Oracle FLEXCUBE Direct Banking

Release 12.0.0

Retail Inquiries User Manual

Part No. E52305-01

Table of Contents

1. Transaction Host Integration Matrix

Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System
Account Summary	✓	★
Account Details	✕	★
Account Statement	✕	★
Account Activity	✓	★

2. Introduction

The inquiries Module allows you view the consolidated details of the account like summary, details, account activity, etc.

Through Inquiries section you can view details of CASA accounts and 360 degree view through account summary..

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3. Account Summary

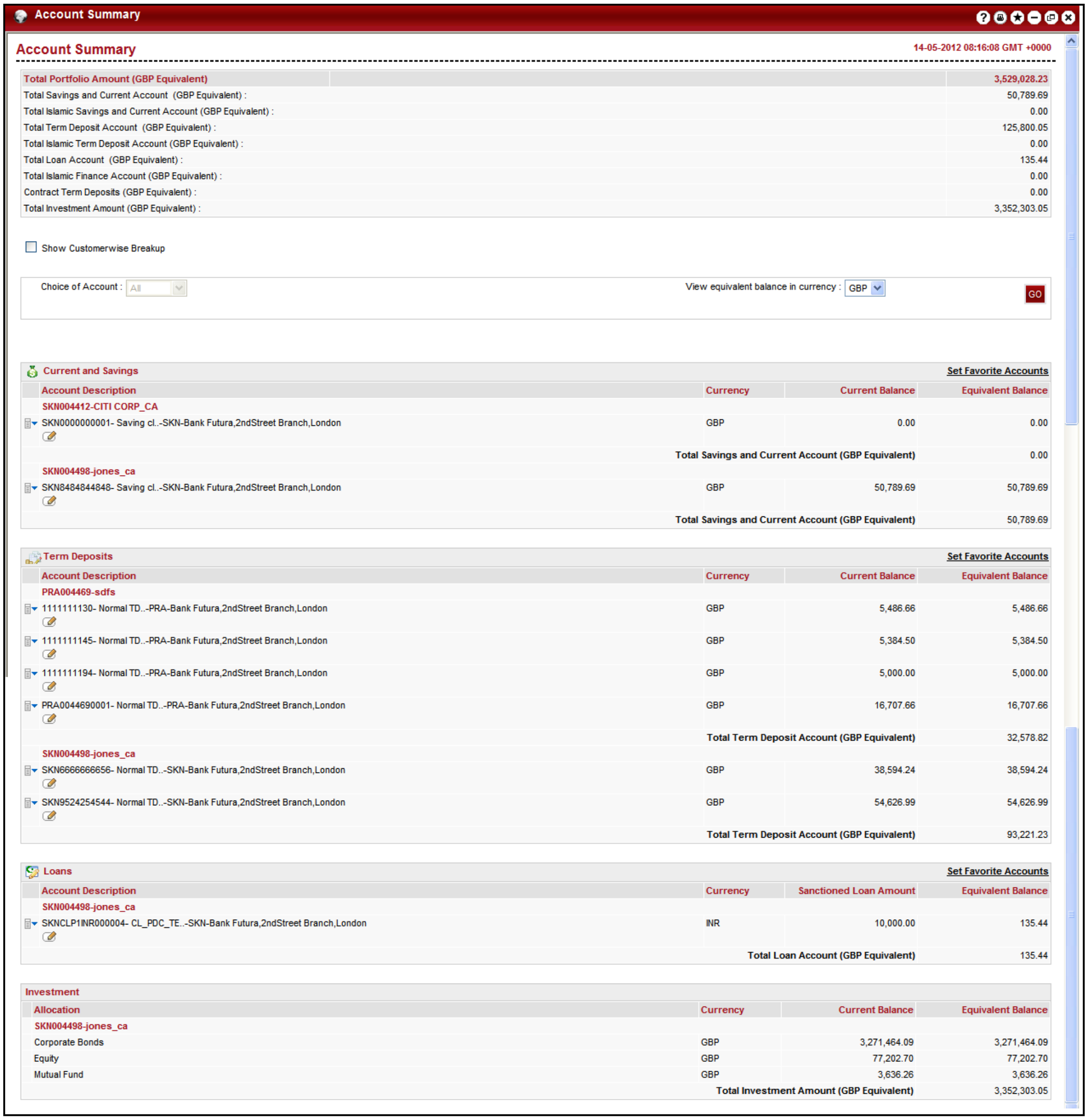
This option allows you to view a summarized view of all your accounts and gives various details such as the account number, the description of the account, the base currency of the account, the current balance and the other currency equivalent of the current balance.

The option is a consolidated method of viewing all your accounts and its balances in one place. You can get a summary of your accounts maintained with the bank. The transaction is categorized into several sections. Each section lists a particular type of account, for example, Current and Savings accounts, Term Deposits, Contract Term Deposits and Loans are all listed as separate sections and the accounts you hold under each of these categories are sub-totaled separately. The grand total of all the balances is provided at the end of the screen.

The account summary also displays the investment details of the user, for example Investment category, current balances. Investment details will be displayed only if the customer id for private banking is mapped to the user.

Navigate through menus, **Accounts > Account Summary** to view Account Summary.

Account Summary



Column Description

Column Name	Description
Current And Savings Accounts, Islamic Current and Savings Account, Term Deposits, Islamic Term Deposits	
Account Description	[Display] Display the Accounts available under each Customer ID. Account information displayed is Account Number, Branch of the account, Product of the account.
Currency	[Display] Display the currency of the account.
Current Balance	[Display] Display the current balance of the account in account currency.
Equivalent Balance	[Display] Display the equivalent amount of current Balance in selected currency.
Loan Accounts	
Account Description	[Display] Display the Accounts available under each Customer ID. Account information displayed is Account Number, Branch of the account, Product of the account.
Currency	[Display] Display the currency of the account.
Sanctioned Loan Amount	[Display] Display the current Sanctioned amount of the Loan account
Equivalent Balance	[Display] Display the equivalent amount of Sanctioned Amount in selected currency.
Islamic Financing Account	
Account Description	[Display] Display the Accounts available under each Customer ID. Account information displayed is Account Number, Branch of the account, Product of the account.
Currency	[Display] Display the currency of the account.

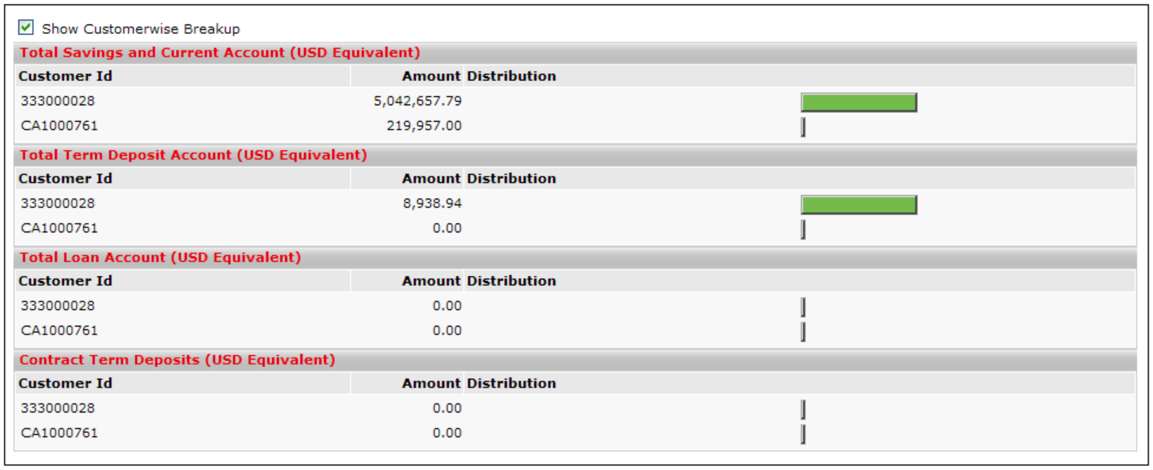
Column Name	Description
Amount Financed	[Display] Display the Amount Financed for Islamic Financing Account.
Equivalent Balance	[Display] Display the equivalent amount of Financed Amount in selected currency.
Debit Cards	
Card Details	[Display] Display the Debit Card Number.
Name on the Card	[Display] Display the Name of the Card.
Account Number	[Display] Display CASA account Number to which the debit card is linked.
Credit Cards	
Card Details	[Display] Display the Credit Card Number and Card Type.
Credit Limit	[Display] Display the Credit Limit assigned to the card.
Cash Limit	[Display] Display the Cash limit assigned to the card.
Amount Utilised	[Display] Display utilized credit limit amount.
Available Limit	[Display] Display available credit limit for utilization.
Expiry Date	[Display] Display Card expiry date.
Card Currency	[Display] Display Card Currency.
Current Outstanding Balance	[Display] Display Current outstanding balance for the card.
Credit Card Statement	[Link] Display the link to view the Credit card statement.

