Oracle FLEXCUBE Direct Banking

iPhone Application Based Mobile Banking
User Manual
Release 12.0.2.0.0

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iPhone Application Based Mobile Banking
User Manual
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Contents

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**

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
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 Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	✓	★	N
Beneficiary Maintenance	NH	NH	N
Credit Card Payment	NA	★	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N
Open Term Deposit	✓	★	N

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
PreLogin Transaction	**NH**	**NH**	**N**

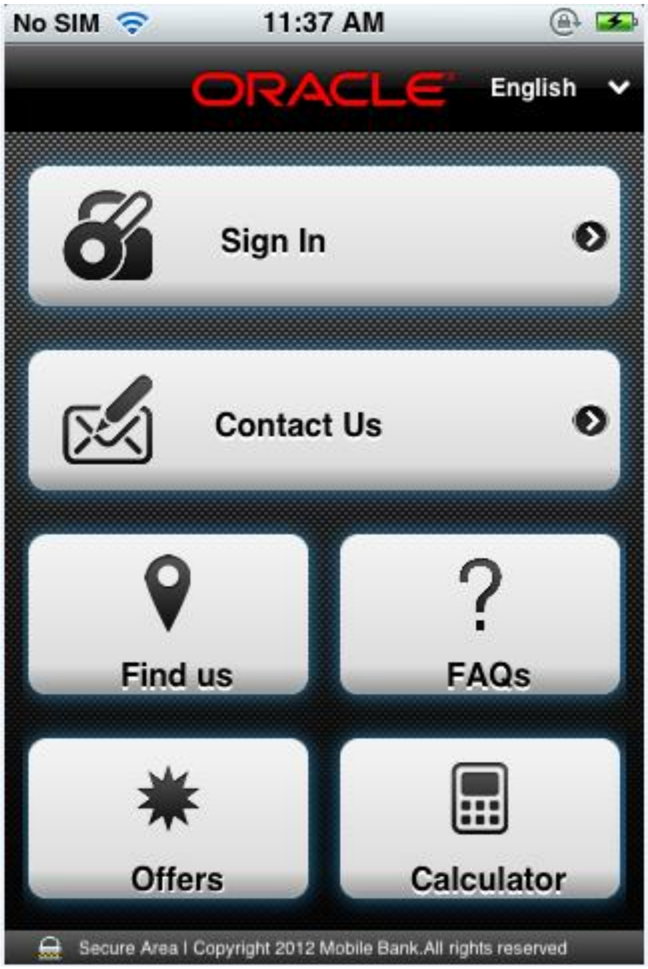
3. Log In / Landing Screen

This option allows you to perform the transaction through Oracle FLEXCUBE Direct Banking system using the i phone client based mobile.

To login into the client/application based Mobile Banking Application

1. Click the appropriate application icon provided for client/application based mobile banking. The system displays **Login** Screen.

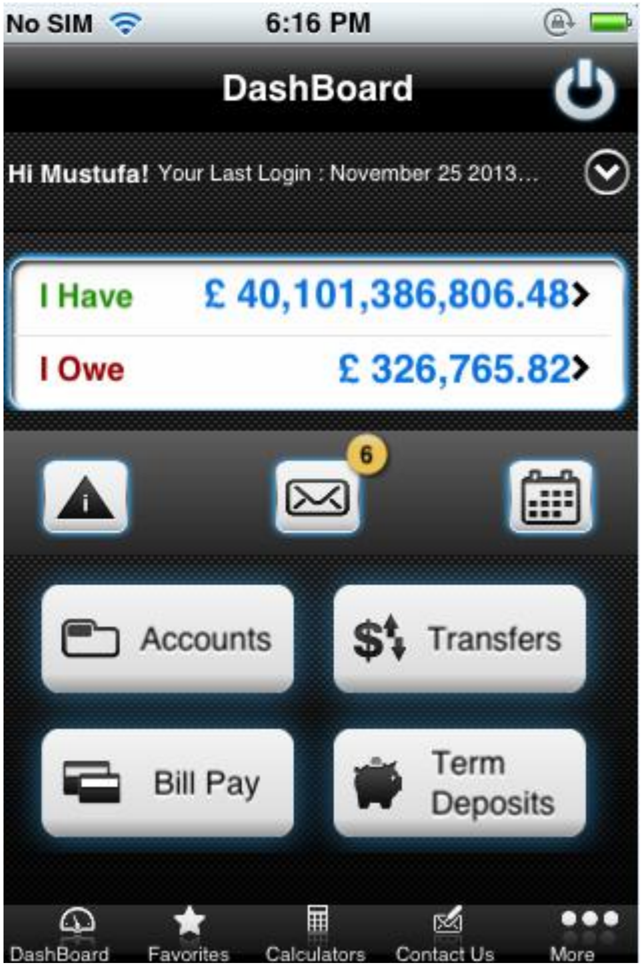
Login


No SIM
11:37 AM
ORACLE
English
Sign In
Contact Us
Find us
FAQs
Offers
Calculator
Secure Area I Copyright 2012 Mobile Bank.All rights reserved

2. Enter the user id and password provided to login.

3. Click the **Sign In** button. The system displays **Dashboard** screen.

Dashboard



4. Click any Menu in that menu bar. The system will navigate to the respective submenus

.

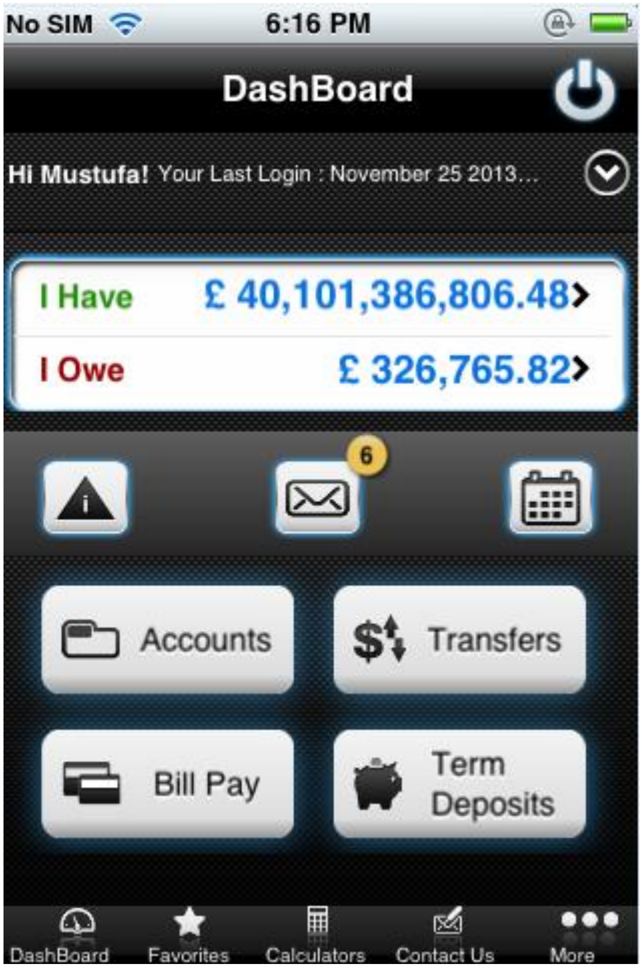
4. Logout

This option enables you to log off the application.

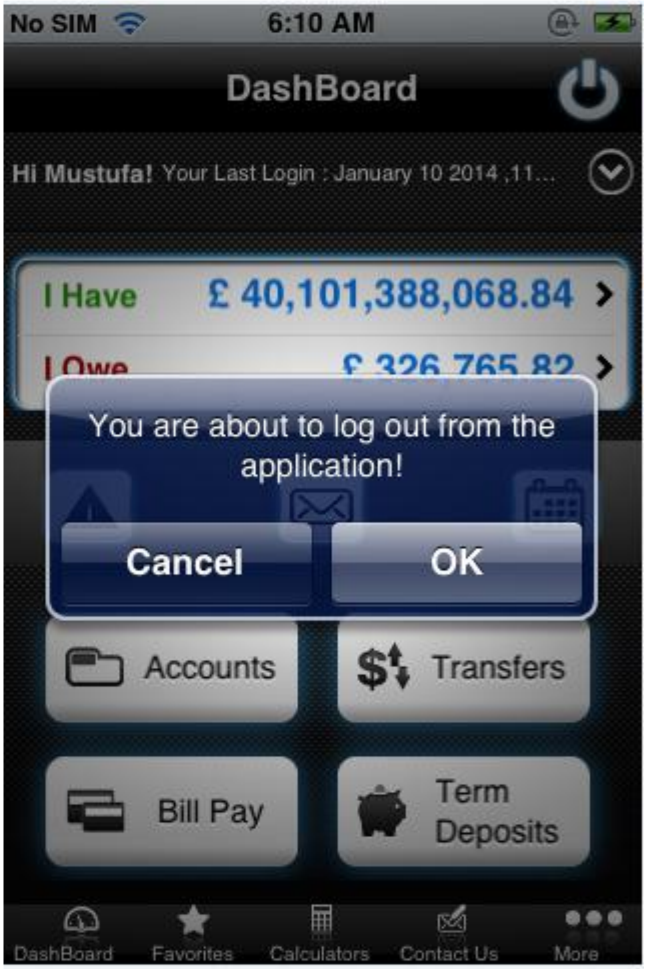
To log out of the client/application based Mobile Banking Application

1. Log on to the client/application based Mobile Banking application.
2. Click the Exit button at the upper right corner of the screen.

Menu



3. Click the **Exit**  button in above screen to log off. The system displays pop up as shown below.

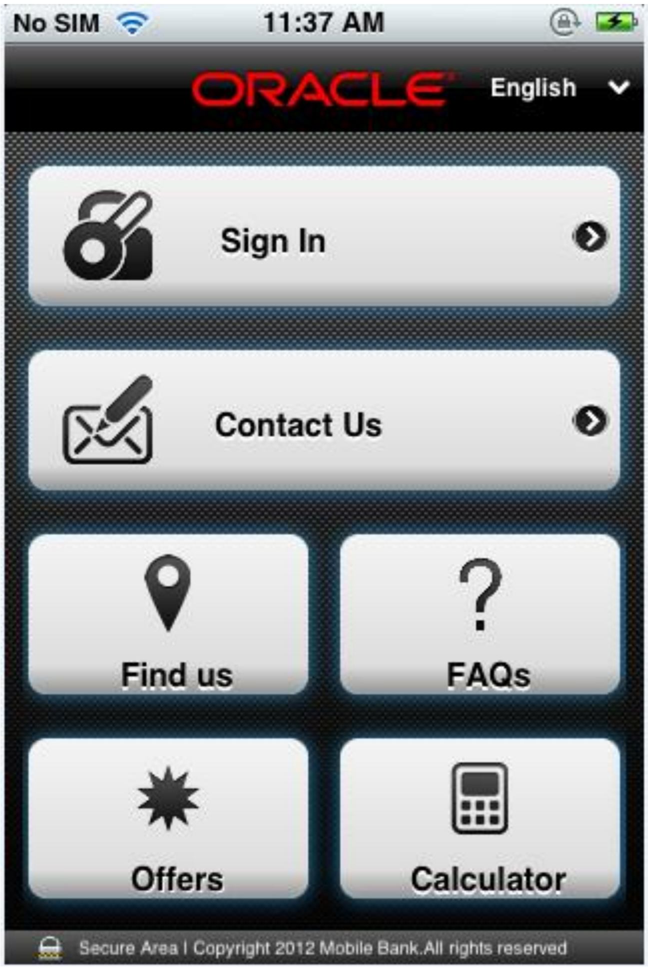


4. Click the **OK** button. The system displays initial login screen

5. Pre-Login Transactions

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

Login



1. As shown in above screen, you can perform below pre login transactions.
   - **Find us**: This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.
   - **FAQ**: This option enables user to help for his queries in question and answer format.
   - **Offers**: This option enables user to view various offers available. Please refer offers section for further details.
   - **Contact Us**: Using this option, user can contact bank for any required information or queries
   - **Calculator**: This option enables user to use various types of calculators like Loan

Calculator, Savings Calculators etc. Please refer Calculators section for further details.

- **Products:** Using this option, user can view various personal and corporate product offered by bank.
- **Received Payments**: This option allows you to view the received payment through different mode like email, facebook and mobile.

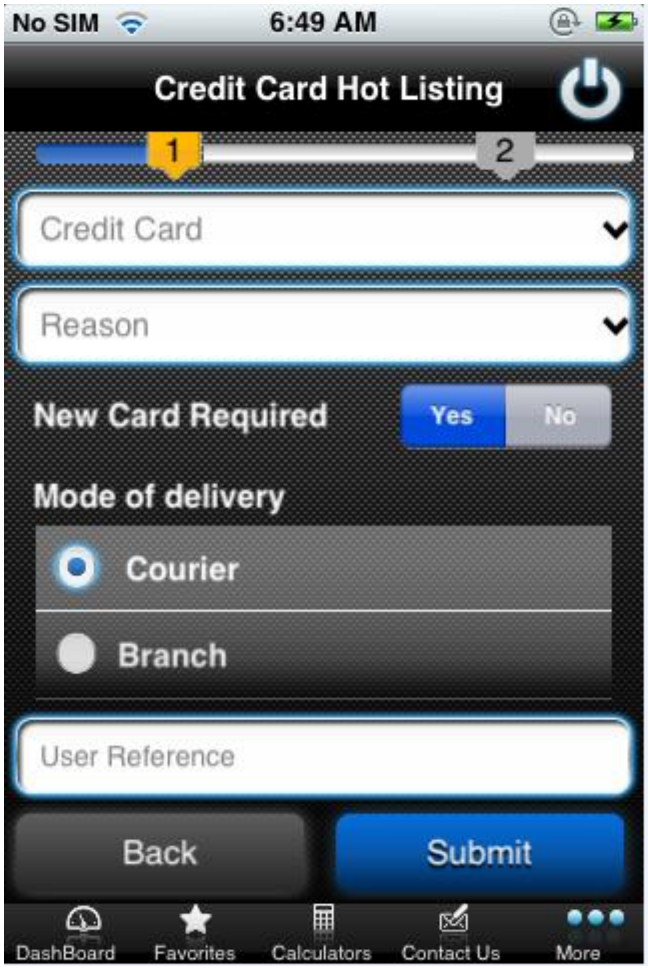
6. New Service Request

You can generate various service requests.

To create the New Service Request

1. Navigate to **Customer Services > New Service Request** Panel. The System displays **New Service Request** Screen. Here it is shown for Credit Card Hot Listing.

Service Request

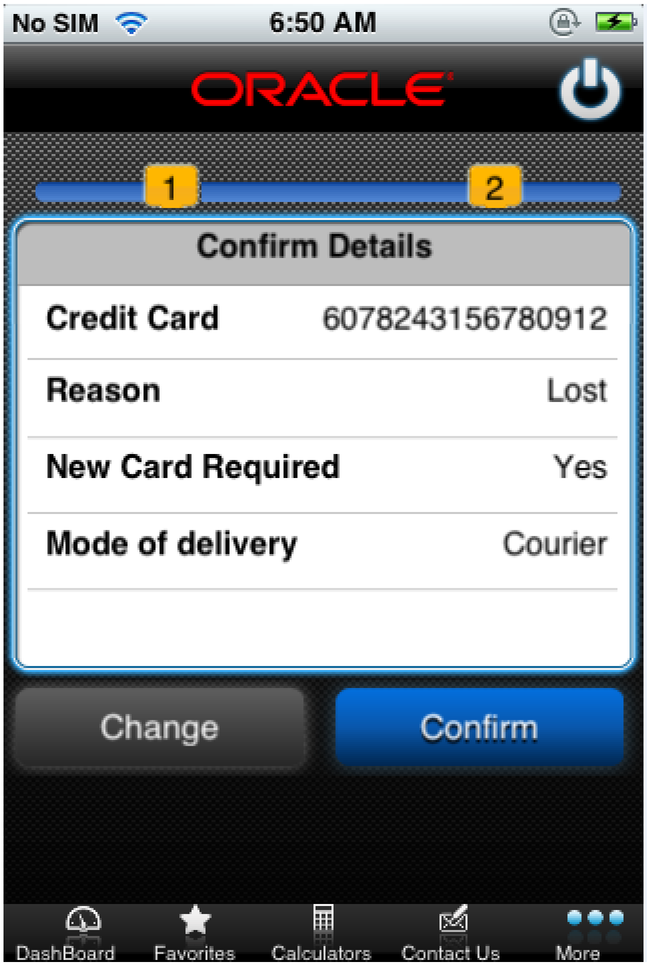


Field Description

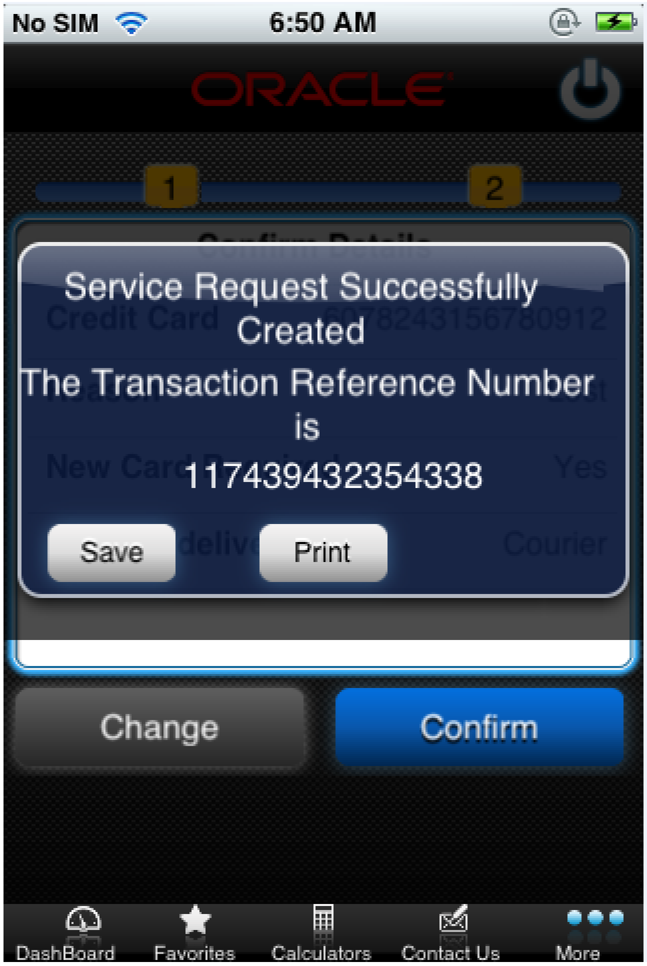
Field Name	Description
Credit Card	[Mandatory, Dropdown] Select the credit card from the list.
Reason	[Mandatory, Dropdown] Select the reason to apply for card.
Specify Reason	[Optional, Text box] Specify the reason for service request.

Field Name	Description
New Credit Card Required	[Mandatory, Tab] Select the option. The values available are: • YES • NO.
Mode Of Delivery	[Mandatory, Radio Button] Select the mode of delivery for credit card. The values available are: • Courier • Branch
User Reference	[Optional, Text box] Specify the reference number or Id if required.

2. Click **Submit** button. The system will display Service Request Verify screen.
   OR
   Click **Reset** button to clear the information.



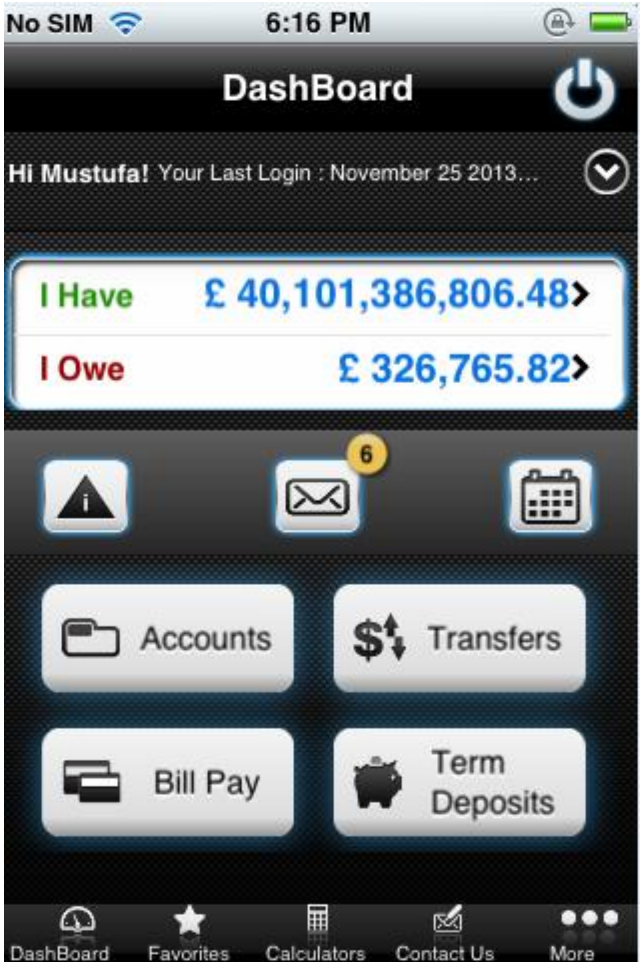
3. Click **Confirm** button to confirm the request. The System will display confirm screen with Acknowledgement.


No SIM
6:50 AM
ORACLE
1
2
Service Request Successfully Created
The Transaction Reference Number is
117439432354338
Save
Print
Change
Confirm
DashBoard
Favorites
Calculators
Contact Us
More

7. Setting any Transaction as Favorite

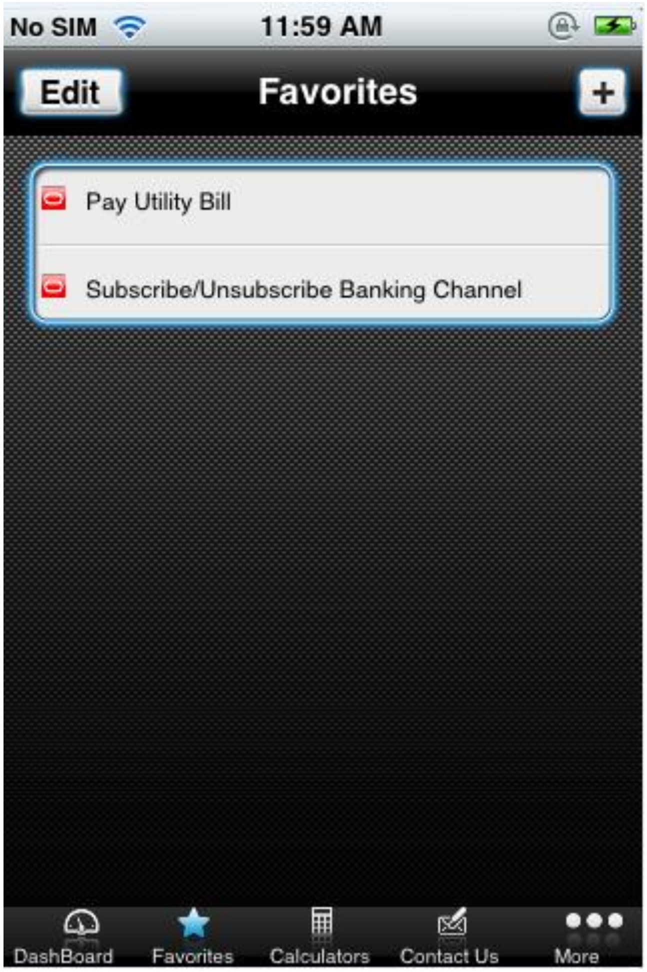
This option enables you to set any transaction as Favorite. That transaction will be available under the Favorites tab for direct access without navigating through Menu and submenus.

To set any transaction as Favorite



1. Click the favorite icon. The system displays Favorites screen showing already set favorite transaction along with transactions that are not favorite, as shown below.

Transactions in Favorites

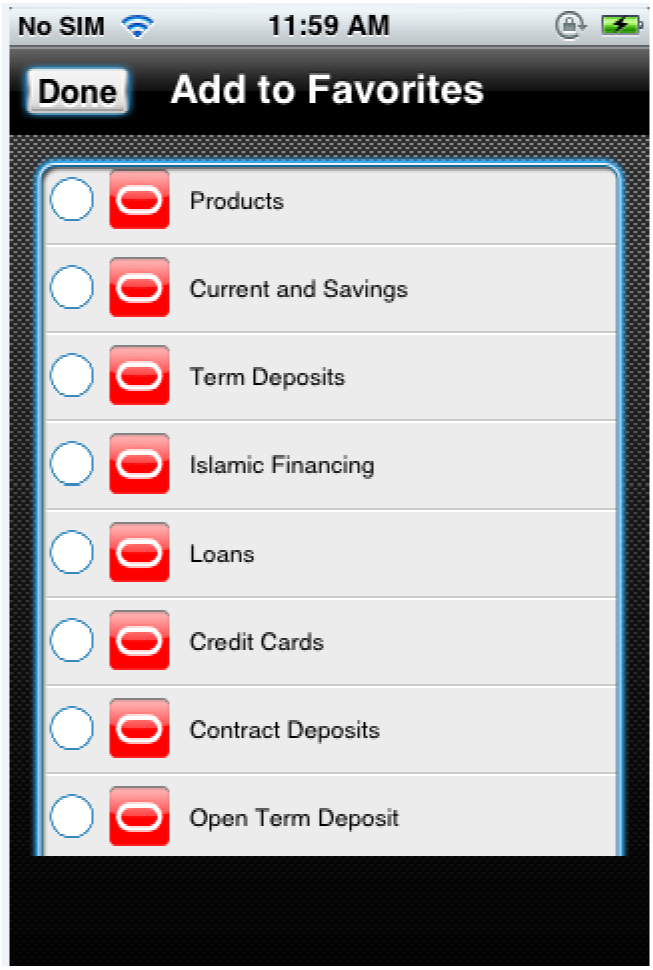


2. Click the  button to add transaction as favorite in above screen. The system displays below screen.

   OR

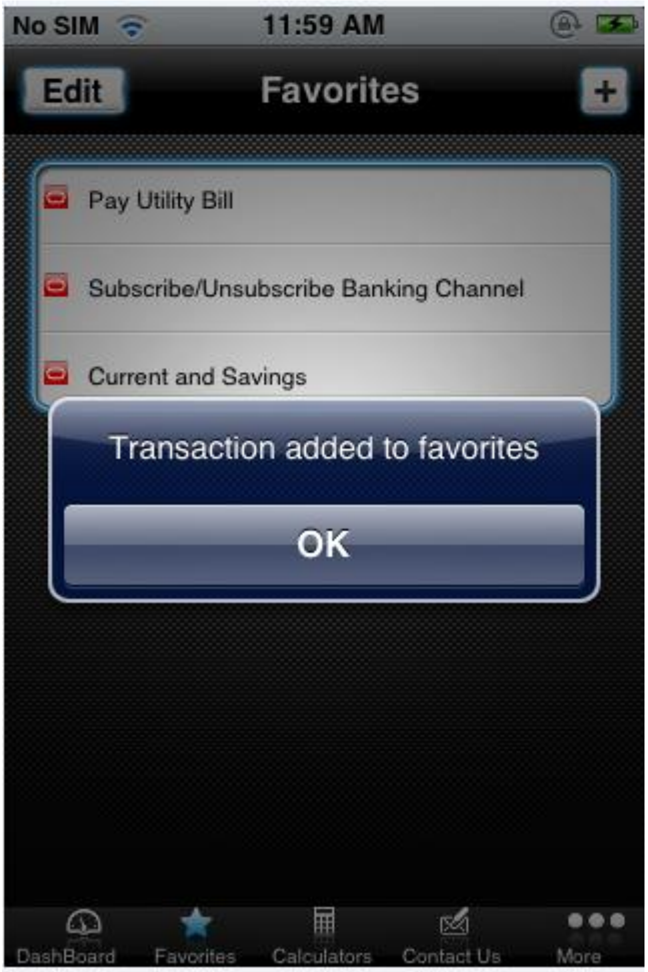
   Click **Edit** button to delete the transaction which is already set as favorite.

Transactions in Favorites



3. Select any transaction from Transactions not in Favorites section, which is to be set as Favorite.
4. Click the Done button shown at the upper left corner of the screen. The system adds that transaction in Transactions in Favorites section, as shown in below screen.

Transactions in Favorites


No SIM
11:59 AM
Edit
Favorites
+
Pay Utility Bill
Subscribe/Unsubscribe Banking Channel
Current and Savings
Transaction added to favorites
OK
DashBoard
Favorites
Calculators
Contact Us
More

8. New To Online Banking

On selecting the link to register on the home page of the bank, the system will ask to identify if the user already has an existing relationship with the bank.

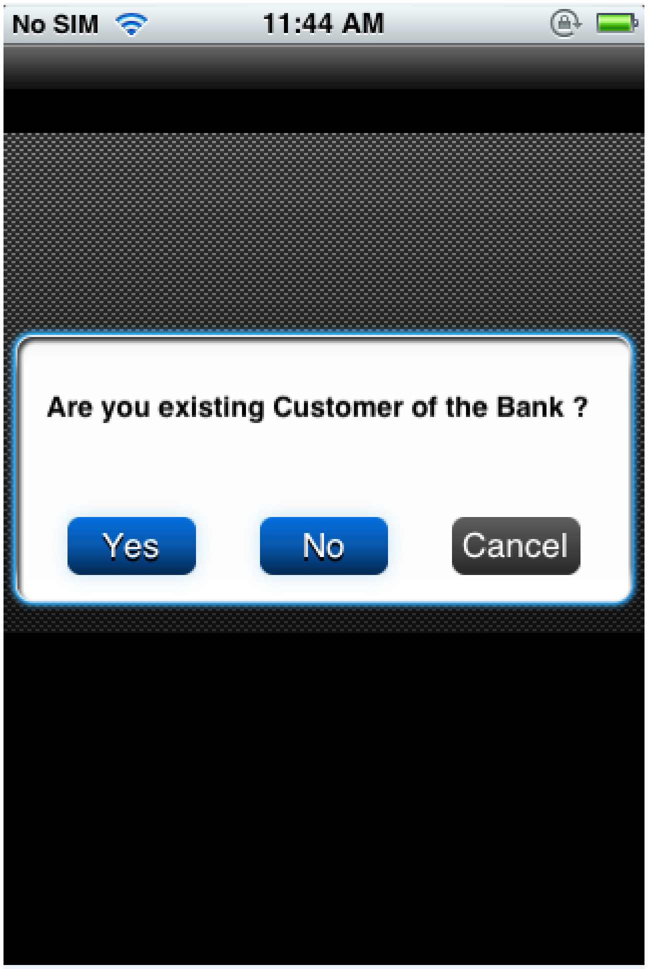
If you are already a customer of the bank, the you are required to provide customer id / account number to validate existing relationship with the bank. On entering a valid customer id, the system will determine if a user exists for this customer id in FCDB. If yes, then the user will be prompted to login to the application. If not, then you will be able to register for FCDB.

If the user is not already a customer of the bank, the user has to register to access online services.

To register to access online services

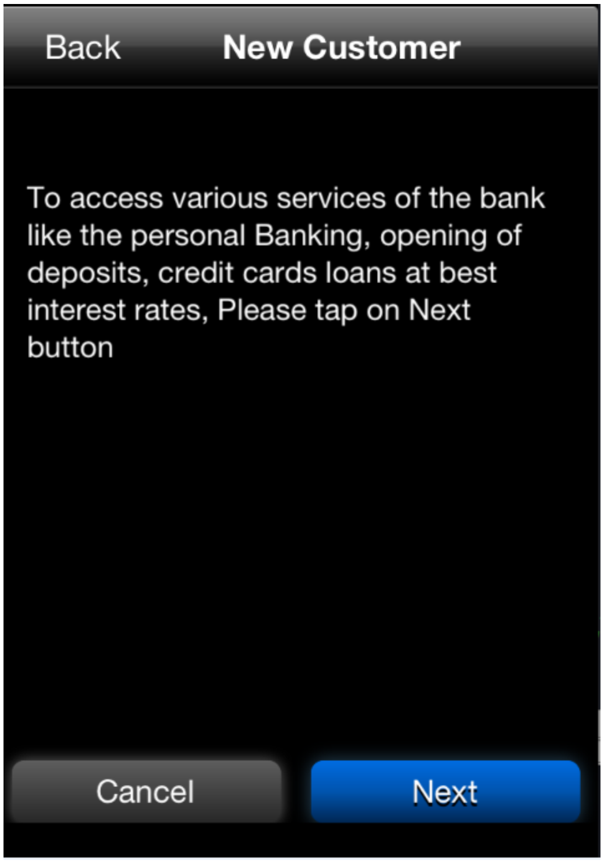
1. Click **New to Online Banking** link on login screen of the iPad Banking application. The system will display following screen.

Register



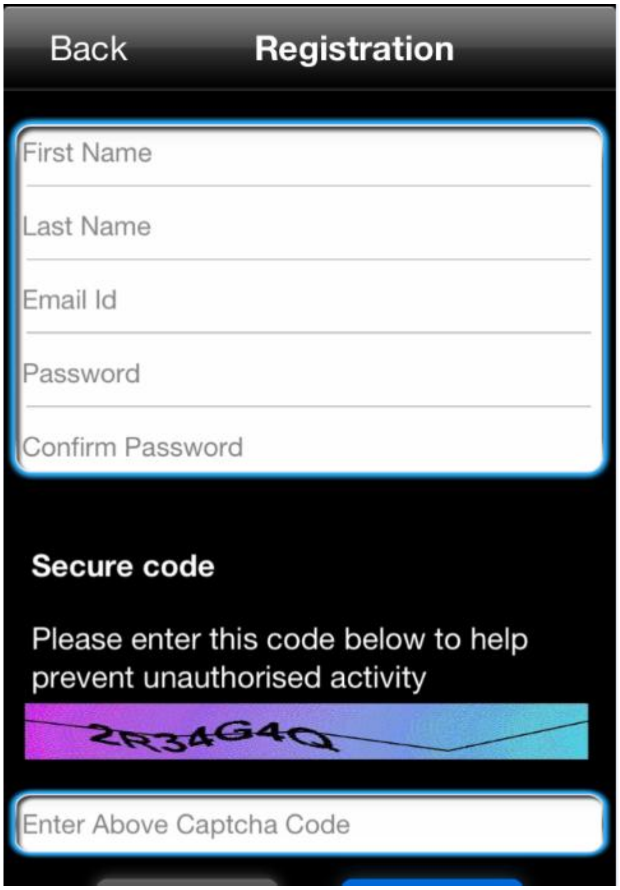
2. Select the option whether you are new customer or Existing customer of the bank. Here it is shown for New Customer.
3. Click Continue button.

New Registration



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

New Registration Form

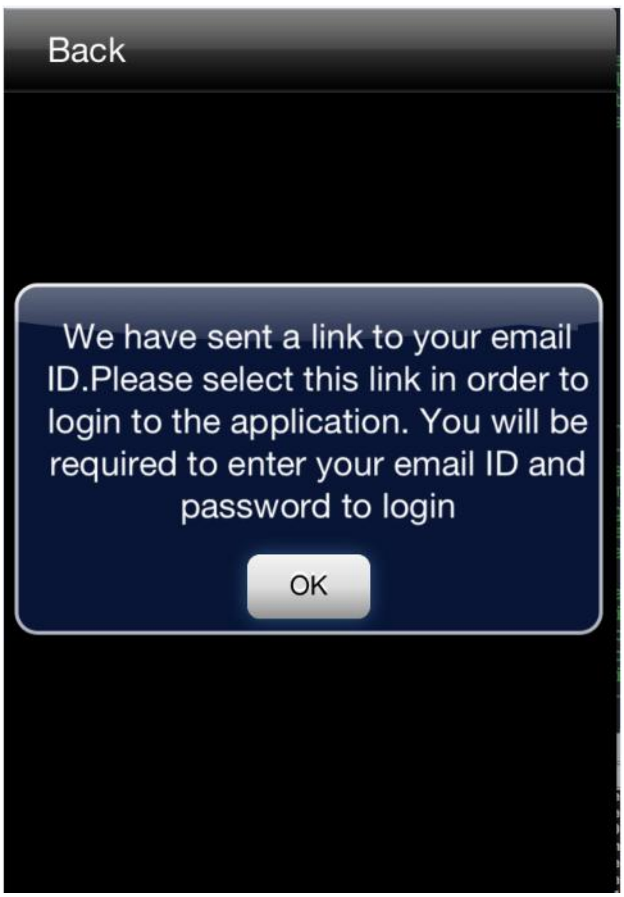


Field Description

Field Name	Description
Relationship Type	
First Name	[Mandatory, Input] Enter the first name of the applicant.
Last Name	[Mandatory, Input] Enter the last name of the applicant.
Email ID	[Mandatory, Input] Enter the unique email id of the applicant.

Field Name	Description
Login Password	[Mandatory, Input] Enter the Login Password for new user.
Confirm password	[Mandatory, Input] Enter the Login Password for new user.
Security code	[Mandatory, Input] Enter the security code displayed on screen.

New Registration Form Acknowledgement



5. Click **Ok** button. Email address verification link will be send to you.

6. You can login to access online services using New customer you have registered.

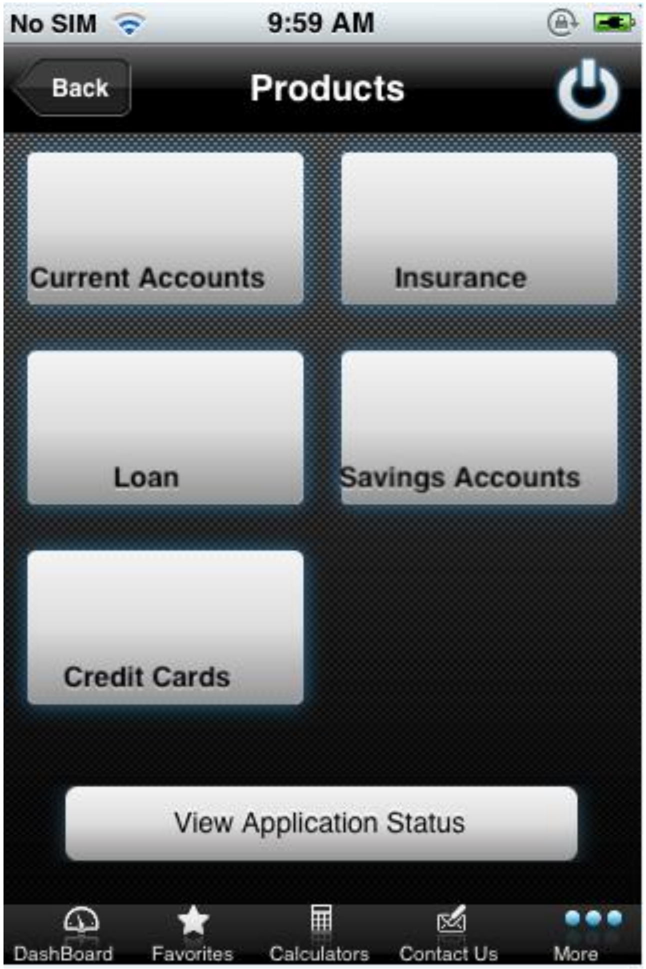
9. Open New Account

You can apply for an account from the online banking channels. The applicant have to select an account type/product for which to apply, from a list of product groups.

To open a new account

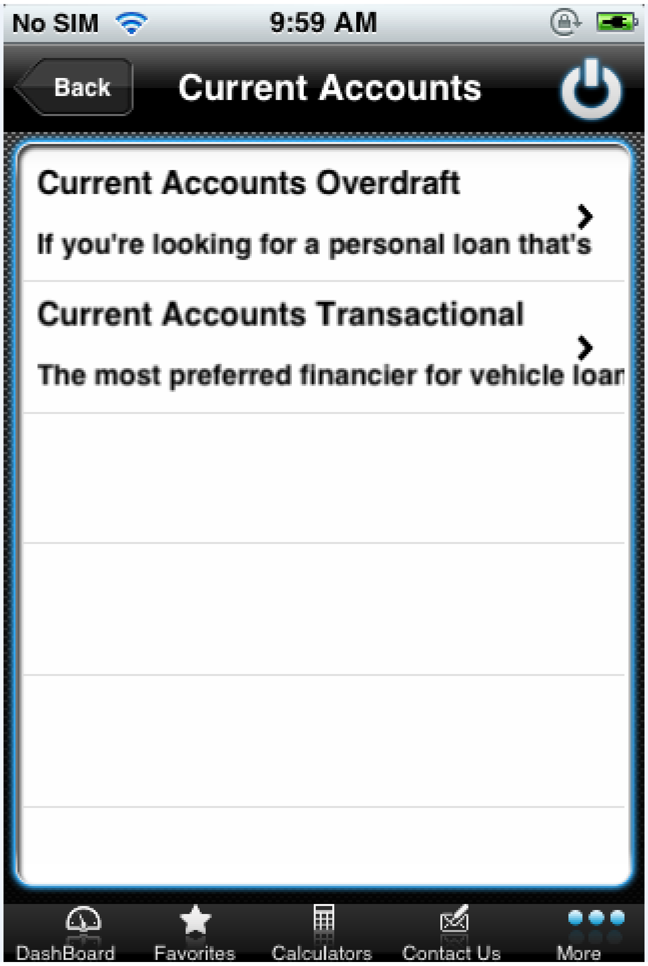
1. Log on to the Mobile Banking application.
2. Navigate **Dashboard > products** from the menu. The system displays following product details screen. The following product categories will be displayed:
    - Current Accounts
    - Saving Accounts
    - Insurance
    - Credit Cards
    - Loans

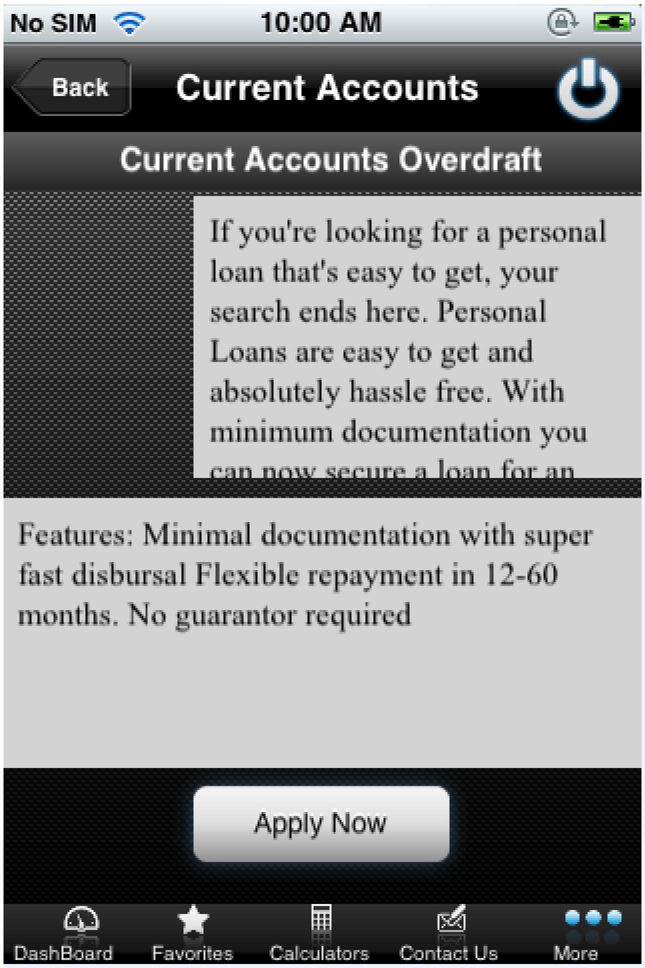
Open New Account



3. Click **View Status** button to view the list of all applications and status
4. To open an account, click any product for which you want to create an account from products screen. The following screen will be displayed. Here it is shown for Product Category as Current account.
5. Click Current Accounts from product showcase screen. The following screen with details and features of current accounts product will be displayed.

Product Details –Current Account


No SIM
9:59 AM
Back
Current Accounts
Current Accounts Overdraft
If you're looking for a personal loan that's
Current Accounts Transactional
The most preferred financier for vehicle loan
DashBoard
Favorites
Calculators
Contact Us
More

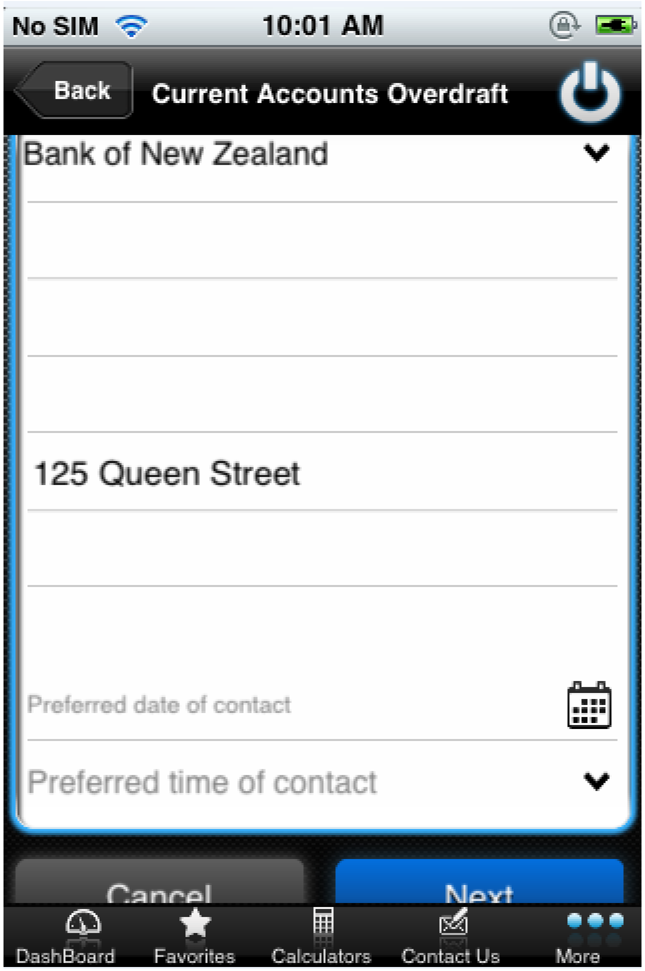


Field Description

Field Name	Description
Current Accounts Overdraft	[Tab] This is a current account that provides a host of services that caters to your every business need.
Current Accounts Transactional	[Tab] This is a current account designed for customer with high business demands and emergencies.

6. Click **Apply Now** button. The following application screen will be displayed.

Application Details - Current Account Overdraft

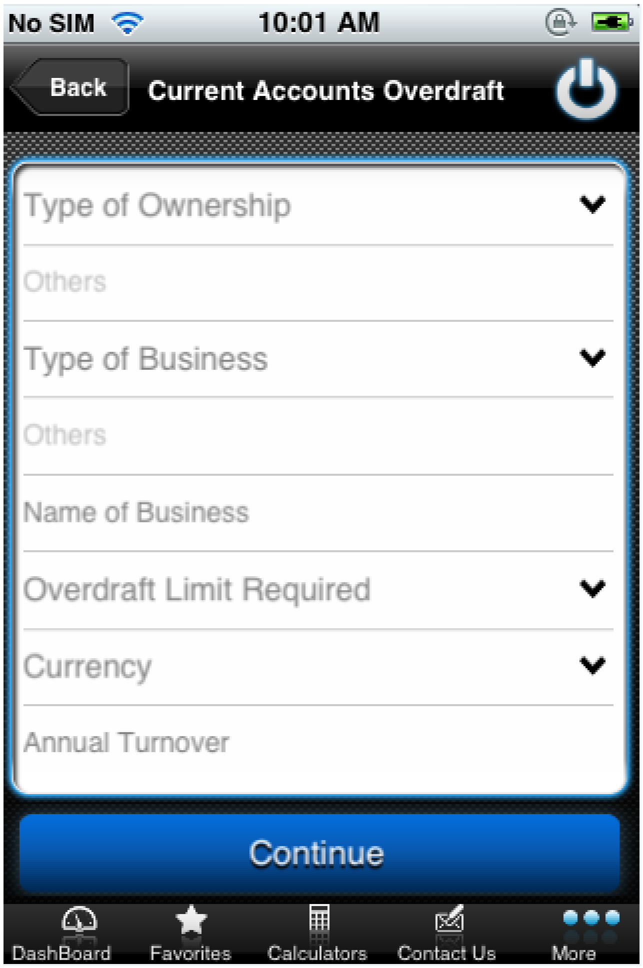


Field Description

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

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

Application Details



Field Description

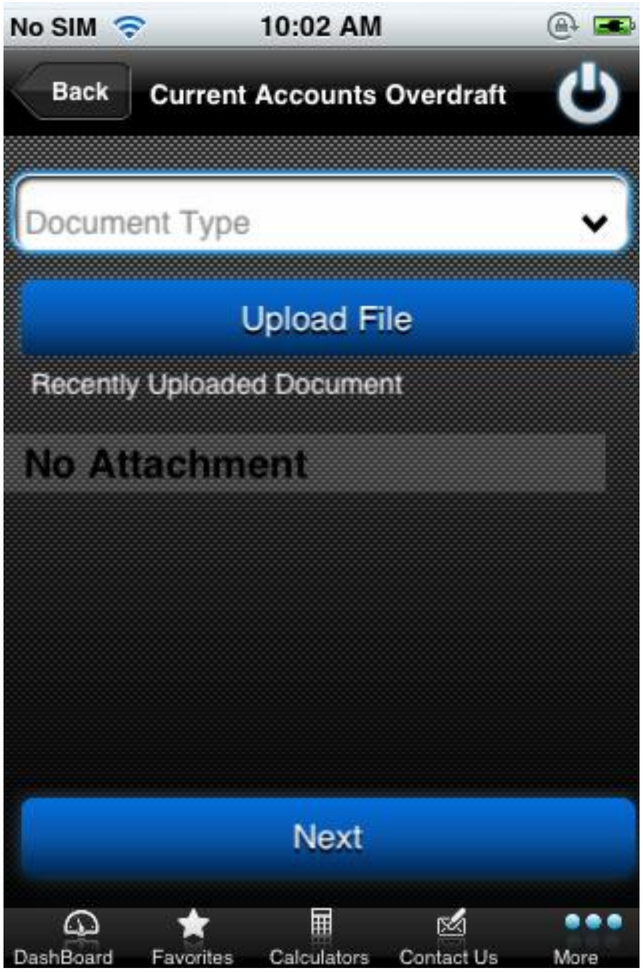
Field Name	Description
Relationship Type	
First Name	[Mandatory, Input] Enter the first name of the applicant.
Last Name	[Mandatory, Input] Enter the last name of the applicant.

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

Field Name	Description
Others	[Conditional,Input,50] Enter the type of ownership. Note: This field will be displayed and mandatory if, 'Others' is selected in the Type of Ownership dropdown field
Type of Business	[Mandatory, Dropdown] Select the type of business the applicant runs. The values are: • Manufacturing • Services • Retail • Others
Name of Business	[Mandatory, Input,100] Enter the name of the applicant's business.
Overdraft Limit Required	[Mandatory, Dropdown] Select the option to specify whether overdraft facility is required on the account or not.
Annual Turnover	[Optional,Input,20] Select currency from dropdown and enter the amount of annual turnover.

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

Application Details Upload documents



9. Select Document type you want to upload from dropdown list. For e.g. Pan Card, Driving License etc.OR

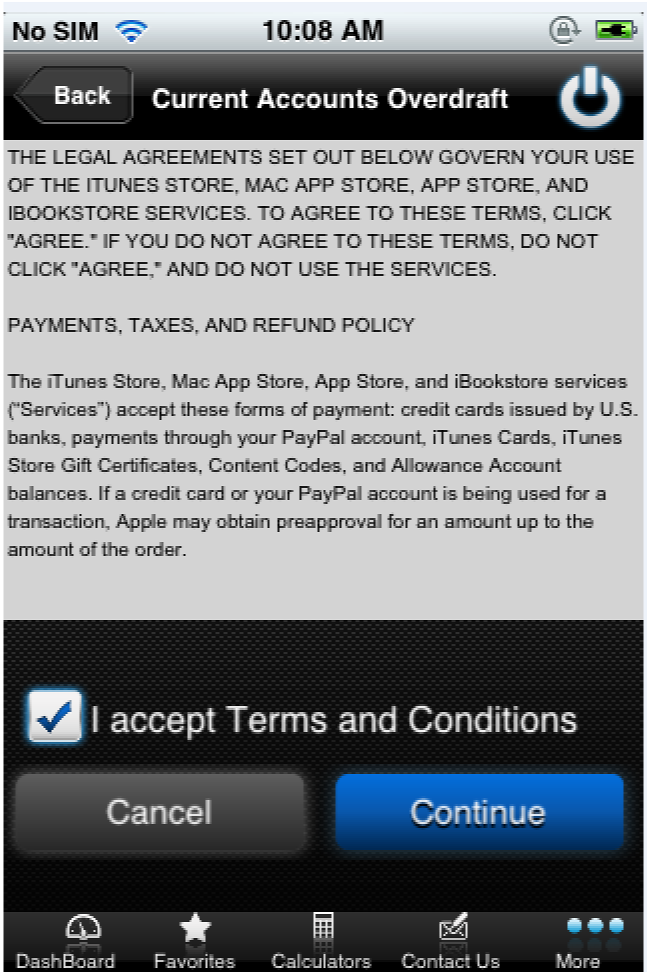
   Click **Continue** to continue with the application form.

10. Click **Upload** File button.

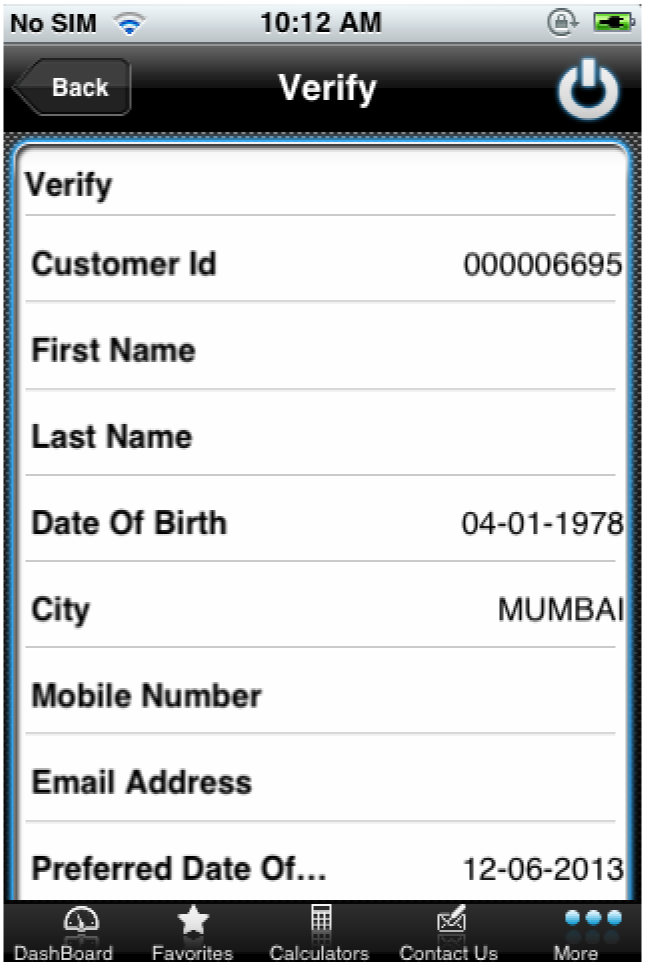
11. Click Upload button and click Done button once uploading is completed.

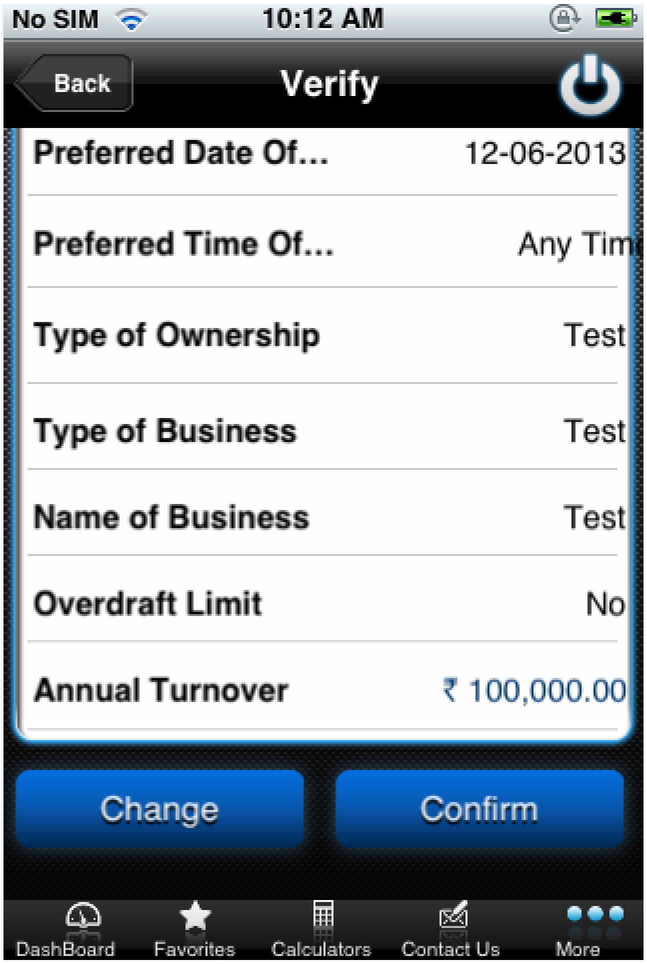
12. Click **Continue** button. Following screen will be displayed.

Application



13. Select the Checkbox to accept terms and conditions and click **Continue**. Following verify screen will be displayed.

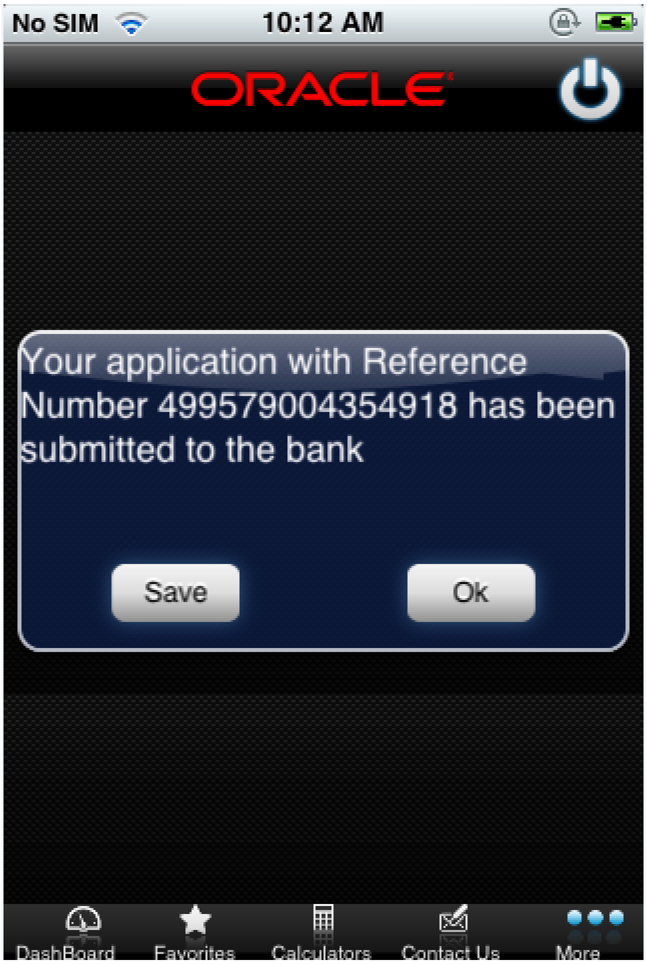

No SIM
10:12 AM
Back
Verify
Verify
Customer Id 000006695
First Name
Last Name
Date Of Birth 04-01-1978
City MUMBAI
Mobile Number
Email Address
Preferred Date Of... 12-06-2013
DashBoard
Favorites
Calculators
Contact Us
More



14. Click **Confirm** to submit the application .The following confirmation screen will be displayed.

    OR

    Click **Change** if you want to change the details.



15. Click **Ok**.

> Note: Similarly you can apply for different product categories like Credit cards, Loans etc..

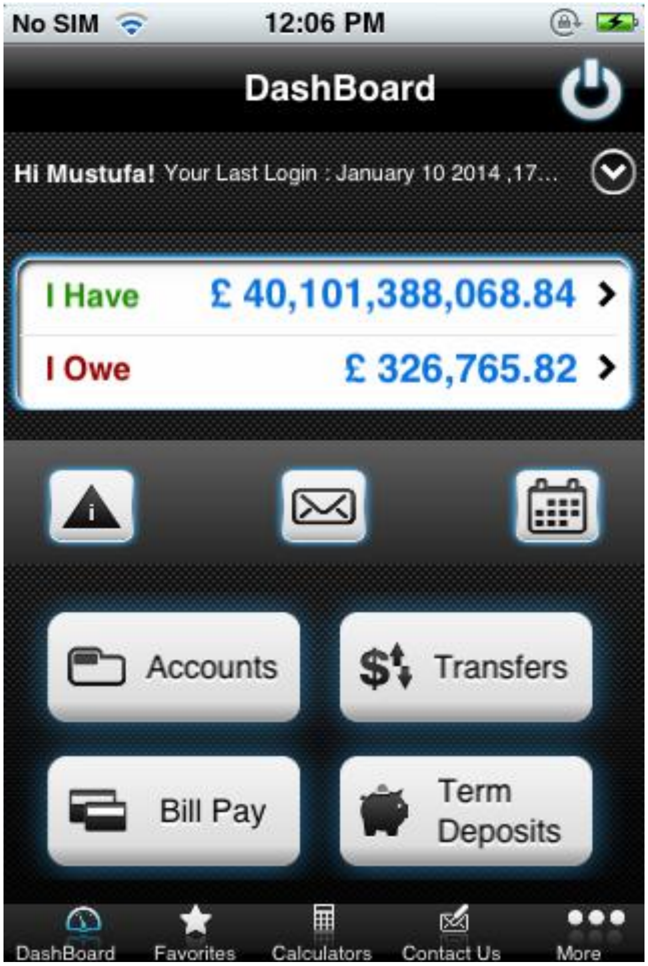
10. Account Activity

This option enables you to get the account activity details for a selected account and a specified period.

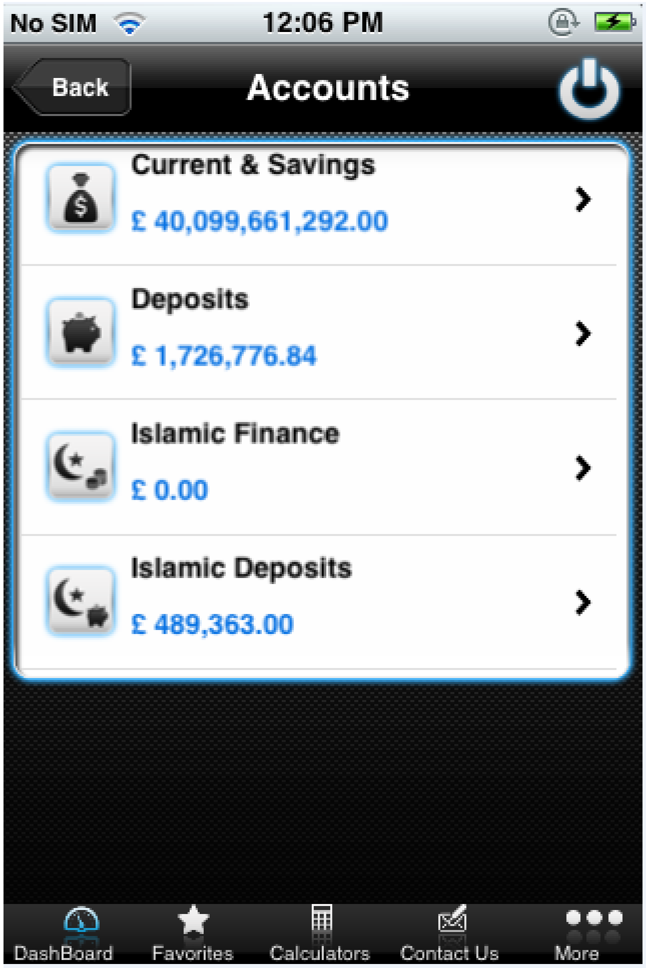
To view the account activity details

1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview

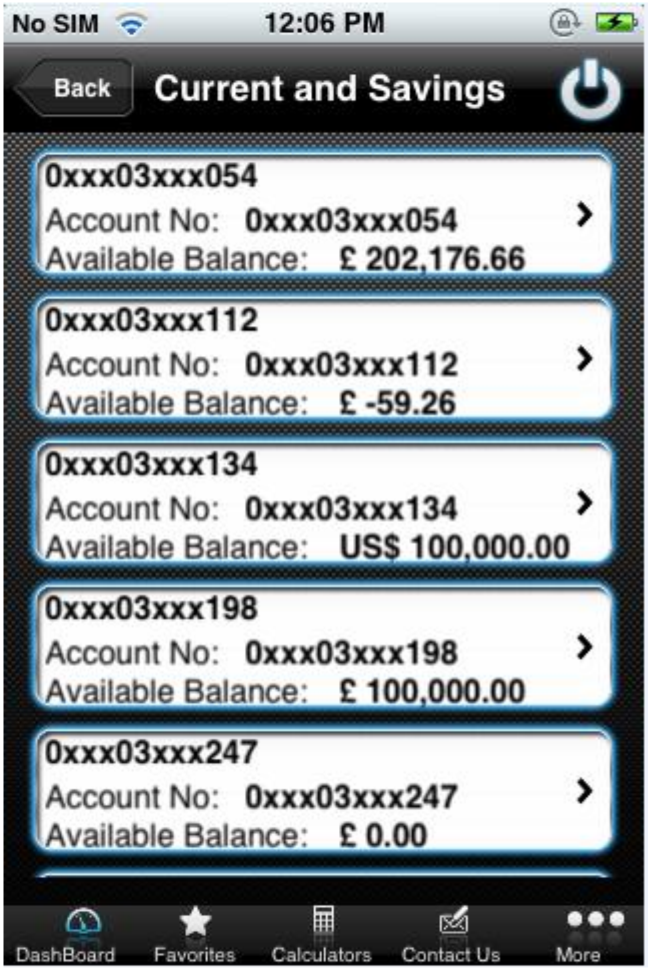


2. Click Account I have/I Owe in above screen. The system will display list of account you held with bank



3. Click any of the account types. Below is shown for Current and Savings Accounts.

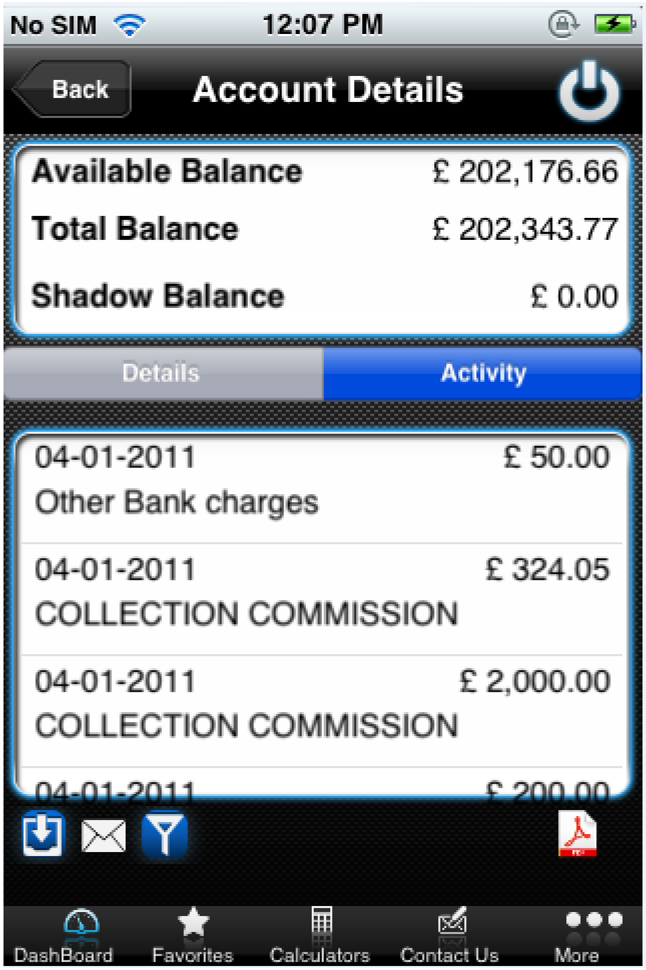
Account Summary



4. Click on any of the accounts displayed. The system will display Account Details screen for selected account type.

5. Click the Show Activity button. The system displays Account Activity screen for that selected account, as shown below.

Account Activity



6. Click the Email/Download PDF option in order to take send this page as email/ download this page PDF respectively.

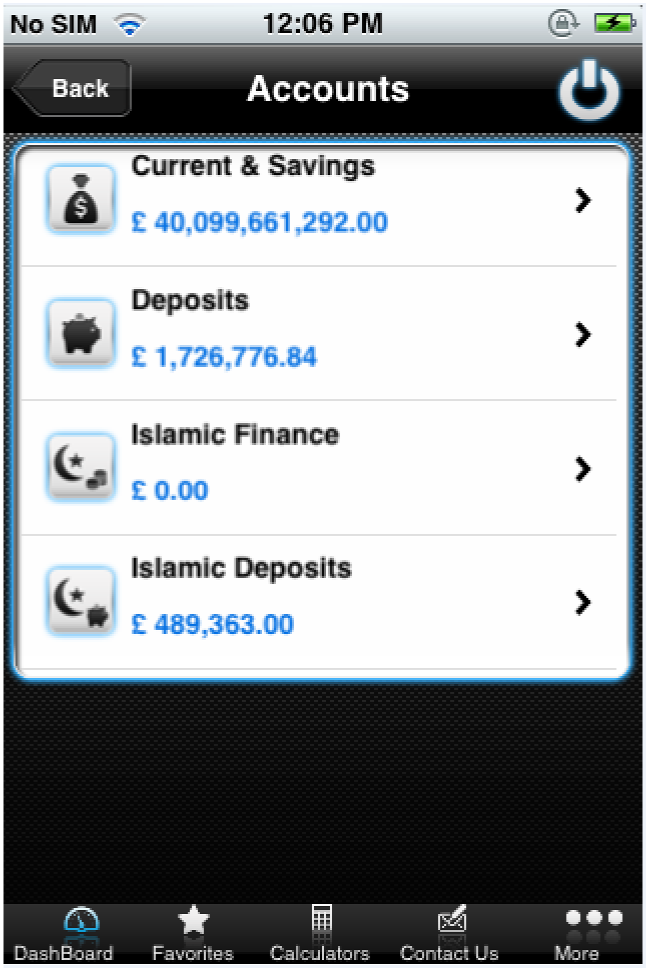
11. Account Details

This menu allows you to view the account details of the selected account.

To view the account details

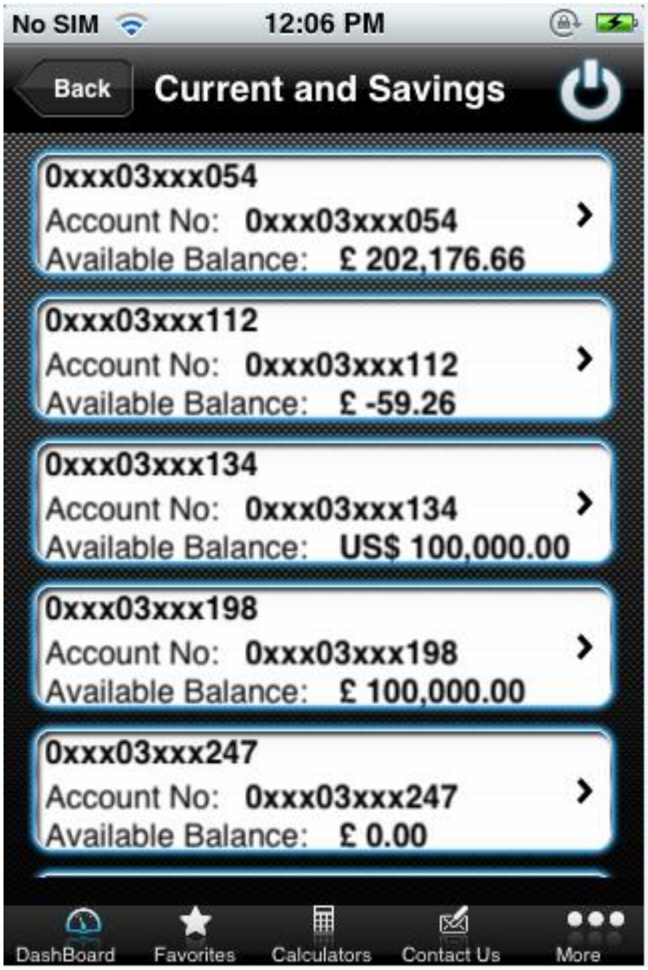
1. Log on to the client/application based Mobile Banking application.
2. Click account from dashboard screen account I owe/I have. The system display accounts screen.

Accounts Overview



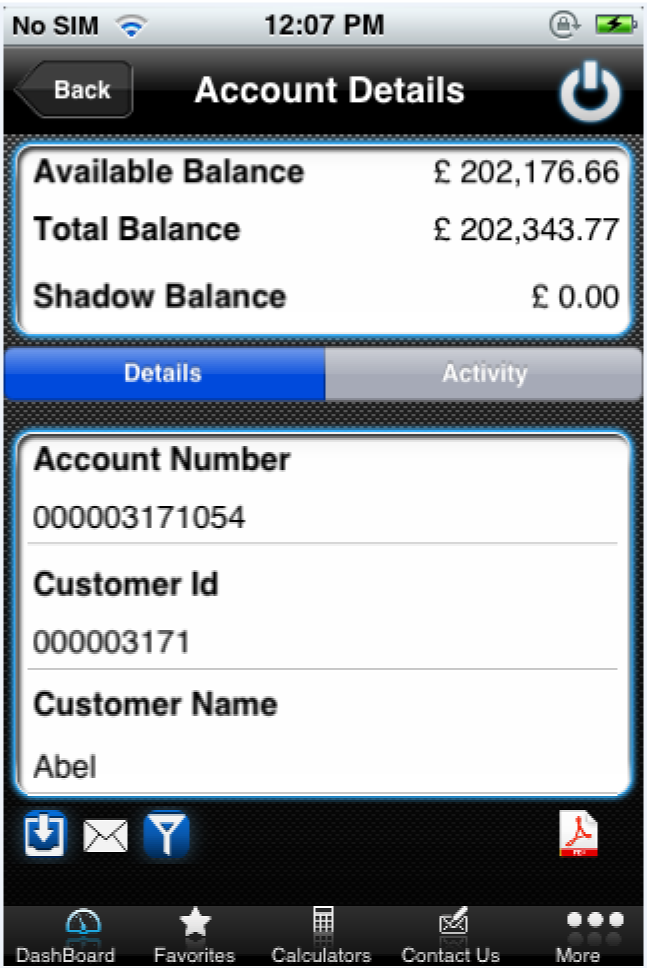
3. Click any of the account types. Below is shown for Current and Savings Accounts.

Account Summary



4. Click on any of the accounts displayed. The system will display Account Details screen for selected account type.
5. Click the Show Details button, as displayed in above screen. The system displays Account Details screen for that selected account, as shown below.

Account Details



Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer id of the account of the user.
Account	[Display] This field displays the account number selected from the pop over.
Current Balance	[Display] This field displays the balance available in the account including the overdraft limit with the base currency of the account.

Field Name	Description
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
Financing Limit	[Display] This field displays the Financing limit. Note: Overdraft Limit field is applicable only if “overdraft” as a product is linked to the particular CASA account.
Net Available Balance for withdrawal	[Display] The net available balance in the account after deduction of uncleared funds and amount on hold.

Note: You can view the details of only “N” number of accounts registered for Mobile banking.

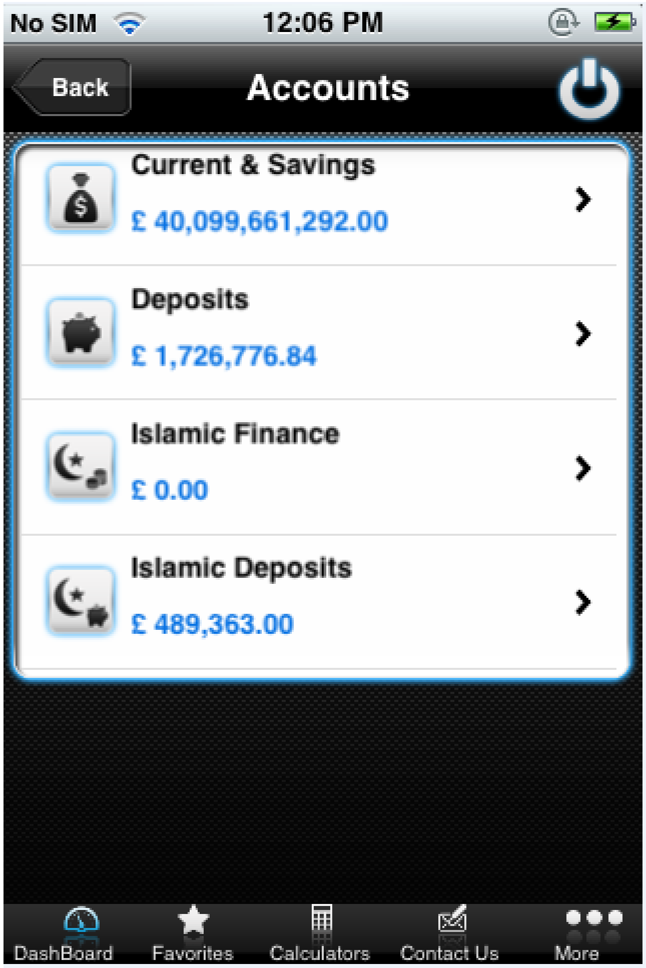
12. Account Summary

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

To view the account summary

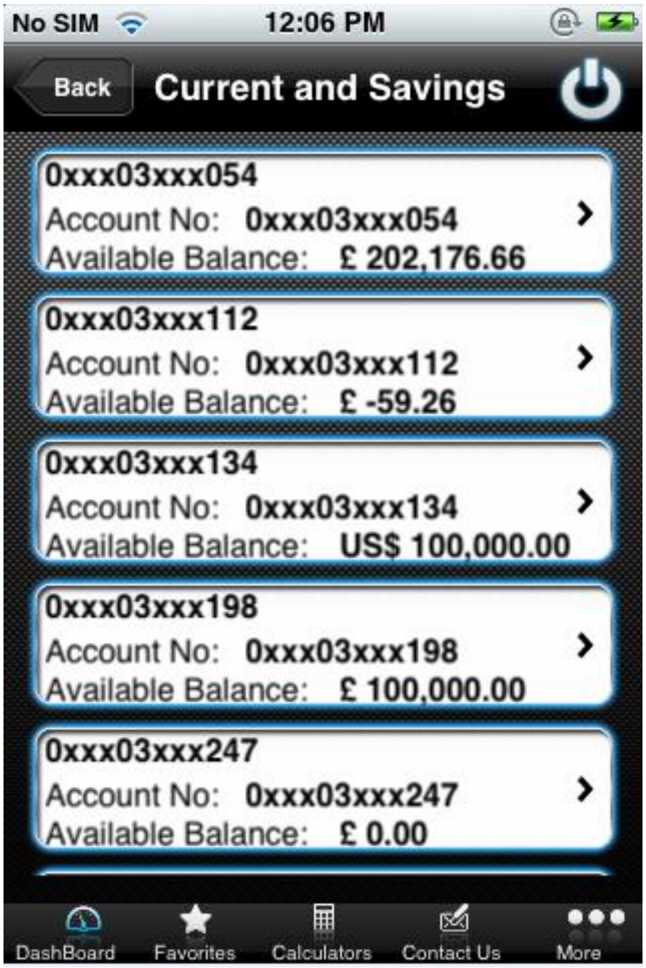
1. Log on to the client/application based Mobile Banking application.
2. Click account from dashboard screen account I owe/I have. The system display accounts screen..

