Oracle FLEXCUBE Direct Banking

Release 12.0.0

Android Browser Based Mobile Banking

User Manual

Part No. E52305-01

Table of Contents

1. Transaction Host Integration Matrix

Legends

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

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**	**Qualified with Mobile Enabler**
Log In	**NH**	**NH**	**Y**
Log Out	**NH**	**NH**	**Y**

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
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
Transactions to Authorize	NH	NH	N

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

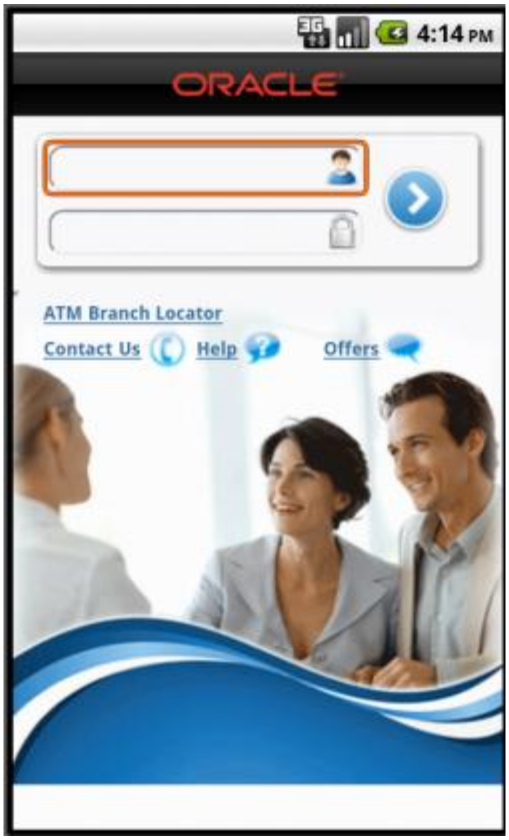
2. Log In / Landing Screen

This option allows you to perform the transaction through Oracle FLEXCUBE Direct Banking system using the Android browser based mobile.

To login into the Android browser based Mobile Banking

1. Enter the provided URL for Android browser based mobile banking. The system displays **Login** Screen.

Login



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

3. Click the  icon. The system displays **Account Overview** screen.

Account Overview

4. Two types for menu navigation are available.
5. Menus can be accessed by clicking on the Account OR menus can also be accessed by navigating through the sliding menu bar shown at the bottom of the screen.
6. Click any Menu in that menu bar. The system will navigate to the respective submenus.

Note: You can also view ATM Branch Locators, Offers available using options in lower panel of landing screen.

3. Menu Navigation

This section explains the ways by which you can navigate through menus for any transaction. Own Account Transfer transaction has been explained below for both the navigations.

Note: All the Transactions cannot be accessed through both the navigations. Transactions like Internal Transfer, Ad hoc Statement etc are provided with both the navigations. Transactions like Account Activity, Account Details etc can be accessed through Landing Screen only.

Two Types of Navigations are available.

- Navigating through Landing Screen
- Navigating through Menu Bar

3.1. Navigating through Landing Screen

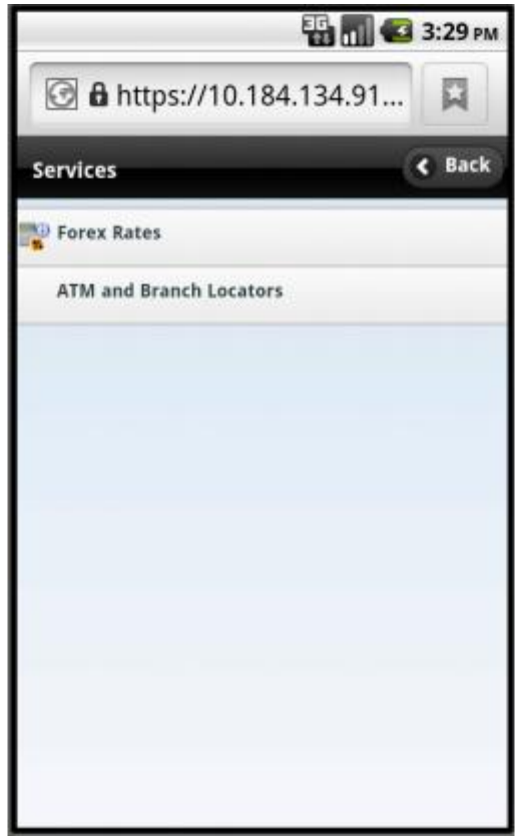
1. Below shown is the Landing Screen that comes after Login.

 Screen1: Click any account tab.	 Screen2: Click Account number.

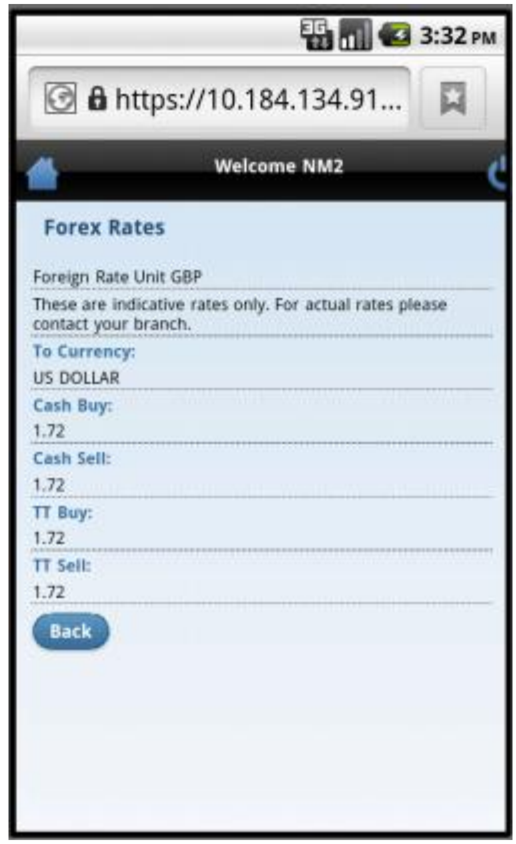
Screen3: Account Details displayed .Click Show Activity button to view account activities.

Screen4: Account Activity displayed.

3.2. Navigating through Menu bar

	
Screen1 (Landing Screen): Click the Services menu.	Screen2: Click Forex Rates tab.

Screen3: Click Submit.



Screen4: Forex Rates displayed.

4. Logout

This option enables you to log off the application.

To log out of the Android browser based Mobile Banking

1. Log on to the android browser based Mobile Banking application.

Menu

2. Click the  button to log off.

5. 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 Android browser based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

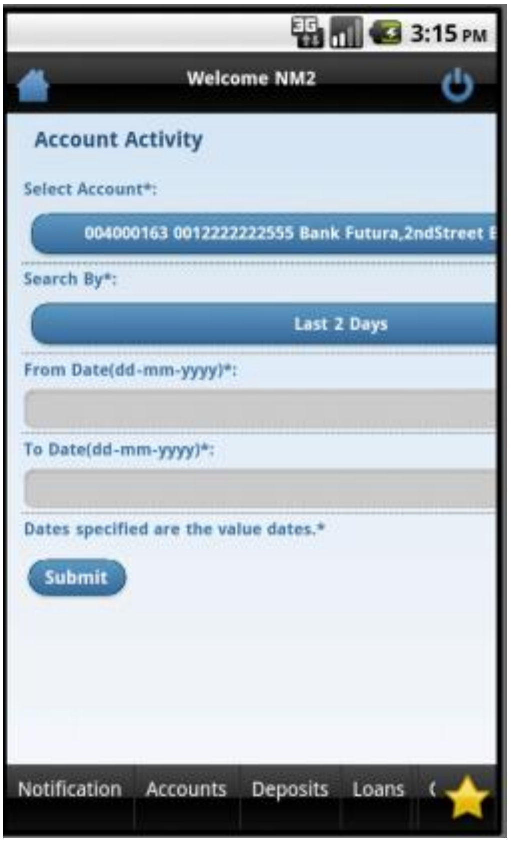
Accounts Overview

2. Click Account from Menu bar. Below screen is shown.

Accounts

3. Click Account activity tab in the above screen. The system displays Account Activity screen.

Accoun Activity



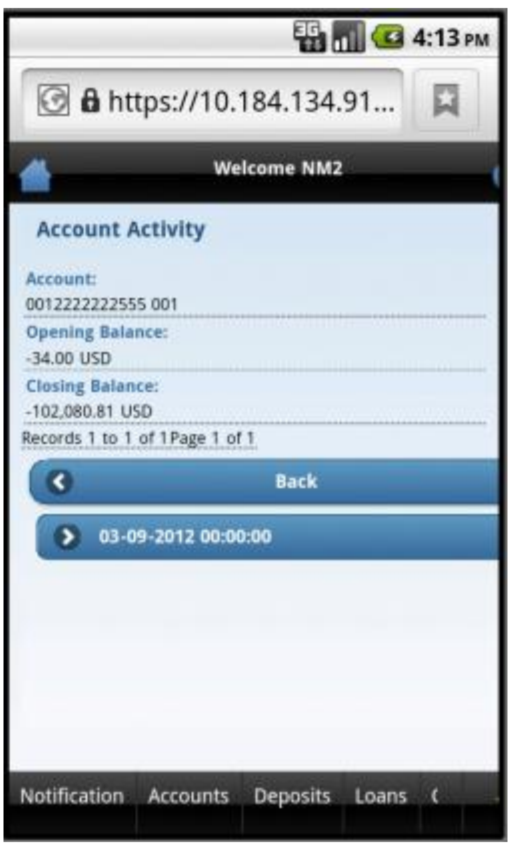
Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select Account whose account activities you want to view.
Search By	[Mandatory, Drop down] Select the search by option from the list. The Options are • Last 2 Days • Last 5 Days • Between two dates

Field Name	Description
From Date	[Conditional, Alphanumeric,10, Pick list] Type the start date from which the transaction details have to be generated or select the date from the pick list
To Date	[Conditional, Alphanumeric, 10, Pick list] Type the end date up to which the transaction details have to be generated or select the date from the pick list. Note: From Date and To Date fields are applicable only when Between two dates option is selected in the Search By screen.

4. Click the **Submit** button in the above screen. The system displays the account activity as per the search criteria in the **Account Activity** screen as shown below.

Account Activity Details



5. Click Back button. The system will display initial Account Activity screen.

6. 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 Android browser based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview

2. Click Accounts from Menu bar. Below screen is shown:

Account Summary

3. Click the Account Details tab in above screen. The system displays Account Details screen, as shown below.

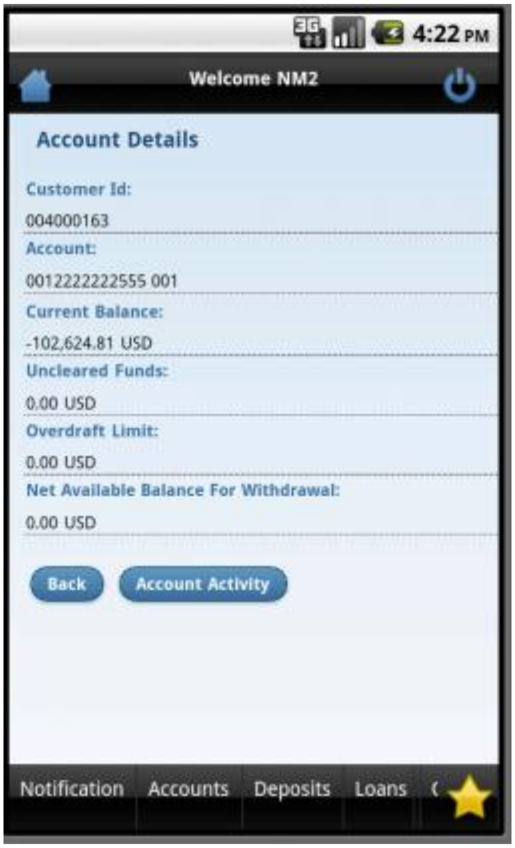
Account Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select Account whose account details you want to view.

4. Click Submit. The system displays Account Details screen:

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 dropdown.
Current Balance	[Display] This field displays the balance available in the account including the overdraft limit with the base currency of the account.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.

