Oracle FLEXCUBE Direct Banking
Release 12.0.0
Oracle iPad Application Based Banking
User Manual

Part No. E52305-01

Table of Contents

1. Transaction Host Integration Matrix 3
2. Log In 6
3. Logout 9
4. Setting any Transaction as Favorite 11
5. Dashboard/Landing screen 13
5.1. Account Relationship 14
5.2. Notifications 15
5.3. Service Requests 16
6. Account Activity 18
7. Account Details 22
8. My Accounts 27
9. Adhoc Statement 29
10. Stop Cheque 34
11. My Cheques 38
12. New Cheque Book 42
13. Loan Details 47
14. Financing Details 51
15. Notification 55
15.1. Reminders 56
15.2. Interaction 59
15.3. Alerts 65
15.4. Bulletin 66
15.5. Tasks 67
16. Forex Inquiry 68
17. Own Account Transfer 70
18. Internal Transfer 75
19. Domestic Payment 80
20. Pay Bill 85
21. Register Biller 89
22. Delete Biller 94
23. Deposit Redemption 98
24. Deposit Details 104
25. Transaction Activities 108
26. Transactions to Authorize 113
27. Change Password 120
28. Credit Card Details 125
29. Credit Card Statement 129
30. Force Change Password 132
31. Contract Deposits 137
32. Buy Funds 141
33. Redeem Funds 148
34. Portfolio 154
35. Switch Funds 158
36. Order Status 164
37. Transaction Password Behavior 168
38. ATM Branch Locator 173
39. Offers 175
40. Live Help 177

1. Transaction Host Integration Matrix

Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	**NH**	**NH**	**Y**
Log Out	**NH**	**NH**	**Y**
Account Activity	✕	★	**N**
Account Details	✕	★	**Y**
Account Summary	✕	★	**Y**
Ad-hoc Account Statement Request	✕	★	**N**
Stop /Unblock Cheque Request	✕	★	**N**
Cheque Status Inquiry	✕	★	**N**

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

ORACLE

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

2. Log In

This option allows you to perform the transaction through FLEXCUBE Direct Banking system using iPad.

To login into the iPad Banking Application

1. Download the FCDB application on the iPad. Click FCDB application icon.The system displays initial **Login** screen to login into the application.

Login

2. Type the user id and password provided to login.
3. Click the **Sign In** button. The system displays **Welcome** screen.

Welcome Screen

4. Select any transaction icon to proceed with that transaction.

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

3. Logout

This option enables you to log off the application.

To log out of the iPad Banking Application

1. Log on to the iPad Banking Application.
2. Click the **Log Off** button.

Welcome Screen

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

4. Setting any Transaction as Favorite

This option enables you to set any transaction as Favorite. That transaction will be available under the Favorites tab for direct access without navigating through Menu and submenus.

To set any transaction as Favorite

1. Click the Favorite icon to set the transaction as Favorite. The system will display transaction list.
2. Click **Edit** button. You can set any transaction as favorite or vice versa. Select the encircled button of transaction and drag it under Favorite Transaction panel. Transaction will be set as favorite and it will be shown under Favorite Transaction list.

Favorite Transaction

3. Click any Favorite transaction icon to proceed with that transaction.
4. To remove any already set Favorite transaction, click the same Favorite icon. Select the encircled button of favorite transaction and drag it under Add Favorite Transaction panel.

5. Dashboard/Landing screen

Dashboard screen mainly divided into three sections, Account Relationship, Notification and Service Requests. You can perform and view various transactions available on dashboard screen.

5.1. Account Relationship

You can view list of various accounts mapped to the user. Account Relationship panel displays list of account like CASA, Islamic, Term Deposit accounts and respective amount available for that account.

1. Select any account type from **Account Relationship** panel. List of all accounts available under that account type will be displayed in right hand side panel with its details.
2. Click any account from **List of Account** panel displayed in right hind side panel. You can proceed for account related activities.

Note: You can view investment details and wealth management information only if Private Wealth Management customer is mapped to user.

Account Relationship

3. Click button to view available accounts and their respective amounts in pie chart format.

5.2. Notifications

You can view notifications /alerts in notification panel. Notifications displays

- Reminders
- Interaction
- Bulletins
- Alert
- Tasks

Note: Notifications details are explained in Notification chapter.

5.3. Service Requests

You can view various service requests raised by user.

To view the Service Request details

1. Select any service request to be viewed in **Service Request** Panel. The System displays **Service Request** Details Screen.

Service Request

Field Description

Field Name	Description
Transaction	[Display] Displays the name of the transaction.
E-Banking Reference No.	[Display] Displays the reference number generated when the service request of transaction was initiated.

Field Name	Description
Status	[Display] Displays the status of service request for that transaction.
Created By	[Display] Displays the name of the user who has raised service request for that transaction.
Created On	[Display] Displays the date and time on which the service request was imitated.
Updated By	[Display] Displays the user id of the user who last updated the status of the service request.
Updated On	[Display] Displays the date and time on which the service request status of transaction was last updated

2. Click **Close** to close the screen.

6. Account Activity

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

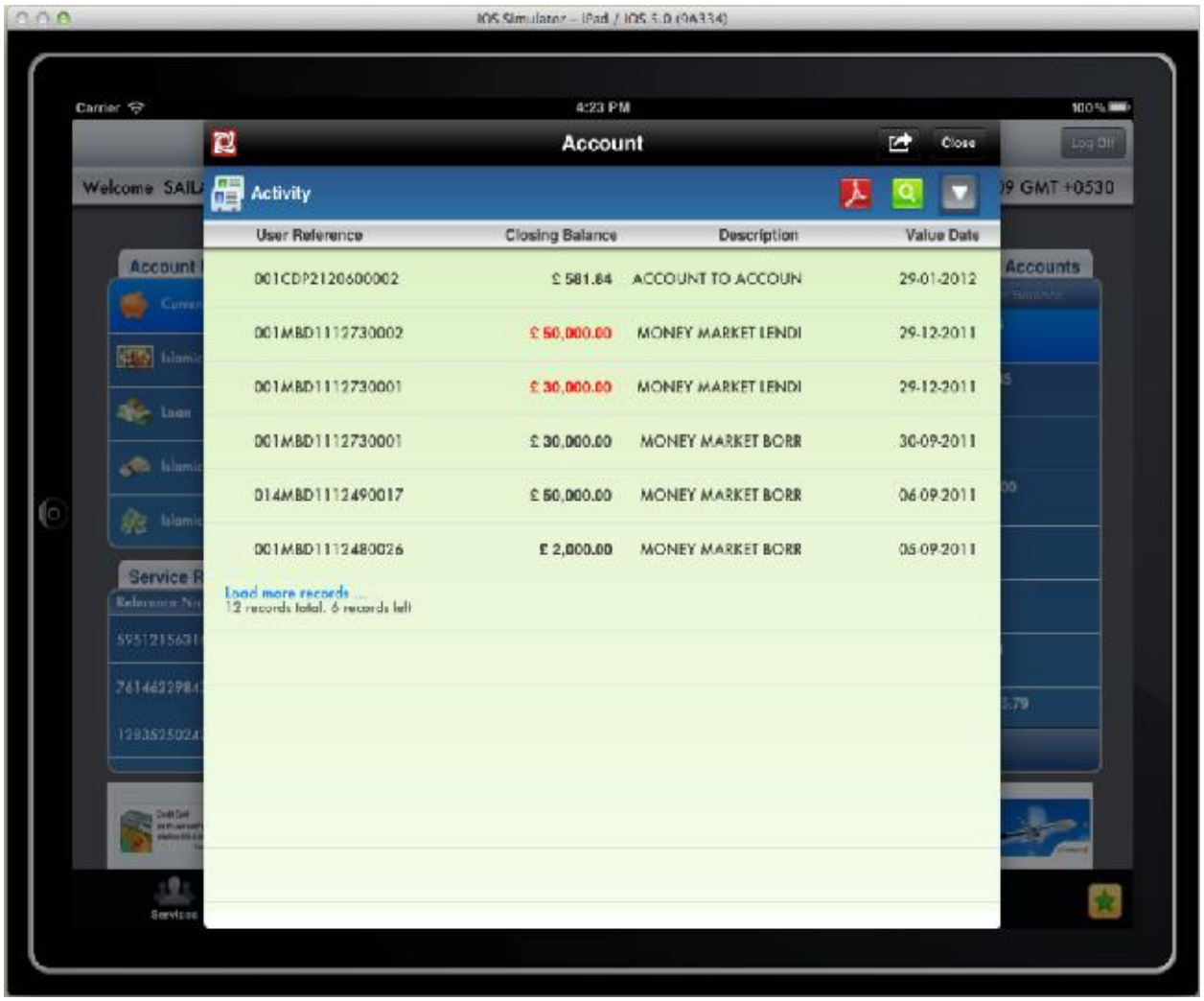
To view the account activity details

1. Log on to the iPad Banking application.
2. Select **Accounts Relationship > Account** from dashboard screen. The system displays **List Of Account** screen on right hand side panel of the dashboard screen.

Dashboard

3. Select the account from the list for viewing the details. The system displays **Account Activity** screen.

Account Activity



Field Description

Field Name	Description
User Reference No.	[Display] This field displays the transaction user reference number when transaction was initiated.
Closing Balance	[Display] This field displays the closing balance of the account after the last transaction.
Description	[Display] This field displays the description of the transaction.

Field Name	Description
User Reference No.	[Display] This field displays the transaction user reference number when transaction was initiated.
Closing Balance	[Display] This field displays the closing balance of the account after the last transaction.
Description	[Display] This field displays the description of the transaction.
Value Date	[Display] This field displays the Value date of the transaction.

4. Click icon to perform transaction like Own Account Transfers, Pay Bills on selected account.
5. Click the **Close** button to close the screen.

7. Account Details

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

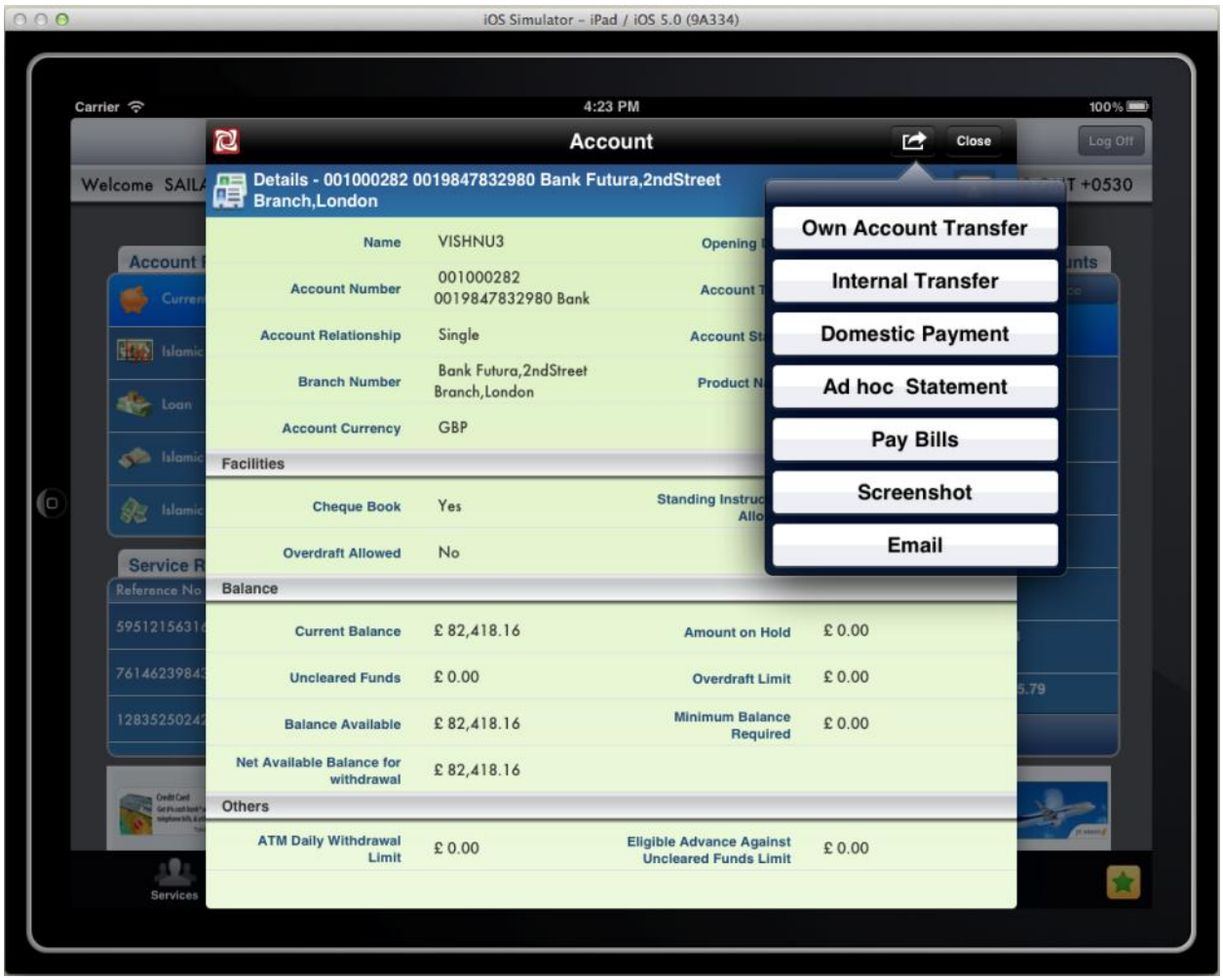
To view the account details

1. Log on to the iPad Banking application.
2. Select **Accounts Relationship > Account** from dashboard screen. The system displays **List Of Account** screen on right hand side panel of the dashboard screen.

Dashboard

3. Select the account from the list for viewing the details. The system displays **Account Details** screen.

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 date on which the account is opened.
Account Number	[Display] This field displays the Account Number of the Customer's account.
Account Type	[Display] This field displays the type of the account. For e.g. Current, Saving, Term Deposit.
Account Relationship	[Display] This field displays the Account Ownership of the Customer's account. For e.g. Sole Owner, Joint Account
Account Status	[Display] This field displays the Status of the account.
Branch Number	[Display] This field displays the Bank Branch number in which account is operating.
Product Name	[Display] This field displays the name of the banking product to which account belongs.
Account Currency	[Display] This field displays the account base currency.
Facilities	**.**
Cheque Book	[Display] This field displays whether cheque book facility is provided for account.
Standing Instruction Allowed	[Display] This field displays whether standing instructions are allowed for account.

Field Name	Description
Overdraft Allowed	[Display] This field displays whether overdraft facility is provided for account.
Balances	
Current Balance	[Display] This field displays the current balance of the account along with the account currency.
Account On Hold	[Display] This field displays the amount on hold or earmarked amount in the account
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
Overdraft limit	[Display] This field displays the uncleared funds of the account.
Balance Available	[Display] This field displays the available balance in account
Minimum Balance Required	[Display] This field displays the minimum balance to be maintained in account
Net available balance for withdrawal	[Display] This field displays the net available balance for withdrawal.
Others	
ATM Daily withdrawal Limit	[Display] This field displays the maximum possible withdrawal per day from ATM
Eligible Advance against Un cleared funds limit	[Display] This field displays the amount of eligible advance against the unclear funds.

4. Click icon to perform transaction like Own Account Transfers, Pay Bills on selected account.
5. Click the **Close** button to close the screen.

8. My Accounts

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

To view the account summary

1. Log on to the iPad Banking application.
2. Select **Account Relationship > Account** from the dashboard screen.

Accounts

Field Description

Field Name	Description
Account No	[Display] This field displays the account number selected from the pop over.
Current Balance	[Display] This field displays the balance available in the account with currency.
Customer Id	[Display] This field displays the customer Id of the user

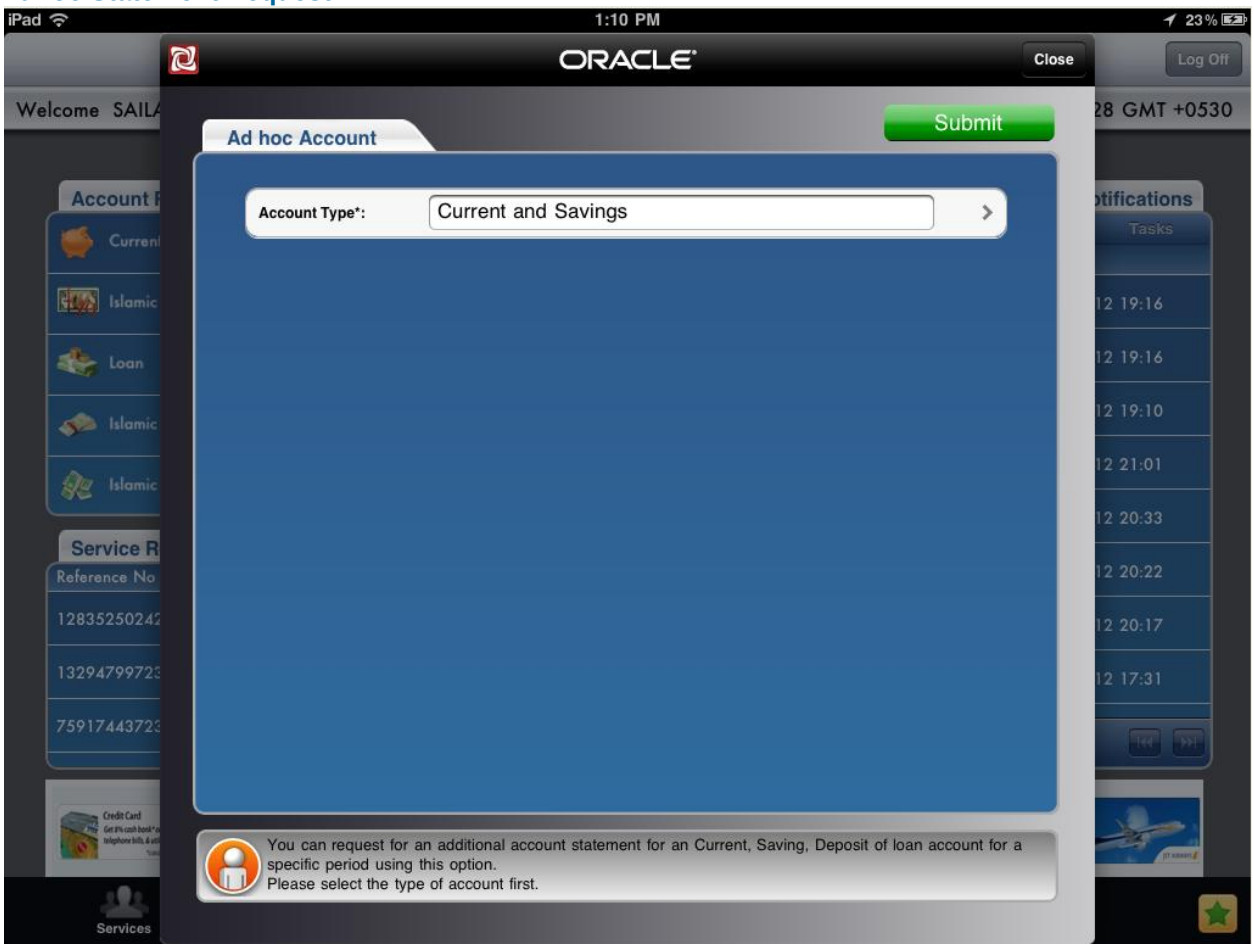
9. Adhoc Statement

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

To request the Adhoc Statement

1. Log on to the iPad Banking application.
2. Select **Accounts > Adhoc Statement** from the menu. The system displays **Adhoc Statement** screen**.**

Adhoc Statement Request

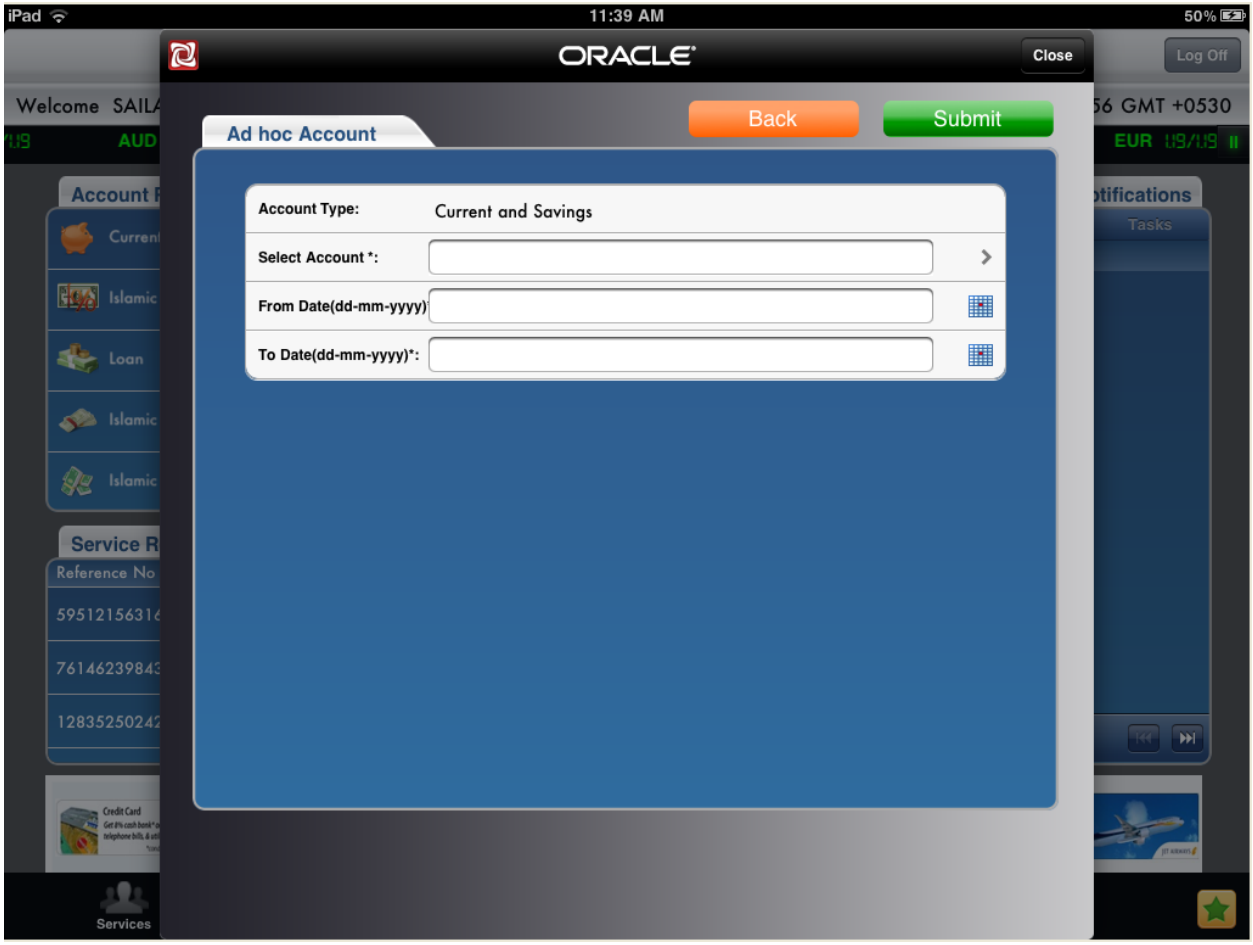


Field Description

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

3. Click the **Submit** button. The system displays **Adhoc Statement** screen.
   OR
   Click the **Close** button to close the screen.

Adhoc Account Statement Request



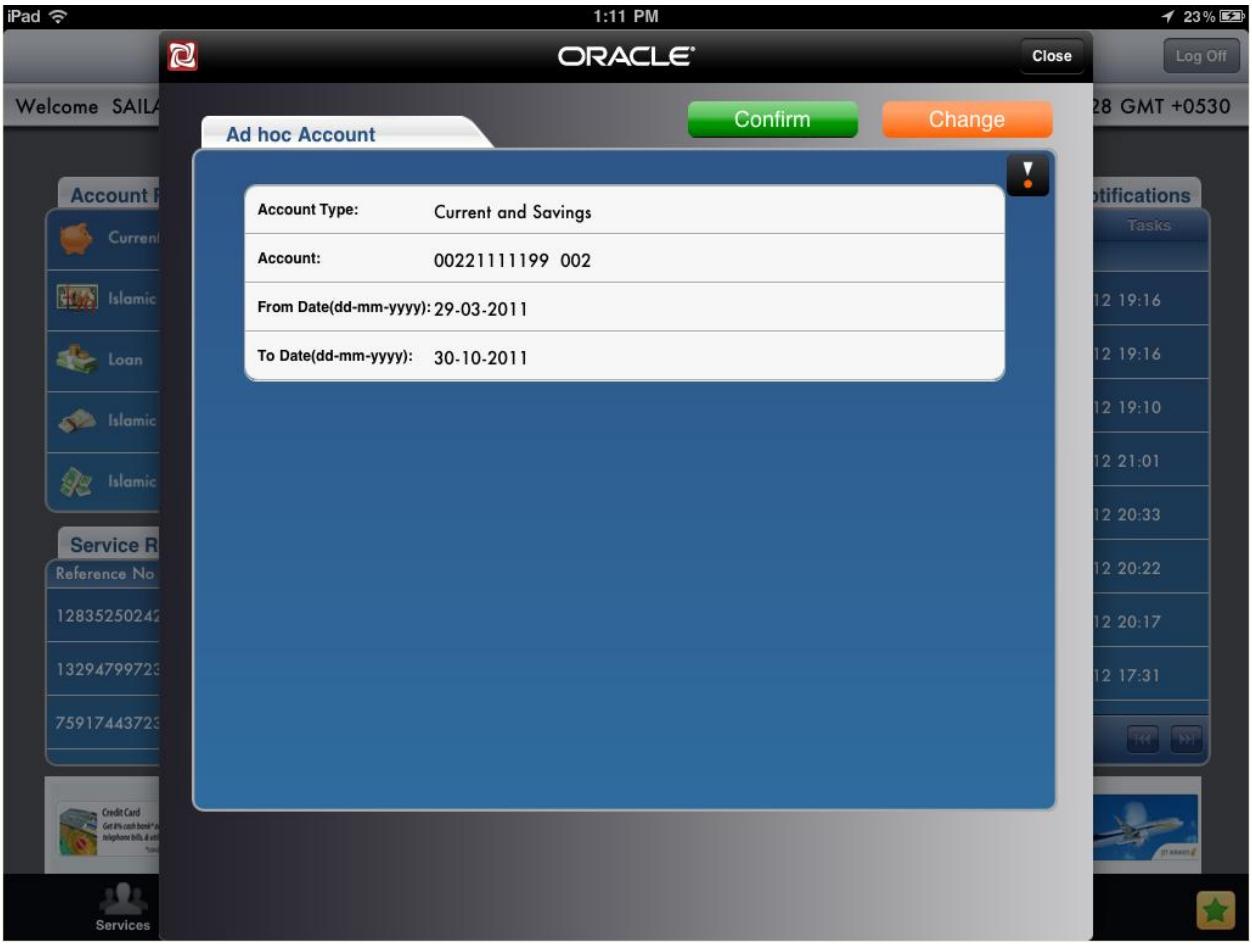
Field Description

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

4. Click the **Submit** button. The system displays **Adhoc Statement Verify** screen.
   OR
   Click the **Back** button to return to the previous screen.
   OR

Click the **Close** button to exit from the application.
OR
Click the **Home** button to go to the menu screen.

Adhoc Account Statement Request Verify



5. Click the **Confirm** button. The system displays **Adhoc Statement Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the window.

Adhoc Account Statement Request Confirm

6. Click the **Close** button to close the screen.
   OR
   Click the **Ok** button. The initial **Adhoc Statement** screen is displayed.

