Oracle FLEXCUBE Direct Banking

Blackberry Application Based Mobile Banking
User Manual
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Blackberry Application Based Mobile Banking User Manual
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1. Preface

1.1. Intended Audience

This document intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

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

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

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

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

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Transaction Password Behavior	**NH**	★	**Y**
PreLogin Transaction	**NH**	**NH**	**N**
Beneficiary Maintenance	**NH**	**NH**	**N**
Credit Card Payment	**NA**	★	**N**
International Account Transfer	✓	★	**N**
My Scheduled Transfers	✓	★	**N**
Open Term Deposit	✓	★	**N**
Peer to Peer Transfer	✓	★	**N**
Claim Manage Peer Account	✓	★	**N**
P2P QR Pay	✓	★	**N**
P2P Activity	✓	★	**N**
Peer to Peer Beneficiary	✓	★	**N**
Reset Security Questions	**NH**	**NH**	**N**
View Application	✓	★	**N**
Calculators	**NH**	**NH**	**N**
Subscribe-Unsubscribe Channel	**NH**	**NH**	**N**
Register for Online Banking	✓	★	**N**

3. Log In

This option allows you to perform the transaction through FLEXCUBE Direct Banking system using the Blackberry Application based mobile.

To login into the Blackberry Application Based Mobile Banking

1. Download the FCDB application in the Blackberry Mobile Phone. The system displays initial screen to launch the application.

Oracle FLEXCUBE Direct Banking

2. Select the **Launch** option. The system displays following screen:

Launch Screen

3. Click Login icon to log in to the application. The system displays **Login** screen.

Login

4. Type the username and password provided to login.
5. Click **Login** button using up\down scroll key. The system displays **Menu** screen.

Menu

6. Select any transaction icon by using up\down scroll key and the select key to proceed with that transaction.

4. Logout

This option enables you to log off the application.

To log out of the Blackberry Application Based Mobile Banking Application

1. Log on to the Blackberry Application Based Mobile Banking application.
2. Select the **Exit** from the options to log out from the application.

Menu

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

Select the **Switch Application** from the options to swap the application.

5. Pre-Login Transactions

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

Login Screen

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

1. **ATM Branch Locator**: This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.
2. **Contact Us**: Using this option, user can contact bank for any required information or queries.
3. **Offers**: This option enables user to view various offers available. Please refer offers section for further details.
4. **Help**: This option enables user to ask for any help and get in contact with bank officials.
5. **Receive Payment:** This option enables user to view n receive the payment.
6. **Easy Payment:** This option enables user to perform quick payment transactions.
7. **Products:** This Option enables user to view different product details bank offers to the retail and corporate user.
8. **Mail Us:** This option enables user to mail to the bank for any help or queries.

6. Product

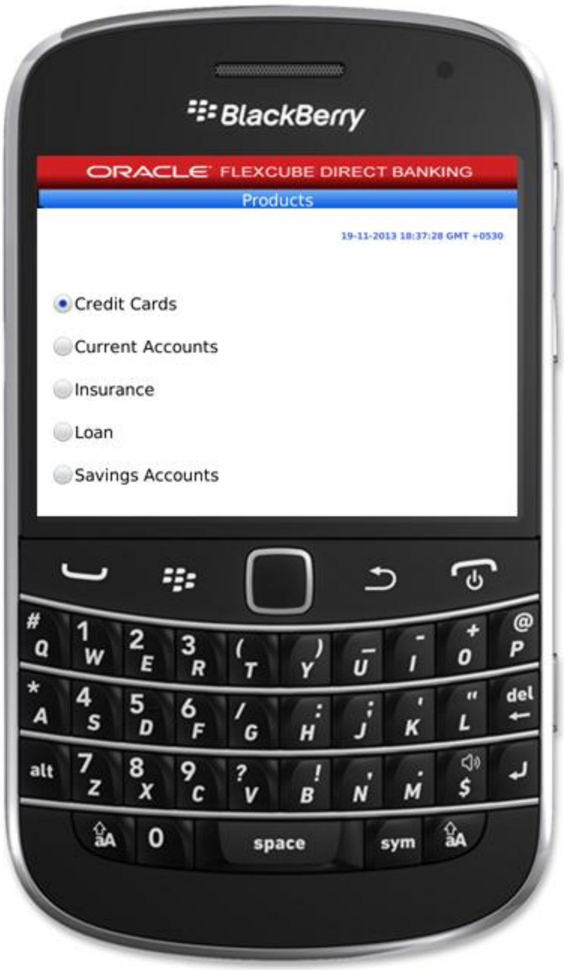
This Option enables user to view different product details bank offers to the retail and corporate user.

To view the Product details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Customer Services > Product** icon from menu using up\down scroll key and the select key. The system displays the **Product List** screen.

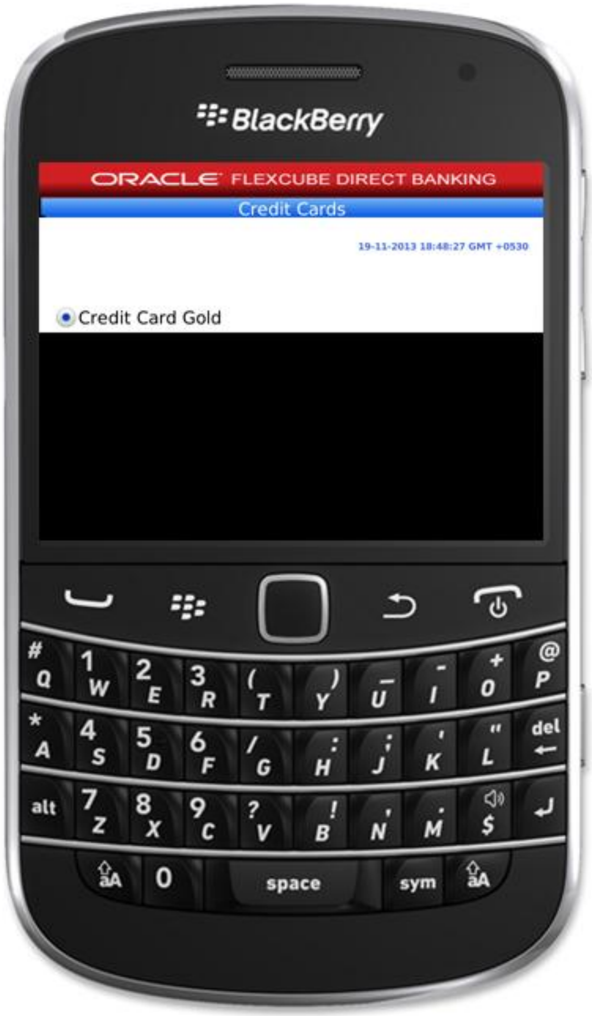
Note: Non Logged in user can view the product details on Login screen. Click Product icon to view products.

Product



3. Select any product you wish to view or to apply for. Click **Next** button the system will display product details screen. Here it is shown for Current Accounts.
   OR
   Click **View Application Status** to view the status of your application for the selected product.

Product



4. Click **Next.** The system will display following product details screen.\

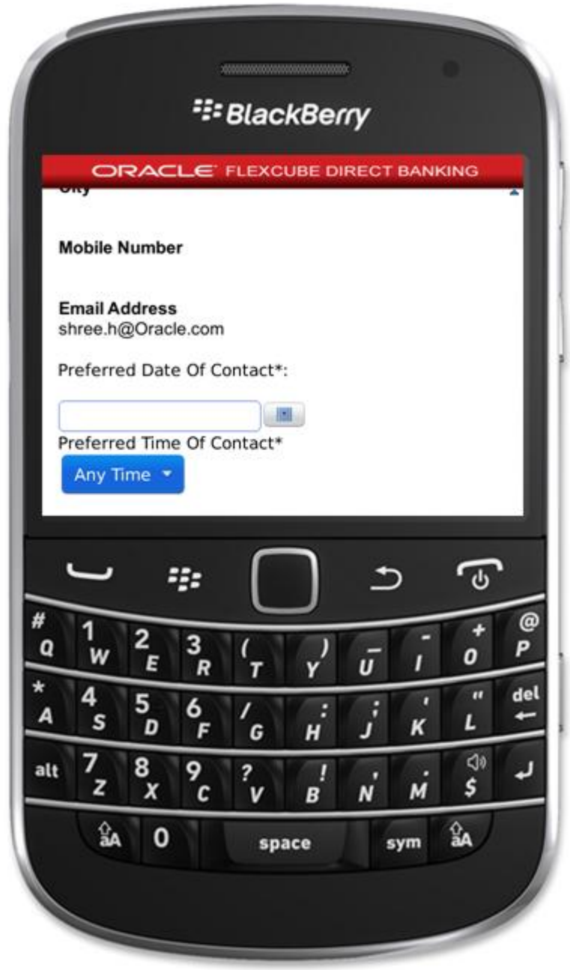
Product Details

5. Click **Apply Now.** The system will display following screen.

Product Details

6. Select the Customer from drop down list.
7. Enter the Date of birth.
8. Click **Continue**. The system will display following personal details screen.

Personal and Contact Details



Field Description

Field Name	Description
Name	[Display] This field displays name you have entered.
Date of Birth	[Display] This field displays date of birth
City	[Display] This field displays your city
Mobile Number	[Display] This field displays the mobile number you have entered.

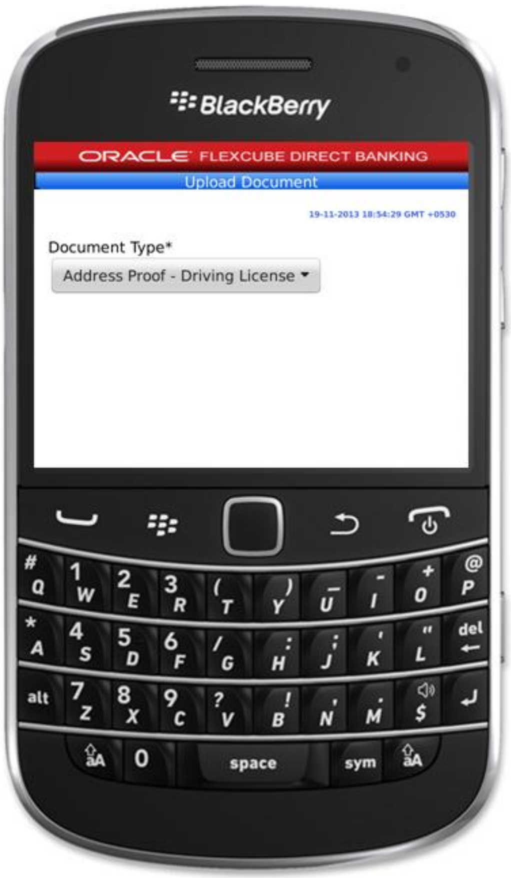
Field Name	Description
Email Address	[Display] This field displays the email address.
Preferred Date of contact	[Display] This field displays the preferred date you have entered.
Preferred Time Of Contact	[Display] This field displays the time you have selected.

9. Click **Continue**

Field Description

Field Name	Description
Online Application Form	
Currency	[Dropdown] Select the desired **Currency Type** from the system-configured options available in the dropdown.
Total Annual Income	[Mandatory, Input Box, 15] Enter the appropriate **Total Annual Income** value.
Promotion Code	[Optional, Input Box, 10] Enter the appropriate **Promotion Code**.

10. Click **Continue**



Field Description

Field Name	Description
Online Application Form	
Document Type	[Dropdown] Select the desired **Document Type** from the dropdown.
Upload File	[Action Button] Click **Upload File** to browse and upload the appropriate document. The screen displays the list of uploaded documents.

11. Click **Upload** file.

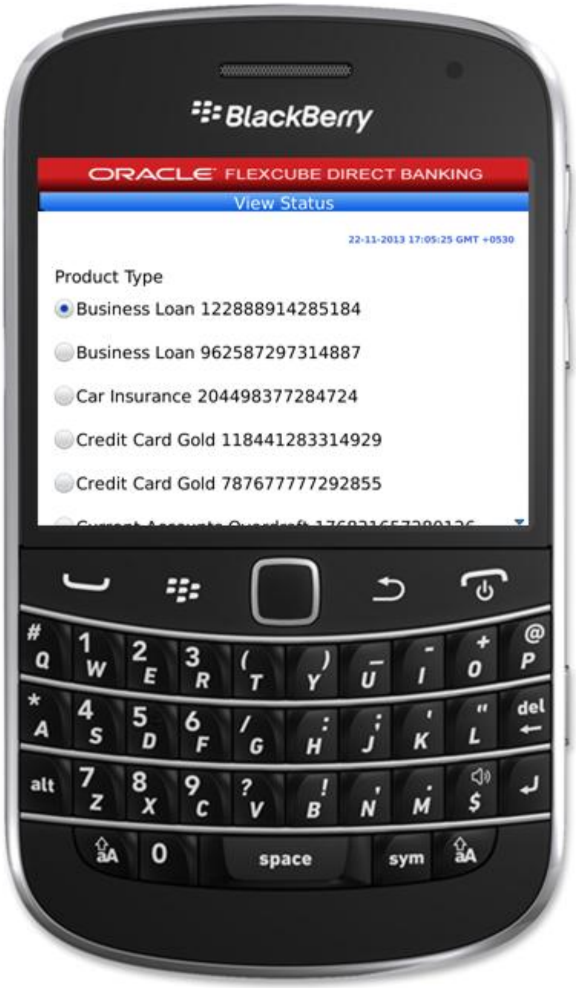
7. My Application

This transaction allow you to view your application and details of product for which you have applied..

