Wallets User Manual Oracle Banking Digital Experience Patchset Release 22.1.1.0.0

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Wallets User Manual August 2022

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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 <a href="http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc">http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc</a>.

## 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 Patchset Release 22.1.1.0.0, refer to the following documents:

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



# 2. Transaction Host Integration Matrix

### Legends

NH	No Host Interface Required.	
~	Pre integrated Host interface available.	
×	Pre integrated Host interface not available.	

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0	Oracle Banking Payments 14.6.0.0.0
1	Futura Wallet Widget	$\checkmark$	×	~
2	Add funds to wallet – My Account	$\checkmark$	×	$\checkmark$
3	Add funds to wallet – Request From Wallet	$\checkmark$	×	$\checkmark$
4	Add funds to wallet – External sources	V	×	×
5	Transfer Money – Between Wallets	V	×	~
6	Transfer Money – From Wallets	1	×	~
7	Requested Funds Summary	V	×	$\checkmark$
8	View Statement			
	View Statements- E-statements	×	×	✓
	View Statements- Request Statement	$\checkmark$	×	✓
	View Statements- Pre-generated Statement	×	×	~

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0	Oracle Banking Payments 14.6.0.0.0
9	Account Details	$\checkmark$	$\checkmark$	×
12	CASA account opening for existing Wallet user	×	$\checkmark$	×



# 3. Wallets

Digital Wallets, also known as e-wallets, enable users to transfer funds to friends and family, pay bills and perform many such financial transactions. An OBDX wallet is linked to a current account and is created with an ID, typically the user's mobile number. This makes the wallet both convenient to use as well as secure. The OBDX wallet can be used to transfer funds to other wallets or even to accounts. Users can fund their wallet by transferring money from accounts held with the bank or through external sources such as external bank accounts, debit or credit cards, etc. and can also request money from other wallets.

On scanning the QR code the user has to simply select the wallet from which funds are to be transferred. Refer **User Manual Oracle Banking Digital Experience Scan to Pay** for more details.

Note: A user can have only one wallet.

The following features are supported through the use of wallets:

- Add money to wallet
- Transfer funds to other accounts and wallets
- Pay Bills
- Request funds from other wallets
- View Wallet Widget
- View Requested Funds Summary
- View Wallet Transactions
- View Wallet Details
- Scan to pay through wallet

## 3.1 Relationship Overview Widget

The retail dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Relationship Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards, Investments and Wallet. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of Wallet. On selection of account type **Futura Wallet**, details of the wallet held with the bank are displayed. This includes the user's wallet ID (i.e. the registered mobile number), the wallet holder's name and the available balance in the wallet. Additionally, in case there are pending outstanding payment requests in the wallet in which action needs to be taken, the number of pending requests will also be displayed. The card also has a kebab menu which enables the customer to quickly access related screens.

### How to reach here:

Dashboard > Relationship Overview Widget > Futura Wallet



### Relationship Overview Widget

Relationship Overview				
Current & Savings Current Balance INR 440,727.86	Credit Cards Current Dues EUR 44,000	.00	Futura Wallet <sup>Current Balance</sup> EUR 3,860.00	>
Wallet ID 8888****11	Available Balance EUR 3,860.00	Roger Marsh 8888**** Wallet Acc Available Balance EUR 3,860.00	*11 ounts - Regular	ê



# 4. Futura Wallet Widget

The Futura Wallet widget displays the available balance in the wallet along with links that enable the user to quickly perform wallet recharges (Add Money to Wallet screen) and also to transfer money. Additional links to access wallet transactions are available in the kebab menu.

### Futura Wallet Widget

Futura Wallet	0000
Available Balance EUR10,000.00	<b>6</b>
Recharge Wallet   Transfer Money	

Home



# **5. Recharge Futura Wallet**

In order to make fund transfers or payments through the wallet, there should be balance available in the wallet. The wallet can be funded by one of the following ways:

- From the user's own accounts (Only for Existing CASA users)
- Request for funds from other users' wallets
- Funding from external sources such as credit cards, debit cards, other bank accounts (depending on Payment aggregator support)

Funding wallet from any credit or debit card or using internet banking requires processing the transaction through a payment aggregator.

#### How to reach here:

Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Recharge Futura Wallet OR Dashboard > Futura Wallet Widget > Recharge Futura Wallet OR Toggle Menu > Menu > Futura Wallet > Recharge Futura Wallet

### 5.1 Recharge Via - Own Account Transfer

By selecting the '**Own Account Transfer**' option to recharge the wallet, the user is able to initiate a fund transfer from his/her own current or savings account held with the bank.

#### To recharge the wallet via own account transfer:

1. In the **Recharge Via** field, select the **Own Account Transfer** option. The fields by which you can recharge your Futura Wallet via own account transfer, appear.