Field Name	Description
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.

7. My Accounts

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 Android browser based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview

2. Click Accounts from menu bar. Below is shown.

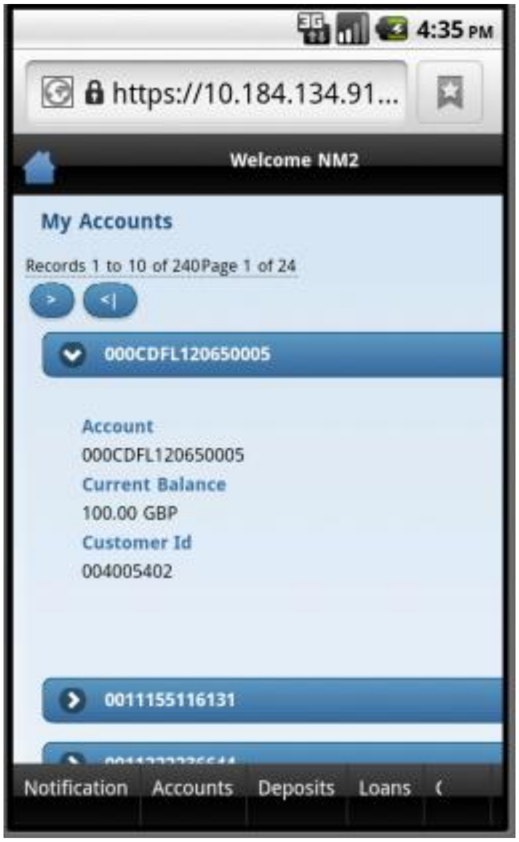
Accounts

3. Click My Accounts tab. The system displays Account Summary screen, as shown below.

My Accounts

4. Click on any account. The system displays Account Details, as shown below.

My Accounts Details

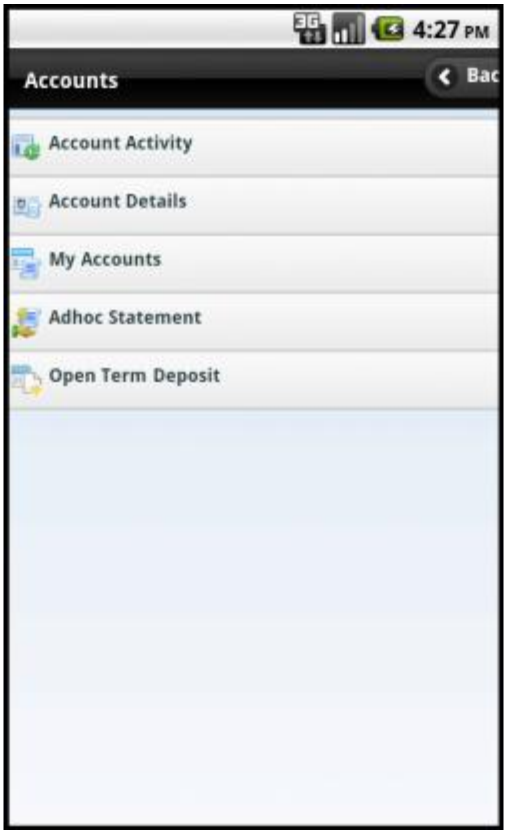


8. Ad-hoc Statement

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

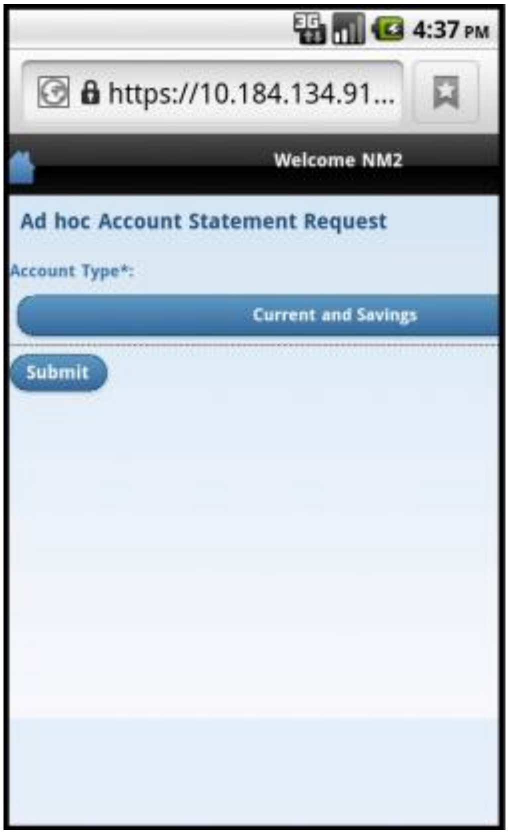
To request the Adhoc Statement

1. Log on to the Android browser based Mobile Banking application.
2. Click the Accounts menu from the menu bar. The system displays Account transactions as shown in the above screen.



3. Click the Ad hoc Statement tab. The system displays Ad hoc Account Statement Request screen as shown below.

Ad hoc Account Statement Request

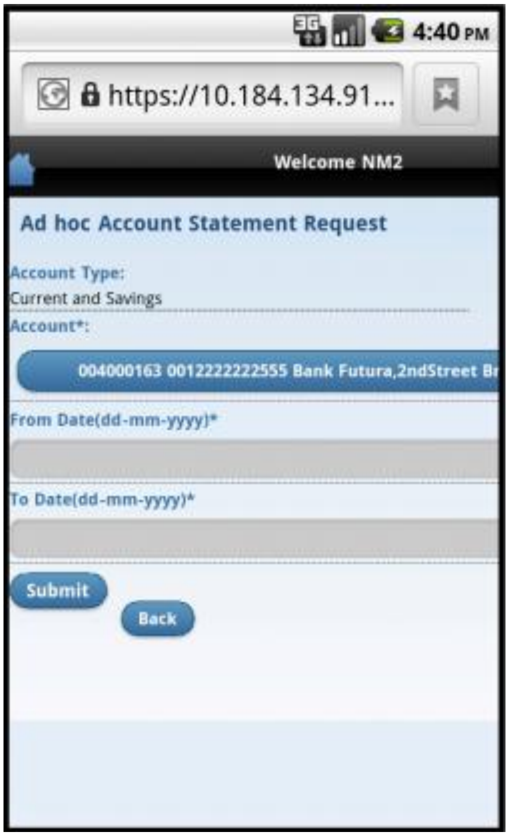


Field Description

Field Name	Description
Account Type	[Mandatory, Dropdown] Select the type of account. The drop down menu has Current and Savings and Term Deposits account.

4. Click the Submit button. The system displays below Adhoc Account Statement Request screen.

Ad hoc Account Statement Request



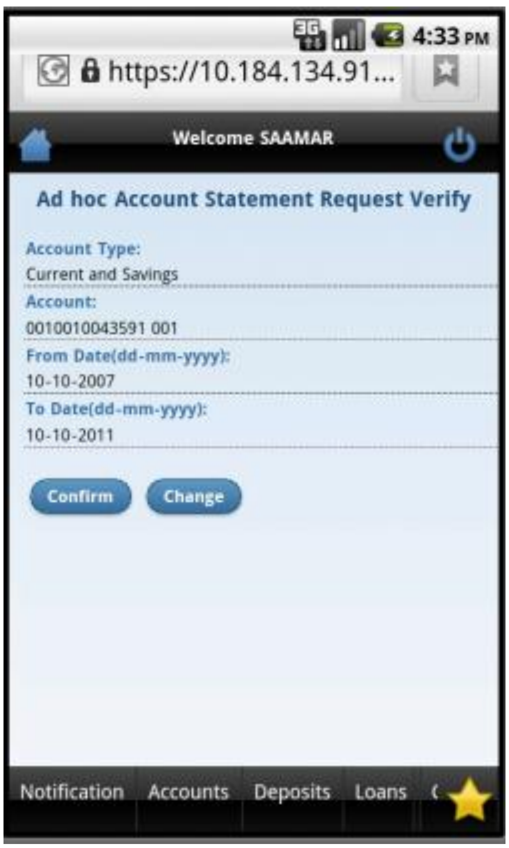
Field Description

Field Name	Description
Account Type	[Display] This field displays the type of account selected in the previous screen from the dropdown.
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts.
From Date	[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 Date	[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.

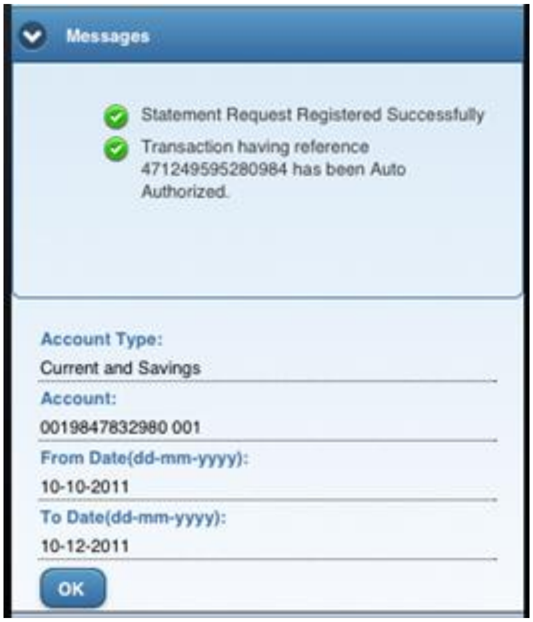
5. Click the **Submit** button. The system displays **Ad hoc Account Statement Request - verify** screen.

Ad hoc Account Statement Request Verify



6. 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



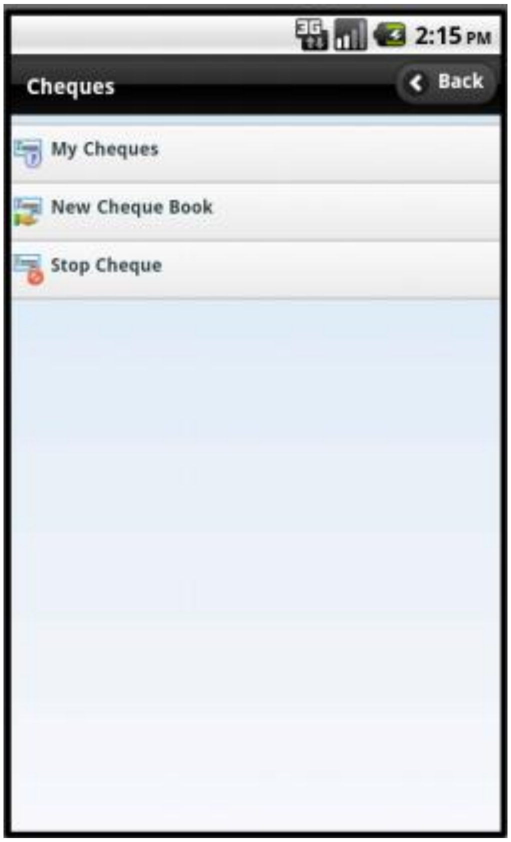
7. Click the **OK** button to navigate to the initial **Adhoc Account Statement Request** screen.

9. 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.

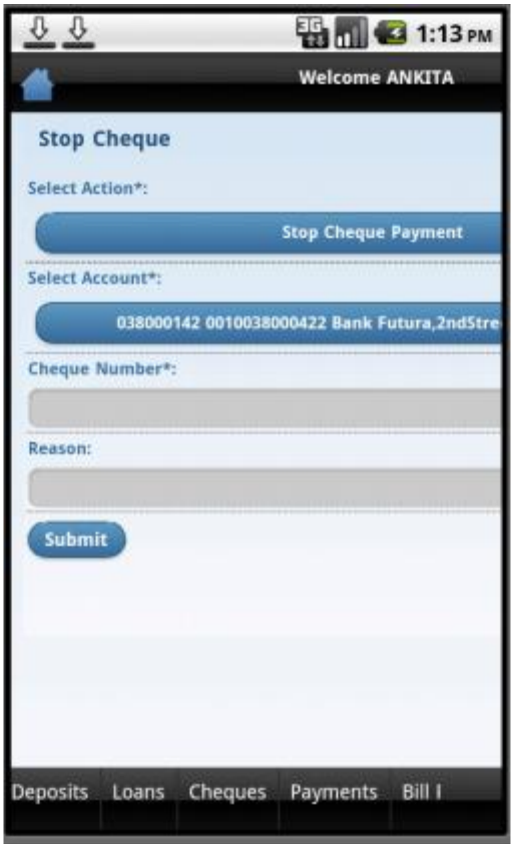
To stop or unblock cheque request

1. Log on to the Android browser based Mobile Banking application.



2. Click the Cheques menu from the menu bar. The system displays transactions under Cheque menu, as shown in above screen.
3. Click the Stop Cheque tab. The system displays Stop Cheque screen as shown below.