To View Status:

1. Navigate through the menu to **Customer Services > My Application**. The system displays the **View Status** screen.

View Status



2. Select the product type for which you want to apply.
3. Click **Next**. The system will display your application details.

View Status

Field Description

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

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

4. Click **Menu** button to go to other menus option.

8. Subscribe/Unsubscribe Banking Channel

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

You can directly subscribe/Unsubscribe from these channels

8.1. Unsubscribe from Banking Channels

To Unsubscribe for other channels

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

Unsubscribe Banking Channels

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

Unsubscribe Banking Channels Verify

5. Click **Submit** button. The system will display confirmation message:
6. Click **OK** button.

8.2. Subscribe for Banking Channels

To Subscribe for other channels

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

Subscribe/ Unsubscribe banking channels

2. Select **Subscribe** tab. The system will display list of available banking channels.
3. Select the channel you wish to subscribe.

Subscribe/ Unsubscribe banking channels

4. Click **Confirm** button, the system will display acknowledgement screen.
5. Click **OK** button.

9. Account Activity

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

To view the account activity details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Account Activity** icon from menu using up\down scroll key and the select key. The system displays the **Account Activity** screen.

Account Activity

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the dropdown list for account activity.
Search By	[Mandatory, Dropdown] Select the search by option for account activity to be displayed from the dropdown list. The options are • Last 2 Days • Last 5 Days • Between Two dates

Field Name	Description
From Date	[Conditional, Alphanumeric, 10] Type the date from which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.
To Date	[Conditional, Alphanumeric, 10] Type the date to which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.

3. Select the **Submit** from the options. The system displays **Account Activity** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Account Activity

(Screen 1)

(Screen 2)

(Screen 3)

Field Description

Field Name	Description
Account	[Display] This field displays the account Number of the Customer. This field is not displayed in case of pagination.
Opening Balance	[Display] This field displays the Opening Balance of the Account. This field is not displayed in case of pagination.

Field Name	Description
Closing Balance	[Display] This field displays the Closing balance of the account. This field is not displayed in case of pagination.
Transaction Date	[Display] This field displays the date on which the transaction is carried Out.
Value Date	[Display] This field displays the Value date of the transaction.
Description	[Display] This field displays the description of the transaction.
Transaction Reference Number	[Display] This field displays the transaction reference number.
User Reference Number	[Display] This field displays the user reference number.
Debit Amount	[Display] This field displays the amount of the transaction.

4. Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu.

10. Account Details

This menu allows you to view the account details of the selected account. You can view the details of both Conventional and Islamic CASA accounts mapped to your user.

To view the account details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Account Details** icon from the menu using up\down scroll key and the select key. The system displays **Account Details** screen.

Account Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account from the list for viewing the details.

3. Select the **Submit** from the options. The system displays **Account Details** screen.
   OR
   Select the **Home** from the options to return to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Account Details

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer Id of the user
Account	[Display] This field displays the Account Number of the Customer's account.

Field Name	Description
Current Balance	[Display] This field displays the current balance of the account along with the account currency.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
Overdraft limit	[Display] This field displays the uncleared funds of the account.
Net available balance for withdrawal	[Display] This field displays the net available balance for withdrawal.

4. Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to return to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

11. My Accounts

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

To view the account summary

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > My Accounts** icon from the menu using up\down scroll keys and the select key. The system displays **My Accounts** screen.

My Accounts

Field Description

Field Name	Description
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account with currency.
Customer Id	[Display] This field displays the customer Id of the user

3. Select the **Home** from the options to go to the main menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Next Page**, **Last Page**, **Previous Page**, and **First Page** from the menu to navigate to the respective page.
   OR

Select the **Menu** from the options to return to the sub menu screen.

12. Adhoc Statement

This menu allows you to request for an account statement for the period specified. Ad hoc account statement can be requested for account types as CASA, Islamic, Term Deposits, Loans etc. as per the accounts mapped to your user.

To request the Adhoc Statement

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Adhoc Statement** icon from the menu using up\down scroll keys and the select key. The system displays **Adhoc Statement** screen**.**

Adhoc Statement

Field Description

Field Name	Description
Account Type	[Mandatory, Drop down] Select the type of account for which statement request is to be made. You can select below mentioned account types, as per the accounts mapped to your user. • Current and Savings • Term Deposits • Loans • Islamic Finance

3. Select the **Submit** from the options. The system displays **Adhoc Statement** screen.
   OR
   Select the **Exit** from the options to exit from the application.

OR
Select the **Home** from the options to go the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen. **Adhoc Statement**

Field Description

Field Name	Description
Account Type	[Display] This field displays the account type selected in the previous screen.
Select Account	[Mandatory, Drop down] Select the Account number radio button from the list of accounts.

Field Name	Description
From Date	[Mandatory, Alphanumeric, 10] Type the from date as start date for the Adhoc statement. Note: From Date cannot be greater than current business date.From date cannot be greater than To date.
To Date	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement. Note: To Date cannot be greater than Current Business date.

4. Select the **Submit** from the options. The system displays **Adhoc Statement Verify** screen.
   OR
   Select the **Back** from the options to return to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to go to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Verify

5. Select the **Confirm** from the options. The system displays **Adhoc Statement Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Confirm

Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Ok** from the options. The initial **Adhoc Statement** screen is displayed
OR
Select the **Menu** from the options to return to the sub menu screen.

13. Stop Cheque

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

To stop cheque

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Stop Cheque** icon from the menu using up\down scroll keys and the select key. The system displays **Stop Cheque** screen.

Stop Cheque

Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action to be performed i.e. Stop or cancel from the dropdown list.
Select Account	[Mandatory, Dropdown] Select the account for which the request is being made from the dropdown list.
Cheque Number	[Mandatory, Numeric, 20] Input the Valid Cheque Number which has to be stopped or Unblocked.

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

3. Enter the relevant details.
4. Select the **Submit** form the options. The system displays **Stop Cheque Verify** screen.
   OR
   Select the **Exit** from the option to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Verify

5. Select the **Confirm** from the options. The system displays **Stop Cheque Confirm** screen.
   OR
   Select the **Change** from the options to return to the previous screen.

OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Confirm

6. Select the **Home** from the options to navigate to the **menu** screen
   OR
   Select the **Menu** from the options to get back to the sub Menu screen.
   OR
   Select the **Exit** from the options to exit from the application
   OR
   Select the **OK** from the options to navigate to the stop cheque initial screen..

14. My Cheques

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

To inquire the cheque status

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > My Cheques** icon from the menu using up\down scroll keys and the select key. The system displays **My Cheques** screen.

My Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which the cheque status is to be inquired.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number for which status is to be inquired.

3. Select the **Submit** from the options. The system displays **My Cheques** screen with the cheque status details.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.

OR
Select the **Menu** from the options to get back to the sub Menu screen.

My Cheques

Field Description

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

Field Name	Description
Amount	[Display] This field displays the cheque amount.

4. Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to get back to the sub Menu screen.

15. New Cheque Book

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

To request the cheque book

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > New Cheque Book** icon from the menu using up\down scroll keys and the select key. The system displays **New Cheque Book** screen.

New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which new cheque book is to be issued.
Cheque Book Option	[Mandatory, Drop down] Select the cheque book option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves

Field Name	Description
Mode of Delivery	[Mandatory, Drop down] Select the mode of delivery for the cheque book. The options are: • Branch • Courier

3. Select the **Submit** from the options. The system displays **New Cheque Book – Verify** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Verify

4. Select the **Confirm** from the options. The system displays **New Cheque Book – Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Confirm

5. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **View Messages** from the options from the options to view the messages.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Ok** from the options. The initial **New Cheque Book** screen is displayed
   OR
   Select the **Menu** from the options to return to the sub menu screen.

16. Loan Details

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

To view the loan details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Loan Details** icon from the menu by using the up/down arrow keys. The system displays **Loan Details** screen.

Loan Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which loan details is to be viewed.

3. Select the **Submit** from the options. The system displays **Loan Details** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Loan Details

(Screen 1)

(Screen 2)

(Screen 3)

(Screen 4)

Field Description

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

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

4. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application
   OR
   Select the **Menu** from the options to return to the sub menu screen.

17. Financing Details

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

To view the financing details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Financing Details** icon from the menu by using the up/down arrow keys. The system displays **Financing Details** screen.

Financing Details

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the dropdown list.

3. Select the **Submit** from the options. The system displays **Loan Details** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Financing Account Details

(Screen 1)

(Screen 2)

(Screen 3)

(Screen 4)

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer id of the selected account.
Account	[Display] This field displays the account numbers under a particular customer ID.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Maturity Date	[Display] This field displays the maturity date of the financing account.
Amount Financed	[Display] This field displays the financed amount.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

4. Select the **Home** from the options to get back to the Menu screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

18. Mail Box

This option allows you to communicate with the bank administrator.

To access the Mailbox options

1. Log on to the Blackberry Banking application.
2. Select **Services >Mailbox** icon from the menu. The system displays the **Inbox** screen**.**

Mailbox

3. Select Interactions from the dropdown.
4. Select the **Submit** from the options. The system displays **View inbox** screen.
   OR
   Select the **Compose** from the options. The system displays **Compose message** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

18.1. Inbox

Message Details

1. Below screen is displayed when Interaction is selected from the initial dropdown and submit is clicked.

(Screen1)

2. Select the **View** from the options. The system displays **View Message** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Back** button from the options to return to the previous screen.
   OR
   Select the **ATG** button from the options to call bank officials for any clarification.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
3. Below screen comes when View option is selected.

4. Select the **Exit** from the options to exit from the application.
   OR
   Select the **Back** from the options to return to the previous screen.
   OR
   Select the **Reply** from the options to reply to the current message.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

18.2. Bulletin

View Bulletin

5. Select the message to be viewed from the dropdown list.
6. Select the **Exit** from the options to exit from the application.
   OR
   Select **View** from the options. The system displays the message in the **Bulletins** screen.
   OR
   Select the **Back** from the options to return to the previous screen.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Bulletins

(Screen1) **(Screen2)**

7. Select **Back** from the options to return to the previous screen.
   OR
   Select **Exit** from the options to exit the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.

8. Click the **Sent messages** on the mailbox screen from the options. The system displays the Sent messages screen.

18.3. Sent Messages

Sent Messages

1. Select the message to be viewed using up down arrow keys and select key.
2. Select the **Exit** from the options to exit from the application.
   OR
   Select **View** from the options. The system displays the message in the **message details** screen.
   OR
   Select the **Back** from the options to return to the previous screen.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Sent Messages

(Screen2)

(Screen2)

3. Select the **Exit** from the options to exit from the application.
   OR
   Select the **Back** from the options to return to the previous screen.
   OR
   Select the **Forward** from the options to forward the current message.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

18.4. Compose Messages

Compose Messages

(Screen1) (Screen2)

1. Select the **Subject** and **Customer** using up down arrow keys and select key.
2. Enter the message (mandatory).
3. Select Add Attachment from options to add any attachment to the message. The system displays following screen:

Compose Messages Add Attachment

(Screen1)

4. Select the **Exit** from the options to exit from the application.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.
   OR
   Select **Send** option to send the message.
   OR
   Select **Inbox** option to navigate to the Inbox screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select **Add Attachment** from the options. The system displays below screen.

5. Select **Attach Files** option to add attachment. The system displays following screen to browse and select the file.

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

Attaching File

(Screen1) (Screen2)

6. Select file and click **Attachments Done** option. The system displays initial compose message screen.
   OR
   Click Delete to cancel the attached file.
7. Select the **Exit** from the options to exit from the application.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.
   OR
   Select **Send** option to send the message.
   OR
   Select **Inbox** option to navigate to the Inbox screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

OR
Select **Add Attachment** from the options. The system displays below screen.

Compose Messages- Message Sent

8. Select the **Exit** from the options to exit from the application.
   OR
   Select **OK** from the options to return to Compose Message screen.
   OR
   Select the **ATG** from the options to call bank officials for any clarification.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

18.5. Alerts

Alerts

1. Select **Sender** from drop down list.
2. Select the **Exit** from the options to exit from the application.
   OR
   Select **View** from the options. The system displays the message in the **Alerts** screen.
   OR
   Select the **Back** from the options to return to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

View Alerts

3. Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Click **Back** from the options to navigate to the previous screen.

18.6. Tasks

Tasks

1. Select Task from drop down list.
2. Select **View** from the options. The system displays the message in the **Task** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to menu screen.
   OR
   Select **Back** from option to navigate to the previous screen.

View Tasks

(Screen1) (Screen2)

3. Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to menu screen.
   OR
   Select **Back** from option to navigate to the previous screen.

19. Forex Inquiry

This menu enables you to inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

To inquire Foreign Exchange Rates

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services >Forex Rates** from the menu using up\down scroll keys and the select key. The system displays **Forex Rates** screen.

Forex Rates

Field Description

Field Name	Description
From Currency	[Display] This field displays the base currency to enquire the exchange rate.
To Currency	[Mandatory, Dropdown] Select the currency to which the exchange rate is being asked for from the dropdown list.

3. Select the To currency.

4. Select **Submit** from the options. The system displays **Foreign Exchange Rate Inquiry** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Forex Rates

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Foreign Rate Unit	[Display] This field displays the foreign rate unit currency.
To Currency	[Display] This field displays the currency to which the exchange rate is being asked for.
Cash Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in cash transaction
Cash Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a cash transaction
TT Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in a telegraphic transfer
TT Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a telegraphic transfer.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the Menu from the options to return to the sub menu screen
   OR
   Select the Back from the options to return to the previous screen.

