

Oracle FLEXCUBE Direct Banking
Release 12.0.0
Android Browser Based Mobile Banking
User Manual



Part No. E52305-01

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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 Host Integration Matrix

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 Host Integration Matrix

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



- Two types for menu navigation are available.
- 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.
- 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.

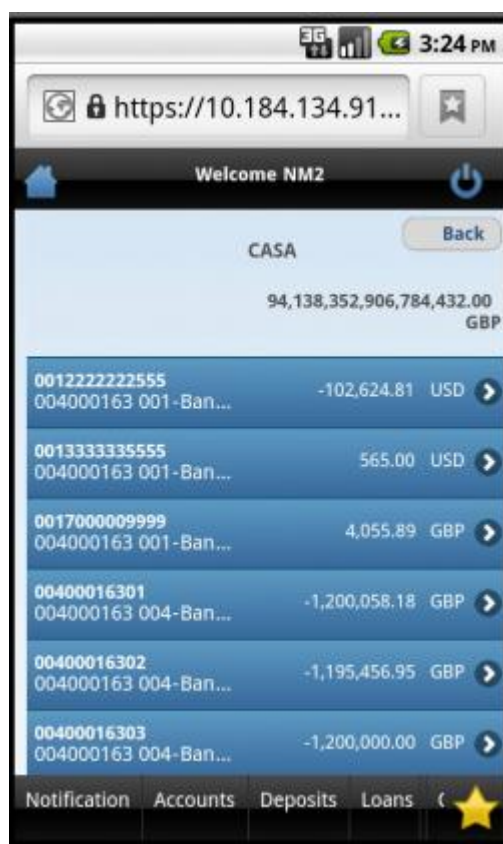
- Navigating through Landing Screen
- Navigating through Menu Bar

3.1. Navigating through Landing Screen

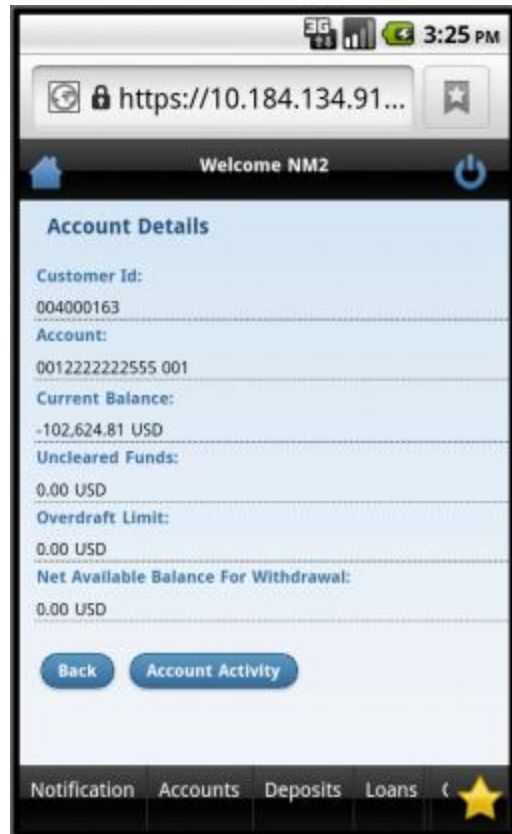
1. Below shown is the Landing Screen that comes after Login.



Screen1: Click any account tab.



Screen2: Click Account number.



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

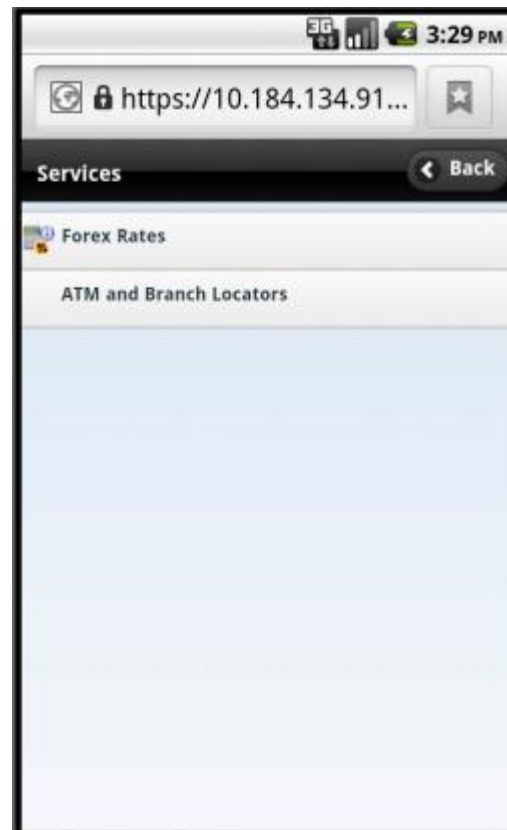


Screen4: Account Activity displayed.

3.2. Navigating through Menu bar



Screen1 (Landing Screen): Click the Services menu.



Screen2: Click Forex Rates tab.

The screenshot shows a mobile application interface with a status bar at the top displaying '3G', signal strength, battery, and the time '3:31 PM'. The address bar shows 'https://10.184.134.91...'. Below the address bar is a navigation bar with a home icon, the text 'Welcome NM2', and a refresh icon. The main content area is titled 'Forex Rates' and contains the following elements: 'From Currency: GREAT BRITAIN POUND (GBP)', 'To Currency*' with a dropdown menu showing 'EURO', and a 'Submit' button.

Screen3: Click Submit.

The screenshot shows the same mobile application interface, but the time is now '3:32 PM'. The 'Forex Rates' section displays the following information: 'Foreign Rate Unit GBP', a note 'These are indicative rates only. For actual rates please contact your branch.', 'To Currency: US DOLLAR', and a list of rates: 'Cash Buy: 1.72', 'Cash Sell: 1.72', 'TT Buy: 1.72', and 'TT Sell: 1.72'. A 'Back' button is located at the bottom of the rates section.

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

The screenshot shows a mobile application interface for 'Account Activity'. At the top, there's a status bar with '3G', signal strength, and time '3:15 PM'. Below it is a header bar with a home icon, 'Welcome NM2', and a power icon. The main content area is titled 'Account Activity'. It contains a 'Select Account*:' label followed by a dropdown menu showing '004000163 001222222555 Bank Futura,2ndStreet B'. Below this is a 'Search By*:' label followed by a dropdown menu showing 'Last 2 Days'. There are two date input fields: 'From Date(dd-mm-yyyy)*:' and 'To Date(dd-mm-yyyy)*:'. A note below these fields states 'Dates specified are the value dates.*'. A 'Submit' button is at the bottom of the form. At the very bottom is a navigation bar with tabs: 'Notification', 'Accounts', 'Deposits', 'Loans', and a star icon.

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 <ul style="list-style-type: none">• 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.
<div style="border: 1px solid black; padding: 5px;"> <p>Note: From Date and To Date fields are applicable only when Between two dates option is selected in the Search By screen.</p> </div>	

- 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	<p>[Display]</p> <p>This field displays the Financing limit.</p> <p>Note: Overdraft Limit field is applicable only if “overdraft” as a product is linked to the particular CASA account.</p>
Net Available Balance for withdrawal	<p>[Display]</p> <p>The net available balance in the account after deduction of uncleared funds and amount on hold.</p> <p>Note: You can view the details of only “N” number of accounts registered for Mobile banking.</p>

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



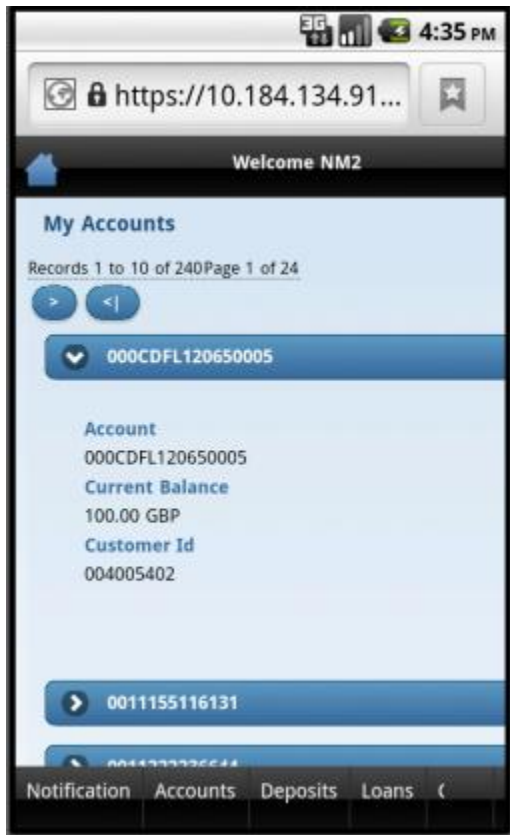
3. Click My Accounts tab. The system displays Account Summary screen, as shown below.