Column Name	Description
Investment	
Allocation	[Display] Display the investment product.
Currency	[Display] Display the currency of the investment product.
Current Balance	[Display] Display the current Value of the investment product.
Equivalent Balance	[Display] Display the current value of the investment product in the Currency selected for calculating equivalent balance.

Column Name	Description
Investments	[Display] Display the investments types that you have done. Below are the investment types that are available. As per the Configuration, and investments done by you, it will displays various investments. • Forex • Corpus Instrument • Cash • Gold Bars • Commodity • Portfolio Management Service • Mutual Fund • Corporate Bond • Equity • Insurance • Structured Products • Others • Current And Savings Account • Time Deposit Standalone • Specialized Product • Generic • Futures • Options • Fees transaction for Periodic fee charge • MF testing

Note: Investment section shown in above screen, will display the investment done by you. This Investment section will be displayed only if PWM (Private Wealth Management) customer, which is wealth management enabled, is mapped to your user.

Customer wise break up



☑ Show Customerwise Breakup

Total Savings and Current Account (USD Equivalent)		
Customer Id	Amount	Distribution
333000028	5,042,657.79	
CA1000761	219,957.00	

Total Term Deposit Account (USD Equivalent)		
Customer Id	Amount	Distribution
333000028	8,938.94	
CA1000761	0.00	

Total Loan Account (USD Equivalent)		
Customer Id	Amount	Distribution
333000028	0.00	
CA1000761	0.00	

Contract Term Deposits (USD Equivalent)		
Customer Id	Amount	Distribution
333000028	0.00	
CA1000761	0.00	

Column Description

Column Name	Description
Total Portfolio Amount	[Display] This column displays the total portfolio amount.
Show Customer wise Breakup	[Optional, Checkbox] Click the checkbox to view customer wise breakup of the accounts.
View Equivalent Balance in Currency	[Mandatory, Drop-Down] Select the appropriate currency from the drop-down list in which you want to view your current balances.
Customer ID	[Display] This column displays the customer id of the account.
Amount	[Display] This column displays the Total amount in which the amount exists..
Distribution	[Display] This column displays the amount in the graphical format.
Account Number	[Display] This column displays the account number. These are the account numbers that have been registered for internet banking.
Description	[Display] This column displays the descriptive name of the account.
Currency	[Display] This column displays the primary currency (base currency) in which funds are credited/ debited in this account.

Column Name	Description
Current Balance	[Display] This column displays the current balance of the account. This balance does not include un-cleared funds stuck in clearing or unutilized overdraft amounts.
Equivalent Balance	[Display] This column displays the current ledger balance in the currency selected for calculating the equivalent balance.

1. For viewing the Equivalent Balance in any currency select the currency and Click on the **Go** button. The system will display all your current balances based on the selected currency and display the same under the <<Currency>> Equivalent column.
2. Click the left side menu icons to view the account details, Account summary, Ad-hoc account statement and account activity in case of CASA and Islamic CASA Accounts

   Or

   Click the left side menu icons to view the Deposit details, Amend Term Deposit, Redeem Term Deposit, Term Deposit activity in case of Term Deposit and Islamic Term Deposit Accounts

   Or

   Click the left side menu icons to view the Contract Deposit details, in case of Contract Term Deposits

   Or

   Click the left side menu icons to view the Loan details, Loan Schedule, Loan Repayment inquiry, Loan Settlement, Loan Activity in case of Loan Accounts

   Or

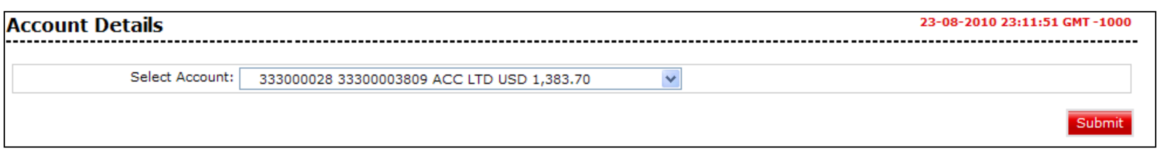
   Click the left side menu icons to view the Financing details, Financing Schedule, Financing Repayment inquiry, Financing Settlement, Financing Activity in case of Islamic Financing account.
3. Click on the View stamen link for viewing respective credit card statement.
4. Click on the edit icon next to the account number to edit or assign the nick name to the account.
5. Click on the Set Favorite accounts link to set the Favourite accounts.

4. Account Details

The **Account Details** option provides the user to view important details of a selected Current or Savings account. The account details can be viewed separately for each of the CASA accounts under the various customer IDs mapped to the user.

Navigate through menus, **Accounts > Savings and Current Accounts > Account Details** to view Account Details.