Accounts Overview



3. Click any of the account types. The system displays Account Summary screen showing accounts for the selected account type. Below is shown for Current and Savings Accounts.

Account Summary



4. Click on any of the accounts displayed. The system displays operations/transactions that can be performed on that clicked account.

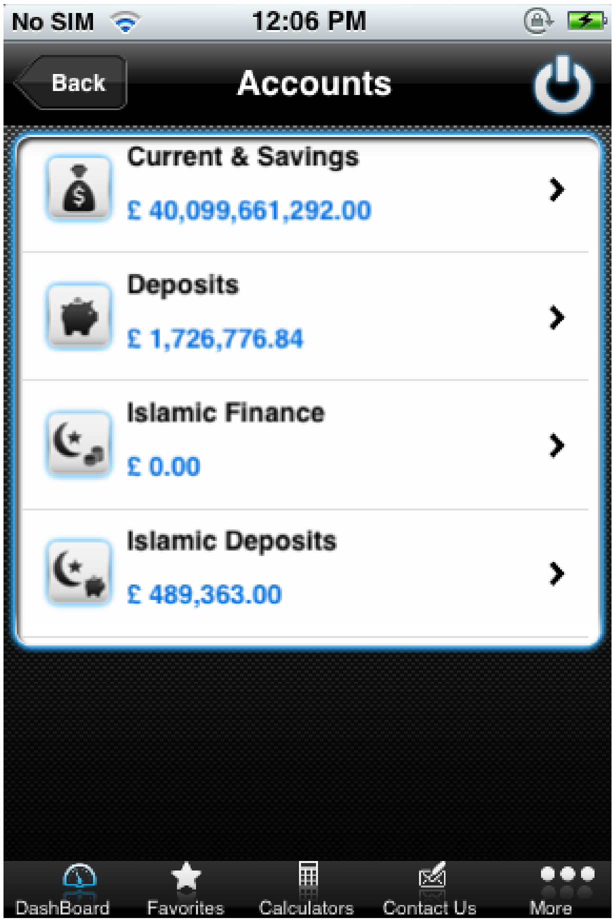
13. Ad-hoc Statement

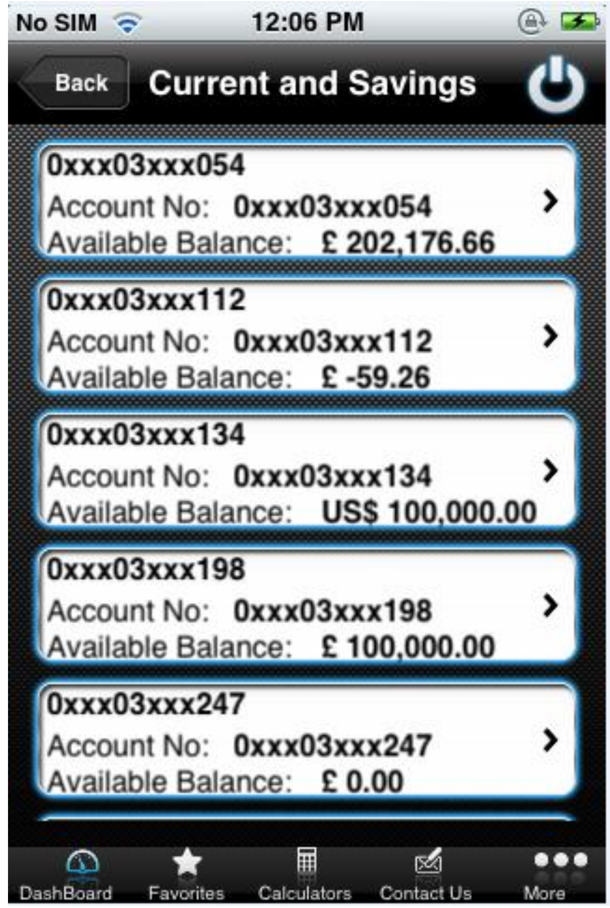
This transaction allows you to request for an account statement for the period specified.

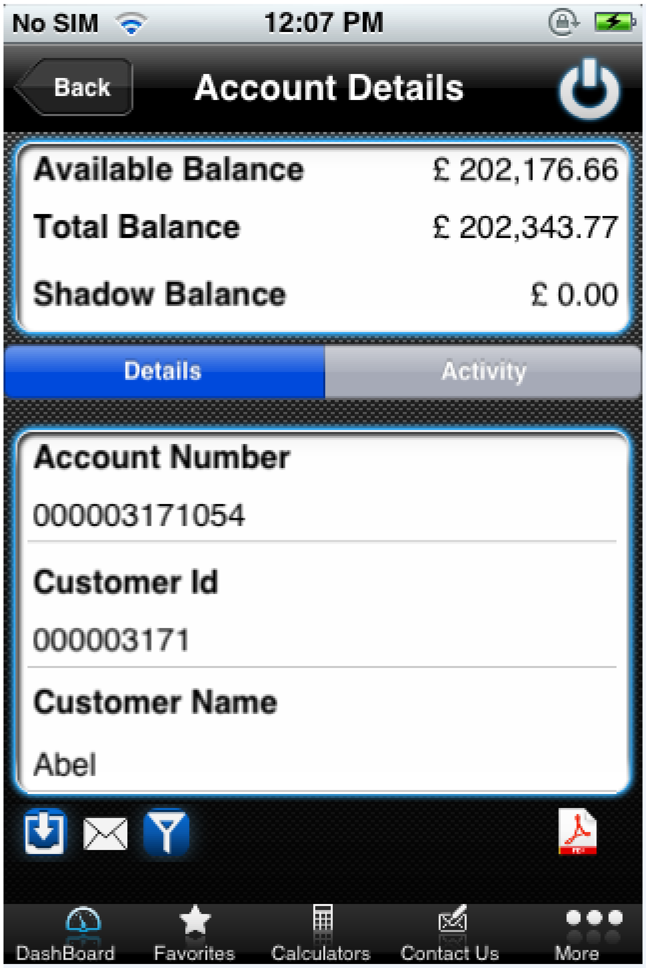
To request the Adhoc Statement

1. Log on to the client/application based Mobile Banking application.
2. Navigate to Accounts. Select any account for which you wish to view a statement.

Ad hoc Account Statement Request

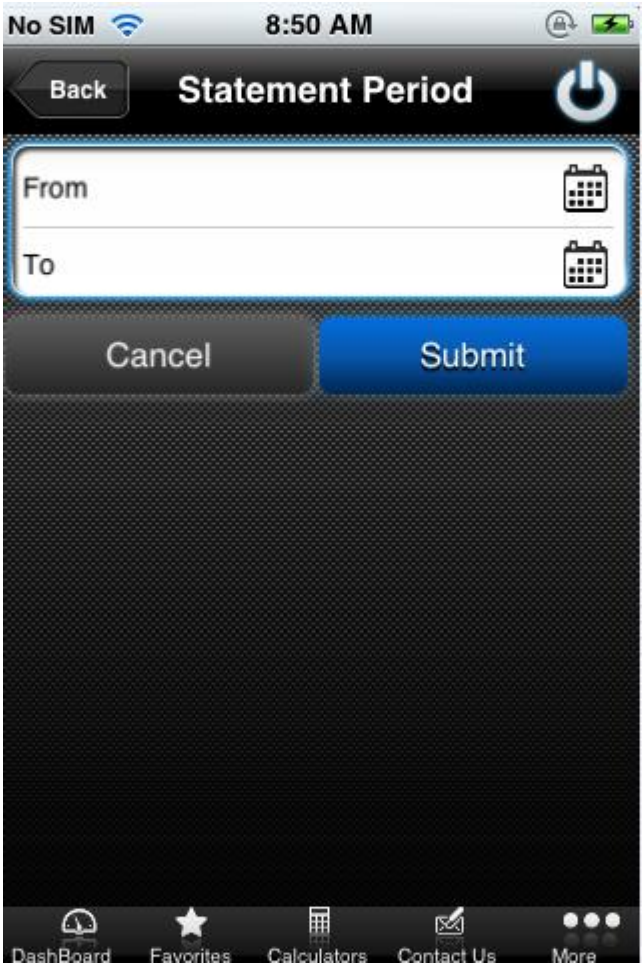

No SIM
12:06 PM
Back
Accounts
Current & Savings
£ 40,099,661,292.00
Deposits
£ 1,726,776.84
Islamic Finance
£ 0.00
Islamic Deposits
£ 489,363.00
DashBoard
Favorites
Calculators
Contact Us
More


No SIM
12:06 PM
Back
Current and Savings
0xxx03xxx054
Account No: 0xxx03xxx054
Available Balance: £ 202,176.66
0xxx03xxx112
Account No: 0xxx03xxx112
Available Balance: £ -59.26
0xxx03xxx134
Account No: 0xxx03xxx134
Available Balance: US$ 100,000.00
0xxx03xxx198
Account No: 0xxx03xxx198
Available Balance: £ 100,000.00
0xxx03xxx247
Account No: 0xxx03xxx247
Available Balance: £ 0.00
DashBoard
Favorites
Calculators
Contact Us
More



3. In Account Details screen click  icon.

Ad hoc Account Statement Request



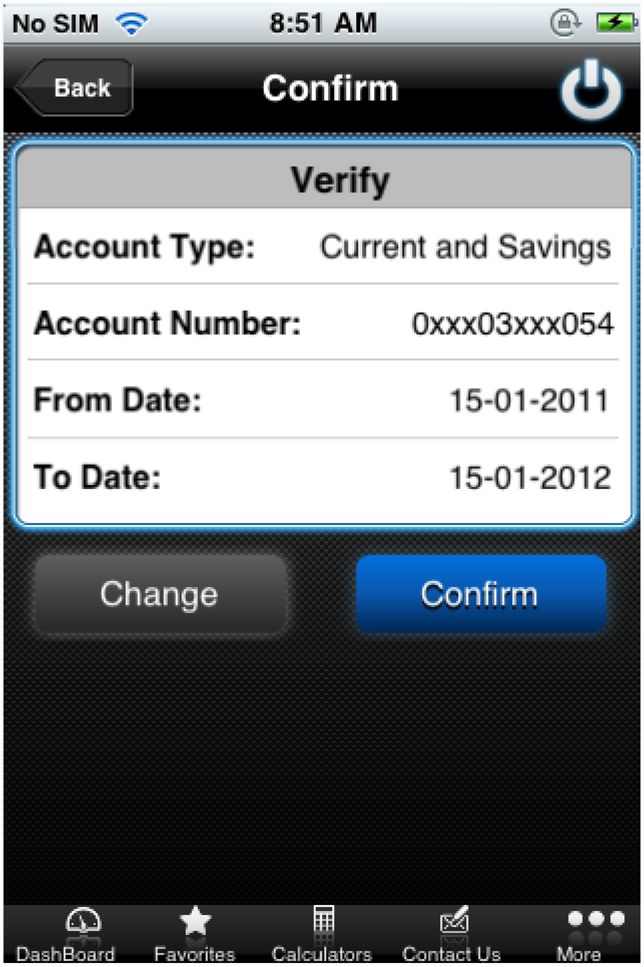
Field Description

Field Name	Description
From	[Mandatory, Numeric,10, Pick list] Type the start date. It is the date from which the account statement is required or select the date from the pick list.

Field Name	Description
To	[Mandatory, Numeric,10, Pick list] Type the end date. It is the date up to which the account statement is required. Or select the date from the pick list.

4. Click the Submit button The system displays Ad hoc Account Statement Request - verify screen.

Ad hoc Account Statement Request Verify

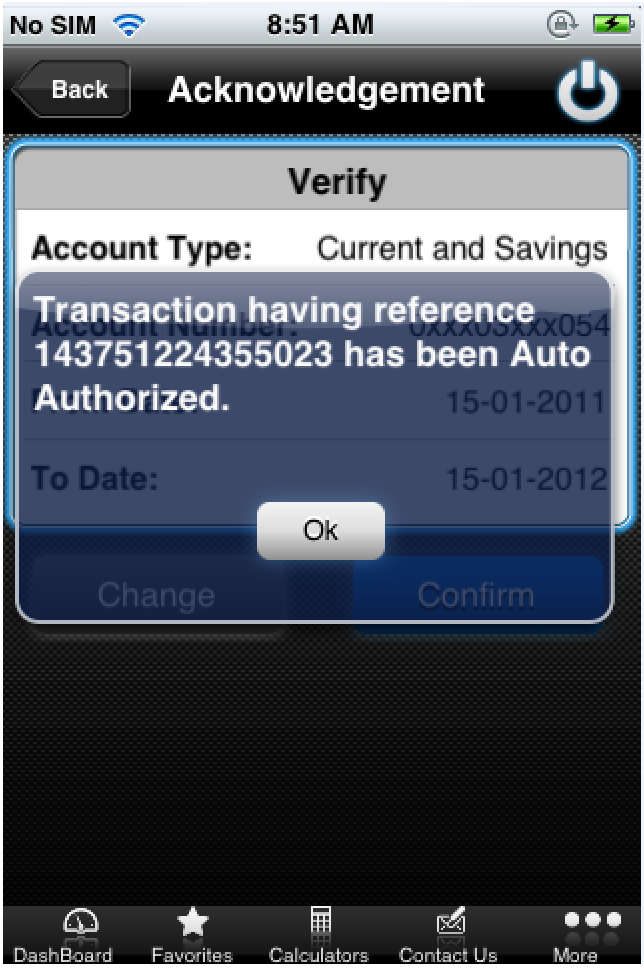


5. Click the Confirm button. The system displays Ad hoc Account Statement Request – Confirm screen.

   OR

   Click the Change button to change the inputs.

Ad hoc Account Statement Request – Confirm



6. Click the OK from the options pop up shown. The system displays initial Ad hoc Account Statement Request screen.

14. Stop Cheque

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

To stop or unblock cheque request

1. Log on to the client/application based Mobile Banking application.
2. Navigate to Customer Services > Stop cheque. The system displays Stop Cheque screen as shown below.

Stop Cheque

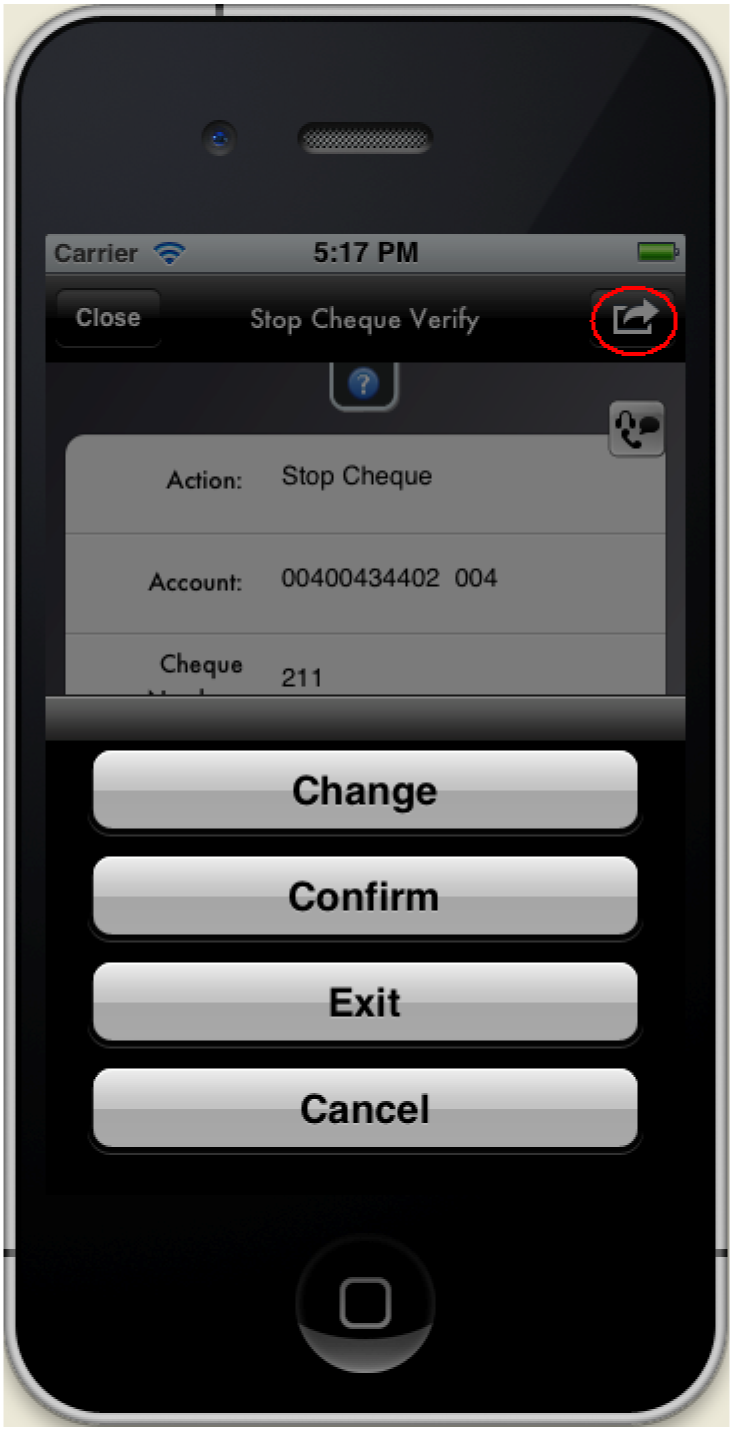

Carrier
5:16 PM
Close
Stop Cheque
Select Action*:
Select Account*:
Cheque Number*:
Cheque Number
Reason*:
Reason

Field Description

Field Name	Description
Select Action	[Mandatory, Pop Over] Select the action from Pop Over menu. The options are • Stop Cheque payment • Cancel stopped Cheque
Select Account	[Mandatory, Pop Over] Select the account from the Pop Over list. The Pop Over menu gives the list of accounts.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number to be stopped/Cancel stopped cheque.
Reason	[Mandatory, Alphanumeric, 40] Type the reason to Stop/Cancel stopped cheque request. This field is an optional field for cancel stopped cheque request.

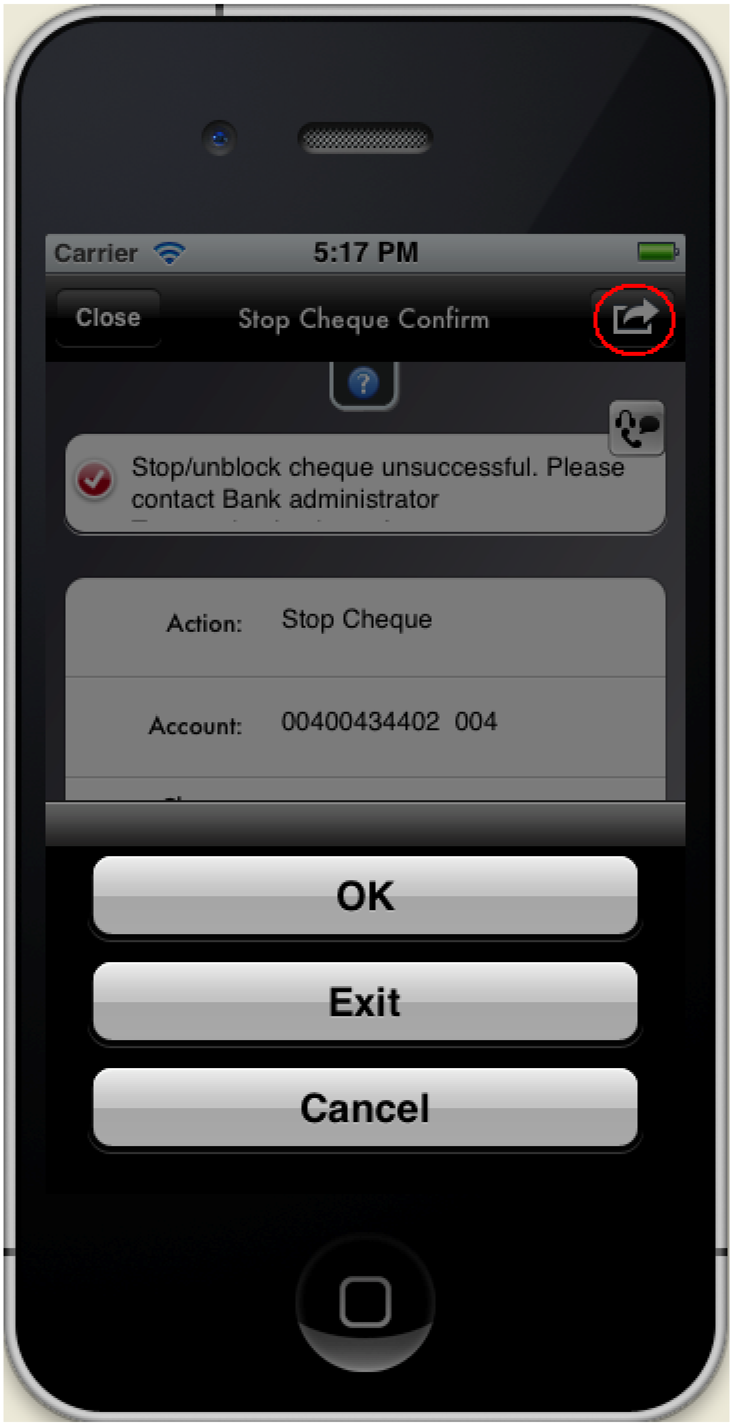
3. Click the encircled button in the above screen. The system will display popup.
4. Click the Submit button from the popup. The system displays Stop Cheque Verify screen.

Stop Cheque Verify



5. Click the encircled button to get the popup options. Click the Confirm as shown in the above screen. The system will display Stop Cheque Confirm screen as shown below.

Stop Cheque Confirm



6. Click the encircled options button.
7. Click the OK button from the popup as shown above. The system displays initial Stop Cheque

Request screen.

15. My Cheques/Cheque Status Inquiry

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

To inquire the cheque status

1. Log on to the client/application based Mobile Banking application.
2. Navigate to Customer Services> My Cheques. . The system displays **My Cheques** screen as shown below

My Cheques

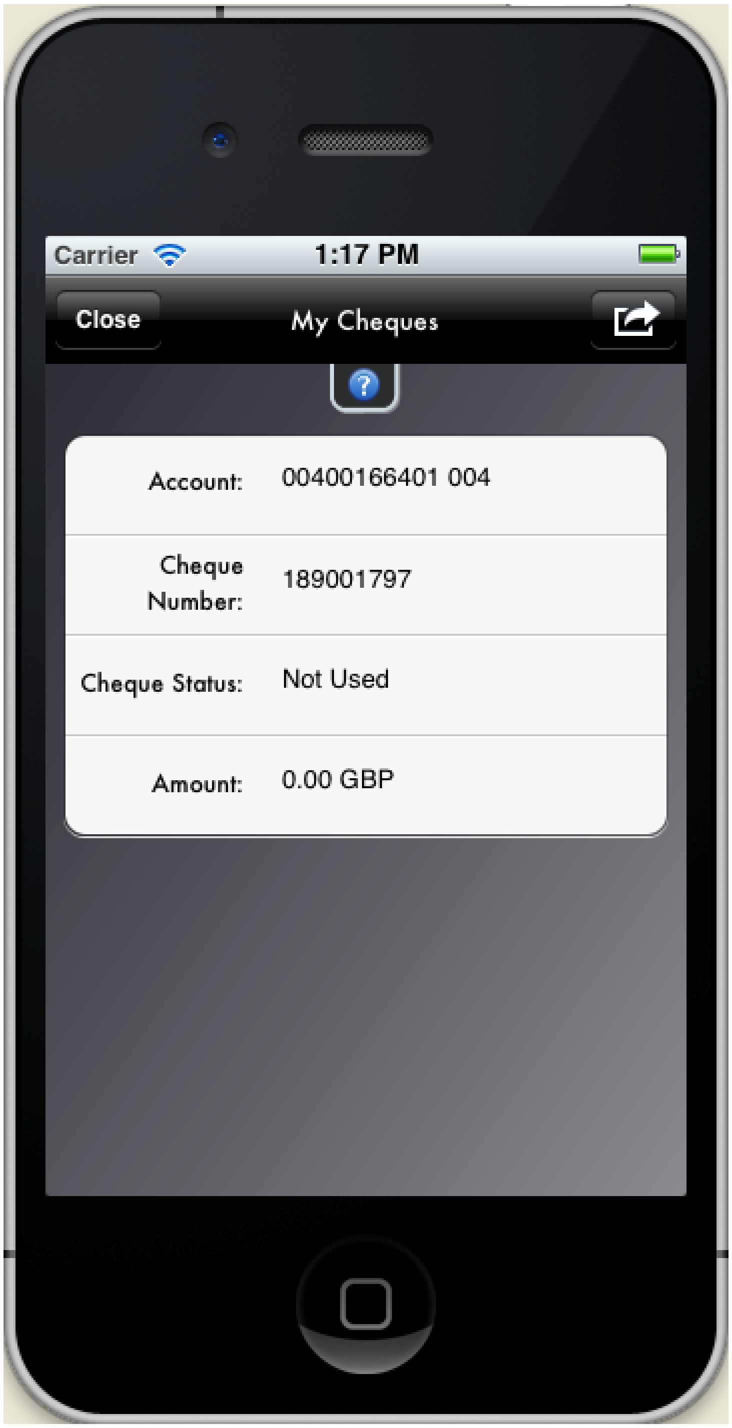

Carrier
1:17 PM
Close
My Cheques
Select Account*:
Cheque Number*:
Cheque Number

Field Description

Field Name	Description
Select Account	[Mandatory, Pop Over] Select the account from the Pop Over menu. The Pop Over menu gives the list of accounts with the currency held in it and the current available balance in the account
Cheque number	[Mandatory, Alphanumeric,18] Type the cheque number whose status has to be viewed

3. Enter the required details.
4. Click the encircled options button to get the options pop up.
5. Click the **Submit** button from that pop up. The system displays cheque number and its status in the **My Cheques** details screen.

My Cheques


Carrier
1:17 PM
Close
My Cheques
Account: 00400166401 004
Cheque Number: 189001797
Cheque Status: Not Used
Amount: 0.00 GBP

Field Description

Field Name	Description
Account	[Display] This field displays the Account number selected in the previous screen.
Cheque number	[Display] This field displays the cheque number inquired
Cheque status	[Display] This field displays the status of the cheque.
Amount	[Display] This field displays the Amount of the cheque.

6. Click the **Back** button to return to the previous screen.

16. New Cheque Book

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

To request the cheque book

1. Log on to the client/application based Mobile Banking application.
2. Navigate to Customer Services > **New Cheque Book** tab. The system displays **New Cheque Book** screen as shown below

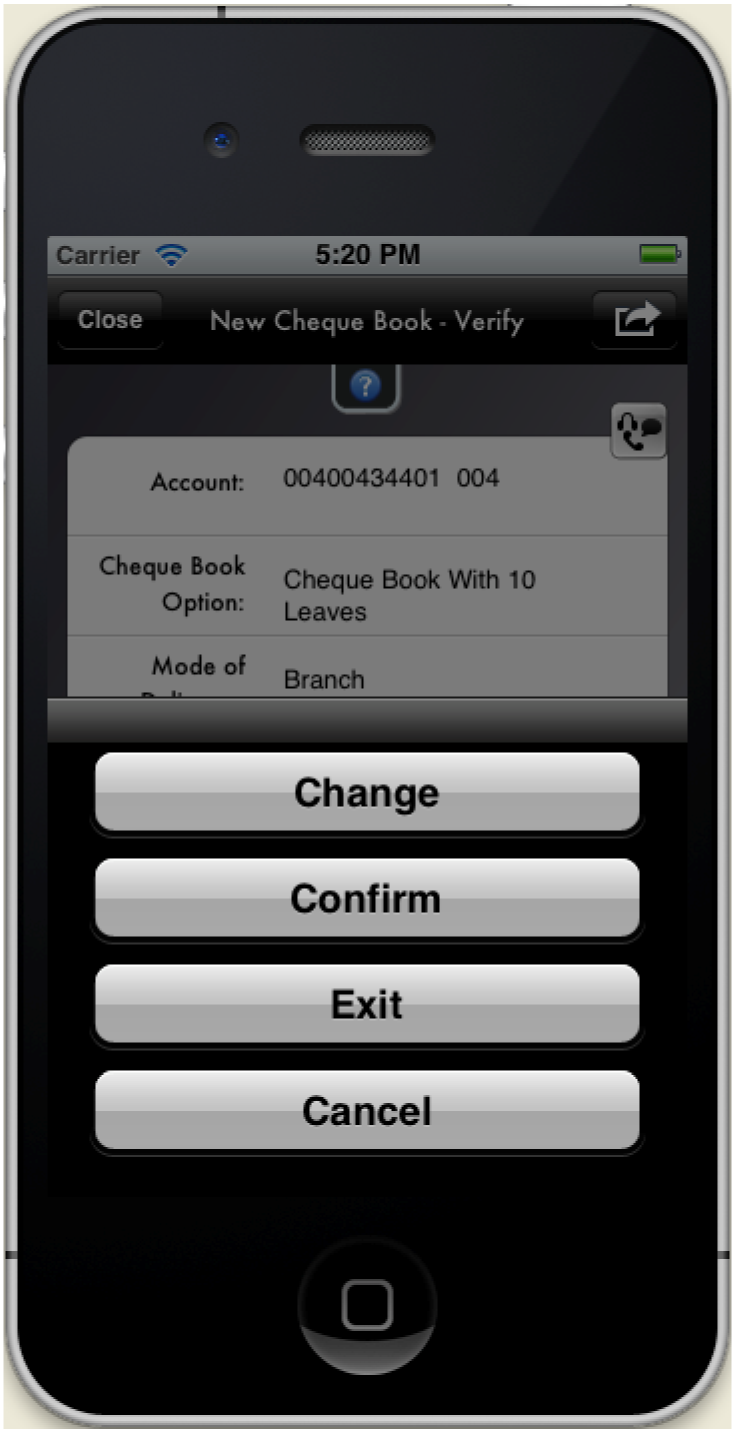
New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, Pop Over] Select the account from the Pop Over list. The Pop Over menu gives the list of accounts.
Cheque Book option	[Mandatory, Pop Over] Select the number of cheque leaves required from the Pop Over menu.
Mode Of Delivery	[Mandatory, Pop Over] Select the mode of delivery for the cheque book. The options available are • Branch • Courier

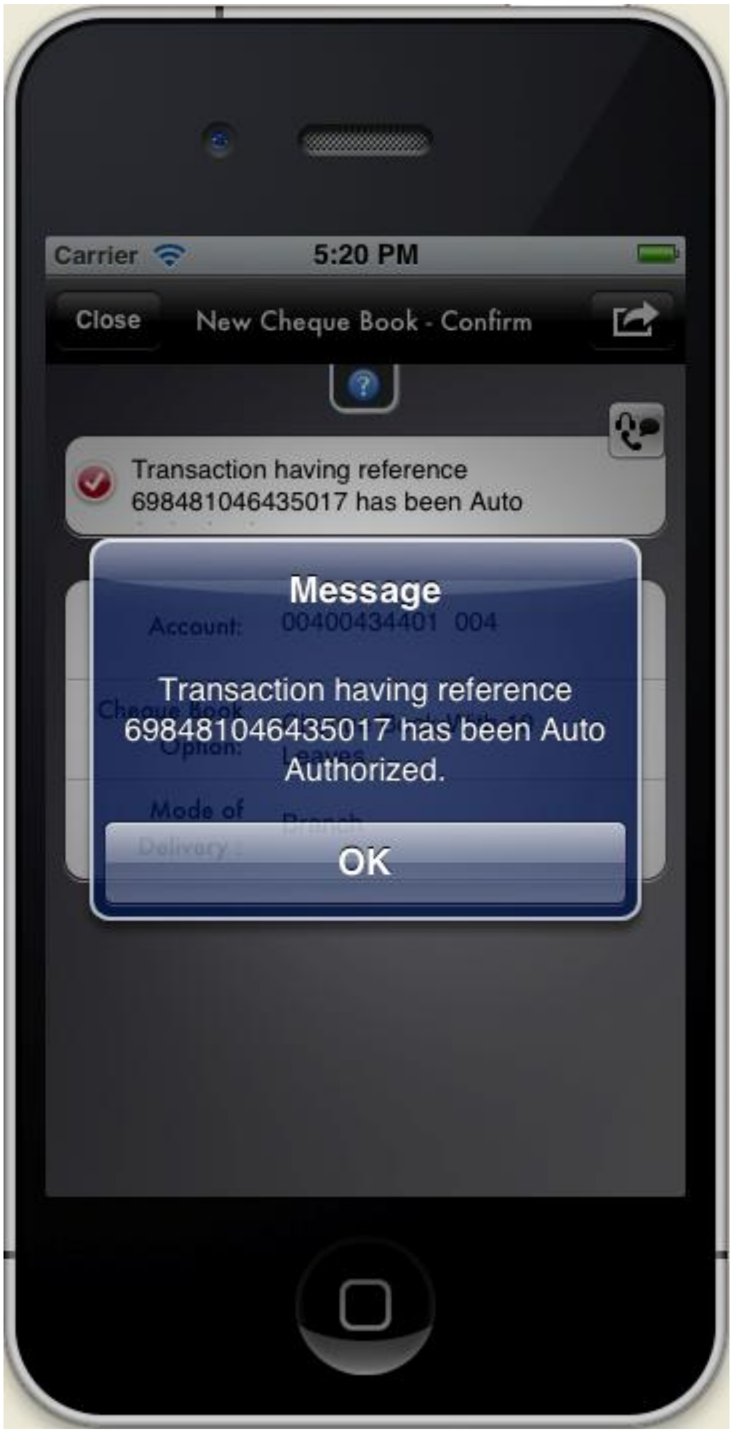
3. Click the encircled option button, to get the popup.
4. Click the **Submit** button from the popup. The system displays **New Cheque Book – Verify** screen, as shown below.

New Cheque Book – Verify



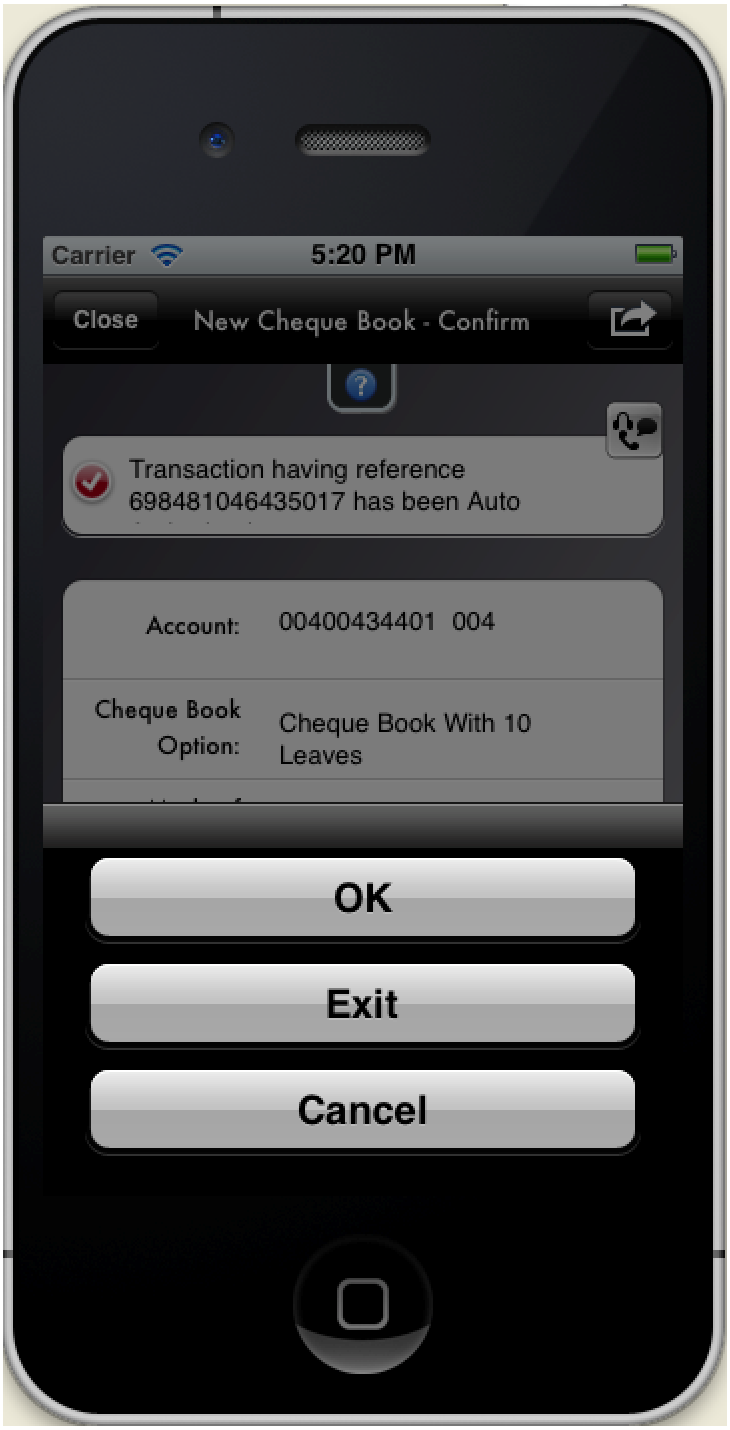
5. Click the Confirm button from the options pop over, as shown above. The system displays New Cheque Book – Confirm screen.

New Cheque Book – Confirm



6. Click the OK button to go back to the New Cheque Book Confirm Screen, as shown below.

New Cheque Book – Confirm



7. Click the OK from the options pop up. The system displays initial **New Cheque Book** screen.

17. Beneficiary Maintenance

Business user having access to Beneficiary Maintenance can maintain Beneficiary. You can also specify if the Beneficiary template created is available to other users of the same primary customer id by specifying the template access level as public

If the Template is created with template access level as Private, it is available only to the User who has created it.

The search criteria allow searching the beneficiary templates created earlier. Beneficiary Maintenance is supported for following Transactions

- Domestic Transfer
- Internal Transfer
- International Transfer

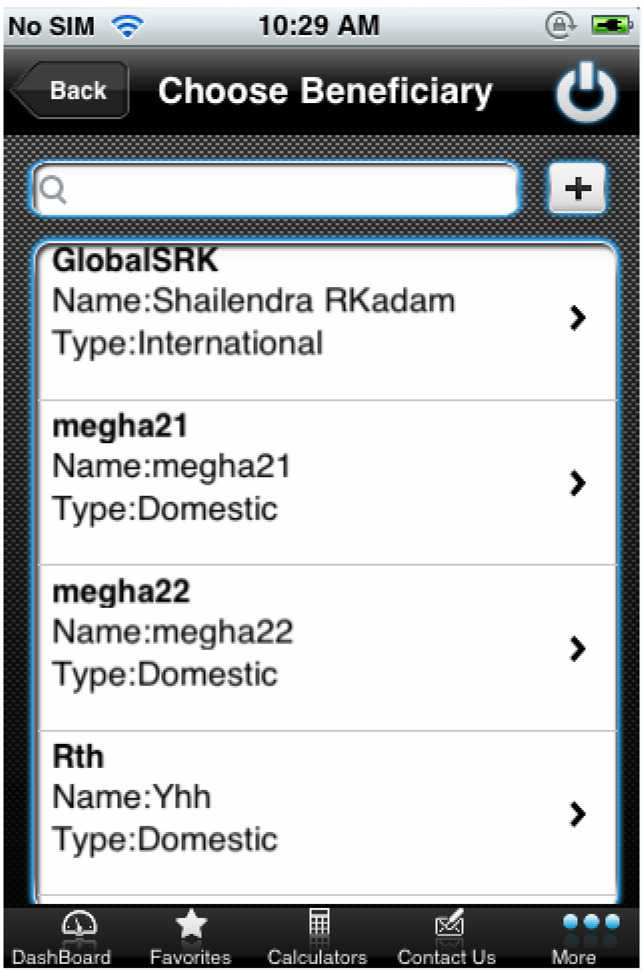
17.1. Quick/Direct Pay Beneficiaries

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

For Quick Pay beneficiaries

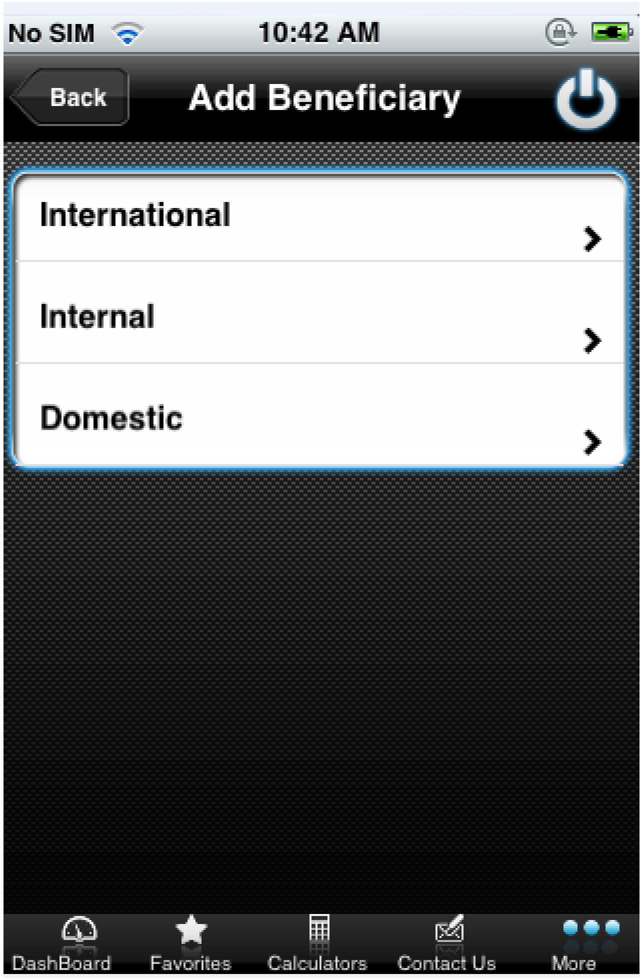
1. Log on to the iPhone Banking application.
2. Select **Transfers** > **Direct Pay Beneficiary** from the menu. The system displays following screen.

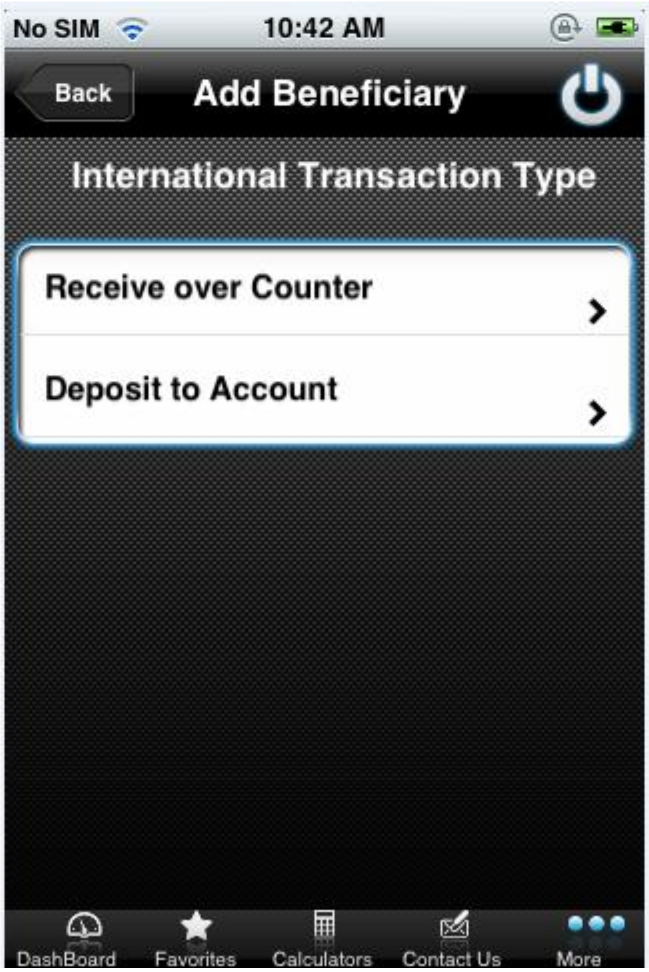
Beneficiary Maintenance – Quick Pay



3. Click  icon to add beneficiary. The following screens will be displayed:

Beneficiary Maintenance – Quick Pay





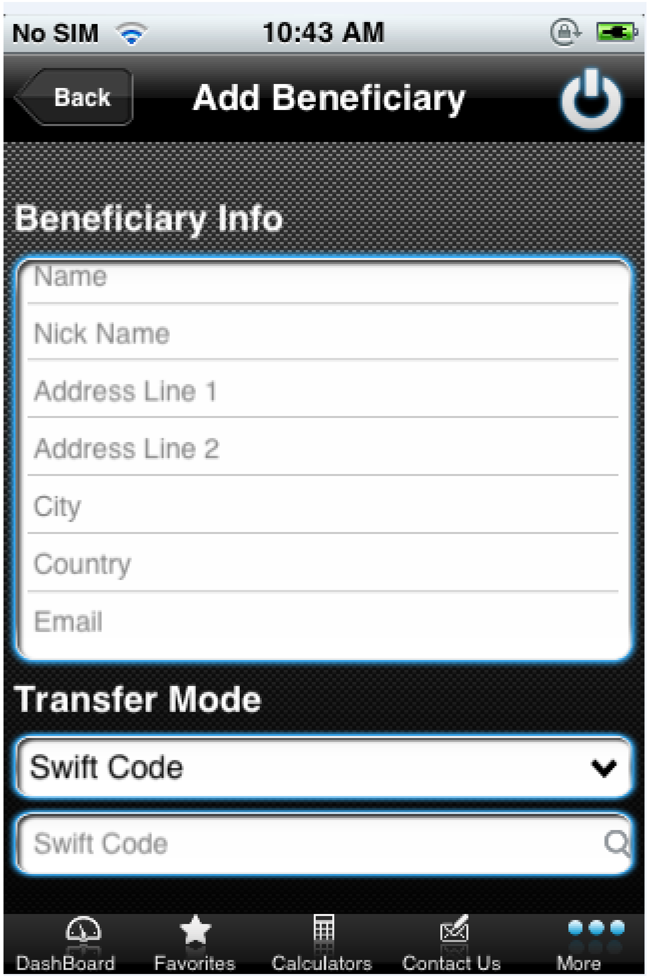
Column Description

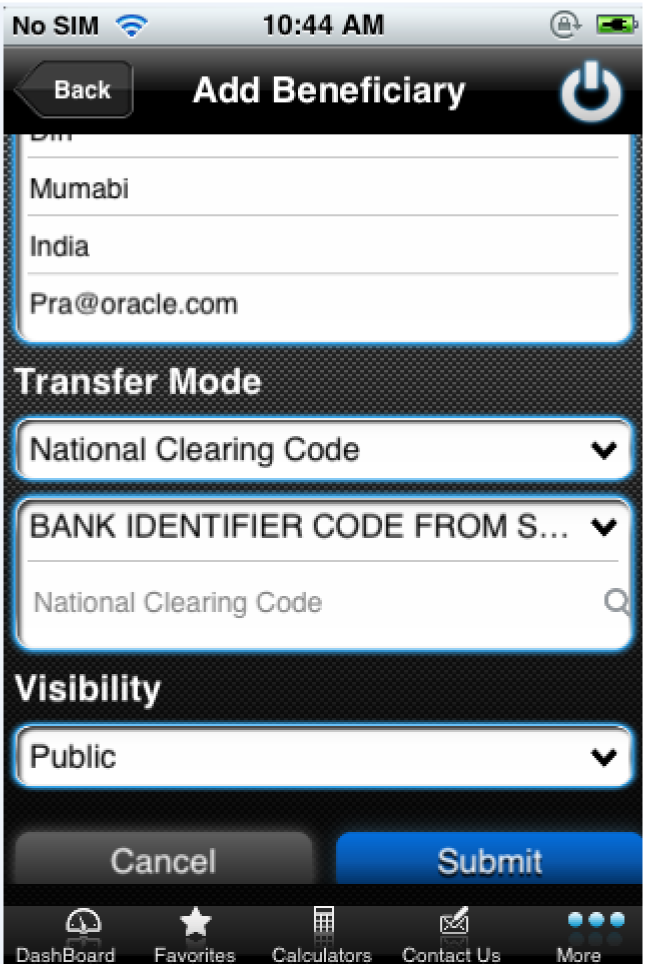
Column Name	Description
Internal	[Tab] This is a selection Tab and provides a link to Internal Beneficiary Addition screen.
Domestic	[Tab] This is a selection Tab and provides a link to Domestic Beneficiary Addition screen.

Column Name	Description
International	[Tab] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
Receive over Counter	[Tab] This tab will be enabled and displayed only when International or Domestic option is selected. Opens the New International Beneficiary creation screen with Transfer mode as ‘Receive Over Counter’.
Deposit to Account	[Tab] This field will be enabled and displayed only when international or Domestic option is selected. Opens the New International Beneficiary creation screen with Transfer mode as Deposit to Account.

4. Here it shown for receive over counter.
5. Click Receive Over Counter. The following screen will be displayed.

Beneficiary Maintenance – Quick Pay





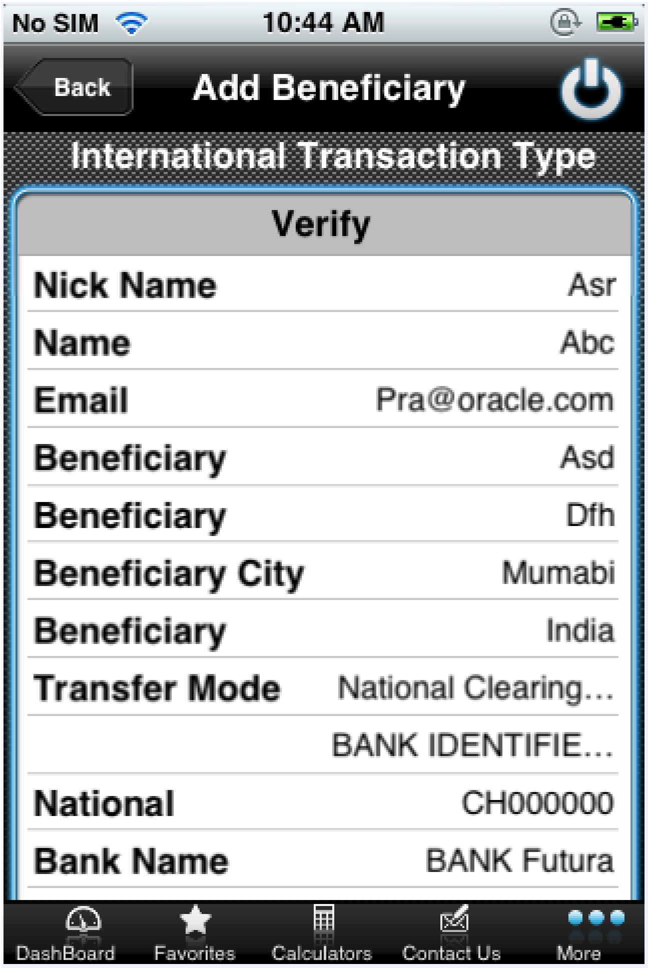
Field Description

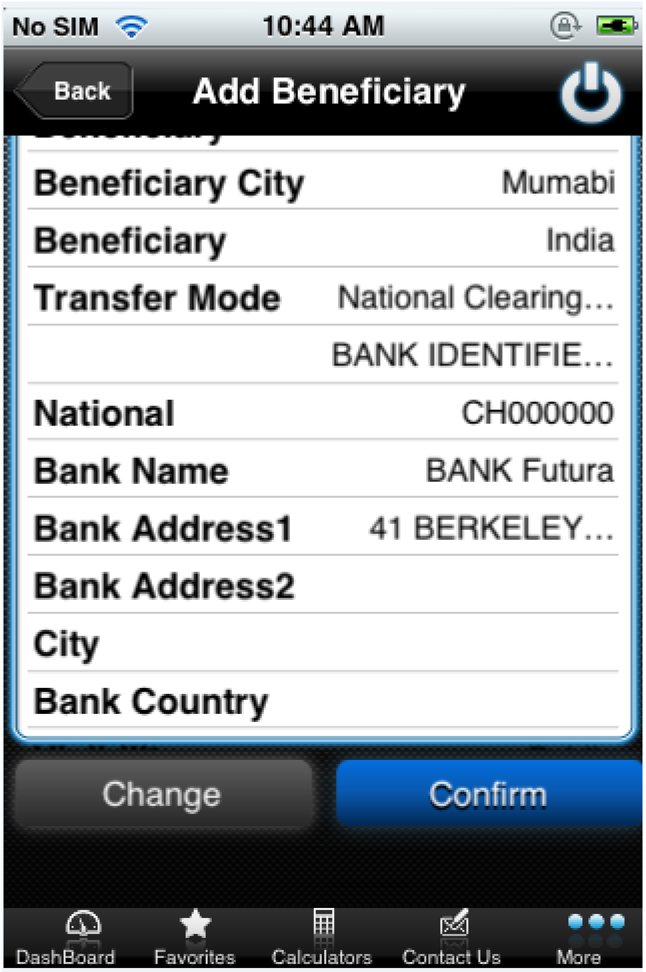
Field Name	Description
Beneficiary Details	
Beneficiary Nick Name	[Mandatory, Input, 10] Enter the beneficiary nick name by the initiator.
Beneficiary Name	[Mandatory, Input, 35] Enter the beneficiary name for the transfer
Address	[Mandatory, Input] Enter the address of beneficiary.

Field Name	Description
City	[Mandatory, Input,35] Enter the city of beneficiary address
Email	[Optional, Input, 255]
Beneficiary Bank Details	
Bank Name	[Mandatory,Input,35] Enter the name of bank of beneficiary.
Bank Address	[Mandatory,Input,35] Enter the Address of the bank of beneficiary
Bank City	[Mandatory,Input,35] Enter the city of beneficiary bank
Visibility	[Mandatory, Dropdown] Select the visibility. The option are: • Private • Public

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

Beneficiary Maintenance – Verify


No SIM
10:44 AM
Back
Add Beneficiary
International Transaction Type
Verify
Nick Name Asr
Name Abc
Email Pra@oracle.com
Beneficiary Asd
Beneficiary Dfh
Beneficiary City Mumabi
Beneficiary India
Transfer Mode National Clearing…
BANK IDENTIFIE…
National CH000000
Bank Name BANK Futura
DashBoard
Favorites
Calculators
Contact Us
More

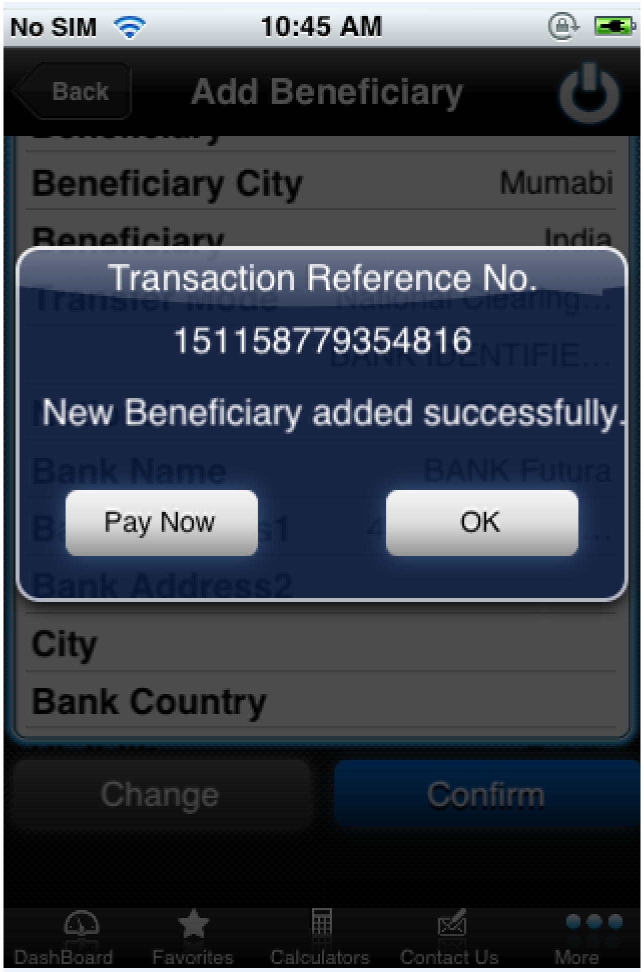


7. Click **Confirm** button. The system displays confirmation message for beneficiary creation as shown below.

   OR

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

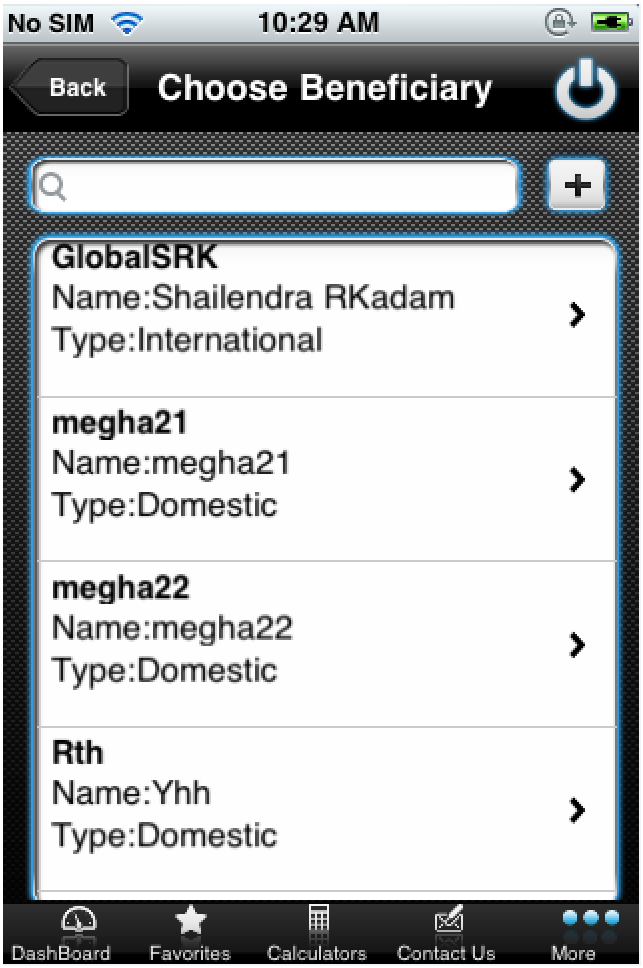
Beneficiary Maintenance – Confirm

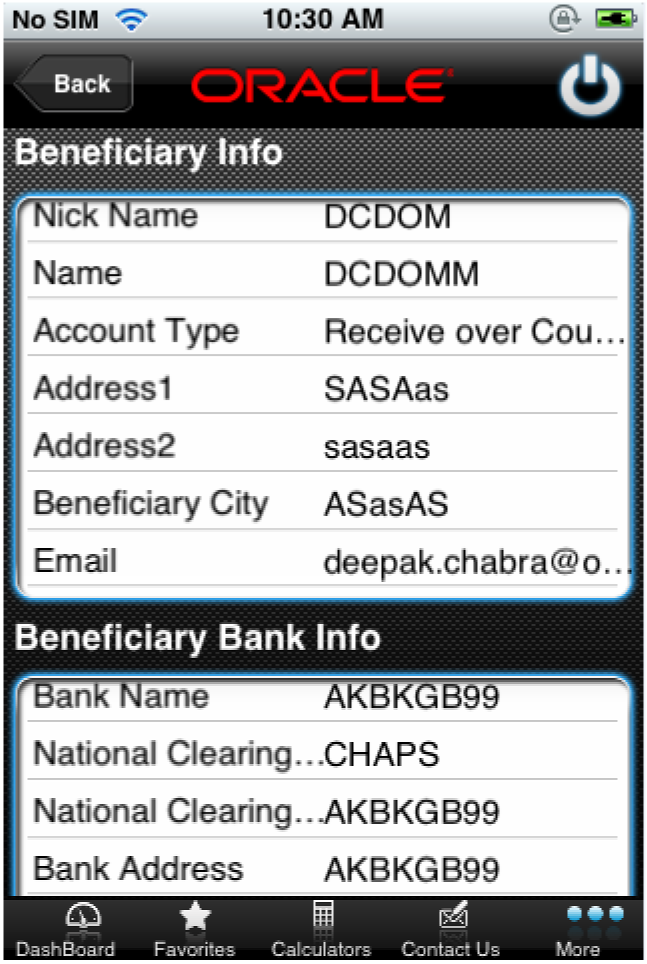


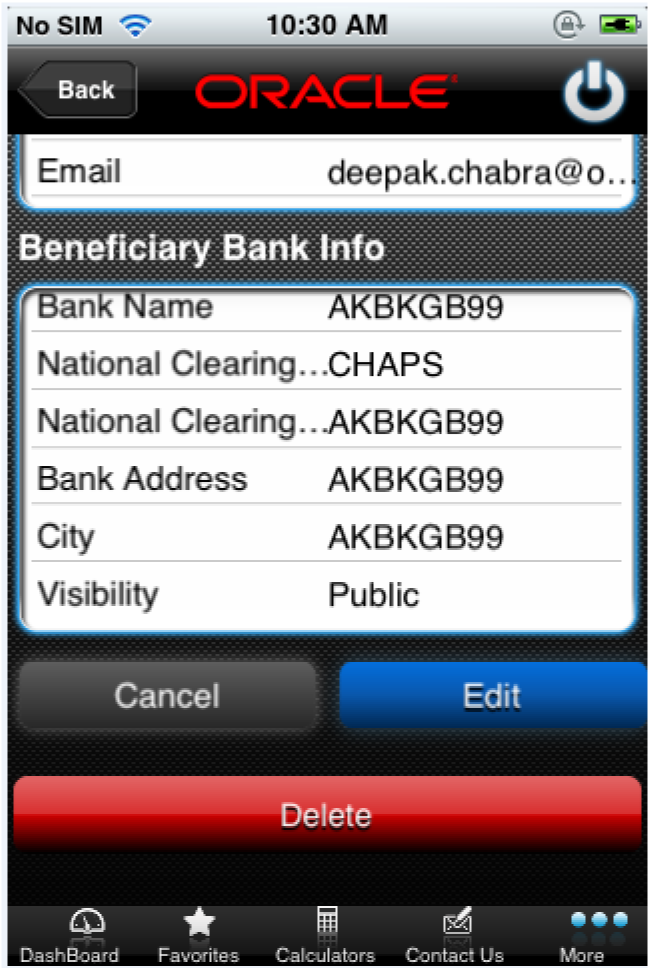
8. You can update the existing beneficiary details

9. Select any beneficiary you want to update in initial quick payment screen as below:

Beneficiary Maintenance – Quick Pay


No SIM
10:29 AM
Back
Choose Beneficiary
GlobalSRK
Name:Shailendra RKadam
Type:International
megha21
Name:megha21
Type:Domestic
megha22
Name:megha22
Type:Domestic
Rth
Name:Yhh
Type:Domestic
DashBoard
Favorites
Calculators
Contact Us
More


No SIM
10:30 AM
Back
ORACLE
Beneficiary Info
Nick Name
DCDOM
Name
DCDOMM
Account Type
Receive over Cou…
Address1
SASAas
Address2
sasaas
Beneficiary City
ASasAS
Email
deepak.chabra@o…
Beneficiary Bank Info
Bank Name
AKBKGB99
National Clearing…
CHAPS
National Clearing…
AKBKGB99
Bank Address
AKBKGB99
DashBoard
Favorites
Calculators
Contact Us
More

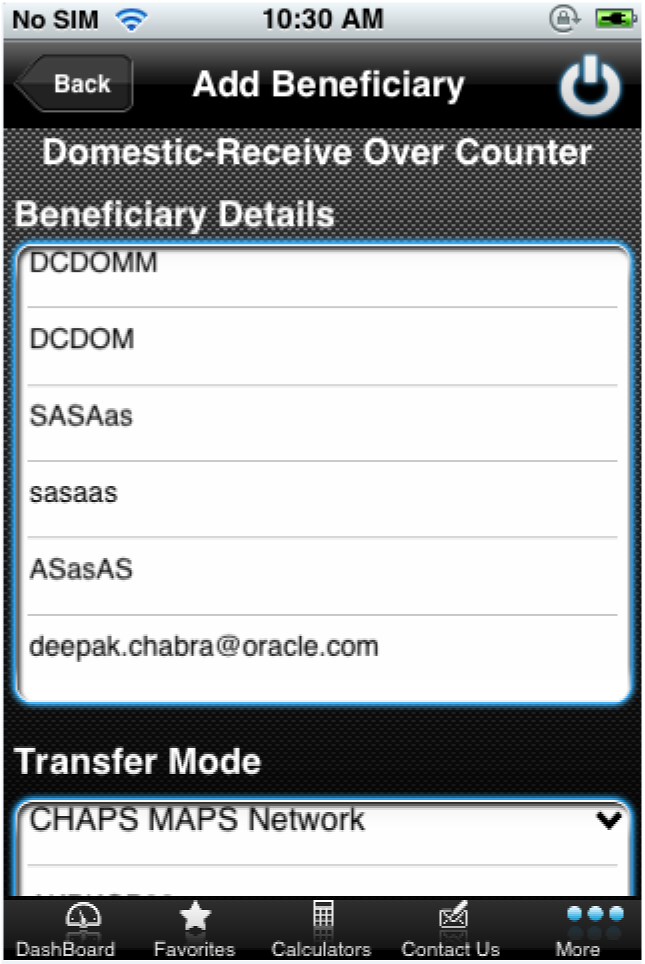


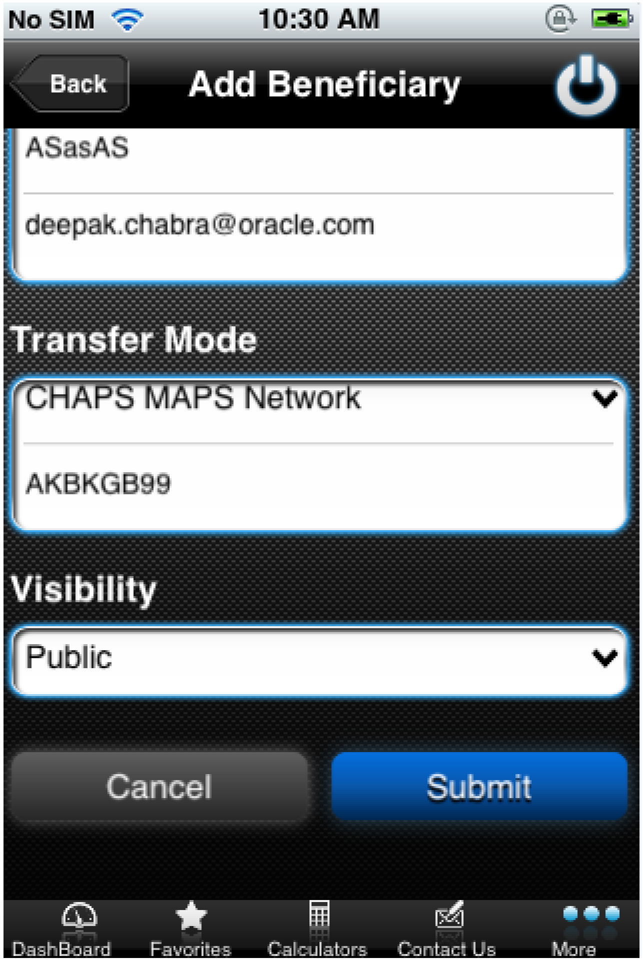
10. Click **Edit** button to change or update the details.

    OR

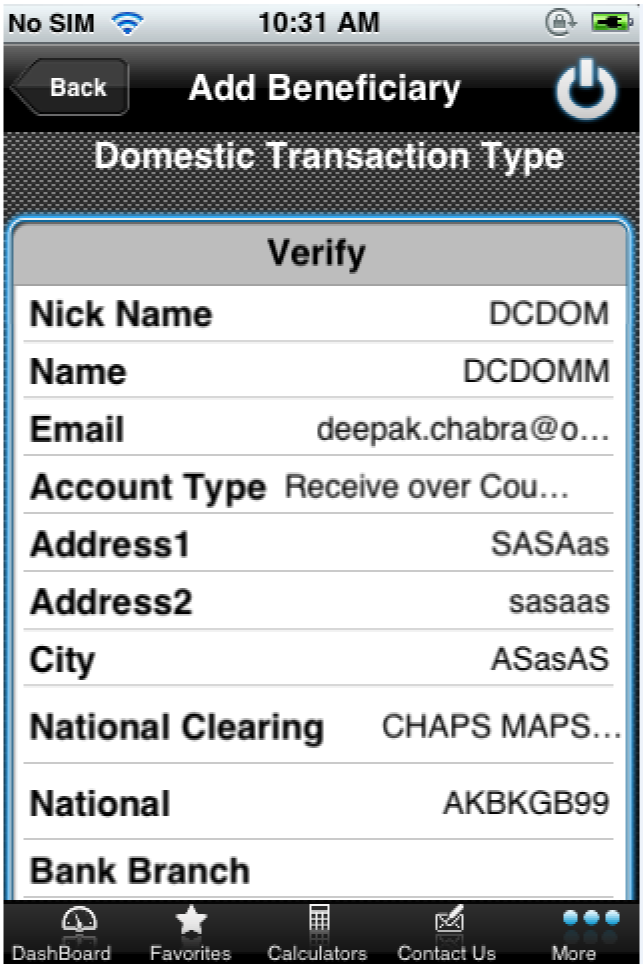
    Click **Delete** button to delete the beneficiary.

Beneficiary Maintenance – Quick Pay

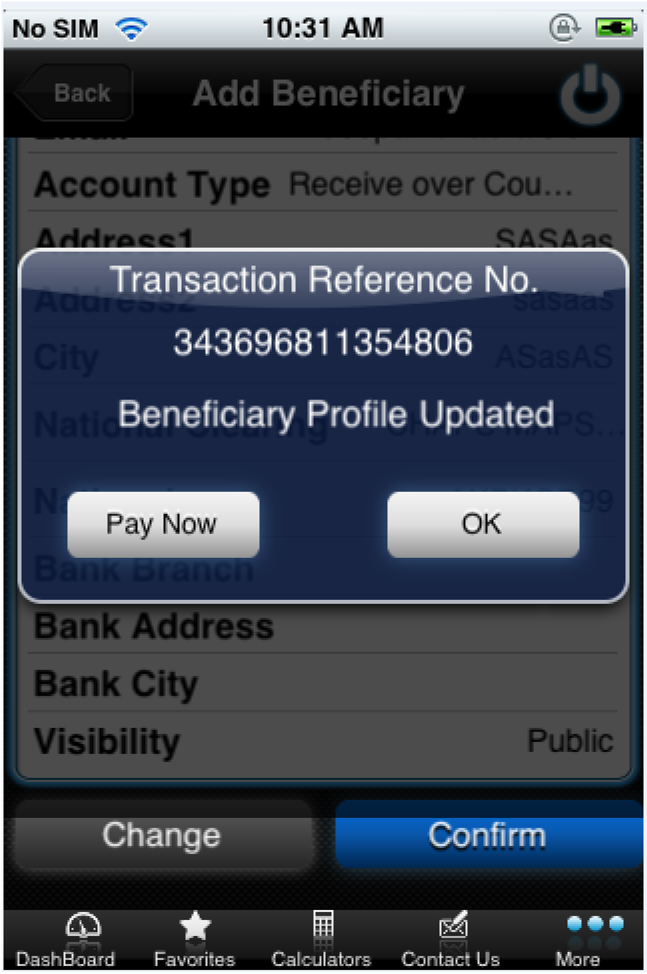

No SIM
10:30 AM
Back
Add Beneficiary
Domestic-Receive Over Counter
Beneficiary Details
DCDOMM
DCDOM
SASAas
sasaas
ASasAS
deepak.chabra@oracle.com
Transfer Mode
CHAPS MAPS Network
DashBoard
Favorites
Calculators
Contact Us
More



11. Click **Submit**. The system will display Verify screen.



12. Click **Confirm** button. The system will display following screen.


No SIM
10:31 AM
Back
Add Beneficiary
Account Type
Receive over Cou…
Address1
SASAas
Transaction Reference No.
343696811354806
Beneficiary Profile Updated
Pay Now
OK
Bank Address
Bank City
Visibility
Public
Change
Confirm
DashBoard
Favorites
Calculators
Contact Us
More

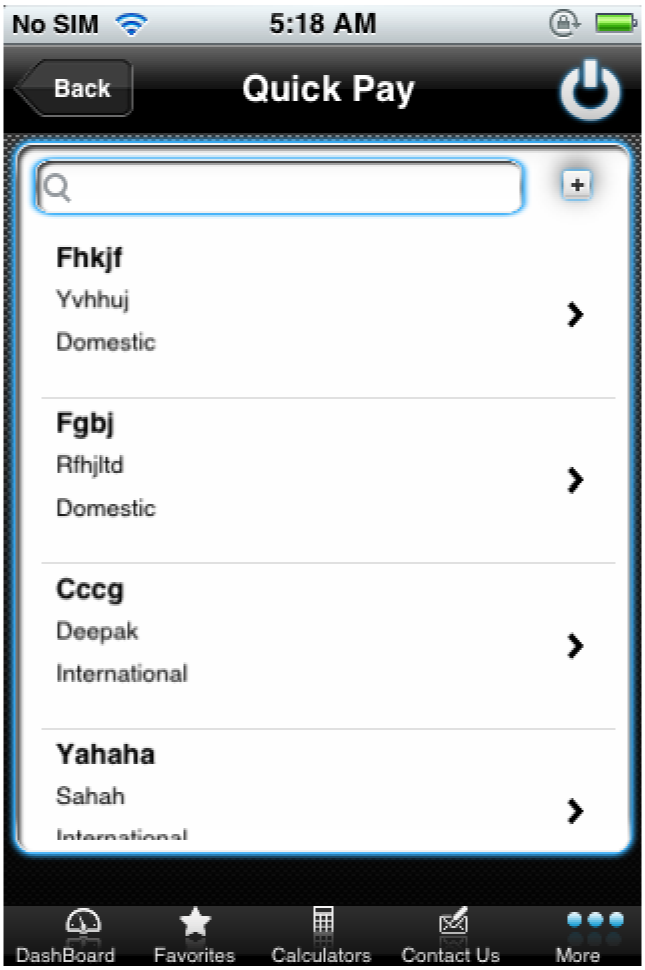
17.2. Quick Pay

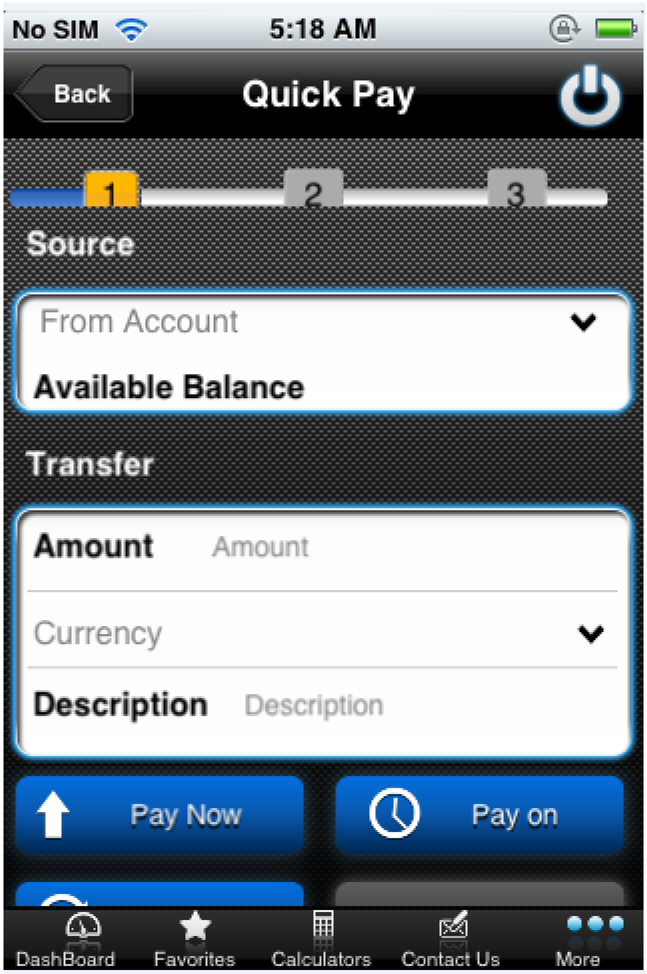
This menu enables you to initiate the payment through existing beneficiaries or you can add new beneficiary to make the new payment. .

To do the quick payment

1. Log on to the Banking application.
2. Select **Transfers** > **Quick Pay** from the menu. The system displays **Quick Payment** screen.

