

**Oracle FLEXCUBE Direct Banking
Release 12.0.0
Oracle J2ME Rich 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
Account Activity	×	★	N
Account Details	×	★	Y
Account Summary	×	★	Y
Ad-hoc Account Statement Request	×	★	N
Stop /Unblock Cheque Request	×	★	N
Cheque Status Inquiry	×	★	N

Transaction Host Integration Matrix

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

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Financing Details	✓	★	N

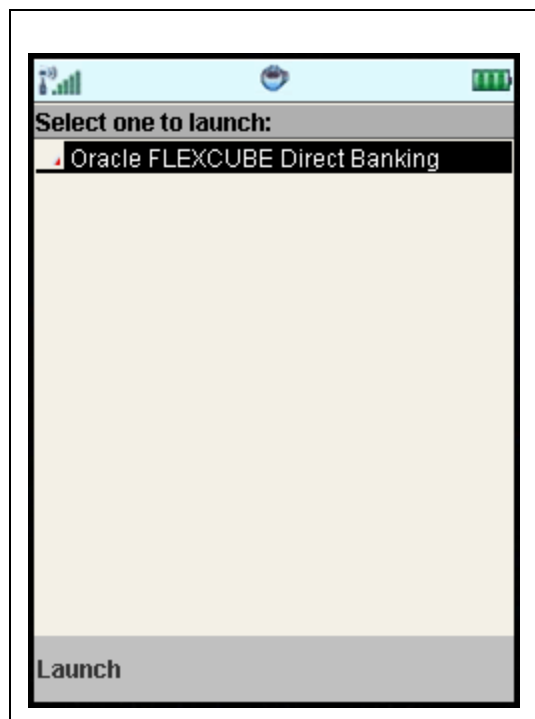
2. Log In

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

To login into the J2ME based Mobile Banking Application


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

Oracle FLEXCUBE Direct Banking



2. Select the **Launch** option. The system displays **Login** screen.

Login



The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The top status bar displays signal strength, a globe icon, and battery level. The app header is red with 'ORACLE' in white and 'FLEXCUBE DIRECT BANKING' in white. Below the header, the 'User Id' label is followed by a text input field. The 'Password' label is followed by a password input field. At the bottom, there is a red bar with 'Login' and 'Exit' buttons in white text.

3. Type the username and password provided to login.
4. Select the **Login** from the options. The system displays **Menu** screen.

Menu



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

3. Logout

This option enables you to log off the application.

To log out of the J2ME based Mobile Banking Application

1. Log on to the J2ME based Mobile Banking application.
2. Select the encircled **Exit** from the options in the **Menu** screen as shown below.

Menu



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

4. Account Activity

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

To view the account activity details

1. Log on to the J2ME based Mobile Banking application.
2. Select **Accounts > Account Activity** icon from menu using up\down scroll key and the select key. The system displays the **Account Activity** screen.

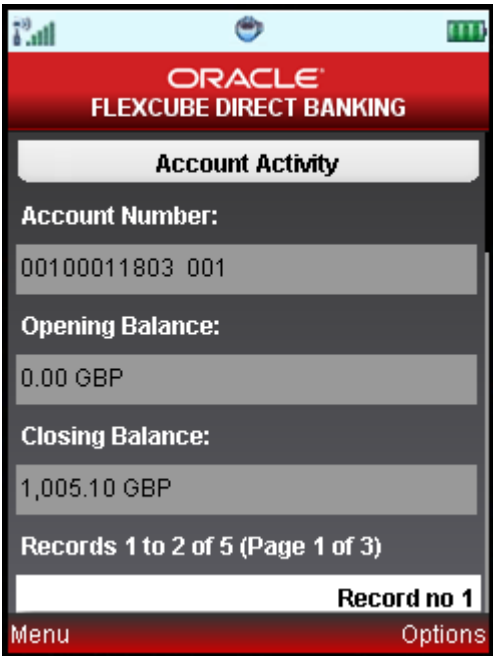

Account Activity

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the dropdown list for account activity.
Search By	[Mandatory, Dropdown] Select the search by option for account activity to be displayed from the dropdown list. The options are <ul style="list-style-type: none"> • Last 2 Days • Last 5 Days • Between Two dates
From Date	[Conditional, Alphanumeric, 10] Type the date from which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.
To Date	[Conditional, Alphanumeric, 10] Type the date to which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.

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

Account Activity

 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Account Activity</p> <p>Account Number: 00100011803 001</p> <p>Opening Balance: 0.00 GBP</p> <p>Closing Balance: 1,005.10 GBP</p> <p>Records 1 to 2 of 5 (Page 1 of 3)</p> <p>Record no 1</p> <p>Menu Options</p>	 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Record no 1</p> <p>Transaction Date: 30-11-2007</p> <p>Value Date: 01-12-2007</p> <p>Description: PENALTY INTEREST</p> <p>Transaction Reference Number: 001NINTGBP.000002</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

The screenshot displays the Oracle Flexcube Direct Banking mobile application interface. At the top, there is a red header bar with the Oracle logo and the text 'ORACLE FLEXCUBE DIRECT BANKING'. Below the header, the interface shows several fields for transaction details: 'Description:' with the value 'PENALTY INTEREST', 'Transaction Reference Number:' with the value '001NINTGBP 00002', 'User Reference Number:' (empty), and 'Credit Amount:' with the value '0.49 GBP'. At the bottom of the screen, there is a red bar with the words 'Menu' and 'Options' in white text.

(Screen 3)

Field Description

Field Name	Description
Account Number	[Display] This field displays the account Number of the Customer. This field is not displayed in case of pagination.
Opening Balance	[Display] This field displays the Opening Balance of the Account. This field is not displayed in case of pagination.
Closing Balance	[Display] This field displays the Closing balance of the account. This field is not displayed in case of pagination.
Transaction Date	[Display] This field displays the date on which the transaction is carried Out.
Value Date	[Display] This field displays the Value date of the transaction.
Description	[Display] This field displays the description of the transaction.

Field Name	Description
Transaction Reference Number	[Display] This field displays the transaction reference number.
User Reference Number	[Display] This field displays the user reference number.
Credit Amount	[Display] This field displays the amount of the transaction.

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

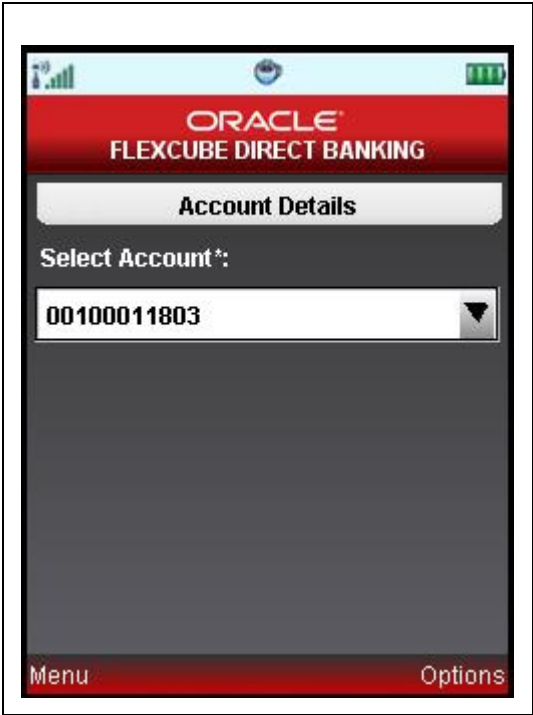
5. Account Details

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

To view the account details

1. Log on to the J2ME based Mobile Banking application.
2. Select **Accounts > Account Details** icon from the menu using up\down scroll key and the select key. The system displays **Account Details** screen.

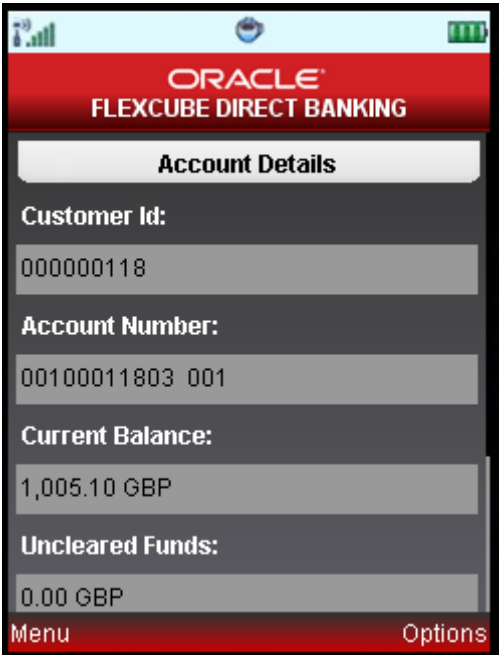
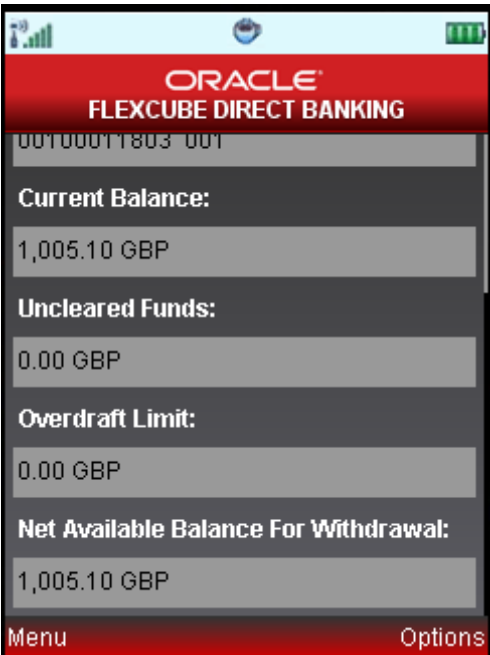
Account Details



Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account from the list for viewing the details.
3. Select the Submit from the options. The system displays Account Details screen. OR Select the Home from the options to return to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Account Details

 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Account Details</p> <p>Customer Id: 000000118</p> <p>Account Number: 00100011803 001</p> <p>Current Balance: 1,005.10 GBP</p> <p>Uncleared Funds: 0.00 GBP</p> <p>Menu Options</p>	 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>00100011803 001</p> <p>Current Balance: 1,005.10 GBP</p> <p>Uncleared Funds: 0.00 GBP</p> <p>Overdraft Limit: 0.00 GBP</p> <p>Net Available Balance For Withdrawal: 1,005.10 GBP</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer Id of the user
Account Number	[Display] This field displays the Account Number of the Customer's account.
Current Balance	[Display] This field displays the current balance of the account along with the account currency.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
Overdraft limit	[Display] This field displays the uncleared funds of the account.

Field Name	Description
Net available balance for withdrawal	[Display] This field displays the net available balance for withdrawal.

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

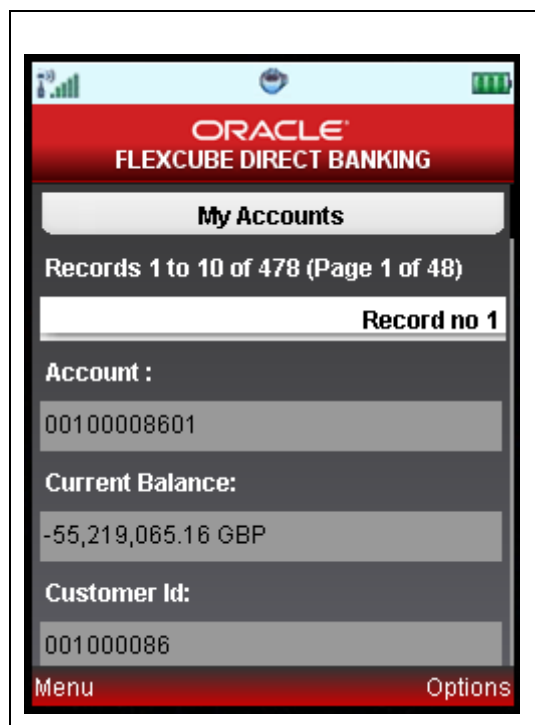
6. My Accounts

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

To view the account summary

1. Log on to the J2ME based Mobile Banking application.
2. Select **Accounts > My Accounts** icon from the menu using up\down scroll keys and the select key. The system displays **My Accounts** screen.

My Accounts



Field Description

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

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

7. Adhoc Statement

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

To request the Adhoc Statement

1. Log on to the J2ME based Mobile Banking application.
2. Select **Accounts > Adhoc Statement** icon from the menu using up\down scroll keys and the select key. The system displays **Adhoc Statement** screen.

Adhoc Statement Request

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The top status bar shows signal, time, and battery icons. The app header is red with 'ORACLE' and 'FLEXCUBE DIRECT BANKING' in white. Below the header is a grey bar with the title 'Adhoc Statement'. The main content area has a label 'Account Type*:' followed by a dropdown menu currently displaying 'Current and Savings'. At the bottom of the screen are two buttons: 'Menu' on the left and 'Options' on the right.

Field Description

Field Name	Description
Account Type	[Mandatory, Drop down] Select the type of account for which statement request is to be made.

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

Adhoc Statement

Field Description

Field Name	Description
Account Type	[Display] This field displays the account type selected in the previous screen.
Select Account	[Mandatory, Drop down] Select the Account number radio button from the list of accounts.
From Date	[Mandatory, Alphanumeric, 10] Type the from date as start date for the Adhoc statement.
To Date	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

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

Adhoc Statement Verify

ORACLE[®]
FLEXCUBE DIRECT BANKING

Adhoc Statement Verify

Account Type:
Current and Savings

Account :
00100008601 001

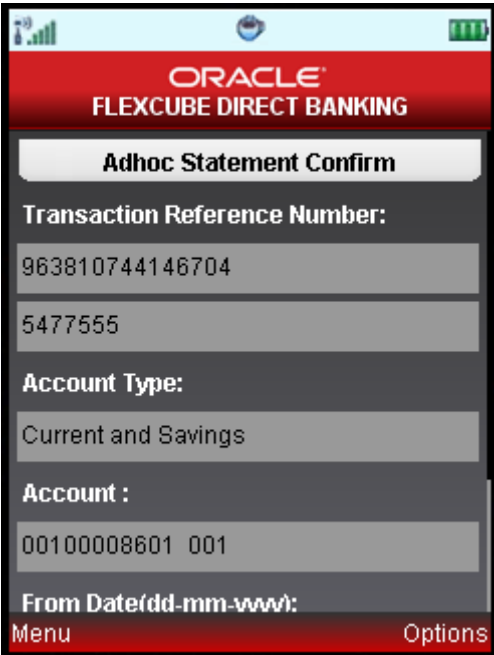
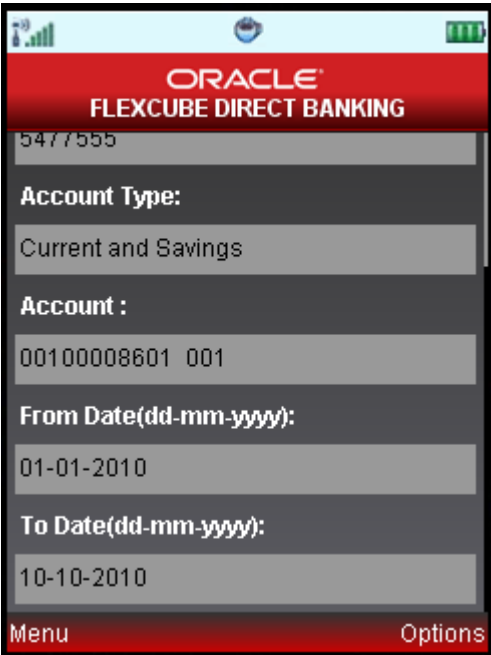
From Date(dd-mm-yyyy):
01-01-2010

To Date(dd-mm-yyyy):
10-10-2010

Menu Options

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

Adhoc Statement Confirm

 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Adhoc Statement Confirm</p> <p>Transaction Reference Number: 963810744146704</p> <p>5477555</p> <p>Account Type: Current and Savings</p> <p>Account : 00100008601 001</p> <p>From Date(dd-mm-yyy): 10-10-2010</p> <p>Menu Options</p>	 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>5477555</p> <p>Account Type: Current and Savings</p> <p>Account : 00100008601 001</p> <p>From Date(dd-mm-yyy): 01-01-2010</p> <p>To Date(dd-mm-yyy): 10-10-2010</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

8. Stop Cheque

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

To stop cheque

1. Log on to the J2ME based Mobile Banking application.
2. Select **Cheques > Stop Cheque** icon from the menu using up\down scroll keys and the select key. The system displays **Stop Cheque** screen.