Stop Cheque



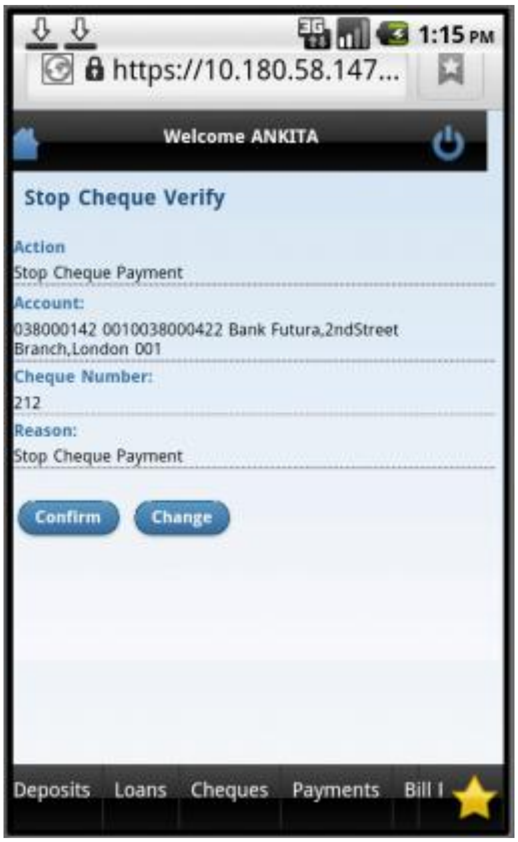
Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action from drop down menu. The options are • Stop Cheque payment • Cancel stopped Cheque
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number to be stopped/Cancel stopped cheque.

Field Name	Description
Reason	[Mandatory, Alphanumeric, 40] Type the reason to Stop/Cancel stopped cheque request. This field is an optional field for cancel stopped cheque request.

4. Click the **Submit** button. The system displays **Stop Cheque Verify** screen.

Stop Cheque Verify



5. Click the **Confirm** button as shown in the above screen. The system will display **Stop Cheque Confirm** screen as shown below.

Stop Cheque Confirm

6. Click the **OK** button. The system displays initial Stop Cheque screen.

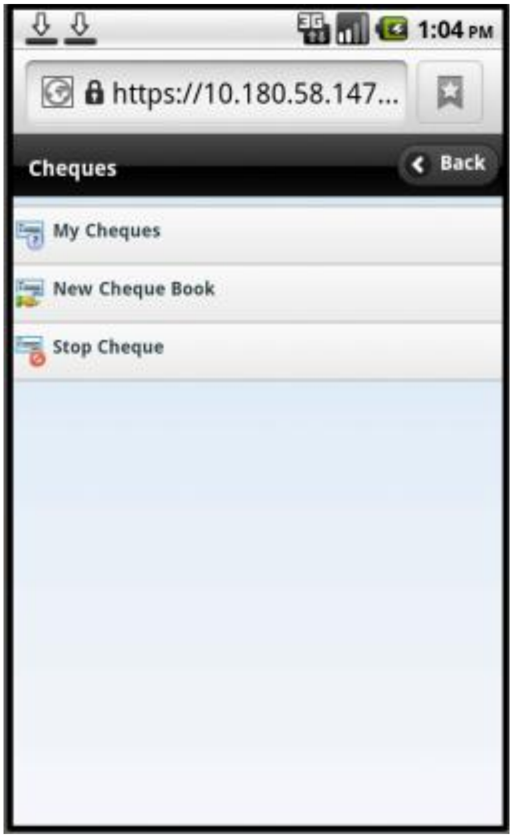
10. My Cheques/Cheque Status Inquiry

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

To inquire the cheque status

1. Log on to the Android browser based Mobile Banking application.
2. Click the **Cheques** menu from the menu bar at the bottom. The system displays **Cheques** screen as shown below.

Cheques



3. Click the **My Cheques** tab. The system displays below **My Cheques** screen.

My Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down 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

4. Enter the required details.
5. Click the **Submit** button. The system displays cheque number and its status in the **My Cheques** details screen.

My Cheques

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.

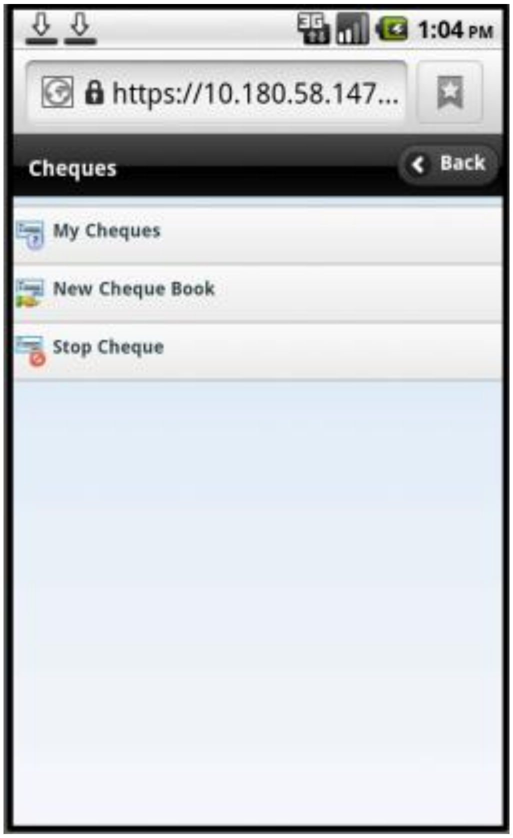
11. New Cheque Book

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

To request the cheque book

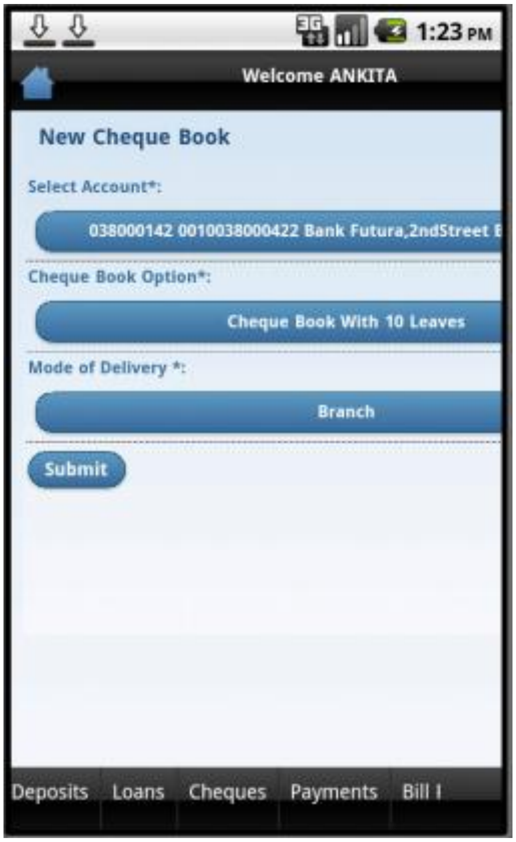
1. Log on to the Android browser based Mobile Banking application.
2. Click the **Cheques** menu from the menu bar at the bottom. The system displays **Cheques** screen as shown below.

Cheques



3. Click the **New Cheque Book** tab. The system displays below **New Cheque Book** screen.

New Cheque Book



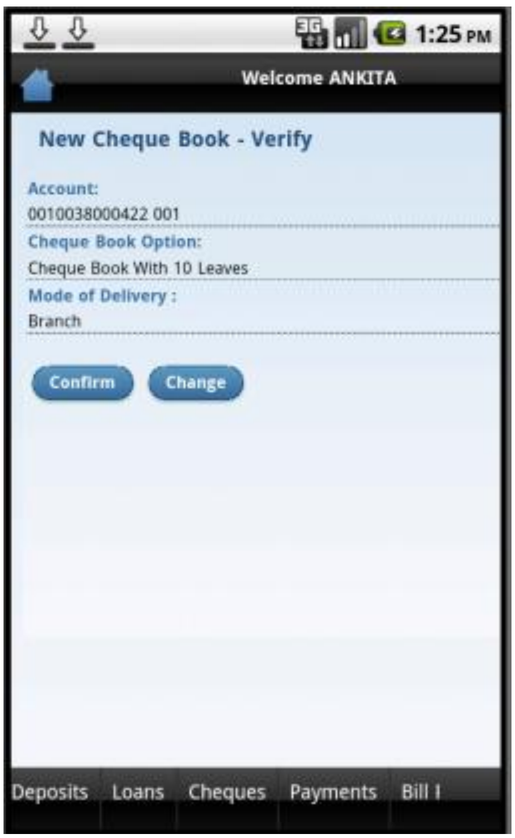
Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Book Option	[Mandatory, Dropdown] Select the number of cheque leaves required from the drop down menu.

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

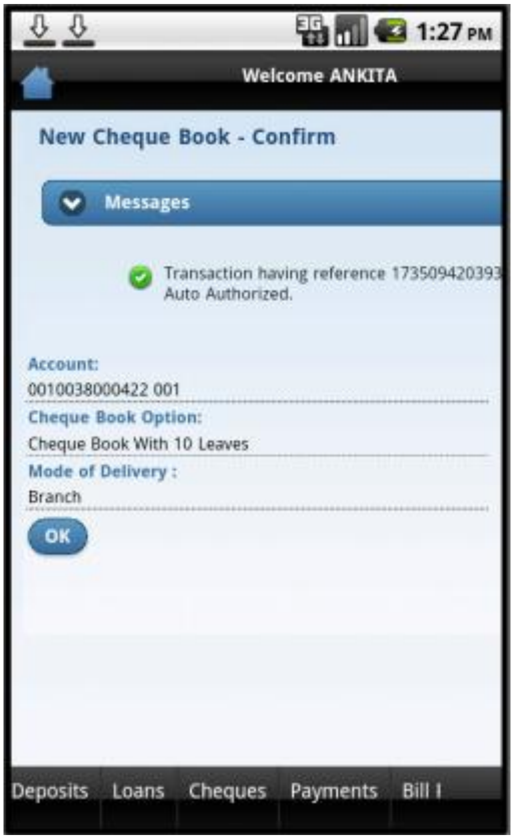
4. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen, as shown below.

New Cheque Book – Verify



5. Click the **Confirm** button. The system displays **New Cheque Book – Confirm** screen.

New Cheque Book – Confirm



6. Click the **OK** button. The system displays initial **New Cheque Book** screen.

12. 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 Android browser based Mobile Banking application.
2. Click the **Bill Payments** menu from the menu bar at the bottom. The system will display **Bill Payments** transactions as shown in below screen.

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

Pay Bills

Field Description

Field Name	Description
Select Biller	[Mandatory, Dropdown] Select the Biller from the registered List of Billers from the drop down 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.

