

Retail Customer Services User Manual  
Oracle Banking Digital Experience  
Release 20.1.0.0.0

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**ORACLE®**

Retail Customer Services User Manual

May 2020

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# 1. Preface

## 1.1 Intended Audience

This document is 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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 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.

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

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 20.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

|           |  |
|-----------|--|
| <b>NH</b> | No Host Interface Required.                  |
| ✓         | Pre integrated Host interface available.     |
| ✗         | Pre integrated Host interface not available. |

| Sr No | Transaction / Function Name  | Oracle FLEXCUBE<br>Core Banking<br>11.8.0.0.0 | Oracle FLEXCUBE<br>Universal Banking<br>14.4.0.0.0 |
|-------|--|---|--|
| 1     | User Registration - Self Onboarding                                      | ✓   | ✓  |
| 2     | Log-in to the application  | NH  | NH   |
| 3     | Log-out of the application   | NH  | NH   |
| 4     | Loan Installment Calculator  | NH  | NH   |
| 5     | Loan Eligibility Calculator  | NH  | NH   |
| 6     | Term Deposits Calculator   | NH  | NH   |
| 7     | Foreign Exchange Calculator - Fetch<br>Currency Conversion/Exchange Rate | ✗   | ✓  |
| 8     | Goal Calculator  | ✗   | ✓  |
| 9     | First Time Login   | NH  | NH   |
| 10    | Forgot Password  | NH  | NH   |
| 11    | Forgot Username  | NH  | NH   |
| 12    | Live Chat  | NH  | NH   |
| 13    | FATCA & CRS Form   | ✗   | ✗  |
| 14    | Mailbox- Mails (Without Interaction<br>module)                           | NH  | NH   |
| 15    | Mailbox- Mails (With Interaction module)                                 | ✗   | ✓  |
| 16    | Mailbox- Alerts  | NH  | NH   |

| <b>Sr No</b> | <b>Transaction / Function Name</b>               | <b>Oracle FLEXCUBE<br/>Core Banking<br/>11.8.0.0.0</b> | <b>Oracle FLEXCUBE<br/>Universal Banking<br/>14.4.0.0.0</b> |
|--------------|--|--|---|
| 17           | Mailbox-Notifications                            | NH   | NH  |
| 18           | Interest Certificate                             | ✓  | x   |
| 19           | Balance Certificate                              | ✓  | x   |
| 20           | TDS  | ✓  | x   |
| 21           | Service Request – Raise New Request              | NH   | NH  |
| 22           | Service Request – Track Request                  | NH   | NH  |
| 23           | Leave Feedback                                   | NH   | NH  |
| 24           | Session Summary                                  | NH   | NH  |
| 25           | Personalize Dashboard                            | NH   | NH  |
| 26           | ATM / Branch Locator                             | NH   | NH  |
| 27           | Apply Online For A New Account                   | x  | ✓   |
| 28           | Track Your Application                           | x  | ✓   |
| 29           | View Limits - Daily and Monthly                  | NH   | NH  |
| 30           | Profile  | ✓  | ✓   |
| 31           | My Preference – Primary Account Number           | NH   | NH  |
| 32           | Alerts Subscription                              | NH   | NH  |
| 33           | Third Party Consent                              | NH   | NH  |
| 34           | Security Question Authentication                 | NH   | NH  |
| 35           | Security and Login - Set Security Questions      | NH   | NH  |
| 36           | Security and Login - Change Password             | NH   | NH  |
| 37           | Security and Login - SMS and Missed Call Banking | NH   | NH  |
| 38           | Themes   | NH   | NH  |
| 39           | Manage Registered Devices                        | NH   | NH  |



| <b>Sr No</b> | <b>Transaction / Function Name</b> | <b>Oracle FLEXCUBE<br/>Core Banking<br/>11.8.0.0.0</b> | <b>Oracle FLEXCUBE<br/>Universal Banking<br/>14.4.0.0.0</b> |
|--------------|------------------------------------|--|---|
| 40           | Nominations                        | ✓  | ✗   |
| 41           | One Time Password                  | NH   | NH  |

[Home](#)

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## 3. Portal Page

A bank's landing page should be designed in a manner that connects with its customers and also leads to quick conversions of prospects into customers of the bank. The portal page should enable existing customers to easily login to the system and should also provide users to perform tasks such as to view and apply for the bank's product offerings, register for online banking access, track existing product applications, search for the bank's ATMs and branches etc.

The **Oracle Banking Digital Experience** portal page displays various options that enable users to undertake required tasks and gain information about the bank and its products. The different sections and features provided on the portal page are documented as follows:





## Portal Page Overview

The screenshot displays the Futura Bank website with the following sections:

- Header:** Futura Bank logo, ATM/Branch, English, USD 14.3.473 Branch, and a Login button.
- Main Hero Section:** A headline asks, "Hey Alexa, ask Futura Bank how much is my Account balance?". Below it, a sub-headline reads, "From making bill payment to track your spending, now you can manage your Futura Bank account by simply talking with Alexa." To the right is an image of a smart speaker.
- Transfer Money:** A mobile app interface showing a "Transfer Money" screen with options for "Transfer Type" (Existing Profile, New Profile) and "My Accounts". A "Wallets" dropdown menu is open, showing "Transfer From" (xxxxxxxxxxxxx) and "Amount" (GBP 10.00).
- Wallets:** A section titled "Wallets" with a sub-headline: "Pay friends and family instantly with money in your Futura Bank wallet. You can also pay bills, carry out recharges with your wallet." It includes a "Sign Up" button and a "Play, I am here to help if you need it" chatbot icon.
- Our Product Offerings:** A grid of four product cards:
  - Savings:** "Get highest interest rates on interest-bearing deposit account. Know More"
  - Current Account:** "Manage your day-to-day banking needs by choosing from our most popular current accounts. Know More"
  - Auto Loan:** "Drive your dream vehicle with low interest rate loans and easy EMI options. Know More"
  - Personal Loan:** "Unsecured personal loans to meet your financial needs without pledging any security. Know More"
- Banking at your Fingertips:** A section showing a mobile app interface with various charts and graphs. The text states: "Futura Bank caters to your banking needs across the device. From conventional Desktop to your mobile application and from your watch to your home assistant, Futura Bank is providing you the comfort of banking on your fingertips!"
- Easy and Secured Banking:** A section highlighting the mobile app's security and convenience. It lists features: "Face, Fingerprint, PIN/ Pattern based Authentication", "Quick Snapshot", "Chatbot", "QR based Payment", "Bill Payments & Balance Inquiry", "Message Payment", "Pay to Facebook contact", and "Push Notification". A "Download" button is provided for the app.
- Achieve your Dream with us:** A section featuring a mobile app interface showing a financial dashboard. The text says: "Our Personal Finance Management will help to plan your future. You can plan your savings and track your interests at no extra cost." It includes an "Apply Now" button.
- Calculators for all your Money Goals:** A section with the sub-headline "Use our tools and calculators to calculate interests and repayments for your loans." It lists several calculators: "Loan Calculator", "Term Deposit Calculator", "Loan Eligibility", and "Foreign Exchange".
- Footer:** A navigation menu with four columns:
  - Company:** Home, About Us, Help
  - Legal:** Terms and Conditions, Privacy Policy, Press
  - Helpful Links:** Sign Up, Contact Us, Compare Rates, Non-Resident Offers
  - Contact Us:** Branch Enquiry, 800 Open Period, Dedicated Branch, California 94000

## Icons

The following icons are present on the portal page:

-  : The logo of the bank.
-  : Click the toggle menu to access various transactions.
-  : Click this icon to log in to the application.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

## Toggle Menu transactions:

- **Claim Money:** Click to claim money if you are a recipient of a peer to peer transfer.
- **Track Application:** Click to track the progress of an account opening application.
- **Register:** Click to register for online banking access.
- **Login:** Click this option to log in to the application.
- **ATM/ Branch Locator:** Click this option to view the address and location of the ATMs and the branches of the Bank. For more information, refer [ATM/ Branch Locator](#).
- **Help:** Click this option to launch online help.
- **About:** Click this option to view information about the application such as version number, copyright etc.

## Wallets

Click **Sign Up** to access and register for Wallet account to avail the benefits and services of the wallet account with the bank.

## Our Product Offerings

This section displays the products offered by the bank. Following products are offered by the bank.

- **Savings:** Click to apply for savings account.
- **Current:** Click to apply for Current account
- **Auto Loan:** Click to apply for auto loan.
- **Unsecured Personal Loan:** Click to apply for unsecured personal loan.  
Select any product to view individual offerings and to apply for an account of choice

## Easy and Secured Banking

Following mobile transactions are present in the application.

- **Face/ Fingerprint/ PIN/ Pattern based authentication**  
Allows user to login to the mobile application by drawing a pattern on screen instead of entering his user id and password
- **Quick Snapshot**

User can view the account summary from mobile application and get important account information in a single view without going on the dashboard.

- **Chatbot**

Chatbot is an artificial intelligence system that interacts with users over a messaging platform.

- **QR Based Payment**

QR Based payment allows the user to initiate a payment to a beneficiary by scanning the QR code.

- **Siri Payments and Balance Inquiry**

This feature harnesses Apple's voice command assistant, Siri, to enable users to initiate voice based payments to registered payees from their mobile devices.

- **iMessage Payments**

iMessage payment allows the user to initiate a payment to a beneficiary i.e. the contact in context of the conversation by launching the app from iMessage.

- **Pay to Facebook contact**

This feature enables the user to initiate a payment to a Facebook friend by simply logging into Facebook and selecting the contact towards whom the payment is to be made.

- **Push Notification**

Push notification is a way of propagating message to the user device(s) registered with the bank. Through push notifications, user can be notified of any event/transactions that has occurred in the user account.

### Download

Click **Download** to download the Futura bank application on your mobile.

### Achieve your Dream with us

Click **Apply Now** to access the Goal Calculator.

### Calculators for all your Money Goals

- **Loan Calculator** - Click this option to access the loan calculator.
- **Term Deposit Calculator** - Click to access the deposit calculator.
- **Loan Eligibility** - Click here to access the Loan Eligibility Calculator.
- **Foreign Exchange** – Click here to access foreign exchange calculator to calculate foreign exchange conversion amounts and to view the exchange rates (for supported currencies).

### Company

- Home: Click to go to the bank's home page
- About Us: Click to view the information about the bank
- Help: Click to navigate to the Help page.

## **Legal**

This section displays the following links:

- Terms and Conditions: Click to view the bank's terms and conditions
- Privacy Policy: Click here to view the bank's privacy policy.
- Press: Click to view the bank's press related information.

## **Helpful Links**

- Sign Up : Click here to sign up to the application
- Compare Rates : Click to compare rates
- Members only Offers: Click to view offers available only to customers of the bank.

## **Contact US**

The physical address, email ID and phone numbers of the bank are displayed here.

## **Social**

Click the social networking site icons to connect to Facebook / twitter.

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[Home](#)

## 4. Channel On-boarding

In the current scenario, bank customers are comfortable and adept at using digital channels, which have increasingly become the primary mode of banking. Customers prefer self-service channels for their banking needs as it makes transactions and inquiries accessible anywhere anytime.

In order to access online banking, users need to have login credentials. This feature enables users to register themselves for channel access.

### 4.1 Self-Register

This feature enables customers to register themselves for channel access. Customers who do not have access to online channels can onboard themselves without having to approach the bank physically. Bank customers who have existing savings accounts, term deposits Loans or Credit Cards can onboard themselves by authenticating their relationship with the bank. Customer authentication is done on the basis of primary details registered with the bank.

On the successful authentication of the details provided by the user, user receives a link to set up his user ID and password on his registered email ID.

#### Pre-requisites

In order to be able to register oneself, a user must have any of the following existing relationships with the Bank:

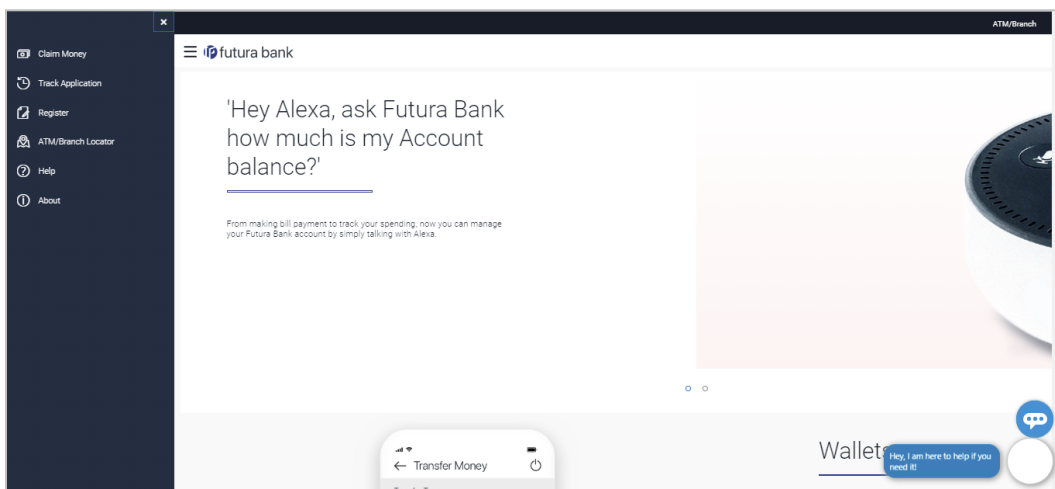
- Demand Deposit
- Loan
- Term Deposit
- Credit Card

#### How to reach here:

*Bank's Portal Page > Toggle Menu > Register*

#### To register for access to banking channels:

1. Access the bank's portal page, click ☰ to expand the toggle menu and click on **Register**.



- The **Channel Onboarding - User Registration** screen appears. Enter the relevant information.

### Channel Onboarding - User Registration

The screenshot shows the 'Registration' screen for futura bank. The form includes the following fields and options:

- Account Type:** A dropdown menu currently showing 'Demand Deposit'.
- Customer ID:** A text input field.
- Account Number:** A text input field.
- First Name:** A text input field.
- Last Name:** A text input field.
- Email ID:** A text input field with the placeholder text 'Please enter your email ID'.
- Date of Birth:** A date selection field.
- Debit Card Number:** A text input field with the placeholder '0000 0000 0000 0000'.
- Debit Card Pin:** A text input field.
- Agreement:** A checkbox labeled 'I agree to Terms and Conditions'.
- Buttons:** 'Continue' and 'Cancel' buttons at the bottom of the form.

### Field Description

| Field Name            | Description   |
|-----------------------|---|
| <b>Account Type</b>   | <p>Identify your relationship with the bank by selecting the type of account that you hold with the bank.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Demand Deposit</li> <li>• Loan</li> <li>• Term Deposit</li> <li>• Credit Card</li> </ul> |
| <b>Customer ID</b>    | Enter your customer ID.   |
| <b>Account Number</b> | Specify the account number that you hold with the bank corresponding to the account type selected in the <b>Account Type</b> field.   |
| <b>First Name</b>     | Enter your first name.  |



| Field Name   | Description   |
|--|---|
| <b>Last Name</b>   | Enter your last name.   |
| <b>Email ID</b>  | Enter your email ID.  |
| <b>Date of Birth</b>   | Specify your date of birth.   |
| <b>Debit Card Number</b>   | Specify the debit card number associated with the account defined in the <b>Account Number</b> field.<br><br>This field is displayed only if you have selected <b>Demand Deposit</b> against the <b>Account Type</b> field. |
| <b>Debit Card PIN</b>  | Enter the PIN of the debit card defined in the <b>Debit Card Number</b> field.<br><br>This field is displayed only if you have selected <b>Demand Deposit</b> against the <b>Account Type</b> field.                        |
| <b>Credit Card</b>   |   |
| The following fields appear if you have selected the option <b>Credit Card</b> from the <b>Account Type</b> list. Credit Cards are maintained with a third party system. |   |
| <b>Credit Card Number</b>  | Enter the number of the credit card that you hold with the bank.  |
| <b>Name as on Card</b>   | Enter your name as embossed on the credit card.   |
| <b>Email Id</b>  | Enter your Email ID.  |
| <b>Credit Card Expiry Date</b>   | Specify the date on which your credit card will expire by selecting the month and year from the provided fields.  |
| <b>CVV Number</b>  | Enter the Card Verification Value (CVV) number printed on your credit card. This number can be found printed on the bank of most credit cards.  |
| <b>Date of Birth</b>   | Specify your date of birth.   |

3. From the **Account Type** list, select the type of account that you hold with the bank.
4. If you have selected options **Demand Deposit, Loan or Term Deposit** from the **Account Type** list:
  - a. In the **Customer ID** field, enter your customer ID.
  - b. In the **Account Number** field, enter your account number corresponding to the account type selected against the **Account Type** field.
  - c. In the **First Name** and **Last Name** fields, enter your first and last name.
  - d. In the **Email ID** field, enter your email ID.

- e. From the **Date of Birth** field, select your date of birth.
  - f. If you have selected the option **Demand Deposit** against the **Account Type** field, in the **Debit Card Number** and **Debit Card PIN** fields, specify your debit card number and PIN.
5. If you have selected option **Credit Card** from the **Account Type** list:
    - a. In the **Credit Card Number** field, enter your credit card number.
    - b. In the **Name as on Card** field, enter your name as embossed on the card.
    - c. In the **Email ID** field, enter your email address.
    - d. In the **Credit Card Expiry Date** fields, select the month and year in which your credit card will expire.
    - e. In the **CVV Number** field, enter your CVV number.
    - f. From the **Date of Birth** field, select your date of birth.
  6. Click **Continue**.
  7. The **Verification** screen appears. For more information refer the [One Time Password](#) section.

## Verification

8. Enter the verification code and click **Submit**.  
The Confirmation screen appears along with a message stating that the link to generate username and password has been sent on your email.
9. Click on the link received on your email. The link will be redirected to OBDX portal for setting up your user name and password.
10. Enter a user name and password that you want to set as your log in credentials.

## Create your log in details

The screenshot shows a web form titled 'Create your log in details' for 'futura bank'. The form has the following elements:

- User Name:** A text input field containing 'Smith@example.com'.
- Password:** A password input field with masked characters '\*\*\*\*\*' and a virtual keyboard icon.
- Re Enter Password:** A password input field with masked characters '\*\*\*\*\*' and a virtual keyboard icon.
- I agree to Terms and Conditions:** A checked checkbox.
- Buttons:** 'Sign up' (blue) and 'Cancel' (grey).


### Field Description

| Field Name                             | Description   |
|--|---|
| <b>Create your login details</b>       |   |
| <b>User Name</b>                       | Enter a value that you want to set as your user name.                               |
| <b>Password</b>                        | Enter a password to be considered as your login password.                           |
| <b>Re-Enter Password</b>               | Re-enter the password entered in the <b>Password</b> field to confirm the same.     |
| <b>I agree to Terms and Conditions</b> | Select the checkbox to acknowledge acceptance of registration terms and conditions. |
| <b>Terms and Conditions</b>            | The link to view the terms and conditions.  |

11. In the **User Name** field, enter a value to be considered as your user name.


12. In the **Password** field, enter a password to be set as your login password.

OR

Click  icon to enter the password using the virtual keyboard.

13. In the **Re-enter Password** field, re-enter the password.

OR

Click  icon to re-enter the password using the virtual keyboard.

14. To accept the terms and conditions, select the check box.

15. Click **Sign Up**.

OR

Click **Cancel** to end the registration process.

16. The success message appears.  
A mail is sent to the user's email ID containing his login user name and password.
17. Click **Login** to start using online banking.

[Home](#)

---

## 5. Log-In & Log-Out of Oracle Banking Digital Experience

A user can access online banking services by logging in to the system from the login page. By enabling user login through entry of user name and password, the bank can ensure that its customers' financial information is always accessed in a safe and secure manner.

Once a user is done accessing the online banking system, he/she can log out by selecting the Log Out option provided. Logging out enables users to exit from the system in a secure manner, thus ensuring that no one else can gain access to the user's online banking services (without supplying valid credentials).

### Pre-requisites

- The user must be registered for online banking access and must have valid login credentials.
- The user must have a valid account with bank that is enabled for online banking access.
- Other features related to accounts must be supported by the host system.

### Features Supported In the Application

- Log-in to the application
- Log-out of the application

In case the user has forgotten their username or password, they can use the Forgot Username and Forgot Password links to retrieve these details. For more information, refer the Forgot Username and Forgot Password sections respectively.

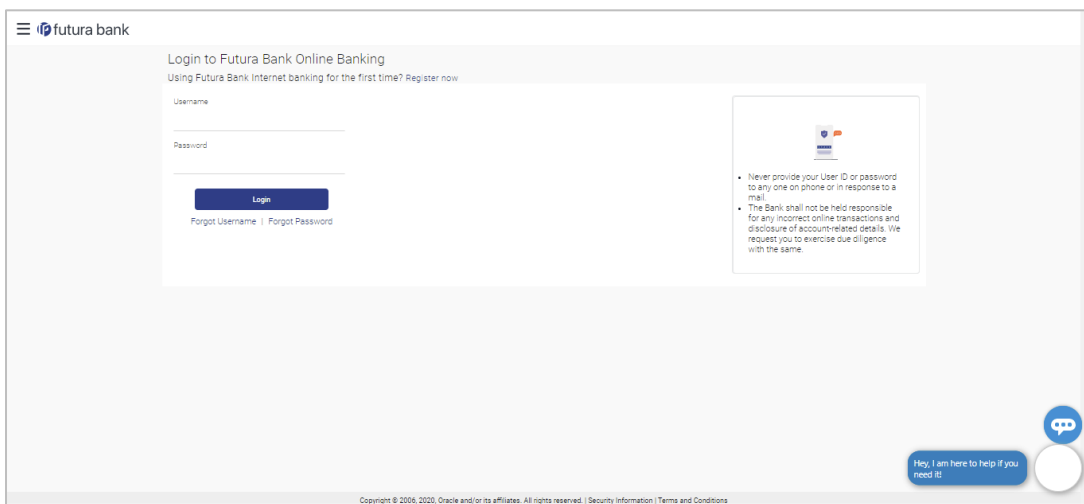
### 5.1 Log-in to the application

The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.

#### To log in to the application:



1. Access the bank's portal page.
2. Select the **Login** option. The Login page appears.

## Login Page



### Field Description

| Field Name      | Description   |
|-----------------|---|
| <b>Username</b> | Enter your login user name.<br><br><u>Note: Usernames are case insensitive i.e. User can login in OBDX with any case.</u> |
| <b>Password</b> | Enter your login password.  |


- In the **Username** field, enter your user name.  
OR  
Click  icon to enter your user name using the virtual keyboard.
- In the **Password** field, enter your login password.  
OR  
Click  icon to enter the password using the virtual keyboard.

**Note:** The characters typed in the Password field appear masked (•••••) for security reasons.

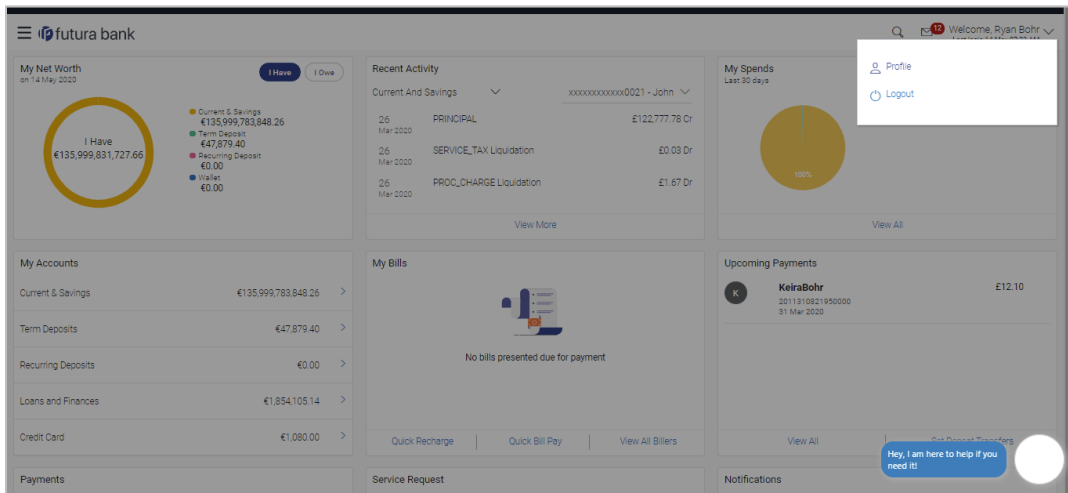
- Click **Login**.  
The **Dashboard** screen appears.

## 5.2 Log-out of the application

To log out of the application:

1. In the top right corner, click  icon.  
The drop-down with the options to change entity, view profile and logout appears.

### Logout



2. Select the **Logout** option.  
The user is logged out of the system and a message confirming successful logout appears.

[Home](#)

## 6. Calculators

Financial calculators are tools used to arrive at a certain calculation helping to take a decision with some predefined criteria. Banks can provide details of their products and offers such as loan interest rates, fixed deposit interest rates, loan tenure etc. through calculators. Users can also use these calculators to compare different offers and products offered by the bank.

Oracle Banking Digital Experience provides calculators which banks can offer to their users on their digital channel. Calculators can be used by customers as well as prospects.

### Features Supported In the Application

The different calculators are:

- Loan Eligibility Calculator
- Loan Calculator
- Term Deposits Calculator
- Foreign Exchange Calculator
- Goal Calculator

### 6.1 Loans Calculator

The loans calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

#### How to reach here:

*Portal Page > Tools & Calculator > Loans*

#### Loan Calculator

The screenshot displays the 'Installment Calculator' interface on the Futura Bank website. The form includes the following elements:

- Amount:** A text input field for the loan amount.
- For:** A dropdown menu for selecting the loan tenure in years.
- @interest:** A field showing the current interest rate of 1%, with left and right arrow buttons for adjustment.
- Buttons:** A blue 'Calculate' button and a grey 'Back' button.

On the right side, there is a 'Loan Calculator' sidebar with the following text:

**Loan Calculator**  
Getting a Loan from Futura Bank is quick and easy.  
To ease your burden of paying off the loan immediately, you can opt for the EMI (Equated Monthly Installment) facility.  
To estimate your loan installment amount per month, you can use a loan calculator.

In the bottom right corner, there is a chatbot icon with the text: 'Hey, I am here to help if you need it!'.



**Field Description**

| <b>Field Name</b>         | <b>Description</b>  |
|---------------------------|---|
| <b>Amount</b>             | The amount that the customer wants to borrow from the bank.   |
| <b>For (Period) Years</b> | Desired tenure of the loan in terms of years.   |
| <b>@ Interest</b>         | Interest rate that bank will charge on the applied loan.  |
| <b>Installment Amount</b> | The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user. |

1. In the **Amount** field, enter the loan amount.
2. In the **For Years** field, enter the loan tenure in years.
3. In the **@Interest** field, enter the interest rate.
4. Click **Calculate**. The application calculates and displays the monthly installment of the loan.  
OR  
Click **Back** to navigate back to the Portal page.

## 6.2 **Eligibility Calculator**

Loan eligibility calculator plays an important role in helping a customer understand their current position with respect to their borrowing capacity. The calculator enables customers to gain an understanding of their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan. Loan eligibility is calculated by the application and is displayed to the customer.

The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average Monthly Expenditures
- Tenure of the loan being inquired applied
- Estimated rate of interest

**How to reach here:**

*Portal Page > Tools & Calculator > Eligibility*

## Loan Eligibility

### Field Description

| Field Name                           | Description   |
|--------------------------------------|---|
| <b>How Much Loan Can You Get?</b>    |   |
| <b>Your Average Monthly Income</b>   | Monthly income of the user.                                 |
| <b>Your Average Monthly Expenses</b> | Monthly expenditure of the user.                            |
| <b>For How Many Years</b>            | Tenure of loan in terms of years.                           |
| <b>@ Interest</b>                    | Interest rate of the loan.                                  |
| <b>You can get a loan of</b>         | The amount of loan that the customer is eligible to borrow. |
| <b>Average Installment</b>           | Display the estimated monthly installment amount.           |

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For How Many Years** field, enter the tenure of loan.
4. In the **Interest** field, enter the rate of interest.
5. Click **Calculate**. The application calculates and displays the eligible loan amount and the average installment amount.  
OR  
Click **Back** to navigate back to the Portal page.

## 6.3 Term Deposits Calculator

The Term Deposit calculator gives an indication to the user about the maturity amount which will be available, if a particular amount is invested at the bank and left for a fixed period of time. It calculates the total amount of the term deposit at the end of maturity period. The user can choose amongst different products which suits his requirements best.

### How to reach here:

Portal Page > Tools & Calculator > Term Deposits

### Term Deposit Calculator

### Field Description

| Field Name                                | Description   |
|---|---|
| <b>How Much would you like to Deposit</b> |   |
| <b>Amount</b>                             | The total amount being deposited.                               |
| <b>Frequency - Years/ Months / Days</b>   | Option to specify the tenure in terms of Years / Months / Days. |
| <b>@Interest</b>                          | Interest rate for which the total amount is to be calculated.   |
| <b>You get back</b>                       | The value of your deposit at maturity.                          |

**To calculate deposit value at maturity:**

1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency - Years/ Months / Days** fields, enter the relevant information.
3. In the **Interest** field, enter the rate of interest.
4. Click **Calculate**. The Deposit Value at maturity appears.  
OR  
Click **Back** to navigate back to the Portal page.

## 6.4 Foreign Exchange Calculator

The foreign exchange calculator calculates the rate at which one currency can be exchanged for another. The Calculator displays the converted amount and the currency exchange rate applied. Exchange rates of only predefined currencies can be viewed by the customer.

Exchange rates for the currency will be fetched online from the host system and calculations will be done based on the exchange rate retrieved.

**Features Supported In the Application:**

This section enables user to see the value expected for a conversion of currency into other.

- Exchange rate of currencies
- Calculation of amount of currency converted to the other

**Pre-Requisites**

- Support for the currencies provided by host

**How to reach here:**

*Portal Page > Tools & Calculator > Foreign Exchange > Forex Calculator*

**Forex Calculator**

The screenshot shows the Futura Bank website interface for the Forex Calculator. At the top, there is a navigation bar with the Futura Bank logo, a hamburger menu, and user information including 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main content area is titled 'Forex Calculator' and contains a form with the following elements:

- From Currency:** A dropdown menu currently showing 'Foreign Currency'.
- Amount:** A text input field.
- Buttons:** A blue 'Convert' button and a 'Back' link.

To the right of the form is a summary box titled 'Forex Calculator' with the text: 'Calculate currency and foreign exchange rates with Futura Bank's currency converter and get up to date exchange rates.' In the bottom right corner, there is a chatbot icon and a message bubble that says 'Hey, I am here to help if you need it!'.

**Field Description**

| Field Name      | Description  |
|-----------------|--|
| <b>From</b>     |  |
| <b>Currency</b> | Currency to be sold for which the exchange rate is to be inquired. |
| <b>Amount</b>   | Amount for which conversion is required.                           |
| <b>To</b>       |  |
| <b>Currency</b> | Buy currency   |
| <b>Amount</b>   | Amount (in the To Currency) which you will get post conversion.    |

**To calculate currency exchange rate:**

1. From the **From – Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **To - Currency** list, select the currency.
4. To calculate the currency exchange rate, click **Convert**. The exchange rate for the currency pair appears.  
OR  
Click **Back** to navigate back to the Portal page.

## 6.5 Goal Calculator

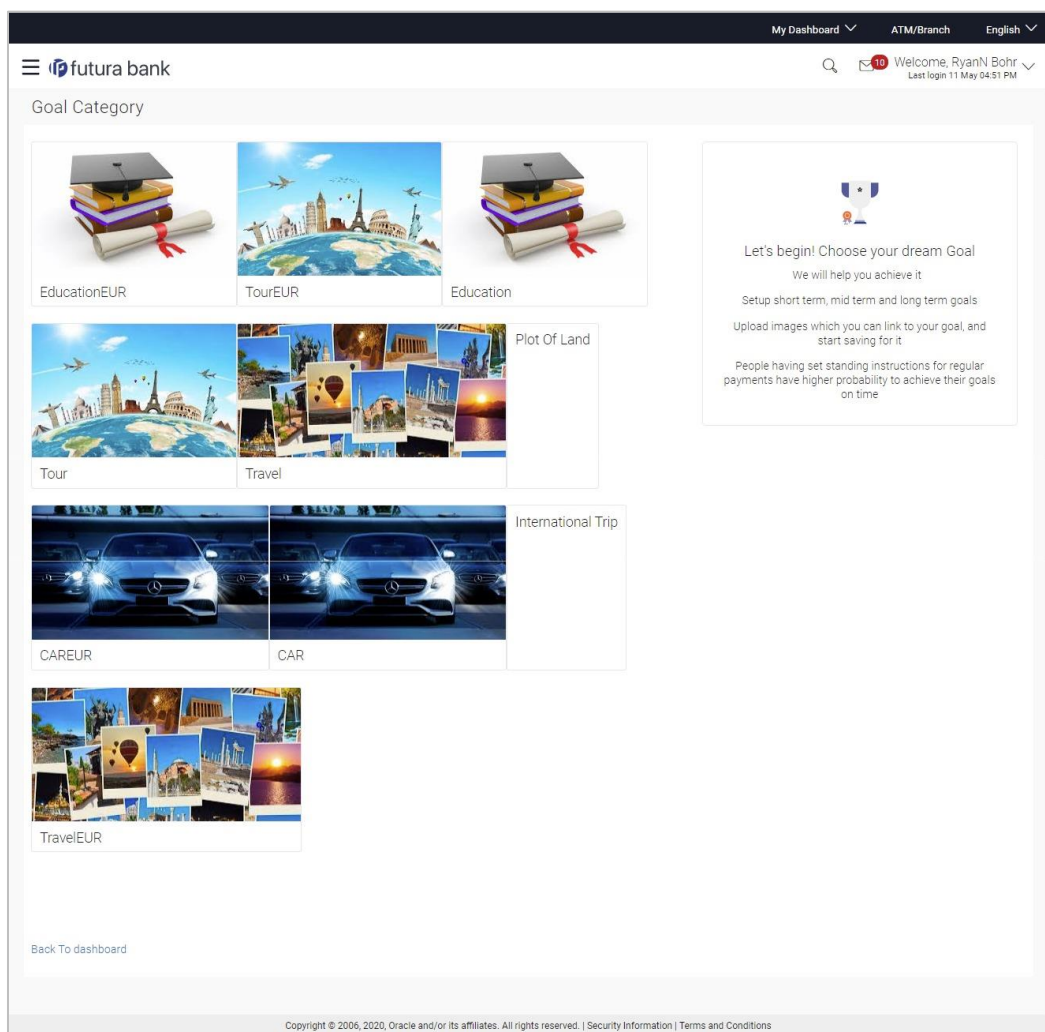
The goal calculator can be used to identify the amount of time it will take to achieve a goal based on the goal value and frequency of savings. This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

The user needs to enter the goal details along with his targeted amount. The outcome will be based on values entered by user.

**How to reach here:**

*Portal Page > Achieve Your Dream with Us > Proceed*

## Goal Category



## Field Description

| Field Name         | Description   |
|--------------------|---|
| Goal Category Card | Category card enabling the user to create a goal from the available list. E.g. Shopping, Education, Vacation etc. |

## To create a goal

1. Click the particular goal category card. The **Goal Calculator – Set Goal Amount** screen appears.  
OR  
Click **Cancel** to cancel the transaction.

## Set Goal Amount

## Field Description

| Field Name        | Description                             |
|-------------------|---|
| Enter Goal Amount | The target amount to be saved for goal. |

- In the **Enter Goal Amount** field, enter the target amount.
- Click **Proceed**. The **Goal Calculator** screen appears.  
OR  
Click **Cancel** to cancel the transaction.