### Recharge Via – Own Account Transfer



		Default Dashboard $arsigma$ ATM & Branch Locator $$ English $arsigma$
= 🏟 futura bank Search	Q	Control Contro
Recharge Futura Wallet		÷
Recharge Via  O Won Account Transfer O Request Other Wallet User	O Other Payment Options	
Transfer From xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		<del></del>
Amount EUR1,200.00		َ اللَّهِ اللَّ and hassle free!
Description Recharge for Utility Bill		Quickly and easily recharge your Futura Wallet by transferring funds from your linked bank accounts, other bank accounts or even through debit or credit cards/you can also request funds from another wallet.
Submit Cancel Back		
Copyright © 2006, 2020	), Oracle and/or its affiliates. All right	reserved.]SecurityInformation Terms and Conditions

### **Field Description**

Field Name	Description
Recharge Via	The options by which the user can recharge his/her wallet.
	The options are –
	Own Account Transfer
	Request Other Wallet User
	Other Payment Options
The following fiel the <b>Recharge Vi</b>	ds appear when the user selects the option <b>Own Account Transfer</b> under <b>a</b> field.
Transfer From	The user's current and savings accounts held with the bank are listed and available for selection.
Amount	The amount by which the wallet is to be recharged.
	The currency is defaulted to the currency in which the wallet is held.
Description	Free text for the user to enter any comments/ remarks as desired.
. From the <b>Trans</b>	sfer From account list, select the account from which the transfer needs to be

- 2. From the **Transfer From** account list, select the account from which the transfer needs to be made.
- 3. In the **Amount** field, enter the amount by which the wallet is to be recharged.
- 4. In the **Description** field, enter a comment, if required.
- 5. Click **Submit**. OR

Click **Cancel** to cancel the transaction.



6. The **Review** screen appears. Verify the details and click **Confirm**. OR

Click **Back** to navigate back to previous screen.

OR Click **Cancel** to cancel the transaction.

 The success message appears, along with the reference number and transaction details. Click <u>Home</u> to navigate to the dashboard. OR

Click <u>**Transfer Money**</u> to initiate a payment from your wallet towards an existing payee. OR

Click **Pay Bill** to pay a bill from your wallet.

**Note**: The option to recharge the wallet via own account transfer will not appear if the wallet user does not have any active current or savings accounts with the bank.



### 5.2 <u>Recharge Via – Request Other Wallet User</u>

The user can select this option to request for funds from another wallet user.

Upon selecting this option, the user will be required to specify the wallet ID/mobile number of the person from whom funds are to be requested and also the amount to be requested. If specifying a mobile number, it is necessary for the owner of the mobile number to have registered for wallet services.

The application identifies whether the mobile number is registered for the wallet. If registered, the request is honoured, else the initiation is not permitted.

### To recharge the wallet via a request to a wallet user:

1. In the **Recharge Via** field, select the **Request Other Wallet User** option. The fields to initiate a request for funds from another wallet user, appear.

			Default Dashboard 🗸	ATM & Bran	ich Locator	English $\vee$
≡ @futura bank s	Search	Q			e <mark>lcome, Liam I</mark> Llogin 14 Apr 11:25 A	
Recharge Futura W	allet					
	Request Other Wallet User	O Other Payment Options				
Wallet ID or Mobile Number				¥		
Amount EUR1,200.00			Recharging you au Quickly and easily re transfering funds fr	nd hassle f	ree! Futura Wallet by	llet by
Description			other bank accounts cards.You can also re	or even thro	ugh debit or cre	dit
Recharge for Utility Bill						
Submit Cancel	Back					
	Copyright © 2006, 202	0, Oracle and/or its affiliates. All right	s reserved. SecurityInformation Terms and Conditions	5		

### Request Via – Request Other Wallet User

### **Field Description**

Field Name Description

Recharge Via - Request Other Wallet User



Field Name	Description				
Recharge Via	The options by which the user can recharge his/her wallet.				
	The options are –				
	Own Account Transfer				
	Request Other Wallet User				
	Other Payment Options				
The following fields appear when the user selects the option <b>Request Other Wa</b> under the <b>Recharge Via</b> field.					
Wallet ID or Mobile Number	Wallet ID or Mobile number of the wallet user from whom the money is to be requested.				
Amount	The amount by which the wallet is to be recharged.				
Description	Free text for the user to enter any comments/ remarks as desired.				
	or Mobile Number field, enter the wallet ID or mobile number of the contast s are to be requested.				
. In the <b>Amount</b> fie	eld, enter the amount to be requested.				
4. In the <b>Description</b> field, enter a comment, if required.					
-	nds from the contact, click Submit.				
OR Click <b>Cancel</b> to ca	ancel the transaction.				
. The <b>Review</b> scree	en appears. Verify the details and click <b>Confirm</b> .				
	rigate back to previous screen.				
OR Click <b>Cancel</b> to ca	ancel the transaction.				
A notification is sent to the contact person about the request to fund the user's wallet and the success message appears along with the reference number and transaction details. Click <b><u>Home</u></b> to navigate to the dashboard.					
success message Click <u>Home</u> to na					
success message Click <u>Home</u> to na OR					



### 5.3 <u>Recharge Via - Other Payment Options</u>

The user also has an option to fund the wallet from external sources such as credit cards, debit cards as well as current and savings accounts held with other banks (depending on Payment aggregator support).

