Oracle FLEXCUBE Direct Banking
Release 12.0.0
iPhone Browser Based Mobile Banking
User Manual

ORACLE
FINANCIAL SERVICES

Part No. E52305-01

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1. Transaction Host Integration Matrix

Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	**NH**	**NH**	**Y**
Logout	**NH**	**NH**	**Y**
Account Activity	✗	★	**N**
Account Details	✗	★	**Y**
Accounts	✗	★	**Y**
Ad-hoc Statement Request	✗	★	**N**

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Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Stop /Unblock Cheque Request	✖	★	N
Cheque Status Inquiry	✖	★	N
Cheque Book Request	✖	★	N
Pay Bill	✖	★	N
Register Biller	✖	★	N
Delete Biller	NH	★	N
Loan Details	☐	★	N
Foreign Exchange Rate inquiry	✖	★	N
Own Account Transfer	☐	★	Y
Internal Transfer	✖	★	N
Domestic Payments	✖	★	N
Deposit Redemption	✖	★	N
Transactions to Authorize	NH	NH	N
Mailbox	NH	NH	N
Credit Card Details	✖	★	N
Credit Card Statement	✖	★	N
Change Password	NH	NH	Y
Term Deposit Details	✖	★	N
Contract Term Deposit View	✖	★	N
Force Change Password	NH	NH	Y
Buy Fund	✖	★	N
Redeem Fund	✖	★	N
Portfolio	✖	★	N
Switch Mutual Fund	✖	★	N
Order Status	✖	★	N
Transaction Password Behavior	NH	NH	Y

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

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2. Log In \ Landing Screen

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

To login into the browser based Mobile Banking Application

1. Enter the appropriate URL provided for web based mobile banking. The system displays
    Login Screen.

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Login

2. Enter the user id and password provided to login.

3. Click the **Login** button. The system displays **Menu** screen.

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Menu

4. Click any of the Account Types tab to proceed with that accounts related transactions.

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3. Menu Navigation

This section explains the ways by which you can navigate through menus for any transaction. Account Activity transaction has been explained below for both the navigations.

> Note: All the Transactions cannot be accessed through both the navigations. Transactions like Account Details, Account Activity etc are provided with both the navigations. Transactions like Own Account Transfer, Internal Transfer etc can be accessed through Menu bar only.

Two Types of Navigations are available.

- Navigating through Landing Screen

- Navigating through Menu Bar

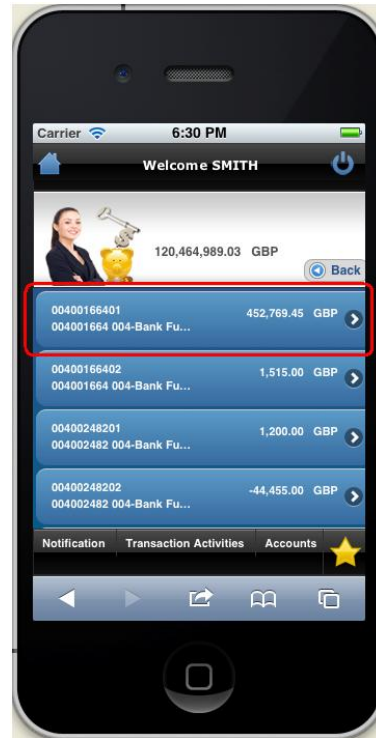**ORACLE®**

3.1. Navigating through Landing Screen

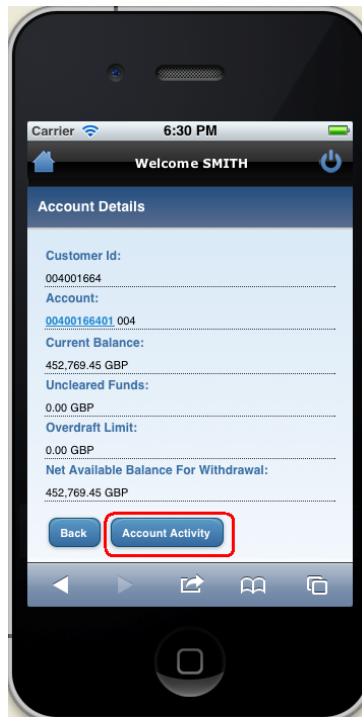1. Below shown is the Landing Screen that comes after Login.

2. Click the encircled/outlined buttons or tabs as shown in below screen sequence to reach to the **Account Activity** screen.
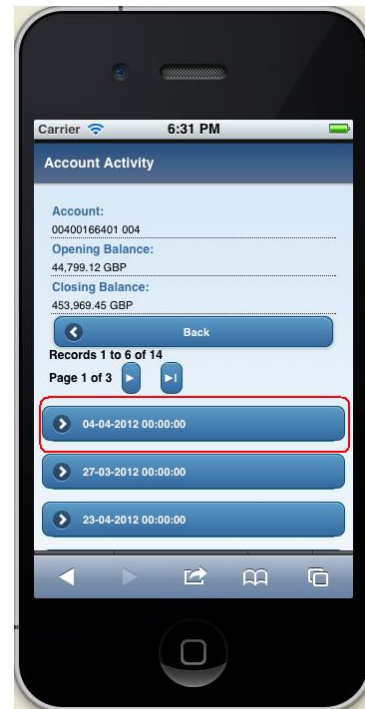
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Screen1: Click RED outlined CASA tab.

Screen2: Click Account number as highlighted.

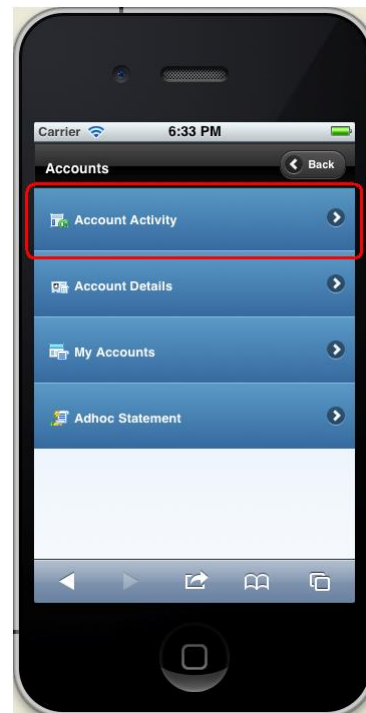Screen3: Click Account Activity button.

Screen4: Account Activity

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3.2. Navigating through Menu bar

Screen1 (Landing Screen): Click the encircled Accounts menu.

Screen2: Click Account Activity tab.
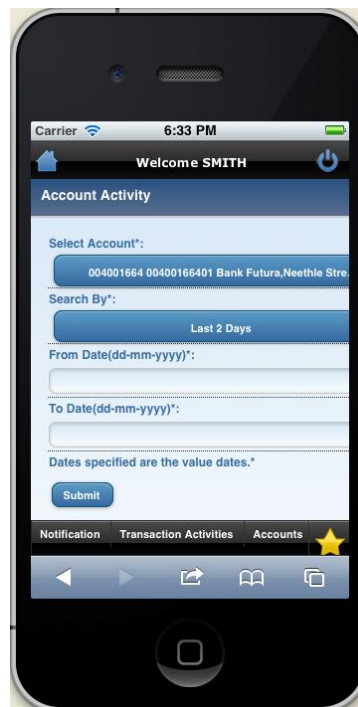
Screen3: Account Activity

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4. Logout

This option enables you to log off the application.

To log out of the browser based Mobile Banking Application

1. Log on to the browser based Mobile Banking application.
2. Click the encircled **Log off** button in the **Menu** screen as shown below.

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Menu

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

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5. Account Activity

This option enables you to get the account activity details for a selected account and a specified period.
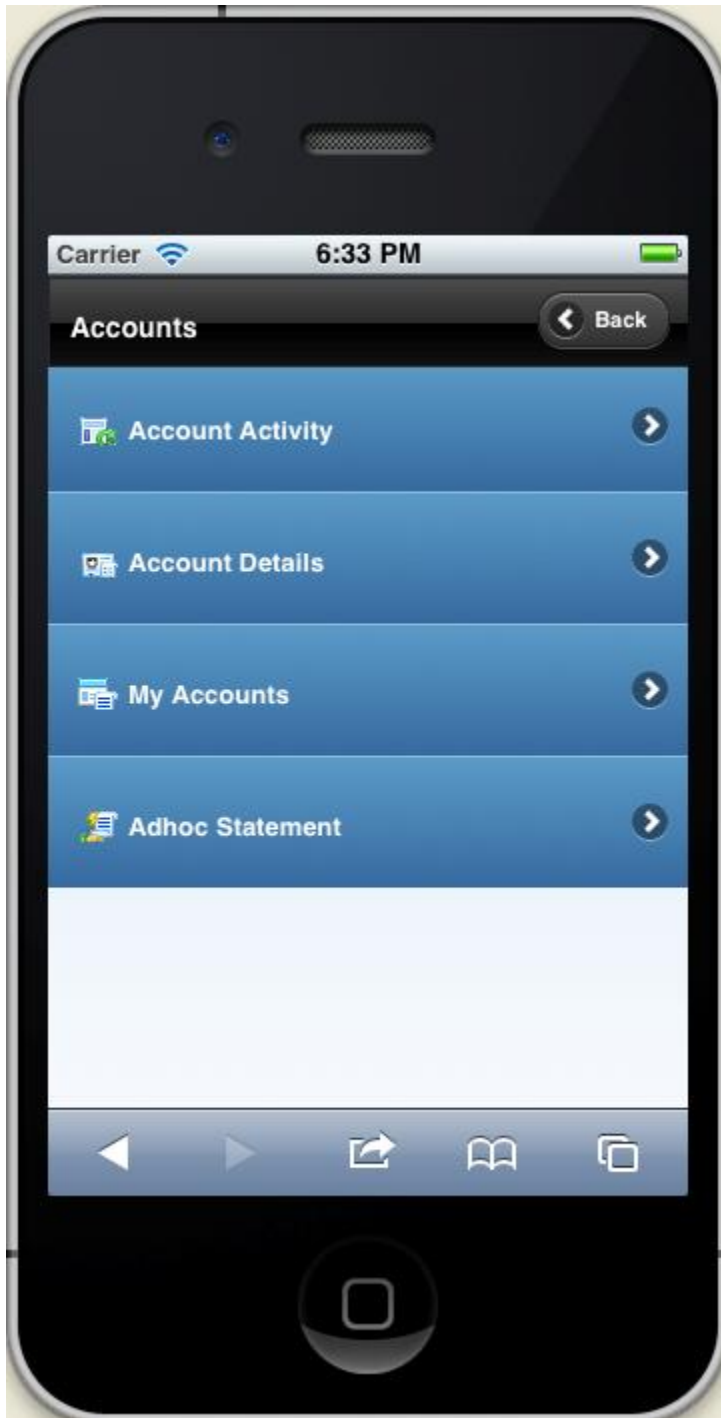
To view the account activity details

1. Log on to the browser based Mobile Banking application.

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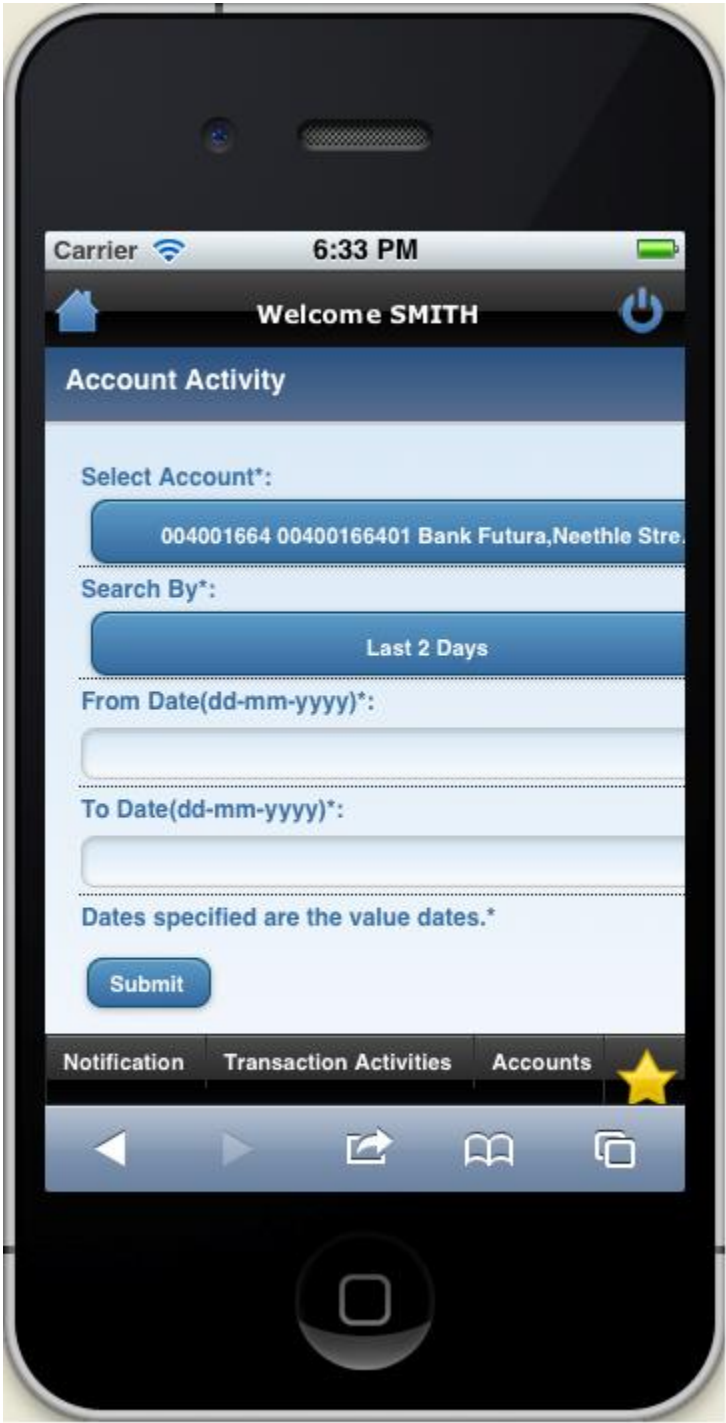
2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.

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Accounts

3. Click the Account Activity tab. The system displays Account Activity screen as shown below.

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Account Activity

Field Description

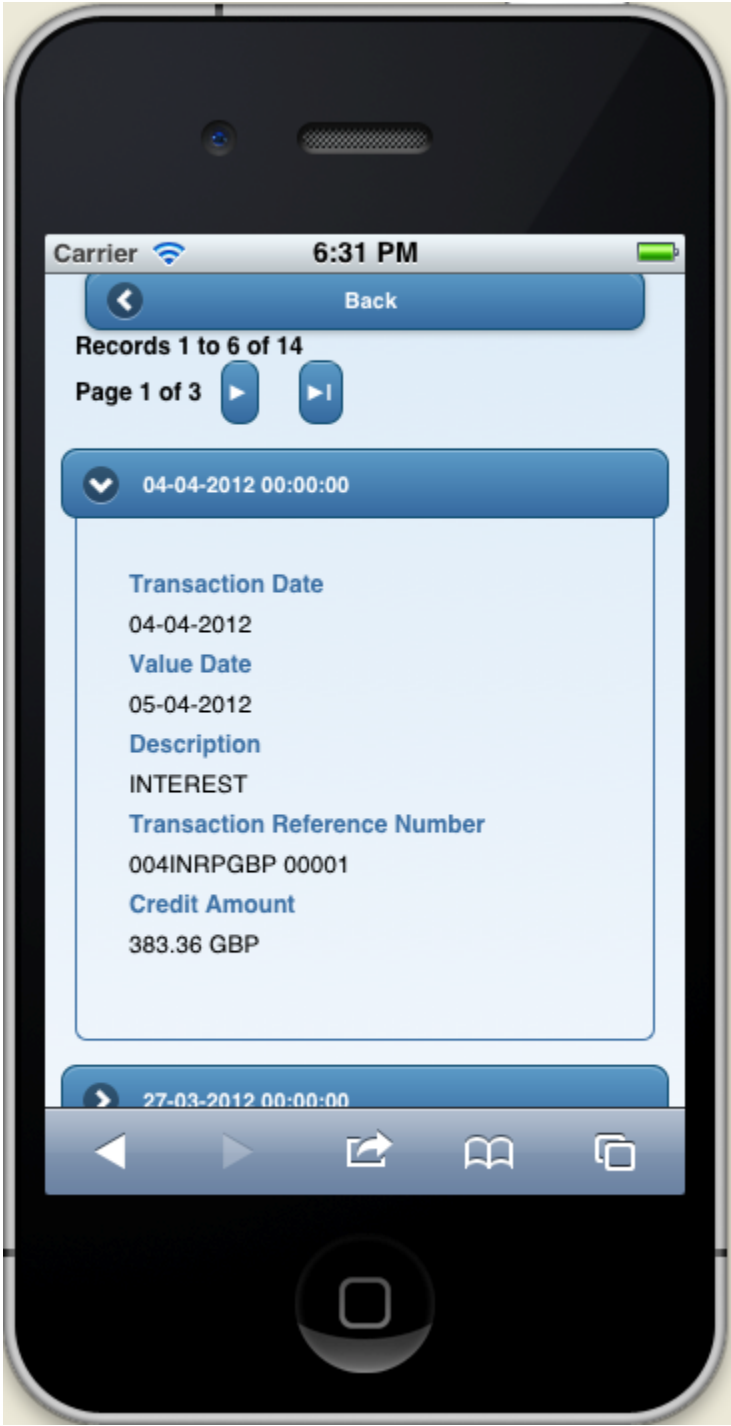| Field Name	Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account whose activity details are needed from the dropdown list.
Search By	[Mandatory, Drop down] Select the search by option from the dropdown list. The Options are • Last 2 Days • Last 5 Days • Between two dates
From Date	[Conditional, Alphanumeric,10] Type the start date from which the transaction details have to be generated
To Date	[Conditional, Alphanumeric, 10] Type the end date up to which the transaction details have to be generated. Note: From Date and To Date fields are applicable only when Between two dates option is selected from the Search By drop-down.

4. Enter the required details.

5. Click the **Submit** button. The system displays the details in the **Account Activity** screen.

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Account Activity

6. Click any of the date tabs to view account activity details for that particular date as shown below.

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Field Description

Field Name	Description
Account	[Display] This field displays the Account number. This field is not displayed in case of pagination

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Field Name	Description
Opening Balance	[Display] This field displays the opening balance of the account. This field is not displayed in case of pagination
Closing Balance	[Display] This field displays the closing balance of the account. This field is not displayed in case of pagination
Transaction Date	[Display] This field displays the transaction date for any transaction performed from that account.
Value date	[Display] This field displays the processing date of the particular transaction
Description	[Display] This field displays the description of the transaction
Transaction Reference Number	[Display] This field displays the transaction reference number.
Amount	[Display] This field displays the amount of the transaction which is debited or credited

7. Click the **Back** button to return to the previous screen.
   OR
   Click the pagination buttons **|<, <, >, >|** to view the first, previous, next or last page of records.

8. You can view the details for "N "number of transactions, e.g. last 5 transactions or last 10 transactions.

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6. Account Details

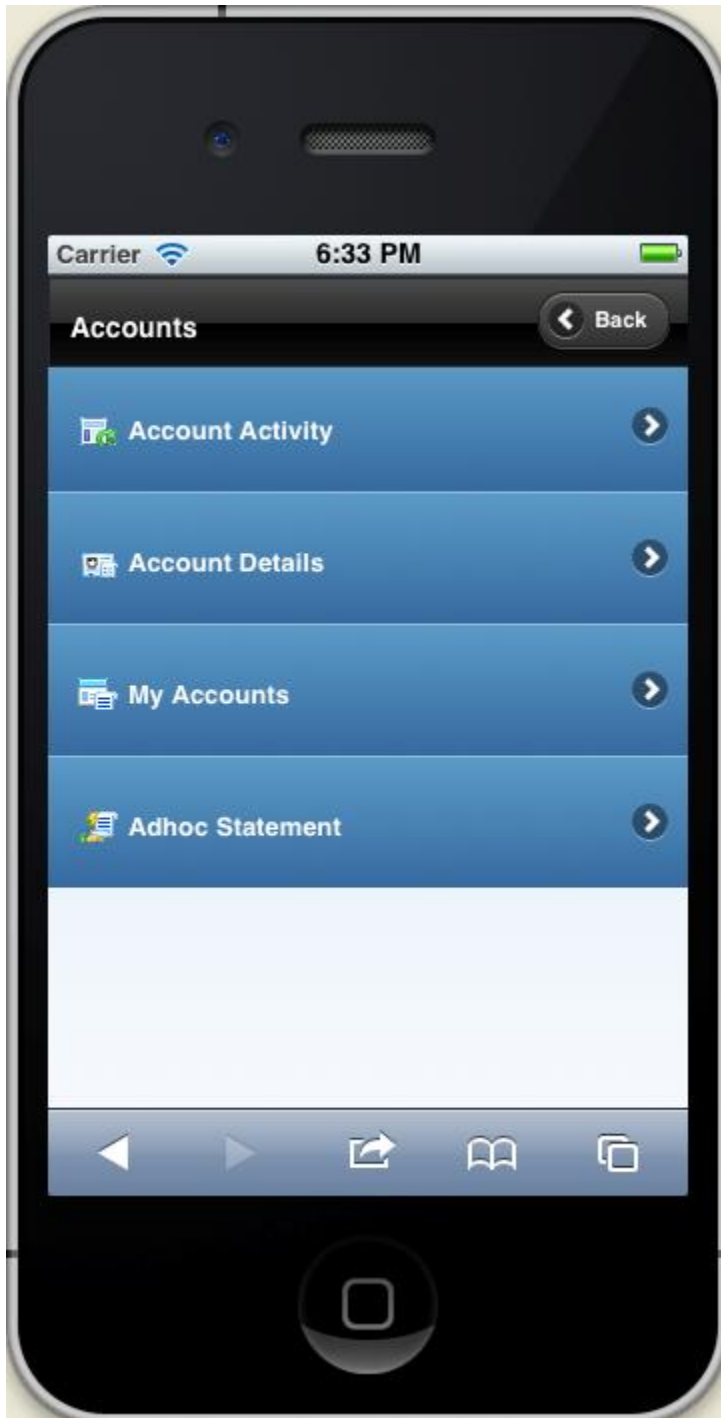This menu allows you to view the account details of the selected account.

To view the account details

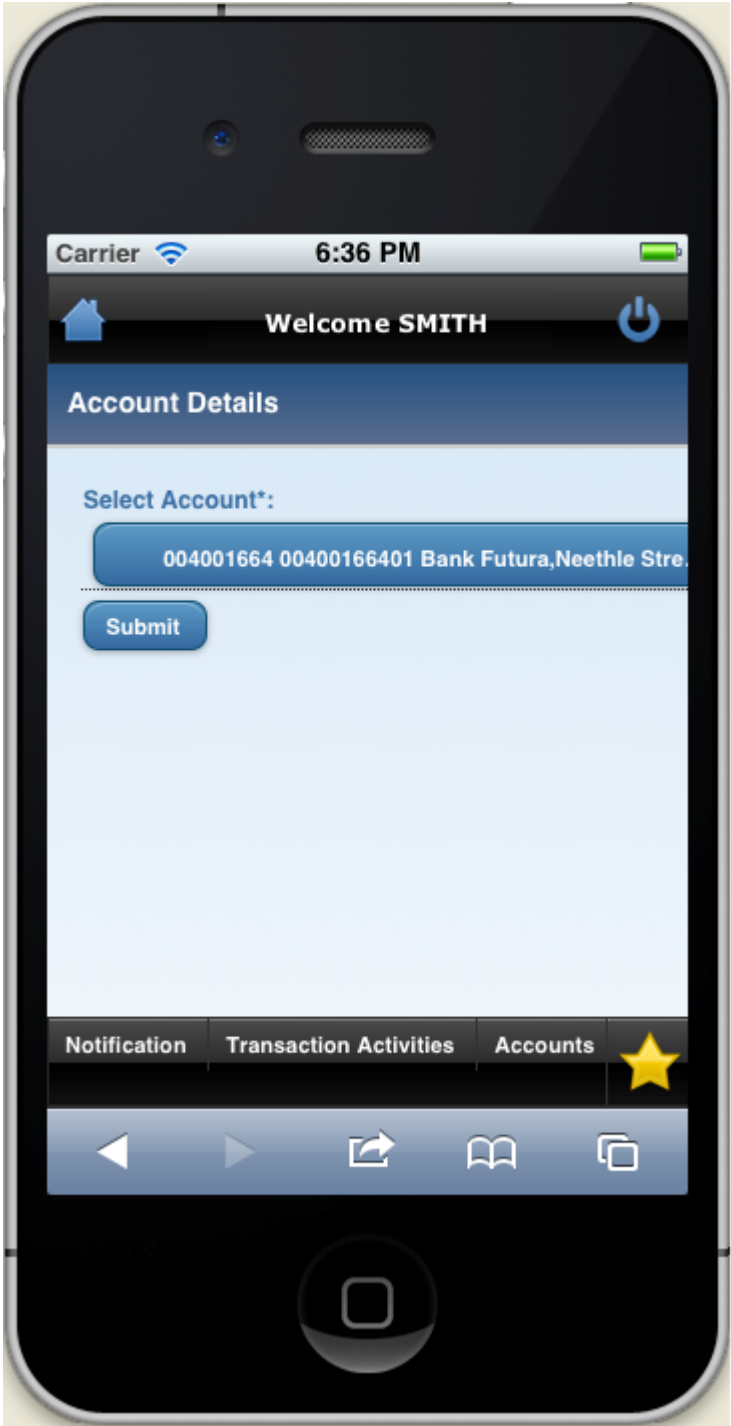1. Log on to the browser based Mobile Banking application.

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2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.

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Accounts

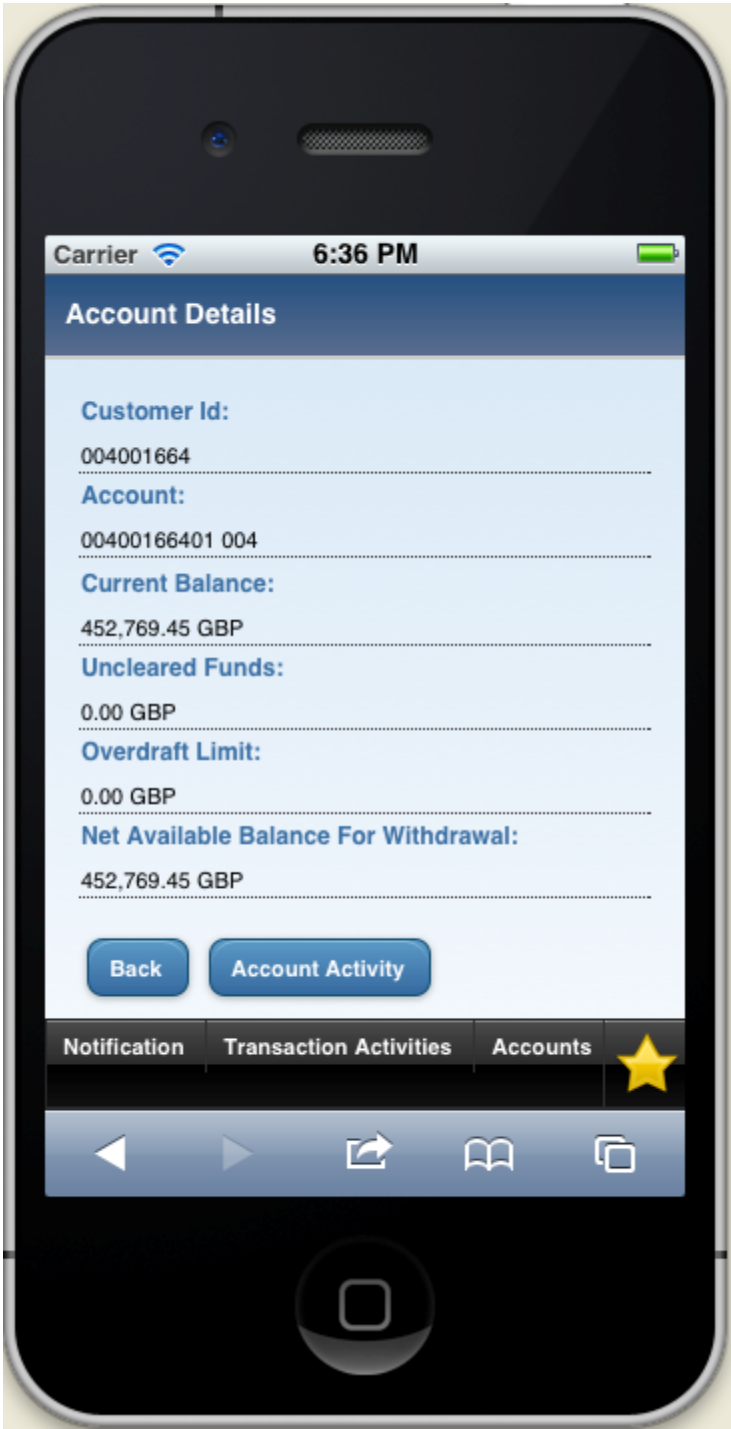3. Click the Account Details Tab. The system displays **Account Details** screen.

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Account Details

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown]
	Select the account from the drop down menu. The drop down menu gives the list of accounts.

4. Select the account.

5. Click the **Submit** button. The system displays **Account Details** screen.

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Account Details

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Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer id of the account of the user.
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account with the currency of the account.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the currency of the account.
Overdraft Limit	[Display] This field displays the Overdraft limit. Note: This is applicable only if "overdraft" as a product is linked to the particular CASA account.
Net Balance Available for withdrawal	[Display] The net available balance in the account after deduction of uncleared funds and amount on hold with the currency of the account.

Note: You can view the details of only "N" number of accounts registered for Mobile banking.

6. Click the **Back** button to return to the account details, account selection screen.

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7. Accounts

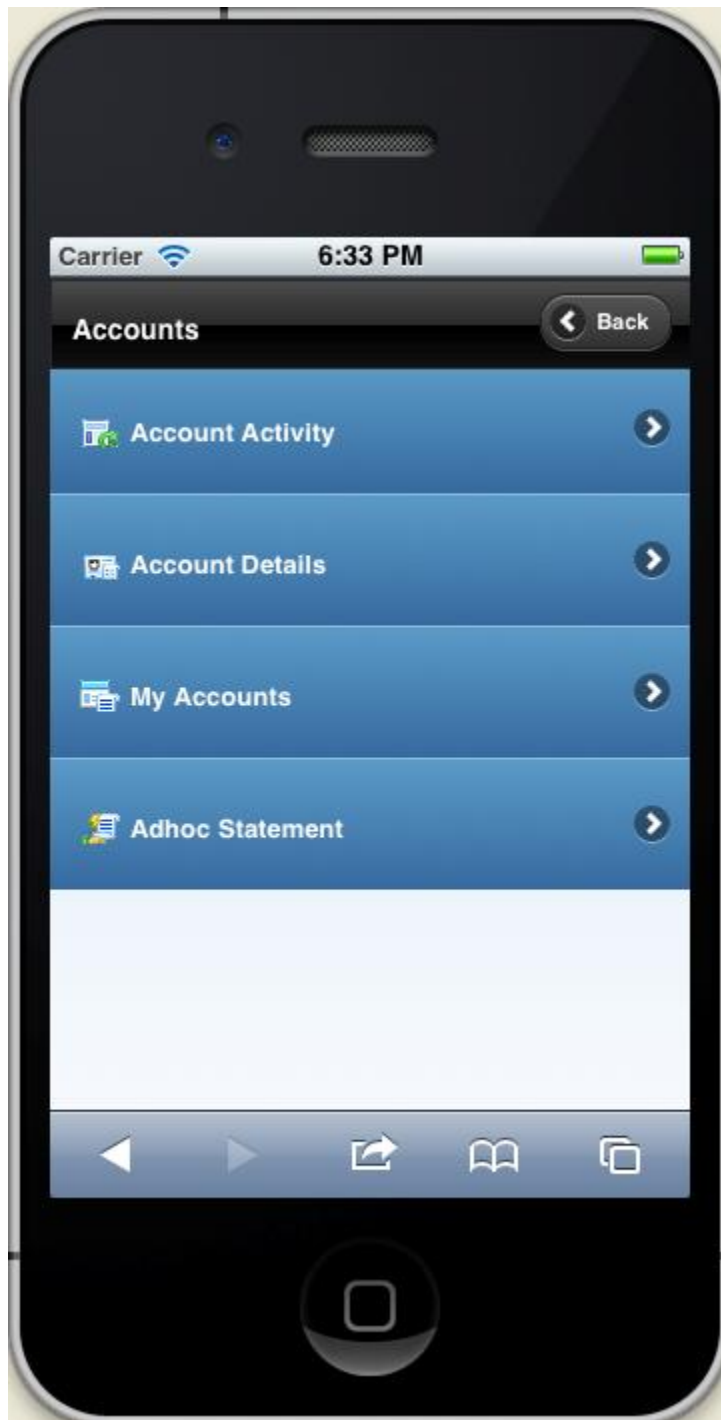Accounts provides you a summarized view of all the accounts mapped to customer id.

To view your accounts

1. Log on to the browser based Mobile Banking application.

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2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.

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Accounts

3. Click the Accounts tab. The system displays initial Welcome screen as Accounts screen, displaying all the account types, as shown below.

Accounts

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4. Click any of the Account Types tab to proceed with that accounts related transactions.

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8. Adhoc Statement

This transaction allows you to request for an account statement for the period specified.
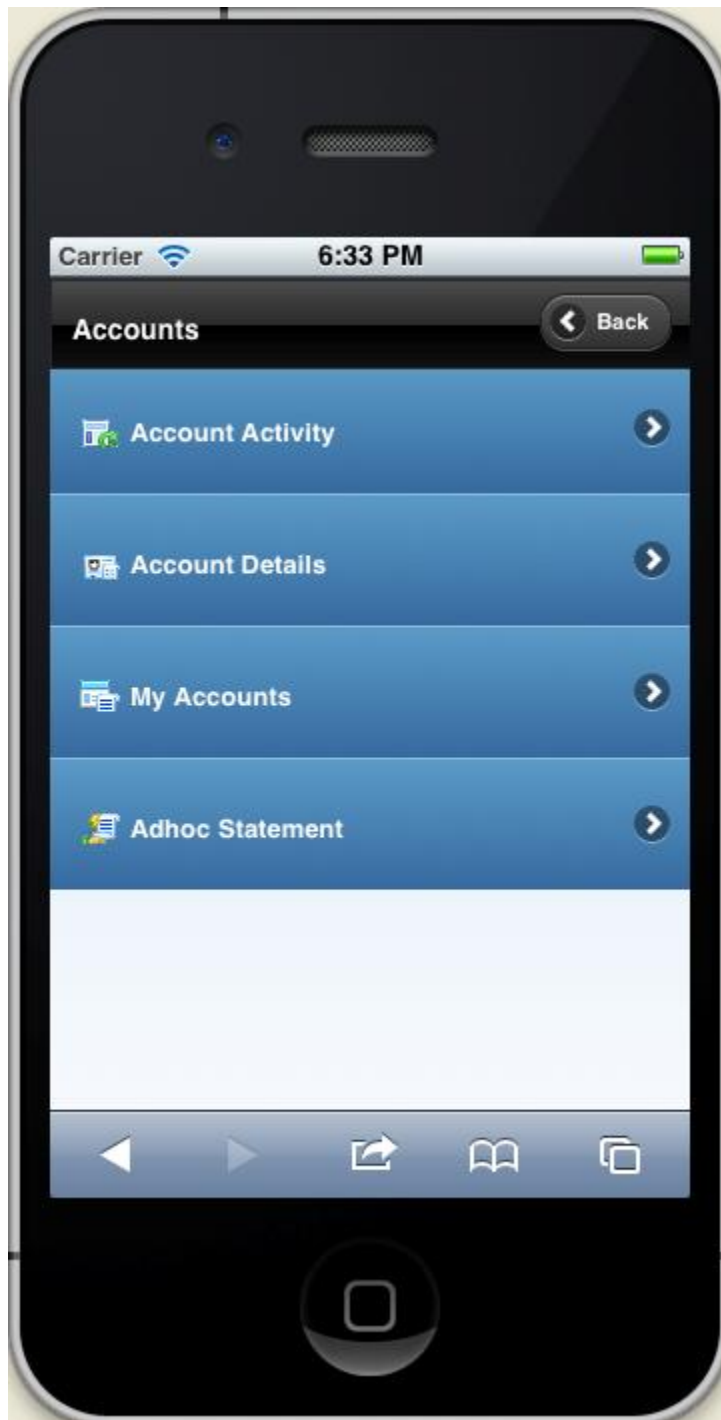
To request the Ad hoc Statement

1. Log on to the browser based Mobile Banking application.

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2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.

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Accounts

3. Click the Ad hoc Statement tab. The system displays **Ad hoc Account Statement Request** screen as shown below.

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Ad hoc Account Statement Request

Field Description

Field Name	Description

Field Name	Description
Account Type	[Mandatory, Dropdown] Select the type of account. The drop down menu has Current and Savings and Term Deposits account.

4. Select the account type.

5. Click the **Submit** button. The system displays below **Adhoc Statement Request** screen.

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Ad hoc Account Statement Request

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Field Description

Field Name	Description
Account Type	[Display] This field displays the type of account selected in the previous screen from the dropdown.
Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts.
From Date	[Mandatory, Numeric,10] Type the start date. It is the date from which the account statement is required.
To Date	[Mandatory, Numeric,10] Type the end date. It is the date up to which the account statement is required.

6. Click the **Submit** button. The system displays **Adhoc Statement Request Verify** screen.
   OR
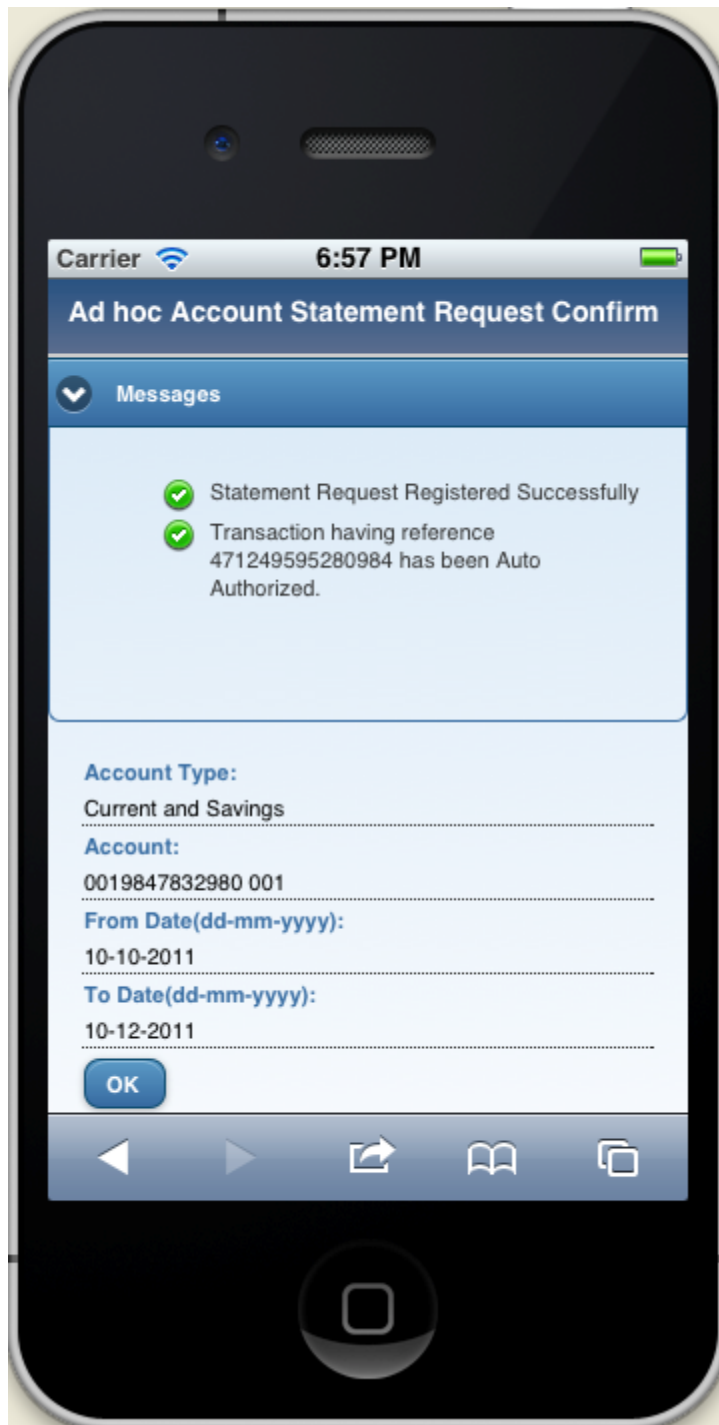   Click the **Back** button to go to the previous screen.