My Accounts



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

My Accounts Details

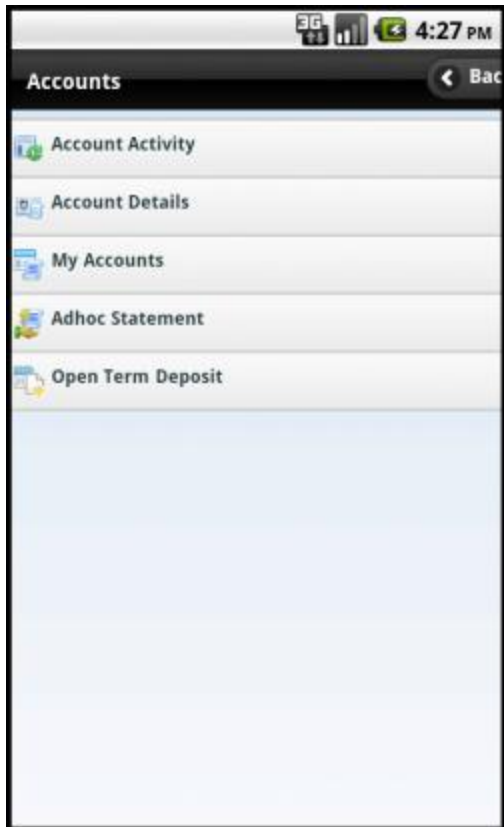


8. Ad-hoc Statement

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

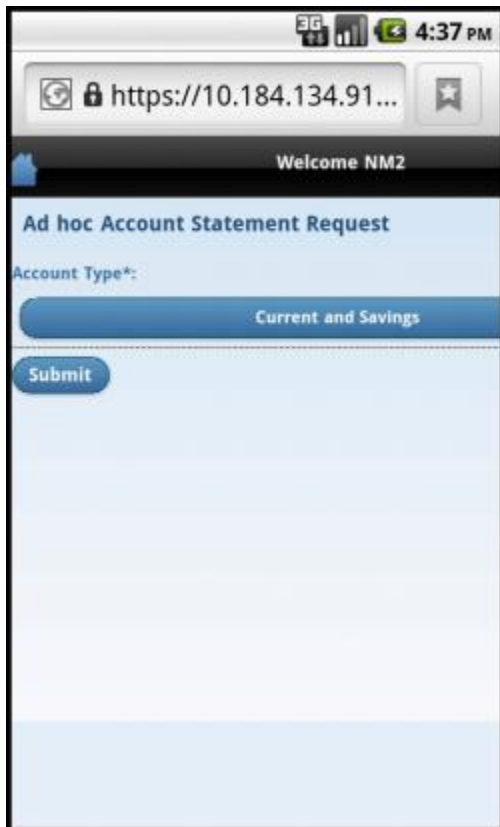
To request the Adhoc Statement

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



The screenshot shows a mobile application interface. At the top, the status bar displays '3G', signal strength, battery, and the time '4:37 PM'. Below the status bar is a browser address bar showing 'https://10.184.134.91...'. The application header is black with a blue user icon and the text 'Welcome NM2'. The main title is 'Ad hoc Account Statement Request'. Below this is a label 'Account Type*:' followed by a blue button labeled 'Current and Savings'. At the bottom left is a blue button labeled 'Submit'.

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

3G 4:40 PM

https://10.184.134.91...

Welcome NM2

Ad hoc Account Statement Request

Account Type:
Current and Savings

Account*:
004000163 001222222555 Bank Futura, 2nd Street Br

From Date(dd-mm-yyyy)*

To Date(dd-mm-yyyy)*

Submit Back

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.

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

Ad hoc Account Statement Request Verify

Ad hoc Account Statement Request Verify

Account Type:
Current and Savings

Account:
0010010043591 001

From Date(dd-mm-yyyy):
10-10-2007

To Date(dd-mm-yyyy):
10-10-2011

Confirm **Change**

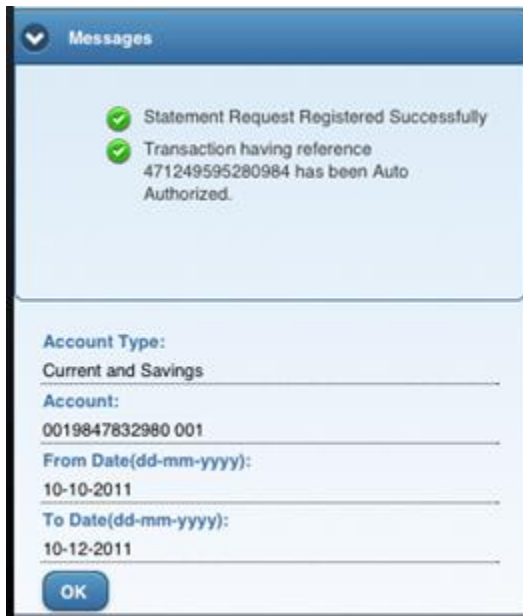
Notification Accounts Deposits Loans

- 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



The screenshot shows a 'Messages' dialog box with a blue header bar containing a dropdown arrow and the word 'Messages'. Below the header, there are two green checkmark icons followed by the text: 'Statement Request Registered Successfully' and 'Transaction having reference 471249595280984 has been Auto Authorized.'. Below this, there are four text fields with labels: 'Account Type:' (Current and Savings), 'Account:' (0019847832980 001), 'From Date(dd-mm-yyyy):' (10-10-2011), and 'To Date(dd-mm-yyyy):' (10-12-2011). At the bottom left of the dialog is a blue 'OK' button.

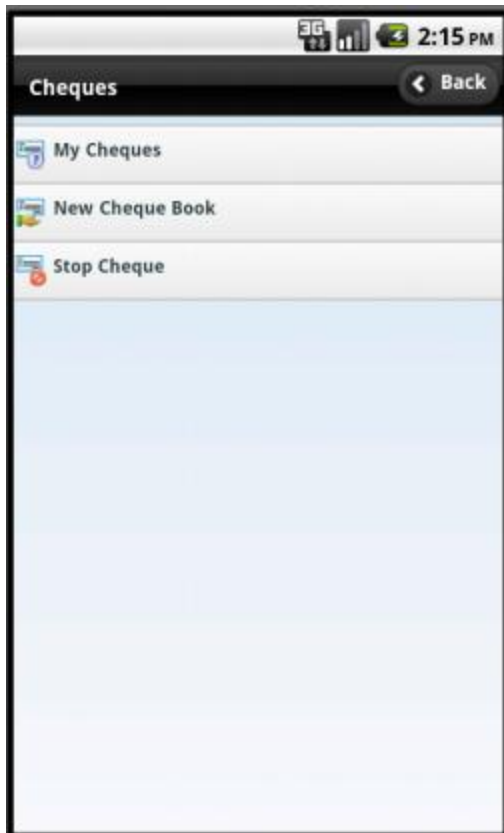
7. Click the **OK** button to navigate to the initial **Adhoc Account Statement Request** screen.

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

The screenshot displays a mobile application interface for stopping a cheque. At the top, there's a status bar with 'Welcome ANKITA' and the time '1:13 PM'. Below this is a header 'Stop Cheque'. The form contains four main sections: 'Select Action*' with a dropdown menu showing 'Stop Cheque Payment'; 'Select Account*' with a dropdown menu showing '038000142 0010038000422 Bank Futura,2ndStre'; 'Cheque Number*' with an empty text input field; and 'Reason:' with an empty text input field. A blue 'Submit' button is located below the 'Reason:' field. At the bottom, there's a navigation bar with tabs for 'Deposits', 'Loans', 'Cheques', 'Payments', and 'Bill I'.

Field Description

Field Name	Description
Select Action	<p>[Mandatory, Dropdown]</p> <p>Select the action from drop down menu. The options are</p> <ul style="list-style-type: none"> • Stop Cheque payment • Cancel stopped Cheque
Select Account	<p>[Mandatory, Dropdown]</p> <p>Select the account from the drop down list. The drop down menu gives the list of accounts.</p>
Cheque Number	<p>[Mandatory, Numeric, 20]</p> <p>Type the cheque number to be stopped/Cancel stopped cheque.</p>

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.

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

Stop Cheque Verify

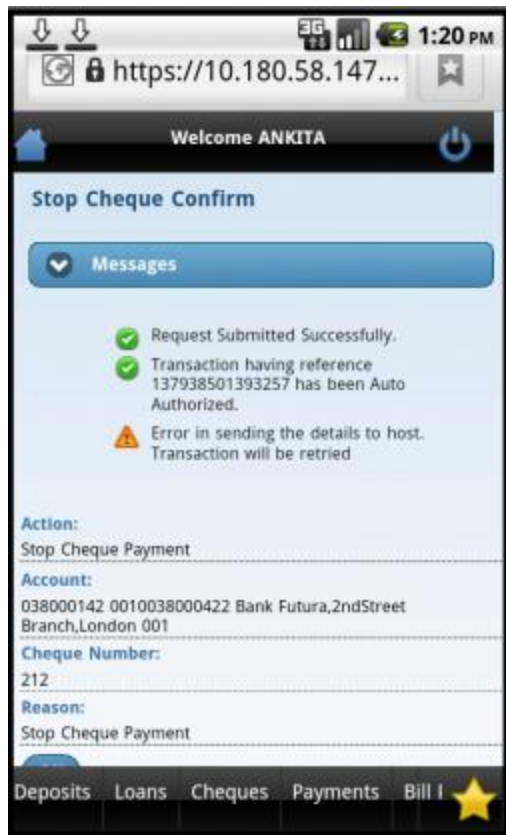
The screenshot shows a mobile application interface for 'Stop Cheque Verify'. At the top, there's a status bar with signal, battery, and time (1:15 PM). Below it is a browser address bar showing 'https://10.180.58.147...'. A header bar says 'Welcome ANKITA'. The main title is 'Stop Cheque Verify'. The form contains the following fields:

- Action:** Stop Cheque Payment
- Account:** 038000142 0010038000422 Bank Futura, 2nd Street Branch, London D01
- Cheque Number:** 212
- Reason:** Stop Cheque Payment

At the bottom of the form are two buttons: 'Confirm' and 'Change'. The bottom navigation bar has tabs for 'Deposits', 'Loans', 'Cheques', 'Payments', and 'Bill I' with a yellow star icon next to 'Bill I'.

- 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.

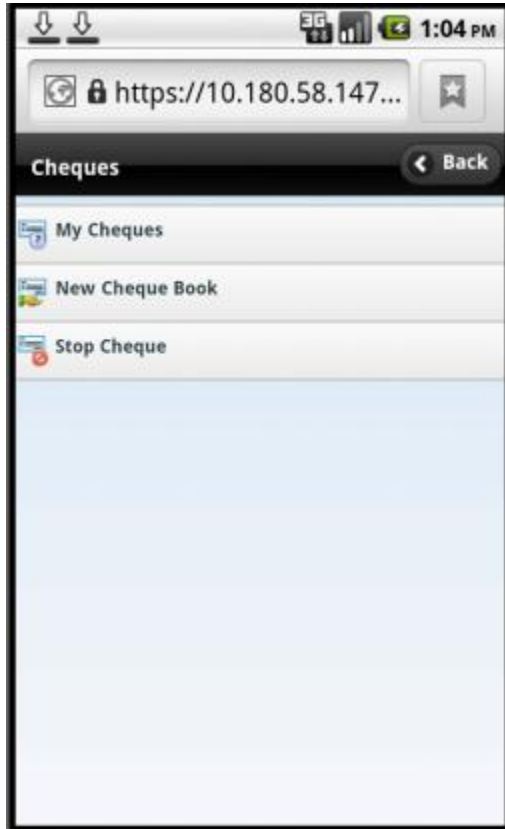
10. My Cheques/Cheque Status Inquiry

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

The screenshot shows a mobile application interface. At the top, there's a status bar with signal, battery, and time (1:06 PM). Below it is a browser address bar showing 'https://10.180.58.147...'. The app header says 'Welcome ANKITA'. The main section is titled 'My Cheques'. It contains a 'Select Account*:' label followed by a dropdown menu showing '038000142 0010038000422 Bank Futura, 2nd Street E'. Below this is a 'Cheque Number*:' label followed by a text input field. At the bottom of the form is a blue 'Submit' button.

