Corporate Customer Services User Manual
Oracle Banking Digital Experience
Release 22.1.0.0.0

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Corporate Customer Services User Manual

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Table of Contents

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 22.1.0.0.0, refer to the following documents:

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

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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 Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.5.0.0.0
1	First Time Login	NH	NH	NH	NH
2	Forgot Password	NH	NH	NH	NH
3	Session Summary	NH	NH	NH	NH
4	My Profile	NH	NH	NH	NH
5	E-Receipts	NH	NH	NH	NH
6	Security Settings- Change Password	NH	NH	NH	NH
7	Security Settings- Set Security Questions	NH	NH	NH	NH
8	Themes	NH	NH	NH	NH
9	Security Settings- Registered Device	NH	NH	NH	NH
10	Security Question Authentication	NH	NH	NH	NH
11	One Time Password Authentication	NH	NH	NH	NH
12	Live Chat	NH	NH	NH	NH
13	FATCA & CRS Form	✗	✗	NH	NH

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.5.0.0.0
14	Mailbox- Mails (Without Interaction module)	NH	NH	NH	NH
15	Mailbox- Mails (With Interaction module)	✗	✓	NH	NH
16	Mailbox- Alerts	NH	NH	NH	NH
17	Mailbox-Notifications	NH	NH	NH	NH
18	View Limits - Daily and Monthly	NH	NH	NH	NH
19	Loan Installment Calculator	NH	NH	NH	NH
20	Loan Eligibility Calculator	NH	NH	NH	NH
21	Term Deposits Calculator	NH	NH	NH	NH
22	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	✗	✓	NH	NH
23	ATM / Branch Locator	NH	NH	NH	NH
24	Leave Feedback	NH	NH	NH	NH
25	**Reports**				NH
26	Daily Balance Position Report	✗	✓	NH	NH
27	Partywise Payee Maintenance Report	NH	NH	NH	NH
28	Partywise Pending Approval List Report	NH	NH	NH	NH

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.5.0.0.0
29	Transaction Summary Report	✗	✓	NH	NH
30	Line Limit utilization widget	✗	✗	✓	NH
31	Top Programs	✗	✗	✗	✓
32	Invoice Timeline	✗	✗	✗	✓
33	Finance Maturing	✗	✗	✗	✓
34	Overdue Invoices	✗	✗	✗	✓
35	Overdue Finances	✗	✗	✗	✓
36	Quick Links	✗	✗	✗	✓

Home

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3. Customer Services

This module allows the bank customers to interact with bank and avail its services. It includes the following sub-modules:

- Channel On boarding: Channel Onboarding allows customers to register for channel access. Customers who do not have access to online channels can onboard themselves to access online channels without approaching a bank physically to request for channel access.

- Calculators: Calculators are the tools used by the users to simulate and thus understand the implications of financial decisions. The different kind of calculators could be, Term Deposit Calculator, Loan Calculator, Loan installment Calculator, Loan Eligibility Calculator, and Forex Calculator.

- Role specific dashboards: Dashboard is a landing page or screen wherein user can access various transactions. The dashboards are classified into categories like, Maker Dashboard, Viewer Dashboard, and Approver Dashboard.

- Mailbox: Mailbox allows bank customers to send and receive emails to a business user.

- Find ATM / Branch: ATM/ Branch locator allows a user to view the address and location of the ATMs and the branches at a geographic location.

- Reports: Reports are an integral part of actively managing any company. Management uses the reports to track progress towards its various goals, control expenditures, increase revenue, track fraudulent transactions if any. The two types of reports are, Adhoc Report and batch Reports

- Security Settings: Security settings are done to protect the sensitive data and information from security threats.

- View Transaction Limits: This option allows a user to view the utilized limits and available limits for use.

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4. 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:

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Portal Page

Icons

The following icons are present on the portal page:

- : The logo of the bank.

- ☰ : Click the toggle menu to access various transactions.

- **Login** : 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:

- **Our Products:** Click to view the product offerings of the bank.

- **Claim Money:** Click to claim money if you are a recipient of a peer to peer transfer.

- **Track your Application:** Click to track the progress of an account opening application.

- **Register:** Click to register for online banking access.

- **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.

- **Calculators:** Click to access the calculators provided by the bank.

- **Help:** Click this option to launch online help.

- **About:** Click this option to view information about the application such as version number, copyright etc.

Futura Wallet

Click **Sign Up** to apply for a Futura Wallet.

Our Product Offerings

This section displays the products offered by the bank. Users can select any product category in order to view the products under that specific category and can proceed to apply for a product of choice. This section also provides options to apply for bundled products and to the application tracker.

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**

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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

- **Term Deposit Calculator** - Click to access the deposit calculator.
- **Loan Installment Calculator** - Click this option to access the loan instalment calculator.
- **Loan Eligibility** Calculator - Click here to access the Loan Eligibility Calculator.
- **Forex Calculator** – 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.

Home

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5. Log-In & Log-Out

Log-in allows users to access the portal securely, view information and access transactions. Logging out enables users to exit from the system in a secure way, so that no one else can gain access to the system (without supplying valid credentials) and the entire system is secure.

Pre-requisites

The User must have a valid account with bank with online banking enabled. Other features related to accounts must be supported by the core banking system.

Features Supported In 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 requires authentic credentials to log in to the **Oracle Banking Digital Experience** application.

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. Portal Page** appears.

3. Click **Login**.
   The **Login** screen appears.
   OR
   Click **Register** if you are a new user.

Login Page

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Field Description

Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.
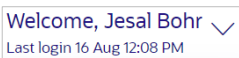
4. In the **Username** field, enter the user ID.
   OR

   Click [keyboard icon] icon to enter the username using the virtual keyboard.

5. In the **Password** field, enter the password.
   OR

   Click [keyboard icon] 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**.

7. The Dashboard **Overview** screen appears with broad level financial summary, outstanding and available balance in current and savings account, loans, term deposit, and credit cards.

5.2 <u>Log-out of the application</u>

To log out of the application:

1. In the top right corner, click Welcome, Jesal Bohr ⌄ / Last login 16 Aug 12:08 PM icon.
    The drop-down with the options to view profile and logout appears.

2. Select the **Logout** option.
    The success message of logging out appears.

5.3 <u>Session Timeout</u>

Session timeout represents the event occurring when a user does not perform any action on an application during a configured interval .

The below configurations are provided:

- To configure the inactive screen time. It is a backend configuration where the inactive time after which a warning message will be shown can be configured. This time needs to be lower than the configured active timeout. <u>Note</u>: Default inactive screen time is configured as 10 minutes

- To configure if timeout warning needs to be shown or not. Session timeout warning configuration flag is added on the System Configuration screen

The session timeout feature is available across Oracle Banking Digital Experience product i.e., for Retail User, Corporate User and Administrator screens.

A timeout warning message will be shown when the configured inactive time is reached. The user can view the time remaining for timeout in the warning message. The below actions will be visible to the user on the timeout warning message:
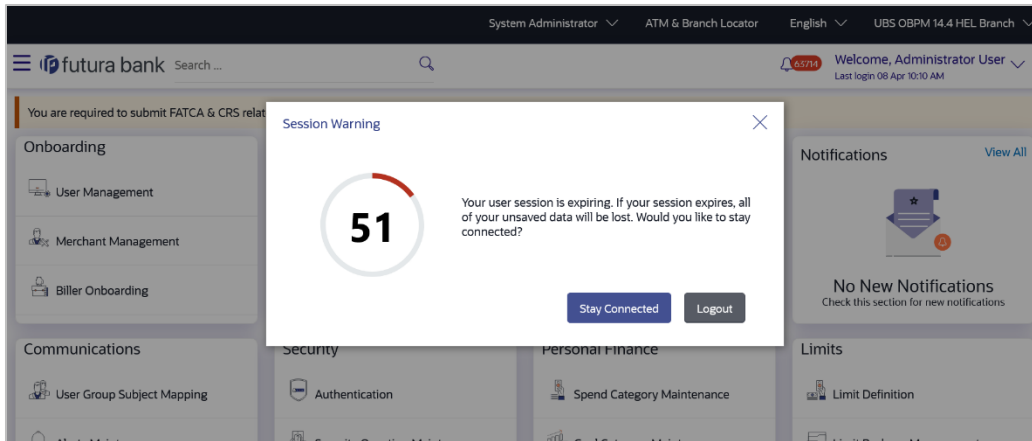
1. Stay Connected

2. Logout

When the user clicks on 'Stay Connected', whichever transaction the user was on will be shown with any pre-filled information previously captured. When the user clicks on 'Logout', the user will be logged out of the application. At the end of timeout, the 'Login' option will be shown to the user as the session is expired.

Note:
• In case the user clicks on 'x' (right hand side top corner on popup), then the popup will close but the timer would continue in the backend. If any action is performed, then timer will reset

• On timeout, if the user clicks on 'x' (right hand side top corner on popup) or login button, the login page will appear.
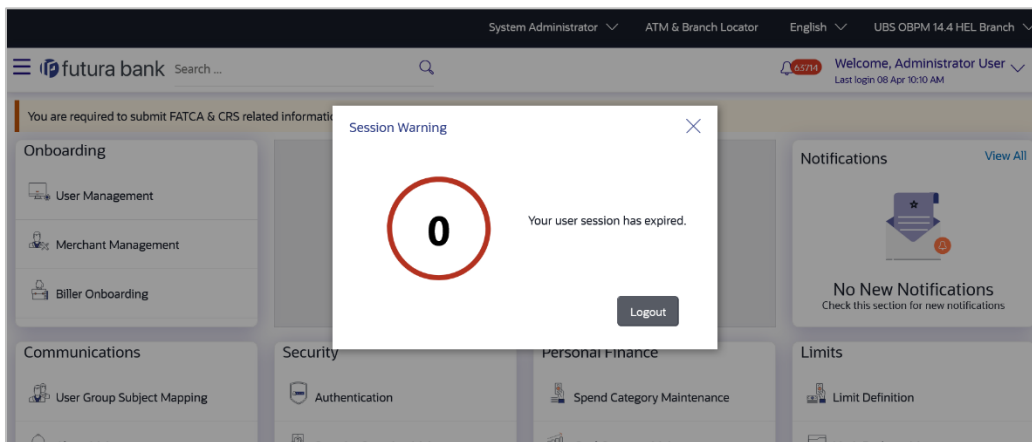

Session Waring – Pre Session Timeout Message

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1. Click **Stay Connected** to continue.
   OR
   Click **Logout** to log out of the application.

When the session expires, the **Session Warning** popup appears.

Session Waring- Post Session Timeout Message

1. Click **Login** to re-login to the application.

[Home](#)

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6. 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 Corporate 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.
	Note: Usernames are case insensitive i.e. User can login in OBDX with any case.

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Field Name	Description
Password	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

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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

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Field Description

Field Name	Description
Personal Information	
User Name	Full name of the user gets displayed.
Date of Birth	Date of birth of the user gets displayed.
Aadhar Card Number	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.
PAN Card Number	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	
Communication Address	Address of the user, as maintained with the bank, will be displayed.

Field Name	Description
Email ID	Email ID of the user, as maintained with the bank, gets displayed in masked format.
Fax Number	Fax number of the user, as maintained with the bank, gets displayed in masked format.
Phone Number	Phone number of the user, as maintained with the bank, gets displayed in masked format.
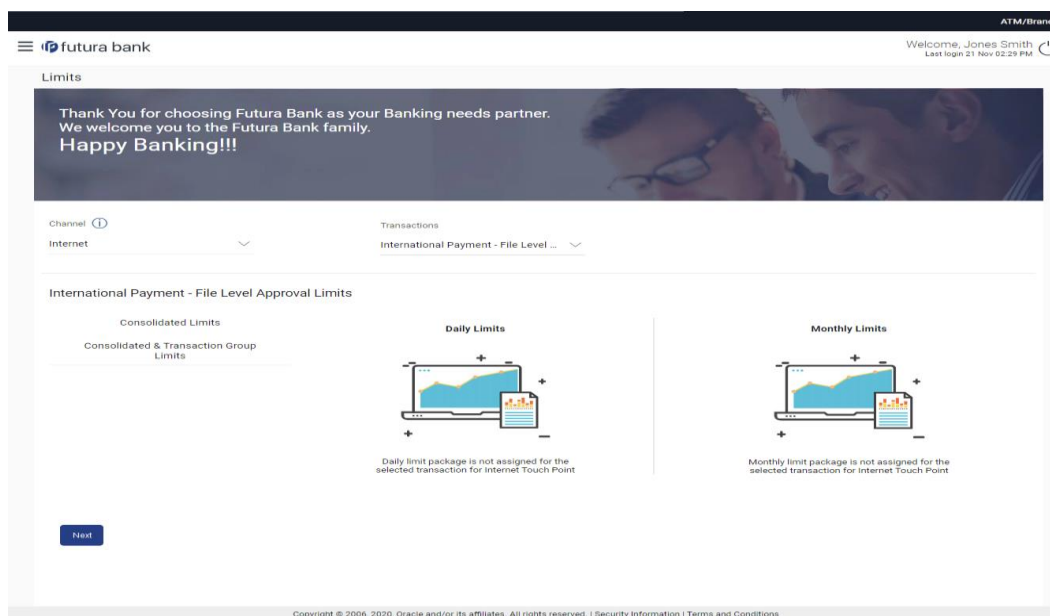
9. Click ✎ icon against the field that you want to edit.

10. Click **Next**. The next configured screen appears.
   OR

   Click ⬇ Download Profile icon to download the profile.

Daily Limits

Field Description

Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.

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Field Name	Description
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. 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.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. 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.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. 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.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed. 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.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. 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.

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Field Name	Description
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	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.

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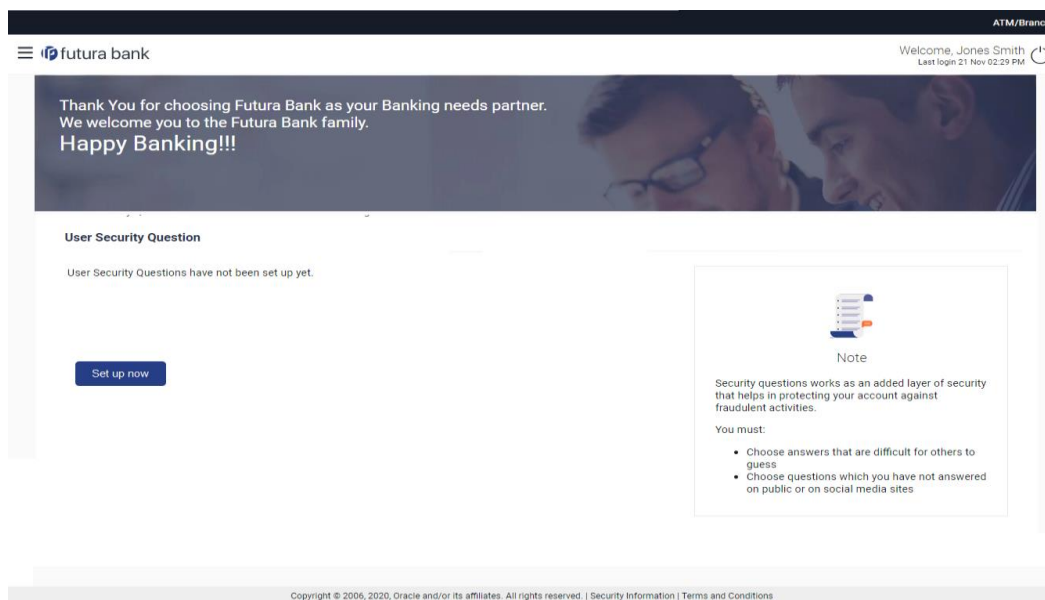
15. Click **Setup Now** to setup security questions.
    The **Set Security Questions** screen appears.
    OR
    Click **Skip** to skip this step.

Set Security Questions

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Field Description

Field Name	Description
Security Questions	Select a question to be assigned as a security question.
	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.
Answer	Specify an answer for the selected security question.
	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](#)

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7. Dashboards

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across corporate offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming business models and processes to reduce operating costs and improve productivity across both front and back office.

Role based dashboards have been designed to deliver the right information to the right people at the right time so they can make optimal business decisions. Multiple dashboards can be made available to the users based on their roles in a corporate.

Dashboard provides a quick view of the most relevant functions, to achieve a particular objective or complete a process. OBDX supports role specific dashboards for user-role combinations namely, Corporate Maker, Corporate Approver, Corporate Viewer, Non Customer Maker, Non Customer Checker, and Non Customer Viewer.

Pre-requisites

- User must have the relevant access from bank with online banking enabled.
- Other features related to accounts must be supported by core banking system.

Features Supported In Application

- Viewer Dashboard
- Maker Dashboard
- Approver Dashboard
- Non Customer Viewer Dashboard
- Non Customer Maker Dashboard
- Non Customer Approver Dashboard

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7.1 <u>Viewer Dashboard</u>

Corporate Viewer Dashboard service provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long term business goals.
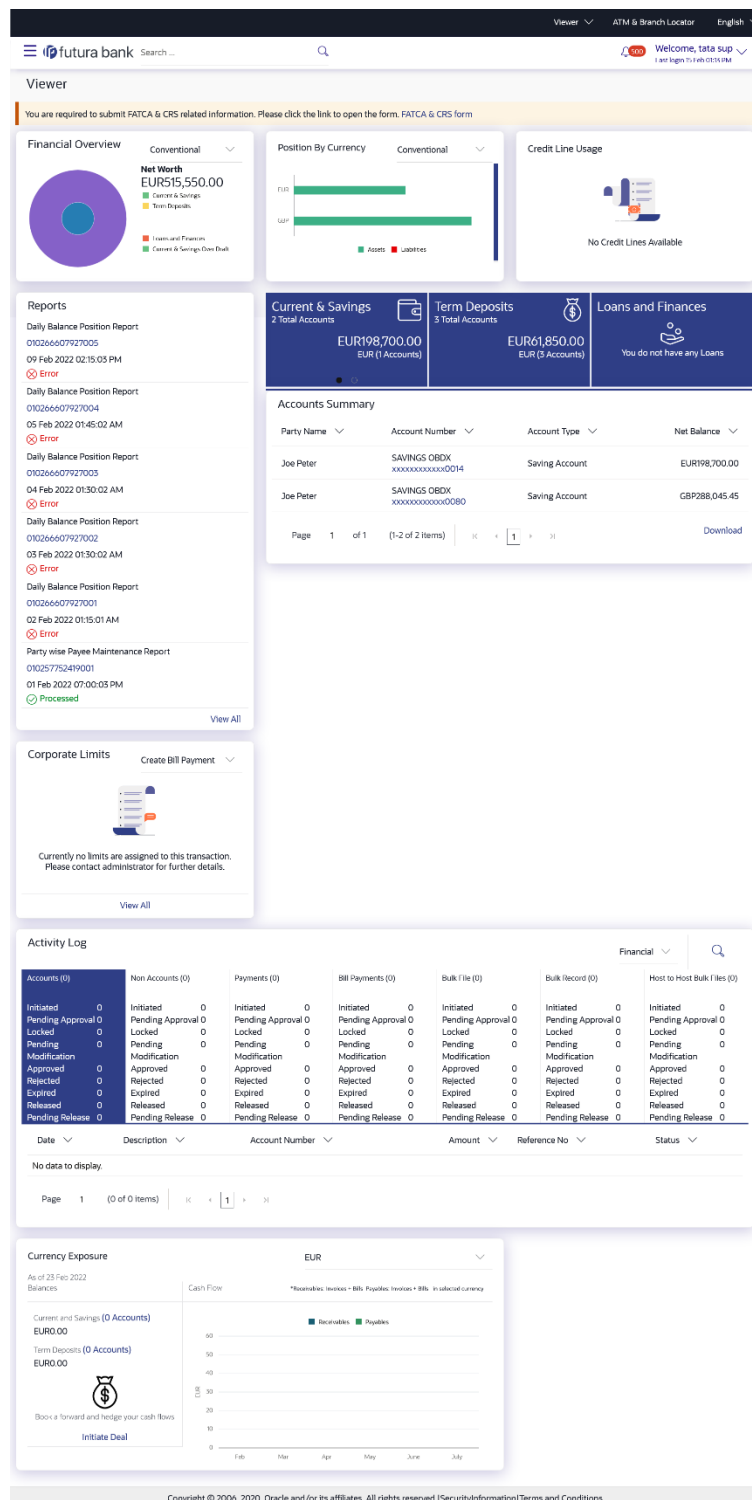
Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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**: Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
  There is also an option '**My Dashboard'** available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized there Dashoard according to their use and requirement.

- **ATM & Branch Locator**: 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 Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

- Toggle Menu Transactions

- Following items are present on the Toggle Menu:

- : 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.

- : Click here to access Payments related transactions or setting up of payments

- : Click here to access the Electronic Bill Payments and Presentment related transactions.

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- **Trade Finance** : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.

- **Forex Deal** : Click this menu to view booked forex deals and initiate new forex deal.

- **Liquidity Management** : Click this menu to manage the cash flow, credit and working capital.

- **Virtual Account Management** : Click this menu to manage your virtual accounts.

- **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Associated Party Management** : Click this menu to view associated parties.

- **Invoice Management** : Click this menu to manage invoices.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Reports** : Click this icon to generate the reports and view the generated reports.

- **Application Tracker** : Click this menu to track your loan, trade finance and credit facility applications.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

- **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 refer **ATM & Branch Locator** section.

- **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.

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Financial Overview

The section provides a graphical representation of the distribution of assets and liabilities across the Current and Savings Accounts, Term Deposits & Loans & Finances accounts held with the bank. It also displays the total amount of assets, liabilities and the Net Worth. Account types displayed in the section include CASA, term deposits, and loans & finances.

Position By Currency

The section displays currency wise position of user's assets and liabilities in the form of a bar graph. Each bar represents one currency.

Credit Line Usage

Credit Facility/Line Usage widget provides a quick understanding of the most and least utilized credit facilities (both in terms of amount and percentage) with their current available and utilized amounts. By looking at this widget the corporate user can quickly assess the facilities that can be utilized more and facilities that need a limit extension.

The bar graph shows the following two values:

- **Utilized Amount**: The limits utilized by the party from the total set limit.

- **Available Amount**: The limits remaining from the total set limit.

Click the bar of a particular facility ID to view the utilization details of that facility.

Bill Receivable/ Payable

The section displays the summary of all import and export bills associated with specific party/ parties. The dashboard allows the user to view the total amount receivable and payable with respect to the trade bills (Under LC and standalone) immediately after logging in.

Trade Instruments

Trade Instruments section allows the user to view the summary of all trade instruments (Import-Export LC, outward guarantee) that are going to expire in near future and are associated with specific party/ parties.

The user can view the trade instruments that are going to expire within 10 days, 15 days and 30 days by selecting the option from the drop-down.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:

   - Party Name: Displays the party names linked to the ID and holding the accounts

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- ➢ Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.

- ➢ Account Type: Displays the type of account viz., savings or current etc

- ➢ Net Balance: The balance amount in the account is displayed

- Term Deposits:

  - ➢ Party Name: Displays the party names linked to the ID and holding the deposits

  - ➢ Deposit Number: Displays the TD Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.

  - ➢ Interest Rate: shows the applicable rate of interest on the TD

  - ➢ Maturity Date: shows the date of maturity of deposit

  - ➢ Principal Balance: shows the amount invested in deposit

  - ➢ Maturity Balance: shows the amount which would be available on the date of maturity.

- Loans and Finances

  - ➢ Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.

  - ➢ Party Name: Displays the party names linked to the ID and holding the loans

  - ➢ Amount Financed: The loan amount that was initially availed

  - ➢ Outstanding: Outstanding Amount against the loan

  - ➢ Maturity Date: The Maturity Date of the Loan account

  - ➢ Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, along with daily and monthly limits utilized and available for use, from the viewer dashboard. The transaction for which the limits must be viewed can be selected from the dropdown list that is provided.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Click **View All** to access the Limits screen, where the user's limits and the corporate limits can be viewed. The user can also use the channels list and the transactions list to view limits for a specific transaction originating from a specific channel.

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Activity Log

The latest activity logs are displayed on the viewer's dashboard. It is divided into two fields broadly: Financial and Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

On selecting either the Financial or the Non-Financial transaction options, the categories under the particular option are displayed. Each category showcases the number of transactions that are in each of the following statuses:

- **Initiated:** The number of transactions that have been initiated but approval workflow is not assigned.

- **Processed**: The number of transactions that have been fully completed.

- **In-Progress**: The number of transactions that have been initiated, but not yet completed.

- **Rejected**: The number of transactions that have been rejected by the approver.

- **Locked**: The number of transactions that have been locked by the approver

- **Pending Modification**: The number of transaction that have been sent for modification by the approver to the Initiator.

    > **Note**: Send to Modify is enabled only for specific transactions. To see the list of transactions for which this is enabled, please refer the respective module user manuals.

 : Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

Financial: This displays the financial transactions initiated by the maker in the following categories

- Accounts - The details of activity log are:

    - ➢ Date: Date of the transaction

    - ➢ Initiated By: User who has initiated the transaction

    - ➢ Description: Description of the transaction

    - ➢ Account Number: Account number of the transaction

    - ➢ Amount : Amount of the transaction

    - ➢ Reference Number: Reference Number of the transaction.

    - ➢ Approval Status: Approval status of the transaction

    - ➢ Processing Status: Processing status of the transaction

- Non Accounts : The details of activity log are:

    - ➢ Date: Date of the transaction

    - ➢ Initiated By: User who has initiated the transaction

    - ➢ Description: Description of the transaction

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- Payments

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Payee Account Details: Payee's account details
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Bill Payments

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Biller Name: Name of the biller
  - Biller Location: Location of the biller
  - Details: Details of bill payment
  - From Account: Account number of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Bulk File

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Total Amount of Transaction.
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Bulk Record

- Amount : Amount of the transaction
- Reference Number: Reference Number of the transaction.
- Approval Status: Approval status of the transaction
- Processing Status: Processing status of the transaction

- ➢ Date: Date of the transaction
- ➢ Initiated By: User who has initiated the transaction
- ➢ Transaction Type: Transaction type of the bulk record
- ➢ Debit Account: Account number of the account to be debited.
- ➢ Amount: Amount of the transaction
- ➢ Payee Account Details: Payee's account number
- ➢ Reference Number: Reference Number of the transaction.
- ➢ Approval Status: Approval status of the transaction
- ➢ Processing Status: Processing status of the transaction

- Non Account Bulk Record
  - ➢ Date: Date of the transaction
  - ➢ Transaction Type: Transaction type of the bulk record
  - ➢ Amount: Amount of the transaction
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
  - ➢ Date: Date of the transaction
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Description: Description of the transaction
  - ➢ Account Number: Account number of the transaction
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Biller Maintenance
  - ➢ Date: Date of the transaction
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Description: Description of the transaction
  - ➢ Payee/ Biller Name: Payee/ Biller name
  - ➢ Payee Type: Type of the payee
  - ➢ Category: Payee Category
  - ➢ Reference Number: Reference Number of the transaction.