Stop Cheque

Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action to be performed i.e. Stop or cancel from the dropdown list.
Select Account	[Mandatory, Dropdown] Select the account for which the request is being made from the dropdown list.
Cheque Number	[Mandatory, Numeric, 20] Input the Valid Cheque Number which has to be stopped or Unblocked.
Reason	[Mandatory, Alphanumeric, 40] Input the reason of Stop or Unblock Of cheque for reference. This field displays is an optional field for Cancel stopped cheque.

- Enter the relevant details.
- Select the **Submit** from the options. The system displays **Stop Cheque Verify** screen.
OR
Select the **Exit** from the option to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.

OR

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

Stop Cheque Verify

ORACLE
FLEXCUBE DIRECT BANKING

Stop Cheque Verify

Action:
Stop Cheque

Account :
00100008601 001

Cheque Number:
123

Reason:
lost

Menu Options

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

Stop Cheque Confirm

ORACLE[®]
FLEXCUBE DIRECT BANKING

Stop Cheque Confirm

Action:
Stop Cheque

Account :
00100008601 001

Cheque Number:
123

Reason:
lost

Menu Options

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

9. My Cheques

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

To inquire the cheque status

1. Log on to the J2ME based Mobile Banking application.
2. Select **Cheques > My Cheques** icon from the menu using up\down scroll keys and the select key. The system displays **My Cheques** screen.

My Cheques

Field Description

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

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

My Cheques

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The title bar is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING'. Below this is a grey bar with 'My Cheques'. The main content area has a dark grey background with white text labels and light grey input fields. The fields are: 'Account : 700000000041 E05', 'Cheque Number: 213', 'Cheque Status: NOT USED', and 'Amount: 0.00 GBP'. At the bottom, there is a red bar with 'Menu' and 'Options' buttons.

Field Description

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

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

10. 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 J2ME based Mobile Banking application.
2. Select **Cheques > New Cheque Book** icon from the menu using up\down scroll keys and the select key. The system displays **New Cheque Book** screen.

New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which new cheque book is to be issued.
Cheque Book Option	[Mandatory, Drop down] Select the cheque book option. The options are: <ul style="list-style-type: none"> • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves
Mode of Delivery	[Mandatory, Drop down] Select the mode of delivery for the cheque book. The options are: <ul style="list-style-type: none"> • Branch • Courier

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

OR

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

New Cheque Book – Verify

ORACLE
FLEXCUBE DIRECT BANKING

New Cheque Book - Verify

Account :
00100008601 001

Cheque Book Option:
Cheque Book With 10 Leaves

Mode of Delivery :
Branch

Menu Options

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

New Cheque Book – Confirm

ORACLE[®]
FLEXCUBE DIRECT BANKING

New Cheque Book - Confirm

Account :
00100008601 001

Cheque Book Option:
Cheque Book With 10 Leaves

Mode of Delivery :
Branch

Menu Options

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

11. 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 J2ME based Mobile Banking application.
2. Select **My Loans > Loan Details** icon from the menu by using the up/down arrow keys. The system displays **Loan Details** screen.

Loan Details

Field Description

Field Name	Description
Account	[Mandatory, Drop down] Select the account for which loan details is to be viewed.
3. Select the Submit from the options. The system displays Loan Details screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Loan Details

ORACLE[®]
FLEXCUBE DIRECT BANKING

Loan Details

Account Details

Account :
001LRE2073320006 001

Customer Id:
001000106

Product Name:
Vehicle/Personal Loans

Loan Details

Menu Options

(Screen 1)

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FLEXCUBE DIRECT BANKING

Loan Details

Sanctioned Loan Amount:
37,845.36 USD

Interest Rate:
10.00 %

Maturity Date:
29-04-2008

Disbursed Loan Amount:
37,845.36 USD

Menu Options

(Screen 2)

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Outstanding Loan Details

Principal Balance:
0.00 USD

Next Installment Date:

Next Installment Amount:
0.00 USD

Installment Arrears:
15,495.98 USD

Menu Options

(Screen 3)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Next Installment Date:

Next Installment Amount:
0.00 USD

Installment Arrears:
15,495.98 USD

Loan Outstanding:
15,376.01 USD

Menu Options

(Screen 4)

Field Description

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

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

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application

OR

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

12. Financing Details

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

To view the financing details

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Loans > Financing Details** icon from the menu by using the up/down arrow keys. The system displays **Financing Details** screen.

Financing Details

Field Description

Field Name	Description
Account	[Mandatory, Dropdown] Select the account from the dropdown list.
3. Select the Submit from the options. The system displays Loan Details screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Financing Account Details

ORACLE[®]
FLEXCUBE DIRECT BANKING

Financing Account details

Account Details

Account :
001IST1073310012 001

Customer Id:
001000301

Product Name:
Istisna-Auto,Simple

Financing Details

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Financing Details

Amount Financed:
25,000.00 GBP

Profit Rate:
10.00 %

Maturity Date:
27-12-2008

Finance Amount Disbursed:
25,000.00 GBP

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Outstanding Financing Details

Principal Balance:
25,000.00 GBP

Next Installment Date:

Next Installment Amount:
0.00 GBP

Installment Arrears:
27,101.02 GBP

Menu Options

(Screen 3)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Next Installment Date:

Next Installment Amount:
0.00 GBP

Installment Arrears:
27,101.02 GBP

Outstanding Finance Amount:
25,130.14 GBP

Menu Options

(Screen 4)

Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer id of the selected account.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Amount Financed	[Display] This field displays the financed amount.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of the financing account.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product.
Lease Payment Mode	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.

Field Name	Description
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

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

13. Mail Box

This option allows you to communicate with the bank administrator.

To access the Mailbox options

1. Log on to the J2ME based Mobile Banking application.
2. Select **Customer services >Mailbox** icon from the menu. The system displays the **Inbox** screen.

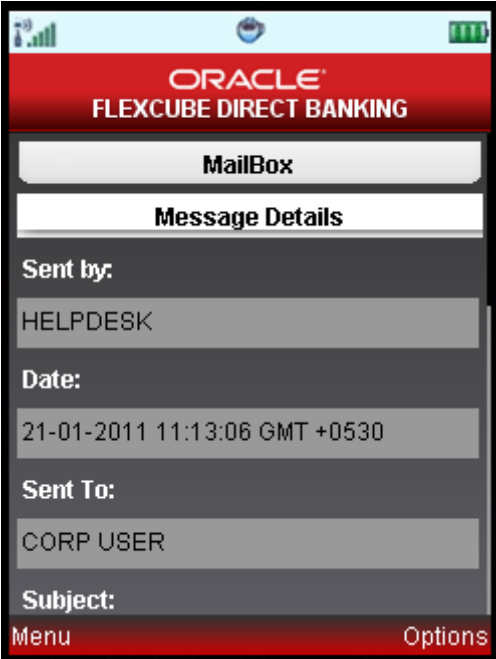
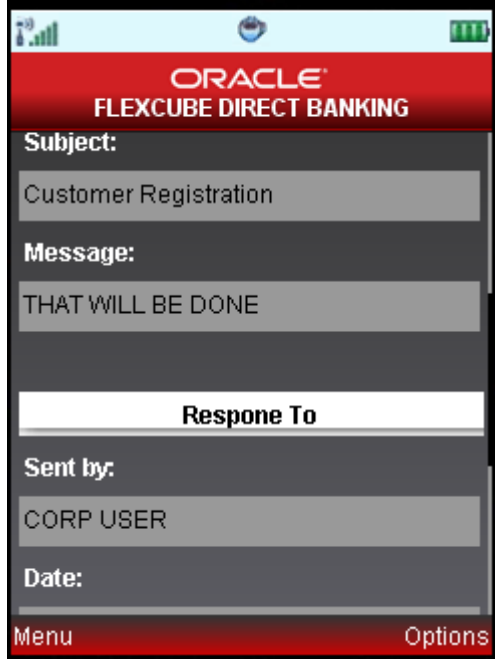
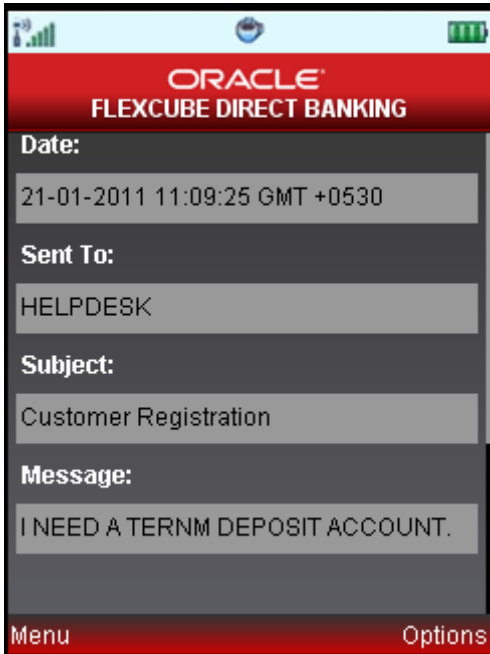
Inbox



3. Select the message from the dropdown
4. Select the **View** from the options. The system displays **View inbox** screen.
OR
Select the **Bulletin** from the options. The system displays **View Bulletin** screen.
OR
Click the **Sent messages** from the options. The system displays the Sent messages screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

13.1. Inbox

Message Details

 <p>(Screen1)</p>	 <p>(Screen2)</p>
 <p>(Screen3)</p>	

1. Select the **Back** button from the options to return to the previous screen
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
2. Select the **Bulletin** from the options. The system displays **View Bulletin** screen.

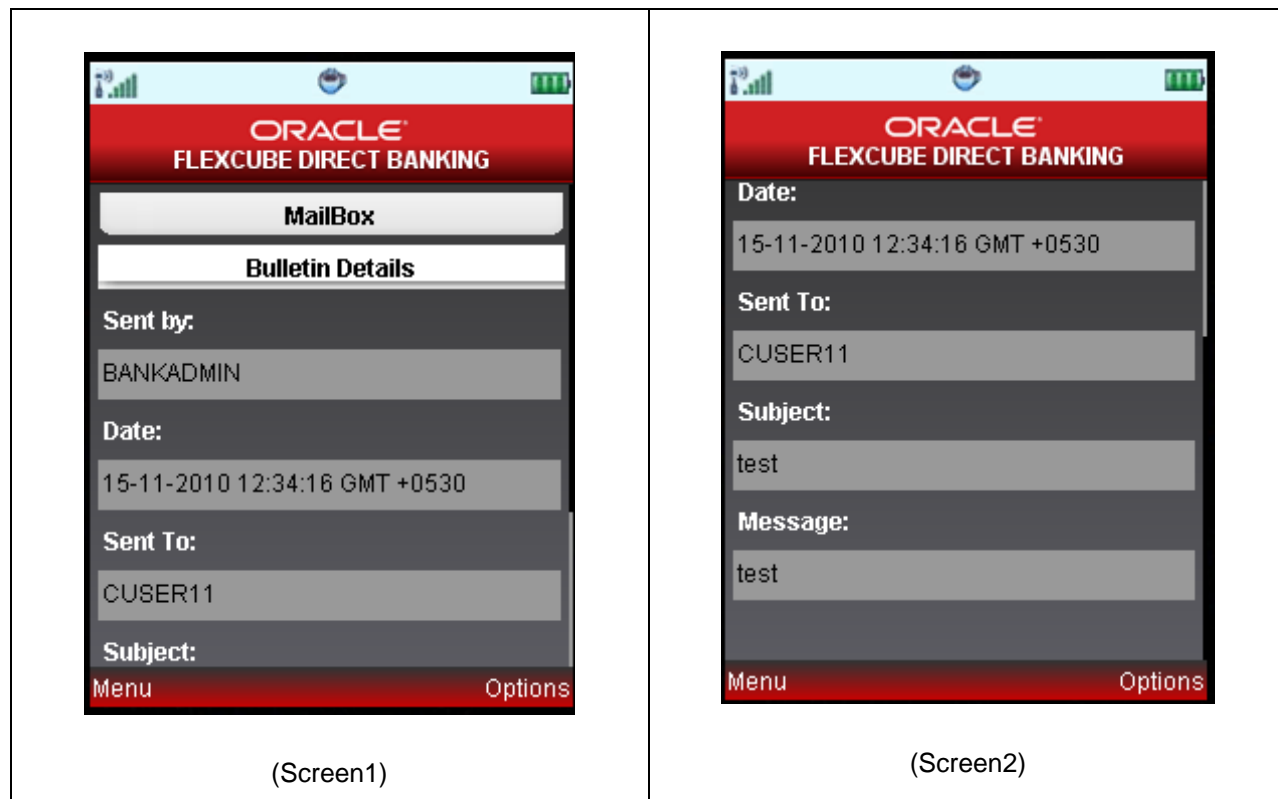
13.2. Bulletin

View Bulletin



1. Select the message to be viewed from the dropdown list.
2. Select **View** from the options. The system displays the message in the **Bulletins** screen.
OR
Select **Inbox** from the options to view the inbox message.
OR
Select **Sent messages** from the options to view sent messages.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Bulletins



3. Select **Back** from the options to return to the previous screen.
OR
Select **Exit** from the options to exit the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
4. Click the **Sent messages** on the mailbox screen from the options. The system displays the Sent messages screen.

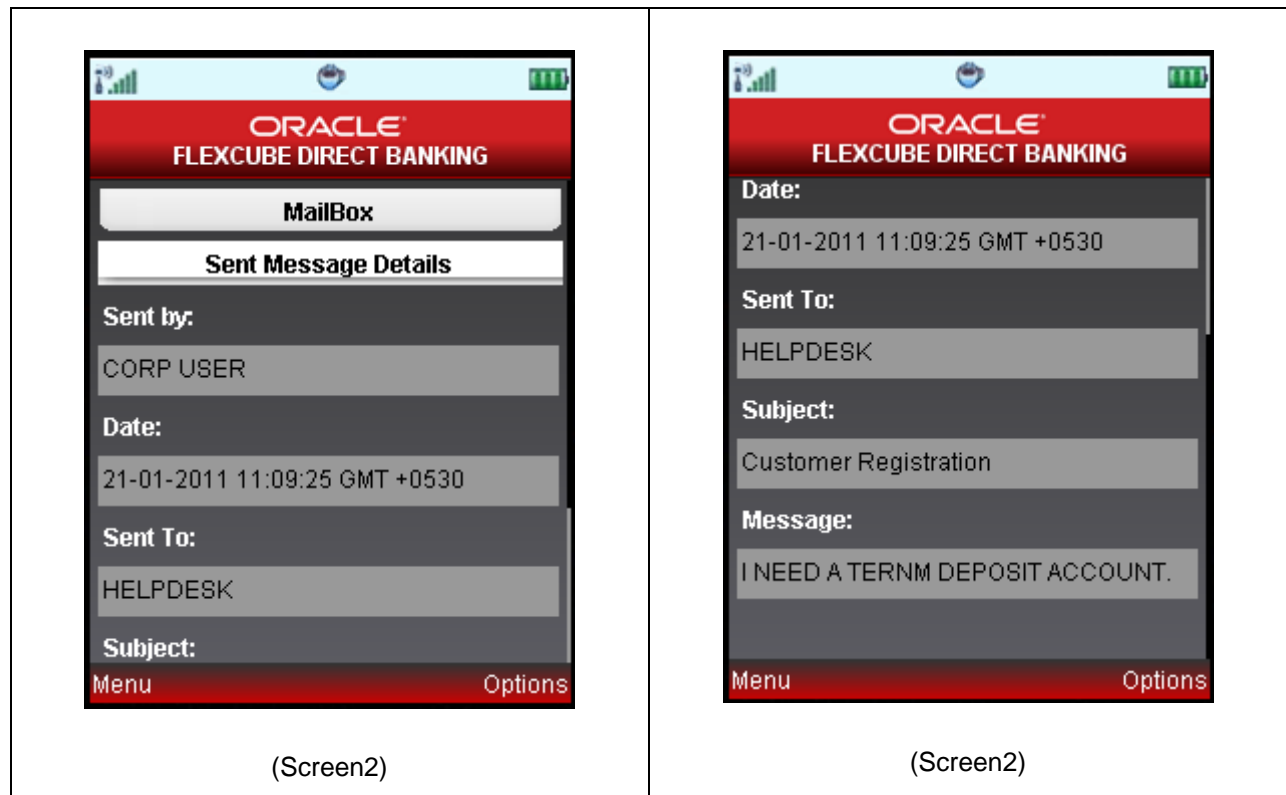
13.3. Sent Messages

Sent Messages



1. Select the message to be viewed using up down arrow keys and select key.
2. Select **View** from the options. The system displays the message in the **message details** screen.
OR
Select **Inbox** from the options to view the inbox message.
OR
Select **Bulletin** from the options to view bulletin messages.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