Quick Pay





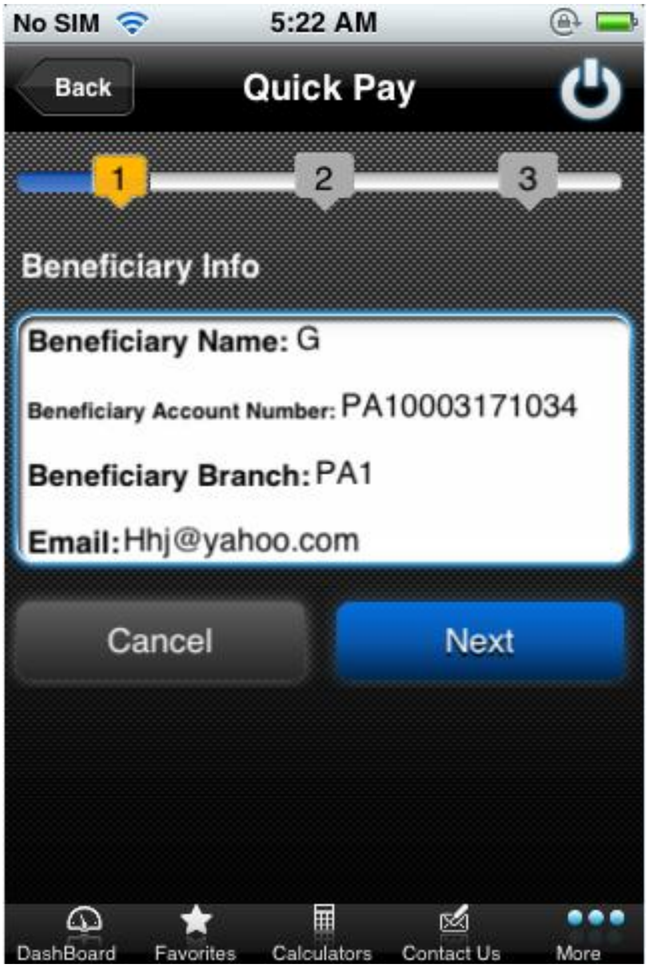
Field Description

Field Name	Description
Beneficiary	[Mandatory, Numeric, 15] Enter User reference number for transaction.
Source Account	[Mandatory, Pop Over] Select the From Account as the source account for the own account transfer.
Currency	Mandatory, pop over] Select the transfer currency for the international transfer from the Pop Over list.

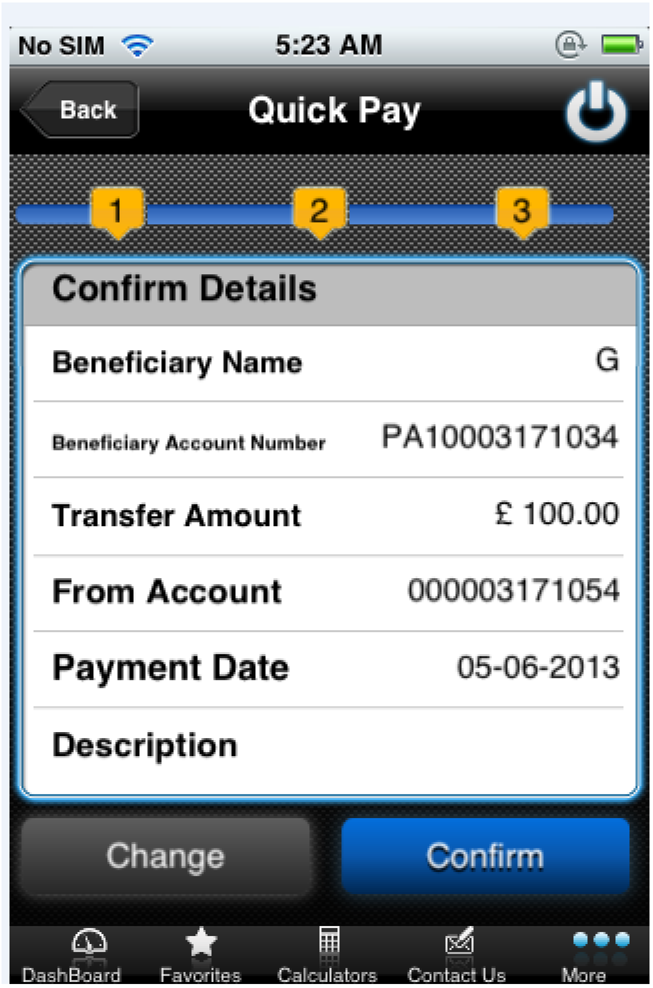
Field Name	Description
Payment Details	[Optional, Alphanumeric, 50] Enter the payment details.
Correspondence Charges	[Mandatory, pop over] Select the correspondence charges from the pop over list.
Amount	[Mandatory, Numeric, 15] Type the transfer amount.
Pay Now	[Optional] Select **Pay Now** to process the transaction immediately.
Pay On	[Optional] Select **Pay Later** to make the payment on future date.
Pay Periodically	[Optional] Select **Pay Periodically** to make the payment on particular period.

3. Here it is shown for Pay Now option.

Quick Pay Beneficiary Info

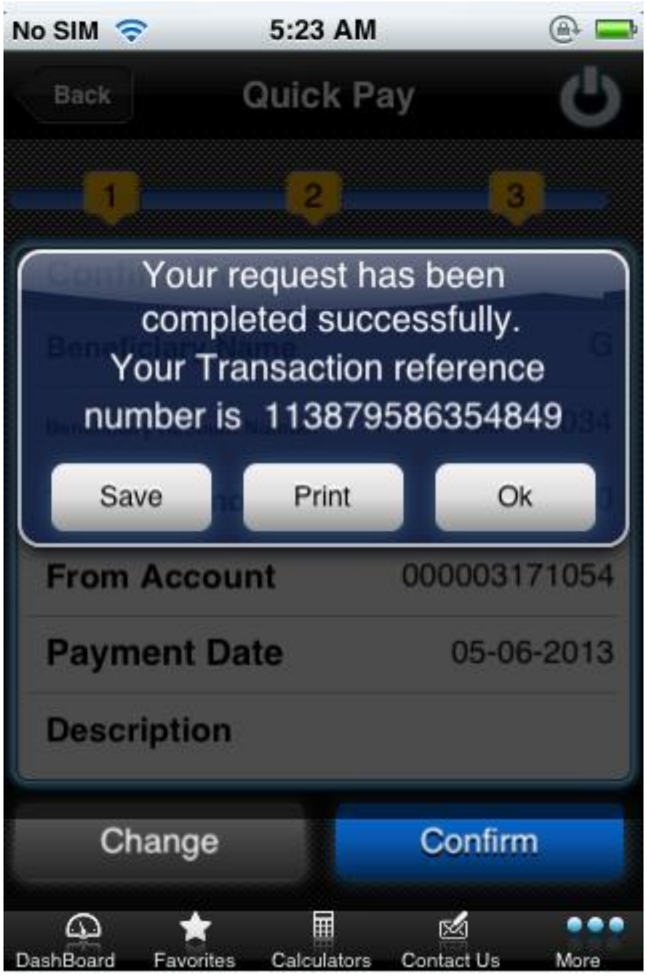


4. Click Next.



5. Click the **Confirm** button to navigate to confirm the payment. The system displays Confirmation screen.

Quick Pay - Confirm



6. Click the **OK** button.

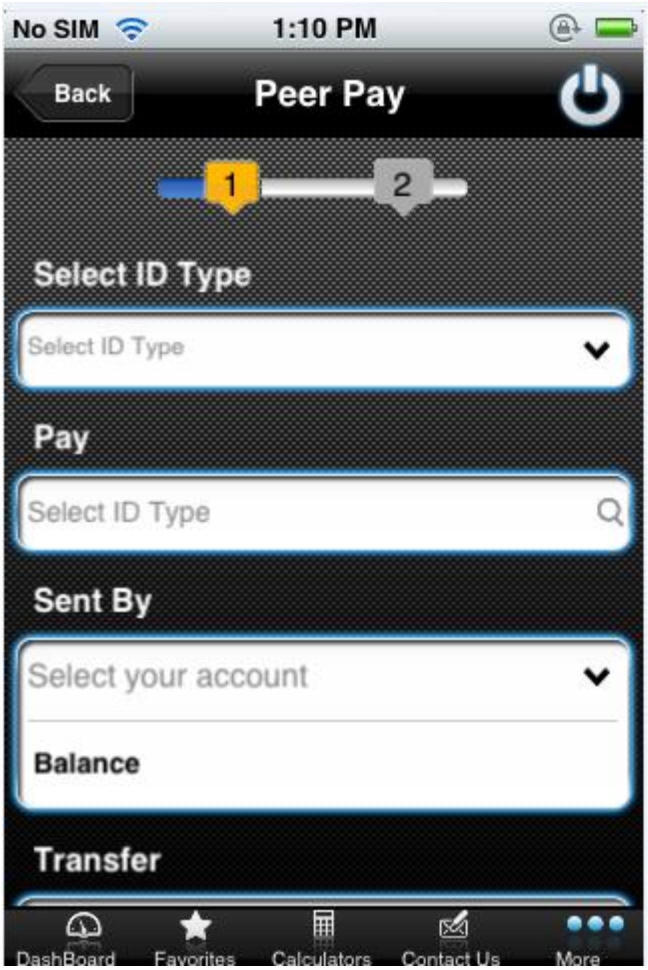
18. P2P Transfer

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

To P2P Transfer

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

P2P Transfer



3. Here it shown for Registered user.

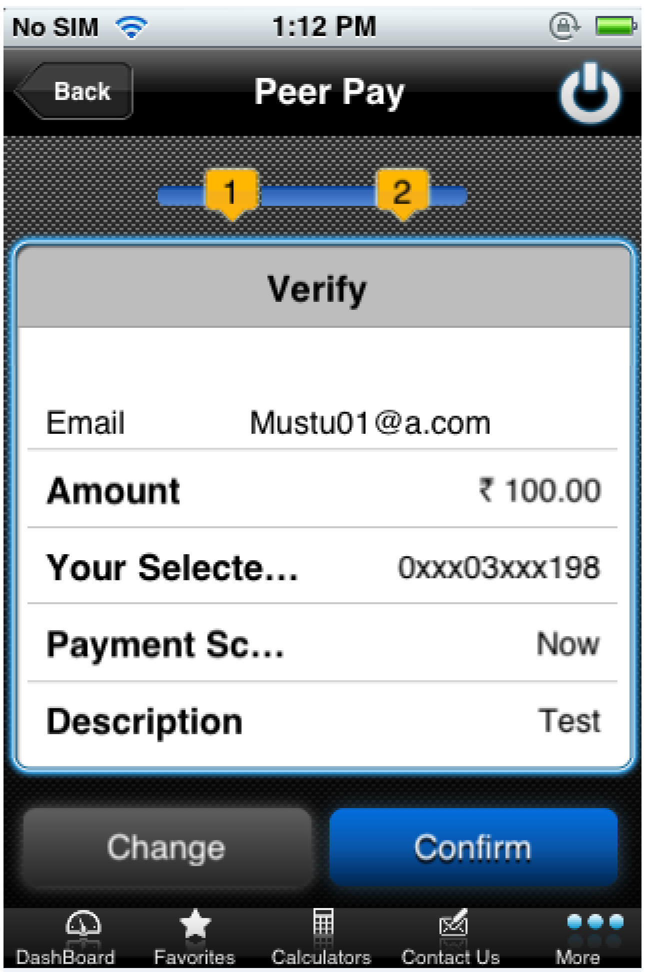
Description

Field Name	Description
Select your Account	[Mandatory, Dropdown] Select the account number from dropdown list.
Mobile Number	[Display] This field displays the mobile number of the user.

Field Name	Description
Email Id	[Display] This field displays the email id of the user.

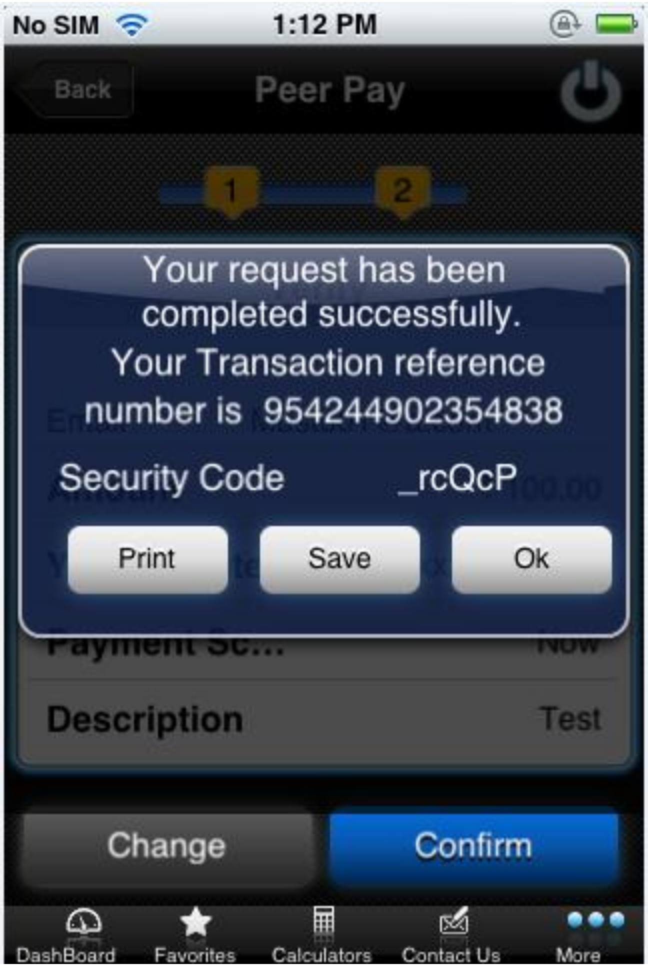
4. Click **Continue** button. The system will display the P2P verify screen.

P2P Transfer Verify



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

P2P Transfer Confirm



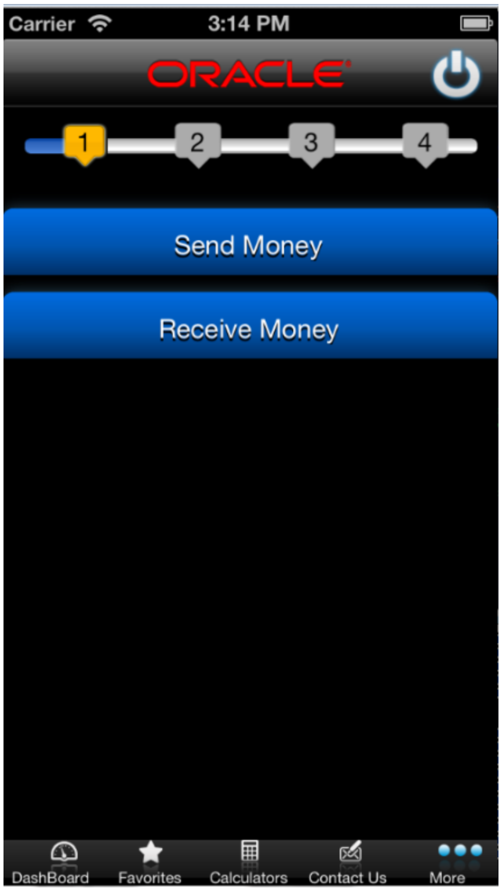
19. P2P QR Pay

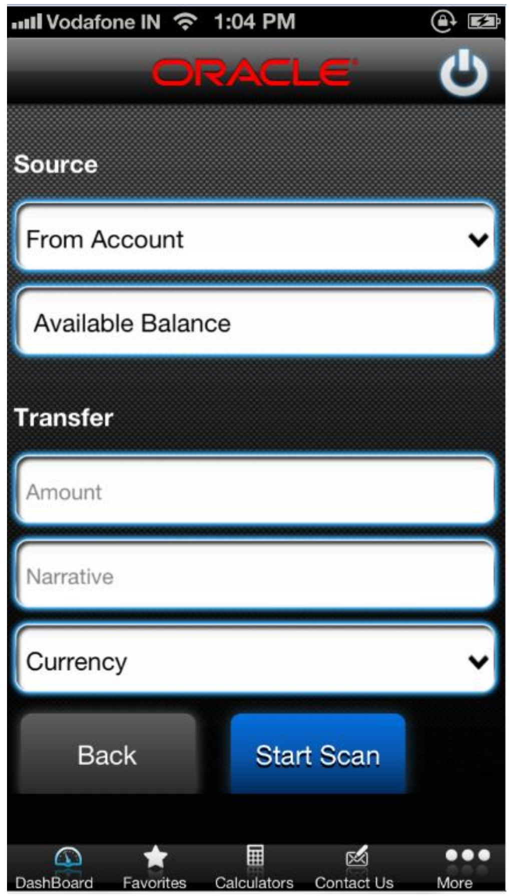
Transfer of funds between the peers through an application based phones can be provided by scanning QR codes using the camera from the device. A business user will be able to transfer funds from their account to another user of the same bank by scanning the QR code. Sender should be able to scan QR code 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 Banking application.
2. Navigate through Transfers> P2P QR Pay from the menu. The system displays Proximity Pay-QR screen.

Proximity Pay-QR





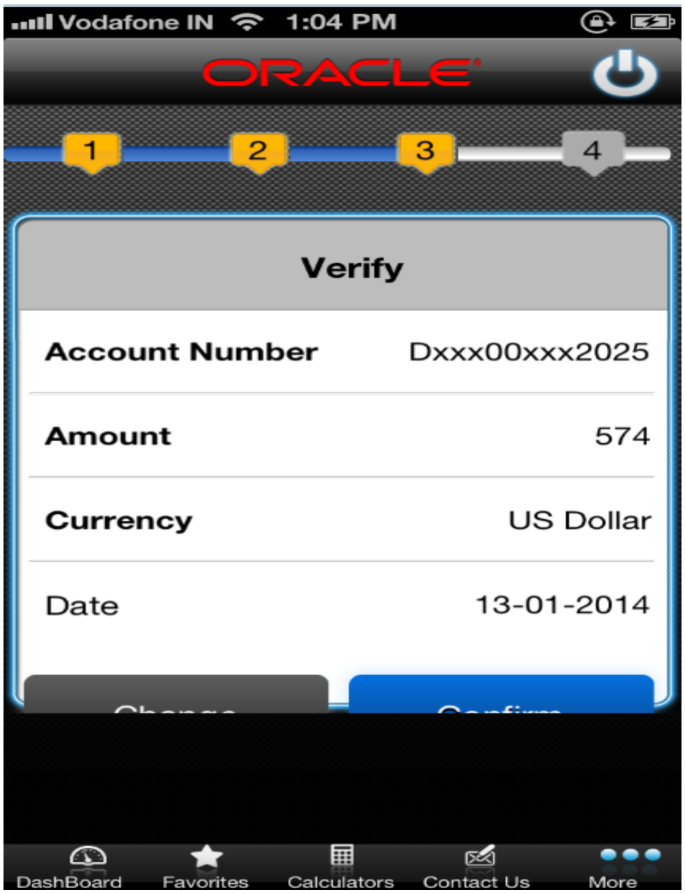
Field Description

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

3. Click Start Scan button. The device camera shall be enabled and search for the QR code to read the beneficiary account details.

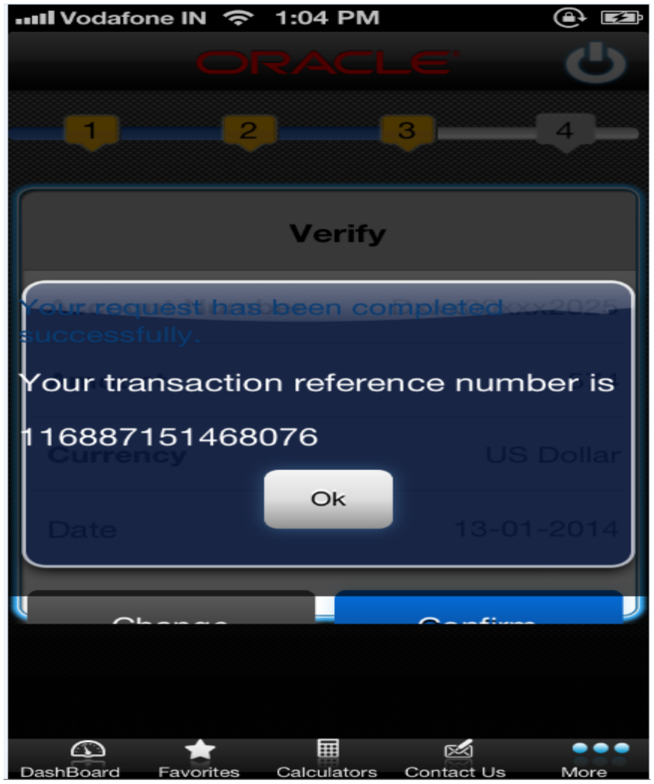
4. Point your camera to QR code and click submit on the screen. Following QR verify screen will be displayed.

Proximity Pay-QR Verify



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

Proximity Pay-QR Confirm



6. Click **OK**.

20. P2P Activity

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

To pay the bills

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

Received Payment

Field Description

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

Field Name	Description
Amount	[Display] This field displays the amount received from the sender.
Status	[Display] This field displays the current status of the transaction.

3. Click any transaction from the list you want to view. The system displays **Detailed Received Payment** screen.

Received Payment Details

Field Description

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

4. Click Verify user profile button, the system displays initial **Received Payment** screen.

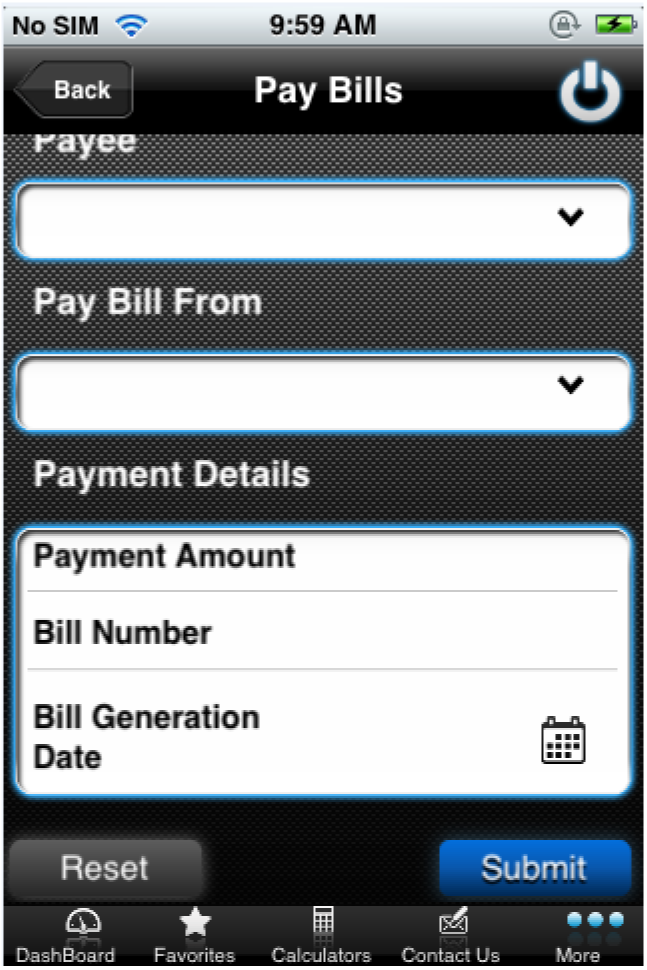
21. Pay Bill

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 client/application based Mobile Banking application.
2. Navigate to **Pay Bill** tab from menu list. The system will display system displays **Pay Bills** screen.

Pay Bills



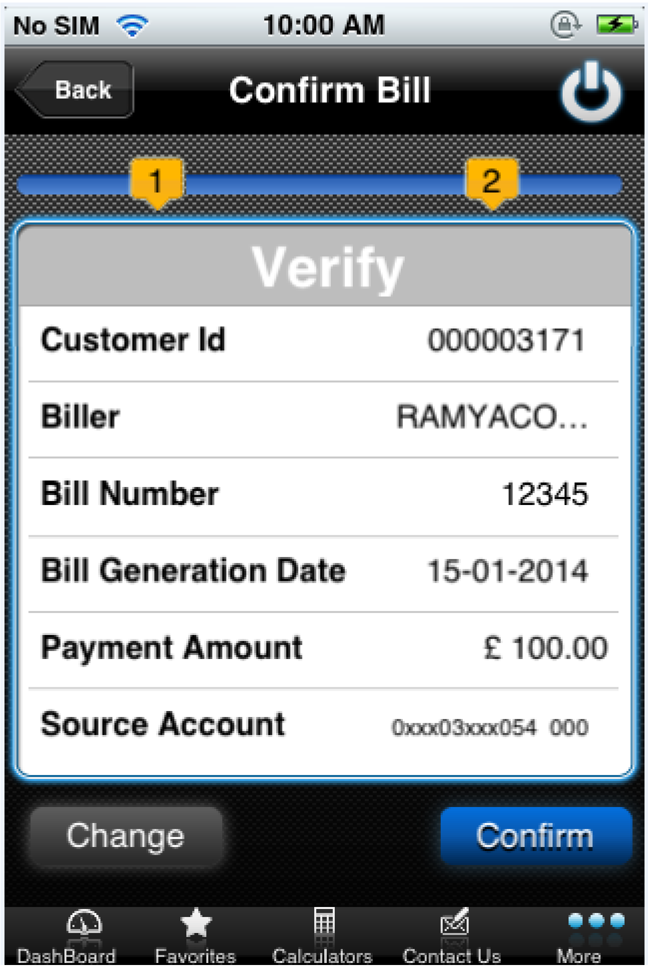
Field Description

Field Name	Description
Payee	[Mandatory, Pop Over] Select the Biller from the registered List of Billers from the Pop Over menu.
Bill Number	[Mandatory, Alphanumeric, 15] Input the Bill Number for which the Bill is to be paid.

Field Name	Description
Bill generation Date	[Mandatory, Alphanumeric,10, Pick list] Input the date in the specified date format or select the date from the date pick list.
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
Pay Bill From Account	[Mandatory, Pop Over] Select the CASA account number from the Pop Over menu.

3. Click the **Submit** button from the pop up. The system displays **Pay Bill Verify** screen.

Pay Bill Verify

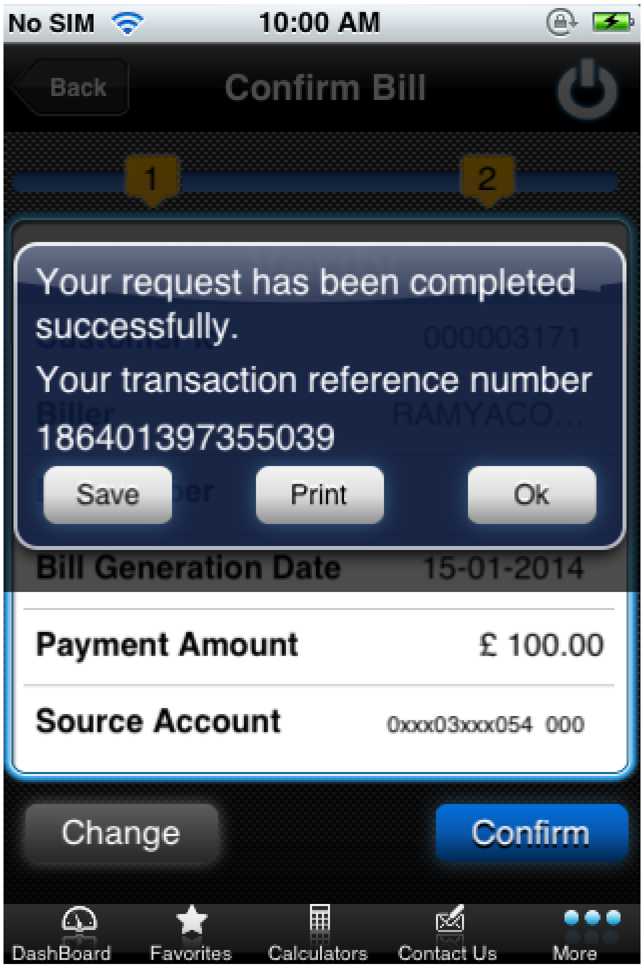


4. Click the **Confirm** button from the popup options as shown above. The system displays **Pay Bill Confirm** screen.

   OR

   Click the **Change** button to return to the previous screen.

Pay Bill Confirm



5. Click the **OK** button. The system displays **Pay Bills Confirm** screen. Then click the OK button in that Confirm screen to navigate to the initial **Pay Bills** screen.

22. Biller Information

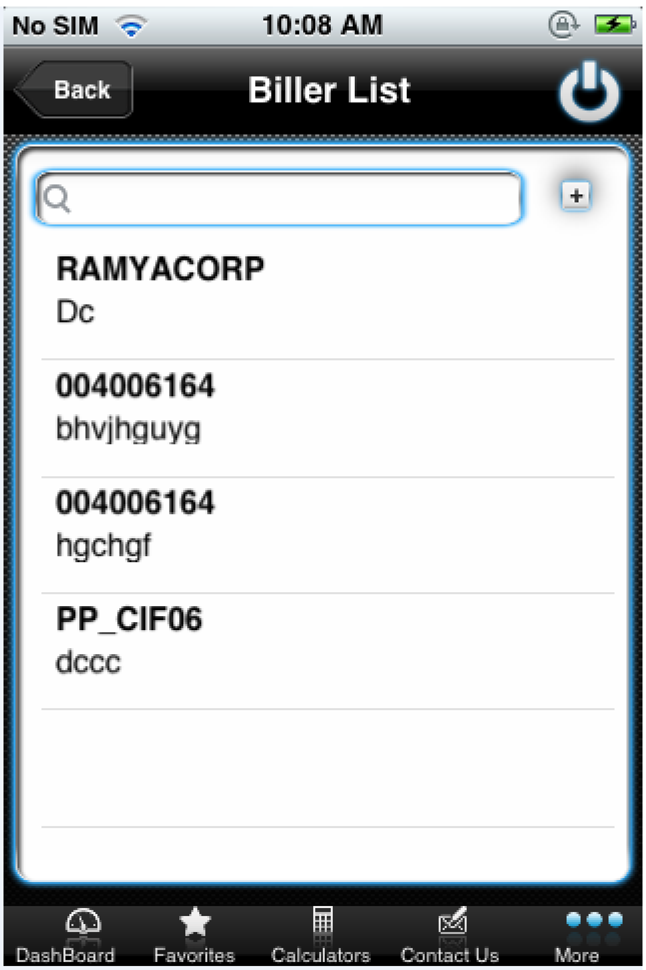
This menu enables you to register biller to pay the Utility Bills through the bank and also allows to delete a already registered biller.

22.1. Register/Add Biller

To register the biller

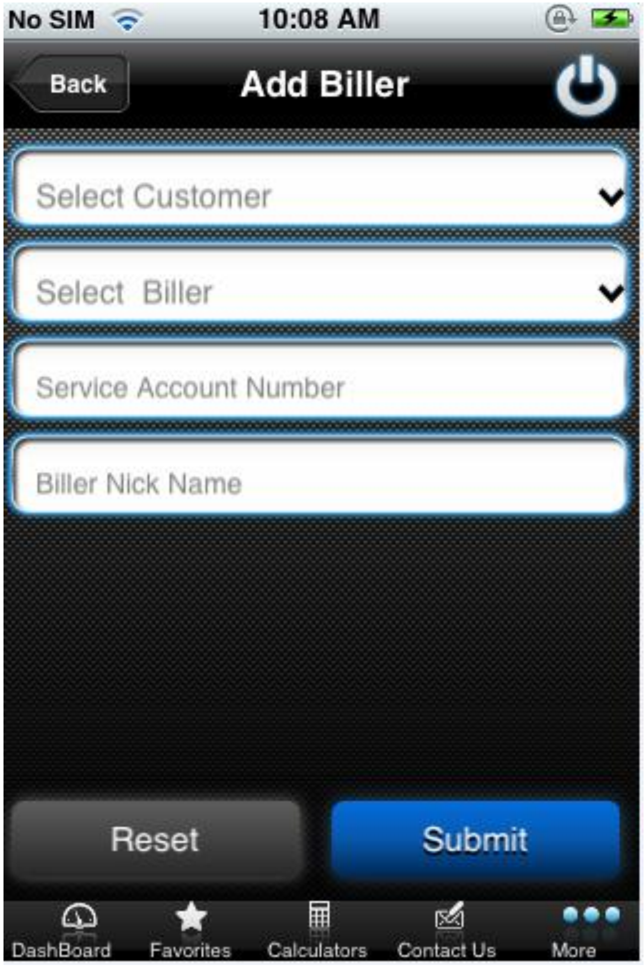
1. Log on to the client/application based Mobile Banking application.
2. Click the pay bill tab from menu list.
3. Click the **Add Utility Biller** tab. The system will display Register Biller screen, as shown below.

Register Biller



4. Click the I con ..

Register Biller

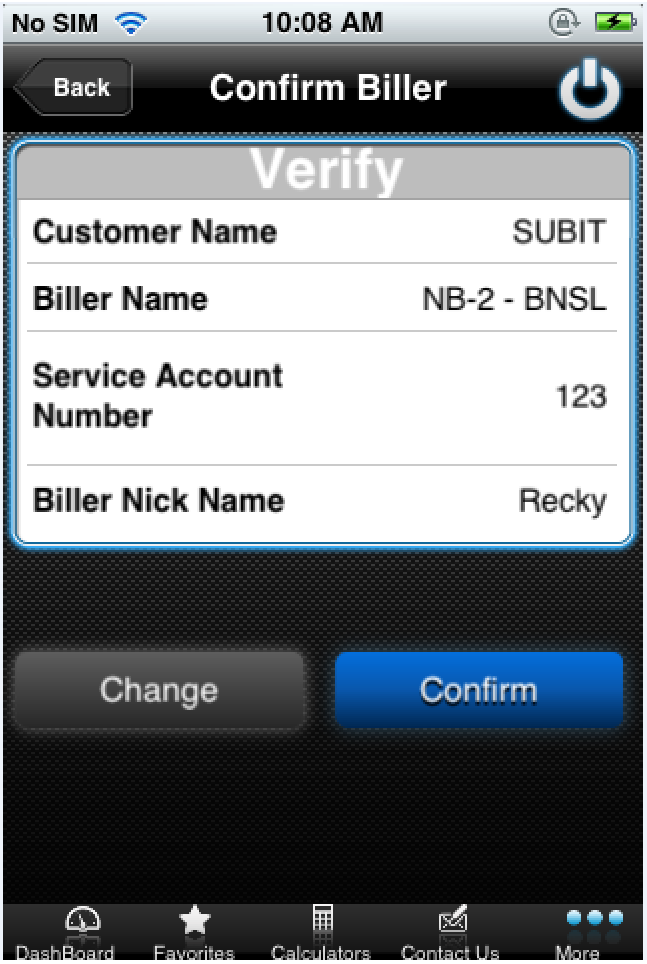

No SIM
10:08 AM
Back
Add Biller
Select Customer
Select Biller
Service Account Number
Biller Nick Name
Reset
Submit
DashBoard
Favorites
Calculators
Contact Us
More

Field Description

Field Name	Description
Select Customer	[Mandatory ,Pop Over] Select the Customer from the Pop Over.
Select Biller	[Mandatory ,Pop Over] Select the biller from the Pop Over.
Service Account Number	[Mandatory, Alphanumeric, 15] Input the service account number available with the Biller for Bill payment
Biller Nick Name	[Mandatory, Alphanumeric, 15] Input the Nick Name of the Biller.

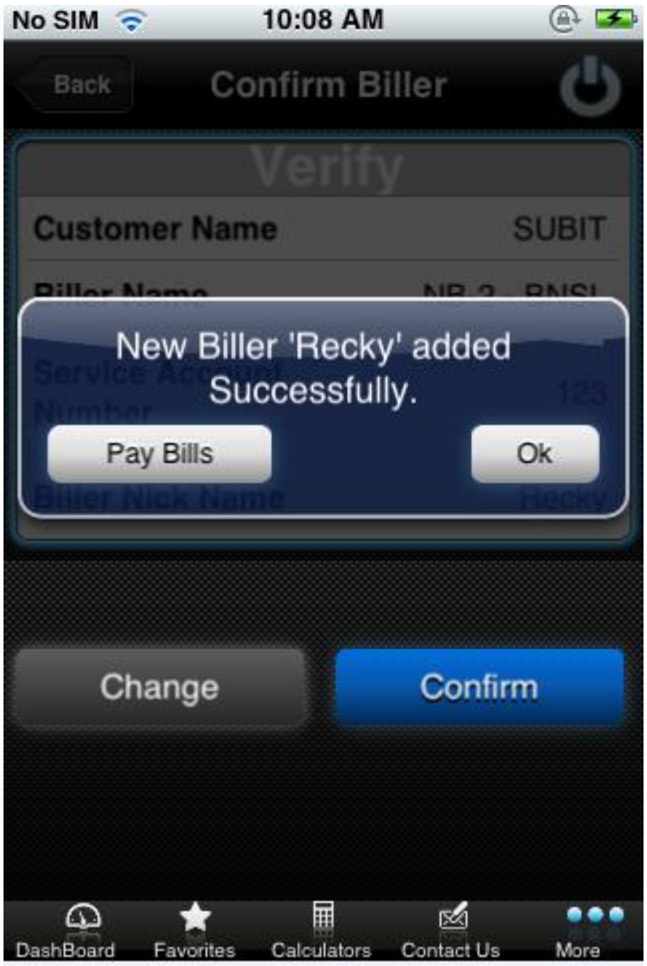
5. Click the encircled options button to get the pop up options.
6. Click the **Submit** button, from that pop up. The system displays **Register Biller – Verify** screen.
   OR
   Click the **Back** button to go to the previous screen.

Register Biller – Verify


No SIM
10:08 AM
Back
Confirm Biller
Verify
Customer Name SUBIT
Biller Name NB-2 - BNSL
Service Account Number 123
Biller Nick Name Recky
Change
Confirm
DashBoard
Favorites
Calculators
Contact Us
More

7. Click the **Confirm** button from the options pop up shown as shown in above screen. The system displays **Register Biller – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

Register Biller – Confirm



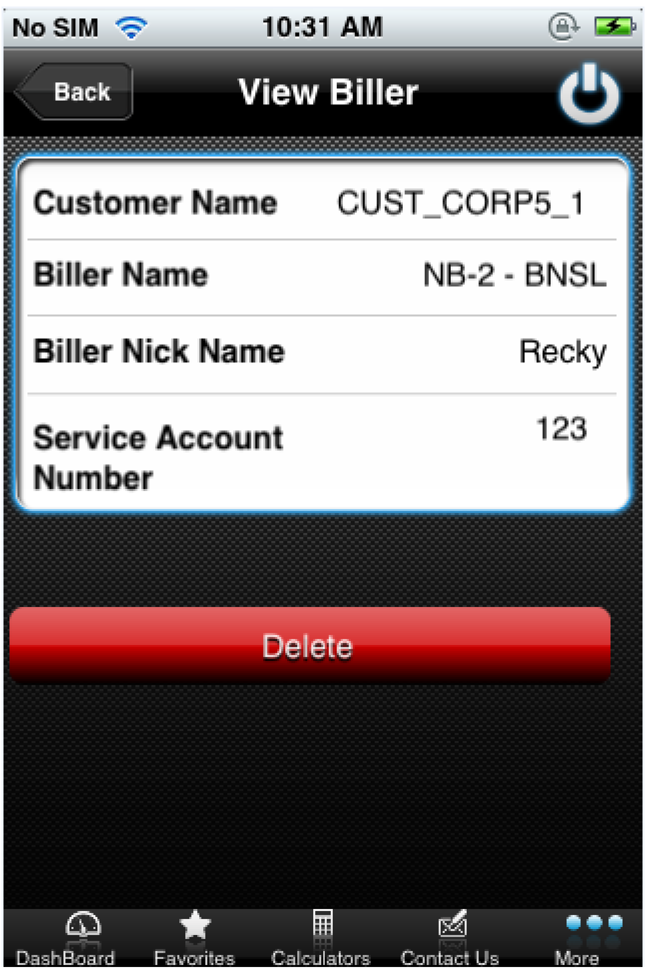
8. Click the **OK** button. The system displays Register Biller Confirm screen. Click the **OK** button in that Confirm screen from the options pop up, to navigate to the initial Register Biller screen.

22.2. Delete Biller

To delete the biller

1. Log on to the client/application based Mobile Banking application.
2. Navigate to **Pay Bills> Add utility** biller from menu list.
3. Select the biller from the list , which you want to delete. The system will display **Delete Biller** screen, as shown below.

Delete Biller



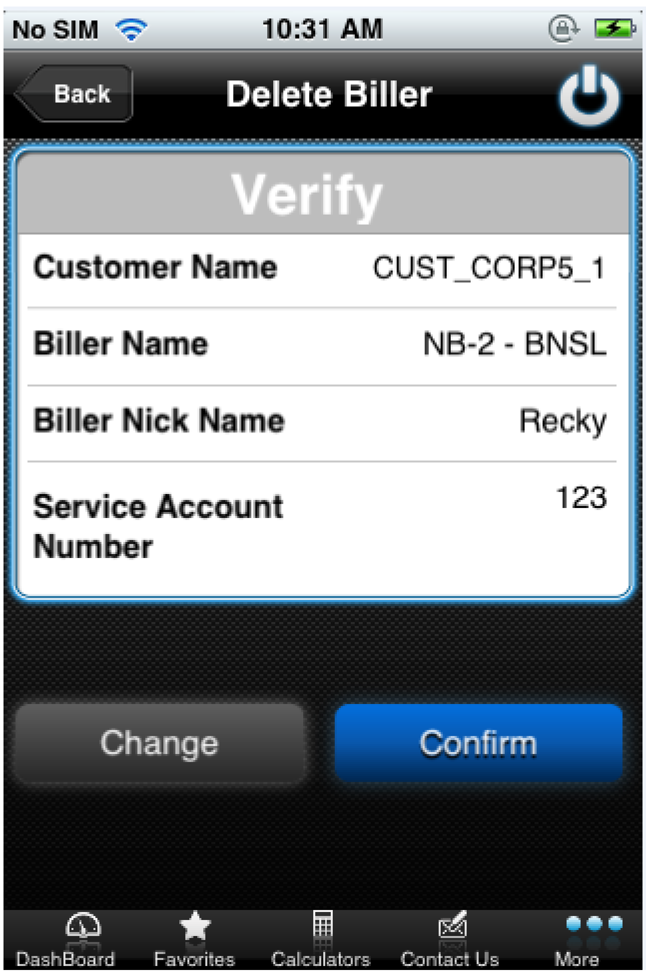
Field Description

Field Name	Description

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

4. Click the **Submit** button from the pop up as shown in above screen, to delete the particular biller which is displayed. The system displays **Delete Biller – Verify** screen.

Delete Biller – Verify

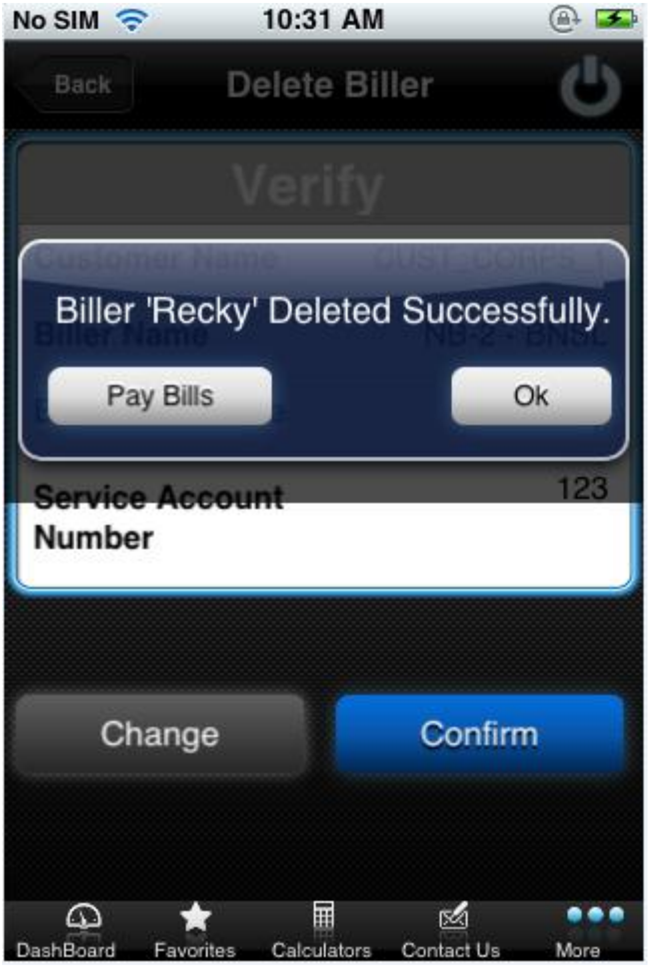


5. Click the **Confirm** button, from the options pop up as shown in above screen. The system displays **Delete Biller – Confirm** screen.

   OR

   Click the **Change** button to change the entered data.

Delete Biller – Confirm



6. Click the **OK** button. The system displays **Delete Biller Confirm** screen. Click the OK button in that Confirm screen from the options pop up, to navigate to the initial Transfers screen.

23. Loan Details

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

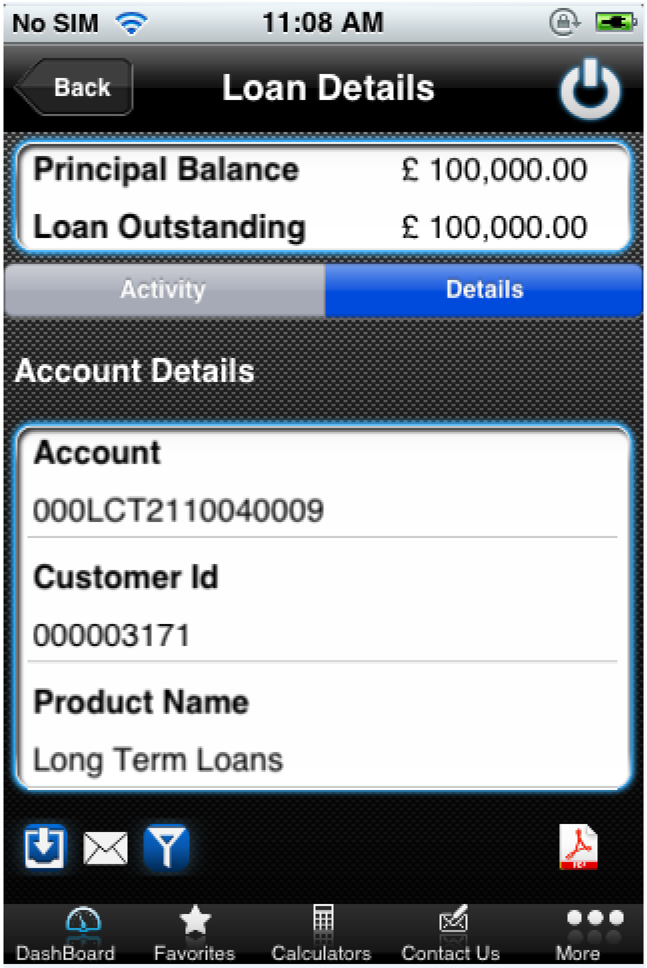
To view the loan details

1. Log on to the client/application based Mobile Banking application.
2. Navigate to Accounts> Loan. The system displays initial Loan Account summary screen as shown below.

Account Summary (Loan)

3. Click any of the loan account to view its details, as shown in below screen.

Loan Details



Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer ID's mapped to you.

Field Name	Description
Product Name	[Display] This field displays the loan product name.
Loan Details	
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.
Interest Rate	[Display] This field displays the interest rate applicable to the loan account.
Maturity Date	[Display] This field displays the maturity date of the loan account.
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.
Outstanding Loan Details	
Principal Balance	[Display] This field displays the outstanding 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.

Field Name	Description
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.

4. Click the **Back** button to go to the previous screen.

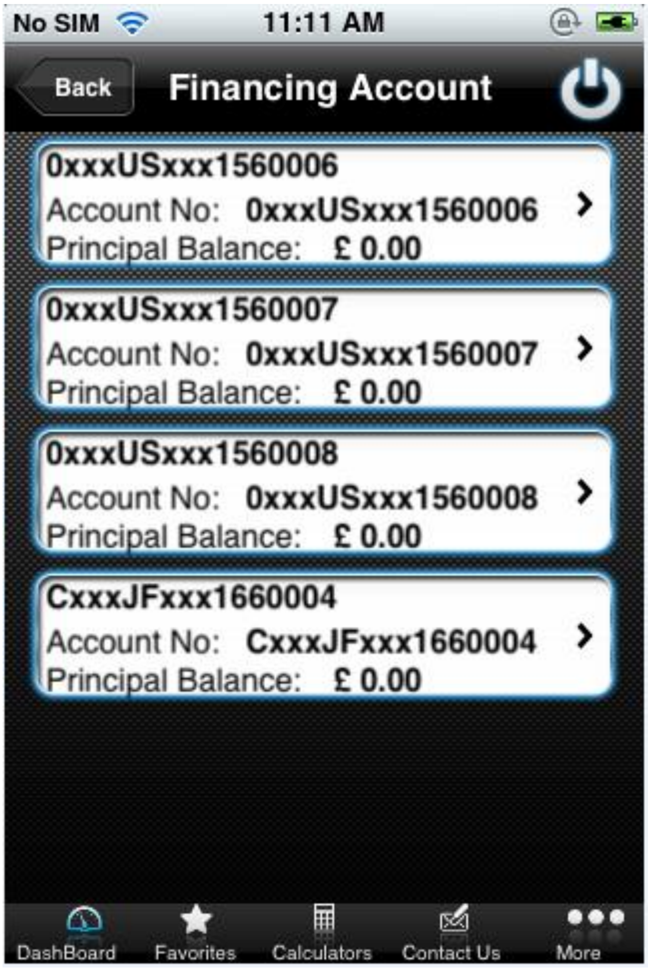
24. Islamic Financing

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

To view the Islamic Financing details

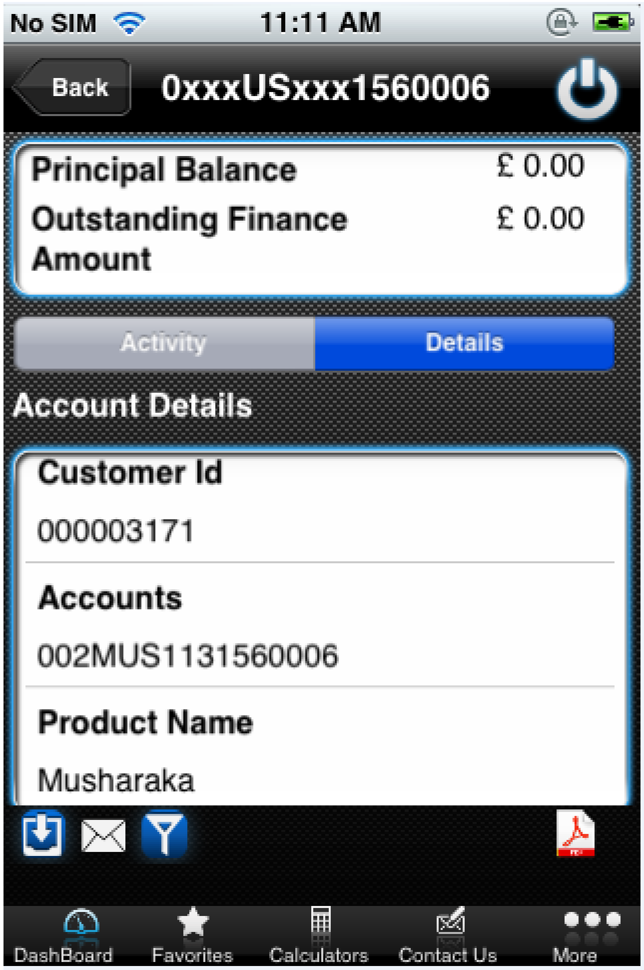
1. Log on to the client/application based Mobile Banking application.
2. Navigate to Accounts> Islamic Financing. The system displays initial Islamic Account summary screen as shown below.

Account Summary (Islamic Finance)



3. Click any of the Islamic finance loan account to view its details, as shown in below screen.

Financing Account Details



Field Description

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

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

Field Name	Description
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. Click the **Back** button to go to the previous screen.

25. Forex Rate Inquiry

This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

1. Log on to the client/application based Mobile Banking application.
2. naviagte to the **Customer Services> Forex Rates** tab from the above screen. The system displays **Forex Rates** screen.

Forex Rates

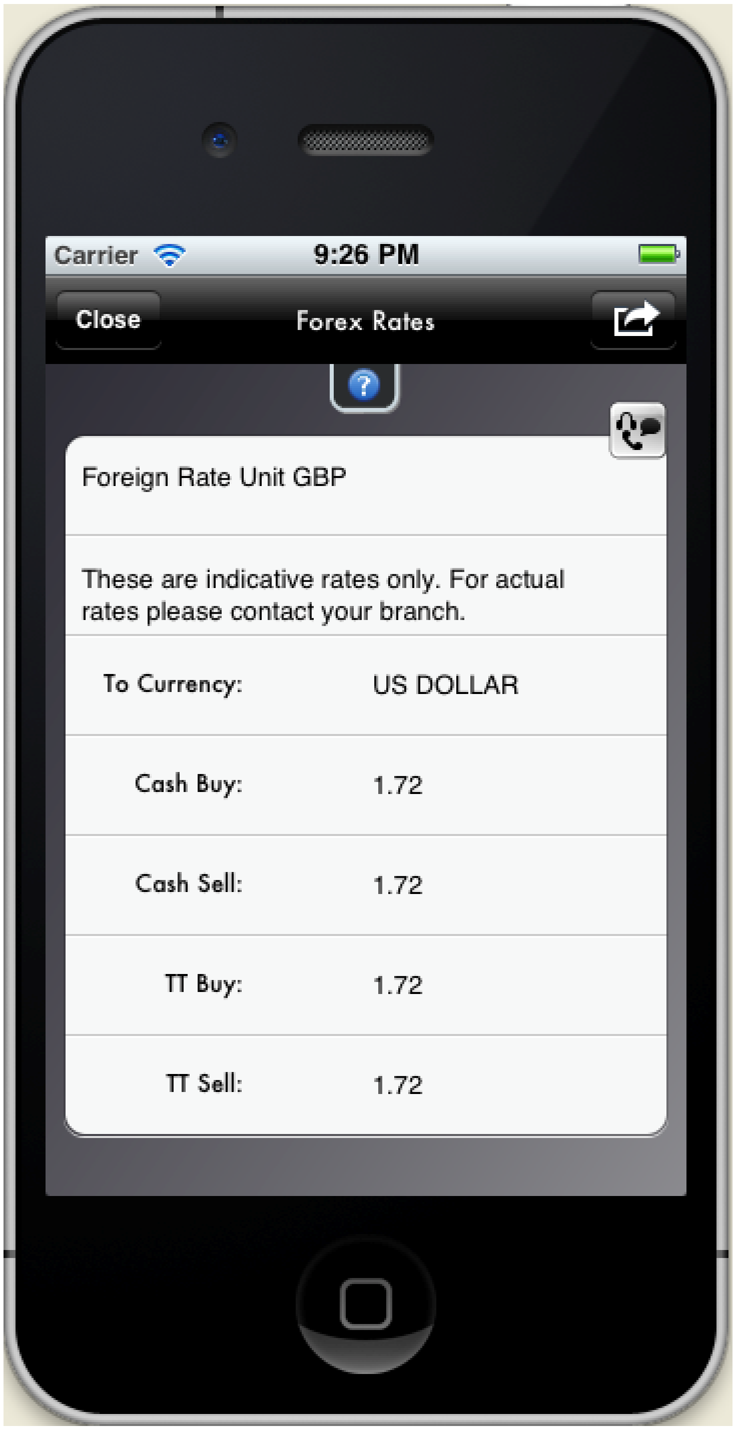

Carrier
9:26 PM
Close
Forex Rates
From Currency:
GREAT BRITAIN POUND (GBP)
To Currency*:

Field Description

Field Name	Description
From Currency	[Display] This field displays the from currency for exchange rate inquiry.
To Currency	[Mandatory, Pop Over] Select the to currency for which the rate is to be inquired from the Pop Over list.

3. Click the Submit button. The system displays details of the exchange rates in the Forex Rates screen as shown below.

Forex Rates


Carrier
9:26 PM
Close
Forex Rates
Foreign Rate Unit GBP
These are indicative rates only. For actual rates please contact your branch.
To Currency:
US DOLLAR
Cash Buy:
1.72
Cash Sell:
1.72
TT Buy:
1.72
TT Sell:
1.72

Field Description

Field Name	Description
Foreign Rate Unit	[Display] Displays the foreign rate unit currency.
To Currency	[Display] Displays the currency with which the Base Currency rates are displayed.
Cash Buy	[Display] Displays the Cash Buy rate for the currency.
Cash Sell	[Display] Displays the Cash rate sell foe the currency.
TT buy	[Display] Displays the TT Buy rate for the currency.
TT sell	[Display] Displays the TT sell rate for the currency.

26. 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 you.

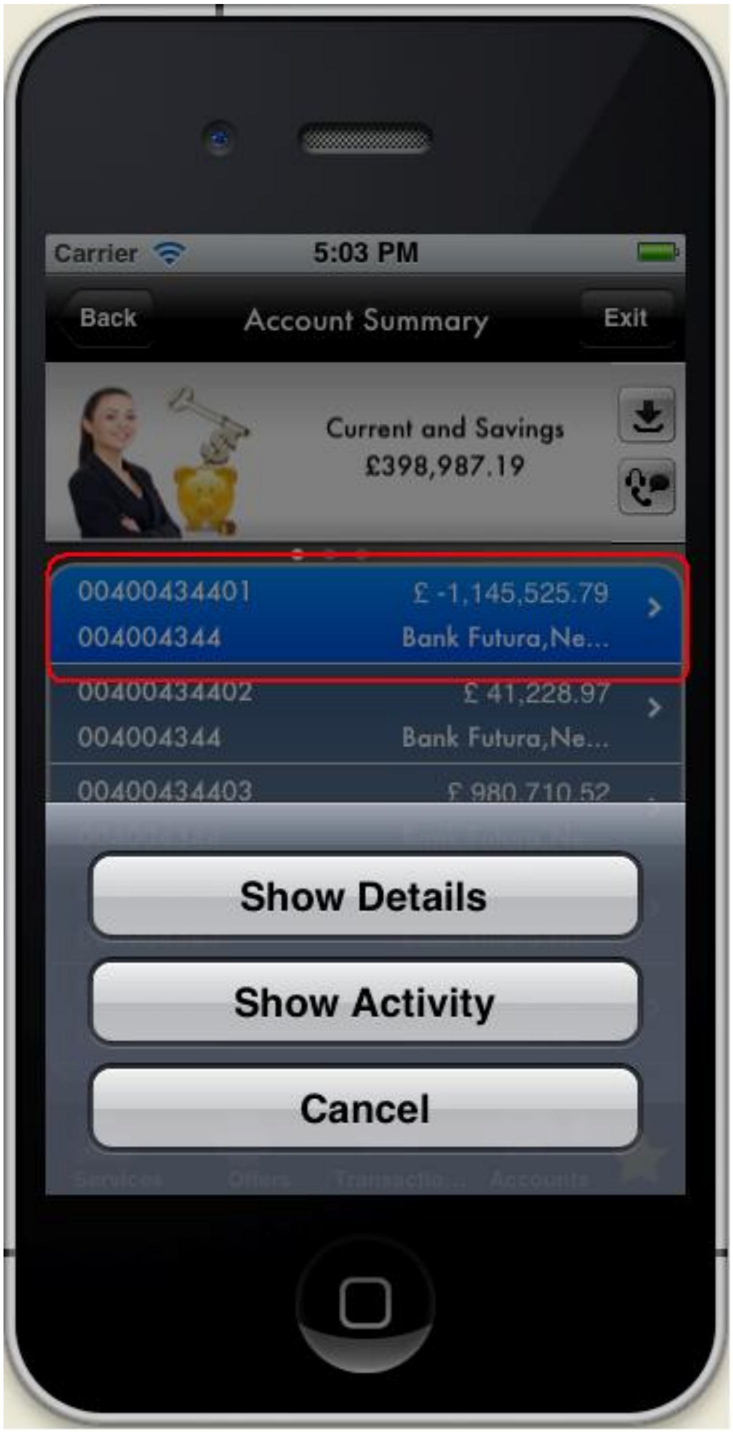
To do the own account transfer

1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen **Accounts Overview** as shown below.

Accounts Overview

2. Click any of the account types. Below is shown for Current and Savings Accounts.

Account Summary



3. Click on any of the accounts displayed. In above screen, first account is clicked as highlighted.

The system displays operations/transactions that can be performed on that clicked account, as shown in above screen.

4. Click the Show Details button, as displayed in above screen. The system displays **Account Details** screen for that selected account, as shown below.

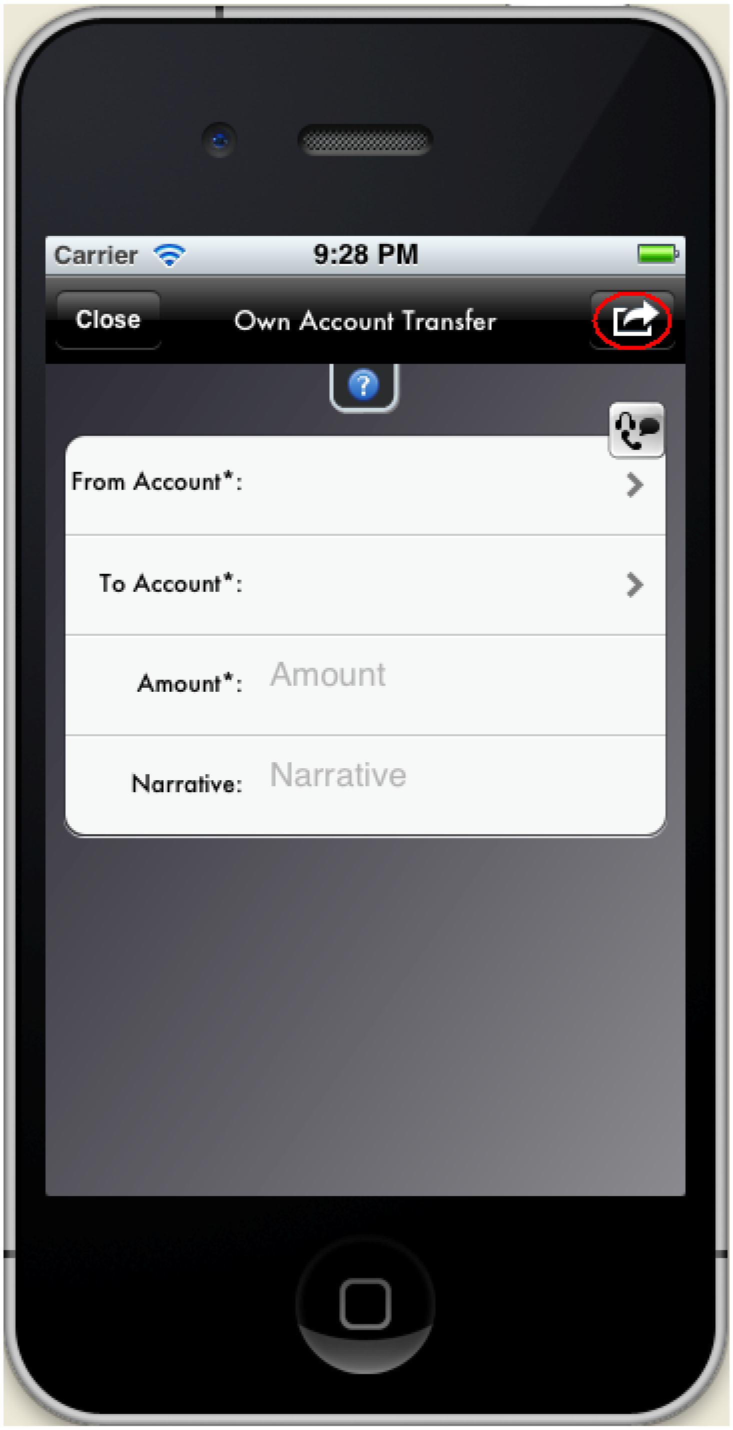
Note: You can navigate to the Own Account Transfer option by clicking on Show Activity button also, in the above screen.

Account Details

5. Click the options button encircled in the above screen. The system displays various options/transactions that can be performed on this particular account, as shown below.

6. Click the Own Account Transfer from the pop up options, as shown above. The system displays **Own Account Transfer** screen, as shown below.
   OR
   You can also navigate from **Transfers > Own Account Transfer.**

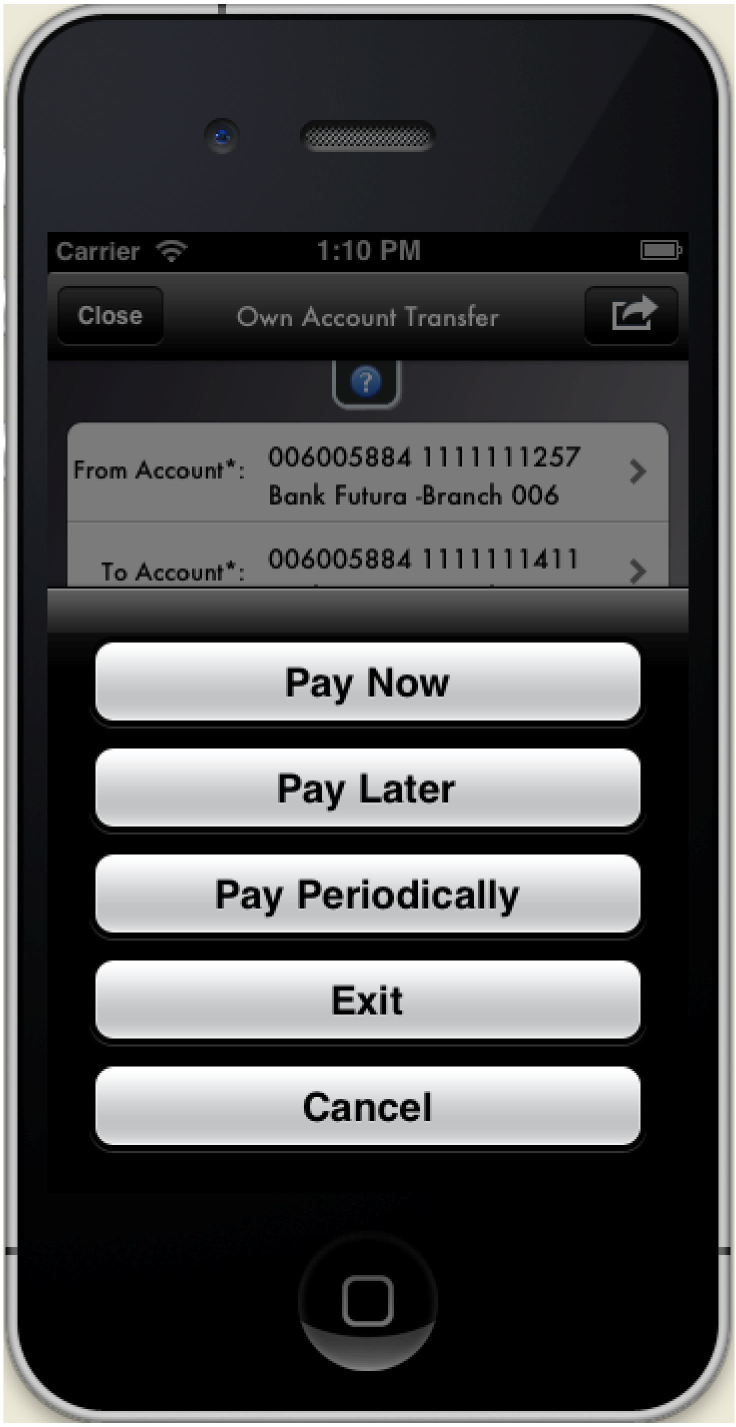
Own Account Transfer



Field Description

Field Name	Description
From Account	[Mandatory, Pop Over] Select the source account The Pop Over menu gives the list of accounts.
To Account	[Mandatory, Pop Over] Select the destination account The Pop Over menu gives the list of accounts.
Amount	[Mandatory, Numeric,15] Type the amount to be transferred in Destination account Currency
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

7. Click the encircled options button in above screen, to get the pop up.
8. Click the options pop over as encircled in above screen. The system displays below pop over screen.


Carrier
1:10 PM
Close
Own Account Transfer
From Account*:
006005884 1111111257
Bank Futura -Branch 006
To Account*:
006005884 1111111411
Pay Now
Pay Later
Pay Periodically
Exit
Cancel

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

9. Below is shown when Pay Later is clicked. The system asks for any future date at which payment

is to be made.

Own Account Transfer – Pay Later

10. Select any future date and click the submit button from the options pop over. The system displays Own Account Transfer – Verify screen as shown below.

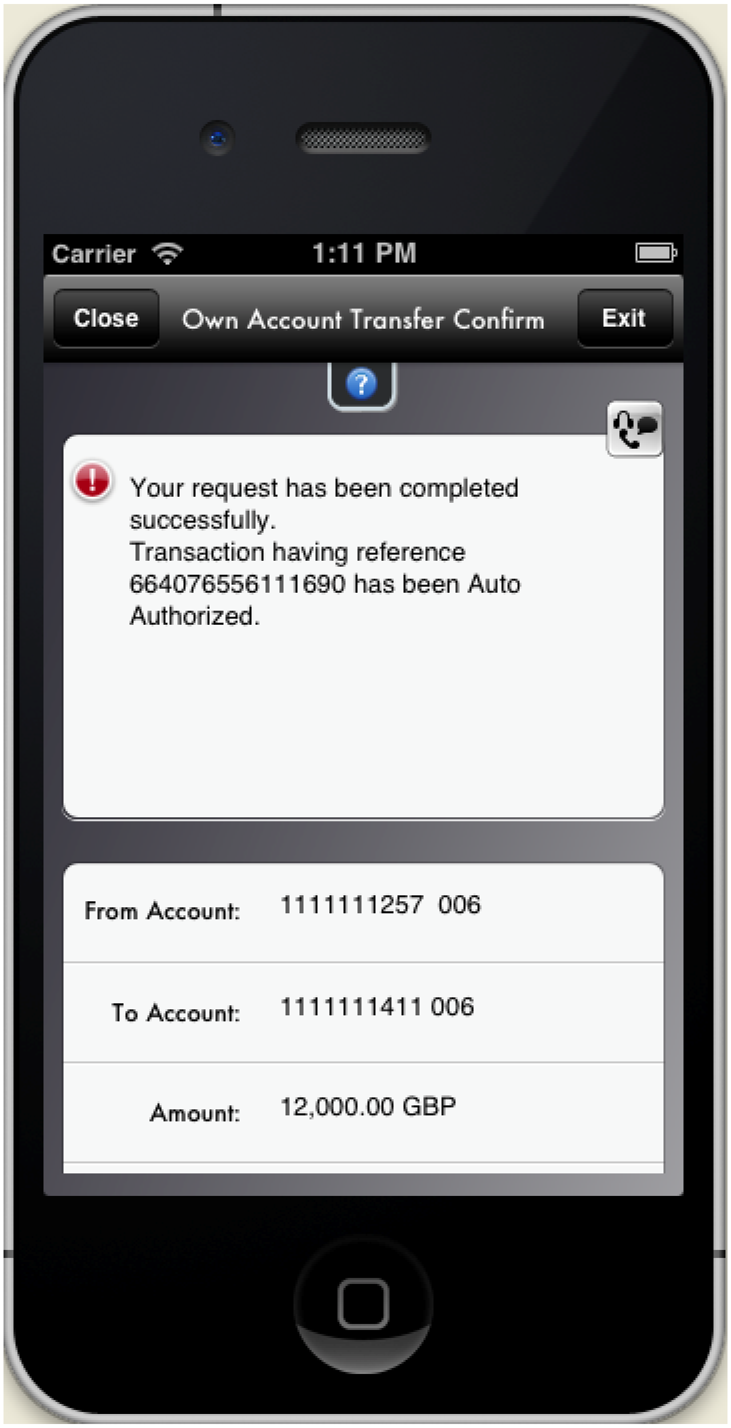
Own Account Transfer – Verify

11. Click the **Confirm** button from the pop up options as shown above. The system displays **Own Account Transfer – Confirm** screen.

OR

Click the **Change** button to change the entered information.

Own Account Transfer – Confirm



12. Click the **OK** button from the options pop over. The system displays initial **Own Account Transfer** screen.

27. Internal Transfer

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

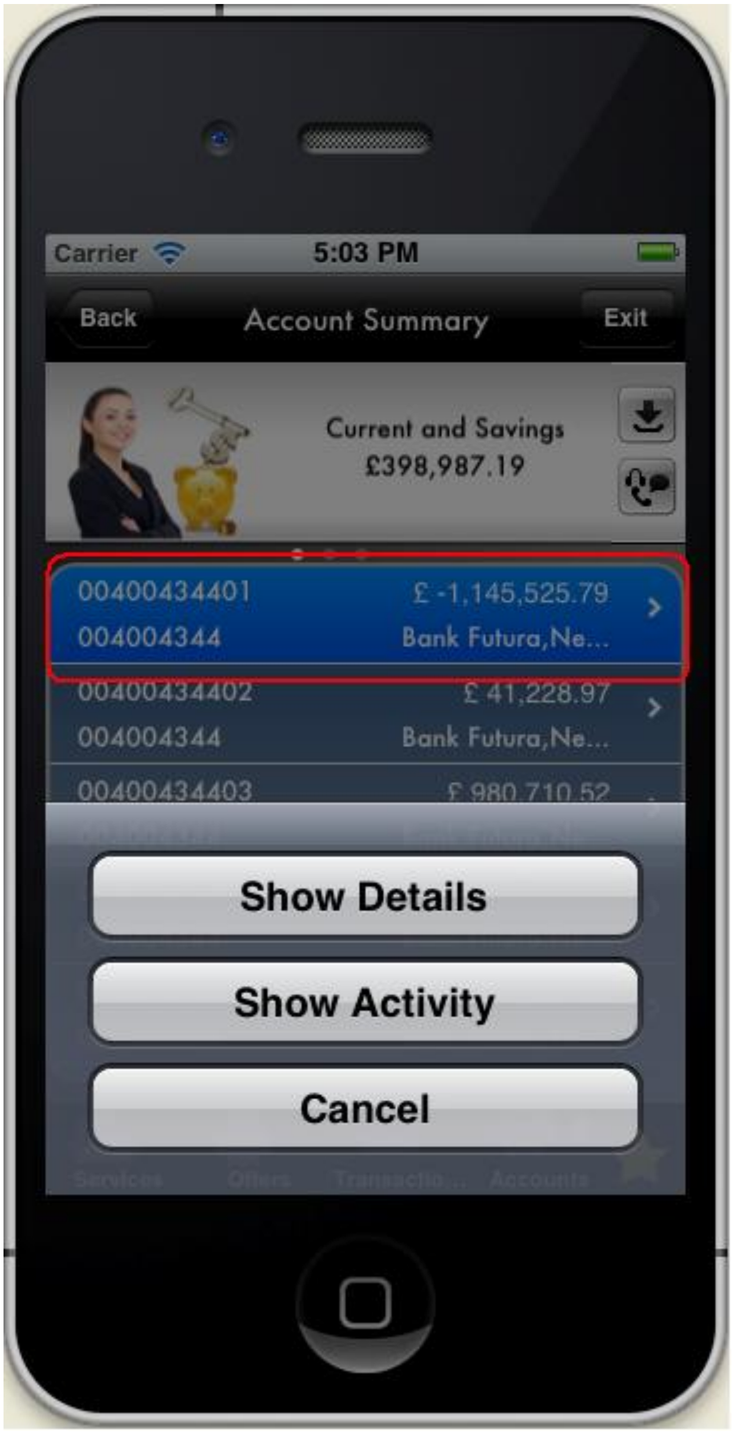
To do the internal account transfer

1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen **Accounts Overview** as shown below.

Accounts Overview

2. Click any of the account types. Below is shown for Current and Savings Accounts.

Account Summary



3. Click on any of the accounts displayed. In above screen, first account is clicked as highlighted.

The system displays operations/transactions that can be performed on that clicked account, as shown in above screen.

4. Click the Show Details button, as displayed in above screen. The system displays **Account Details** screen for that selected account, as shown below.

Note: You can navigate to the Internal Transfer option by clicking on Show Activity button also, in the above screen.

Account Details

5. Click the options button encircled in the above screen. The system displays various options/transactions that can be performed on this particular account, as shown below.

6. Click the **Internal Transfer** from the pop up options, as shown above. The system displays **Internal Transfer** screen, as shown below.