## Goal Calculator

## Field Description

| Field Name  | Description   |
|---|---|
| <b>Your Goal Amount</b>   | The targeted amount of your goal.   |
| <b>Have you already saved something for it?</b>                                   | The amount the user has saved already for the goal or willing to add some amount towards achievement to begin with.   |
| <b>The Remaining Amount</b>   | The amount left after deduction of saved amount.  |
| <b>In how much time do you want to achieve this Goal?</b><br><b>Years, Months</b> | This is the tenure of the user's goal, i.e. when it has to be achieved.   |
| <b>How frequently do you plan to set aside money for this Goal?</b>               | The frequency of the regular contributions.<br>The options are <ul style="list-style-type: none"> <li>• Quarterly</li> <li>• Monthly</li> <li>• Weekly</li> </ul> |

4. In the **Have you already saved something for it?** field; enter the amount which you have already saved for the goal.
5. From the **In how much time do you want to achieve this Goal?** list, select the appropriate years and months i.e. time frame user plans to achieve his goal.
6. In the **How frequently do you plan to set aside money for this Goal?** field, select the appropriate option.  
The screen section displaying **Your Monthly Contribution** based on the data entered and graph displaying your contribution and bank's contribution appears.  
The screen displays a bar chart showing **How are we helping you achieve it?** This displays the amount paid by user and the interest component provided by Bank and hence the total savings percentage.
7. Click **Set your goal Now!** to create the goal. The user is directed to the **Login Page** of the application.  
OR  
Click **Cancel** to abort the goal creation process.



## **FAQ**

**1. What do the “you pay”, “We pay” fields suggest?**

**You pay** is the amount, the customer contributes towards his goal, while the **We pay** component is interest accrued by the bank towards fulfillment of the goal.

**2. Can the customer calculate how much time he will need to achieve a Goal, if he pays x amount every month for 2 years?**

The goal calculator helps the customer to identify the amount he needs to contribute frequently so that he can achieve his goal within the desired time frame. Reverse calculation is not possible.

[Home](#)

## 7. First Time Login

When a new user logs into the application for the first time with the user name and password provided by bank, there are certain tasks that he/she needs to fulfill before being able to access the online services of the bank. These steps are configured by Bank and can include accepting Terms and Conditions, Setting up Security Question, My profile and limit information.

**Note:** The steps and sequence for 'First Time Login' may vary for different users as defined or configured by System Administrator.

Each step will either have **Next** or **Skip** button basis on the configuration done by Bank Administrator.

### Prerequisites:

- The bank administrator has enabled the First time login steps for Retail users.

### How to reach here:

Portal Page > Login

### To log in to the application:

1. Open an internet browser to access the application.
2. Type the Oracle Banking Digital Experience URL in the Address bar, and press Enter. The **Portal** page appears.
3. Click **Login**. The Login screen appears.

### Login

### Field Description

| Field Name | Description                 |
|------------|-----------------------------|
| Username   | Enter your login user name. |

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

---

|                 |                            |
|-----------------|----------------------------|
| <b>Password</b> | Enter your login password. |
|-----------------|----------------------------|

---

4. In the **Username** field, enter your user name.  
OR  
Click icon to enter the username using the virtual keyboard.
  5. In the **Password** field, enter your password.  
OR  
Click icon to enter the password using the virtual keyboard.
- 

**Note:** The characters typed in the **Password** field appear masked (•••••) for security reasons.

---

6. Click **Login**.  
The next **configured** screen appears.
- 

**Note:** Force Change password is not a part of First Time Login flow wizard, this screen will appear for every new user.  
The Force Change Password screen will only appear for users for whom the password is set by administrator and not for the users who have self-registered themselves.

---

## First Time Login - Terms and Condition



ATM/Branch  
 Welcome, Jones Smith  
Last login 21 Nov 02:29 PM

Thank You for choosing Futura Bank as your Banking needs partner.  
We welcome you to the Futura Bank family.  
**Happy Banking!!!**

**Terms and Conditions**

These Terms mentioned herein form the contract between the User using the Internet Banking services and the Bank. By applying for Internet Banking Services and accessing the service the User acknowledges and accepts these Terms of Service (Terms and Conditions). Any conditions relating to the accounts of customer other than these Terms will continue to apply except that in the event of any conflict between these Terms and the account conditions, these Terms will continue to prevail. The agreement shall remain valid until it is replaced by another agreement or terminated by either party or account is closed, whichever is earlier.

**1. APPLICATION FOR INTERNET BANKING SERVICES**

The Bank may offer Internet Banking Service to selected customers at its discretion. The customer would need to be Internet User or have access to the Internet. The acceptance of the application and the acknowledgement thereof does not automatically imply the acceptance of application for Internet Banking Services. The Bank may advise from time to time the Internet software such as Browser, which are required for using Internet Banking Services. There will be no obligation on the part of the Bank to support all the versions of this Internet software.

**2. INTERNET BANKING SERVICES**

The Bank shall endeavor to provide to the User through Internet Banking services such as inquiry about the balance in his/her account(s), details about transactions, statement of account, request for issue of cheque-books, request for transfer of funds between accounts of the same User and other accounts and many other facilities as the Bank may decide to provide from time to time. These facilities shall be offered in a phased manner at the discretion of the Bank. The Bank at its sole discretion may also make additions/deletions to the Internet Banking Services being offered without giving any prior notices or reasons. The availability /non-availability of a particular service shall be advised through the web page of the Bank or written communication or any other mode as the Bank thinks fit. The Bank shall take reasonable care to, ensure the security of and prevent unauthorized access to the Internet Banking Services using technology reasonably available to the Bank. The User shall not use or permit to use Internet Banking Service or any related service for any illegal or improper purposes.

The USER would be allotted a User-id and a password (to be used at the time of login) by the BANK in the first instance. The USER will be required to mandatorily change the User-id and password assigned by the BANK on accessing Internet Banking Services for the first time.

As a safety measure the USER shall change the password as frequently as possible, at least once in 90 days. In addition to User-id and Password the BANK may, at its discretion, advise the USER to adopt any other means of authentication including but not limited to One Time SMS Password and/or Digital certification issued by Bank, licensed or approved Certifying Authorities or vendors.

The USER shall not attempt or permit others to attempt accessing the account information stored in the computers and computer networks of the BANK through any means other than the Internet Banking Services.

**3. USER-ID AND PASSWORD**

The USER shall:

1. Keep the User-id and password totally confidential and not reveal them to any third party.
2. Create a password of at least 8 characters long and shall consist of a mix of alphabets, numbers and special characters which must not relate to any readily accessible personal data such as the USER's name, address, date of birth, telephone number, vehicle number, driver license etc. or easily guessable combination of letters and / or numbers.
3. Commit the User-id and password to memory and not record them in a written or electronic form; and
4. Not let any unauthorized person have access to his computer or leave the computer unattended while using Internet Banking Services.
5. Not disclose/reveal his/her personal or confidential information to anyone over email/SMS/phone call even if it's purportedly from our bank. Our bank or any of its representatives will never send you emails/SMS or call you over phone to seek your personal information like Username, passwords, One Time SMS passwords etc. For tips on safe usage of password(s), "Password Management" displayed as a link on the login page of our bank may be referred.
6. Not access internet banking if his/her computer device is not free of malware (Viruses, Trojans, etc.).

In the event of forgetting of User-id and/or password or expiry/ disability of password(s) USER can request for change of the password by sending a written request to the BANK or call up the customer care. The selection of a new password and/ or the replacement of User-id shall not be construed as the commencement of a new contract. The User agrees and acknowledges that BANK shall in no way be held responsible or liable if the User incurs any loss as a result of compromise of User-id and password by the User himself or User has failed to follow the Internet Banking Service instructions as published by the BANK on the site from time to time. User agrees to fully indemnify and hold harmless BANK in respect of the same.

**Locking of User ID**

Internet Banking Password / User ID shall get locked after a number of incorrect attempts, up to such number (at present 3 failed attempts) as may be decided by the Bank from time to time. The same shall be available on the next day. In case of emergency, the User ID / password can be unlocked through the branch.

**Deactivation of User ID**

The Bank has the discretion to deactivate a User internet Banking ID, if the same has not been used for a period defined by the Bank. Also the Bank has the right to deactivate the internet Banking login of User due to unsatisfactory behavior in the account.

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7. Read the terms and conditions.
8. Click **Accept** to accept the Terms and Conditions.  
The next configured screen appears.

## Profile

ATM/Branch

futura bank

Welcome, Jones Smith  
Last login 21 Nov 02:29 PM

My Profile

Thank You for choosing Futura Bank as your Banking needs partner.  
We welcome you to the Futura Bank family.  
**Happy Banking!!!**

Pizza Retail Download Profile

**Personal Information**

Date of Birth 01 Jan 2000

**Contact Information**

Email ID jon\*\*\*\*\*h@xyz.com

Communication Address Starsregio Complex 4, Postbus 77272, 3111 AP, London, GB

Fax Number

Contact Number(Mobile) 8888\*\*\*\*88

Next

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## Field Description

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

### Personal Information

|                  |                                       |
|------------------|---------------------------------------|
| <b>User Name</b> | Full name of the user gets displayed. |
|------------------|---------------------------------------|

|                      |   |
|----------------------|---|
| <b>Date of Birth</b> | Date of birth of the user gets displayed. |
|----------------------|---|

|                           |  |
|---------------------------|--|
| <b>Aadhar Card Number</b> | Aadhar number of the user, as maintained with the bank gets displayed. It is an identification number issued by government of India. |
|---------------------------|--|



**Note:** This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.

|                        |   |
|------------------------|---|
| <b>PAN Card Number</b> | PAN number of the user, as maintained with the bank gets displayed. It is issued by the income tax department of India. |
|------------------------|---|

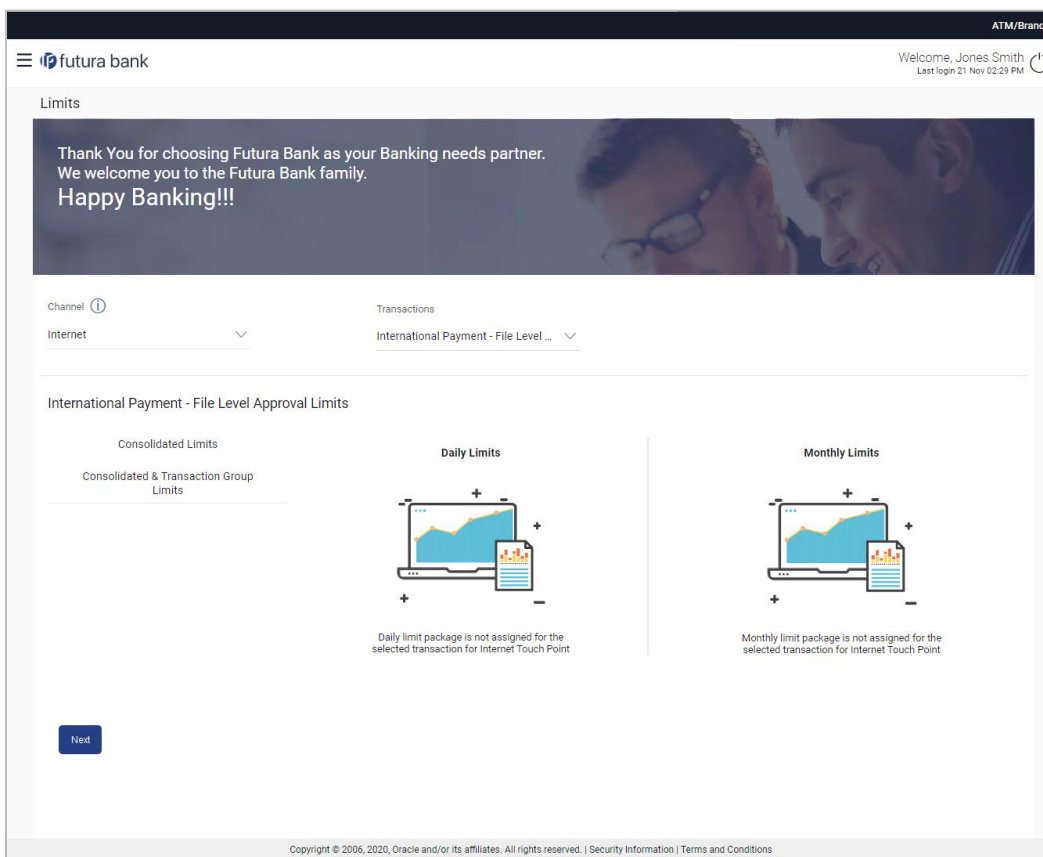
**Note:** This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.

### Contact Information

| Field Name                   | Description   |
|------------------------------|---|
| <b>Communication Address</b> | Address of the user, as maintained with the bank, will be displayed.                    |
| <b>Email ID</b>              | Email ID of the user, as maintained with the bank, gets displayed in masked format.     |
| <b>Fax Number</b>            | Fax number of the user, as maintained with the bank, gets displayed in masked format.   |
| <b>Phone Number</b>          | Phone number of the user, as maintained with the bank, gets displayed in masked format. |

9. Click  against the field that you want to edit.
10. Click **Next**. The next configured screen appears  
OR  
Click  [Download Profile](#) to download the profile.

### Daily Limits



The screenshot shows the 'Limits' page in the Futura Bank mobile app. At the top, there is a welcome message: 'Thank You for choosing Futura Bank as your Banking needs partner. We welcome you to the Futura Bank family. Happy Banking!!!'. Below this, there are two dropdown menus: 'Channel' set to 'Internet' and 'Transactions' set to 'International Payment - File Level ...'. The main content area is titled 'International Payment - File Level Approval Limits' and contains three sections: 'Consolidated Limits', 'Daily Limits', and 'Monthly Limits'. Each section has a placeholder icon and a message stating that the limit package is not assigned for the selected transaction. A 'Next' button is located at the bottom left of the main content area. The footer contains the copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

**Field Description**

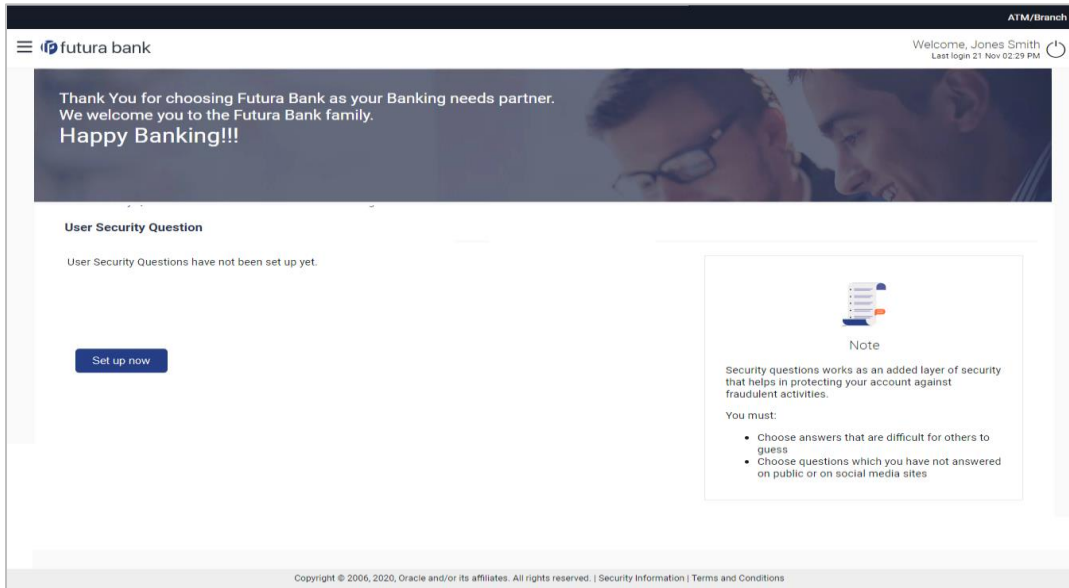
| <b>Field Name</b>                               | <b>Description</b>  |
|---|---|
| <b>Channel</b>                                  | Select the channel for which user limits are to be displayed.   |
| <b>Transactions</b>                             | Select the transaction for which user limits are to be displayed.   |
| <b>Transaction Name</b>                         | The name of the transaction as selected in the above field is displayed.  |
| <b>Min Amount</b>                               | The per transaction limit - minimum amount.   |
| <b>Max Amount</b>                               | The per transaction limit - maximum amount.   |
| <b>Transaction Limit - Daily Limits</b>         | <p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>         |
| <b>Transaction Limit - Monthly Limits</b>       | <p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>       |
| <b>Transaction Group Limit - Daily Limits</b>   | <p>The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>   |
| <b>Transaction Group Limit - Monthly Limits</b> | <p>The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> |
| <b>Channel Group Limit - Daily Limits</b>       | <p>The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>       |

| Field Name  | Description   |
|---|---|
| <b>Channel Group Limit - Monthly Limits</b>                   | <p>The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>                      |
| <b>Channel &amp; Transaction Group Limit - Daily Limits</b>   | <p>The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>   |
| <b>Channel &amp; Transaction Group Limit - Monthly Limits</b> | <p>The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> |

11. From the **Channel** list, select a channel to view applicable limits.
12. From the **Transactions** list, select the transaction to view its limits.
13. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.
14. Click **Next**. The next configured screen appears  
OR  
Click **Edit** to edit the limits.

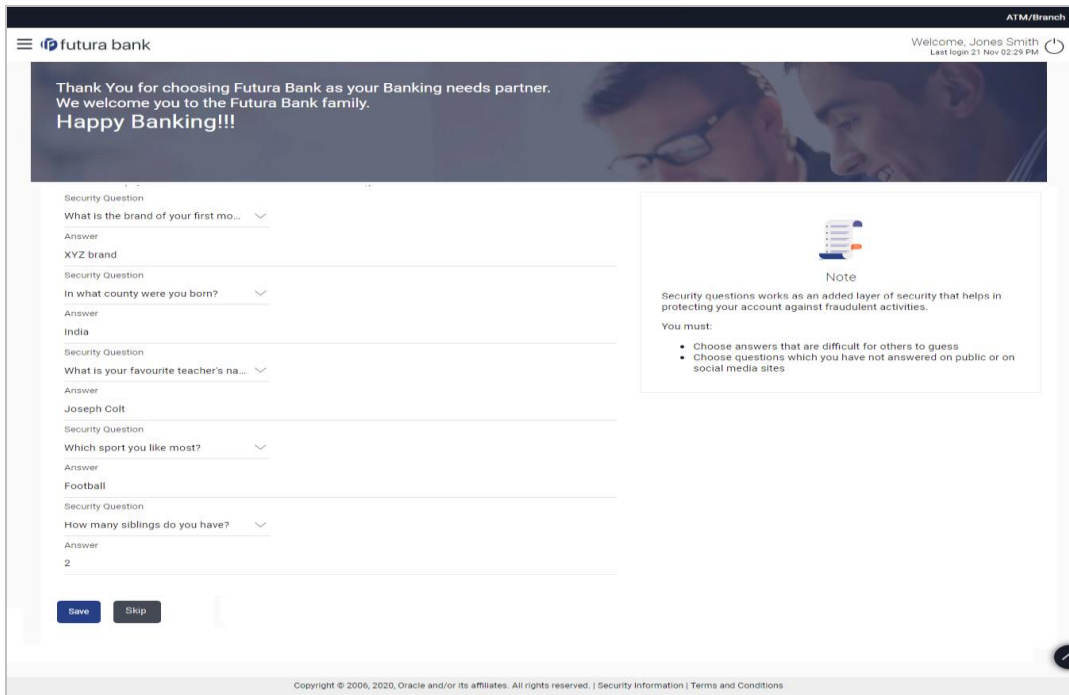


## User Security Question Setup



15. Click **Setup Now** to setup security questions. The **Set Security Questions** screen appears. OR Click **Skip** to skip this step.

## Set Security Questions



**Field Description**

| <b>Field Name</b>         | <b>Description</b>   |
|---------------------------|--|
| <b>Security Questions</b> | Select a question to be assigned as a security question.<br><br>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator. |
| <b>Answer</b>             | Specify an answer for the selected security question.<br><br>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.  |

16. From the **Security Question** list, select the security question to be added in your security question set.
17. In the **Answer** field, enter an answer for the corresponding security question.
18. Click **Save** to save the security questions.  
The user is directed to the Dashboard screen.

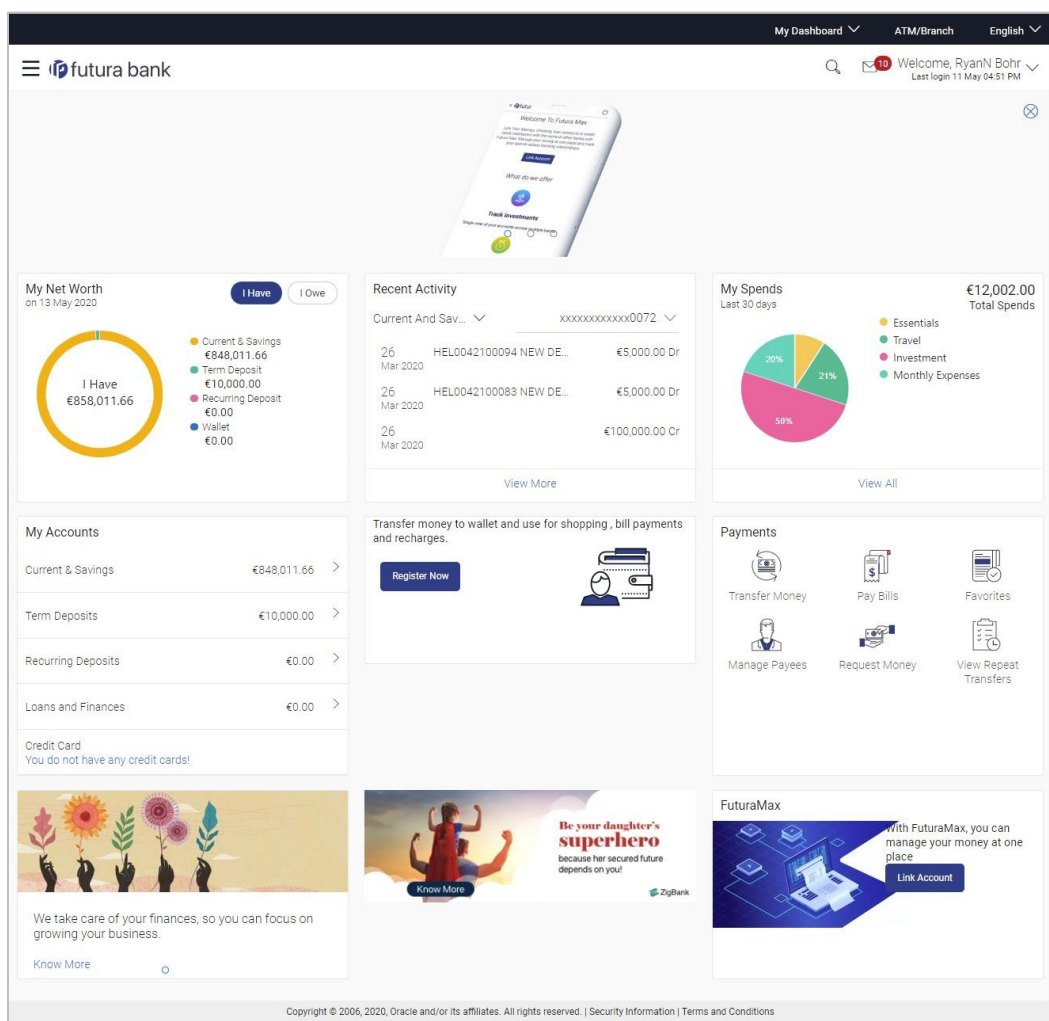
[Home](#)

## 8. Dashboard

The dashboard is the first landing page that the customer views after logging in. It displays the summary of all the user's accounts in a single screen. It also enables the user to access various functions quickly without having to use the toggle menu to navigate to the required screen.

### 8.1 Retail Dashboard







The Retail Dashboard is displayed in the form of widgets. It follows the creative concept of cards which results in an organized dashboard that engages the user and displays information that is easy to decipher.



## Dashboard Overview

### Icons

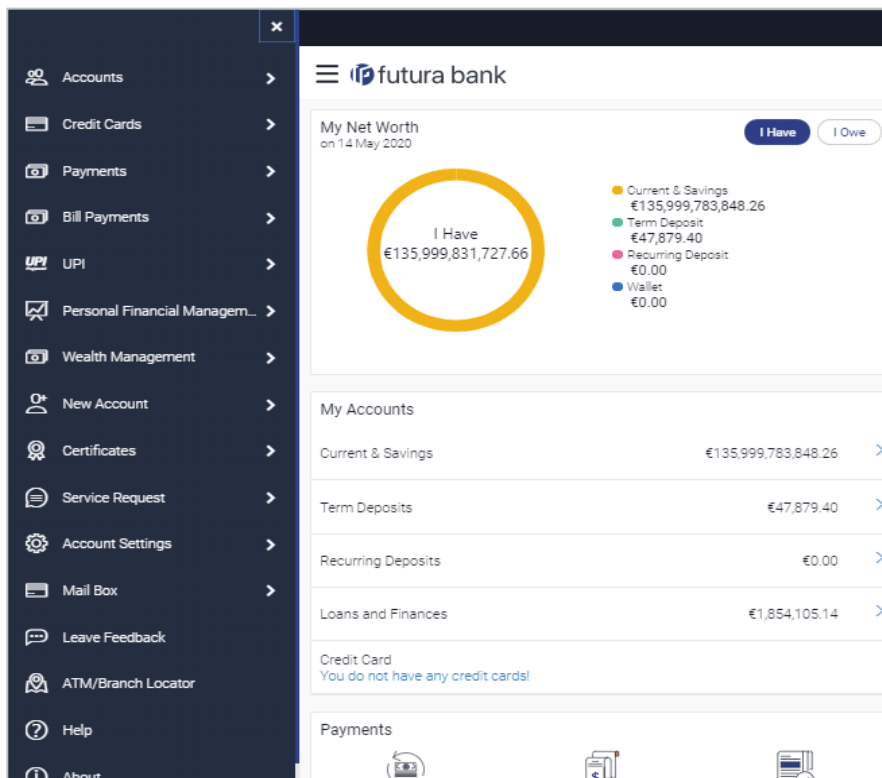
The following icons are present on the retail dashboard:

- : This option is provided on all screens and enables the user to return to the dashboard.
- : Click this icon to navigate to the Mailbox screen.
- : Click this icon to search for a specific transaction.
- : Displays the user's name along with the last login date and time. Clicking on this icon displays a drop-down with the options to change entities, view the user's profile or to log out from the application.
- : Click the toggle menu to access the transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.









### Header Menu Options









- **Your Current View is:**
    - My Dashboard:** This option allows the user to select their customized dashboards. This option is present only if the user has personalized their Dashboard according to their use and requirement.
    - Default Dashboard:** This option allows the user to switch to the default dashboard if he has customized his dashboard.
  - **ATM Branch:** Click here to locate the nearest branch/ATM.
  - **Select Language:** Select your desired language to use the application.
- FATCA & CRS link:** Click the link to access the FATCA and CRS Self – Certification Form so as to provide information required by the bank to comply with the FATCA and CRS regulations. This link will be displayed on the dashboard only if you are required to submit the FATCA & CRS Self-Certification form.
-

## Toggle Menu Transactions



The following items are present on the Toggle Menu:

-  **Accounts**: This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
-  **Credit Cards**: Click this menu to access the credit card related transactions.
-  **Payments**: Click here to access Payments related transactions or setting up of payments.
-  **Bill Payments**: Click here to access the Electronic Bill Payments and Presentment related transactions.
-  **UPI**: Click here to access the UPI Payments transaction.
-  **Personal Financial Managem...**: Click this menu to plan finances and track expenditure. It consists of sub menu items like Goal, Spends and Budget.
-  **Wealth Management**: Click this menu to access the wealth management related transactions.
-  **New Account**: Click this menu to apply for a new account.

-  **Certificates**: Click this menu to view your interest certificates and balance certificates of Current and Savings, Fixed Deposit and Loan account and TDS deducted from all your accounts and deposits for the financial year.
-  **Service Request**: Click this menu to raise a new service request and track the status of a service request.
-  **Account Settings**: Click this menu to set your preferences and daily limits, change password and personalize your dashboard.
-  **Mail Box**: Click this menu to view the Mails, Alerts and Notifications.
-  **Leave Feedback**: Click this menu to leave your feedback about the user interaction of the application.
-  **ATM/Branch Locator**: Click to view the address and location of the ATMs and the branches of the Bank. For more information click here.
-  **Help**: Click this menu to launch the online help.
-  **About**: Click this menu to view the information about the application like version number, copyright etc.

### Personalized Offers

This section displays personalized offers and promotions that are available for the user. If multiple offers are present, then the user can scroll through them using the navigation dots available at the bottom of the widget. The user can click the cross icon on the right corner of the widget to close the offers panel.

If an offer has a page linked to the image, then the user can click on the offer and can go to the respective offer page.

### My Net Worth

This widget displays the total net balance available across all the accounts of the user. It also displays the total cash that is available in all the accounts and the total debt. The graphical representation of availability of net balance with in a period of 90 days in the user's accounts is also displayed.

### Recent Activity

This widget displays the recent activity in the user's Savings, Term Deposit and Loans accounts. It displays the date of transaction, a description of the transaction and the debit / credit amount. The user can select an account number of a particular account type, to view the recent account activity of that account.

Click the **View More** link to view the statements of the selected account type.

### My Spends

This section displays the spending analysis of the customer. The user can view the total expenditure incurred during the past 30 days. Click the **View All** link to open the **My Spends** transaction screen.

## My Accounts

The My Accounts widget lists down all the account types of the accounts that the user holds with the bank. The user can select an account type in order to view details of each account belonging to that specific account type.

The account types that can be listed in this widget are as follows:

- Current & Savings
- Term Deposits
- Recurring Deposits
- Loans and Finances
- Credit Card

The total balance of all the accounts belonging to a specific account type is displayed against each account type. The user can select any account type record in order to view the accounts (active as well as inactive/closed accounts) belonging to that specific account type category. Subsequently, the user can also select an individual account to view details of the account or to perform transactions using that account.

## My Bills

The My Bills widget enables the retail user to access the Electronic Bill Payments and Presentment related transactions. Different bills are placed on the widgets, which enables the users to pay utility bills towards various types of billers such as 'payment', 'payment and presentment or recharge':

This widget provides immediate access to the following transactions:

- **Quick Recharge:** By clicking this option, the user can access the Quick Recharge transaction, from which, the user can initiate bill payments to the 'Recharge' type billers that are not registered.
- **Quick Bill Pay:** This option enables the user to access the Quick Bill Pay transaction. The user can pay the bills online without registering the billers.
- **View All Billers:** This feature enables users to view all the registered billers.

## Upcoming Payments

This widget lists down the future dated payment instructions set up by the customer.

Each payment instruction record displays the following information:

- The date on which the payment is due
- The nickname of the payee
- The amount due

Click **View All** to view all upcoming payments.

- Click **Setup Repeat Transfers** to set standing instructions.

## Payments

The Payments widget enables the retail user to access certain transactions available under the payments module. Different transactions are displayed on the widget in the form of icons, which gives the user easy access to these transactions.

Icons for the following transactions are displayed in this widget:

- **Transfer Money:** This transaction enables the user to initiate a transfer to a registered payee.
- **Pay Bills:** This transaction enables the user to make utility bill payments.
- **Favorites:** This option enables the user to access his favorite transactions. This feature enables the user to quickly initiate payments towards a payee or a biller without having to enter details of the transfer or payment as the details are pre-populated based on prior setup. Favorite transactions can be of two types: Bill Payments and Money Transfer.
- **Manage Payees & Billers:** By selecting this option, the user can navigate to the screen on which he can manage payees and registered billers.
- **Request Money:** This feature enables the user to initiate a request to pull money from a debtor.
- **View Repeat Transfers:** This transaction enables the user to view and setup repeat transfers. All customer payments, that are periodic in nature, can be set-up and managed here.

### Service Requests

- The service requests widget displays the number of open service requests initiated by the customer as well as the service requests that are recently closed. The customer can raise a new request and track the status of open service requests.

### Notifications

The notification widget enables the user to view the notifications sent by the bank. Click View All to view all the notifications sent by the bank.

### My Advisors

This widget displays the names and contact details of the user's relationship managers.

### Link Account (Account Aggregation Link)

Click the Link Account button to link the external bank accounts to OBDX to access savings, term deposits and loan accounts information anytime, anywhere using single digital platform.

### Wallet

Standard transactions supported in the wallet are accessible through this section.

Transactions includes;

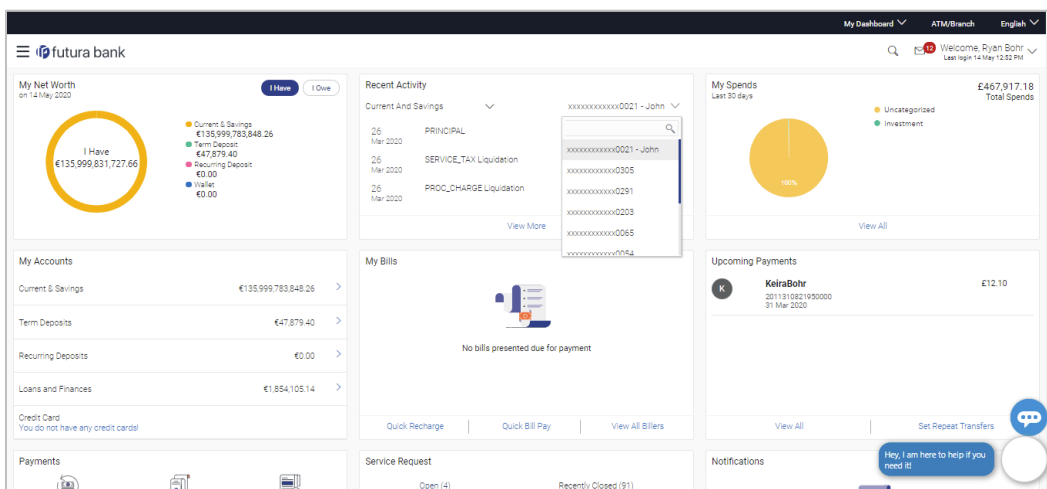
- **Add Money:** Click the link to go to the wallet **Add Money** screen.
- **Send Money:** Click the link to go to the wallet **Send Money** screen.
- **View Statement:** Displays the recent financial activities performed by the user. It displays the value date of transaction, description, amount of the transaction and the Dr/Cr indication along with the amount.



## 8.2 Conventional/Islamic Accounts

This option enables the retail users to view & select both Conventional & Islamic accounts under separate headers of “Conventional” & “Islamic” while processing any transaction in the entire application. These headers will appear for all transactions where there is an account dropdown or account selection of Current and Savings, Term Deposits & Loans is required.

**Note:** Users having both (Conventional & Islamic accounts) will be able to view their accounts in respective headers however, in case if he is only having either of account then there will be no separate header bifurcation for the same.



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## 9. Forgot Password

The login password is the password using which the user can log into the internet banking platform. The user cannot access his bank accounts without this password. The Forgot Password feature enables users to reset their login password.

The user is required to enter his User ID and Date of Birth. Post successful validation of the user's details, user is asked to enter the second factor authentication details (as per the authentication mode maintained by the Bank).

Once the user is authenticated, user will receive a link to generate the new password, on his registered email ID.

### Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Password.