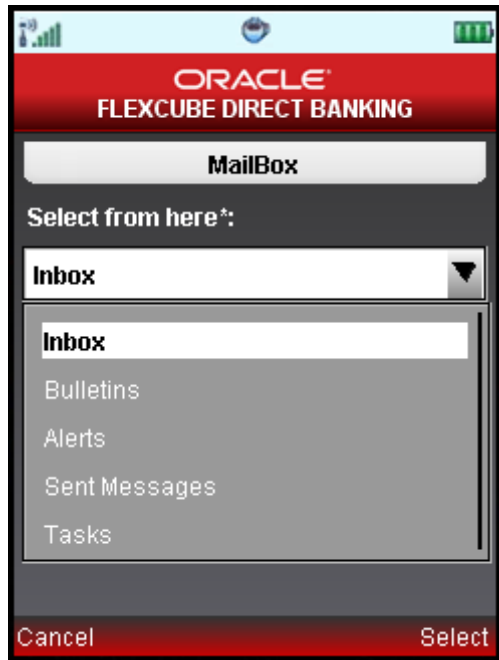
Sent Messages



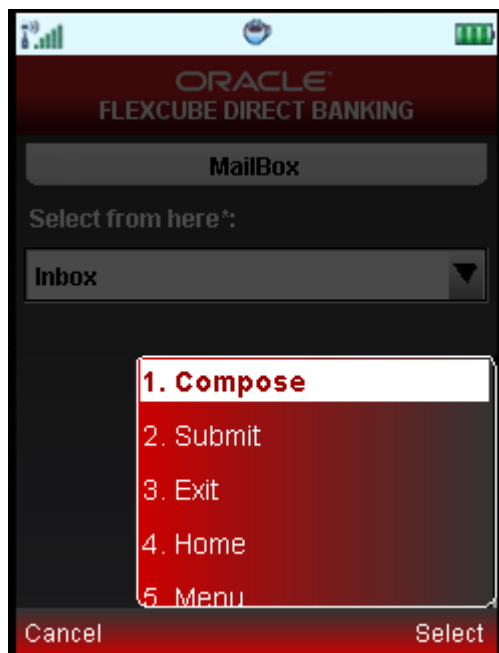
3. Select **Home** from the options to navigate to the menu screen
OR
Select **Back** from the options to return to the previous screen..
OR
Select **Exit** from the options to exit the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

13.4. Compose

Compose



4. Click the Options menu. The system displays below pop up.



5. Select the Compose option to compose message.
6. You can also view Alerts & Tasks by selecting those options from the first screen shown above.

14. Forex Inquiry

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

To inquire Foreign Exchange Rates

1. Log on to the J2ME based Mobile Banking application.
2. Select **Customer services >Exchange Rate Inquiry** from the menu using up\down scroll keys and the select key.
3. Select the **Submit** option. The system displays **Foreign Exchange Rate Inquiry** screen.

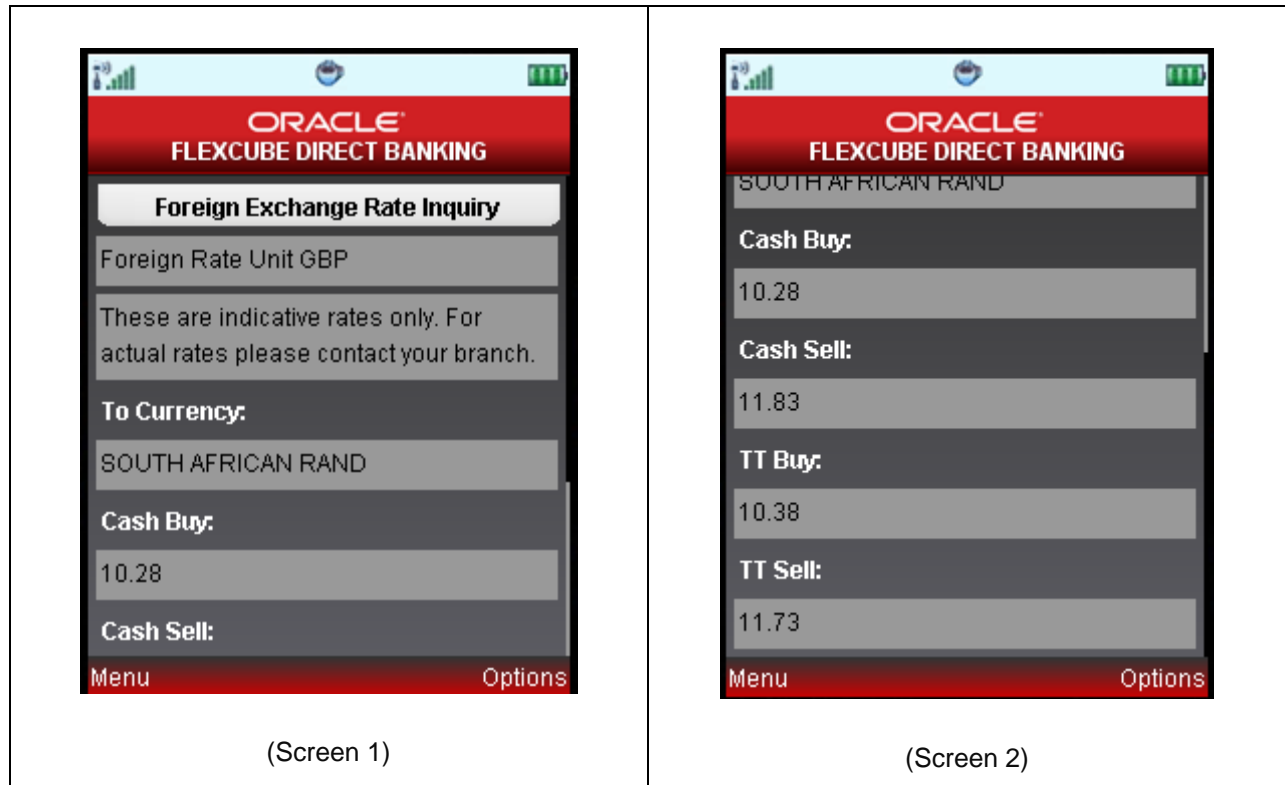
Foreign Exchange Rate Inquiry

Field Description

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

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

Foreign Exchange Rate Inquiry



Field Description

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

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

15. Own Account Transfer

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

To do the own account transfer

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Payments > Own Account Transfer** icon from the menu using down scroll keys. The system displays **Own Account Transfer** screen.

Own Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the own account transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
3. Select the Submit from the options. The system displays Own Account Transfer Verify screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Own Account Transfer Verify

ORACLE[®]
FLEXCUBE DIRECT BANKING

Own Account Transfer Verify

From Account:
00100011803 001

To Account:
00100011804 001

Amount:
100.00 GBP

Narrative:
NARRATIVE

Menu Options

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

Own Account Transfer Confirm

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The title bar at the top is red with the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. Below this, a grey header bar contains the title 'Own Account Transfer Confirm'. The main content area has a dark grey background with white text labels and light grey input fields. The labels and their corresponding values are: 'From Account:' followed by '00100011803 001', 'To Account:' followed by '00100011804 001', 'Amount:' followed by '100.00 GBP', and 'Narrative:' followed by 'NARRATIVE'. At the bottom of the screen, there is a red bar with two white buttons labeled 'Menu' and 'Options'.

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

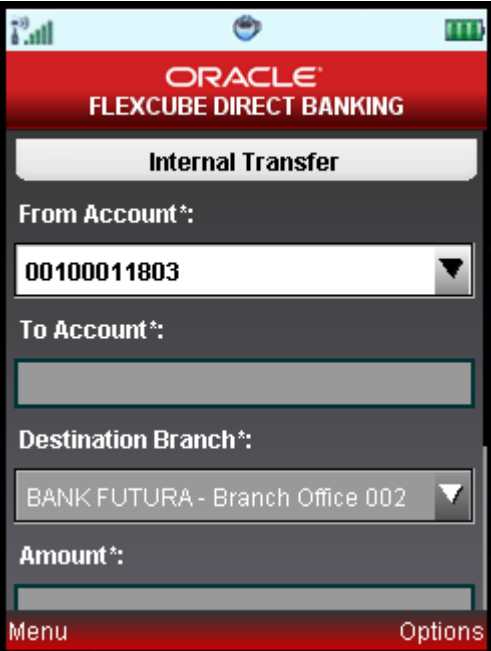
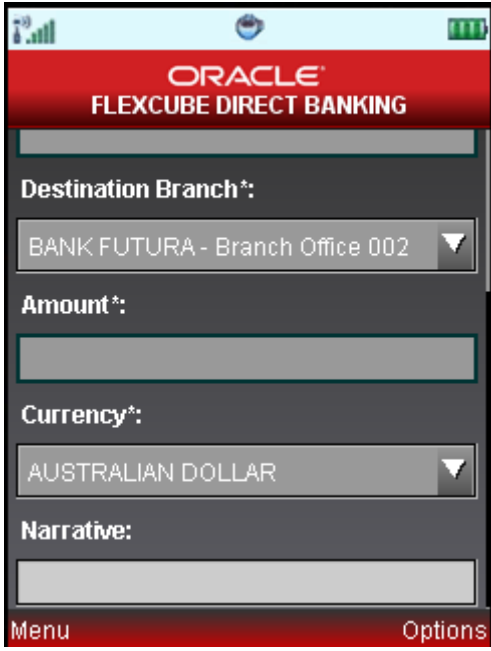
16. Internal Transfer

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

To do the internal transfer

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Payments > Internal Transfer** icon from the menu using down scroll keys and the select key. The system displays **Internal Transfer** screen.

Internal Transfer

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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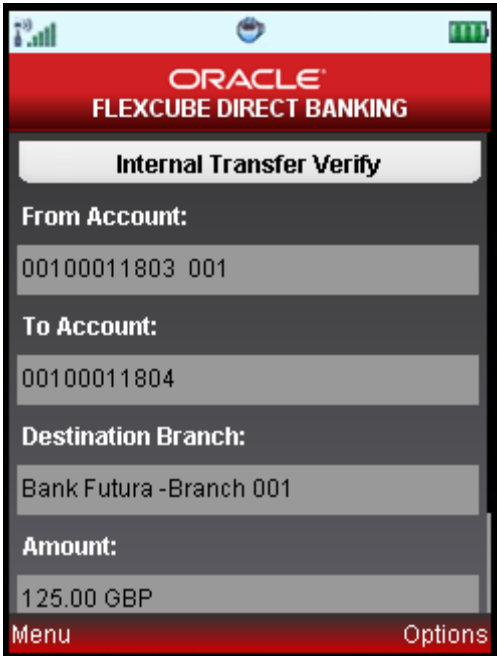
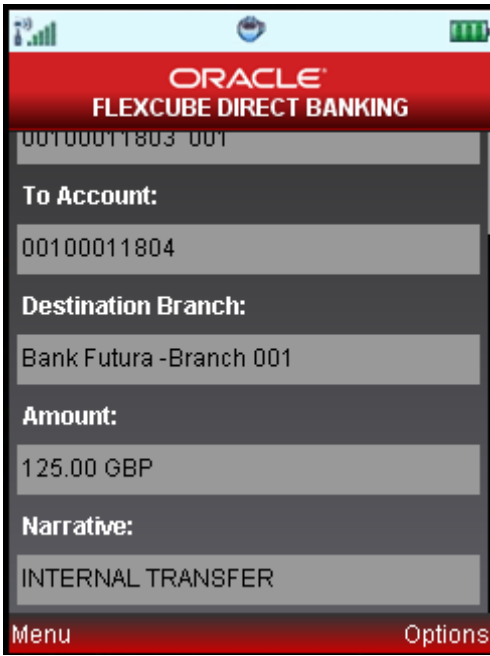
Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the internal transfer.
To Account	[Mandatory, Alphanumeric, 34] Type the To Account as the destination account for the internal transfer.
Destination Branch	[Mandatory, Drop down] Select the To Account as the destination account for the internal transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Currency	[Mandatory, Drop down] Type the amount for the transfer.

Field Name	Description
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

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

Internal Transfer Verify

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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4. Select the **Confirm** from the options. The system displays **Internal Transfer Confirm** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **Menu** from the options to return to the sub menu screen

Internal Transfer Confirm

<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Internal Transfer Confirm</p> <p>From Account: 00100011803 001</p> <p>To Account: 00100011804</p> <p>Destination Branch: Bank Futura -Branch 001</p> <p>Amount: 125.00 GBP</p> <p>Menu Options</p>	<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>00100011803 001</p> <p>To Account: 00100011804</p> <p>Destination Branch: Bank Futura -Branch 001</p> <p>Amount: 125.00 GBP</p> <p>Narrative: INTERNAL TRANSFER</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

17. Domestic Payment

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

To do the domestic account transfer

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Payments > Domestic Payment** icon from the menu using down scroll key and Select key. The system displays **Domestic Payment** screen.

Domestic Payment

ORACLE[®]
FLEXCUBE DIRECT BANKING

Domestic Payment

From Account*:
EK ACCOUNT

Beneficiary Details

To Account*:
[Empty Field]

Beneficiary Bank Details

National Clearing Code Type*:
HELLENIC BANK ASSOCIATION FRI

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

HELLENIC BANK ASSOCIATION FRI

Payment Details

National Clearing Code*:
[Empty Field]

Amount*:
[Empty Field]

Currency*:
EURO

Other Details

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Payment Details

Amount*:
[Empty Field]

Currency*:
EURO

Other Details

Narrative:
[Empty Field]

Menu Options

(Screen 3)

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the domestic payment.
Beneficiary Details	
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the domestic payment.
Beneficiary Bank Details	
National Clearing Code type	[Mandatory, Drop down] Select the national clearing code type.
National Clearing Code	[Mandatory, Alphanumeric, 20] Type the national clearing code.
Payment details	
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Radio button] Select the currency for the amount.
Other Details	
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.

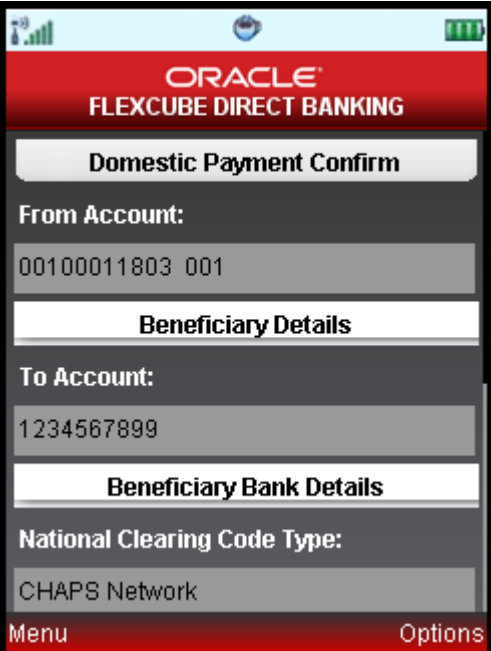
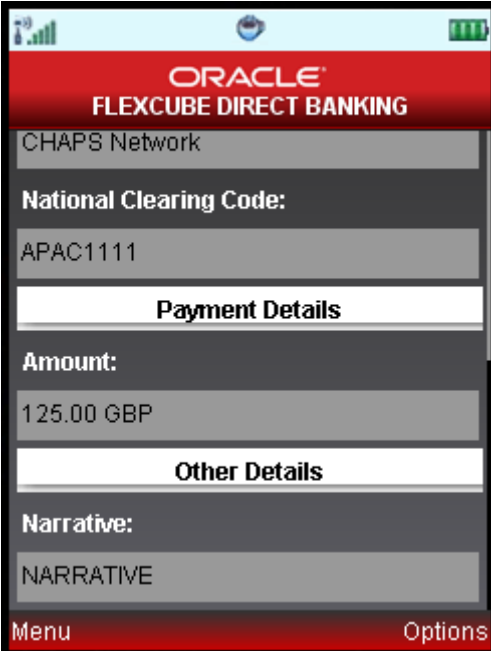
3. Select the **Submit** from the options. The system displays **Domestic Payment Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub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

Domestic Payment Verify

<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Domestic Payment Verify</p> <p>From Account: 00100011803 001</p> <p>Beneficiary Details</p> <p>To Account: 1234567899</p> <p>Beneficiary Bank Details</p> <p>National Clearing Code Type: CHAPS Network</p> <p>Menu Options</p>	<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>CHAPS Network</p> <p>National Clearing Code: APAC1111</p> <p>Payment Details</p> <p>Amount: 100.00 GBP</p> <p>Other Details</p> <p>Narrative: NARRATIVE</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

Domestic Payment Confirm

 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Domestic Payment Confirm</p> <p>From Account: 00100011803 001</p> <p>Beneficiary Details</p> <p>To Account: 1234567899</p> <p>Beneficiary Bank Details</p> <p>National Clearing Code Type: CHAPS Network</p> <p>Menu Options</p>	 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>CHAPS Network</p> <p>National Clearing Code: APAC1111</p> <p>Payment Details</p> <p>Amount: 125.00 GBP</p> <p>Other Details</p> <p>Narrative: NARRATIVE</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

18. 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 J2ME based Mobile Banking application.
2. Select **Bill Payments > Pay Bill** icon from the menu using up/down arrow key and Select key.
The system displays **Pay Bills** screen.