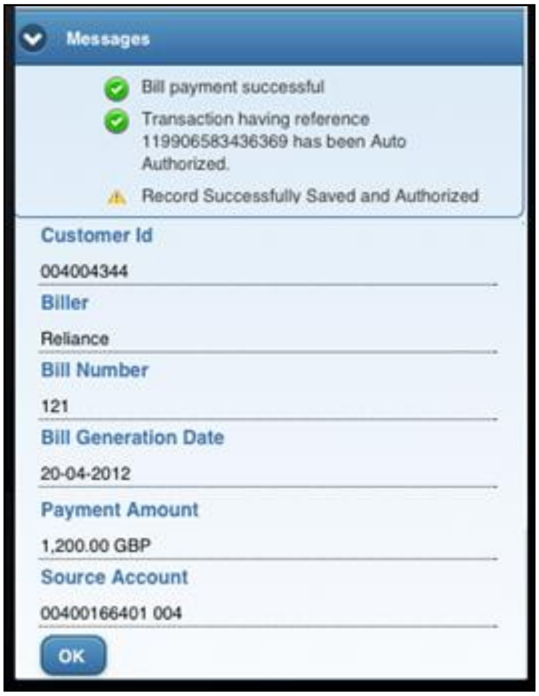
Field Name	Description
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

4. Click the **Submit** button. The system displays **Pay Bill Verify** screen.

Pay Bill Verify

5. Click the **Confirm** button. The system displays **Pay Bill Confirm** screen.
   OR
   Click the **Change** button to return to the previous screen.

Pay Bill Confirm



6. Click the OK button to navigate to the initial **Pay Bills** screen.

13. 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.

13.1. Register Biller

To register the biller

1. Log on to the Android browser based Mobile Banking application.

2. Click the Transfers menu from the menu bar. The system will display Transfers transactions as shown in above screen.
3. Click the **Register Biller** tab. The system will display Register Biller screen, as shown below.

Register Biller

4. Click the **Add Biller** button. The system displays **Register Biller** screen, as shown below.

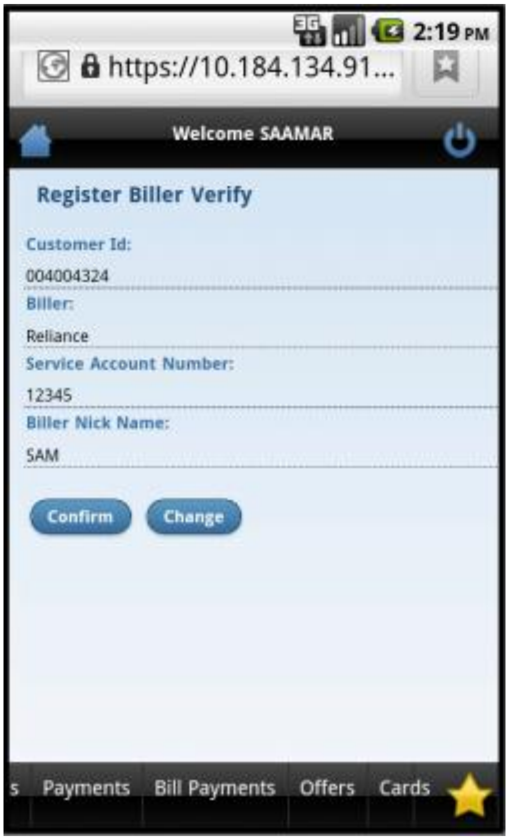
Register Biller

Field Description

Field Name	Description
Select Customer	[Mandatory ,Dropdown] Select the Customer from the Dropdown.
Select Biller	[Mandatory ,Dropdown] Select the biller from the dropdown.
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 **Submit** button. The system displays **Register Biller – Verify** screen.
   OR
   Click the **Back** button to go to the previous screen.

Register Biller – Verify



6. Click the **Confirm** button. The system displays **Register Biller – Confirm** screen.

   OR

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

Register Biller – Confirm

7. Click the **Close** button. The system displays Register Biller Confirm screen.

13.2. Delete Biller

To delete the biller

1. Log on to the Android browser based Mobile Banking application.

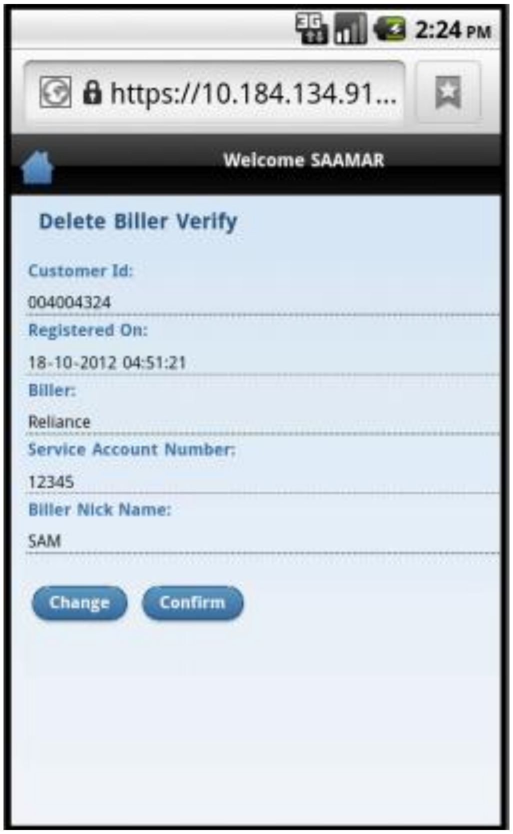
2. Click the Transfers menu from the menu bar as encircled above. The system will display Transfers transactions as shown in above screen.
3. Click the **Register Biller** tab. The system will display **Register Biller** screen, as shown below.

Delete Biller

Field Description

Field Name	Description
Select Customer	[Mandatory ,Dropdown] Select the Customer from the Dropdown.
Select Biller	[Mandatory ,Dropdown] Select the biller from the dropdown.
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.

Delete Biller – Verify

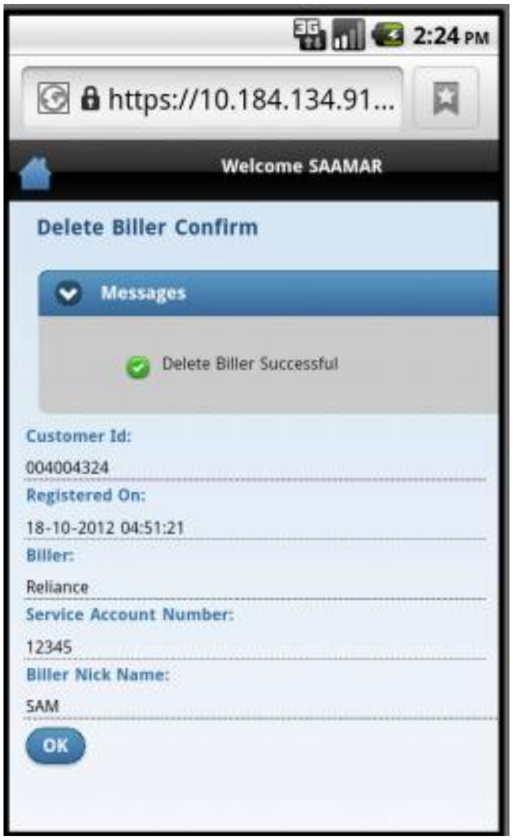


4. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen.

   OR

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

Delete Biller – Confirm



5. Click the **Close** button. The system displays **Delete Biller Confirm** screen.

14. 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 Android browser based Mobile Banking application. The system displays initial Account Overview screen as shown below.

Account Overview

2. Click the Loan account type as encircled in the above screen. The system displays all the loan accounts in **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


2:05 PM
https://10.184.134.91...
Welcome SAAMAR
Loan Details
Account*
SAMM
Submit


2:06 PM
https://10.184.134.91...
Welcome SAAMAR
Loan Details
Account Details
Account
001CLP1121850001 001
Customer Id
001004359
Product Name
CL_PDC_TENOR_PRODUCT
Loan Details
Sanctioned Loan Amount
100,000.00 GBP
Interest Rate
10.00 %
Maturity Date
03-Jul-2013
Disbursed Loan Amount
100,000.00 GBP
Outstanding Loan Details
Principal Balance
0.00 GBP
Next Installment Date

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.
Product Name	[Display] This field displays the loan product name.

Field Name	Description
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.
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.

15. 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 Android browser based Mobile Banking application. The system displays initial Account Overview screen as shown below.

Account Overview

2. Click the **Islamic Finance** account type as shown in the above screen. The system displays all the Islamic Financing loan accounts in **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


5:00 PM
004000433
Account:
004IA21121080012 004
Product Name:
Financing Details:
Maturity Date:
17-Oct-2012
Amount Financed:
1000.000000
Finance Amount Disbursed:
1000.000000
Profit Rate:
0.00 %
Lease Type:
Financial Lease
Lease Payment Mode:
Arrears
Outstanding Financing Details:
Principal Balance:
0.000000
Next Installment Date:
17-Oct-2012
Next Installment Amount:
1000.000000
Installment Arrears:
0.000000
Outstanding Finance Amount:


5:00 PM
Financing Details:
Maturity Date:
17-Oct-2012
Amount Financed:
1000.000000
Finance Amount Disbursed:
1000.000000
Profit Rate:
0.00 %
Lease Type:
Financial Lease
Lease Payment Mode:
Arrears
Outstanding Financing Details:
Principal Balance:
0.000000
Next Installment Date:
17-Oct-2012
Next Installment Amount:
1000.000000
Installment Arrears:
0.000000
Outstanding Finance Amount:
1000.000000
Back

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer id of the selected account.
Account	[Display] This field displays the account numbers under a particular customer ID.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Maturity Date	[Display] This field displays the maturity date of the financing account.
Amount Financed	[Display] This field displays the financed amount.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
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.

Field Name	Description
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.
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.

16. Forex Rate Inquiry

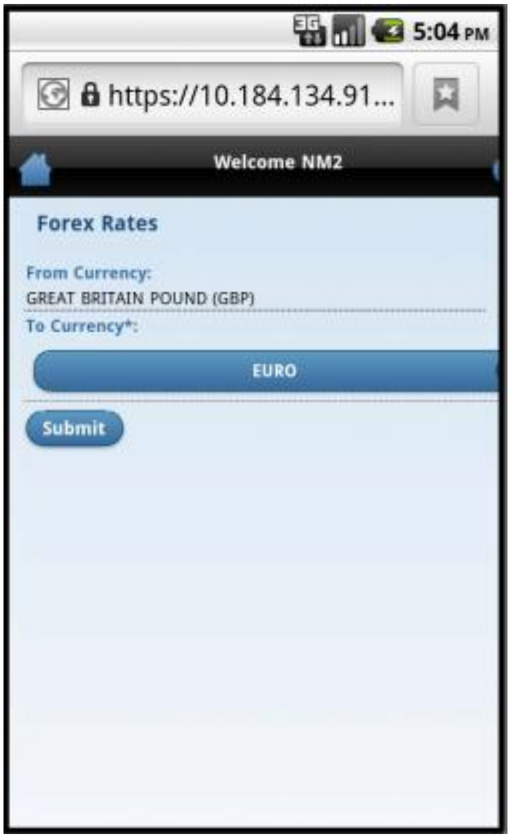
This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

1. Log on to the Android browser based Mobile Banking application.

2. Click the Services menu in the menu bar as encircled in above screen. The system will display Services options as shown in above screen.
3. Click the **Forex Rates** tab from the above screen. The system displays **Forex Rates** screen.

Forex Rates


5:04 PM
https://10.184.134.91...
Welcome NM2
Forex Rates
From Currency:
GREAT BRITAIN POUND (GBP)
To Currency*:
EURO
Submit

Field Description

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

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

Forex Rates

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.

17. 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 Android browser based Mobile Banking application.
2. Navigate to **Payments -> Own Account Transfer**. The system shows initial **Own Account Payment** screen.

Own Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the source account The drop down menu gives the list of accounts.
To Account	[Mandatory, Dropdown] Select the destination account The drop down menu gives the list of accounts.
Amount	[Mandatory, Numeric,15] Type the amount to be transferred in Destination account Currency

Field Name	Description
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

3. Click the **Submit** button. The system displays **Own Account Transfer – Verify** screen.

Own Account Transfer – Verify

4. Click the **Confirm** button. The system displays **Own Account Transfer – Confirm** screen.
   OR
   Click the **Change** button to change the entered information.

Own Account Transfer – Confirm

5. Click the **OK** button. The system displays initial **Own Account Transfer** screen.

18. 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 Android browser based Mobile Banking application.
2. Navigate to **Payments -> Internal Transfer**. The system shows initial **Internal Transfer** screen.

