

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



**Part No. E52305-01**

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## 1. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.
<b>Y</b>	Yes
<b>N</b>	No

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

## Transaction Host Integration Matrix

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



## Transaction Host Integration Matrix

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

## 2. Log In

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

## Setting any Transaction as Favorite



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

The screenshot shows the Oracle mobile app interface on an iPad. The top bar displays 'ORACLE' and a 'Log Off' button. Below the header, the user is welcomed as 'SAILAJA' and the time is 02-05-2012 19:30:11 GMT +0530.

The main content area is divided into two primary sections:


- Account Relationship:** This panel lists various account types with their respective balances:
  - Current and Savings: £ 120,463,789.03
  - Islamic Finance: £ 1,022,000.00
  - Loan: £ 810,135.44
  - Islamic Term Deposits: £ 52,200.00
  - Islamic Current and Savings: £ -5,000.00
- List Of Accounts:** This panel displays a table of accounts with columns for Account No, Customer Id, and Sanctioned Loan Amount.
 

Account No	Customer Id	Sanctioned Loan Amount
004OLA1GBP000006	004001664	£ 10,000.00
Bank Futura, 81241, London		
004CLAQGBP000002	004002482	£ 50,000.00
Bank Futura, Neethle Street,		
004CLAQGBP000003	004002482	£ 50,000.00
Bank Futura, Neethle Street,		
004CLATGBP000001	004002482	£ 50,000.00
Bank Futura, Neethle Street,		
004CLAQGBP000009	004004598	£ 500,000.00
Bank Futura, Neethle Street,		
SKNCLP1GBP000004	SKN004498	£ 100,000.00
Bank Futura, 2nd Street Branch,		
SKNCLP1GBP000005	SKN004498	£ 50,000.00
Bank Futura, 2nd Street Branch,		
SKNCLP1INR000004	SKN004498	Rs 10,000.00
Bank Futura, 2nd Street Branch,		

Below the Account Relationship panel is a **Service Requests** table:

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

At the bottom of the screen, there is a navigation bar with icons for Services, Offers, Mutual Funds, Transaction Activities, Accounts, Transfers, and a star icon.

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

The screenshot displays the Oracle Service Request details screen on an iPad. The modal window is titled "Service Request" and contains the following information:

Transaction:	Account Closure
E-Banking Reference No:	761462398439937
Status:	Pending
Created By:	MICORP
Created On:	30-04-2012 17:49:41
Updated By:	MICORP
Updated On:	30-04-2012 17:49:41

\* Indicates mandatory fields. \*\* Indicates...

### 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
<b>Status</b>	[Display] Displays the status of service request for that transaction.
<b>Created By</b>	[Display] Displays the name of the user who has raised service request for that transaction.
<b>Created On</b>	[Display] Displays the date and time on which the service request was initiated.
<b>Updated By</b>	[Display] Displays the user id of the user who last updated the status of the service request.
<b>Updated On</b>	[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

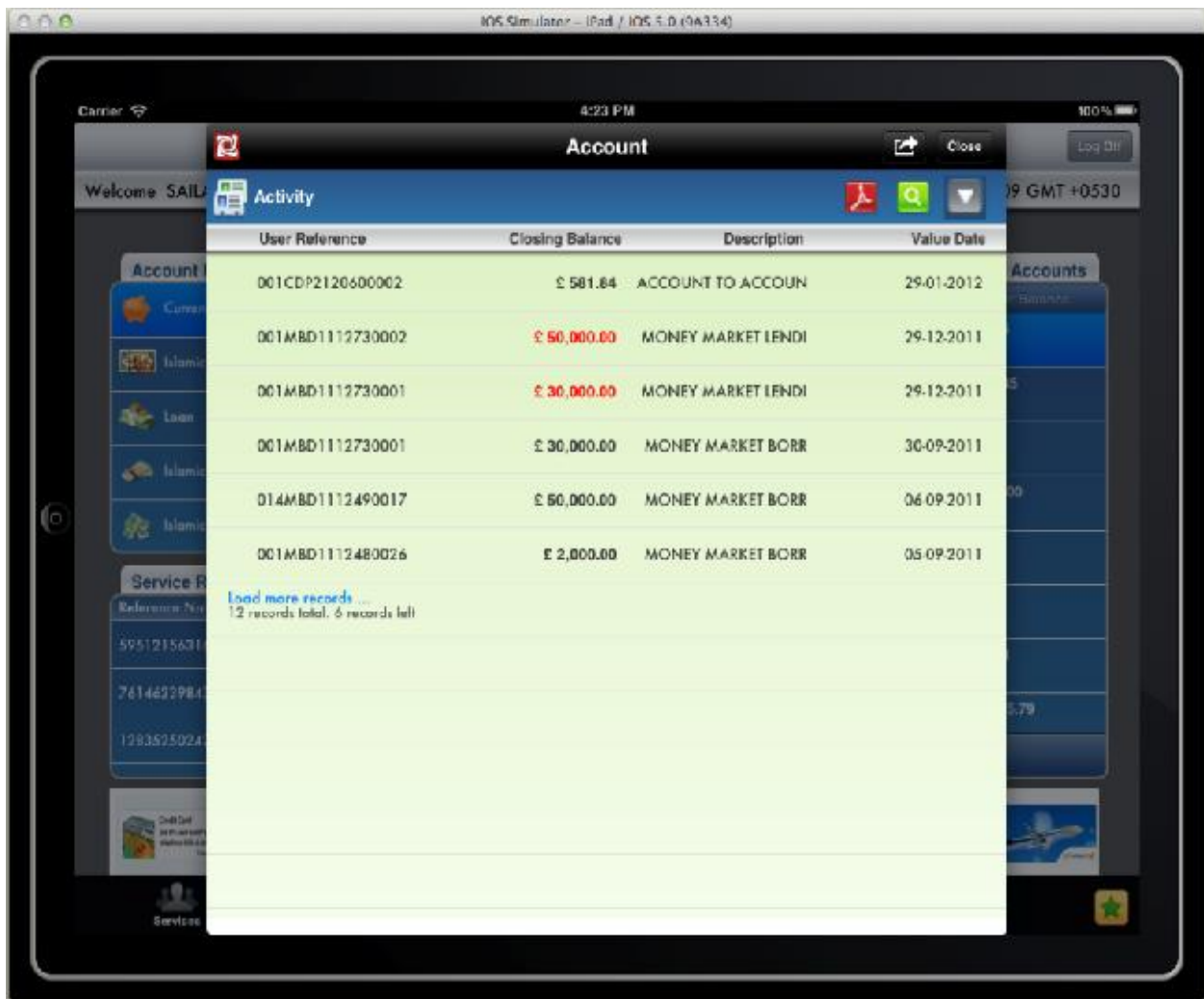
1. Log on to the iPad Banking application.
2. Select **Accounts Relationship > Account** from dashboard screen. The system displays **List Of Account** screen on right hand side panel of the dashboard screen.

## Dashboard



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

Account Activity




User Reference	Closing Balance	Description	Value Date
001CDP2120600002	£ 581.84	ACCOUNT TO ACCOUNT	29-01-2012
001MBD1112730002	£ 50,000.00	MONEY MARKET LENDI	29-12-2011
001MBD1112730001	£ 30,000.00	MONEY MARKET LENDI	29-12-2011
001MBD1112730001	£ 30,000.00	MONEY MARKET BORR	30-09-2011
014MBD1112490017	£ 50,000.00	MONEY MARKET BORR	06-09-2011
001MBD1112480026	£ 2,000.00	MONEY MARKET BORR	05-09-2011

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

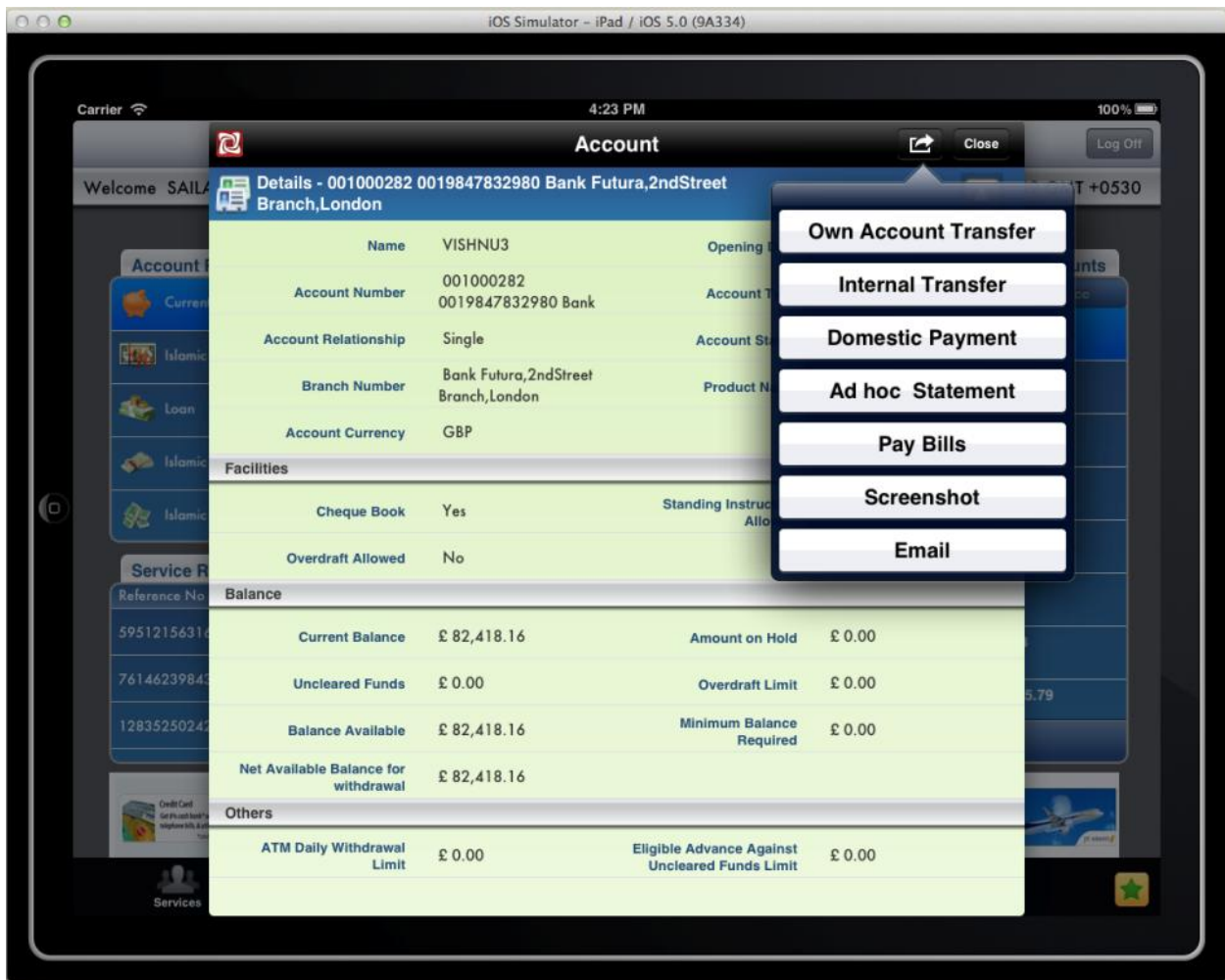
1. Log on to the iPad Banking application.
2. Select **Accounts Relationship > Account** from dashboard screen. The system displays **List Of Account** screen on right hand side panel of the dashboard screen.

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

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

- Click  icon to perform transaction like Own Account Transfers, Pay Bills on selected account.
- 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

Account Type\*: Current and Savings

You can request for an additional account statement for an Current, Saving, Deposit of loan account for a specific period using this option. Please select the type of account first.

## 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 <b>Submit</b> button. The system displays <b>Adhoc Statement</b> screen. OR Click the <b>Close</b> button to close the screen.	

## Adhoc Account Statement Request

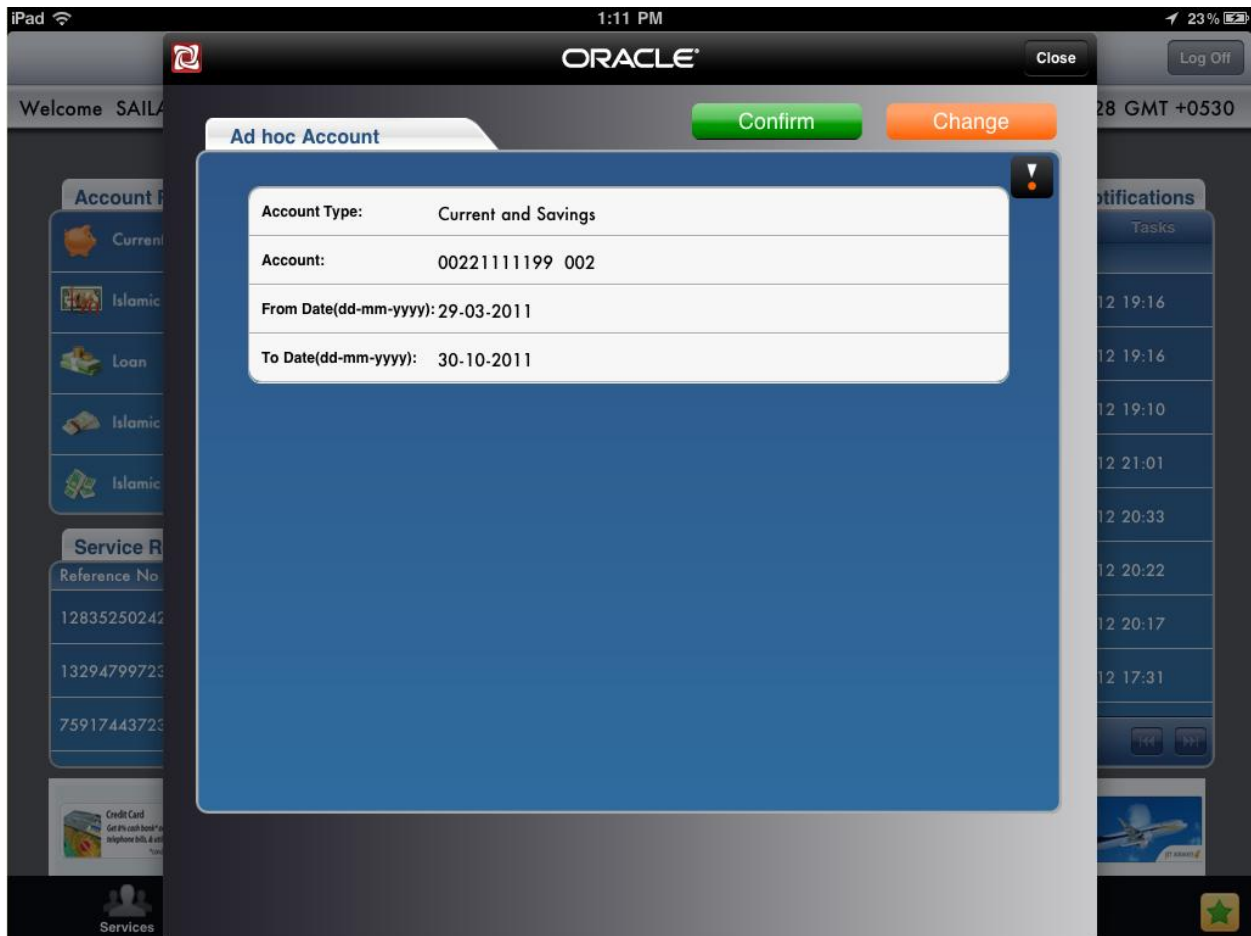
The screenshot shows the Oracle mobile application interface for requesting an adhoc account statement. The form is displayed in a modal window. The 'Account Type' is pre-filled as 'Current and Savings'. The 'Select Account \*' field is a mandatory dropdown. The 'From Date' and 'To Date' fields are mandatory date pickers. The background interface includes a sidebar with 'Account' and 'Service' categories, a 'Welcome' message, and a list of reference numbers.

## Field Description

Field Name	Description
<b>Account Type</b>	[Display] This field displays the account type selected in the previous screen.
<b>Select Account</b>	[Mandatory, Pop Over] Select the Account number radio button from the list of accounts.
<b>From Date</b>	[Mandatory, Alphanumeric, 10] Type the From date as start date for the Adhoc statement.
<b>To Date</b>	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.
<p>4. Click the <b>Submit</b> button. The system displays <b>Adhoc Statement Verify</b> screen. OR Click the <b>Back</b> button to return to the previous screen. OR</p>	

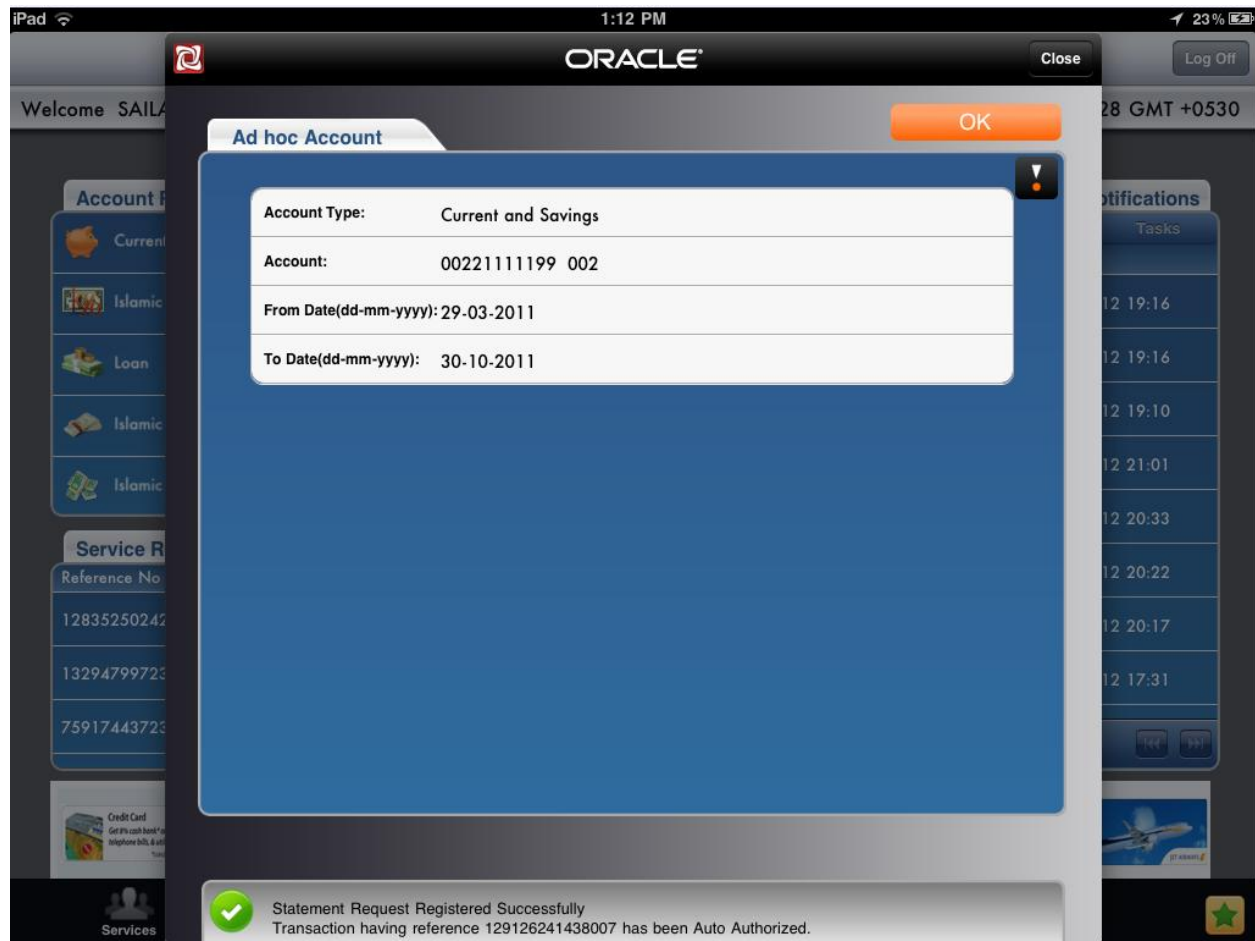
Click the **Close** button to exit from the application.  
OR  
Click the **Home** button to go to the menu screen.

### 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

The screenshot shows the Oracle iPad app interface. At the top, the status bar displays 'iPad', signal strength, '1:51 PM', and '52%' battery. The app header includes the Oracle logo, a 'Close' button, and a 'Log Off' button. The main content area is titled 'Stop Cheque' and features a green 'Submit' button. The form contains the following fields:

- Select Action\*:** A dropdown menu with a right arrow.
- Select Account\*:** A dropdown menu with the text 'Select Account' and a right arrow.
- Cheque Number / Cheque Range:** Two radio buttons for selecting the search type.
- Reason\*:** A text input field with the placeholder text 'Reason'.

At the bottom of the form, a note states: "You can block a cheque which has been lost or you have made alternate arrangements for payment using this option. You can also revoke the stop payment instruction issued earlier. You can block a single cheque or a series of cheque leaves."