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- - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction
- Payee and Biller
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Payee/ Biller Name: Payee/ Biller name
  - Payee Type: Type of the payee
  - Category: Payee Category
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction
- Bulk File
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction
- Bulk Record
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - File Identifier: Unique code assigned to the record.
  - Transaction Type: Transaction type of the bulk record
  - Description: Description of the transaction
  - Reference Number: Reference Number of the record.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction
- Trade Finance
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill

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- ➢ Reference Number: Reference Number of the transaction.

- ➢ Approval Status: Approval status of the transaction

- ➢ Processing Status: Processing status of the transaction

- Forex Deal

  - ➢ Date: Date of the transaction

  - ➢ Reference Number: Reference Number of the transaction.

  - ➢ Description: Description of the transaction

  - ➢ Deal Type: Type of Deal user wants to initiate that is Spot or Forward

  - ➢ Currency Combination: List of permissible currency combination for deal booking

  - ➢ Amount: Amount for the forex deal

  - ➢ Approval Status: Approval status of the transaction

  - ➢ Processing Status: Processing status of the transaction

- Others

  - ➢ Date: Date of the transaction

  - ➢ Initiated By: User who has initiated the transaction

  - ➢ Transaction Type: Type of the transaction initiated

  - ➢ Description: Description of the transaction

  - ➢ Reference Number: Reference Number of the transaction

  - ➢ Approval Status: Approval status of the transaction

  - ➢ Processing Status: Processing status of the transaction

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- Virtual Account Management

  ➢ Date: Date of the transaction

  ➢ Description: Description of the transaction initiated

  ➢ Initiated By: User who has initiated the transaction

  ➢ Reference Number: Reference Number of the transaction

  ➢ Approval Status: Approval status of the transaction

  ➢ Processing Status: Processing status of the transaction

- Liquidity Management

  ➢ Date: Date of the transaction

  ➢ Transaction Type: Type of the transaction initiated

  ➢ Structure ID: Structure ID of the transaction

  ➢ Structure Description: Description of the transaction

  ➢ Reference Number: Reference Number of the transaction

  ➢ Approval Status: Approval status of the transaction

  ➢ Processing Status: Processing status of the transaction

Transactions which are locked are highlighted in different colour in the activity log.

Currency Exposure

The section displays total available balance in a corporate's current and term deposit accounts along with the number of accounts and cash flow position as on the current date. In cash flow, a corporate's receivables and payables from and towards invoices and trade bills respectively are projected on the graph.

This section also allows the user to initiate a forex deal.

Transaction Journey

Click the **reference number** link on the description of activity log to view the Transaction Journey

This screen displays the transaction details and transaction journey of a transaction, and the current status of transaction whether it is Initiated, Approved, Locked, Modification Requested or Processed.

When the user selects a transaction in 'Initiated' status, an option to assign approval workflow is available. Click on **Assign**, and select the approval workflow from the resolved workflows for the Initiated transaction, where transaction approval workflow is not assigned.

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International Payment

e-Receipt

International Fund Transfer Details

Transfer To

I   IntlIntermediary

Account Type
International

Account Number
7654321

Account Name
IntlIntermediary

Bank Details
test bank
118 Northern Avenue
London
GB

Payee Address
test1
test2
London
GB

Transfer From
xxxxxxxxxxxx0156

Transfer When
30 Jan 2019

Amount
€1,000.00

Correspondence Charges
SHARED

Payment Details
9776

Note
Account with institution

Transaction Journey

Initiation	Approval	Completion
McLeods Chemicals2		Processed
09 Dec 05:50 PM		Reference No : 1934316420400003
		09 Dec 05:50 PM

Back

Transaction Journey

Review

The section displays the details of the transaction.

Transaction Journey

This section displays the status of transactions. Transaction journey displays the status as:

- Initiation

- Approval

- Completion

- Request Modification

- Locked

1. Click **Back** to navigate to the **Dashboard**.
   OR
   Click **e-Receipt** to generate the e-receipt of the transaction.

7.1.1 <u>Conventional/Islamic Accounts</u>

This option enables the corporate 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 and 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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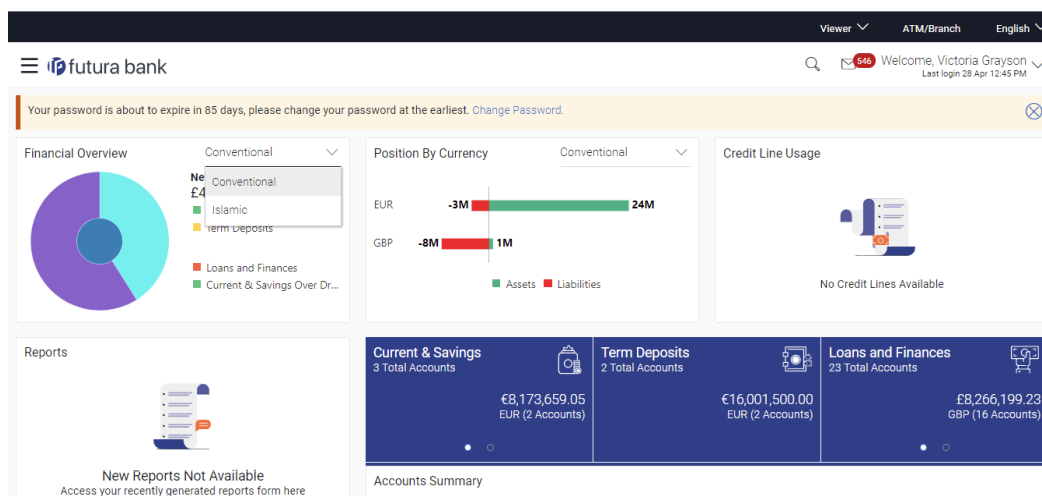
7.2 Maker Dashboard

This Dashboard is designed to cater to the corporate users who are the transaction executors. An option of Quick Links have been provided on the Dashboard for an easy access to some of the more commonly used features in the system along with the few important features like account details, activity log etc.

Dashboard Overview

Icons

Following icons are present on the corporate - maker dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- Welcome, Matt Dam ⌄
  Last login 06 Nov 02:26 PM : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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**: Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
  There is also an option '**My Dashboard'** available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized there Dashoard according to their use and requirement.

- **ATM & Branch Locator**: 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 Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

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.

- **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.

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- **Trade Finance** : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.

- **Forex Deal** : Click this menu to view booked forex deals and initiate new forex deal.

- **Liquidity Management** : Click this menu to manage the cash flow, credit and working capital.

- **Virtual Account Management** : Click this menu to manage your virtual accounts.

- **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Associated Party Management** : Click this menu to onboard and view associated parties.

- **Invoice Management** : Click this menu to create and maintain invoices.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Reports** : Click this icon to generate the reports and view the generated reports.

- **Application Tracker** : Click this menu to track your loan, trade finance and credit facility applications.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

- **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 refer **ATM & Branch Locator** section.

- **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.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below

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details. Click the particular account number of CASA/ / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
  - ➢ Party Name: Displays the party names linked to the ID and holding the accounts
  - ➢ Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.
  - ➢ Account Type: Displays the type of account viz., savings or current etc
  - ➢ Net Balance: The balance amount in the account is displayed

- Term Deposits:
  - ➢ Party Name: Displays the party names linked to the ID and holding the deposits
  - ➢ Deposit Number: Displays the Term Deposit Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.
  - ➢ Interest Rate: shows the applicable rate of interest on the Term Deposit
  - ➢ Maturity Date: shows the date of maturity of deposit
  - ➢ Principal Balance: shows the amount invested in deposit
  - ➢ Maturity Balance: shows the amount which would be available on the date of maturity.

- Loans and Finances
  - ➢ Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
  - ➢ Party Name: Displays the party names linked to the ID and holding the loans
  - ➢ Amount Financed: The loan amount that was initially availed
  - ➢ Outstanding: Outstanding Amount against the loan
  - ➢ Maturity Date: The Maturity Date of the Loan account
  - ➢ Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Click 〈 , 𝖪 , 〉 or 𝖷 to navigate across page of account summary.

Last 5 Payments

The section displays the last five payments initiated by the corporate user with the respective statuses on the dashboard.

Bulk File Upload

This section allows the user to upload files containing multiple payments.

The widget displays the following fields to upload the files:

- Identifier: File identifier created earlier in order to identify the file.

- Upload: Browse and select the file to be uploaded.

Click **Upload** to browse and select the file and then click **Submit** to browse and upload the file.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Ad-hoc Payment
- File Upload
- Funds Transfer
- Issue Draft
- Uploaded Files Inquiry

Work Snapshot for Today

This section displays the work snapshot of the current day of the logged in user along with the count of transactions with specific statuses (processed, In-progress, Rejected).

The widget displays the count of transactions as on the current system date as per their status as follows:

- Processed: Displays the count of transactions that are approved, as on the current system date.

- In Progress: Displays the count of transactions that are initiated, as on the current system date.

- Rejected: Displays the count of transactions that are rejected, as on the current system date.

Activity Log

The latest activity logs are displayed on the viewer's dashboard. It is divided into two fields broadly: Financial and Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

On selecting either the Financial or the Non-Financial transaction options, the categories under the particular option are displayed. Each category showcases the number of transactions that are in each of the following statuses:

- **Initiated:** The number of transactions that have been initiated but approval workflow is not assigned.

- **Processed**: The number of transactions that have been fully completed.

- **In-Progress**: The number of transactions that have been initiated, but not yet completed.

- **Rejected**: The number of transactions that have been rejected by the approver.

- **Locked**: The number of transactions that have been locked by the approver

- **Pending Modification**: The number of transaction that have been sent for modification by the approver to the Initiator.

  Note: Send to Modify is enabled only for specific transactions. To see the list of transactions for which this is enabled, please refer the respective module user manuals.

 : Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

Financial: This displays the financial transactions initiated by the maker in the following categories

- Accounts - The details of activity log are:
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Non Accounts : The details of activity log are:
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Payments
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction

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- ➢ Amount : Amount of the transaction
- ➢ Payee Account Details: Payee's account details
- ➢ Reference Number: Reference Number of the transaction.
- ➢ Approval Status: Approval status of the transaction
- ➢ Processing Status: Processing status of the transaction

- Bill Payments

  - ➢ Date: Date of the transaction
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Description: Description of the transaction
  - ➢ Biller Name: Name of the biller
  - ➢ Biller Location: Location of the biller
  - ➢ Details: Details of bill payment
  - ➢ From Account: Account number of the transaction
  - ➢ Amount : Amount of the transaction
  - ➢ Reference Number: Reference Number of the transaction
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Bulk File

  - ➢ Date: Date of the transaction
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Description: Description of the transaction
  - ➢ Transaction Type: Transaction type of the file upload
  - ➢ File Name: Name of the file uploaded.
  - ➢ File Amount: Total Amount of Transaction.
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Bulk Record

  - ➢ Date: Date of the transaction
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Transaction Type: Transaction type of the bulk record
  - ➢ Debit Account: Account number of the account to be debited.
  - ➢ Amount: Amount of the transaction
  - ➢ Payee Account Details: Payee's account number

> ➢ Reference Number: Reference Number of the transaction.
>
> ➢ Approval Status: Approval status of the transaction
>
> ➢ Processing Status: Processing status of the transaction

- Non Account Bulk Record

  > ➢ Date: Date of the transaction
  >
  > ➢ Transaction Type: Transaction type of the bulk record
  >
  > ➢ Amount: Amount of the transaction
  >
  > ➢ Initiated By: User who has initiated the transaction
  >
  > ➢ Reference Number: Reference Number of the transaction.
  >
  > ➢ Approval Status: Approval status of the transaction
  >
  > ➢ Processing Status: Processing status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts

  > ➢ Date: Date of the transaction
  >
  > ➢ Initiated By: User who has initiated the transaction
  >
  > ➢ Description: Description of the transaction
  >
  > ➢ Account Number: Account number of the transaction
  >
  > ➢ Reference Number: Reference Number of the transaction.
  >
  > ➢ Approval Status: Approval status of the transaction
  >
  > ➢ Processing Status: Processing status of the transaction

- Biller Maintenance

  > ➢ Date: Date of the transaction
  >
  > ➢ Initiated By: User who has initiated the transaction
  >
  > ➢ Description: Description of the transaction
  >
  > ➢ Payee/ Biller Name: Payee/ Biller name
  >
  > ➢ Payee Type: Type of the payee
  >
  > ➢ Category: Payee Category
  >
  > ➢ Reference Number: Reference Number of the transaction.
  >
  > ➢ Approval Status: Approval status of the transaction
  >
  > ➢ Processing Status: Processing status of the transaction

- Payee and Biller

  > ➢ Date: Date of the transaction
  >
  > ➢ Initiated By: User who has initiated the transaction
  >
  > ➢ Description: Description of the transaction

- Payee/ Biller Name: Payee/ Biller name
- Payee Type: Type of the payee
- Category: Payee Category
- Reference Number: Reference Number of the transaction.
- Approval Status: Approval status of the transaction
- Processing Status: Processing status of the transaction

- Bulk File

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Bulk Record

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - File Identifier: Unique code assigned to the record.
  - Transaction Type: Transaction type of the bulk record
  - Description: Description of the transaction
  - Reference Number: Reference Number of the record.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Trade Finance

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Forex Deal

  - Date: Date of the transaction
  - Reference Number: Reference Number of the transaction.

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- Description: Description of the transaction

- Deal Type: Type of Deal user wants to initiate that is Spot or Forward

- Currency Combination: List of permissible currency combination for deal booking

- Amount: Amount for the forex deal

- Approval Status: Approval status of the transaction

- Processing Status: Processing status of the transaction

- Others

  - Date: Date of the transaction

  - Initiated By: User who has initiated the transaction

  - Transaction Type: Type of the transaction initiated

  - Description: Description of the transaction

  - Reference Number: Reference Number of the transaction

  - Approval Status: Approval status of the transaction

  - Processing Status: Processing status of the transaction

- Virtual Account Management

  - Date: Date of the transaction

  - Description: Description of the transaction initiated

  - Initiated By: User who has initiated the transaction

  - Reference Number: Reference Number of the transaction

  - Approval Status: Approval status of the transaction

  - Processing Status: Processing status of the transaction

- Liquidity Management

  - Date: Date of the transaction

  - Transaction Type: Type of the transaction initiated

  - Structure ID: Structure ID of the transaction

  - Structure Description: Description of the transaction

  - Reference Number: Reference Number of the transaction

  - Approval Status: Approval status of the transaction

  - Processing Status: Processing status of the transaction

Transactions which are locked are highlighted in different colour in the activity log.

Transaction Journey

Click the **reference number** link to view the Transaction Journey

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This screen displays the transaction details and transaction journey of the specific transaction. It displays the current status of transaction whether (Initiated, Approved, Locked, Request Modification or Processed).

When the user selects a transaction in 'Initiated' status, an option to assign approval workflow is available. Click on **Assign**, and select the approval workflow from the resolved workflows for the Initiated transaction, where transaction approval workflow is not assigned.

Note: Once a transaction is initiated by the Corporate maker, system checks for the account access of all the approver/s (found as part of approval rule/workflow maintained). In case approver/s at one or more level does not have the required account access for the account/s involved in the transaction, system rejects the transaction and an alert will be triggered to initiator notifying the same.

Transaction Journey

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the initiated transaction for review.

Transaction Journey

This section displays the status of transactions that are initiated by the maker.

When the user selects a transaction in 'Initiated' status, an option to assign approval workflow is available. Click on **Assign**, and select the approval workflow from the resolved workflows for the Initiated transaction, where transaction approval workflow is not assigned.

Transaction journey displays the status as:

- Initiation
- Approval
- Completion
- Locked
- Request Modification

---

1. Click **Back** to navigate to the **Dashboard**.
   OR
   Click **e-Receipt** to generate the e-receipt of the transaction.

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7.3 <u>Approver Dashboard</u>

This dashboard is available for corporate users who is responsible for approving the transactions. Approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

Dashboard Overview

Icons

Following icons are present on the corporate - approver dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- Welcome, Matt Dam ⌄
  Last login 06 Nov 02:26 PM : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Header Menu Options

- **Your Current View is**: Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
  There is also an option '**My Dashboard'** available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized there Dashoard according to their use and requirement.

- **ATM & Branch Locator**: Click here to locate the nearest branch/ATM.

- **Select Language**: Select your desired language to use the application.

Toggle Menu Transactions

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.

- **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.

- **Trade Finance** : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.

- **Forex Deal** : Click this menu to view booked forex deals and initiate new forex deal.

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- **Liquidity Management** : Click this menu to manage the cash flow, credit and working capital.

- **Virtual Account Management** : Click this menu to manage your virtual accounts.

- **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Associated Party Management** : Click this menu to onboard and view associated parties.

- **Invoice Management** : Click this menu to create and maintain invoices.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Reports** : Click this icon to generate the reports and view the generated reports.

- **Application Tracker** : Click this menu to track your loan, trade finance and credit facility applications.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

- **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 refer **ATM & Branch Locator** section.

- **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.

Notifications

The notification section allows the corporate approver to view last four notifications sent by the bank. Click **View All** to view all the notifications sent by the bank. User can also click on the specific notification to see the details.

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the corporate approver user in a graphical form.

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The transactions are grouped by module name and provide a quick view of transactions that are needed to be approved.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer

- Funds Transfer

- Ad-hoc Payment

- Issue Draft

- File Upload

- Uploaded Files Inquiry

Pending for Approvals

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to view, approve, lock or reject the transaction. User can also select multiple records from the summary and approve or reject the transactions.

In this widget, there will be a Filter provided on overlay to drill down the search for desired transaction out of all pending transactions for approval.

The search criteria includes Date range, Amount Range, Reference Number and initiated by.
Financial : This displays the financial based transactions - further categorized as following:

- Accounts - The details of activity log are:

    - Date: Date of the transaction

    - Description: Description of the transaction

    - Account Details: Account number of the transaction

    - Amount: Amount of the transaction

    - Initiated By: The user who has initiated the transaction.

    - Reference Number: Reference Number of the transaction.

    - Approval Status: Approval status of the transaction

    - Processing Status: Processing status of the transaction

- Non Accounts - The details of the activity log are:

    - Date: Date of the transaction

    - Description: Description of the transaction

    - Amount : Amount of the transaction

    - Initiated By: The user who has initiated the transaction.

    - Reference Number: Reference Number of the transaction.

    - Approval Status: Approval status of the transaction

    - Processing Status: Processing status of the transaction

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- Payments

  - Date: Date of the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Payee Account Details: Payee's account number of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Bill Payments

  - Date: Date of the transaction
  - Description: Description of the transaction
  - Biller Name: Name of the biller
  - Biller Location: Location of the biller
  - Details: Details of bill payment
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction
  -

- Bulk File

  - Date: Date of the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction types of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Amount to be debited from debit account.
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bulk Record

  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - Debit Account No: Account number of the account to be debited.

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- ➢ Amount: Amount to be debited from debit account
- ➢ Payee Account Details: Payee's account number
- ➢ Initiated By: The user who has initiated the transaction.
- ➢ Reference Number: Reference Number of the transaction.
- ➢ Approval Status: Approval status of the transaction
- ➢ Processing Status: Processing status of the transaction

- Non Account Bulk Record
  - ➢ Date: Date of the transaction
  - ➢ Transaction Type: Transaction type of the bulk record
  - ➢ Amount: Amount of the transaction
  - ➢ Initiated By: The user who has initiated the transaction.
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ Account Details: Account number of the transaction
  - ➢ Initiated By: The user who has initiated the transaction.
  - ➢ Reference No: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Biller Maintenance
  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ Payee Type: The type of payee
  - ➢ Category: The category of the biller
  - ➢ Initiated By: The user who has initiated the transaction.
  - ➢ Reference No: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Payee and Biller
  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction

- Payee Type: Type of the payee
- Category: Payee Category
- Initiated By: The user who has initiated the transaction.
- Reference Number: Reference Number of the transaction.
- Approval Status: Approval status of the transaction
- Processing Status: Processing status of the transaction

- Bulk File

  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - Initiated By: The user who has initiated the transaction
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Bulk Record

  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the record.
  - Transaction Type: Transaction type of the bulk record
  - Description: Description of the transaction
  - Initiated By: The user who has initiated the transaction
  - Reference Number: Reference Number of the record.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Trade Finance Maintenance

  - Date: Date of the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill
  - Initiated By: The user who has initiated the transaction
  - Reference Number: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Forex Deal

  - Date: Date of the transaction
  - Reference Number: Reference Number of the transaction.
  - Description: Description of the transaction

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- ➢ Deal Type: Type of Deal user wants to initiate that is Spot or Forward
- ➢ Currency Combination: List of permissible currency combination for deal booking
- ➢ Amount: Amount for the booked forex deal
- ➢ Approval Status: Approval status of the transaction
- ➢ Processing Status: Processing status of the transaction

- • Others
  - ➢ Date: Date of the transaction
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Transaction Type: Type of the transaction initiated
  - ➢ Description: Description of the transaction
  - ➢ Reference Number: Reference Number of the transaction
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- • Virtual Account Management
  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction initiated
  - ➢ Initiated By: User who has initiated the transaction
  - ➢ Reference Number: Reference Number of the transaction
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- • Liquidity Management
  - ➢ Date: Date of the transaction
  - ➢ Transaction Type: Type of the transaction initiated
  - ➢ Structure ID: Structure ID of the transaction
  - ➢ Structure Description: Description of the transaction
  - ➢ Initiated By: The user who has initiated the transaction
  - ➢ Reference Number: Reference Number of the transaction
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

My Approved List

This section displays the details of transactions that are approved by the approver user. Similarly to Pending Approval list, here also it is classified into two broad categories a) Financial and b) Non-Financial. The Tab under Financial and Non Financial and the columns of each Tab are same as mentioned in 'Pending For Approval' section.

Click each tab to view the snapshot of transactions already approved.

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Click the **Reference Number** link to view the detailed transaction.

Click **Download** to download the summary of transactions approved by the approver user.

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan (combined by account currencies) with below details. Click the particular account number of CASA/ Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
    - ➢ Party Name: Displays the different party names linked to the ID and holding the accounts
    - ➢ Account Number: clicking the account number takes you to the Account Details screen.
    - ➢ Account Type: Displays the account type - savings or current.
    - ➢ Net Balance: The balance amount in the account is displayed

- Term Deposits:
    - ➢ Party Name: Displays the different party names linked to the ID and holding the deposits
    - ➢ Deposit Number: clicking the account number takes you to the Deposit Details screen.
    - ➢ Interest Rate: shows the applicable rate of interest on the various deposits
    - ➢ Principal Balance: shows the amount invested in deposit
    - ➢ Maturity Date: shows the date of maturity of deposit
    - ➢ Maturity Balance: shows the amount which would be available at the date of maturity.

- Loans and Finances
    - ➢ Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
    - ➢ Party Name: Displays the party names linked to the ID and holding the loans
    - ➢ Amount Financed: The loan amount that was initially availed
    - ➢ Outstanding: Outstanding Amount against the loan
    - ➢ Maturity Date: The Maturity Date of the Loan account

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➢ Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Activity Log

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions.

It is divided into two fields broadly: Financial and Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

On selecting either the Financial or the Non-Financial transaction options, the categories under the particular option are displayed. Each category showcases the number of transactions that are in each of the following statuses:

- **Initiated:** The number of transactions that have been initiated but approval workflow is not assigned.

- **Processed**: The number of transactions that have been fully completed.

- **In-Progress**: The number of transactions that have been initiated, but not yet completed.

- **Rejected**: The number of transactions that have been rejected by the approver.

- **Locked** : The number of transactions that have been locked by the approver

- **Pending Modification**: The number of transaction that have been sent for modification by the approver to the Initiator.

  Note: 'Send to Modify' option is available to the Approver for sending the transactions back to maker for any modification. If the approver is sending any transaction back to maker for modification, the maker will be able to make the changes in the same transaction and re-submit the same.

  Send to Modify is enabled only for specific transactions. To see the list of transactions for which this is enabled, please refer the respective module user manuals.

🔍 : Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**; you can select the start and end date to search the transaction.

Financial : This displays the financial based transactions - further categorized as following:

- Accounts - The details of activity log are:

  ➢ Date: Date of the transaction

  ➢ Description: Description of the transaction

  ➢ Account Number: Account number of the transaction

  ➢ Amount: Amount of the transaction

  ➢ Reference Number: Reference Number of the transaction.

- ➢ Approval Status: Approval status of the transaction
- ➢ Processing Status: Processing status of the transaction

- Non Accounts - The details of the activity log are:

  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ Amount : Amount of the transaction
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Payments

  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ From Account: Source Account number of the transaction
  - ➢ Amount : Amount of the transaction
  - ➢ Payee Account Details: Payee's account number of the transaction
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Bill Payments

  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ Biller Name: Name of the biller
  - ➢ Biller Location: Location of the biller
  - ➢ Details: Details of bill payment
  - ➢ From Account: Source Account number of the transaction
  - ➢ Amount : Amount of the transaction
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Approval Status: Approval status of the transaction
  - ➢ Processing Status: Processing status of the transaction

- Bulk File

  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ Transaction Type: Transaction types of the file upload
  - ➢ File Name: Name of the file uploaded.
  - ➢ File Amount: Amount to be debited from debit account.
  - ➢ Reference Number: Reference Number of the transaction.