### Features Supported In the Application

- User Verification
- New Password Creation

### How to reach here:

*Portal > Forgot Password*

### To reset the password:

1. In the **Login** page, click **Forgot Password**. The **Forgot Password** screen appears.

### Forgot Password - User Verification

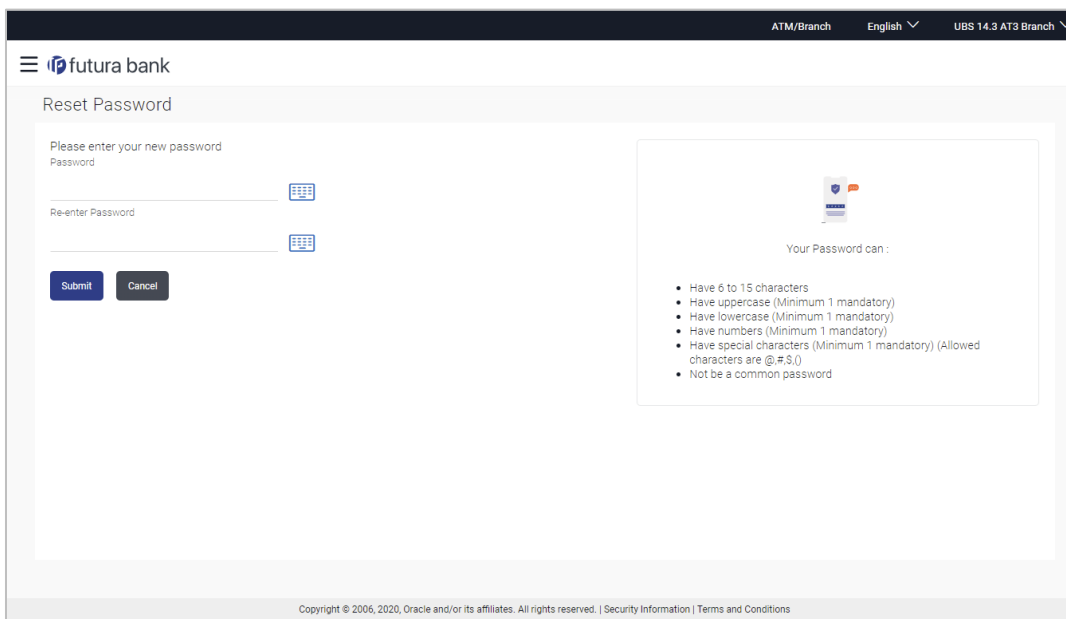
The screenshot displays the 'Forgot Password' interface on the Futura Bank website. At the top, there are navigation links for 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main heading is 'Forgot Password'. Below it, a message reads: 'Okay, no problem. Just enter the details below:'. The form contains two input fields: 'Username' with the value 'JeffCCBohr' and 'Date of Birth' with the value '22 Feb 1990'. There are 'Submit' and 'Cancel' buttons. To the right, a box titled 'Forgot your internet banking password?' provides instructions: 'No worries, generate a new password in 3 simple steps: 1. Enter your Username and Date of birth. 2. Authenticate your details by entering OTP received on your mobile. 3. Reset password by entering a new password of your choice on the link sent to your registered email address.' A chatbot icon is located in the bottom right corner with the text 'Hey, I am here to help if you need it!'.

### Field Description

| Field Name           | Description                |
|----------------------|----------------------------|
| <b>Username</b>      | Enter your login username. |
| <b>Date of birth</b> | Enter your date of birth.  |

2. In the **Username** field, enter your login username.
3. In **Date of birth** field, enter your date of birth.
4. Click **Continue**.  
OR  
Click to **Cancel** the transaction.
5. The **Verification** screen appears. The user has to enter the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be displayed as per the setup done by the system administrator.  
A **Confirmation** screen appears, along with a message stating that the link to reset password has been sent to user's registered email.
6. Click the link received in your email to reset the password. The **Reset Password** screen appears.



### Reset Password – New Password Creation



### Field Description

| Field Name                            | Description |
|---------------------------------------|-------------|
| <b>Please enter your new password</b> |             |

| Field Name               | Description                                    |
|--------------------------|--|
| <b>Password</b>          | Enter a new password for channel access.       |
| <b>Re-enter Password</b> | Re-enter the new password to confirm the same. |

- In the **Password** field, enter a new password.  
OR  
Click  icon to enter a new password using the virtual keyboard.
- In the **Re-enter Password** field, re-enter the new password.  
OR  
Click  icon to re-enter the new password using the virtual keyboard.
- Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
- A message confirming the successful reset of the password appears. Click **Login** to log in to the application.

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## 10. Forgot Username

Using this feature user can retrieve his channel banking Username, in case he has forgotten the same.

### Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Username.

### How to reach here:

Portal > *Forgot Username*

### To reset the username:

1. In the **Login** page, click **Forgot Username**. The **Forgot Username** screen appears.

### Forgot Username - User Verification

### Field Description

| Field Name           | Description   |
|----------------------|---|
| <b>Email</b>         | Enter your email ID that is registered with the bank. |
| <b>Date of birth</b> | Enter your date of birth.                             |

2. In the **Email** field, enter your email ID that is registered with the bank.
3. In **Date of birth** field, enter your date of birth.
4. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.

5. The verification screen appears if the transaction is configured for 2 Factor Authentication.
6. Enter the details required for second factor authentication.  
The **Forgot Username** confirmation screen appears.
7. A message stating that the username has been sent to your registered email address appears. Click the **Click here** link to log in to the application.

---

**Note:** If a user has more than one user ID with the same email ID and DOB, then he/she will not be able to retrieve his/her User ID using the above function. In that case, the user will have to contact the bank for retrieving his/her user ID.

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## 11. Live Chat

Multi-Modal Assisted Banking allows you to initiate a video or voice call and can share his / her screen with the Bank user in case they face an issue while completing a transaction or have any queries pertaining to their account. The multi-modal assisted banking feature is configurable. Below are the features being provided as part of the current release:

- Integration with Oracle Live Experience for assisting customer.
- An assisted banking icon across the application for end user, by clicking on which he/she can start the call.
- Business user can enable and disable this option from his user preferences.

---

**Note:** Live Chat is supported only when the user is logging from desktops.

---

### How to reach here:

*Bottom right corner of the application*

### To start a meeting:

1. Click '**Hey I am there to help if you need it**' icon.
2. The session recording message is displayed, click **Ok** to continue with the modal assisted banking session.  
OR  
Click **Cancel** to close the session.

### Live Chat

The screenshot displays the Futura Bank mobile application interface. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. The main content area includes several widgets: 'My Net Worth' (€858,011.66), 'Recent Activity' (transactions from Mar 2020), 'My Spends' (€12,002.00 total), and 'My Accounts' (Current & Savings, Term Deposits, etc.). A 'Connecting...' modal is overlaid on the bottom right, with a message: 'We are connecting you with our next available representative...'. The modal also features a 'Register Now' button and an icon of a person with a credit card.

3. Once the connection is established, a screen sharing message is displayed. Click **Ok**.  
OR  
Click **Cancel** to abort the live chat session.
4. Share your screen message is displayed. Select the application and click **Share**.  
OR  
Click **Cancel** to abort the live chat session.
5. The screen is shared with the customer support representative.
6. Business user can voice or video chat with the Bank executive basis on the configuration done by bank.
7. Screen shows the confirmation message once the session gets ended.

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## 12. FATCA & CRS Form

The Foreign Account Tax Compliance Act (FATCA) is a United States federal law that was introduced to enable the Internal Revenue Service (IRS) to obtain detailed account information of US tax payers that invest and earn income through non U.S. institutions.

The Common Reporting Standard (CRS), is a global reporting standard developed by the Organization for Economic Cooperation and Development (OECD). This information standard was brought into effect for the purpose of combatting tax evasion at a global level.

The goal of both FATCA and CRS is to enable tax authorities to obtain information pertaining to the financial assets held by their citizens in foreign or overseas financial institutions, thereby greatly strengthening global tax compliance.

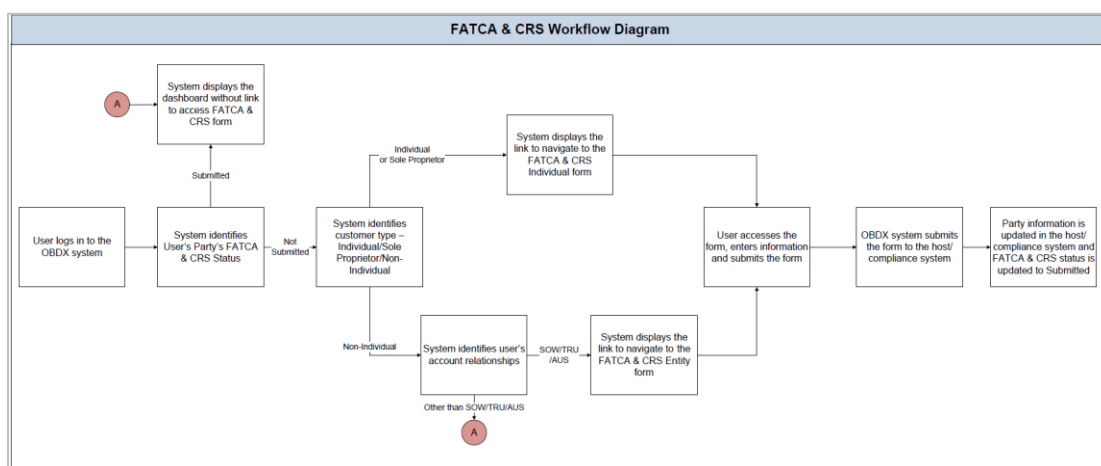
The FATCA and CRS Self – Certification Forms for Individuals and Entities has been created so as to capture required information for the purposes of complying with both FATCA and CRS.

A FATCA & CRS check is maintained under system configurations by the system administrator to identify if FATCA & CRS is to be enabled or not. If enabled, every time a business user logs into the banking application, the system will identify whether the user is required to fill out the form or not and further identify the type of form to be provided to the user based on the type of user. Individuals and sole proprietors will be displayed the FATCA & CRS Self – Certification form for Individuals and Corporates and other business entities will be displayed the FATCA & CRS Self – Certification form for Entities. Moreover, the FATCA & CRS Self – Certification form for Entities will be made available only to users that are accessing the online banking services of the entities in the capacity of trustees, sole owners or authorized signatories.

This section documents the information captured in the FATCA & CRS Self – Certification forms for both Individuals and Entities.

### Workflow

The following workflow identifies the steps involved in the process of capturing customer information required from the view point of complying with FATCA & CRS, considering that the FATCA & CRS check in system configuration is set to Enabled.



### How to reach here:

*Retail Dashboard > FATCA and CRS Self - Certification Form link > FATCA and CRS self - certification Form*

## 12.1 **FATCA & CRS Self - Certification Form for Individuals**

The FATCA and CRS – Self Certification form for Individuals is displayed to those users that are required to fill out the FATCA and CRS form and are either individuals or sole proprietors. The sections that consist of this form are documented as follows:

### **To fill the FATCA & CRS Self - Certification Form for individuals:**

1. Select the **FATCA & CRS** link displayed as part of a message on the dashboard.  
The FATCA & CRS Self - Certification Form for Individuals appears.

### 12.1.1 **Customer Identification**

In this section, enter basic personal details that includes your name, primary address, identification information, etc.

## Customer Identification

My Dashboard
ATM/Branch
English

futura bank
Welcome, Ryan N Bohr  
Last login 11 May 04:51 PM

### FATCA & CRS Self-Certification Form For Individuals

**Customer Identification**

Title  
Mr

Full Name  
Steven George Gerrard

Address Type  
 Permanent
  Current Residential
  Other

Country  
India

City  
Mumbai,

Address  
401, Island Parkway  
RedWood Shores

Zip Code  
755011

**Mailing Address**

Same as above

Country  
India

City  
Mumbai

Address  
111, Avenida Victacure  
Parkway

Zip Code  
755012

Nationality  
India

Country of Birth  
India

City/Place of Birth  
Mumbai


Identification Type  
Passport

Identification Number  
122221111

Father's Name  
John Smith

Spouse's Name  
Mary Jones

[Continue](#)



**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Additional KYC Information ▶

Tax Residency Information ▶

Declaration ▶

Submit

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 90 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

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## Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Title</b>           | Your title as maintained with the bank, is displayed in read only format. Titles can be Mr., Mrs., Dr. etc.  |
| <b>Full Name</b>       | Your full name as maintained with the bank, is displayed.  |
| <b>Address Type</b>    | Select the type of address that you want to provide.<br>The address types are: <ul style="list-style-type: none"> <li>• Permanent</li> <li>• Current Residential</li> <li>• Other</li> </ul> |
| <b>Country</b>         | Select the country as per the address type selected.   |
| <b>City</b>            | Enter the name of the city as per the address type selected.   |
| <b>Address 1-2</b>     | Enter details of the address as per the address type selected.   |
| <b>Zip Code</b>        | Enter the zip code of the address selected.  |
| <b>Mailing Address</b> |  |

| Field Name                   | Description   |
|------------------------------|---|
| <b>Same as above</b>         | Select this check box if your mailing address is the same as that defined above.  |
| <b>Country</b>               | Select the country of your mailing address.<br>This field appears if the <b>Same as above</b> check box is not selected.  |
| <b>City</b>                  | Enter the name of the city of your mailing address.<br>This field appears if the <b>Same as above</b> check box is not selected.  |
| <b>Address 1-2</b>           | Enter the details of your mailing address.<br>This field appears if the <b>Same as above</b> check box is not selected.   |
| <b>Zip Code</b>              | Enter the zip code of the mailing address of the user.<br>This field appears if the <b>Same as above</b> check box is not selected.   |
| <b>Nationality</b>           | Select the country of which you are a national.   |
| <b>Country of Birth</b>      | Select the country in which you were born.  |
| <b>City/ Place of Birth</b>  | Enter the name of the city in which you were born.  |
| <b>Identification Type</b>   | Select the identification document that you want to provide as proof of identity.<br>The identification type could be: <ul style="list-style-type: none"> <li>• Passport</li> <li>• Election ID</li> <li>• PAN Card</li> <li>• National ID</li> <li>• Driving License</li> <li>• UIDAI Letter</li> <li>• NIREGA Job Card</li> <li>• Others</li> </ul> |
| <b>Identification Number</b> | Enter the identification number corresponding to the identification type.   |
| <b>Father's Name</b>         | Enter your father's name in full. This field is not mandatory.  |
| <b>Spouse's Name</b>         | Enter your spouse's name in full. This field is not mandatory.  |

2. In the **Address Type** field, select the address type of choice.
3. If you select the option **Other**, enter the type of address being defined in the **Other Address** field.
4. From the **Country** and **City** lists, select the country and city as per the Address Type specified.
5. In the **Address** and **ZIP Code** fields, enter the address and zip code as per the Address Type specified.
6. Select the **Same as Above** check box, if your mailing address is the same as the address specified as primary address , else specify details of your mailing address.
7. From the **Nationality** list, select the country in which you are a national.
8. From the **Country of Birth** and **City/ Place of Birth** lists, select the country and city in which you were born.
9. From the **Identification Type** list, select the identification document that you want to provide as proof of identification.
10. In the **Identification Number** field, enter the identification number as per the identification type selected.
11. In the **Father's Name** field, enter the name of your father in full.
12. In the **Spouse's Name** field, enter the name of your spouse in full.
13. Click **Continue**. The **Additional KYC Information** section appears.

## 12.1.2 Additional KYC Information

In this section, specify information pertaining to your occupation and income. You are also required to specify whether you are a politically exposed person or are related to a politically exposed person.

### Additional KYC Information

My Dashboard ATM/Branch English

futura bank Welcome, RyanN Bohr Last login 11 May 04:51 PM

FATCA & CRS Self-Certification Form For Individuals

Customer Identification

Additional KYC Information

Occupation  
Service

Gross Annual Income  
2000000

Politically Exposed Person (PEP) Status  
 I am a Politically Exposed Person  I am related to a Politically Exposed Person  Not Applicable

Continue

Tax Residency Information

Declaration

Submit

**What is FATCA & CRS? & Why are you being asked to fill this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

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**Field Description**

| <b>Field Name</b>                             | <b>Description</b>   |
|---|--|
| <b>Occupation</b>                             | <p>Select the type of occupation that best describes your current or most recent job.</p> <p>The types are:</p> <ul style="list-style-type: none"> <li>• Service</li> <li>• Business</li> <li>• Others</li> </ul>  |
| <b>Gross Annual Income</b>                    | <p>Enter your gross annual income that you earn from all sources, in this field.</p>   |
| <b>Politically Exposed Person(PEP) Status</b> | <p>Specify your status with regards to being a politically exposed person or being related to a politically exposed person.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• I am a Politically Exposed Person</li> <li>• I am related to a Politically Exposed Person</li> <li>• Not Applicable – Select this option if you are neither a PEP nor related to a PEP</li> </ul> |

14. From the **Occupation** list, select the type of occupation that best describes your current or most recent job.
15. In the **Gross Annual Income** field, enter the amount you earn as gross annual income.
16. In the **Politically Exposed Person (PEP) Status** field, select the option applicable to you.
17. Click **Continue**. The **Tax Residency** Information section appears.



### 12.1.3 Tax Residency Information

This section enables you to specify information about your tax residency. You are required to identify the countries in which you are considered a tax resident and also specify information pertaining to your relationship with the United States of America.

#### Tax Residency Information

My Dashboard
ATM/Branch
English

futura bank
Welcome, RyanN Bohr  
Last login 11 May 04:51 PM

FATCA & CRS Self-Certification Form For Individuals

Customer Identification

Additional KYC Information

Tax Residency Information

Was the Entity established in a country other than India?(Applicable to Sole Proprietor Only)

Yes  No

Are you a tax resident of any country other than India?

Yes  No

Country of Tax Residence

United States

TIN Available

Yes  No

Tax Identification Type

SSN

TIN/TIN Equivalent

EIN

Add Another Country

Are you a Citizen of the United States of America?

Yes  No

Do you meet the Substantial Presence Test?

Yes  No

Do you have a U.S Green Card?

Yes  No

[Continue](#)

Declaration

[Submit](#)

**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

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## Field Description

| Field Name   | Description   |
|--|---|
| <b>Was the Entity established in a country other than &lt;Name of Country&gt;? (Applicable to Sole Proprietors only)</b> | <p>This field is applicable to sole proprietors only. Specify whether the entity was established in the country or in another country.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes – Select this option to identify that the entity was established in a country other than the country in which your accounts are held.</li> <li>• No – Select this option to identify that the entity was established in the country in which your accounts are held.</li> </ul> |
| <b>Are you a tax resident of any country other than &lt;Name of Country&gt;?</b>   | <p>Specify whether you are a tax resident of country other than the country in which your accounts are held.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes – Select this option to identify that you are a tax resident of a country/countries other than the one in which your accounts are held.</li> <li>• No – Select this option to identify that you are not a tax resident of any country other than the country in which your accounts are held.</li> </ul>  |
| <p>The following fields are enabled if you have selected the option <b>Yes</b> in either of the two fields above.</p>    |   |
| <b>Country of Tax Residence</b>  | <p>Select the country in which you are considered a tax resident.</p>   |
| <b>TIN Available</b>   | <p>Specify whether your Taxpayer Identification Number (TIN) of the country in which you are a tax resident, is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes – Select this option if your TIN for the country selected in the <b>Country of Tax Residence</b> field is available.</li> <li>• No – Select this option if you do not have a TIN for the country selected in the <b>Country of Tax Residence</b> field.</li> </ul>                   |
| <b>Tax Identification Type</b>   | <p>Select your TIN type from the list. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as <b>Country of Tax Residence</b>.</p> <p>This field appears if you have selected the option <b>Yes</b> against the <b>TIN Available</b> field.</p>   |

| Field Name  | Description   |
|---|---|
| <b>Other Tax Identification Type</b>  | <p>Specify the identification document that you are providing as TIN if you have selected the option <b>Other</b> from the list of values available under Tax Identification Type.</p> <p>This field appears if you have selected the option <b>Other</b> in the <b>Tax Identification Type</b> field.</p>    |
| <b>TIN/ TIN Equivalent</b>  | <p>Specify the taxpayer identification number.</p> <p>This field appears only if you have selected the option <b>Yes</b> against the field <b>TIN Available</b>.</p>  |
| <b>Reason for Non Availability</b>  | <p>Specify the reason of non-availability of taxpayer identification number.</p> <p>This field appears if you have selected the option <b>No</b> in the <b>TIN Available</b> field.</p>   |
| <b>Add Another Country</b>  | <p>The link to add details of another country in which the user is a tax resident. You may choose to add further records, up to a defined number, if you are a tax resident of more than one country.</p>   |
| <b>Remove Country</b>   | <p>This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.</p>  |
| <p>The following fields are specific to the United States of America, in which you are required to identify you relationship with the United States specifically.</p> |   |
| <b>Are you a citizen of the United States of America?</b>   | <p>Specify whether you are a citizen of the United States of America.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>   |
| <b>Do you meet the Substantial Presence Test?</b>   | <p>Specify whether you meet the substantial presence test criteria. By means of the substantial presence test, it can be identified whether you are to be considered a citizen of the United States or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |

| Field Name                            | Description  |
|---------------------------------------|--|
| <b>Do you have a U.S. Green Card?</b> | <p>Specify whether you hold a United States green card.</p> <p>A U.S. Green Card is allotted to persons who are considered lawful permanent residents of the United States and who have been granted permission to reside in as well as to seek employment in the United States.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |

18. In the **Was the Entity established in a country other than <Country name>? (Applicable to Sole Proprietors only)** field, select the applicable option.
19. In the **Are you a tax resident of any country other than <Country name>?** field, select the applicable option.
- a. If you have selected the option **Yes** in either of the two fields - **Was the Entity established in a country other than <Country name>?** or **Are you a tax resident of any country other than <Country name>?**, specify details pertaining to the country/ countries in which you are a tax resident. The steps are as follows:
- i. In the **Country of Tax Residence** list, select the country in which you are a tax resident.
  - ii. In the **TIN Available** field;
    1. Select the option **Yes** if you have a TIN for the country in which you are a tax resident.  
OR  
Select the option **No** if you do not have a TIN for the country in which you are a tax resident.
  - iii. If you have selected the option **Yes** against the field **TIN Available**, select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.  
OR  
If you have selected the option **No** against the field **TIN Available**, specify the reason for which you do not have a TIN in the field **Reason for Non Availability**.
  - iv. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.  
Repeat Steps I to iii.
  - v. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.
20. In the **Are you a citizen of the United States of America** field, select the applicable option.
21. In the **Do you meet the Substantial Presence Test?** field, select the applicable option.
22. In the **Do you have a U.S. Green Card?** field, select the applicable option.
23. Click **Continue**. The **Declaration** section appears.

## 12.1.4 Declaration

This section displays the FATCA & CRS declaration for which you are required to provide consent by selecting the provided check box.

### Declaration

The screenshot shows the 'FATCA & CRS Self-Certification Form For Individuals' on the 'futura bank' website. The navigation bar includes 'My Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'RyanN Bohr' with the last login on '11 May 04:51 PM'. The form is divided into several sections:

- Customer Identification**
- Additional KYC Information**
- Tax Residency Information**
- Declaration**

The Declaration section contains the following text:

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

I, Steven George Gerrard declare acceptance of all statements above

A **Submit** button is located below the declaration section.

To the right of the form is an informational box titled 'What is FATCA & CRS? & Why are you being asked to fill this form?'. It explains that FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level. It also states that as per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank. It concludes by asking the user to complete all sections of the form and to consult their professional tax advisor if they have any questions regarding this form.

Below the form, there are sections for 'FATCA & CRS Instructions' and 'Substantial Presence Test'. The instructions mention that the government of the user's country has entered into an IGA with other governments. The Substantial Presence Test section states that the user will be considered a United States resident for tax purposes if they meet the test for the calendar year, which includes being physically present in the U.S. for at least 31 days during the current year, 183 days during the 3-year period, and meeting other criteria.

At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

24. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.

25. Click **Submit**. The Review screen appears.

## 12.1.5 Review

The review screen displays all the information that you have entered in the form. You can review this information and if required, select the option to edit the information of any section. Once you have verified all the information defined in the form, you can click on the option provided to submit the form, after which the form will be submitted and the confirmation page will be displayed.

### Review


The screenshot shows the 'FATCA & CRS Self-Certification Form For Individuals' review screen. The page header includes 'My Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'Ryan N Bohr' with the last login time of '11 May 04:51 PM'. The form is divided into several sections, each with an edit icon:

- Customer Identification:**
  - Title: Mr
  - Full Name: Steven George Gerrard
  - Address Type: Permanent
  - Address: 401 Island Parkway, Redwood Shores, Mumbai, India, 7550011
  - Mailing Address: Avenida Vitacura 2939 Piso 6, Mumbai, India, 7550033
  - Nationality: India
  - Country of Birth: India
  - City/Place of Birth: Mumbai
  - Identification Type: Passport
  - Passport Identification Number: 12222111
  - Father's Name: John Smith
  - Spouse's Name: Mary Jones
- Additional KYC Information:**
  - Occupation: Service
  - Gross Annual Income: 200000
  - Politically Exposed Person (PEP) Status: I am related to a Politically Exposed Person
- Tax Residency Information:**
  - Was the Entity established in a country other than India? (Applicable to Sole Proprietor Only): No
  - Are you a tax resident of any country other than India?: No
  - Are you a Citizen of the United States of America?: No
  - Do you meet the Substantial Presence Test?: No
  - Do you have a U.S Green Card?: No
- Declaration:**
  - A paragraph of legal disclaimer text.
  - A checked checkbox: 'I, Steven George Gerrard declare acceptance of all statements above'

At the bottom of the form, there are three buttons: 'Confirm', 'Cancel', and 'Back'. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

26. Verify the details, and click **Confirm**.

OR

Click  against any section that you wish to edit, if required.

OR

Click **Cancel** to close the form.

OR

Click **Back** to navigate to the previous page.

27. The success message appears along with the status of form submission.

### **12.1.6 Confirm**

The confirmation page will be displayed once you have submitted the form. This page will display a message identifying whether the form was successfully submitted or not.

28. Click **Go to Dashboard** to navigate to the dashboard.

## 12.2 FATCA and CRS Self - Certification Form for Entities

The FATCA & CRS Self – Certification form for Entities is made available to users that are accessing the online banking services of the entities or companies in the capacity of trustees, sole owners or authorized signatories.

The sections that consist of this form are documented as follows:

### To fill the FATCA & CRS Self - Certification Form for Entities:

29. Select the **FATCA & CRS** link displayed as part of a message on the dashboard.  
The FATCA & CRS Self - Certification Form for Entities appears.

### 12.2.1 Identification of the Entity

In this section, basic details of the entity are captured such as the name and address details of the entity.

#### Identification of Entity

The screenshot shows the 'Identification of the Entity' section of the FATCA & CRS Self-Certification Form. The form is titled 'FATCA & CRS Self-Certification Form For Entities' and is part of the Futura Bank interface. The user is logged in as Ryan N Bohr.

**Identification of the Entity**

Legal Name of Entity or Organization  
JUST EAT

Current Legal Address

Country  
United States

State  
Idaho

City  
CA

Address  
1022, Redwood Shores  
Island Parkway  
Zip Code  
94065

Mailing Address  
 Same as above

Country of Incorporation or Organization  
United Kingdom

[Continue](#)

**What is FATCA & CRS? & Why are you being asked to fill this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**Tax Residency**

**Entity Certification**

**Declaration**

[Submit](#) [Cancel](#)

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

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**Field Description**

| <b>Field Name</b>                               | <b>Description</b>  |
|---|---|
| <b>Legal Name of the Entity or Organization</b> | The name of the entity or company as maintained with the bank is displayed.   |
| <b>Current Legal Address</b>                    |   |
| <b>Country</b>                                  | Select the country in which the entity is operating.  |
| <b>City</b>                                     | Enter the name of the city in which the entity has its main headquarters.   |
| <b>Address 1-2</b>                              | Enter the address details of the main headquarters of the entity.   |
| <b>Zip Code</b>                                 | Enter the zip code of the entity's address.   |
| <b>Mailing Address</b>                          |   |
| <b>Same as above</b>                            | Select this checkbox if the entity's mailing address is the same as the current legal address.  |
| <b>Country</b>                                  | Select the country of the entity's mailing address.<br>This field appears if the <b>Same as above</b> check box is not selected.              |
| <b>City</b>                                     | Enter the name of the city of the mailing address of the entity.<br>This field appears if the <b>Same as above</b> check box is not selected. |
| <b>Address 1-2</b>                              | Enter the mailing address details.<br>This field appears if the <b>Same as above</b> check box is not selected.                               |
| <b>Zip Code</b>                                 | Enter the zip code of the mailing address of the entity.<br>This field appears if the <b>Same as above</b> check box is not selected.         |
| <b>Country of Incorporation or Organization</b> | Select the country of origin of the entity or organization.   |

30. From the **Country** list, select the country in which the entity is operating.
31. In the **City**, **Address** and **ZIP Code** field, enter the **City**, address details of the entity.
32. Select the **Same as Above** check box, if the entity's mailing address is the same as the current legal address, else specify details of the entity's mailing address.
33. From the **Country of Incorporation** or **Organization** list, select the country of origin of the entity or organization.
34. Click **Continue**. The **Tax Residency** section appears.

## 12.2.2 Tax Residency

This section captures information pertaining to the tax residency of the entity. You are required to specify whether the entity can be considered as a tax resident of any country other than the country in which its accounts are held and subsequently specify details pertaining to the countries in which the entity is a tax resident. Information specific to the entity's operations in the United States is also captured in this section.

### Tax Residency

My Dashboard ATM/Branch English

Welcome, RyanN Bohr  
Last login 11 May 04:51 PM

futura bank

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Is the entity a tax resident of any country other than <country name>?  
 Yes  No

Country of Tax Residence  
 United Kingdom

TIN Available ⓘ  
 Yes  No

Tax Identification Type  
 SSN

Add Another Country  
 Yes  No

Is the entity incorporated in the United States of America?  
 Yes  No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?  
 Yes  No

Continue

Entity Certification

Declaration

Submit Cancel

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

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## Field Description

| Field Name   | Description  |
|--|--|
| <b>Is the Entity a tax resident of any country other than &lt;country name&gt;?</b>  | <p>Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes – Select this option to identify that the entity is a tax resident of a country/countries other than the one in which it's accounts are held.</li> <li>• No – Select this option to identify that the entity is not a tax resident of any country other than the country in which it's accounts are held.</li> </ul> |
| <p>The following fields are enabled if you have selected the option <b>Yes</b> against the field <b>Is the entity a tax resident of any country other than &lt;country name&gt;?</b></p> |  |
| <b>Country of Tax Residence</b>  | <p>Select the country in which the entity is considered a tax resident.</p>  |
| <b>TIN Available</b>   | <p>Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes – Select this option if the entity's TIN for the country selected in the <b>Country of Tax Residence</b> field is available.</li> <li>• No – Select this option if the entity's TIN for the country selected in the <b>Country of Tax Residence</b> field is not available.</li> </ul>                        |
| <b>Tax Identification Type</b>   | <p>Specify the tax identification type of the entity that will be provided as proof of tax residency. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as <b>Country of Tax Residence</b>.</p> <p>This field appears if you have selected the option <b>Yes</b> in the <b>TIN Available</b> field.</p>  |
| <b>Other Tax Identification Type</b>   | <p>Specify the identification document of the entity that you are providing as TIN, if the tax identification type is other than the listed option in the Tax Identification Type list.</p> <p>This field appears if you have selected the option <b>Other</b> in the <b>Tax Identification Type</b> field.</p>  |
| <b>TIN/ TIN Equivalent</b>   | <p>Specify the Taxpayer Identification number.</p>   |

| Field Name   | Description   |
|--|---|
| <b>Reason for Non Availability</b>   | Specify the reason of non-availability of taxpayer identification number.<br><br>This field appears if you have selected the option <b>No</b> in the <b>TIN Available</b> field.  |
| <b>Add Another Country</b>   | The link to add details of another country in which the entity is a tax resident. You may choose to add further records, up to a defined number, if the entity is a tax resident of more than one country.                                |
| <b>Remove Country</b>  | This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.   |
| <b>Is the entity incorporated in the United States of America</b>  | Specify whether the entity was incorporated in the United States of America.<br><br>The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>  |
| <b>Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than &lt;country name&gt;?</b> | Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country.<br><br>The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |

35. In the **Is the Entity a tax resident of any country other than <country name>?** field, select the applicable option.
- a. If you have selected **Yes**, specify details pertaining to the country/countries in which the entity is a tax resident. The steps are as follows:
    - i. In the **Country of Tax Residence** list, select the country in which the entity is a tax resident.
    - ii. In the **TIN Available** field;
      1. Select the option **Yes** if the entity's TIN for the country in which it is a tax resident is available.  
OR  
Select the option **NO** if the TIN is not available.
    - iii. If you have selected the option **Yes** against the field **TIN Available**, select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.  
OR  
If you have selected the option **No** against the field **TIN Available**, specify the

reason for which the entity's TIN is not available in the field **Reason for Non Availability**.

- iv. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.  
Repeat steps i to iii
  - v. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.
36. In the **Is the entity incorporated in the United States of America?** field, select the applicable option.
  37. In the **Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?** field, select the applicable option.
  38. Click **Continue**. The **Entity Certification** section appears.

## 12.2.3 Entity Certification

This section captures information required to identify the category under which the entity falls with regards to FATCA & CRS classifications of entities.

### Entity Certification - Financial

My Dashboard
ATM/Branch
English

Welcome, RyanN Bohr
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FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Please select a category to which the entity belongs

Financial Institution  Non-Financial Institution

Financial Institution

An Investment Entity

Depository Institution, Custodial Institution or Specified Insurance Company

GIIN Available ⓘ

Yes  No

Enter GIIN

E6722

[Continue](#)

**What is FATCA & CRS?**  
&  
**Why are you being asked to fill this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Entity Certification

Declaration

[Submit](#) [Cancel](#)

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:


- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
- All the days you were present in the current year, and
- 1/3 of the days you were present in the first year before the current year, and
- 1/6 of the days you were present in the second year before the current year.

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## Entity Certification - Non Financial

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ATM/Branch
English




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FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification



**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Please select a category to which the entity belongs

Financial Institution
  Non-Financial Institution

**Non-Financial Institution**

Active Non-Financial Entity (NFE)

A corporation, the stock of which is regularly traded on an established securities market

Entity is related to a corporation whose stock is regularly traded on an established securities market

Name of the related corporation whose stock is traded

Example Corporation

Nature of relation

Subsidiary of the listed company

Name of the established securities market on which the stock of the related corporation is regularly traded

ABC Trade

A Governmental Entity or Central Bank

An International Organization

Other e.g. a start-up NFE or a non-profit NFE

Passive Non-Financial Entity (NFE)

Continue

Declaration

Submit

Cancel

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
- All the days you were present in the current year, and
- 1/3 of the days you were present in the first year before the current year, and
- 1/6 of the days you were present in the second year before the current year.

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## Field Description

| Field Name  | Description  |
|---|--|
| <b>Please select a category to which the entity belongs</b> | <p>Specify whether the entity is a financial or non-financial institution by selecting the applicable option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Financial Institution - Select this option if the entity is a financial organization</li> <li>• Non- Financial Institution - Select this option if the entity is a non-financial organization</li> </ul> <p>The following fields appear if you have selected the option <b>Financial Institution</b> under the <b>Please select a category to which the entity belongs</b> field.</p> |
| <b>Financial Institution</b>                                | <p>The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• An Investment Entity</li> <li>• Depository Institution, Custodial Institution or Specified Insurance Company</li> </ul>   |
| <b>An Investment Entity</b>                                 | <p>The categories of investment entities are listed under this field only if you have selected the option <b>An Investment Entity</b> under the <b>Financial Institution</b> category. Select an option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution</li> <li>• Other Investment Entity</li> </ul>   |
| <b>GIIN Available</b>                                       | <p>Specify whether the entity's Global Intermediary Identification Number is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes – Select this option if the entity's GIIN is available</li> <li>• No – Select this option if the entity does not have a GIIN</li> </ul>  |
| <b>Enter GIIN</b>   | <p>Enter the entity's Global Intermediary Identification Number.</p> <p>This field appears if you have selected the option <b>Yes</b> against the <b>GIIN Available</b> field.</p>   |



| Field Name   | Description  |
|--|--|
| <b>Reason for Non Availability</b>   | <p>Specify the reason of non-availability of taxpayer identification number.</p> <p>This field appears if you have selected the option <b>No</b> against the <b>GIIN Available</b> field.</p>  |
| <p>The following fields appear if you have selected the option <b>Non-Financial Institution</b> under the <b>Please select a category to which the entity belongs</b> field.</p> |  |
| <b>Non-Financial Institution</b>   | <p>The general categories to which a non-financial entity can belong, are listed under this field.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Active Non-Financial Entity (NFE)</li> <li>• Passive Non-Financial Entity (NFE)</li> </ul>   |
| <b>Active Non-Financial Entity (NFE)</b>   | <p>The categories under Active Non-Financial Entity are listed if you have selected the option <b>Active Non-Financial Entity</b> under the field <b>Non-Financial Institution</b>. Select the option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• A corporation, the stock of which is regularly traded on an established securities market</li> <li>• Entity is related to a corporation whose stock is regularly traded on an established securities market</li> <li>• A Governmental Entity or Central Bank</li> <li>• An International Organization</li> <li>• Other e.g. a start-up NFE or a non-profit NFE</li> </ul> |
| <b>Name of the established securities market on which the corporation is regularly traded</b>  | <p>Enter the name of securities market on which the entity trades regularly.</p> <p>This field appears if you have selected the option <b>A corporation, the stock of which is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.</p>  |
| <b>Name of the related corporation whose stock is traded</b>   | <p>Specify the name of corporation whose stock is traded by the entity.</p> <p>This field appears if you have selected the option <b>Entity is related to a corporation whose stock is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.</p>  |

| Field Name   | Description  |
|--|--|
| <b>Nature of relation</b>  | <p>Specify the relation that the entity has with the company whose stock is traded.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Subsidiary of the listed company</li> <li>• Controlled by a listed company</li> <li>• Common control as a listed company</li> </ul> <p>This field appears if you have selected the option <b>Entity is related to a corporation whose stock is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.</p> |
| <b>Name of the established securities market on which the stock of the related corporation is regularly traded</b> | <p>Enter the name of securities market on which the stock of the related corporation is traded on a regular basis.</p> <p>This field appears if you have selected the option <b>Entity is related to a corporation whose stock is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.</p>   |
| <b>Sub-Category of Active NFE</b>  | <p>Enter the sub-category of the active non-financial entity.</p> <p>This field appears if you have selected either of the following three options under the Active <b>Non-Financial Entity (NFE)</b> field:</p> <ul style="list-style-type: none"> <li>• A Government Entity or Central Bank</li> <li>• An International Organization</li> <li>• Other e.g. a start-up NFE or non-profit NFE</li> </ul>   |
| <b>Passive Non-Financial Entity (NFE)</b>  | <p>Select this option if the entity is a passive non-financial entity.</p>   |

39. In the **Please select a category to which the entity belongs** field, select the applicable option.

- If you have selected the **Financial Institution** option:
  - a. Select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.
    - i. If you have selected **An Investment Entity** option from the **Financial Institution** field, select whether the entity is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution or Other Investment Entity.
  - b. Specify whether the GIIN is available or not against the **GIIN Available** field.
    - i. If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.  
OR  
If you have selected option **No**, enter the reason as to why the GIIN is not

available in the **Reason for Non Availability** field.