Internal Transfer

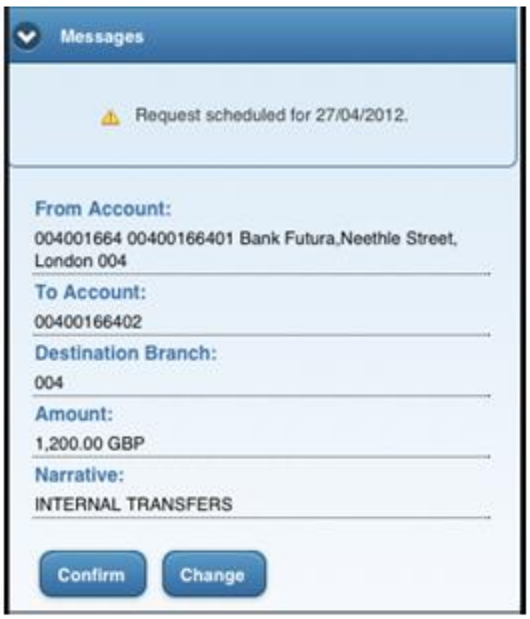
Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down 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.
Destination Branch	[Mandatory, Dropdown] Select the branch of the destination account.

Field Name	Description
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it's currency from the dropdown displayed below that field.
Currency	[Mandatory, Dropdown] Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

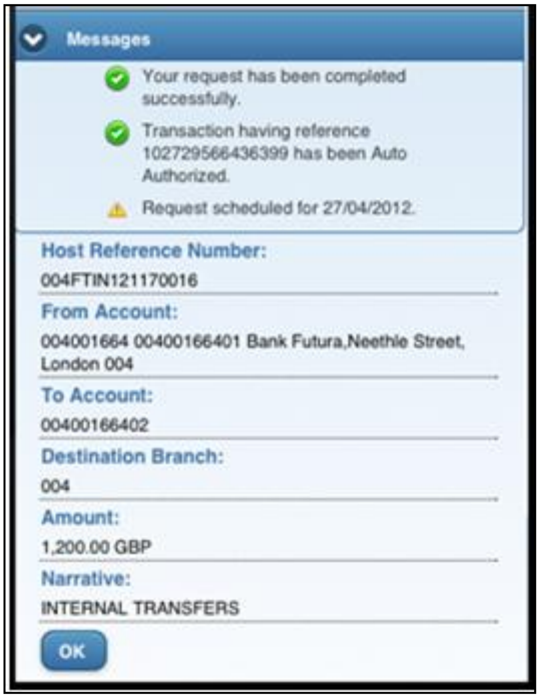
3. Click the **Submit** button. The system displays **Internal Transfer – Verify** screen, as shown below.

Internal Transfer – Verify



4. Click the **Confirm** button, to initiate the transfer. The system displays **Internal Transfer – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

Internal Transfer – Confirm



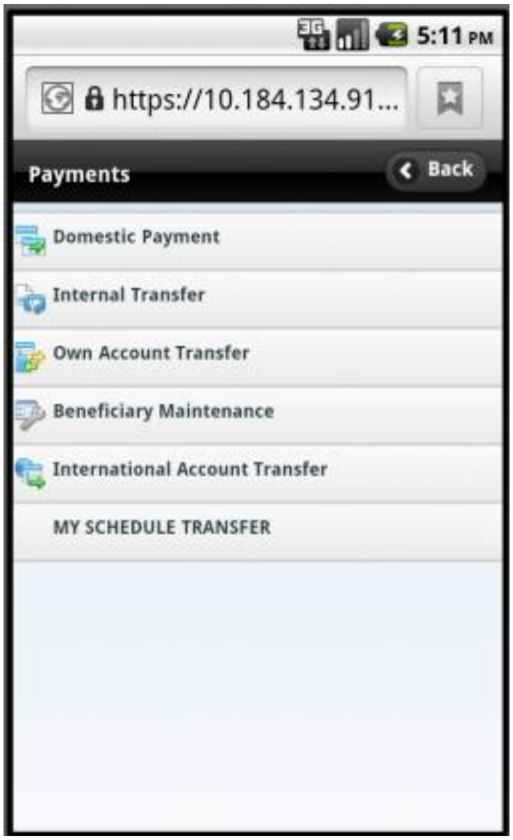
5. Click the **OK** button. The system displays **Internal Transfer** screen.

19. 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. Log on to the Android browser based Mobile Banking application.



2. Click the Transfers menu from the menu bar. The system will display Transfers transactions as shown in above screen.
3. Click the **Domestic Payment** tab. The system will display system displays **Domestic Payment** screen.

Domestic Payment

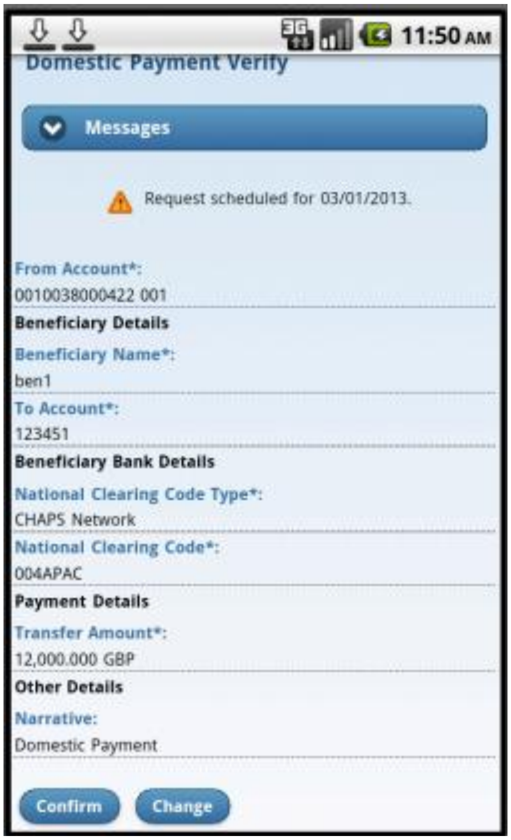
Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the source account from the dropdown list
Beneficiary Details	
Beneficiary Name	[Mandatory, Alphanumeric,35] Type the beneficiary name.
To Account	[Mandatory, Alphanumeric,35] Type the Destination account number.
Beneficiary Bank Details	

Field Name	Description
National Clearing Code Type	[Mandatory, Dropdown] Select the national clearing code type from the dropdown list.
National Clearing Code	[Mandatory, Alphanumeric,20] Type the national clearing code for the Bank
Payment Details	
Amount	[Mandatory, Alphanumeric,15] Type the amount to be transferred.
Currency	[Mandatory, Dropdown] Select the transfer currency from the dropdown list.
Other Details	
Narrative	[Mandatory] Type the narrative for further reference

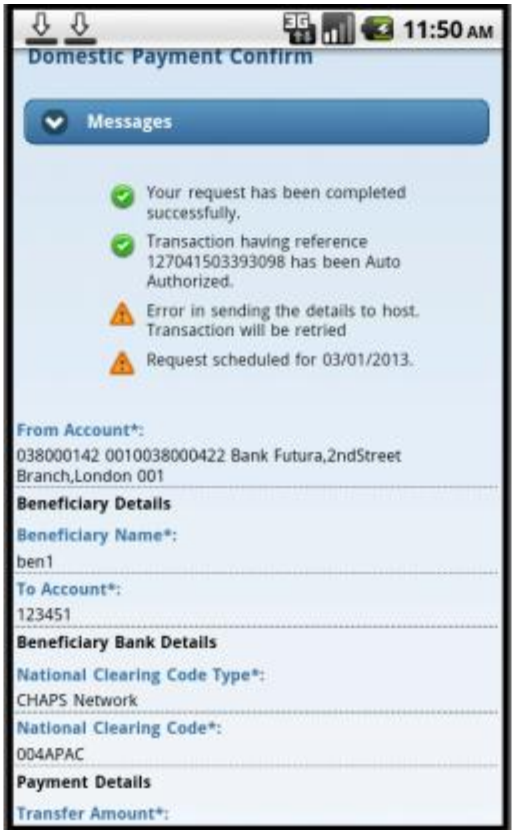
4. Enter the required details
5. Click the **Submit** button. The system displays **Domestic Payment – Verify** screen.

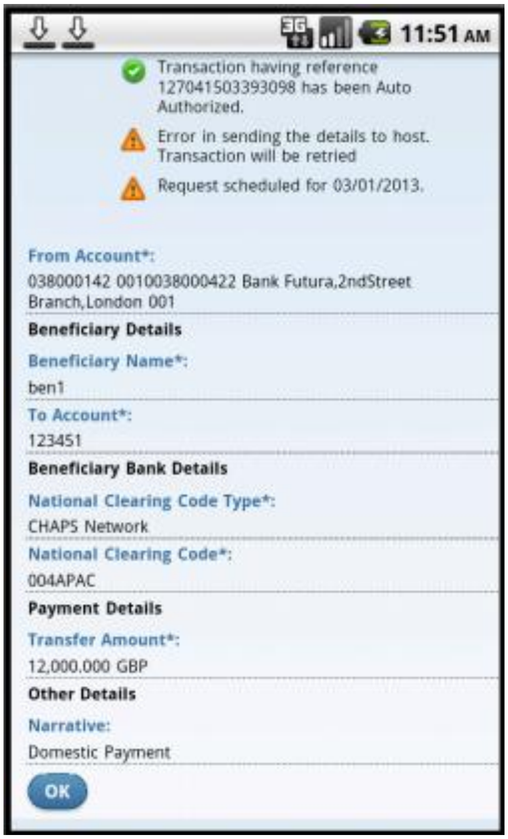
Domestic Payment – Verify



6. Click the **Confirm** button. The system displays **Domestic Payment – Confirm** screen.
   OR
   Click the **Change** button to change the entered details.

Domestic Payment – Confirm





7. Click the OK button to go back to the initial **Domestic Payment** Screen.

20. Deposit Redemption

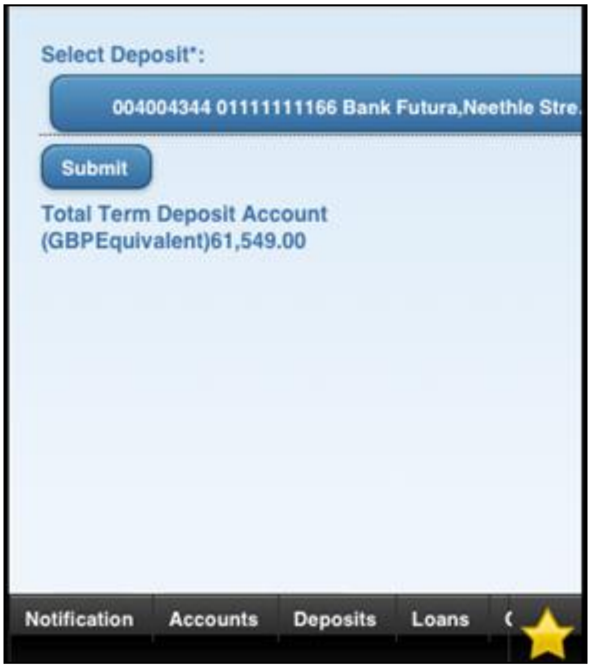
Redeem Term Deposit allows you to Redeem your term Deposit details either partially or fully through Android browser Based Mobile Banking.

To redeem the term deposit

1. Log on to the Android browser based Mobile Banking application.
2. Click the Deposits menu from the menu bar at the bottom. The system displays below screen.