Account Details

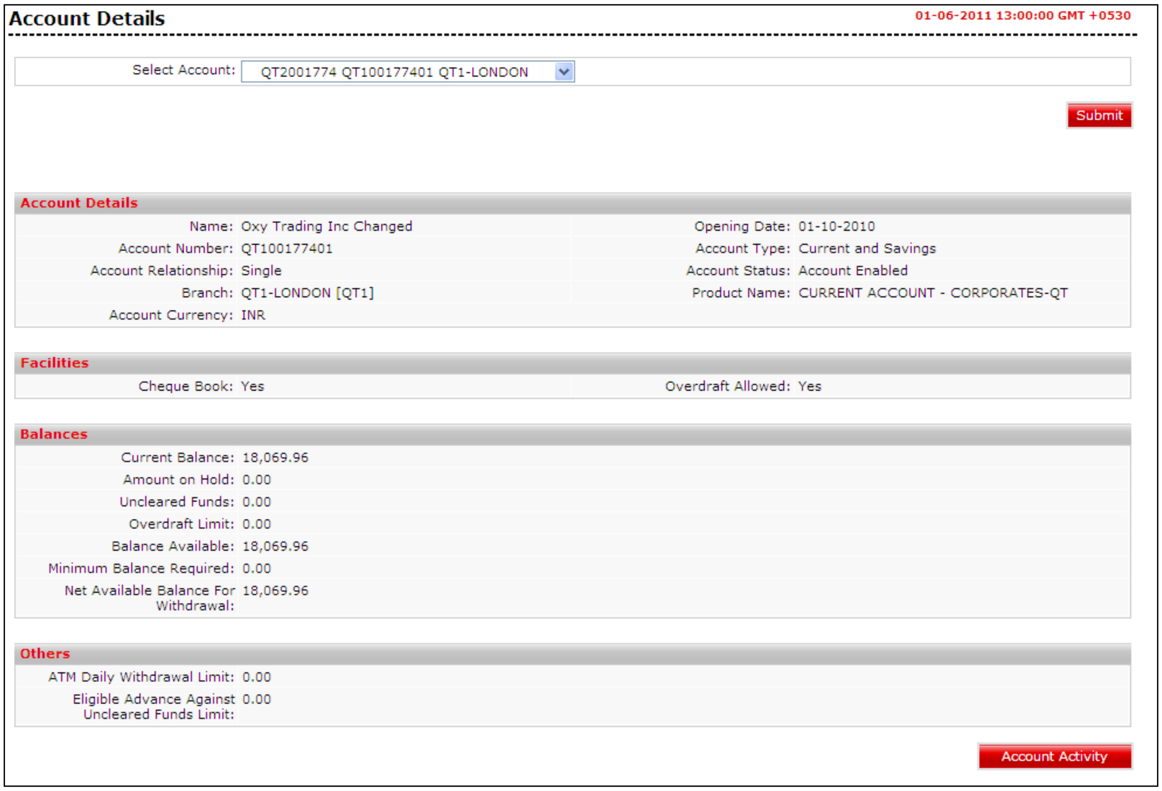


Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account number from the drop-down list for which the details are to be displayed.

1. Click the **Submit** button. The system displays the **Account Details** screen with the account details.

Account Details



Field Description

Field Name	Description
Account Details	
Name	[Display] This field displays the name of the account holder.
Opening Date	[Display] This field displays the account opening date.
Account Number	[Display] This field displays the account number of the customer.
Account Type	[Display] This field displays the account type. The account type can be Current, Savings, Term Deposit and Loans.
Account Relationship	[Display] This field displays the account relationship of an account holder with the account. The relationship can be sole owner, joint holder, and so on.

Field Name	Description
Account Status	[Display] This field displays the account status of the account.
Branch	[Display] This field displays the bank branch number in which the account is getting operated.
Product Name	[Display] This field displays the product name under which the account is opened.
Account Currency	[Display] This field displays the base currency of an account.
Facilities	
Cheque Book	[Display] This field displays whether the cheque book facility is provided to an account holder or not. If the facility is provided, then it displays "Yes", else "No".
Overdraft Allowed	[Display] This field displays whether the overdraft facility is provided to the account holder or not. If the facility is provided, then it displays "Yes", else "No".
Balances	
Current Balance	[Display] This field displays the current balance in the account.
Amount on Hold	[Display] This field displays the earmarked amount or the amount on hold in the account.
Un cleared Funds	[Display] This field displays the uncleared funds pertaining to the cheques and the clearing related to the account.
Overdraft Limit	[Display] This field displays the overdraft amount limit available for the account.
Balance Available	[Display] This field displays the available balance in the account.

Field Name	Description
Minimum Balance Required	[Display] This field displays the minimum balance to be maintained in the account.
Net Available Balance for withdrawal	[Display] This field displays the maximum current balance a customer can withdraw from the account.
Others	
ATM Daily Withdrawal Limit	[Display] This field displays the maximum amount that the account holder can withdraw per day.
Eligible Advance against Un cleared funds limit	[Display] This field displays the amount of eligible advance against the un cleared funds.

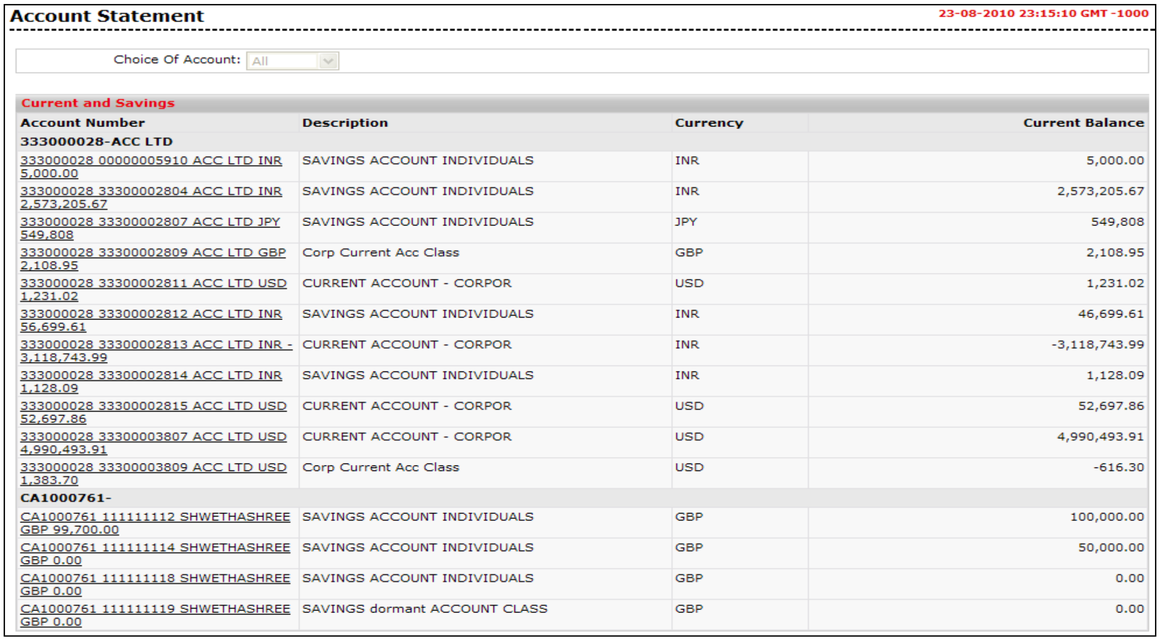
2. Click the **Account Activity** button to view the account activity details (transaction history).
   The system displays the **Account Activity** for current period screen. For more information, refer to **Transaction History/Account Activity** transaction in this user manual.

5. Account Statement

The **Account Statement** option allows you to view the account statements of any account under the customer IDs mapped to you. You can view the list of statements of individual accounts by clicking the account number link. You can also view the details of the individual statement numbers by clicking the statement number link.

Navigate through menus, **Accounts > Savings and Current Accounts > Account Statement** to access Account Statement.

Account Statement



Account Statement 23-08-2010 23:15:10 GMT -1000

Choice Of Account: All

Current and Savings

Account Number	Description	Currency	Current Balance
333000028-ACC LTD			
333000028 00000005910 ACC LTD INR 5,000.00	SAVINGS ACCOUNT INDIVIDUALS	INR	5,000.00
333000028 3300002804 ACC LTD INR 2,573,205.67	SAVINGS ACCOUNT INDIVIDUALS	INR	2,573,205.67
333000028 3300002807 ACC LTD JPY 549,808	SAVINGS ACCOUNT INDIVIDUALS	JPY	549,808
333000028 3300002809 ACC LTD GBP 2,108.95	Corp Current Acc Class	GBP	2,108.95
333000028 3300002811 ACC LTD USD 1,231.02	CURRENT ACCOUNT - CORPOR	USD	1,231.02
333000028 3300002812 ACC LTD INR 56,699.61	SAVINGS ACCOUNT INDIVIDUALS	INR	46,699.61
333000028 3300002813 ACC LTD INR -3,118,743.99	CURRENT ACCOUNT - CORPOR	INR	-3,118,743.99
333000028 3300002814 ACC LTD INR 1,128.09	SAVINGS ACCOUNT INDIVIDUALS	INR	1,128.09
333000028 3300002815 ACC LTD USD 52,697.86	CURRENT ACCOUNT - CORPOR	USD	52,697.86
333000028 3300003807 ACC LTD USD 4,990,493.91	CURRENT ACCOUNT - CORPOR	USD	4,990,493.91
333000028 3300003809 ACC LTD USD 1,383.70	Corp Current Acc Class	USD	-616.30
CA1000761-			
CA1000761 111111112 SHWETHASHREE GBP 99,700.00	SAVINGS ACCOUNT INDIVIDUALS	GBP	100,000.00
CA1000761 111111114 SHWETHASHREE GBP 0.00	SAVINGS ACCOUNT INDIVIDUALS	GBP	50,000.00
CA1000761 111111118 SHWETHASHREE GBP 0.00	SAVINGS ACCOUNT INDIVIDUALS	GBP	0.00
CA1000761 111111119 SHWETHASHREE GBP 0.00	SAVINGS dormant ACCOUNT CLASS	GBP	0.00

