR  
 Click the **Change** button to navigate to the previous screen.

## Own Account Transfer Confirm



11. Click the **Ok** button. The initial **Own Account Transfer** screen is displayed.

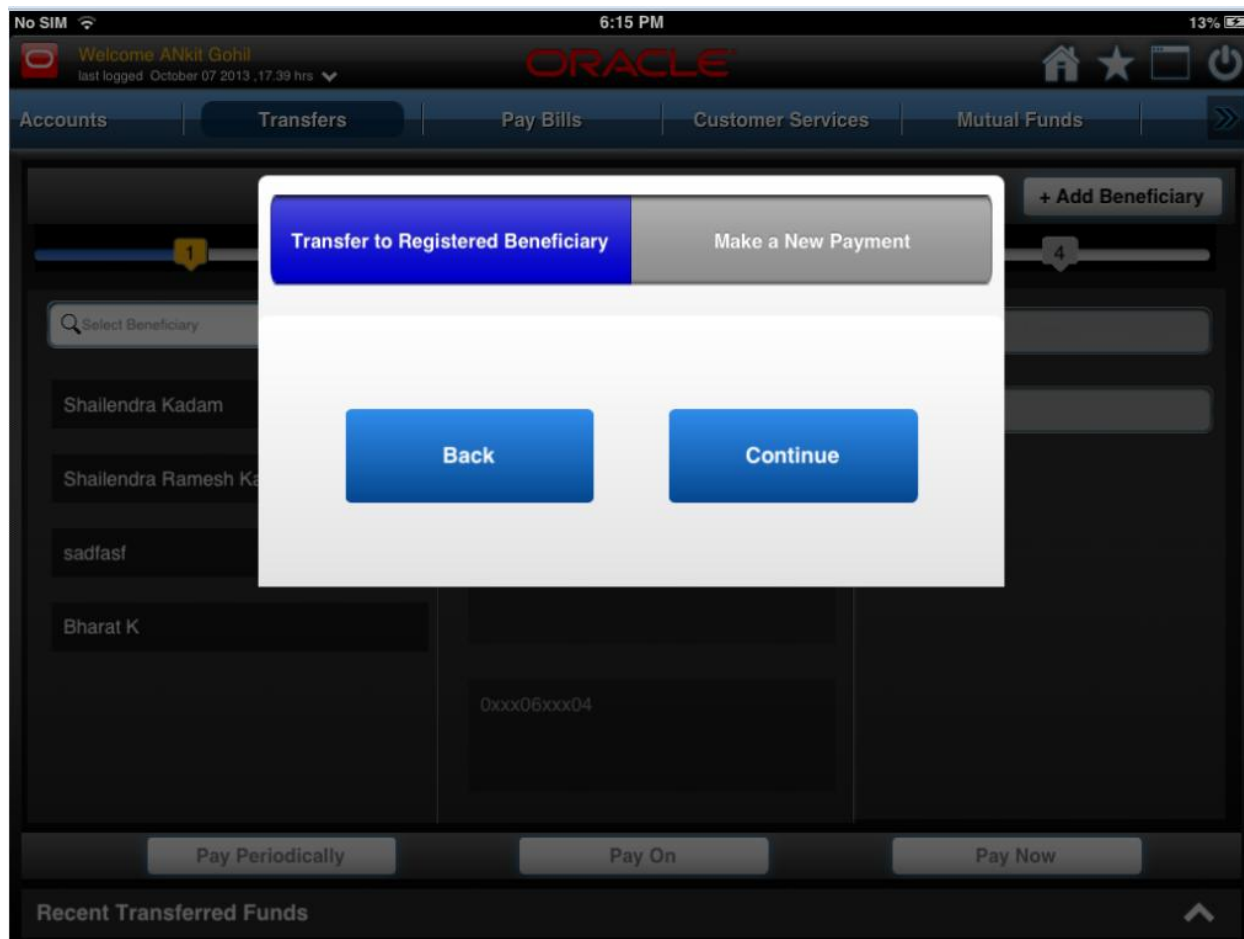
## 23. Internal Transfer

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 transfer

1. Log on to the iPad Banking application.
2. Select **Transfers > Internal Transfer** from the menu. The system displays **Internal Transfer** screen.

## Internal Transfer



## Field Description

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

- Below is shown for Registered Beneficiary.

## Internal Transfer

## Field Description

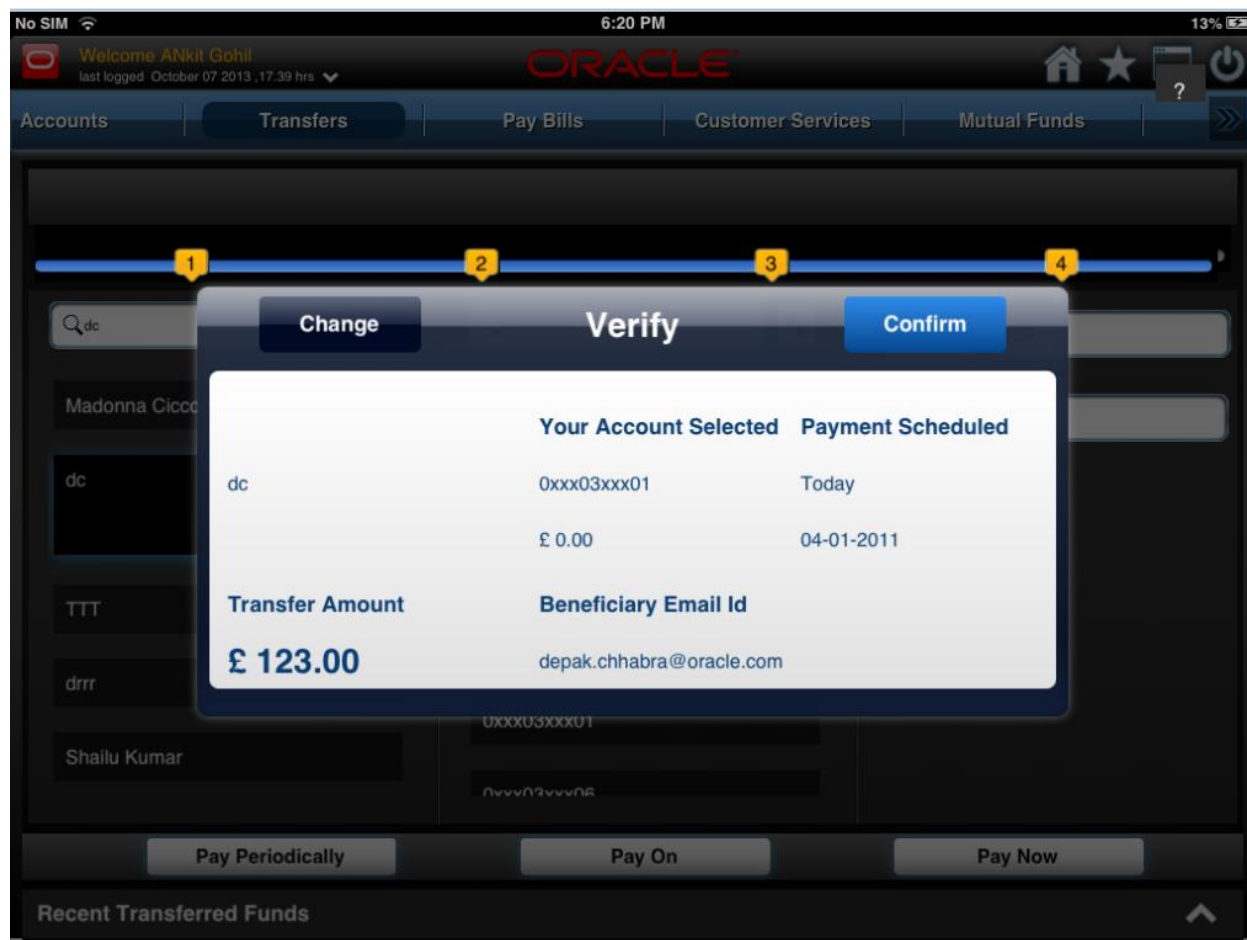
Field Name	Description
<b>From Account</b>	[Mandatory, Pop Over] Select the From Account as the source account for the internal transfer.
<b>To Account</b>	[Mandatory, Pop Over] Select the account Number to which the funds will be transferred.
<b>Amount</b>	[Mandatory, Numeric, 15] Enter the amount to be transferred.
<b>Currency</b>	[Mandatory, Pop Over] Select the currency from the pop over.
<b>Narrative</b>	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

Field Name	Description
<b>Pay now</b>	Click the Pay now button to process the funds transfer immediately.  The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.
<b>Pay later</b>	Click the Pay later button to make the funds transfer on a future date.  <div>Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.</div>
<b>Pay Periodically Setup Standing Instruction</b>	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
<b>First Execution Date</b>	[Conditional ,Data Picker] Select the first day of standing instruction execution
<b>Last Execution Date</b>	[Data Picker, Conditional] Select the final day of standing instruction execution
<b>Frequency (Payment Execution Frequency when Pay Periodically is selected)</b>	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half -Yearly</li> <li>• Yearly</li> </ul>

4. Below is shown for Pay Later option. The system asks for any future date to be entered.

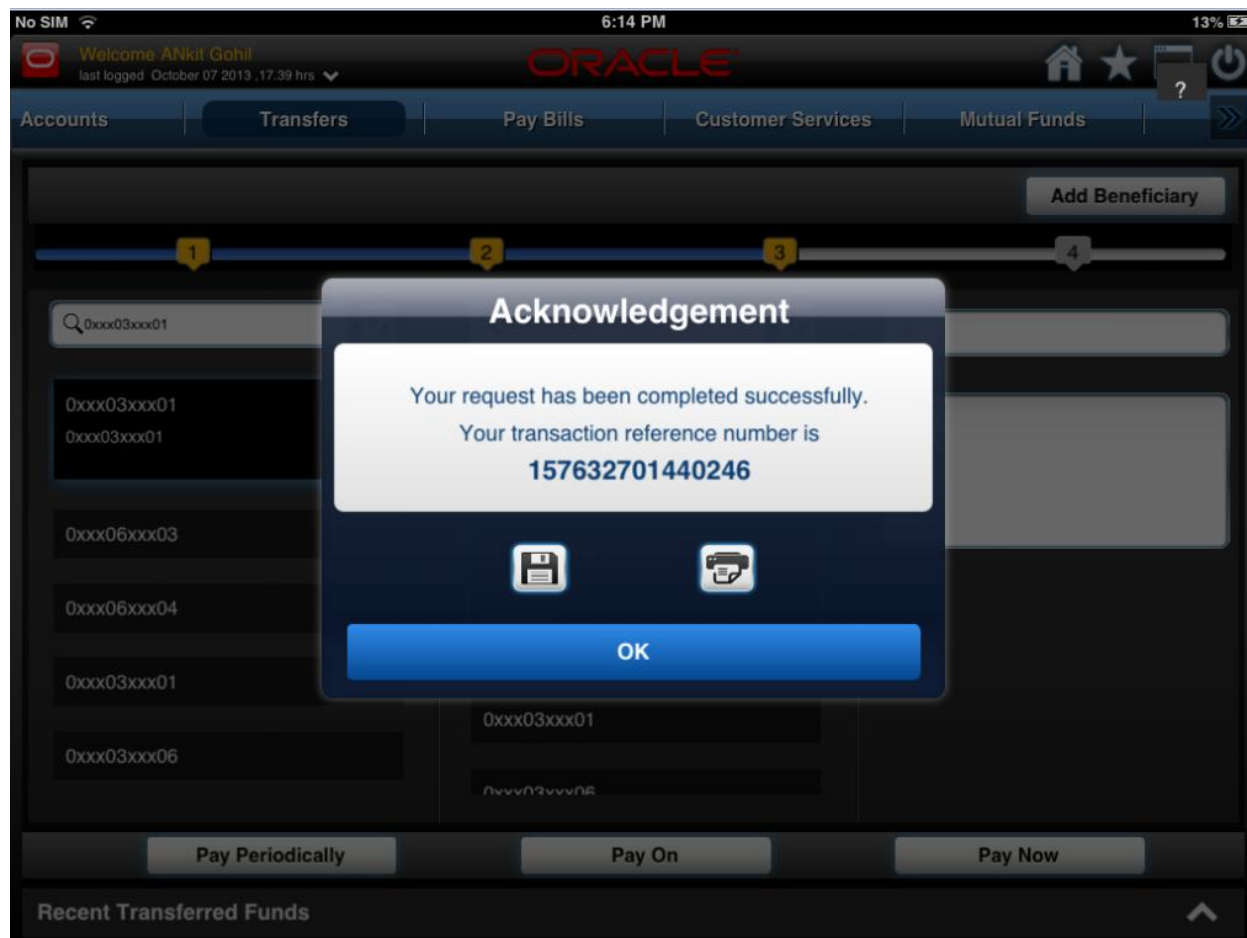


## Internal Transfer – Verify



5. Click the **Confirm** button. The system displays **Internal Transfer Confirm** screen.  
OR  
Click the **Change** button to navigate to the previous screen.

## Internal Transfer Confirm



6. Click the **OK** button. The initial **Internal Transfer** screen is displayed.

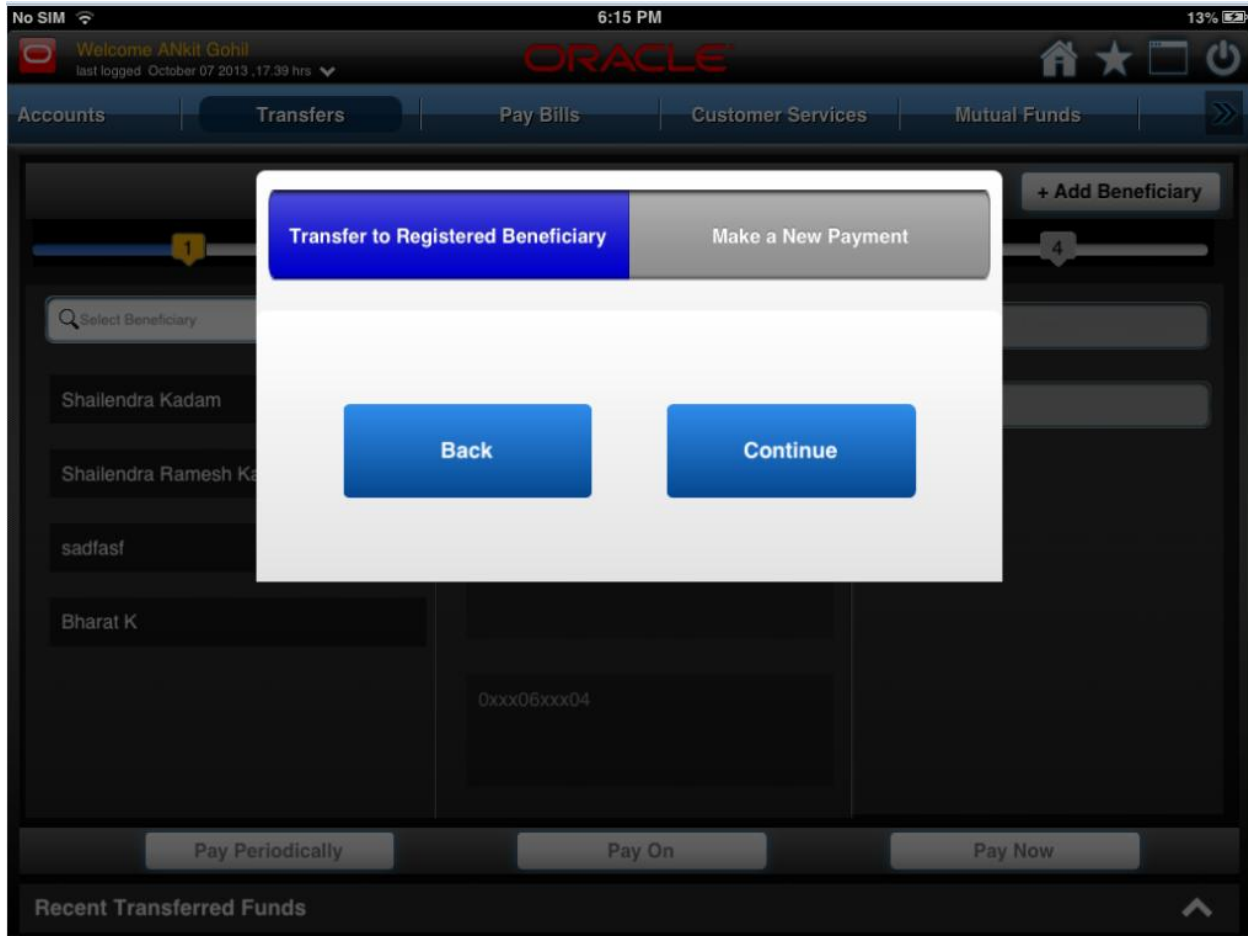
## 24. Domestic Payment

This menu enables the user to initiate a domestic account transfer. Domestic Transfer is transfer of amount within different banks

### To do the domestic account transfer

1. Log on to the iPad Banking application.
2. Select **Transfers > Domestic Payment** from the menu. The system displays **Domestic Payment** screen.

## Domestic Payment



## Field Description

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

- Below is shown for Registered Beneficiary.

## Domestic Payment

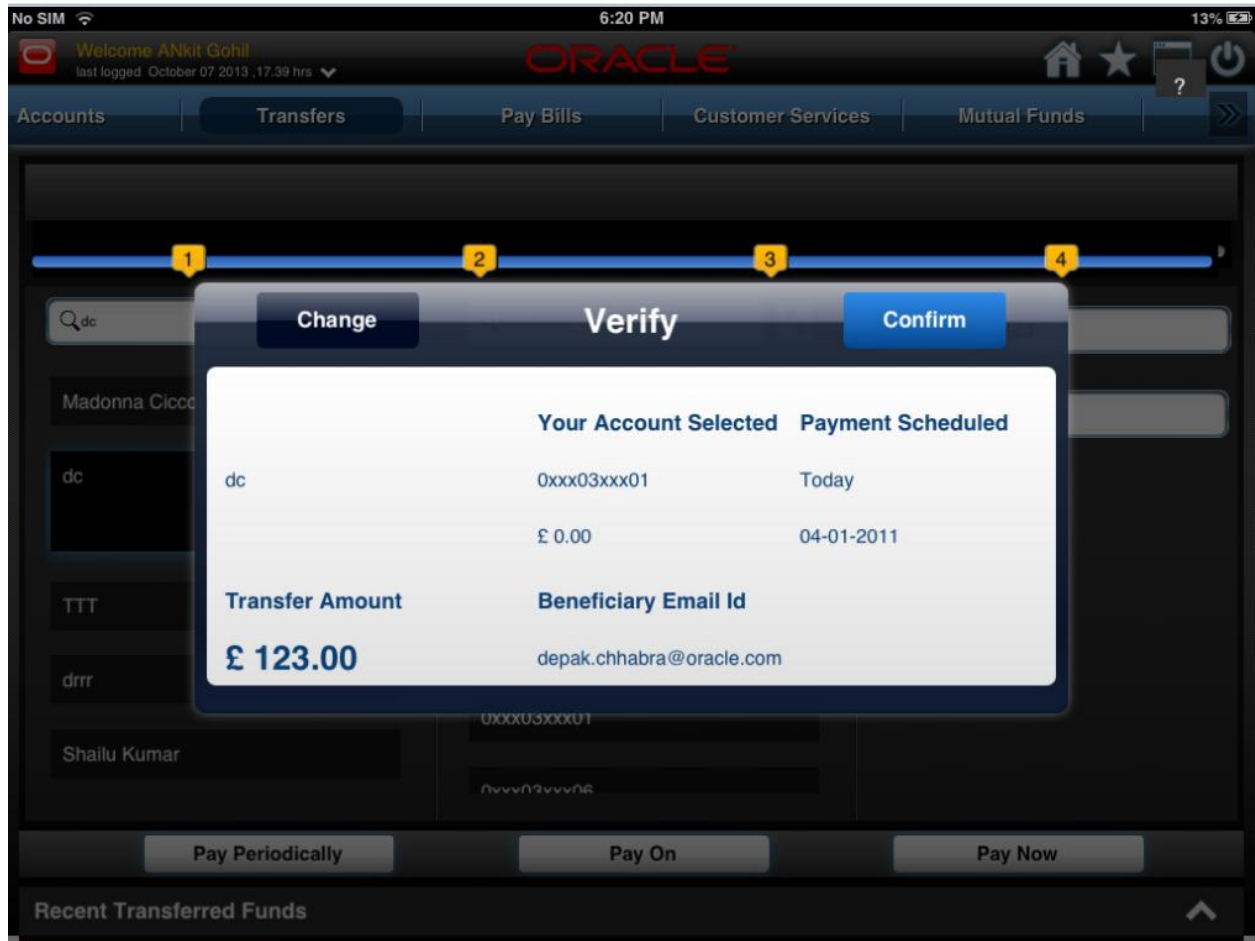
## Field Description

Field Name	Description
<b>From Account</b>	[Mandatory, Pop over] Select the source account from which payment is to be made.
<b>To Account</b>	[Mandatory, Pop over] Select the destination account to which payment is to be made.
<b>Amount</b>	[Mandatory, Numeric, 15] Type the transfer amount.
<b>Currency</b>	[Mandatory, pop over] Select the transfer currency for the domestic payment from the pop over.

<b>Narrative</b>	[Optional, Alphanumeric, 15] Type the narrative for payment.
<b>Pay now</b>	Click the Pay now button to process the funds transfer immediately. The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.
<b>Pay later</b>	Click the Pay later button to make the funds transfer on a future date. <div>Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.</div>
<b>Pay Periodically Setup Standing Instruction</b>	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
<b>First Execution Date</b>	[Conditional ,Data Picker] Select the first day of standing instruction execution
<b>Last Execution Date</b>	[Data Picker, Conditional] Select the final day of standing instruction execution
<b>Frequency (Payment Execution Frequency when Pay Periodically is selected)</b>	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half -Yearly</li> <li>• Yearly</li> </ul>

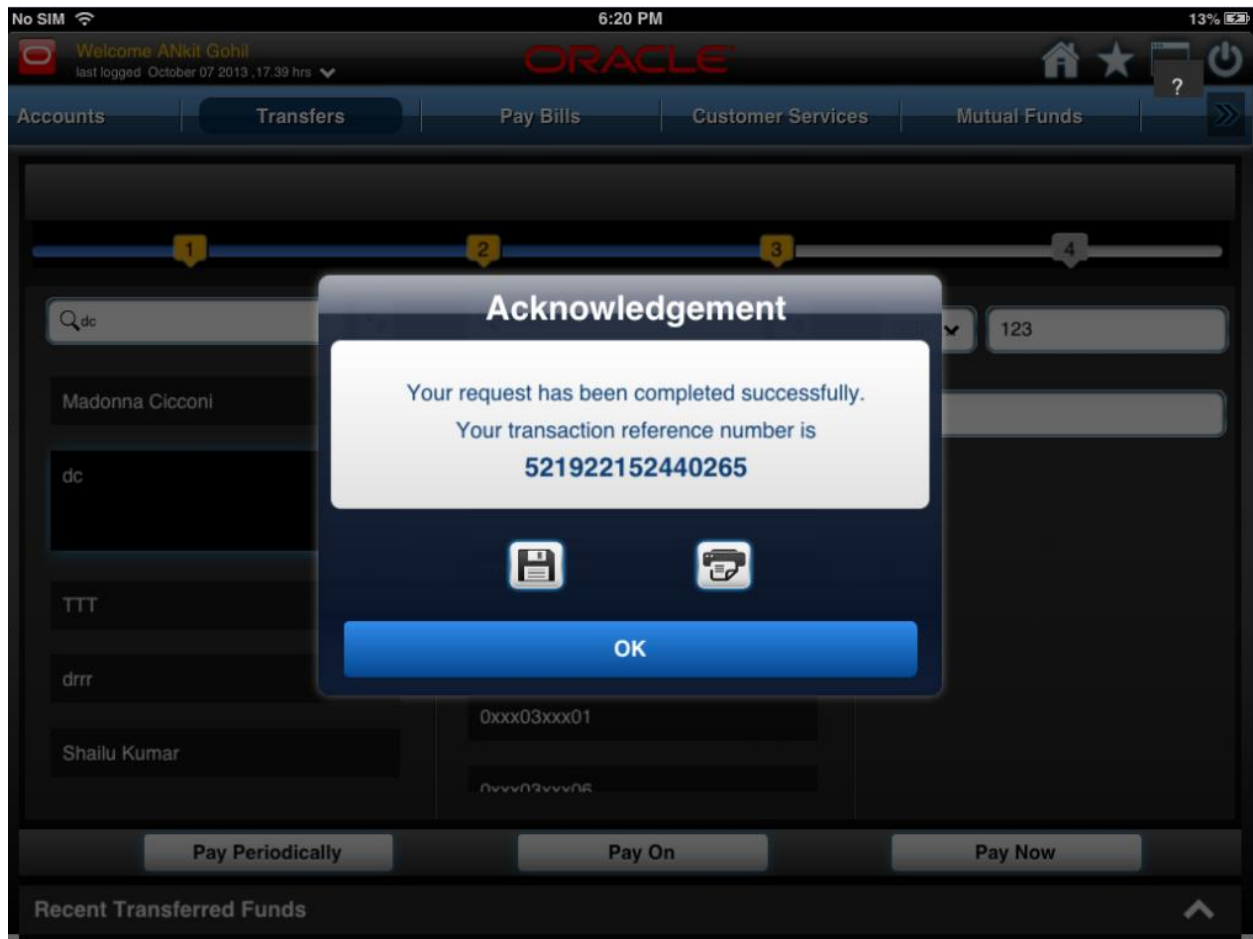
4. Below is shown when Pay later button is clicked.

## Domestic Payment – Pay Later Verify



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

## Domestic Payment Confirm



6. Click the **OK** button. The initial **Domestic Payment** screen is displayed.

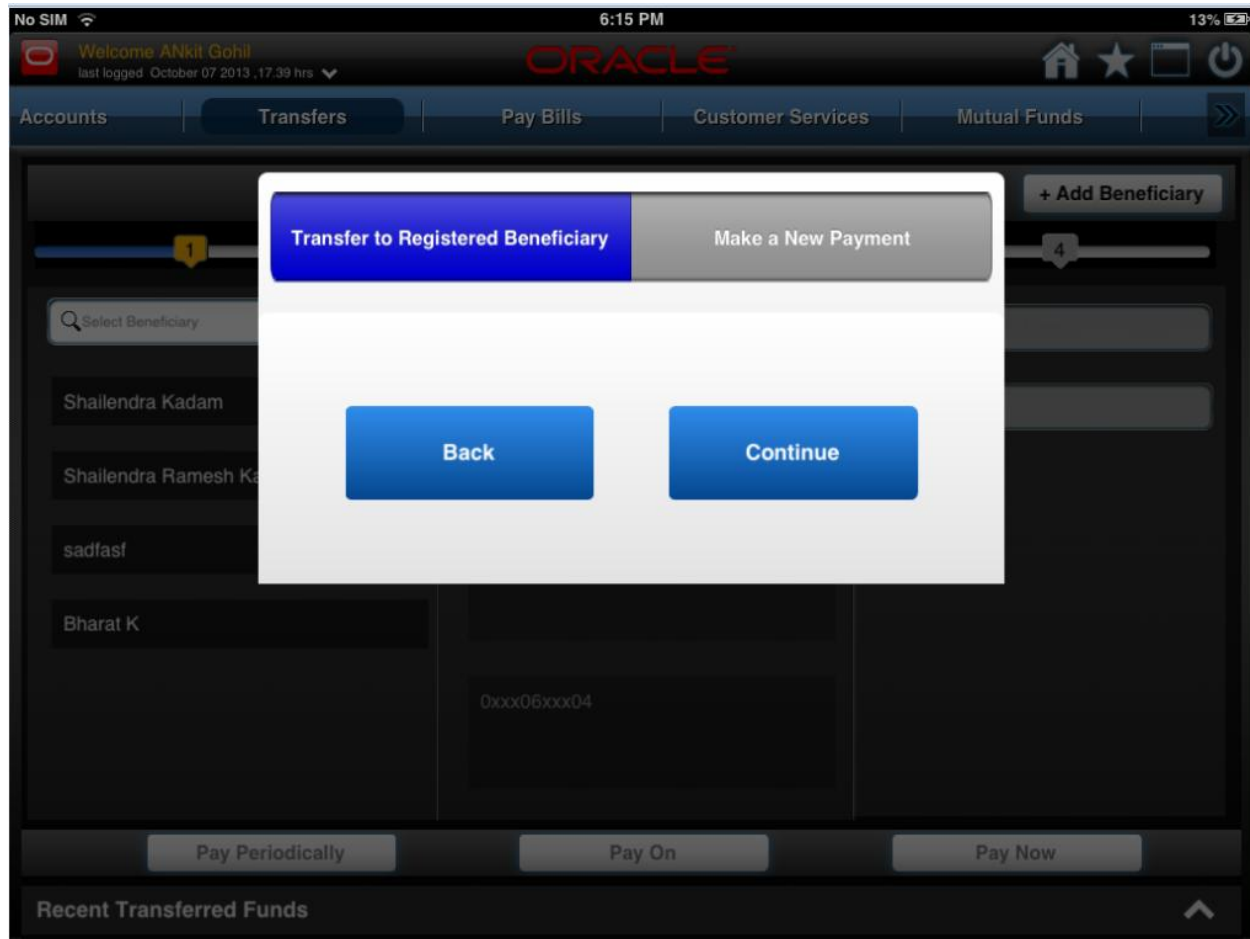


## 25. International Account Transfer

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

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

## International Account Transfer



## Field Description

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

2. Click **Back** button to go back to previous screen.

OR

Click **Continue** to continue with selected option. Below is shown for registered beneficiary.

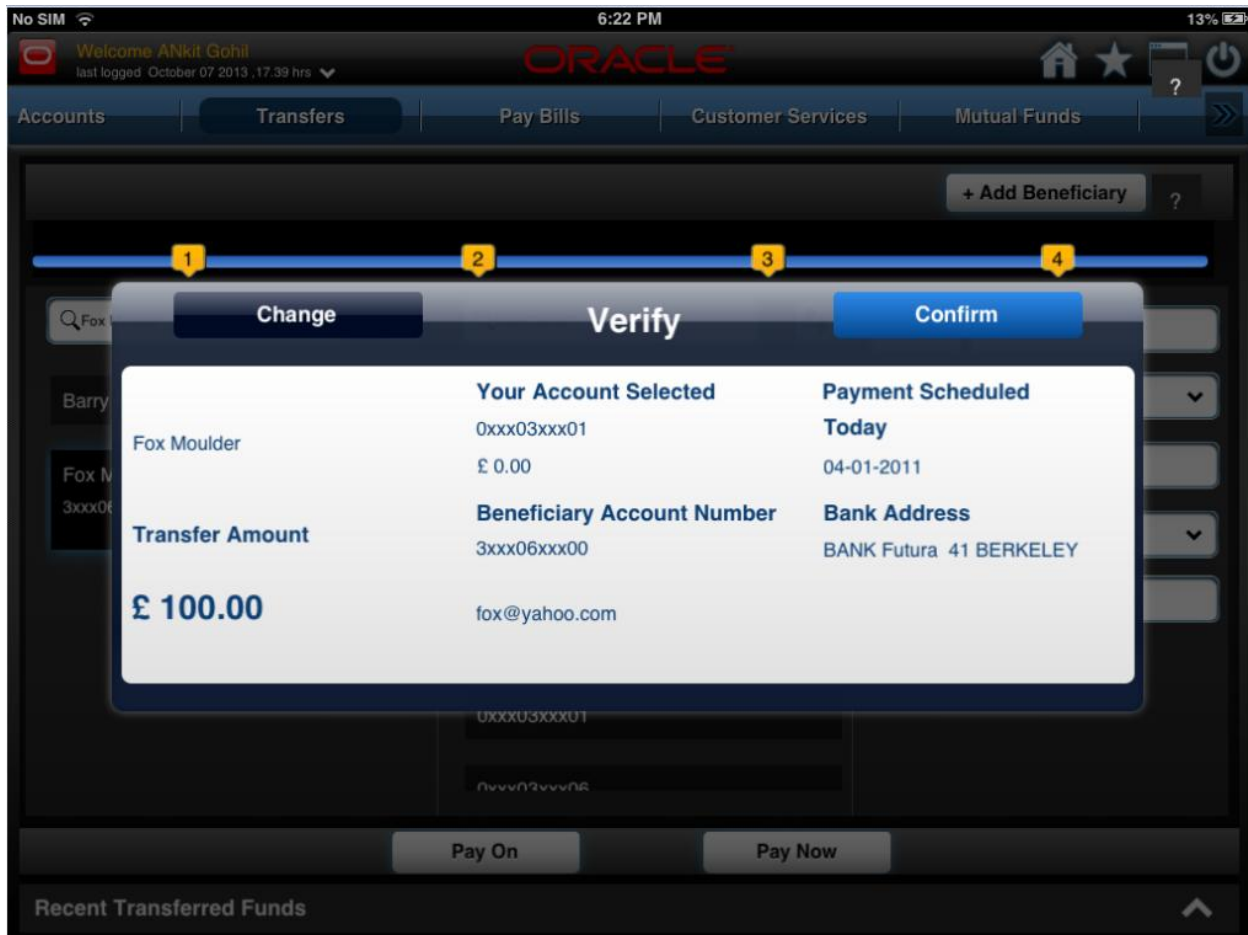
The screenshot shows the Oracle Mobile Banking app interface for an international account transfer. At the top, the status bar indicates 'No SIM', signal strength, time '6:22 PM', and battery level '13%'. The app header shows 'Welcome ANkit Gohil' and 'last logged October 07 2013, 17:39 hrs'. The main menu includes 'Accounts', 'Transfers', 'Pay Bills', 'Customer Services', and 'Mutual Funds'. The 'Transfers' section is active, showing a progress bar with four steps. Step 1 is 'Add Beneficiary', which is currently selected. Below the progress bar, there are two search fields. The first search field contains 'Fox Moulder' and shows a list of results: 'Barry Manilow' and 'Fox Moulder' (with account number '3xxx06xxx00'). The second search field contains '0xxx03xxx01' and shows a list of results: '0xxx03xxx01' (with account number '0xxx06xxx03'), '0xxx06xxx04', '0xxx03xxx01', and '0xxx03xxx01'. To the right of the search fields, there is a currency selection dropdown set to 'GBP' and a payment amount field set to '100'. Below these, there is a dropdown for 'Payment through same Bank' and a dropdown for 'Beneficiary (BEN)'. The 'Beneficiary (BEN)' dropdown is currently set to 'test'. At the bottom of the screen, there are two buttons: 'Pay On' and 'Pay Now'. Below the buttons, there is a section for 'Recent Transferred Funds'.