- If you have selected the **Non-Financial Institution** option, select the applicable option.
40. If you have selected the category **Active Non-Financial Entity (NFE)**, select the applicable sub-category options and enter the relevant information displayed against the selected options.
41. Click **Continue**. The **Declaration** section appears.

### 12.2.4 Declaration

This section displays the FATCA & CRS declaration for which you are required to provide consent on behalf of the entity, by selecting the provided checkbox. You are also required to enter your name in full and also specify your designation in the provided fields.

My Dashboard ATM/Branch English

futura bank Welcome, RyanN Bohr Last login 11 May 04:51 PM

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Declaration

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

Zig International Services declare acceptance of all statements above

Full Name of Representative  
John Smith

Designation  
Director

Submit Cancel

**What is FATCA & CRS? & Why are you being asked to fill this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

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**Field Description**

| <b>Field Name</b>                  | <b>Description</b>   |
|------------------------------------|--|
| <b>Declaration</b>                 | Select the check box to provide consent to the FATCA & CRS terms and conditions and to provide consent to the declaration on behalf of the entity. |
| <b>Full Name of Representative</b> | Enter your name in fill.   |
| <b>Designation</b>                 | Specify the designation / position that you hold in the organization /entity.  |

42. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.
43. In the **Full Name of Representative** field, enter your full name.
44. In the **Designation** field, specify the current designation or position that you hold in the organization.
45. Click **Submit**. The **Review** screen appears.

**12.2.5 Review**

The review screen displays all the information that you have entered in the form. You can review this information and if required, select the option to edit the information of any section. Once you have verified all the information defined in the form, you can click on the option provided to submit the form, after which the form will be submitted and the confirmation page will be displayed.

Review

My Dashboard ATM/Branch English

WELCOME, RYAN N. BOHR  
Last login 11 May 04:51 PM

**FATCA & CRS Self-Certification Form For Entities**

① Please review the following details before you submit the FATCA & CRS Self-Certification Form.

**Identification of the Entity**

Legal Name of Entity or Organization  
JUST EAT

Current Legal Address  
1022, Redwood Shores  
Island Parkway  
CA  
Idaho  
United States  
94065

Country of Incorporation or Organization  
United Kingdom

**Tax Residency**

Is the entity a tax resident of any country other than <country name>?  
Yes

Country of Tax Residence  
United Kingdom

TIN Available  
Yes

Tax Identification Type  
TIN/TIN Equivalent

Is the entity incorporated in the United States of America?  
No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?  
No

**Entity Certification**

Please select a category to which the entity belongs

**Non-Financial Institution**

Non-Financial Institution  
Active Non-Financial Entity (NFE)

Name of the related corporation whose stock is traded  
Example Coporation

Nature of relation  
Subsidiary of the listed company

Name of the established securities market on which the stock of the related corporation is regularly traded  
ABC Traders

**Declaration**

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

Zig International Services declare acceptance of all statements above

Full Name of Representative  
John Smith

Designation  
Director

**Confirm** **Cancel** Back

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46. Verify the details, and click **Confirm**.

OR

Click against any section that you wish to edit, if required.

OR

Click **Cancel** to close the form.

OR

Click **Back** to navigate to the previous page.

47. The success appears along with the status of submission of the form.

### **12.2.6 Confirm**

The confirmation page will be displayed once you have submitted the form. This page will display a message identifying whether the form was successfully submitted or not.

48. Click **Go to Dashboard** to navigate to the dashboard.

## **FAQ**

### **1. What is FATCA, why I have to fill the FATCA & CRS form?**

FATCA stands for 'Foreign Account Tax Compliance Act' and is a legislation designed to prevent tax evasion. Introduced by the United States Department of Treasury and the US Internal Revenue Service (IRS), the purpose of FATCA is to encourage better tax compliance by preventing US Persons from using foreign banks and other financial organizations in order to avoid US taxation on their income and assets.

### **2. What is a tax identification number (TIN)?**

This is your unique number issued in your jurisdiction to you as a tax payer. However we are aware that some jurisdictions do not issue a specific tax numbers. UK residents can use their National Insurance number.

### **3. Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?**

No. The co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

### **4. Why am I asked to capture previous residential address details?**

The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

### **5. My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?**

No. There is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

### **6. Why am I being asked to capture previous employment details?**

The bank has a employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

**7. I have saved the application. Can my co-applicant resume the application from the application tracker?**

Yes. The co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

**8. Can the co-applicant perform all the pending tasks (if applicable) in the application tracker?**

Yes, the co-applicant has all the rights as that of the primary applicant.

[Home](#)

## 13. Apply Online For A New Account

This option enables the retail users that are already existing customers to apply for various types of accounts post logging in to the Zig Bank. They can select the desired product from this screen to open the account. The applicant can also specify account preferences, view the application form and track the status history of the application from the application tracker.

The user can apply for the following products:

- Savings Account
- Current Account
- Auto Loans
- Personal Loans

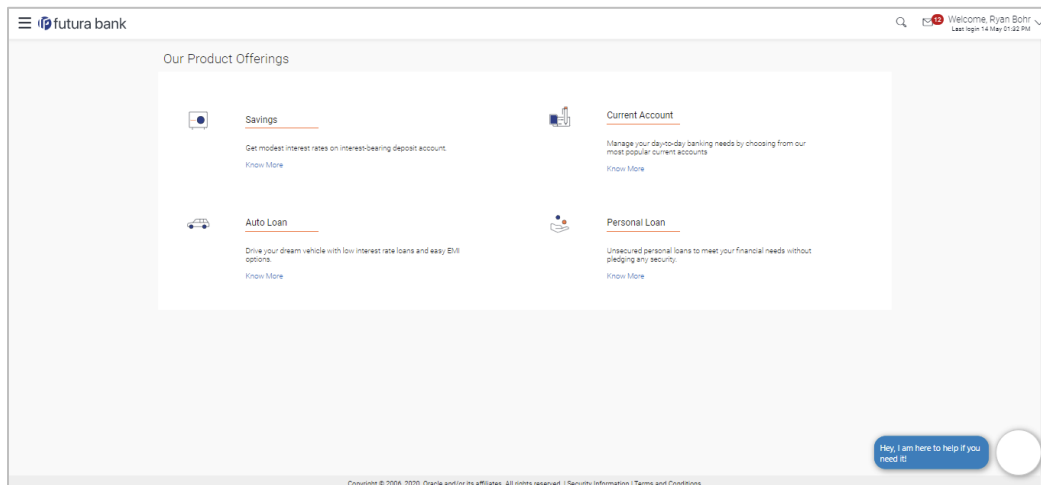
### Features Supported In Application

- Apply for an account

### How to reach here:

*Dashboard > Toggle Menu > New Account > Apply Online*

### Apply for a New Account



### To open an account:

1. Click appropriate card to open a new account.
2. Select the offer.
3. Fill in the online application form.

**Note:** To view the detailed steps on filling the application form, refer to the Origination User Manuals.

[Home](#)



## 14. Track Your Application

This option enables the retail users to view the application form and track the status history of the application form. They can also view the application that are half filled and saved and can complete later.

### Features Supported In Application

- Track the account application

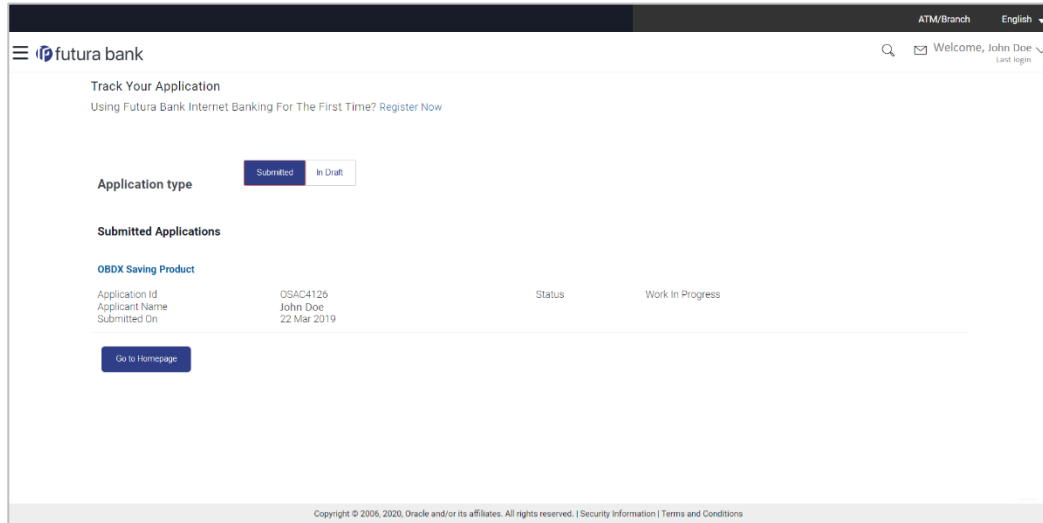
### How to reach here:

*Dashboard > Toggle Menu > New Account > Track Your Application*

### To track an application

1. **Application Tracker** screen is displayed with default view of the submitted applications.

### Track Your Application



**Note:** To view the detailed information about the Application Tracker, refer to the Origination User Manuals.

[Home](#)

## 15. Interest Certificates

An interest certificate is a summary of the interest credited or debited on an account. Banks issue interest certificates against accounts held by users, so that they can ascertain how much interest they have gained on their balances in their CASA or deposit accounts, or how much interest they have paid on their loans.

Interest certificates are widely used to complete tax returns.

Using this option, the user can view and download interest certificates for current and savings accounts, deposits (Term Deposits and Recurring Deposits) and loans.

---

**Note:** Interest certificates prior to 3 years are not available.

---

### How to reach here:

*Toggle Menu > Certificates > Interest Certificates*

### To generate Interest Certificates:

1. Select the **Current and Savings** or **Deposits** or **Loans** tab.

### Interest Certificates

The screenshot displays the futura bank website interface for generating interest certificates. The page is titled "Loans" and has three tabs: "Current and Savings", "Deposits", and "Loans". The "Current and Savings" tab is selected. Below the tabs, there is a section for "Select Interest Certificate for" with two buttons: "Specific Account" (selected) and "All Accounts". Under "Specific Account", there is a field for "account number" with the value "xxxxxxxxxxxx0021 - John" and a dropdown menu. Below this, there are two radio buttons: "Financial Year" (selected) and "Duration". The "Financial Year" is set to "2019-2020". At the bottom of this section are three buttons: "View", "Cancel", and "Back". To the right of the form is a "Note" box with a document icon and the following text: "This is a facility of obtaining a certificate of interest for your account. It displays the summary of interest credited or debited in your account. You can use this statement while filing your tax returns." In the bottom right corner, there is a chatbot icon with the text "Hey, I am here to help if you need it!"

## Field Description

| Field Name                             | Description  |
|--|--|
| <b>Select Interest Certificate for</b> | <p>The option to specify whether the interest certificate is to be generated for a specific account or for all accounts of the specific account type.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Specific Account</li> <li>• All Accounts</li> </ul>   |
| <b>Account Number</b>                  | <p>Select the account number for which the interest certificate to be generated.</p> <p>This field is enabled if you have selected the <b>Specific Account</b> option in the <b>Select Interest Certificate for</b> field.</p>   |
| <b>Balance</b>                         | <p>The net balance in the selected account. This value is displayed below the <b>Account Number</b> field once an account number is selected.</p>  |
| <b>Period</b>                          | <p>Define a period for which the interest certificate to be generated.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Financial Year</li> <li>• Duration</li> </ul>  |
| <b>Financial Year</b>                  | <p>The financial year for which the interest certificate for the account/s is to be generated.</p> <p>This field is enabled if you have selected the <b>Financial Year</b> option in the <b>Period</b> field.</p> <p style="text-align: center;"><u><b>Note:</b> Interest certificates prior to 3 years are not available.</u></p> |
| <b>From Date</b>                       | <p>The start date of the date range from which interest certificate to be generated.</p> <p>This field is enabled if you have selected the <b>Duration</b> option in the <b>Choose a period for generating Interest Certificate</b> field.</p>   |
| <b>To Date</b>                         | <p>The end date of the date range till which interest certificate is to be generated.</p> <p>This field is enabled if you have selected the <b>Duration</b> option in the <b>Choose a period for generating Interest Certificate</b> field.</p>  |

2. In **Select Interest Certificate for** field, select appropriate option for which the interest certificate to be generated.
3. If you have selected **Specific Account**;
  - a. From the **Account Number** list, select the account for which interest certificate is required. The Net Balance of selected account gets displayed.

4. If you have selected **All Accounts**;  
The interest certificate will be generated for all the associated current and savings accounts.
5. In the option to choose a period, select the appropriate option.
  - a. If you have selected **Financial Year**;
    - i. From the **Financial Year** list, select the financial year of choice.
  - b. If you have selected **Duration**;
    - i. From the **From Date** list, select the start date of the date range from which to generate the interest certificate.
    - ii. From the **To Date** list, select the end date of the date range up-to which the interest certificate is to be generated.
6. Click **View** to view the interest certificate/s for the specified period.  
OR  
Click **Back**. The previous screen appears.  
OR  
Click **Go to Dashboard** to navigate back to the dashboard.

### Interest Certificate Details

Interest Certificates

Current and Savings Deposits Loans

Select Interest Certificate for

Specific Account  All Accounts

Account Number  
xxxxxxxxxxxx0021 - John

Financial Year  Duration

2019-2020

Interest for your Account/Deposit with us for selected period is as following

| Account Number   | Product Type              | Date        | Interest Credited | Download |
|------------------|---------------------------|-------------|-------------------|----------|
| xxxxxxxxxxxx0047 | Savings Account - Regular | 08 May 2018 | £10,000.00        |          |
| xxxxxxxxxxxx0047 | Savings Account - Regular | 08 May 2018 | £5,000.00         |          |
| xxxxxxxxxxxx0047 | Savings Account - Regular | 08 May 2018 | £8,000.00         |          |
| xxxxxxxxxxxx0047 | Savings Account - Regular | 08 May 2018 | £7,000.00         |          |

Page 1 of 1 (1-4 of 4 items) < 1 >

Hey, I am here to help if you need it!

### Field Description


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

The following fields are displayed as records for interest certificates generated for the account/s:

|                       |   |
|-----------------------|---|
| <b>Account Number</b> | The account number of the customer for which the interest certificate has been generated. |
|-----------------------|---|

|                     |  |
|---------------------|--|
| <b>Product Type</b> | The product type of the account for which interest was credited/debited. |
|---------------------|--|

| Field Name               | Description   |
|--------------------------|---|
| <b>Date</b>              | The date on which interest was credited/ debited in the account.  |
| <b>Interest Credited</b> | The amount of interest which was credited in the account.<br>This field is displayed for <b>Current and Savings</b> and <b>Deposits</b> accounts. |
| <b>Interest Paid</b>     | The amount of interest which was debited from the account.<br>This field is displayed only for <b>Loan</b> accounts.                              |

7. Click  to download the interest certificate for accounts in **.pdf** format.  
The Interest Certificate generated is password protected.

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## 16. Balance Certificates

Using this option retail user can view and download a balance certificate of all of his current and savings accounts and deposit accounts for the selected month which will help him to understand the balance positions across all the accounts and deposits held with the bank. The certificate is available on monthly basis. The retail user can have facility to download the account statement of the month.

**Note:** In case of Balance certificate for the current month user can view balance till the last working day of Bank.

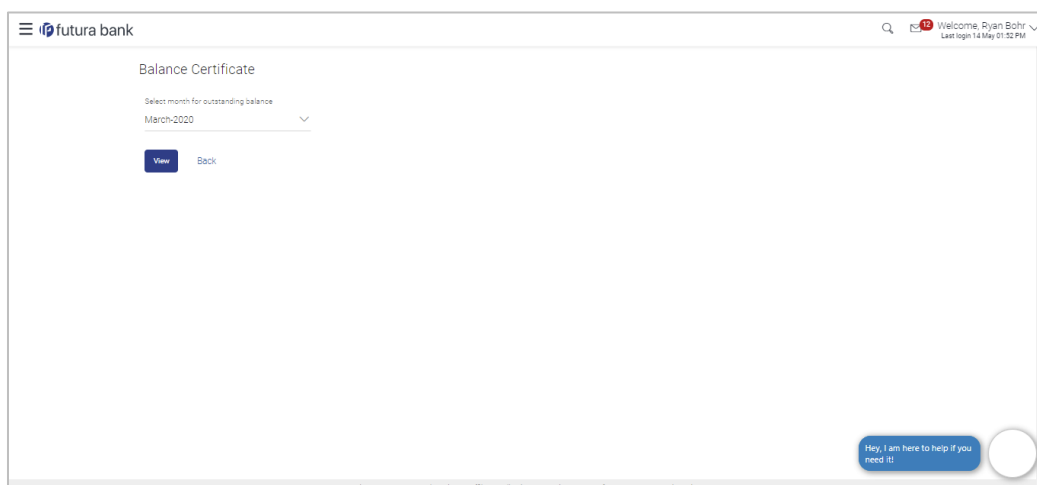
### How to reach here:

*Toggle Menu > Certificates > Balance Certificates*

### To generate Balance Certificates:

1. The **Balance Certificate** screen appears.

### Balance Certificates



### Field Description

| Field Name                                  | Description  |
|---|--|
| <b>Select month for Outstanding Balance</b> | The option to select the month whose balance user wants to view. |

2. In **Select month for Outstanding Balance** list, select month for which the balance certificate needs to be generated.
3. Click **View** to view the balance certificate for the specified month. The Balance certificate gets displayed.  
OR  
Click **Back**. The previous screen appears.  
OR  
Click **Go to Dashboard** to navigate back to the dashboard.

## Balance Certificate

Balance Certificate

Select month for outstanding balance  
March-2020

[View](#) [Back](#)

Balance Certificate as on March-2020 [Download](#)

**Current and Savings Accounts**

| Account Number   | Currency | Balance            |
|------------------|----------|--------------------|
| xxxxxxxxxxxx0014 | GBP      | £0.00              |
| xxxxxxxxxxxx0010 | GBP      | £10,000,011,300.00 |
| xxxxxxxxxxxx0021 | GBP      | £9,999,957,316.18  |
| xxxxxxxxxxxx0032 | GBP      | £10,000,006,000.00 |
| xxxxxxxxxxxx0043 | GBP      | £9,999,993,450.00  |
| xxxxxxxxxxxx0054 | GBP      | £10,000,000,000.00 |
| xxxxxxxxxxxx0065 | GBP      | £9,999,999,451.22  |
| xxxxxxxxxxxx0203 | EUR      | €9,999,841,816.94  |
| xxxxxxxxxxxx0291 | GBP      | £10,000,000,000.00 |
| xxxxxxxxxxxx0305 | EUR      | €500.00            |

**Term Deposits**

| Account Number   | Deposit No | Currency | Balance    |
|------------------|------------|----------|------------|
| xxxxxxxxxxxx0189 | 1          | EUR      | €15,000.00 |
| xxxxxxxxxxxx0258 | 1          | EUR      | €1,000.00  |
| xxxxxxxxxxxx0269 | 1          | EUR      | €5,000.00  |
| xxxxxxxxxxxx0278 | 1          | GBP      | £5,001.00  |
| xxxxxxxxxxxx0098 | 1          | GBP      | £9,932.00  |

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## Field Description

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

The following fields are displayed as records for balance certificates generated for the current and savings account/ s:

|                       |  |
|-----------------------|--|
| <b>Account Number</b> | The Current and savings account number of the customer for which the balance certificate is generated. |
|-----------------------|--|

|                 |  |
|-----------------|--|
| <b>Currency</b> | The currency maintained for the account. |
|-----------------|--|

|                |  |
|----------------|--|
| <b>Balance</b> | The balance maintained in the account. |
|----------------|--|


The following fields are displayed as records for balance certificates generated for the term deposit account/ s:

|                       |   |
|-----------------------|---|
| <b>Account Number</b> | The term deposit account number of the customer for which the balance certificate is generated. |
|-----------------------|---|

|                       |  |
|-----------------------|--|
| <b>Deposit Number</b> | The number of deposits made in term deposit. |
|-----------------------|--|

|                 |   |
|-----------------|---|
| <b>Currency</b> | The currency maintained for the term deposit account. |
|-----------------|---|

| Field Name     | Description  |
|----------------|--|
| <b>Balance</b> | The balance maintained in the account as on the last day of the month. |

4. Click  to download the balance certificate for accounts in **.pdf** format.  
The Balance Certificate generated is password protected.

**Note:** For the current month, balance certificate will show the values till last working day only. For example if Today is 6<sup>th</sup> November and user wants to view the balance certificate, he will be able to see the balances of all his accounts and deposits till 5<sup>th</sup> November if it was a working day else the previous working day.

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## 17. TDS

TDS or Tax Deducted at Source, is a means of indirect tax collection by Indian authorities according to the Income Tax Act, 1961. As per the Act, any company or person making a payment is required to deduct tax at source if the payment exceeds certain limits. TDS has to be deducted at the rates prescribed by the tax department. The concept of TDS was introduced with an aim to collect tax from the very source of income. TDS is applicable on the various incomes received such as salaries, interest received etc. which is deducted when income is generated rather than at a later date.

TDS is deducted when the interest payable or reinvested on Recurring Deposits or Fixed Deposits is above the government specified limit in a financial year. A retail user can view the TDS deducted from his account for the financial year. This option provides a consolidated view of TDS for all user's accounts and deposits. For taxation purposes, the retail user can download the TDS report for all his accounts.

### How to reach here:

*Toggle Menu > Certificates > TDS*

### To inquire TDS:

1. From the **Required for Financial Year** list, select the appropriate year for which TDS deducted on accounts is to be viewed.

### TDS

The screenshot shows the 'TDS' page on the Futura Bank website. At the top left is the 'futura bank' logo. On the right, there is a search icon, a notification bell, and a user greeting: 'Welcome, Ryan Bohr' with a dropdown arrow and 'Last login 14 May 21, 12 PM'. The main content area has a title 'TDS' and a dropdown menu labeled 'Required For Financial Year' with '2019-2020' selected. Below the dropdown are three buttons: 'View' (in blue), 'Cancel' (in grey), and 'Back' (in grey). To the right of these buttons is a 'Note' box with a document icon. The note text reads: 'TDS is deducted when interest payable or reinvested on RD and FD is above Rs. 10,000 in a financial year. For TDS waiver, please submit form 15 G/H when you open a Fixed Deposit/Recurring Deposit and subsequently at the beginning of each financial year, you have maintained deposit.' At the bottom right of the page is a blue button that says 'Hey, I am here to help if you need it!' next to a circular icon. The footer contains the text: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

| Field Name                         | Description  |
|------------------------------------|--|
| <b>Required for Financial Year</b> | The financial year for which TDS deducted on different accounts is to be viewed. |

**Note:** TDS of only the previous three years are displayed.

2. Click **View**. The details of TDS deducted on accounts for selected financial year appears.  
OR

Click **Back**. The previous screen appears.  
OR  
Click **Go to Dashboard** to navigate back to the dashboard.

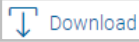
## TDS Details

The screenshot shows the 'TDS' section of the Futura Bank portal. It displays a table for the financial year 2019-2020 with a total TDS of ₹40,000.00. The table lists five deposit accounts, each with an interest earned of ₹40,000.00 and a tax deducted of ₹8,000.00. A 'Download' button is located to the right of the table. A note box provides information about TDS deduction rules and the requirement to submit form 15G/H for TDS waiver. A 'View' button is also present above the table.

| Deposit Account Number | Interest Earned | Tax Deducted |
|------------------------|-----------------|--------------|
| xxxxxxxxxxxx0047       | ₹40,000.00      | ₹8,000.00    |
| xxxxxxxxxxxx0047       | ₹40,000.00      | ₹8,000.00    |
| xxxxxxxxxxxx0047       | ₹40,000.00      | ₹8,000.00    |
| xxxxxxxxxxxx0047       | ₹40,000.00      | ₹8,000.00    |
| xxxxxxxxxxxx0047       | ₹40,000.00      | ₹8,000.00    |

## Field Description

| Field Name                    | Description   |
|-------------------------------|---|
| <b>Total TDS deducted</b>     | Displays the total TDS deducted on different accounts for the selected financial year.                    |
| <b>Deposit Account Number</b> | The different account numbers on which TDS was applicable are listed down.                                |
| <b>Interest Earned</b>        | The interests earned on each account for the financial year is displayed against the account record.      |
| <b>Tax Deducted</b>           | The TDS deducted on each account for the selected financial year is displayed against the account record. |

- Click  to download the certificate for TDS deduction and interest earned on accounts in **.pdf** format.

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## 18. Service Request

This feature enables users to initiate service requests as well as to view all the service requests initiated by them along with the updated status of each service request.

### 18.1 Raise New Request

The user can view all the service requests defined by the System/ Bank administrator on this screen. These service requests are grouped under Product and Request Category so that the user can easily locate and raise a service request according to their requirement. A free search is also provided on the screen that enables the user to search for a specific service request on the basis of the service request name.

Using this screen the users can raise a new service request by inputting the data in the fields (fields chosen by the System/ Bank administrator while creating Service Request Definition).

#### **Pre-Requisites**

- Transaction access is provided to the Retail User.

#### **Features Supported In Application**

The module supports the following features:

- Raise New Request – Summary
- Schedule an Appointment for Branch Visit
- Raise New Request

#### **How to reach here:**

*Dashboard > Service Request Widget > Raise New Request*

*OR*

*Dashboard > Toggle menu > Service Request > Raise New Request*

#### 18.1.1 Raise New Request - Summary

##### **To raise a service request:**

1. The initial (summary) page of the service request appears.

## Raise New Request - Summary

The screenshot shows the 'Raise New Request' interface. At the top, there's a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. Below that, the 'futura bank' logo is visible. The main heading is 'Raise New Request'. There's a search bar labeled 'Search By Request Name' with a magnifying glass icon. Below the search bar, it says 'Or Choose from Product and Category to raise a new Request'. On the left, there's a 'Product' dropdown menu with options 'Credit Card' and 'Branch Visit'. On the right, there's a 'Category' dropdown menu with options: 'New Request', 'Copied Request11', 'Copied Request new', 'Copied Request new1', 'Copied Request news', 'Existing Request', 'Existing RequestS', 'Copied RequestS', 'Copied Request', and 'Edited Request'. A 'Back' button is located at the bottom left. On the right side, there's a 'Help' box with the text: 'Want to raise a new Service Request? Simply type what you are looking for in the search bar and click on the search results to raise a new request. In case you want to select the request from the available list of Requests, select a Product and Category under it to view the same.' Below the help box is a link 'Track Service Requests'. At the bottom of the page, there's a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Field Description

| Field Name                    | Description  |
|-------------------------------|--|
| <b>Search Criteria</b>        |  |
| <b>Search By Request Name</b> | Enter a service request name to search for the required service request.   |
| <b>List of Products</b>       | All the products against which a service request can be raised are listed down on the left hand side of the screen.<br>Click on a specific product/module to view the service requests related to that module. |
| <b>List of Categories</b>     | The list of categories under a selected product are displayed on selection of a product/module.<br>Click on a specific category to view the service requests related to that category.                         |

2. Click the specific Product from the module list on the left side of the screen to view the service request categories related to that module.

3. Click the **Category Name** to view the service requests listed under that category.
  4. Click the **Service Request** link to view the details of that service request. The Service Request screen appears.
- OR
- In the **Search By Request Name**, enter the appropriate service request name. The specified service request form appears.
- OR
- Click **Back** to navigate to the previous screen.

### 18.1.2 Schedule an Appointment for Branch Visit


Using this screen the user can schedule a branch visit by selecting the branch name, date and time of visit and purpose of visit.

**To schedule the branch visit:**

1. In the **Raise New Request – Summary** screen, click the Branch Visit tab. The **Raise New Request – Branch Visit** screen appears.

#### Raise New Request – Branch Visit

The screenshot displays the 'Raise New Request' interface for Futura Bank. At the top, there's a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. Below that, the user is logged in as 'RyanN Bohr' with the last login time '11 May 04:51 PM'. The main heading is 'Raise New Request'. There's a search bar labeled 'Search By Request Name' and a prompt 'Or Choose from Product and Category to raise a new Request'. A dropdown menu is open, showing 'Appointment' selected. To the left, there are tabs for 'Product', 'Credit Card', and 'Branch Visit'. A 'Back' button is visible at the bottom. A help box on the right contains the text: 'Want to raise a new Service Request? Simply type what you are looking for in the search bar and click on the search results to raise a new request. In case you want to select the request from the available list of Requests, select a Product and Category under it to view the same. Track Service Requests'.

2. Click  against the **Appointment** header. The **Schedule Branch Visit** screen to schedule the branch appointment links appear.

## Schedule Branch Visit

The screenshot shows the 'Schedule Branch Visit' form in the Futura Bank portal. The form is titled 'Schedule Branch Visit' and is located in the 'ATM/Branch' section of the user's dashboard. The user is logged in as Ryan N Bohr, with a last login time of 11 May 04:51 PM. The form contains the following fields and values:

- Select Branch Name:** Cardiff Street
- Select Date:** 30 Mar 2019
- Enter Time of Visit:** 10.00
- Purpose of Visit:** Meet Relationship Manager
- Additional Comments:** Discussion

At the bottom of the form, there are two buttons: 'Submit' and 'Back'. To the right of the form, there is a section titled 'Branch Visit Rules' with the text: 'Kindly select the Branch for visit and also be present atleast 10 mins prior to the scheduled time'.

### Field Description

| Field Name                 | Description   |
|----------------------------|---|
| <b>Select Branch Name</b>  | Select the name of the branch from the list that the user wants to visit. |
| <b>Select Date</b>         | Select the date on which the user wants to schedule the branch visit.     |
| <b>Enter Time of Visit</b> | The time on which the user wants to schedule the branch visit.            |
| <b>Purpose of Visit</b>    | Select the purpose of branch visit from the list.                         |
| <b>Additional Comments</b> | Additional comments regarding the branch visit, if any.                   |

- From the **Select Branch Name** list, select the appropriate branch that you want to visit.
- From the **Select Date** list, select an appropriate date from date picker.
- In the **Enter Time of Visit** field, enter the time on which you want to visit the branch.
- From the **Purpose of Visit** list, select the purpose of branch visit.
- In the **Additional Comments** field, enter the additional comments, if any.
- Click **Submit**.  
OR  
Click **Back** to navigate to the previous screen.

9. The **Schedule Branch Visit – Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any.  
The user is directed to the **Schedule Branch Visit** screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
10. The success message appears along with the transaction reference number.  
Click **OK** to go to the Dashboard screen.

### **18.1.3 Service Request Form**

This page is displayed once the user selects a service request record from the previous summary page. This screen enables the user to initiate a service request by entering the data in the fields that are defined by the bank administrator in the Service Request Form Builder screen.

## Service Request

My Dashboard ATM/Branch English

Welcome, RyanN Bohr  
Last login 11 May 04:51 PM

### Account Closing

Username  
SaraSmith

Gender  
 Male  Female

ID Proof  
 PAN  AADHAR

Occupation  
Professional

Upload Files

Work  
Professional

ACCOUNT NUMBER  
xxxxxxxxxx0056

DEBIT NO  
 Account Number: xxxxxxxxxxxx0045  
 Debit Card: AT3004XXXXXX

GENDER  
Female

Title  
Ms

DATE OF BIRTH  
11 Dec 1999

COUNTRY & STATE  
 Country: United States  
 State: New Jersey

**Submit** Back

Upload image here  
Upload image here

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**To create a service request:**

1. Enter the required details.
2. Click **Submit**.  
OR  
Click **Back** to navigate back to the Service Request Summary screen.
3. The Review screen appears. Verify the details and click **Confirm**. The success message appears.  
OR  
Click **Back** to make changes if any.  
The user is directed to the Service Request screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.



## 18.2 Track Request

The user can view all the service requests along with the updated status of each service request initiated by them. This feature enables the user to view the details of each service request and hence, enables the user to keep track of all the service request initiated by him. The search criteria provided enables the user to filter service requests based on various criteria such as request type, status, reference number, date range etc.

Below are the Service Requests that are available out of the box in the system:

- Credit Card Supplementary
- Credit Card PIN Request
- Replace Credit Card
- Update Card Limits
- Update Credit Card Auto Payment
- Register Credit Card Auto Payment
- Deregister Credit Card Auto Payment
- Activate Credit Card
- Hotlist Debit Card
- Cancel Debit Card
- Debit Card PIN Request
- Apply Debit Card
- Replace Debit Card
- Block Debit Card (temporary block)
- Unblock Debit Card (remove temporary block)
- Upgrade Debit Card

The bank can define new service requests in addition to the above mentioned Service Requests.

### **Pre-Requisites**

- Transaction access is provided to the Retail User.

### **Features Supported In Application**

The module supports following features:

- Search Service Request
- View Service Request details

### **How to reach here:**

*Dashboard > Service Request Widget > Track Request*

*OR*

*Dashboard > Toggle menu > Service Request > Track Request*

## 18.2.1 Track Request - Search

### Track Request - Search

The screenshot shows the Futura Bank Track Request Search interface. The page title is 'Track Request'. Under 'Refine Your Results', there are filters for 'Credit Card' (set to 'Credit Card Pin Related') and 'From Date' to 'To Date'. A table displays the search results:

| Date        | Request Name            | Reference No | Status    |
|-------------|-------------------------|--------------|-----------|
| 30 Apr 2020 | Credit Card PIN Request | 2148         | Completed |
| 27 Apr 2020 | Credit Card PIN Request | 2081         | Rejected  |
| 14 Apr 2020 | Credit Card PIN Request | 1791         | Rejected  |
| 04 Apr 2020 | Credit Card PIN Request | 1601         | Completed |
| 28 Mar 2020 | Credit Card PIN Request | 1468         | Rejected  |
| 28 Mar 2020 | Credit Card PIN Request | 1467         | Completed |
| 28 Mar 2020 | Credit Card PIN Request | 1466         | Completed |

At the bottom of the table, it says 'Page 1 of 1 (1-7 of 7 items)'. A note box on the right states: 'This page lists all the Service Requests raised by you. You can simply search a particular request and view the details of it by clicking on the same. In case you are not satisfied with the resolution provided for your request, please contact Branch or Customer Care.' A chatbot icon is visible in the bottom right corner.


### Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Search Criteria</b> |  |
| <b>Product Name</b>    | The name of the product for which the service request is to be searched.                         |
| <b>Category Name</b>   | The service request category name related to the product selected.                               |
| <b>Date Range</b>      | The user can search for service requests initiated between two dates by specifying a date range. |
| <b>Status</b>          | The user can search for service requests based on status.  |
| <b>Search Results</b>  |  |
| <b>Date</b>            | The date on which the service request was raised.  |
| <b>Request Name</b>    | The name of the service request.   |
| <b>Reference No</b>    | The reference number generated at the time the service request was raised.                       |
| <b>Status</b>          | The current status of the service request.   |

**To search the service requests:**

1. Enter any two search criteria in the service request search fields. The search results based on the search criteria appears on the **Track Request** screen.