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- ➢ Approval Status: Approval status of the transaction
- ➢ Processing Status: Processing status of the transaction

- Bulk Record

    - ➢ Date: Date of the transaction
    - ➢ Transaction Type: Transaction type of the bulk record
    - ➢ Debit Account: Account number of the account to be debited.
    - ➢ Amount: Amount to be debited from debit account
    - ➢ Payee Account Details: Payee's account number
    - ➢ Reference Number: Reference Number of the transaction.
    - ➢ Approval Status: Approval status of the transaction
    - ➢ Processing Status: Processing status of the transaction

- Non Account Bulk Record

    - ➢ Date: Date of the transaction
    - ➢ Transaction Type: Transaction type of the bulk record
    - ➢ Amount: Amount of the transaction
    - ➢ Reference Number: Reference Number of the transaction.
    - ➢ Approval Status: Approval status of the transaction
    - ➢ Processing Status: Processing status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts

    - ➢ Date: Date of the transaction
    - ➢ Description: Description of the transaction
    - ➢ Account Number: Account number of the transaction
    - ➢ Reference Number: Reference Number of the transaction.
    - ➢ Approval Status: Approval status of the transaction
    - ➢ Processing Status: Processing status of the transaction

- Payee and Biller

    - ➢ Date: Date of the transaction
    - ➢ Payee/ Biller Name: Payee/ Biller name
    - ➢ Payee Type: Type of the payee
    - ➢ Category: Payee Category
    - ➢ Reference Number: Reference Number of the transaction.
    - ➢ Approval Status: Approval status of the transaction
    - ➢ Processing Status: Processing status of the transaction

- Bulk File

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- - Date: Date of the transaction

  - File Identifier: Unique code assigned to the uploaded file.

  - Transaction Type: Transaction type of the file upload

  - File Name: Name of the file uploaded.

  - Reference Number: Reference Number of the transaction.

  - Approval Status: Approval status of the transaction

  - Processing Status: Processing status of the transaction

- Bulk Record

  - Date: Date of the transaction

  - File Identifier: Unique code assigned to the record.

  - Transaction Type: Transaction type of the bulk record

  - Description: Description of the transaction

  - Reference Number: Reference Number of the record.

  - Approval Status: Approval status of the transaction

  - Processing Status: Processing status of the transaction

- Trade Finance

  - Date: Date of the transaction

  - Description: Description of the transaction

  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created

  - Amount: Amount for the Letter of Credit / Bill

  - Reference Number: Reference Number of the transaction.

  - Approval Status: Approval status of the transaction

  - Processing Status: Processing status of the transaction

- Forex Deal

  - Date: Date of the transaction

  - Reference Number: Reference Number of the transaction.

  - Description: Description of the transaction

  - Deal Type: Type of Deal user wants to initiate that is Spot or Forward

  - Currency Combination: List of permissible currency combination for deal booking

  - Amount: Amount for the booked forex deal

  - Approval Status: Approval status of the transaction

  - Processing Status: Processing status of the transaction

- Others

  - Date: Date of the transaction

  - Initiated By: User who has initiated the transaction

  - Transaction Type: Type of the transaction initiated

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- ➢ Description: Description of the transaction

- ➢ Reference Number: Reference Number of the transaction

- ➢ Approval Status: Approval status of the transaction

- ➢ Processing Status: Processing status of the transaction

- Liquidity Management

  - ➢ Date: Date of the transaction

  - ➢ Transaction Type: Type of the transaction initiated

  - ➢ Structure ID: Structure ID of the transaction

  - ➢ Structure Description: Description of the transaction

  - ➢ Reference Number: Reference Number of the transaction

  - ➢ Approval Status: Approval status of the transaction

  - ➢ Processing Status: Processing status of the transaction

Click **Download** to download the activity log.

Currency Exposure

The section displays total available balance in a corporates current and term deposit accounts along with the and cash flow position as on the current date. In cash flow, a corporate's receivables and payables from and towards invoices and trade bills respectively are projected on the graph.

This section also allows the user to initiate a forex deal.

7.3.1 **Pending for Approvals**

The Pending for approvals list contains transactions that have been initiated by the maker and are pending for approval. When the approver user logins to the application, he can view the transactions that are pending for his decision to either approve or reject.

Approver can also Lock a transaction, in case he wants to verify something operationally before approving it. Once the transaction is locked, the same will not be available for approval and the transaction status will be changed to 'Locked'. Maker will be able to see transaction with "Locked" status in his activity log. Once a transaction is locked, no action (like approve, reject, send to modify) will be allowed on that transaction.

Any approver, who is authorized to approve that transaction, will be able to unlock it by going to transaction approval page. Once the transaction is unlocked, it will be available for approval to the users as per the workflow.

For only specific transactions, Send to Modify functionality is enabled. Here approver can send the transaction back to modification, which are waiting for his approval, with comment if any.

Note:
To see the list of transactions for which Send to Modify is enabled, please refer the respective module user manuals.
Send to Modify functionality is not supported on wearables.

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The reference number of the transaction is a hyperlink, on clicking the link the transaction details and transaction journey of the specific transaction is displayed.

How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

1. Select the transaction pending for approval, by clicking on the checkbox against it and click on **Approve** or **Reject**

Pending for Approvals

	Date	Description	Account Details	Amount	Initiated By	Reference No	Status
☐	26 Nov 5:43 PM	Own Account Transfer	xxxxxxxxxxxx0032	£33.00	Abhishek kumar	26117C3DEF5F	In Progress
☐	04 Dec 12:28 PM	Internal Transfer Pay Now	xxxxxxxxxxxx0156	£70.00	Abhishek kumar	0412A631CBA6	In Progress
☐	29 Nov 12:27 PM	Own Account Transfer	xxxxxxxxxxxx0032	£67.00	Abhishek kumar	2911BF4921B6	In Progress
☐	04 Dec 12:31 PM	Own Account Transfer	xxxxxxxxxxxx0153	£80.00	Abhishek kumar	041261672626	In Progress
☐	29 Nov 12:29 PM	Own Account Transfer	xxxxxxxxxxxx0032	£45.00	Abhishek kumar	29119F43492D	In Progress

Pending for Approvals — Financial

Accounts 5 | Non Accounts 0 | Payments 0 | Bill Payments 0 | Bulk File 0 | Bulk Record 0 >

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

2. The **Transaction Approval / Rejection** screen prompting to enter the approval / rejection remarks appear.
   OR
   Click **Cancel** to navigate to the **Dashboard**.

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3. Alternately, the approver can view detailed transaction summary, before approving / rejecting a transaction.

4. Click the **Reference Number** link of the transaction that has to be approved, in the **Pending for Approval** section. The transaction screen with **Review** and **Transaction Journey** section appears.

Review and Transaction Journey

Transaction details to show the details of users who are yet to approve the transaction.

Review and Transaction Journey for - Send to Modify Transaction

Review and Transaction Journey for – Locked Transaction

Transaction to approve

Transaction Name

This section displays the name of the transaction like Loan repayment, Bulk File Upload etc.

Review

The section displays the details of the transaction

Transaction Journey

This section displays the status of transactions. The possible values for the status are:

- Initiation
- Approval
- Locked
- Completion
- Request Modification

---

5. Click **Approve** to approve the initiated transaction. The **Transaction Approval** screen prompting to enter the approval remarks appear.
   OR
   Click **Reject** to reject the transaction.
   OR
   Click **Back** to navigate to the **Dashboard**.

6. Enter the remarks and click **Approve**.
   OR
   Enter the remarks and click **Reject**.
   OR
   Click **Cancel** to cancel the transaction.
   The screen with success message along with the reference number appears.

FAQ

1. If one user is configured so that he is having both the roles i.e. a Maker and an Approver, how can he switch the Dashboard View?

The user can go to the toggle menu and switch between the Maker / Approver roles.

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7.4 **Non Customer Viewer Dashboard**

This Dashboard provides a consolidated and easy to understand view of the business immediately after logging in.

Dashboard Overview

Icons

Following icons are present on the corporate – Non Customer Viewer dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- Welcome, Matt Dam ∨ / Last login 06 Nov 02:26 PM : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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**: Your current role will be displayed here i.e. one of three (Non Customer Viewer/ Non Customer Maker/ Non Customer Approver). The drop-down to select the role is available only if the user is mapped with more than one role. There is also an option '**My Dashboard'** available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized there Dashoard according to their use and requirement.

- **ATM & Branch Locator**: Click here to locate the nearest branch/ATM.

- **Select Language**: Select your desired language to use the application.

Toggle Menu Transactions

Following items are present on the Toggle Menu as per roles assigned:

- Supply Chain Finance : Click this menu to view your Supply Chain Finance business and to manage its activities.

- Associated Party Management : Click this menu to view associated parties.

- Invoice Management : Click this menu to manage invoices.

- Cash Management : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- ATM & Branch Locator : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM & Branch Locator** section.

- File Upload : Click this icon to upload files and view the files already uploaded.

- Account Settings : Click this menu to set your preferences as well as daily limits and change password.

- 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.

- Help Click this menu to launch the online help.

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- [i] About Click this menu to view the information about the application like version number, copyright etc.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs
- View Invoices
- View Associated Party
- Create Invoice

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

Overdue Invoices:

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to **View All Finances**.

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Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

7.5 Non Customer Maker Dashboard

This Dashboard is designed to cater to the needs of non-customer users who are transaction executors. An option of Quick Links has been provided on the Dashboard for easy access to some of the more commonly used features in the system.

Dashboard Overview

Icons

Following icons are present on the corporate – Non Customer Maker dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- **Welcome, Matt Dam** Last login 06 Nov 02:26 PM : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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**: Your current role will be displayed here i.e. one of three (Non Customer Viewer/ Non Customer Maker/ Non Customer Checker . The drop-down to select the role is available only if the user is mapped with more than one role.
There is also an option '**My Dashboard'** available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized there Dashoard according to their use and requirement.

- **ATM & Branch Locator**: Click here to locate the nearest branch/ATM.

- **Select Language**: Select your desired language to use the application.

Toggle Menu Transactions

Following items are present in the Toggle Menu as per roles assigned:

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Associated Party Management** : Click this menu to onboard and view associated parties.

- **Invoice Management** : Click this menu to create and maintain invoices.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **ATM & Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM & Branch Locator** section.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

- **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.

- **Help** Click this menu to launch the online help.

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- ⓘ About Click this menu to view the information about the application like version number, copyright etc.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs

- View Invoices

- View Associated Party

- Create Invoice

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

Overdue Invoices

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to **View All Finances**.

My Limits

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This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

7.6 **Non Customer Approver Dashboard**

This dashboard is available for non-customer users who are responsible for approving the transactions. Approver has the responsibility to ensure correctness of transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

Dashboard Overview

Icons

Following icons are present on the corporate – Non Customer Approver dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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**: Your current role will be displayed here i.e. one of three (Non Customer Viewer/ Non Customer Maker/ Non Customer Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
There is also an option '**My Dashboard'** available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized there Dashoard according to their use and requirement.

- **ATM & Branch Locator**: Click here to locate the nearest branch/ATM.

- **Select Language**: Select your desired language to use the application.

Toggle Menu Transactions

Following items are present on the Toggle Menu as per roles assigned:

- : Click this menu to view your Supply Chain Finance business and to manage its activities.

- : Click this menu to onboard and view associated parties.

- : Click this menu to create and maintain invoices.

- : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM & Branch Locator** section.

- : Click this icon to upload files and view the files already uploaded.

- **Account Settings**: Click this menu to set your preferences as well as daily limits and change password.

- **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.

- **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.

Pending for Approvals

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to view, approve or reject the transaction. User can also select multiple records from the summary and approve or reject the transactions.

Financial : This displays the financial based transactions - further categorized as following:

- Accounts - The details of activity log are:
    - ➢ Date: Date of the transaction
    - ➢ Description: Description of the transaction
    - ➢ Account Details: Account number of the transaction
    - ➢ Amount: Amount of the transaction
    - ➢ Initiated By: The user who has initiated the transaction.
    - ➢ Reference Number: Reference Number of the transaction.
    - ➢ Status: Status of the transaction

- Non Accounts - The details of the activity log are:
    - ➢ Date: Date of the transaction
    - ➢ Description: Description of the transaction
    - ➢ Amount : Amount of the transaction
    - ➢ Initiated By: The user who has initiated the transaction.
    - ➢ Reference Number: Reference Number of the transaction.
    - ➢ Status: Status of the transaction

- Payments
    - ➢ Date: Date of the transaction
    - ➢ Description: Description of the transaction
    - ➢ From Account: Source Account number of the transaction
    - ➢ Amount : Amount of the transaction

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- ➢ Payee Account Details: Payee's account number of the transaction
- ➢ Initiated By: The user who has initiated the transaction.
- ➢ Reference Number: Reference Number of the transaction.
- ➢ Status: Status of the transaction

- Bill Payments
  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ Biller Name: Name of the biller
  - ➢ Biller Location: Location of the biller
  - ➢ Details: Details of bill payment
  - ➢ From Account: Source Account number of the transaction
  - ➢ Amount : Amount of the transaction
  - ➢ Initiated By: The user who has initiated the transaction.
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Status: Status of the transaction

- Bulk File
  - ➢ Date: Date of the transaction
  - ➢ Description: Description of the transaction
  - ➢ Transaction Type: Transaction types of the file upload
  - ➢ File Name: Name of the file uploaded.
  - ➢ File Amount: Amount to be debited from debit account.
  - ➢ Initiated By: The user who has initiated the transaction.
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Status: Status of the transaction

- Bulk Record
  - ➢ Date: Date of the transaction
  - ➢ Transaction Type: Transaction type of the bulk record
  - ➢ Debit Account No: Account number of the account to be debited.
  - ➢ Amount: Amount to be debited from debit account
  - ➢ Payee Account Details: Payee's account number
  - ➢ Initiated By: The user who has initiated the transaction.
  - ➢ Reference Number: Reference Number of the transaction.
  - ➢ Status: Status of the transaction

- Non Account Bulk Record
  - ➢ Date: Date of the transaction
  - ➢ Transaction Type: Transaction type of the bulk record

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➢ Amount: Amount of the transaction

➢ Initiated By: The user who has initiated the transaction.

➢ Reference Number: Reference Number of the transaction.

➢ Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts

  ➢ Date: Date of the transaction

  ➢ Description: Description of the transaction

  ➢ Account Details: Account number of the transaction

  ➢ Initiated By: The user who has initiated the transaction.

  ➢ Reference No: Reference Number of the transaction.

  ➢ Status: Status of the transaction

- Biller Maintenance

  ➢ Date: Date of the transaction

  ➢ Description: Description of the transaction

  ➢ Payee Type: The type of payee

  ➢ Category: The category of the biller

  ➢ Initiated By: The user who has initiated the transaction.

  ➢ Reference No: Reference Number of the transaction.

  ➢ Status: Status of the transaction

- Payee and Biller

  ➢ Date: Date of the transaction

  ➢ Description: Description of the transaction

  ➢ Payee Type: Type of the payee

  ➢ Category: Payee Category

  ➢ Initiated By: The user who has initiated the transaction.

  ➢ Reference Number: Reference Number of the transaction.

  ➢ Status: Status of the transaction

- Bulk File

  ➢ Date: Date of the transaction

  ➢ File Identifier: Unique code assigned to the uploaded file.

  ➢ Transaction Type: Transaction type of the file upload

  ➢ File Name: Name of the file uploaded.

  ➢ Initiated By: The user who has initiated the transaction

  ➢ Reference Number: Reference Number of the transaction.

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➢ Status: Status of the transaction

- Bulk Record

  ➢ Date: Date of the transaction

  ➢ File Identifier: Unique code assigned to the record.

  ➢ Transaction Type: Transaction type of the bulk record

  ➢ Description: Description of the transaction

  ➢ Initiated By: The user who has initiated the transaction

  ➢ Reference Number: Reference Number of the record.

  ➢ Status: Status of the record

- Trade Finance Maintenance

  ➢ Date: Date of the transaction

  ➢ Description: Description of the transaction

  ➢ Beneficiary Name: Name of the Beneficiary against whom LC is to be created

  ➢ Amount: Amount for the Letter of Credit / Bill

  ➢ Initiated By: The user who has initiated the transaction

  ➢ Reference Number: Reference Number of the transaction.

  ➢ Status: Status of the transaction

- Forex Deal

  ➢ Date: Date of the transaction

  ➢ Reference Number: Reference Number of the transaction.

  ➢ Description: Description of the transaction

  ➢ Deal Type: Type of Deal user wants to initiate that is Spot or Forward

  ➢ Currency Combination: List of permissible currency combination for deal booking

  ➢ Amount: Amount for the booked forex deal

  ➢ Status: Status of the transaction

- Others

  ➢ Date: Date of the transaction

  ➢ Initiated By: User who has initiated the transaction

  ➢ Transaction Type: Type of the transaction initiated

  ➢ Description: Description of the transaction

  ➢ Reference Number: Reference Number of the transaction

  ➢ Status: Status of the transaction

- Virtual Account Management

  ➢ Date: Date of the transaction

  ➢ Description: Description of the transaction initiated

  ➢ Initiated By: User who has initiated the transaction

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➤ Reference Number: Reference Number of the transaction

➤ Status: Status of the transaction

- Liquidity Management

    ➤ Date: Date of the transaction

    ➤ Transaction Type: Type of the transaction initiated

    ➤ Structure ID: Structure ID of the transaction

    ➤ Structure Description: Description of the transaction

    ➤ Initiated By: The user who has initiated the transaction

    ➤ Reference Number: Reference Number of the transaction

    ➤ Status: Status of the transaction

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the approver user in a graphical form.

The transactions are grouped by module name and provide a quick view of transactions that are needed to be approved.

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Overdue Invoices

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit

goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to **View All Finances**.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs
- View Invoices
- View Associated Party
- Create Invoice

My Approved List

This section displays the details of transactions that are approved by the approver user. Similarly to Pending Approval list, here also it is classified into two broad categories a) Financial and b) Non-Financial. The Tab under Financial and Non Financial and the columns of each Tab are same as mentioned in 'Pending For Approval' section.

Click each tab to view the snapshot of transactions already approved.

Click the **Reference Number** link to view the detailed transaction.

Click **Download** to download the summary of transactions approved by the approver user.

[Home](#)

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8. Approvals

Each user is assigned a particular task to perform as per their position in the hierarchy of the bank/corporate. Transaction created by initiator in the system is routed to the appropriate authorized signatory or group of signatories for approval depending upon the configured rules. A transaction needs to be approved by all the required approvers. A releaser may also be required to release the transaction for further processing once all approvals are completed. The Release facility is specific to the Group Corporate and can be enabled or disabled at the Group Corporate Level. There can be a situation wherein a transaction is pending approval and the approver is on leave. In such cases, the user must be able to re-route the transaction to another approver and mark it as high priority.

The Approvals Management function enables the user to view a summary of all the transactions pending for approval and release across different modules. The user can select the pending transactions and approve, release or re-route them as applicable.

Features supported in application.

- View and Approve Transactions Pending Approval

- Re-route and Prioritize Transactions

- View and Release Transactions Pending Release

8.1   Pending for Approval

The transactions that have been initiated by the maker and are pending for approval are listed here. The approver logs into the application, and views all the transactions that are pending for the user's approval.

Dashboard displays the following:

- Count of all the transactions pending approval

- Count of the financial and non-financial transactions pending approval out of the total count

- Count the urgent transactions (prioritized and in grace period) pending approval

The financial and non-financial sections display module wise count of transactions pending approval. A specific transaction can be searched across modules by providing the exact reference number. The details of the transaction pending approval within the module can be viewed through the count link. Information of all the transactions pending approval within a module can be seen along with the prioritized and in-grace tags. Further drill down to view details of a specific transaction before approve/reject is available through the reference number link.

Module specific filters are provided to search for transactions pending approval within a module. The filters as well as the transaction information shown depend upon the selected module. The approver can select specific transaction or all transactions listed on that page or all transactions across pages of the selected module and approve or reject the selected records, with comments if any.

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The approver can Lock a transaction pending approval, with comments if any. Approver can also Lock a transaction, if something needs to be verified operationally before approving it. Once a transaction is locked, no action (like approve, reject, send to modify) will be allowed on that transaction and the transaction status will be changed to 'Locked'. Maker will be able to see transaction with "Locked" status in his activity log. Approver who is a part of the approval workflow of the locked transaction and is authorized to approve the transaction, will be able to unlock that transaction through the transaction approval page. Once the transaction is unlocked, it will be available for approval to the users as per the resolved approval workflow.

The approver can also approve or reject the transaction/s. For only specific transactions, Send to Modify functionality is enabled. Also approver can send the transaction back to modification, which are waiting for his approval, with comment if any.

Pre-Requisites

- Accessible Roles for Corporate
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction
- Party Preference is maintained for corporate user

How to reach here:

Corporate Approver Dashboard > Toggle menu > Menu > Approvals > Pending for Approvals

Pending for Approvals

Field Description

Field Name	Description
Count of transactions pending approval	All- Displays the total count of all the transactions pending approval Financial- Displays the count of financial transactions pending approval out of the total count
	Non-Financial- Displays the count of non-financial transactions pending approval out of the total count
	Urgent- Displays the total count of urgent transactions (prioritized and in grace period) pending approval
Financial Table	Displays the module wise count of financial transactions pending approval. It also displays the following details: • Count of transactions pending approval within each module • Count of urgent transactions (prioritized and in grace period) pending approval within each module Click on the count link to view the list of all transactions pending approval within the module.
Non-Financial Table	Displays the module wise count of non-financial transactions pending approval. It also displays the following details: • Count of transactions pending approval within each module • Count of urgent transactions (prioritized and in grace period) pending approval Click on the count link to view the list of all transactions pending approval within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.

To approve the transaction:

1. Click on count link to view the list of all transactions pending approval within the module.
   All the transactions pending approval within a module with the prioritized and in-grace tags appears.
   OR

   In **Reference Number** field, enter exact reference number, and click 🔍 to search specific transaction pending for approval.

   Note: The search will be within module.

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List of transactions within module

2. Click on the ▽ icon to enter filter new criteria. Based on the defined criteria you can view list of transactions pending approval within a module.
Click **Apply** to search the transaction based on selected criteria.
OR
Click **Reset** to clear the entered details.

Note: The search will be module specific, not across modules.

Pending for Approval – Filter Criteria

3. Alternately, the approver can view detailed transaction summary, before approving / rejecting/locking a transaction.

4. Click on the **Reference No** link to view details of a specific transaction. The **Pending for Approval- Transaction Details** screen along with **Transaction Journey** appears.

Pending for Approval – Transaction Details

Field Description

Field Name	Description
Date	Displays the transaction initiation date.
Description	Displays the description of the transaction pending for approval.
Account Details	Displays the account details of transaction. This field is module specific.
Amount	Displays the transaction amount. This field is module specific.
Initiated by	Displays the name of the user who has initiated the transaction.
Reference No	Displays the transaction reference number. Click on the link to view details of a specific transaction.
Status	Displays the current status of the transaction pending for approval.
All	Click on checkbox to select all the transactions on that page of the selected module for approve or reject.
Clear All	Click on link to deselect all the transactions on that page of the selected module for approve or reject.

Filter Criteria

Search the transaction based on the criteria.

Note: The filter criteria in overlay screen will be changed based upon the module selected.

Module	The selected module is defaulted which can be changed to view the transactions pending approval within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
Initiation From Date – To Date	The period can be specified for which the user wants to view the transactions pending approval. Search will be based on the transaction initiation date range.
First Name	The first name of user who has initiated the transaction.

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Field Name	Description
Last Name	The last name of user who has initiated the transaction.
Urgency	The transactions can be viewed based on its urgency type. It can be: • Prioritized • In-Grace Period.

Click on Reference Number link to view the details of the transaction that is to be approved or rejected.

Transaction Journey

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

- Initiation
- Approval
- Completion

5. Click **Approve** to approve the initiated transaction.
   OR
   Click **Reject** to reject the transaction.
   OR
   Click **Lock** to lock the transaction.
   OR
   Click **Back** to navigate back to previous screen.