## Field Description

Field Name	Description
<b>Beneficiary Name</b>	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
<b>Destination Account Type</b>	[Conditional, Pop over] Select the destination account from the Pop Over list. The options are as follows: <ul style="list-style-type: none"> <li>Enter Account No</li> <li>Pay Over The Counter</li> </ul>

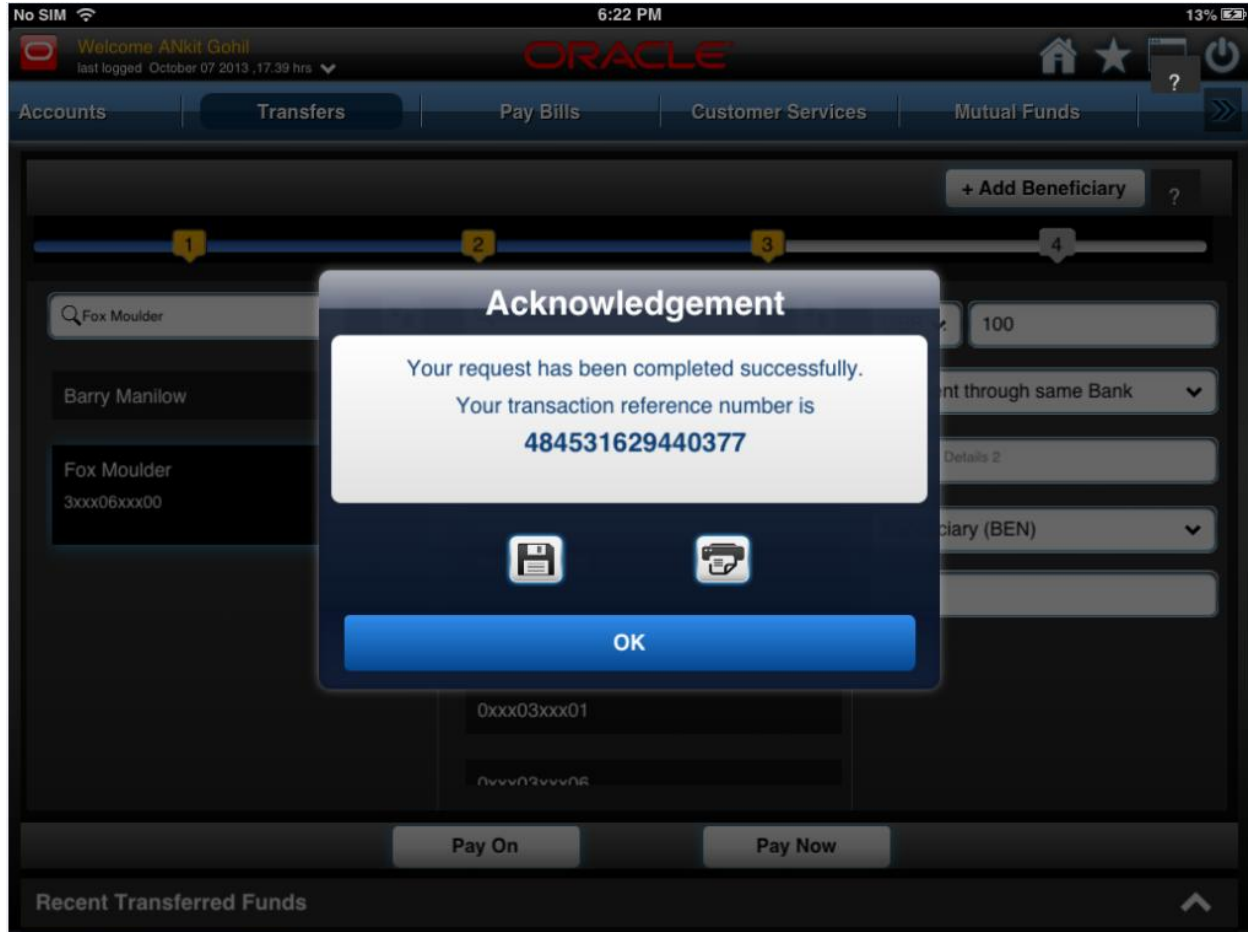
Field Name	Description
<b>Source Account</b>	[Mandatory, Pop Over] Select the source account from the pop over.
<b>Currency</b>	[Mandatory, pop over] Select the transfer currency for the international transfer from the Pop Over list.
<b>Amount</b>	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the <b>Payment Template</b> Pop Over list, this field displays the transfer amount of the selected payment template.
<b>Payment Details</b>	[Optional, Alphanumeric, 50] Enter the payment details.
<b>Correspondence Charges</b>	[Mandatory, pop over] Select the correspondence charges from the pop over list.
<b>Payment Mode</b>	[Conditional] Select the Payment mode.
<b>Pay Now</b>	[Optional] Select <b>Pay Now</b> to process the transaction immediately.
<b>Pay Later</b>	[Optional] Select <b>Pay Later</b> to make the payment on future date.
<b>Other Details</b>	
	Enter Payment description.

[International Account Transfer Verify](#)



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

International Account Transfer - Confirm



4. Click the **OK** button to navigate to the initial International Transfer screen

## 26. My Schedule Payment

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

### To view Scheduled Payments

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

## My Schedule Transfer

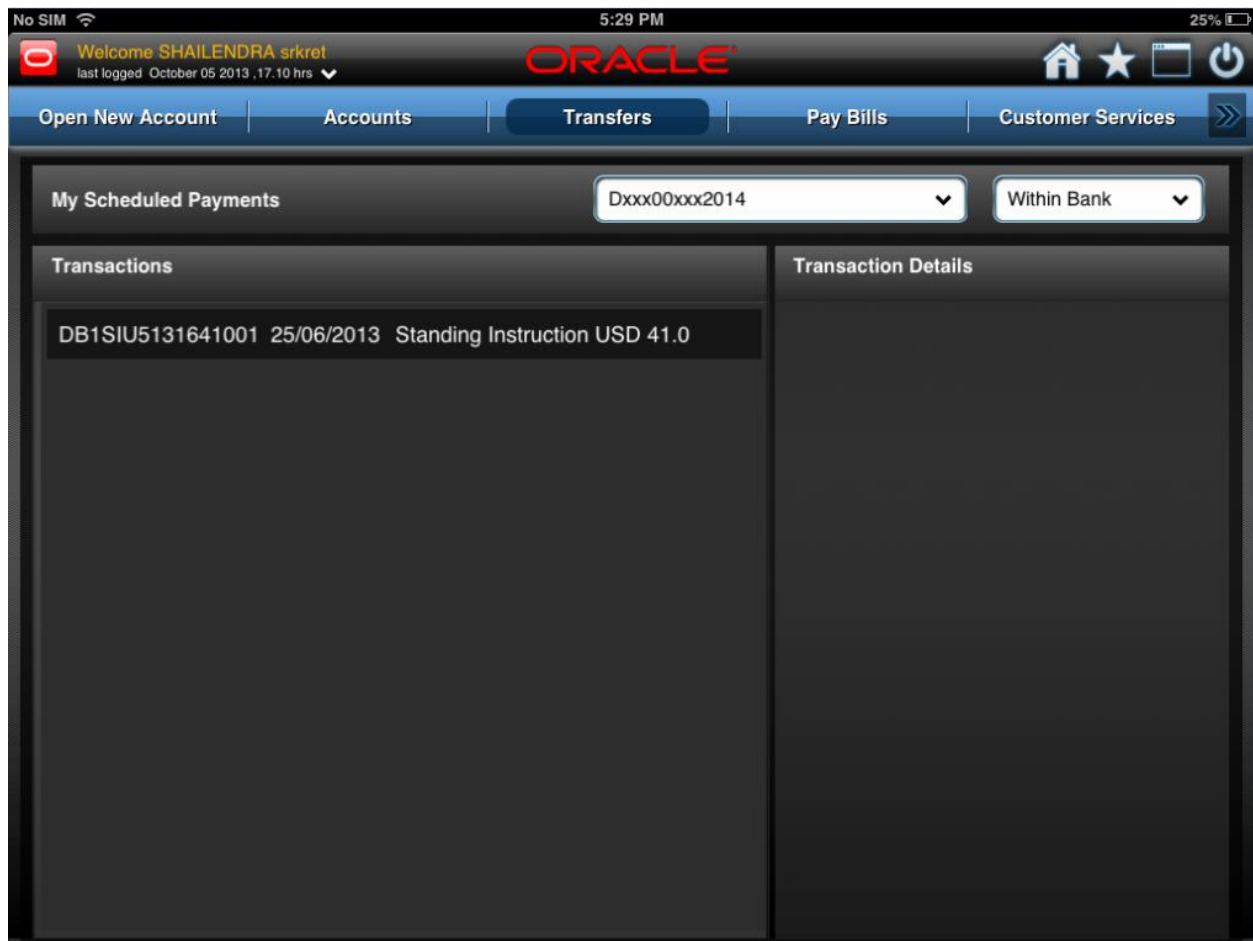
The screenshot shows the Oracle Mobile Banking app interface. At the top, the status bar indicates 'No SIM', signal strength, time '5:29 PM', and battery level '25%'. The app header includes the Oracle logo and navigation tabs: 'Open New Account', 'Accounts', 'Transfers' (selected), 'Pay Bills', and 'Customer Services'. Below the header, the 'My Scheduled Payments' section features two dropdown menus: 'Select Your Account' and 'Transfer Mode'. The main content area is divided into two columns: 'Transactions' and 'Transaction Details'. The 'Transactions' column currently displays the text 'Select Your Account to View Transaction'.

## Field Description

Field Name	Description
<b>Select Your Account</b>	[Mandatory, Dropdown] Select the account number you wish to see scheduled payments.
<b>Transfer Mode</b>	[Mandatory, Dropdown] Select the transfer mode of payments. The options are: <ul style="list-style-type: none"> <li>• International</li> <li>• Domestic</li> <li>• Within Bank</li> </ul>

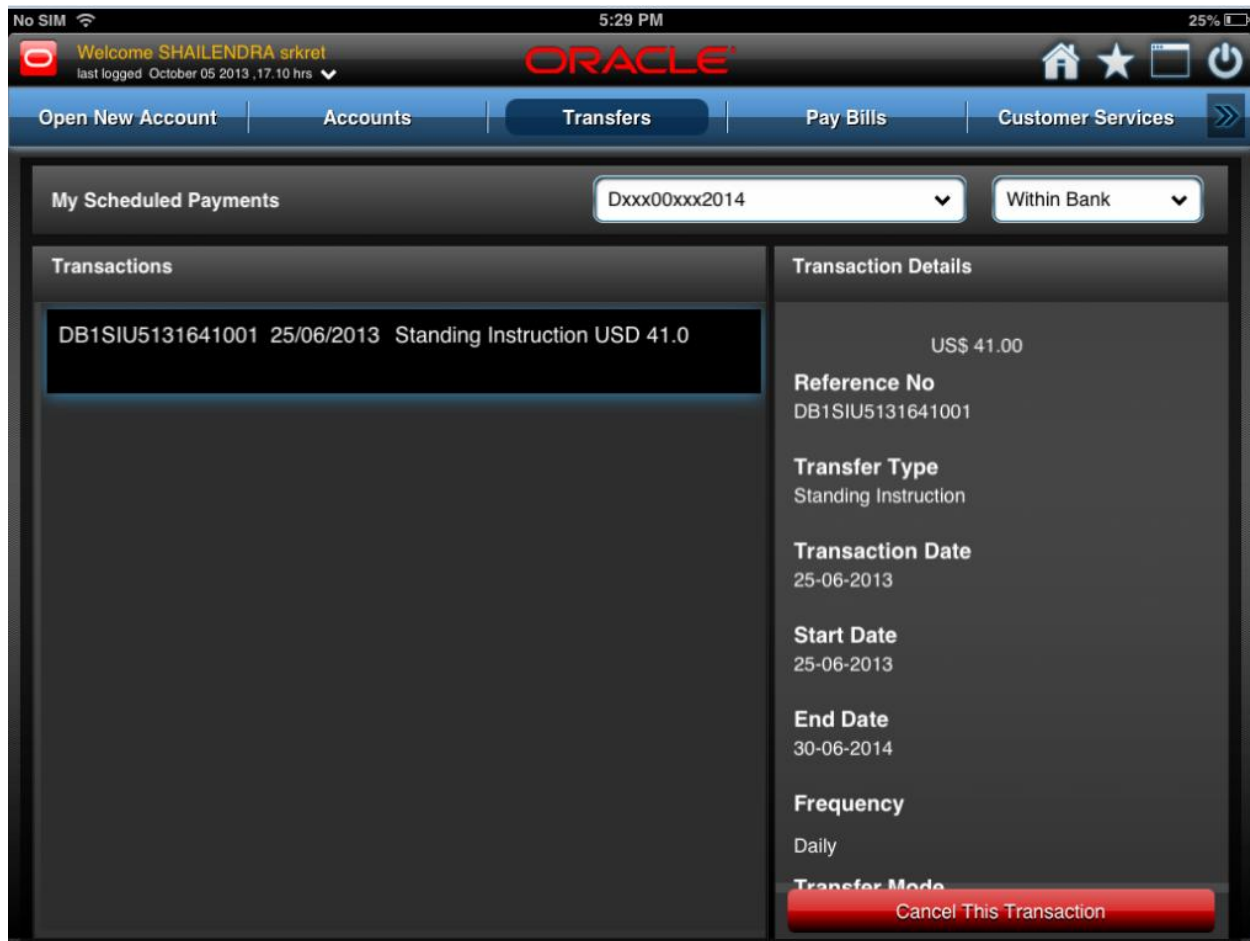


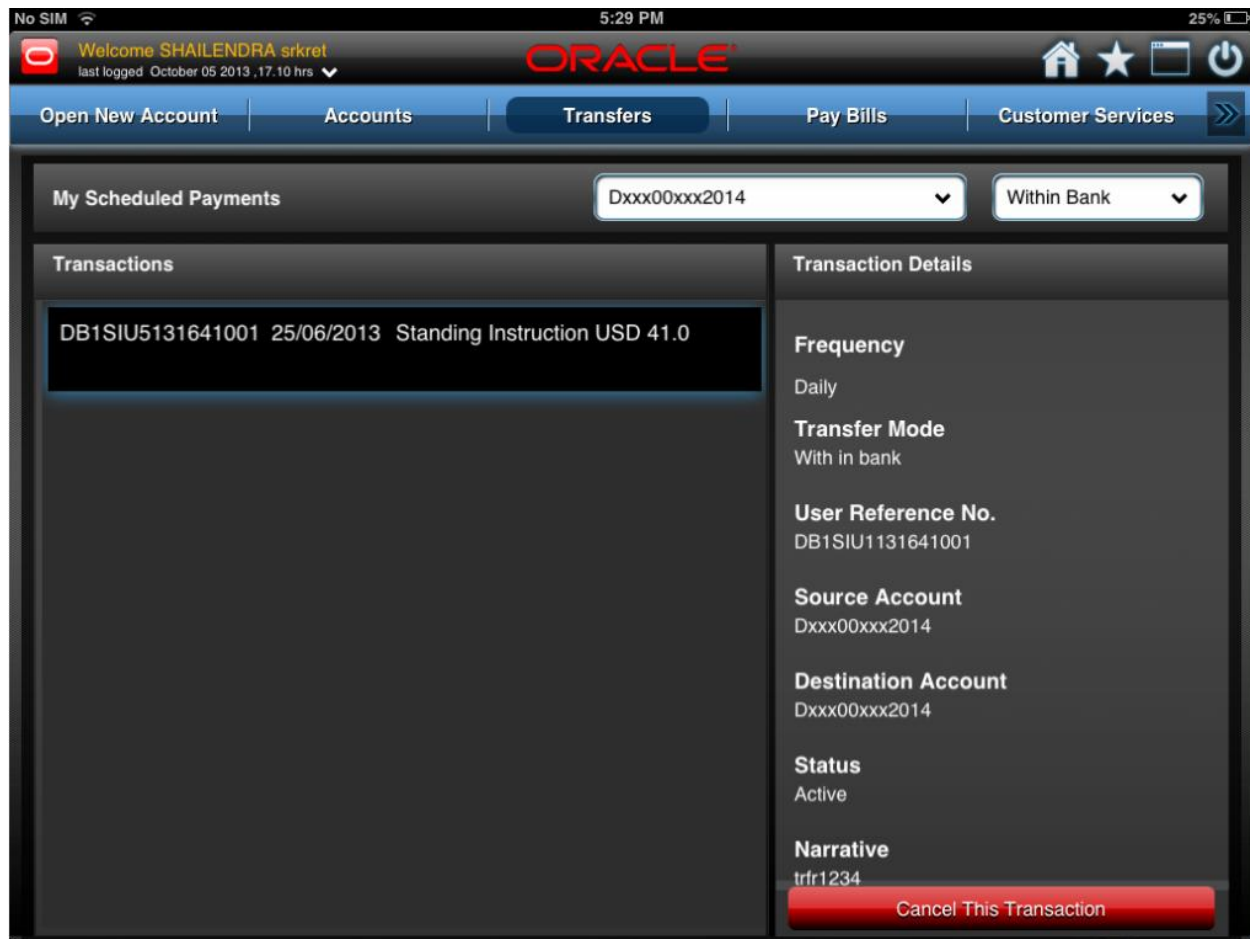
## Schedule Payment



2. The system displays scheduled payment and details as below screen.

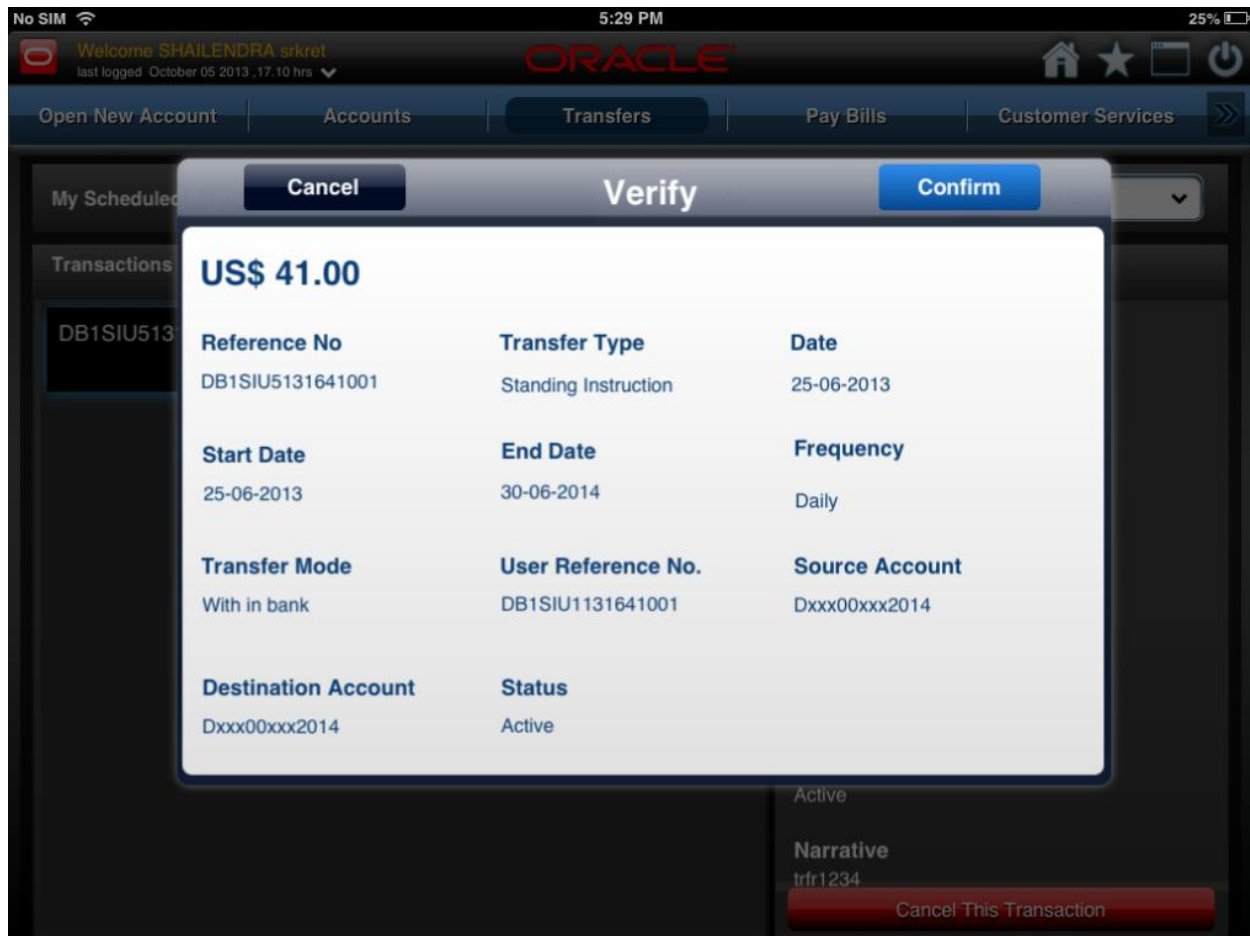
My Schedule Payment Details





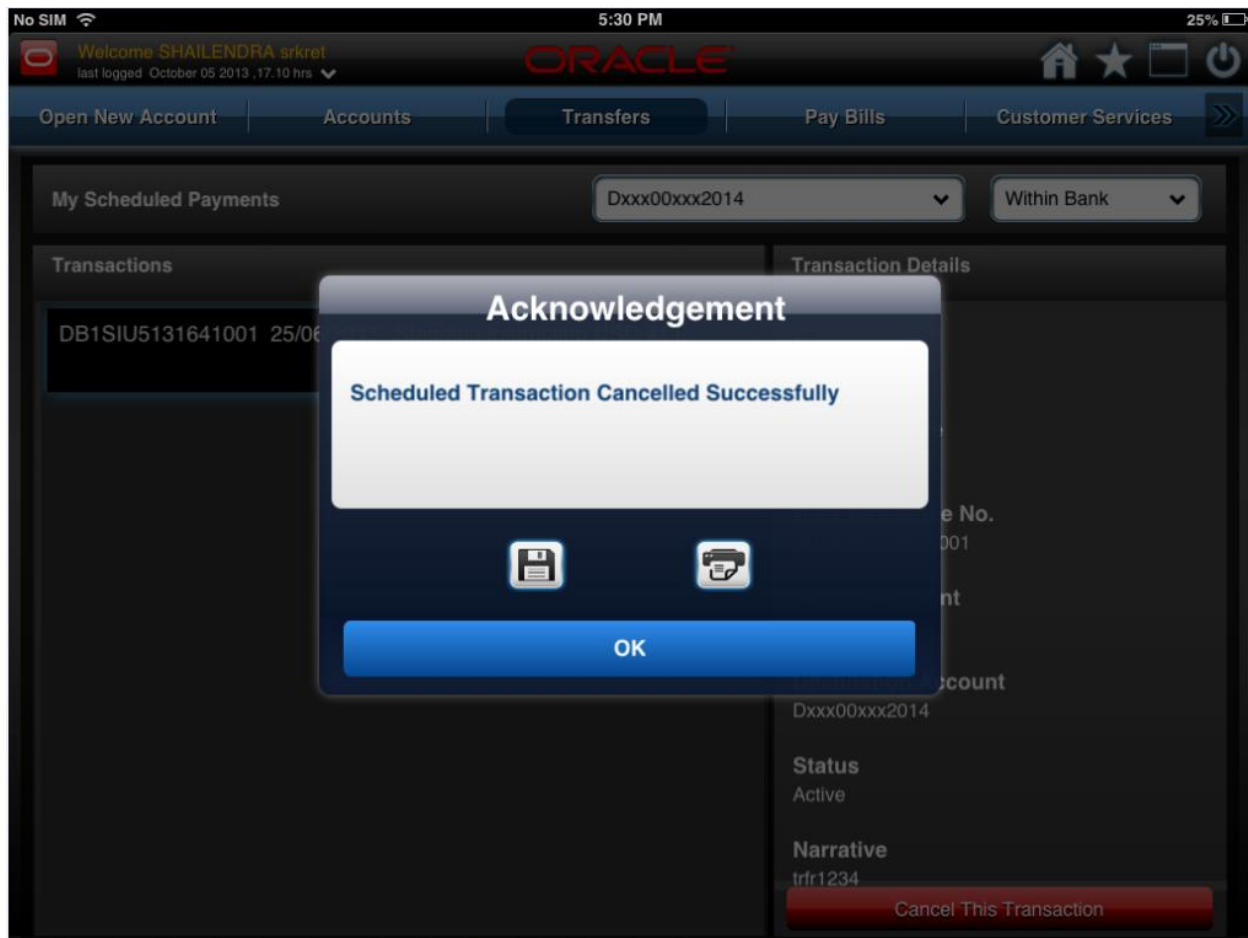
- Click the **Cancel** button if you want to cancel this pending Transfer transaction. The system displays below screen.

## Schedule Payment – Cancel Pending Transfer Verify



- Click the **Confirm** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.

**My Schedule Payment – Cancel Pending Transfer - Confirmation**



5. Click the **OK** button to navigate to the initial My Schedule Payment screen.

## 27. P2P Transfer

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

### To P2P Transfer

1. Log on to the iPad Banking application.
2. Navigate through **Transfers> P2P Transfer** from the menu. The system displays **Peer Pay** screen.

## P2P Transfer

Peer Pay

Register Security Code Get On Boarded

1 2 3

Select your account

Mobile Number 8080255825

Email Id mustufa.gari@oracle.com

0xxx03xxx054

0xxx03xxx112

0xxx03xxx134

0xxx03xxx198

0xxx03xxx247

0xxx00xxx1020

1xxx00xxx1015

Continue

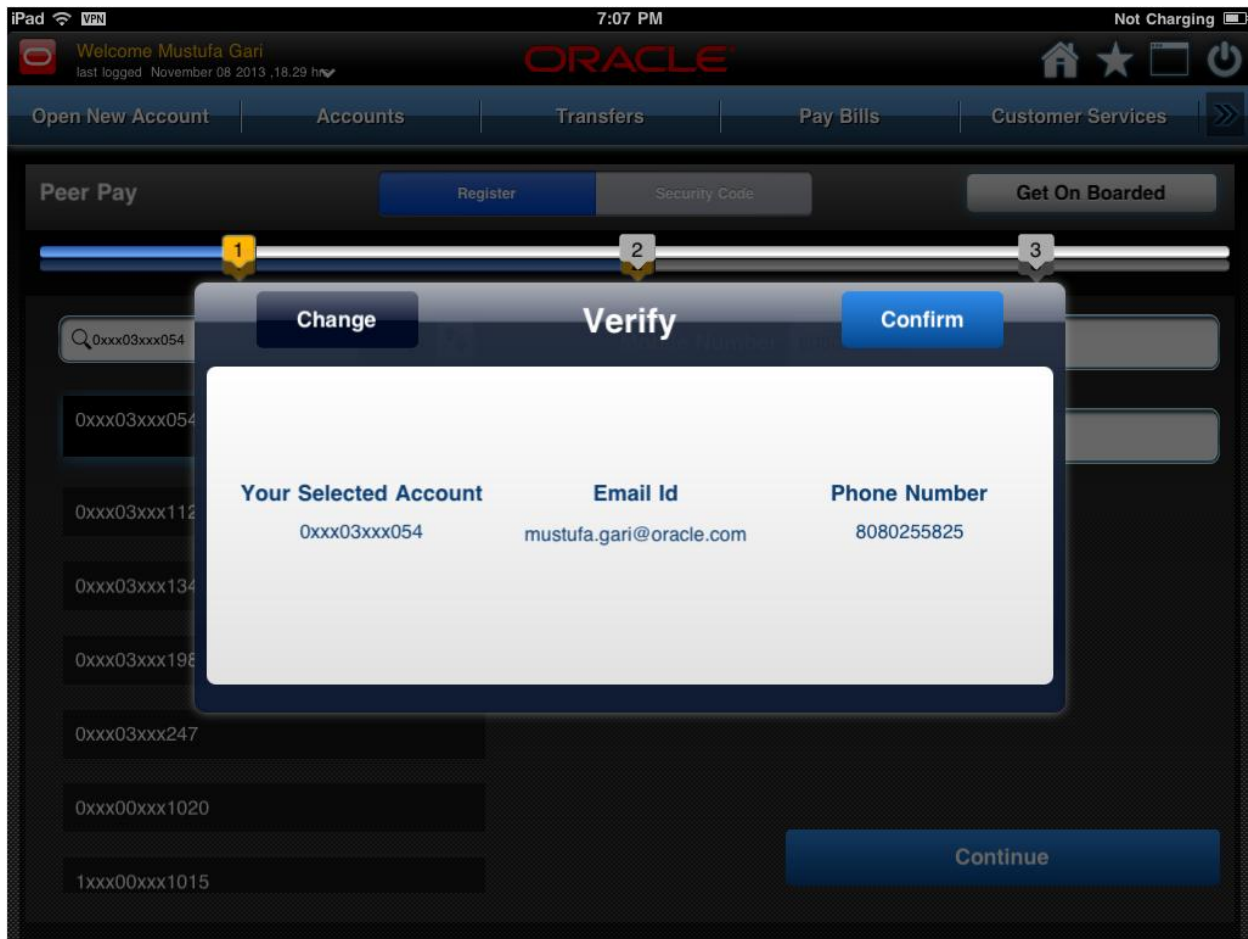
3. Here it shown for Registered user.

## Description

Field Name	Description
<b>Select your Account</b>	[Mandatory, Dropdown] Select the account number from dropdown list.
<b>Mobile Number</b>	[Display] This field displays the mobile number of the user.
<b>Email Id</b>	[Display] This field displays the email id of the user.

4. Click **Continue** button. The system will display the P2P verify screen.

## P2P Transfer Verify



5. Click **Confirm** button. The system will display the P2P verify screen.



## P2P Transfer Confirm



## 28. P2P QR Pay

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

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

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

### To Proximity Pay QR Based

1. Log on to the iPad Banking application.
2. Navigate through **Transfers> P2P QR Pay** from the menu. The system displays **Proximity Pay-QR** screen.

### Proximity Pay-QR

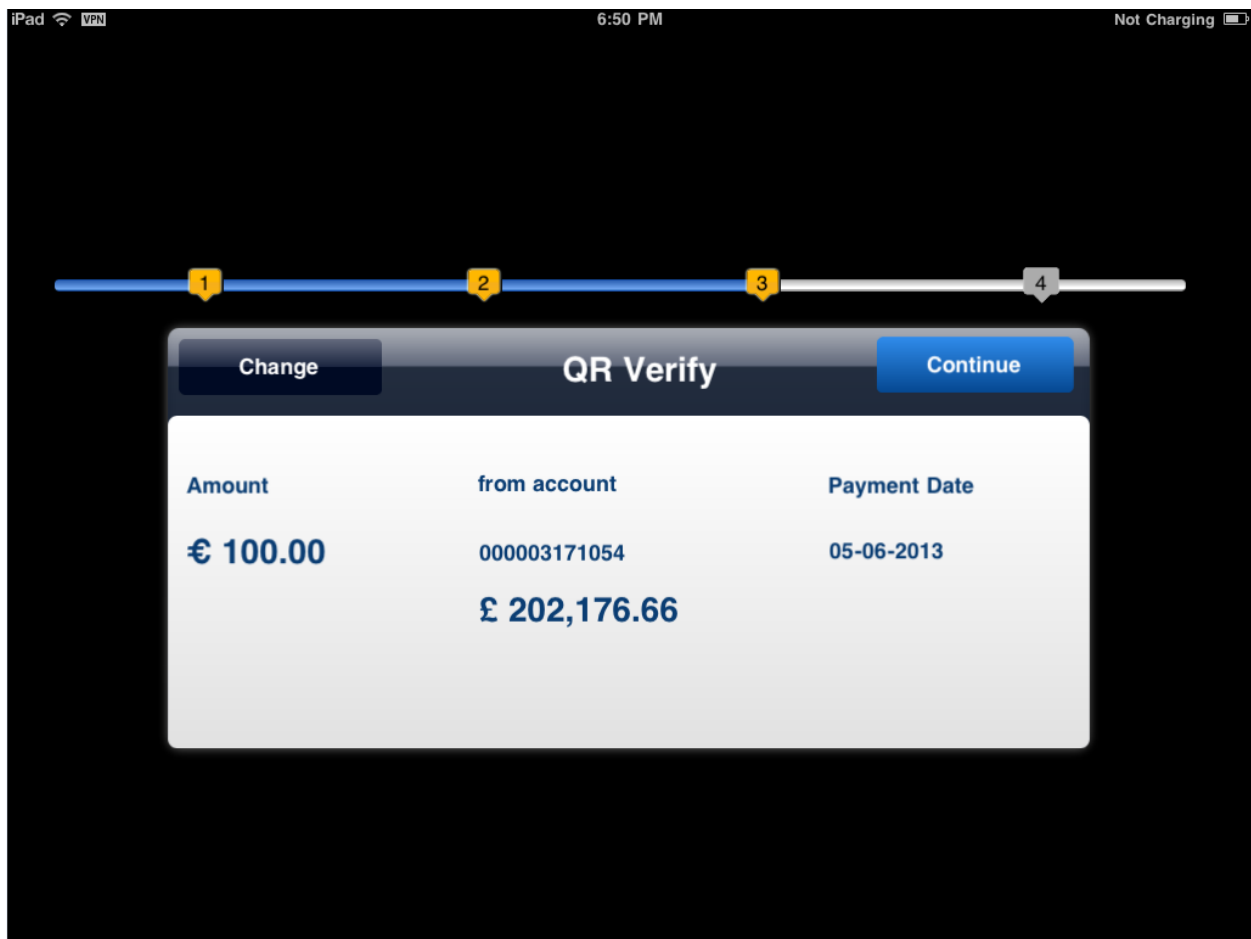
The screenshot displays the Oracle iPad Banking application interface for the 'Proximity Pay-QR' feature. At the top, a status bar shows 'Welcome Mustufa Gari' and 'last logged November 08 2013, 15:49 hr'. The main navigation bar includes 'Open New Account', 'Accounts', 'Transfers' (selected), 'Pay Bills', and 'Customer Services'. Below this, a dropdown menu shows 'Proximity Pay - QR' and a 'History' button. A progress bar with four steps (1, 2, 3, 4) is visible. The main content area is titled 'Select Transfer Choice' and features two radio buttons: 'Send Money' (selected) and 'Receive Money'. To the right, there is a search bar labeled 'Select Your Account' with a magnifying glass icon and a list of account numbers: 0xxx03xxx054, 0xxx03xxx112, 0xxx03xxx134, 0xxx03xxx198, 0xxx03xxx247, 0xxx00xxx1020, and 1xxx00xxx1015. A 'Start Scan' button is located at the bottom right.

**Field Description**

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

3. Click **Start Scan** button. The device camera shall be enabled and search for the QR code to read the beneficiary account details.
4. Point your camera to QR code and click **submit** on the screen. Following QR verify screen will be displayed.