OR

Click  to clear the search parameters.

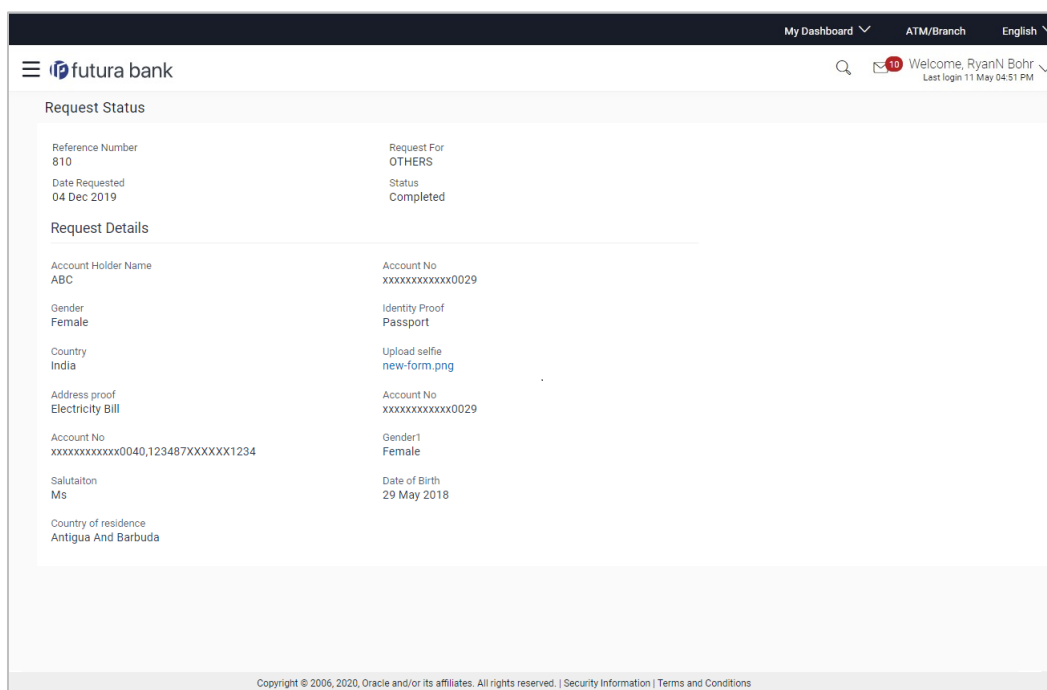
2. Click the **Request Name** link of the specific service request record to view the details of that service request.

**18.2.2 Service Request Details - Request Status**

This page is displayed once the user clicks on a service request record from the summary page. This screen enables the user to view the details of a service request.

**To view the service request details:**

1. In the **Track Request** search results screen, click the **Request Name** link of the specific service request record to view the details of that service request. The **Service Request Details** screen appears.

**Service Request Details**


| Request Status                                 |   |
|--|---|
| Reference Number<br>810                        | Request For<br>OTHERS                         |
| Date Requested<br>04 Dec 2019                  | Status<br>Completed                           |
| Request Details                                |   |
| Account Holder Name<br>ABC                     | Account No<br>xxxxxxxxxxxx0029                |
| Gender<br>Female                               | Identity Proof<br>Passport                    |
| Country<br>India                               | Upload selfie<br><a href="#">new-form.png</a> |
| Address proof<br>Electricity Bill              | Account No<br>xxxxxxxxxxxx0029                |
| Account No<br>xxxxxxxxxxxx0040,123487XXXXX1234 | Gender1<br>Female                             |
| Salutation<br>Ms                               | Date of Birth<br>29 May 2018                  |
| Country of residence<br>Antigua And Barbuda    |   |

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**Field Description**

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

|                       |  |
|-----------------------|--|
| <b>Request Status</b> |  |
|-----------------------|--|

| Field Name              | Description  |
|-------------------------|--|
| <b>Reference Number</b> | The reference number generated at the time the service request was raised.                                     |
| <b>Request For</b>      | The name of the service request.   |
| <b>Date Requested</b>   | The date on which the service request was raised.  |
| <b>Status</b>           | The current status of the service request.   |
| <b>Request Details</b>  | The details of the requested service. All the fields captured at the time of raising the SR will be populated. |

2. Click **Back** to navigate back to the Service Request Summary screen.

### Service Request Details (For Service Requests available out of the box)

This screen is displayed once the user selects a service request record from the previous summary page. This screen displays the details of the service request and the transaction journey i.e. a time line graph depicting the stages of the service request.

### Service Request Details (For Service Requests available out of the box)

The screenshot displays the 'Service Request Details' page for Futura Bank. The page header includes 'My Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'RyanN Bohr' with the last login on '11 May 04:51 PM'. The main content area is titled 'Service Request Details' and contains the following information:

- Reference No: 718
- Date Requested: 11 Jun 2018
- Request Type: Replace Debit Card
- Account Id: xxxxxxxxxxxx0038
- Debit Card Id: 123456XXXXXX0014
- Delivery Option: BRANCH
- Address: Cabot Place East, Canary Wharf, UNITED STATES

At the bottom of the page, there is a timeline with two stages: 1. RETAIL\_PE and 2. RETAIL\_COMPLETE. A 'Back' button is located at the bottom left. On the right side, there is a 'Help' section with the text: 'Want to raise a new Service Request? Simply type what you are looking for in the search bar and click on the search results to raise a new request. In case you want to select the request from the available list of Requests, select a Product and Category under it to view the same.' Below this text is a link: 'Track Service Requests'. The footer contains the copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Field Description

| Field Name            | Description  |
|-----------------------|--|
| <b>Reference No</b>   | The reference number generated at the time the service request was raised. |
| <b>Date Requested</b> | The date on which the service request was raised.                          |
| <b>Request Type</b>   | The type of service request initiated.                                     |

### Service Request Details

This section displays the fields depending on type of service request initiated.

### Transaction Journey

This section displays the stages of the service request in the form of a timeline graph. Details pertaining to when the service request was initiated along with when the service request was approved or rejected are displayed with the help of this timeline.

- 
3. Click **Back** to navigate back to the previous screen.

[Home](#)

## 19. My Preference

### 19.1 Profile

Using this option, the customer can view and edit his profile details. Profile details includes user's personal as well as his contact details.

#### Pre-requisites

The user must be a customer of the bank and have valid login credentials.

#### Features Supported In the Application

- View the profile details of user
- Edit the profile details of user

#### How to reach here:

*Dashboard > Toggle Menu > My Preferences > Profile*

*OR*



*Dashboard > My Profile icon > Profile*

#### Profile

#### Field Description

| Field Name                  | Description                               |
|-----------------------------|---|
| <b>Personal Information</b> |   |
| <b>User Name</b>            | Full name of the user gets displayed.     |
| <b>Date of Birth</b>        | Date of birth of the user gets displayed. |


| Field Name                     | Description   |
|--------------------------------|---|
| <b>PAN Card Number</b>         | PAN number of the user, as maintained with the bank gets displayed. It is issued by the income tax department of India.<br><br><b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.              |
| <b>Aadhar Card Number</b>      | Aadhar number of the user, as maintained with the bank gets displayed. It is an identification number issued by government of India.<br><br><b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region. |
| <b>Contact Information</b>     |   |
| <b>Communication Address</b>   | Address of the user, as maintained with the bank, will be displayed.  |
| <b>Contact Number (Mobile)</b> | Phone number of the user, as maintained with the bank, in masked format.  |
| <b>Email ID</b>                | Email ID of the user, as maintained with the bank, in masked format.  |
| <b>Fax Number</b>              | Fax number of the user, as maintained with the bank, in masked format.  |

1. Click  against the field that you want to edit. The **Profile** screen with the field in editable form appears.
2. Click **OK** to navigate to the previous screen.  
OR  
Click  **Download Profile** to download the profile.

### 19.1.1 Profile - Edit

The user can edit all his personal information as well as contact information, except his date of birth.

#### To edit the profile:

1. In the **Profile** screen, click  against the field that you want to edit. The **Profile** screen with the field in editable form appears.

## Profile - Edit

## Field Description

| Field Name                     | Description  |
|--------------------------------|--|
| <b>Personal Information</b>    |  |
| <b>User Name</b>               | Full name of the user.   |
| <b>Date of Birth</b>           | Date of birth of the user.<br>This field cannot be edited.   |
| <b>PAN Card Number</b>         | PAN number of the user, as maintained with the bank. It is issued by the income tax department of India.<br><br><b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.              |
| <b>Aadhar Card Number</b>      | Aadhar number of the user, as maintained with the bank. It is an identification number issued by government of India.<br><br><b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region. |
| <b>Contact Information</b>     |  |
| <b>Communication Address</b>   | Address of the user, as maintained with the bank.  |
| <b>Contact Number (Mobile)</b> | Phone number of the user, as maintained with the bank, in masked format.   |



| Field Name        | Description  |
|-------------------|--|
| <b>Email ID</b>   | Email ID of the user, as maintained with the bank, in masked format.   |
| <b>Fax Number</b> | Fax number of the user, as maintained with the bank, in masked format. |

2. Update the field with the required information.
3. Click **Save** to save the changes.  
OR  
Click **Cancel** to cancel the update process.
4. The **Verification** screen appears if the transaction is configured for Two Factor Authentication. The user has to pass the 2 factor authentication, before he can proceed. 2 factor authentication (OTP/ Security question/ Soft Token) will be displayed as per the setup done by system administrator.
5. The success message appears.  
Click **OK** to complete the transaction.

## 19.2 Primary Account Number

This option enables the user to define his primary account number.

---

**Note:** The account number selected in this screen will appear as a default account in all the account number selection fields (applicable for all existing and new transactions).

---

### Pre-requisites

- The user must have a valid login credential to access the digital banking platform.

### Features Supported In the Application

- Definition of Primary Account Number

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preferences > Primary Account Number*  
OR

*Dashboard > My Profile > Profile > Primary Account Number*

### To select the primary account number:

- All the user's account numbers with party name and nickname (if added) appear on the Primary Account Number screen.

### Primary Account Number

The screenshot shows the 'Primary Account Number' selection screen in the 'futura bank' app. The user is logged in as 'Williamson Son1' and the last login was on 14 May 2021 PM. The screen displays a list of accounts to be selected as the primary account. The selected account is 'xxxxxxxxxx0012-Saving Account' with the party name 'Willms' and nickname 'Will'.

| Select                           | Account Type And Number       | Party Name | Nick Name |
|----------------------------------|-------------------------------|------------|-----------|
| <input type="radio"/>            | Wallet-Saving Account         | Willms     | Will      |
| <input checked="" type="radio"/> | xxxxxxxxxx0012-Saving Account | Willms     | Will      |
| <input type="radio"/>            | xxxxxxxxxx0023-Saving Account | Willms     | -         |
| <input type="radio"/>            | xxxxxxxxxx0034-Saving Account | Willms     | -         |
| <input type="radio"/>            | xxxxxxxxxx0045-Saving Account | Willms     | -         |
| <input type="radio"/>            | xxxxxxxxxx0056-Saving Account | Willms     | -         |
| <input type="radio"/>            | xxxxxxxxxx0067-Saving Account | Willms     | -         |

At the bottom left, there is a 'Submit' button. At the bottom right, there is a help bubble that says 'Hey, I am here to help if you need it!'.

**Field Description**

| <b>Field Name</b>              | <b>Description</b>  |
|--------------------------------|---|
| <b>Select</b>                  | The option to select any account number to be marked as primary account number.                   |
| <b>Account Type and Number</b> | The account numbers (in masked format) and the type of accounts are displayed as records.         |
| <b>Party Name</b>              | The party name of the account is displayed against the account record.                            |
| <b>Nickname</b>                | The nickname given to the account by the account holder, is displayed against the account record. |

2. In the **Select** field, select the account number to be marked as primary account number.
3. Click **Submit**.  
A message confirming definition of primary account number appears.

## 19.3 **Alerts Subscription**

Using this option, the user can subscribe for alerts. These alerts are triggered by events that are configured in the system.

The users can subscribe for alerts and define the mode through which each subscribed alert is to be delivered, i.e. through Email, SMS, on screen mailbox or through push notifications.

### **Pre-requisites**

- The user has registered his contact details such as email ID and Mobile number with the bank.

### **Features Supported In the Application**

- Alert Subscription
- Alert Un-subscription

### **How to reach here:**

*Dashboard > Toggle Menu > Account Settings > My Preferences > Alerts Notifications > Alerts Subscription*

*OR*

*Dashboard > My Profile > Profile > Alerts Notifications > Alerts Subscription*

### **To subscribe for an alert:**

1. Select the desired module. The screen displaying all the alerts available under the selected module appears.






## Alert Subscription

The screenshot shows the 'Alerts/Notifications' section of the futura bank interface. The left sidebar has 'Alerts/Notifications' selected. The main area has tabs for 'Profile', 'Saving & Current', 'Term Deposits', 'Loans', and 'Payments'. The 'Alert Type' column lists various transactions, and the 'Send Alert Via' column shows icons for email, SMS, and push notifications. A 'Save' button is visible at the bottom of the list.

| Alert Type                     | Send Alert Via       |
|--------------------------------|----------------------|
| Statement Generation           | [SMS] [Email] [Push] |
| ATM Cash Withdrawal            | [SMS] [Email] [Push] |
| Account Balance                | [Email] [SMS] [Push] |
| Bill Payment Debit             | [Email] [SMS] [Push] |
| Cash Deposit                   | [Email] [SMS] [Push] |
| Cash Refund Credit             | [Email] [SMS] [Push] |
| Cheque Cleared Credit          | [Email] [SMS] [Push] |
| Cheque Clearance Debit         | [Email] [SMS] [Push] |
| Debit Card Transaction         | [SMS] [Email] [Push] |
| External Transfer Credit       | [Email] [SMS] [Push] |
| External Transfer Debit        | [Email] [SMS] [Push] |
| Future Instruction Failure     | [Email] [SMS] [Push] |
| Internal Transfer Credit       | [Email] [SMS] [Push] |
| Internal Transfer Debit        | [Email] [SMS] [Push] |
| Cheque Returned Inward         | [Email] [SMS] [Push] |
| Charges Debit                  | [Email] [SMS] [Push] |
| Cheque Returned Outward        | [Email] [SMS] [Push] |
| Standing Instruction Failure   | [Email] [SMS] [Push] |
| Cheque Number Instruction      | [Email] [SMS] [Push] |
| Cheque Range Instruction       | [Email] [SMS] [Push] |
| CASA Request Adhoc Statement   | [Email] [SMS] [Push] |
| Update E-Statement Preferences | [Email] [SMS] [Push] |

## Field Description

| Field Name            | Description   |
|-----------------------|---|
| <b>Account Number</b> | Select the account number along with the account name for which to setup alerts subscription. |
| <b>Alert Type</b>     | The type of alert.<br>Profile and Payments alerts are default alerts                          |

| Field Name            | Description   |
|-----------------------|---|
| <b>Send Alert Via</b> | <p>The delivery mode through which the alert is to be sent.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li> Email: The alert is to be sent as an email to the user's registered email ID.</li> <li> SMS: The alert is to be sent as an SMS on the user's mobile number.</li> <li> On screen Mailbox: The alert is to be sent to the user's online banking mailbox.</li> <li> Push Notification: The alert is to be sent as a push notification on the user's phone. These notifications are sent as banners or pop-up messages on the user's mobile device.</li> </ul> <hr/> <p><b>Note:</b> The active mode is the delivery mode that has a  icon against it.</p> |

- From the **Account Number** list, select the account for which alerts subscription is to be defined.
- Select the desired delivery mode/s against the **Alert Type** of choice.  
OR  
Deselect any delivery mode/s against an Alert Type to stop receiving the specific alert through the specific delivery mode.
- Click **Save** to save the changes.  
OR  
Click **Cancel** to cancel the transaction.
- The Review screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
- The success message along with the transaction reference number appears. Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **More Alert Options** to access other alert options.

## 19.4 Third Party Consents

This option enables the user to manage the access provided to third party application(s). The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. The user can disable the access for a specific third party application whenever required.

---

**Note:** Only those third party applications for which the user has registered and given rights to access his/her accounts for inquiries and transactions, will appear on this page.

---

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preferences > Third Party Application*  
OR

*Dashboard > My Profile > Profile > Third Party Application*

### Third Party Apps

### Field Description

| Field Name  | Description  |
|---|--|
| <b>Third Party Application Name</b>                           | The names of the third party applications are displayed. Select a third party application to define access to the application.   |
| <b>Application Access</b>                                     | The option to define whether access for the application is to be provided or not. If access is granted, then the user can revoke access and if it was revoked, then the user can grant access whenever required. |
| <b>Current and Savings/ Term Deposits/ Loans and Finances</b> | Select a product to define account and transaction level access to the third party.  |

---

7. Select the third party application for which you wish to define fine grained access.

8. The system will display the list of accounts under each of the account types along with the transactions
9. Click **Edit** to modify account and transaction access. The **Third Party Consents – Edit** screen with values in editable form appears.  
OR  
Click **Cancel** to cancel the operation and navigate back to the **Dashboard**.

### Third Party Apps – Edit

The screenshot shows the 'Third Party Consents' edit interface. At the top, there's a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. The sidebar on the left contains menu items: Profile, Primary Account Num..., Alerts/Notifications, Third Party Applications (highlighted), Security and Login, Themes, and Settings. The main area is titled 'Third Party Consents' and features an 'Application Access' toggle set to 'Granted'. Below this are tabs for 'Current & Savings', 'Term Deposits', and 'Loans'. A list of applications is displayed, with the first one selected and checked. It includes checkboxes for 'Map All Transactions', 'Open Banking', 'Open Banking Payments', and 'Open Banking Account Inquiries'. At the bottom, there are 'Save', 'Cancel', and 'Back' buttons.

### Field Description

| Field Name  | Description  |
|---|--|
| <b>Third Party Application Name</b>                                   | The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions. |
| <b>Application Access</b>   | The option to define whether access for the application is to be provided or not.  |
| <b>Current and Savings/<br/>Term Deposits/<br/>Loans and Finances</b> | Select a product to define account level access to the third party.  |



| Field Name          | Description   |
|---------------------|---|
| <b>Accounts</b>     | All the accounts of the user are displayed under the respective account type.   |
| <b>Transactions</b> | Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application. |

10. Click the **Application Access** button to enable / disable the access for the third party application.
  - a. If you select **Enable**,
    - i. Click an account type.  
The account check boxes are enabled and you can select/deselect any check box to edit access of these accounts to the third party application
    - ii. Select an account check box. The transactions for which the selected account can be accessed appear.
    - iii. Select/Deselect all or any of the transaction checkboxes to define the transactions through which the selected account can be accessed.
11. Click **Save** to save the changes.  
OR  
Click **Back** to go back to previous screen.  
OR  
Click **Cancel** to cancel the operation and navigate back to **Dashboard**.
12. The **Third Party Consents – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to go back to the previous screen.  
OR  
Click **Cancel** to cancel the operation and navigate back to Dashboard.
13. The success message of third party consent setup appears along with the transaction reference number.  
Click **OK** to complete the transaction and to navigate back to the Dashboard.

## 19.5 Security and Login

The following options are available under Security Settings:

- Set Security Questions
- SMS and Missed Call Banking

### 19.5.1 Set Security Questions

Using this option, the user can setup security question maintenance. Security question maintenance entails selecting questions from a pre-defined list and defining answers for each selected question. This list of security questions and answers becomes the user's security question set and the user will be asked to answer these questions while initiating certain transactions (as defined by the bank administrator) as a second level of authentication.

#### How to reach here:

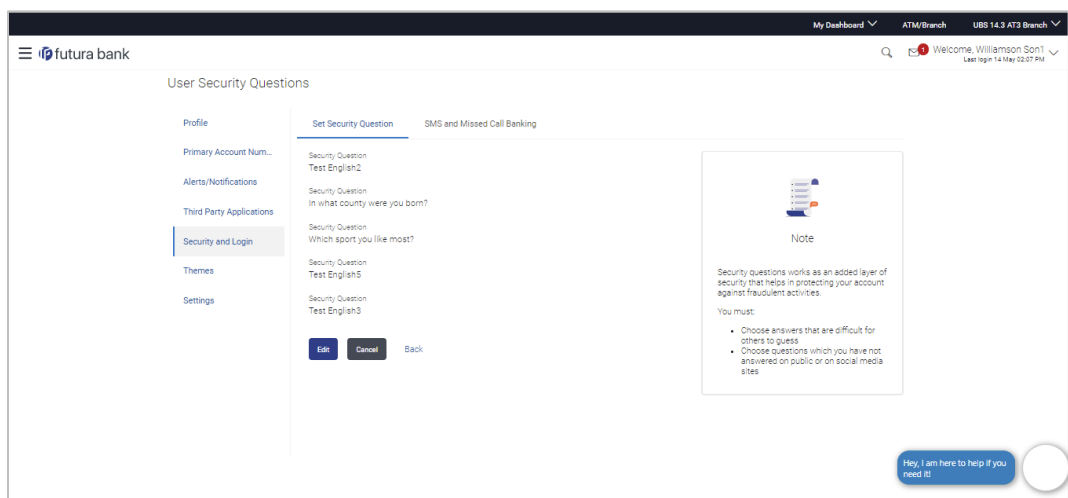
*Dashboard > Toggle Menu > Account Settings > My Preferences > Security and Login > Set Security Question*

OR

*Dashboard > My Profile > Profile > Security and Login > Set Security Question*

Security question setup is part of the first time login steps. The user can opt to skip setting security questions during first time login and can instead complete security question setup from the Security and Login screen.

#### Set Security Question



## To set up security questions:

**Note:** If security questions have not been set-up by the user, the following message will be displayed - "Security Questions have not been set up yet". The user will be provided with the option to set up security questions.

14. Click **Set up now** to set-up security questions. The **Security Question Maintenance** screen appears.
  - OR
  - Click **Back** to return to the previous page.
  - OR
  - Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.

## Security Question Maintenance

The screenshot shows the 'Security Question Maintenance' screen in the 'futura bank' app. The page has a header with the bank logo and user information. The main content area is divided into two columns. The left column contains a list of security questions, each with a dropdown menu for selection and a text input field for the answer. The questions are: 'Test English2', 'In what country were you born?', 'Which sport you like most?', 'Test English5', and 'Test English3'. The right column contains a 'Note' box with a title and a paragraph of text explaining the purpose of security questions and providing two bullet points: 'Choose answers that are difficult for others to guess' and 'Choose questions which you have not answered on public or on social media sites'. At the bottom of the screen, there are three buttons: 'Submit', 'Cancel', and 'Back'. A 'Help' button is also visible in the bottom right corner.

## Field Description

| Field Name               | Description   |
|--------------------------|---|
| <b>Security Question</b> | Select a question to be assigned as a security question.<br>The security questions will be numbered, e.g. Security Question1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator. |
| <b>Answer</b>            | Specify an answer for the selected security question.<br>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.   |

15. From the **Security Question** list, select the appropriate security question to be added in the security question set.
16. In the **Answer** field, enter an answer for the corresponding security question.

17. Click **Save** to save the security questions.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.  
OR  
Click **Back** to go back to the previous screen.
18. The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.  
OR  
Click **Back** to edit the security question setup.  
The **User Security Question – Edit** screen with values in editable form appears.
19. The success message of submitting the request appears.  
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

### Security Questions – View and Edit

If the user has already set-up of Security Questions, the application displays the list of security questions. It also enables the user to modify the set of security questions.

#### To edit the set of security questions:

1. Navigate to Set Security Questions screen, the **Set Security Question - View** screen appears.

### Set Security Questions - View

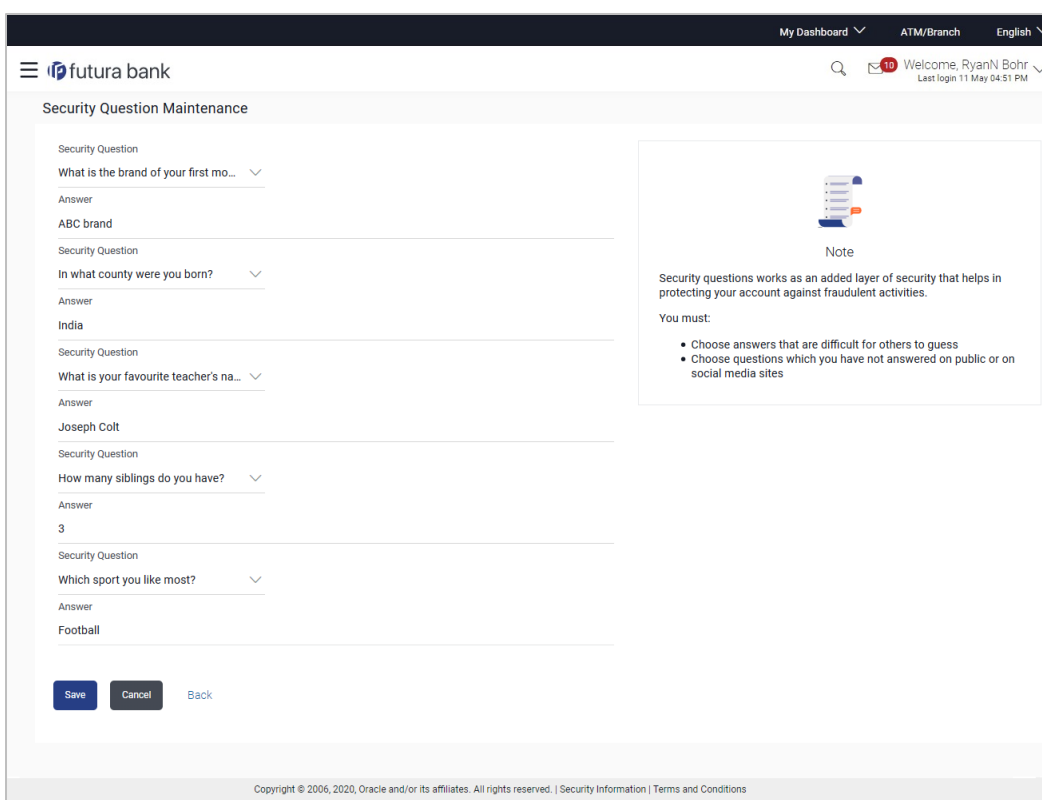
The screenshot displays the 'Set Security Question' screen in the Futura Bank mobile application. The page is titled 'Security And Login' and has a sub-header 'Set Security Question'. A list of security questions is shown, including: 'How many siblings do you have?', 'In what county were you born?', 'What is the brand of your first mobile?', 'What is your favourite teacher's name?', and 'Which sport you like most?'. A 'Note' box explains that security questions are an added layer of security and provides instructions: 'You must: Choose answers that are difficult for others to guess' and 'Choose questions which you have not answered on public or on social media sites'. At the bottom, there are 'Edit', 'Cancel', and 'Back' buttons.

## Field Description

| Field Name                | Description   |
|---------------------------|---|
| <b>Security Questions</b> | The list of security questions, which is the existing set of the user |

2. Click **Edit** to make changes, if required. The **Security Question Maintenance – Edit** screen with values in editable form appears.  
 OR  
 Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.  
 OR  
 Click **Back** to go back to the previous screen.

## Security Question Maintenance - Edit



## Field Description

| Field Name       | Description   |
|------------------|---|
| <b>Questions</b> | The list of security question, which is the existing set of the user. |

3. From the **Security Questions** list, select a different question from the currently set question, if required.
4. In the **Answers** field, enter the answers corresponding to the security questions, if you want to change the answers.

5. Click **Save** to save the changes made.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.  
OR  
Click **Back** to go back to the previous screen.
6. The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.  
OR  
Click **Back** to make changes, if required.  
The **Security Question Maintenance – Edit** screen with values in editable form appears.
7. The success message of security question setup appears along with the transaction reference number.  
Click **OK** to complete the transaction and to navigate back to the **Dashboard**.

## 19.5.2 SMS and Missed Call Banking

This option enables the user to enable/ disable missed call banking and SMS banking. Registering for SMS and missed call banking, enables the user to perform certain inquiries /transactions by sending a short message consisting of a PIN to the specified number or giving a missed call to the specified contact number.

Using this option, the user can also set and reset his SMS banking PIN.

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preferences > Security and Login > SMS and Missed Call Banking*

OR

*Dashboard > My Profile > Profile > Security and Login > SMS and Missed Call Banking*

### SMS and Missed Call Banking

**Field Description**

| <b>Field Name</b>          | <b>Description</b>   |
|----------------------------|--|
| <b>Missed Call Banking</b> | The option to register / deregister the user's device for missed call banking. |
| <b>SMS Banking</b>         | The option to register / deregister the user's device for SMS banking.         |
| <b>Set/ Reset PIN</b>      |  |
| <b>Set PIN</b>             | Enter a PIN to access SMS banking.   |
| <b>Reset PIN</b>           | Re-enter the PIN to confirm the same.  |

8. Click the **Missed Call Banking** toggle button to register / deregister.  
OR  
Click the **SMS Banking** toggle button to register / deregister.
9. If you have registered for SMS Banking:
  - a. In the **Set PIN** field, enter a PIN to be used to access SMS banking.
  - b. In the **Reset PIN** field, re-enter the PIN so as to confirm the same.
  - c. Click **Confirm**. The success message appears.

---

**Note:** The Confirm option appears only if SMS Banking is enabled and if a PIN is to be set.

---

- d. Click **Ok** to navigate to the dashboard.

## 19.6 Themes

Using this option, business user can personalize the view of their application with the desired themes. The list of theme templates are available to the business users for selection, the user can select the desired theme and activate it by clicking the Apply button.

At any point in time, the user can deactivate a theme and activate another one or revert to the default theme.

### Pre-requisites

- The user must be a customer of the bank and have valid login credentials
- Bank Administrator has created the themes that are available for business user for personalization

### Features supported in application

- Apply Theme
- Revert to default Theme

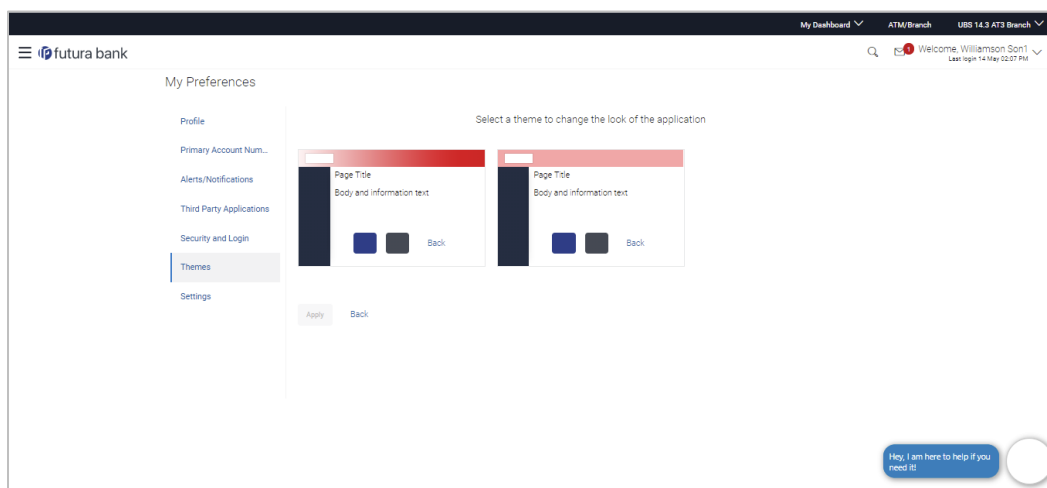
### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preference > Themes*

### To apply the theme:

1. Navigate to the **Theme tab**.

### Themes



2. All the themes defined by the bank users get listed here. User can view the colors of the themes in the theme templates being displayed.
3. Select the required theme from the list of available themes.
4. Click **Apply** to apply the selected theme. The selected theme gets activated.  
OR  
Click **Back** to navigate to previous screen.



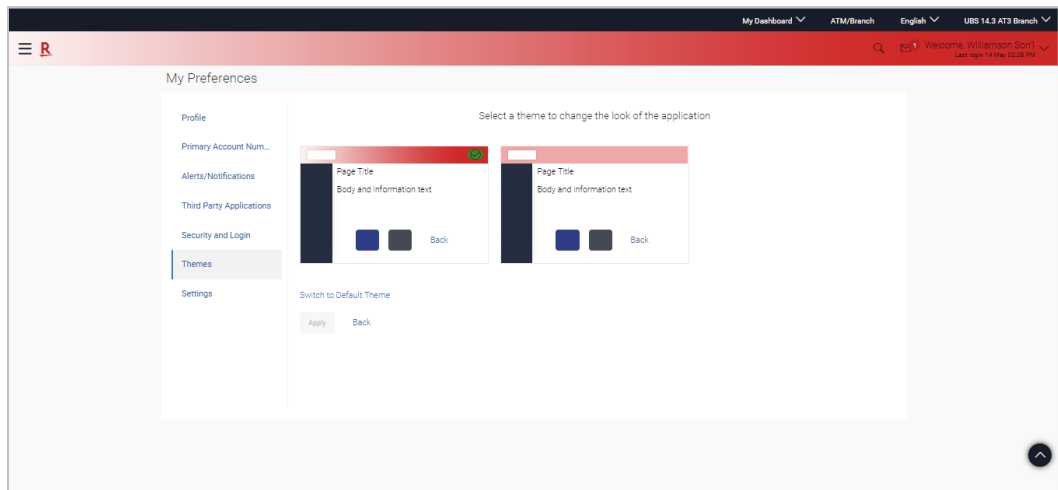
## 19.6.1 Switch to Default Theme


Using this option a retail user can revert back to the default theme as defined by the bank.

**To switch to the default theme:**

1. Navigate to the **Theme** tab.

### Switch to Default Theme



2. System shows the already selected them with a check icon .
3. Click **Switch to Default Theme** to revert to the default theme. The default theme as defined by the bank gets activated.

## 19.7 Settings

This option lets the user disable login through any of his registered devices. If the user disables login from any device, the system disables all login modes (Touch ID/ PIN/ Pattern) for that device. This feature is beneficial to users, as a user can easily disable his alternate login modes if he loses his phone/ device (on which his mobile application is installed). The user can, thereby, prevent anyone from logging into his online banking account from any of the lost/stolen devices.

This option also lets the user disable receiving alerts via push notification, disable his alternate login from all his wearable devices and disable feedback popup that appears after every transaction for security reasons.

Through this screen, user can set their preferred delivery mode for receiving One Time Password (OTP). By default 'Both' (SMS and email) mode is selected, the user can disable any of the option.

