Oracle FLEXCUBE Direct Banking
Release 12.0.0
Retail Customer Services User Manual

ORACLE
FINANCIAL SERVICES

Part No. E52305-01

ORACLE

Table of Contents

1. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Login(First time login)	**NH**	**NH**
Logout	**NH**	**NH**
Ad-hoc Account Statement Request	✕	★
Stop Or Unblock Cheque Request	✓	★
Cheque Book Request	✓	★
Cheque Status Inquiry	✓	★
Debit Card Details	✕	★

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**
Register reports	**NH**	**NH**
Alerts- User Alerts	×	★
Alerts-Account Alerts	×	★
Alerts- Customer Alerts	×	★
E Statements Subscription/	×	★
E Statements Un-subscription	×	★
Preferences	**NH**	**NH**
Session Summary	**NH**	**NH**
Mailbox	**NH**	**NH**
Electronic Form initiate	**NH**	**NH**
Exchange Rate Inquiry	✓	★
Reissue Transaction Password	**NH**	**NH**
Account Closure	**NH**	**NH**
Activate Debit Card	**NH**	**NH**
Apply for ATM/Debit Card	**NH**	**NH**
Debit Card Hot listing	**NH**	**NH**
Reset ATM/ debit Card Pin	**NH**	**NH**
Force change password	**NH**	**NH**
Lock Transaction Password	**NH**	**NH**
Open Additional Account	×	★
Open New Customer Account	✓	★

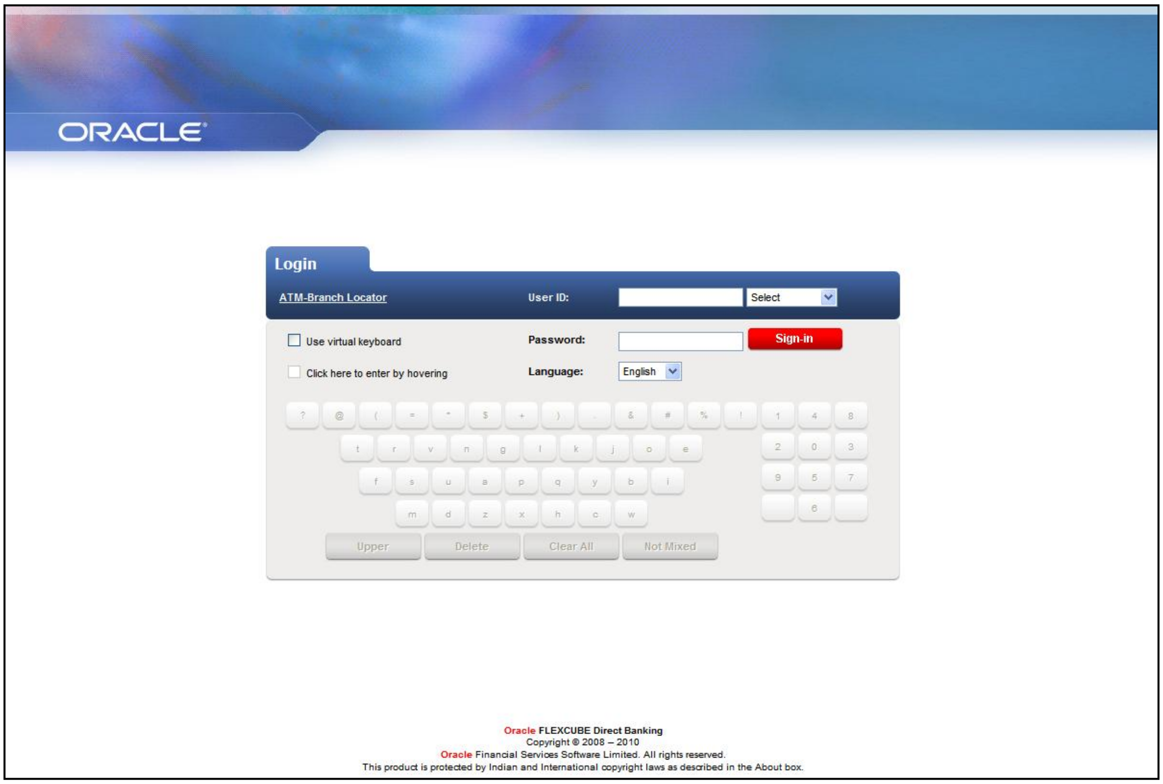
2. Login

This option allows the user to log in to the ORACLE FCDB application. By default, the security keyboard option is checked. This enables the user to access the interface through a virtual keyboard appearing on the screen by either clicking or hovering on the keys. Alternatively, the user can clear the security keyboard option and can use the keyboard.

To log in to ORACLE FCDB

1. Enter the appropriate URL of the application provided in the address bar
2. The system displays the main page of the **Oracle FLEXCUBE Direct Banking** application

Oracle FLEXCUBE Direct Banking



Field Description

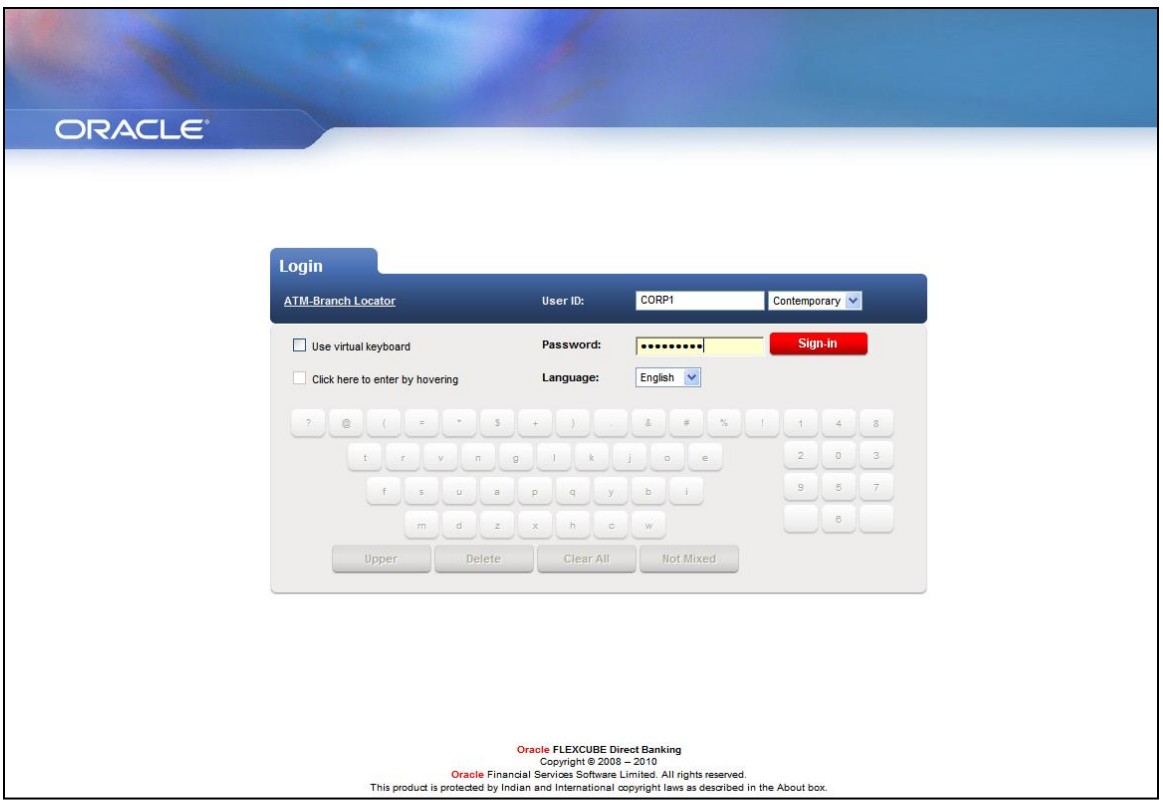
Field Name	Description
User ID	[Mandatory, Alphanumeric, 20] Type the unique user ID.
Password	[Mandatory, Alphanumeric, 20] Type the password.
Theme selection	[Optional, Dropdown] Select the theme from the dropdown displayed inline to the user id field. By default the theme will be set as per the set preferences.
Language	[Optional, Dropdown] Select the language for the application.
Use Virtual Keyboard	[Optional, Check Box] Select the Use Virtual Keyboard check box to use the virtual keyboard. By default, this check box is checked.

Field Name	Description
Click here to enter by hovering	[Optional, Check Box] Select the Click here to enter by hovering check box to enter the password by moving the mouse over the keyboard without clicking the keys.

Virtual Keyboard Functions

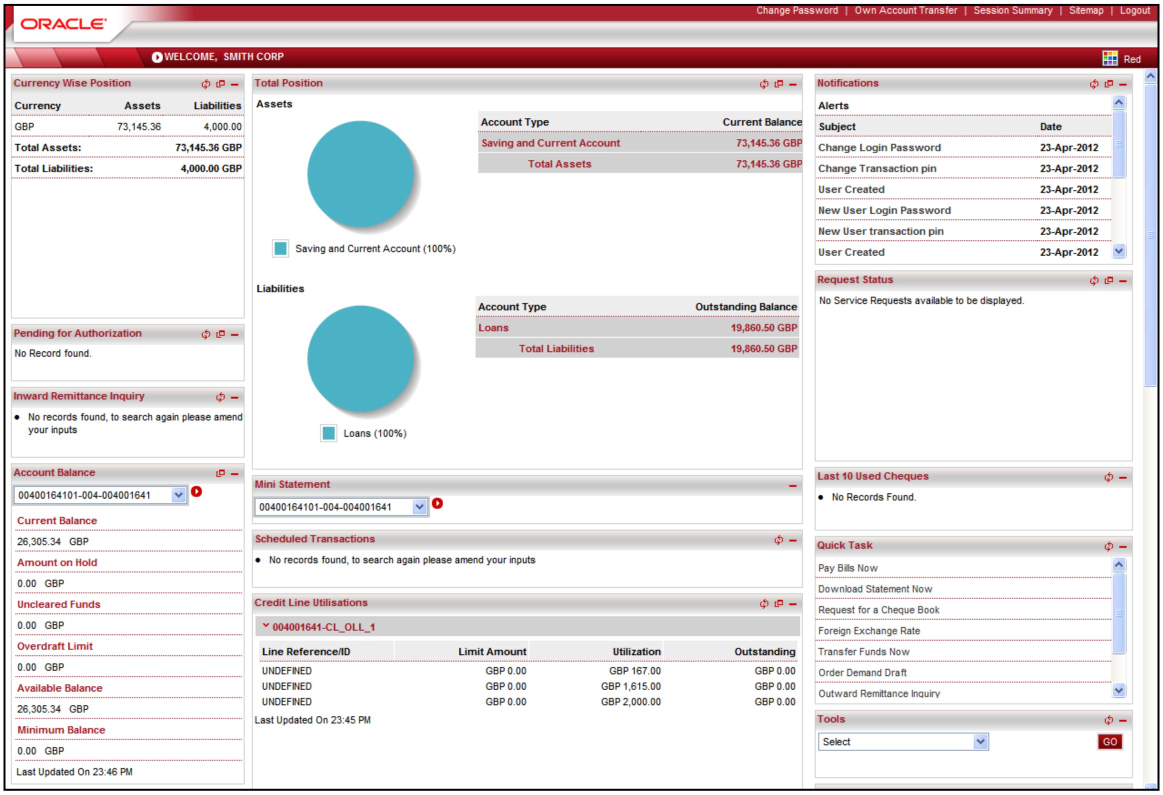
1. Click on the Upper button to arrange the key board using Upper case characters. The Caption of the button will change to Lower. Click on it to arrange the key board using Lower case characters
2. Click on the Delete button to delete previously entered characters
3. Click on Clear All to clear the password field.
4. Click on the Not Mixed to arrange the keyboard as per standard key board layout. Caption of the button changes to Mixed. Click on the Mixed to change the keyboard layout after every character click.

ORACLE FLEXCUBE DIRECT BANKING



5. Enter the **Use ID** and **Password**.
6. Click the **Sign In** button to log in to the application. The system displays the home page - **View Initiated Transactions** screen.

View Initiated Transactions



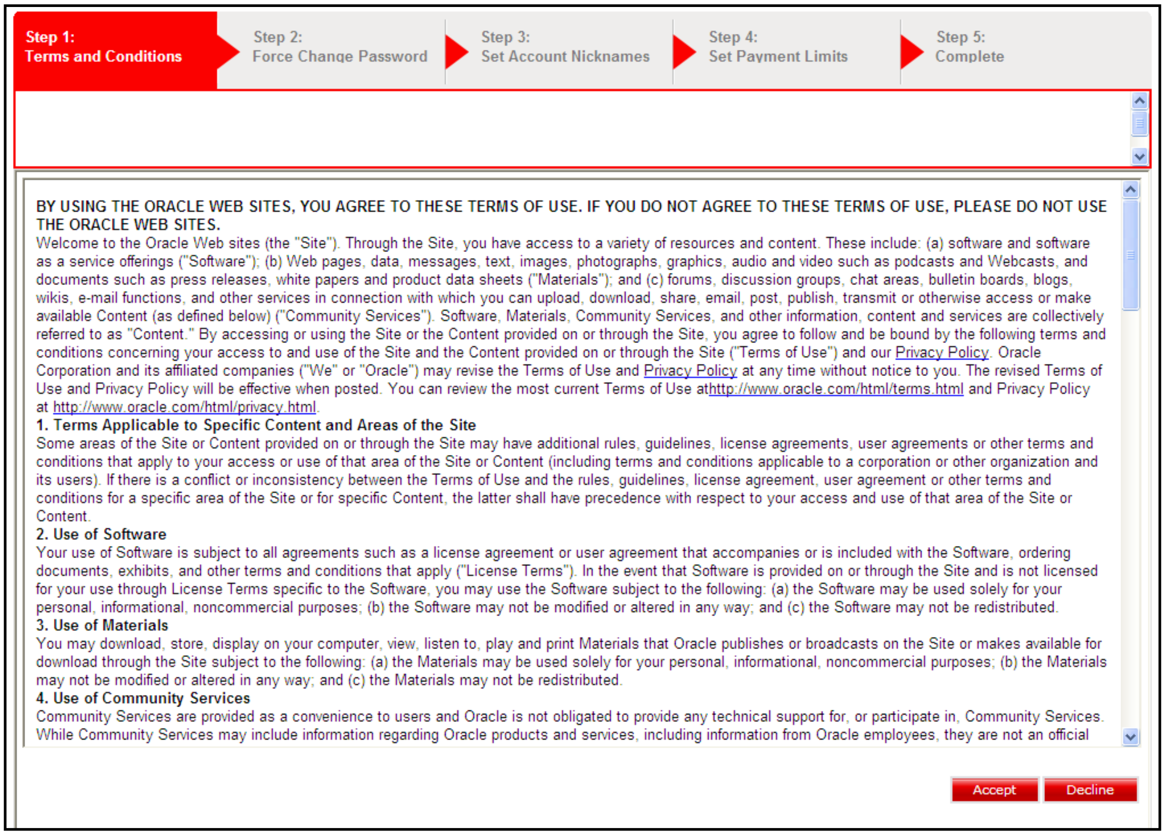
3. First time login

For the first time login user needs to change the password, change account nick names, and modify the limits. Once the process is completed user lands to the first screen or the Landing page.

To log in to the Oracle FLEXCUBE Direct Banking

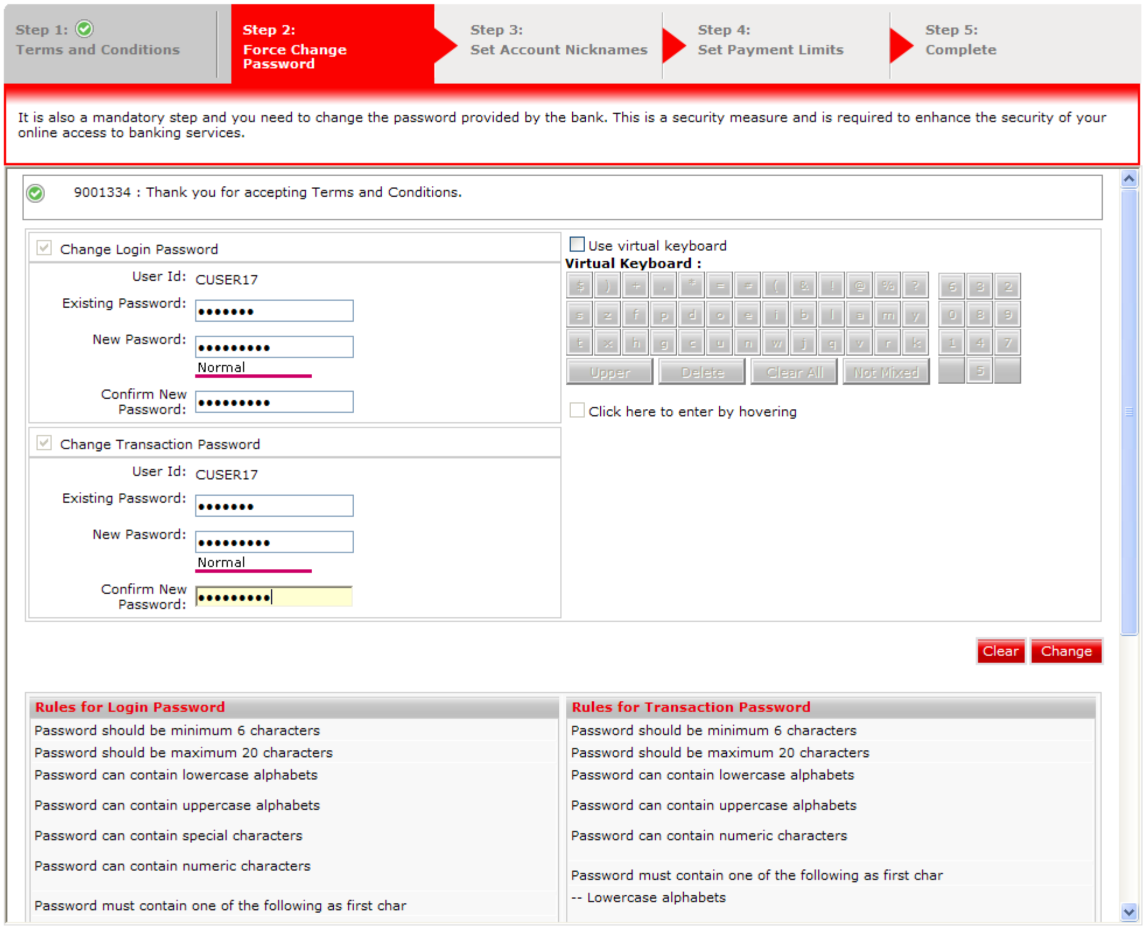
1. Enter the appropriate URL of the application provided in the address bar
2. The system displays the main page of the Oracle FLEXCUBE Direct Banking application
3. Logon to the Internet Banking application through new User id and password. The system displays the First Time Login screen.

Step 1- Terms and Conditions



4. Read the **Terms and conditions** and accept or decline the terms and conditions.
5. Click the **Accept** button to accept the terms and conditions. The system proceeds to the next step.
   OR
   Click the **Decline** button to reject the terms and conditions.

Step 2- Force change Password



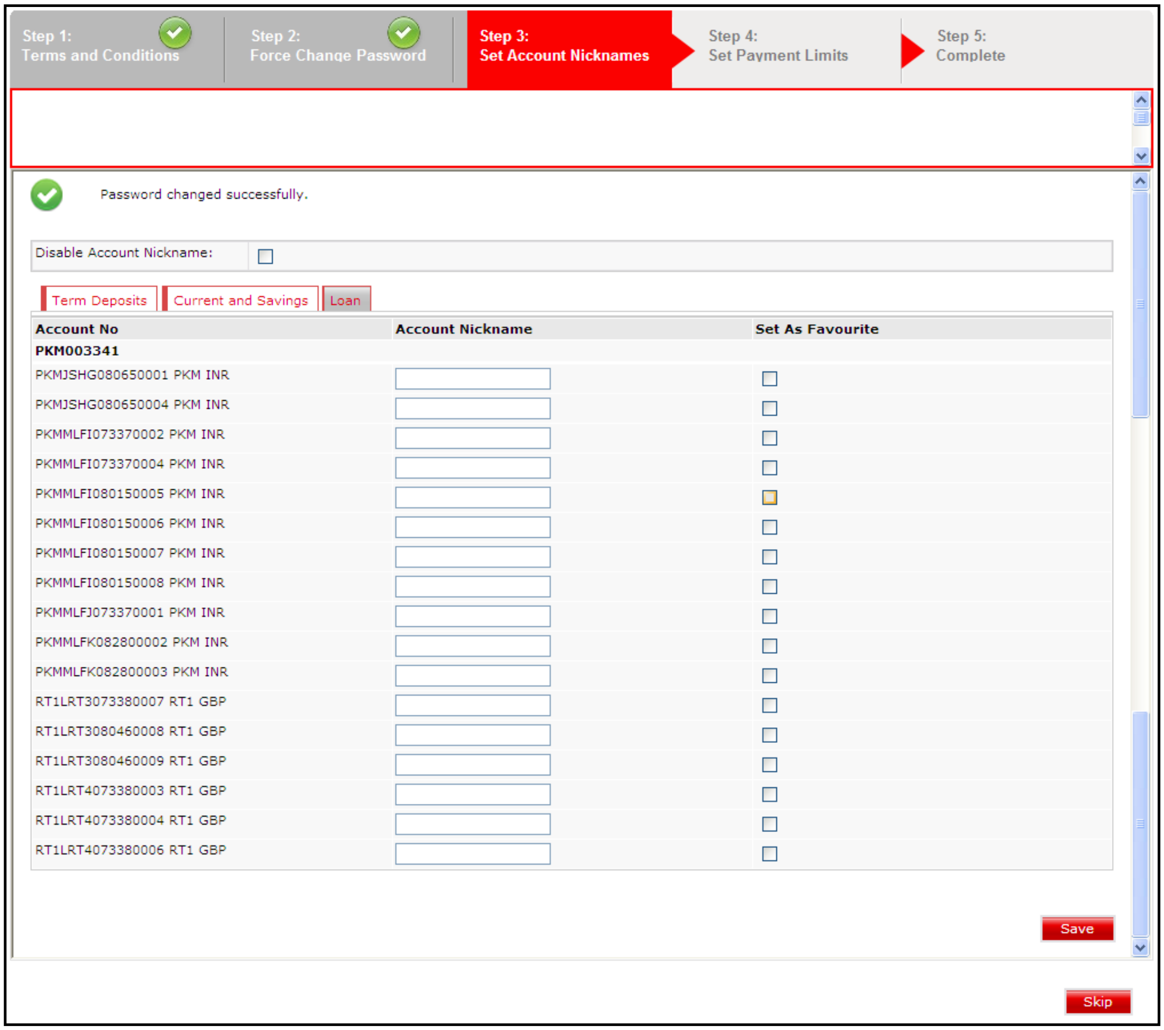
Field Description

Field Name	Description
Change Login Password	
User ID	[Display] This field displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password.
New Password	[Mandatory, Alphanumeric, 18] Type the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the new password to confirm.

Field Name	Description
Change Transaction Password	
User ID	[Display] This field displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password.
New Password	[Mandatory, Alphanumeric, 18] Type the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Select the Use Virtual Keyboard check box to use the virtual keyboard. By default, this check box is checked.
Click here to enter by hovering	[Optional, Check Box] Select the Click here to enter by hovering check box to enter the password by moving the mouse over the keyboard without clicking the keys. By default this checkbox is checked.

6. Enter the appropriate details in the relevant field.
7. Click the Change button. The system displays the next step.
   OR
   Click the Clear button to clear the data in the fields

Step 3- Set Account Nicknames



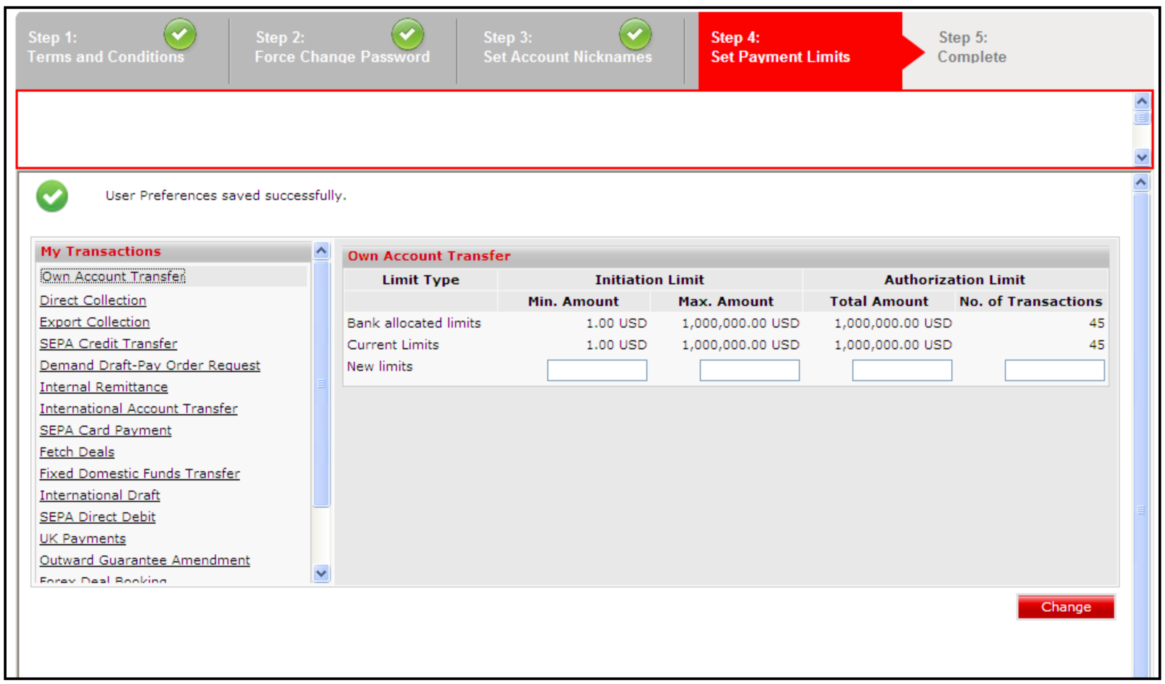
Field Description

Field Name	Description
Account Type	Select the account type from the available account types tabs.
The following fields are displayed on selecting the Account type	
Disable Account Nicknames	[Optional, Checkbox] Select the checkbox for the Disable account Nicknames to disable the Account nick names for the selected accounts.
Account Number	[Display] This column displays the Account number.

Field Name	Description
Account Nick name	[Optional, Alphanumeric, 20] Type the Account nick name.
Set as favorite	[Optional, Checkbox] Select the checkbox for the account for which you want to select the nickname.

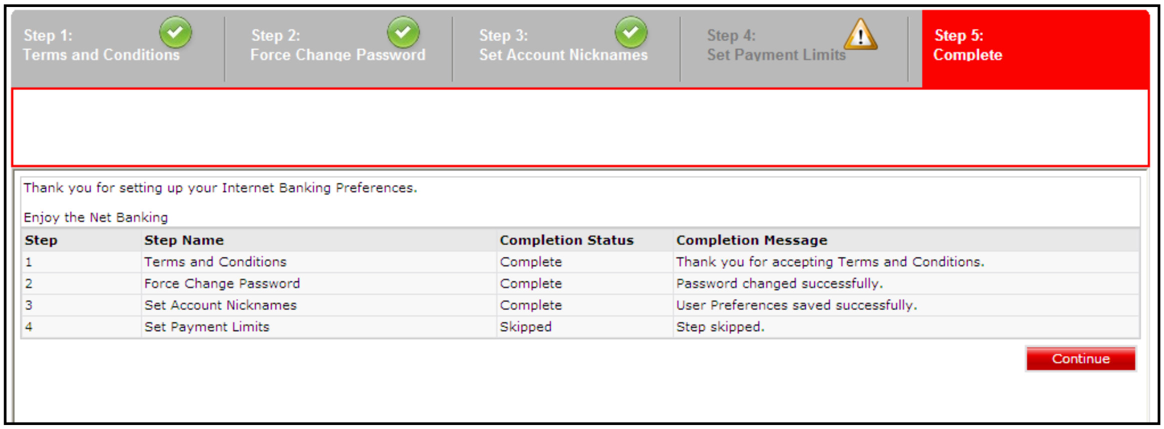
8. Select The Checkbox
9. Click the **Save** button. The system saves the settings and displays the next step.
10. Click the **Skip** button to skip the step for the time being. The system displays the next step

Step 4- Set Payments limit



11. Select the transactions from the list of Transactions available to you.
12. Enter the new limits for initiation limit and daily authorization limit in the box provided for limits modification. You can modify the limits for all the transactions available to you.
13. Click the **Change** button. The system displays the next step.
    OR
    Click the **Skip** button to continue to the next screen.

Step 5- Complete



Step	Step Name	Completion Status	Completion Message
1	Terms and Conditions	Complete	Thank you for accepting Terms and Conditions.
2	Force Change Password	Complete	Password changed successfully.
3	Set Account Nicknames	Complete	User Preferences saved successfully.
4	Set Payment Limits	Skipped	Step skipped.

14. Click the **Continue** button. The system displays the landing page.

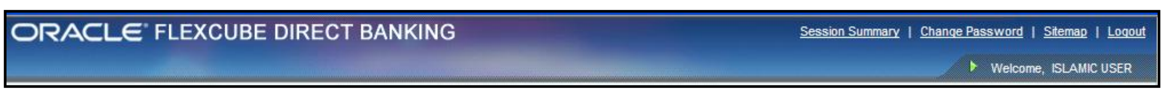
4. Logout

This option allows the user to log out of the ORACLE FCDB application.

To log out of the Oracle FLEXCUBE Direct Banking

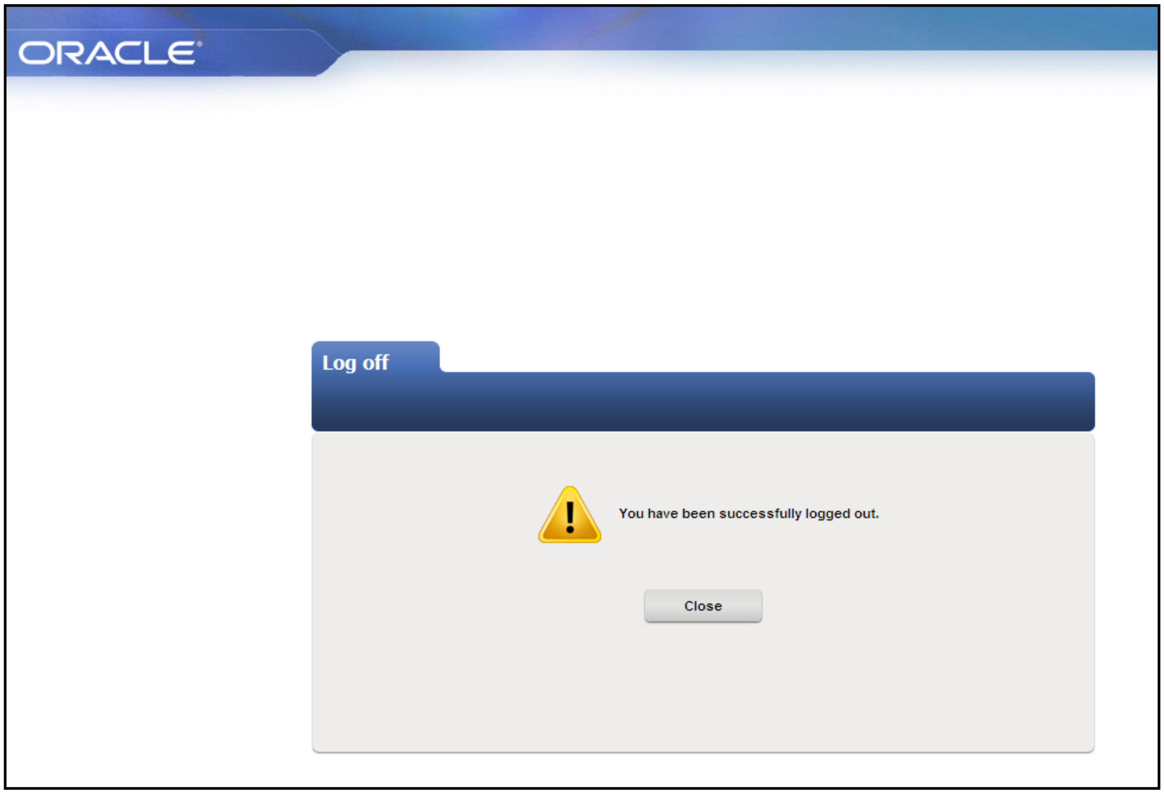
1. Log in to the Oracle FLEXCUBE Direct Banking application
2. Navigate to the appropriate option

Oracle FLEXCUBE Direct Banking



3. Click the Logout option which appears on the upper-right corner of the screen. The system displays FLEXCUBE Internet Banking - Log off screen.

FLEXCUBE Internet Banking - Log off



4. Click the **Close** button to close the window

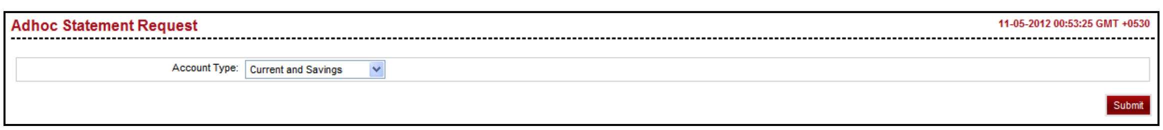
5. Ad-hoc Account Statement Request

Regular statements are sent to the customers as per their desired periodicity. This option allows the user to request for an ad-hoc account statement for any of the CASA accounts.