## Proximity Pay-QR Verify



5. Click **Continue** button. The confirmation will be displayed.

## Proximity Pay-QR Confirm



6. Click **OK**.

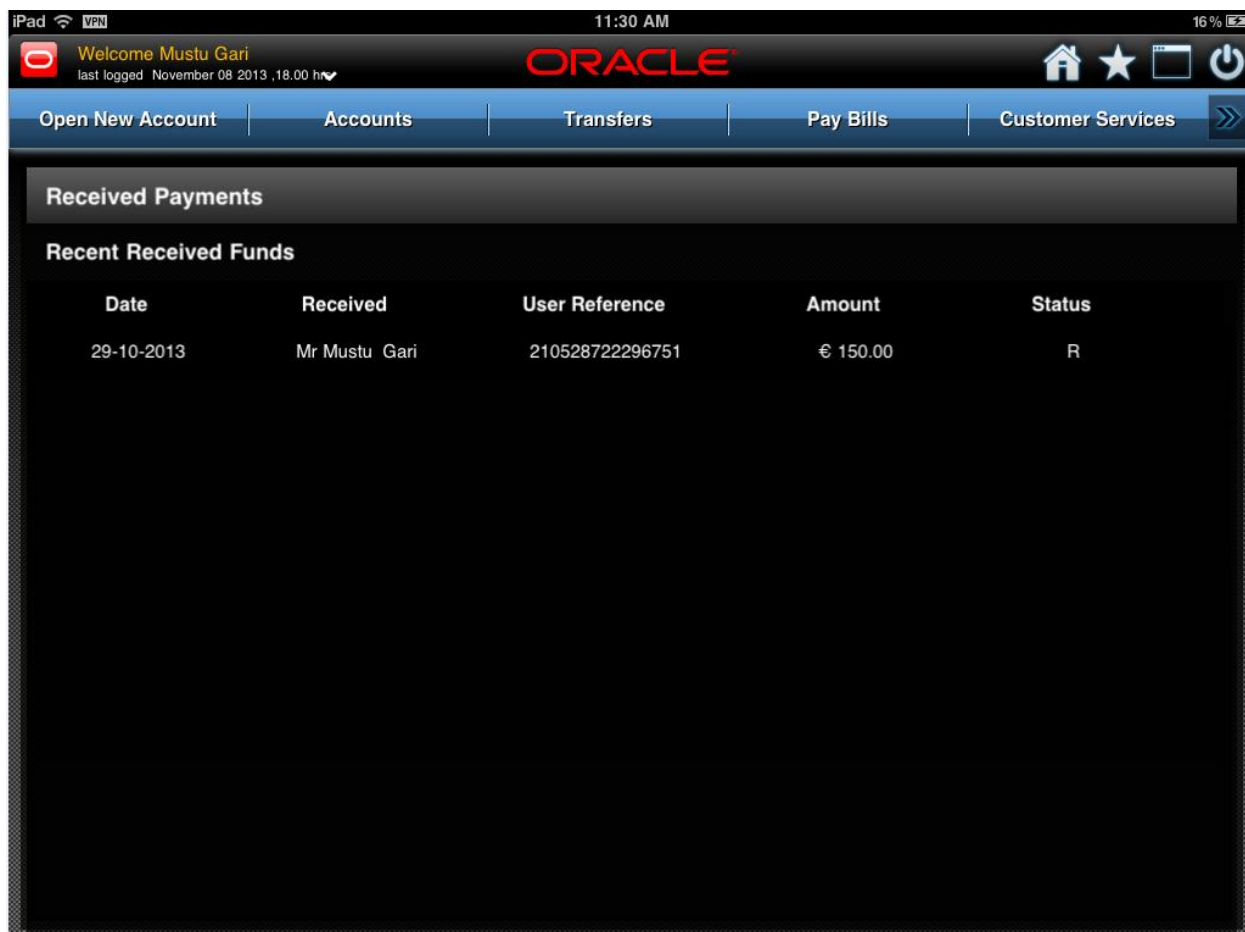
## 29. P2P Activity

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

### To pay the bills

1. Log on to the iPad Banking application.
2. Select **Transfer > P2P Activity** from the menu. The system displays **Received Payment** screen.

### Received Payment



The screenshot shows the Oracle iPad Banking application interface. At the top, there is a status bar with 'iPad', signal strength, '11:30 AM', and battery level '16 %'. Below this is a header bar with the Oracle logo and navigation icons (home, star, app drawer, power). A menu bar contains 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The main content area is titled 'Received Payments' and contains a section 'Recent Received Funds' with a table of transaction details.

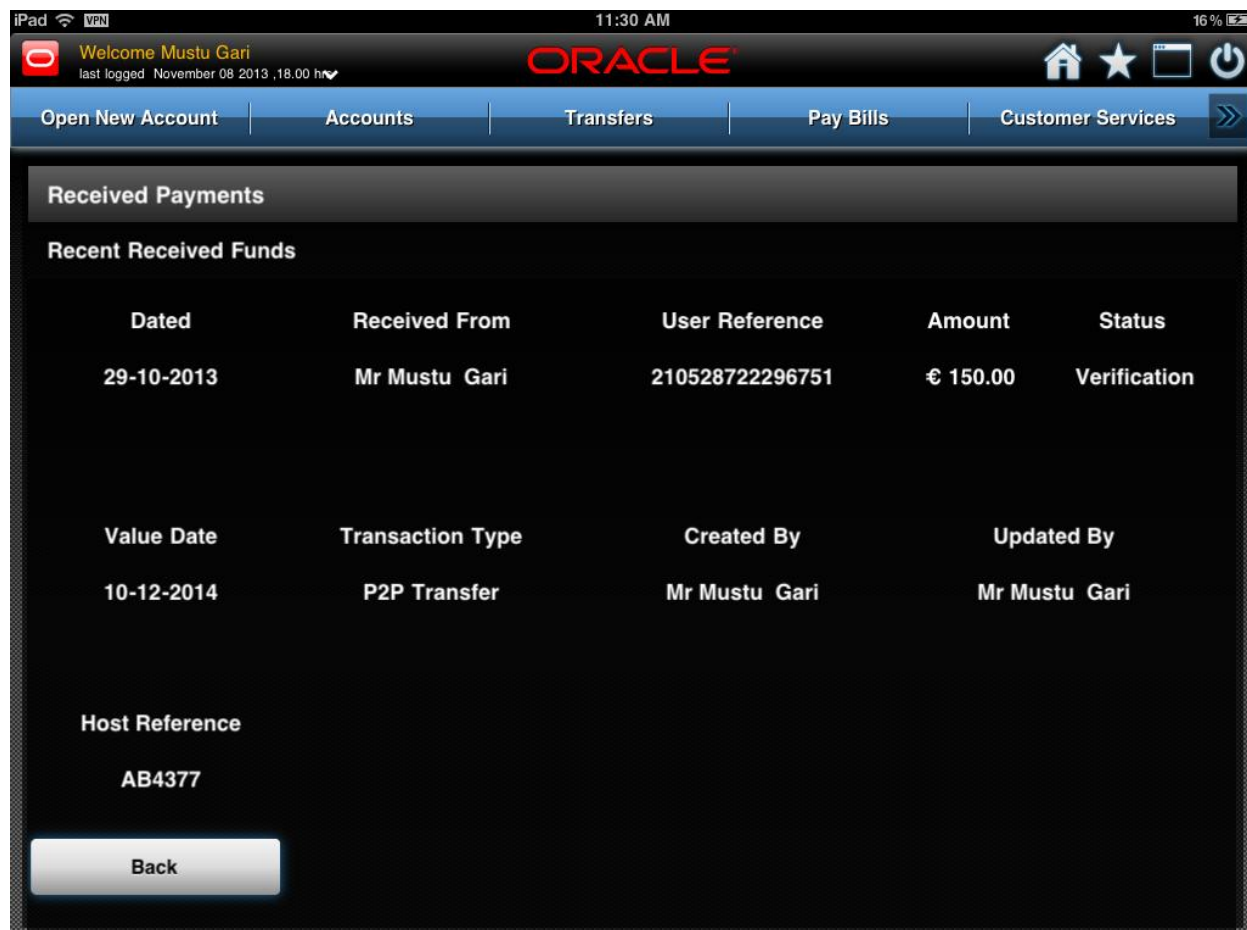
Date	Received	User Reference	Amount	Status
29-10-2013	Mr Mustu Gari	210528722296751	€ 150.00	R

**Field Description**

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

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

**Received Payment Details**



### Field Description

Field Name	Description
Value Date	[Display] This field displays the date on which payment has been received.
Transaction Type	[Display] This field displays the type of transaction.
Updated By	[Display] This field displays the name of user who last updated the transaction.
Created By	[Display] This field displays the name of user who initiated the transaction.
Host Reference Number	[Display] This field displays the host reference number of the transaction.

- Click Back button The system displays initial **Received Payment** screen.



**Note:** You can view received payment to you without logged in to the application. Select the Received Payment tab on login screen. To view received payment here you have to enter security code received to you.

## 30. 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 iPad Banking application.
2. Select **Pay Bill** from the menu. The system displays **Pay Bills** screen.

## Pay Bills

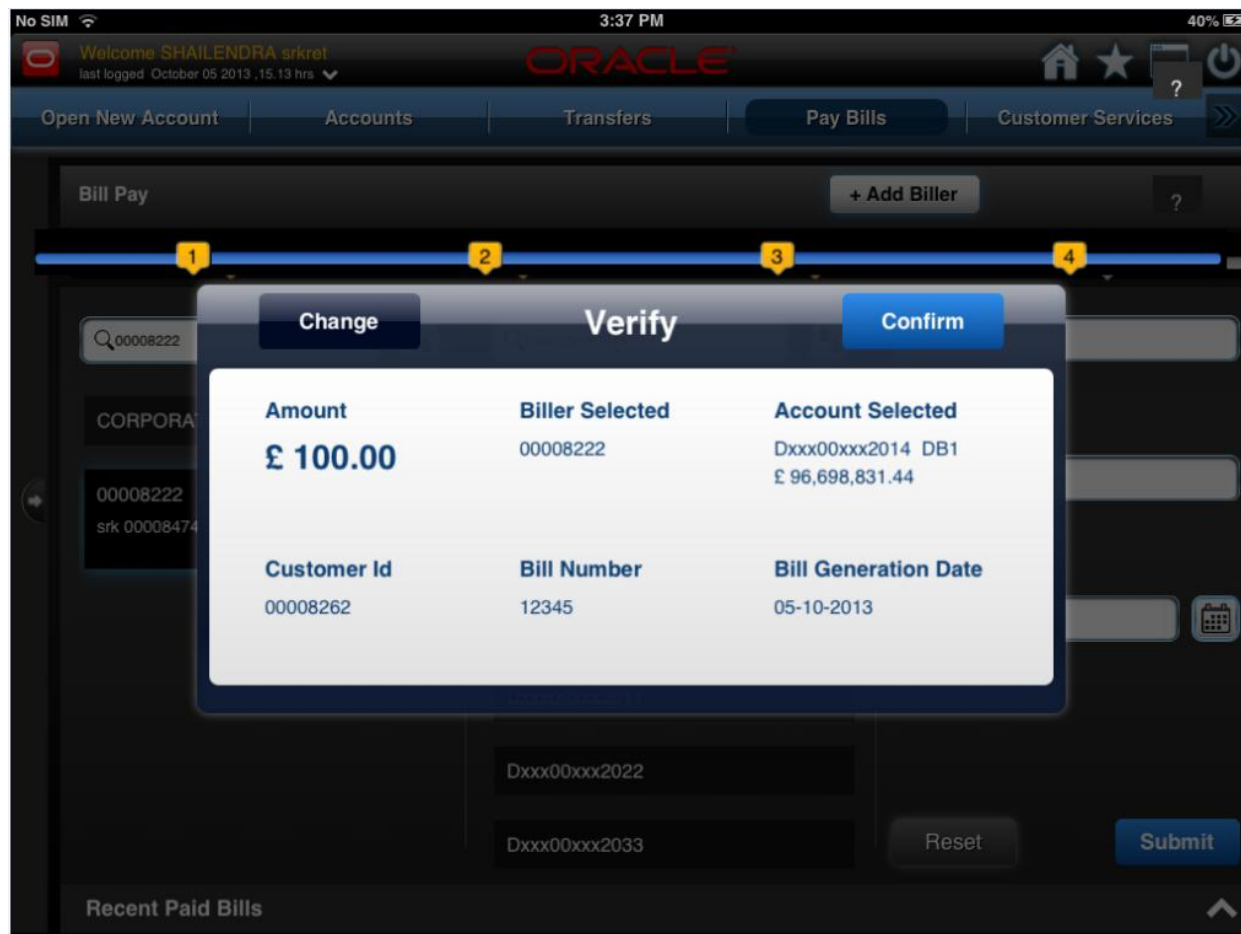
The screenshot shows the Oracle iPad Banking interface for the 'Pay Bills' section. At the top, there's a status bar with 'No SIM', '3:09 PM', and '38%' battery. Below is a navigation bar with 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills' (selected), and 'Customer Services'. The main screen is titled 'Bill Pay' and includes a '+ Add Biller' button. A progress bar with steps 1, 2, 3, and 4 is shown. Step 1, 'Select Biller', is active, displaying a search for 'CORPORATE' and a list of billers. The first biller, 'CORPORATE', is selected, showing details like 'aaa 000003171'. Below this, a list of bills is displayed, including 'Dxxx00xxx2025' for 'US\$ 99,900,077.70'. To the right, there are input fields for 'Bill Number' (100), 'Bill Generation Date' (05-10-2013), and 'Payment Amount' (123). At the bottom, there are 'Reset' and 'Submit' buttons. A 'Recent Paid Bills' section is visible at the very bottom.

## Field Description

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

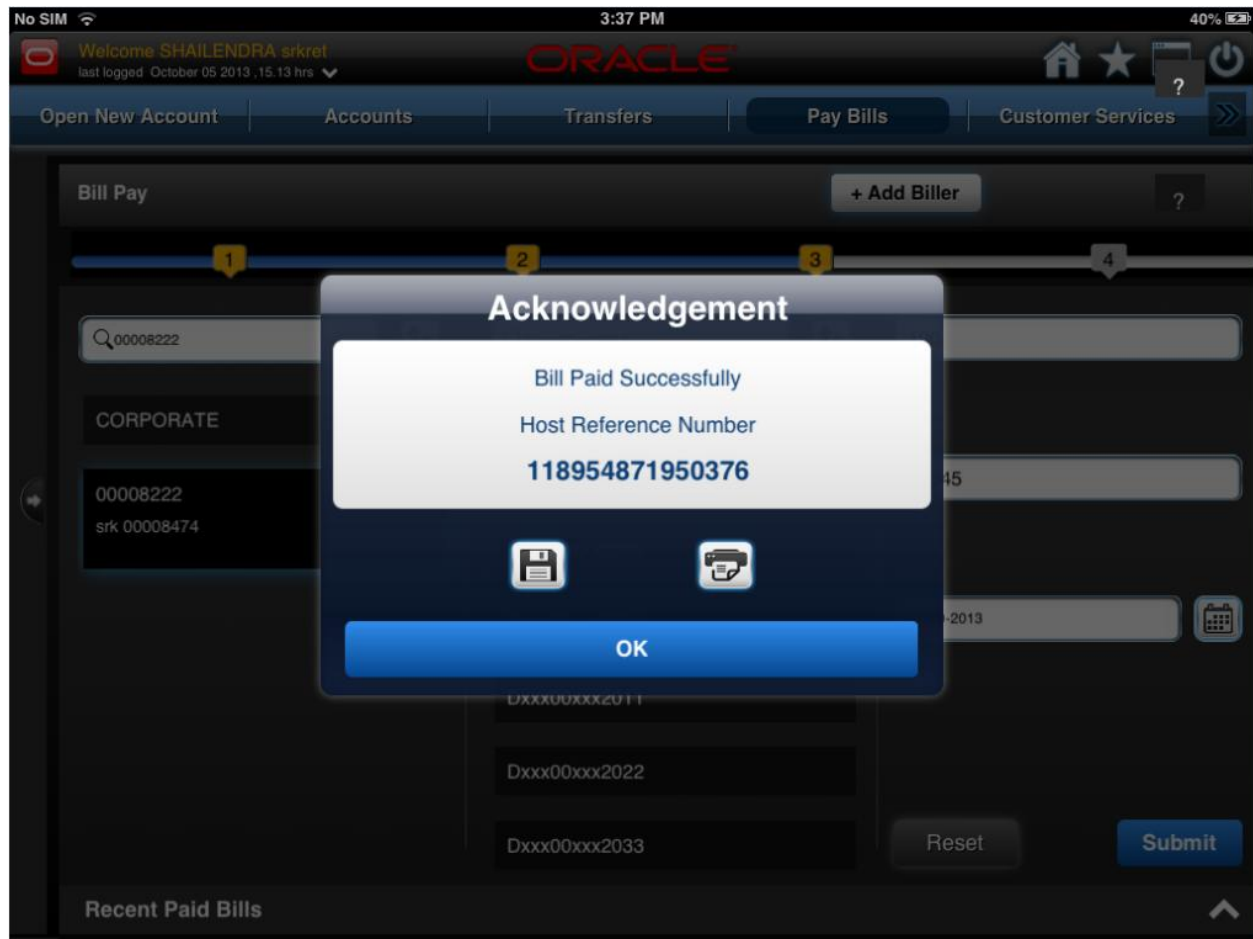
3. Click **Submit** button. The system displays **Pay Bill Verify** screen.  
OR  
Click the **Close** button to close the screen.


### Pay Bill Verify



4. Click the **Confirm** button. The system displays **Pay Bill Confirm** screen.  
OR  
Click the **Close** button to close the screen .  
OR  
Click the **Change** button to navigate to previous screen.

### Pay Bill Confirm



5. Click the **Close** button to close the screen.  
OR  
Click the **Ok** button. The initial **Pay Bill** screen is displayed
6. To view Recent Paid Bills click  in lower panel of **Pay Bills** screen. The system displays list of paid bills transaction.

## Recent Paid Bills

No SIM 3:47 PM 41%

Welcome SHAILENDRA srkret  
last logged October 05 2013 , 15.13 hrs

ORACLE

Open New Account | Accounts | Transfers | Pay Bills | Customer Services

Add Biller

Select Customer

Recent Paid Bills

Biller Nick Name	Bill Amount	Payment Date	Account Name	Status
00008222	£ 100.00	24-Jun-2013	Dxxx00xxx2014	Rejected

## 31. Register/Add Biller

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

### To register the biller

1. Log on to the iPad Banking application.
2. Select **Pay Bills > Add Utility Biller** from the menu. The system displays **Biller Pay** screen.

## Bill Information

The screenshot displays the Oracle Bill Pay mobile application interface. At the top, the status bar shows 'No SIM', signal strength, time '3:09 PM', and battery level '38%'. The Oracle logo is centered at the top. Below the logo, a navigation bar contains links: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The 'Pay Bills' section is active, showing a 'Bill Pay' header with a '+ Add Biller' button and a help icon. A progress bar at the top of the main content area indicates four steps: 1. Add Biller (active), 2. Select Biller, 3. Enter Bill Information, and 4. Review & Pay. The 'Add Biller' step includes a search field for 'CORPORATE' with a dropdown showing 'CORPORATE aaa 000003171'. Another search field for 'Dxxx00xxx2025' has a dropdown showing 'Dxxx00xxx2025 US\$ 99,900,077.70'. To the right, there are input fields for account numbers '100' and '123', and a date field '05-10-2013'. At the bottom right, there are 'Reset' and 'Submit' buttons. A 'Recent Paid Bills' section is visible at the very bottom.

3. Click **Add Biller** button. The system displays **Add Biller** screen.



## Add Biller

The screenshot displays the 'Add Biller' interface on an iPad. The top status bar indicates 'No SIM', the time '3:10 PM', and a battery level of '38%'. The Oracle logo is centered at the top. A navigation bar below the logo contains links to 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The main content area is titled 'Add Biller' and contains four input fields: 'Select Customer' (a dropdown menu), 'Select Biller' (a dropdown menu), 'Service Account Number' (a text field), and 'Biller Nick Name' (a text field). At the bottom of the form are two buttons: 'Reset' and 'Submit'. A 'Recent Paid Bills' section is visible at the very bottom of the screen.

## Field Description

Field Name	Description
<b>Add Biller</b>	
<b>Select Customer</b>	[Mandatory, Pop Over] Select the Customer for which the biller is to be registered.
<b>Select Biller</b>	[Mandatory, Pop Over] Select the Biller from the list of the billers.
<b>Service Account Number</b>	[Mandatory, Alphanumeric,15] Type the Service account number.

Field Name	Description
<b>Biller Nick Name</b>	[Mandatory, Alphanumeric,15] Type the Service account number.

- Click **Submit** button. The system displays **Register Biller Verify** screen.  
OR  
Click the **Reset** button to navigate to the previous screen..

### Register Biller Verify

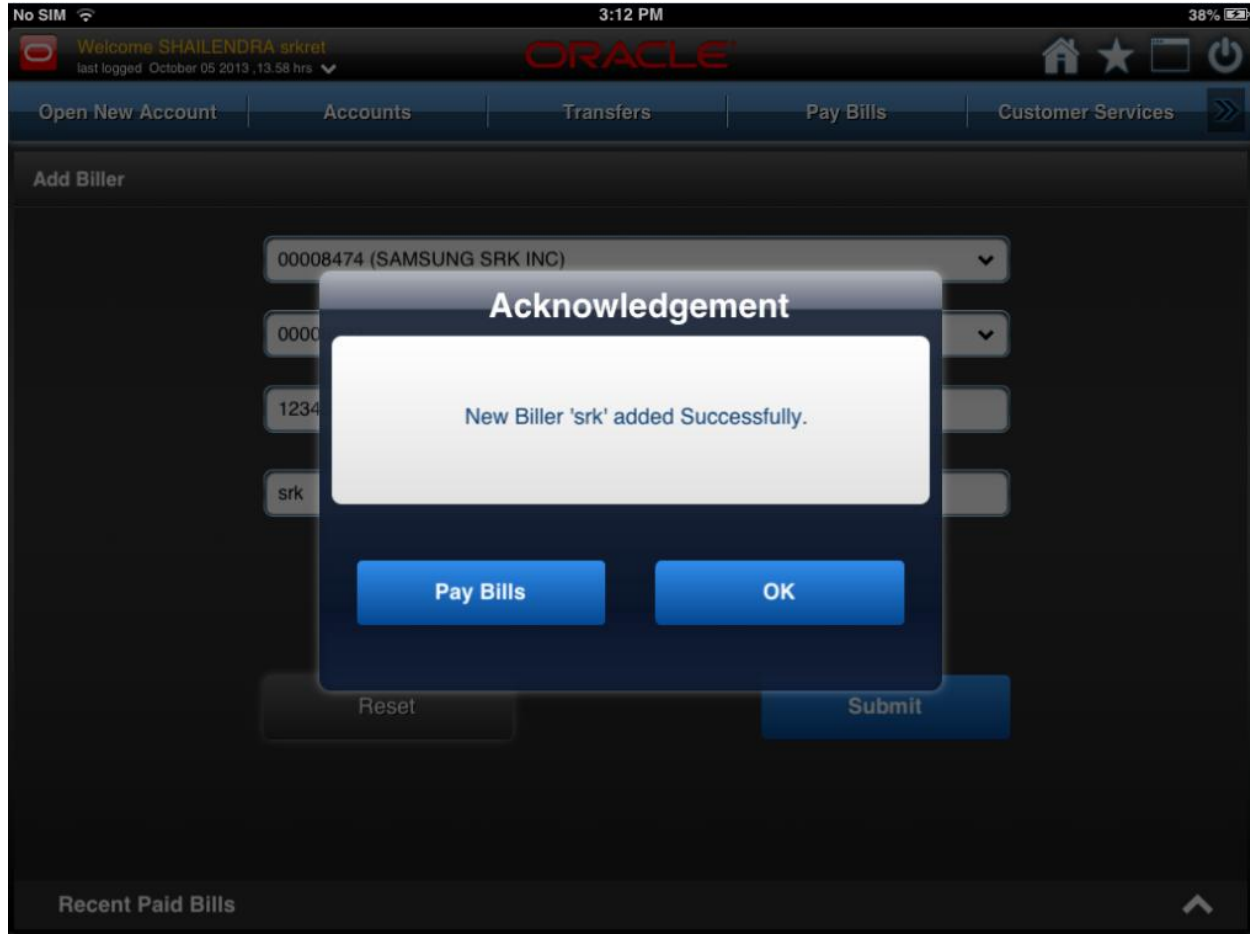
The screenshot shows the 'Register Biller Verify' screen on an iPad. The screen has a dark background with a white dialog box in the center. The dialog box has a title bar with 'Verify' in the center, 'Change' on the left, and 'Confirm' on the right. Below the title bar, there are four fields arranged in a 2x2 grid:

Customer	Biller Name
00008474 (SAMSUNG SRK INC)	00008222
Biller Nick Name	Service Account Number
srk	12345

Below the fields, there are two buttons: 'Reset' on the left and 'Submit' on the right. At the top of the screen, there is a status bar with 'No SIM', '3:12 PM', and '38%'. Below the status bar, there is a navigation bar with 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. Below the navigation bar, there is a header 'Add Biller'. At the bottom of the screen, there is a footer 'Recent Paid Bills'.

- Click the **Confirm** button. The system displays **Register Biller Confirm** screen.  
OR  
Click the **Change** button to navigate to the previous screen.

## Register Biller Confirm



6. Click the **Pay bills** button to pay bills.  
OR  
Click the **OK** button to navigate to the initial Biller Information screen.

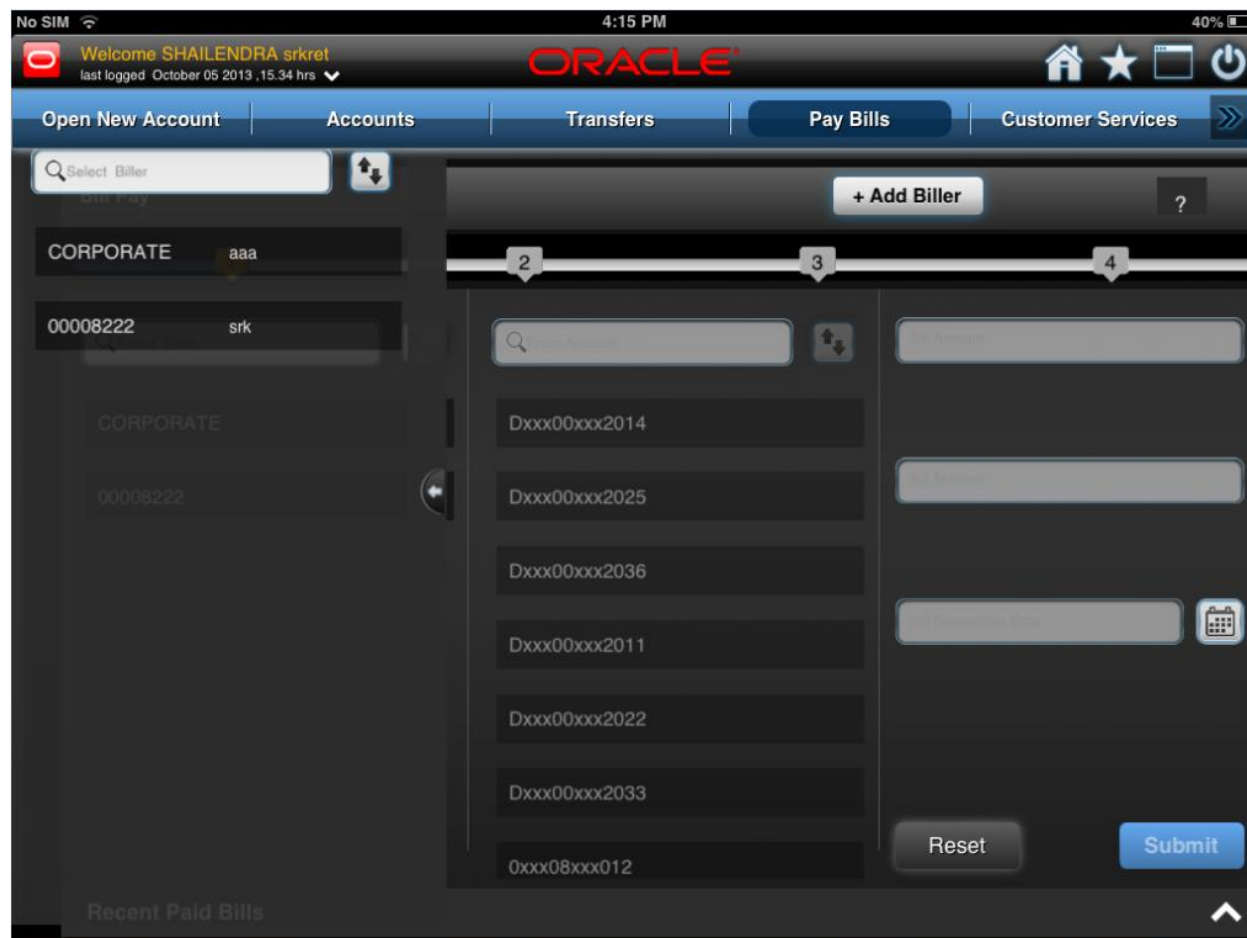
## 32. Delete Biller


This menu enables you to delete a already registered biller.

### To delete the biller

1. Log on to the iPad Banking application.
2. Select **Pay Bill > Pay Utility Biller** from the menu. The system displays **Pay Utility Biller** screen.

## Pay Utility Biller



3. Select biller you wish to delete from biller list and Click  icon under biller list. The system displays delete biller screen.

## Delete Biller

The screenshot shows the 'Delete Biller' screen in the Oracle iPad Banking application. The screen has a dark background with white text. At the top, there is a status bar with 'No SIM', '4:15 PM', and '40%' battery. Below the status bar is a navigation bar with the Oracle logo and a home button. The main content area is titled 'Delete Biller' and contains four input fields: 'Customer Id' with the value 'SHAIENDRA KADAM(000003171)', 'Biller' with the value 'CORPORATE', 'Service Account Number' with the value '32132131', and 'Biller Nick Name' with the value 'aaa'. Below the input fields are two buttons: 'Cancel' and 'Delete'. At the bottom of the screen, there is a section titled 'Recent Paid Bills' with an upward arrow icon.

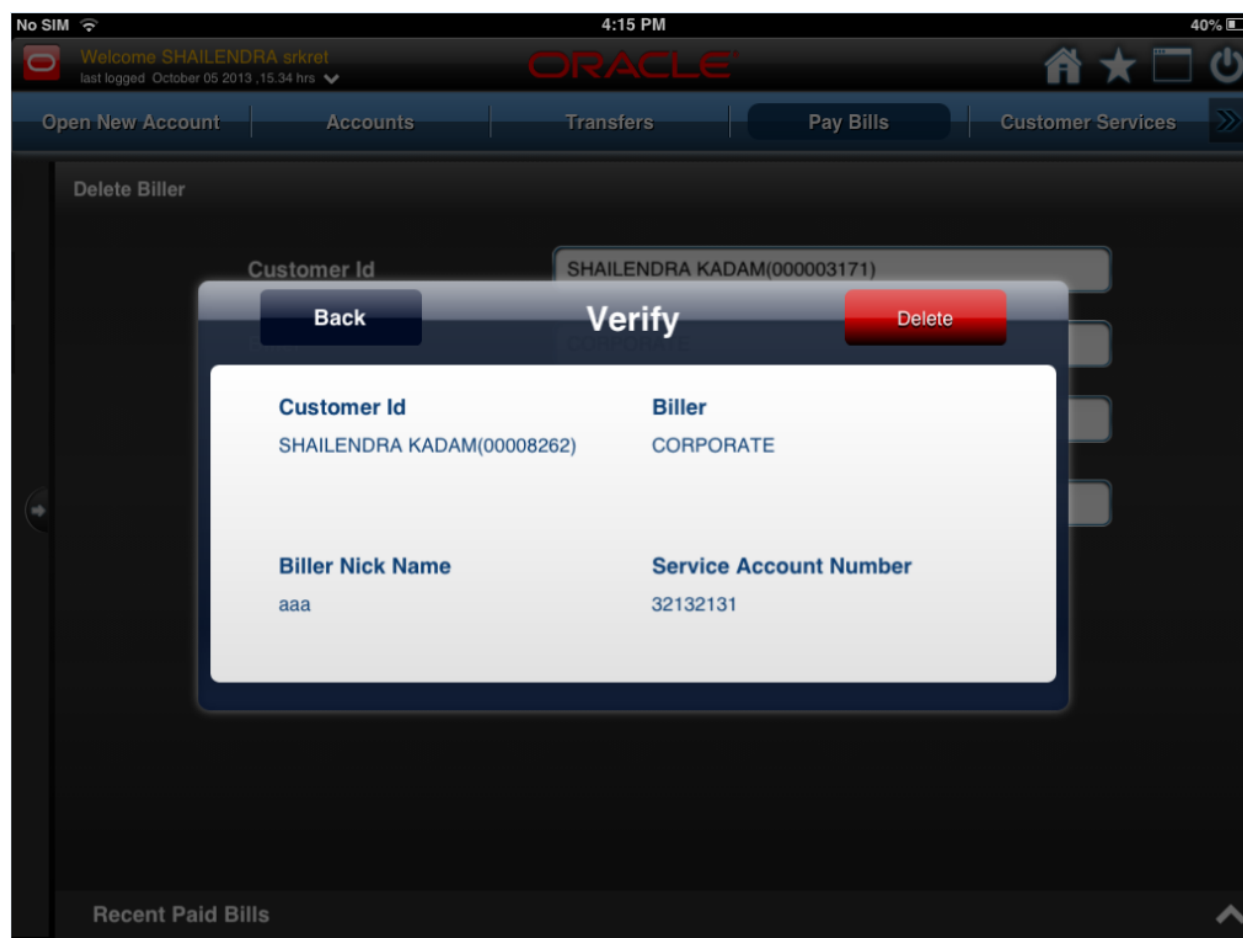
## Field Description

Field Name	Description
Customer Id	[Display] This field displays the customer Id under which biller has been registered.
Biller	[Display] This field displays the biller that has been registered.
Service Account Number	[Display] This field displays the user's unique account number with the biller.

Field Name	Description
<b>Biller Nick Name</b>	[Display] This field displays the nick name for biller registration which is unique for the Customer.