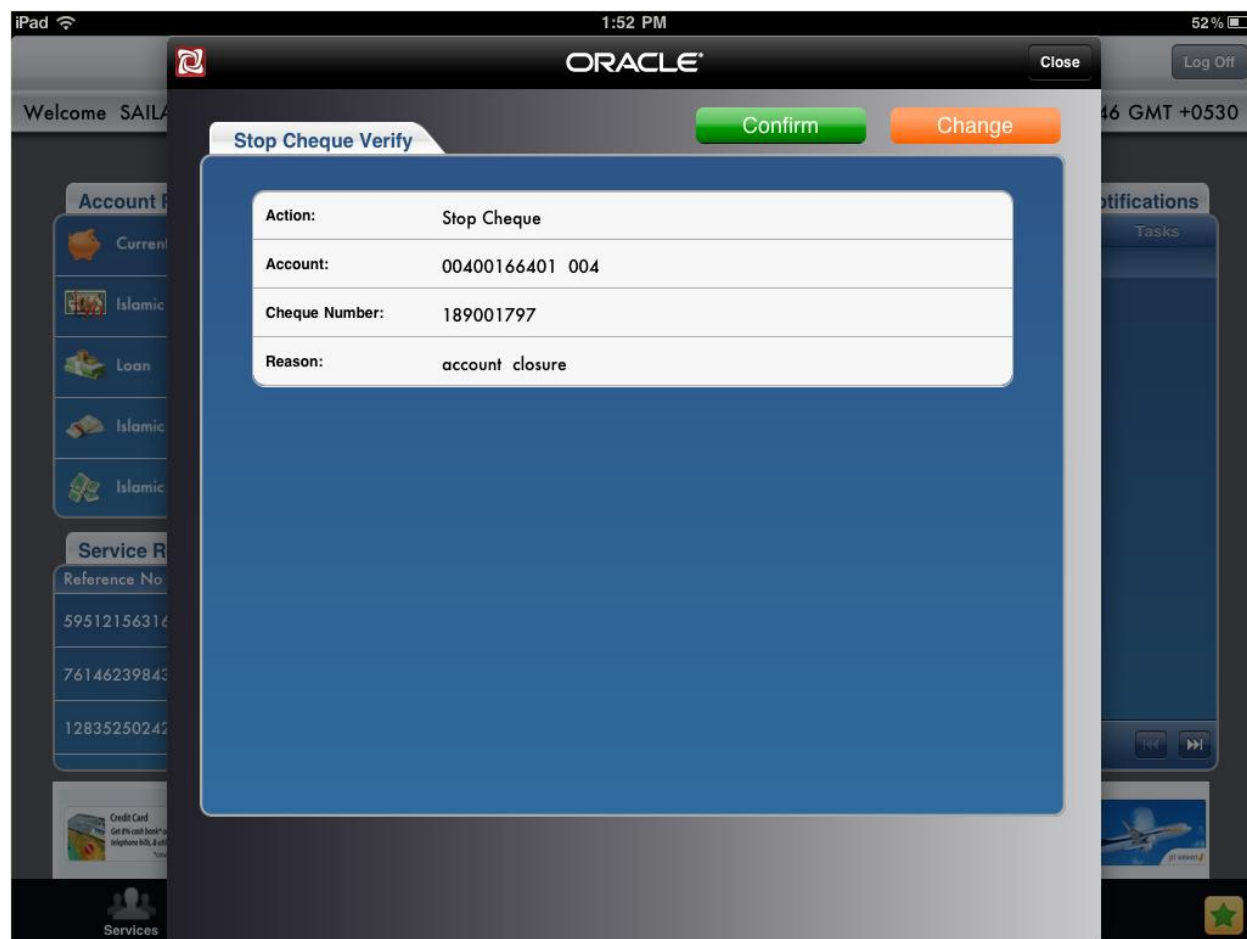
## Field Description

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

Field Name	Description
<b>Cheque Range</b>	[Optional, Alphanumeric, 20] Input the Starting cheque number and ending cheque number of the cheques to be stopped or unblocked.
<b>Reason</b>	[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

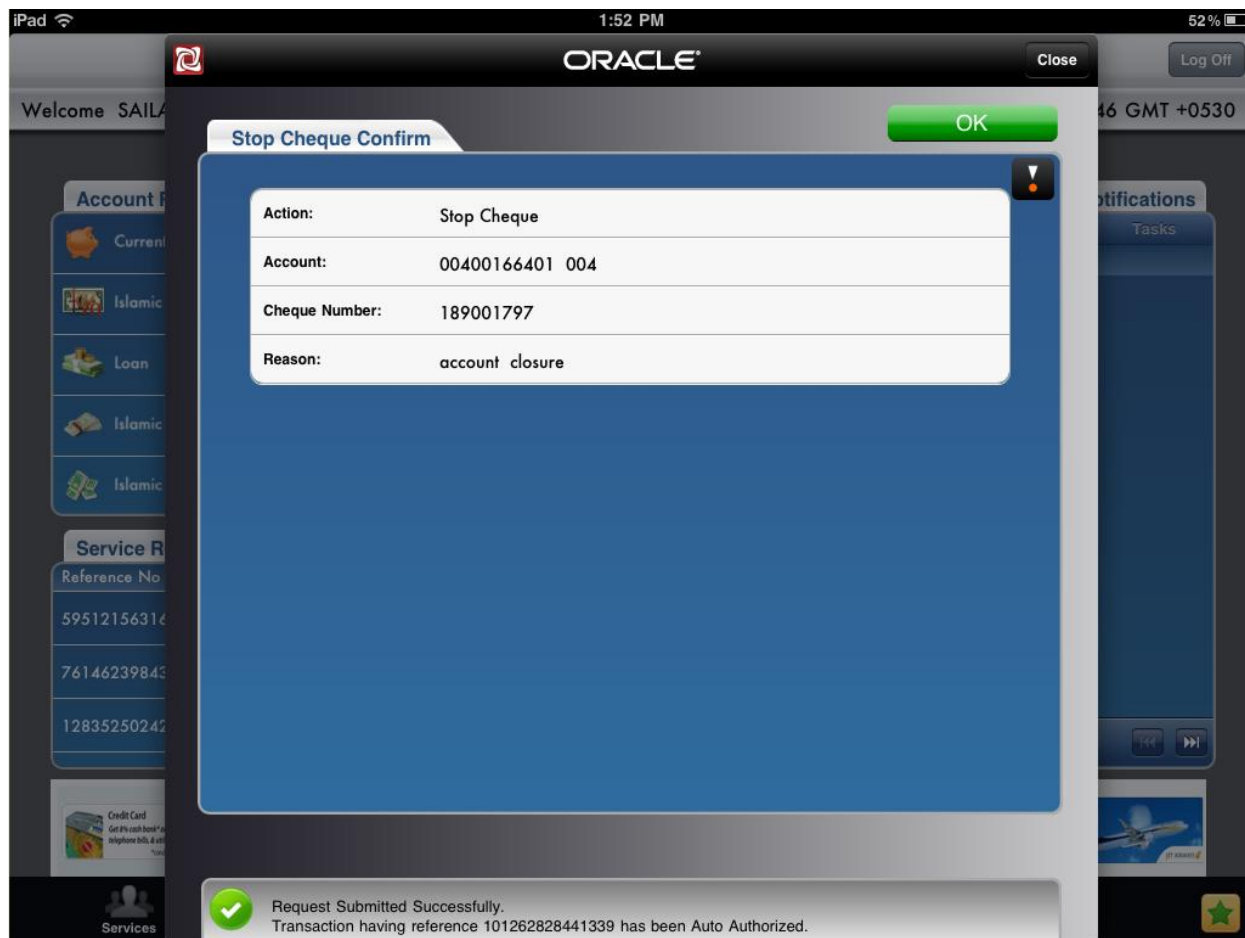


5. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.  
OR



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

## Stop Cheque Confirm



- 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

The screenshot displays the Oracle My Cheques mobile application. A central pop-over window titled 'My Cheques' is active. It features a 'Select Account\*' dropdown menu with a 'Select Account' placeholder. Below this are six status filter buttons: 'All', 'Cancelled', 'Not Used', 'Rejected', 'Stopped', and 'Used'. Further down are two input fields labeled 'Cheque Number' and 'Cheque Range'. A green 'Submit' button is located at the top right of the pop-over. The background interface shows a 'Welcome SAILA' message, account balances for 'Current', 'Islamic', 'Loan', and 'Islamic' accounts, and a 'Service Request' section with reference numbers: 59512156316, 76146239843, and 12835250242. The top status bar shows 'iPad', '1:45 PM', and '53%' battery.

## Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
<b>Status</b>	[Mandatory, Pop over] Select the status of cheque for which inquiry is to be made. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Used</li> <li>• Not Used</li> <li>• Stopped</li> <li>• Rejected</li> <li>• Cancelled</li> </ul>

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

The screenshot displays the Oracle 'My Cheques' interface on an iPad. The main modal window contains the following data:

Account:	00400166401 004
Cheque Number:	189001798
Cheque Status:	Not Used
Amount:	0.00 GBP

The background interface includes a sidebar with 'Account' and 'Service' sections, and a top navigation bar with 'Close' and 'Log Off' buttons. The status bar at the top indicates the time as 1:46 PM and battery level at 53%.

**Field Description**

Field Name	Description
<b>Account</b>	[Display] This field displays the account number.
<b>Cheque Number</b>	[Display] This field displays the cheque number.
<b>Cheque Status</b>	[Display] This field displays the cheque status.
<b>Amount</b>	[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 iPad Banking application**.
2. Select **Services > New Cheque Book** from the menu. The system displays **New Cheque Book** screen.

## New Cheque Book

Oracle

Welcome SAILA

1:48 PM

53 %

Log Off

46 GMT +0530

Submit

New Cheque Book

Select Account:\*

Cheque Book Type\*:

Branch Courier

Cheque Book Option\*: Cheque Book Option

You can request for the additional cheque book using this option.  
You can make a choice to collect the cheque book from the branch or it can be delivered at the address specified by you while submitting your request.

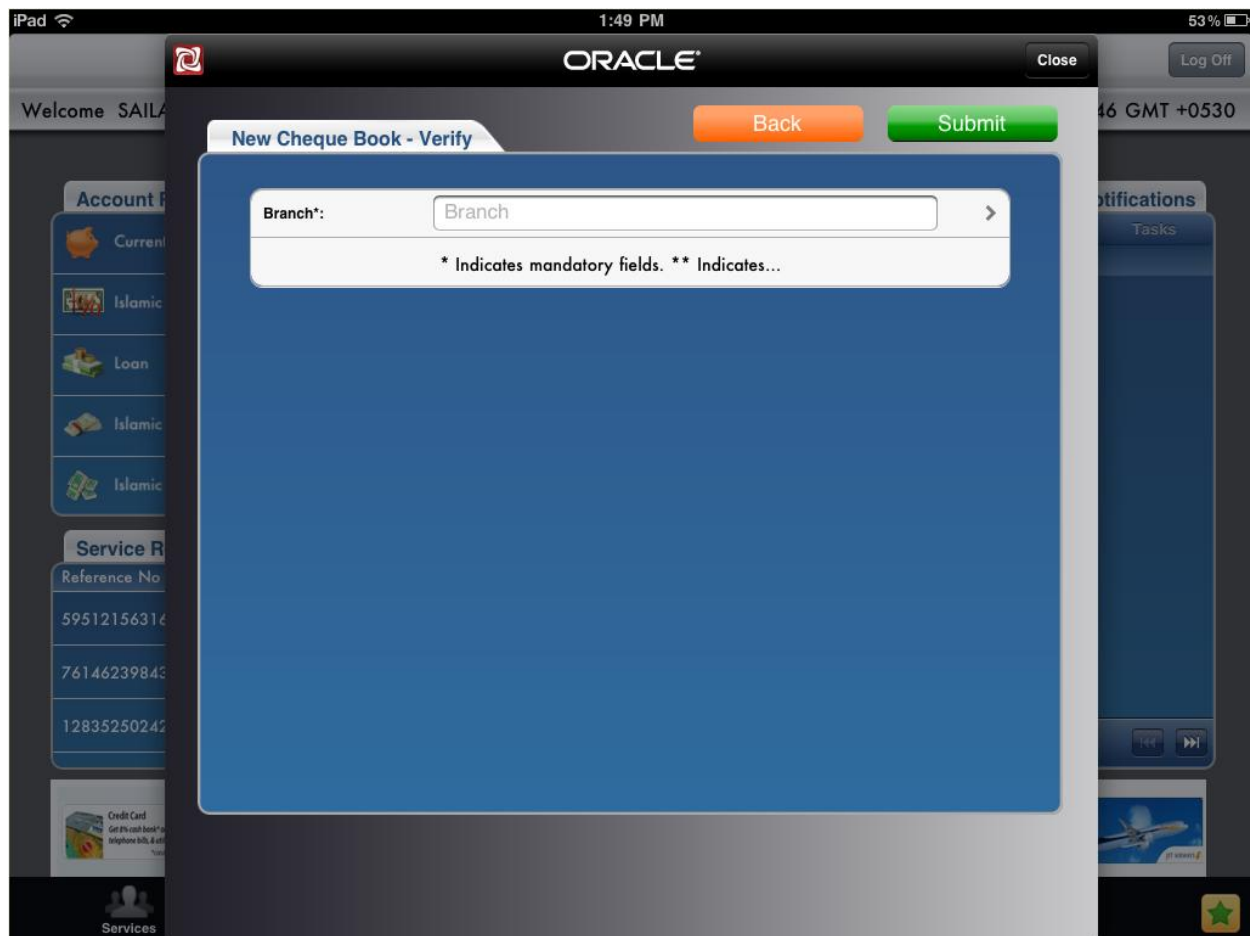
## Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Pop Over] Select the account for which new cheque book is to be issued.
<b>Mode of Delivery</b>	[Mandatory, Pop Over] Select the mode of delivery for the cheque book. The options are: <ul style="list-style-type: none"> <li>Branch</li> <li>Courier</li> </ul>
<b>No. Of Cheque Books</b>	[Mandatory, Pop Over] Select the number of cheque books required from the pop over.

Field Name	Description
<b>Cheque Book Option</b>	<p>[Mandatory, Pop Over]</p> <p>Select the cheque book option. The options are:</p> <ul style="list-style-type: none"> <li>• Cheque Book With 10 Leaves</li> <li>• Cheque Book With 50 Leaves</li> <li>• Cheque Book With 25 leaves</li> </ul>

- 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



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



Account: 00400166401 004

Cheque Book Option: 10

Name: KETKI

Mode of Delivery : Branch

Address: 2nd Street

Branch: Bank Futura, 2nd Street Branch, London

Zip/Postal Code:

City: London

State: Great Britain

Country: UNITED KINGDOM

Email:

Phone:

\* Indicates mandatory fields. \*\* Indicates...

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

Account: 00400166401 004

Cheque Book Option: 10

Name: KETKI

Mode of Delivery : Branch

Address: 2nd Street

Branch: Bank Futura, 2nd Street Branch, London

Zip/Postal Code:

City: London

State: Great Britain

Country: UNITED KINGDOM

Email:

Phone:

\* Indicates mandatory fields. \*\* Indicates...

Transaction having reference 212615888441323 has been Auto Authorized.

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**

The screenshot shows the Oracle mobile app interface on an iPad. The top status bar indicates 'iPad', signal strength, '2:08 PM', and '49%' battery. The app header features the 'ORACLE' logo and a 'Log Off' button. Below the header, a welcome message 'Welcome SAILAJA' is displayed on the left and the timestamp '02-05-2012 19:30:11 GMT +0530' on the right.

The main dashboard is divided into two primary sections:

- Account Relationship:** A list of account types with their respective balances:
  - Current and Savings: £ 120,463,789.03
  - Islamic Finance: £ 1,022,000.00
  - Loan: £ 810,135.44
  - Islamic Term Deposits: £ 52,200.00
  - Islamic Current and Savings: £ -5,000.00
- List Of Accounts:** A table displaying loan accounts. A red circle with the number '5' is positioned above the table header.
 

Account No	Customer Id	Sanctioned Loan Amount
004OLA1GBP000006	004001664	£ 10,000.00
Bank Futura, 81241, London		
004CLAQGBP000002	004002482	£ 50,000.00
Bank Futura, Neethle Street,		
004CLAQGBP000003	004002482	£ 50,000.00
Bank Futura, Neethle Street,		
004CLATGBP000001	004002482	£ 50,000.00
Bank Futura, Neethle Street,		
004CLAQGBP000009	004004598	£ 500,000.00
Bank Futura, Neethle Street,		
SKNCLP1GBP000004	SKN004498	£ 100,000.00
Bank Futura, 2nd Street Branch,		
SKNCLP1GBP000005	SKN004498	£ 50,000.00
Bank Futura, 2nd Street Branch,		
SKNCLP1INR000004	SKN004498	Rs 10,000.00
Bank Futura, 2nd Street Branch,		

Below the 'List Of Accounts' table is a 'Service Requests' table:

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

At the bottom of the dashboard, there is a promotional banner with various offers including 'Credit Card', 'RS 400 CASH BACK', '20% OFF', and '92% OFF'. Below the banner is a navigation bar with icons for 'Services', 'Offers', 'Mutual Funds', 'Transaction Activities', 'Accounts', 'Transfers', and a star icon.

- 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.
- Select loan account from **List Of Accounts**. The system will display Loan Details of selected account.

## Loan Details

The screenshot shows an iPad screen with the 'Loan Details' app. The status bar at the top indicates 'iPad', signal strength, '2:08 PM', and '49%' battery. The app header includes a logo, the title 'Loan Details', and buttons for 'Close' and 'Log Off'. Below the header, a blue bar displays the account number '004001664 004OLA1GBP000006' and the bank name 'Bank Futura, 81241, London'. The main content area is divided into sections: 'Account Details' (Account: 004OLA1GBP000006, Customer Id: 004001664, Product Name: OPEN LINE LOAN), 'Loan Details' (Sanctioned Loan Amount: £ 10,000.00, Interest Rate: 20.000000%, Maturity Date: 05-08-2012, Disbursed Loan Amount: 10000.000000), and 'Outstanding Loan Details' (Principal Balance: £ 0.00, Next Installment Date: 05-05-2012, Next Installment Amount: £ 888.12, Installment Arrears: £ 5,697.59, Loan Outstanding: £ 8,784.83). The left sidebar contains icons for various services like 'Current', 'Islamic', 'Loan', and 'Credit Card'. The right sidebar shows a list of 'Accounts' with 'Loan Amount'.

## Field Description

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

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

iPad 2:09 PM 49%

**ORACLE** Log Off

Welcome SAILAJA 02-05-2012 19:30:11 GMT +0530

**Account Relationship**

Current and Savings £ 120,463,789.03 >

Islamic Finance £ 1,022,000.00 >

Loan £ 810,135.44 >

Islamic Term Deposits £ 52,200.00 >

Islamic Current and Savings £ -5,000.00 >

**List Of Accounts**

Account No	Customer Id	Current Balance
004IA21121140002	004001664	£ 100,000.00
Bank Futura, Neethle Street,		
004IA21121140006	004001664	£ 100,000.00
Bank Futura, Neethle Street,		
004IA21121140010	004001664	£ 1,000.00
Bank Futura, Neethle Street,		
004IA21121140016	004001664	£ 10,000.00
Bank Futura, Neethle Street,		
004IA21121140022	004001664	£ 100,000.00
Bank Futura, Neethle Street,		
004MSHR121080002	004001664	£ 100,000.00
Bank Futura, Neethle Street,		
004MSHR121140002	004001664	£ 100,000.00
Bank Futura, Neethle Street,		
004MURD121080010	004001664	£ 100,000.00
Bank Futura, Neethle Street,		

Islamic Finance

**Service Requests**

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

Credit Card Get 6% cash back\* on movies, telephone bills, & utility bills. \*conditions apply

Whichever the car, see Auto Loan is the answer

RS 400 CASH BACK on GOAT program

20% OFF on all purchases

the watch shop 92% OFF Rs.1000

Get 10% off on all purchases

Services Offers Mutual Funds Transaction Activities Accounts Transfers

- 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.
- Select Islamic account from **List Of Accounts**. The system will display Financing Details of selected account.



## Financing Account Details

Financing Account Details

Account Details

Customer Id	004001664	Account	004IA21121140002004
Product Name	IJARAH for Savings		

Financing Details

Maturity Date	23-10-2012	Amount Financed	£ 100,000.00
Finance Amount Disbursed	£ 100,000.00	Profit Rate	0.00%
Lease Type	Financial Lease	Lease Payment Mode	Arrears

Outstanding Financing Details

Principal Balance	£ 100,000.00	Next Installment Amount	£ 0.00
Installment Arrears	£ 0.00	Outstanding Finance Amount	£ 100,000.00

## Field Description

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

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

- 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

Register Reminder

Frequency: \*

Subject:

Start Date:

End Date:

Description:

Register

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

## Register Reminders Confirm



3. Click **OK**.

## 15.2. Interaction

This option allows you to communicate with the bank administrator.