6. The **Transaction Approval / Rejection/Lock** screen prompting to enter the approval / rejection/lock remarks appear.

Approve Transaction

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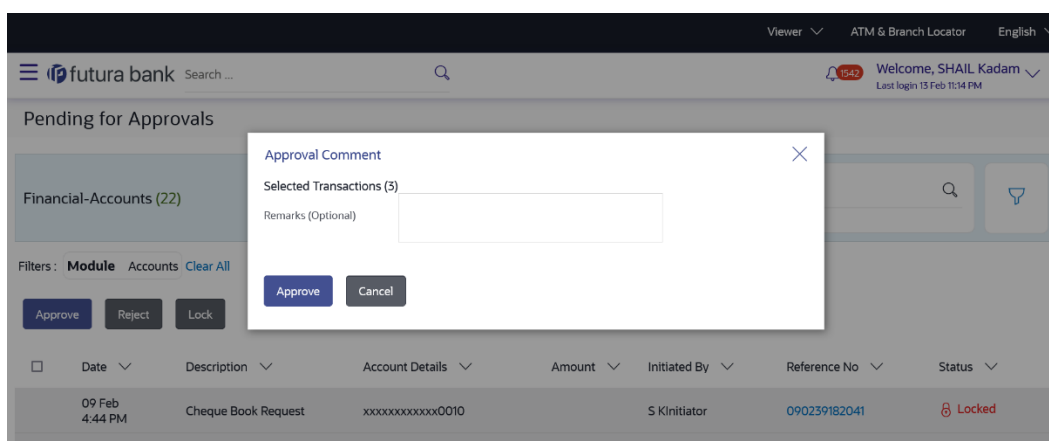
Reject Transaction
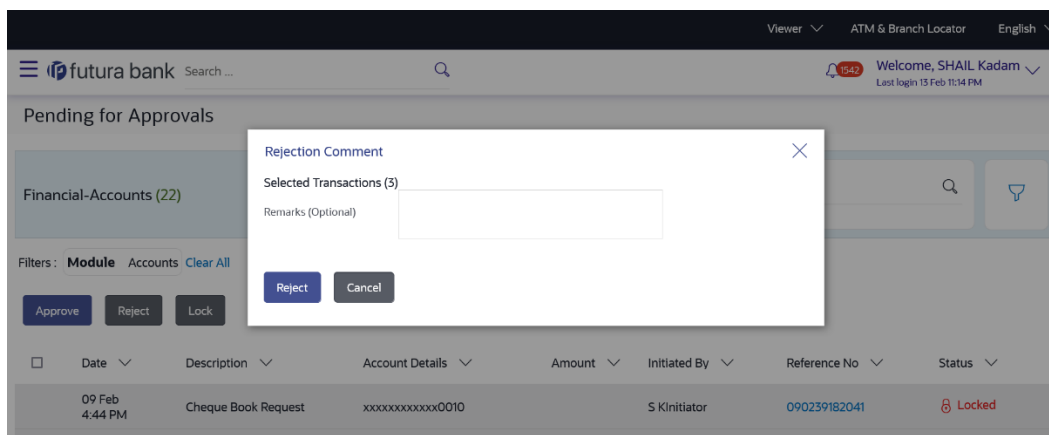
Lock / Unlock the transaction
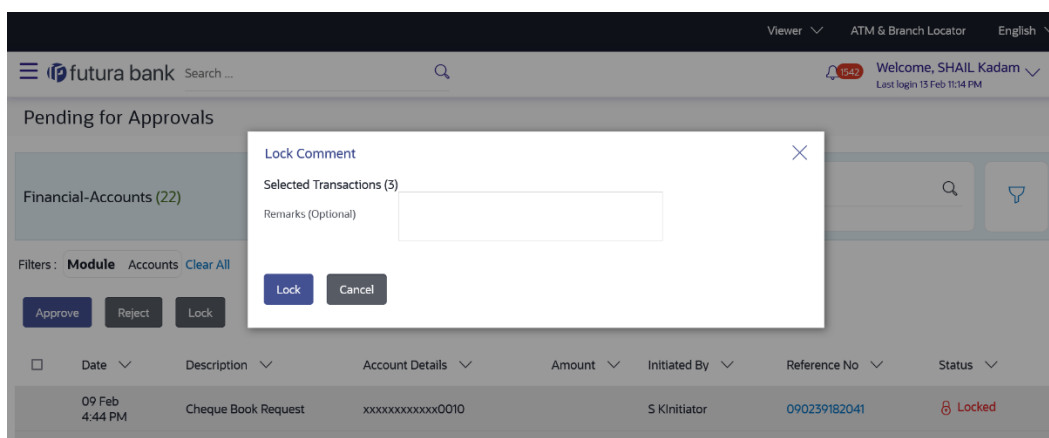
Send to Modify
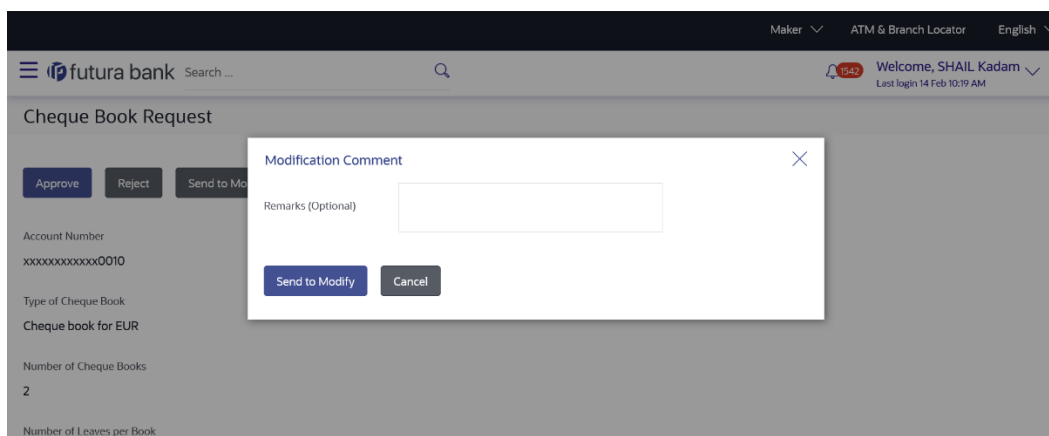
7. Enter the remarks and click **Approve**.
   OR
   Enter the remarks and click **Reject**.
   OR
   Enter the remarks and click **Lock**.
   OR
   Enter the remarks and click **Send to Modify**.
   OR
   Click **Cancel** to cancel the transaction.
   The screen with success message appears.

8.2 <u>Re-route and Prioritize</u>

There can be a scenario wherein a transaction is pending approval and the approver is on leave. In such cases, the user must be able to re-route the transaction to another approver. A user can re-route a transaction if he/she has perform access for re-route transaction and view/approve privilege for the specific transaction being re-routed/prioritized. The approver logs into the application and views all the transactions that are pending for the user's approval.

Dashboard displays the financial and non-financial sections having module wise count of transactions pending approval, and the urgent transactions (prioritized and in grace period) pending approval. The user can view summarized details of the transactions pending approval within the module and can filter the transaction based upon different search parameters.

The user can re-route or mark a transaction as high priority upon viewing the transaction details within the module. In order to re-route a transaction, the user must click on Assign. On clicking the same, the user can select a new approval rule out of all the resolved rules.

The **Re-route Workflow** tab of **Workflow Details** overlay displays the all the resolved rules applicable at the time of re-routing along with the current rule. The newly selected workflow will start from level 1 for approval and the limits of the approvers who already approved the transaction will be reversed upon re-routing.

The **Current Journey** tab in **Workflow Details** overlay is provided to view the current journey of the transaction. It provides the current status of the transaction including details like whether it is Initiated, Approved, Release, Modification Requested or Processed, Sent to Modify, Pending for Approval.

On re-routing, a notification will be sent to the all the users who have already approved it, user/user group with whom approval was pending as per the existing workflow, maker of transaction, and users of the new workflow. Upon re-routing, the re-routing/prioritization maintenance action can also be seen in the Transaction Journey of the re-routed transaction.

Note: The **Re-route Workflow** tab displays the resolved rule details such as Sequential and Non-Sequential/Parallel, Details of user and user groups (Users within groups), and Amount Slab of the resolved rule.

An option is provided to set a high priority for the transaction and to undo it. On prioritization, a notification will be sent to the approver with whom the transaction is currently pending and maker of transaction.

Note: User can re-route one transaction at a time but can mark priority for multiple transactions.

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Pre-Requisites

- Accessible Roles for Corporate
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction

How to reach here:

Corporate Approver Dashboard > Toggle menu > Menu > Approvals > Re-route and Prioritize

Re-route and Prioritize

Field Description

Field Name	Description
Count of transactions pending approval	All- Displays the total count of all the transactions pending approval Financial- Displays the count of financial transactions pending approval out of the total count
	Non-Financial- Displays the count of non-financial transactions pending approval out of the total count
	Urgent- Displays the total count of urgent transactions (prioritized and in grace period) pending approval

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Field Name	Description
Financial Table	Displays the module wise count of financial transactions pending approval.
	It also displays the following details:
	• Count of transactions pending approval within each module
	• Count of urgent transactions (prioritized and in grace period) pending approval within each module
	Click on the count link to view the list of all transactions pending approval within the module.
Non-Financial Table	Displays the module wise count of non-financial transactions pending approval.
	It also displays the following details:
	• Count of transactions pending approval within each module
	• Count of urgent transactions (prioritized and in grace period) pending approval within each module
	Click on the count link to view the list of all transactions pending approval within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.

To re-route/prioritize transaction:

1. Click on count link within the module to view the transaction list for re-route/prioritize.
   The list of the transactions pending approval within a module with the prioritized and in-grace tags appears.
   OR

   In **Reference Number** field, enter reference number, and click 🔍 to search specific transaction for re-route/prioritize.

   Note: The search will be within module.

   OR

   Click on the ▽ icon to enter filter new criteria. Based on the defined criteria you can view list of transactions pending approval within a module.

   Click **Apply** to search the transaction based on selected criteria.
   OR
   Click **Reset** to clear the entered details.

   Note: The search will be module specific, not across modules.

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Re-route and Prioritize Summary within module screen

Re-route and Prioritize Transactions – Filter Criteria

Field Description

Field Name	Description
Transaction Type	Displays the transaction type.
Initiated by	Displays the name of the user who has initiated the transaction.
Date	Displays the transaction initiation date.
Reference Number	Displays the transaction reference number.
Account Number	Displays the account number of the transaction. This field is displayed for **Financial** transaction.
Re-route Workflow	Click on **Assign** link to re-route approval workflow for the transaction.
High Priority	Click on link to mark the transaction as high priority or undo prioritization for the transaction.

Filter Criteria

Search the transaction based on the criteria.

Note: The filter criteria in overlay screen will be changed based upon the module selected.

Module	The selected module is defaulted which can be changed to view the transactions pending approval within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
Initiation From Date – To Date	The period can be specified for which the user wants to view the transactions pending approval. Search will be based on the transaction initiation date range.
Initiated By (First Name)	The first name of user who has initiated the transaction.
Initiated By (Last Name)	The last name of user who has initiated the transaction.

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Field Name	Description
Urgency	The transactions can be viewed based on its urgency type. It can be: • Prioritized • In-Grace Period.

2. Click on option under **High Priority** column to Prioritize/Undo Prioritize against the specific transaction record.
   OR
   Click on **Assign** option against the specific transaction record under **Re-route Workflow** column to re-route the transaction record. The **Workflow Details** overlay screen appears.
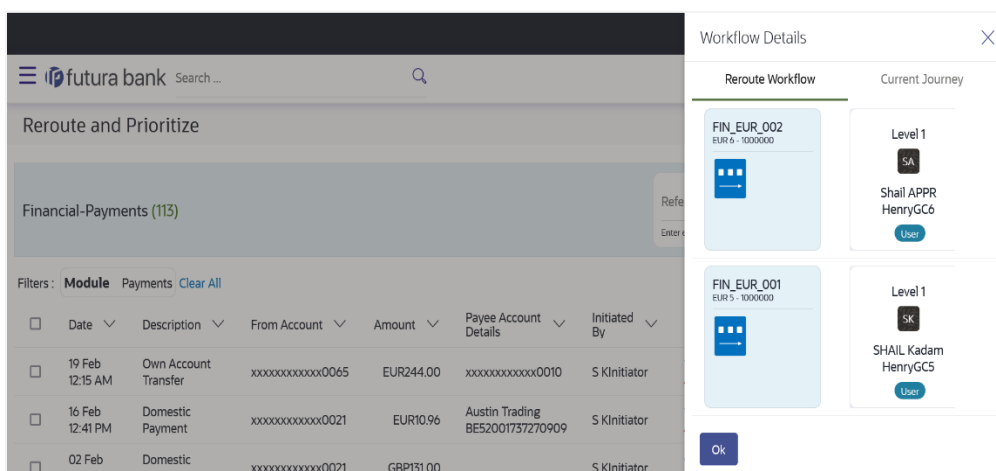
> **Note:**
> Status of the transaction which is re-routed changes to **Re-routed**.
>
> Click 🖉 icon against the specific transaction to re-route workflow.

In the **Re-route Workflow** tab:

a. View and select new rule to re-route from all the resolved rules applicable at the time of re-routing for the selected transaction.

b. Click **Re-route** to assign the workflow to the selected transaction.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.
   OR
   Click **Prioritize/ Undo Prioritized** to update the priority status of the transaction.

Workflow Details - Re-route Workflow tab
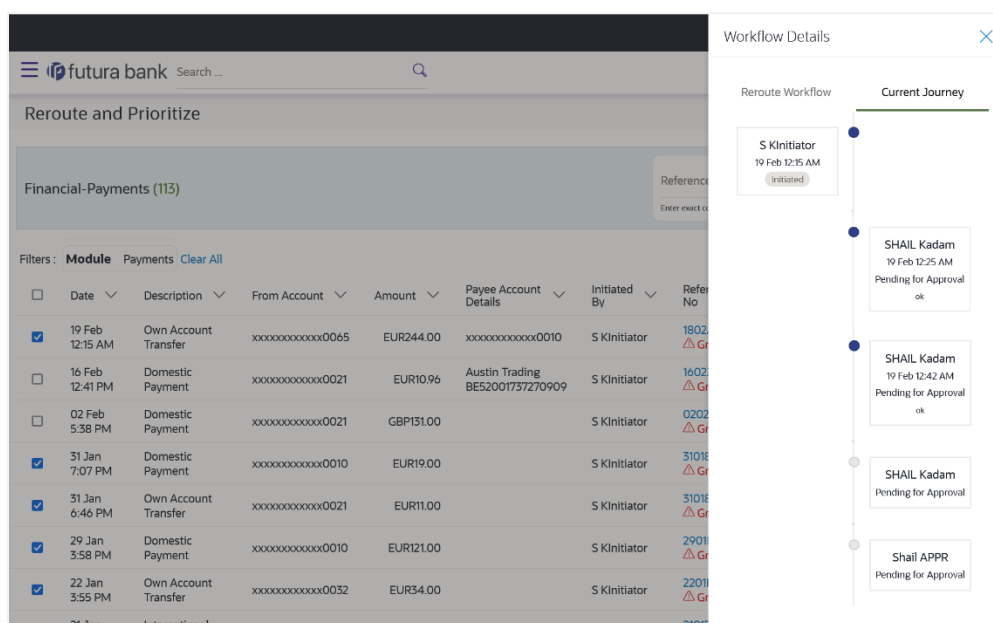
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Note:

The current workflow has [icon] icon against it.

User is allowed to select one out of the resolved workflows for re-routing.

In the **Current Journey** tab:

This tab displays the transaction journey of a transaction along with the details of users who are yet to approve the transaction.

Workflow Details - Current Journey tab

Field Description

Field Name	Description
Re-route Workflow tab	
Rules for re-route	Displays the rules for re-routing for the transaction.
Prioritize	Click on the **Priority** link to set the priority for the transaction.
	Note: Click Undo Prioritized link to remove the priority level of the transaction.
Current Journey tab	
Transaction Journey	Displays the current status of transaction in approval workflow.

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8.3 <u>Pending for Release</u>

The transactions that have been configured for and are pending for release are listed here. The releaser logs into the application, and views all the transactions that are pending for a release.

Dashboard displays the financial and non-financial sections with module wise count of transactions pending release, and the urgent transactions (prioritized and in grace period) pending release.

The details of the transaction pending release within the module can be viewed through the count link. Information of all the transactions pending release within a module can be seen along with the prioritized and in-grace tags. Further drill down to view details of a specific transaction before approve/reject is available through the reference number link.

Module specific filters are provided to search for transactions pending release within a module. The filters as well as the transaction information shown depend upon the selected module. The releaser can select specific transaction or all transactions listed on that page or all transactions across pages of the selected module and release or reject the selected records, with comments if any.

Pre-Requisites

- Accessible Roles for Corporate
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction
- Party Preference is maintained for corporate user

How to reach here:

Corporate Approver Dashboard > Toggle menu > Menu > Approvals > Pending for Release

Pending for Release

Field Description

Field Name	Description
Count of transactions pending approval	All- Displays the total count of all the transactions pending release Financial- Displays the count of financial transactions pending release out of the total count
	Non-Financial- Displays the count of non-financial transactions pending release out of the total count
	Urgent- Displays the total count of urgent transactions (prioritized and in grace period) pending release
Financial Table	Displays the module wise count of financial transactions pending release.
	It also displays the following details:
	• Count of transactions pending release within each module
	• Count of urgent transactions (prioritized and in grace period) pending release
	Click on the count link to view the list of all transactions pending release within the module.
Non-Financial Table	Displays the module wise count of non-financial transactions pending release.
	It also displays the following details:
	• Count of transactions pending release within each module
	• Count of urgent transactions (prioritized and in grace period) pending release
	Click on the count link to view the list of all transactions pending release within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.

To release the transaction:

1. Click on count link to view the list of all transactions pending release within the module.
   All the transactions pending release within a module with the prioritized and in-grace tags appears.
   OR

   In **Reference Number** field, enter reference number, and click 🔍 to search specific transaction pending for release.

   Note: The search will be within module.

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List of transactions within module

2. Click on the ⛛ icon to enter filter new criteria. Based on the defined criteria you can view list of transactions pending release within a module.
    Click **Apply** to search the transaction based on selected criteria.
    OR
    Click **Reset** to clear the entered details.

    Note: The search will be module specific, not across modules.

Pending for Release – Filter Criteria

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Field Description

Field Name	Description
Date	Displays the transaction initiation date.
Description	Displays the description for the transaction pending for release.
Account Details	Displays the account details of transaction. This field is module specific.
Amount	Displays the transaction amount. This field is module specific.
Initiated by	Displays the name of the user who has initiated the transaction.
Reference No	Displays the transaction reference number. Click on the link to view details of a specific transaction.
Status	Displays the current status of the transaction pending for release.
All	Click on checkbox to select all the transactions on that page of the selected module for approve or reject.
Clear All	Click on link to deselect all the transactions on that page of the selected module for approve or reject.

Filter Criteria

Search the transaction based on the criteria.

Note: The filter criteria in overlay screen will be changed based upon the module selected.

Module	The selected module is defaulted which can be changed to view the transactions pending release within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
Initiation From Date – To Date	Specify the period for which you wish to view transactions pending for release. Search will be based on the transaction date range.
First Name	The first name of user who has initiated the transaction.

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Field Name	Description
Last Name	The last name of user who has initiated the transaction.
Urgency	Filters to view the transactions based on its urgency type. It can be: • Prioritized • In-Grace Period.

3. Click on **Reference Number** link to view the details of the transaction that is to be release or reject for review. The details of transaction appears.
Click **Detailed Journey** to view the transaction detailed journey.
OR
Click **Back** to navigate back to the previous screen.

Pending for Release – Transaction Details

Pending for Release – Transaction Detailed Journey

4. Click **Release** to release the initiated transaction. The **Pending for Release** screen appears.
   OR
   Click **Reject** to reject the transaction.
   OR
   Click **Back** to navigate back to previous screen.

5. The **Transaction Release / Rejection** screen prompting to enter the release / rejection remarks appear.

Release Transaction

Reject Transaction

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6. Enter the remarks and click **Release**.
    OR
    Enter the remarks and click **Reject**.
    OR
    Click **Cancel** to cancel the transaction.
    The screen with success message appears.

FAQ

1. **How can I access different dashboards if multiple roles are assigned to me?**

    A drop down is available on the top navigation bar to switch between the different dashboards if multiple roles are assigned to you.

2. **Will I be able to see the current status of a transaction initiated by me?**

    Yes, transaction journey section shows the latest status of the transaction along with the date, time and name of the user last acted on the same.

3. **What are quick links; can I change the transactions appearing under quick link section?**

    Quick links gives you easy access to some of the more commonly used transactions/maintenances in the system. You cannot change the transactions appearing under quick link section.

4. **Can I remove/grant access of a transaction to System/Bank administrator?**

    Yes, transaction access can be given or removed for a particular application role from role transaction mapping function.

Home

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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. While resetting password system displays the password policy block as a popup message.

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

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Field Description

Field Name	Description
Username	Enter your login username.
Date of birth	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

Password Policy popup

Field Description

Field Name	Description
Please enter your new password	
Password	Enter a new password for channel access.
Re-enter Password	Re-enter the new password to confirm the same.

7. In the **Password** field, enter a new password.
   OR

   Click [⌨] icon to enter a new password using the virtual keyboard.

8. In the **Re-enter Password** field, re-enter the new password.
   OR

   Click [⌨] icon to re-enter the new password using the virtual keyboard.

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

10. A message confirming the successful reset of the password appears. Click **Login** to log in to the application.

[Home](#)

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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
Email	Enter your email ID that is registered with the bank.
Date of birth	Enter your date of birth.

2. In the **Email** field, enter your email ID that is registered with the bank.

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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.

[Home](#)

ORACLE®

11. Change Password

User may have revealed the password to someone or for account security purpose may want to change the password of his account. This feature allows the existing users of the bank to change their password.

Pre-requisites

User must have existing login credentials

Features Supported In Application

- Changing of old password to new Password

How to reach here:

Dashboard > Toggle Menu > Account Settings > Change Password

Change Password

Password Policy popup

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Field Description

Field Name	Description
Current Password	Old password for channel access.
New Password	New password for channel access.
Re-enter Password	Re-enter the new password to confirm.

To reset the password:

1. In the **Current Password** field, enter the password.
   OR

   Click 🖮 icon to enter the password using the virtual keyboard.

2. In the **New Password** field, enter the password.
   OR

   Click 🖮 icon to enter the new password using the virtual keyboard.
   (See Password Condition section on the application screen to view the policy of setting a new password.)

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

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

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

5. The success message of changing the password appears.

6. As the login user changed his password using 'Change Password' option, system will logout the user and user will be shown a confirmation message of password change along with an option to login again. Click **Login** on confirmation screen to log in to the application.

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.

[Home](#)

ORACLE

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 from 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.

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FATCA & CRS Workflow Diagram
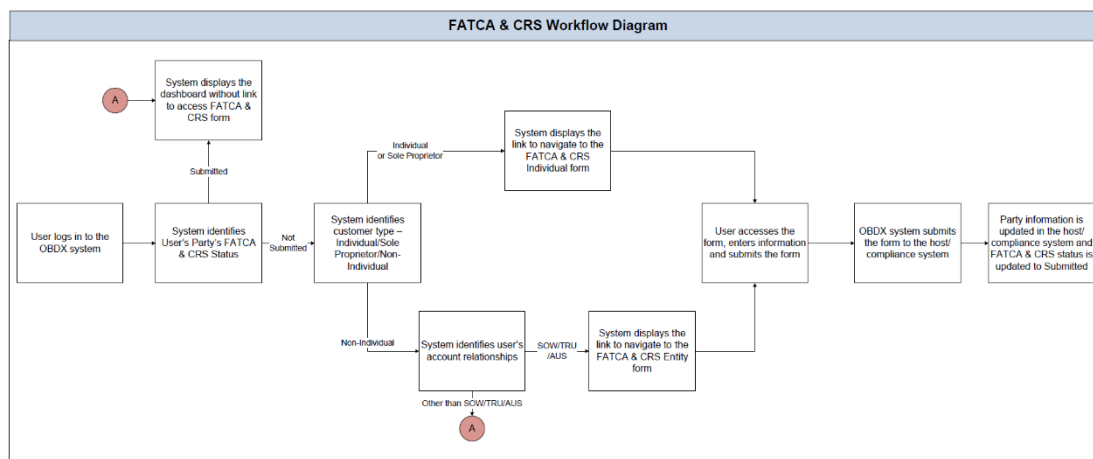
 How to reach here:

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

12.1 <u>FATCA and CRS Self - Certification Form for Entities</u>

The FATCA & CRS Self – Certification from 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:

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

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12.1.1 <u>Identification of the Entity</u>

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

Identification of Entity

Field Description

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

3. From the **Country** list, select the country in which the entity is operating.

4. In the **City**, **Address** and **ZIP Code** field, enter the **City**, address details of the entity.

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5. 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.

6. From the **Country** of **Incorporation** or **Organization** list, select the country of origin of the entity or organization.

7. Click **Continue**. The **Tax Residency** section appears.

12.1.2 <u>Tax Residency</u>

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

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

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

Note

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
Is the Entity a tax resident of any country other than <country name>?	Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held. The options are: • 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. • 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.

The following fields are enabled if you have selected the option **Yes** against the field Is **the entity a tax resident of any country other than <country name>?**

Field Name	Description
Country of Tax Residence	Select the country in which the entity is considered a tax resident.
TIN Available	Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not. The options are: • Yes – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is available. • No – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is not available.
Tax Identification Type	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 **Country of Tax Residence.** This field appears if you have selected the option **Yes** in the **TIN Available** field.

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Field Name	Description
Other Tax Identification Type	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.
	This field appears if you have selected the option **Other** in the **Tax Identification Type** field.
TIN/ TIN Equivalent	Specify the Taxpayer Identification number.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number.
	This field appears if you have selected the option **No** in the **TIN Available** field.
Add Another Country	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.
Remove Country	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.
Is the entity incorporated in the United States of America	Specify whether the entity was incorporated in the United States of America.
	The options are:
	• Yes
	• No
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>?	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country.
	The options are:
	• Yes
	• No

8. 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:

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    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;**

b.   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**;

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

    i.   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

    ii.   Click the **Remove Country** link displayed against a country record if you wish to delete the country record.

9.   In the **Is the entity incorporated in the United States of America?** field, select the applicable option.

10.   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.

11.   Click **Continue**. The **Entity Certification** section appears.

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12.1.3 <u>Entity Certification</u>

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

Entity Certification - Non Financial

Field Description

Field Name	Description
Please select a category to which the entity belongs	Specify whether the entity is a financial or non-financial institution by selecting the applicable option. The options are: • Financial Institution - Select this option if the entity is a financial organization • Non- Financial Institution - Select this option if the entity is a non-financial organization

The following fields appear if you have selected the option **Financial Institution** under the **Please select a category to which the entity belongs** field.

Field Name	Description
Financial Institution	The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity. The options are: • An Investment Entity • Depository Institution, Custodial Institution or Specified Insurance Company
An Investment Entity	The categories of investment entities are listed under this field only if you have selected the option **An Investment Entity** under the **Financial Institution** category. Select an option that is applicable to the entity. The options are: • An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution • Other Investment Entity
GIIN Available	Specify whether the entity's Global Intermediary Identification Number is available or not. The options are: • Yes – Select this option if the entity's GIIN is available • No – Select this option if the entity does not have a GIIN

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Field Name	Description
Enter GIIN	Enter the entity's Global Intermediary Identification Number.
	This field appears if you have selected the option **Yes** against the **GIIN Available** field.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number.
	This field appears if you have selected the option **No** against the **GIIN Available** field.

The following fields appear if you have selected the option **Non-Financial Institution** under the **Please select a category to which the entity belongs** field.