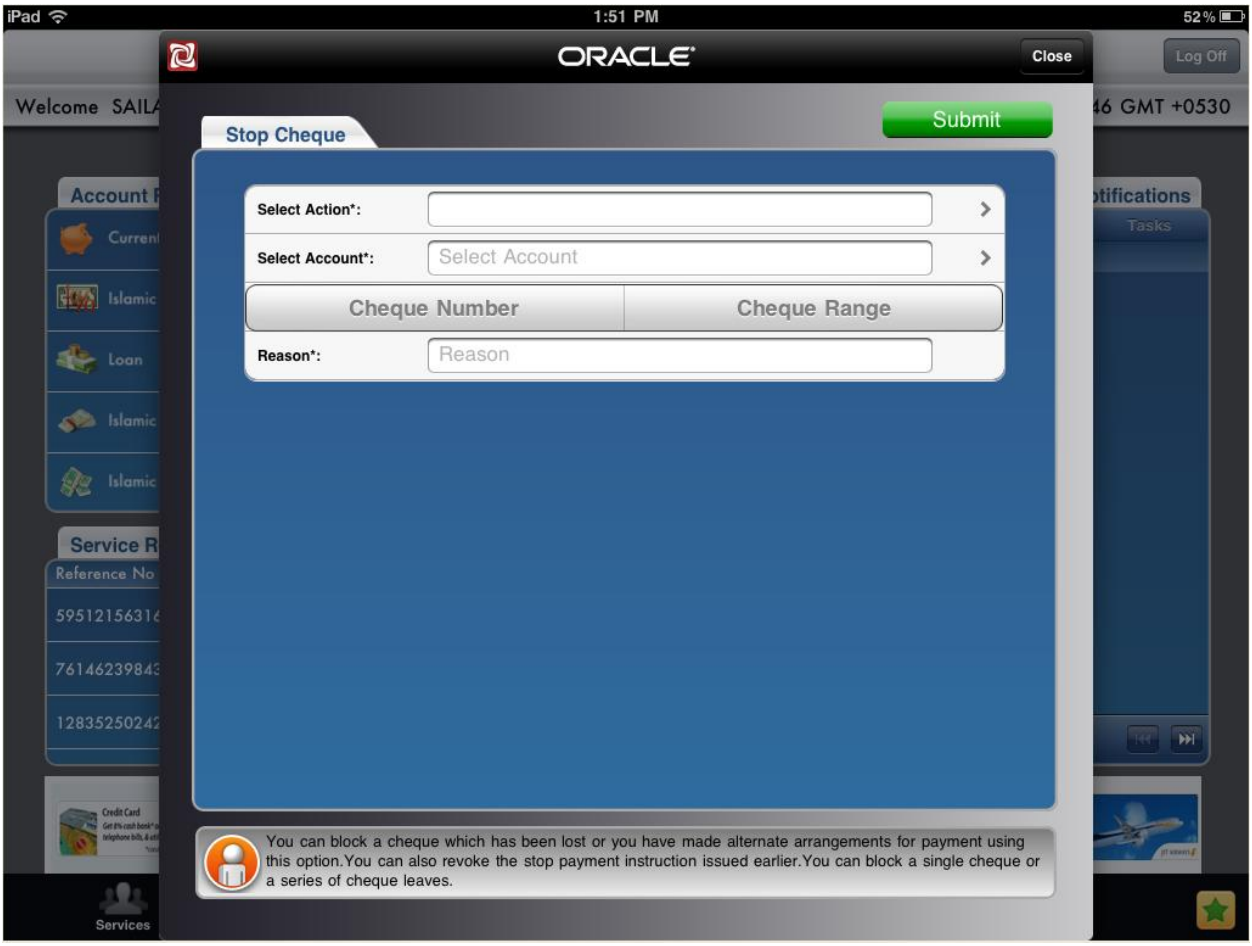
10. Stop Cheque

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

To stop cheque

1. Log on to the iPad Banking application.
2. Select **Services > Stop Cheque** from the menu. The system displays **Stop Cheque** screen.

Stop Cheque



Field Description

Field Name	Description
Select Action	[Mandatory, Pop Over] Select the action to be performed i.e. Stop or cancel from the list.
Select Account	[Mandatory, Pop Over] Select the account for which the request is being made from the list.
Search Type	[Mandatory, Pop Over] Select the search type as Cheque number or cheque range.
Cheque Number	[Mandatory, Numeric, 20] Input the Valid Cheque Number which has to be stopped or Unblocked.

Field Name	Description
Cheque Range	[Optional, Alphanumeric, 20] Input the Starting cheque number and ending cheque number of the cheques to be stopped or unblocked.
Reason	[Mandatory, Alphanumeric, 40] Input the reason of Stop or Unblock Of cheque for reference. This field displays is an optional field for Cancel stopped cheque.

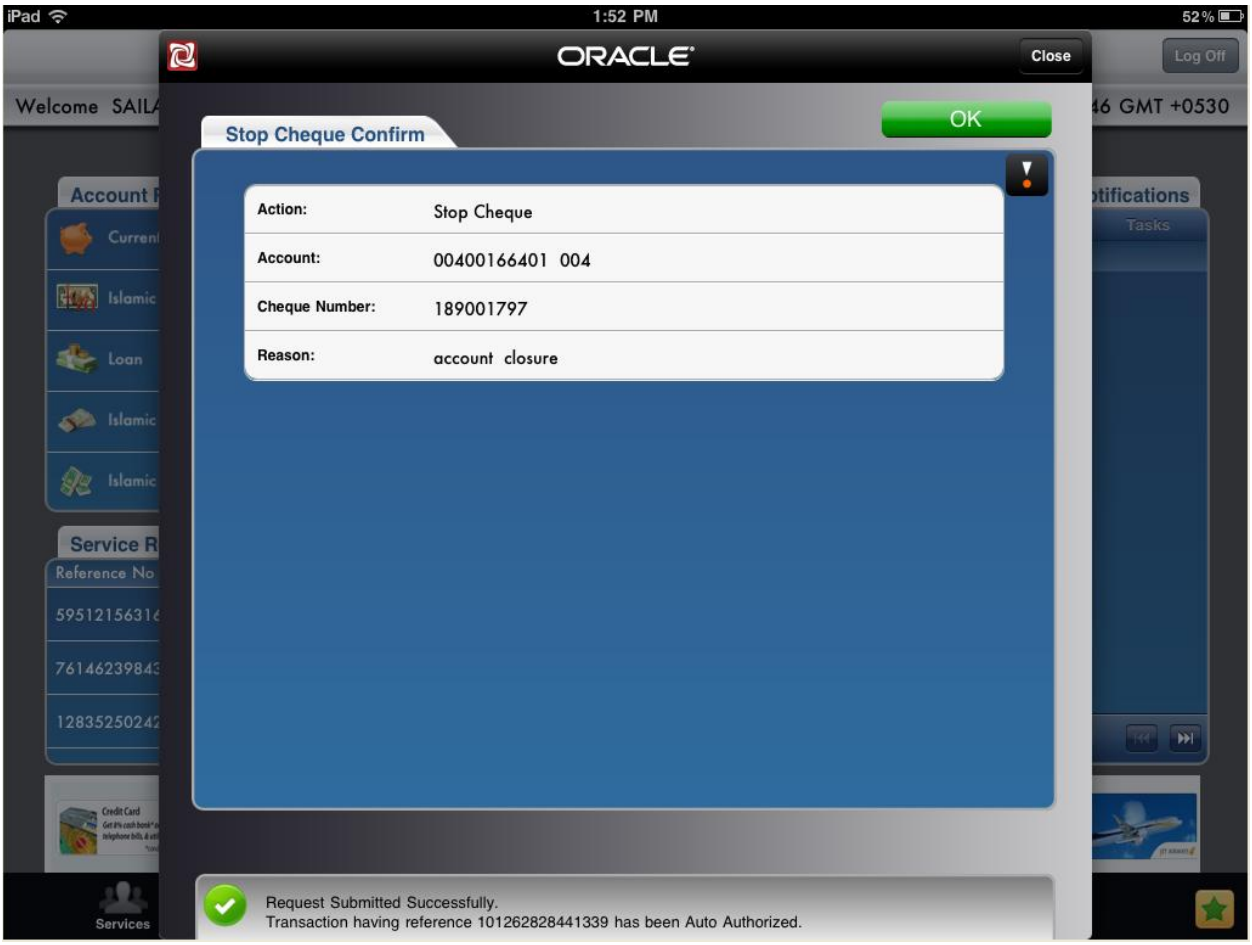
3. Enter the relevant details.
4. Click the **Submit** button. The system displays **Stop Cheque Verify** screen.
   OR
   Click the **Close** button to close the screen.

Stop Cheque Verify

5. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.
   OR

Click the **Change** button to return to the previous screen.
OR
Click the **Close** button to close the screen.

Stop Cheque Confirm



6. Click the **OK** button to get back to previous screen.
   OR
   Click the **Close** button to close the screen.

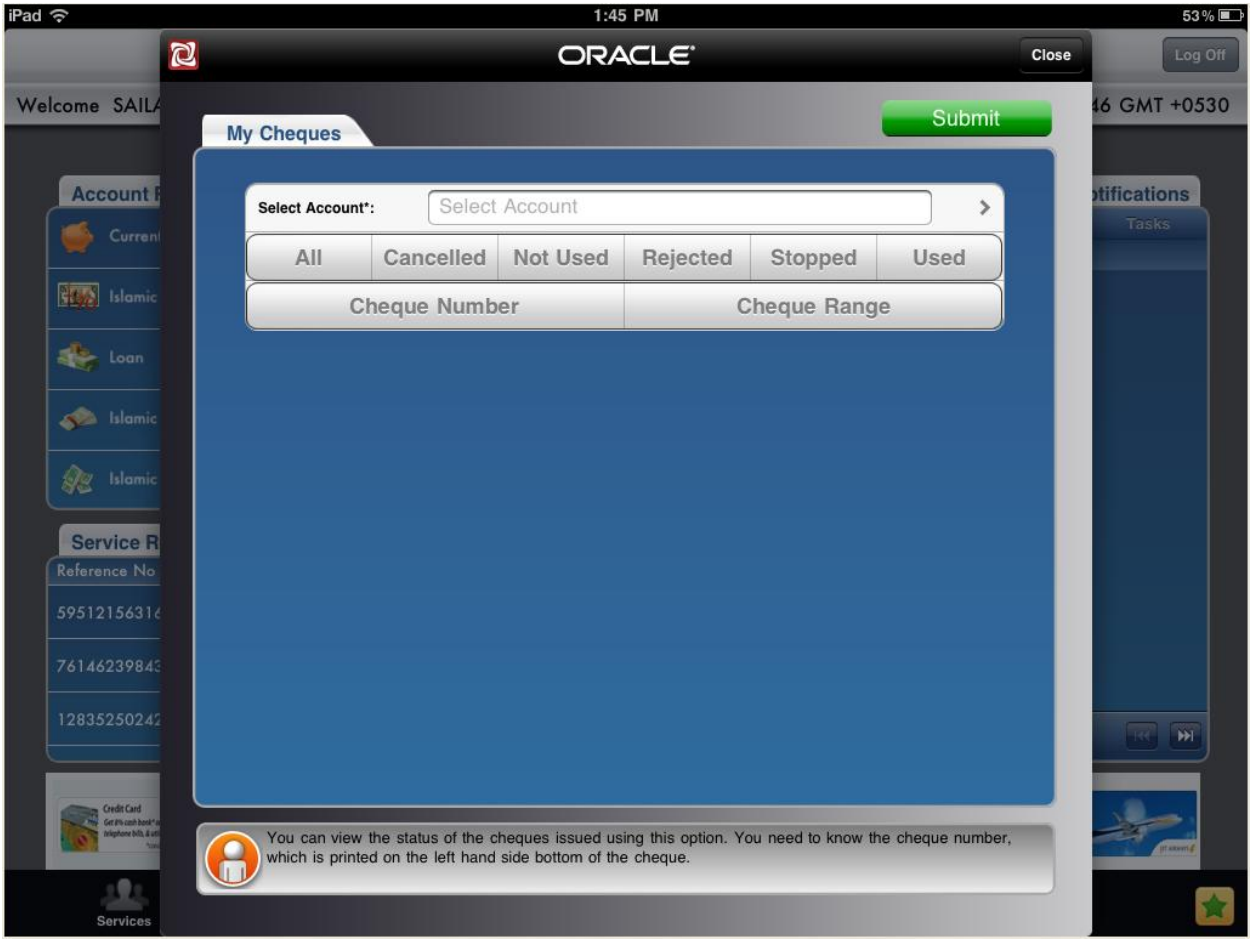
11. My Cheques

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

To inquire the cheque status

1. Log on to the iPad Banking application.
2. Select **Services > My Cheques** from the menu. The system displays **My Cheques** screen.

My Cheques



Field Description

Field Name	Description
Select Account	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
Status	[Mandatory, Pop over] Select the status of cheque for which inquiry is to be made. The options are: • All • Used • Not Used • Stopped • Rejected • Cancelled

Field Name	Description
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number for which status is to be inquired.
Cheque Range	[Mandatory, Numeric, 20] Type the cheque range to be viewed.

3. Click the **Submit** button. The system displays **My Cheques** screen with the cheque status details.
   OR
   Click the **Close** button to close the screen.

My Cheques

Field Description

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

4. Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

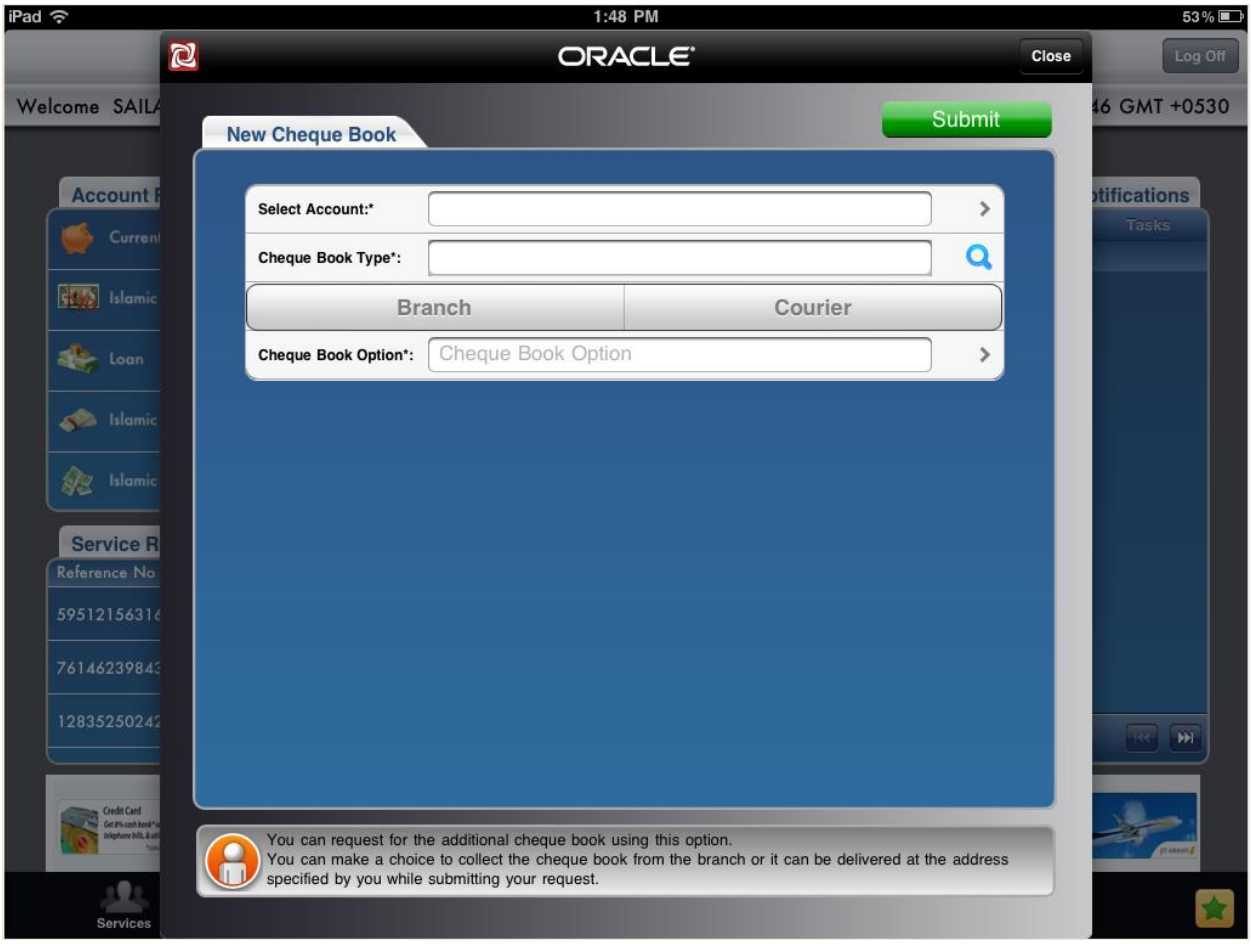
12. New Cheque Book

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

To request the cheque book

1. Log on **to the i**Pad Banking application.
2. Select **Services > New Cheque Book** from the menu. The system displays **New Cheque Book** screen.

New Cheque Book



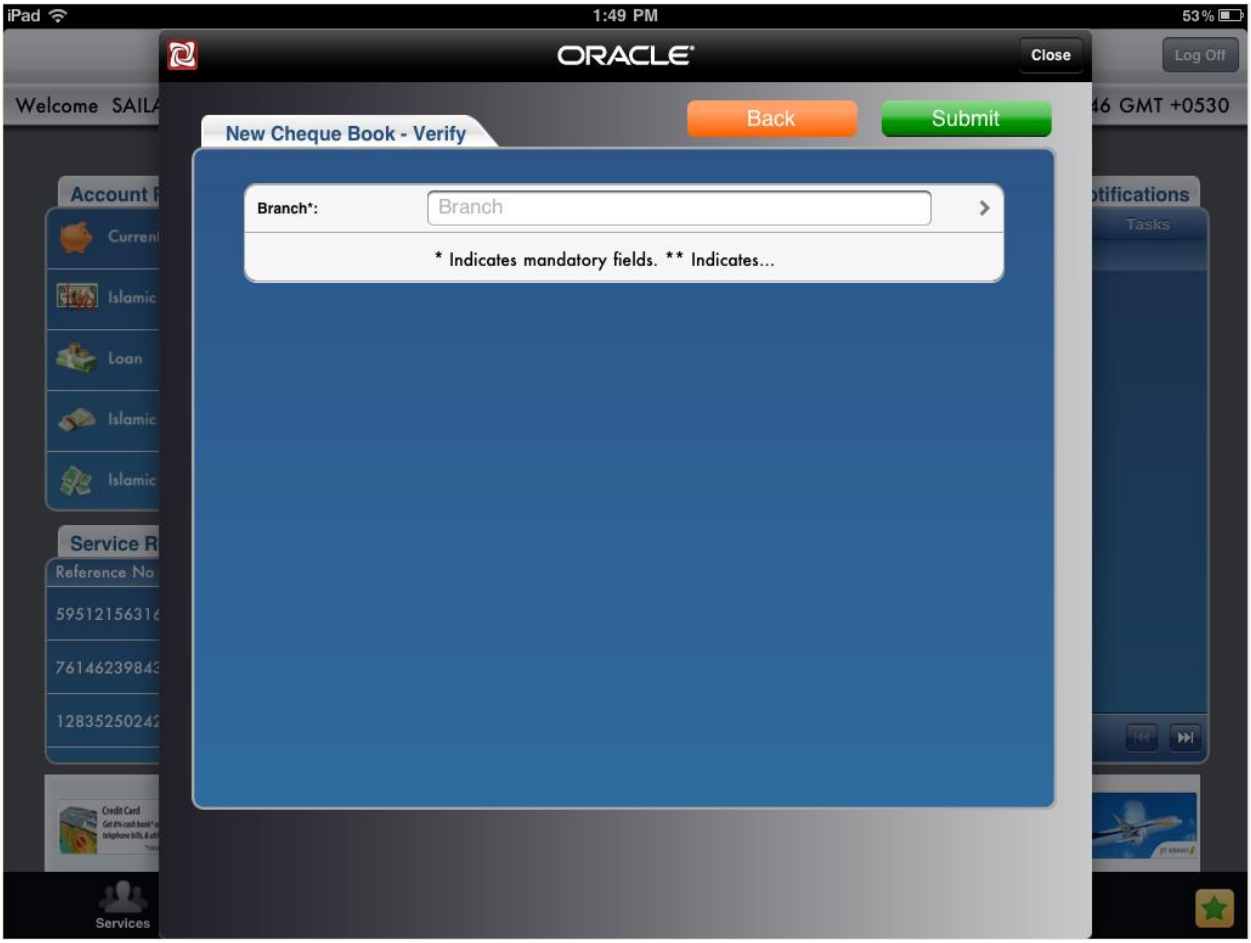
Field Description

Field Name	Description
Select Account	[Mandatory, Pop Over] Select the account for which new cheque book is to be issued.
Mode of Delivery	[Mandatory, Pop Over] Select the mode of delivery for the cheque book. The options are: • Branch • Courier
No. Of Cheque Books	[Mandatory, Pop Over] Select the number of cheque books required from the pop over.

Field Name	Description
Cheque Book Option	[Mandatory, Pop Over] Select the cheque book option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves

3. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.
   OR
   Click the **Close** button to close the screen.

New Cheque Book – Verify



4. Select the branch from the pop over.
5. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.

6. Click the **Confirm** button. The system displays **New Cheque Book – Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

New Cheque Book – Confirm

7. Click the **Close** button to close the screen.
   OR
   Click the **Ok** button. The initial **New Cheque Book** screen is displayed.

13. Loan Details

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

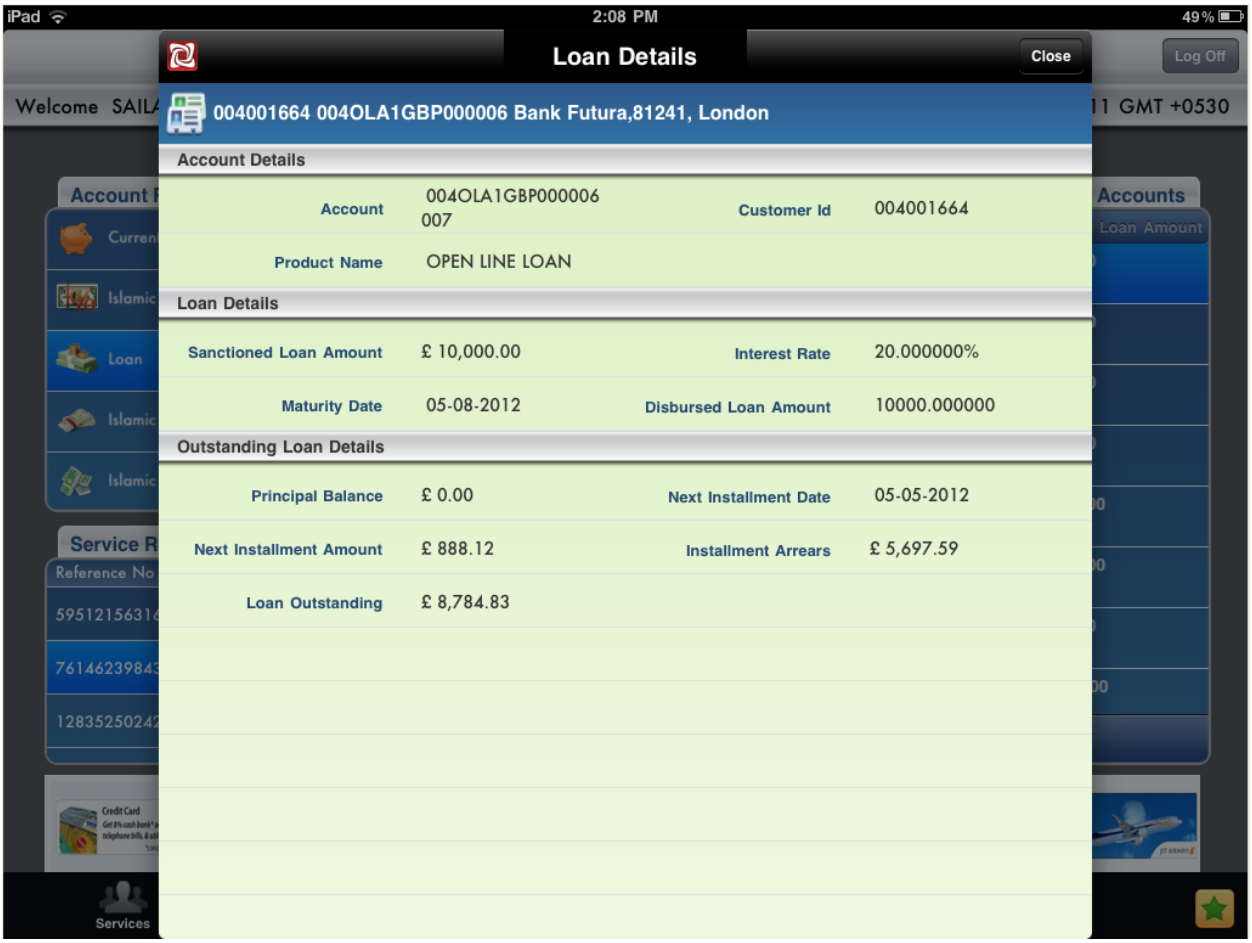
To view the loan details

1. Log on to the iPad Banking application.
2. Select **Account Relationship > Loan** from the dashboard/Landing screen of iPad. as shown below:

Loan

3. As you select Loan accounts from **Account Relationship**, list of all loan accounts will be displayed in right hand side panel of the dashboard screen.
4. Select loan account from **List Of Accounts.** The system will display Loan Details of selected account.

Loan Details



Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the Account Number of the Customer for the Loan amount.
Customer Id	[Display] This field displays the customer id of the Customer
Product Name	[Display] This field displays the product name of the loan account.
Loan Details	

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

5. Click the **Close** button to close the screen.

14. Financing Details

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

To view the financing details

1. Log on to the iPad Banking application.
2. Select **Account Relationship > Islamic Finance** from the dashboard/Landing screen of iPad. as shown below:

Islamic Financing

3. As you select Islamic Finance accounts from **Account Relationship**, list of all Islamic accounts will be displayed in right hand side panel of the dashboard screen.
4. Select Islamic account from **List Of Accounts.** The system will display Financing Details of selected account.

Financing Account Details

Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer id of the selected account.
Product Name	[Display] This field displays the financing product name.

Field Name	Description
Financing Details	
Amount Financed	[Display] This field displays the financed amount.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of the financing account.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.
Lease Payment Mode	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

5. Click the **Close** button to close the screen.

15. Notification

You can view notifications /alerts in notification panel of the dashboard screen.

15.1. Reminders

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

To access the Reminders option

1. Log on to the iPad Banking application.
2. Select **Notification >Reminders** on dashboard screen. List of reminders will be displayed.
3. Select the reminder to be viewed. You can modify, view or delete reminders.

Reminders

To Register reminders

1. Click icon to register reminder. The system displays **Register Reminder** screen.

Register Reminders

2. Click **Register** reminder. The system displays **Register Reminder Confirm** screen.

Register Reminders Confirm

iPad
3:47 PM
91 %
ORACLE
Close
Log Off
Welcome SAILA
GMT +0530
Confirm
OK
Subject :
meeting
Description :
meeting
Frequency :
Monthly
End Date :
04-08-2012
Reminder set successfully.
Account
Service
Reference No
Tasks
Services

3. Click **OK**.

15.2. Interaction

This option allows you to communicate with the bank administrator.