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

- Enter the required details.
- 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.

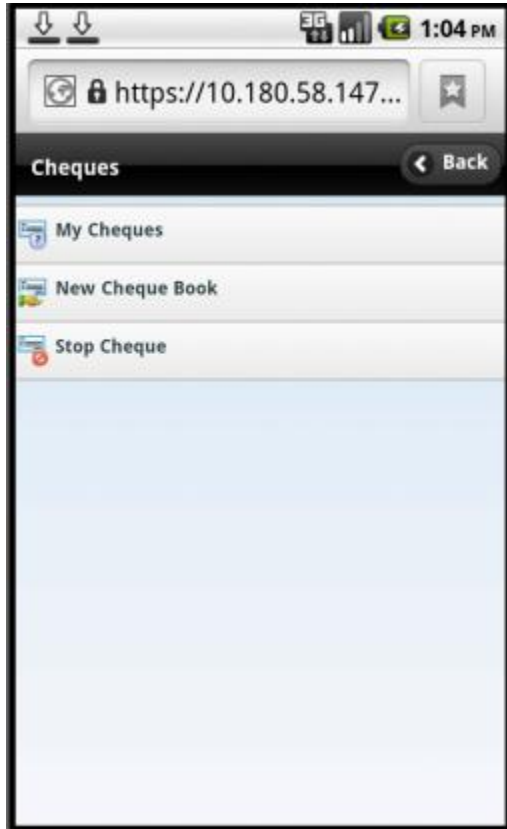
11. New Cheque Book

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	<p>[Mandatory, Dropdown]</p> <p>Select the mode of delivery for the cheque book.</p> <p>The options available are</p> <ul style="list-style-type: none"> • Branch • Courier

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

New Cheque Book – Verify

Account:
0010038000422 001

Cheque Book Option:
Cheque Book With 10 Leaves

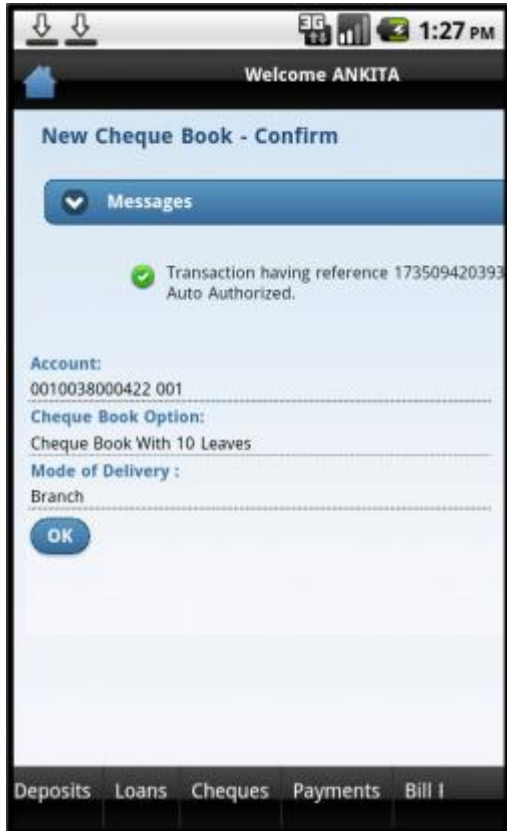
Mode of Delivery :
Branch

Confirm **Change**

Deposits Loans Cheques Payments Bill I

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

New Cheque Book – Confirm



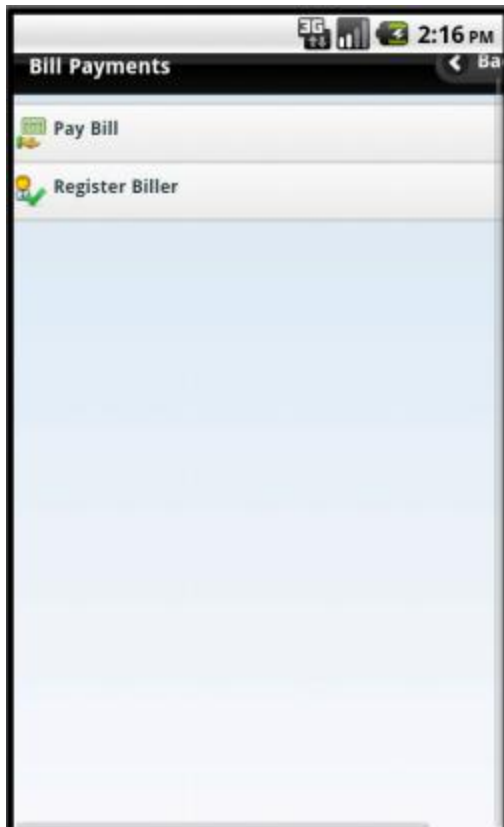
6. Click the **OK** button. The system displays initial **New Cheque Book** screen.

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.

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

Pay Bill Verify

3G 3:34 PM

Welcome NM2

Pay Bill Verify

Customer Id
004004593

Biller
Reliance

Bill Number
2233234

Bill Generation Date
10-10-2012

Payment Amount
100.00 USD

Source Account
0012222222555 001

Change Confirm

Deposits Loans Cheques Payments Bill I ★

- 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

Messages

- ✓ Bill payment successful
- ✓ Transaction having reference 119906583436369 has been Auto Authorized.
- ⚠ Record Successfully Saved and Authorized

Customer Id
004004344

Biller
Reliance

Bill Number
121

Bill Generation Date
20-04-2012

Payment Amount
1,200.00 GBP

Source Account
00400166401 004

OK

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

The image displays two screenshots of a mobile application interface for registering billers. The top screenshot shows the 'Register Biller' screen with a list of biller details and a 'Delete Biller' button. The bottom screenshot shows the same screen with an 'Add Biller' button at the bottom.

Register Biller

Customer Id
004000111

Registered On
02-08-2012 05:00:49

Biller
Deepak Corp

Service Account Number
00400011102

Biller Nick Name
sammy

Delete Biller

Customer Id
004002482

Registered On
06-08-2012 02:39:39

Biller
ABC corporation

Service Account Number
00400248201

Biller Nick Name

Delete Biller

Delete Biller

Customer Id
004004598

Registered On
09-08-2012 01:31:14

Biller
ABC corporation

Service Account Number
123456789

Biller Nick Name
SAMMO

Delete Biller

Customer Id
004004598

Registered On
02-08-2012 03:56:56

Biller
Deepak Corp

Service Account Number
01111111154

Biller Nick Name
SAMY

Delete Biller

Add Biller

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

Register Biller

The screenshot shows a mobile application interface for 'Register Biller'. At the top, the status bar displays '3G', signal strength, battery level, and the time '2:18 PM'. Below the status bar, a blue header bar contains a home icon, the text 'Welcome SAAMAR', and a power icon. The main content area is titled 'Register Biller' and contains the following fields and buttons:

- Select Customer*:** A dropdown menu showing '004004324(NICK)' with a downward arrow.
- Select Biller*:** A dropdown menu showing 'Reliance' with a downward arrow.
- Service Account Number*:** An empty text input field.
- Biller Nick Name*:** An empty text input field.
- Submit** and **Back** buttons.

At the bottom, a navigation bar contains the following items: 's', 'Payments', 'Bill Payments', 'Offers', 'Cards', and a yellow star icon.

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.

- 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

The screenshot shows a mobile application interface for 'Register Biller Verify'. The status bar at the top indicates 3G connectivity, signal strength, battery level, and the time 2:19 PM. The address bar shows a URL starting with 'https://10.184.134.91...'. The app's header bar says 'Welcome SAAMAR' with a home icon on the left and a power icon on the right. The main content area is titled 'Register Biller Verify' and contains the following fields:

- Customer Id: 004004324
- Biller: Reliance
- Service Account Number: 12345
- Biller Nick Name: SAM

Below these fields are two buttons: 'Confirm' and 'Change'. At the bottom, there is a navigation bar with the following items: 's', 'Payments', 'Bill Payments', 'Offers', 'Cards', and a yellow star icon.

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.

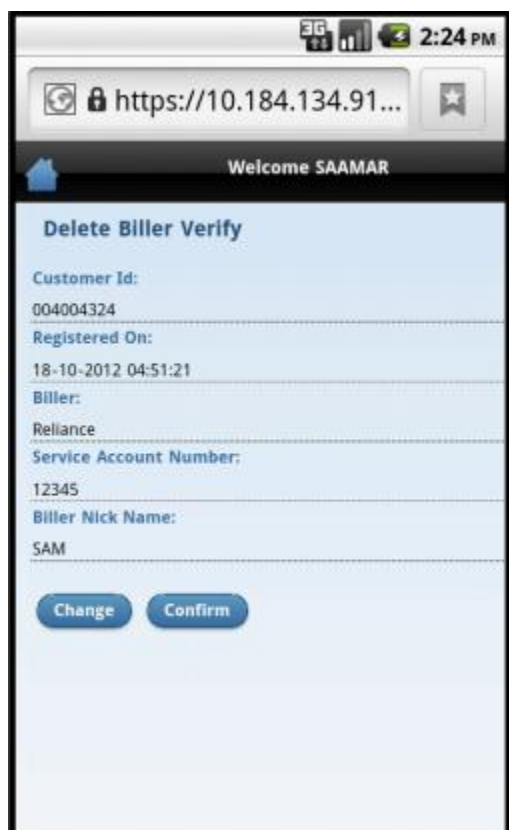
Delete Biller

The screenshot shows a mobile application interface for 'Register Biller'. At the top, there's a status bar with '3G' signal, battery level, and time '2:17 PM'. Below that is a browser address bar showing 'https://10.184.134.91...'. The app header says 'Welcome SAAMAR'. The main section is titled 'Register Biller' and contains two forms. The first form has fields for 'Customer Id' (004000111), 'Registered On' (02-08-2012 05:00:49), 'Biller' (Deepak Corp), 'Service Account Number' (00400011102), and 'Biller Nick Name' (sammy). Below these fields is a blue button labeled 'Delete Biller'. The second form is partially visible below the first, showing 'Customer Id' (004002482), 'Registered On' (06-08-2012 02:39:39), 'Biller' (ABC corporation), and 'Service Account Number' (00400248201).