Pay Bills

<p>(Screen 1)</p>	<p>(Screen 2)</p>
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Field Description

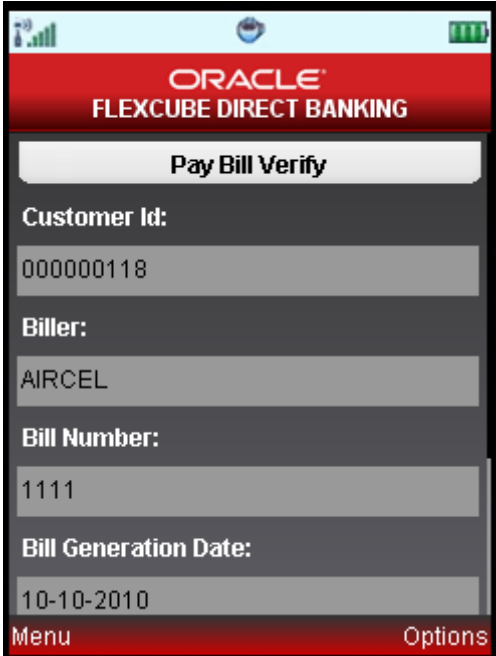
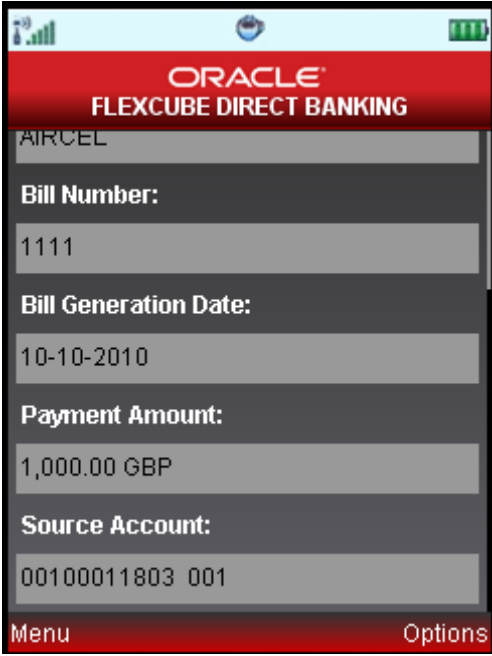
Field Name	Description
Select Biller	[Mandatory, Drop down] Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15] Type the Bill number for which payment is to be made
Bill Generation Date	[Mandatory, Alphanumeric, 10] Type the date on which the Bill payment is due.
Payment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

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

OR

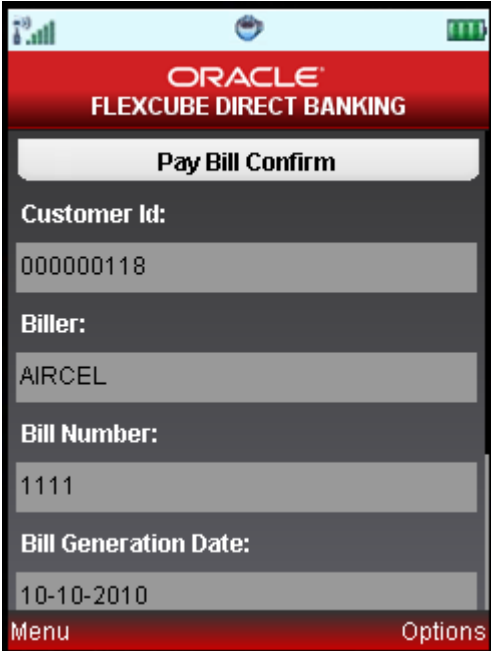
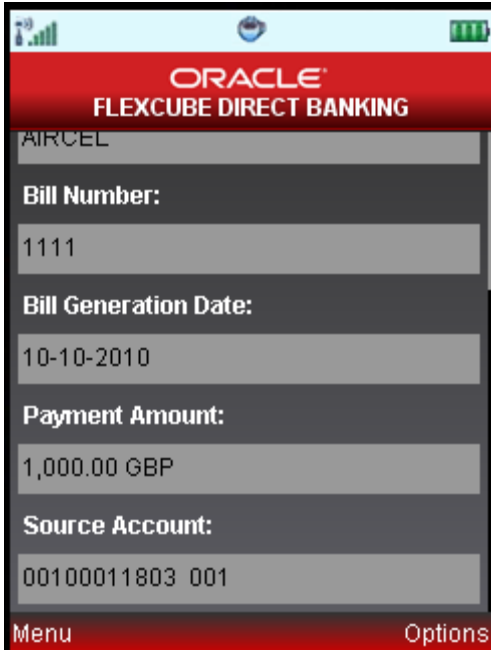
Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Verify

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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4. Select the **Confirm** from the options. The system displays **Pay Bill Confirm** screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Change** from the options to navigate to previous screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Confirm

 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Pay Bill Confirm</p> <p>Customer Id: 000000118</p> <p>Biller: AIRCEL</p> <p>Bill Number: 1111</p> <p>Bill Generation Date: 10-10-2010</p> <p>Menu Options</p>	 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>AIRCEL</p> <p>Bill Number: 1111</p> <p>Bill Generation Date: 10-10-2010</p> <p>Payment Amount: 1,000.00 GBP</p> <p>Source Account: 00100011803 001</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

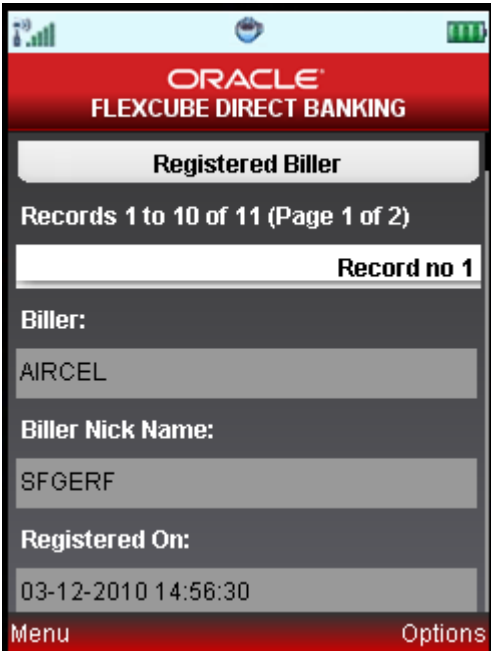
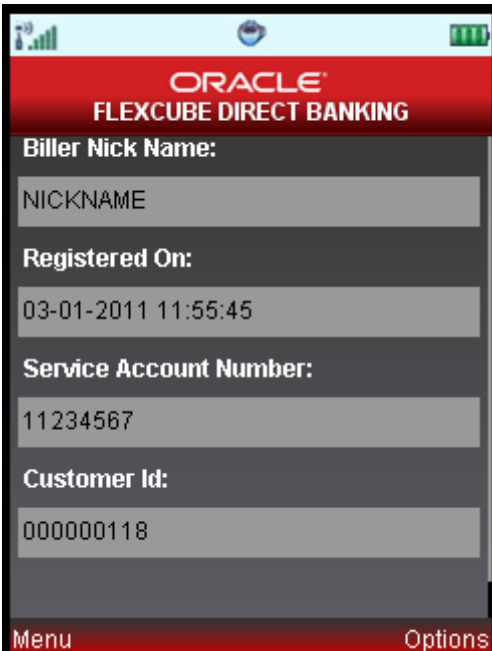
19. Register Biller

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

To register the biller

1. Log on to the J2ME based Mobile Banking application.
2. Select **Bill Payment > Register Biller** icon from the menu using up/down arrow key and Select key. The system displays **Biller Information** screen.

Biller Information

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Field Description

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

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

Register Biller

Field Description

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

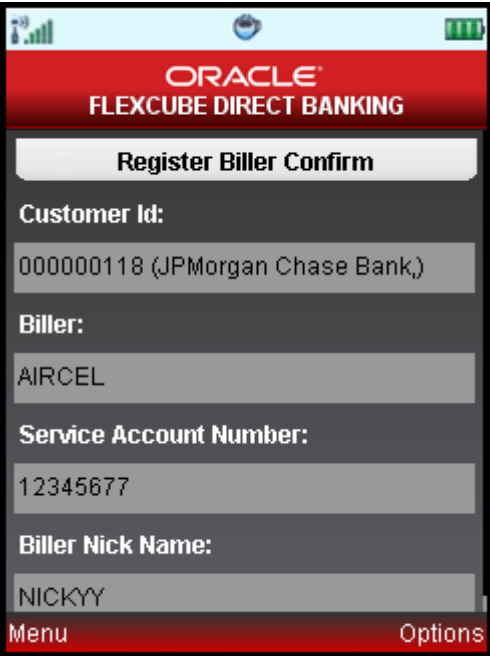
Field Name	Description
Service Account Number	[Mandatory, Alphanumeric,15] Type the Service account number.
Biller Nick Name	[Mandatory, Alphanumeric,15] Type the Service account number.

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

Register Biller Verify

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

Register Biller Confirm



ORACLE[®]
FLEXCUBE DIRECT BANKING

Register Biller Confirm

Customer Id:
000000118 (JPMorgan Chase Bank)

Biller:
AIRCEL

Service Account Number:
12345677

Biller Nick Name:
NICKYY

Menu Options

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

20. Delete Biller

This menu enables you to delete a already registered biller.

To delete the biller

1. Log on to the J2ME based Mobile Banking application.
2. Select **Bill Payment > Delete Biller** icon from the menu using up/down arrow key and Select key. The system displays **Delete Biller** screen.

Delete Biller

Field Description

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

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

Delete Biller Verify

<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Delete Biller Verify</p> <p>Customer Id: 000000118</p> <p>Registered On: 03-12-2010</p> <p>Biller: AIRCEL(SFGERF)</p> <p>Service Account Number: 23523</p> <p>Menu Options</p>	<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>000000118</p> <p>Registered On: 03-12-2010</p> <p>Biller: AIRCEL(SFGERF)</p> <p>Service Account Number: 23523</p> <p>Biller Nick Name: SFGERF</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

Delete Biller Confirm

<p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Delete Biller Confirm</p> <p>Customer Id: 000000118</p> <p>Registered On: 04-02-2011</p> <p>Biller: AIRCEL(NICKYY)</p> <p>K_SERVICEACCTNO: 1234567899</p> <p>Menu Options</p>	<p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>000000118</p> <p>Registered On: 04-02-2011</p> <p>Biller: AIRCEL(NICKYY)</p> <p>K_SERVICEACCTNO: 1234567899</p> <p>Biller Nick Name: NICKYY</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

21. Deposit Redemption

Redeem Term Deposit option allows you to Redeem your term Deposit details either partially or fully through J2ME Mobile Banking.

To redeem the term deposit

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Deposits > Deposit Redemption** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Redemption** screen.

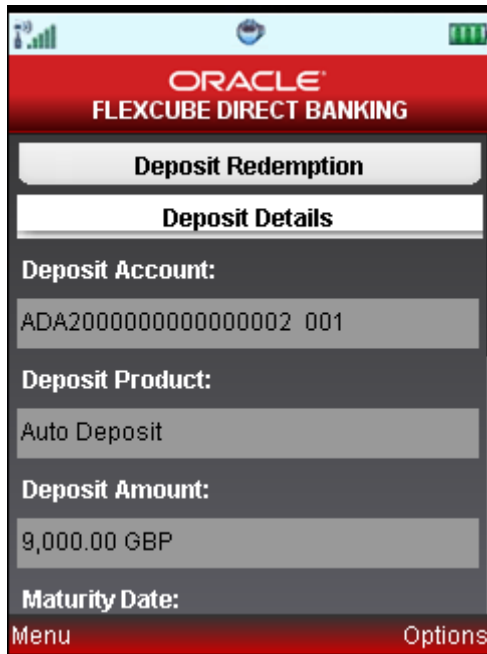
Deposit Redemption

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The top status bar shows signal, time, and battery. The app header is red with 'ORACLE FLEXCUBE DIRECT BANKING' in white. Below the header is a grey bar with the title 'Deposit Redemption'. The main content area has a label 'Select Deposit*:' followed by a white dropdown menu with a black arrow pointing down, displaying the value '00100042913'. The bottom of the screen has a red bar with two white buttons: 'Menu' on the left and 'Options' on the right.

Field Description

Field Name	Description
Select Deposit	[Mandatory, Drop down] Select the deposit for redemption.
3. Select Submit from the options .The system displays Deposit Redemption screen. OR Select the Home from the options navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Deposit Redemption



ORACLE®
FLEXCUBE DIRECT BANKING

Deposit Redemption

Deposit Details

Deposit Account:
ADA200000000000000002 001

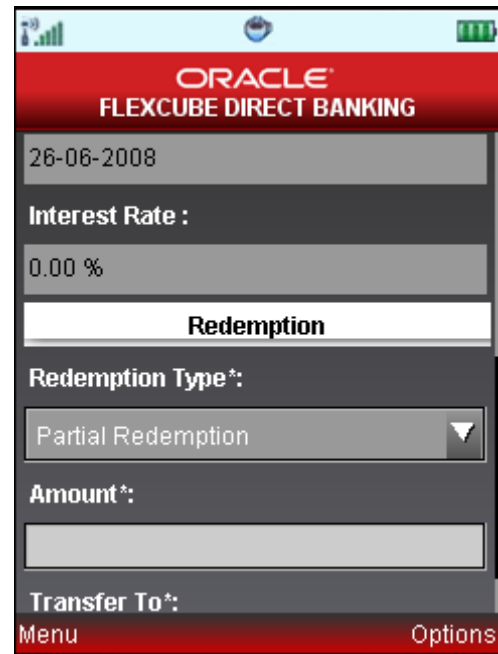
Deposit Product:
Auto Deposit

Deposit Amount:
9,000.00 GBP

Maturity Date:

Menu Options

(Screen 1)



ORACLE®
FLEXCUBE DIRECT BANKING

26-06-2008

Interest Rate :
0.00 %

Redemption

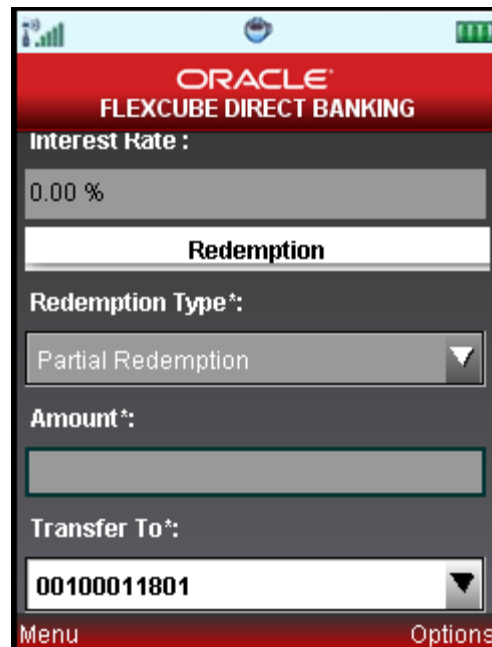
Redemption Type*:
Partial Redemption ▼

Amount*:

Transfer To*:

Menu Options

(Screen 2)



ORACLE®
FLEXCUBE DIRECT BANKING

Interest Rate :
0.00 %

Redemption

Redemption Type*:
Partial Redemption ▼

Amount*:

Transfer To*:
00100011801 ▼

Menu Options

(Screen 3)

Field Description

Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the deposit account.
Deposit Product	[Display] This field displays the deposit product.
Deposit Amount	[Display] This field displays the deposit amount.
Maturity Date	[Display] This field displays the maturity date of the deposit.
Interest Rate	[Display] This field displays the interest rate.
Redemption	
Redemption Type	[Mandatory, Drop down] Select the redemption type. The options are: <ul style="list-style-type: none"> • Partial Redemption • Full Redemption
Amount	[Mandatory, Numeric, 15] This field displays the deposit account.
Transfer To	[Mandatory, Drop down] Select the transfer to account as the destination account for the redemption.