   OR

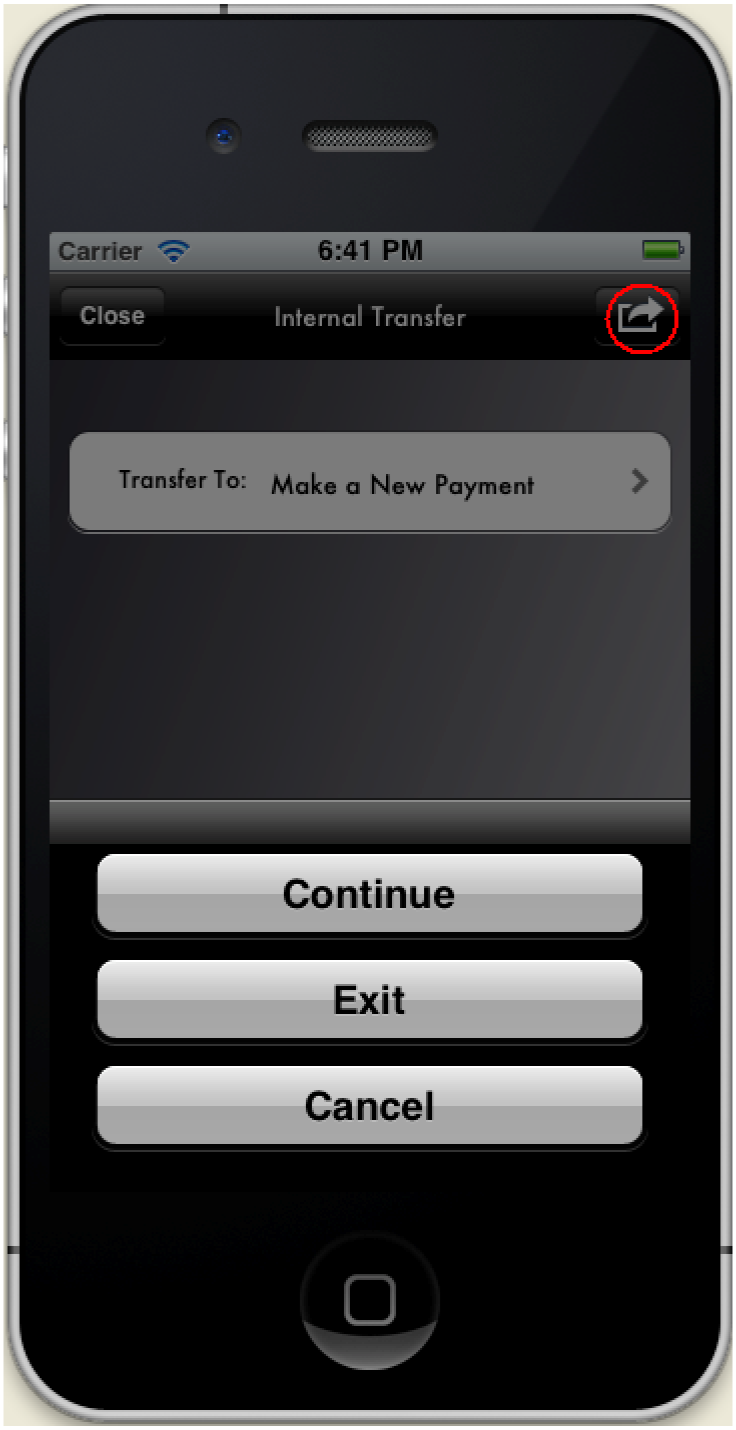
   You can also navigate from **Transfers > Internal Transfer.**

Internal Transfer

Field Description

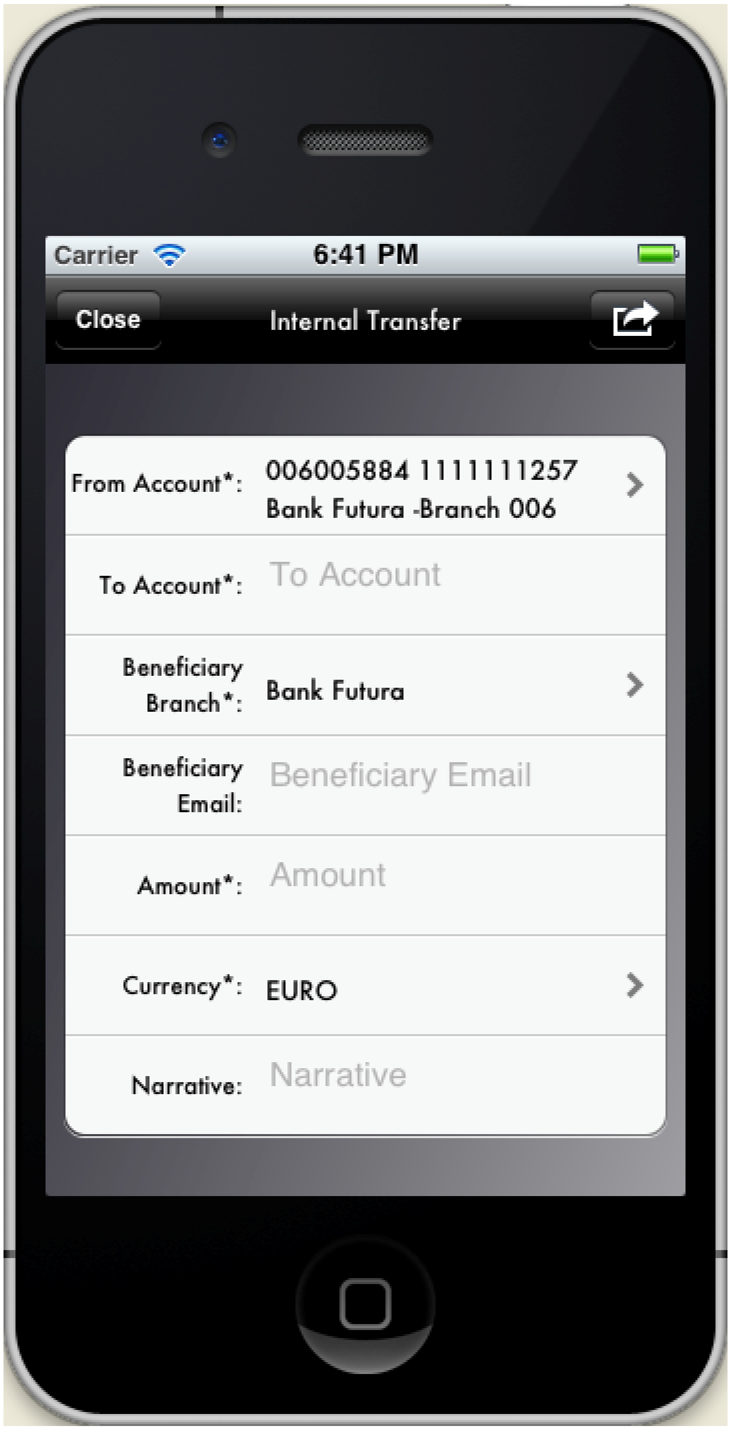
Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select **Existing Template** option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select **Make New Payment** option button to make a new funds transfer entry. The transfer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

7. Below is shown for Make New Payment.



8. Click the Continue button. The system displays below screen.

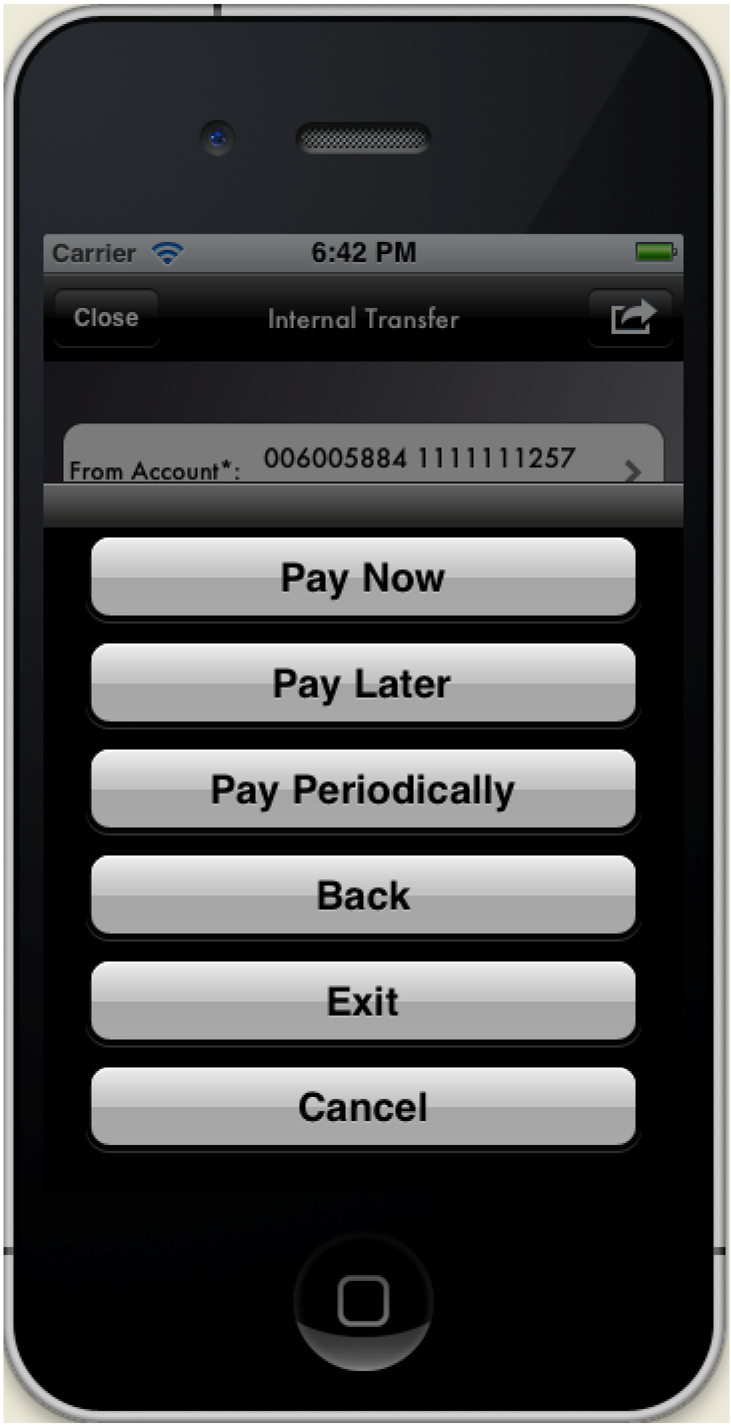
Internal Transfer



Field Description

Field Name	Description
From Account	[Mandatory, Pop Over] Select the account from the Pop Over menu. The Pop Over menu gives the list of accounts with the currency held in it and the current available balance in the account.
To Account	[Mandatory, Alphanumeric,35] Type the destination account.
Beneficiary Branch	[Mandatory, Pop Over] Select the branch of the beneficiary account.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it’s currency from the Pop Over displayed below that field.
Currency	[Mandatory, Pop Over] Select the currency of transfer from the Pop Over list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

9. Click the options button as encircled above, to get the pop up as shown below.

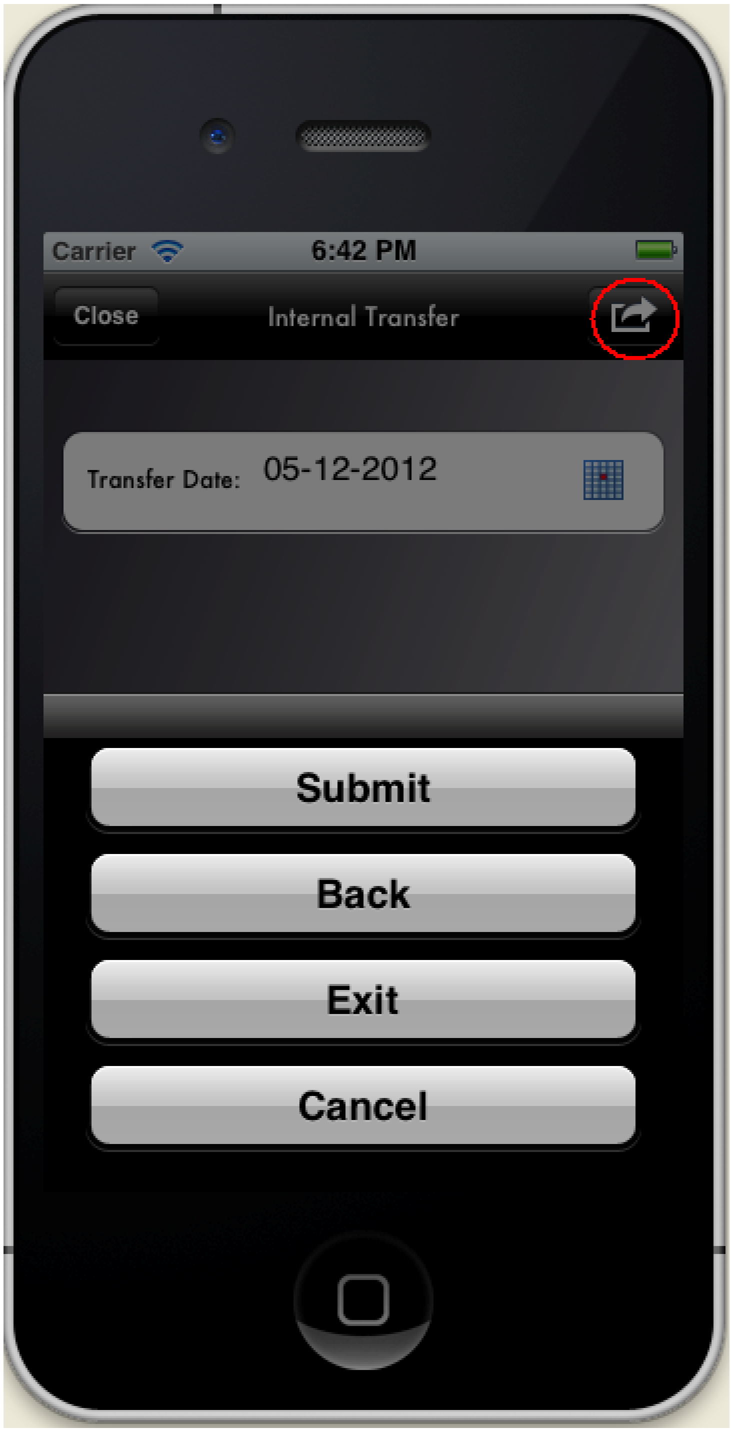

Carrier
6:42 PM
Close
Internal Transfer
From Account*: 006005884 1111111257
Pay Now
Pay Later
Pay Periodically
Back
Exit
Cancel

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

10. Below is shown when Pay Later is clicked. The system asks for any future date at which payment

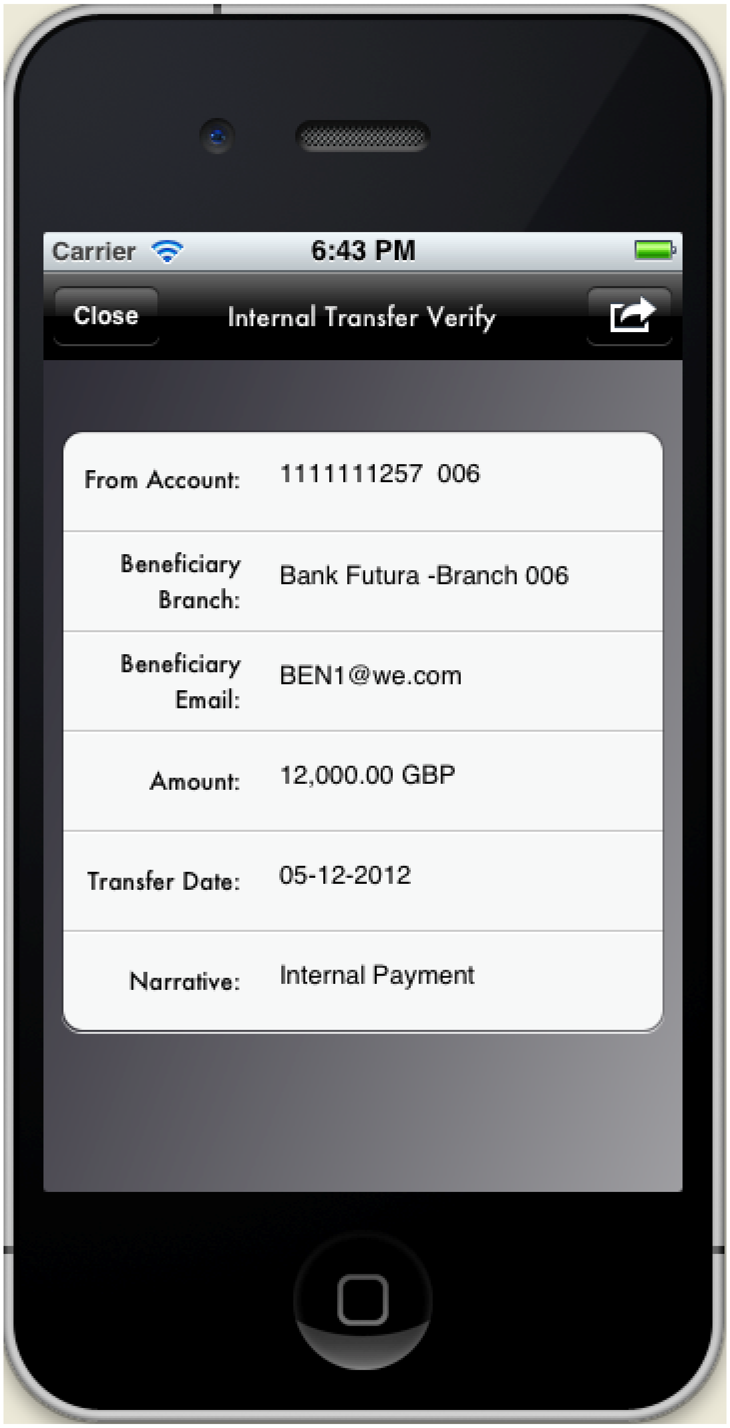
is to be made.

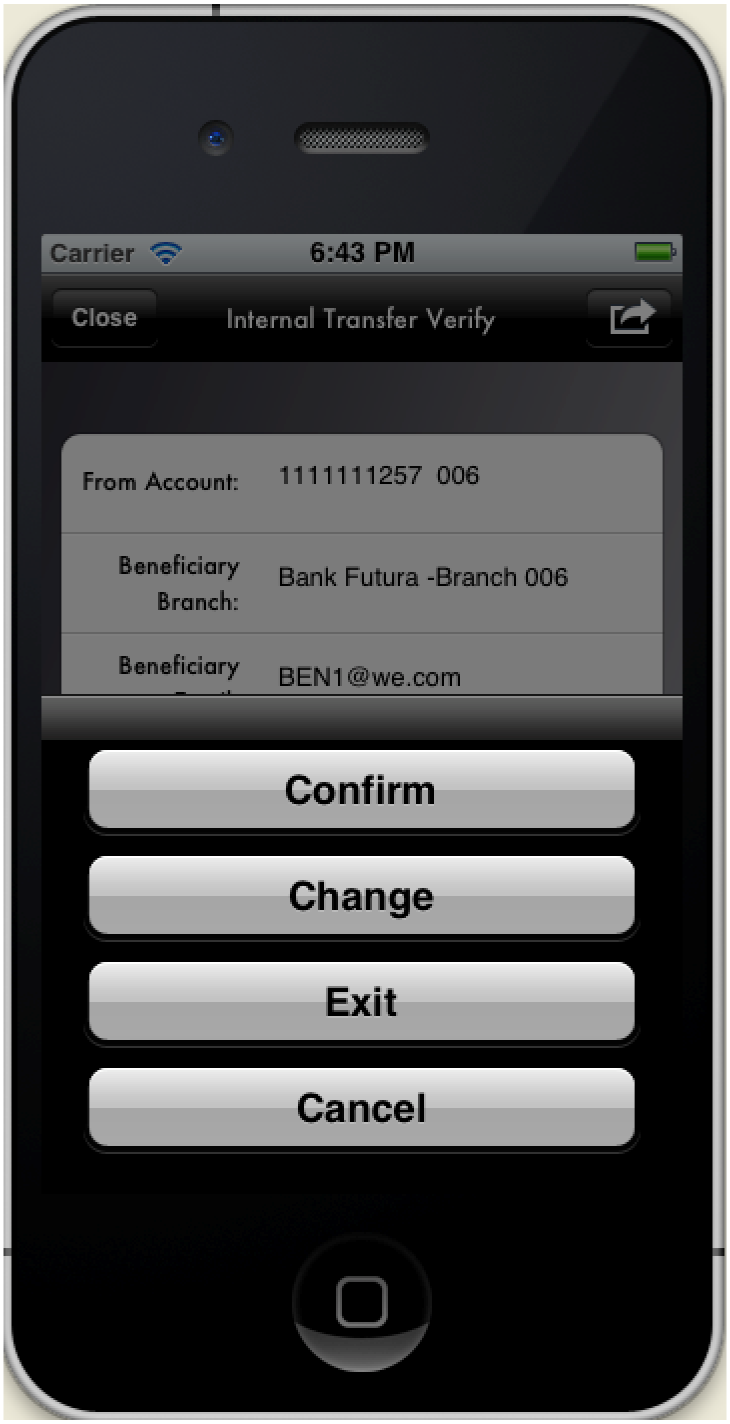
Internal Transfer – Pay Later



11. Select any future date as a pay later date.
12. Click the **Submit** button from the options pop over as encircled in above screen.The system displays **Internal Transfer – Verify** screen, as shown below.

Internal Transfer – Verify



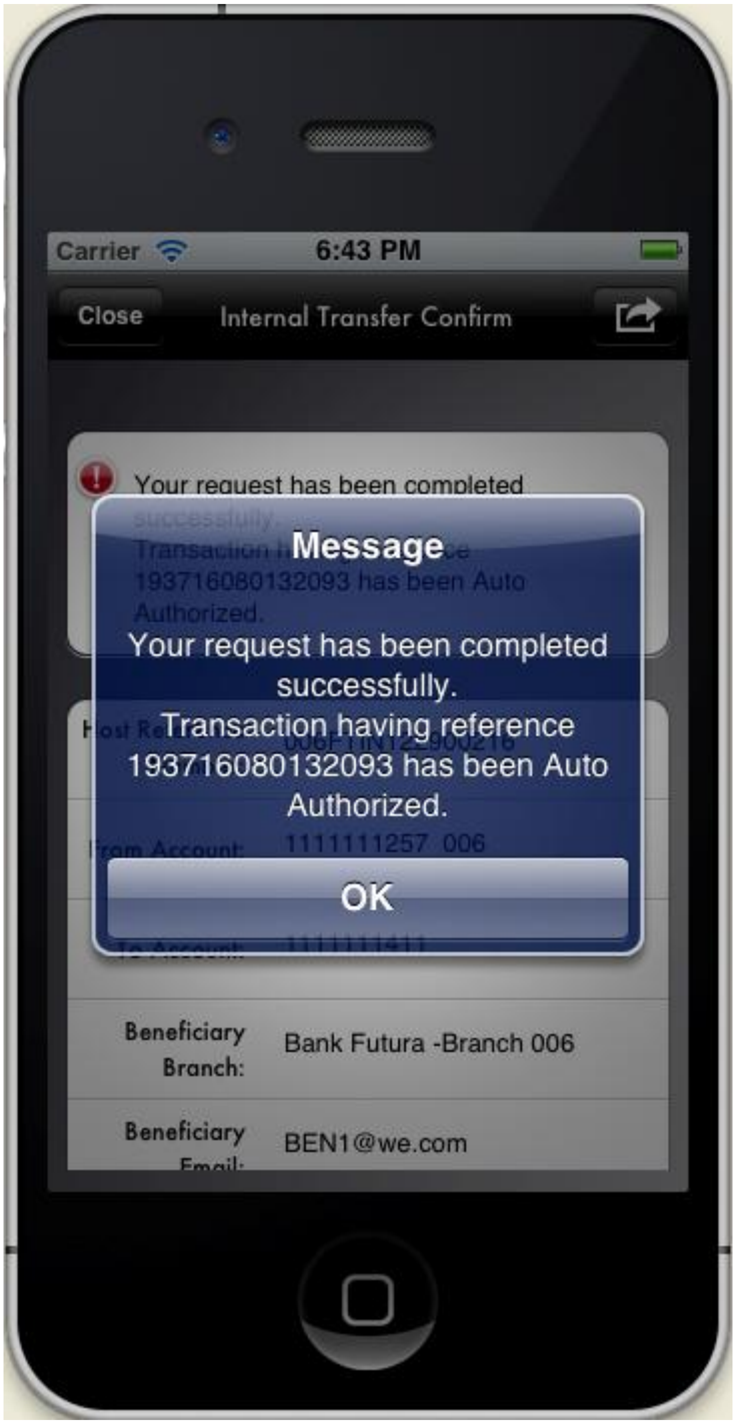


13. Click the **Confirm** button from the pop op options, as shown above, to initiate the transfer. The system displays **Internal Transfer – Confirm** screen.

    OR

    Click the **Change** button to change the entered data.

Internal Transfer – Confirm



14. Click the **OK** button. The system displays **Internal Transfer Confirm** screen.

    OR

    Click the Download PDF button to download the PDF containing transfer details.

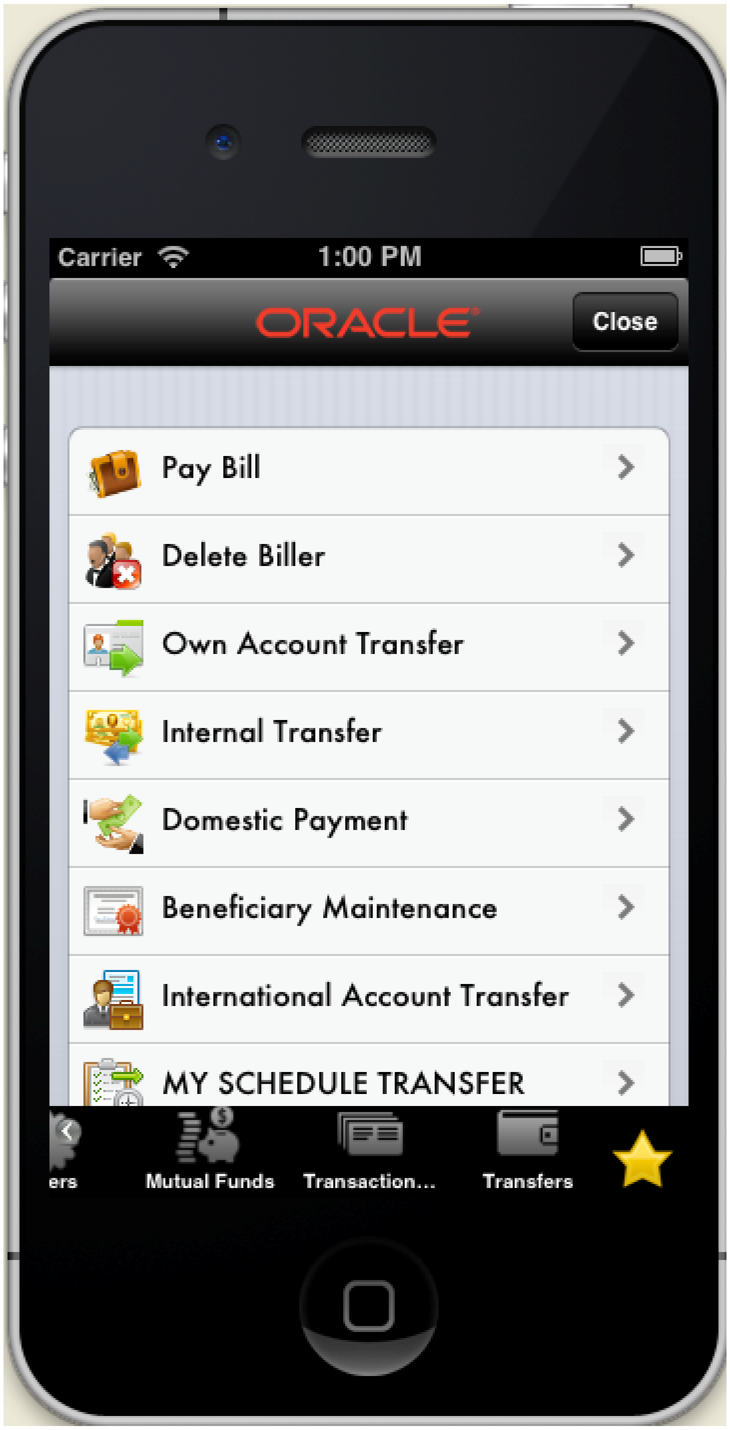
28. Domestic Payment

This menu enables you to initiate Domestic account transfer. Domestic Transfer is transfer of amount within different accounts of the different bank.

To do the domestic account transfer

1. Navigate through the menus to **Transfers > Domestic Payment.**

Domestic Payment

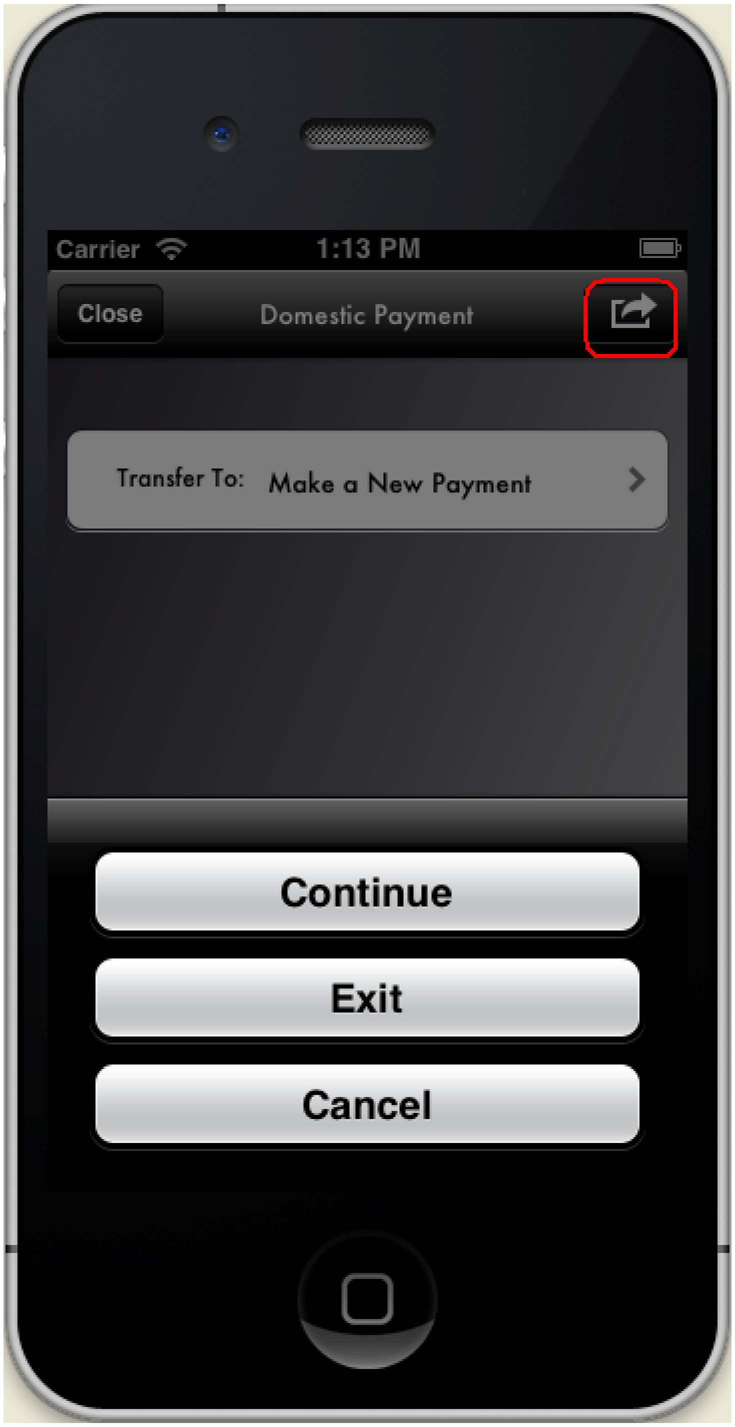


2. Select the **Domestic Payment** tab. The system displays **Domestic Payment** screen.

Field Description

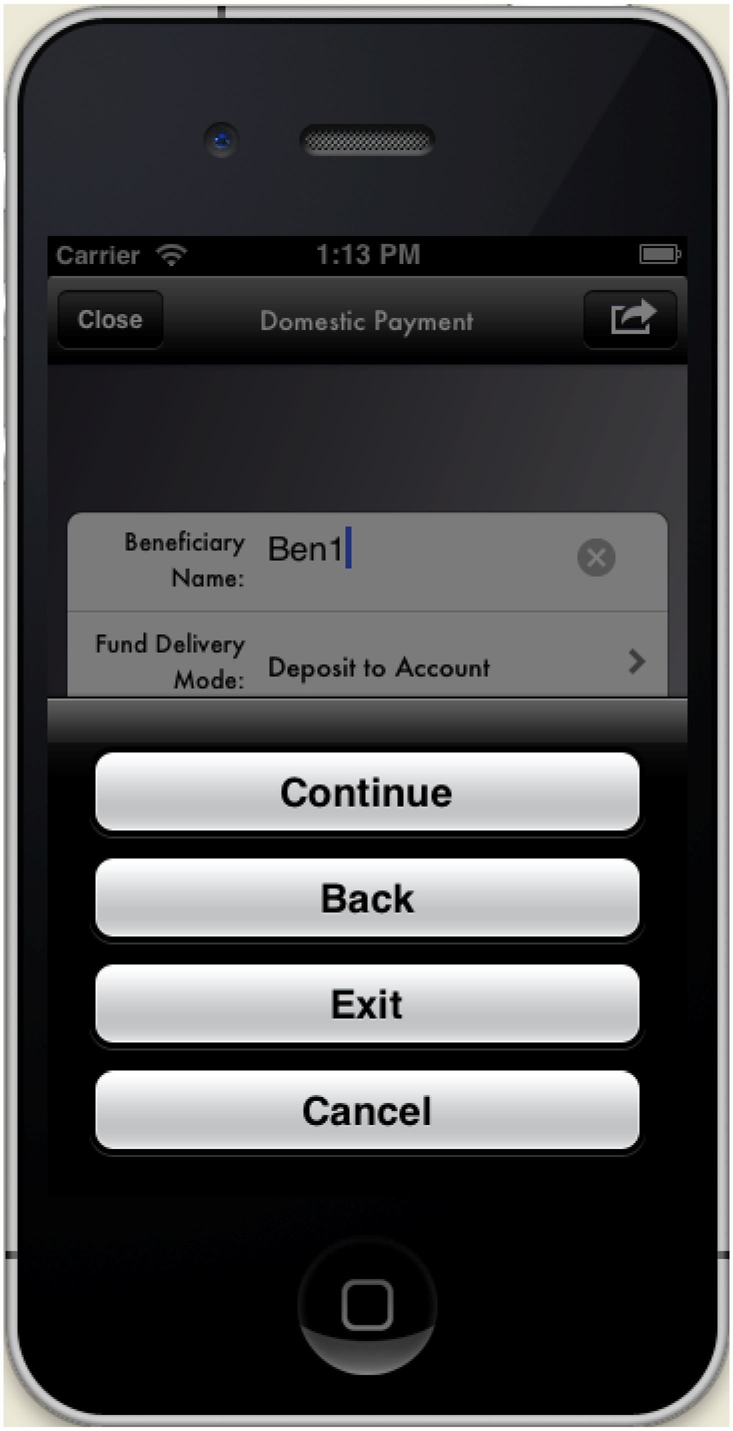
Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select **Existing Template** option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select **Make New Payment** option button to make a new funds transfer entry. The transfer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

3. Below is shown for Make New Payment.



4. Click the Continue button from the options pop over, that come after clicking options button as encircled in above screen. The system displays below screen.

Domestic Payment

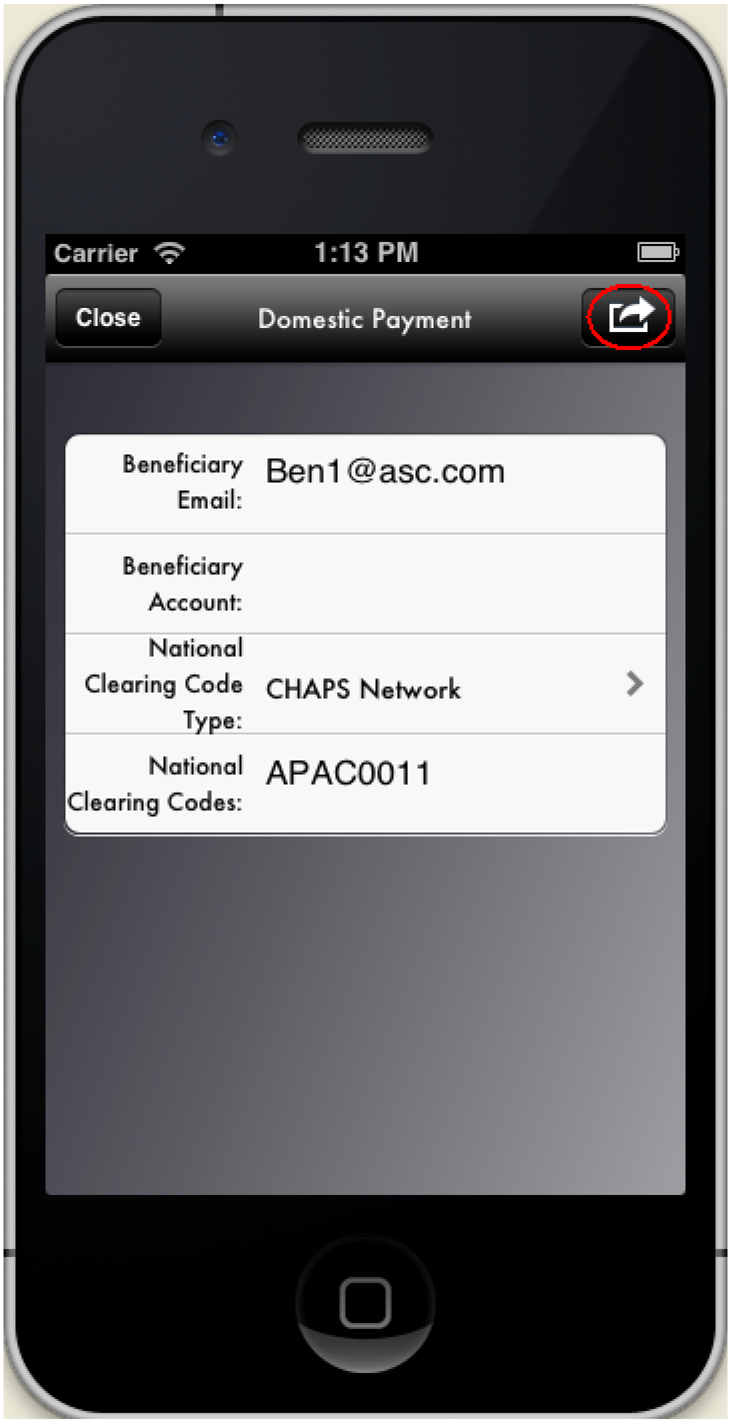


Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Fund Delivery Mode	[Conditional, Pop over] Select the fund delivery mode.

5. Click the Continue button from the options pop over. The system displays below Domestic Payment screen.

Domestic Payment



Field Description

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
National Clearing Code Type	[Optional, pop over] Select the national clearing code type from the Pop Over list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up button from the options pop up that comes after clicking the options button as encircled in above screen, to search the national clearing code.

6. Click the Look up button as shown in above screen.

7. Select the national clearing code and click the Submit from the options button as encircled in the above screen. The system displays below screen.

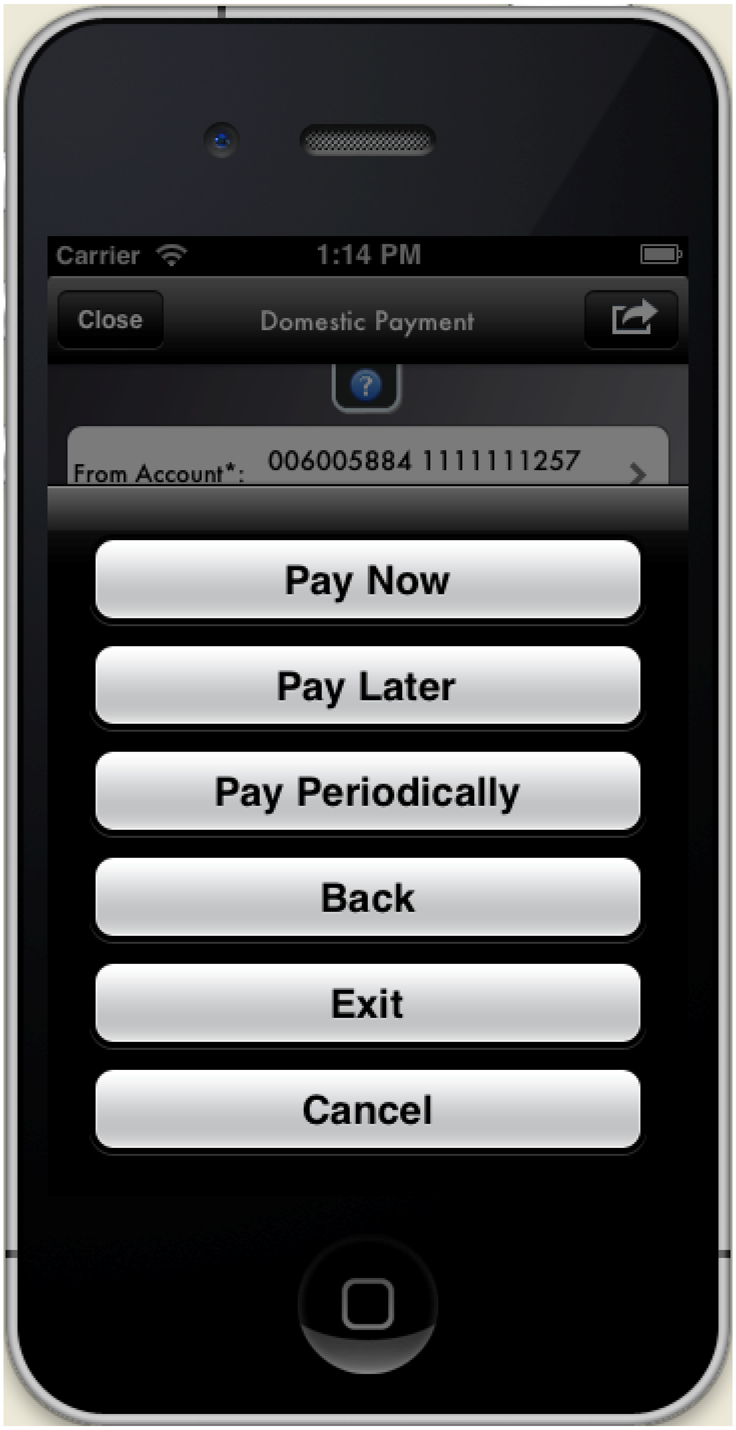

Carrier
1:14 PM
Close
Domestic Payment
From Account*:
006005884 1111111257
Bank Futura -Branch 006
Amount*:
Amount
Currency*:
EURO
Narrative:
Narrative

Field Description

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

8. Click the options button as encircled in above screen. The system displays below pop up screen.

Domestic Payment



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

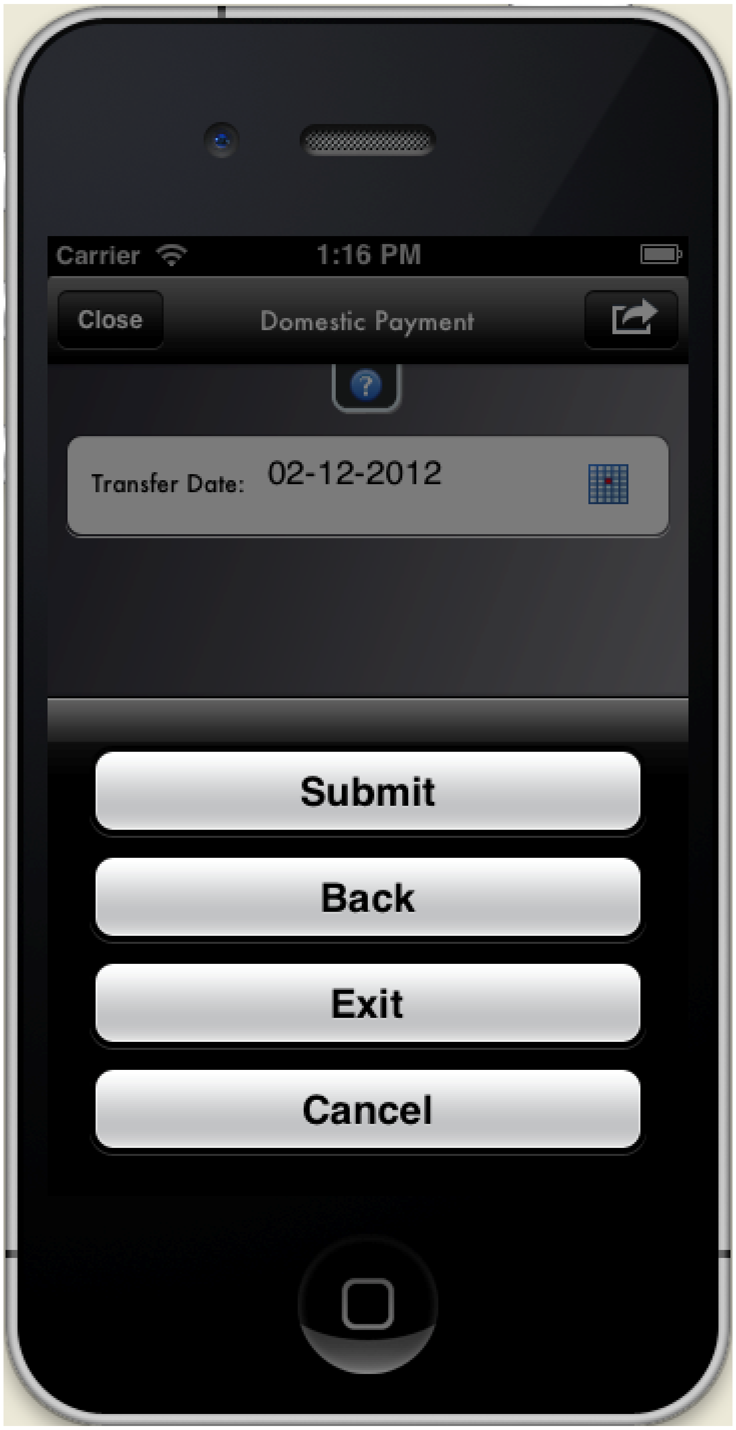
9. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

Domestic Payment – Pay Later

10. Select any future date for the payment.

11. Click the options button as encircled in above screen. The system displays below pop over

screen.



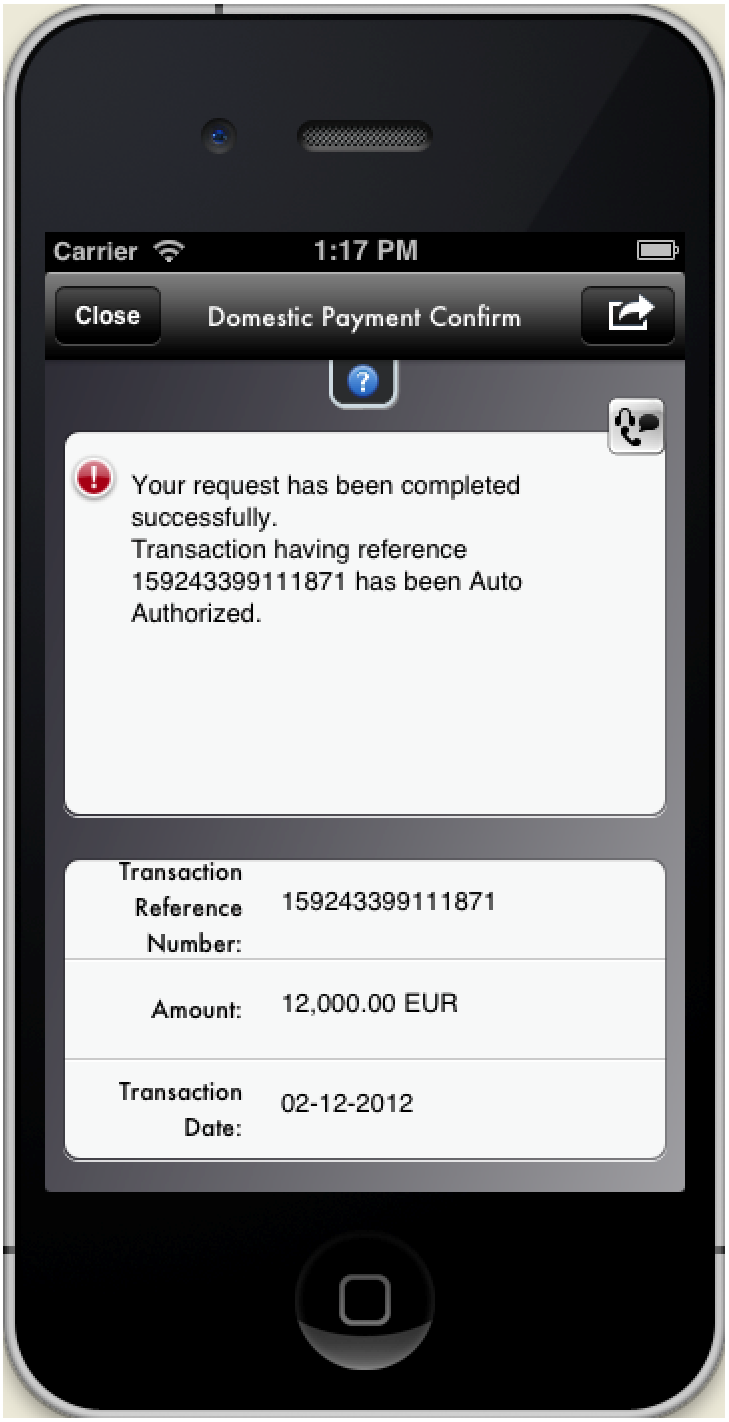
12. Click the Submit button. The system displays Domestic Payment – Verify screen.

Domestic Payment - Verify

13. Click the Confirm from the options pop over. The system displays Domestic Payment – Confirm

screen.

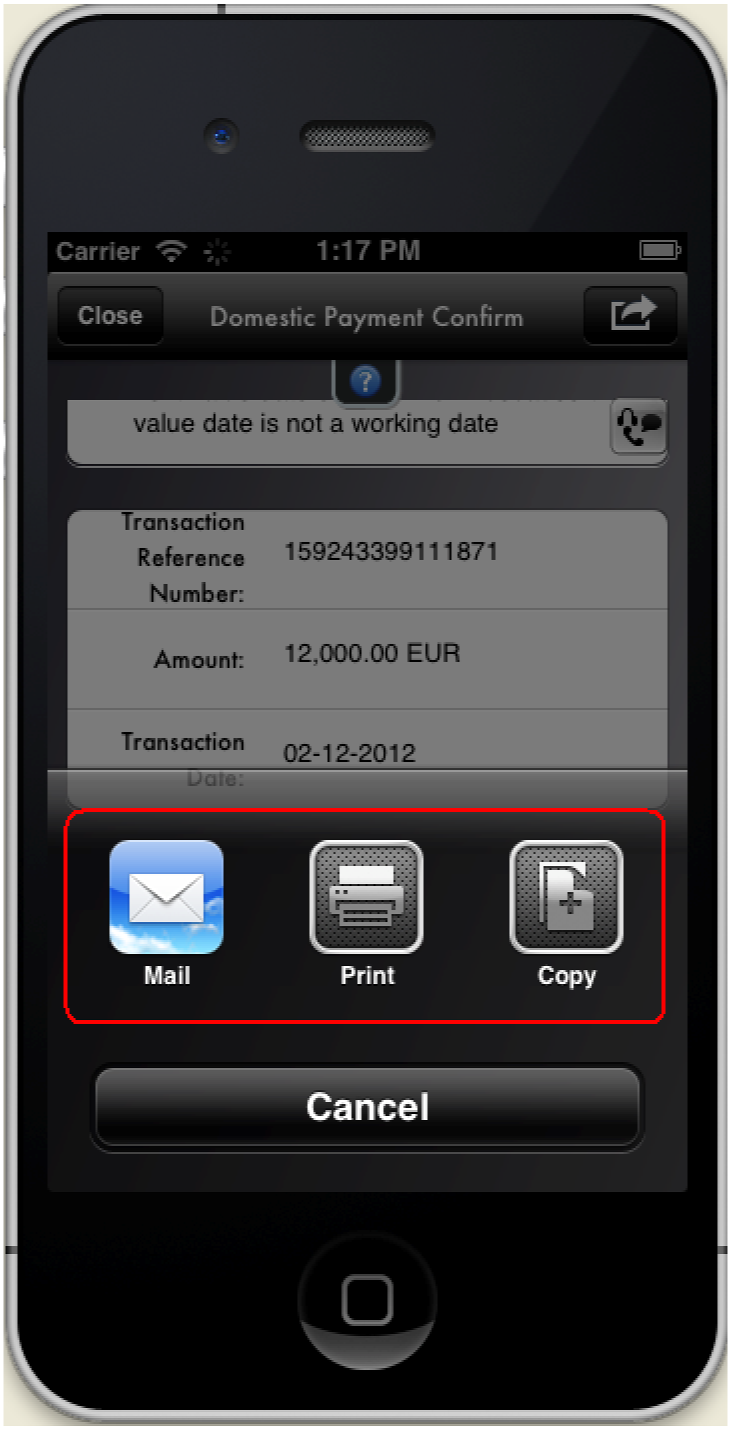
Domestic Payment – Confirm



14. Click the OK button from the options pop up. The system displays below pop up.

15. Click the Ok button to navigate to the initial Domestic Payment screen.
    OR
    Click the Download PDF button download the PDF about the payment details. The system

displays below pop up screen.



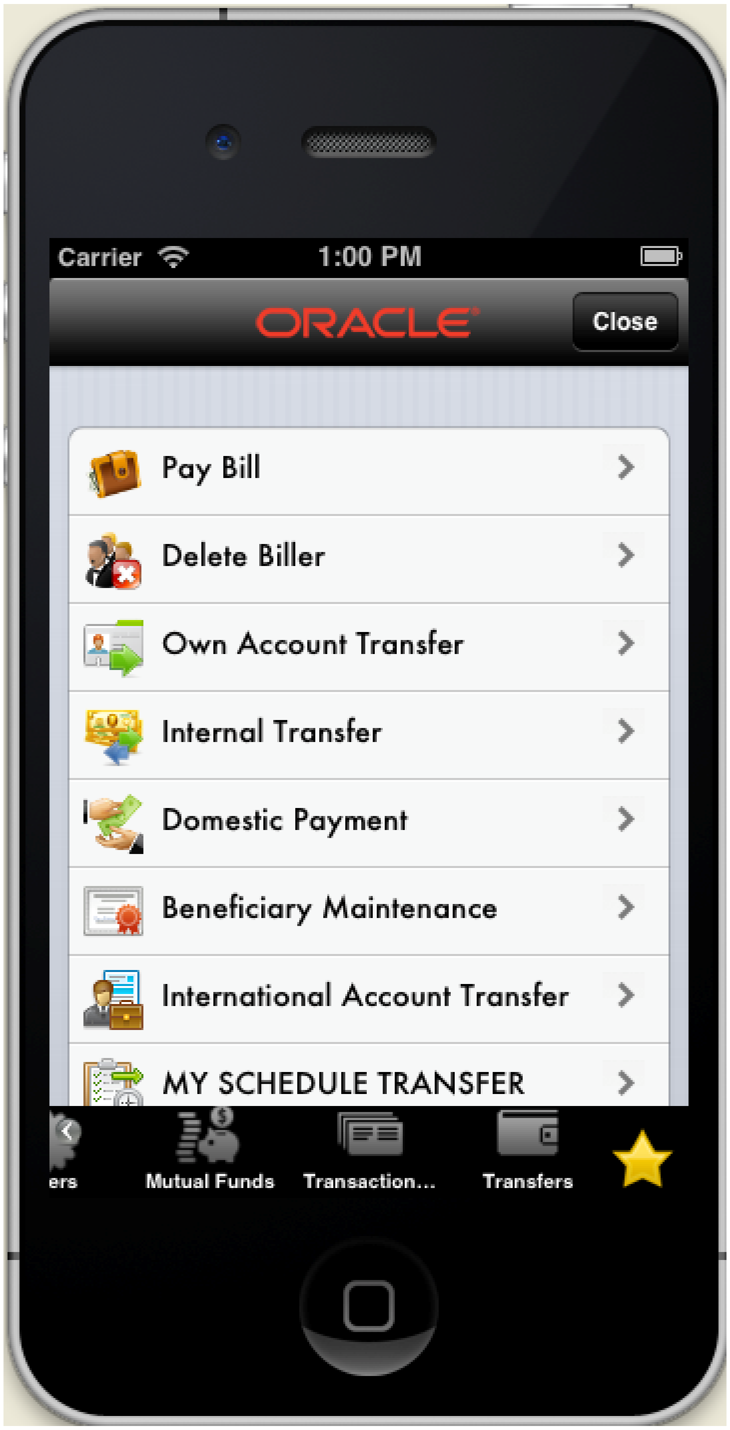
16. You can Mail, Print or copy the PDF as the options encircled above.

29. International Account Transfer

Using the **International Transfer** option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date.

1. Navigate through the menus to **Transfers > International Account Transfer.**

International Account Transfer

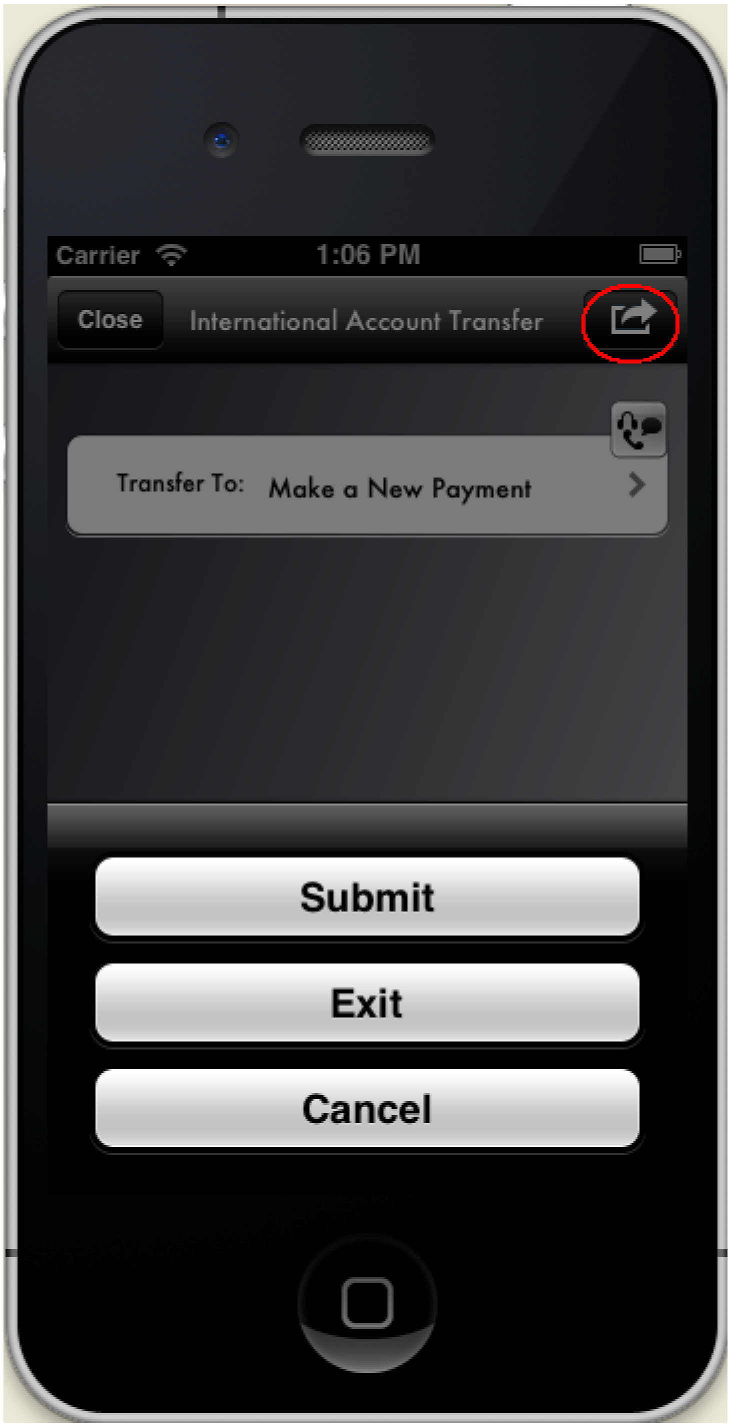


2. Select the International Account Transfer tab. The system displays **International Account Transfer** screen.

Field Description

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

3. Below is shown for Make New Payment.

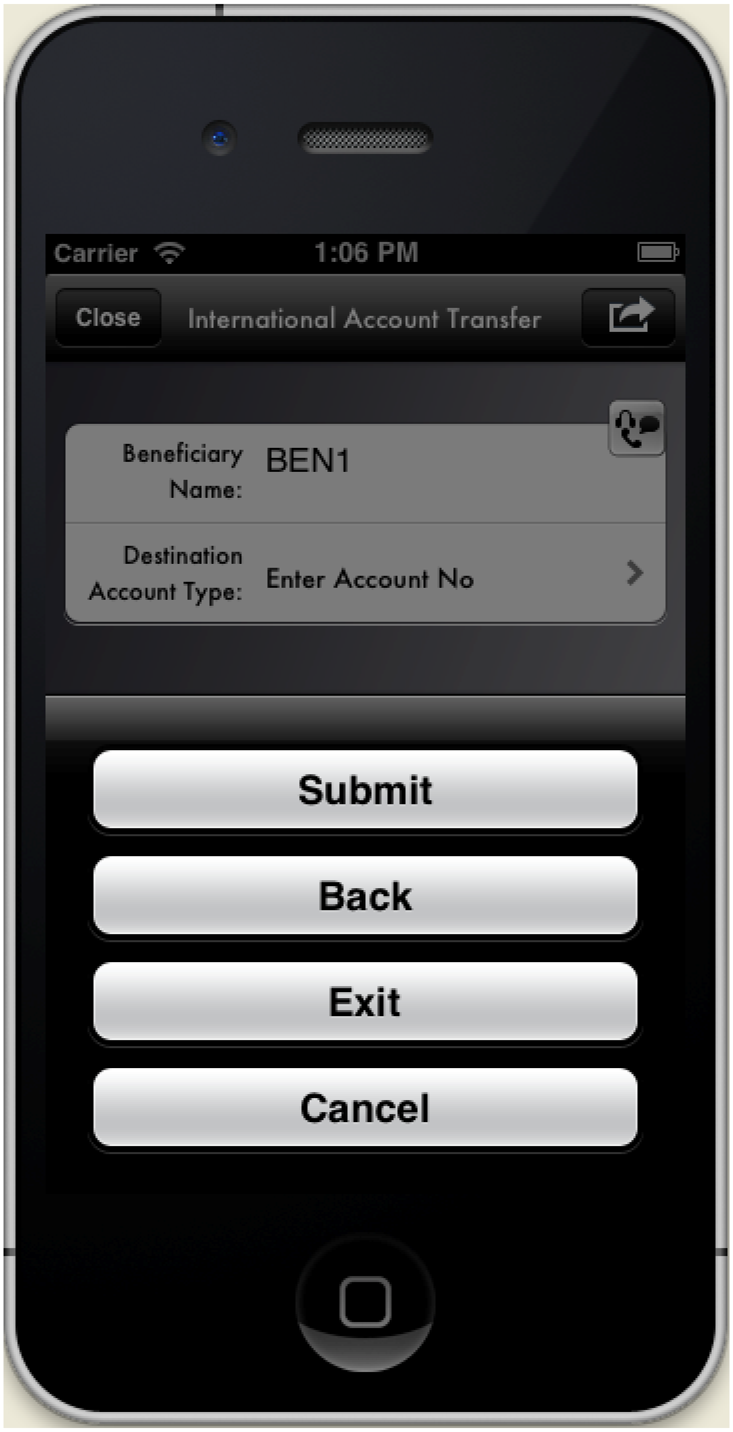


4. Click the Submit button from the options pop over, that come after clicking options button as encircled in above screen. The system displays below screen.

International Account Transfer

Field Description

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



5. Click the Submit button. The system displays below screen.

International Account Transfer

Field Description

Field Name	Description
Beneficiary Account No	[Conditional, Alphanumeric, 34] Type the beneficiary account number. This field is enabled when you select Enter Account No option from the Destination Account Type Pop Over
Beneficiary Email	[Conditional, Alphanumeric, 40] Type the beneficiary email address. This field is enabled if you select the **Make New Payment** option
Transfer Mode	[Conditional, Pop over] Select the transfer mode.

6. Click the Continue from the options pop over as shown below.

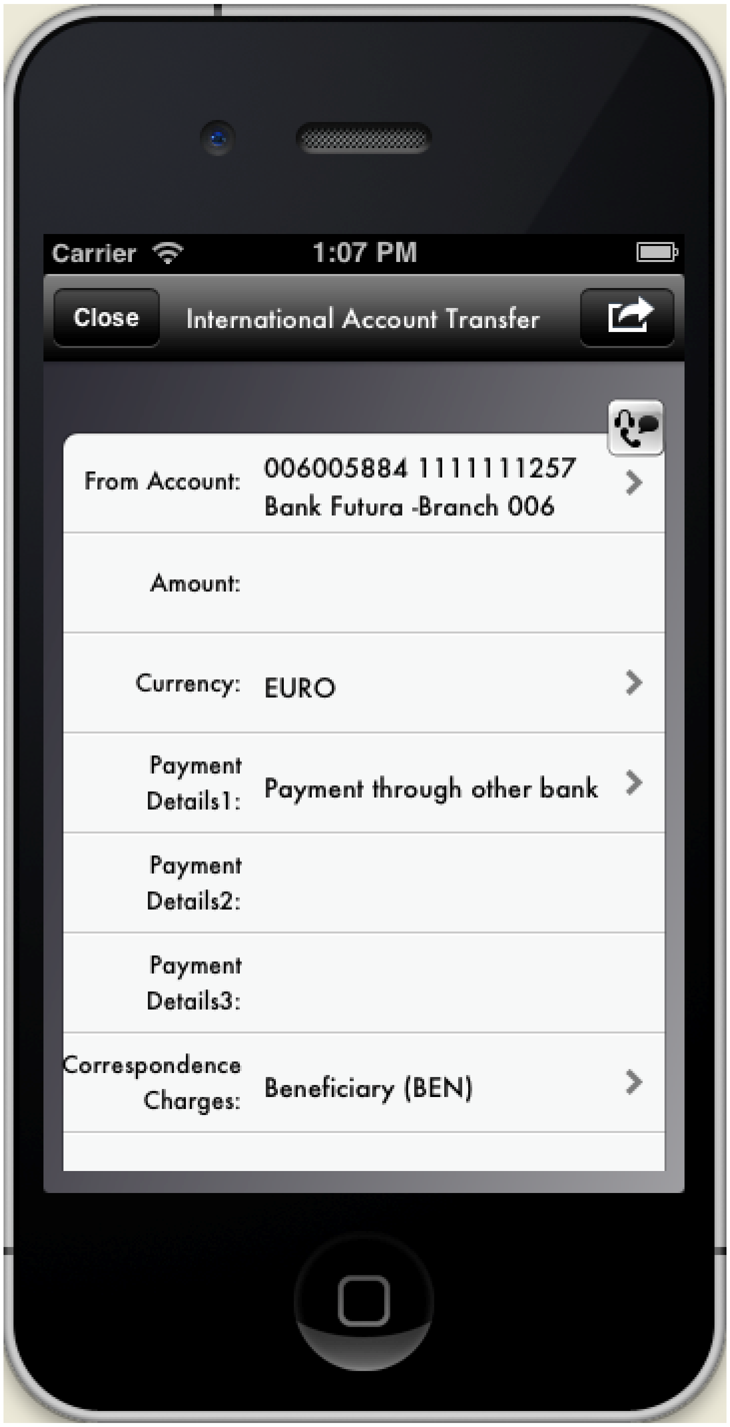

Carrier
1:07 PM
Close
International Account Transfer
Beneficiary Acct No.:
00100012345
Beneficiary Email:
BEN1@asc.com
Transfer Mode:
SWIFT Code
Continue
Back
Exit
Cancel

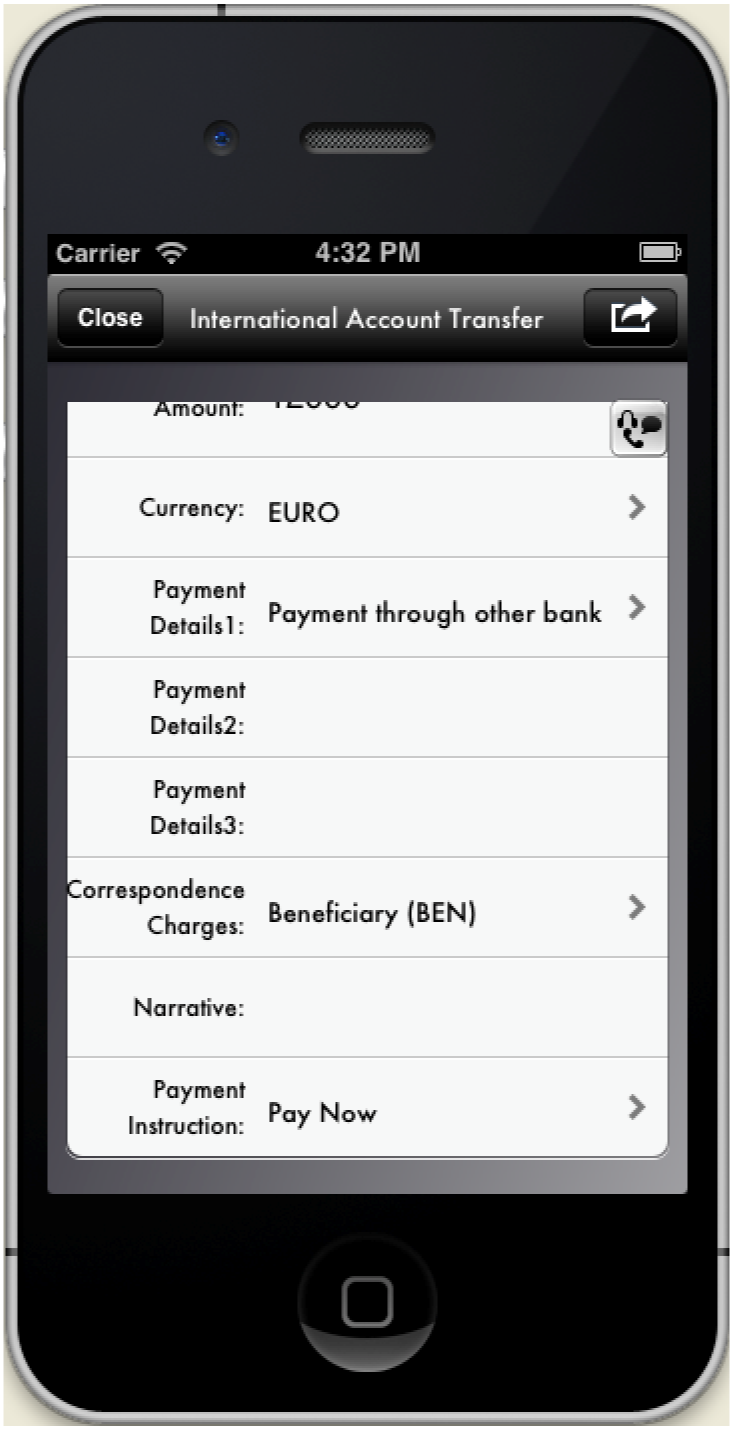

Carrier
1:07 PM
Close
International Transfer-Beneficiary
Swift Code:

7. Click the loop up button to select swift code, as shown above.

8. Click the Submit from the options pop over. The system displays below screen.

International Account Transfer





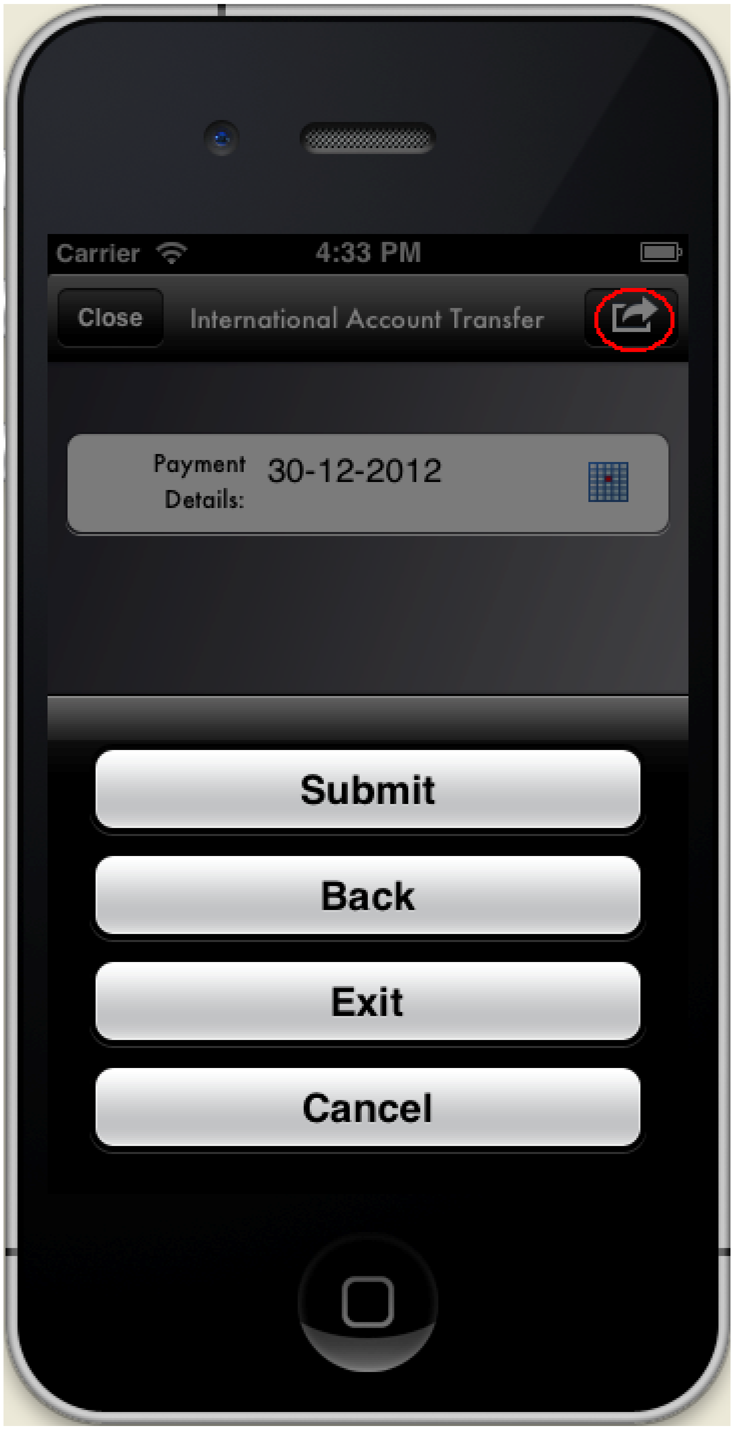
Field Description

Field Name	Description

Field Name	Description
Amount	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the **Payment Template** Pop Over list, this field displays the transfer amount of the selected payment template.
Currency	[Mandatory, pop over] Select the transfer currency for the international transfer from the Pop Over list.
Correspondence Charges	[Mandatory, pop over] Select the correspondence charges from the pop over list.
Payment Instruction	
Pay now	Select the **Pay now** option to process the funds transfer immediately. The transfer can be done in any of the two modes: **Pay now**, **Pay later**.
Pay later	Select the **Pay later** option to make the funds transfer on a future date. Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

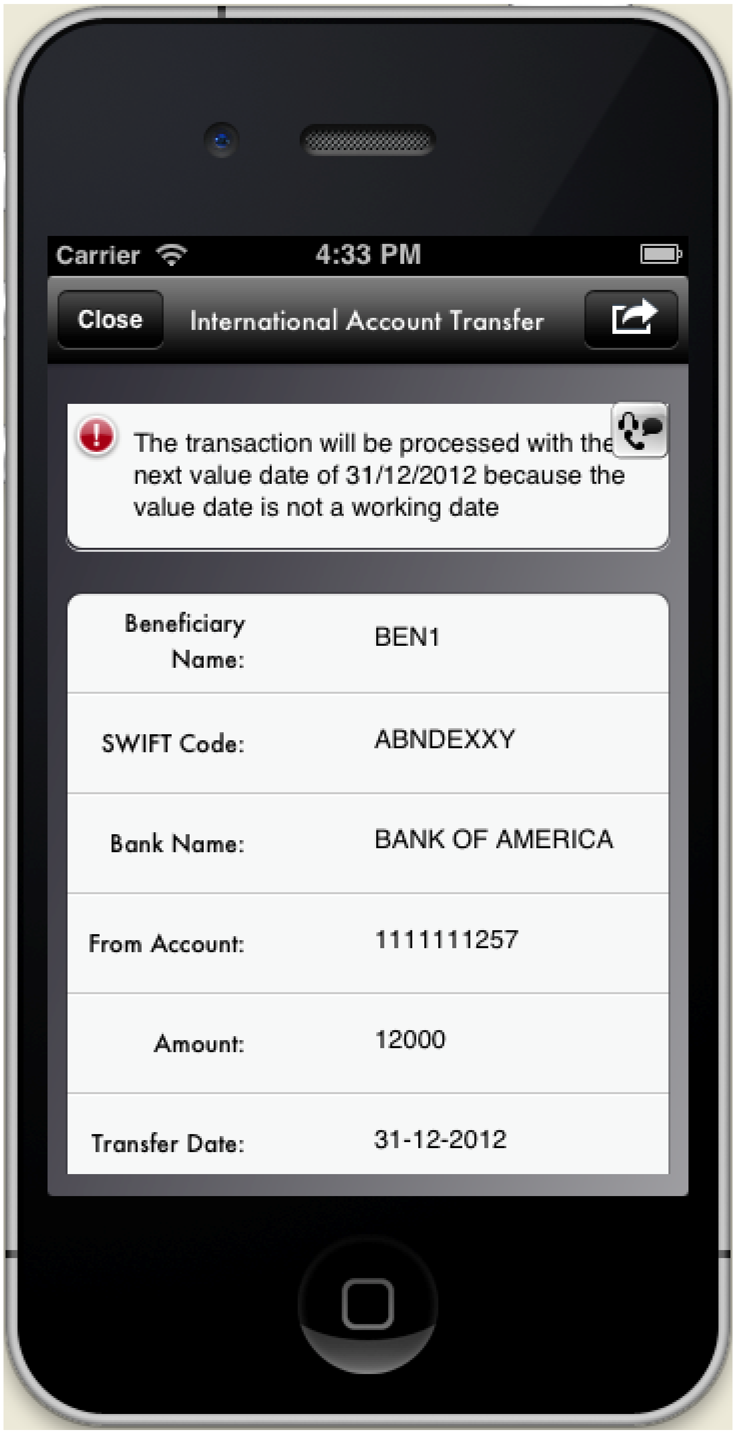
9. Below screen is shown when Pay Later is selected.

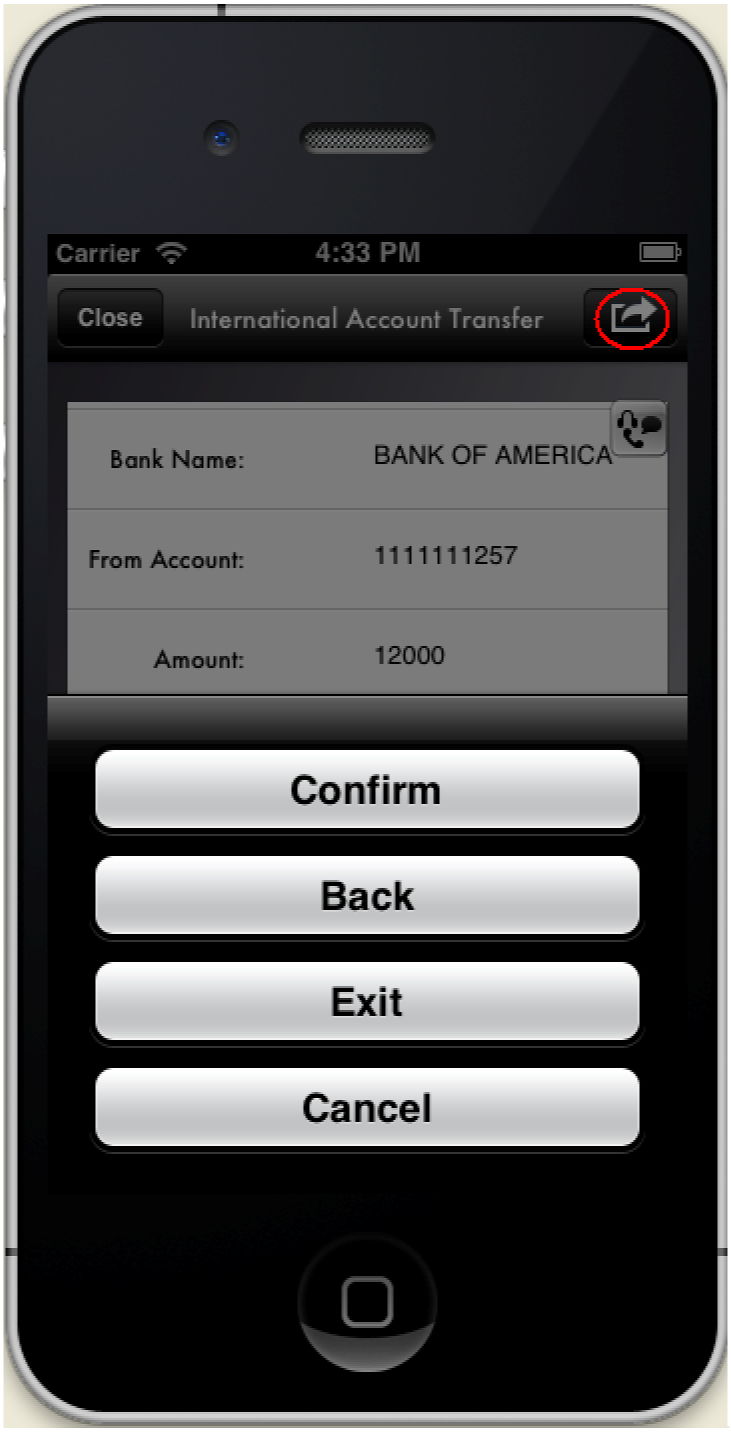
International Account Transfer – Pay Later



10. Select any future date for the Payment and Click the **Submit** from the options pop over screen that comes after clicking options button as encircled in above screen. The displays **International Account Transfer – Verify** screen.