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

Deposit Redemption

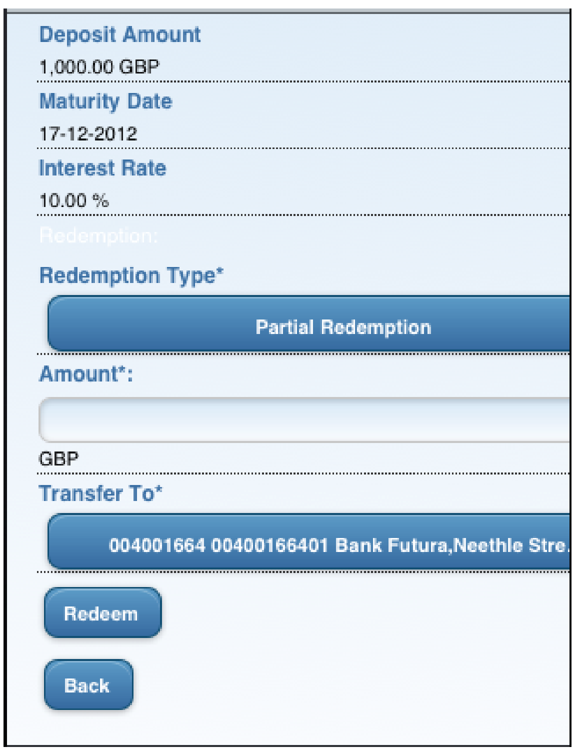


Field Description

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

4. Click the **Submit** button. The system displays below **Deposit Redemption** screen.

Deposit Redemption



Field Description

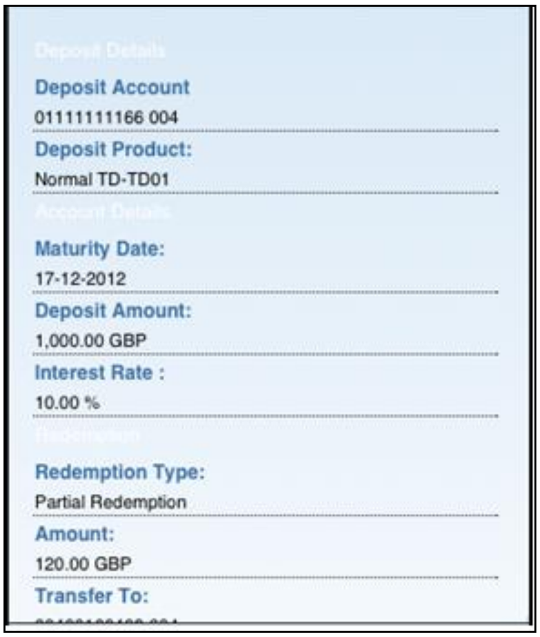
Field Name	Description
Deposit Details	
Deposit Account	
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.
Maturity Date	[Display] This field displays the Maturity date of the deposit.
Interest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

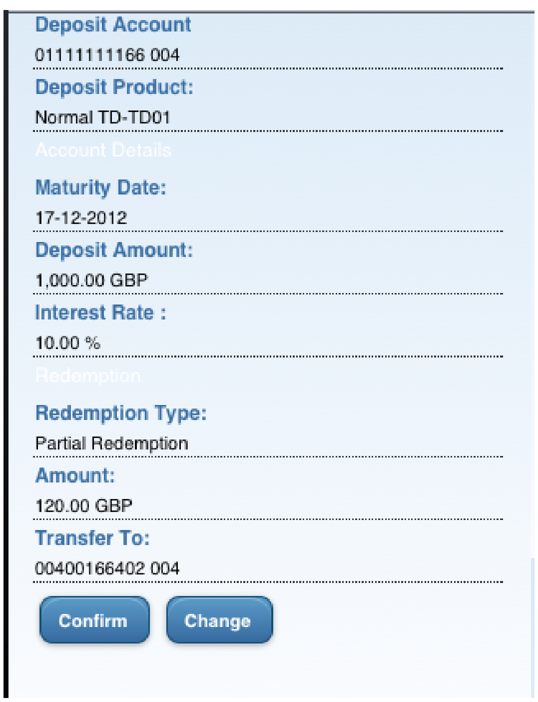
5. Click the **Redeem** button. The system displays **Deposit Redemption Verify** screen.

   OR

   Click the **Back** button to go back to the previous screen to make any changes.

Deposit Redemption Verify





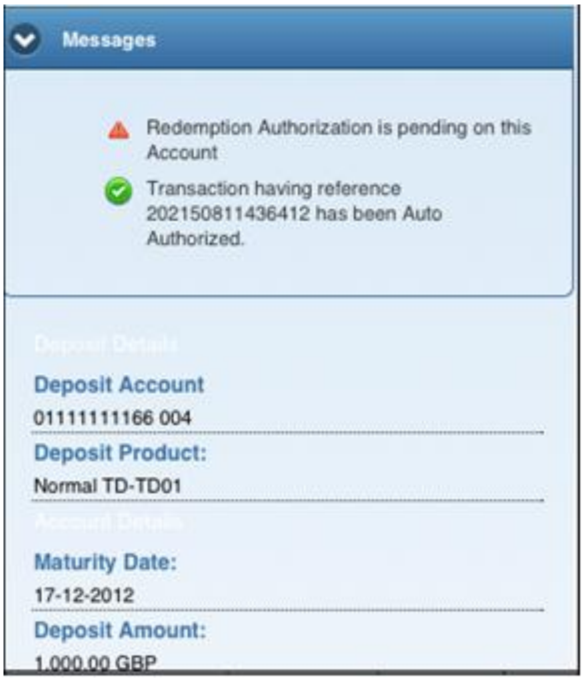
6. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption –**

Confirm screen.

OR

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

Deposit Redemption Confirm



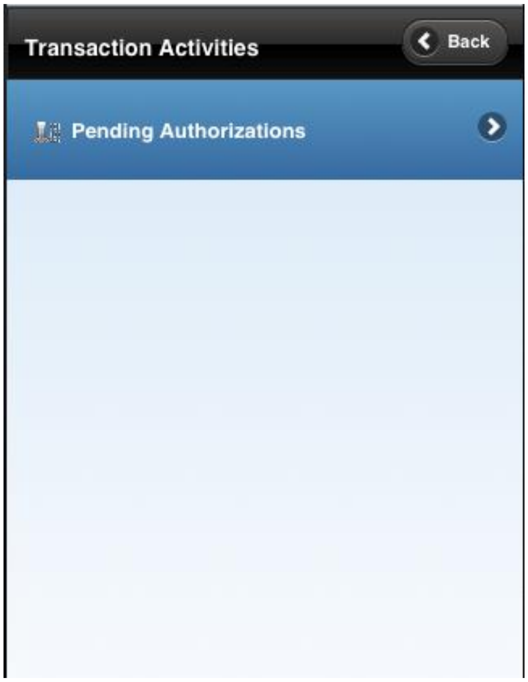
7. Click the **OK** button to return to the initial Deposit Redemption screen.

21. 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 Android browser based Mobile Banking application.
2. Click the **Transactions Activities** menu in the menu bar at the bottom. The system displays transactions in **Transactions Activities** screen.



3. Click the Pending Authorizations 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 **View** button to view details and authorize that transaction. The system displays View

Pending Authorization screen.

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

   Screen.

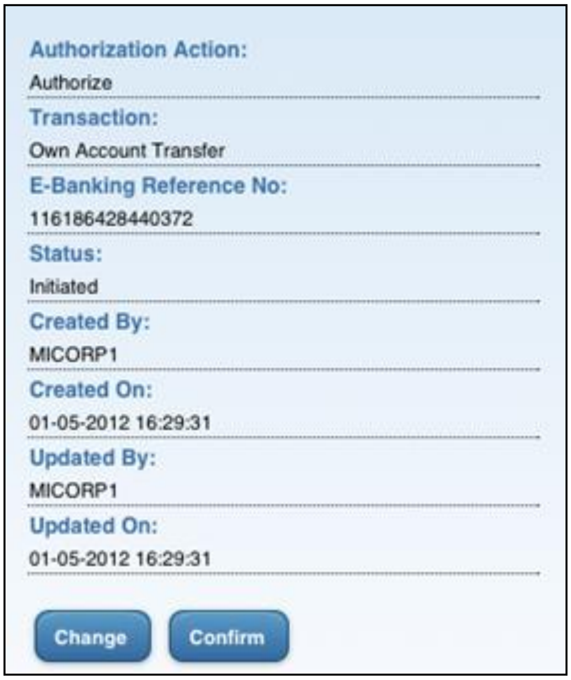
   OR

   Click the Reject button to reject the transaction.

   OR

   Click the **Authorize** button to authorize that transaction. The system displays Verify Authorization screen.

Pending Transactions – Verify

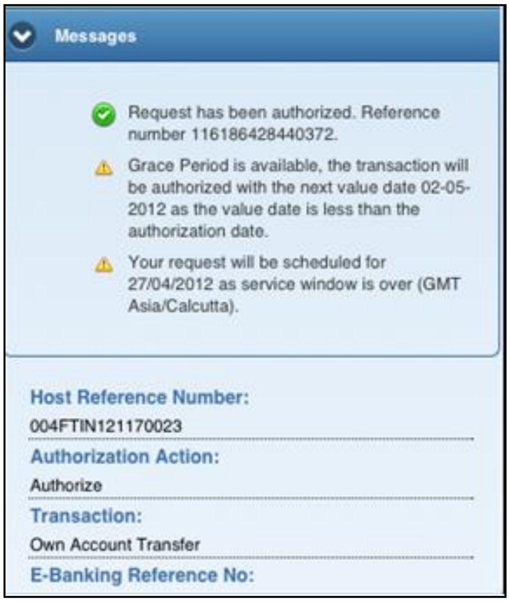


7. Click the **Confirm** button. The system displays **Pending Transactions – Confirm** screen.

   OR

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

Pending Transaction – Confirm



8. Click the **OK** button. The system will display initial Transactions screen.

22. 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 Android browser based Mobile Banking application.

22.1. Compose Message

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

3. Click the **Compose** tab. The system displays below **Compose** screen.

Compose


2:41 PM
https://10.184.134.91...
Welcome NM2
Compose
Select the subject of this message:
Demand Draft and Cheques
Customer:
NMR
Next
Notification
Accounts
Deposits
Loans

Field Description

Field Name	Description
Select Subject	[Mandatory, Dropdown] Select the messages subject from the dropdown.
Customer	[Mandatory, Dropdown] Select the customer from the dropdown.

4. Click the **Next** button. The system shown below screen with the options to be performed.

5. Click the **Send** button. The system shows screen for confirmation of message sent**.**


2:43 PM
https://10.184.134.91...
Welcome NM2
Compose Message
Messages
Your message has been sent.
Back
Notification
Accounts
Deposits
Loans

22.2. 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.

3. Click More to view message details as shown below.

4. Click the Reply button in order to reply to the current message.
   OR
   Click the Back button to navigate to the previous screen.

22.3. Bulletins

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

Bulletins

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


2:33 PM
https://10.184.134.91...
Welcome SAAMAR
Message Details
Sent By: Bank admin
Date: 01-10-2012 06:56:04
To: SAAMAR RETAIL
Expires: 29-10-2012 23:59:59
Subject: BANK HOLIDAY
BANK WILL NOT OPERATE ON THIS TUESDAY
Back
Notification
Accounts
Deposits
Loans

22.4. Alerts/Tasks

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

Alerts

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

3. Similarly you can view Tasks for your user.

22.5. Sent Messages

Sent Messages

1. Click the **Send Messages** option. The system displays below sent messages screen.

Sent Messages

2. Click the on the message. The system displays below sent messages details screen.

Sent Messages

22.6. Service Request

Service Request

1. Click the **Service Request** option. The system displays below Service Request screen.

Service Request

2. Click the **Service Request** option. The system displays below View Service Request screen.

View Service Request

23. 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 Android browser based Mobile Banking application.