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20. Security Questions

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

To set Security Questions

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

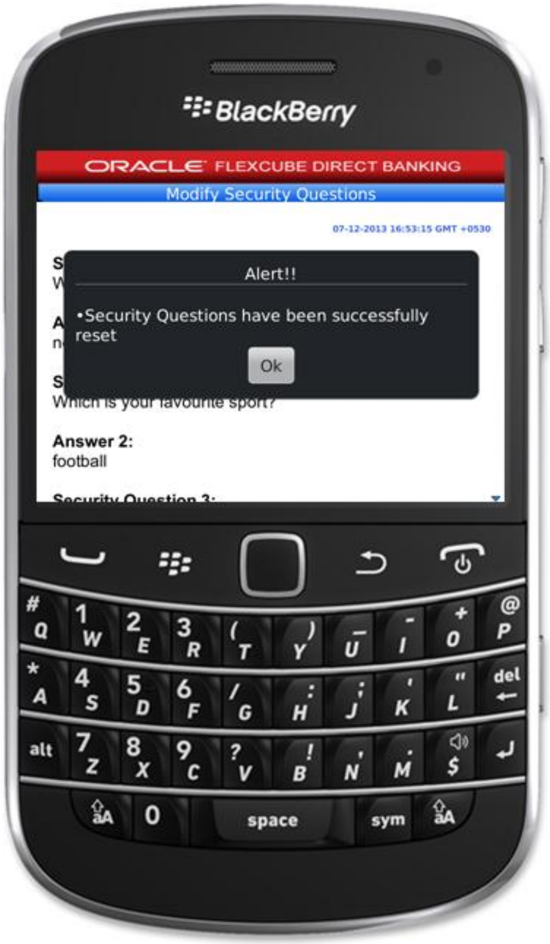
Modify Security Questions

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

Set Security Questions Verify

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

Set Security Questions Confirm



5. Click **Ok** button.

21. Own Account Transfer

This menu enables you to initiate an own account transfer. Own account transfer can be done between any accounts owned by the same user I.e. the accounts that are under the customer ids mapped to the user.

To do the own account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers** > **Own Account Transfer** icon from the menu using down scroll keys. The system displays **Own Account Transfer** screen.

Own Account Transfer

(Screen 1) (Screen 2)

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the own account transfer.

Field Name	Description
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
Payment Instruction	[Mandatory, Drop down] Select the Instructions to execute the payment • Pay Now • Pay Later • Pay Periodically Default value will be Pay Now

3. Select the **Pay Now** from the options. The system displays **Own Account Transfer Verify** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Verify

Field Description

Field Name	Description
Transfer Date	[Mandatory] Select the Payment execution date.
First Execution Date	[Mandatory] Select the First day of SI execution
Last Execution Date	[Mandatory] Select the Final day of SI execution

Field Name	Description
Frequency	[Mandatory] Select the frequency of executing SI These fields will be enabled for Pay Periodically payment instruction.

4. Select the **Confirm** from the Options. The system displays **Own Account Transfer Confirm** screen.
   OR
   Select the **Exit** from the Options to exit from the application.
   OR
   Select the **Home** from the Options to navigate to the menu screen.
   OR
   Select the **Change** from the Options to navigate to the previous screen.
   OR
   Select the **View Messages** from the Options to view the messages.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Confirm

5. Select the **Home** from the options to get back to the Menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **Ok** from the options. The initial **Own Account Transfer** screen is displayed.
   OR
   Select the **Menu** from the options to return to the sub menu screen

22. Internal Transfer

This menu enables you to initiate an internal transfer. Internal Transfer is transfer of amount within different accounts of the same bank

To do the internal transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Internal Transfer** icon from the menu using down scroll keys and the select key. The system displays **Internal Transfer** screen.

Internal Transfer

(Screen 1)

Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Mandatory, Drop down] Select **Existing Template** option button to select the existing Payment template for funds transfer.

Field Name	Description
Make New Payment	[Mandatory, Drop down] Select Make New Payment option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.

Transfer To: Existing Beneficiary:

3. Steps below are shown for transfer to **Existing Beneficiary**.
4. Click **Continue** option. The system displays following screen.

Internal Transfer

Field Description

Field Name	Description
Select Beneficiary	[Mandatory, Radio button] Select existing beneficiary from list.

5. Click Continue option. The system displays **Internal Transfer** screen. The system displays **Internal Transfer** screen.

Internal Transfer

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the internal transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Currency	[Mandatory, Drop down] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
Payment Instruction	[Mandatory, Drop down] Select the Instructions to execute the payment • Pay Now • Pay Later • Pay Periodically Default value will be Pay Now

6. Select the **Payment Instruction** from the options. The system following screen:

Internal Transfer – Pay Periodically

(Screen1)

(Screen 2)

Field Description

Field Name	Description
First Execution Date	[Mandatory] Select the First day of SI execution
Last Execution Date	[Mandatory] Select the Final day of SI execution

Field Name	Description
Frequency	[Mandatory] Select the frequency of executing SI These fields will be enabled for Pay Periodically payment instruction.

Internal Transfer – Pay Later

Field Description

Field Name	Description
Transfer Date	[Mandatory] Enter the transfer date

7. Click **Submit**. The system displays Internal Transfer Verify screen.

Note: Internal Transfer Verify flow is explained in detail below will be same for all payment instructions.

Internal Transfer Verify

(Screen 1) **(Screen 2)**

8. Select the **Confirm** from the options. The system displays **Internal Transfer Confirm** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen

Internal Transfer Confirm

(Screen 1) **(Screen 2)**

9. Select the **Ok** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages
   OR
   Select the **Ok** from the options. The initial **Internal Transfer** screen is displayed
   OR
   Select the **Menu** from the options to return to the sub menu screen
   OR
   Select the **Download PDF** from option to download the Internal Transfer details. The system displays following screen.

Internal Transfer Download

(Screen 1) **(Screen 2)**

10. Select directory and Click **Ok**. The system displays initial Internal Transfer details screen.

Transfer To: Make New Payment:

11. Select **Transfer To** option as **Make New Payment** as shown below and click **Continue**. The following screen is displayed.

Make New Payment

(Screen 1) **(Screen 2)**

(Screen 3) **(Screen 4)**

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the account from which the funds will be transferred.
To Account	[Mandatory, Input box] Enter destination account number.
Beneficiary Branch	[Mandatory, Drop down] Select the branch of beneficiary account.

Field Name	Description
Beneficiary Email	[Mandatory, Input box] Enter the email id of beneficiary.
Amount	[Mandatory, Input box] Enter the amount to be transferred.
Currency	[Mandatory, Drop down] Select the currency of the amount being transferred.
Narrative	[Optional, Input box] Enter the narrative details if any.

12. Select Payment instruction as **Pay Now** from option. The system displays **Internal Transfer** verify screen.

Note: Further steps will be same as for Internal Transfer Verify shown for **Existing Beneficiary.**

23. Domestic Payment

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

To do the domestic account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Domestic Payment** icon from the menu using down scroll key and Select key. The system displays **Domestic Payment** screen.

Domestic Payment

Field Description

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

Transfer To: Existing Beneficiary:

3. Steps below are shown for transfer to **Existing Beneficiary**.
4. Click **Continue** button. The system displays following screen.

Domestic Payment

5. Select **Beneficiary** from the list and click **Continue** button. The system displays following screen.

Domestic Payment

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the domestic payment.
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.

Field Name	Description
Currency	[Mandatory, Drop down] Select the currency for the amount.
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.
Payment Instruction	[Mandatory, Drop down] Select the Instructions to execute the payment • Pay Now • Pay Later • Pay Periodically Default value will be Pay Now

6. Select required Payment instruction from option .The system displays following screen.

Domestic Payment Pay Later

Domestic Payment Pay Periodically

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Pay Later	
Transfer To	[Mandatory, Date picker] Select the date on which transfer has to be done.
Pay Periodically	

Field Name	Description
First Execution Date	[Mandatory] Select the First day of SI execution
Last Execution Date	[Mandatory] Select the Final day of SI execution
Frequency	[Mandatory] Select the frequency of executing SI These fields will be enabled for Pay Periodically payment instruction.

7. Select the **Submit** from the options. The system displays **Domestic Payment Verify** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen

Domestic Payment Verify

(Screen 1) **(Screen 2)**

8. Select the **Confirm** from the options. The system displays **Domestic Payment Confirm** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **Menu** from the options to return to the sub menu screen

Domestic Payment Confirm

(Screen 1) (Screen 2)

9. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **Ok** from the options. The initial **Domestic Payment** screen is displayed.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select **Download PDF** from the options to download the domestic payment details. The system displays following screen:

DomesticTransfer Download

(Screen 1) **(Screen 2)**

10. Select the directory to store pdf and Click **Ok**. The system displays initial Domestic payment details screen.

Transfer To: Make New Payment:

11. Select **Transfer To** option as **Make New Payment** as shown below and click **Submit**. The following screen is displayed.

Make New Payment

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.

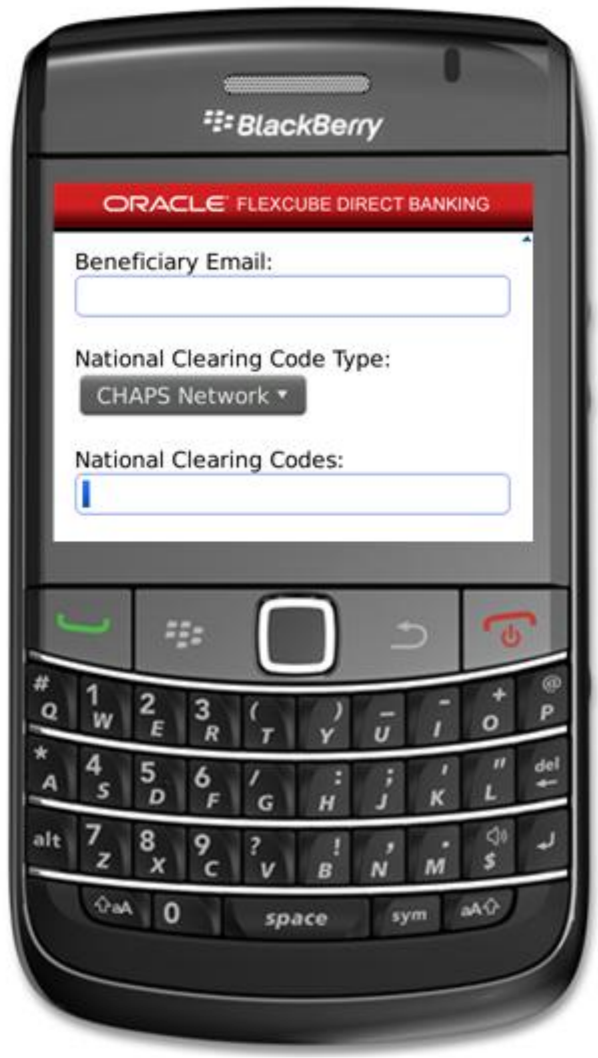
Field Name	Description
Fund Delivery Mode	[Mandatory, Drop down] Select the fund delivery mode. Options available are: • Deposit to the Account • Receive Over Counter

12. Click **Continue** button. The system displays following screen.

Note: Screen below are shown for Fund Delivery Mode is selected as Receive Over Counter option

Make New Payment – Receive Over Counter

(Screen 1)



(Screen 2)

Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.

13. Click **look Up** option to enter the National Clearing Code.

Domestic Payment – Look up

(Screen 1) **(Screen 2)**

14. Select the National Clearing Code from the list and click **Submit.** The system displays following screen.

Domestic Payment

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the account from which the funds will be transferred.
Amount	[Mandatory, Input box] Enter the amount to be transferred.

Field Name	Description
Currency	[Mandatory, Drop down] Select the currency of the amount being transferred.
Narrative	[Optional, Input box] Enter the narrative details if any.

15. Select Payment instruction as **Pay Now** from option. The system displays Domestic Payment verify screen.

Note: Further steps will be same as for Domestic Payment Verify shown for **Existing Beneficiary.**

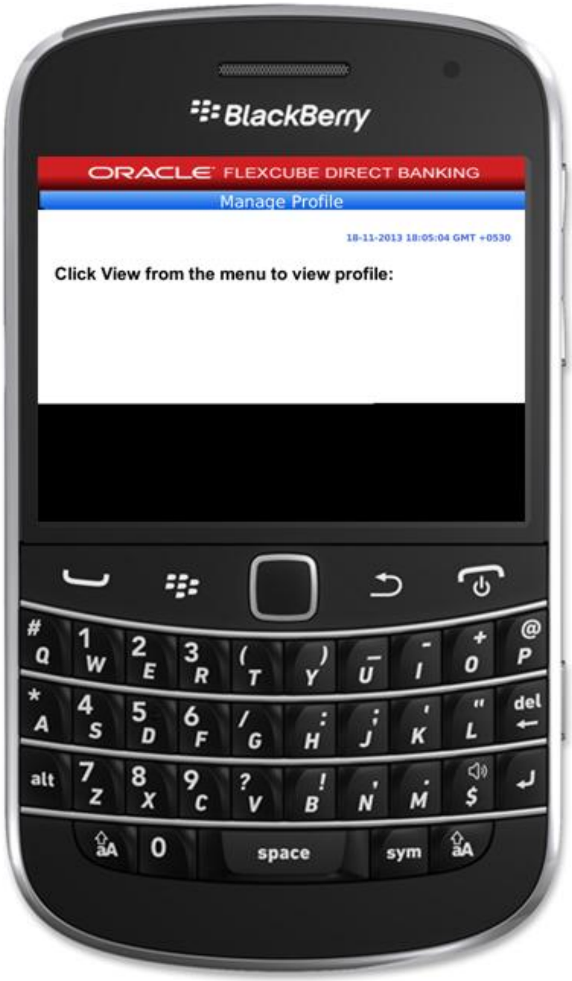
24. Manage Profile

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

To manage profile.