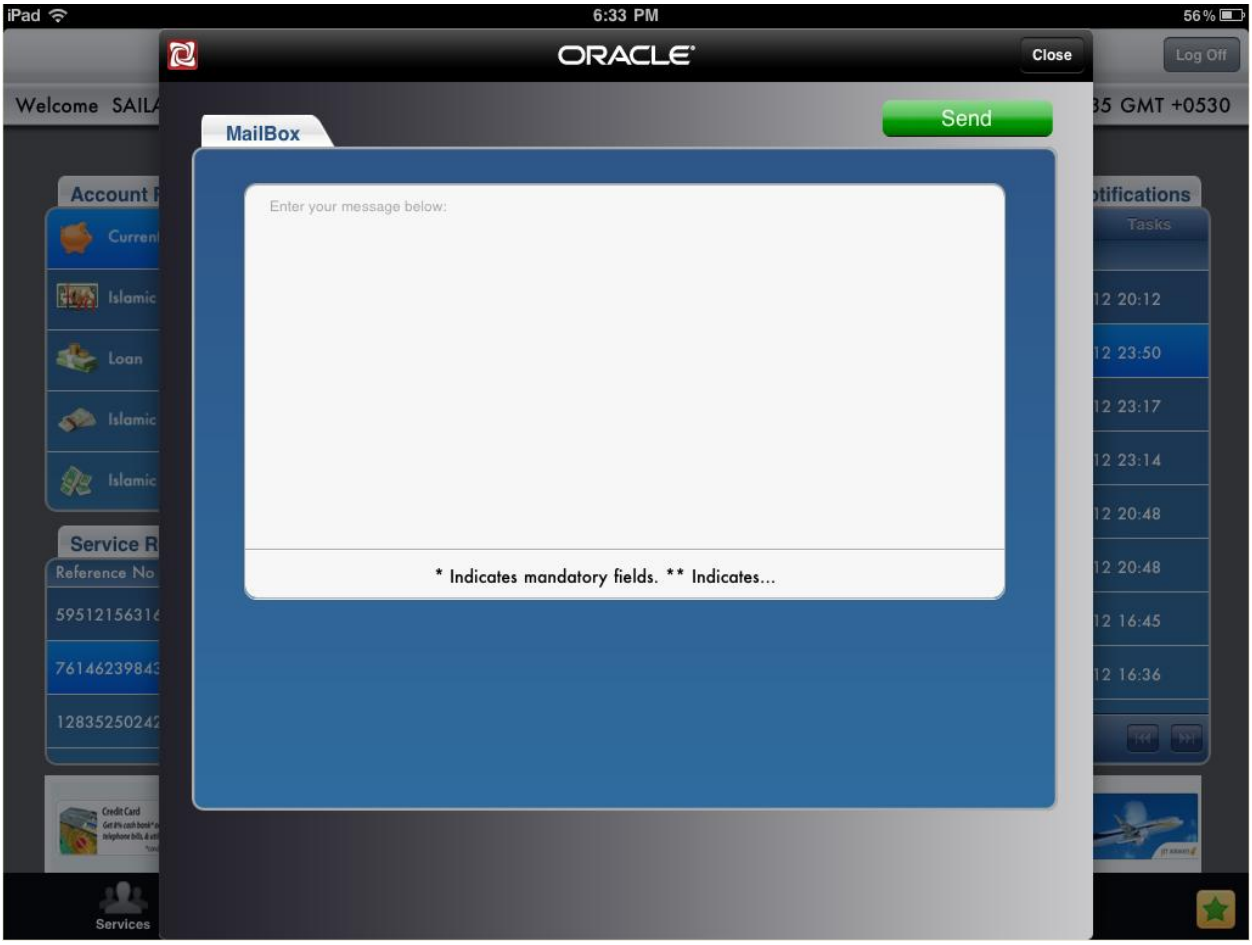
To access the Interaction option

1. Log on to the iPad Banking application.
2. Select **Notification >Interaction** on dashboard screen. List of mails will be displayed.
3. Select the mail to be viewed. The system displays the **Mailbox** screen**.**

MailBox

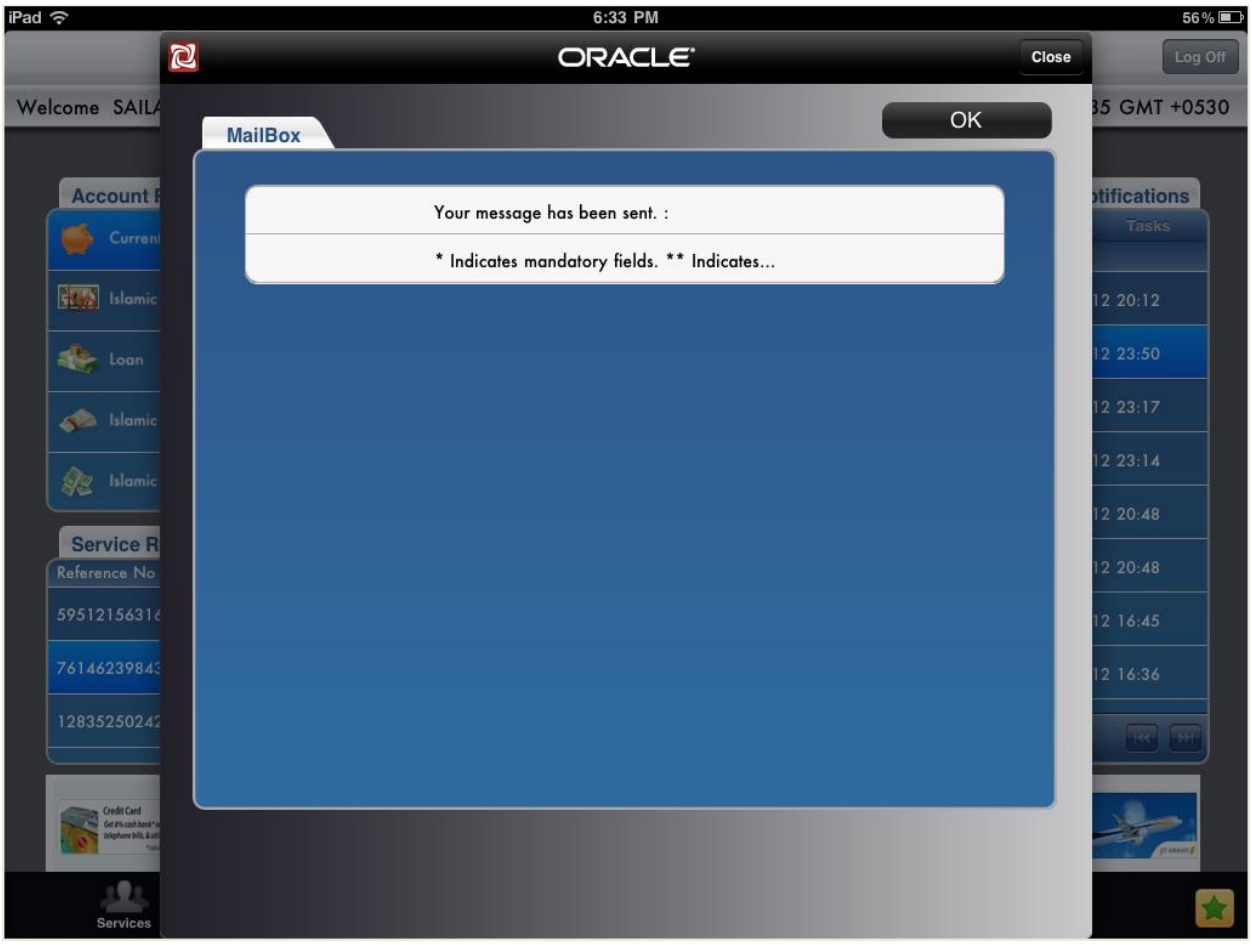
4. Click the **Close** button to close the screen.
   OR
   Click the **Reply** button to reply to sender. The system displays following screen.

MailBox



5. Click the **Send** button to send reply to the sender. The system displays following screen:

MailBox Verify



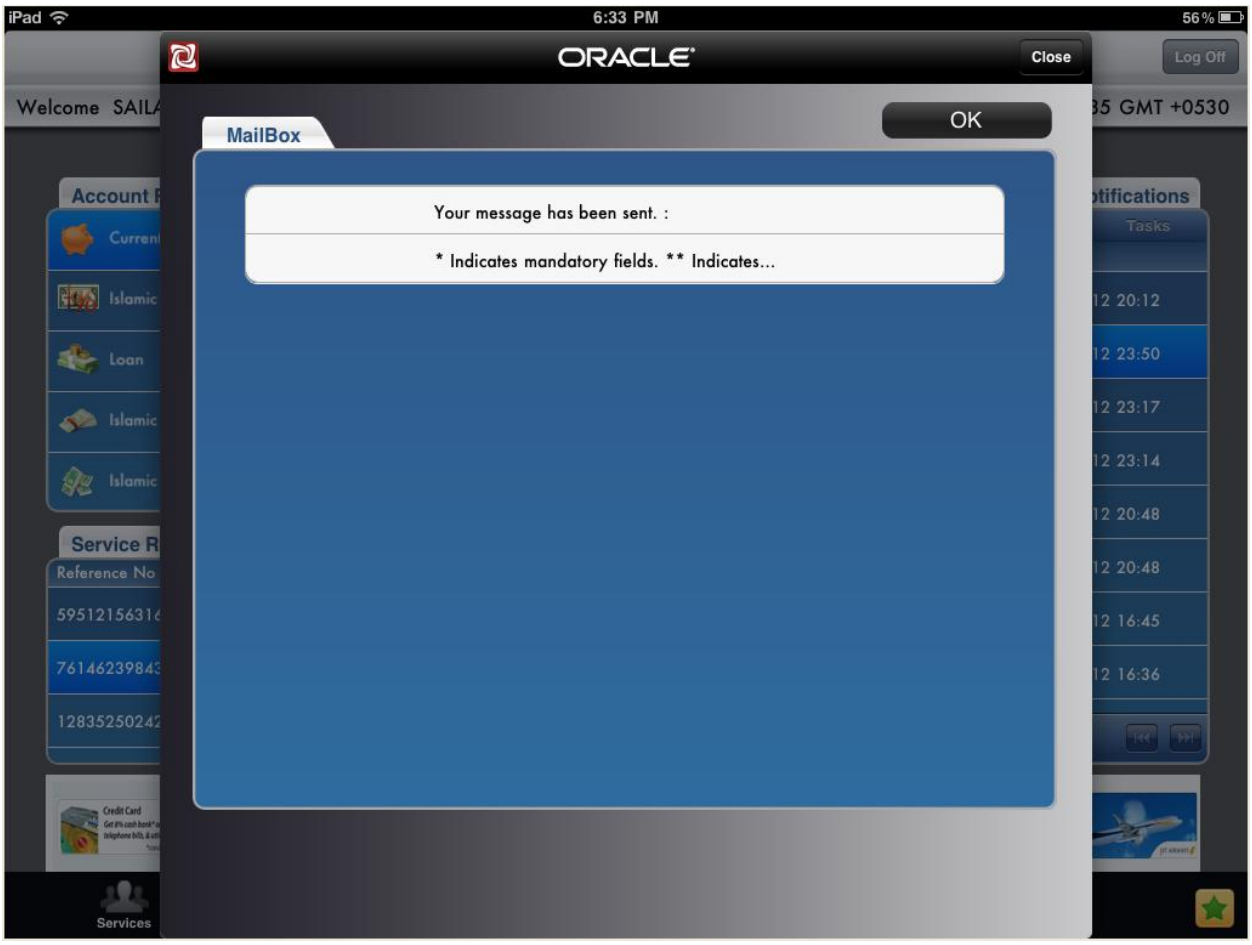
6. Click **Ok**. The system displays confirm screen.

MailBox Confirm

Note: Click **Compose** tab on **Notification** panel, you can view **Mailbox Confirm** screen.

7. Select Subject and customer from pop over
8. Click **Confirm** button. The system displays following screen:

MailBox



9. Click **OK**. The system displays initial dashboard screen.

To view sent mails:

1. Click **Sent** tab on **Notification**- **Interaction** panel. The system displays **Sent Mails** screen.

MailBox – Sent Mails

2. Select mail to be viewed.
   OR
   Click **Close** to close the screen.

15.3. Alerts

You can view alerts generated by bank administrators.

To access the alerts option

1. Log on to the iPad Banking application.
2. Select **Notification >Alerts** on dashboard screen. List of alerts will be displayed.
3. Select the alerts to be viewed. The system displays the **Alert** screen**.**

View Alert

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

15.4. Bulletin

To access the Bulletin option

1. Log on to the iPad Banking application.
2. Select **Notification >Bulletin** on dashboard screen. List of bulletin will be displayed.
3. Select the bulletin to be viewed. The system displays the **Bulletin** screen**.**

View Bulletin

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

15.5. Tasks

To access the Task option

1. Log on to the iPad Banking application.
2. Select **Notification >Tasks** on dashboard screen. List of tasks will be displayed.
3. Select the Task to be viewed. The system displays the **Task** screen**.**

Task

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

16. Forex Inquiry

You can inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

The slider strip on upper panel of the dashboard screen displays current exchange rates.

Forex Rates

iPad
3:37 PM
93%
ORACLE
Log Off
Welcome SAILAJA
04-05-2012 20:30:32 GMT +0530
AUD 0.63/0.63 0.63/0.63
INR 73.84/73.84 73.84/73.84
USD 1.72/1.72 1.72/1.72
Account Relationship
Current and Savings £ 130,014,873.25
Islamic Finance £ 1,022,000.00
Loan £ 810,135.44
Islamic Term Deposits £ 62,200.00
Islamic Current and Savings £ -5,000.00
Service Requests
Reference No Description Status
595121563165371 Activate Credit Card Request Processi
761462398439937 Account Closure Pending
128352502428373 Account Closure Closed
Notifications
Reminders Interaction Bulletins Alert Tasks
Subject Description Date
test reminders 05-05-2012
Today Week Month
Services Offers Mutual Funds Transaction Activities Accounts Transfers

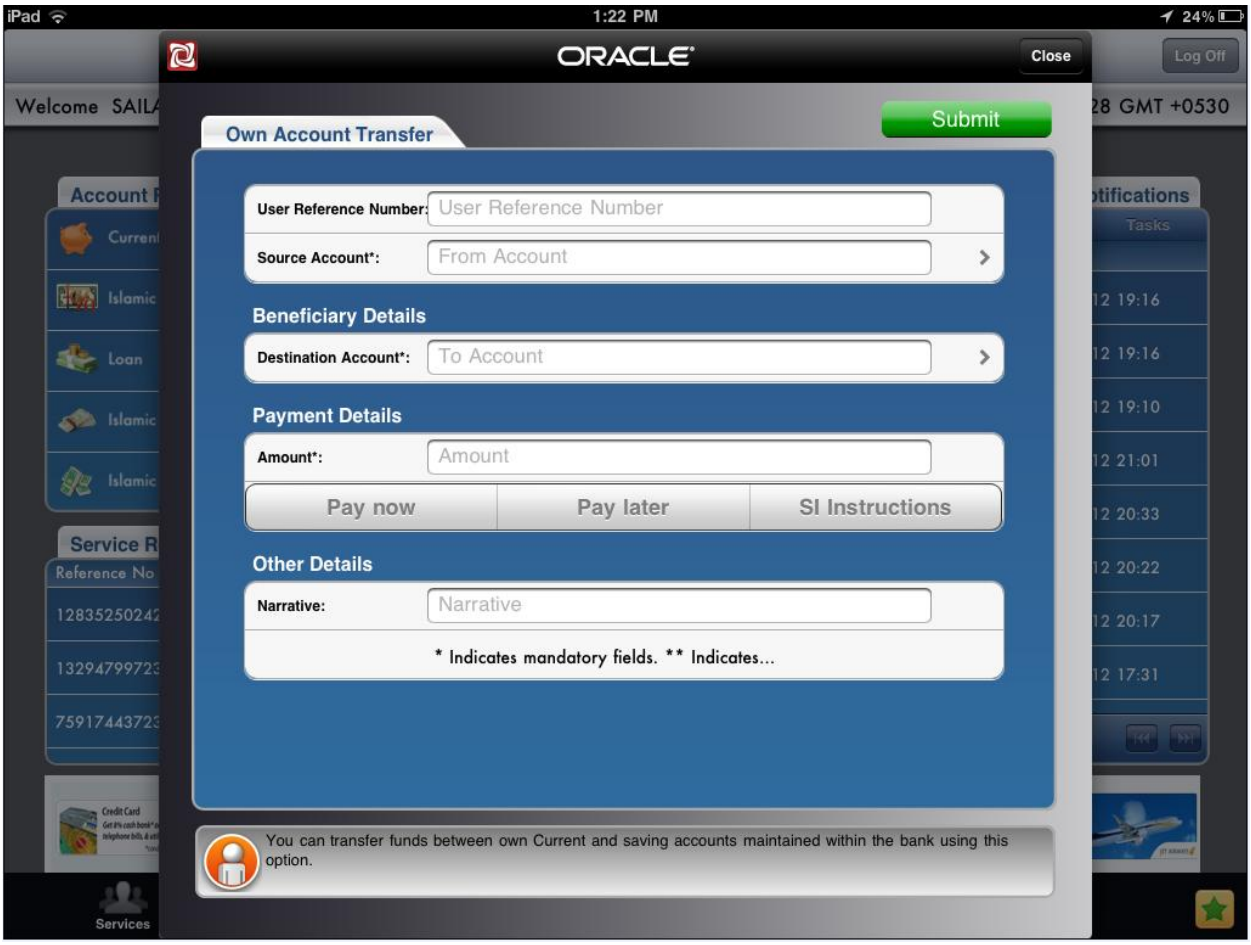
17. Own Account Transfer

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

To do the own account transfer

1. Log on to the iPad Banking application.
2. Select **Transfers** > **Own Account Transfer** from the menu. The system displays **Own Account Transfer** screen.

Own Account Transfer



Field Description

Field Name	Description
User Reference Number	[Mandatory, Numeric, 15] Enter User reference number for transaction.
Source Account	[Mandatory, Pop Over] Select the From Account as the source account for the own account transfer.
Destination Account	[Mandatory, Pop Over] Select the account that is to be debited for the transfer
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.

Field Name	Description
Payment Details	
Pay Now	[Display] Select this option to make transaction immediately.
Pay later	[Conditional ,Pop Over] Select this option to select the future date for transfer.
Setup Standing Instruction	[Conditional ,Pop Over] Select the standing instruction for the period.
SI Details	
SI Execution Frequency	[Conditional ,Pop Over] Select the frequency of executing SI
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Expiry Date	[Data Picker, Conditional] Select the final day of standing instruction execution
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

3. Click the **Submit** button. The system displays **Own Account Transfer Verify** screen.
   OR
   Click the **Close** button to close the screen.

Own Account Transfer Verify

4. Click the **Confirm** button. The system displays **Own Account Transfer Confirm** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Change** button to navigate to the previous screen.

Own Account Transfer Confirm

5. Click the **Close** button to close the screen.
   OR
   Click the **Ok** button. The initial **Own Account Transfer** screen is displayed.

18. Internal Transfer

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

To do the internal transfer

1. Log on to the iPad Banking application.
2. Select **Transfers > Internal Transfer** from the menu. The system displays **Internal Transfer** screen.

Internal Transfer

Field Description

Field Name	Description
User Reference Number	[Mandatory, Numeric, 15] Enter User reference number for transaction.
Source Account	[Mandatory, Pop Over] Select the From Account as the source account for the internal transfer.
Destination Account	[Mandatory, Pop Over] Select the account Number to which the funds will be transferred.
Beneficiary Email	[Alphanumeric, Input Box] Type beneficiary e mail address.

Field Name	Description
Beneficiary Branch	[Mandatory, Dropdown] Select the branch of the destination account.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Pop Over] Select the currency from the pop over.
Payment Details	
Pay Now	[Display] Select this option to make transaction immediately.
Pay later	[Conditional ,Pop Over] Select this option to select the future date for transfer.
Setup Standing Instruction	[Conditional ,Pop Over] Select the standing instruction for the period.
SI Details	
SI Execution Frequency	[Conditional ,Pop Over] Select the frequency of executing SI
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Expiry Date	[Data Picker, Conditional] Select the final day of standing instruction execution
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

3. Click the **Submit** button. The system displays **Internal Transfer Verify** screen.
   OR
   Click the **Close** button to close the screen.

Internal Transfer Verify

4. Click the **Confirm** button. The system displays **Internal Transfer Confirm** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Change** button to navigate to the previous screen.

Internal Transfer Confirm

5. Click the **Close** button to close the screen.
   OR
   Click the **OK** button. The initial **Internal Transfer** screen is displayed

19. Domestic Payment

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

To do the domestic account transfer

1. Log on to the iPad Banking application.
2. Select **Transfers > Domestic Payment** from the menu. The system displays **Domestic Payment** screen.

Domestic Payment

Field Description

Field Name	Description
From Account	[Mandatory, Pop Over] Select the From Account as the source account for the domestic payment.
Beneficiary Details	
Beneficiary Name	[Mandatory] Enter the name of beneficiary.
Beneficiary Email	[Alphanumeric, Input Box] Type beneficiary e mail address.

Field Name	Description
Destination Account	[Mandatory, Pop Over]] Select the To Account as the destination account for the domestic payment.
Beneficiary Bank Details	
National Clearing Code type	[Mandatory, Pop Over]] Select the national clearing code type.
National Clearing Code	[Mandatory, Alphanumeric, 20] Type the national clearing code.
Payment details	
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Radio button] Select the currency for the amount.
Payment Details	
Pay Now	[Display] Select this option to make transaction immediately**.**
Pay later	[Conditional ,Pop Over] Select this option to select the future date for transfer.
Setup Standing Instruction	
SI Details	
SI Execution Frequency	[Conditional ,Pop Over] Select the frequency of executing SI
First Execution Date	[Conditional ,Date Picker] Select the first day of standing instruction execution.
Expiry Date	[Conditional ,Date Picker] Select the expiry date for the standing instruction.
Pay Now	
Other Details	

Field Name	Description
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.

3. Click the **Submit button**. The system displays **Domestic Payment Verify** screen.
   OR
   Click the **Close** button to close the screen.

Domestic Payment Verify

4. Click the **Confirm** button. The system displays **Domestic Payment Confirm** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Change** button to navigate to the previous screen.

Domestic Payment Confirm

5. Click the **Close** button to close the screen
   OR
   Click the **OK** button. The initial **Domestic Payment** screen is displayed.

20. Pay Bill

This menu enables you to pay the Utility Bills for the Registered Billers with the Bank.

To pay the bills

1. Log on to the iPad Banking application.
2. Select **Transfers > Pay Bill** from the menu. The system displays **Pay Bills** screen.

Pay Bills

Field Description

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

3. Click **Submit** button. The system displays **Pay Bill Verify** screen.
   OR
   Click the **Close** button to close the screen.

Pay Bill Verify

4. Click the **Confirm** button. The system displays **Pay Bill Confirm** screen.
   OR
   Click the **Close** button to close the screen .
   OR
   Click the **Change** button to navigate to previous screen.

Pay Bill Confirm

5. Click the **Close** button to close the screen.
   OR
   Click the **Ok** button. The initial **Pay Bill** screen is displayed.

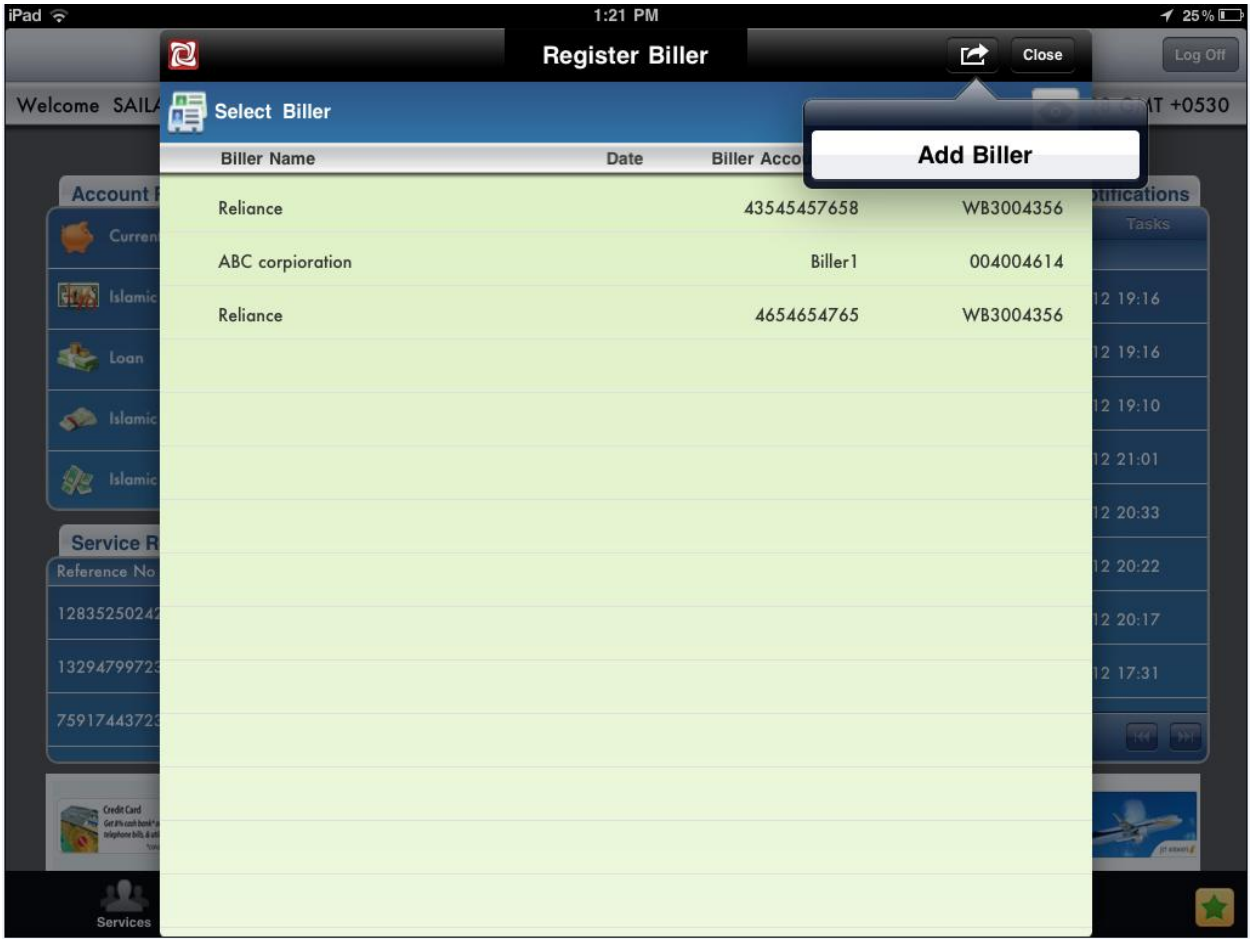
21. Register Biller

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

To register the biller

1. Log on to the iPad Banking application.
2. Select **Transfers > Register Biller** from the menu. The system displays **Biller Information** screen.

Biller Information



3. Click **Add Biller** button. The system displays **Register Biller** screen.
   OR
   Click the **Close** button to close the screen.

Register Biller

Field Description

Field Name	Description
Register Biller	
Select Customer	[Mandatory, Pop Over] Select the Customer for which the biller is to be registered.
Select Biller	[Mandatory, Pop Over] Select the Biller from the list of the billers.
Service Account Number	[Mandatory, Alphanumeric,15] Type the Service account number.

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

4. Click **Submit** button. The system displays **Register Biller Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

Register Biller Verify

5. Click the **Confirm** button. The system displays **Register Biller Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.
   OR
   Click the **Close** button to exit from the application.

Register Biller Confirm

6. Click the **Close** button to close the screen.
   OR
   Click the **OK** button to navigate to the initial Biller Information screen.

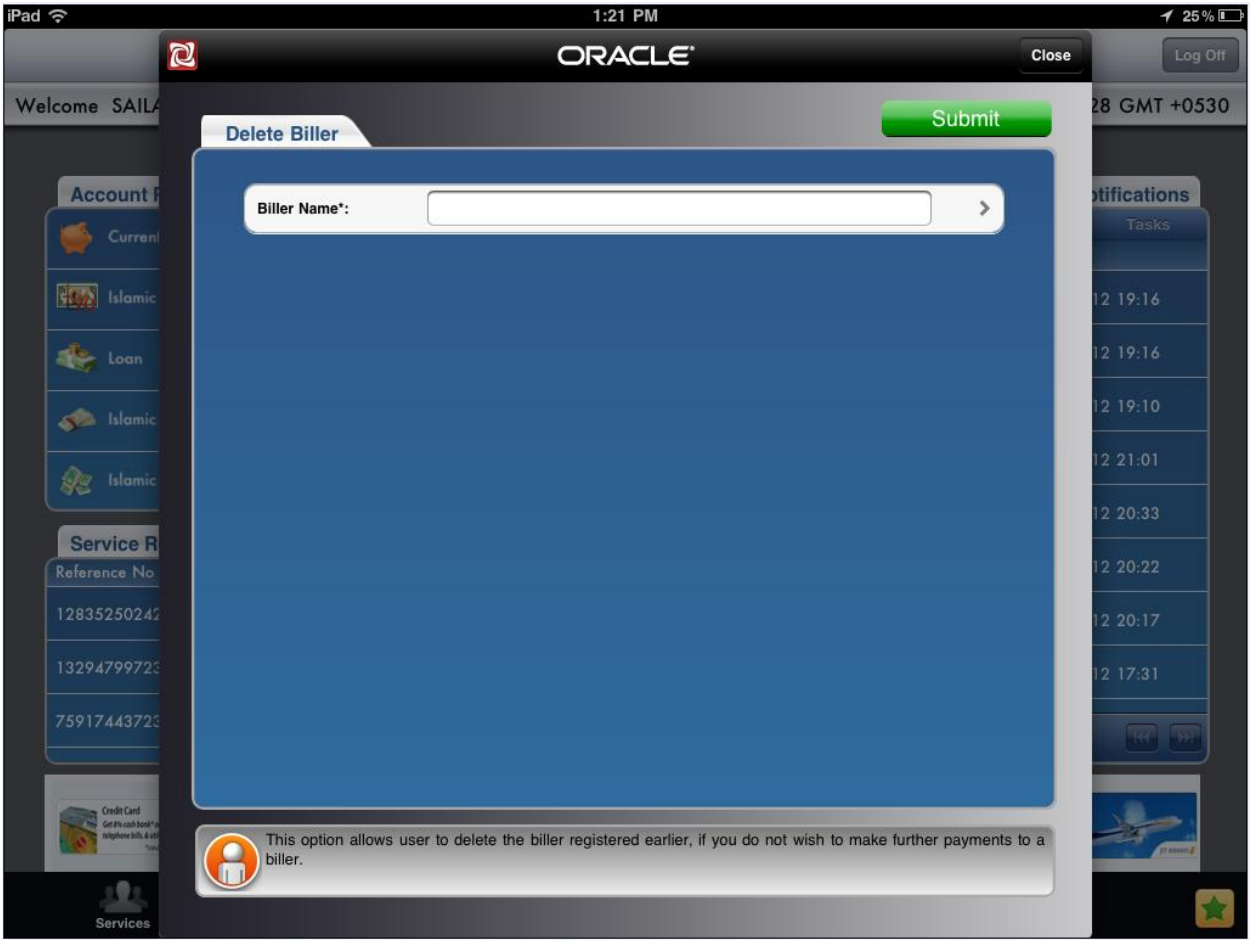
22. Delete Biller

This menu enables you to delete a already registered biller.