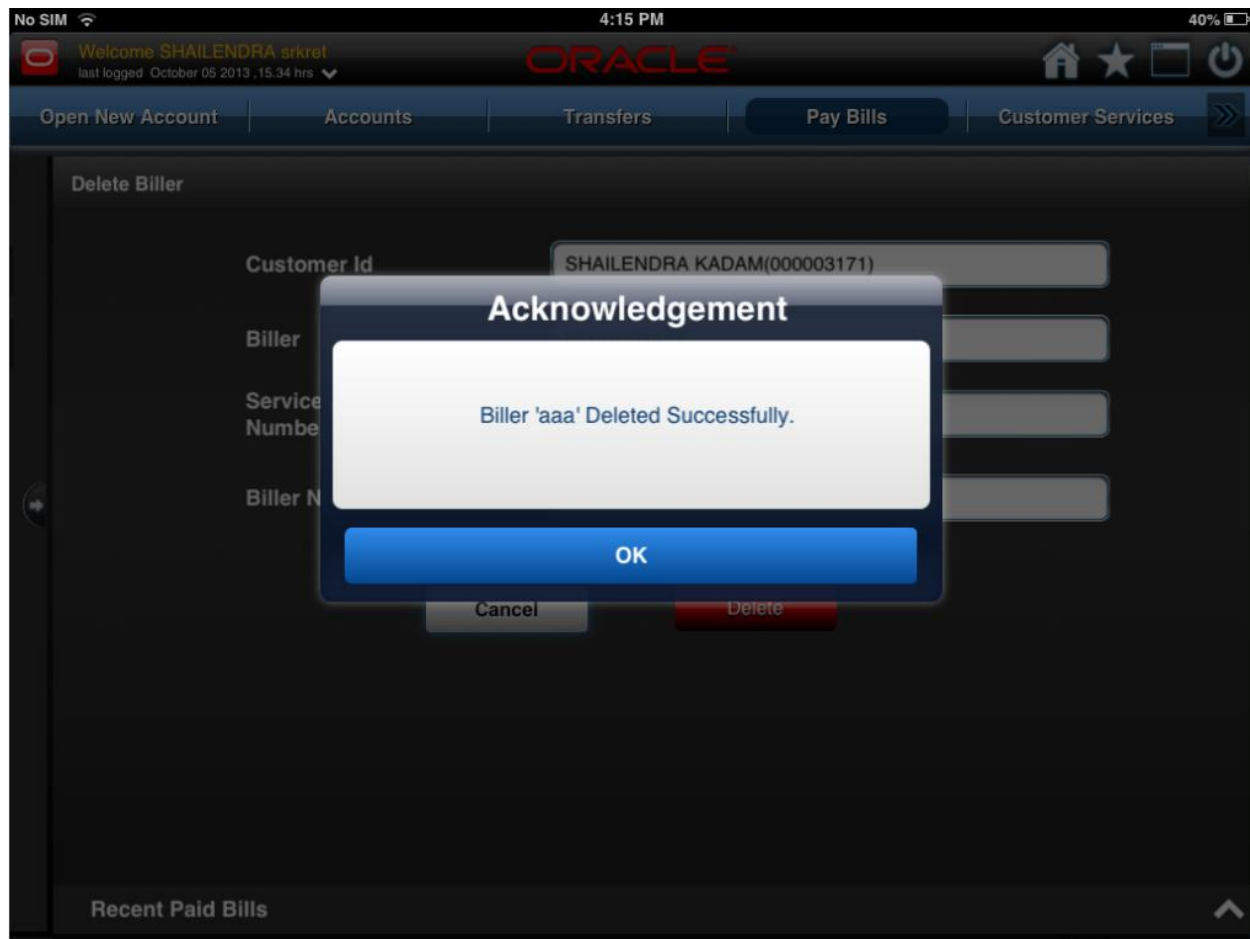
- Click **Submit** button. The system displays **Delete Biller Verify** screen.  
OR  
Click the **Close** button to close the screen.

### Delete Biller Verify



- Click the **Confirm** button. The system displays **Delete Biller Confirm** screen.  
OR  
Click the **Back** button to navigate to the previous screen.

### Delete Biller Confirm



6. Click the **OK** button to navigate to the Delete Biller screen.



### 33. Open Term Deposit

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

1. Select **Term Deposit Account** from the account list on dashboard screen.
2. Click Open Term Deposit tab. The system displays following Open Term Deposit screen .

## Open Term Deposit

## Field Description

Field Name	Description
<b>Customer Details</b>	
<b>Holding Pattern</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate holding pattern.</p> <p>Default value for the field 'Holding pattern' will be "Single".</p> <p>The option are as follows:</p> <ul style="list-style-type: none"> <li>Single: If this option is selected for the single term deposit account holder.</li> <li>Joint: If this option is selected for the joint account holder.</li> </ul>

Field Name	Description
<b>Joint Customer Id1</b>	<p>[Conditional, Alphanumeric, 20] Type the joint customer id1.</p> <p>Note: This field is displayed only when holding pattern is selected as Joint.</p>
<b>Joint Customer Id2</b>	<p>[Conditional, Alphanumeric, 20] Type the joint customer id2.</p> <p>Note: This field is displayed only when holding pattern is selected as Joint.</p> <p>Note: Joint customer ID 2 cannot be same as customer id entered for first account holder.</p>
<b>Deposit Details</b>	
<b>Deposit Product</b>	<p>[Mandatory, Drop down] Select the deposit product for which term deposit is to be opened.</p>
<b>From Account</b>	<p>[Mandatory, Drop down] Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened term deposit will be fetched from this account.</p>
<b>Deposit Amount</b>	<p>[Mandatory, Numeric, 15] Type the amount to be deposited.</p>
<b>Payout Details</b>	
<b>Maturity Date</b>	<p>[Mandatory, Pick List ] Select the maturity date of the term deposit from the pick list.</p> <p>Note: Maturity date cannot be less than or equal to the current business date. Maturity date cannot be less than the minimum period as specified by the bank for the selected product.</p>

Field Name	Description
<b>Maturity Instructions</b>	<p>[Mandatory Drop down]</p> <p>Select the maturity instruction for the deposit from the Pop Over list.</p> <p>By default, Maturity instruction value will be shown as Close On Maturity.</p> <p>The options for Conventional Deposit Products are as follows:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal and Interest</li> <li>• Renew principal and Payout the Interest</li> <li>• Renew Special Amount and Pay Out the remaining amount.</li> </ul> <p>The options for Islamic Deposit Products are as follows</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal and Profit</li> <li>• Renew principal and Payout the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount.</li> </ul>
<b>Transfer To (Account transfer options)</b>	<p>[Conditional, Drop down]</p> <p>Select the account to which the principal and interest are to be transferred from the Pop Over list.</p> <p>By default, Transfer To value will be shown as Transfer through Domestic Clearing Network.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> <li>• Transfer to users mapped accounts</li> <li>• Transfer to internal bank account</li> <li>• Transfer through domestic clearing network</li> </ul> <p>This field is not displayed if the <b>Renew Principal and Interest</b> option is selected from <b>the Maturity Instruction</b> Pop Over list for Conventional Products and if the <b>Renew Principal and Profit</b> option is selected from <b>the Maturity Instruction</b> Pop Over list for Islamic Product</p>
<b>Account</b>	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the account number to which the interest and principal will be transferred.</p> <p>This field is enabled if the following options are selected from the <b>Account Transfer options</b> Pop Over list.</p> <ul style="list-style-type: none"> <li>• Transfer to internal Bank account</li> <li>• Transfer through domestic clearing network</li> </ul>

Field Name	Description
	<p>[Conditional, Drop down]</p> <p>Select the account to which the interest is to be transferred from the Pop Over list.</p> <p>This field is a pop over list, if the <b>Transfer to users mapped accounts</b> options is selected from the Account Transfer options pop over.</p>
<b>Network Type</b>	<p>[Conditional, Drop down]</p> <p>Select the type of the network from the Pop Over list.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> Pop Over list.</p>
<b>Beneficiary Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> Pop Over list.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Note: Beneficiary name can be Alphanumeric with Special Characters - ? : ( ) . , ' + Space.</p> </div>
<b>Bank Code</b>	<p>[Conditional, Pop Over]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> Pop Over list.</p>
<b>Bank Name</b>	<p>[Display]</p> <p>This field displays the bank name in the clearing network.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>
<b>Bank Address</b>	<p>[Display]</p> <p>This field displays the address of the bank.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>
<b>City</b>	<p>[Display]</p> <p>This field displays the city in which the bank belongs.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>

Field Name	Description
<b>Rollover Amount</b>	[Conditional, Numeric, 15] Type the amount which will be renewed at maturity. This field is enabled if the <b>Renew Special Amount</b> option is selected in the <b>Maturity Instruction</b> field. User Can input the rollover Amount less than Maturity Amount.
<b>Open Account</b>	[Mandatory, Drop down] Select the account from the pop over. This account will be used as a source/funding account for opening a term deposit.
<b>Network Type</b>	[Mandatory Drop down] Select the network type from the pop over.

- Click the **Pay Now** button. The system displays **Open Term Deposit – Verify** screen.

### Open Term Deposit – Verify

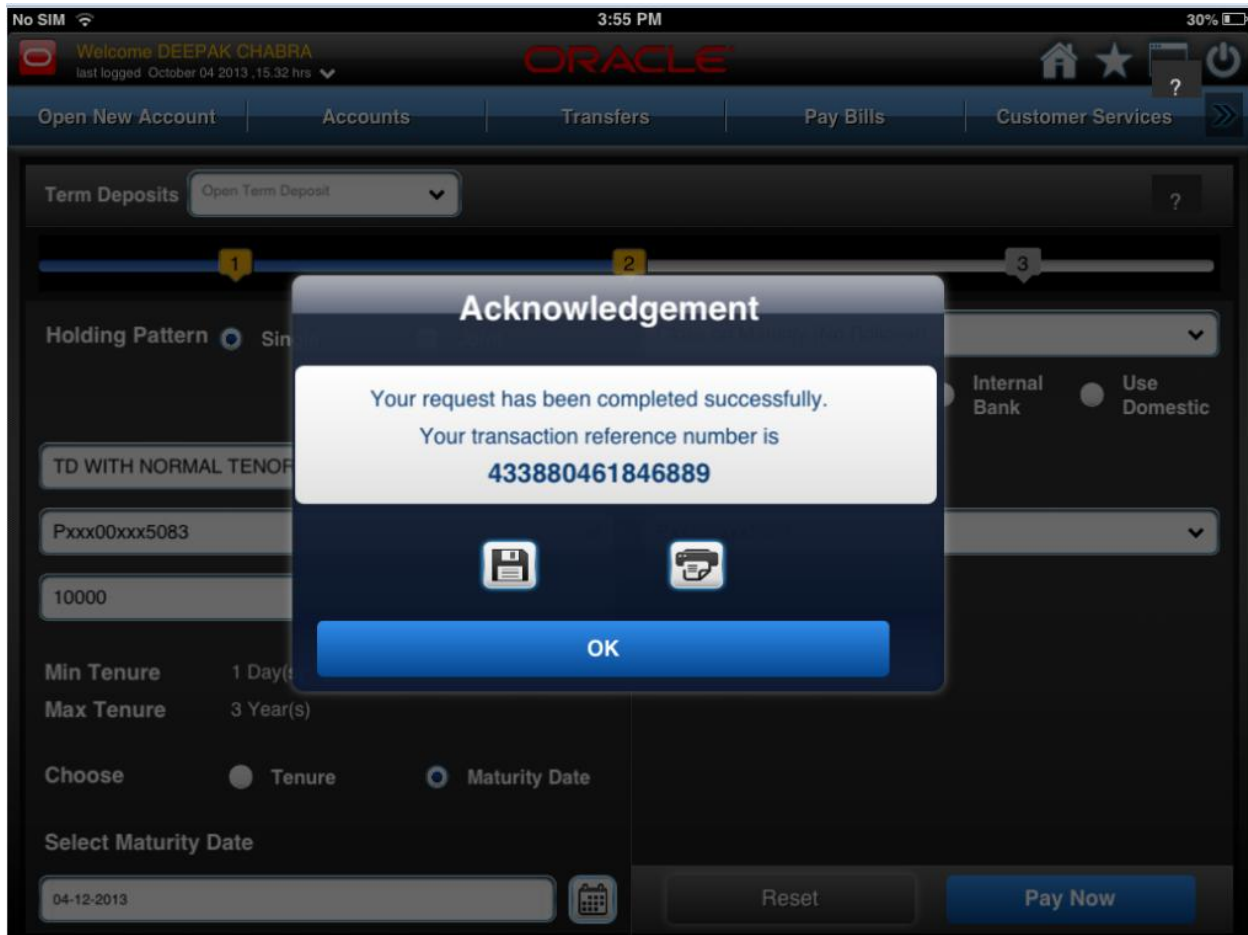
The screenshot shows the iPad Banking application interface. At the top, the status bar indicates 'No SIM', signal strength, time '3:54 PM', and battery level '30%'. The app header shows 'Welcome DEEPAK CHABRA' and 'last logged October 04 2013, 15:32 hrs'. The main menu includes 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The 'Term Deposits' section is active, showing 'Open Term Deposit' as the selected option. A modal window titled 'Verify' is displayed in the center, with tabs for 'Change', 'Verify', and 'Confirm'. The modal contains the following information:

- Source Account:** Pxxx00xxx5083
- Deposit Amount:** £ 10,000.00
- Deposit Product:** TD WITH NORMAL TENOR AND PENALTY
- Maturity Date:** (field is empty)

At the bottom of the modal, there are radio buttons for 'Tenure' and 'Maturity Date', with 'Maturity Date' selected. Below this, there is a 'Select Maturity Date' section with a date picker showing '04-12-2013'. At the bottom of the screen, there are 'Reset' and 'Pay Now' buttons.

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

### Open Term Deposit - Confirm



5. Click the **OK** button. The system navigates to initial Open Term Deposit screen.  
OR  
Click the **Print** this page button to print the current confirmation page.  
OR  
Click the **Save** button to save the containing newly opened term deposit details.

## 34. Deposit Redemption

Redeem Term Deposit option allows you to Redeem your term Deposit details either partially or fully through iPad Application Based Banking.

### To redeem the term deposit

1. Log on to the iPad Banking application.
2. Select **Accounts > Term Deposit > Redeem Deposit** from the menu. The system displays **Deposit Redemption** screen.



## Deposit Redemption

**Term Deposits** Redeem Term Deposits

1 2 3 4

Search: 7xxx65xxx6

Product Name	Deposit Amount
1xxx11xxx2	£ 90,000.00
1xxx11xxx1	£ 1,000.00
7xxx65xxx6	£ 100,000.00
7xxx65xxx6	£ 100,000.00
Bxxx03xxx01	£ 10,000.00
Dxxx03xxx04	£ 90,000.00
0xxx55xxx25	£ 10,000.00

**Product Name**  
TD WITH NORMAL TENOR AND PENALTY

**Deposit Amount** £ 100,000.00

**Interest** 10.00 %

**Maturity Date** 04-02-2011

**Period of Deposit** 1 Month(s)

**Maturity Instructions**  
Renew Principal and Interest

**Redemption Options:**  
 Partial (100000.00)  
 Own Account  
 Maturity Account  
 Network Type  
 Bank Code  
 Beneficiary Name

Cancel Redeem

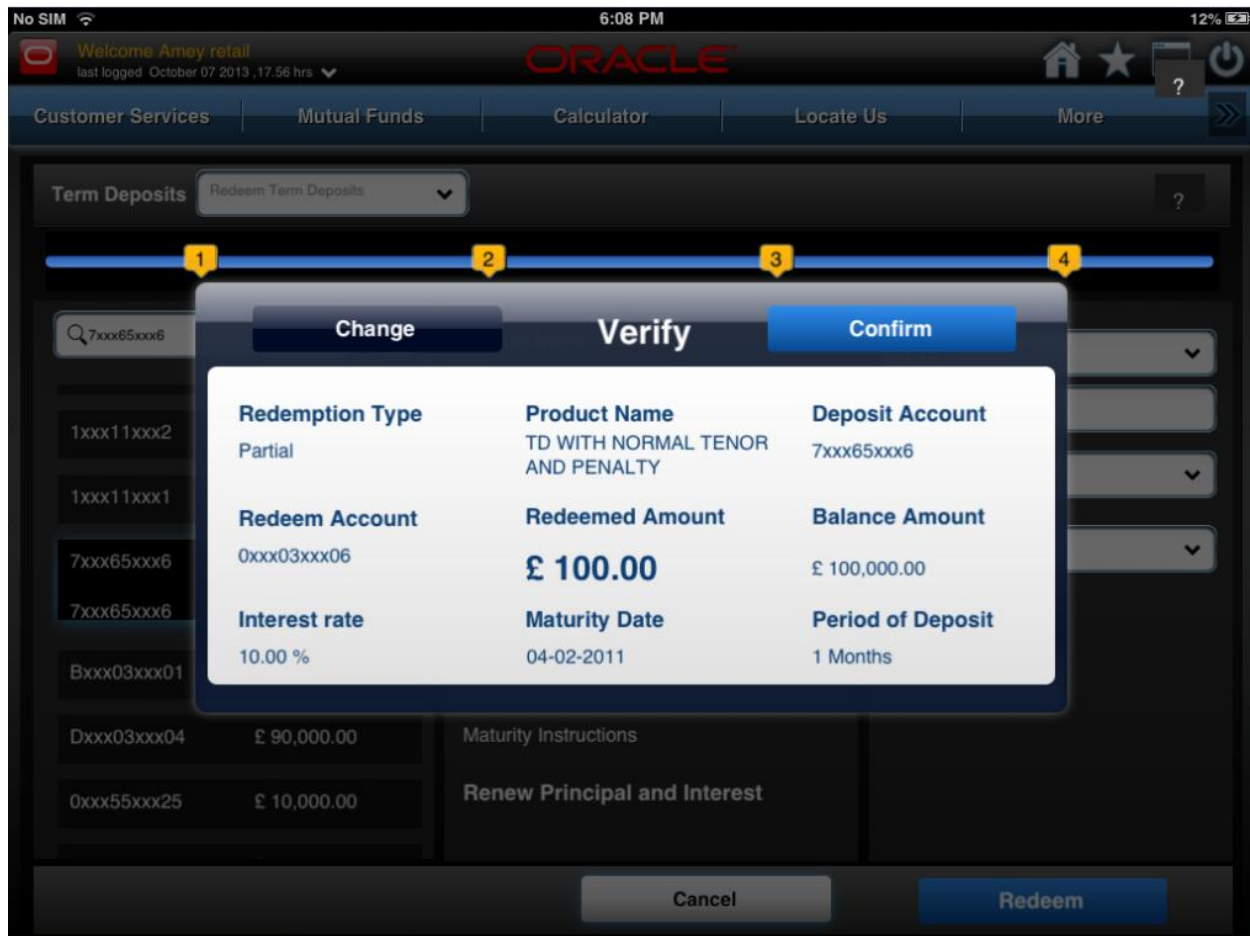
## Field Description

Field Name	Description
<b>Select Deposit</b>	[Mandatory, List] Select the deposit for redemption.
<b>Product Name</b>	[Display] This field displays the deposit product.
<b>Deposit Amount</b>	[Display] This field displays the deposit amount.
<b>Maturity Date</b>	[Display] This field displays the maturity date of the deposit.
<b>Interest Rate</b>	[Display] This field displays the interest rate.

Field Name	Description
<b>Period Of Deposit</b>	[Display] This field displays the period of deposit.
<b>Maturity Instruction</b>	[Display] This field displays the name of maturity instruction you had selected.
<b>Redemption Type</b>	[Mandatory, Dropdown] Select the redemption type. The options are: <ul style="list-style-type: none"><li>• Partial Redemption</li><li>• Full Redemption</li></ul>
<b>Amount</b>	[Conditional, Numeric, 15] This field displays the Amount to be redeem.
<b>Transfer To</b>	[Mandatory, Dropdown] Select the destination account from the pop over where the amount after redemption will be transferred. The options are: <ul style="list-style-type: none"><li>• Own Account</li><li>• Internal bank Account</li><li>• Use Domestic Network</li></ul>

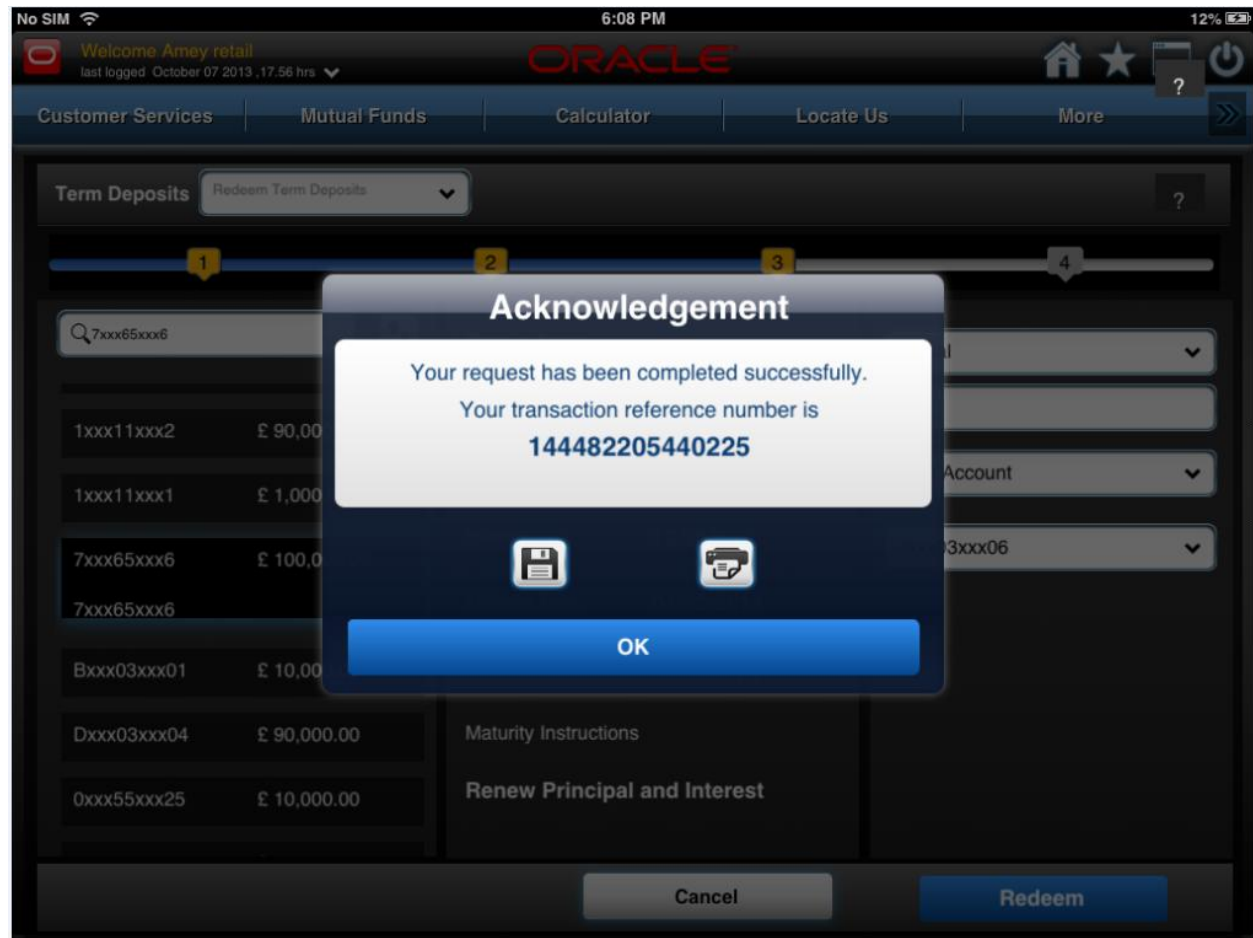
3. Click **Redeem** button. The system displays **Deposit Redemption Verify** screen.  
OR  
Click the **Cancel** button to cancel the transaction.

## Deposit Redemption



4. Click **Confirm** button. The system displays **Deposit Redemption Confirm** screen.  
OR  
Click the **Change** button to navigate to the previous screen.

## Deposit Redemption Confirm



5. Click the **OK** button to return to the Deposit redemption initial screen.

## 35. Deposit Details

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

### To view the TD Details

1. Log on to the iPad Banking application.
2. Select **Term Deposit** account from the dashboard/Landing screen of iPad. as shown below:

### Term Deposit



- As you select Term Deposit accounts from **Account**, list of all Term Deposit accounts will be displayed in right hand side panel of the dashboard screen.
- Select Term Deposit account from **List Of Accounts**. The system will display **Deposit Details** of selected account.

## Deposit Details

No SIM 3:11 PM Not Charging

Welcome DEEPAK CHABRA  
last logged October 04 2013 ,14:31 hrs

ORACLE

nt Accounts Transfers Pay Bills Customer Services Mutual Funds >>>

### Term Deposits

1xxx11xxx4

1xxx11xxx6

Pxxx00xxx4055

Pxxx00xxx7038

Pxxx00xxx7058

#### Term Deposits-1xxx11xxx4

Deposit Account	Initial Deposit	Maturity Date	Maturity Amount
1xxx11xxx4 005	£ 5,000.00	30-06-2015	£ 0.00

Deposit Details	Maturity Instructions
<p>Customer ID 00008527</p> <p>Current Balance £ 2,864.00</p> <p>Product Name TD WITH NORMAL TENOR AND PENALTY</p> <p>Deposit Date 30-06-2014</p> <p>Interest rate 10.00 %</p> <p>Period of Deposit 1 Years</p>	<p>Maturity Instructions Renew Special Amount and Pay Out the remaining amount</p> <p>Rollover Amount £ 4,000.00</p> <p>Pay Out Type Transfer to Internal Bank</p> <p>Additional Information Pxxx00xxx7016 Bank Futura - Branch PA1</p> <p>Percentage 100.00 %</p>

Ad hoc Statement Back

## Field Description

Field Name	Description
<b>Account Details</b>	
<b>Customer Id</b>	[Display] This field displays the Customer Id of the Customer.
<b>Deposit Account</b>	[Display] This field displays the Term deposit account number registered for Mobile banking under the customer ID
<b>Product Name</b>	[Display] This field displays the Product name of the term deposit product.

Field Name	Description
<b>Current Balance</b>	[Display] This field displays the Balance in the Term deposit account.
<b>Deposit Details</b>	
<b>Deposit Date</b>	[Display] This field displays the date of deposit in the Term deposit.
<b>Maturity Date</b>	[Display] This field displays the Maturity date of the Term deposit.
<b>Interest Rate</b>	[Display] This field displays the interest rate of the Term deposit. This field is applicable only for the conventional term deposit.
<b>Maturity Instructions</b>	
<b>Rollover Instructions</b>	[Display] This field displays the rollover instruction.
<b>Payout Details</b>	
<b>Payout Type</b>	[Display] This field displays the payout type.
<b>Percentage</b>	[Display] This field displays the percentage for payout.
<b>Additional Information</b>	[Display] This field displays the account number.

5. Click **Ad hoc statement** button to generate the statement of the term deposit account.  
OR  
Click the **Back** button to close the screen



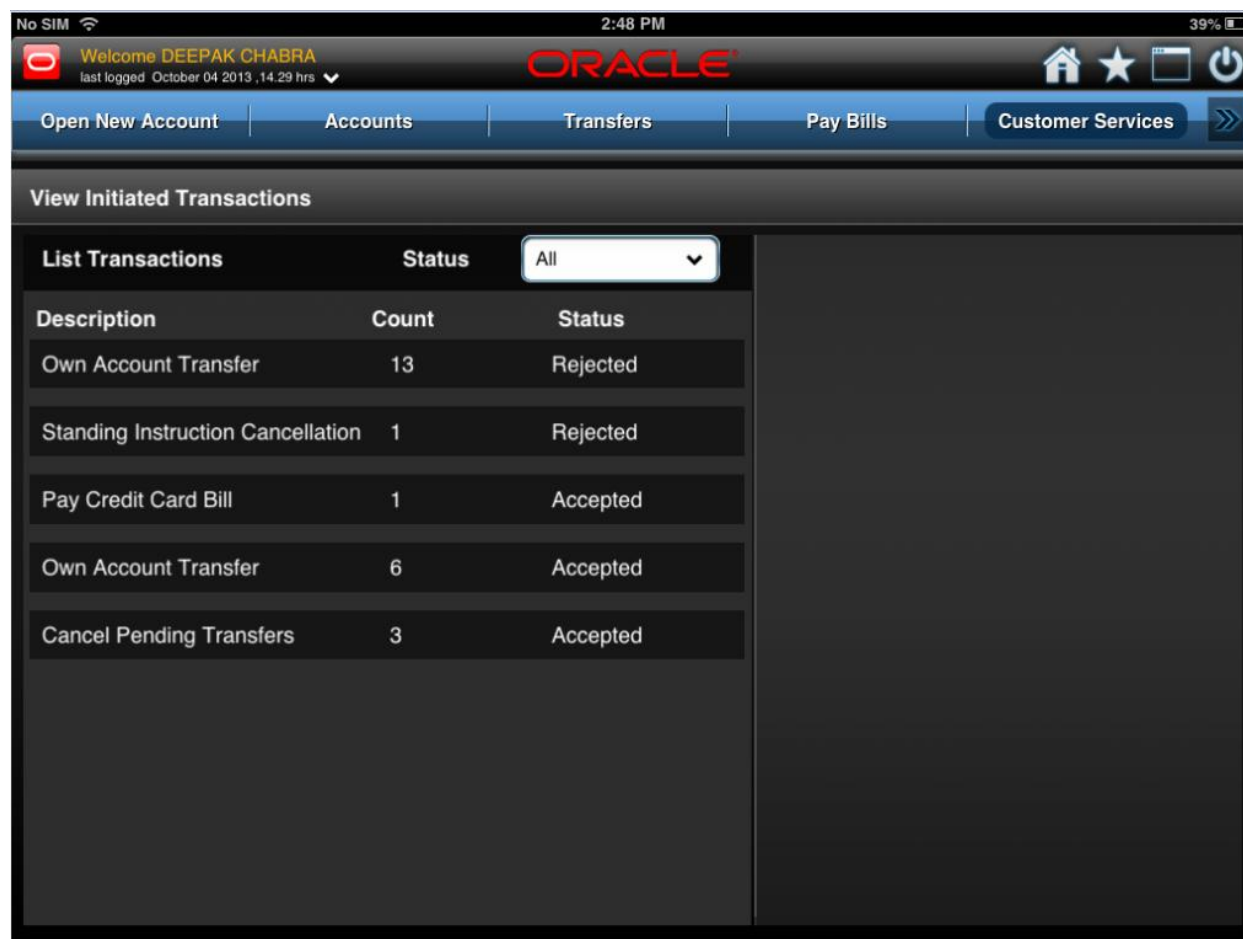
## 36. Transaction Activities

Using this option, you can get transaction activities details. You can view all the activities done for particular transaction and its status, transaction initiation details

### To view the transaction activity details

1. Log on to the iPad Banking application.
2. Select **Customer Services > Transaction activities** from menu. The system displays the **View transaction** screen.

### [View initiated Transactions- Transaction List](#)

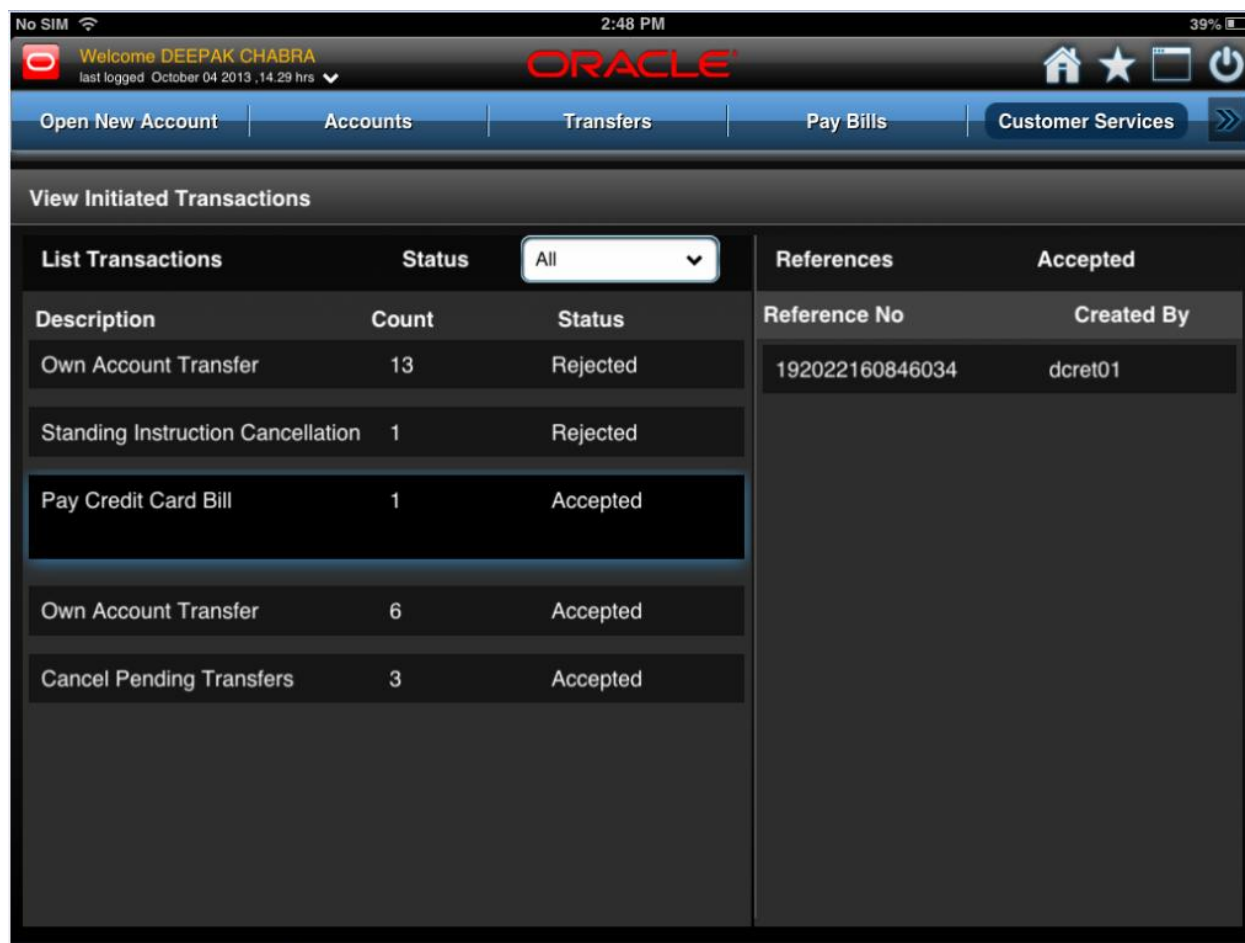


### Field Description

Field Name	Description
<b>Description</b>	[Display] Displays the name of the transaction that has been initiated.
<b>Count</b>	[Display] Displays the number of transaction that has been initiated for particular transaction.
<b>Status</b>	[Display] Displays the status of transaction.

3. Select any transaction from the list that you want to view .The system displays details on the right hand side panel as shown below:

### View initiated Transaction Details



### Field Description

Field Name	Description
Reference No.	[Display] Displays the reference number generated when the transaction was initiated.
Created By	[Display] Displays the name of the user by whom transaction was initiated.
References	[Display] Displays the status of transaction.