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

Manage Profile



2. Click **Modify Profile** button .The system will display Peer to Peer payment registration screen:

Peer To Peer Payment Registration

Field Description

Field Name	Description
Email Id	[Inputbox] This field will display the email address that you have entered during account opening.You can enter or update email address here if required.

Field Name	Description
Mobile Number	[Inputbox] This field will display the mobile number you have entered during account opening. You can update the mobile number if required. **Note**: If you update the mobile number, Verify button will be enabled for mobile verification. You can perform the mobile verification later or you can verify the mobile number using verify mobile button. The One Time Password will be send to you on your mobile number.

3. Click on **Submit** button . The system will display facebook login screen.
4. Click **Save** button .The system will display following confirmation screen:

Manage Profile

5. Click **Ok** button .

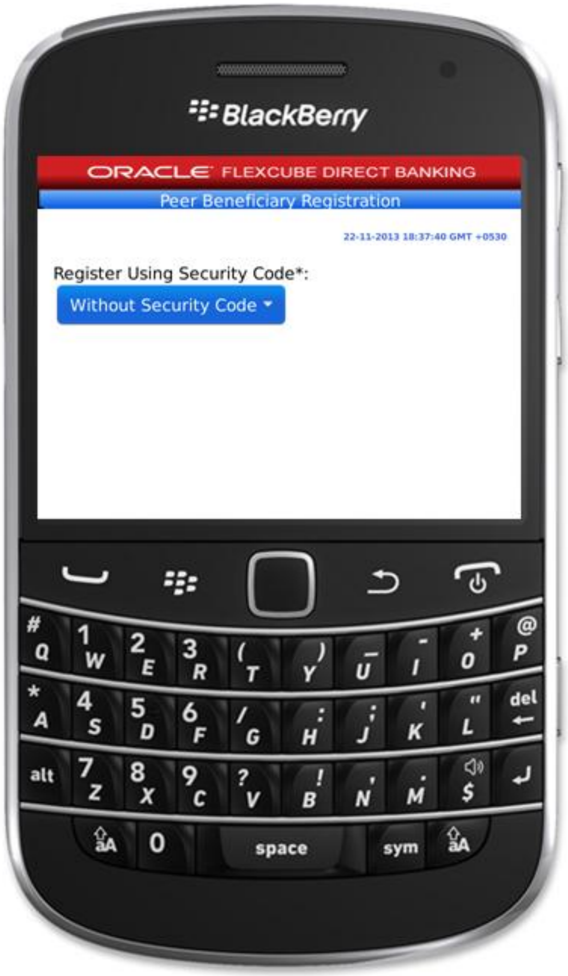
25. P2P Beneficiary

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

To add peer beneficiary

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > P2P Beneficiaries** icon from the menu using down scroll key and Select key. The system displays **Add Peer Beneficiary** screen.

P2P Beneficiaries



1. Select option whether you want to register using security code. Here it is shown for option register without security code.
2. Click **Continue** button.

P2P Beneficiaries

Field Description

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

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

P2P Beneficiaries Verify

4. Click **Continue**. The system will display Confirm screen.

P2P Beneficiaries Confirm

5. Click **Menu** button to go to other menu options.

26. Add Peer Beneficiary

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

To add peer beneficiary

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Add Peer Beneficiary** icon from the menu using down scroll key and Select key. The system displays **Add Peer Beneficiary** screen.

Add Peer Beneficiary

Description

Field Name	Description
Name	[Mandatory, Drop down] Enter the name of the beneficiary .
Contact Type	[Mandatory, Drop down] Select the contact type of the beneficiary. The options are: • Email Id • Mobile Number
Email Address/Mobile Number	[Mandatory, Input] Enter the appropriate detail se per Contact type selection.

3. Select the photo for beneficiary profile if required.
4. Click **Submit**. The system will display **Add Beneficiary Verify** screen

Add Peer Beneficiary Verify

5. Click **Confirm** button. The system will display **Add Beneficiary Confirm** screen

Add Peer Beneficiary Confirm

6. Click **Pay Now** option, to pay to newly added beneficiary.
   OR
   Click **Add New** button to add new beneficiary.

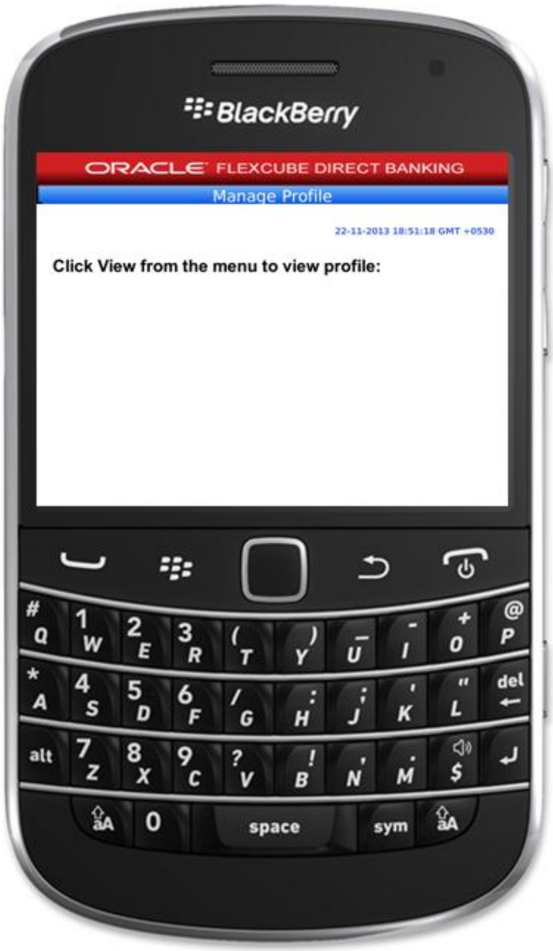
27. Claim Manage Peer Account

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

To manage peer account.

1. Navigate through the menus to **Transfers> Claim Manage Peer Account**. The system displays the **Manage Profile** screen.

Modify Profile



2. Click **Modify Profile**.

Peer to Peer Payment Registration

Field Description

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

3. Click **Submit.**

Modify Registered Peer Beneficiary verify

4. Click **Submit.**

Modify Registered Peer Beneficiary Confirmation

28. Beneficiary Maintenance

Using this option any business user who has access can maintain the beneficiary.

You can create the beneficiaries for various transactions like Domestic Payment, Internal Transfer & International Transfer through this menu. While performing payments to these beneficiaries you need not enter details as they are maintained in system while you created beneficiary.

To go to Beneficiary Maintenance screen

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Beneficiary Maintenance** icon from the menu using down scroll key and Select key. The system displays **Beneficiary Maintenance** screen.

Beneficiary Maintenance

Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop down] Select the Transaction type from the pop over list. Options are • Internal Account Transfer • Domestic Account Transfer • International Account Transfer

Note: Steps below are shown for **Transaction Type** as **Domestic Account Transfer**.

View existing Beneficiary:

3. Click View Beneficiary option from menu to view the existing beneficiary. The system displays following screen.

Beneficiary Maintenance – View Beneficiary

(Screen 1)

(Screen 2)

(Screen 3)

4. Select Beneficiary from drop down as shown above and Click View option to view beneficiary details.

Create New Beneficiary:

5. Click the **Create bene** option in initial Beneficiary Maintenance screen. The system displays the following screen.

Beneficiary Maintenance Domestic Account Transfer

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 35] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.

Field Name	Description
Account Type	[Mandatory, Pop Over] Select the option as Enter Account Number OR Pay Over Counter.

Note: Below details are shown for Account type option as Pay Over Counter.

6. Select the Submit from the options. The system displays Domestic Transfer Beneficiary screen.
   OR
   Select the Home from the options to navigate to the menu screen.

Domestic Transfer - Beneficiary

(Screen 1) **(Screen 2)**

(Screen 3)

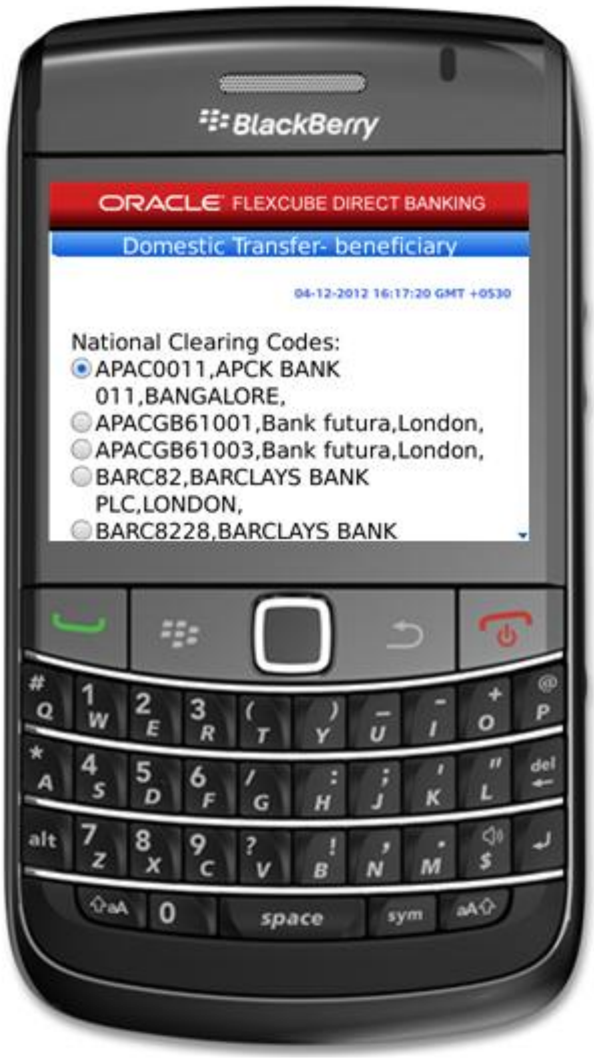
Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : • Public • Private

7. Select **Look U**p option from menu. The system displays following screen to select **National Clearing Code**.

Beneficiary Maintenance



(Screen 1)

8. Select the **National Clearing Code** and click **Submit** from the options. The system displays following screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.

Domestic Transfer Beneficiary

(Screen 1) **(Screen 2)**

9. Select the **Home** from the options to navigate to the menu screen.
   OR
   Select **Download PDF** from option to download Beneficiary details as shown below:

Domestic Transfer Beneficiary

(Screen 1) **(Screen 2)**

10. Select directory to save file and click **ok**. The system will display acknowledgment message for download completion.

29. International Account Transfer

This menu enables the user to transfer funds from mobile banking from one of his account to other bank account internationally.

To do the International account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > International Account Transfer** icon from the menu using down scroll key and Select key. The system displays **International Account Transfer** screen.

International Account Transfer

Field Description

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

Transfer To: Existing Beneficiary:

3. Steps below are shown for transfer to **Existing Beneficiary**.
4. Click **Submit** from options. The system display following screen:

International Account Transfer

5. Select **Existing Beneficiary** from dropdown and click **Continue** button. The system displays following screen.

International Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the domestic payment.
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Drop down] Select the currency for the amount.
Correspondence Charges	[Mandatory, Drop down] Select the party bearing the charges for transaction

Field Name	Description
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.
Payment Instruction	[Mandatory, Drop down] Select the Instructions to execute the payment • Pay Now • Pay Later Default value will be Pay Now

6. Click **Submit** button. The system displays International Account Transfer Verify screen.

International Account Transfer Verify

(Screen 1) (Screen 2)

7. Click **Confirm** button. The system displays **International Account Transfer Confirm** screen.

International Account Transfer Confirm

(Screen 1) **(Screen 2)**

8. Click **Ok** button. The system displays initial **International Account Transfer** screen.
   OR
   Click Download PDF option to download the International Account Transfer details.The system displays following screen:

International Account Transfer

(Screen 1) **(Screen 2)**

9. Select the directory and click OK. The system will display acknowledgement for download completion as shown below:

International Account Transfer

(Screen 1)

Transfer To: Make New Payment:

10. Select Transfer To option as Make New Payment as shown below and click **Submit**. The following screen is displayed.

Make New Payment

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.

Field Name	Description
Destination Account Type	[Mandatory, Drop down] Select the beneficiary account type. Options available are: • Enter Account no • Pay Over the counter

11. Click **Submit** button. The system displays following screen.

Note: Screen below are shown for Destination Account type is selected as Pay Over the counter option

Make New Payment - Pay Over the counter

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Transfer Mode	[Mandatory, Drop down] Select the transfer mode. Option available are: • SWIFT • National Clearing Mode • Bank Details. Default value is SWIFT.

12. Click **Continue**. The system will display following screen.

International Account Transfer

13. Click **look Up** option to enter the SWIFT code.

International Account Transfer

(Screen 1) **(Screen 2)**

14. Select the SWIFT code from the list and click **Submit.** The system displays following screen.

International Account Transfer

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the account from which the funds will be transferred.
Amount	[Mandatory, Input box] Enter the amount to be transferred.
Currency	[Mandatory, Drop down] Select the currency of the amount being transferred.