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Ad hoc Account Statement Request Verify
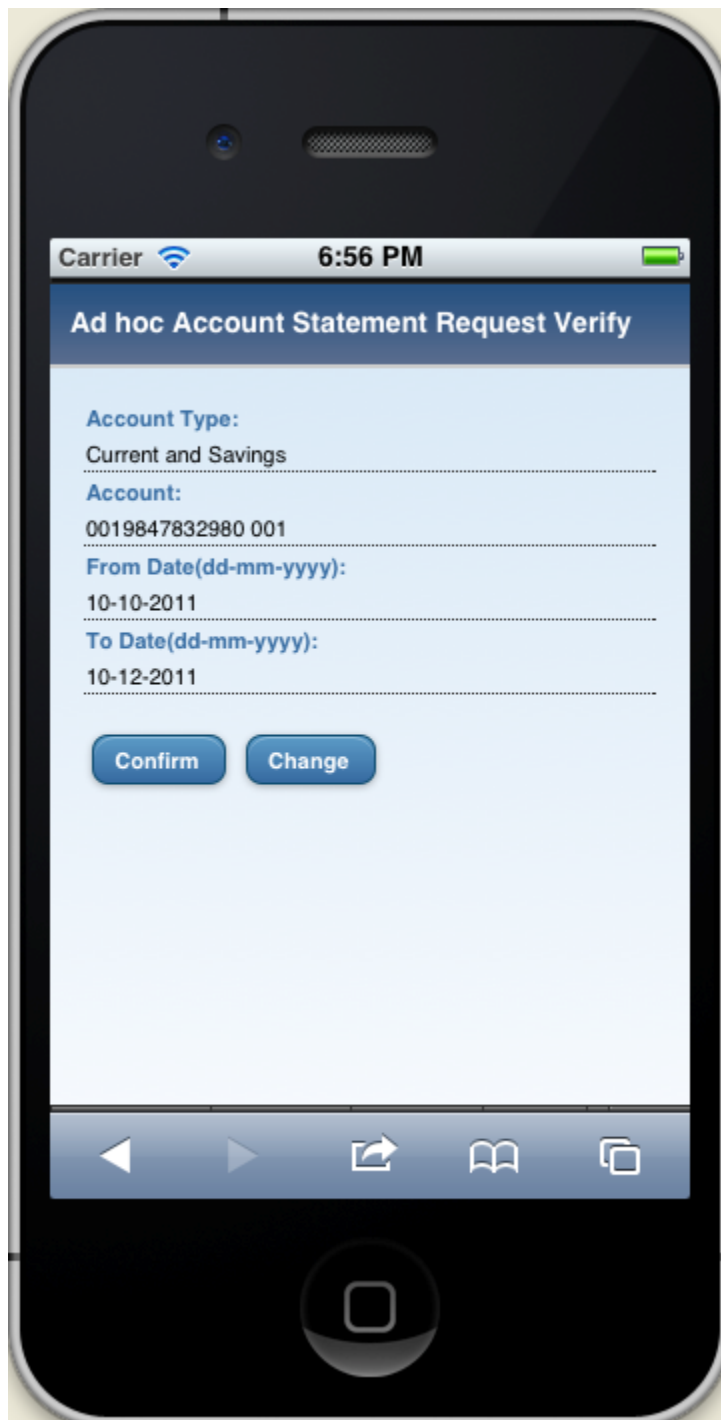
7. Click the **Confirm** button. The system displays **Adhoc Statement Confirm** screen.

OR

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Click the **Change** button to change the inputs.

Ad hoc Account Statement Request Confirm

8. Click the **OK** button. The system displays initial **Ad hoc Statement Request** screen.

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9. Stop Cheque

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

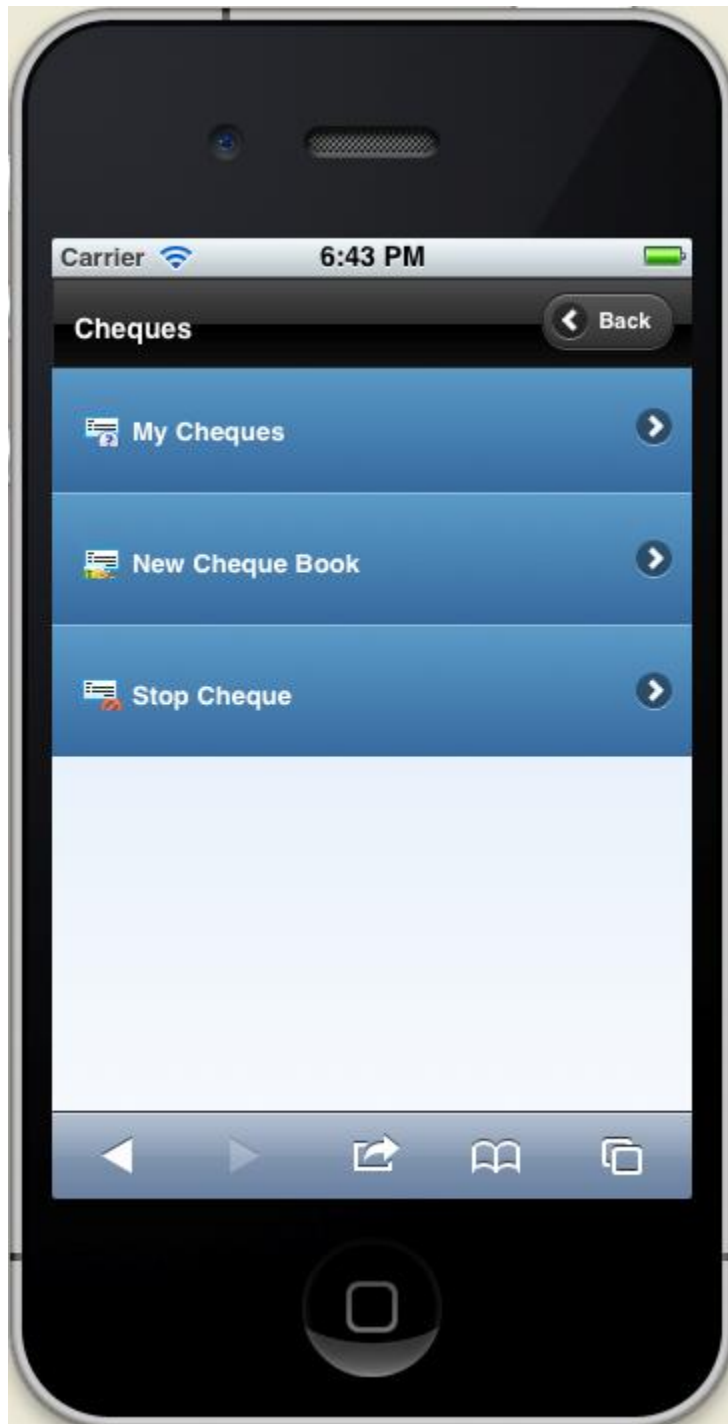**To stop or unblock cheque request**

1. Log on to the browser based Mobile Banking application.

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2. Click the **Cheques** menu in the menu bar as encircled above. The system displays Cheques related transactions in below shown **Cheques** page.

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Cheques

3. Click the **Stop Cheque** menu tab. The system displays **Stop Cheque** screen.

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Stop Cheque

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Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown]
	Select the action from drop down menu. The options are:
	Stop Cheque Payment
	Cancel Stopped Cheque
Select Account	[Mandatory, Dropdown]
	Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Number	[Mandatory, Numeric, 20]
	Type the cheque number to be stopped/Cancel stopped cheque.
Reason	[Mandatory, Alphanumeric, 40]
	Type the reason to Stop/Cancel stopped cheque request.
	This field is an optional field for Cancel stopped cheque.

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

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Stop Cheque Verify
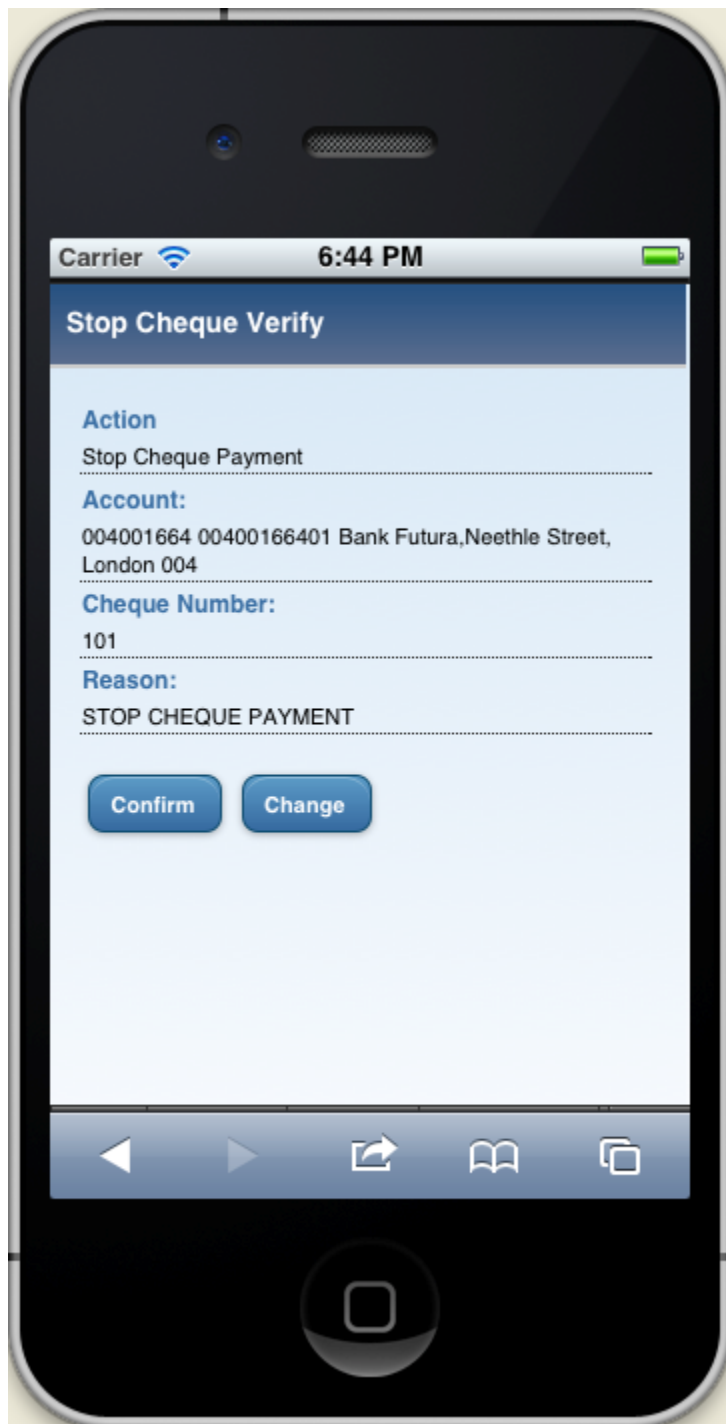
5. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.
   OR
   Click the **Change** button to change the inputs.

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Stop Cheque Confirm
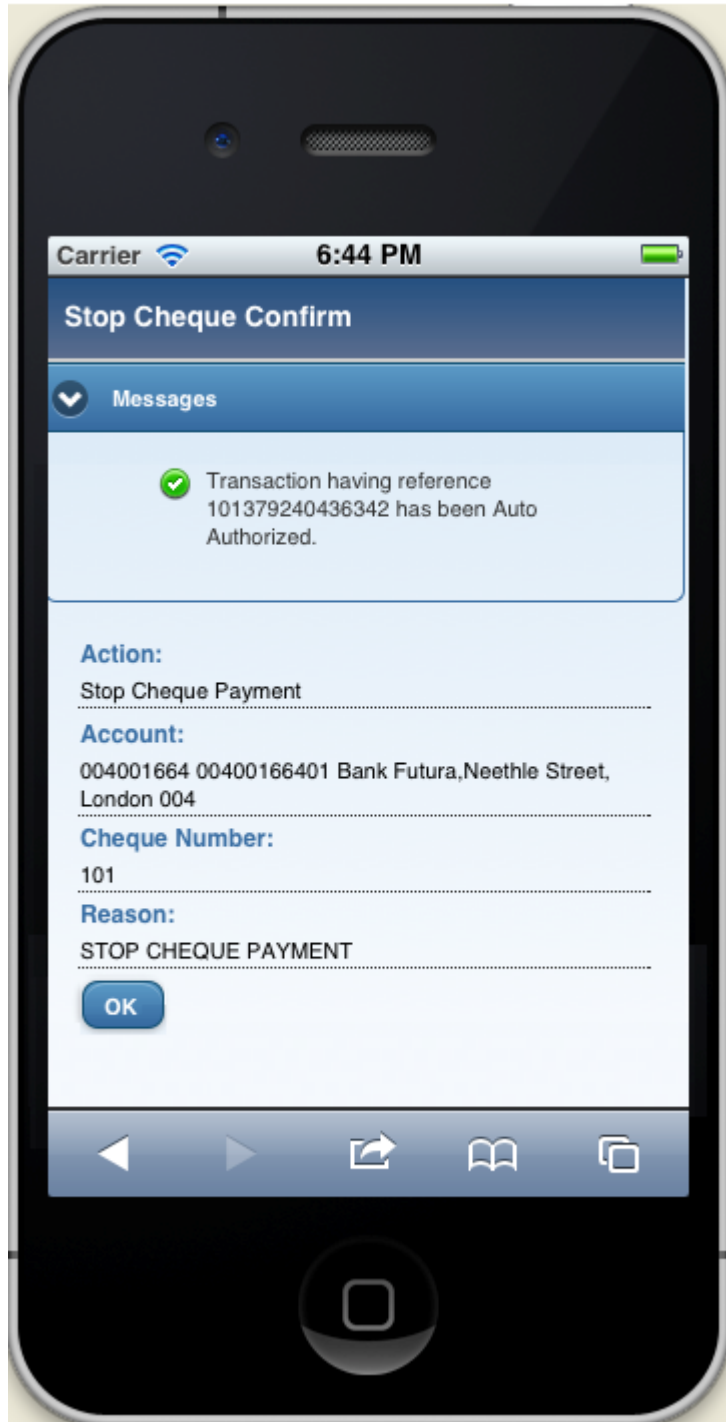
6. Click the **OK** button. The system displays initial **Stop Cheque** screen.

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10. Cheques

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

To inquire the cheque status

1. Log on to the browser based Mobile Banking application.
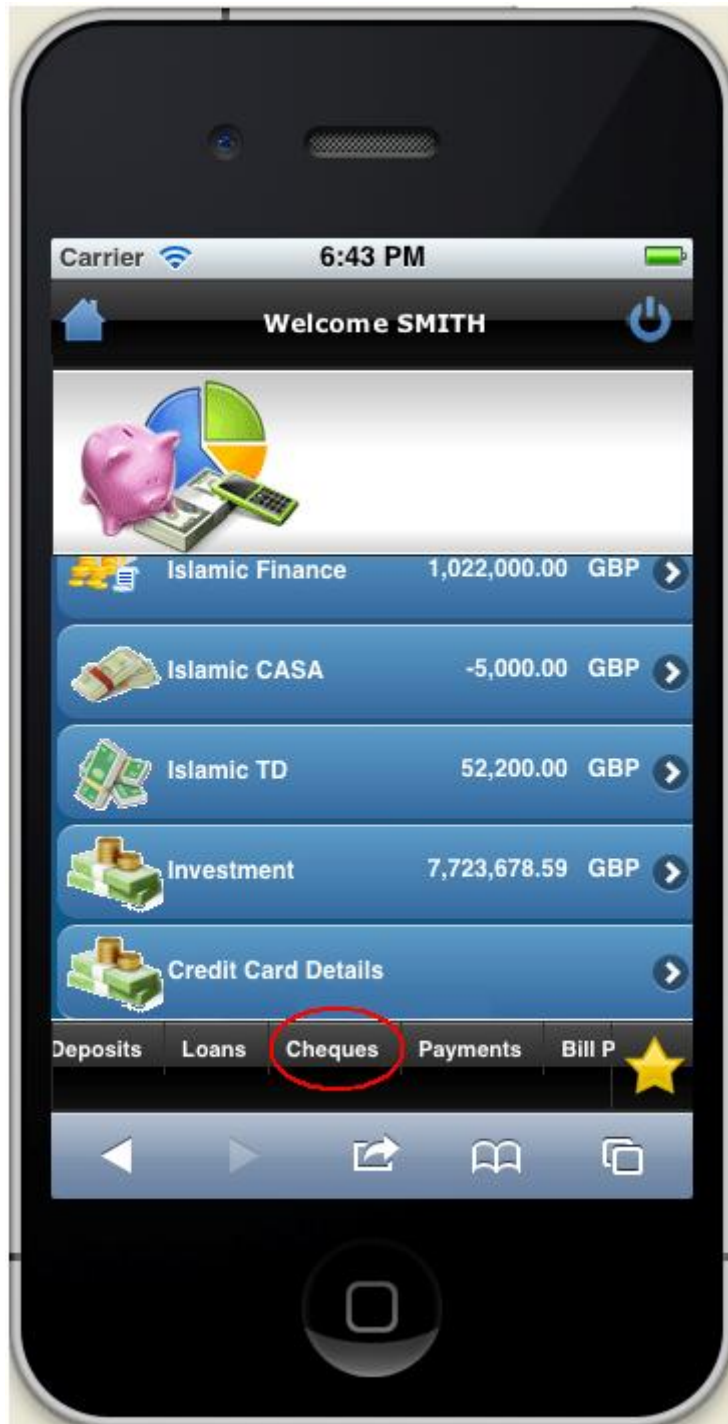
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2. Click the **Cheques** menu in the menu bar as encircled above. The system displays Cheques related transactions in below shown **Cheques** page.

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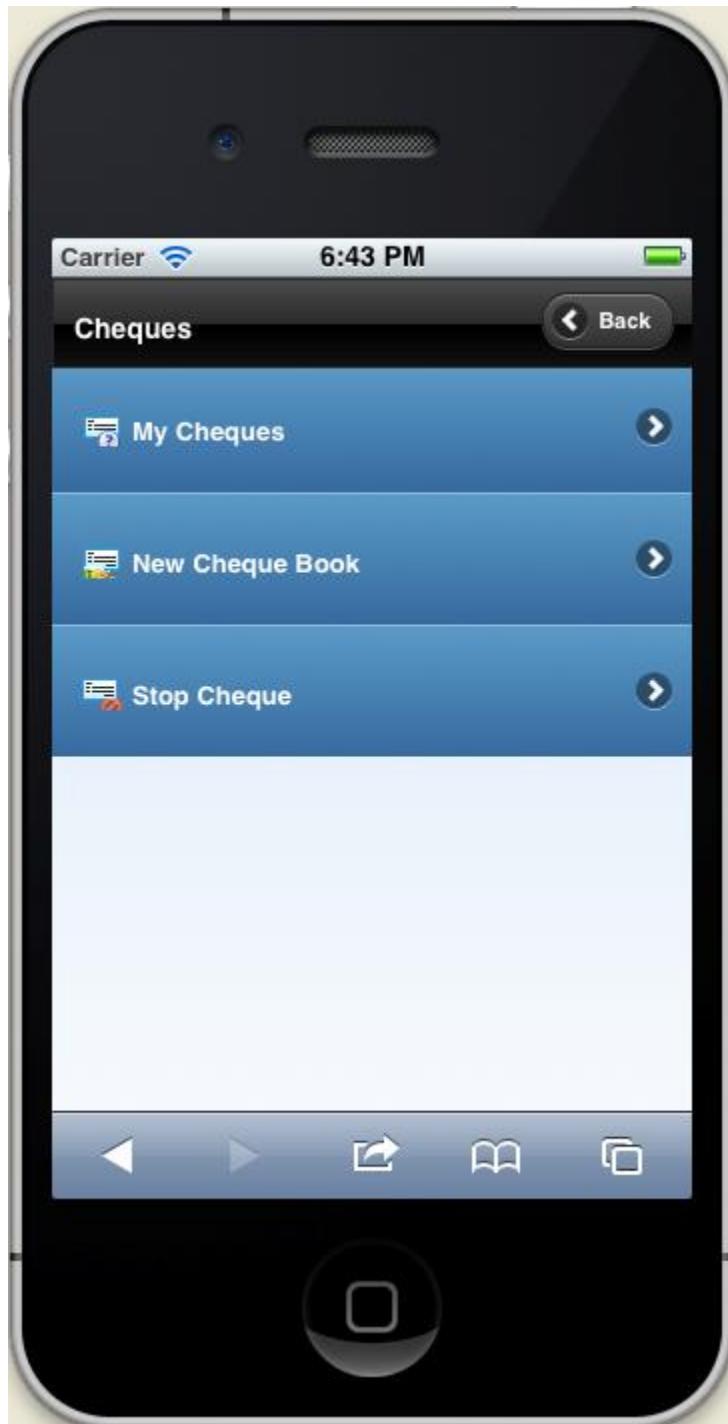
Cheques

3.   Click the **Cheques** menu tab. The system displays **Cheques** screen.

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Cheques

Field Description

Field Name	Description

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Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu.
Cheque number	[Mandatory, Alphanumeric,18] Type the cheque number whose status has to be viewed

4. Enter the required details.

5. Click the **Submit** button. The system displays cheque number and its status in the **Cheques** details screen.
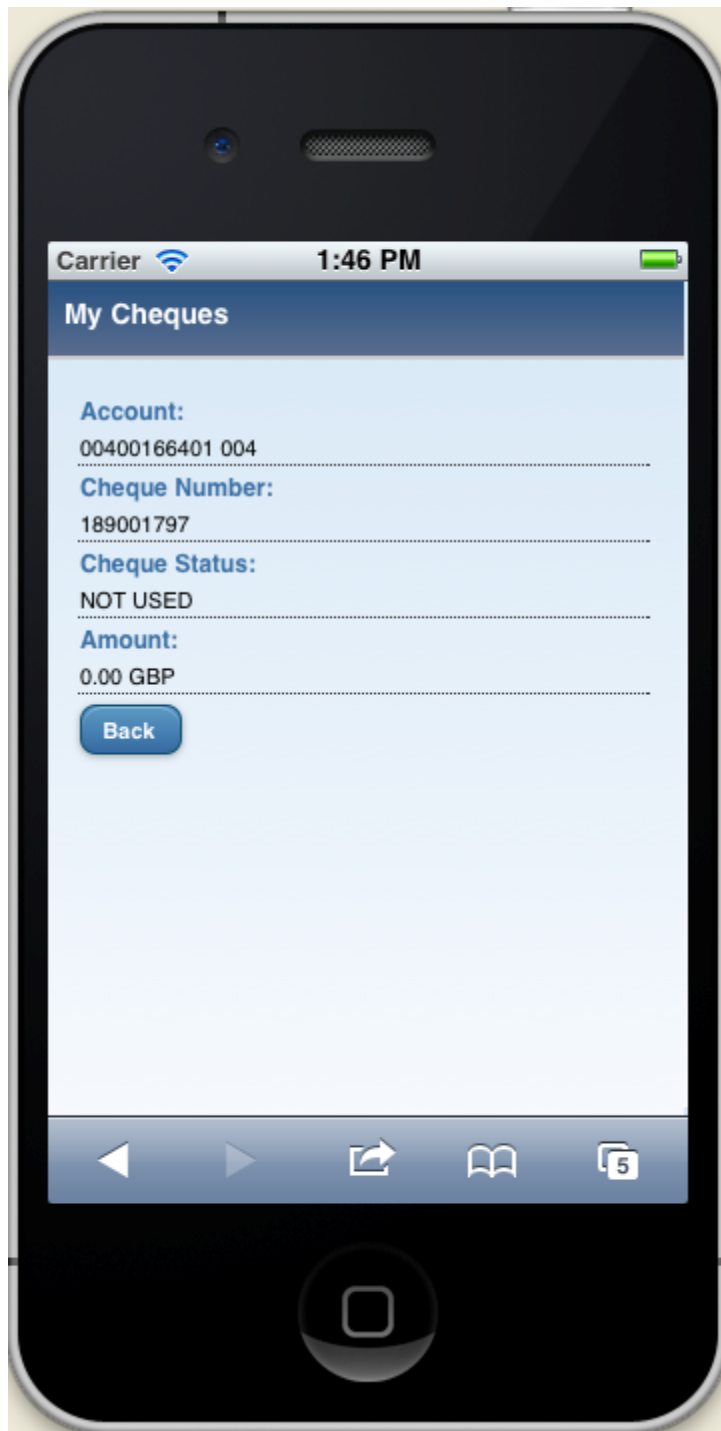
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Cheques

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Field Description

Field Name	Description
Account	[Display]
	This field displays the Account number selected in the previous screen.
Cheque Number	[Display]
	This field displays the cheque number inquired
Cheque Status	[Display]
	This field displays the status of the cheque.
Amount	[Display]
	This field displays the Amount of the cheque.

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

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11. New Cheque Book

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

To request the cheque book

1. Log on to the browser based Mobile Banking application.

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2. Click the **Cheques** menu in the menu bar as encircled above. The system displays Cheques related transactions in below shown **Cheques** page.

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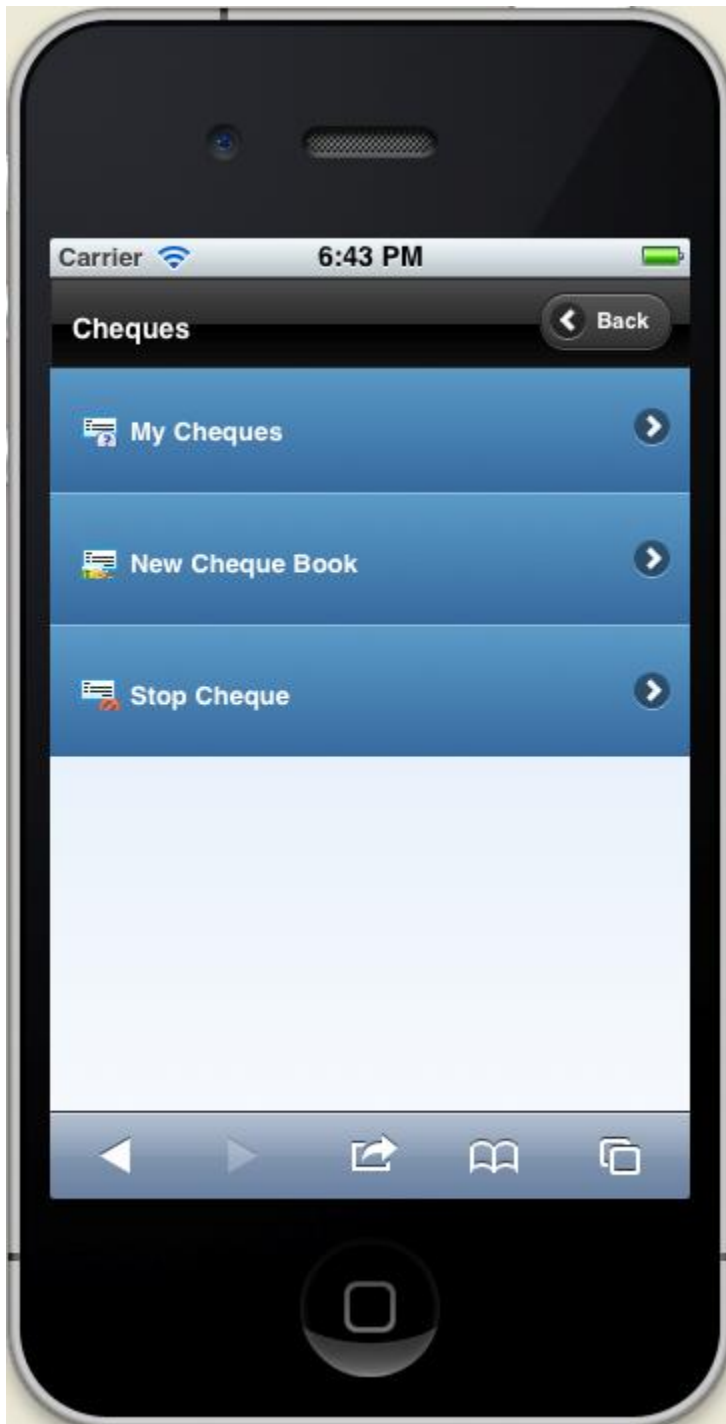
Cheques

3. Click the **New Cheque Book** menu tab. The system displays **New Cheque Book** screen.

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New Cheque Book

Carrier 6:46 PM

New Cheque Book

Select Account*:

004001664 00400166401 Bank Futura,Neethle Stre.

Cheque Book Option*:

Cheque Book With 10 Leaves

Mode of Delivery *:

Branch

Submit

Deposits   Loans   Cheques   Payments   Bill P

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Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown]
	Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Book Option	[Mandatory, Dropdown]
	Select the number of cheque leaves required from the drop down menu.
Mode Of Delivery	[Mandatory, Dropdown]
	Select the mode of delivery for the cheque book.
	The options available are
	Branch
	Courier

4. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.

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New Cheque Book – Verify
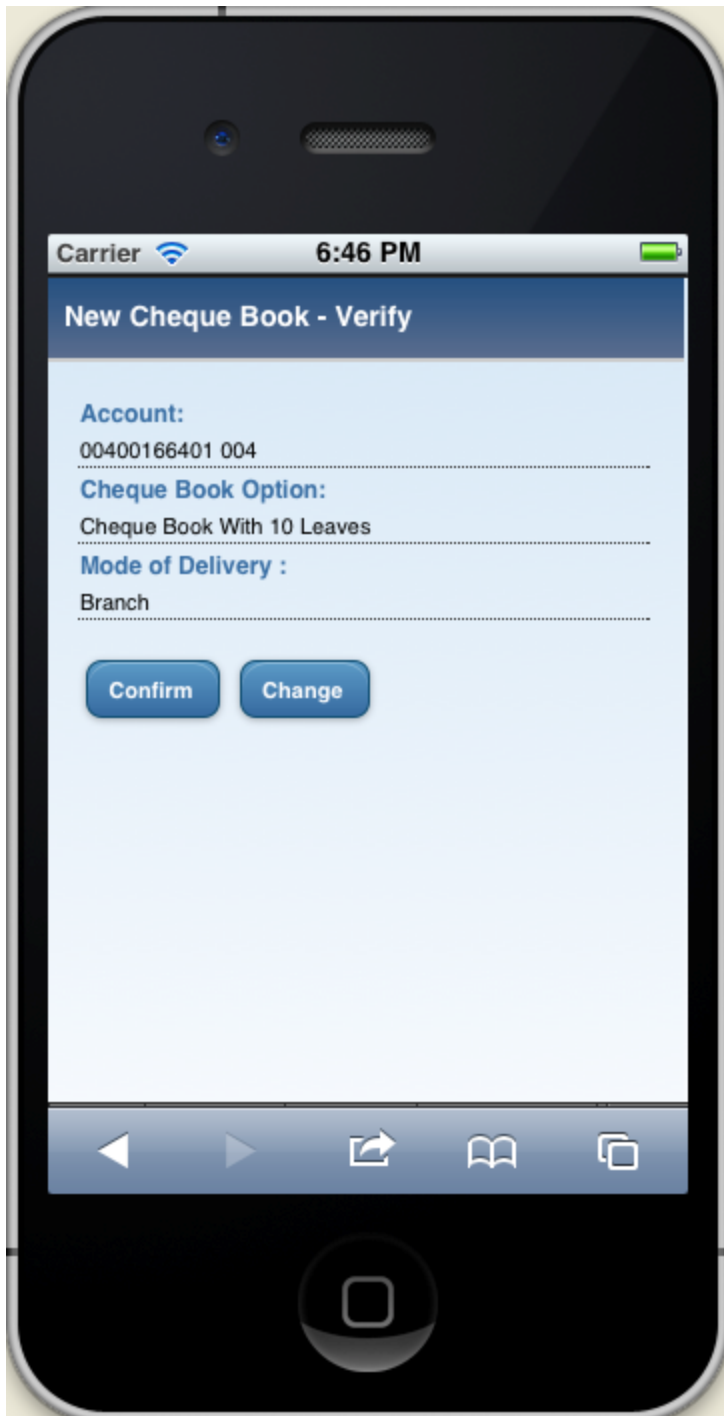
5. Click the **Confirm** button to request for the cheque book. The system displays **New Cheque Book – Confirm** screen.
    OR
    Click the **Change** button to change the inputs.

New Cheque Book – Confirm

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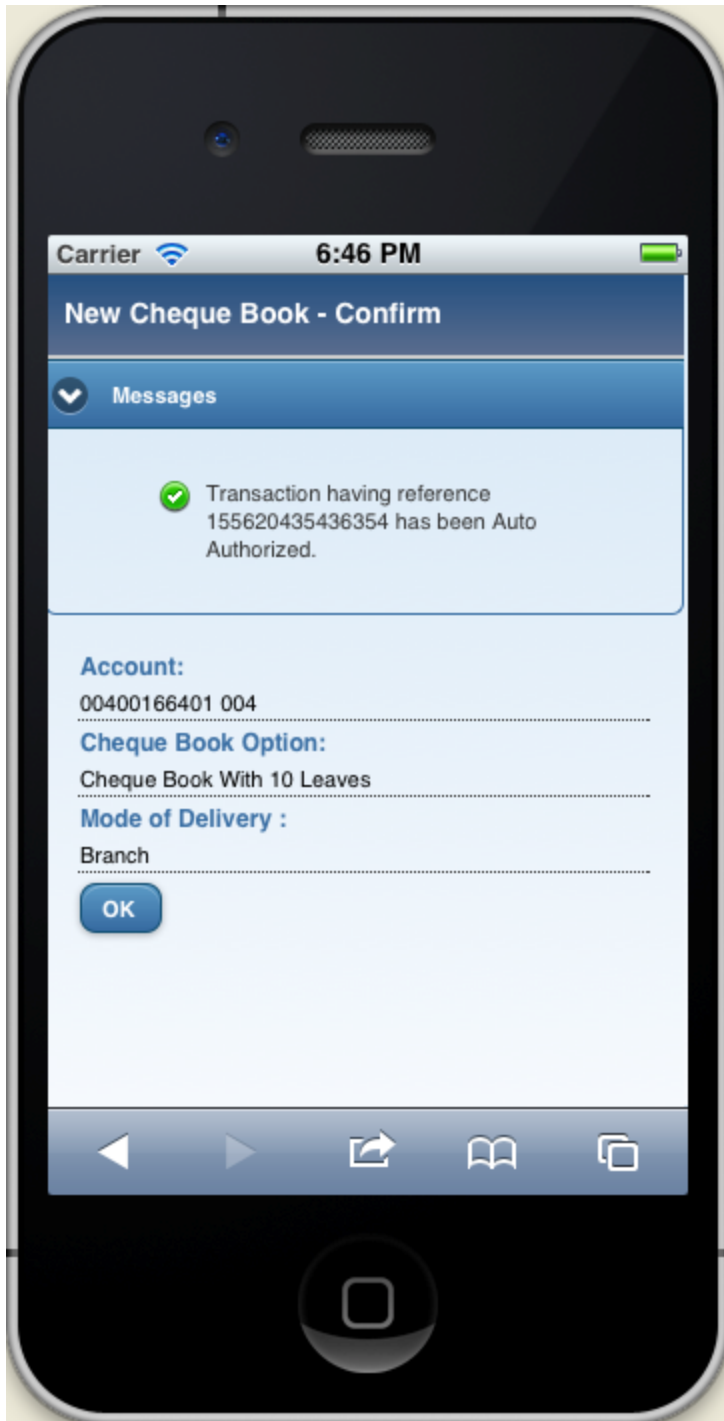
6. Click the **OK** button to go back to the **New Cheque Book** Screen.

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12. 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 browser based Mobile Banking application.

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2. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.

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Bill Payments

3. Click the **Pay Bill** transaction tab, as shown in above screen. The system displays **Pay Bills** screen.

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Pay Bills

Field Description

Field Name	Description

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Field Name	Description
Select Biller	[Mandatory, Dropdown]
	Select the Biller from the registered List of Billers from the drop down menu.
Bill Number	[Mandatory, Alphanumeric, 15]
	Input the Bill Number for which the Bill is to be paid.
Bill generation Date	[Mandatory, Alphanumeric,10]
	Input the date in the specified date format.
Payment Amount	[Mandatory, Numeric]
	Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown]
	Select the CASA account number from the drop down menu.

4. Click the **Submit** button. The system displays **Pay Bill Verify** screen.

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Pay Bill Verify

5. Click the **Confirm** button to pay the bill. The system displays **Pay Bill Confirm** screen.
OR
Click the **Change** button to return to the previous screen.

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Pay Bill Confirm

6. Click the **OK** button. The system displays initial **Pay Bills** screen.

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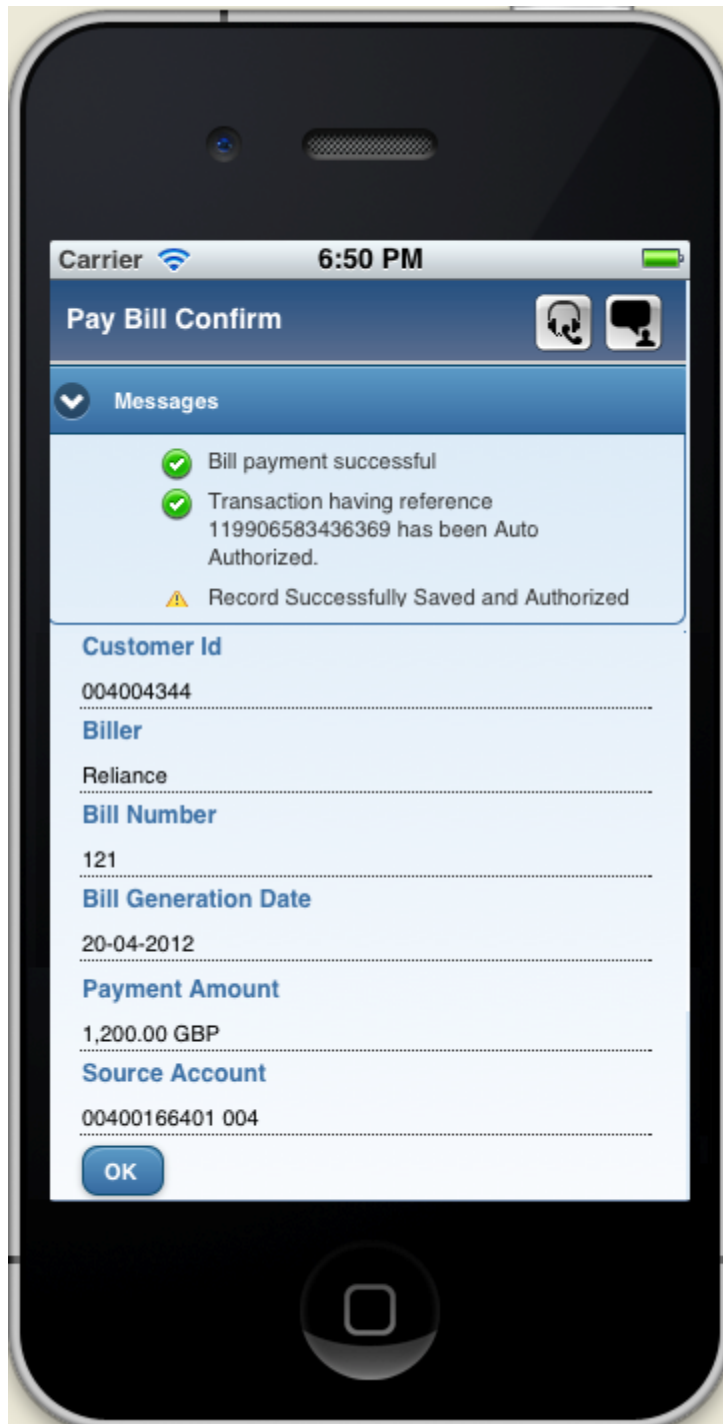
13. Biller Information

This menu enables you to register biller to pay the Utility Bills through the bank and also allows deletion of an already registered biller.

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13.1. Register Biller

To register the biller

1. Log on to the browser based Mobile Banking application.

2. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.

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Bill Payments

3. Click the **Register Biller** transaction tab, as shown in above screen. The system displays **Register ay Bills** screen.

ORACLE®
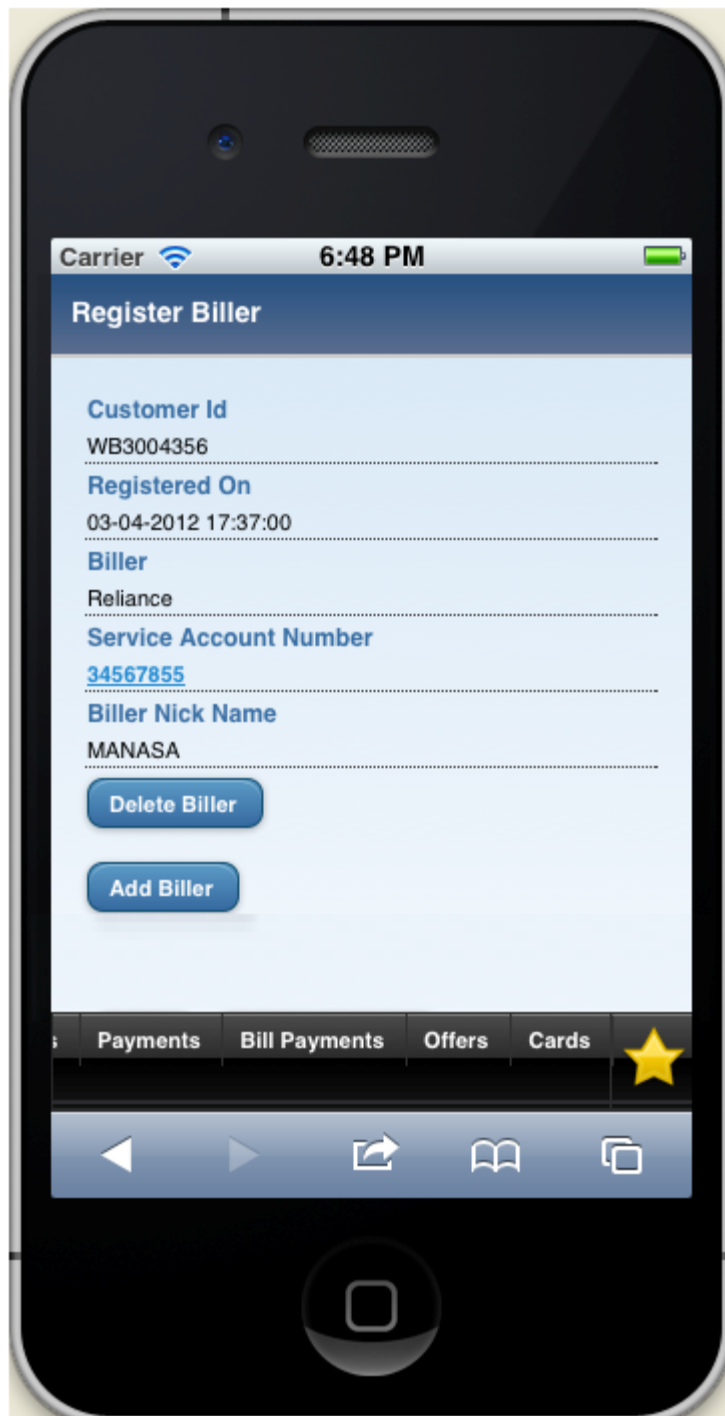
Register Biller

4. Click the **Add Biller** button. The system displays **Register Biller** screen, as shown below.
OR
Click the **Delete biller** button. the system displays the Delete biller Verify screen.

