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

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

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

2. Transaction Host Integration Matrix

Legends

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

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

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	✓	★	N
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
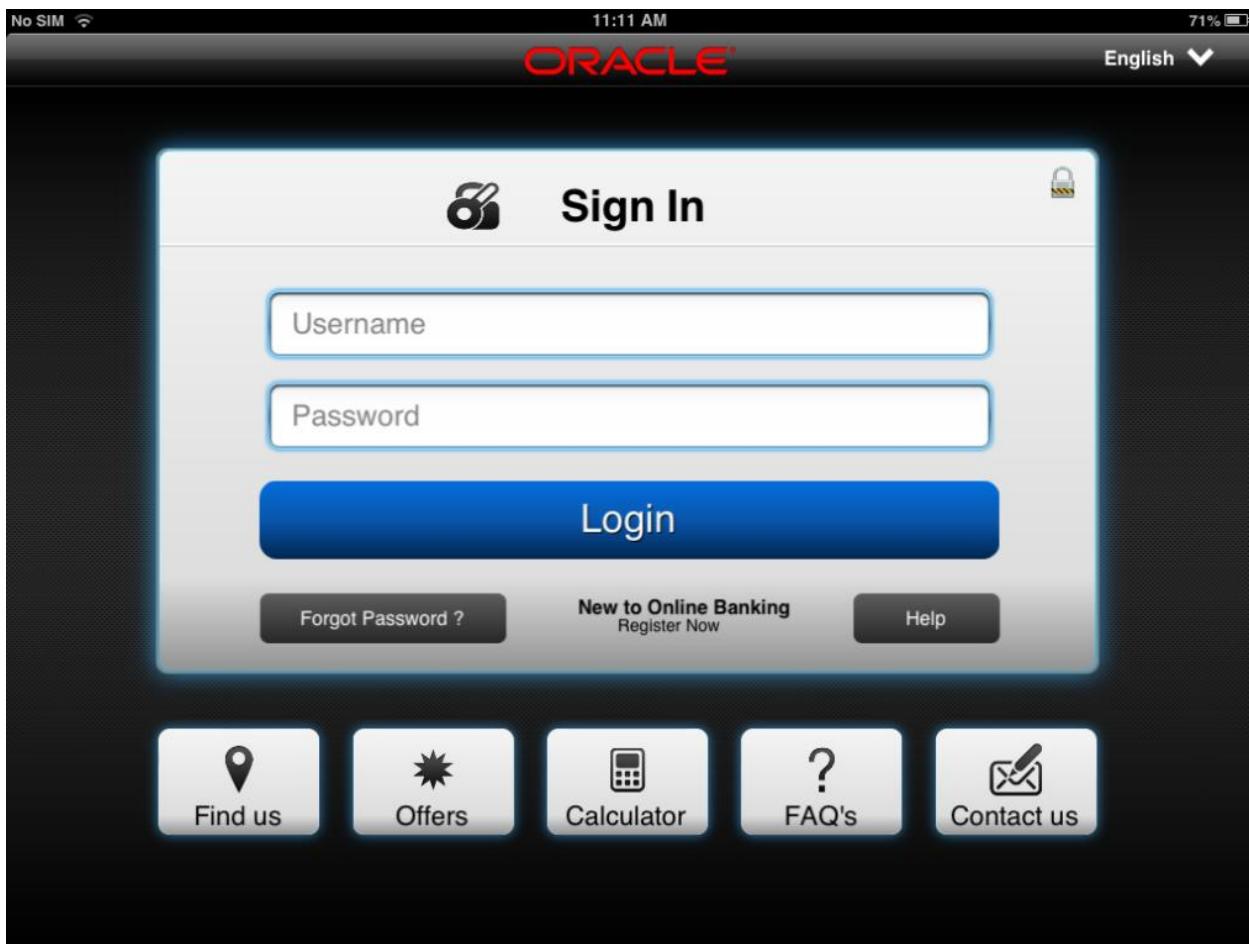
2. Type the user id and password provided to login.
3. Click the **Login** button. The system displays **Welcome** screen.

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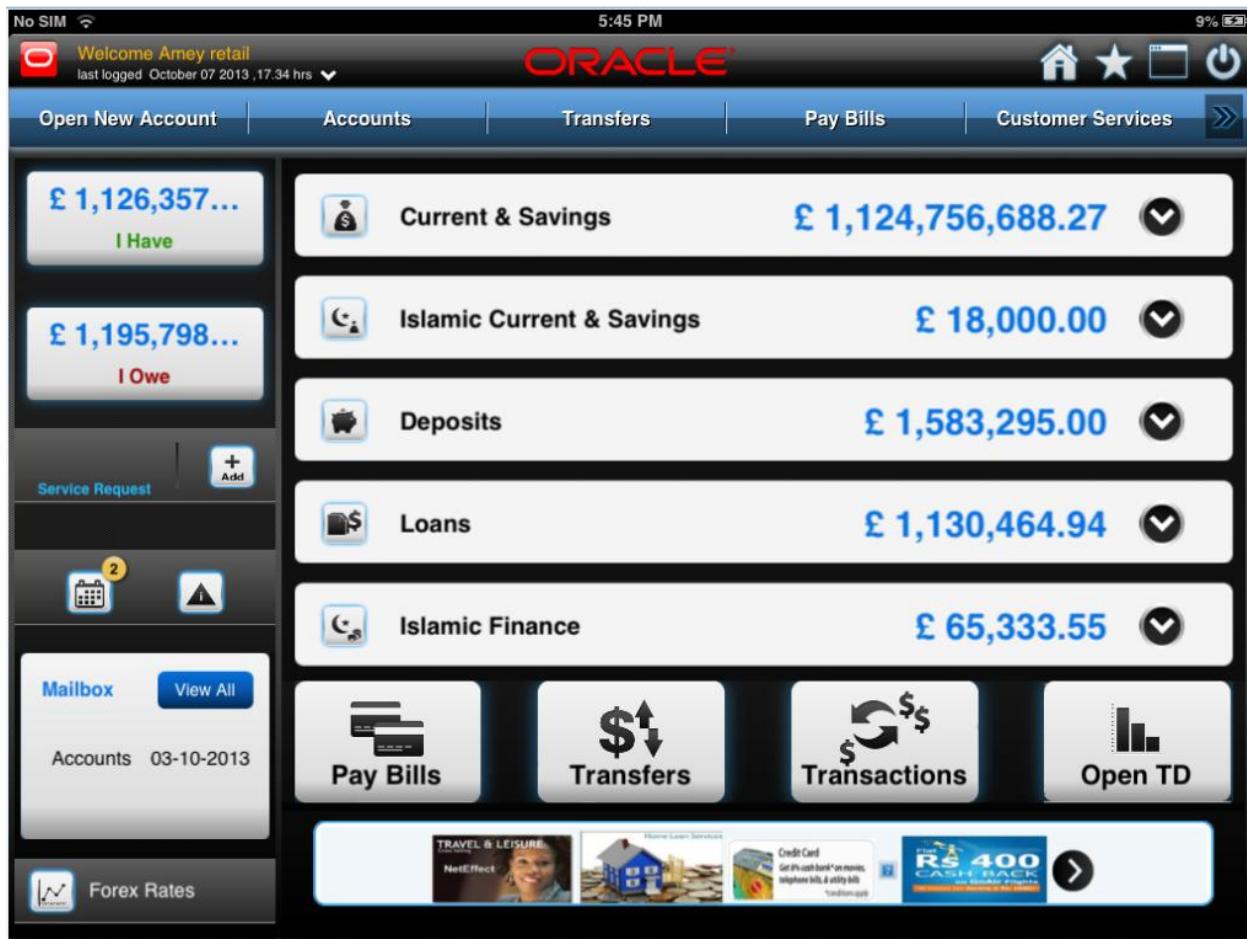
3. The system displays initial **Login** screen.

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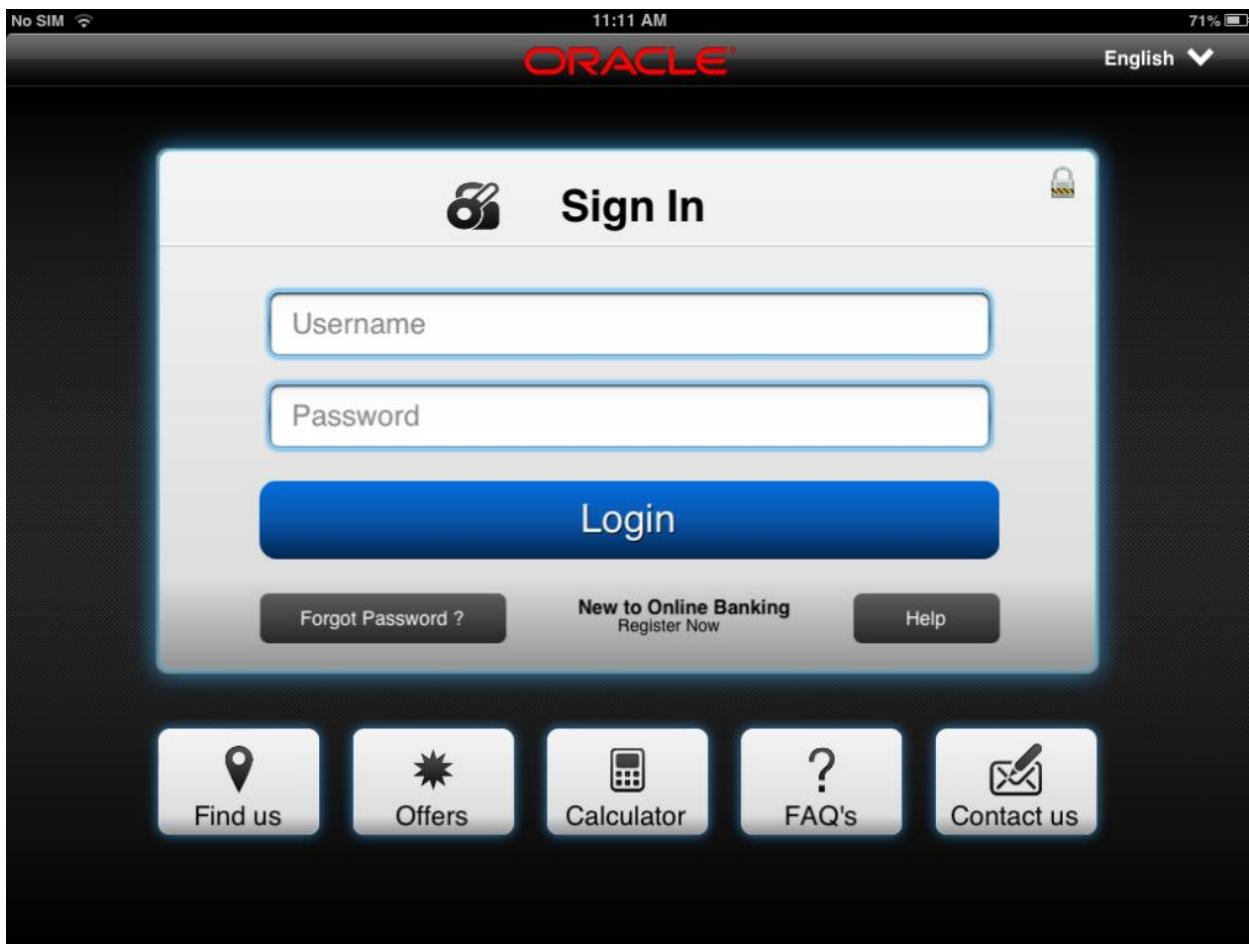
1. As shown in above screen, you can perform below pre login transactions.

   - **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.
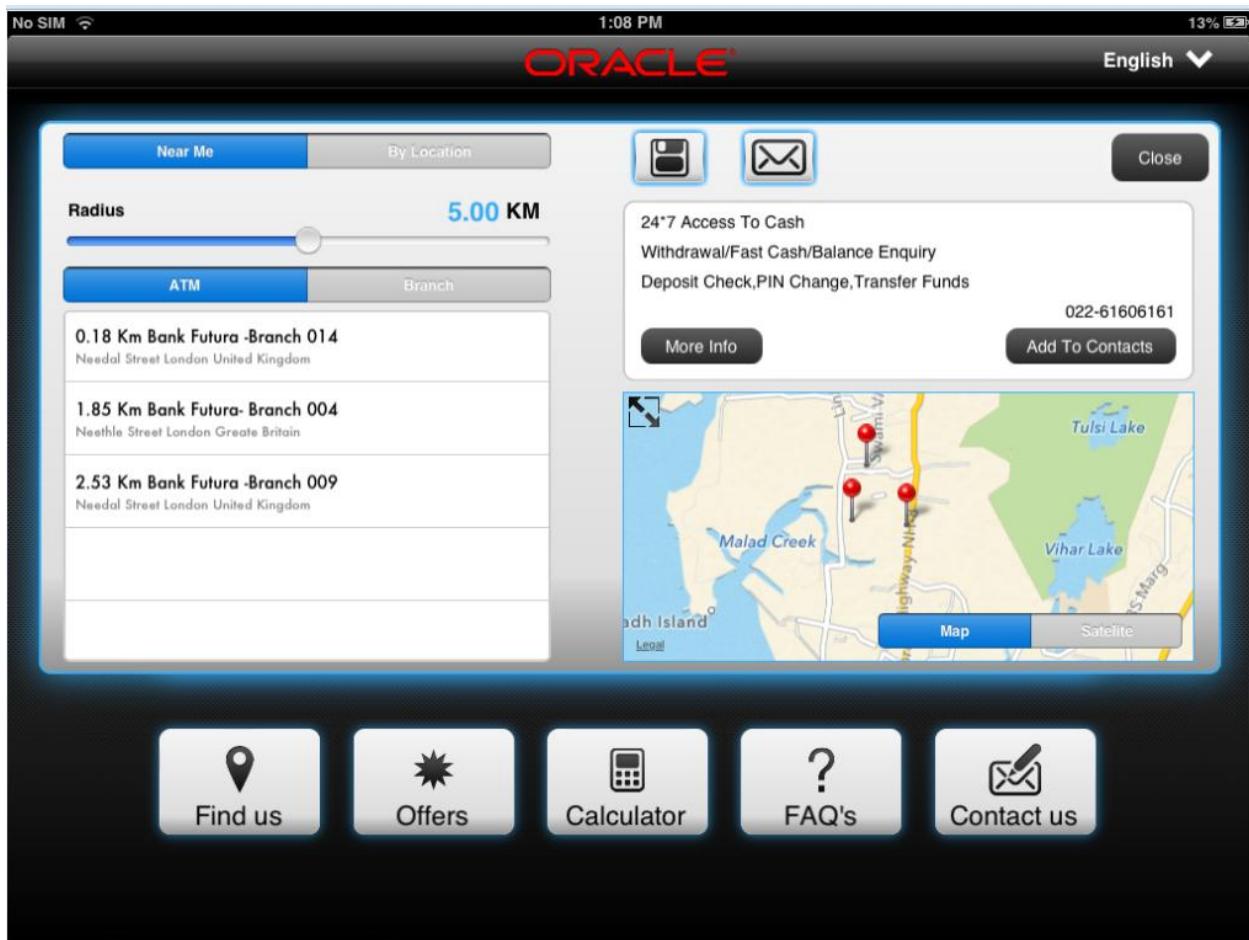
- **Offers**: This option enables user to view various offers available. Please refer offers section for further details.
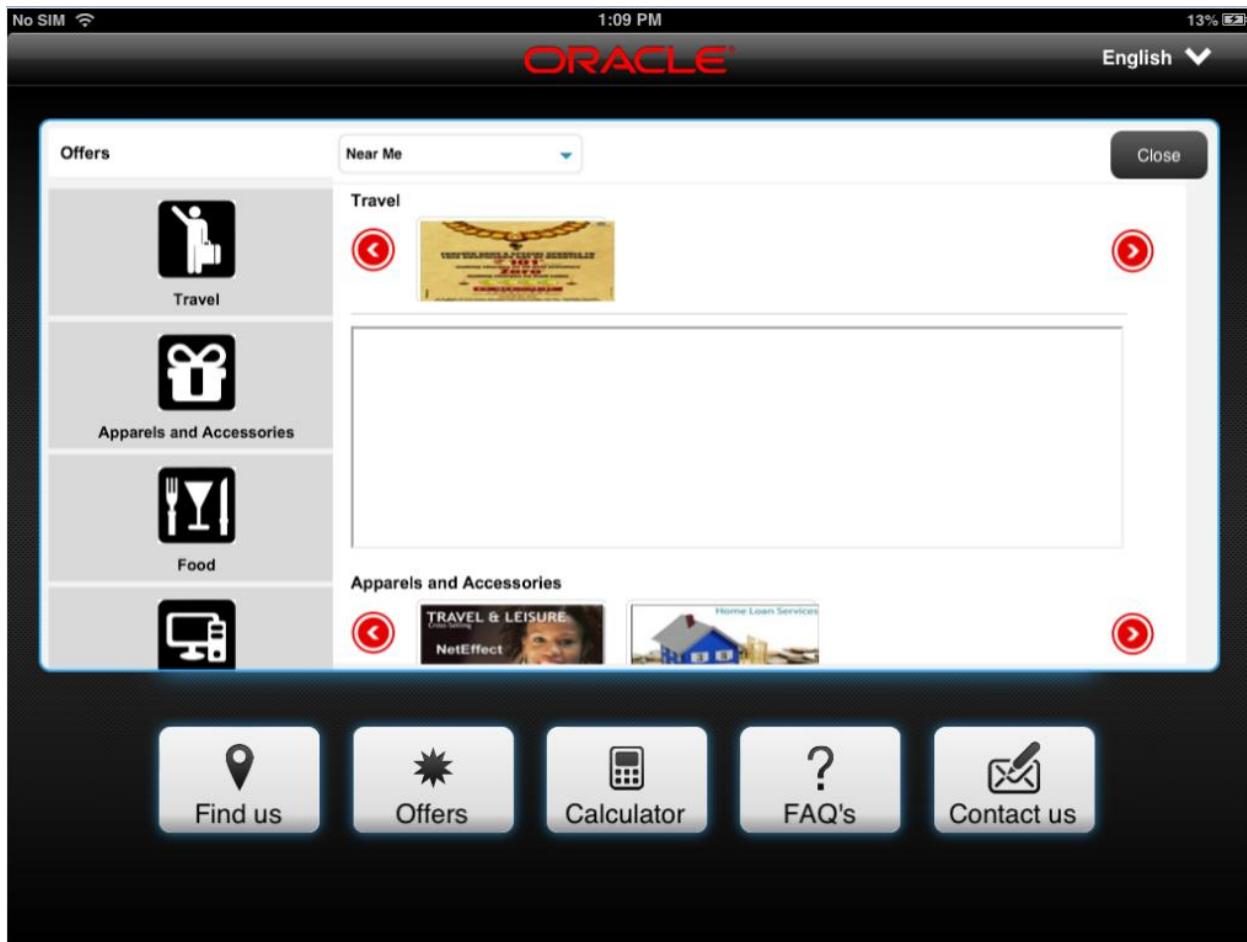
- **Calculators**: This option enables user to use various types of calculators like Loan Calculator, Savings Calculators etc. Please refer Calculators section for further details.

- **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.
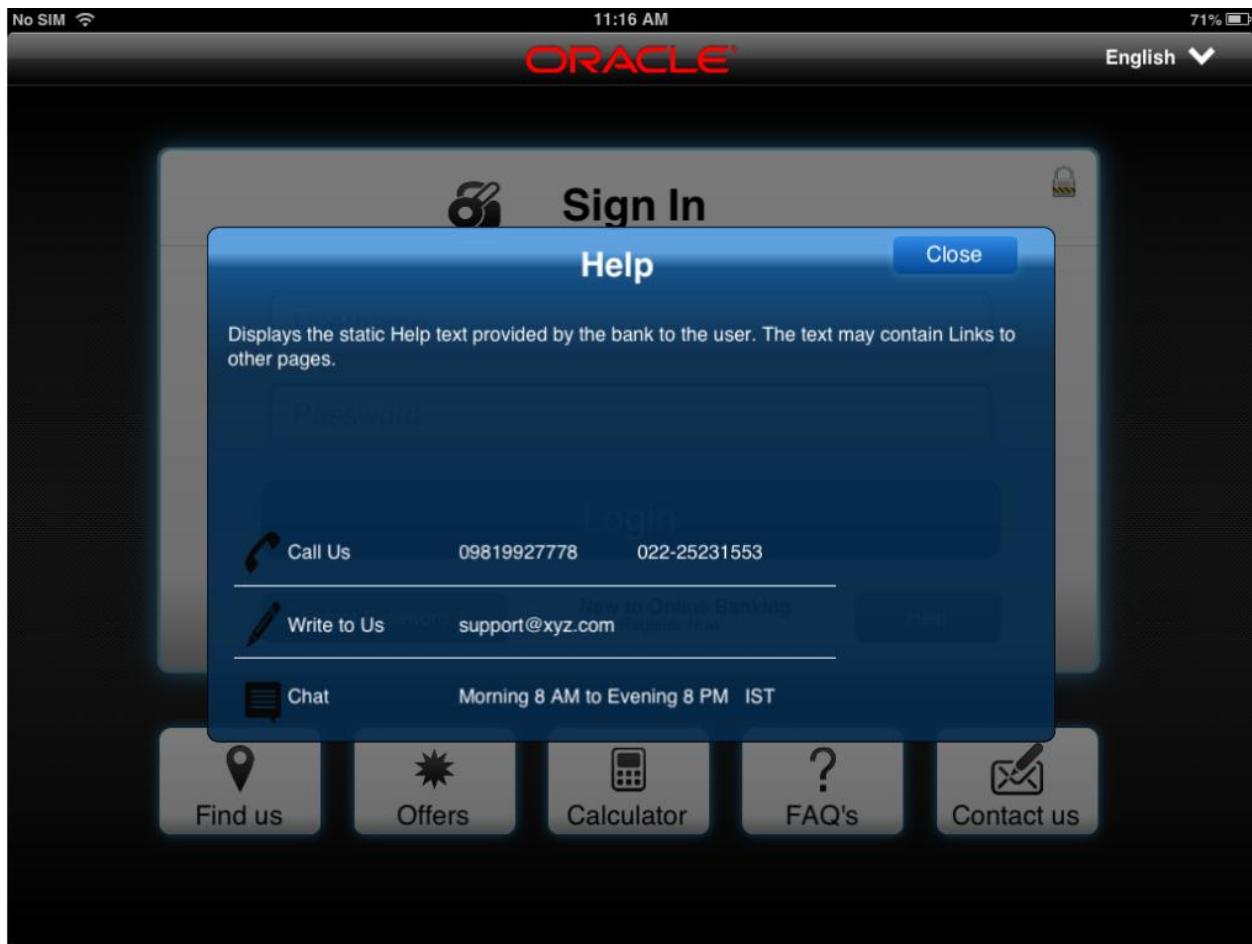
- **Products**: Using this option, user can view various personal and corporate product offered by bank.

- **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

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
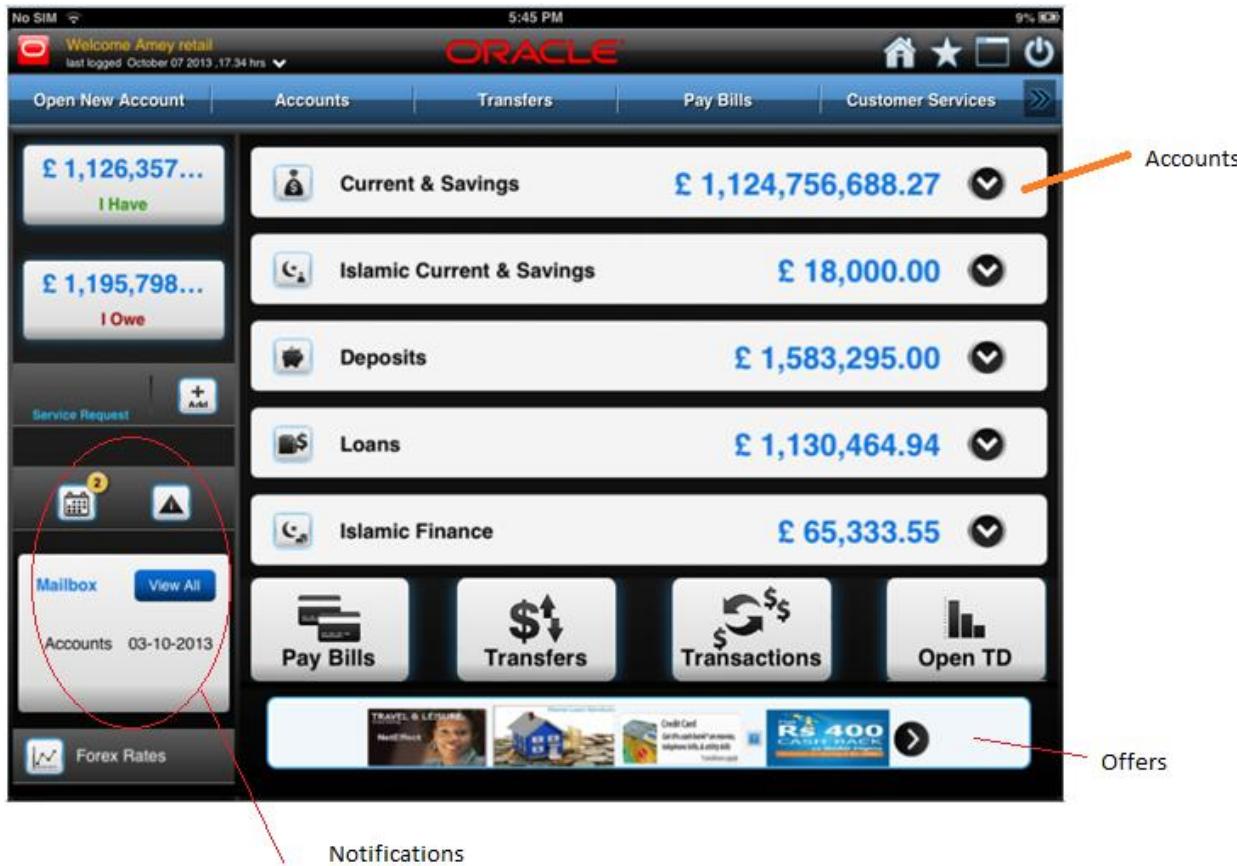
7.2. Notifications

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

Field Description

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

Field Name	Description
Specify Reason	[Optional, Text box] Specify the reason for service request.
New Credit Card Required	[Mandatory, Tab] Select the option. The values available are: • YES • NO.
Mode Of Delivery	[Mandatory, Radio Button] Select the mode of delivery for credit card. The values available are: • Courier • Branch
User Reference	[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.
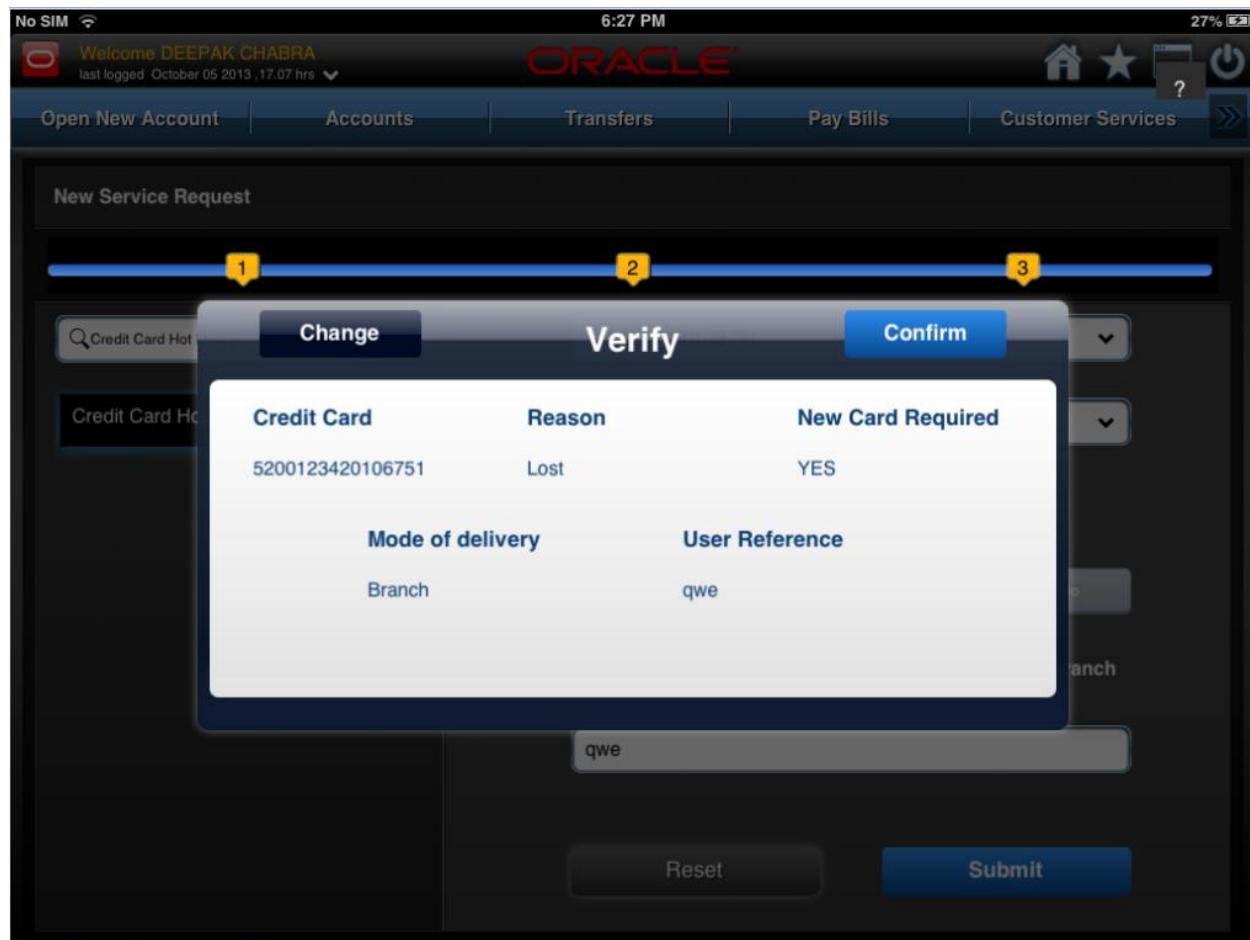
3. Click **Confirm** button to confirm the request. The System will display confirm screen with Acknowledgement.
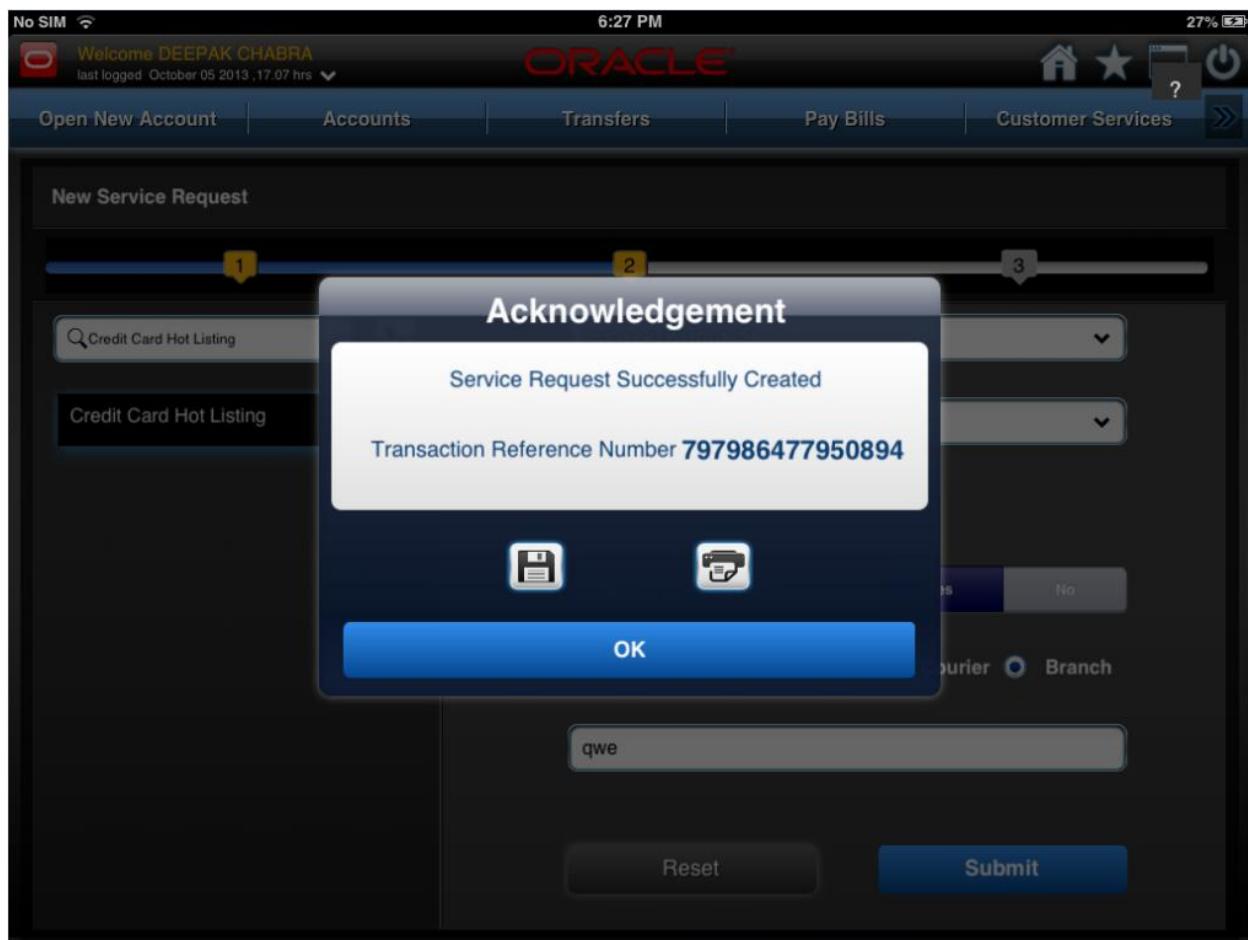
4. Click **OK**.

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

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

Recent Service Request

Field Description

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

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

Field Description

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

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

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

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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.

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

Adhoc Account Statement Request

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

Field Description

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

5. 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
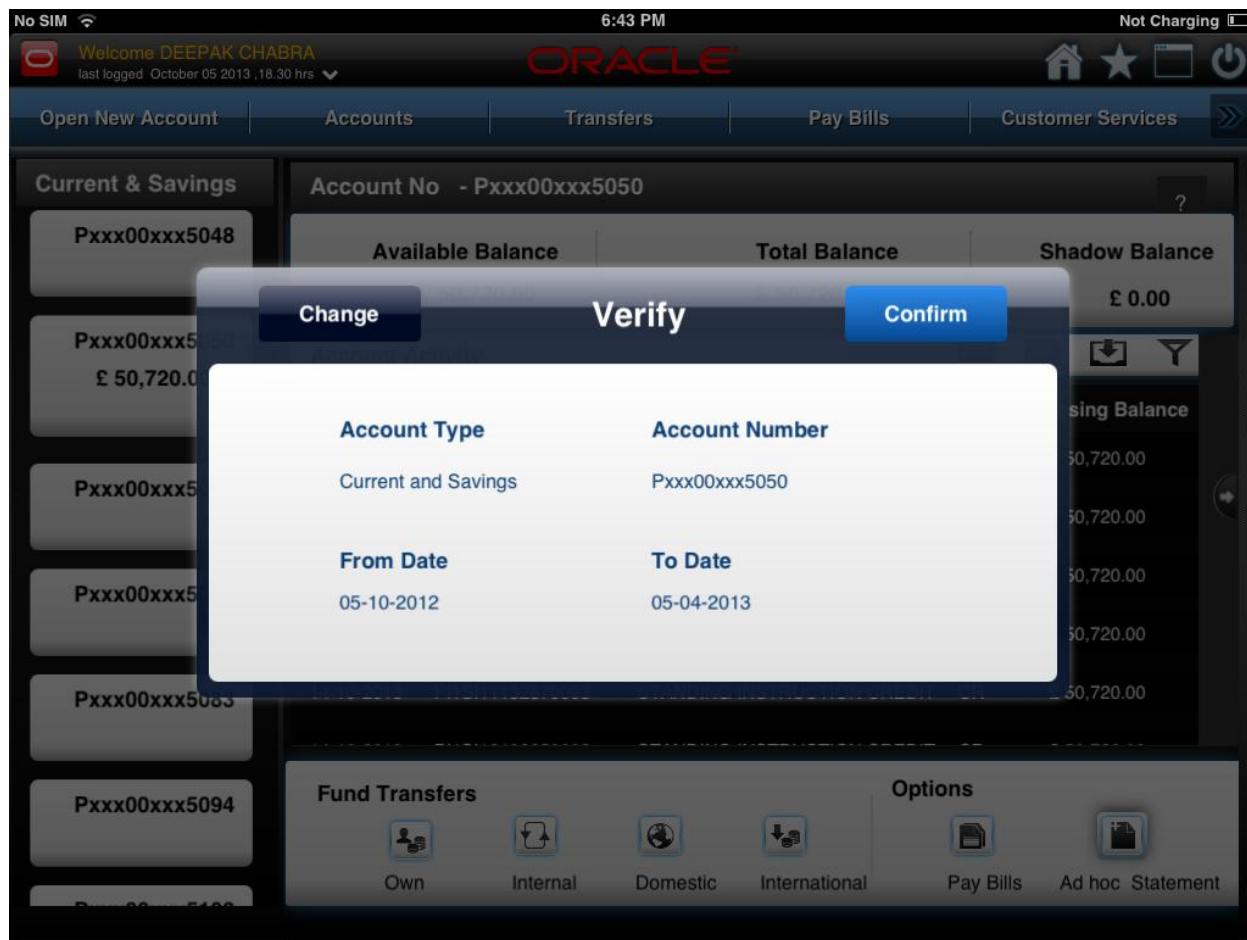
Field Description

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

6. 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
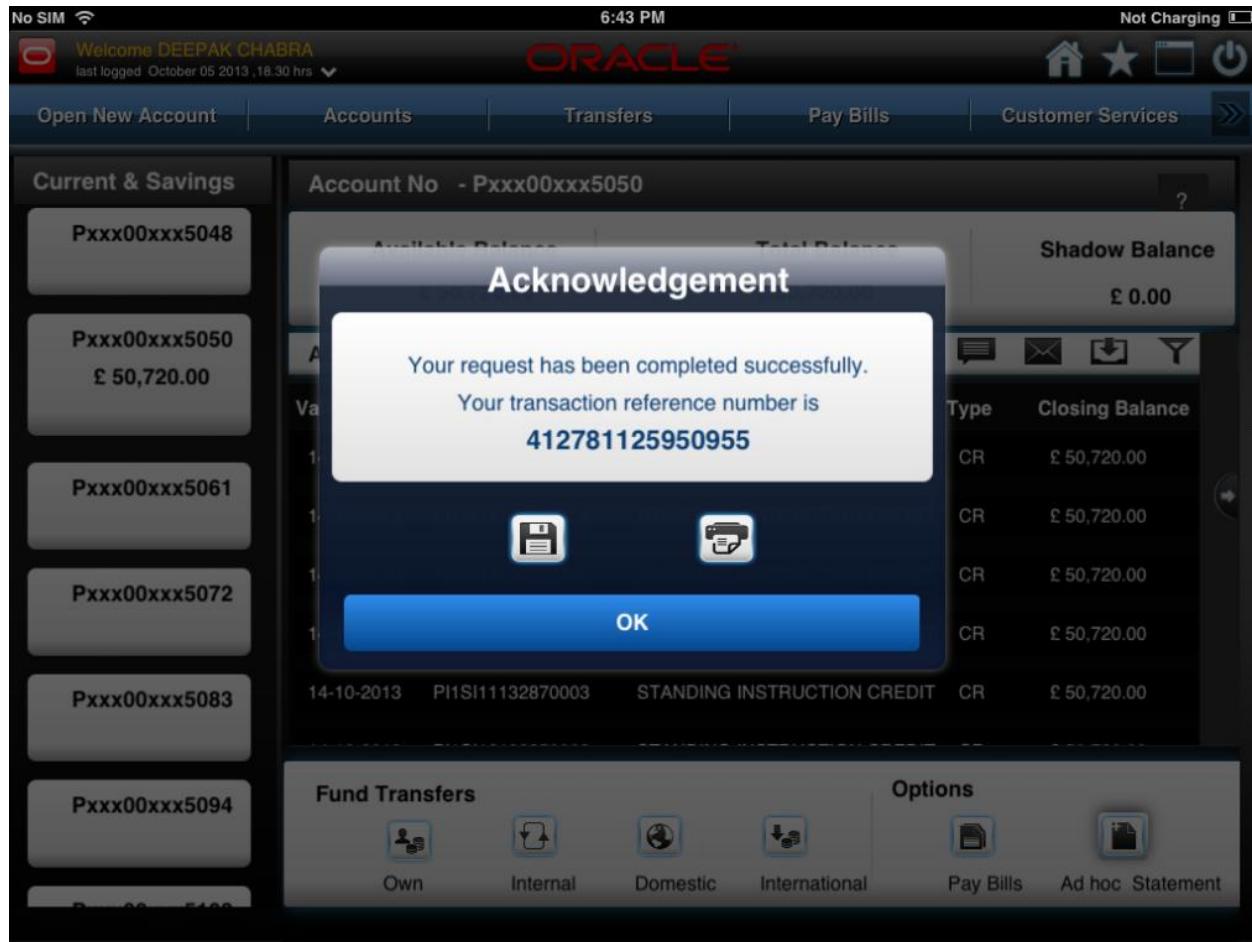
7. Click the **Ok** button. The initial **Adhoc Statement** screen is displayed.

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

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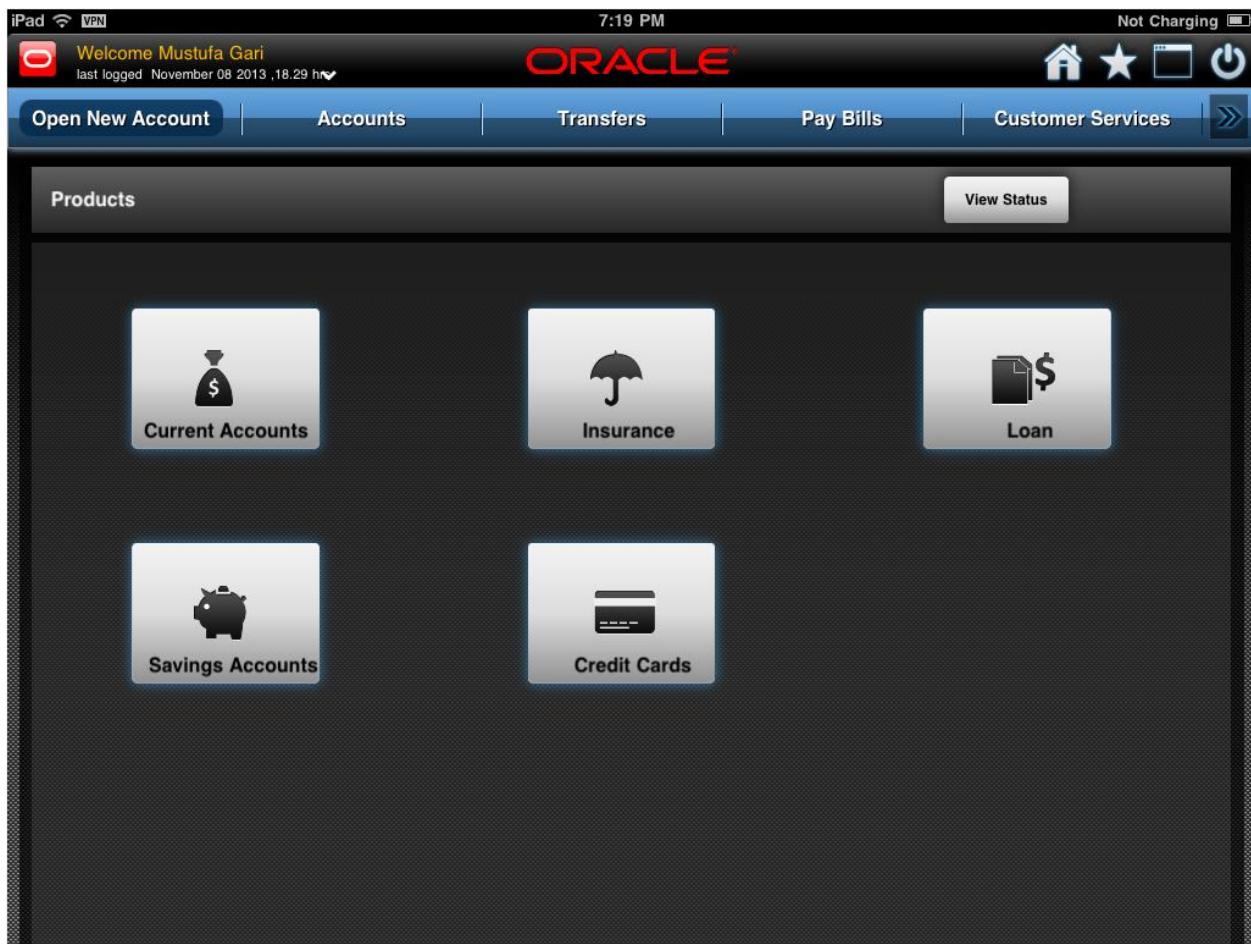
4. Click **View Status** button to view the list of all applications. The following screen will be displayed.

View Applications Status


Field Description

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

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

5. 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.

6. 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
Current Accounts Overdraft	[Tab] This is a current account that provides a host of services that caters to your every business need.
Current Accounts Transactional	[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

Field Description

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

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

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

Application Details

Field Description

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

| Field Name	Description
Last Name	[Mandatory, Input] Enter the last name of the applicant.
Date of Birth	[Mandatory, Date Picker] Enter the date of birth of the applicant. Note: This field will be displayed only for prospect customers.
City	[Mandatory, Dropdown] Select the city in which the applicant resides.
Mobile Number	[Mandatory, Input, 15] Enter the mobile number of the applicant.
Email Address	[Mandatory, Input, 255] Enter the email address of the applicant.
Preferred Date of Contact	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
Preferred Time of Contact	[Mandatory, Dropdown] Select the preferred time to contact the customer
Current Accounts Overdraft Details	
Type of Ownership	[Mandatory, Dropdown] Select the type of ownership .The values are: - Company - Partnership Firm - Sole Proprietor - Trust Association - Other
Others	[Conditional,Input,50] Enter the type of ownership. Note: This field will be displayed and mandatory if, 'Others' is selected in the Type of Ownership dropdown field

Field Name	Description
Type of Business	[Mandatory, Dropdown] Select the type of business the applicant runs. The values are: • Manufacturing • Services • Retail • Others
Name of Business	[Mandatory, Input,100] Enter the name of the applicant's business.
Overdraft Limit Required	[Mandatory, Dropdown] Select the option to specify whether overdraft facility is required on the account or not.
Annual Turnover	[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
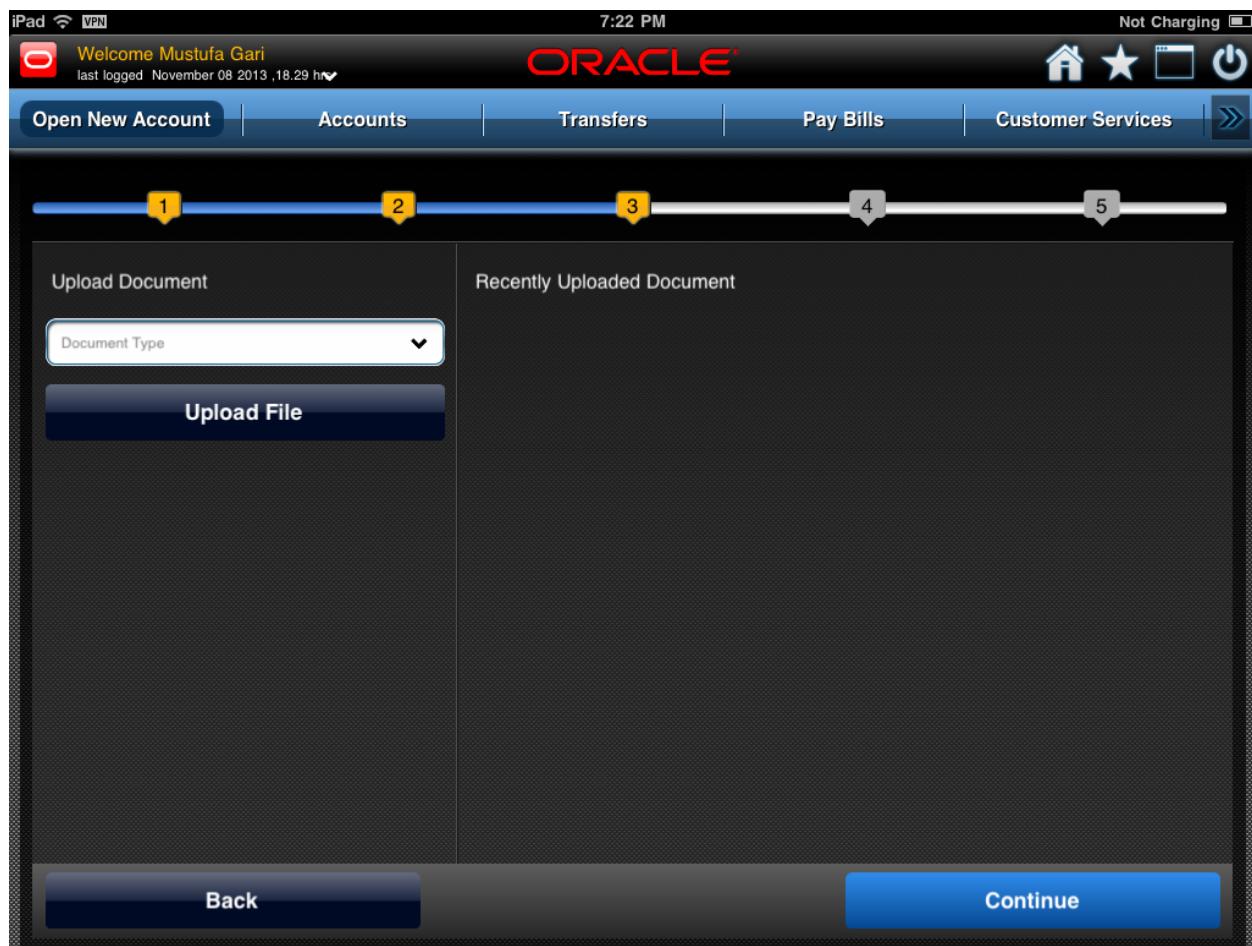
10. Select Document type you want to upload from dropdown list. For e.g. Pan Card, Driving License etc. OR
    Click **Continue** to continue with the application form.