#### To add money to the wallet from external sources:

1. In the **Recharge Via** field, select the **Other Payment Options** option. The fields to initiate the fund request from external sources appear.

### **Recharge Via - Other Payment Options**

			Default Dashboard 🗸	ATM & Branch Locator English $\checkmark$
≡ @futura bank	Search	Q		Last login 14 Apr 11:25 AM
Recharge Futura V	Vallet			
Recharge Via O Own Account Transfer	O Request Other Wallet User	Other Payment Options		
Enter the amount and proceed to	select a payment option			
Amount EUR1,200.00				
			a	r Futura Wallet made simple nd hassle free!
			transferring funds other bank account	recharge your Futura Wallet by from your linked bank accounts, ts or even through debit or credit equest funds from another wallet.
Submit Cancel	Back			
	Copyright © 2006, 2020,	Oracle and/or its affiliates. All rights res	erved. SecurityInformation Terms and Conditions	

### **Field Description**

Field Name	Description
Recharge Via	The options by which the user can recharge his/her wallet. The options are –
	•
	Own Account Transfer
	Request Other Wallet User
	Other Payment Options

The following field appears when the user selects the option **Other Payment Options** under the **Recharge Via** field.

Amount The amount by which the wallet is to be recharged.

2. In the **Amount** field, enter the amount by which the wallet is to be recharged.



3. Click **Submit**. The user is directed to payment aggregator's page as set by Bank's Administrator, with the amount getting defaulted from this screen. OR

Click **Cancel** to cancel the transaction.

### **Payment Method**

Payment Amount : 1000&language=en&redirect_ut=https://mumaa012.in oracle.com:22443/?homeComponent=external-payment-verification&homeModule=wallets Select payment method	Bill Desk	
verification&homeModule=wallets&cance[_url=https://mumao112.in oracle.com:22443/?homeComponent=external-payment-verification&homeModule=wallets Select payment method		
<ul> <li>Bebit Card</li> <li>Credit Card</li> <li>Net Banking</li> </ul>	Payment Amount : 1000& verification&homeModule	tlanguage=en&redirect_url=https://mumaa012.in.oracle.com:22443/?homeComponent=external-payment- e=wallets&cancel_url=https://mumaa012.in.oracle.com.22443/?homeComponent=external-payment-verification&homeModule=wallets
We accept Mine on Card John Smith Card Number 12345678999	Select payment method	
Card Number 12345678999	Debit Card	Credit Card     Net Banking
Card Number 12345678999		
Card Number 12345678999	We accent	
John Smith Card Number 12345678999	-	
Card Number 12345678999		
12345678999		
Environ Data (2011)		
Expiry Date CVV	Expiry Date CVV 123	
Save Card	Save Card	
Proceed Securely Cancel	Proceed Securely	Cancel

### **Field Description**

Field Name	Description				
Payment Amount	The amount by which the wallet is to be recharged will appear.				
Select payment method	<ul> <li>The payment method to be selected to fund the wallet.</li> <li>The options are: <ul> <li>Debit Card</li> <li>Credit Card</li> <li>Net Banking</li> </ul> </li> </ul>				
We accept	The type of credit/ debit card that is accepted for wallet funding by the bank.				
Name on Card	The name embossed on the card.				
Card Number	The debit card/ credit card number as mentioned in the card.				
Expiry Date	The date on which the debit card/ credit card expires.				
CVV	The unique three digit code displayed on the back of the card as security check.				



#### Field Name Description

#### Select your bank

This field appears if you select Net Banking option from Select payment method field.

Select your bank The list of banks in which user holds the account.

**Select account** The account number of the user in masked format.

- 4. From the **Select payment method** list, select the appropriate method of payment.
- 5. If you select Debit Card/ Credit Card option;
  - a. In the **Name on Card** field, enter the name mentioned on the card.
  - b. In the Card Number field, enter the credit or debit card number.
  - c. In the Expiry Date field, select or enter the card expiry date.
  - d. Click Proceed Securely. The user is directed to OTP verification screen.
  - e. Enter the OTP as received on your registered mobile number and click **Submit**. For more information, refer **One Time password** transaction.
  - f. The success message appears, along with the reference number and transaction details. Click <u>Home</u> to navigate to the dashboard. OR
     Click <u>Transfer Money</u> to initiate a payment from your wallet towards an existing payee.

Click **Pay Bill** to pay a bill from your wallet.