Field Name	Description
Non-Financial Institution	The general categories to which a non-financial entity can belong, are listed under this field. The options are: - Active Non-Financial Entity (NFE) - Passive Non-Financial Entity (NFE)
Active Non-Financial Entity (NFE)	The categories under Active Non-Financial Entity are listed if you have selected the option **Active Non-Financial Entity** under the field **Non-Financial Institution**. Select the option that is applicable to the entity. The options are: - 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 - A Governmental Entity or Central Bank - An International Organization - Other e.g. a start-up NFE or a non-profit NFE
Name of the established securities market on which the corporation is regularly traded	Enter the name of securities market on which the entity trades regularly. This field appears if you have selected the option **A corporation, the stock of which is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.

Field Name	Description
Name of the related corporation whose stock is traded	Specify the name of corporation whose stock is traded by the entity.
	This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Nature of relation	Specify the relation that the entity has with the company whose stock is traded.
	The options are:
	• Subsidiary of the listed company
	• Controlled by a listed company
	• Common control as a listed company
	This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the established securities market on which the stock of the related corporation is regularly traded	Enter the name of securities market on which the stock of the related corporation is traded on a regular basis.
	This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Sub-Category of Active NFE	Enter the sub-category of the active non-financial entity.
	This field appears if you have selected either of the following three options under the Active **Non-Financial Entity (NFE)** field:
	• A Government Entity or Central Bank
	• An International Organization
	• Other e.g. a start-up NFE or non-profit NFE
Passive Non-Financial Entity (NFE)	Select this option if the entity is a passive non-financial entity.

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

   a. If you have selected the **Financial Institution** option, select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.

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      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.

OR

13. If you have selected the **Non-Financial Institution** option, select the applicable option.

14. 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.

15. 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 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.

ATM/Branch   English ∨

futura bank

🔍 ✉ 546 Welcome, Victoria Grayson ∨
Last login 29 Apr 07:27 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]

Note

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.

View More

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Field Description

Field Name	Description
Declaration	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.
Full Name of Representative	Enter your name in fill.
Designation	Specify the designation / position that you hold in the organization /entity.

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

17. In the **Full Name of Representative** field, enter your full name.

18. In the **Designation** field, specify the current designation or position that you hold in the organization.

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

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12.1.5 <u>Review</u>

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

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≡ ⓕ futura bank   🔍 ✉ 546 Welcome, Victoria Grayson ⌄
                                                                    Last login 29 Apr 07:27 PM

FATCA & CRS Self-Certification Form For Entities

ⓘ 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 Equivalant

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 Coporatiom

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

20. 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.

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

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.

22. 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.

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13. 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
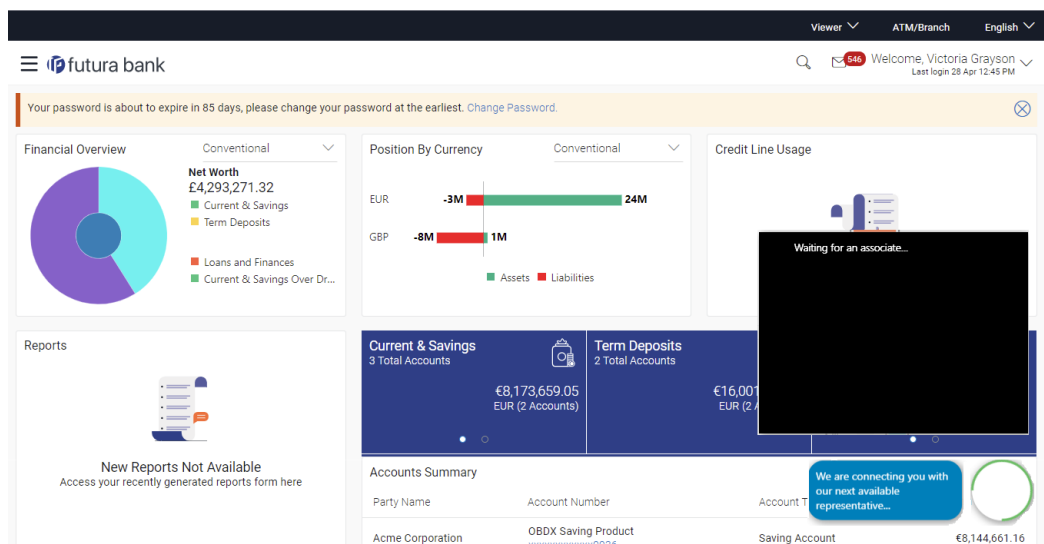
3. Once the connection is established, a screen sharing message is displayed. Click **Ok**.
   OR
   Click **Cancel** to abort the live chat session.

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.

[Home](#)

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14. Preferences

14.1 <u>Profile</u>

Using this option, the customer can view and edit his profile details. Profile details include the user's personal and 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

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Profile
OR
Dashboard > My Profile icon > Profile
OR
Access through the kebab menu of any other **Preferences** *screens*

Profile

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Field Description

Field Name	Description
User ID	The digital banking user ID of the user will be displayed here.
Personal Information	
Date of Birth	Date of birth of the user gets displayed.
Aadhaar Card Number	Aadhaar number of the user, as maintained with the bank gets displayed in masked format. 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.

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Field Name	Description
Driving Licence	Driving licence number of the user, as maintained with the bank gets displayed in masked format.
PAN Card	PAN number of the user, as maintained with the bank gets displayed in masked format. 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.
Passport	Passport number of the user, as maintained with the bank gets displayed in masked format.
Contact Information	
Communication Address	Address of the user, as maintained with the bank, will be displayed.
Email ID	Email ID of the user, as maintained with the bank, in masked format.
Fax Number	Fax number of the user, as maintained with the bank, in masked format.
Contact Number (Mobile)	Phone number of the user, as maintained with the bank, in masked format.

1. Click on the ⋮ icon on the **Profile** screen, and click desired field option that you want to edit. An overlay on which the user can edit the desired information, appears.

2. Click **Download** to download the profile.

FAQ

1. Can the user edit his profile information?

Yes, user can edit his profile information except date of birth.

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14.2 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 > Menu > Account Settings > Preferences > Primary Account Number
OR
*Access through the kebab menu of any other **Preferences** screens*

To select the primary account number:

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

Primary Account Number

Field Description

Field Name	Description
Select	The option to select any account number to be marked as primary account number.

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Field Name	Description
Account Type and Number	The account numbers (in masked format) and the type of accounts are displayed as records.
Party Name	The party name of the account is displayed against the account record.
Nickname	The nickname given to the account by the account holder, is displayed against the account record.

2. Under the **Select** column, select the radio button against the account number that you wish to be marked as the primary account number.

3. Click **Submit**.
   A message confirming definition of primary account number appears.

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14.3 <u>Third Party Consents</u>

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 > Menu > Account Settings > Preferences > Third Party Application
OR
*Access through the kebab menu of any other **Preferences** screens*

Third Party Apps

Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to the application.
Application Access	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.

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Field Name	Description
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account and transaction level access to the third party.

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

2. The system will display the list of accounts under each of the account types along with the transactions

3. 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

Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions.
Application Access	The option to define whether access for the application is to be provided or not.
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account level access to the third party.
Accounts	All the accounts of the user are displayed under the respective account type.
Transactions	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.

4. 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.

5. 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**.

6. 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.

7. 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.

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14.4 <u>Security and Login</u>

The following options are available under Security Settings:

- Set Security Questions
- SMS and Missed Call Banking
- SMS and Chatbot Banking
- Soft Token Authentication

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Security and Login
OR
*Access through the kebab menu of any other **Preferences** screens*

14.4.1 <u>Set Security Questions</u>

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 > Menu > Account Settings > Preference > Security and Login > Set Security Question
OR
*Access through the kebab menu of **Preference** transactions*

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

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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.

1. Click **Set up now** to set-up security questions. The **Set Security Question** screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous page.

Set Security Question - Set up now

Security Question Maintenance

Field Description

Field Name	Description
User Security Questions	
Security Question	Select a question to be assigned as a security question.
	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.

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Field Name	Description
Answer	Specify an answer for the selected security question.
	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.

2. From the **Security Question** list, select the appropriate security question to be added in the security question set.

3. In the **Answer** field, enter an answer for the corresponding security question.

4. Click **Submit** to save the security questions.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

5. The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to edit the security question setup.
   The **User Security Question – Edit** screen with values in editable form appears.

6. The success message of submitting the request appears.
   Click **OK** to complete the transaction and navigate back to '**Dashboard'**.

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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

Field Description

Field Name	Description
Security Questions	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 transaction.
   OR
   Click **Back** to navigate back to the previous screen.

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Security Question Maintenance - Edit

Field Description

Field Name	Description
Questions	The list of security question, which is the existing set of the user.
Answer	Specify an answer for the selected security question.
	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.

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 **Submit** to save the changes made.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate 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 transaction.
   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**.

14.4.2 <u>SMS and Missed Call Banking</u>

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.

How to reach here:

Dashboard > Toggle Menu > Account Settings > Preference > Security and Login > SMS and Missed Call Banking
OR
*Access through the kebab menu of any other **Preferences** screens*

SMS and Missed Call Banking

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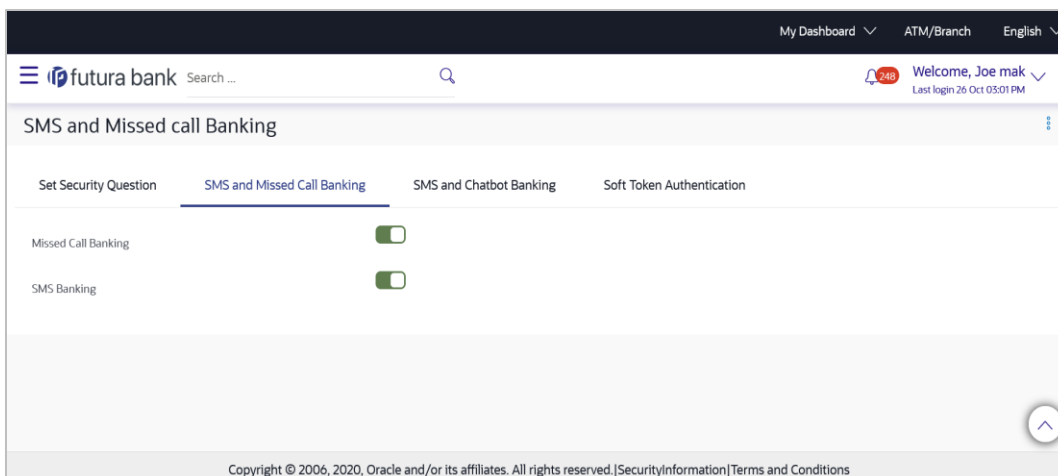
Field Description

Field Name	Description
Missed Call Banking	The option to register / deregister the user's device for missed call banking.
SMS Banking	The option to register / deregister the user's device for SMS banking.

1. Click the **Missed Call Banking** toggle button to register / deregister.
   OR
   Click the **SMS Banking** toggle button to register / deregister.

14.4.3 SMS and Chatbot Banking

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

How to reach here:

Dashboard > Toggle Menu > Account Settings > Preferences > Security and Login > SMS and Chatbot Banking
OR
*Access through the kebab menu of any other **Preferences** screens*

SMS and Chatbot Banking

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Field Description

Field Name	Description
Set/ Reset PIN	
Set PIN	Enter a PIN to access SMS banking.
Reset PIN	Re-enter the PIN to confirm the same.

1. 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.

14.4.4 Soft Token Authentication

This option enables Multi-factor authentication for a specific user and for a specific device. This same device must be used to generate the time-based one-time passcode every time the user signs in.

A Soft token authentication is a two - factor authentication based on Passcode or PIN. Using this option, the user can generate security token i.e. a single-use 6 digit login PIN or passcode.

If you set up 2-Step Verification, you can use the Oracle Mobile Authenticator(OMA), Google Authenticator, Microsoft Authenticator with TOTP only app to receive QR codes.

How to reach here:

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Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Security and Login > Soft Token Authentication
OR
*Access through the kebab menu of any other **Preferences** screens*

Soft Token Authentication

Field Description

Field Name	Description
Choose Authentication Type	Specify the authentication type for to generate the time-based one-time passcode every time the user signs in.
	The options are:
	• Oracle Mobile Authenticator
	• Other Mobile Authenticator
Can't scan? Copy the key	Click on the link to generate the key to authenticate.
QR Code	Generated QR code to authenticate.

1. In the **Choose Authentication Type** field, select the desired authentication type.
2. Click **Submit** to generate QR Code. QR code is generated by application.
3. Get the authenticator app from the **App Store**.
4. Install the authenticator app on iphone or android device.
5. Open authenticator app.

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6. Click on the + icon of the authenticator.

Authenticator
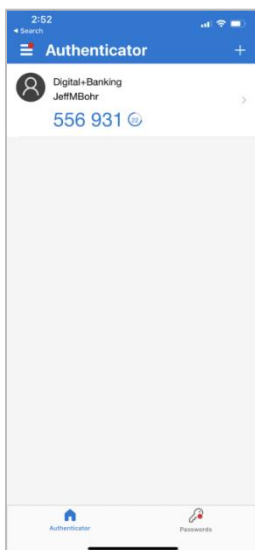
7. Choose option to scan the QR code or enter authentication key.
8. Scan the QR code by authenticator app.

Note: If you can't scan the QR Code, click on the **Can't scan? Copy the key** link to generate the key to authenticate.

9. The success screen appears as user is all set to use authenticator to authorise.

14.5 <u>Themes</u>

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:

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Dashboard > Toggle Menu > Menu > Account Settings > Preference > Themes
OR
*Access through the kebab menu of **Preference** transactions*

Themes
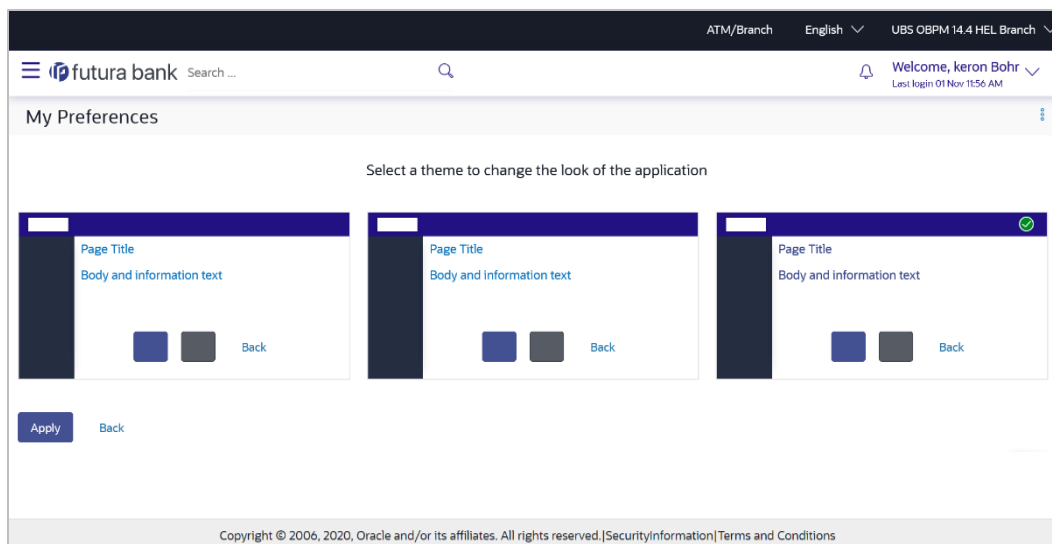
To apply the theme:

1. 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.

2. Select the required theme from the list of available themes.

3. Click **Apply** to apply the selected theme. The selected theme gets activated.
   OR
   Click **Back** to navigate to previous screen.

14.5.1 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

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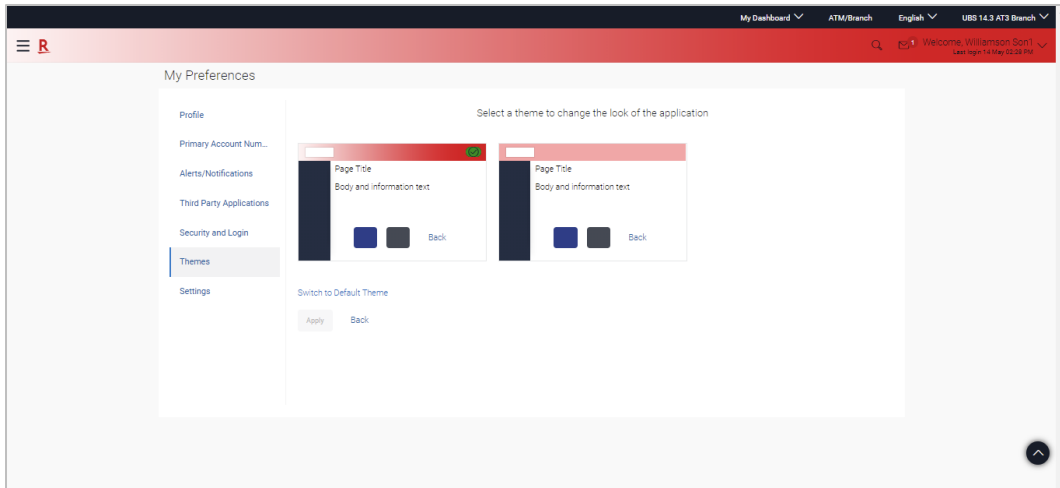
2. System shows the already selected them with a check icon .

3. Click **Switch to Default Theme** to revert to the default theme. The default theme as defined by the bank gets activated.

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14.6 <u>Settings</u>

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 > Menu > Account Settings > Preferences > Settings
OR
Access through the kebab menu of any other **Preferences** *screens*

Settings

Field Description

Field Name	Description
Registered Phones /Tablets	
Android Devices	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.
iOS Devices	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.
Registered Wearables	
Android Devices	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.
iOS Devices	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.
Push Notifications	
Android Devices	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.
iOS Devices	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.
Feedback Preferences	
Feedback Preference	Select this option to enable/disable feedback after every transaction.
Live Help	

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Field Name	Description
Live Help	Select this option to enable/disable the live help after every transaction.
Preferred Delivery Mode (Only for OTP)	
Dispatch Method	Select the preferred delivery mode to receive the one time password (OTP).
	The options are:
	• SMS
	• Email
	• Both
	Note: The preference is applicable only for OTP defined as authentication mode for transactions by the bank.

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 Device**s 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.

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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.

9. 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.

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.

[Home](#)

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15. Limits

Using this option, user (Maker or Approver) can view the daily limits utilized or available for use. The Maker can view his transaction initiation monthly and daily limits, while the approver can view the approval limits allocated to him / her at user level and party level.

The limit has two tabs:

- My Limits
- Corporate Limits

Pre-requisites

Valid limits set up for various transactions.

Features Supported In Application

- View user transaction limits (Daily/Monthly)
- View corporate transaction limits (Daily/Monthly)

How to reach here:

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

Limits – User Limit

Field Description

Field Name	Description
Channel	Channel for which user limits are displayed.
Transaction	Select the transaction from the list of transactions available to the corporate users for setting up the limits.
	For example transactions such as:
	• International Payment – File level approval
	• Domestic UK payment – non urgent
	• File Upload – File Cancellation
	• Peer to Peer Transfer
	• International Draft
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	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.
	This section will be displayed if a limit package with selected channel and transaction is mapped to the user.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	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.
	This section will be displayed if a limit package with selected channel and transaction is mapped to the user.

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Field Name	Description
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	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.
	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.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	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.
	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.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	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.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	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.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.

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Field Name	Description
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	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.
	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.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	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.
	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.
Consolidated Limit - Daily Limits	The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.
	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.
	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.
Consolidated Limit - Monthly Limits	The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	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.
	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.

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Field Name	Description
Consolidated & Transaction Group Limit - Daily Limits	The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	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.
	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.
Consolidated & Transaction Group Limit - Monthly Limits	The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	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.
	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.

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

1. From the **Channel** list, select the appropriate channel to view its 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 tabs to view the specific daily and monthly amount and count limit.

4. Click the **Corporate Limits** tab to view the corporate limits.

Limits - Corporate Limit

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Field Description

Field Name	Description
Channel	Channel for which corporate limits are displayed.

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Field Name	Description
Transactions	Select the transaction for which corporate limits are to be displayed.
	The options to select are:
	• International Payment – File level approval
	• Create Bill Payment
	• Domestic UK payment – non urgent
	• File Upload – File Cancellation
	• Peer to Peer Transfer
	• International Draft
	• Domestic UK payment – FASTER
	• Self Transfer
	• Domestic SEPA Payment – CREDIT
	• Internal Transfer – File Level Approval
	• Create Forex Deal
	• Bill Payment
	• Domestic Draft
	• Domestic Payment – IMPS
	• Domestic Payment – NEFT
	• Domestic SEPA Payment – Card
	• Domestic Payment – File Level Approval
	• International Payout
	• Mixed Payment – File Level Approval
	• External Transfer
	• Domestic UK Payment – Urgent
	• Internal Transfer
	• Domestic Payment – RTGS
	• QR Payment
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.

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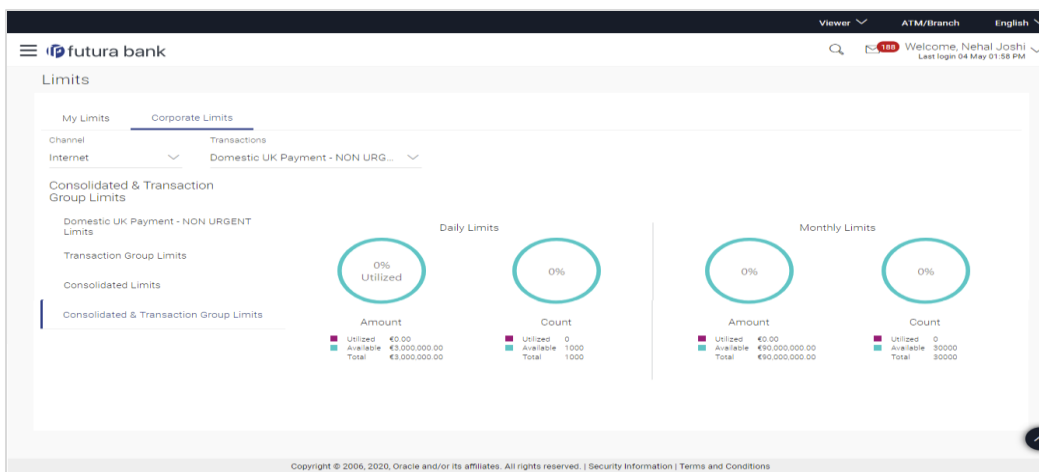| Field Name	Description
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric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

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Field Name	Description
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	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.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	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.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	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.
	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.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	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.
	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.

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Field Name	Description
Consolidated Limit - Daily Limits	The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.
	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.
	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.
Consolidated Limit - Monthly Limits	The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	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.
	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.
Consolidated & Transaction Group Limit - Daily Limits	The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	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.
	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.
Consolidated & Transaction Group Limit - Monthly Limits	The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	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.
	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.

To view the daily and monthly corporate limits of a transaction

1. From the **Channel** list, select the appropriate channel to view its 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 tabs to view the specific daily and monthly amount and count limit.

Home

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16. Session Summary

The option 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
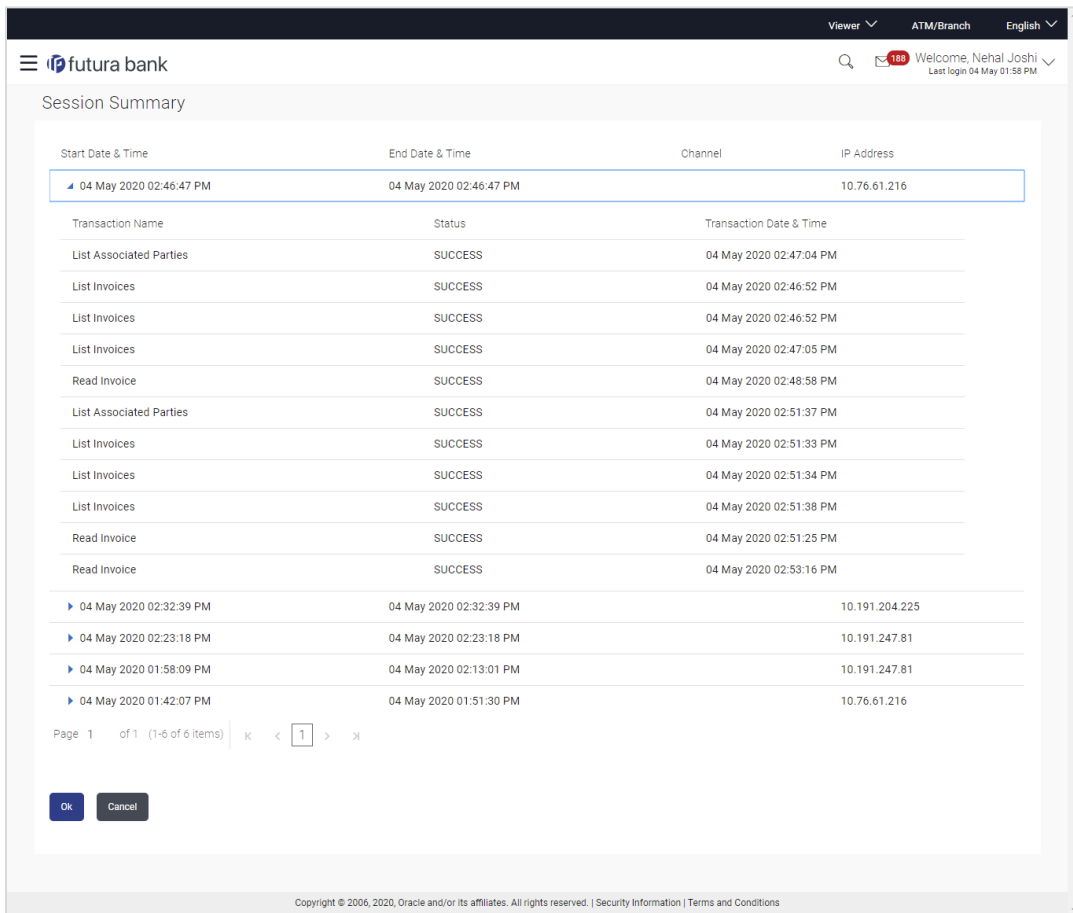
Field Description

Field Name	Description
Start Date & Time	The start date and time of the session.
End Date & Time	The end date and time of the session.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)

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Field Name	Description
IP Address	IP address from where channel is accessed.