To delete the biller

1. Log on to the iPad Banking application.
2. Select **Transfers > Delete Biller** from the menu. The system displays **Delete Biller** screen.

Delete Biller



Field Description

Field Name	Description
Biller Name	[Mandatory, Pop Over] Select the Biller from the list of the billers.

3. Click **Submit** button. The system displays **Delete Biller Verify** screen.
   OR
   Click the **Close** button to close the screen.

Delete Biller Verify

Field Description

Field Name	Description
Customer Id	[Display] This field displays the customer Id under which biller has been registered.
Registered On	[Display] This field displays the date and time on which the biller was registered as per entity time zone.
Biller	[Display] This field displays the biller that has been registered.
Service Account Number	[Display] This field displays the user's unique account number with the biller.

Field Name	Description
Biller Nick Name	[Display] This field displays the nick name for biller registration which is unique for the Customer.

4. Click the **Confirm** button. The system displays **Delete Biller Confirm** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

Delete Biller Confirm

5. Click the **Close** button to close the screen.
   OR
   Click the **OK** button to navigate to the Delete Biller screen.

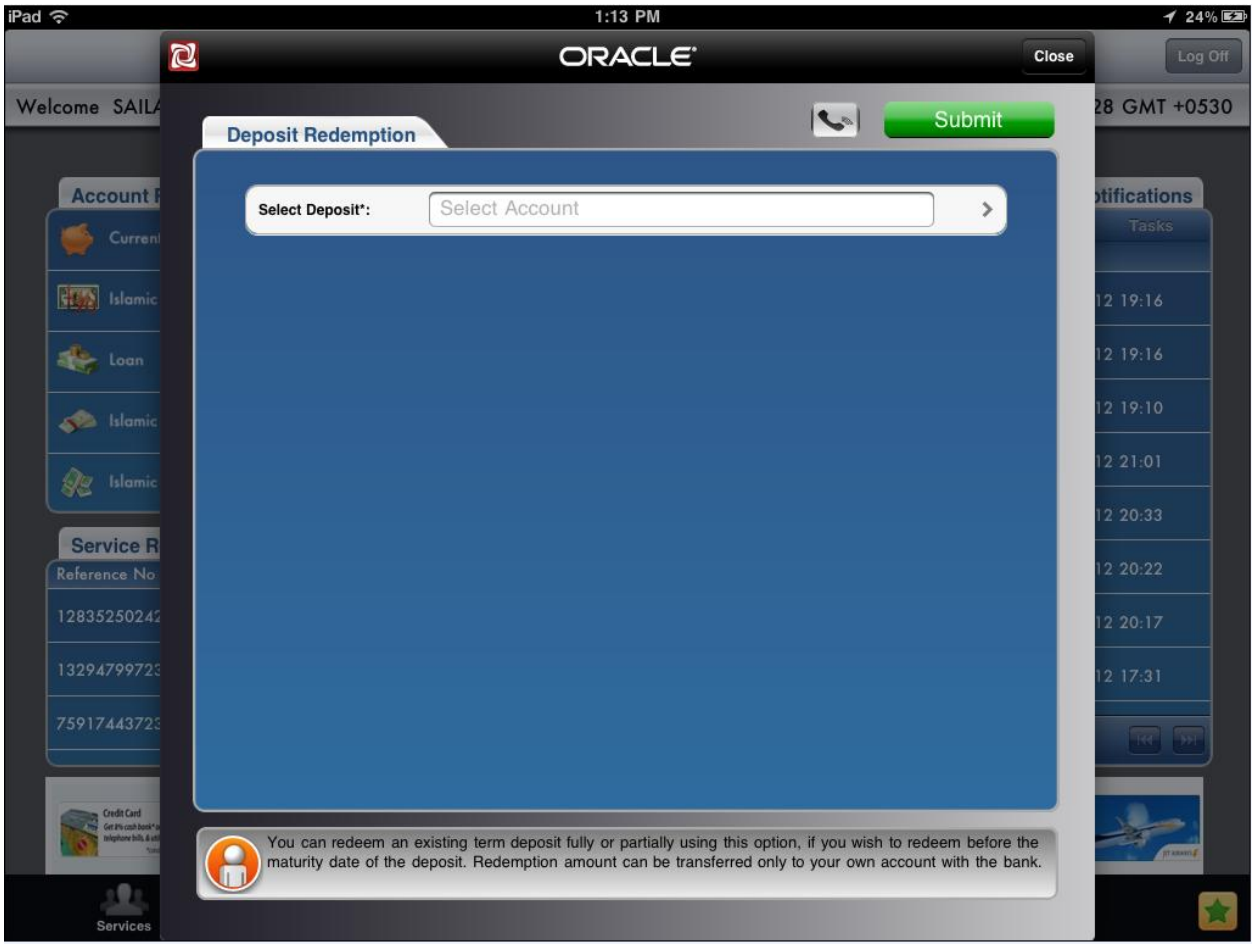
23. Deposit Redemption

Redeem Term Deposit option allows you to Redeem your term Deposit details either partially or fully through iPad Application Based Banking.

To redeem the term deposit

1. Log on to the iPad Banking application.
2. Select **Accounts > Deposit Redemption** from the menu. The system displays **Deposit Redemption** screen.

Deposit Redemption



Field Description

Field Name	Description
Select Deposit	[Mandatory, Pop Over] Select the deposit for redemption.

3. Click **Submit** button. The system displays **Deposit Redemption** screen.
   OR
   Click the **Close** button to exit from the application.

Deposit Redemption

Field Description

Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the deposit account.
Deposit Product	[Display] This field displays the deposit product.
Deposit Amount	[Display] This field displays the deposit amount.
Maturity Date	[Display] This field displays the maturity date of the deposit.

Field Name	Description
Interest Rate	[Display] This field displays the interest rate.
Redemption	
Redemption Type	[Mandatory, Pop Over] Select the redemption type. The options are: • Partial Redemption • Full Redemption
Amount	[Conditional, Numeric, 15] This field displays the Amount to be redeem.
Transfer To	[Mandatory, Pop Over] Select the destination account from the pop over where the amount after redemption will be transferred.

4. Click **Redeem**. The system displays **Deposit Redemption Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

Deposit Redemption Verify

5. Click the **Confirm** button. The system displays **Deposit Redemption Confirm** screen.
   OR
   Click the **Change** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

Deposit Redemption Confirm

6. Click the **Close** button to close the screen.
   OR
   Click the **OK** button to return to the Deposit redemption initial screen.

24. Deposit Details

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

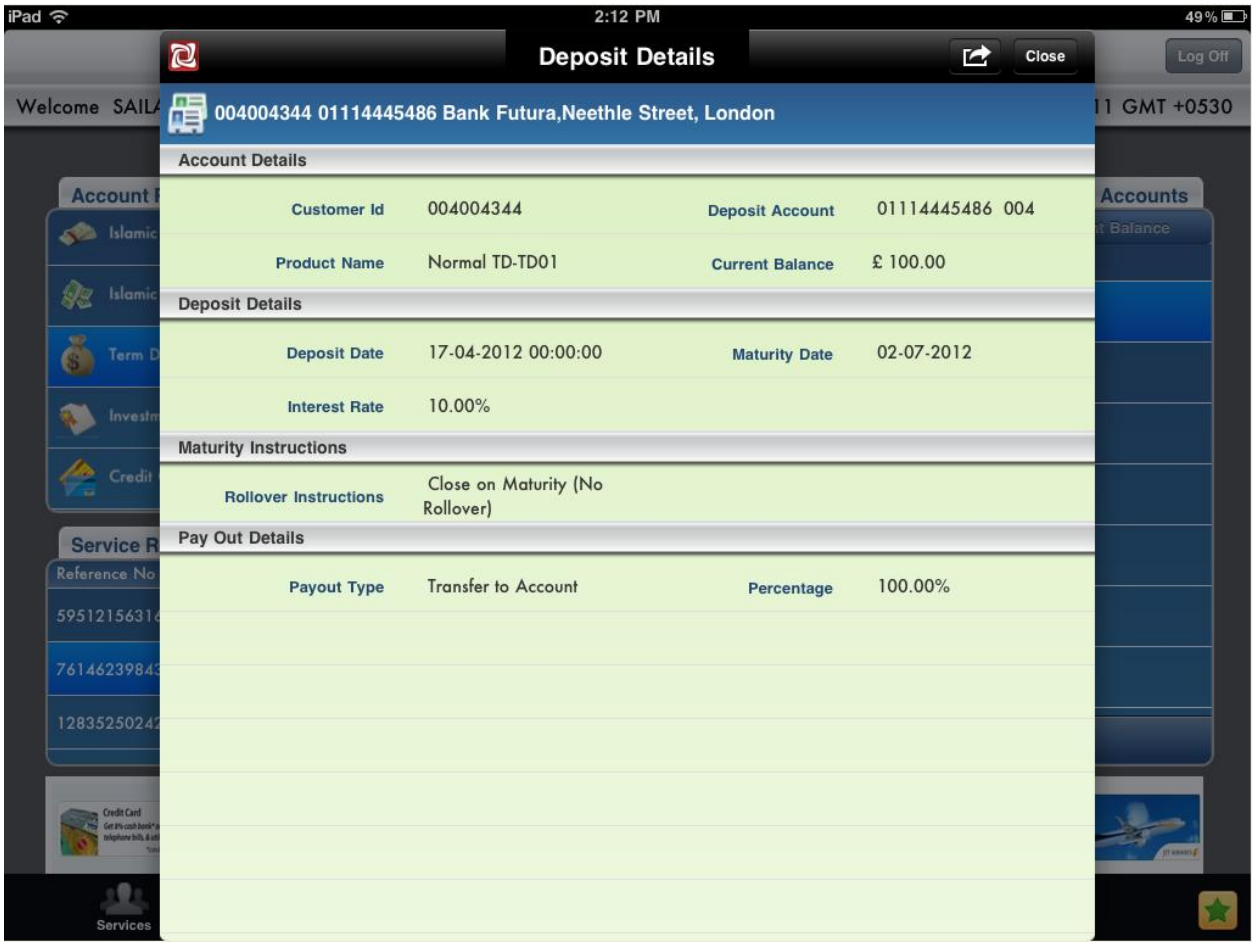
To view the TD Details

1. Log on to the iPad Banking application.
2. Select **Account Relationship > Term Deposit** from the dashboard/Landing screen of iPad. as shown below:

Term Deposit

3. As you select Term Deposit accounts from **Account Relationship**, list of all Term Deposit accounts will be displayed in right hand side panel of the dashboard screen.
4. Select Term Deposit account from **List Of Accounts.** The system will display **Deposit Details** of selected account.

Deposit Details



Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the Customer Id of the Customer.
Deposit Account	[Display] This field displays the Term deposit account number registered for Mobile banking under the customer ID
Product Name	[Display] This field displays the Product name of the term deposit product.

Field Name	Description
Current Balance	[Display] This field displays the Balance in the Term deposit account.
Deposit Details	
Deposit Date	[Display] This field displays the date of deposit in the Term deposit.
Maturity Date	[Display] This field displays the Maturity date of the Term deposit.
Interest Rate	[Display] This field displays the interest rate of the Term deposit. This field is applicable only for the conventional term deposit.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the rollover instruction.
Payout Details	
Payout Type	[Display] This field displays the payout type.
Percentage	[Display] This field displays the percentage for payout.
Additional Information	[Display] This field displays the account number.

5. Click button.You will able to view more transaction options like Adhoc Statement Request and Reedem Term Deposit, for selected Term Deposit account.
6. Click the **Close** button to close the screen..

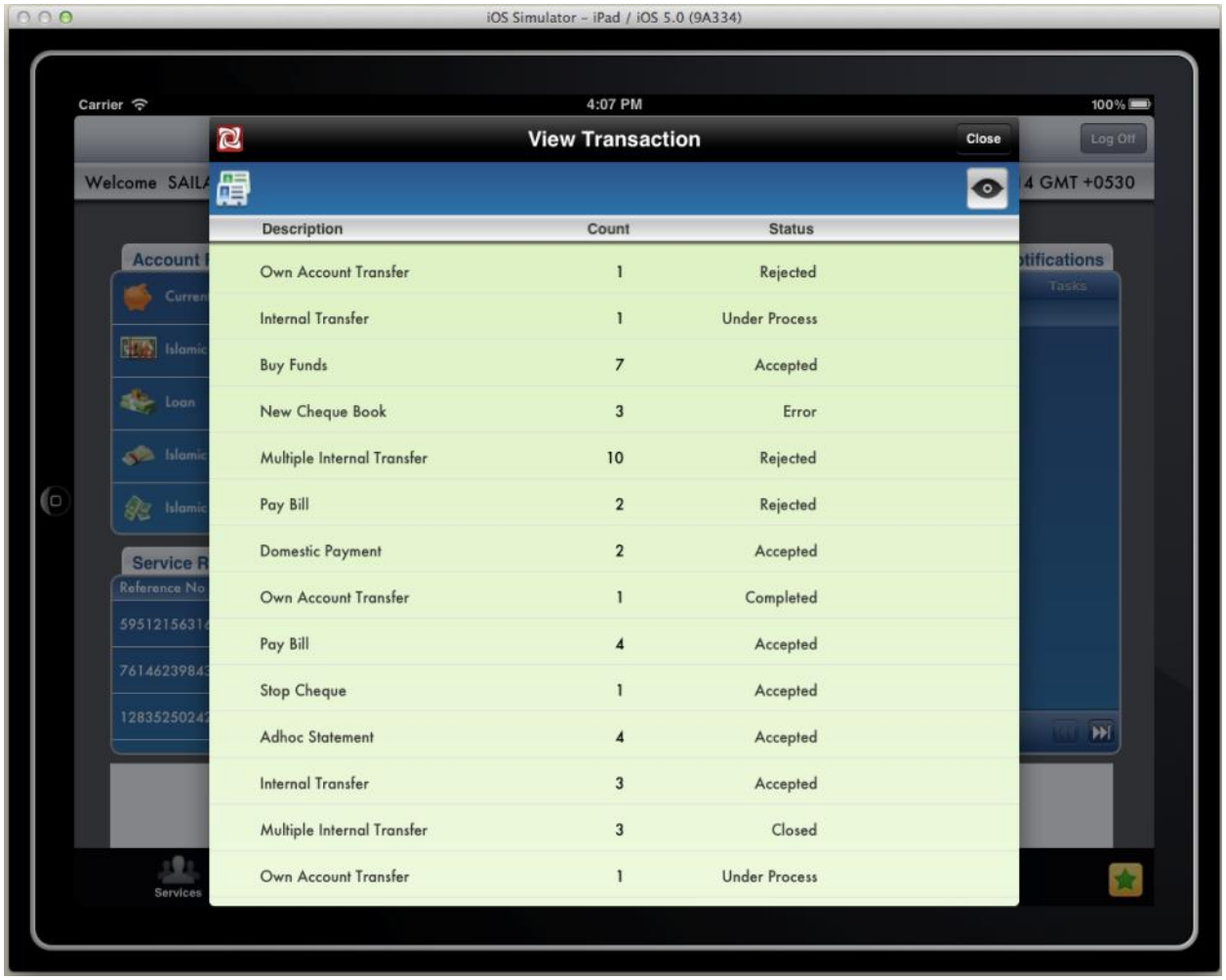
25. Transaction Activities

Using this option, you can get transaction activities details. You can view all the activities done for particular transaction and its status, transaction initiation details

To view the transaction activity details

1. Log on to the iPad Banking application.
2. Select **Transaction Activities > Transaction activities** from menu. The system displays the **View transaction** screen.

View Transactions

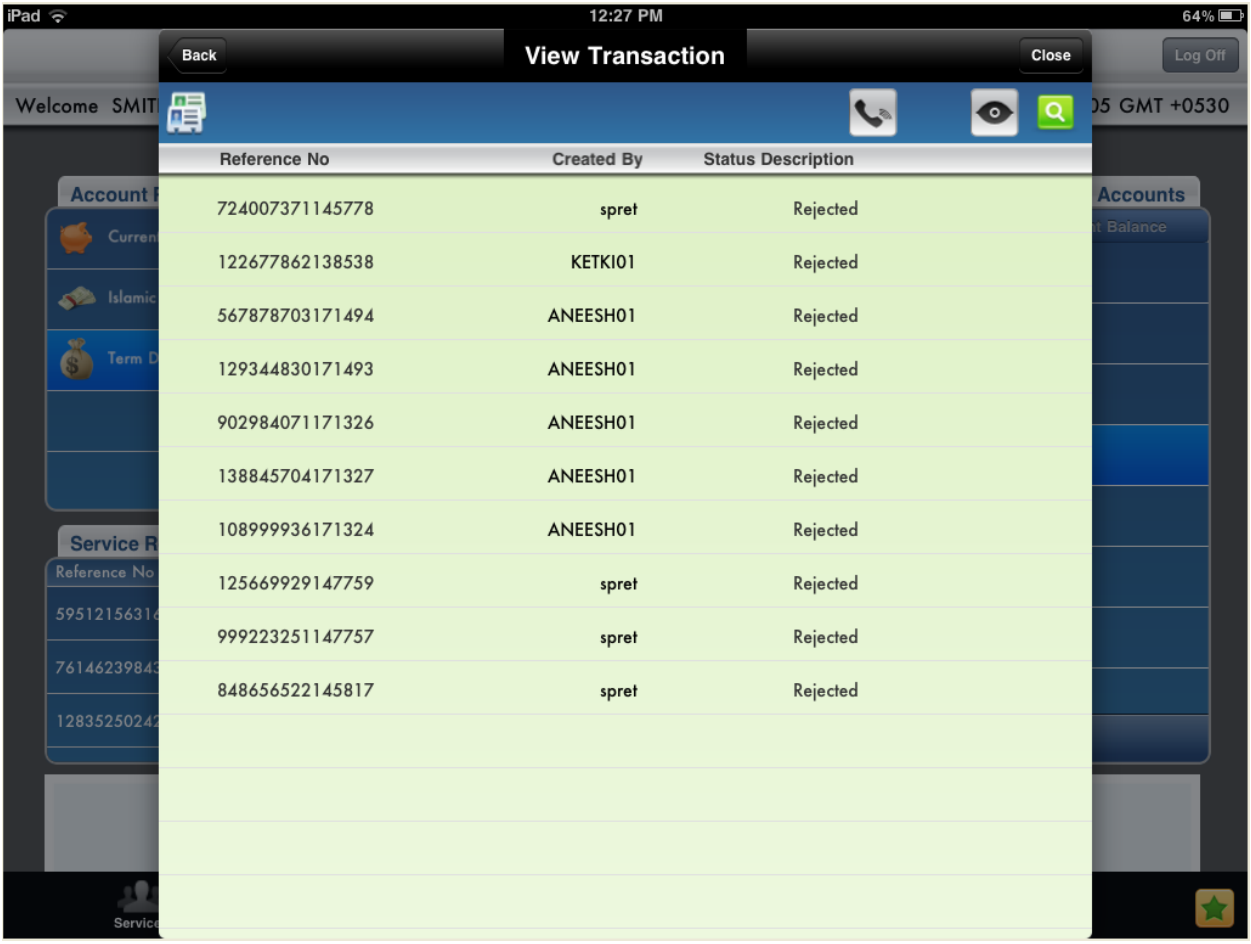


Field Description

Field Name	Description
Description	[Display] Displays the name of the transaction.
Count	[Display] Displays the number of transaction activities done for particular transaction.
Status	[Display] Displays the status of transaction.

3. Click on any transaction to be viewed in **View Transaction** screen. The system displays list of transactions activities.

View Transactions- Transaction List

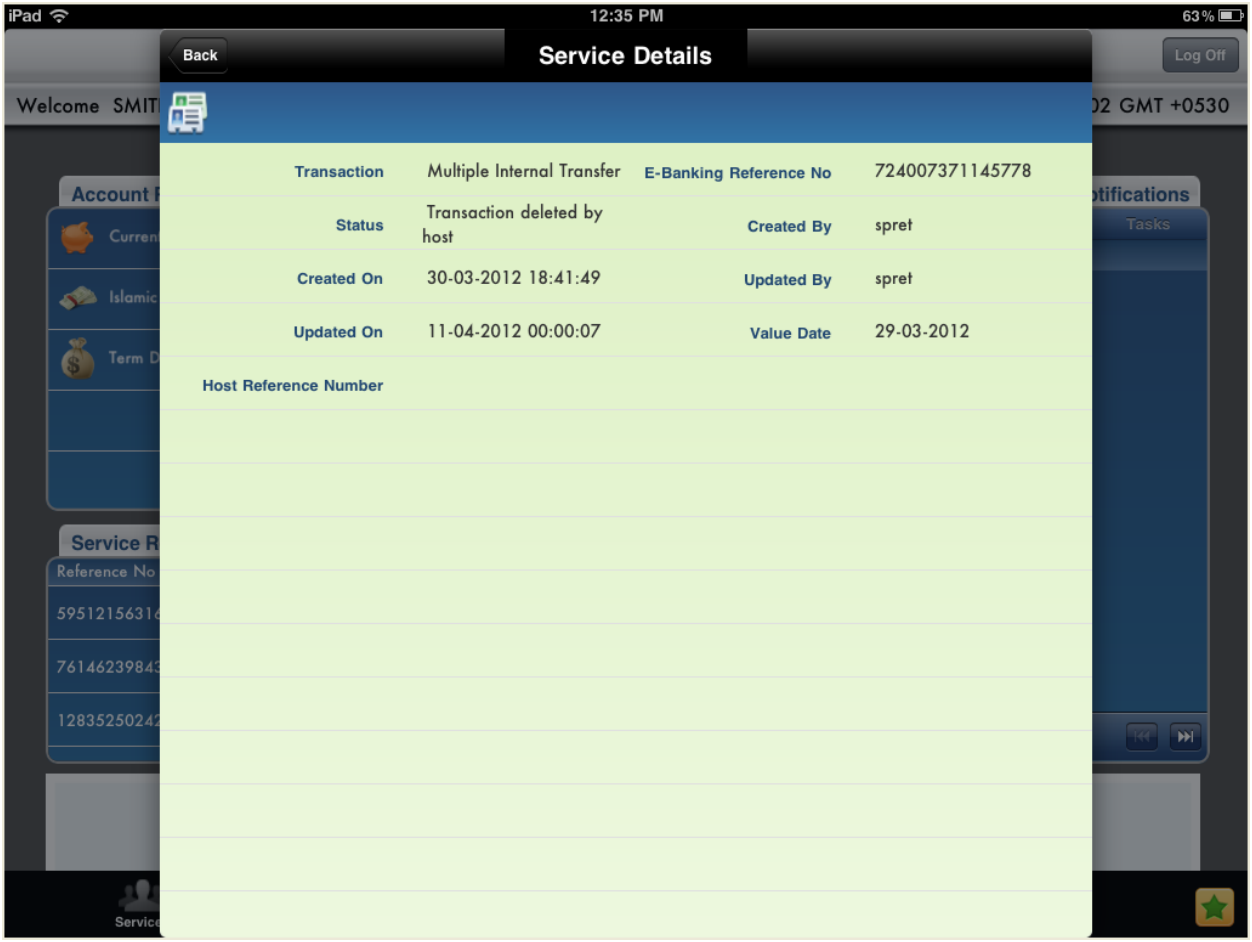


Field Description

Field Name	Description
Reference No.	[Display] Displays the reference number generated when the transaction was initiated.
Created By	[Display] Displays the name of the user by whom transaction was initiated.
Status Description	[Display] Displays the status of transaction.

4. Click button to search and view transactions by E-Banking reference number.
5. Click on any transaction to view further details of that transaction. The system displays Service Details screen.

Service Details



Field Description

Field Name	Description
Transaction	[Display] Displays the name of the transaction.
E-Banking Reference No.	[Display] Displays the reference number generated when the transaction was initiated.
Status	[Display] Displays the status of transaction.
Created By	[Display] Displays the name of the user by whom transaction has been done.
Created On	[Display] Displays the date on which the transaction was initiated

Field Name	Description
Updated By	[Display] Displays the user id of the user who last updated the status of the transaction
Updated On	[Display] Displays the date on which the transaction status was last updated
Value Date	[Display] Displays the value date of the transaction
Host Reference Number	Display] Displays the reference number generated by host

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

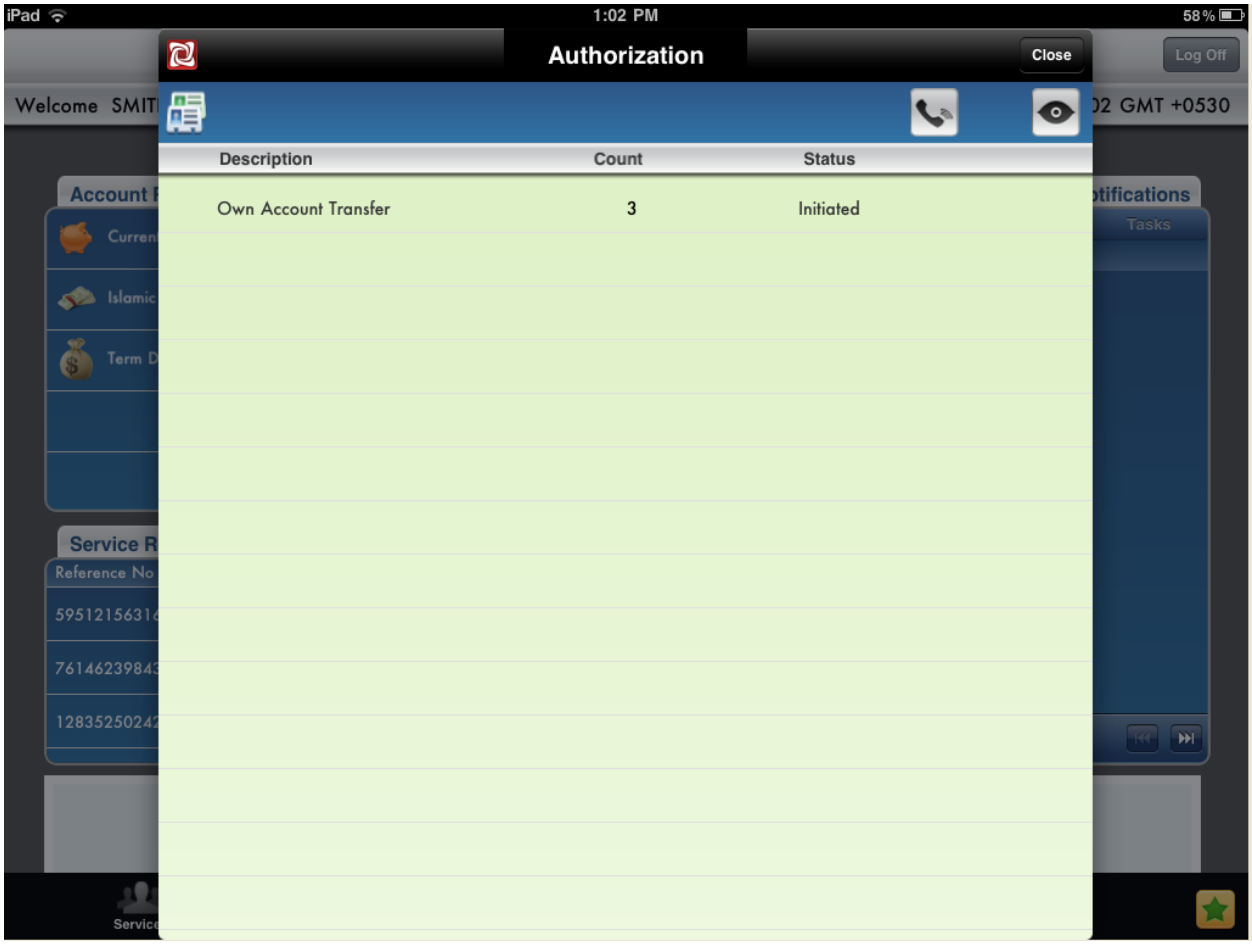
26. Transactions to Authorize

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

To view the transactions for authorization

1. Log on to the iPad Banking application.
2. Select **Transaction Activities** from the menu**.** The system displays **Authorization** screen

Authorization Screen

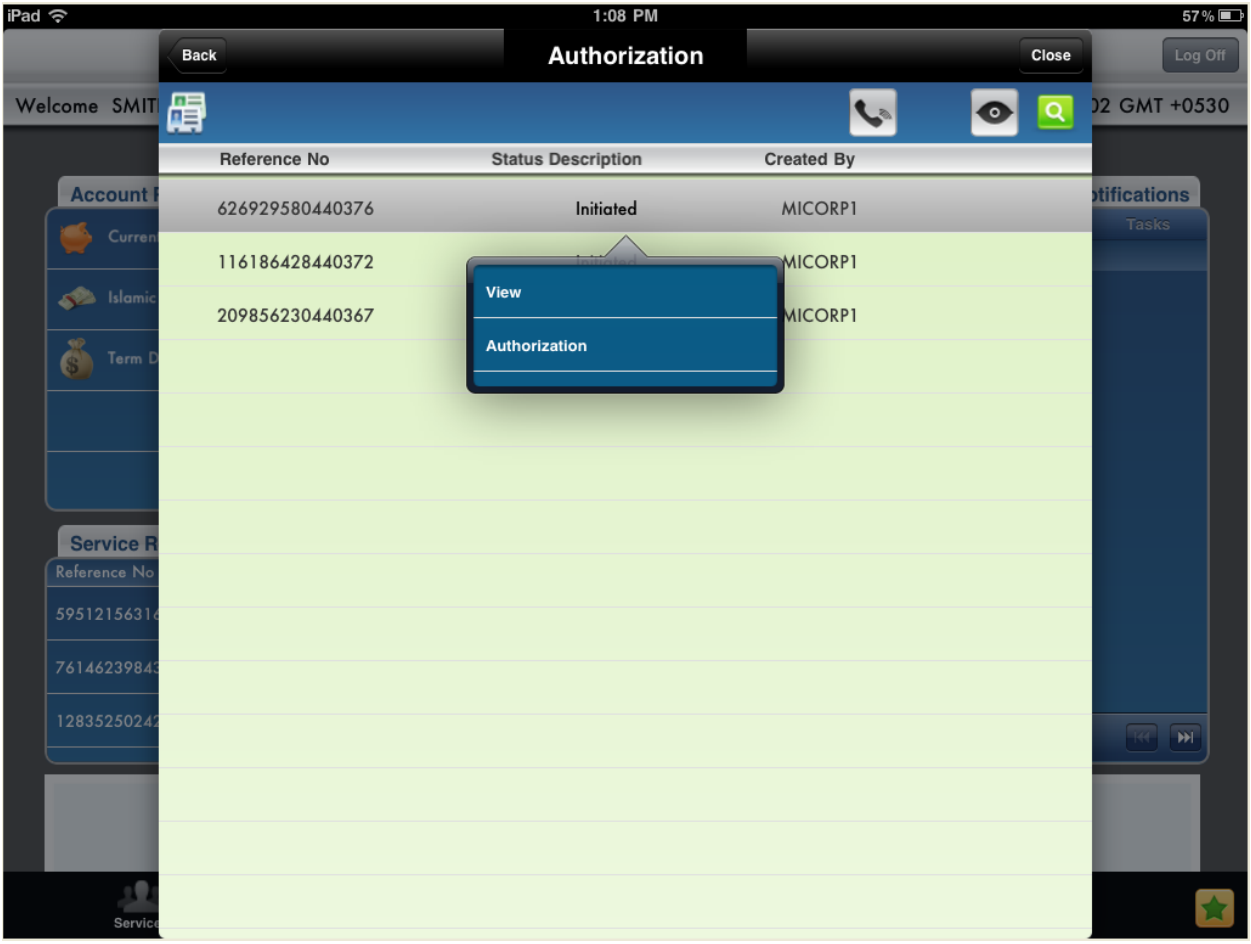


Field Description

Field Name	Description
Description	[Display] This field displays the name of the transaction
Count	[Display] Displays the number of transaction activities done for particular transaction.
Status	[Display] Displays the status of transaction.