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

Deposit Redemption Verify

ORACLE[®]
FLEXCUBE DIRECT BANKING

Deposit Redemption Verify

Deposit Details

Deposit Account:
ADA2000000000000002 001

Deposit Product:
Auto Deposit

Deposit Amount:
9,000.00 GBP

Maturity Date:

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

26-06-2008

Interest Rate :
0.00 %

Redemption

Redemption Type:
Partial Redemption

Amount:
100.00 GBP

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Interest Rate :
0.00 %

Redemption

Redemption Type:
Partial Redemption

Amount:
100.00 GBP

Transfer To:
00100011801 001

Menu Options

(Screen 3)

5. Select the **Confirm** from the options. The system displays **Deposit Redemption Confirm** screen.

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

Deposit Redemption Confirm

<p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Deposit Redemption Confirm</p> <p>Deposit Details</p> <p>Deposit Account: ADA20000000000000002 001</p> <p>Deposit Product: Auto Deposit</p> <p>Deposit Amount: 9,000.00 GBP</p> <p>Maturity Date:</p> <p>Menu Options</p>	<p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Deposit Redemption Confirm</p> <p>Redemption</p> <p>Maturity Date: 26-06-2008</p> <p>Interest Rate : 0.00 %</p> <p>Redemption Type: Partial Redemption</p> <p>Amount: 100.00 GBP</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The title bar is red with the Oracle logo and text. Below the title bar, there are several input fields with labels: 'Interest Rate : 0.00 %', 'Redemption' (a section header), 'Redemption Type: Partial Redemption', 'Amount: 100.00 GBP', and 'Transfer To: 00100011801 001'. At the bottom of the screen, there are two buttons: 'Menu' and 'Options'.

(Screen 3)

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

22. Deposit Details

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

To view the TD Details

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Deposits > Deposit Details** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Details** screen.

Deposit Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which deposit details are to be viewed.
3. Select the Submit from the options. The system displays Deposit Details screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Deposit Details

ORACLE[®]
FLEXCUBE DIRECT BANKING

Deposit Details

Account Details

Customer Id:
001000106

Deposit Account:
ADA20000000000000002 001

Product Name:
Auto Deposit

Current Balance:

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Current Balance:
4,142.50 GBP

Deposit Details

Deposit Date:
29-11-2007

Maturity Date:
26-06-2008

Interest Rate:
0.00 %

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Interest Rate:
0.00 %

Maturity Instructions

Rollover Instructions:
Close on Maturity (No Rollover)

Pay Out Details

Payout Type:
Transfer to Internal Bank Account

Percentage:
100.00 %

Menu Options

(Screen 3)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Close on Maturity (No Rollover)

Pay Out Details

Payout Type:
Transfer to Internal Bank Account

Percentage:
100.00 %

Additional Information:
00100010603 Bank Futura -Branch 001

Menu Options

(Screen 4)

Field Description

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

Field Name	Description
Additional Information	[Display] This field displays the account number.

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

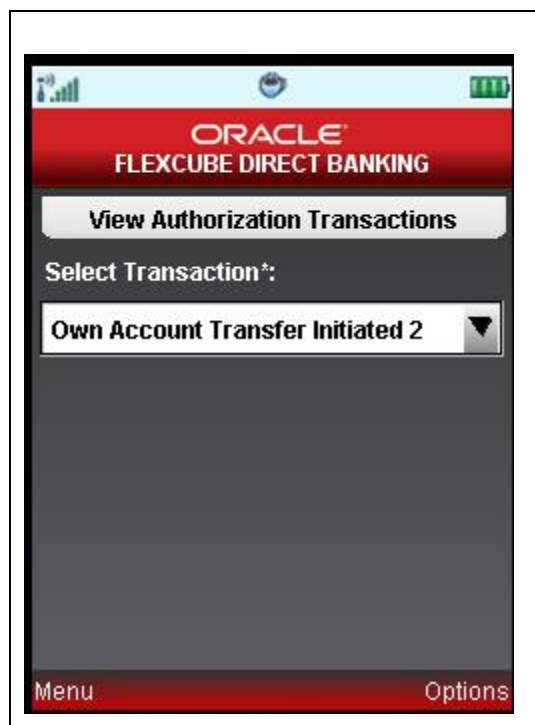
23. Transactions to Authorize

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

To view the transactions for authorization

1. Log on to the J2ME based Mobile Banking application.
2. Select **Pending Authorizations** icon from the menu using up\down scroll keys and select key.
The system displays **View Authorization Transactions** screen.

View Authorization Transactions



Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop down] Select the transaction to be authorized or rejected.
3.	Select Submit from the options. The system displays Pending Authorizations screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application.

Pending Authorizations

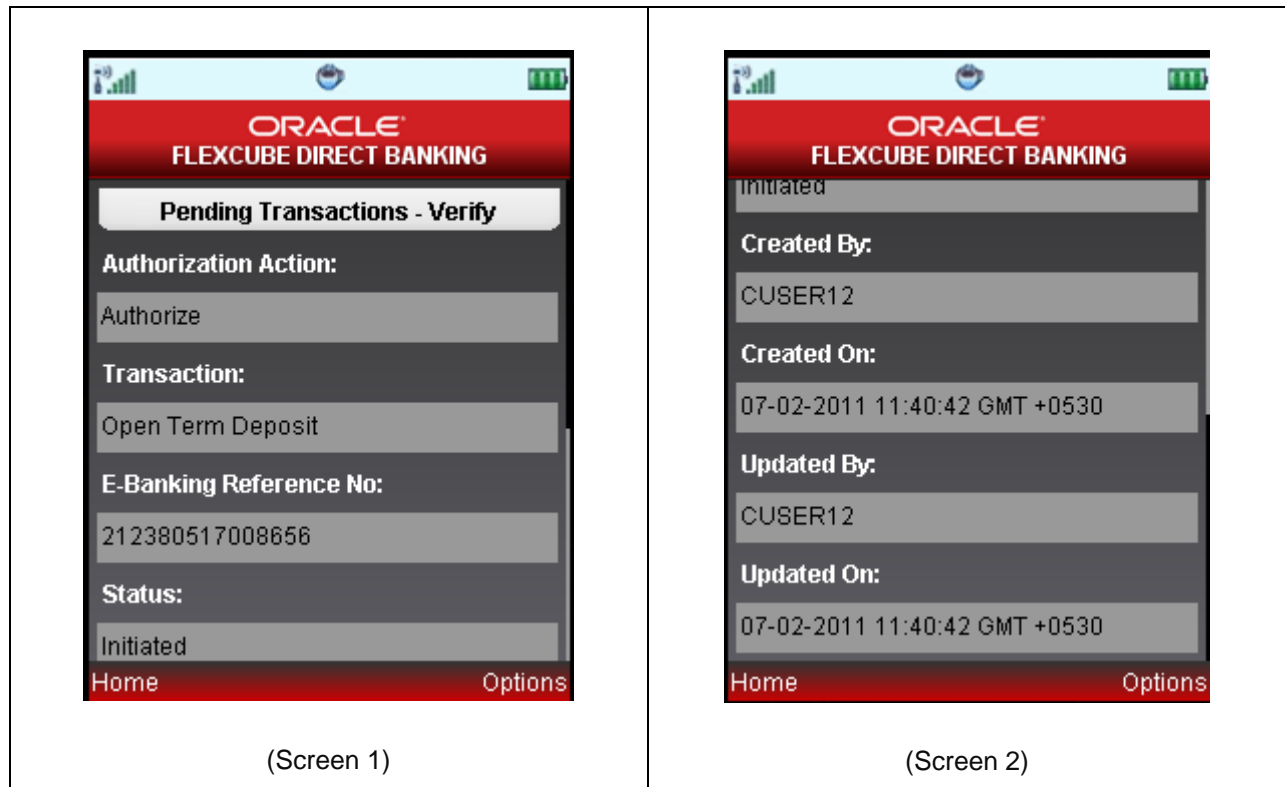
<p>(Screen 1)</p>	<p>(Screen 2)</p>
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Field Description

Field Name	Description
E banking Reference Number	[Optional, Alphanumeric] Type the E banking Reference Number as search criteria..
Status	[Optional, Dropdown] Select the status of the transaction to be searched.
Initiator	[Optional, Alphanumeric] Type the Initiator of the transaction as search criterion
Select Record	[Mandatory, Dropdown] Select the Record to search for authorization.
<p>4. Select the Authorize from the options if you want to authorize the transaction. The system displays Verify Authorization Transaction screen. OR Select the Send To Modify from the options to send the transaction for modification. OR Select the Search from the options to search the transaction to authorize or reject as per the entered search criteria. OR Select the Change from the options to navigate to the previous screen.</p>	

- OR
- Select the **Reject** from the options if you want to reject the transaction.
- OR
- Select the **View** from the options to view the transaction details.
- OR
- Select the **Home** from the options to navigate to the options screen.
- OR
- Select the **Exit** from the options to exit from the application.

Pending Transactions – Verify



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

Pending Transactions – Confirm

<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Pending Transactions - Confirm</p> <p>Authorization Action: Authorize</p> <p>Transaction: Open Term Deposit</p> <p>E-Banking Reference No: 212380517008656</p> <p>Status: Initiated</p> <p>Home Options</p>	<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Created By: CUSER12</p> <p>Created On: 07-02-2011 11:40:42 GMT +0530</p> <p>Updated By: CUSER12</p> <p>Updated On: 07-02-2011 11:40:42 GMT +0530</p> <p>Current Status:</p> <p>Home Options</p>
(Screen 1)	(Screen 2)

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

24. Change Password

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

To change the password

1. Log on to the J2ME based Mobile Banking application.
2. Select **Customer Services > Change Password** icon from the menu using up\down scroll keys and select key. The system displays **Change Password** screen.

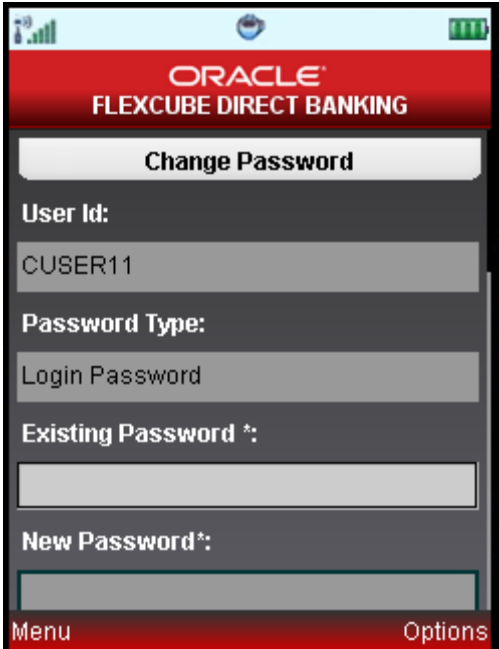
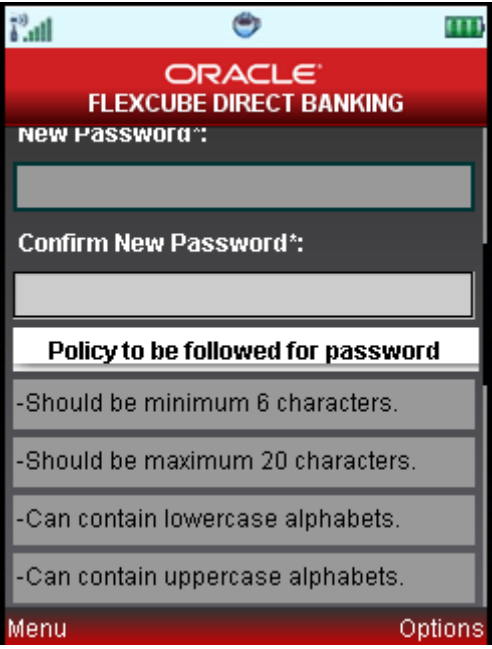
Change Password

Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Mandatory, Drop down] Select the password type radio button from the two types of password types available. The options available are <ul style="list-style-type: none"> • Login Password • Transaction password

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

Change Password

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Field Description

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

- Enter the Old password and the New Password.
- Select **Change** from the menu. The system displays **Verify Change Password** screen.
OR
Select the **Home** to navigate to the menu screen.
OR

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

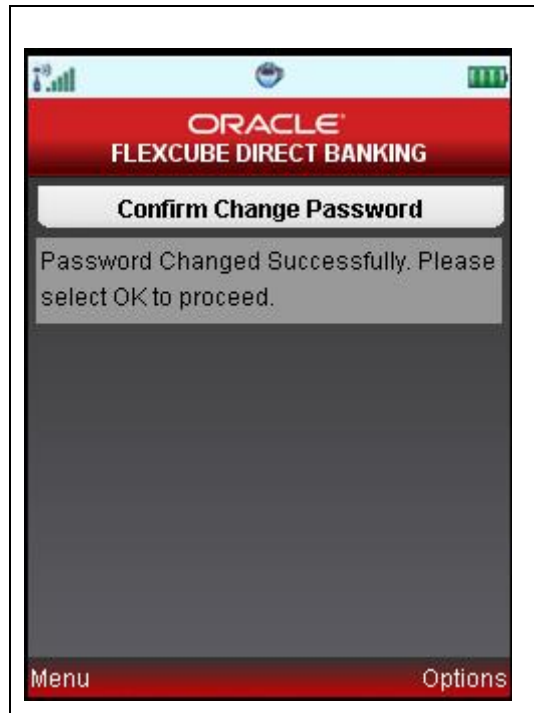
Note: New password has to be as per the Password Policy displayed below the text fields.

Verify Change Password



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

Confirm Change Password



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

25. 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 J2ME based Mobile Banking application.
2. Select **My Cards > Credit Card Details** icon from the menu using down arrow key and Select key. The system displays **Credit Card Details** screen.

Credit Card Details

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The top status bar shows signal strength, a globe icon, and battery level. The app header is red with 'ORACLE' in white and 'FLEXCUBE DIRECT BANKING' in white. Below the header is a grey bar with the title 'Credit Card Details'. The main content area has a label 'Select Card*:' followed by a white dropdown menu with a black border and a downward arrow. The dropdown menu displays the card number '5200123420106751'. Below the dropdown is a large grey rectangular area. At the bottom of the screen are two red buttons: 'Menu' on the left and 'Options' on the right.

Field Description

Field Name	Description
Select Card	[Mandatory, Drop down] Select the credit card for which details are to be viewed.
3. Select Submit from the Options. The system displays selected card details in the Credit Card Details screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Credit Card Details

ORACLE[®]
FLEXCUBE DIRECT BANKING

Credit Card Details

Card Number:
5200123420106751

Product Name:
GOLD REWARDS

Expiry Date:
23-Jan-2012

Reward Points Available:
1267

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

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

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Total Unbilled Amount:
15,000.00 INR

Last Payment Date:
20-Mar-2010

Last Payment Amount:
23,000.00 INR

Payment Due Details

Statement Date:
02-Mar-2010

Menu Options

(Screen 3)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Payment Due Details

Statement Date:
02-Mar-2010

Total Billed Amount:
5,000.00 INR

Payment Due Date:
20-Feb-2010

Minimum Amount Due:
200.00 INR

Menu Options

(Screen 4)

Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the product name.
Expiry Date	[Display] This field displays the expiry date.
Reward Points Available	[Display] This field displays the reward points available.
Total Credit Limit	[Display] This field displays the total credit limit.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit.
Available Cash limit	[Display] This field displays the available cash limit.
Total Unbilled Amount	[Display] This field displays the total unbilled amount.
Last Payment Date	[Display] This field displays the last payment date.
Last Payment Amount	[Display] This field displays the last payment amount.
Payment Due Details	
Statement Date	[Display] This field displays the statement date.
Total Billed Amount	[Display] This field displays the total billed amount.
Payment Due Date	[Display] This field displays the last payment due date.
Minimum Amount Due	[Display] This field displays the minimum amount due.