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



2G 2:24 PM

https://10.184.134.91...

Welcome SAAMAR

Delete Biller Verify

Customer Id:
004004324

Registered On:
18-10-2012 04:51:21

Biller:
Reliance

Service Account Number:
12345

Biller Nick Name:
SAM

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



- 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



3G 2:05 PM

https://10.184.134.91...

Welcome SAAMAR

Loan Details

Account*

SAMM

Submit



3G 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

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
03-Dec-2012

Next Installment Amount
8,794.10 GBP

Installment Arrears
35,176.40 GBP

Loan Outstanding
103,045.67 GBP

[Back](#)

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.

- 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



- 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



The screenshot shows a mobile application interface for "Financing Account details". The top status bar indicates the time is 4:59 PM. The address bar shows a URL starting with "https://10.184.134.91...". Below the address bar is a "Welcome NM2" header. The main content area is titled "Financing Account details" and contains two sections: "Account Details" and "Financing Details".

Account Details:	
Customer Id:	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:	

At the bottom, there is a navigation bar with the following items: Notification, Accounts, Deposits, Loans, and a yellow star icon.

3G 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:
1000.000000

3G 5:00 PM

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:
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	<p>[Display]</p> <p>This field displays the type of payment mode opted</p> <p>This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product.</p>
Outstanding Financing Details	
Principal Balance	<p>[Display]</p> <p>This field displays the outstanding principle balance on the loan account as on date.</p>
Next Installment Date	<p>[Display]</p> <p>This field displays the due date of the next installment.</p>
Next Installment Amount	<p>[Display]</p> <p>This field displays the next installment amount.</p>
Installment Arrears	<p>[Display]</p> <p>This field displays the unpaid installment amount.</p>
Outstanding Finance Amount	<p>[Display]</p> <p>This field displays the outstanding finance amount to be paid.</p>

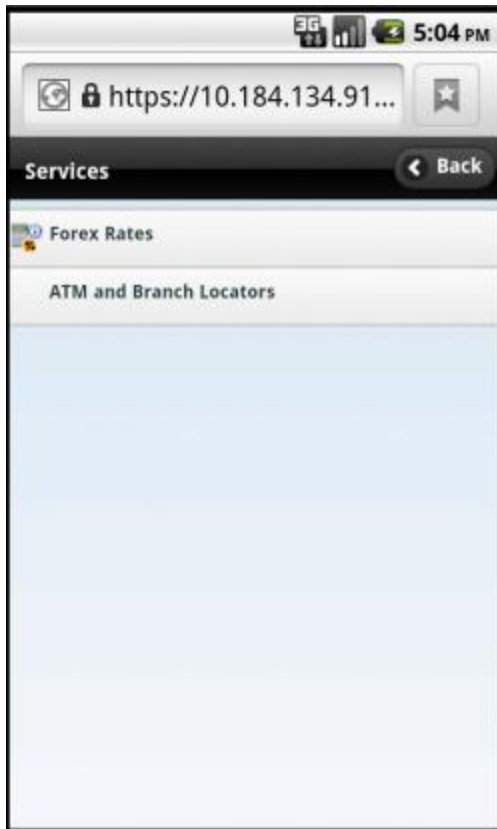
- Click the **Back** button to go to the previous screen.

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

The screenshot shows a mobile application interface for a Forex Rate Inquiry. At the top, the status bar displays '3G', signal strength, battery level, and the time '5:04 PM'. Below the status bar is a browser address bar showing a secure connection to 'https://10.184.134.91...'. A navigation bar below the address bar contains a home icon, the text 'Welcome NM2', and a back arrow. The main content area is titled 'Forex Rates'. It features a form with two sections: 'From Currency:' with the value 'GREAT BRITAIN POUND (GBP)' and 'To Currency*:' with a dropdown menu currently showing 'EURO'. A blue 'Submit' button is located below the form. The background of the form area is light blue with horizontal lines.

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.

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

Forex Rates

3G 5:05 PM

https://10.184.134.91...

Welcome NM2

Forex Rates

Foreign Rate Unit GBP

These are indicative rates only. For actual rates please contact your branch.

To Currency:

EURO

Cash Buy:

1.19

Cash Sell:

1.19

TT Buy:

1.19

TT Sell:

1.19

Back

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 for 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

The screenshot shows a mobile application interface for 'Own Account Transfer'. At the top, there is a status bar with signal strength, battery, and time (11:29 AM). Below the status bar is a browser address bar showing 'https://10.180.58.147...'. The application header displays 'Welcome ANKITA'. The main form area is titled 'Own Account Transfer' and contains the following fields:

- From Account*:** A dropdown menu showing '038000142 0010038000422 Bank Futura,2ndStreet E'.
- To Account*:** A dropdown menu showing '038000142 0010038000422 Bank Futura,2ndStreet E'.
- Amount*:** A text input field.
- Narrative:** A text input field.
- Submit:** A blue button at the bottom of the form.

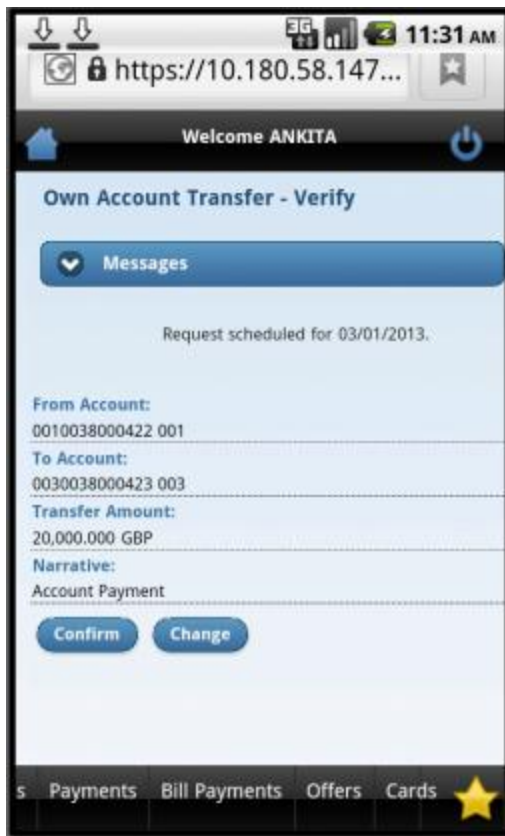
Field Description

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

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

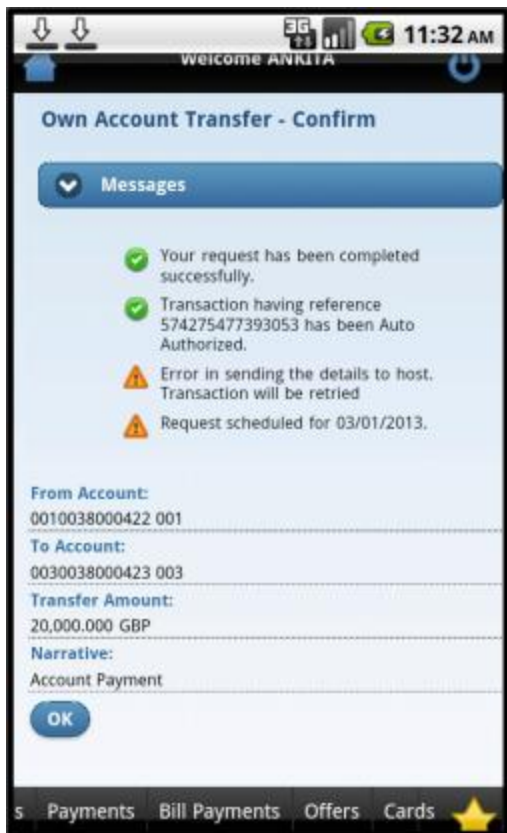
Own Account Transfer – Verify



- 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

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

Internal Transfer – Verify

Messages

Request scheduled for 27/04/2012.

From Account:
004001664 00400166401 Bank Futura, Neethie Street,
London 004

To Account:
00400166402

Destination Branch:
004

Amount:
1,200.00 GBP

Narrative:
INTERNAL TRANSFERS

Confirm **Change**

- 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

Messages

✓

Your request has been completed successfully.

✓

Transaction having reference 102729566436399 has been Auto Authorized.

⚠

Request scheduled for 27/04/2012.

Host Reference Number:

004FTIN121170016

From Account:

004001664 00400166401 Bank Futura,Neethle Street, London 004

To Account:

00400166402

Destination Branch:

004

Amount:

1,200.00 GBP

Narrative:

INTERNAL TRANSFERS

OK

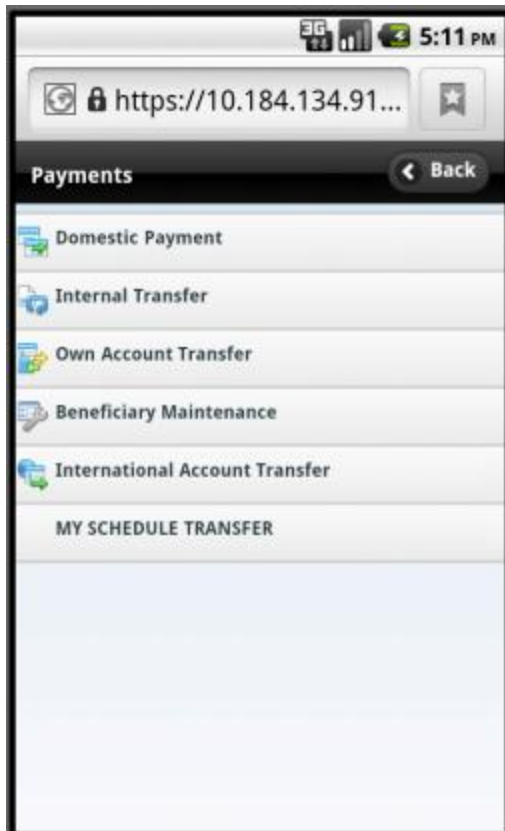
5. Click the **OK** button. The system displays **Internal Transfer** screen.