3. Click the transaction to be authorized. The system display the list of transactions to be authorized.

Authorization – Transaction List

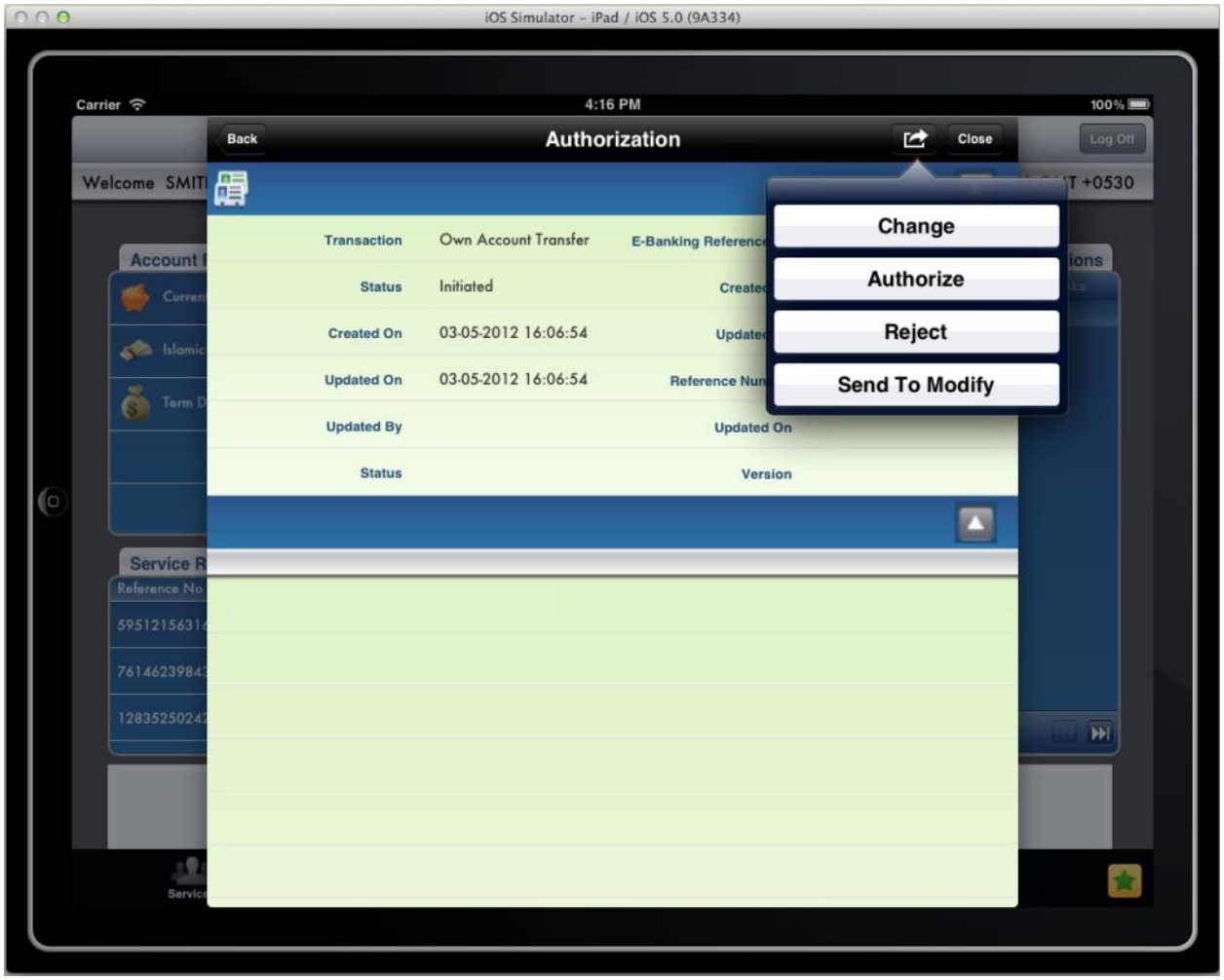


Field Description

Field Name	Description
Reference No.	[Display] Displays the reference number generated when the transaction was initiated.
Status Description	[Display] Displays the status of transaction.
Created By	[Display] Displays the name of the user by whom transaction has been done.

4. Click the transaction to be viewed or authorized.
5. Click **View** option to view pending transaction details.

View Pending Transaction



6. Click Authorize option to authorize pending transactions. The system displays **Pending Authorization** Screen.

Pending Authorization

Field Description

Field Name	Description
Authorization Action	[Display] Displays the action taken by the authorizer.
Transaction	[Display] This field displays the name of the transaction
E banking Reference Number	[Optional, Alphanumeric] reference number of the transaction
Status	[Optional, Pop Over] Select the status of the transaction to be searched.
Created By	[Display] Displays the user id of the user who created the transaction.
Created On	[Display] This field displays the date on which the transaction was initiated

Field Name	Description
Updated On	[Display] This field displays the date on which the transaction status was last updated
Updated By	[Display] This field displays the user id of the user who last updated the status of the transaction
Note	[Display] This field displays the note.

7. Click **Confirm** button to authorize pending transactions. The system displays **Pending Authorization** details Screen.

Pending Authorization Confirm

8. Click **OK** button to confirm authorization of pending transactions.
   OR
   Click **Back** button to navigate to previous screen.

OR
Click **Close** button to close the screen.

.

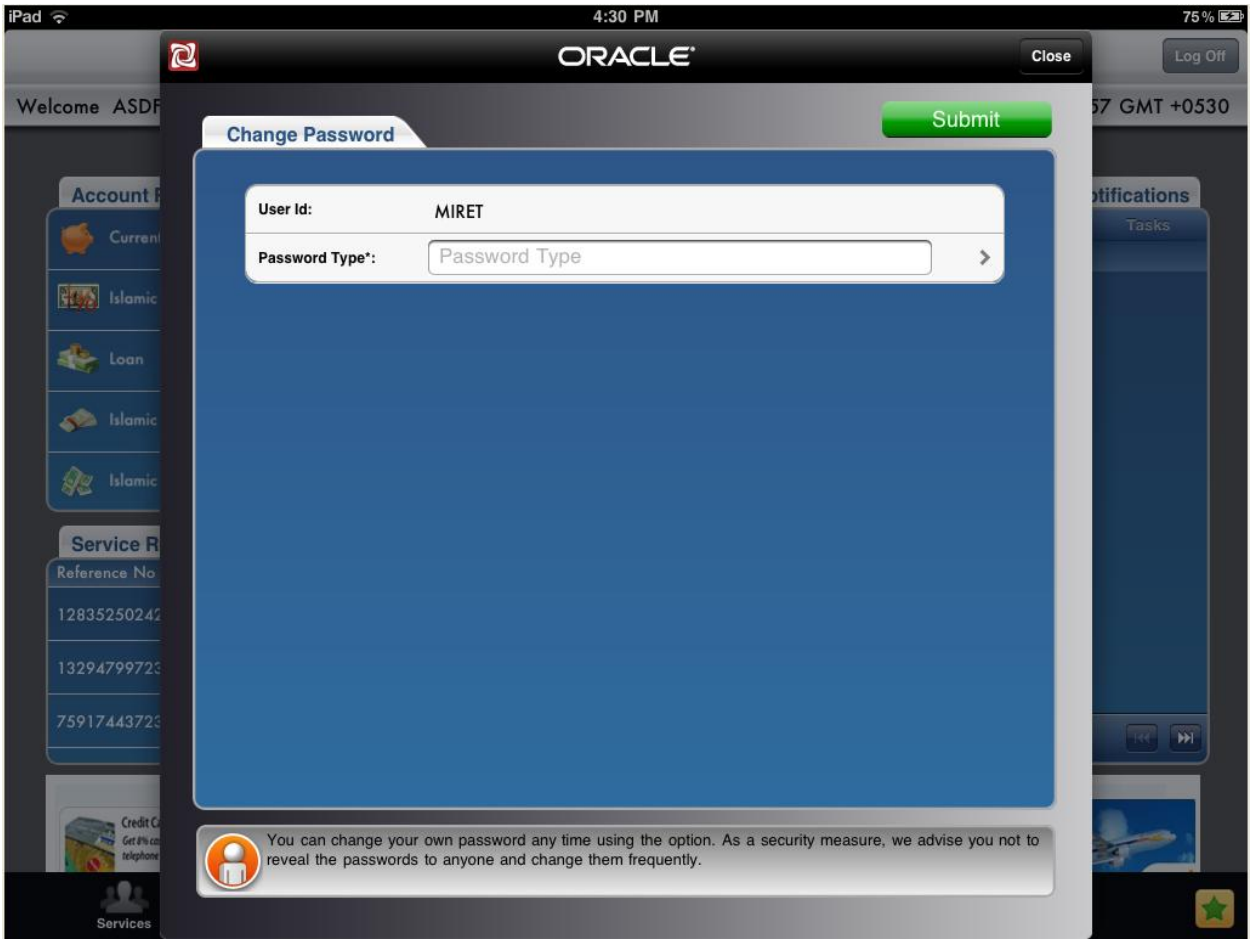
27. Change Password

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

To change the password

1. Log on to the iPad Banking application.
2. Select **Services > Change Password** from the menu. The system displays **Change Password** screen.

Change Password



Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Mandatory, Pop Over] Select the password type radio button from the two types of password types available. The options available are • Login Password • Transaction password

3. Click **Submit** button. The system displays **Change Password** screen.
   OR
   Click the **Close** button to close the screen.

Change Password

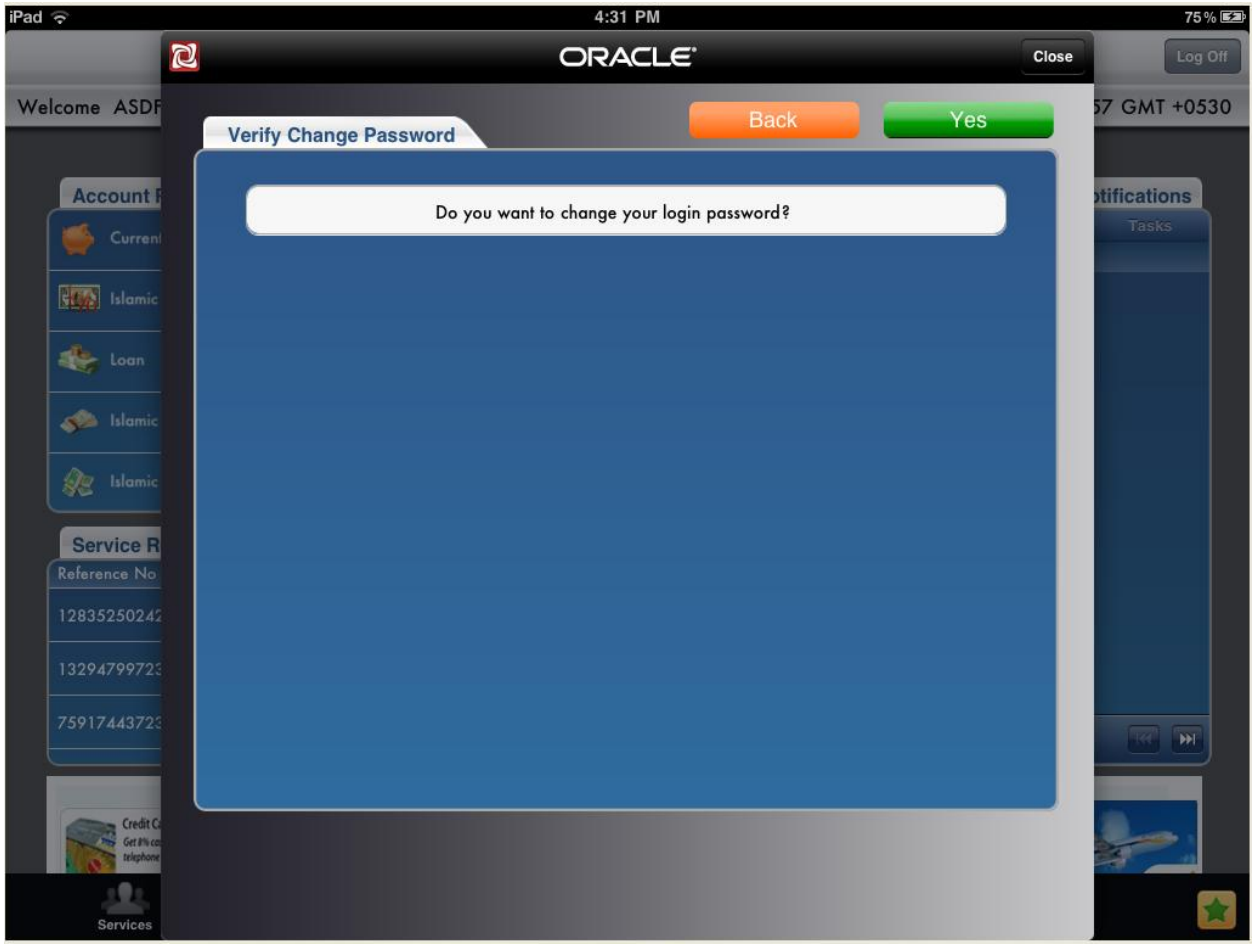
Field Description

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

4. Click **Change** button. The syste**m displays Verify Change Password** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Back** button to return to the previous screen.

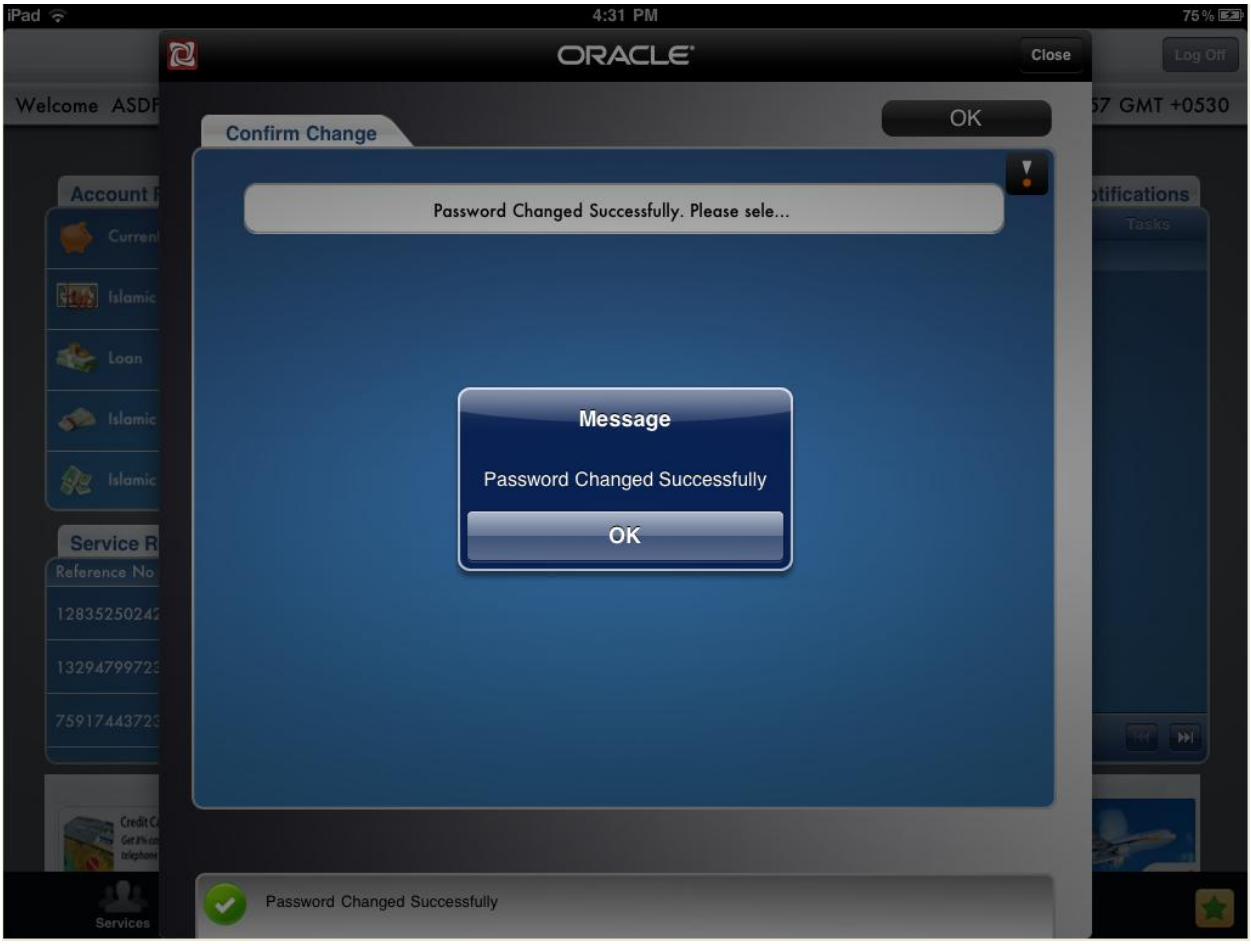
Note: New password has to be as per the Password Policy displayed below the text fields.

Verify Change Password



5. Click **Yes** button. The system displays **Confirm Change Password** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Back** button to return to the previous screen.

Confirm Change Password



6. Click the **Close** button to close the screen.
   OR
   Click the **OK** button. The initial **Change Password** screen is displayed

28. Credit Card Details

This menu enables you to view the details of the Credit Card.

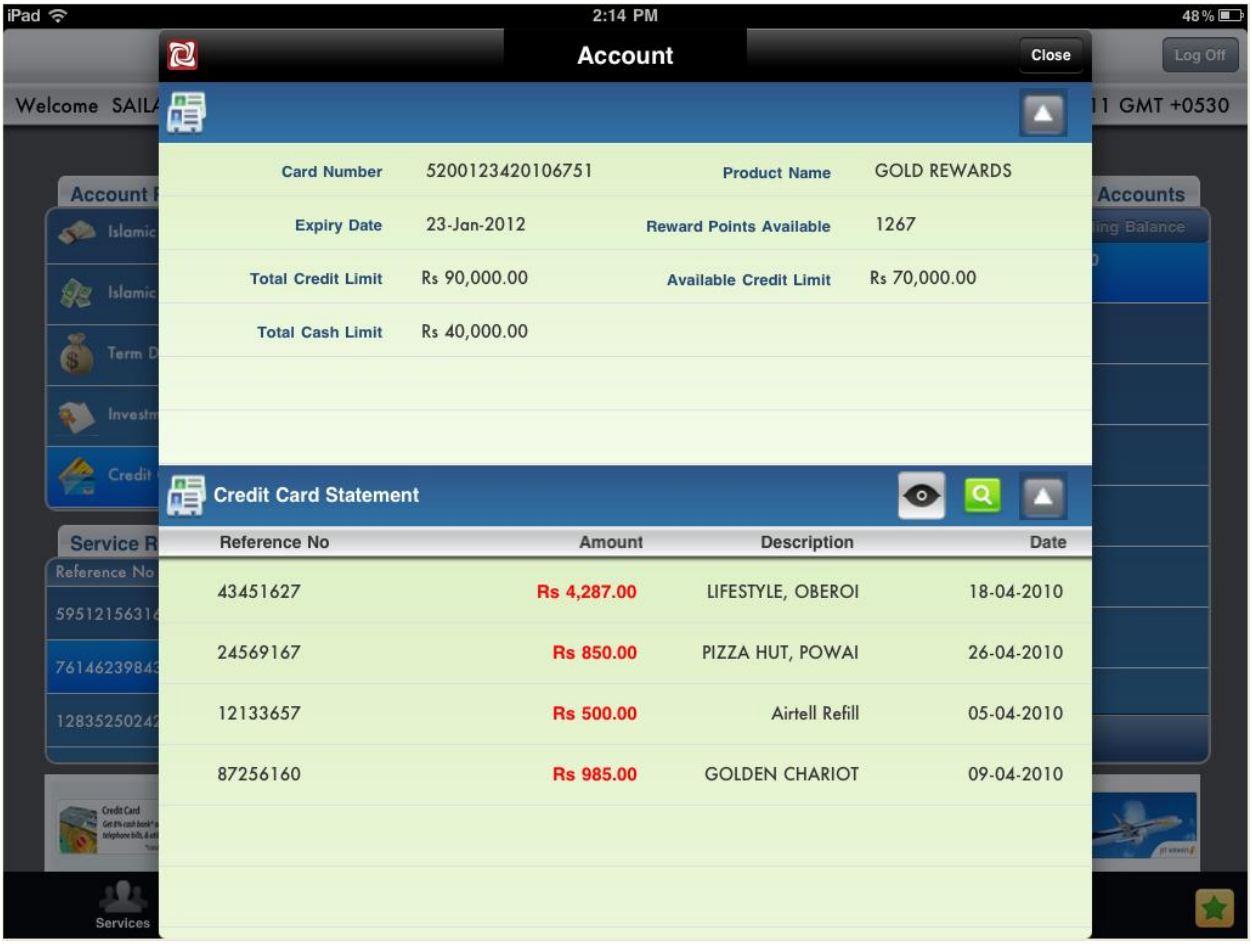
To view the credit card details

1. Log on to the iPad Banking application.
2. Select **Account Relationship > Credit Card** from the dashboard/Landing screen of iPad. as shown below:

Credit Card

3. As you select **Credit Card** accounts from **Account Relationship**, list of all credit card accounts will be displayed in right hand side panel of the dashboard screen.
4. Select credit card account from **List Of Accounts.** The system will display Credit Card Details of selected account.

Credit Card Details



Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the product name.
Expiry Date	[Display] This field displays the expiry date.
Reward Points Available	[Display] This field displays the reward points available.

Field Name	Description
Total Credit Limit	[Display] This field displays the total credit limit.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit.
Available Cash limit	[Display] This field displays the available cash limit.
Total Unbilled Amount	[Display] This field displays the total unbilled amount.
Last Payment Date	[Display] This field displays the last payment date.
Last Payment Amount	[Display] This field displays the last payment amount.
Payment Due Details	
Statement Date	[Display] This field displays the statement date.
Total Billed Amount	[Display] This field displays the total billed amount.
Payment Due Date	[Display] This field displays the last payment due date.
Minimum Amount Due	[Display] This field displays the minimum amount due.

5. Click the **Close** button to close the screen

Credit Card Details Screen also contains Credit Card Statements. Credit Card Statement is explained in Credit Card Statement section.

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29. Credit Card Statement

This menu enables you to View the Statement of the Credit Card.

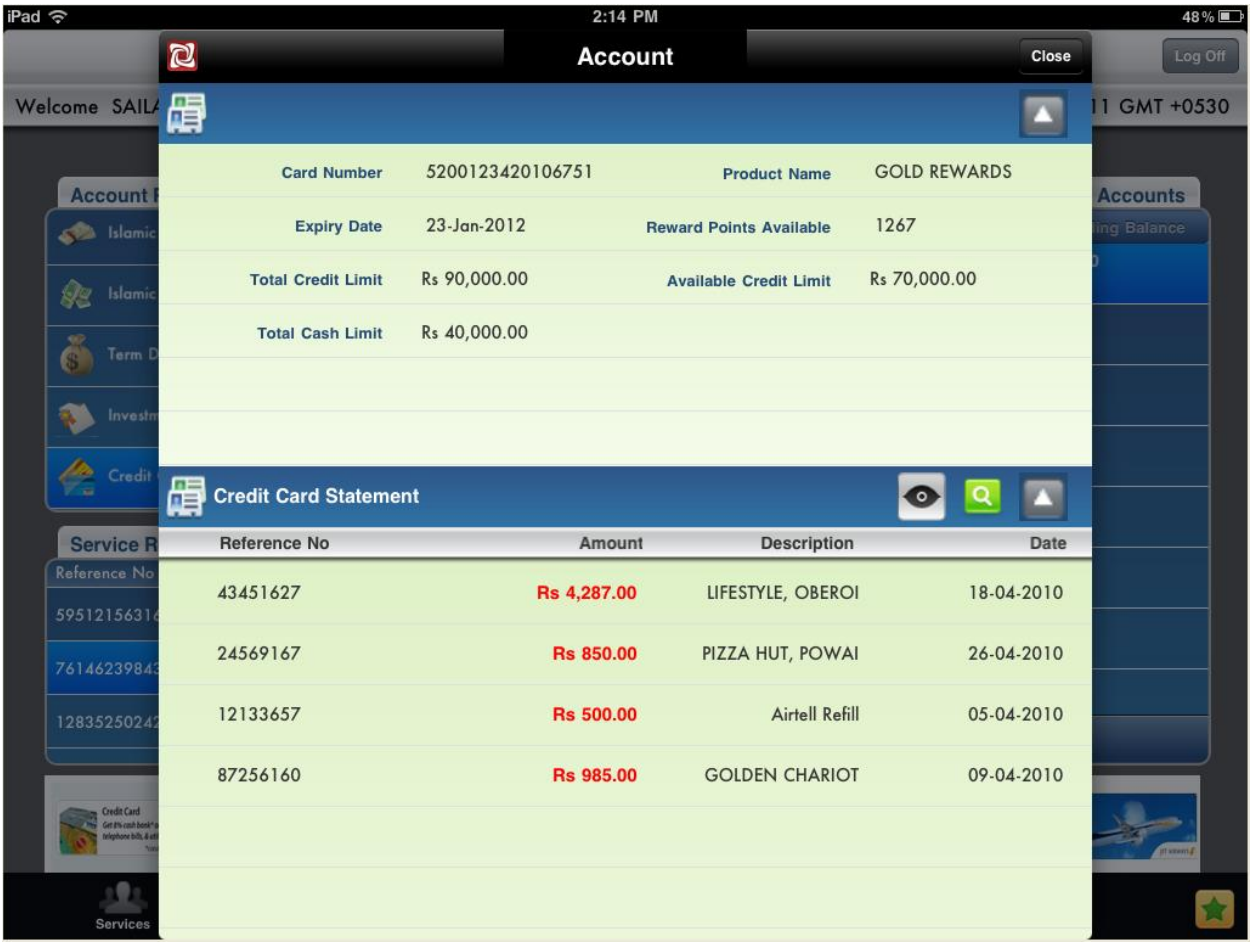
To view the credit card statement

1. Log on to the iPad Banking application.
2. Select **Account Relationship > Credit Card** from the dashboard/Landing screen of iPad. as shown below:

Credit Card

3. As you select **Credit Card** accounts from **Account Relationship**, list of all credit card accounts will be displayed in right hand side panel of the dashboard screen.
4. Select credit card account from **List Of Accounts.** The system will display Credit Card Details of selected account.