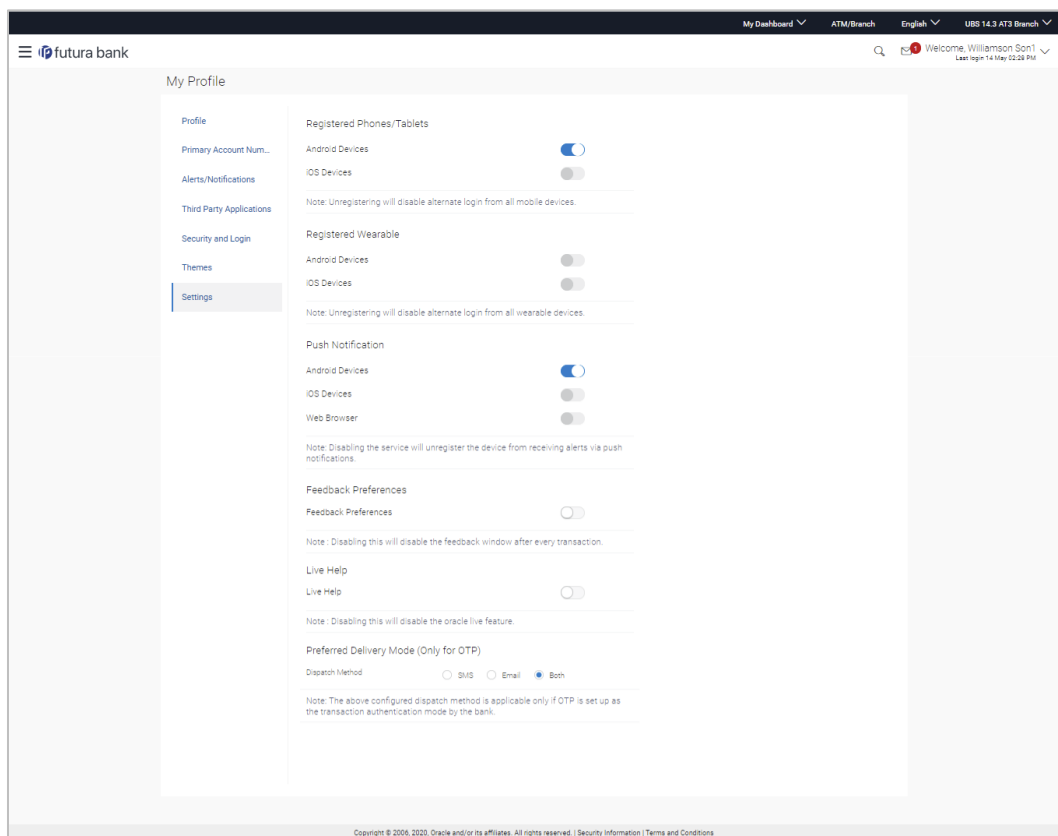
### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preferences > Settings*

*OR*

*Dashboard > My Profile > Profile > Settings*

### Settings



**Field Description**

| <b>Field Name</b>                 | <b>Description</b>   |
|-----------------------------------|--|
| <b>Registered Phones /Tablets</b> |  |
| <b>Android Devices</b>            | Select this option to disable login through all the android devices on which you have installed the online banking application. If you do not have the banking application installed any Android device, this option will be disabled by default.                      |
| <b>iOS Devices</b>                | Select this option to disable login through all the iOS devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS device, this option will be disabled by default.                           |
| <b>Registered Wearables</b>       |  |
| <b>Android Devices</b>            | Select this option to disable login through all the Android wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any Android wearable device, this option will be disabled by default. |
| <b>iOS Devices</b>                | Select this option to disable login through all the iOS wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS wearable device, this option will be disabled by default.         |
| <b>Push Notifications</b>         |  |
| <b>Android Devices</b>            | Select this option to stop receiving push notifications on all Android devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for Android devices.    |
| <b>iOS Devices</b>                | Select this option to stop receiving push notifications on all iOS devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for your iOS devices.       |
| <b>Feedback Preferences</b>       |  |
| <b>Feedback Preference</b>        | Select this option to enable/disable feedback after every transaction.   |
| <b>Live Help</b>                  |  |
| <b>Live Help</b>                  | Select this option to enable/disable the live help after every transaction.  |

| Field Name                                    | Description   |
|---|---|
| <b>Preferred Delivery Mode (Only for OTP)</b> |   |
| <b>Dispatch Method</b>                        | <p>Select the preferred delivery mode to receive the one time password (OTP).</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• SMS</li> <li>• Email</li> <li>• Both</li> </ul> <p><b>Note:</b> The preference is applicable only for OTP defined as authentication mode for transactions by the bank.</p> |

1. Under the **Registered Phones/ Tablets** section, click the **Android Devices** toggle button to deregister Android devices.  
Your alternate login gets disabled from all the android devices on which you have installed the banking application.
2. Under **Registered Phones/Tablets**, click the **iOS Devices** toggle button to deregister iOS devices.  
Your alternate login gets disabled from all the iOS devices on which you have installed the banking application.
3. Under **Push Notifications**, section, click the **Android Devices** toggle button to deregister push notifications on android devices.  
Your push notification alerts gets disabled from all the android devices on which you have installed the banking application.
4. Under **Push Notifications**, Click the **iOS Devices** toggle button to deregister push notifications on iOS devices.  
Your push notification alerts gets disabled from all the iOS devices on which you have installed the banking application.
5. Under **Registered Wearables**, click the **Android Devices** toggle button to deregister your Android wearable devices.  
Your alternate login gets disabled from all the android wearable devices on which you have installed the banking application.
6. Under **Registered Wearables**, click the **iOS Devices** toggle button to deregister your iOS wearable devices.  
Your alternate login gets disabled from all the **iOS wearable** devices on which you have installed the banking application.
7. Under the **Feedback Preferences** section, click the toggle button to deregister feedback on your devices after every transaction.  
You will no longer get the option to provide feedback on your devices on which you have installed the application.
8. Under the **Live Help** section, click the **Live Help** toggle button to deregister live help on your devices.  
You will no longer the option of Live Help on your devices on which you have installed the application.

- You can define delivery preference for dispatch of OTP i.e. whether you want it delivered on SMS or Email or Both. If there is a preference defined, system will dispatch the OTP on preferred delivery mode.

## 19.8 Token Management

Using this option, the user can search all the tokens which was issued to the client. User will have the option to revoke the tokens which was issued before it get expires.

### Features Supported In Application

- User can view all the tokens which was issued to the client.
- User can revoke the token before its expiry.

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preferences > Token Management*

*OR*

*Dashboard > My Profile icon > Token Management*

### Token Management

| Issued At   | Expires At  | Type Of Access |                        |
|-------------|-------------|----------------|------------------------|
| 27 Jan 2022 | 27 Jan 2022 | Payments       | <a href="#">Revoke</a> |
| 14 Mar 2022 | 14 Mar 2022 | Payments       | <a href="#">Revoke</a> |
| 14 Mar 2022 | 14 Mar 2022 | Payments       | <a href="#">Revoke</a> |
| 29 Apr 2022 | 29 Apr 2022 | Payments       | <a href="#">Revoke</a> |
| 29 Apr 2022 | 29 Apr 2022 | Payments       | <a href="#">Revoke</a> |

### To search for the tokens which are issued:

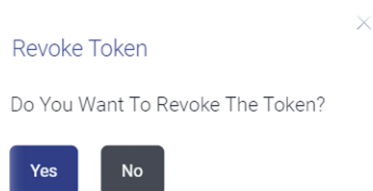
- Select the desired token (Access Token or Refresh Token) which is displayed on the screen.
- Select the client name for which user wants to search all the tokens which was issued to the client.
- Click on the search button to list all the tokens issued.

## Field Description

| Field Name            | Description   |
|-----------------------|---|
| <b>Access Token</b>   | User can select this field if he/she wants to search for all the access tokens issued to client.  |
| <b>Refresh Token</b>  | User can select this field if he/she wants to search for all the refresh tokens issued to client. |
| <b>Client Name</b>    | User can select the client name for which to search for the tokens.                               |
| <b>Issued At</b>      | It displays when the token was issued to the client.  |
| <b>Expired At</b>     | It displays when the token will be expired.   |
| <b>Type Of Access</b> | It displays what type of access client have either it is AISP, PISP or CBPII.                     |
| <b>Revoke</b>         | User can click on the revoke link to revoke the token.  |

### To revoke the token:

- Click on the [Revoke](#) link to revoke the token. After clicking on the revoke link, user will be prompted:



- Click **Yes** to confirm.

## 19.9 Consent Management

Using this option, the user can search all the consents which he/she has given to the client. User will have the option, if he/she wants to withdraw the consent from the client.

### Features Supported In Application

- User can view all the consents which was given to the client.
- User can withdraw the consent from the client.

**How to reach here:**

Dashboard > Toggle Menu > Account Settings > My Preferences > Consent Management  
OR

Dashboard > My Profile icon > Consent Management

**Consent Management**

Third Party Applications

Client Name

| Consent ID                       | Consent Type    | Last Updated On               |
|----------------------------------|-----------------|-------------------------------|
| <a href="#">tchfym9zos4khcjs</a> | DOMESTICPAYMENT | 2022-06-17T10:32:33.000+05:30 |
| <a href="#">89h4ddexck8tzez</a>  | DOMESTICPAYMENT | 2022-06-17T10:34:36.000+05:30 |
| <a href="#">ojc5emh9rmlyqa75</a> | DOMESTICPAYMENT | 2022-06-20T10:44:58.000+05:30 |
| <a href="#">ss0p02k6rsfrkrlz</a> | ACCOUNT         | 2022-09-14T12:55:13           |
| <a href="#">ihp5qa173y5mg2v3</a> | ACCOUNT         | 2022-09-14T13:15:49           |

Page 1 of 1 (1-5 of 5 items)

**To search for the consents which were given by the user:**

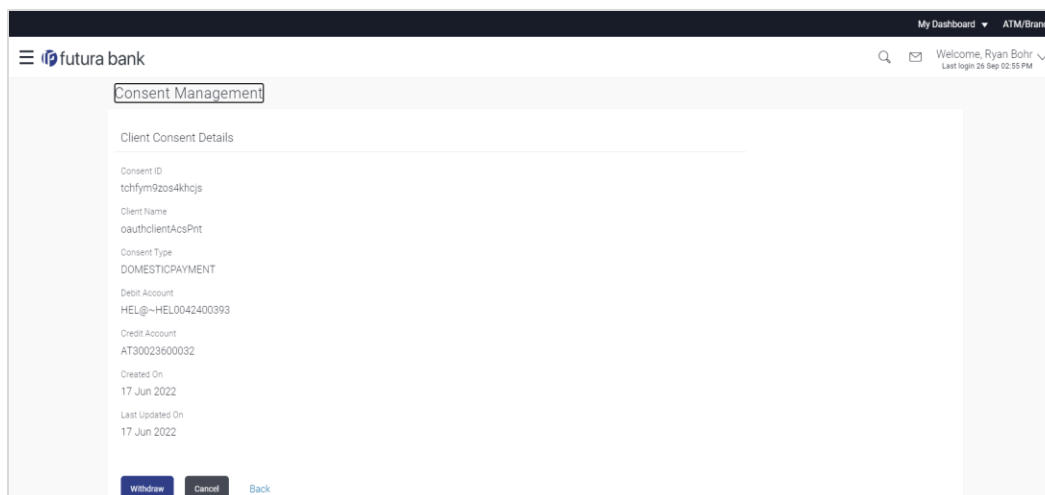
1. Select the client name to search the consents given by the user.
2. Click on the Search button to list all the consents which are given to the client.
3. User can see the client consent details by clicking on the consent id link.

**Field Description**

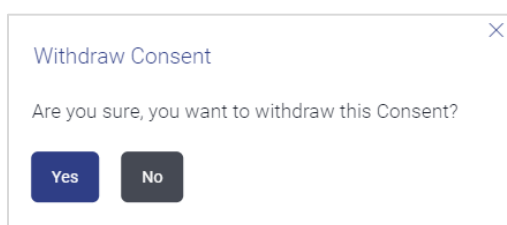
| Field Name             | Description   |
|------------------------|---|
| <b>Consent ID</b>      | It displays the unique Id of the consent.                       |
| <b>Consent Type</b>    | It displays what type of Consent, user had given to the client. |
| <b>Last Updated On</b> | It displays when the consent was last updated.                  |

**To withdraw the consent:**

1. Click on the consent ID which is displayed on the screen. It will open the Client Consent Details screen.



2. Click on the **Withdraw** button to withdraw the given consent and it will open the dialog box to confirm:



3. Click **Yes** to confirm.

## FAQ

1. **If I have more than one iOS devices and I need to deregister one of my devices from the Futura Bank application, can I do so using the 'Registered Device' option?**

If you disable 'iOS Devices' in the 'Register Device' option, it will disable your alternate login from all the devices. You need to re-install the application if you want to use it again on that device.

2. **Why would I need to unregister a device?**

The unregistering of devices is done in case you have lost your device and you want to disable your alternate login from that device to prevent any misuse of your Bank account.



My Preference

[Home](#)

## 20. Security Question Authentication

Security Questions are the second factor authentication mechanism provided by the bank to its customers. The user needs to maintain a security question set by selecting questions and defining answers to these questions. At the time of transfer authentication, any or all of these questions are displayed to the user and the user must enter correct answers (as defined while setting up security questions) in order to enable the system to authenticate the user.

### For security question authentication:

1. In the transaction review screen, verify the details, and click **Next**.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
2. The 2 Factor Authentication (2FA) screen appears (if 2FA has been configured).

### Security Question Authentication

### Field Description

| Field Name       | Description  |
|------------------|--|
| <b>Questions</b> | The list of security questions set for the 2Factor authentication is displayed.                  |
| <b>Answer</b>    | Enter answers to each security question as defined at the time of security question maintenance. |

3. For the Security Question - 2 Factor Authentication, in the **Answers** field, enter the answers corresponding to the security question.

4. Click **Next** to go to the next level of authentication.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
5. Complete the 2 Factor Authentication, and click **Confirm**.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
6. The success message of appears along with the transaction reference number. Click **Back to Dashboard** to navigate to the dashboard.

[Home](#)

## 21. Change Password

This feature enables existing users of the bank to change their login password.

### Pre-requisites

- User must have existing login credentials.

### Features Supported In Application

- Changing the login password.

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > Change Password*


### Change Password

The screenshot shows the 'Change Password' interface. At the top left is the 'futura bank' logo. The main heading is 'Change Password'. Below it, a message reads: 'Please change your password for security reasons.' There are three input fields: 'Current Password', 'Enter New Password', and 'Confirm New Password', each followed by a series of dots. Below the fields are three buttons: 'Submit', 'Cancel', and 'Back'. On the right side, there is a box titled 'Your Password can:' containing a list of requirements with checkmarks: 'Have 6 to 15 characters', 'Have uppercase (Minimum 1 mandatory)', 'Have lowercase (Minimum 1 mandatory)', 'Have numbers (Minimum 1 mandatory)', 'Have special characters (Minimum 1 mandatory) (allowed characters are @!#&.)', and 'Not be a common password'. The top right corner shows a user profile with the name 'Welcome, Williamson Son1' and the text 'Last login 14 May 2020 PM'. A search icon is also present.

### Field Description

| Field Name               | Description  |
|--------------------------|--|
| <b>Current Password</b>  | Enter your current login password.                           |
| <b>New Password</b>      | Enter a new password to replace your current login password. |
| <b>Re-enter Password</b> | Re-enter the new password to confirm the same.               |

**To reset the password:**

1. In the **Current Password** field, enter your current login password.  
OR  
Click  icon to enter the current login password using the virtual keyboard.
2. In the **New Password** field, enter a new password.  
OR  
Click  icon to enter a new password using the virtual keyboard.  
(Read the conditions defined under the **Password Conditions** section on the application screen to view the password policy.)
3. In the **Re-enter Password** field, re-enter the new password.  
OR  
Click  icon to re-enter the new password using the virtual keyboard.
4. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
5. A message confirming successful change of login password appears. Click **Login** on confirmation screen to log in to the application.

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**Note:** Password Conditions gets highlighted in green if the user's password is meeting the Password Policy criteria and similarly in Red if the password is not as per the Password Policy maintained.

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## 22. Limits

The bank can put restrictions on the transactions initiated by customers from the online banking channels. The bank applies different types of limits on different transactions. These limits may vary depending on the user / customer type.

The different types of limits are as follows:

- Permitted number of transactions in a day
- Cumulative amount of transactions in a day
- Minimum amount for a transaction
- Maximum amount for a transaction

The limits function enables a retail user to view the daily limits (applicable at specific transaction level and at transaction group level) assigned by the bank for a specific channel or for a group of channels. The user can edit and reduce the cumulative transaction amount limit offered by the bank for individual transactions. The user can also reduce the maximum transaction count limit offered by the bank for individual transactions.

Further modification of limits will be enabled up to the limits offered by the bank for each transaction. Updated limits will be applicable from the next calendar day.

### **Pre-requisites**

The user must have an active Current and Savings Account relationship with Bank.

### **Features supported in the Application**

- View Transaction Limits: Daily and monthly
- Reduce cumulative daily/monthly amount limit for each transaction
- Reduce cumulative daily/monthly count limit for each transaction

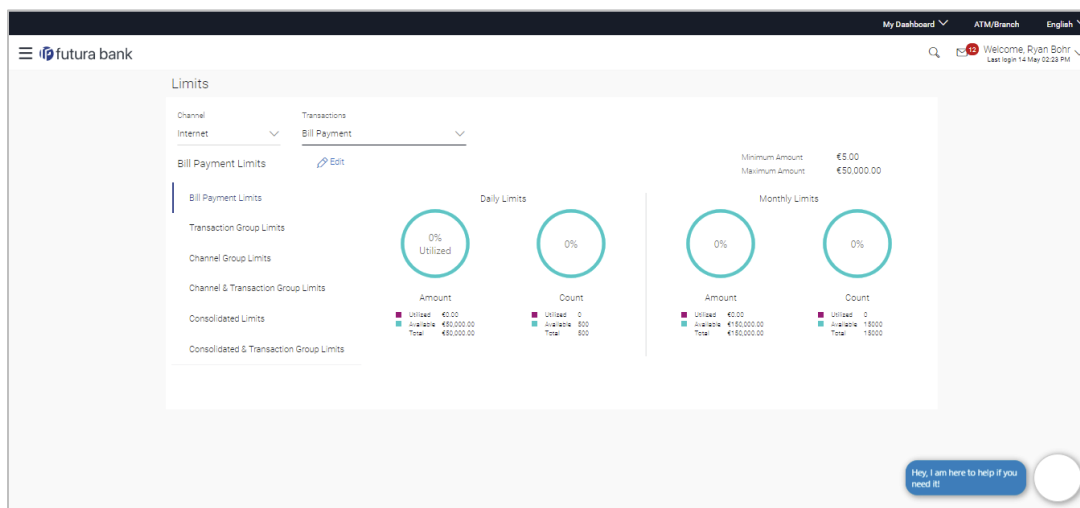
### **How to reach here:**

*Dashboard > Toggle Menu > Account Settings > My Limits*

## 22.1 Limits – View

The logged in Retail user can view the transaction limits offered by the bank for each transaction using this option.

### Limits



### Field Description

| Field Name                              | Description   |
|---|---|
| <b>Channel</b>                          | Select the channel for which user limits are to be displayed.   |
| <b>Transactions</b>                     | Select the transaction for which user limits are to be displayed.   |
| <b>Transaction Name</b>                 | The name of the transaction as selected in the above field is displayed.  |
| <b>Min Amount</b>                       | The per transaction limit - minimum amount.   |
| <b>Max Amount</b>                       | The per transaction limit - maximum amount.   |
| <b>Transaction Limit - Daily Limits</b> | <p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p> |

| Field Name                                      | Description  |
|---|--|
| <b>Transaction Limit - Monthly Limits</b>       | <p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p>  |
| <b>Transaction Group Limit - Daily Limits</b>   | <p>The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p>   |
| <b>Transaction Group Limit - Monthly Limits</b> | <p>The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p> |
| <b>Channel Group Limit - Daily Limits</b>       | <p>The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>                    |



| Field Name  | Description  |
|---|--|
| <b>Channel Group Limit - Monthly Limits</b>                   | <p>The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>   |
| <b>Channel &amp; Transaction Group Limit - Daily Limits</b>   | <p>The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p>   |
| <b>Channel &amp; Transaction Group Limit - Monthly Limits</b> | <p>The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p> |
| <b>Consolidated Limit - Daily Limits</b>                      | <p>The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p> |

| Field Name   | Description  |
|--|--|
| <b>Consolidated Limit - Monthly Limits</b>                         | <p>The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p>                                  |
| <b>Consolidated &amp; Transaction Group Limit - Daily Limits</b>   | <p>The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p>   |
| <b>Consolidated &amp; Transaction Group Limit - Monthly Limits</b> | <p>The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p> |

**To view the daily and monthly limits of a transaction:**

1. From the **Channel** list, select a channel to view applicable limits.
2. From the **Transactions** list, select the transaction to view its limits.
3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit/ Consolidated Limit / Consolidated & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.
4. Click **Edit** to edit the limits.

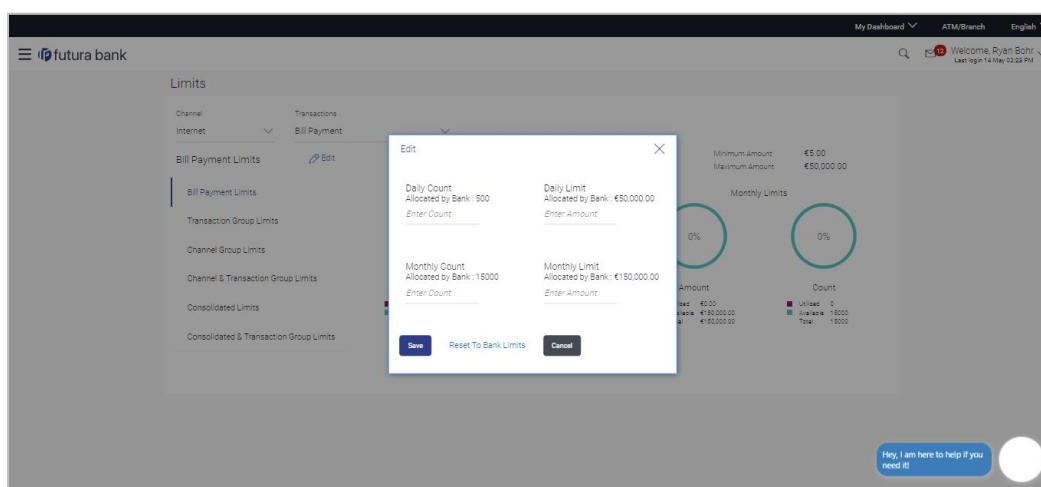
## 22.2 Daily and Monthly Limits - Edit

The retail user can edit the transaction limits offered by the bank for each transaction using this option. The user can also opt to reset to limits set by the Bank after having changed the limits.

### To edit the daily and monthly limits at any level:

1. From the **Channel** list, select a channel to view its limits.
2. From the **Transactions** list, select a transaction to view its limits.
3. Select the level at which limits are to be edited.
4. Click **Edit**. The Edit Limits screen appears. In the **Limits** screen, click **Edit** against the transaction for which you want to change the limits.

### Daily Limits - Edit



### Field Description

| Field Name               | Description  |
|--------------------------|--|
| <b>Daily Count</b>       |  |
| <b>Allocated by Bank</b> | Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.                         |
| <b>Enter Count</b>       | Enter an amount to specify the new daily transaction count to be applicable to you for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group. |
| <b>Monthly Count</b>     |  |
| <b>Allocated by Bank</b> | The cumulative transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.          |

| Field Name               | Description  |
|--------------------------|--|
| <b>Enter Count</b>       | Enter an amount to specify the new cumulative transaction count to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group. |
| <b>Daily Limit</b>       |  |
| <b>Allocated by Bank</b> | The daily transaction amount allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.                    |
| <b>Enter Amount</b>      | Enter an amount to specify the new daily transaction amount to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.     |
| <b>Monthly Limit</b>     |  |
| <b>Allocated by Bank</b> | The monthly transaction amount, allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.                 |
| <b>Enter Amount</b>      | Enter an amount to specify the new monthly transaction amount to be applicable to you for a Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.     |

5. Under the **Daily Count** section, enter a value in the **Enter Count** field to modify the daily count limit, if required.
6. Under the **Monthly Count** section, enter a value in the **Enter Count** field to modify the monthly count limit, if required.
7. Under the **Daily Limit** section, enter a value in the **Enter Amount** field to modify the daily amount limit, if required.
8. Under the **Monthly Limit** section, enter a value in the **Enter Amount** field to modify the monthly amount limit, if required.
9. Click **Save** to save the changes. A message confirming successful limit update appears.  
OR  
Click **Reset to Bank Limits**, if you want to change the limits back to the limits offered by the Bank.  
The limits assigned by the bank for the transaction will be auto populated.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

## **FAQ**

**1. Can the customer change the daily and monthly limits pre-set by bank?**

Yes, the customer can modify the limits set i.e. the range of amount or the count etc. However any change has to be within the prescribed upper limit set by the bank.

**2. Can customer increase the limits beyond the limits offered by the Bank?**

No, customer cannot increase the limits beyond the limits set by the Bank each transaction. The Bank administrator can increase the limits for the specific customer.

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## 23. Session Summary

This option is used by the user to check the log of transactions and login details for the previous five logins. The user can view the entire session summary of the previous five logins, login and logoff date and time for each session, channel in which transactions are carried out in each session along with the IP address of the channel.

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > Session Summary*

### Session Summary

| Start Date & Time         | End Date & Time         | Channel | IP Address     |
|---------------------------|-------------------------|---------|----------------|
| ▶ 14 May 2020 03:03:40 PM | 14 May 2020 03:03:40 PM |         | 10.191.205.145 |
| ▶ 14 May 2020 02:23:17 PM | 14 May 2020 02:23:39 PM |         | 10.191.219.173 |
| ▶ 14 May 2020 01:53:07 PM | 14 May 2020 02:07:31 PM |         | 10.191.205.145 |
| ▶ 14 May 2020 01:52:16 PM | 14 May 2020 01:52:42 PM |         | 10.191.205.145 |
| ▶ 14 May 2020 01:45:01 PM | 14 May 2020 01:46:25 PM |         | 10.191.205.145 |

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OK Cancel

Hey, I am here to help if you need it!

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### Field Description

| Field Name                   | Description   |
|------------------------------|---|
| <b>Start Date &amp; Time</b> | The date and time at which the particular session was started.                      |
| <b>End Date &amp; Time</b>   | The date and time at which the particular session was ended.                        |
| <b>Channel</b>               | The channel of access for the session (Desktop Browser / Mobile / Application etc.) |
| <b>IP Address</b>            | The IP address of the channel.  |

1. Click ▶ against a specific record to view the details of that session. The session details appear.  
OR  
Click **OK** to navigate to the Dashboard.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

## Session Summary - Details

| Start Date & Time   | End Date & Time         | Channel                 | IP Address   |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
|---|-------------------------|-------------------------|--------------|------------------|--------|-------------------------|-----------------------|---------|-------------------------|------------------------|---------|-------------------------|------------------------|---------|-------------------------|----------------|---------|-------------------------|------------------------|---------|-------------------------|
| 28 Nov 2019 09:18:31 AM   | 28 Nov 2019 09:18:31 AM | Desktop Web Browser     | 10.180.87.29 |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| <table border="1"> <thead> <tr> <th>Transaction Name</th> <th>Status</th> <th>Transaction Date &amp; Time</th> </tr> </thead> <tbody> <tr> <td>International Payment</td> <td>SUCCESS</td> <td>28 Nov 2019 10:17:43 AM</td> </tr> <tr> <td>Feedback Template List</td> <td>SUCCESS</td> <td>28 Nov 2019 10:17:48 AM</td> </tr> <tr> <td>Feedback Template List</td> <td>SUCCESS</td> <td>28 Nov 2019 10:18:21 AM</td> </tr> <tr> <td>Create Nominee</td> <td>SUCCESS</td> <td>28 Nov 2019 10:20:25 AM</td> </tr> <tr> <td>Feedback Template List</td> <td>SUCCESS</td> <td>28 Nov 2019 10:20:29 AM</td> </tr> </tbody> </table> |                         |                         |              | Transaction Name | Status | Transaction Date & Time | International Payment | SUCCESS | 28 Nov 2019 10:17:43 AM | Feedback Template List | SUCCESS | 28 Nov 2019 10:17:48 AM | Feedback Template List | SUCCESS | 28 Nov 2019 10:18:21 AM | Create Nominee | SUCCESS | 28 Nov 2019 10:20:25 AM | Feedback Template List | SUCCESS | 28 Nov 2019 10:20:29 AM |
| Transaction Name  | Status                  | Transaction Date & Time |              |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| International Payment   | SUCCESS                 | 28 Nov 2019 10:17:43 AM |              |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| Feedback Template List  | SUCCESS                 | 28 Nov 2019 10:17:48 AM |              |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| Feedback Template List  | SUCCESS                 | 28 Nov 2019 10:18:21 AM |              |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| Create Nominee  | SUCCESS                 | 28 Nov 2019 10:20:25 AM |              |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| Feedback Template List  | SUCCESS                 | 28 Nov 2019 10:20:29 AM |              |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| 27 Nov 2019 02:47:12 PM   | 27 Nov 2019 03:48:16 PM | Desktop Web Browser     | 10.180.87.29 |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| 27 Nov 2019 02:46:57 PM   | 27 Nov 2019 02:46:57 PM | Desktop Web Browser     | 10.180.87.29 |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| 27 Nov 2019 09:34:41 AM   | 27 Nov 2019 09:34:41 AM | Desktop Web Browser     | 10.180.87.29 |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |
| 26 Nov 2019 05:21:15 PM   | 26 Nov 2019 06:23:37 PM | Desktop Web Browser     | 10.180.87.29 |                  |        |                         |                       |         |                         |                        |         |                         |                        |         |                         |                |         |                         |                        |         |                         |

### Field Description

| Field Name                   | Description   |
|------------------------------|---|
| <b>Start Date &amp; Time</b> | The date and time at which the particular session was started.                      |
| <b>End Date &amp; Time</b>   | The date and time at which the particular session was ended.                        |
| <b>Channel</b>               | The channel of access for the session (Desktop Browser / Mobile / Application etc.) |
| <b>IP Address</b>            | The IP address of the channel.  |

### Session Summary – Details

All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record.

|                                    |  |
|------------------------------------|--|
| <b>Transaction Name</b>            | The name of the transaction that was performed during the session. |
| <b>Status</b>                      | The status of the transaction.                                     |
| <b>Transaction Date &amp; Time</b> | The date and time at which the transaction was performed.          |

- Click **OK** to navigate to the Dashboard screen.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

[Home](#)

## 24. Personalize Dashboard

Dashboard personalization feature provides an ability to the business users to reconfigure and customize their dashboards around the tasks and information they use most frequently. This feature will enable business users to create their own dashboard that is easier to navigate, making every visit more efficient.

Retail users can reconfigure/ customize their dashboards by dragging and dropping the desired widget at desired location while configuring new dashboard to add more widgets. The users can also move the widgets already present in the dashboard to the desired location using this function. The user can also change the size of the widget (expand and compress) and can remove the widget if desired. The widgets on the dashboard auto adjust itself according to the place available on the dashboard.

OBDX dashboards are responsive and can adapt to any size of device that Bank wants to enable for the customers. User can preview his dashboard for different form factors i.e. desktop, mobile and tablet. An option to revert to the default dashboard (configured by bank) is also provided.

---

### Note:

- 1) Dashboard personalization feature is currently not supported by mobile and tablet devices.
  - 2) Widgets available for selection for users are on the basis of the widget access given to the associated application role of the user for Internet touch point.
- 

### Prerequisites

- Transaction access is provided to the retail user
- Widgets are available for designing the dashboard

### Features supported in application

- Personalize/ Customize the Dashboard
- Revert to default dashboard

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > Personalize Dashboard*

## 24.1 Personalize Dashboard

Using this option retail users can customize their dashboard according to their convenience. A default dashboard is displayed as the user navigate to the Personalize Dashboard option. User can change the placing and even can drag and drop new widgets available from the list of widgets.

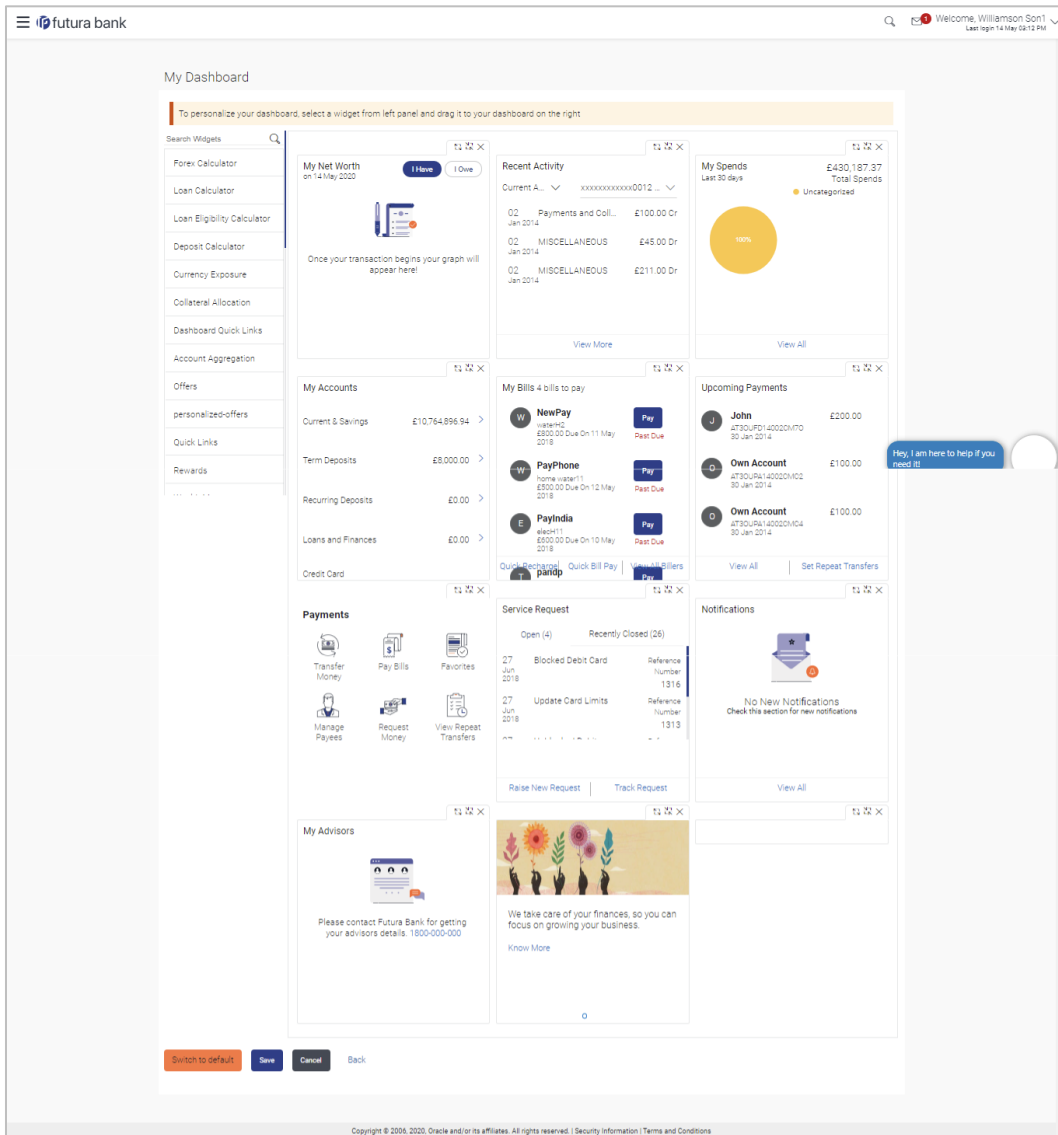
User can change the widget size (expand and compress) as per his requirement and can remove the widgets.


### To customize the dashboard:

1. Navigate to the **Personalize Dashboard** screen.





## Personalize Dashboard




2. Drag and drop the desired widgets from the widget list.  
 OR  
 In the **Search Widget** field, enter the name of the widget that you want to appear on the dashboard and click  .

OR  
 Drag and drop widgets of the dashboard to the desired location. System highlights the area where the widget can be dropped.

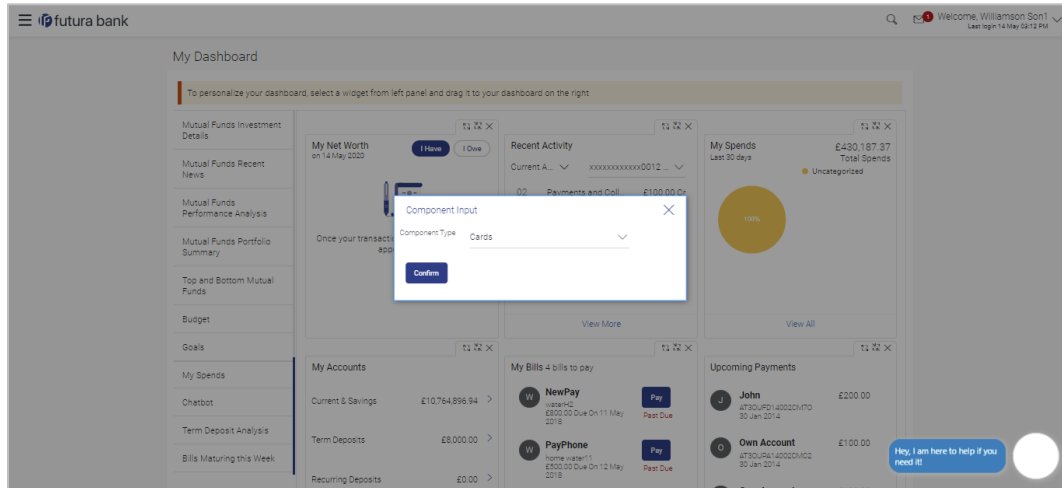
3. Click  on the upper right corner of the widget.  
 OR

Click  on the upper right corner of the widget, if you want to compress the widget.  
 OR

Click  on the upper right corner of the widget, if you want to remove the widget from the dashboard.