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

Domestic Payment Verify

Messages

Request scheduled for 03/01/2013.

From Account*:
0010038000422 001

Beneficiary Details

Beneficiary Name*:
ben1

To Account*:
123451

Beneficiary Bank Details

National Clearing Code Type*:
CHAPS Network

National Clearing Code*:
004APAC

Payment Details

Transfer Amount*:
12,000.000 GBP

Other Details

Narrative:
Domestic Payment

Confirm Change

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

Domestic Payment Confirm

Messages

- ✓ Your request has been completed successfully.
- ✓ Transaction having reference 127041503393098 has been Auto Authorized.
- ⚠ Error in sending the details to host. Transaction will be retried
- ⚠ Request scheduled for 03/01/2013.

From Account*:
038000142 0010038000422 Bank Futura,2ndStreet
Branch,London 001

Beneficiary Details

Beneficiary Name*:
ben1

To Account*:
123451

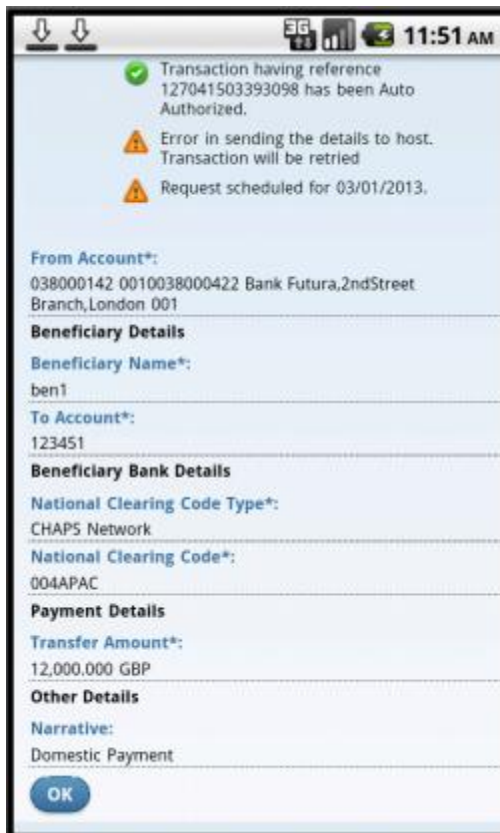
Beneficiary Bank Details

National Clearing Code Type*:
CHAPS Network

National Clearing Code*:
004APAC

Payment Details

Transfer Amount*:



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

Select Deposit*:

004004344 01111111166 Bank Futura,Neethle Stre.

Submit

Total Term Deposit Account
(GBPEquivalent)61,549.00


Notification

Accounts

Deposits

Loans

<



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

Deposit Details	
Deposit Account	01111111166 004
Deposit Product	Normal TD-TD01
Account Details	
Deposit Amount	1,000.00 GBP
Maturity Date	17-12-2012
Interest Rate	10.00 %
Redemption	
Redemption Type*	Partial Redemption
Amount*	

Deposit Amount	1,000.00 GBP
Maturity Date	17-12-2012
Interest Rate	10.00 %
Redemption	
Redemption Type*	Partial Redemption
Amount*	
GBP	
Transfer To*	004001664 00400166401 Bank Futura, Neethle Stre.
<input type="button" value="Redeem"/>	
<input type="button" value="Back"/>	

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 <ul style="list-style-type: none"> • 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.

- 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

Deposit Details	
Deposit Account	01111111166 004
Deposit Product:	Normal TD-TD01
Account Details	
Maturity Date:	17-12-2012
Deposit Amount:	1,000.00 GBP
Interest Rate :	10.00 %
Redemption	
Redemption Type:	Partial Redemption
Amount:	120.00 GBP
Transfer To:	00400166402 004

Deposit Account	
01111111166 004	
Deposit Product:	
Normal TD-TD01	
Account Details	
Maturity Date:	
17-12-2012	
Deposit Amount:	
1,000.00 GBP	
Interest Rate :	
10.00 %	
Redemption	
Redemption Type:	
Partial Redemption	
Amount:	
120.00 GBP	
Transfer To:	
00400166402 004	
Confirm	Change

- 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

Messages

Redemption Authorization is pending on this Account

Transaction having reference 202150811436412 has been Auto Authorized.

Deposit Details

Deposit Account
01111111166 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
17-12-2012

Deposit Amount:
1,000.00 GBP

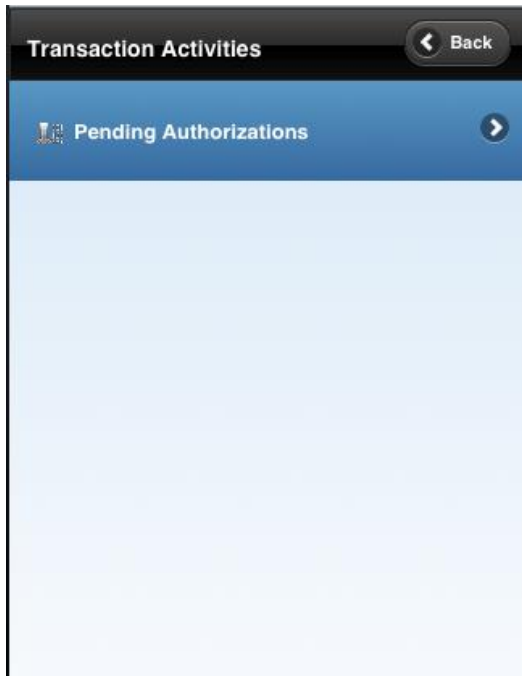
7. Click the **OK** button to return to the initial Deposit Redemption screen.

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

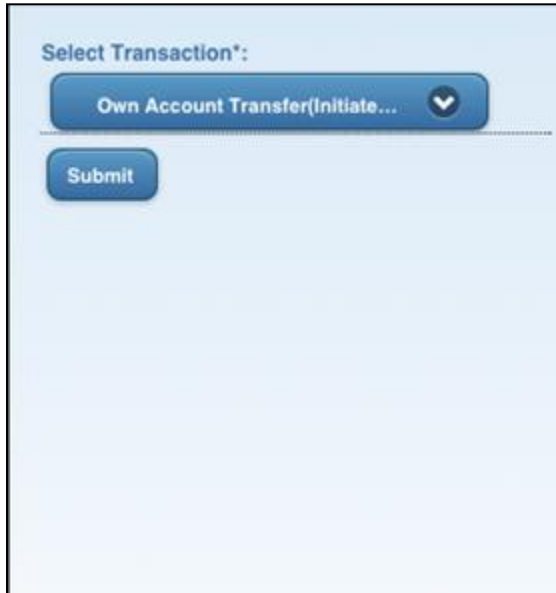
1. Log on to the Android browser based Mobile Banking application.
2. Click the **Transactions Activities** menu in the menu bar at the bottom. The system displays transactions in **Transactions Activities** screen.



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



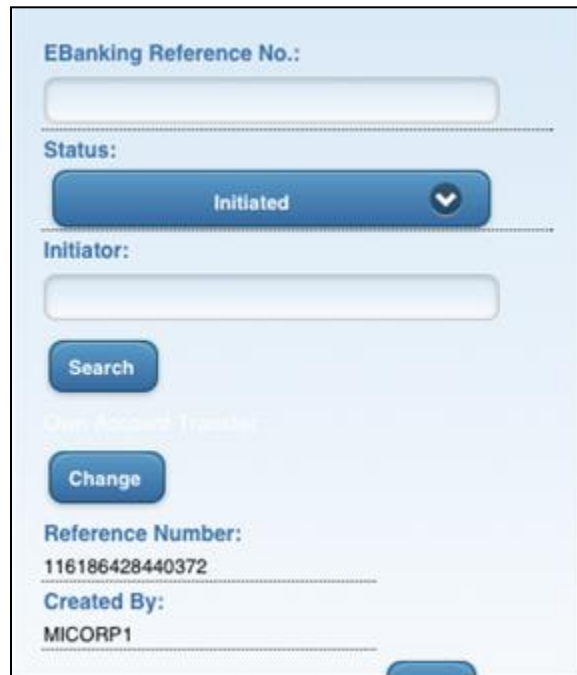
Select Transaction*:

Own Account Transfer(Initiate... ▼)

Submit

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



EBanking Reference No.:

Status:

Initiated ▼

Initiator:

Search

Own Account Transfer

Change

Reference Number:

116186428440372

Created By:

MICORP1

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

Pending

Authorization

screen.

Transaction:	Own Account Transfer
E-Banking Reference No:	116186428440372
Status:	Initiated
Created By:	MICORP1
Created On:	01-05-2012 16:29:31
Updated By:	MICORP1
Updated On:	01-05-2012 16:29:31

- 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

Authorization Action:	Authorize
Transaction:	Own Account Transfer
E-Banking Reference No:	116186428440372
Status:	Initiated
Created By:	MICORP1
Created On:	01-05-2012 16:29:31
Updated By:	MICORP1
Updated On:	01-05-2012 16:29:31
<input type="button" value="Change"/> <input type="button" value="Confirm"/>	

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

Messages

Request has been authorized. Reference number 116186428440372.

Grace Period is available, the transaction will be authorized with the next value date 02-05-2012 as the value date is less than the authorization date.

Your request will be scheduled for 27/04/2012 as service window is over (GMT Asia/Calcutta).