23.1. Register Reminder

2. Click **Notifications** option from the menu bar at the bottom. The system displays below screen.

3. Click the **Reminders** tab. The system displays below reminders schedule screen.

Reminders Schedule

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

Reminders

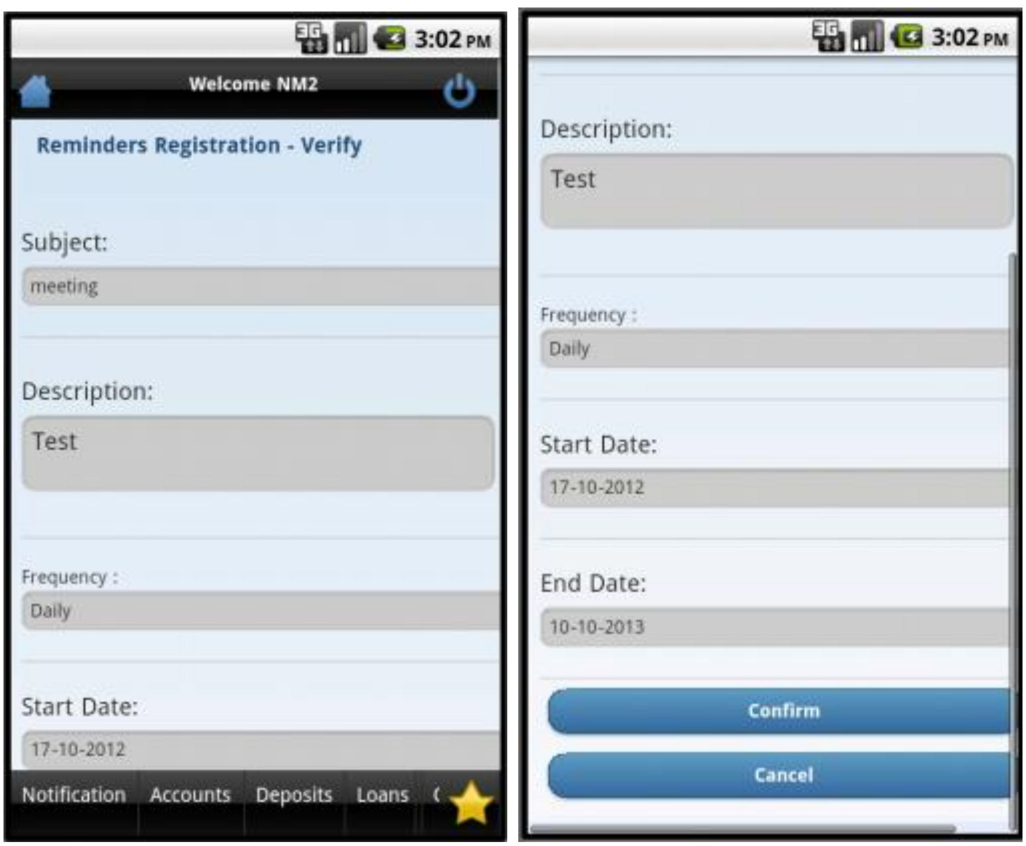
Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric] Type the reminder subject.
Description	[Optional, Alphanumeric] Type the description for reminder.
Frequency	[Mandatory, Dropdown] Select the frequency from the dropdown.

Field Name	Description
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.

5. Click the **Submit** button. The system shown **Reminders Registration – Verify** screen as shown below.

Reminders Registration – Verify



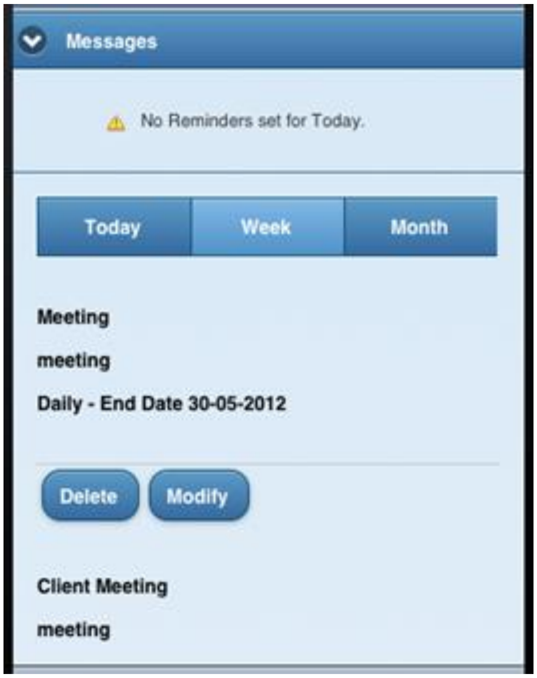
6. Click the **Confirm** button. The system displays **Reminders Registration Confirm** screen as shown below.
   OR
   Click the **Cancel** button to cancel the reminder registration.

Reminders Registration Confirm

7. Click the **OK** button to navigate to the initial Reminders Schedule screen.

23.2. 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.

24. 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 Android browser based Mobile Banking application. The system displays initial Accounts Overview screen.
2. Click the **Cards** menu from the menu bar at the bottom. The system displays cards screen as shown in below.

Accounts Summary

3. Click the **Credit Card Details** tab**.** The system displays **Credit Card Details** screen.

Credit Card Details

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.
Last payment amount	[Display] This field displays the amount of the last payment done.

Field Name	Description
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.

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

25. 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 Android browser based Mobile Banking application.
2. Click the **Cards** menu from the menu bar at the bottom. The system displays cards screen as shown in below.

Accounts Summary

3. Click the **Credit Card Statement** tab**.** The system displays **Credit Card Statement** screen.

Credit Card Statement

Field Description

Field Name	Description
Card Number	[Mandatory, Drop-Down] Select card number from the drop down list for which statement is to be viewed.
Month	[Mandatory, Drop-Down] Select month from the drop down list for which statement is required.
Year	[Mandatory, Drop-Down] Select year from the drop down list for which statement is required.

4. Click the **Submit** button. The system displays the credit card statement in the **Credit**

Card Statement screen.

5. Click any of the transaction number tab, to view its transaction details, as shown in below screen.

Credit Card Statement

26. Change Password

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

To change the password

1. Log on to the Android browser based Mobile Banking application.
2. Click the **Services** menu from the menu bar at the bottom. The system displays transactions under services menu, as shown in above screen.

Services

3. Click the **Change Password** tab. The system displays **Change Password** screen as shown below.

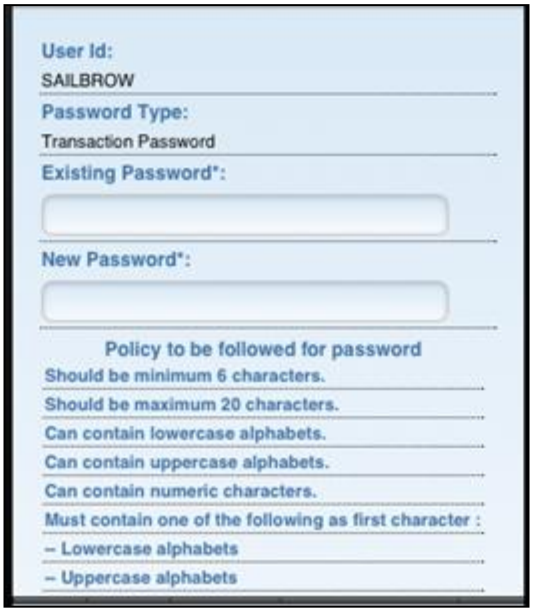
Change Password

Field Description

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

4. Click the **Submit** button. 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.

5. 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

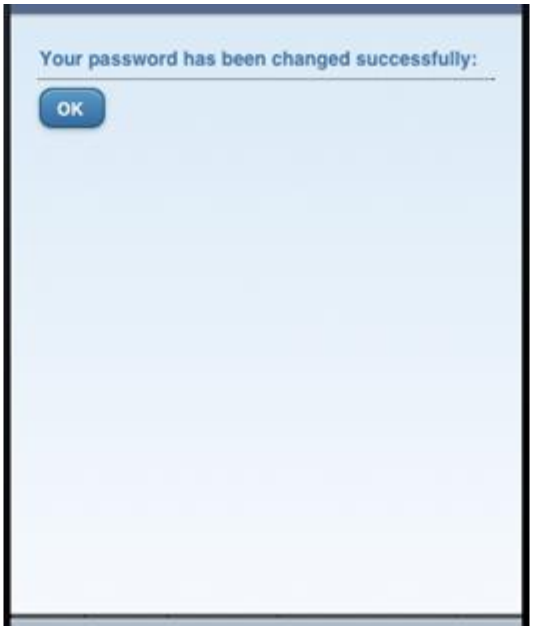
Verification – Change Password

6. 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.

Confirmation – Change Password



7. Click the **OK** button. The system displays initial **Change Password** screen.

27. 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 Android browser based Mobile Banking application. The system displays initial Accounts Overview screen.
2. Click the Term Deposits account types tab. The system displays all the term deposits in the deposit details 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

Field 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.

Field Name	Description
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.
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.

28. 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 Android browser based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

Accounts Overview

2. Click the Contract TD tab. 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


4:05 PM
https://10.184.134.91...
Welcome NM2
Contract Deposits
Account Details
Customer Id:
004005402
Contract Deposit:
000CDFL120650005
Product Name:
float
Current Balance:
100.00 GBP
Deposit Details:
Deposit Date:
05-03-2012
Maturity Date:
31-12-2012
Interest Rate:
5.00 %
Accrued Interest Till Date:
0.00 GBP
Notification
Accounts
Deposits
Loans


4:06 PM
Account Details
Customer Id:
004005402
Contract Deposit:
000CDFL120650005
Product Name:
float
Current Balance:
100.00 GBP
Deposit Details:
Deposit Date:
05-03-2012
Maturity Date:
31-12-2012
Interest Rate:
5.00 %
Accrued Interest Till Date:
0.00 GBP
Interest Instructions
Instructions:
None
Maturity Instructions
Rollover Instructions:
Renew Principal and Interest
Back

Field 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.

Field Name	Description
Interest accrued till date	[Display] This field displays the interest accrued till date.
Interest Instruction	
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.

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

29. 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 Android browser based mobile banking application in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen.

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.

2. Click the **Change** button. The system displays the **change transaction password** screen.

Change Password

3. Click the **OK** button. The system displays dashboard screen.


12:15 PM
Change Password
Change Transaction Password*:
User Id*:
NM2RETAIL
Existing Password*:
New Password*:
Change
Rules for Transaction Password
Should be minimum 8 characters
Should be maximum 20 characters
Can contain lowercase alphabets
Can contain uppercase alphabets
Can contain numeric characters
Must contain one of the following as first character
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Must contain one of the following as last character
-- Lowercase alphabets


12:16 PM
https://10.184.132.156:...
Change Password
Messages
Password changed successfully.
Information*:
Password Changed Successfully.
OK

.

30. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

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

This information is available as part of fund rules definition.

An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To buy mutual fund

1. Log on to the Android browser based mobile banking application. The system displays initial Account Overview screen.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Buy Funds** transaction tab as shown above. The system displays **Buy Funds** screen as shown below.

Buy Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
Fund AMC	[Mandatory, Drop-Down] Select the fund AMC from the drop-down list.

4. Click the **Submit** button. The system displays **Buy Funds** screen.

Buy Funds

Filed Description

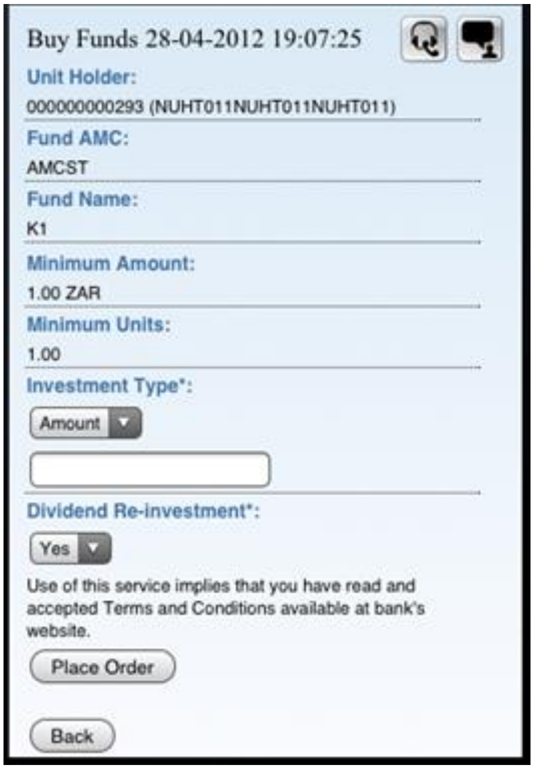
Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the name of the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.

5. Click the **Fund Details** button. The system displays **Buy Funds detail** screen.

OR

Click the **Back** button. The system displays the buy funds initial screen.

Buy Funds



Field Description

Field Name	Description
Place order	
Investment type	[Mandatory, Alphanumeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Type the investment amount/units as per the selection done.