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

26. 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 J2ME based Mobile Banking application.
2. Select **My Cards > Credit Card Statement** icon from the menu using down arrow key and Select key. The system displays **Credit Card Statement** screen.

Credit Card Statement

ORACLE[®]
FLEXCUBE DIRECT BANKING

Credit Card Statement

Card Number*:
5200123420106751 ▼

Month(mm)*:
January ▼

Year(yyy)*:
2011 ▼

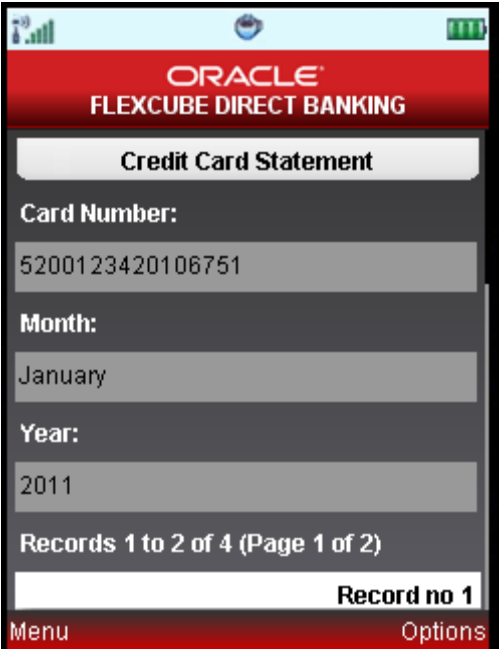
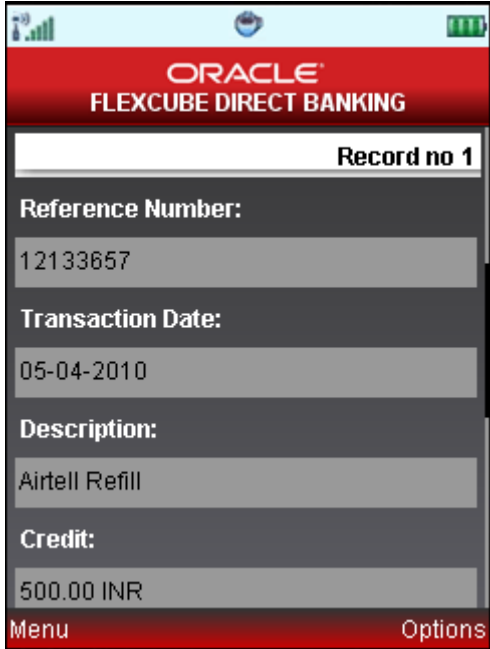
Menu Options

Field Description

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

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

Credit Card Statement

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Field Description

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

Field Name	Description
------------	-------------

Credit	[Display] This field displays the credit amount.
---------------	---

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

27. Force Change Password

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

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

To perform the forced change password

1. Log on to the J2ME based Mobile Banking application in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

Change Login Password

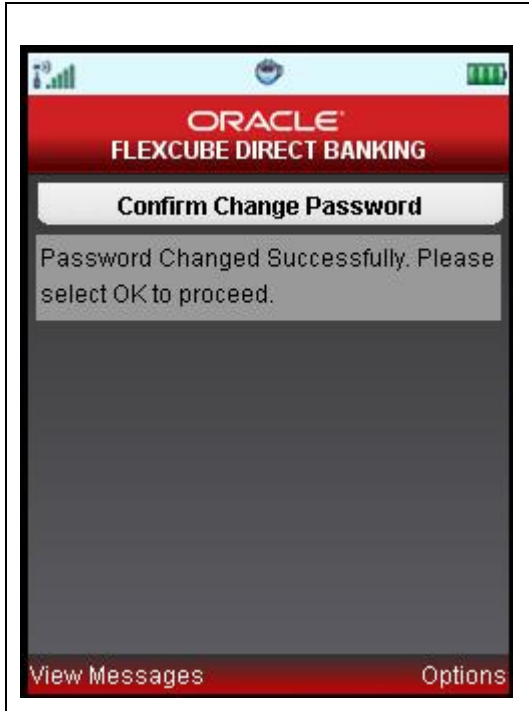
<p>(Screen 1)</p>	<p>(Screen 2)</p>
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Field Description

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

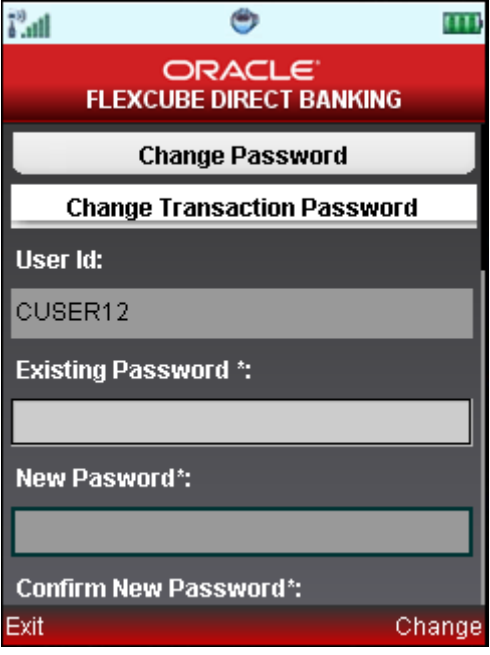
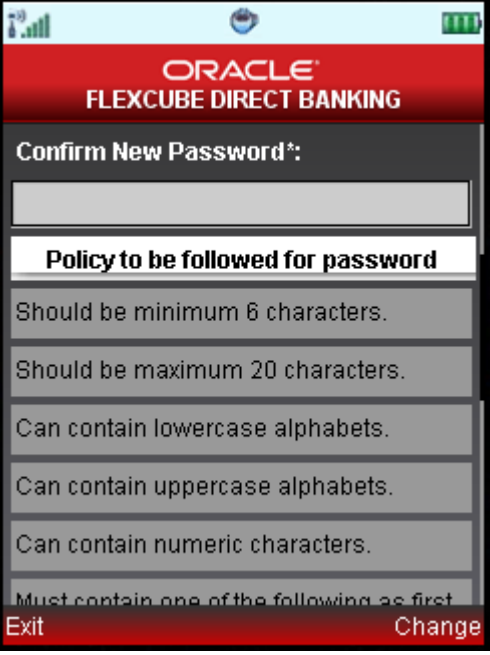
2. Select the **Change** from the options. The system displays **Confirm Change Password** screen.
OR
Select the **Exit** from the options to exit from the application.

Confirm Change Password



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

Change Transaction Password

 <p>(Screen1)</p>	 <p>(Screen2)</p>
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Field Description

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

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

Confirm Change Password



5. Select the **OK** from the options. The system displays the main **Menu** screen.
OR
Select **Exit** from the options to exit from the application.

28. Contract Deposits

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

To view the contract Deposit details

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Deposits > Contract Deposits** from the menu using up\down scroll keys and select key. The system displays **Contract Deposits** screen.

Contract Deposits



Field Description

Field Name	Description
Contract Deposit	<p>[Mandatory, Drop down]</p> <p>Select the contract deposit from the list for which details are to be viewed.</p>
<p>3. Select the Submit from the options. The system displays Contract Deposits screen.</p> <p>OR</p> <p>Select the Home from the options to navigate to the menu screen.</p> <p>OR</p> <p>Select the Exit from the options to exit from the application.</p> <p>OR</p> <p>Select the Menu from the options to return to the sub menu screen.</p>	

Contract Deposits

**ORACLE®
FLEXCUBE DIRECT BANKING**

Contract Deposits

User Reference Details

Customer Id:
001000090

Contract Deposit:
001CDP1073330002

Product Name:
Interest bearing, capitalised monthly
with Fixed rate of interest.....

Menu Options

(Screen 1)

**ORACLE®
FLEXCUBE DIRECT BANKING**

Current Balance:
10,262.58 GBP

Deposit Details

Deposit Date:
03-03-2008

Maturity Date:
07-04-2008

Interest Rate:
10.00 %

Menu Options

(Screen 2)

**ORACLE®
FLEXCUBE DIRECT BANKING**

Accrued Interest Till Date:
78.73 GBP

Interest Instructions

Interest Instructions:
Account Transfer

Account:
00190015001

Maturity Instructions

Rollover Instructions:

Menu Options

(Screen 3)

**ORACLE®
FLEXCUBE DIRECT BANKING**

Interest Instructions:
Account Transfer

Account:
00190015001

Maturity Instructions

Rollover Instructions:
Renew Principal

Account:
00190015001

Menu Options

(Screen 4)

Field Description

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

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

29. 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Buy Funds** icon from the menu using up\down scroll keys and select key. The system displays **Buy Funds** screen.

Buy Funds

ORACLE
FLEXCUBE DIRECT BANKING

Buy Funds

Unit Holder*:
000000000414 (DIVYAVIKRAMMANE ▼)

Fund AMC*:
AG AMC ▼

Menu Options

Field Description

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

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

Buy Funds

ORACLE
FLEXCUBE DIRECT BANKING

Buy Funds

Unit Holder:
000000000409 (HRISHI11 MANEY)

Fund AMC:
AMCST

Fund Name*:
K1

Menu Options

Field Description

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

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

ORACLE[®]
FLEXCUBE DIRECT BANKING

Buy Funds

Place Order

Investment Type*:

Amount

Amount Or Unit*:

Dividend Re-investment*:

Yes

Fund Information

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Fund Information

Unit Holder:

000000000409 (HRISHI11 MANEY)

Fund AMC:

AMCST

Fund Name:

K1

Minimum Amount:

1.00 ZAR

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Fund AMC:

AMCST

Fund Name:

K1

Minimum Amount:

1.00 ZAR

Minimum Units:

1.00

Menu Options

(Screen 2)

Field Description

Field Name	Description
------------	-------------

Field Name	Description
Investment Type	[Mandatory, Drop down] Select the invest type. The options are: <ul style="list-style-type: none"> • Amount • Units
Amount Or Unit	[Mandatory, Numeric, 15] Type the amount for buying the funds.
Dividend Re-Investment	[Mandatory, Drop down] Select the dividend re-investment options. The options are: <ul style="list-style-type: none"> • Yes • No
Fund Information	
Unit Holder	[Display] This field displays the unit holder id.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Minimum Amount	[Display] This field displays the minimum amount required to buy the funds.
Minimum Units	[Display] This field displays the minimum units of which funds can be purchased.

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

Buy Funds – Verify

ORACLE[®]
FLEXCUBE DIRECT BANKING

Buy Funds-Verify

Unit Holder:
000000000409 (HRISHI11 MANEY)

Fund AMC:
AMCST

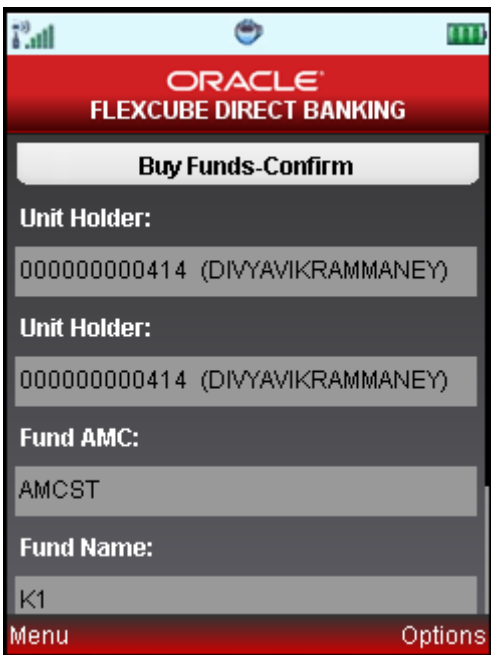
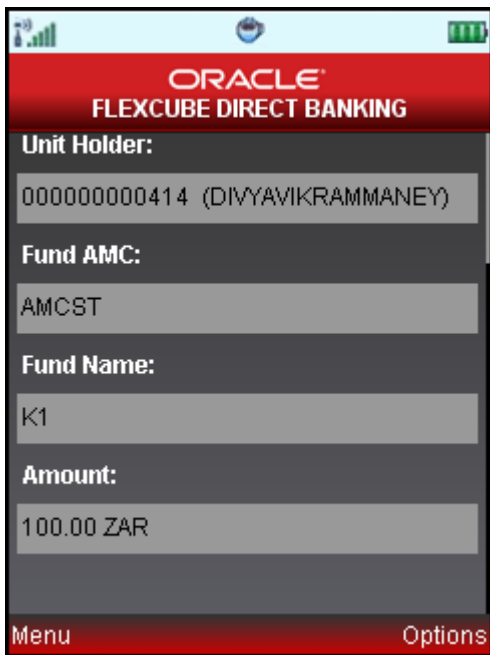
Fund Name:
K1

Amount:
100.00 ZAR

Menu Options

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

Buy Funds – Confirm

 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Buy Funds-Confirm</p> <p>Unit Holder: 000000000414 (DIVYAVIKRAMMANEY)</p> <p>Unit Holder: 000000000414 (DIVYAVIKRAMMANEY)</p> <p>Fund AMC: AMCST</p> <p>Fund Name: K1</p> <p>Menu Options</p>	 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Unit Holder: 000000000414 (DIVYAVIKRAMMANEY)</p> <p>Fund AMC: AMCST</p> <p>Fund Name: K1</p> <p>Amount: 100.00 ZAR</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

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

30. 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Redeem Funds** from the menu using up\down scroll keys and select key. The system displays **Redeem Funds** screen.

Redeem Funds

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The top section is a red header with the text 'ORACLE FLEXCUBE DIRECT BANKING'. Below this is a grey bar with the title 'Redeem Funds'. Underneath, there is a label 'Unit Holder*' followed by a dropdown menu. The dropdown menu is open, showing the selected unit holder '000000000414 (DIVYAVIKRAMMANE)'. At the bottom of the screen, there are two buttons: 'Menu' on the left and 'Options' on the right.

Field Description

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

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

Redeem Funds

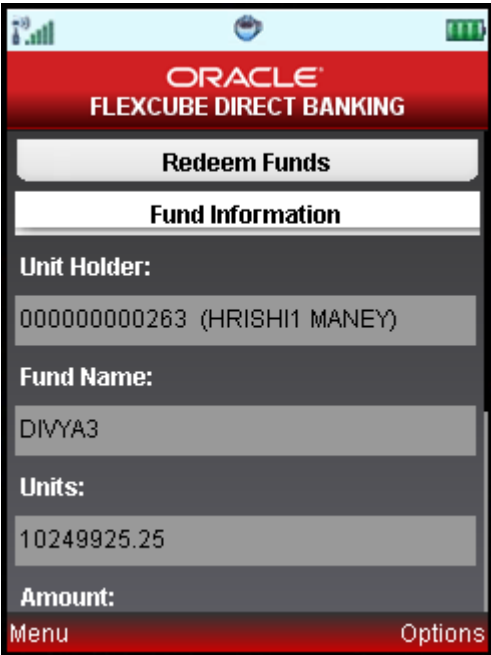
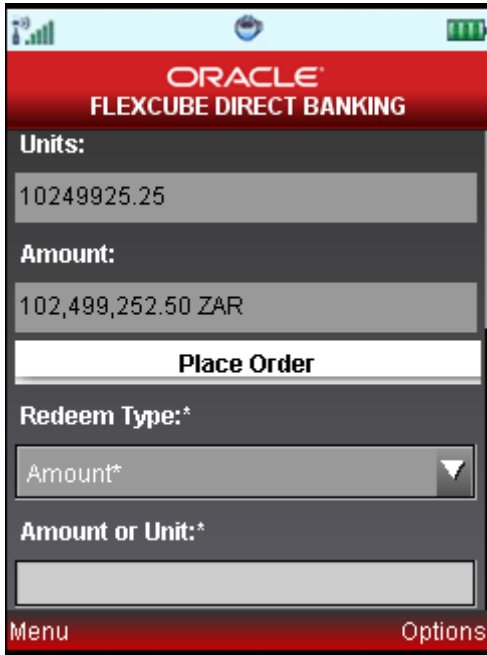
The screenshot shows the 'Redeem Funds' screen in the Oracle Flexcube Direct Banking application. The interface includes a red header with the Oracle logo and 'FLEXCUBE DIRECT BANKING'. Below the header is a grey bar with the title 'Redeem Funds'. The 'Unit Holder' field is a text box displaying '000000000263 (HRISHI1 MANEY)'. The 'Fund Name' field is a dropdown menu with 'DIVYA1' selected. At the bottom, there are two red buttons: 'Menu' and 'Options'.