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 screen.

Session Summary - Details

Field Description

Field Name	Description
Start Date & Time	The start date and time of the session.

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Field Name	Description
End Date & Time	The end date and time of the session.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.).
IP Address	IP address from where channel is accessed.

Session Summary - Details

Field Name	Description
Transaction Name	Name of the transaction, which is accessed in the session.
Status	Status of the transaction.
Transaction Date & Time	The date and time of the transaction.

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17. 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.

Corporate 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 corporate 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

17.1 <u>Personalize Dashboard</u>

Using this option corporate 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.

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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

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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, if you want to expand 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.

4. 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
Component Type	Select the component type, which you want to appear on your dashboard. This field is applicable only if the selected widget has multiple components.

a. From the **Component Type** list, select the widget component type that you want to appear on the dashboard.

b. Click **Confirm**. The selected component appears as a widget on the selected location of your dashboard.

5. 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.

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6. 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.

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

Note: Once the user personalizes his dashboard, the same is available as 'My Dashboard' under the Dashboard selection drop-down on the top navigation bar. His default dashboards (set by the bank depending upon his roles) will also be available for selection from the same drop-down.

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17.2 <u>Revert to default dashboard</u>

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

To switch to the default dashboard:

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

Switch to Default Dashboard

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. User can use the existing widgets and can design his dashboard.

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

   No, you cannot design different dashboards for different devices. However you can preview the designed dashboard for different devices on the review page.

   [Home](#)

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18. Alert Subscription

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

The users can subscribe to alerts which can be delivered through E-mail, SMS, on screen alert or through push notifications.

Note: Send to Modify functionality is now supported for this transaction.

Pre-requisites

- User has provided his contact details such as email id and Mobile number
- User has subscribed to receive alerts, and or the bank sends certain mandatory alerts to all users.

Features Supported In Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Dashboard > Toggle Menu > Account Settings > Alerts Subscription

To subscribe to alert:

1. Click on the Alert Subscription from Account setting. The **User Alert Subscription** screen appears.

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Alert Subscription

Field Description

Field Name	Description
Party ID	Party ID in masked format.
Party Name	Party Name is masked Format
User Name	User Name for whom alert maintenance is being set up
Module Name	Name of the module to which alerts is maintained (e.g. CASA,TD,LOAN)
Account Number	Account number displayed in masked format, for which the user is viewing/ updating the alert subscription. **Note:** • Corporate User will be allowed to select and setup alert subscription for multiple or all accounts in single maintenance. • Once the subscription is done for an account that account will be shown with a '**Subscribed**' tag. • Corporate User will be able to quick search account number from search panel for the alert subscription
Alert Type	Type of alert. Profile and Payments alerts, are default alerts

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Field Name	Description
Send Alert Via	The delivery mode through which the alert is to be sent. The options are: • Email: alert is to be sent as an email • SMS : alert is to be sent as an SMS on the user's mobile number • On screen Mailbox: on screen, alert sent to user's mailbox • Push Notification: notifications are sent as a banner or pop-up message on the user's mobile number **Note**: The selected mode has icon against it. Corporate User will be allowed to map all modes of alerts subscription for all the transactions in one go for the selected account

2. From the **Account Number** list, select the appropriate account.

3. Select the desired **Alert Type** and click the required **Send Alert Via** option.

4. Click **Save Changes** to save the changes.
   OR
   Click **Cancel** to cancel the transaction.

5. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.

6. 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.

FAQ

1. **Which alerts can the corporate user subscribe or unsubscribe, for himself?**

   The alerts, which are not mandatory, can be subscribed or unsubscribed, by the corporate user.

2. **What if a corporate customer wants to opt-out of alerts?**

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The corporate user can unsubscribe the alerts as per his requirement. Please note that the customer will continue to receive the mandatory alerts irrespective of his choice on the subscribed alerts.

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19. Security Question Authentication

The security question is configured as two factor authentication mechanism and as per the level of authentication configured, it is executed. User has to answer the security questions to execute the transaction successfully.

For security question authentication:

1. In the transaction review screen, verify the details, and click **Next**.
   OR
   Click **Cancel** to cancel the transaction.

2. The Two Factor Authentication (2FA) screen appears.

Security Question Authentication

Field Description

Field Name	Description
Questions	The list of security questions set for the Two Factor authentication.
Answer	The answers corresponding to the security question.

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

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4. Click **Next** to go to the next level of authentication (if applicable).
   OR
   Click **Cancel** to cancel the transaction.

5. Complete the Two Factor Authentication, and click **Confirm.**

   The success message appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

19.1 <u>One Time Password Authentication</u>

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. User has to enter the received code to complete the process. User can click on Resend Code, to receive the code again (if not received or 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

Field Description

Field Name	Description
Verification Code	The code sent to the customer's registered email id or on their mobile number.

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2. Click **Submit**.
   On successful authentication, the user is allowed 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.

Home

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20. E-Receipts

E-receipts are electronic receipts that are generated for a transaction from the confirmation page. E-receipts are proof of payment, showing that a payment or a transaction has been done in the bank account. Alternately e-receipts can be generated from the transaction journey page, on the dashboard – for all completed transactions.

An e-receipt displays the transaction name, transaction details along with date and time stamp. It's a configurable feature; the user can view the E-receipt button on the transaction only if it is configured (this is done by the bank, when the user requests for the feature)

Pre-requisites

- User has a Current and/or Savings account with the bank with online banking enabled
- The E-receipts maintenance is configured, for the user by the admin.

Features Supported In Application

- Provide e-receipts for a transaction

20.1 Example for e-receipt generation

To transfer the money to existing payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.

Make Payment - Existing Payee

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2. From the **Payee** list, select the payee towards whom funds are to be transferred. The details of the selected payee appear.

3. From the **Transfer From** account list; select the account from which the transfer needs to be made.

4. From the **Currency** list, select the appropriate currency for the amount to be transferred. (Applicable for international payees only. For domestic and internal payees, currency gets defaulted.)

5. In the **Amount** field, enter the transfer amount.

6. If user clicks **Book New Deal** to book the new forex deal. The **Initiate Forex Deal Booking** screen appears.

7. If user selects the checkbox **Use Pre-Existing Deals** to select an existing forex deal.

8. In the **Deal Number** field, enter the forex deal number.
   Click **Verify**. The deal details of selected deal appear.
   OR
   Select deal from the Lookup by clicking the **Lookup Deal Number** link.
   In the **Search by Deal Number** field, enter the forex deal number to be searched.

   Click [icon] to search. The list existing forex deal appears.
   Click on **Deal Number** field, to select the appropriate deal from the list.
   Click **Proceed** to continue the transaction with selected deal.
   The deal details of selected deal from Lookup appear.
   Click **Reset** to clear the entered details.

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9. In the **Transfer When** field, select the option to indicate when the transfer is to take place.

    a. If you select the option **Now**, the transfer will be made on the same day.
    OR
    If you select the option **Later**, select the date on which you want the transfer to be initiated from the **Transfer Date** field.

10. If the transfer type is **Domestic**, in the **Pay Via** field, select the appropriate network for payment.

    If the transfer type is Domestic India region, only those networks that are enabled, based on transfer details defined, will be selectable. Select a network of choice.

11. If the transfer type is **International**, select the appropriate option from the **Correspondence Charges** list.

    a. In the **Transfer via Intermediary Bank** field, select the appropriate option.(Applicable for international payees only.)

    b. If you have selected Yes option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the Pay Via field.

        i. If you select **Swift** option:

            1. In the **SWIFT Code** field, enter the SWIFT code or search and select it from the lookup.

            2. Click **Verify** to fetch bank details based on Bank Code (BIC).

        ii. If you select **National Clearing code** option:

            1. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.

            2. Click **Verify** to fetch bank details based on Bank Code (BIC).

        iii. If you select **Bank details** option:

            1. In the **Bank Name** field, enter the bank name.

            2. In the **Bank Address** field, enter the complete address of the bank.

            3. From the **Country** list, select the country of the bank.

            4. From the **City** list, select the city to which the bank belongs.

        iv. From the **Payment Details** list, select the appropriate purpose of transfer. (Applicable for international payees only.)

12. In the **Note** field, specify a note or remarks.

13. Click **Pay** to initiate the payment.
    OR
    Click **Cancel** to cancel the operation and to navigate back to the dashboard.

14. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to navigate to the **dashboard.**
    OR
    Click **Back** to navigate back to the previous screen.

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Note: If a standing instruction or a pay later transfer is due to the payee within the next X days (as configured), a warning message will appear on the review page intimating the user about the same. This is applicable only if the transfer being initiated is an internal or domestic transfer.

15. The success message appears along with the transaction reference number, status and transaction details.
    Click **Go to Dashboard** to go to the **Dashboard** screen.
    OR
    Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer section **Corporate Payments Use Manual - Favorites** transaction**.**
    OR
    Click the **e-Receipt** link to download the electronic receipt.

E-Receipt Sample

McLeods M Chemicals	27 Dec 2019 07:04:18

INTERNATIONAL PAYMENT PAY NOW

Reference Number	1936114519800005
UETR	348d986e-31f4-493d-8961-a430dfc7eb8a
Transfer To	BankDetail
Account Type	International
Account Number	123456
Account Name	McLeods Bank
Payee Address	Address Line 1
	Address Line 2
	City
	US
Bank Details	Bank Details Name
	Bank Address 1
	Texas
	US
Transfer From	xxxxxxxxxxx0156
Amount	EUR1,000.00
Transfer When	30 Jan 2019
Correspondence Charges	Shared
Payment Details	434
Note	/ACC/

This is computer generated receipt no signature required.

Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.

FAQ

1. **Can the user download or print e-receipt?**

   Yes, the user can download or print e-receipt.

Home

ORACLE

21. 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:

- **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.
- **Compose** – This enables the user to select a predefined subject and to initiate a mail with a query/ complaint/ feedback.
- **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.

21.1 <u>Mails</u>

The following features are available under Mails:

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

How to reach here:

Dashboard > Toggle Menu > Menu > Mailbox > Mails
OR
Dashboard > Click 🔔3 > Mails > View All

21.1.1 <u>Inbox</u>

Using this feature, the user can view the messages received in his Inbox. The user can view an individual message by clicking on the subject of the specific mail.

How to reach here:

Dashboard > Toggle Menu > Menu > Mailbox > Mails > Inbox
OR
Access through the kebab menu of any other screens available under Mailbox

To view received mails:

1. The list of received messages appears on the **Inbox** screen. Click on the subject link of an individual message to view the details of that message.

Inbox
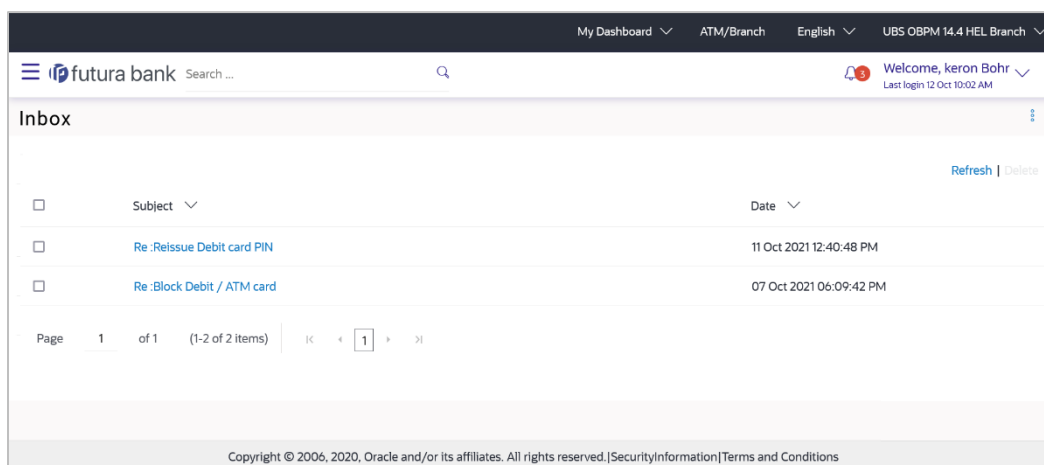
Field Description

Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Date	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 details are displayed on the overlay window.
    OR
    Click **Refresh** to refresh the folder.
    OR
    To delete one or multiple messages, select the specific check boxes against the mail and

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click **Delete**.
OR
Click on kebab menu to access mailbox related transactions.

Inbox - Message Details
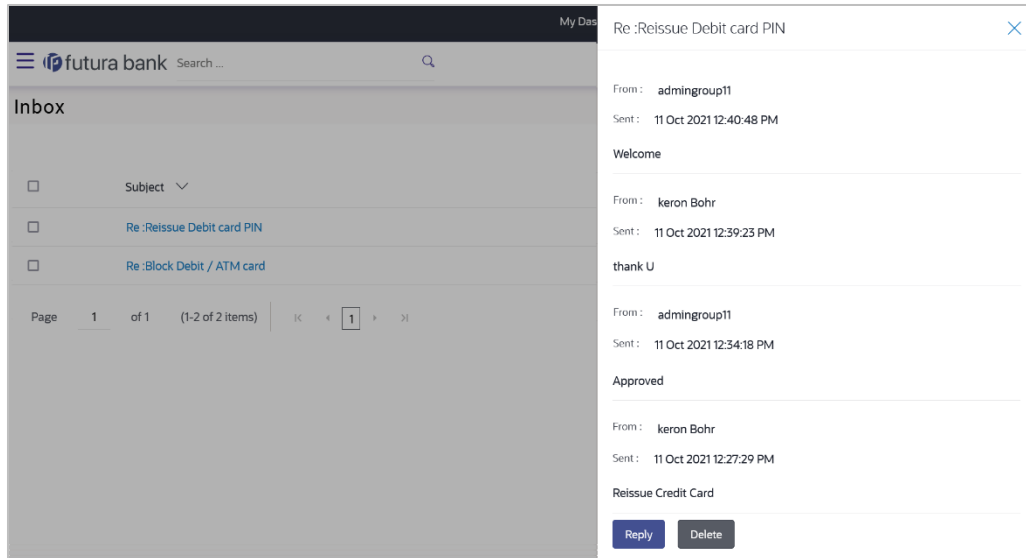
Field Description

Field Name	Description
Message Details	
Message Heading	The subject of the received mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was received.
Content	The content of the mail.

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Field Name	Description
Mail Chain	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.
	Each mail in the chain contains the following:
	• 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.
	• The date and time at which the mail was sent.
	• The content of the mail as sent by you or the administrator.
	Note: A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.

2. An overlay containing the details of the mail appears. Click **Reply** if you wish to respond to the mail.
OR
Click **Delete** to delete the message.
OR
Click ✕ icon to close the overlay window.

Inbox - Reply

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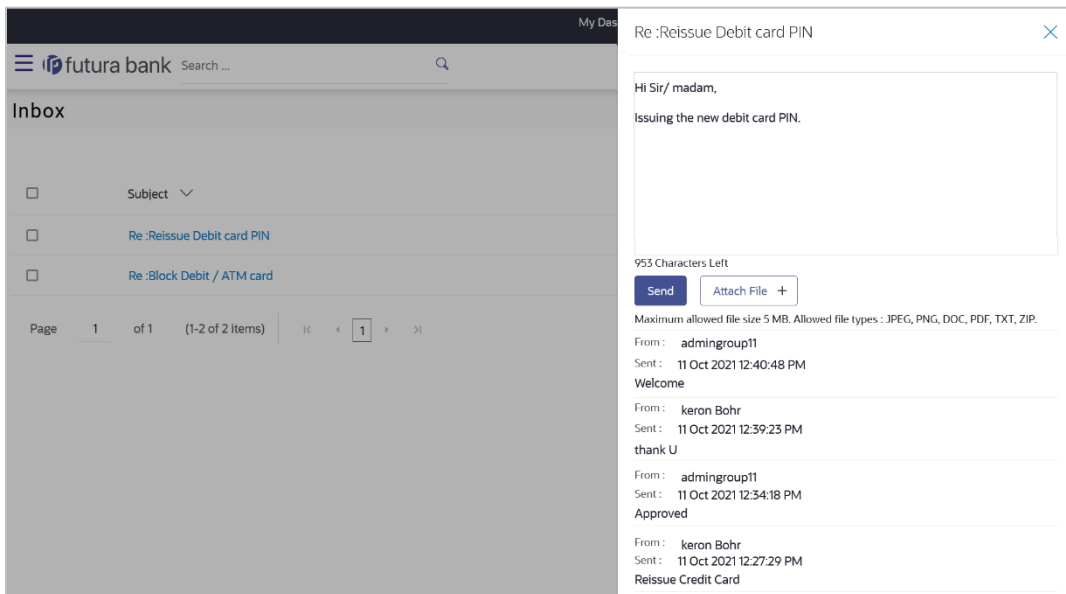
Field Description

Field Name	Description
Message - Reply	
Message	Enter a response to be sent to the bank.
Attach File +	Browse and select the reference document file sent along with an email message.
	Note: Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.

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.

21.1.2 <u>Compose Mail</u>

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:

Access through the kebab menu of transactions available under the Mailbox

To send a message:

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

Compose Mail

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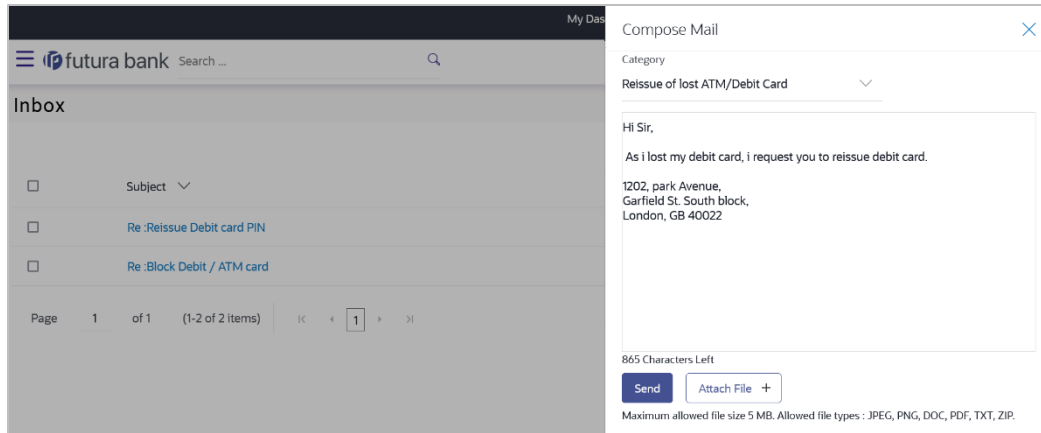
Field Description

Field Name	Description
Category	Select a category/ subject related to which the message is to be sent.
Message	Enter the message that is to be sent to the bank.
Attach File +	Browse and select the reference document file sent along with an email message. Note: Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.

2. From the **Category** list, select the desired option.

3. In the **Message** section, enter the message.

4. Click **Attach File +** if you want to attach any reference document.

5. Click **Send**.
   The success message appears.
   OR
   Click ✕ to close the overlay window.

21.1.3 Sent Mail

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

How to reach here:

Access through the kebab menu of transactions available under the Mailbox

To view the sent messages:

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1. Click **Sent Mail**. The list of sent mails appears on the screen. Click on the subject link of an individual message to view the details of that message.

Sent Mail

Field Description

Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Date	The date and time on which the mail was sent is displayed against each mail record.

2. Click the link on the subject of the specific sent message that you wish to view.
   OR
   Click **Refresh** to refresh the mailbox.
   OR
   To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message.
   OR
   Click on kebab menu to access other mailbox related transactions.

3. An overlay with details of the selected mail appears. Click **Reply** if you wish to respond further to the mail. Type the reply, and click **Send**. The success message appears.
   OR

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Click **Delete** to delete the message.

21.1.4 <u>Sent Mails – Details</u>

Sent Mail - Details
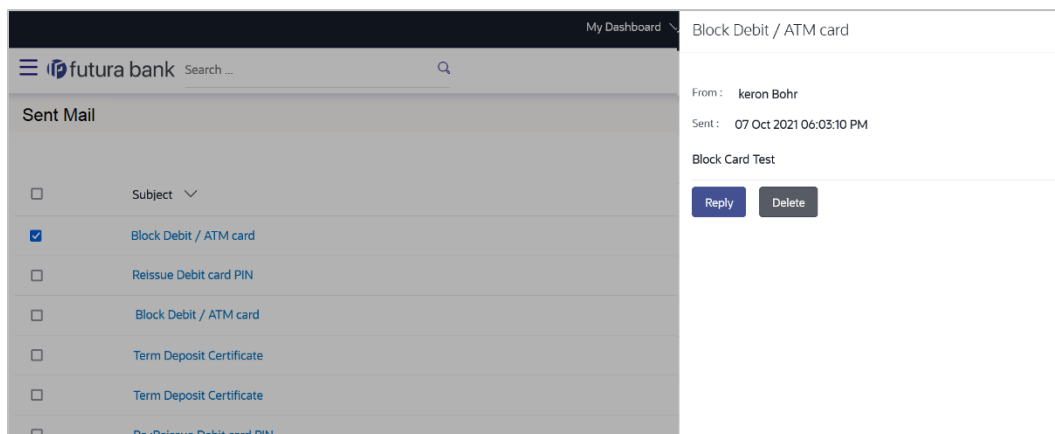
Field Description

Field Name	Description

Message Details

This section displays the detailed message.

Message Heading	The subject of the sent mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was sent.
Content	The content of the mail.

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Field Name	Description
Mail Chain	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.
	Each mail in the chain contains the following:
	• 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.
	• The date and time at which the mail was sent.
	• The content of the mail as sent by you or the administrator.
	Note: A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.

Message - Reply

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

Message	Enter a response to be sent to the bank.

4. The overlay with details of the selected **Sent Mail** appears.

5. Click **Reply** if you wish to send a response to the bank.

   a. 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 ╳ to close the overlay window.

21.1.5 <u>Deleted Mail</u>

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

How to reach here:

Access through the kebab menu of transactions available under the Mailbox

To view the deleted messages:

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1. The list of deleted messages appears on the screen. Click the link on the subject of any individual message to view the details of that message.

Deleted Mail
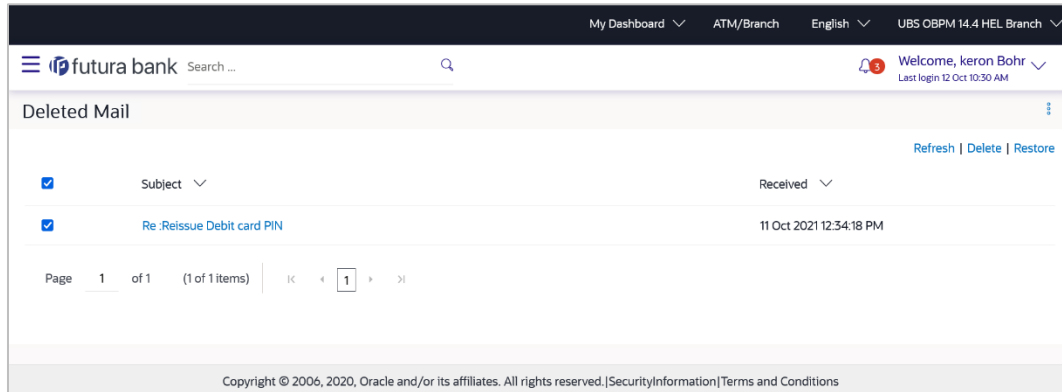
Field Description

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

2. Click the subject link of the deleted message that you wish to view.
   OR
   Click **Refresh** to refresh the folder.
   OR
   To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message/s.
   OR
   To restore the deleted mails back to inbox, select the check box(s) against the mail, and click **Restore**.
   OR
   Click on kebab menu to access mailbox related transactions.

3. The overlay screen on which details of the selected mail are displayed, appears.
   OR
   Click ✕ to close the overlay window.