### To access the Interaction option

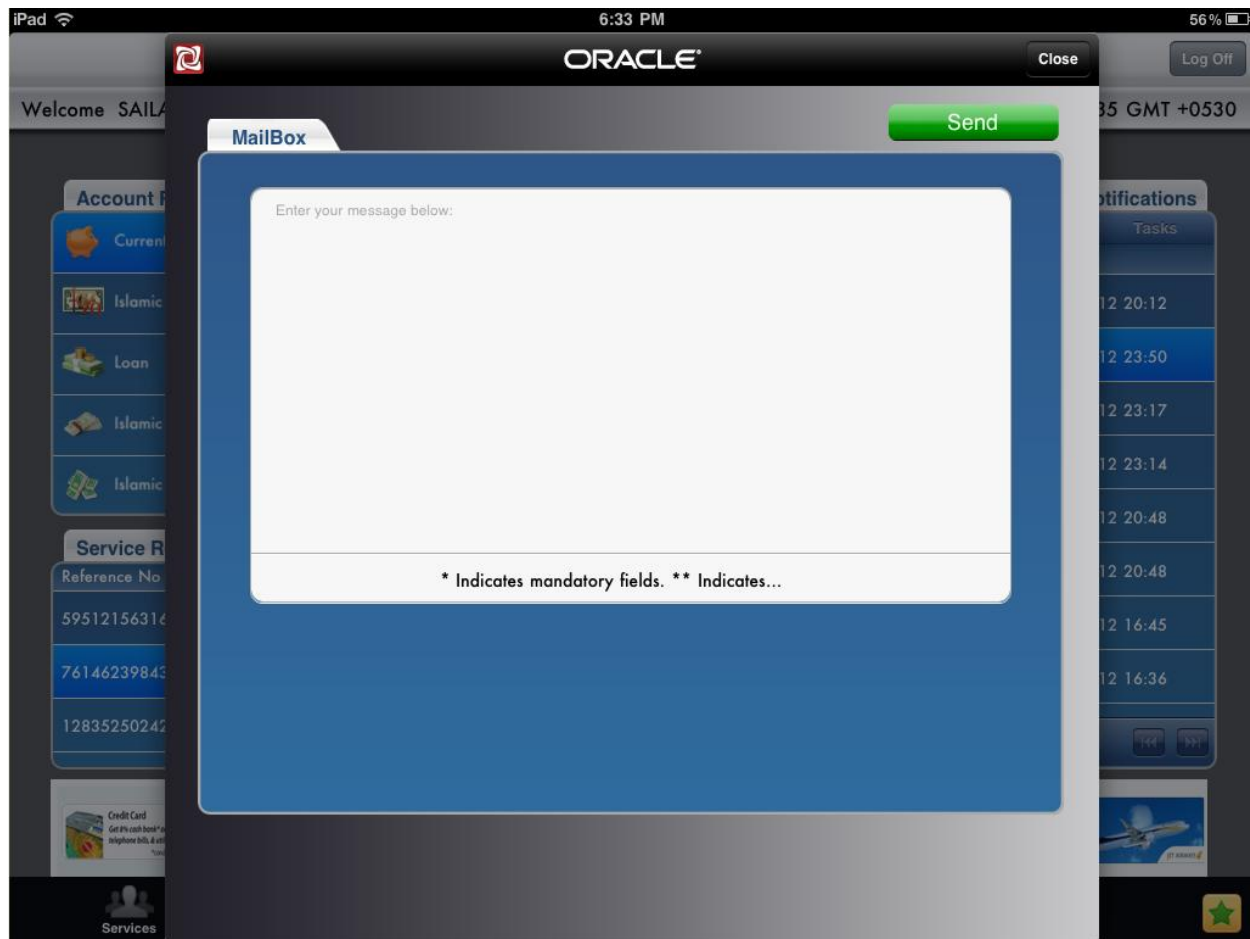
1. Log on to the iPad Banking application.
2. Select **Notification >Interaction** on dashboard screen. List of mails will be displayed.
3. Select the mail to be viewed. The system displays the **Mailbox** screen.

### MailBox



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

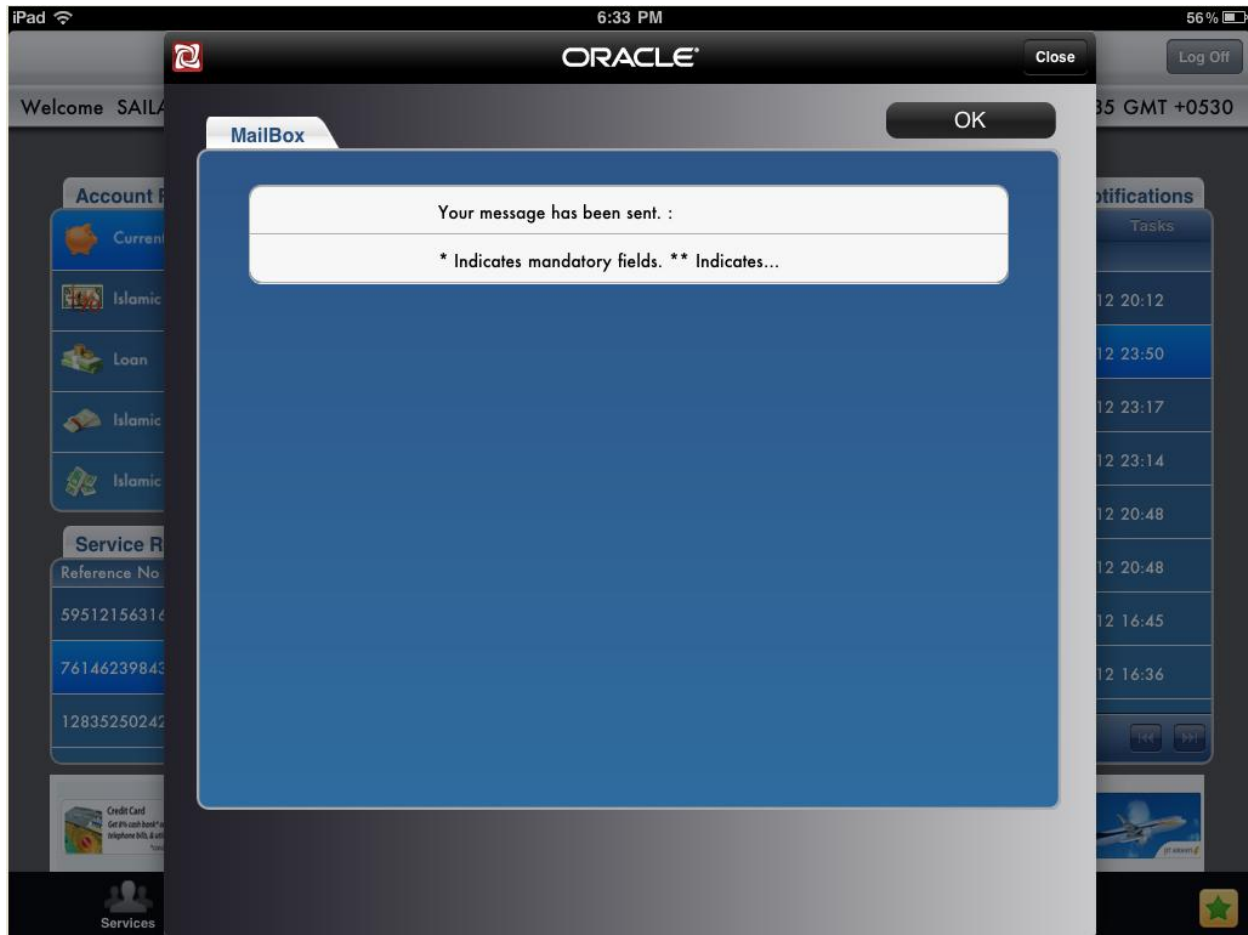
### MailBox



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.

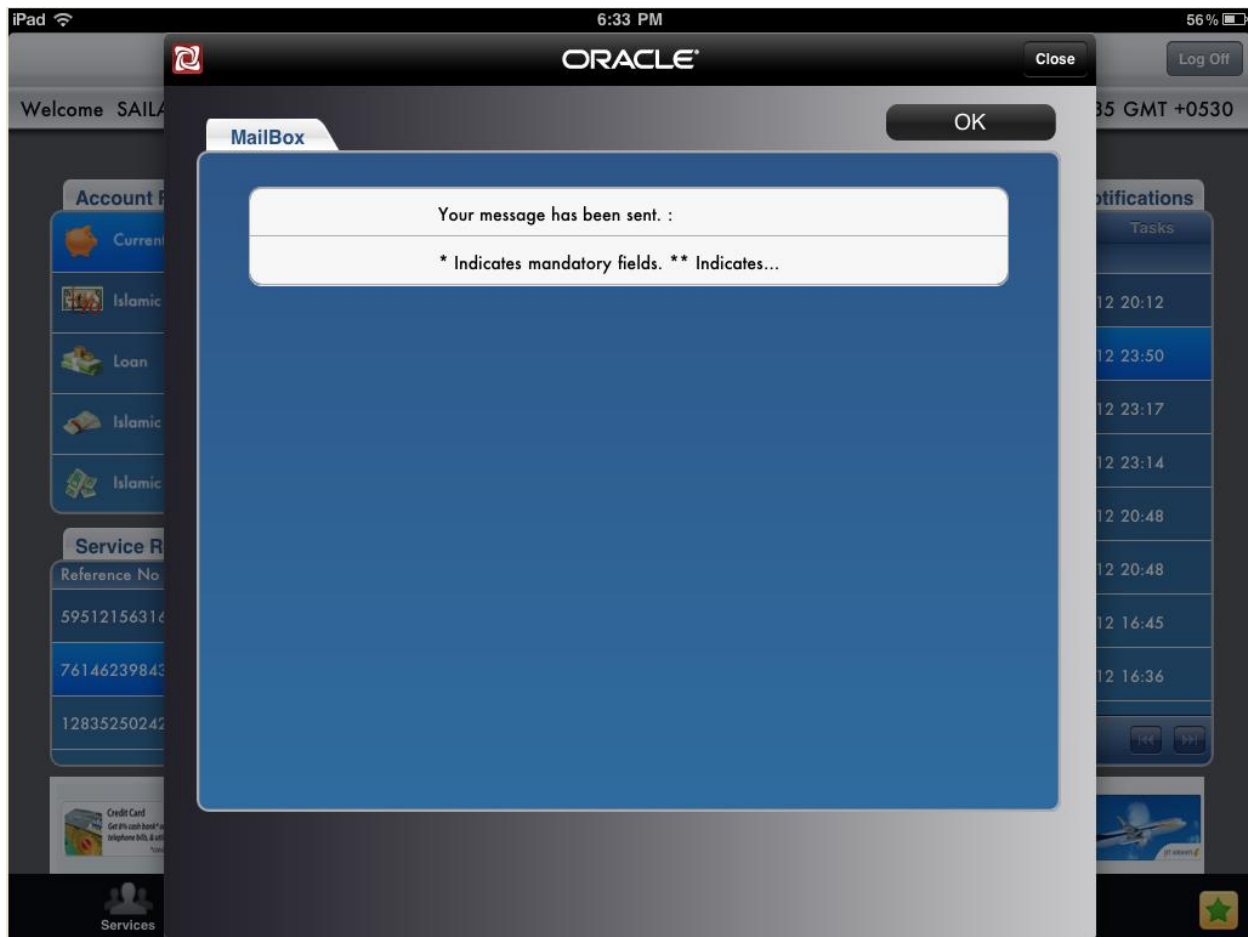
### MailBox Confirm

Oracle MailBox Confirm screen. The screen displays a 'MailBox' tab with a 'Confirm' button. Below the tab are three input fields: 'Select subject:', 'Customer:', and 'Custom Subject:'. A large text area for 'Enter your message below:' is present. At the bottom, a note states '\* Indicates mandatory fields. \*\* Indicates...'. The background shows the Oracle app interface with various service options and a list of notifications.

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

iPad 3:21 PM 95%

Welcome SAILA

**Sent Messages** Close Log Off

09/11/12 09/11/12

Subject	Sender	Received	Expires
Debit Cards	03-05-2012	SAILAJA SHUKARI	02-10-2012
Reply from Accounts Department	03-05-2012	SAILAJA SHUKARI	02-10-2012
Demand Draft and Cheques	03-05-2012	SAILAJA SHUKARI	02-10-2012
Reply from Accounts Department	02-05-2012	SAILAJA SHUKARI	02-10-2012
Reply from Accounts Department	02-05-2012	SAILAJA SHUKARI	02-10-2012
Reply from Accounts Department	02-05-2012	SAILAJA SHUKARI	02-10-2012
Reply from Accounts Department	02-05-2012	SAILAJA SHUKARI	02-10-2012
Reply from Accounts Department	30-04-2012	SAILAJA SHUKARI	30-09-2012
Demand Draft and Cheques	27-04-2012	SAILAJA SHUKARI	27-09-2012
<a href="#">Load more records ...</a> 65 records total. 56 records left			

Account Information

Current

Islamic

Loan

Islamic

Islamic

Service Request

Reference No

59512156316

76146239843

12835250242

Credit Card

Get 1% cash back on

telephone bills & all

Services

Notifications

Tasks

12 15:14

12 15:14

12 18:01

12 23:26

12 23:26

12 23:24

12 23:15

12 23:09

12 23:09

- 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

19/1/19 119/1/19 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

Credit Card  
Get 8% cash back\* on movies, telephone bills, & utility bills  
\*conditions apply

Efficient the car, our Auto  
Loan is the answer  
**Know more**

**RS 400**  
CASH BACK  
on SBI Air flight  
on domestic flights & Rs.4000

**20%**  
Master credit card

**92% OFF**  
Rs.1000  
on watches at

**92% OFF**  
Rs.1000  
on watches at

**92% OFF**  
Rs.1000  
on watches at

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

Oracle Mobile Banking - Own Account Transfer

**User Reference Number:**

**Source Account\*:**  >

**Beneficiary Details**

**Destination Account\*:**  >

**Payment Details**

**Amount\*:**

**Other Details**

**Narrative:**

\* Indicates mandatory fields. \*\* Indicates...

You can transfer funds between own Current and saving accounts maintained within the bank using this option.

## Field Description

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

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

- 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

Oracle Own Account Transfer Verify screen details:

Own Account Transfer	
User Reference Number:	467676556
Source Account:	00400166401 004
Destination Account:	00400248202 004
Amount:	1000 GBP
Narrative:	pay my bill
* Indicates mandatory fields. ** Indicates...	

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

Host Reference Number: 004FTIN121170018

User Reference Number: 467676556

Source Account: 00400166401 004

Destination Account: 00400248202 004

Amount: 1,000.00 GBP

Narrative: pay my bill

\* Indicates mandatory fields. \*\* Indicates...

Close Log Off

28 GMT +0530

OK

Account f

Current

Islamic

Loan

Islamic

Islamic

Service R

Reference No

12835250242

13294799723

75917443723

Credit Card

Get it's cash back

Services

Notifications

Tasks

12 19:16

12 19:16

12 19:10

12 21:01

12 20:33

12 20:22

12 20:17

12 17:31

✓ Your request has been completed successfully.  
Transaction having reference 129711036438088 has been Auto Authorized.

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

**Internal Transfer**

**Payment To**

User Reference Number:

Source Account\*:  >

**Beneficiary Details**

Destination Account\*:

Beneficiary Branch\*:  >

Beneficiary Email:

**Payment Details**

Amount\*:

Transfer Currency\*:  >

**SI Details**

**Other Details**

Narrative:

You can transfer funds to someone who is maintaining account with your bank using this option. You just need to know the account number and the branch of the beneficiary to transfer the funds.

**Submit**

## Field Description

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



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

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

## Internal Transfer Verify

The screenshot shows the Oracle Internal Transfer Verify screen on an iPad. The screen is divided into several sections:

- Payment To:**
  - User Reference Number: 3575445354
  - Source Account: 00400166402 004
- Beneficiary Details:**
  - Destination Account: 00400166401
  - Beneficiary Branch: Bank Futura, Neethle Street, London
  - Beneficiary Email: abz@xyz.com
- Payment Details:**
  - Amount: 1,000.00 GBP
- SI Details:**
  - Pay now: 27-04-2012
- Other Details:**
  - Narrative: bill payment

At the top of the form, there are two buttons: **Confirm** (green) and **Change** (orange). Above the form, there is a **Close** button and a **Log Off** button. The background of the screen shows a sidebar with account balances and a list of tasks.

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

Internal Transfer Confirm

Payment To

User Reference Number: 3575445354

Host Reference Number: 004FTIN121170019

From Account: 00400166402 004

Beneficiary Details

To Account: 00400166401

Destination Branch: Bank Futura, Neethle Street, London

Beneficiary Email: abz@xyz.com

Payment Details

Amount: 1,000.00 GBP

SI Details

Pay now: 27-04-2012

Other Details

Narrative: bill payment

Your request has been completed successfully.  
Transaction having reference 130678517438096 has been Auto Authorized.

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

**Domestic Payment**

**Payment To**

User Reference Number:

Source Account\*:  >

**Beneficiary Details**

Beneficiary Name\*:

Destination Account\*:

Beneficiary Email:

**Beneficiary Bank Details**

National Clearing Code:  >

National Clearing Code:  🔍

Bank Name:

Bank Address:

City:

**Payment Details**

You can transfer funds to someone who is maintaining account with other banks using this option. This option uses domestic payment network to transfer the funds to the account of the beneficiary.

## Field Description

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

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

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

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

### Domestic Payment Verify

The screenshot displays the 'Domestic Payment Verify' screen on an iPad. The screen is titled 'Domestic Payment Verify' and features a 'Confirm' button (green) and a 'Change' button (orange). The screen is divided into three main sections:

- Beneficiary Bank Details:**
  - National Clearing Code Type: 00APAC
  - National Clearing Code: 004APAC
  - Bank Name: UCO Bank\_Demo
  - Bank Address: GHATKOPAR BRANCH
  - City: MANGALORE
- Payment Details:**
  - Amount: 1000
  - Currency: GBP
- Other Details:**
  - Narrative: bill payment

At the bottom of the modal, there is a note: '\* Indicates mandatory fields. \*\* Indicates...'. The background shows the Oracle mobile app interface with a sidebar menu and a top bar with 'Close' and 'Log Off' buttons.

- 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



Oracle Domestic Payment Confirm screen showing the following details:

Payment To	
Host Reference Number:	004OUPA121170005
User Reference Number:	587667545465
From Account:	00400166401 004

Beneficiary Details	
Beneficiary Name:	abc
To Account:	00400166401
Beneficiary Email:	abc@xyz.com

Beneficiary Bank Details	
National Clearing Code:	004APAC
Bank Name:	UCO Bank_Demo
Bank Address:	GHATKOPAR BRANCH
City:	MANGALORE

Success Message: Your request has been completed successfully. Transaction having reference 785777661438104 has been Auto Authorized.

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

The screenshot displays the Oracle Pay Bills mobile application interface. At the top, the status bar shows 'iPad', signal strength, '12:40 PM', and '13%' battery. The app header includes the Oracle logo, a 'Close' button, and a 'Log Off' button. The main content area is titled 'Pay Bills' and features a modal form with the following fields:

- Select Biller\*:** A dropdown menu with a right arrow.
- Bill Number\*:** A text input field.
- Bill Generation Date(dd-mm-yy):** A date picker with a calendar icon.
- Payment Amount\*:** A text input field.
- Source Account\*:** A dropdown menu with a right arrow.

A green 'Submit' button is located at the top right of the modal. Below the form, a note states: 'Bill Payment allows you to pay the bills online for different companies. As a one time activity, register the biller using Register Biller option before making a payment to a particular biller. You can Pay Bills using this option.' The background shows the app's main menu with options like 'Account', 'Service', and 'Reference'.

## Field Description

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

Label	Value
Customer Id:	WB3004356
Biller:	Reliance
Bill Number:	52526
Bill Generation Date:	29-03-2012
Payment Amount:	1,900.00 GBP
Source Account:	00400166402 004

\* Indicates mandatory fields. \*\* Indicates...

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.