Credit Card Statement



Field Description

Field Name	Description
Reference Number	[Display] This field displays the reference number.
Amount	[Display] This field displays the credit amount.
Description	[Display] This field displays the description of the credit card.
Date	[Display] This field displays the transaction date.

5. Click the **Close** button to exit from the application.

30. Force Change Password

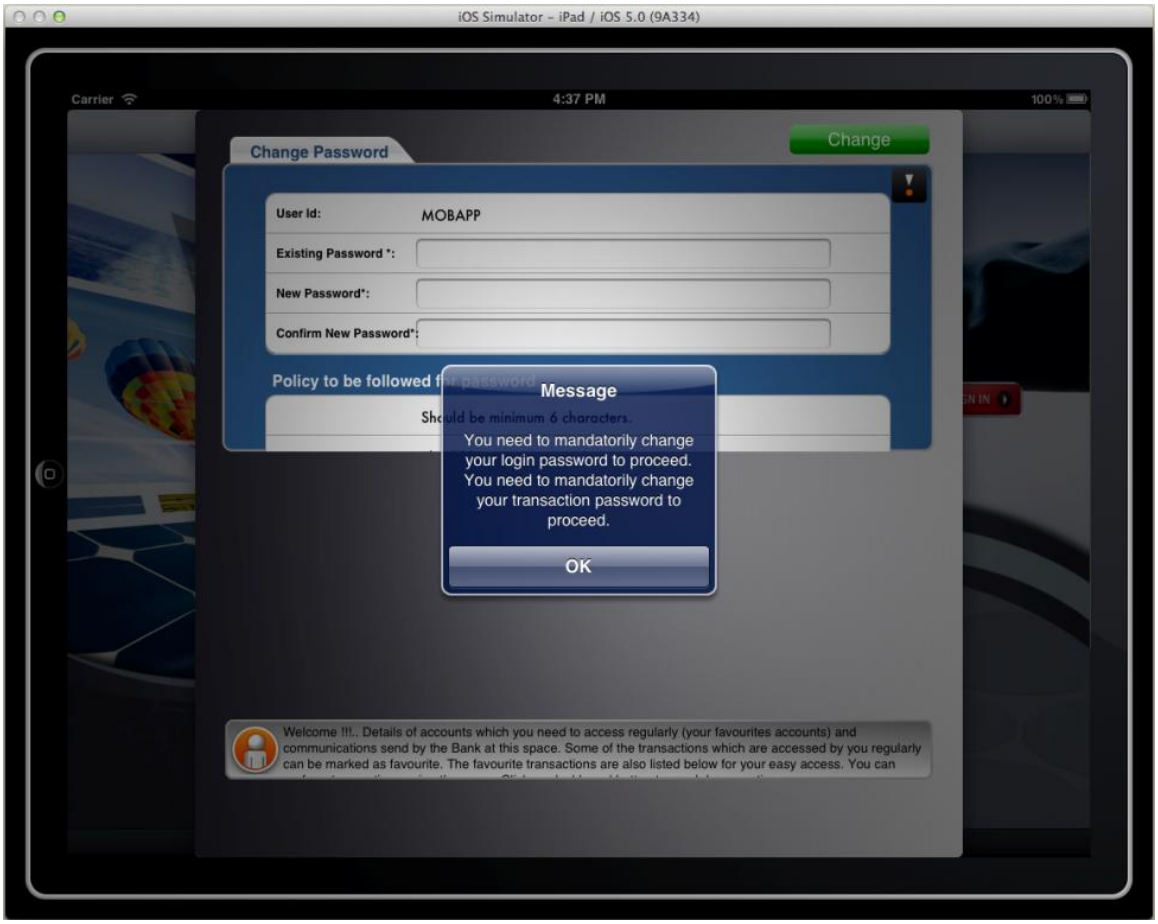
This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

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

To perform the forced change password

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

Change Login Password



Field Description

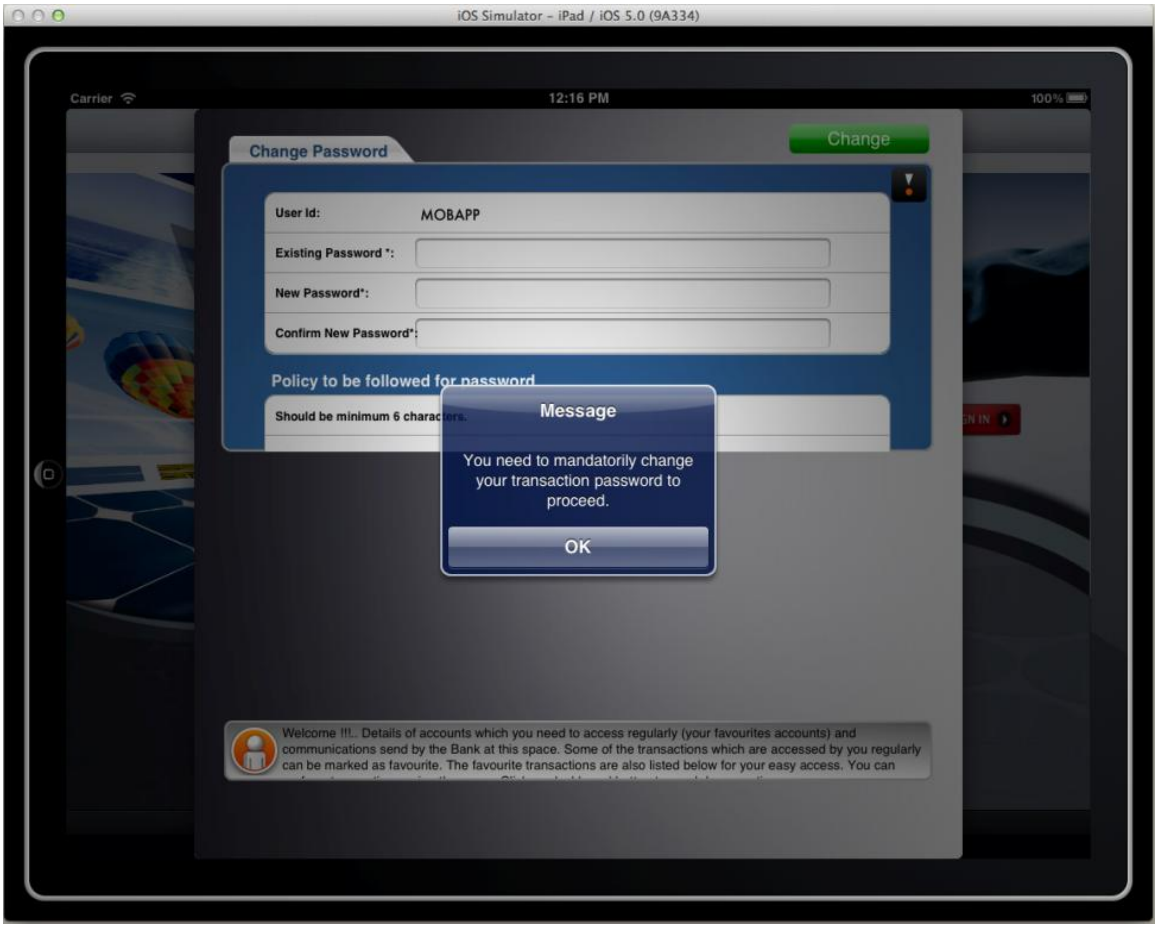
Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.
New Password	[Mandatory, Alphanumeric,20] Type the new password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

2. Click the **Change** button. The system displays **Confirm Change Password** screen.
   OR
   Click the **Close** button to close the screen.

Confirm Change Password

3. Click **OK** button. The system displays **Change Transaction password** screen.
   OR
   Click **Close** button to close the screen.

Change Transaction Password

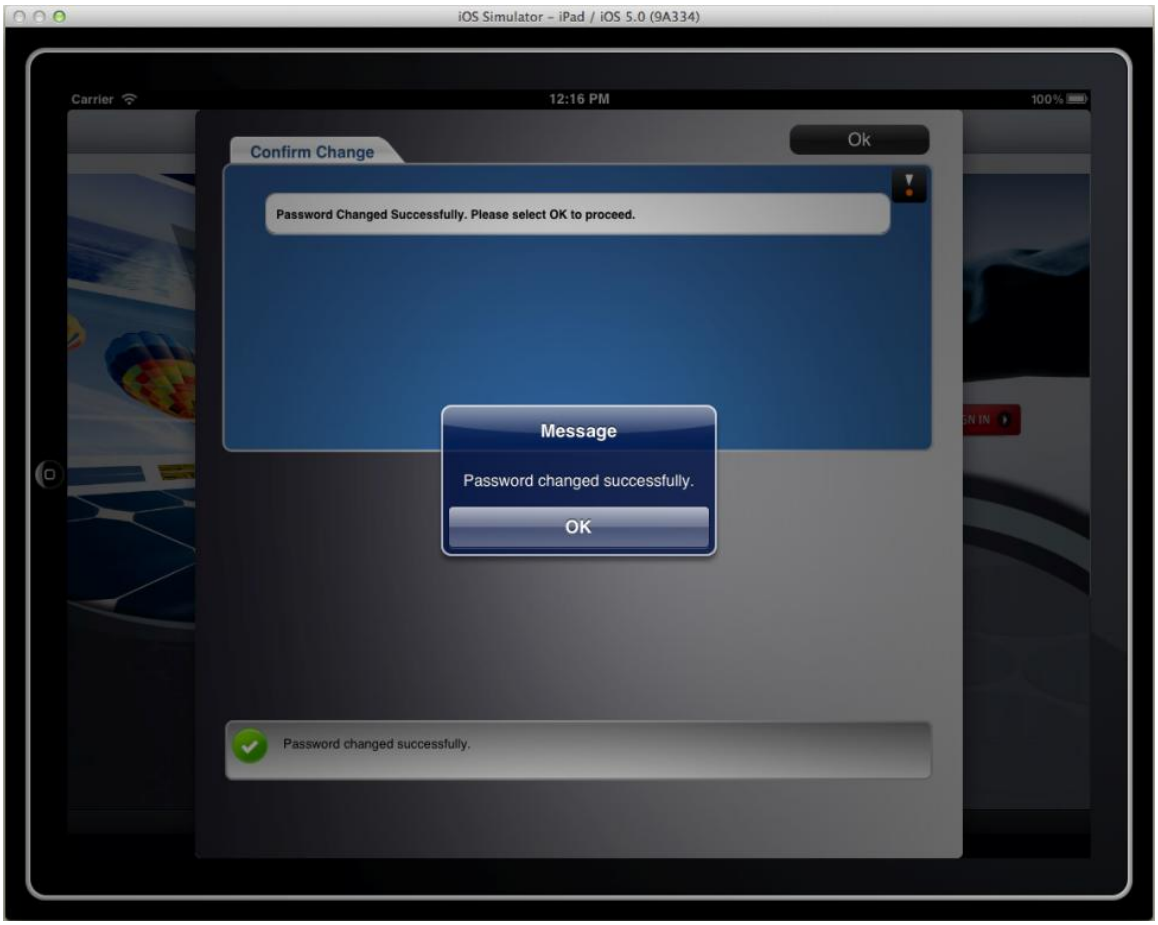


Field Description

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

4. Click the **Change** button. The system displays **Confirm Change Password** screen.

Confirm Change Password



5. Click the **OK** button. The system displays the main screen.
   OR
   Click **Close** to close the screen.

31. Contract Deposits

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

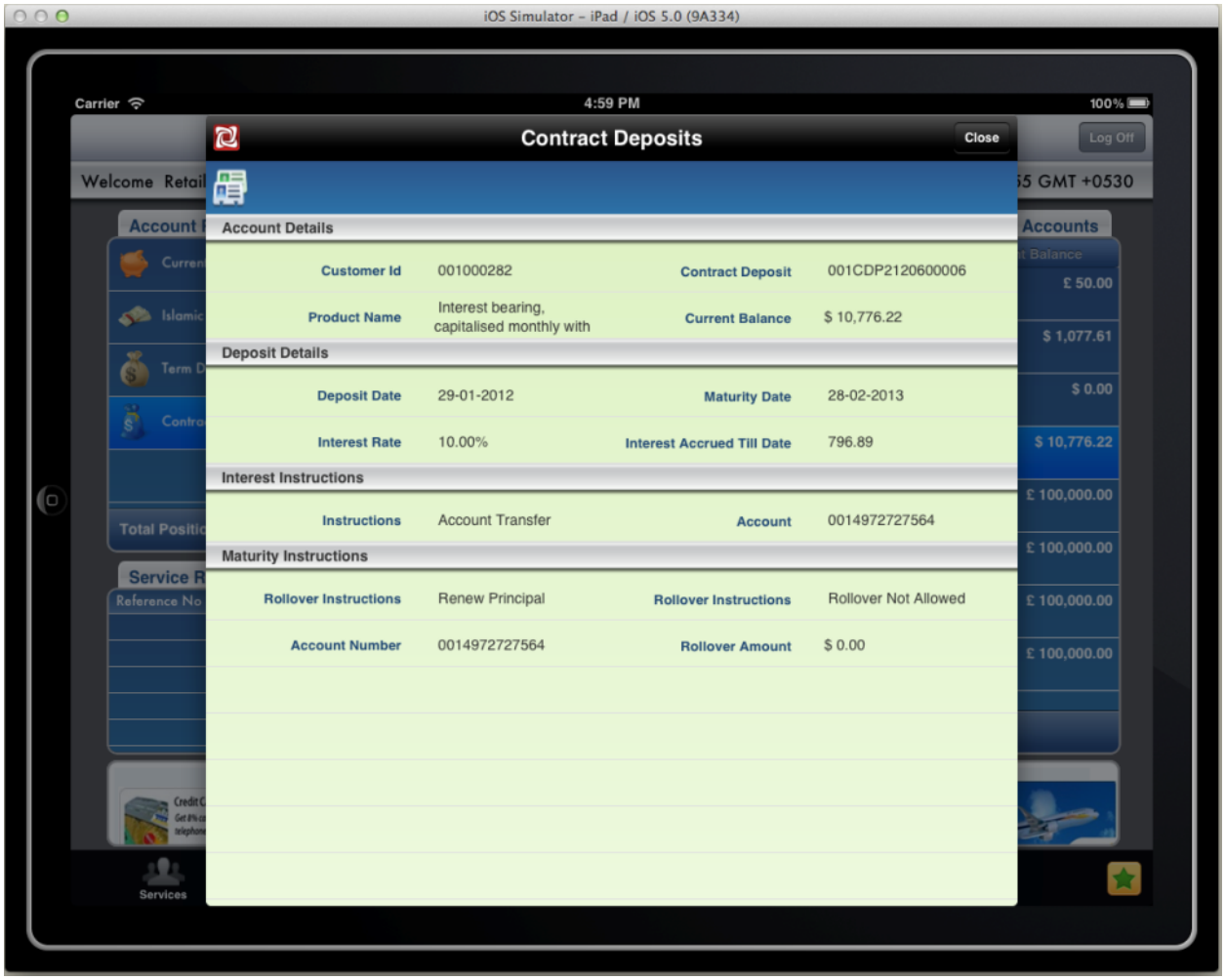
To view the contract Deposit details

1. Log on to the iPad Banking application.
2. Select **Account Relationship > Contract TD** from the dashboard/Landing screen of iPad. as shown below:

Contract Deposits

3. As you select **Contract TD** accounts from **Account Relationship**, list of all Contract Term Deposit accounts will be displayed in right hand side panel of the dashboard screen.
4. Select Contract Term Deposit account from List Of Accounts. The system will display Contract Deposit Details of selected account.

Contract Deposits



Field Description

Field Name	Description
Customer Id	[Display] This field displays the user id.
Contract Deposit	[Display] This field displays the contract deposit number.
Product Name	[Display] This field displays the product name.
Current Balance	[Display] This field displays the balance of the term deposit.
Deposit Details	

Field Name	Description
Deposit Date	[Display] This field displays the deposit date.
Maturity Date	[Display] This field displays the date on which deposit matures.
Interest Rate	[Display] This field displays the interest rate on the term deposit. Interest Instructions and Maturity Instructions are also displayed below this field.
Accrued Interest Till Date	[Display] This field displays the accrued interest till date. Interest Instructions and Maturity Instructions are also displayed below this field.
Interest Instructions	
Interest Instructions	[Display] This field displays the interest instructions.
Account	[Display] This field displays the account number.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the roll over instructions.
Account Number	[Display] This field displays the account number.

5. Click the **Home** button to get back to the **Menu** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to exit from the application.

32. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

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

This information is available as part of fund rules definition.

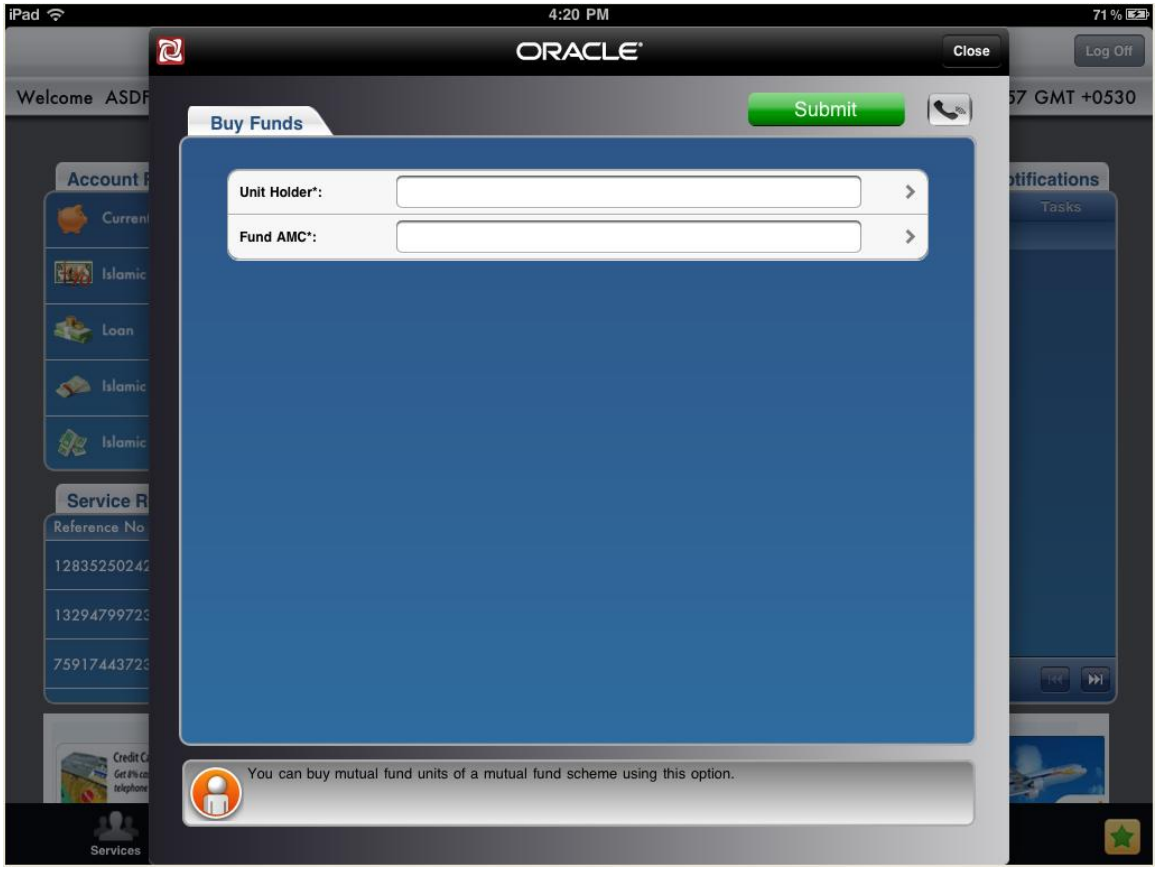
An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To buy mutual fund

1. Log on to the iPad Banking application.
2. Select **Mutual Funds > Buy Funds** from the menu. The system displays **Buy Funds** screen.

Buy Funds

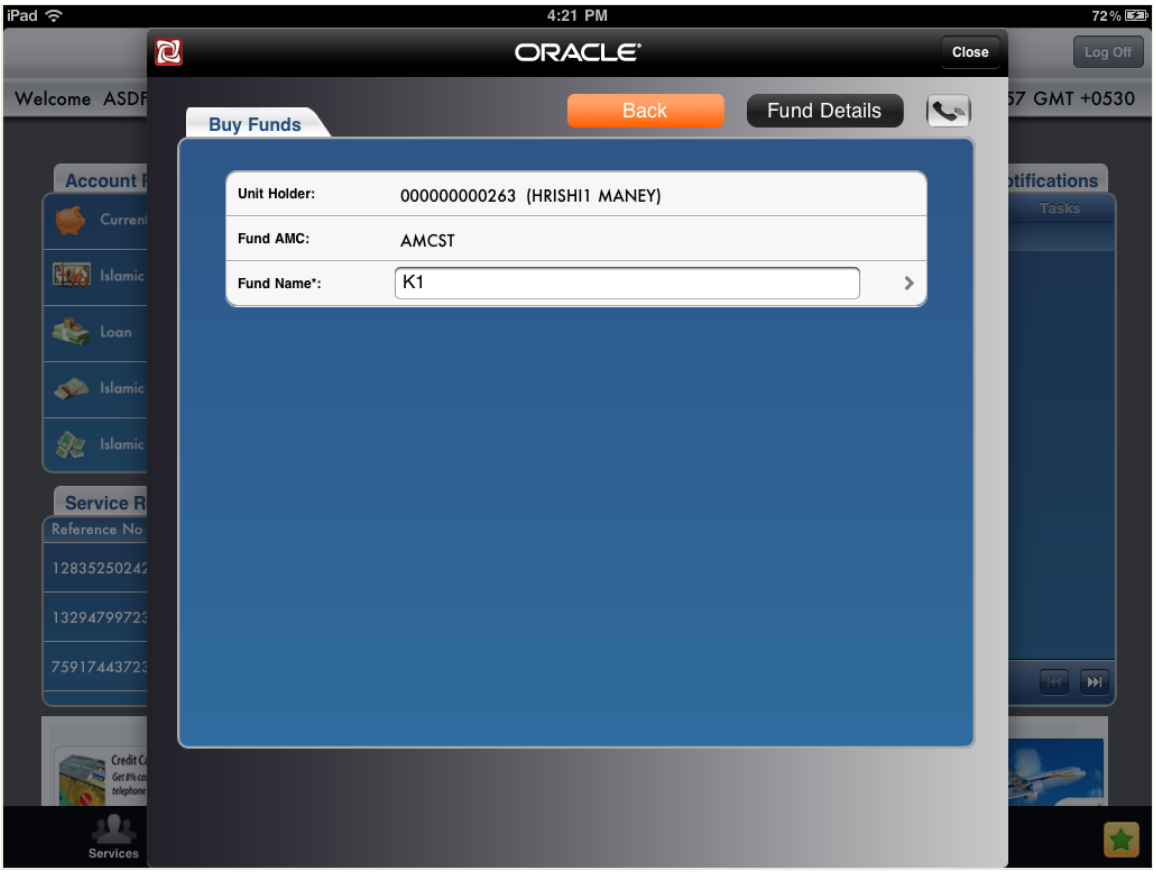


Field Description

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

3. Click the **Submit** button. The system displays **Buy Funds** screen.
   OR
   Click the **Close** button to close the screen.

Buy Funds



Field Description

Field Name	Description
Fund Name	[Mandatory, Pop Over] Select the fund name.

4. Click the **Fund Details** button. The system displays **Buy Funds** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

Buy Funds

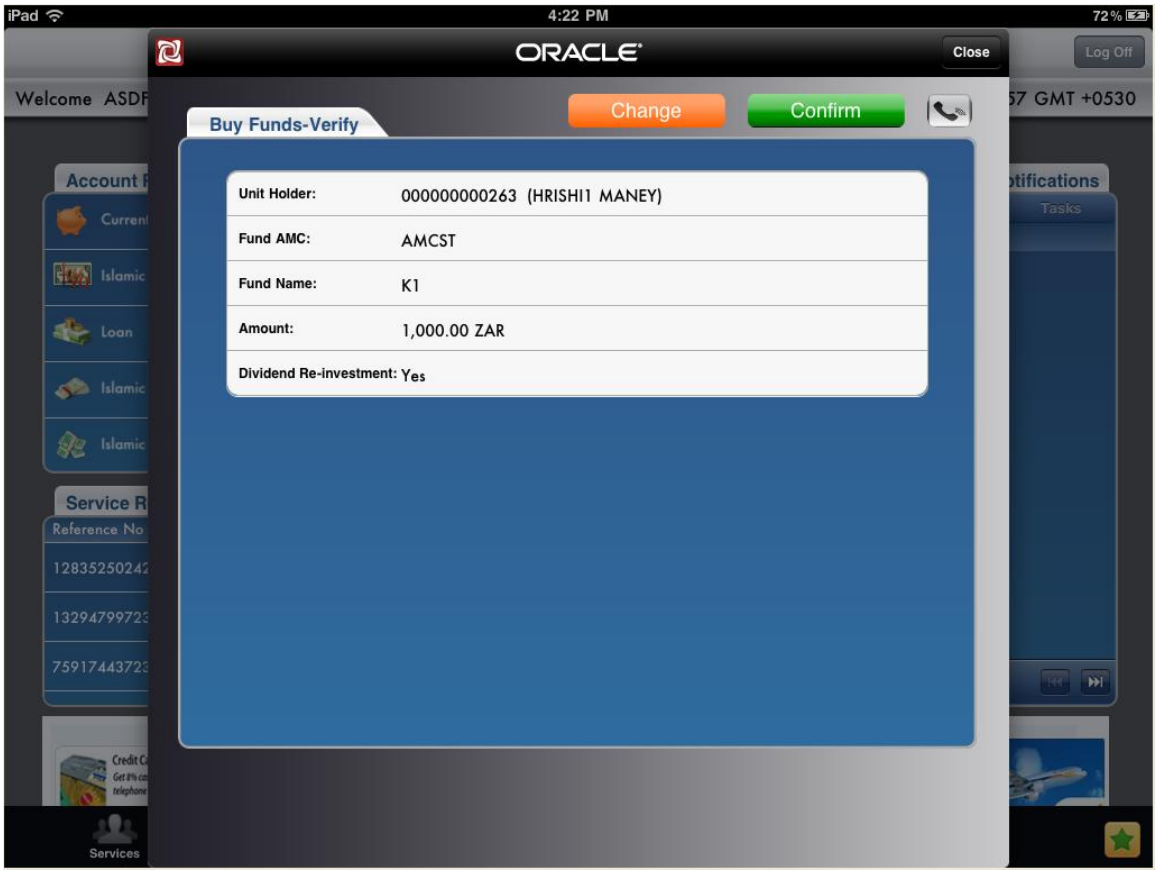
Field Description

Field Name	Description
Investment Type	[Mandatory, Pop Over] Select the invest type. The options are: • Amount • Units
Amount or Unit	[Mandatory, Numeric, 15] Enter the amount or number of units as per the selected investment type.
Dividend Re-Investment	[Mandatory, Pop Over] Select the dividend re-investment options. The options are: • Yes • No

Field Name	Description
Fund Information	
Unit Holder	[Display] This field displays the unit holder id.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Minimum Amount	[Display] This field displays the minimum amount required to buy the funds.
Minimum Units	[Display] This field displays the minimum units of which funds can be purchased.