Deleted Mail Details
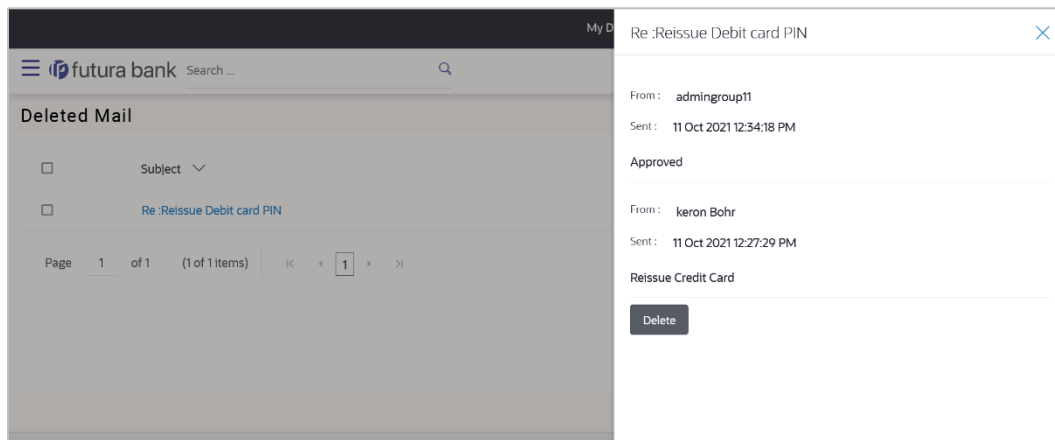
Field Description

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

4. Click **Delete** to delete the message.
   OR
   Click ✕ to close the overlay window.

21.2 <u>Alerts</u>

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 > Menu *> Mailbox > Alerts*
OR
Dashboard > Click 🔔³ *> Alerts >View All*
OR
Access through the kebab menu of transactions available under the Mailbox

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To view the alerts:

1. The alert screen appears.

Alerts
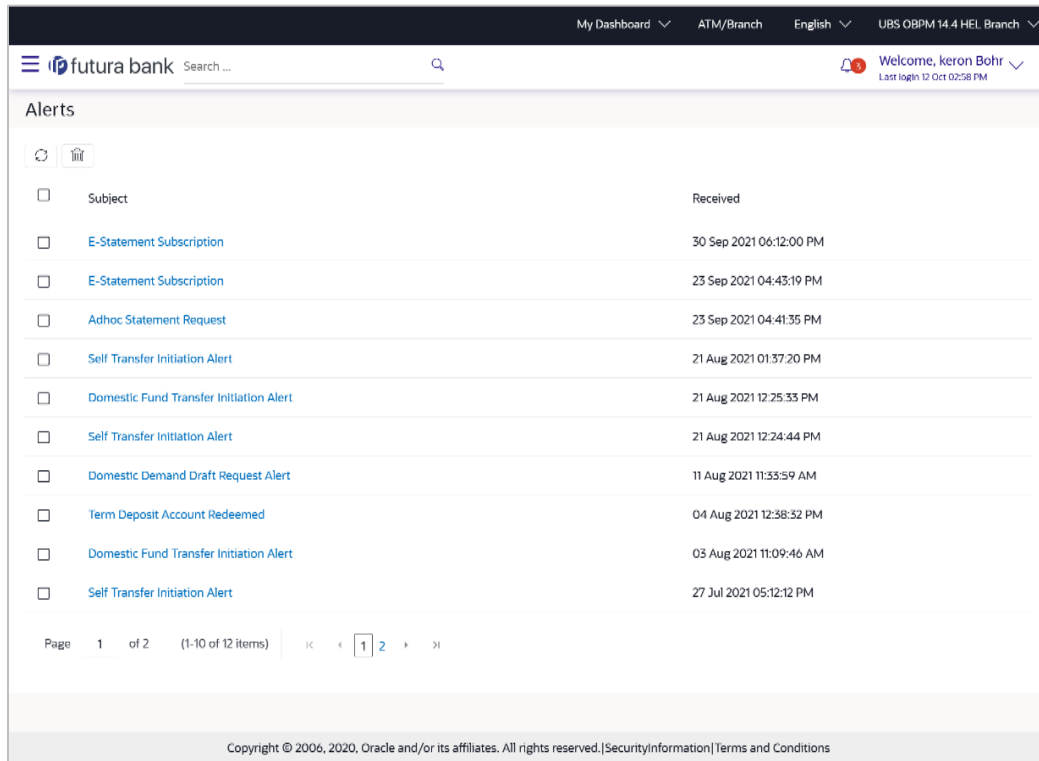
Field Description

Field Name	Description
Subject	The subject of the alert is displayed against the specific alert record.
Received	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 appears.
   OR

   Click [icon] icon to refresh the mailbox.
   OR

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

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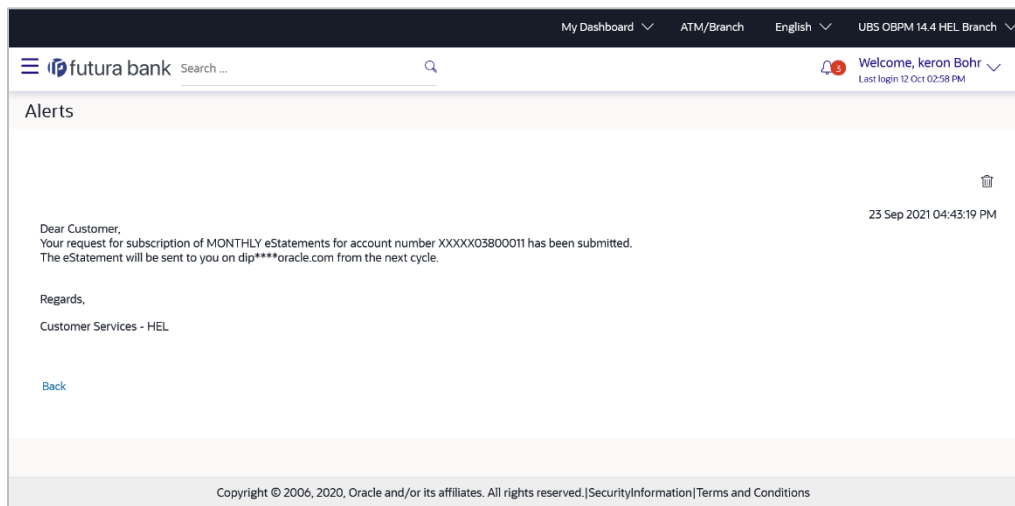
Alerts Details

Field Description

Field Name	Description
Alerts Details	
Received Date & Time	The date and time on which the alert was received.
Message	The content of the alert.

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

21.3 <u>Notifications</u>

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

How to reach here:

Dashboard > Toggle Menu > Menu *> Mailbox > Notifications*
OR
Dashboard > Click 🔔3 > Notifications >View All
OR
Access through the kebab menu of transactions available under the Mailbox

To view the notifications:

1. The **Notification** screen appears.

Notifications
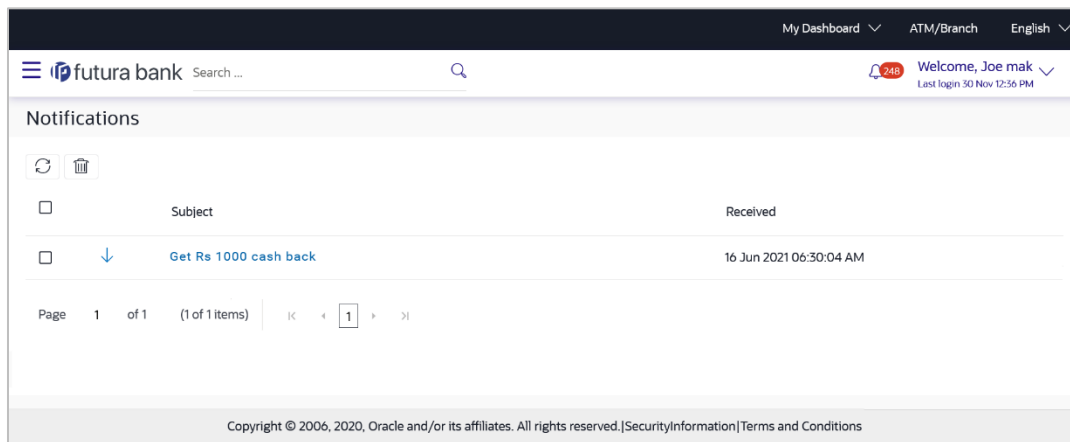
Field Description

Field Name	Description
Subject	The subject of the notification.
Received	The date and time on which the notification was received.

2. Click an individual notification to view the details of that notification. The screen on which the details of the notification are displayed appears.

3. Click [icon] icon to refresh the notifications.
   OR

   To delete multiple notifications, select the check box (s) against the notification, and click [icon] icon to delete the notification.

Notification Details

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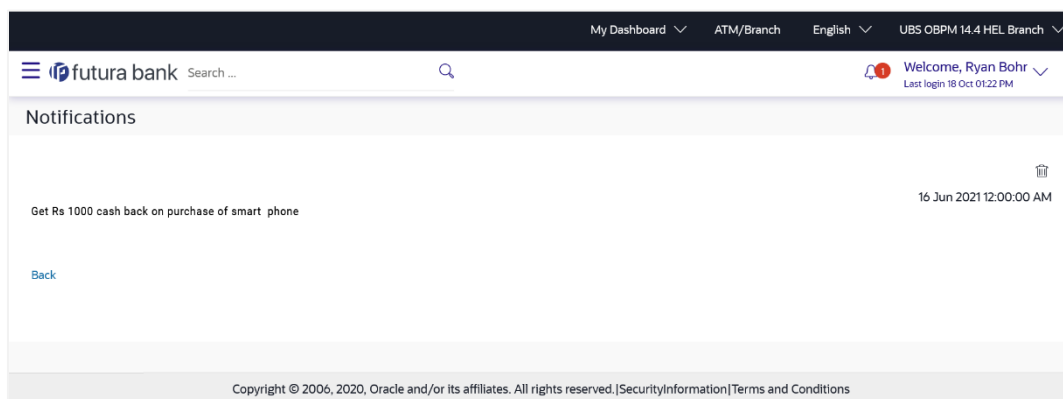
Field Description

Field Name	Description
Notification Details	
Received	The date and time on which the notification was received.
Message	The message body of the notification.

4. Click 🗑 icon 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](#)

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22. 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 Installment Calculator
- Term Deposit Calculator
- Forex Calculator

22.1 Loans Installment Calculator

The loans instalment 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:

OBDX portal landing page> Calculators for all your Money Goals > Loan Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Loan Installment Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Loan Installment Calculator
OR
Dashboard > Loan Calculator
OR
Access through the kebab menu of Calculators

Loan Installment Calculator

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Field Description

Field Name	Description
Loan Amount	The user is required to specify the amount that he/she wants to borrow from the bank.
Loan Tenure (Years)	The user should specify the desired tenure of the loan in terms of years.
Interest Rate	The user must specify the desired interest rate that is to be charged on the loan.
Installment Amount	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 Loan **Amount** field, enter the loan amount.

2. In the Loan **Tenure (Years)** field, enter the loan tenure in years.

3. In the **Interest Rate** field, enter the interest rate.

4. The application calculates and displays the monthly installment for the loan required.

22.2 Loan 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:

OBDX portal landing page> Calculators for all your Money Goals > Eligibility Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Loan Eligibility Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Loan Eligibility Calculator
OR
Dashboard > Loan Eligibility Calculator
OR
Access through the kebab menu of Calculators

Loan Eligibility Calculator

Field Description

Field Name	Description
Gross Income (Monthly)	The user is required to specify his gross monthly income.

Field Name	Description
Total Expenses (Monthly)	The user is required to specify the total amount spent per month towards expenses.
Loan Tenure (In Years)	The user is required to specify the desired loan tenure in years.
Interest Rate (In %)	The user should specify the desired interest rate of the loan.
Eligible Amount	Based on all the values defined by the user in the previous fields, the system will calculate the amount of loan that the user is eligible to borrow.
Average Installment	The system will display the estimated monthly installment amount.

1. In the **Gross Income (Monthly)** field, enter your monthly income.
2. In the **Total Expenses (Monthly)** field, enter your monthly expenses.
3. In the **Loan Tenure (In Years)** field, enter the desired loan tenure.
4. In the **Interest Rate (In %)** field, enter the rate of interest.
5. The application (In %) calculates and displays the eligible loan amount and the average installment amount.

22.3 Term Deposit 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:

OBDX portal landing page> Calculators for all your Money Goals > Term Deposit Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Term Deposit Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Term Deposit Calculator
OR
Access through the kebab menu of Calculators

Term Deposit Calculator

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Field Description

Field Name	Description
Deposit Amount	Total deposit of principal amount for deposit with default currency.
Deposit Tenure (Years/ Months / Days	Option to specify tenure in terms of Years / Months / Days.
Interest Rate (In %)	Interest rate for which the total amount is to be calculated.
Maturity Amount	The value of your deposit at maturity.

To calculate deposit value at maturity:

1. In the **Deposit Amount** field, enter the deposit amount.

2. In the **Tenure (Years/ Months / Days)** fields, enter the relevant information.

3. In the **Interest Rate (In %)** field, enter the rate of interest.

4. The application calculates and displays the deposit value at maturity.

22.4 <u>Forex Calculator</u>

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:

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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:

OBDX portal landing page> Calculators for all your Money Goals > Forex Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Forex Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Forex Calculator
OR
Access through the kebab menu of Calculators

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Forex Calculator

Field Description

Field Name	Description
From	
Currency	Currency to be sold for which the exchange rate is to be inquired.
Amount	Amount for which conversion is required.
To	
Currency	Buy currency for which the exchange rate is to be inquired.
Amount	Amount which you will get post conversion.

To calculate currency exchange amount:

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 and enter the amount in the next field.
4. Application calculate and displays the currency exchange value.
   The exchange rate for both the buy and sell options for currency pair entered, appears.

Home

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23. 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 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. The additional filter feature is provided to search the ATM/Branch based on their services. 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 the application

- Locate Branches
- Locate ATMs

How to reach here:

OBDX portal landing page> ATM & Branch Locator
OR
Dashboard > Toggle Menu > Menu > ATM & Branch Locator
OR
Dashboard > ATM & Branch Locator

ATM & Branch Locator
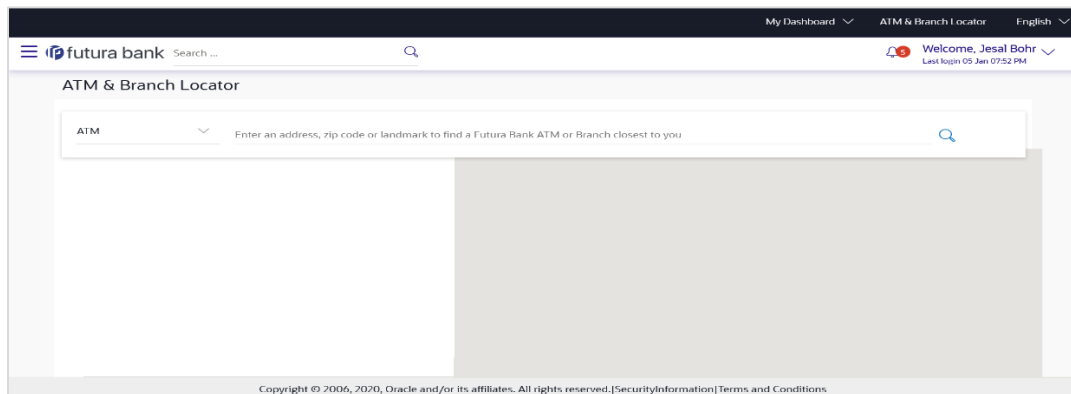
Field Description

Field Name	Description

ATM & Branch	Specify whether you want to search for the bank's ATMs or branches.
	
	The options are:
	   • ATM
	   • Branch

To locate an ATM or Branch

1. Select the desired option and enter the location in which you wish to locate ATMs or Branches:

   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
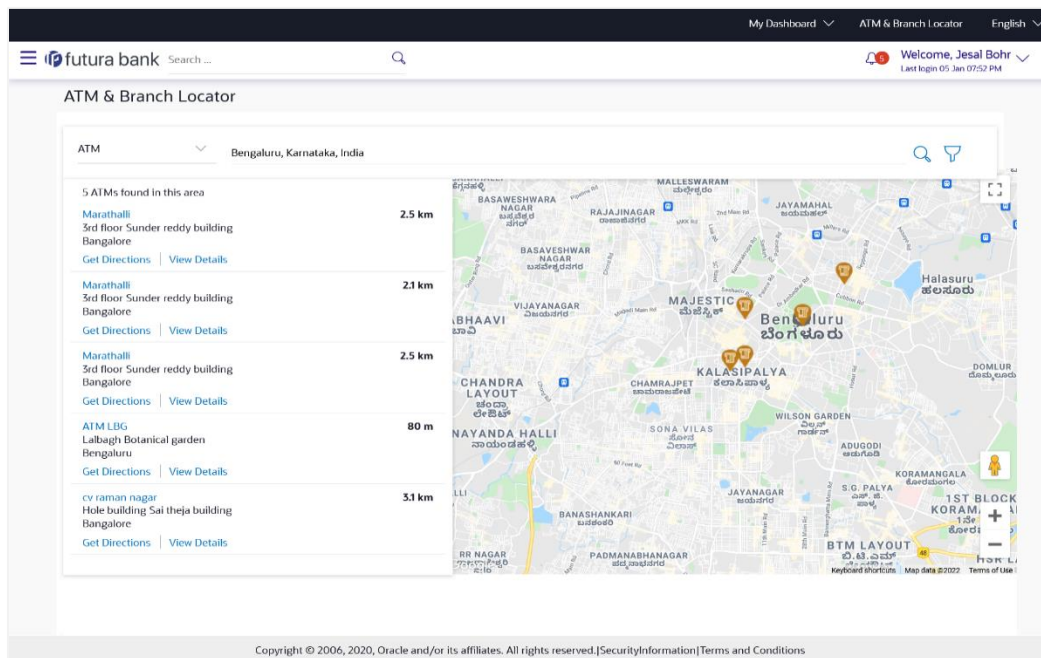
Field Description

Field Name	Description
Location	Key in the address/location/pin-code or city to search for an ATM / Branch.

Field Name	Description
Number of ATMs/Branches	A statement identifying the number of ATMs/Branches, as the case may be, will be displayed
The following will be displayed per ATM/Branch record:	
Name	The name of the ATM / branch.
Distance	The distance of the ATM / branch from the location entered.
Address	The address of the ATM / branch that you have searched for.
Get Directions	Click the link, to view the directions to the branch / ATM from your current location in the map.

View Details

Clicking this link displays the following details.

Services	The services offered by the bank's ATM / branch.
Additional Information	Any additional information of the bank's ATM/branch as maintained with the bank will be displayed.

2. In the **Search** box, enter the desired location. The list of ATMs / branches with Name and Distance details appear.

3. Click the 🔍 icon to view the ATMs/branches in the location entered.

4. Click the <u>View Details</u> 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.

5. Click the 🝆 to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

ATM & Branch Locator - View Details

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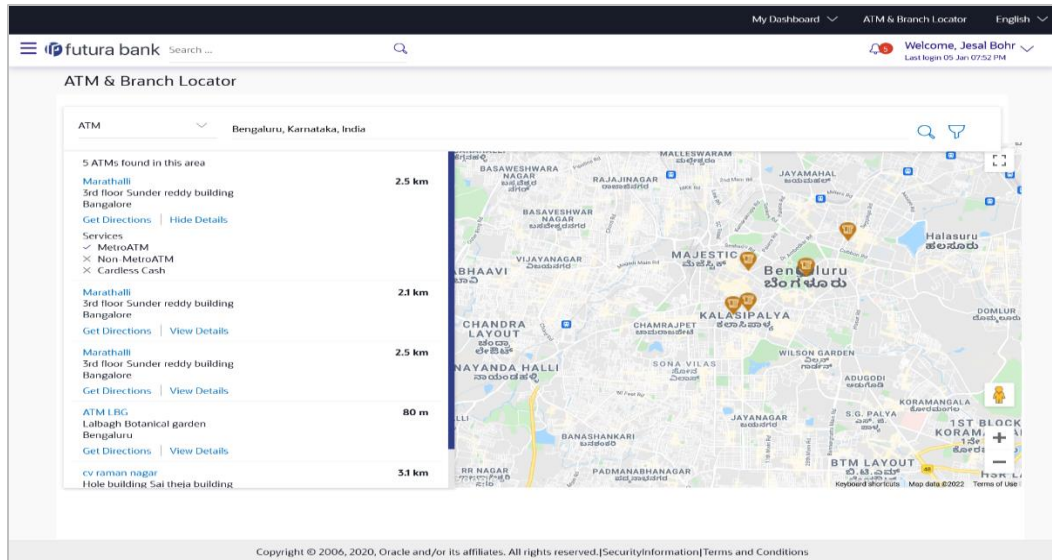
6. Click on **Hide Details** to hide the details of the specific ATM/branch.
   OR
   Hover over the ATM/branch marker on the map to view the address of the ATM/branch.
   OR

   Click the ⧩ to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

ATM & Branch Locator – Refine your Search
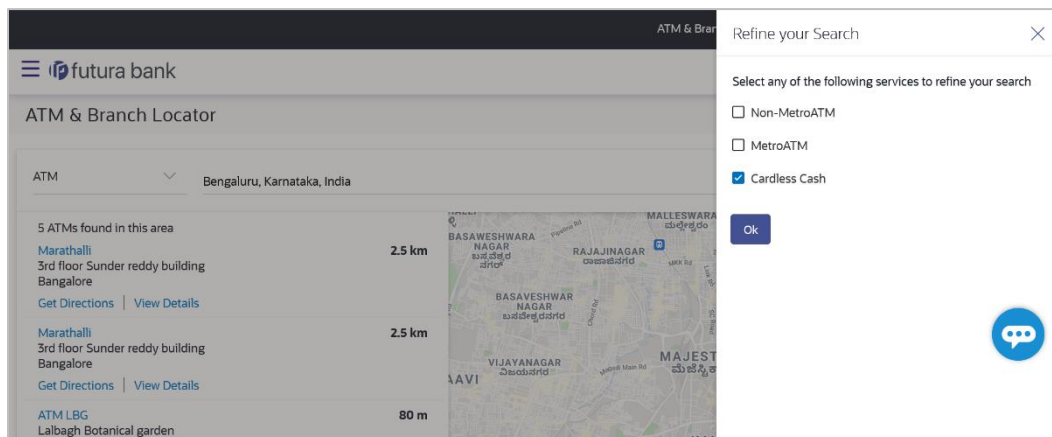
Field Description

Field Name	Description
Service	The list of services provided by the bank in the bank's ATMs or Branches will be listed down with checkboxes available against each.
	Select any checkbox to filter your search for ATMs or Branches on the basis of service.

7. Select any checkbox to filter your search for ATMs or Branches on the basis of desired service.

8. Click **Ok** to search for ATMs or Branches on the basis of the services selected.
The system filters ATMs/Branches on the basis of services selected.

ATM & Branch Locator – Get Directions
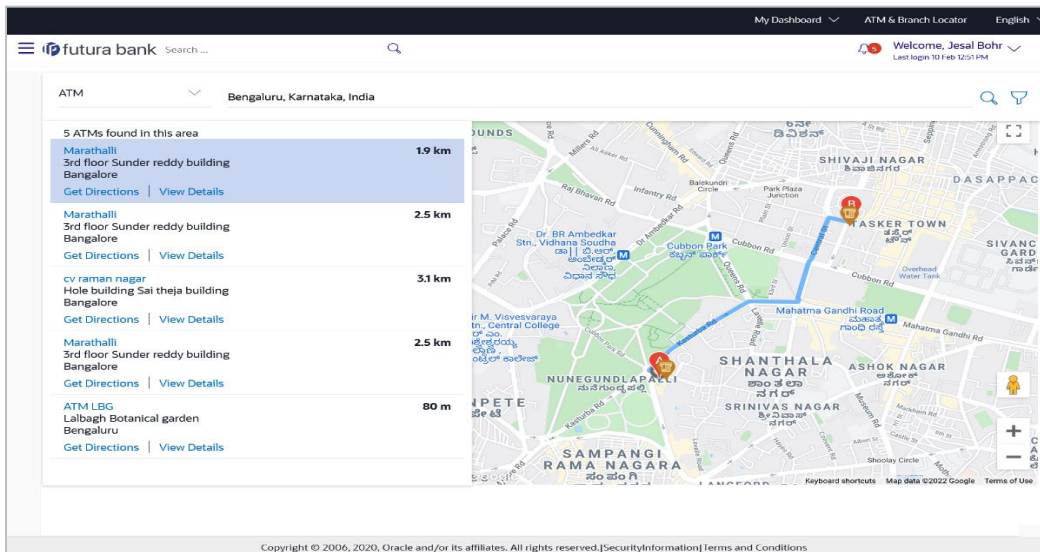
9. Hover over the ATM/branch marker on the map to view the address of the ATM/branch.

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

24. 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

24.1 <u>General Feedback</u>

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

How to reach here

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

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

24.2 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.

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Transaction Feedback

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

25. My Reports

Corporate User logs into the system and navigates to My Reports screen. On accessing 'My Reports' menu, last 10 reports which generated by the user or by other users of a party are listed with the respective report status. User can choose to search the specific report using the search criteria or can opt to view/ download detailed report.

Note: Send to Modify functionality is now supported for this transaction.

Reports are categorized as:

* Adhoc Reports

* Scheduled Reports

How to reach here:

Corporate Dashboard > Toggle menu > Menu > Reports > My Reports

25.1 <u>My Reports - Adhoc</u>

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To view and download the generated adhoc reports:

1. Click ⌕ icon to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.

My Reports - Adhoc

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Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. • From date – to specify the date from which the generated reports to be searched. • To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Links of view the specific report.

Field Name	Description
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • Processed • Pending • Error

2. Click on **Report Sub ID** link to view the detailed report. (Refer specimen provided for each report)

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25.2 <u>My Reports - Scheduled</u>

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To view and download the generated scheduled reports:

1. Click the **Scheduled** tab. The list of scheduled reports appears.
   OR

   Click 🔍 icon to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.

My Reports - Scheduled

Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.

Field Name	Description
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. • From date – to specify the date from which the generated reports to be searched. • To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Link to view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • Processed • Pending • Error

2. Click on **Report Sub ID** link to view the detailed report. (Refer specimen provided for each report)

FAQ

1. Can I choose a format in which a report is to be downloaded from My Reports screen?

A report can be downloaded in a format selected while generating a report.

Home

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26. Report Generation

Corporate user logs into the system and navigates to Report Generation screen. Corporate user can generate adhoc and scheduled reports. On accessing 'Report Generation' menu, corporate user has to select a type of a report which needs to be generated. Other reports parameters with respect to each report are displayed on the screen as input fields so that report can be requested with specific data.

Reports are categorized as:

*   Adhoc Reports
*   Schedule Reports

Corporate user can view the all the reports that are scheduled and can view and edit the parameters of the scheduled reports, as per requirement to generate reports on new parameters from next report cycle. Corporate user approver can approve or reject the maintenance initiated for editing existing report schedule.

Note: If two factor authentication is enabled, the reports get generated only after successful authentication.

The lists of reports are:

*   Daily Balance Position Report
*   Party wise Payee Maintenance Report
*   Transaction Summary Report

How to reach here:

Corporate Dashboard > Toggle menu > Menu > Reports > Report Generation

Report Generation

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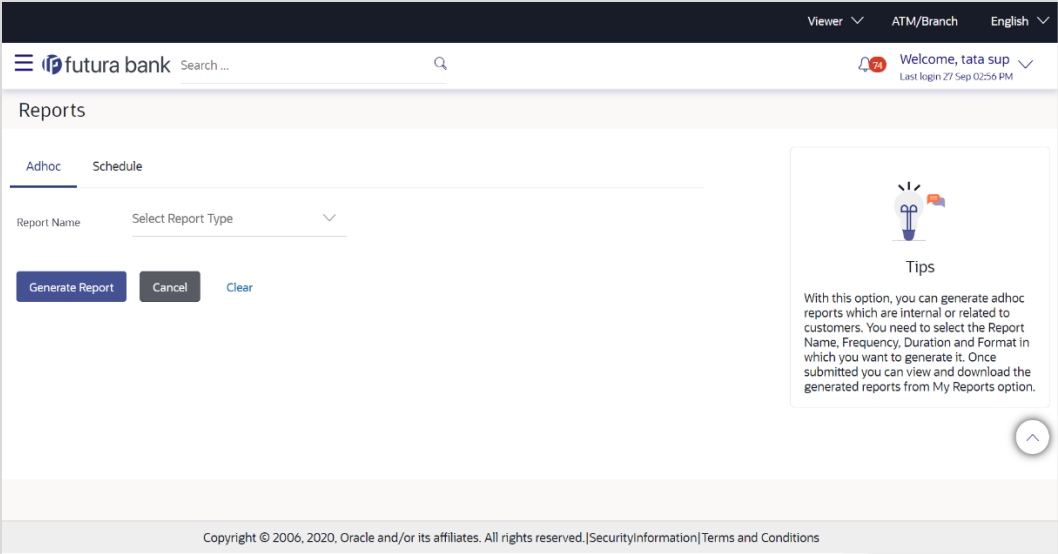
Field Description

Field Name	Description
Report Name	Select the report that is to be generated.