Field Name	Description
Payment Details1	[Mandatory, Drop down] Select the payment details for the transfer. The option available are: • Payment through other bank • Payment through same bank • Through check • Through Federal bank
Payment Details 2	[Optional, Input box] Enter the other payment details if any.
Correspondence Charges	[Mandatory, Drop down] Select the party bearing the charges for transaction
Narrative	[Optional, Input box] Enter the narrative details if any.
Payment Instruction	[Mandatory, Drop down] Select the Instructions to execute the payment • Pay Now • Pay Later Default value will be Pay Now

15. Click **Submit.** The system displays International account Transfer Verify screen.

Note: Further steps will be same as for International account Transfer Verify shown for **Existing Beneficiary.**

30. My Schedule Transfer

This menu enables the user to View or cancel Pending transfers and Standing Instructions for all transactions.

To do the My Schedule Transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > My Schedule Transfer** icon from the menu using down scroll key and Select key. The system displays **My Schedule Payment** screen.

My Schedule Payment

Field Description

Field Name	Description
Source Account	[Mandatory, Drop down] Select the account on which Pending Transfer or Standing Instruction is maintained
Mode of Transfer	[Mandatory, Drop down] Select the Transfer Mode of the transaction. Values are: • Within Bank • Within Country • Cross Border

3. Click **submit** button .The system displays following screen:

My Schedule Payment

4. Click **Get Details** option .The system displays following **My Schedule Payment** details screen:

My Schedule Payment Details

(Screen 1)

(Screen 2)

(Screen 3)

Field Description

Field Name	Description
Reference No	[Display]] This field displays the SI reference number.
Transfer Type	[Display]] This field displays the instruction set on the account for transaction ie Standing instruction .

Field Name	Description
Start Date	[Display]] This field displays the start date of SI
End Date	[Display]] This field displays the end date of SI
Frequency	[Display]] This field displays the frequency of SI
Transfer Mode	[Display]] This field displays the mode of transfer for SI.
User Refer No	[Display]] This field displays the Transaction reference number
Source Account	[Display]] This field displays the source account for SI
Destination Account	[Display]] This field displays destination account for SI
Transfer Amount	[Display]] This field displays transfer amount for SI
Currency	[Display]] This field displays the currency for SI
Status	[Display]] This field displays the status of SI
Narrative	[Display]] This field displays the narrative for SI

5. Select the **Cancel** from the options to cancel the payment. The system displays following screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.

My Schedule Payment Cancellation

(Screen 1) **(Screen 2)**

(Screen 3) **(Screen 4)**

6. Select the **Yes** from the options to cancel the payment. The system displays **Alert** screen as shown above.
7. Click **OK** button. The system will display initial My schedule Transfer details screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.

31. P2P Transfer

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

To P2P Transfer

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

P2P Transfer

Description

Field Name	Description
Select ID Type	[Mandatory, Dropdown] Select the account number from dropdown list. The options are: • Email Id • Facebook • Mobile Number

3. Click **Continue** button. The system will display the following screen.

P2P Transfer

Description

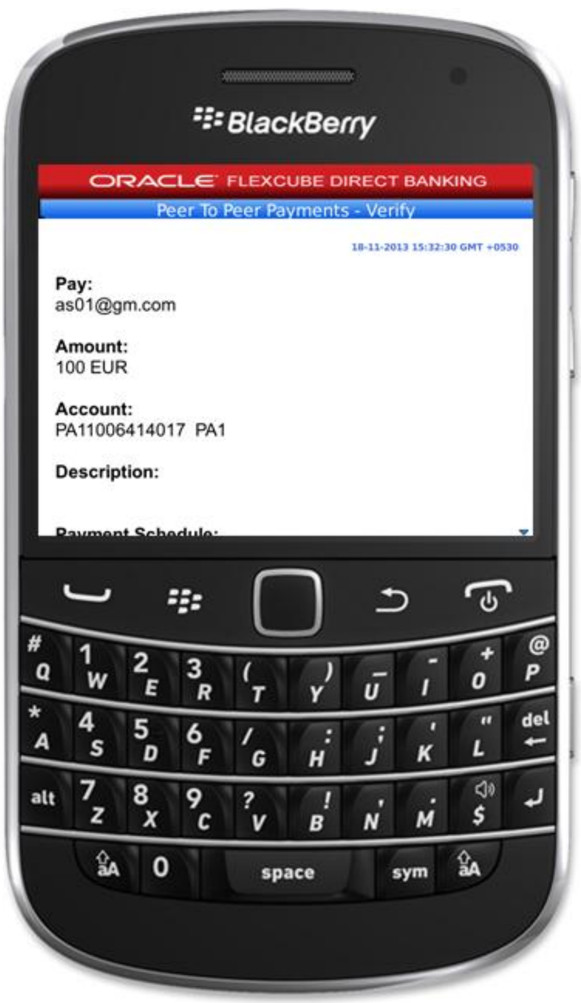
Field Name	Description
Contact Type	[Mandatory, Dropdown] Select the contact type from which you want to select contact for payment from dropdown list. The options are: • Listed • New
Pay	[Mandatory, Input] Enter the mobile or facebook id or email id based on Id type you have selected in previous screen. Note: Click the Pay icon to enter the listed mobile number or email id

Field Name	Description
From	[Mandatory, Dropdown] Select the source account from which you want to make the payment
Amount	[Mandatory, Input] Enter the amount you want to pay.
Currency	[Mandatory, Dropdown] Enter the currency type from dropdown list
Description	[Optional, Input] Enter the description or narrative for payment.

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

Note: similarly you can perform for pay later. Here it is shown for Pay Now

P2P Transfer Verify



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

P2P Transfer Confirm

6. Select the **Home** option to get back to the Menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

32. P2P QR Pay

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

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

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

To Proximity Pay QR Based

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

QR Code Based P2P Payments

Field Description

Field Name	Description
Action	[Mandatory, Drop down] Select the action you want to perform. The values are: • Send Money • Receive Money

3. Click **Submit**. The system will display following screen.

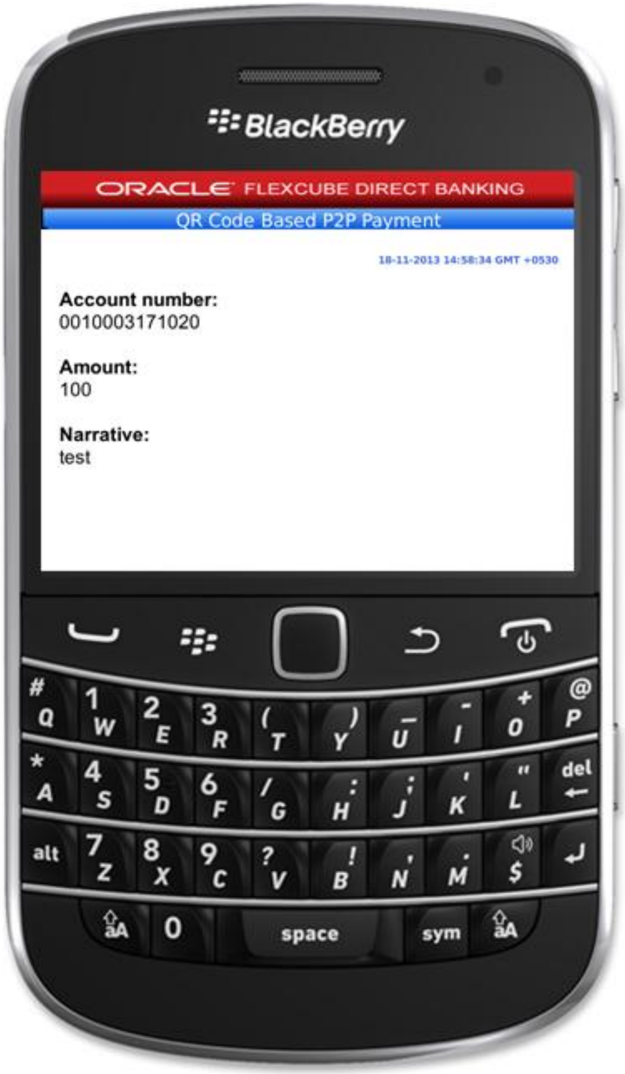
QR Code Based P2P Payments

Field Description

Field Name	Description
Source Account	[Mandatory, Drop down] Select the source account from which you want to perform the payment transaction.
Transfer Amount	[Mandatory, Input box, 15] Enter the amount to be transferred.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

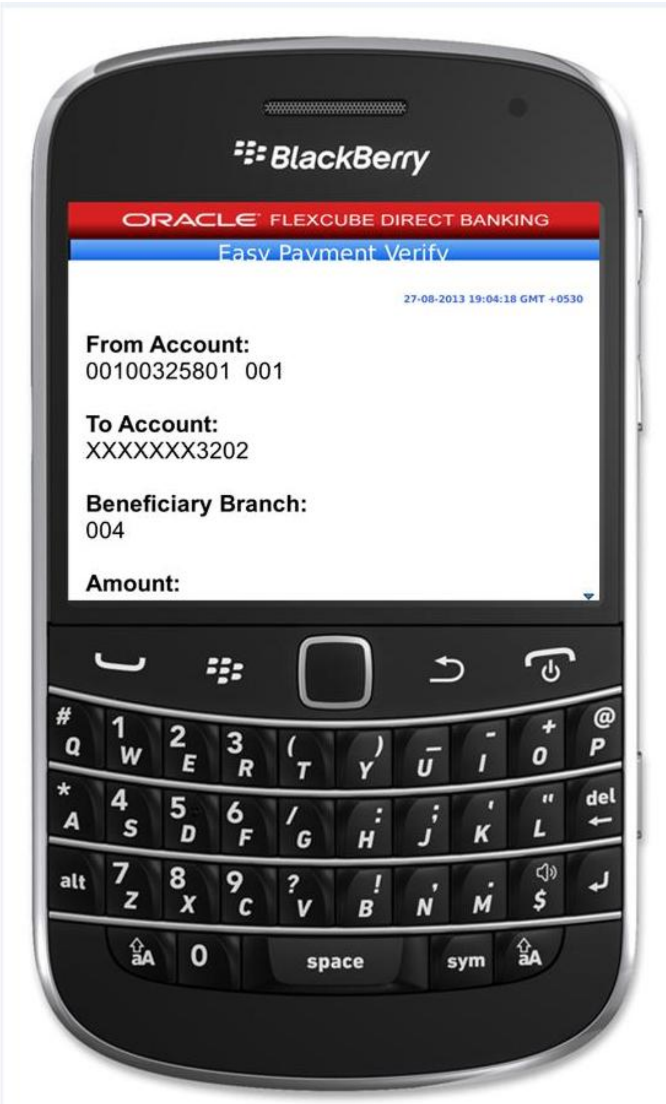
4. Click **Pay Now**. The system will display following P2P Payment detailed screen.

QR Code Based P2P Payments



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

QR Code Based P2P Payments Verify



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

QR Code Based P2P Payments Confirm

8. Click **Ok** button. The system will display initial P2P transfer screen.

33. P2P Activity

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

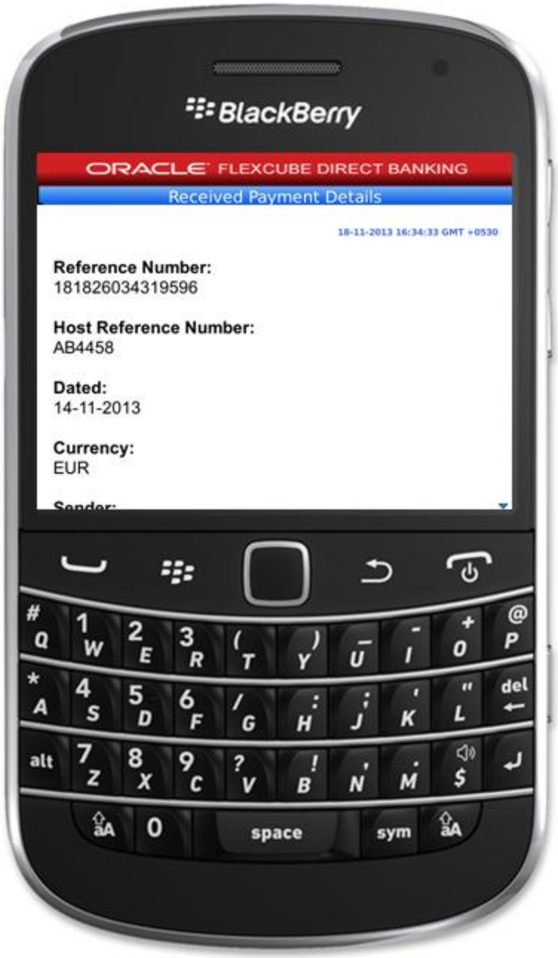
To view P2P Activity

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

Received Payment

3. Select any transaction from the list you want to view and click **Submit**. The system displays **Detailed Received Payment** screen.

Received Payment Details



Field Description

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

Field Name	Description
Reference Number	[Display] This field displays the reference number generated for the transaction.
Dated	[Display] This field displays the date on which transaction has been generated.
Currency	[Display] This field displays the currency of the amount transferred.
Sender	[Display] This field displays the name of the sender.
Received From Account	[Display] This field displays the account number from which amount being transferred. .
Status	[Display] This field displays the current status of the transaction.

4. Click **Back** button The system displays initial Received **Payment** screen.
   OR
   Click **Manage Profile** button to go to manage profile screen.

34. Pay Bill

This menu enables you to pay the Utility Bills for the Registered Billers with the Bank.

To pay the bills

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Pay Bill** icon from the menu using up/down arrow key and Select key. The system displays **Pay Bills** screen.

Pay Bills

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Select Biller	[Mandatory, Drop down] Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15] Type the Bill number for which payment is to be made

Field Name	Description
Bill Generation Date	[Mandatory, Alphanumeric, 10] Type the date on which the Bill payment is due.
Payment Amount	[Mandatory, Alphanumeric,15] Type the amount of payment being done.
From Account	[Mandatory, Drop down] Select the account number from which payment is to be done.