To request an ad-hoc account statement

1. Navigate through the menus to **Customer Services > Self Services > Adhoc Account Statement Request**. The system displays the Adhoc Statement Request screen

Adhoc Statement Request



Field Description

Field Name	Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Select the account type from the drop-down list for which the ad-hoc account statement is to be generated. The options are • Current and Savings • Term Deposit

2. Select the Account Type
3. Click the Submit button. The system displays Adhoc Statement Request screen

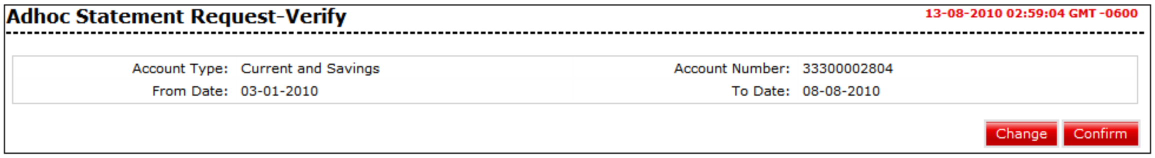
Adhoc Statement Request

Field Description

Field Name	Description
Account Type	[Display] This field displays the account type selected for which the ad-hoc account statement is to be generated.
Account Number	[Mandatory, Drop-Down] Select the account number from the drop-down list. It displays the customer IDs and account numbers of the selected account type under them.
From Date	[Mandatory, Pick List] Select the start date from the pick list. It is the date from which the account statement is required.
To Date	[Mandatory, Pick List] Select the end date from the pick list. It is the date up to which the account statement is required.

4. Select the account number, start date, and end date.
5. Click the Submit button, the system displays the Adhoc Statement Request - Verify screen
   OR
   Click the **Another Account Type** button to go to the previous screen.

Adhoc Statement Request - Verify



6. Click the Confirm button. The system displays the Adhoc Statement Request - Confirm screen with the status message.
   OR
   Click the Change button to change the transaction

Adhoc Statement Request - Confirm

7. Click the Another Request button. The system displays the Adhoc Statement Request screen.

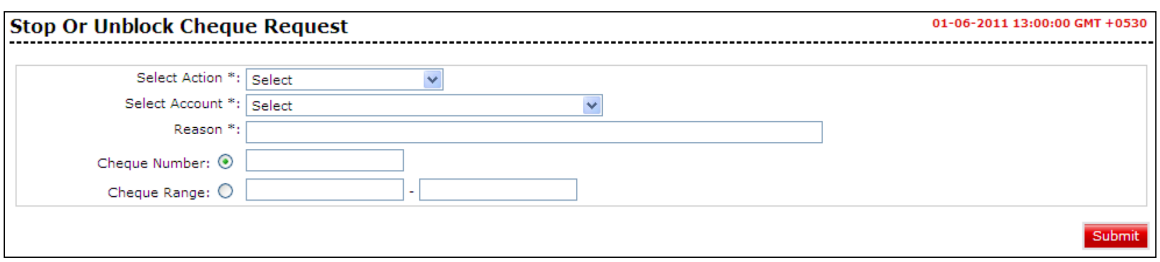
6. Stop Or Unblock Cheque Request

This option allows you to block/unblock a cheque. It also allows you to block/unblock set or batch of a cheque by entering the cheque range.

To stop or unblock a cheque.

1. Navigate through the menus to **Customer Services > Cheques > Stop or Unblock Cheque Request**. The system displays the Stop or Unblock Cheque Request screen.

Stop or Unblock Cheque Request



Field Description

Field Name	Description
Select Action	[Mandatory, Drop-Down] Select the action to be performed on the cheque. The options are: • Stop Cheque Request

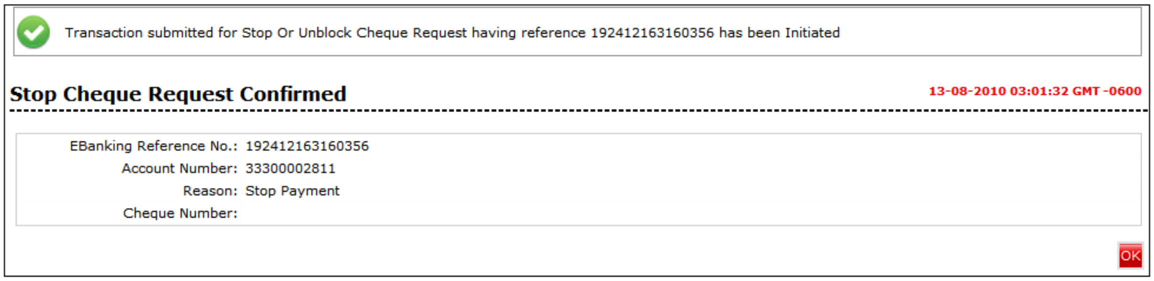
Field Name	Description
	• Unblock Cheque Request
Account Number	[Mandatory, Drop-Down] Select the account number from the drop-down list.
Reason	[Mandatory, Alphanumeric, 40] Type the reason to stop a cheque. Note: This field is disable if the action is selected as unblock.
Cheque Number	[Optional, Radio Button, Numeric,20] Click the Cheque Number radio button to enter the cheque number in the adjacent field. The adjacent field gets enabled only if the Cheque Number radio button is selected.
Cheque Range	[Optional, Radio Button, Numeric,20] These fields get enabled only if the Cheque Range radio button is selected. Type the cheque range in this field. Type first and last cheque number of the desired range in the two fields. For Example: If the user enters the cheque range as 1-5, then all the cheques from 1-5 are blocked/ unblocked.

2. Click the Submit button. The system displays the Stop Cheque Request Verify screen.

Stop Cheque Request Verify

3. Click the Confirm button. The system displays the Unblock Cheque Request Confirmed screen with the status message.

Unblock Cheque Request Confirmed



4. Click the OK button. The system displays the Stop Or Unblock Cheque Request screen.

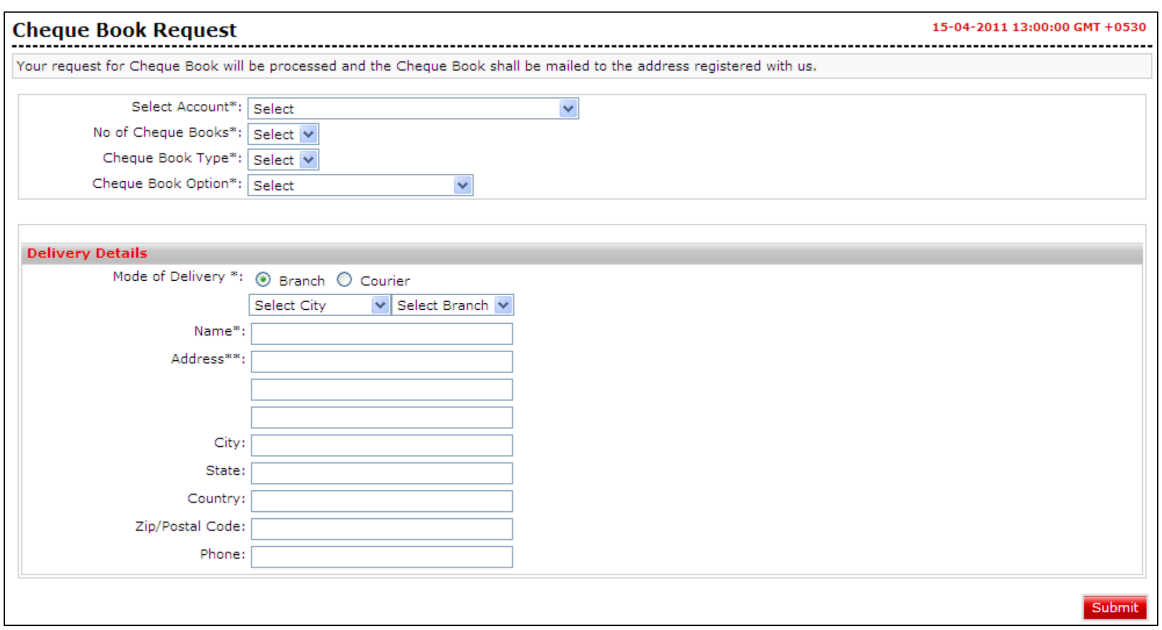
7. Cheque Book Request

The Cheque Book Request option allows you to request for a cheque book.

To request for a cheque book

1. Navigate through the menus to **Customer Serices > Cheques > Cheque Book Request**. The system displays the Cheque Book Request screen.

Cheque Book Request



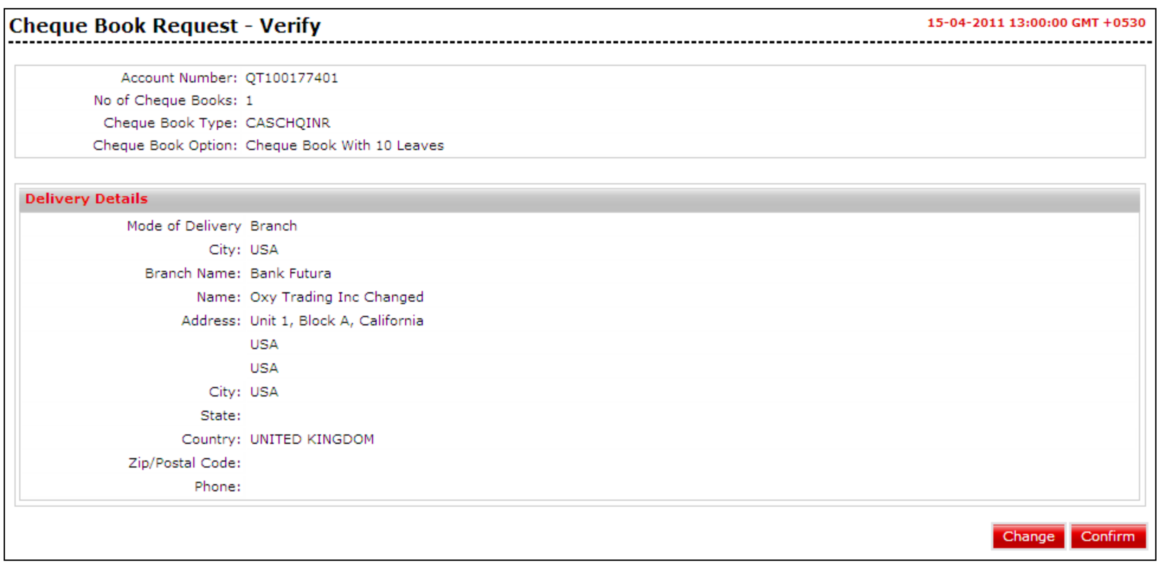
Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account number from the accounts displayed in the drop-down list.
No of Cheque Books	[Mandatory, Drop-Down] Select the no of cheque books from the drop down list.
Cheque Book Type	[Mandatory, Drop-Down] Select the type of cheque books from the drop down list.
Cheque Book Option	[Mandatory, Drop-Down] Select the number of cheque leaves needed from the drop-down list. The options are: • Cheque Book With 10 Leaves • Cheque Book With 25 Leaves • Cheque Book With 50 Leaves
Delivery details	
Mode of delivery	[Mandatory, Radio button] Select the Radio button from the available radio buttons The options available are • Branch • Courier Note: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the City to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the branch from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the Name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the address for delivery of cheque book(s).

Field Name	Description
City	[Optional, Alphanumeric, 35] Type the city to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the state to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the country of the address.
Postal code	[Optional, Alphanumeric, 35] Type the postal code.
Phone	[Optional, Alphanumeric, 35] Type the phone number.

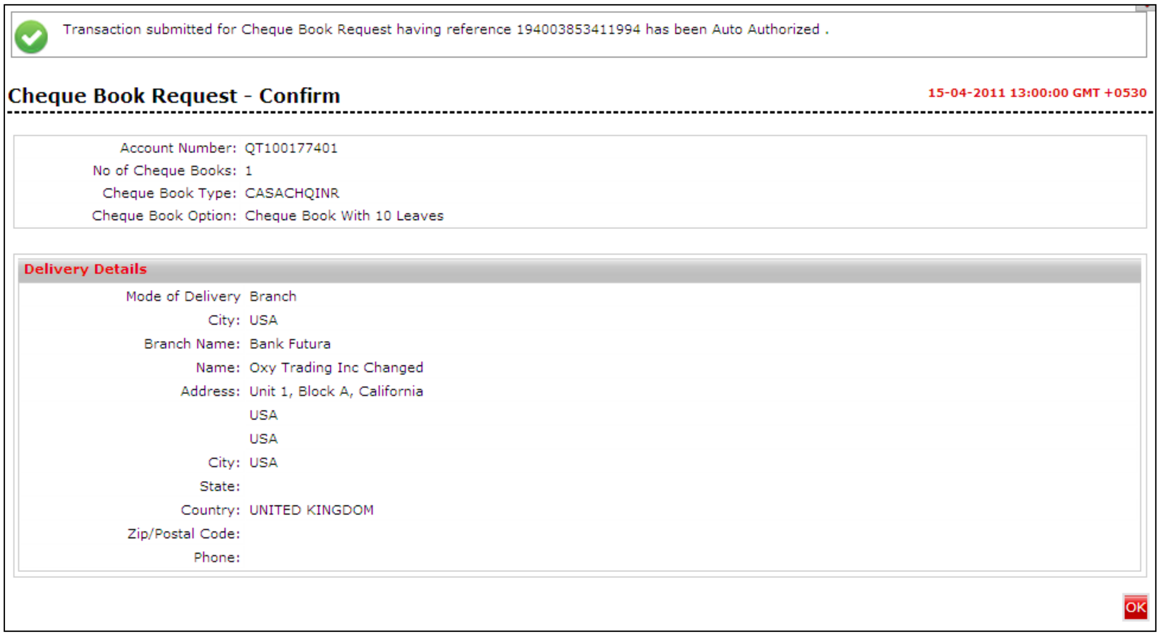
2. Click the Submit button. The system displays the Cheque Book Request - Verify screen.

Cheque Book Request - Verify



3. Click the Confirm button. The system displays the Cheque Book Request – Confirm screen with the status message.
   OR
   Click the Change button to change the cheque book details.

Cheque Book Request - Confirm



Transaction submitted for Cheque Book Request having reference 194003853411994 has been Auto Authorized .

Cheque Book Request - Confirm 15-04-2011 13:00:00 GMT +0530

Account Number: QT100177401
No of Cheque Books: 1
Cheque Book Type: CASACHQINR
Cheque Book Option: Cheque Book With 10 Leaves

Delivery Details

Mode of Delivery Branch
City: USA
Branch Name: Bank Futura
Name: Oxy Trading Inc Changed
Address: Unit 1, Block A, California
USA
USA
City: USA
State:
Country: UNITED KINGDOM
Zip/Postal Code:
Phone:

OK

4. Click the OK button. The system displays the Cheque Book Request screen.

8. Cheque Status Inquiry

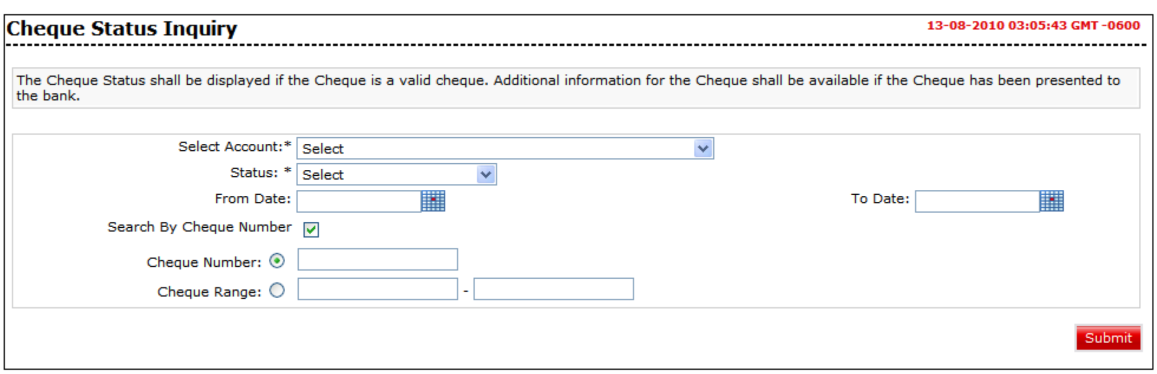
This allows you to view the status of cheques for an account. Specific reports can be generated for paid cheques, stopped cheques, paid cheques for a given period and for a given cheque range. Alternatively, a generic report can also be generated. Report can be generated for a single cheque also. A generic report without entering a cheque number can also be found out.

Note: The Cheque Status shall be displayed if the Cheque is a valid cheque for selected account

To inquire cheque status.

1. Navigate through the menus to **Customer Services > Cheques > Cheque Status Inquiry**. The system displays the Cheque Status Inquiry screen.

Cheque Status Inquiry

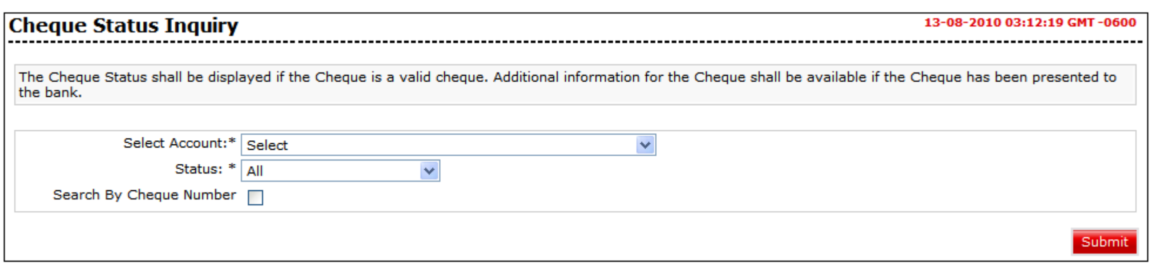


Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account for which the stop payment report is to be generated from the dropdown list.
Status	[Mandatory, Dropdown] Select the status of cheque for which report is generated from the dropdown list.
From Date	[Mandatory, Pick List] Select the date from which the report is to generated .
To Date	[Mandatory, Pick List] Select the date from which the report is to be generated.
Search by Cheque Number	[Optional, cheque box] Select the check box if the search criterion is to be defined by cheque number.
Cheque Number	[Conditional, Numeric, 20] Enter the particular cheque number whose status is to be inquired This field will be displayed only if “Search by cheque number” is ticked.
Cheque Range	[Conditional, Numeric, 20] Enter the cheque range whose status is to be required This field will be displayed only if “Search by cheque number” is ticked.

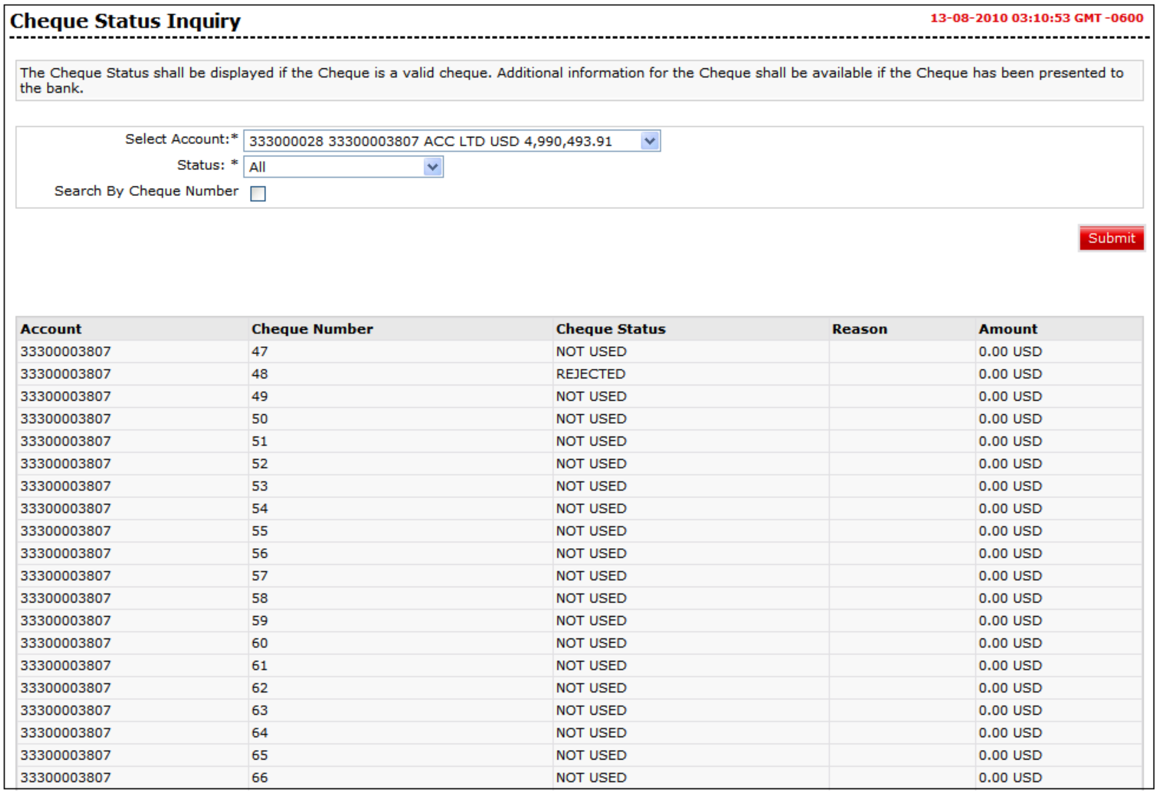
2. Select the account number from the drop-down menu.
3. Select the cheque status and date range.

Cheque Status Inquiry



4. Click the Submit button. The system displays the status of the cheque and cheque amount.

Cheque Status Inquiry



Account	Cheque Number	Cheque Status	Reason	Amount
33300003807	47	NOT USED		0.00 USD
33300003807	48	REJECTED		0.00 USD
33300003807	49	NOT USED		0.00 USD
33300003807	50	NOT USED		0.00 USD
33300003807	51	NOT USED		0.00 USD
33300003807	52	NOT USED		0.00 USD
33300003807	53	NOT USED		0.00 USD
33300003807	54	NOT USED		0.00 USD
33300003807	55	NOT USED		0.00 USD
33300003807	56	NOT USED		0.00 USD
33300003807	57	NOT USED		0.00 USD
33300003807	58	NOT USED		0.00 USD
33300003807	59	NOT USED		0.00 USD
33300003807	60	NOT USED		0.00 USD
33300003807	61	NOT USED		0.00 USD
33300003807	62	NOT USED		0.00 USD
33300003807	63	NOT USED		0.00 USD
33300003807	64	NOT USED		0.00 USD
33300003807	65	NOT USED		0.00 USD
33300003807	66	NOT USED		0.00 USD

Field Description

Field Name	Description
Account	[Display] This column displays the Account Number specified
Cheque Number	[Display] This column displays the Cheque number whose report is generated.
Cheque Status	[Display] This column displays the Status of cheque for which report is generated.
Reason	[Display] This column displays the Reason for stopping the payment of the cheque.

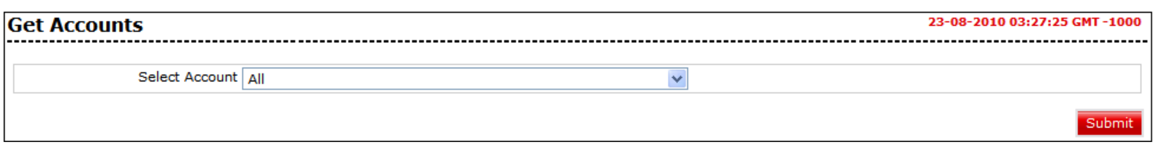
9. Debit Card Details

Using this options you can view the details of the credit card.

To view debit card details

1. Navigate through the menus to Debit Card Details. The system displays Debit Card Details screen.

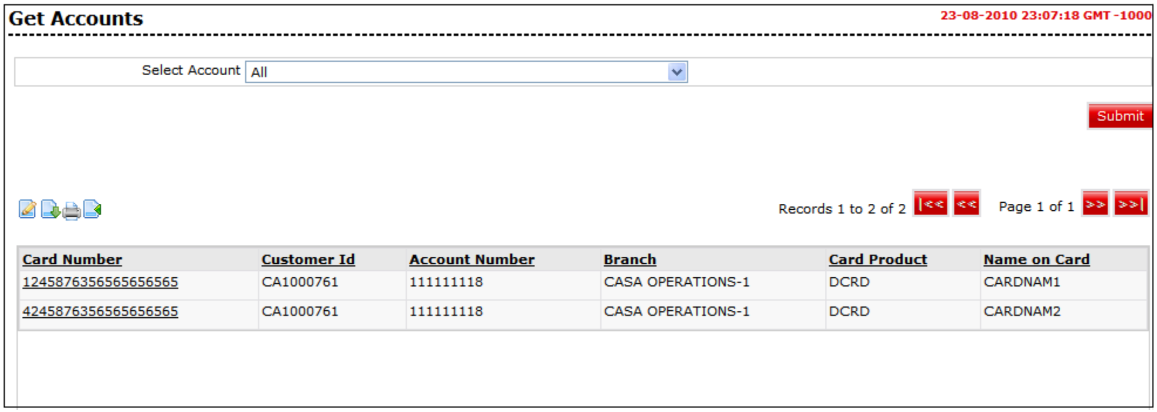
Debit Card Details



Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account to view the debit card details from the dropdown list.

2. Click the **Submit** button. The system displays the **Get Account** with debit card details.

Debit Card details

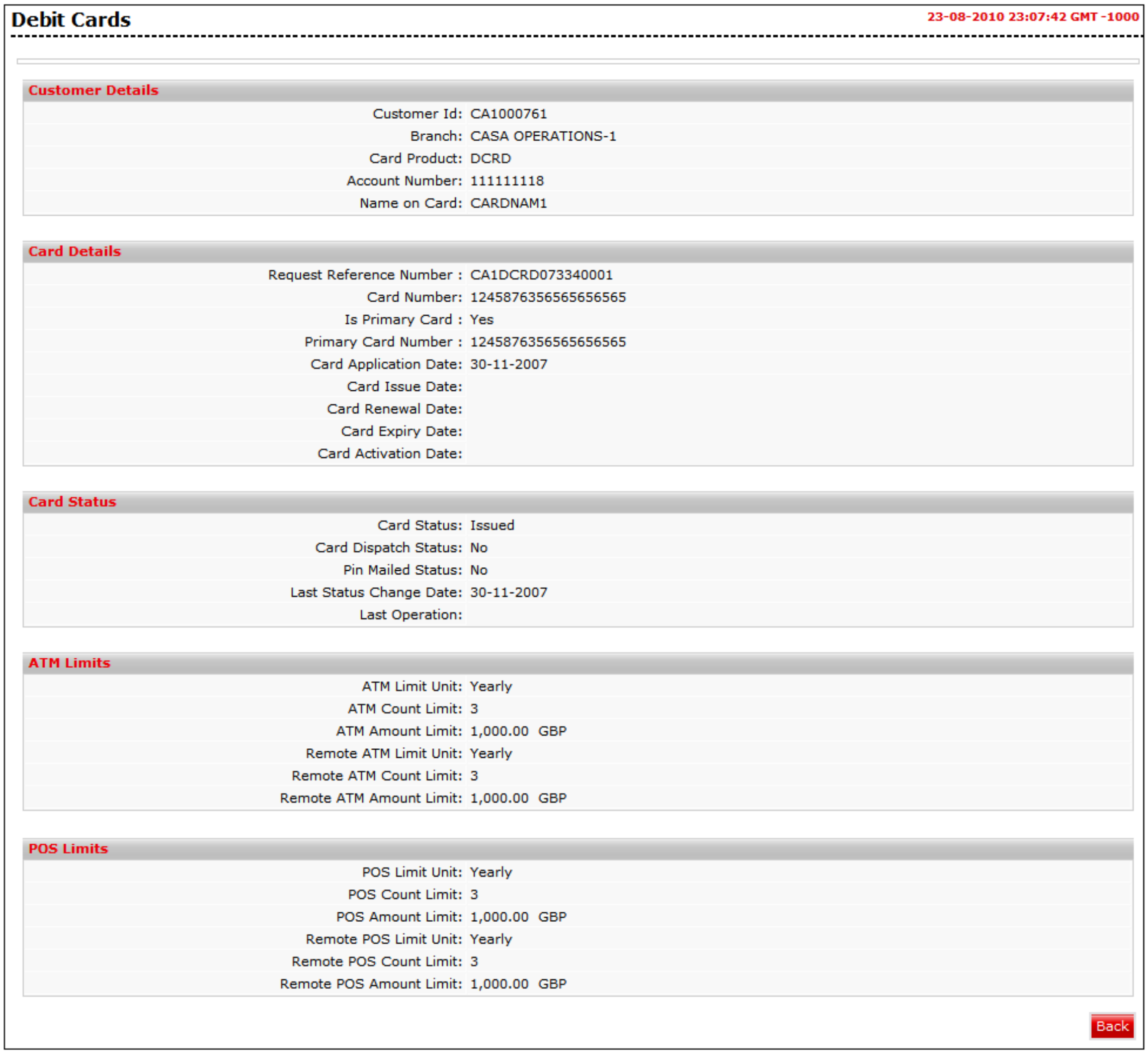


Field Description

Field Name	Description
Card Number	[Display] This column displays the Card number for the account number selected.
Customer Id	[Display] This column displays the Customer id of the User for which card exists.
Account Number	[Display] This column displays the Account number of the User for which card exists.
Branch	[Display] This column displays the Branch of the Card number for which Card exists.
Card Product	[Display] This column displays the name of the card product.
Name on card	[Display] This column displays the name on the card as displayed on the card.

3. Click the **Card number** link to view the **Debit Card** details.

View Debit Card Details



Debit Cards 23-08-2010 23:07:42 GMT -1000

Customer Details

Customer Id:	CA1000761
Branch:	CASA OPERATIONS-1
Card Product:	DCRD
Account Number:	111111118
Name on Card:	CARDNAM1

Card Details

Request Reference Number :	CA1DCRD073340001
Card Number:	1245876356565656565
Is Primary Card :	Yes
Primary Card Number :	1245876356565656565
Card Application Date:	30-11-2007
Card Issue Date:	
Card Renewal Date:	
Card Expiry Date:	
Card Activation Date:	

Card Status

Card Status:	Issued
Card Dispatch Status:	No
Pin Mailed Status:	No
Last Status Change Date:	30-11-2007
Last Operation:	

ATM Limits

ATM Limit Unit:	Yearly
ATM Count Limit:	3
ATM Amount Limit:	1,000.00 GBP
Remote ATM Limit Unit:	Yearly
Remote ATM Count Limit:	3
Remote ATM Amount Limit:	1,000.00 GBP

POS Limits

POS Limit Unit:	Yearly
POS Count Limit:	3
POS Amount Limit:	1,000.00 GBP
Remote POS Limit Unit:	Yearly
Remote POS Count Limit:	3
Remote POS Amount Limit:	1,000.00 GBP

Back

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

10. Manage External Accounts

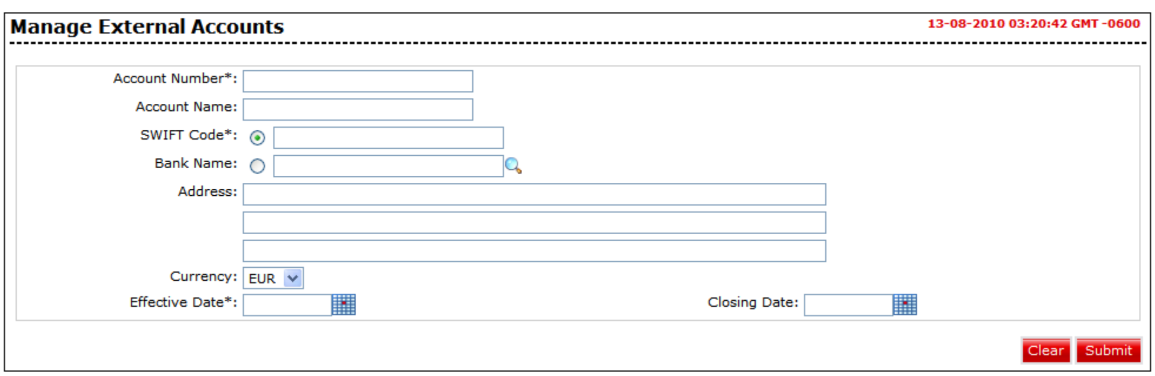
The user may have accounts in multiple banks. This option enables statement access for the external accounts.

The Add External Accounts option allows the user to add external accounts. .

To add external accounts.

1. Navigate through the menus **Accounts > External Accounts > Add External Accounts**. The system displays the Manage External Accounts screen.

Manage External Accounts



Field Description

Field Name	Description

Field Name	Description
Account Number	[Mandatory, Alphanumeric, 20] Type the account number in this field.
Account Name	[Optional, Alphanumeric, 50] Type the account name in this field.
SWIFT Code	[Mandatory, Radio Button] Click SWIFT Code to search bank details based on SWIFT code. Type the search characters in the adjacent field to perform search based on the typed characters, if required.
Bank Name	[Mandatory, Radio Button] Click Bank Name to search bank details based on bank name. Type the search characters in the adjacent field to perform search based on the typed characters, if required.
Address	[Display] This field displays the address of the bank. This field will be activated on selecting the Bank name radio button.
Currency	[Mandatory, Dropdown] Select the currency from the dropdown list.
Effective date	[Mandatory, Pick list] Select the effective date for the external account.
Closing date	[Mandatory, Pick list] Select the closing date for the external account.