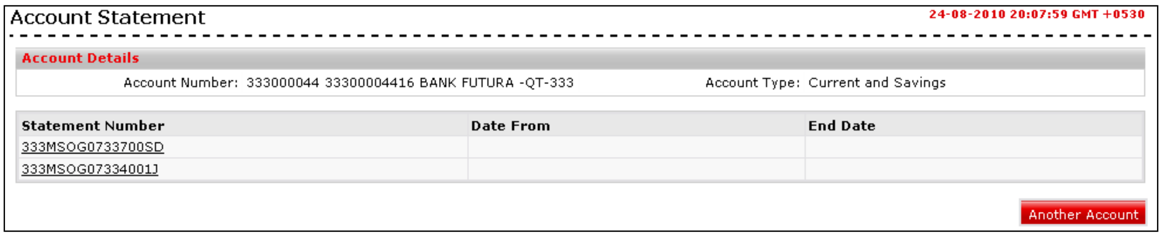
Field Description

Field Name	Description
Choice of accounts	[Conditional, Dropdown] Select the type of accounts for account statement download. The options are • All • Favorites This field is activated if at least one account is selected as a favorite account.
Current and Savings	
Account Number	[Display] This column displays the account numbers under a particular customer ID. Click the desired account number link to view the corresponding account statements.
Description	[Display] This column displays the brief description of the account.
Currency	[Display] This column displays the base currency of the account.

Field Name	Description
Current Balance	[Display] This column displays the current balance of the account in the base currency.

1. Click the required link in the **Account Number** column to view the corresponding account statements. The system displays the **Account Statement** screen.

Account Statement

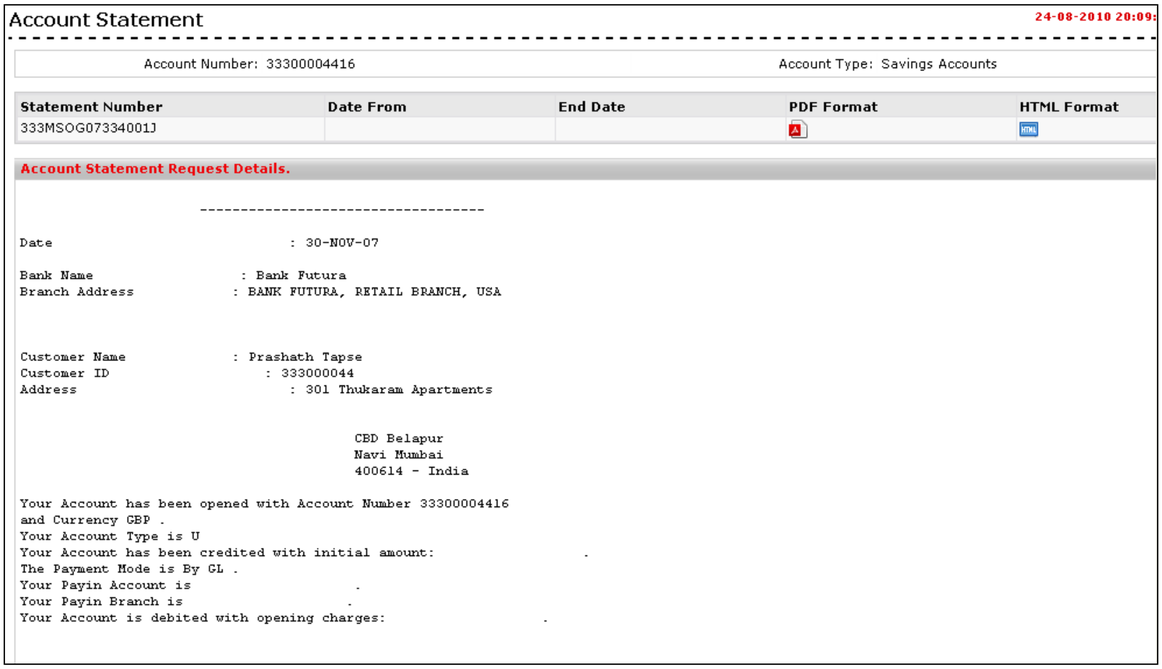


Field Description

Field Name	Description
Account Details	
Account Number	[Display] This field displays the account number for which the account statements are displayed.
Account Type	[Display] This field displays the account type.
Statement Number	[Display] This column displays the account statement number associated with the selected account.
Date From	[Display] This column displays the start date of the account statement.
End Date	[Display] This column displays the end date of the account statement.

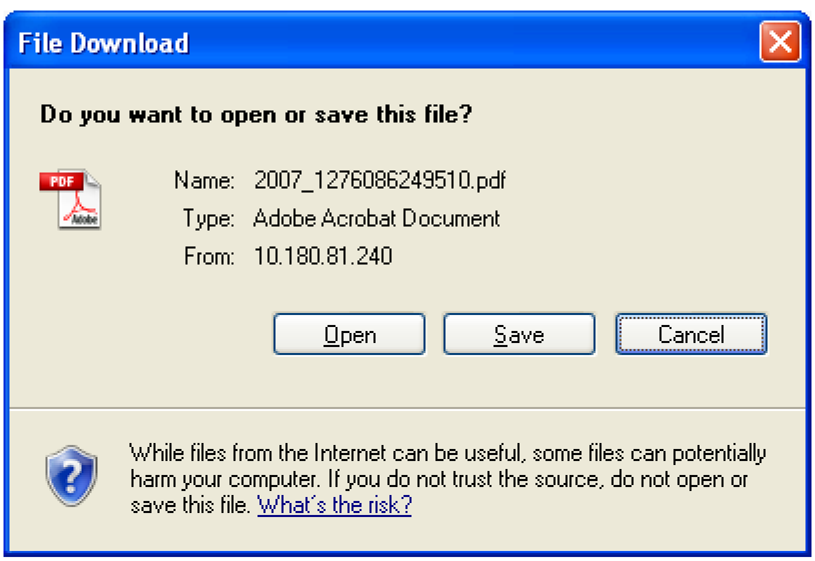
2. Click the required link in the **Statement Number** column to view the individual account statement details. The system displays the **Account Statement** screen.
   OR
   Click the **Back** button. The system displays the previous screen.