- Click reference number to view further details of that transaction. The system displays Details screen.

## View initiated Transaction Details

**View Initiated Transactions**

List Transactions	Status	All
Own Account Transfer	13	Rejected
Standing Instruction Cancellation	1	Rejected
<b>Pay Credit Card Bill</b>	<b>1</b>	<b>Accepted</b>
Own Account Transfer	6	Accepted
Cancel Pending Transfers	3	Accepted

**Transaction Details:**

Transaction: 192022160846034  
 Status: Accepted  
 Created By: dcrcet01  
 Created On: 04-10-2013 14:34:38  
 Updated By: dcrcet01  
 Updated On: 04-10-2013 14:34:38  
 Value Date:  
 Host Reference Number: 1234567890123456

[Back](#)

## Field Description

Field Name	Description
Transaction	[Display] Displays the name of the transaction.
E-Banking Reference No.	[Display] Displays the reference number generated when the transaction was initiated.
Status	[Display] Displays the status of transaction.
Created By	[Display] Displays the name of the user by whom transaction has been done.
Created On	[Display] Displays the date on which the transaction was initiated

Field Name	Description
<b>Updated By</b>	[Display] Displays the user id of the user who last updated the status of the transaction
<b>Updated On</b>	[Display] Displays the date on which the transaction status was last updated
<b>Value Date</b>	[Display] Displays the value date of the transaction
<b>Host Reference Number</b>	[Display] Displays the reference number generated by host

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

## 37. Security Questions

This function enables you to assign list of security questions. You can also modify or add and remove the security questions assigned whenever required.

### To set Security Questions

1. Navigate through the menus to **Customer Services > My Profile > Security Questions**. The system displays the **Set Security Questions** screen.

## Set Security Questions

The screenshot shows the Oracle Mobile Banking app interface on an iPad. At the top, the status bar displays 'No SIM', signal strength, time '1:14 PM', and battery level '13%'. The app header includes a welcome message 'Welcome Niraj Gurav' with a last login timestamp 'last logged October 05 2013, 13.11 hrs', the Oracle logo, and navigation icons for home, star, and power. Below the header is a menu bar with options: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The main content area is titled 'Set Security Questions' and contains three sets of input fields. Each set consists of a dropdown menu for selecting a security question and a text field for entering the answer. The questions are labeled 'Security Question 1', 'Security Question 2', and 'Security Question 3'. A blue 'Submit' button is located at the bottom right of the form. At the very bottom, a note states: 'Answers length should be between 3 to 40 characters. Only Alphabets and numeric characters allowed.'

2. Select Security Questions from the dropdown list and enter the answers respectively.
3. Click **Submit** button. The system will display **Set Security Questions Verify** screen.

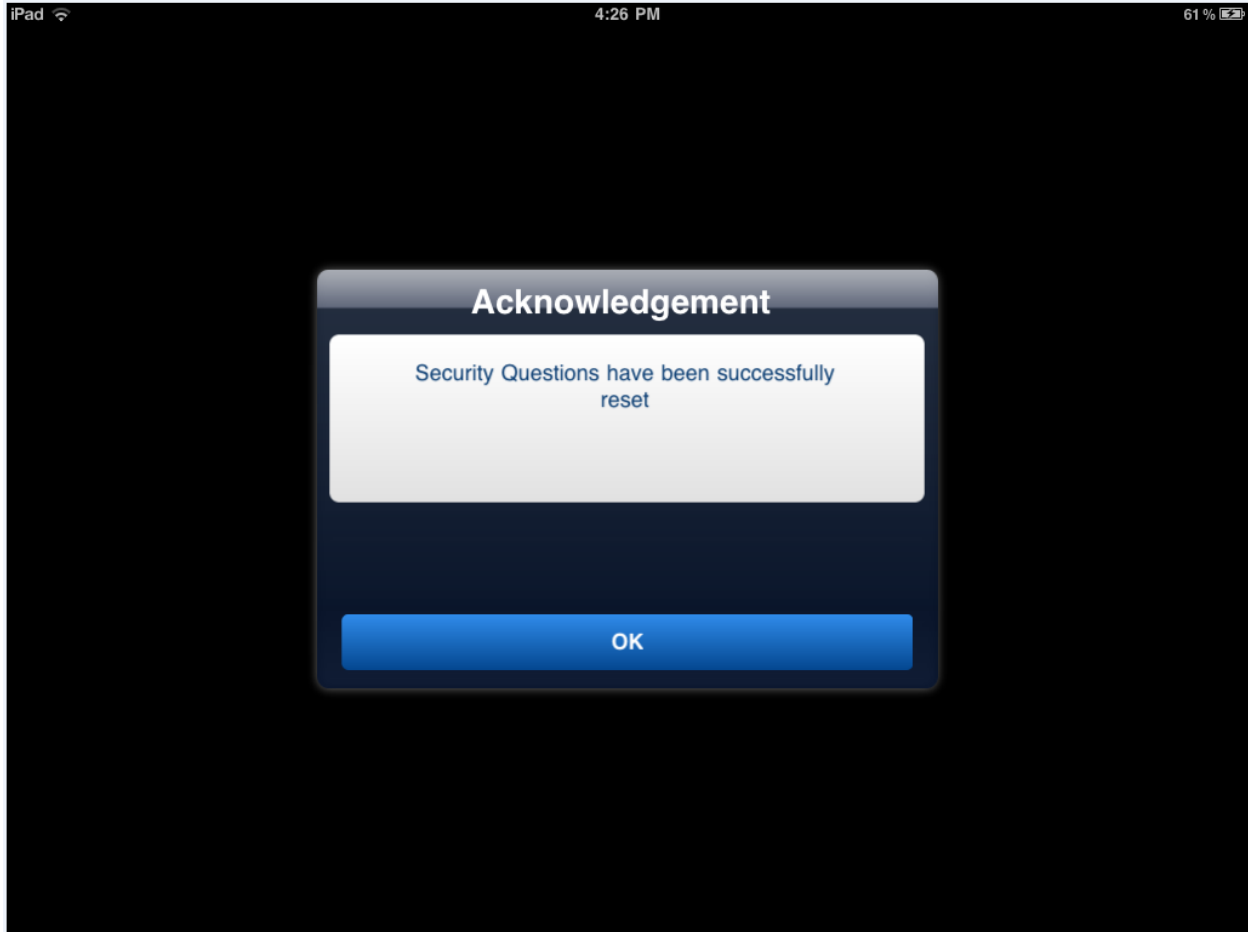
### Set Security Questions Verify

The screenshot shows the Oracle Mobile Banking app interface. At the top, the status bar indicates 'No SIM', '1:16 PM', and '14%' battery. The app header shows 'Welcome Niraj Gurav' and 'last logged: October 05 2019, 13:11 hrs'. The main menu includes 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The 'Set Security Questions' screen is displayed, featuring a modal window with the title 'Verify'. The modal contains two questions: '1. Which is your favourite city?' with the answer 'mumbai' and '2. Which is your favourite color?' with the answer 'green'. The modal has buttons for 'Change', 'Verify', and 'Confirm'. A 'Submit' button is located below the modal. A note at the bottom of the screen states: 'Answers length should be between 3 to 40 characters. Only Alphabets and numeric characters allowed.'

4. Click **Confirm** button. The system will display **Set Security Questions Confirm** screen.  
OR  
Click **Change** to reset the security questions.

### Set Security Questions Confirm





5. Click **Ok** button.

## **38. Subscribe/Unsubscribe Banking Channel**

This transaction allows you to subscribe or unsubscribe for additional banking channels. These additional channels can be any channels like SMS, mobile or any other channel.

You can directly subscribe/Unsubscribe from these channels

## 38.1. Unsubscribe from Banking Channels

### To Unsubscribe for other channels

1. Navigate through the menu to **Customer Services > My Profile > Subscribe / Unsubscribe Banking Channels**. The system displays the **Subscribe / Unsubscribe Banking Channels** screen.

### Unsubscribe Banking Channels

No SIM 1:18 PM 14%

Welcome Niraj Gurav  
last logged October 05 2013 , 13.11 hrs

ORACLE

Open New Account | Accounts | Transfers | Pay Bills | Customer Services

Subscribe | Unsubscribe

Registered Channels

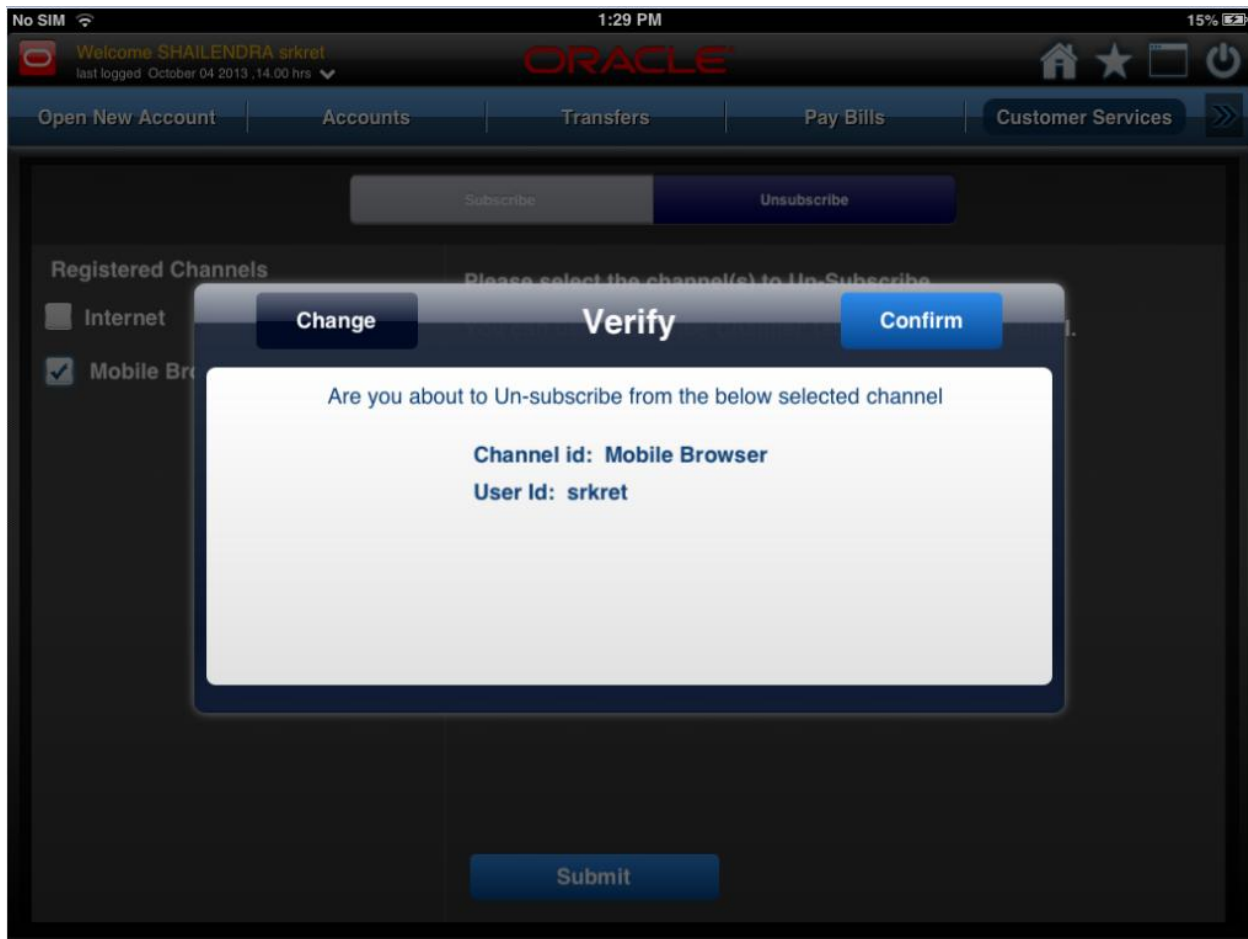
- ☐ Internet
- ☐ Mobile Browser

Please select the channel(s) to Un-Subscribe.  
You can use 'Subscribe Channel' tab to subscribe channel.

Submit

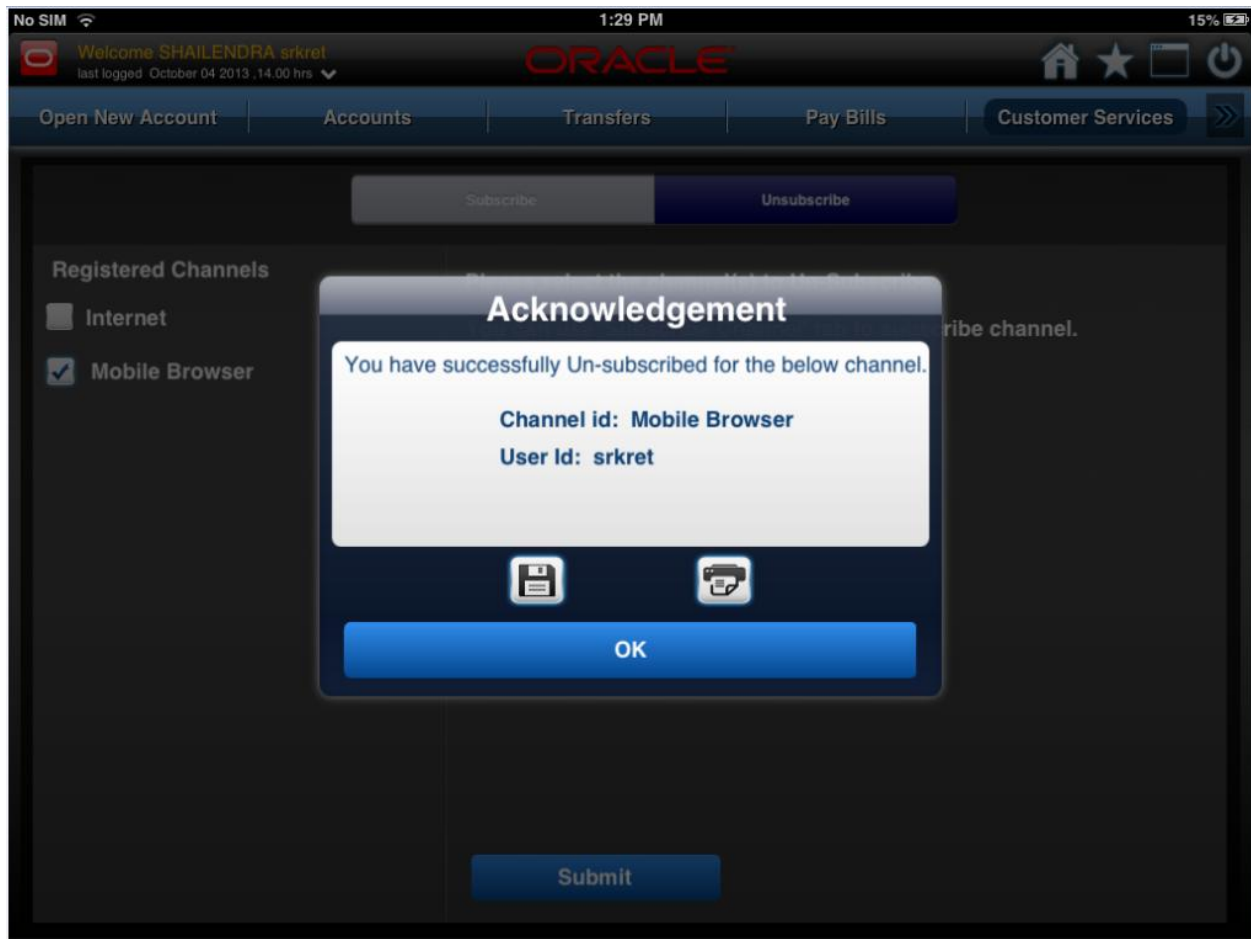
2. Select **Unsubscribe** tab.
3. Select the channel which you want to unsubscribe from Registered Channel list.
4. Click **Submit** button. The system will display **Verify** screen as shown below:

### Unsubscribe Banking Channels Verify



5. Click **Confirm** button. The system will display **Confirm** screen as shown below:

#### Unsubscribe Banking Channels Confirm



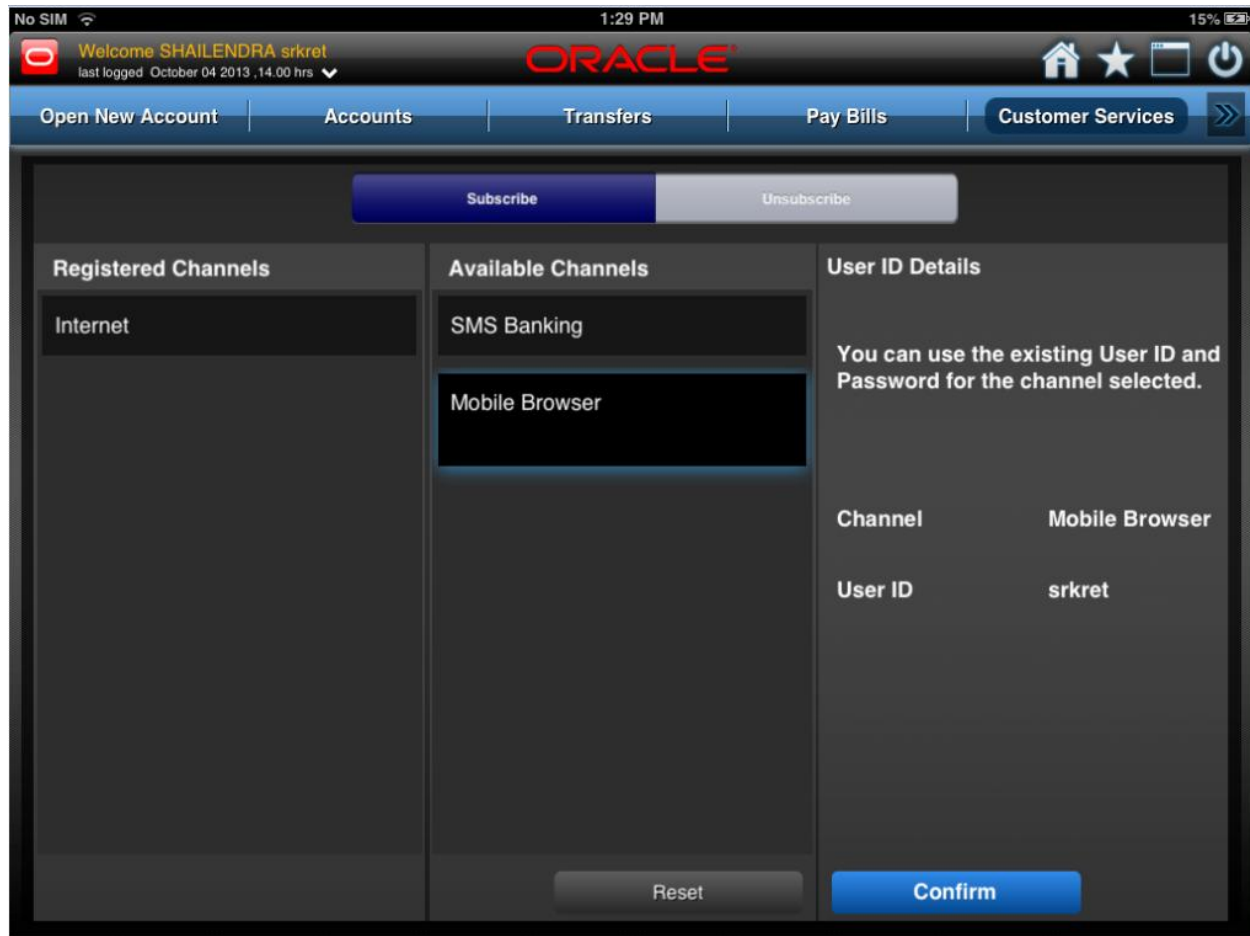
6. Click **OK** button.

## 38.2. Subscribe for Banking Channels

### To Subscribe for other channels

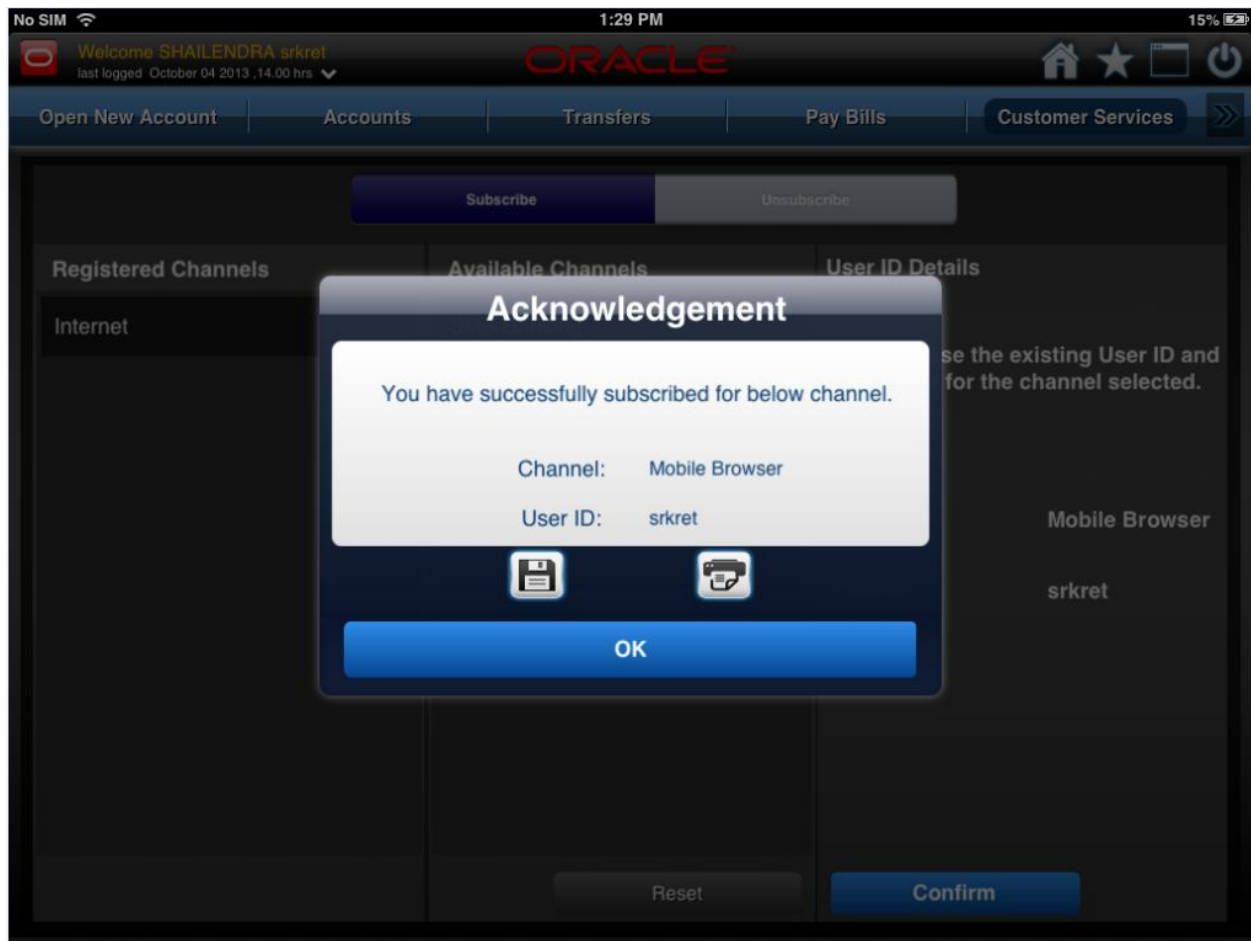
1. Navigate through the menu to **Customer Services > My Profile > Subscribe / Unsubscribe Banking Channels**. The system displays the **Subscribe / Unsubscribe Banking Channels** screen.

### Subscribe/ Unsubscribe banking channels



2. Select **Subscribe** tab. The system will display list of available banking channels.
3. Select the channel you wish to subscribe.
4. Click **Confirm** button, the system will display acknowledgement screen as shown below:

## Subscribe banking channels



5. Click **OK** button.

## 39. Manage Profile

The **manage profile** option allows you to update the details of your profile like email address and mobile numbers.

**To manage profile.**

1. Navigate through the menus to **Customer Services > Manage Profile**. The system displays the **Manage Profile** screen.



## Manage Profile

**User Profile** Close

Personal Details	Contact Details	Additional Details
<b>Title</b> <input type="text" value="Mr"/>	<b>Phone Number</b> <input type="text" value="8080255825"/>	<b>Your Interests</b> <div> <input type="checkbox"/> Credit Cards           <input type="checkbox"/> Credit Card Offers         </div>
<b>First Name</b> <input type="text" value="Mustufa"/>	<b>Do you wish to add your Social Media profiles</b> Click on the below button to add your social media profile <input type="button" value="Connect"/>	<b>Preferred Mode of Contact</b> <div> <input type="checkbox"/> Email           <input type="checkbox"/> Mobile         </div>
<b>Middle Name</b> <input type="text" value=""/>	<b>Do you want to receive Alerts and Offers from us?</b> <div> <input type="button" value="Yes"/> <input type="button" value="No"/> </div>	
<b>Last Name</b> <input type="text" value="Gari"/>		
<b>Date of Birth</b> <input type="text" value="15-05-1986"/>		
<b>Gender</b> <input type="text" value=""/>		
<b>Mother's Maiden Name</b> <input type="text" value=""/>		
<div> <input type="button" value="Cancel"/> <input type="button" value="Save"/> </div>		

## Field Description

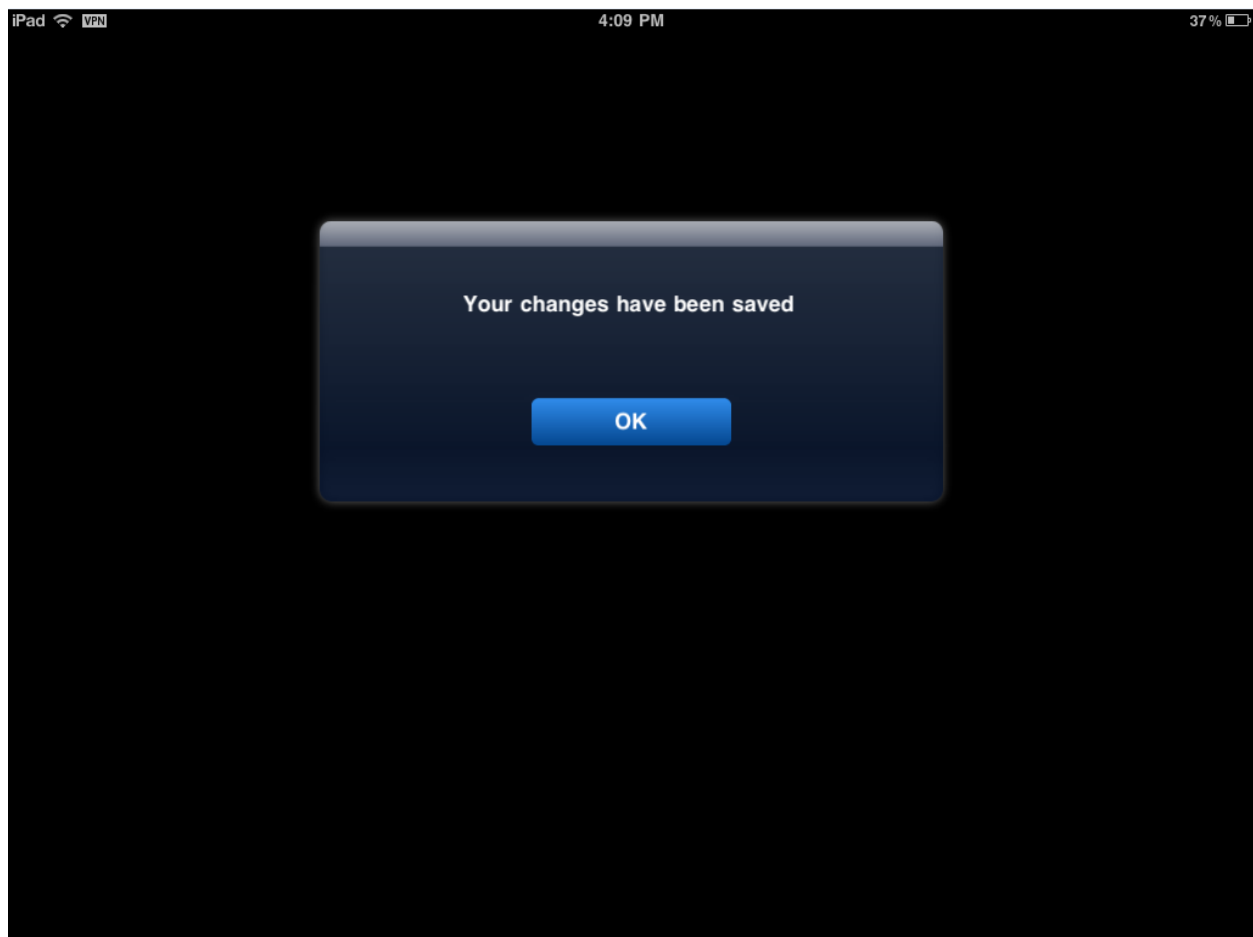
Field Name	Description
<b>Personla Details</b>	
<b>Title</b>	[Display] This field will display the title of your name that you have entered during account opening.
<b>First Name</b>	[Display] This field will display the first name that you have entered during account opening.
<b>Middle Name</b>	[Display] This field will display the middle name that you have entered during account opening.

Field Name	Description
<b>Last Name</b>	[Display] This field will display the last name that you have entered during account opening.
<b>Mothers Maiden Name</b>	[Optional,Input] Enter the name.
<b>Date of Birth</b>	[Display] This field will display the date of birth that you have entered during account opening.
<b>Gender</b>	[Optional,Dropdown] Select the option from dropdown
<b>Email Address</b>	[Inputbox] This field will display the email address that you have entered during account opening. You can enter or update email address here if required.
<b>Contact Details</b>	Contact Details will get displayed if you have already entered it during account opening.
<b>Phone Number</b>	[Inputbox] This field will display the phone number you have entered during account opening. You can update the phone number if required.
<b>Mobile Number</b>	[Inputbox] This field will display the mobile number you have entered during account opening. You can update the mobile number if required.  <b>Note:</b> If you update the mobile number, Verify button will be enabled for mobile verification. You can perform the mobile verification later or you can verify the mobile number using verify mobile button. The One Time Password will be sent to you on your mobile number.
<b>Do you want to receive alerts from us</b>	[Mandatory, Radio Button] Select the option to get alerts and offers.  <b>Note:</b> The interests options like Vehicle Loan, Credit cards will be displayed when you select Yes option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.
<b>Preferred mode of contact</b>	[Optional,Checkbox] Select the mode of contact. The values are: <ul style="list-style-type: none"> <li>Email</li> <li>Mobile</li> </ul>

Field Name	Description
<b>Your Interest</b>	[Display] This field displays the product you selected as interested while account opening.

2. Click on **Connect** button to add social media profile if required. The system will display facebook login screen.
3. Click **Save** button .The system will display following confirmation screen:

### Manage Profile



## 40. Transactions to Authorize

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

### To view the transactions for authorization

1. Log on to the iPad Banking application.
2. Select **Transaction Activities** from the menu. The system displays **Authorization** screen

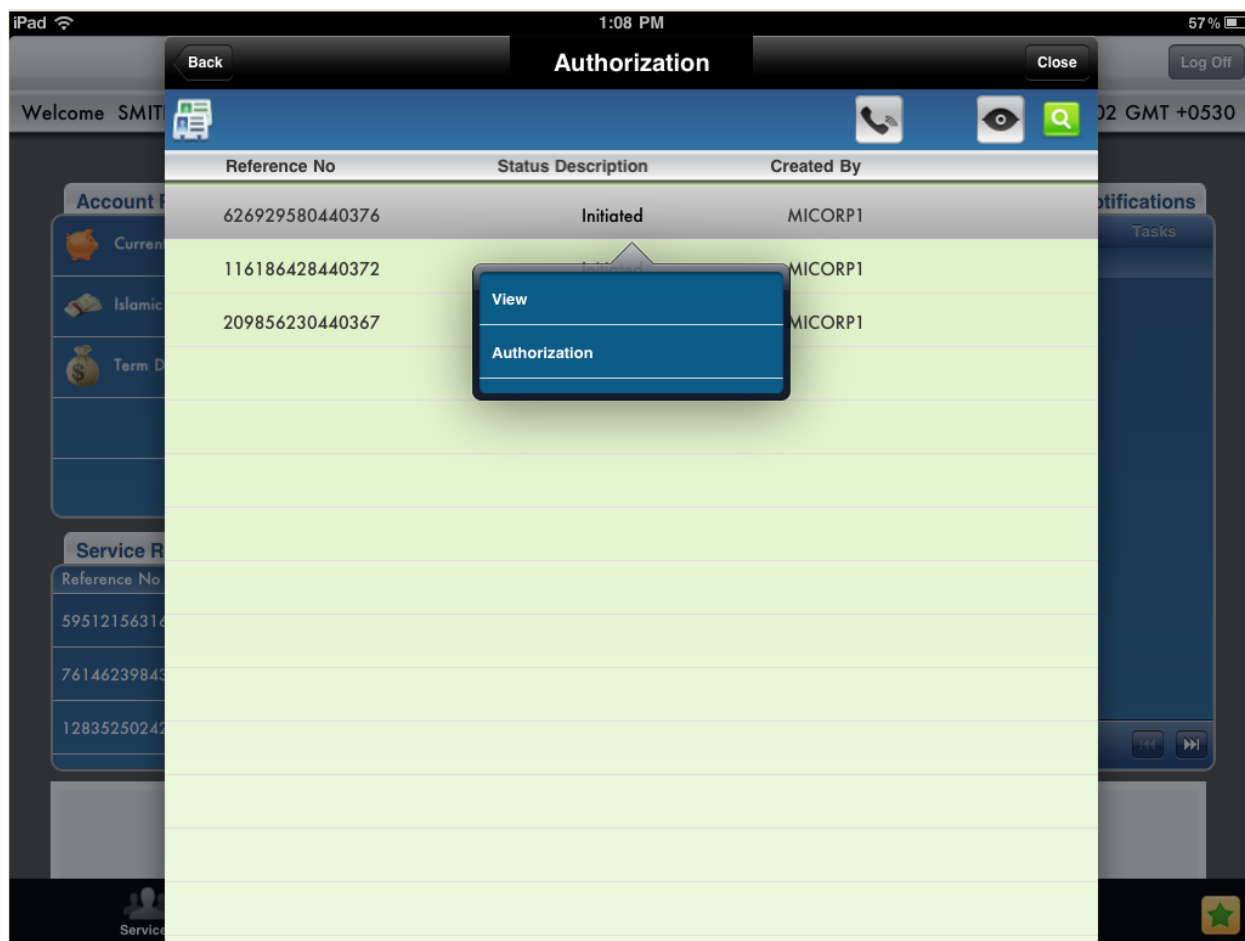
### Authorization Screen

[illegible]

Field Name	Description
Description	[Display] This field displays the name of the transaction
Count	[Display] Displays the number of transaction activities done for particular transaction.
Status	[Display] Displays the status of transaction.