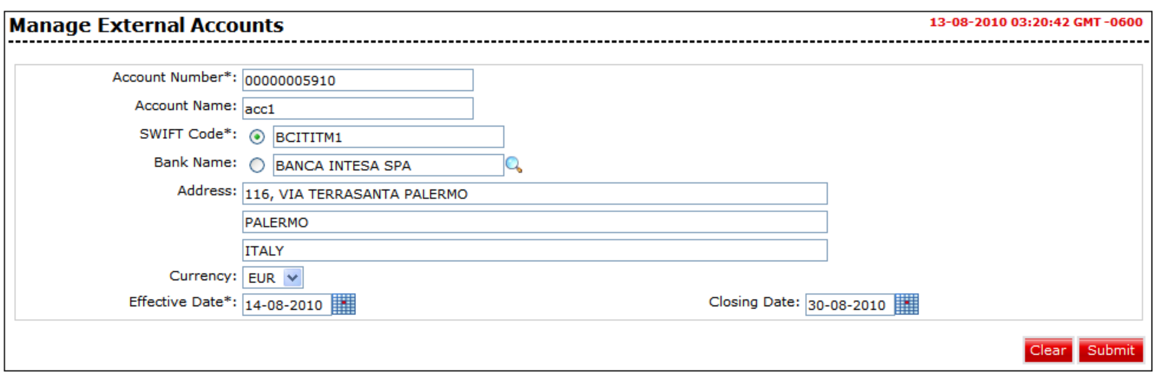
2. Click SWIFT Code or Bank Name radio button to select SWIFT Code or bank name as base criteria for searching bank details. Type the corresponding search characters, if required.
3. Click the Find button. The system displays the Bank Details pop-up screen with the search results.

Bank Details

	SWIFT Code	Bank Name	Address	City	Country
	BCITITM1	BANCA INTESA SPA	116, VIA TERRASANTA PALERMO	PALERMO	ITALY
	BCITITM1	BANCA INTESA SPA	242, VIALE MARCONI QUARTU SANT ' ELENA	QUARTU SANT ' ELENA	ITALY
	BCITITM1	BANCA INTESA SPA	VIA VALVERDE IGLESIAS	IGLESIAS	ITALY
	BCITITM1	BANCA INTESA SPA	10, VIA SALARIS CAGLIARI	CAGLIARI	ITALY
	BCITITM1	BANCA INTESA SPA	VIA TUVERI: PIAZZA PALESTRINA CAGLIARI	CAGLIARI	ITALY
	BCITITM1	BANCA INTESA SPA	N. 84 / G, VIALE CARLO PEPOLI BOLOGNA	BOLOGNA	ITALY
	BCITITM1	BANCA INTESA SPA	132, CORSO ITALIA CATANIA	CATANIA	ITALY
	BCITITM1	BANCA INTESA SPA	231, VIA VITTORIO EMANUELE II CATANIA	CATANIA	ITALY

4. Select the required bank details and click the OK button. The system displays the Manage External Accounts screen with the bank details.
   OR
   Re-enter the search criteria to filter the bank details again.

Manage External Accounts



Field Description

Field Name	Description
Address	[Display] This field displays the bank address.
Currency	[Mandatory, Drop-Down] Select the currency for the external account from the drop-down list.

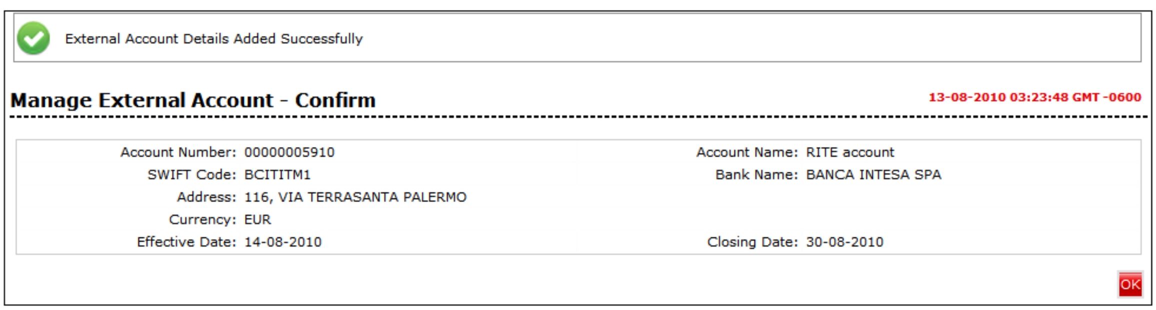
Field Name	Description
Effective Date	[Mandatory, Pick List] Select the effective date for the external account from the pick list.
Closing Date	[Optional, Pick List] Select the closing date for the external account from the pick list.

5. Click the Submit button. The system displays the Manage External Account - Verify screen.

Manage External Account - Verify

6. Click the Confirm button. The system displays the Manage External Account – Confirm screen with the status message.

Manage External Account - Confirm



7. Click the OK button. The system displays the Manage External Accounts screen.

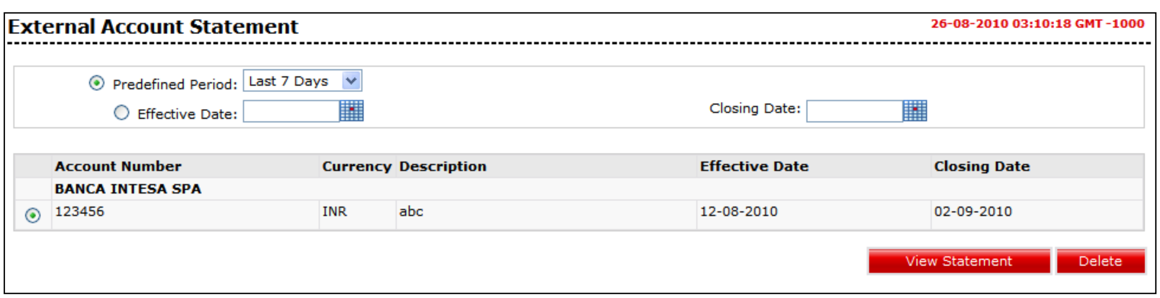
11. External Account Statement

Using External Account statement you can see the Account statements for external accounts registered. Account statement will be displayed only if any MT940 statement is received from the other Bank.

To view external account statement

1. Navigate through the menus **Accounts > External Accounts > External Account Statement**. The system displays the **External Account Statement** screen.

External Account Statement



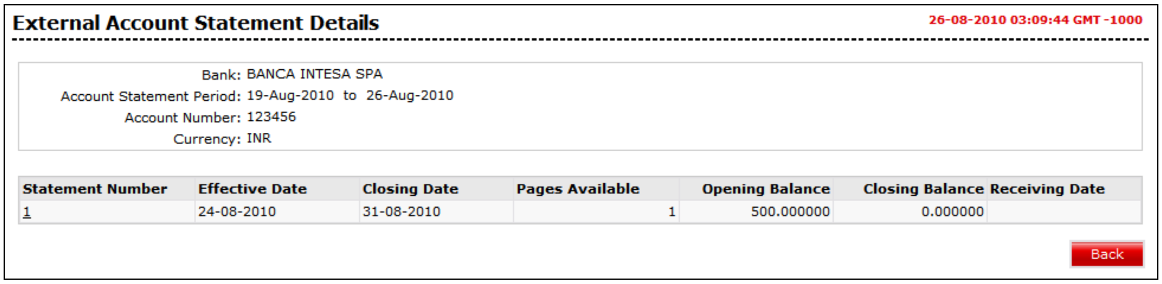
Field Description

Field Name	Description
Select any one of the radio button given below	
Predefined Period	[Optional, Radio Button, Dropdown] Click the Predefined Period radio button to select the predefined Date ranges configured in the application. Select the predefined from the dropdown list The options are Last 7 days Last 15 days Last 30 days.
Effective date	[Optional, Radio Button, Pick list] Click on the Effective date radio button to select the date range for the statement. Select the Effective date from the pick list. This field is enabled if Choose Date Range radio button is selected
Closing Date	[Conditional, Pick list] Select the closing date from the pick list. This field is enabled if Choose Date Range radio button is selected.

Column Name	Description
Account Number	[Display] This column displays external account numbers mapped to the user. Click the radio button adjacent to the Account Number column to view the account statement.
Currency	[Display] This column displays the account currency.
Description	[Display] This column displays the account description.
Effective Date	[Display] This column displays the effective date of the account statement registration.
Closing Date	[Display] This column displays the closing date of the account statement registration.

2. Click the View Statement button. The system displays the External Account Statement Details screen.
   OR
   Click the Delete button to de-link the external account from statement view. The system displays the Verify and Confirm screen for Delete External Account statement.

External Account Statement Details



External Account Statement Details 26-08-2010 03:09:44 GMT -1000

Bank: BANCA INTESA SPA
Account Statement Period: 19-Aug-2010 to 26-Aug-2010
Account Number: 123456
Currency: INR

Statement Number	Effective Date	Closing Date	Pages Available	Opening Balance	Closing Balance	Receiving Date
1	24-08-2010	31-08-2010	1	500.000000	0.000000	

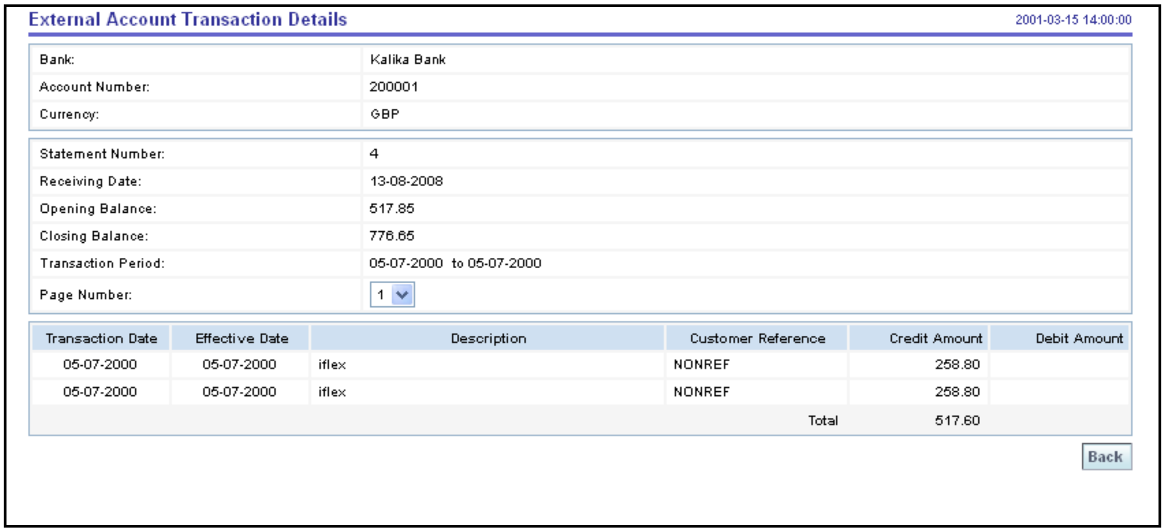
Back

Field Description

Column Name	Description
Statement Number	[Display] This column displays the statement number of the selected account. Click the link to view the account statement related to the selected account number.
Effective Date	[Display] This column displays the effective date of the account statement.
Closing Date	[Display] This column displays the closing date of the account statement.
Pages Available	[Display] This column displays the number of pages for a particular statement number.
Opening Balance	[Display] This column displays the opening balance of the account as on statement date.
Closing Balance	[Display] This column displays the closing balance of the account.
Receiving Date	[Display] This column displays the statement receipt date.

3. Click the link below the Statement Number column. The system displays the External Account Transaction Details screen.

External Account Transaction Details



Field Description

Column Name	Description
Transaction Date	[Display] This column displays the date of transaction
Effective Date	Display] This column displays the effective date of the transaction
Description	[Display] This column displays the transaction description.
Customer Reference	[Display] This column displays the customer reference number.
Credit Amount	[Display] This column displays the credit amount.
Debit Amount	[Display] This column displays the debit amount.

4. Select the page number from the drop-down list. The system displays the details on the selected page.
5. Click the Back button to navigate to the previous screen.

12. Register Report

This option allows the user to download, view and register a report.

To download a report

1. Navigate through the menus to **Customer Services > Self Services > Register Report**. The system displays the Register Report screen.

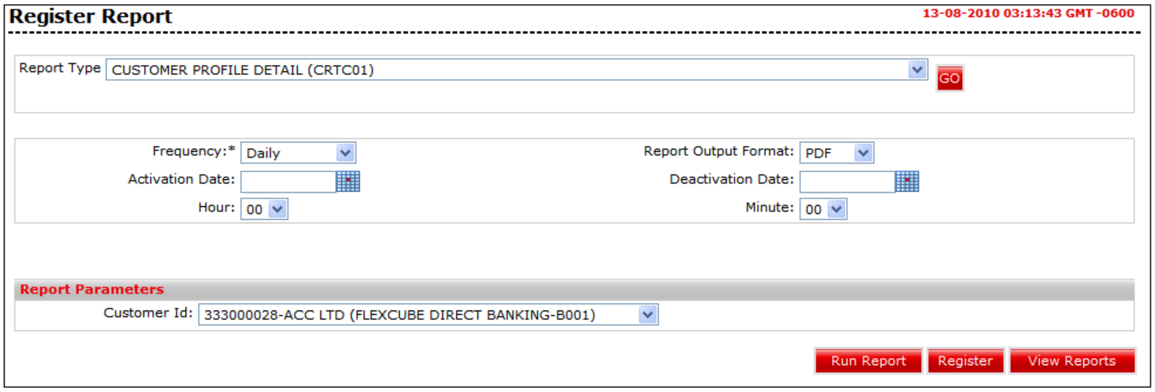
Register Report

Field Description

Field Name	Description
Select Report Type	[Mandatory, Drop-Down] Select the report type from the drop-down list.

2. Click the Go button. The system displays the Register Report screen.

Register Report



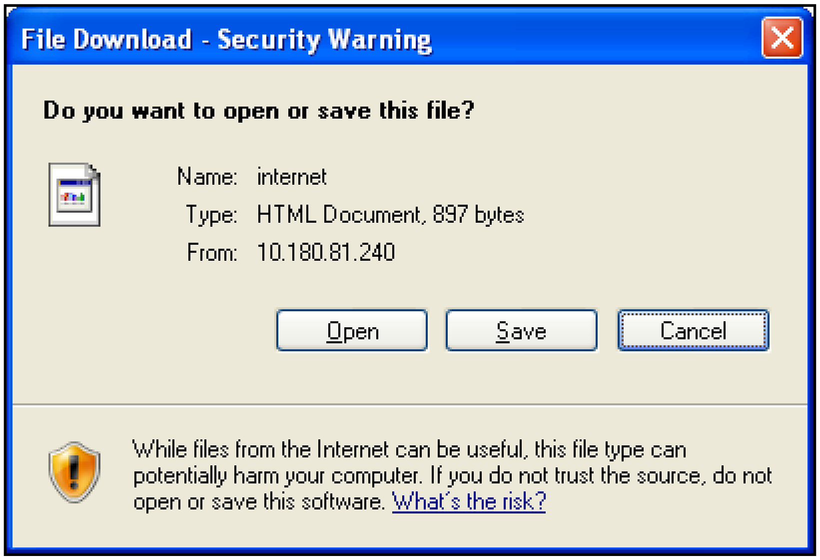
Field Description

Field Name	Description
Frequency	[Mandatory, Drop-Down] Select the report frequency from the drop-down list. The options are • Daily • Weekly • Monthly • Once • • HTML Excel
Report Output Format	[Mandatory, Drop-Down] Select the report output format from the drop-down list. The options are • PDF • HTML • Excel
Date	[Conditional, Pick List] Select the report activation date from the pick list. This field is displayed depending upon the selection in the frequency field.

Field Name	Description
Hour	[Conditional, Drop-Down] Select the time in hours from the drop-down list. This field is displayed depending upon the selection in the frequency field.
Minute	[Conditional, Drop-Down] Select the time in minutes from the drop-down list. This field is displayed depending upon the selection in the frequency field.
Activation Date	[Conditional, Pick List] Select the report activation date from the pick list. This field is displayed depending upon the selection in the frequency field.
Deactivation Date	[Conditional, Pick List] Select the report deactivation date from the pick list. This field is displayed depending upon the selection in the frequency field.
Hour	[Conditional, Drop-Down] Select the time in hours from the drop-down list. This field is displayed depending upon the selection in the frequency field.
Minute	[Conditional, Drop-Down] Select the time in minutes from the drop-down list. This field is displayed depending upon the selection in the frequency field.

3. Select the report frequency and report download format.
4. Enter the date range.
5. Click the Run Report button. The system displays the File Download **- Security Warning** screen.

File Download - Security Warning

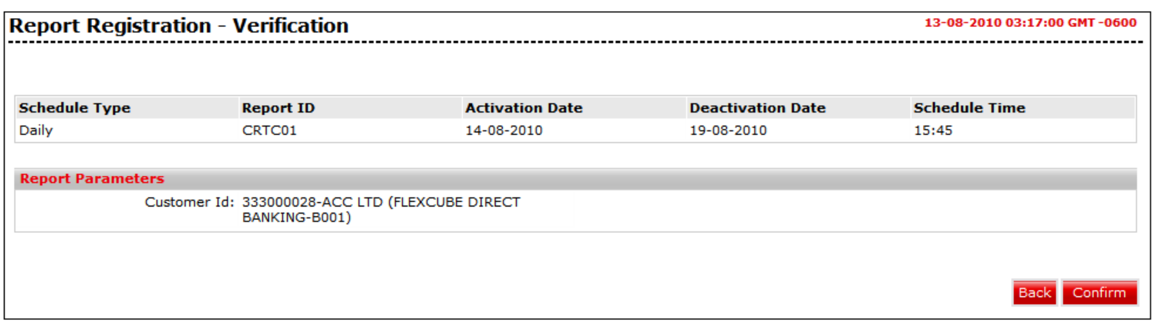


6. Click the Save button to save the file.
   OR
   Click the Cancel button to close the window.

To Register a report

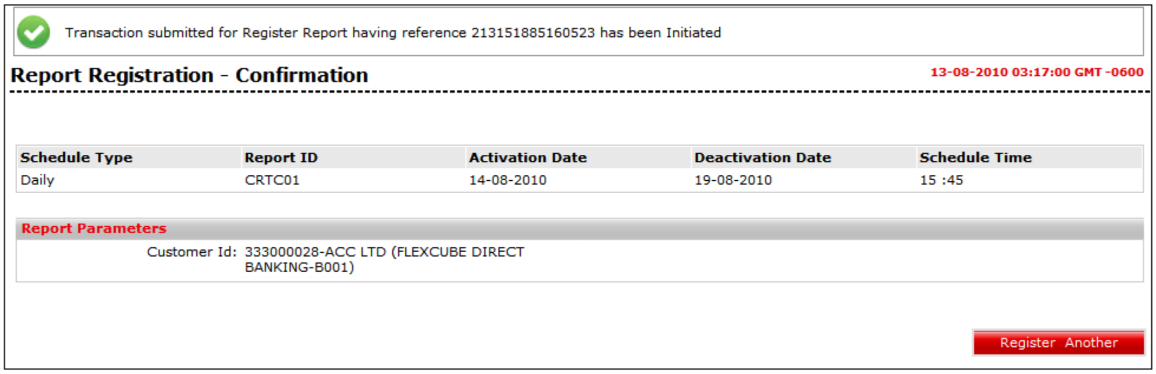
7. Click the Register button on the Register Report screen. The system displays the Report Registration - Verification screen.

Register Report - Verification



8. Click the Confirm button. The system displays the Register Reports screen.
   OR
   Click the Back button to navigate to the previous screen.

Report Registration Confirmation



To View a report

9. Log on to the Internet Banking application.
10. Navigate through the menus to Reports > Register Report. The system displays the Register Report screen.
11. Click the GO button. The system displays the Register Report screen.
12. Select the report frequency and report download format.
13. Enter the date range.
14. Click the View Reports button. The system displays the Report screen.

13. Alerts

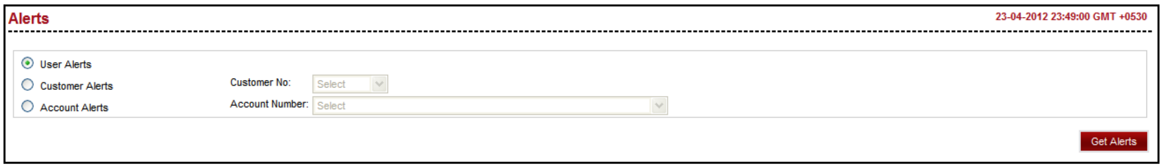
13.1. Alerts- User Alerts

These alerts are sent when there is user level change like change in password; change in email, account is locked etc.

To Register user alerts

1. Navigate through the menus to **Customer Services > Self Services > Alerts**. The system displays the Alerts screen.

Alerts

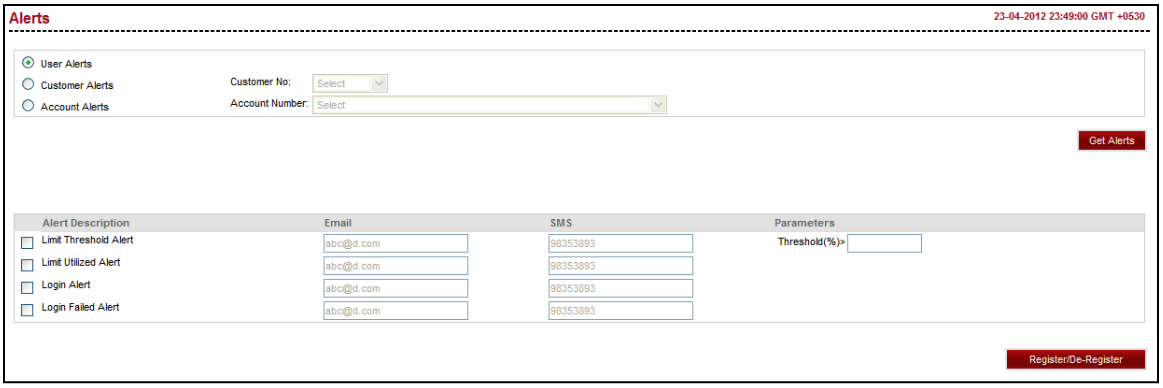


Field Description

Field Name	Description
User Alerts/ Customer Alerts/ Account Alerts	[Optional, Radio button] Click the **User Alerts** radio button to select any one of the alerts.
Customer Number	[Conditional, Drop-Down] Select the customer number from the drop down list. This field is enabled if the **Customer Alerts** radio button is selected.
Account Number	[Conditional, Drop-Down] Select the account number from the drop down list. This field is enabled if the **Account Alerts** radio button is selected.

2. Select the User Alerts radio button.
3. C lick the **Get Alerts** button. The system displays the **Alerts** screen with the description.

Alerts



Field Description

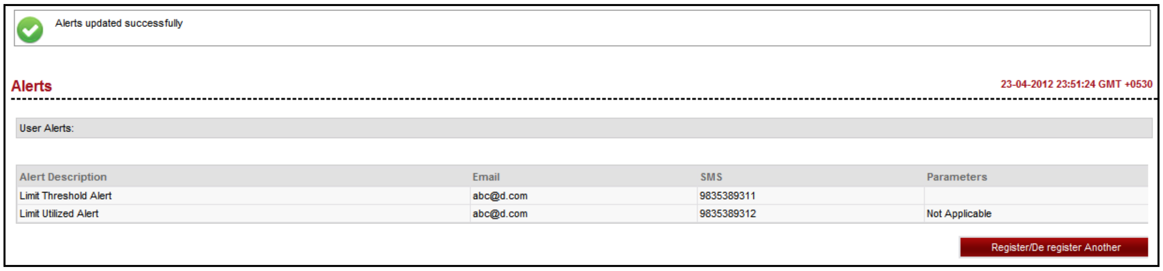
Field Name	Description
Alert Description	[Display] This column displays the alert description. Select the checkbox of the alert to register for the Alert. Note: Alerts shown in screen are for sample purpose. Actual alerts configured in application might be different.
Email	[Display] This column displays the email id at which the alert will be sent.
SMS	[Display] This column displays the Mobile SMS at which the alert will be sent.
Parameters	[Conditional, Numeric, 100] Type the threshold percentage for Alerts Registration. This field is enabled if the **Limit threshold Alert** checkbox is selected as the alert description

4. Select the Alert Description.
5. Click the Register button. The system displays the **Alert** verification screen.

Alerts

6. Click the **Confirm** button. The system displays the Alert screen with confirmation message.
   OR
   Click the **Back** button to return to the previous screen.

Alert - Confirm



7. Click the **Register/De Register Another** button to register another alert.

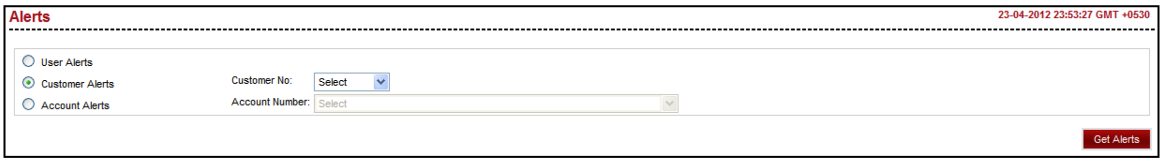
13.2. Alerts- Customer Alerts

These alerts are sent when any transactions are done in the customer number selected.

To Register Customer alerts

1. Navigate through the menus to **My Services > Alerts**. The system displays the Alerts screen.

Alerts

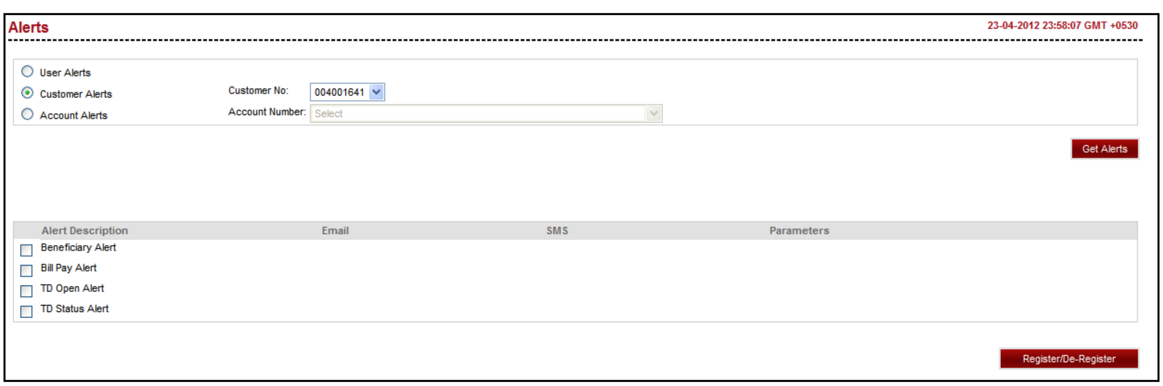


Field Description

Field Name	Description
User Alerts/ Customer Alerts/ Account Alerts	[Optional, Radio button] Click the **User Alerts** radio button to select any one of the alerts.
Customer Number	[Conditional, Drop-Down] Select the customer number from the drop down list. This field is enabled if the **Customer Alerts** radio button is selected.
Account Number	[Conditional, Drop-Down] Select the account number from the drop down list. This field is enabled if the **Account Alerts** radio button is selected.

2. Click the Customer Alerts radio button. Select the Customer No. Click the Get Alerts button. The system displays the **Alerts** detail screen.

Alerts



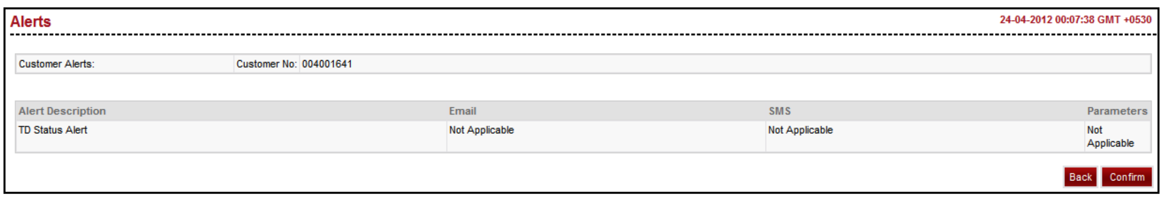
Field Description

Field Name	Description
Alert Description	[Optional, Check Box] Select the Alert Description check box to set an alert. It displays the brief description of an alert. Note: Alerts shown in screen are for sample purpose. Actual alerts configured in application might be different.

Note: In Case Customer Alerts, alert will be delivered to the e-mail and mobile number specified at customer profile.

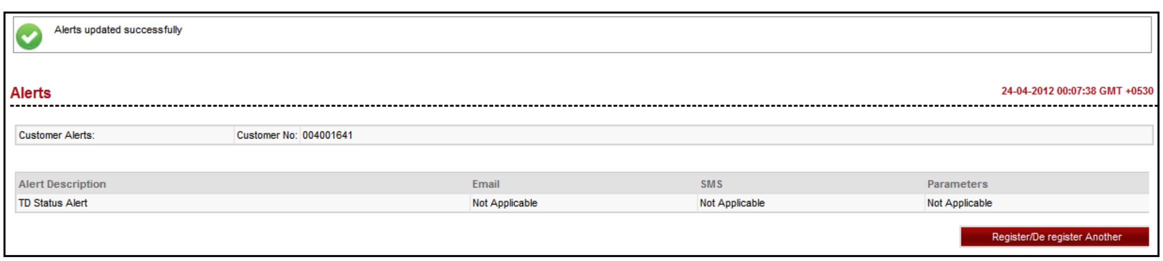
3. Select the alert description.
4. Click the **Register/De-Register** button. The system displays the **Alert** verification screen.

Alerts - Verify



5. Click the **Confirm** button. The system displays the **Alert** screen with the confirmation message.
   OR
   Click the **Back** button to return to the previous screen.

Alert - Confirm



6. Click **the** Register Another button to register another alert.

13.3. Alerts-Account Alerts

These alerts are sent when any transactions are done in the account selected.

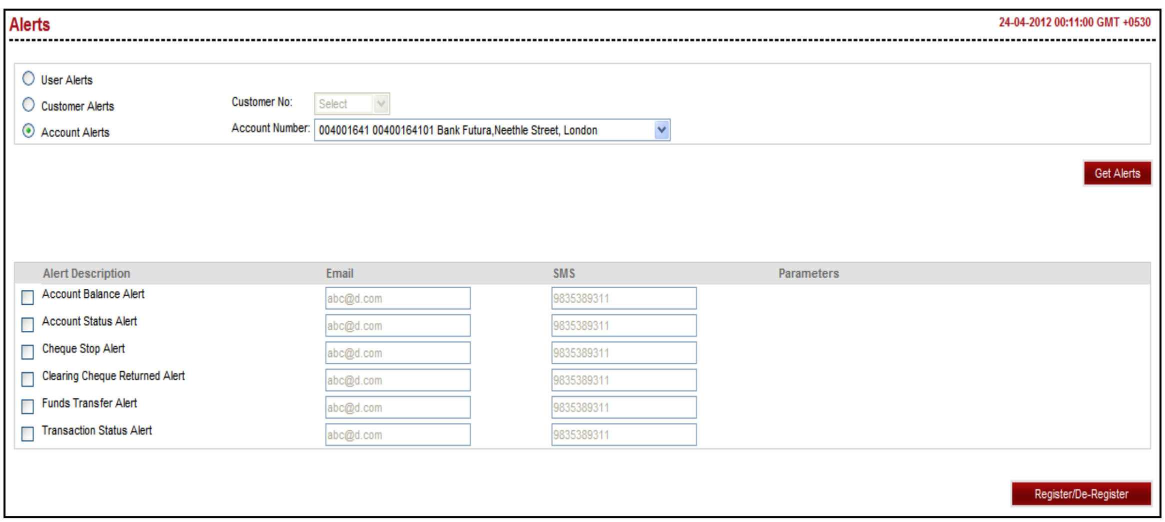
To send account alerts

1. Navigate through the menus to **My Services > Alerts**. The system displays the Alerts screen.

Alerts

2. Click the **Get Alerts** button The Alerts detail screen is displayed.

Alerts



Field Description

Field Name	Description
Alert Description	[Display] This column displays the alert description. Select the checkbox of the alert description to register for the Alert.

Note: Alerts shown in screen are for sample purpose. Actual alerts configured in application might be different.

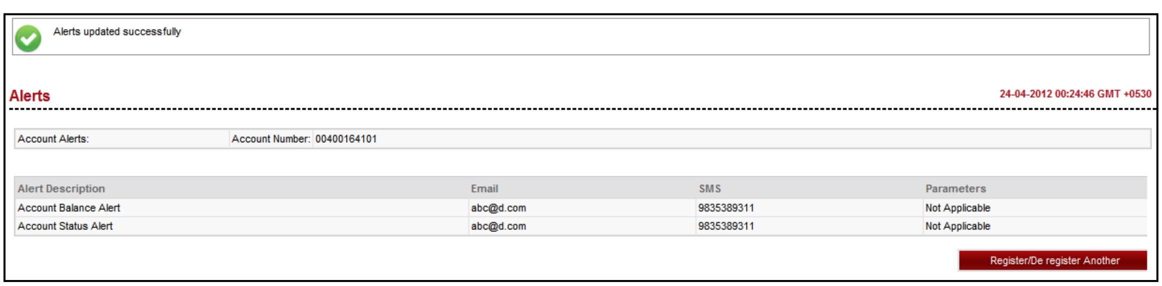
Field Name	Description
Email	[Display] This column displays the Mail id at which the alert will be sent. This field will get displayed
SMS	[Display] This column displays the Mobile SMS at which the alert will be sent.
Parameters	[Conditional, Numeric, 100] Type the threshold percentage for Alerts Registration. This field will get activated on selecting the Limit threshold Alert checkbox.