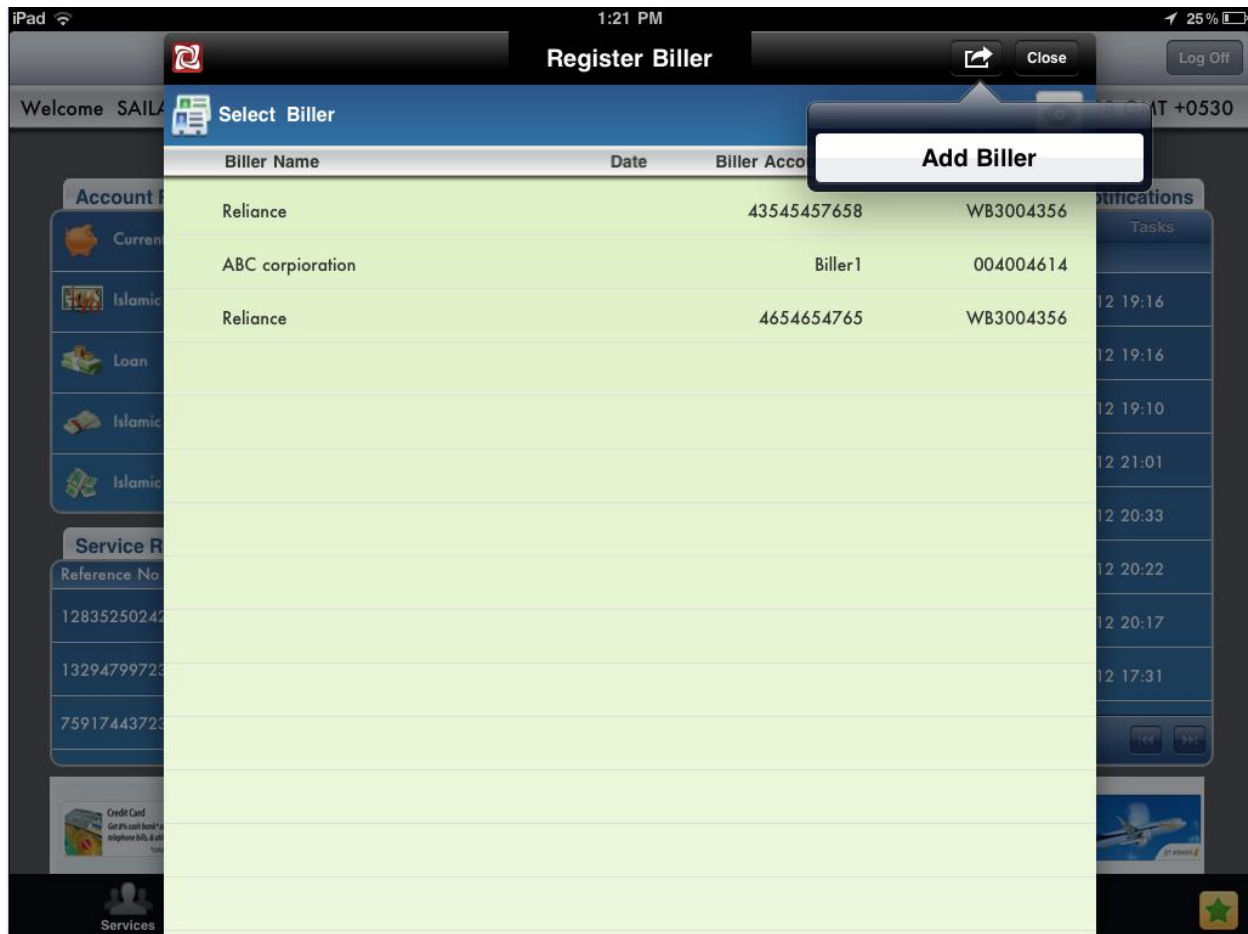
## 21. Register Biller

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

Field Name	Description
<b>Biller Nick Name</b>	[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

The screenshot displays the 'Register Biller Verify' screen on an iPad. The screen features a modal dialog with the following information:

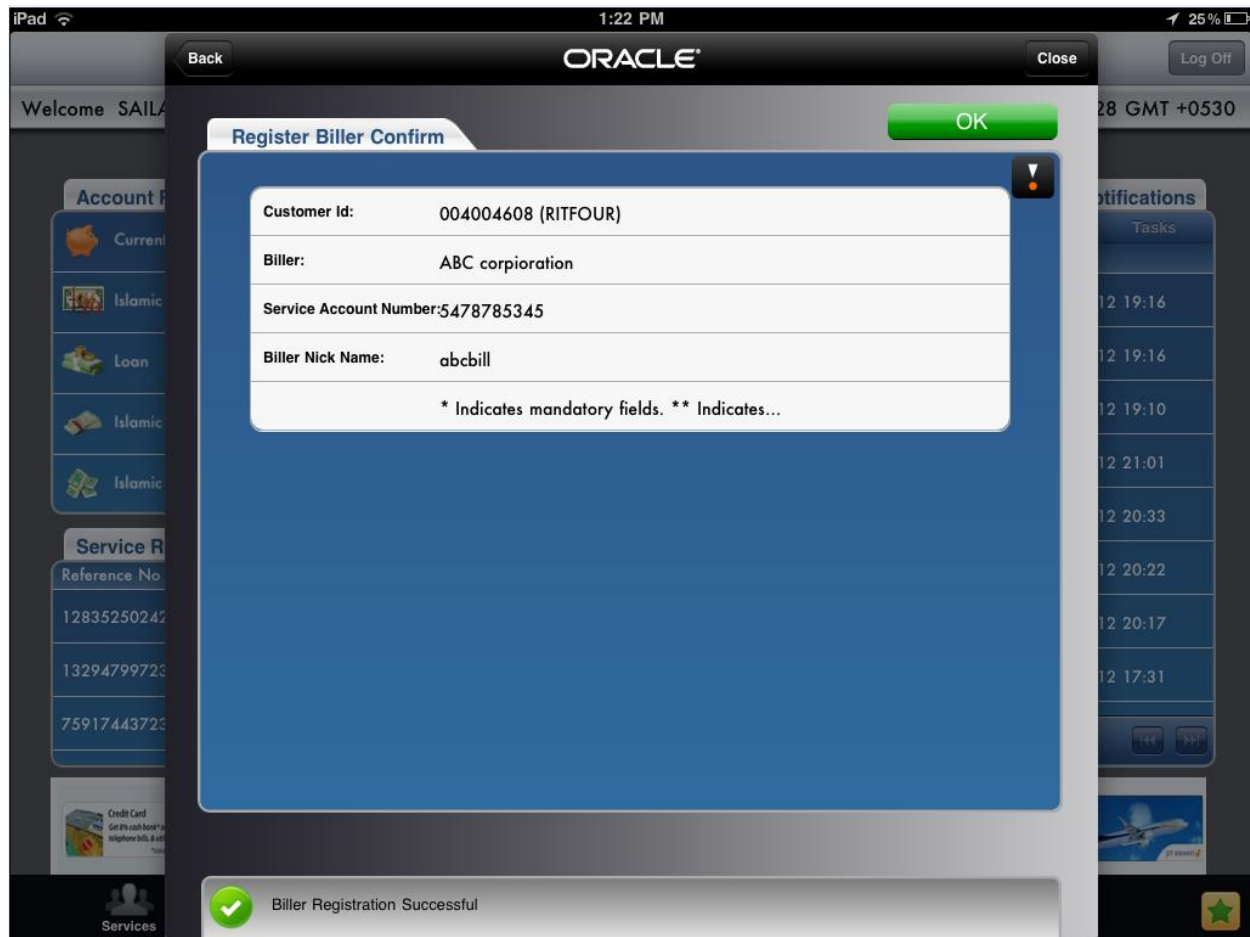
- Customer Id:** 004004608 (RITFOUR)
- Biller:** ABC corporation
- Service Account Number:** 5478785345
- Biller Nick Name:** abcbill

At the top of the dialog, there are two buttons: 'Change' (orange) and 'Confirm' (green). The background of the iPad screen shows the Oracle application interface, including a sidebar menu with options like 'Account', 'Islamic', 'Loan', 'Islamic', 'Service R', and 'Reference No'. The top of the screen displays the Oracle logo, a 'Close' button, and a 'Log Off' button. The status bar at the top indicates the time as 1:22 PM and the battery level as 25%.

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

The screenshot displays the Oracle Mobile App interface for deleting a biller. The main screen is titled 'Delete Biller' and features a large blue area for the biller selection. A 'Biller Name\*' input field is at the top of this area, with a dropdown arrow. A green 'Submit' button is located at the top right of the screen. The app header includes the Oracle logo, a 'Close' button, and a 'Log Off' button. The background shows a sidebar with 'Account' and 'Service' sections, and a 'Tasks' list on the right. A status bar at the bottom shows 'Services' and a star icon.

## Field Description

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

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

## Delete Biller Verify

The screenshot shows an iPad screen with the Oracle app interface. A modal dialog titled "Delete Biller Verify" is displayed in the center. The dialog contains a table with the following data:

Customer Id:	004004608
Registered On:	30-04-2012
Biller:	ABC corporation(abcbill)
Service Account Number:	345664
Biller Nick Name:	abcbill

At the top of the dialog, there are two buttons: "Back" (orange) and "Confirm" (green). The background of the app shows a sidebar menu with options like "Account", "Service", and "Notifications". The top status bar shows "iPad", "1:21 PM", and "25%".

## Field Description

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

Field Name	Description
<b>Biller Nick Name</b>	[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
<b>Select Deposit</b>	[Mandatory, Pop Over] Select the deposit for redemption.
3. Click <b>Submit</b> button. The system displays <b>Deposit Redemption</b> screen. OR Click the <b>Close</b> button to exit from the application.	

## Deposit Redemption

The screenshot displays the Oracle mobile application interface for Deposit Redemption. The main form is titled 'Deposit Redemption' and contains the following fields:

Deposit Account:	01111111197 004
Deposit Product:	Normal TD-TD01
Deposit Amount:	1,000.00 GBP
Maturity Date:	06-08-2012
Interest Rate :	10.00 %
Redemption Type*:	Full Redemption
Amount**:	1000
Transfer To*:	004004344 00400434402 Bank Futura, Neethle Street, London

The interface includes a 'Back' button (orange) and a 'Redeem' button (green). The background shows a sidebar menu with options like Account, Islamic, Loan, and Service.

## Field Description

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



Field Name	Description
<b>Interest Rate</b>	[Display] This field displays the interest rate.
<b>Redemption</b>	
<b>Redemption Type</b>	[Mandatory, Pop Over] Select the redemption type. The options are: <ul style="list-style-type: none"> <li>• Partial Redemption</li> <li>• Full Redemption</li> </ul>
<b>Amount</b>	[Conditional, Numeric, 15] This field displays the Amount to be redeem.
<b>Transfer To</b>	[Mandatory, Pop Over] Select the destination account from the pop over where the amount after redemption will be transferred.

- 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

Deposit Account:	01111111197 004
Deposit Product:	Normal TD-TD01
Deposit Amount:	1,000.00 GBP
Maturity Date:	06-08-2012
Interest Rate :	10.00 %
Redemption Type:	Full Redemption
Transfer To:	00400434402 004

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

The screenshot shows an iPad interface for the Oracle Deposit Redemption Confirm screen. The top status bar indicates 'iPad', signal strength, '1:15 PM', and '24%' battery. The Oracle logo is at the top center, with 'Close' and 'Log Off' buttons on the right. The main content area is titled 'Deposit Redemption' and contains a table with the following details:

Deposit Account:	01111111197 004
Deposit Product:	Normal TD-TD01
Deposit Amount:	1,000.00 GBP
Maturity Date:	06-08-2012
Interest Rate :	10.00 %
Redemption Type:	Full Redemption
Transfer To:	00400434402 004

Below the table, there is a green checkmark icon and a message: 'Transaction having reference 961139770438047 has been Auto Authorized.' The bottom of the screen shows a 'Services' icon and a star icon.

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

iPad 2:12 PM 49%

**ORACLE** Log Off

Welcome SAILAJA 02-05-2012 19:30:11 GMT +0530

**Account Relationship**

- Islamic Term Deposits £ 52,200.00 >
- Islamic Current and Savings £ -5,000.00 >
- Term Deposits £ 208,531.28 >
- Investment £ 7,723,678.59 >
- Credit Card >

**Service Requests**

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processing
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

**List Of Accounts**

Account No	Customer Id	Current Balance
Bank Futura, Neethle Street,		
01114445486	02-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445487	12-11-2012	£ 1,000.00
Bank Futura, Neethle Street,		
01114445501	03-04-2014	£ 120.00
Bank Futura, Neethle Street,		
01114445513	31-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445514	02-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445515	31-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445518	31-07-2012	£ 100.00
Bank Futura, Neethle Street,		

**Term Deposits**

Credit Card Get 4% cash back\* on movies, telephone bills, & utility bills. \*conditions apply

Whichever the car, our Auto Loan is the answer.

**RS 400 CASH BACK** on EMI EMI EMI

**20% OFF** on all purchases

**92% OFF** on all purchases

**92% OFF** on all purchases

**92% OFF** on all purchases

Services Offers Mutual Funds Transaction Activities Accounts Transfers

- 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.
- Select Term Deposit account from **List Of Accounts**. The system will display **Deposit Details** of selected account.


## Deposit Details

iPad 2:12 PM 49%  
 Welcome SAILA 004004344 01114445486 Bank Futura, Neethle Street, London 11 GMT +0530  
 Deposit Details  
 Account Details  
 Customer Id 004004344 Deposit Account 01114445486 004  
 Product Name Normal TD-TD01 Current Balance £ 100.00  
 Deposit Details  
 Deposit Date 17-04-2012 00:00:00 Maturity Date 02-07-2012  
 Interest Rate 10.00%  
 Maturity Instructions  
 Rollover Instructions Close on Maturity (No Rollover)  
 Pay Out Details  
 Payout Type Transfer to Account Percentage 100.00%

## Field Description

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

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

- Click  button. You will be able to view more transaction options like Adhoc Statement Request and Redeem Term Deposit, for selected Term Deposit account.
- 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](#)



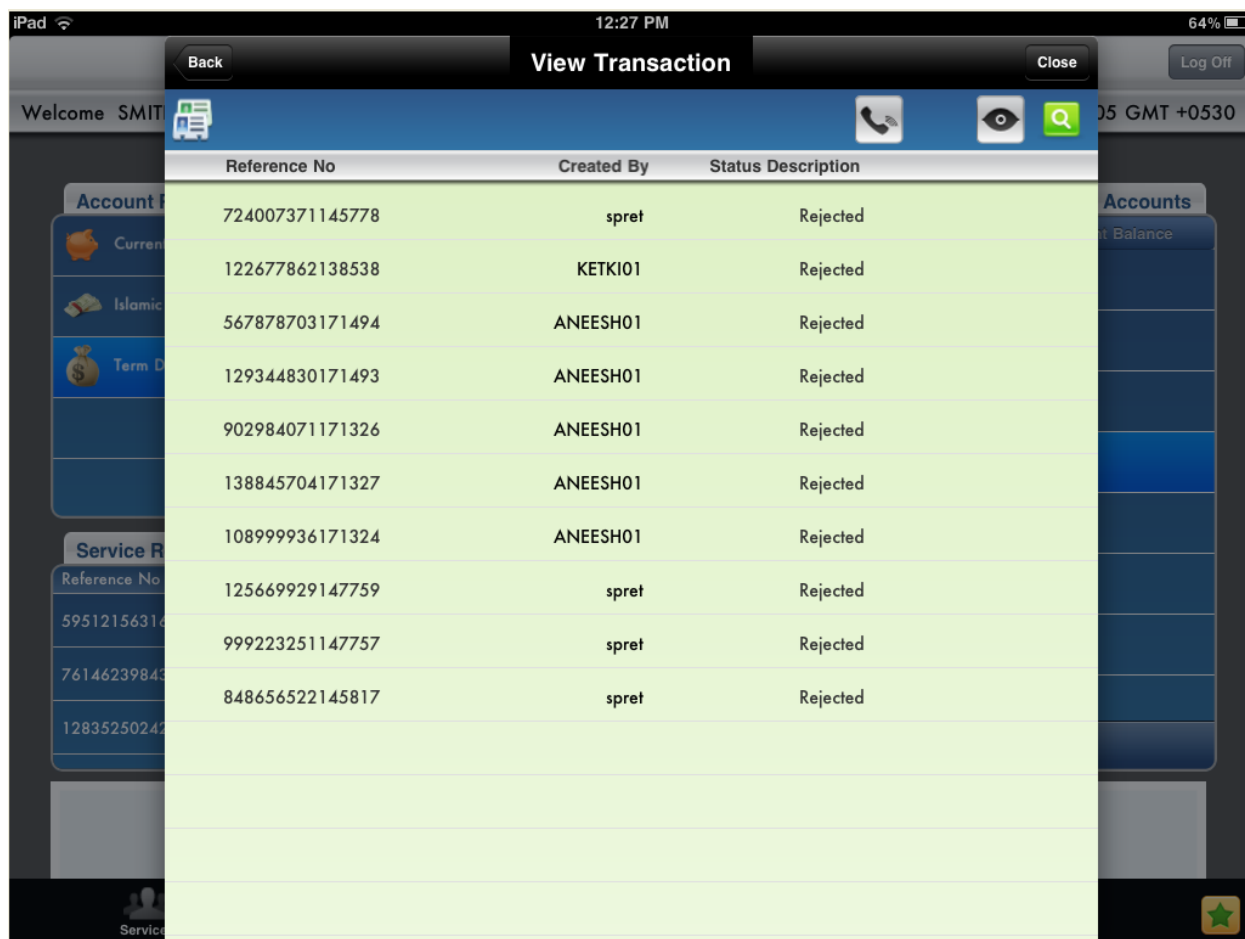


### Field Description

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

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


### View Transactions- Transaction List



Reference No	Created By	Status Description
724007371145778	spret	Rejected
122677862138538	KETKI01	Rejected
567878703171494	ANEESH01	Rejected
129344830171493	ANEESH01	Rejected
902984071171326	ANEESH01	Rejected
138845704171327	ANEESH01	Rejected
108999936171324	ANEESH01	Rejected
125669929147759	spret	Rejected
999223251147757	spret	Rejected
848656522145817	spret	Rejected

### Field Description

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

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

## Service Details

Transaction: Multiple Internal Transfer    E-Banking Reference No: 724007371145778

Status: Transaction deleted by host    Created By: spret

Created On: 30-03-2012 18:41:49    Updated By: spret

Updated On: 11-04-2012 00:00:07    Value Date: 29-03-2012

Host Reference Number

59512156314

76146239843

12835250242

## Field Description

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

Field Name	Description
<b>Updated By</b>	[Display] Displays the user id of the user who last updated the status of the transaction
<b>Updated On</b>	[Display] Displays the date on which the transaction status was last updated
<b>Value Date</b>	[Display] Displays the value date of the transaction
<b>Host Reference Number</b>	[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.

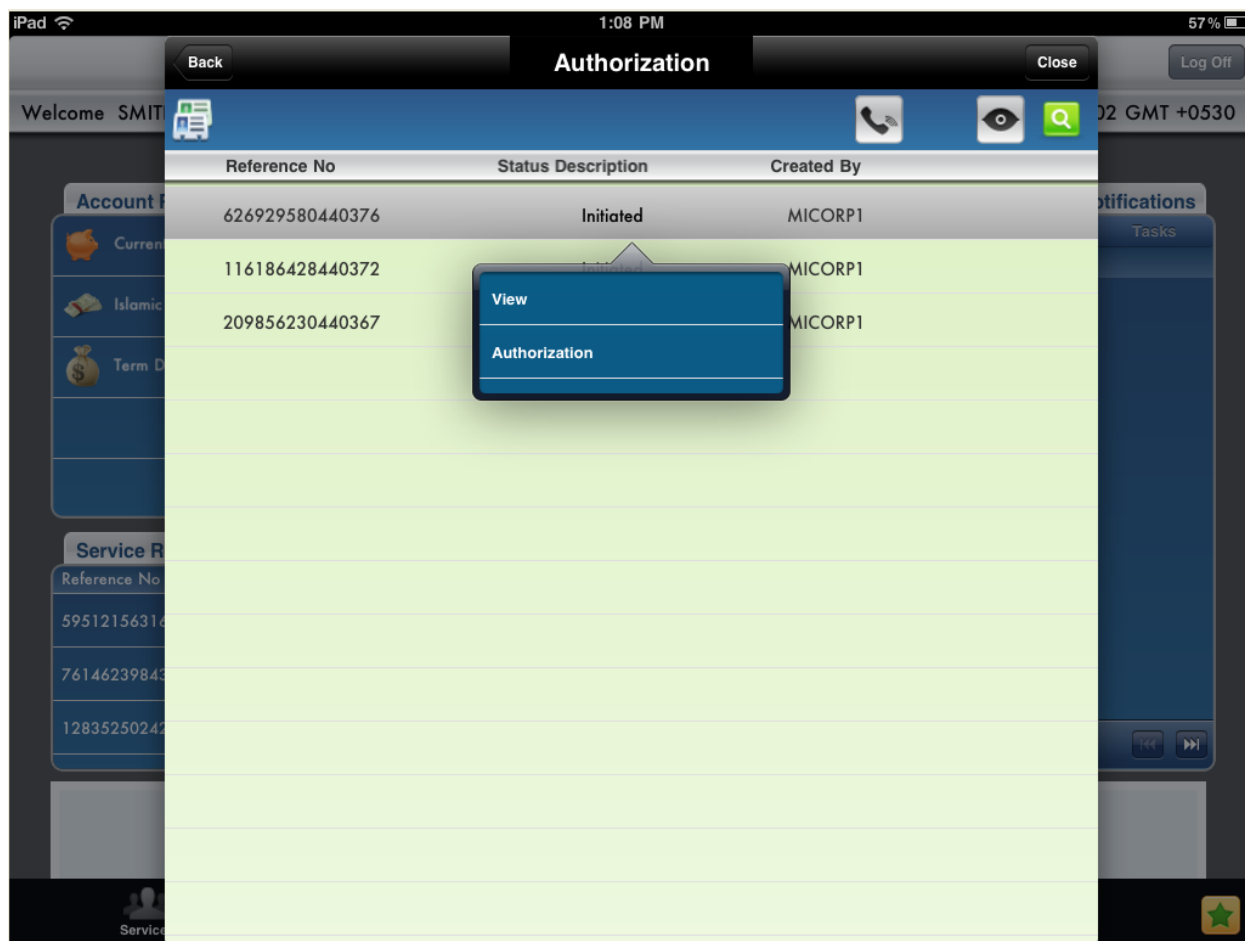
### To view the transactions for authorization

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

### Authorization Screen

Field 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.