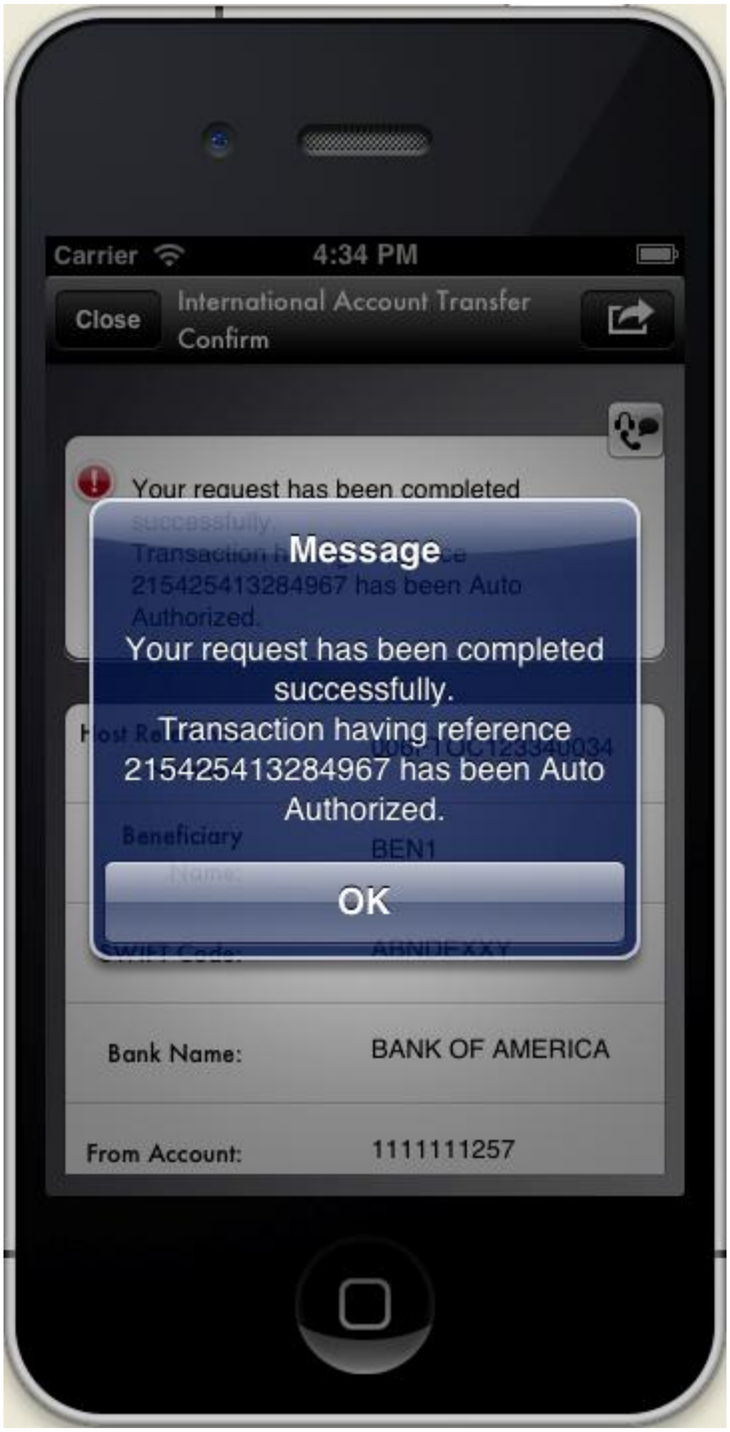
International Account Transfer Verify

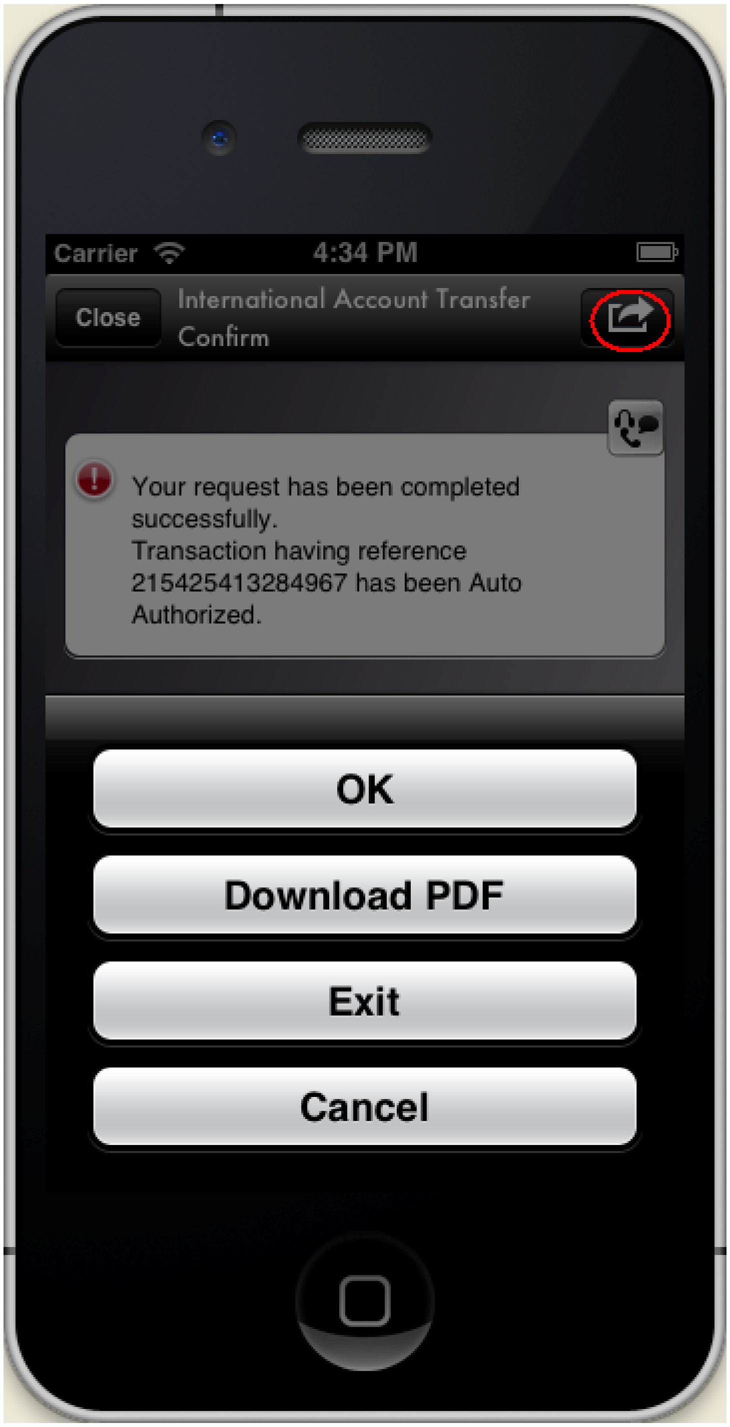




11. Click the Confirm button to navigate to confirmation screen. The system displays Confirmation screen.

International Account Transfer

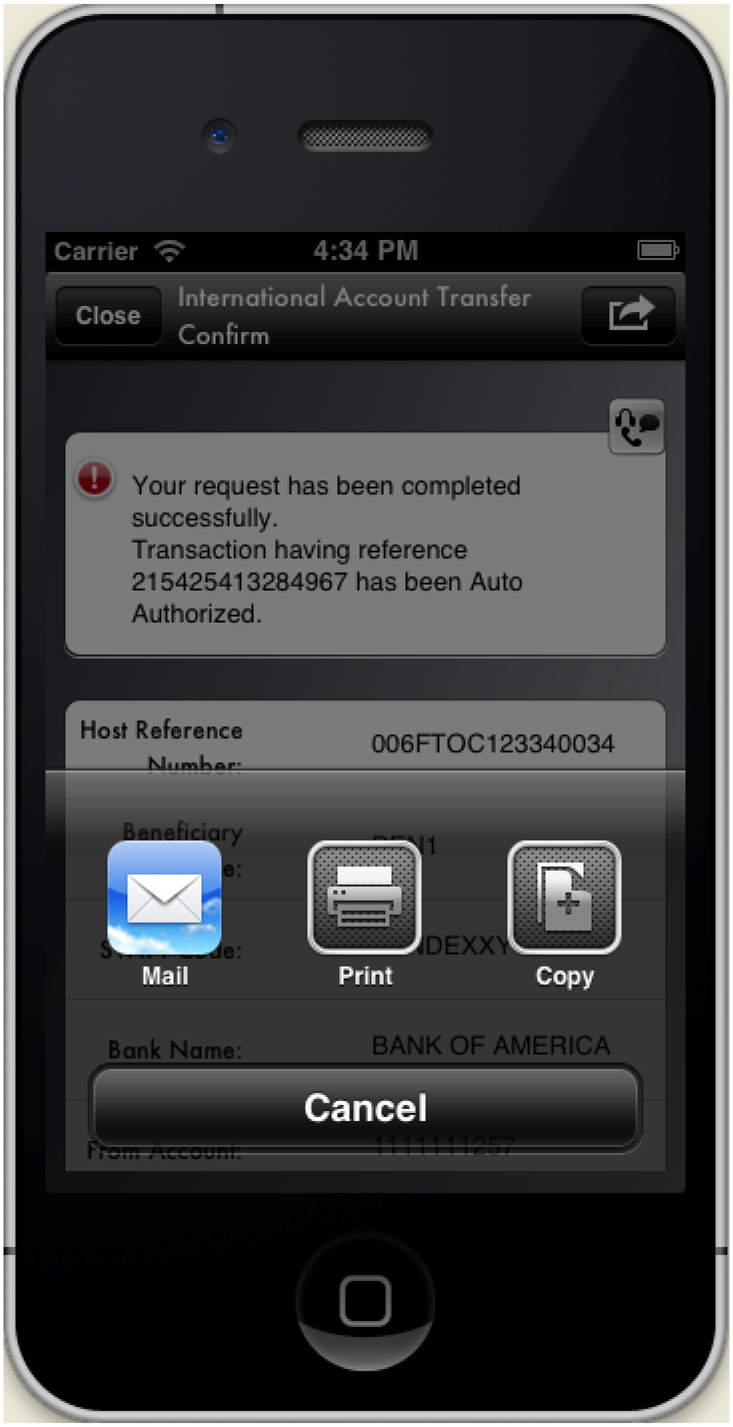




12. Click the **OK** button from the options pop over that comes after clicking the options button as encircled in above screen, to return to initial screen

    OR

    Click the **Download PDF** button. The system displays below screen.



13. You can Mail, Print or Copy the Payment confirmation PDF, as shown in above screen.

30. My Schedule Payment

All the future dated transactions/payments can be viewed under My Schedule Payment option.

To view My Scheduled Payments

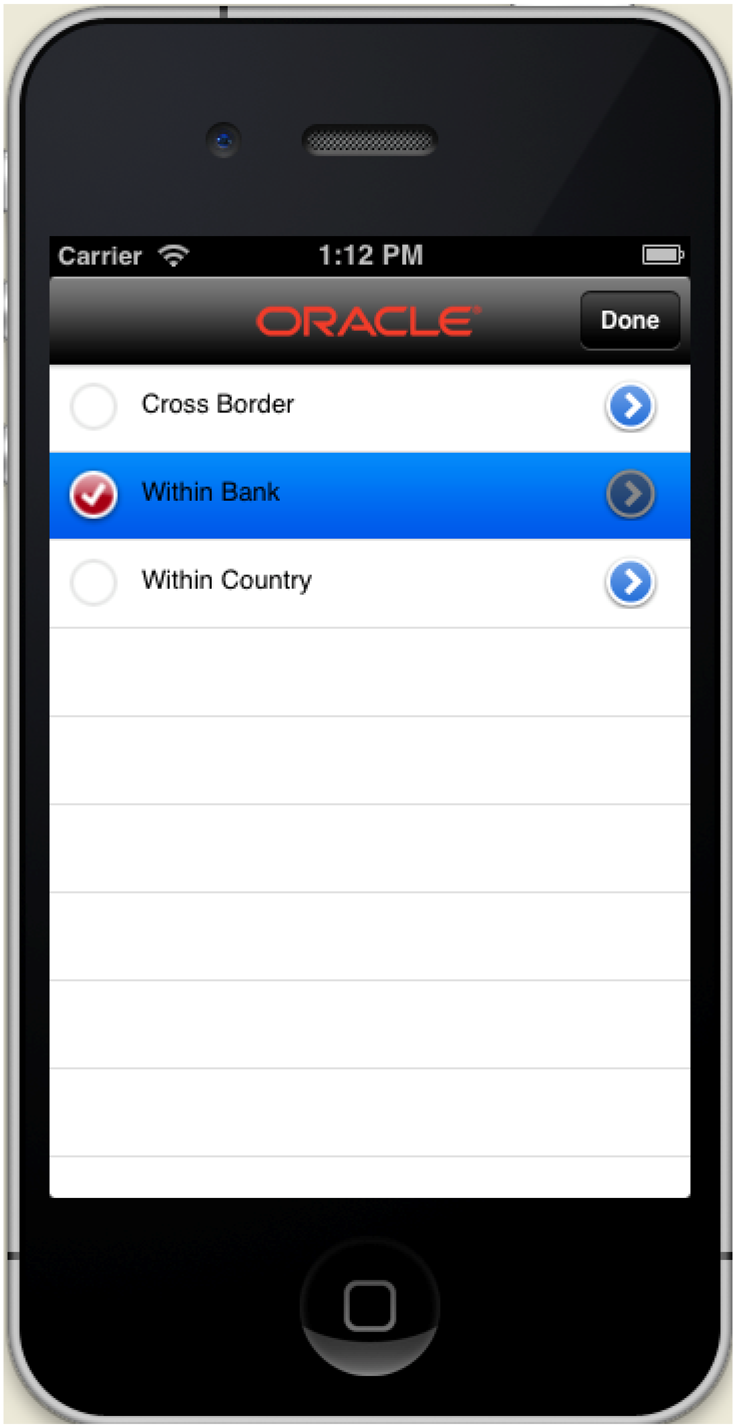
1. Log on to the client/application based Mobile Banking application. Navigate to **Transfers > My Schedule Payment.** The system displays My Schedule Payment screen.

My Schedule Payment

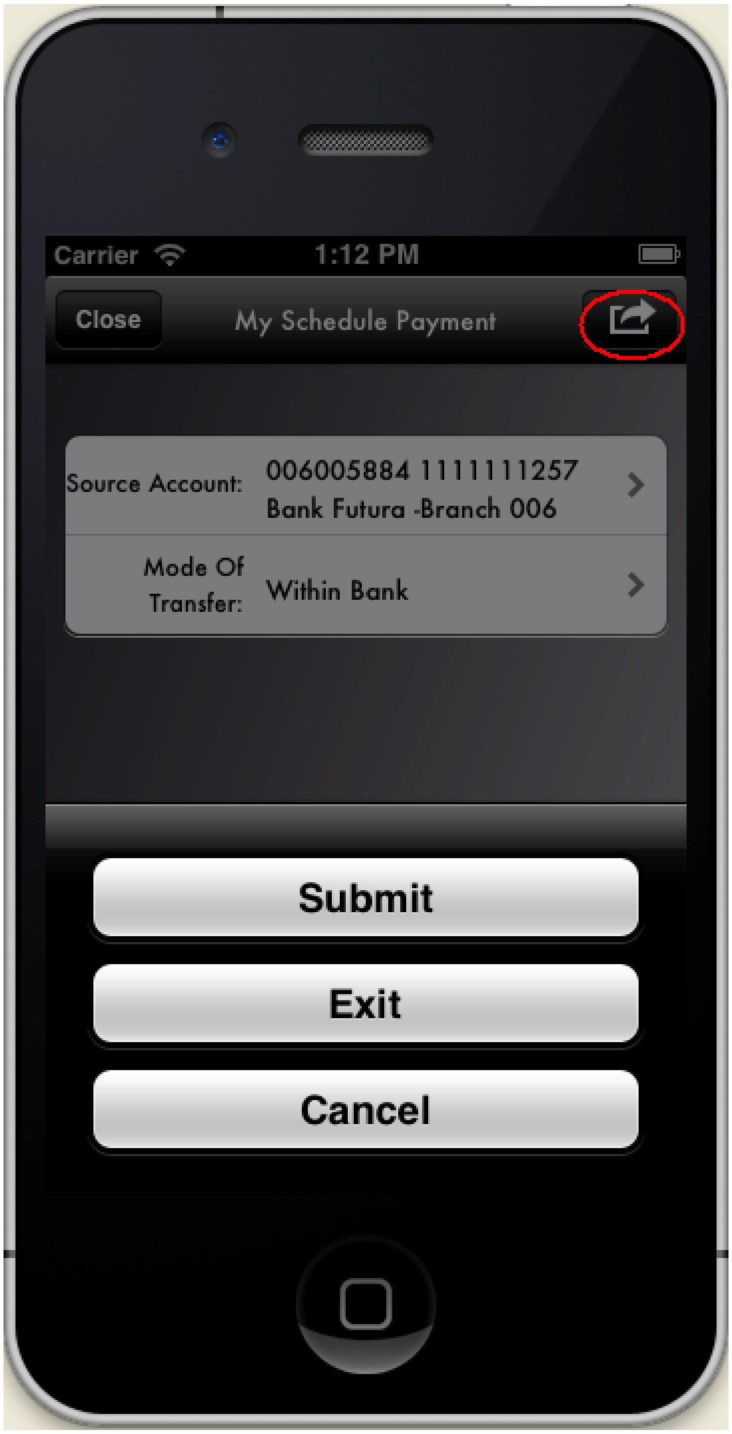
2. Select the source account for which scheduled payments are to be viewed.
3. Select the mode of transfer as Cross Border, within bank or Within country, as shown in below

screen.

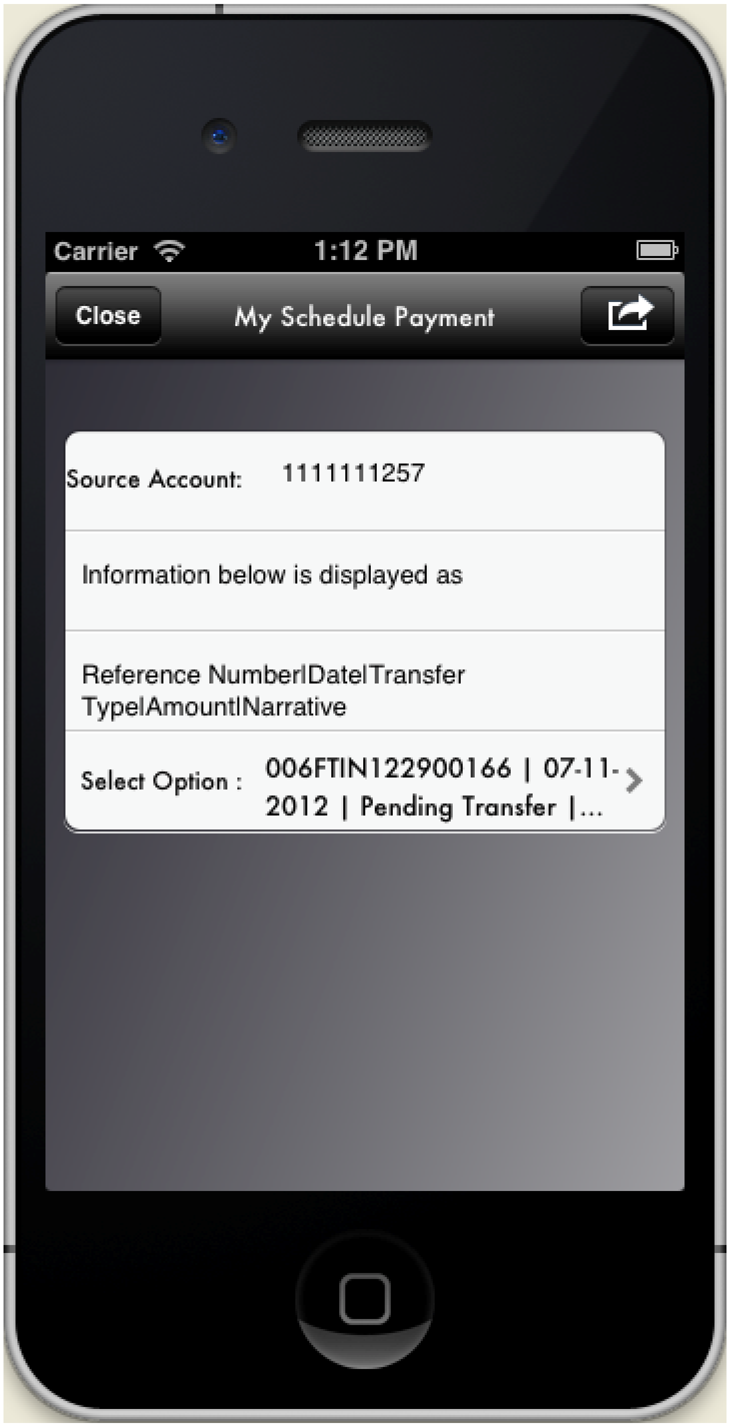
My Schedule Payment



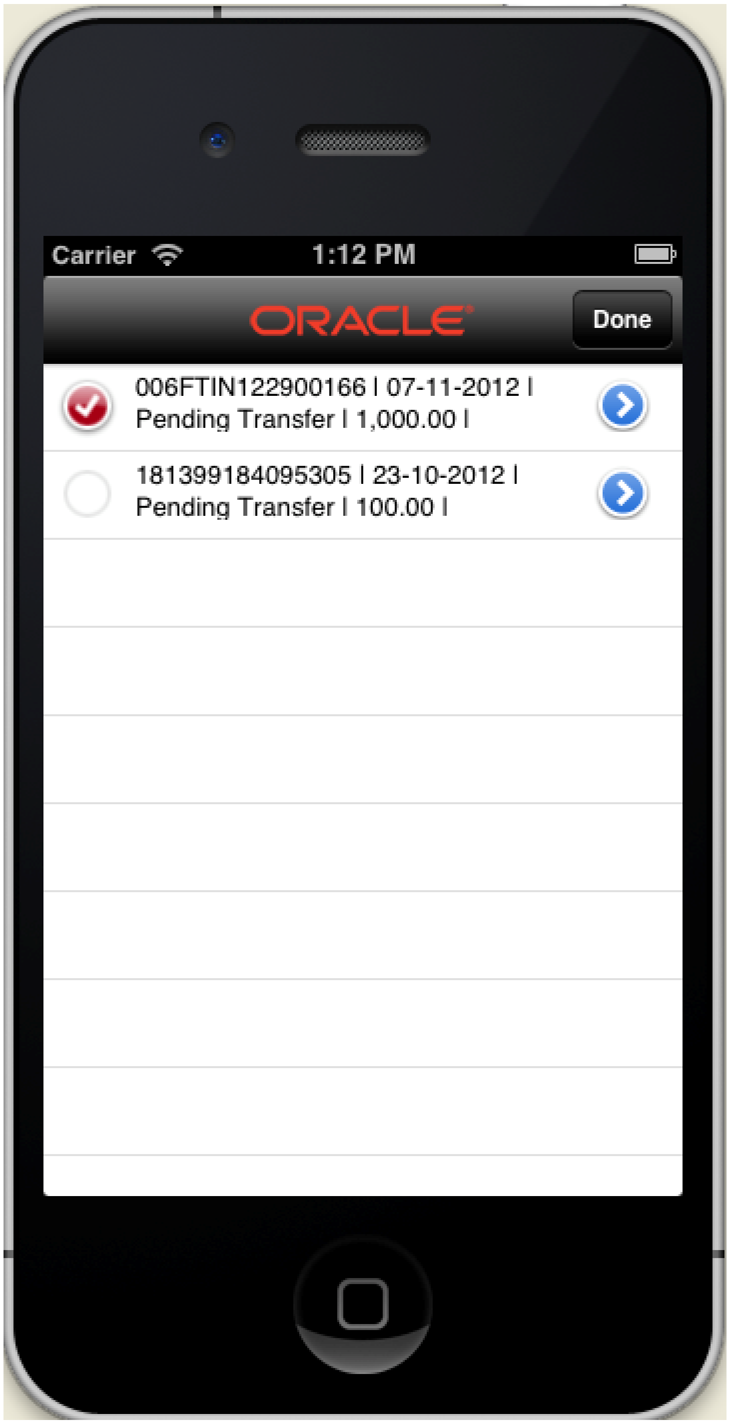
4. Click the Done button. The system returns to the My Schedule Payment screen.



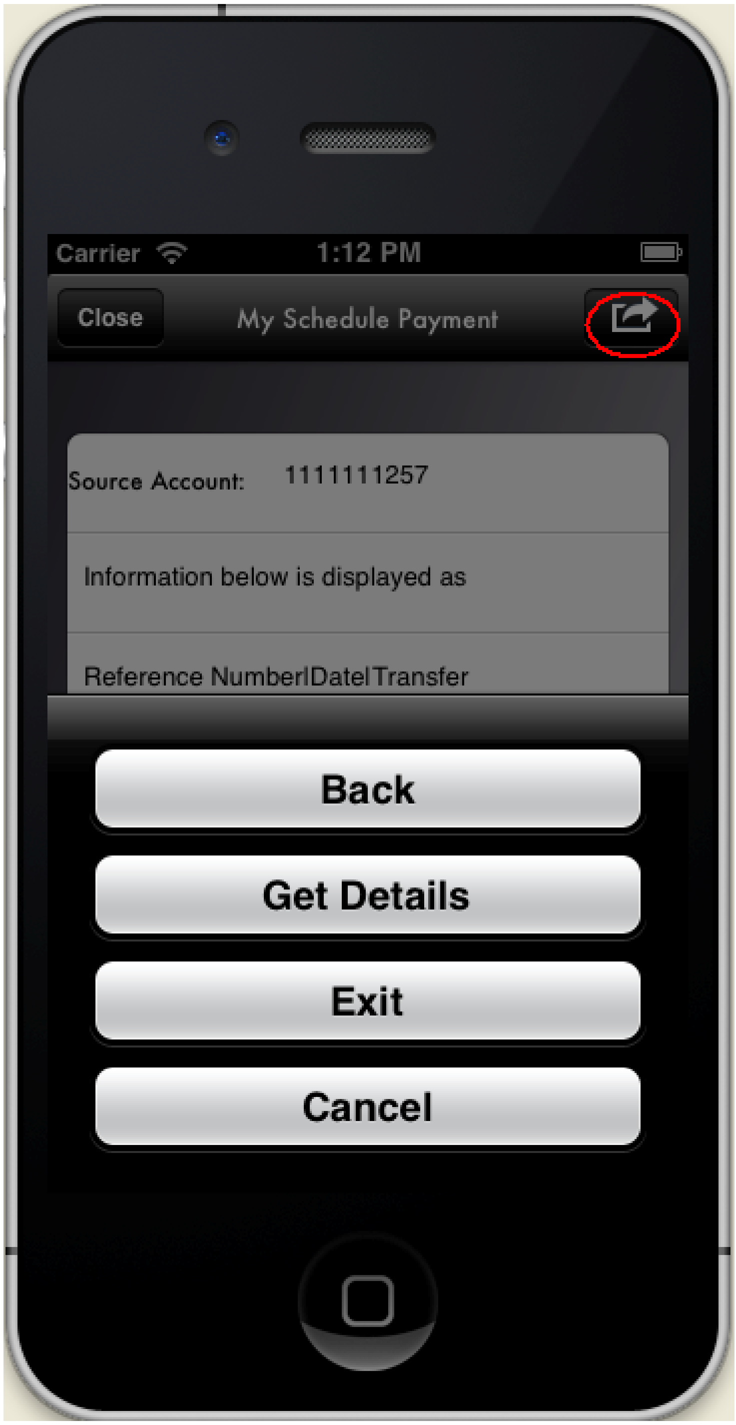
5. Click the Submit button from the options pop over as shown in above screen. The system displays below screen.



6. Click the select option tab to select the pending transfer to be viewed, as shown below.

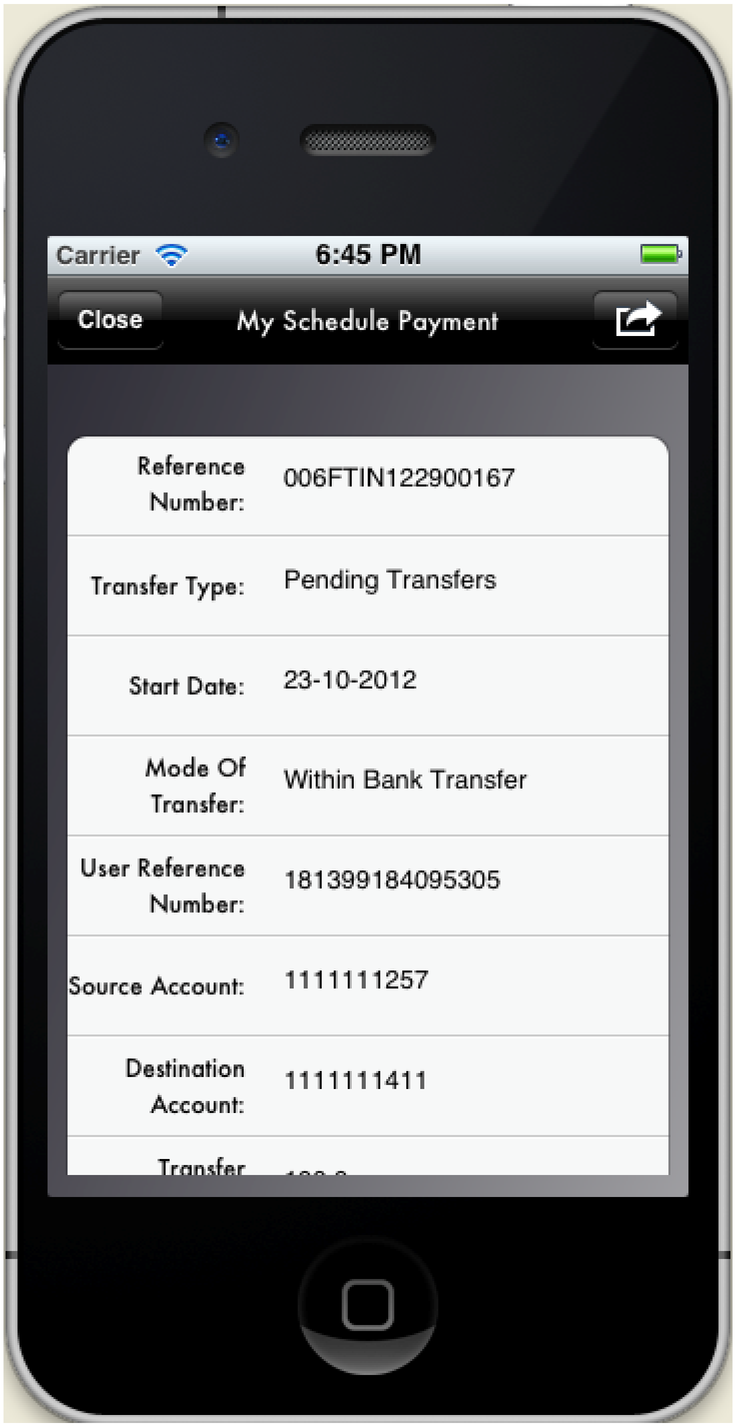


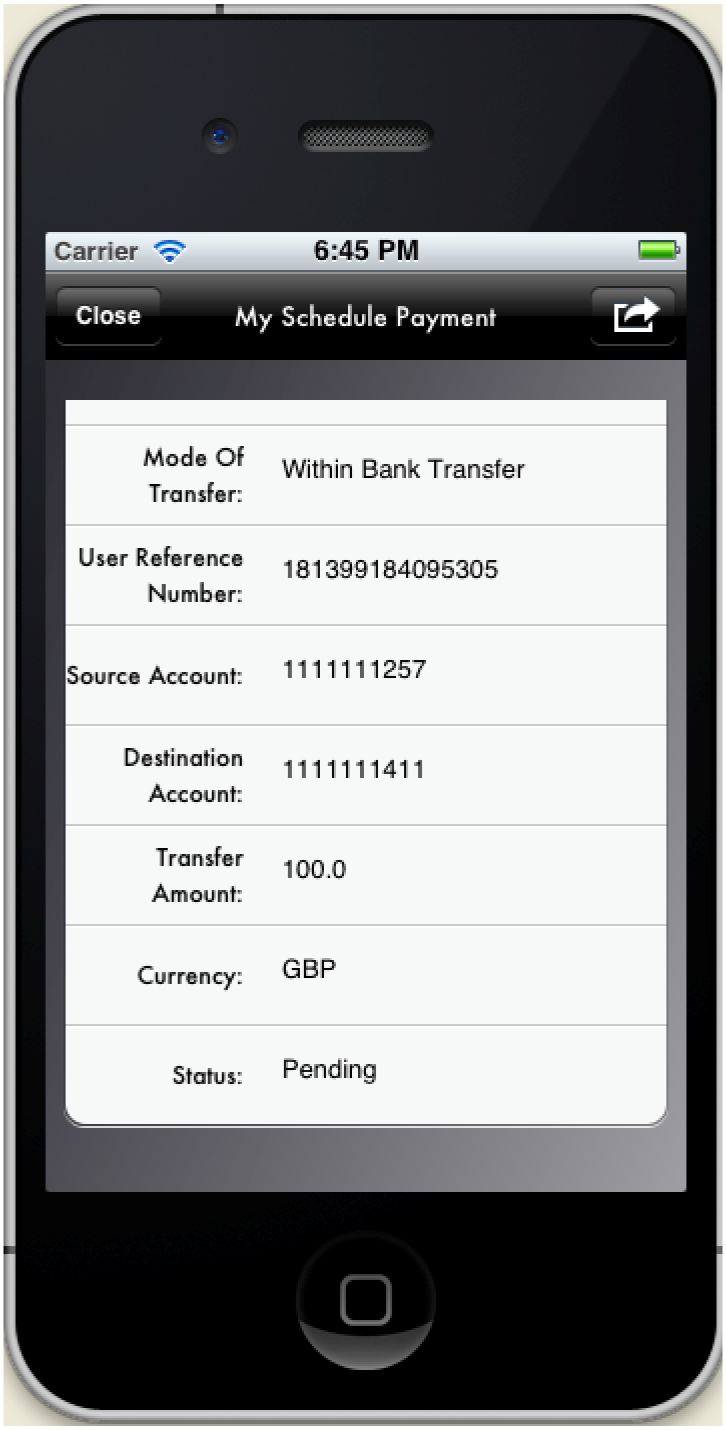
7. Select any pending transfer and click the Done. The system returns to below screen.

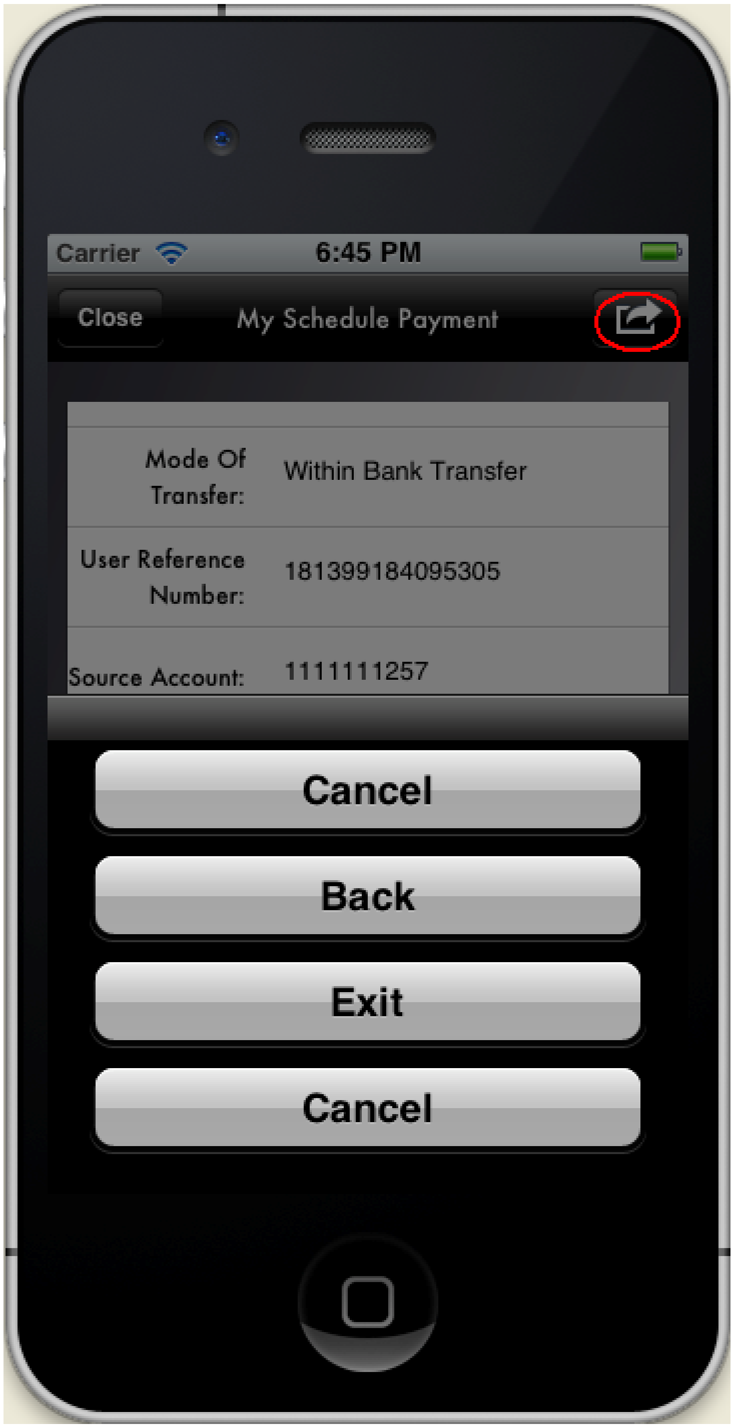


8. Click the Get Details button from the options pop over as shown above. The system displays details for the selected scheduled pending transfer payment transaction.

My Schedule Payment

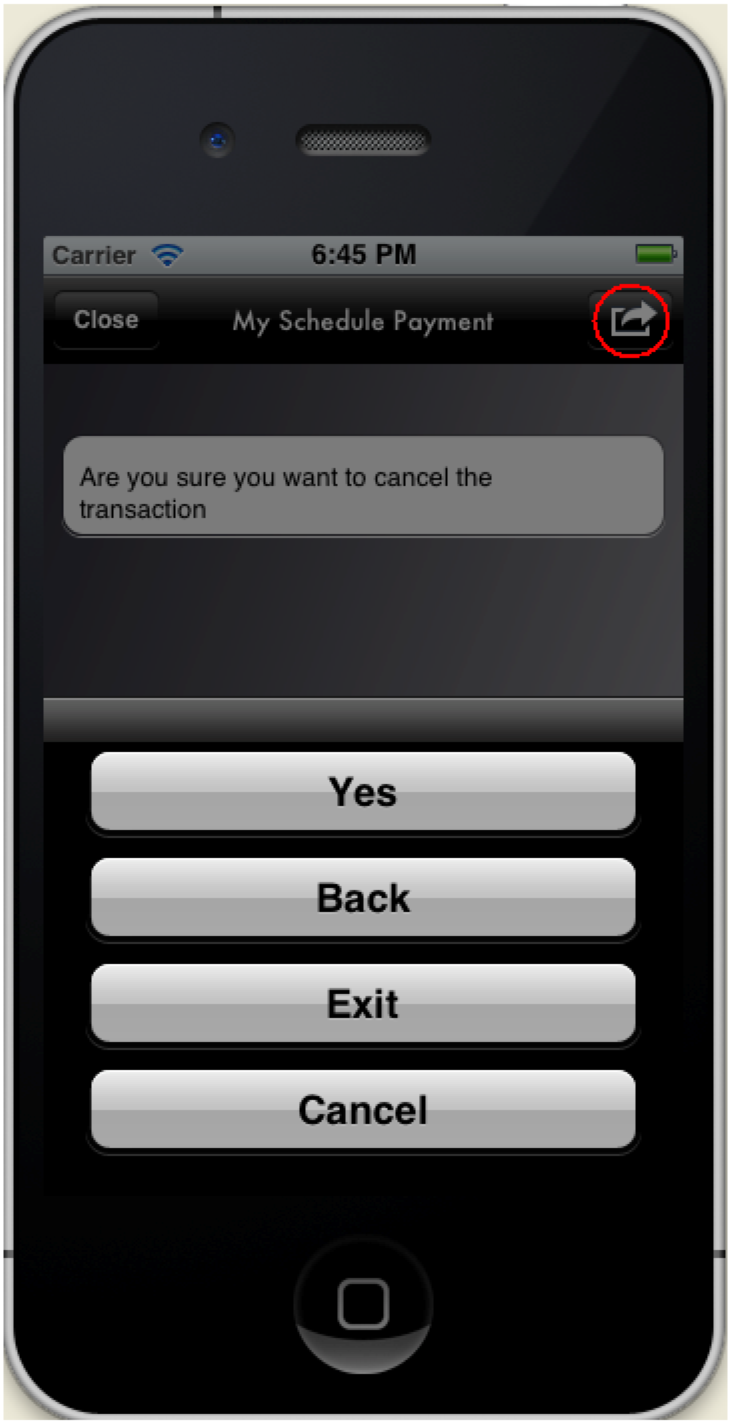



Carrier
6:45 PM
Close
My Schedule Payment
Mode Of Transfer:
Within Bank Transfer
User Reference Number:
181399184095305
Source Account:
1111111257
Destination Account:
1111111411
Transfer Amount:
100.0
Currency:
GBP
Status:
Pending



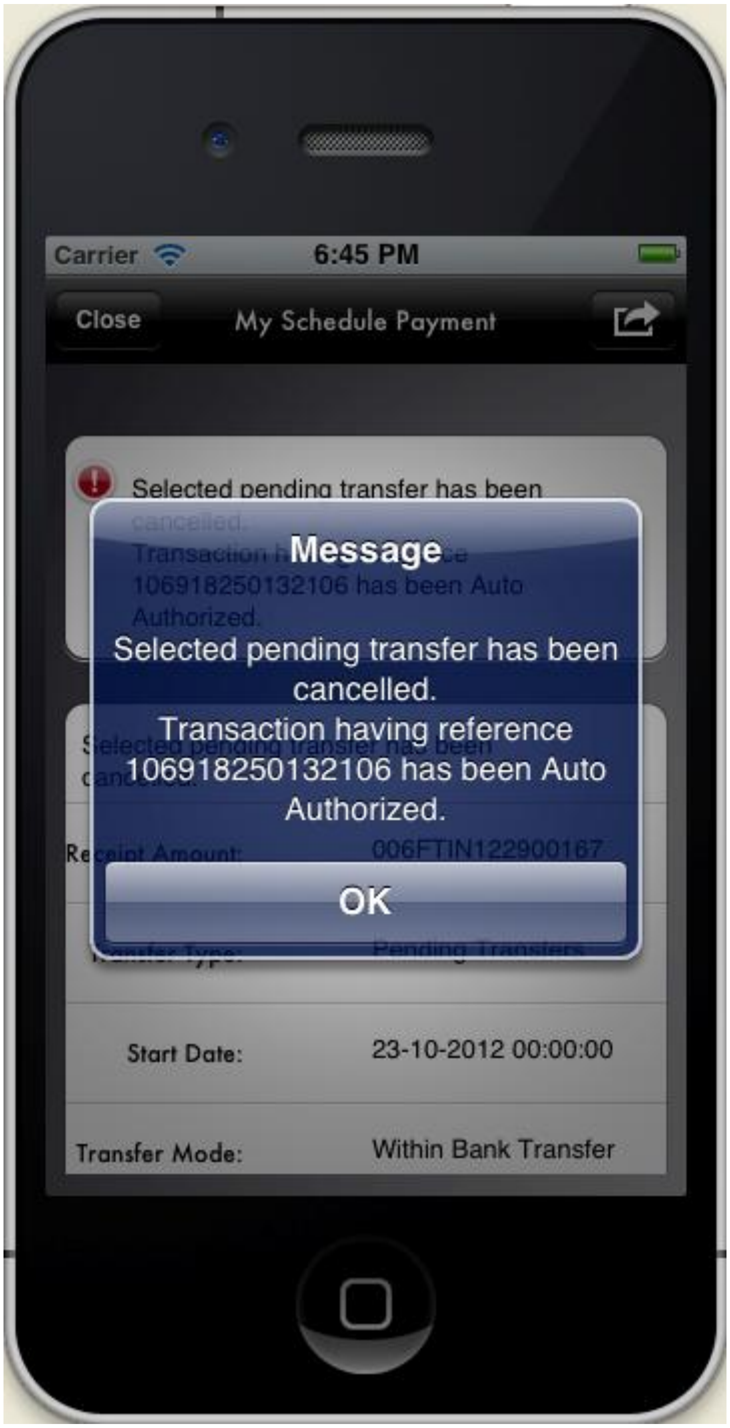
9. Click the **Cancel** button if you want to cancel this pending Transfer transaction. The system displays below screen.

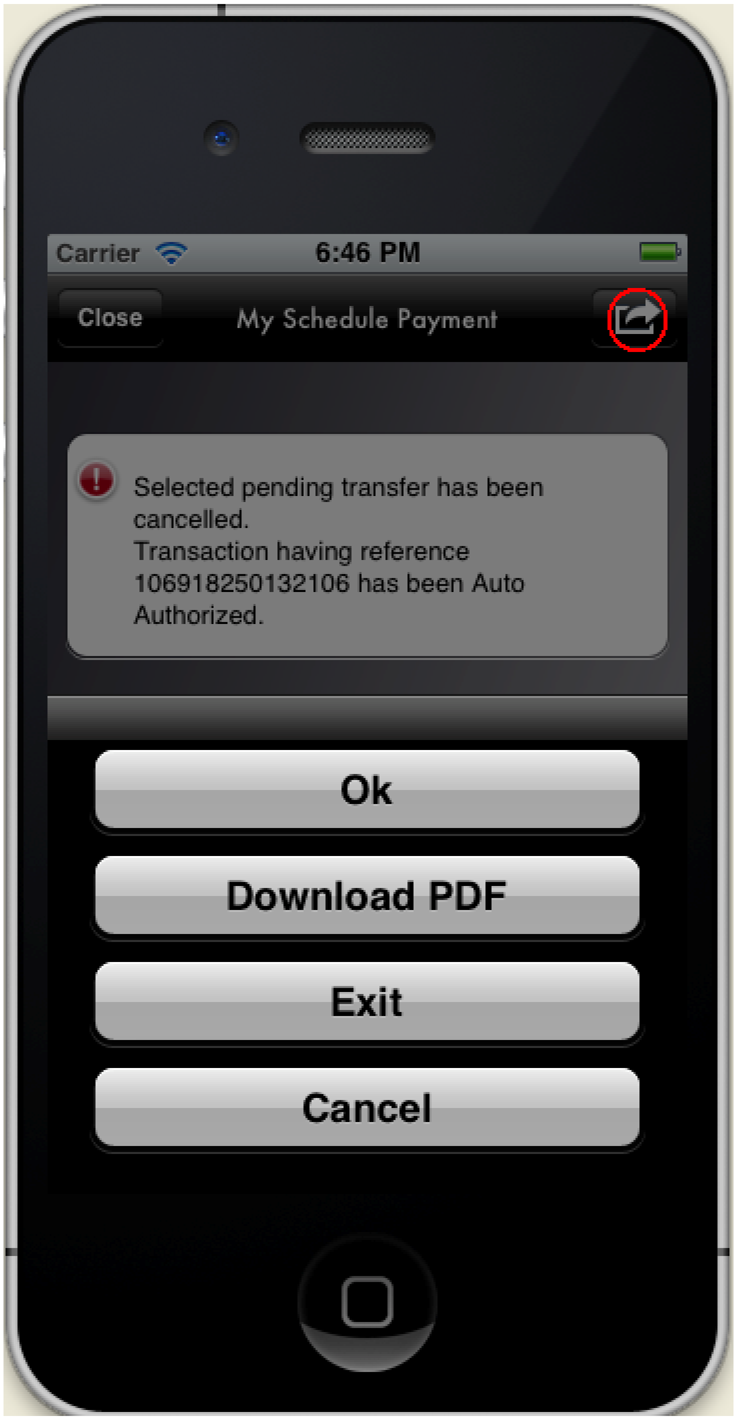
My Schedule Payment – Cancel Pending Transfer



10. Click the **Yes** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.

My Schedule Payment – Cancel Pending Transfer - Confirmation





11. Click the **OK** button to navigate to the initial My Schedule Payment screen.
    OR
    Click the **Download PDF** button to download the PDF containing the pending transfer

cancellation details.

31. Open Term Deposit

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

1. Navigate through menus, **Accounts > Open Term Deposit** to access Open Term Deposit transaction.

Open Term Deposit

2. Click the Open erm Deposit tab. The system displays below Open Term Deposit screen.

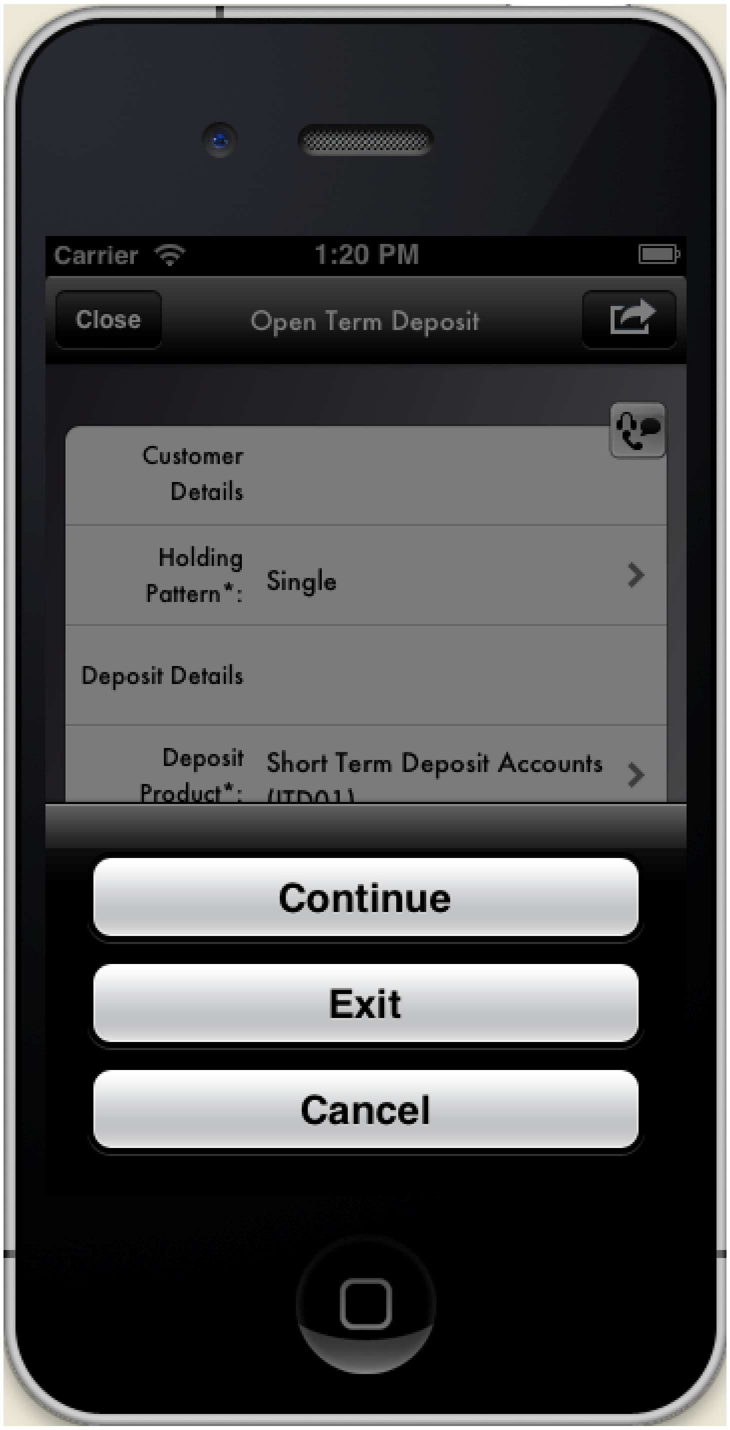
Open Term Deposit

Field Description

Field Name	Description
Customer Details	[Display] This field displays Customer details.
Holding Pattern	[Mandatory, pop over] Select the appropriate 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 Id1	[Conditional, Alphanumeric, 20] Type the joint customer id1. Note: This field is displayed only when holding pattern is selected as Joint.
Joint Customer Id2	[Conditional, Alphanumeric, 20] Type the joint customer id2. Note: This field is displayed only when holding pattern is selected as Joint. Note: Joint customer ID 2 cannot be same as customer id entered for first account holder.
Deposit Details	
Deposit Product	[Mandatory, Pop Over] Select the deposit product for which term deposit is to be opened.

Field Name	Description
From Account	[Mandatory, Pop Over] Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened term deposit will be fetched from this account.
Deposit Amount	[Mandatory, Numeric, 15] Type the amount to be deposited.

3. Click the options button as encircled in above screen. The system displays below pop up screen.



4. Click the Continue button. The system asks for Maturity date as shown in below screen.

Field Description

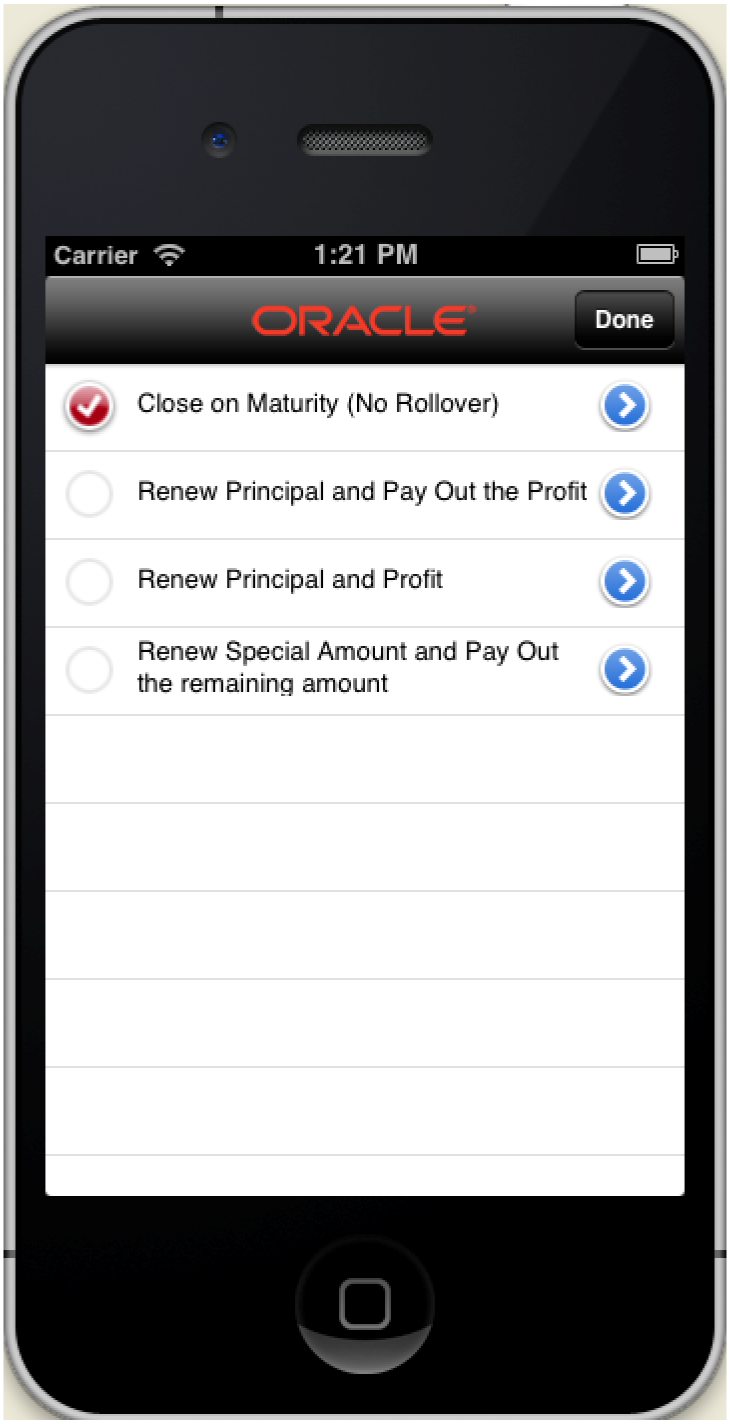
Field Name	Description

Field Name	Description
Payout Details	
Maturity Date	[Mandatory, Pick List] Select the maturity date of the term deposit from the pick list. Note: Maturity date cannot be less than or equal to the current business date. Maturity date cannot be less than the minimum period as specified by the bank for the selected product.
Maturity Instructions	[Mandatory, Pop Over] Select the maturity instruction for the deposit from the Pop Over list. By default, Maturity instruction value will be shown as Close On Maturity. The options for Conventional Deposit Products are as follows: • Close on Maturity (No Rollover) • Renew Principal and Interest • Renew principal and Payout the Interest • Renew Special Amount and Pay Out the remaining amount. The options for Islamic Deposit Products are as follows • Close on Maturity (No Rollover) • Renew Principal and Profit • Renew principal and Payout the Profit • Renew Special Amount and Pay Out the remaining amount.

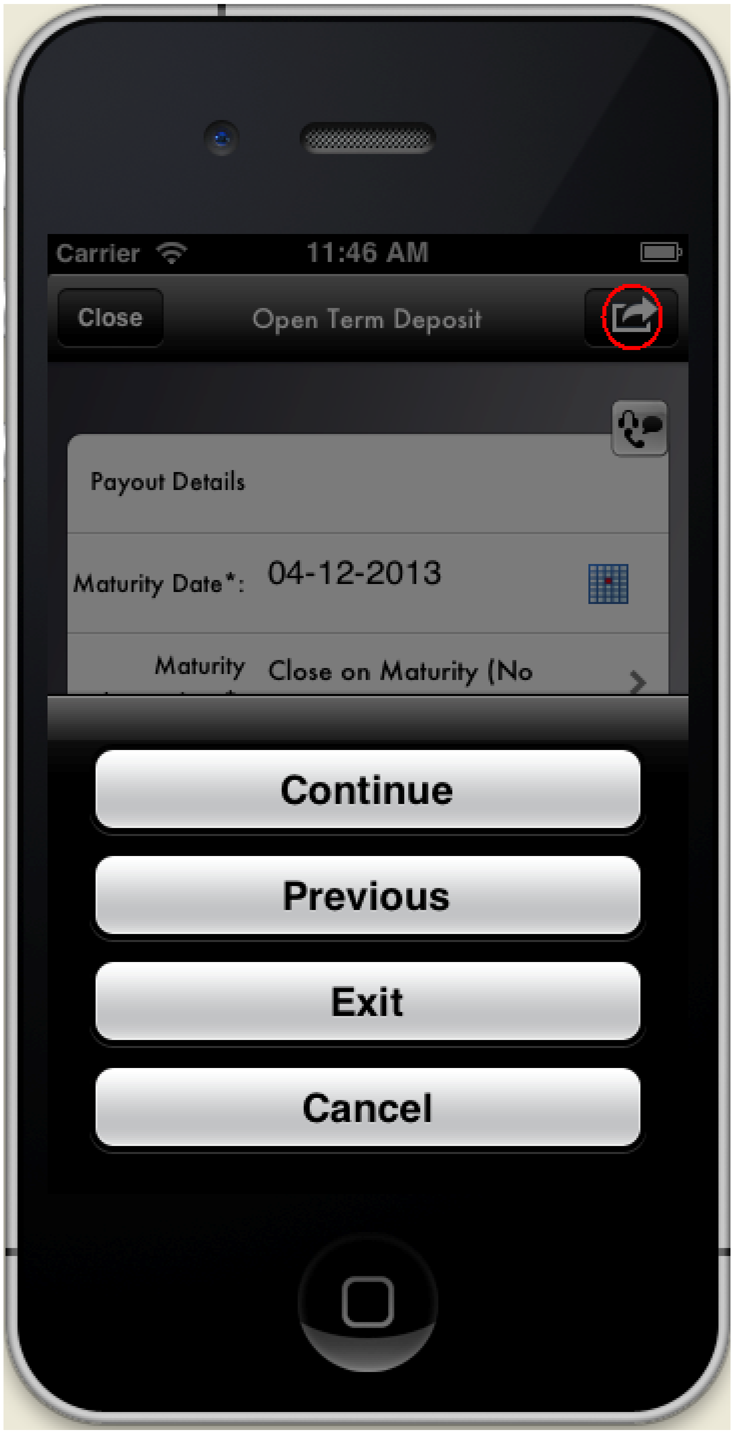
Field Name	Description
Transfer To (Account transfer options)	[Conditional, Pop Over] Select the account to which the principal and interest are to be transferred from the Pop Over list. By default, Transfer To value will be shown as Transfer through Domestic Clearing Network. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if the **Renew Principal and Interest** option is selected from **the Maturity Instruction** Pop Over list for Conventional Products and if the **Renew Principal and Profit** option is selected from **the Maturity Instruction** Pop Over list for Islamic Product
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and principal will be transferred. This field is enabled if the following options are selected from the **Account Transfer options** Pop Over list. • Transfer to internal Bank account • Transfer through domestic clearing network [Conditional, Pop Over] Select the account to which the interest is to be transferred from the Pop Over list. This field is a Pop Over list, if the **Transfer to users mapped accounts** options is selected from the Account Transfer options pop over.

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

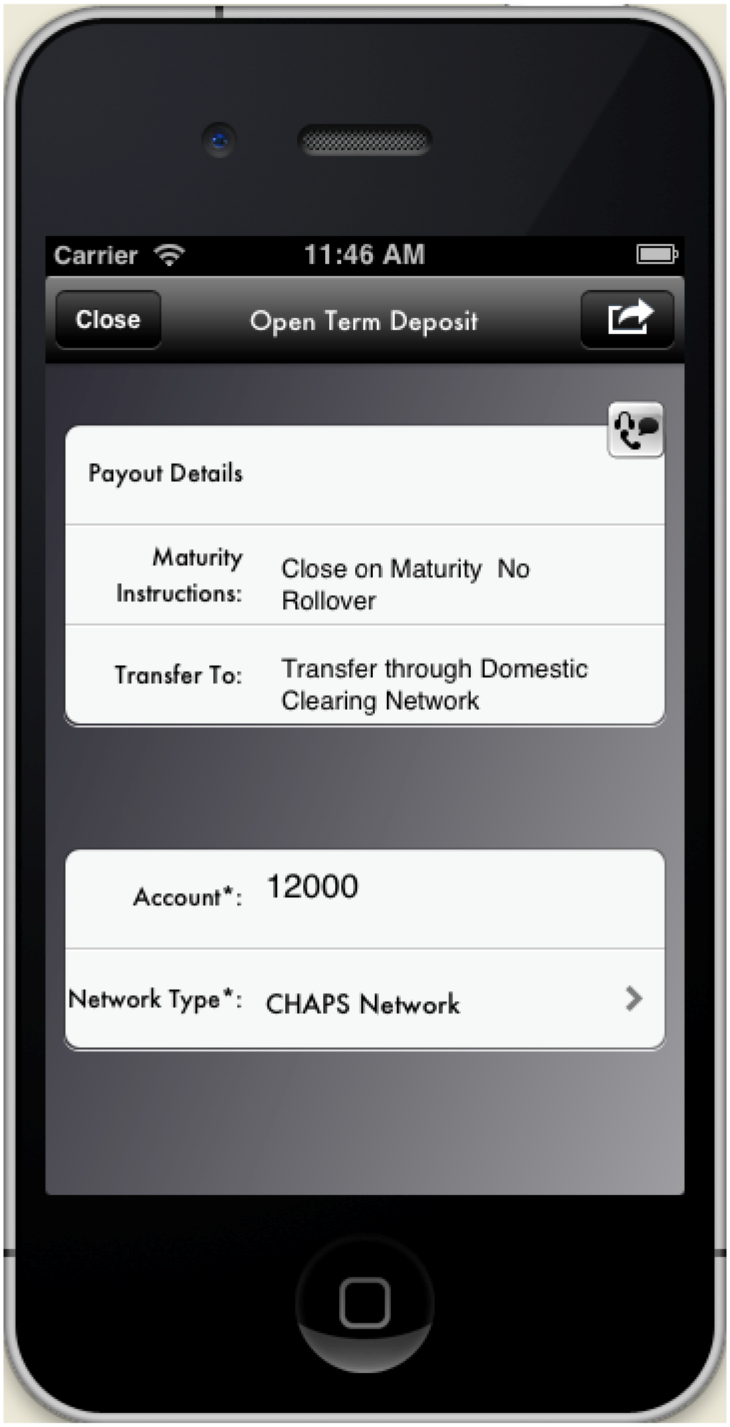
Field Name	Description
Rollover Amount	[Conditional, Numeric, 15] Type the amount which will be renewed at maturity. This field is enabled if the **Renew Special Amount** option is selected in the **Maturity Instruction** field. User Can input the rollover Amount less than Maturity Amount.



5. Select any option and click the Done. The system displays below screen.



6. Click the Continue button. The system displays below screen.


Carrier
11:46 AM
Close
Open Term Deposit
Payout Details
Maturity Instructions:
Close on Maturity No Rollover
Transfer To:
Transfer through Domestic Clearing Network
Account*:
12000
Network Type*:
CHAPS Network

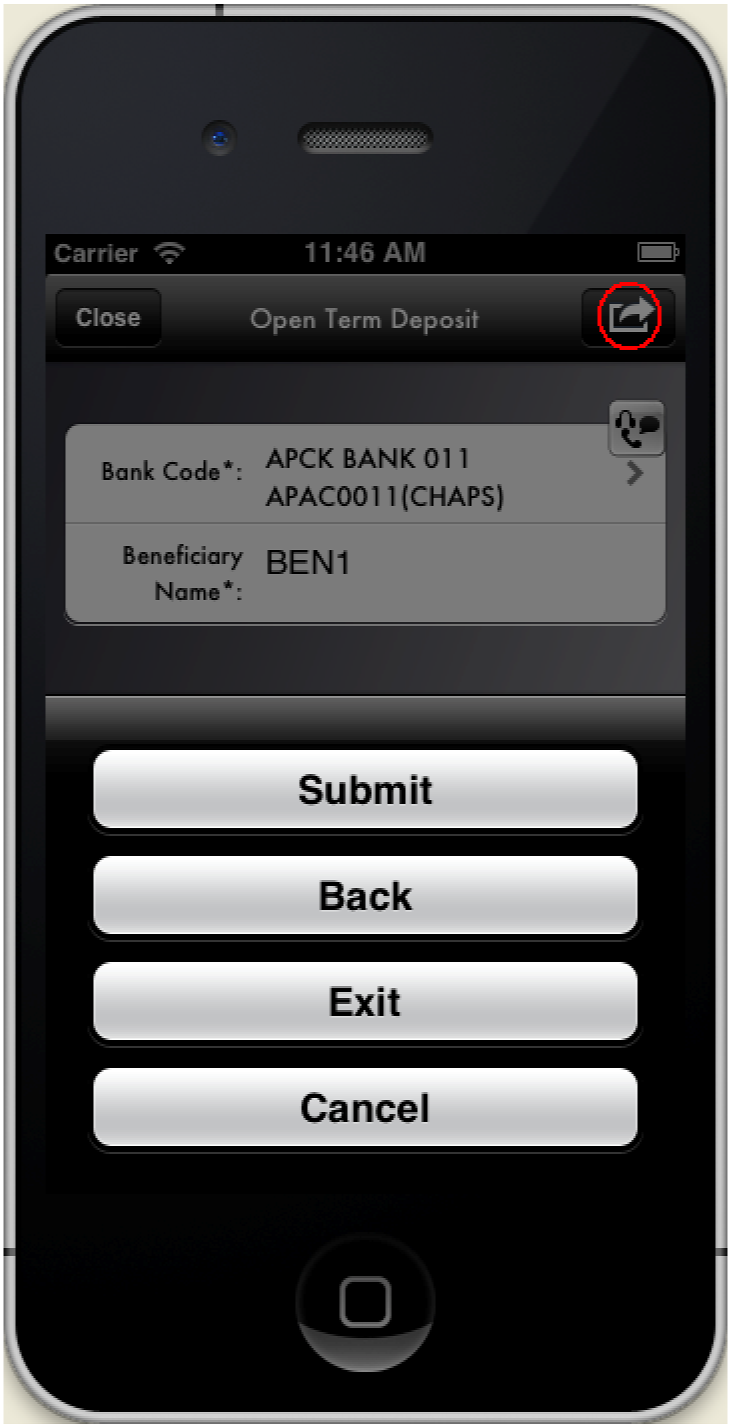
Field Description

Field Name	Description

Field Name	Description
Account	[Mandatory, Pop over] Select the account from the pop over. This account will be used as a source/funding account for opening a term deposit.
Network Type	[Mandatory, Pop Over] Select the network type from the pop over.

7. Click the **Continue** button. The system displays below **Open Term Deposit** screen.


Carrier
11:46 AM
Close
Open Term Deposit
Bank Code*:
APCK BANK 011
APAC0011(CHAPS)
Beneficiary Name*:
BEN1



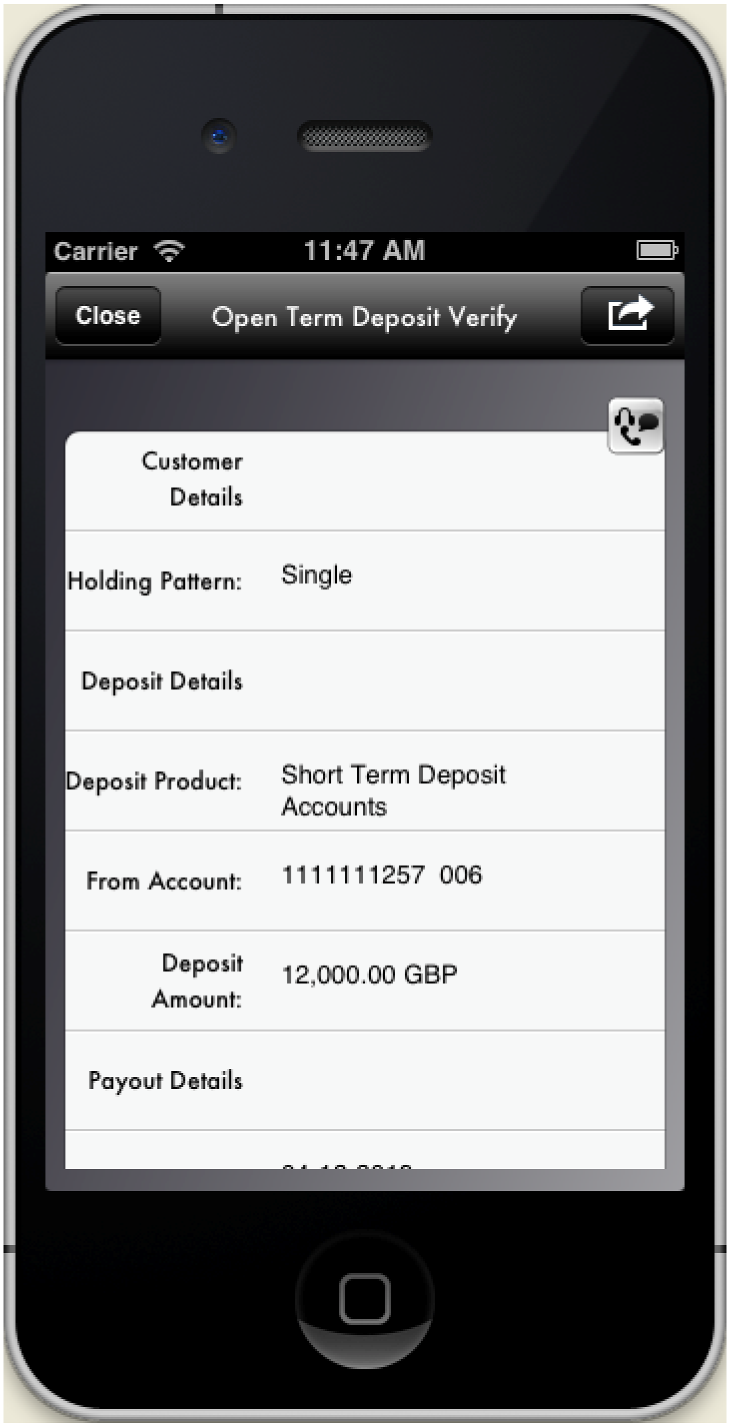
Field Description

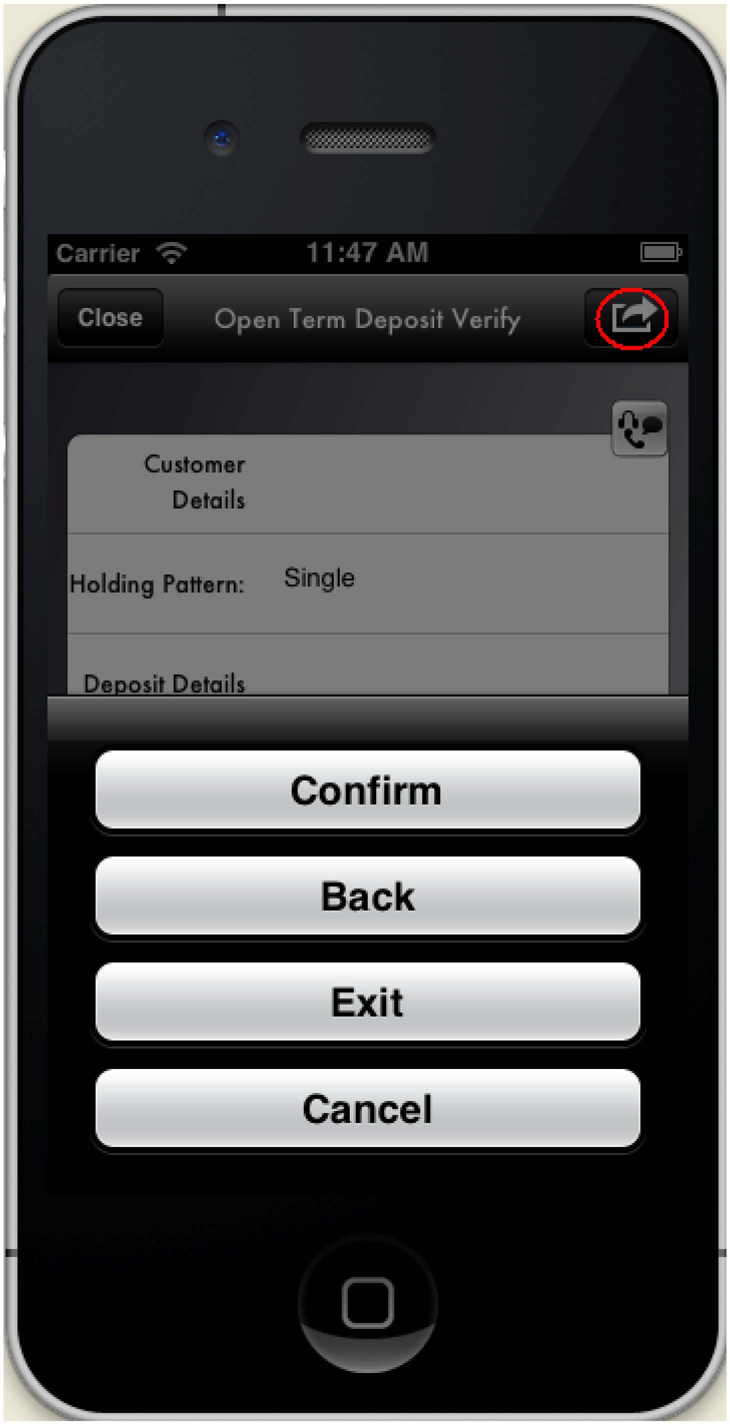
Field Name	Description

Field Name	Description
Bank Code	[Mandatory, Pop over] Select the bank code from the pop over.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name. Allowed alphanumeric with Special Characters - ? : ( ) . , ' + Space .