11. Click **Upload File** button. The system displays following pop up screen.
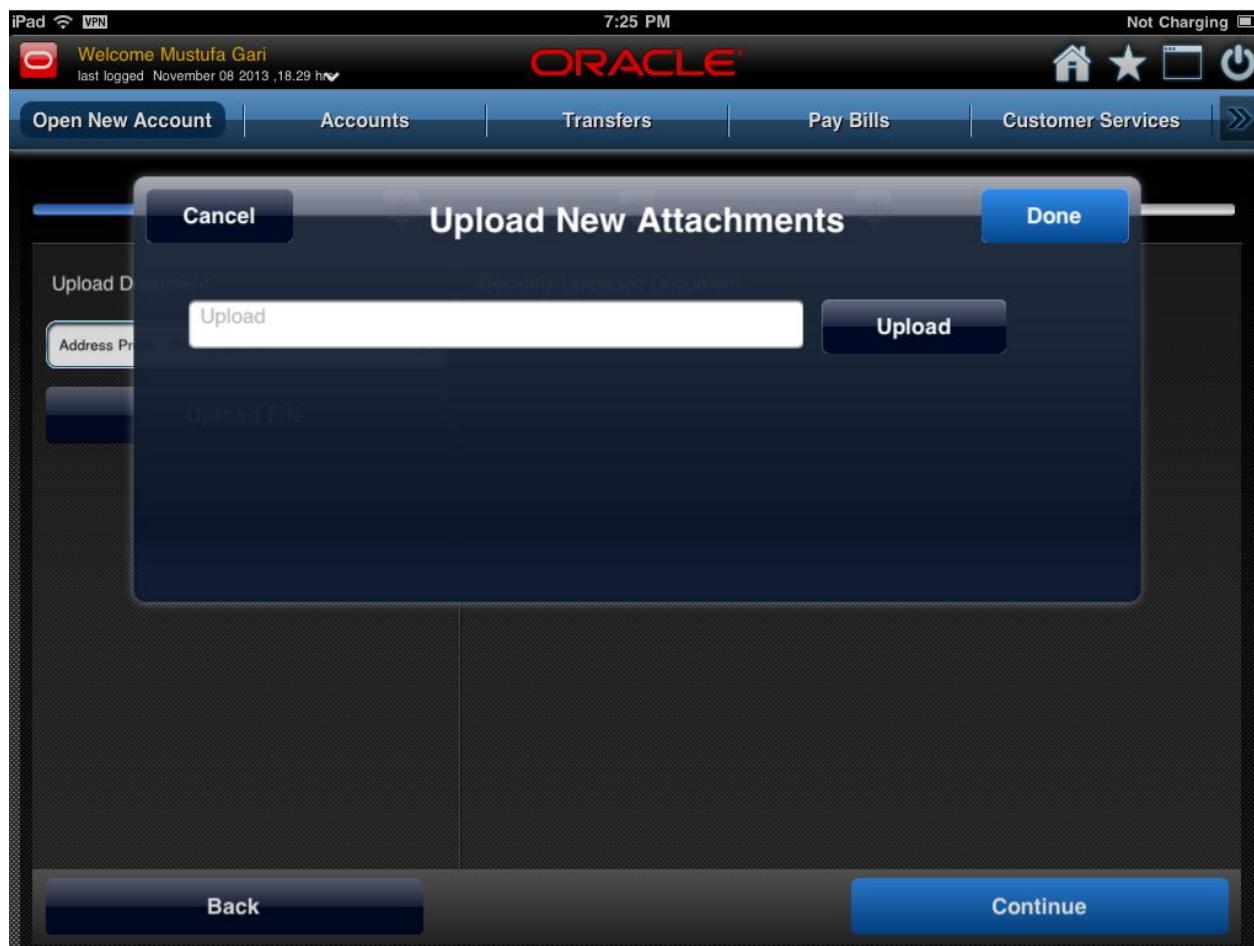
12. Click **Upload** button and click **Done** button once uploading is completed.

13. Click **Continue** button. Following screen will be displayed.

Application
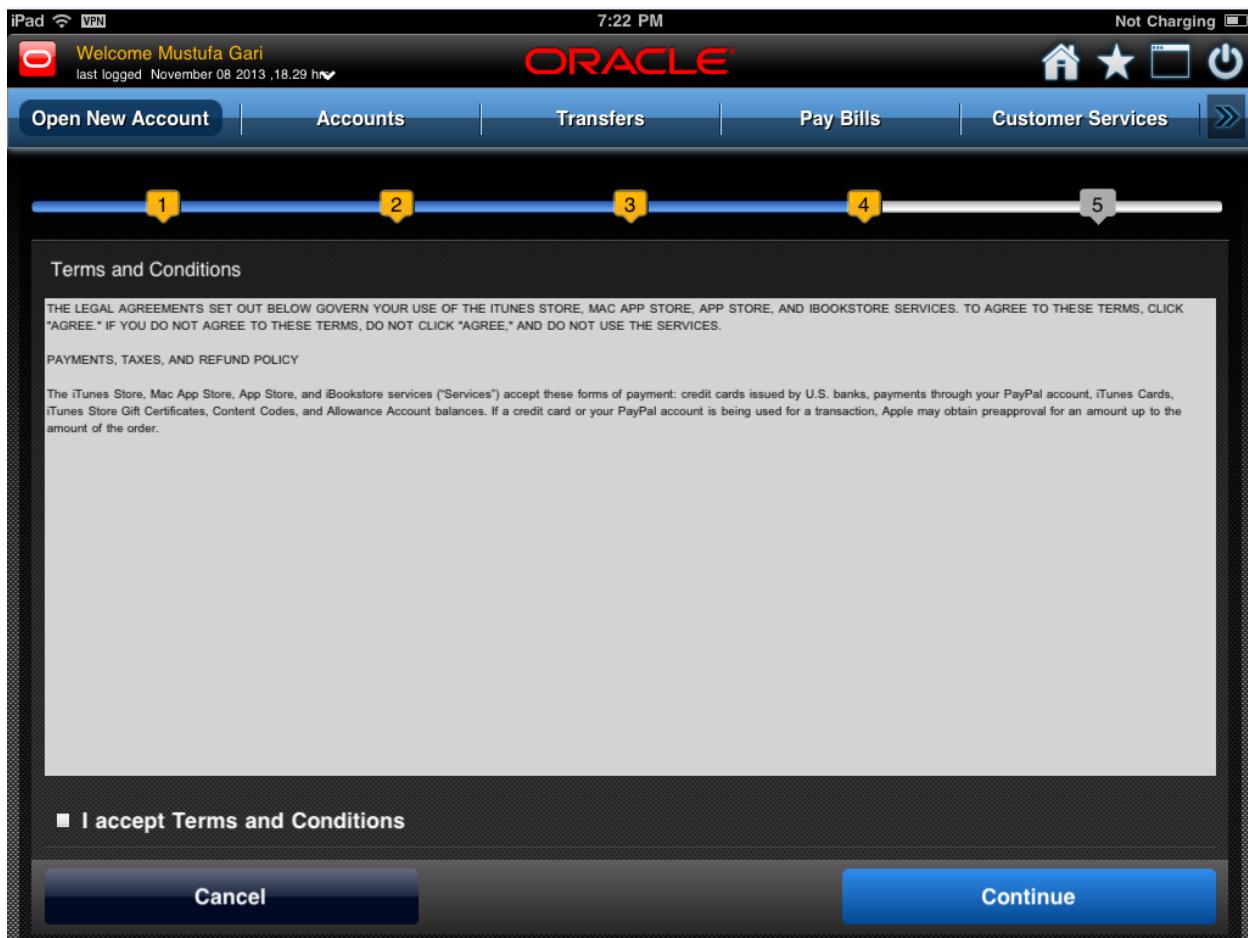
14. Select the Checkbox to accept terms and conditions and click **Continue**. Following verify screen will be displayed.
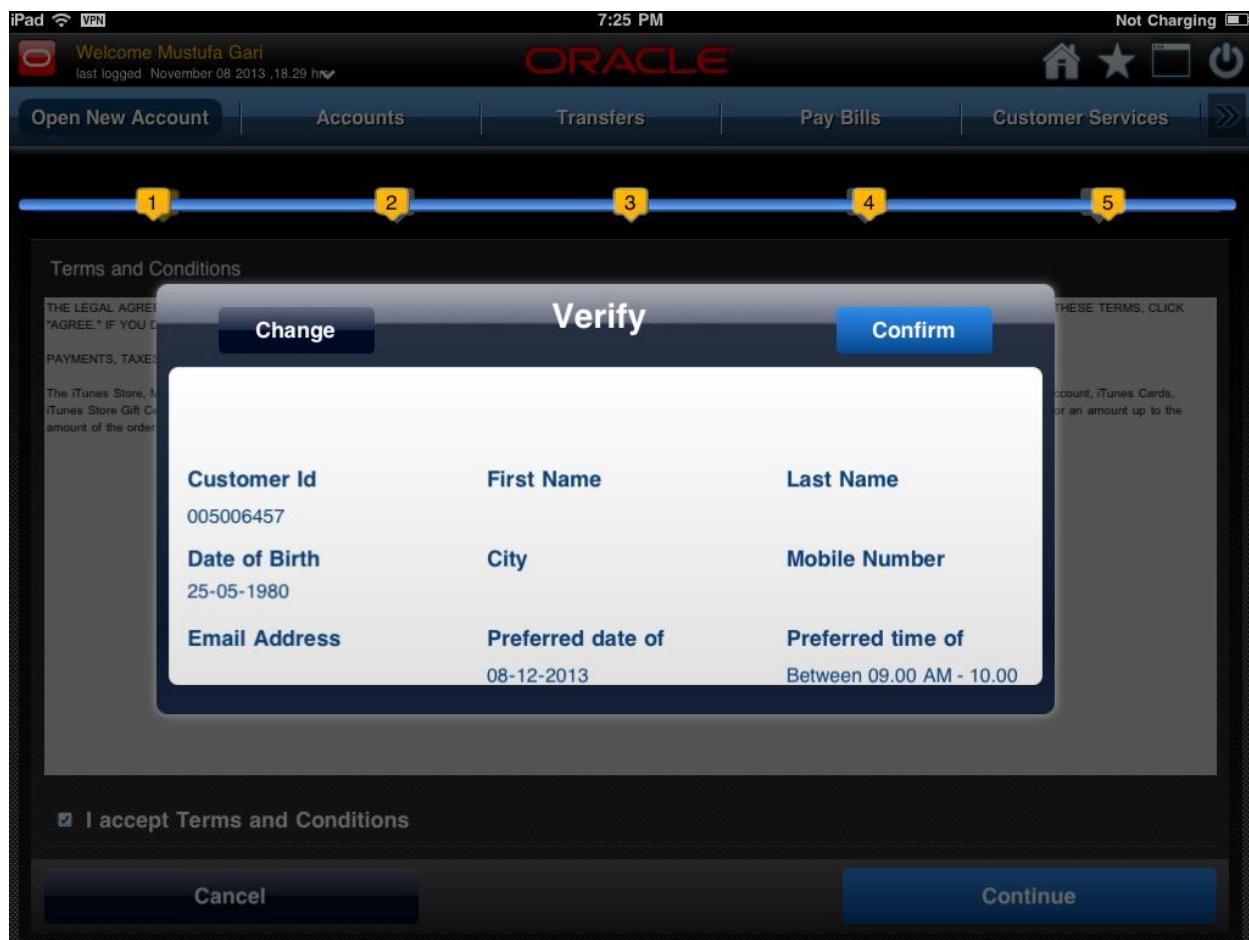
15. Click **Confirm** to submit the application .The following confirmation screen will be displayed.
    OR
    Click **Change** if you want to change the details.
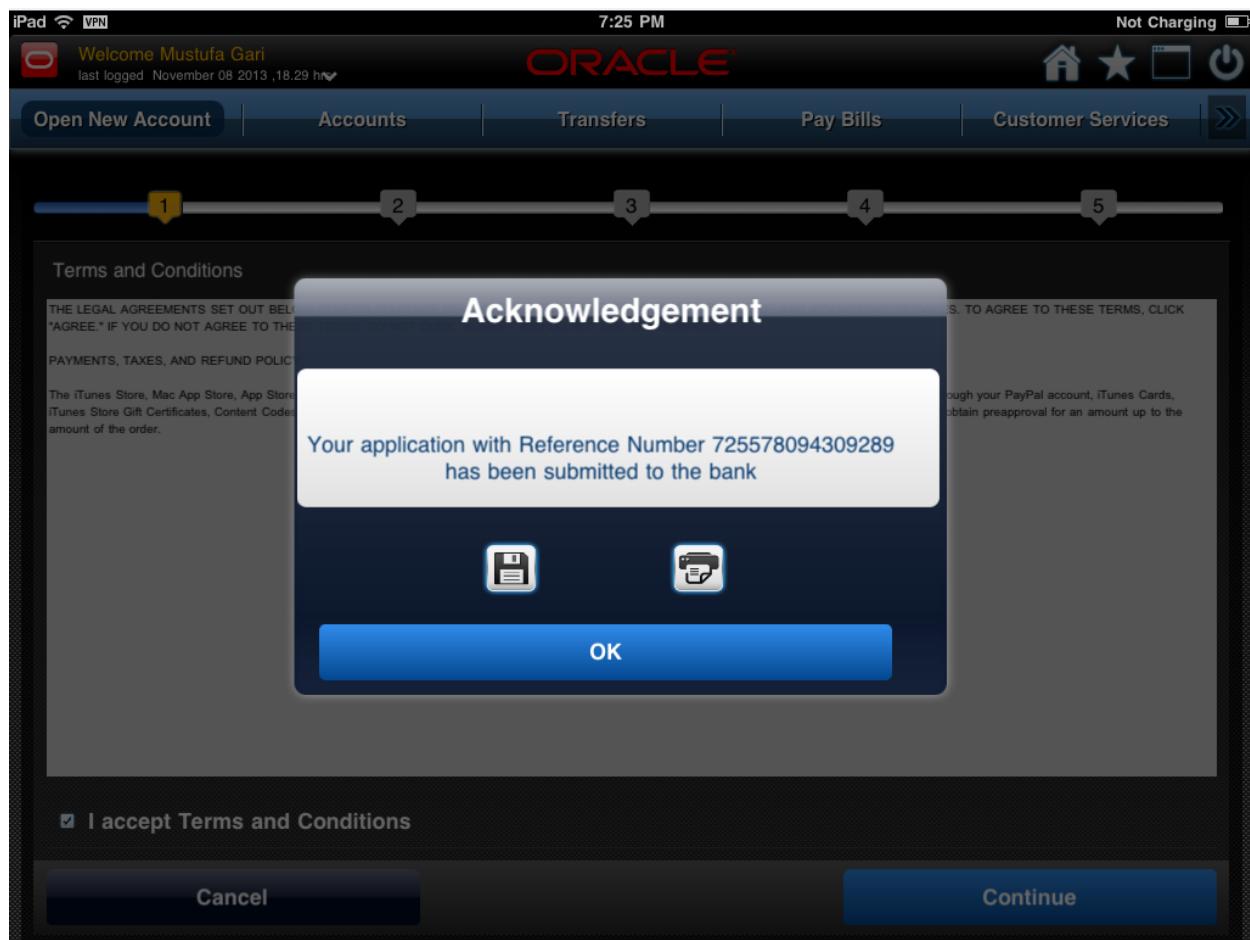
16. Click **Ok**.

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, the 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.

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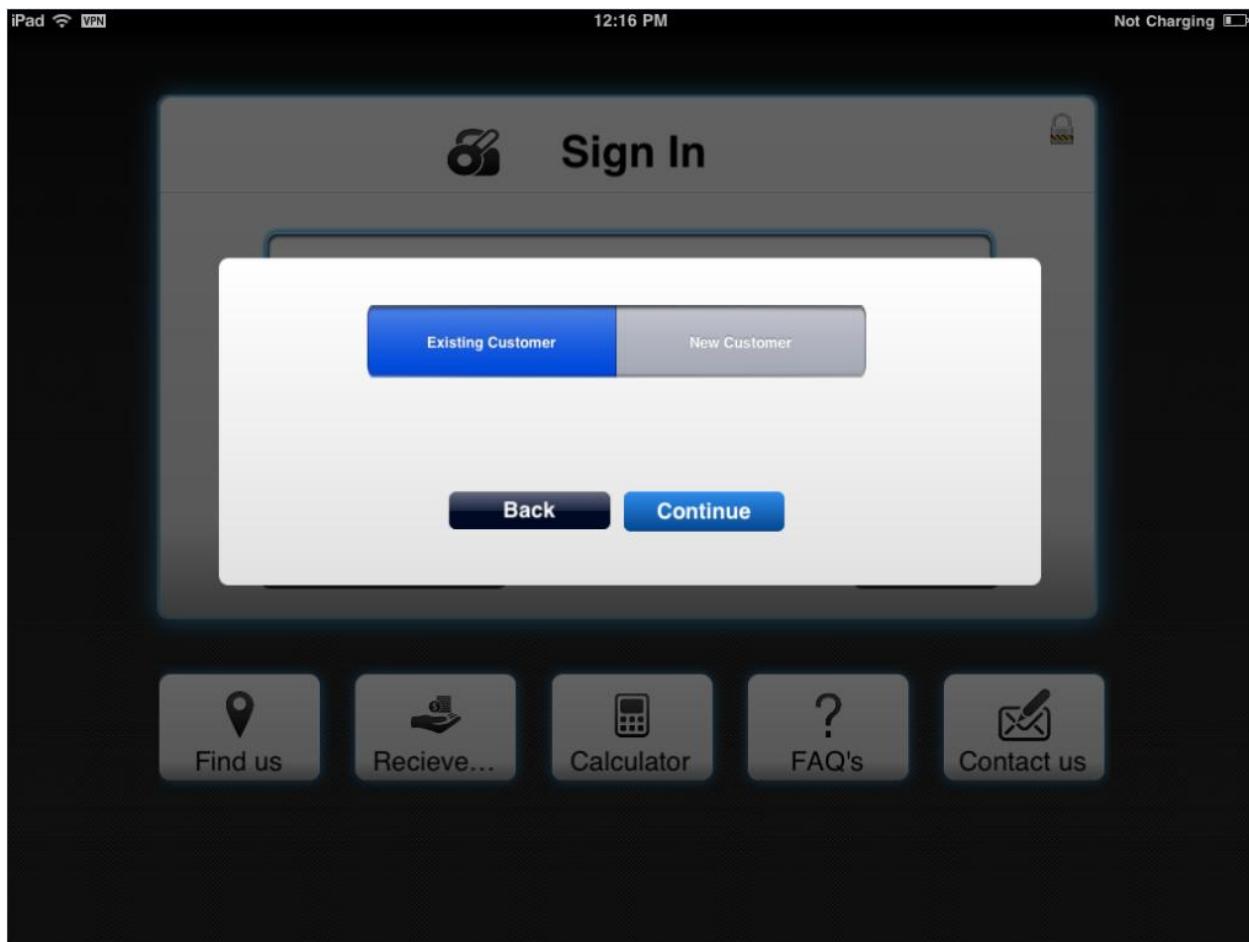
Register

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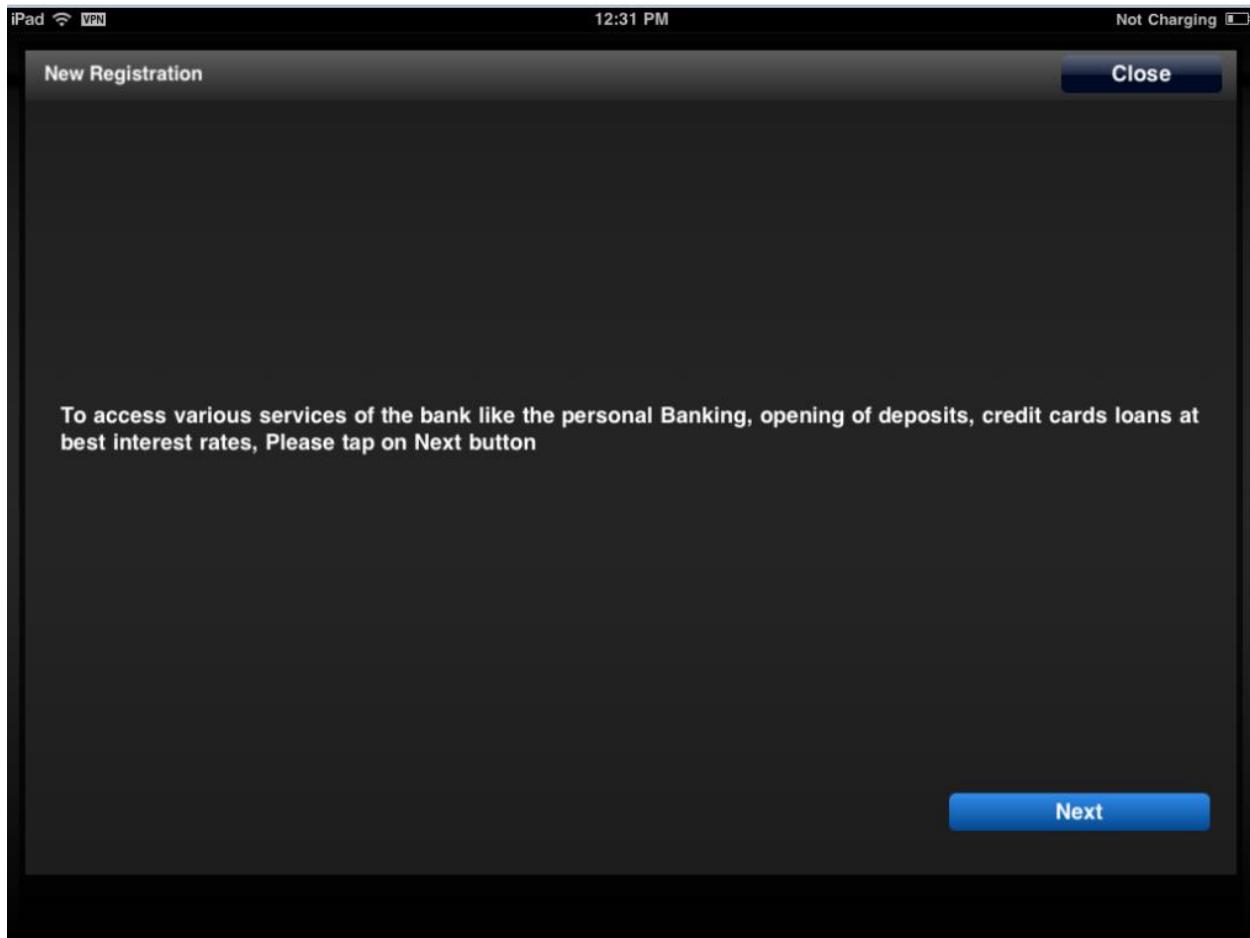
4. Click **Next** button. The system will display new registration form.

New Registration Form

Field Description

Field Name	Description
Relationship Type	
First Name	[Mandatory, Input]
	Enter the first name of the applicant.
Last Name	[Mandatory, Input]
	Enter the last name of the applicant.
Email ID	[Mandatory, Input]
	Enter the unique email id of the applicant.
Login Password	[Mandatory, Input]
	Enter the Login Password for new user.
Confirm password	[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
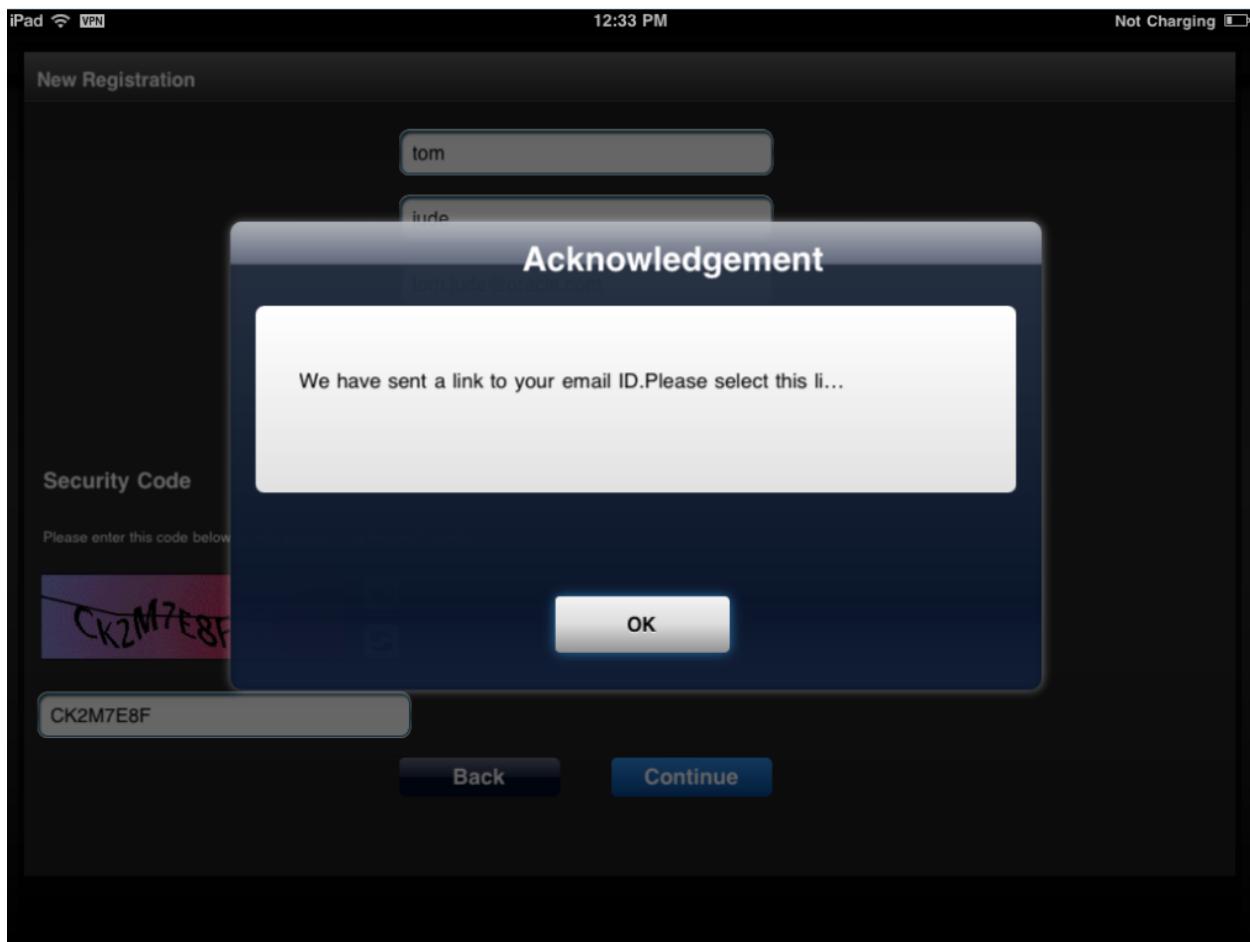
5. Click **Ok** button. Email address verification link will be send to you.

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.

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Stop Cheque

Field Description

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

User Manual iPad Appliaction Banking

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

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

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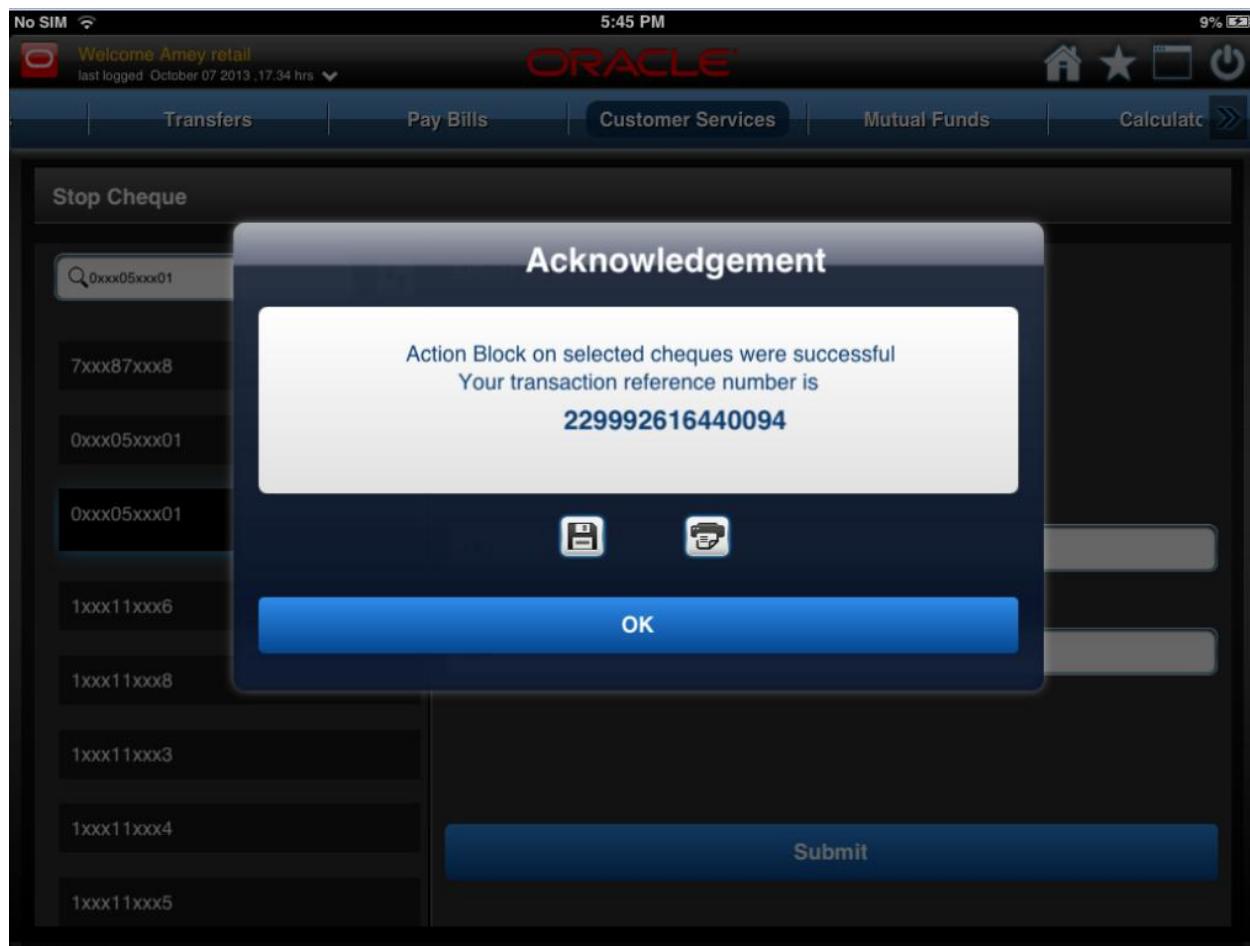
12. Click the **OK** button to get back to previous screen..

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.
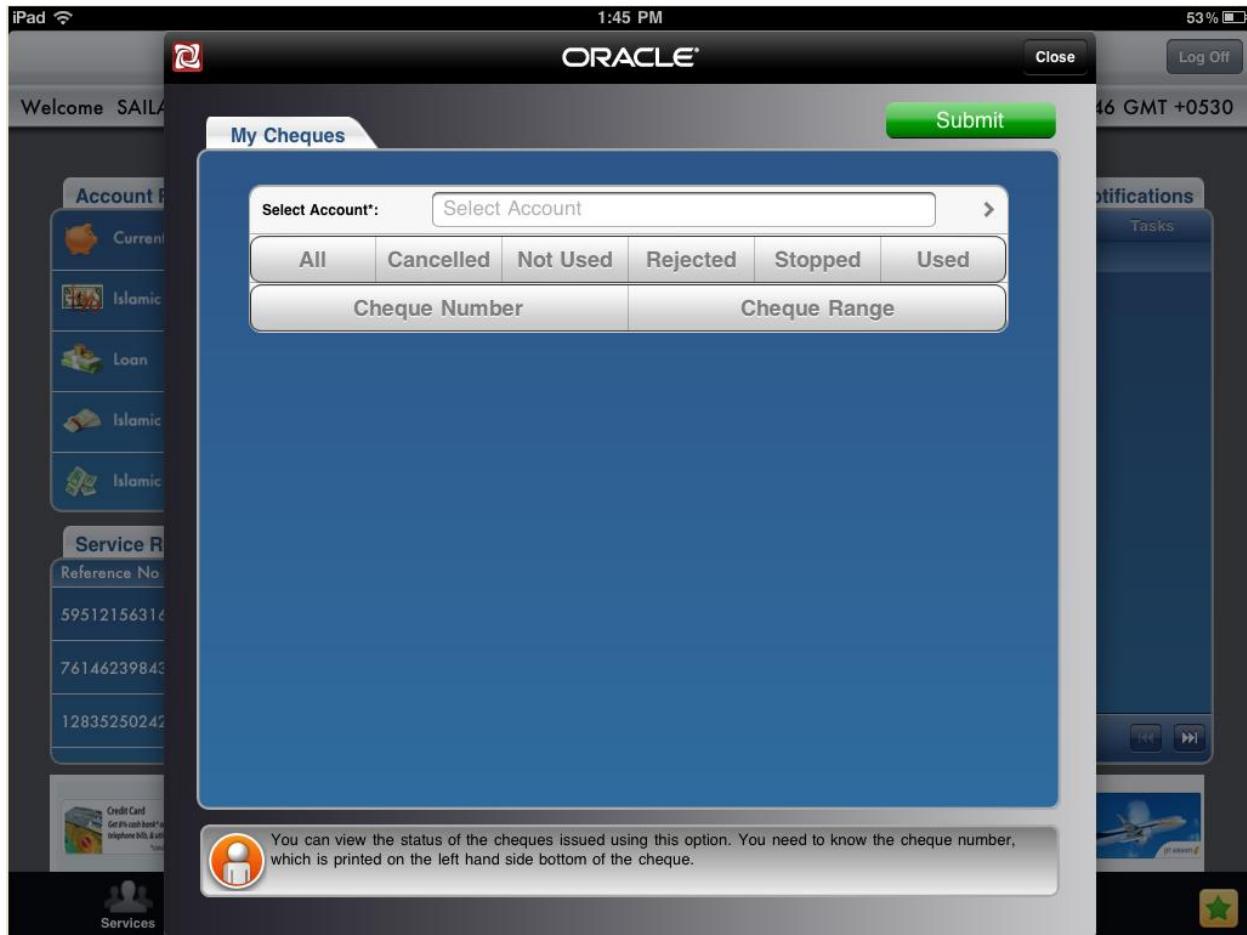
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My Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
Status	[Mandatory, Pop over] Select the status of cheque for which inquiry is to be made. The options are: • All • Used • Not Used • Stopped • Rejected • Cancelled

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

Field Description

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

4. 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 i**Pad Banking application.

2. Select **Customer Services > New Cheque Book** from the menu. The system displays **New Cheque Book** screen.

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New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, List] Select the account for which new cheque book is to be issued.
Mode of Delivery	[Mandatory , Radio button] Select the mode of delivery for the cheque book. The options are: • Branch • Courier
No. Of Cheque Books	[Mandatory, Dropdown] Select the number of cheque books required from the pop over.

Field Name	Description
Cheque Book Option	[Mandatory, Dropdown] Select the cheque book option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves
Bank City	[Mandatory, Dropdown] Select the name of the city of the bank.
Bank Branch	[Mandatory, Dropdown] Select the name of the branch of the bank.

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

New Cheque Book – Verify

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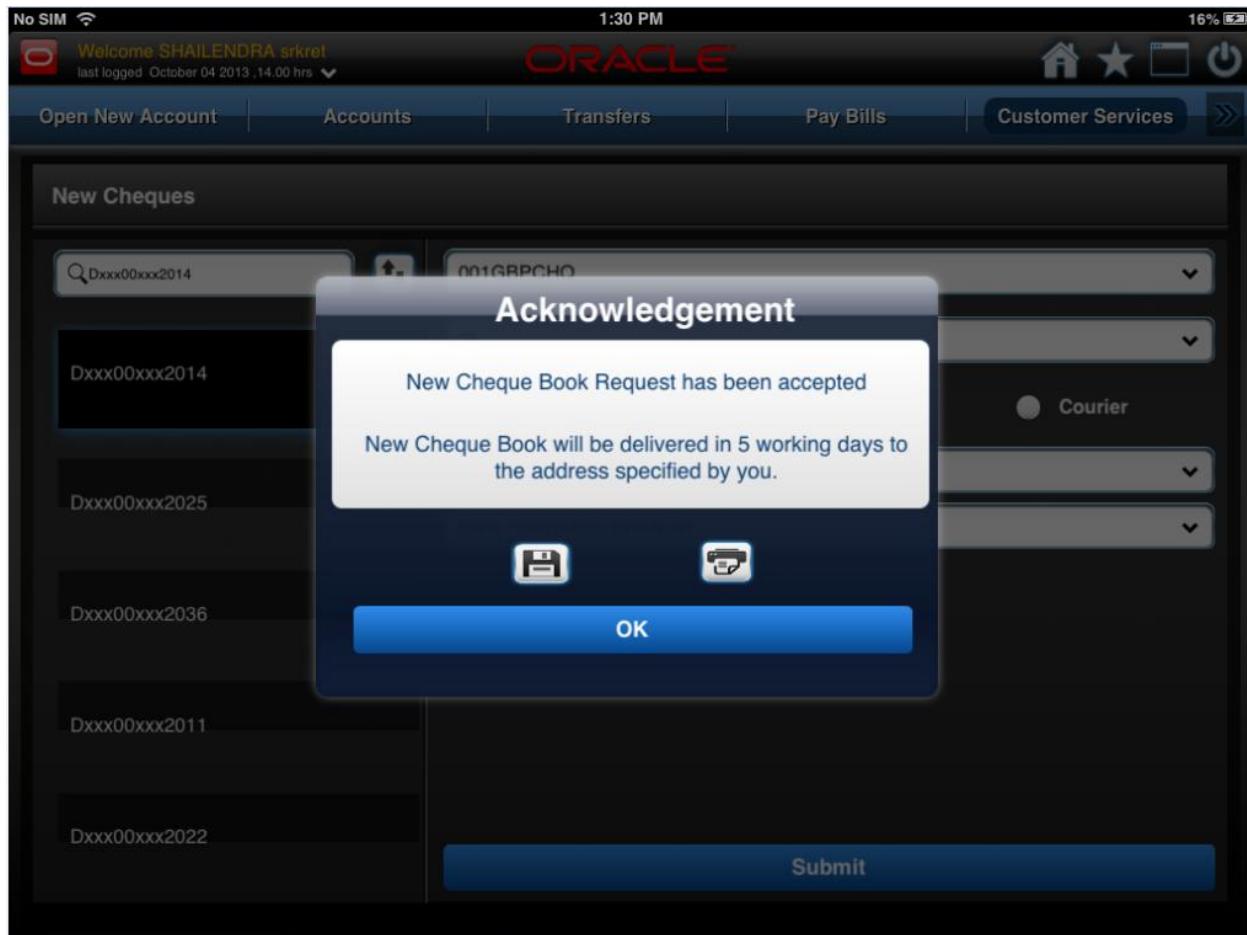
5. Click the **Ok** button. The initial **New Cheque Book** screen is displayed.

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

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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 [icon] next button on right hand side of panel. The system displays Loan **Account Details** screen.

Loan Details
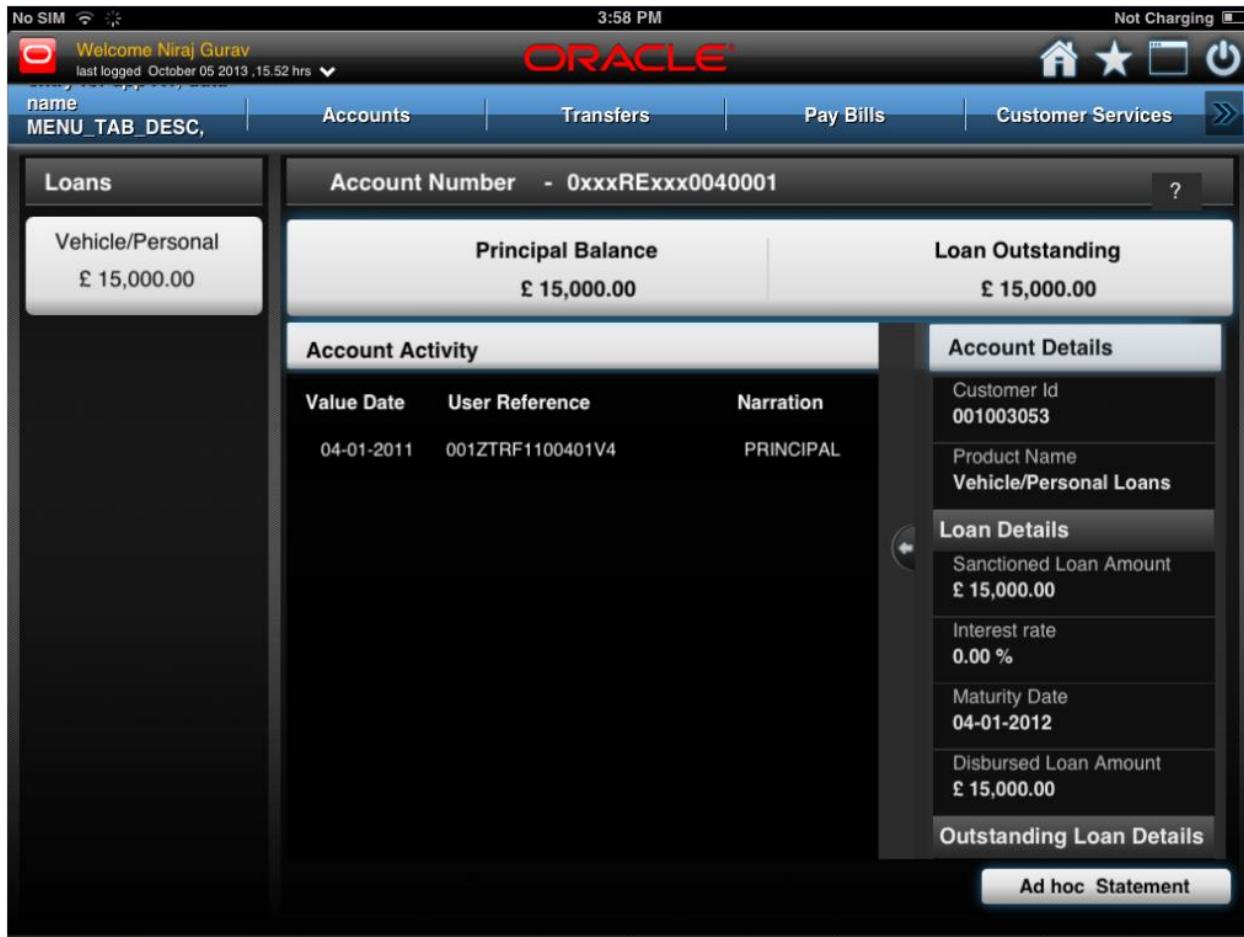
Field Description

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

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

6. 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
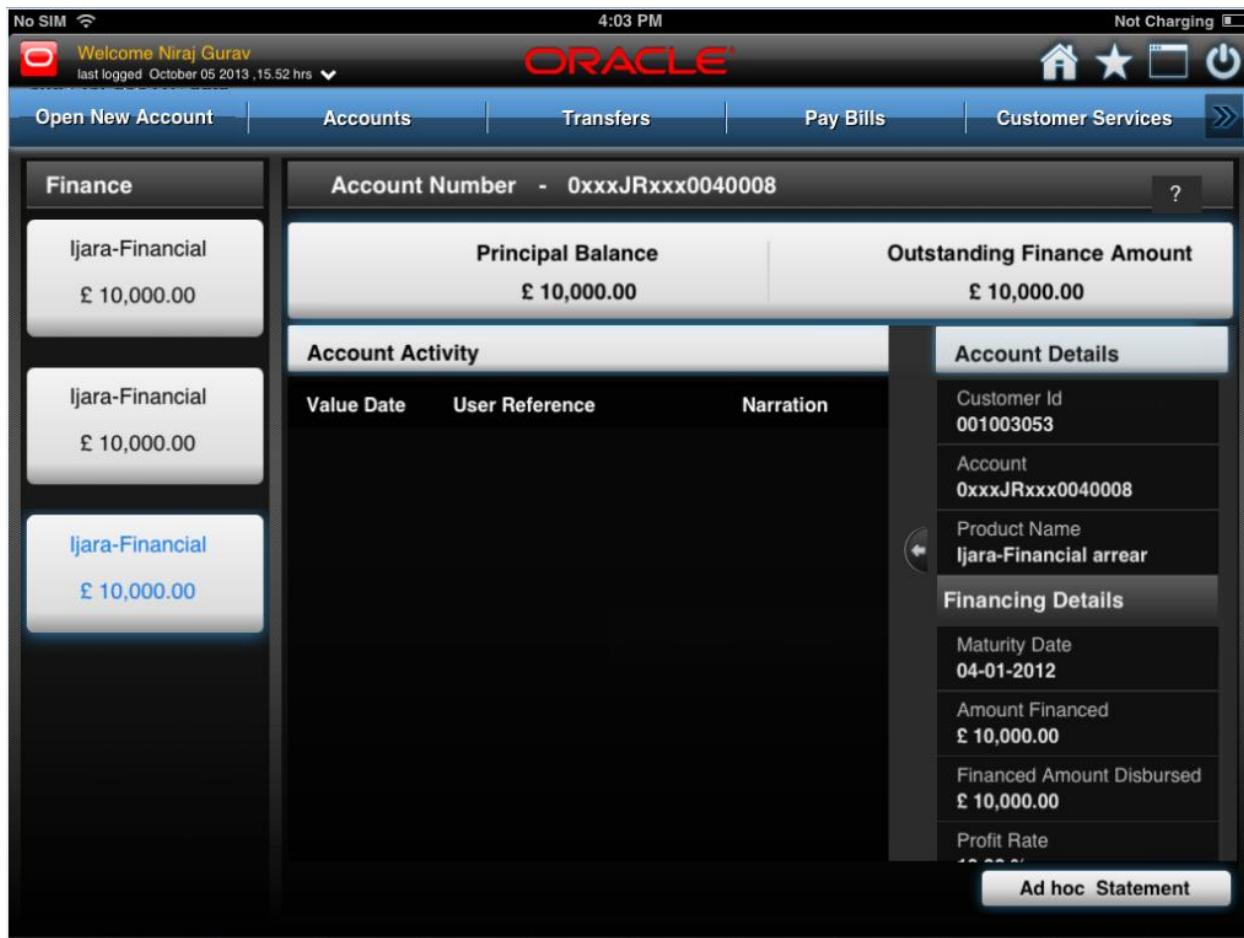
Field Description

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

Field Name	Description
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of the financing account.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.
Lease Payment Mode	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.