Account Statement



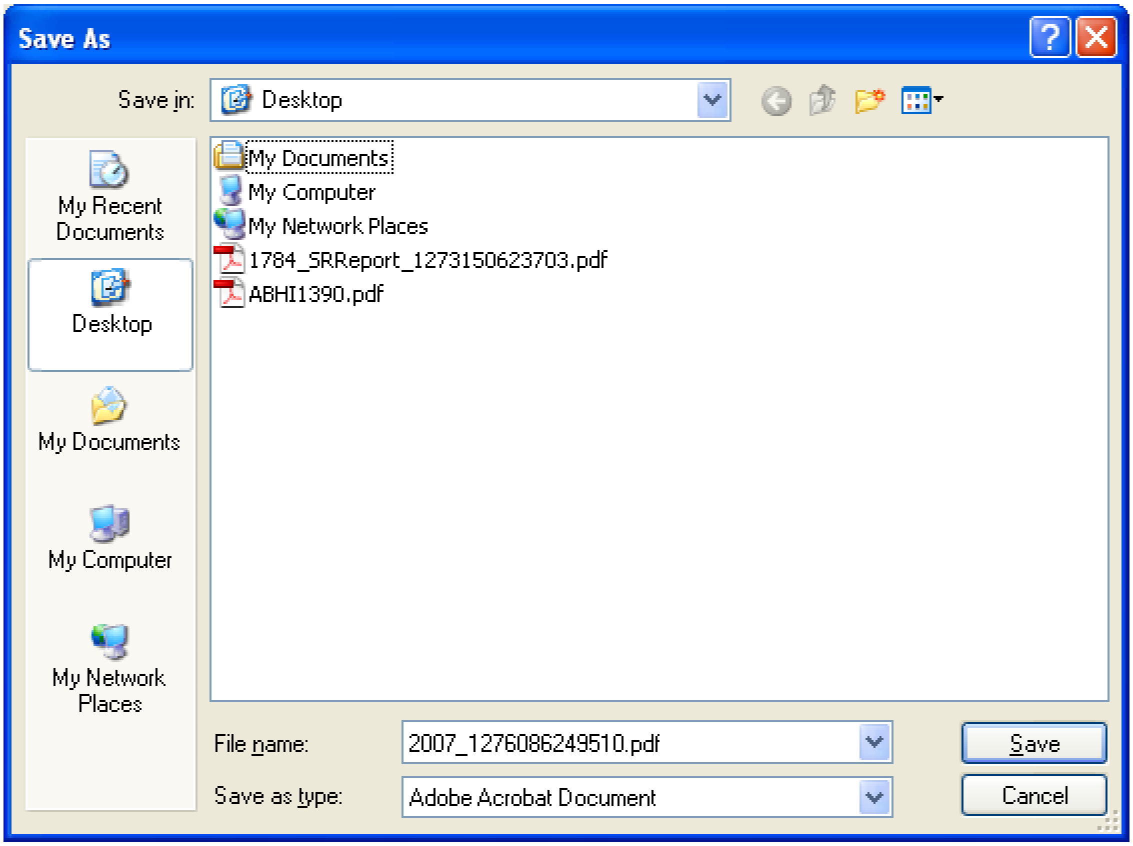
3. Click the **PDF Format** button to download the statement in the PDF format
   OR
   Click the **HTML format** button to download the statement in the HTML format
   OR
   Click the **OK** button. The system displays the initial **Account Statement** screen

File Download



4. Click the **Open** button the system downloads the statement in the selected format
   OR
   Click the **Save** button. The system saves the file in the selected location
   OR
   Click the **Cancel** button to cancel the File Download.

Save As



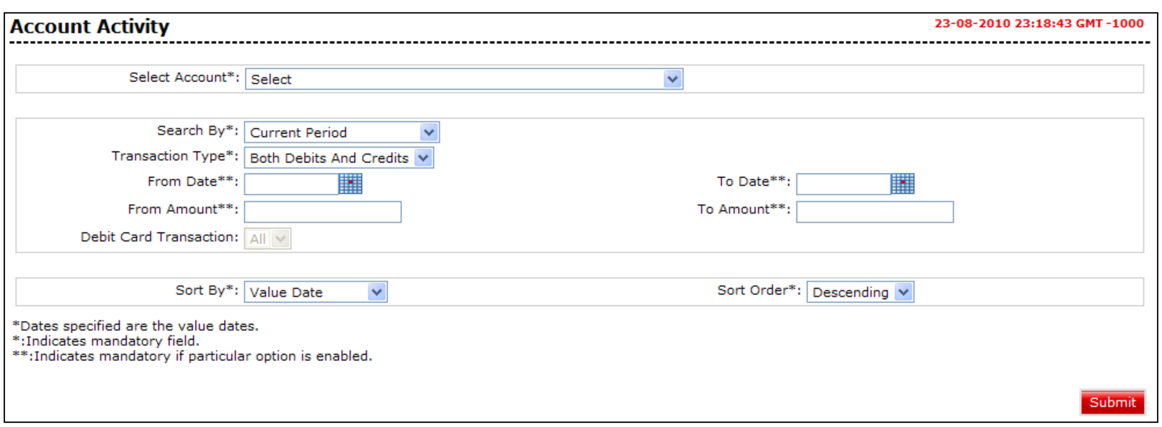
5. Click the **Save** button to save the file in the desired location.
   OR
   Click the **Cancel** button to cancel the download.

6. Account Activity

The **Account Activity** option allows you to view and download the account activity for any CASA account under the customer IDs mapped. You can get the transaction details based on different transaction dates, by specifying the amount range and sorting on the transaction date, value date and the amount.

Navigate through menus, **Accounts > Savings and Current Accounts > Account Activity** to access Account Activity.

Account Activity



Field Description

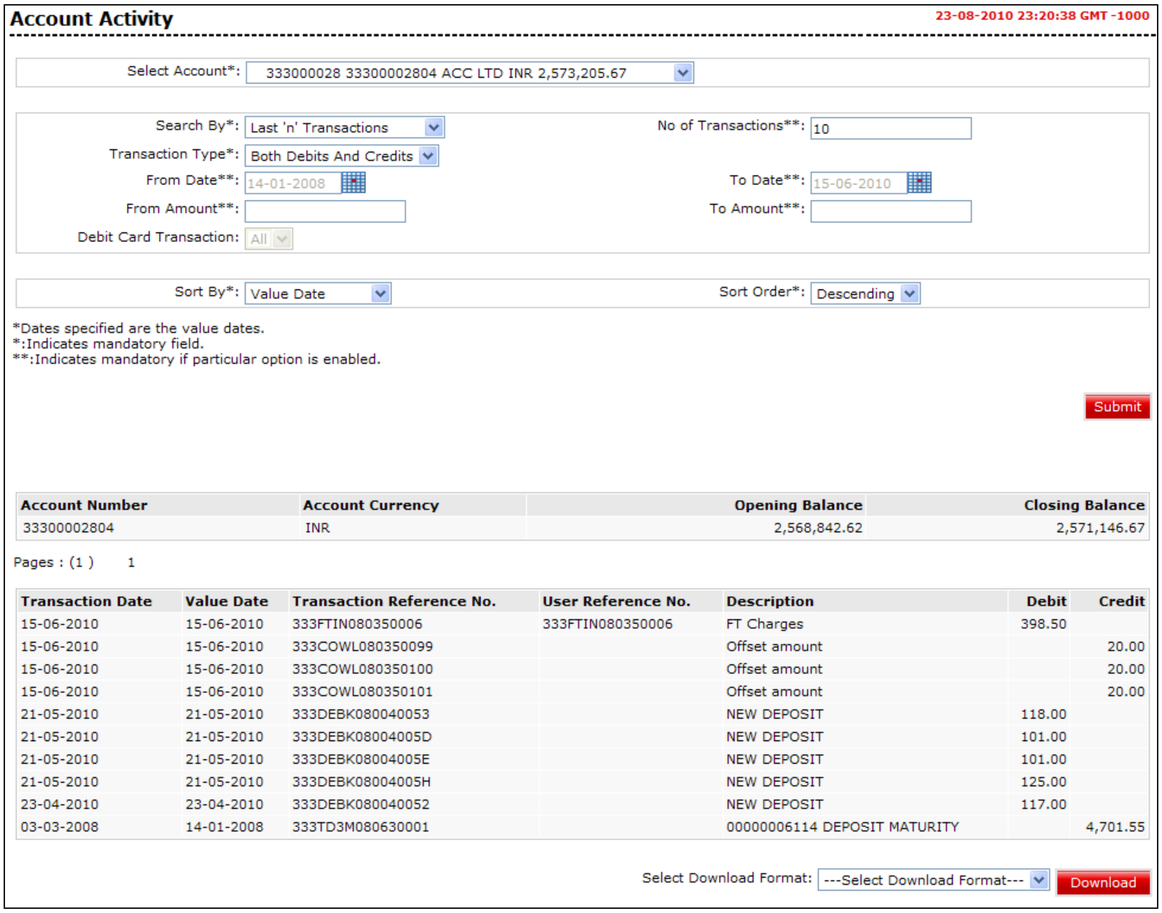
Field Name	Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account from the drop-down list. It displays the CASA account and the customer IDs under it.
Search By	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Current Period • Today’s transaction’s • Previous fortnight • Previous Period • Specified Period • Last “n” days • Last “n” transactions • Previous Month • Previous quarter • Previous six months • Yesterdays transactions
No of transactions/ No of Days	[Conditional, Numeric, 15] Type the number of days or no of Transaction as per the selection done in the Search By field. This field is enabled and displayed only when the number of days or no of Transaction is selected in the Search by field.
Transaction Type	[Mandatory, Drop-Down] Select the transaction type from the drop-down list. The options are: • Both Debits And Credits • Only Debits • Only Credits • Debit Card transactions
From Date	[Conditional, Pick List] Select the from date from the pick list. It is the start date for displaying the transaction history. This field is enabled, only if you select **Specified Period** from the **Search By** drop-down list.