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Register Biller

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Field Description

Field Name	Description
Select Customer	[Mandatory ,Dropdown]
	Select the Customer from the Dropdown.
Select a Biller	[Mandatory ,Dropdown]
	Select the biller from the dropdown.
Service Account Number	[Mandatory, Alphanumeric, 15]
	Input the service account number available with the Biller for Bill payment
Biller Nick Name	[Mandatory, Alphanumeric, 15]
	Input the Nick Name of the Biller.

5. Click the **Submit** button. The system displays **Register Biller – Verify** screen.
    OR
    Click the **Back** button to go to the previous screen.

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Register Biller Verify

6. Click the **Confirm** button. The system displays **Register Biller – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

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Register Biller Confirm

7. Click the **OK** button. The system displays initial **Biller Information** screen.

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13.2. Delete Biller

To delete the biller
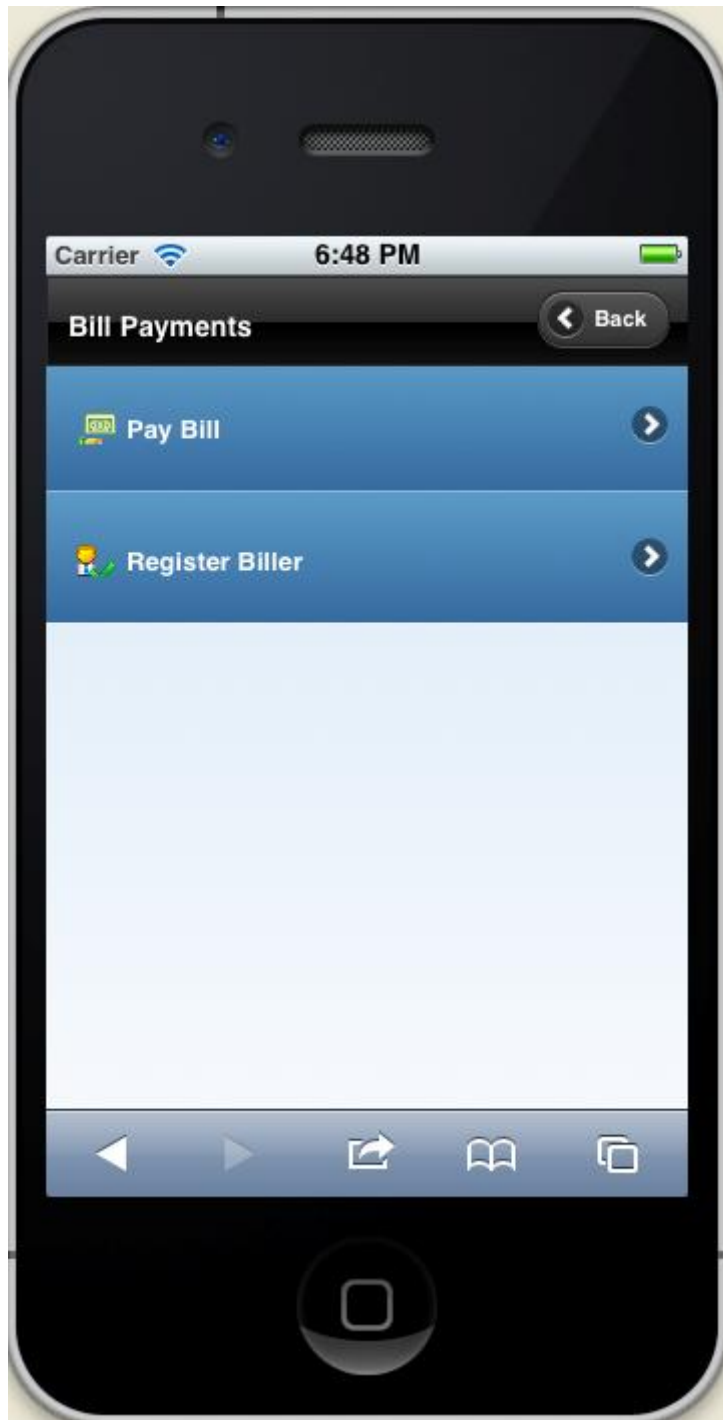
1. Log on to the browser based Mobile Banking application.

2. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.

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Bill Payments

3. Click the **Register Biller** transaction tab, as shown in above screen. The system displays
    Register ay Bills screen.

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Register Biller

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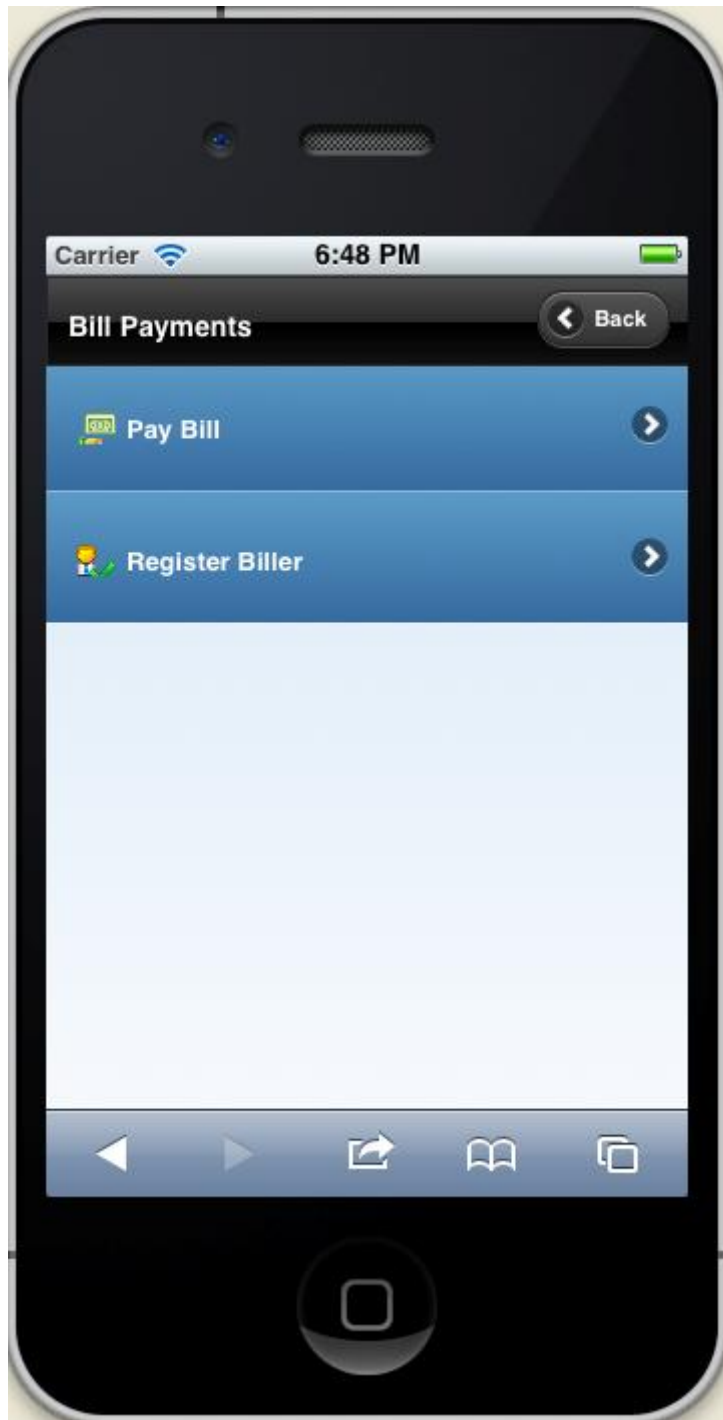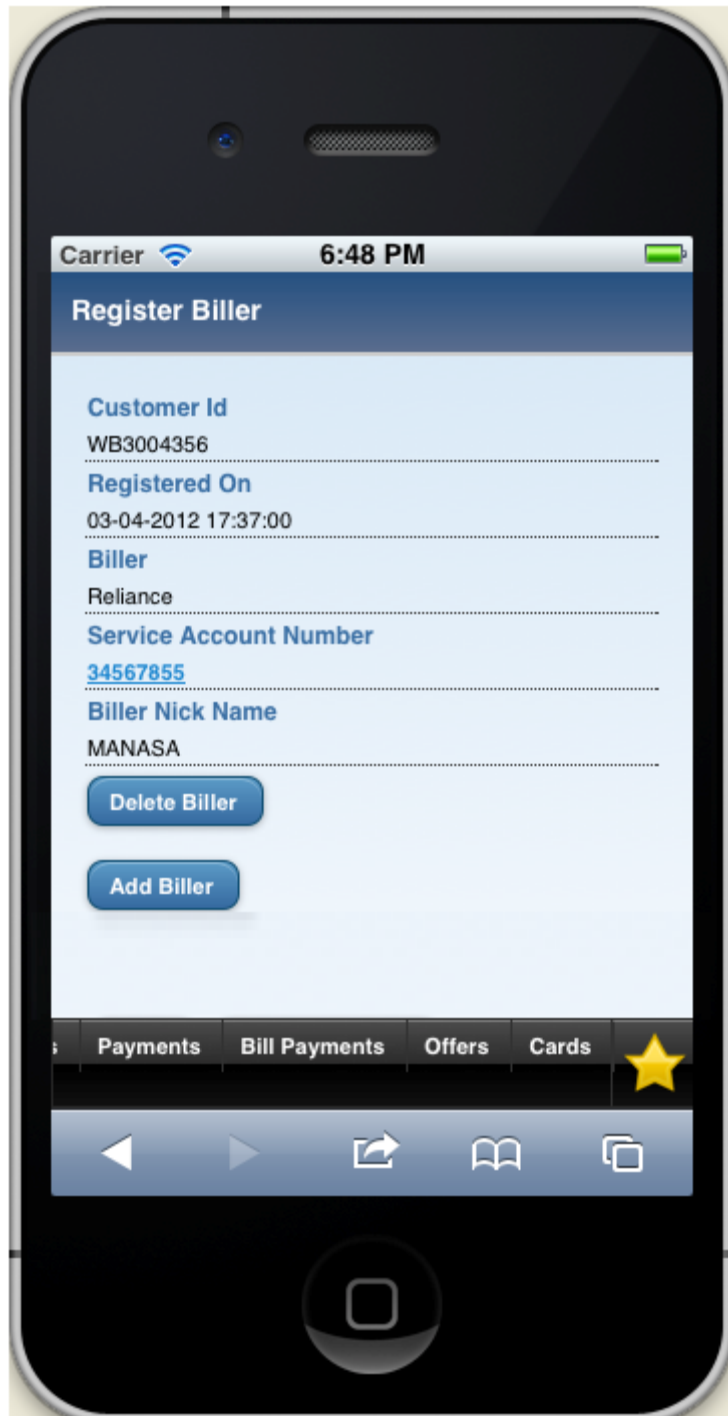
Field Desc**ription**

Field Name	Description
Customer Id	[Display] This field displays the Customer id mapped to your user.
Registered On	[Display] This field displays the date on which the Biller was Registered.
Biller	[Display] This field displays the Name of the Biller.
Service Account Number	[Display] This field displays the account number of the Customer for bill payment.
Biller Nick Name	[Display] This field displays the Nick Name of the Biller.

4. Click the **Delete biller** button for biller which is to be deleted. The system displays the **Delete Biller Verify** screen.

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Delete Biller Verify
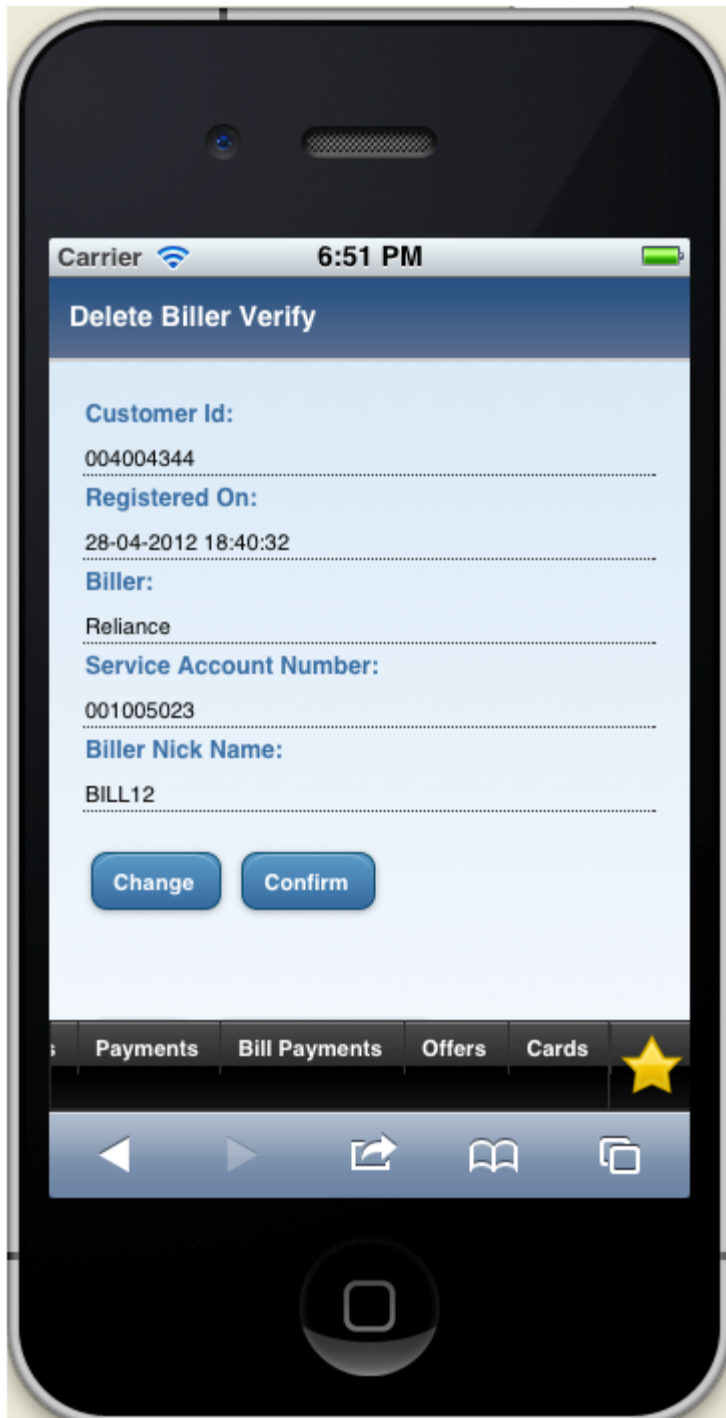
5. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

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Delete Biller – Confirm

6. Click the **OK** button. The system displays initial **Biller Information** screen.

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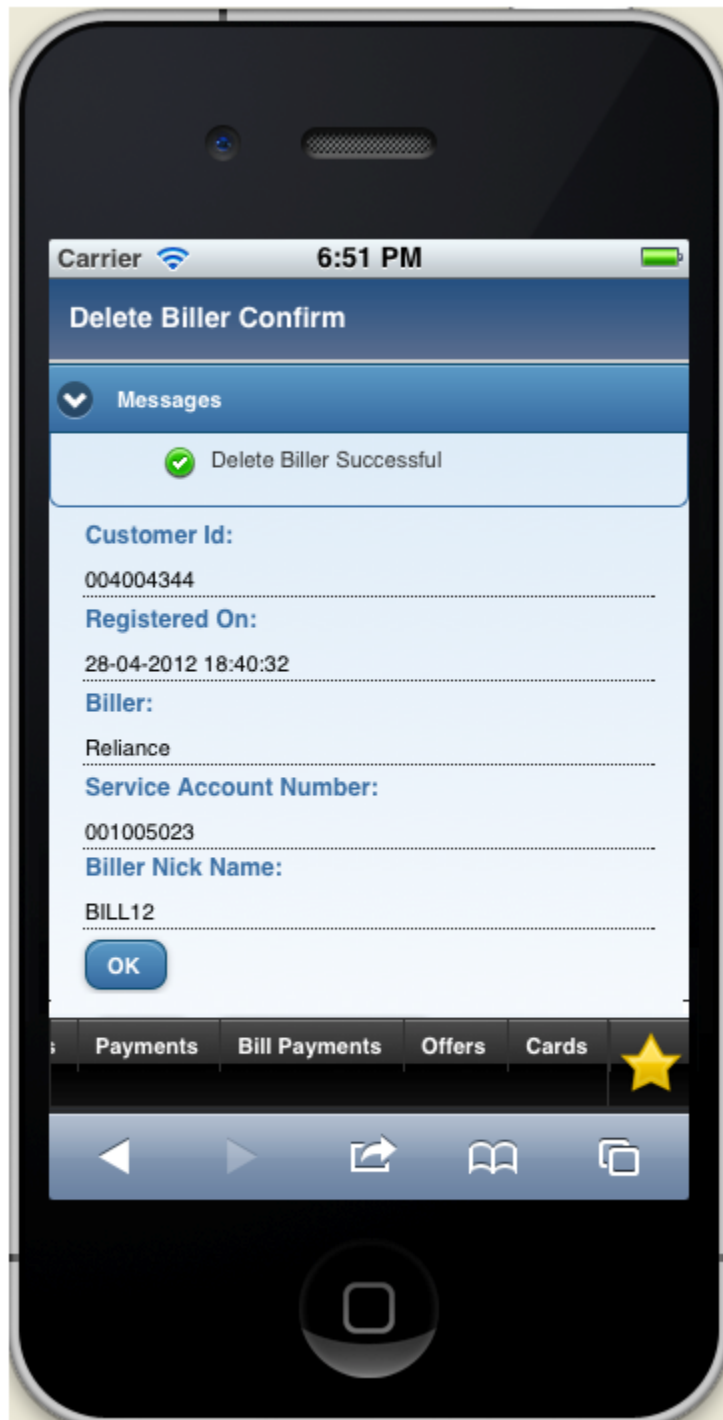
14. Loan Details

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

To view the loan details

1. Log on to the browser based Mobile Banking application.

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2. Click the **Loans** menu in the menu bar as encircled above. The system displays Loans related transactions in **Loans** screen as shown below.

ORACLE®

Loans
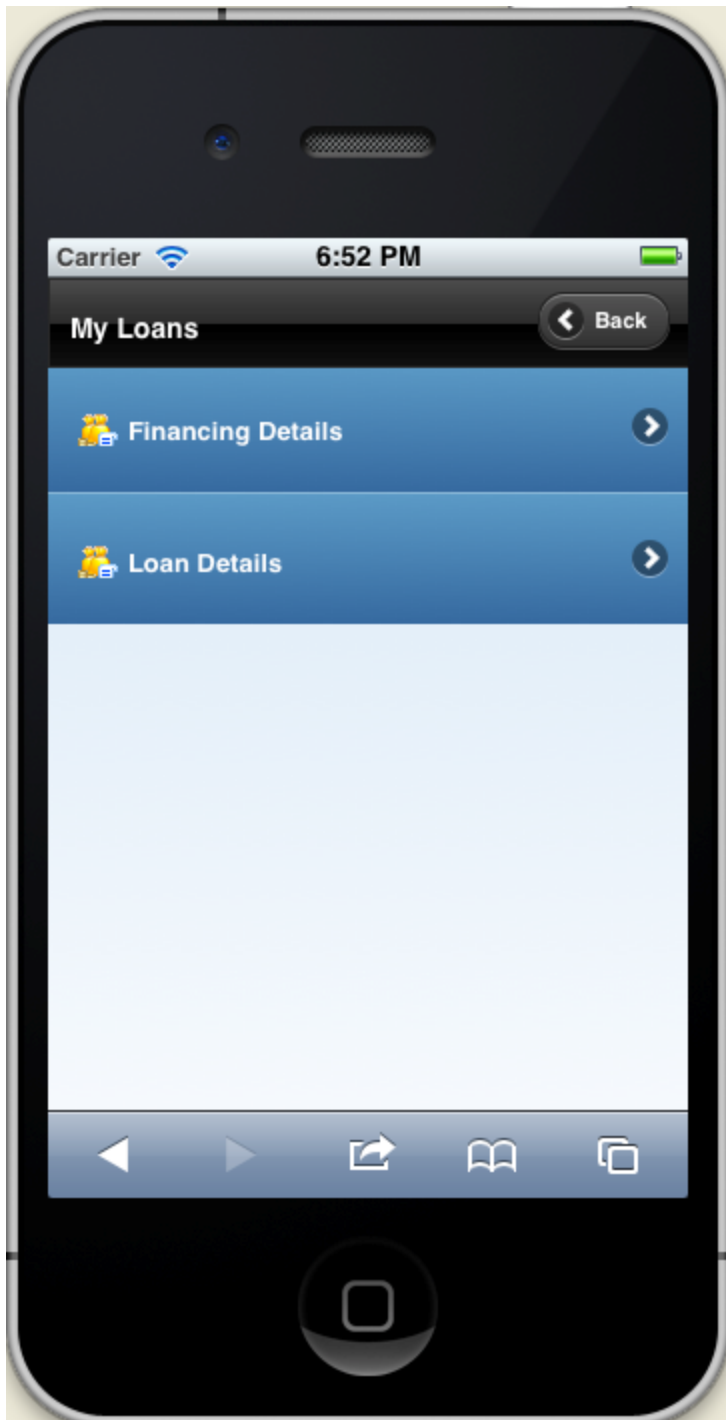
3. Click the **Loan Details** transaction tab, as shown in above screen. The system displays **Loan Details** screen as shown below.
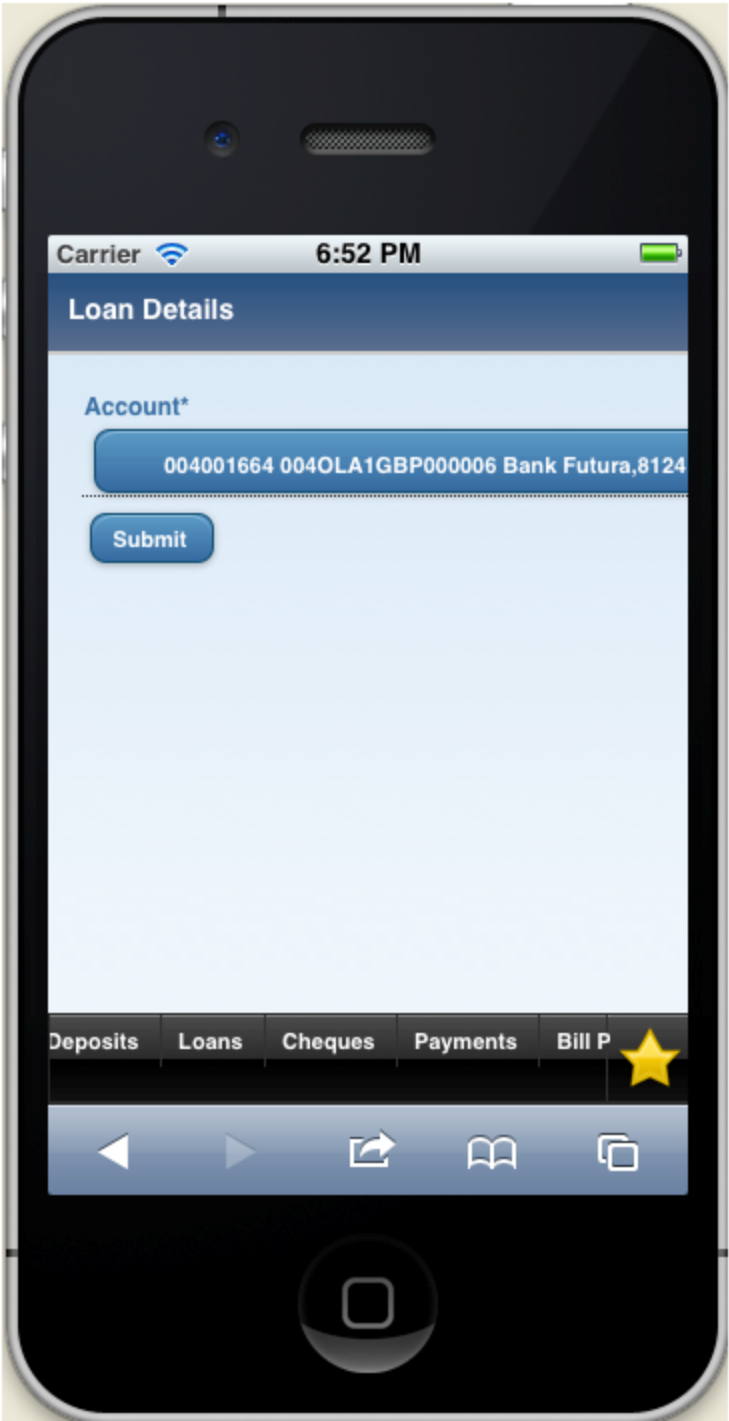
ORACLE®

Loan Details

Field Description

Field Name	Description

ORACLE

Field Name	Description
Account	[Mandatory, Dropdown]
	Select the account from the dropdown list under the customer ID.

4. Click the **Submit** button. The system displays **Loan Details** screen.

Loan Details

ORACLE®

Loan Details

Account Details

Account

004OLA1GBP000006 007

Customer Id

004001664

Product Name

OPEN LINE LOAN

Loan Details

Sanctioned Loan Amount

10,000.00 GBP

Interest Rate

20.00 %

Maturity Date

05-Aug-2012

Disbursed Loan Amount

10,000.00 GBP

Outstanding Loan Details

Principal Balance

ORACLE

Carrier 📶 6:52 PM 🔋

10,000.00 GBP

Interest Rate

20.00 %

Maturity Date

05-Aug-2012

Disbursed Loan Amount

10,000.00 GBP

Outstanding Loan Details

Principal Balance

0.00 GBP

Next Installment Date

05-May-2012

Next Installment Amount

888.12 GBP

Installment Arrears

5,697.59 GBP

Loan Outstanding

8,784.83 GBP

Back

Field Description

Field Name	Description
Account Details	

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Field Name	Description
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer ID's mapped to you.
Product Name	[Display] This field displays the loan product name.
Loan Details	
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.
Interest Rate	[Display] This field displays the interest rate applicable to the loan account.
Maturity Date	[Display] This field displays the maturity date of the loan account.
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.
Outstanding Loan Details	
Principal Balance	[Display] This field displays the outstanding balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.

5. Click the **Back** button to go to the previous screen.

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15. 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 browser based Mobile Banking application.

ORACLE®

2. Click the **Loans** menu in the menu bar as encircled above. The system displays Loans related transactions in **Loans** screen as shown below.

ORACLE®

Loans
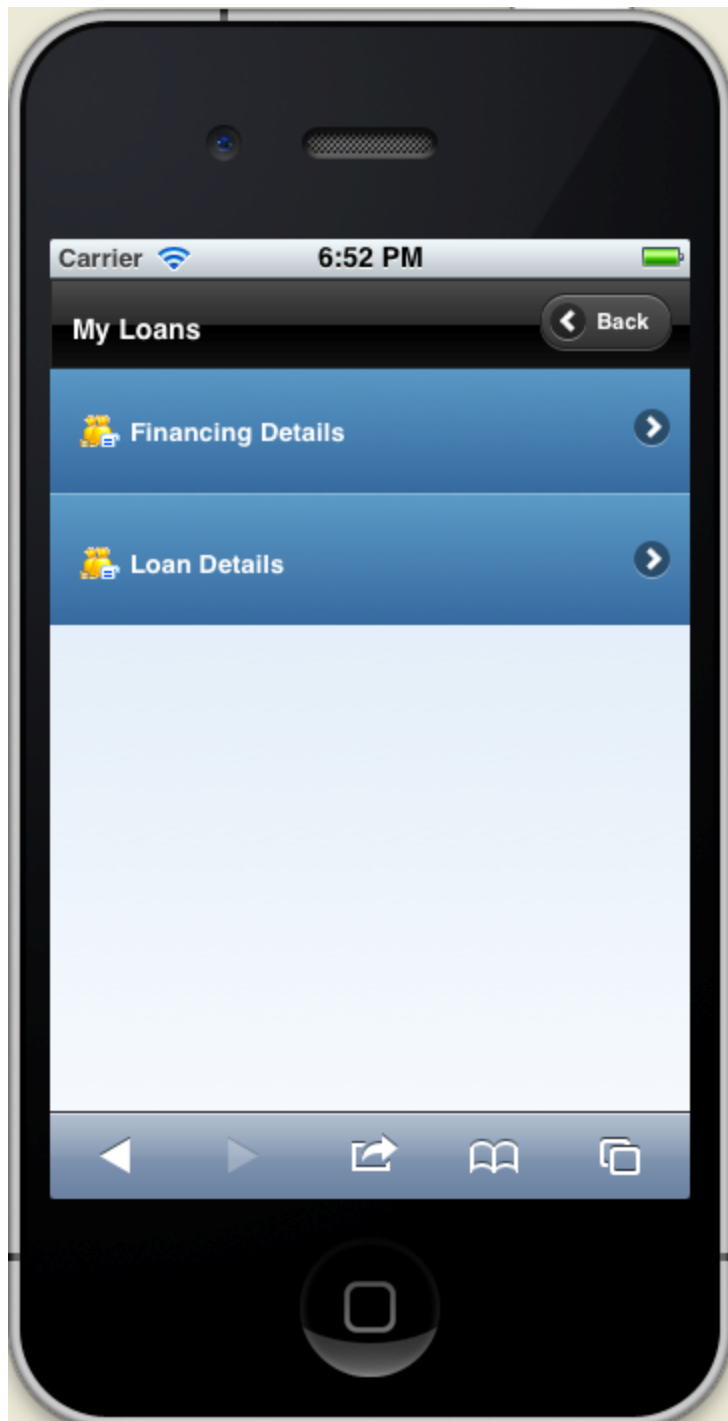
3. Click the **Financing Details** transaction tab, as shown in above screen. The system displays **Financing Account Details** screen as shown below.
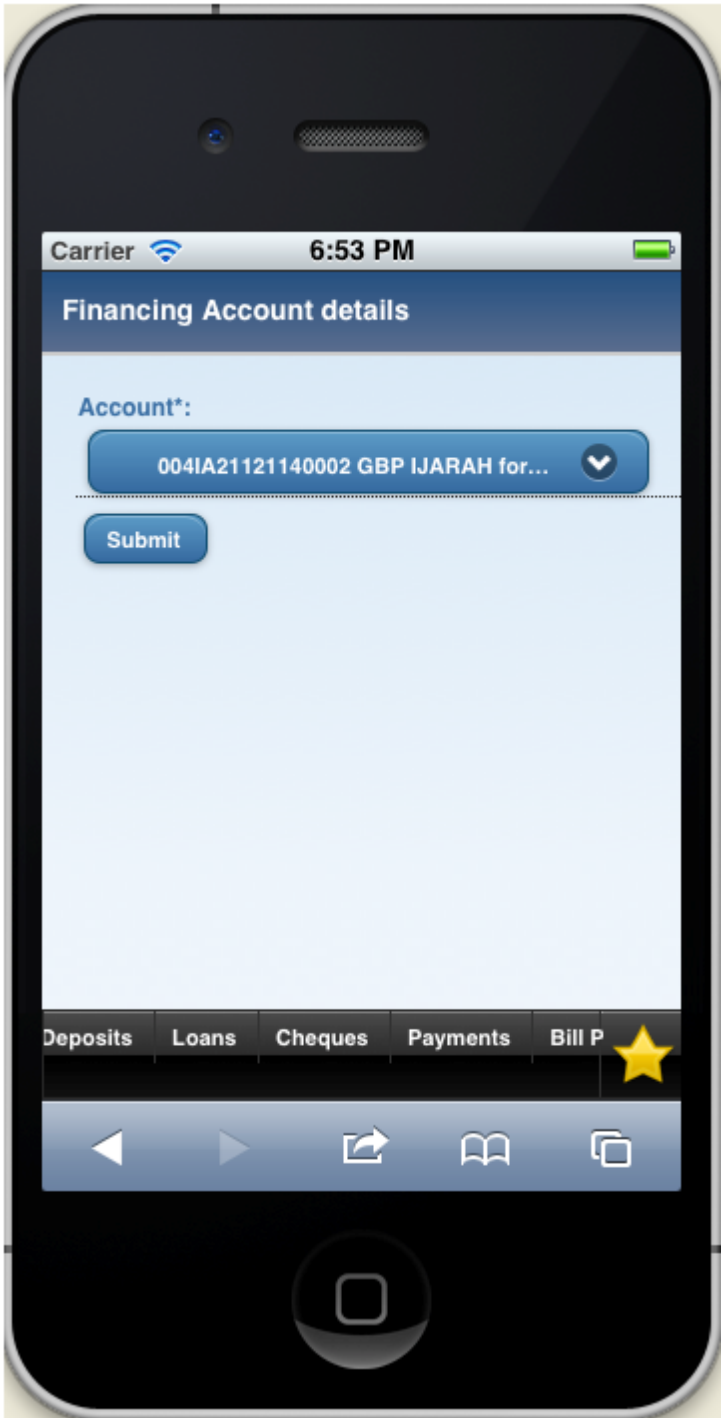
ORACLE®

Financing Account Details

Field Description

Field Name	Description

ORACLE

Field Name	Description
Account	[Mandatory, Dropdown] Select the account from the dropdown list under the customer ID.

4. Click the **Submit** button. The system displays **Financing Account Details** screen.

Financing Account Details

ORACLE®

Financing Account details

Account Details:

Customer Id:
004001664

Account:
004IA21121140002 004

Product Name:
IJARAH for Savings

Financing Details:

Maturity Date:
23-Oct-2012
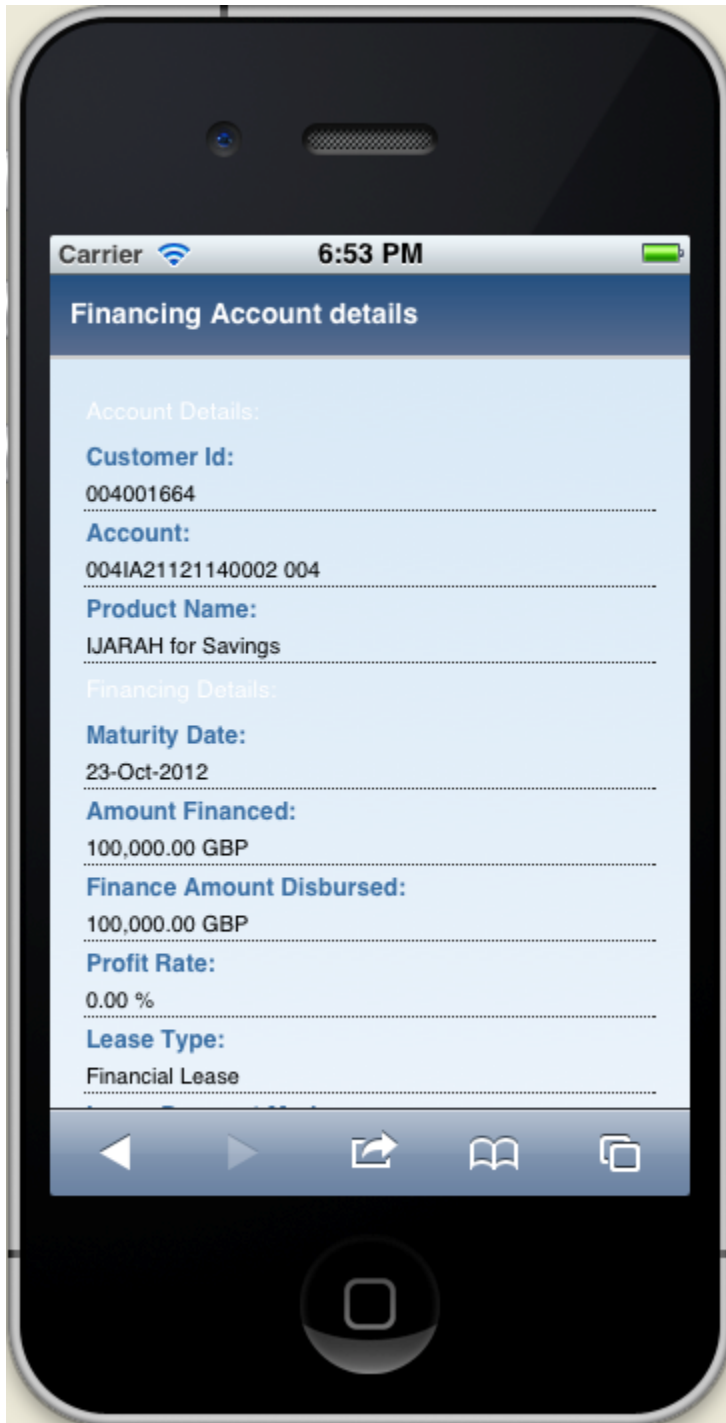
Amount Financed:
100,000.00 GBP

Finance Amount Disbursed:
100,000.00 GBP

Profit Rate:
0.00 %

Lease Type:
Financial Lease

ORACLE

Field Description

Field Name	Description
Account Details	

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

ORACLE

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

5. Click the **Back** button to go to the previous screen.

ORACLE®

16. Forex Rates

This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

1.   Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Services** menu in the menu bar as encircled above. The system displays Services transaction in **Services** screen as shown below.

ORACLE®

Customer Services
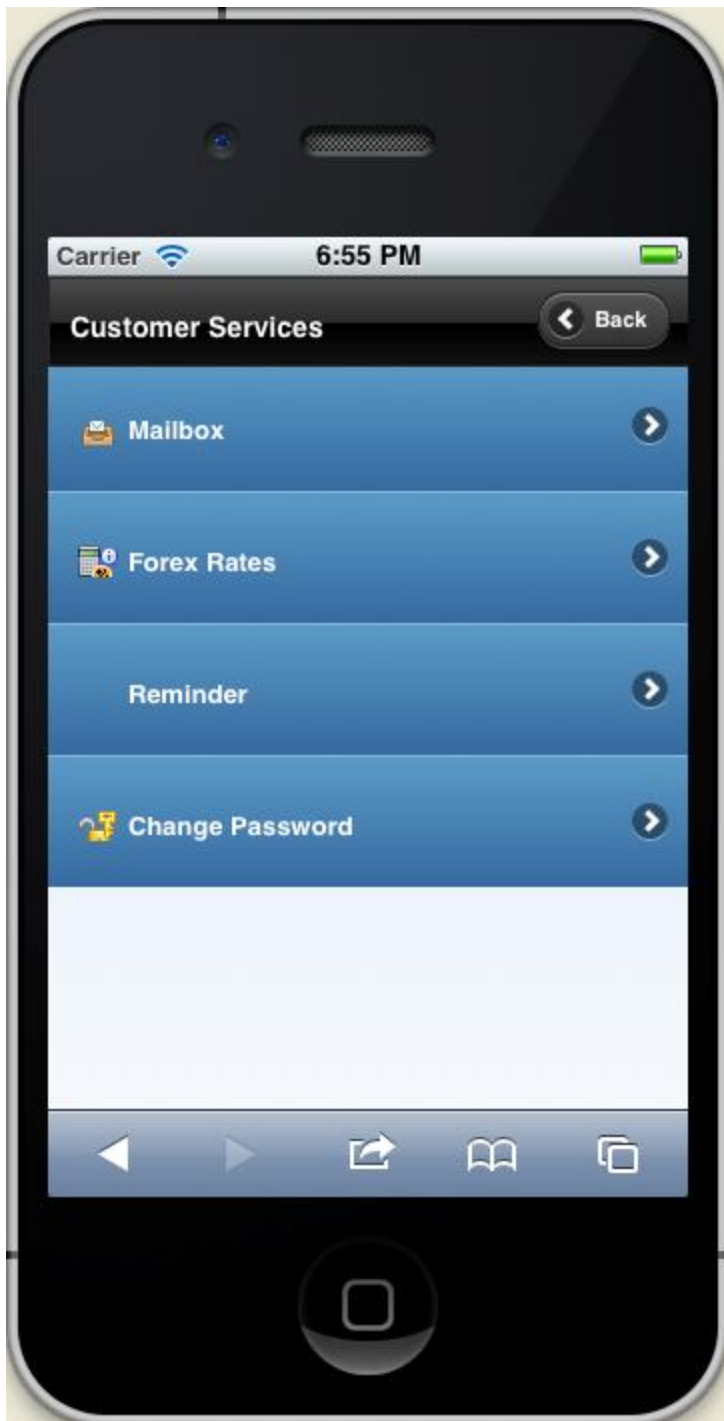
3. Click the **Forex Rates** transaction tab, as shown in above screen. The system displays **Forex Rates** screen as shown below.