3. Select **Submit** from the options. The system displays **Pay Bill Verify** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Verify

(Screen 1) **(Screen 2)**

4. Select the **Confirm** from the options. The system displays **Pay Bill Confirm** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Change** from the options to navigate to previous screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Confirm

(Screen 1) **(Screen 2)**

5. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select the **Ok** from the options. The initial **Pay Bill** screen is displayed

35. Register Biller

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

To register the biller

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Add Utility Biller** icon from the menu using up/down arrow key and Select key. The system displays **Biller Information** screen.

Biller Information

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Biller Information	
Biller Name	[Display] This field displays the Name of the Biller

Field Name	Description
Biller Nick Name	[Display] This field displays the Nick Name of the Biller
Registered On	[Display] This field displays the Date on which the Biller was Registered.
Service Account Number	[Display] This field displays the account number of the Customer for bill payment.
Customer Id	[Display] This field displays the Customer Id of the Biller

3. Select **Add Biller** from the options. The system displays **Register Biller** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select **First Page**, **Last Page**, **Next Page**, and **Previous Page** from the menu to navigate to the respective pages.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Register Biller

Field Description

Field Name	Description
Register Biller	
Select Customer	[Mandatory, Drop down] Select the Customer for which the biller is to be registered.
Select Biller	[Mandatory, Drop down] Select the Biller from the list of the billers.

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

4. Select **Submit** from the options. The system displays **Register Biller Verify** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Register Biller Verify

5. Select the **Confirm** from the options. The system displays **Register Biller Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Register Biller Confirm

6. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **OK** from the options to navigate to the initial Biller Information screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

.

36. Delete Biller

This menu enables you to delete a already registered biller.

To delete the biller

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Delete Biller** icon from the menu using up/down arrow key and Select key. The system displays **Delete Biller** screen.

Delete Biller

Field Description

Field Name	Description
Biller Name	[Mandatory, Drop down] Select the Biller from the list of the billers.

3. Select **Submit** from the options. The system displays **Delete Biller Verify** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Verify

(Screen 1) **(Screen 2)**

4. Select the **Confirm** from the options. The system displays **Delete Biller Confirm** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Confirm

(Screen 1)

(Screen 2)

5. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **OK** from the options to navigate to the Delete Biller screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

37. Open Term Deposit

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

To open term deposit

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Open Term Deposit** icon from the menu using up/down arrow key and Select key. The system displays **Open Term Deposit** screen.

Open Term Deposit

(Screen 1) **(Screen 2)**


BlackBerry
ORACLE FLEXCUBE DIRECT BANKING
Auto Deposit (ADA2)
From Account*:
006005884 1111111257 Bank Futura -Branch 006
Deposit Amount*:

(Screen 3)

Field Description

Field Name	Description
Customer Details	
Holding Pattern	[Mandatory, Radio button] Select the radio button for the holding pattern. The option are as follows: • Single: If this option is selected for the single term deposit account holder. • Joint: If this option is selected for the joint account holder.
Joint Customer id 1	[Conditional, Alphanumeric, 10] Type the first joint customer id This field is enabled if the **Joint** radio button is selected as holding pattern.
Joint Customer id 2	[Conditional, Alphanumeric, 10] Type the second joint customer id This field is enabled if the **Joint** radio button is selected as holding pattern. Note: Customer Id cannot be same as customer id entered for first account holder.
Deposit Details	
Choose Deposit Product	[Mandatory, Drop-Down] Select the deposit product for which you wish to open a term deposit account.
From Account	[Mandatory, Drop-Down] Select the source account for the deposit from the drop-down list.
Deposit Amount	[Mandatory, Numeric, 15] Type the amount to be deposited.

3. Click Continue option from menu. The system displays **Open Term Deposit** screen.

Open Term Deposit

(Screen 1) **(Screen 2)**

4. Click Continue option from menu. The system displays **Open Term Deposit Payout Details** screen.

Open Term Deposit Payout Details

5. Click **Submit** option from menu. The system displays **Open Term Deposit Verify** screen.

Open Term Deposit Verify

(Screen 1) (Screen 2)

(Screen 3)

Field Description

Field Name	Description
Maturity Date	[Mandatory, Pick List] Select the maturity date of the term deposit from the pick list. Note: Maturity date cannot be less than or equal to the current business date Maturity date cannot be less than the minimum period as specified by the bank for the selected product.

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

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

Field Name	Description
Country	[Display] This field displays the country to which the Bank belongs. If you select Bank Code then this field will get populated automatically.
Rollover Amount	[Conditional, Numeric, 15] Type the amount which will be renewed at maturity. This field is enabled if the **Renew Special Amount** option is selected in the **Maturity Instruction** field. Note: You can enter Rollover amount less than maturity amount.

6. Click **Confirm** option from menu. The system displays **Open Term Deposit Verify** screen.

Open Term Deposit Confirm Screen

(Screen 1) **(Screen 2)**

(Screen 3) **(Screen 4)**

7. Click **OK** option from menu. The system displays **Open Term Deposit initial** screen.
   OR
   Click **Print this page** option from menu to print the Open Term Deposit Confirm screen.
   OR
   Click **Download** option from menu to download open term deposit details. The system displays following screen.

Open Term Deposit – Download

(Screen 1)

(Screen 2)

8. Click **Ok** button. The system displays acknowledgement message as shown above. The system displays initial confirmation screen.

38. Deposit Redemption

Redeem Term Deposit option allows you to Redeem your term Deposit details either partially or fully through Blackberry Application based Mobile Banking.

To redeem the term deposit

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Deposit Redemption** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Redemption** screen.

Deposit Redemption

Field Description

Field Name	Description
Select Deposit	[Mandatory, Drop down] Select the deposit for redemption.

3. Select **Submit** from the options .The system displays **Deposit Redemption** screen.
   OR
   Select the **Home** from the options navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption

(Screen 1) **(Screen 2)**

(Screen 3)

Field Description

Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the deposit account.
Deposit Product	[Display] This field displays the deposit product.

Field Name	Description
Deposit Amount	[Display] This field displays the deposit amount.
Maturity Date	[Display] This field displays the maturity date of the deposit.
Interest Rate	[Display] This field displays the interest rate.
Redemption	
Redemption Type	[Mandatory, Drop down] Select the redemption type. The options are: • Partial Redemption • Full Redemption
Amount	[Mandatory, Numeric, 15] This field displays the deposit account.
Transfer To	[Mandatory, Drop down] Select the transfer to account as the destination account for the redemption.

4. Select **Redeem** from the options. The system displays **Deposit Redemption Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption Verify

(Screen 1) **(Screen 2)**

(Screen 3)

5. Select the **Confirm** from the options. The system displays **Deposit Redemption Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption Confirm

(Screen 1) **(Screen 2)**

(Screen 3)

6. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages
   OR
   Select the **OK** from the options to return to the Deposit redemption initial screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen..

39. Deposit Details

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

To view the TD Details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Deposit Details** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Details** screen.

Deposit Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which deposit details are to be viewed.

3. Select the **Submit** from the options. The system displays **Deposit Details** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Deposit Details

(Screen 1) **(Screen 2)**

(Screen 3) **(Screen 4)**

Field Description

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

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

4. Select the **Home** from the options to navigate to the **Menu** screen.
   OR
   Select the **Back** from the options to return to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

40. Transactions to Authorize

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

To view the transactions for authorization

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transaction Activities** icon from the menu using up\down scroll keys and select key**.**
3. Select Menu button. It will display option Pending Authorization.
4. Click Pending Authorization option. The system displays **View Authorization Transactions** screen.

View Authorization Transactions

Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop down] Select the transaction to be authorized or rejected.

5. Select **Submit** from the options. The system displays **Pending Authorizations** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Pending Authorizations

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
E banking Reference Number	[Optional, Alphanumeric] Type the E banking Reference Number as search criteria.
Status	[Optional, Dropdown] Select the status of the transaction to be searched.

Field Name	Description
Initiator	[Optional, Alphanumeric] Type the Initiator of the transaction as search criterion
Select Record	[Mandatory, Dropdown] Select the Record to search for authorization.

6. Select the **Authorize** from the options if you want to authorize the transaction. The system displays **Verify Authorization Transaction** screen.
   OR
   Select the **Send To Modify** from the options to send the transaction for modification.
   OR
   Select the **Search** from the options to search the transaction to authorize or reject as per the entered search criteria.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Reject** from the options if you want to reject the transaction.
   OR
   Select the **View** from the options to view the transaction details.
   OR
   Select the **Home** from the options to navigate to the options screen.
   OR
   Select the **Exit** from the options to exit from the application.

Pending Transactions – Verify

(Screen 1) **(Screen 2)**

7. Select **Confirm** from the options. The system displays **Pending Transactions – Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Pending Transactions – Confirm

(Screen 1) **(Screen 2)**

8. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **OK** from the options to navigate to the initial View Authorization Transactions screen.

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41. Change Password

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

To change the password

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Change Password** icon from the menu using up\down scroll keys and select key. The system displays **Change Password** screen.

Change Password

Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Mandatory, Drop down] Select the password type radio button from the two types of password types available. The options available are • Login Password • Transaction password

3. Select **Submit** from the options. The system displays **Change Password** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Change Password

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Display] This field displays the password type selected.
Existing password	[Mandatory, Alphanumeric,20] Type the Existing password of the user.
New Password	[Mandatory, Alphanumeric,20] Type the New password for the user.
Confirm New password	[Mandatory, Alphanumeric,20] Type the new password again to confirm for the user.

4. Enter the Old password and the New Password.
5. Select **Change** from the menu. The system displays **Verify Change Password** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select the **Back** from the options to return to the previous screen.

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

Verify Change Password

6. Select **Yes** from the options. The system displays **Confirm Change Password** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select the **Back** from the options to return to the previous screen.

Confirm Change Password

7. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select the **Ok** from the options. The initial **Change Password** screen is displayed.

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

42. Credit Card Details

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

To view the credit card details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Credit Card Details** icon from the menu using down arrow key and Select key. The system displays **Credit Card Details** screen.

Credit Card Details

Field Description

Field Name	Description
Select Card	[Mandatory, Drop down] Select the credit card for which details are to be viewed.

3. Select **Submit** from the Options. The system displays selected card details in the **Credit Card Details** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Credit Card Details

(Screen 1) **(Screen 2)**

(Screen 3) **(Screen 4)**

Field Description

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

Field Name	Description
Reward Points Available	[Display] This field displays the reward points available.
Total Credit Limit	[Display] This field displays the total credit limit.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit.
Available Cash limit	[Display] This field displays the available cash limit.
Total Unbilled Amount	[Display] This field displays the total unbilled amount.
Last Payment Date	[Display] This field displays the last payment date.
Last Payment Amount	[Display] This field displays the last payment amount.
Payment Due Details	
Statement Date	[Display] This field displays the statement date.
Total Billed Amount	[Display] This field displays the total billed amount.
Payment Due Date	[Display] This field displays the last payment due date.
Minimum Amount Due	[Display] This field displays the minimum amount due.

4. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

43. Credit Card Payment

This menu enables you to pay though the Credit Card .

To view the credit card details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Credit Card Payment** icon from the menu using down arrow key and Select key. The system displays **Credit Card Payment** screen:

Credit Card Payment

Field Description

Field Name	Description
Select Card	[Radio button] This filed is used to select credit card. Two options are provided: • Select Card- . To make payment to registered card • Other Card - To pay to any card number that is not registered with the user
Card Number	[Display] This field displays the credit card number for which the details are displayed.

3. Select **Continue** button. The system will display Credit Card Payment screen.
   OR
   Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Credit Card Payment

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the credit card payment.
Amount	[Mandatory, Numeric, 15] Enter the amount to be paid.

Field Name	Description
Payment Instruction	[Mandatory, Radio button] Select payment instruction. Values are: • Total Amount Due • Minimum Amount Due • Amount
Payment Due Date	[Display] This filed displays the Date before which minimum, part or full payment is to be made

4. Select **Submit** button. The system will display Credit Card Payment Verify screen.
   OR
   Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Credit Card Payment Verify

5. Select **Confirm** button. The system will display Credit Card Payment Confirm screen.

Credit Card Payment Confirm

6. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select the Print this page option to print the credit card payment details.
   OR
   Select the **Download PDF** from option to download the Internal Transfer details. The system displays following screen.

Internal Transfer Download

(Screen 1) **(Screen 2)**

7. Click **Ok**. The system displays initial credit card confirm screen.

44. Credit Card Statement

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

To view the credit card statement

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Credit Card Statement** icon from the menu using down arrow key and Select key. The system displays **Credit Card Statement** screen.

Credit Card Statement

Field Description

Field Name	Description
Card Number	[Mandatory, Drop down] Select the card number for which statement is to be viewed.
Month	[Mandatory, Drop down] Select the month for viewing the statement.
Year	[Mandatory, Drop down] Select the year for viewing the statement.

3. Select **Submit** from the options. The system displays card statement details in the **Credit Card Statement** screen
   OR

Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Credit Card Statement

(Screen 1) (Screen 2)

Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.

Field Name	Description
Month	[Display] This field displays the month for which statement is viewed.
Year	[Display] This field displays the year for which statement is viewed.
Reference Number	[Display] This field displays the reference number.
Transaction Date	[Display] This field displays the transaction date.
Description	[Display] This field displays the description of the credit card.
Credit	[Display] This field displays the credit amount.

4. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

45. Force Change Password

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

- If you are login for the first time.
- If you have reset your password.
- If your password has expired.