- ## User Manual iPad Appliaction Banking

## Transactions to Authorize

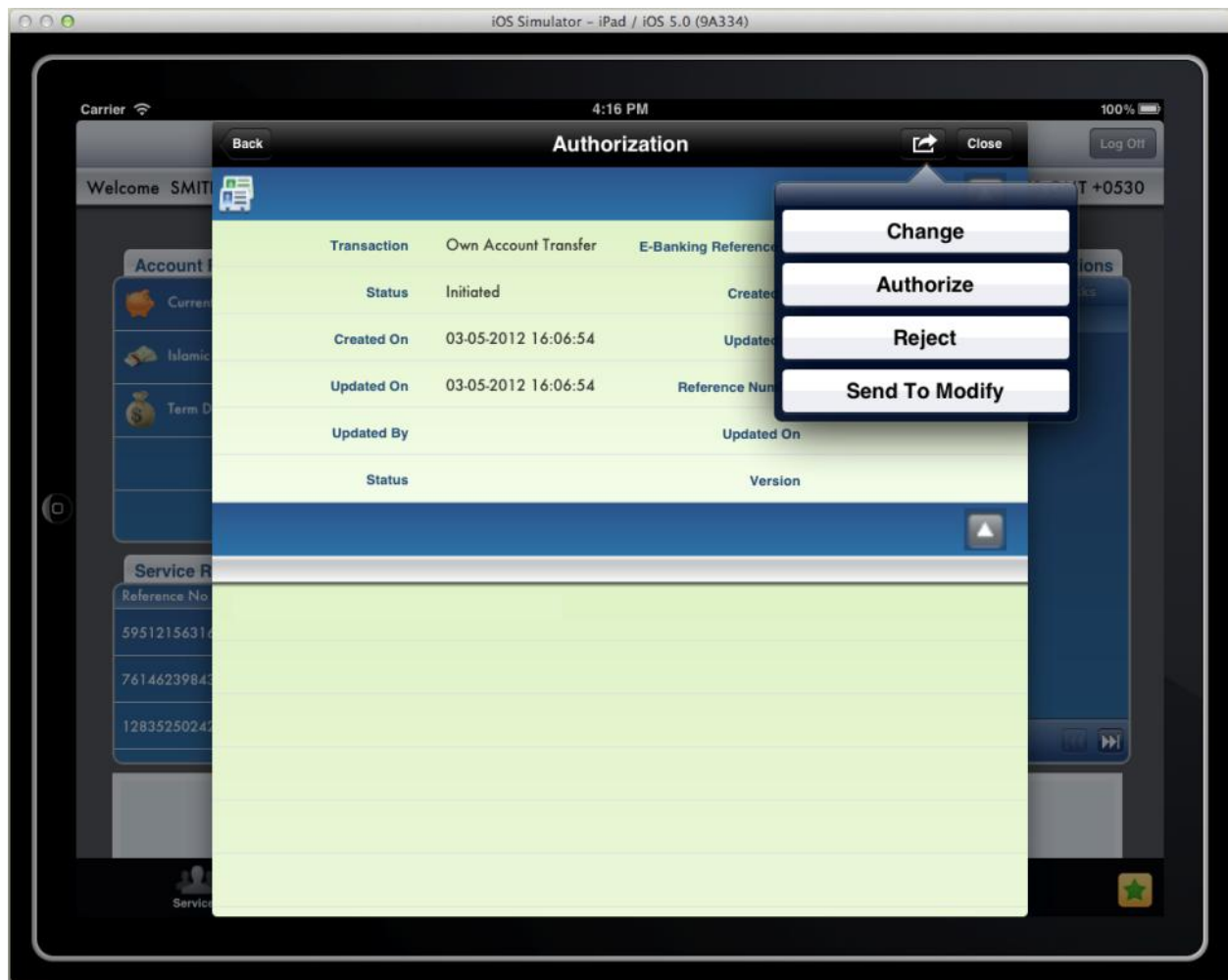


### Field Description

Field Name	Description
Reference No.	[Display] Displays the reference number generated when the transaction was initiated.
Status Description	[Display] Displays the status of transaction.
Created By	[Display] Displays the name of the user by whom transaction has been done.

4. Click the transaction to be viewed or authorized.
5. Click **View** option to view pending transaction details.

### View Pending Transaction



- Click Authorize option to authorize pending transactions. The system displays **Pending Authorization** Screen.

## Pending Authorization

The screenshot shows the Oracle iPad Banking application. A modal titled "Pending Transactions -" is displayed in the center. The modal contains the following fields:

- Authorization Action:** Authorize
- Transaction:** Own Account Transfer
- E-Banking Reference No:** 626929580440376
- Status:** Initiated
- Created By:** MICORP1
- Created On:** 01-05-2012 16:30:02
- Updated By:** MICORP1
- Updated On:** 01-05-2012 16:30:02
- Note:** (Empty text field)

At the bottom of the modal, there is a note: "\* Indicates mandatory fields. \*\* Indicates..."

The background of the app shows a sidebar with "Account" and "Service Request" sections. The top status bar shows "1:16 PM" and "56%".

### Field Description

Field Name	Description
<b>Authorization Action</b>	[Display] Displays the action taken by the authorizer.
<b>Transaction</b>	[Display] This field displays the name of the transaction
<b>E banking Reference Number</b>	[Optional, Alphanumeric] reference number of the transaction
<b>Status</b>	[Optional, Pop Over] Select the status of the transaction to be searched.
<b>Created By</b>	[Display] Displays the user id of the user who created the transaction.
<b>Created On</b>	[Display] This field displays the date on which the transaction was initiated



Field Name	Description
<b>Updated On</b>	[Display] This field displays the date on which the transaction status was last updated
<b>Updated By</b>	[Display] This field displays the user id of the user who last updated the status of the transaction
<b>Note</b>	[Display] This field displays the note.

- Click **Confirm** button to authorize pending transactions. The system displays **Pending Authorization** details Screen.

### Pending Authorization Confirm



- Click **OK** button to confirm authorization of pending transactions.  
OR  
Click **Back** button to navigate to previous screen.

OR

Click **Close** button to close the screen.

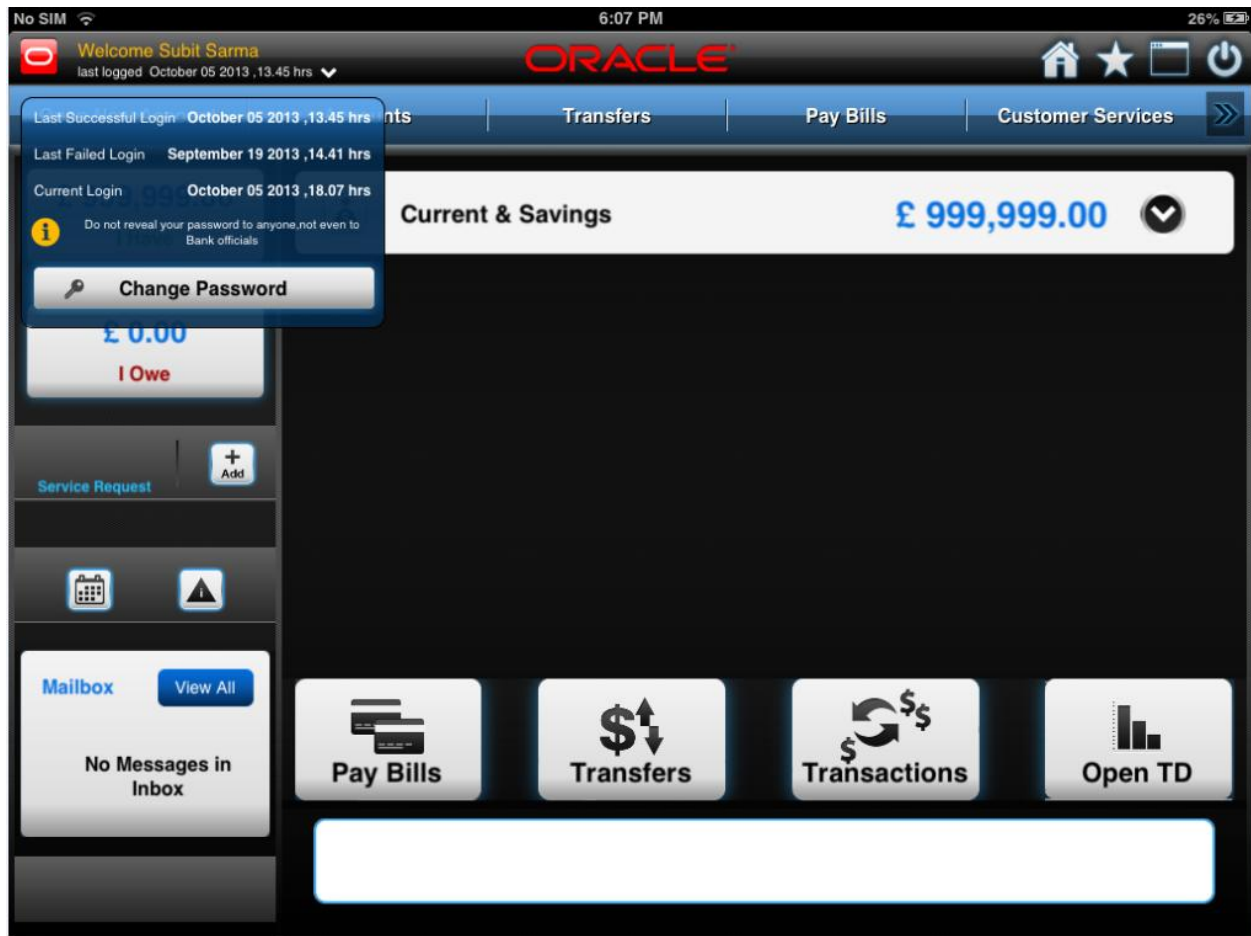
## 41. Change Password

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

### To change the password

1. Log on to the iPad Banking application.
2. Click **Welcome** dropdown option available on dashboard screen. The system will display login details popover as shown below:

## Change Password



3. Click **Change Password** button. The system will display Change Password screen as shown below:

## Change Password

**Change Password**

User ID subit

Login Password Transaction Password

Existing Password

New Password

Enter New Password

Submit

**Policy to be followed for password**

- Should be minimum 8 characters.
- Should be maximum 20 characters.
- Can contain lowercase alphabets.
- Can contain uppercase alphabets.
- Can contain numeric characters.

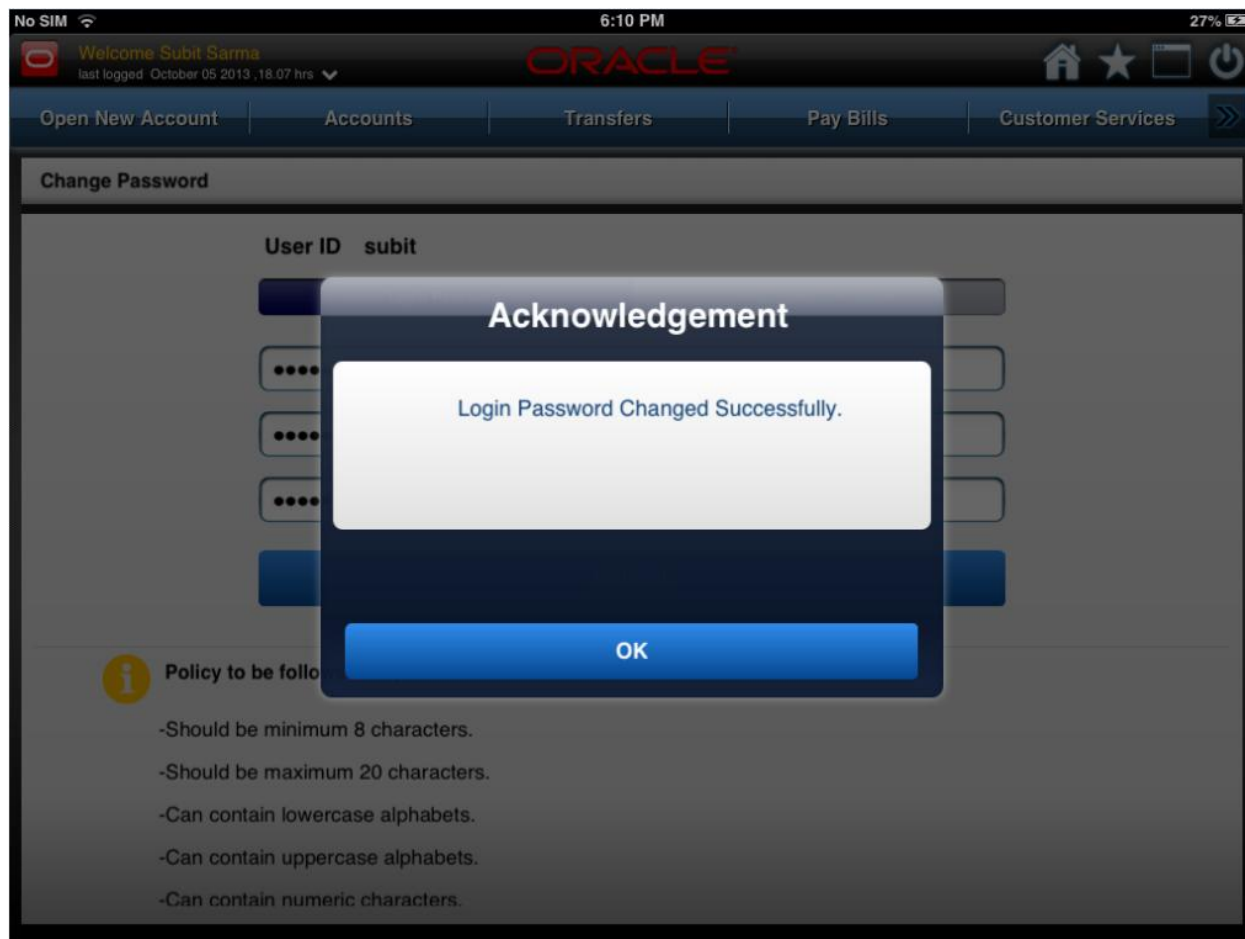
## Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Tab] Select the password type for which you need to change the password.
Existing password	[Mandatory, Alphanumeric,20] Type the Existing password of the user.
New Password	[Mandatory, Alphanumeric,20] Type the New password for the user.
Enter New password	[Mandatory, Alphanumeric,20] Type the new password again to confirm for the user.

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

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

### Confirm Change Password



5. Click the **OK** button. The initial **Change Password** screen is displayed.

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

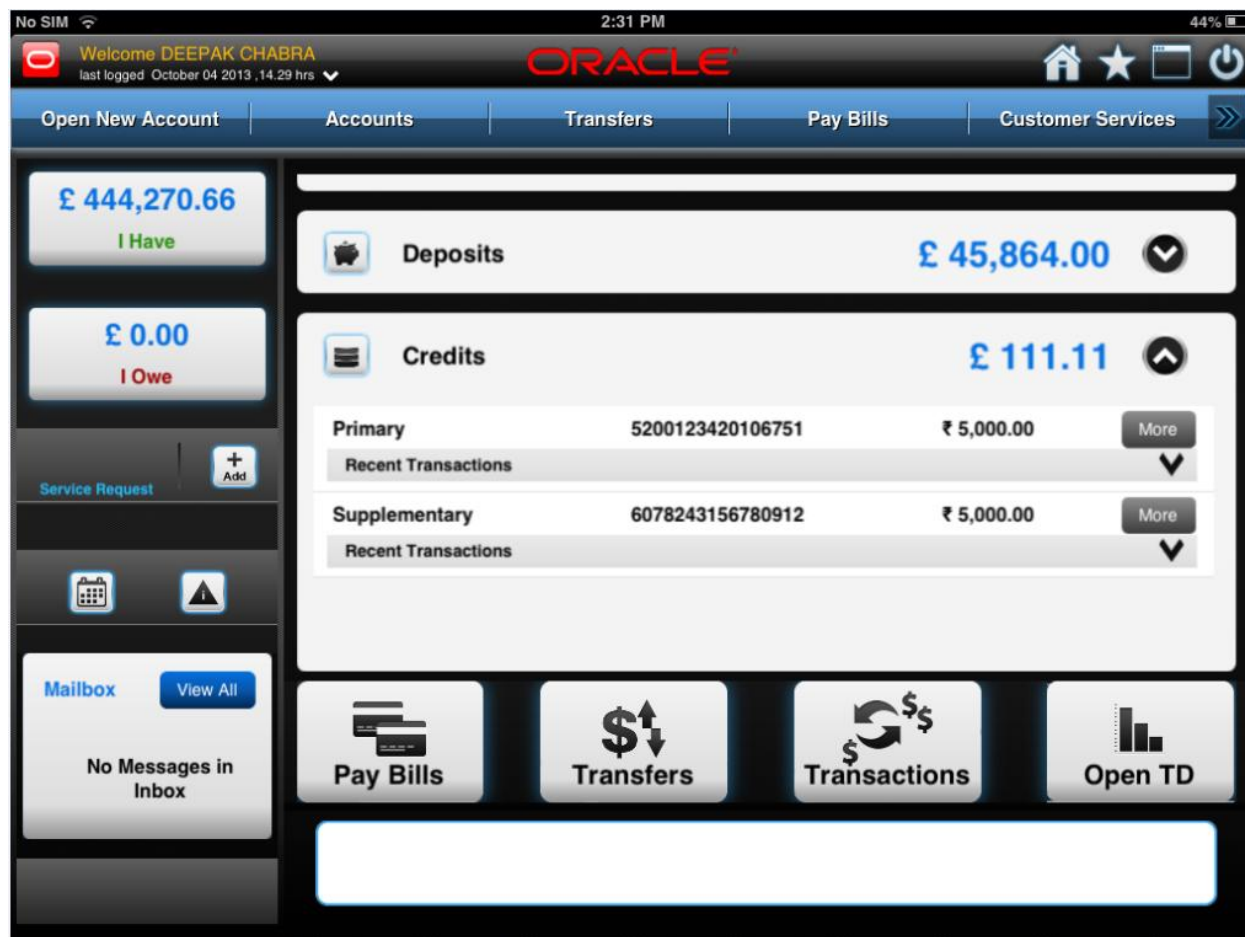
## 42. Credit Card Details

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

### To view the credit card details

1. Log on to the iPad Banking application.
2. Select **Credit Card** from the account on dashboard/Landing screen of iPad. as shown below:

### Credit Card



- As you select **Credit Card** accounts from **Account**, list of all credit card accounts will be displayed in right hand side panel of the dashboard screen.
- Select credit card account from **List Of Accounts**. The system will display Credit Card Details of selected account.



## Field Description

# User Manual iPad Appliaction Banking

Field Name	Description
<b>Total Credit Limit</b>	[Display] This field displays the total credit limit.
<b>Available Credit Limit</b>	[Display] This field displays the credit limit available to you.
<b>Total Cash Limit</b>	[Display] This field displays the total cash limit.

5. Click the **Close** button to close the screen

Credit Card Details Screen also contains Credit Card Statements. Credit Card Statement is explained in Credit Card Statement section.

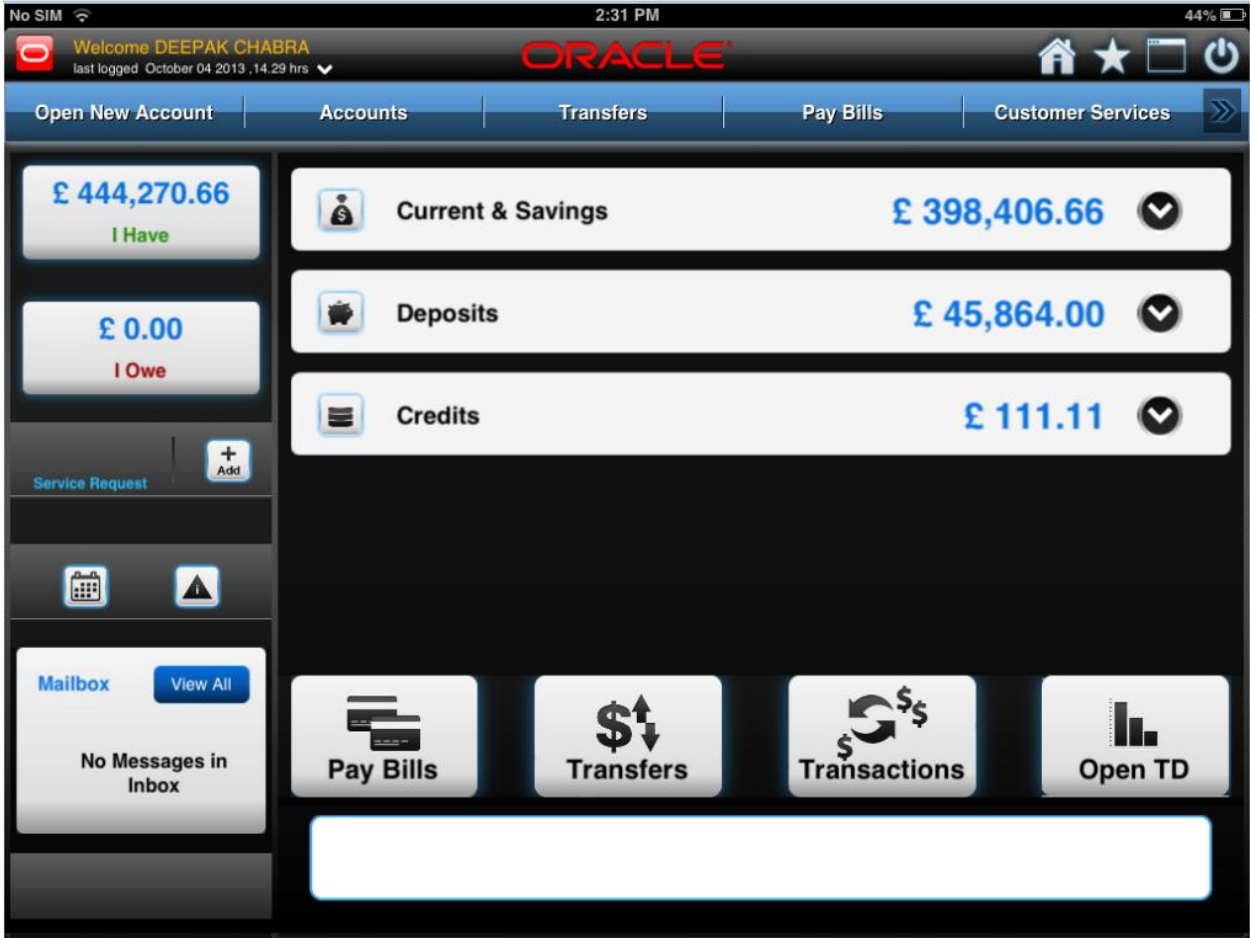
## 43. Credit Card Statement

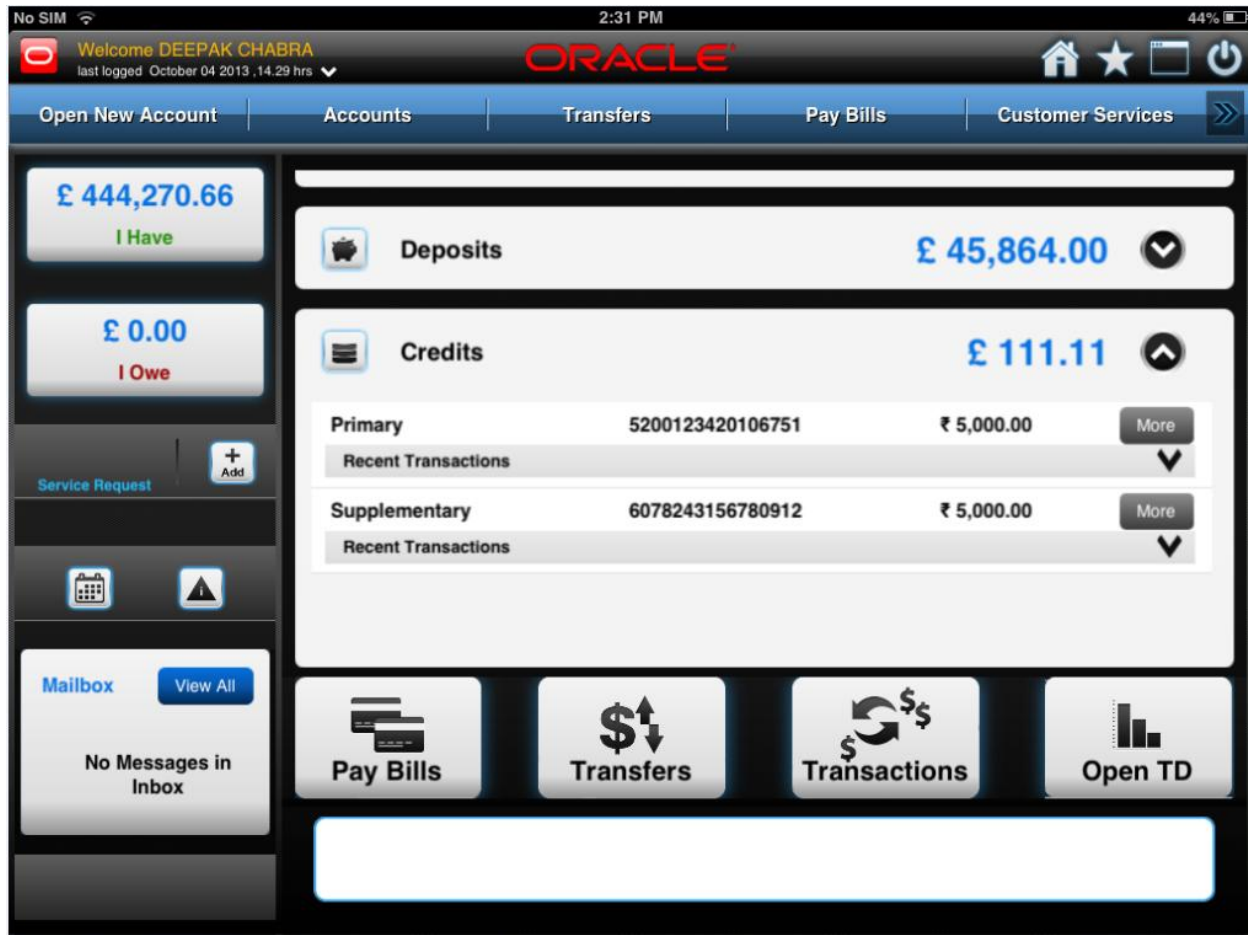
This menu enables you to View the Statement of the Credit Card.

### To view the credit card statement

1. Log on to the iPad Banking application.
2. Select **Credit Card** account from the dashboard/Landing screen of iPad. as shown below:

**Credit Card**





3. As you select **Credit Card** accounts from **Account**, list of all credit card accounts will be displayed in right hand side panel of the dashboard screen.
4. Select credit card account from **List Of Accounts** and click **More** button The system will display Credit Card Details of selected account.

## Credit Card Details

No SIM 2:31 PM 44%

Welcome DEEPAK CHABRA  
last logged October 04 2013 , 14:29 hrs

ORACLE

Open New Account | Accounts | Transfers | Pay Bills | Customer Services

**Credits**

GOLD REWARDS

GOLD REWARDS

Credit Card Number - XXXXXXXXXXXX6751 Generate Statement

Credit Limit	Cash Limit	Rewards Points
₹ 90,000.00	₹ 40,000.00	1267

Account Details	Credit Activity
Card Number XXXXXXXXXXXX6751	Transaction Date    User Reference    Type    Amount
Product Name GOLD REWARDS	05-04-2010    12133657    CR    ₹ 0.00
Expiry Date 23-01-2012	09-04-2010    87256160    CR    ₹ 0.00
Reward Points Available 1267	18-04-2010    43451627    CR    ₹ 0.00
Total Credit Limit ₹ 90,000.00	26-04-2010    24569167    CR    ₹ 0.00
Available Credit Limit ₹ 70,000.00	
Total Cash Limit ₹ 40,000.00	
Available Cash Limit ₹ 40,000.00	

Credit Card Payment

- Click **Generate Statement** button. The system will display following popover.

## Credit Card Generate Statement

The screenshot shows the Oracle Mobile Banking app interface. At the top, there's a status bar with 'No SIM', signal strength, time '2:32 PM', and battery '44%'. Below is a header with 'Welcome DEEPAK CHABRA' and 'last logged October 04 2013, 14.29 hrs'. A navigation bar contains 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The main screen is titled 'Credits' and shows 'Credit Card Number - XXXXXXXXXXXX6751' with a 'Generate Statement' button. Below this, there's a 'Credit Limit ₹ 90,000.00' and 'Rewards Points 1267'. A modal dialog titled 'Selected Credit Card' is open, showing a dropdown for 'Selected Credit Card' with 'XXXXXXXXXXXX6751' selected, and dropdowns for 'Select Year' (2013) and 'Select Month' (January). A 'Submit' button is at the bottom of the modal. In the background, there's a table for 'Credit Activity' with columns for Transaction Date, Description, and Amount. The table shows several transactions, including a cash advance on 05-04-2010 and a payment on 09-04-2010.

## Field Description

Field Name	Description
<b>Selected Card Number</b>	[Mandatory, Dropdown] Select the credit card number for which the statement to be generated.
<b>Select Year</b>	[Dropdown] Select the year for which statement to be generated from dropdown list.
<b>Select Month</b>	[Dropdown] Select the month for which statement to be generated from dropdown list.

- Click **Submit** button. The system will display Statement for selected credit card.

Oracle Mobile Banking interface showing the Credit Card Statement screen. The screen displays the user's name (DEEPAK CHABRA), credit card number (XXXXXXXXXXXX6751), and a table of transactions for January 2013. The transactions include an Airtel Refill and a PIZZA HUT purchase, both for 0.00 INR.

Transaction Date	User Reference	Description	Type/Amount
05-04-2010	12133657	Airtel Refill	CR/INR 0.00
26-04-2010	24569167	PIZZA HUT, POWAI	CR/INR 0.00

### Field Description

Field Name	Description
User Reference	[Display] This field displays the reference number.
Transaction Date	[Display] This field displays the date on which transaction is done.
Type/Amount	[Display] This field displays the credit amount along with currency.
Description	[Display] This field displays the description of the credit card.

- Click the **Credit Card Payment** button to pay from selected credit card account..



## 44. Credit Card Payment

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

### To view the credit card statement

1. Log on to the iPad application based banking.
2. Navigate to the **Pay Bill > Pay Credit Card Bill**. The system displays below Credit card Payment screen.

## Credit Card Payment

The screenshot shows the Oracle iPad Banking app interface for a Credit Card Payment. The top status bar indicates 'No SIM', '2:34 PM', and '44%' battery. The app header shows 'Welcome DEEPAK CHABRA' and 'last logged: October 04 2013, 14:29 hrs'. The main navigation bar includes 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The 'Credit Card Payment' screen is divided into four numbered steps:

- Step 1: Select Your Card** - Shows two Gold Rewards cards with card numbers XXXXXXXXXXXX6751 and XXXXXXXXXXXX0912.
- Step 2: Enter Card Number** - Shows a search bar with 'Pxxx00xxx5050' and a list of card numbers including Pxxx00xxx5048, Pxxx00xxx5050 (selected), Pxxx00xxx5061, Pxxx00xxx5072, Pxxx00xxx5083, Pxxx00xxx5094, and Pxxx00xxx5108.
- Step 3: From Account** - Shows a search bar with 'Pxxx00xxx5050' and a list of card numbers including Pxxx00xxx5048, Pxxx00xxx5050 (selected), Pxxx00xxx5061, Pxxx00xxx5072, Pxxx00xxx5083, Pxxx00xxx5094, and Pxxx00xxx5108.
- Step 4: Payment Details** - Shows the payment amount '1000' and the payment due date '000.00^INR'. There is also a section for 'Enter Amount Due' with a value of '1000' and a radio button for 'Others' with a value of '₹ 5,000.00'.

The screen also features a 'Reset' button and a 'Submit' button at the bottom.

## Field Description

Field Name	Description
<b>Select Card</b>	[Mandatory, Tab] Select the credit card number from the pop over, for which payment is to be made..
<b>Enter Card Number</b>	[Mandatory, Tab] Select the credit card number from the pop over, for which payment is to be made.
<b>From Account</b>	[Mandatory, List] Select the from account from the pop over. This account will be used as source account for credit card payment.
<b>Credit Card Number</b>	[Display] This field displays the selected credit card number for which payment is to be made.

Field Name	Description
<b>Payment Instruction</b>	[Mandatory, Pop Over] Select payment instruction as Transfer full due amount OR minimum due amount OR Amount and enter any specific amount for payment.
<b>Payment Due Date</b>	[Display] This field displays the payment due date.

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

### Credit Card Payment – Verify

The screenshot displays the 'Credit Card Payment – Verify' screen. A central 'Verify' pop-up window contains the following information:

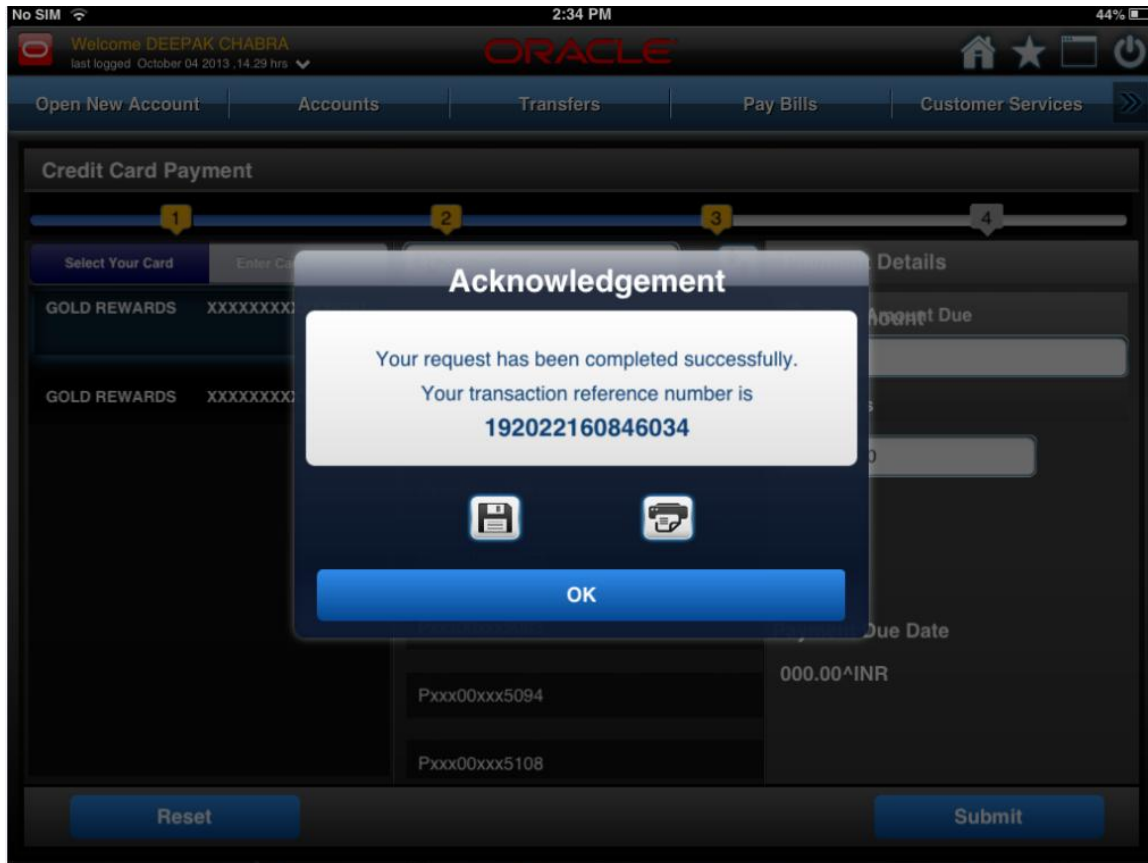
Card Number	Amount	From Account
XXXXXXXXXXXX6751	₹ 5,000.00	PI10008135050

Below this, the 'Payment Due Date' is shown as 20-02-2010.