ORACLE®

Forex Rates
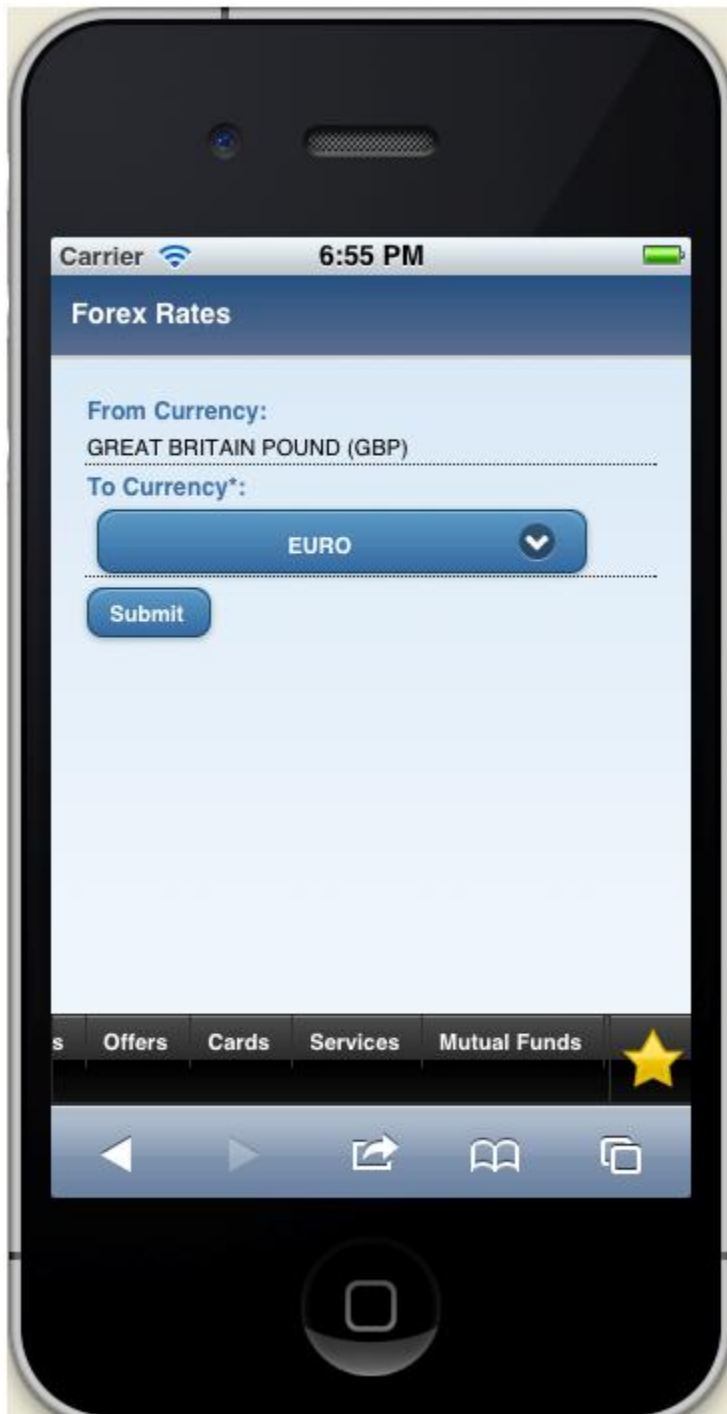
Field Description

Field Name	Description
From Currency	[Display]
	This field displays the base currency.
To Currency	[Dropdown, Mandatory]
	Select the Entity from the dropdown list.

4. Click the **Submit** button.

5. The system displays details of the various exchange rates in the **Forex Rate** screen.

Forex Rates

ORACLE

Forex Rates

Foreign Rate Unit GBP

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

To Currency:

EURO

Cash Buy:

1.19

Cash Sell:

1.19

TT Buy:

1.19

TT Sell:

1.19

Back

s   Offers   Cards   Services   Mutual Funds
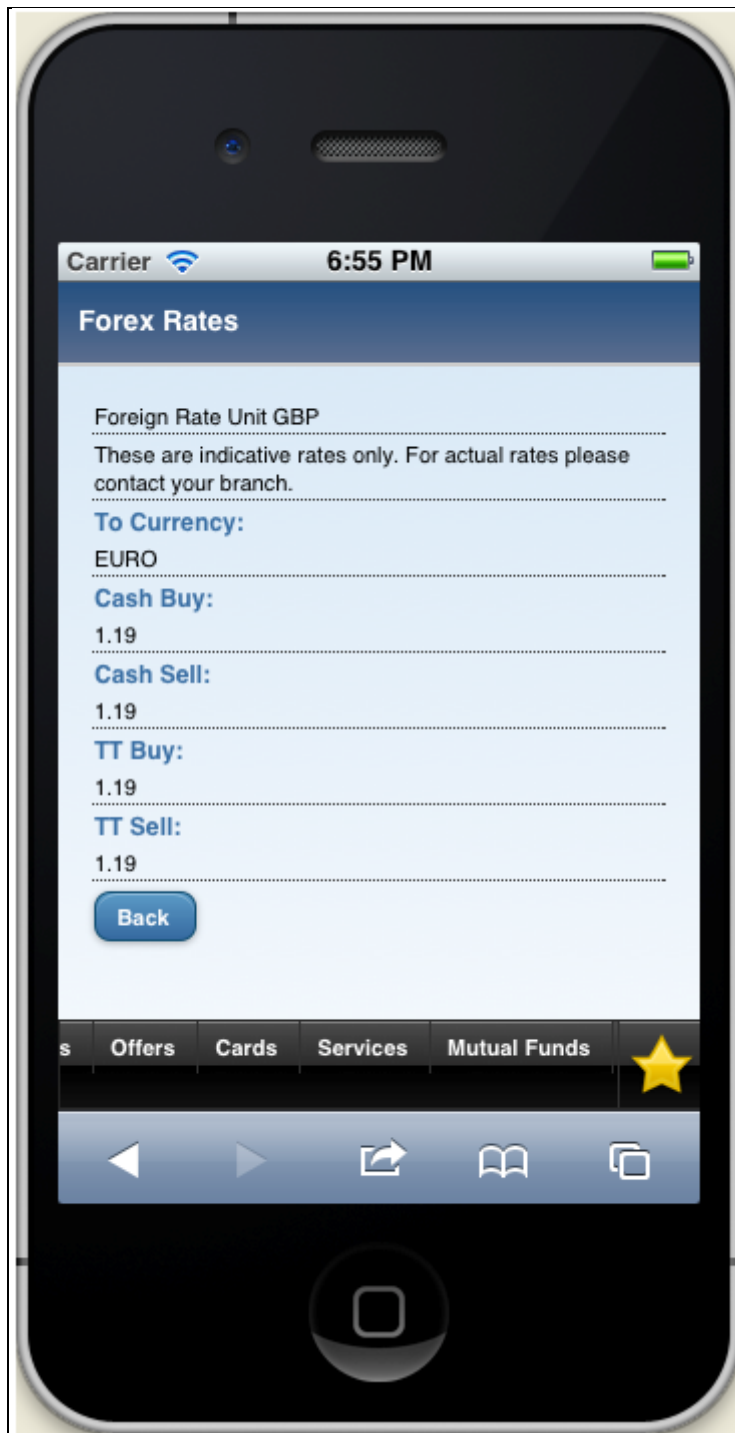
Note: This screen displays the Base Currency as well as the Various indicative Rates only.

ORACLE®

Field Description

Field Name	Description
Foreign Rate Unit	[Display] Displays the foreign rate unit currency.
To Currency	[Display] Displays the currency with which the Base Currency rates are displayed.
Cash Buy	[Display] Displays the Cash Buy rate for the currency.
Cash Sell	[Display] Displays the Cash rate sell foe the currency.
TT buy	[Display] Displays the TT Buy rate for the currency.
TT sell	[Display] Displays the TT sell rate for the currency.

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

ORACLE®

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 you.

To do the own account transfer

1. Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Payments** menu in the menu bar as encircled above. The system displays payments transactions in **Payments** screen as shown below.

ORACLE®

Payments
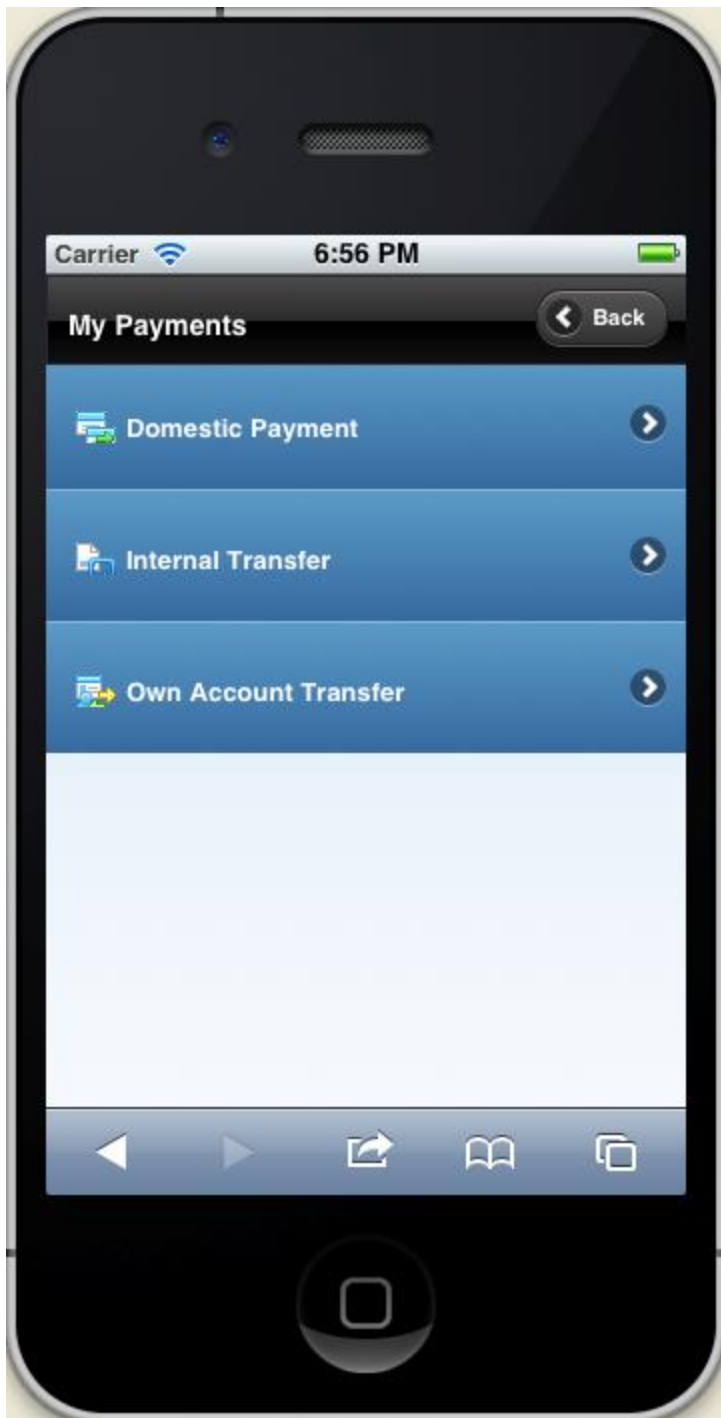
3. Click the **Own Account Transfer** transaction tab, as shown in above screen. The system displays **Own Account Transfer** screen as shown below.

ORACLE®

Own Account Transfer

Field Description

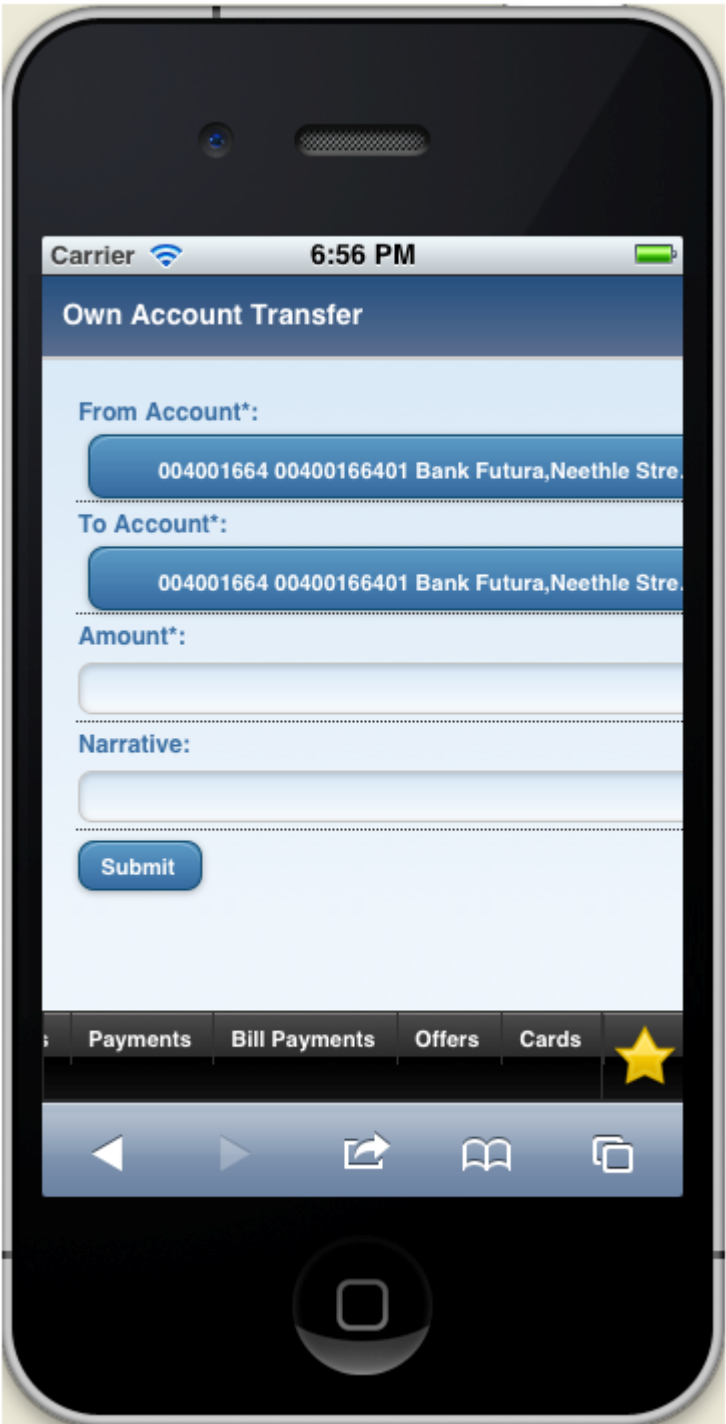| Field Name	Description
From Account	[Mandatory, Dropdown]
	Select the source account The drop down menu gives the list of accounts.
To Account	[Mandatory, Dropdown]
	Select the destination account The drop down menu gives the list of accounts.
Amount	[Mandatory, Numeric,15]
	Type the amount to be transferred in Destination account Currency
Narrative	[Optional, Alphanumeric, 80]
	Type the details of the payment

4. Click the **Submit** button. The system displayed **Own Account Transfer – Verify** screen.
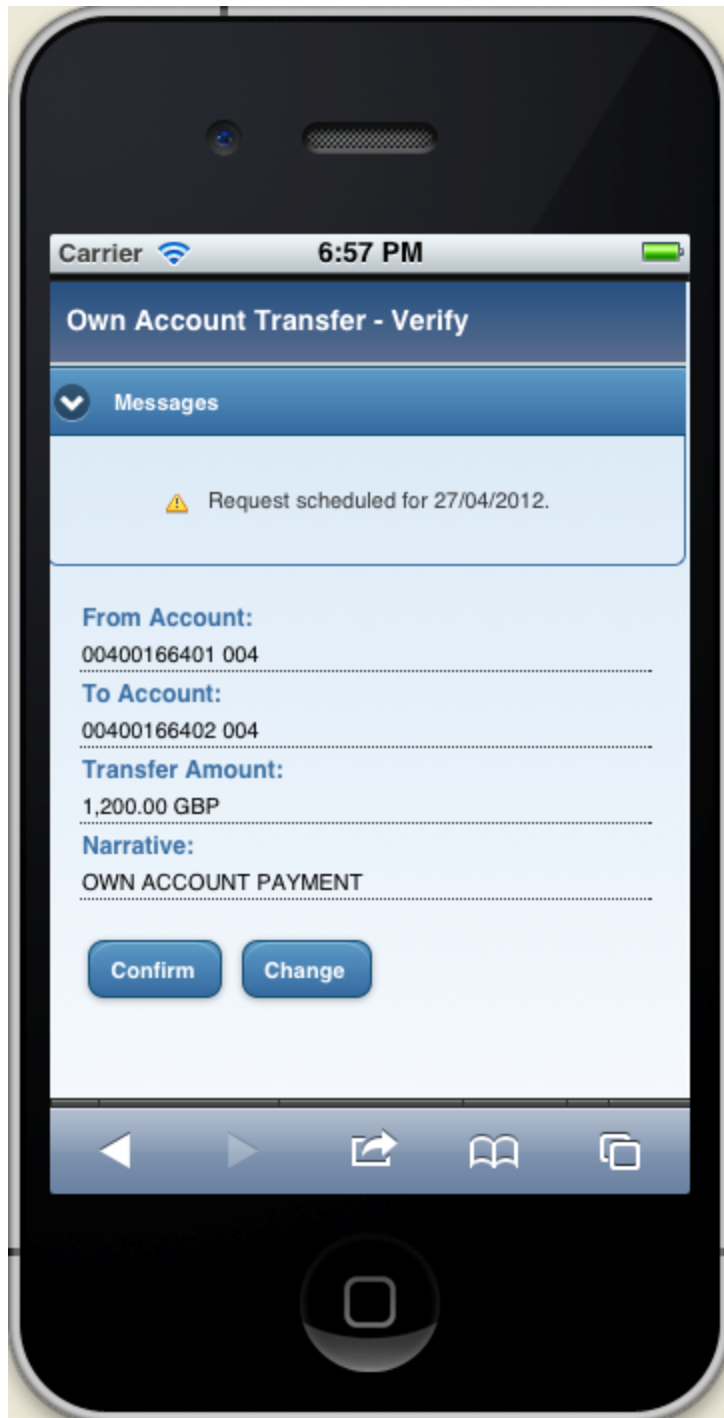
ORACLE®

Own Account Transfer – Verify

5. Click the **Confirm** button to initiate the transfer. The system displays **Own Account Transfer – Confirm** screen.
   OR
   Click the **Change** button to change the entered information.

ORACLE®

Own Account Transfer – Confirm
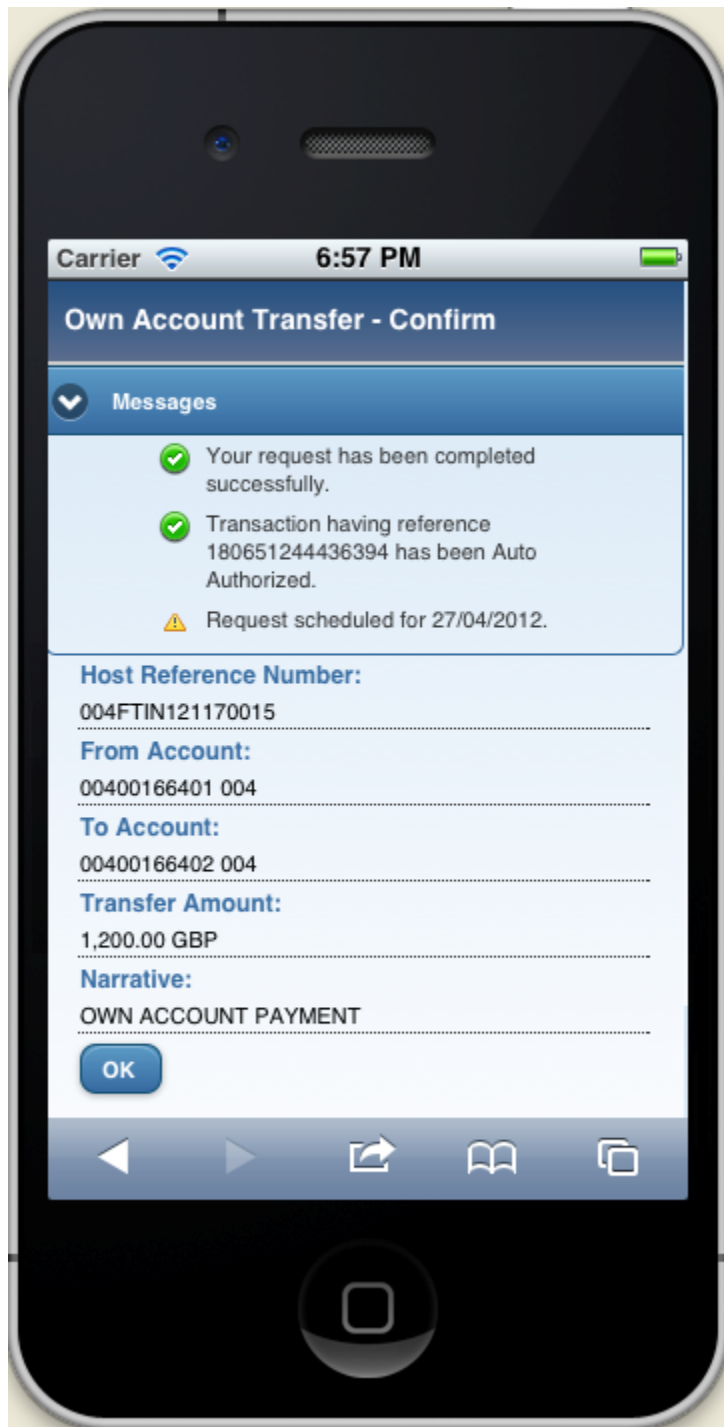
6. Click the **OK** button. The system displays initial **Own Account Transfer** screen.

ORACLE®

18. Internal Account 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 account transfer

1. Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Payments** menu in the menu bar as encircled above. The system displays payments transactions in **Payments** screen as shown below.

ORACLE®

Payments
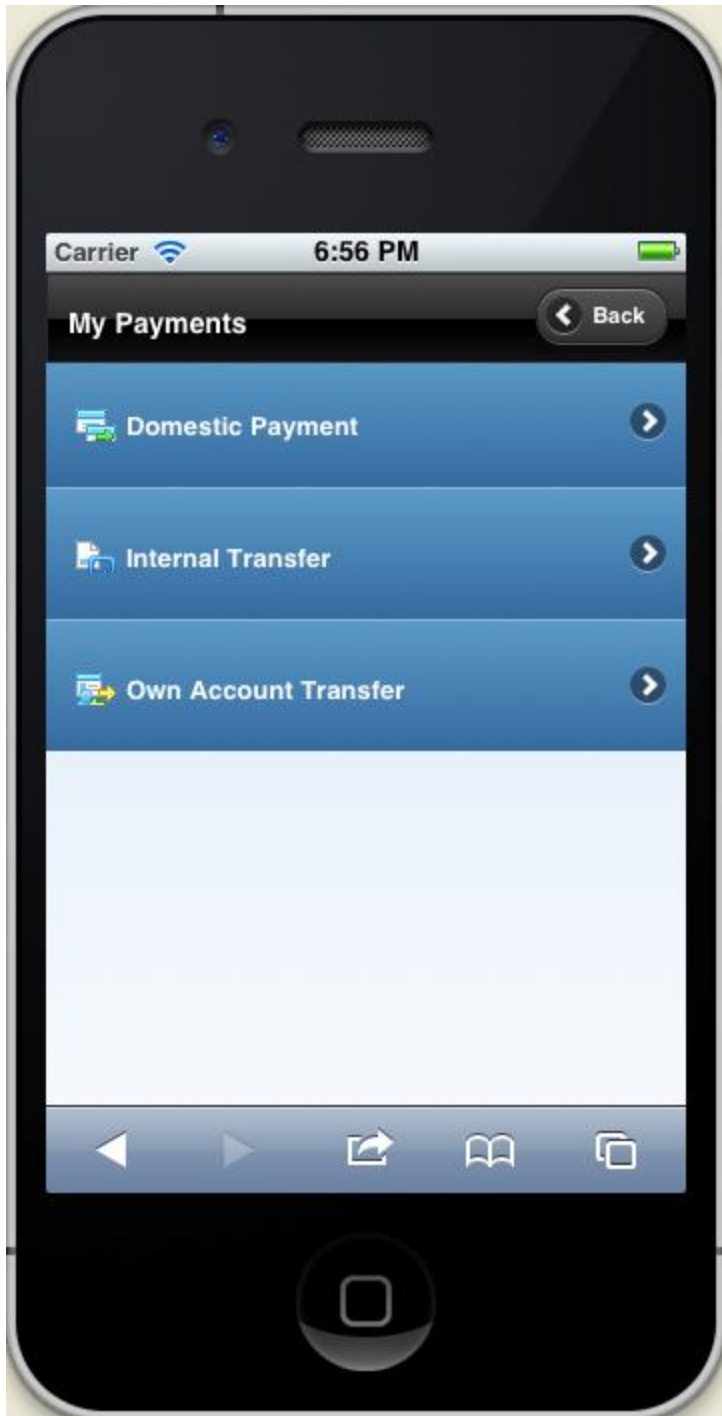
3. Click the **Internal Transfer** transaction tab, as shown in above screen. The system displays **Internal Transfer** screen as shown below.

ORACLE®

Internal Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts with the currency held in it and the current available balance in the account.
To Account	[Mandatory, Alphanumeric,35] Type the destination account.
Destination Branch	[Mandatory, Dropdown] Select the branch of the destination account.
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it's currency from the dropdown displayed below that field.
Currency	[Mandatory, Dropdown] Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

4. Click the **Submit** button. The system displays **Internal Transfer – Verify** screen.
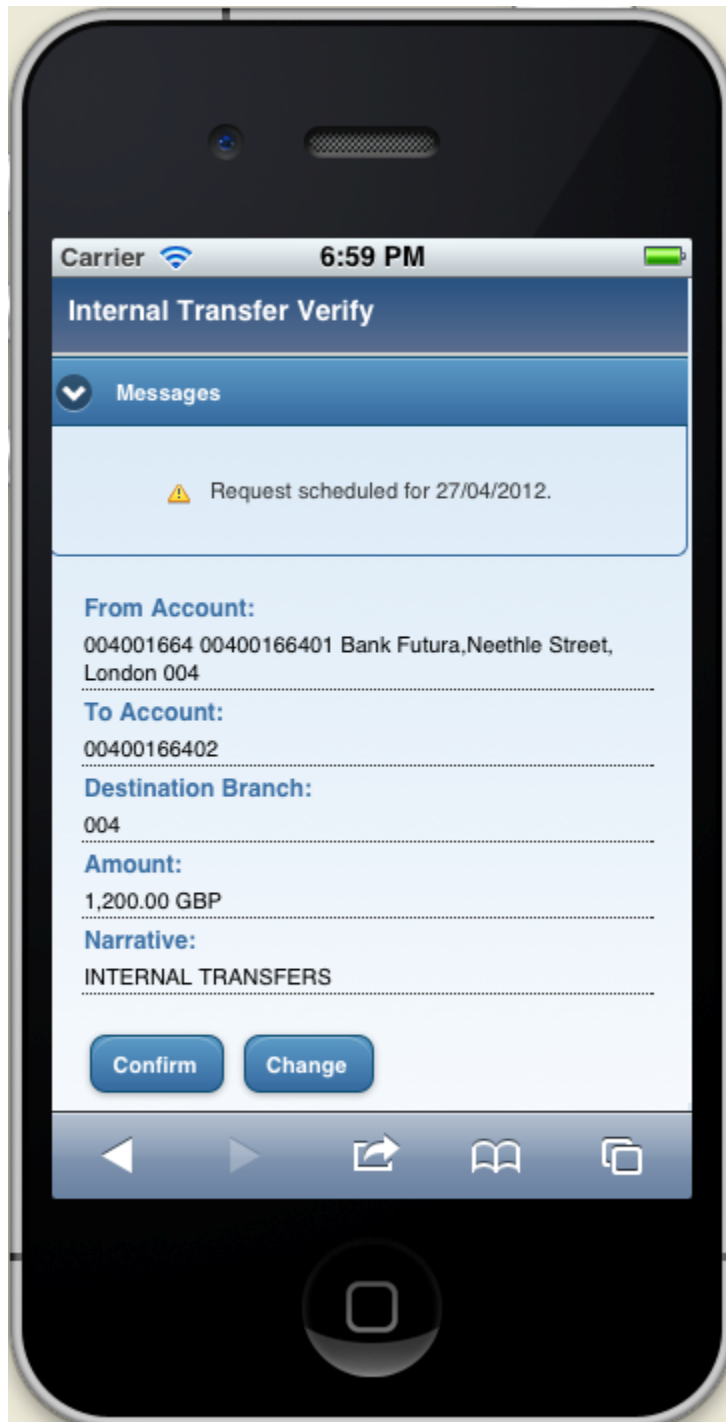
ORACLE®

Internal Transfer – Verify

5. Click the **Confirm** button to initiate the transfer. The system displays **Internal Transfer – Confirm** screen.
OR
Click the **Change** button to change the entered data.

ORACLE®

Internal Transfer – Confirm
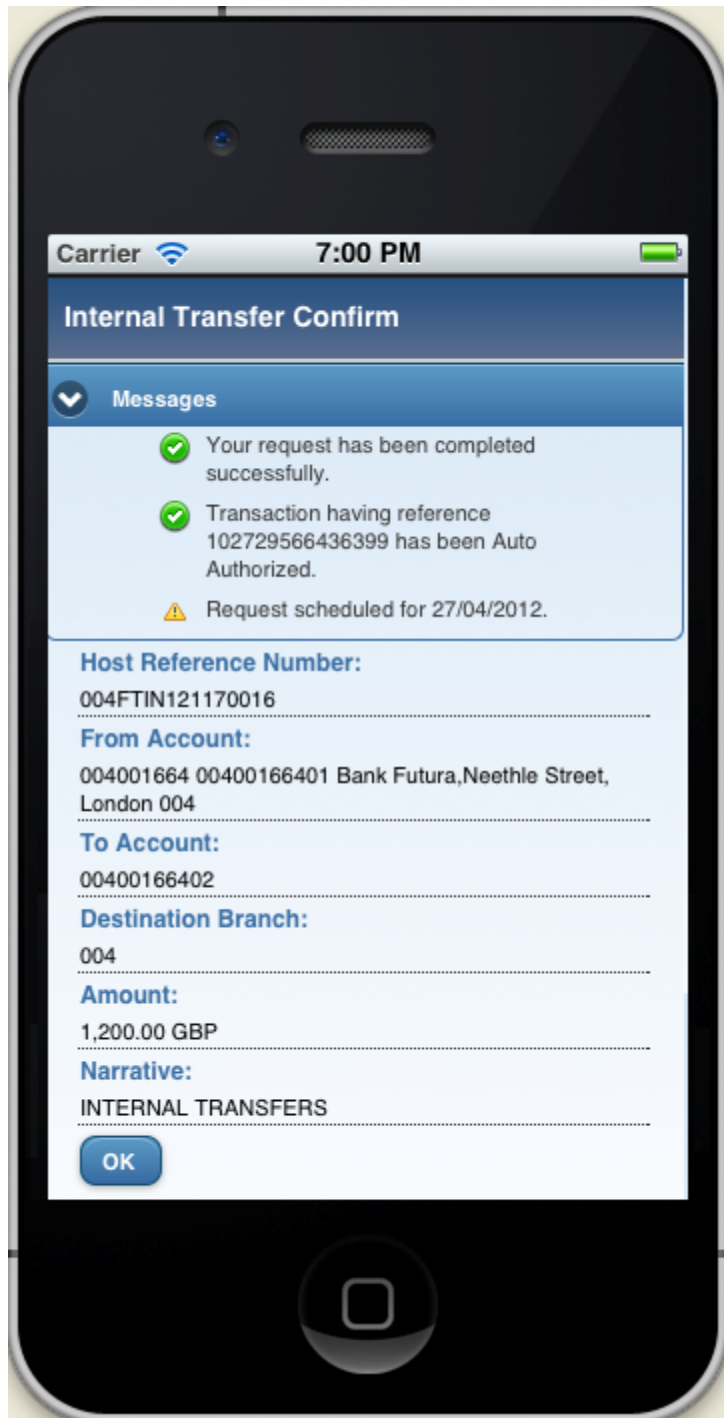
6. Click the **OK** button. The system displays initial **Internal Account Transfer** screen.

ORACLE®

19. Domestic Payment

This menu enables you to initiate Domestic account transfer. Domestic Transfer is transfer of amount within different accounts of the different bank.

To do the domestic account transfer

1. Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Payments** menu in the menu bar as encircled above. The system displays payments transactions in **Payments** screen as shown below.

ORACLE®
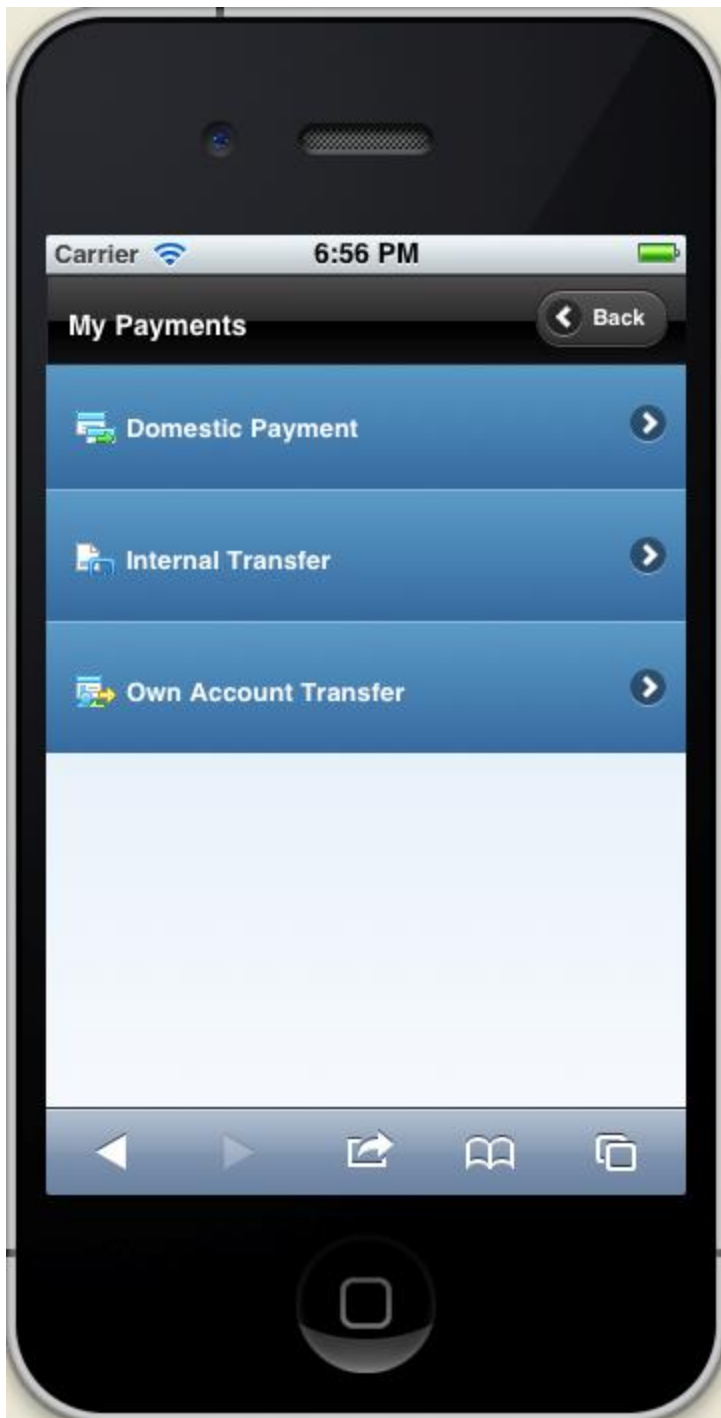
Payments

3. Click the **Domestic Payment** transaction tab, as shown in above screen. The system displays **Domestic Payment** screen as shown below.

ORACLE®

Domestic Payment

ORACLE

Carrier 📶   7:01 PM

Beneficiary Bank Details

National Clearing Code Type*:

CHAPS Network

National Clearing Code*:

Payment Details

Amount*:

Currency*:

EURO

Other Details

Narrative:

Submit

Field Description

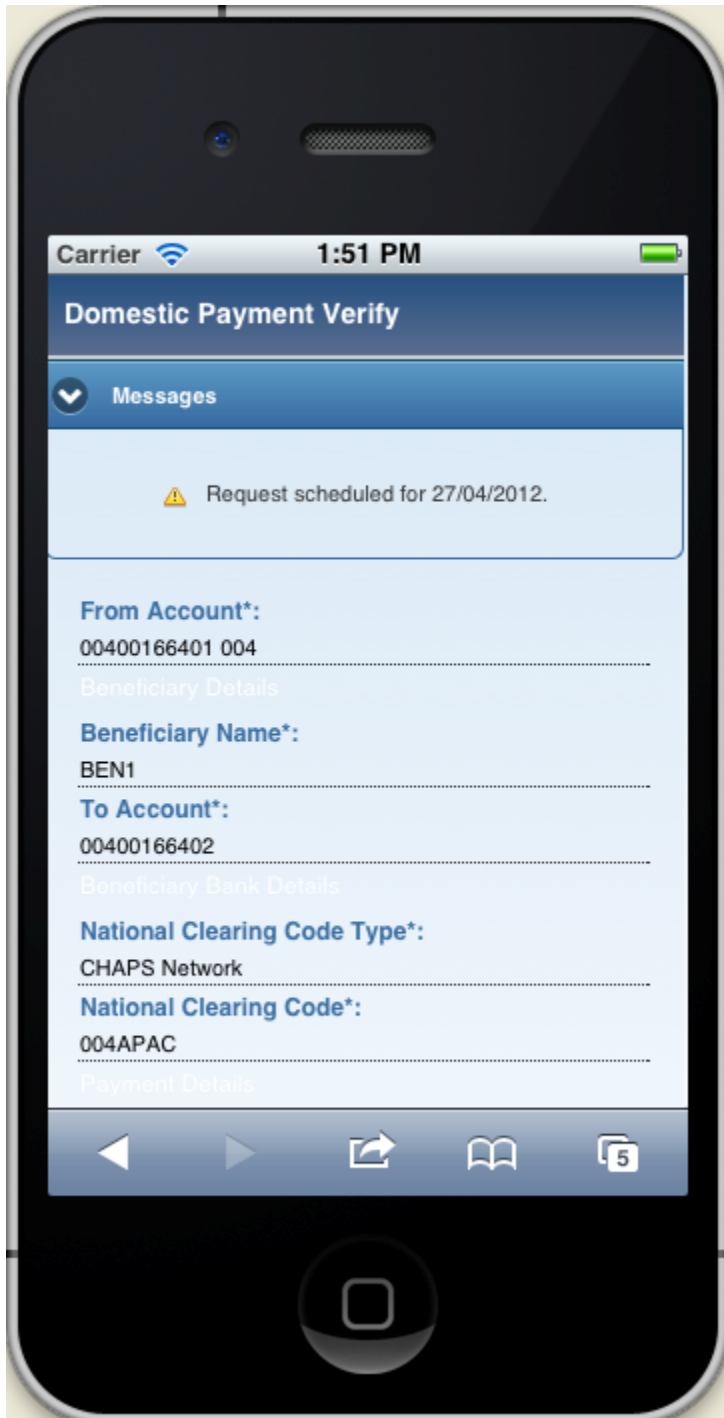| Field Name	Description
From Account	[Mandatory, Dropdown] Select the source account from the dropdown list

ORACLE®

Field Name	Description
Beneficiary Details	
Beneficiary Name	[Mandatory, Alphanumeric,35] Type the beneficiary name.
To Account	[Mandatory, Alphanumeric,35] Type the Destination account number.
Beneficiary Bank Details	
National Clearing Code Type	[Mandatory, Dropdown] Select the national clearing code type from the dropdown list.
National Clearing Code	[Mandatory, Alphanumeric,20] Type the national clearing code for the Bank
Payment Details	
Amount	[Mandatory, Alphanumeric,15] Type the amount to be transferred.
Currency	[Mandatory, Dropdown] Select the transfer currency from the dropdown list.
Narrative	[Mandatory] Type the narrative for further reference

4. Enter the required details

5. Click the **Submit** button. The system displays **Domestic Payment – Verify** screen.

ORACLE®

Domestic Payment – Verify

6. Click the **Confirm** button to initiate the transfer. The system displays **Domestic Payment – Confirm** screen.
   OR
   Click the **Change** button to change the inputs.

ORACLE®

Domestic Payment – Confirm

ORACLE®

Carrier 🔒 1:51 PM 🔋

From Account*:

004001664 00400166401 Bank Futura,Neethle Street, London 004

Beneficiary Details

Beneficiary Name*:

BEN1

To Account*:

00400166402

Beneficiary Bank Details

National Clearing Code Type*:

CHAPS Network

National Clearing Code*:

004APAC

Payment Details

Transfer Amount*:

1,200.00 GBP

Other Details

Narrative:

DOMESTIC PAYMENT

OK

7. Click the **OK** button to go back to the **Domestic Payment** Screen.

ORACLE®

20. Deposit Redemption

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

To redeem the term deposit

1. Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Deposits** menu in the menu bar as encircled above. The system displays deposits transactions in **Deposits** screen as shown below.

ORACLE
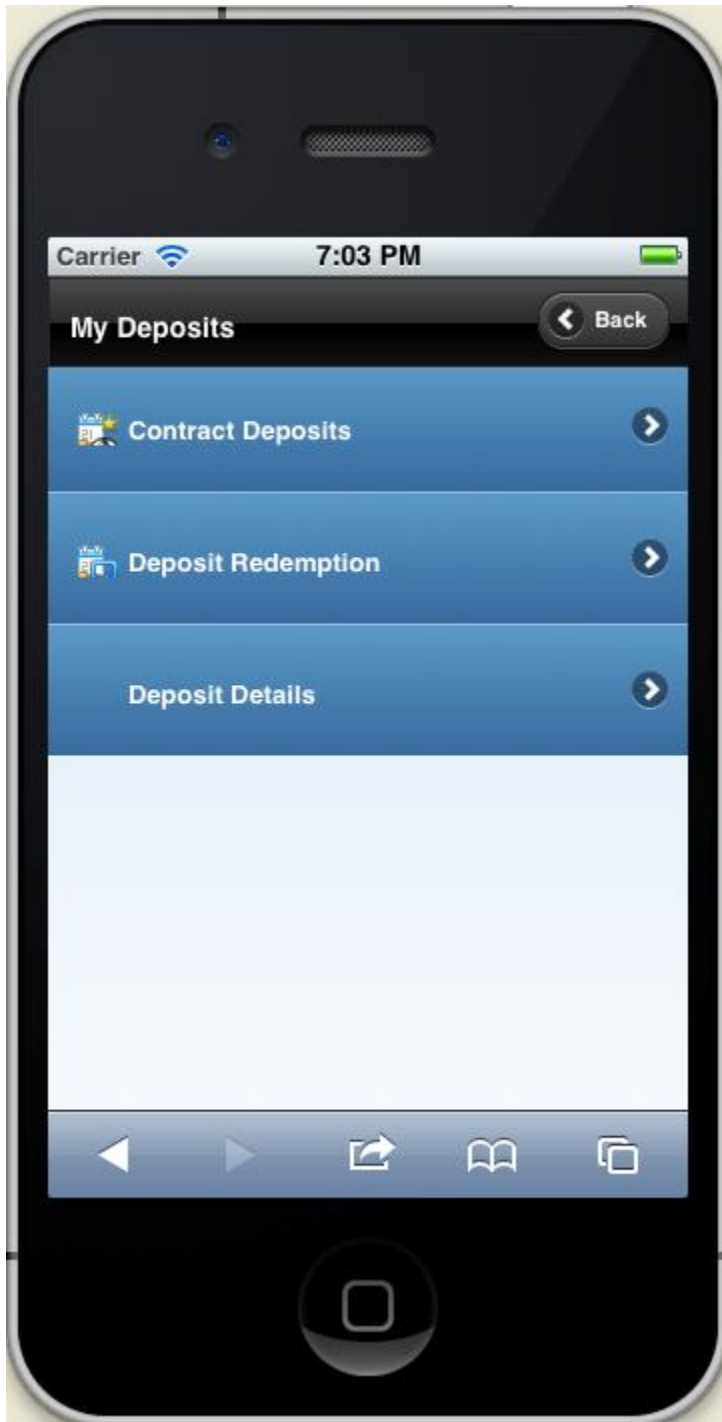
Deposits

3. Click the **Deposit Redemption** transaction tab, as shown in above screen. The system displays **Deposit Redemption** screen as shown below.