To perform the forced change password

1. Log on to the Blackberry Mobile Banking application in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

Change Login Password

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.

Field Name	Description
New Password	[Mandatory, Alphanumeric,20] Type the new password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

2. Select the **Change** from the options. The system displays **Confirm Change Password** screen.
   OR
   Select the **Exit** from the options to exit from the application.

Confirm Change Password

3. Select **OK** from the options. The system displays **Change Transaction password** screen.
   OR
   Select **Exit** from the options to exit from the application.

Change Transaction Password

(Screen1) **(Screen2)**

Field Description

Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.

Field Name	Description
New Password	[Mandatory, Alphanumeric,20] Type the new password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

4. Select the **Change** option. The system displays **Confirm Change Password** screen.

Confirm Change Password

5. Select the **OK** from the options. The system displays the Log off screen. You can login again with new password.
   OR
   Select **Exit** from the options to exit from the application.

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

46. Contract Deposits

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

To view the contract Deposit details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Contract Deposits** from the menu using up\down scroll keys and select key.
   The system displays **Contract Deposits** screen.

Contract Deposits

Field Description

Field Name	Description
Contract Deposit	[Mandatory, Drop down] Select the contract deposit from the list for which details are to be viewed.

3. Select the **Submit** from the options. The system displays **Contract Deposits** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Contract Deposits

(Screen 1) **(Screen 2)**

(Screen 3) (Screen 4)

Field Description

Field Name	Description
Customer Id	[Display] This field displays the user id.
Contract Deposit	[Display] This field displays the contract deposit number.
Product Name	[Display] This field displays the product name.

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

4. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

47. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

- The fund is in the Initial Public Offering (IPO) stage
- The fund is allowed for subscriptions in the given period.

This information is available as part of fund rules definition.

An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To buy mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Buy Funds** icon from the menu using up\down scroll keys and select key. The system displays **Buy Funds** screen.

Buy Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder.
Fund AMC	[Mandatory, Drop down] Select the Fund AMC for buying the funds.

3. Select the **Submit** from the options. The system displays **Buy Funds** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

OR
Select the **Menu** from the options to return to the sub menu screen.

Buy Funds

Field Description

Field Name	Description
Fund Name	[Mandatory, Drop down] Select the fund name.

4. Select **Fund Details** from the options. The system displays **Buy Funds** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

OR
Select the **Menu** from the options to return to the sub menu screen.

(Screen 1) **(Screen 2)**

(Screen 2)

Field Description

Field Name	Description
Investment Type	[Mandatory, Drop down] Select the invest type. The options are: • Amount • Units
Amount Or Unit	[Mandatory, Numeric, 15] Type the amount for buying the funds.

Field Name	Description
Dividend Re-Investment	[Mandatory, Drop down] Select the dividend re-investment options. The options are: • Yes • No
Fund Information	
Unit Holder	[Display] This field displays the unit holder id.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Minimum Amount	[Display] This field displays the minimum amount required to buy the funds.
Minimum Units	[Display] This field displays the minimum units of which funds can be purchased.

5. Select **Place Order** from the options. The system displays **Buy Funds – Verify** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Buy Funds – Verify

(Screen 1) **(Screen 2)**

6. Select the **Confirm** from the options. The system displays **Buy Funds - Confirm** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Buy Funds – Confirm

(Screen 1) **(Screen 2)**

7. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **OK** from the options to navigate to the Buy Funds screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

48. Redeem Funds

This option allows you to redeem mutual fund holdings. You may select to redeem full/part of the investment made in mutual fund by this option. The fund should be open for redemption.

A fund is open for redemption if:

- The fund is allowed for redemption in the given period. This information is available as part of fund prospectus.
- The fund is not in book closure.

The redemption process comprises of the following stages:

- Indicating the fund unit holder and the fund to be redeemed.
- Specifying redemption details including product, redemption type, transaction currency and payout mode.
- Verifying the details where user can confirm the information specified.

To redeem mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Redeem Funds** from the menu using up\down scroll keys and select key. The system displays **Redeem Funds** screen.

Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the Unit holder from the unit holders available.

3. Select **View Holdings** from the options. The system displays **Redeem Funds** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Mandatory, Drop down] Select the fund name from the funds available for the unit holder.

4. Select **Place order** from the options. The system displays **Redeem Funds** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR

Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.

Field Name	Description
Fund Name	[Display] This field displays the fund name selected.
Units	[Display] This field displays the units held.
Amount	[Display] This field displays the fund name selected.
Place Order	
Redeem type	[Mandatory, Drop down] Select the type of redemption to be done. Options are: • Amount • Units
Amount or Units	[Mandatory, Numeric, 15] Type the amount or units as per the selection criteria.

5. Select **Place Order** from the options. The system displays **Redeem Funds - Verify** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Verify

6. Select **Confirm** from the options. The system displays **Redeem Funds - Confirm** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** option to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Confirm

7. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **OK** from the options to navigate to the Redeem Funds screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

49. Portfolio

This option allows you to view the details of all the mutual fund holdings.

To view the portfolio

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Portfolio** icon from the menu using up\down scroll keys and select key. The system displays **Portfolio** screen.

Portfolio

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list of unit holders available.

3. Select **View Holdings** from the options. The system displays **Portfolio Details** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Portfolio Details

(Screen 1)

(Screen 2)

Filed Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the units holder.
Holding Fund Details	

Field Name	Description
Fund Name	[Display] This field displays the fund name.
Fund Type	[Display] This field displays the fund type.
Fund Currency	[Display] This field displays the fund currency.
Units	[Display] This field displays the number of units held.
Amount in Fund Currency	[Display] This field displays the amount in fund currency.

4. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

50. Switch Funds

This option allows you to switch investment in one mutual fund to another type of mutual fund using mobile banking. You can switch only a part or the entire investment made in the selected fund.

A fund is open for switch if

- Fund is allowed for switch in the given period. Current date is between switch start date and switch close date. This information is available as part of Fund Rule definition.
- Fund is not in book closure.

To switch mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Switch Funds** icon from the menu using up\down scroll keys and select key. The system displays **Switch Funds** screen.

Switch Funds

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list of unit holders available.

3. Select **View Holdings** from the options. The system displays **Switch Funds** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Switch Funds

Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the selected unit holder.
Fund Name	[Mandatory, Drop down] Select the fund name from the list.

4. Select **Place Order** from the options. The system displays **Switch Funds** screen.
   OR
   Select **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR

Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Switch Funds

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
Switch Type	[Mandatory, Drop down] Select the Switch type. Options are: • Switch Amount • Switch Units
Amount Or Units	[Mandatory, Numeric, 15] Type the amount or units to be switched.
Fund Name	[Mandatory, Drop down] Select the fund name from the list.

5. Select **Place Order** from the options. The system displays **Switch Funds - Verify** screen.
   OR
   Select **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Verify

6. Select **Confirm** from the options. The system displays **Switch Funds - Confirm** screen.
   OR
   Select **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Confirm

7. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **Ok** from the options. The initial **Switch Funds** screen is displayed.
   OR
   Select the **Menu** from the options to return to the sub menu screen

51. Order Status

You may place several purchase orders across various AMCs. An order goes through various stages of transfer i.e. placement, processing, allotment, authorization etc. This option displays the status details of the placed order.

To view the order status

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Order Status** from the menu using up\down scroll keys and select key. The system displays **Order Status** screen.

Order Status

(Screen 1) **(Screen 2)**

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.

Field Name	Description
Status	[Mandatory, Drop down] Select the status. Options are: • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

3. Select **Submit** from the options. The system displays order status details in the **Order Status** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Order Status

(Screen 1) (Screen 2)

(Screen 3)

Filed Description

Field Name	Description
Requested Received On	[Display] This field displays the date and time of the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.

Field Name	Description
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the payment type.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

4. Select the **Home** from the options to get back to the **Menu** screen.
   OR
   Select the **Menu** from the options to return to the sub menu screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.

52. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the Blackberry Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
3. Select **My Payments > Own Account Transfer** icon from the menu using up/down arrow key and Select key. The system displays **Own Account Transfer** screen.

Own Account Transfer

(Screen 1) **(Screen 2)**

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the own account transfer.

Field Name	Description
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

4. Select the **Submit** from the options. The system displays **Own Account Transfer Verify** screen.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Verify

5. Select the **Confirm** from the Options. The system displays **Transaction Initiation Authentication** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** from the options to navigate to the menu screen.
   OR
   Select the **View Messages** from the options to view the messages.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

Transaction Initiation Authentication

6. Select the **Submit** from the options. The system displays **Own Account Transfer - Confirm** screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR

Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Confirm

7. Select the **Home** from the options to get back to the Menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **View Messages** from the options to view the message.
   OR
   Select the **OK** from the options. The initial **Own Account Transfer** screen is displayed.
   OR
   Select the **Menu** from the options to return to the sub menu screen.

53. ATM and Branch Locator

This transaction allows you to view the address and the location of ATM/ branch location.

To view the location and address of the ATM and branch

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services >ATM & Branch Locators** from the menu. The system displays **ATM Branch Locator** screen.

Branch/ATM Locator

Filed Description

Field Name	Description
Enter location	[Mandatory, Alphanumeric] Type the location to view the address and location of the branch /ATM.

3. Select **View Address** from the options. The system displays the address of the ATM/Branch.
OR
Select the **Home** from the options to navigate to the main menu screen.
OR
Select the **Menu** from the options to navigate to the menu screen.

Branch/ATM Locator

4. Select the **Home** from the option to get back to the **Menu** screen.
   OR
   Select the **View Map** from the options to navigate to the **View Map** screen.
   OR
   Select the **Back** option to return to the previous screen.

Branch/ATM Locator

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Satellite/Map** to view the map in satellite /map view.
   OR
   Click **Select** button to view details in map view.

   .

54. Reminders

The Reminder functionality will enable users to register for reminders. Once a reminder is registered the user will be able to view the reminder under the Reminder Schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future.

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Reminders** from the menu using up\down scroll keys and select key. The system displays **Reminders** screen.

Reminders

3. Select Today, Week OR Month radio button to view reminder set for selected period.
4. Click the **Submit** from the options. The displays the set reminder in next screen as shown below.

Reminders

5. Select **Exit** option to exit.
6. Select **Back** to navigate to the previous screen.
7. Select **View** to view that particular selected reminder. The system displays below Display screen.
8. Select **Modify**/**Delete** options in order to modify or delete that selected reminder respectively.

Reminders


BlackBerry
ORACLE FLEXCUBE DIRECT BANKING
Display
Subject :
Meeting
Description :
meeting
Frequency :
Daily
End Date :
30-05-2012 00:00:00

54.1. Registration

Here, user can register reminders. Below shown is the initial screen for Reminder.

Register Reminder

1. Select the **Register** option from the options, in order to register for reminders.

Register Reminder

Field Description

Field Name	Description
Frequency	[Mandatory, Radio button] Select the frequency of the reminder.
Subject	[Mandatory, Alphanumeric, 50] Type the subject for the reminder.
Start Date	[Mandatory, Alphanumeric,10] Type the start date for reminder.

Field Name	Description
End Date	[Mandatory, Alphanumeric,10] Type the end date for reminder.
Description	[Optional, Alphanumeric, 100] Type the description for reminder.

2. Select the **Register** option from the options. The system displays **Confirm** screen for the reminders, as shown below.

Reminders confirm

3. Select **OK** from the options as shown in screen above. The system displays **Confirm** screen for Reminders.

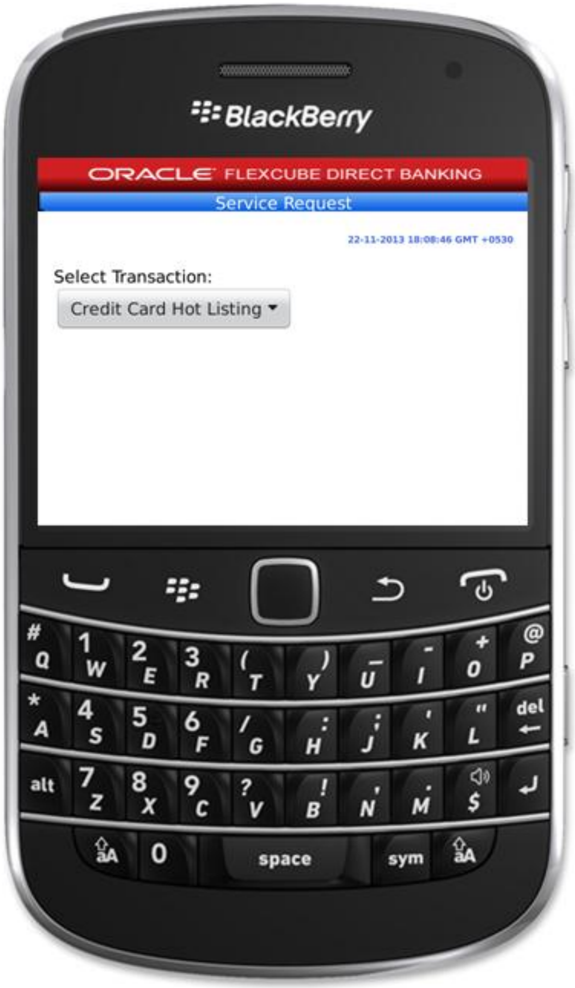
55. New Service Request

You can generate various service requests.

To create the New Service Request

1. Log on to the Blackberry Mobile Banking application.
2. Select **Customer Services > New Service Request** from the menu using up\down scroll keys and select key. The system displays **Service Request** screen.