3. Select the Alert Description.
4. Click the **Register/De-Register** button. The system displays the **Alert** verification screen.

Alerts - Verify

5. Click the **Confirm** button. The system displays the **Alert** screen with confirmation message.
   OR
   Click the **Back** button to return to the previous screen.

Alert - Confirm



6. Click the **Register/De-Register Another** button to register another alert.

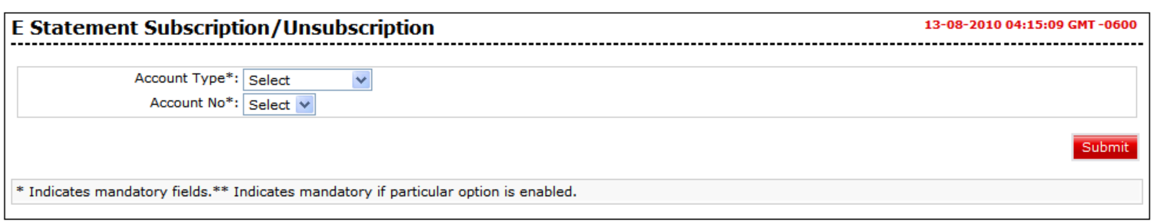
14. E-statement Subscription / unsubscription

This allows you to subscribe/unsubscribe for e statement .

To subscribe/unsubscribe for E statement

1. Navigate through the menus to **Customer Services > Self Services > E statement**. The system displays the **E-statement Subscribe/Un-subscribe** screen.

E statement Subscription / Un subscription

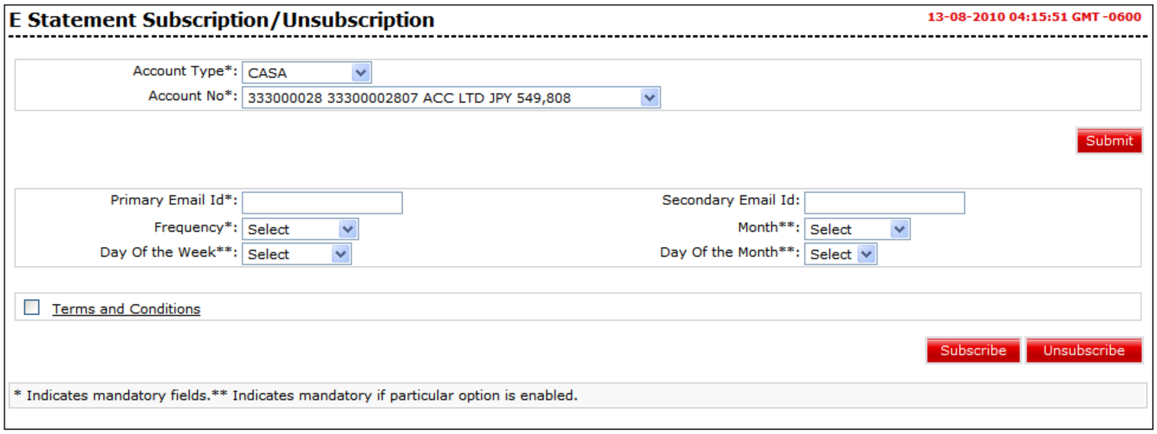


Field Description

Field Name	Description
Account Type	[Mandatory, Dropdown] Select the account type from the dropdown list.
Account No/ Credit Card No	[Mandatory, Dropdown] Select the account No/ Credit Card No from the dropdown list.

2. Click the **Submit** button. The system displays the E statement subscription/ un subscription screen with detailed.

E statement Subscription / Unsubscription



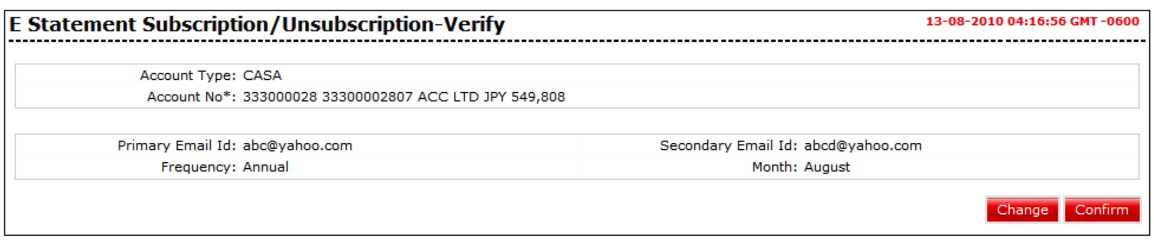
Field Description

Field Name	Description
Primary Email id	[Mandatory, Alphanumeric] Type the primary email id to which the E-statement is to be sent.
Secondary Email id	[Optional, Alphanumeric] Type the secondary email id to which the E-statement is to be sent.
Frequency	[Mandatory, Dropdown] Select the frequency at which the e-statement is required. The options are • Annual • Daily • Fortnightly • Monthly • Quarterly • Semi Annual • Weekly
Month	[Conditional, Dropdown] Select the Month on which the e statement is required. This field will be enabled on selecting Annual, quarterly, Semi annually in the frequency field

Field Name	Description
Day of the week	[Conditional, Dropdown] Select the day of the week on which the e statement is required. This field will be enabled on selecting fortnightly, weekly in the frequency field.
Day of the Month	[Conditional, Dropdown] Select the day of the month on which the e statement is required. This field will be enabled on selecting Monthly in the frequency field
Terms and Conditions	[Mandatory, Checkbox] Select the checkbox of terms and conditions.

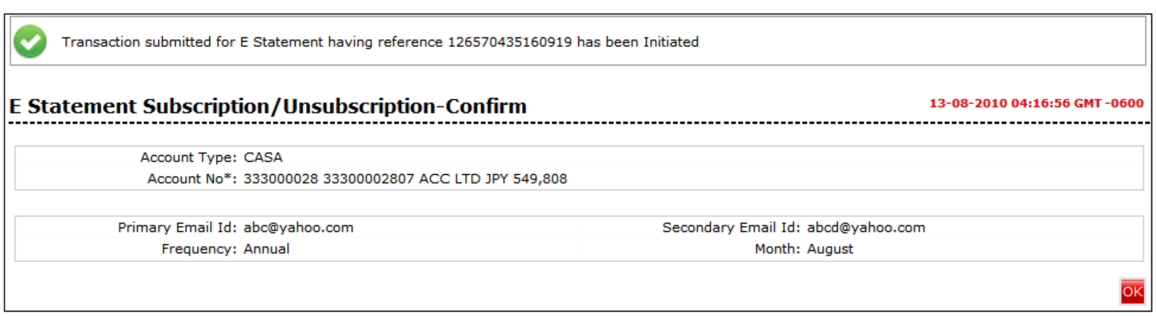
3. Click the **Terms and Conditions** link to view the terms and conditions.
4. Click the **Subscribe** button to subscribe for the E statement, the system displays the E statement Subscription / Unsubscription verify screen.
   OR
   Click the **Unsubscribe** button to unsubscribe for the statement.

E statement Subscription / Unsubscription- Verify



5. Click the **Change** button to return to the previous screen to modify the input data.
   OR
   Click the **Confirm** button. The system displays the **E statement Subscription / Unsubscription - confirm** screen

E statement Subscription / Unsubscription- Confirm



6. Click the **OK** button to return to the E-statement Subscribe / unsubscribe screen.

15. Subscribe /unsubscribe additional Channels

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

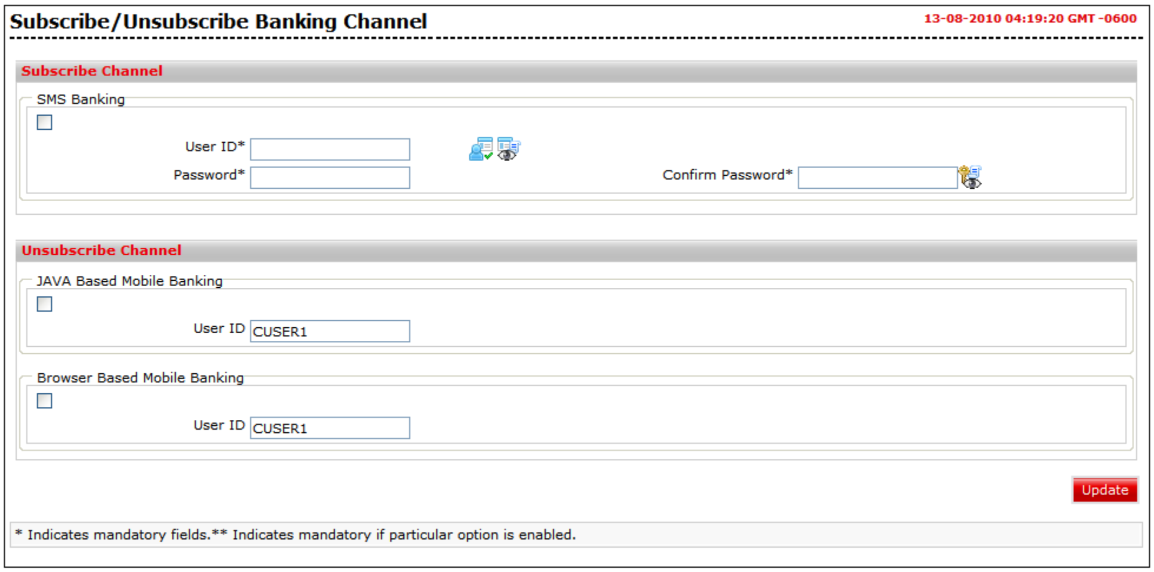
You can directly subscribe/Unsubscribe from these channels

15.1. Unsubscribe from other channels

To Unsubscribe for other channels

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

Subscribe/ Unsubscribe additional channels

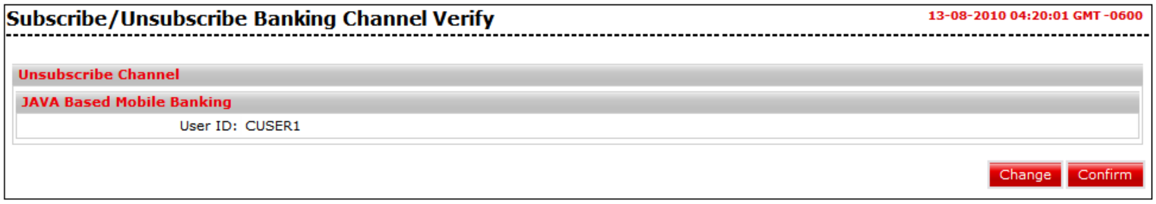


2. The above screen shows channel that have already been subscribed by the user

In order to unsubscribe from the channels

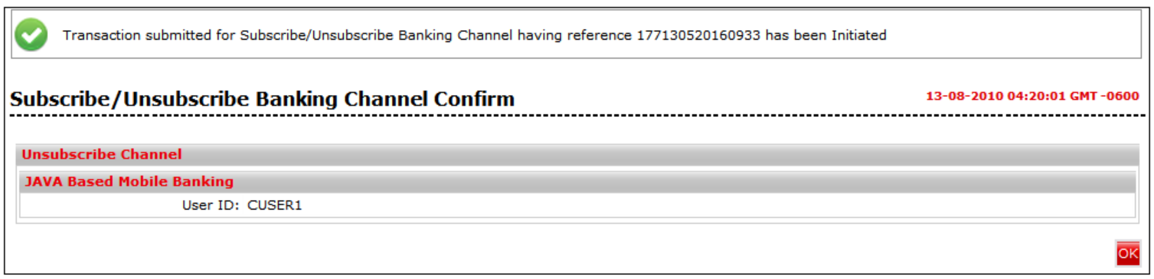
3. Select the check box to unsubscribe for sms Banking.
   OR/AND
   Select the check box to unsubscribe forJAVA Based Mobile Banking.
   OR/AND
   Select the check box to unsubscribe for Browser Based Mobile Banking.
4. Click the update button. The system displays the Subscribe / unsubscribe Banking channels verify screen.

Subscribe/ Unsubscribe additional channel-Verify



5. Click the **Back** button to return to the previous screen to make the changes.
   OR
   Click the **Confirm** button to unsubscribe the selected channels. The system displays the Subscribe / unsubscribe Banking channels Confirm screen.

Subscribe/ Unsubscribe additional channel-Confirm



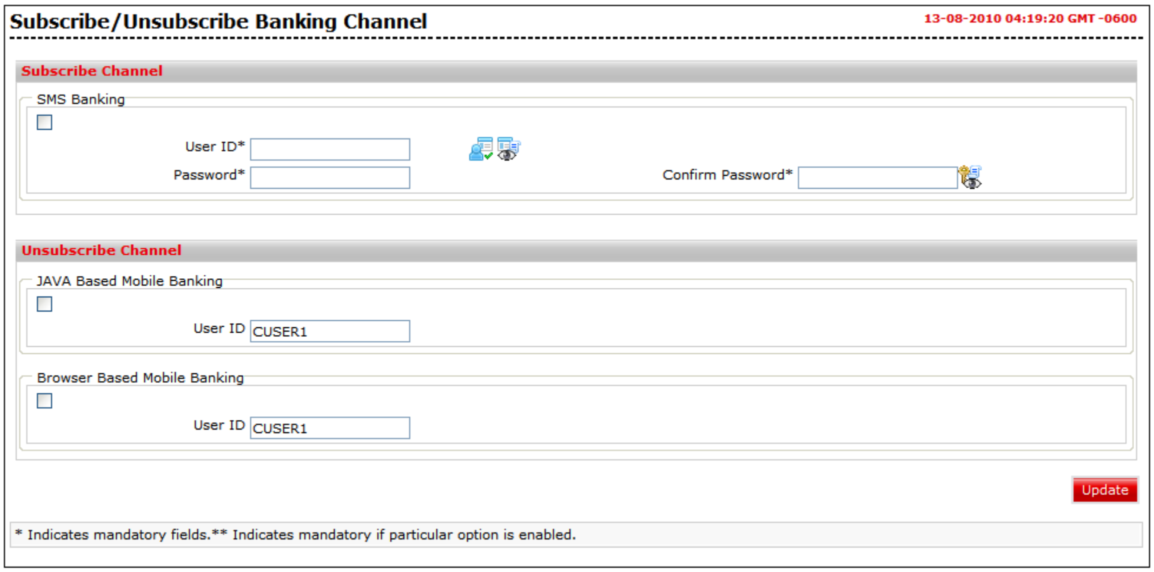
6. Click the Ok button to Return to the Subscribe/ Subscribe Banking Channels.

15.2. Subscribe for Other Channels

To Subscribe for other channels

1. Navigate through the menu to My Services > Subscribe / Unsubscribe additional Channels. The system displays the Subscribe / Unsubscribe additional Channels screen.

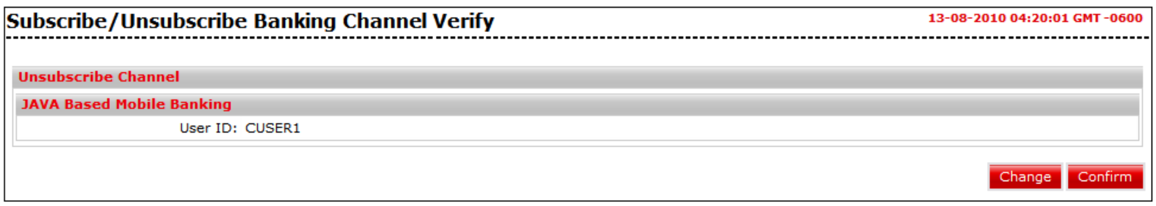
Subscribe/ Unsubscribe additional channels



Field Name	Description
Subscribe Channel	
Check Box	[Optional Checkbox] Select the check box for the channel stated with the check box.
User Id	[Mandatory, Alphanumeric] Type the user id of the initiator of the transaction.
Password	[Mandatory, Alphanumeric] Type the New Password that you want to set for the user.
Confirm Password	[Mandatory, Alphanumeric] Type the Password to confirm the password that you want to set for the user.
Transaction Password	[Mandatory, Alphanumeric] Type the New Transaction Password that you want to set for the user.
Confirm transaction Password	[Mandatory, Alphanumeric] Type the Transaction Password that you want to set for the user.

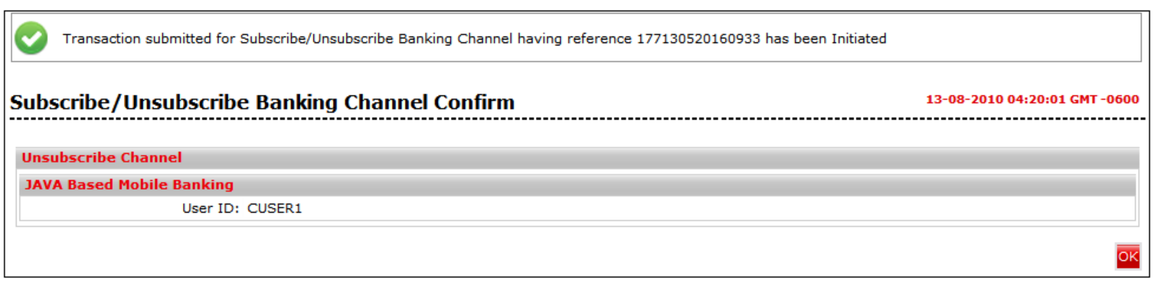
2. Click the **check availability** button to check the availability of the user.
3. Click the **view user id policy** button to check the availability for the password.
4. Click the **view user id policy** button to check the password policy.
5. Select the required checkbox, Input the required data.
6. Click the Update button. The system displays the Subscribe / Unsubscribe additional Channels- Verify screen.

Subscribe / Unsubscribe additional Channels- Verify



7. Click the **Back** button to return to the previous screen to make the changes.
   OR
   Click the **Confirm** button to unsubscribe the selected channels. The system displays the Subscribe / unsubscribe Banking channels Confirm screen.

Subscribe/ Unsubscribe additional channel-Confirm



8. Click the **Ok** button to Return to the Subscribe/ Subscribe Banking Channels.

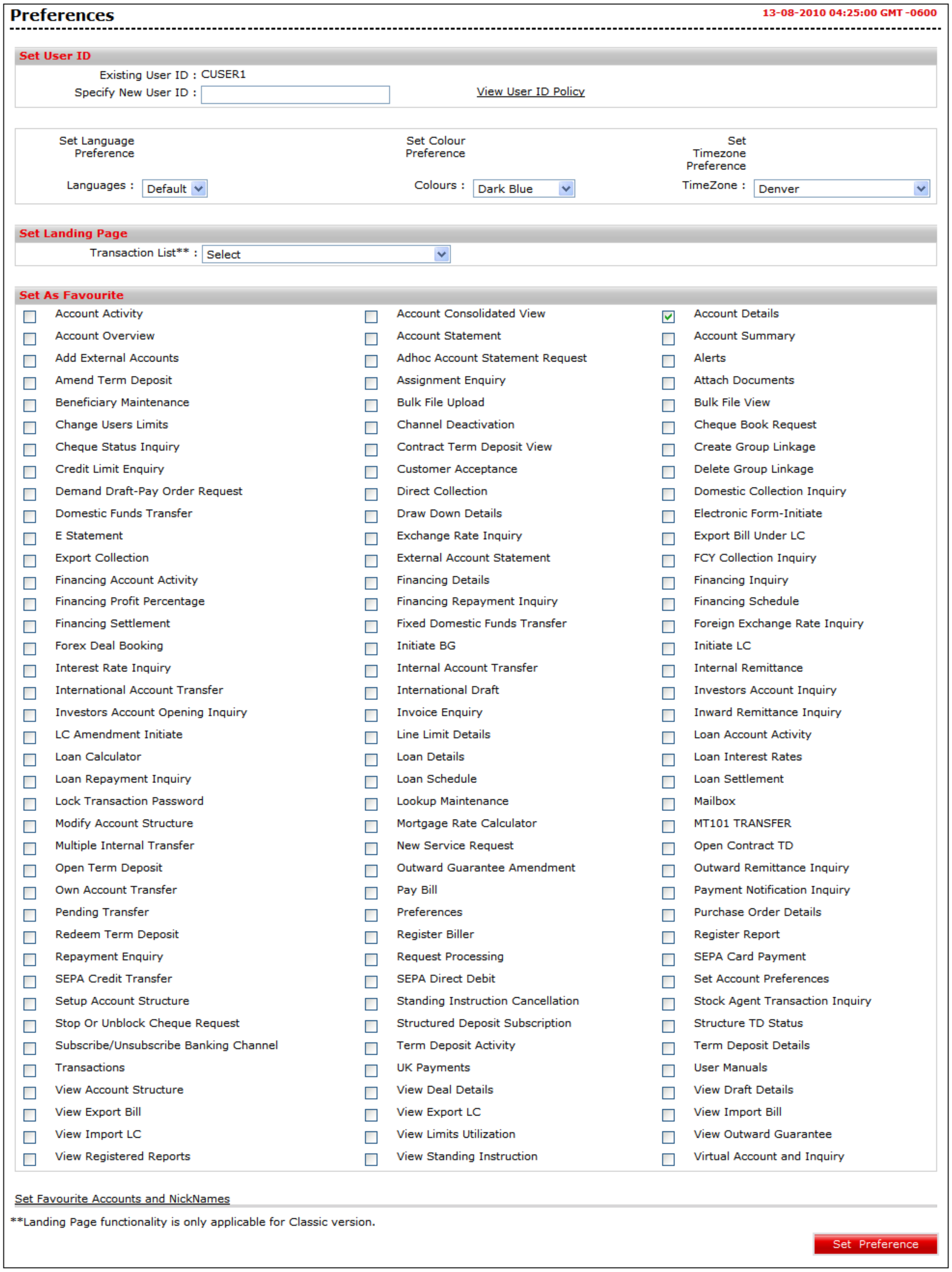
16. Preferences

The Preferences option allows you to change the user ID, set the preferred language, preferred color, home page, favorite transactions, and favorite accounts and nick names. The user can access favorite transactions and accounts directly instead of accessing it through the main menu.

To set user preferences.

1. Navigate through the menus to **Customer Services > Self Services > Preferences**. The system displays the Preferences screen.

Preferences



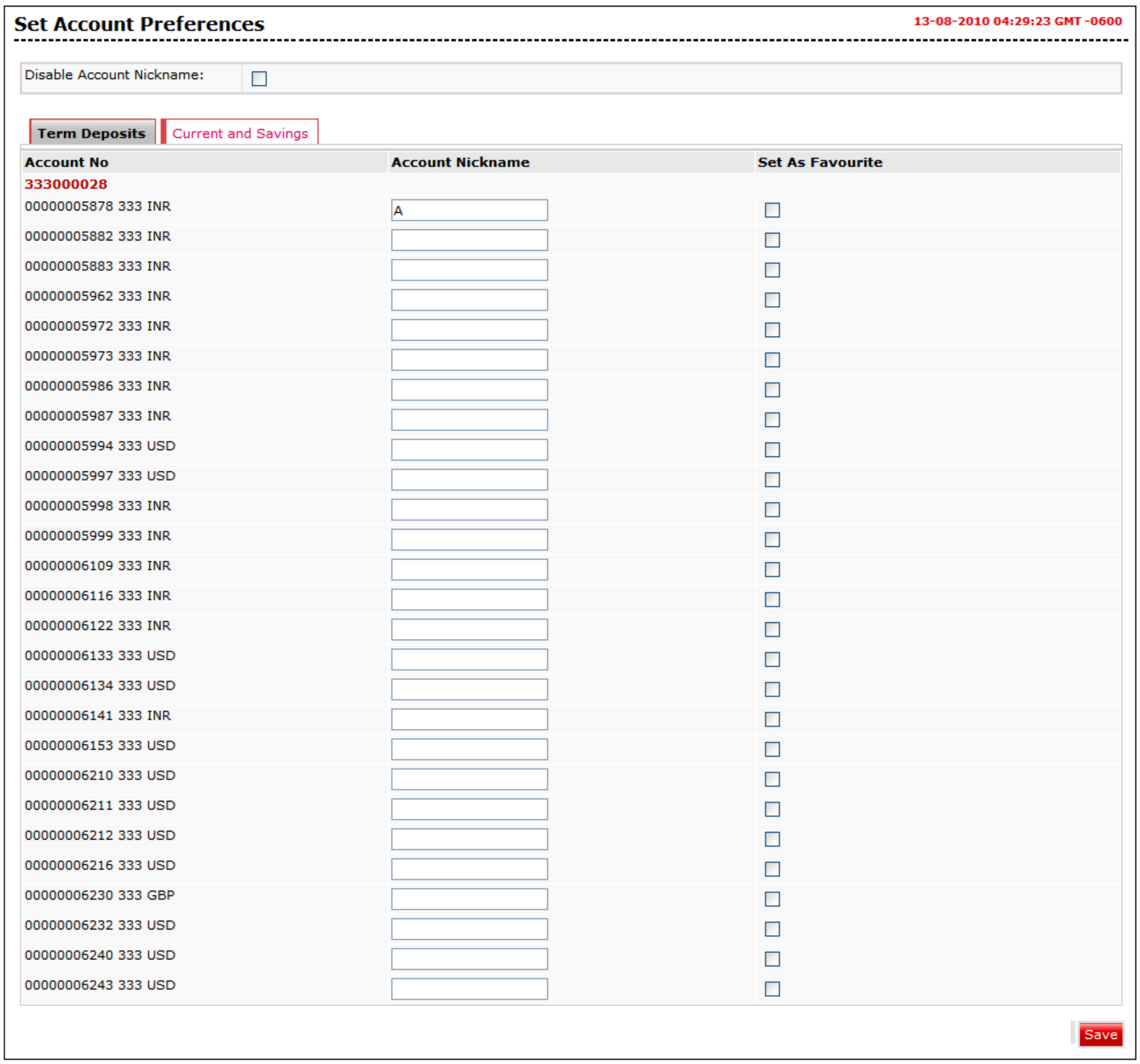
Field Description

Field Name	Description
Set User ID	
Existing User ID	[Display] This field displays the existing user ID.
Specify New User ID	[Optional, Alphanumeric, 15] Type the new user ID in this field.
Set Language Preference	
Languages	[Optional, Drop-Down] Select the preferred language from the drop-down list.
Set Color Preference	
Colors	[Optional, Drop-Down] Select the preferred colour from the drop-down list.
Set Landing Page	
Transaction List	[Optional, Drop-Down] Select the transaction list from the drop-down list. The selected transaction will be set as the landing page.
Set As Favorite	
Set As Favorite	[Optional, Check Box] Select the check box against the transactions that you want to set as favorite transactions. The user can access the favorite transactions directly instead of accessing it through the main menu.
Set Favorite Accounts and Nick Names	
Customer Id	[Display] This column displays the customer ID.
Account Number	[Display] This column displays the customer's account number.
Account Nickname	[Optional, Alphanumeric, 16] Type the account nick name in this field.

Field Name	Description
Set as favorite	[Optional, Check Box] Select the check box against the accounts that you want to set as favorite accounts. The user can access favorite accounts directly instead of accessing it through the main menu.

2. Click the **set favorite account and Nicknames link**. The system displays the set account preference screen.
   OR
   Naigate to **Customer Services > Self Services > Set Account Preferences.**

Set Account Preference



Set Account Preferences

13-08-2010 04:29:23 GMT -0600

Disable Account Nickname:

Term Deposits | Current and Savings

Account No	Account Nickname	Set As Favourite
333000028		
00000005878 333 INR	A	
00000005882 333 INR		
00000005883 333 INR		
00000005962 333 INR		
00000005972 333 INR		
00000005973 333 INR		
00000005986 333 INR		
00000005987 333 INR		
00000005994 333 USD		
00000005997 333 USD		
00000005998 333 INR		
00000005999 333 INR		
00000006109 333 INR		
00000006116 333 INR		
00000006122 333 INR		
00000006133 333 USD		
00000006134 333 USD		
00000006141 333 INR		
00000006153 333 USD		
00000006210 333 USD		
00000006211 333 USD		
00000006212 333 USD		
00000006216 333 USD		
00000006230 333 GBP		
00000006232 333 USD		
00000006240 333 USD		
00000006243 333 USD		

Save

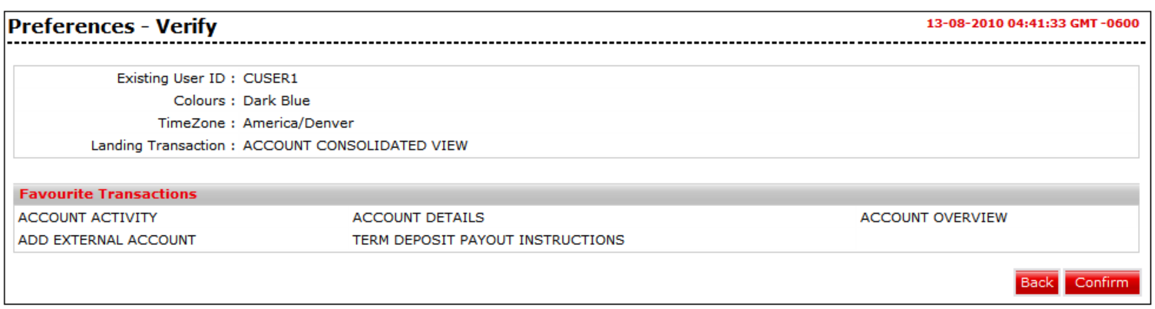
Field Description

Field Name	Description
Account type	[Mandatory, dropdown] Select the type of account from the dropdown list The options are • Current and savings • Term deposits • Loans
Account number	[Display] This column displays the Account number.
Account Nick name	[Conditional, Alphanumeric] Type the nick name for the account number. This field is activated for the account number for which the check box is selected.
Set as favorite	[Conditional, Checkbox] Select the check box to make the account as a favorite account..

3. Click the **Save** button. The system saves the settings and displays the preferences screen.

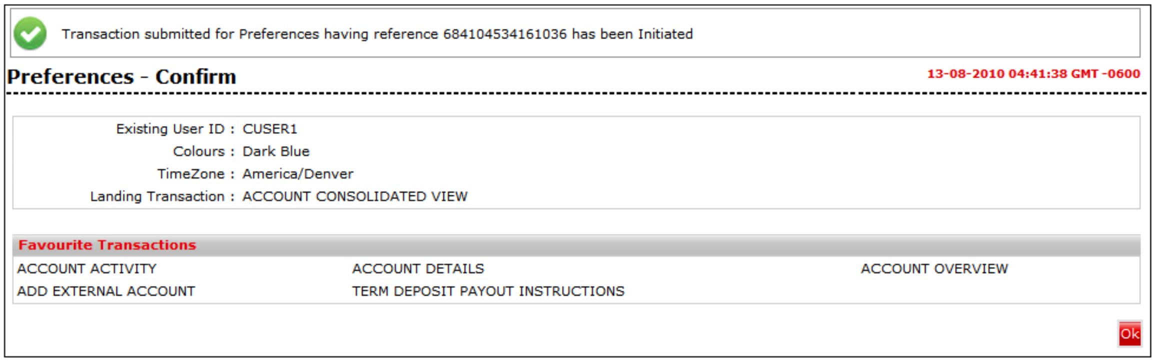
4. Click the Set Preference button. The system displays the Preferences - Verify screen.

Preferences - Verify



5. Click the Confirm button. The system displays the Preferences - Confirm screen with the status message.
OR
Click the Back button to change the user preferences.

Preferences - Confirm



5. Click the OK button. The system displays the Preferences screen.

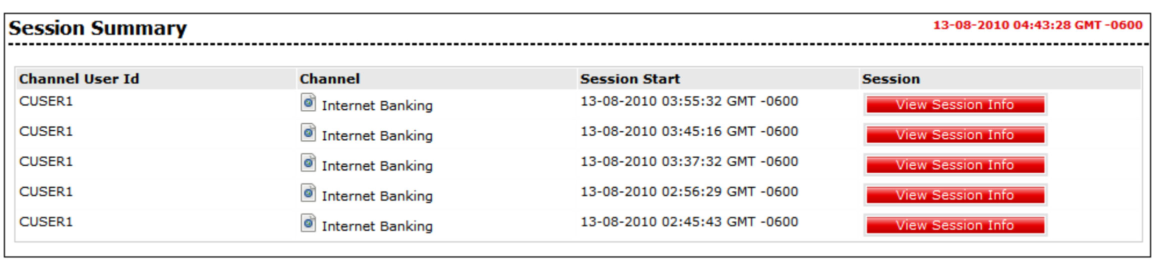
17. Session Summary

This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions, and transactions carried out in each session along with the transactions' status and time.