ORACLE®

Deposit Redemption

Field Description

Field Name	Description

ORACLE®
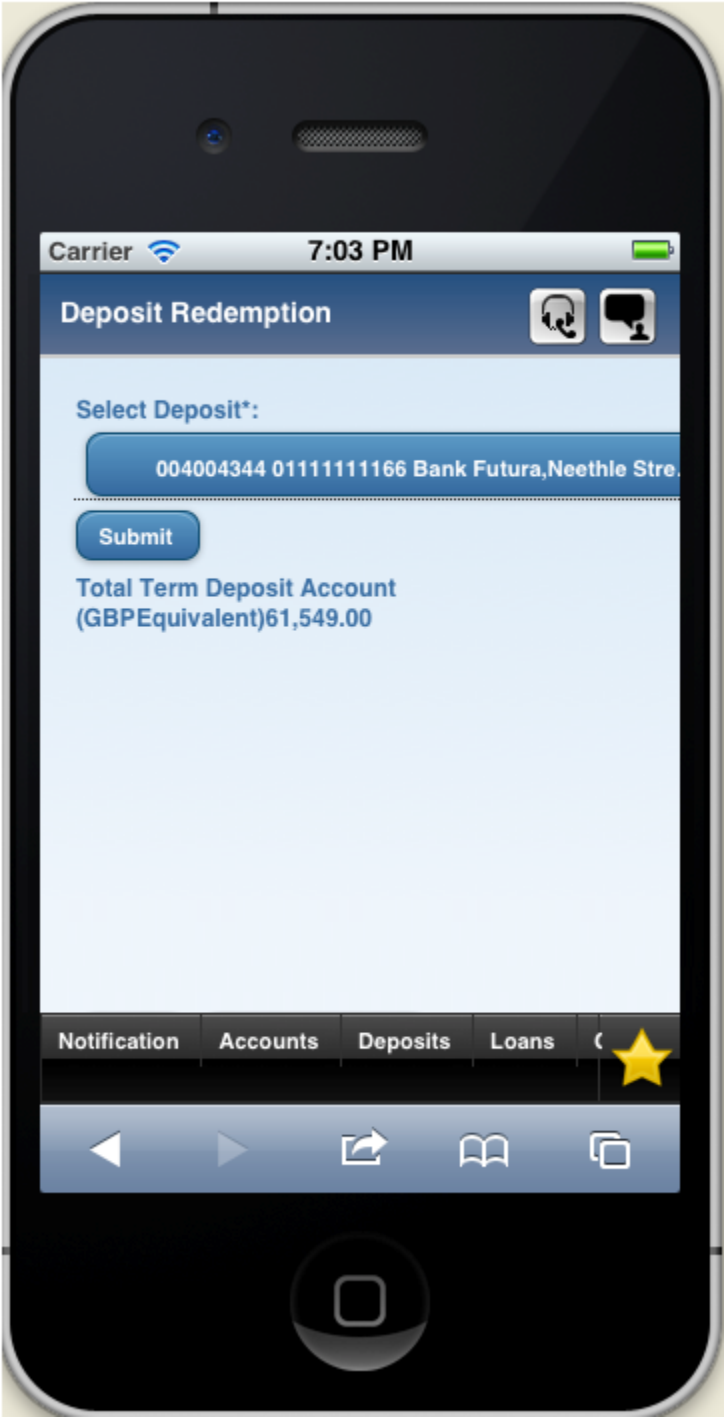
Field Name	Description
Select Deposit	[Mandatory, Dropdown]
	Select the Deposit from the dropdown list.

4. Select the account number

5. Click the **Submit** button. The system displays below **Deposit Redemption** screen.

Deposit Redemption

ORACLE®

ORACLE®

Field Description

Field Name	Description
Deposit Details	

ORACLE

Field Name	Description
Deposit Account	[Display] This field displays the deposit account number.
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.
Maturity Date	[Display] This field displays the Maturity date of the deposit.
Interest Rate	[Display] This field displays the Interest rate of the deposit.
Redemption type	[Mandatory, Dropdown] Select the Type of Redemption from the dropdown list. The options are Partial Full
Amount	[Display] This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Dropdown] Select the Account Number to which the amount shall be transferred from the given CASA account dropdown list..

6. Click the **Redeem** button to redeem the term Deposit with these new details. The system displays **Deposit Redemption Verify** screen.
OR
Click the **Back** button to go back to the previous screen to make any changes.

ORACLE®

Deposit Redemption Verify
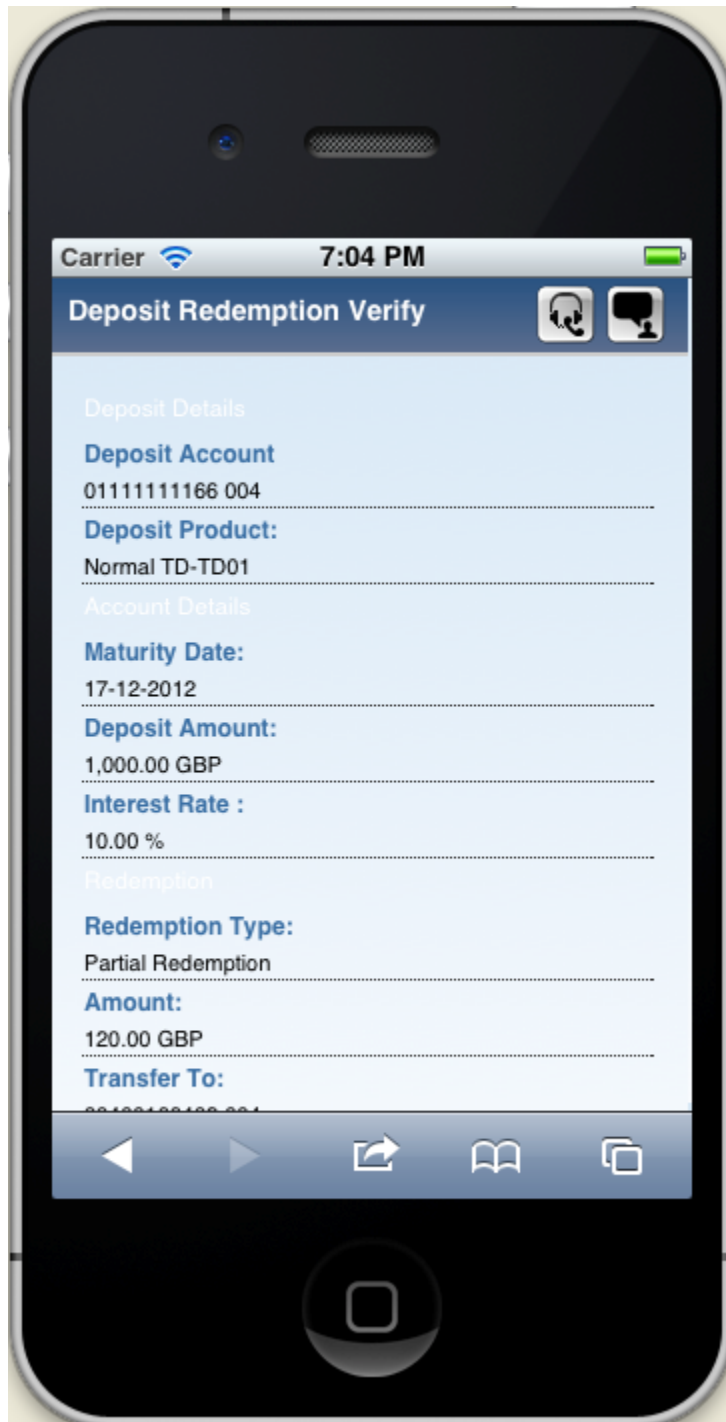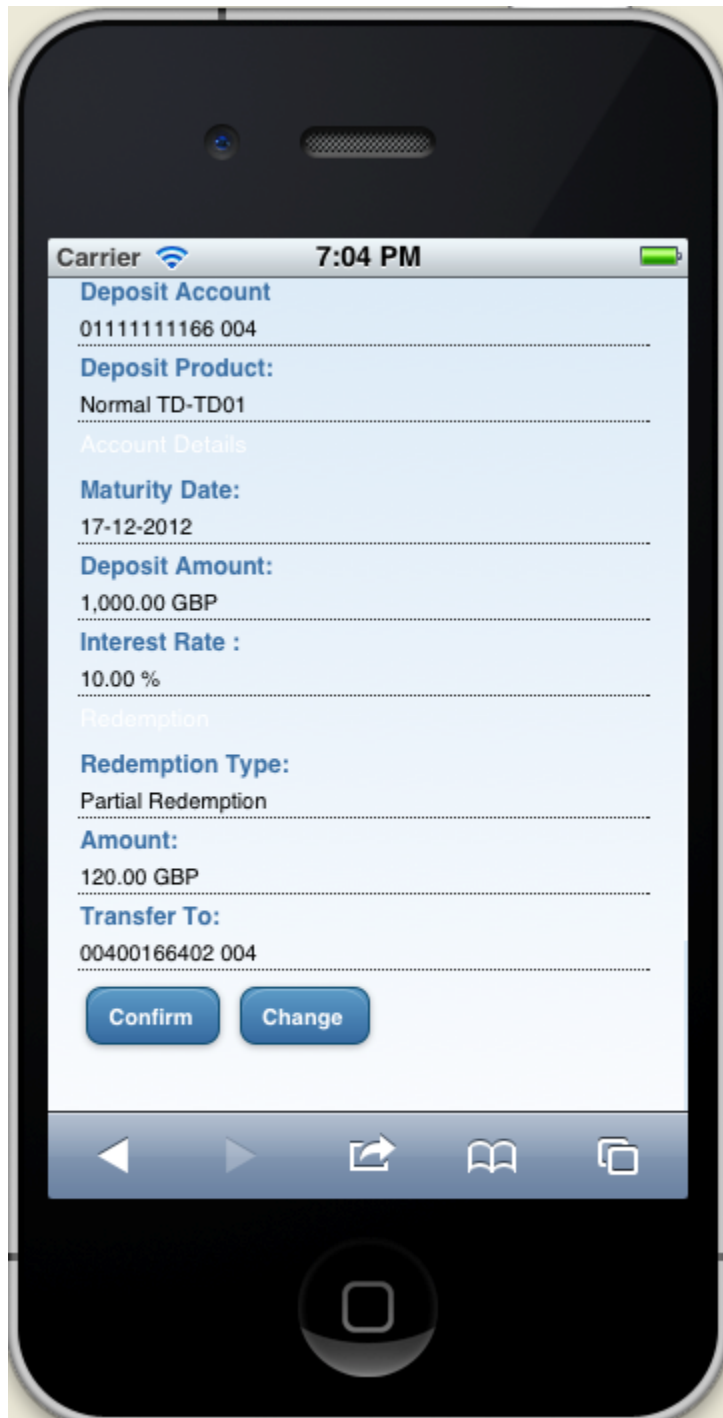
7. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption –
   Confirm** screen.
   OR
   Click the **Change** to go back to the previous screen.

ORACLE®

Deposit Redemption Confirm
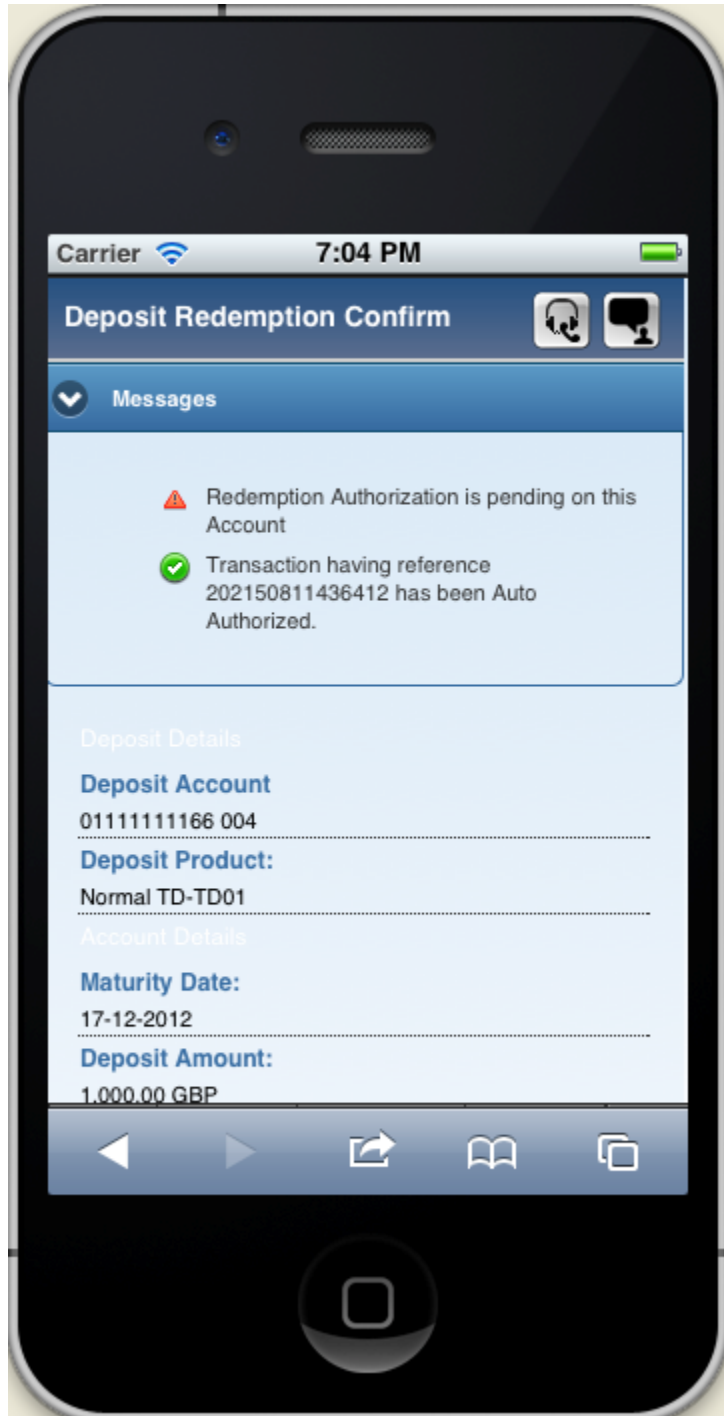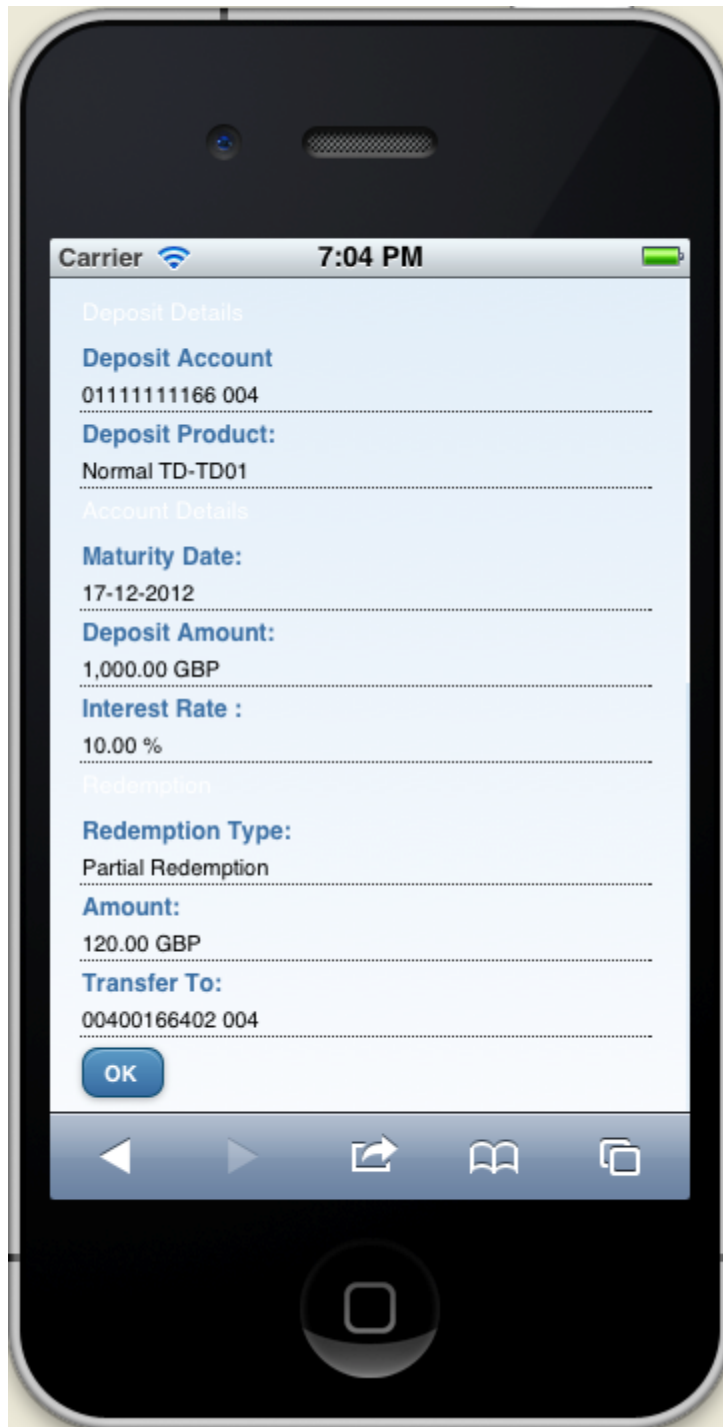
8. Click the **OK** button to return to the Deposit Redemption screen.

ORACLE®

21. Pending Authorization

Transactions to authorize display all the transactions with their status as Pending, semi Authorized or Initiated.

To view the transactions for authorization

1. Log on to the browser based Mobile Banking application.

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2. Click the **Transactions Activities m**enu in the menu bar as encircled above. The system displays transactions in **Transactions Activities** screen as shown below.

ORACLE®

Transactions Activities
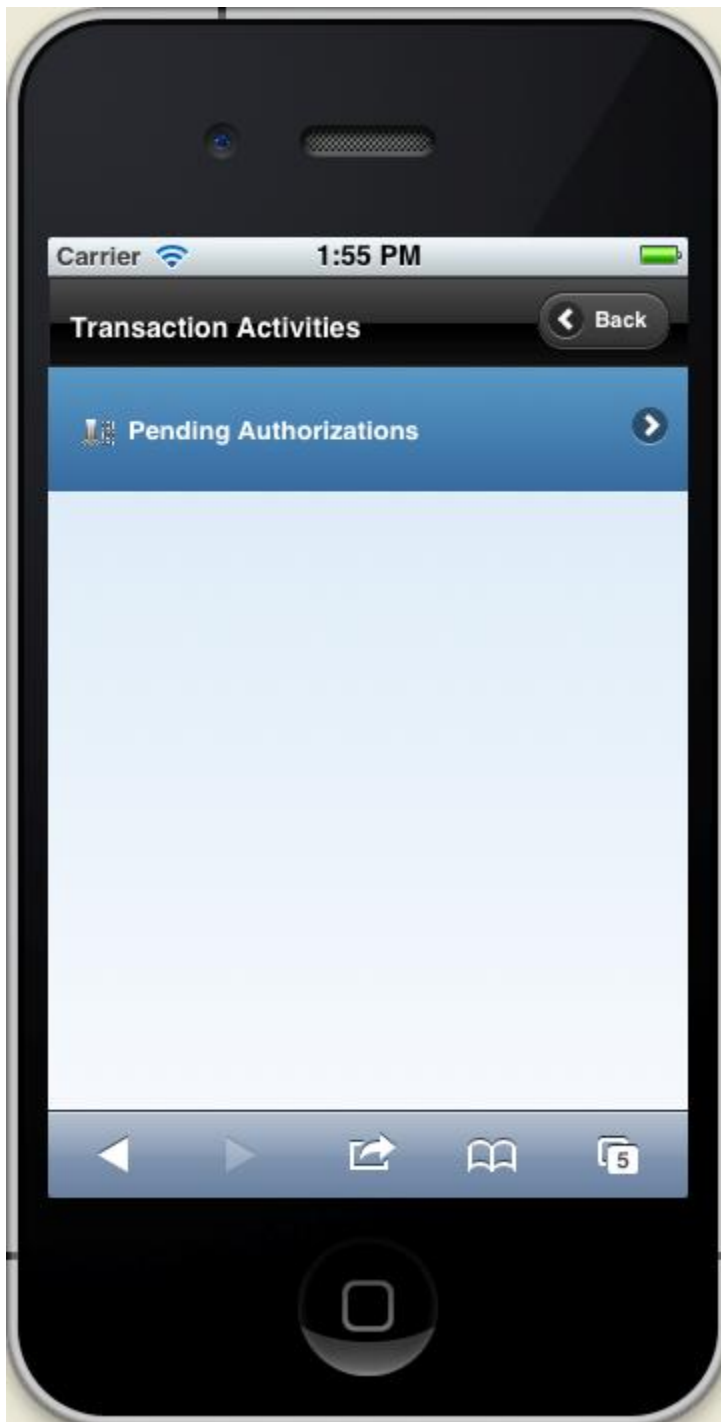
3. Click the **Pending Authorizations** transaction tab, as shown in above screen. The system displays **View Authorization Transactions** screen as shown below.

Note: Pending Authorizations transaction is available for only Corporate Users not Retail Users.

ORACLE

View Authorization Transactions

Field Description

Field Name	Description

ORACLE®
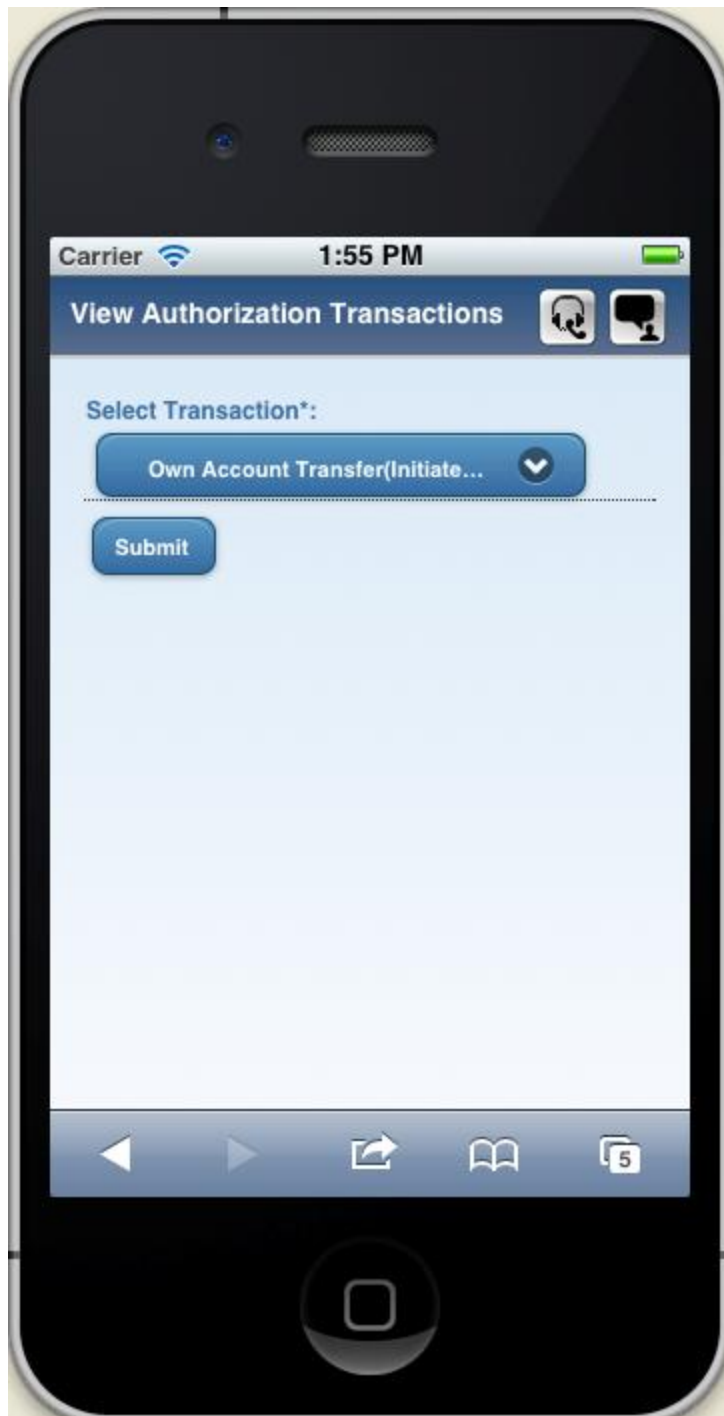
Field Name	Description
Select Transaction	[Mandatory, Dropdown]
	Select the transactions available for the user from the dropdown list.

4. Select any transaction to be authorized or rejected.

5. Click the **Submit** button. The system displays **Transaction for Authorization** screen.

ORACLE

Pending Authorizations

View Pending Authorization

Transaction:
Own Account Transfer

E-Banking Reference No:
116186428440372

Status:
Initiated

Created By:
MICORP1

Created On:
01-05-2012 16:29:31

Updated By:
MICORP1

Updated On:
01-05-2012 16:29:31

[Authorize] [Reject] [Send To Modify] [Cha

ORACLE

Field Description

Field Name	Description
Search by Reference Number	
EBanking Reference Number	[Optional, Numeric,16] Type the e banking reference number of the transaction to be authorized.
Status	[Optional, Dropdown] Select the Status of the transaction from the dropdown list.
Transaction heading selected in the previous screen	
Initiator	[Optional, Alphanumeric,20] Type the user id of the initiator of the transaction.
Reference Number	[Display] This field displays the user reference number of the transaction.
Created By	[Display] This field displays the user who has created or initiated that transaction.

6. Enter the relevant data and Click the **Search** button to search the transaction as per the search criteria.

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Field Description

Field Name	Description
Transaction	[Display] This field displays the type of the transaction to be authorized
E-Banking Reference Number	[Display] This field displays the e-banking reference number of the transaction.
Status	[Display] This field displays the current status of the transaction.
Created By	[Display] This field displays the user who has created or initiated that transaction.
Created On	[Display] This field displays the date and time when the transaction was created.
Updated By	[Display] This field displays the user who has last updated that transaction.
Updated On	[Display] This field displays the date and time when the transaction was last updated.

7. Click the **Authorize** button to authorize that transaction. The system displays **Pending Transactions - Verify** screen as shown below.
   OR
   Click the **Send To Modify** button to send the transaction back for modification. The system displays the Verify Authorization screen.
   OR
   Click the **Reject** button to reject that transaction.
   OR
   Click the **Change** button to go to the previous screen.

ORACLE®

Pending Transactions - Verify
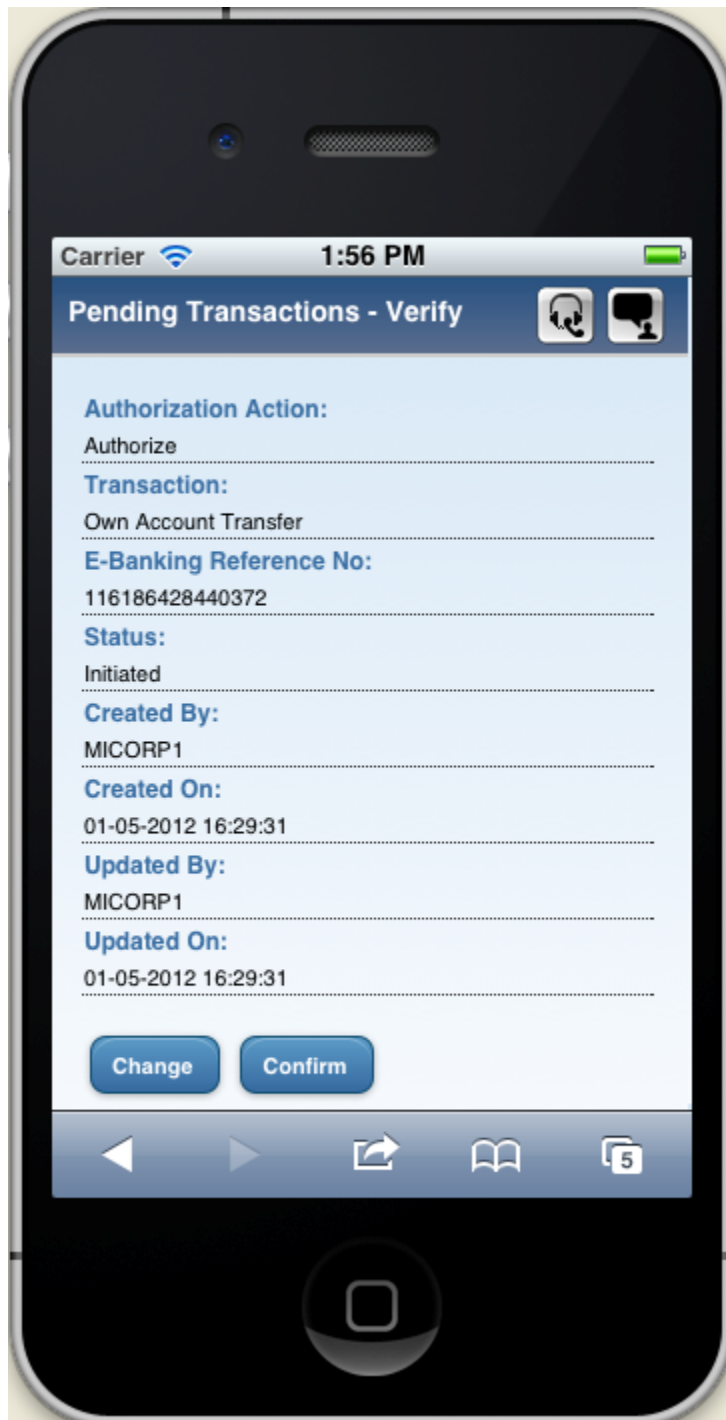
8. Click the **Confirm** button to authorize that transaction. The system displays confirmation screen for **Transaction for Authorization**.
OR
Click the **Change** button to navigate to the previous screen.

ORACLE

Pending Transaction – Confirm

ORACLE®
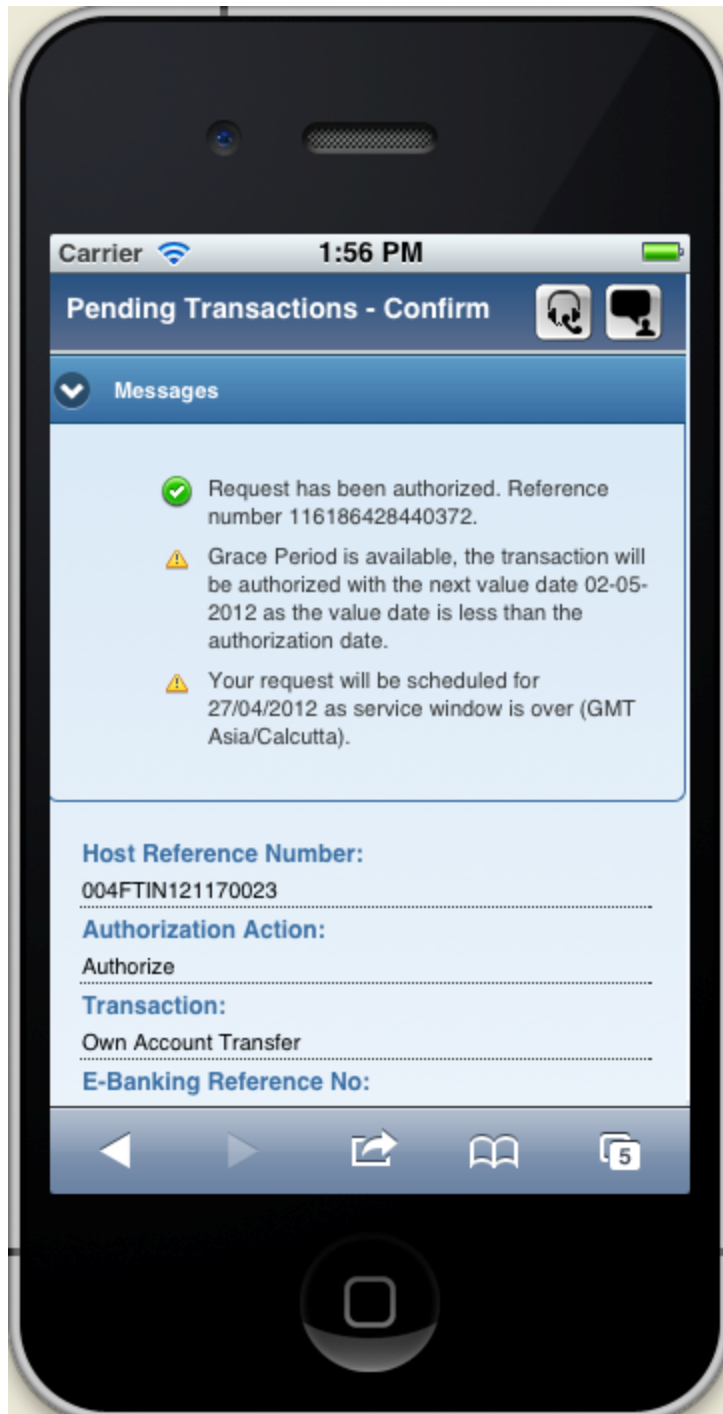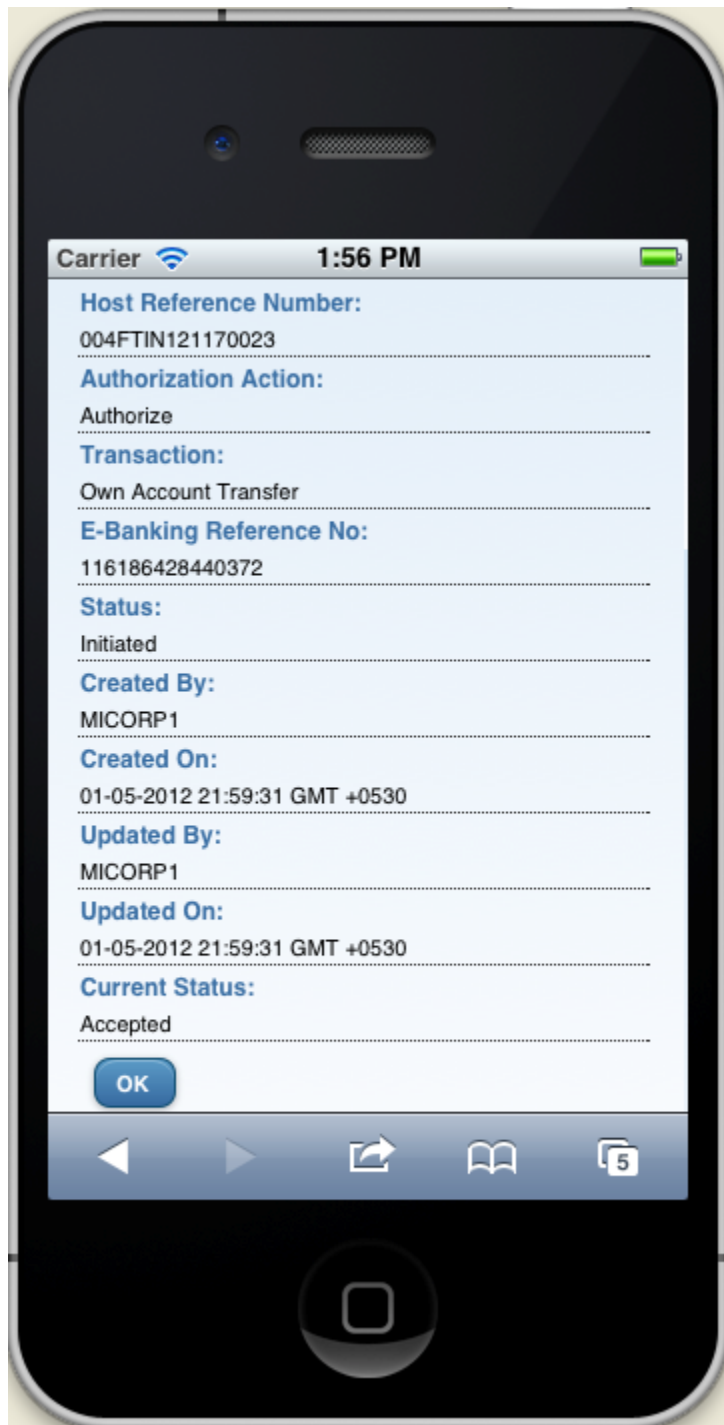
9. Click the **OK** button. The system displays initial **Transaction for Authorization** screen.

Note: If you choose to reject the transaction and click the Reject button in Transaction for Authorization screen then current status displayed in the above screen will be **Rejected by Authorizer.**

If you click the Send To Modify button in Transaction for Authorization screen then current status displayed in the above screen will be **Send for Modify.**

ORACLE®

22. Mailbox/Notifications

Mailbox allows you to submit a query through Mails to the bank through Mobile Banking. Once the Response has been posted by the Bank the customer is notified by the mail.

To access the Mailbox options

1. Log on to the browser based Mobile Banking application.

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22.1. Compose Message

2. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Mailbox** screen as shown below.

ORACLE

Mailbox
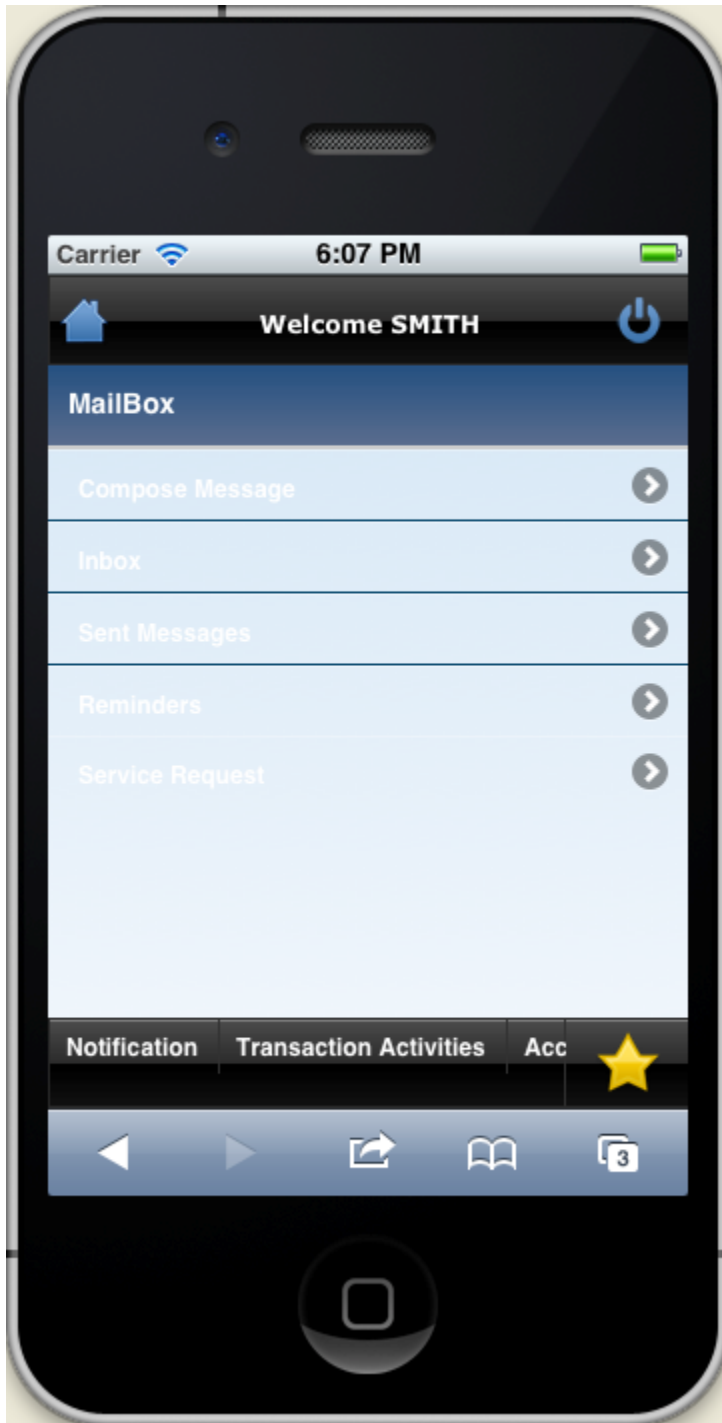
3. Click the **Compose Message** option. The system displays below **Compose** screen.