The background interface includes a progress bar with four steps (1, 2, 3, 4). The 'Verify' step is currently active. At the bottom, there are 'Reset' and 'Submit' buttons. The top status bar shows 'No SIM', '2:34 PM', and '44%' battery.

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


Credit Card Payment – Confirm



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

OR



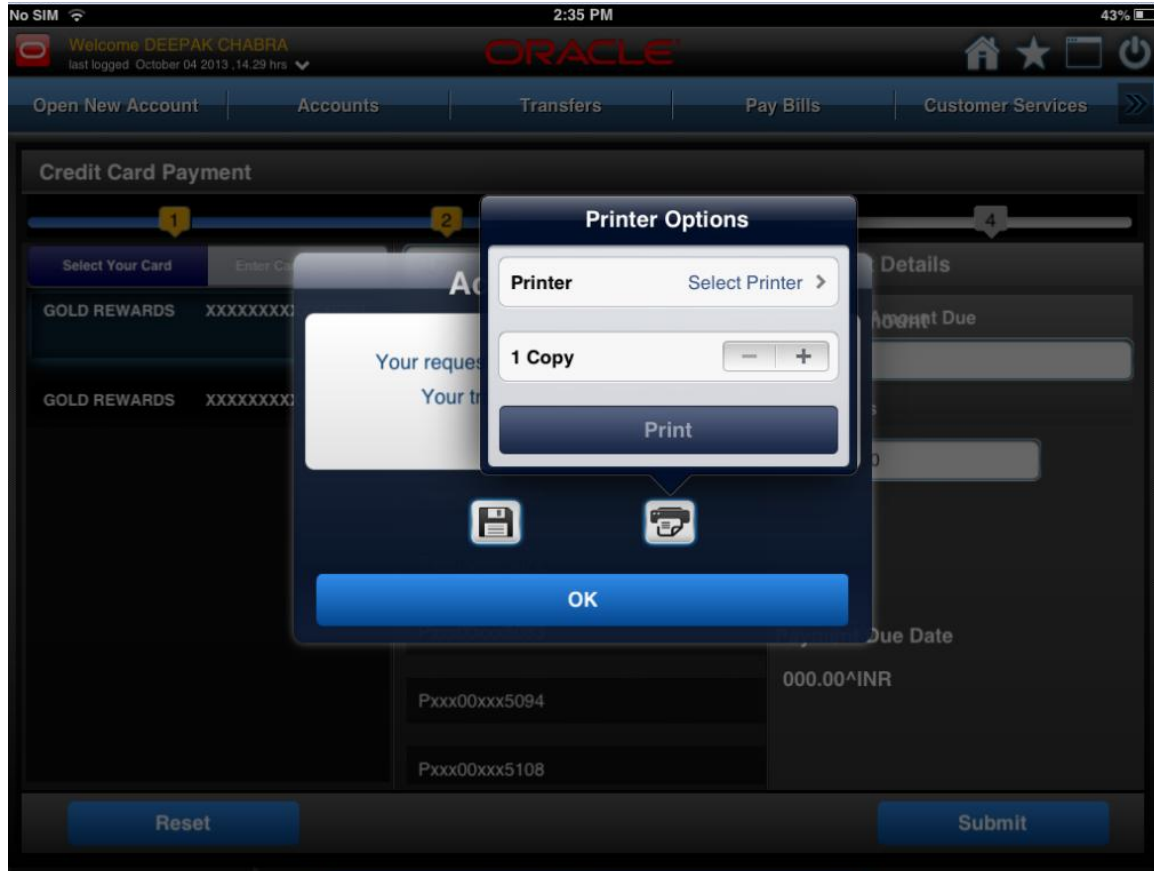
Click  print icon to print the details. The system will display print option as shown below.

OR

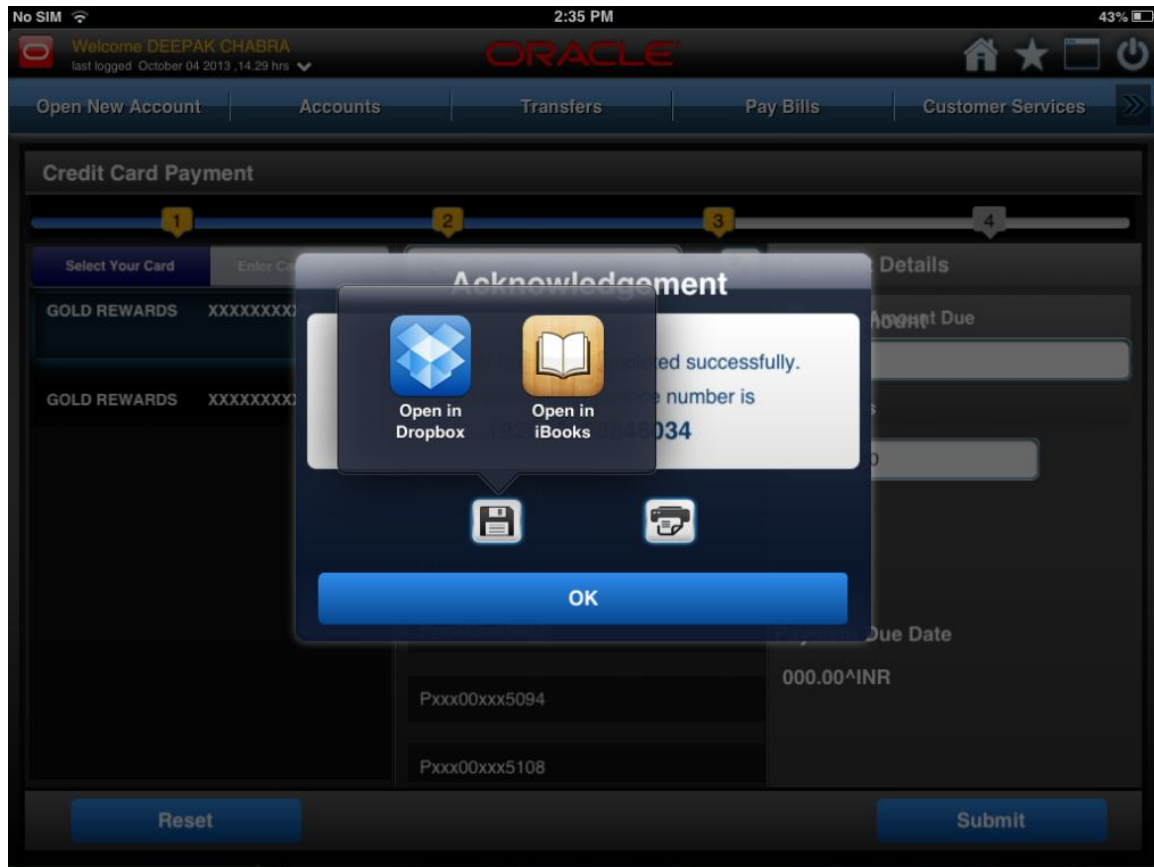


Click  save icon to save the details.

Credit Card Payment – Print



Credit Card Payment – Save



## 45. Forgot Password

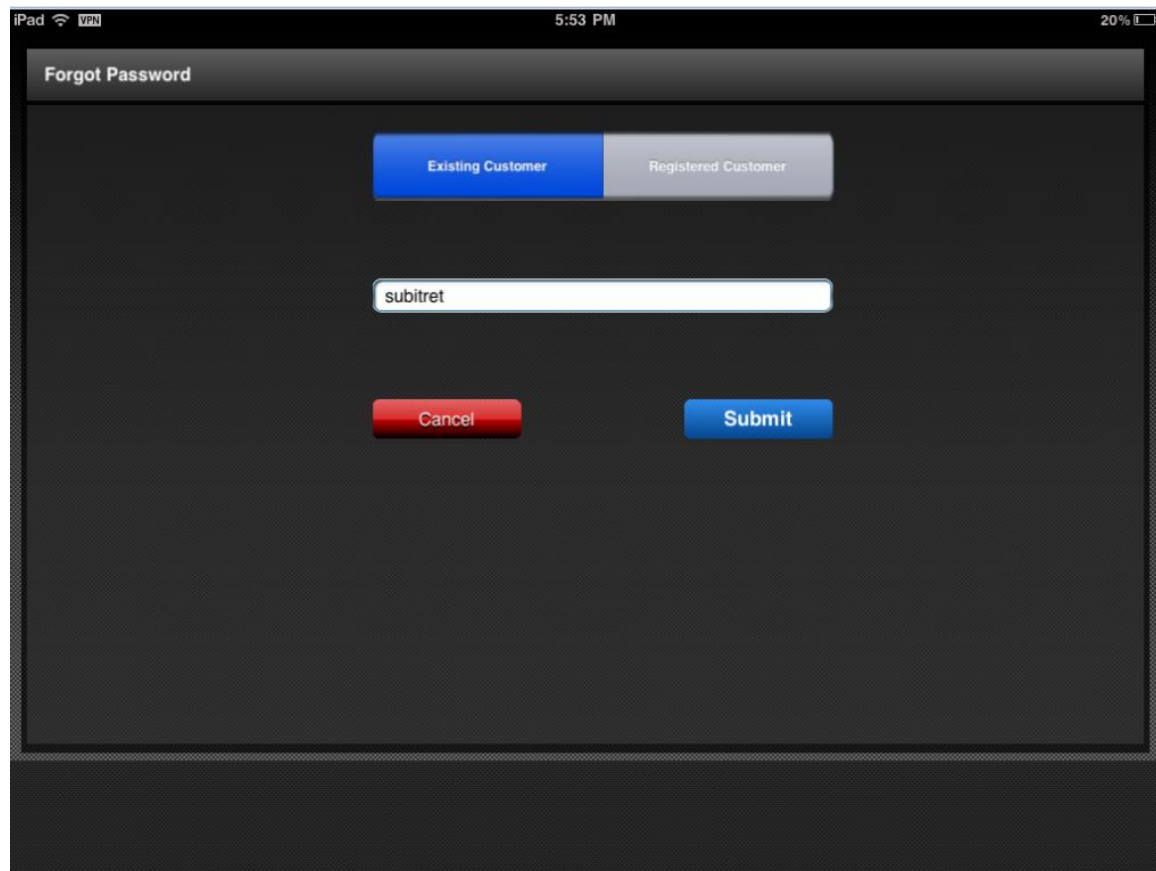
This option allows you to change your login or transaction password.

### To change the password

1. Click **Forgot Password** button on Login screen of iPad banking application. The system will display following screen

**Forgot Password**

## Forgot Password



The screenshot shows an iPad screen with the title "Forgot Password". At the top, there are two buttons: "Existing Customer" (blue) and "Registered Customer" (gray). Below these buttons is a text input field containing the text "subitret". At the bottom of the input area are two buttons: "Cancel" (red) and "Submit" (blue).

2. Select the customer type for which you want to perform forgot password. Here it shown for Existing customer.
3. Enter the user id and click **submit** button. The following One Time Password Verification screen will be displayed.



## OTP Verification

iPad 5:57 PM 19%

OTP Verification

Reference Number : 559746142352564

Enter One Time Password

Cancel Resend OTP Submit

A One Time Password has been generated and dispatched to your mobile number for this transaction. Kindly enter the One Time Password in the field below for this transaction to proceed. The One Time Password is only valid for next 5 minutes.

4. Enter the One Time Password you received on your registered mobile number.
5. Click **Submit** button. The system will display following screen.

## Forgot Password

Forgot Password

User Id      subitret

Select Password Type

Login      Transaction      Both

New Login Password

Confirm New Login Password

Cancel      Submit

---

**i** Policy to be followed for Login Password

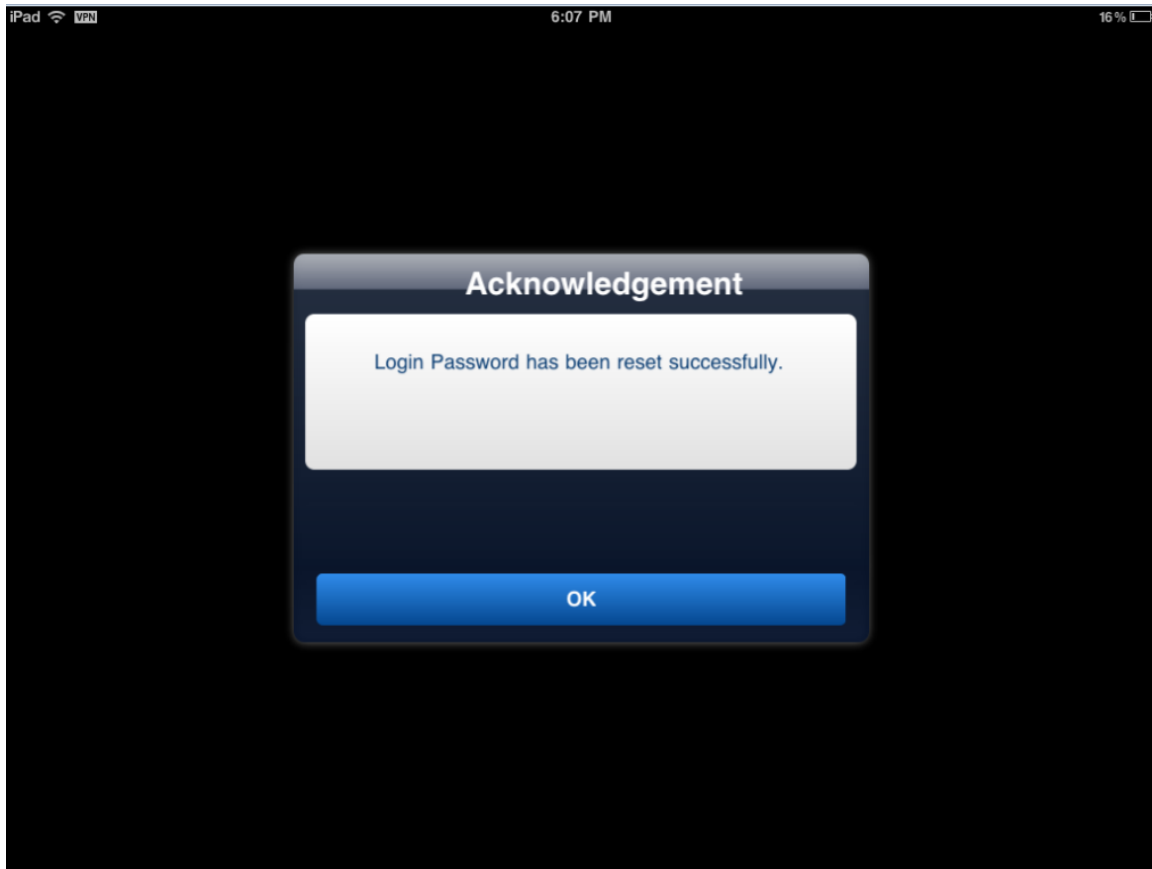
- Should be minimum 8 characters.
- Should be maximum 20 characters.
- Can contain lowercase alphabets.
- Can contain uppercase alphabets.

**i** Policy to be followed for Transaction Password

- Should be minimum 8 characters.
- Should be maximum 20 characters.
- Can contain lowercase alphabets.
- Can contain uppercase alphabets.

6. Select the Password type for which you want to change the password and enter new password.
7. Click **Submit**. The system displays confirmation screen.

## Forgot Password Confirm



8. Click **Ok**. The system displays initial login screen.

## 46. Force Change Password

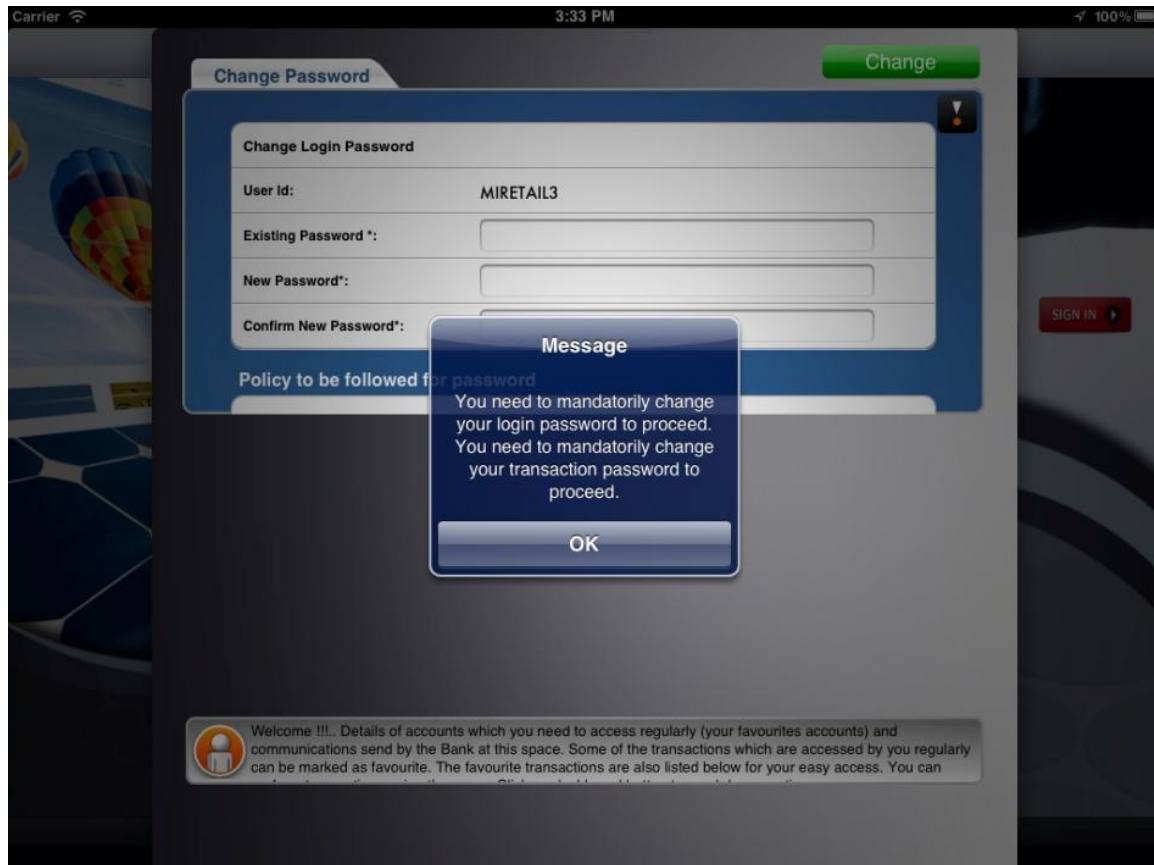
This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

- 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 on to the iPad Banking application in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

### Change Login Password



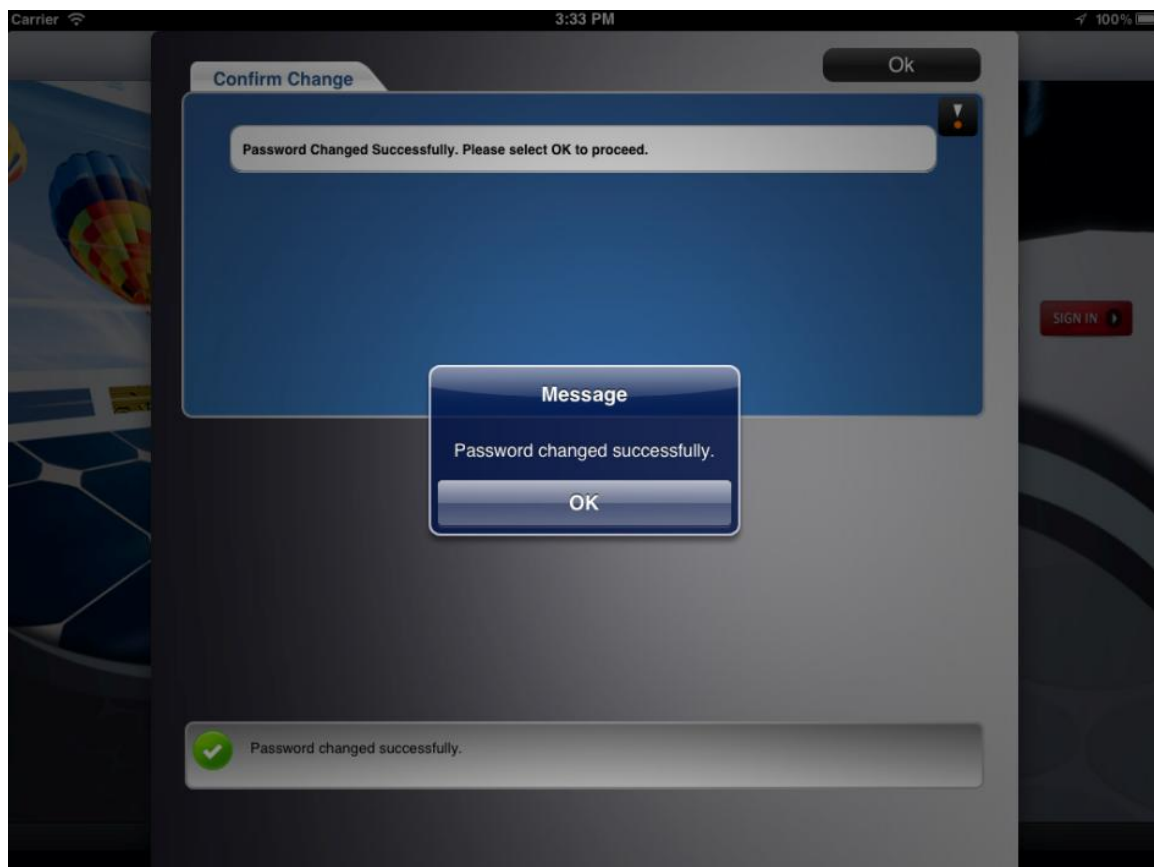
2. Click the OK button. The system displays screen for new password details.

## Field Description

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

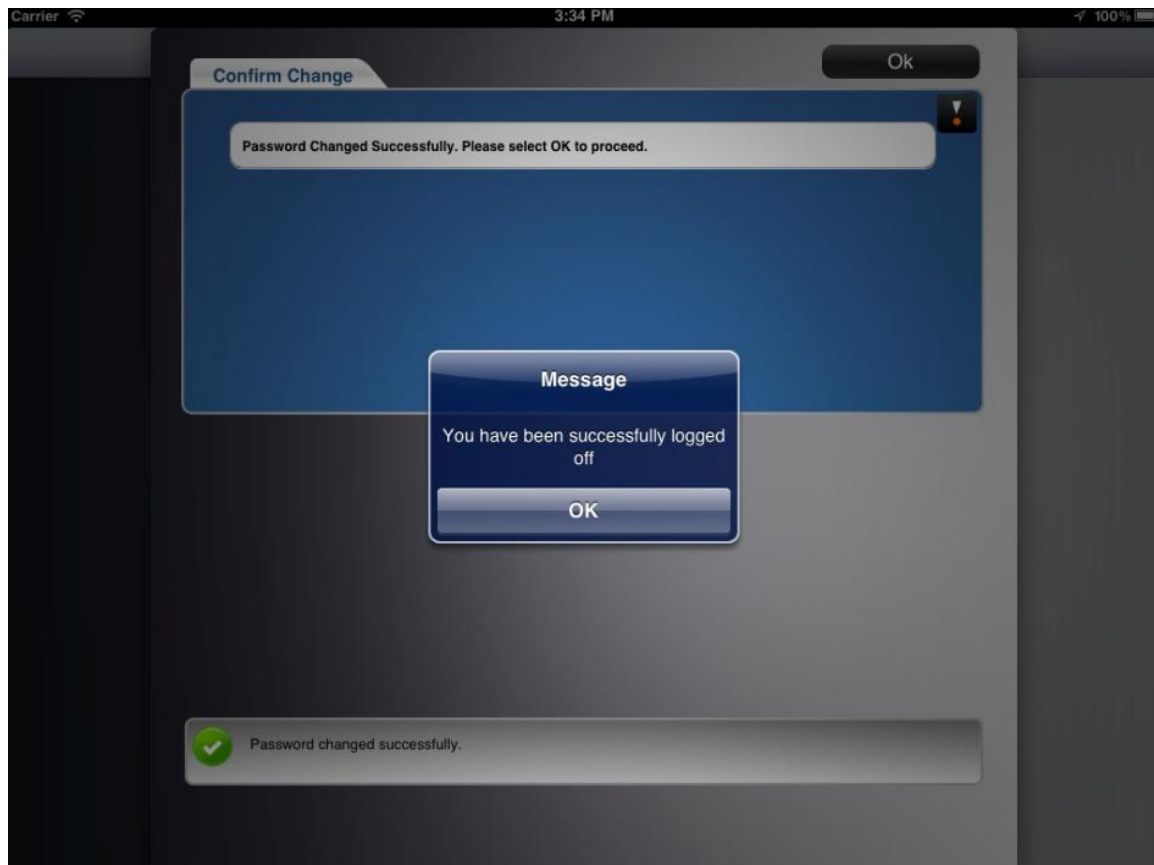
3. Click the **Change** button. The system displays the Confirmation message for **Login password change** as shown in below screen.

## Change Login Password – Confirm



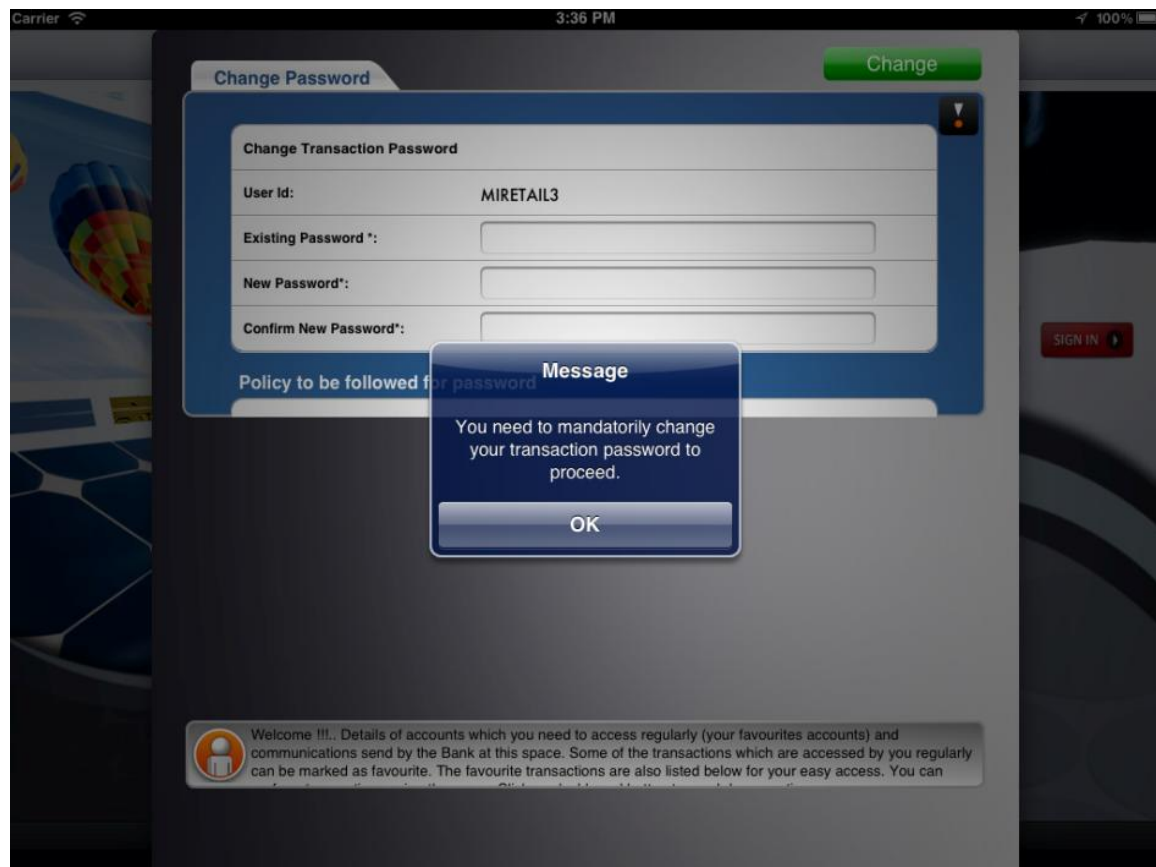
## Force Change Password

4. Click the **OK** button. The system logs off the current session. You have to login again with the new password.



5. Login again into the application. The system asks for transaction password change, as shown in below screen.

## Change Password – Transaction Password Change



- Click the OK button. The system displays screen for new password details.

### Field Description

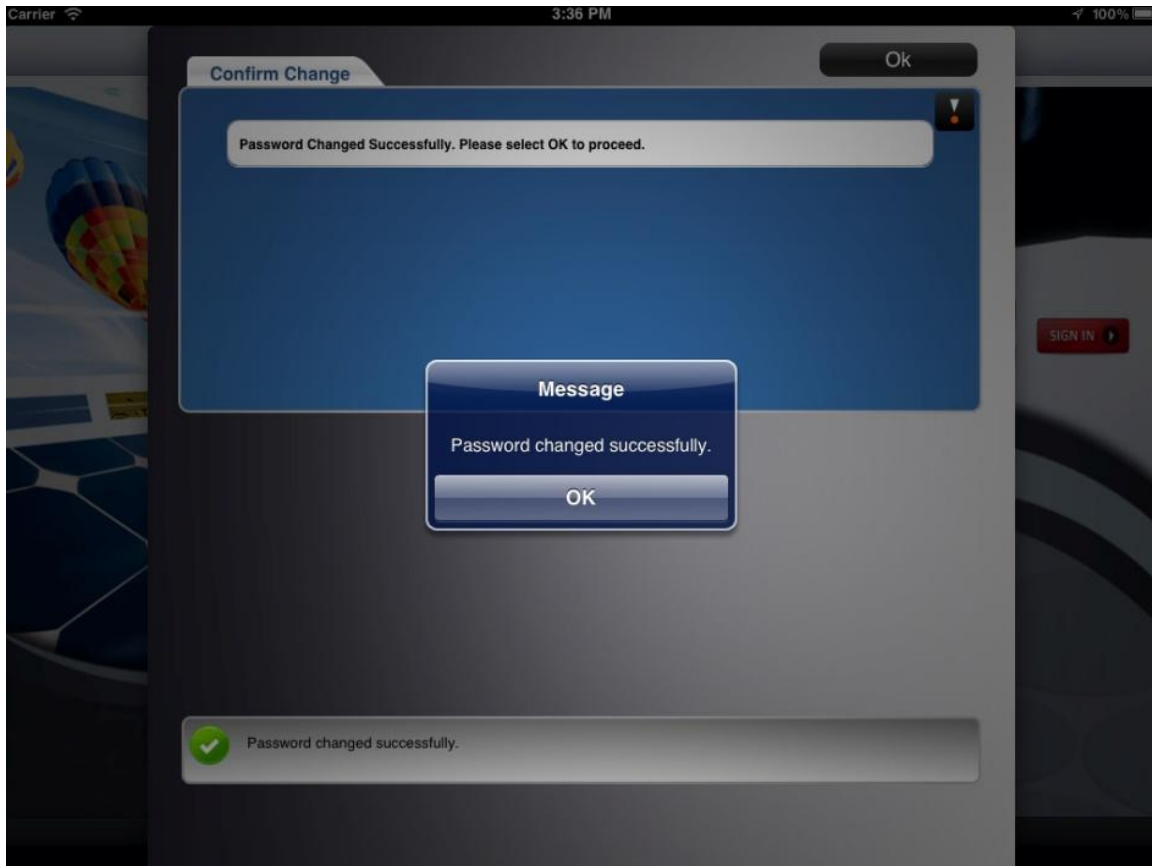
Field Name	Description
<b>User ID</b>	[Display] This field displays your user id.
<b>Existing Password</b>	[Mandatory] Type your existing password.
<b>New Password</b>	[Mandatory] Type the new password. <div>Note: This new password should be as per Password Policy (displayed below the text fields in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



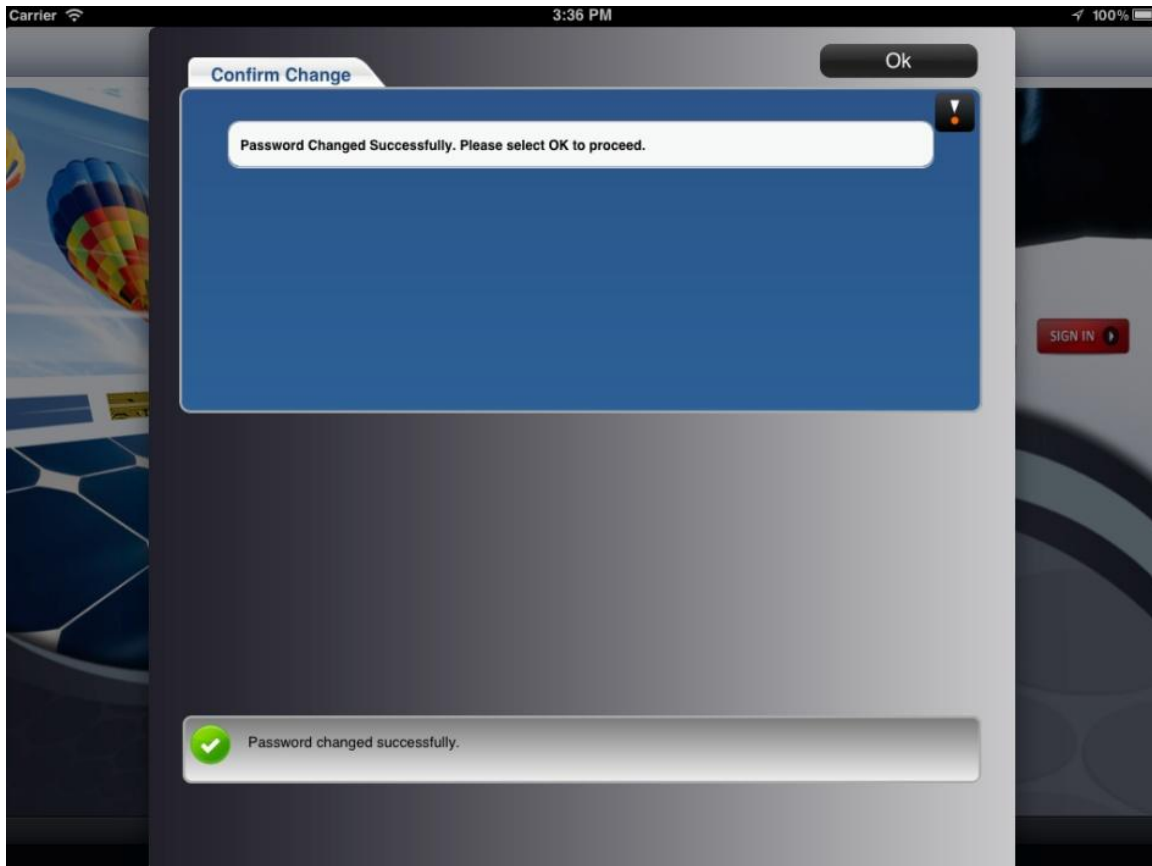
## Force Change Password

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

### Change Transaction Password – Confirm



## Force Change Password



8. Click the **OK** button. The system logs off the current session. You have to login again with the new password.

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".