6. If you select Net Banking option;

OR

- a. From the **Select your bank** list, search or select your bank from which you want to add the funds. The user is directed to Login page of the selected bank.
- b. Enter the Customer Id and PIN to login to your account, and click Login.
- c. From the Select Account list, select your account from which you want to add the funds.
- d. Enter the **OTP** as received on your registered mobile number and click **Submit**. For more information, refer **One Time password** transaction.
- e. The success message appears, along with the reference number and transaction details. Click <u>Home</u> to navigate to the dashboard. OR
   Click Transfer Manay to initiate a payment from your wellot towards on existing payment.

Click <u>**Transfer Money**</u> to initiate a payment from your wallet towards an existing payee. OR

Click **<u>Pay Bill</u>** to pay a bill from your wallet.



## 6. Transfer Money Between Wallets

This feature enables the retail user having a wallet account with the bank, to initiate the payments from his wallet to the other user's wallet by specifying his mobile number without adding him as a payee. This is the easy, quick and safe method of payment, the user just needs to enter the mobile number of payee and amount to be paid.

The 'Between Wallets' option in the 'Transfer Money' screen enables the user to initiate the wallet to wallet transfer.

#### Prerequisites:

- Transaction and account access is provided to retail user
- The retail user and the payee has a wallet account for the purpose of transferring funds via wallet

### How to reach here:

Toggle Menu > Menu > Futura Wallet > Transfer Money OR Dashboard> Futura Wallet Widget > Transfer Money

#### To transfer money between the wallets:

 In the Transfer Type field, select the Between Wallets option. The fields by which to initiate a fund transfer between the wallets appear.

### **Transfer Money - Between Wallets**

		wallet $\checkmark$	ATM/Branch	English $\vee$
≡ 🏟 futura bank		Q	Welcome, Ry Last login 24 Ap	an Bohr 🗸 r 06:08 PM
Transfer Money				00
	Accounts 💿 Between Wallets			
Transfer From Wallet Recipient's Mobile Number		_	<u> </u>	
2366612489		*		
Amount		Transferring money	has never been ea	sier!
£1,200.00 Balance : £24,200.00 Note		Transfer money to registere from your Futura Savings or	d payees across the glo	
Sending money for bill payment		You can also transfer mone Email ID and Facebook acco	y to your friend's Mobile ounts.	2
Transfer Cancel				
	Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.   Security Information	Terms and Conditions		



#### **Field Description**

Field Name	Description
Transfer From	Displays the wallet as a source account from which the funds are to be transferred.
Recipient Mobile Number	The mobile number of the recipient, to whom the funds is to be transferred.
Currency	The currency in which the transfer is to take place. Currency is defaulted to destination account currency.
Amount	Specify the amount to be transferred. Balance in the wallet account is shown below for easy reference.
Note	Any note or message to be conveyed along with the transfer to another wallet.

- 2. In the **Recipients Mobile Number** field, enter the mobile number of the payee.
- 3. In the **Amount** field, enter the transfer amount.
- 4. In the Note field, specify a note or remarks.
- 5. Click **Transfer** to initiate the payment. OR

Click **Cancel** to cancel the transaction.

 The Review screen appears. Verify the details, and click Confirm. OR Click Cancel to cancel the transaction.

OR

Click **Back** to navigate back to previous screen.

 The success message appears, along with the reference number and transaction details. Click <u>Home</u> to navigate to the dashboard. OR Click <u>Add Favorite</u> to mark the transaction as favorite.



# 7. Transfer Money From Wallets

The Transfer Money feature enables the user to initiate online payments from his bank account to any other account. Through this feature, the user is provided with the option to either transfer funds within his own accounts held in the same bank by selecting the 'My Accounts' option or to transfer funds to other accounts (held within the same bank or in other banks within the same country) by selecting the 'Existing Payee' option.

#### Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee Internal & Domestic transfers are supported and are triggered based on the payee account selection.
- My Accounts Users are able to transfer funds from wallet to their own accounts held in the bank.
- New Payee By selecting this option, users can initiate fund transfers towards email, mobile and facebook and twitter contacts. Alternately, if the intended recipient of the funds is not yet registered as a payee, the user can also select the option 'Bank Account' in order to be navigated to the screen from which he can register an intended recipient as a payee.

## 7.1 <u>Transfer Money - Existing Payee</u>

The existing payee option of the 'Transfer Money' feature enables the user to initiate payments using a Wallet, towards existing registered payees. All account payees created by the logged in user and shared by other users of the Party are listed for selection. Once a payee has been selected, the details are auto populated on the transaction screen. The user is then required to fill in payment details to initiate the funds transfer. Payment details will vary based on the transfer type associated with the payee's account.