Field Description

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

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

Redeem Funds

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Display] This field displays the fund name selected.
Units	[Display] This field displays the units held.
Amount	[Display] This field displays the fund name selected.
Place Order	
Redeem type	[Mandatory, Drop down] Select the type of redemption to be done. Options are: <ul style="list-style-type: none"> • Amount • Units

Field Name	Description
Amount or Units	[Mandatory, Numeric, 15] Type the amount or units as per the selection criteria.
<p>5. Select Place Order from the options. The system displays Redeem Funds - Verify screen.</p> <p>OR</p> <p>Select the Back from the options to navigate to the previous screen.</p> <p>OR</p> <p>Select the Home from the options to navigate to the menu screen.</p> <p>OR</p> <p>Select the Exit from the options to exit from the application.</p> <p>OR</p> <p>Select the Menu from the options to return to the sub menu screen.</p>	

Redeem Funds – Verify

The screenshot displays the 'Redeem Funds-Verify' screen within the Oracle Flexcube Direct Banking application. The screen has a red header with the Oracle logo and 'FLEXCUBE DIRECT BANKING'. Below the header, the title 'Redeem Funds-Verify' is centered. The form contains three input fields: 'Unit Holder:' with the value '000000000263 (HRISHI1 MANEY)', 'Fund Name:' with the value 'DIVYA3', and 'Amount:' with the value '1,000.00 ZAR'. At the bottom of the screen, there are two buttons: 'Home' and 'Menu'.

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

Redeem Funds – Confirm

The screenshot displays the 'Redeem Funds-Confirm' screen within the Oracle Flexcube Direct Banking application. The interface includes a red header with the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. Below the header, the title 'Redeem Funds-Confirm' is centered. The form contains three main sections: 'Unit Holder:' with the value '000000000263 (HRISHI1 MANEY)', 'Fund Name:' with the value 'DIVYA3', and 'Amount:' with the value '1,000.00 ZAR'. At the bottom of the screen, there are two buttons: 'Home' on the left and 'Menu' on the right.

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

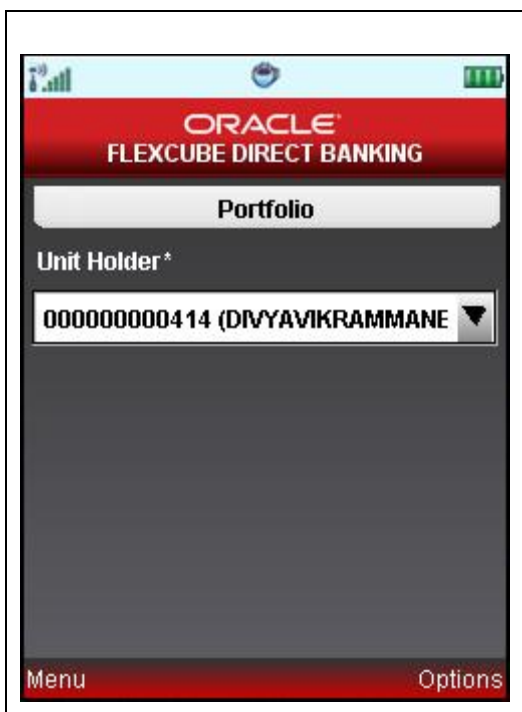
31. Portfolio

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

To view the portfolio

1. Log on to the J2ME based Mobile Banking application.
2. Select **Mutual Funds > Portfolio** icon from the menu using up\down scroll keys and select key. The system displays **Portfolio** screen.

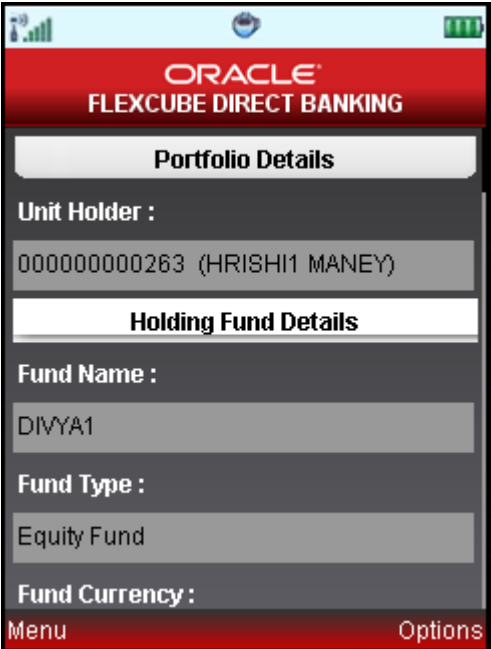
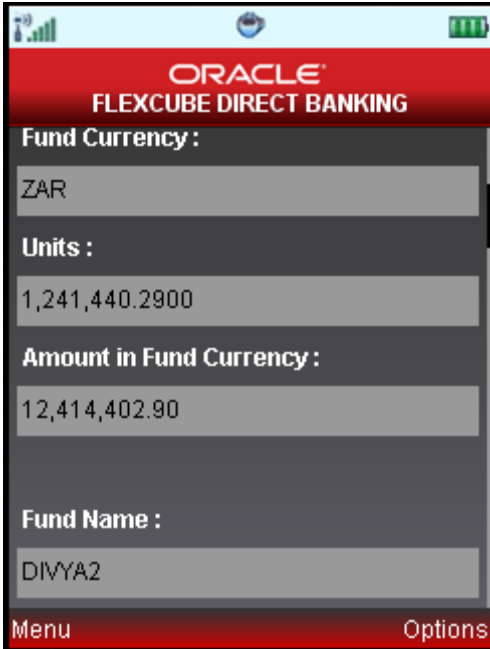
Portfolio



Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list of unit holders available.
3. Select View Holdings from the options. The system displays Portfolio Details screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Portfolio Details

 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Portfolio Details</p> <p>Unit Holder : 000000000263 (HRISHI1 MANEY)</p> <p>Holding Fund Details</p> <p>Fund Name : DIVYA1</p> <p>Fund Type : Equity Fund</p> <p>Fund Currency :</p> <p>Menu Options</p>	 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Fund Currency : ZAR</p> <p>Units : 1,241,440.2900</p> <p>Amount in Fund Currency : 12,414,402.90</p> <p>Fund Name : DIVYA2</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

Filed Description

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

Field Name	Description
Amount in Fund Currency	[Display] This field displays the amount in fund currency.
4. Select the Home from the options to get back to the Menu screen. OR Select the Back from the options to navigate to the previous screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

32. 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Switch Funds** icon from the menu using up\down scroll keys and select key. The system displays **Switch Funds** screen.

Switch Funds

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list of unit holders available.
3. Select View Holdings from the options. The system displays Switch Funds screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Switch Funds

ORACLE
FLEXCUBE DIRECT BANKING

Switch Funds

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:*

DIVYA1

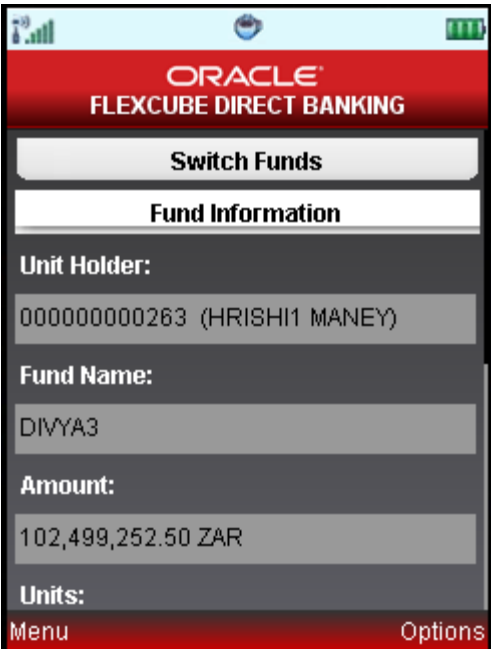
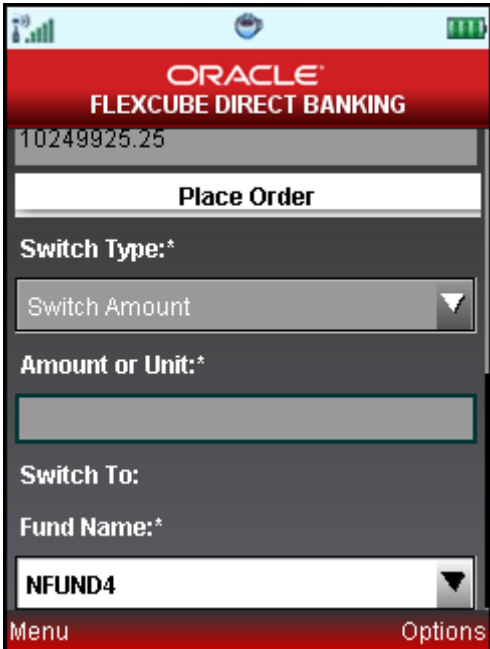
Menu Options

Filed Description

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

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

Switch Funds

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Filed Description

Field Name	Description
Switch Type	[Mandatory, Drop down] Select the Switch type. Options are: <ul style="list-style-type: none"> • Switch Amount • Switch Units
Amount Or Units	[Mandatory, Numeric, 15] Type the amount or units to be switched.
Fund Name	[Mandatory, Drop down] Select the fund name from the list.

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

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

Switch Funds – Verify

The screenshot shows the 'Switch Funds-Verify' screen in the Oracle Flexcube Direct Banking application. The screen has a red header with the Oracle logo and 'FLEXCUBE DIRECT BANKING'. Below the header, the title 'Switch Funds-Verify' is displayed. The form contains the following fields:

- Unit Holder:** 0000000000263 (HRISHI1 MANEY)
- Fund Name:** DIVYA3
- Switch To: Fund Name:** NFUND4
- Amount:** 100.00 ZAR

At the bottom of the screen, there are two buttons: 'Menu' and 'Options'.

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

Switch Funds – Confirm

ORACLE[®]
FLEXCUBE DIRECT BANKING

Switch Funds-Confirm

Unit Holder:
0000000000263 (HRISHI1 MANEY)

Fund Name:
DIVYA3

Switch To: Fund Name:
NFUND4

Amount:
100.00 ZAR

Menu Options

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

33. 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Order Status** from the menu using up\down scroll keys and select key. The system displays **Order Status** screen.

Order Status

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the unit holder from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.
Status	[Mandatory, Drop down] Select the status. Options are: <ul style="list-style-type: none"> • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

3. Select **Submit** from the options. The system displays order status details in the **Order Status** screen.
OR
Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

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

Order Status

ORACLE[®]
FLEXCUBE DIRECT BANKING

Order Status

Request received on :
04-02-2011 18:07:28

Transaction Details

Unit Holder :
000000000263 (HRISHI1 MANEY)

Fund Id :
DIVYA1

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

DIVYA1

Transaction Mode :
A

Transaction Type :
Buy

Transaction Amount :
10,000.00

Payment Details

Payment Type :

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Payment Details

Payment Type :
Payment Mode :
Cash

Transfer Branch :
Transfer Account :

Menu Options

ORACLE[®]
FLEXCUBE DIRECT BANKING

Cash

Transfer Branch :
Transfer Account :
Payment Amount :
10,000.00

Drawee Bank :

Menu Options

(Screen 3)	(Screen 4)
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Filed Description

Field Name	Description
Requested Received On	[Display] This field displays the date and time of the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the payment type.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

4. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

34. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the J2ME based Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
3. Select **My Payments > Own Account Transfer** icon from the menu using up/down arrow key and Select key. The system displays **Own Account Transfer** screen.

Own Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the own account transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
4. Select the Submit from the options. The system displays Own Account Transfer Verify screen. OR Select the Home from the options to navigate to the menu screen. OR Select the Exit from the options to exit from the application. OR Select the Menu from the options to return to the sub menu screen.	

Own Account Transfer Verify

ORACLE[®]
FLEXCUBE DIRECT BANKING

Own Account Transfer Verify

From Account:
00100011803 001

To Account:
00100011804 001

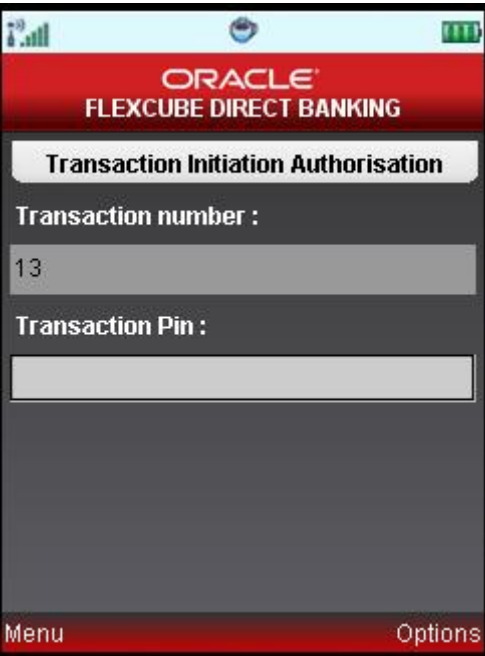
Amount:
100.00 GBP

Narrative:
NARRATIVE

Menu Options

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

Transaction Initiation Authentication



The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. At the top, there is a red header bar with the Oracle logo and the text "ORACLE FLEXCUBE DIRECT BANKING". Below this, a grey bar contains the title "Transaction Initiation Authorisation". The main area is dark grey and contains two input fields: "Transaction number :" with the value "13" and "Transaction Pin :". At the bottom, there is a red bar with two buttons: "Menu" and "Options".

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

Own Account Transfer Confirm

ORACLE[®]
FLEXCUBE DIRECT BANKING

Own Account Transfer Confirm

From Account:
00100011803 001

To Account:
00100011804 001

Amount:
100.00 GBP

Narrative:
NARRATIVE

Menu Options

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

35. 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

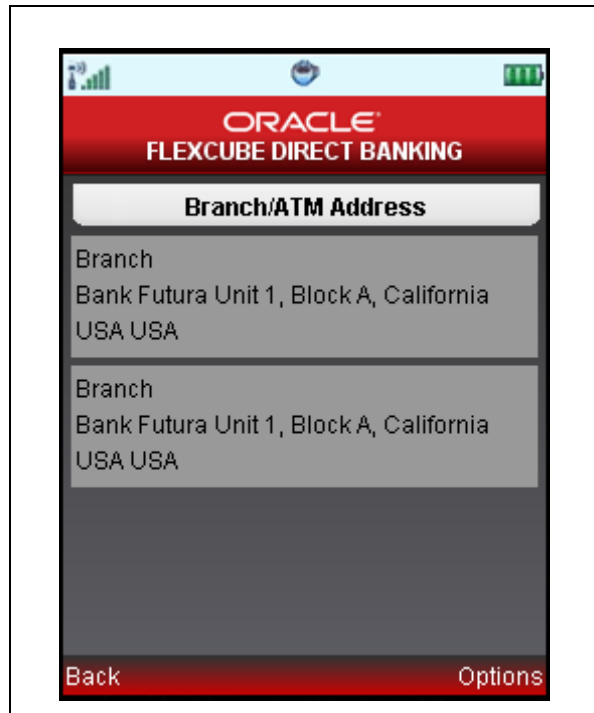
1. Log on to the J2ME based Mobile Banking application.
2. Select **Customer Services >ATM Branch Locator** from the menu. The system displays **ATM Branch Locator** screen.