- ## Authorization – Transaction List

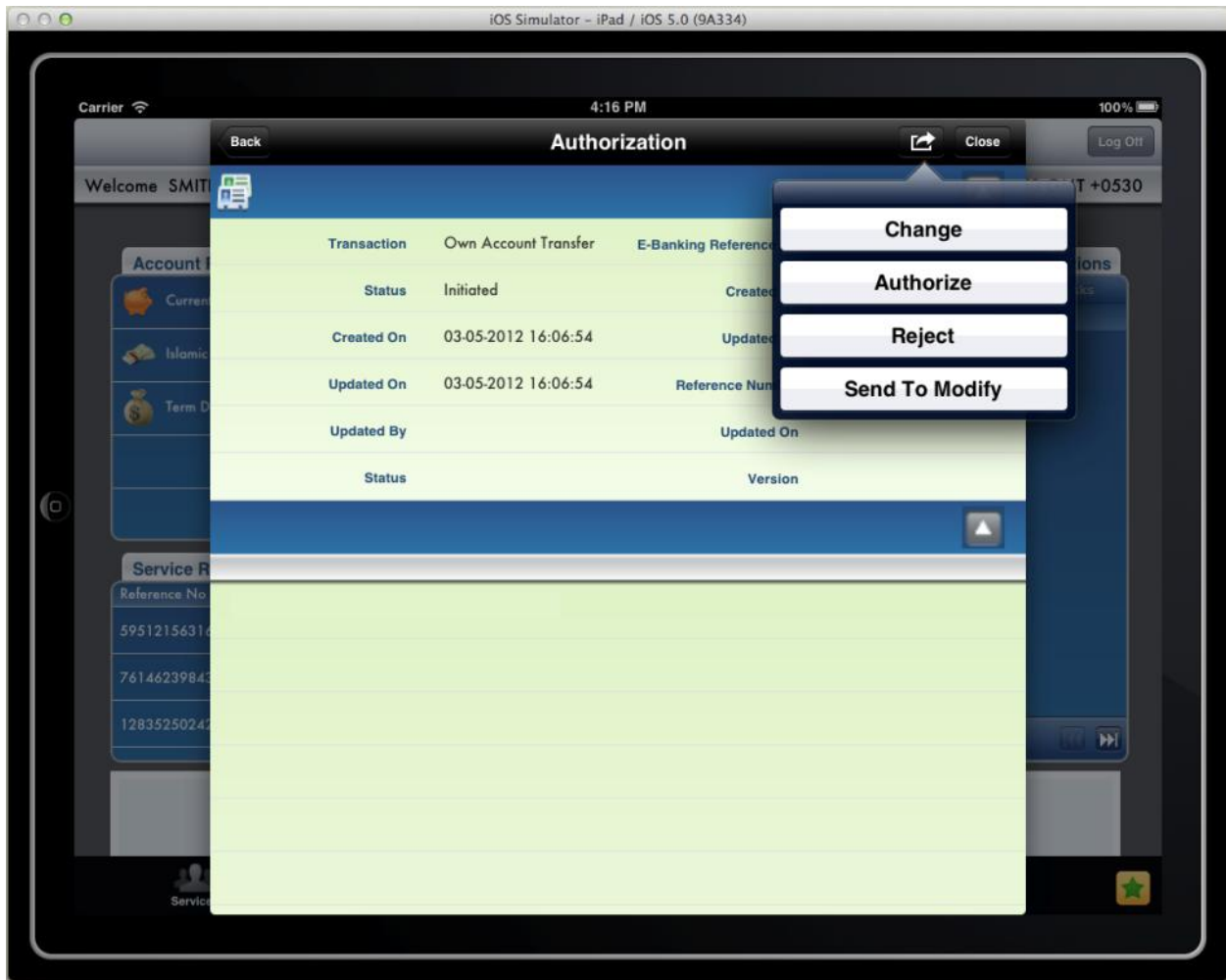


### Field Description

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

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

### View Pending Transaction



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

## Pending Authorization



### Field Description

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

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

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

### Pending Authorization Confirm



- 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

The screenshot shows the Oracle mobile application interface on an iPad. A 'Change Password' dialog box is displayed in the center. The dialog has a title bar with the Oracle logo and a 'Close' button. Below the title bar, there is a 'Submit' button. The main area of the dialog contains two input fields: 'User Id' with the value 'MIRET' and 'Password Type\*' with a dropdown menu showing 'Password Type'. At the bottom of the dialog, there is a message: 'You can change your own password any time using the option. As a security measure, we advise you not to reveal the passwords to anyone and change them frequently.' The background of the app shows a 'Welcome' message, a 'Log Off' button, and various service options like 'Account', 'Islamic', 'Loan', and 'Service R'.

## 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 <ul style="list-style-type: none"> <li>Login Password</li> <li>Transaction password</li> </ul>
3. Click <b>Submit</b> button. The system displays <b>Change Password</b> screen. OR Click the <b>Close</b> button to close the screen.	

## Change Password

The screenshot shows an iPad screen with the Oracle application. A 'Change Password' dialog is open in the center. The dialog has a title bar with 'ORACLE' and 'Close' buttons. Below the title bar are 'Back' and 'Change' buttons. The main content area contains the following fields and text:

- User Id:** MIRET
- Password Type:** Login Password
- Existing Password \*:** [Masked with 6 dots]
- New Password\*:** [Masked with 6 dots]
- Confirm New Password\*:** [Masked with 6 dots]
- Policy to be followed for password**
  - Should be minimum 6 characters.
  - Should be maximum 20 characters.
  - Can contain lowercase alphabets.
  - Can contain uppercase alphabets.
  - Can contain numeric characters.
  - Must contain one of the following as first ch...
  - Lowercase alphabets

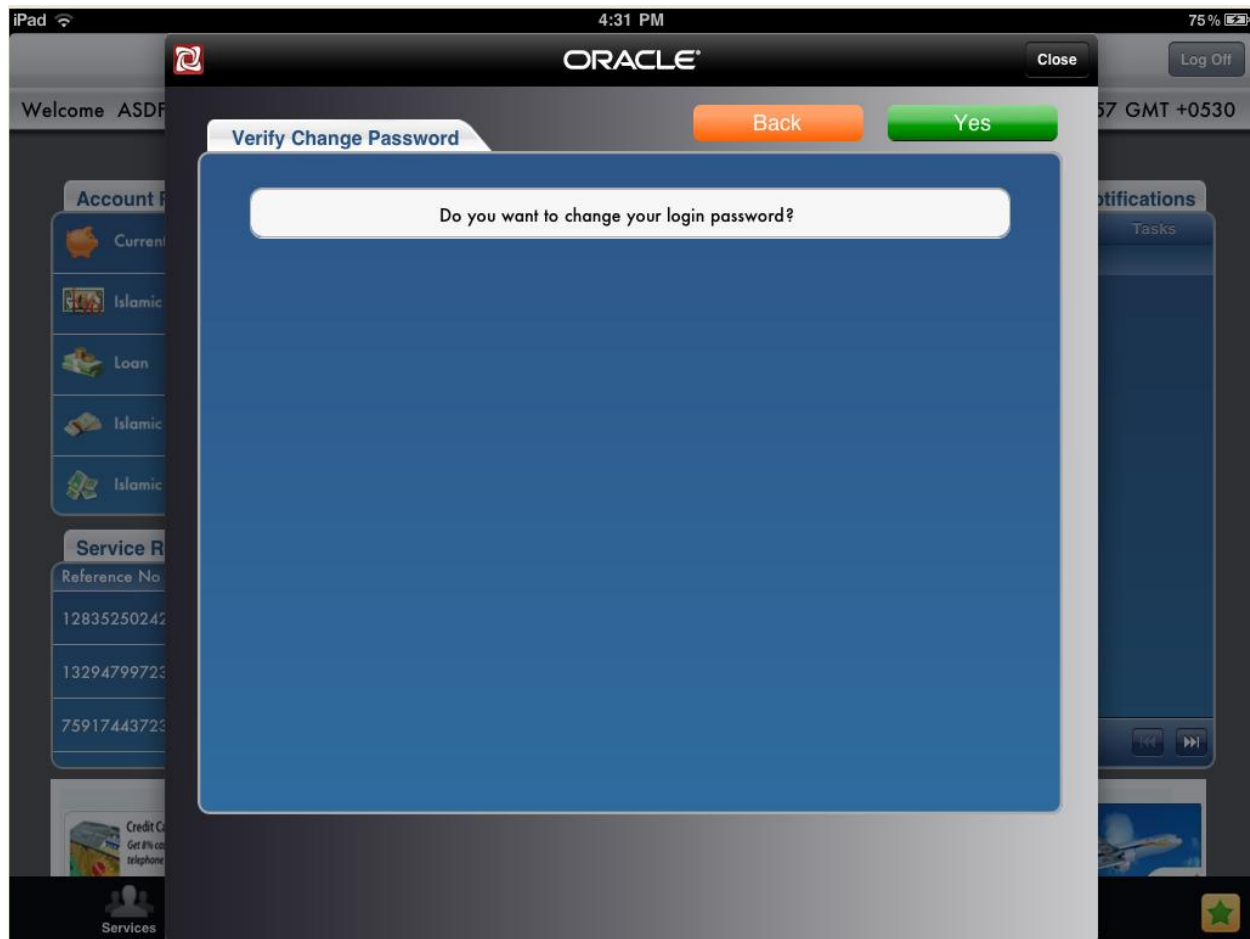
## Field Description

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

4. Click **Change** button. The system 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.

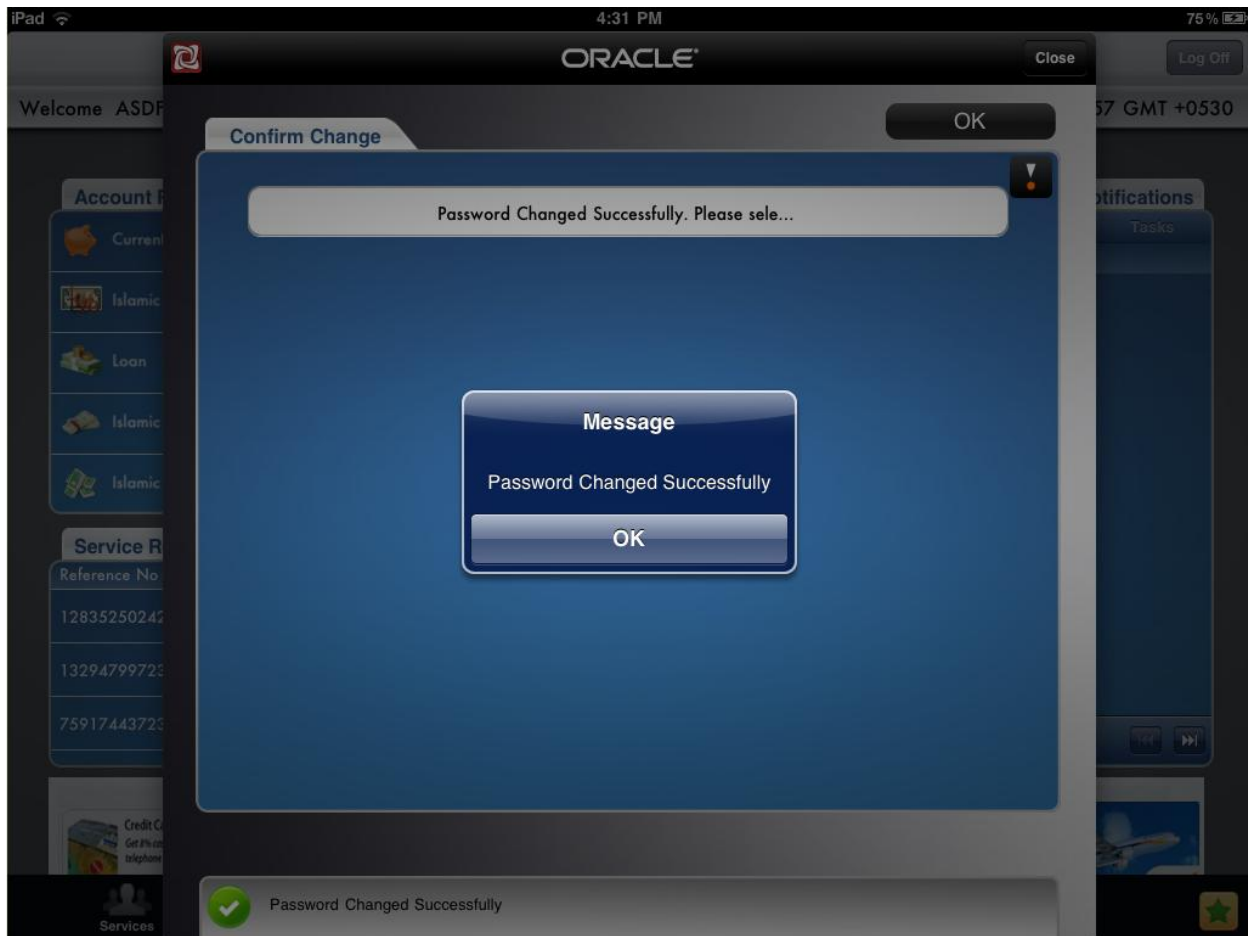
Note: New password has to be as per the Password Policy displayed below the text fields.

### 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



- 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.
- Select credit card account from **List Of Accounts**. The system will display Credit Card Details of selected account.

## Credit Card Details

The screenshot shows an iPad interface with a top status bar displaying 'iPad', signal strength, '2:14 PM', and '48%' battery. The app header is 'Account' with a 'Close' button and a 'Log Off' button. The main content area is divided into two sections: 'Credit Card Details' and 'Credit Card Statement'.

**Credit Card Details:**

Card Number	5200123420106751	Product Name	GOLD REWARDS
Expiry Date	23-Jan-2012	Reward Points Available	1267
Total Credit Limit	Rs 90,000.00	Available Credit Limit	Rs 70,000.00
Total Cash Limit	Rs 40,000.00		

**Credit Card Statement:**

Reference No	Amount	Description	Date
43451627	Rs 4,287.00	LIFESTYLE, OBEROI	18-04-2010
24569167	Rs 850.00	PIZZA HUT, POWAI	26-04-2010
12133657	Rs 500.00	Airtell Refill	05-04-2010
87256160	Rs 985.00	GOLDEN CHARIOT	09-04-2010

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

- 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.

## 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

The screenshot displays the Oracle mobile application interface on an iPad. At the top, the status bar shows 'iPad', signal strength, '2:14 PM', and '48%' battery. The Oracle logo is prominently displayed in the header, along with a 'Log Off' button. Below the header, a welcome message 'Welcome SAILAJA' and a timestamp '02-05-2012 19:30:11 GMT +0530' are visible.

The main dashboard is divided into several sections:

- Account Relationship:** A list of account types with their respective balances:
  - Islamic Term Deposits: £ 52,200.00
  - Islamic Current and Savings: £ -5,000.00
  - Term Deposits: £ 208,531.28
  - Investment: £ 7,723,678.59
  - Credit Card:** (Highlighted with a blue bar)
- Service Requests:** A table showing the status of various requests:
 

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed
- List Of Accounts:** A table showing details of credit card accounts:
 

Credit Card No.	Payment Due Date	Outstanding Balance
5200123420106751	20-02-2010	Rs 5,000.00

At the bottom, there is a navigation bar with icons for Services, Offers, Mutual Funds, Transaction Activities, Accounts, and Transfers. Above this bar, there are several promotional banners for credit cards and other services.

- 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.
- Select credit card account from **List Of Accounts**. The system will display Credit Card Details of selected account.

### Credit Card Statement

Card Number	Product Name	Expiry Date	Reward Points Available	Total Credit Limit	Available Credit Limit	Total Cash Limit
5200123420106751	GOLD REWARDS	23-Jan-2012	1267	Rs 90,000.00	Rs 70,000.00	Rs 40,000.00

Reference No	Amount	Description	Date
43451627	Rs 4,287.00	LIFESTYLE, OBEROI	18-04-2010
24569167	Rs 850.00	PIZZA HUT, POWAI	26-04-2010
12133657	Rs 500.00	Airtell Refill	05-04-2010
87256160	Rs 985.00	GOLDEN CHARIOT	09-04-2010

### Field Description

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

- 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.

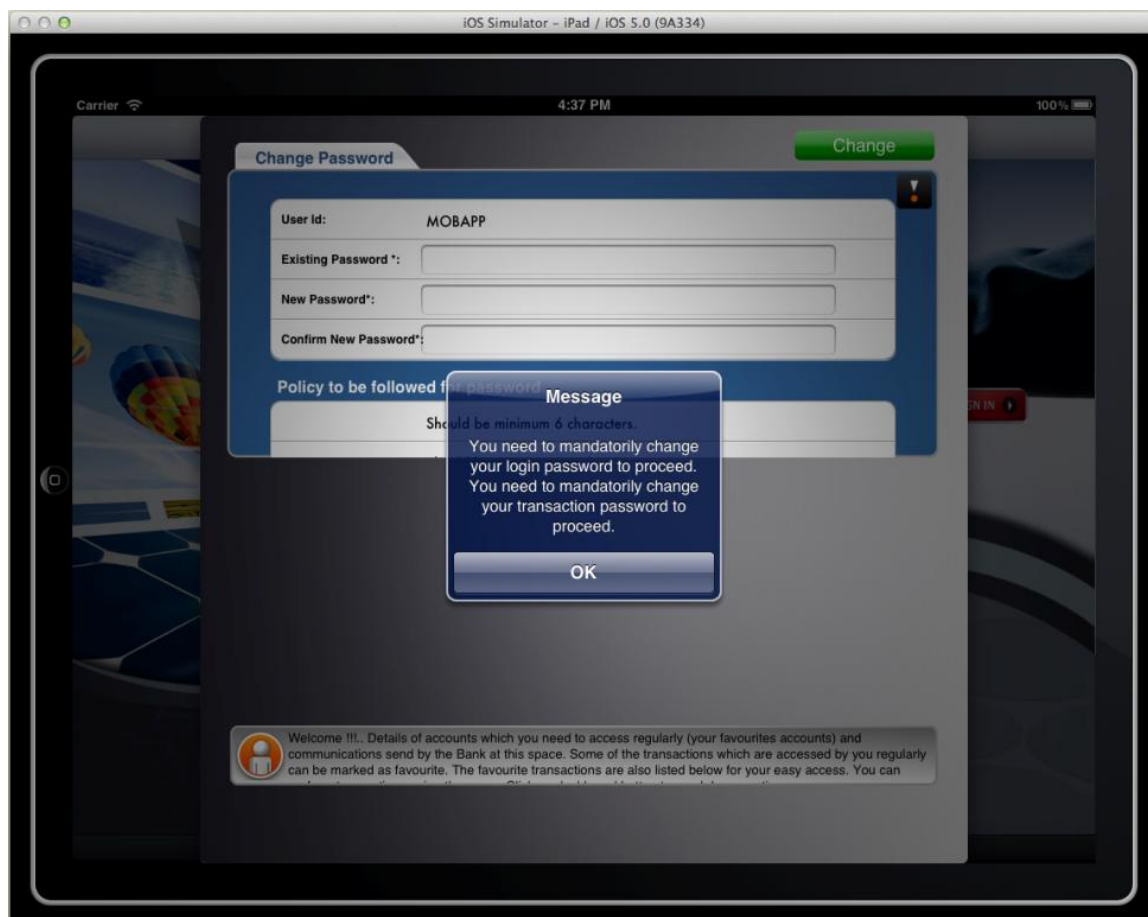
- If you are login for the first time.
- If you have reset your password.
- If your password has expired.