- If the selected widget has multiple widgets on the same like quick links, select the required widget that you want to appear on the dashboard.

### Select Widget



### Field Description

| Field Name            | Description  |
|-----------------------|--|
| <b>Component Type</b> | <p>Select the component type, which you want to appear on your dashboard. This field is applicable only if the selected widget has multiple components.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Cards</li> <li>• Graph</li> </ul> |

- From the **Component Type** list, select the widget component type that you want to appear on the dashboard.  
If you want to appear the widget in card format, select **Card** option.  
OR  
If you want to appear the widget in graph form, select **Graph** option.
  - Click **Confirm**. The selected component appears as a widget on the selected location of your dashboard.
- Click **Save** to save the template.  
OR  
Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.  
OR  
Click **Back** to navigate to previous screen.
  - The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.  
OR  
Click **Back** to navigate to previous screen.  
OR

Click the **Desktop/ Tab/ Mobile** icon to review the template in desktop, tab or mobile mode.

- The success message appears.  
Click **Go to Dashboard** to view your customized dashboard.

## 24.2 Revert to default dashboard

Using this option a retail user can revert back to the default dashboard as defined by the bank.

**To switch to the default dashboard:**

- Navigate to the **Personalize Dashboard** screen.

### Switch to Default Dashboard

The screenshot displays the 'My Dashboard' personalization interface for Futura Bank. At the top, there is a search bar and a list of widget categories including 'Forex Calculator', 'Loan Calculator', 'Deposit Calculator', 'Currency Exposure', 'Collateral Allocation', 'Dashboard Quick Links', 'Account Aggregation', 'Offers', 'personalized-offers', 'Quick Links', and 'Rewards'. The main area contains several widgets: 'My Net Worth' (on 14 May 2020), 'Recent Activity' (showing transactions like 'Payments and Coll.', 'MISCELLANEOUS'), 'My Spends' (Last 30 days, Total Spends: £430,187.37), 'My Accounts' (Current & Savings: £10764896.94, Term Deposits: £8,000.00, etc.), 'My Bills 4 bills to pay' (NewPay, PayPhone, PayIndia), 'Upcoming Payments' (John, Own Account), 'Payments' (Transfer Money, Pay Bills, Favorites, etc.), 'Service Request' (Blocked Debit Card, Update Card Limits), 'Notifications' (No New Notifications), and 'My Advisors'. At the bottom, there are buttons for 'Switch to default', 'Save', 'Cancel', and 'Back'. A copyright notice at the very bottom reads: 'Copyright © 2008, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

2. Click **Switch to default** to revert to the default Dashboard. The Dashboard Restore pop-up message, prompting the user to confirm the restoration of default Dashboard appears.  
OR  
Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.  
OR  
Click **Back** to navigate to the previous screen.
3. Click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.
4. The success message appears.  
Click **Go to Dashboard** to view the default dashboard.

## **FAQ**

### **1. Can I design new widgets using Dashboard Builder functionality?**

No, designing of a new widget is not allowed using this functionality. Administrator can use the existing widgets and can design the required dashboard.

### **2. Can I design different dashboards for different device types (desktop, mobile and tablet) using one template?**

Yes, you can design different dashboards for different types of devices using one template. An edit option is available while previewing the dashboard on each type of device, which will help the user to make the necessary changes for specific device type.

[Home](#)

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## 25. Mailbox

Mailbox helps in two way communication between the bank administrator and the business user. Mailbox displays the list of messages to the user with date and time and message subject. Users can send mail messages to bank administrators with specific pre-defined subjects for their queries/complaints/feedback.

### Prerequisites:

- The user must have a relationship with Bank.
- User must have login credentials.

### Feature supported in the Application:

- **Compose** – This enables the user to select a predefined subject and to initiate a mail with a query/ complaint/ feedback.
- **Inbox** – This folder displays all the messages sent by bank administrators to the user. The user can reply to any of these mail messages or can delete any message.
- **Sent Mail** – This folder lists down the mails sent by the user. An option is provided to delete any or all sent mails.
- **Deleted Mail** – This folder displays the mails deleted from the user's **Inbox** and **Sent Mail** folders. The user can opt to permanently delete any or all of these mail messages.
- **Alerts** – This folder lists down the alerts sent by the bank to the user. The user can opt to delete any or all of these alerts.
- **Notifications** - This section enables the user to view all the notifications sent by the bank.

### How to reach here:

*Dashboard > Toggle Menu > Mail Box*  
*OR*

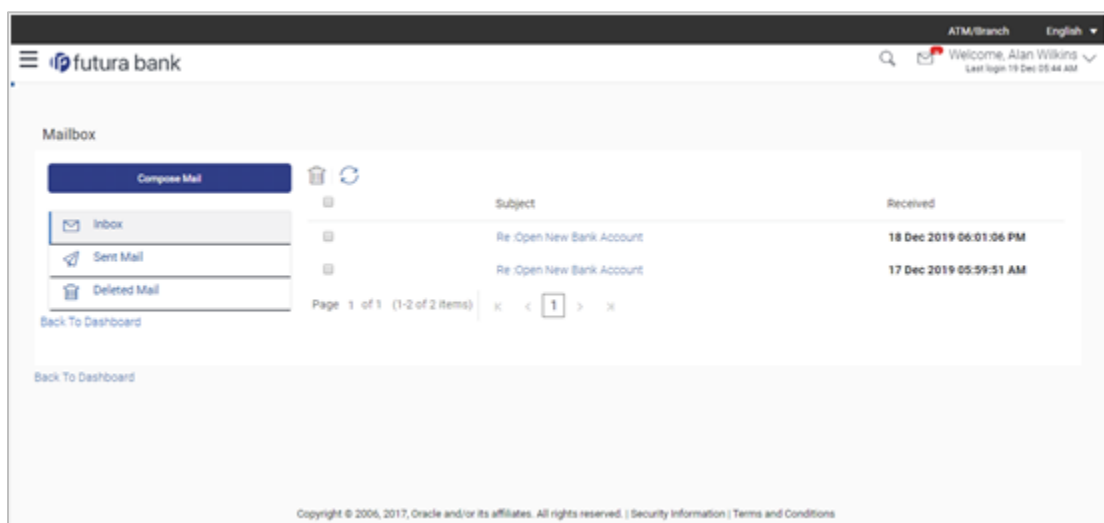
*Dashboard > Click  >View All*

## 25.1 Mails

The Mails section is subdivided into the following sub-sections:

- **Compose:** This option enables the user to create and send a new mail message.
- **Inbox:** This folder displays all the mail messages received by the user.
- **Sent mail:** This folder displays the list of mail messages sent by the user to the bank.
- **Deleted Mail:** This folder contains the list of mail messages deleted by the user from the inbox and the sent mail folders.


## Mailbox - Mails




### Field Description

| Field Name          | Description  |
|---------------------|--|
| <b>Compose Mail</b> | The option to compose new mail.  |
| <b>Inbox</b>        | Select this option to view the list of all mail messages sent by the bank in response to your mails. |
| <b>Sent Mail</b>    | Select this option to view the list of mails sent by you to the bank.                                |
| <b>Deleted Mail</b> | Select this option to view the list of mails deleted by you from the inbox and sent mail folders.    |

### To access the mails:

1. Click the desired option.
  - a. If you click the **Inbox** option, the inbox folder appears. Click on an individual message to view the details of that message.
  - b. If you click the **Sent Mail** option, the sent mail folder appears. Click on an individual message to view the details of that message.
  - c. If you click the **Deleted Mail** option, the deleted mail folder appears. Click on an individual message to view the details of that message.
2. Click  to refresh the folder.  
OR

To delete multiple messages, select the specific check boxes and click .

## 25.1.1 Compose Mail

Using this option the user can initiate a mail communication with the bank. The mailbox is a communication channel between the bank and the user. In order to send a mail to the bank, the user needs to first select a category which identifies the purpose for which the message is being sent. The specification of a category enables the bank to appoint the user's concern / query to the desired team which ensures a timely and accurate response.

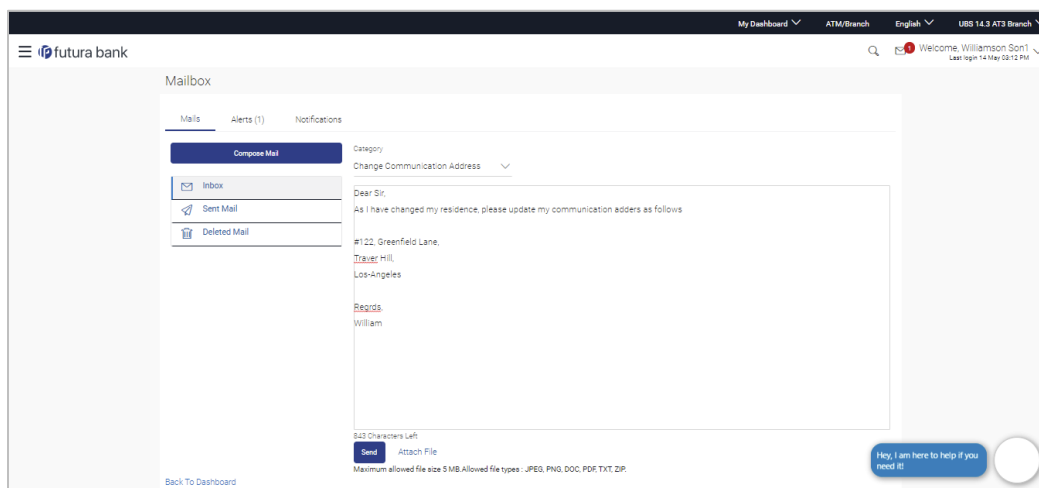
### How to reach here:

*Dashboard > Toggle Menu > Mailbox > Mails > Compose Mail*

### To send a message:

1. Click **Compose Mail**. The screen on which you can compose and send a mail to the bank appears.

### Compose Mail



### Field Description

| Field Name      | Description  |
|-----------------|--|
| <b>Category</b> | Select a category/ subject related to which the message is to be sent. |
| <b>Message</b>  | Enter the message that is to be sent to the bank.                      |

2. From the **Category** list, select the appropriate option.
3. In the **Message** section, enter the message.
4. Click **Attach Files** if you want to attach any reference document.
5. Click **Send**.  
The success message appears.

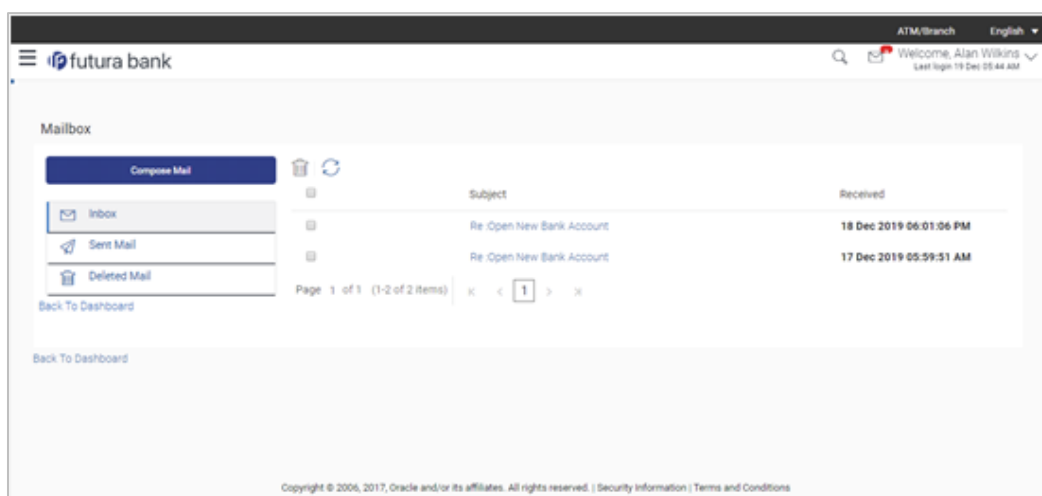
## 25.1.2 Inbox

Using this feature, the user can view the messages received in his Inbox. The user can view an individual message by clicking on the sender's name.

### To view received mails:

1. In the **Mailbox** screen, click the **Inbox** option.
2. The **Inbox folder** with received messages listed appears. Click an individual message to view the details of that message.

### Inbox




### Field Description

| Field Name      | Description   |
|-----------------|---|
| <b>Subject</b>  | The subject of the mail is displayed against each mail record.                          |
| <b>Received</b> | The date and time on which the mail was received is displayed against each mail record. |


### To access the Inbox:

1. Click the subject of a mail you want to view. The mail is displayed.

OR

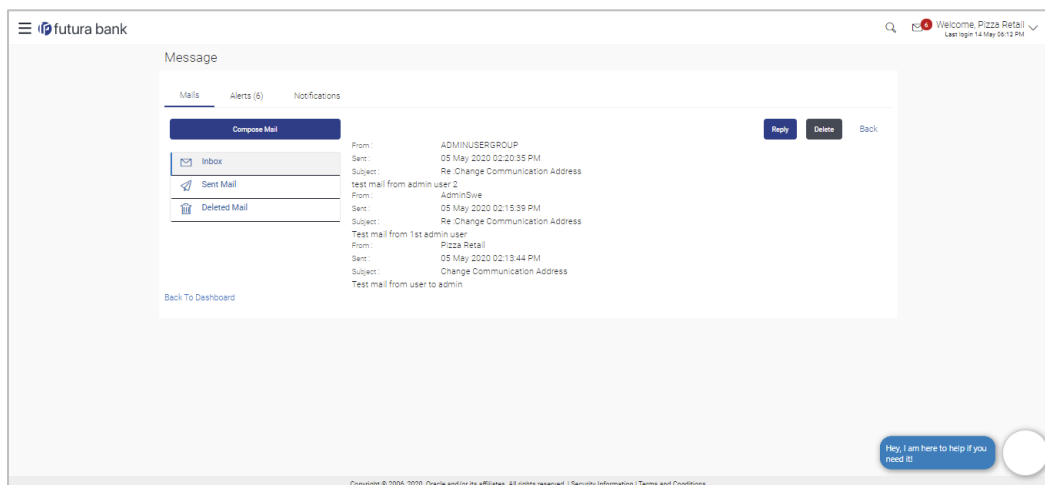
Click  to refresh the folder.

OR

To delete multiple messages, select the specific check boxes and click .



## Inbox - Message Details

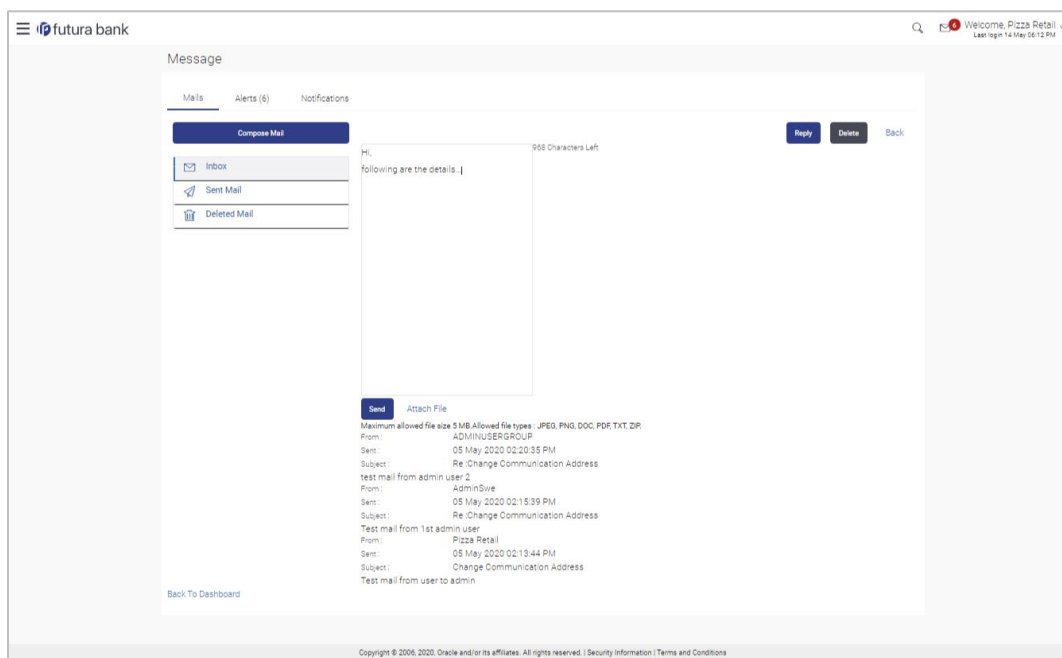


## Field Description

| Field Name   | Description   |
|--|---|
| <b>Message Details</b>   |   |
| <b>From</b>  | The name of the sender of the mail.   |
| <b>Sent</b>  | The date and time on which the mail was received.   |
| <b>Subject</b>   | The subject of the received mail.   |
| <b>Content</b>   | The content of the mail.  |
| <b>Mail Chain</b>  | <p>All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.</p> <p>Each mail in the chain contains the following:</p> <ul style="list-style-type: none"> <li>• The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the From field and those sent by a bank administrator will have the ID of the bank administrator displayed.</li> <li>• The date and time at which the mail was sent.</li> <li>• The subject of the mail</li> <li>• The content of the mail as sent by you or the administrator.</li> </ul> |
| <p><b>Note:</b> A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.</p> |   |

2. The **Inbox** screen with detailed message record appears; click **Reply** if you want to reply.  
OR  
Click **Delete** to delete the message.  
OR  
Click **Back** to navigate to the previous page.

### Inbox - Reply



### Field Description

| Field Name             | Description                              |
|------------------------|--|
| <b>Message - Reply</b> |  |
| <b>Message</b>         | Enter a response to be sent to the bank. |

3. Click **Send** to send the response to the bank.  
A message confirming that the mail has been sent successfully appears.  
OR  
Click **Attach File** to add an attachment to the response mail.  
OR  
Click **Delete** to delete the message.  
OR  
Click **Back** to navigate to the previous page.

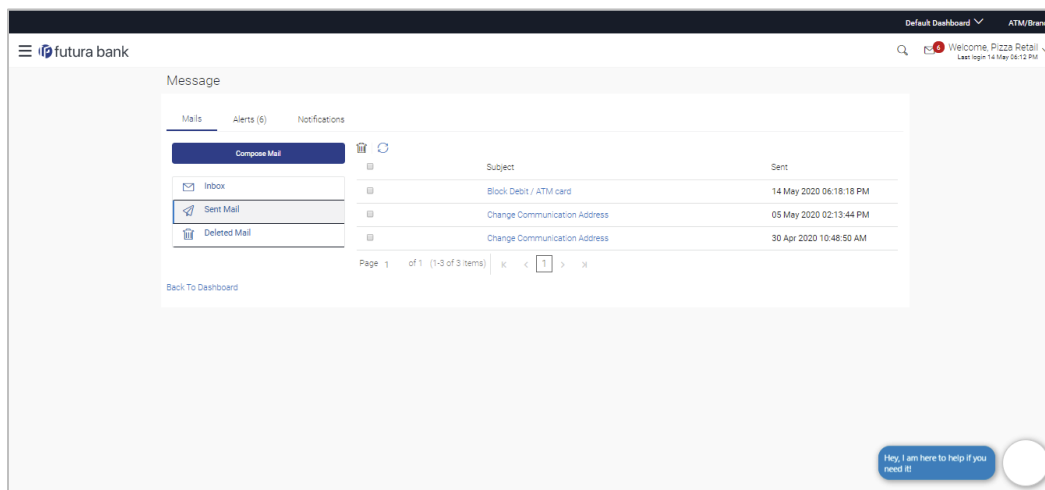
## 25.1.3 Sent Mail

This folder displays all the messages sent by the user to the bank.

### To view the sent messages

1. In the **Mailbox** screen, click the **Sent Mail** option.
2. The **Sent Messages** folder appears. Click an individual message to view the details of that message.

### Sent Mail



### Field Description


| Field Name     | Description   |
|----------------|---|
| <b>Subject</b> | The subject of the mail is displayed against each mail record.                      |
| <b>Sent</b>    | The date and time on which the mail was sent is displayed against each mail record. |

3. Click the subject of the specific sent message that you want to view.

OR

Click  to refresh the mailbox.

OR

To delete multiple mails, select the check box (s) against the mail, and click  to delete the message.

4. The **Sent Mail** screen with the detailed sent message appears. Click **Reply** if you want to reply. Type the reply and Click **Send**. The success message appears.

OR

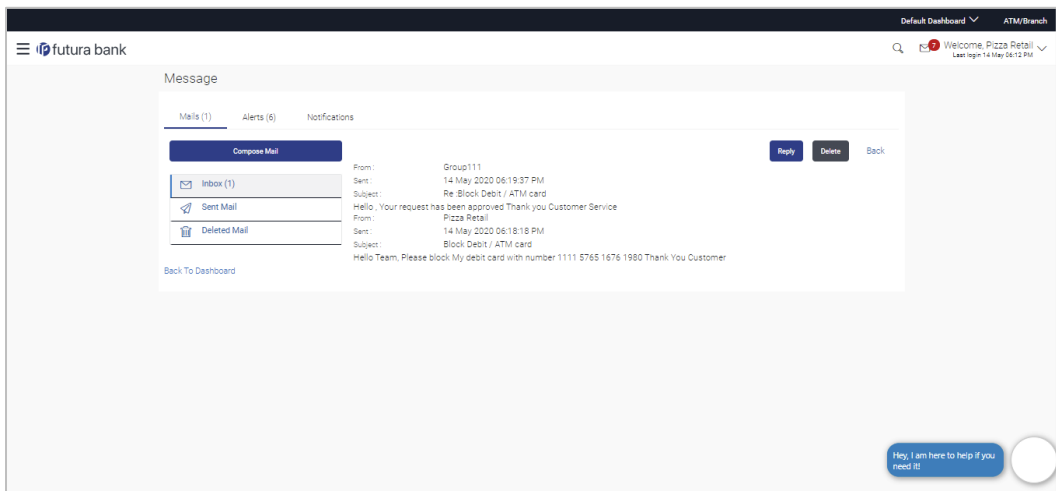
Click **Delete** to delete the message.

OR

Click **Back** to navigate to the previous page.

## 25.1.4 Sent Mails – Details

### Sent Mail - Details



### Field Description

| Field Name             | Description                                   |
|------------------------|---|
| <b>Message Details</b> | This section displays the detailed message.   |
| <b>From</b>            | The name of the sender of the mail.           |
| <b>Sent</b>            | The date and time on which the mail was sent. |
| <b>Subject</b>         | The subject of the received mail.             |
| <b>Content</b>         | The content of the mail.                      |

| Field Name        | Description   |
|-------------------|---|
| <b>Mail Chain</b> | <p>All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.</p> <p>Each mail in the chain contains the following:</p> <ul style="list-style-type: none"> <li>• The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the <b>From</b> field and those sent by a bank administrator will have the ID of the bank administrator displayed.</li> <li>• The date and time at which the mail was sent.</li> <li>• The subject of the mail</li> <li>• The content of the mail as sent by you or the administrator.</li> </ul> <hr/> <p><b>Note:</b> A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.</p> |

### Message - Reply

This section will be displayed if you have selected the option **Reply**.

**Message** Enter a response to be sent to the bank.

5. The **Sent Mail** screen with detailed message record appears.
  - Click **Reply** if you want to send a response to the bank. Type the reply and Click **Send**. The success message appears.
  - OR
  - Click **Attach File** to add an attachment to the response mail.
  - OR
  - Click **Delete** to delete the message.
  - OR
  - Click **Back** to navigate to the previous page.

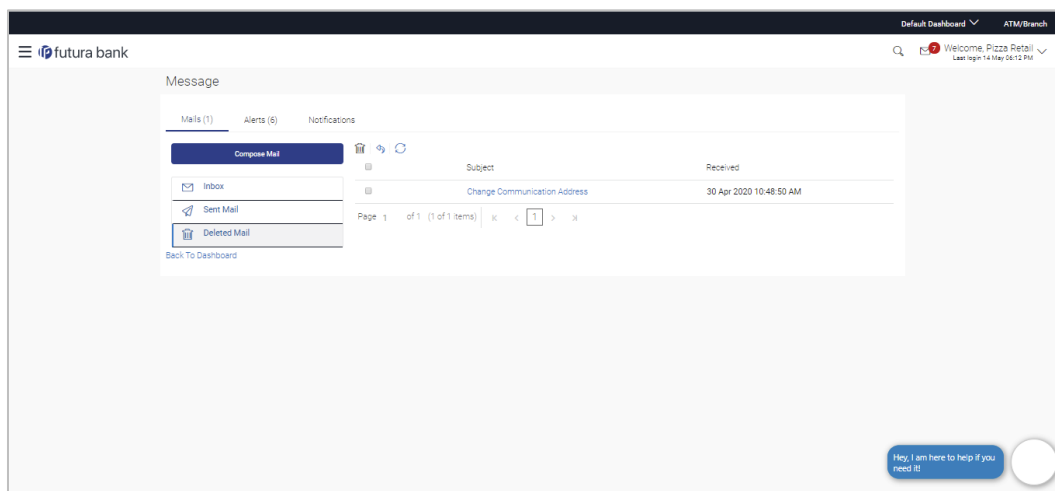
### 25.1.5 Deleted Mail

This folder displays all the messages that are deleted by the user from the Inbox and Sent Mail folders.

#### To view the deleted messages

1. In the **Mailbox** screen, click the **Deleted Mail** option.
2. The **Deleted Mail** folder with deleted messages listed appears. Click an individual message to view the details of that message.

## Deleted Mail



### Field Description


| Field Name      | Description   |
|-----------------|---|
| <b>Subject</b>  | The subject of the mail is displayed against each mail record.                                  |
| <b>Received</b> | The date and time on which the message was sent/received is displayed against each mail record. |

- Click the required deleted message that you want to view.

OR

Click  to refresh the folder.

OR

To delete multiple mails, select the check box (s) against the mail, and click  to delete the message/s.

OR

To restore the deleted mails back to inbox, select the check box(s) against the mail, and

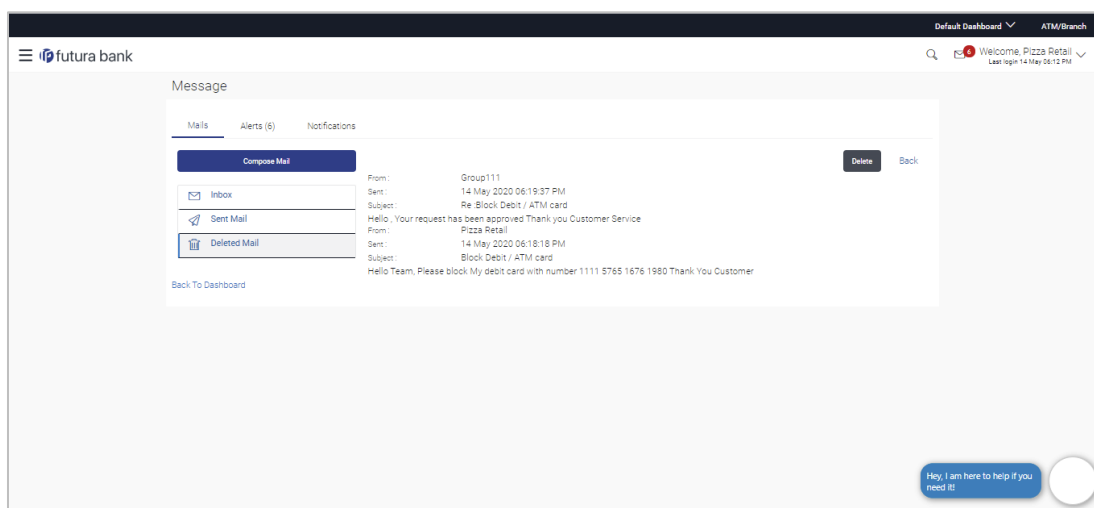
click .

- The **Deleted Mail** folder with detailed message record appears; Click **Delete** to delete the message.

OR

Click **Go to Dashboard** to navigate to the dashboard.

## Deleted Mail Details



### Field Description

| Field Name              | Description   |
|-------------------------|---|
| <b>Message Details</b>  | This section displays the detailed message.               |
| <b>From</b>             | The name of the sender of the mail.                       |
| <b>Sent</b>             | The date and time on which the message was sent/received. |
| <b>Subject</b>          | The subject of the deleted mail.                          |
| <b>Message Contents</b> | The content of the deleted mail.                          |

- Click **Delete** to delete the message.  
OR  
Click **Back** to navigate to the previous page.

## 25.2 Alerts

All the alerts that are auto generated and sent to the logged in user will be displayed on this screen.

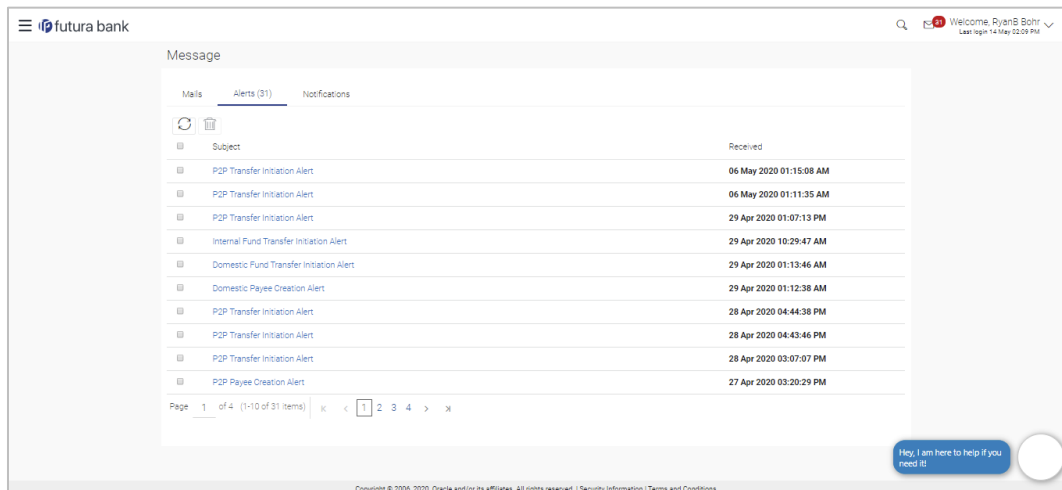
### How to reach here:

*Dashboard > Toggle Menu > Mail Box > Alerts*  
OR

*Dashboard > Click  > Alerts > View All*

**To view the alerts:**

1. Click the **Alerts** tab. The alert screen appears.


**Alerts****Field Description**

| Field Name      | Description   |
|-----------------|---|
| <b>Subject</b>  | The subject of the alert is displayed against the specific alert record.                      |
| <b>Received</b> | The date and time on which the alert was sent is displayed against the specific alert record. |

2. Click an individual alert to view the details of the alert. The details of the alert appear.  
OR

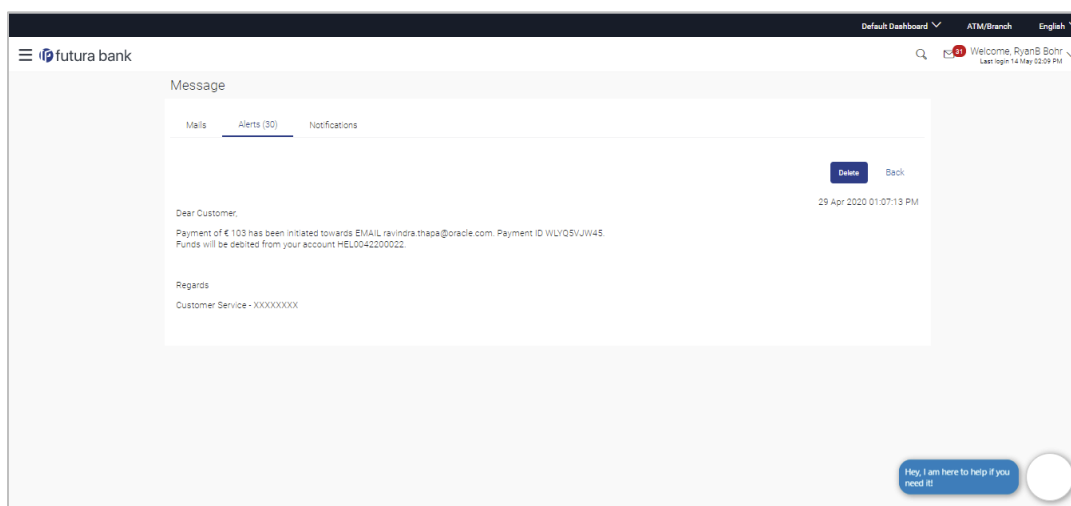
Click  to refresh the mailbox.

OR

To delete multiple alerts, select the check box (s) against the alert, and click  to delete the alert.



## Alerts Details



### Field Description

| Field Name            | Description  |
|-----------------------|--|
| <b>Alerts Details</b> |  |
| <b>Subject</b>        | The subject of the alert.                          |
| <b>Received</b>       | The date and time on which the alert was received. |
| <b>Message</b>        | The content of the alert.                          |

- Click **Delete** to delete the alert. The delete warning message appears.  
OR  
Click **Back** to navigate to the previous page.

## 25.3 Notifications

This section lists all the notifications received by the logged in user.

### How to reach here:

*Dashboard > Toggle Menu > Mail Box > Notification*  
OR

*Dashboard > Click  > Notification > View All*

### To view the notifications:



- Click the **Notification** tab. The **Notification** screen appears.

## Notifications

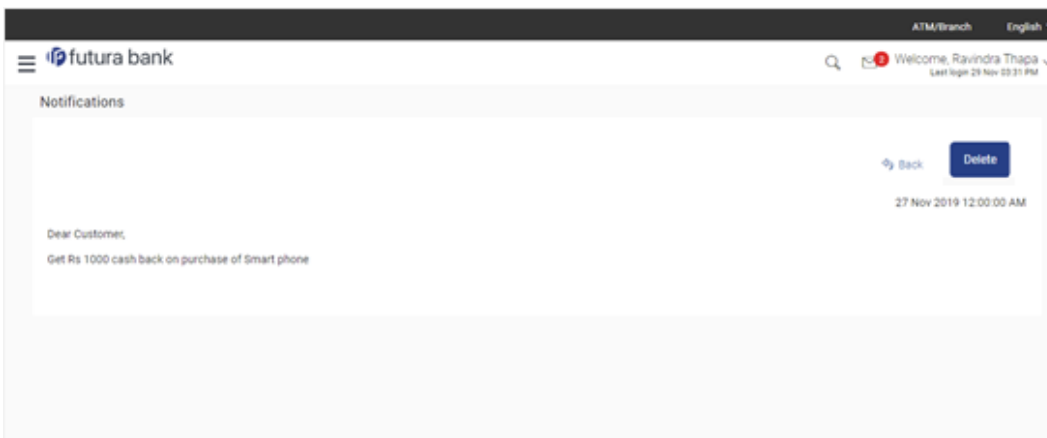


## Field Description

| Field Name      | Description   |
|-----------------|---|
| <b>Subject</b>  | The subject of the notification.                          |
| <b>Received</b> | The date and time on which the notification was received. |

- Click an individual notification to view the details of that notification. The screen on which the details of the notification are displayed appears.
- Click  to refresh the notifications.  
OR  
To delete multiple notifications, select the check box (s) against the notification, and click  to delete the notification.

## Notification Details



**Field Description**

| <b>Field Name</b>           | <b>Description</b>  |
|-----------------------------|---|
| <b>Notification Details</b> |   |
| <b>Subject</b>              | The subject of the notification.                          |
| <b>Received</b>             | The date and time on which the notification was received. |
| <b>Message</b>              | The message body of the notification.                     |

4. Click **Delete** to delete the notification. The delete warning message appears.  
OR  
Click **Back** to navigate to the previous page.

**FAQ****1. Can customers initiate fresh mails?**

Yes, customers of the bank can initiate fresh mails by accessing compose mail option through secure mailbox. Customers can only send mails to bank administrators using this feature.