Outstanding Financing Details

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

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

19. Notification

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

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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
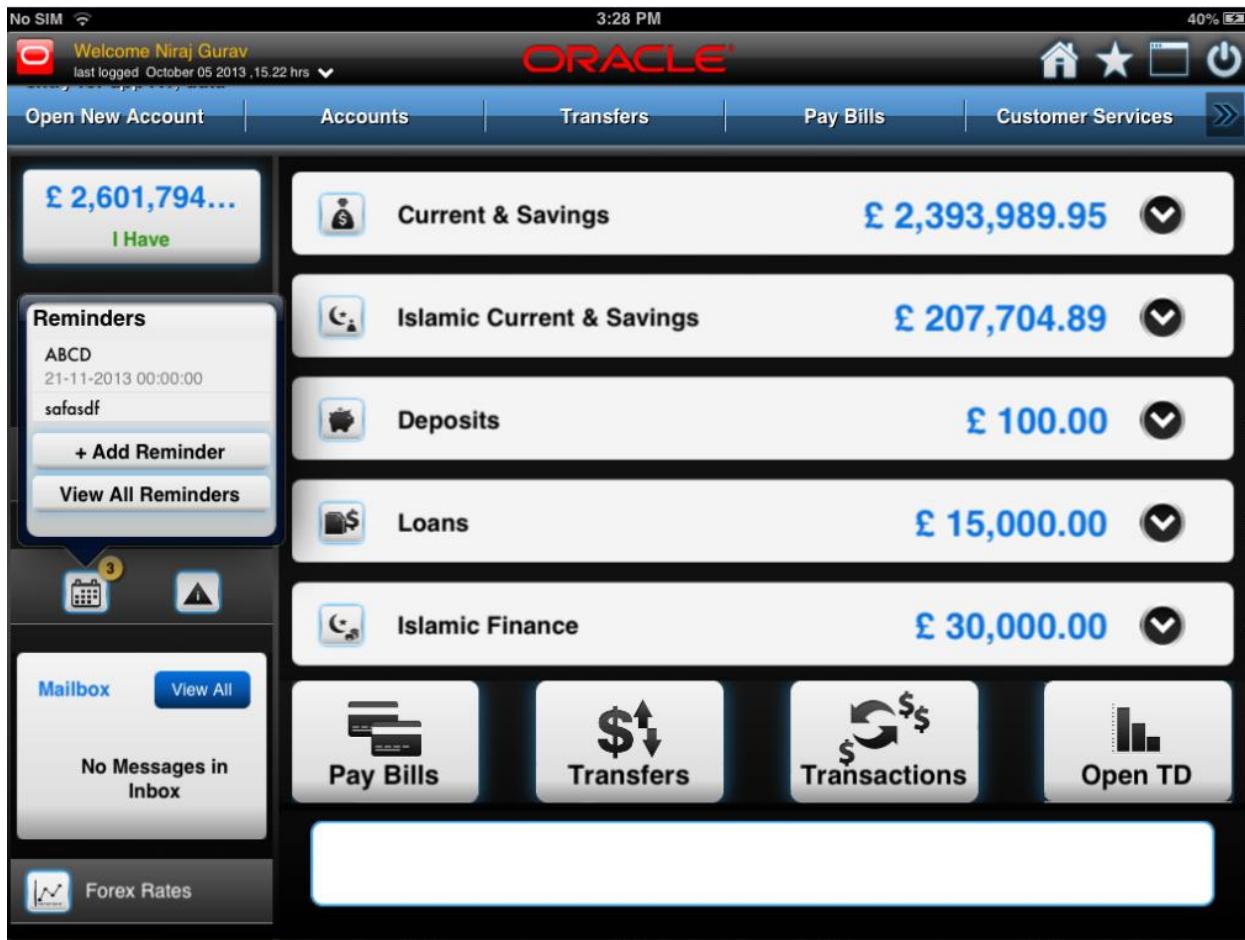
To Add Reminders

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

Add Reminders

Field Description

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

Field Name	Description
Frequency	[Radio Button]
	This field displays the frequency for reminder alerts
	The options are:
	• Daily
	• Weekly
	• Monthly.

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

Register Reminders Confirm
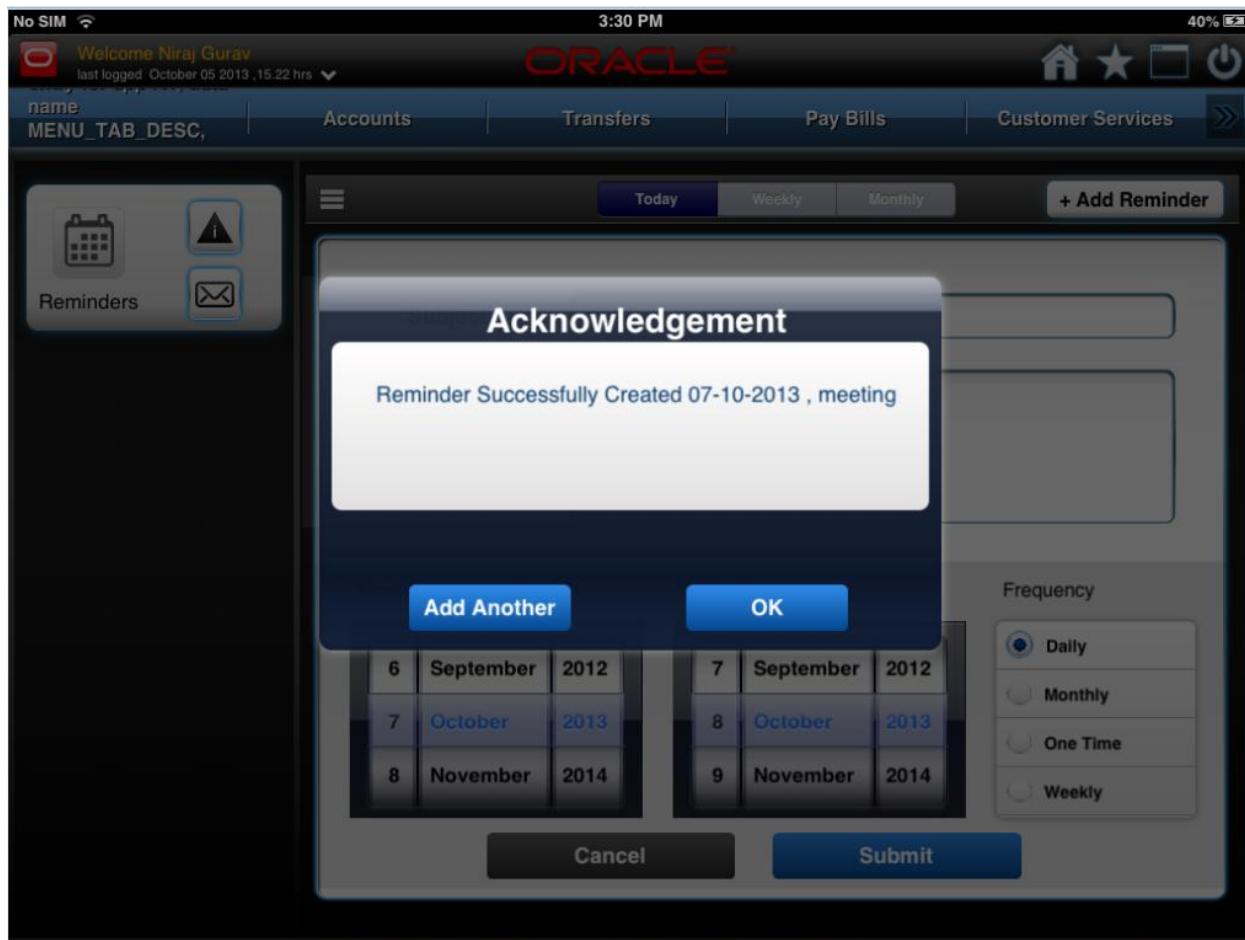
3. Click **OK**.

19.2. Compose Message

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

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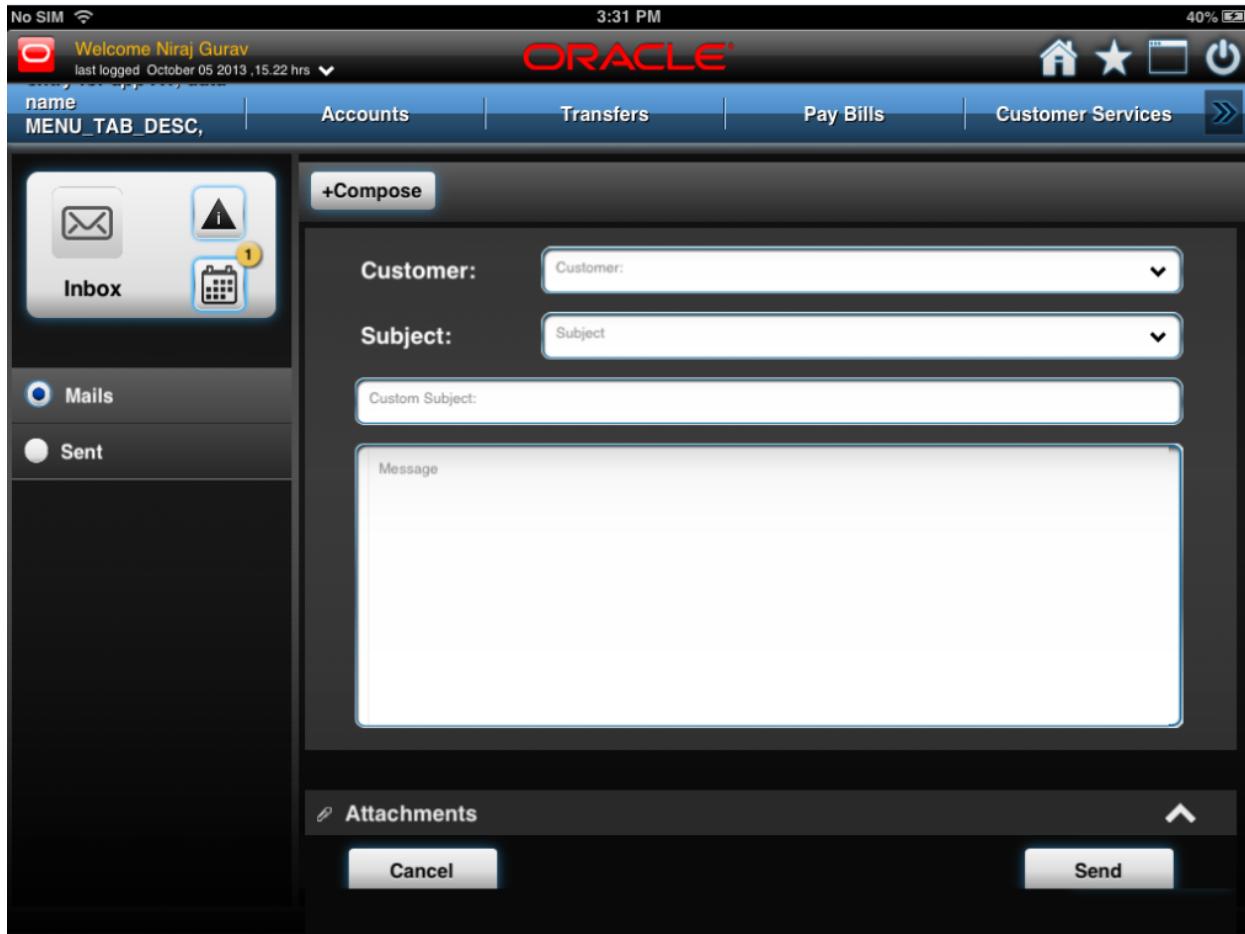
2. Select Subject and customer from pop over.
3. You can also enter your own defined subject by clicking Custom Subject tab.
4. Click the **Add Attachment** button.
5. Click Send button. The system displays confirm screen.

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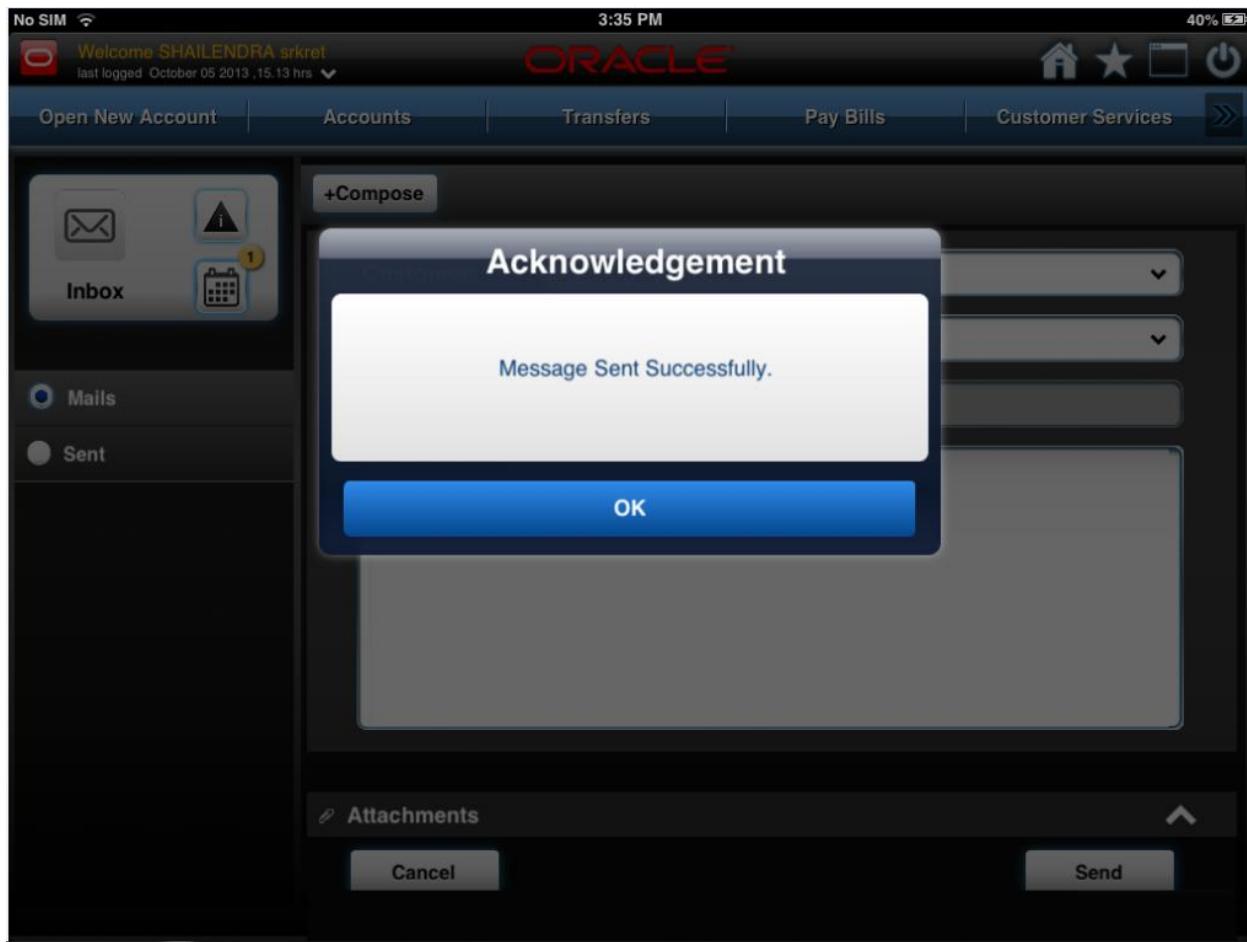
6. Click **OK**. The system displays Compose screen.

19.3. Sent Messages

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

MailBox – Sent Mails
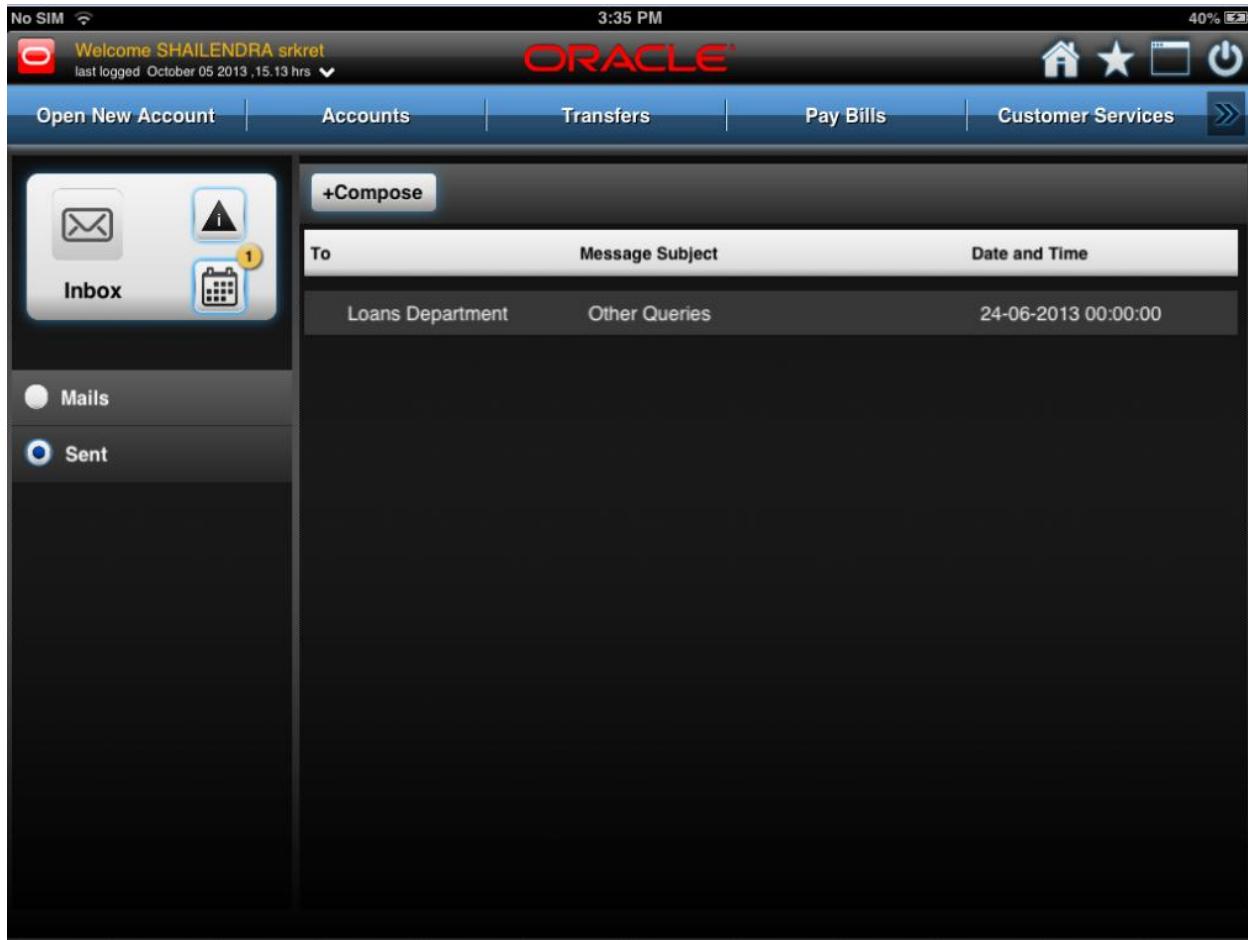
2. Select mail to be viewed.
   OR
   Click **Close** to close the screen.

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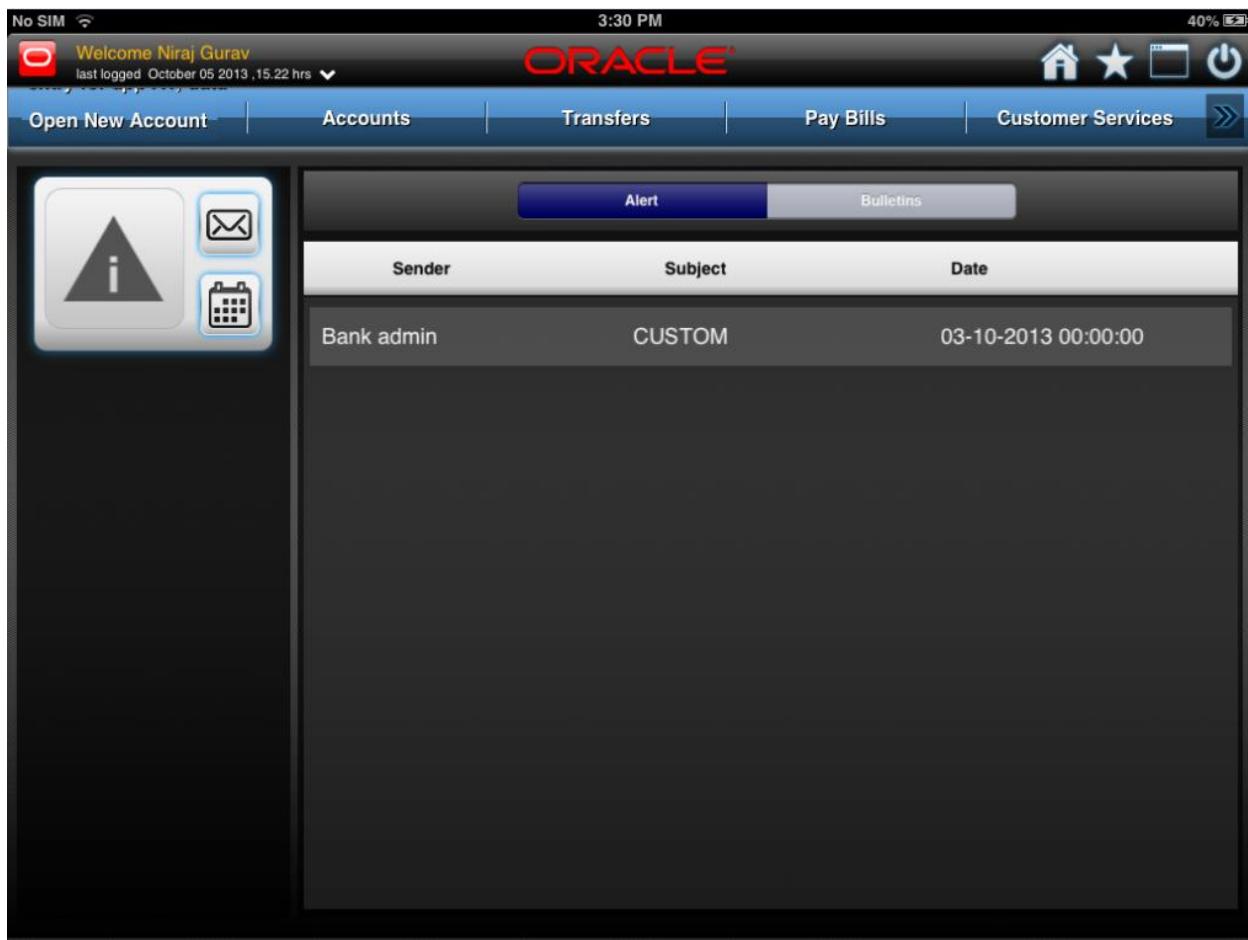
4. Click the **Close** button to close the screen.

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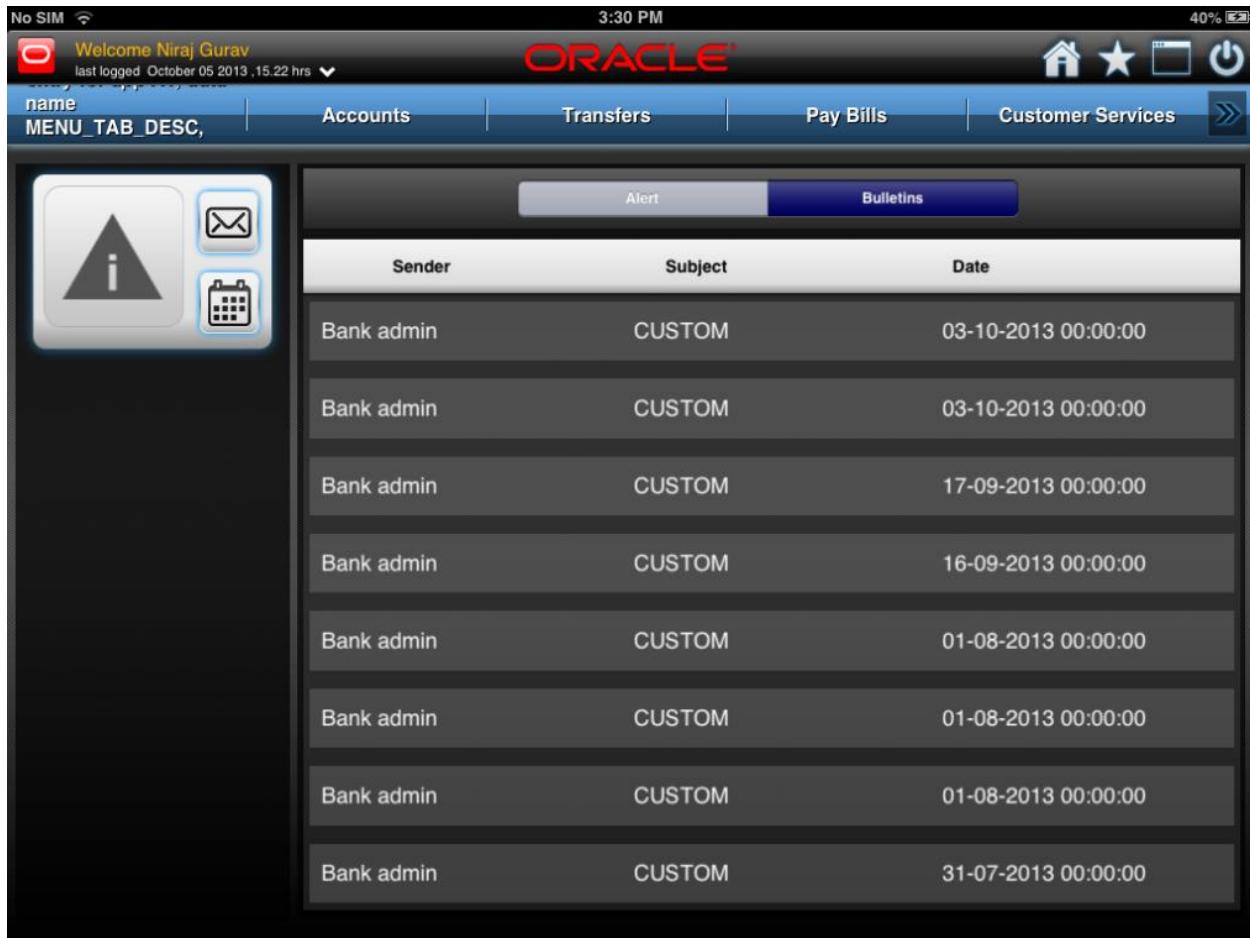
Sender	Subject	Date
Bank admin	CUSTOM	03-10-2013 00:00:00
Bank admin	CUSTOM	03-10-2013 00:00:00
Bank admin	CUSTOM	17-09-2013 00:00:00
Bank admin	CUSTOM	16-09-2013 00:00:00
Bank admin	CUSTOM	01-08-2013 00:00:00
Bank admin	CUSTOM	01-08-2013 00:00:00
Bank admin	CUSTOM	01-08-2013 00:00:00
Bank admin	CUSTOM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

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Foreign Exchange Rate Inquiry

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

Foreign Exchange Rate Inquiry Result

Column Description

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

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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
Domestic	[Tab]
	This is a selection Tab and provides a link to Domestic Beneficiary Addition screen.
International	[Tab]
	This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
Receive over Counter	[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'.
Deposit to Account	[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

**Field Description**

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

Field Name	Description
Email	[Optional, Input, 255]
Beneficiary Bank Details	
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: • Private • Public

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

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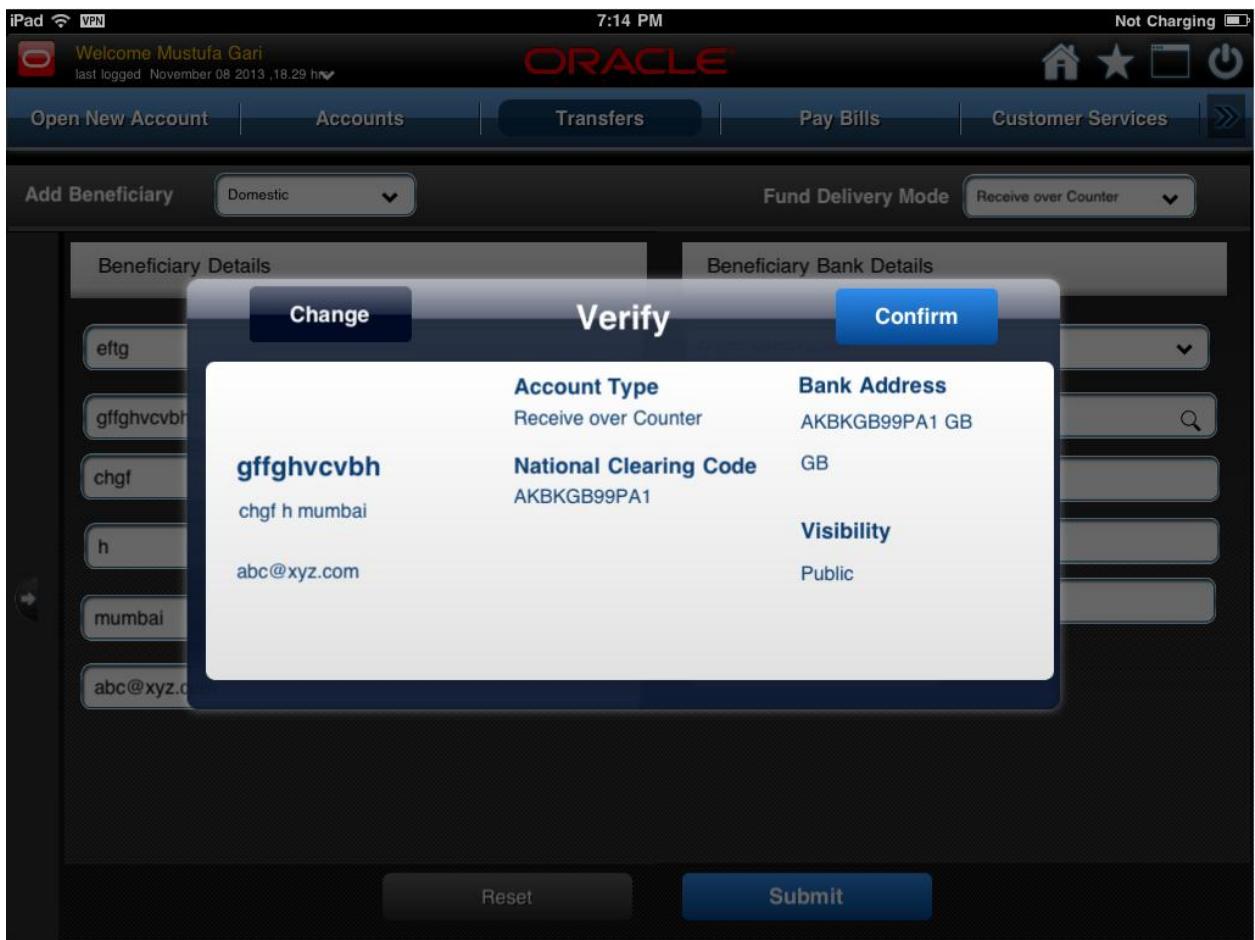
1. Click **Confirm** button. The system displays confirmation message for beneficiary creation as shown below.

   OR

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

Beneficiary Maintenance – Confirm
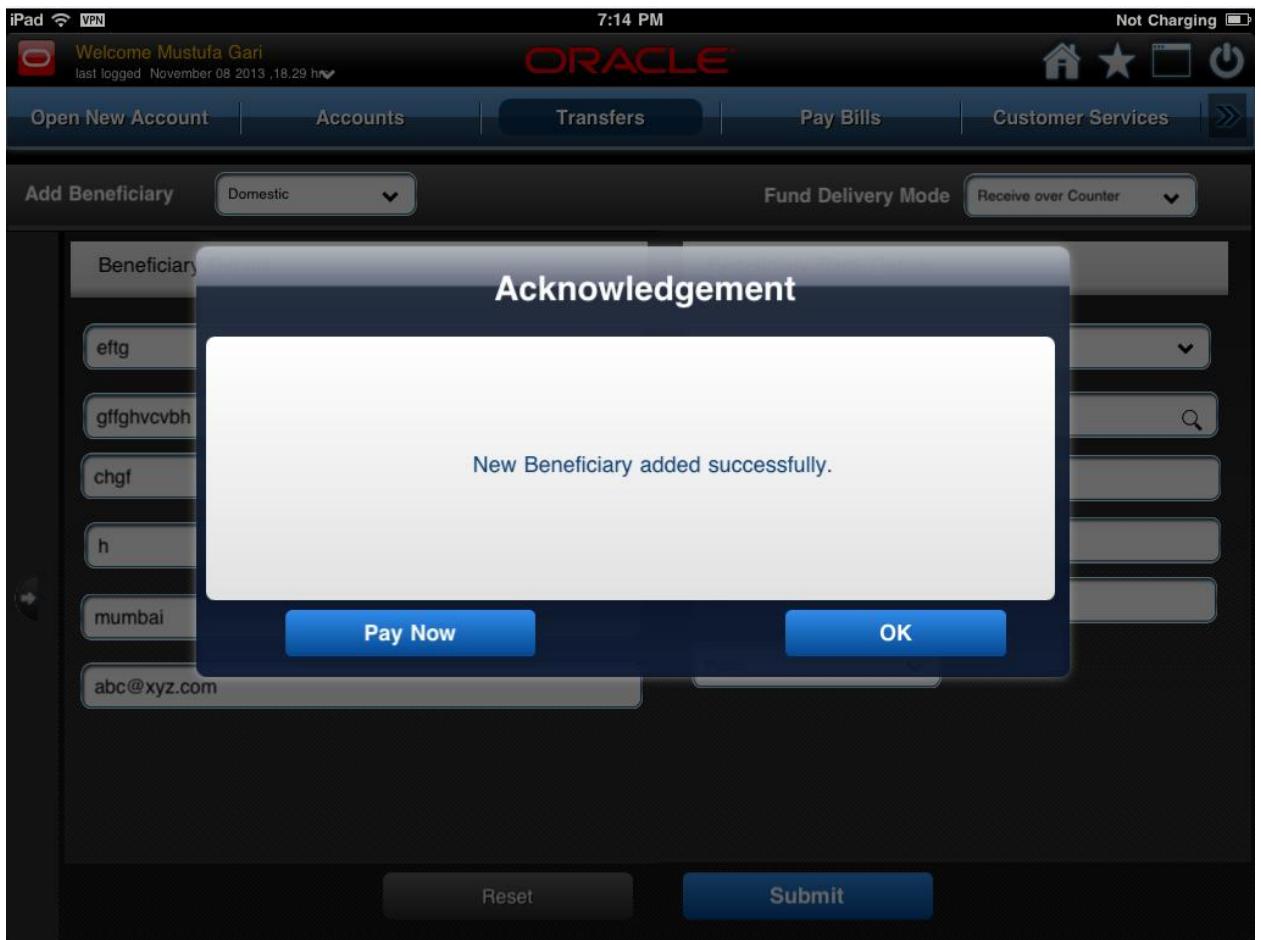
21.2. P2P Beneficiaries

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

Field Description

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

| Field Name	Description
Email	[Display]
	This filed 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
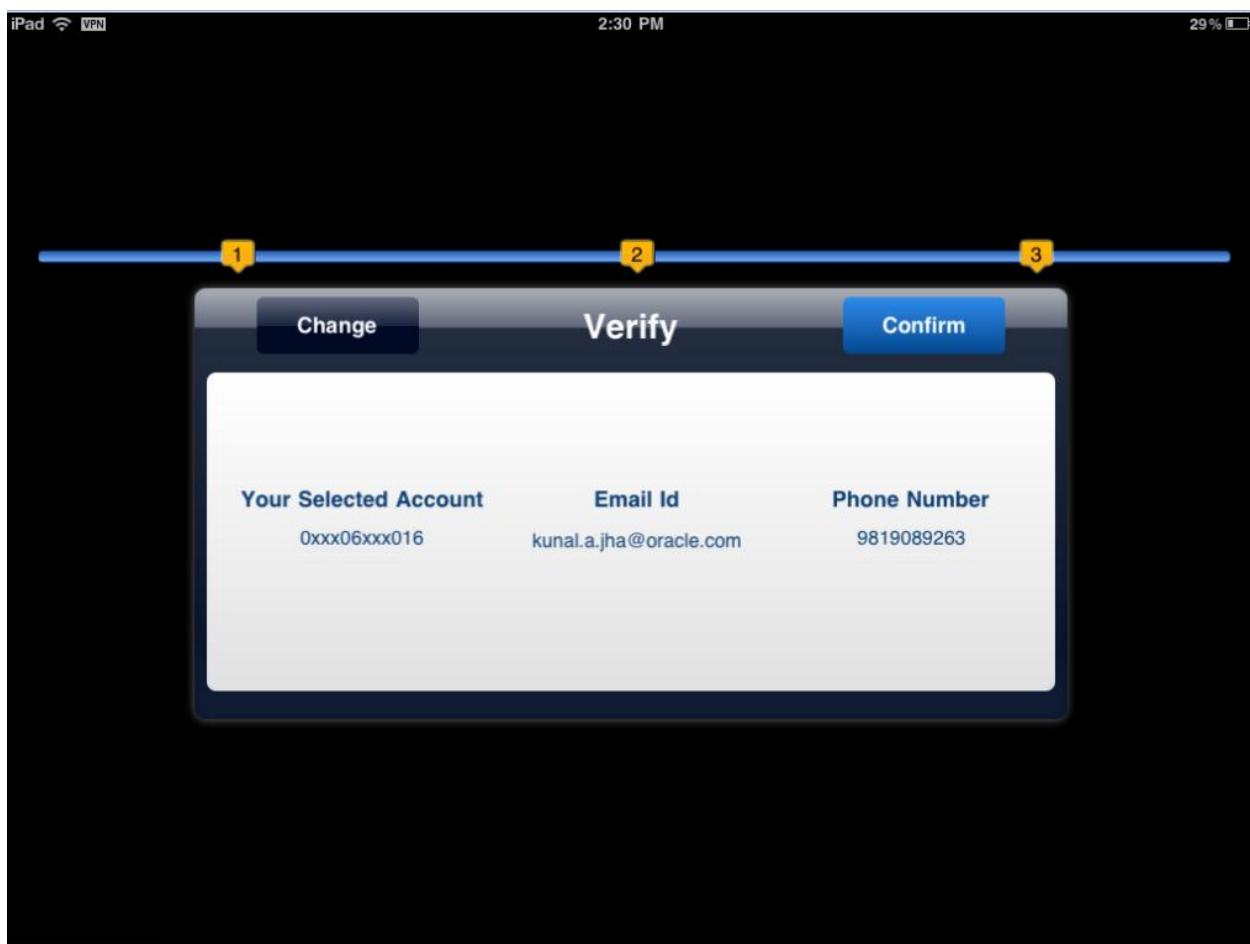
4. Click **Confirm**. The system will display following confirmation screen.
    OR
    Click **Change** button if you wish to update the details again.

Beneficiary Maintenance – Confirm
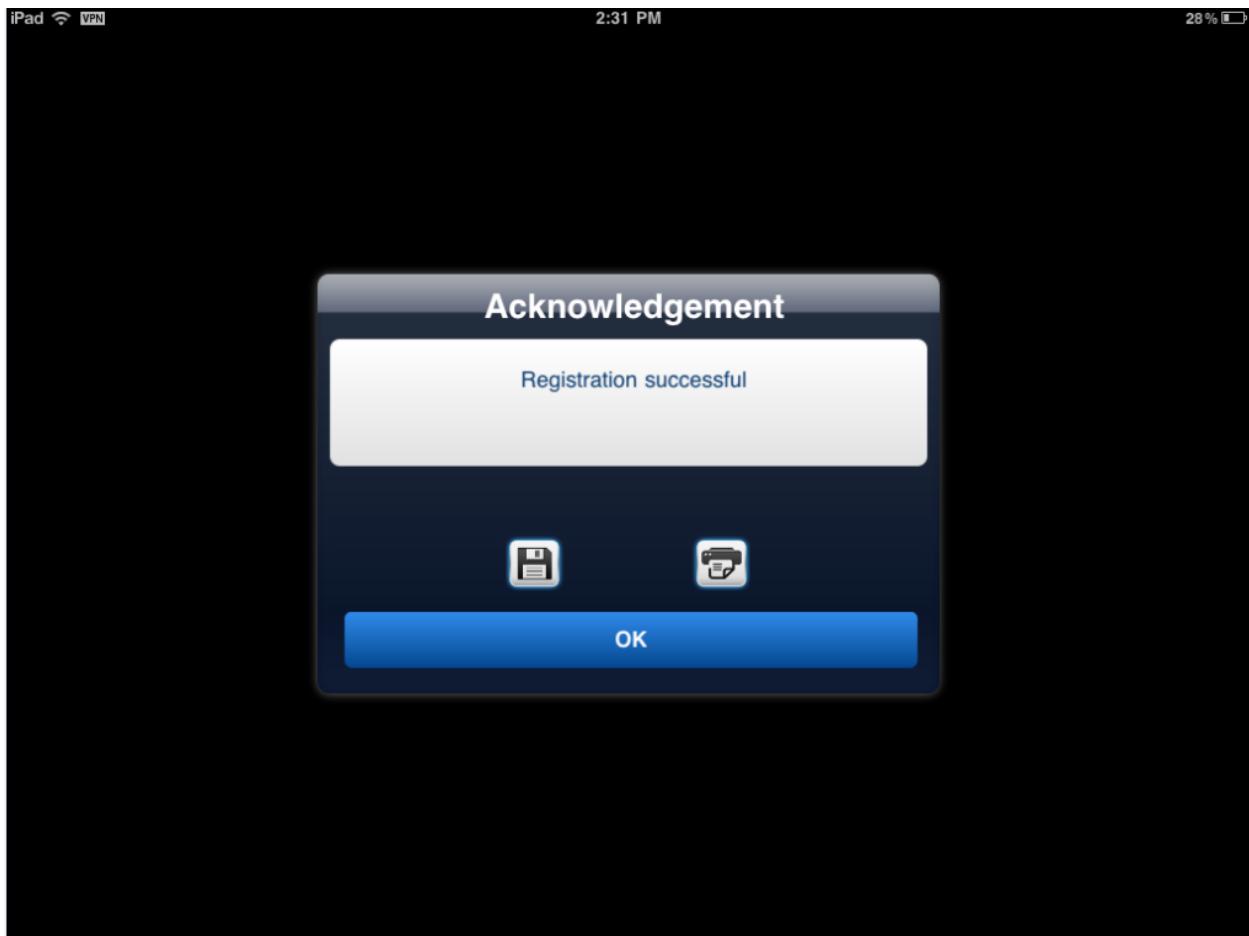
5. Click **Ok**. The system will display initial peer to peer beneficiary screen.

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
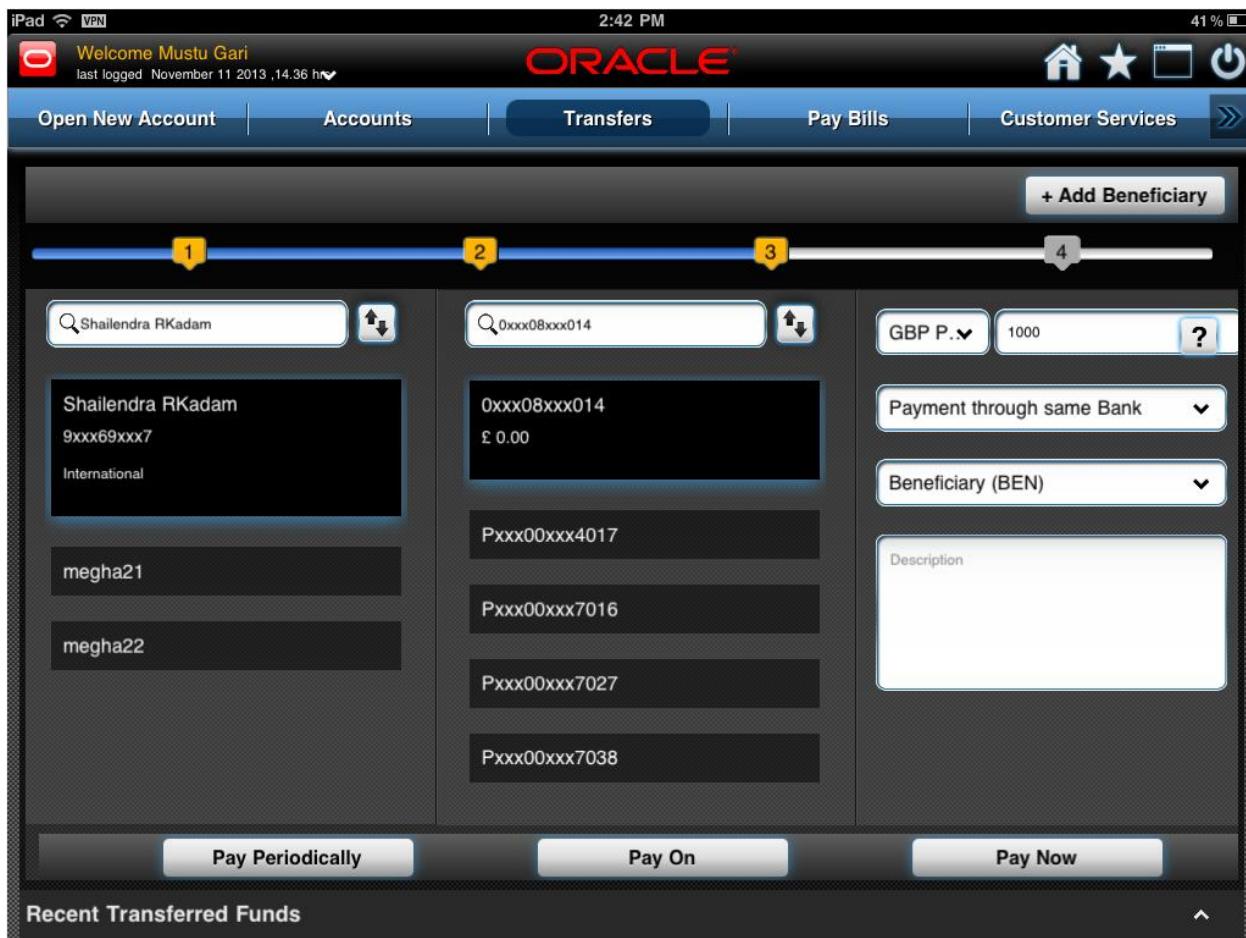
Field Description

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

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

3. Here it is shown for Pay Now option.

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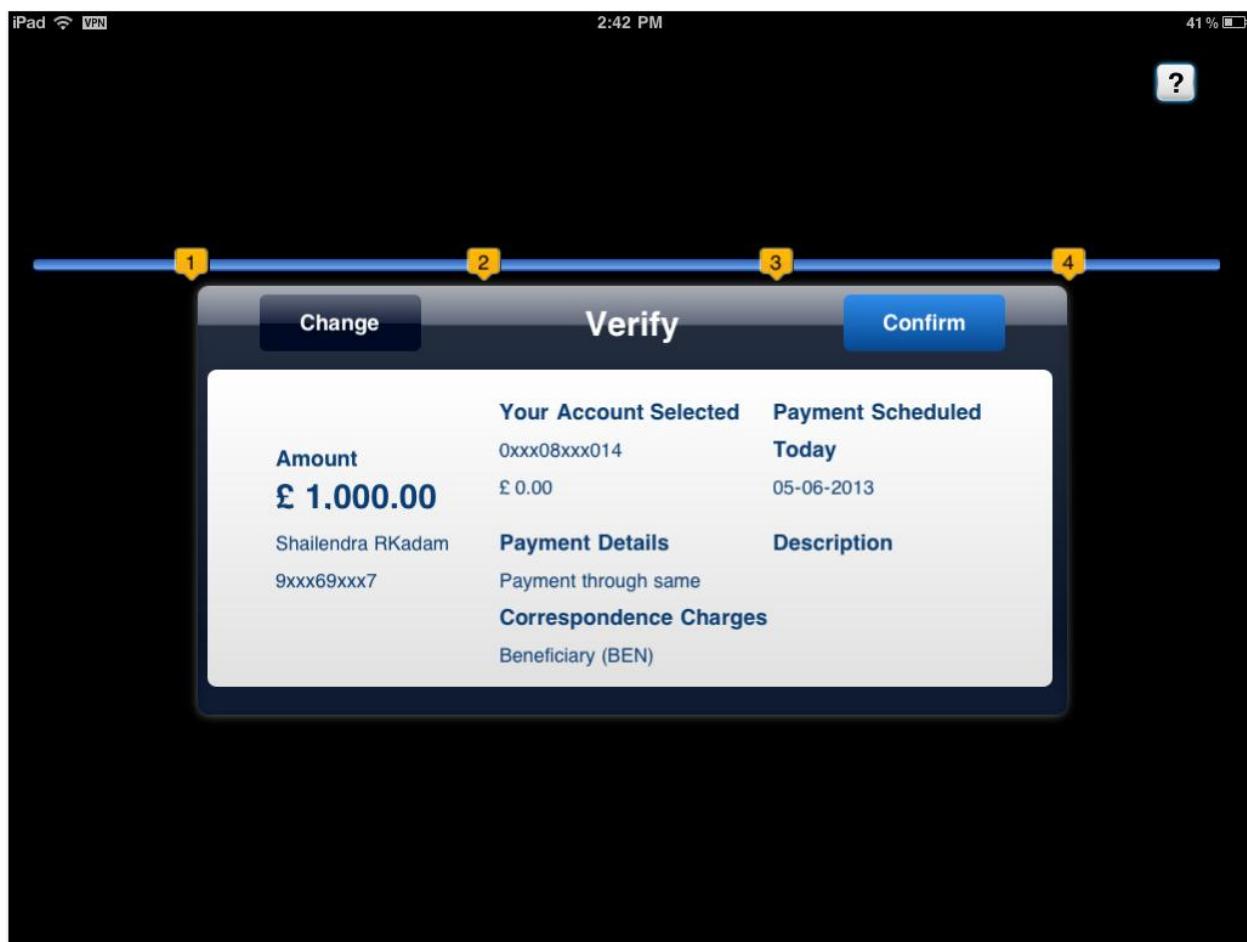
4. Click the **Confirm** button to navigate to confirm the payment. The system displays Confirmation screen.