### 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

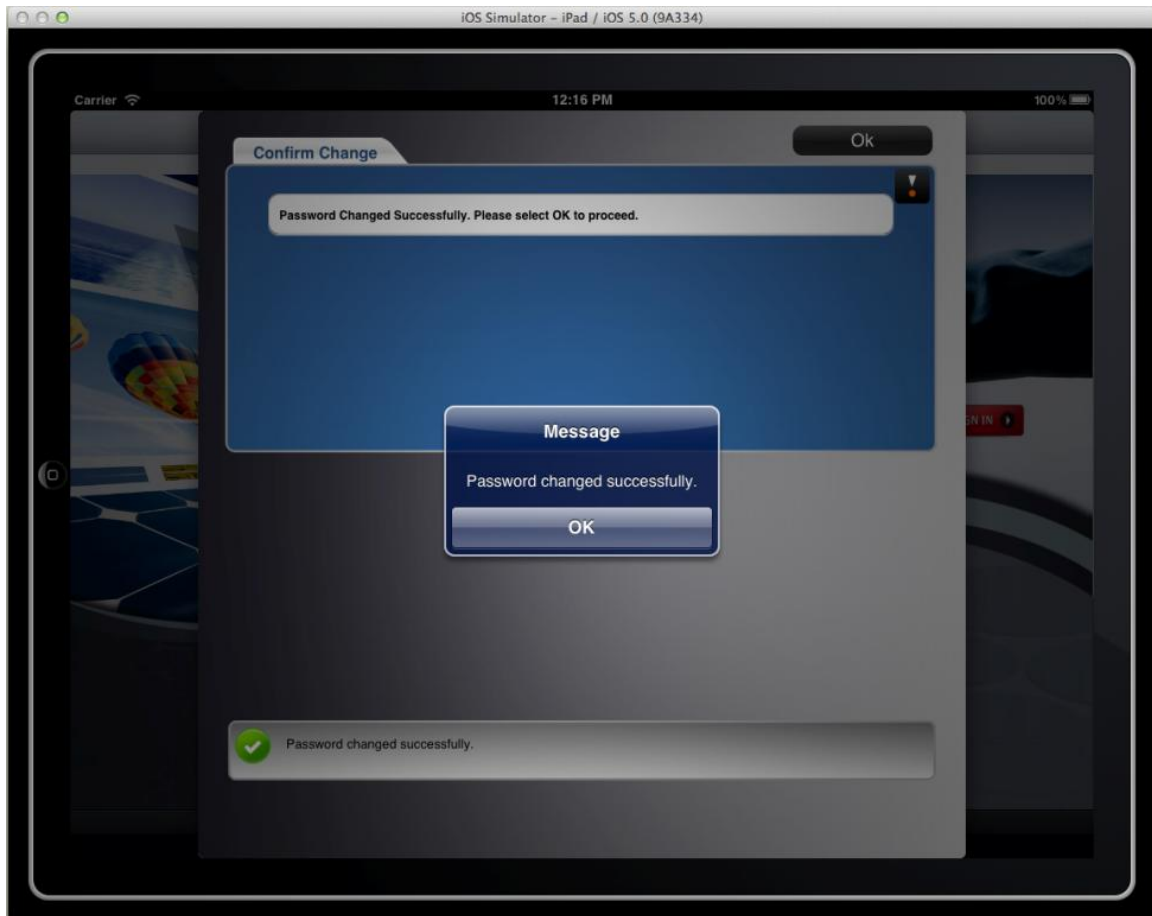


## Field Description

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

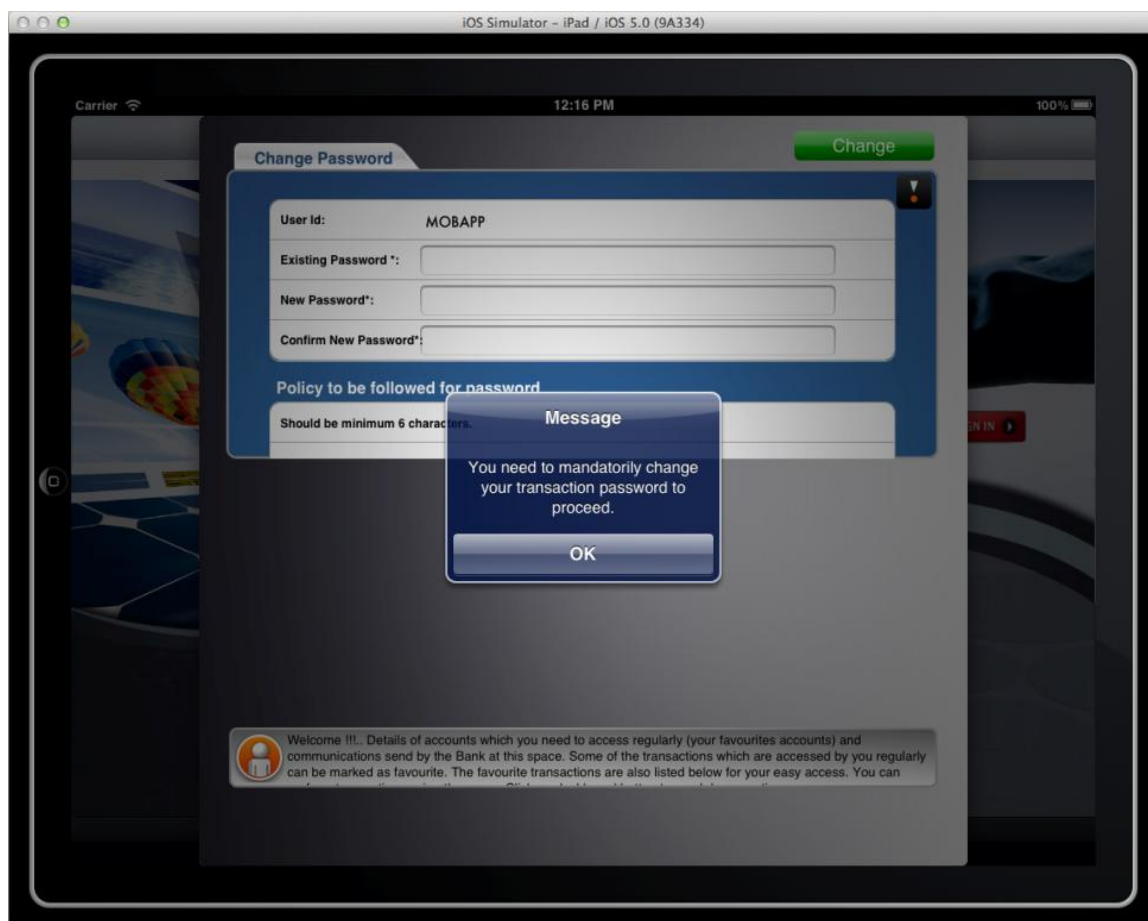
2. Click the **Change** button. The system displays **Confirm Change Password** screen.  
OR  
Click the **Close** button to close the screen.

### 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

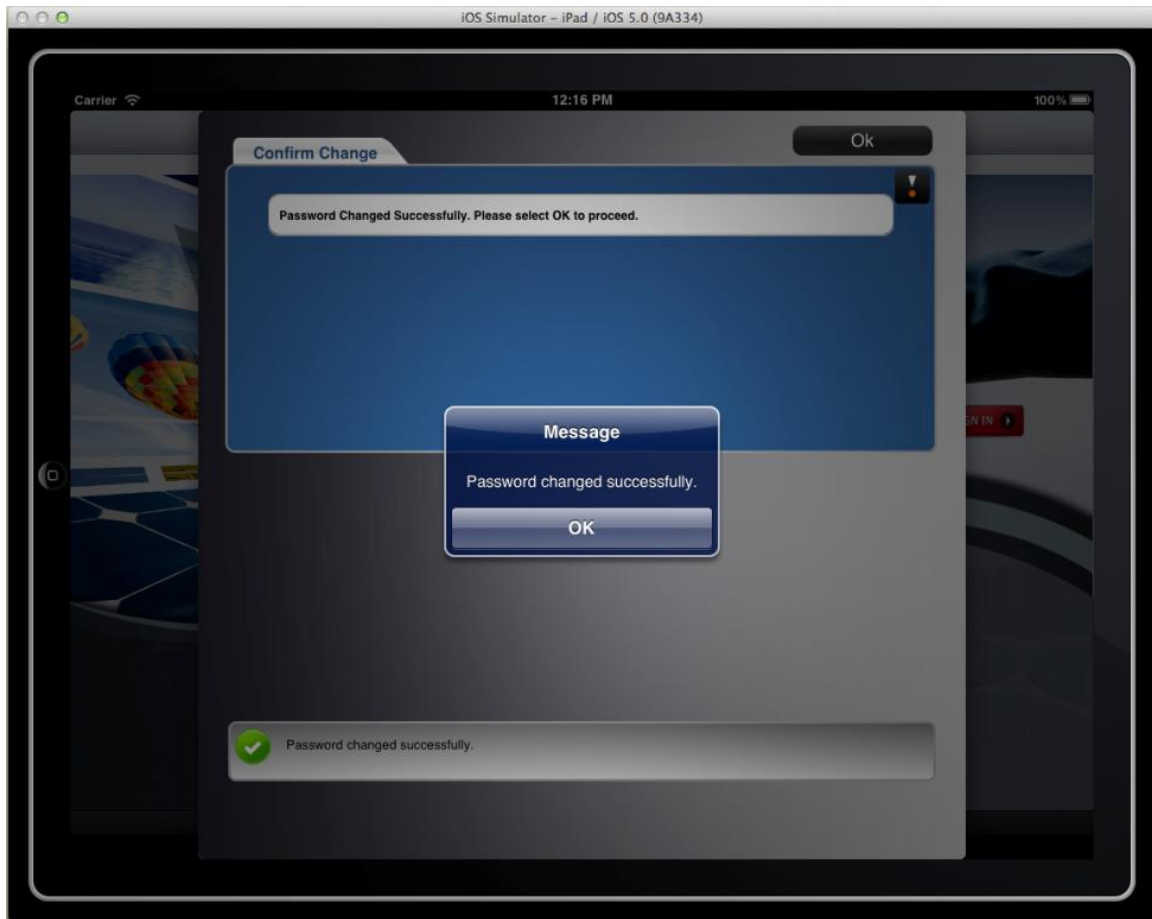


## Field Description

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

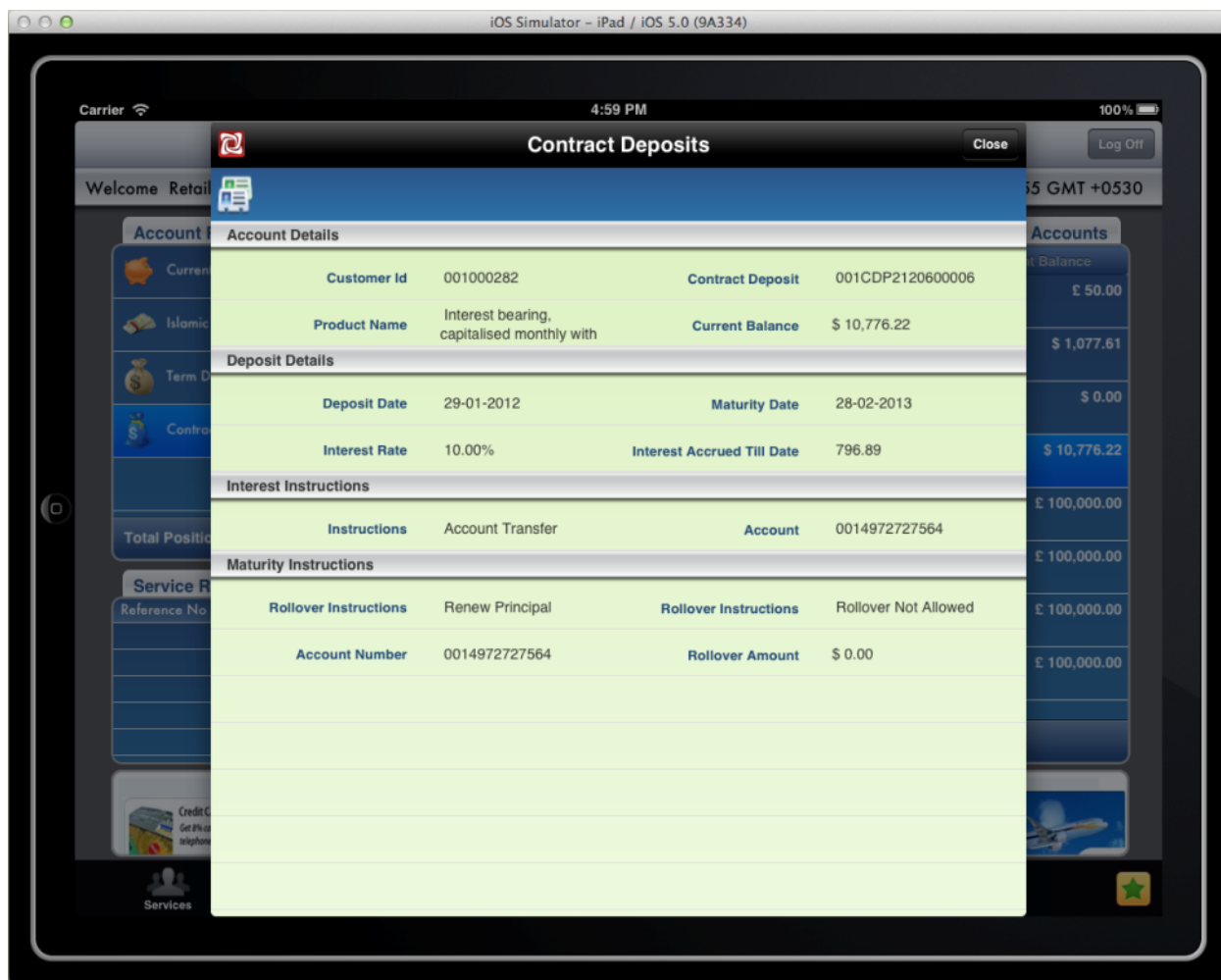
1. Log on to the iPad Banking application.
2. Select **Account Relationship > Contract TD** from the dashboard/Landing screen of iPad. as shown below:

### Contract Deposits



- 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.
- 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
<b>Customer Id</b>	[Display] This field displays the user id.
<b>Contract Deposit</b>	[Display] This field displays the contract deposit number.
<b>Product Name</b>	[Display] This field displays the product name.
<b>Current Balance</b>	[Display] This field displays the balance of the term deposit.
<b>Deposit Details</b>	

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

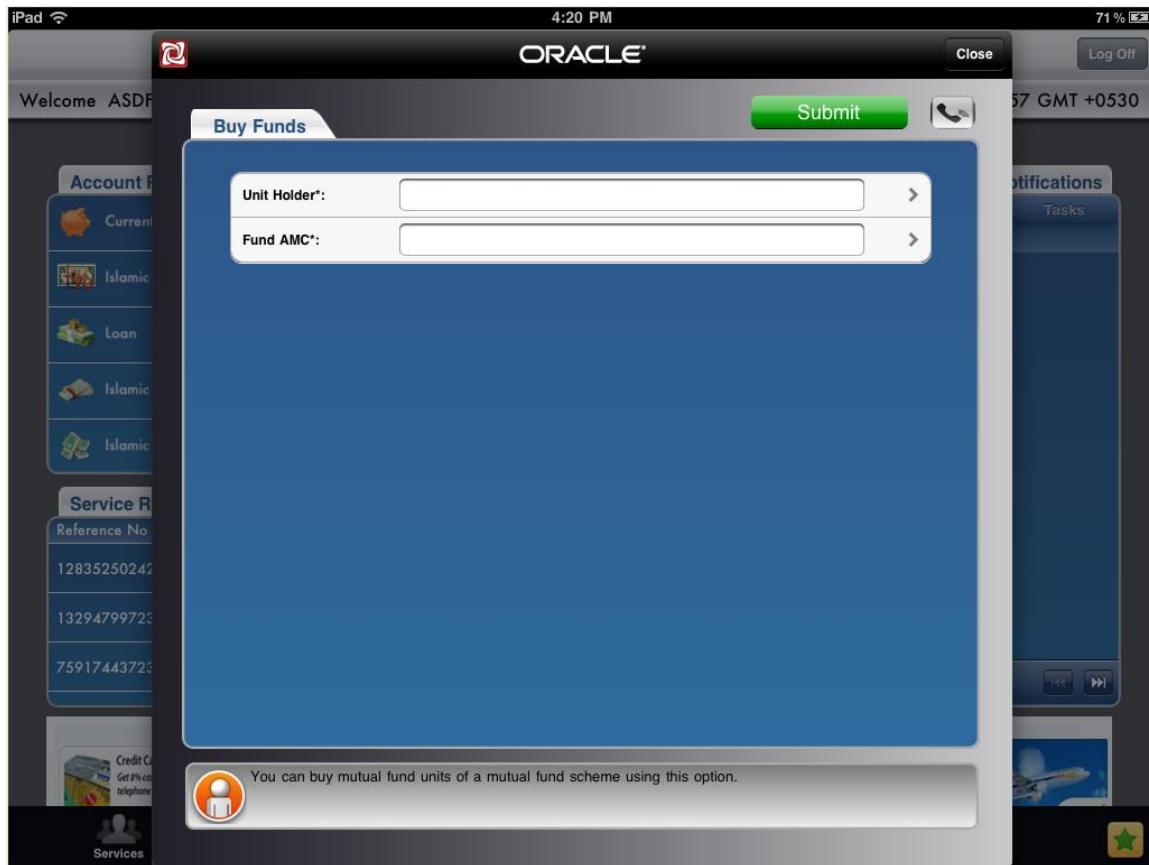
An investor can select for subscription of a fund.

- 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

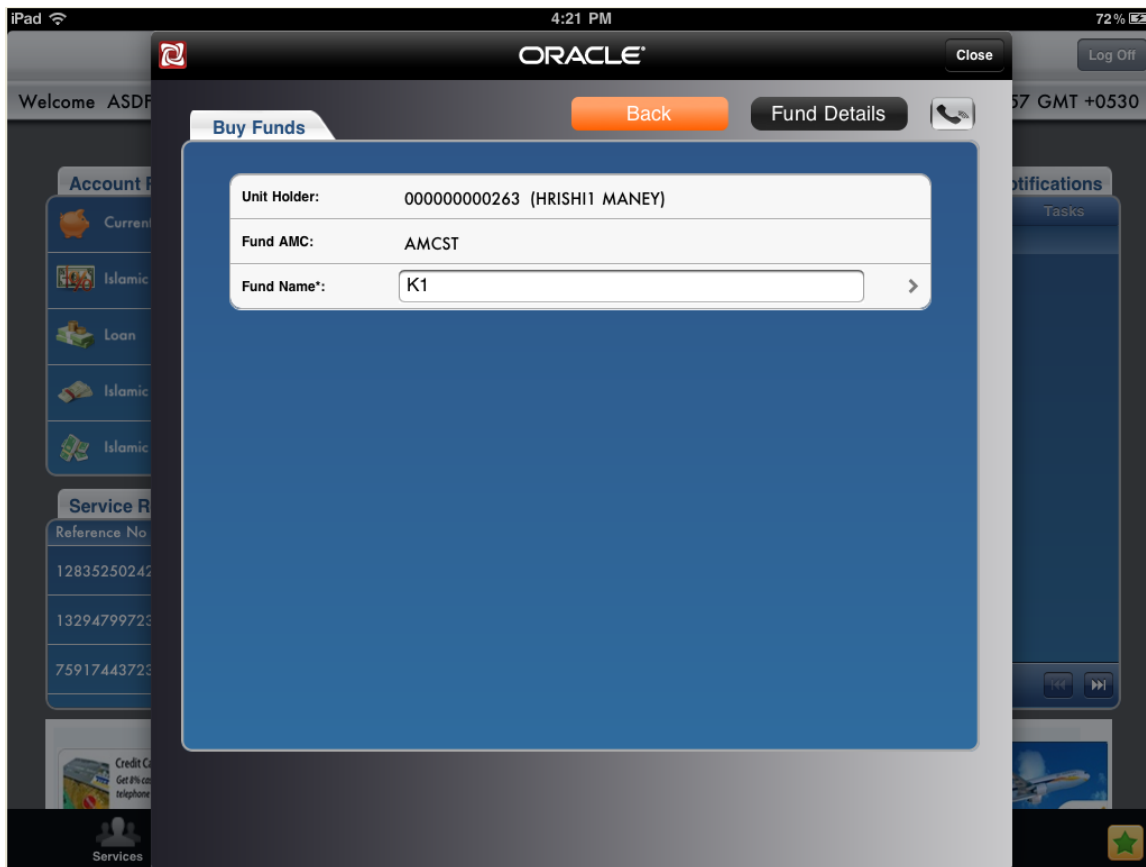


### Field Description

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

- 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
<b>Fund Name</b>	[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

The screenshot displays the Oracle Buy Funds mobile application. A 'Place Order' modal is open, showing the following fields and information:

- Place Order Section:**
  - Investment Type\*: [Dropdown menu]
  - Amount Or Unit\*: [Text input field]
  - Dividend Re-investment\*: [Dropdown menu]
- Fund Information Section:**
  - Unit Holder: 000000000263 (HRISHI MANEY)
  - Fund AMC: AMCST
  - Fund Name: K1
  - Minimum Amount: 1.00 ZAR
  - Minimum Units: 1.00

At the bottom of the fund information section, it states: "Use of this service implies that you have read..."

## Field Description

Field Name	Description
<b>Investment Type</b>	<p>[Mandatory, Pop Over]</p> <p>Select the invest type. The options are:</p> <ul style="list-style-type: none"> <li>Amount</li> <li>Units</li> </ul>
<b>Amount or Unit</b>	<p>[Mandatory, Numeric, 15]</p> <p>Enter the amount or number of units as per the selected investment type.</p>
<b>Dividend Re-Investment</b>	<p>[Mandatory, Pop Over]</p> <p>Select the dividend re-investment options. The options are:</p> <ul style="list-style-type: none"> <li>Yes</li> <li>No</li> </ul>

Field Name	Description
<b>Fund Information</b>	
<b>Unit Holder</b>	[Display] This field displays the unit holder id.
<b>Fund AMC</b>	[Display] This field displays the fund AMC.
<b>Fund Name</b>	[Display] This field displays the fund name.
<b>Minimum Amount</b>	[Display] This field displays the minimum amount required to buy the funds.
<b>Minimum Units</b>	[Display] This field displays the minimum units of which funds can be purchased.
5. Click the <b>Place Order</b> button. The system displays <b>Buy Funds – Verify</b> screen. OR Click the <b>Back</b> button to navigate to the previous screen. OR Click the <b>Close</b> button to close the screen.	

## Buy Funds – Verify

The screenshot displays the 'Buy Funds-Verify' screen within the Oracle app. The modal form contains the following information:

Unit Holder:	000000000263 (HRISHI MANEY)
Fund AMC:	AMCST
Fund Name:	K1
Amount:	1,000.00 ZAR
Dividend Re-investment:	Yes

The background interface includes a sidebar menu with options like 'Account', 'Current', 'Islamic', 'Loan', and 'Service R'. The top bar features the 'ORACLE' logo, a 'Close' button, and a 'Log Off' button. The status bar at the top indicates 'iPad', '4:22 PM', and '72%' battery.