**2. Can customer delete multiple mails?**

Yes, users can select multiple mails and delete the same.

**3. Can customers restore the deleted mails?**

Yes, deleted mails can be restored from the deleted folder. User can go to the Deleted folder, select the mails and click on restore button to move those mails back to respective folder.

**4. Can Customer send a reply to the alerts/ notifications sent by the Bank?**

No, customer cannot reply to the alerts/ notifications.

**5. What are notifications generally about?**

Notifications inform customers of the bank about any new offers, promotional rates, and launch of new products or services.

[Home](#)

## 26. Feedback Capture

Feedback option enables you to provide feedback on various aspects of the application as well as specific to transactions. You will be asked a feedback question on which you need to rate on a rating scale and answer subsequent questions if defined for a scale weight that you rate. The feedback captured is analyzed by the bank administrator to decide on the course corrections in case of issues.

Feedback can be provided by the user through the following options in the system:

- General Feedback
- Transaction Specific Feedback

### General Feedback

General feedback is available as an option to provide feedback on generic aspects about the application.

### How to reach here

*Dashboard > Toggle Menu > Leave Feedback*

### To provide general feedback:

1. Click **Leave Feedback**. The **Feedback** pop-up screen appears.
2. A feedback question appears along with a rating scale.
3. Select an appropriate rating on the scale.
4. Depending on the rating, the system will provide you with a question along with a set of options.
5. Select an appropriate option corresponding to the question.
6. You can also add comments, if required.

### General Feedback

The screenshot displays a feedback pop-up window on the Futura Bank interface. At the top left, the Futura Bank logo is visible. The pop-up window features a five-star rating scale with three stars highlighted. Below the rating, the question "What did you like the most with us?" is followed by two checked options: "Add-On-Features" and "More features". A text input field for "Your comments (Optional)" is present, along with a "Submit" button. The background of the pop-up shows an illustration of a person interacting with a large smartphone screen.

7. Click **Submit**. A message confirming successful submission of feedback appears.

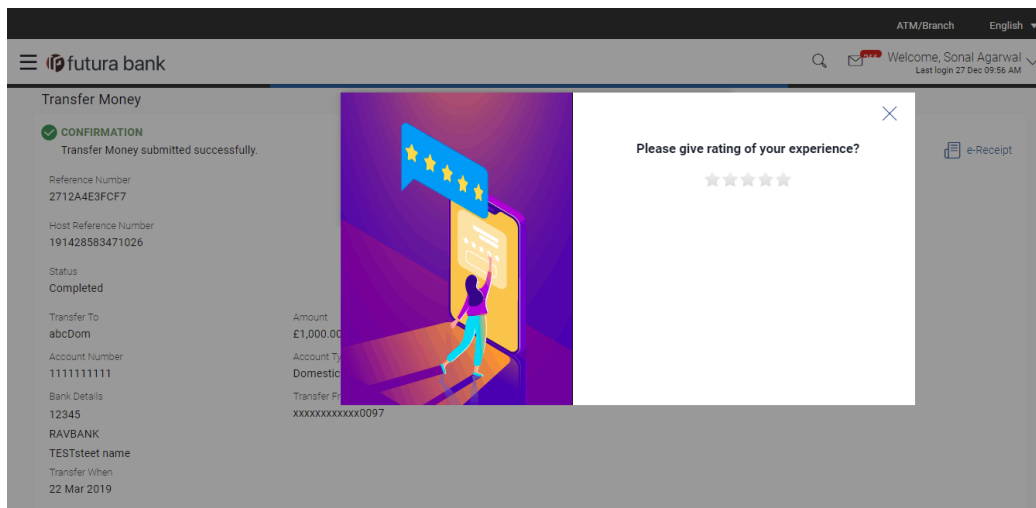
## Transaction Specific Feedback

You can capture feedback specific to a transaction provided the transaction has been enabled for feedback capture by the bank. Feedback will be available as an option post transaction confirmation. Transaction specific feedback is recorded and stored for further analysis.

### To provide transaction specific feedback:

1. Once the transaction is successfully submitted, feedback as an option is displayed on confirmation page.
2. Click **Feedback**. The **Feedback** pop-up screen appears.  
OR  
Click **Go to Dashboard** link to navigate to the Dashboard.
3. A feedback question appears along with a rating scale.
4. Select an appropriate rating on the scale.
5. Depending on the rating, the system will provide you with a question along with a set of options.
6. Select an appropriate option corresponding to the question.
7. You can also add comments, if required.  
OR  
Click **Skip** to skip the feedback process. The **Dashboard** screen is displayed.  
OR  
Click **Never ask me again** if you do not wish to be asked to provide for any transaction. The system will suspend the feedback process for all transactions and you can enable the same again (if required) through 'My Preferences' from the toggle menu.

## Transaction Feedback



The screenshot shows the Futura Bank website interface. On the left, a 'Transfer Money' confirmation message is displayed, indicating a successful transaction of £1,000.00. The confirmation includes details such as the reference number (2712A4E3FCF7), host reference number (191428583471026), and transfer date (22 Mar 2019). On the right, a feedback survey overlay is visible, titled 'What did you like the most with us?'. The survey includes a five-star rating system, two checked options: 'Add-On-Features' and 'More features', and a text input field for 'Your comments (Optional)'. A 'Submit' button is located at the bottom of the survey. The background of the survey overlay features an illustration of a person interacting with a large smartphone screen.

8. Click **Submit**. A message confirming successful submission of feedback appears.

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## 27. ATM / Branch Locator

Using this option a user can view the address and location of the ATMs and the branches of the Bank available to serve the user in a certain location. The user is provided with the options to search for the bank's ATMs and branches in his vicinity by entering a location. The search results display the list of ATMs / branches name and distance from the user's current location.

This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location. The user can increase the radius of his search to find more ATMs/ branches. The user can select a Branch / ATM from the search list and on clicking the **View Details** icon; the user will be able to view the address and services provided by the specific ATM/ branch. In addition the user can view the detailed directions to the ATM/ branch by clicking **Get Directions**, and will also be able to view its location on a map.

### Features Supported In Application

- Locate Branches
- Locate ATM

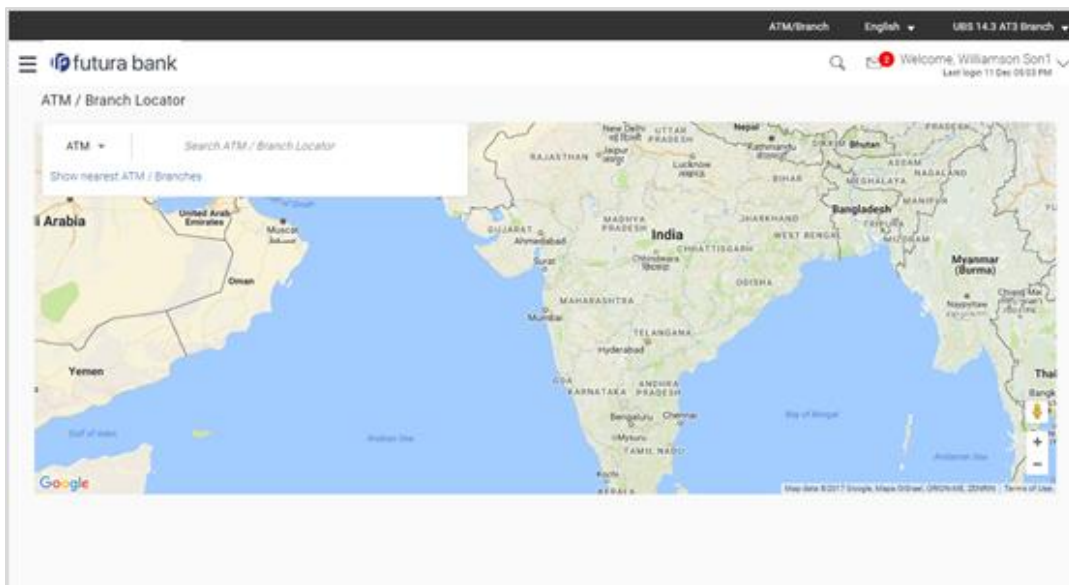
### How to reach here:

*Portal Page > ATM/ Branch Locator*

*OR*

*Dashboard > Toggle Menu > ATM Branch Locator*

### ATM /Branch Locator



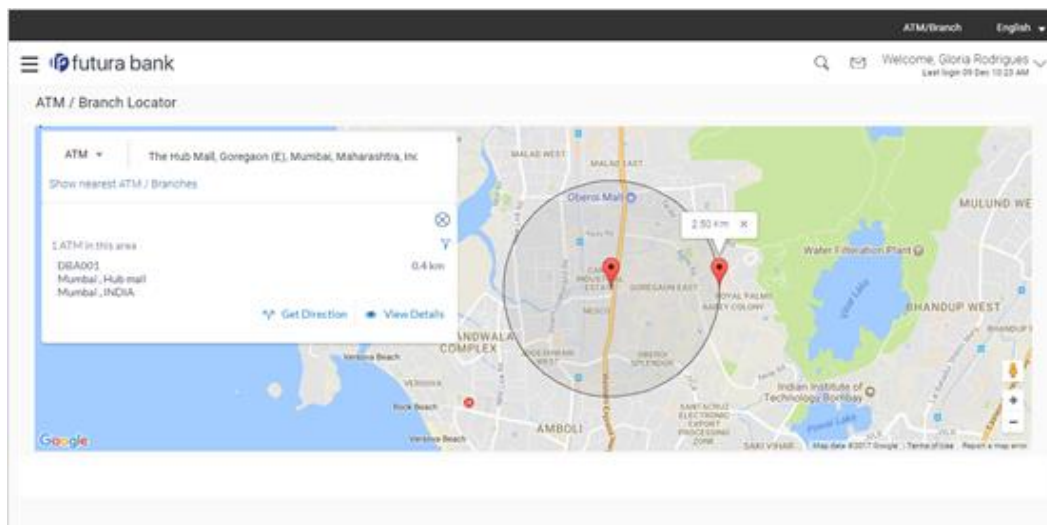
## Field Description

| Field Name  | Description   |
|-------------|---|
| ATM/ Branch | Specify whether you want to search for the bank's ATMs or branches.<br>The options are: <ul style="list-style-type: none"> <li>• Branch</li> <li>• ATM</li> </ul> |

## To locate an ATM / Branch

1. Select the appropriate option:
  - a. If you select the Branch option, the list of all the branches and their locations appear.
  - b. If you select the **ATM** option, the list of all the ATMs and their locations appear.

## ATM/ Branch Locator - Search




## Field Description

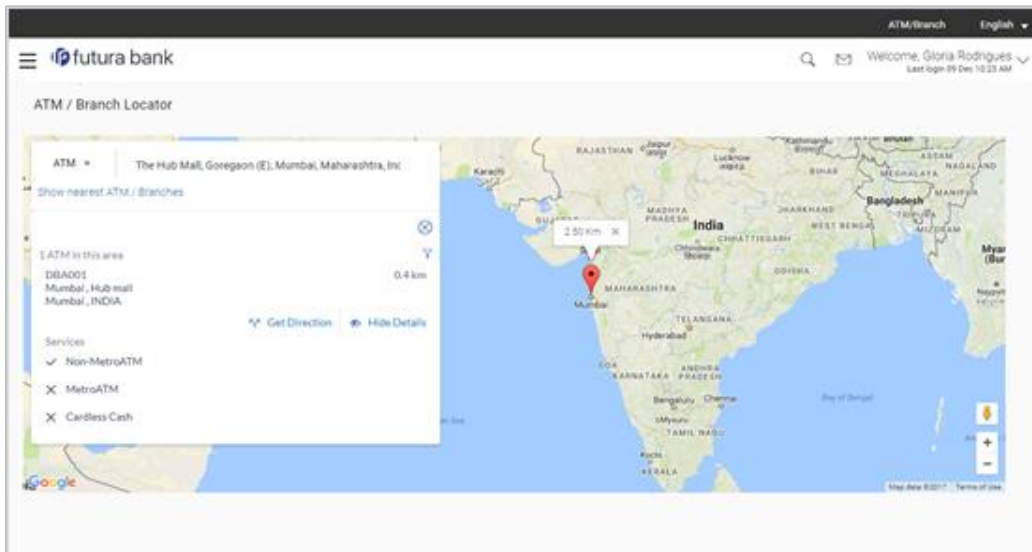
| Field Name                 | Description   |
|----------------------------|---|
| Enter Search Location      | Key in the address/location/pin-code or city to search for an ATM / Branch.   |
| Show nearest ATM/ Branches | Select this option to view the ATMs/Branches located within a certain radius. |



| Field Name             | Description   |
|------------------------|---|
| <b>Refine Services</b> | Click the <b>Refine Services</b> icon to filter the search results according to the services offered - All or any of the services maintained in Host for Branch/ ATMs are listed with a check box against them. You can select/ deselect the required check box to search the ATM / branches providing specific services. |
| <b>Name</b>            | The name of the ATM / branch.   |
| <b>Distance</b>        | The distance of the ATM / branch from your current location.  |
| <b>Address</b>         | The address of the ATM / branch that you have searched for.   |
| <b>View Details</b>    | Clicking this link displays the following details.  |
| <b>Name</b>            | The name of the ATM /branch of the bank.  |
| <b>Address</b>         | The detailed address of the ATM /branch of the bank.  |
| <b>Phone Number</b>    | The phone number of the branch.<br>This field appears only for <b>Branch</b> .  |
| <b>Work Timings</b>    | The operating hours of the branch.<br>This field appears only for <b>Branch</b> .   |
| <b>Services</b>        | The services offered by the bank's ATM / branch.  |
| <b>Get Directions</b>  | Click the link, to view the directions to the branch / ATM from your current location in the map.   |

- In the **Search** box, enter the desired location. The list of ATM / branches with Name and Distance details appear.
- Click the **Show nearest ATM/ Branches** to view the nearest ATM/ branches with respect to your current location.  
OR  
Click the  icon to view the search results according to the services offered - filter results according to all or any of the services maintained in the Host for Branch/ ATMs.
- Click the **View Details** link, to view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.

## ATM/ Branch Locator - View Details



5. Click the **Map/ Satellite** to view the map of the Branch/ ATM location respectively.

## FAQ

### 1. Can I view ATM/ Branches of other cities/ states/ countries?

Yes, you can view the ATMs or Branches of the bank located in any city/state or country in the map and also get their details such as address and phone numbers, working hours, services offered, etc.

[Home](#)

## 28. Nominations

Nominations enables retail users to appoint nominees to their accounts (each account can be appointed a single nominee only), who will be entitled to receive the amount in the bank account upon the death of the account holder.

The application provides the options to add a new nominee to the user's singly held Current and Savings, Term Deposit or Recurring Deposit account so that the nominee can claim funds in case of any death event.

The user can view or edit the existing nominee details of all his Current and Savings account, Term Deposit or Recurring Deposit accounts. The user also has an option to delete the nominee, from any of his accounts in case of any issues or disputes.

### Pre-Requisites

- Transaction access is provided to the retail user

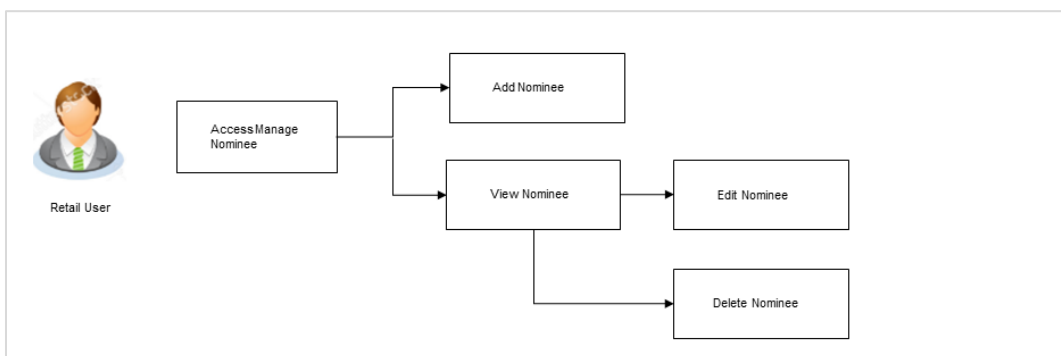
### Features supported in the application

- Add Nominee
- View Nominee
- Edit Nominee
- Delete Nominee

### Features applicable for single and joint account holder

| Account Holder | View | Add | Edit | Delete |
|----------------|------|-----|------|--------|
| Single         | ✓    | ✓   | ✓    | ✓      |
| Joint          | ✓    | ×   | ×    | ×      |

### Workflow



**How to reach here:**

*Dashboard > Toggle Menu > Accounts > Nominations > Current and Savings/ Term Deposits/ Recurring Deposits*

**To manage nominees:**

1. All the accounts of the user are listed down on the Nominations landing screen. Each account record displays the account number, primary account holder's name, the holding pattern of the account and a value that identifies whether a nominee has been appointed to the account or not (Registered/Not Registered).

The screenshot shows the Futura Bank Nominations page. The page header includes the Futura Bank logo and a user greeting: "Welcome, Gloria Rodrigues" with a dropdown arrow and "Last login 29 Nov 02:59 PM". The main content area is titled "Nominations" and has three tabs: "Current and Savings" (selected), "Term Deposits", and "Recurring Deposits". Below the tabs is a table with the following data:

| Account Number   | Primary Holder Name | Holding Pattern | Nominee        | Action                    |
|------------------|---------------------|-----------------|----------------|---------------------------|
| xxxxxxxxxxxx0014 | Gloria Rodrigues    | Single          | Registered     | <a href="#">View/Edit</a> |
| xxxxxxxxxxxx0036 | Gloria Rodrigues    | Joint           | Registered     | <a href="#">View</a>      |
| xxxxxxxxxxxx0039 | Gloria Rodrigues    | Joint           | Not Registered | <a href="#">Know More</a> |
| xxxxxxxxxxxx0025 | Gloria Rodrigues    | Single          | Not Registered | <a href="#">Add</a>       |
| xxxxxxxxxxxx0124 | Gloria Rodrigues    | Single          | Not Registered | <a href="#">Add</a>       |
| xxxxxxxxxxxx0125 | Gloria Rodrigues    | Joint           | Registered     | <a href="#">View</a>      |
| xxxxxxxxxxxx0126 | Gloria Rodrigues    | Joint           | Not Registered | <a href="#">Know More</a> |
| xxxxxxxxxxxx0127 | Gloria Rodrigues    | Single          | Registered     | <a href="#">View/Edit</a> |

Below the table, there is a pagination control showing "Page 1 of 1 (1-8 of 8 items)" with navigation arrows and a "1" in a box. A "Back to Dashboard" link is located at the bottom left. On the right side, there is a "Note" box with a calendar icon and the following text:

**Note**  
 You can select the account for which you need to register, inquire, cancel or modify nomination.  
 Please note the facility of register nomination online is available for singly operated account only.  
 You may contact your nearest branch if you want to register nominee in your joint account.

**Field Description**

| Field Name                 | Description   |
|----------------------------|---|
| <b>Account Number</b>      | Account number in masked format.  |
| <b>Primary Holder Name</b> | The name of the primary account holder.                                   |
| <b>Holding Pattern</b>     | The holding pattern of the account i.e. Single or Joint.                  |
| <b>Nominee</b>             | This column displays whether the nominee is registered or not registered. |

| Field Name    | Description  |
|---------------|--|
| <b>Action</b> | <p>The available action for each account is displayed.</p> <p>The actions can be:</p> <ul style="list-style-type: none"> <li>• <b>View / Edit:</b> Click to view or edit the selected nominee details.</li> <li>• <b>Add:</b> Click to add a new nominee.</li> <li>• <b>View:</b> Click to view the selected nominee details</li> <li>• <b>Know More:</b> Click the link to view the information on restrictions for jointly held deposits.</li> </ul> |

### Term Deposits

The fields and options displayed under the Term Deposits tab will be the same as those described in Current and Savings Account section.

### Recurring Deposits

The fields and options displayed under the Recurring Deposits tab will be the same as those described in Current and Savings Account section.

- Under the **Action** column, select and click the **Add** link against the account for which you want to add a nominee.  
OR  
Select and click the **View** link against the account whose nominee details you want to view.  
OR  
Select and click the **View/ Edit** link against the account whose nominee details you want to view edit and delete.  
OR  
Select and click the **Know More** link against the account to view the information to add nominees for joint account.

**Note:** The **Add** link appears against those accounts for which no nominee has been added. The **View** and **View/ Edit** links appear against the accounts for which nominees have already been added.

## 28.1 Add Nominee

Using this option, you can add a nominee. Following two options are present to add a nominee.

- **Add New Nominee:** This option enables the user to add a new nominee by entering – nominee's name and other details like date of birth, relationship, country state and address.
- **Replicate existing nominee:** This option enables the user to replicate a nominee by selecting an already added nominee from his existing CASA, FD or RD, so that the nominee details are pre-populated, and the user need not have to enter the entire nominee details.

## 28.1.1 Add Nominee – Add New

### To add a new nominee:

1. In the **Nominations** screen, click the **Add** link against the account for which you want to add a new nominee.  
The **Add Nominee** screen with the options, **Add New Nominee** and **Replicate Existing Nominee** appears.
2. If you select **Add New** option, the **Add Nominee - Add New** screen appears.

### Add Nominee - Add New

The screenshot shows the 'Add Nominee' form in the Futura Bank interface. The form is titled 'Add Nominee' and has two radio buttons: 'Add Nominee' (selected) and 'Replicate Existing Nominee'. The form fields are: Account Number (Wallet), Nominee Name, Nominee Date of Birth, Relationship (Please select), Address, Country (Please select), State, City, and Zip Code. There are 'Create', 'Cancel', and 'Back' buttons at the bottom. A 'Note' section on the right states: 'Nomination can be made in favor of a minor also. In case the nominee is a minor that is less than 18 years of age, it is mandatory to specify the guardian details. During the period the minor does not attain majority, the natural guardian will receive the amount on the minors behalf.'

### Field Description

| Field Name            | Description  |
|-----------------------|--|
| <b>Account Number</b> | The current and savings/ fixed deposit/ recurring deposit account number in masked format. |
| <b>Balance</b>        | The net balance of the account.  |
| <b>Nominee Name</b>   | Enter the full name of the nominee.  |

| Field Name   | Description  |
|--|--|
| <b>Nominee Date of Birth</b>   | Specify the nominee's date of birth.<br><br><b>Note:</b> The customer will be required to specify details of the nominee's guardian if it is identified that the nominee is a minor on the basis of the nominee's date of birth. |
| <b>Relationship</b>  | Specify the account holder's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.   |
| <b>Address</b>   | Enter details pertaining to the nominee's address.   |
| <b>Country</b>   | Select the country in which the nominee resides.   |
| <b>State</b>   | Enter the name of the state in which the nominee resides.  |
| <b>City</b>  | Enter the name of the city in which the nominee resides.   |
| <b>Zip</b>   | Specify the zip code of the nominee's address.   |
| <b>Enter Guardian Details since nominee is a minor below 18 years.</b> |  |
| This section appears only if the age of the nominee is below 18 years  |  |
| <b>Name</b>  | Specify the full name of the nominee's guardian.   |
| <b>Address</b>   | Enter details pertaining to the guardian's address.  |
| <b>Country</b>   | Select the country in which the guardian resides.  |
| <b>State</b>   | Enter the name of the state in which the guardian resides.   |
| <b>City</b>  | Enter the name of the city in which the guardian resides.  |
| <b>Zip</b>   | Specify the zip code of the guardian's address.  |

3. In the **Nominee Name** field, enter the name of the nominee.
4. From the **Nominee Date of Birth** list, select the date of birth of the nominee.
5. From the **Relationship** list, select the relationship of the nominee with the bank account holder.
6. In the **Address** field, enter the address of nominee.
7. From the **Country** list, select the country in which the nominee resides.
8. In the **State** field, enter the name of the state in which the nominee resides.
9. In the **City** field, enter the name of the city in which the nominee resides.
10. In the **Zip** field, enter the zip code of the nominee's address.

11. If nominee is a minor below 18 years:
  - a. In the **Name** field, enter the name of the guardian.
  - b. In the **Address** field, enter the address of guardian.
  - c. From the **Country** list, select the country in which the guardian resides.
  - d. In the **State** field, enter the name of the state in which the guardian resides.
  - e. In the **City** field, enter the name of the city in which the guardian resides.
  - f. In the **Zip** field, enter the zip code of the guardian's address.
12. Click **Create**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous page.
13. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous page.
14. The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
15. The success message appears.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Go to Manage Nominee to go to Nominations - Summary page and add/view/edit another nominee.**

### **28.1.2 Add Nominee - Replicate Existing Nominee**

**To add a nominee from the existing nominee list:**

1. In the **Nominations** screen, click the **Add** link against the account for which you want to add a new nominee.  
The **Add Nominee** screen with options, **Add New Nominee** and **Replicate Existing Nominee** appears.
2. If you select **Replicate Existing Nominee** option, the **Add Nominee - Replicate Existing Nominee** screen appears.



## Add Nominee - Replicate Existing Nominee

The screenshot shows the 'Add Nominee - Replicate Existing Nominee' screen in the Futura Bank app. A modal titled 'Select Nominee' is open, displaying a table of nominees:

| Nominee Name                               | Account Type        | Account Number   |
|--|---------------------|------------------|
| <input checked="" type="radio"/> Ms Meenal | Current and Savings | xxxxxxxxxxxx0014 |
| <input type="radio"/> Mr Meeesh            | Term Deposit        | xxxxxxxxxxxx0047 |
| <input type="radio"/> Ms Meena             | Recurring Deposit   | xxxxxxxxxxxx0048 |

The background form shows the following details for the nominee John Smith:

- Account Number: xxxxxxxxxxxx0013
- Balance: £9,995,896.00
- Nominee Name: John Smith
- Nominee Date of Birth: 11 Aug 2018
- Relationship: BROTHER
- Address: 201, eeewe
- Country: United Kingdom
- State: London
- City: London
- Zip: 2323

3. Select a nominee record that you want to add as a nominee and click **Ok**.  
The **Add Nominee** screen with pre-populated nominee details of the selected nominee appears.
4. Click **Create**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous page.
5. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous page.
6. The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
7. The success message appears.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Add another nominee** to add another nominee.

## 28.2 View Nominee

This option enables the user to view the existing nominee details of all his CASA/ Term Deposit/ Recurring Deposit accounts.

**To view the details of a nominee:**

1. In the **Manage Nominee** screen, click the **View** or **View / Edit** link against the account for which you want to view the nominee.  
The **View Nominee** screen appears.

### View Nominee

The screenshot shows the 'View Nominee' screen in the Futura Bank interface. The page header includes 'My Dashboard', 'ATM/Branch', and 'English'. The main content area displays the following information:


- Account Number:** xxxxxxxxxxxx9746
- Nominee Name:** K. L. Rahul
- Nominee Date of Birth:** 16 May 2018
- Relationship:** GUARDIAN
- Nominee Address:** 2c-304, N G Royal Park, United States, CA, CA, 234234
- Guardian Name:** Mr Sandeep Kumar
- Guardian Address:** 2R-101, Emperio, United States, CA, CA, 543345

At the bottom of the screen, there are three buttons: 'Edit', 'Cancel', and 'Back'. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

| Field Name                   | Description  |
|------------------------------|--|
| <b>Account Number</b>        | The current and savings/ fixed deposit/ recurring deposit account number in masked format. |
| <b>Nominee Name</b>          | The name of the nominee.   |
| <b>Nominee Date of Birth</b> | The date of birth of the nominee.  |
| <b>Relationship</b>          | The relationship of the nominee with the bank account holder.                              |

| Field Name              | Description   |
|-------------------------|---|
| <b>Nominee Address</b>  | The complete address of the nominee.  |
| <b>Guardian Name</b>    | The name of the nominee's guardian.<br>This field appears if the nominee is a <b>minor</b> .  |
| <b>Guardian Address</b> | The complete address of the guardian of the nominee if age of the nominee is less than 18 years.<br>This field appears if nominee is a minor. |

- Click **Edit** to update the nominee details. The **Edit Nominee** screen appears.  
OR  
Click  to delete the nominee.  
OR  
Click **Cancel** to cancel the transaction and to navigate to the dashboard.  
OR  
Click **Back** to go back to previous screen.

---

**Note:** The **Edit** option is displayed only if the action selected was **View/Edit**. This option will not be provided if the action selected was **View**.

---

## 28.3 Edit Nominee

The user can edit the details of a nominee assigned to any of his CASA / Term Deposit/ Recurring Deposit accounts.

### To edit the nominee details:

- In the **Manage Nominee** screen, click the **View / Edit** link against the account for which you want to edit the nominee.  
The **View Nominee** screen appears.
- Click **Edit** to update the details. The **Edit Nominee** screen appears.  
OR  
Click **Cancel** to cancel the transaction and to navigate to the dashboard.  
OR  
Click **Back** to go back to previous screen.

## Edit Nominee

My Dashboard ATM/Branch English

futura bank Welcome, RyanN Bohr  
Last login 11 May 04:51 PM

### Edit Nominee

Account Number  
xxxxxxxxxxxx0013  
Balance : £9,995,896.00

Nominee Name  
Ms Meenal

Nominee Date of Birth  
27 Feb 2005

Relationship  
BROTHER

Address  
2A-1001

Country  
Maharashtra

State  
Maharashtra

City  
Mumbai

Zip  
400890

Enter Guardian details since nominee is a minor below 18 years:

Name  
Mr Vishal

Address  
2c-301


Country  
Maharashtra

State  
Maharashtra

City  
Mumbai

Zip  
78903484

Save Reset Cancel Back

  
Note

Nomination can be made in favor of a minor also. In case the nominee is a minor, that is, less than 18 years of age, it is mandatory to specify the guardian details.

During the period the minor does not attain majority, the natural guardian will receive the amount on the minors behalf.

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## Field Description

| Field Name            | Description  |
|-----------------------|--|
| <b>Account Number</b> | The current and savings/ fixed deposit/ recurring deposit account number in masked format. |
| <b>Balance</b>        | The net balance of the account.  |
| <b>Nominee Name</b>   | The name of the nominee is displayed. You can edit this field.                             |

| Field Name                   | Description  |
|------------------------------|--|
| <b>Nominee Date of Birth</b> | The nominee's date of birth is displayed. You can edit this field.                           |
| <b>Relationship</b>          | The relationship that the nominee has with the bank account holder. You can edit this field. |
| <b>Address</b>               | The address of the nominee is displayed. You can edit this field.                            |
| <b>Country</b>               | The country in which the nominee resides. You can edit this field.                           |
| <b>State</b>                 | The state in which the nominee resides. You can edit this field.                             |
| <b>City</b>                  | The name of the city in which the nominee resides. You can edit this field.                  |
| <b>Zip</b>                   | The postal code of the nominee. You can edit this field.                                     |

**Enter Guardian Details since nominee is a minor below 18 years.**

This section appears if the age of the nominee is below 18 years.


|                |  |
|----------------|--|
| <b>Name</b>    | The name of the guardian of the nominee. You can edit this field.                  |
| <b>Address</b> | The address of the guardian. You can edit this field.                              |
| <b>Country</b> | The country in which the guardian of the nominee resides. You can edit this field. |
| <b>State</b>   | The state in which the guardian of the nominee resides. You can edit this field.   |
| <b>City</b>    | The city in which the guardian of the nominee resides. You can edit this field.    |
| <b>Zip</b>     | The postal code of the nominee's guardian. You can edit this field.                |

3. In the **Nominee Name** field, edit the name of the nominee, if required.
4. From the **Nominee Date of Birth** list, edit the date of birth of the nominee, if required.
5. From the **Relationship** list, edit the relationship of the nominee with the bank account holder, if required.
6. In the **Address** field, edit the address of the nominee, if required.
7. From the **Country** list, edit the country of the nominee, if required.
8. In the **State, City** and **Zip** fields, edit the required details.
9. If the nominee is a minor below 18 years:
  - a. In the **Name** field, edit the name of the nominee's guardian, if required.

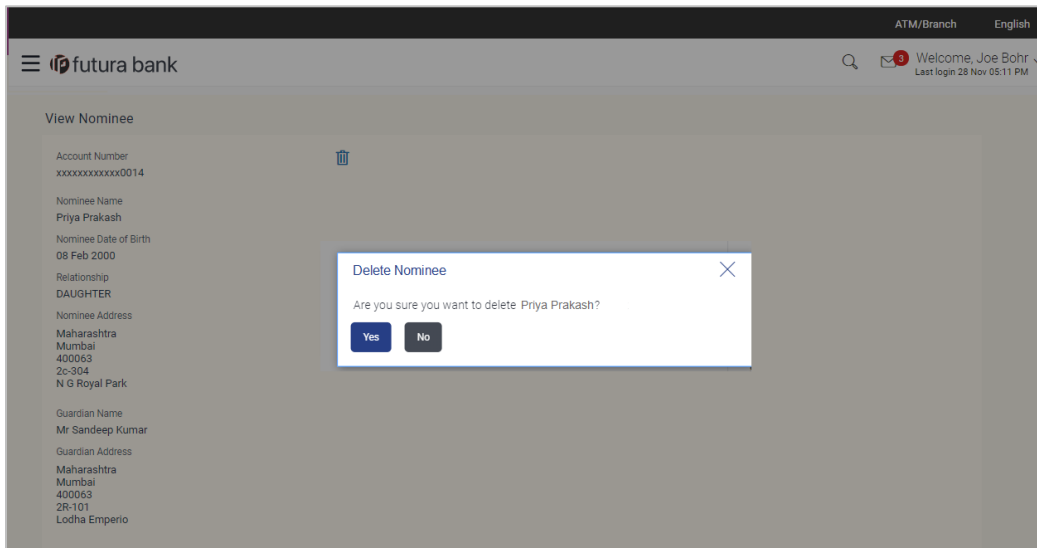
- b. In the **Address** field, edit the address details of the nominee's guardian, if required.
  - c. From the **Country** list, edit the country of the nominee's guardian, if required.
  - d. In the **State, City and Zip** field, edit the details, if required.
10. Click **Save** to save the changes made.  
OR  
Click **Reset** to clear the nominee's details and to enter new details.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.  
OR  
Click **Back** to go back to the previous screen.
  11. The **Edit Nominee – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to make changes, if any.  
The **Edit Nominee** screen with values in editable form appears.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
  12. The success message appears along with the transaction reference number and nominee details.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Add another nominee** to add another nominee.

## 28.4 **Delete Nominee**

### To delete a nominee:

1. In the **Manage Nominee** screen, click the **View / Edit** link against the account for which you want to delete the nominee.  
The **View Nominee** screen appears.
2. Click . The **Delete Nominee** message box with a message prompting the user to confirm the deletion appears.

## Delete Nominee



3. Click **Yes** to proceed with the deletion request.  
OR  
Click **No** to cancel the deletion process.
4. The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
5. The success message of deletion appears along with the transaction reference number and nominee details.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Go to Manage Nominee** to navigate back to the **Nominations** page.

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## 29. One Time Password

One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. The user has to enter the received code to complete the process. The user can click on Resend Code, to receive the code again (if the code was not received or if the code has expired).

### For OTP verification:

1. In the **Verification Code** field, enter the code as received.  
OR  
Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired.

### Verification

The screenshot shows the Futura Bank One Time Verification interface. At the top, there are navigation links for 'My Dashboard', 'ATM/Branch', and 'English'. The user's name 'Welcome, RyanN Bohr' and last login time 'Last login 11 May 04:51 PM' are displayed. The main content area is titled 'Verification' and 'One Time Verification'. It contains a message: 'A verification code has been sent to your registered mobile number. Please enter that code below to complete the process'. Below this is a 'Verification Code' input field with a masked code '.....' and a 'Resend Code' button. There are also 'Attempts Left' (4) and a 'Reference Number' field containing '95539'. At the bottom, there are 'Submit' and 'Cancel' buttons. A footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

| Field Name               | Description   |
|--------------------------|---|
| <b>Verification Code</b> | Enter the code sent in an email to your registered email ID or as an SMS to your mobile number. |

2. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
On successful authentication, the user is enabled to proceed with the transaction.



## **FAQ**

### **1. Why is there a need for a One-Time Password (OTP)?**

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online transaction is the rightful owner of the credit / debit card being used.

### **2. When do I key in the OTP and how do I receive the OTP?**

When you make an online transaction using your credit/debit card, OTP is set up will be required. OTP will be sent to your mobile phone via SMS or email.

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