Field Name	Description
To Date	[Conditional, Pick List] Select the to date from the pick list. It is the end date for displaying the transaction history. This field is enabled, only if you select **Specified Period** from the **Search By** drop-down list.
From Amount	[Optional, Numeric, 10] Type the from amount in this field.
To Amount	[Optional, Numeric, 10] Type the to amount in this field.
Sort By	[Mandatory, Drop-Down] Select the sort by order from the drop-down list. The options are: • Transaction Date • Amount • Value Date
Sort Order	[Mandatory, Drop-Down] Select the sort order from the drop-down list. The options are: • Ascending • Descending

1. Click the **Submit** button. The system displays the **Account Activity** screen with the transaction details.

Account Activity


Account Activity 23-08-2010 23:20:38 GMT -1000

Select Account*: 333000028 33300002804 ACC LTD INR 2,573,205.67

Search By*: Last 'n' Transactions
No of Transactions**: 10
Transaction Type*: Both Debits And Credits
From Date**: 14-01-2008
To Date**: 15-06-2010
From Amount**:
To Amount**:
Debit Card Transaction: All

Sort By*: Value Date
Sort Order*: Descending

*Dates specified are the value dates.
*:Indicates mandatory field.
**:Indicates mandatory if particular option is enabled.

Submit

Account Number	Account Currency	Opening Balance	Closing Balance
33300002804	INR	2,568,842.62	2,571,146.67

Pages : (1) 1

Transaction Date	Value Date	Transaction Reference No.	User Reference No.	Description	Debit	Credit
15-06-2010	15-06-2010	333FTIN080350006	333FTIN080350006	FT Charges	398.50	
15-06-2010	15-06-2010	333COWL080350099		Offset amount		20.00
15-06-2010	15-06-2010	333COWL080350100		Offset amount		20.00
15-06-2010	15-06-2010	333COWL080350101		Offset amount		20.00
21-05-2010	21-05-2010	333DEBK080040053		NEW DEPOSIT	118.00	
21-05-2010	21-05-2010	333DEBK08004005D		NEW DEPOSIT	101.00	
21-05-2010	21-05-2010	333DEBK08004005E		NEW DEPOSIT	101.00	
21-05-2010	21-05-2010	333DEBK08004005H		NEW DEPOSIT	125.00	
23-04-2010	23-04-2010	333DEBK080040052		NEW DEPOSIT	117.00	
03-03-2008	14-01-2008	333TD3M080630001		00000006114 DEPOSIT MATURITY		4,701.55

Select Download Format: ---Select Download Format--- Download

Column Description

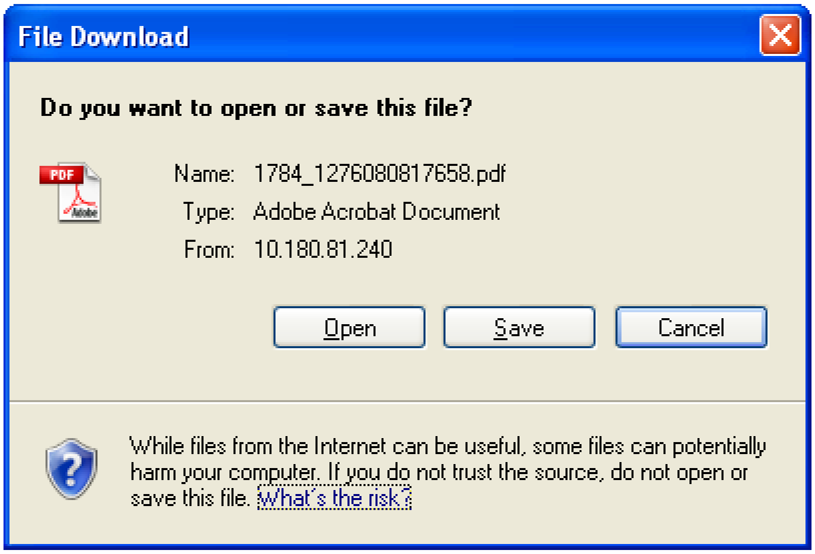
Column Name	Description
Account Number	[Display] This column displays the account number for which the account activities are displayed.
Account Currency	[Display] This column displays the base currency of the account.
Opening Balance	[Display] This column displays the opening balance of an account prior to the latest transaction.
Closing Balance	[Display] This column displays the closing balance of an account prior to the latest transaction.

Column Name	Description
Pages	[Display] This section displays the different page links that can be used to navigate to the desired set of records in the transaction list. Click the desired page link. For example, click 2 to view the transactions on the second page of the list, or click Last Page to view the transactions on the last page of the list.
Transaction Date	[Display] This column displays the date on which the transaction was processed.
Value Date	[Display] This column displays the value date of the transaction.
Reference	[Display] This column displays the reference number for the transaction.
Description	[Display] This column displays the brief description of the transaction.
Debit	[Display] This column displays the debit amount of the transaction.
Credit	[Display] This column displays the credit amount of the transaction.
Balance	[Display] This column displays the balance amount remaining after the transaction. This column is displayed only in the case of Periodic Search and Value dated Sorting.
Select Download Format	[Mandatory, Drop-Down] Select the download format from the drop-down list. It is the format in which the file is downloaded. The options are: • Excel Format • PDF Format • QIF Format • QFX format • MT940 format

Note: MT940 Format is not the MT940 messages generated for the account but the activity downloaded as per the Format of MT 940.