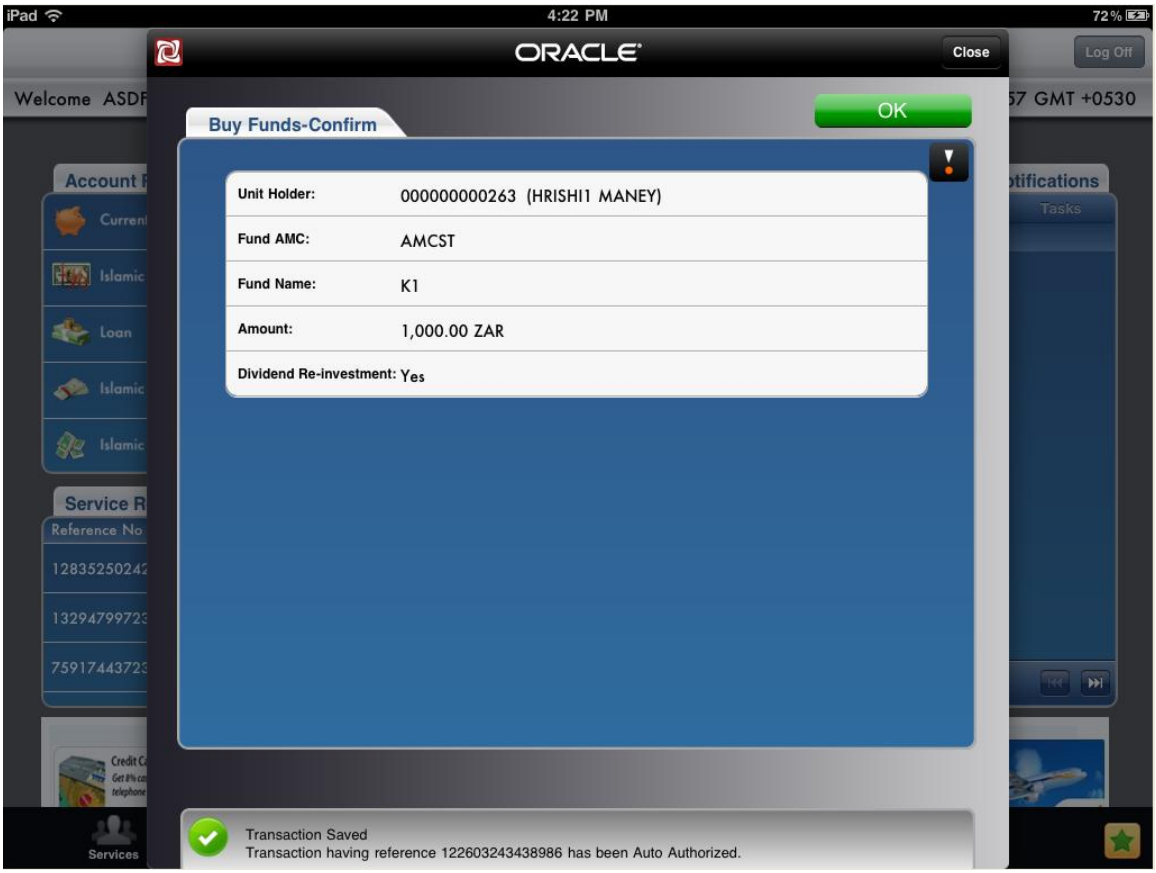
5. Click the **Place Order** button. The system displays **Buy Funds – Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

Buy Funds – Verify



6. Click the **Confirm** button. The system displays **Buy Funds - Confirm** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Change** button to navigate to the previous screen.

Buy Funds – Confirm



7. Click the **Close** button to close the screen.
   OR
   Click the **OK** button to navigate to the Buy Funds screen.

33. Redeem Funds

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

A fund is open for redemption if:

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

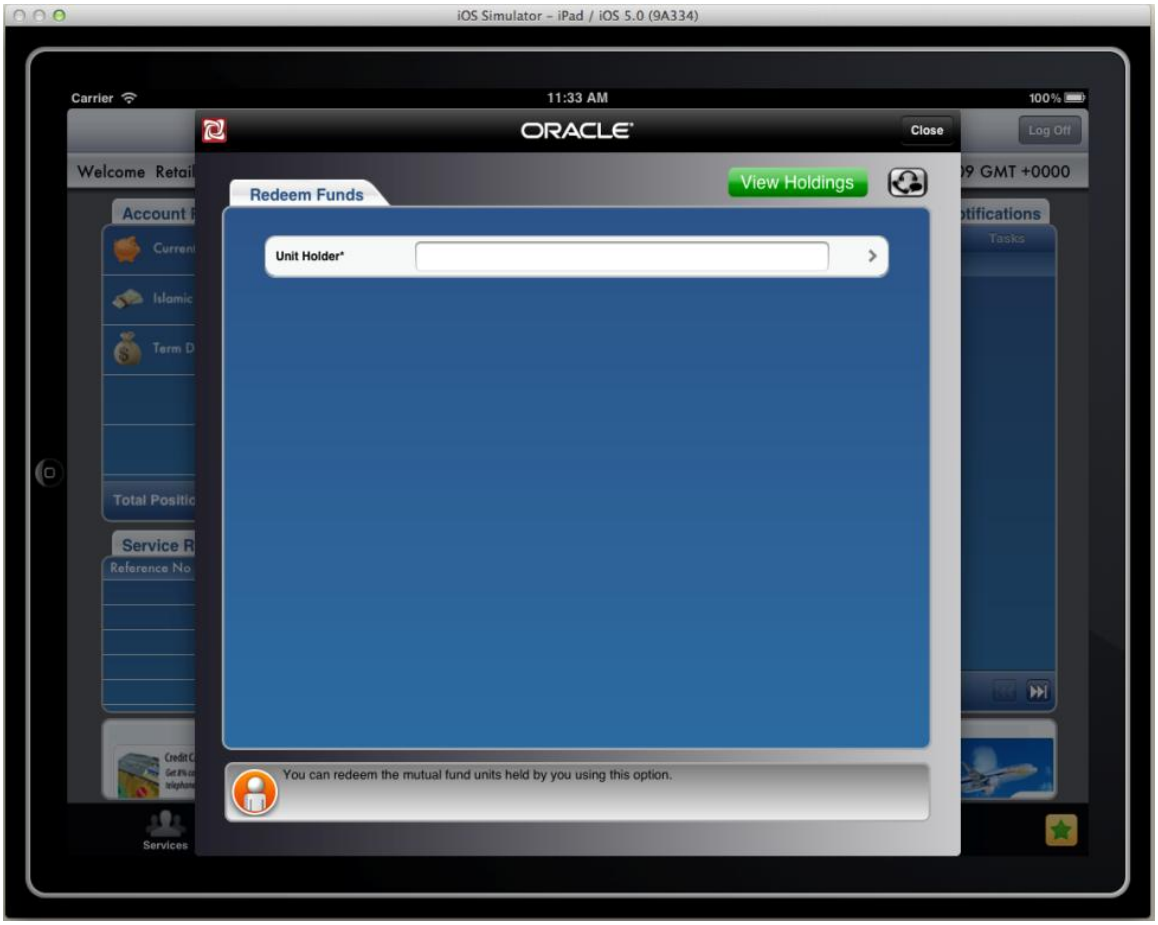
The redemption process comprises of the following stages:

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

To redeem mutual fund

1. Log on to the iPad Banking application.
2. Select **Mutual Funds > Redeem Funds** from the menu. The system displays **Redeem Funds** screen.

Redeem Funds

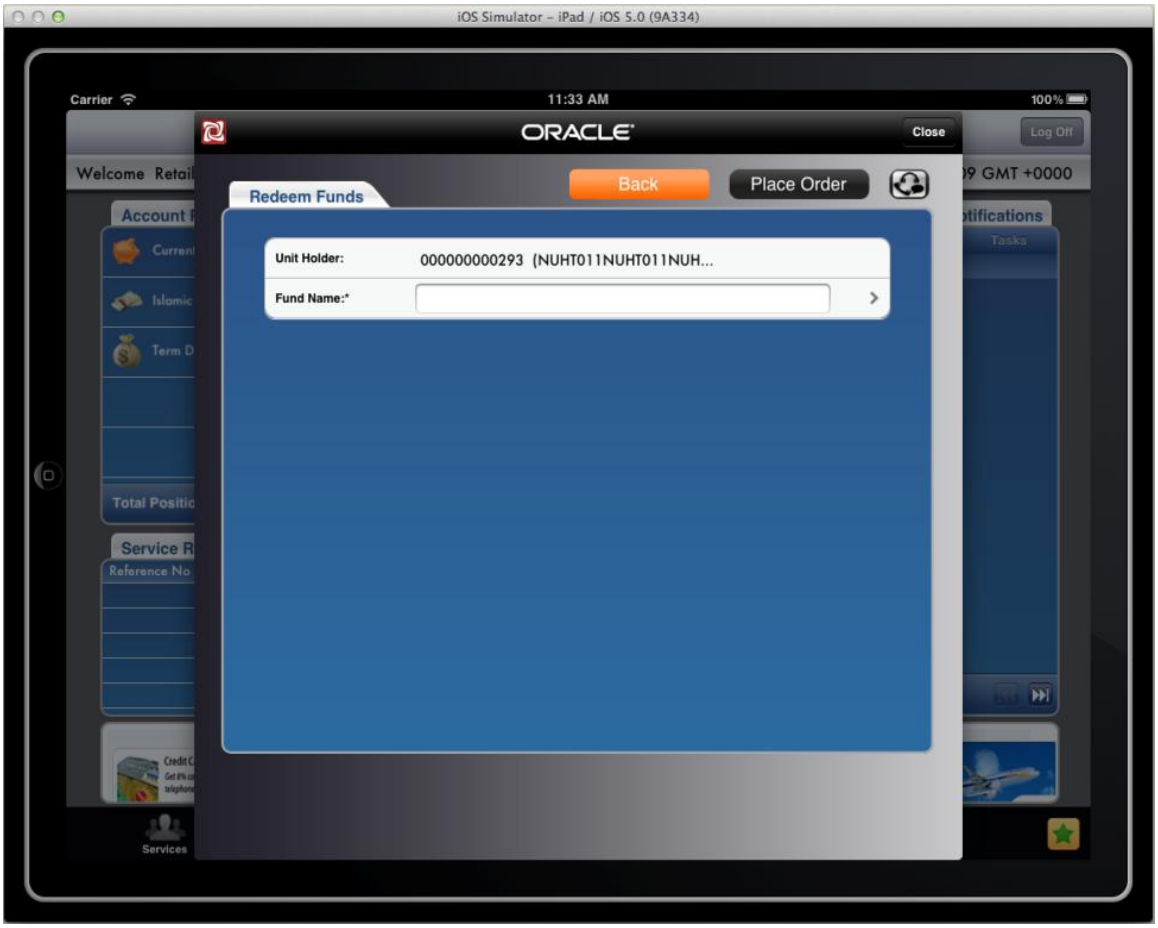


Field Description

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

3. Click the **View Holdings** button. The system displays **Redeem Funds** screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to exit from the application.

Redeem Funds

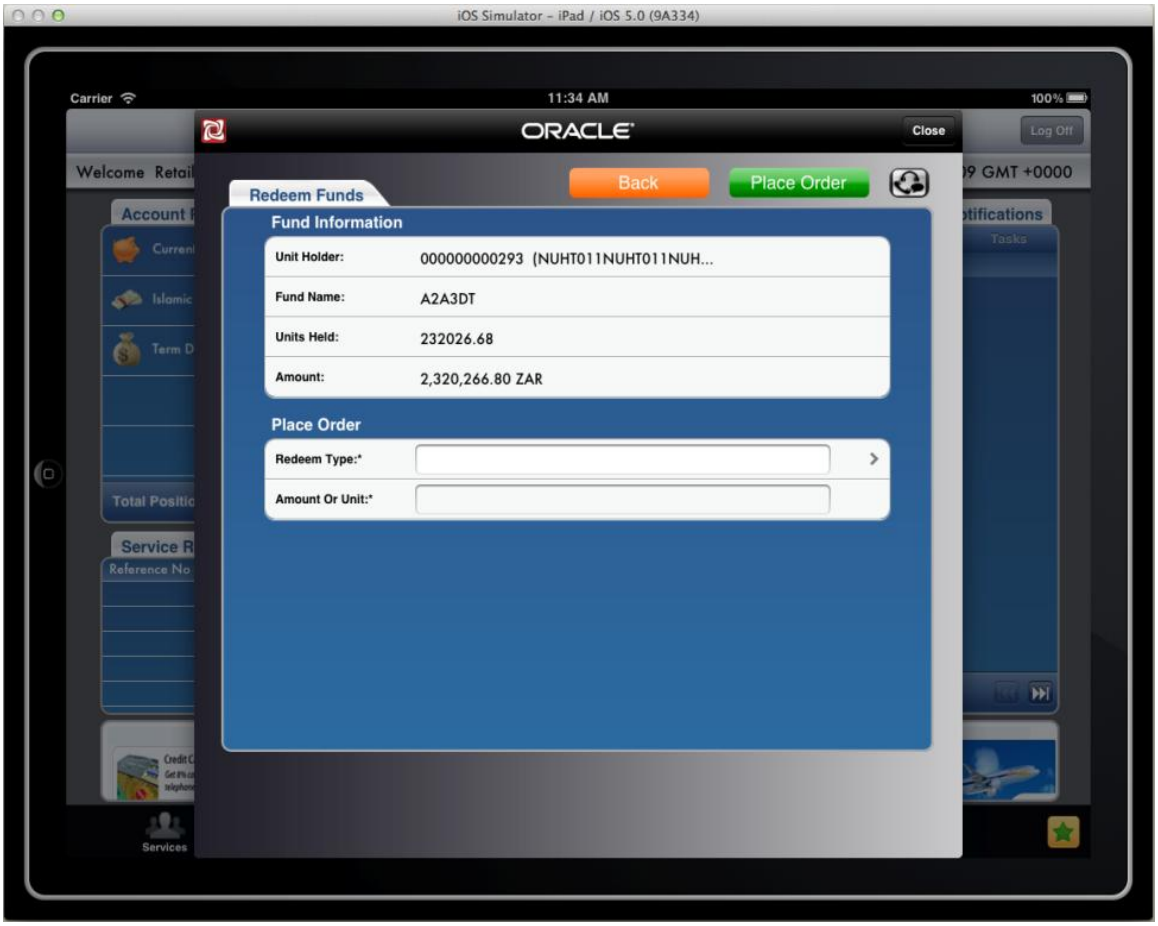


Field Description

Field Name	Description
Fund Name	[Mandatory, Pop Over] Select the fund name from the funds available for the unit holder.

4. Click the **Place order** button. The system displays **Redeem Funds** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to exit from the application.

Redeem Funds



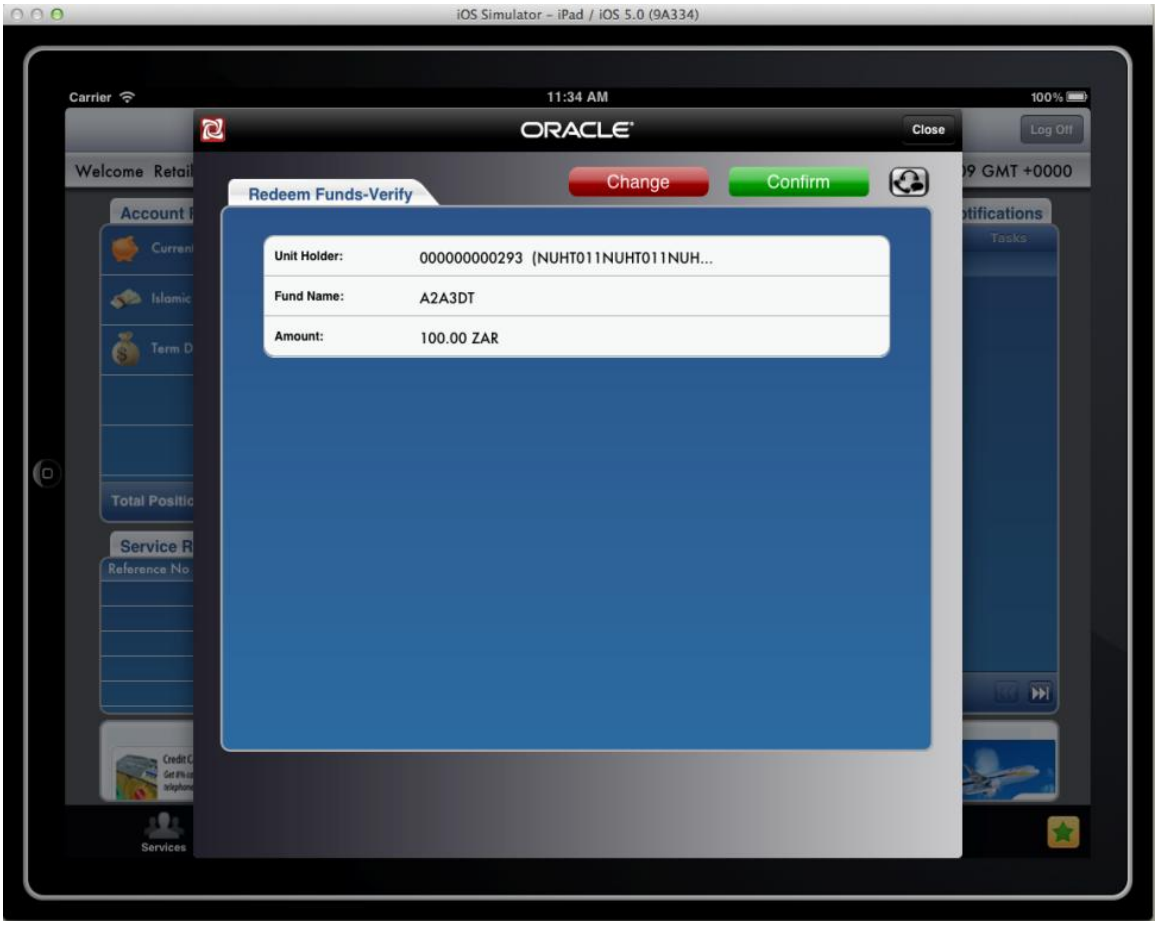
Field Description

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

Field Name	Description
Redeem type	[Mandatory, Pop Over] Select the type of redemption to be done. Options are: • Amount • Units
Amount or Units	[Mandatory, Numeric, 15] Type the amount or units as per the selection criteria.

5. Click the **Place Order button**. The system displays **Redeem Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to exit from the application.

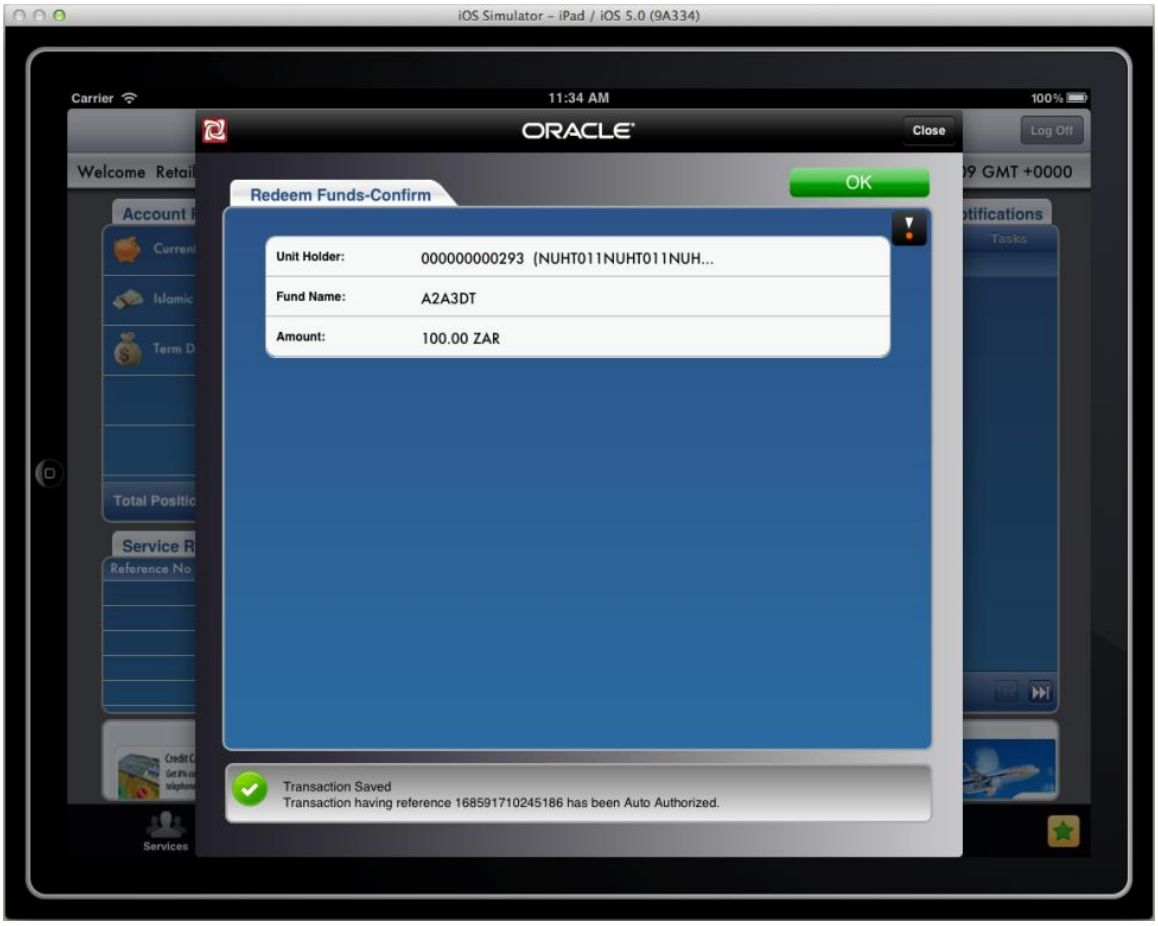
Redeem Funds – Verify



6. Click the **Confirm** button. The system displays **Redeem Funds - Confirm** screen.
   OR

Click the **Back** button to navigate to the previous screen.
OR
Click the **Close** button to exit from the application.
OR
Click the **Home** button to navigate to the menu screen.
OR
Click the **Menu** button to return to the sub menu screen.

Redeem Funds – Confirm



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

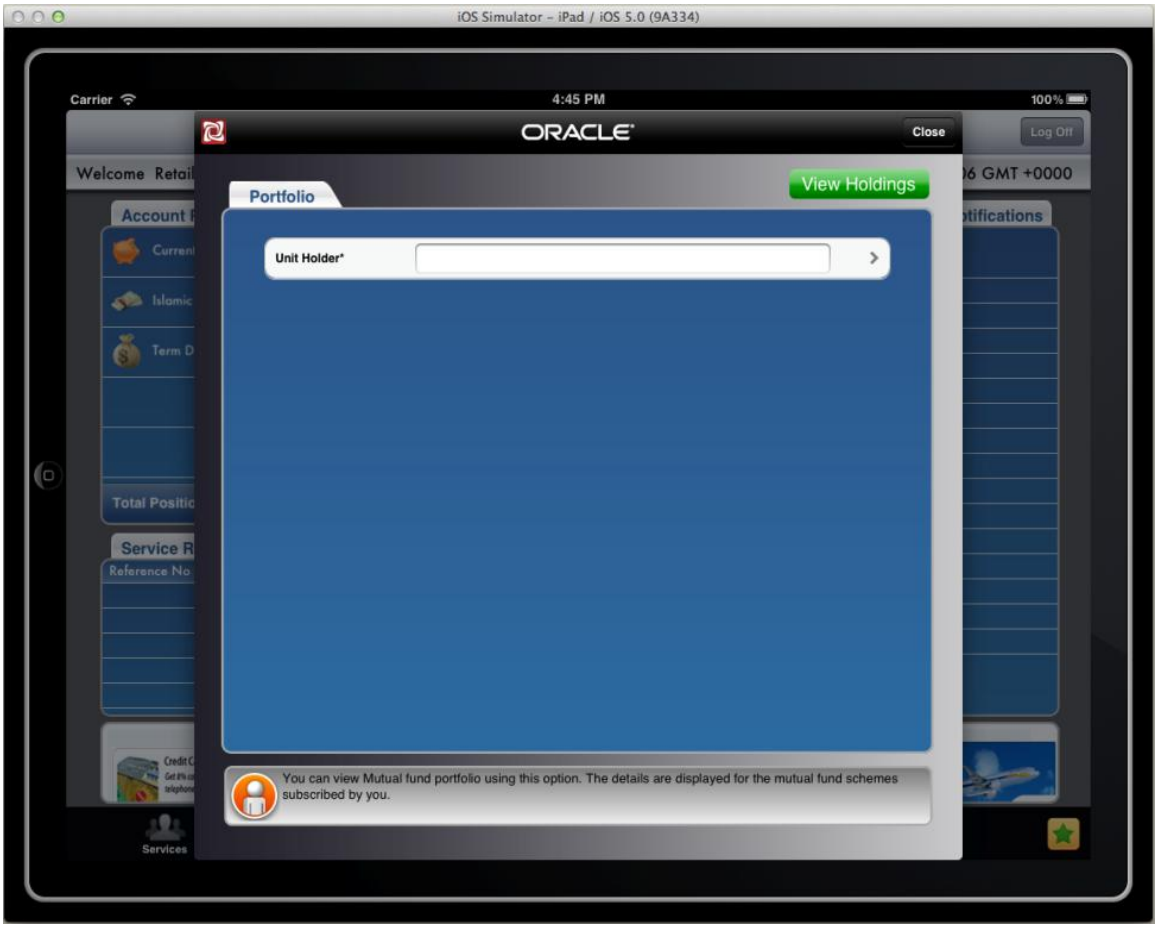
34. Portfolio

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

To view the portfolio

1. Log on to the iPad Banking application.
2. Select **Mutual Funds > Portfolio** from the menu. The system displays **Portfolio** screen.

Portfolio

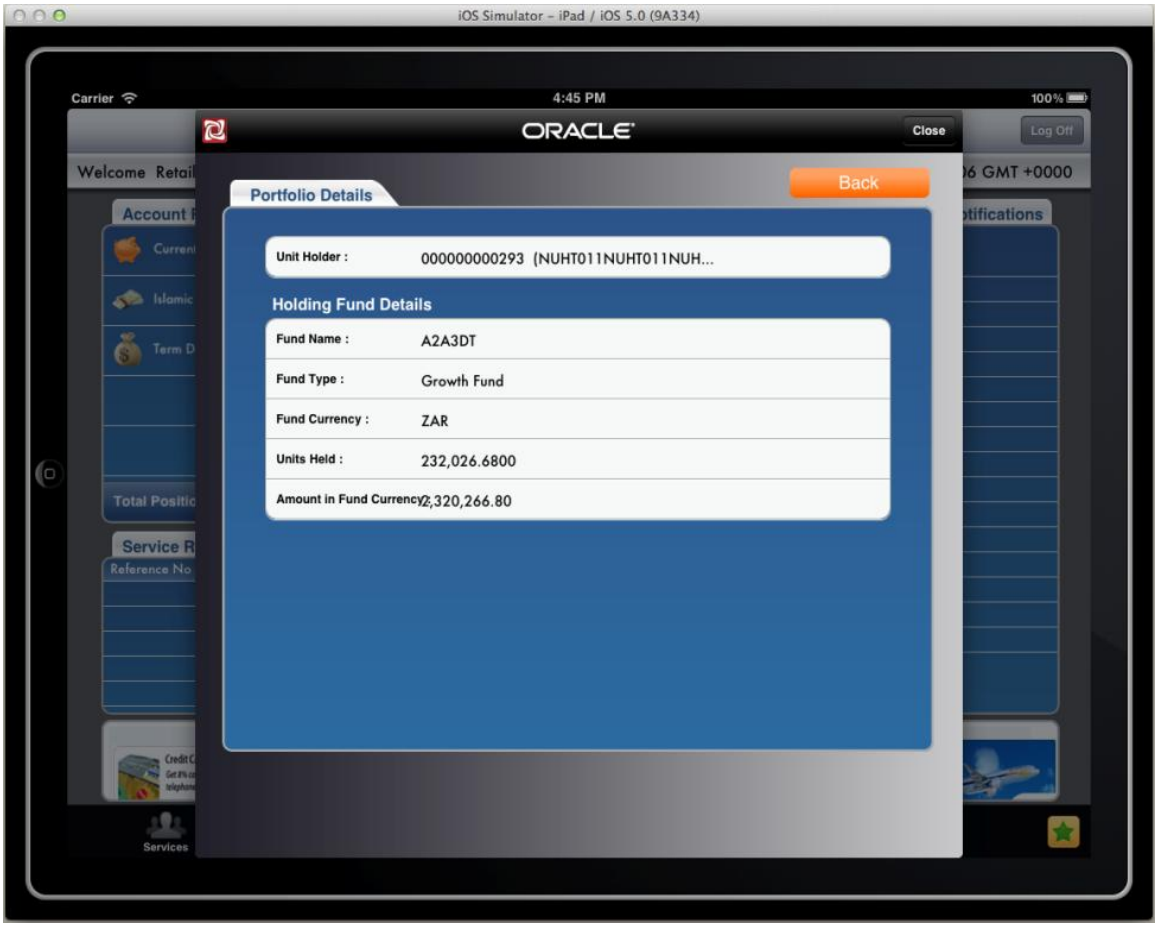


Filed Description

Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the list of unit holders available.

3. Click **View Holdings** button. The system displays **Portfolio Details** screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to exit from the application.

Portfolio Details



Filed Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the unit's holder.
Holding Fund Details	
Fund Name	[Display] This field displays the fund name.
Fund Type	[Display] This field displays the fund type.

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

4. Click the **Home** button to get back to the **Menu** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to exit from the application.