## 47. Contract Deposits

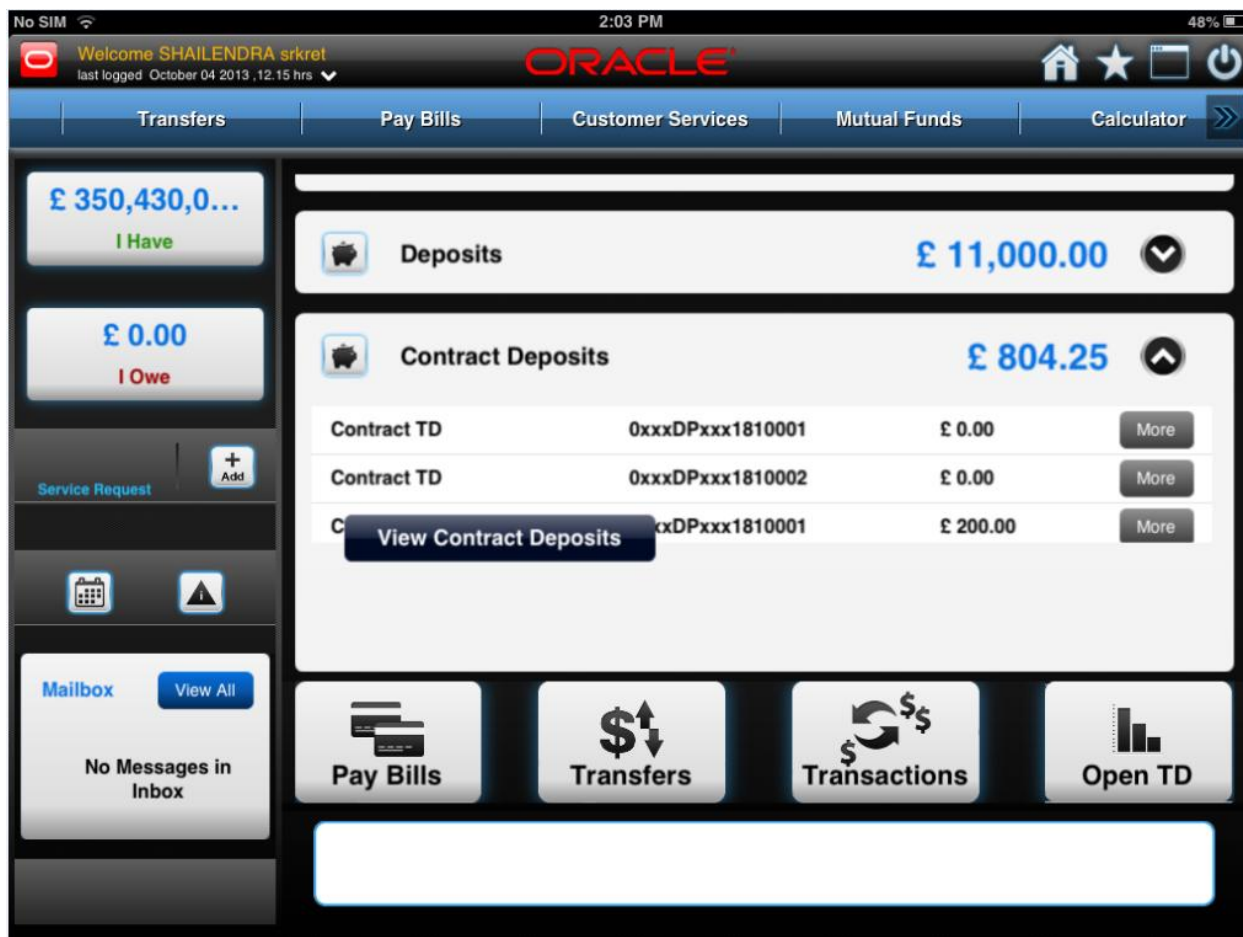
This option allows you to view the contract term deposit details.

### To view the contract Deposit details

1. Log on to the iPad Banking application.
2. Select **Contract Deposit** from the account list on dashboard/Landing screen of iPad. as shown below:

### Contract Deposits





- As you select **Contract Deposits** accounts from **Account**, list of all Contract Term Deposit accounts will be displayed.
- Select Contract Term Deposit account from List Of Accounts and click **More** button. The system will display Contract Deposit Details of selected account.

### Contract Deposits Details

**Contract Deposit**

Search: 004CDP2141810002

Contract Deposit	Amount
004CDP2141810002	£ 200.00
Discounted Deposit- With Schedules, Without Schedules, No rollover	
004CDP2141810001	£ 200.00
004CDP4141810002	£ 200.00
004CDP4141810001	£ 200.00
004CDP3141810001	£ 0.04
004CDP6141812502	£ 0.60
004CDP6141812501	£ 3.61

Deposit Details	Interest Instructions
Contract Deposit	Interest Instructions
004CDP2141810002	Account Transfer
Current Balance	Account
£ 200.00	PA10008474011
Deposit Date	<b>Maturity Instructions</b>
24-06-2013	Account
Maturity Date	PA10008474011
26-07-2013	Rollover Instructions
Interest rate	<b>Rollover Not Allowed</b>
10.00 %	
Interest Accrued Till Date	
£ 1.75	
Product Name	
Discounted Deposit- With Schedules, Without Schedules, No rollover	
Customer Id	
00000474	

### Field Description

Field Name	Description
<b>Customer Id</b>	[Display] This field displays the user id.
<b>Contract Deposit</b>	[Display] This field displays the contract deposit number.
<b>Product Name</b>	[Display] This field displays the product name.
<b>Current Balance</b>	[Display] This field displays the balance of the term deposit.
<b>Deposit Details</b>	
<b>Deposit Date</b>	[Display] This field displays the deposit date.

Field Name	Description
<b>Maturity Date</b>	[Display] This field displays the date on which deposit matures.
<b>Interest Rate</b>	[Display] This field displays the interest rate on the term deposit. Interest Instructions and Maturity Instructions are also displayed below this field.
<b>Accrued Interest Till Date</b>	[Display] This field displays the accrued interest till date. Interest Instructions and Maturity Instructions are also displayed below this field.
<b>Interest Instructions</b>	
<b>Interest Instructions</b>	[Display] This field displays the interest instructions.
<b>Account</b>	[Display] This field displays the account number.
<b>Maturity Instructions</b>	
<b>Rollover Instructions</b>	[Display] This field displays the roll over instructions.
<b>Account Number</b>	[Display] This field displays the account number.

- Click the **Home** button to get back to the **Menu** screen..

## 48. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

### To perform the transaction for which transaction password is configured

1. Log on to the iPad Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
3. Select **Bill Payments > Pay Bill** from the menu. The system displays **Pay Bills** screen.



## Pay Bills

The screenshot displays the 'Pay Bills' interface within the Oracle iPad Banking App. The modal form contains the following fields:

- Select Biller\*:** A dropdown menu with a right arrow.
- Bill Number\*:** A text input field.
- Bill Generation Date(dd-mm-yy):** A date picker with a calendar icon.
- Payment Amount\*:** A text input field.
- Source Account\*:** A dropdown menu with a right arrow.

A green **Submit** button is located at the top right of the modal. Below the form, a note states: "Bill Payment allows you to pay the bills online for different companies. As a one time activity, register the biller using Register Biller option before making a payment to a particular biller. You can Pay Bills using this option". The background shows the app's home screen with 'Account' and 'Service Request' sections. The status bar at the top shows 'iPad', '12:40 PM', and '13%' battery.

## Field Description

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

4. Click **Submit** button. The system displays **Pay Bill Verify** screen.  
OR  
Click the **Home** button to navigate to the menu screen.  
OR  
Click the **Close** button to close the screen.

## Pay Bill Verify

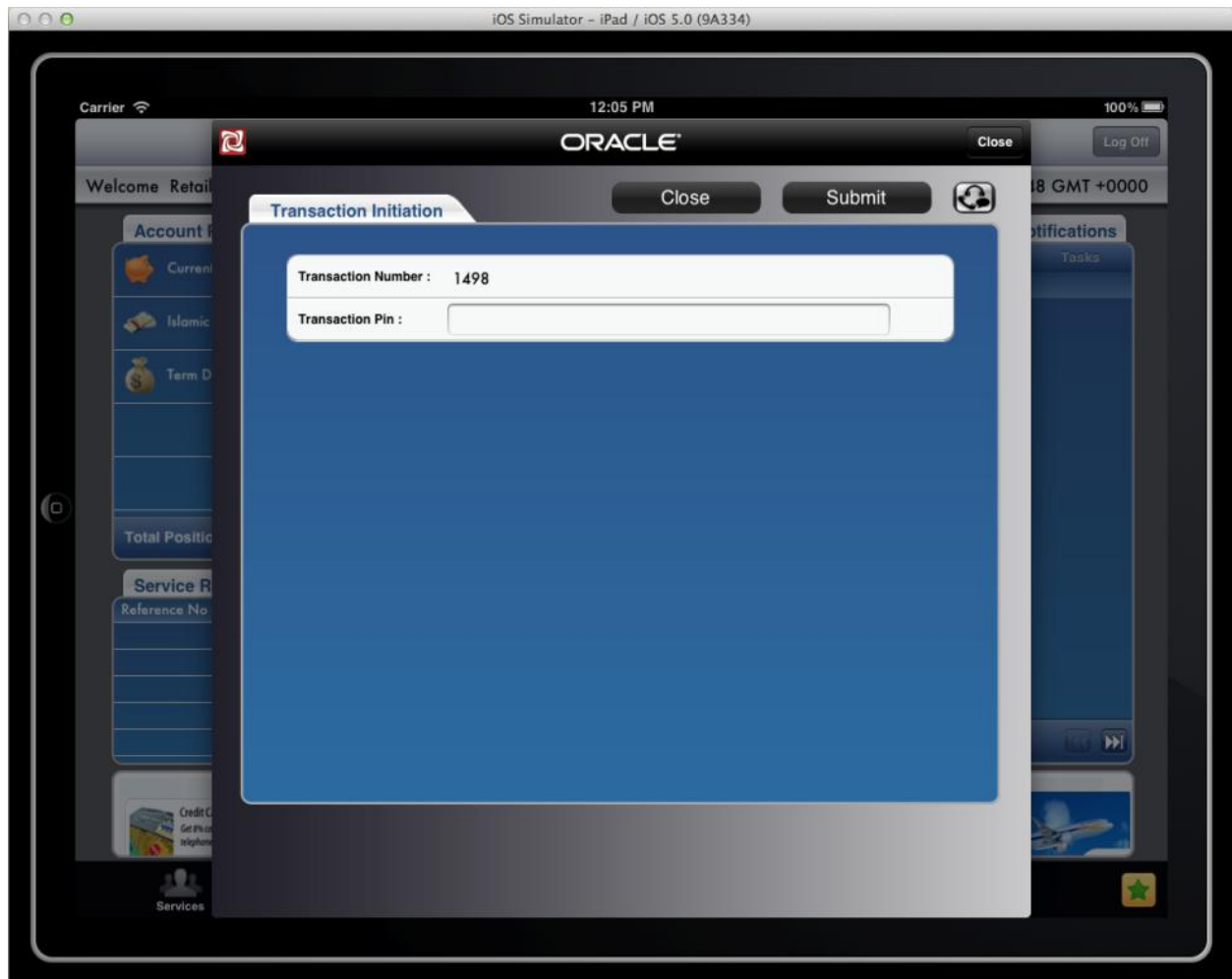
The screenshot shows the Oracle iPad application interface. At the top, the status bar indicates 'iPad', signal strength, '12:42 PM', and '12%' battery. The app header includes the Oracle logo, a 'Close' button, and a 'Log Off' button. The main content area is titled 'Pay Bill Verify' and features a table with the following data:

Customer Id:	WB3004356
Bill:	Reliance
Bill Number:	52526
Bill Generation Date:	29-03-2012
Payment Amount:	1,900.00 GBP
Source Account:	00400166402 004

Below the table, a note states: '\* Indicates mandatory fields. \*\* Indicates...'. The screen also includes a 'Change' button (orange) and a 'Confirm' button (green) at the top right. The background shows a sidebar with 'Account' and 'Service' sections, and a 'Tasks' section on the right.

5. Click the **Confirm** button. The system displays **Transaction Initiation Authorization** screen for the transaction password to be entered.  
OR  
Click the **Close** button to close the screen.  
OR  
Click the **Home** button to navigate to the menu screen.  
OR  
Click the **Change** button to navigate to previous screen.

## Transaction Initiation Authorization



6. Enter the Transaction Pin provided.
7. Click the **Submit** button. The system displays **Pay Bills Confirm** screen.  
OR  
Click the **Close** button to close the **Transaction Initiation Authorization** pop up screen.

## Pay Bill Confirm



8. Click the **Close** button to close the screen.  
OR  
Click the **Ok** button. The initial **Pay Bill** screen is displayed.

## 49. Calculators

Using calculators you can calculate the maturity amount for deposits made, amount invested in savings plan etc. You can also search the foreign exchange rates and calculate their eligibility for loans.

Calculators are available to existing logged in customers & prospects for the bank.

Note: Non logged in users can use calculators from login page. To use calculators Go to Calculators Panel in login page.

### To view Calculators for logged in users:

1. Navigate through **Calculators**.The system displays the Loan calculator screen.

## Calculators



## 49.1. Foreign Exchange Calculator

Foreign Exchange Rate calculators enables provide you the option to calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travellers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

### To view Foreign Exchange Calculator:

2. Navigate through **Calculators >. Foreign Exchange Calculator** The system displays the Loan calculator screen.

### Foreign Exchange Calculator

Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>I want to</b>	[Mandatory,Dropdown] Select the purpose for conversion is required. The values available are: <ul style="list-style-type: none"><li>• Buy Foreign currency notes</li><li>• Buy Travellers cheque</li><li>• Make Fund Transfer</li></ul> Default value will be Buy Foreign currency notes
<b>Currency I Have</b>	[Dropdown,Optional] Select the Sell Currency for which the exchange rate is to be inquired.
<b>Amount</b>	[Input Box,20,Mandatory] Enter the amount which the user will get post conversion
<b>Currency I require</b>	[Dropdown] Select the Buy Currency for which the exchange rate is to be inquired.

3. Click the **Submit** button. .The system will display Foreign Exchange Calculator screen.



## Foreign Exchange Calculator

No SIM 12:21 PM 49%

Welcome SHAIENDRA srkret  
last logged October 04 2013 , 12.09 hrs

ORACLE

Pay Bills | Customer Services | Mutual Funds | **Calculator** | Locate Us

Calculators Foreign Exchange Calculator

Buy Foreign currency notes

GBP-Pound Sterling

1

USD-US Dollar

Reset Submit

**Results**

**Calculate Currency Rate**

**1 GBP = 1.490000 USD**

**1 USD = 0.671141 GBP**

Indicative Rate as on 04-Oct-2013

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

## 49.2. Savings Calculator

Saving Calculator gives you an indication about the interest earned and total value of deposits at maturity for an amounts deposited over a period of time at a particular frequency. It also provides an option to know the regular savings which is required to be done to achieve the target amount.

### To view Loan Calculator:

1. Navigate through **Calculators > Savings Calculator**. The system displays the Savings calculator screen.

### Savings calculator

The screenshot shows the Oracle Savings Calculator app interface on an iPad. The status bar at the top indicates 'No SIM', '12:22 PM', and '49%' battery. The app's header bar includes a welcome message 'Welcome SHAILENDRA srkret', the last login time 'last logged October 04 2013, 12.09 hrs', the Oracle logo, and navigation icons for home, star, and power. Below the header is a menu bar with options: 'Pay Bills', 'Customer Services', 'Mutual Funds', 'Calculator' (highlighted), and 'Locate Us'. The main content area is titled 'Calculators' and features a dropdown menu set to 'Savings Calculator'. The input fields on the left include: 'I Want To' (dropdown), '5' (text input), 'Initial Deposit Amount' (text input), 'Regular Contribution Amount' (text input), and 'Monthly' (dropdown). Below these is a 'Choose' section with two buttons: 'Maturity Date' and 'Tenure' (highlighted). At the bottom, there is a 'Start Date' field with a calendar icon, and three dropdown menus for 'Years', 'Months', and 'Days'. The right side of the screen is labeled 'Results' and displays the text 'Select Calculation Values'.

## Field Description

Field Name	Description
<b>I want To</b>	<p>[Radio button,Mandatory]</p> <p>Select the option to save for a target or to save a regular contribution to get a sum at the maturity.</p> <p>The values available are:</p> <ul style="list-style-type: none"> <li>Save to attain a target Goal</li> <li>Save regularly and receive sum at maturity</li> </ul>
<b>Interest rate(%)</b>	<p>[Input,(1-5),Mandatory]</p> <p>Interest rate for which the total amount is to calculated</p>
<b>Target Amount</b>	<p>[Input,15,Mandatory]</p> <p>Enter the target amount to save for a goal with defaulted currency</p>
<b>Initial deposit amount</b>	<p>[Input,20,Optional]</p> <p>Enter the initial amount deposited with defaulted currency.</p>

Field Name	Description
<b>Frequency for regular Contributions</b>	<p>[Mandatory,Dropdown]</p> <p>Select the Frequency at which deposit will be made.</p> <p>The values available are:</p> <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Annually</li> <li>• Only initial deposit amount.</li> </ul>
<b>Regular Contribution Amount</b>	<p>[Input,15,Optional]</p> <p>Enter the contribution amount to save with defaulted currency.</p> <p>This field will be enabled only if Save regularly and receive sum at maturity option is selected in I want to field.</p>
<b>Start date</b>	<p>[calender]</p> <p>Select the date for starting the calculation for savings</p>
<b>Choose Tenure or end date</b>	<p>[Mandatory,Calendar date selection, dropdown for year, months, days]</p> <p>Select the end date or the tenure for which the investment will be made</p>

- Click the **Calculate** button. The system will display total amount that need to be invested with a line graph for time Vs amount.  
OR  
Click **Reset** button to clear the data.

### Savings calculator

No SIM 12:23 PM 49%

Welcome SHAIENDRA srkret  
last logged October 04 2013 ,12.09 hrs

ORACLE

Pay Bills | Customer Services | Mutual Funds | **Calculator** | Locate Us

**Calculators** Savings Calculator

5

100000

Initial Deposit Amount

Monthly

**Choose**

Maturity Date Tenure

04-10-2013 04-12-2013

Reset Calculate

**Results**

You should invest

33,190.40 GBP / Monthly

For Tenure Rate of Interest

0.1694 Years 5 %

To achieve a target of

100,000.00 GBP

Total Interest Earned Is

428.80 GBP

Portfolio

100000

No SIM 12:23 PM 49%

Welcome SHAIENDRA srkret  
last logged October 04 2013 ,12.09 hrs

ORACLE

Pay Bills | Customer Services | Mutual Funds | **Calculator** | Locate Us

**Calculators** Savings Calculator

5

100000

Initial Deposit Amount

Monthly

Choose

Maturity Date Tenure

04-10-2013 04-12-2013

Reset Calculate

0.1694 Years 5 %

To achieve a target of

100,000.00 GBP

Total Interest Earned Is

428.80 GBP

**Portfolio**

Total Amount (GBP)

Time Period

Time Period	Total Amount (GBP)
2013-10	0
2013-11	20,000
2013-12	40,000
2014-01	60,000
2014-02	80,000
2014-03	100,000

### 49.3. Deposit Calculator

Term Deposit Maturity calculator gives an indication to the user about the interest which the user can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. The term deposit calculator allows a business user to inquire the total maturity amount for the principal deposited.

#### To view Deposit Calculator:

1. Navigate through **Calculators>. Deposit Calculator** The system displays the Loan calculator screen.

#### Deposit Calculator

#### Field Description

Field Name	Description
<b>Amount I wish to Invest</b>	[Input,numeric(1-15),mandatory] Enter total Deposit principal amount with defaulted currency.

Field Name	Description
<b>Interest rate (%)</b>	[Input,numeric(1-2),mandatory] Interest rate for which the total amount is to calculated
<b>Choose Investemnt Period</b>	
<b>Investment Period</b>	[Input in Year, Month and days,mandatory] Enter tenure in days months year in respective boxes available for deposit.
<b>maturity date</b>	[Calender,Mandatory] Select maturity date.

- Click the **Calculate** button. The system will display Deposit value at maturity, total interest earned and annual percentage yield along with line graph of Total period vs Total Amount.  
OR  
Click **Reset** button to clear the data.

### Deposit Calculator

The screenshot displays the Oracle iPad Banking application interface for the Deposit Calculator. The top navigation bar includes links for Pay Bills, Customer Services, Mutual Funds, Calculator (selected), and Locate Us. The main area is divided into input fields and a results section.

**Input Fields:**

- Calculators:** A dropdown menu showing "Deposit Calculator".
- Deposit Amount:** 100000
- Tenure:** 5
- Choose:** Two buttons, "Tenure" and "Maturity Date", with "Maturity Date" selected.
- Maturity Date:** 04-11-2013
- Buttons:** "Reset" and "Calculate".

**Results:**

- Deposit value at maturity:** 101,827.12 GBP
- Total interest earned:** 1,827.12 GBP
- Annual Percentage Yield:** 5.0948 %

**Portfolio Graph:** A line graph titled "Portfolio" showing the Total Amount (GBP) on the Y-axis (ranging from 100500 to 101500) against time. The graph shows a steady upward trend, starting from the initial deposit of 100,000 and reaching the maturity value of 101,827.12 GBP.





## 49.4. Loan Eligibility Calculator

The loan eligibility calculator allows a business user to compute the eligible amount for a user for loan. The loan eligibility calculator should be available to the prospects as well for existing logged in users.

### To view Loan Eligibility Calculator:

1. Navigate through **Calculators** > **Loan Eligibility Calculator** The system displays the Loan calculator screen.

### Loan Eligibility Calculator

The screenshot shows the Oracle Loan Eligibility Calculator app interface. At the top, there's a status bar with 'No SIM', signal strength, time '12:21 PM', and battery '49%'. Below is a navigation bar with 'Pay Bills', 'Customer Services', 'Mutual Funds', 'Calculator' (selected), and 'Locate Us'. A dropdown menu shows 'Calculators' with 'Loan Eligibility Calculator' selected. The main area has four input sections: 'Your Gross Monthly Income' (£1000000), 'Ongoing Monthly Expenses' (£0), 'Tenure Of Loan (in Months)' (360), and 'Interest Rate' (25%). Each has a slider. At the bottom are 'Reset' and 'Calculate' buttons. The right side is a 'Results' section with the text 'Select Calculation Values'.

### Field Description

Field Name	Description
<b>Your Net Gross Monthly income</b>	[Input/slider,Numeric(1-15),mandatory] Enter Monthly income
<b>Ongoing Monthly Expenses</b>	[Input/slider,Numeric(1-15),Optional] Enter monthly EMI .

Field Name	Description
<b>Tenure of loan (in months)</b>	[Input/slider,Numeric(1-3),mandatory] Enter Tenure of the loans in months. Default tenure: 12months – 360 months
<b>Interest rate</b>	[Input/slider,Numeric(1-5),mandatory] Enter Interest rate for which the eligibility is to be calculated Default interest : 1%-25%

- Click the **Calculate** button. The system will display loan amount you are eligible for.  
OR  
Click **Reset** button to clear the data.

### Loan Eligibility Calculator

The screenshot displays the Oracle Loan Eligibility Calculator app interface. At the top, there's a status bar with 'No SIM', '12:21 PM', and '49%' battery. Below it, a navigation bar shows 'Welcome SHAILENDRA srkret' and 'last logged October 04 2013, 12:09 hrs'. The main menu includes 'Pay Bills', 'Customer Services', 'Mutual Funds', 'Calculator' (selected), and 'Locate Us'. The 'Calculators' section has a dropdown menu set to 'Loan Eligibility Calculator'.

The input section on the left includes:

- Your Gross Monthly Income:** £ 1000000 (with a slider bar)
- Ongoing Monthly Expenses:** £ 0 (with a slider bar)
- Tenure Of Loan (in Months):** 360 (with a slider bar)
- Interest Rate:** 25 % (with a slider bar)

At the bottom of the input section are 'Reset' and 'Calculate' buttons. The 'Results' section on the right displays:

- You are Eligible for a Loan of Amount:** £ 47,971,325.37
- Your Monthly Installments will be:** £ 1,000,000.00

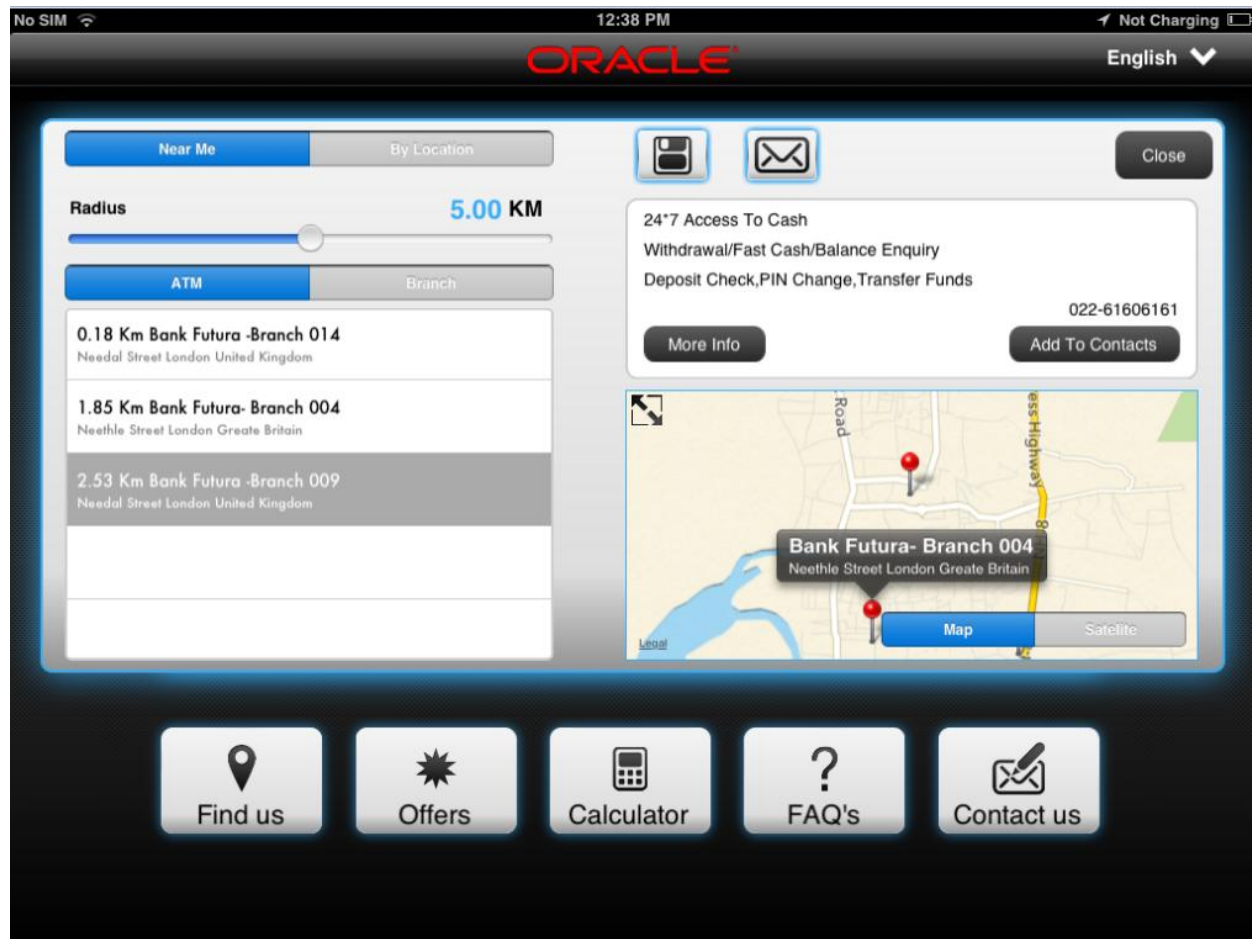
## 50. ATM Branch Locator

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 iPad Banking application.
2. Select **Services >ATM Branch Locator** from the menu. The system displays **ATM Branch Locator** map.

## Branch/ATM Locator Map – Standard View



3. Click the **Satellite** tab to view the satellite view.
4. Click the **Close** button to close the Map screen.

## 51. Offers

### **Location Based Offers:**

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

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

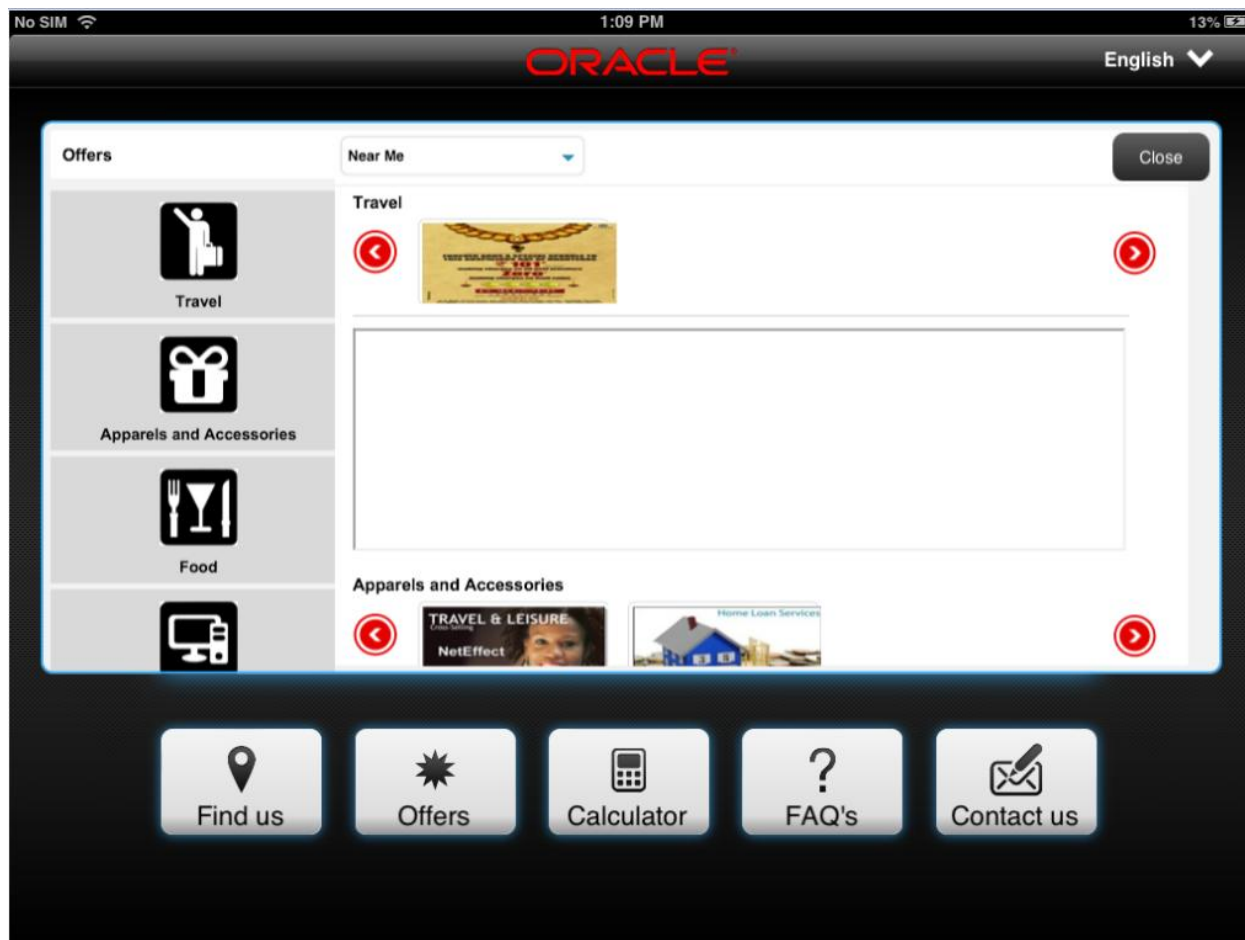
The offers received can have hyperlinks to display more data. On clicking on an offer that has more details, a separate screen external to the user's login window / application will be opened to display the details.

### **Personalized / Targeted Offers:**

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

**To access the Offers options**

1. Log on to the iPad Banking application.
2. Select **Offers >Location Based Offers** from the menu.. The system displays **Offers** screen.

**Location Based Offers**

3. Click any of the offers to view offer details. The system will open that particular offer in a new screen/browser page.
4. You can view personalized or Targeted offers on lower panel of dashboard/main screen, as encircled/highlighted in red border, in below screen.

## Personalized Offers




5. Click any of the offers to view offer details. The system will open that particular offer in a new screen/browser page.




## 52. Live Help

This option enables you to interact with bank officials / call centre executives for any queries.

1. Click  icon to request for a call. The system will display screen for live chat or call.

Live Chat/Call



Note: The Call icon  is available on required screens.



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