To view user session

1. Navigate through the menus to Session Summary. The system displays **View User Session** screen.

View User Session


Session Summary 13-08-2010 04:43:28 GMT -0600

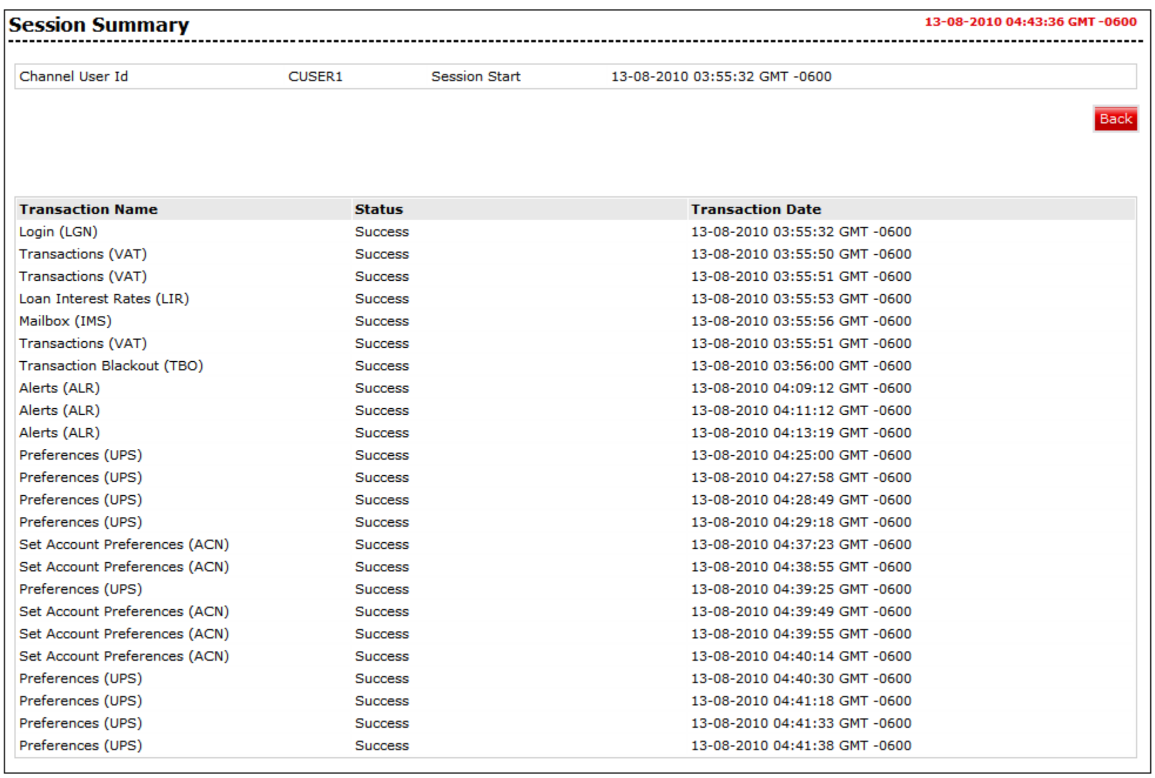
Channel User Id	Channel	Session Start	Session
CUSER1	Internet Banking	13-08-2010 03:55:32 GMT -0600	View Session Info
CUSER1	Internet Banking	13-08-2010 03:45:16 GMT -0600	View Session Info
CUSER1	Internet Banking	13-08-2010 03:37:32 GMT -0600	View Session Info
CUSER1	Internet Banking	13-08-2010 02:56:29 GMT -0600	View Session Info
CUSER1	Internet Banking	13-08-2010 02:45:43 GMT -0600	View Session Info

Field Description

Column Name	Description
Channel User Id	[Display] This field displays the channel user IDs accessed during the session.
Channel	[Display] This field displays the channel accessed during the session.
Session Start	[Display] This field displays the date and time of access.

2. This screen allows the user to view the list of last five sessions accessed by the user.
3. Click the View Session Info button to view the list of transactions done for the session specified. The system displays the View User Session screen.

View User Session



Session Summary 13-08-2010 04:43:36 GMT -0600

Channel User Id CUSER1 Session Start 13-08-2010 03:55:32 GMT -0600

Back

Transaction Name	Status	Transaction Date
Login (LGN)	Success	13-08-2010 03:55:32 GMT -0600
Transactions (VAT)	Success	13-08-2010 03:55:50 GMT -0600
Transactions (VAT)	Success	13-08-2010 03:55:51 GMT -0600
Loan Interest Rates (LIR)	Success	13-08-2010 03:55:53 GMT -0600
Mailbox (IMS)	Success	13-08-2010 03:55:56 GMT -0600
Transactions (VAT)	Success	13-08-2010 03:55:51 GMT -0600
Transaction Blackout (TBO)	Success	13-08-2010 03:56:00 GMT -0600
Alerts (ALR)	Success	13-08-2010 04:09:12 GMT -0600
Alerts (ALR)	Success	13-08-2010 04:11:12 GMT -0600
Alerts (ALR)	Success	13-08-2010 04:13:19 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:25:00 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:27:58 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:28:49 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:29:18 GMT -0600
Set Account Preferences (ACN)	Success	13-08-2010 04:37:23 GMT -0600
Set Account Preferences (ACN)	Success	13-08-2010 04:38:55 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:39:25 GMT -0600
Set Account Preferences (ACN)	Success	13-08-2010 04:39:49 GMT -0600
Set Account Preferences (ACN)	Success	13-08-2010 04:39:55 GMT -0600
Set Account Preferences (ACN)	Success	13-08-2010 04:40:14 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:40:30 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:41:18 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:41:33 GMT -0600
Preferences (UPS)	Success	13-08-2010 04:41:38 GMT -0600

Field Description

Field Name	Description

Field Name	Description
Channel User Id	[Display] This field displays the channel user ID accessed during the session.
Session Start	[Display] This field displays the date and time of access.
Transaction Name	[Display] This field displays the name of the transaction performed.
Status	[Display] This field displays the status of the transaction.
Transaction Date	[Display] This field displays the date and time of the transaction.

4. This screen allows the user to view the list of transactions processed for a specified session along with the login and logoff details with date and time.
5. Click the Back button to navigate go to the previous screen.

18. Mailbox

The Mailbox option is an integrated communication system within the internet banking system for you to communicate with the bank and vice versa. It allows you to view all the notifications, alert messages and general messages sent by the bank; allows you to send messages to the bank and view the sent messages.

Like popular e-mail clients that you may have used, the Mailbox offers an Inbox - where you can view messages and notifications sent to you, a Send Message facility using which you can send messages to the bank and a Sent folder, which allows you to view all the sent items.

Mail Box functionality is subdivided into the following sub-sections:

- Viewing received messages (Inbox)
- Viewing sent messages (Sent Messages)
- Sending messages(Compose)

18.1. Viewing Received Message

The Inbox folder stores all the bulletin messages sent to you. You can view the individual messages by clicking on the sender's name. The following procedure explains the steps to access Inbox and view a message stored within it.

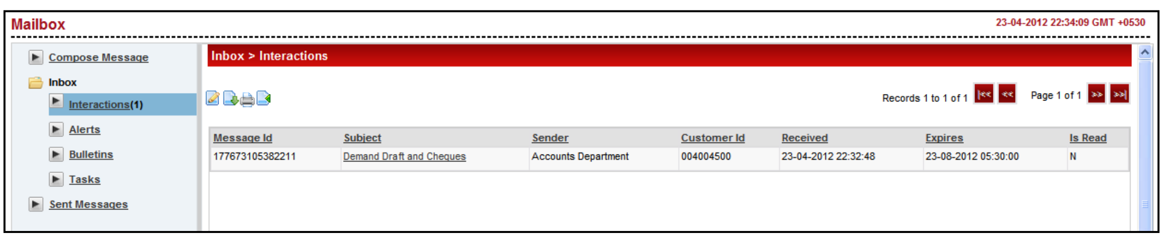
To view received messages

1. Navigate through the menus to **Customer Service > Mailbox**. The system displays the Messages screen.

Mailbox

2. Click the Inbox tab. The system displays following screen.

Mailbox Inbox

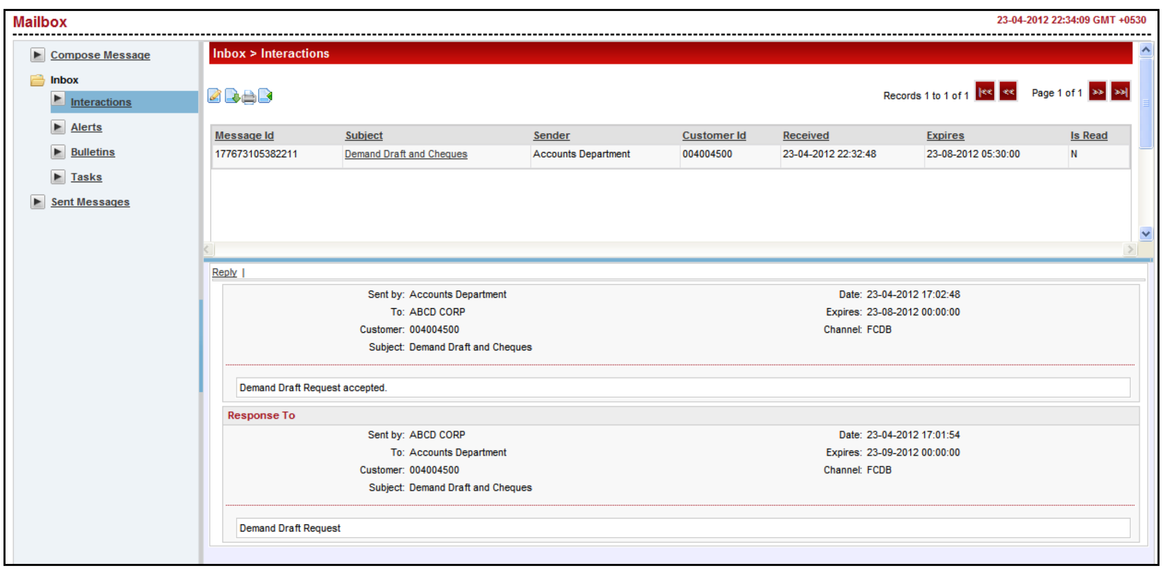


Field Description

Field Name	Description
Message Id	[Display] This field displays the conversation id. This will be displayed only in the Interactions / Messages folder.
Subject	[Display] This field displays the descriptive synopsis of the message. It also acts as a link to access the message.

Field Name	Description
Sender	[Display] This field displays the name of the sender of the message. If the message has been sent by the bank, then the Department Name will be displayed as the Sender. The names for the departments ids are already maintained in the system. If the message has been sent by another user, then the customer id for which the mail is being sent will be displayed as the sender.
Customer Id	[Display] This field displays the date on which the message was received.
Received	[Display] This field displays the date on which the message was received.
Expires	[Display] This field displays the expiry date for the transaction.
Is Read	[Display] This field displays the Is Read flag as Y/N.

3. Click on Subject link to view the message. The system displays following screen.



18.2. Sending Messages

To communicate with the bank authorities, the Mailbox offers a message sending option. You can write about any problems that you may have faced, errors in the system, transactions that may have not completed and any other issues and address them to the bank. It is a very effective method of communicating with the bank.

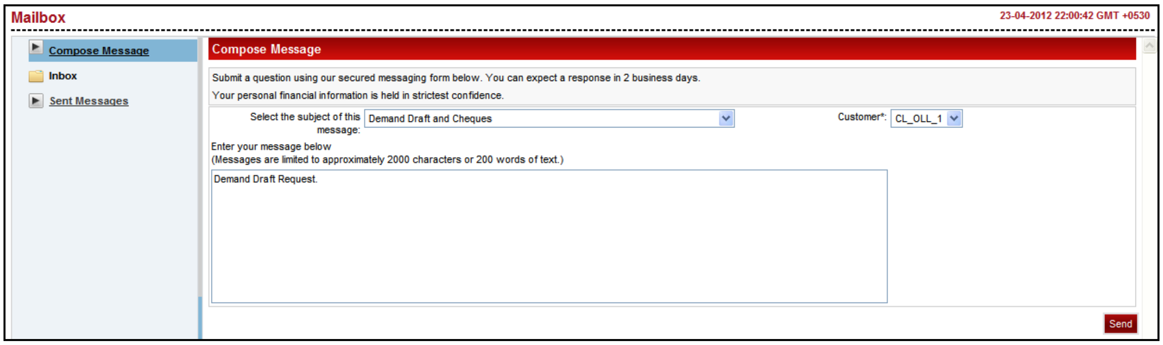
To send messages

1. Navigate through the menus to **Customer Serices > Mailbox**. The system displays the Messages screen.

Mailbox

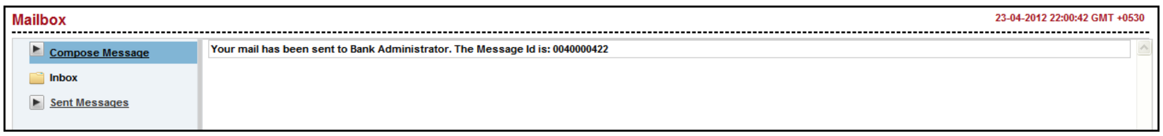
2. Select an appropriate category for this message from the drop-down list adjacent to Step 1: Select what this message is about.
3. Select a subject for the message from the drop-down list adjacent to Step 2: Select the subject of this message.
4. Type the message in the message box.

Message Mailbox Compose



5. To send the message, click the **Send** button. The system displays the following confirmation message.

Mailbox Message Compose Confirmation



19. Reminders

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

19.1. Registration

Here, business user can register reminders.

To register reminder

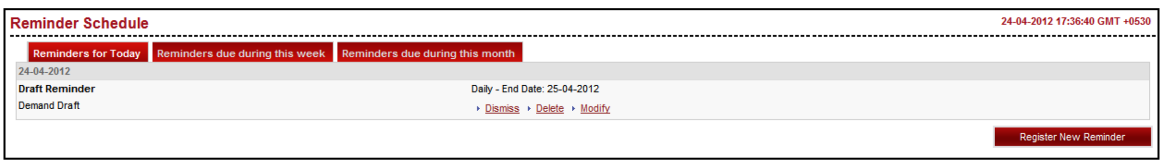
1. Navigate through the menus to **Customer Services > Self Services > Reminder Schedule**. The system displays **Reminder Schedule** screen for reminder.

Reminder Schedule

2. Initially it shows **Reminders for today** tab showing today's reminders.

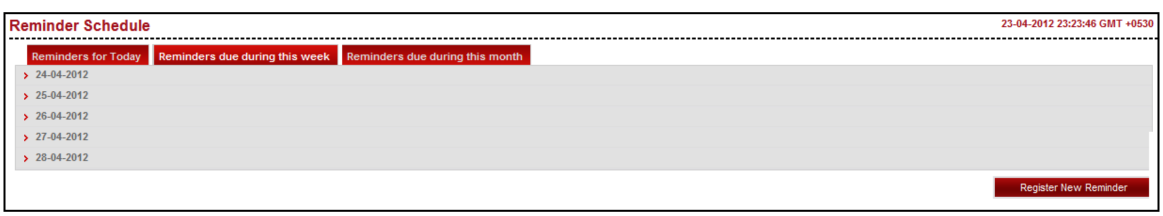
3. Click the Dismiss/Delete/Modify links in order to dismiss, delete of modify the reminder respectively.

Reminder Schedule



4. Click on the **Reminder Due during this week** tab. The system displays reminders due for current week.

Reminder Schedule



5. Click on the date link to view the reminder set for that particular day. The system displays screen as below.

Reminder Schedule

6. Clcik the Delete/Modify link on order to delete or modify that respective reminder.
7. Click the **Reminders Due during this months** tab in order to view reminders due for current month.

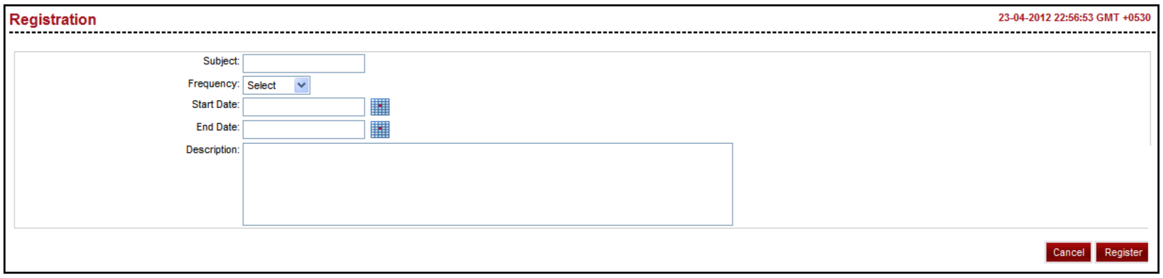
Reminder Schedule

8. Click on the date link to view the reminder set for that particular day. The system displays screen as below.

Reminder Schedule

9. Clcik the Delete/Modify link on order to delete or modify that respective reminder
10. Click the **Register New Reminder** button. The system displays below **Registration** screen.
    OR
    Navigate to **Customer Services > Self Services > Reminder Registration.**

Registration

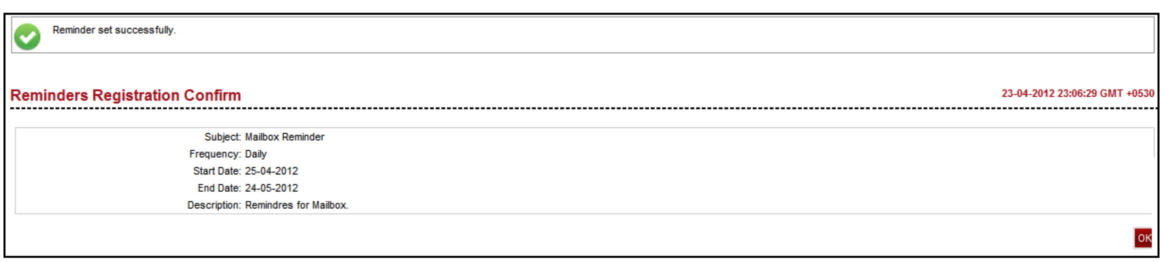


Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric,50] Type the subject for which the reminder is to be set.
Frequency	[Mandatory, Dropdown] Select the frequency from the dropdown.
Start Date	[DatePicker] Select the start date for the reminders.
End Date	[DatePicker] Select the end date for the reminders.
Description	[Mandatory, Alphanumeric,100] Type the description for the reminder to be set.

11. Click the **Register** button. The system displays **Remindres Registration Confirm** screen.
    OR
    Click the **Cancel** button to go back to the previous screen.

Remindres Registration Confirm



12. Click the **OK** button. The system displays initial **Remindre Schedule** screen.

20. Electronic Form Initiate

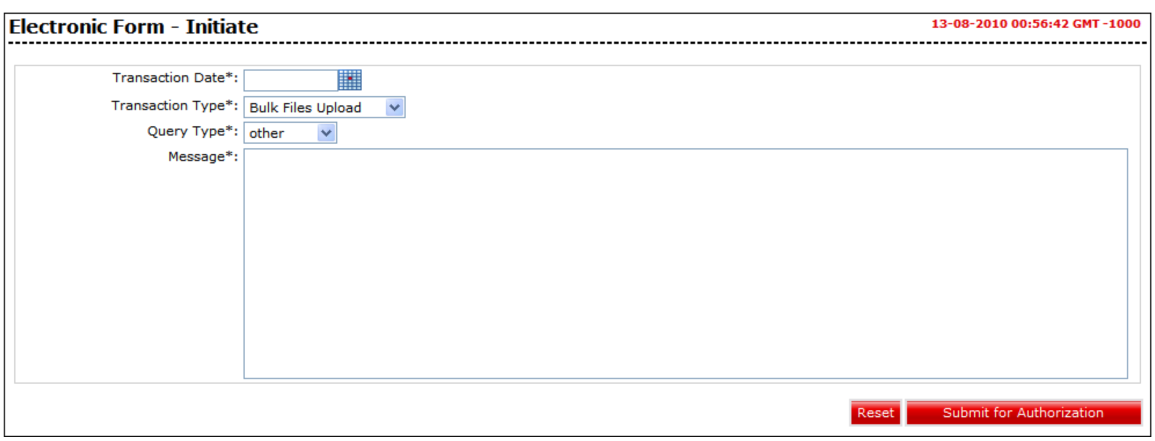
The Electronic form initiate section enables you to initiate electronic form to inquire or request updates/changes on the transactions:

You should be able to write a query to the bank for a particular transaction.

To Initiate Electronic form

1. Navigate through the menus to **Customer Services > Electronic Form Initiate**. The system displays Electronic Form Initiate screen.

Electronic Form initiate



Field Description

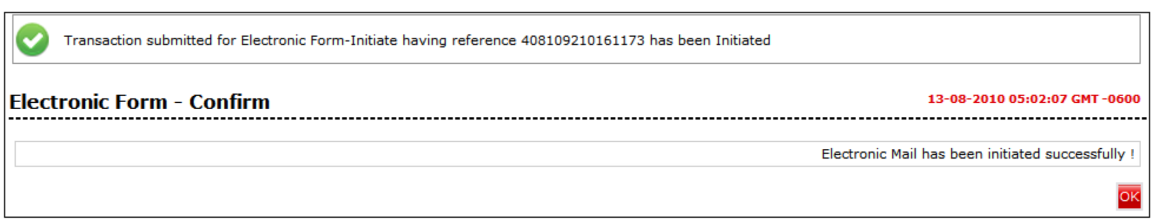
Field Name	Description
Transaction Date	[Mandatory, Pick list] Select the date of the transaction from the drop down list.
Transaction Type	[Mandatory, Pick list] Select the type of the transaction from the drop down list.
Query Type	[Mandatory, Pick list] Select the type of the query from the drop down list.
Message	[Mandatory, Alphanumeric,] Type the message for the electronic form initiation.

2. Click the **Submit for Authorization** button to verify and confirm the transaction
   OR
   Click the **Reset** button to reset the electronic form initiate

Electronic Form - Verify

3. **Click** the **Cancel** button to cancel the Transactions
   OR
   Click the **Confirm** button. The system displays the Electronic form Confirm screen.

Electronic Form - Verify



4. Click the **OK** button to return to the Electronic form initiate screen.

21. Foreign Exchange Rate Inquiry

The exchange rate (also known as the foreign-exchange rate, forex rate or FX rate) between two currencies specifies how much one currency is worth in terms of the other. For example an exchange rate of 102 Japanese yen (JPY, ¥) to the United States dollar (USD, $) means that JPY 102 is worth the same as USD 1.

The Exchange Rate Inquiry option allows the user to view the latest exchange rates for various currencies offered for buying and selling by the bank. The exchange rates will be displayed against the base currency of FCDB. The option provides the buying and selling rates for cash as well as the buying and selling rates applicable for telegraphic transfers. If you wish to buy or sell foreign exchange, refer to this option to find the latest rates offered by the bank before doing so.

To inquire for the current Exchange Rates

1. Navigate through the menus to **Tools > Exchange Rate Inquiry**.

Exchange Rate Inquiry

Exchange Rate Inquiry 13-08-2010 05:04:21 GMT -0600

FX Rate Unit USD

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

To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
AUS DOLLAR (AUD)	1.11	1.11	0.00	0.00
US DOLLAR (USD)	1.00	1.00	0.00	0.00
INDIAN RUPEE (INR)	48.00	52.00	0.00	0.00
GBP (GBP)	1.47	1.47	0.00	0.00
TAIWAN DOLLAR (TWD)	33.07	33.07	0.00	0.00
EURO (EUR)	1.33	1.31	0.00	0.00
JPY (JPY)	97.95	97.95	0.00	0.00

Column Description

Column Name	Description
To Currency	[Display] This column displays the name of currency that bank offers for buying or selling against foreign currency
Cash Buy	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is in cash.
Cash Sell	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
TT Buy	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.
TT Sell	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is through a telegraphic transfer.

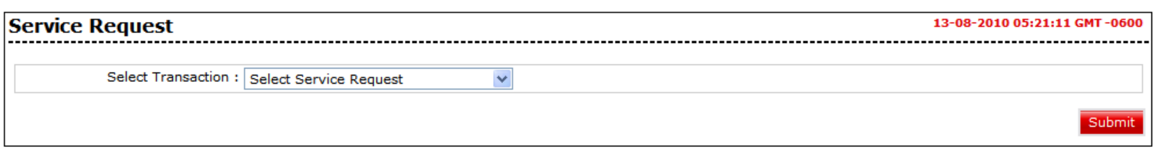
22. New Service Request

Using this option you can initiate a service request for any transaction given in the list.

To initiate service request:

1. Navigate through the menus to **Customer Services > New Service Request**. The system displays the New Service Request screen.

Service Request



Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop-Down] Select the transaction from the drop-down list.

2. Select the transaction for which the request needs to be given and click the Submit **button**.

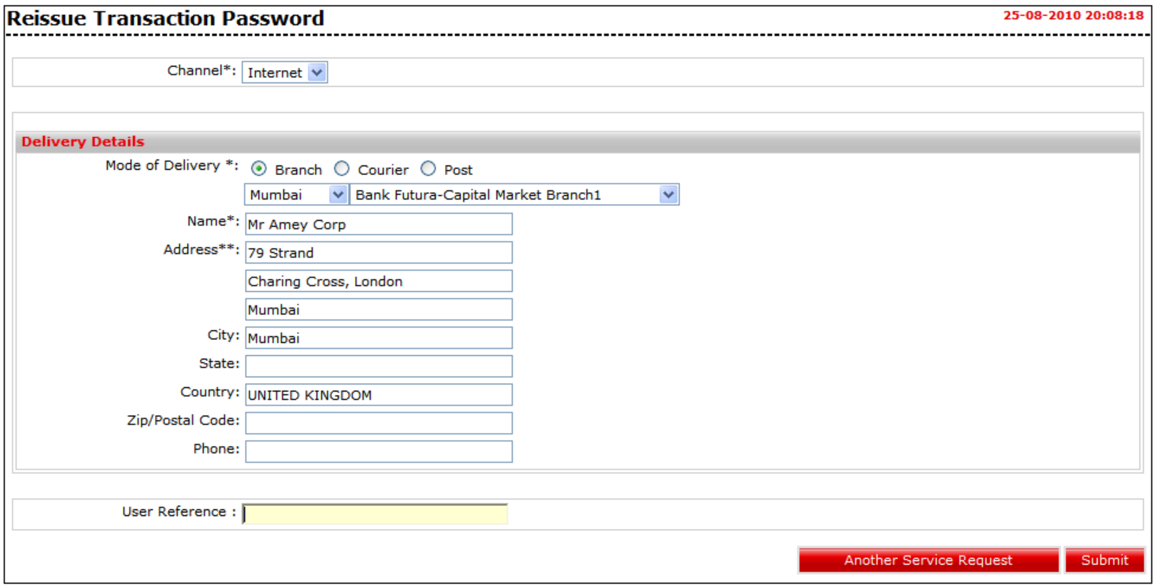
22.1. Reissue Transaction Password

Using this Service Request option you can raise a request to reissue transaction password.

To register a Service Request to Reissue Transaction Password

1. Navigate through the menus to **Customer Services >** New Service Request > Reissue transaction password. The system displays the Reissue transaction password screen.

Reissue Transaction Password



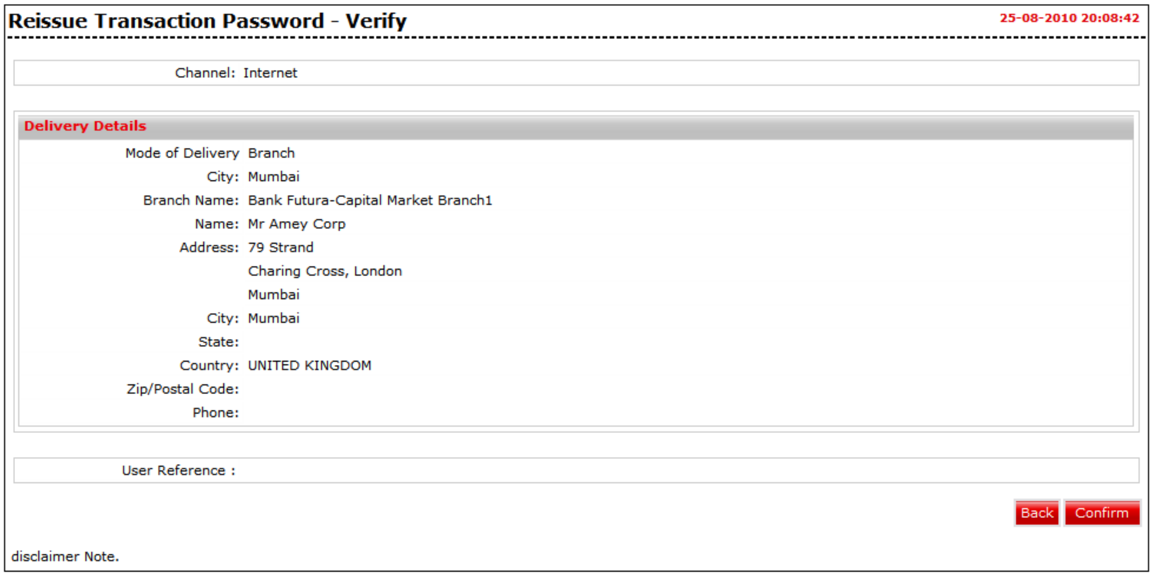
Field Description

Field Name	Description
Channel	[Mandatory, Drop-Down] Select the channel for which the transaction password is to be reissued from the dropdown list.
Mode of delivery	[Mandatory, Radio button] Select the Radio button from the available radio buttons The options available are • Branch • Courier • Post Note: On selecting the Branch radio button the fields mention below shall be display fields.

Field Name	Description
City	[Conditional, Dropdown] Select the City to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the branch from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the Name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the address for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the city to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the state to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the country of the address.
Postal code	[Optional, Alphanumeric, 35] Type the postal code.
Phone	[Optional, Alphanumeric, 35] Type the phone number.

3. Click the Submit button and the Reissue transaction password **- Verify** page is displayed
   OR
   Click the **Another Service Request** button to return to the service request screen.

Reissue transaction Password - Verify


Reissue Transaction Password - Verify
25-08-2010 20:08:42

Channel: Internet

Delivery Details

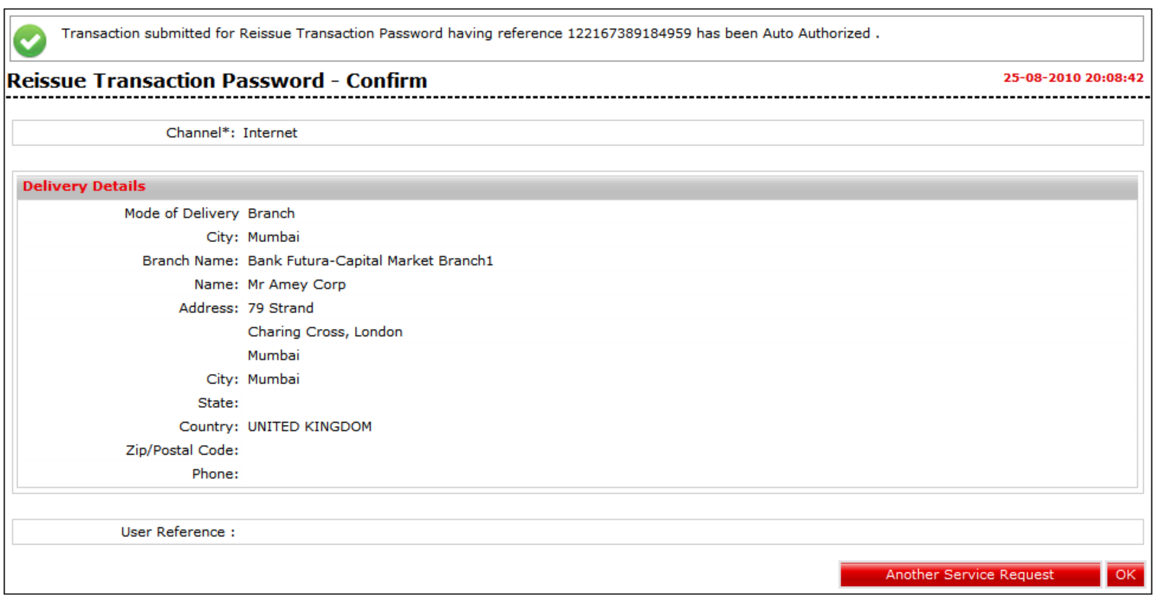
Mode of Delivery Branch
City: Mumbai
Branch Name: Bank Futura-Capital Market Branch1
Name: Mr Amey Corp
Address: 79 Strand
Charing Cross, London
Mumbai
City: Mumbai
State:
Country: UNITED KINGDOM
Zip/Postal Code:
Phone:

User Reference :

Back Confirm

disclaimer Note.

4. Click the **Confirm** button. The system displays the **Reissue transaction Password - Confirm** screen
   OR
   Click the **Back** button to change the details.


Transaction submitted for Reissue Transaction Password having reference 122167389184959 has been Auto Authorized .

Reissue Transaction Password - Confirm
25-08-2010 20:08:42

Channel*: Internet

Delivery Details

Mode of Delivery Branch
City: Mumbai
Branch Name: Bank Futura-Capital Market Branch1
Name: Mr Amey Corp
Address: 79 Strand
Charing Cross, London
Mumbai
City: Mumbai
State:
Country: UNITED KINGDOM
Zip/Postal Code:
Phone:

User Reference :

Another Service Request OK

5. Click the **Ok** button. The system displays **Reissue Transaction Password** Service Request screen.
   OR
   Click the **Another Service Request**. The system displays the **New Service Request** screen.

22.2. Account Closure

Using this Service Request option you can raise a request for Account Closure.

To Register a Service Request for Account Closure

1. Navigate through the menus to **Customer Services >** New Service Request > **Account Closure.** The system displays the **Account Closure** screen.

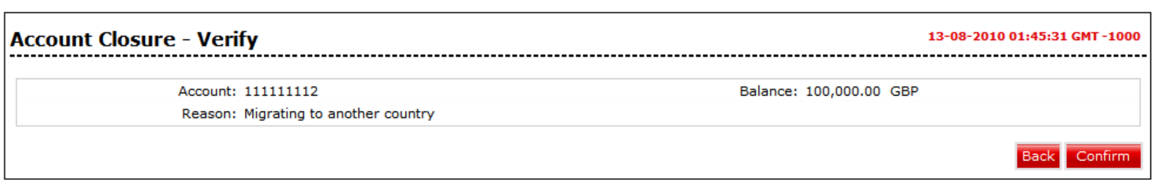
Account Closure

Field Description

Field Name	Description
Account	[Mandatory, Dropdown] Select the Credit Card Number from the dropdown list.
Reason	[Mandatory, Dropdown] Select the Reason from the dropdown list.