Quick Pay - Confirm
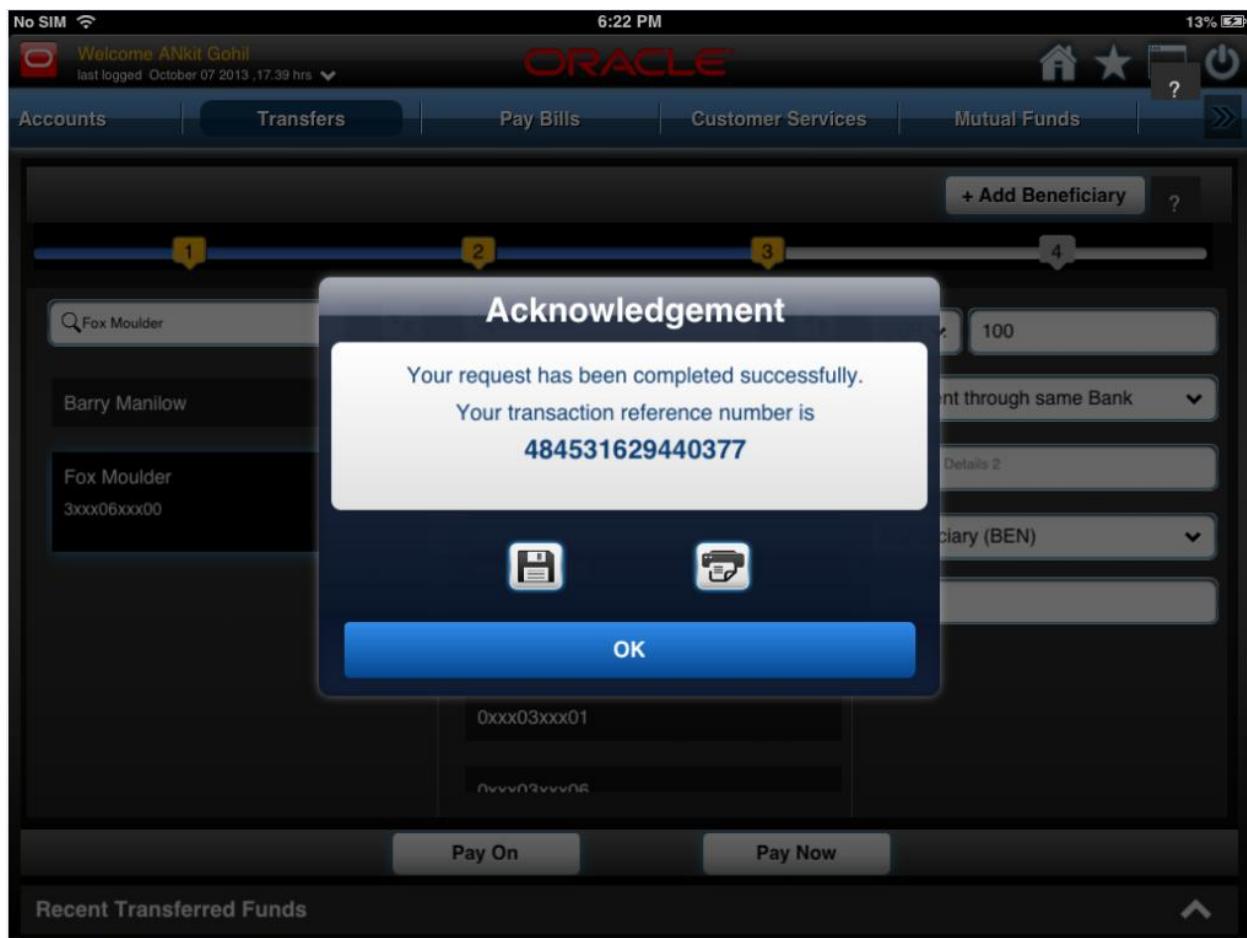
5. Click the **OK** button.

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.

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Own Account Transfer


Field Description

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

| Field Name	Description
Pay Now	[Display] Select this option to make transaction immediately.
Pay later	[Conditional ,Pop Over] Select this option to select the future date for transfer.
Setup Standing Instruction	[Conditional ,Pop Over] Select **Setup Standing Instruction** to set standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency. .
SI Details	
SI Execution Frequency	[Conditional ,Pop Over] Select the frequency of executing SI
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Expiry Date	[Data Picker, Conditional] Select the final day of standing instruction execution
Narrative	[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
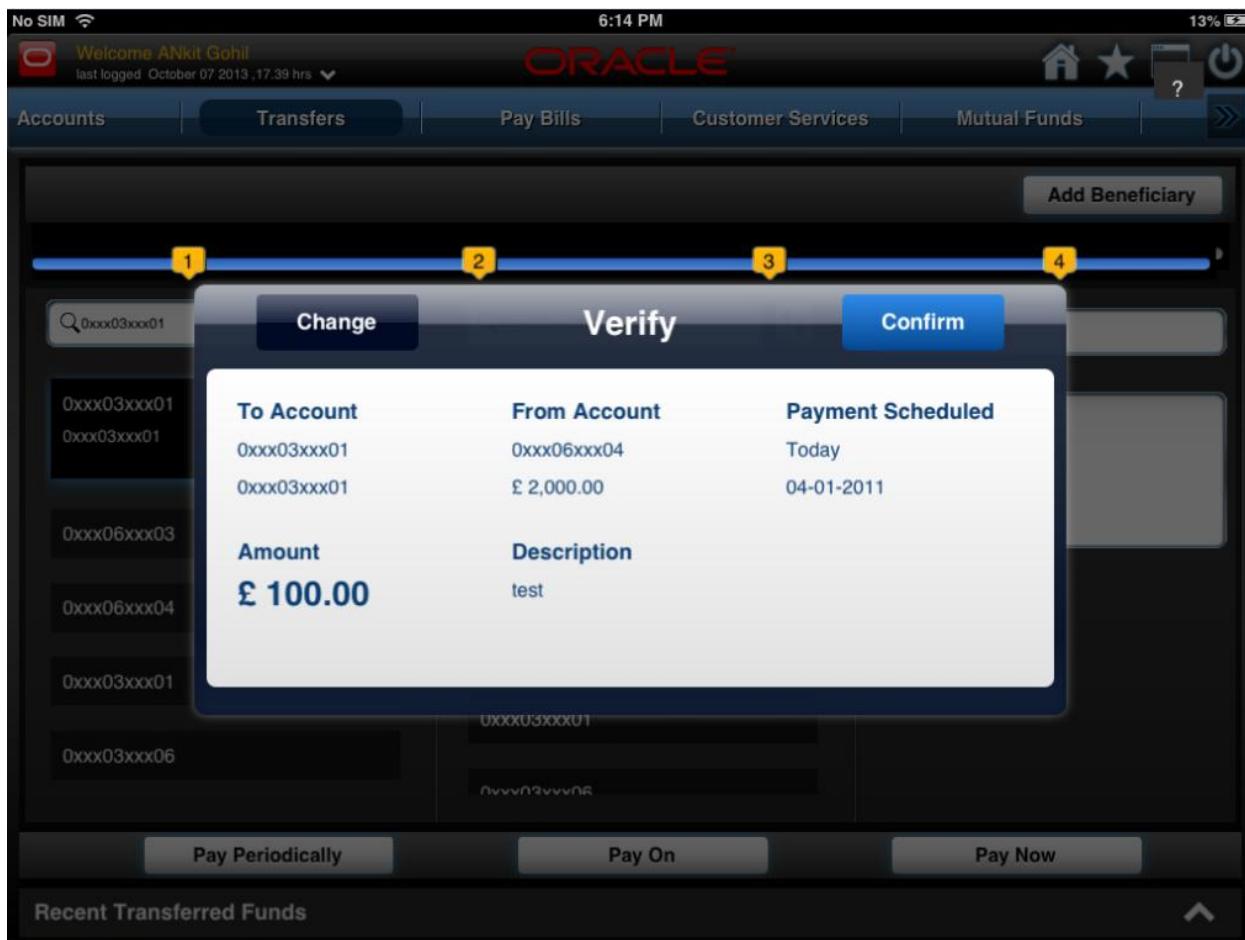
10. Click the **Confirm** button. The system displays **Own Account Transfer Confirm** screen.
    OR
    Click the **Change** button to navigate to the previous screen.

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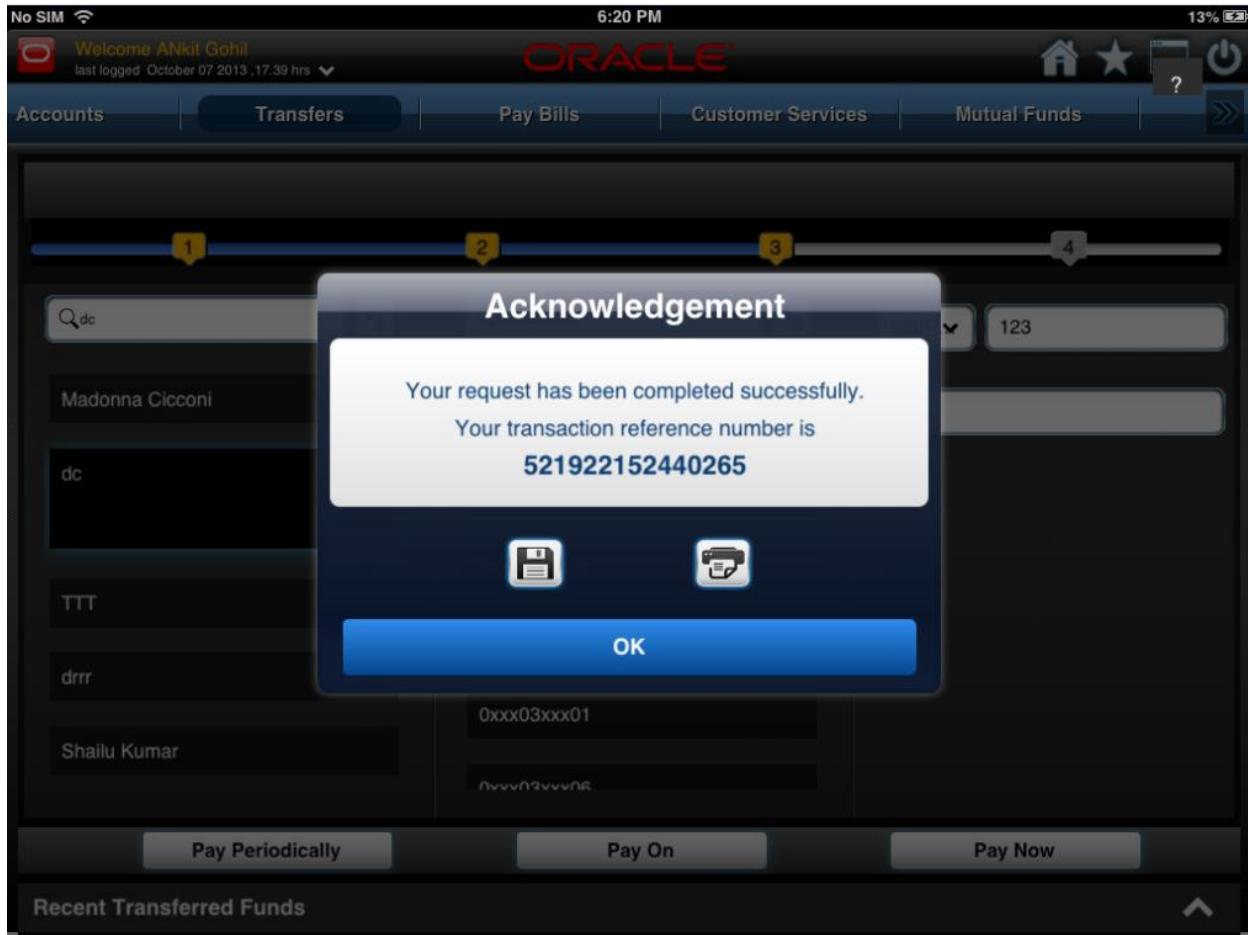
11. Click the **Ok** button. The initial **Own Account Transfer** screen is displayed.

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.

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Internal Transfer

Field Description

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

3. Below is shown for Registered Beneficiary.

Internal Transfer

Field Description

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

Field Name	Description
Pay now	Click the Pay now button to process the funds transfer immediately.
	The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.
Pay later	Click the Pay later button to make the funds transfer on a future date.
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker]
	Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional]
	Select the final day of standing instruction execution
Frequency (Payment Execution Frequency when Pay Periodically is selected)	Select the standing instruction execution frequency for the funds transfer from the pop over.
	The options are:
	• Daily
	• Weekly
	• Fortnightly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half -Yearly
	• Yearly

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

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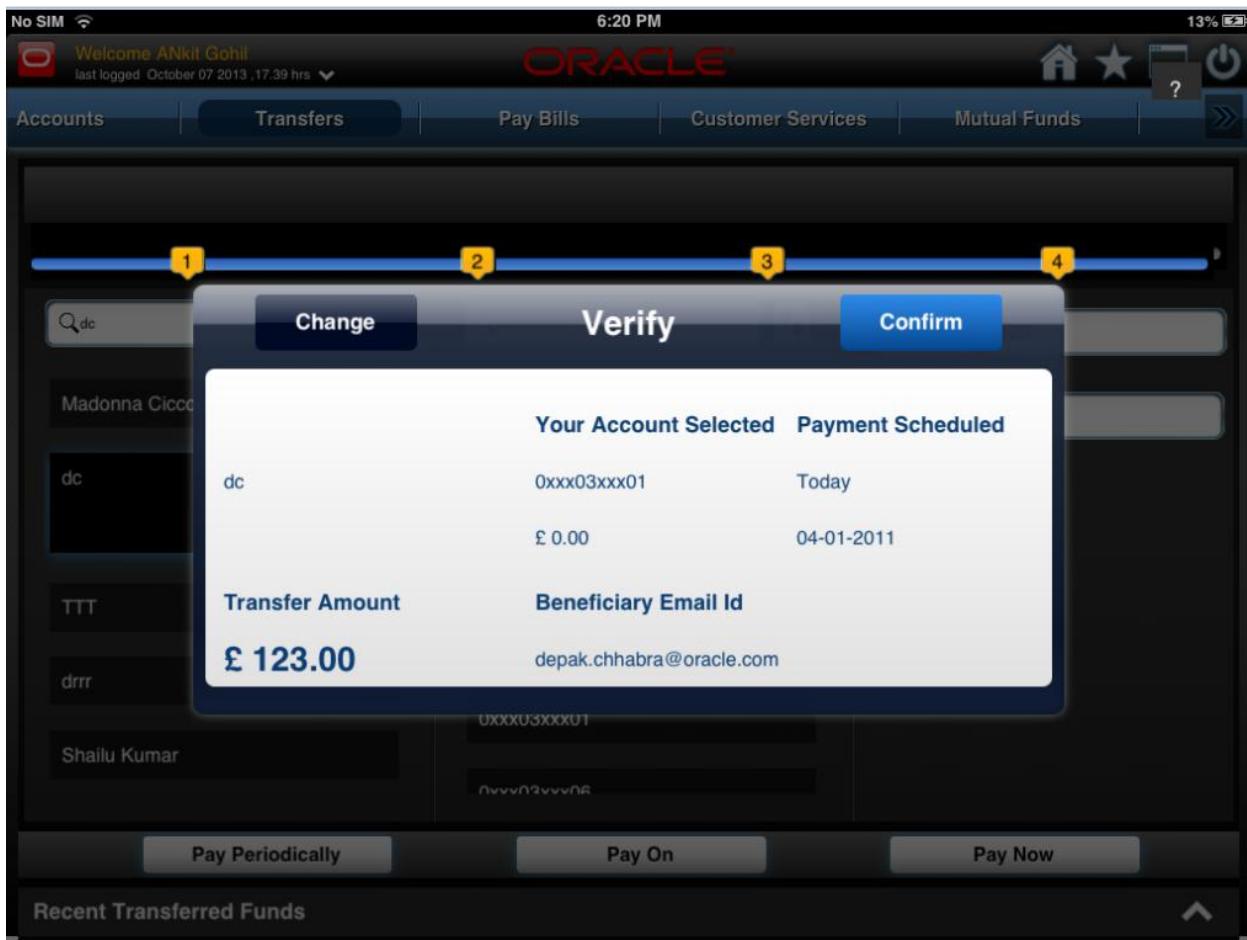
5. Click the **Confirm** button. The system displays **Internal Transfer Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.

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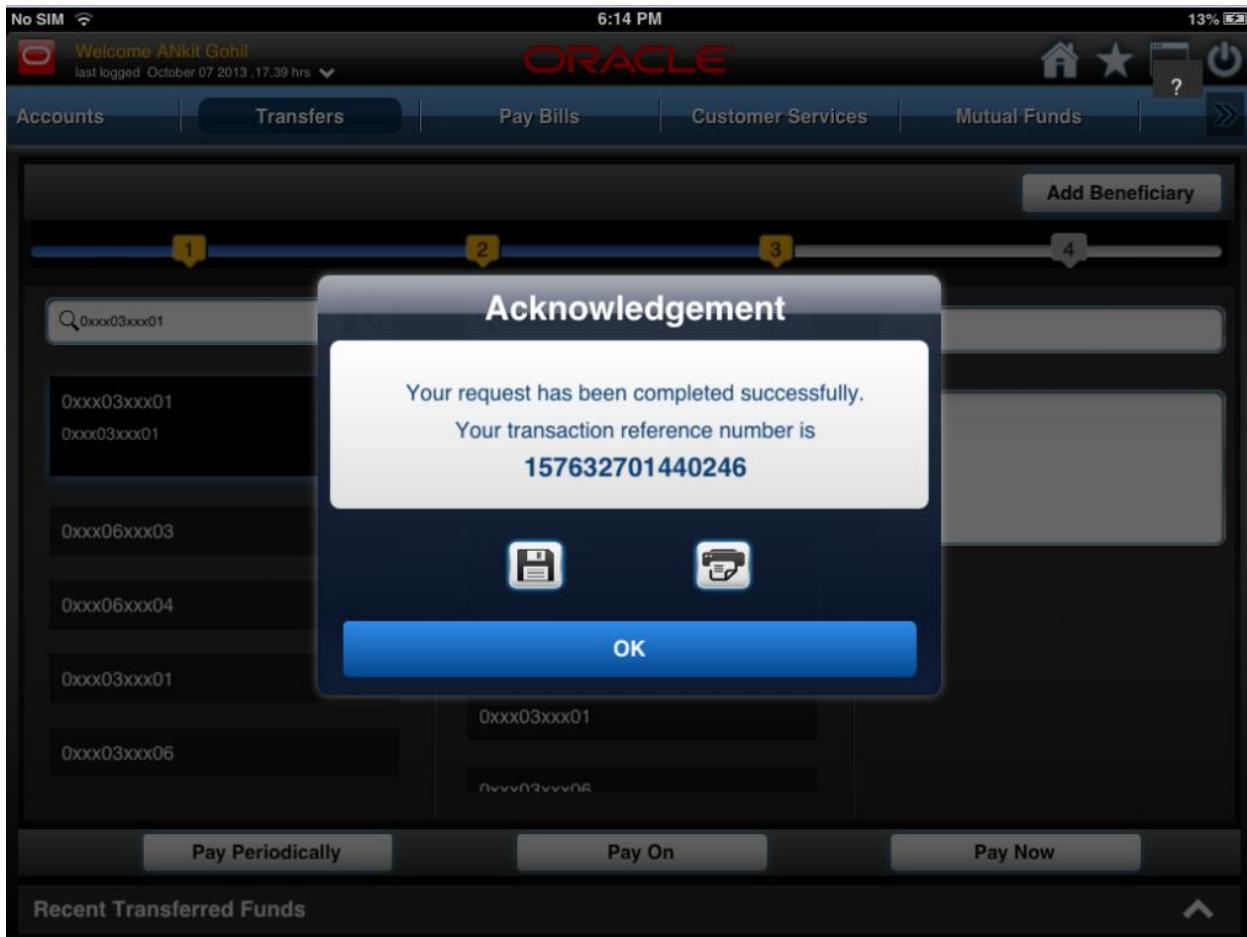
6. Click the **OK** button. The initial **Internal Transfer** screen is displayed.

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.

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Domestic Payment

Field Description

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

3. Below is shown for Registered Beneficiary.

Domestic Payment
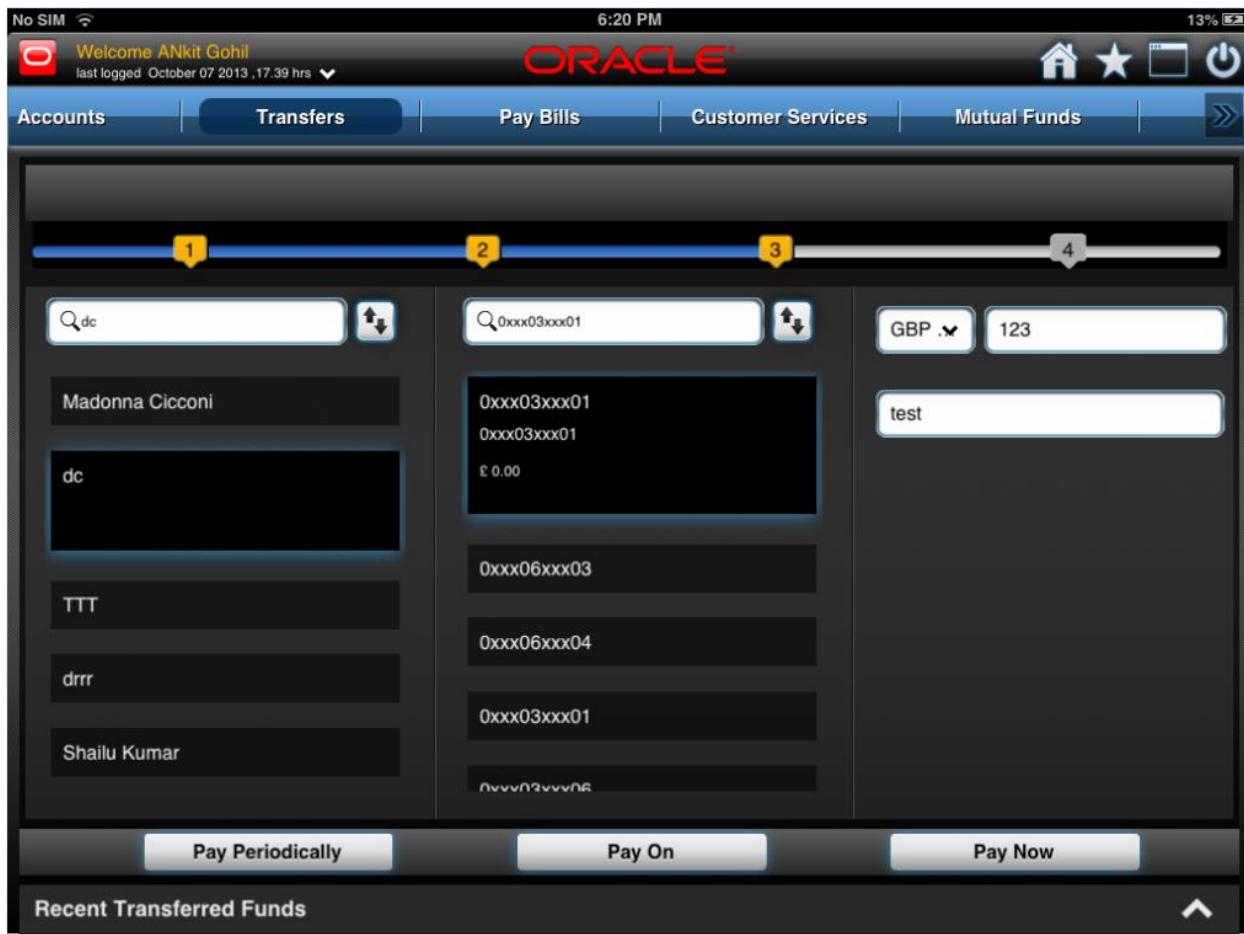
Field Description

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

Narrative	[Optional, Alphanumeric, 15]
	Type the narrative for payment.
Pay now	Click the Pay now button to process the funds transfer immediately.
	The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.
Pay later	Click the Pay later button to make the funds transfer on a future date.
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker]
	Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional]
	Select the final day of standing instruction execution
Frequency (Payment Execution Frequency when Pay Periodically is selected)	Select the standing instruction execution frequency for the funds transfer from the pop over.
	The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

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

Domestic Payment – Pay Later Verify
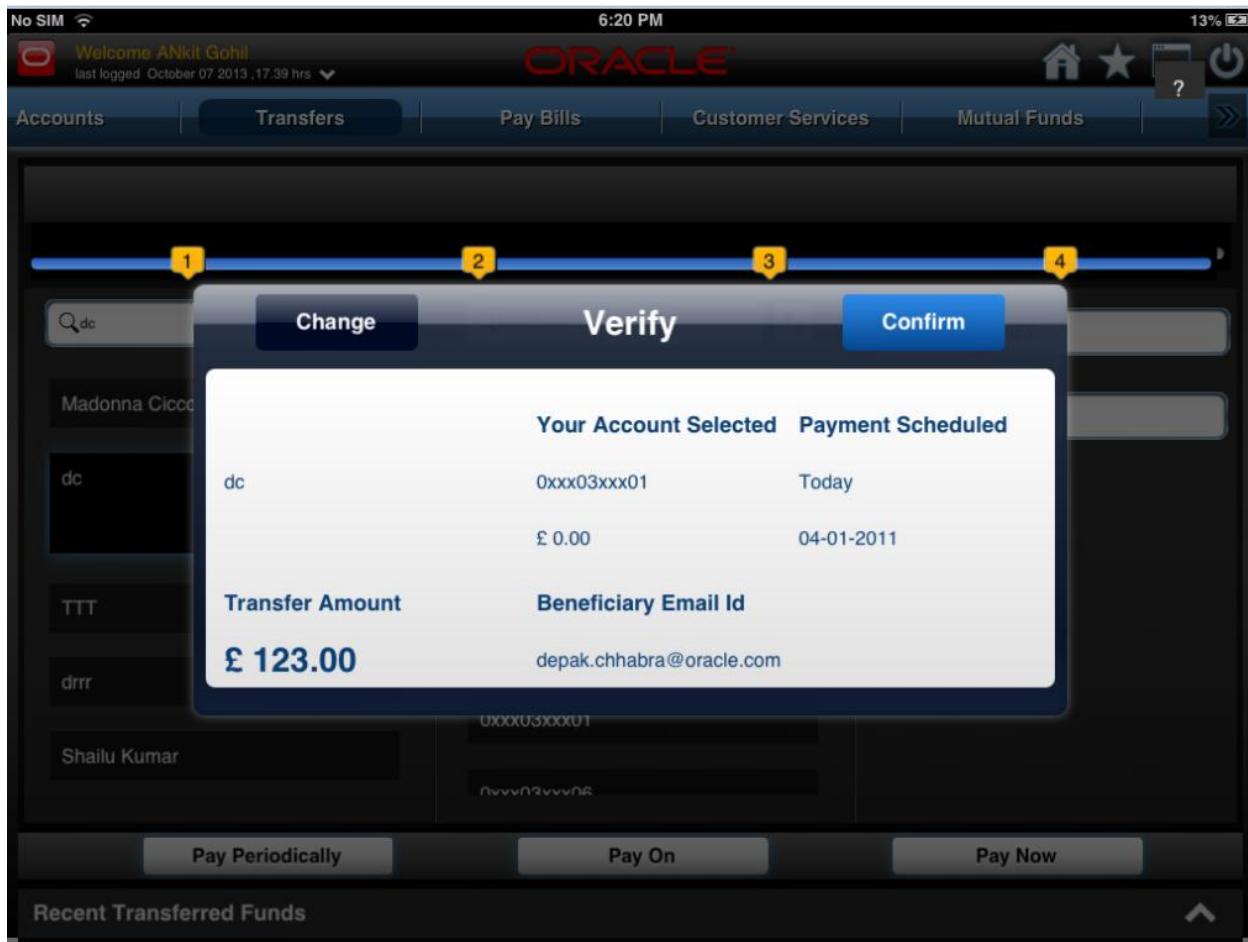
5. Click the **Confirm** button. The system displays **Domestic Payment Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.

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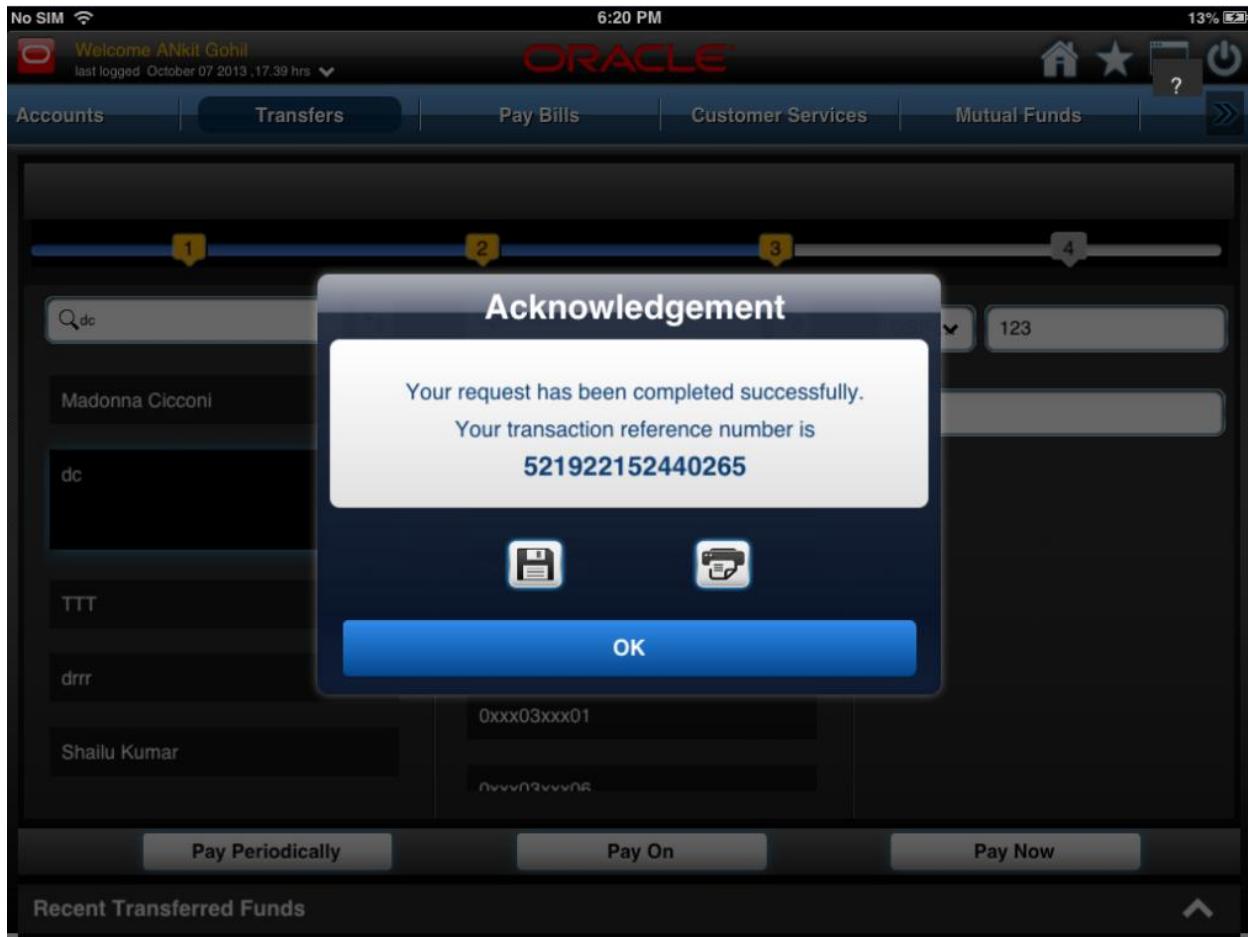
6. Click the **OK** button. The initial **Domestic Payment** screen is displayed.

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

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

    OR

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

Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Destination Account Type	[Conditional, Pop over] Select the destination account from the Pop Over list. The options are as follows: • Enter Account No • Pay Over The Counter

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

Other Details

Enter Payment description.

International Account Transfer Verify
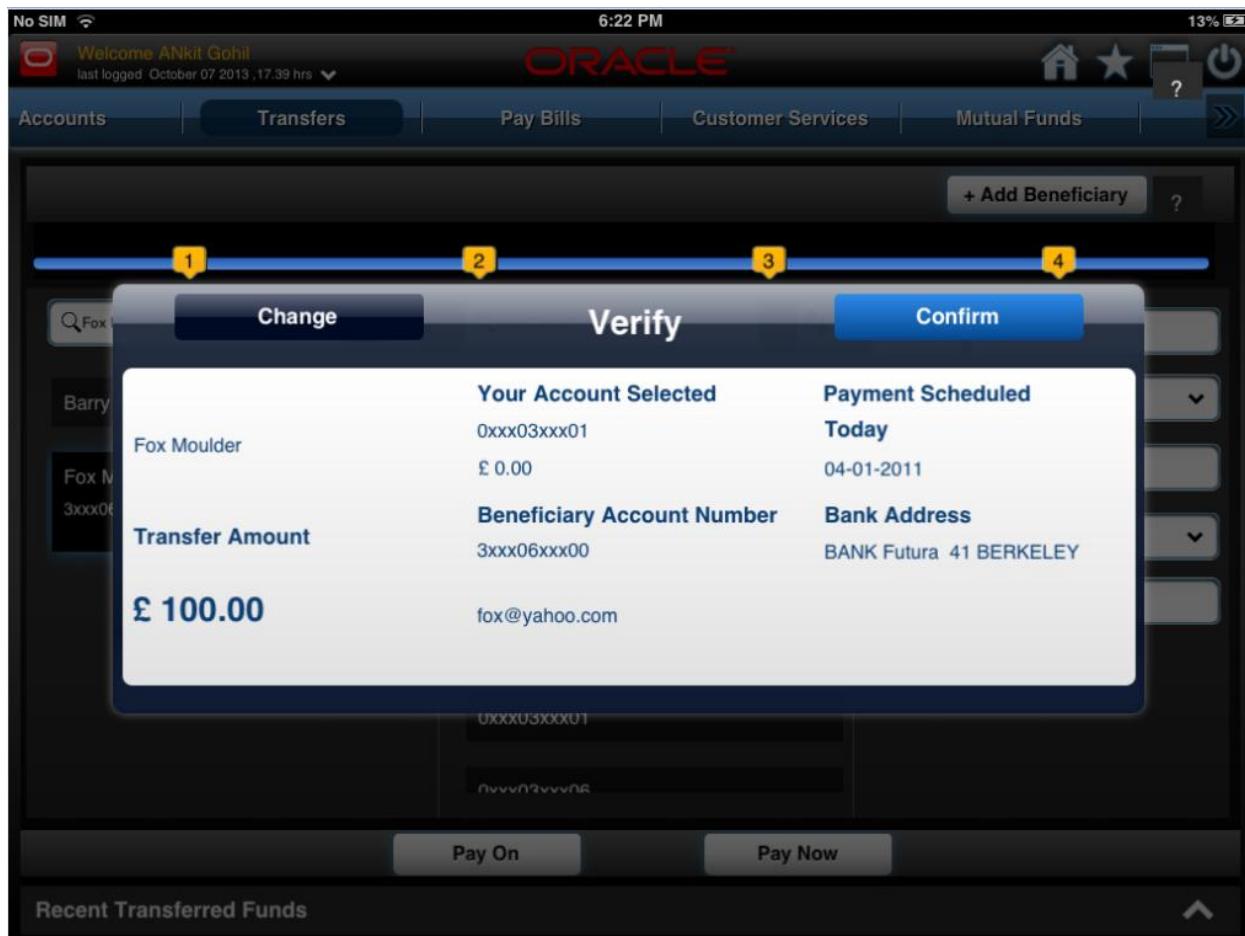
3. Click the **Confirm** button to navigate to confirm the payment. The system displays Confirmation screen.

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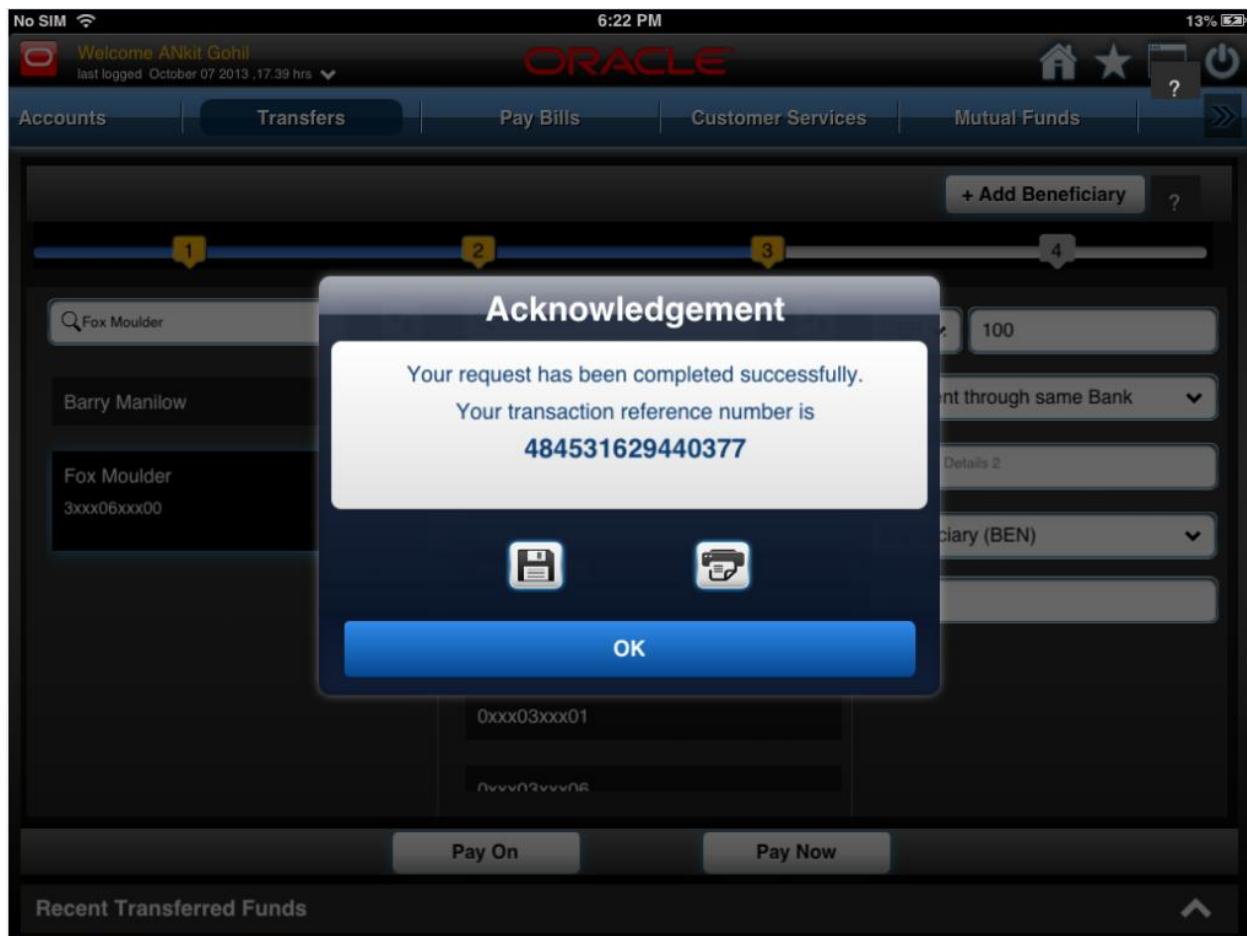
4. Click the **OK** button to navigate to the initial International Transfer screen

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.

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My Schedule Transfer
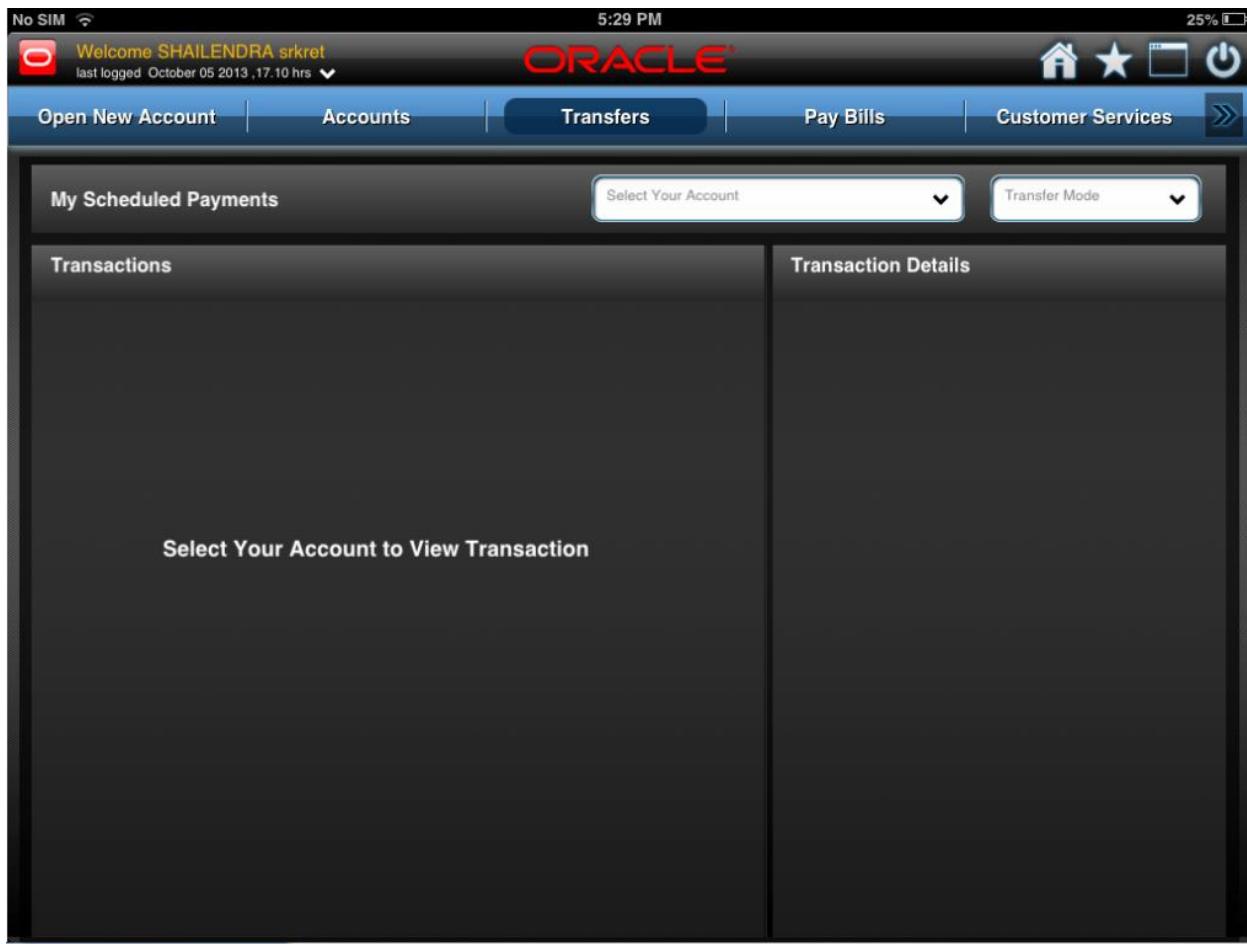
Field Description

Field Name	Description
Select Your Account	[Mandatory, Dropdown] Select the account number you wish to see scheduled payments.
Transfer Mode	[Mandatory, Dropdown] Select the transfer mode of payments. The options are: • International • Domestic • Within Bank .

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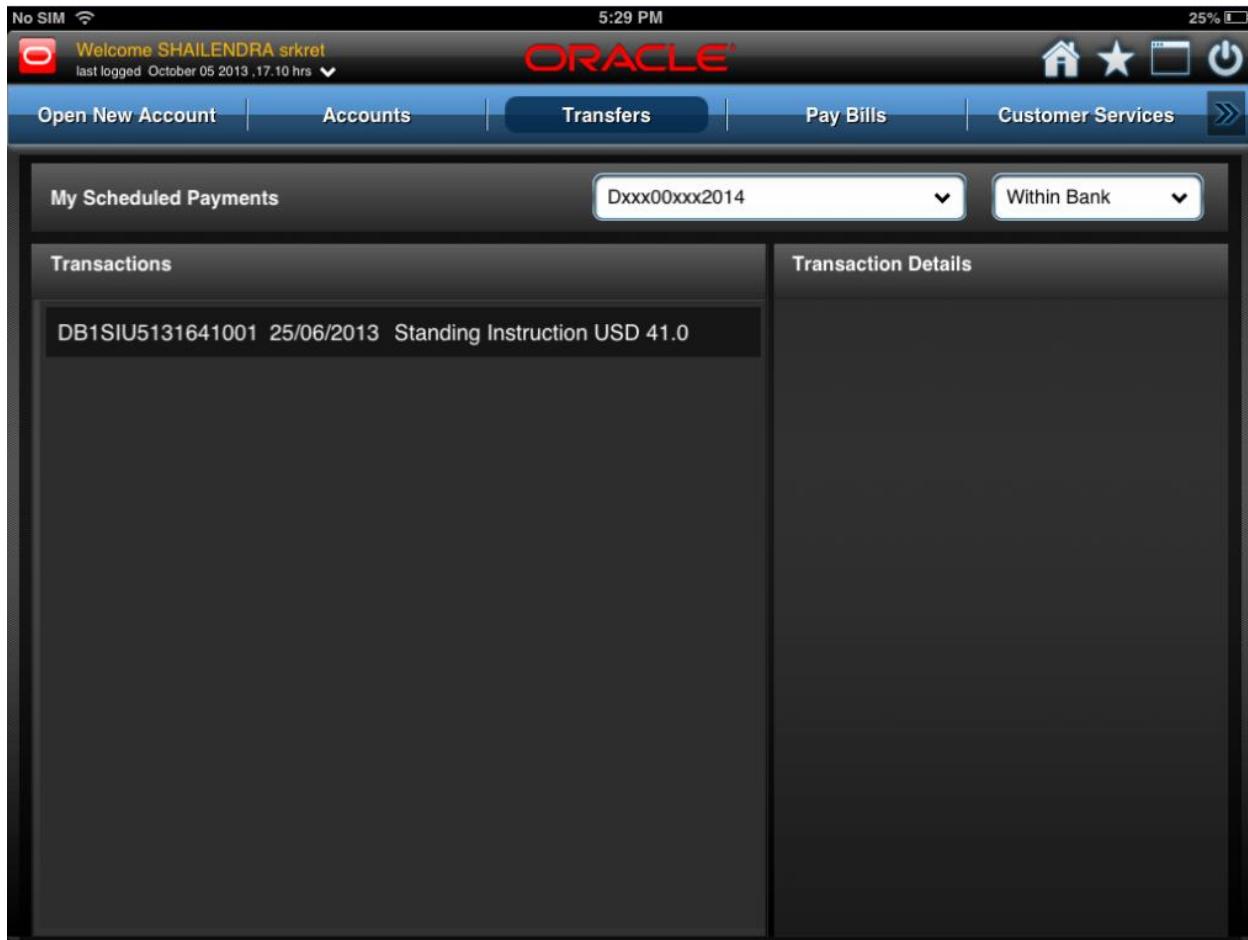
2. The system displays scheduled payment and details as below screen.