Service Request



3. Select transaction from the list. Here it is shown for Credit Card Hot listing.
4. Click **Submit.**

Service Request

Field Description

Field Name	Description
Credit Card	[Mandatory, Dropdown] Select the credit card from the list.
Reason	[Mandatory, Dropdown] Select the reason to apply for card.
Specify Reason	[Optional, Text box] Specify the reason for service request.
New Credit Card Required	[Mandatory, Tab] Select the option. The values available are: • YES • NO.

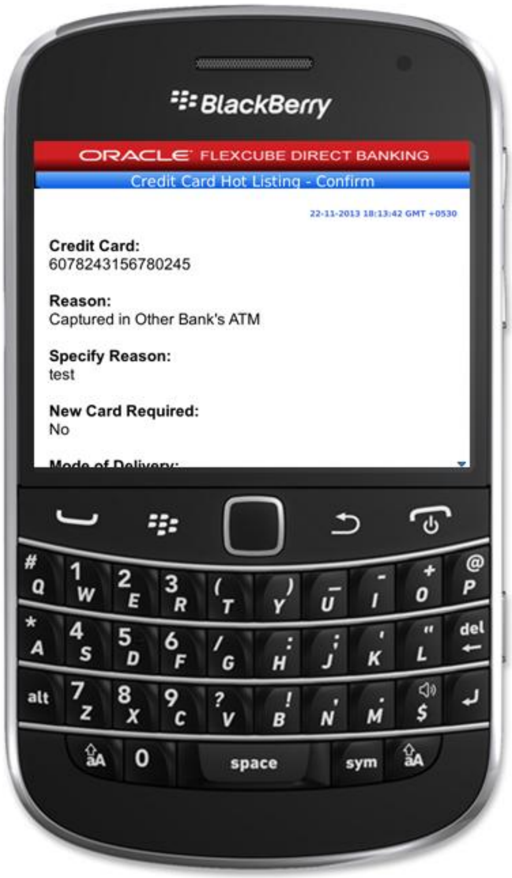
Field Name	Description
Mode Of Delivery	[Mandatory, Radio Button] Select the mode of delivery for credit card. The values available are: • Courier • Branch
User Reference	[Optional, Text box] Specify the reference number or Id if required.

5. Click **Submit.**

Service Request Verify

6. Click **Confirm.**

Service Request Confirm



56. View Service Request

This transaction enables you to view service request raised, along with the status and other details of service request.

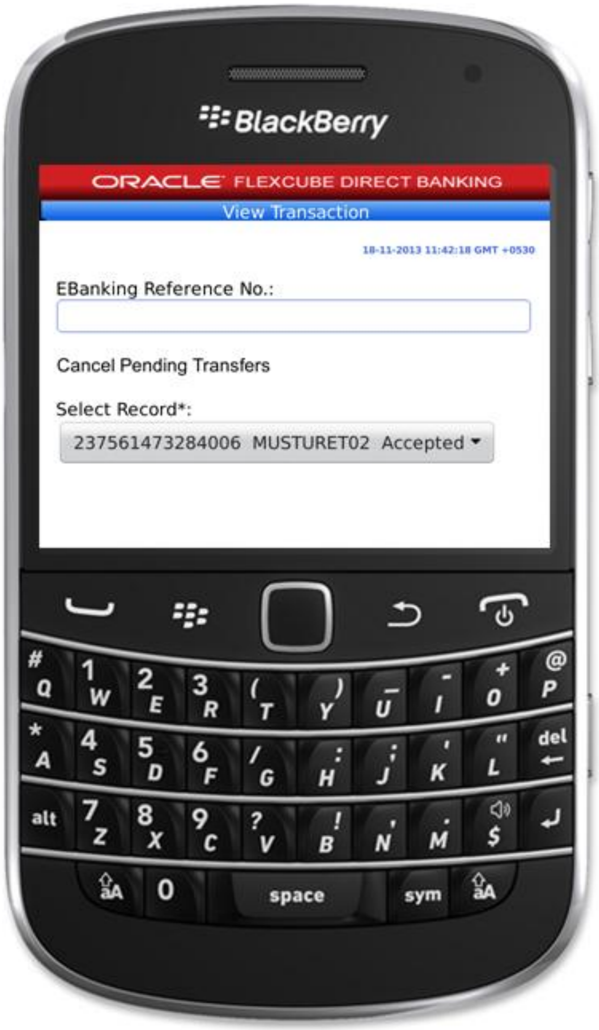
To access the Offers options

1. Log on to the client/application based Mobile Banking application.
2. Navigate to **View Service Request**

View Transaction

3. Select the transaction you want to view from the dropdown list
4. Click **Submit.** The system will display following **View Transaction** screen.

View Transaction



Field Description

Field Name	Description
EBanking Reference No.	[Mandatory, Input] Enter the reference number.
Select Record	[Mandatory, Dropdown] Select the record you want to view from the dropdown list.

5. Click **View.** The system will display transaction detailed screen.
   OR
   Click **Change** to change the data entered.

View Transaction Details


BlackBerry
ORACLE FLEXCUBE DIRECT BANKING
View Transaction
18-11-2013 11:43:20 GMT +0530
Transaction:
Cancel Pending Transfers
E-Banking Reference No:
237561473284006
Status:
Accepted
Created By:
MUSTURET02

Field Description

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

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

6. Select the **Home** from the options to get back to the Menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

57. Offers

Location Based Offers:

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

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

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

Personalized / Targeted Offers:

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

To access the Offers options

1. Log on to the client/application based Mobile Banking application.

2. Select **Offers >Location Based offers** from the menu. The system displays **Location Based offers** screen.

3. Select **Offers >Personalized offers** from the menu. The system displays **personalized offers** screen.

Personalized Offers

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

58. Calculators

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

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

58.1. Deposit

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

To view Deposit Calculator:

1. Navigate through **Customer Services**>**. Deposit Calculator** The system displays the deposit calculator screen.

Deposit Calculator

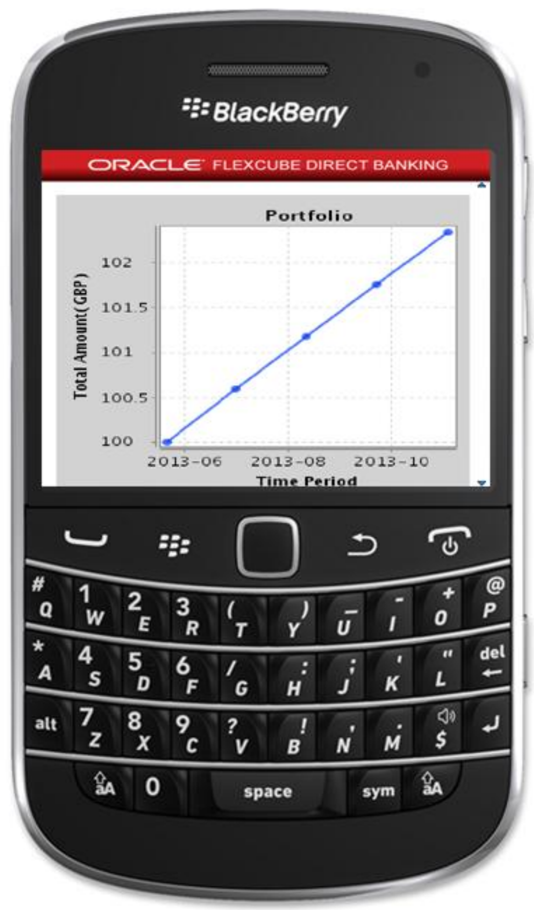
Field Description

Field Name	Description
Amount I wish to Invest	[Input, numeric(1-15),mandatory] Enter total Deposit principal amount with defaulted currency.
Interest rate (%)	[Input, numeric(1-2),mandatory] Interest rate for which the total amount is to calculated

Field Name	Description
Choose Investment Period	
Investment Period	[Input in Year, Month and days, mandatory] Enter tenure in days months year in respective boxes available for deposit.
maturity date	[Calendar, Mandatory] Select maturity date.

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

Deposit Calculator



58.2. Savings Calculator

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

To view Savings Calculator:

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

Savings calculator

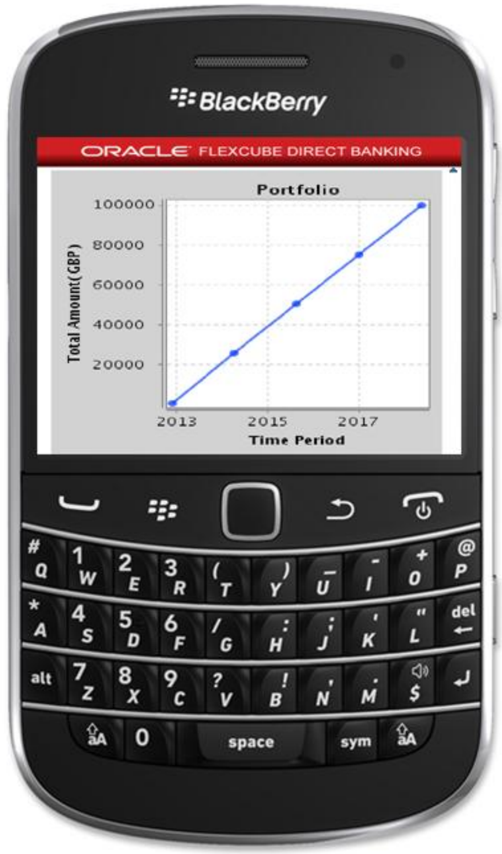
Field Description

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

Field Name	Description
Initial deposit amount	[Input,20,Optional] Enter the initial amount deposited with defaulted currency.
Frequency for regular Contributions	[Mandatory, Dropdown] Select the Frequency at which deposit will be made. The values available are: • Weekly • Fortnightly • Monthly • Quarterly • Annually • Only initial deposit amount.
Regular Contribution Amount	[Input,15,Optional] Enter the contribution amount to save with defaulted currency. This field will be enabled only if Save regularly and receive sum at maturity option is selected in I want to field.
Start date	[calender] Select the date for starting the calculation for savings
Choose Tenure or end date	[Mandatory, Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment will be made

2. Click **Calculate**.


BlackBerry
ORACLE FLEXCUBE DIRECT BANKING
You should invest:
14,516.40 GBP Annually
For Tenure:
5 Years 5 Months 6 Days
To achieve a target of:
100,000.00 GBP
Total Interest Earned Is:
12,801.60 GBP
Portfolio


BlackBerry
ORACLE FLEXCUBE DIRECT BANKING
Portfolio
100000
80000
60000
40000
20000
Total Amount(GBP)
2013
2015
2017
Time Period

58.3. Foreign Exchange Calculator

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

To view Foreign Exchange Calculator:

1. Navigate through **Customer Services** >**. Foreign Exchange Calculator** The system displays the Loan calculator screen.

Foreign Exchange Calculator

Field Description

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

2. Click **Submit**.

Foreign Exchange Calculator

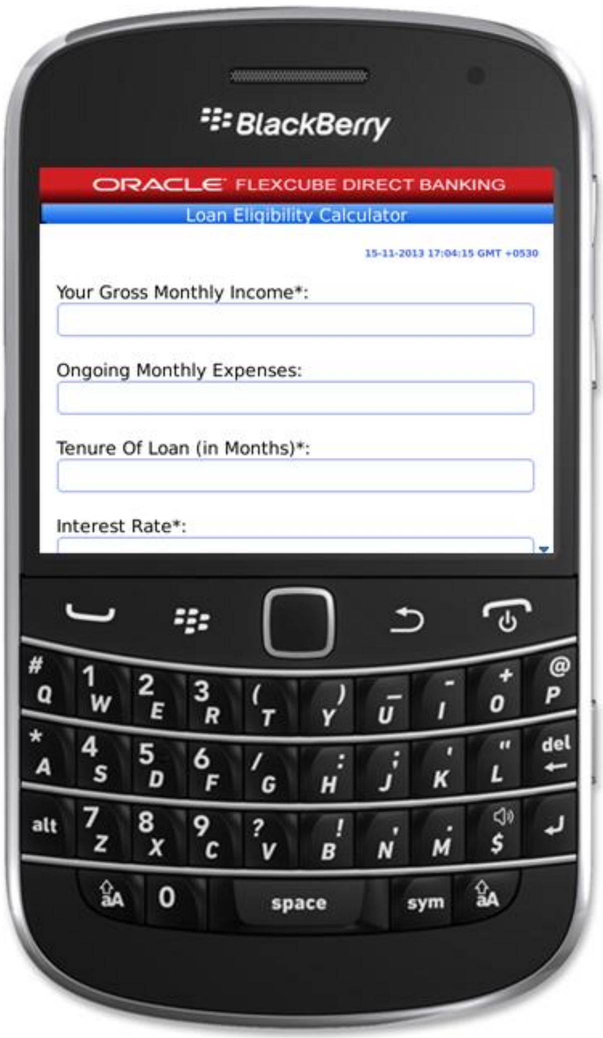
58.4. Loan Eligibility Calculator

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

To view Loan Eligibilty Calculator:

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

Loan Eligibilty Calculator



Field Description

Field Name	Description
Your Net Gross Monthly income	[Input/slider,Numeric(1-15),mandatory] Enter Monthly income
Ongoing Monthly Expenses	[Input/slider,Numeric(1-15),Optional] Enter monthly EMI .
Tenure of loan (in months)	[Input/slider, Numeric(1-3),mandatory] Enter Tenure of the loans in months. Default tenure: 12months – 360 months
Interest rate	[Input/slider, Numeric(1-5),mandatory] Enter Interest rate for which the eligibility is to be calculated Default interest : 1%-25%

2. Click **Calculate**.

Loan Eligibility Calculator