8. Click the **Submit** button. The system displays **Open Term Deposit** – **Verify** screen.

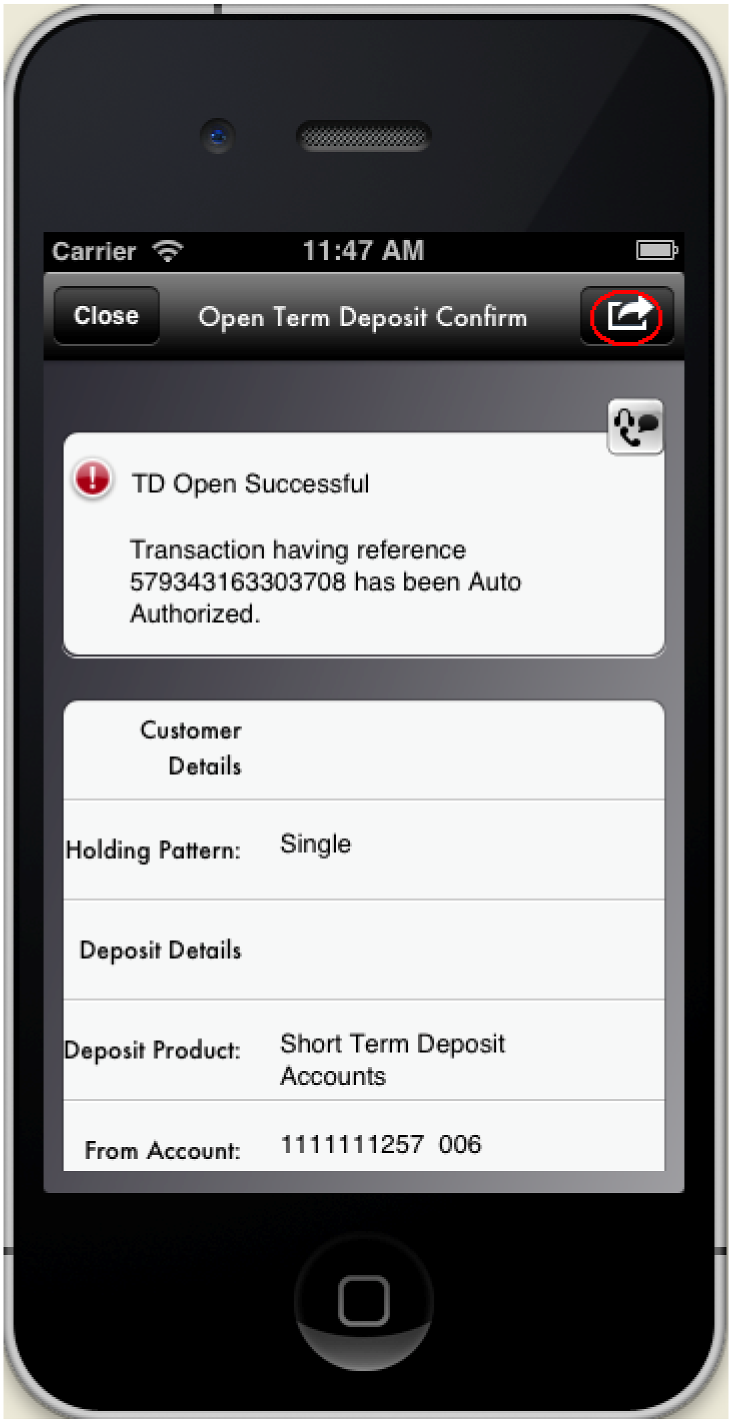
Open Term Deposit – Verify



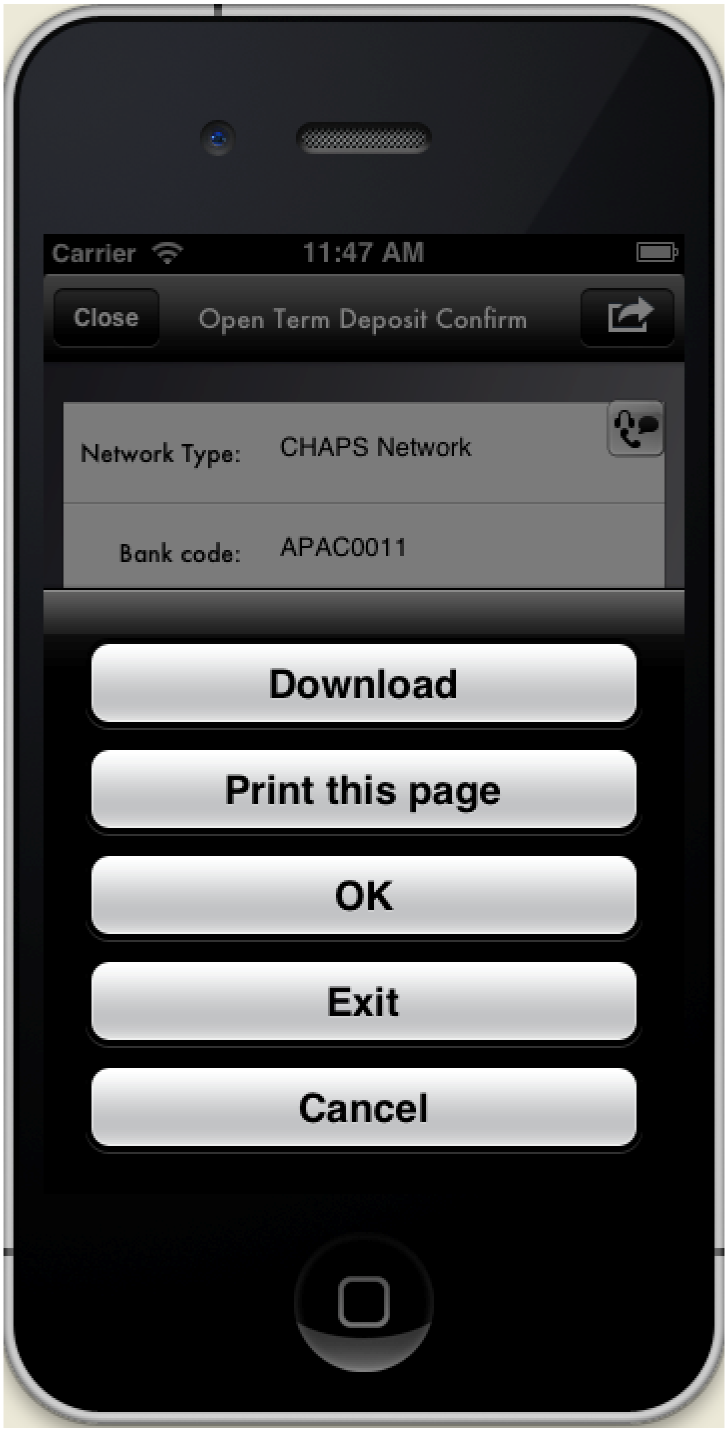


9. Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen.
   OR
   Click the **Back** button to change the details.

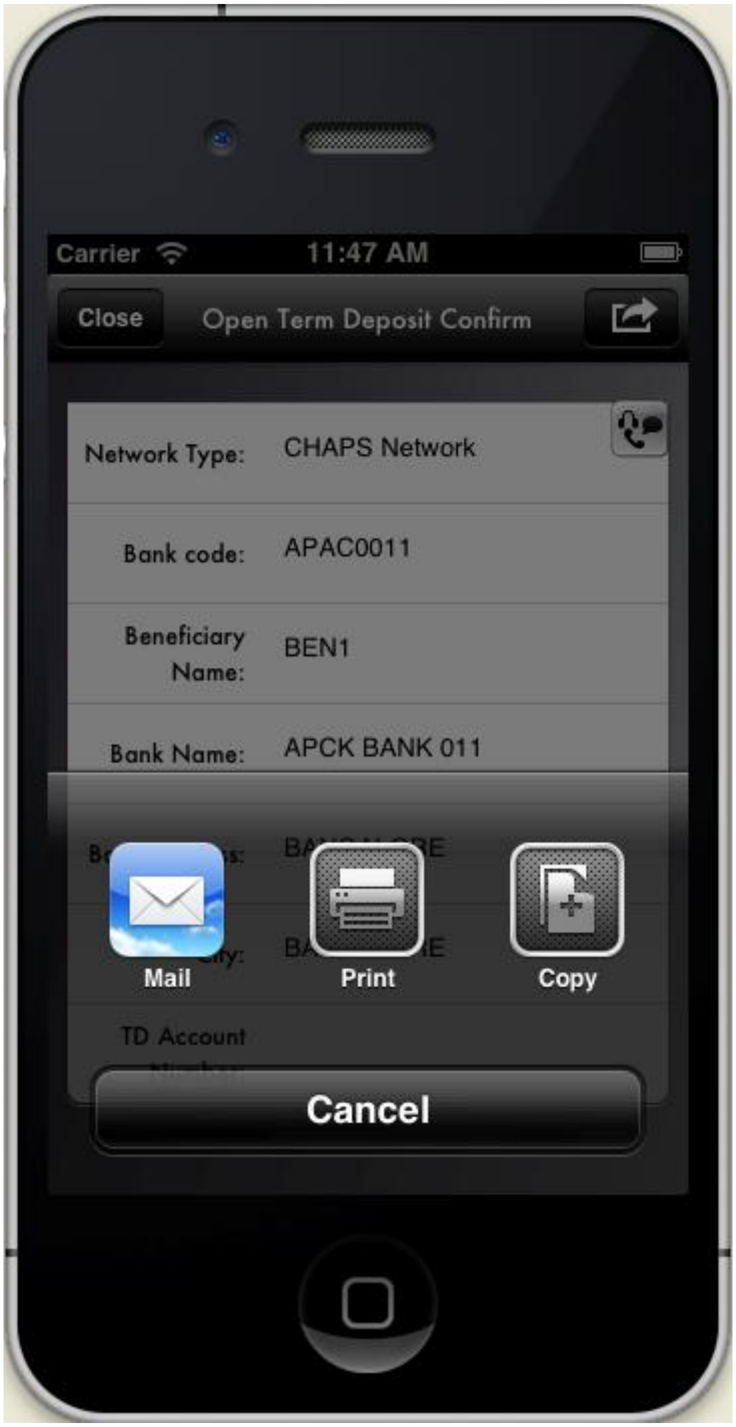
Open Term Deposit - Confirm



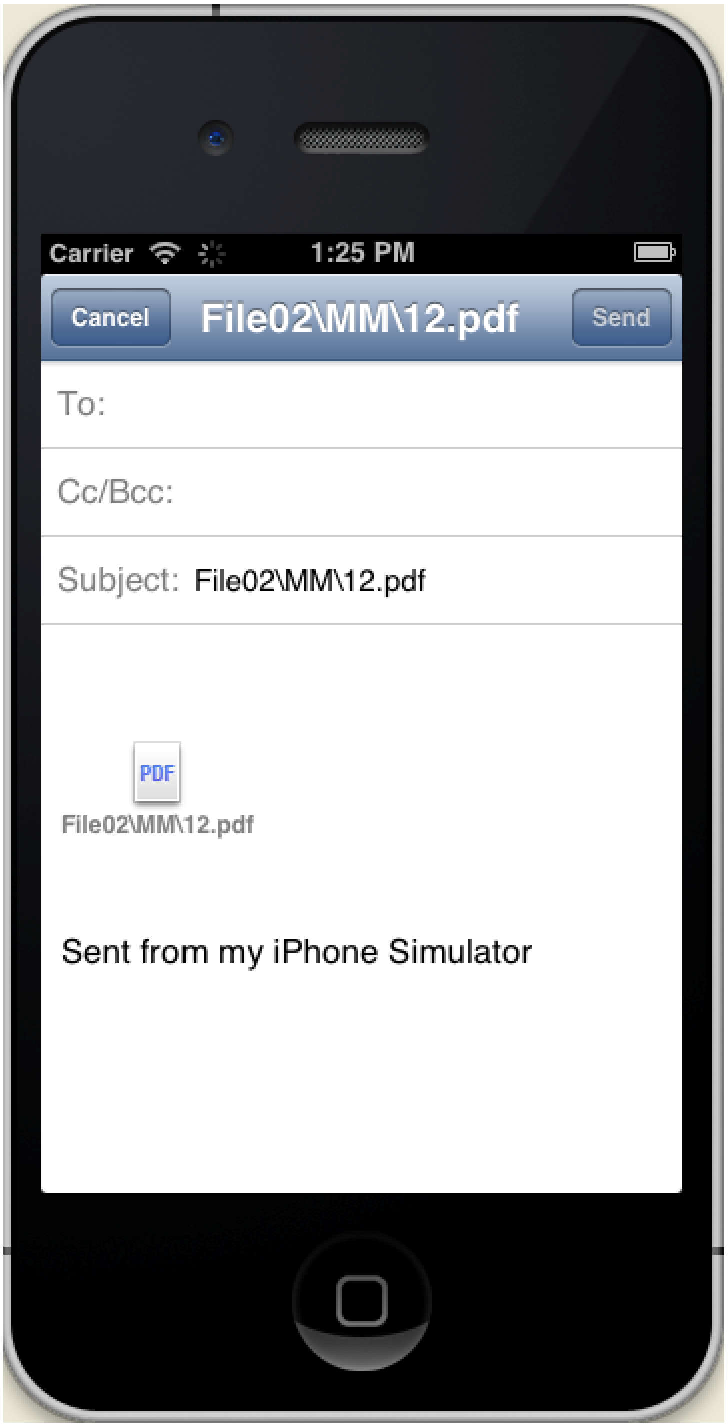
10. Click the options button, as encircled in above screen. The system displays below screen.



11. Click the Ok button to navigate to the Open Term Deposit Screen.
    OR
    Click the **Download** button download the PDF about the payment details. The system displays below pop up screen.



12. You can Mail or Copy PDF as shown in above options. Below is shown when Mail option is clicked.



13. Enter appropriate mailing details to send the PDF.

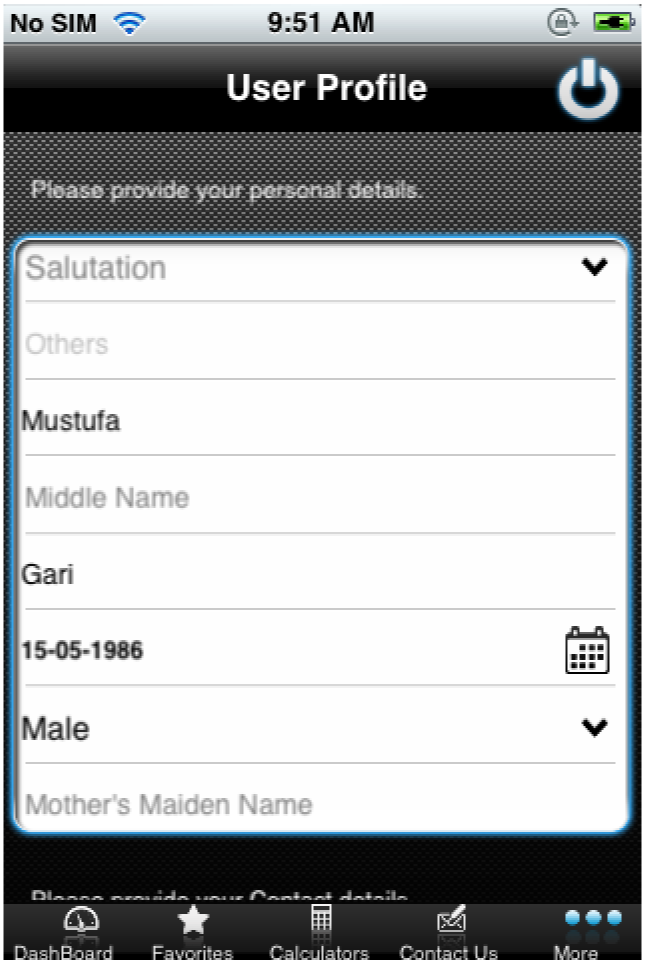
32. Manage Profile

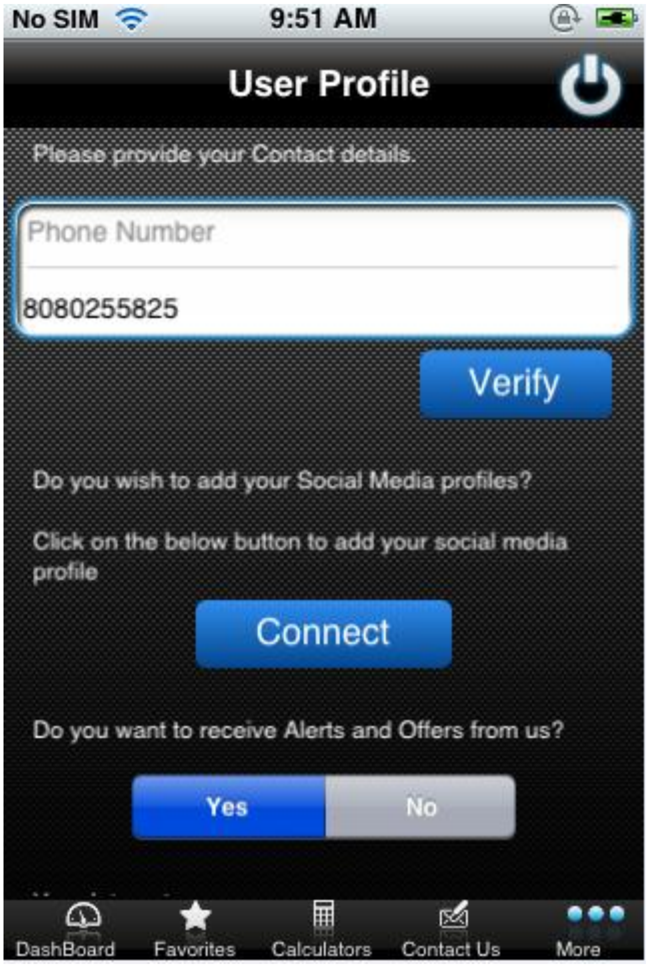
The **manage profile** option allows you to update the details of your profile like email address and mobile numbers.

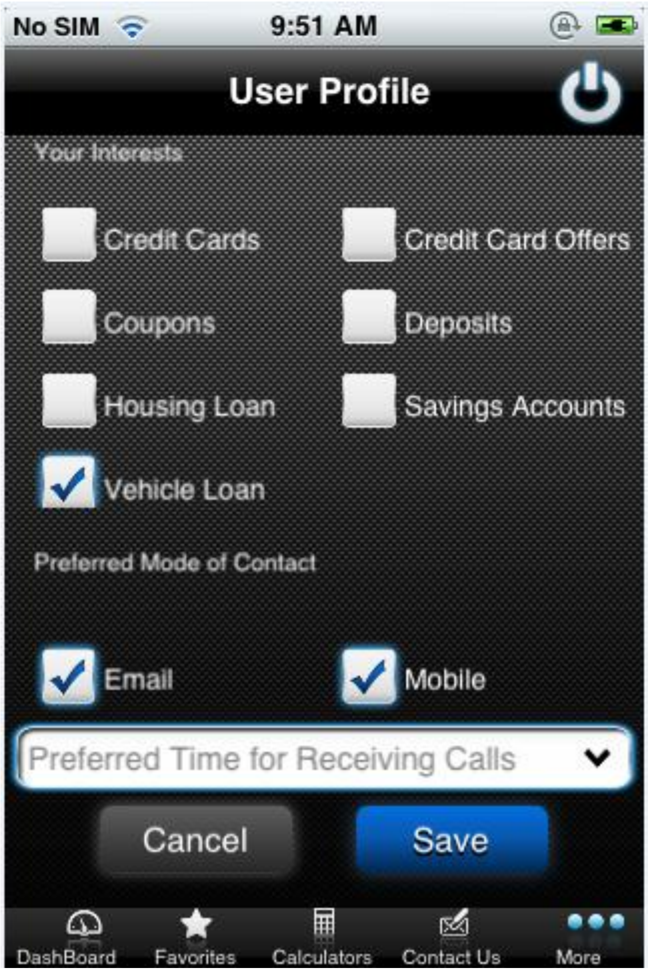
To manage profile.

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

Manage Profile




No SIM
9:51 AM
User Profile
Please provide your Contact details.
Phone Number
8080255825
Verify
Do you wish to add your Social Media profiles?
Click on the below button to add your social media profile
Connect
Do you want to receive Alerts and Offers from us?
Yes
No
DashBoard
Favorites
Calculators
Contact Us
More



Field Description

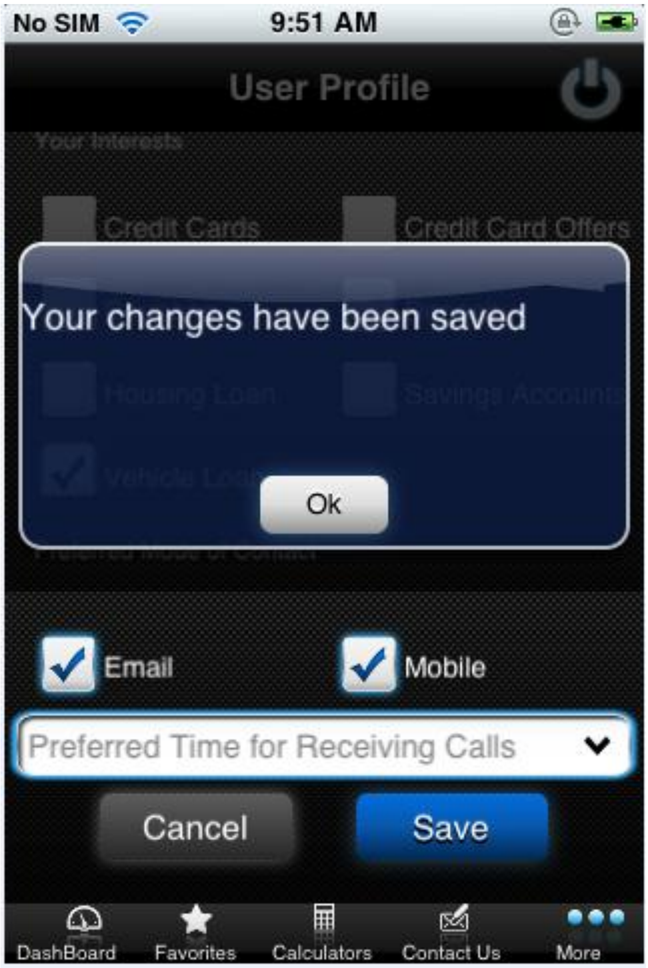
Field Name	Description
Personal Details	
Title	[Display] This field will display the title of your name that you have entered during account opening.
First Name	[Display] This field will display the first name that you have entered during account opening.

Field Name	Description
Middle Name	[Display] This field will display the middle name that you have entered during account opening.
Last Name	[Display] This field will display the last name that you have entered duing account opening.
Mothers Maiden Name	[Optional,Input] Enter the name.
Date of Birth	[Display] This field will display the date of birth that you have entered during account opening.
Gender	[Optional,Dropdown] Select the option from dropdown
Email Address	[Inputbox] This field will display the email address that you have entered during account opening.You can enter or update email address here if required.
Contact Details	Contact Details will get displayed if you have already entered it during account opening.
Phone Number	[Inputbox] This field will display the phone number you have entered during account opening. You can update the phone number if required.

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.
Do you want to receive alerts from us	[Mandatory, Radio Button] Select the option to get alerst and offers. **Note**: The interests options like Vehicle Loan,Credit cards will be displayed when you select Yes option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.
Preffered mode of contact	[Optional,Checkbox] Select the mode of contact. The values are: • Email • Mobile
Your Interest	[Display] This field displays the product you selected as interested while account opening.

14. Click on **Connect** button to add social media profile if required. The system will display facebook login screen.
15. Click **Save** button .The system will display following confirmation screen:

Manage Profile


No SIM
9:51 AM
User Profile
Your changes have been saved
Ok
Email
Mobile
Preferred Time for Receiving Calls
Cancel
Save
DashBoard
Favorites
Calculators
Contact Us
More

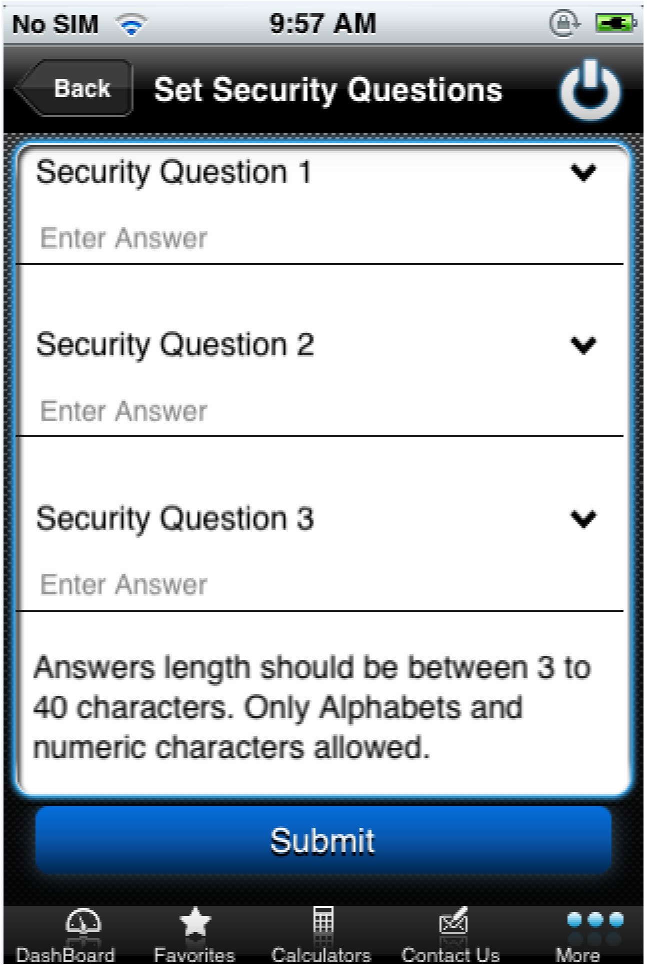
33. Security Questions

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

To set Security Questions

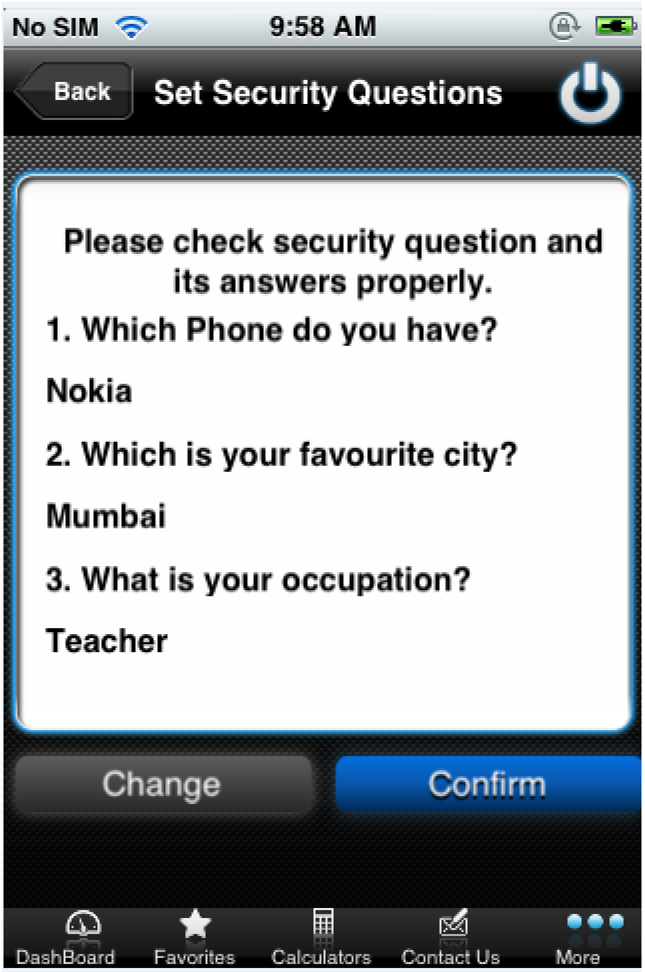
1. Navigate through the menus to **Customer Services > My Profile > Security Questions**. The system displays the **Set Security Questions** screen.

Set Security Questions



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

Set Security Questions Verify



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

Set Security Questions Confirm

5. Click **Ok** button.

34. Deposit Redemption

Redeem Term Deposit allows you to Redeem your term Deposit details either partially or fully through Client/application Based Mobile Banking.

To redeem the term deposit

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

2. Click the **Accounts** menu in the menu bar as encircled above. The system displays Accounts transactions as shown in above screen.

3. Click the Deposit Redemption tab. The system displays **Deposit Redemption** screen.

Deposit Redemption

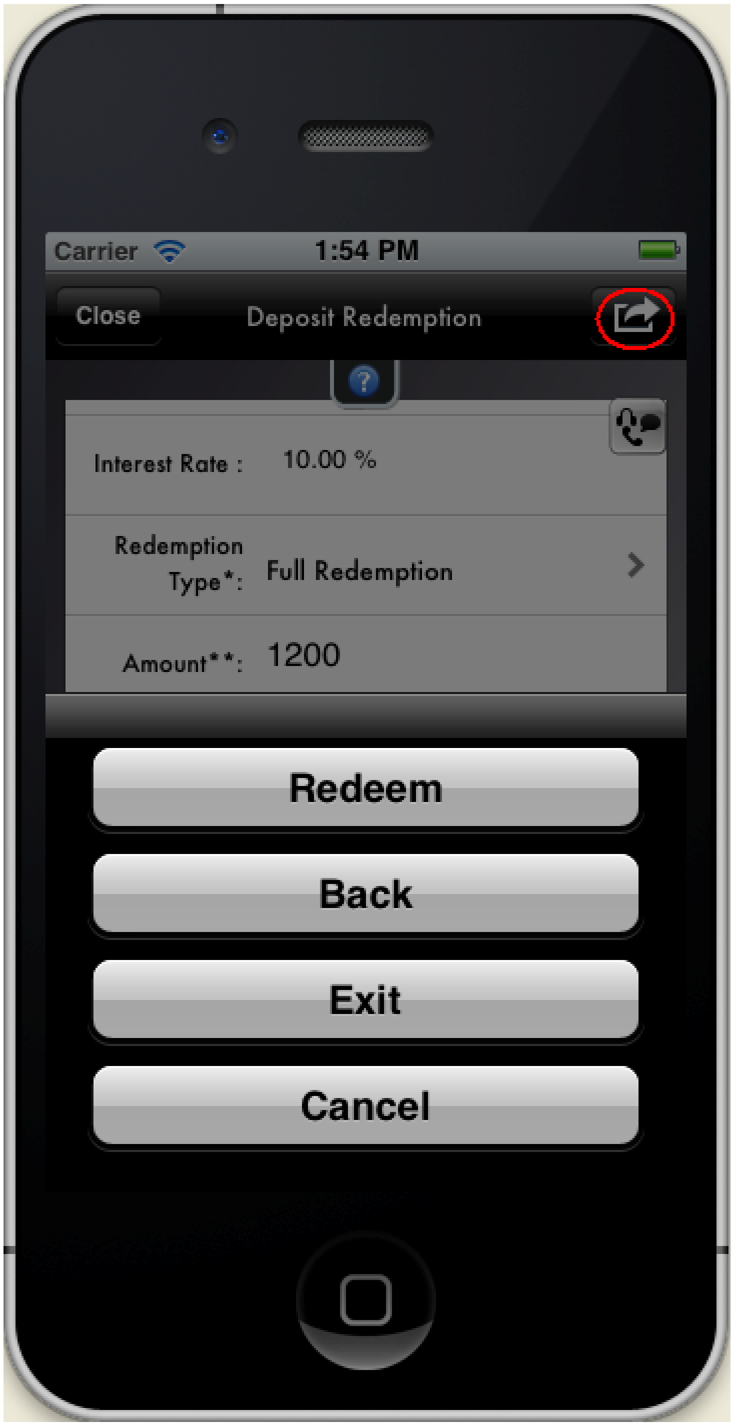
Field Description

Field Name	Description
Select Deposit	[Mandatory, Pop Over] Select the Deposit from the Pop Over list.

4. Click the encircled options button in above screen to get the pop up options.
5. Click the Submit button from that pops up. The system displays below **Deposit Redemption** screen.

Deposit Redemption


Carrier
1:54 PM
Close
Deposit Redemption
Deposit Account:
01111111166 004
Deposit Product:
Normal TD-TD01
Deposit Amount:
1,000.00 GBP
Maturity Date:
17-12-2012
Interest Rate :
10.00 %
Redemption Type*:
Amount**:
Amount



Field Description

Field Name	Description

Field Name	Description
Deposit Details	
Deposit Account	
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.
Maturity Date	[Display] This field displays the Maturity date of the deposit.
Interest Rate	[Display] This field displays the Interest rate of the deposit.
Redemption type	
Redemption type	[Mandatory, Pop Over] Select the Type of Redemption from the Pop Over list. The options are • Partial • Full
Amount	[Display] This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Pop Over] Select the Account Number to which the amount shall be transferred from the given CASA account Pop Over list..

6. Click the encircled options button. The system displays pop up options as shown in above screen.
7. Click the **Redeem** button from the pop up options as shown above. The system displays **Deposit Redemption Verify** screen.
   OR
   Click the **Change** button to go back to the previous screen to make any changes.

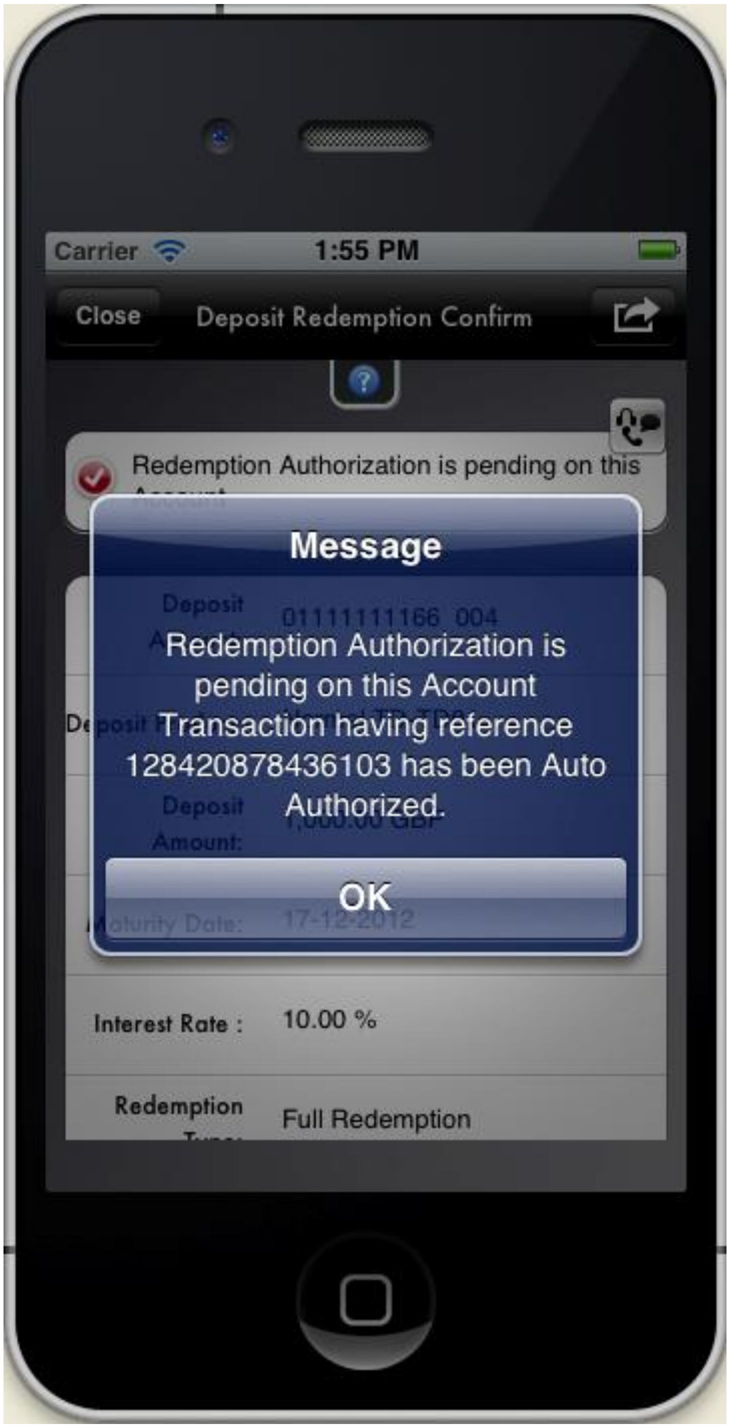
Deposit Redemption Verify

8. Click the the encircled options button to get the pop up options, as shown in above screen.
9. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption – Confirm** screen.

   OR

Click the **Change** to go back to the previous screen.

Deposit Redemption Confirm



10. Click the **OK** button to return to the Deposit Redemption screen.

35. Pending Authorization

Transactions to authorize display all the transactions with their status as Pending, semi Authorized or Initiated.

To view the transactions for authorization

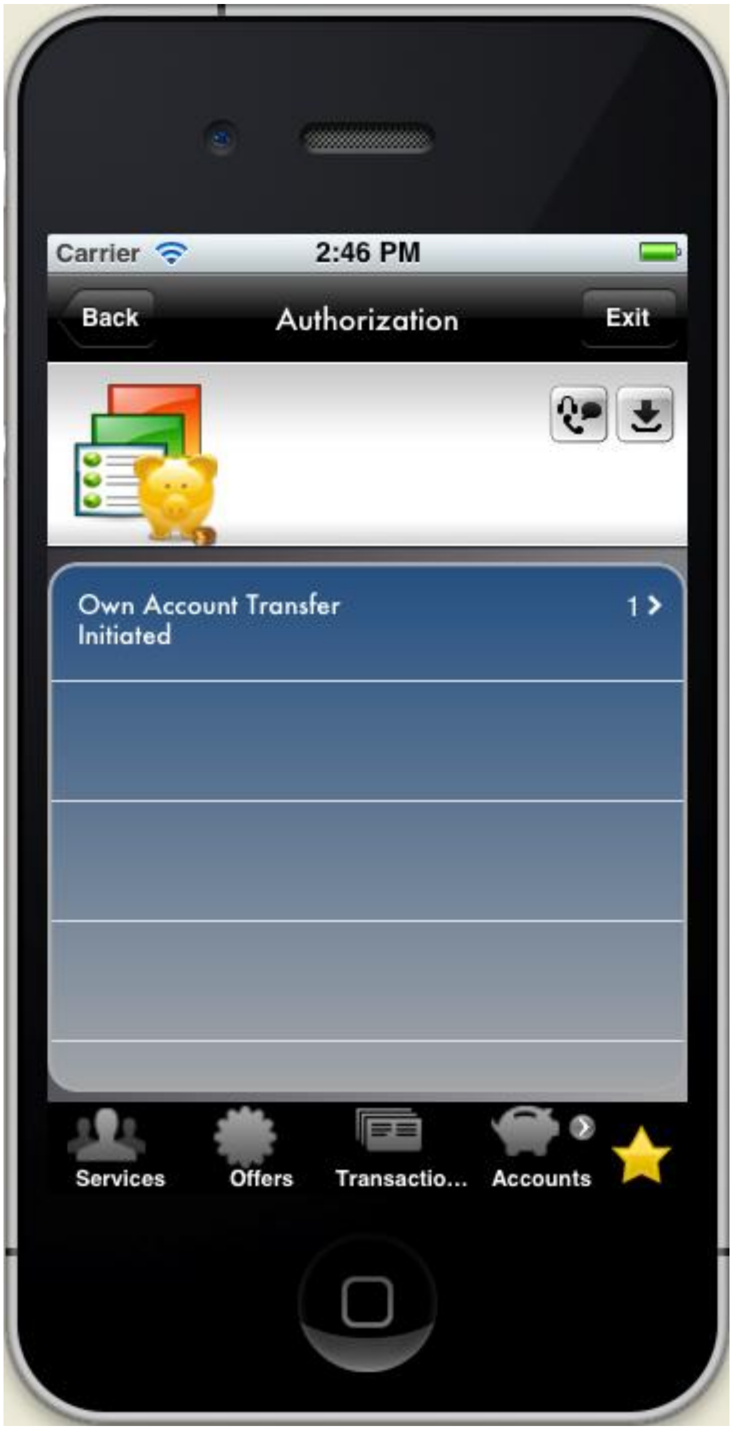
1. Log on to the client/application based Mobile Banking application.

2. Click the Transactions menu from the menu bar as encircled above. The system displays transactions that can be performed under Transactions menu.

3. Click the Authorization tab as shown in above screen. The system displays transactions pending for authorization as shown in below **Authorization** screen.

Note: Authorization tab is only displayed for Corporate User not Retail. In case of Retail User, only Transaction Activities tab will be displayed under Transactions menu.

Authorization

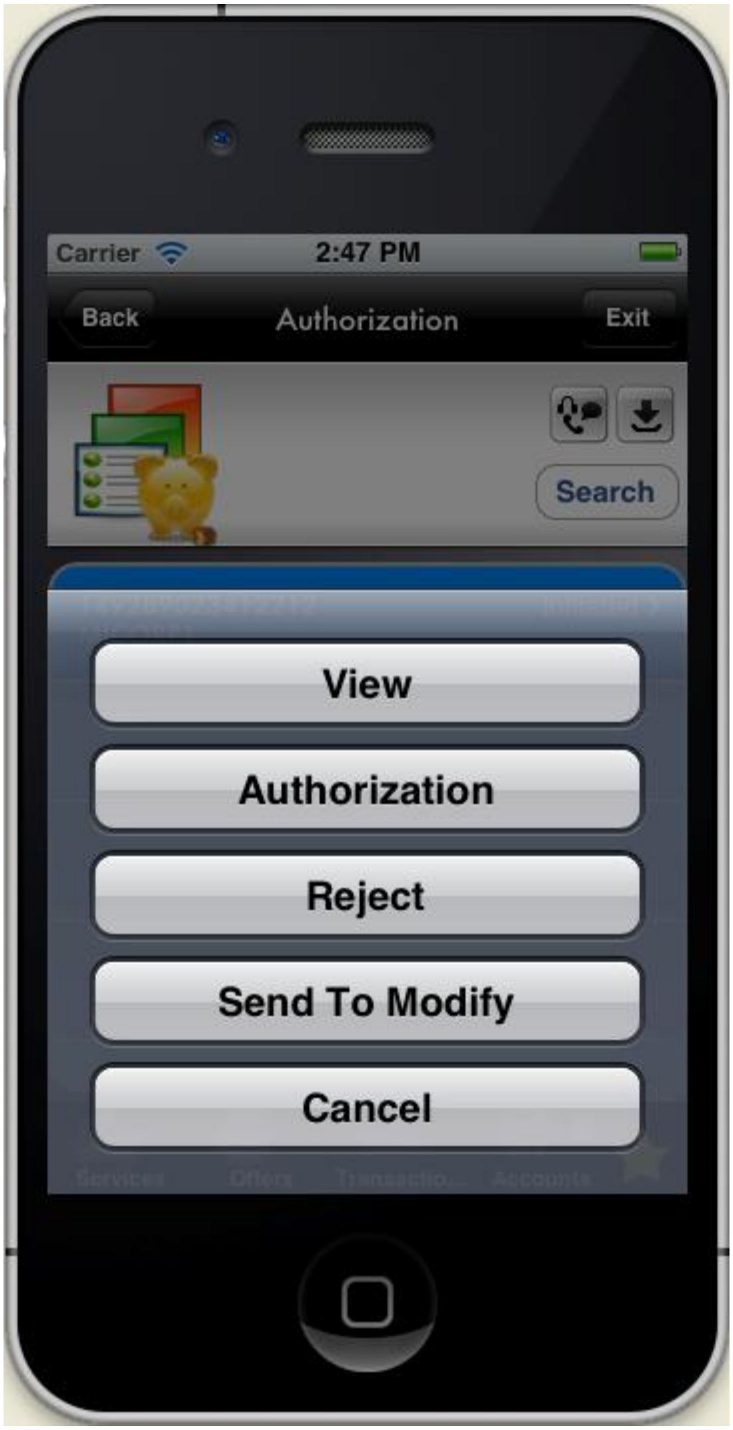


4. Select any transaction to be authorized or rejected. The system displays that transaction details (like initiated by user etc.) as shown in the below screen.

Authorizations

5. Click the transaction tab as highlighted in above screen. The system displays pop up options as shown in below screen.

Authorization



6. Click the **View** button to view details and authorize that transaction. The system displays View Pending Authorization screen.

   OR

Click the **Reject** button to reject that transaction.

OR

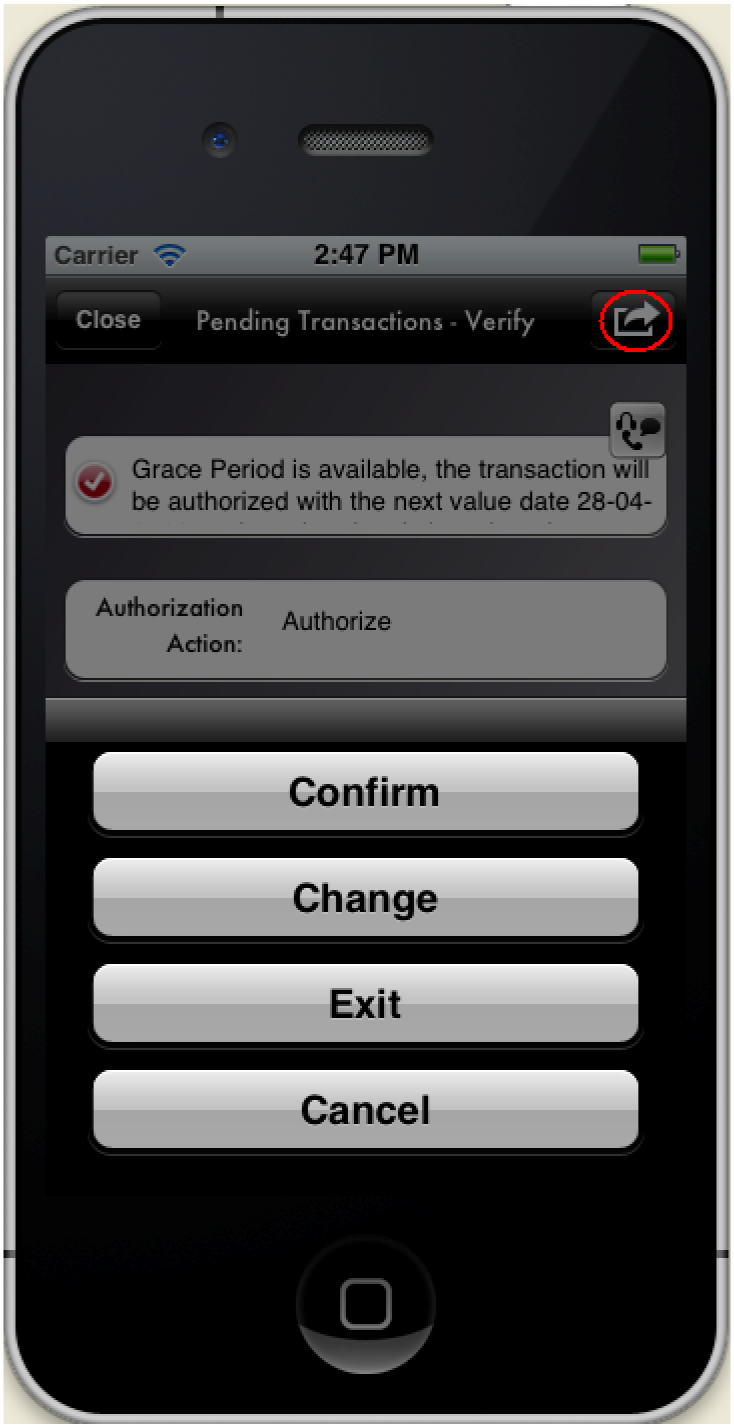
Click **the Send To Modify** button to send the transaction back for modification.

screen.

OR

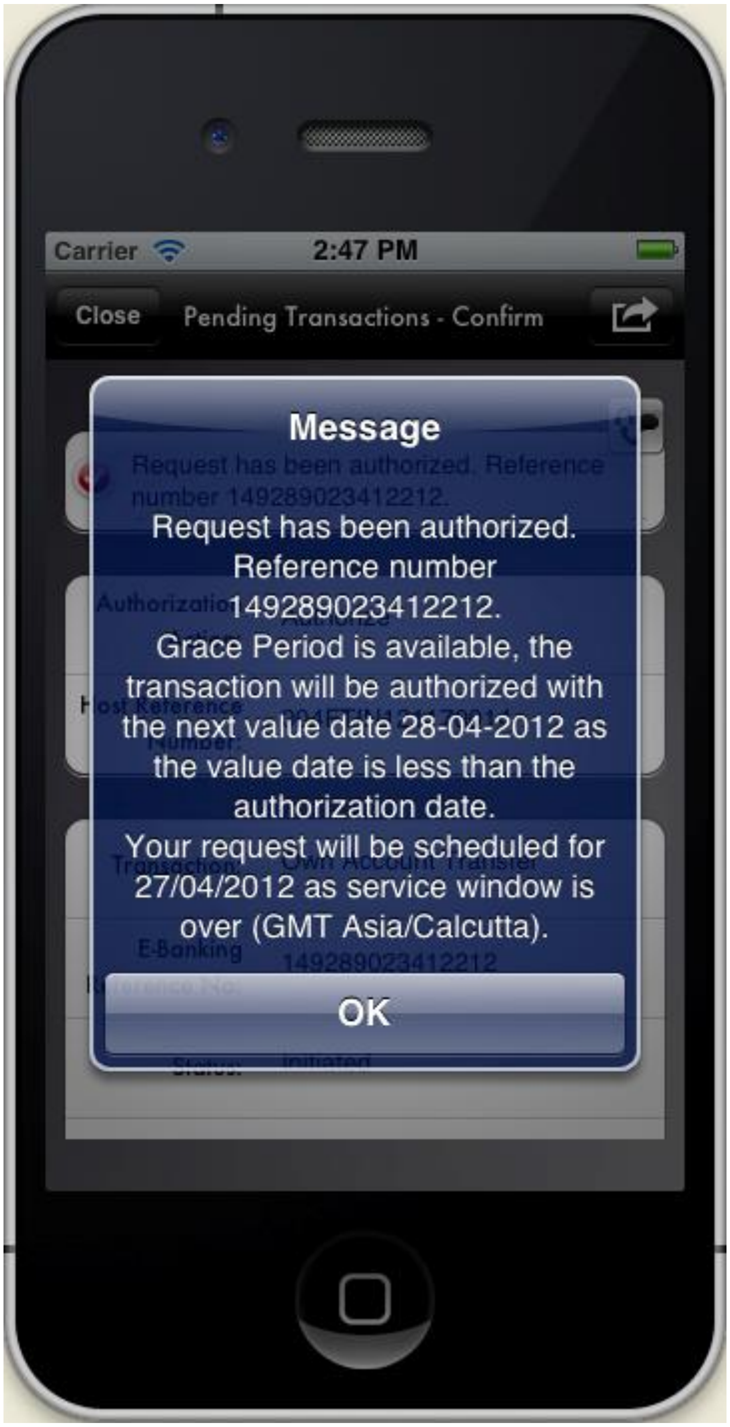
Click the **Authorization** button **to a**uthorize that transact**ion. T**he system displays Verify Authorization screen.

Pending Transactions – Verify



7. Click the encircled options button as shown in above screen, to get the pop up options.
8. Click the **Confirm** button. The system displays **Pending Transactions – Confirm** screen.

Pending Transaction – Confirm



9. Click the OK button. The system displays Pending Transactions Confirm screen. Click the OK button from the options pop up in that confirm screen. The system will display initial Transactions

screen.

36. Mailbox/Notifications

Mailbox allows you to submit a query through Mails to the bank through Mobile Banking. Once the Response has been posted by the Bank the customer is notified by the mail.

To access the Mailbox options

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

36.1. Compose Message

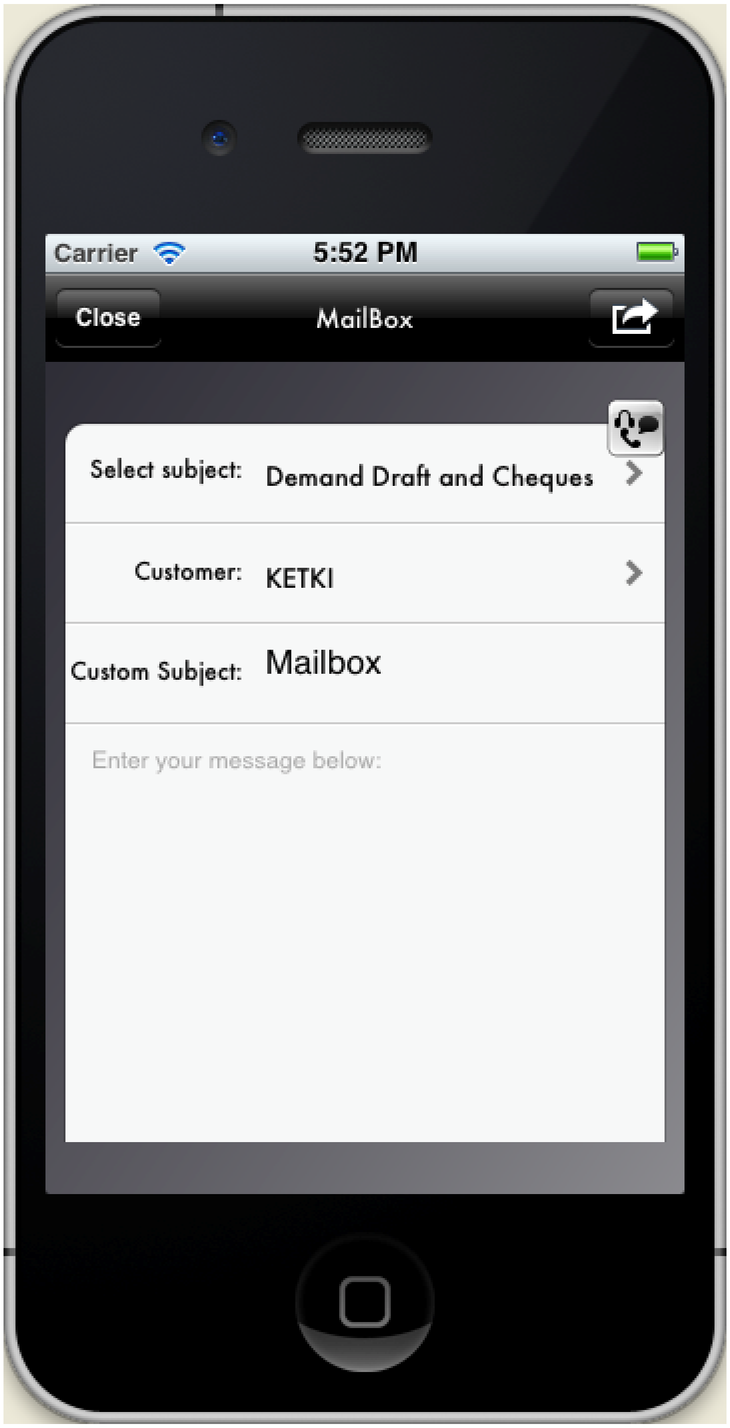
2. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Alerts** screen as shown below.

Alerts


Carrier
5:41 PM
Back
Alerts
Exit
Reminders
Interaction
0
Bulletins
Tasks
Services
Offers
Transactio...
Accounts

3. Click the **Compose** option. The system displays below Mailbox screen.

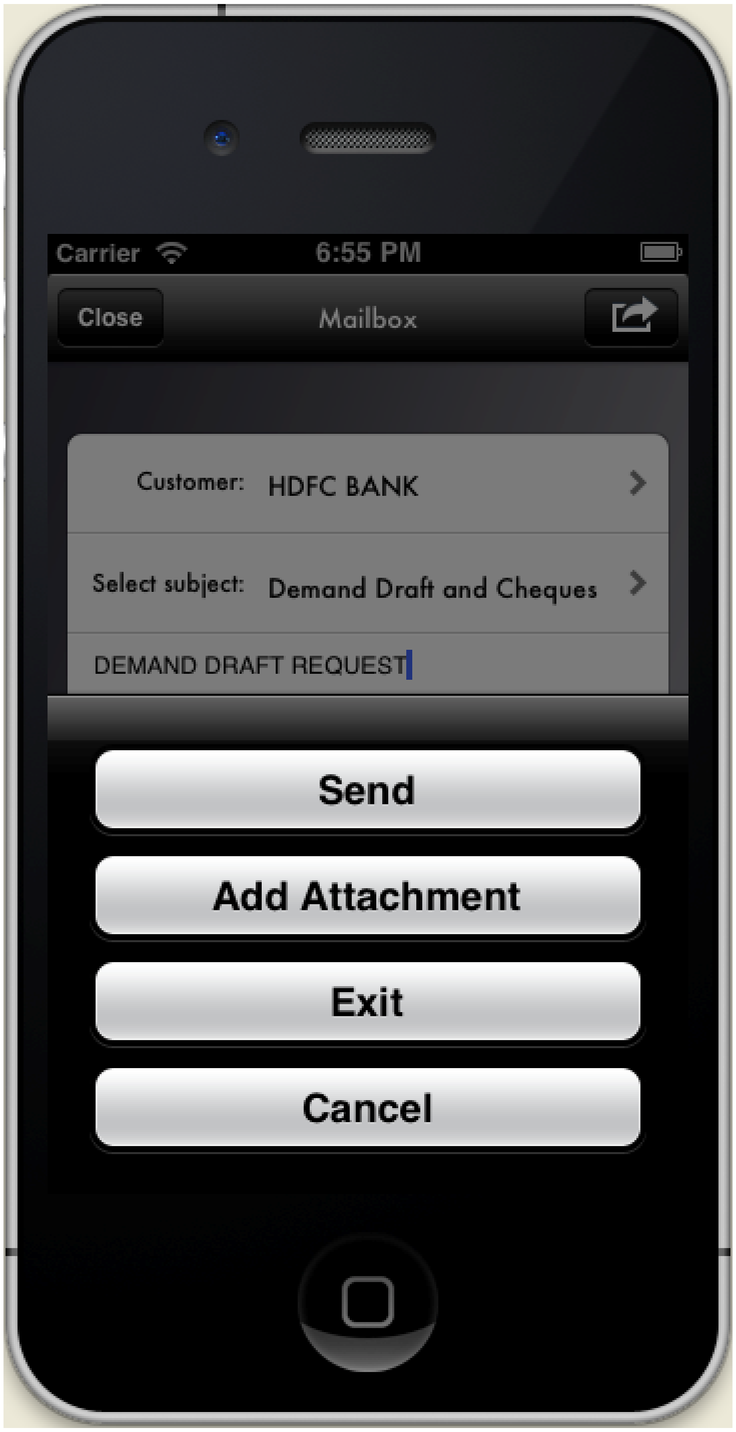
Mailbox


Carrier
5:52 PM
Close
MailBox
Select subject: Demand Draft and Cheques
Customer: KETKI
Custom Subject: Mailbox
Enter your message below:

Field Description

Field Name	Description
Select Subject	[Mandatory, Pop Over] Select the messages subject from the Pop Over.
Customer	[Mandatory, Pop Over] Select the customer from the Pop Over.
Custom Subject	[Mandatory, Alphanumeric, 50] Type the mail subject and also type the message in the area below the Custom Subject field.

4. Click the  icon. The system shown below pop screen with the options to be performed.



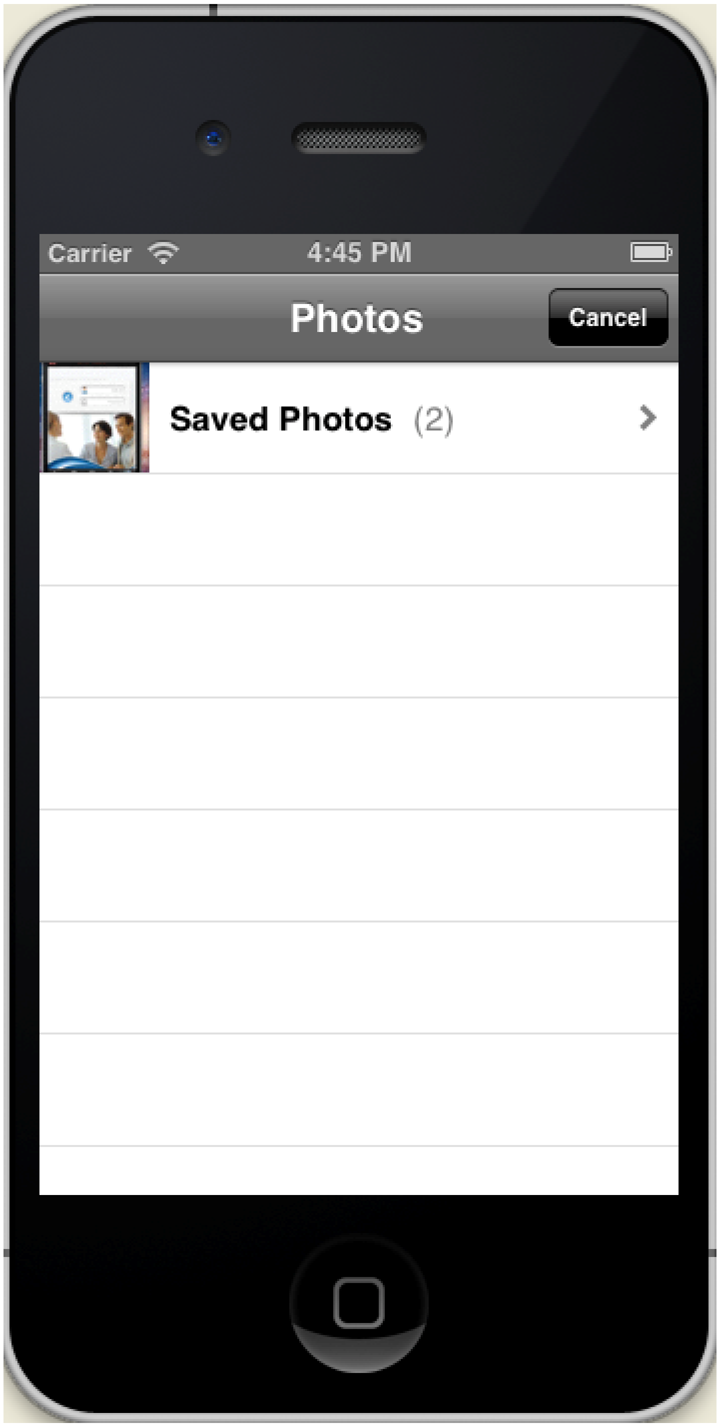
5. Click the **Add Attachment** button. The system shows below screen for selecting the image to be attached.

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

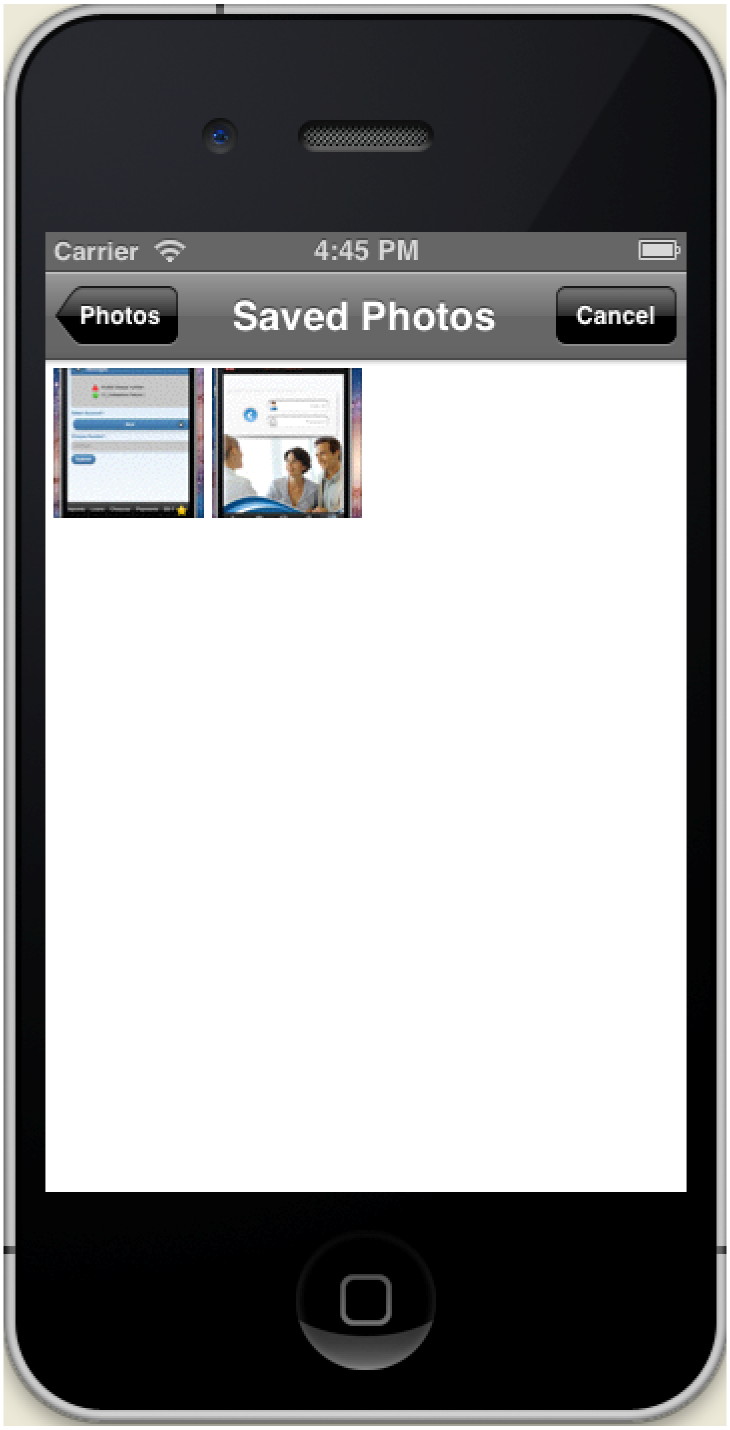
.PNG can only be attached.

Mailbox – Add Attchment

6. Click the Pick Image button. The system displays Images to pick up any image for attachment as shown in below screen.



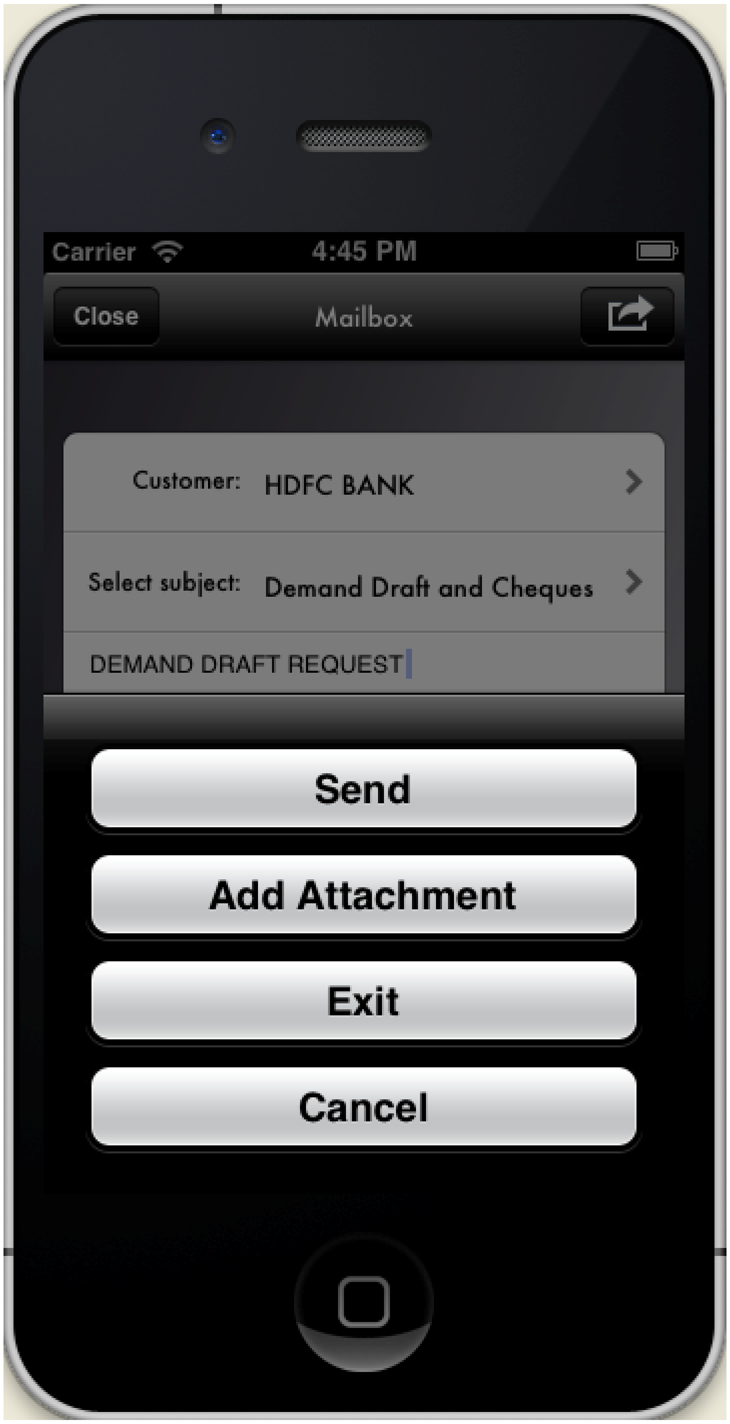
7. Navigate to any image to be attached, as shown in below screen.



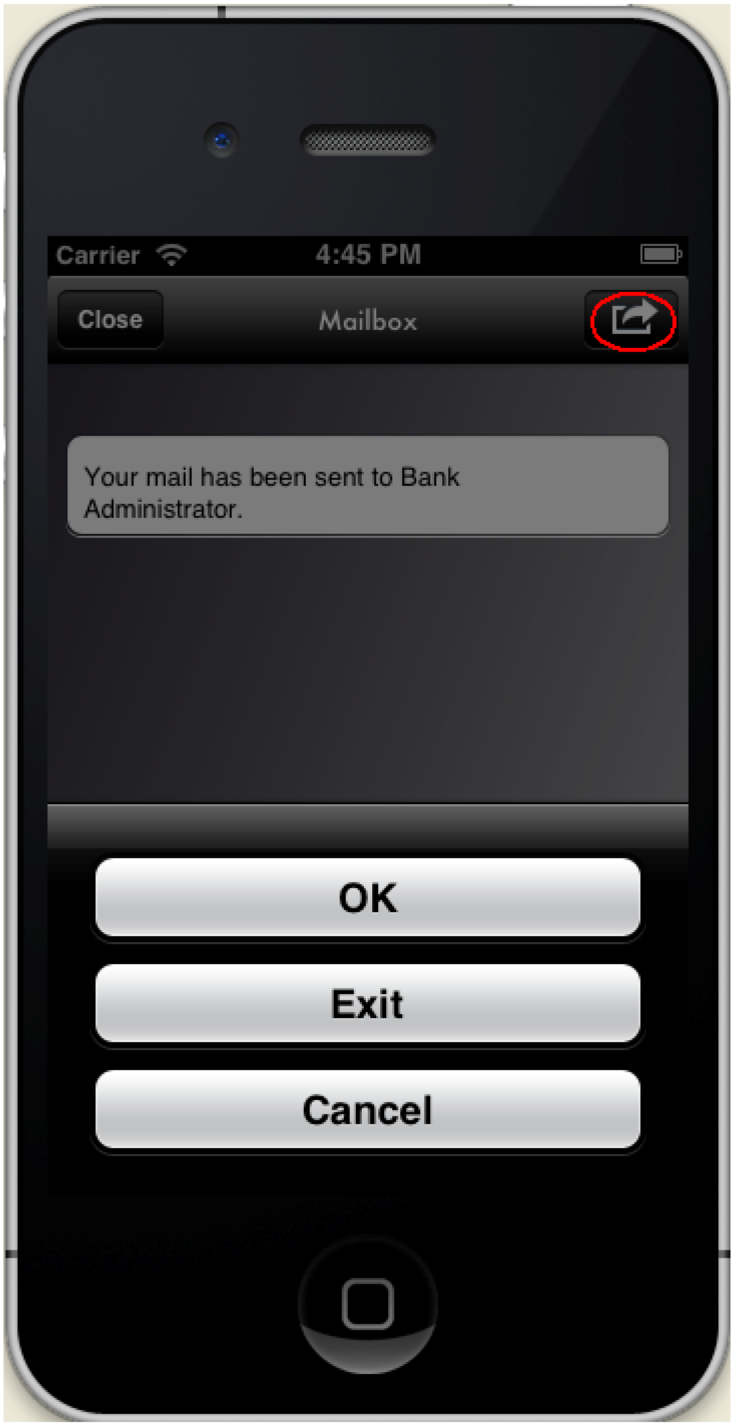
8. Select any image to be attached. The system displays below screen showing the attached image.

9. Click the Upload button. The system displays below screen.

10. Click the Remove button to remove the attached image.
    OR
    Click the Done button. The system returns to below screen.



11. Click the **Send** button from the options pop over. The system shows below screen for confirmation of message sent**.**



12. Click the OK button shown after clicking the encircled options button. The system returns to initial Mailbox screen.

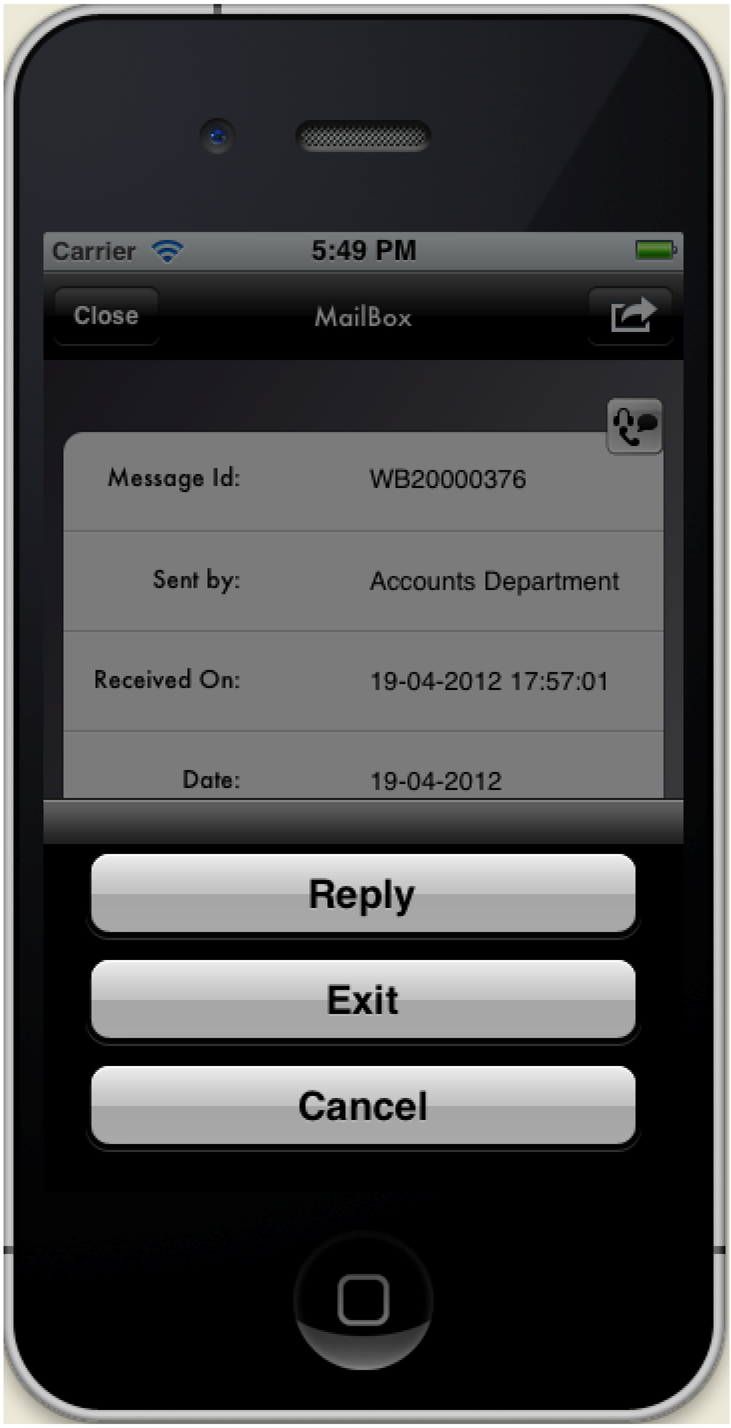
36.2. Interactions

1. Click the **Interactions** option from the initial screen as shown above. The system will display Interactions screen as below, showing all the interactions/messages.

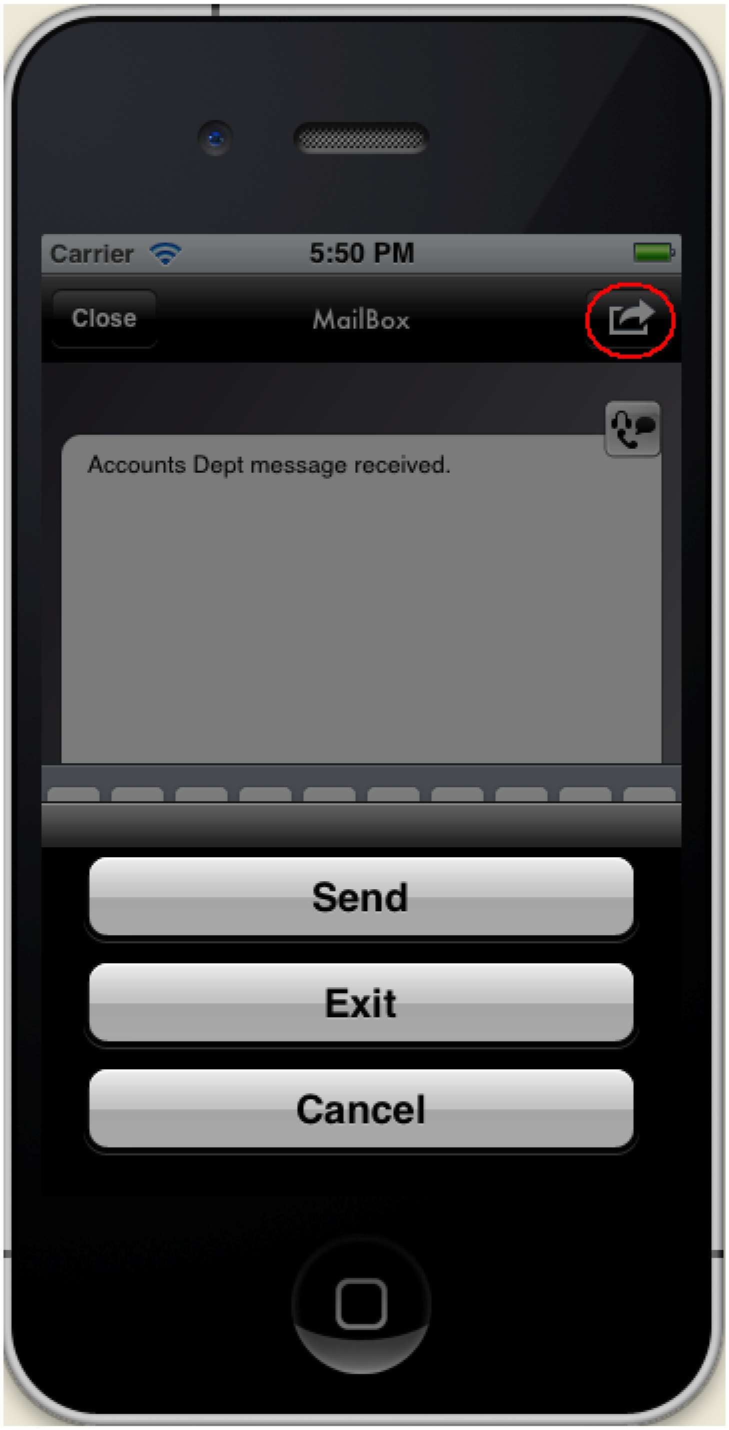
2. Click on any message to view that message. The system displays that message/interaction in the Mailbox screen as shown below.

Note: If mail is received by user with attachment in inbox, user will be able to open the attachment.