My Schedule Payment Details

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

Schedule Payment – Cancel Pending Transfer Verify
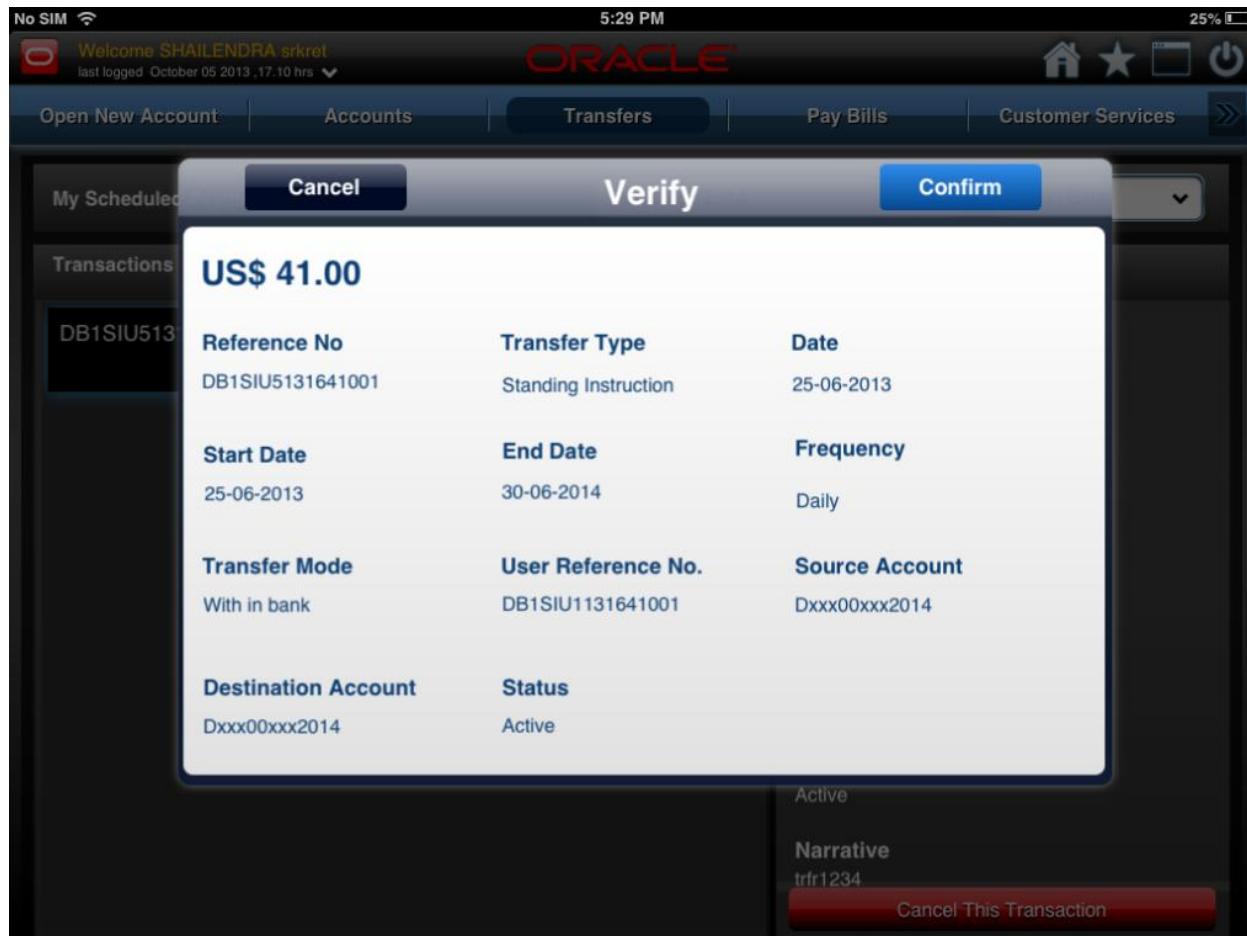
4. Click the **Confirm** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.

My Schedule Payment – Cancel Pending Transfer - Confirmation
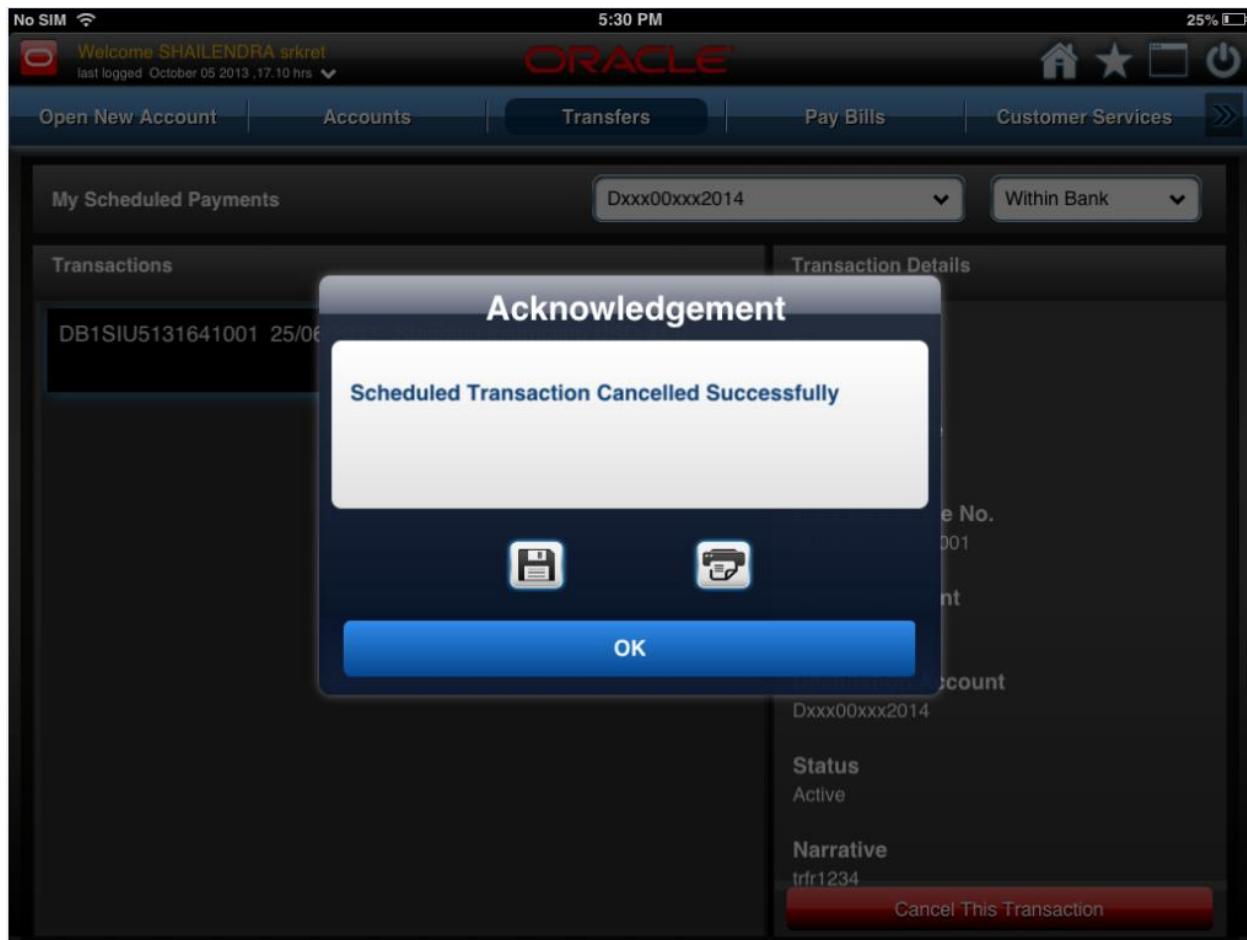
5. Click the **OK** button to navigate to the initial My Schedule Payment screen.

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.

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P2P Transfer

3. Here it shown for Registered user.

Description

Field Name	Description
Select your Account	[Mandatory, Dropdown] Select the account number from dropdown list.
Mobile Number	[Display] This field displays the mobile number of the user.
Email Id	[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
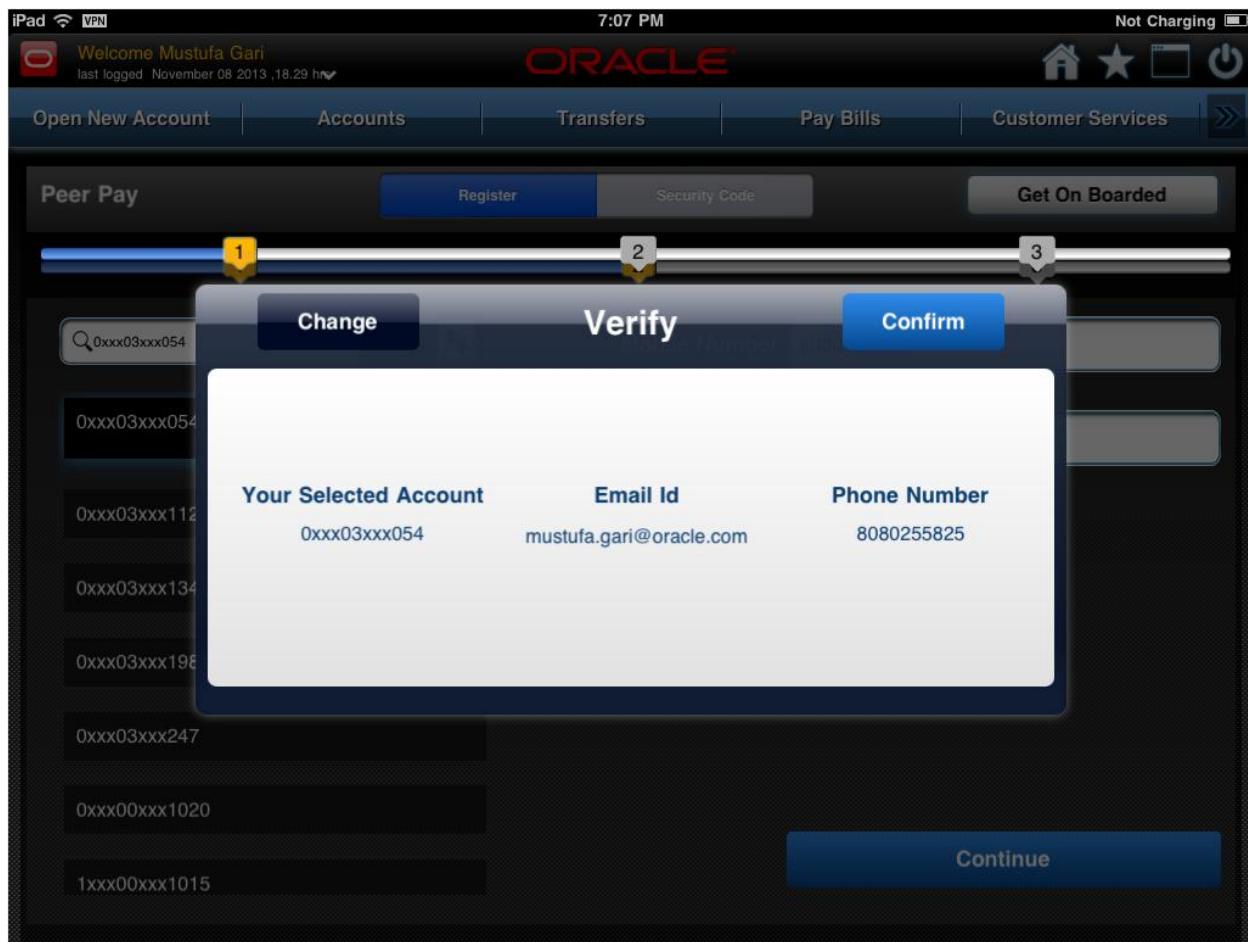
5. Click **Confirm** button. The system will display the P2P verify screen.

P2P Transfer Confirm

iPad 📶 VPN   6:51 PM   Not Charging 🔋

Welcome Mustufa Gari
last logged November 08 2013 ,15.49 hr ∨

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🏠 ★ ▢ ⏻

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

Acknowledgement

Your request has been completed successfully.
Your transaction reference number is

321835549309104

💾   🖨

OK
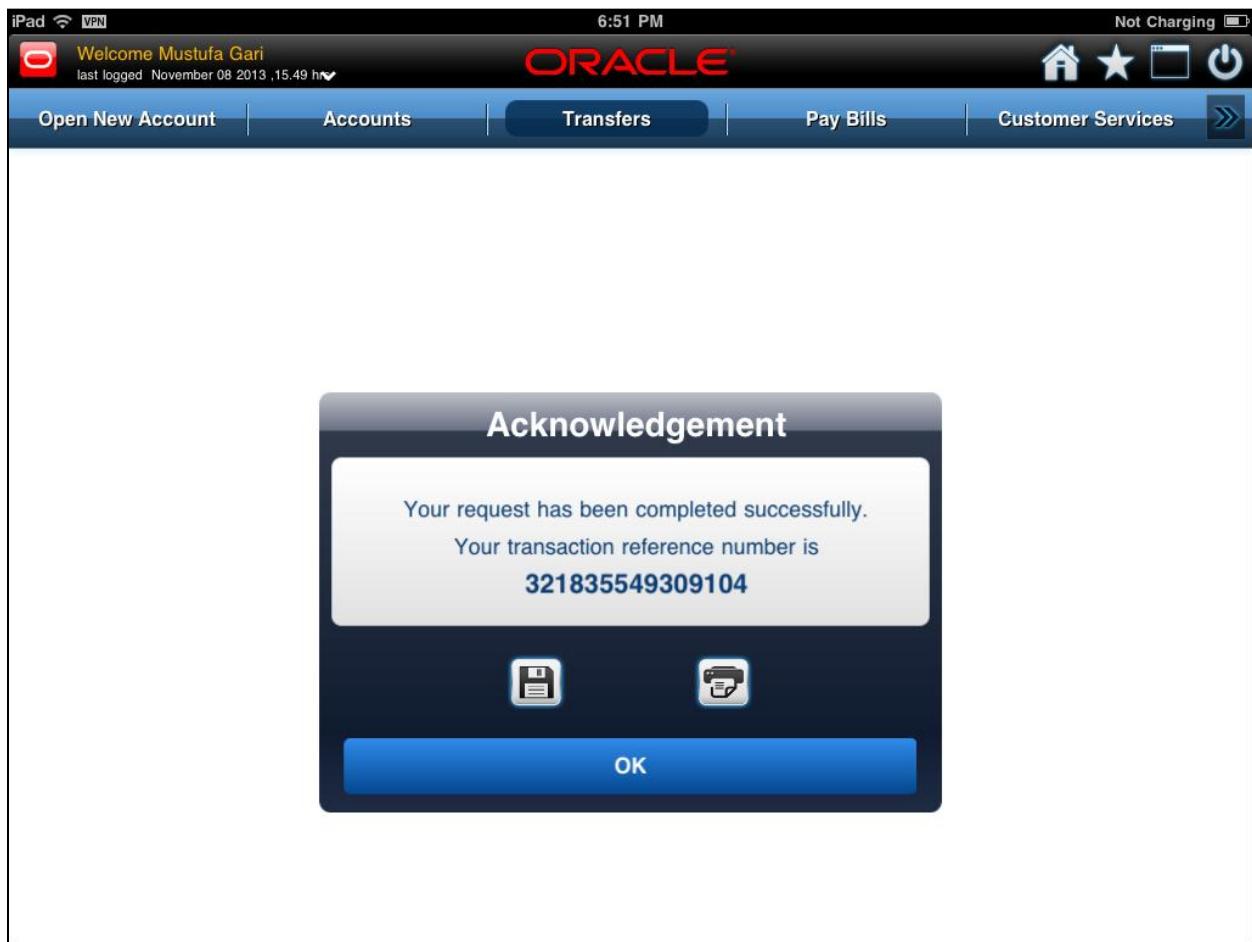
28. P2P QR Pay

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
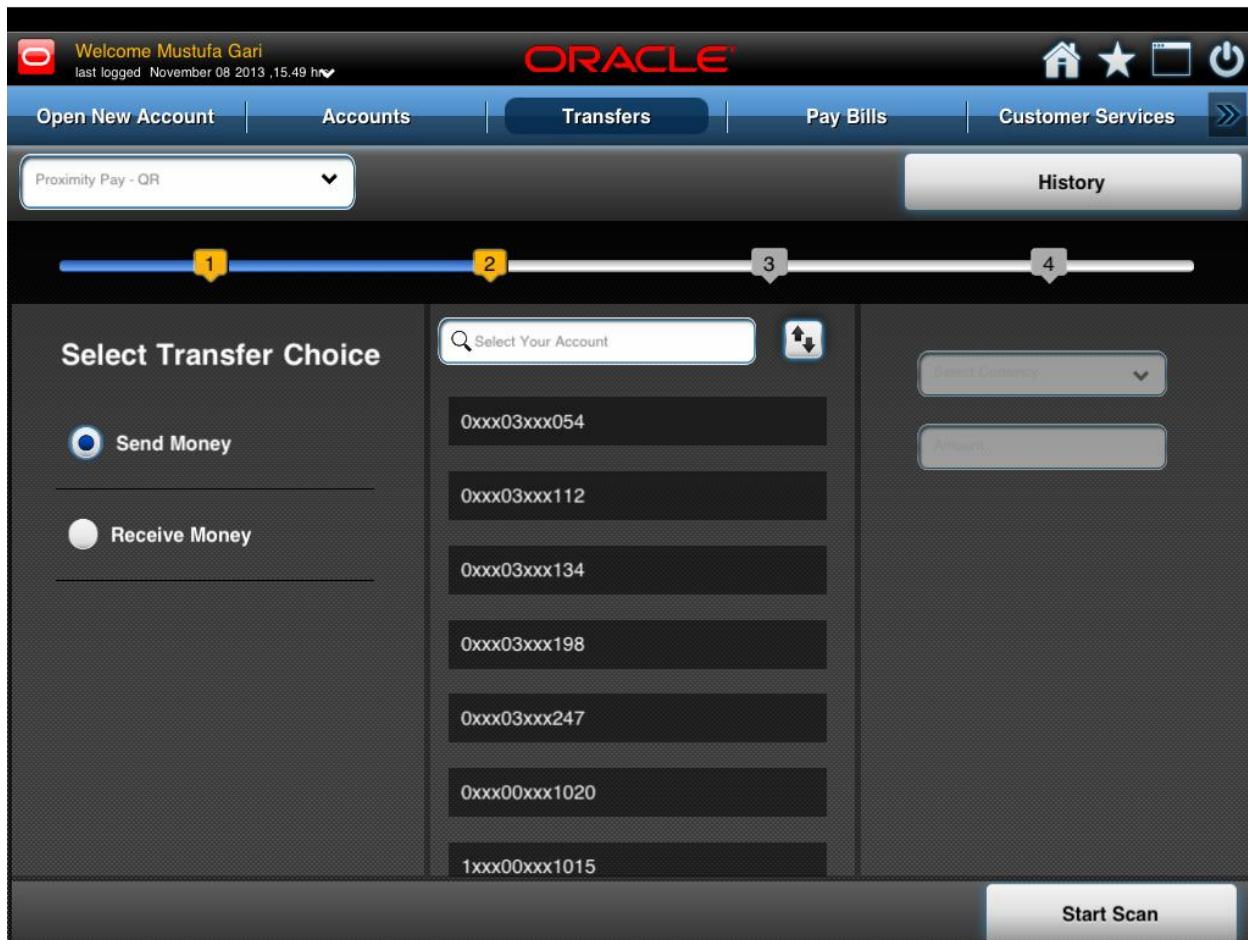
Field Description

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

3. Click **Start Scan** 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
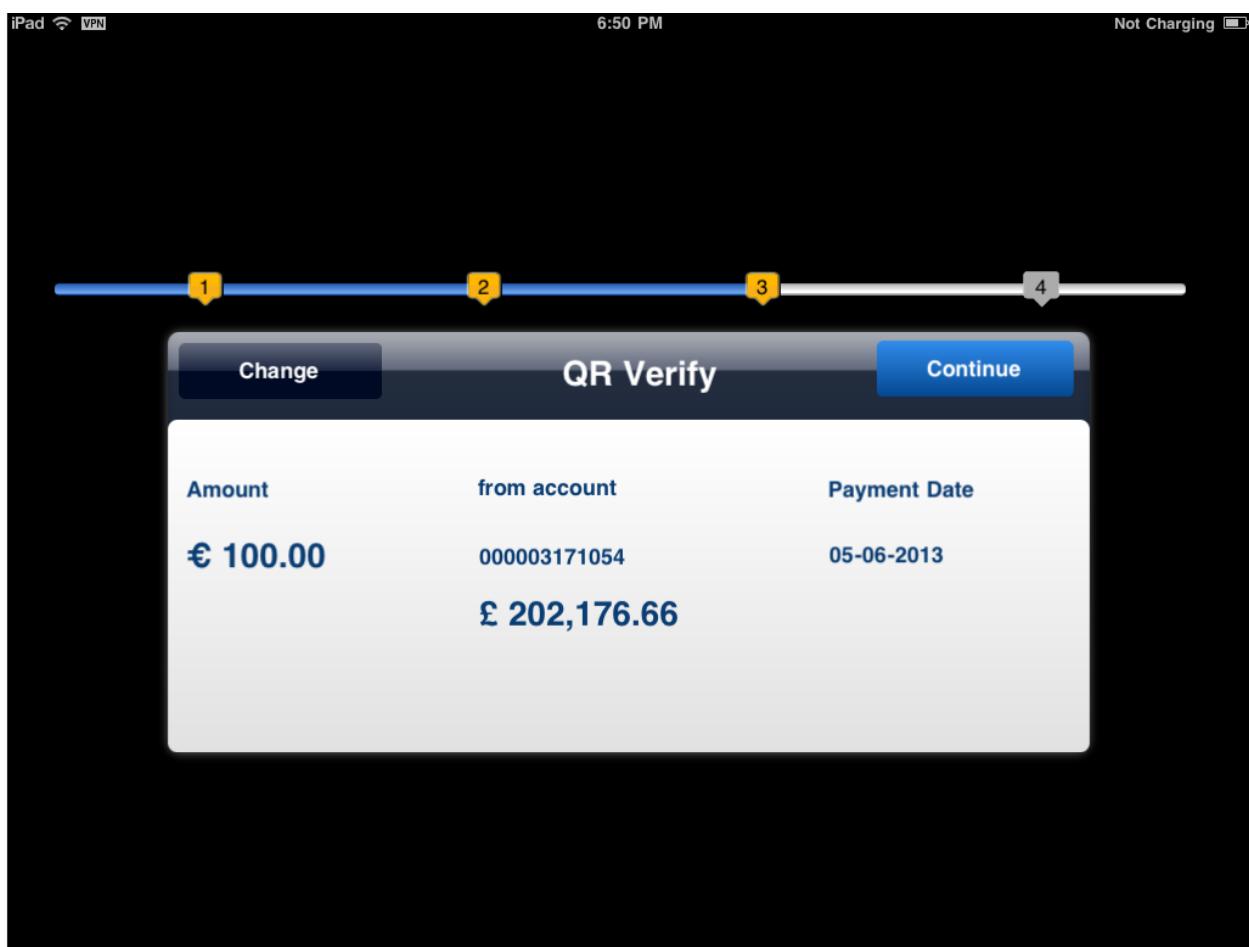
5. Click **Continue** button. The confirmation will be displayed.

Proximity Pay-QR Confirm
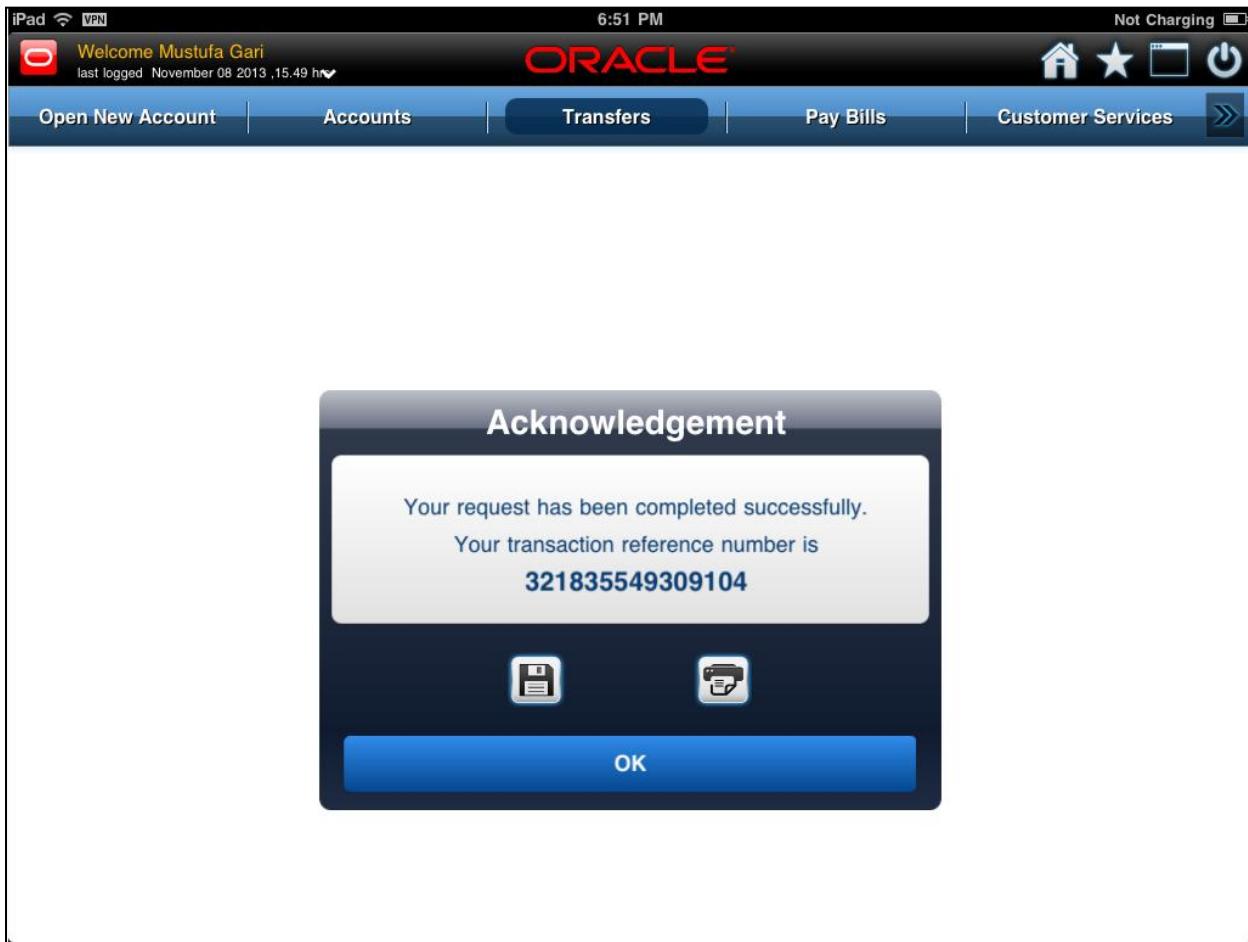
6. Click **OK**.

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 Acitivity** from the menu. The system displays **Received Payment** screen.
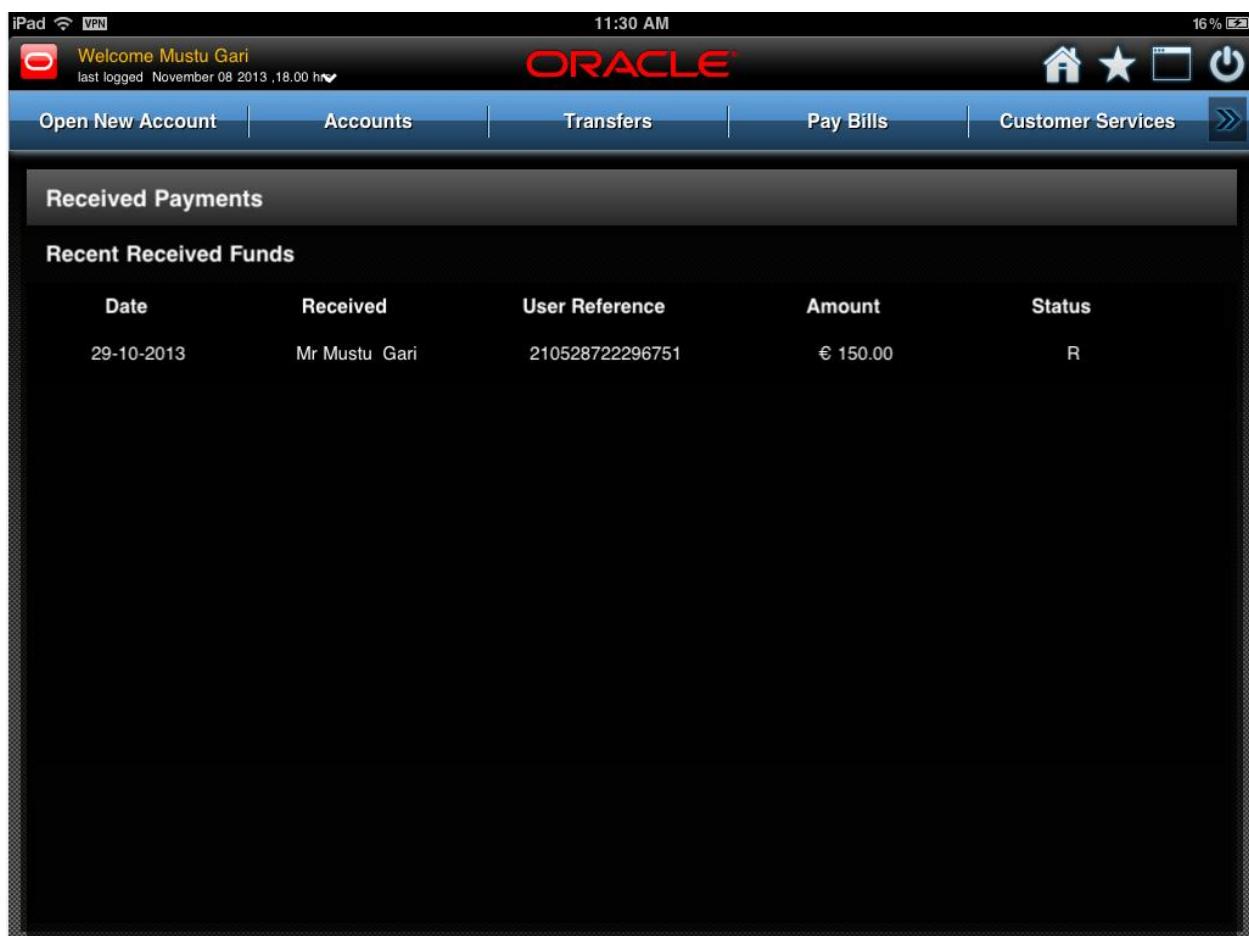
Received Payment

Field Description

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

4. 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.

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Pay Bills

Field Description

Field Name	Description
Select Biller	[Mandatory, Pop Over] Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15] Type the Bill number for which payment is to be made
Bill Generation Date	[Mandatory, Alphanumeric, 10] Type the date on which the Bill payment is due.
Payment Amount	[Mandatory, Alphanumeric,15] Type the amount of payment being done.
From Account	[Mandatory, 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
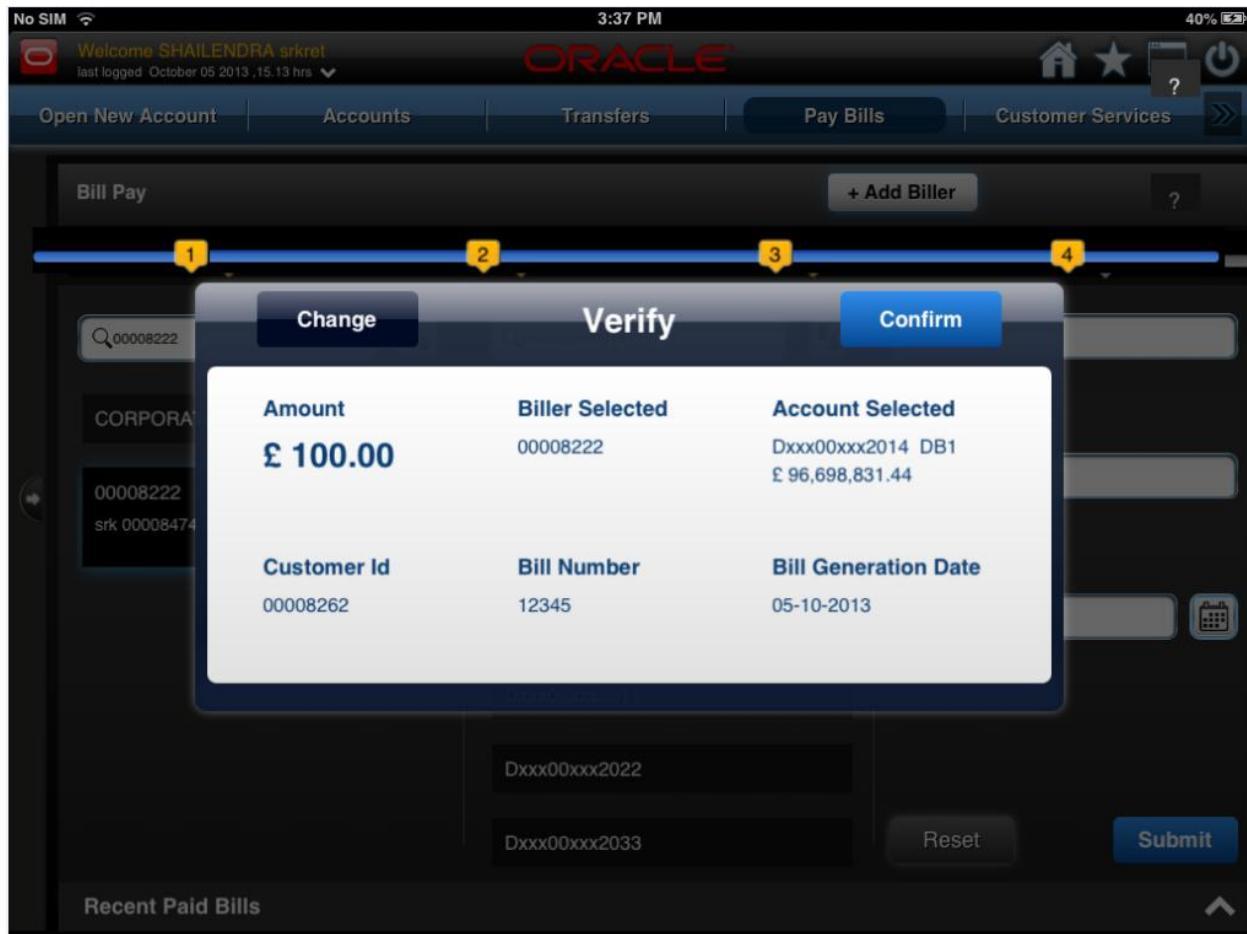
4. Click the **Confirm** button. The system displays **Pay Bill Confirm** screen.
OR
Click the **Close** button to close the screen .
OR
Click the **Change** button to navigate to previous screen.

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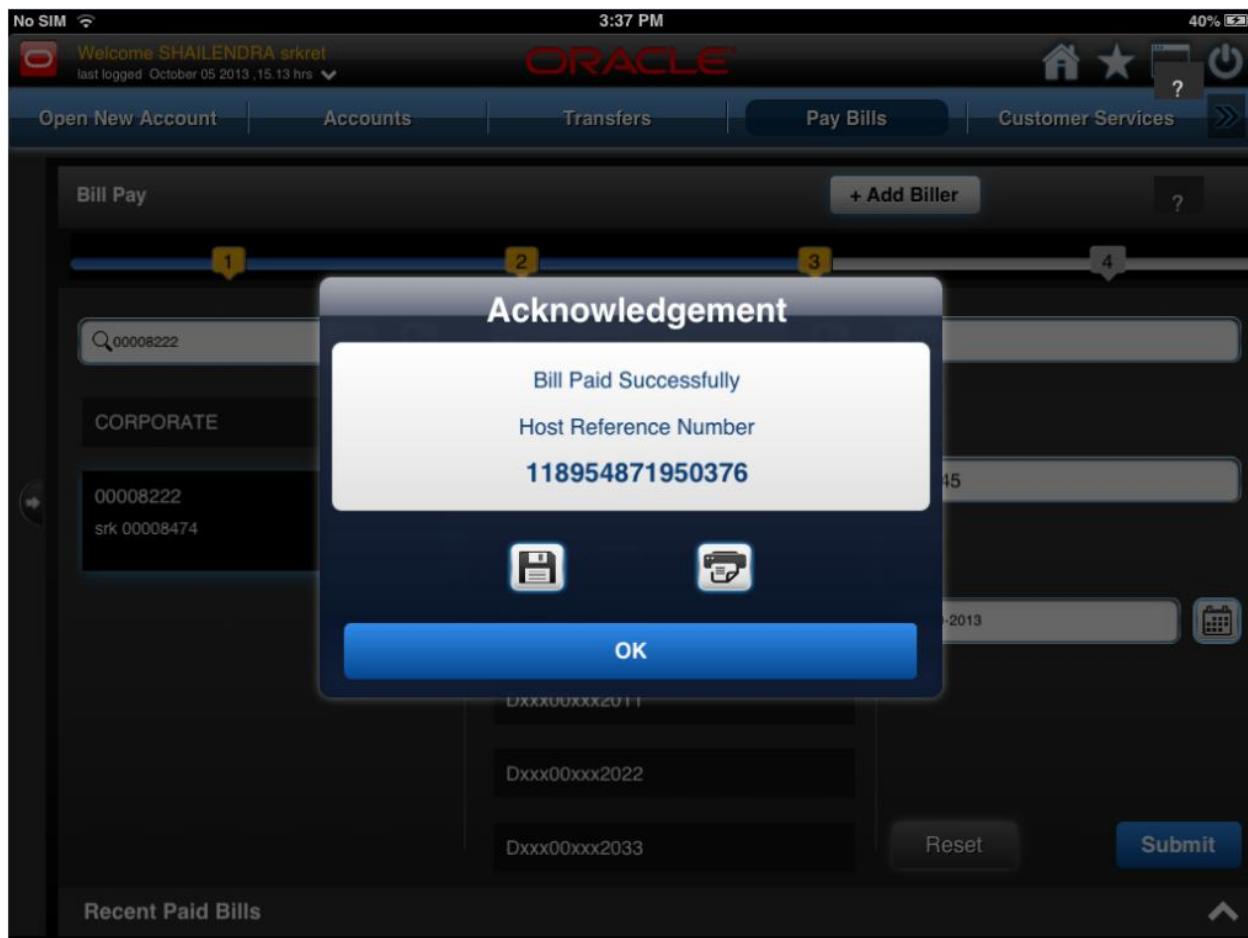
5. Click the **Close** button to close the screen.
   OR
   Click the **Ok** button. The initial **Pay Bill** screen is displayed

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

.

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.

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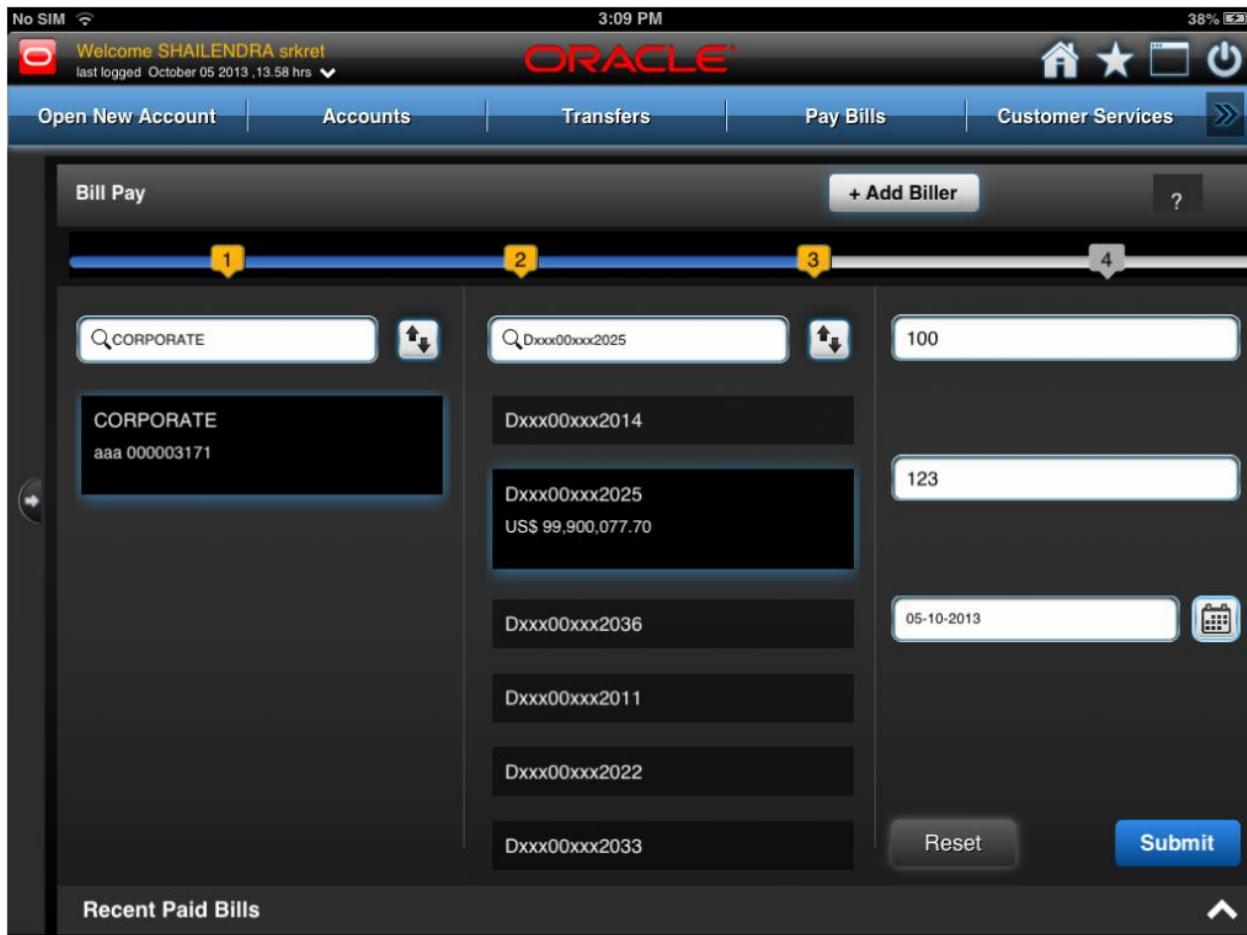
3. Click **Add Biller** button. The system displays **Add Biller** screen.

Add Biller
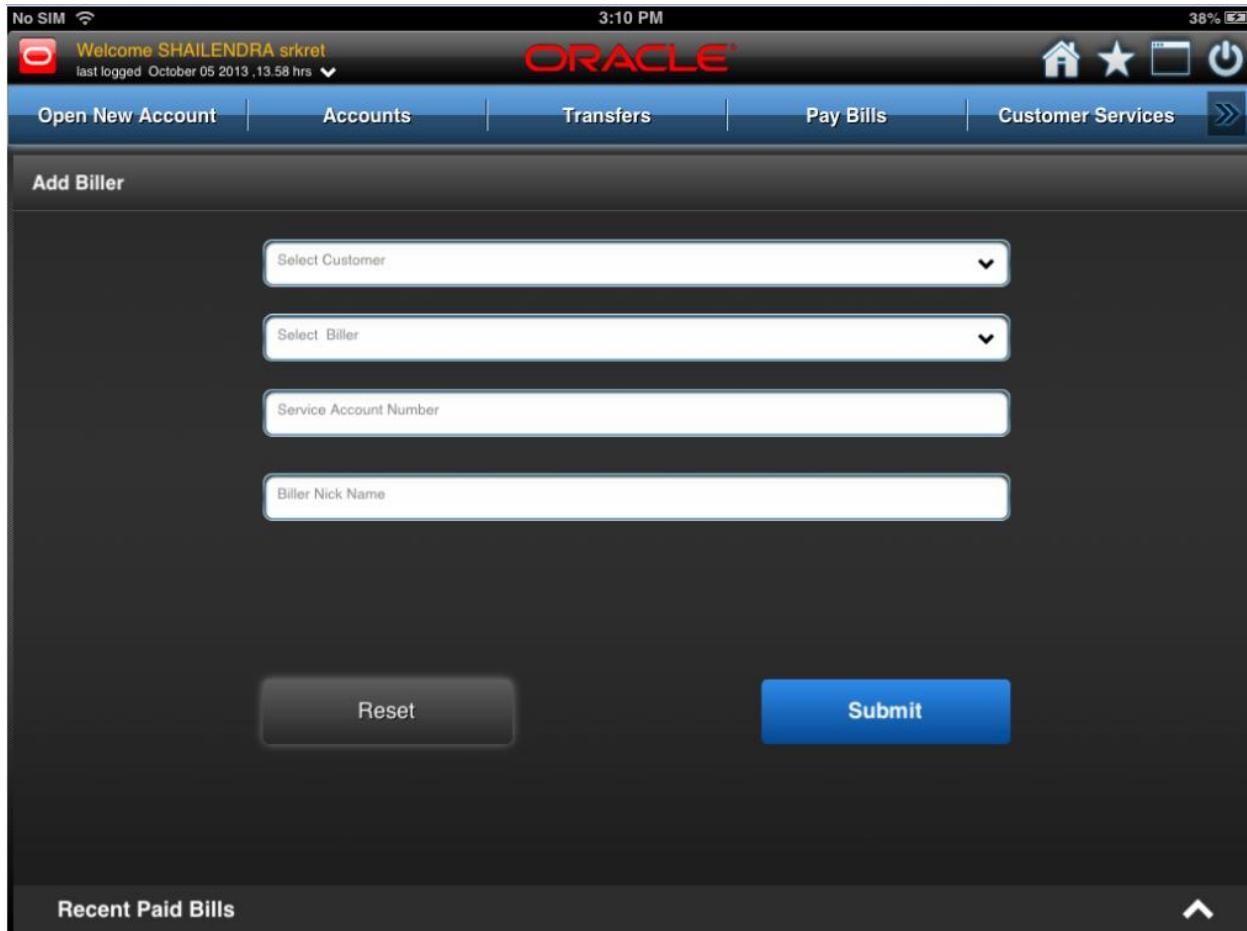
Field Description

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

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

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

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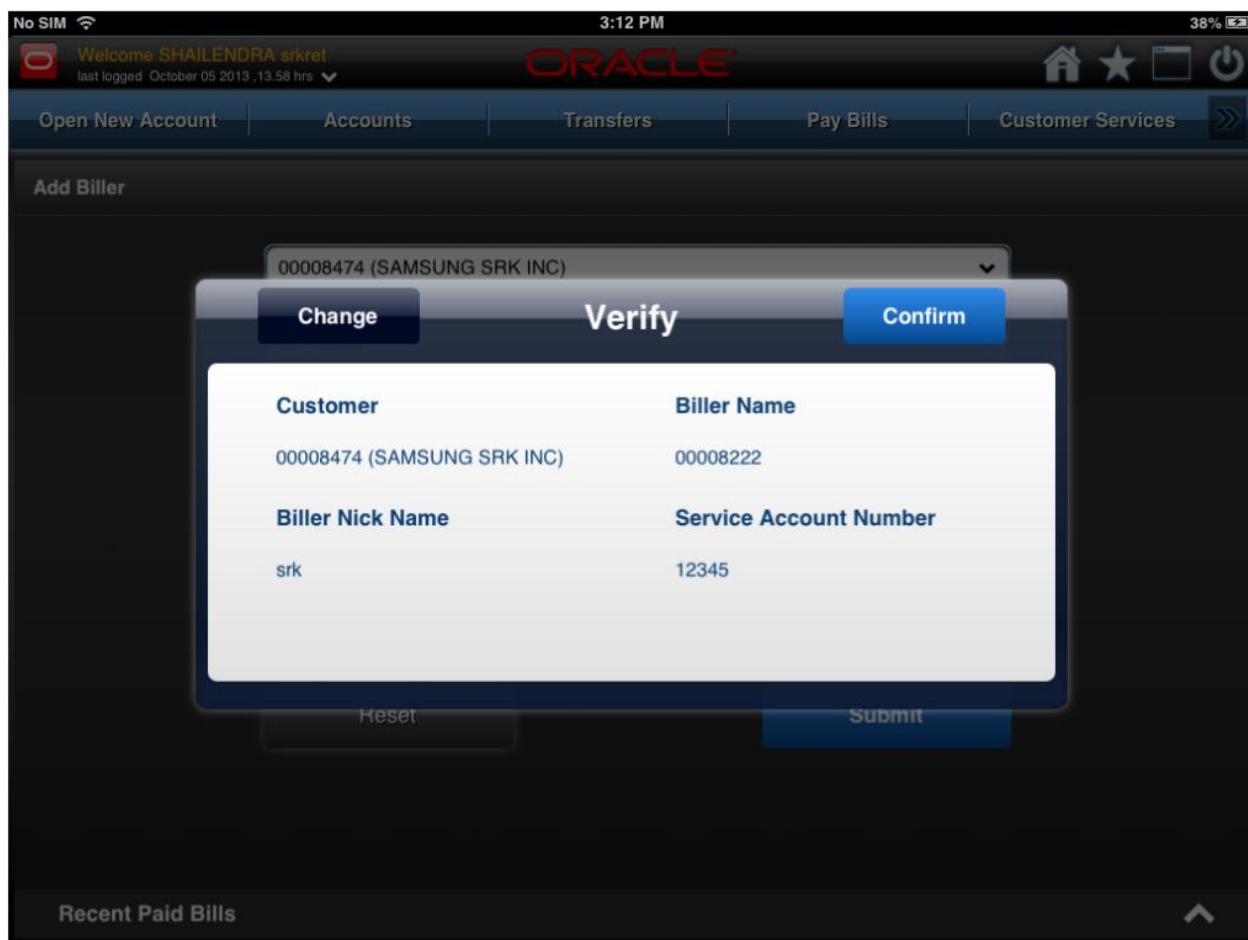
5. Click the **Confirm** button. The system displays **Register Biller Confirm** screen.
    OR
    Click the **Change** button to navigate to the previous screen.