ORACLE®

Compose

ORACLE
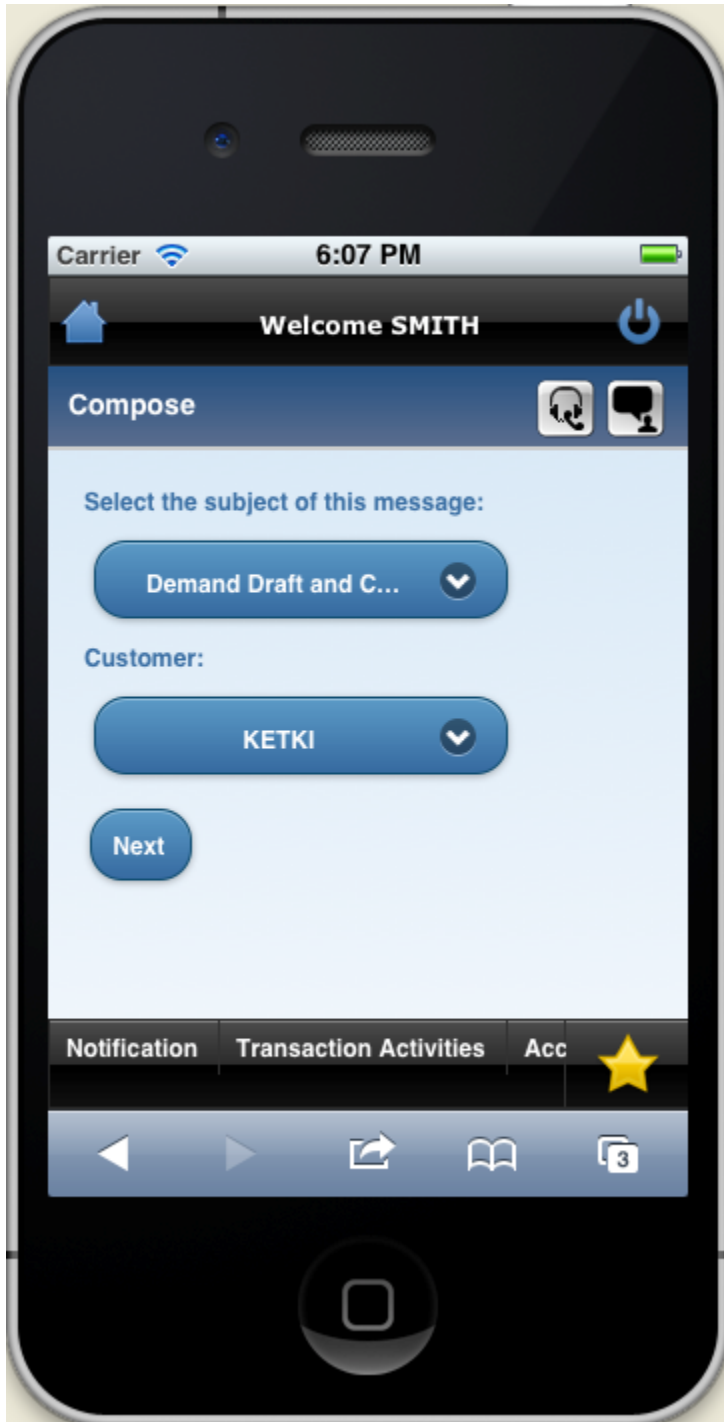
Field Description

Field Name	Description
Select Subject	[Mandatory, Dropdown] Select the messages subject from the dropdown.
Customer	[Mandatory, Dropdown] Select the customer from the dropdown.

4. Click the **Next** button. The system displays below screen.

ORACLE®
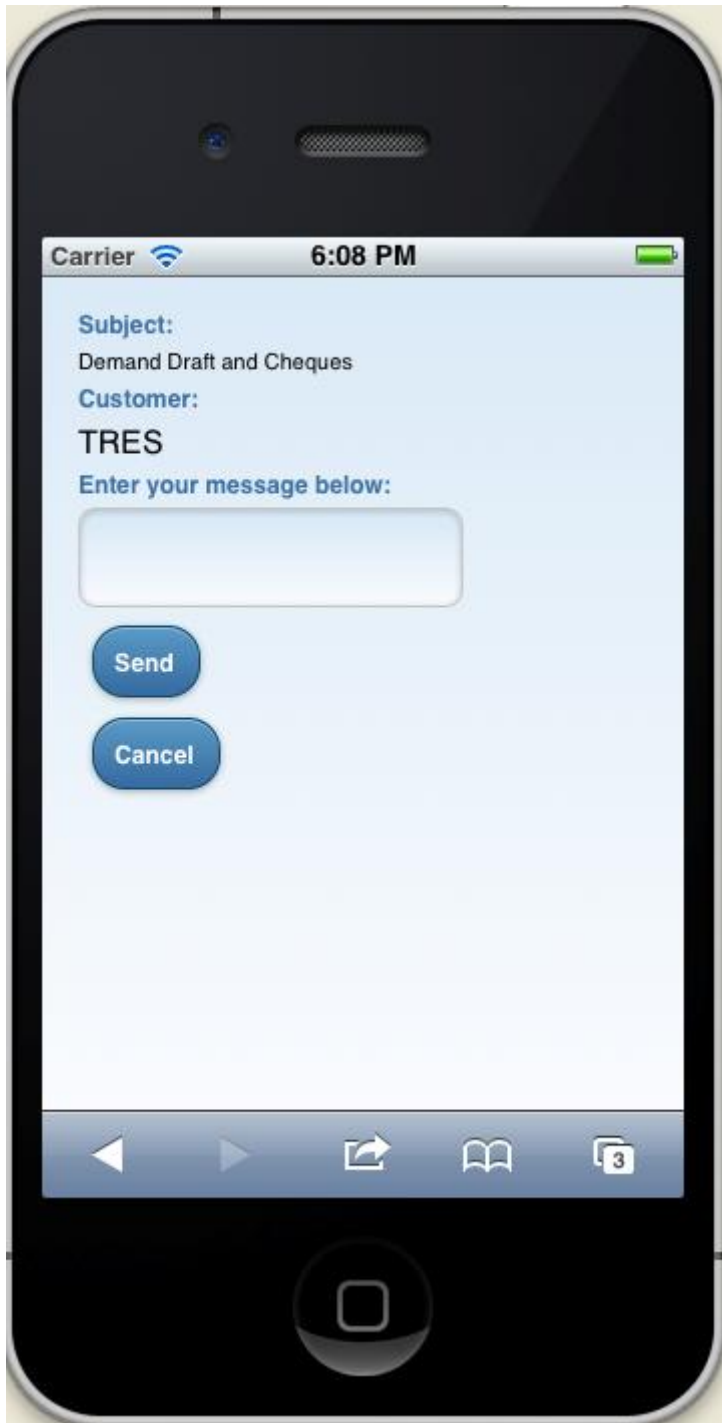
5. Type the Message

6. Click the Send button. The system displays below confirmation screen for message sent.

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ORACLE

22.2. Inbox
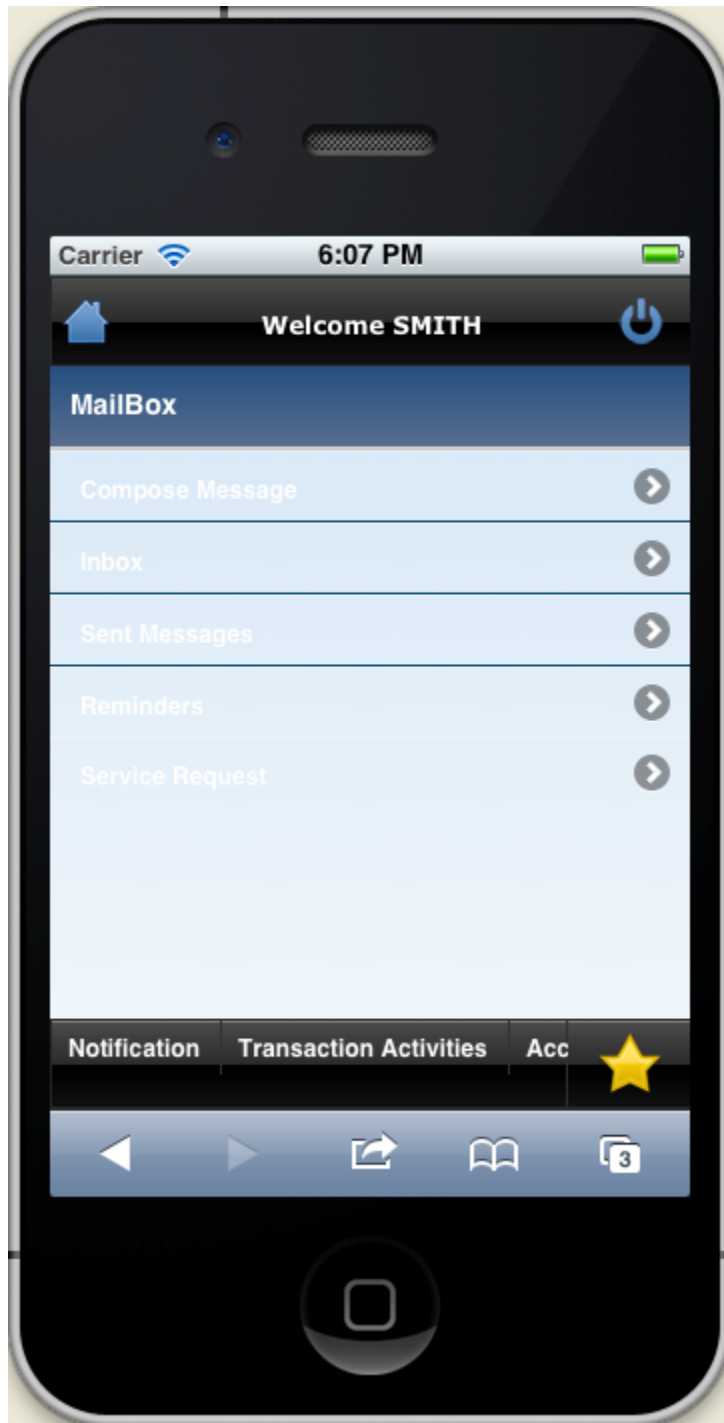
1. Click the **Inbox** option in the initial Notification screen as shown above. The system displays Inbox screen as below**.**

Inbox
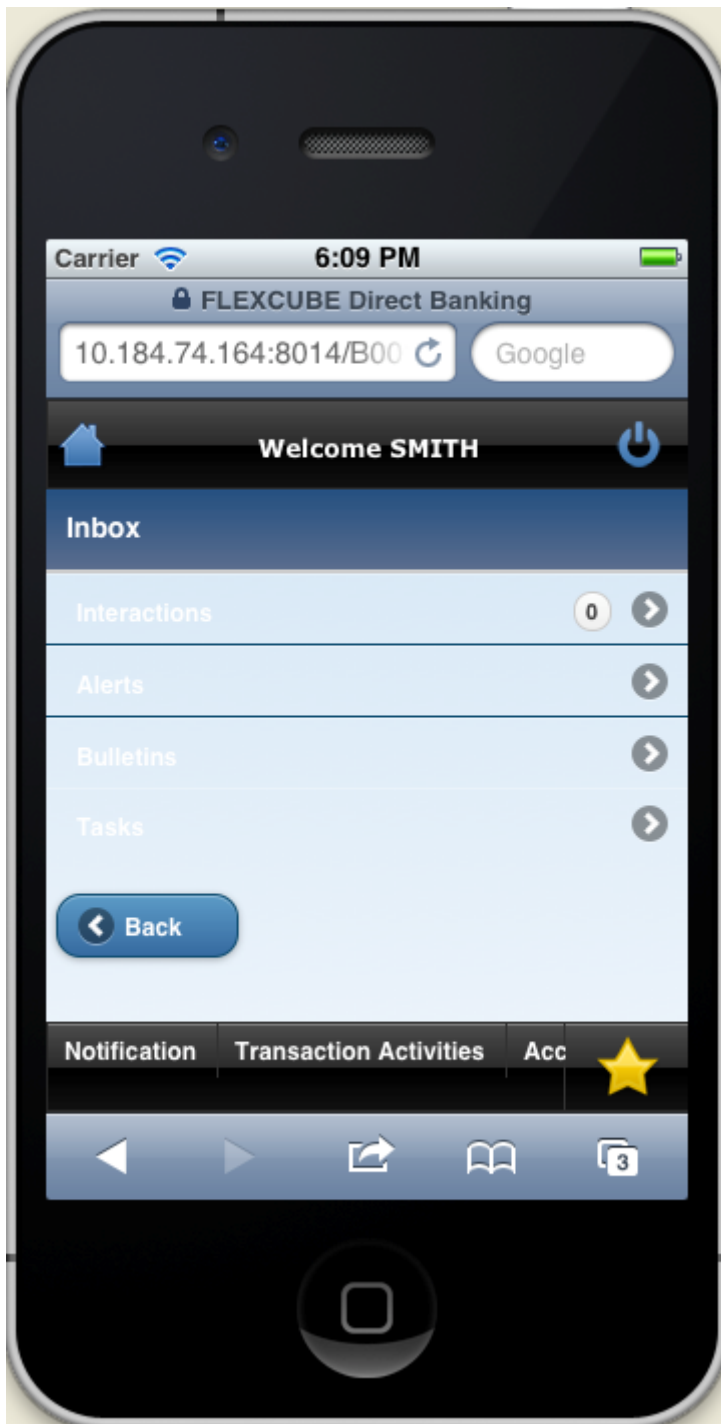
2. Click the Interactions option in order to view all the Interactions/Messages, as shown in below screen.

ORACLE
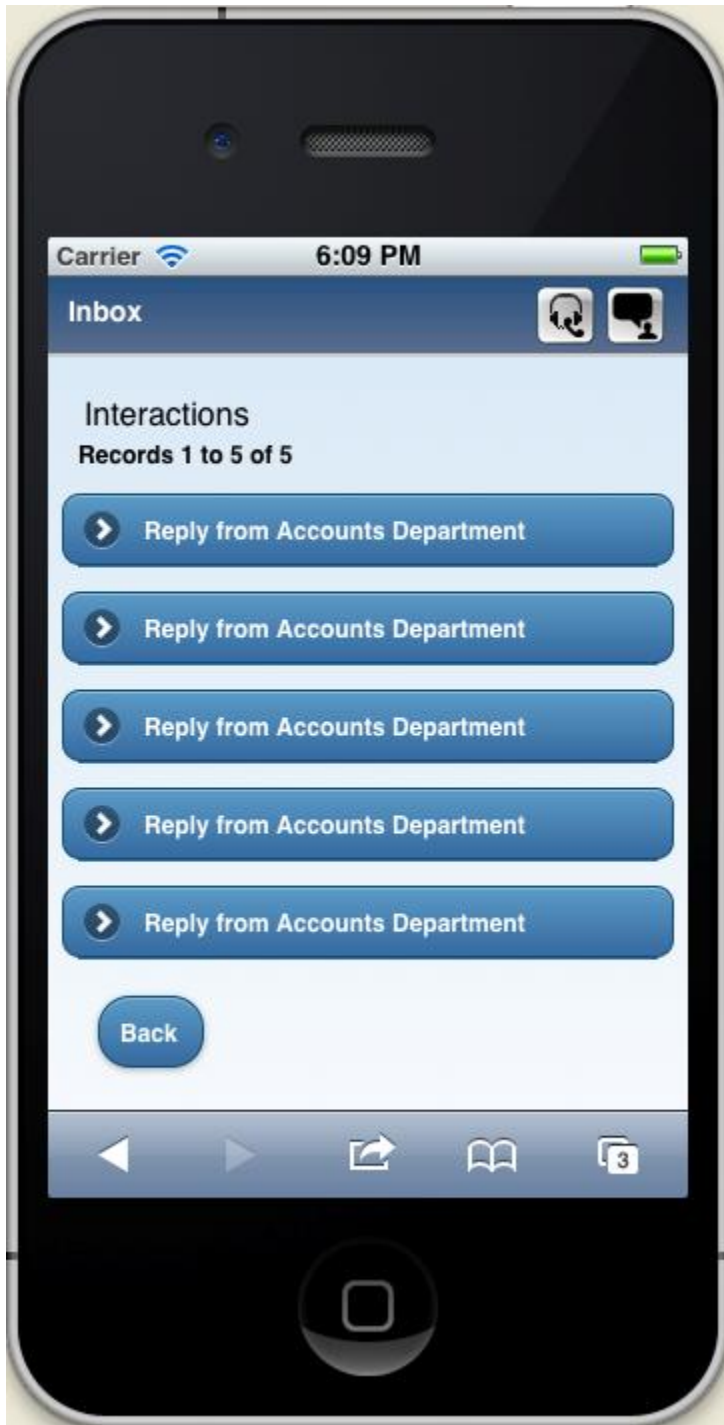
3. Click on any message tab to view that message, as shown below.

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4. Click the **More** button in above screen to view detailed message. The system displays message in **Message Details** screen as shown below.

ORACLE

Message Details

To:	Accounts Department
Expires:	19-07-2012 00:00:00
Subject:	Reply from Accounts Department

What is the use of credit card?

In response to

Sent By:	Accounts Department
Date:	19-04-2012 17:47:21
To:	004004344
Expires:	19-07-2012 17:47:21
Subject:	Reply from Accounts Department

hi sir, our bank offers u credit card ABCXXX

< Back   < Reply
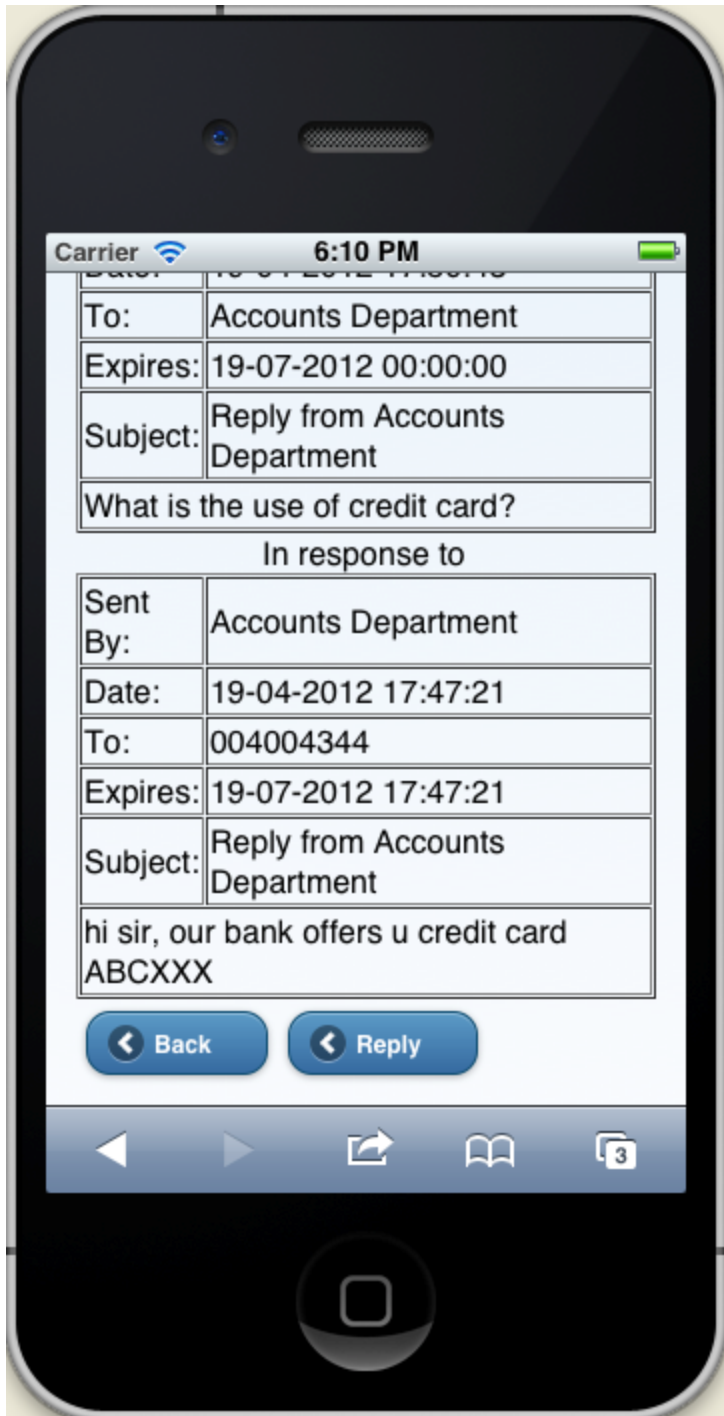
5.   Click the Back to navigate to the previous screen.

6.   Click the Reply in order to reply to that message.

ORACLE

23. 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 Reminder options**

1. Log on to the browser based Mobile Banking application.

ORACLE®

23.1. Register Reminder
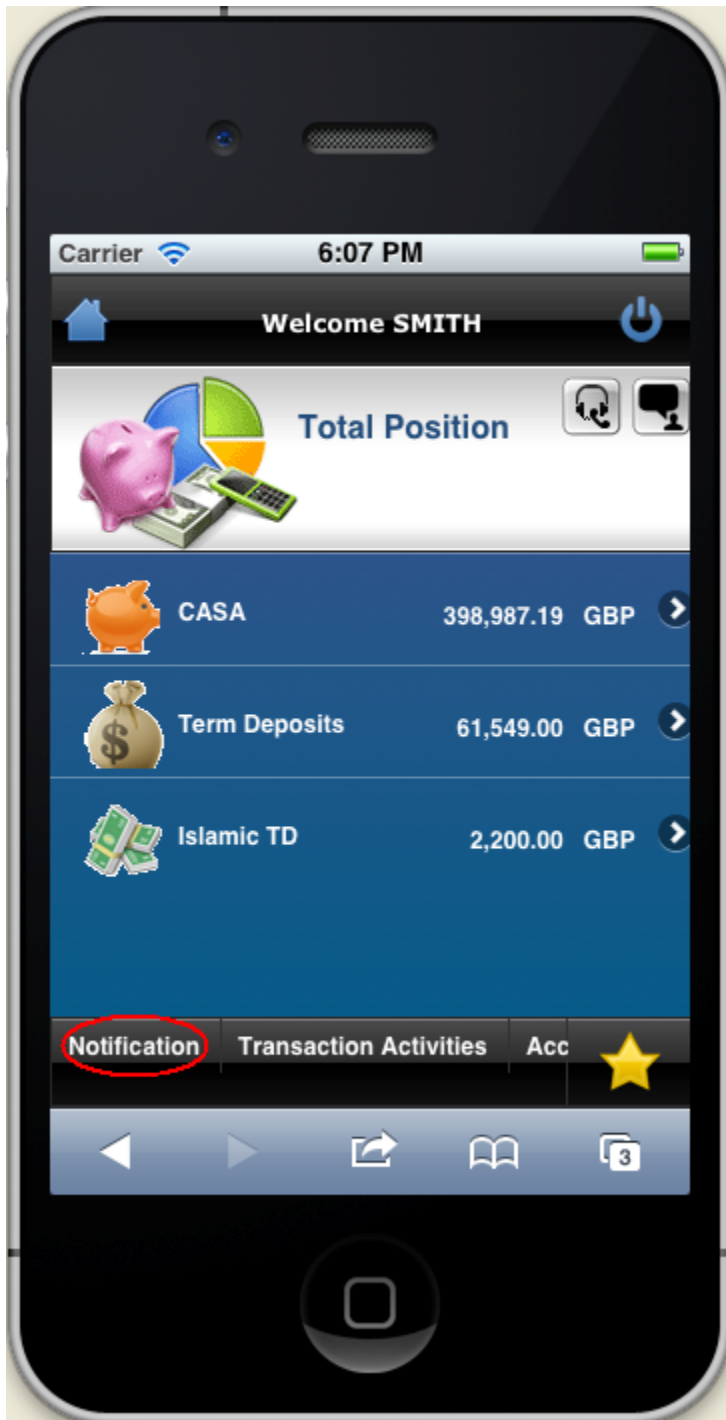
1. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Mailbox** screen as shown below.

ORACLE®

Mailbox
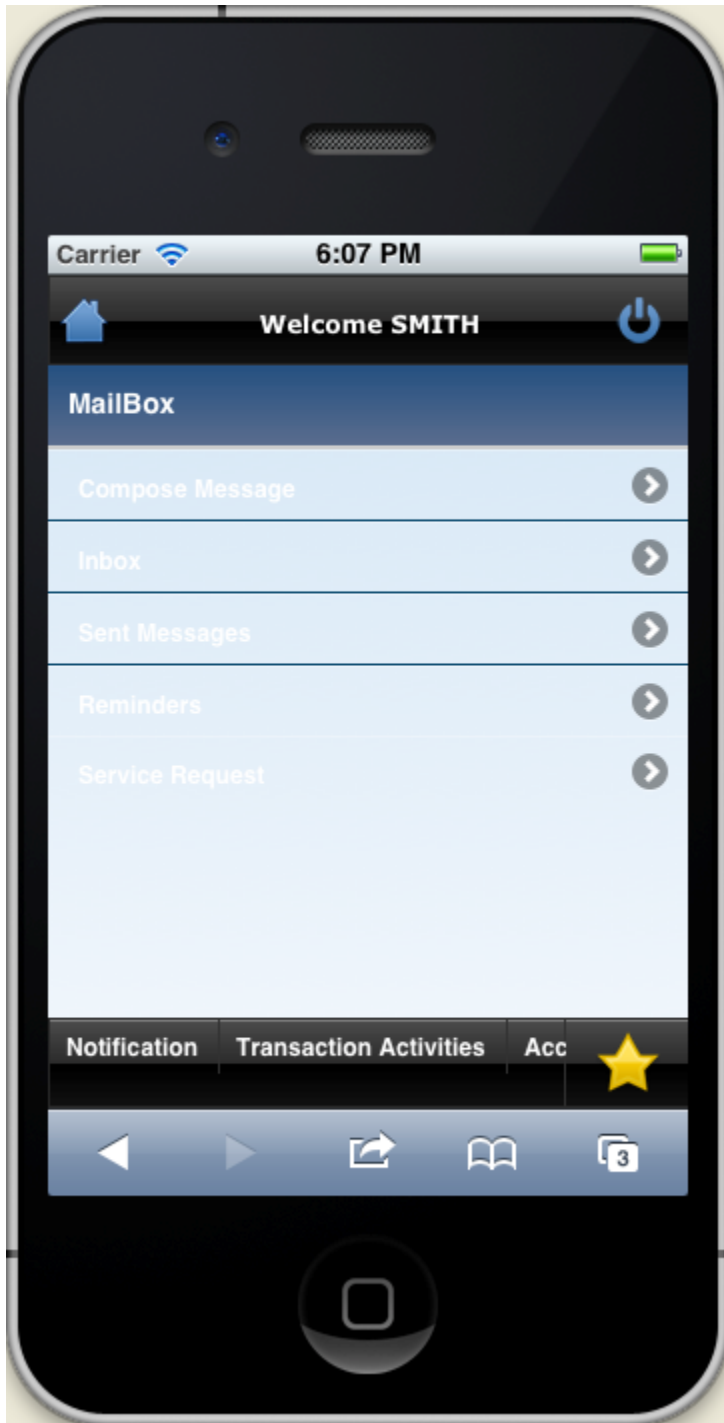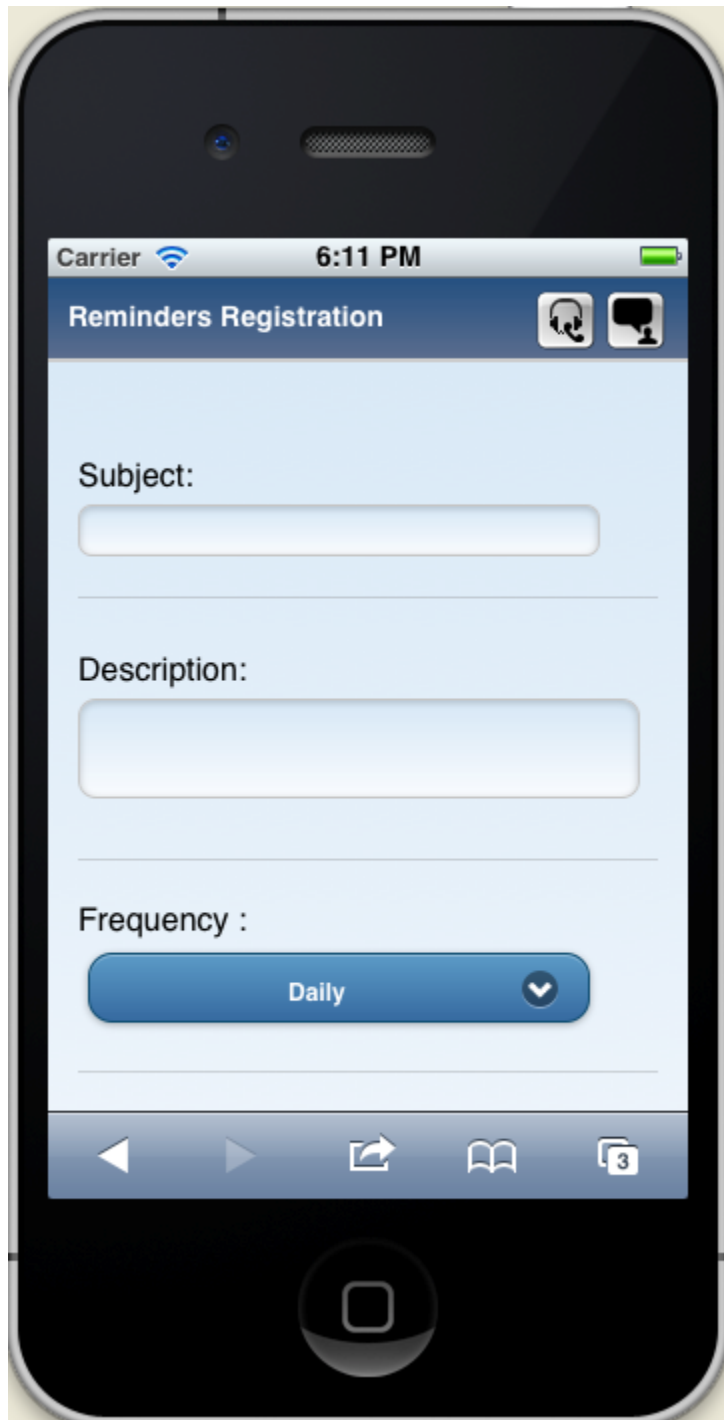
2. Click the Reminders option. The system displays **Reminder Schedule** screen as shown below.

ORACLE®

Reminder Schedule

3. Click the **Register Reminder** button. The system displays below Reminder Registration screen.

ORACLE®

Reminder Registration

ORACLE®

Carrier 6:11 PM

Frequency :

Daily

Start Date:

End Date:

Cancel   Register

ORACLE

Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric]
	Type the reminder subject.
Description	[Optional, Alphanumeric]
	Type the description for reminder.
Frequency	[Mandatory, Dropdown]
	Select the frequency from the dropdown.
Start Date	[Mandatory, Date Picker]
	Select the start date from the date picker.
End Date	[Mandatory, Date Picker]
	Select the end date from the date picker.

4. Click the **Register** button. The system displays **Reminder Registration – Verify** screen as shown below.

ORACLE®

Reminder Registration – Verify

ORACLE®

5. Click the **Confirm** button. The system shows below confirm screen for reminder registration**.**

ORACLE®

Reminders

Description:

Reminder set for demand draft

Frequency :

Daily

Start Date:

28-04-2012

End Date:

26-05-2012

OK

23.2. View Reminder

1. Clcik the Today/Week/Month tab in the initial Reminders screen as shown below, in order to view the already registerd reminders for the respective reminder. Below is shown for Week tab.

ORACLE
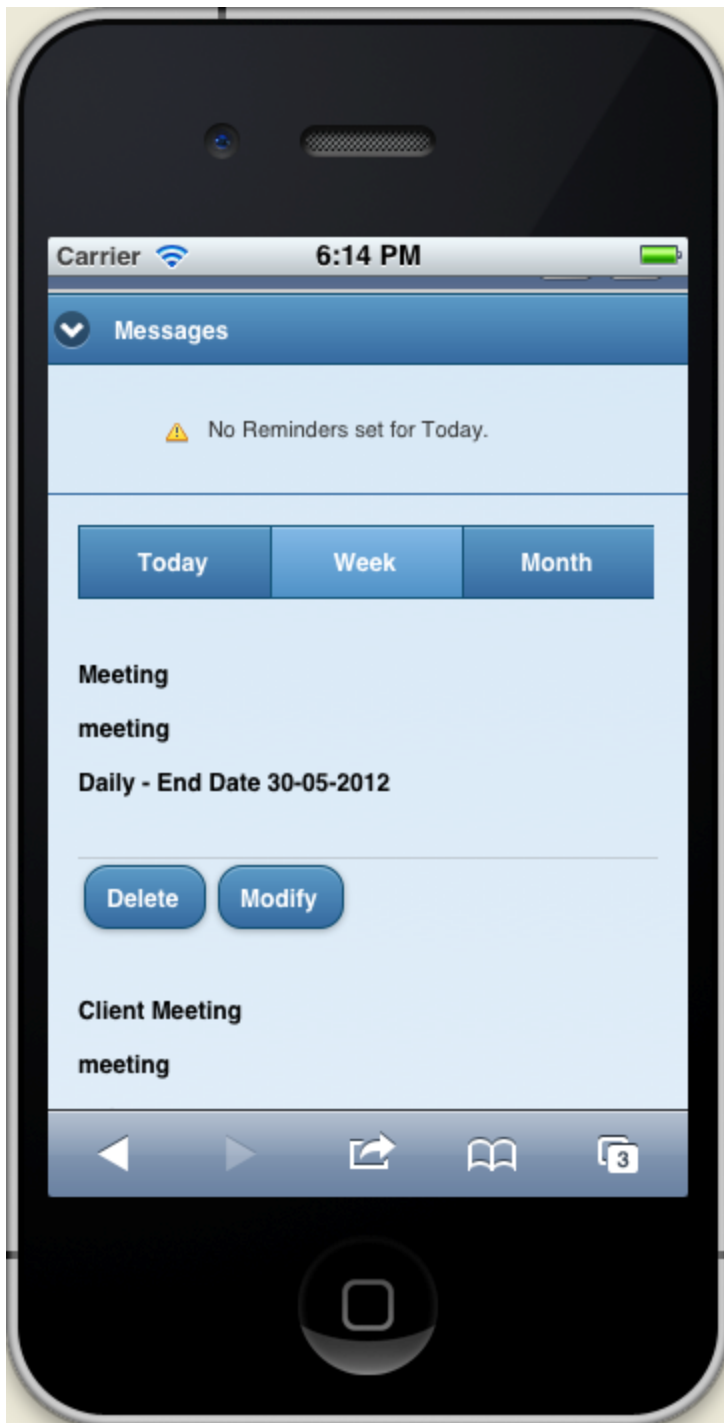
2. Click the Delete/Modify button in order to delete or modify that particular reminder.

ORACLE®

24. 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 browser based Mobile Banking application.

ORACLE®

2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.

ORACLE

Cards
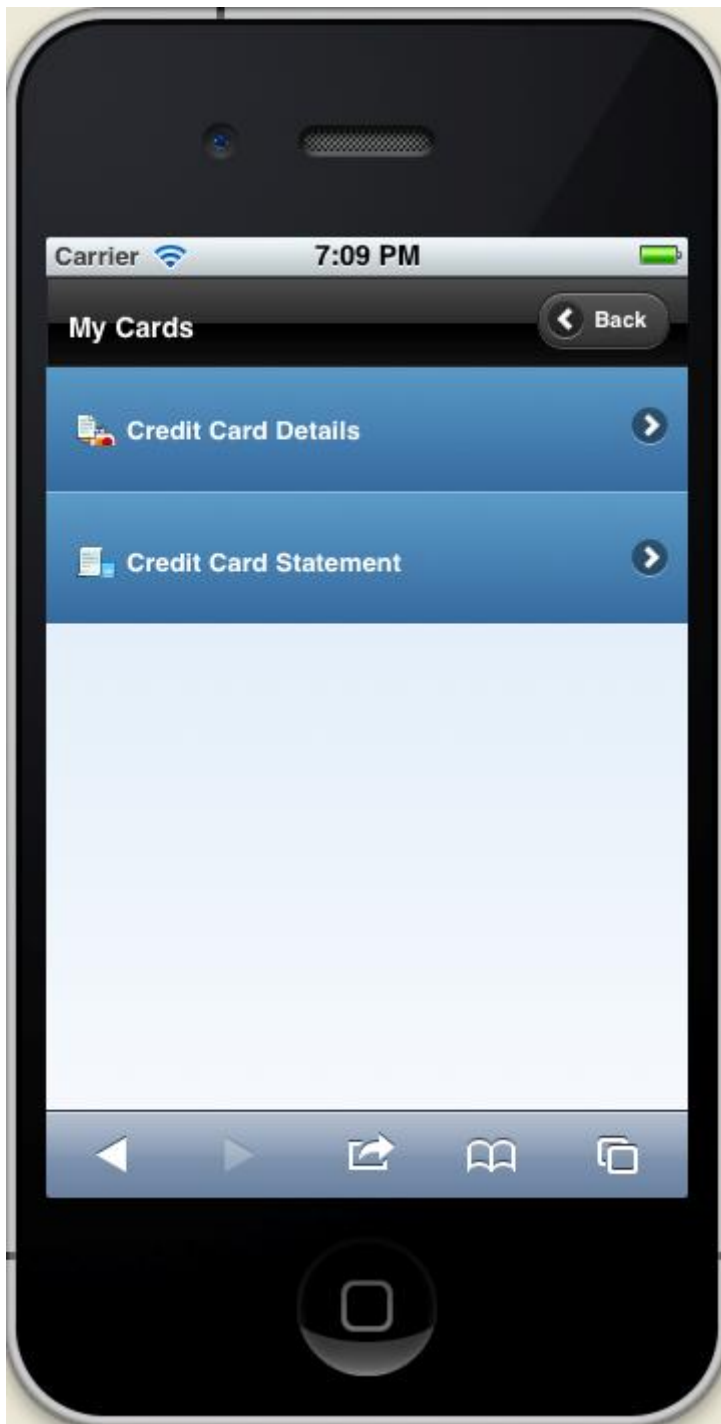
3. Click the **Credit Card Details** transaction tab, as shown in above screen. The system displays **Credit Card Details** screen as shown below.

ORACLE

Credit Card Details

Field Description

Field Name	Description

ORACLE
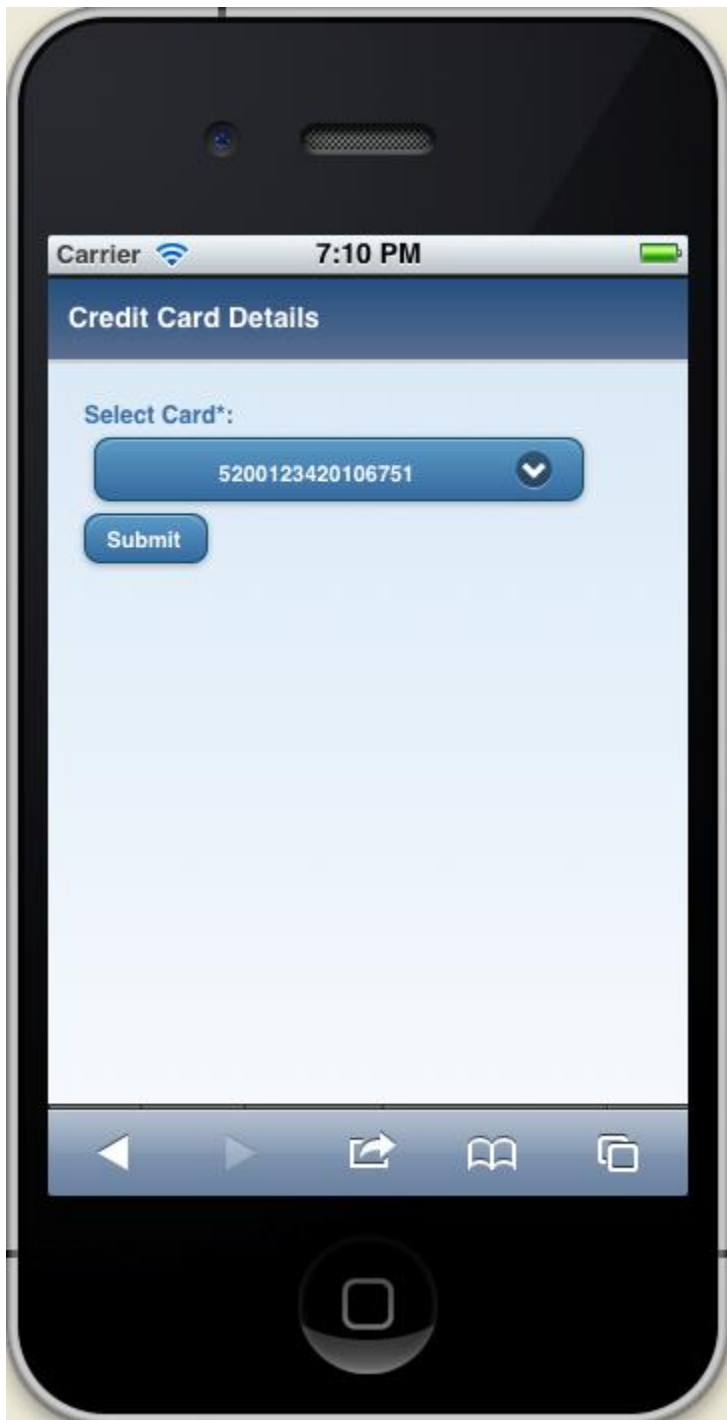
Field Name	Description
Select Card	[Mandatory, Dropdown]
	Select the card from the cards available in the dropdown list.