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

The screenshot shows the Oracle app interface on an iPad. The top bar displays the Oracle logo, a 'Close' button, and a 'Log Off' button. The status bar at the top shows 'iPad', signal strength, time '4:22 PM', and battery level '72%'. The main screen is titled 'Buy Funds-Confirm' and features a green 'OK' button. The confirmation dialog contains the following information:

Unit Holder:	000000000263 (HRISHI MANEY)
Fund AMC:	AMCST
Fund Name:	K1
Amount:	1,000.00 ZAR
Dividend Re-investment:	Yes

At the bottom of the screen, a green checkmark icon indicates a successful transaction, with the text: 'Transaction Saved. Transaction having reference 122603243438986 has been Auto Authorized.'

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:

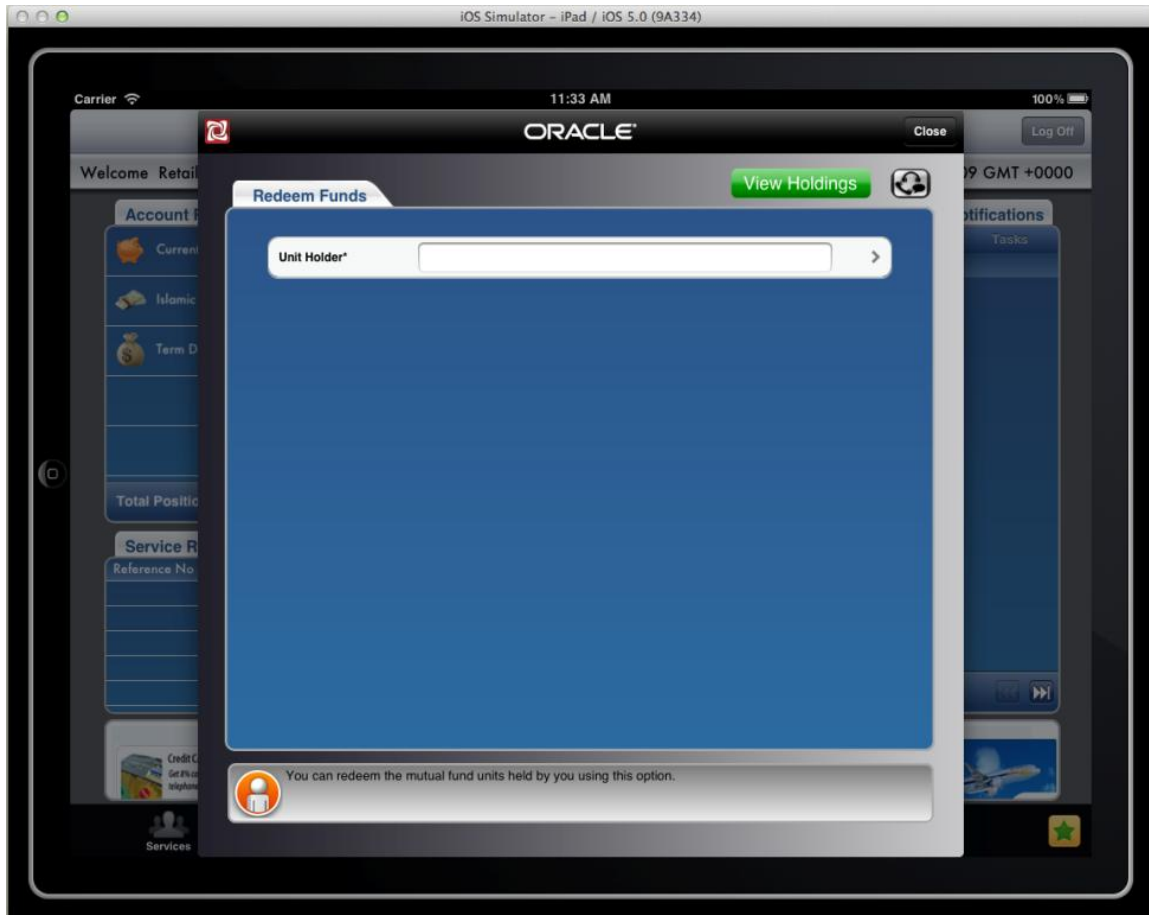
- Indicating the fund unit holder and the fund to be redeemed.
- Specifying redemption details including product, redemption type, transaction currency and payout mode.
- Verifying the details where user can confirm the information specified.

#### 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

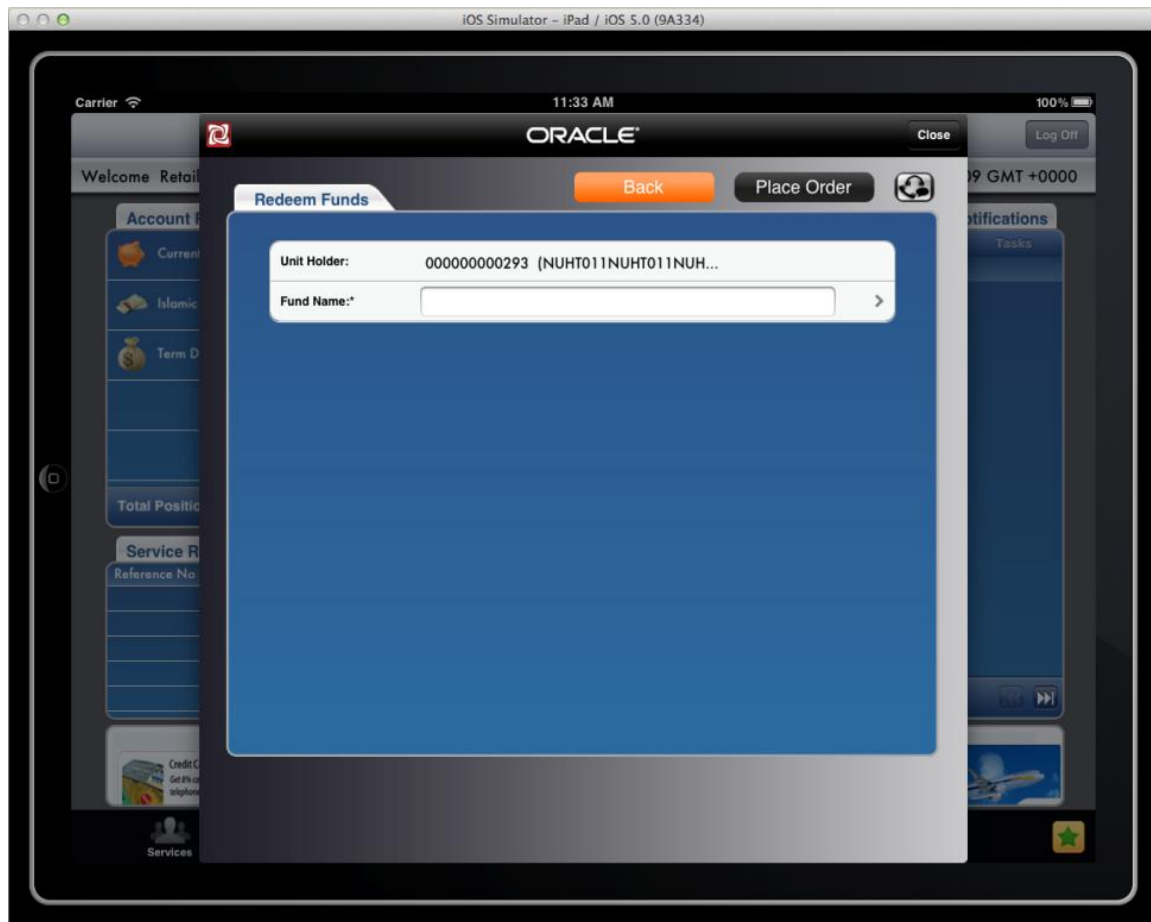


## Field Description

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
<b>Fund Name</b>	[Mandatory, Pop Over ] Select the fund name from the funds available for the unit holder.
4. Click the <b>Place order</b> button. The system displays <b>Redeem Funds</b> screen. OR Click the <b>Back</b> button to navigate to the previous screen. OR Click the <b>Home</b> button to navigate to the menu screen. OR Click the <b>Close</b> button to exit from the application.	

## Redeem Funds

The screenshot shows the Oracle Mobile App interface on an iPad simulator. The top status bar indicates the time is 11:34 AM and the battery is at 100%. The app's header includes the Oracle logo, a 'Close' button, and a 'Log Off' button. The main content area is titled 'Redeem Funds' and features a 'Back' button and a 'Place Order' button. The 'Fund Information' section displays the following details:

Unit Holder:	000000000293 (NUHT011NUHT011NUH...
Fund Name:	A2A3DT
Units Held:	232026.68
Amount:	2,320,266.80 ZAR

The 'Place Order' section includes two input fields:

- Redeem Type:\*
- Amount Or Unit:\*

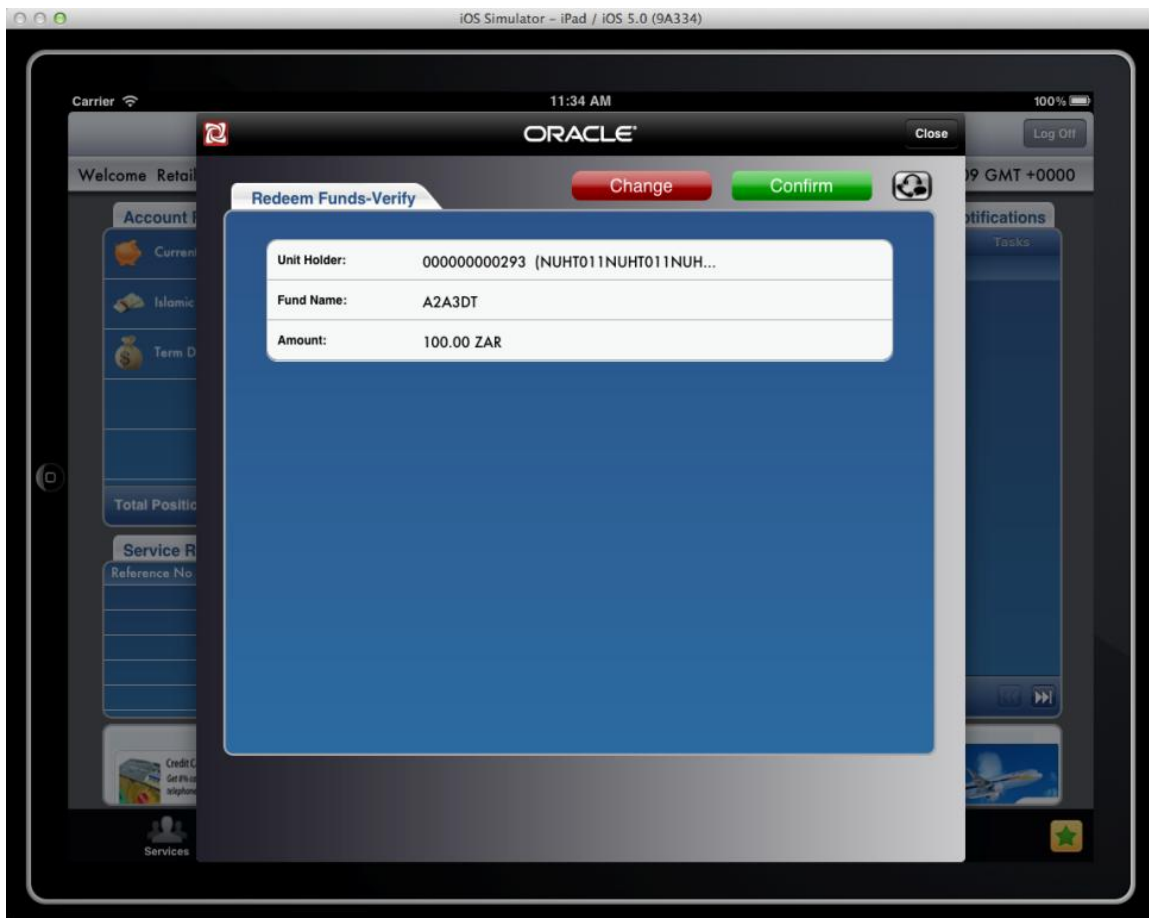
## Field Description

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
<b>Redeem type</b>	[Mandatory, Pop Over ] Select the type of redemption to be done. Options are: <ul style="list-style-type: none"> <li>• Amount</li> <li>• Units</li> </ul>
<b>Amount or Units</b>	[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.

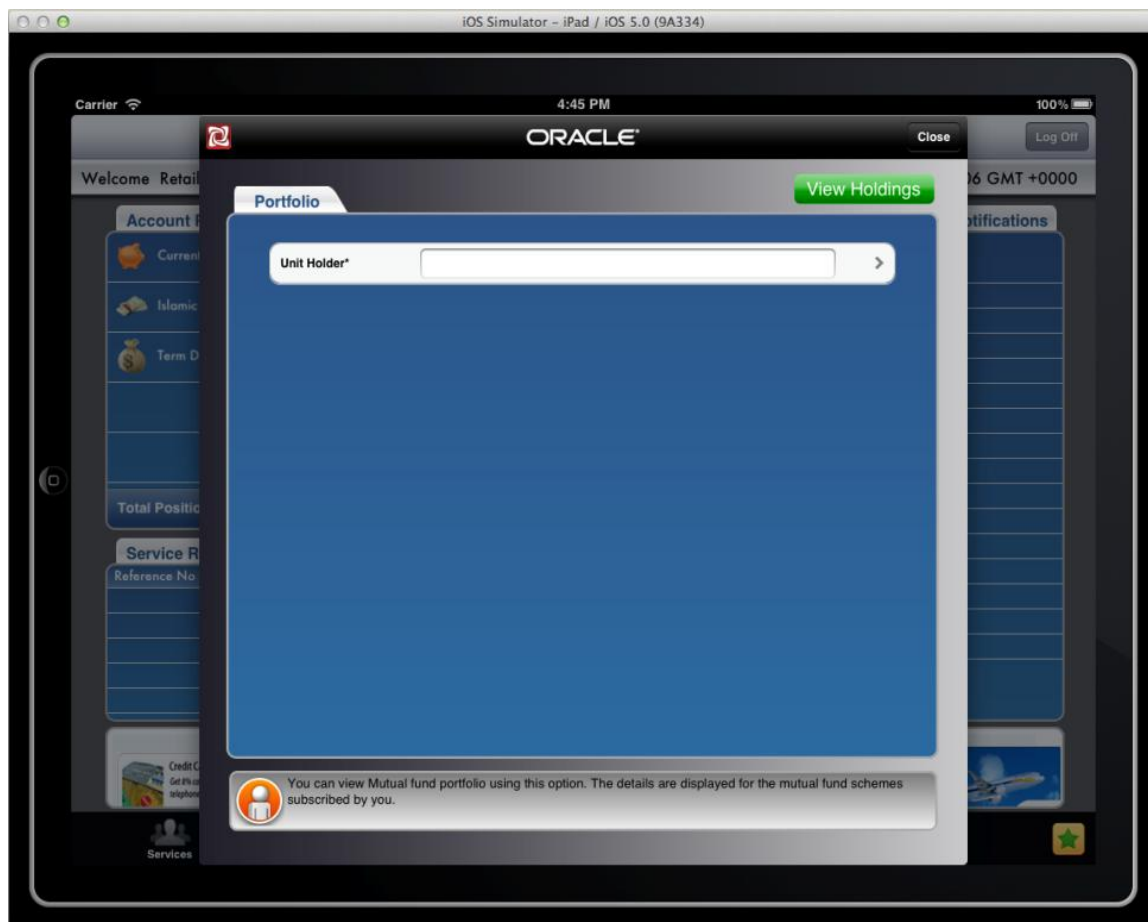
## 34. Portfolio

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.

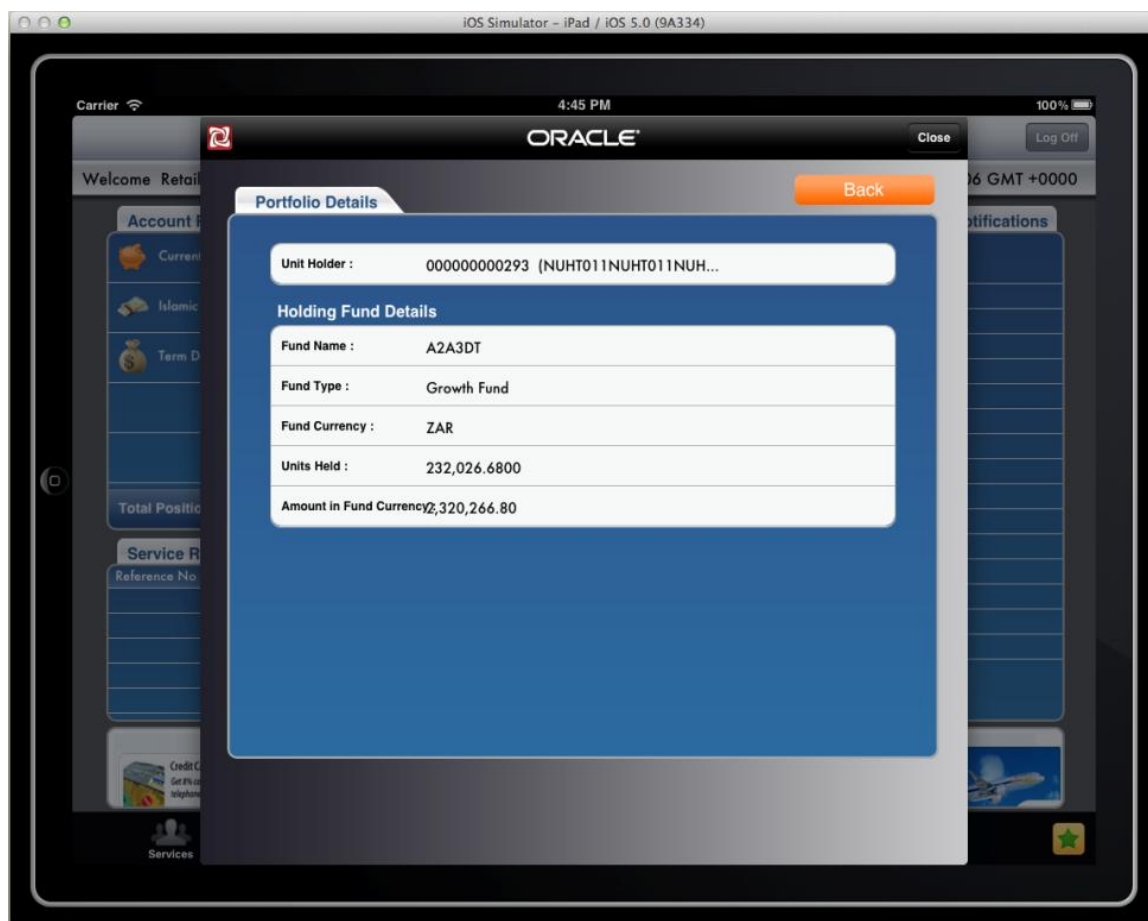
## Portfolio



## Filed Description

Field Name	Description
<b>Unit Holder</b>	[Mandatory, Pop Over] Select the unit holder from the list of unit holders available.
3. Click <b>View Holdings</b> button. The system displays <b>Portfolio Details</b> screen. OR Click the <b>Home</b> button to navigate to the menu screen. OR Click the <b>Close</b> button to exit from the application.	

## Portfolio Details



## Filed Description

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



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

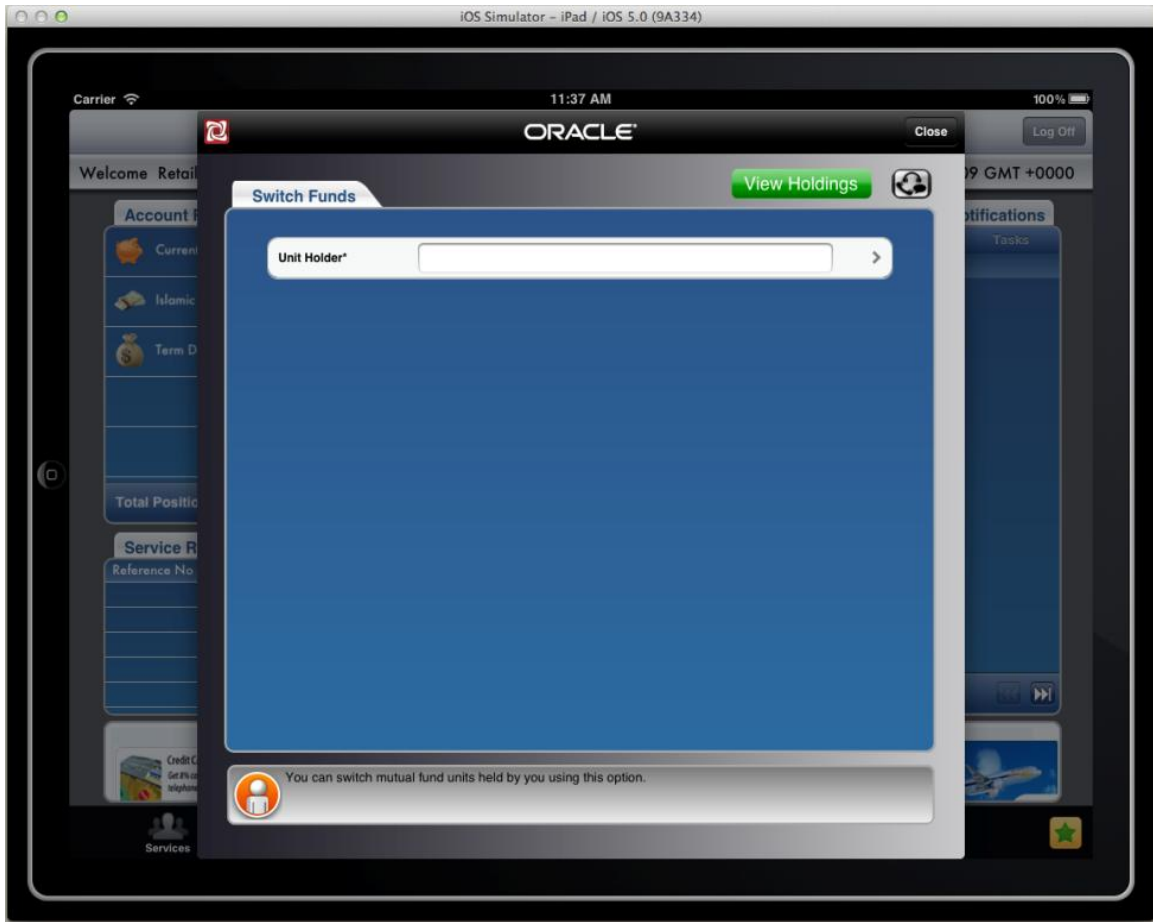
A fund is open for switch if

- 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.