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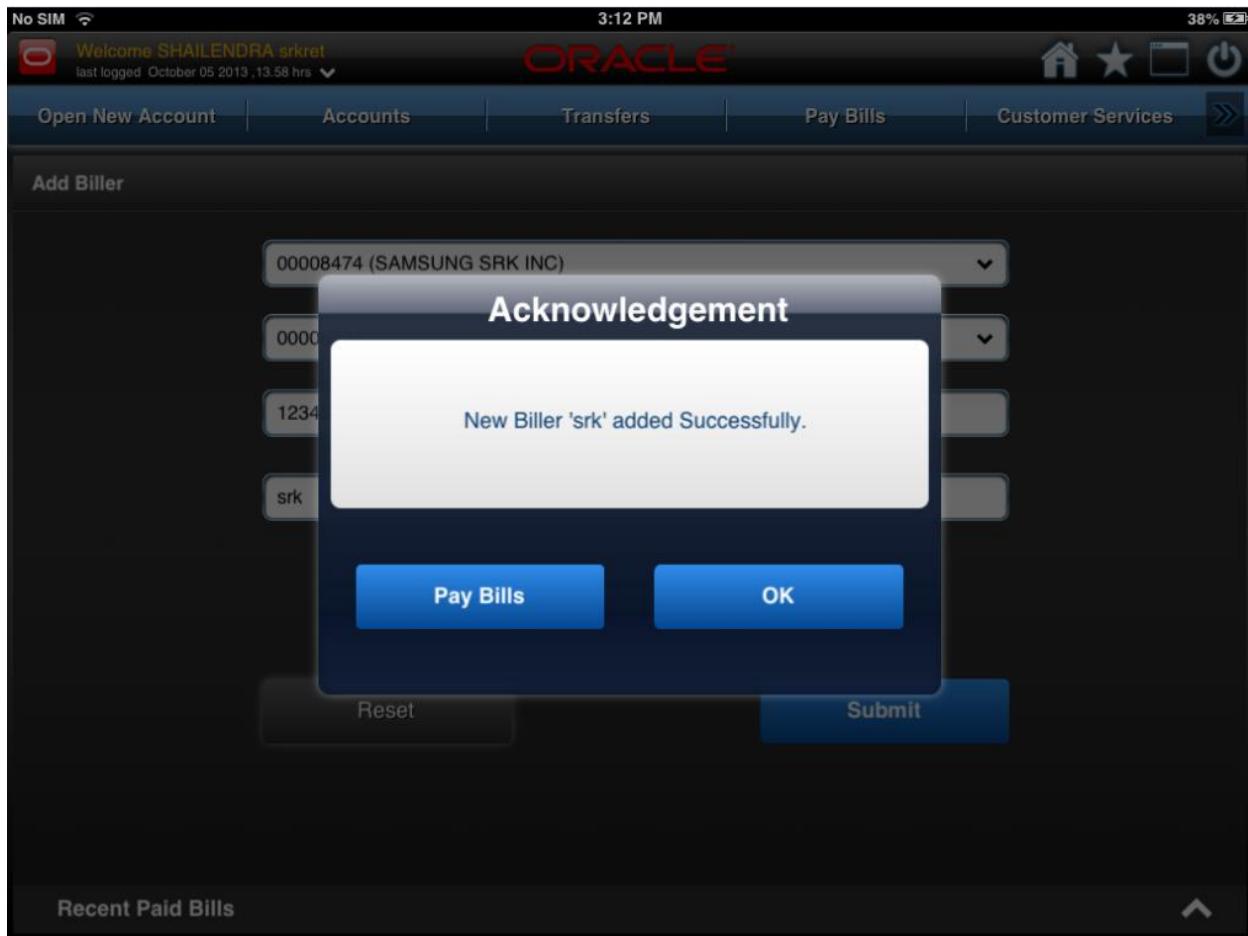
6. Click the **Pay bills** button to pay bills.
   OR
   Click the **OK** button to navigate to the initial Biller Information screen.

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.

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Pay Utility Biller
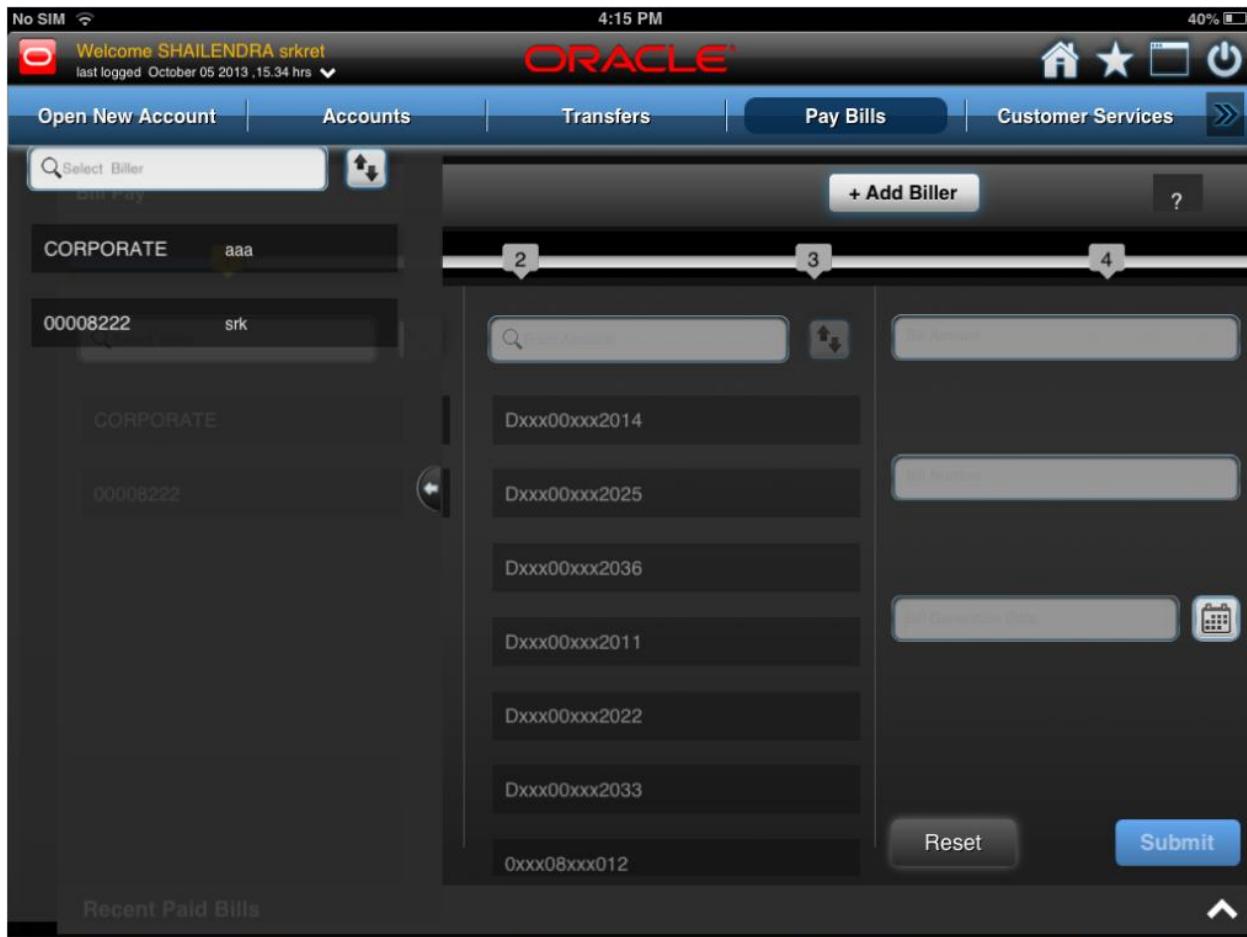
3. Select biller you wish to delete from biller list and Click [icon] icon under biller list. The system displays delete biller screen.

Delete Biller

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
Biller Nick Name	[Display] This field displays the nick name for biller registration which is unique for the Customer.

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

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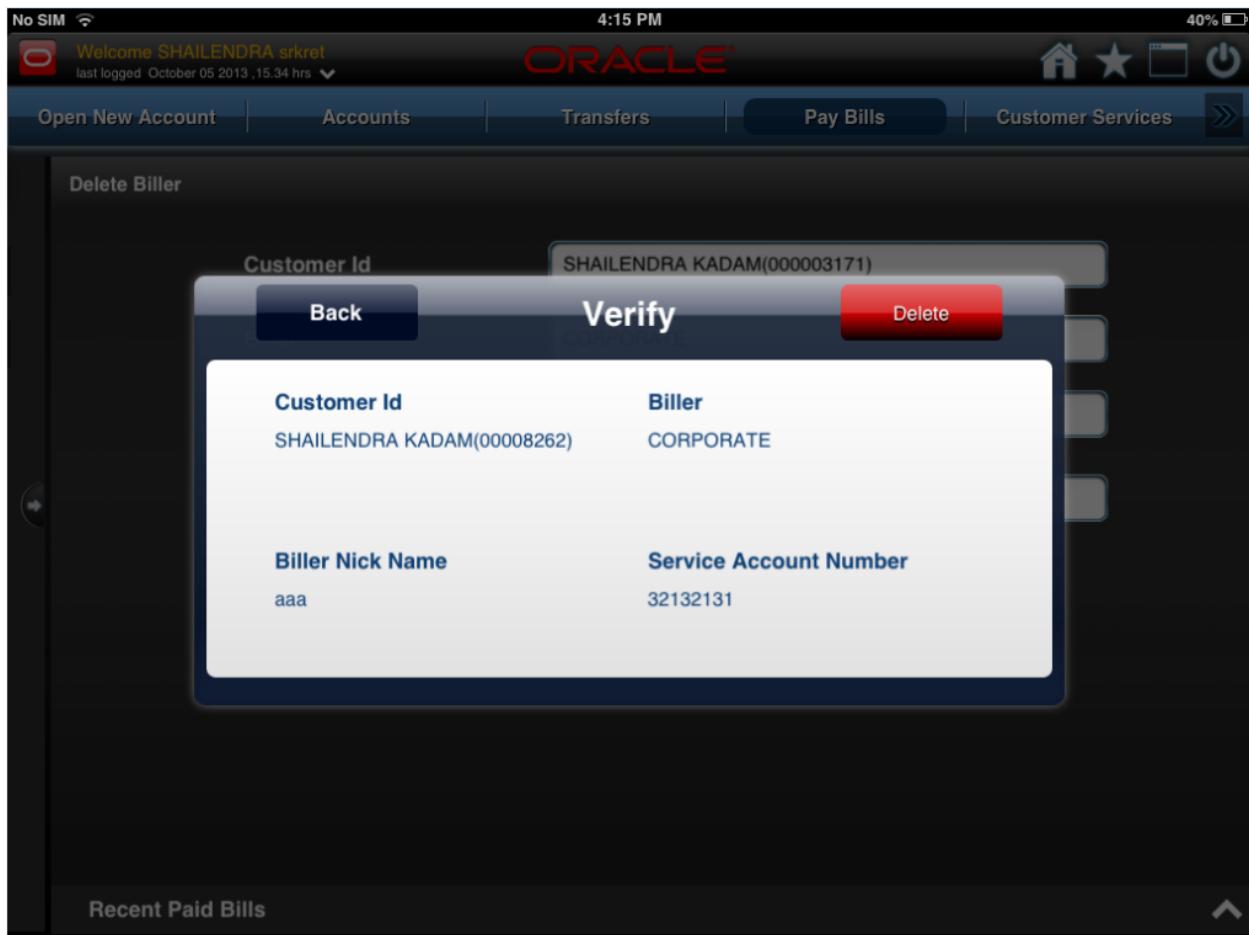
5. Click the **Confirm** button. The system displays **Delete Biller Confirm** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

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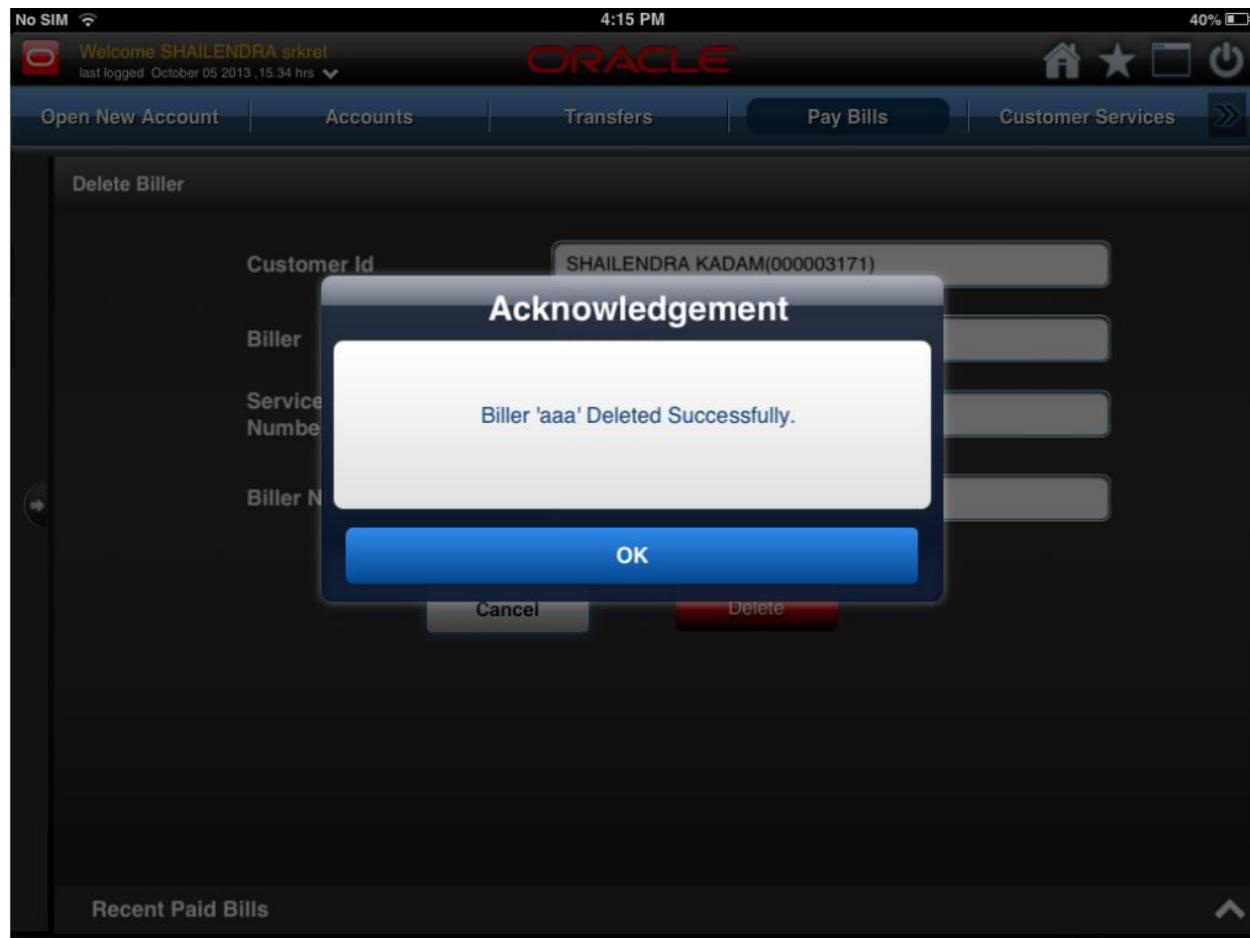
6. Click the **OK** button to navigate to the Delete Biller screen.

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 .

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Open Term Deposit

Field Description

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

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

Field Name	Description
Maturity Instructions	[Mandatory Drop down]
	Select the maturity instruction for the deposit from the Pop Over list.
	By default, Maturity instruction value will be shown as Close On Maturity.
	The options for Conventional Deposit Products are as follows:
	• Close on Maturity (No Rollover)
	• Renew Principal and Interest
	• Renew principal and Payout the Interest
	• Renew Special Amount and Pay Out the remaining amount.
	The options for Islamic Deposit Products are as follows
	• Close on Maturity (No Rollover)
	• Renew Principal and Profit
	• Renew principal and Payout the Profit
	• Renew Special Amount and Pay Out the remaining amount.
Transfer To (Account transfer options)	[Conditional, Drop down]
	Select the account to which the principal and interest are to be transferred from the Pop Over list.
	By default, Transfer To value will be shown as Transfer through Domestic Clearing Network.
	The options are as follows:
	• Transfer to users mapped accounts
	• Transfer to internal bank account
	• Transfer through domestic clearing network
	This field is not displayed if the **Renew Principal and Interest** option is selected from **the Maturity Instruction** Pop Over list for Conventional Products and if the **Renew Principal and Profit** option is selected from **the Maturity Instruction** Pop Over list for Islamic Product
Account	[Conditional, Alphanumeric, 20]
	Type the account number to which the interest and principal will be transferred.
	This field is enabled if the following options are selected from the **Account Transfer options** Pop Over list.
	• Transfer to internal Bank account
	• Transfer through domestic clearing network

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

Field Name	Description
Rollover Amount	[Conditional, Numeric, 15]
	Type the amount which will be renewed at maturity.
	This field is enabled if the **Renew Special Amount** option is selected in the **Maturity Instruction** field. User Can input the rollover Amount less than Maturity Amount.
Open Account	[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.
Network Type	[Mandatory Drop down]
	Select the network type from the pop over.

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

Open Term Deposit – Verify

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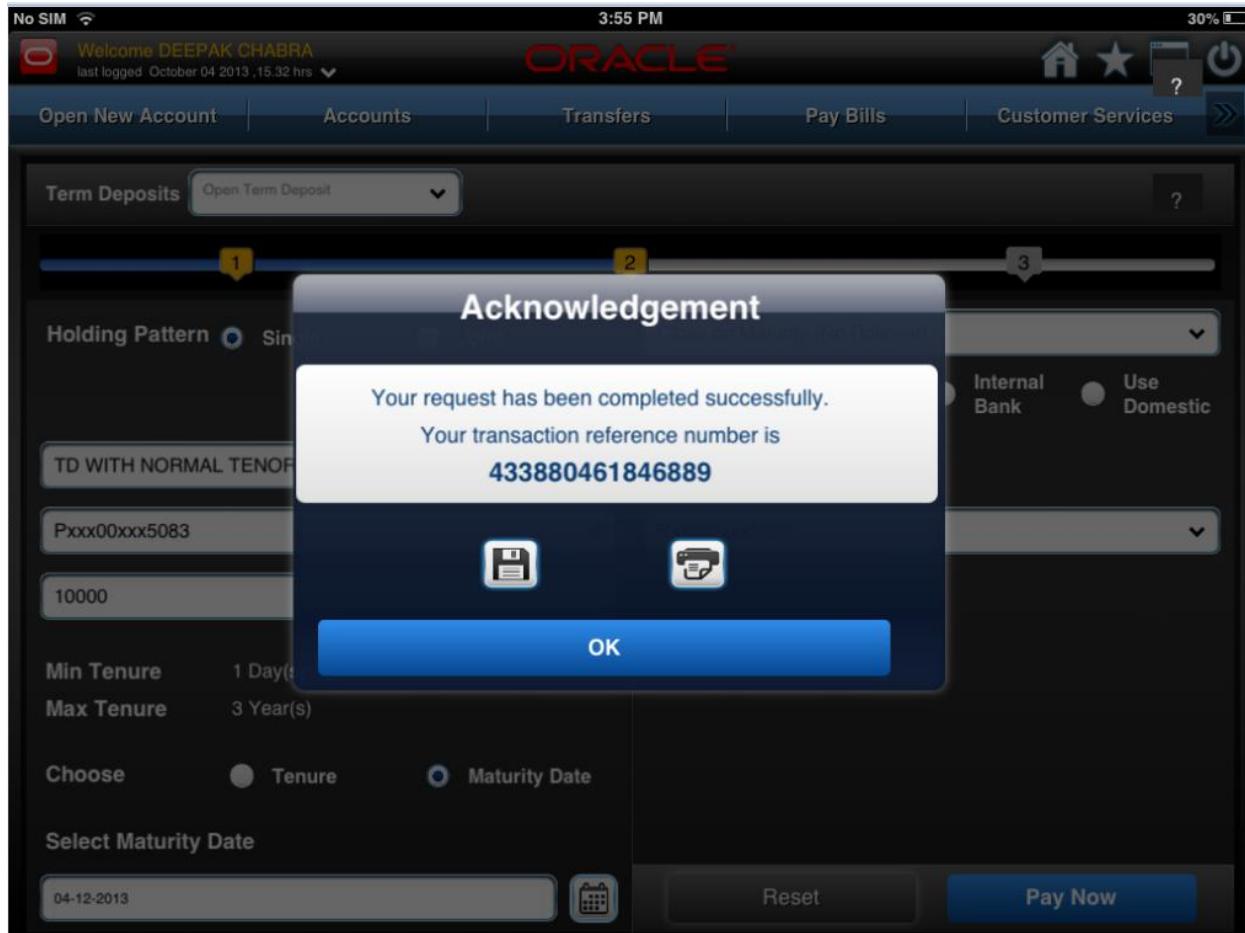
5. Click the **OK** button. The system navigates to initial Open Term Deposit screen.
   OR
   Click the **Print** this page button to print the current confirmation page.
   OR
   Click the **Save** button to save the containing newly opened term deposit details.

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

Field Description

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

Field Name	Description
Period Of Deposit	[Display] This field displays the period of deposit.
Maturity Instruction	[Display] This field displays the name of maturity instruction you had selected.
Redemption Type	[Mandatory, Dropdown] Select the redemption type. The options are: • Partial Redemption • Full Redemption
Amount	[Conditional, Numeric, 15] This field displays the Amount to be redeem.
Transfer To	[Mandatory, Dropdown] Select the destination account from the pop over where the amount after redemption will be transferred. The options are: • Own Account • Internal bank Account • Use Domestic Network

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

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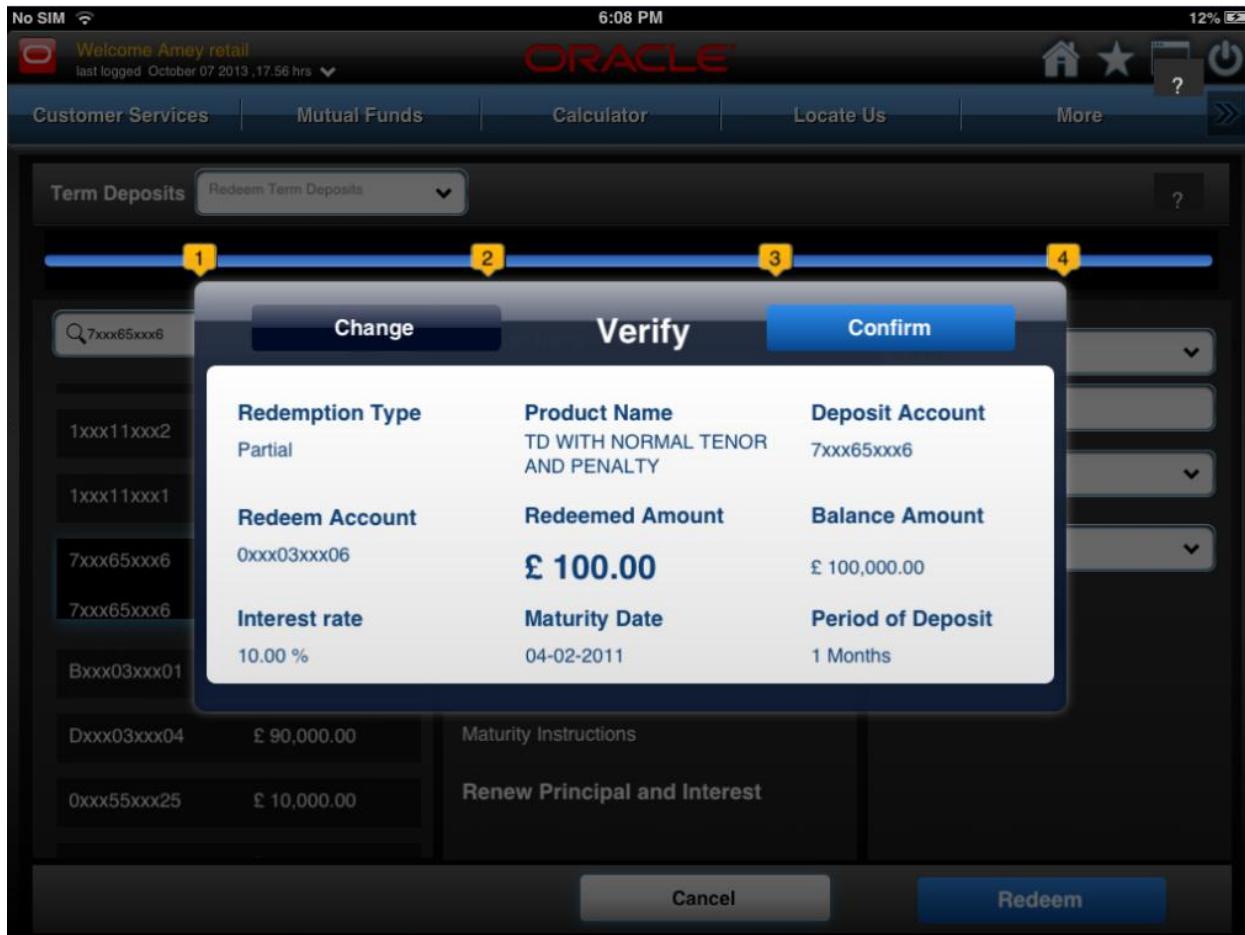
4. Click **Confirm** button. The system displays **Deposit Redemption Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.

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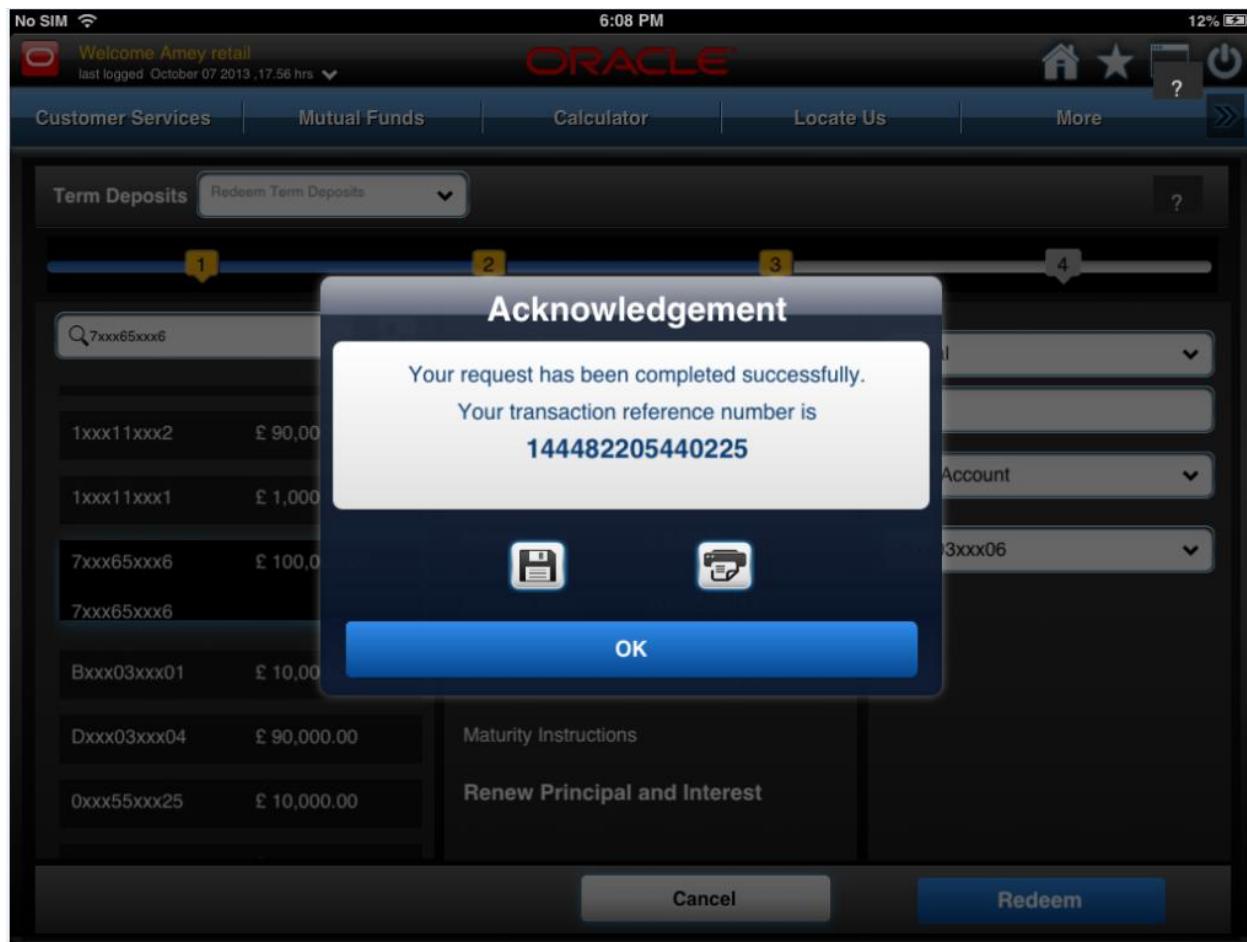
5. Click the **OK** button to return to the Deposit redemption initial screen.

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

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3. 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.

4. Select Term Deposit account from **List Of Accounts.** The system will display **Deposit Details** of selected account.

Deposit Details

Field Description

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

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

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Field Description

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

4. Click refrence number to view further details of that transaction. The system displays Details screen.

View initiated Transaction Details

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
Updated By	[Display]
	Displays the user id of the user who last updated the status of the transaction
Updated On	[Display]
	Displays the date on which the transaction status was last updated
Value Date	[Display]
	Displays the value date of the transaction
Host Reference Number	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.

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Set Security Questions

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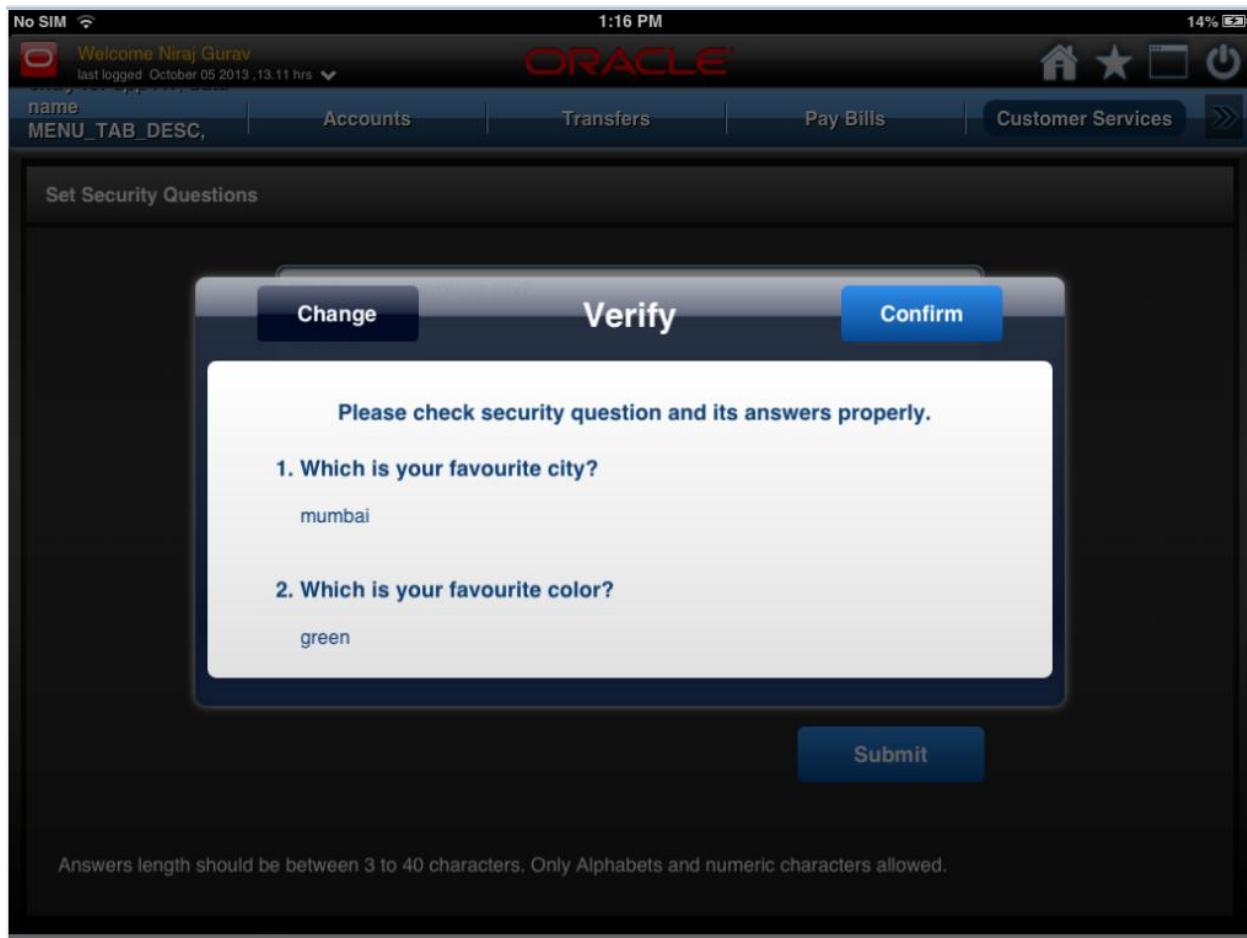
4. Click **Confirm** button. The system will display **Set Security Questions Confirm** screen.
   OR
   Click **Change** to reset the security questions.

Set Security Questions Confirm
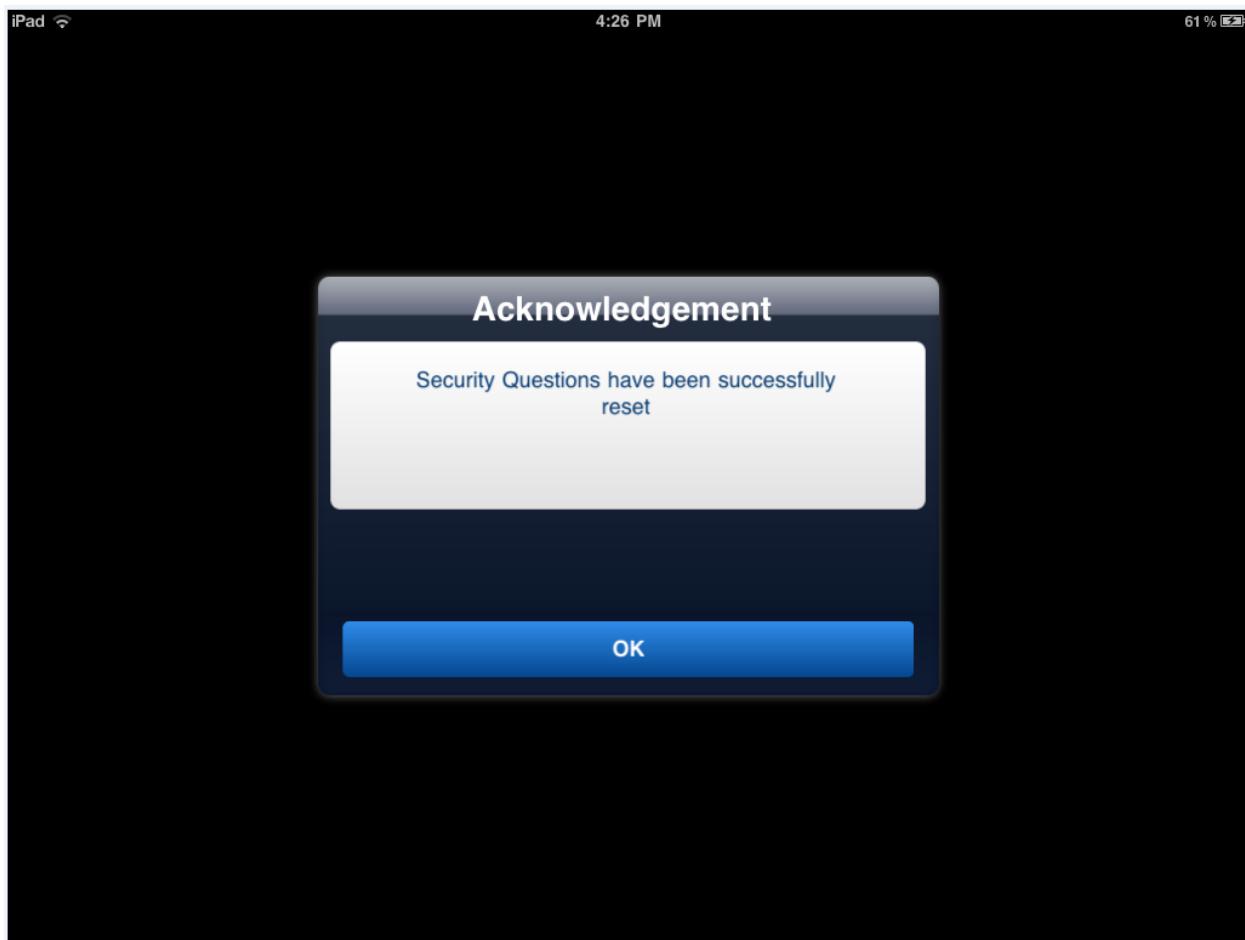
5. Click **Ok** button.

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

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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
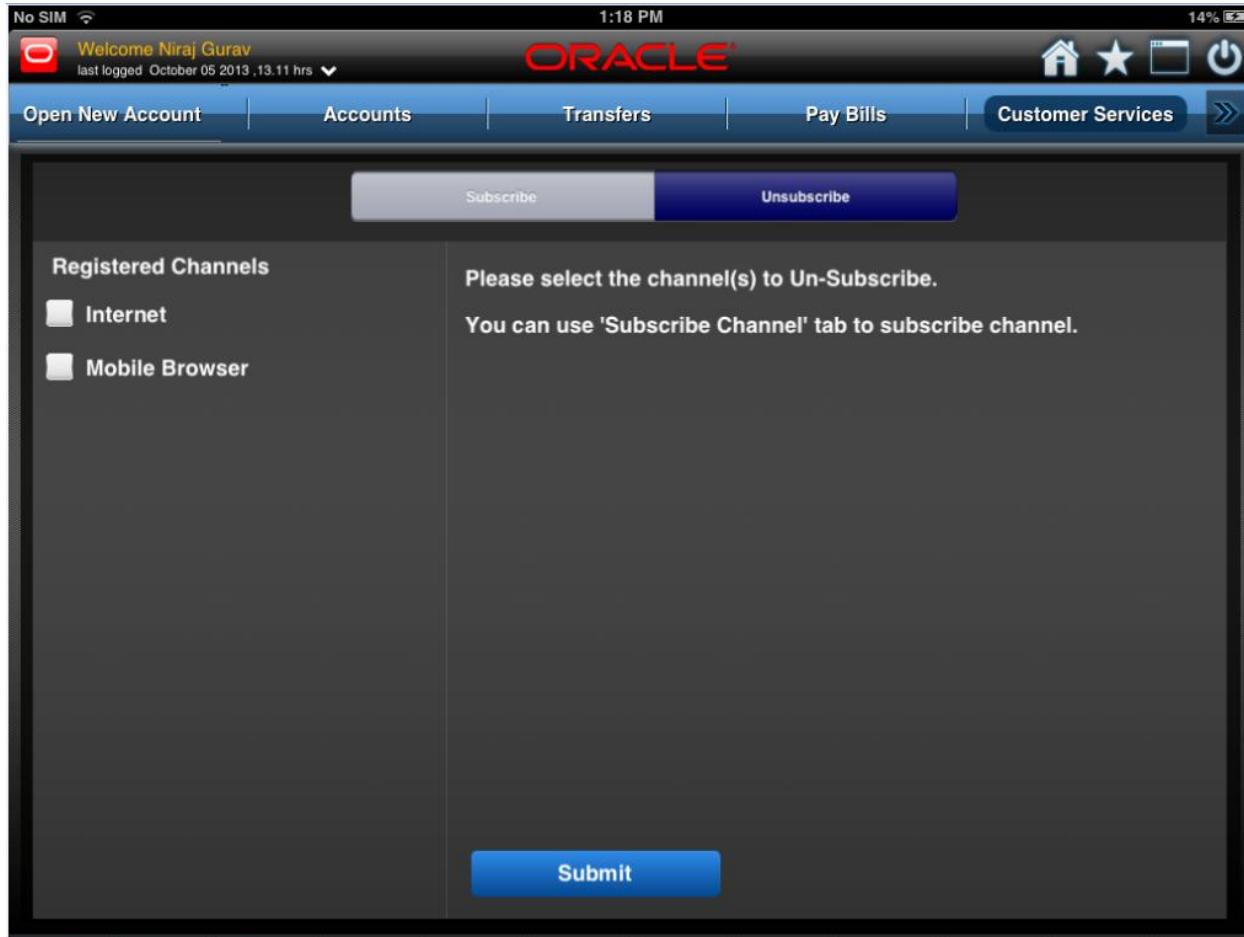
2. Select **Unsubscribe** tab.

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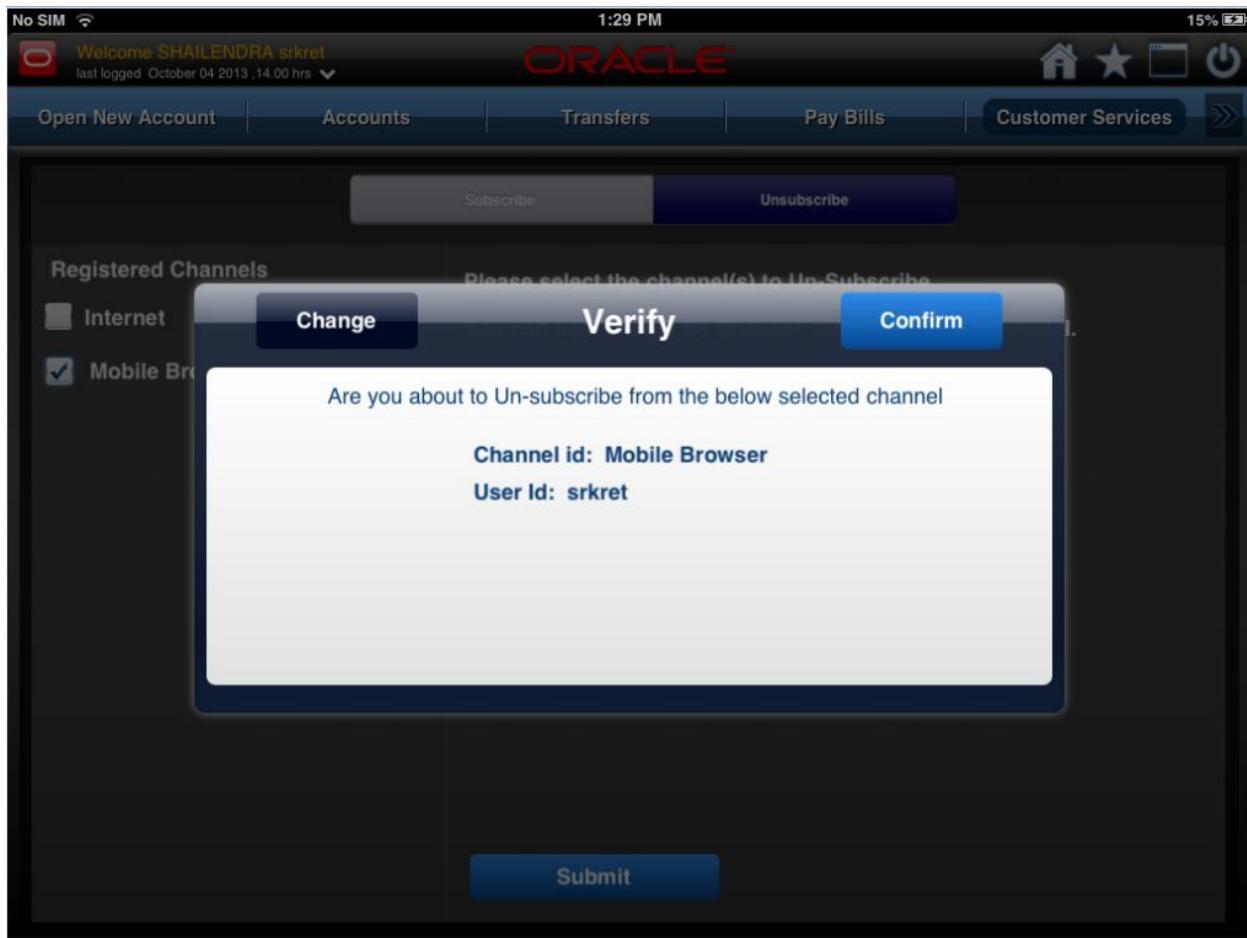
5. Click **Confirm** button. The system will display **Confirm** screen as shown below:

Unsubscribe Banking Channels Confirm
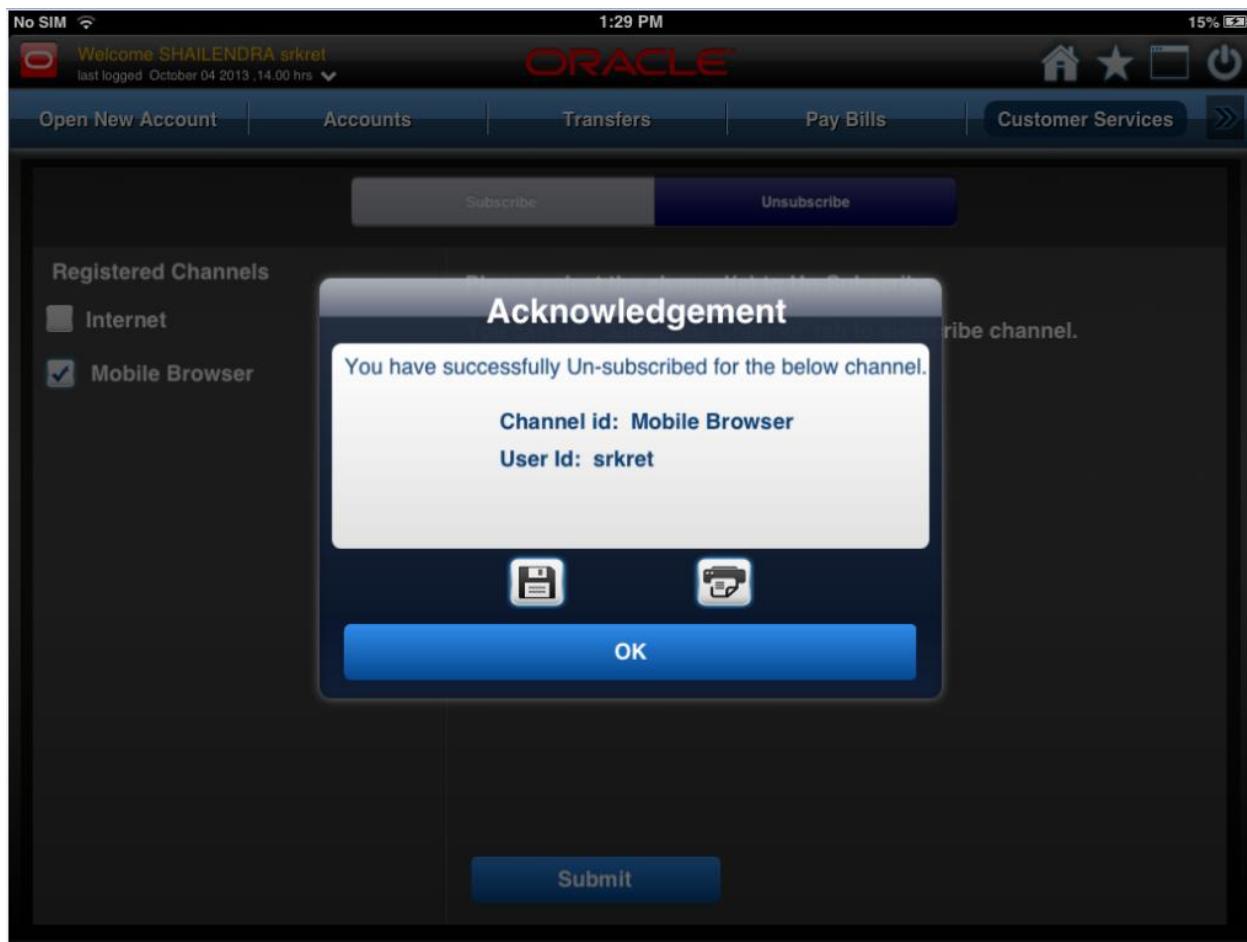
6. Click **OK** button.