### How to reach here:

Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Transfer Money > Existing Payee OR Dashboard > Futura Wallet widget > Transfer Money > Existing Payee OR Toggle Menu > Menu > Futura Wallet > Transfer Money > Existing Payee OR Toggle Menu > Menu > Payments > Transfers > Transfer - Existing Payee OR Dashboard > Payments widget > Transfer Money > Existing Payee

For more details on this transaction, refer Oracle Banking Digital Experience Retail Payments User Manual.



## 7.2 Transfer Money - My Accounts

By selecting the 'My Accounts' option as transfer type, the user is able to initiate funds transfers towards his own account held within the bank.

### How to reach here:

Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Transfer Money > My Accounts OR Dashboard > Futura Wallet widget > Transfer Money > My Accounts OR Toggle Menu > Menu > Futura Wallet > Transfer Money > My Accounts OR Toggle Menu > Menu > Payments > Transfers > Transfer - My Accounts OR Dashboard > Payments widget > Transfer Money > My Accounts

For more details on this transaction, refer **Oracle Banking Digital Experience Retail Payments User Manual**.

## 7.3 Transfer Money - New Payee

By selecting the 'New Payee' option, the user is provided with three choices by which to initiate a fund transfer. They are as follows:

- Email/Mobile
- Bank Account
- Facebook
- Twitter

### How to reach here:

Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Transfer Money > New Payee OR Dashboard > Futura Wallet widget > Transfer Money > New Payee OR Toggle Menu > Menu > Futura Wallet > Transfer Money > New Payee OR Toggle Menu > Menu > Payments > Transfers > Transfer - New Payee OR Dashboard > Payments widget > Transfer Money > New Payee

For more details on the **New Payee** option under **Transfer Money** transaction, refer **Oracle Banking Digital Experience Retail Peer To Peer Payments User Manual.** 



### 7.4 Multiple Transfers

The Multiple Transfers feature enables users to initiate transfers towards a group of people as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer types i.e. internal and domestic, with different transfer dates, all at once from a single screen.

### How to reach here:

Toggle menu > Menu > Payments > Transfers > Multiple Transfers

For more details on this transaction, refer **Oracle Banking Digital Experience Retail Payments User Manual.** 



## 7.5 Adhoc Transfer

An adhoc transfer is one which is used to transfer funds from the user's account to a beneficiary/ payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, customers are required to specify the beneficiary details manually along with the transfer details while initiating an adhoc transfer.

### How to reach here:

Toggle menu > Menu > Payments > Transfers > Transfers - Adhoc Payee

For more details on this transaction, refer **Oracle Banking Digital Experience Retail Payments User Manual.** 



# 8. Electronic Bill Presentment and Payment

Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the users, payment to service providers, mobile/ DTH bill payment etc. The main advantage of electronic bill presentment and payment is that users/ customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

Wallet can be used to pay the bills by the registered user.

#### How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Billers OR Dashboard > Bills Widget > View All > Billers OR Dashboard> Futura Wallet Widget > access **Pay Bills** through kebab menu OR Dashboard > Toggle Menu > Menu > Futura Wallet > Billers

For more details on this transaction, refer Oracle Banking Digital Experience Retail Bill Payments User Manual.

Note: International transfer of funds is not supported via Wallet.

Home



## 9. Futura Wallet Requests

On this screen, the user can view the requests that have been received by other wallet users for fund transfers as well as those requests that have been made to other wallets to receive funds. The status of each request is displayed alongside each request record.

The screen lists down all the requests that have been fulfilled as well as those that have been rejected. In case of new requests received, the user can opt to transfer the funds by selecting the Pay option against the specific record or can reject the request by selecting the Decline option.

When viewing the list of requests to collect funds, i.e. the requests made towards other wallets for funds, the user can also send reminders in case funds have not yet been received.

#### How to reach here:

Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Futura Wallet Requests OR Toggle Menu > Menu > Futura Wallet > Futura Wallet Requests OR Access through the kebab menu of the Futura Wallet Widget & all other Futura Wallet screens

### 9.1 Requests to Collect Funds

#### To view the requests to collect funds:

1. The list of all the fund requests received from other wallet users appear.

Note: Click on the  $\Upsilon$  icon to select the option to view the type of requested funds from the overlay screen. By default **Requests to Collect Funds** is displayed.

#### **Requests to Collect Funds**



					Default Dashboard $ \smallsetminus $	ATM 8	Branch Locator	English $\vee$
≡ (ipfutura	bank Search		Q,			4	Welcome, Liam Last login 24 Feb 10:14	
Futura Walle	t Requests							1
Requests to Collect I	Funds							Ŷ
Date 🗸	Requested To $$	Amount $\checkmark$	Expiry Date 🗸	Remarks 🗸	S	Status	/	
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		E	Expired		
18 Feb 2022	Spike Marsh	EUR11.00	20 Feb 2022	Transfer Money	E	Expired		
09 Feb 2022	Spike Marsh	EUR1,000.00	11 Feb 2022		E	Expired		
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		E	Expired		
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		E	Expired		
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		E	Expired		
08 Feb 2022	Spike Marsh	EUR10.00	10 Feb 2022		E	Expired		
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		E	Expired		
09 Feb 2022	Spike Marsh	EUR1,000.00	11 Feb 2022	Pls send ASAP	E	Expired		
22 Feb 2022	Spike Marsh	EUR234.00	24 Feb 2022		E	xpired		
08 Feb 2022	Spike Marsh	EUR100.00	10 Feb 2022		E	Expired		
	Copyright © 2006	2020, Oracle and/or its a	affiliates. All rights reserved.	SecurityInformation Te	erms and Conditions			