3. Click the encircled button. The system displays below screen with the options pop up.



4. Click the Reply button in order to reply to the current message. Type the reply message as shown below.

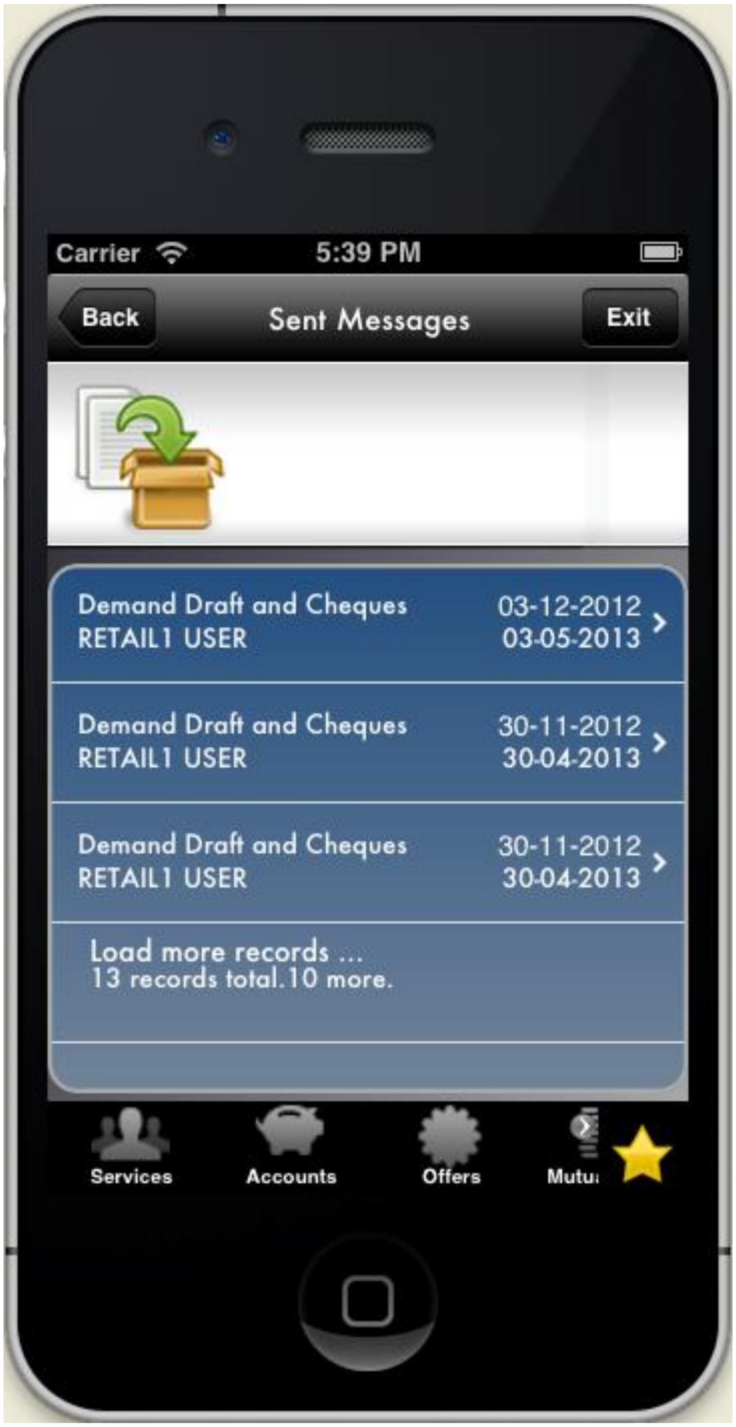


5. Click the Send button from the options list shown after clicking the encircled button. The system displays Confirmation message for the message sent.

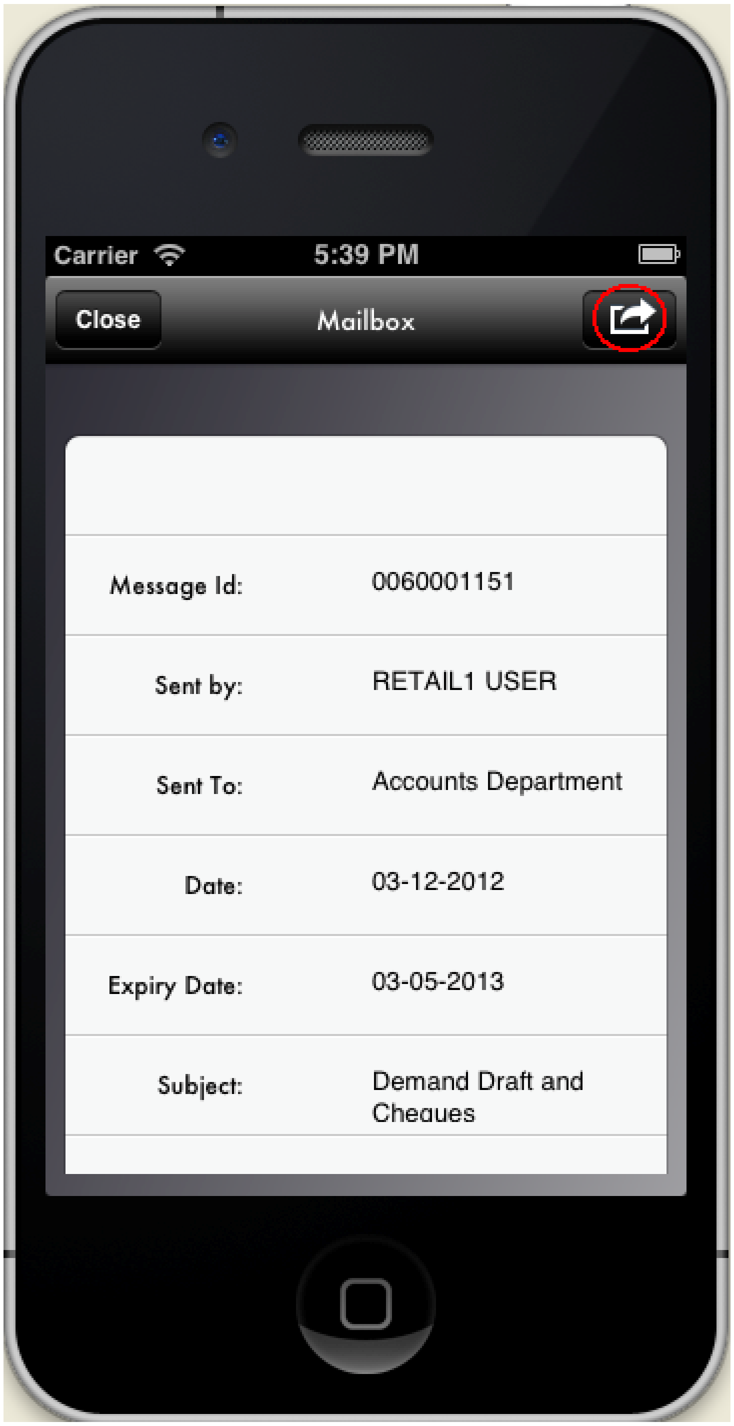
6. Click the OK button shown after clicking the encircled options button. The system returns to initial Mailbox screen.

36.3. Sent Messages

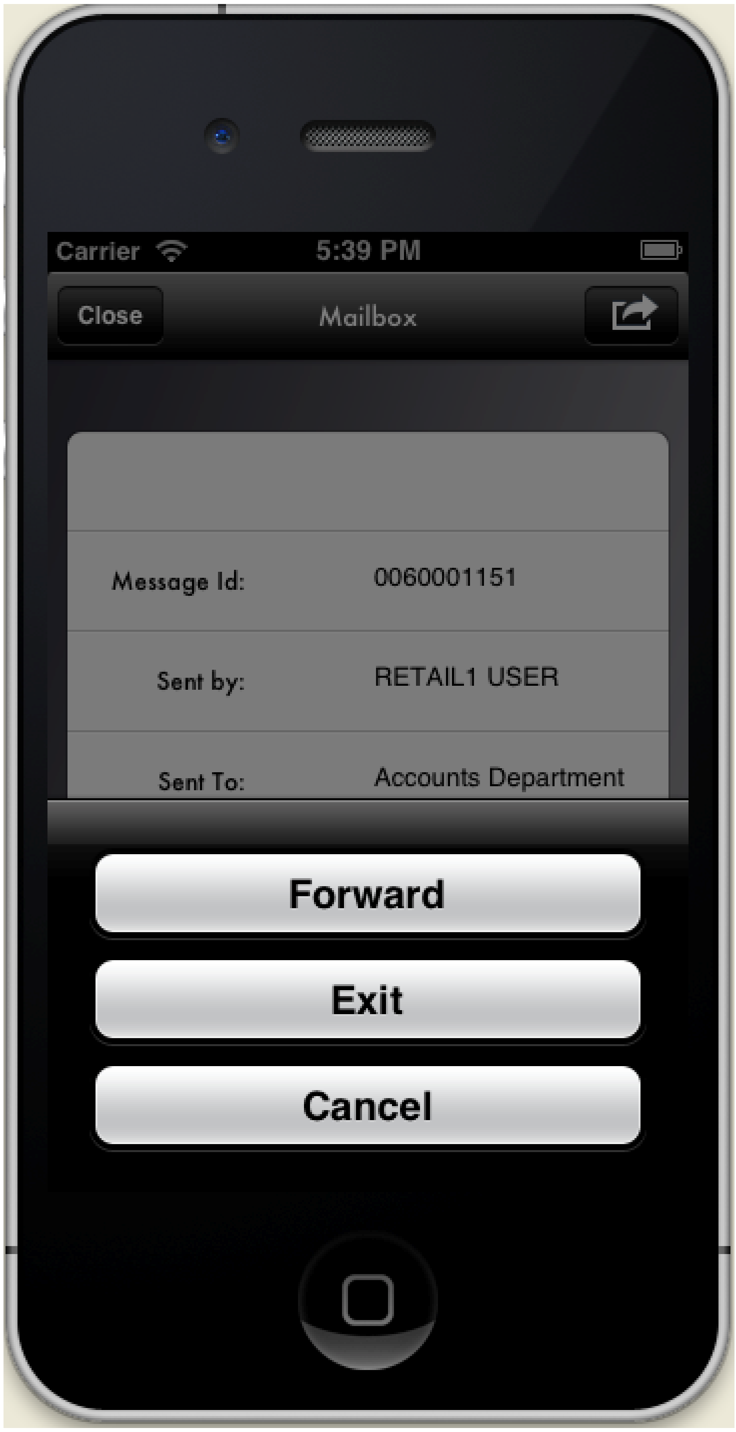
1. Click the **Sent Messages** option from the initial screen as shown above. The system will display Sent Messages screen as below, showing all the interactions/messages.



2. Click on any message to view that message. The system displays that message in the Mailbox screen as shown below.



3. Click the encircled button. The system displays below screen with the options pop up.



4. Click the **Forward** button in order to forward the current message. Type the message as shown below.

5. Click the Send button from the options list shown after clicking the encircled button. The system displays Confirmation message for the message sent.

6. Click the OK button shown after clicking the encircled options button. The system returns to initial Mailbox screen.

36.4. Bulletins

7. Select the Bulletins option from the initial Notifications screen, as shown above. The system displays Bulletins screen.

Bulletins

8. Click the any bulletin to view that bulletin message. The system displays detailed bulletin message in below screen.

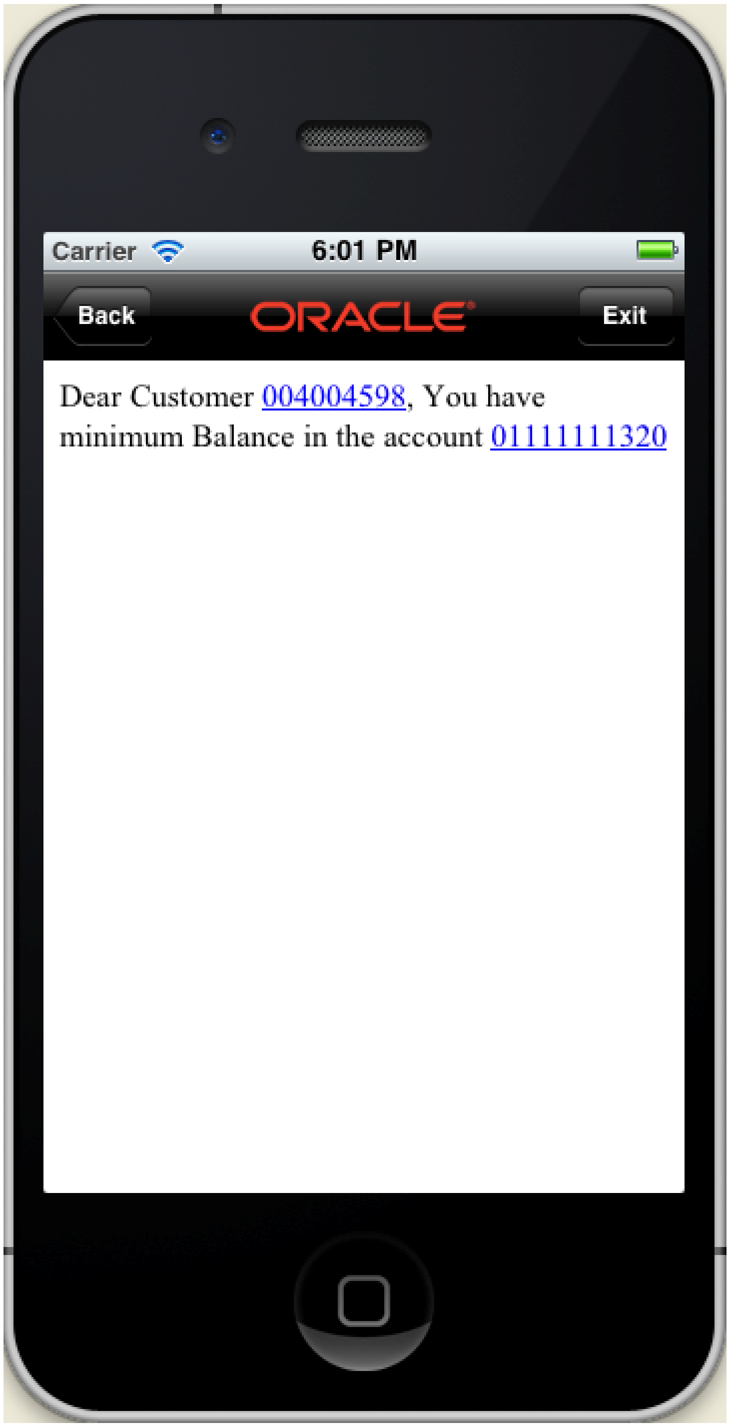

Carrier
5:54 PM
Close
MailBox
Exit
Sent by:
Bank admin
Received On:
30-03-2012 17:58:58
Date:
30-03-2012
Expiry Date:
30-06-2012
Subject:
TEST_CUST
Message:
TEST_CUST

36.5. Alerts/Tasks

9. Select the Alerts option from the initial Notifications screen, as shown above. The system displays Alerts screen.

Alerts

10. Click the any Alerts to view it.. The system displays that alert as shown in below screen.



11. Similarly you can view Tasks for your user.


Carrier
5:41 PM
Back
Alerts
Exit
Reminders
Interaction
0
Bulletins
Tasks
Services
Offers
Transactio...
Accounts

37. Reminders

The Reminder functionality enables business users to register for reminders. Once a reminder is registered the user can view the reminder under the Reminder schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, ‘Reminders for Today’ screen section of the Reminder schedule. The system will enable the user to take action on the reminder.

To access the Reminder options

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

37.1. Register Reminder

2. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Alerts** screen as shown below.

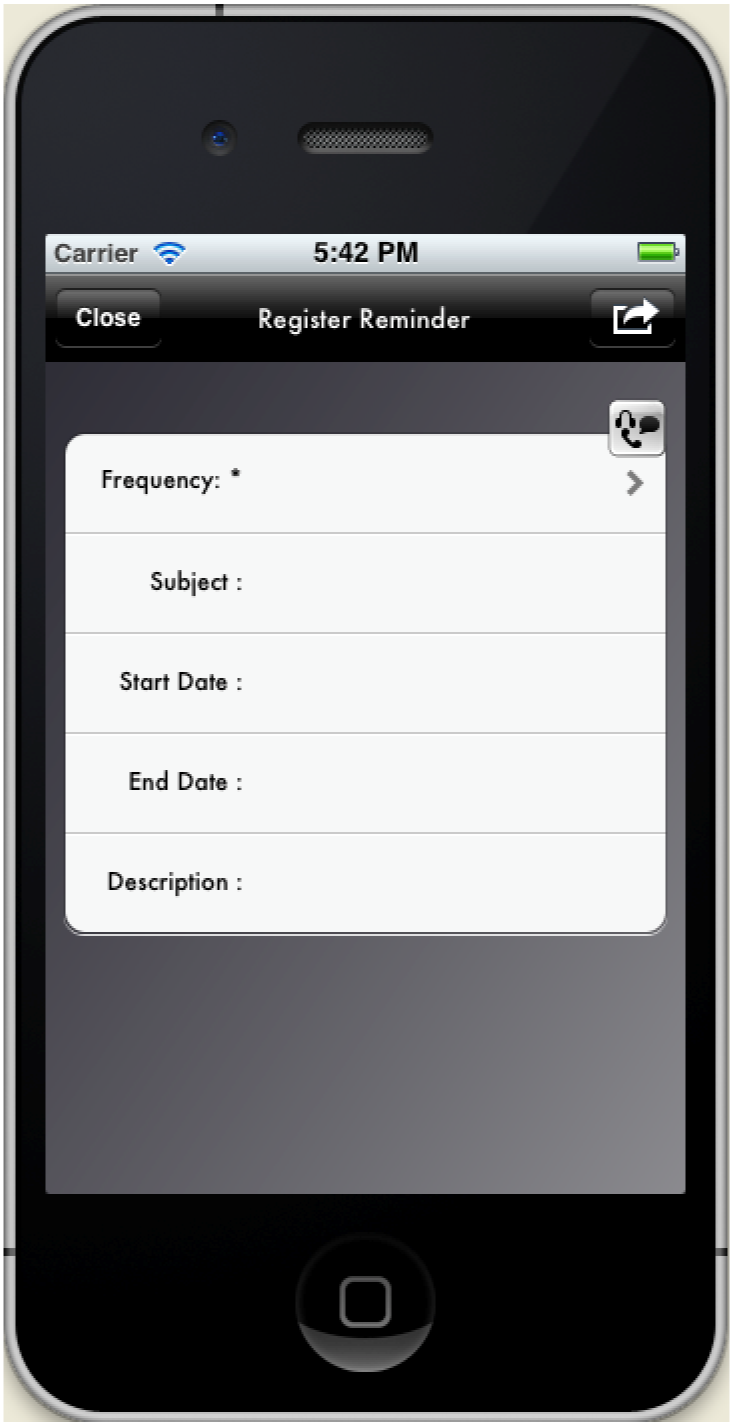
Alerts


Carrier
5:41 PM
Back
Alerts
Exit
Reminders
Interaction
0
Bulletins
Tasks
Services
Offers
Transactio...
Accounts

3. Click the **Reminders** option. The system displays below **Reminders** screen.

Reminders

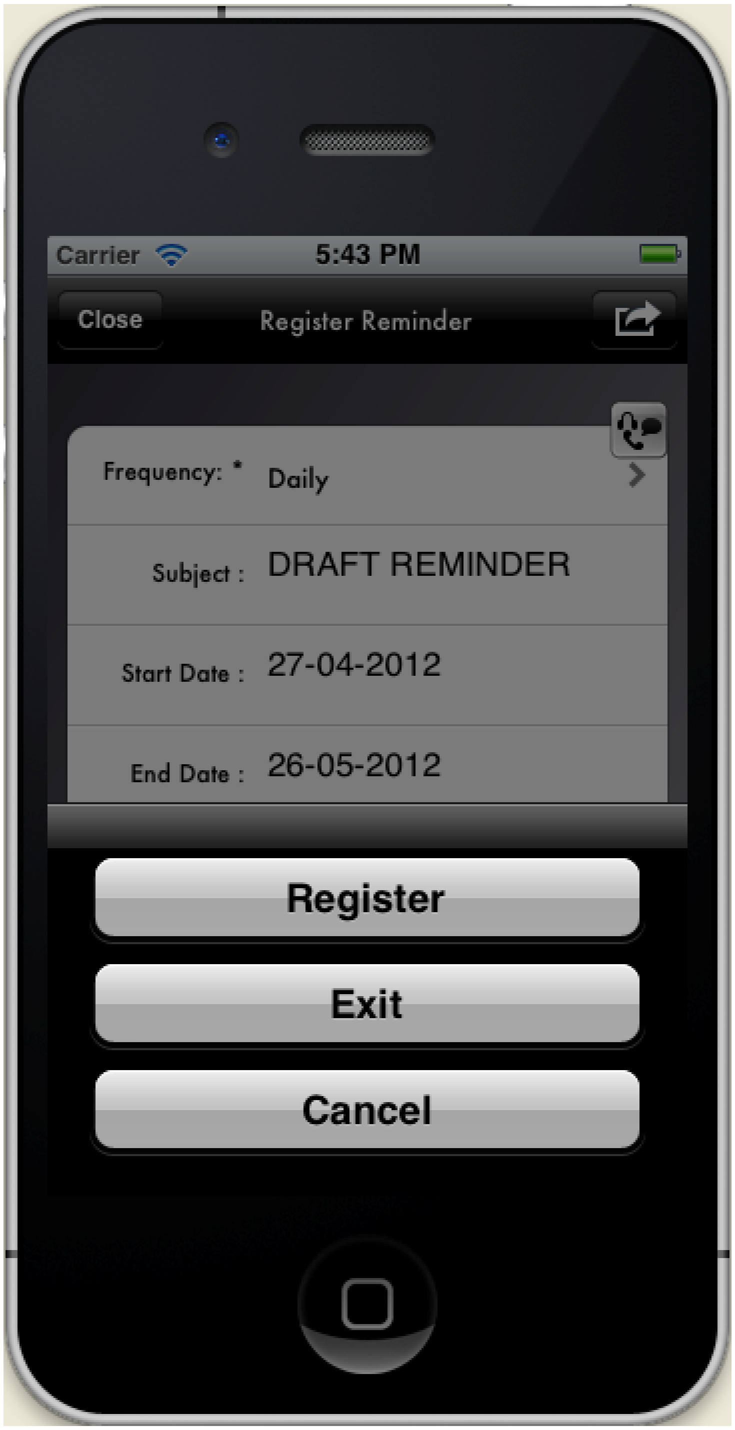
4. Click the encircled button. The system displays below Reminder Register screen.


Carrier
5:42 PM
Close
Register Reminder
Frequency: *
Subject :
Start Date :
End Date :
Description :

Field Description

Field Name	Description
Frequency	[Mandatory, Pop Over] Select the frequency from the Pop Over.
Subject	[Mandatory, Alphanumeric] Type the reminder subject.
Start Date	[Mandatory, Date Picker] Select the start date from the date picker.
End Date	[Mandatory, Date Picker] Select the end date from the date picker.
Description	[Optional, Alphanumeric] Type the description for reminder.

5. Click the icon. The system shown below pop screen with the options to be performed.



6. Click the **Register** button. The system shows below confirm screen for reminder registration**.**


Carrier
5:43 PM
Confirm
OK
Reminder set successfully.
Message
Reminder set successfully.
OK
End Date :
26-05-2012

37.2. View Reminder

1. Clcik the Today/Week/Month tab in the initial Reminders screen as shown below, in order to view the already registerd reminders for the respective reminder. Below is shown for Week tab.

2. Click any of the reminders. The system displays the operations that can be performed as shown below.

3. Click the Modify/Delete button in order to modify or delete that reminder.
4. Click the View button. The system displays that reminder as shown in below screen.

5. Click the Calendar tab in the initial reminder screen, as encircled below. The system displays calendar screen as shown below.

6. Click any date to view reminder registered for that date.

7. Click the View/Modify/Delete button in order to carry out respective operation on that reminder.

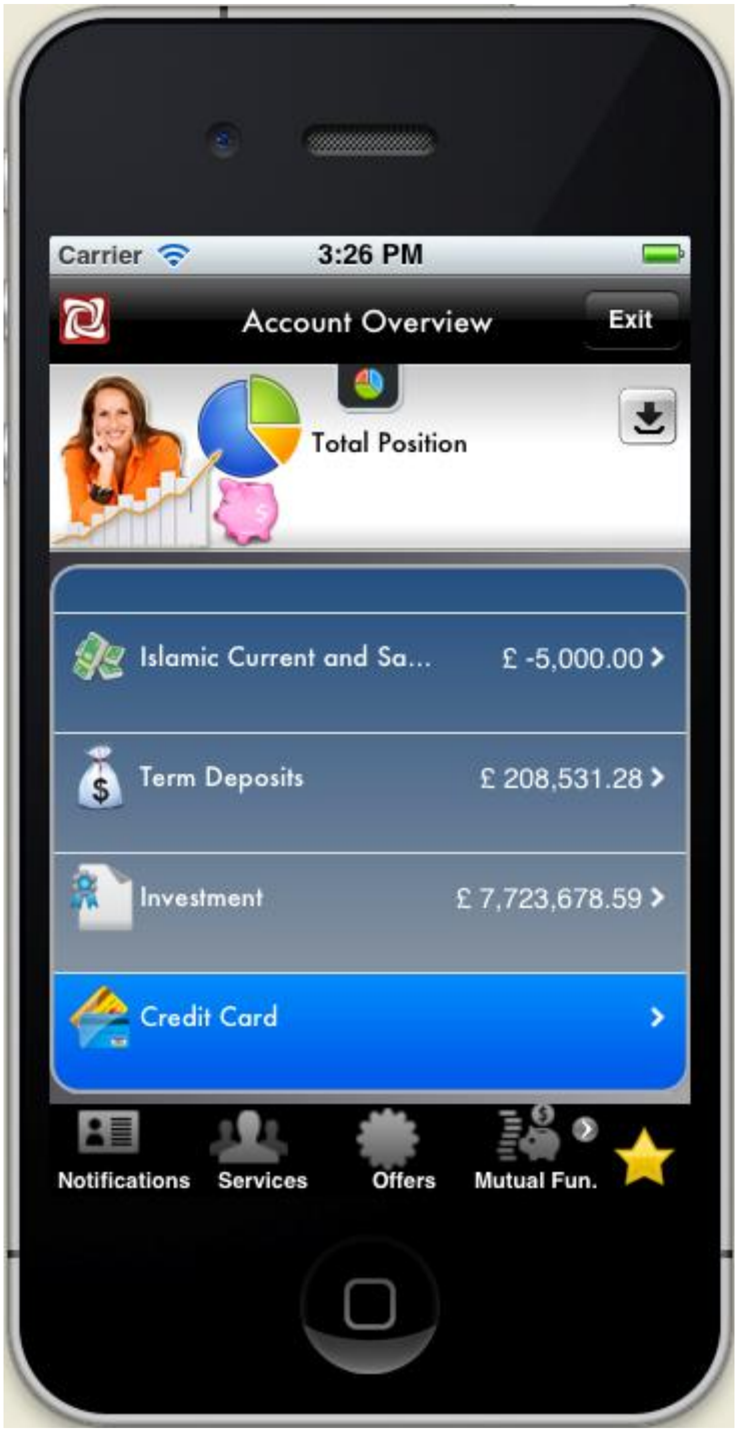
38. Credit Card Details

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

To view the credit card details

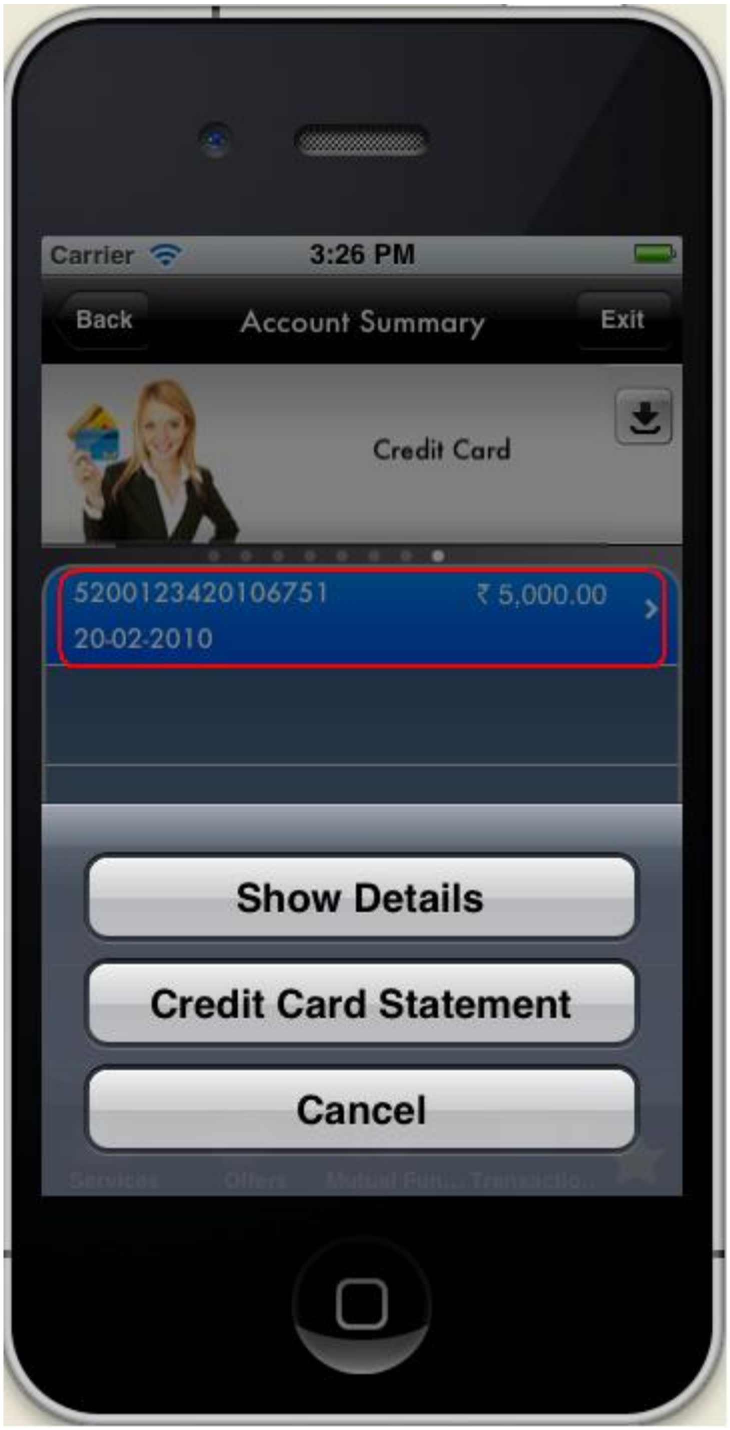
1. Log on to the client/application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

Accounts Overview



2. Click the Credit Card tab as highlighted in the above screen. The system displays credit card details in the Accounts Summary screen as shown below.

Accounts Summary



3. Click the credit card number tab as highlighted/encircled in above screen, to get the pop up options.

4. Click the Show Details button from that pops up as shown in above screen**.** The system displays **Credit Card Details** screen.

Credit Card Details


Carrier
3:26 PM
Back
Credit Card Details
Exit
5200123420106751
Available Credit Limit
₹ 70,000.00
Total Cash Limit
₹ 40,000.00
Available Cash Limit
₹ 40,000.00
Total Unbilled Amount
₹ 15,000.00
Last Payment Date
20-Mar-2010
Last Payment Amount
₹ 23,000.00
Services
Offers
Mutual Fun...
Transactio..


Carrier
3:27 PM
Back
Credit Card Details
Exit
5200123420106751
Last Payment Amount
₹ 23,000.00
Payment Due Details
Statement Date
02-Mar-2010
Total Billed Amount
₹ 5,000.00
Payment Due Date
20-Feb-2010
Mimimum Amount Due
200.00
Services
Offers
Mutual Fun...
Transactio..

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 of the credit card.
Expiry Date	[Display] This field displays the expiry date of the credit card.
Reward points available	[Display] This field displays the reward points for the credit card.
Total Credit limit	[Display] This field displays the total credit limit available to you.
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 to you.
Available Cash Limit	[Display] This field displays the available cash limit available to you.
Total unbilled Amount	[Display] This field displays the total unbilled amount.
Last payment date	[Display] This field displays the date of the last payment done.

Field Name	Description
Last payment amount	[Display] This field displays the amount of the last payment done.
Payment Due Details	
Statement date	[Display] This field displays the statement date of the credit card.
Total Billed Amount	[Display] This field displays the total amount billed.
Payment Due Date	[Display] This field displays the due date for the payment.
Minimum Amount Due	[Display] This field displays the minimum amount due for the current bill.

5. Click the **Back** button from the options pop up, to go back to the previous screen.

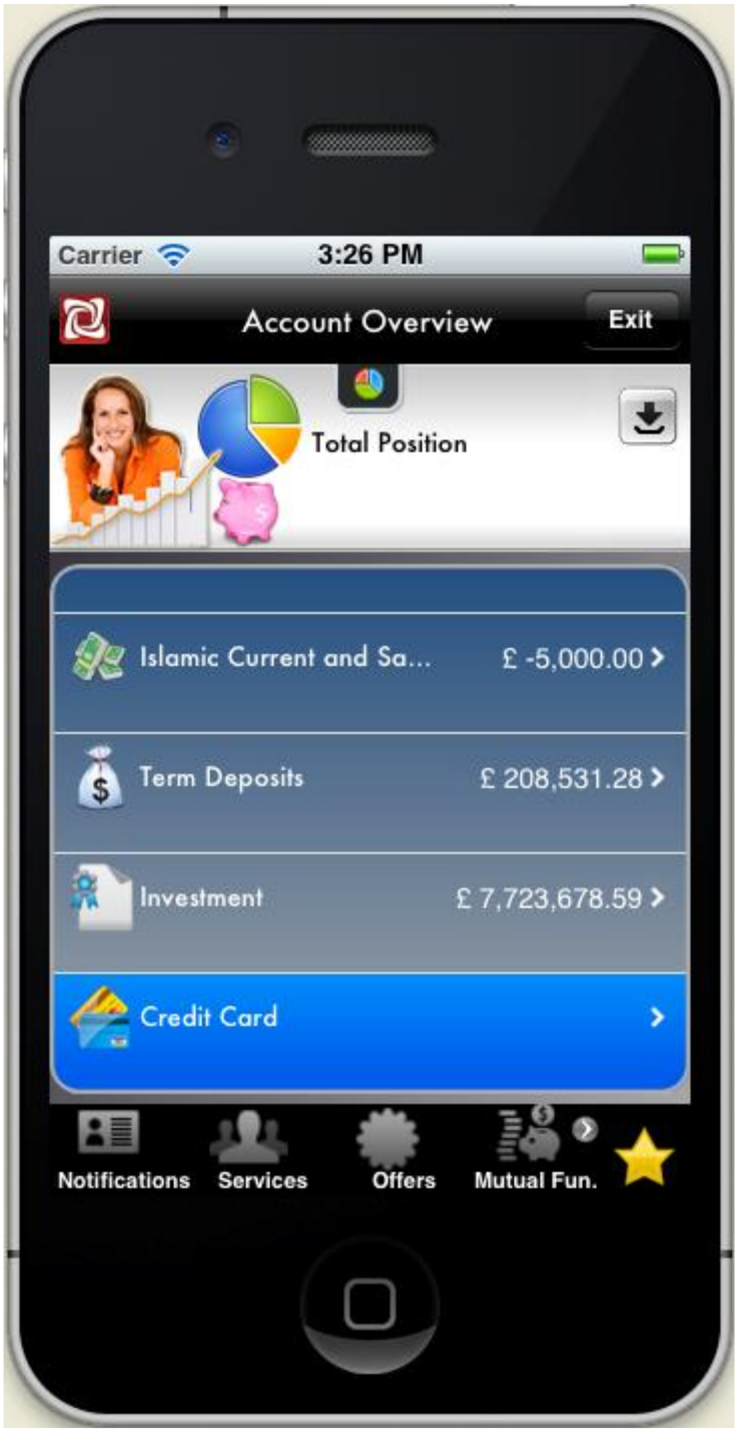
39. Credit Card Statement

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

To view the credit card statement

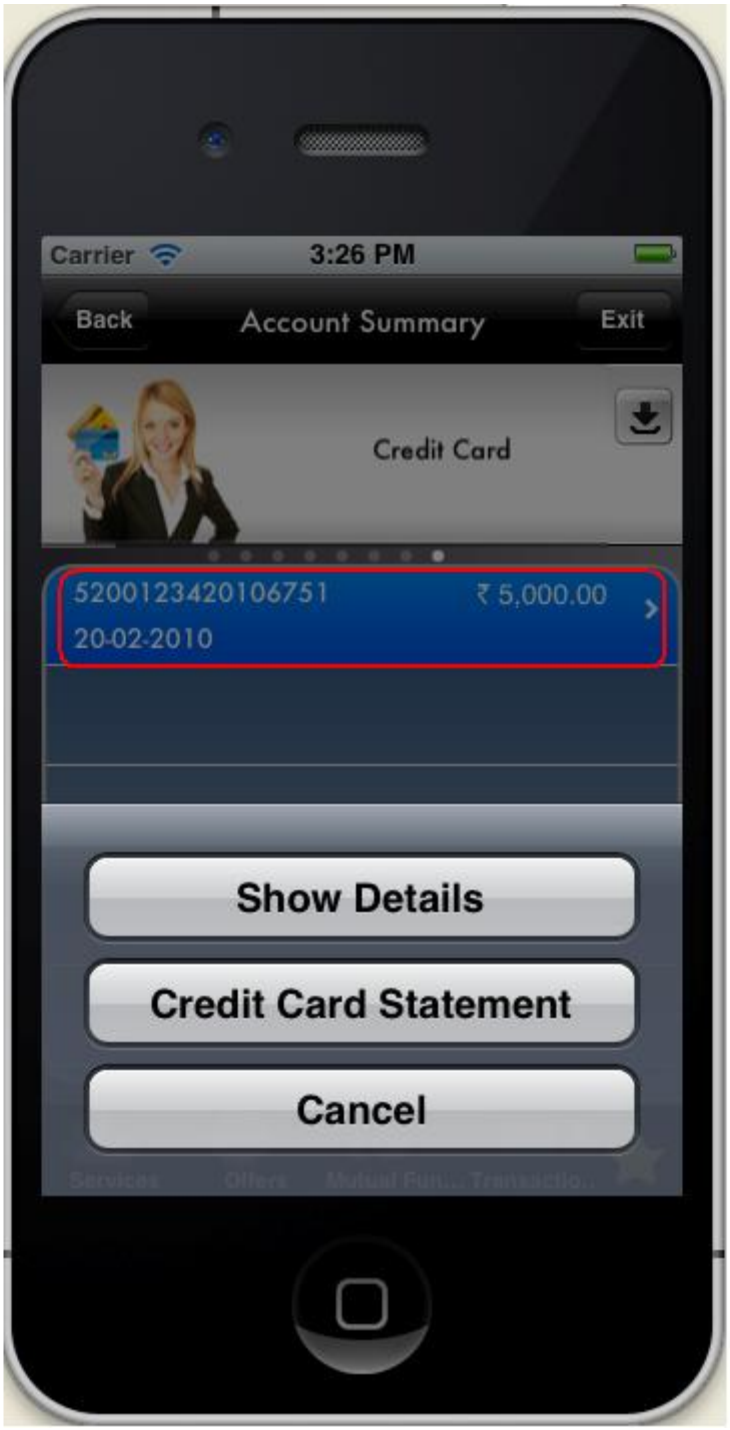
1. Log on to the client/application based Mobile Banking application.

Accounts Overview



2. Click the Credit Card tab as highlighted in the above screen. The system displays credit card details in the Accounts Summary screen as shown below.

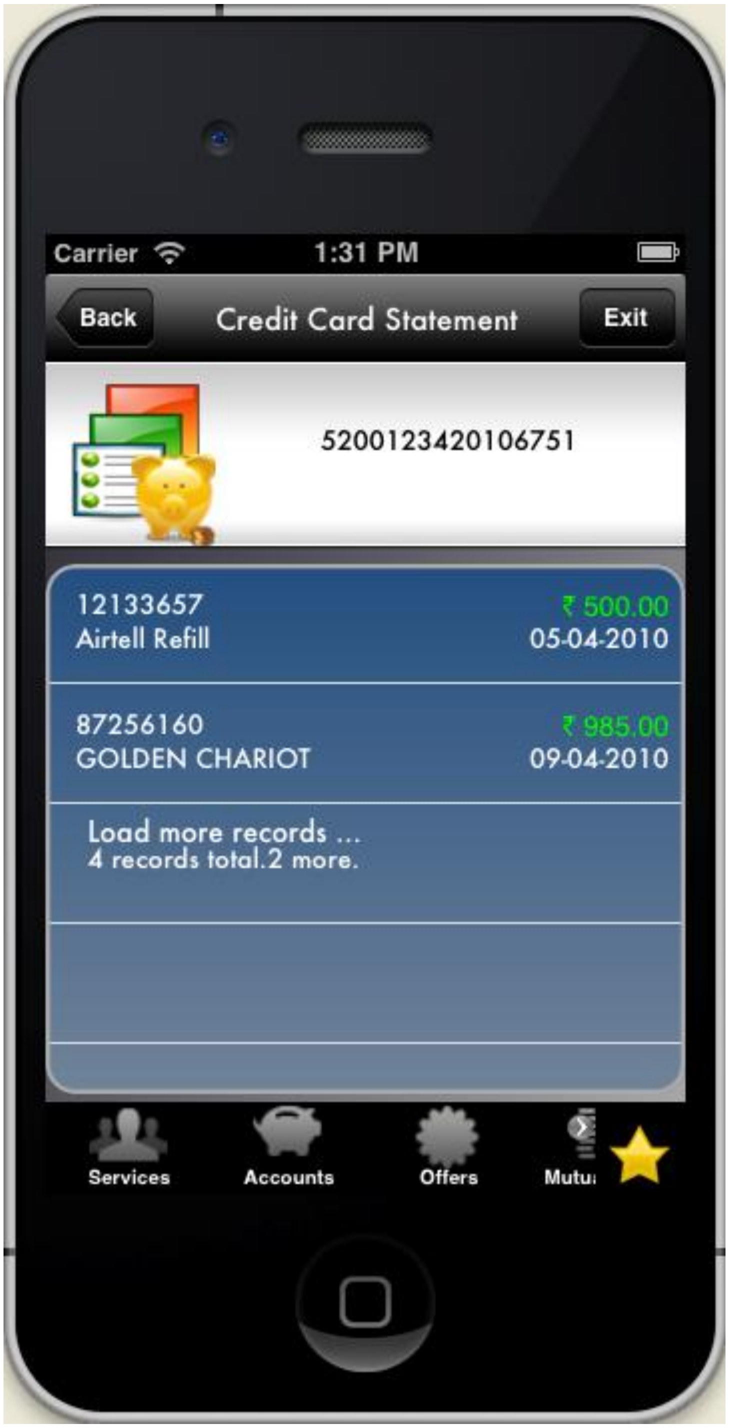
Accounts Summary



3. Click the credit card number tab as highlighted/encircled in above screen, to get the pop up options.

4. Click the Credit Card Statement button from that pops up as shown in above screen. The system displays Credit Card Statement screen.

Credit Card Statement



5. Click the Load More Records tab as encircled in above screen. The system will load more records as shown in below screen.

Credit Card Statement


Carrier
1:31 PM
Back
Credit Card Statement
Exit
5200123420106751
12133657
Airtell Refill
₹ 500.00
05-04-2010
87256160
GOLDEN CHARIOT
₹ 985.00
09-04-2010
43451627
LIFESTYLE, OBEROI
₹ 4,287.00
18-04-2010
24569167
PIZZA HUT, POWAI
₹ 850.00
26-04-2010
Services
Accounts
Offers
Mutu

40. Credit Card Payment

This menu enables you to pay out the credit card balances.

To view the credit card statement

1. Log on to the iPhone application baed mobile banking.
2. Navigate to the **Accounts > Credit Card Payment**.

3. Click the **Credit Card Payment** tab. The system displays below Credit card Payment screen.

Credit Card Payment

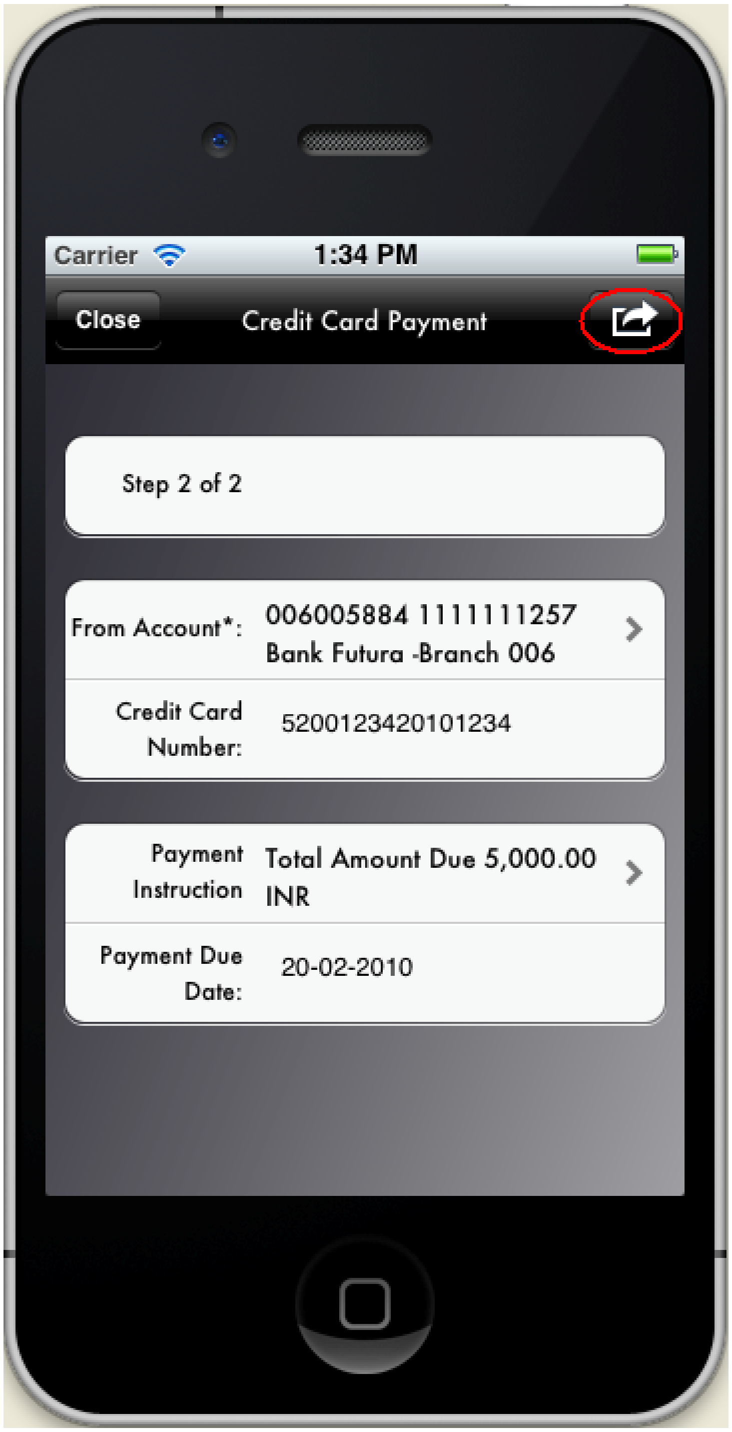
Field Description

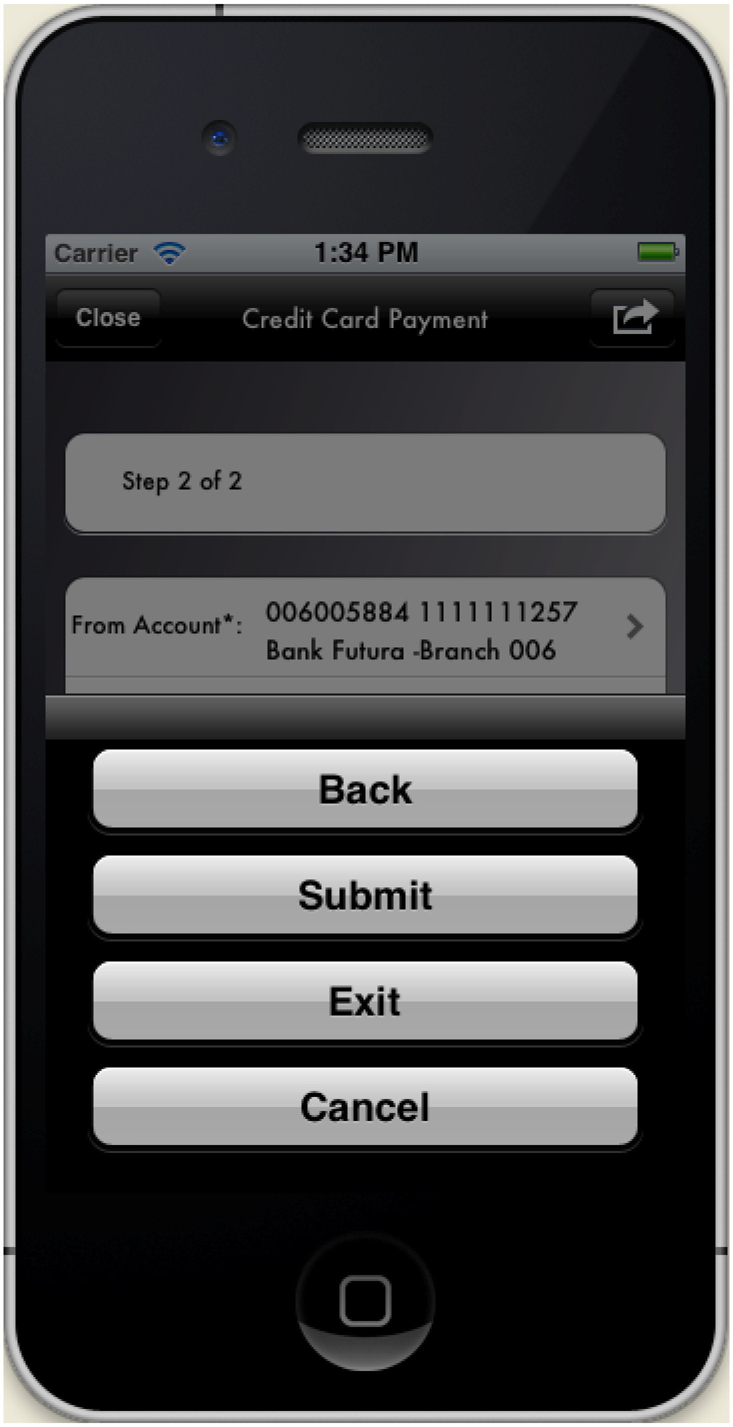
Field Name	Description

Field Name	Description
Select Card	[Mandatory, Pop Over] Select the option as Select Card OR New Card.
Credit Card Number	[Mandatory, Pop Over] Select the credit card number from the pop over, for which payment is to be made.

4. Click the Continue button from the options pop over that comes after clicking the Options button as encircled in above screen. The system displays below screen for Step2 - **Credit Card Payment**.

Credit Card Payment – Step2





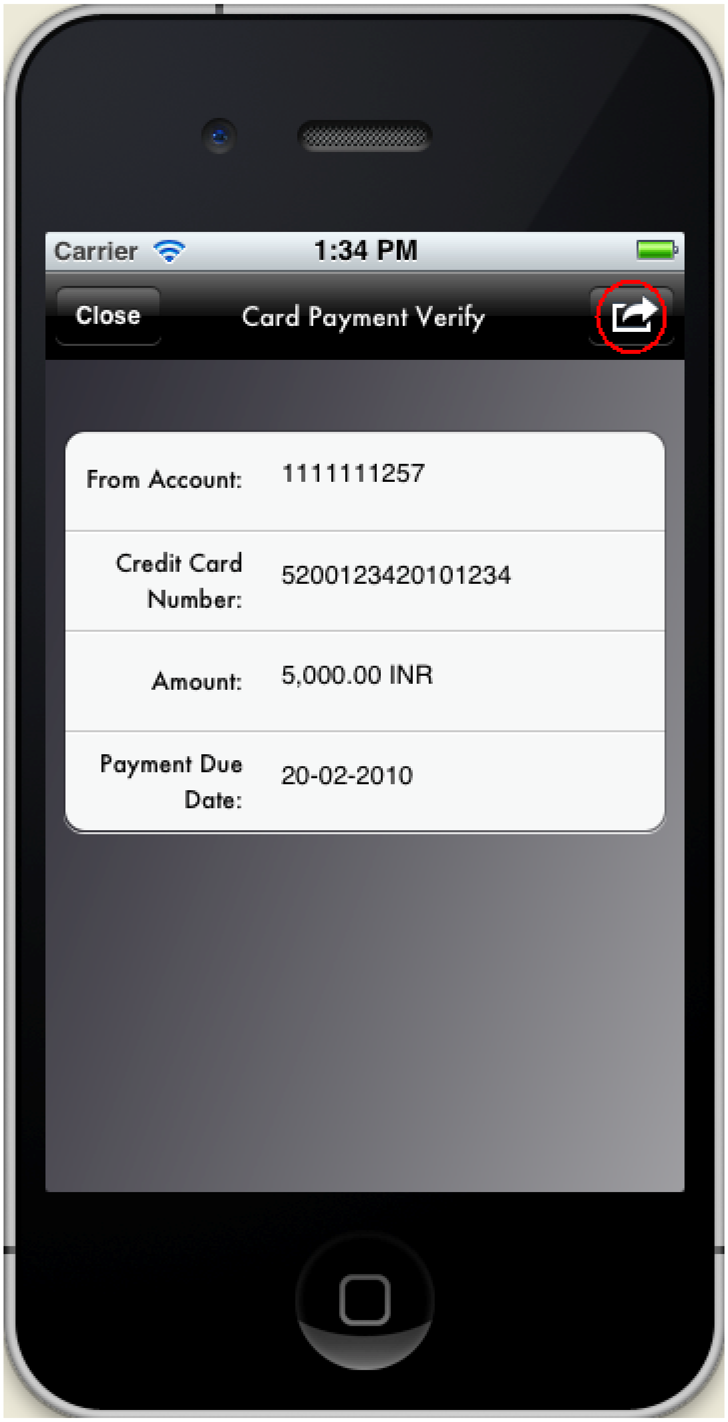
Field Description

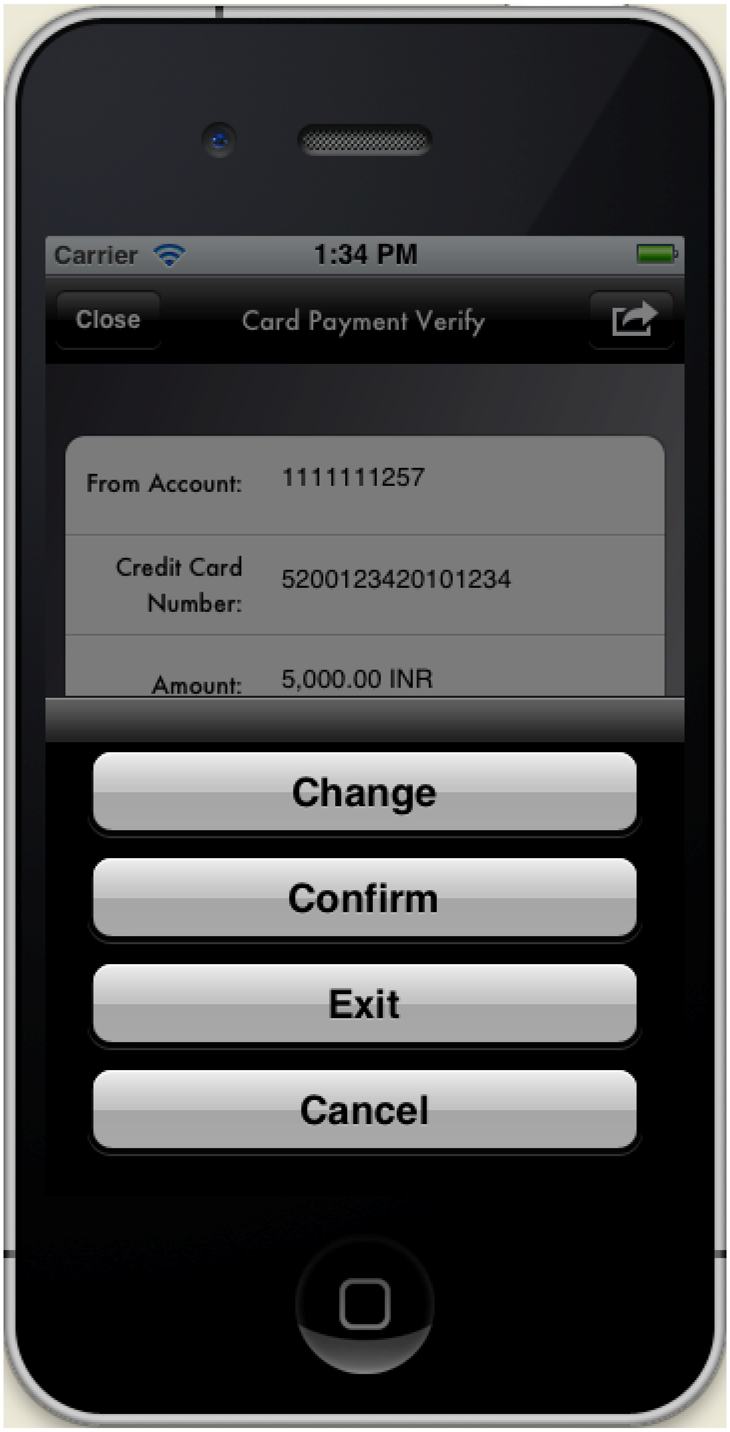
Field Name	Description

Field Name	Description
From Account	[Mandatory, Pop Over] Select the from account from the pop over. This account will be used as source account for credit card payment.
Credit Card Number	[Display] This field displays the selected credit card number for which payment is to be made.
Payment Instruction	[Mandatory, Pop Over] Select payment instruction as Transfer full due amount OR minimum due amount OR Amount and enter any specific amount for payment.
Payment Due Date	[Display] This field displays the payment due date.

5. Click the **Submit** button. The system display **Credit Card Payment – Verify** screen.

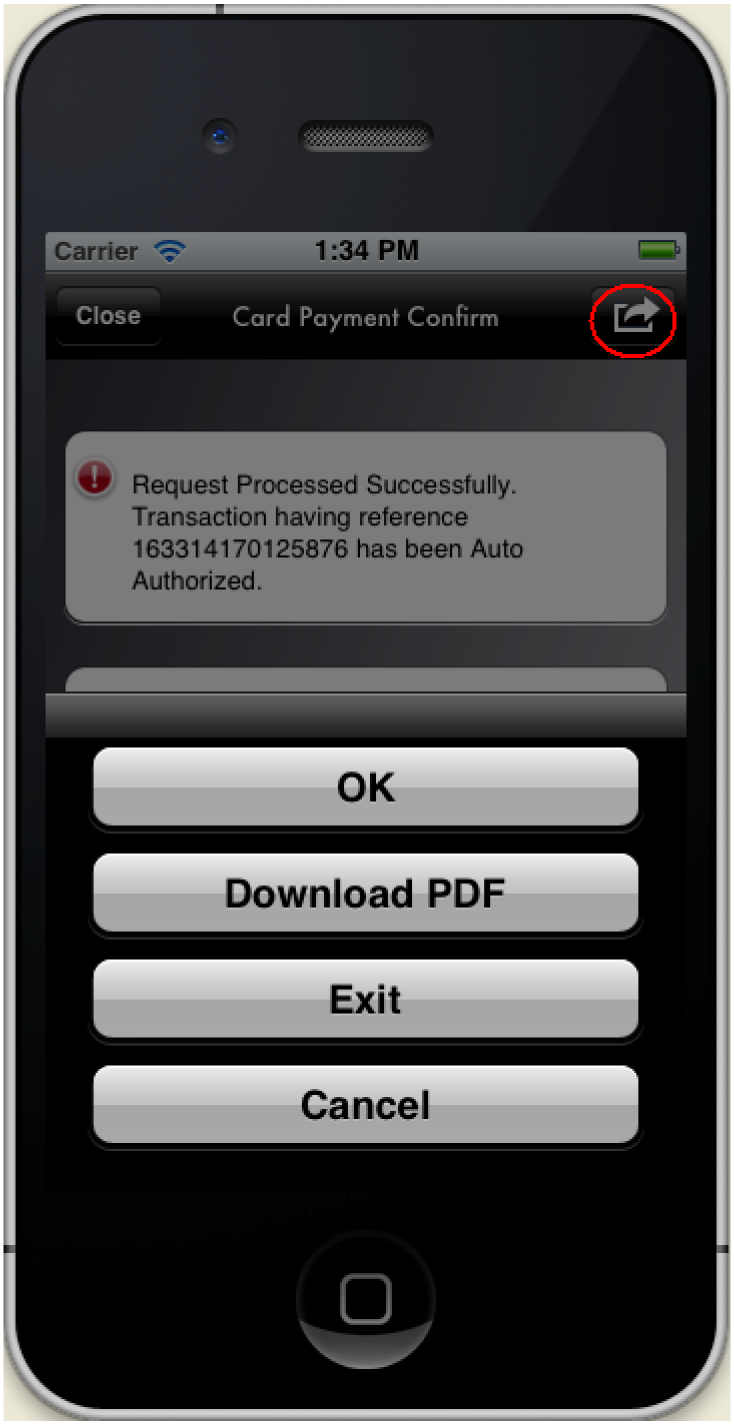
Credit Card Payment – Verify





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

Credit Card Payment – Confirm



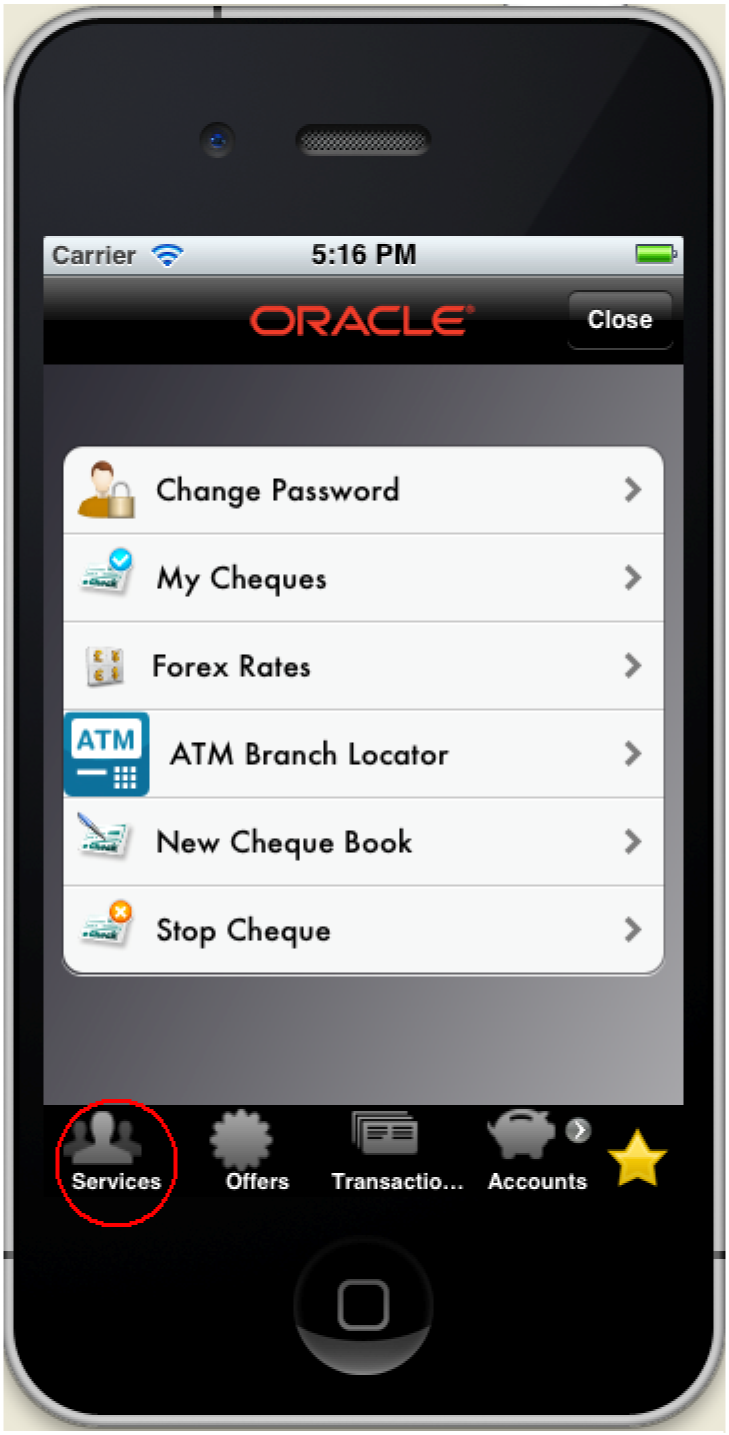
7. Click the OK button to navigate to the initial Credit Card Payment screen.
   OR
   Click the Download PDF button to download the PDF containing credit card payment details.

41. Change Password

This menu enables you to change his login or transaction password.

To change the password

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



2. Click the encircled Services menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
3. Click the **Change Password** tab. The system displays **Change Password** screen as shown below.

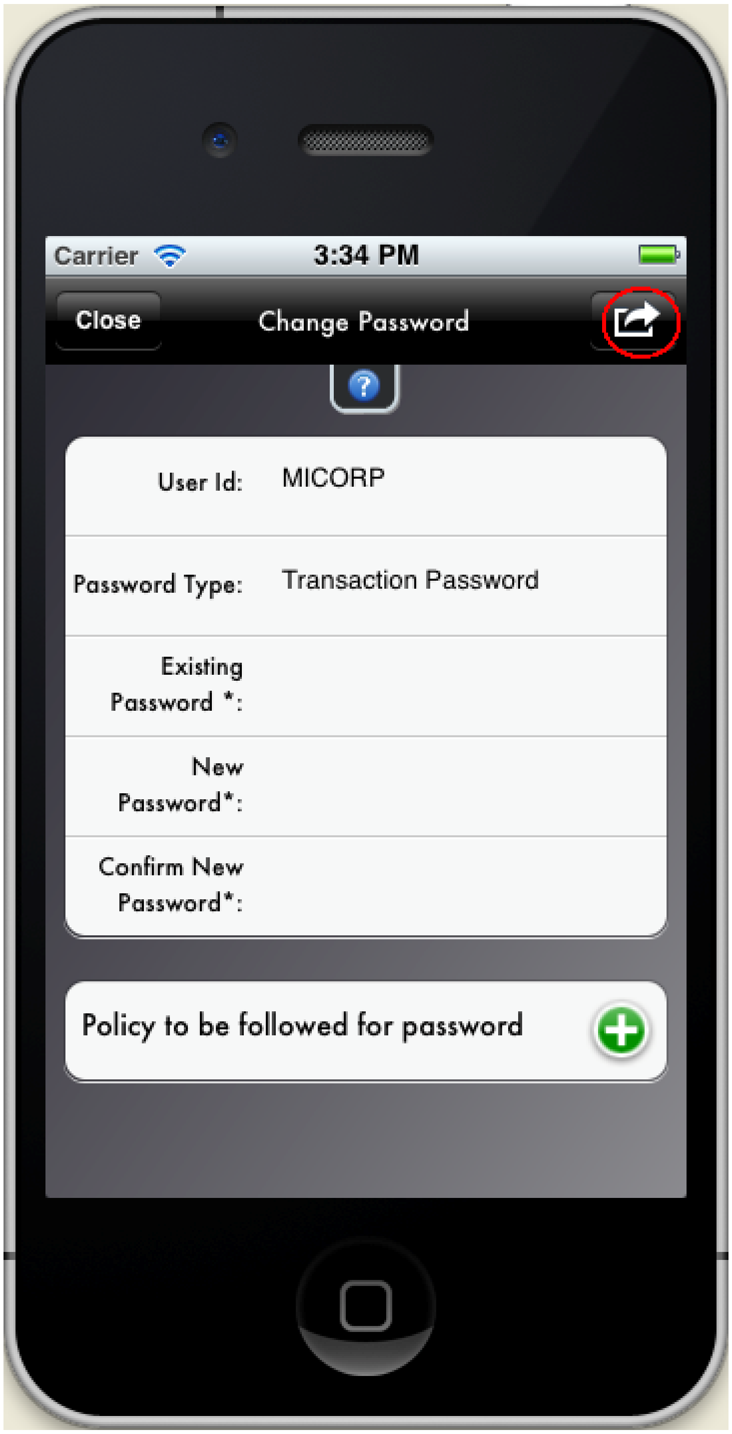
Change Password

Field Description

Field Name	Description
User ID	[Display] This field displays your User Id.
Password type	[Mandatory, Pop Over] Select the Login or Transaction password which is to be changed.

4. Click the encircled button to get the options pop up.
5. Click the **Submit** button from the options pop up. The system displays the **Change Password** screen.

Change Password



Field Description

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

6. Click the  icon to view the password policy
7. Click the encircled options button to get the options pop up.
8. Click the **Back** button to go to the previous screen.
   OR
   Click the **Change** button to go to the verification screen. The system displays **Verification – Change Password** screen

Verify Change Password

9. Click the **Back** button to change the input.

   OR

   Click the **Yes** button to go to the confirmation screen. The system displays **Confirmation**

– Change Password screen.

Confirm Change Password

10. Click the **OK** button from the options pop up. The system displays initial **Change**

Password screen.

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”.

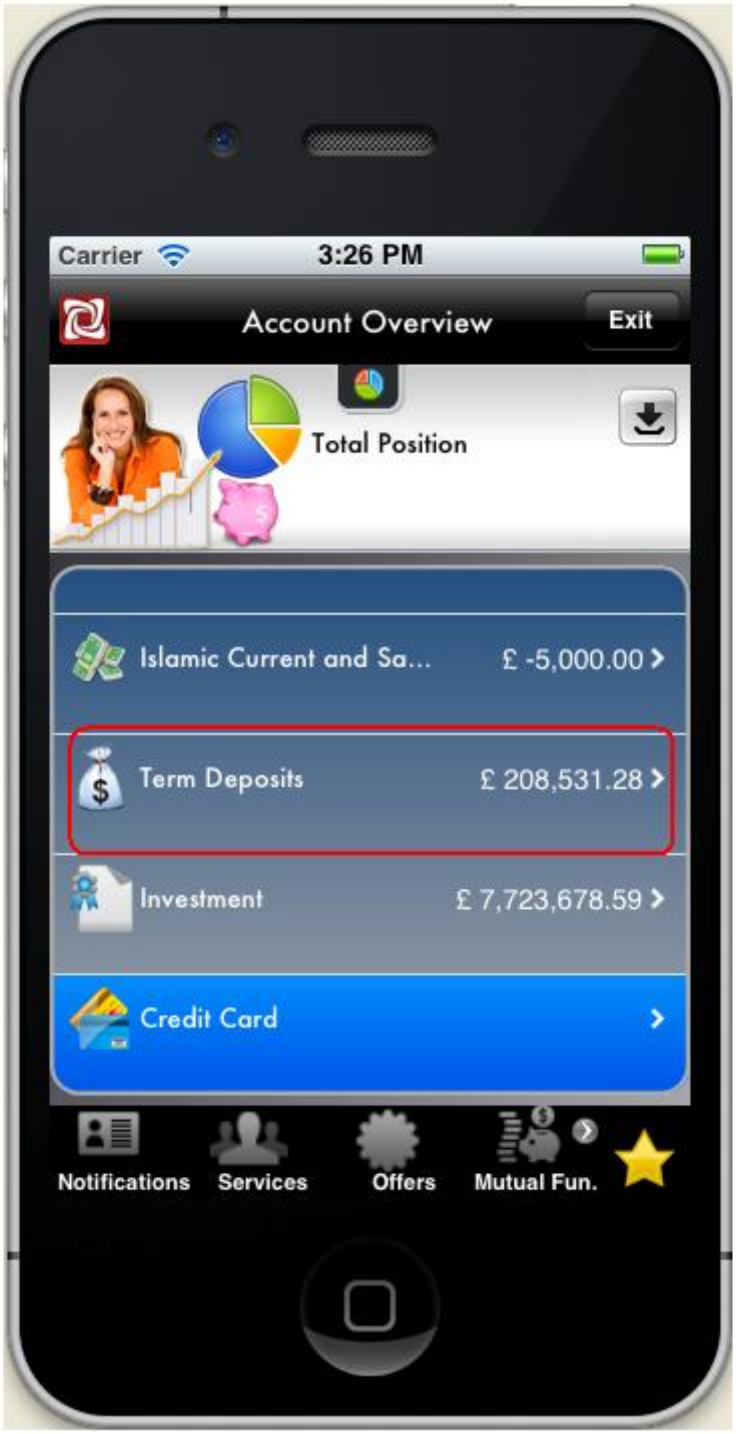
42. Deposit Details

This option is provided to enable you to view the details of Term Deposit Accounts. Term Deposit Details displays the list of all Term Deposit accounts with details, under all the customer id's linked to your login user id.

To view the TD Details

1. Log on to the client/application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

Accounts Overview



2. Click the Term Deposits tab as encircled above screen. The system displays all the term deposits in the Accounts Summary screen as shown below.

Deposit Details

3. Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.

Deposit Details


Carrier
3:36 PM
Back
Deposit Details
004004344
01111111166 Bank
Futura,Neethle Street,
Account Details
Current Balance
£ 1,000.00
Deposit Details
Deposit Date
02-04-2012 00:00:00
Maturity Date
17-12-2012
Interest Rate
10.00%
Maturity Instructions
Services
Offers
Transactio...
Accounts

Field Description

Field Name	Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the Customer ID linked to your user.
Deposit Account	[Display] This field displays the term deposit account registered for Mobile banking under the customer ID.
Product Name	[Display] This field displays the Name of the product linked to the term deposit.
Current Balance	[Display] This field displays the Current available balance of the term deposit with currency.
Deposits Details	
Deposit Date	[Display] This field displays the Date on which the deposit was made.
Maturity Date	[Display] This field displays the Date on which the deposit is getting matured.
Interest Rate	[Display] This field displays the interest rate percentage on the term deposit.
Maturity instruction	
Rollover instruction	[Display] This field displays the rollover instructions given for the deposit.

Field Name	Description
Payout Details	
Payout type	[Display] This field displays the payout type instruction given for the deposit.
Percentage	[Display] This field displays the percentage of amount for the stated payout instruction.

4. Click the **Back** button to go to the previous screen.

43. Contract Deposits

This option is provided to enable you to view the details of contract Term Deposit Accounts. Term Deposit Details displays the list of all the contract Term Deposit accounts with details, under all the customer id's linked to your login user id.

To view the contract TD details

1. Log on to the client/application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below. **Accounts Overview**

2. Click the Contract TD tab as encircled above screen. The system displays all the Contract Deposits in the Accounts Summary screen as shown below.

Deposit Details

3. Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.

Contract Deposit Details


Carrier
5:04 PM
Back
Contract Deposits
Exit
Account Details
Deposit Details
Deposit Date
05-09-2011
Maturity Date
05-09-2012
Interest Rate
10.00%
Interest Accrued Till Date
10.49
Interest Instructions
Services
Offers
Mutual Fun...
Transactio..


Carrier
5:04 PM
Back
Contract Deposits
Exit
Deposit Details
Interest Instructions
Instructions
Account Transfer
Account
0019447027564
Maturity Instructions
Rollover Instructions
Renew Principal
Rollover Instructions
Rollover Not Allowed
Services
Offers
Mutual Fun…
Transactio..


Carrier
5:04 PM
Back
Contract Deposits
Exit
Deposit Details
Interest Instructions
Instructions
Account Transfer
Account
0019447027564
Maturity Instructions
Rollover Instructions
Renew Principal
Rollover Instructions
Rollover Not Allowed
Services
Offers
Mutual Fun…
Transactio..

Field Description

Field Name	Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the Customer ID linked to your user.
Contract Deposit	[Display] This field displays the contract deposit account.
Product Name	[Display] This field displays the name of the product linked to the term deposit.
Current Balance	[Display] This field displays the current available balance of the Contract term deposit with currency.
Deposits Details	
Deposit Date	[Display] This field displays the date on which the deposit was made.
Maturity Date	[Display] This field displays the date on which the deposit is getting matured.
Interest Rate	[Display] This field displays the interest rate applicable.
Interest accrued till date	[Display] This field displays the interest accrued till date.
Interest Instruction	

Field Name	Description
Instructions	[Display] This field displays the interest instruction for the contract deposit.
Account	[Display] This field displays the Account for the interest deposit.
Maturity Instructions	
Rollover Instruction	[Display] This field displays the Rollover instruction.
Account	[Display] This field displays the account for the rollover instruction.

Note: Interest and Maturity Instructions are also displayed at the end of the above screen.

5. Click the **Back** button to go to the previous screen.

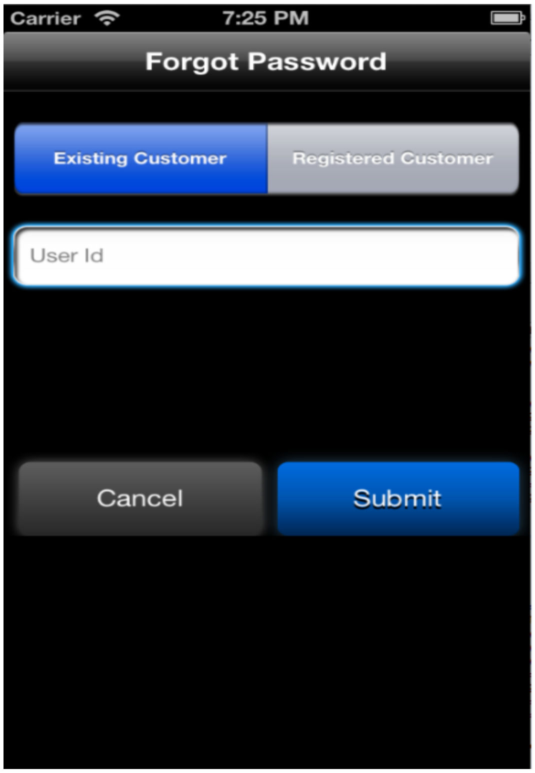
44. Forgot Password

This option allows you to change your login or transaction password.