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
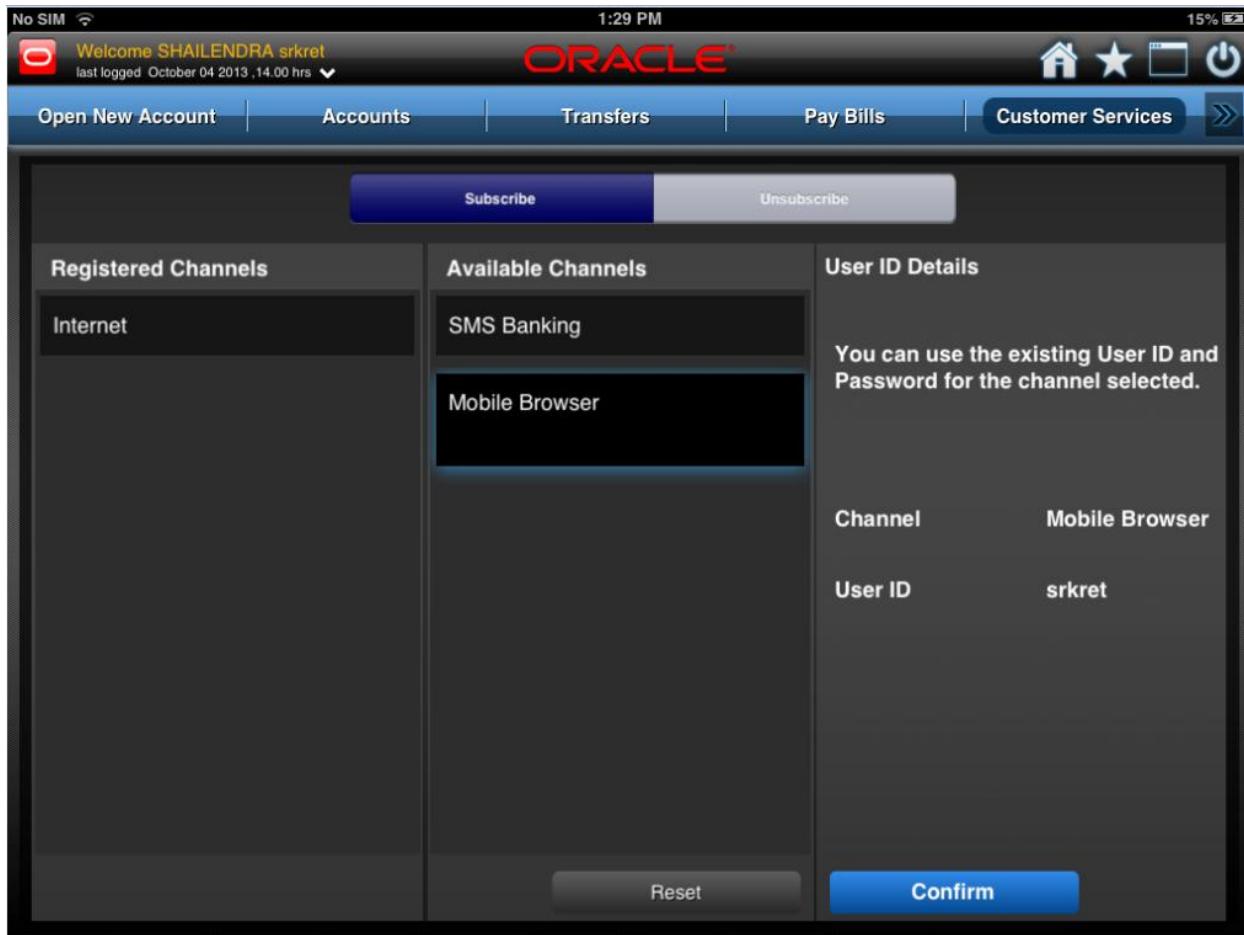
2. Select **Subscribe** tab. The system will display list of available banking channels.

3. Select the channel you wish to subscribe.

4. Click **Confim** button, the system will display acknowledgement screen as shown below:

Subscribe banking channels
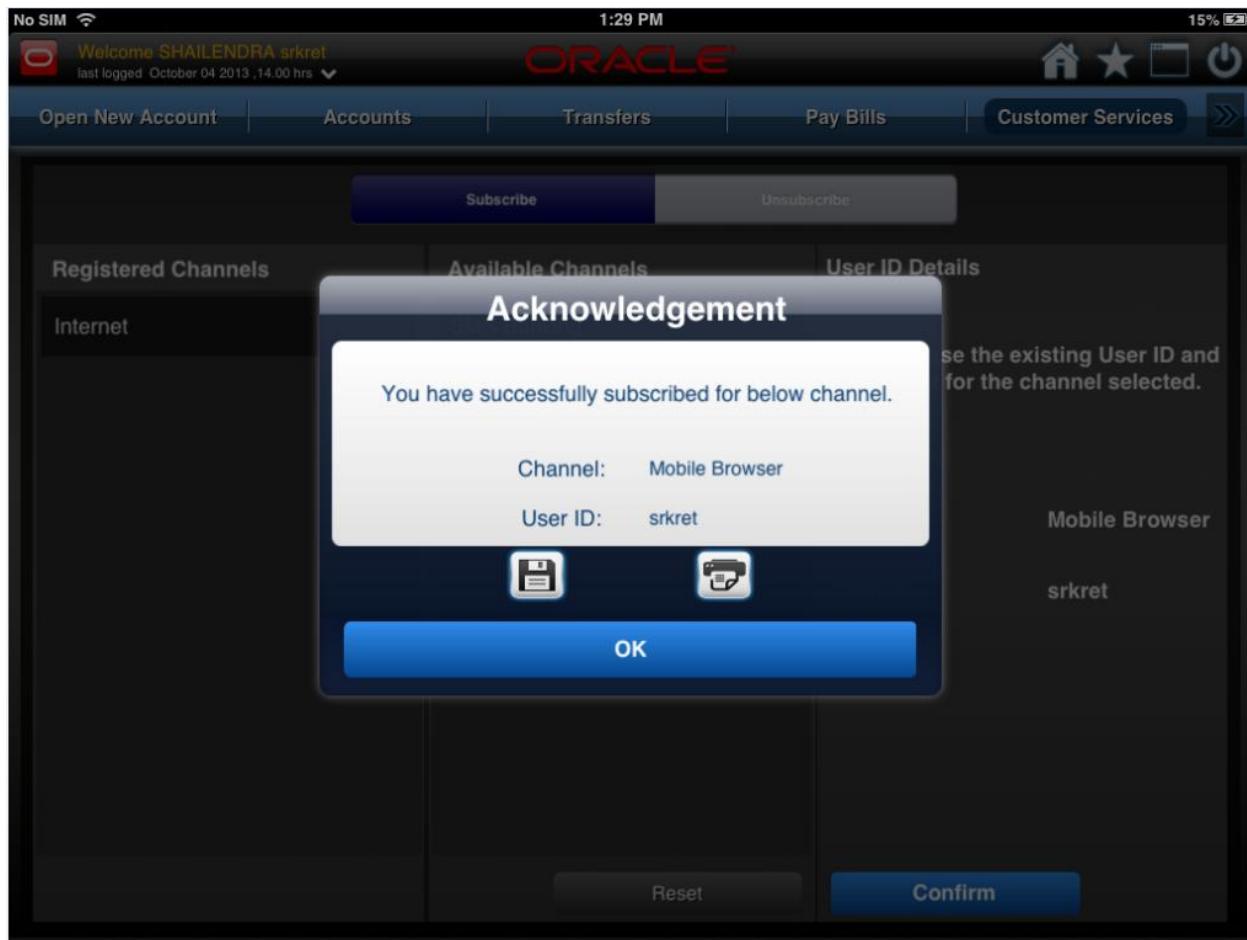
5.   Click **OK** button.

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.

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Manage Profile

Field Description

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

Field Name	Description
Last Name	[Display] This field will display the last name that you have entered duing account opening.
Mothers Maiden Name	[Optional,Input] Enter the name.
Date of Birth	[Display] This field will display the date of birth that you have entered during account opening.
Gender	[Optional,Dropdown] Select the option from dropdown
Email Address	[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.
Contact Details	Contact Details will get displayed if you have already entered it during account opening.
Phone Number	[Inputbox] This field will display the phone number you have entered during account opening. You can update the phone number if required.
Mobile Number	[Inputbox] This field will display the mobile number you have entered during account opening. You can update the mobile number if required. **Note**: 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 send to you on your mobile number.
Do you want to receive alerts from us	[Mandatory, Radio Button] Select the option to get alerst and offers. **Note**: 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.
Preffered mode of contact	[Optional,Checkbox] Select the mode of contact. The values are: • Email • Mobile

Field Name	Description
Your Interest	[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
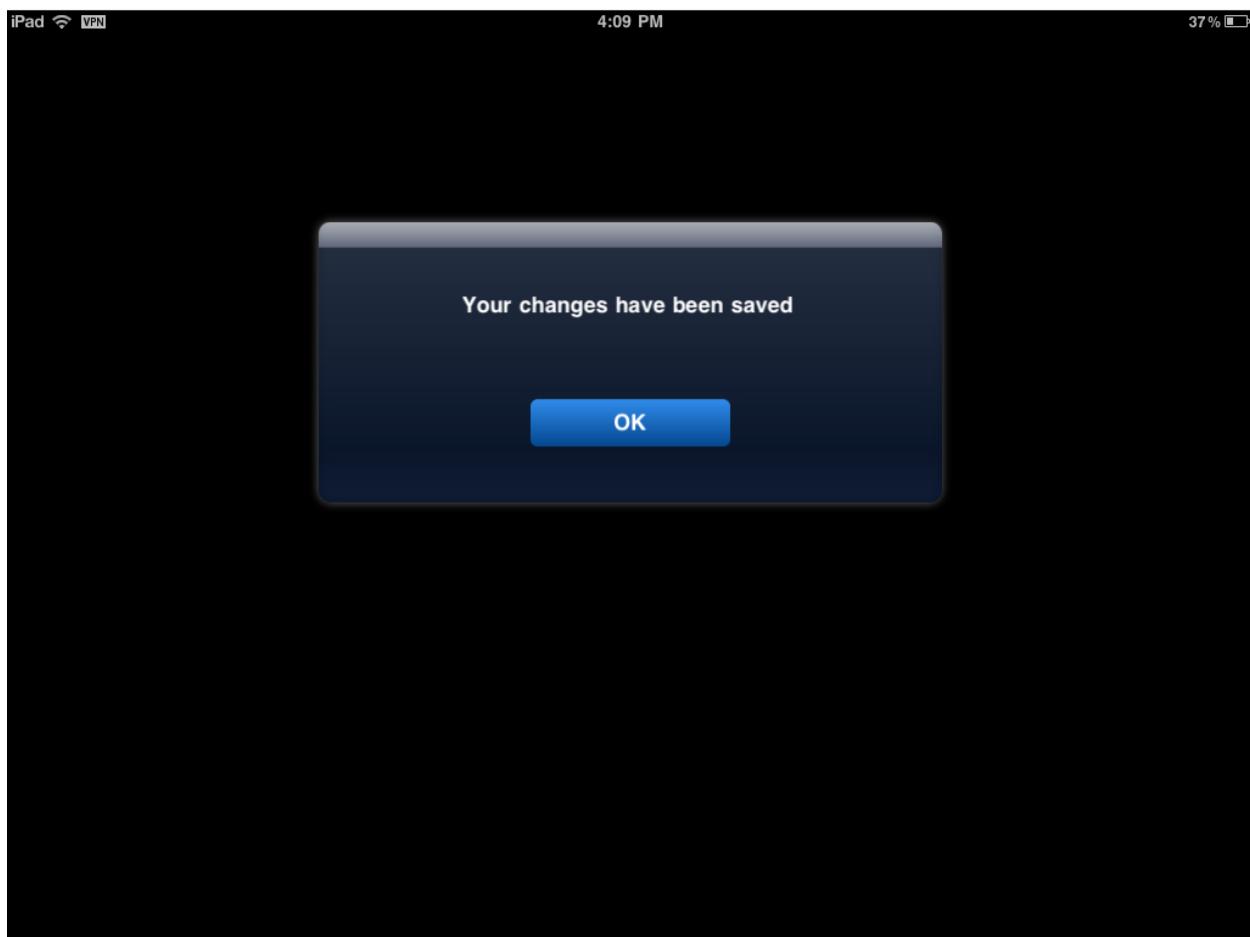
40. Transactions to Authorize

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
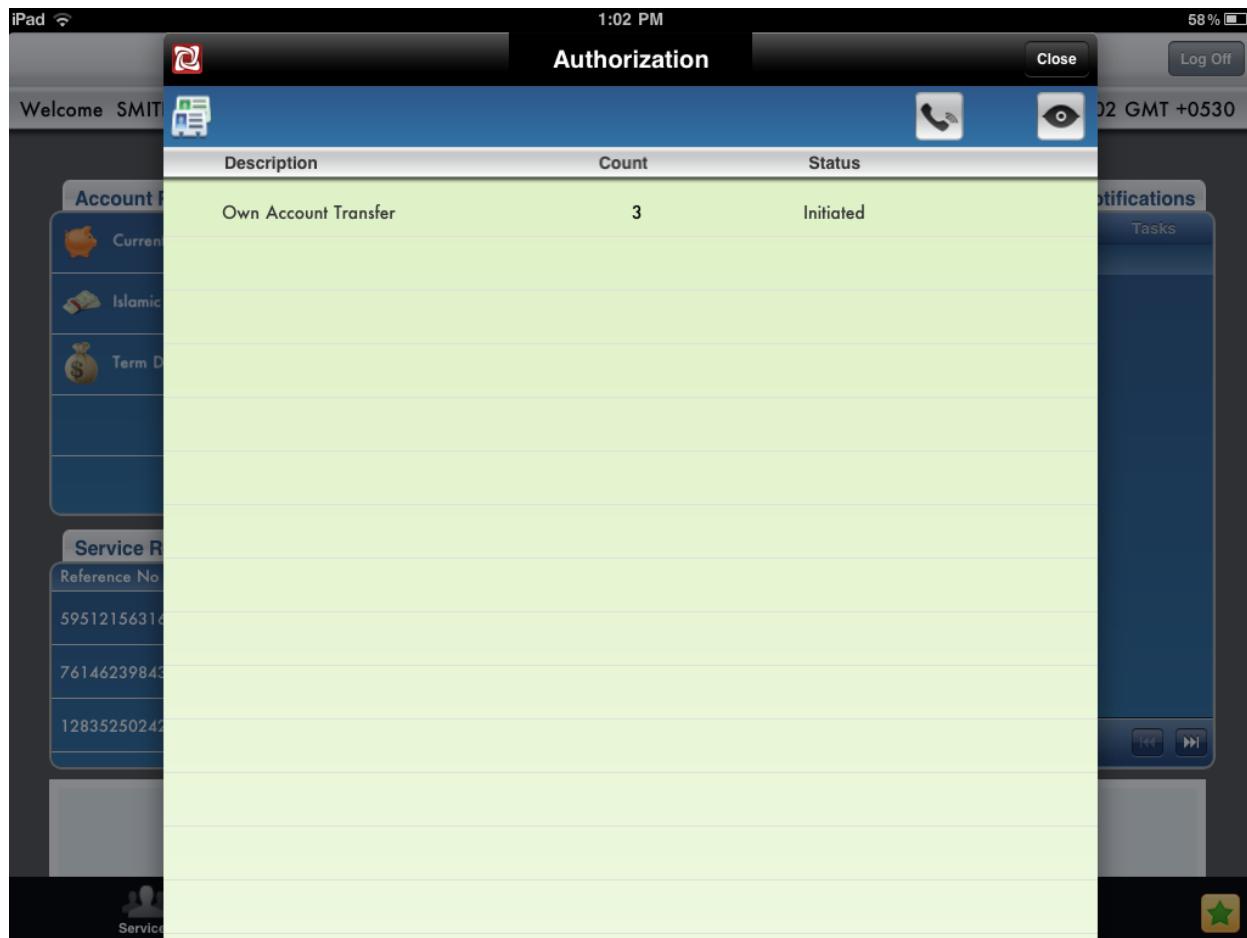
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Field Description

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.

3. Click the transaction to be authorized. The system display the list of transactions to be authorized.

Authorization – Transaction List
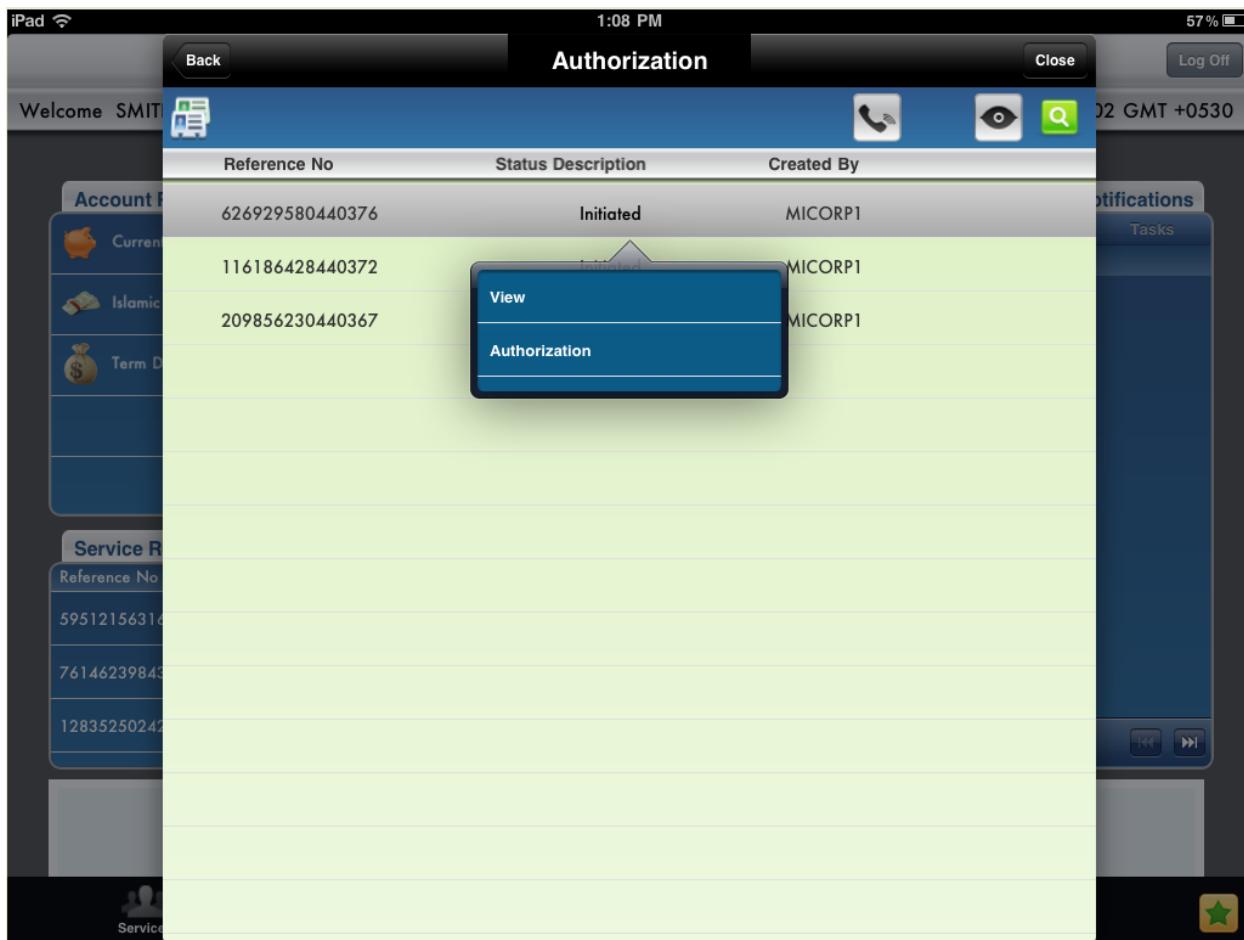
Field Description

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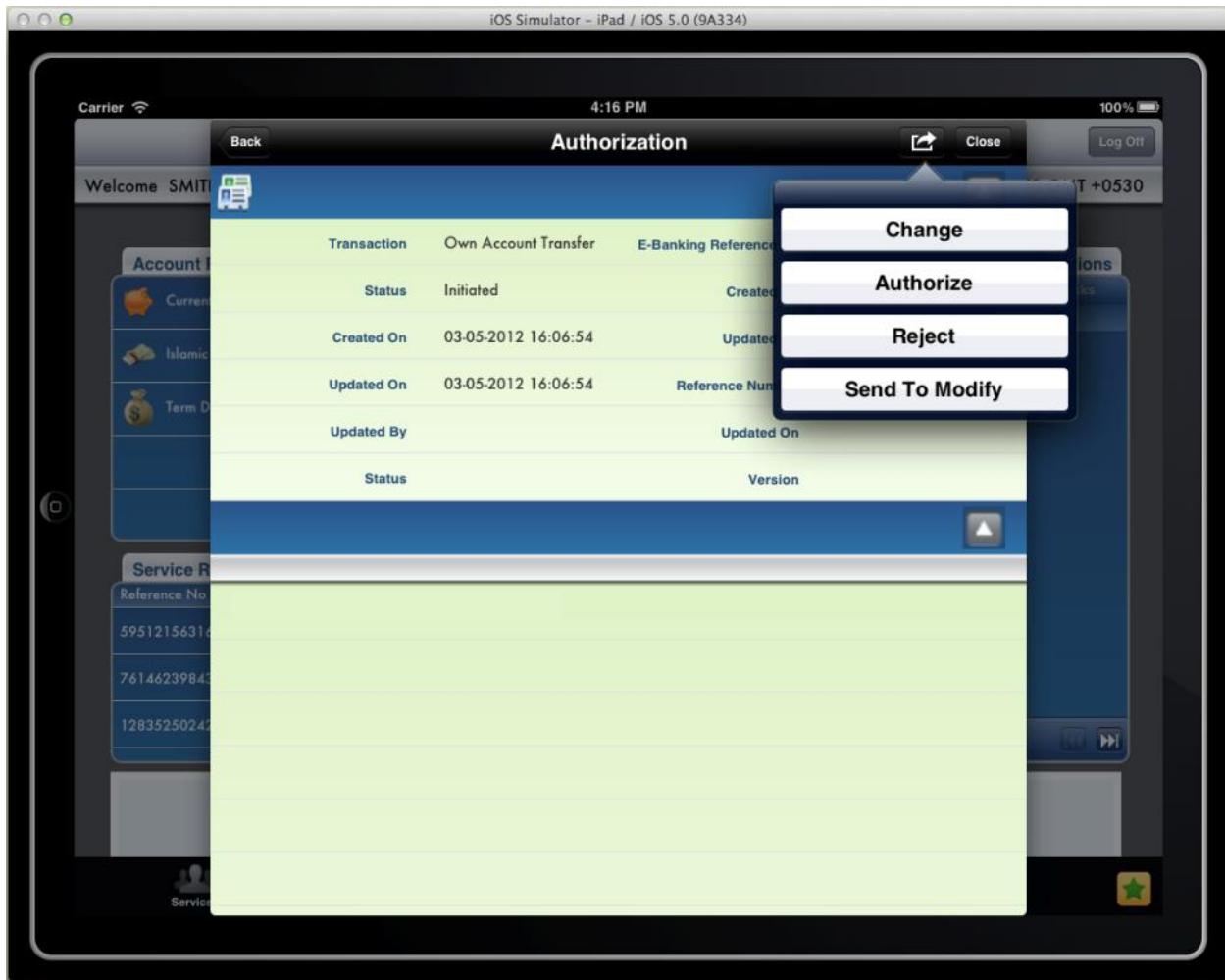
6. Click Authorize option to authorize pending transactions. The system displays **Pending Authorization** Screen.

Pending Authorization

Field Description

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

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

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

Pending Authorization Confirm

8. 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.

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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:

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Change Password

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

Change Password

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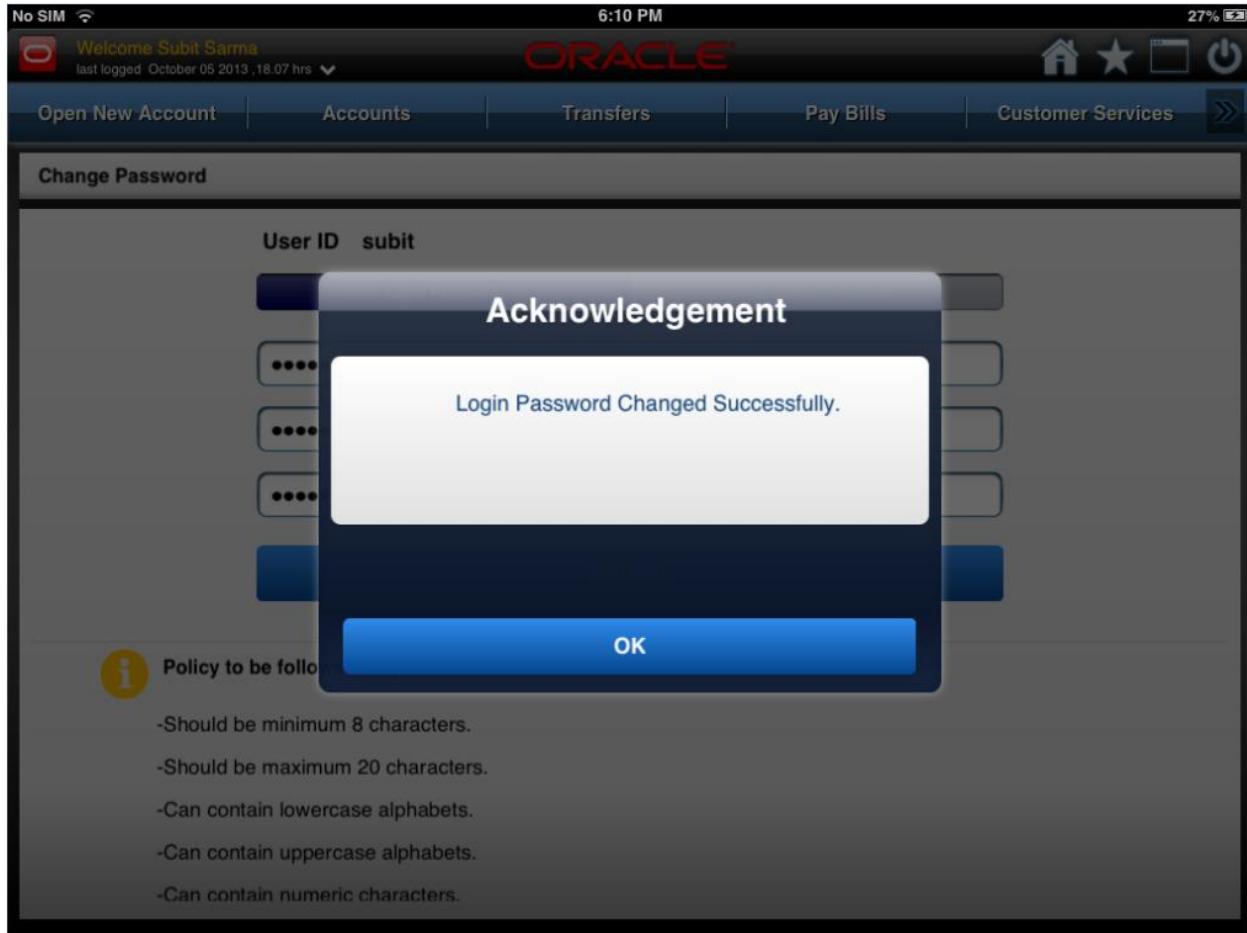
5. Click the **OK** button. The initial **Change Password** screen is displayed.

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

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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.** The system will display Credit Card Details of selected account.

Credit Card Details

Field Description

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

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

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.

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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

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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

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

Credit Card Generate Statement
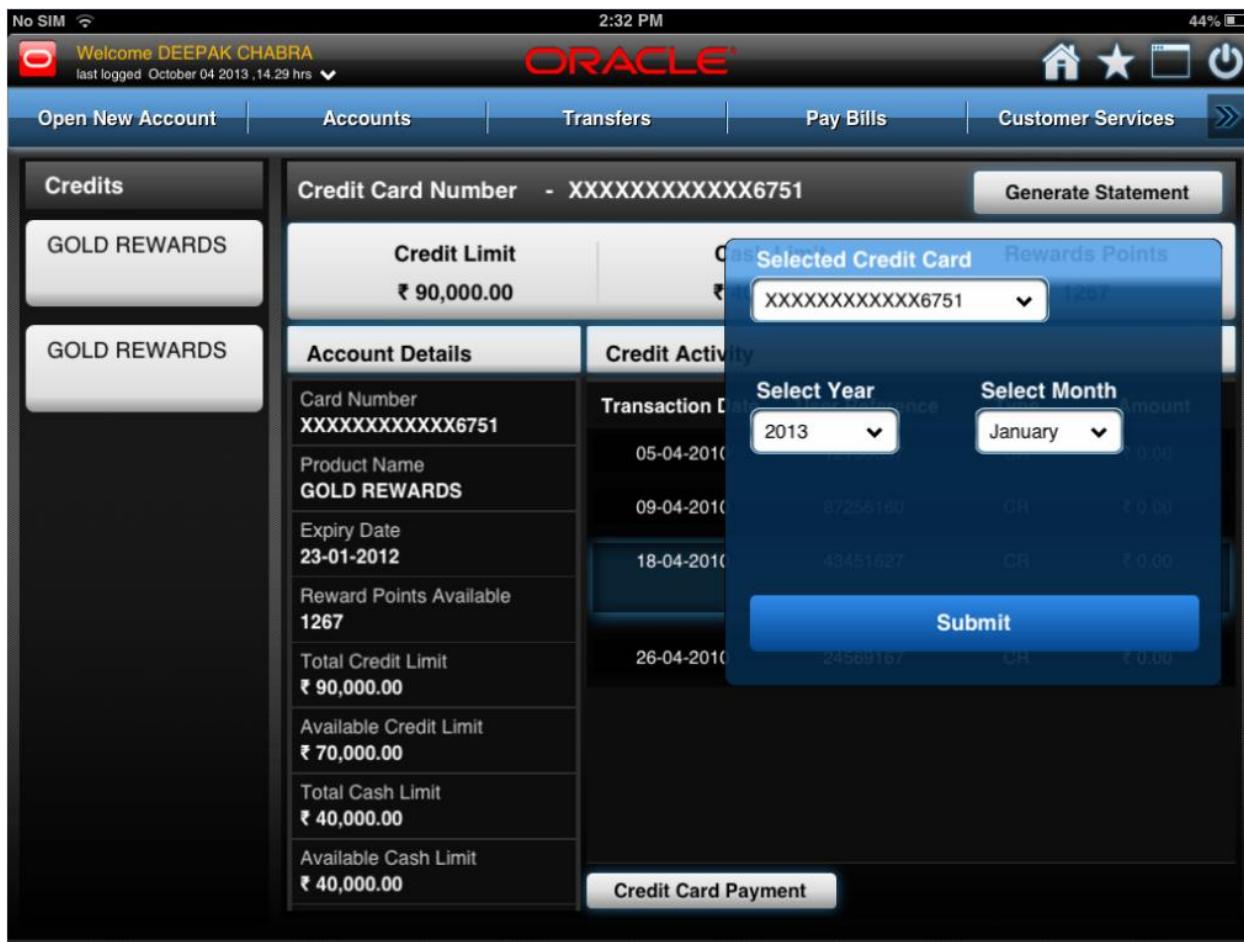
Field Description

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

6. Click **Submit** button. The system will display Statement for selected credit card.
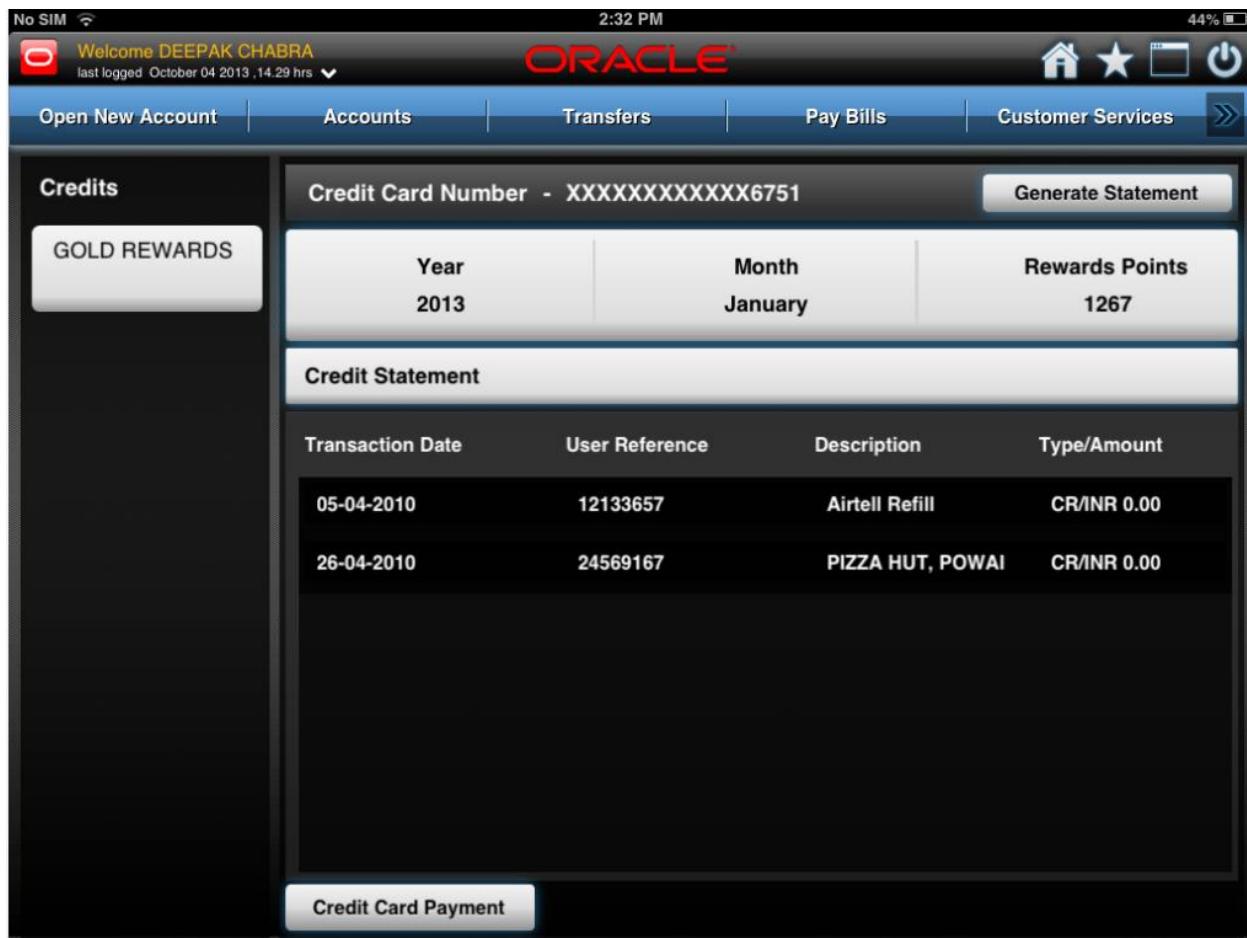
Field Description

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.

7. 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.

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Credit Card Payment

Field Description

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

Field Name	Description
Payment Instruction	[Mandatory, Pop Over] Select payment instruction as Transfer full due amount OR minimum due amount OR Amount and enter any specific amount for payment.
Payment Due Date	[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

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

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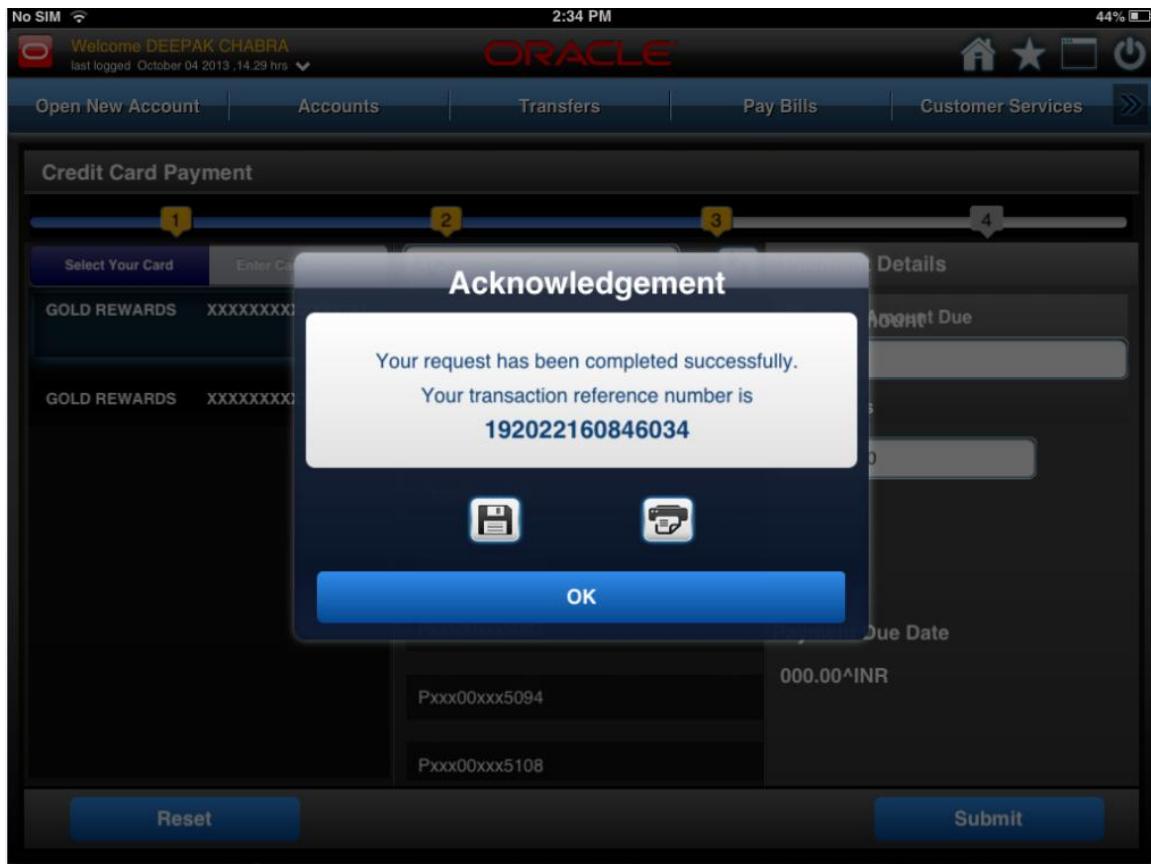
5. Click the **OK** button. The system displays **Credit Card Payment initial** screen.
    OR

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

    Click [save icon] save icon to save the details.

Credit Card Payment – Print

Credit Card Payment – Save
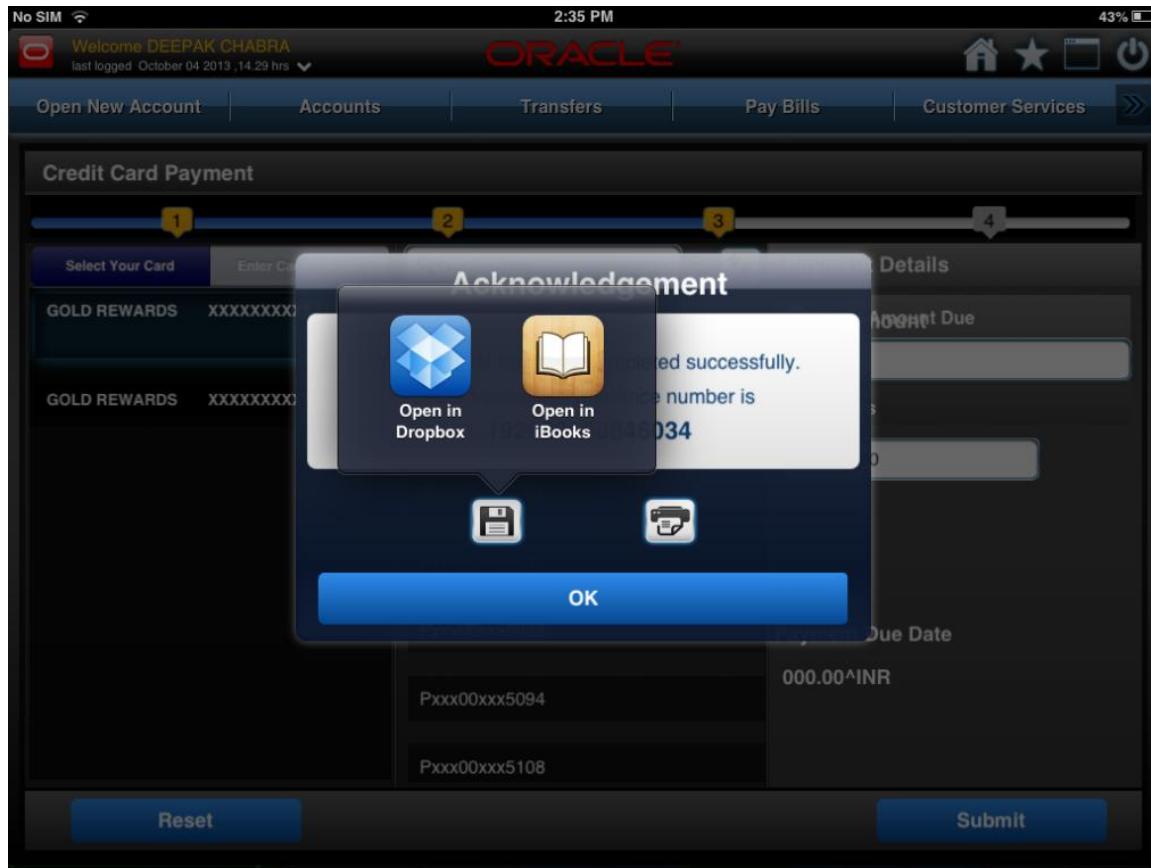
45. Forgot Password

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

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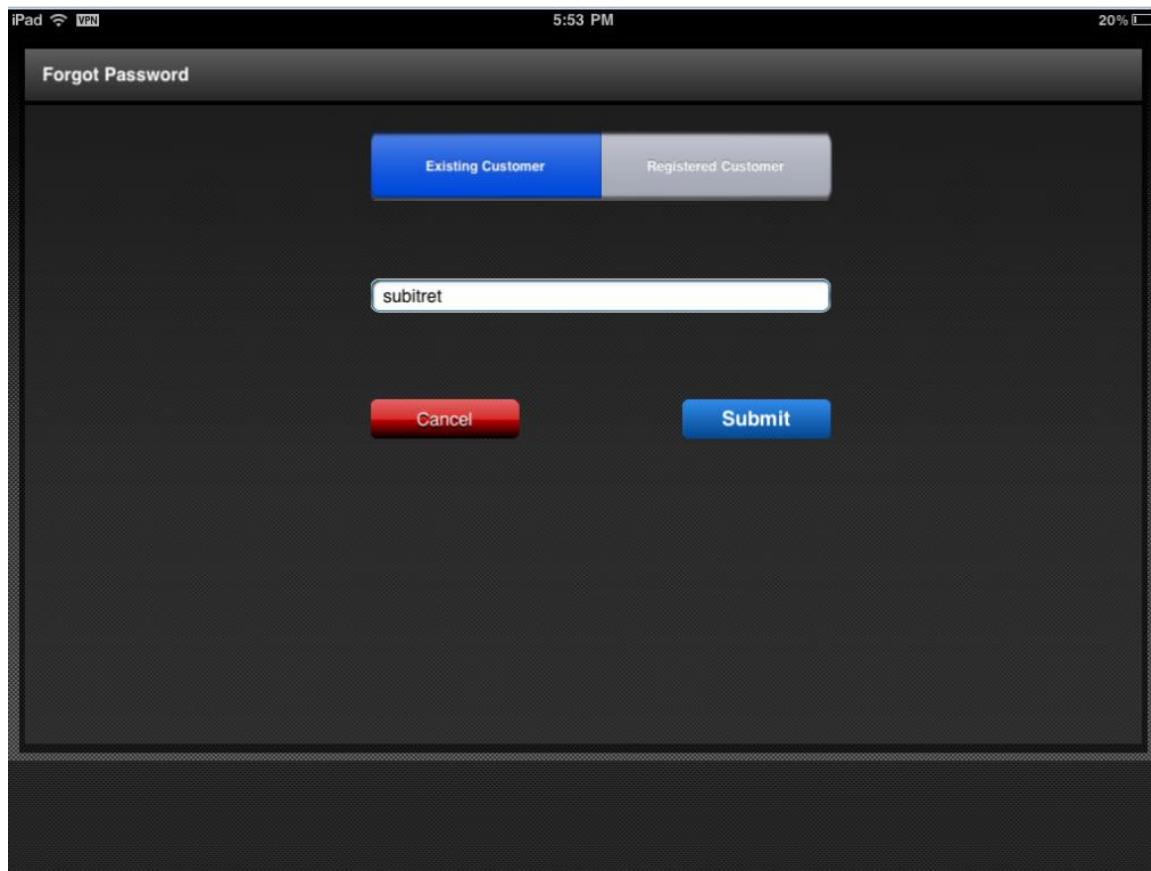
2. Select the customer type for which you want to perform forgot password. Here it shown for Existing customer.