Host Reference Number:
004FTIN121170023

Authorization Action:
Authorize

Transaction:
Own Account Transfer

E-Banking Reference No:

- 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 (★)

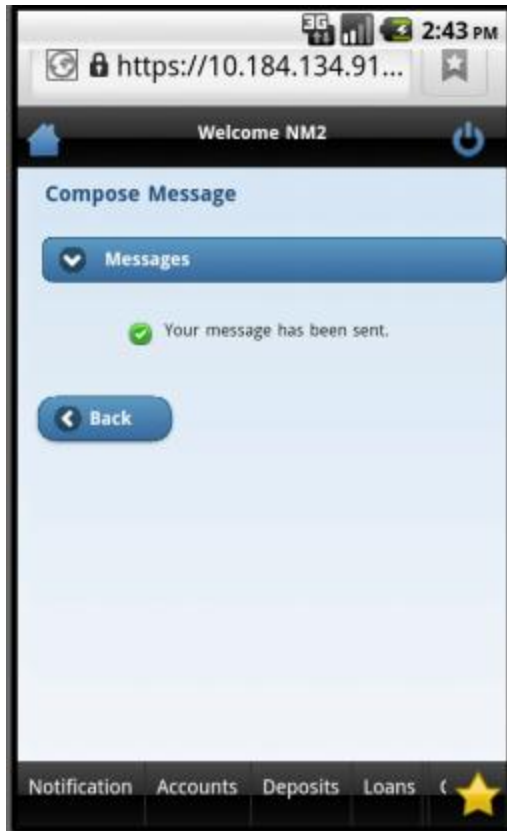
Field Description

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

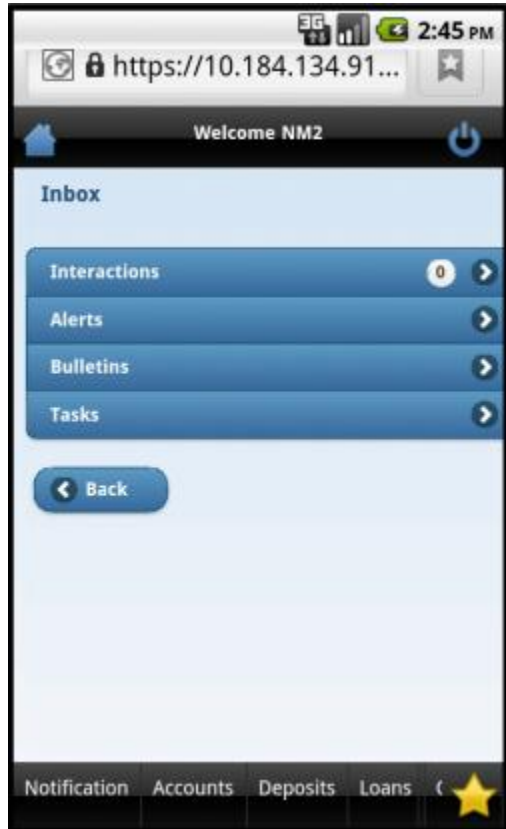
- Click the **Next** button. The system shown below screen with the options to be performed.



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



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.

Sent By: SMITH CORP
 Date: 26-04-2012 17:47:55
 To: Accounts Department
 Expires: 26-09-2012 00:00:00
 Subject: Reply from Accounts Department

received

In response to

Sent By:	SMITH CORP
Date:	26-04-2012 17:44:29
To:	Accounts Department
Expires:	26-09-2012 00:00:00
Subject:	Reply from Accounts Department

Accounts Dept message received.

In response to

Sent	
------	--

To:	Accounts Department
Expires:	19-07-2012 00:00:00
Subject:	Reply from Accounts Department

What is the use of credit card?

In response to

Sent By:	Accounts Department
Date:	19-04-2012 17:47:21
To:	004004344
Expires:	19-07-2012 17:47:21
Subject:	Reply from Accounts Department

hi sir, our bank offers u credit card
ABCXXX

[< Back](#)
[< Reply](#)

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.



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 **Sent 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



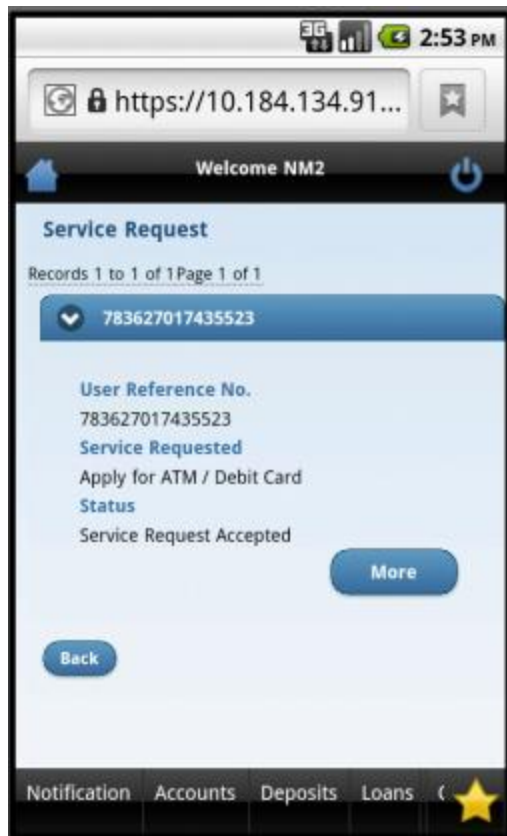
1. Click the **Service Request** option. The system displays below Service Request screen.

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

The image displays two screenshots of a mobile application interface for 'Reminders Registration'. The left screenshot shows the initial form with fields for Subject, Description, Frequency (set to Daily), and Start Date. The right screenshot shows the same form with the Description field filled, and the Submit and Back buttons visible at the bottom.

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.

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

Reminders Registration – Verify

The image displays two side-by-side screenshots of a mobile application interface for 'Reminders Registration - Verify'. The left screenshot shows the full form with the following fields: Subject (meeting), Description (Test), Frequency (Daily), Start Date (17-10-2012), and End Date (10-10-2013). The right screenshot is a zoomed-in view of the same form, highlighting the Description, Frequency, Start Date, and End Date fields, along with the Confirm and Cancel buttons at the bottom.

- 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

The image displays two side-by-side screenshots of a mobile application interface for setting reminders. Both screens have a status bar at the top showing '3G', signal strength, and the time '3:02 PM' (left) and '3:03 PM' (right).

Left Screenshot (3:02 PM):

- Title: Reminders Registration Confirm
- Section: Messages (with a dropdown arrow)
- Message: A green checkmark icon followed by the text 'Reminder set successfully.'
- Fields (all with light blue headers and grey input areas):
 - Subject: meeting
 - Description: Test
 - Frequency : Daily
 - Start Date: 17-10-2012

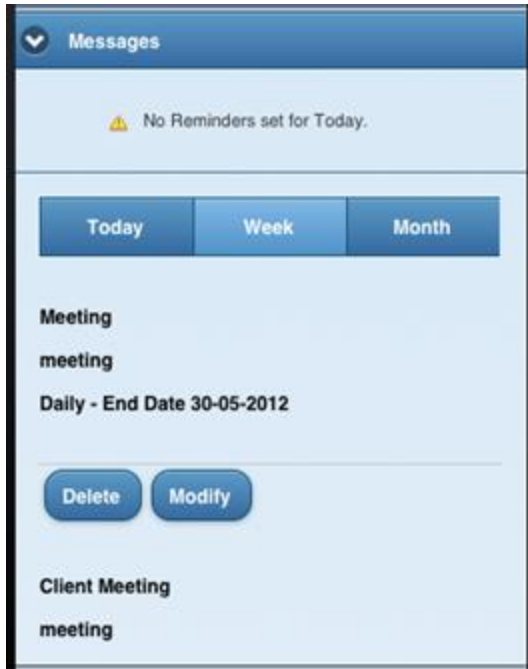
Right Screenshot (3:03 PM):

- Fields (all with light blue headers and grey input areas):
 - Subject: meeting
 - Description: Test
 - Frequency : Daily
 - Start Date: 17-10-2012
 - End Date: 10-10-2013
- Action: A blue button labeled 'OK' at the bottom.

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

23.2. View Reminder

1. Click the Today/Week/Month tab in the initial Reminders screen as shown below, in order to view the already registered 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.

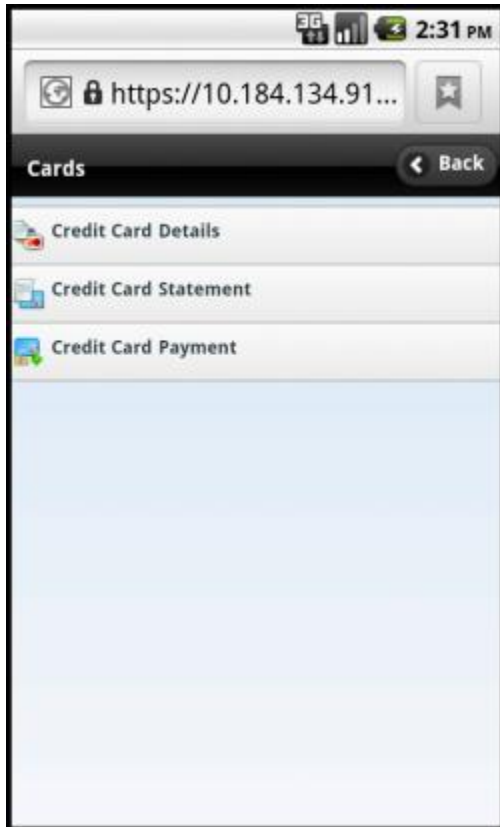
24. Credit Card Details

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

Card Number:	5200123420106751
Product Name:	GOLD REWARDS
Expiry Date:	23-Jan-2012
Reward Points Available:	1267
Total Credit Limit:	90,000.00 INR
Available Credit Limit:	70,000.00 INR
Total Cash Limit:	40,000.00 INR
Available Cash Limit:	40,000.00 INR
Total Unbilled Amount:	15,000.00 INR
Last Payment Date:	

70,000.00 INR	
Total Cash Limit:	40,000.00 INR
Available Cash Limit:	40,000.00 INR
Total Unbilled Amount:	15,000.00 INR
Last Payment Date:	20-Mar-2010
Last Payment Amount:	23,000.00 INR
Statement Date:	02-Mar-2010
Total Billed Amount:	5,000.00 INR
Payment Due Date:	20-Feb-2010
Minimum Amount Due:	200.00 INR
Back	

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.