### **Field Description**

Field Name	Description			
Date	Date on which the funds request has been sent to the other wallet.			
Requested To	The name of the wallet user to whom the request to collect funds has been sent.			
Amount	The amount requested.			
Expiry Date	The date on which the request expires.			
Remarks	If any remarks were added while making the request, the same will be displayed here.			
Status	The status of the request will be displayed here. The status can be any of the following:			
	<ul> <li>Received – This status will be displayed in case the funds have been received.</li> </ul>			
	<ul> <li>Rejected – This status will be displayed in case the other wallet user rejected the request to send funds.</li> </ul>			
	<ul> <li>Expired – This status will be displayed in case the request has expired without any action taken by the wallet user to whom the request was sent.</li> </ul>			
	• Send Reminder - In case no action was taken on the request and if the request has not yet expired, the option <b>Send Reminder</b> will be available, by clicking on which the user will be able to send a reminder to the wallet user to whom the request has been sent.			

2. Click **Send Reminder** against a specific record, if you wish to send a reminder to the wallet user to transfer funds.

OR

3. Click on the  $\gamma$  icon and select the **Requests to Send Funds** option from the filter overlay screen to view the requests that you have received from other wallet users to transfer funds to their wallets.



## 9.2 Requests to Send Funds

### To view the requests to send Funds:

1. Click on the  $\gamma$  icon and select the **Requests to Send Funds** option from the filter overlay screen. The list of all the fund requests received from other wallet users appears.

### **Requests to Send Funds**

				Default Dashboard $ \checkmark$	ATM & Branch Locator	English $ \smallsetminus $
≡ ripfutura	bank Search	Q			Last login 24 Feb 10:14	
Futura Walle	et Requests					8
Requests to Send F	Funds					7
Date 🗸	Requested From $~ \lor ~$	Amount 🗸	Expiry Date $~\checkmark~$	Remarks \vee	Status 🗸	
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		Expired	
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		Expired	
14 Feb 2022	Spike Marsh	EUR839.00	16 Feb 2022	Transaction Please send money As soon as possible	Expired	
22 Feb 2022	Spike Marsh	EUR209.00	24 Feb 2022		Expired	
13 Feb 2022	Spike Marsh	EUR100.00	15 Feb 2022		Expired	
	Copyright © 20	06, 2020, Oracle and/or its a	ffiliates. All rights reserved.	SecurityInformation Terms and Conditio	ns	

### **Field Description**

Field Name	Description
Date	The date on which the requests to send funds was received from the other wallet user.
Requested From	The name of the wallet user who has sent the request for funds transfer.
Amount	The amount requested.
Expiry Date	The date on which the request expires.
Remarks	If any remarks were added by the other wallet user while making the request, the same will be displayed here.



Field Name	ame Description				
Status	The status of the request will be displayed here. The status can be any of the following:				
	• Pay – This option will be provided if the request has not yet expired. The user will be able to pay the amount requested to the wallet from whom the request has been received, by selecting this option.				
	<ul> <li>Decline – This option will be provided if the request has not yet expired. The user will be able to click on this option to reject the request to transfer funds. Paid – This status will be displayed in case the funds have been sent.</li> </ul>				
	<ul> <li>Rejected – This status will be displayed in case you have rejected the request to send funds.</li> </ul>				
	<ul> <li>Expired – This status will be displayed in case the request has expired without any action taken.</li> </ul>				

2. Click on the **Pay** link under Status column against a specific record to transfer the requested amount to the wallet.

OR

Click on the **Decline** link under the Status column against a specific record to decline the request for funds transfer.

### OR

Click on the  $\gamma$  icon and select the **Requests to Collect Funds** option from the filter overlay screen to view the requests that you have sent to other wallet users to receive funds.



# **10. Futura Wallet Transactions**

This feature enables customers to view the details of all the transactions performed on their wallet. All the debit and credit entries along with each transaction amount and reference details are displayed on the Futura Wallet Transactions screen.