4. Select the Card Number from the dropdown list.

5. Click the **Submit** button. The system displays that card details in the **Credit Card Details** screen.

ORACLE

Credit Card Details

Credit Card Details

Card Number:
5200123420106751

Product Name:
GOLD REWARDS

Expiry Date:
23-Jan-2012

Reward Points Available:
1267

Total Credit Limit:
90,000.00 INR

Available Credit Limit:
70,000.00 INR

Total Cash Limit:
40,000.00 INR

Available Cash Limit:
40,000.00 INR

Total Unbilled Amount:
15,000.00 INR

Last Payment Date:

ORACLE®

Carrier 🛜	**7:10 PM** 🔋

70,000.00 INR

Total Cash Limit:

40,000.00 INR

Available Cash Limit:

40,000.00 INR

Total Unbilled Amount:

15,000.00 INR

Last Payment Date:

20-Mar-2010

Last Payment Amount:

23,000.00 INR

Payment Due Details:

Statement Date:

02-Mar-2010

Total Billed Amount:

5,000.00 INR

Payment Due Date:

20-Feb-2010

Mimimum Amount Due:

200.00 INR

[Back]

ORACLE®

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 of the credit card.
Expiry Date	[Display] This field displays the expiry date of the credit card.
Reward points available	[Display] This field displays the reward points for the credit card.
Total Credit limit	[Display] This field displays the total credit limit available to you.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit available to you.
Available Cash Limit	[Display] This field displays the available cash limit available to you.
Total unbilled Amount	[Display] This field displays the total unbilled amount.
Last payment date	[Display] This field displays the date of the last payment done.
Last payment amount	[Display] This field displays the amount of the last payment done.
Payment due details	
Statement date	[Display] This field displays the statement date of the credit card.
Total Billed Amount	[Display] This field displays the total amount billed.
Payment Due Date	[Display] This field displays the due date for the payment.

ORACLE®

Field Name	Description
Minimum Amount Due	[Display] This field displays the minimum amount due for the current bill.

6. Click the **Back** button to go back to the previous screen.

ORACLE®

25. 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 browser based Mobile Banking application.

ORACLE®

2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.

ORACLE®
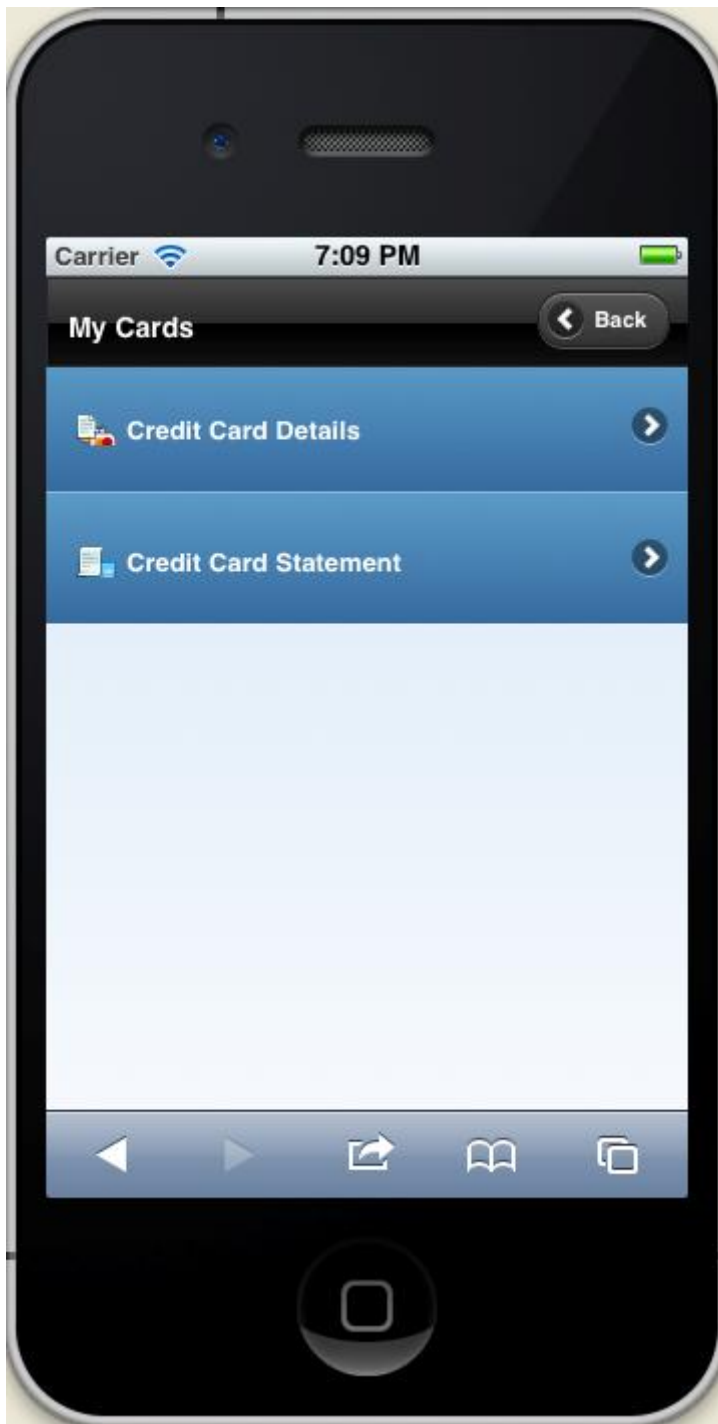
Cards

3. Click the **Credit Card Statement** transaction tab, as shown in above screen. The system displays **Credit Card Statement** screen as shown below.

ORACLE

Credit Card Statement

ORACLE

Field Description

Field Name	Description
Card Number	[Mandatory, Drop-Down]
	Select card number from the drop down list for which statement is to be viewed.
Month	[Mandatory, Drop-Down]
	Select month from the drop down list for which statement is required.
Year	[Mandatory, Drop-Down]
	Select year from the drop down list for which statement is required.

4. Click the **Submit** button. The system displays the credit card statement in the **Credit Card Statement** screen.

ORACLE®

Credit Card Statement
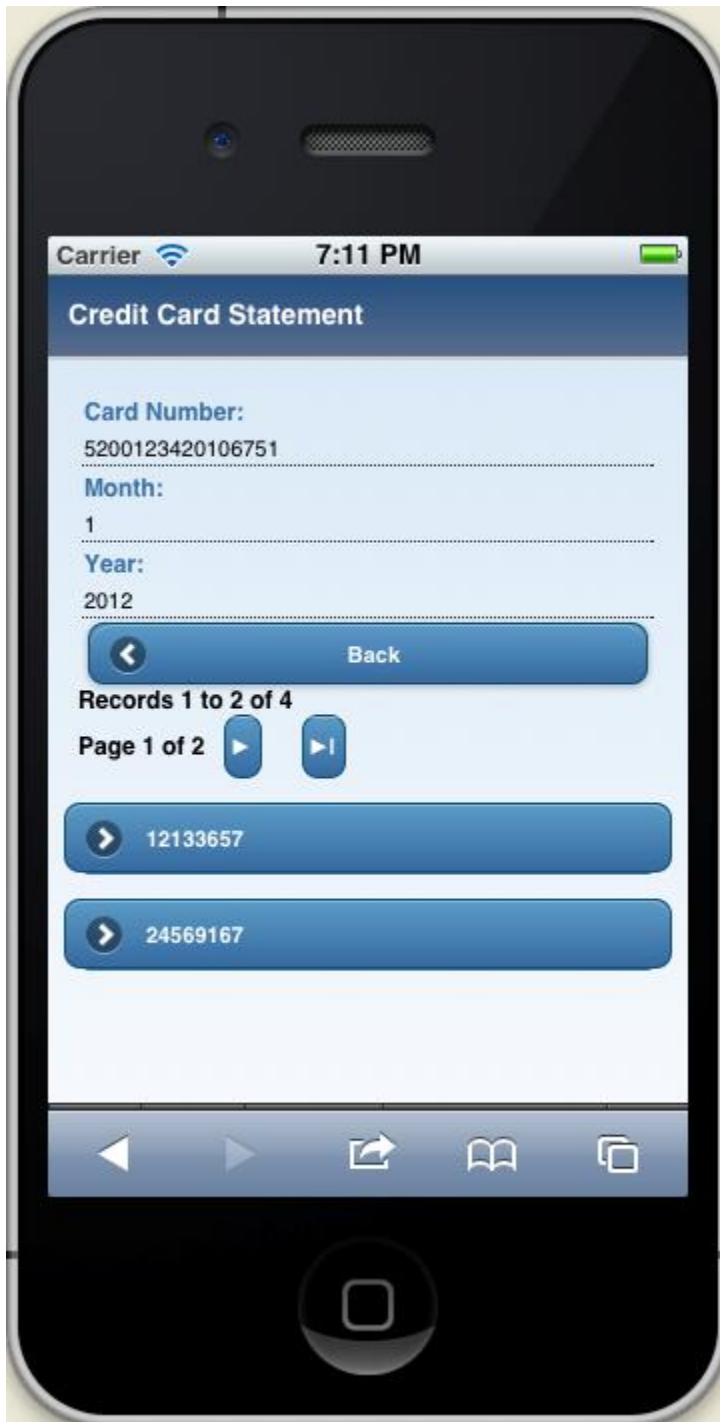
5. Click any of the transaction number tab, to view its transaction details, as shown in below screen.
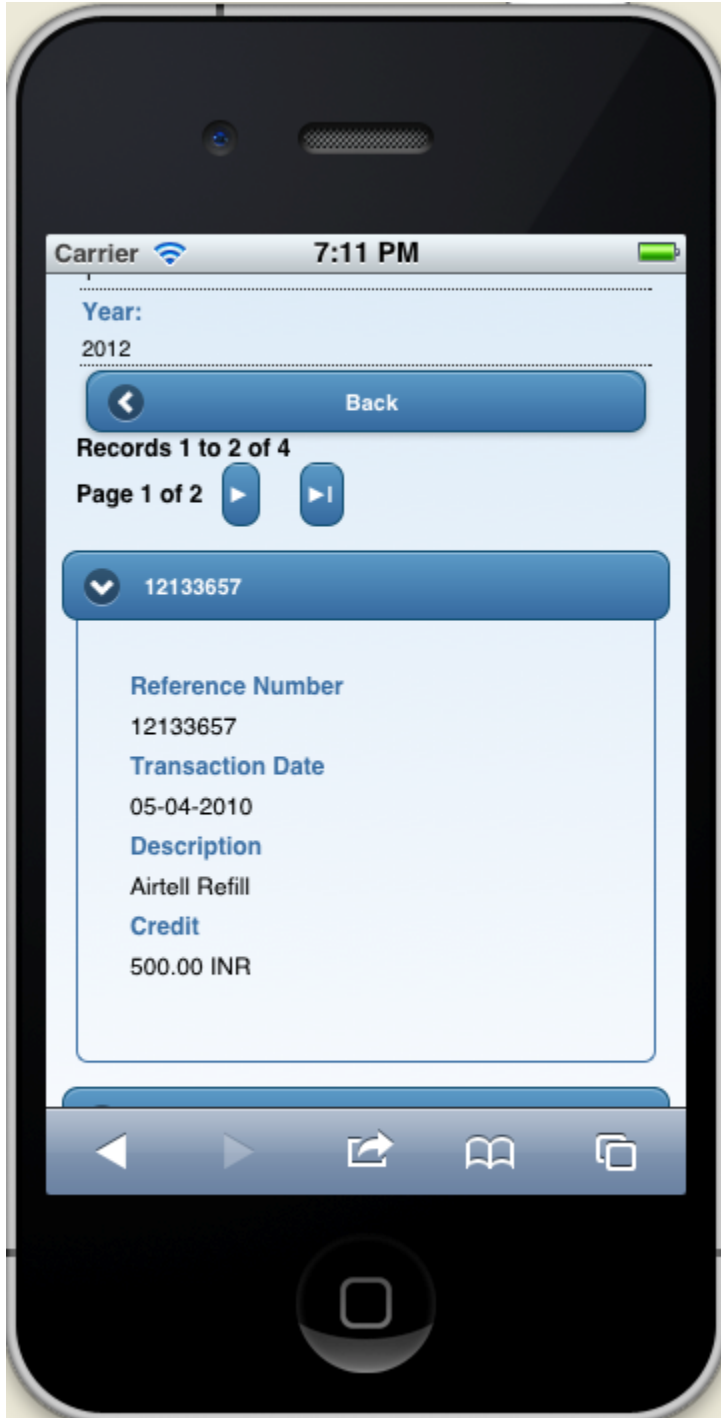
ORACLE®

Credit Card Statement

ORACLE

Field Description

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

6. Click the **Back** button to return to the previous screen.
   OR
   Click the pagination buttons **|< , < ,>, >|** to view the first, previous, next or last page of records

ORACLE®

26. Change Password

This menu enables you to change his login or transaction password.

To change the password

1. Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Services** menu in the menu bar as encircled above. The system displays Services transaction in **Services** screen as shown below.

ORACLE®

Customer Services
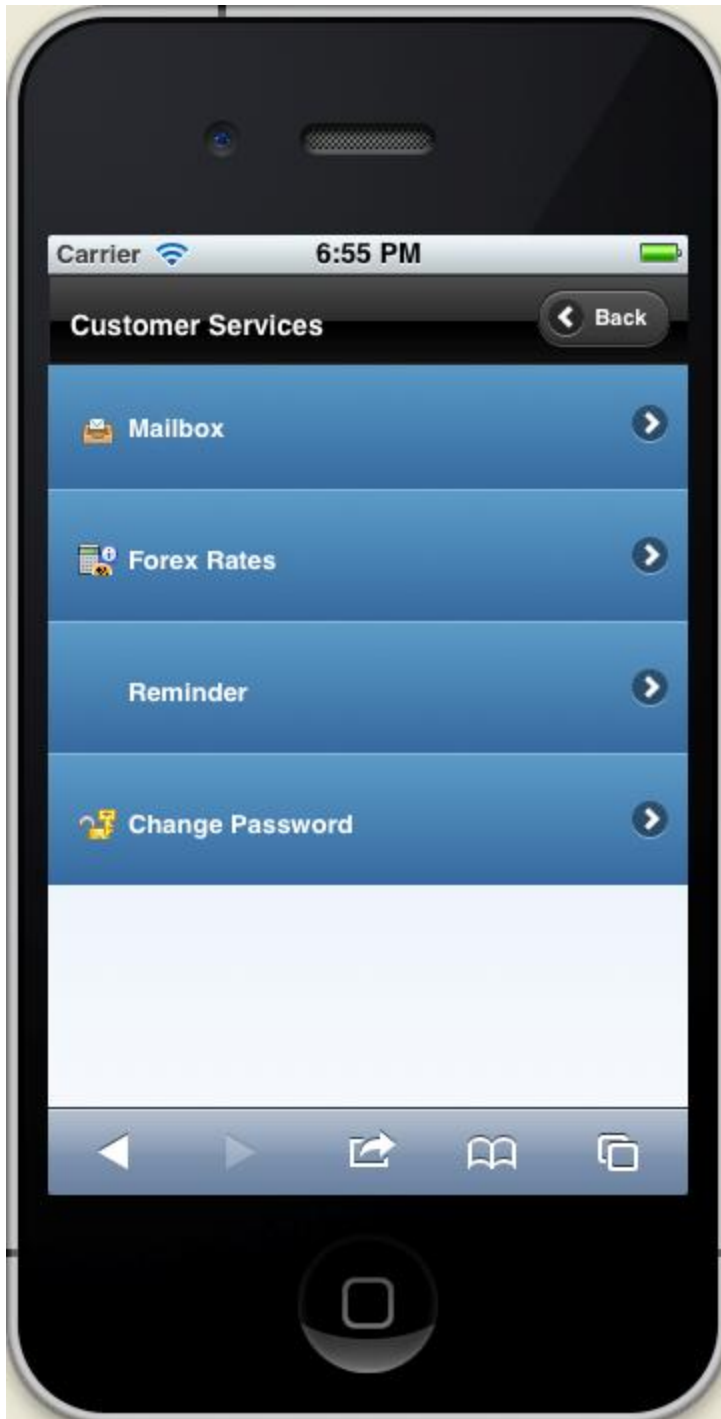
3. Click the **Change Password** tab, as shown in above screen. The system displays **Change Password** screen as shown below.

ORACLE®

Change Password

Field Description

Field Name	Description

Field Name	Description
User ID	[Display] This field displays your User Id.
Password type	[Mandatory, Dropdown] Select the Login or Transaction password which is to be changed.

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

Change Password

ORACLE®

Change Password

User Id:
SAILBROW

Password Type:
Transaction Password

Existing Password*:

New Password*:

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 character :
-- Lowercase alphabets
-- Uppercase alphabets

ORACLE

New Password*:

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 character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Must contain one of the following as last character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Can contain 5 successive characters.
Can contain 5 repetitions.

Change

Back

Field Description

Field Name	Description
Existing Password	[Mandatory] Type your existing Password.

ORACLE®
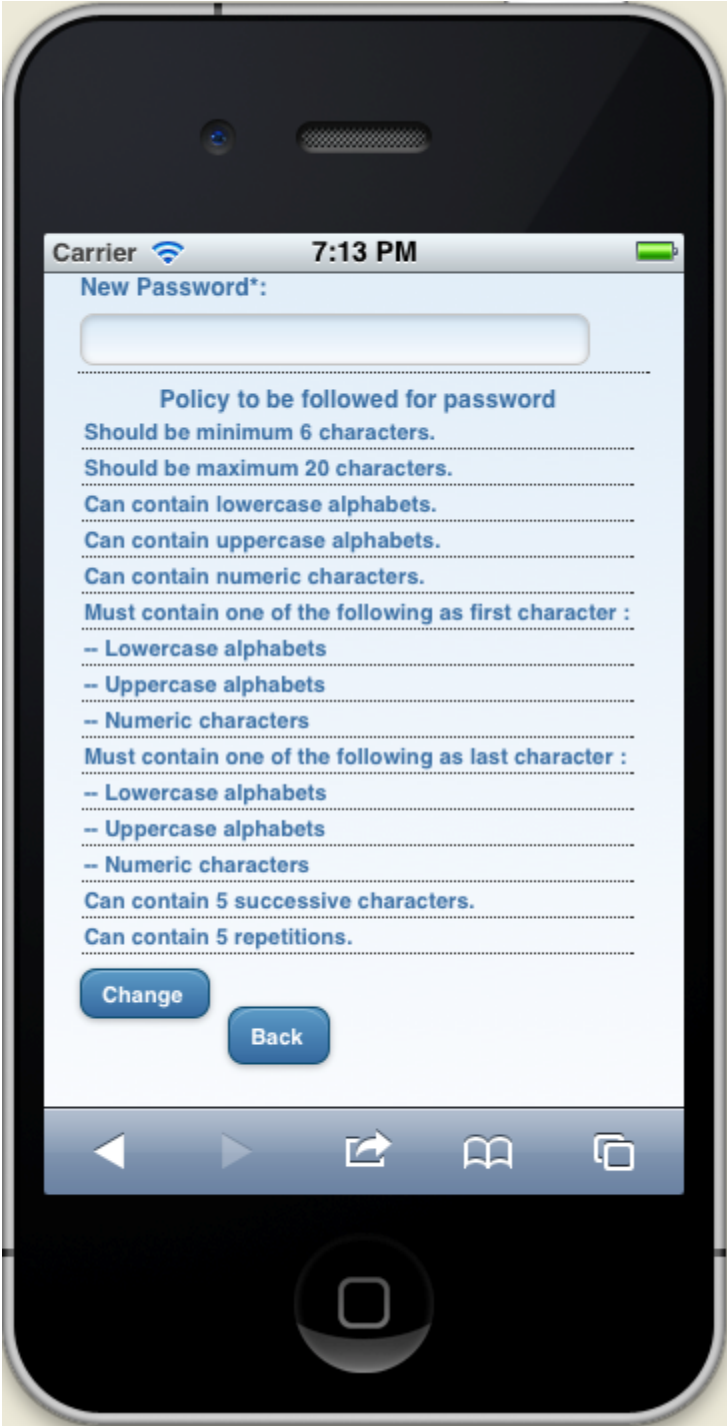
Field Name	Description
New Password	[Mandatory] Type your New Password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.

5. Click the **Back** button to go to the previous screen.
   OR
   Click the **Change** button to go to the verification screen. The system displays
   Verification – Change Password screen

ORACLE®

Verification – Change Password
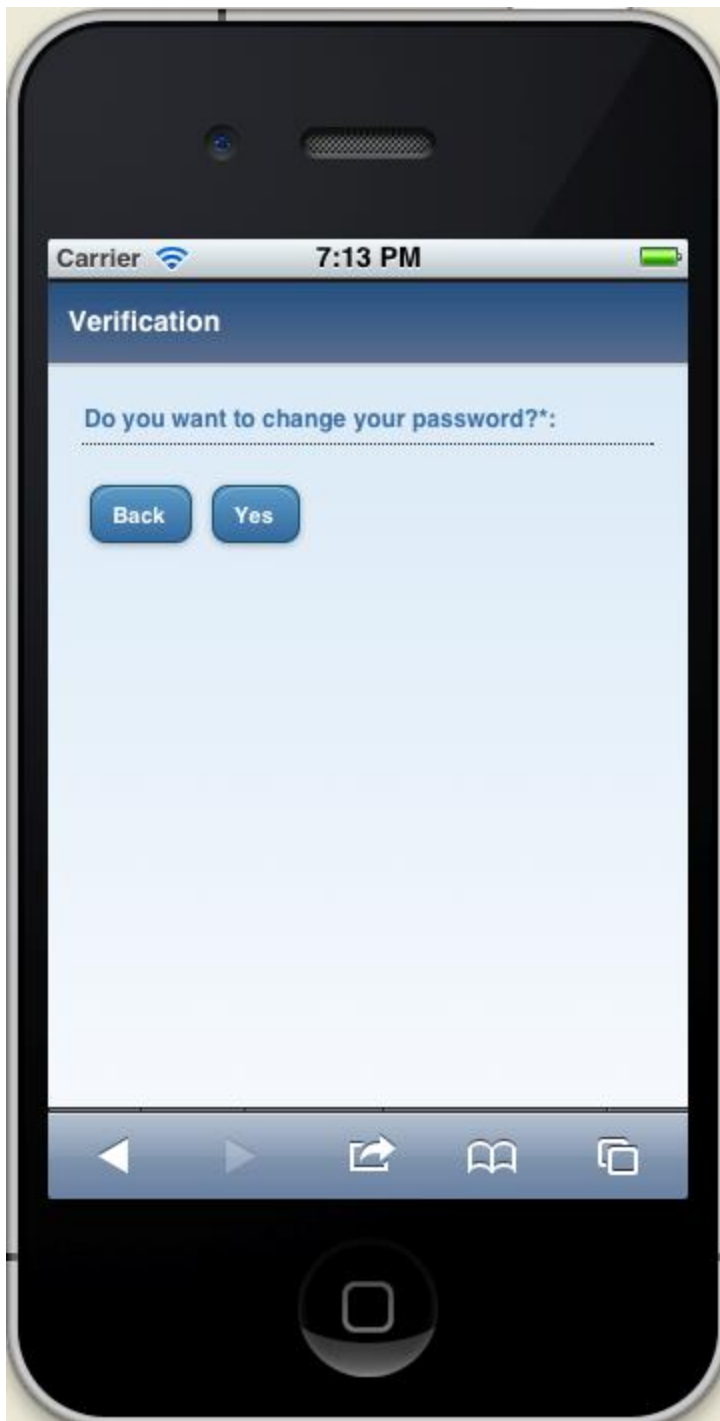
6. Click the **Back** button to change the input.
   OR
   Click the **Yes** button to go to the confirmation screen. The system displays **Confirmation – Change Password** screen.

Confirmation – Change Password

ORACLE

Carrier 🛜   7:13 PM

Confirmation

Your password has been changed successfully:

[OK]
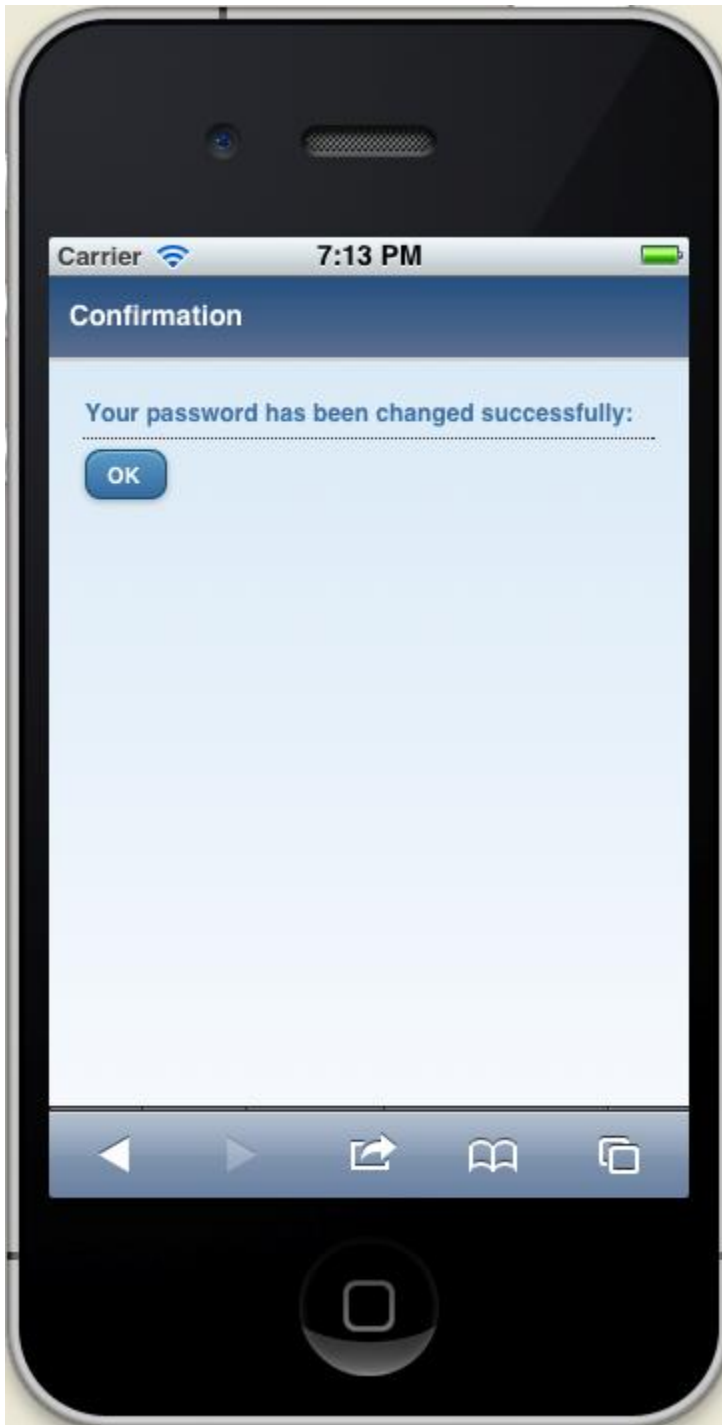
7. Click the **OK** button. The system displays initial **Change Password** screen.

ORACLE

27. Deposit Details

This option is provided to enable you to view the details of Term Deposit Accounts. Deposit Details displays the list of all Term Deposit accounts with details, under all the customer id's linked to your login user id.

To view the TD Details

1. Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Deposits** menu in the menu bar as encircled above. The system displays deposits transactions in **Deposits** screen as shown below.

ORACLE
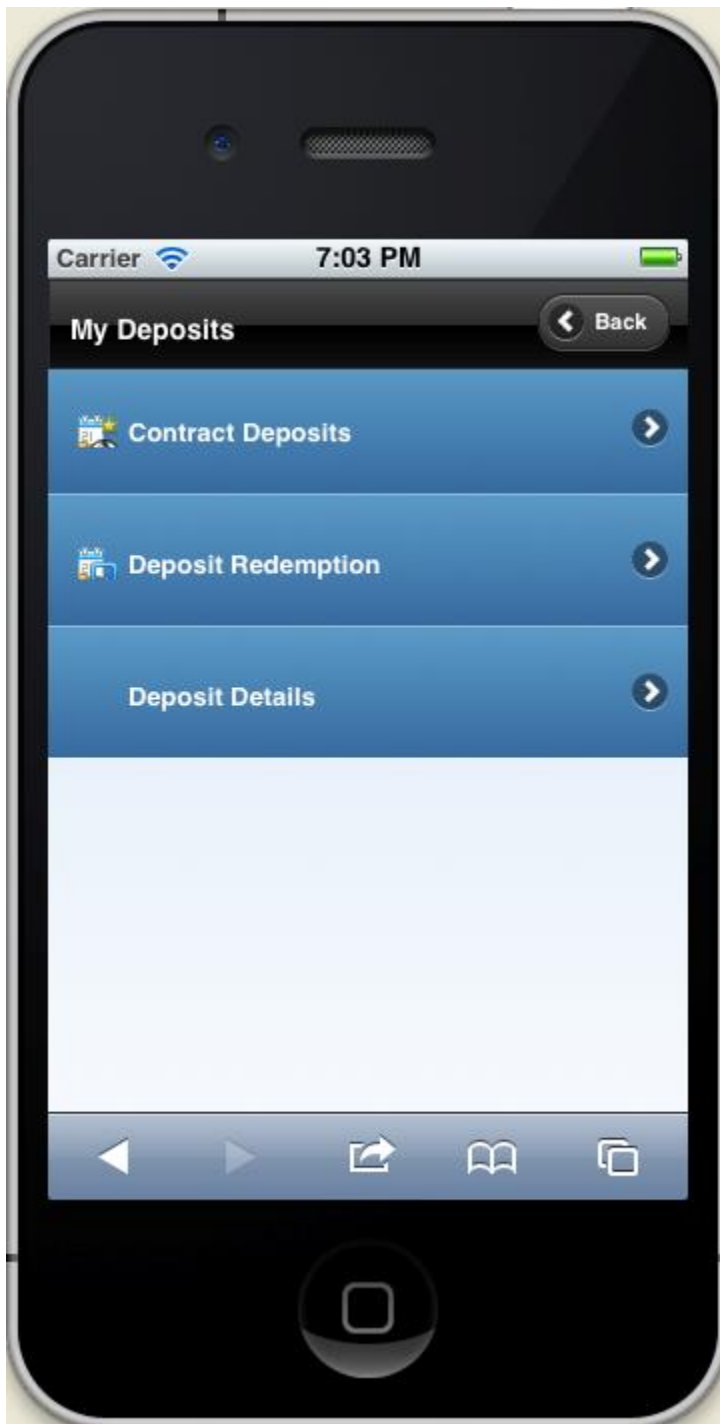
Deposits

3. Click the **Deposit Details** transaction tab, as shown in above screen. The system displays **Deposit Details** screen as shown below.

ORACLE

Deposit Details

Field Description

Field Name	Description

ORACLE®
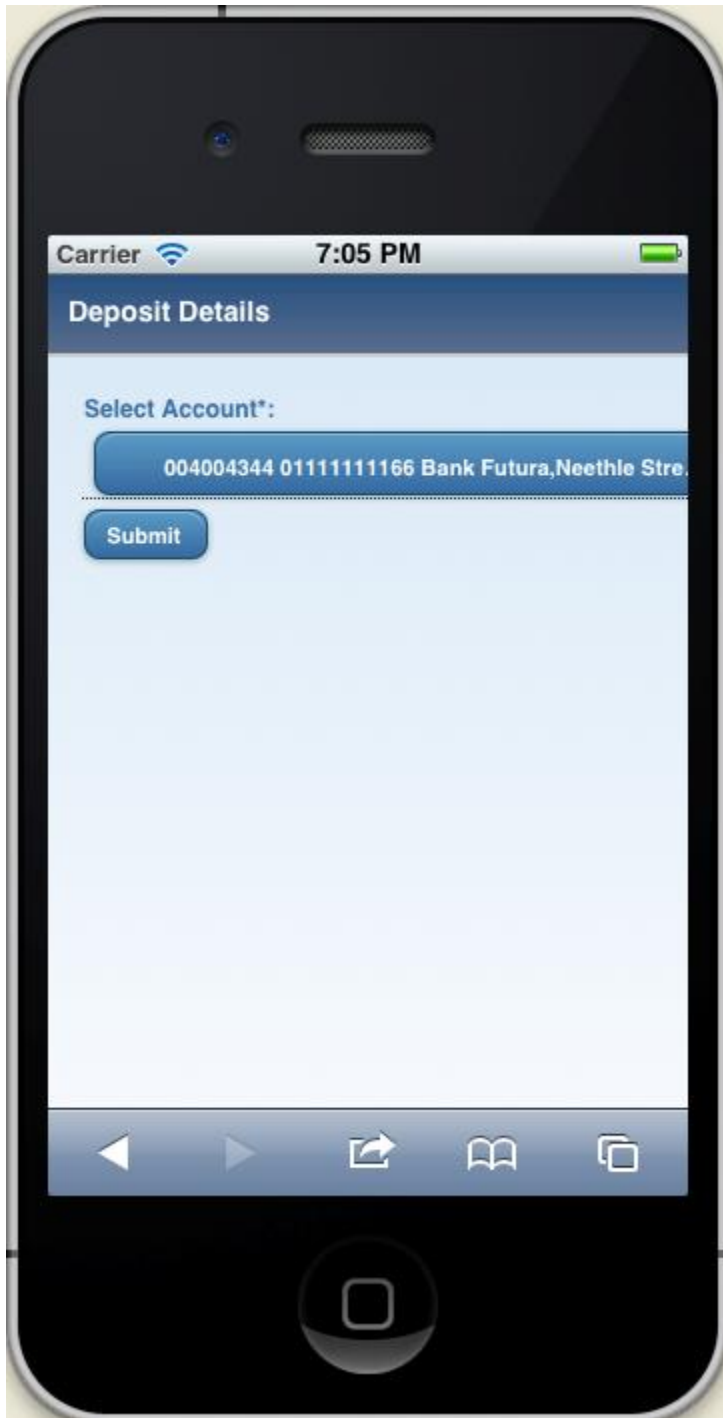
Field Name	Description
Select Account	[Mandatory, Dropdown] Select the deposit account to view the deposit details from the dropdown list.

4. Click **Submit**. The system displays **Deposit Details** screen.

Deposit Details

ORACLE®

Deposit Details

Account Details:

Customer Id:
004004344

Deposit Account:
01111111166 004

Product Name:
Normal TD-TD01

Current Balance:
1,000.00 GBP

Deposit Details

Deposit Date:
02-04-2012

Maturity Date:
17-12-2012

Interest Rate :
10.00 %

Maturity Instructions

Rollover Instructions:

Field Description

Field Name	Description
Account Details	

ORACLE®

Field Name	Description
Customer Id	[Display]
	This field displays the Customer ID linked to your user.
Deposit Account	[Display]
	This field displays the term deposit account registered for Mobile banking under the customer ID.
Product Name	[Display]
	This field displays the Name of the product linked to the term deposit.
Current Balance	[Display]
	This field displays the Current available balance of the term deposit with currency.
Deposits Details	
Deposit Date	[Display]
	This field displays the Date on which the deposit was made.
Maturity Date	[Display]
	This field displays the Date on which the deposit is getting matured.
Interest Rate	[Display]
	This field displays the interest rate percentage on the term deposit.
	This field is applicable only for the conventional term deposit.
Profit Rate	[Display]
	This field displays the profit rate of the Term deposit.
	This field is applicable only for Islamic term deposit.
Maturity instruction	
Rollover instruction	[Display]
	This field displays the rollover instructions given for the deposit.
Payout Details	
Payout Type	[Display]
	This field displays the payout type instruction given for the deposit.
Percentage	[Display]
	This field displays the percentage of amount for the stated payout instruction.

ORACLE

Field Name	Description
Account	[Display] This field displays the account for amount deposit as per payout instruction.

5. Click the **Back** button to go to the previous screen.

ORACLE®

28. Contract Deposits

This option is provided to enable you to view the details of contract Term Deposit Accounts. Term Deposit Details displays the list of all the contract Term Deposit accounts with details, under all the customer id's linked to your login user id.

To view the contract TD details

1. Log on to the browser based Mobile Banking application.

ORACLE®

2. Click the **Deposits** menu in the menu bar as encircled above. The system displays deposits transactions in **Deposits** screen as shown below.

ORACLE®
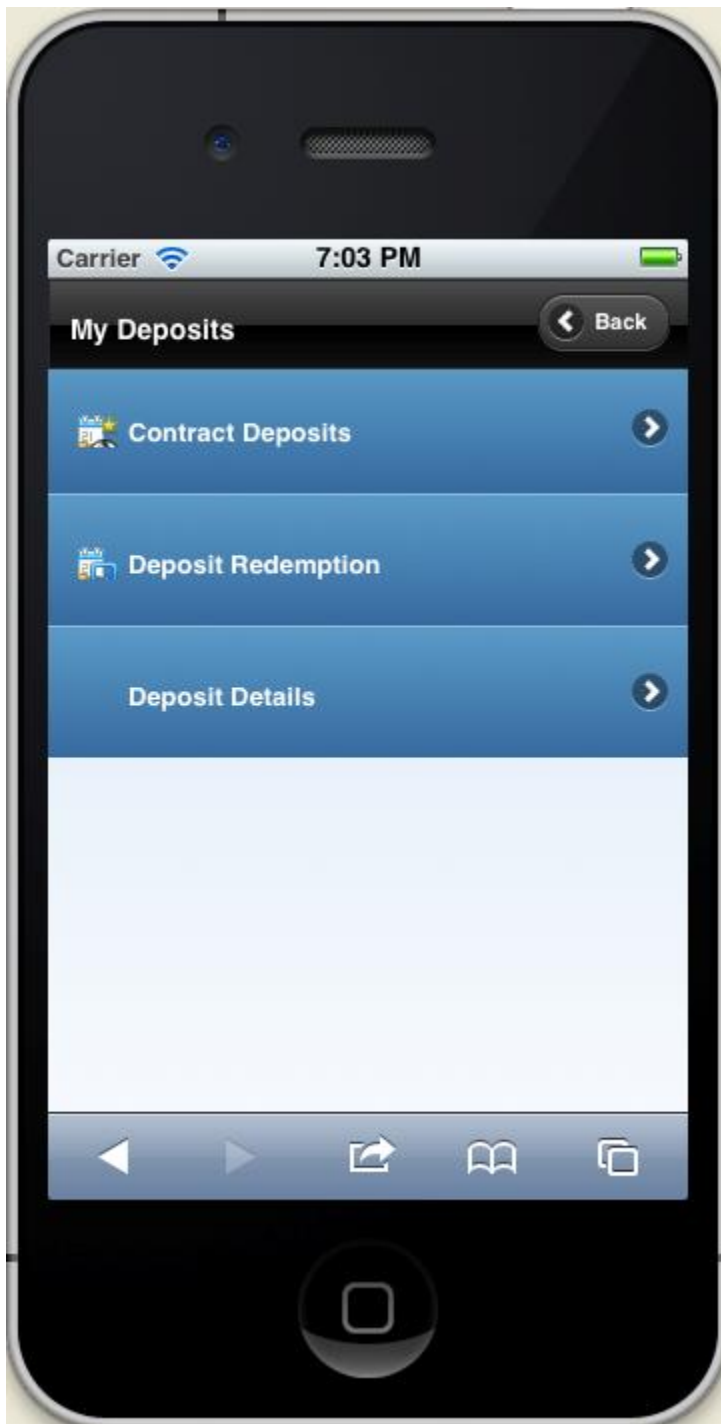
Deposits

3. Click the **Contract Deposits** transaction tab, as shown in above screen. The system displays **Deposit Details** screen as shown below.