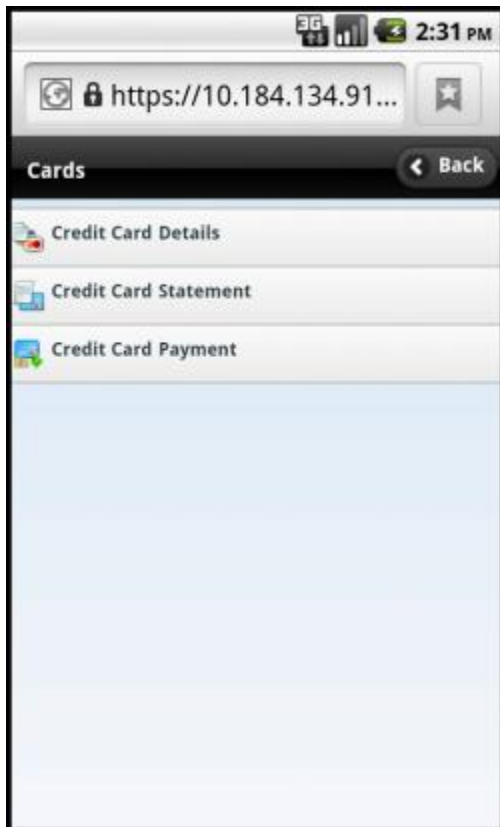
25. Credit Card Statement

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

The screenshot shows a mobile application interface for viewing a Credit Card Statement. The screen displays a 'Welcome SAAMAR' header, a 'Credit Card Statement' title, and three input fields: 'Card Number*' with the value '5200123420106751', 'Month*' with the value 'January', and 'Year*' with the value '2012'. A 'Submit' button is located below the input fields. The bottom navigation bar includes 'Payments', 'Bill Payments', 'Offers', and 'Cards'.

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.

- 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

Year:

2012

◀

Back

Records 1 to 2 of 4

Page 1 of 2

▶

▶|

▼

12133657

Reference Number

12133657

Transaction Date

05-04-2010

Description

Airtell Refill

Credit

500.00 INR

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



User Id:
SAILBROW

Password Type*:
Login Password

Submit

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

User Id:
SAILBROW

Password Type:
Transaction Password

Existing Password*:

New Password*:

Policy to be followed for password

- Should be minimum 6 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

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.
<p>Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</p>	

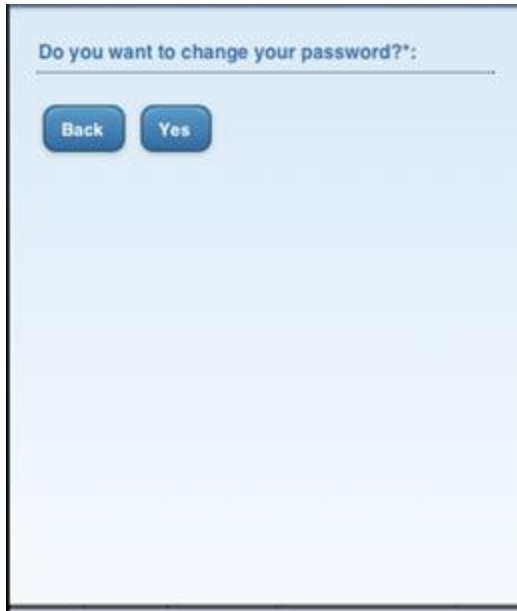
5. Click the **Back** button to go to the previous screen.

OR

Click the **Change** button to go to the verification screen. The system displays

Verification – Change Password screen

Verification – Change Password

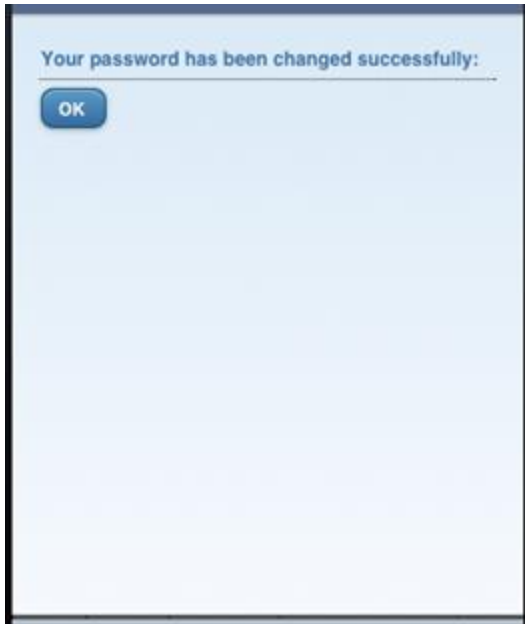
A screenshot of a web application screen titled "Verification – Change Password". The screen has a light blue background. At the top, there is a question "Do you want to change your password?*" followed by a horizontal line. Below the line, there are two buttons: "Back" and "Yes". The "Back" button is on the left and the "Yes" button is on the right. Both buttons are blue with white text. The rest of the screen is empty.

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



The screenshot shows a mobile banking interface. At the top, the status bar displays '3G', signal strength, battery level, and the time '5:14 PM'. The address bar shows a secure connection to 'https://10.184.134.91...'. Below the address bar, a 'Welcome NM2' banner is visible. The main section is titled 'Term Deposits' and features a 'Back' button. A summary row shows a total balance of '18,855.75 GBP' next to an image of a couple and a piggy bank. Below this, a list of six term deposit accounts is displayed, each with its account number, bank name, and balance in GBP.

Account Number	Bank Name	Balance (GBP)
01134445822 004000163	004-Bank ...	10,031.16
01134445944 004004593	004-Bank ...	5,592.97
01134445961 004004593	004-Bank ...	606.62
01134446055 004004593	004-Bank ...	726.00
01134446056 004004593	004-Bank ...	899.00
01114445648 004005402	004-Bank ...	1,000.00

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

Deposit Details

The screenshot shows a mobile banking application interface. At the top, there's a status bar with signal strength, battery, and time (5:14 PM). Below that is a browser-like address bar showing a URL. The main header says 'Welcome NM2'. The content area is titled 'Deposit Details' and is divided into three sections: 'Account Details', 'Deposit Details', and 'Maturity Instructions'. Each section contains specific information about the deposit account, such as customer ID, deposit account number, product name, current balance, deposit date, maturity date, interest rate, and rollover instructions. A 'Back' button is visible at the bottom left.

Deposit Details	
Account Details:	
Customer Id:	004000163
Deposit Account:	01134445822 004
Product Name:	Normal TD-TD01
Current Balance:	10,031.16 GBP
Deposit Details	
Deposit Date:	14-08-2012
Maturity Date:	15-10-2012
Interest Rate :	0.00 %
Maturity Instructions	
Rollover Instructions:	Renew Principal and Interest

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	[Display]
till date	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	[Display]
Instruction	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

12:28 PM

https://10.184.134.91...

Change Password

Change Login Password*:
Change Login User ID and Password:
User Id*:
NM2CORP
Existing Password*:

New Password*:

Change

Change Login Password

- Should be minimum 8 characters
- Should be maximum 20 characters
- Can contain lowercase alphabets
- Can contain uppercase alphabets
- Can contain numeric characters
- Should contain at least 1 Lowercase alphabets
- Should contain at least 1 Uppercase alphabets
- Should contain at least 1 Numeric characters

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. <div>Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div>
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.

3G 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

3G 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



Buy Funds

Unit Holder*:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC*:
AG AMC

Submit

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



Buy Funds

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name
K1

Min. Amount
1.00 ZAR

Minimum Units
1.00

Fund Details

Back

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.

- 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

Buy Funds 28-04-2012 19:07:25

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Minimum Amount:
1.00 ZAR

Minimum Units:
1.00

Investment Type*:
Amount

Dividend Re-investment*:
Yes

Use of this service implies that you have read and accepted Terms and Conditions available at bank's website.

Place Order

Back

Field Description

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

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

Buy Funds-Verify

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,200.00 ZAR

Dividend Re-investment:
Yes

Confirm

Change

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

Messages



- Transaction Saved
- Transaction having reference 177580935436439 has been Auto Authorized.

Buy Funds-Confirm

Your Order received:
28-04-2012 19:07:43

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,200.00 ZAR

Dividend Re-investment:
Yes

OK

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.

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

Redeem Funds



Redeem Funds

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Units Held:
232026.68

Amount:
2,320,266.80 ZAR

Place Order

Back

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.

- 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



Redeem Funds

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Amount:
ZAR 2,320,266.80

Units Held:
232026.68

Redemption Type* :
Amount

Place Order

Back

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



Redeem Funds-Verify

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Redeem Amount:
1,200.00

Confirm

Change

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

Messages



- Transaction Saved
- Transaction having reference 386967691260171 has been Auto Authorized.

Redeem Funds Confirmation

Thank You

Your Order received

12-05-2012 17:53:15

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Redeem Amount:
1,200.00

OK

- 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

Portfolio

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011) ▼

View Holdings

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

Portfolio

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Fund Type

Growth Fund

Fund Currency

ZAR

Units Held

232026.68

Amount in Fund Currency

2,320,266.80

Back

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

Switch Funds



Unit Holder*:
000000000293 (NUHT011NUHT011NUHT011) ▼

View Holdings

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

Switch Funds



Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name
A2A3DT

Units Held
232026.68

Amount
2,320,266.80 ZAR

Place Order

Back

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

Switch Funds

Switch From

Unit Holder:

000000000264 (NUH0035NUH0035NUH0035)

Fund Name:

IPO123

Amount:

97,500.00 ZAR

Units:

9750.00

Switch Type*:

Amount

Fund Name*:

NFUND4

Place Order

Back

Filed Description

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

Switch Funds-Verify

Transaction Details

Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

Fund Name:
IPO123

Switch To:Fund Name:
NFUND4

Amount:
1,200.00 ZAR

Confirm

Change

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

Messages



- Transaction Saved
- Transaction having reference 192593475260190 has been Auto Authorized.

Switch Funds-Confirm

Your Order received

12-05-2012 17:54:07

Transaction Details

Unit Holder:

000000000264 (NUH0035NUH0035NUH0035)

Fund Name:

IPO123

Switch To:Fund Name:

NFUND4

Amount:

1,200.00 ZAR

OK

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

Order Status

Unit Holder*:
000000000293 (NUHT011NUHT011NUHT011)

Transaction Ref. No.*:

Status*:
Allotted

Submit



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.