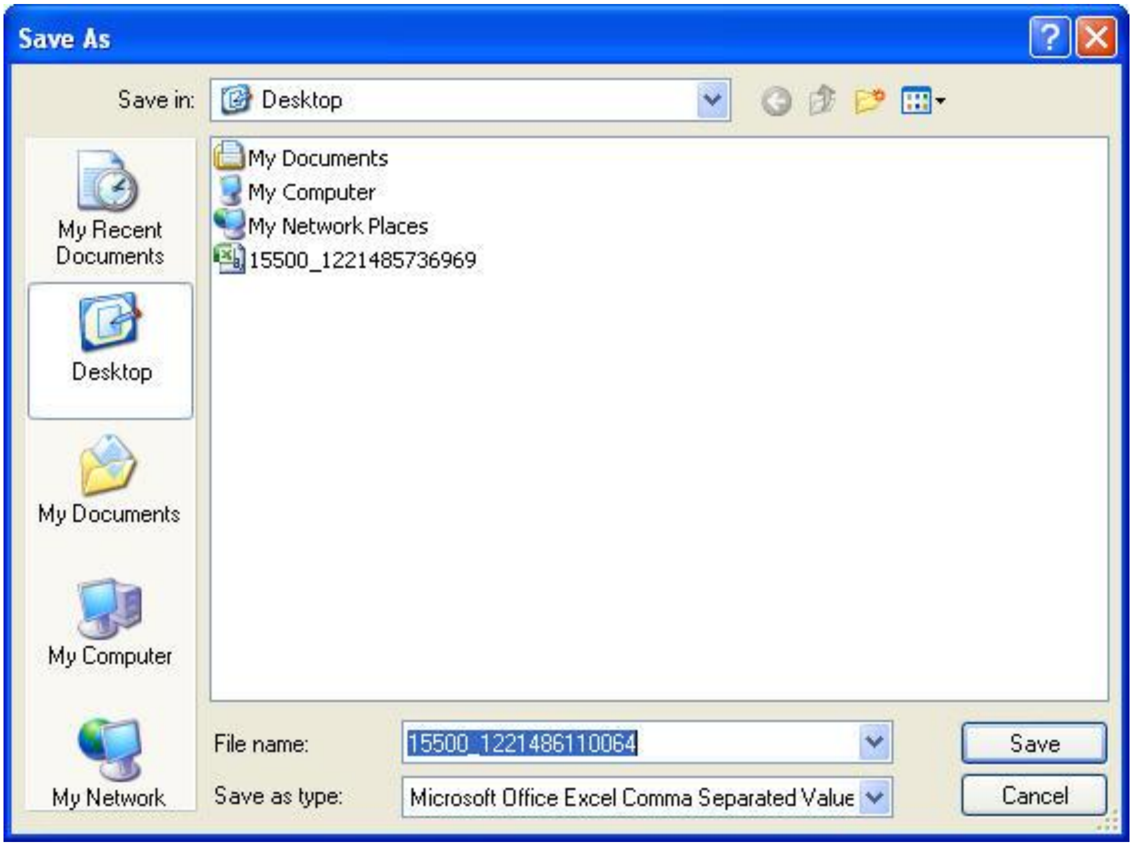
2. Select the required download format, and click the **Download** button to download the file.
   The system displays the **File Download** dialog box.

File Download



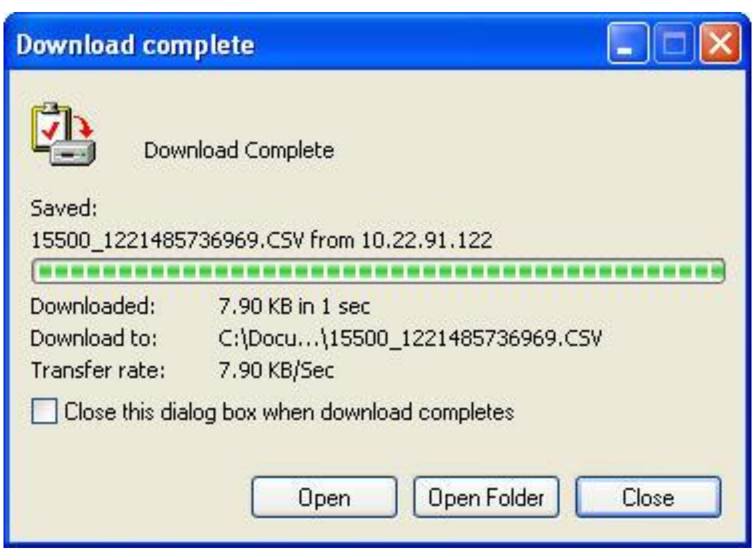
3. Click the **Save** button to save the file. The system displays the **Save As** dialog box.
   OR
   Click the **Open** button to open the file. The system displays the file in the desired format.

Save As



4. Navigate to the desired location where you want to save the file, and click the **Save** button. The system displays the **Download complete** dialog box when the download is complete.

Download complete



5. Click the **Open** button to view the downloaded file. The system displays the downloaded file in the selected format.
   OR
   Click the **Open Folder** button to open the folder where the file is downloaded. The system opens the folder.

7. Spending Analysis

The **Spending Analysis** option allows you to view the graphs, analyze the spending patterns. You can view spending analysis in the form of pie chart (default graph) & bar graph. You can also print and download the spending analysis along with graphs in PDF format.

Navigate through menus, **Accounts > Savings and Current Accounts > Spending Analysis** to view Spending Analysis.

Spending Analysis

1. Select the customers for which the spending analysis is to be viewed.

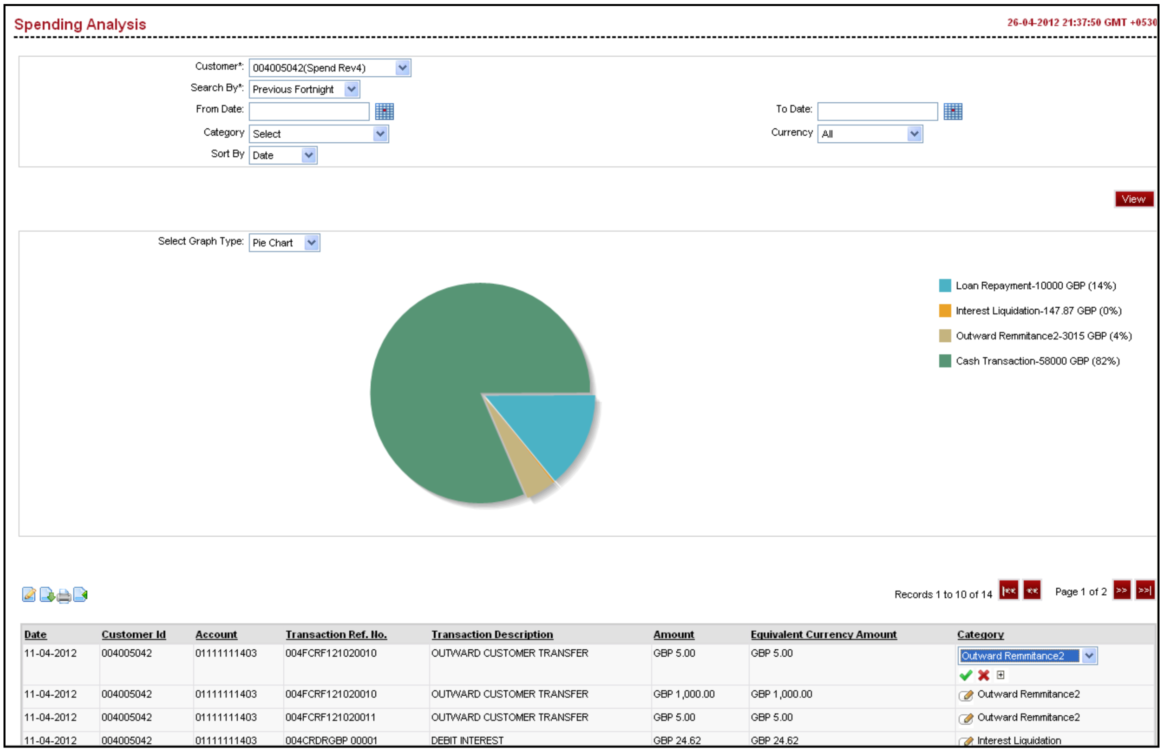
Field Description

Field Name	Description

Field Name	Description
Customer	[Drop-down] Select the customers for which the spending analysis is to be viewed
Search By	[Drop-down] Select periodic search options available to the User.
From Date	[Date-picker] Select the From Date for specified date.
To Date	[Date-picker]] Select the To Date for specified date.
Category	[Drop-down] Select the category to filter the details from the available categories.
Currency	[Drop-down] Select the currency.
Sort By	[Drop-down] Select the option to view specific transaction details.