Customers can also undertake the following from this screen:

- Request for Statements The customer can access this option by selecting the Request Statement option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements The customer can select the Pre-Generated Statement option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

#### How to reach here:

Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Futura Wallet Transactions OR Toggle Menu > Menu > Futura Wallet >Futura Wallet Transactions OR Access through the kebab menu of Wallet Widget & all the transactions of Futura Wallet

### To view the wallet transactions:

- 1. From the View Options list, select the desired transaction period.
  - a. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
- 2. From the **Transactions** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
- 3. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
- 4. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
- 5. Click **Apply** to view transactions based on the defined criteria. OR

Click **Reset** to clear the details entered.

### Transactions – Filter Criteria



			My Dashboard $ \smallsetminus $	ATM & Branch Locator	English 🗸	UBS OBPM 14.4 HEL Branch $\smallsetminus$
= lofutura bank Search		Q			<b>Q</b> 25	Welcome, keron Bohr V Last login 09 Feb 03:31 PM
Transactions						8
View Options Current Month	$\sim$					
Transactions	$\sim$					
Amount						
Reference Number						
Apply Reset						
	Copyright @	2006, 2020, Oracle and/or its affiliates. All rig	hts reserved. SecurityInforma	ation Terms and Condition	5	

### Transactions – View Transactions

				Default Dashboard 🗸	ATM & Branch Lo	ocator English 🚿
= 🕼 futura bank Search		C	2			e, Spike Marsh 🗸 2 Feb 01:29 PM
Transactions						8
Wallet	Current Month	All				$\nabla$
Opening Balance	Closing Balance					
EUR9,909.09	EUR10,000.00					
Transaction Date $~ \lor ~$	Value Date 🛛 🗸	Description $$	Reference Number $$	Transaction Type $~\checkmark~$	Amount $$	Balance $$
30 Mar 2020	30 Mar 2020	000	999ZXRD200900336	Credit	EUR5,555.56	EUR10,000.00
30 Mar 2020	30 Mar 2020	NEW DEPOSIT	HELDEBK200902C8C	Debit	EUR909.09	EUR9,000.00
Page 1 of 1	(1-2 of 2 items)	< <b>1</b> → >1				
						•
	Convright @ 200	76, 2020, Oracle and /or it	s affiliates. All rights reserved. Se			

### **Field Description**

Field Name	Description
Filter section	



Field Name	Description		
View Options	Filters to view the transactions of a specific period.		
	The options are:		
	Current Month		
	Current Day		
	Previous Day		
	Previous Month		
	Current Month & Previous Month		
	Previous Quarter		
	Date Range		
	Last 10 Transactions		
From Date – To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range.		
	These fields will be displayed only if you have selected the option <b>Date</b> <b>Range</b> from the <b>View Options</b> list.		
Transactions	Filters to view the transactions based on description.		
	The options are:		
	• All		
	Debits Only		
	Credits Only		
Amount	Specify an amount if you wish to view transactions of that amount.		
Reference Number	Reference number of the transaction.		
Results			
Transaction Date	Date on which the wallet activity was performed.		
Value Date	The value date of the transaction as maintained by the bank.		
Description	Short description of the transaction.		
Reference Number	Reference number for the transaction.		
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.		



Field Name	Description	
Amount	The transaction amount.	
Balance	The wallet balance along with the currency.	
	The Balance column appears only if the option <b>All</b> has been selected as filter criteria in <b>View Options</b> field.	

Click on the Vicon to change filter criteria. Based on the defined criteria you can view transactions.
 OR

Click **Download** and select the format in which the statement is to be downloaded. The statement gets downloaded.

- 7. The following actions can also be performed in the screen:
  - Subscribe for E-Statements.
  - Request for a specific statement
  - Download Pre-Generated Statements.

### 10.1 Request Statement

A user may require the physical copy of an account statement for a certain period. The statement request feature enables users to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

#### To request for a Statement:

1. Click on the **Transactions** screen, and click **Request Statement** to request for wallet statement.

#### **Request Statement**

			Default Dashboard 🗸	ATM & Branch	Locator English $\vee$
= futura bank sear	rch	Q			me, Liam Marsh 🧹 n 24 Feb 10:14 AM
Request Statement					8
Account Number Wallet ~					
From Date 15 Dec 2021	(****) ***				
To Date 24 Feb 2022					
Submit Cancel					
	Copyright © 2	2006, 2020, Oracle and/or its affiliates. All rights re	eserved. SecurityInformation Terms and Condition	s	



### **Field Description**

Field Name	Description
Account Number	Wallet account number in masked format for which statement has to be requested.
From Date	The user is required to specify the start date from which the account statement is required.
To Date	The user is required to specify the date until when the statement is required.

- 2. From the Account Number list, select the account number for the account statement.
- 3. From the From Date list, select the start date of the account statement.
- 4. From the **To Date** list, select the end date of the account statement.
- 5. Click Submit. OR Click Cancel to cancel the transaction.
- 6. The **Review** screen appears. Verify the details and click **Confirm**. OR Click Cancel to cancel the transaction. OR Click **Back** to navigate back to the previous screen.
- 7. The success message of Statement Request appears along with the transaction reference number.
- 8. Click **Home** to go to the **Dashboard** screen. OR

Click View Futura Wallet Details to visit the wallet details page.