To change the password

1. Click **Forgot Password** button on Login screen of banking application. The system will display following screen

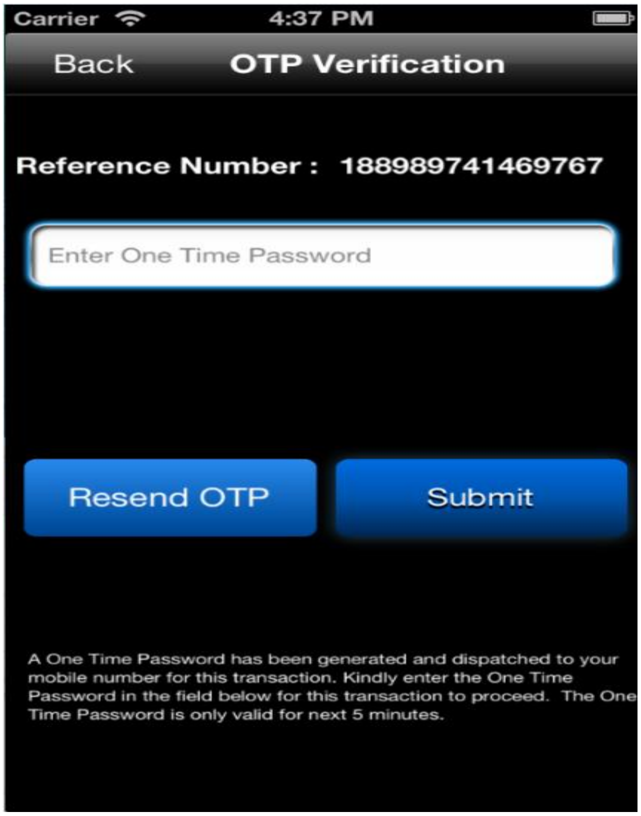
Forgot Password



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

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

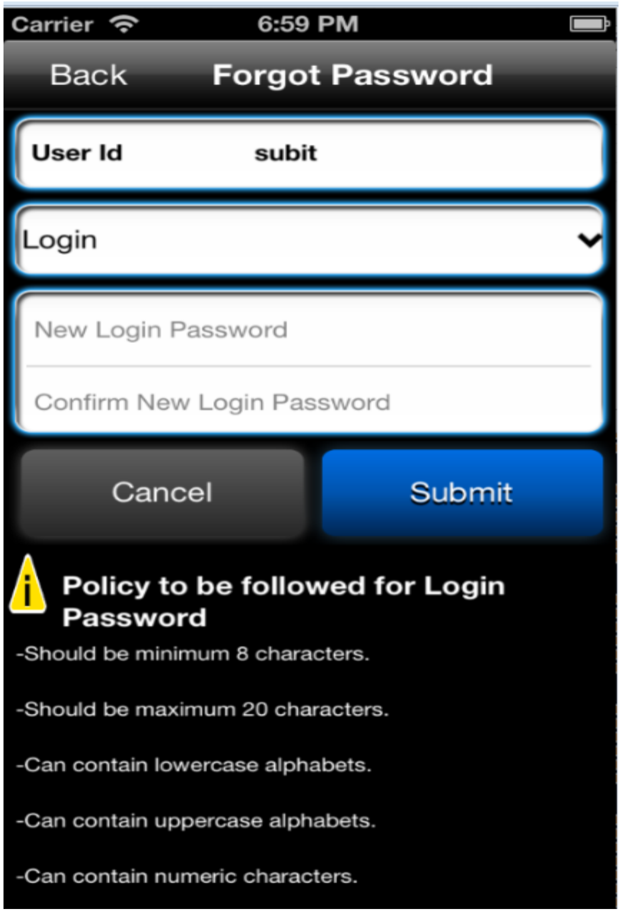
OTP Verification



4. Enter the One Time Password you received on your registered mobile number.

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

Forgot Password



6. Select the Password type for which you want to change the password and enter new password.
7. Click **Submit**. The system displays confirmation screen.

Forgot Password Confirm

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

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.

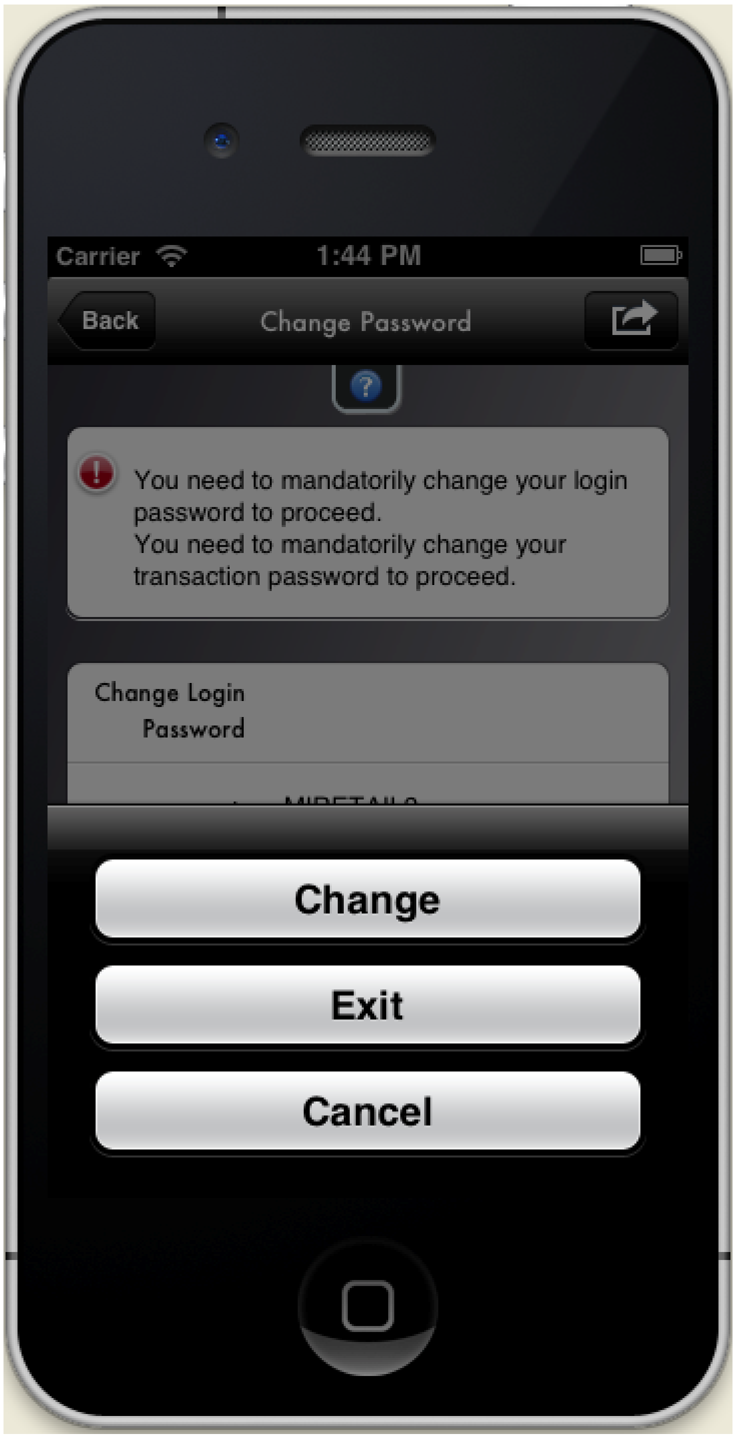
To perform the forced change password

1. Log onto the client/application based mobile banking application in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen.

Change Password

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

Change Password



Field Description

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

3. Click the **Change** button. The system displays the Confirmation message for **Login password change** as shown in below screen.

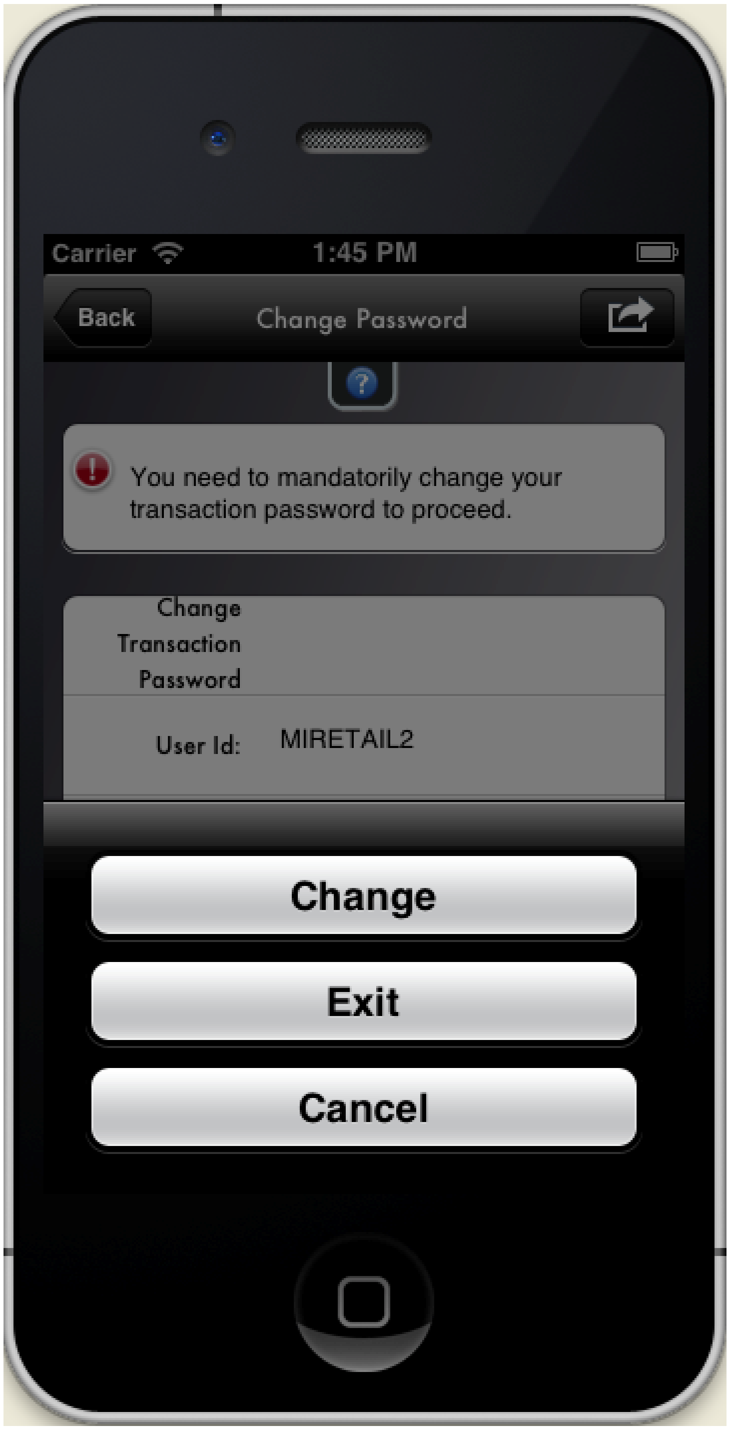
Change Login Password – Confirm

4. Click the **OK** button. The system logs off the current session. You have to login again with the new password.

5. Login again into the application. The system asks for transaction password change, as shown in below screen.

Change Password – Transaction Password Change

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



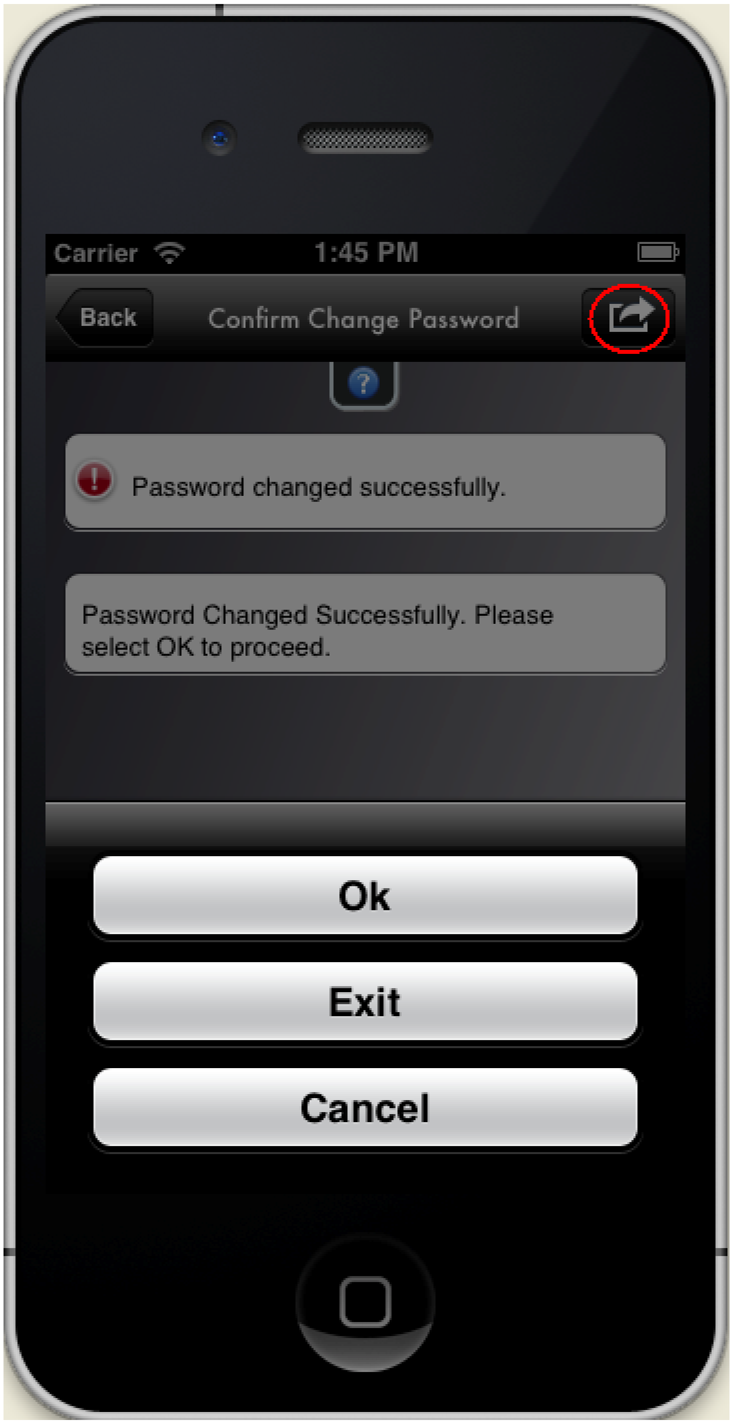
Field Description

Field Name	Description

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

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

Change Transaction Password – Confirm



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

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

46. Transaction Password Behavior

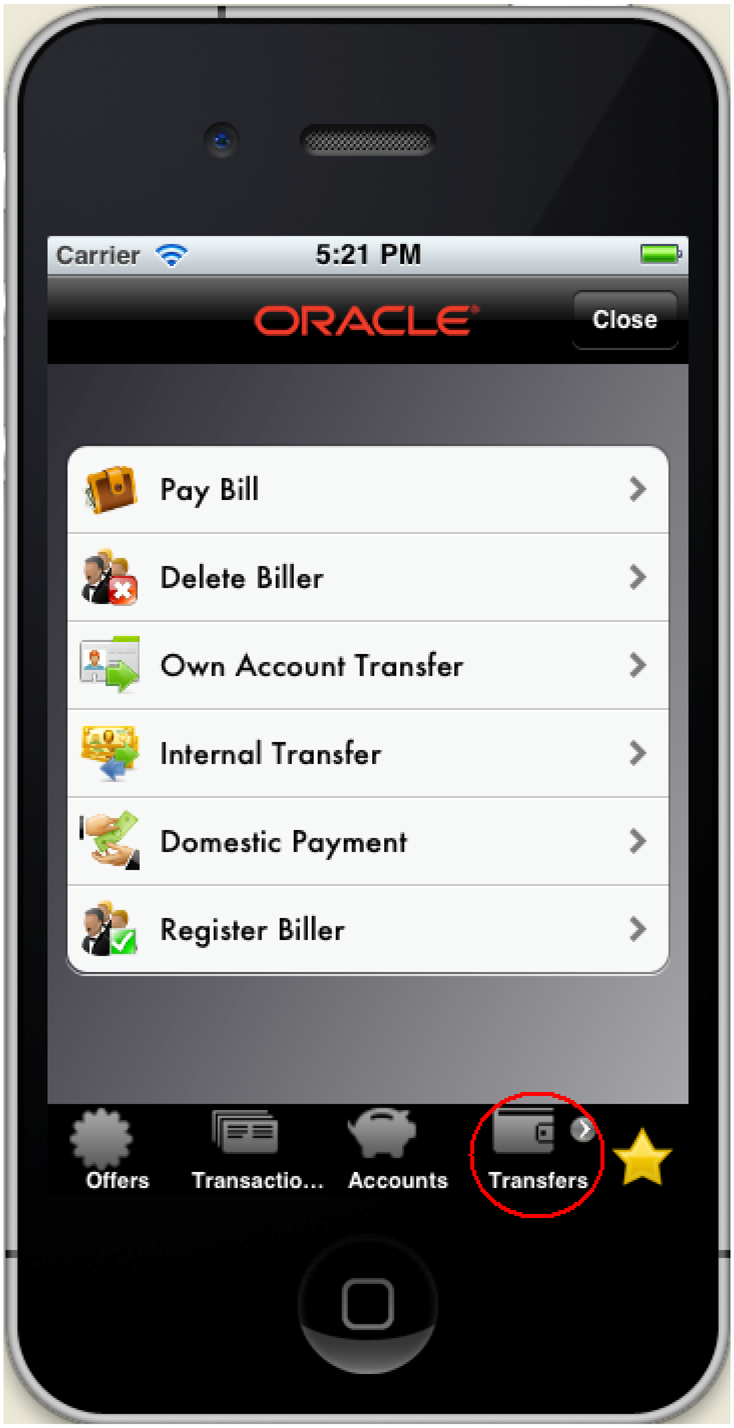
Transaction password is added security measure in mobile banking required for safer execution of any transaction. When transaction password is configured for any transaction, then while accessing that transaction, after clicking Confirm button on the verification screen, the system asks for transaction 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 client/application based Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for **Pay Bills** transaction).
3. Log on to the client/application based Mobile Banking application.



4. Click the Transfers menu from the menu bar as encircled above. The system will display Transfers transactions as shown in above screen.

5. Click the **Pay Bill** tab. The system will display system displays **Pay Bills** screen.

Pay Bills

ORACLE

Field Description

Field Name	Description
Select Biller	[Mandatory, Pop Over] Select the Biller from the registered List of Billers from the Pop Over menu.
Bill Number	[Mandatory, Alphanumeric, 15] Input the Bill Number for which the Bill is to be paid.
Bill generation Date	[Mandatory, Alphanumeric,10, Pick list] Input the date in the specified date format or select the date from the date pick list.
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Pop Over] Select the CASA account number from the Pop Over menu.

6. Click the encircled options button to get the pop up.
7. Click the **Submit** button from the pop up. The system displays **Pay Bill Verify** screen.

Pay Bill Verify

8. Click the **Confirm** button to pay the bill. The system displays **Transaction Initiation Authorization** screen. It displays transaction reference number and asks to enter

transaction password.

Or

Click the **Change** button to return to the previous screen.

Transaction Initiation Authorization

9. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

10. Click the encircled options button, to get the options pop up.

11. Click the Submit button from that popup. The system displays **Pay Bills Confirm** screen.

Pay Bill Confirm

12. Click the **OK** button to view the confirmation details.

47. 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.

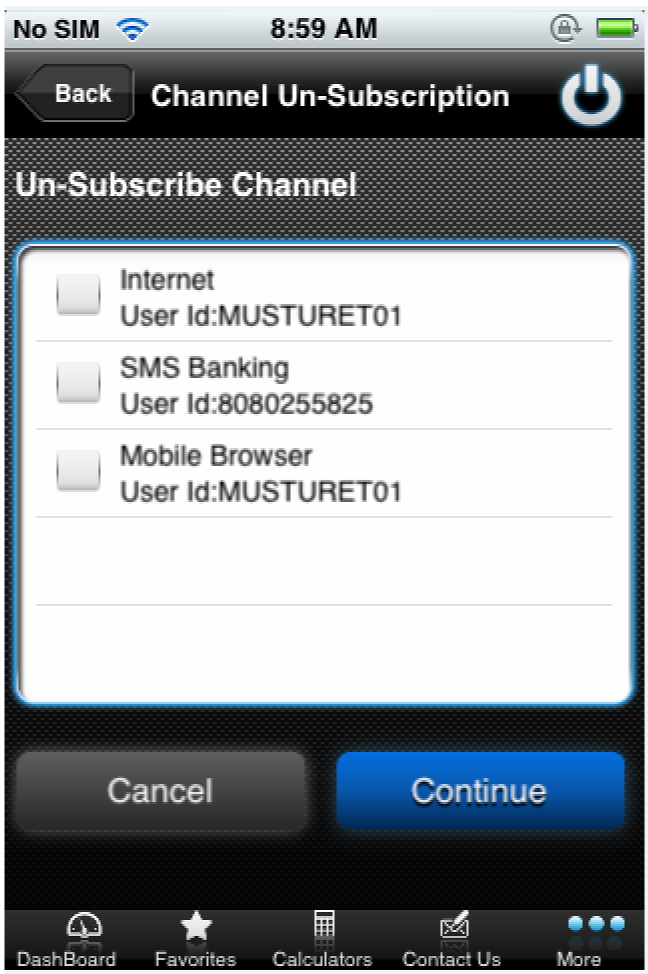
You can directly subscribe/Unsubscribe from these channels

47.1. Unsubscribe from Banking Channels

To Unsubscribe for other channels

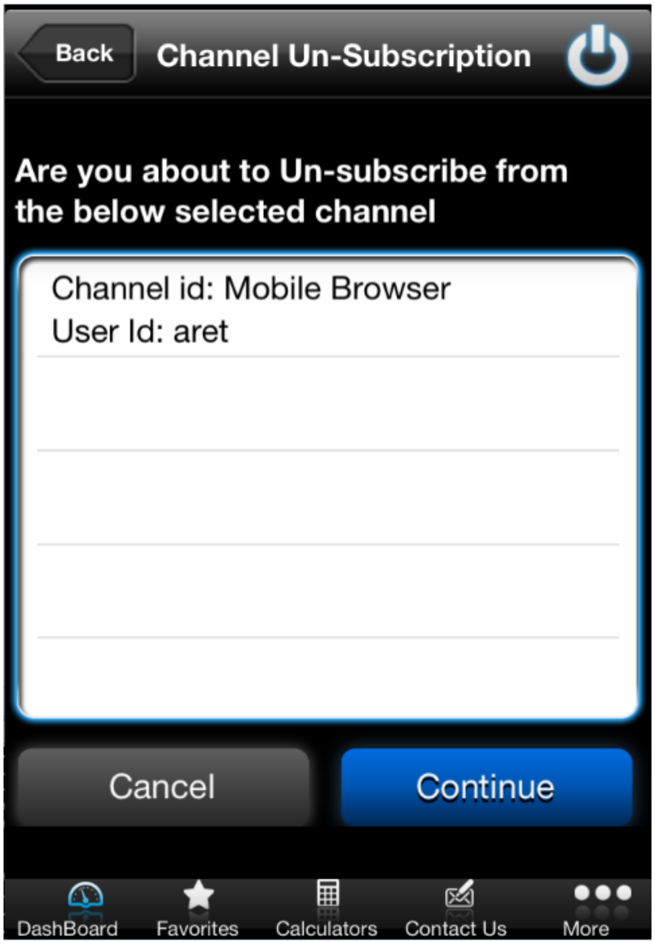
1. Navigate through the menu to Customer Services > My Profile > Subscribe / Unsubscribe Banking Channels. The system displays the **Subscribe / Unsubscribe Banking Channels** screen.

Unsubscribe Banking Channels



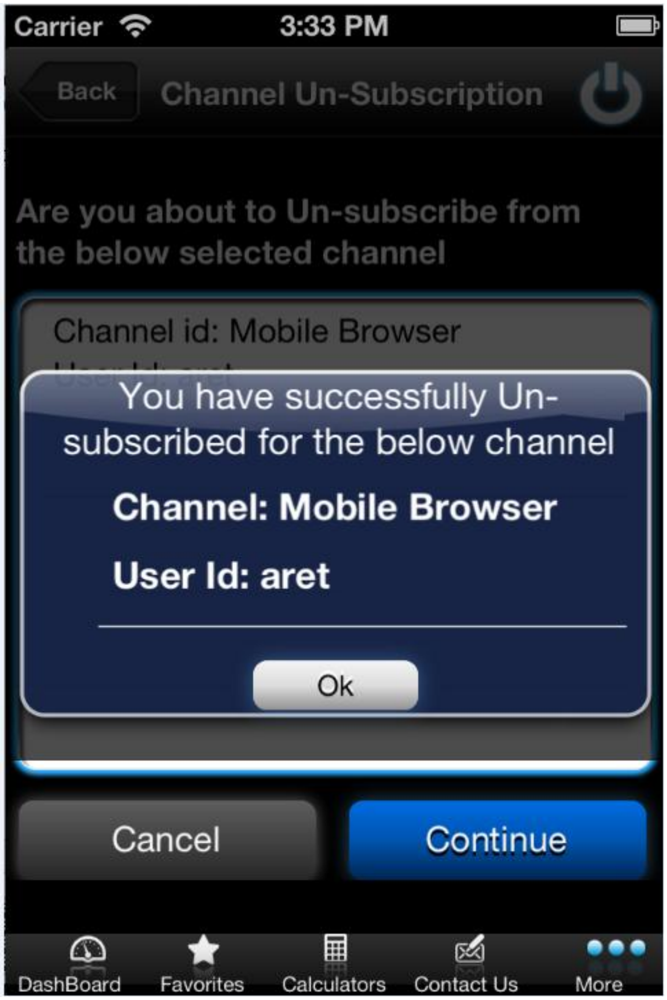
2. Select Unsubscribe tab.
3. Select the channel which you want to unsubscribe from Registered Channel list.
4. Click Submit button. The system will display **Verify** screen as shown below:

Unsubscribe Banking Channels Verify



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

Unsubscribe Banking Channels Confirm



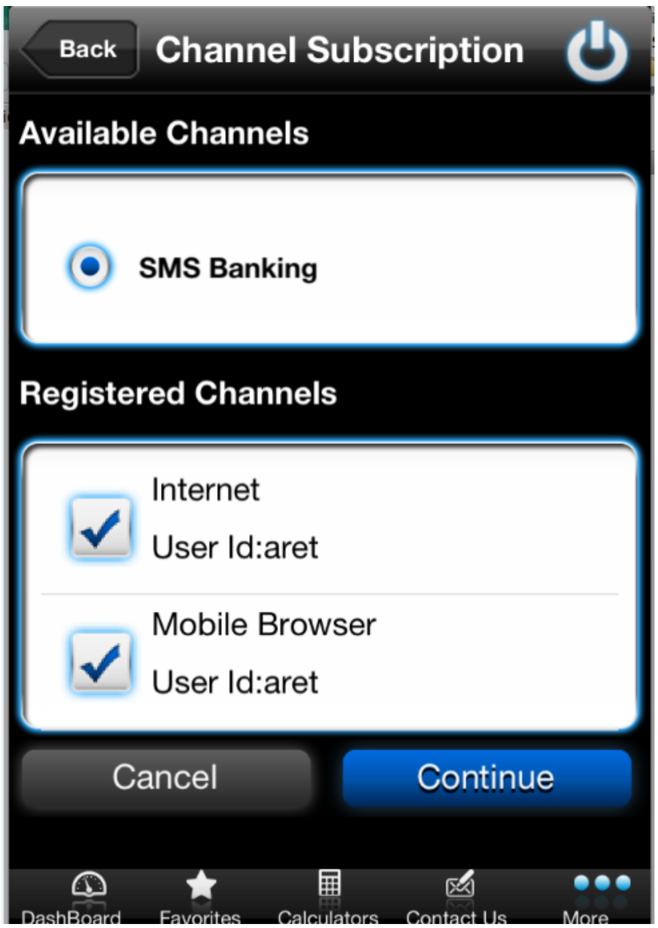
6. Click **OK** button.

47.2. Subscribe for Banking Channels

To Subscribe for other channels

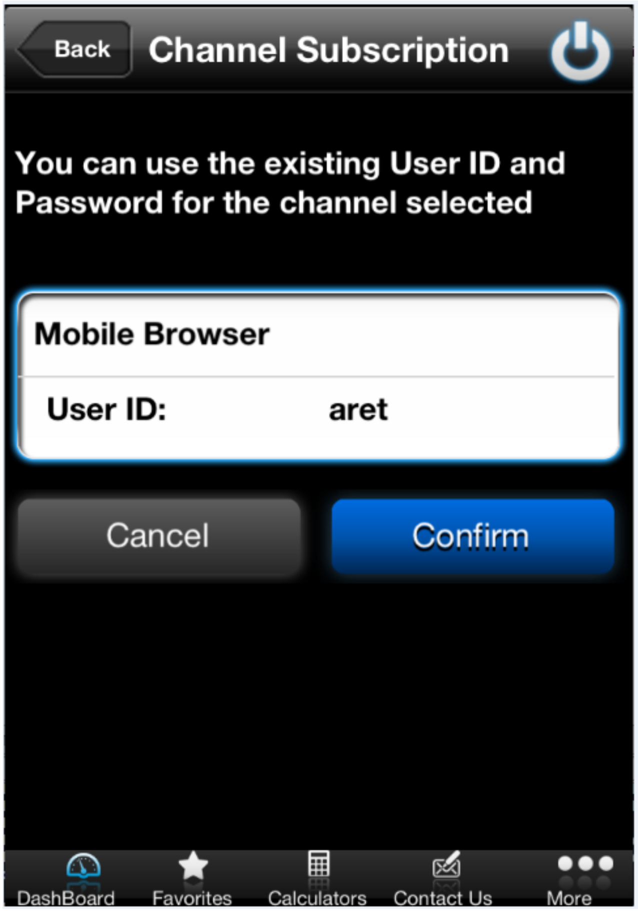
7. Navigate through the menu to **Customer Services > My Profile** > **Subscribe / Unsubscribe Banking Channels**. The system displays the **Subscribe / Unsubscribe Banking Channels** screen.

Subscribe/ Unsubscribe banking channels

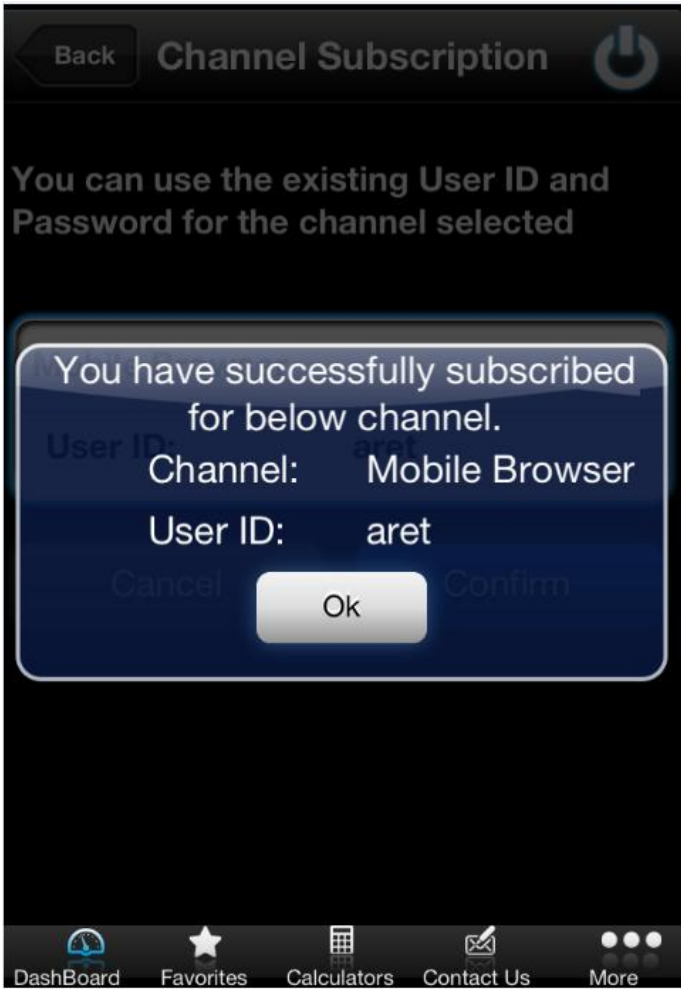


8. Select Subscribe tab. The system will display list of available banking channels.
9. Select the channel you wish to subscribe.
10. Click Confim button, the system will display acknowledgement screen as shown below:

Subscribe banking channels



11. Click **Confirm** button.


Back
Channel Subscription
You can use the existing User ID and Password for the channel selected
You have successfully subscribed for below channel.
Channel: Mobile Browser
User ID: aret
Ok
DashBoard
Favorites
Calculators
Contact Us
More

48. Calculators

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

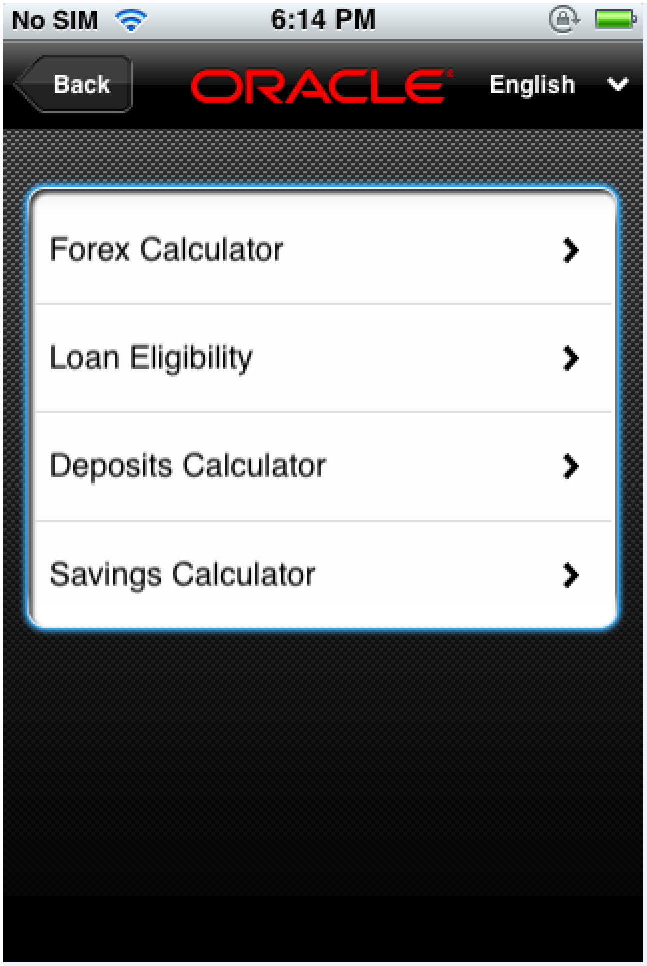
Calculators are available to existing logged in customers & prospects for the bank.

Note: Non logged in users can use calculators from login page. To use calculators Go to Calculators Panel in login page.

To view Calculators for logged in users:

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

Calculators



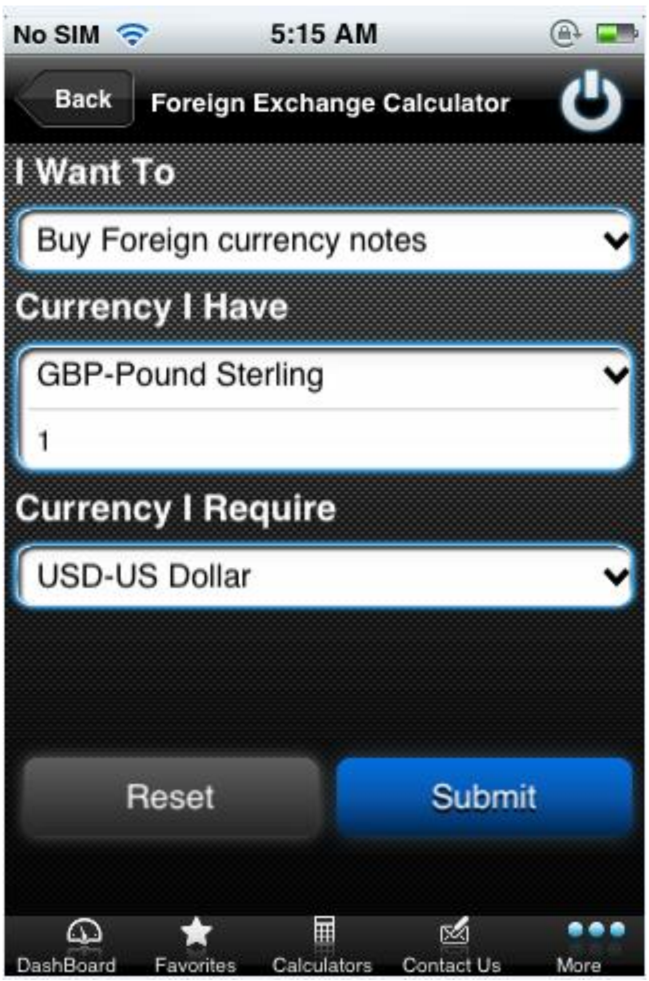
48.1. Foreign Exchange Calculator

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

To view Foreign Exchange Calculator:

2. Navigate through **Calculators** >**. Foreign Exchange Calculator** The system displays the Loan calculator screen.

Foreign Exchange Calculator

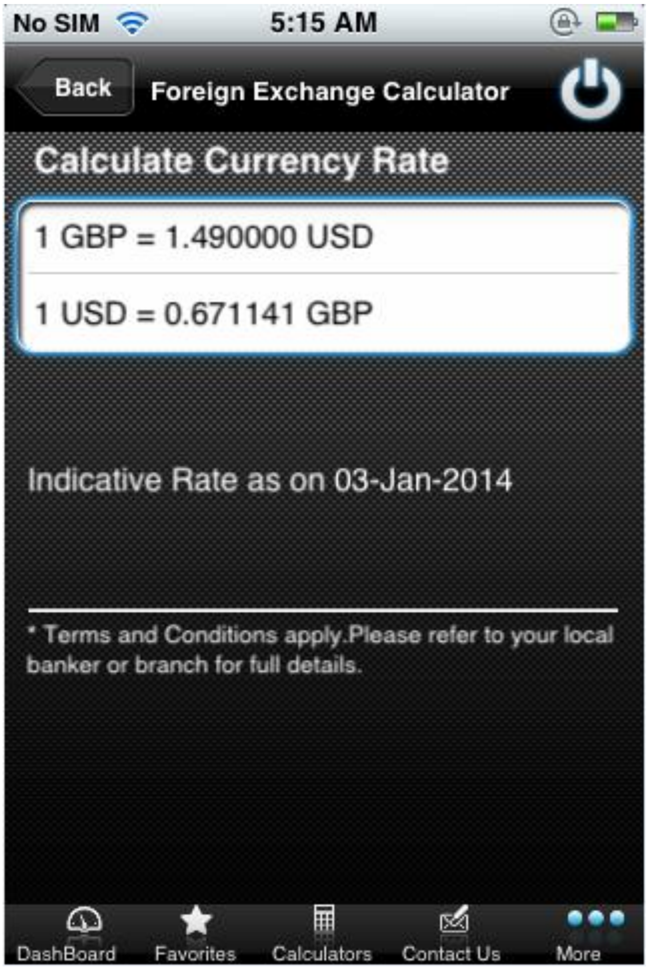


Field Description

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

3. Click the **Submit** button. .The system will display Foreign Exchange Calculator screen.

Foreign Exchange Calculator



48.2. Savings Calculator

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

To view Loan Calculator:

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

Savings calculator

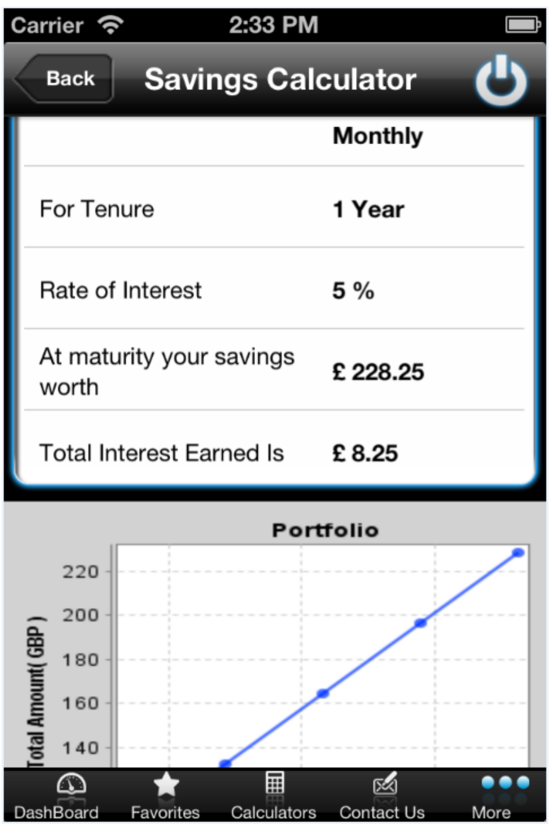
Field Description

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

Field Name	Description
Start date	[calender] Select the date for starting the calculation for savings
Choose Tenure or end date	[Mandatory,Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment will be made

2. Click the **Calculate** button. The system will display total amount that need to be invested with a line graph for time Vs amount.
   OR
   Click **Reset** button to clear the data.

Savings calculator



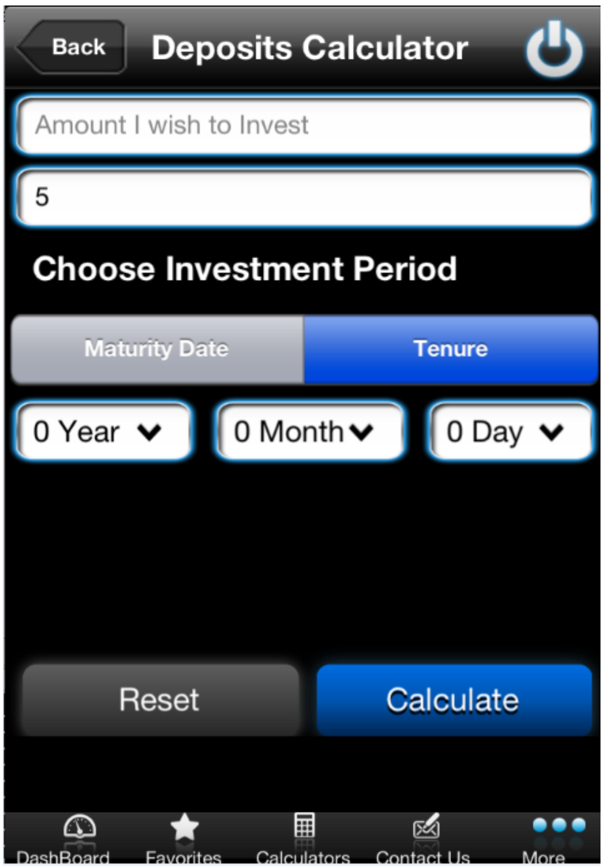
48.3. Deposit Calculator

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

To view Deposit Calculator:

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

Deposit Calculator



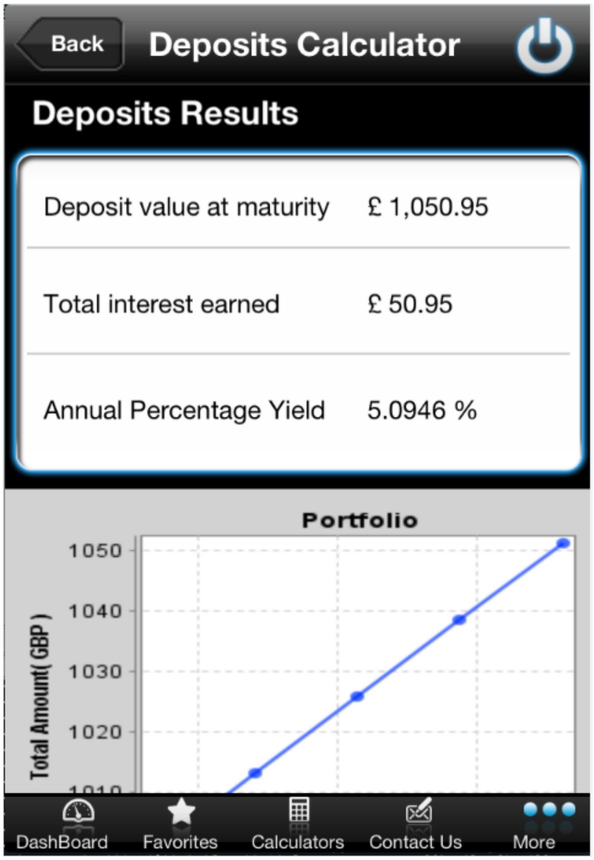
Field Description

Field Name	Description

Field Name	Description
Amount I wish to Invest	[Input,numeric(1-15),madatory] Enter total Deposit principal amount with defaulted currency.
Interest rate (%)	[Input,numeric(1-2),madatory] Interest rate for which the total amount is to calculated
Choose Investemnt Period	
Investment Period	[Input in Year, Month and days,madatory] Enter tenure in days months year in respective boxes available for deposit.
maturity date	[Calender,Mandatory] Select maturity date.

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

Deposit Calculator


Back
Deposits Calculator
Deposits Results
Deposit value at maturity £ 1,050.95
Total interest earned £ 50.95
Annual Percentage Yield 5.0946 %
Portfolio
Total Amount(GBP)
1050
1040
1030
1020
DashBoard
Favorites
Calculators
Contact Us
More

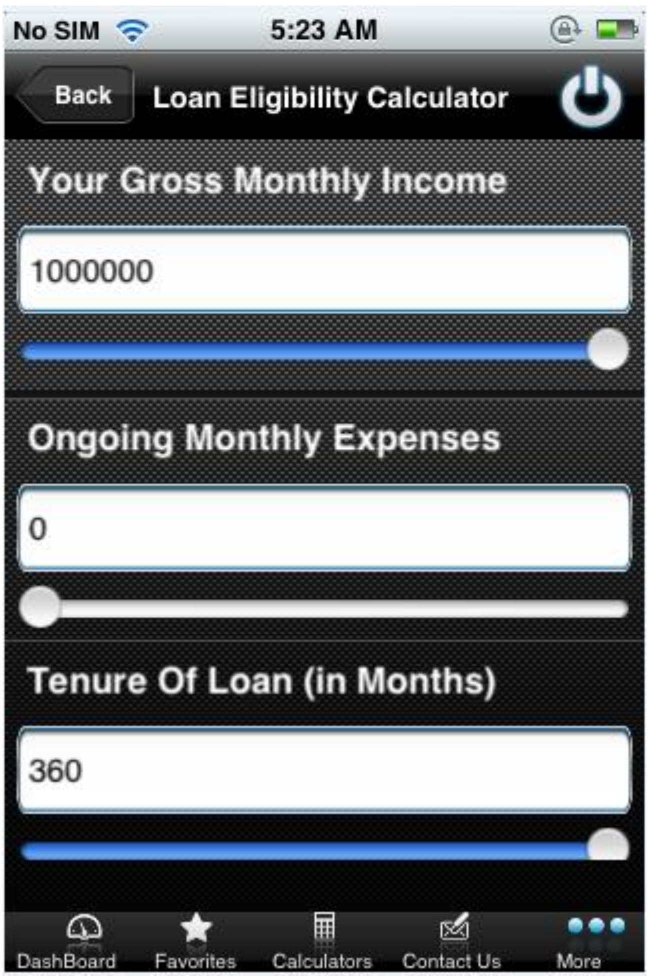
48.4. Loan Eligibility Calculator

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

To view Loan Eligibilty Calculator:

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

Loan Eligibilty Calculator



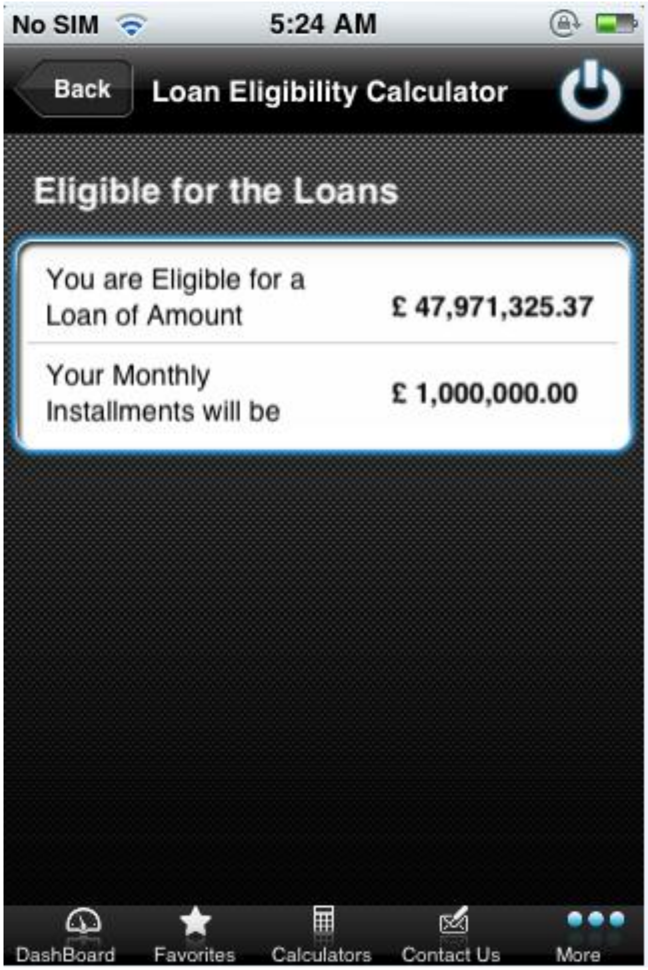
Field Description

Field Name	Description

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

Loan Eligibilty Calculator

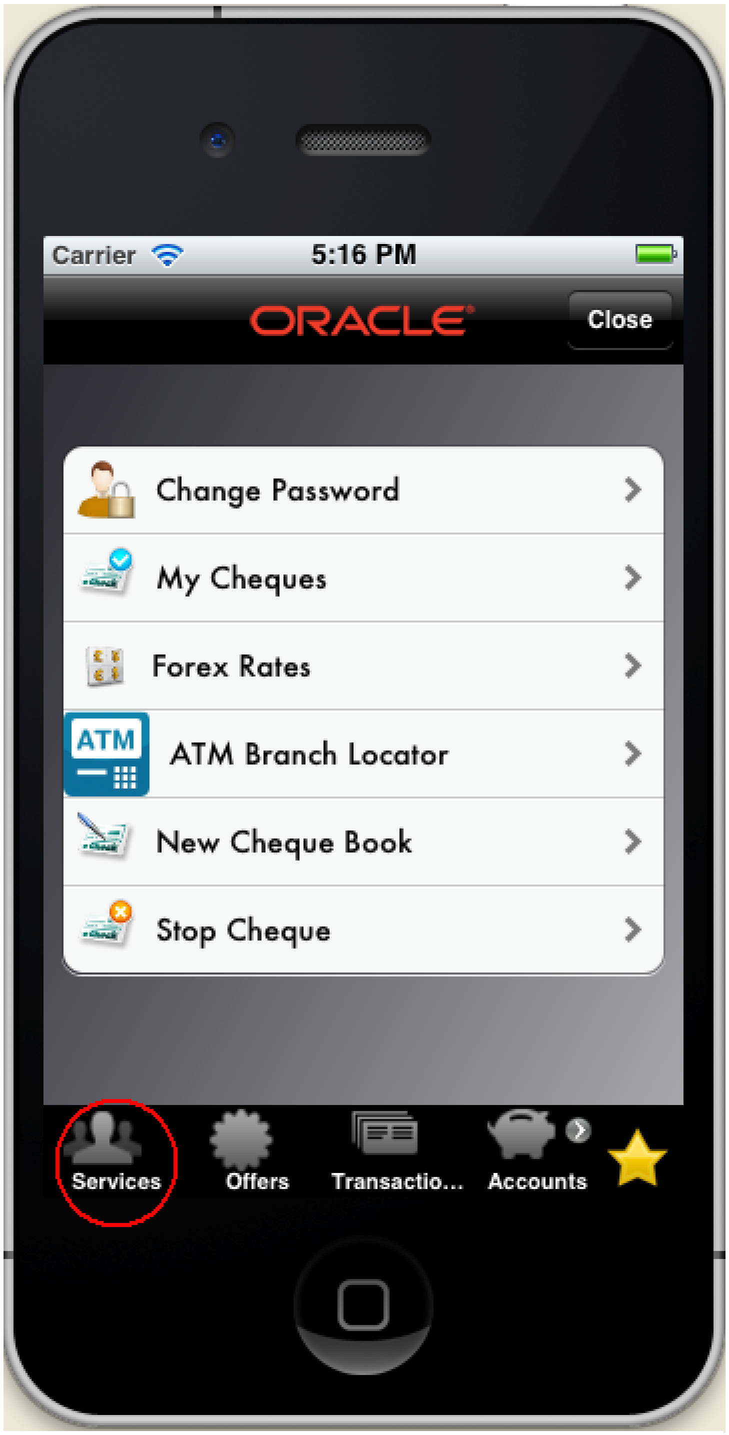

No SIM
5:24 AM
Back
Loan Eligibility Calculator
Eligible for the Loans
You are Eligible for a Loan of Amount
£ 47,971,325.37
Your Monthly Installments will be
£ 1,000,000.00
DashBoard
Favorites
Calculators
Contact Us
More

49. ATM Branch Locator

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

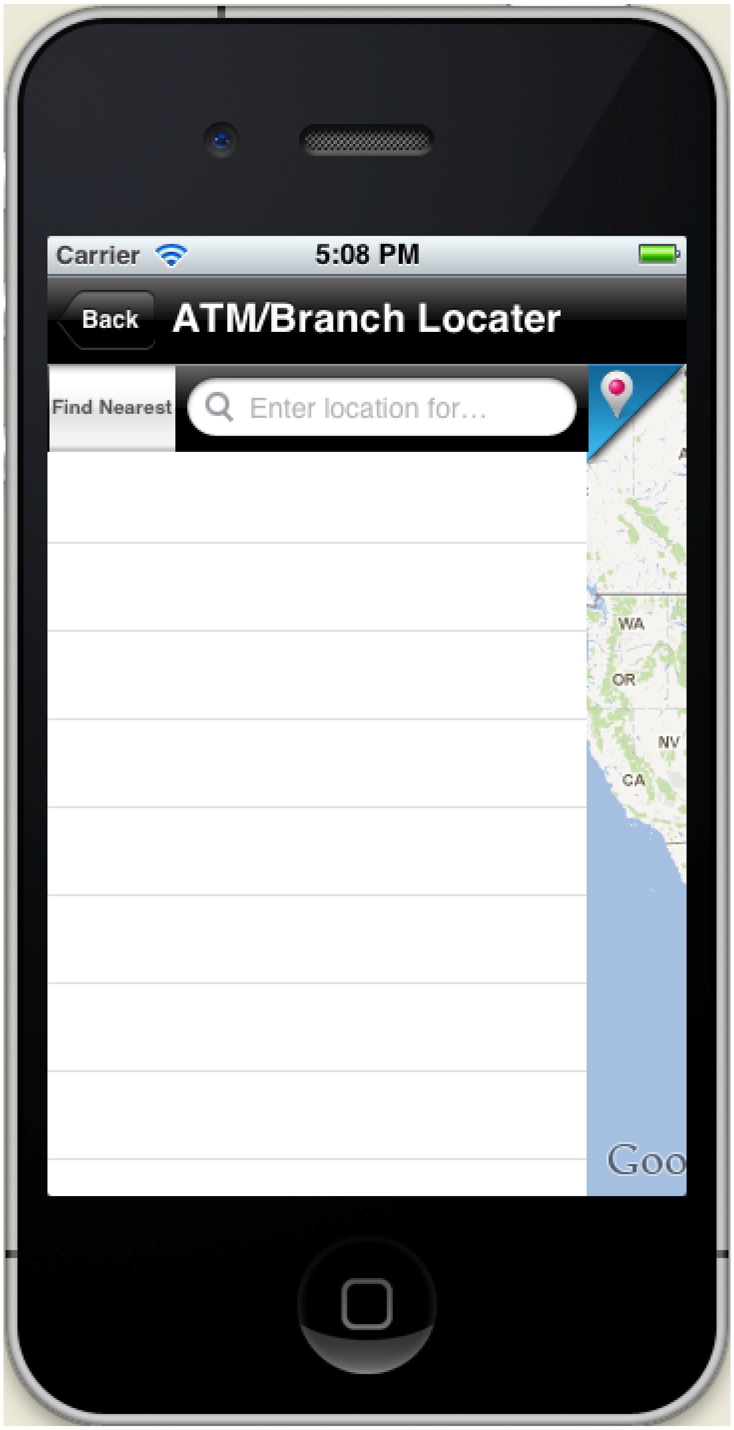
To view the location and address of the ATM and branch

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



2. Click the encircled Services menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
3. Click the **ATM Branch Locator tab**. The system displays **ATM/Branch Locator** screen as shown below.

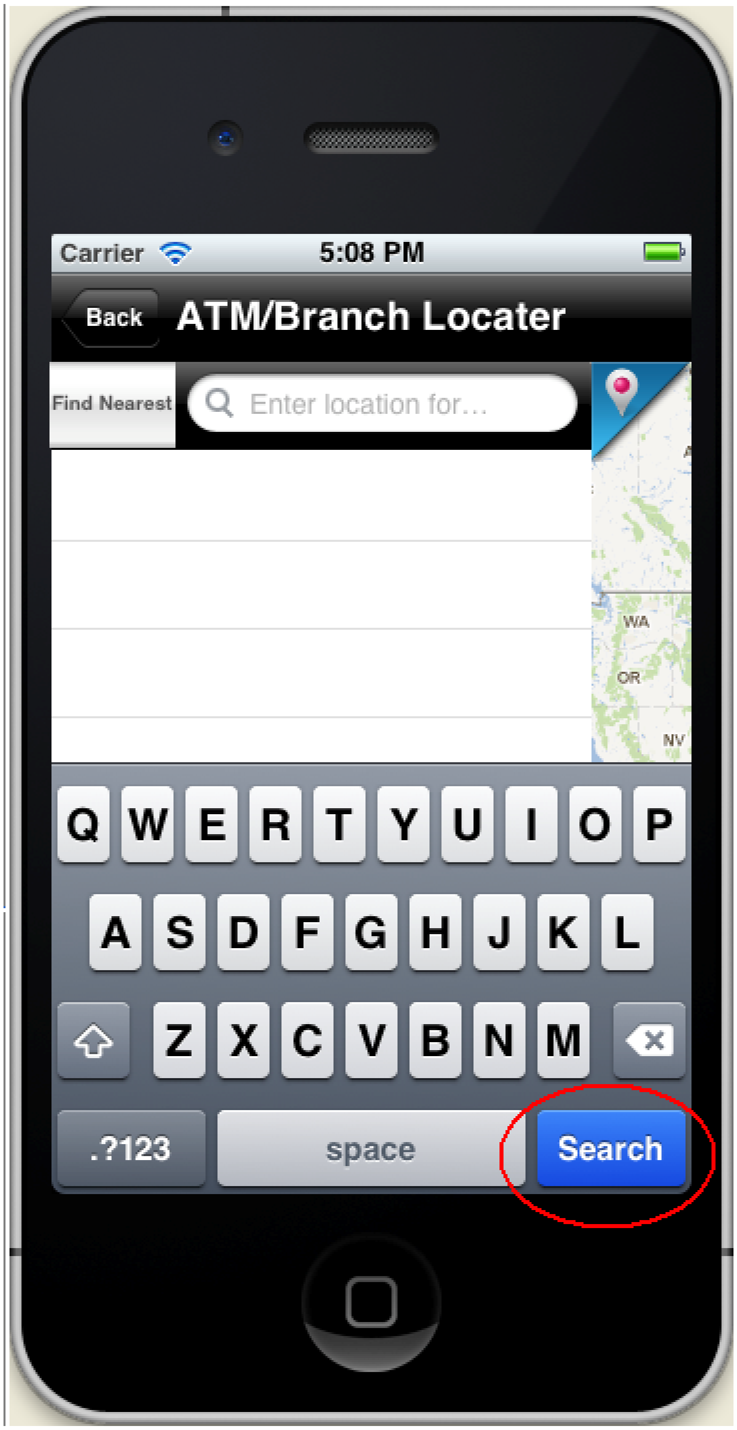
ATM/ Branch Locator



Filed Description

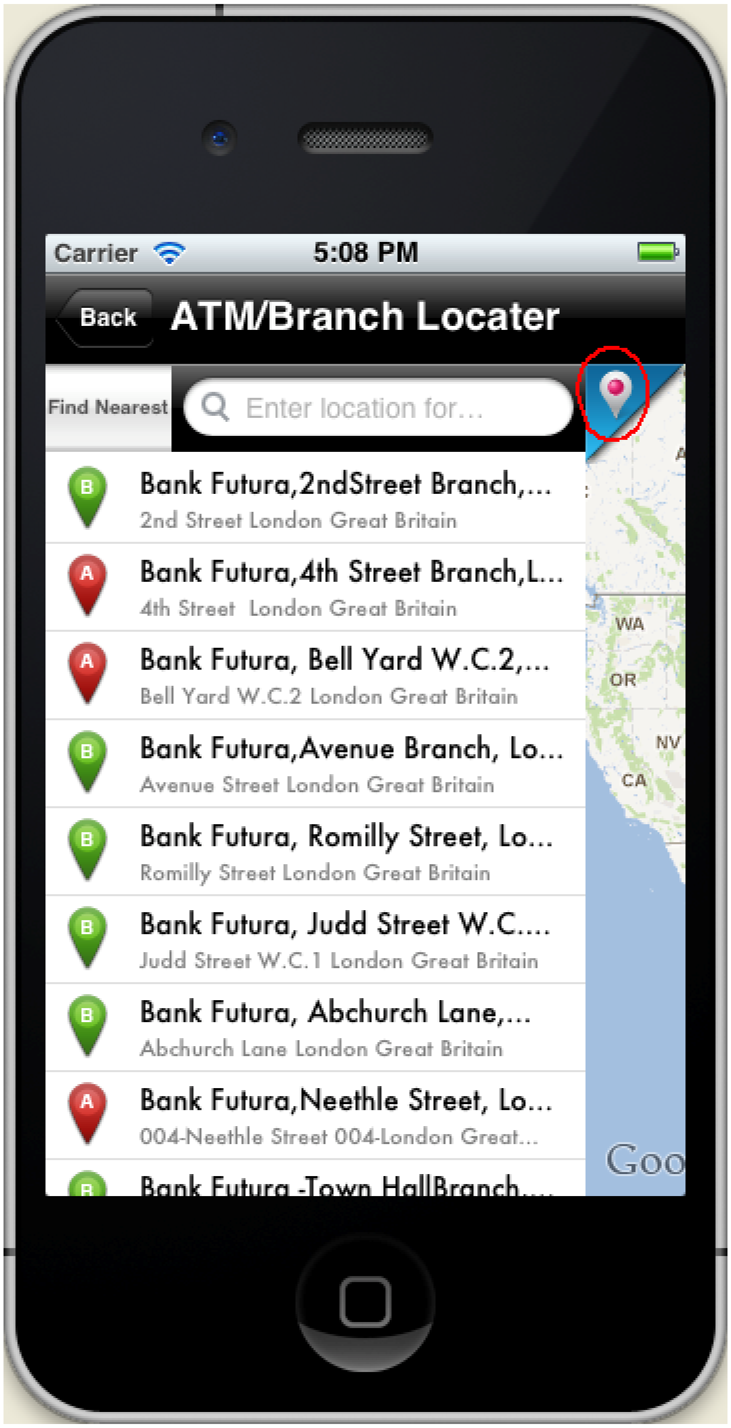
Field Name	Description
Enter location	[Mandatory, Alphanumeric] Type the location to view the address and location of the branch /ATM

ATM/ Branch Locator



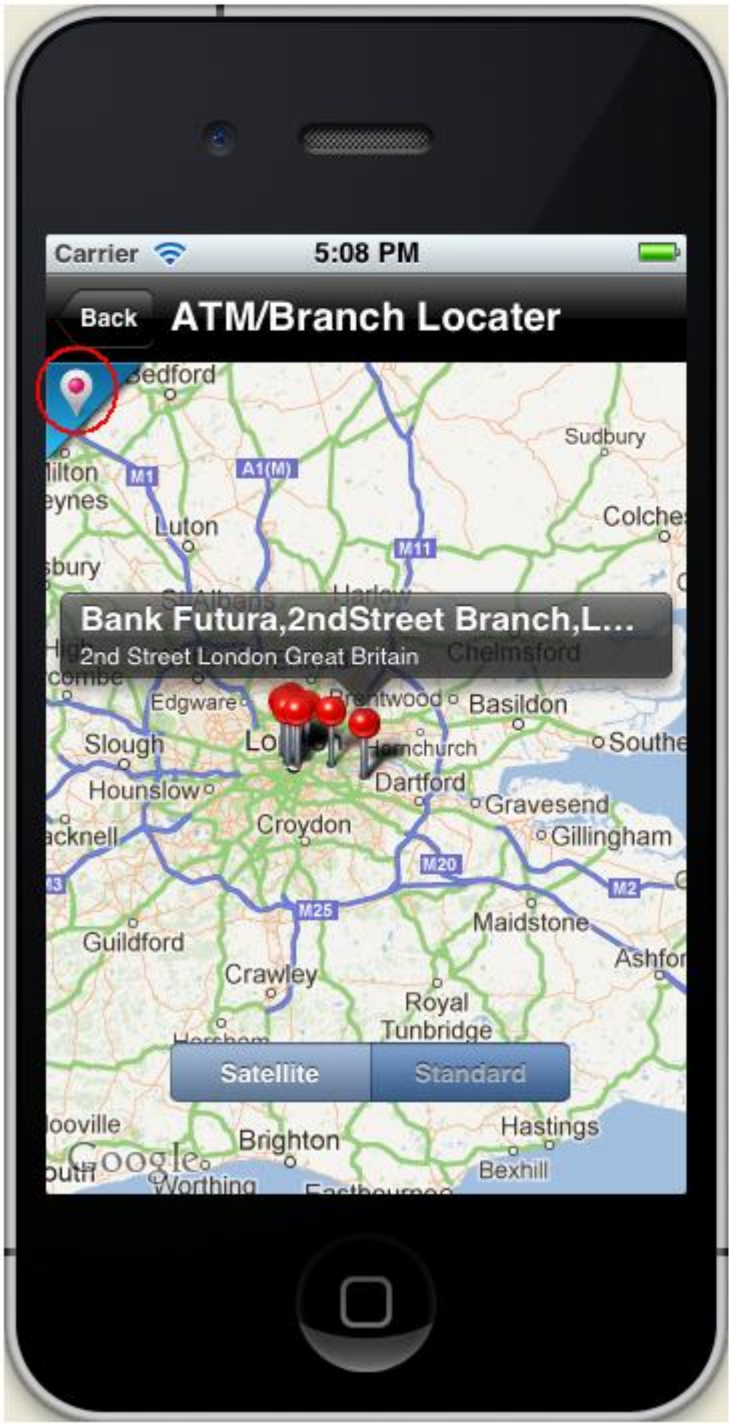
4. Click the **Search** button as encircled in above screen. The system displays the ATM

Branch location address.



5. Click the button/icon as encircled in above screen. The system opens the Map screen showing the ATM/Branches locations for the entered location, as shown in below screen.

You can also view the address map by clicking on any of the addresses displayed.



6. Above screen shows map as Standard view. You can also view the Satellite view by clicking the **Satellite** Tab.

7. Click the icon as encircled in above screen to navigate back to the initial ATM/Branch Locator screen.

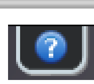
50. Help

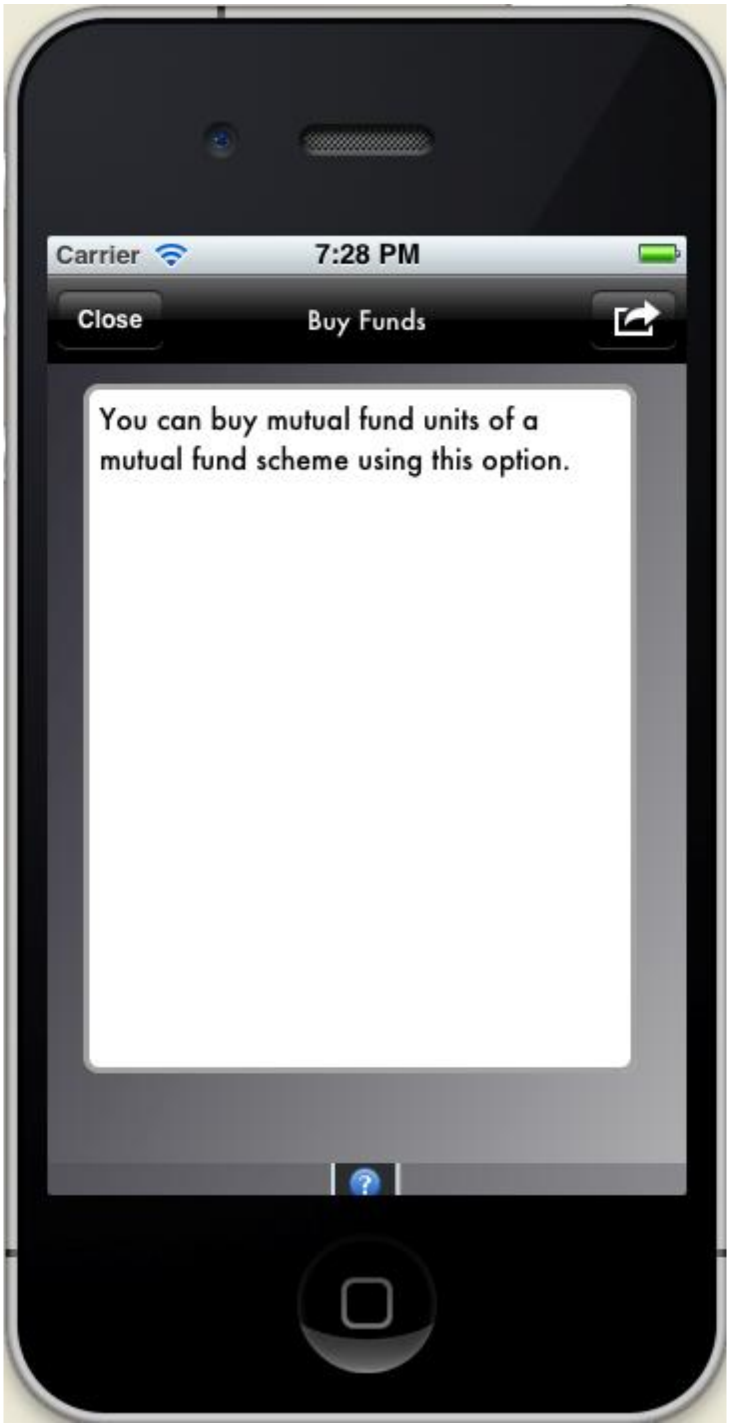
The help button is used to display the summary of the transactions. On clicking on the help button the user is displayed the summary of the transaction.

To view the details of help

1. Log on to the client/application based Mobile Banking application.
2. Access any transaction (Below shown is for **Buy Funds** transaction).

Pay Bills

3. Click the  **Help** icon as encircled in the above screen, to view the help screen. It displays brief information about that transaction.



4. Click the same help icon to get back to the initial screen.

51. Offers

Location Based Offers:

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

The system will be able to identify the user's geo location using the GPS option available in the 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.

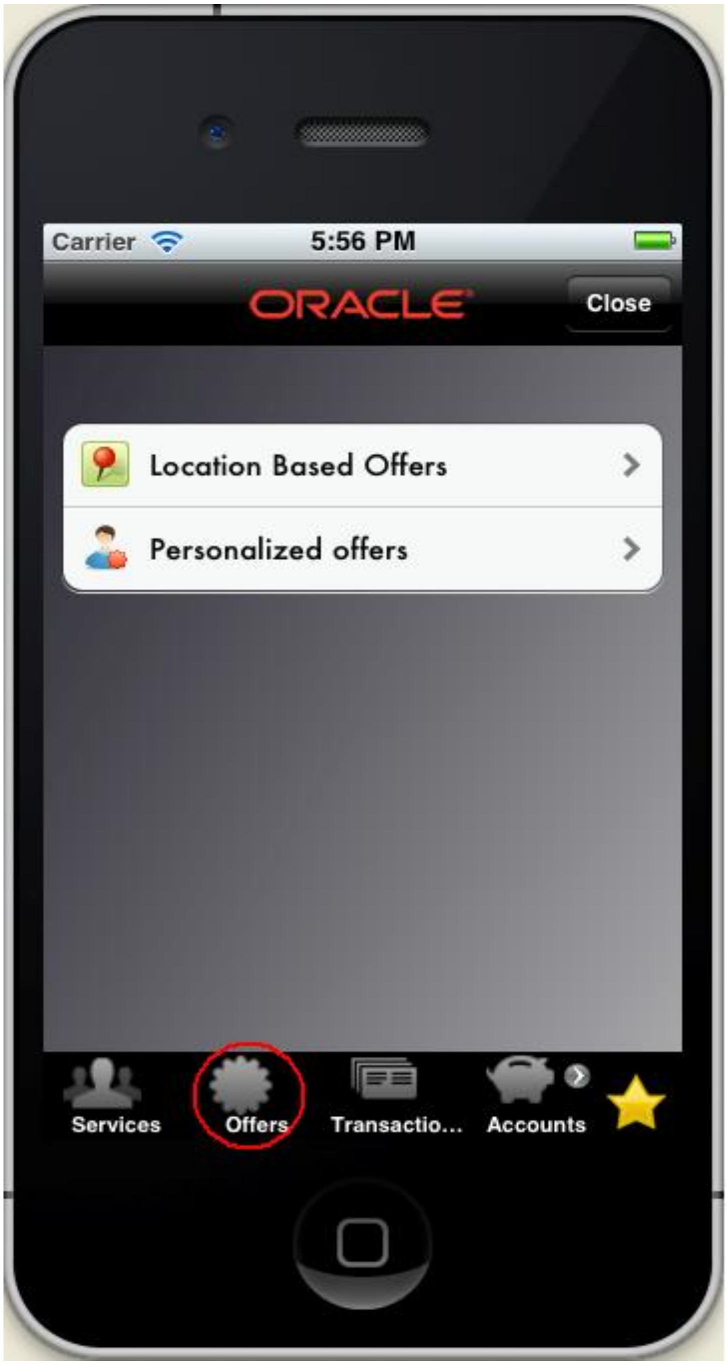
Personalized / Targeted Offers:

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.

Offers



2. Click **Offers** option from the menu bar at the bottom as encircled above. The system

displays Offers as Location based & Personalized offers as shown above.

3. Click any of the Offer type in order to view it. You can also view offers based on your location by clicking Location Based Offers tab. It will show offers with respect to your location.
4. Below shown are the sample Personalized offer, displayed after clicking Personalized Offers tab.

Personalized Offers

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

52. Live Help/Call

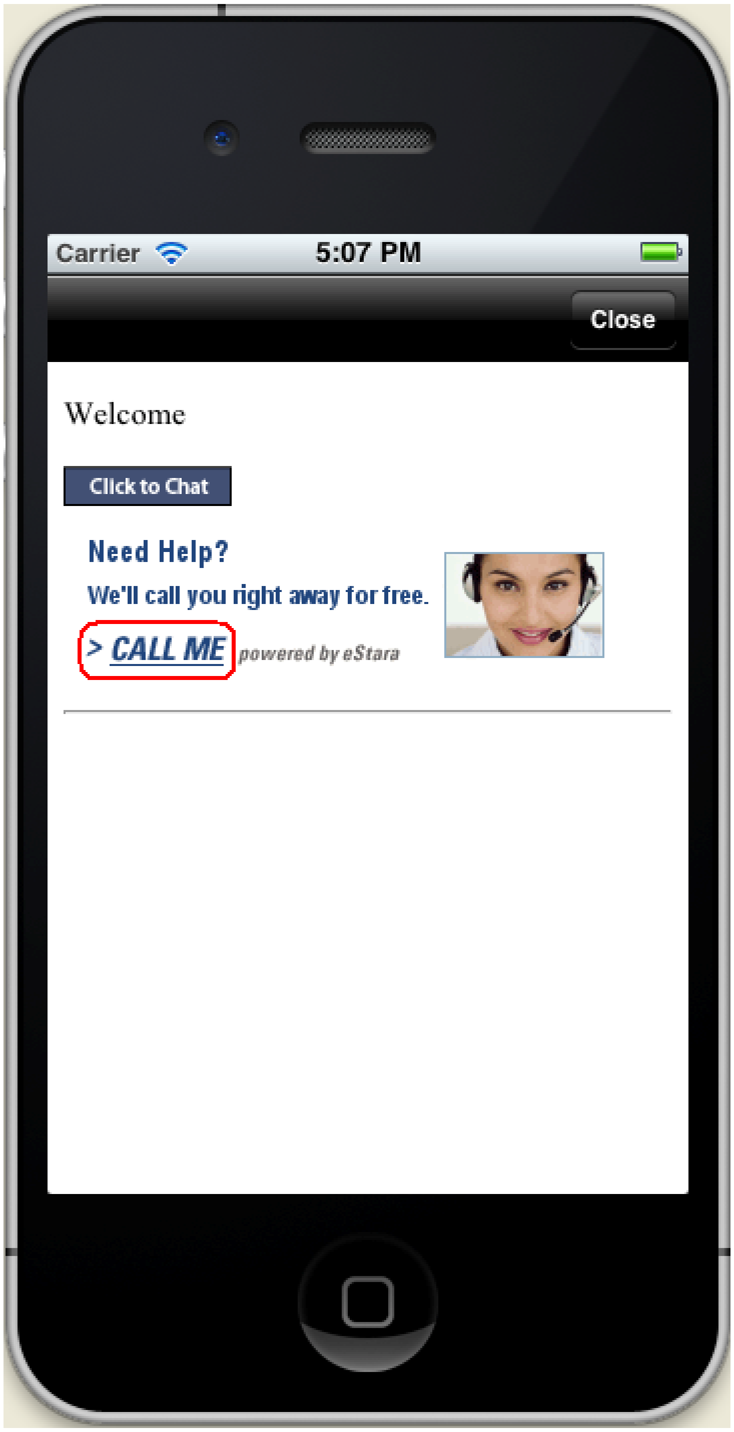
Using this option, you can request for a call by the Oracle ATG agents for online assistance.
This feature provides the options to the business users for interactions with bank officials / call centre executives.
Live Chat facility is not available for iPhone Application. You can only interact through call.

1. Below is shown for Buy Funds transaction. This option will be available for various transactions.

Buy Funds

2. Click the button/icon as encircled in above screen. It will open a new screen showing the option to

call, as shown in below screen.



3. You can interact with an agent on call, by clicking Call Me option as encircled in above screen. It will direct a call to an Agent, which then will direct the agent to call you.

4. Below screen is shown, when Call Me option is clicked.

5. Select the Country

6. Enter your number. Click the Talk By Phone button. You will receive a call.