Field Name	Description
Amount OR units	Mandatory, Alphanumeric,15] Type the investment amount/units as per the selection done.
Dividend Re-Investment	[Mandatory, Drop-Down] Select Yes from the drop down list if the dividends amounts are to be reinvested in the mutual fund, otherwise select No.

6. Click the **Place Order** button. The system displays **Buy Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Buy Funds – Verify

7. Click the **Confirm** button. The system displays **Buy Funds - Confirm** screen.
   OR
   Click the **Change** button to edit the entered details.

Buy Funds – Confirm

8. Click the OK button. The system displays Buy Mutual Fund screen.

31. Redeem Funds

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

A fund is open for redemption if:

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

The redemption process comprises of the following stages:

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

To redeem mutual fund

1. Log on to the Android browser based mobile banking application. The system displays initial Account Overview.

2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Redeem Funds** transaction tab as shown above. The system displays **Redeem Funds** screen as shown below.

Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Redeem Funds** screen.

Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units Held	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.

5. Click the **Place Order** button. The system displays **Redeem Funds** screen as shown below.
   OR
   Click the **Back** button to return to the previous screen.

Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund held by the unit holder..
Amount	[Display] This field displays the sellable units of the mutual fund.
Units Held	[Display] This field displays the sellable units of the mutual fund.

Field Name	Description
Redeem Type	[Mandatory, Drop-Down] Select whether the investment is to be made in terms of amount or mutual fund units.
Amount Or Unit	[Mandatory, Numeric,15] Enter the amount or units to be redeemed respectively

6. Click the **Place Order** button. The system displays **Redeem Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Redeem Funds – Verify

7. Click the **Confirm** button. The system displays **Redeem Funds Confirmation** screen.

   OR

   Click the **Change** button to edit the entered details.

Redeem Funds Confirmation

8. Click the **OK** button. The system displays initial **Redeem Funds** screen.

32. Portfolio

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

To view the portfolio

1. Log on to the Android browser based mobile banking application.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Portfolio** transaction tab as shown above. The system displays **Portfolio** screen as shown below.

Portfolio

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Portfolio** screen.

Portfolio

Field Description

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

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

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

33. Switch Funds

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

A fund is open for switch if

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

To switch mutual fund

1. Log on to the Android browser based mobile banking application. The system displays initial Account Overview screen.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Switch Funds** transaction tab as shown above. The system displays **Switch Funds** screen as shown below.

Switch Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Switch Funds** screen.

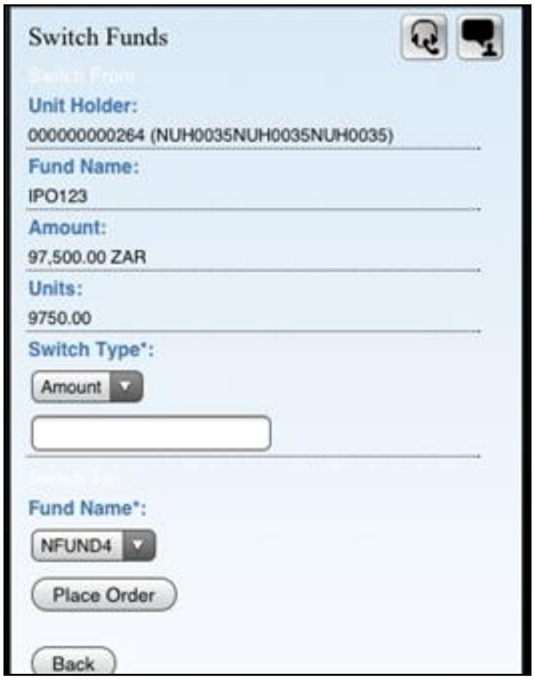
Switch Funds

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units Held	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.

5. Click the **Place Order** button. The system displays **Switch Funds** screen.
   OR
   Click the **Back** button. The system displays the previous screen.

Switch Funds



Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the unit's holder.
Fund Name	[Display] This field displays the fund name.
Amount	[Display] This field displays the market value of the investment as per the current date in terms of amount.
Units	[Display] This field displays the market value of the investment as per the current date in terms of units.
Place order	

Field Name	Description
Switch type	[Mandatory, Drop-Down] Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.
Amount or unit	[Mandatory, Alphanumeric, 15] Type the amount or units to be switched as per the selection done in the previous field.
Switch To	
Fund Name	[Mandatory, Drop-Down] Select the fund name to which mutual funds are to be switched.

6. Click the **Place Order** button. The system displays **Switch Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Switch Funds – Verify

7. Click the **Confirm** button. The system displays **Switch Funds - Confirm** screen.
   OR
   Click the **Change** button to edit the entered details.

Switch Funds – Confirm

8. Click the **OK** button to naviget to the initial Switch Funds screen.

34. Order Status

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

To view the order status

1. Log on to the Android browser based mobile banking application.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

3. Click the **Order Status** transaction tab as shown above. The system displays **Order Status** screen as shown below.

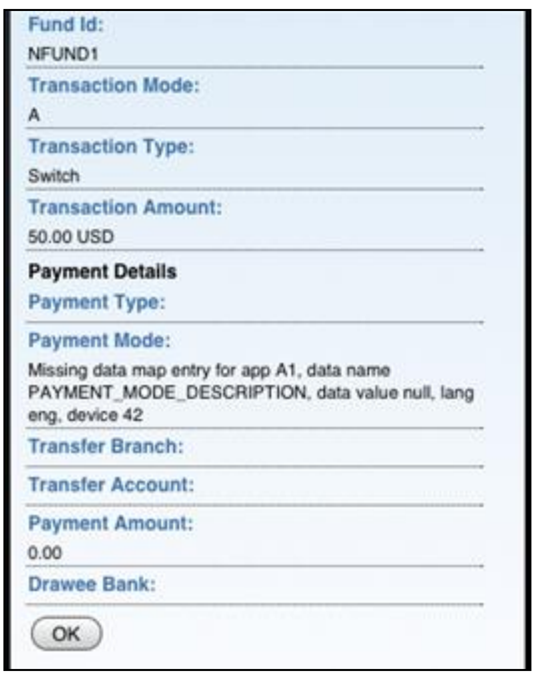
Order Status

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 15] Type the valid transaction reference number for which you wish to view order status.
Status	[Mandatory, Drop-Down] Select the status of the order from the drop down list.

4. Click the **Submit** button. The system displays **Order Status** screen.

Order Status



Field Description

Field Name	Description
Request received on:	[Display] This field displays the date and time on which the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.

Field Name	Description
Transfer Account	[Display] This field displays the account number used for transfer.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

5. Click the **OK** button to navigate to the initial order status screen.

35. 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:

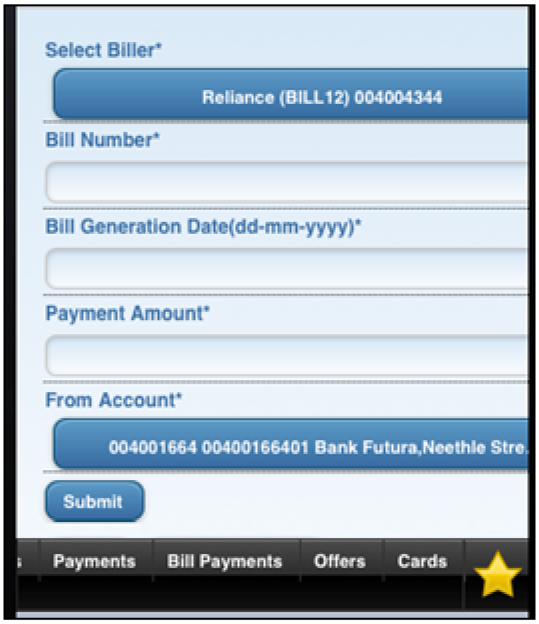
- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the Android browser 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 Android browser based Mobile Banking application.
4. Click the **Bill Payments** menu from the menu bar at the bottom. The system will display **Bill Payments** transactions as shown in below screen.

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

Pay Bills



Field Description

Field Name	Description
Select Biller	[Mandatory, Dropdown] Select the Biller from the registered List of Billers from the drop down 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.

Field Name	Description
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

6. Click the **Submit** button. The system displays **Pay Bill Verify** screen.

Pay Bill Verify

7. 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.

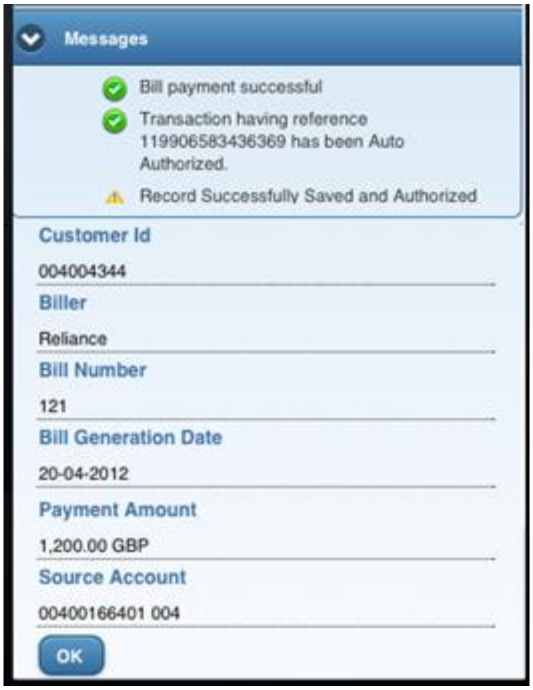
Transaction Initiation Authorization

8. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

9. Click the **Submit** button. The system displays **Pay Bills Confirm** screen.

Pay Bill Confirm



10. Click the **OK** button to navigate to the initial Pay Bills screen.

36. 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 Android browser based Mobile Banking application.

2. Click the **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

4. Click the **Search** button in above screen. The system displays the ATM Branch location address.

ATM/ Branch Locator List

5. Click View Map button/icon in above screen. The system opens the Map screen showing the ATM/Branches locations for the entered location.

37. 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.

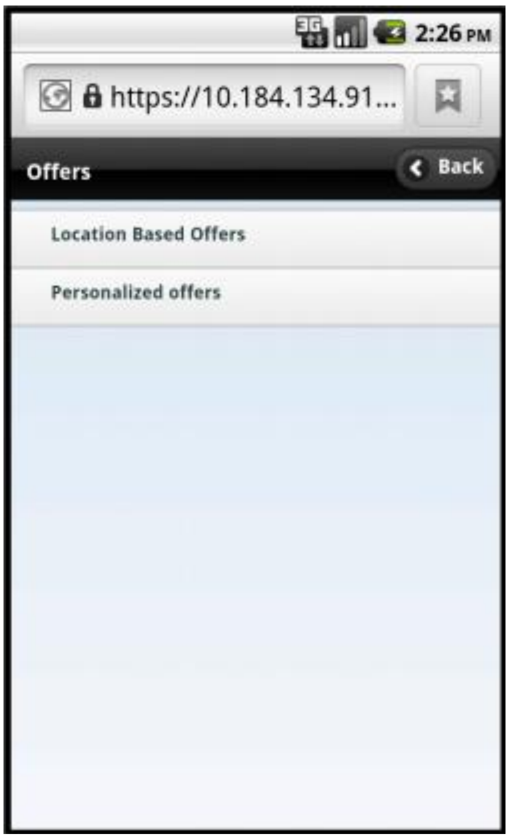
Personalized / Targeted Offers:

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 Android browser based Mobile Banking.
2. Navigate to Offers menu in menu bar at the bottom.
3. On clicking **Offers** option from the menu bar, the system displays Offers as Location based & Personalized offers, as shown below.

Offers



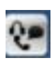
4. Click any of the Offer type in order to view it. You can view offers based on your location by clicking Location Based Offers icon. It will show offers with respect to your location.
5. You can also view personalized offers, displayed after clicking Personalized Offers icon.

38. 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.

1. Below is shown for Account Overview transaction. This option will be available for various transactions.

Buy Funds

2. Click the  button/icon in above screen. It will open a new screen showing the option to call, as shown in below screen.

Live Help

3. Select the Country

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

Oracle FLEXCUBE Direct Banking

Android Browser Based Mobile Banking User Manual

January 2013

Version Number: 12.0.0

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