6. Click the **View** button. The system displays spending analysis details and its graphical representation for selected customer.

Spending Analysis


Spending Analysis
26-04-2012 21:37:50 GMT +0530
Customer*: 004005042(Spend Rev4)
Search By*: Previous Fortnight
From Date:
To Date:
Category Select
Currency All
Sort By Date
View
Select Graph Type: Pie Chart
Loan Repayment-10000 GBP (14%)
Interest Liquidation-147.87 GBP (0%)
Outward Remmitance2-3015 GBP (4%)
Cash Transaction-58000 GBP (82%)
Records 1 to 10 of 14
Page 1 of 2
Date
Customer Id
Account
Transaction Ref. No.
Transaction Description
Amount
Equivalent Currency Amount
Category
11-04-2012 004005042 01111111403 004FCRF121020010 OUTWARD CUSTOMER TRANSFER GBP 5.00 GBP 5.00 Outward Remmitance2
11-04-2012 004005042 01111111403 004FCRF121020010 OUTWARD CUSTOMER TRANSFER GBP 1,000.00 GBP 1,000.00 Outward Remmitance2
11-04-2012 004005042 01111111403 004FCRF121020011 OUTWARD CUSTOMER TRANSFER GBP 5.00 GBP 5.00 Outward Remmitance2
11-04-2012 004005042 01111111403 004CRDRGBP 00001 DEBIT INTEREST GBP 24.62 GBP 24.62 Interest Liquidation

Field Description

Field Name	Description
Date	[Display] This field displays the date on which the transaction is done.
Customer Id	[Display] This field displays the customer Id.
Account	[Display] This field displays the Account number through which the transaction is performed.
Transaction Ref. No.	[Display] This field displays the reference number of the transction.
Transaction Description	[Display] This field displays the transaction description of the transaction as per the host.
Amount	[Display] This field displays the amount for which the transaction has been done.
Equivalent currency Amount	[Display] This field displays the transaction amount with currency on the basis of equivalent currency as per bank rate.
Category	[Display] This field displays the transaction currency .

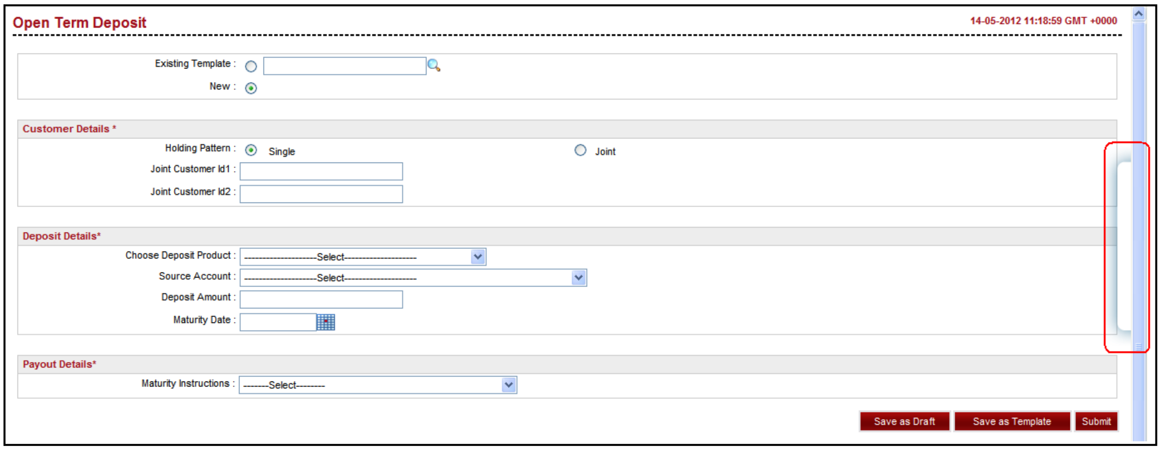
7. Click the edit button to change the category of required transaction
8. Click add button to add any category for required transaction.
9. Click cancel button to cancel category editing.. The system displays the downloaded file in the selected format.
10. Click **Update Category** button to update category.

8. Live Help

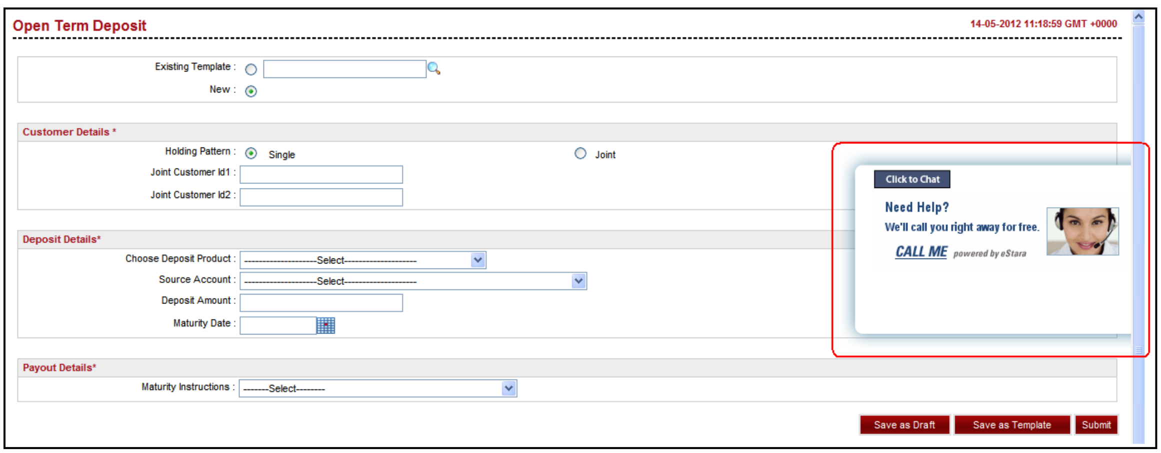
Using this option, you can chat or request for a call by the Oracle ATG agents for online assistance.
This feature provides the options to the business users to interact with bank officials / call centre executives.

1. Below is shown for Open Term Deposit transaction. This option will be available for various transactions.

Open Term Deposit



2. In the above screen, move the mouse at the right side middle section of the screen, as encircled above. It will open a small widget/window showing the option to call, as shown in below screen.



3. You can chat with the agent by clicking Click to Chat option
   OR
   You can interact with an agent on call, by clicking Call Me option. It will direct a call to an Agent, which then will direct the agent to call you.

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

5. Select the Country
6. Enter your number. Click the Talk By Phone button. You will receive a call.
7. You can also interact on computer by clicking Talk By PC option

Oracle FLEXCUBE Direct Banking

Retail Inquiries User Manual

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