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

Order Status

Order Status

Request received on:
 12-05-2012 17:56:00

Transaction Details

Unit Holder:
 000000000293 (NUHT011NUHT011NUHT011)

Fund Id:
 NFUND1

Transaction Mode:
 A

Transaction Type:
 Switch

Transaction Amount:
 50.00 USD

Payment Details

Payment Type:

Payment Mode:
 PAYMENT

Transfer Branch:

Transfer Account:

Fund Id:
 NFUND1

Transaction Mode:
 A

Transaction Type:
 Switch

Transaction Amount:
 50.00 USD

Payment Details

Payment Type:

Payment Mode:
 Missing data map entry for app A1, data name
 PAYMENT_MODE_DESCRIPTION, data value null, lang
 eng, device 42

Transfer Branch:

Transfer Account:

Payment Amount:
 0.00

Drawee Bank:

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.

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

Pay Bill Verify

The screenshot shows a light blue rectangular box containing the following information:

- Customer Id**: 004004344
- Biller**: Reliance
- Bill Number**: 121
- Bill Generation Date**: 20-04-2012
- Payment Amount**: 1,200.00 GBP
- Source Account**: 00400166401 004

At the bottom of the box are two blue buttons: **Change** and **Confirm**.

- 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

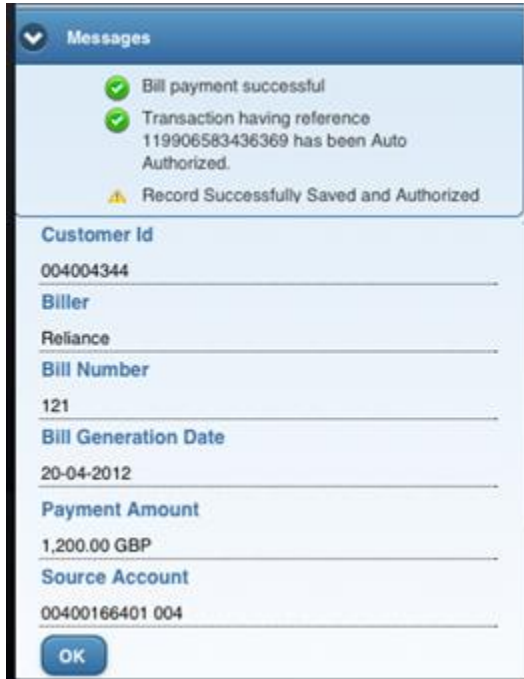


8. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

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

Pay Bill Confirm



The image shows a mobile application screen titled "Pay Bill Confirm". At the top, there is a blue header bar with a white downward arrow icon and the word "Messages". Below this, there are three messages: a green checkmark icon followed by "Bill payment successful", a green checkmark icon followed by "Transaction having reference 119906583436369 has been Auto Authorized.", and a yellow warning triangle icon followed by "Record Successfully Saved and Authorized". Below the messages, there is a list of transaction details, each with a label and a value: "Customer Id" (004004344), "Biller" (Reliance), "Bill Number" (121), "Bill Generation Date" (20-04-2012), "Payment Amount" (1,200.00 GBP), and "Source Account" (00400166401 004). At the bottom left of the screen, there is a blue button with the text "OK".

Messages

- ✓ Bill payment successful
- ✓ Transaction having reference 119906583436369 has been Auto Authorized.
- ⚠ Record Successfully Saved and Authorized

Customer Id
004004344

Biller
Reliance

Bill Number
121

Bill Generation Date
20-04-2012

Payment Amount
1,200.00 GBP

Source Account
00400166401 004

OK

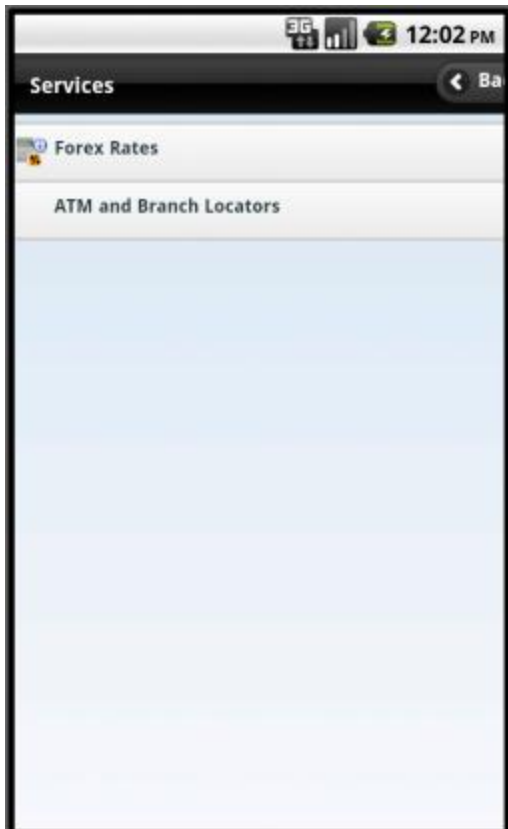
10. Click the **OK** button to navigate to the initial Pay Bills screen.

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

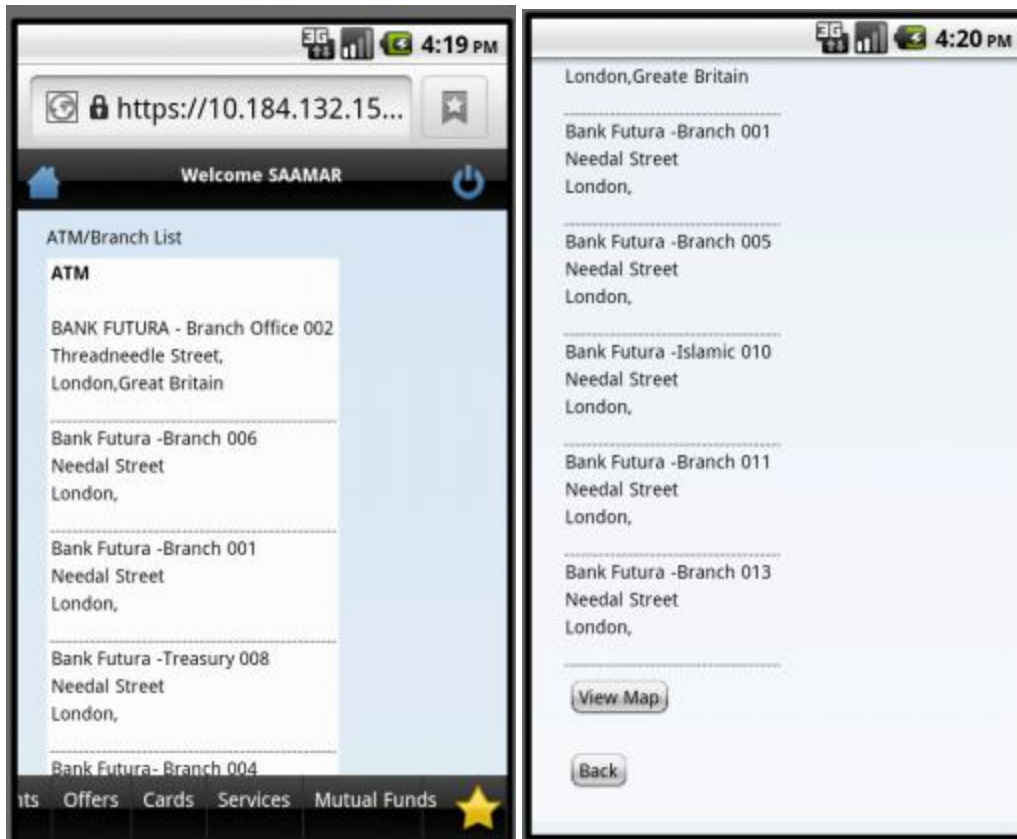


The screenshot shows a mobile application interface for 'ATM Branch Locator'. At the top, there's a status bar with '3G', signal strength, and time '4:18 PM'. Below it, a header bar says 'Welcome SAAMAR' with a home icon on the left and a power icon on the right. The main content area has a light blue background. On the left, it says 'ATM Branch Locator' and 'Enter location:' followed by a text input field and a 'Search' button. On the right, there's a black box with 'ORACLE' in red and 'FLEXCUBE DIRECT BANKING' in white. At the bottom, there's a navigation bar with links: 'its', 'Offers', 'Cards', 'Services', 'Mutual Funds', and a yellow star icon.

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



- 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.

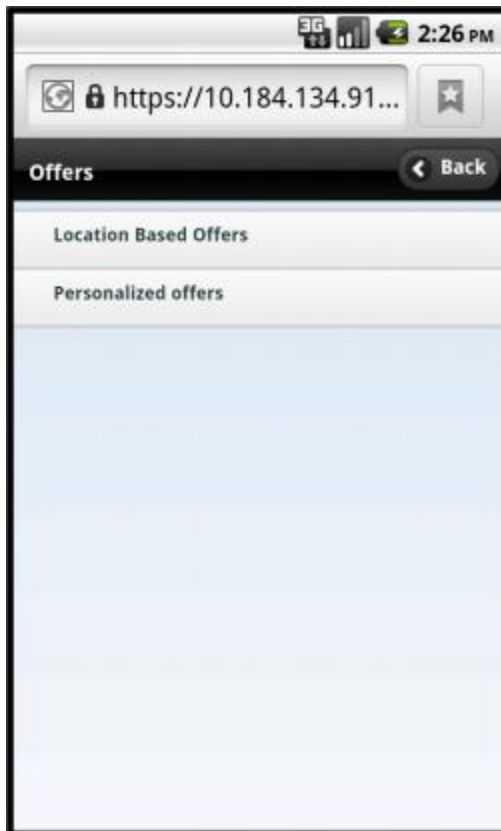
Personalized / Targeted Offers:

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



The screenshot shows a mobile application interface for Oracle. At the top, there's a status bar with '3G', signal strength, battery, and the time '12:38 PM'. Below this is a header with the 'ORACLE' logo. The main content area is titled 'Talk by Phone' and includes the instruction: 'To talk with us, please enter your phone number. (You'll need an open phone line to receive this call)'. There are three input fields: 'Country' with a dropdown menu showing 'India', 'Your Number' with '91' entered, and 'Call me' with a dropdown menu showing 'Right Now'. A blue button labeled 'Talk By Phone' is to the right of the 'Call me' dropdown. At the bottom right of the form, there is a red button labeled 'POWERED BY ORACLE'. The interface is framed by a blue and white border with a yellow star at the bottom right.

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

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