26.1 <u>Adhoc Reports</u>

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen. Corporate user can add multiple active user IDs of party mapped to whom the adhoc report needs to be sent via their registered email IDs. Corporate user approver can able to see user details whom the reports to be sent by an email and approve/reject it.

The report which will be generated and sent to the corporate user upon fully approving the request. Reports sent to the registered email IDs will be password protected.

Adhoc Reports

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Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active user IDs of party mapped to whom the adhoc report needs to be sent via their registered email IDs.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF The options with Internal Reporting Application are: • PDF
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

Mail will be send to corporate user with attached password protected report on registered email id. Password logic can be set by the bank as a day 0 set up.

Sample Mail Format
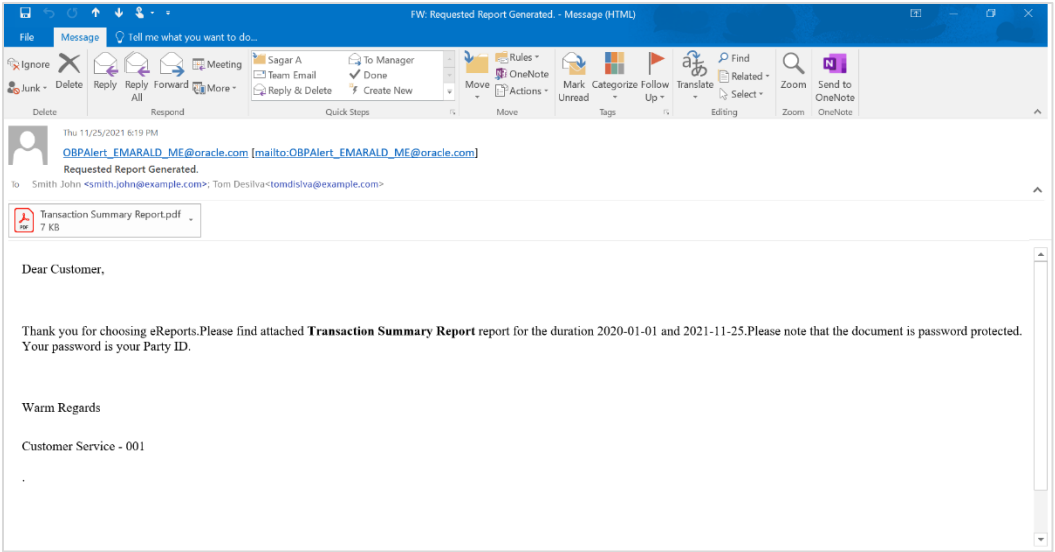
26.2 <u>Scheduled Reports</u>

The reports that are generated automatically in specific time frame such as daily, weekly, and monthly are categorized under scheduled reports. Corporate user can add multiple active user IDs of party mapped to whom the Scheduled report needs to be sent via their registered email IDs. Corporate user approver can able to see user details whom the reports to be sent by an email and approve/reject it.

The report which will be generated and sent to the corporate user upon fully approving the request. Reports sent to the registered email IDs will be password protected.

Scheduled Reports

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active user IDs of party mapped to whom the scheduled report needs to be sent via their registered email IDs.
Report Format	The format in which report is to be generated.
	The options with Oracle Business Intelligence (BI) Publisher are:
	• PDF
	The options with Internal Reporting Application are:
	• PDF

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
Party ID	Displays the party id of the user. This field is displayed if **Party wise Payee Maintenance** report is selected in the **Report Name** field.
Party Name	Displays the party name of the user. This field is displayed if **Party wise Payee Maintenance** report is selected in the **Report Name** field.
View Scheduled Report	Link to view all the reports that are scheduled.

Mail will be send to corporate user with attached password protected report on registered email id. Password logic can be set by the bank as a day 0 set up.

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Sample Mail Format
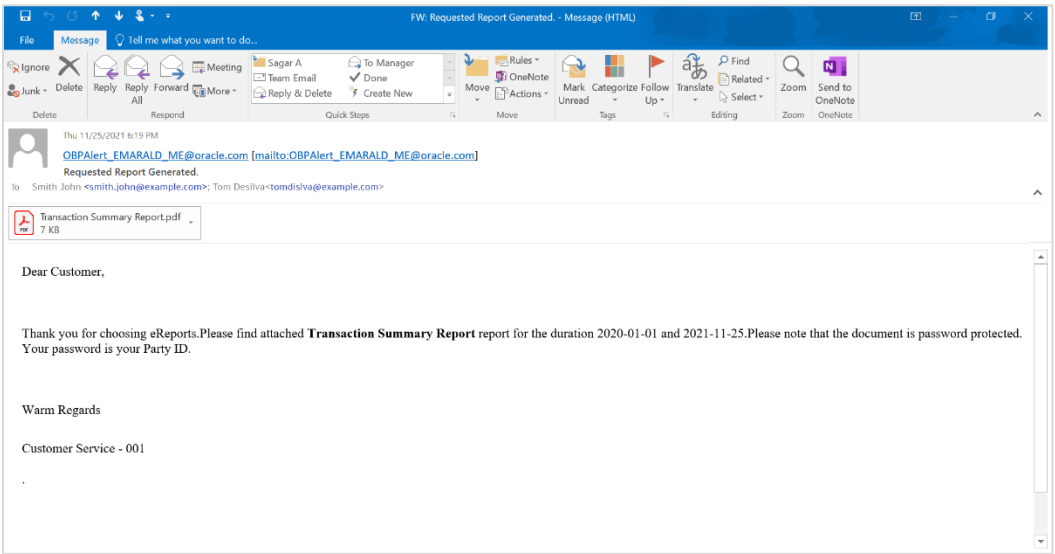
26.2.1 View Scheduled Reports

Using this option, corporate user can view all the reports and its details that are scheduled to the future date.

To view the scheduled reports:

1. In the **Report Generation** screen, click the **Scheduled** tab. The scheduled report generation screen appears.

2. Click the **View Scheduled Reports** link.
   The **Scheduled Reports** screen appears.

Scheduled Reports

Field Description

Field Name	Description
Report Id	Ids of the reports that are scheduled.
Report Name	Name of the scheduled reports.

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Field Name	Description
Generation Date	To search generated reports between specific date ranges. - From date – to specify the date from which the generated reports to be searched. - To date – to specify the date till which the generated reports to be searched.

3. Click on desired **Report ID** to view the details of the scheduled report. The **View Scheduled Reports** screen appears.

View Scheduled Reports

Field Description

Field Name	Description
Report Name	Name of the scheduled report.
Report Id	Id of the scheduled report.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency at which the reports are scheduled to run.
Start Date	Start date of the date range for the scheduled report.
Stop Date	End date of the date range for the schedule report.

Field Name	Description
Scheduled By	The id of the user who scheduled the report generation.

26.2.2 Edit Scheduled Reports

Using this option, corporate user can edit the parameters defined for scheduled reports. These changes are implemented to generate the reports of next scheduled cycle.

To edit the scheduled reports:

1. Click the **Scheduled** tab. The scheduled report generation screen appears.

2. Click the **View Scheduled** Reports link.
    The **Scheduled Reports** screen appears.

3. Click on desired **Report ID** to edit the details of the scheduled report. The **View Report Schedule** screen appears.

4. Click **Edit** to modify the report schedule. The **Edit Report Schedule** screen appears.
    OR
    Click **Delete** to delete the report schedule.
    OR
    Click **Back** to navigate to the previous screen.
    OR
    Click **Cancel** to cancel the transaction.

Edit Scheduled Reports

Field Description

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Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency of the scheduled report. The options are: • Once • Daily • Weekly • Monthly
Start Generating	The start date of the scheduled report.
End Generating	The end date of the scheduled report.
Scheduled By	The id of the user who scheduled the report generation.

5. Modify the details, if required. You can modify the Report Format, Report Frequency and Stop Generating date and time.

6. Click **Save** to save the changes. The **Confirm Edit Scheduled Report** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

7. Click **Confirm**.
   The user will be navigated back to the create screen.
   OR
   Click **Cancel** to cancel the transaction.

8. The success message appears.
   Click **OK** to complete the transaction.

26.2.3 <u>Delete Scheduled Reports</u>

The corporate user can delete the scheduled reports which are no longer required.

To delete the scheduled reports

1. In the **Reports** screen, click the **Scheduled** tab. The scheduled report generation screen appears.

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2. Click the **View Scheduled Reports** link.
    The **Scheduled Reports** screen appears.

3. Click on desired **Report ID** to delete the scheduled report. The **View Scheduled Report** screen appears.

4. Click **Delete**.
    The application will prompt the user with a deletion message.

Delete Reports Schedule
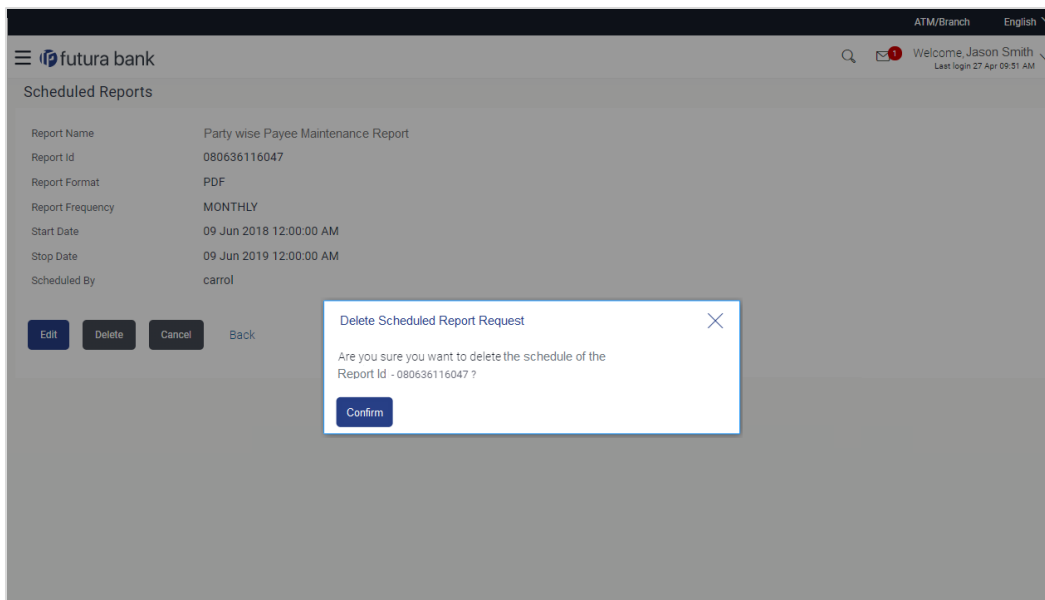
5. Click **Confirm** to proceed with the deletion request. It will navigate to confirmation page with a success message and the status.

6. Click **OK** to complete the transaction.

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26.3 <u>Daily Balance Position Report</u>

Daily balance position report provides the information on opening balance, total credits, total debits and closing balance. A user can request to generate an adhoc and scheduled report.

Further, user has to select a format in which the report needs to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate reports under the following two categories.

- Adhoc Report
- Schedule Report

How to reach here:

Corporate Dashboard > Toggle menu >Menu > Report > Report Generation

26.3.1 <u>Daily Balance Position Report</u>

Daily balance position Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the daily balance position adhoc report:

1. In the **Report Generation** screen, click **Adhoc** tab. The adhoc report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated. The receptive report generation screen appears.

3. In the **User Names** field, click and add multiple active user IDs of party mapped to whom the adhoc report to be sent via their registered email IDs.

4. From the **Report Format** list, select the desired report format for generated report.

5. From the **Duration - From** and **Duration - To** list, specify the period for which the report is to be generated.

6. Click **Generate Report** to view and generate the report.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to reset the search parameters.

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Daily Balance Position - Adhoc Reports

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active users of party mapped to whom the adhoc report to be sent via their registered email IDs.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF The options with Internal Reporting Application are: • PDF
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

7. The success message of request along with the status, Report Request ID and Reference Number appears.
   OR

Click the **View Reports** to view generated reports. User is directed to **My Reports** screen.
OR
Click **Generate Another Report** to generate new report.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Menu > Reports > My Reports*.

For reference, a specimen of the report generated is given below:

Daily Balance Position
Party Name : **Joechk** | Party Id : **003176**
Start Date : **2020-03-01** | End Date : **2020-03-31**

Digital Banking

Account Number : HEL@~HEL0317600014 | Currency : EUR | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 300.100	2	€ 1.400	3	€ 298.700

Account Number : HEL@~HEL0317600058 | Currency : EUR | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 500.000	1	€ 1.022	3	€ 498.978

Account Number : HEL@~HEL0317600078 | Currency : EUR | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 100.000	1	€ 0	0	€ 100.000

Account Number : HEL@~HEL0317600080 | Currency : GBP | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 100.000	1	€ 0	0	€ 100.000

1 Report generated by Joechk | 30 Sep 2021, 04:13

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Field Description

Field Name	Description
Report Parameters	
Party Name	The name of the party for whom the report is generated.
Party ID	The Id of party for whom the report is generated.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Account Number	Account number of the user for whom report is generated and is selected at the time of report generation.
Account Currency	Currency of the account.
Branch Code	Branch code of the user's account.
Date	Report creation date.
Opening Balance	Opening balance of the user's account.
Total Credits	Total amount credited on the user's account
Credit Count	Total Credit count of the account at the time of transaction.
Total Debits	Total amount debited on the user's account
Debit Count	Total Debit count of the account at the time of transaction.
Closing Balance	Closing balance of the user's account.

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26.3.2 Daily Balance Position Report – Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the Daily Balance Position schedule report:

1. In the **Report Generation** screen, click **Schedule** tab. The schedule report generation screen appears.

2. From the **Report Name** list, select the desired report to be generated.
   The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Duration - From** and **Duration - To** list, select the appropriate duration.

7. Click **Schedule Report** to view and generate the report.
   OR
   Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to reset the search parameters.

Daily Balance Position Report - Scheduled Report

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF The options with Internal Reporting Application are: • PDF
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

8. The success message of request along with the status, Report Request ID and Reference Number appears.
   OR
   Click the **View Reports** to view generated reports. User is directed to **My Reports** screen.
   OR
   Click **Generate Another Report** to generate new report.

Note: You can also download the requested report from *__Corporate Dashboard > Toggle Menu > Menu > Reports > My Reports__*.

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26.4 <u>Party wise Payee Maintenance Report</u>

Party wise Payee Maintenance Report provides a summary of account payees and draft payees maintained for a specific party ID. User has to provide a party ID for which Party wise Payee Maintenance Report is to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate or see reports under the following two categories.

- Adhoc Report

- Scheduled Report

How to reach here:

Corporate Dashboard > Toggle menu > Menu > Reports > Report Generation

26.4.1 <u>Party wise Payee Maintenance - Adhoc Report</u>

Party wise Payee Maintenance Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the Party wise Payee Maintenance adhoc report:

1. In the **Report Generation** screen, click **Adhoc** tab. The adhoc report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated. The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. Click **Generate Report** to view and generate the report.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to reset the search parameters.

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Party wise Payee Maintenance - Adhoc Reports

Field Description

Field Name	Description
Report Name	The type of report to be generated.
User Names	The active users of party mapped to whom the adhoc report to be sent via their registered email IDs.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF The options with Internal Reporting Application are: • PDF
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.

5. The success message of request along with the status, Report Request ID and Reference Number appears.
   OR
   Click the **View Reports** to view generated reports. User is directed to **My Reports** screen.
   OR
   Click **Generate Another Report** to generate new report.

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Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Menu > Reports > My Reports*.

For reference, a specimen of the report generated is given below:

Party wise Payee Maintenance
Party Id : **001164** | Party Name : **Exxon Mobil**

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Account Payees

Payee-Biller Name	Account Type	Account Details	NickName	Created By	Access Type
DoMichael7	DOMESTIC	9823u40joo HDFC Bank Ltd	MichaelDomNick	rkcorpuser1	Private
DomRihnna	DOMESTIC	9234092099 HDFC Bank Ltd	RihanaDomNick	rkcorpuser1	Private
DomRiya1	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick1	rkcorpuser1	Private
DomRiya2	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick2	rkcorpuser1	Private
DomRiya3	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick3	rkcorpuser1	Private
DomSuhana1	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick1	rkcorpuser1	Public
DomSuhana11	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick11	rkcorpuser1	Public
ITJack1	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick1	rkcorpuser1	Private
ITJack2	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick2	rkcorpuser1	Private
ITJack3	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick3	rkcorpuser1	Private
ITSparow1	INTERNATIONAL	IC477JCGI7877 ANGLO IRISH BANK CORPORATION PLC	ITSparowNick1	rkcorpuser1	Private
LucyIT1	INTERNATIONAL	190100183 Bank of Bahrain	LosDelRi001Nick1	rkcorpuser1	Public

1   Report generated by Corp User1 | 06 Nov 2017, 12:04

Field Description

Field Name	Description
Report Parameters	

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Field Name	Description
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.

Report Parameters

Below field appears for **Account** type payee

Field Name	Description
Payee Biller Name	Name of the Payee for identification.
Account Type	The account type.
Account Details	The account details.
Nickname	Account nickname to identify the account.
Created By	Name of the payee creator.
Access Type	The access type.

Report Parameters

Below field appears for **Demand Draft** type payee

Field Name	Description
Payee Biller Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favoring	Name of the payee of the draft.
Created By	Name of the payee creator.
Access Type	The access type.

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26.4.2 Party wise Payee Maintenance – Schedule Reports

The reports that are generated in specific time frame such as daily and weekly, are categorized under scheduled reports.

To generate the Party wise Payee Maintenance schedule report:

1. In the **Report Generation** screen, click **Schedule** tab. The schedule report generation screen appears.

2. From the **Report Name** list, select the appropriate report to be generated.
   The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Duration - From** and **Duration - To** list, select the appropriate duration.

7. Click **Schedule Report** to view and generate the report.
   OR
   Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to reset the search parameters.

Party wise Payee Maintenance - Scheduled Report

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated.
	The options with Oracle Business Intelligence (BI) Publisher are:
	• PDF
	The options with Internal Reporting Application are:
	• PDF
Select Frequency	The frequency at which the reports are generated.
	The options are:
	• Once
	• Daily
	• Weekly
	• Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.
View Scheduled Reports	Link to view all the reports that are scheduled.

8. The success message of request along with the status, Report Request ID and Reference Number appears.
   OR
   Click the **View Reports** to view generated reports. User is directed to **My Reports** screen.
   OR
   Click **Generate Another Report** to generate new report.

Note: You can also download the requested report from ***Corporate Dashboard > Toggle Menu > Menu > Reports > My Reports***.

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26.5 <u>Transaction Summary Report</u>

Transaction summary report provides a list of opening balance, credit details, opening balance and closing balance. A user can request to generate an adhoc and scheduled report with following additional parameters:

- Account Number
- Frequency
- Date Range

Further, user has to select a format in which the report needs to be generated.

Reports are categorized under:

- Adhoc Report
- Scheduled Report

How to reach here:

Corporate Dashboard > Toggle menu > Menu > Report > Report Generation

26.5.1 <u>Transaction Summary Report</u>

Transaction summary adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the transaction summary adhoc report:

1. In the **Report Generation** screen, click **Adhoc** tab. The adhoc report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated. The receptive report generation screen appears.

3. In the **User Names** field, click and add multiple active user IDs of party mapped to whom the adhoc report to be sent via their registered email IDs.

4. From the **Report Format** list, select the desired report format for generated report.

5. From the **Account Number** list, select account number selected for which you want to generate report.

6. From the **Duration - From** and **Duration - To** list, specify the period for which the report is to be generated.

7. Click **Generate Report** to view and generate the report.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear** to reset the search parameters.

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Transaction Summary - Adhoc Reports

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active users of party mapped to whom the adhoc report to be sent via their registered email IDs.
Report Format	The format in which report is to be generated.
	The options with Oracle Business Intelligence (BI) Publisher are:
	• PDF
	The options with Internal Reporting Application are:
	• PDF
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated.
	Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.

8. The success message of request along with the status, Report Request ID and Reference Number appears.
   OR

Click the **View Reports** to view generated reports. User is directed to **My Reports** screen.
OR
Click **Generate Another Report** to generate new report.

Note: You can also download the requested report from *__Corporate Dashboard > Toggle Menu >__*
__Menu > Reports > My Reports__.

For reference, a specimen of the report generated is given below:

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Transaction Summary Report

Party Id		Party Name	
Account Number	NG1234568014	Branch Code	NG1
Account Currency	GBP		
Start Date		End Date	

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Digital Banking
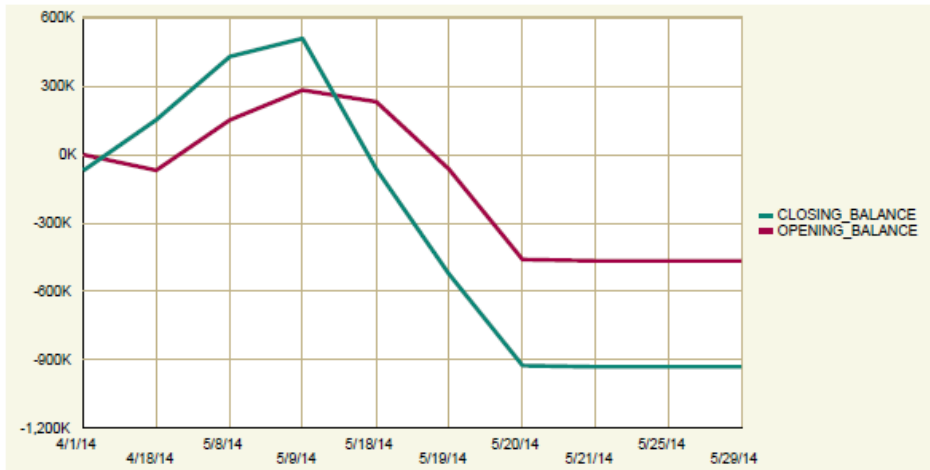
Transaction Summary

date	Opening Balance	Total Credit	Credit Count	Total Debit	Debit Count	Closing Balance
29 May 2014	GBP -467481.86	0		0.15	11	GBP -467482.01
25 May 2014	GBP -467480.36	0		1.5	1	GBP -467481.86
21 May 2014	GBP -467420.34	0		60.02	4	GBP -467480.36
20 May 2014	GBP -460574.3	0		6846.04	8	GBP -467420.34
19 May 2014	GBP -64242.21	0		396332.09	51	GBP -460574.3
18 May 2014	GBP 229274.64	1129.72	4	294646.57	15	GBP -64242.21
09 May 2014	GBP 280787.43	0		51512.79	4	GBP 229274.64
08 May 2014	GBP 150742.57	255885.21	5	125840.35	21	GBP 280787.43
18 Apr 2014	GBP -67630.43	222222.22	2	3849.22	6	GBP 150742.57
01 Apr 2014	GBP 0	0		67630.43	4	GBP -67630.43

Debit Details

Transaction Date	Value Date	Description	Reference No	Transaction Type	Amount
01 Apr 2014	29 May 2014	IC CASH COLLATERAL	NG1ILUN141490002	IC CASH COLLATERAL	GBP 63953.49

1 Report generated by | 16 Feb,2018 05:02:26

Field Description

Field Name	Description
Report Parameters	

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Field Name	Description
Party ID	The Id of party for whom the report is generated.
Party Name	The name of the party for whom the report is generated.
Account Number	Account number of the transaction.
Account Currency	Account currency of the transaction.
Branch Code	Branch code of the bank.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Transaction Summary	
Date	The date of the generated report.
Opening Balance	Opening Balance of the transaction.
Total Credit	Total credit of the transaction.
Credit Count	Credit Count of the transaction.
Total Debit	Total debit of the transaction.
Debit Count	Debit Count of the transaction.
Closing Balance	Closing Balance of the transaction.
Debit Details	
Transaction Date	The date of the transaction.
Value Date	The value date of the transaction.
Description	The description of the transaction.
Reference No	The reference number of the transaction.
Transaction Type	The type of transaction.

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Field Name	Description
Amount	The amount of transaction.

26.5.2 Transaction Summary - Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the transaction summary scheduled report:

1. In the **Report Generation** screen, click **Schedule** tab. The schedule report generation screen appears.

2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Duration - From** and **Duration - To** list, select the appropriate duration.

7. Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the search parameters.

Transaction Summary - Scheduled Report

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Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated.
	The options with Oracle Business Intelligence (BI) Publisher are:
	• PDF
	The options with Internal Reporting Application are:
	• PDF
Select Frequency	The frequency at which the reports are generated.
	The options are:
	• Once
	• Daily
	• Weekly
	• Monthly
Start Generating	Start date of the date range from which you want to generate the report.

Field Name	Description
Stop Generating	End date of the date range up-to which you want to generate the report.
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated.
	Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

8. The success message of request along with the status, Report Request ID and Reference Number appears.
   OR
   Click the **View Reports** to view generated reports. User is directed to **My Reports** screen.
   OR
   Click **Generate Another Report** to generate new report.

Note: You can also download the requested report from *__Corporate Dashboard > Toggle Menu > Menu > Reports > My Reports__*.

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