2. Click the Submit button and the **Account Closure - Verify** page is displayed
   OR
   Click the **Another Service Request** button to return to the service request screen.

Account Closure - Verify



3. Click the **Confirm** button. The system displays the **Account Closure - Confirm** screen
   OR
   Click the **Back** button to change the details.

Account Closure - Confirm

4. Click the **OK** button. The system displays **Another Account Closure Service Request** screen.
   OR
   Click the **Another Service Request** button. The system displays the **New Service Request** screen.

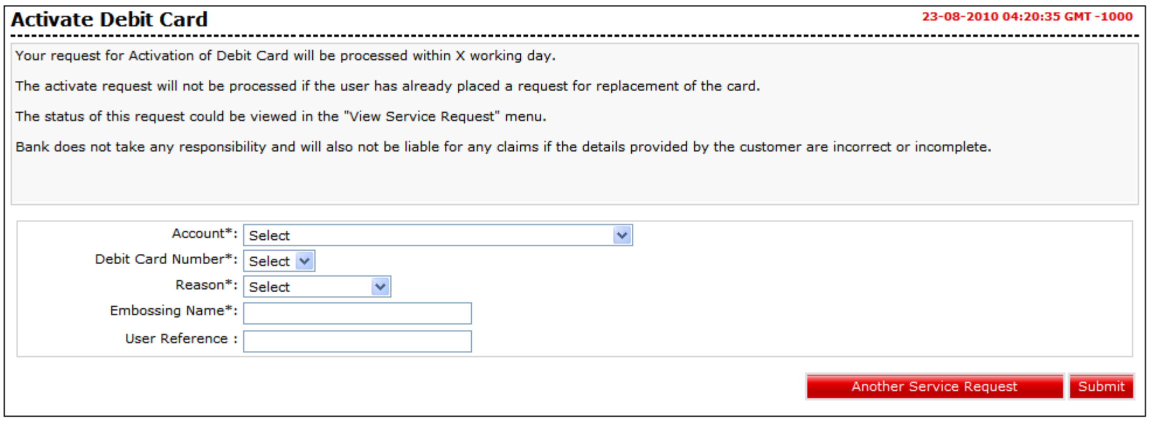
22.3. Activate Debit Card

Using this Service Request option you can raise a request to activate Debit Card.

To register a service Request to Activate debit Card

1. Navigate through the menus to **Customer Services >** New Service Request > **Activate debit Card.** The system displays the **Activate debit Card** screen.

Activate debit Card



Field Description

Field Name	Description
Account	[Mandatory, Dropdown] Select the Account from the drop down list.
Debit Card number	[Mandatory, Dropdown] Select the Debit Card number from the drop down list.
Reason	[Mandatory, Dropdown] Select the reason for activation of debit card from the dropdown list. The options available are • Deactivated Card • New Card
Embossing Name	[Mandatory, Alphanumeric, 35] Type the Embossing name on the Debit Card.
User Reference	[Optional, Alphanumeric, 35] Type the User reference number for future Reference.

2. Click the Submit button. The system displays the **Activate debit Card - Verify** screen.
   OR
   Click the **Another Service Request** button to return to the **service request** screen.

Activate debit Card - Verify

Activate Debit Card - Verify   23-08-2010 04:21:55 GMT -1000

Account: CA1000761 111111118 SHWETHASHREE GBP 0.00
Debit Card Number: 4245876356565656565
Activation Reason: New Card
Embossing Name: SHWETHASHREE
User Reference : a1

Back Confirm

3. Click the **Confirm** button. The system displays the **Activate debit Card - Confirm** screen
   OR
   Click the **Back** the button to change the details.

Activate debit Card - Confirm

Transaction submitted for Activate Debit Card having reference 797610581178585 has been Auto Authorized .

Activate Debit Card - Confirm   23-08-2010 04:21:55 GMT -1000

Account: CA1000761 111111118 SHWETHASHREE GBP 0.00
Debit Card Number: 4245876356565656565
Reason: New Card
Embossing Name: SHWETHASHREE
User Reference : a1

Another Service Request OK

4. Click the **Ok** button. The system displays **Activate debit Card** screen.
   OR
   Click the **Another Service Request** button. The system displays the **New Service Request** screen.

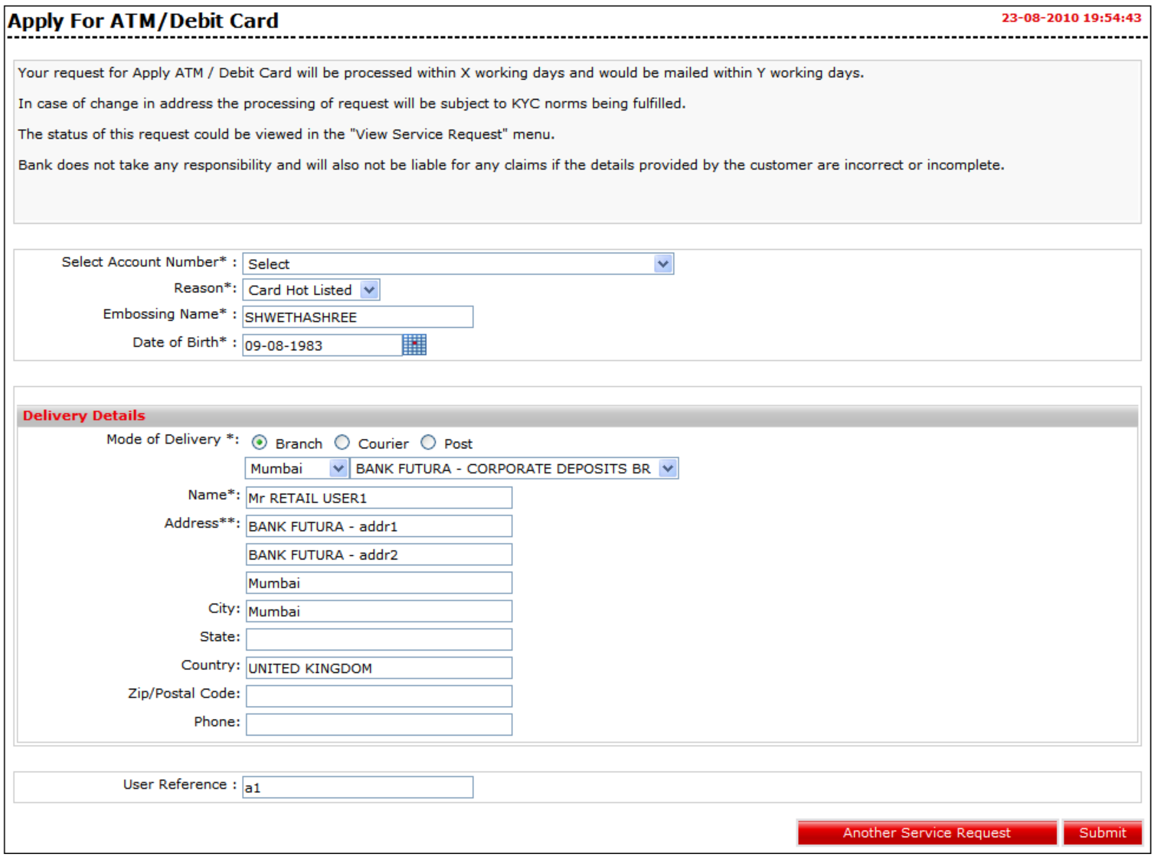
22.4. Apply for ATM/Debit Card

Using this Service Request option you can raise a request to Applying for ATM/ debit Card.

To register a service Request to Apply for ATM/Debit Card

1. Navigate through the menus to **Customer Services >** New Service Request > **Apply for ATM/debit Card.** The system displays the **Apply for ATM/debit Card** screen.

Apply for ATM/debit Card



Apply For ATM/Debit Card   23-08-2010 19:54:43

Your request for Apply ATM / Debit Card will be processed within X working days and would be mailed within Y working days.

In case of change in address the processing of request will be subject to KYC norms being fulfilled.

The status of this request could be viewed in the "View Service Request" menu.

Bank does not take any responsibility and will also not be liable for any claims if the details provided by the customer are incorrect or incomplete.

Select Account Number* : Select
Reason*: Card Hot Listed
Embossing Name* : SHWETHASHREE
Date of Birth* : 09-08-1983

Delivery Details
Mode of Delivery *: Branch Courier Post
Mumbai | BANK FUTURA - CORPORATE DEPOSITS BR
Name*: Mr RETAIL USER1
Address**: BANK FUTURA - addr1
BANK FUTURA - addr2
Mumbai
City: Mumbai
State:
Country: UNITED KINGDOM
Zip/Postal Code:
Phone:

User Reference : a1

Another Service Request | Submit

Field Description

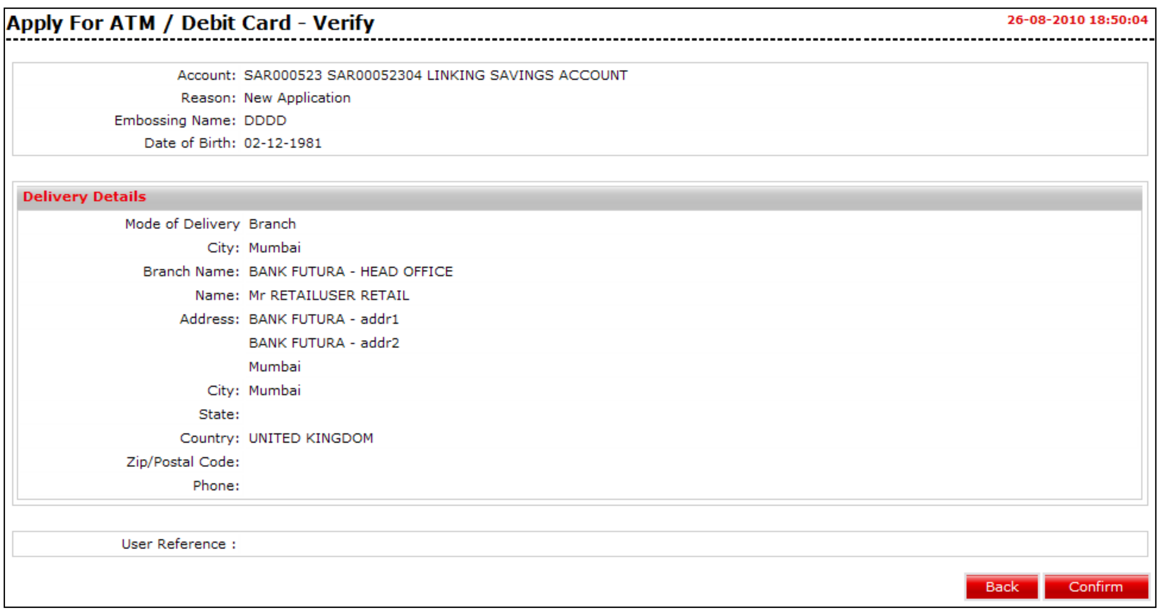
Field Name	Description
Select Account Number	[Mandatory, Dropdown] Select the Account Number from the dropdown list.

Field Name	Description
Reason	[Mandatory, Dropdown] Select the reason for activation of debit card from the dropdown list. The options available are • Card Hot listed • New Application
Embossing Name	[Mandatory, Alphanumeric, 35] Type the Embossing name on the Debit Card.
Date of birth	[Mandatory, Pick list] Select the date of birth of the supplementary card holder from the dropdown list.
Delivery Details	
Mode of delivery	[Mandatory, Radio button] Select the Radio button from the available radio buttons The options available are • Branch • Courier • Post Note: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the City to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the branch from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the Name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the address for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the city to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the state to which the city belongs.

Field Name	Description
Country	[Optional, Alphanumeric, 35] Type the country of the address.
Postal code	[Optional, Alphanumeric, 35] Type the postal code.
Phone	[Optional, Alphanumeric, 35] Type the phone number.
User Reference	[Optional, Alphanumeric, 25] Type the User reference number for future Reference.

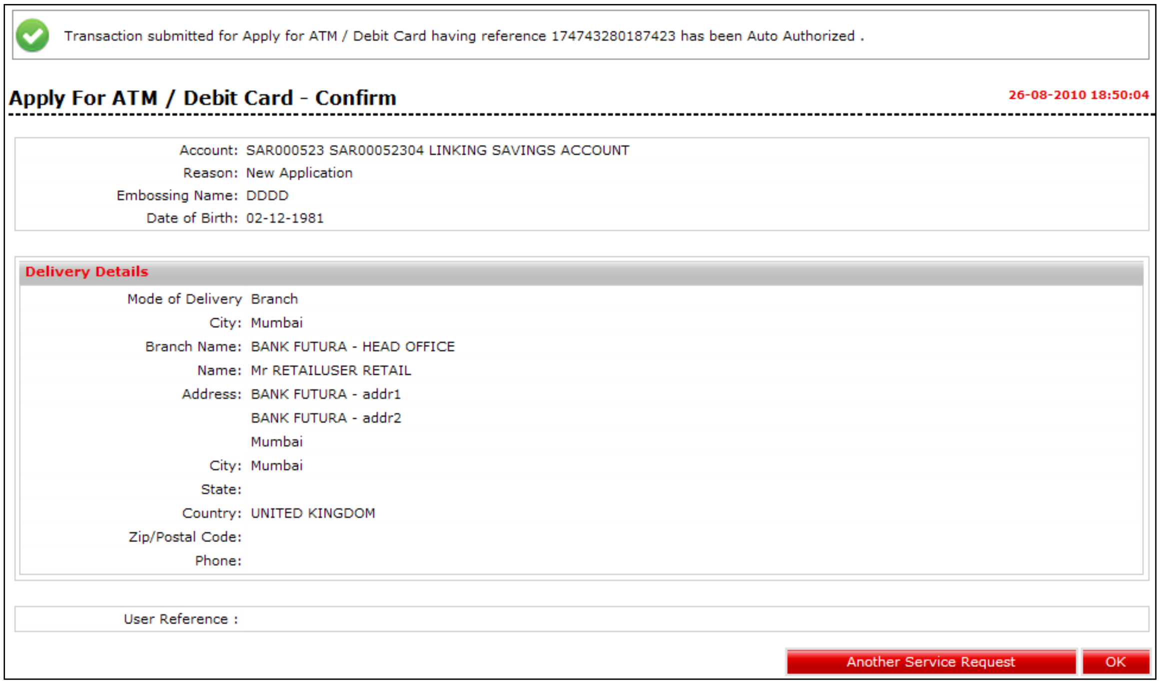
2. Click the Submit button. The system displays the **Apply for ATM/debit Card - Verify** screen.
   OR
   Click the **Another Service Request** button to return to the **service request** screen.

Apply for ATM/debit Card - Verify



3. Click the **Confirm** button. The system displays the **Apply for ATM/debit Card - Confirm** screen
   OR
   Click the **Back** the button to change the details.

Apply for ATM/debit Card - Confirm



4. Click the **Ok** button. The system displays **Apply for ATM/debit Card** screen.
   OR
   Click the **Another Service Request** button. The system displays the **New Service Request** screen.

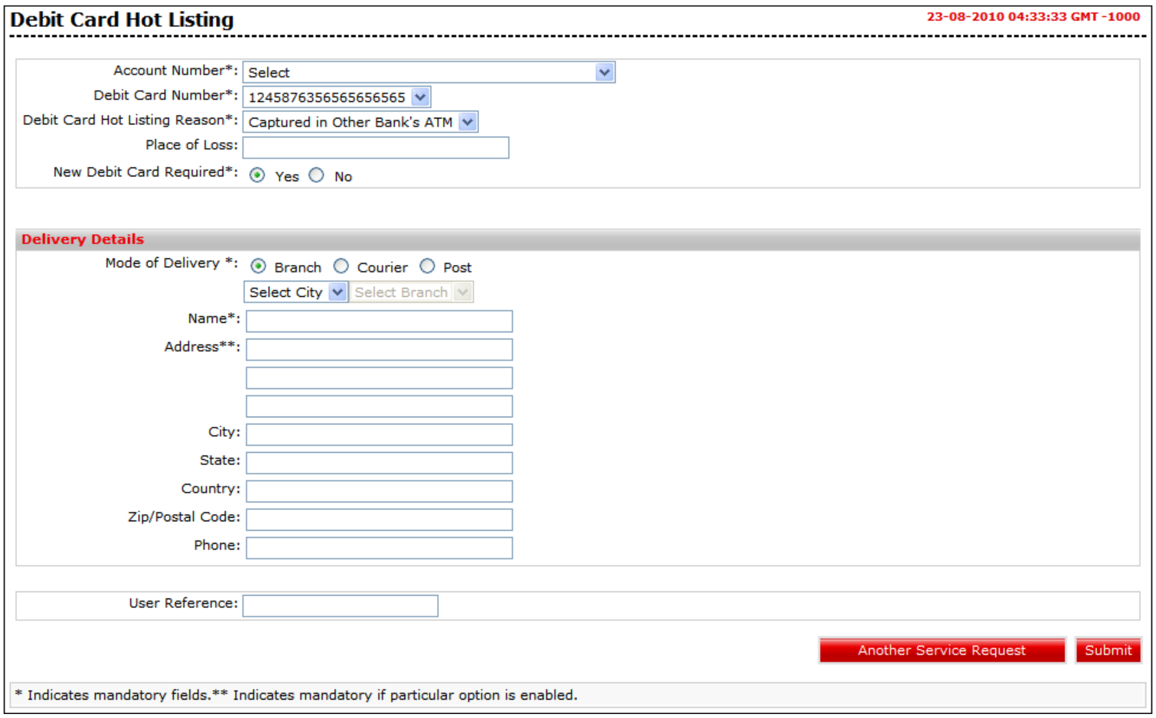
22.5. Debit Card Hot listing

Using this Service Request option you can raise a request for Debit Card Hot listing.

To register a service Request for Debit Card Hot listing

1. Navigate through the menus to **Customer Services >** New Service Request > **Debit Card Hot listing.** The system displays the **Debit Card Hot listing** screen.

Debit Card Hot Listing



Field Description

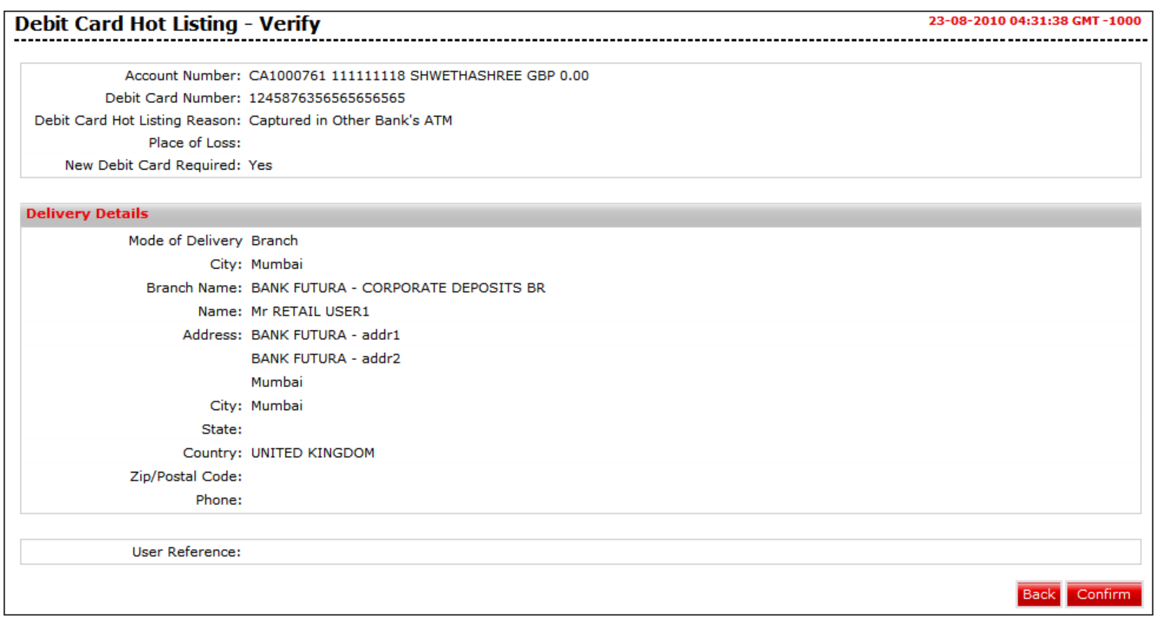
Field Name	Description
Account Number	[Mandatory, Dropdown] Select the Account Number from the dropdown list.
Debit Card Number	[Mandatory, Dropdown] Select the Debit Card Number from the dropdown list.

Field Name	Description
Debit Card Hot Listing reason	[Mandatory, Dropdown] Select the Debit Card Hot Listing reason from the dropdown list. The options available are • Captured in own banks ATM • Captured in other Bank s ATM • Lost • Stolen • Fraud Suspected • Others On selecting others type the reason for hot listing in the field displayed
Place of Loss	[Optional, Alphanumeric, 35] Type the place of Loss.
New Debit Card Required	[Mandatory, Radio button] Select one of the radio button from the available options. The options available are • Yes • No
Delivery Details	
Mode of delivery	[Mandatory, Radio button] Select the Radio button from the available radio buttons The options available are • Branch • Courier • Post Note: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the City to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the branch from where the cheque book will be collected from the drop down list.

Field Name	Description
Name	[Optional, Alphanumeric, 35] Type the Name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the address for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the city to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the state to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the country of the address.
Postal code	[Optional, Alphanumeric, 35] Type the postal code.
Phone	[Optional, Alphanumeric, 35] Type the phone number.
User Reference	[Optional, Alphanumeric, 35] Type the User reference number for future Reference.

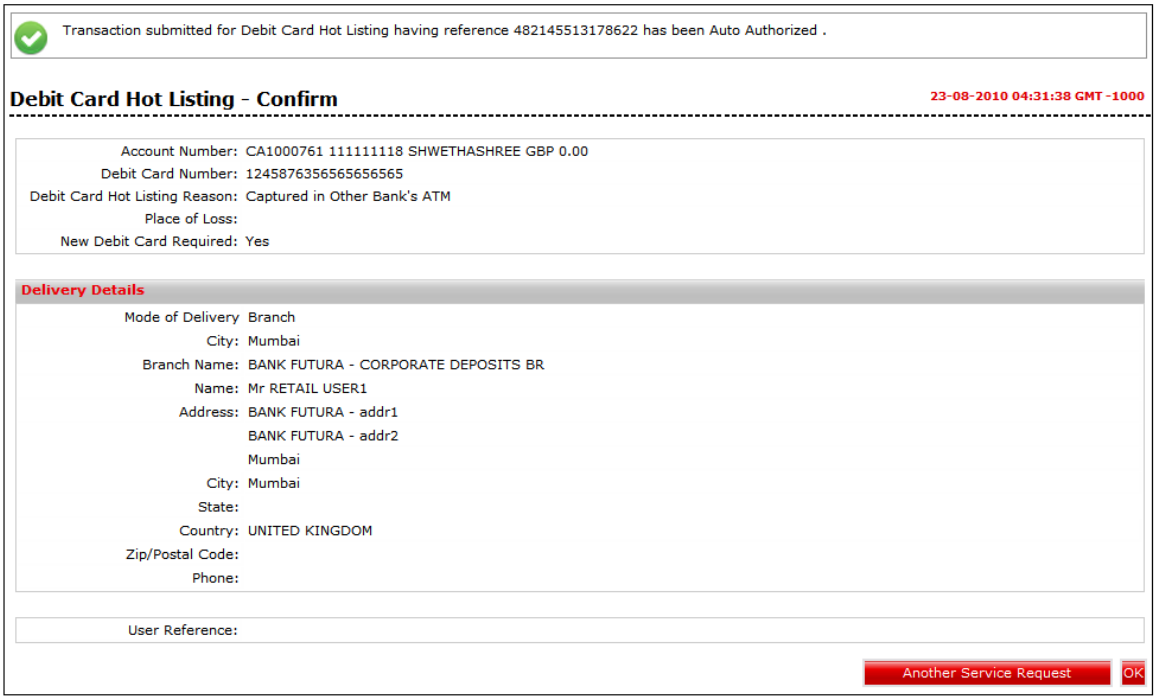
2. Click the Submit button. The system displays the **Debit Card Hot listing - Verify** screen.
   OR
   Click the **Another Service Request** button to return to the **service request** screen.

Debit Card Hot listing - Verify



3. Click the **Confirm** button. The system displays the **Debit Card Hot listing - Confirm** screen
   OR
   Click the **Back** the button to change the details.

Debit Card Hot listing - Confirm



4. Click the **Ok** button. The system displays **Debit Card Hot listing** screen.
   OR
   Click the **Another Service Request** button. The system displays the **New Service Request** screen.

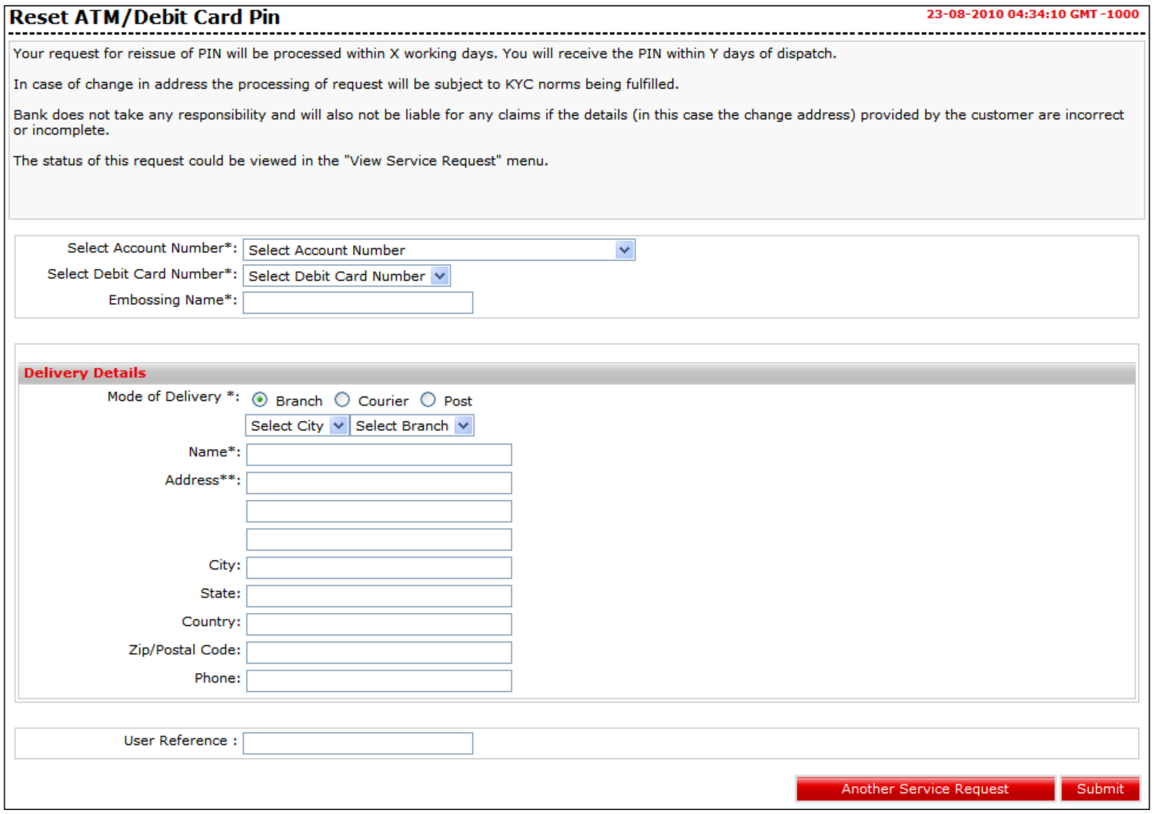
22.6. Reset ATM/ Debit Card PIN

Using this Service Request option you can raise a request to Reset ATM/ Debit Card PIN.

To register a service Request for Reset ATM/ Debit Card PIN

1. Navigate through the menus to **Customer Services >** New Service Request > **Reset ATM/ Debit Card PIN.** The system displays the **Reset ATM/ Debit Card PIN** screen.

Reset ATM/ Debit Card PIN



Field Description

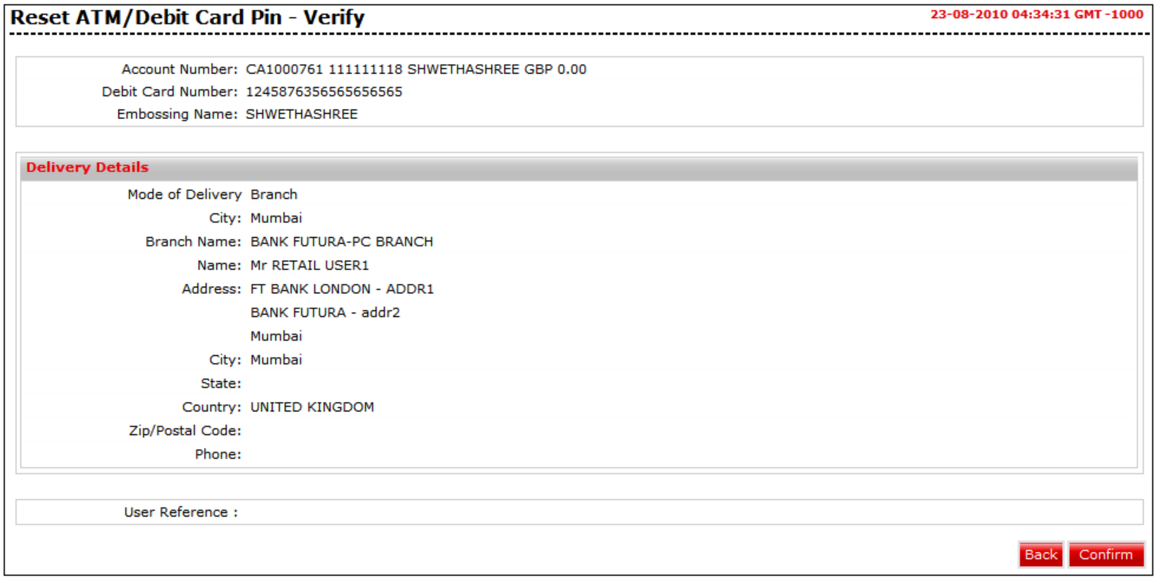
Field Name	Description
Select Account Number	[Mandatory, Dropdown] Select the Credit Card Number from the dropdown list.
Select Debit Card Number	[Mandatory, Dropdown] Select the Credit Card Number from the dropdown list.
Security key	[Mandatory, Alphanumeric, 20] Type the security key as mentioned on the Card.
Embossing Name	[Mandatory, Alphanumeric, 35] Type the Embossing Name as mentioned on the Card.

Field Name	Description
Delivery Details	
Mode of delivery	[Mandatory, Radio button] Select the Radio button from the available radio buttons The options available are • Branch • Courier • Post Note: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the City to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the branch from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the Name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the address for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the city to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the state to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the country of the address.
Postal code	[Optional, Alphanumeric, 35] Type the postal code.
Phone	[Optional, Alphanumeric, 35] Type the phone number.
User Reference	[Optional, Alphanumeric, 35] Type the User reference number for future Reference.

2. Click the Submit button. The system displays the **Reset ATM/ Debit Card PIN - Verify** screen.

OR
Click the **Another Service Request** button to return to the **service request** screen.

Reset ATM/ Debit Card PIN - Verify


Reset ATM/Debit Card Pin - Verify 23-08-2010 04:34:31 GMT -1000

Account Number: CA1000761 111111118 SHWETHASHREE GBP 0.00
Debit Card Number: 1245876356565656565
Embossing Name: SHWETHASHREE

Delivery Details

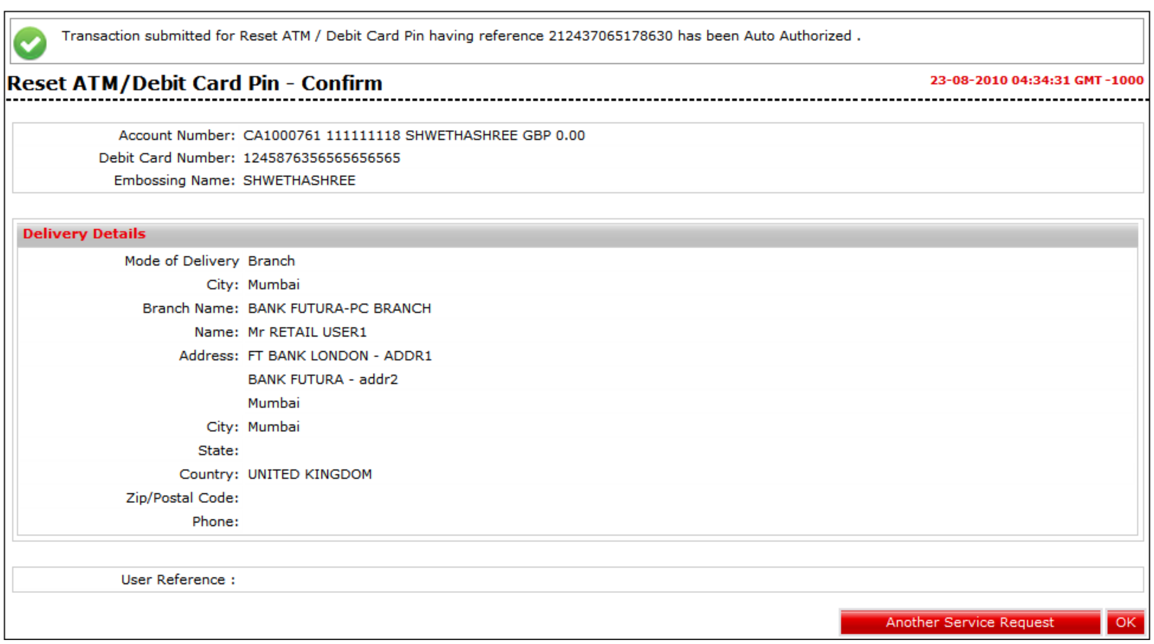
Mode of Delivery Branch
City: Mumbai
Branch Name: BANK FUTURA-PC BRANCH
Name: Mr RETAIL USER1
Address: FT BANK LONDON - ADDR1
BANK FUTURA - addr2
Mumbai
City: Mumbai
State:
Country: UNITED KINGDOM
Zip/Postal Code:
Phone:

User Reference :

Back Confirm

3. Click the **Confirm** button. The system displays the **Reset ATM/ Debit Card PIN - Confirm** screen
   OR
   Click the **Back** the button to change the details.