Branch/ATM Locator

Filed Description

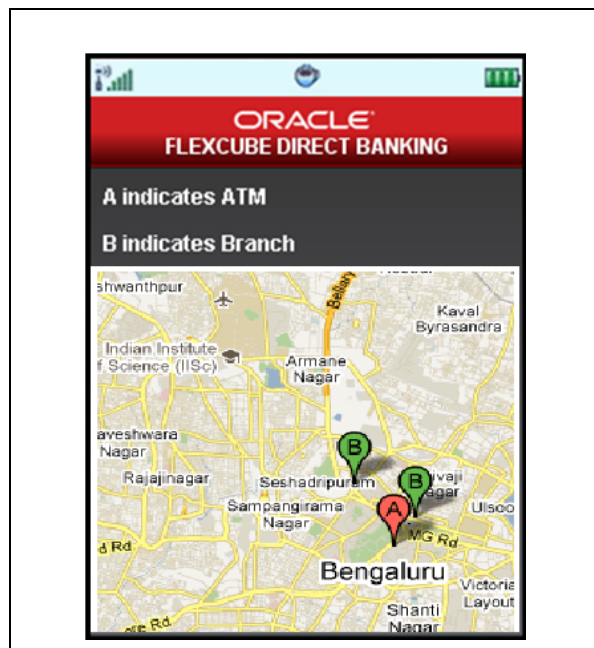
Field Name	Description
Enter location	[Mandatory, Alphanumeric] Type the location to view the address and location of the branch /ATM.
3.	Select View Address from the options. The system displays the address of the ATM/Branch. OR Select the Home from the options to navigate to the main menu screen. OR Select the Menu from the options to navigate to the menu screen.

Branch/ATM Locator



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

Branch/ATM Locator



5. Select the **Home** option to get back to the **Menu** screen.
OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** option to exit from the application.

OR

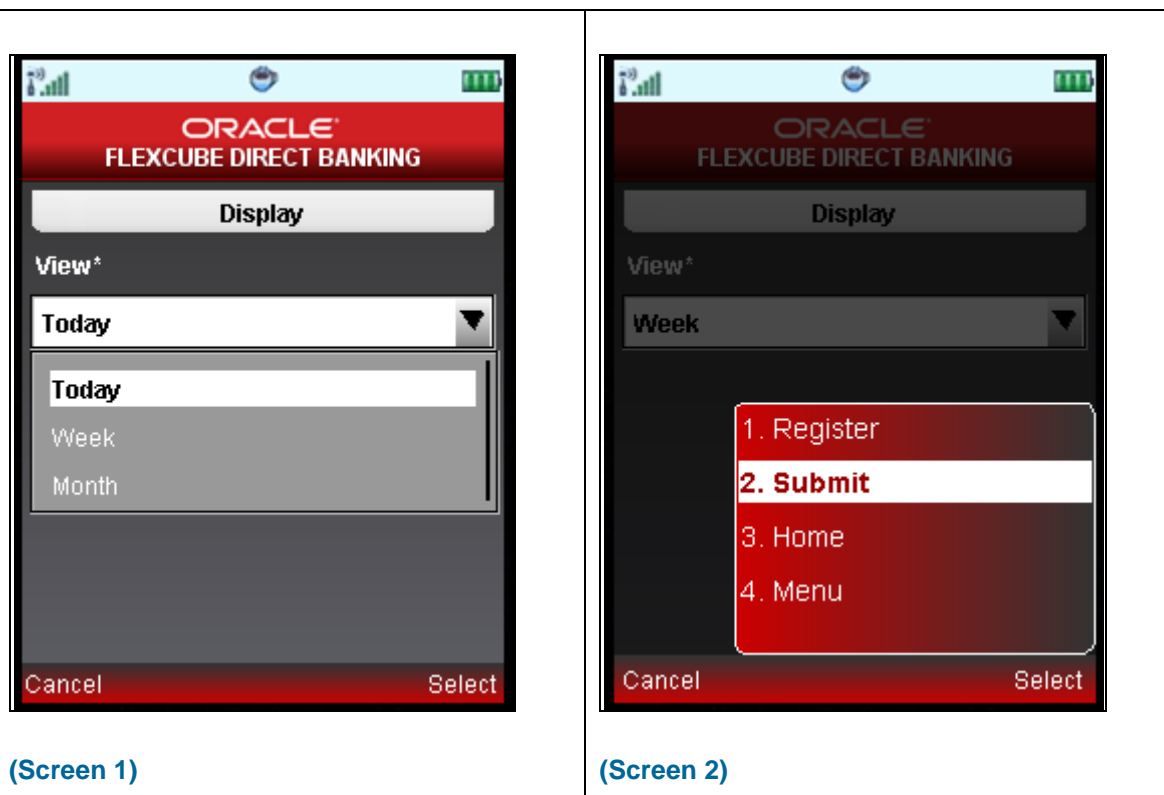
Select the **Satellite/Map** to view the map in satellite /map view.

36. Reminders

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

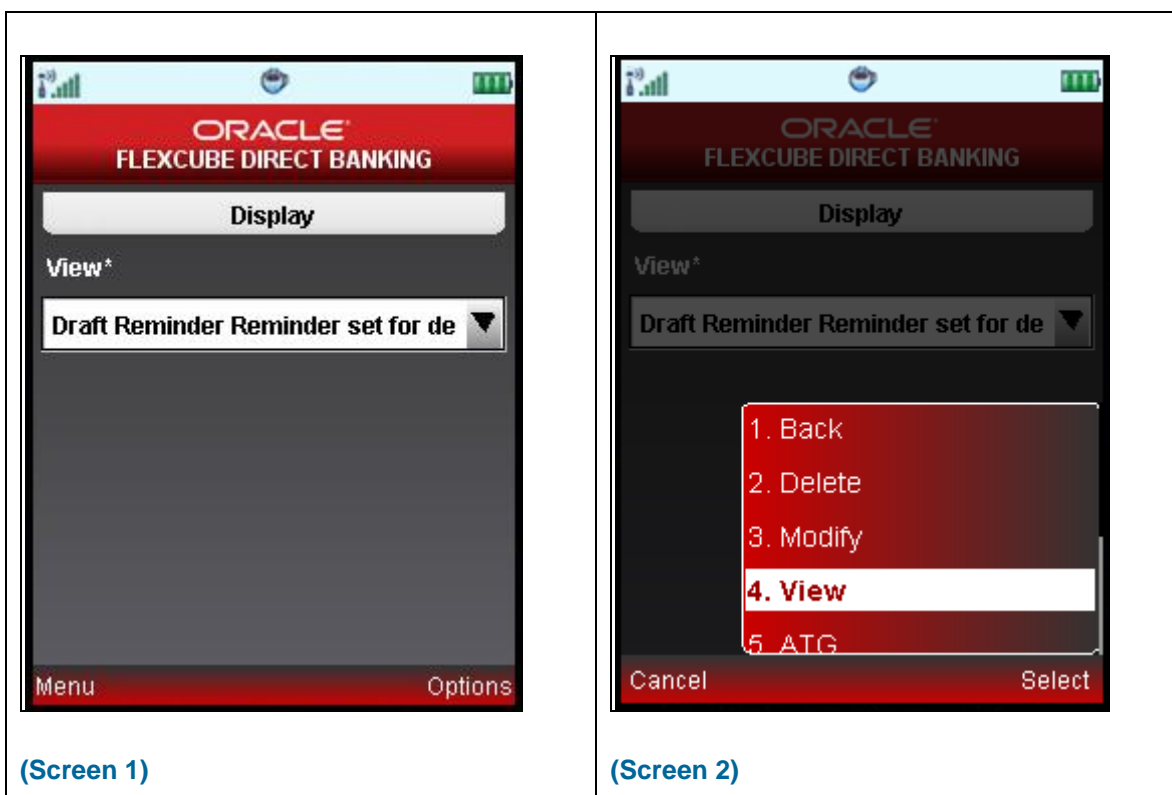
1. Log on to the J2ME based Mobile Banking application.
2. Select **Services** from the menu using up/down arrow key and Select key.
3. Select **Reminder** from the menu using up/down arrow key and Select key. The system displays **Reminders** screen.

Reminder



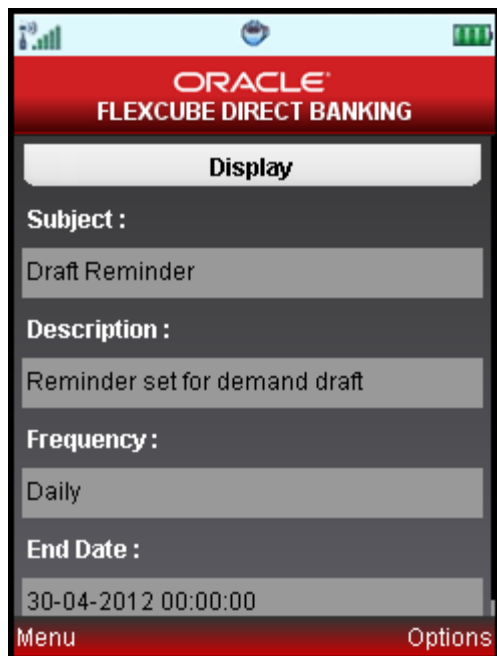
4. Select Today, Week OR Month radio button to view reminder set for selected period.
5. Click the Submit from the options. The displays the set reminder in next screen as shown below.

Reminder



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

Reminder Display



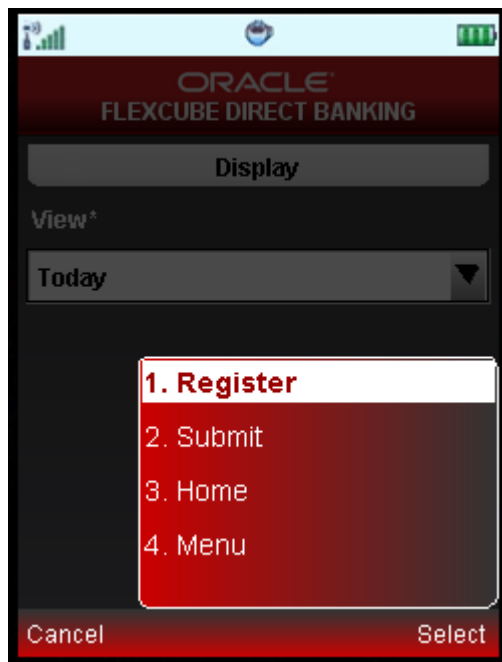
The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. At the top, there is a status bar with signal, Wi-Fi, and battery icons. Below it is a red header bar with the text "ORACLE" and "FLEXCUBE DIRECT BANKING". The main content area has a grey header bar with the word "Display". Below this, there are five rows of information, each with a label and a value: "Subject : Draft Reminder", "Description : Reminder set for demand draft", "Frequency : Daily", "End Date : 30-04-2012 00:00:00". At the bottom, there is a red bar with the words "Menu" and "Options" in white.

ORACLE FLEXCUBE DIRECT BANKING	
Display	
Subject :	Draft Reminder
Description :	Reminder set for demand draft
Frequency :	Daily
End Date :	30-04-2012 00:00:00
Menu	Options

36.1. Registration

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

Reminder



1. Select the Register option from the options, in order to register for reminders.
2. Click the Select option. The system displays **Register Reminder** screen.

Register Reminder

ORACLE[®]
FLEXCUBE DIRECT BANKING

Register Reminder

Frequency: *

Daily

Subject :

Start Date :

End Date :

Menu Options

(Screen 1)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Daily

Subject :

Start Date :

End Date :

Description :

Menu Options

(Screen 2)

ORACLE[®]
FLEXCUBE DIRECT BANKING

Daily

Subject :

Start Date :

End Date :

Description :

1. Register
2. ATG
3. Exit
4. Home
5. Menu

Cancel Select

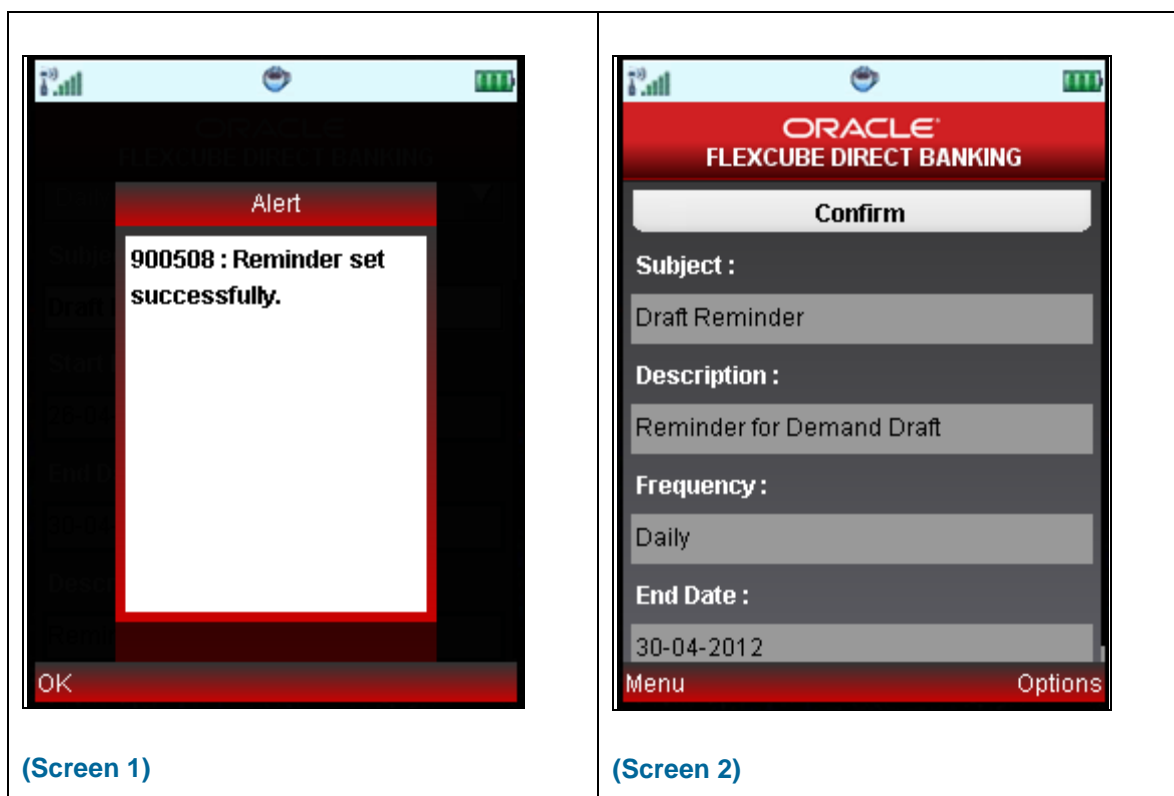
(screen 3)

Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50] Type the subject for the reminder.
Frequency	[Mandatory, Radio button] Select the frequency of the reminder.
Start Date	[Mandatory, Alphanumeric,10] Type the start date for reminder.
End Date	[Mandatory, Alphanumeric,10] Type the end date for reminder.
Description	[Optional, Alphanumeric, 100] Type the description for reminder.

3. Select the Register option from the options as shown above in screen3. The system displays Confirm screen for the reminders, as shown below.

Reminder Confirm



4. Select OK from the options as shown in screen2 above. The system displays Confirm screen for Reminders as shown screen2 above.

37. Offers

Location Based Offers:

You can access Offers from the Offers menu in the menu list.

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.

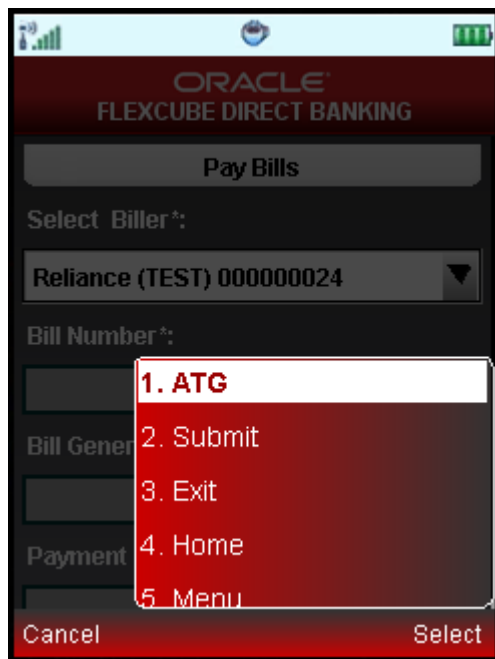
The offers received can have hyperlinks to display more data. On clicking on an offer that has more details, a separate screen external to the user's login window / application will be opened to display the details.

You can also view Personalized Offers under this menu.

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 Pay Bills transaction. This option will be available for various transactions.



2. Select the ATG from the options pop up as shown in above screen. This will open a new browser screen which will enable you to interact with Bank personnel/agents for assistance.



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User Manual JAVA Rich Based Mobile Banking
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Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
oracle.com

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Engineered to Work Together