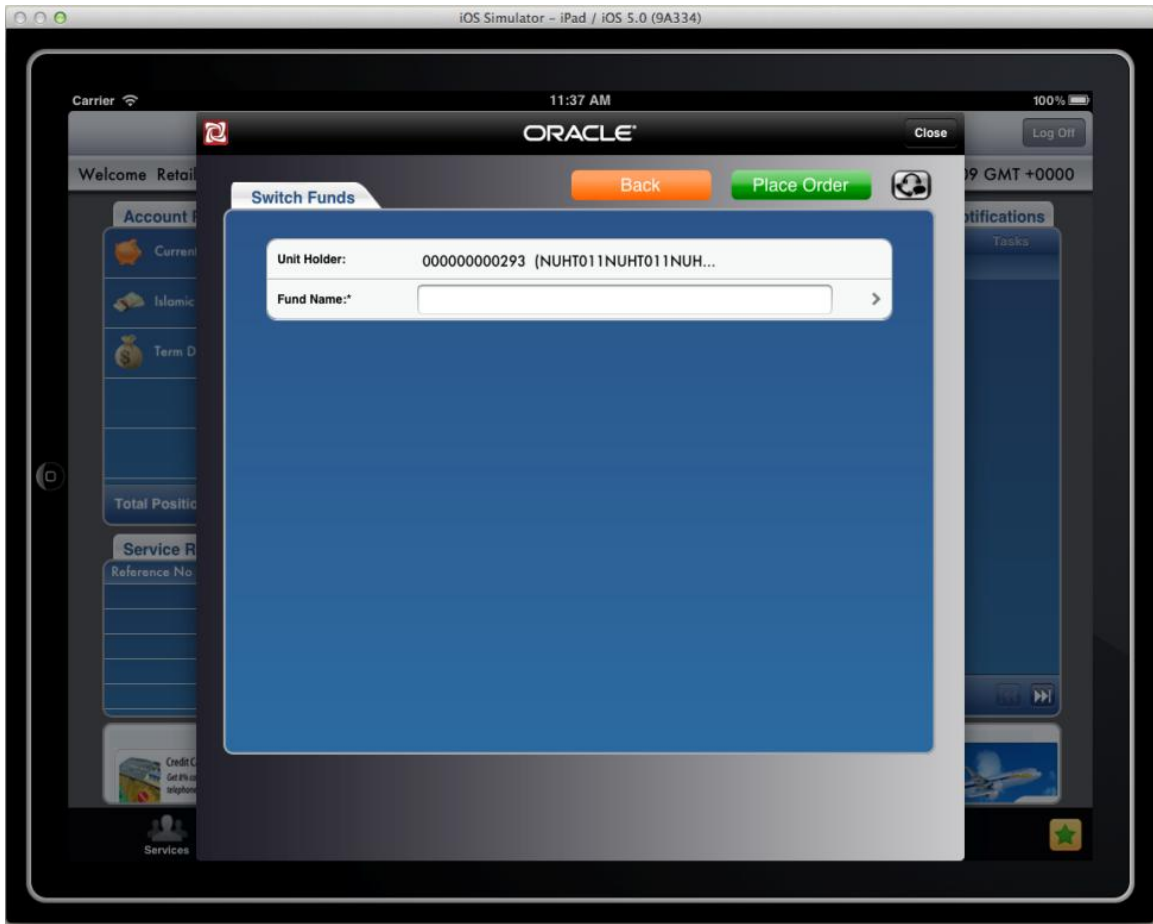
Switch Funds



Filed Description

Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the list of unit holders available.
3. Click the <b>View Holdings</b> button. The system displays <b>Switch Funds</b> screen. OR Click the <b>Home</b> button to navigate to the menu screen. OR Click the <b>Close</b> 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 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 Close the screen.

Switch Funds

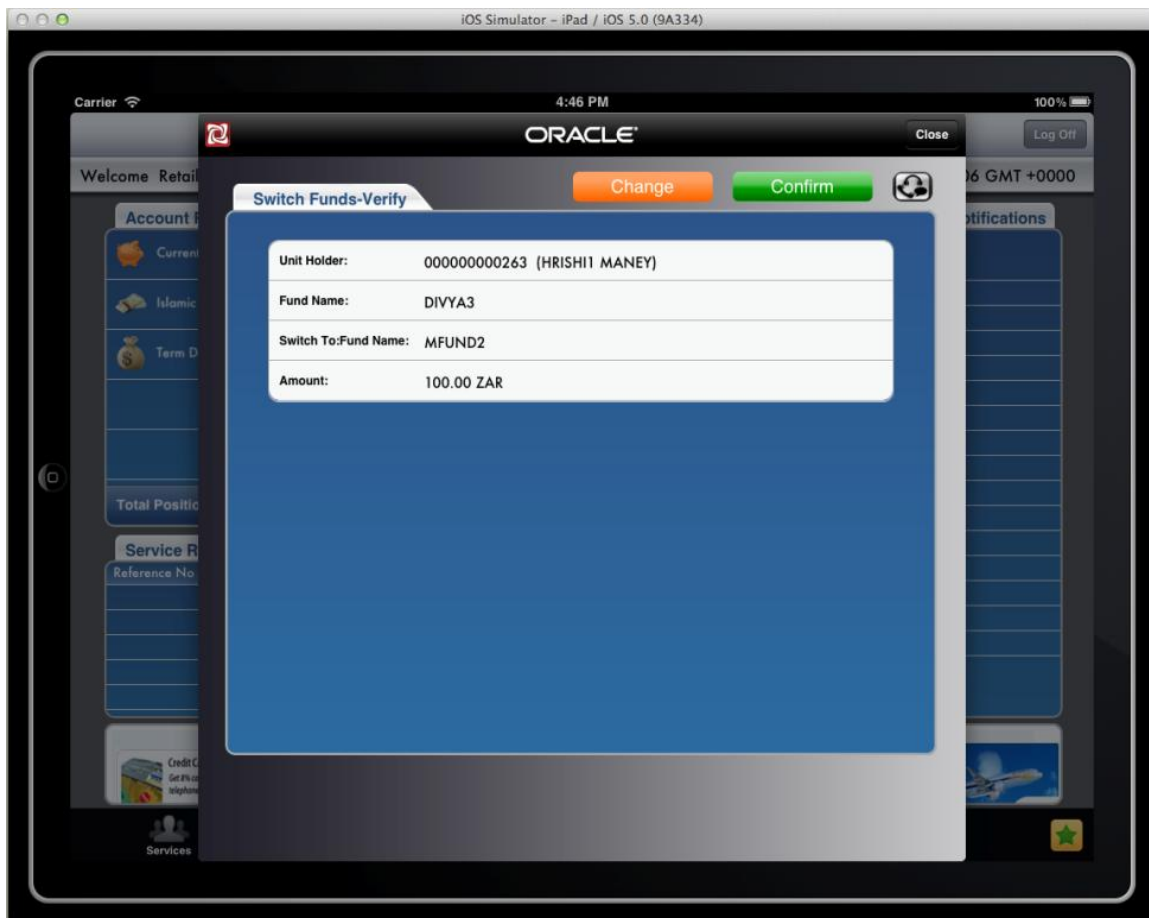


Filed Description

Field Name	Description
Switch Type	[Mandatory, Pop Over] Select the Switch type. Options are: <ul style="list-style-type: none"><li>Switch Amount</li><li>Switch Units</li></ul>
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

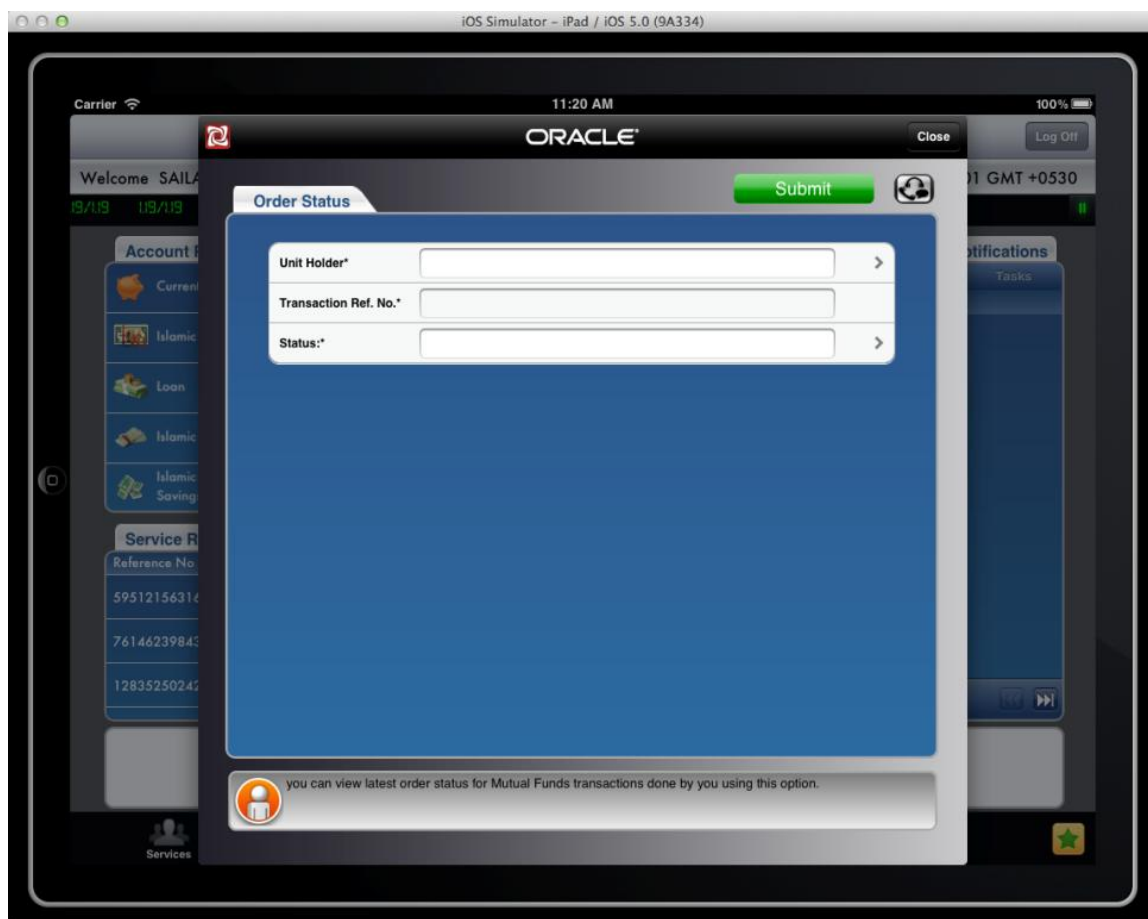
You may place several purchase orders across various AMCs. An order goes through various stages of transfer i.e. placement, processing, allotment, authorization etc. This option displays the status details of the placed order.

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

Field Name	Description
<b>Status</b>	<p>[Mandatory, Pop Over]</p> <p>Select the status. Options are:</p> <ul style="list-style-type: none"> <li>• Allotted</li> <li>• Completed</li> <li>• Processed</li> <li>• Unprocessed</li> <li>• Authorized</li> <li>• Unauthorized</li> </ul>

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

The screenshot displays the Oracle Order Status screen on an iPad simulator. The screen is titled "ORACLE" and shows a "Close" button in the top right corner. The main content area is a pop-over window with the following fields and sections:

- Unit Holder\***: 00000000293 (NUHT011NUHT011NUHT011)
- Transaction Ref. No.\***: 0420080090000302
- Status\***: Authorised
- Request received on**: 12-05-2012 16:58:05
- Transaction Details**:
  - Unit Holder**: 00000000293 (NUHT011NUHT011NUH...
  - Fund Id**: NFUND1
  - Transaction Mode**: A
  - Transaction Type**: Switch
  - Transaction Amount**: 50.00 USD
- Payment Details**:
  - Payment Type**:

At the bottom of the pop-over window, there is a message: "you can view latest order status for Mutual Funds transactions done by you using this option." The background shows a mobile app interface with a sidebar menu and a top navigation bar.

### Filed Description

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

The screenshot displays the Oracle Pay Bills mobile application interface. The top status bar shows 'iPad', signal strength, '12:40 PM', and '13%' battery. The Oracle logo is at the top center. Below it, a 'Welcome SAILA' message is visible. The main content area features a 'Pay Bills' modal form with the following fields:

- Select Biller\*:** A dropdown menu with a right arrow.
- Bill Number\*:** A text input field.
- Bill Generation Date(dd-mm-yy):** A date picker field.
- Payment Amount\*:** A text input field.
- Source Account\*:** A dropdown menu with a right arrow.

A green 'Submit' button is located at the top right of the modal. Below the form, a small icon of a person is next to a text box that reads: "Bill Payment allows you to pay the bills online for different companies. As a one time activity, register the biller using Register Biller option before making a payment to a particular biller. You can Pay Bills using this option". The background shows the Oracle mobile app home screen with various service icons and a 'Services' section.

## Field Description

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

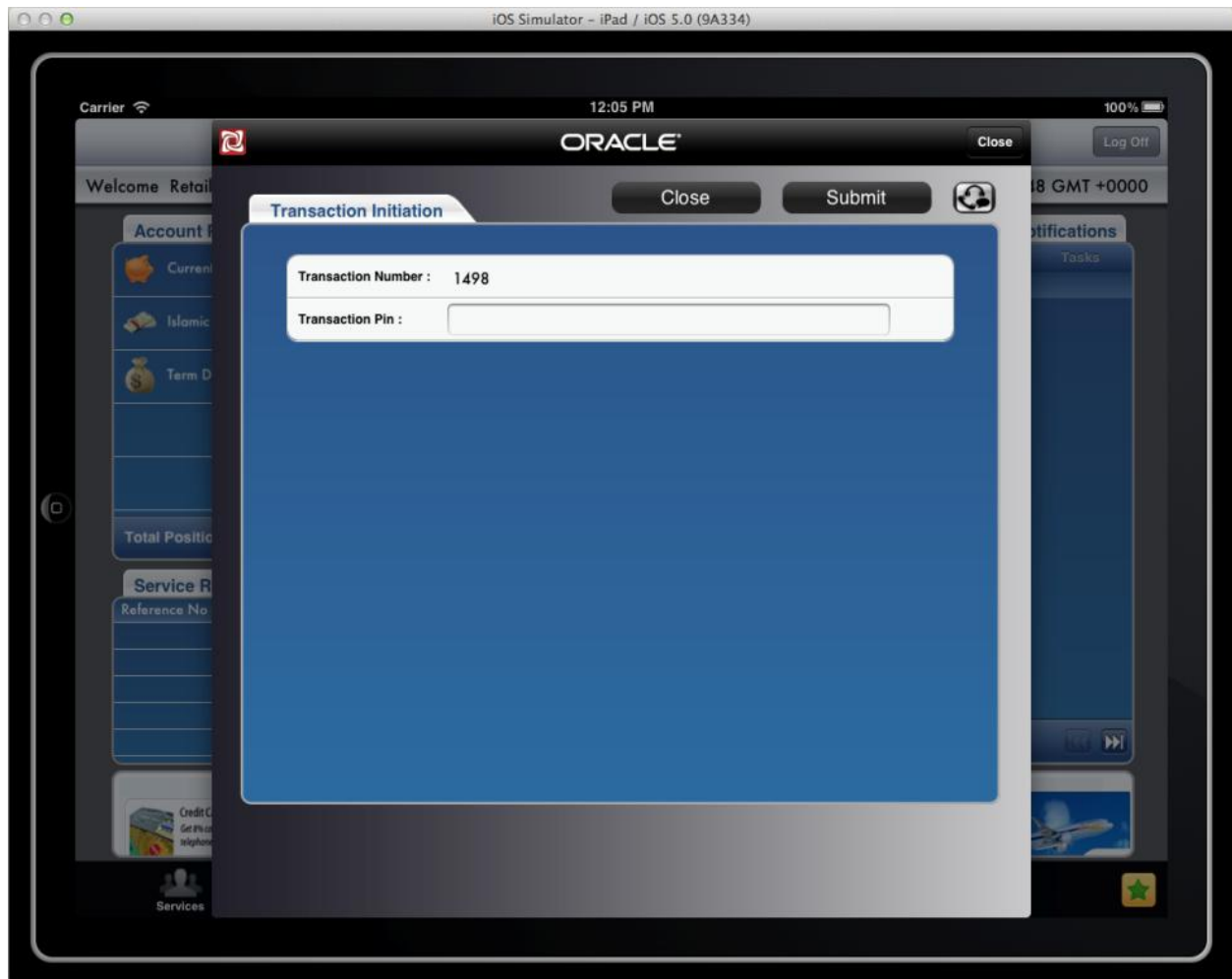
### Pay Bill Verify

Customer Id:	WB3004356
Biller:	Reliance
Bill Number:	52526
Bill Generation Date:	29-03-2012
Payment Amount:	1,900.00 GBP
Source Account:	00400166402 004

\* Indicates mandatory fields. \*\* Indicates...

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.

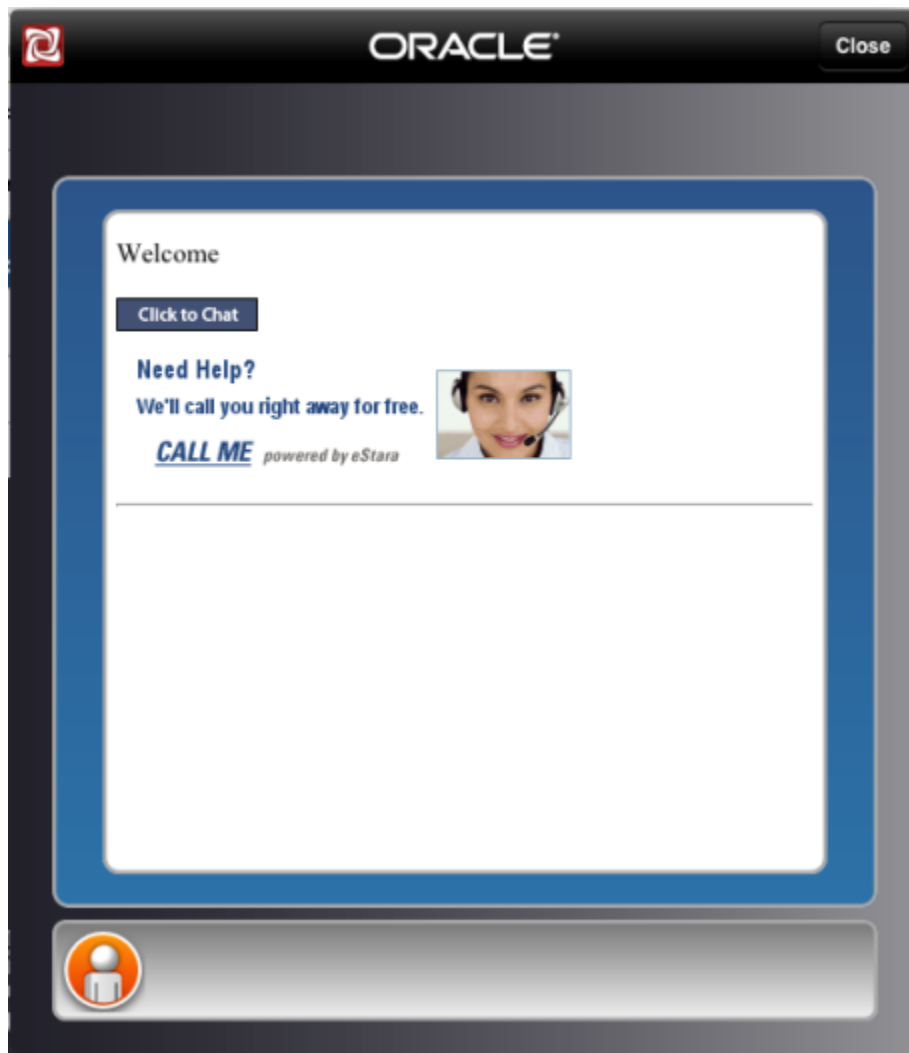
You can view personalized or Targeted offers on lower panel of dashboard/main screen.


## 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.



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