35. Switch Funds

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

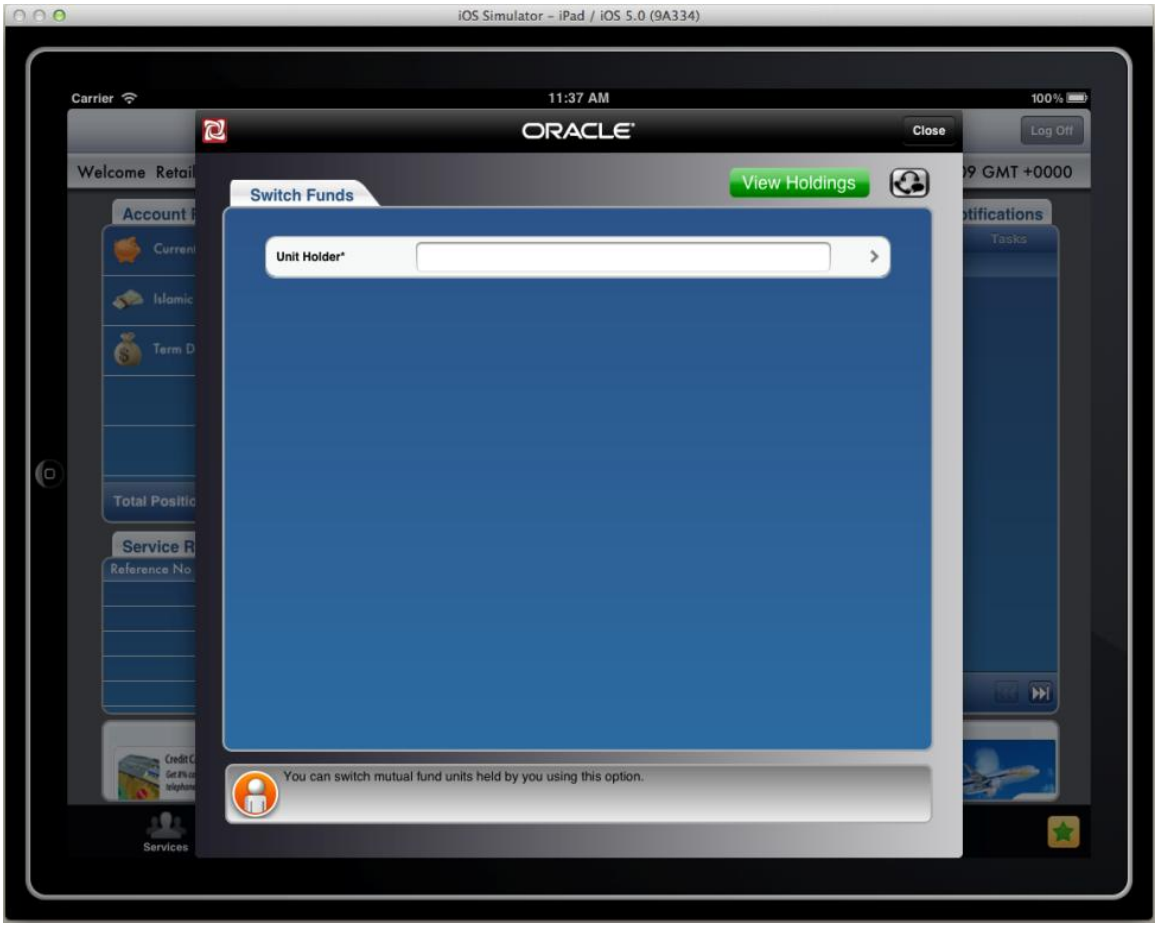
A fund is open for switch if

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

To switch mutual fund

1. Log on to the iPad Banking application.
2. Select **Mutual Funds > Switch Funds** from the menu. The system displays **Switch Funds** screen.

Switch Funds

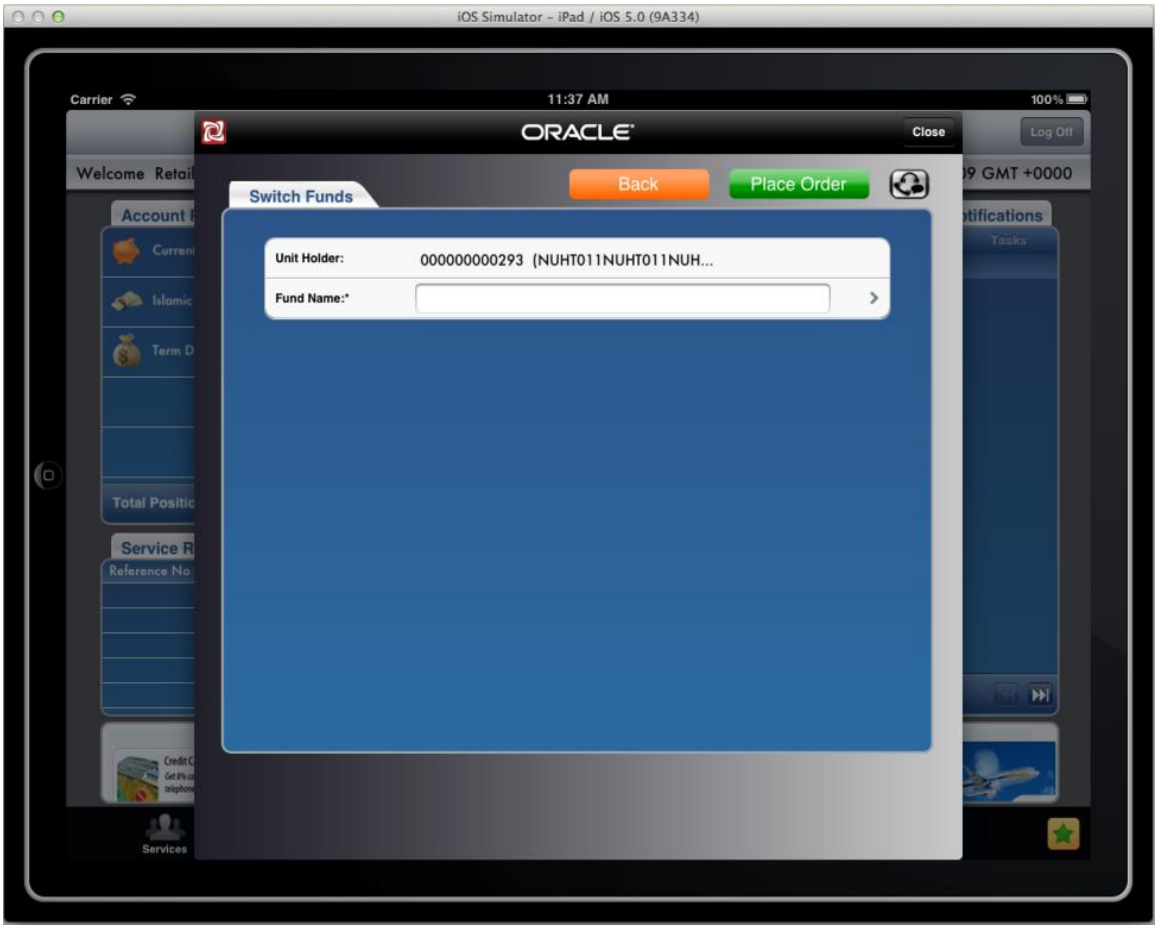


Filed Description

Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the list of unit holders available.

3. Click the **View Holdings** button. The system displays **Switch Funds** screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to Close the screen.

Switch Funds



Filed Description

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

4. Click the **Place Order** button. The system displays **Switch Funds** screen.
   OR
   Click **Back** button to navigate to the previous screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to Close the screen.

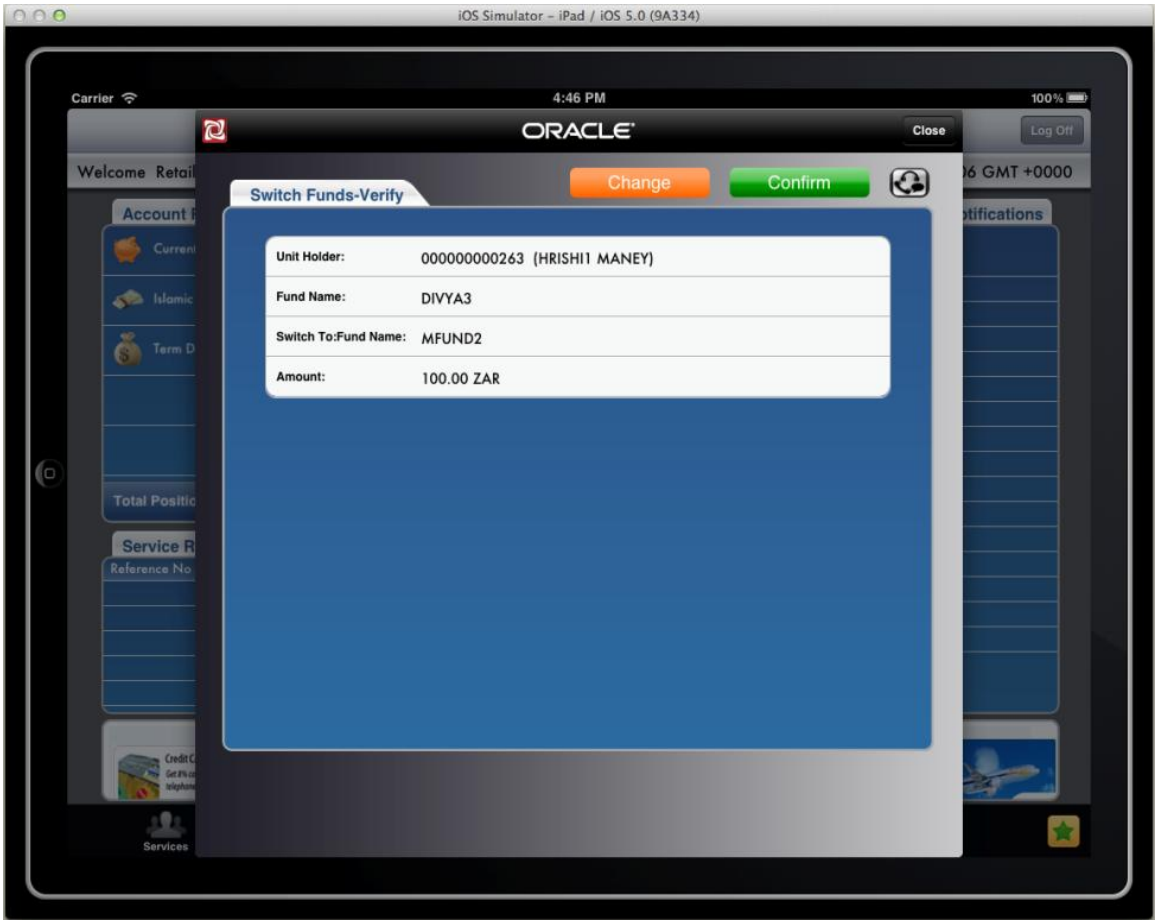
Switch Funds

Filed Description

Field Name	Description
Switch Type	[Mandatory, Pop Over] Select the Switch type. Options are: • Switch Amount • Switch Units
Amount Or Units	[Mandatory, Numeric, 15] Type the amount or units to be switched.
Fund Name	[Mandatory, Pop Over] Select the fund name from the list.

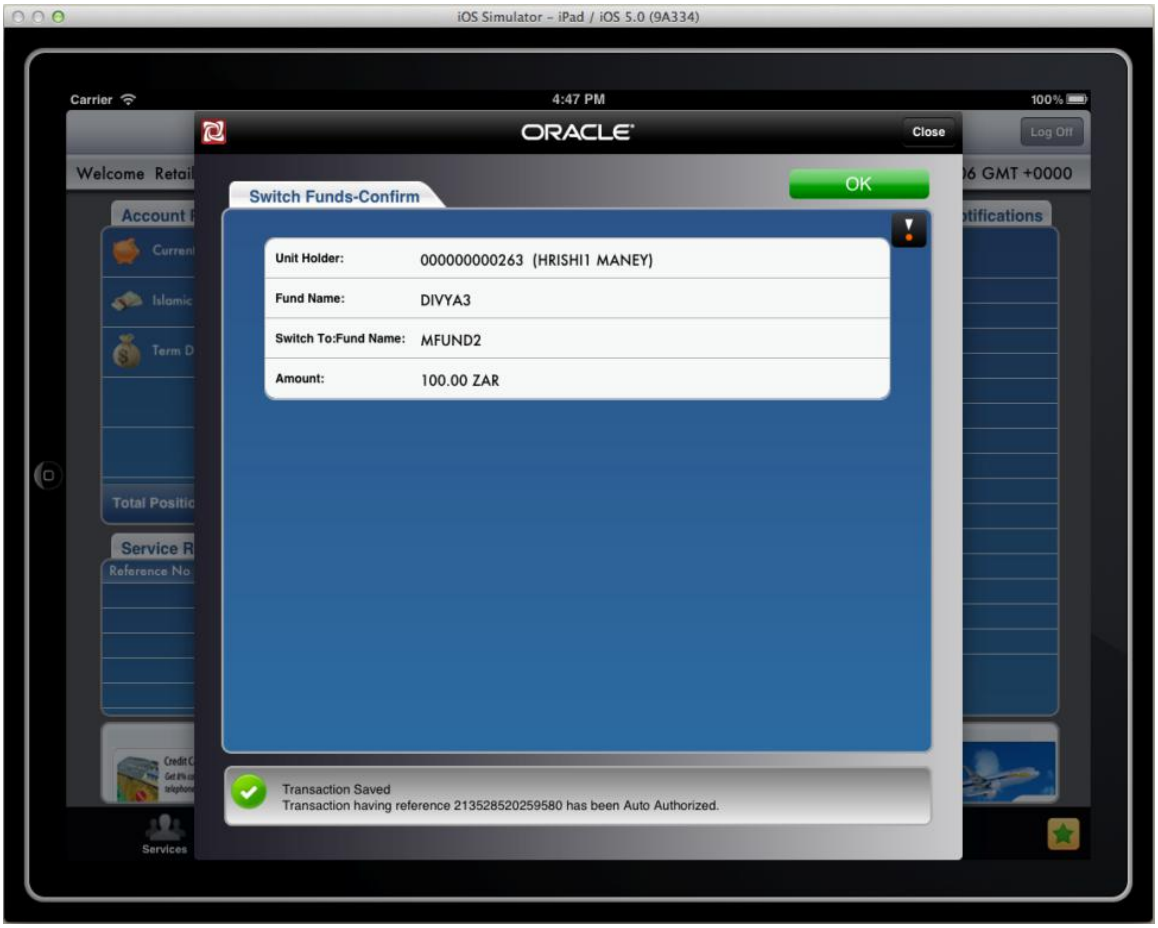
5. Click the **Place Order** button. The system displays **Switch Funds - Verify** screen.
   OR
   Click **Back** button to navigate to the previous screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to close the screen.

Switch Funds – Verify



6. Click **Confirm** button. The system displays **Switch Funds - Confirm** screen.
   OR
   Click **Change** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Home** button to navigate to the menu screen.

Switch Funds – Confirm



7. Click the **Home** button to get back to the **Menu** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **View Messages** button to view the messages.
   OR
   Click the **Ok** button. The initial **Switch Funds** screen is displayed.
   OR
   Click the **Menu** button to return to the sub menu screen

36. Order Status

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

To view the order status

1. Log on to the iPad Banking application.
2. Select **Mutual Funds > Order Status** from the menu. The system displays **Order Status** screen.

Order Status

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.

Field Name	Description
Status	[Mandatory, Pop Over] Select the status. Options are: • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

3. Click **Submit** button. The system displays order status details in the **Order Status** screen.
   OR
   Click the **Close** button to close the screen.

Order Status

Filed Description

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

4. Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

37. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the iPad Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
3. Select **Bill Payments > Pay Bill** from the menu. The system displays **Pay Bills** screen.

Pay Bills

Field Description

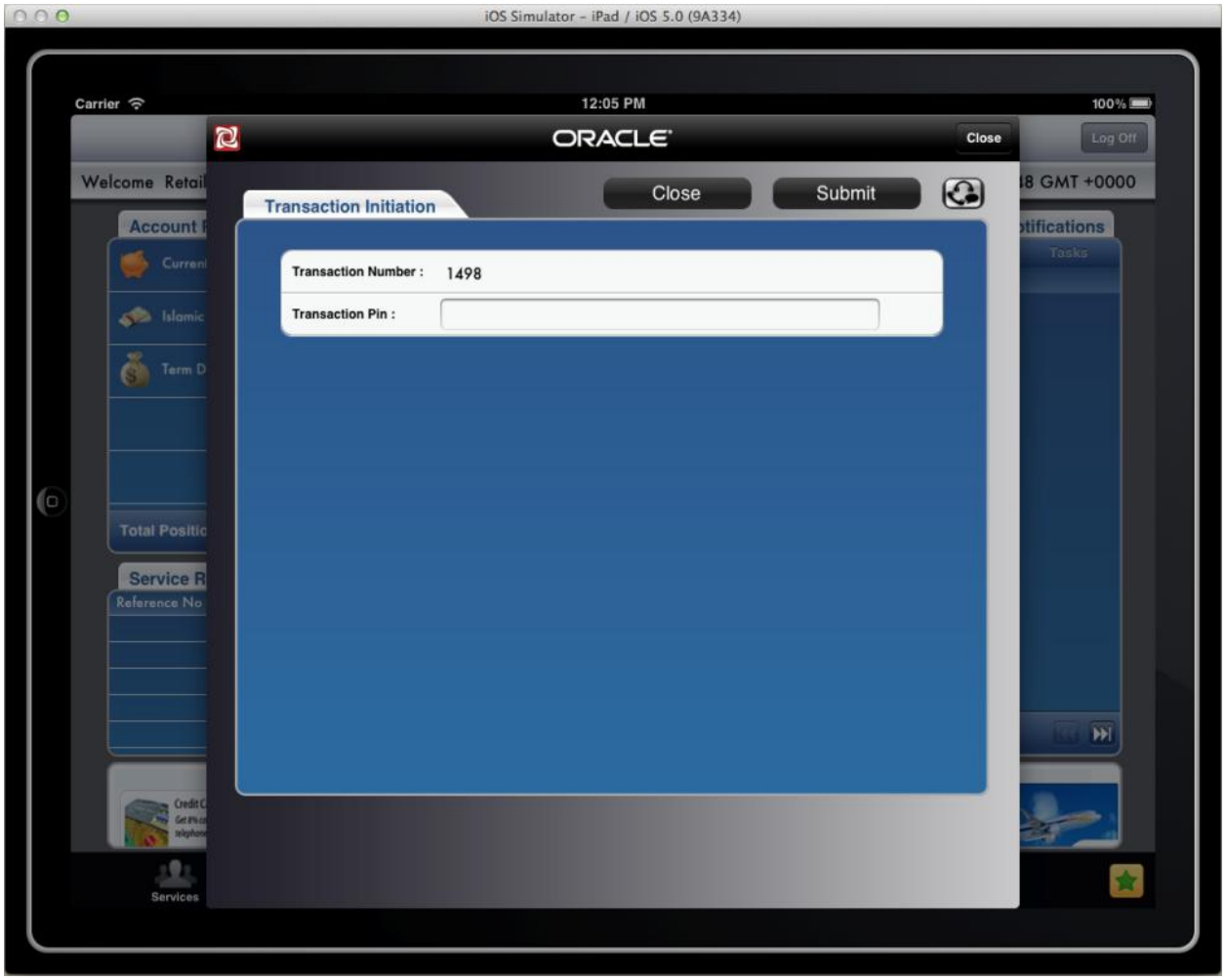
Field Name	Description
Select Biller	[Mandatory, Pop Over] Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15] Type the Bill number for which payment is to be made
Bill Generation Date	[Mandatory, Alphanumeric, 10] Type the date on which the Bill payment is due.
Payment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

4. Click **Submit** button. The system displays **Pay Bill Verify** screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to close the screen.

Pay Bill Verify

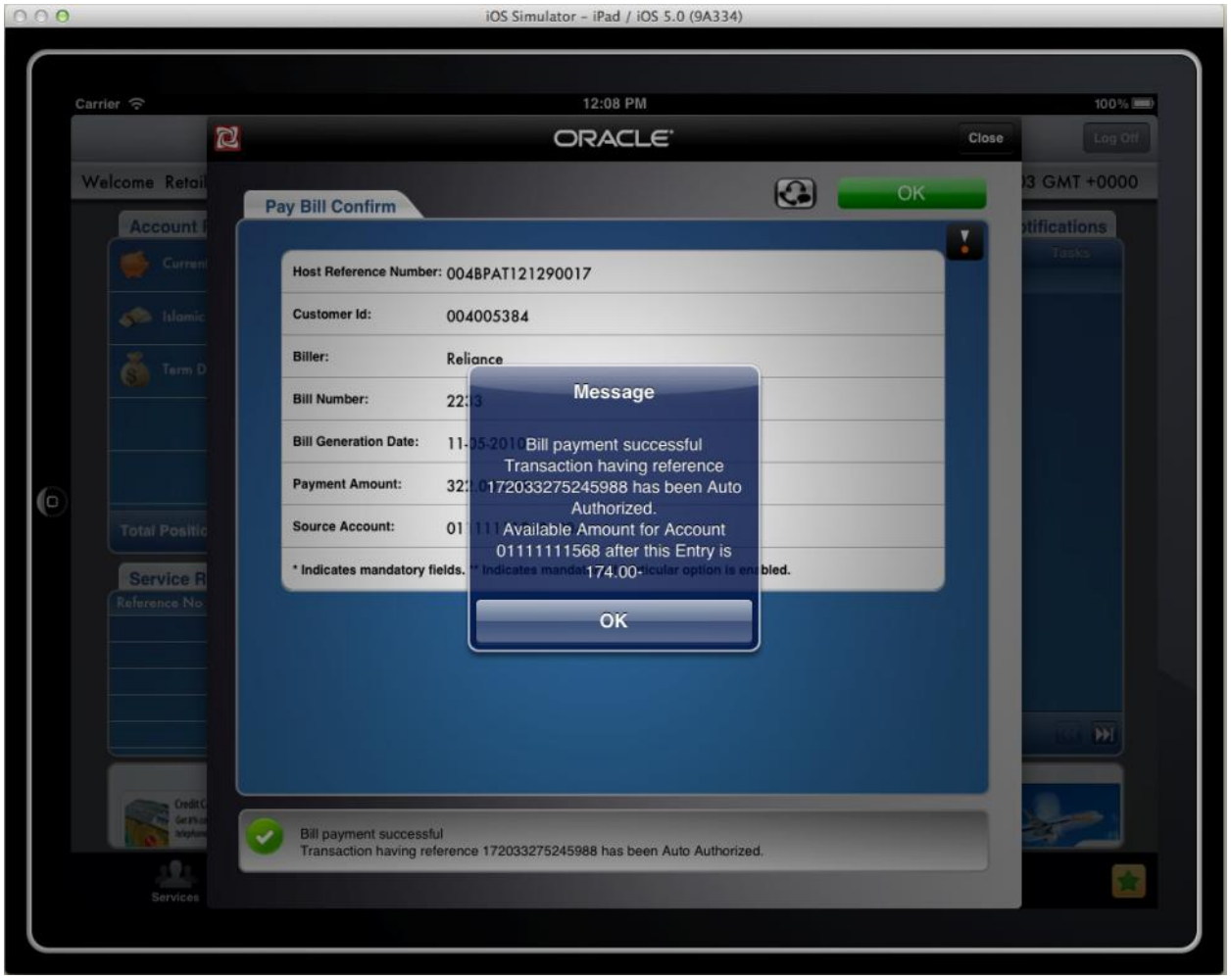
5. Click the **Confirm** button. The system displays **Transaction Initiation Authorization** screen for the transaction password to be entered.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Change** button to navigate to previous screen.

Transaction Initiation Authorization



6. Enter the Transaction Pin provided.
7. Click the **Submit** button. The system displays **Pay Bills Confirm** screen.
   OR
   Click the **Close** button to close the **Transaction Initiation Authorization** pop up screen**.**

Pay Bill Confirm



8. Click the **Close** button to close the screen.
   OR
   Click the **Ok** button. The initial **Pay Bill** screen is displayed.

38. ATM Branch Locator

This transaction allows you to view the address and the location of ATM/ branch location.

To view the location and address of the ATM and branch

1. Log on to the iPad Banking application.
2. Select **Services >ATM Branch Locator** from the menu. The system displays **ATM Branch Locator** map.

Branch/ATM Locator Map – Standard View

3. Click the **Satellite** tab to view the satellite view.
4. Click the **Close** button to close the Map screen.

39. Offers

Location Based Offers:

Business user will be able to receive the offers from the bank based on their physical location. Business user while on move will be able to get the offers available in the specific geo location.

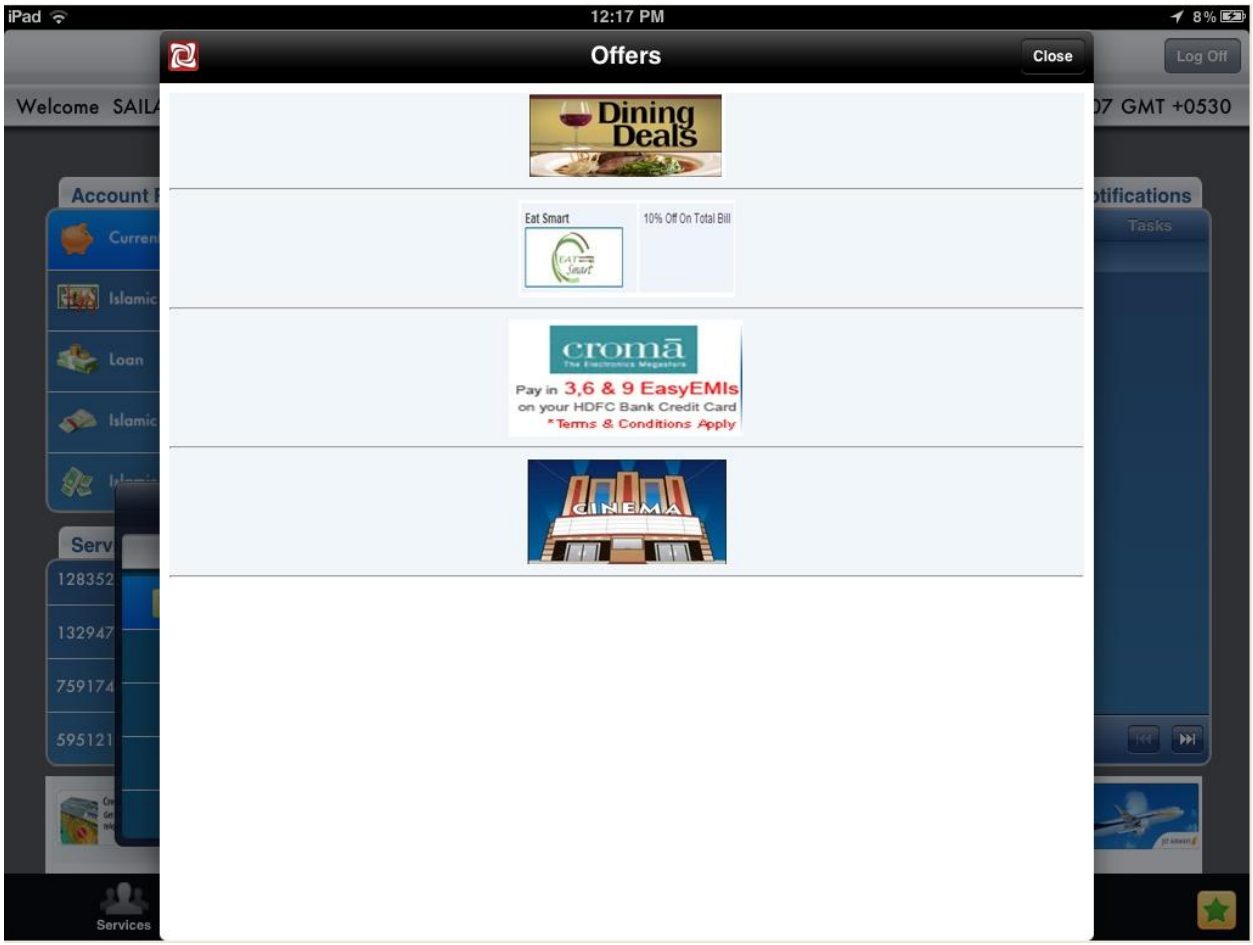
The system will be able to identify the user's geo location using the GPS option available in the iPad. Location will be maintained in terms of latitude and longitude. Based on the location identified, the offers available in the area will be identified and displayed to the user.

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

To access the Offers options

1. .Log on to the iPad Banking application.
2. Select **Offers >Location Based Offers** from the menu. The system displays **Offers** screen.

Offers



3. Click any of the offers to view offer details.

You can view personalized or Targeted offers on lower panel of dashboard/main screen.

40. Live Help

This option enables you to interact with bank officials / call centre executives for any queries.

1. Click icon to request for a call. The system will display screen for live chat or call.

Live Chat/Call

Note: The Call icon is available on required screens.

Oracle FLEXCUBE Direct Banking

User Manual iPad Application Based Banking

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