3. Enter the user id and click **submit** button. The following One Time Password Verification screen will be displayed.

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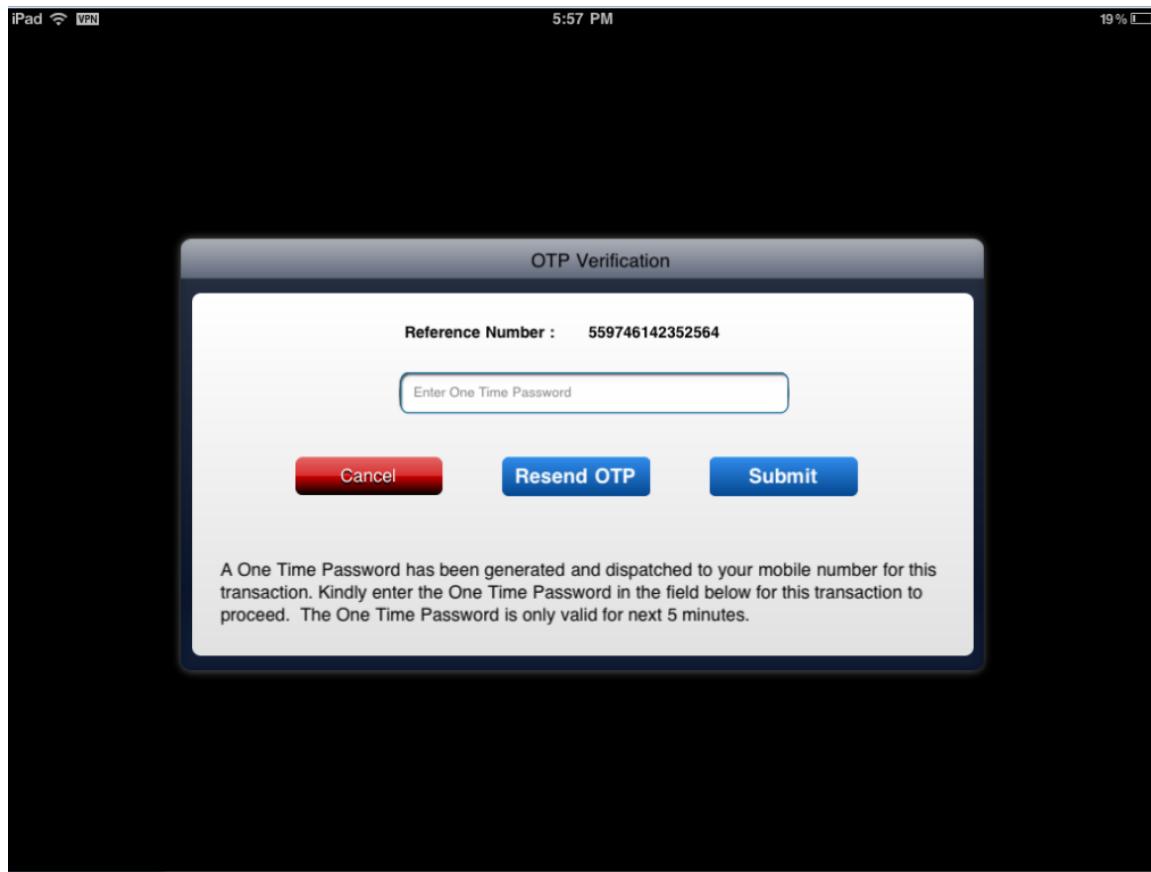
4. Enter the One Time Password you received on your registered mobile number.
5. Click **Submit** button. The system will display following screen.
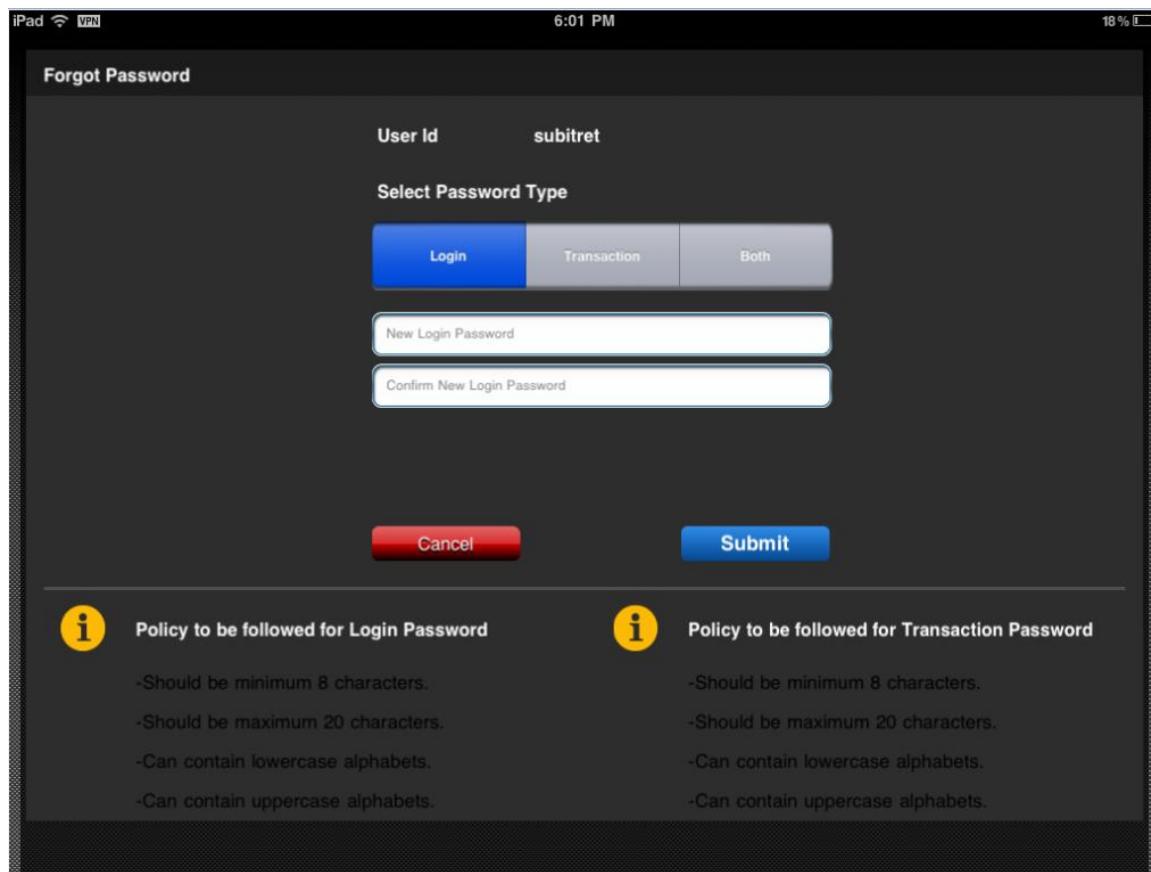
Forgot Password

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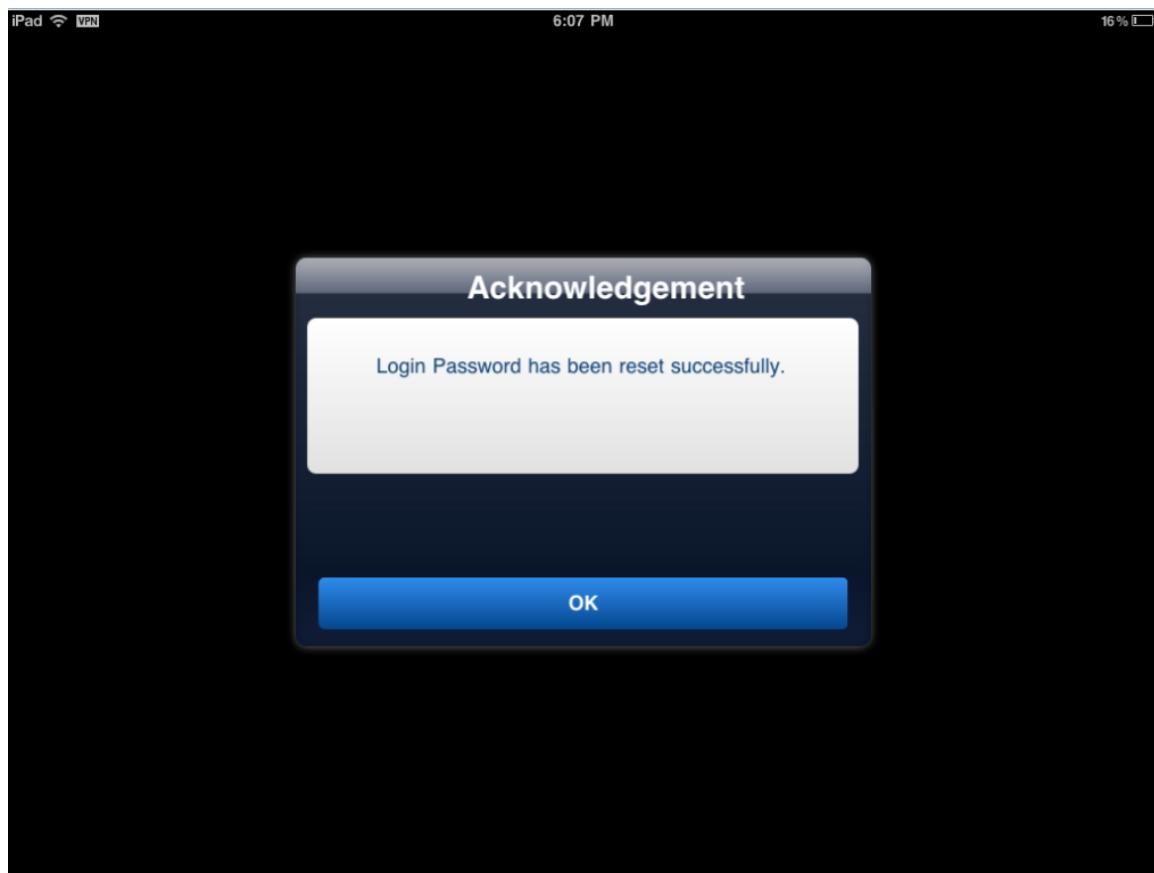
8. Click **Ok**. The system displays initial login screen.

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.

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Change Login Password

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

Field Description

Field Name	Description
User ID	[Display] This field displays your user id.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm New Password	[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
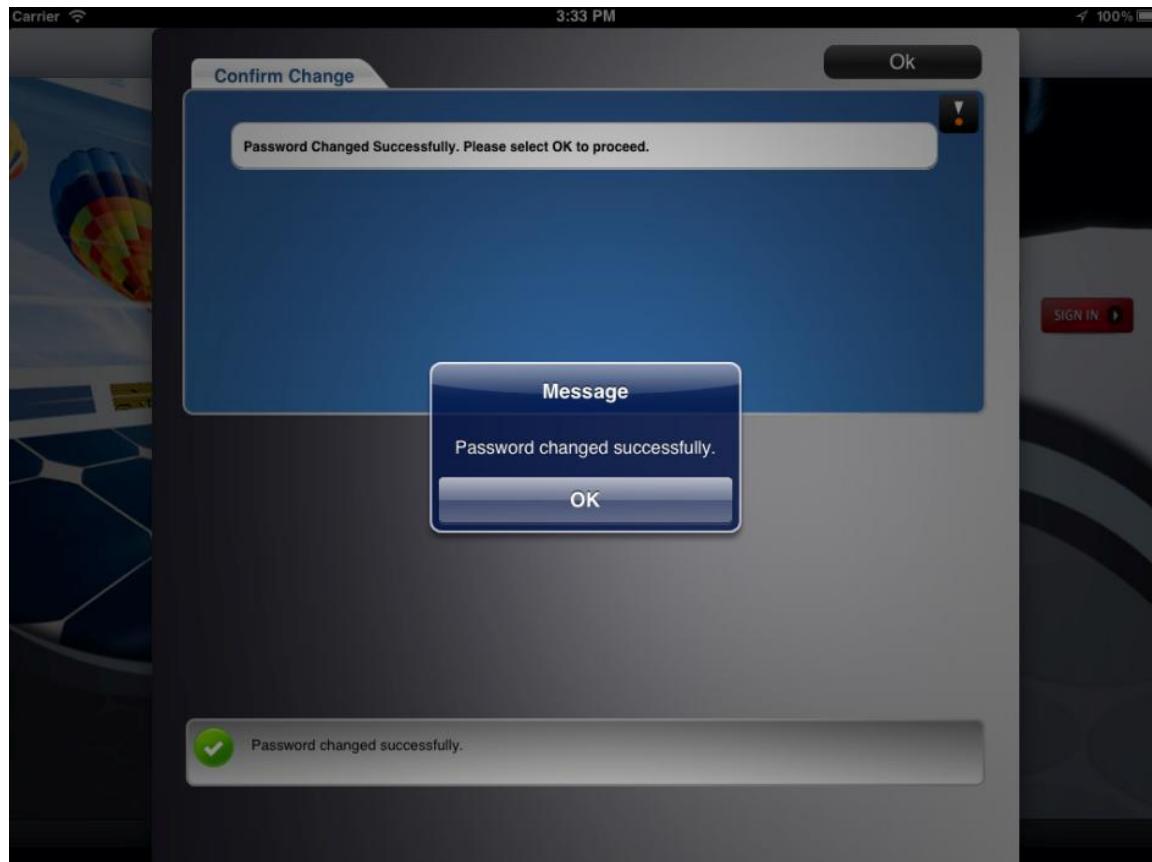
4. Click the **OK** button. The system logs off the current session. You have to login again with the new password.
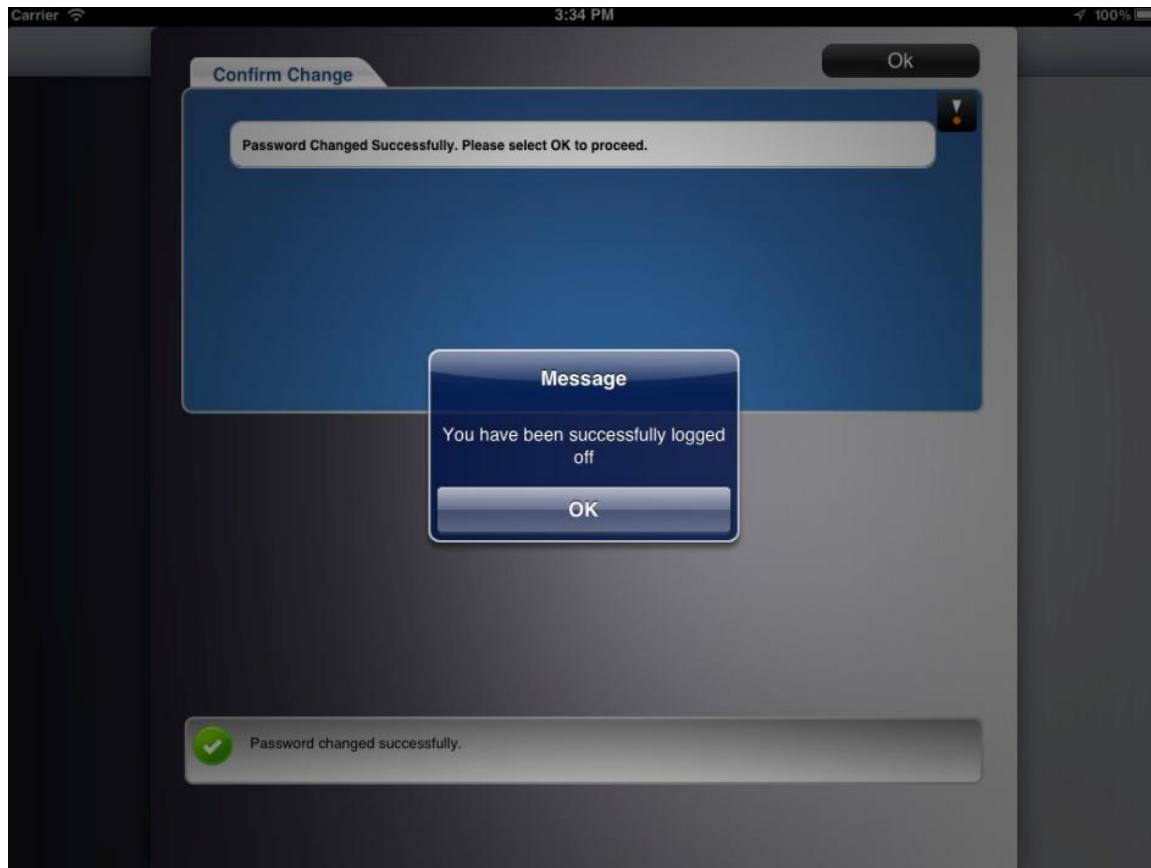
5. Login again into the application. The system asks for transaction password change, as shown in below screen.

Change Password – Transaction Password Change

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

Field Description

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

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

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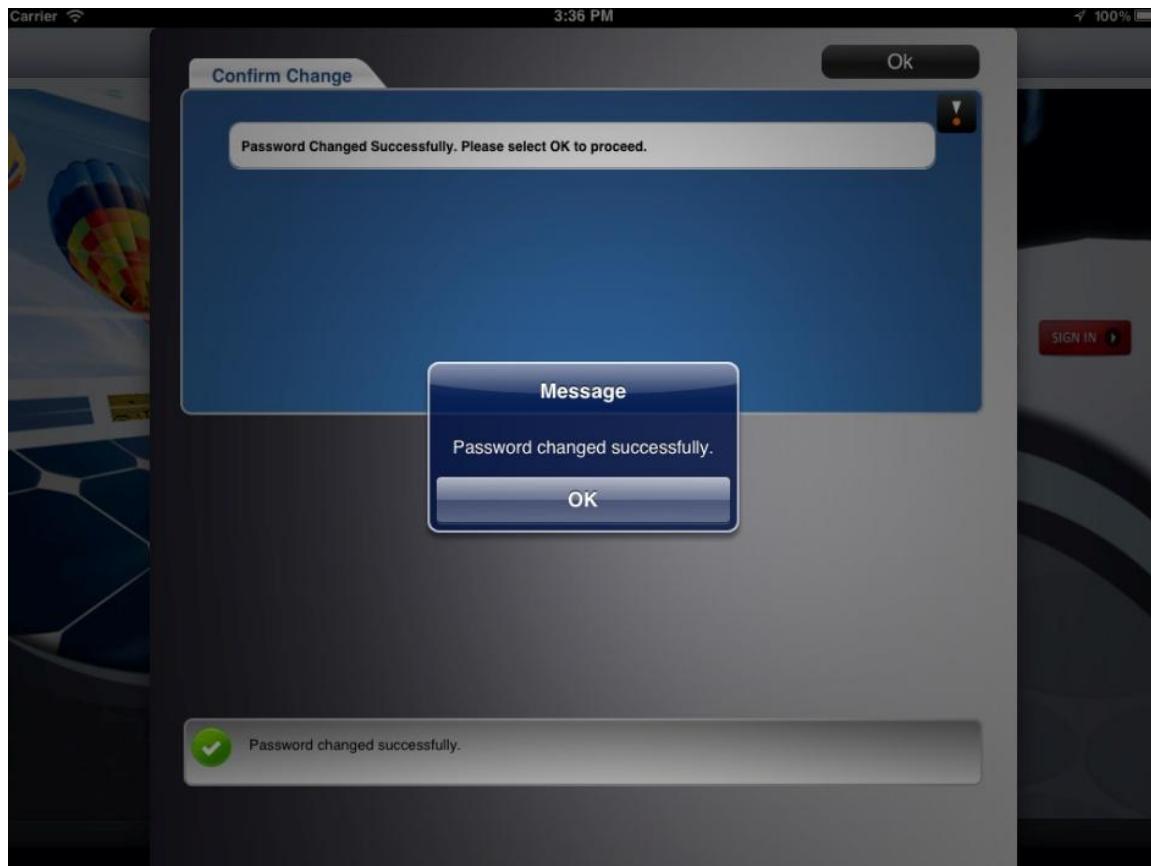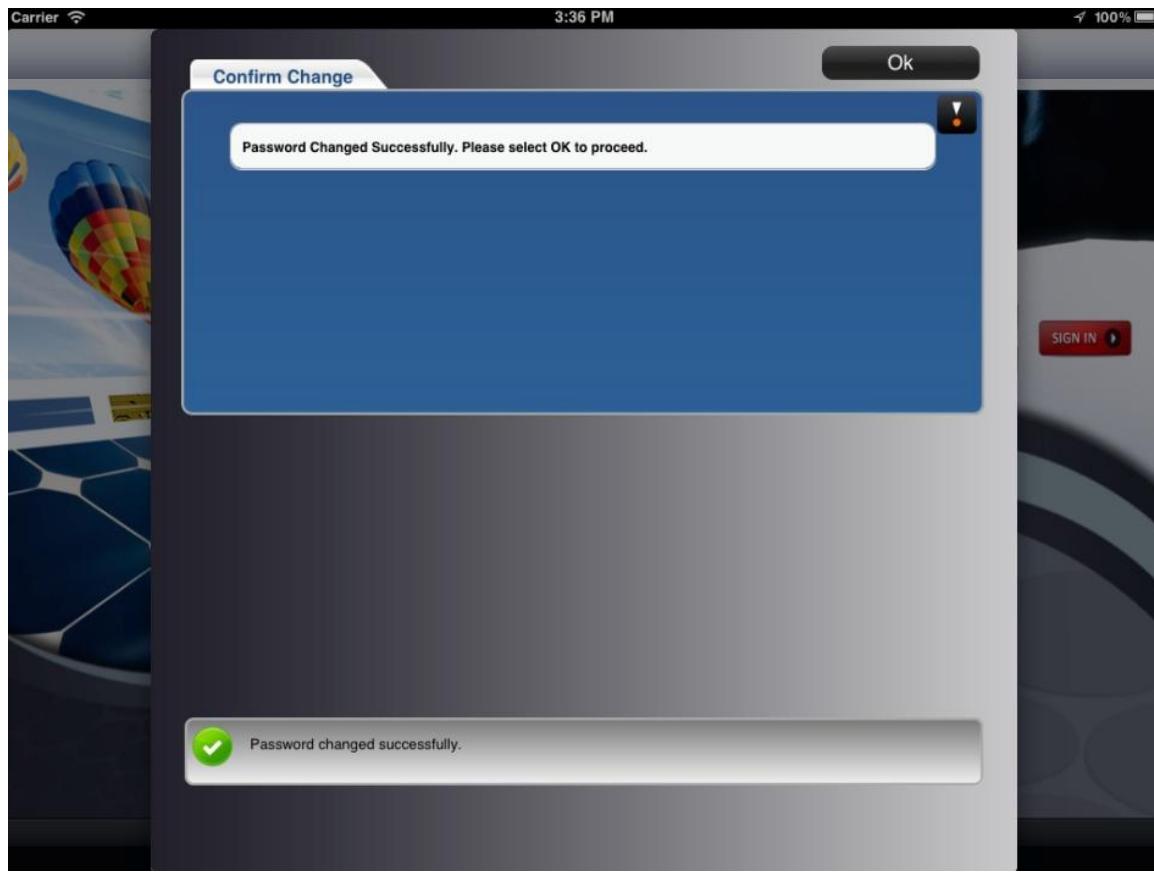
8. Click the **OK** button. The system logs off the current session. You have to login again with the new password.

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

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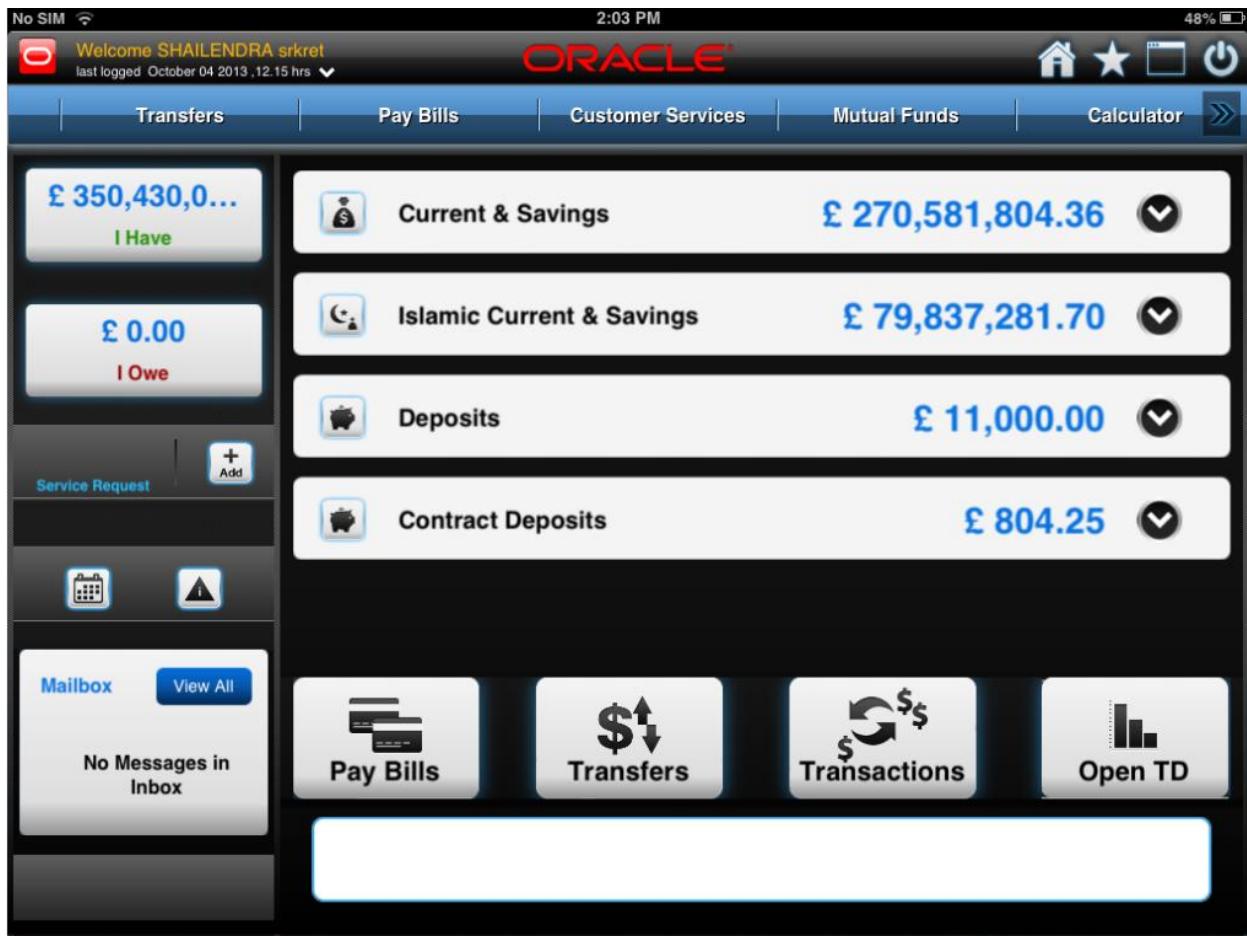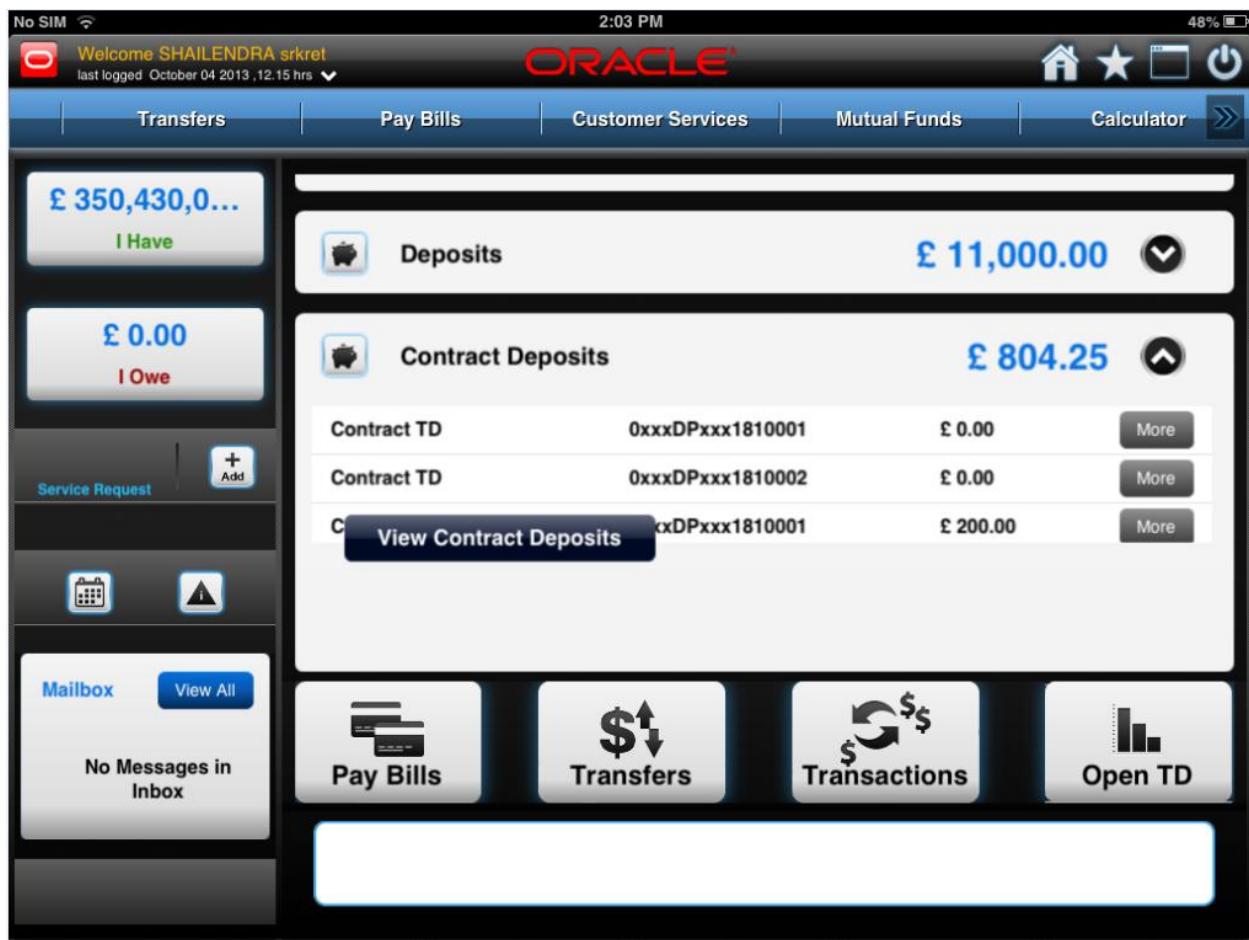
3. As you select **Contract Deposits** accounts from **Account**, list of all Contract Term Deposit accounts will be displayed.

4. 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

Field Description

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

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

5. 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.

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Pay Bills

Field Description

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

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
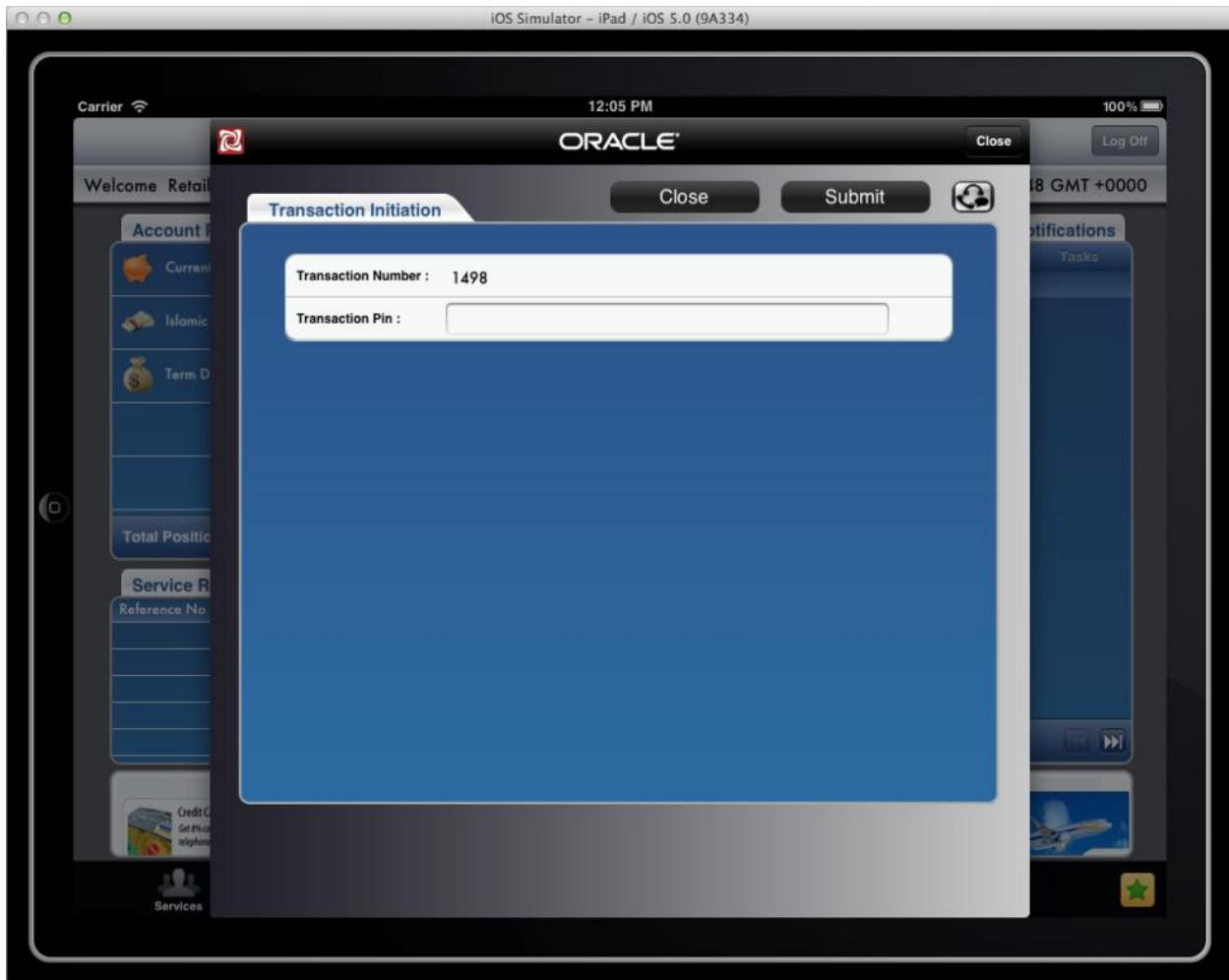
6. Enter the Transaction Pin provided.

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.

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Calculators

49.1. Foreign Exchange Calculator

Foreign Exchange Rate calulators 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
I want to	[Mandatory,Dropdown]
	Select the purpose for conversion is required.
	The values available are:
	• Buy Foreign currency notes
	• Buy Travellers cheque
	• Make Fund Transfer
	Default value will be Buy Foreign currency notes
Currency I Have	[Dropdown,Optional]
	Select the Sell Currency for which the exchange rate is to be inquired.
Amount	[Input Box,20,Mandatory]
	Enter the amount which the user will get post conversion
Currency I require	[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

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
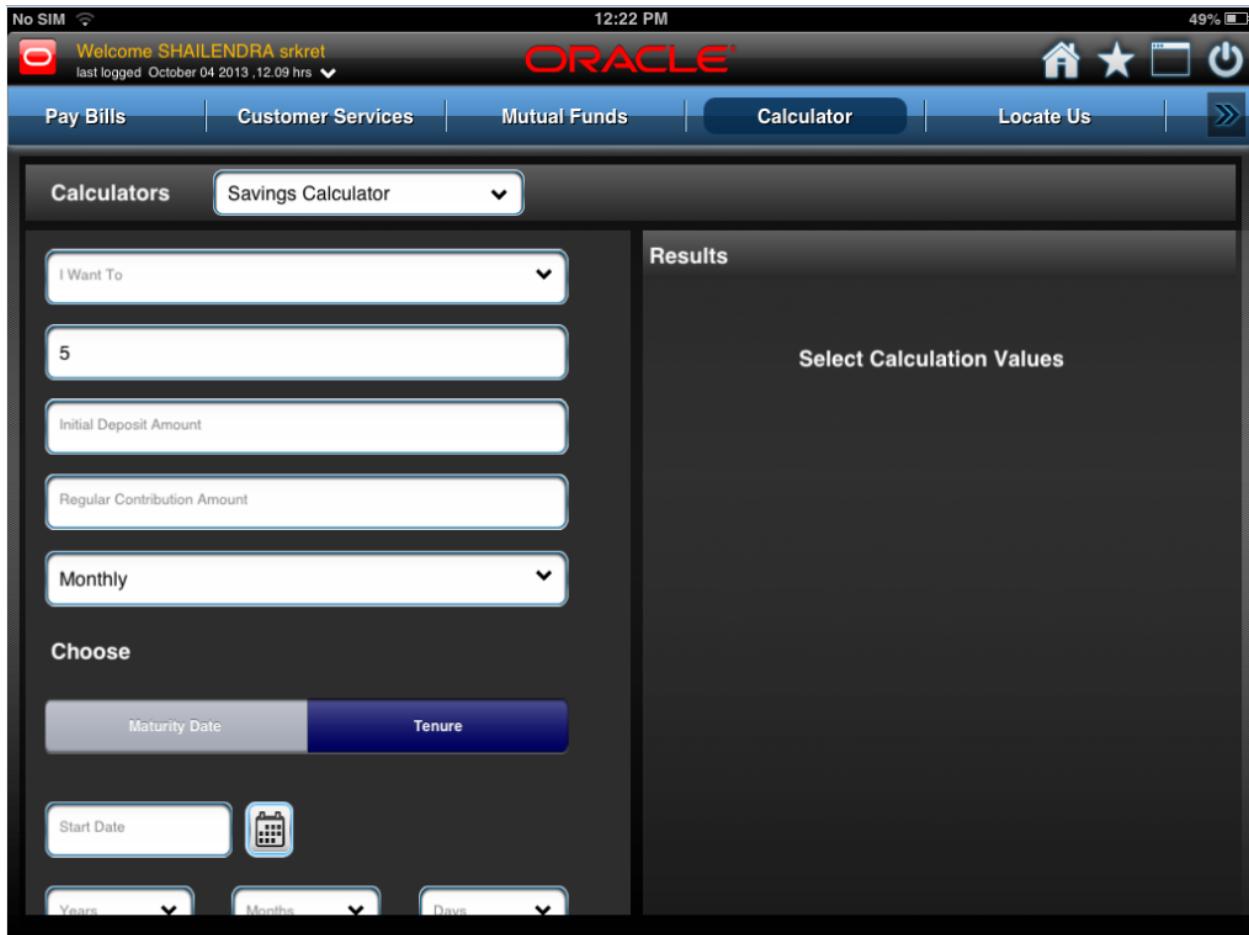
Field Description

Field Name	Description
I want To	[Radio button,Mandatory]
	Select the option to save for a target or to save a regular contribution to get a sum at the maturity.
	The values available are:
	• Save to attain a target Goal
	• Save regularly and receive sum at maturity
Interest rate(%)	[Input,(1-5),Mandatory]
	Interest rate for which the total amount is to calculated
Target Amount	[Input,15,Mandatory]
	Enter the target amount to save for a goal with defaulted currency
Initial deposit amount	[Input,20,Optional]
	Enter the initial amount deposited with defaulted currency.

Field Name	Description
Frequency for regular Contributions	[Mandatory,Dropdown] Select the Frequency at which deposit will be made. The values available are: • Weekly • Fortnightly • Monthly • Quarterly • Annually • Only initial deposit amount.
Regular Contribution Amount	[Input,15,Optional] Enter the contribution amount to save with defaulted currency. This field will be enabled only if Save regularly and receive sum at maturity option is selected in I want to field.
Start date	[calender] Select the date for starting the calculation for savings
Choose Tenure or end date	[Mandatory,Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment will be made

2. 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

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
Amount I wish to Invest	[Input,numeric(1-15),madatory] Enter total Deposit principal amount with defaulted currency.

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

2. 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

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 Eligibilty Calculator:

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

Loan Eligibilty Calculator

Field Description

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

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

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

Loan Eligibilty Calculator

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.

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Branch/ATM Locator Map – Standard View
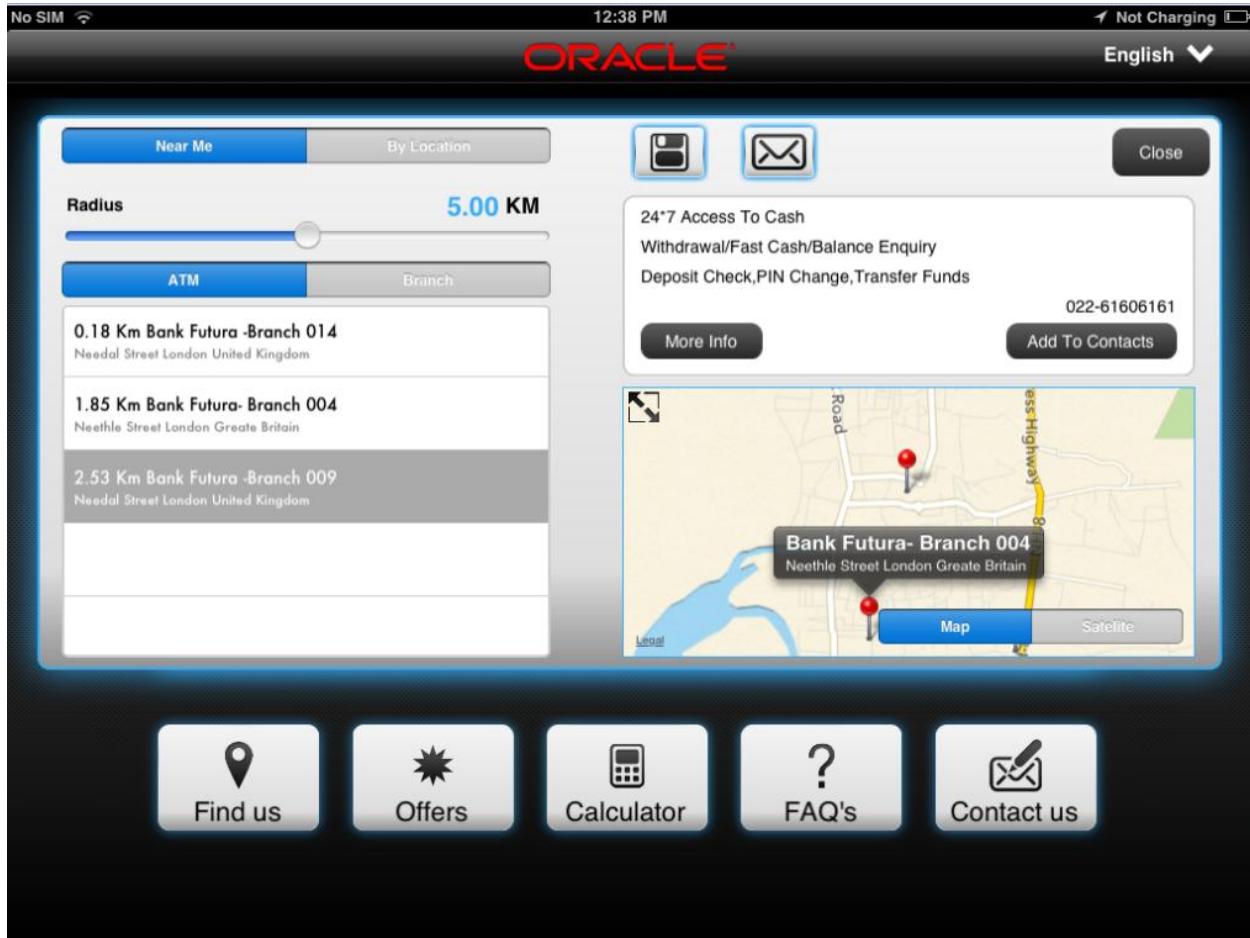
3. Click the **Satellite** tab to view the satellite view.
4. Click the **Close** button to close the Map screen.

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.

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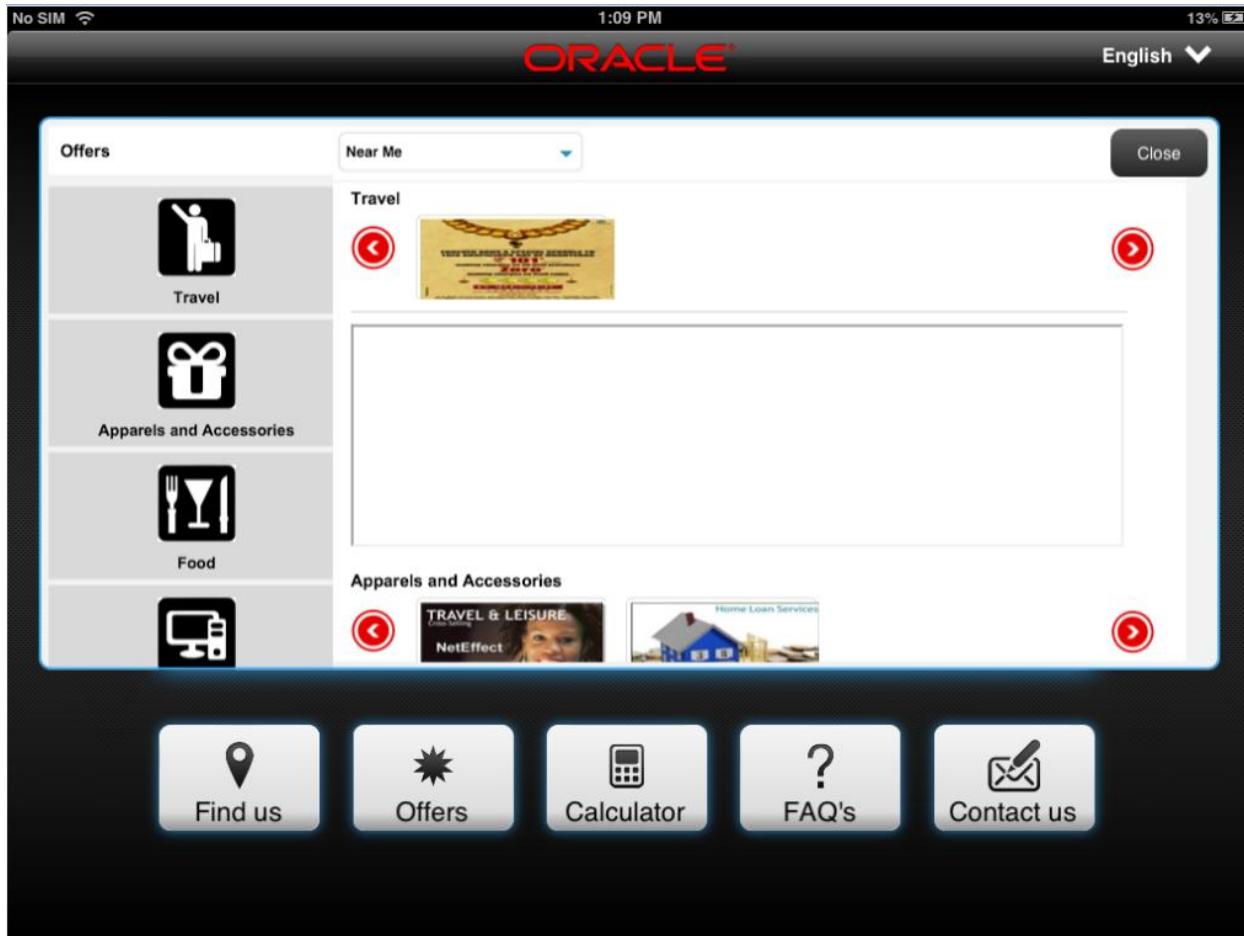
3. Click any of the offers to view offer details. The system will open that particular offer in a new screen/browser page.

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.

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Live Chat/Call

Note: The Call icon ? is available on required screens.

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