Reset ATM/ Debit Card PIN - Confirm


Transaction submitted for Reset ATM / Debit Card Pin having reference 212437065178630 has been Auto Authorized .

Reset ATM/Debit Card Pin - Confirm 23-08-2010 04:34:31 GMT -1000

Account Number: CA1000761 111111118 SHWETHASHREE GBP 0.00
Debit Card Number: 1245876356565656565
Embossing Name: SHWETHASHREE

Delivery Details

Mode of Delivery Branch
City: Mumbai
Branch Name: BANK FUTURA-PC BRANCH
Name: Mr RETAIL USER1
Address: FT BANK LONDON - ADDR1
BANK FUTURA - addr2
Mumbai
City: Mumbai
State:
Country: UNITED KINGDOM
Zip/Postal Code:
Phone:

User Reference :

Another Service Request OK

4. Click the **Ok** button. The system displays Change Billing Cycle screen.
   OR
   Click the **Another Service Request** button. The system displays the **New Service Request** screen.

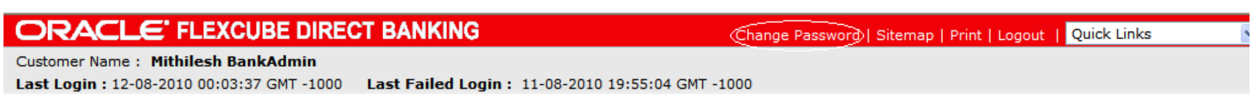
23. Change Password

This option allows you to change the login or transaction password

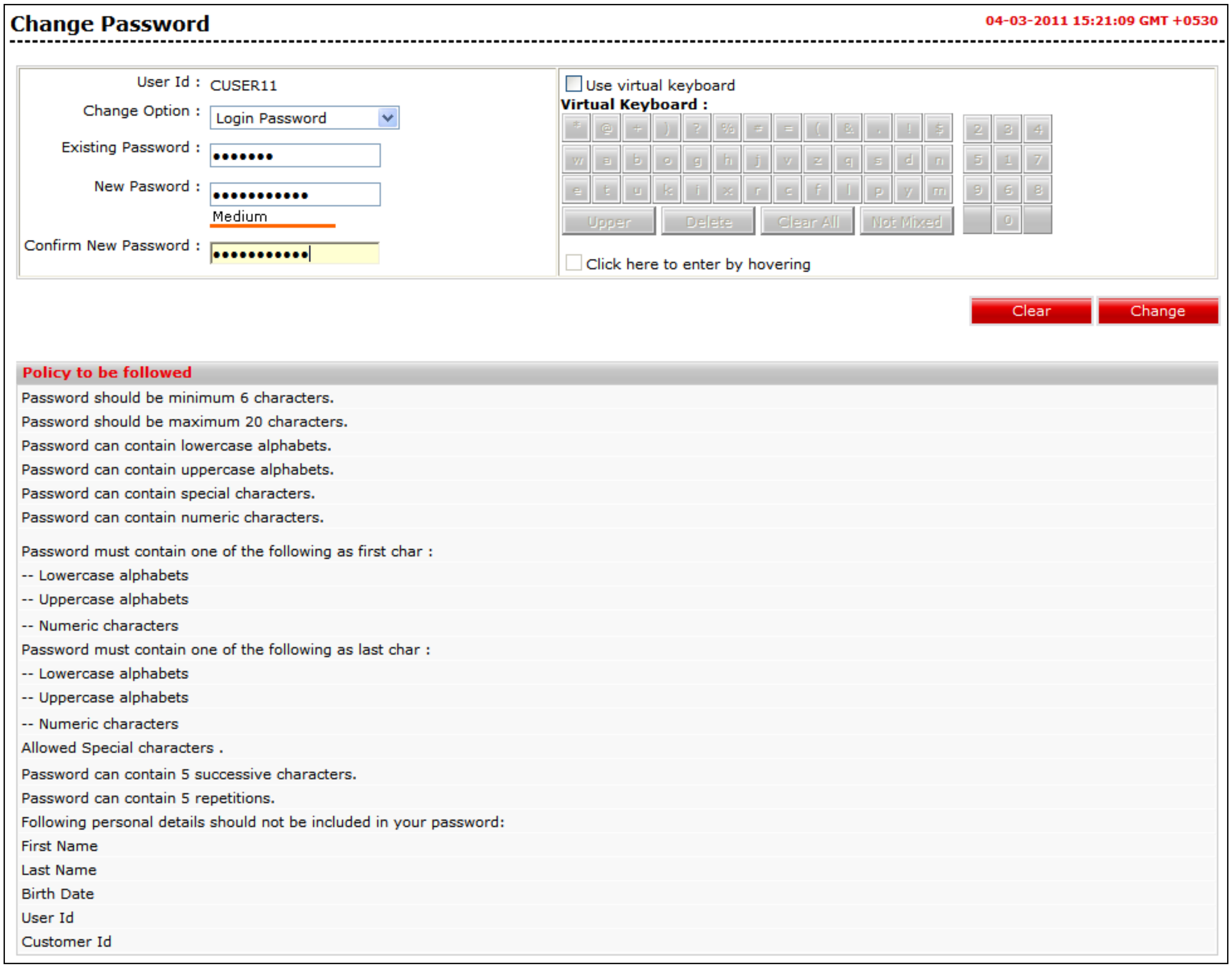
To change the password

1. Logon to the Internet Banking application.
2. Navigate to the upper right corner side menus.
3. Click the **Change Password** link as shown encircled in the below screen. The system displays the **Change Password** screen.

Change Password



Change Password



Field Description

Field Name	Description
User Id	[Display] This field displays your user id.
Change Option	[Mandatory, Dropdown] Select the login or transaction password which is to be changed.

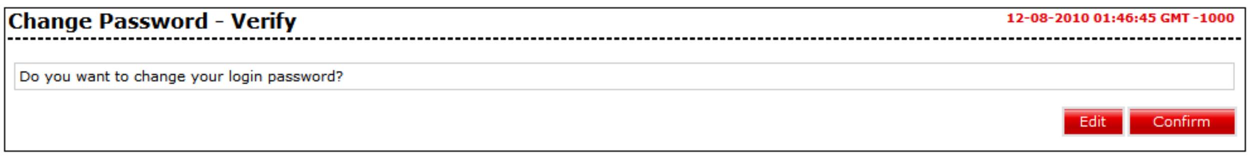
Note: You can enter details in the below fields using virtual keyboard by checking the check-box **Use Virtual Keyboard** or can manually enter details.

Field Name	Description
Existing Password	[Mandatory,Numeric,] Type the old password.

Field Name	Description
New Password	[Mandatory, Numeric] Type your New Password.the password strength is displayed on entering the new password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm New Password	[Mandatory, Numeric] Type the new password.

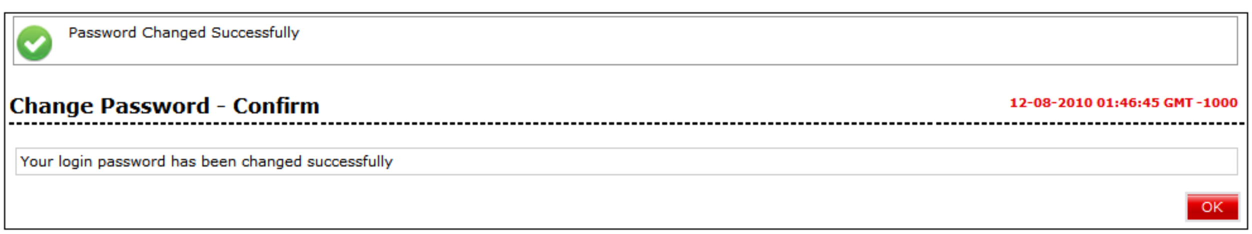
4. Click the **Change** button. The system displays **Change Password – Verify** screen.
   OR
   Click the **Clear** button to clear the fields.

Change Password – Verify



5. Click the **Confirm** button. The system displays **Change Password – Confirm** screen with the status message.
   OR
   Click the **Edit** button to edit the entered details.

Change Password – Confirm



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

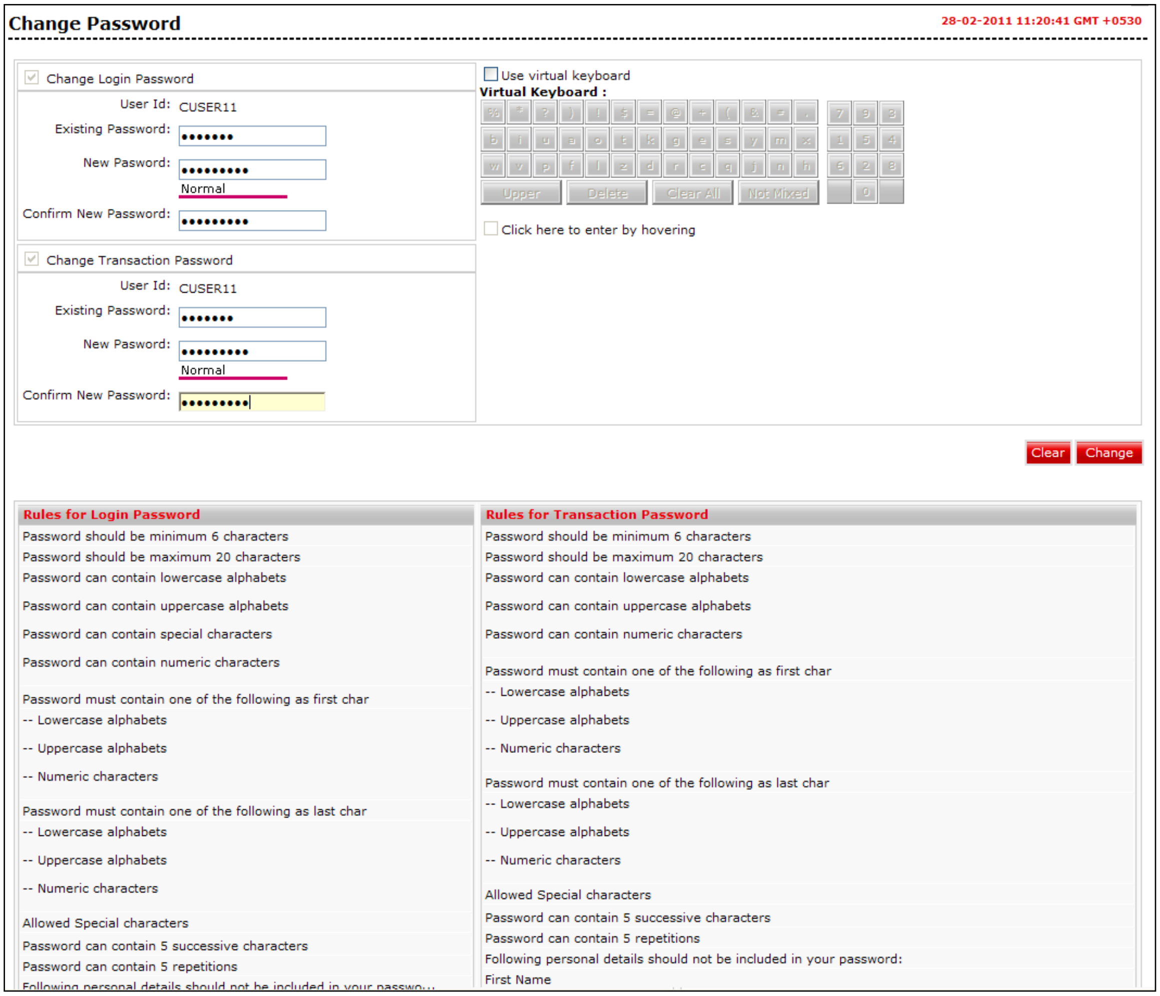
24. Force Change Password

During login, a first time user should be forced to change the initial login password and transaction password (if configured) provided by the bank. Force Change Password will also be applicable when the password of the user has been reset by the Bank Administrator.

To change password

1. Logon to the Internet Banking application through new User id and password. The system displays the Force change password screen.

Force Change Password



Field Description

Field Name	Description
Change Login Password	
User ID	[Display] This field displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password.
New Password	[Mandatory, Alphanumeric, 18] Type the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the new password to confirm.

Field Name	Description
Change Transaction Password	
User ID	[Display] This field displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password. The password strength is displayed on entering the new password.
New Password	[Mandatory, Alphanumeric, 18] Type the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Select the Use Virtual Keyboard check box to use the virtual keyboard. By default, this check box is checked.
Click here to enter by hovering	[Optional, Check Box] Select the Click here to enter by hovering check box to enter the password by moving the mouse over the keyboard without clicking the keys. By default this checkbox is checked.

2. Enter the appropriate details in the relevant field.
3. Click the **Change** button. The system displays the home page / landing page.
   OR
   Click the **Clear** button to clear the data in the fields.

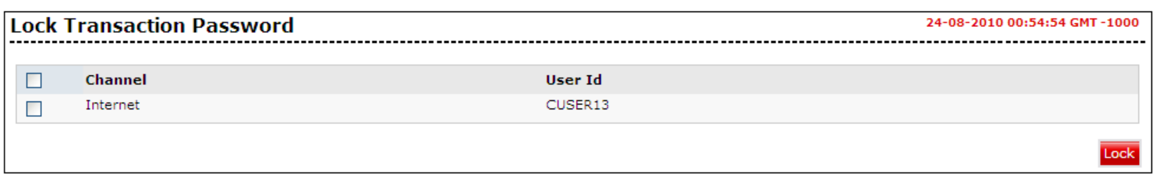
25. Lock Transaction Password

Using the Lock Transaction Password option you can lock the transaction Password. In order to unlock the password the password needs to reset which unlocks the transaction password.

To Lock a Transaction password

1. Navigate through the menus to **Customer Services > Self Services > Lock Transaction Password**. The system displays the Lock Transaction Password screen.

Lock Transaction Password

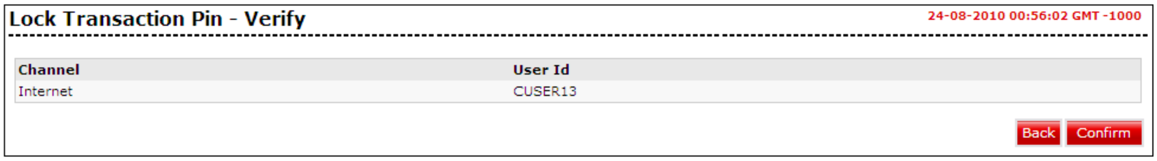


Field Description

Field Name	Description
Channel	[Display] This field displays the channel to which the user belongs.
User Id	[Display] This field displays the User id for which transaction password needs to be locked.

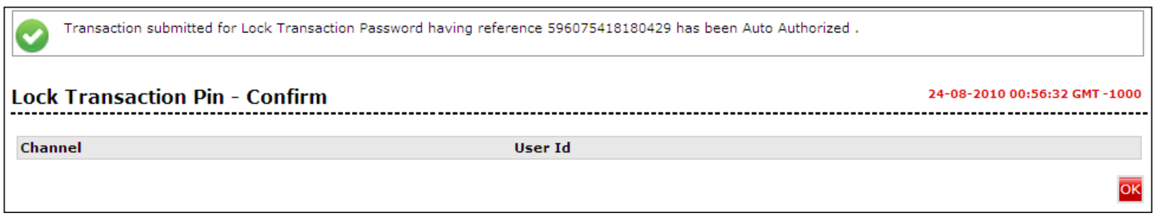
2. Select the checkbox of the channel for which the transaction password needs to be locked.
3. Click the Lock button. The system displays the **Lock Transaction PIN** Verify screen.

Lock Transaction PIN Verify



4. Click the Edit button to modify the entered password
   OR
   Click the Confirm button. The system displays the **Lock Transaction PIN** – Confirm screen with the status message.

Lock Transaction PIN – Confirm



5. Click the OK button. The system displays the **Lock Transaction PIN** screen.

26. Open Additional Account

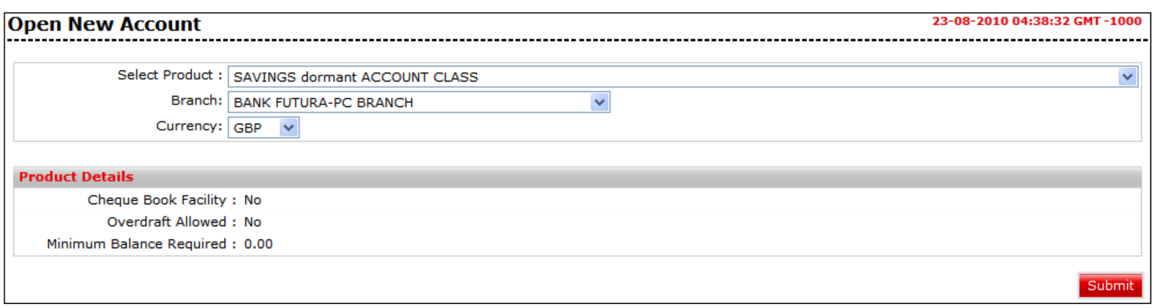
This transaction allows you to open a new account directly through internet banking.

Note: This transaction is available only for conventional CASA product.

To Open Additional account

1. Navigate through the menus to Customer Services > Open New Account. The system displays the Open new Account screen

Open Additional account



Field Description

Field Name	Description
Select Product	[Optional, Dropdown] Select the Product for which a New account is to be cxreated from the dropdown list.

Field Name	Description
Branch	[Optional, Dropdown] Select the branch in which a New account is to be created from the dropdown list..
Currency	[Optional, Dropdown] Select the currency in which a New account is to be created from the dropdown list.

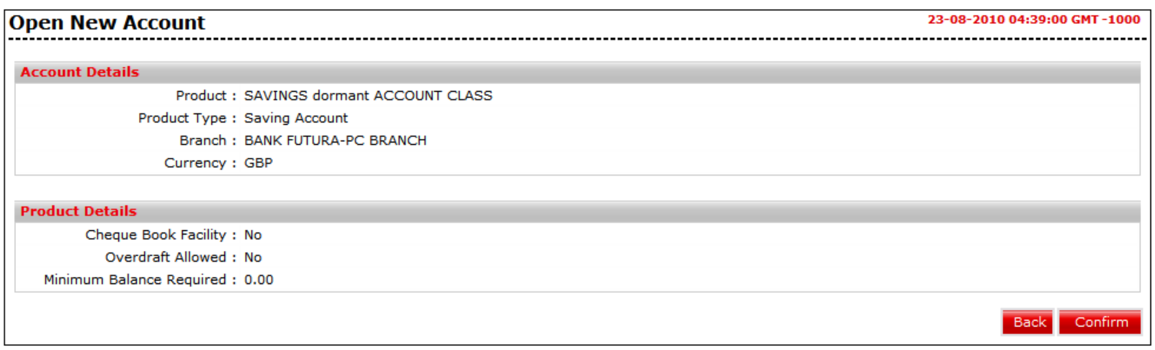
On selecting the above fields the following fields are displayed.

Product details

Cheque book facility	[Display] This field displays if the cheque book facility is allowed.
Overdraft allowed	[Display] This field displays if the overdraft is allowed.
Minimum Balance required	[Display] This field displays the minimum balance require for the product..

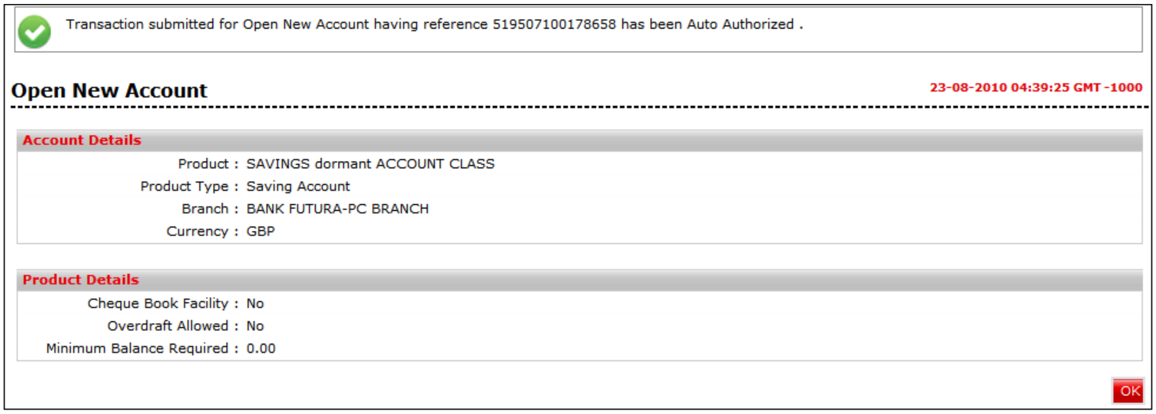
2. Enter the appropriate details in the relevant field.
3. Click the Submit button. The system displays the Open New account verify screen

Open New account - Verify



4. Click the Back button to return to the previous screen.
   OR
   Click the Submit button. The system displays the **Open New Account Confirm** screen

Open New Account - Confirm



5. Click the **OK** button. The system displays the open new account initiate screen.
6.

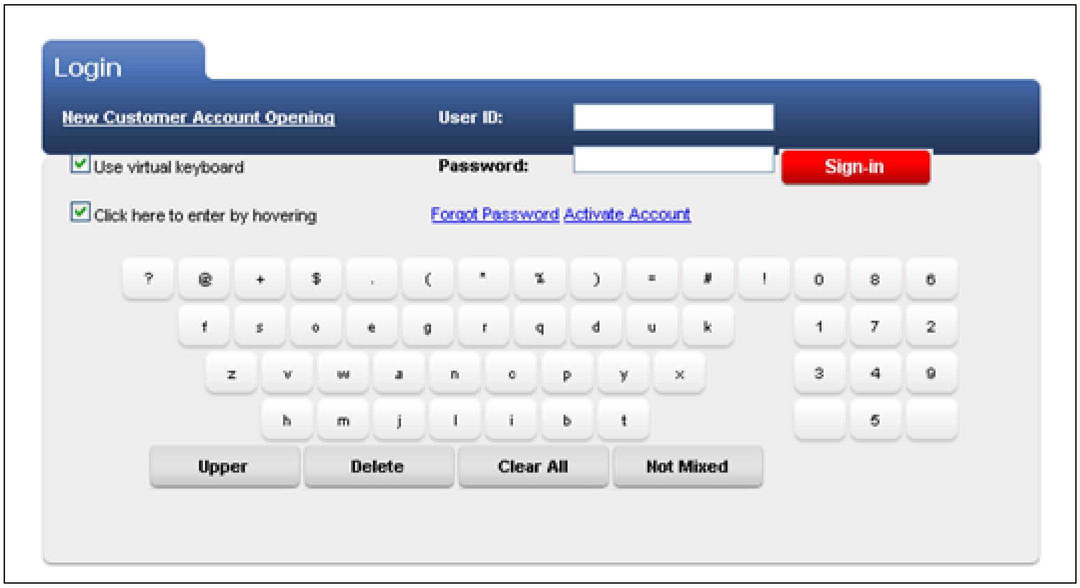
27. Open New Customer Account

New Customer can open an account with the bank using this functionality as well as register for the Internet banking to access the newly created account using net banking.

To open new customer account

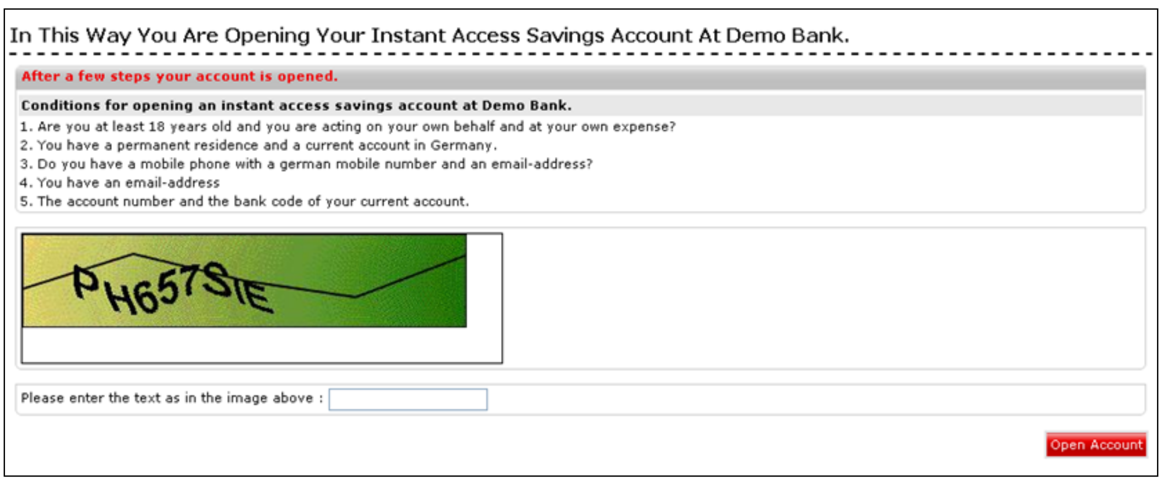
1. Enter the appropriate URL of application provided in the address bar of browser.
2. The system displays main page of the **ORACLE FLEXCUBE Direct Banking** application.

Oracle FLEXCUBE Direct Banking



3. Click on the New Customer Account Opening link. The system displays New Customer Account Opening screen.

Open New Customer Account Now



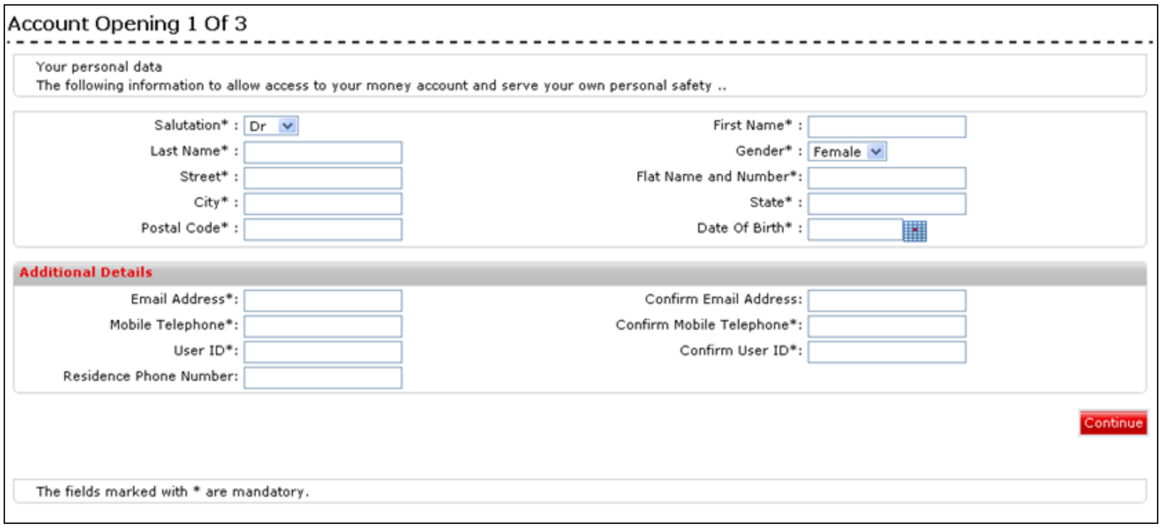
Field Description

Column Name	Description
Text Box	[Mandatory, Alphanumeric] Type the text as shown in the image above text box.

4. Enter the appropriate details.
5. Click **Open Account** button.

6. The system displays **Account Opening** screen.

Account Opening



Field Description

Column Name	Description
Salutation	[Mandatory, Drop down] Select the appropriate salutation from the drop-down list.
First Name	[Mandatory, Alphanumeric, 40] Type first name in this text box.
Last Name	[Mandatory, Alphanumeric, 40] Type last name in this text box.
Gender	[Mandatory, Drop down] Select the appropriate gender from the drop-down list.
Street	[Mandatory, Alphanumeric, 40] Type the proper street name in this text box.
Flat Name and Number:	[Mandatory, Alphanumeric, 40] Type appropriate flat name and number in this text box.
City*:	[Mandatory, Alphanumeric, 40] Type appropriate city name in this text box.
State*:	[Mandatory, Drop-Down,] Select the appropriate state name from the drop-down list.
Postal Code*:	[Mandatory, Alphanumeric, 10] Type appropriate postal code in this text box.

Column Name	Description
Date of Birth*:	[Mandatory, Date Picker] Type date of birth in this text box.
Additional Details	
Email Address*:	[Mandatory, String, 100] Type the email address in this text box.
Confirm Email Address*:	[Mandatory, String, 100] Retype email address in this text box to confirm the email address.
Mobile Telephone*:	[Mandatory, Numeric, 12] Type the mobile or telephone number in this text box.
Confirm Mobile Telephone*:	[Mandatory, Numeric, 12] Retype the mobile or telephone number in this text box to confirm it.
User ID*:	[Mandatory, Alphanumeric, 25] Type appropriate user id in this text box.
Confirm User Id*:	[Mandatory, Alphanumeric, 25] Retype user id in this text box to confirm.
Residence Phone Number:	[Optional, Alphanumeric, 25] Type the residence phone number in this text box.

7. Enter the appropriate details.
8. Click **Continue** button to continue account opening process.
9. The system displays **Account Opening** screen.

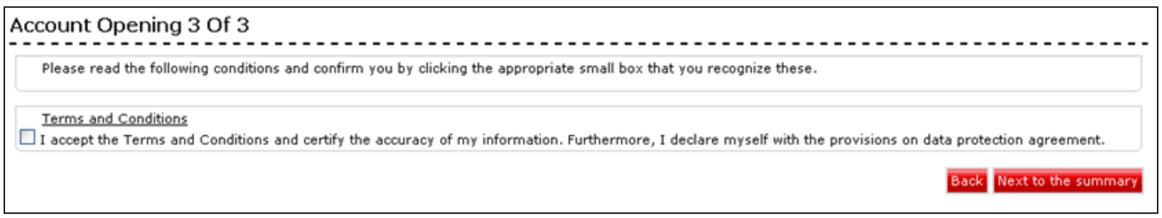
Account Opening

Field Description

Column Name	Description
Account Number*:	[Mandatory, Alphanumeric, 25] Type account number in this text box.
Bank BIC Code*:	[Mandatory, Alphanumeric, 25] Type the BLC code in this text box or click on look up to search the BIC code of the bank.
Initial Deposit*:	[Mandatory, Alphanumeric, 25] Type initial deposit amount in this text box.

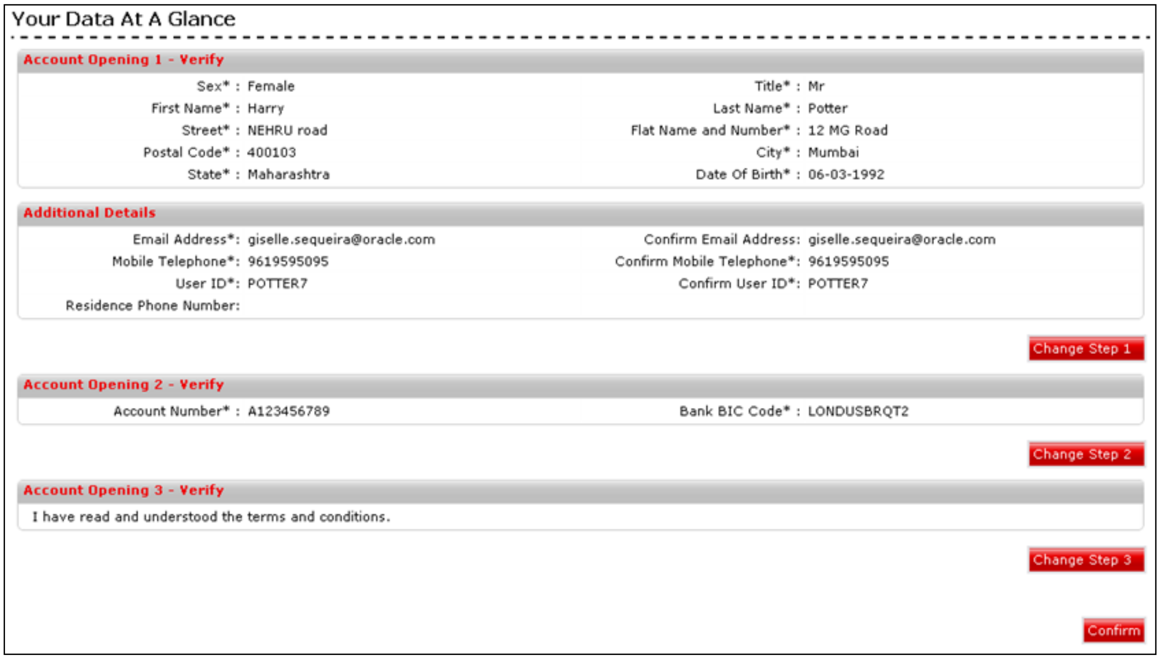
10. Enter the appropriate details.
11. Click **Back** button to view the previous screen.
12. Click **Continue** button to continue the account opening process.
13. The system displays **Account Opening** screen.