## 10.2 Pre-generated Statement

#### To download pre-generated statements:

1. Click on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.

The pre-generated statement screen appears.



### **Pre-generated Statement**

					Default Dashboard $ \smallsetminus $	ATM & Branch	Locator English \
≡ @futura banl	K Search	Q,					ne, Spike Marsh 🗸 22 Feb 01:29 PM
Transactions							000
Wallet	Current Month	Pre Generated Statement			X	1	$\nabla$
Opening Balance	Closing Balance						
EUR9,909.09	EUR10,000.00	The document is password capital letters) followed by y Example, if your name is Ro ROOP2312	our date of birth (in DI	MM format).			
Transaction Date $~\checkmark~$	Value Date 🗸	Select a period to downloa	d your pre-generated	Statements.		Amount 🗸	Balance 🗸
30 Mar 2020	30 Mar 2020	Year M	onth			5,555.56	EUR10,000.00
		2018 V A	II Months $\checkmark$	Search			
30 Mar 2020	30 Mar 2020					909.09	EUR9,000.00
		Statement Number	From	То	Download		
Page 1 of 1	(1-2 of 2 items)	AT3MSOG190811297	4/1/18	3/22/19	PDF		
							<u> </u>
	Convright © 20	06, 2020, Oracle and/or its affilia	ates All rights reserve	d ISecurityInform	ation Terms and Condition	5	

### **Field Description**

Field Name	Description				
Select a period to d	Select a period to download your pre-generated Statements				
Period					
Year	The year for which the statement is required				
Month	The month for which the statement is required.				
Statement Number	The statement reference number.				
From	Start date of the date period for which the statement is generated.				
То	End date of the date period for which the statement is generated.				
Download	Click the link against a statement to download the specific statement.				
2 From the <b>Period</b>	list select the desired year and month for which pre-generated statemer				

- 2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
- 3. Click Search to search amongst the pre-generated statements for the selected period.
- 4. Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.



### 10.3 E-statement

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

### To subscribe / unsubscribe for e-statements:

1. Click on the icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

#### E-statement

		Default Dashboard $arsistarrow$	ATM	& Branch Loc	ator Englis	h $\checkmark$
$\equiv$ ( $\hat{p}$ futura bank	Search	Q	ДЮ	Welcome, Last login 22 F	Spike Marsh Teb 01:29 PM	~
Transactions						000
Wallet	Current Month	×				7
Opening Balance EUR9,909.09	Closing Balance EUR10,000.00	E-Statement You will receive monthly statements for your account xxxxxxxxxxxxxx0397 by email at ami****av@company.com				
Transaction Date $~~$	Value Date 🛛 🗸	Subscribe	Amo	unt 🗸	Balance	$\sim$
30 Mar 2020	30 Mar 2020	UUU 99942XKU2UU9UUSSO Creatt E	UR5,55	5.56	EUR10,000.00	

- The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
  - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
- 3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
  - Click Unsubscribe to opt out of receiving monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
  - c. Click **Proceed** to Unsubscribe.
- 4. The success message of request submission appears.
- 5. Click **Home** to go to the **Dashboard** screen.

OR

Click View Futura Wallet Details to visit the wallet details page.



# 11. Futura Wallet Details

The account details screen displays important information related to a wallet account such as the account holding pattern and the names of all the account holders, the current status of the account and the branch in which the account is held along with details on various balances and limits applicable on the account.

#### How to reach here:

Toggle Menu > Menu > Futura Wallet > Futura Wallet Details OR

Access through the kebab menu of Wallet Widget & all the transactions of Futura Wallet

### Futura Wallet Details

		Default Dashboard 🗸	Ύ ΑΤΜ	& Branch Locator	English $ \smallsetminus $
= futura bank Search	Q		<b>4</b>	Welcome, Liam Last login 24 Feb 10:14	
Futura Wallet Details					8
Wallet ID Active	Customer Name	Current Balance			
9999****22	LiamMarsh	EUR2,000.00			
General Details					
Linked Account Number		Available Balance			
Wallet		EUR2,000.00			
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### **Field Description**

Field Name	Description
Wallet ID	The wallet ID, i.e. the customer's registered mobile number which is mapped as the wallet ID.
Status	<ul> <li>The current status of the wallet. The values can be:</li> <li>Active</li> <li>Closed</li> <li>Dormant</li> </ul>
Customer Name	Name of holder of the wallet.
Current Balance	The current balance in the wallet.
General Details	



Field Name	Description		
Linked Account Number	The current account that is linked to the wallet will be displayed in masked format.		
Available Balance	The available balance in the wallet, i.e. the amount that can be utilized.		
<ul> <li>Click on the kebab menu to access other wallet related transactions.</li> </ul>			