Account Opening



14. Click on the checkbox to accept the agreement of terms & conditions.
15. Click **Back** button to view the previous screen.
16. Click **Next To The Summary** button to view the summary.
17. The system displays the **Data Summary** screen.

Data Summary



18. Click the **Change Step 1-3** button to edit the account details as per the requirement.
19. Click the **Confirm** button to confirm the account details and continue account opening process. The system displays the **Download PDF** screen.

Download PDF

20. Click Download PDF button.
21. The system displays the Application Processing & Transaction Reference Number screen.

Transaction Reference Number

- Coupon

GENDER : Female

SALUTATION : Mr

FIRSTNAME : Harry

LASTNAME : Potter

STREET : NEHRU road

FLAT NAME AND NUMBER : 12 MG Road

POSTAL CODE : 400103

CITY : Mumbai

STATE : Maharashtra

DATE OF BIRTH : 06-03-1992

E MAIL : giselle.sequeira@oracle.com

MOBILE NO : 9619595095

USER ID : POTTER7

RESIDENCE NO :

MOBILE NO : 9619595095

USER ID : POTTER7

RESIDENCE NO :

LINKED ACCOUNT NUMBER : A123456789

BANK BIC CODE : LONDUSBRQT2

DEPOSIT CURRENCY : USD

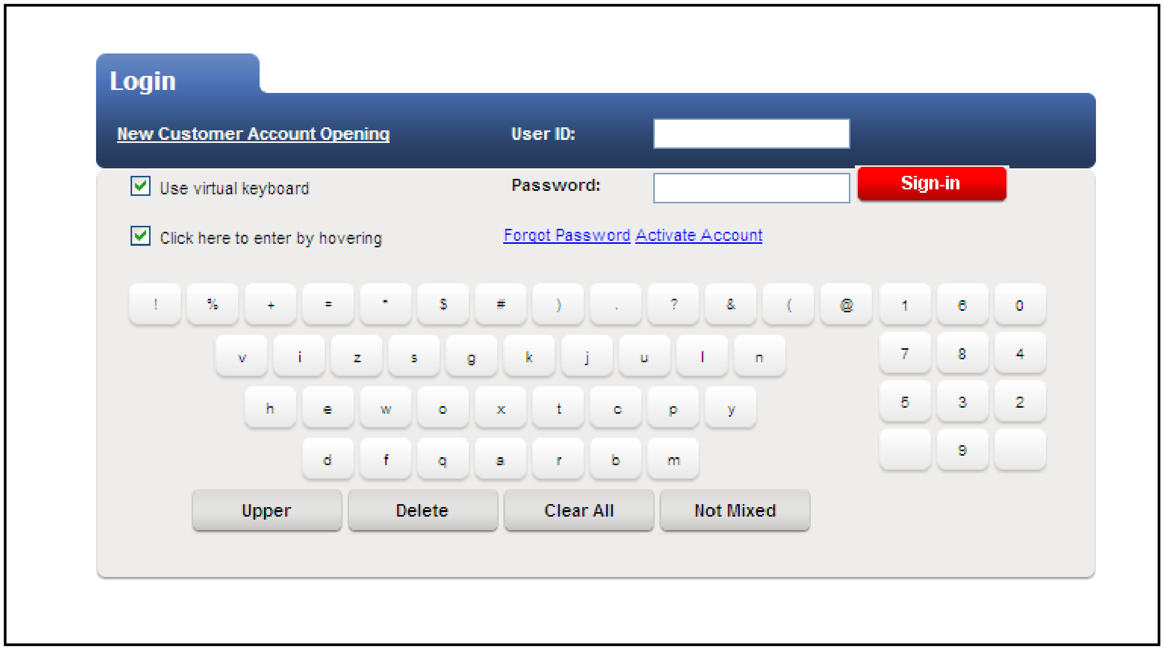
CUST ACCT NO : 1000001171

CUSTOMER NO : QT1002517

Before activating the account KYC verification needs to be done by the Bank admin.(please refer Core user manual)for KYC verification.

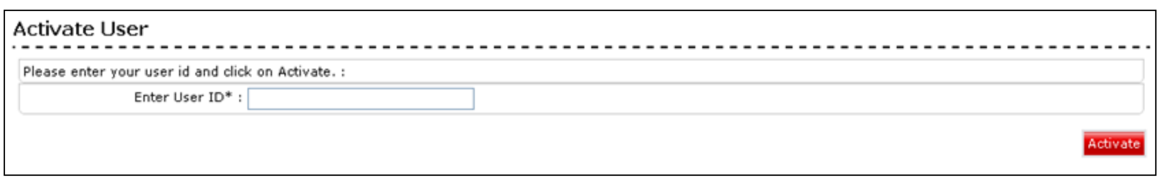
To activate account

1. Click the activate account link on the main screen.



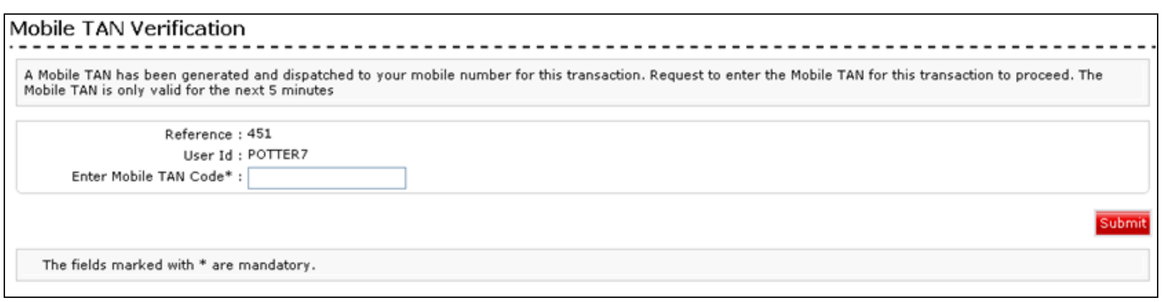
2. The system displays the activate user screen.

Activate User



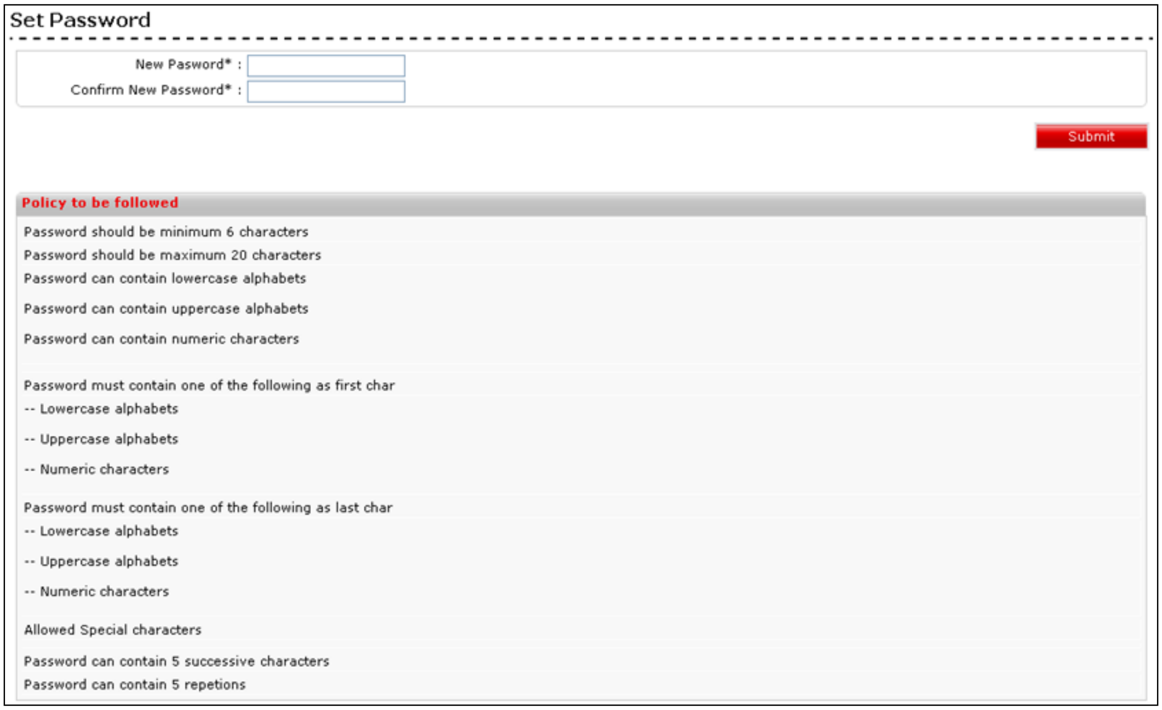
3. Type the User Id in Enter user Id field
4. Click the **Activate** button. The system displays the **Mobile TAN Verification** screen.

Mobile tan Verification



5. Type the Mobile TAN in the Mobile Tan field and click the Submit button. The system displays the Set Password Screen.

Set Password

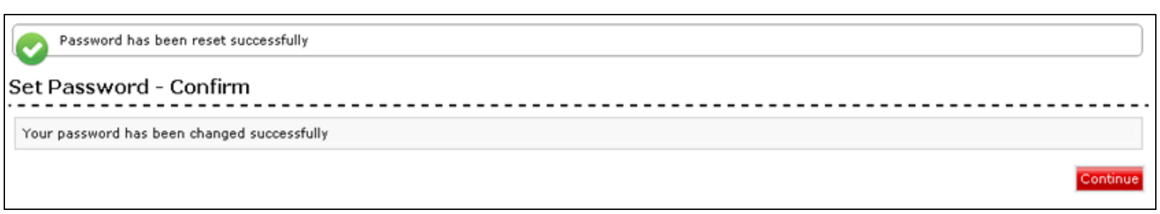


Field Description

Field Name	Description
Enter New Password	[Mandatory, Alphanumeric, 25] Type the New password in this text box.
Confirm New Password	[Mandatory, Alphanumeric, 25] Type the New Password in this text box. The password in this field should be same as in the text box.

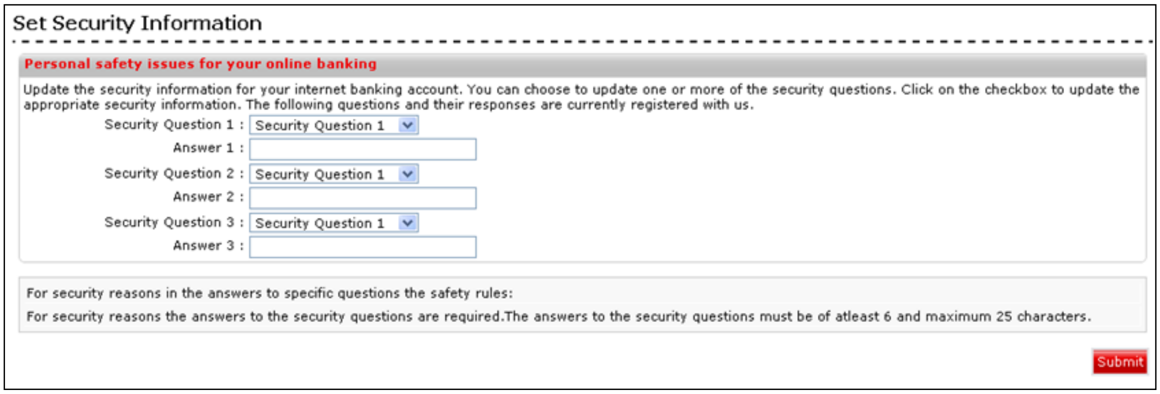
6. Click the Submit button. The system displays the set Password Confirm screen.

Set Password - Confirm



7. Click the **Continue** button. The system displays the Security question screen.

Set Security Information



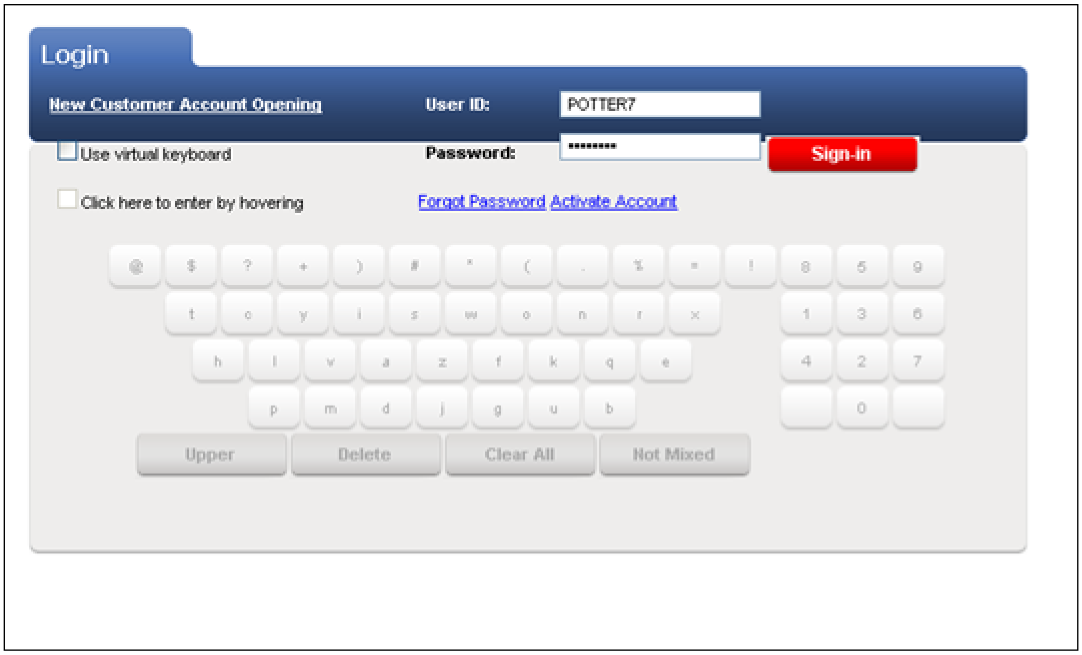
Field Description

Field Name	Description
Security Question 1	[Mandatory, Dropdown] Select the security question from the dropdown list.
Answer 1	[Mandatory, Alphanumeric, 25] Type the security answer in this text box.
Security Question 2	[Mandatory, Dropdown] Select the security question from the dropdown list.
Answer 2	[Mandatory, Alphanumeric, 25] Type the security answer in this text box.
Security Question 3	[Mandatory, Dropdown] Select the security question from the dropdown list.
Answer 3	[Mandatory, Alphanumeric, 25] Type the security answer in this text box.

8. Enter the required details. Click the **Submit** button the system displays the **Security information - Confirmation** screen.

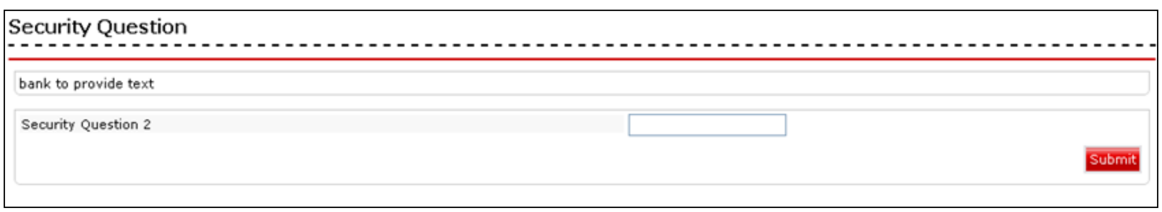
9. Once the security question is set login to the Virtual banking user using the user id and the new password.

Login



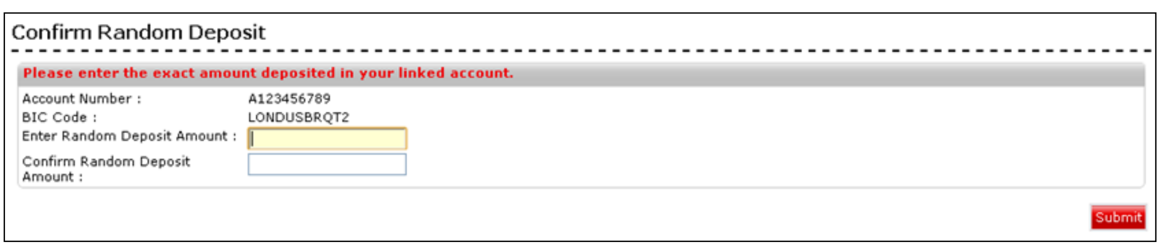
10. Type the user id and the password. Click the **Sign in** button the system displays the Security question validation screen.

Security Question



11. Type the Security Answer to the question in the text box .
12. Click the Submit button. The system displays the Random deposit screen.

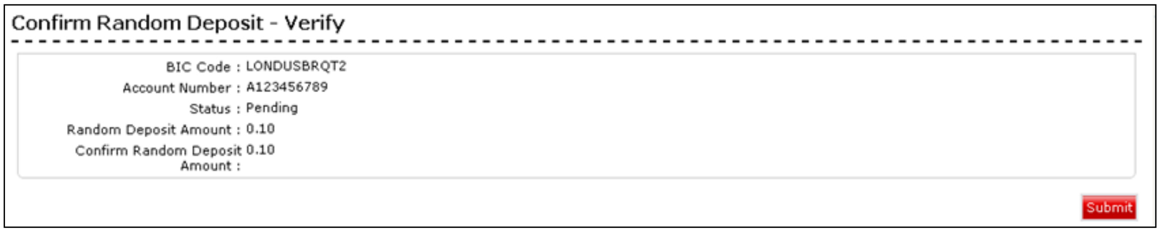
Confirm Random Deposit



13. Type the **random amount** in the test box for Random Deposit amount and Confirm Random deposit amount.

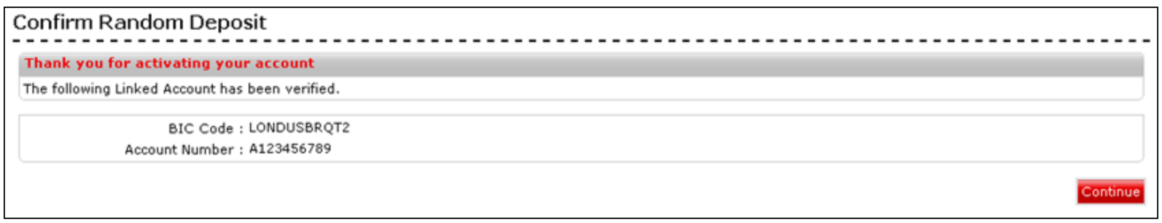
14. Click the **submit** button. The system displays the **Confirm random Deposit** – Verify screen.

Confirm random Deposit – Verify



15. Click the **Submit** button the system displays the Confirmation screen.

Confirm random Deposit



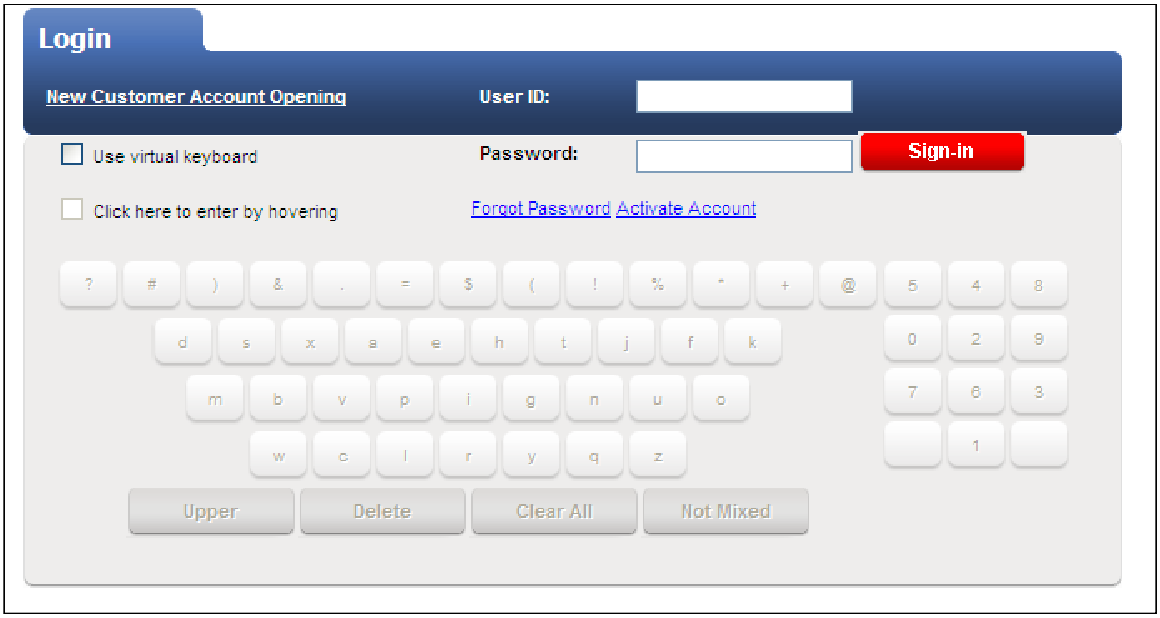
16. Click the **Continue** button. The system displays the main screen/ landing page.

Forgot Password

If you forget the password of your vrtual banking user, the password can be reset through the virtual banking.

To Reset the password

1. Enter the appropriate URL of application provided in the address bar of browser.
2. The system displays main page of the **ORACLE FLEXCUBE Direct Banking** application.



3. Click the **Forgot password link** to reset the password for the virtual banking user . the system displays the Reset password screen.

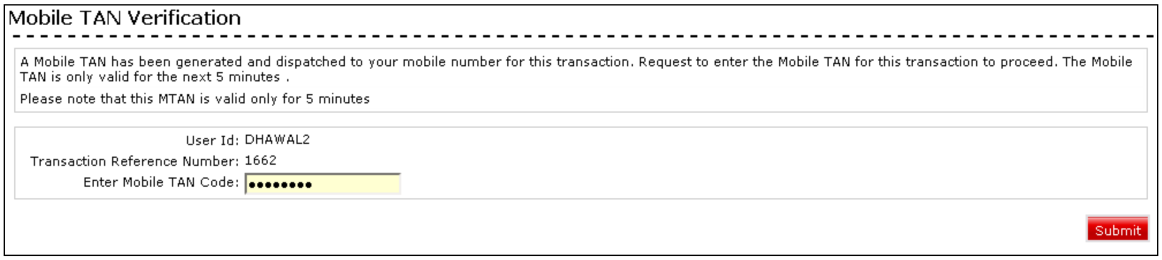
Reset Password

4. Enter the user id for which the password is to be resetted.
5. Click the **continue** button the system displays the Security question screen.

Change Security Information

6. Type the security answer to the security question.
7. Click the **Submit** button, the system displays the MAN verification screen.

Mobile MTAN Verification



Mobile TAN Verification

A Mobile TAN has been generated and dispatched to your mobile number for this transaction. Request to enter the Mobile TAN for this transaction to proceed. The Mobile TAN is only valid for the next 5 minutes .

Please note that this MTAN is valid only for 5 minutes

User Id: DHAWAL2

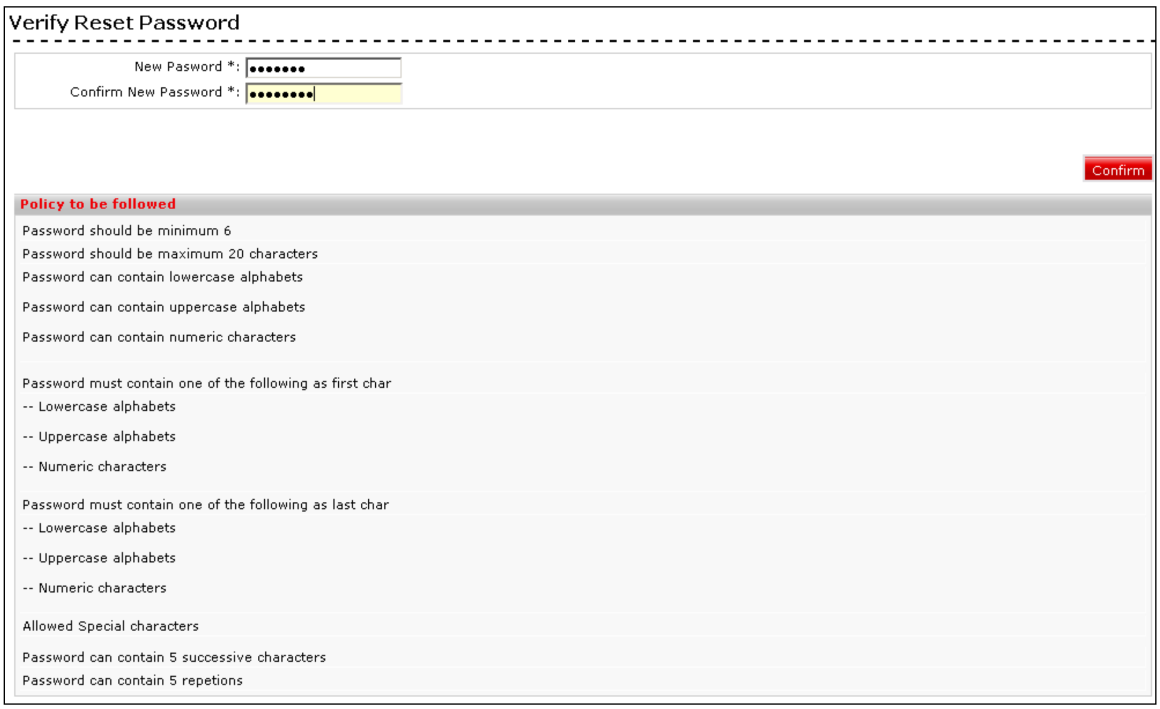
Transaction Reference Number: 1662

Enter Mobile TAN Code: ••••••••

Submit

8. Enter the Mobile MTAN Code sent by the bank .
9. Click the **Submit** button, the system displays the password reset screen.

Verify Reset Password



Verify Reset Password

New Pasword *: •••••••

Confirm New Password *: ••••••••

Confirm

Policy to be followed

Password should be minimum 6

Password should be maximum 20 characters

Password can contain lowercase alphabets

Password can contain uppercase alphabets

Password can contain numeric characters

Password must contain one of the following as first char

-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

Password must contain one of the following as last char

-- Lowercase alphabets

-- Uppercase alphabets

-- Numeric characters

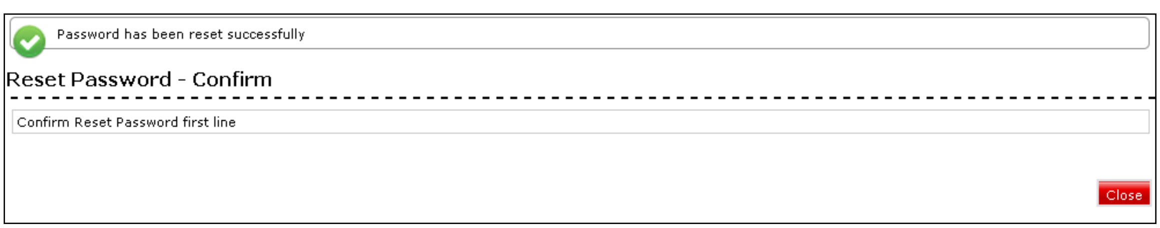
Allowed Special characters

Password can contain 5 successive characters

Password can contain 5 repetions

10. Enter the New password , confirm the new password and click the **Confirm** button.

Reset password Confirm



Password has been reset successfully

Reset Password - Confirm

Confirm Reset Password first line

Close

11. Click the close button to close the screen
12. The password is resetted and you can login with the new password .

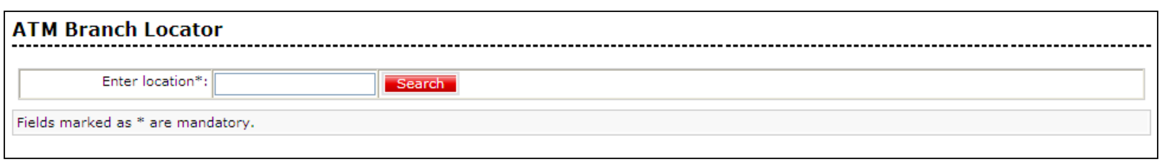
28. ATM/Branch Locator

This transaction allows you view the address and location of the ATM and the Branch.

To Open Additional account

1. Navigate through the menus to **Tools > ATM & Branch Locators**.

ATM Branch Locator

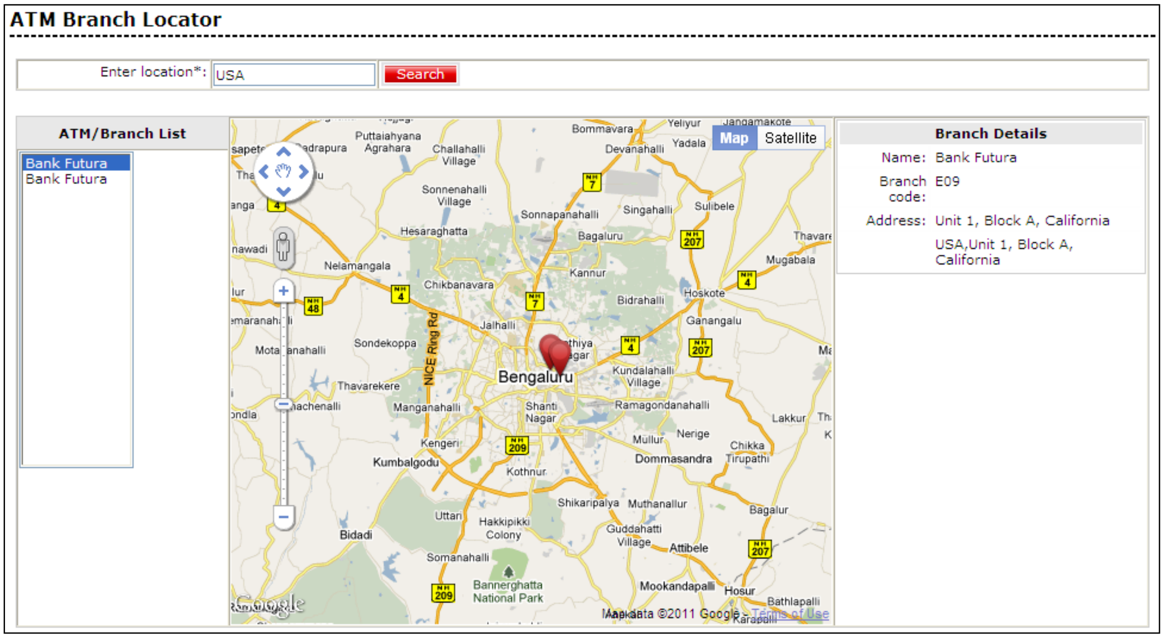


Field Description

Field Name	Description
Enter Location	[Mandatory, alphanumeric] Select the Product for which a New account is to be cxreated from the dropdown list.

2. Type the location and click the **search** button, the system displays the ATM and branches in the location mentioned.

ATM Branch Locator

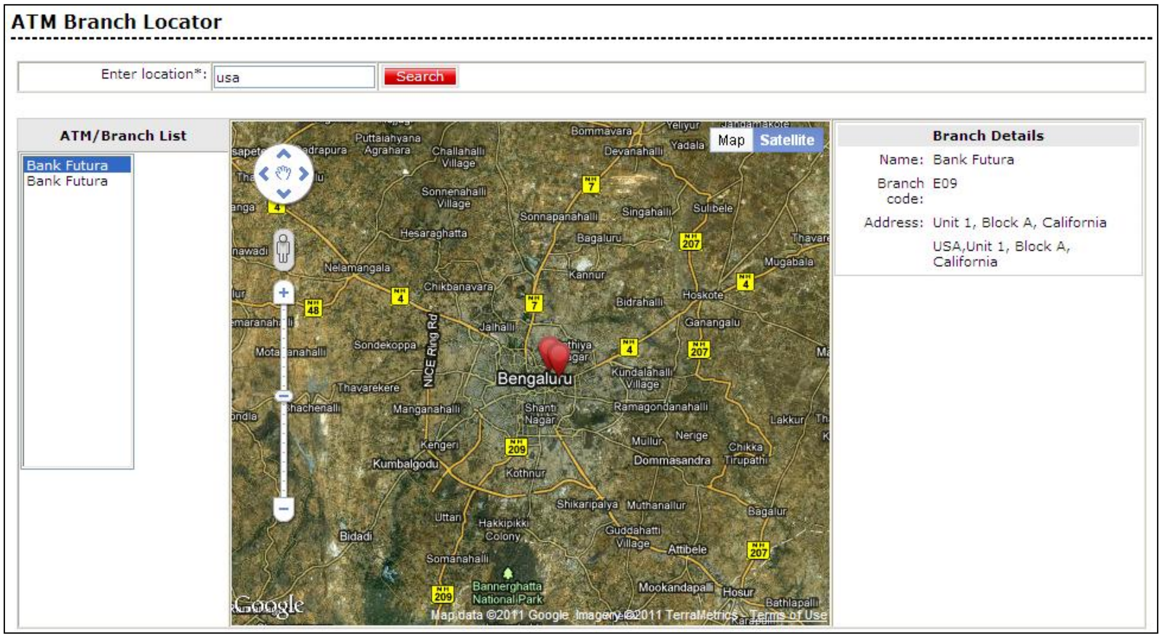


Field Description

Field Name	Description
ATM/ Branch List	[Display] This column displays the ATM / Branch list to select to view the ATM/Branch address.
Brach Details	
Name	[Display] This field displays the name of the branch of the bank.
Branch Code	[Display] This field displays the branch code of the bank.
Address	[Display] This field displays the address of the branch of the bank.

3. Click the Map/satellite to view the map view / satellite view of the ATM/Branch resopectively.

Open New Account - Confirm



Oracle FLEXCUBE Direct Banking

Retail Customer Services User Manual

May 2012

Version Number: 12.0.0

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

Hardware and Software

Engineered to Work Together