ORACLE

Contract TD

4. Click any of the contract deposits listed. The system displays details in **Contract Deposit** screen.
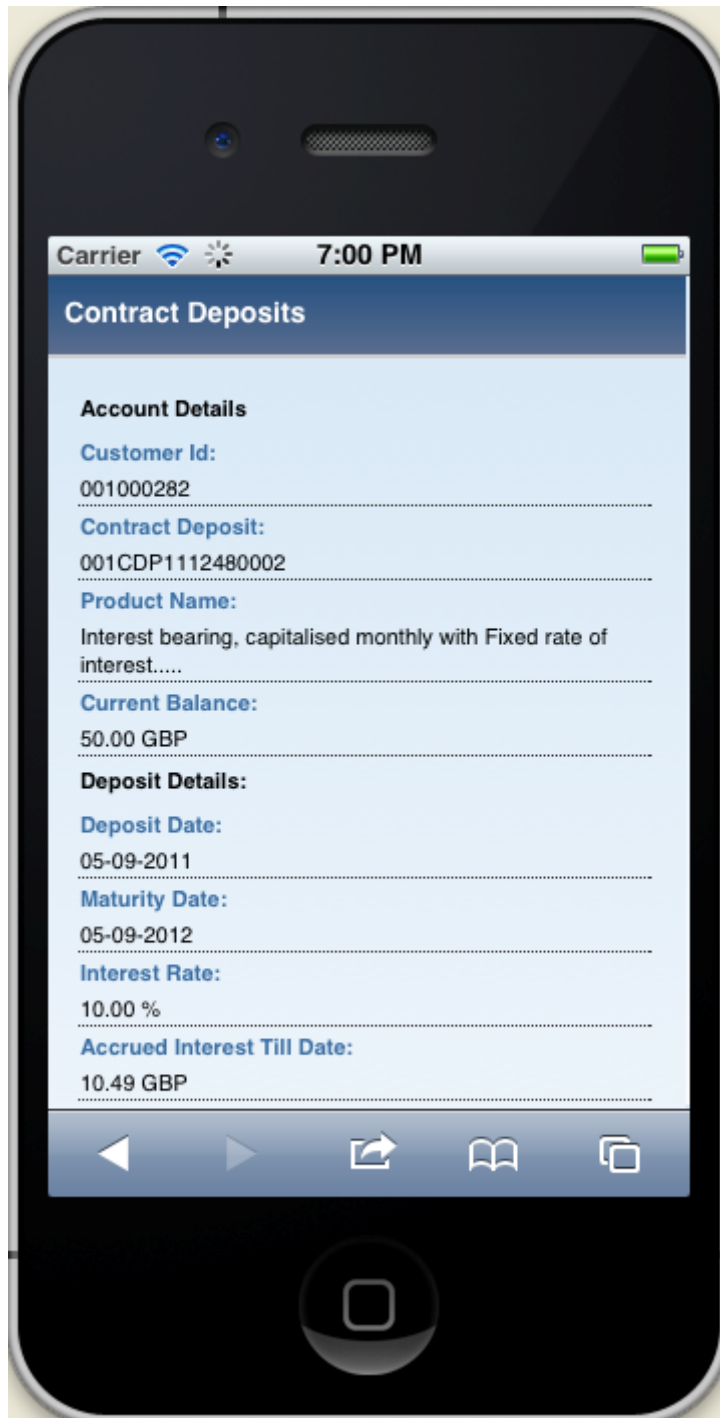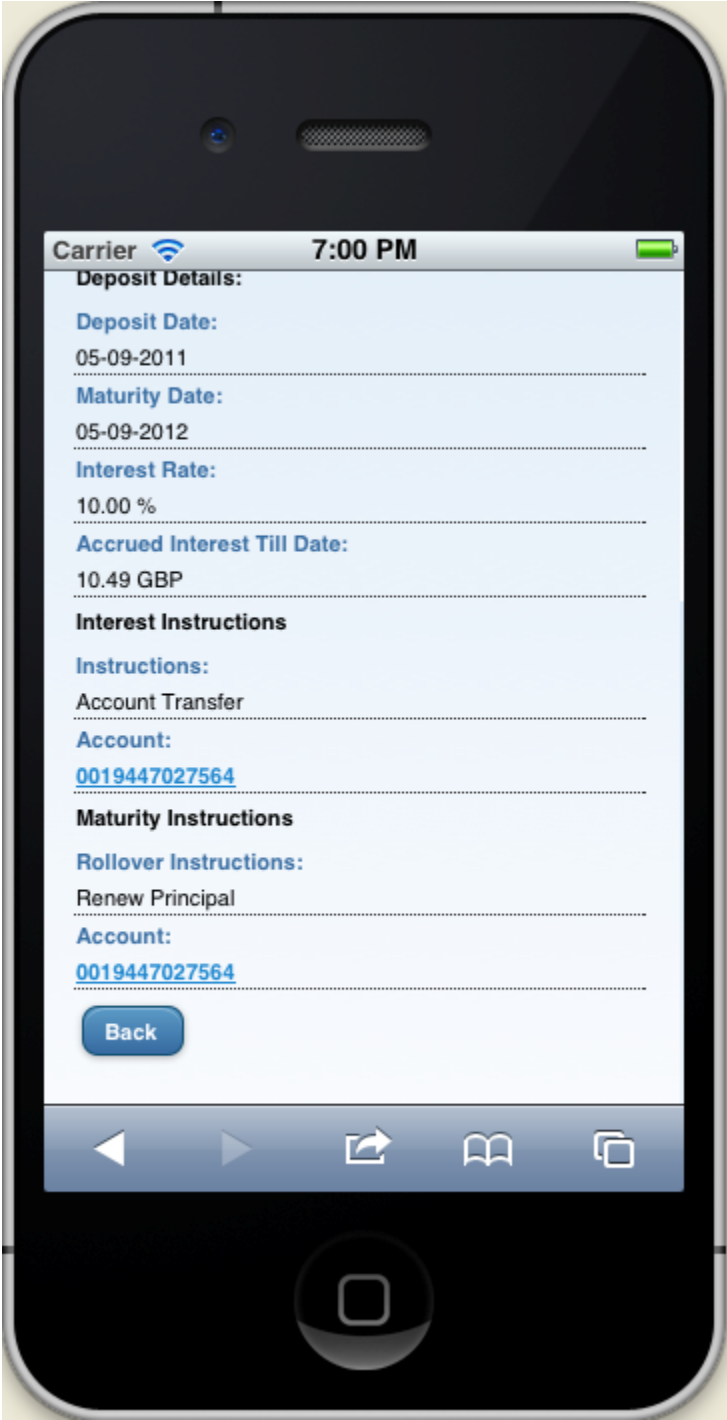
ORACLE

Contract Deposit

Deposit Details:

Deposit Date:

05-09-2011

Maturity Date:

05-09-2012

Interest Rate:

10.00 %

Accrued Interest Till Date:

10.49 GBP

Interest Instructions

Instructions:

Account Transfer

Account:

0019447027564

Maturity Instructions

Rollover Instructions:

Renew Principal

Account:

0019447027564

Back

Field Description

Field Name	Description
Account Details	

ORACLE®

Field Name	Description
Customer Id	[Display] This field displays the Customer ID linked to your user.
Contract Deposit	[Display] This field displays the contract deposit account.
Product Name	[Display] This field displays the name of the product linked to the term deposit.
Current Balance	[Display] This field displays the current available balance of the Contract term deposit.
Deposits Details	
Deposit Date	[Display] This field displays the date on which the deposit was made.
Maturity Date	[Display] This field displays the date on which the deposit is getting matured.
Interest Rate	[Display] This field displays the interest rate of the contract deposit.
Accrued Interest Till Date	[Display] This field displays the interest accrued till date for the contract deposit.
Interest Instruction	
Instructions	[Display] This field displays the interest instruction for the contract deposit.
Account	[Display] This field displays the Account for the interest deposit.
Maturity Instructions	
Rollover instruction	[Display] This field displays the Rollover instruction.
Account	[Display] This field displays the account for the rollover instruction.

ORACLE

Note: Interest and Maturity Instructions are also displayed at the end of the above screen.

5. Click the **Back** button to go to the previous screen.

ORACLE®

29. 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 onto the browser based mobile banking application in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen, to change login as well as transaction password. First it asks for Login Password change as shown in below screen.

ORACLE®

Change Password

Field Description

Field Name	Description
User ID	[Display] This field displays your user id.

ORACLE®

Field Name	Description
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.

2. Click the **Change** button. The system displays confirmation screen for **Change Password**.

ORACLE
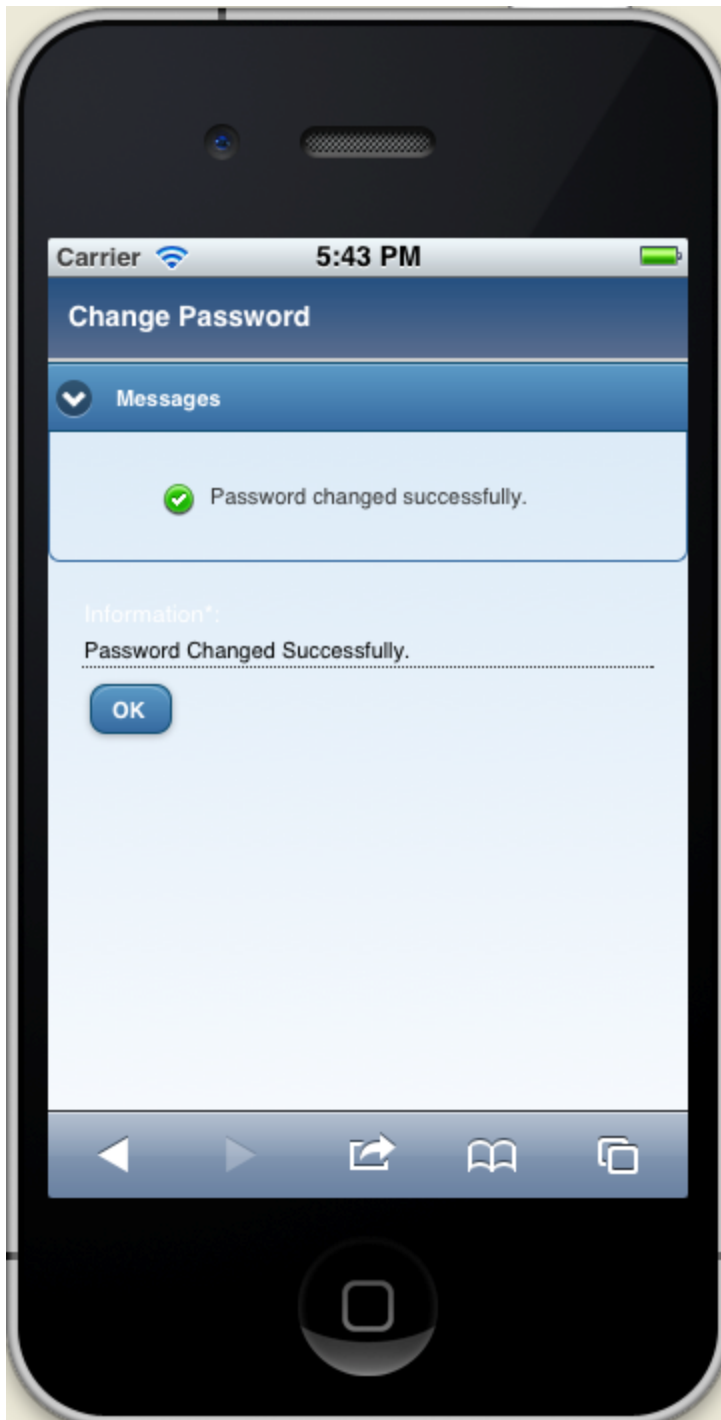
Change Password

3. Click the **OK** button. The system displays **Change Password** screen to change the transaction password.

ORACLE®

Change Password

Field Description

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

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

ORACLE®

Change Password
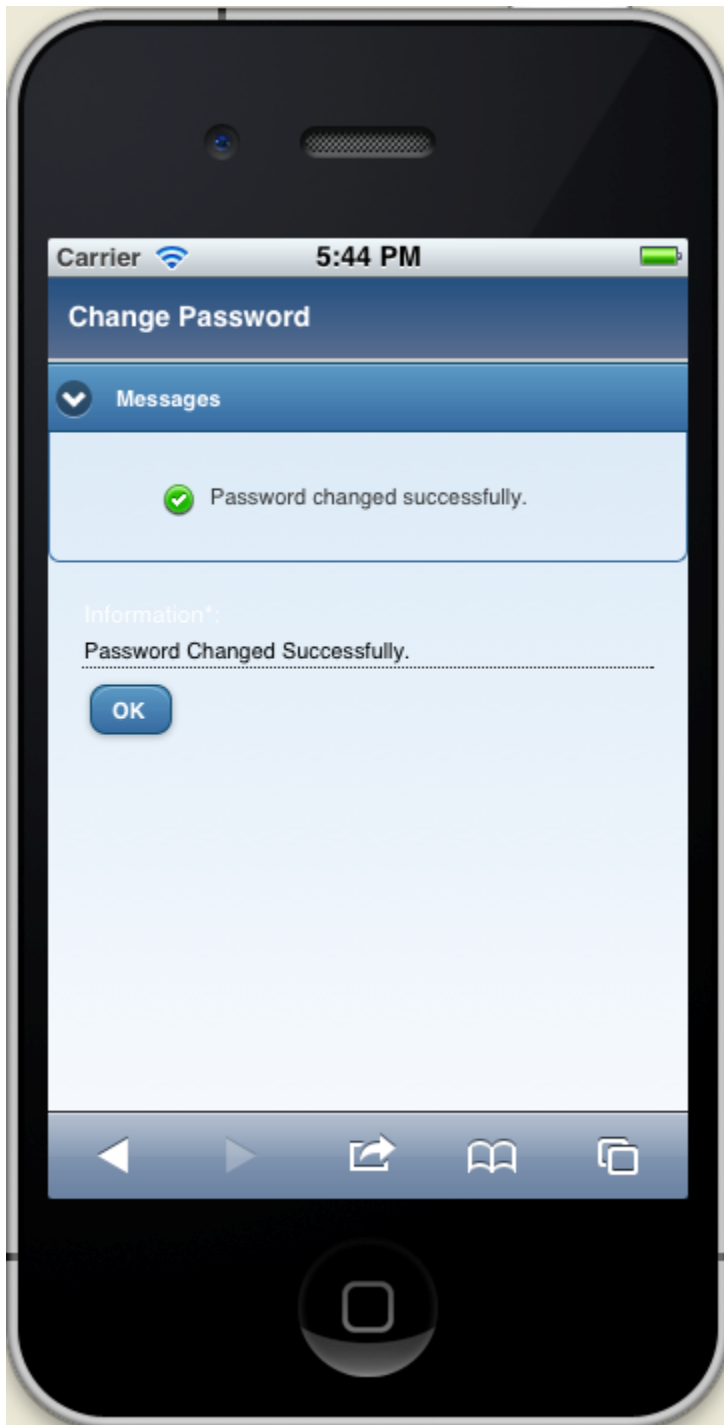
5. Click the **OK** button. The system displays main **menu** screen.

ORACLE®

6. Click any of the Account Types tab to proceed with that accounts related transactions.

ORACLE

30. 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 browser based mobile banking application.

ORACLE®

2. Click the **Mutual Funds** menu in the menu bar as encircled above. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

ORACLE®

Mutual Funds
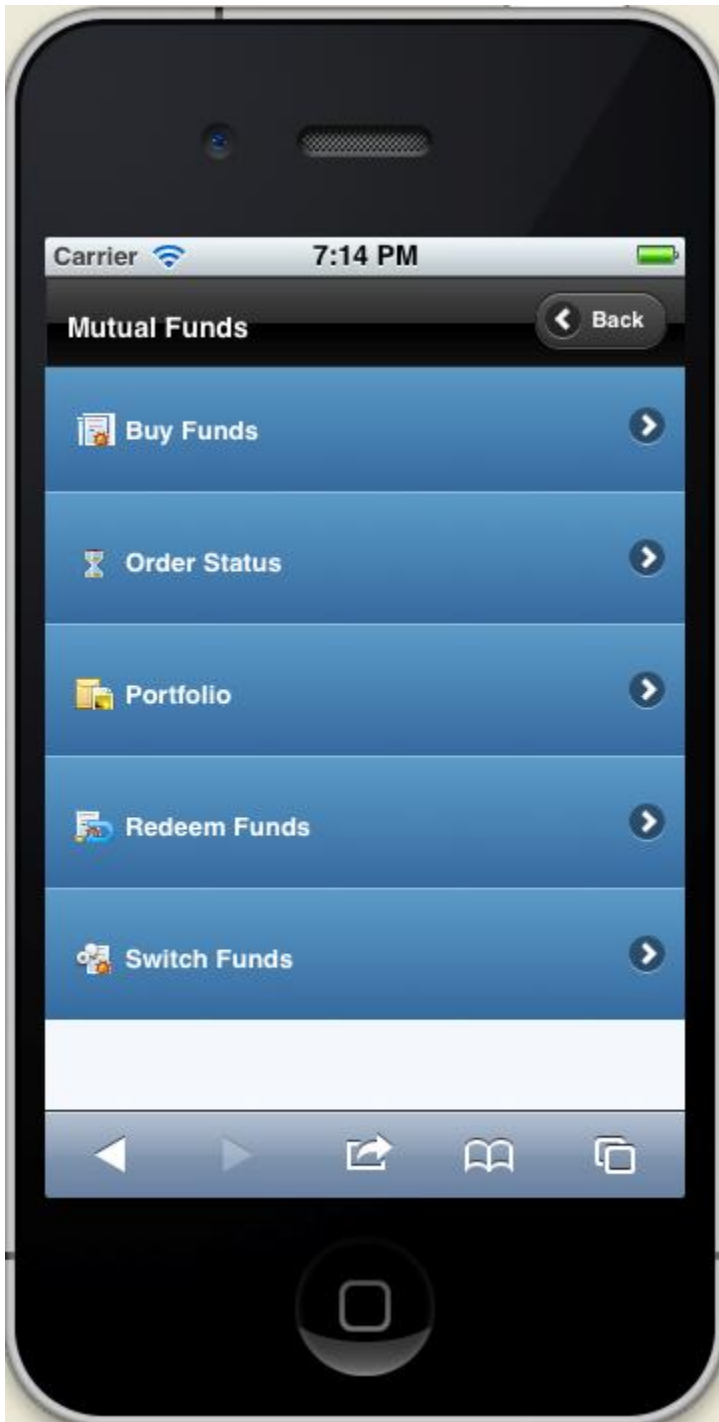
3. Click the **Buy Funds** transaction tab as shown in above screen. The system displays
   Buy Funds screen.

ORACLE

Buy Funds
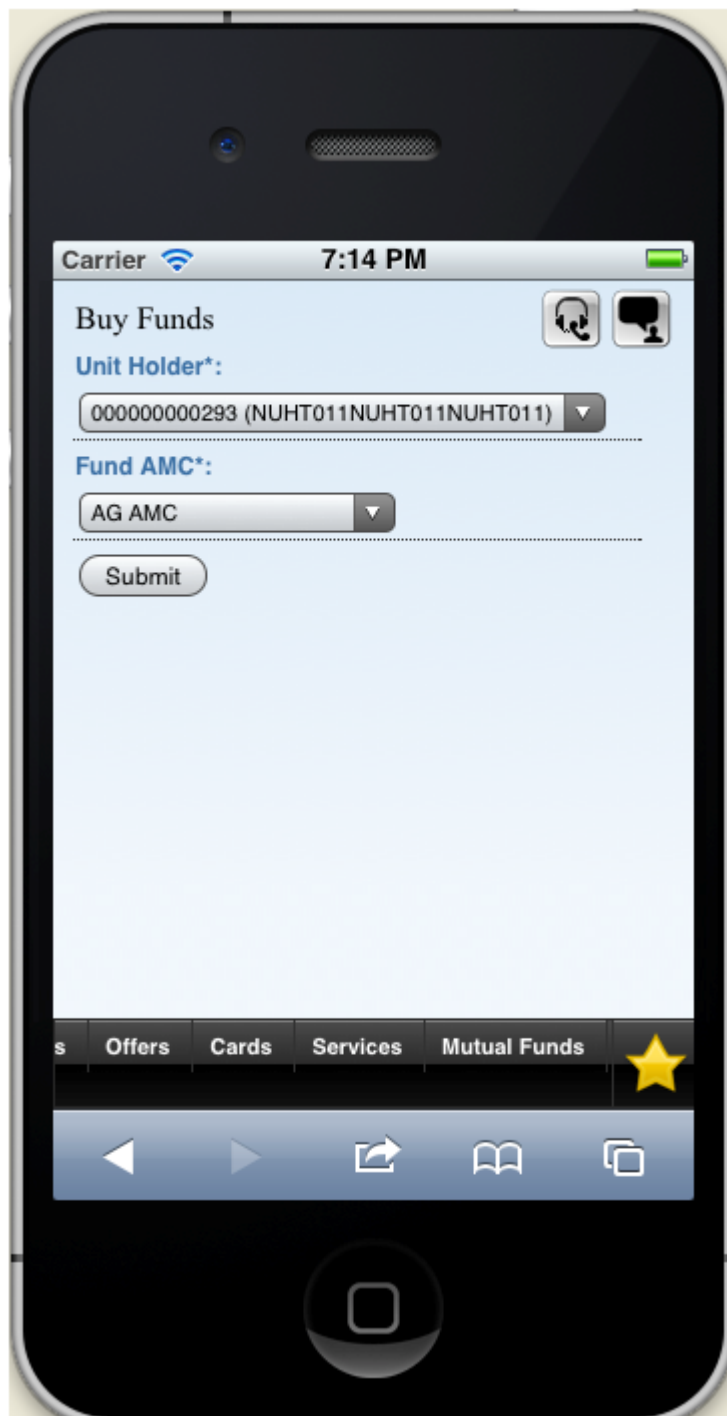
Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
Fund AMC	[Mandatory, Drop-Down] Select the fund AMC from the drop-down list.

4. Click the **Submit** button. The system displays **Buy Funds** screen.

ORACLE®

Buy Funds

Field Description

Field Name	Description

ORACLE®

Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.

5. Click the **Fund Details** button. The system displays **Buy Funds detail** screen.
   OR
   Click the **Back** button. The system displays the buy funds initial screen.

ORACLE

Buy Funds

Buy Funds 28-04-2012 19:07:25

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Minimum Amount:
1.00 ZAR

Minimum Units:
1.00

Investment Type*:
Amount ▼

Dividend Re-investment*:
Yes ▼

Use of this service implies that you have read and accepted Terms and Conditions available at bank's website.

Place Order

Back

ORACLE

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.
Investment	[Mandatory, Drop-Down,Alphanumeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Type the investment amount/units as per the selection done.
Dividend Re-Investment	[Mandatory, Drop-Down] Select Yes from the drop down list if the dividends amounts are to be reinvested in the mutual fund, otherwise select No.

6. Click the **Place Order** button. The system displays **Buy Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

ORACLE®

Buy Funds – Verify
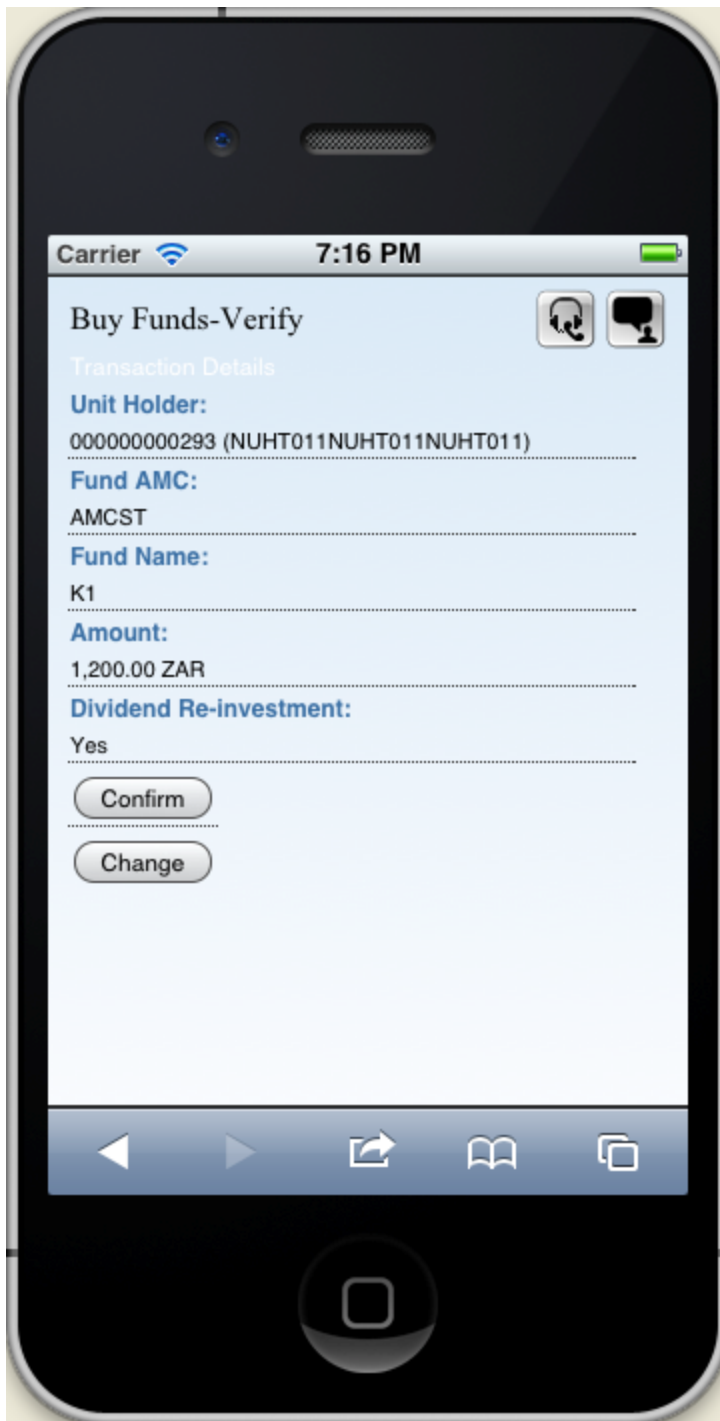
7. Click the **Confirm** button. The system displays **Buy Funds - Confirm** screen.
OR
Click the **Change** button to edit the entered details.

ORACLE®

Buy Mutual Fund – Confirm
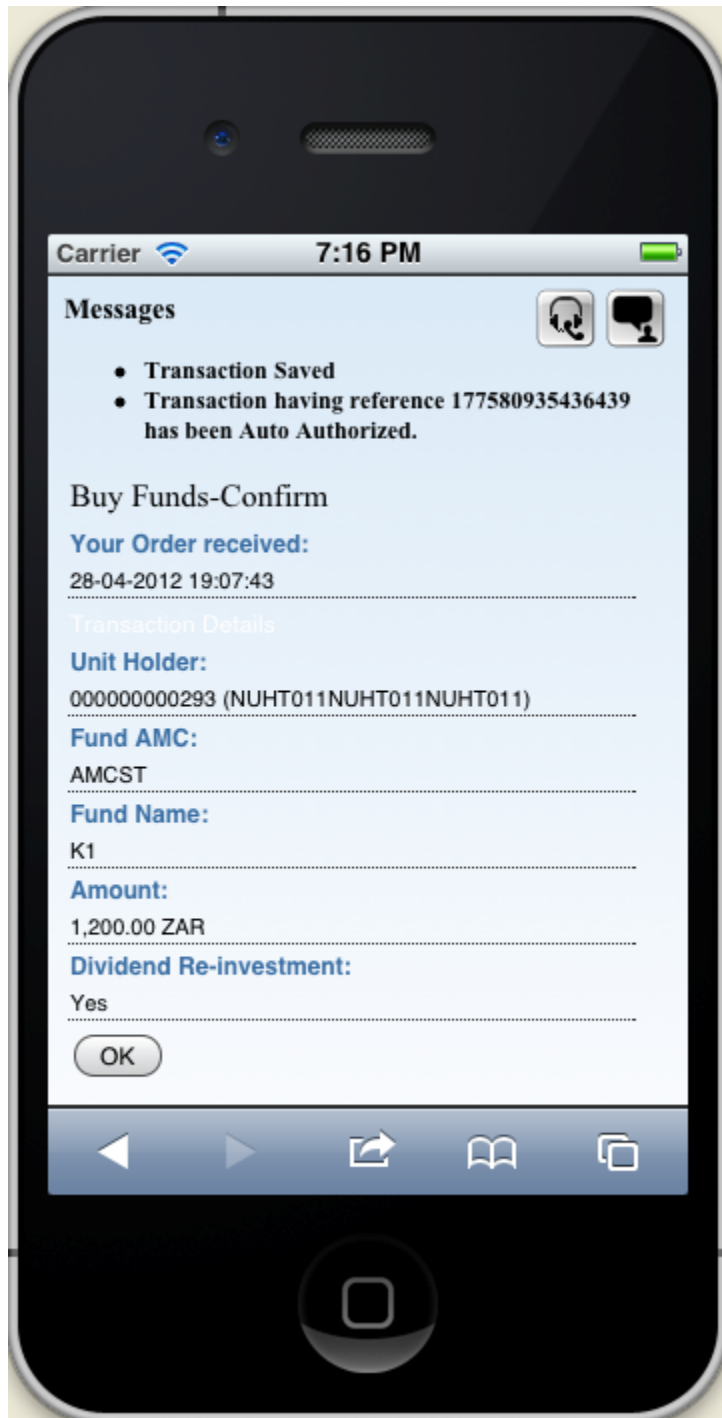
8. Click the **OK** button. The system displays **Buy Mutual Fund** screen.

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31. 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 browser based mobile banking application.

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2. Click the **Mutual Funds** menu in the menu bar as encircled above. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

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Mutual Funds
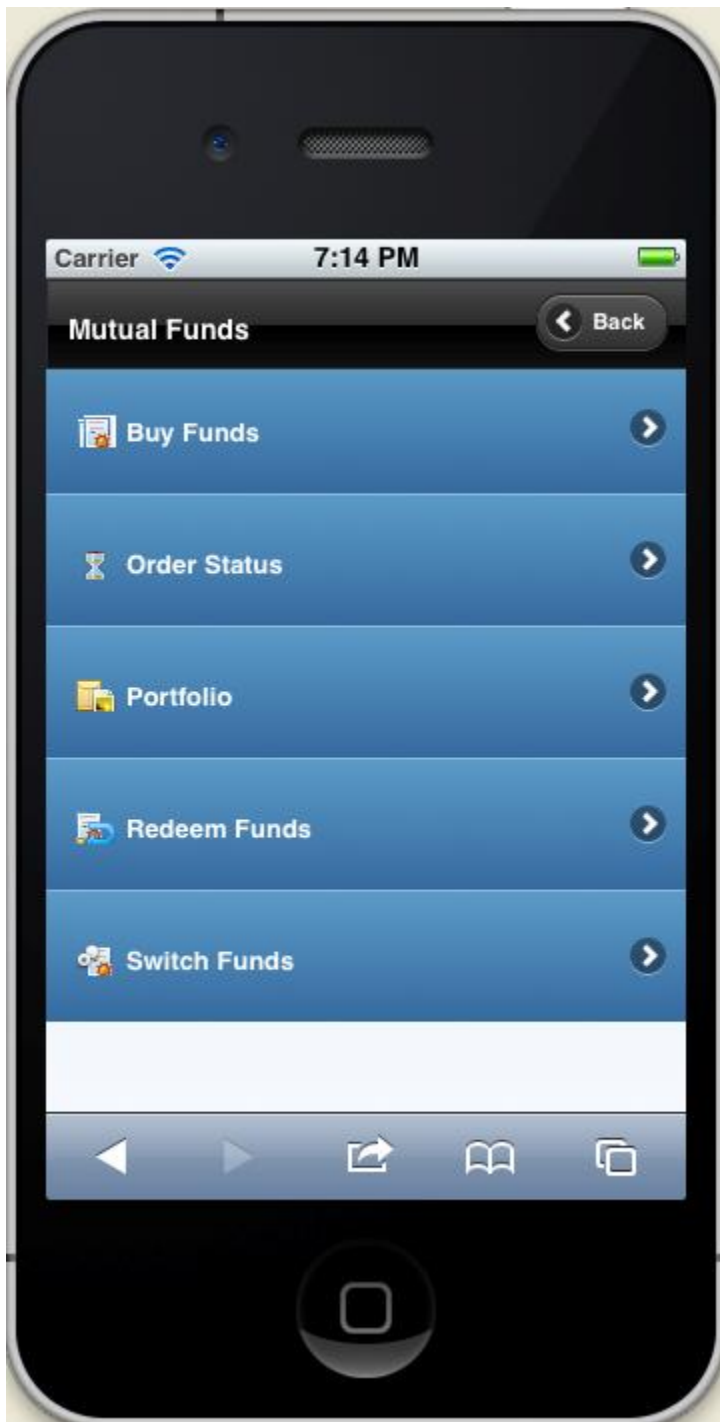
3. Click the **Redeem Funds** transaction tab as shown in above screen. The system displays **Redeem Funds** screen.

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Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down]
	Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Redeem Funds** screen.

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Redeem Funds

Redeem Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name:

A2A3DT

Units Held:

232026.68

Amount:

2,320,266.80 ZAR

Place Order

Back

ORACLE®

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.

5. Click the **Place Order** button. The system displays **Redeem Funds** screen.
   OR
   Click the **Back** button to return to the previous screen.

ORACLE®

Redeem Funds

Redeem Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name:

A2A3DT

Amount:

ZAR 2,320,266.80

Units Held:

232026.68

Redemption Type* :

Amount ▼

Place Order

Back

ORACLE®

Field Description

| Field Name	Description
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund held by the unit holder..
Amount	[Display] This field displays the sellable units of the mutual fund.
Units	[Display] This field displays the sellable units of the mutual fund.
Redemption Type	[Mandatory, Drop-Down, Numeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Enter the amount or units to be redeemed respectively

6. Click the **Place Order** button. The system displays **Redeem Funds - Verify** screen.
OR
Click the **Back** button to navigate to the previous screen.

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Redeem Funds – Verify
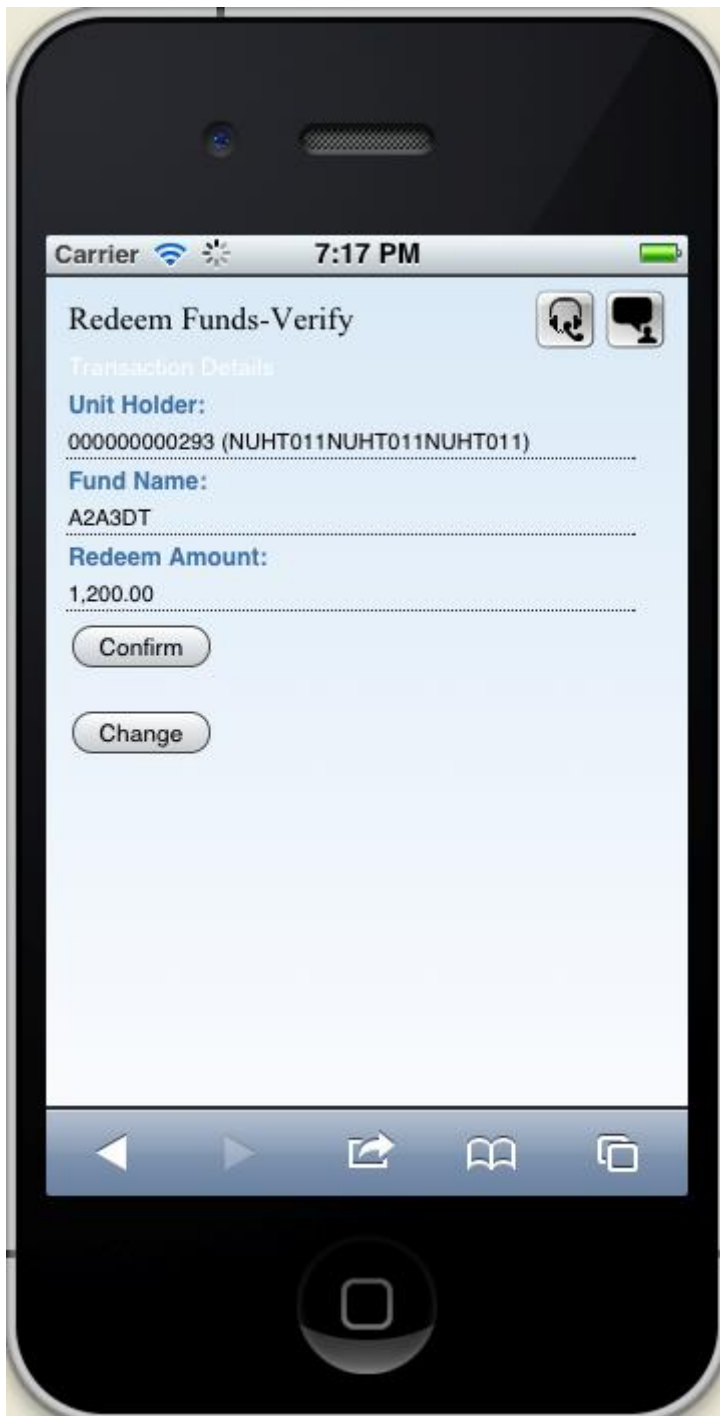
7. Click the Confirm button. The system displays Redeem Funds Confirmation screen.
   OR
   Click the Change button to edit the entered details.

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Redeem Funds Confirmation

8. Click the **OK** button. The system displays **Redeem Funds** screen.

ORACLE®
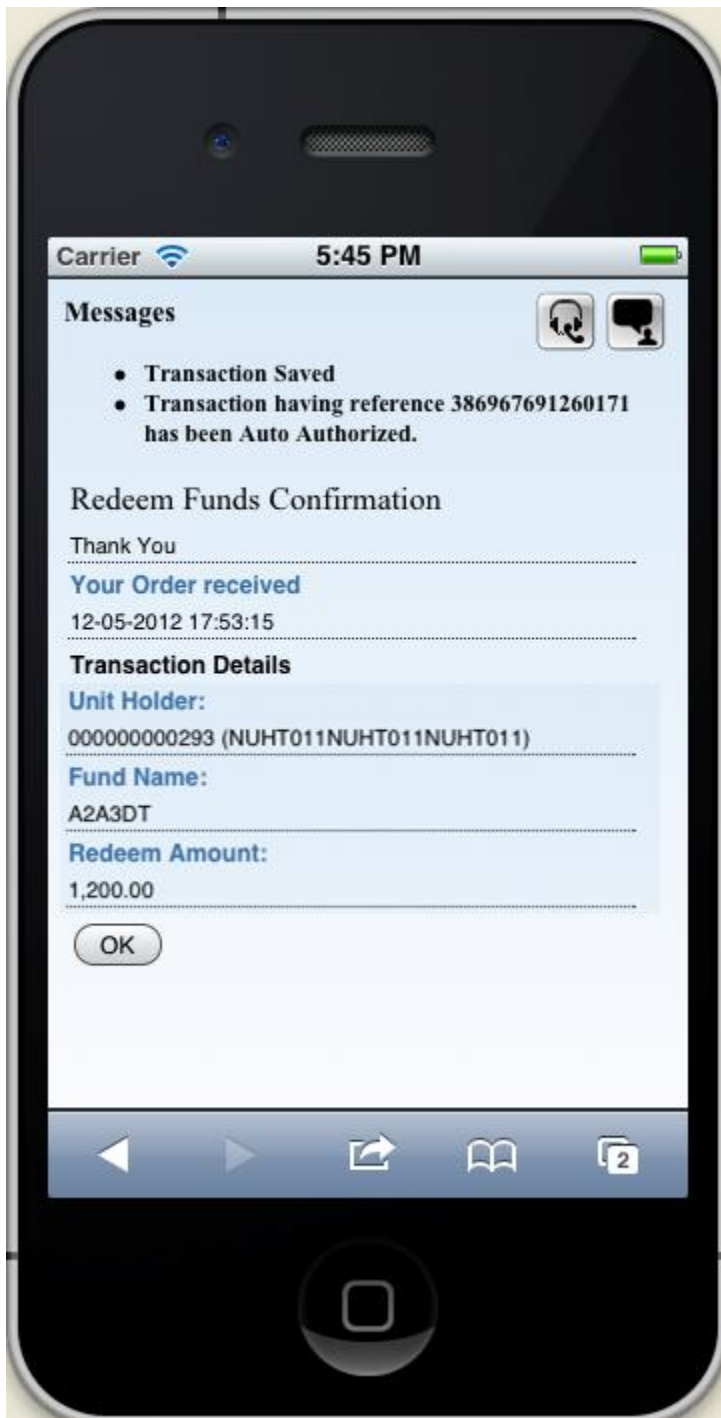
32. Portfolio

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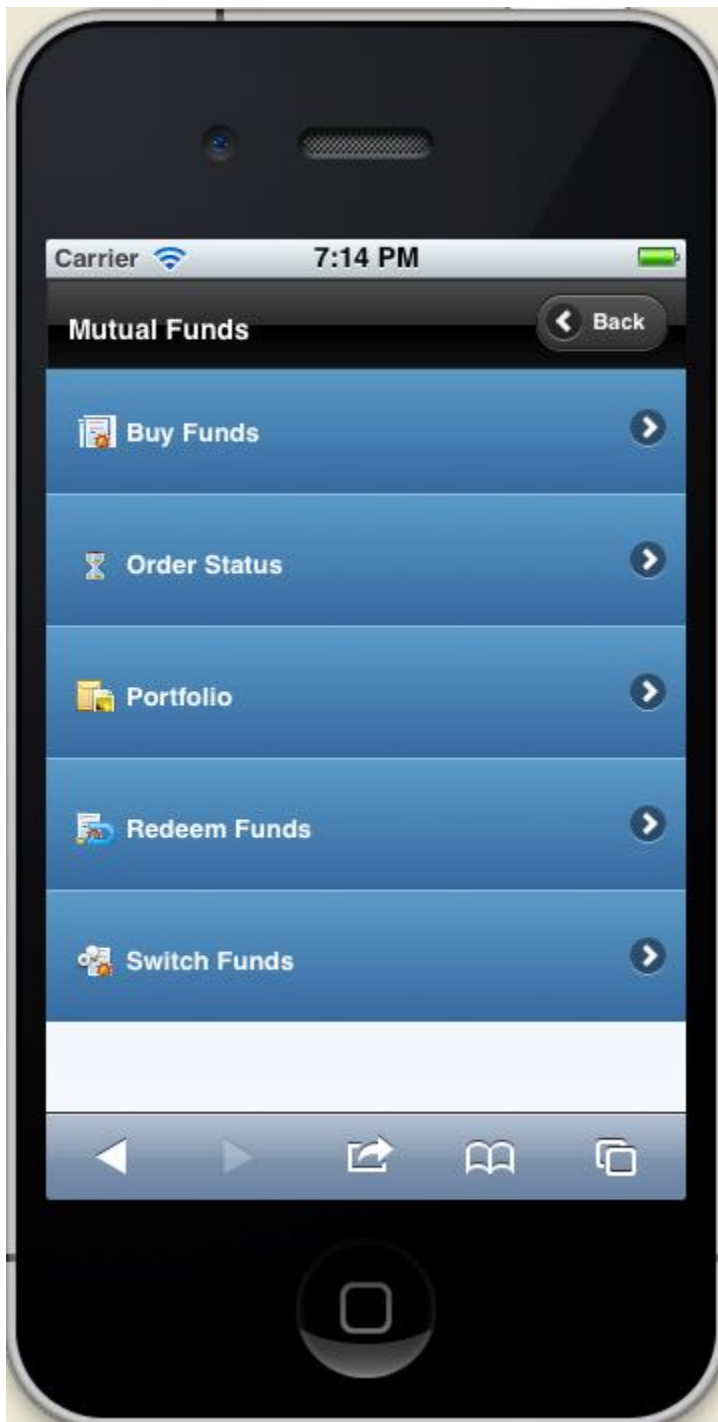
To view the portfolio

1. Log on to the browser based mobile banking application.

ORACLE®

2. Click the **Mutual Funds** menu in the menu bar as encircled above. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

ORACLE

Mutual Funds

3. Click the **Portfolio** transaction tab as shown in above screen. The system displays **Portfolio** screen.

ORACLE

Portfolio

Field Description

Field Name	Description

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Field Name	Description
Unit Holder	[Mandatory, Drop-Down]
	Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Portfolio** screen.

Portfolio

ORACLE®

Carrier 7:26 PM

Portfolio

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Fund Type

Growth Fund

Fund Currency

ZAR

Units Held

232026.68

Amount in Fund Currency

2,320,266.80

Back

ORACLE®
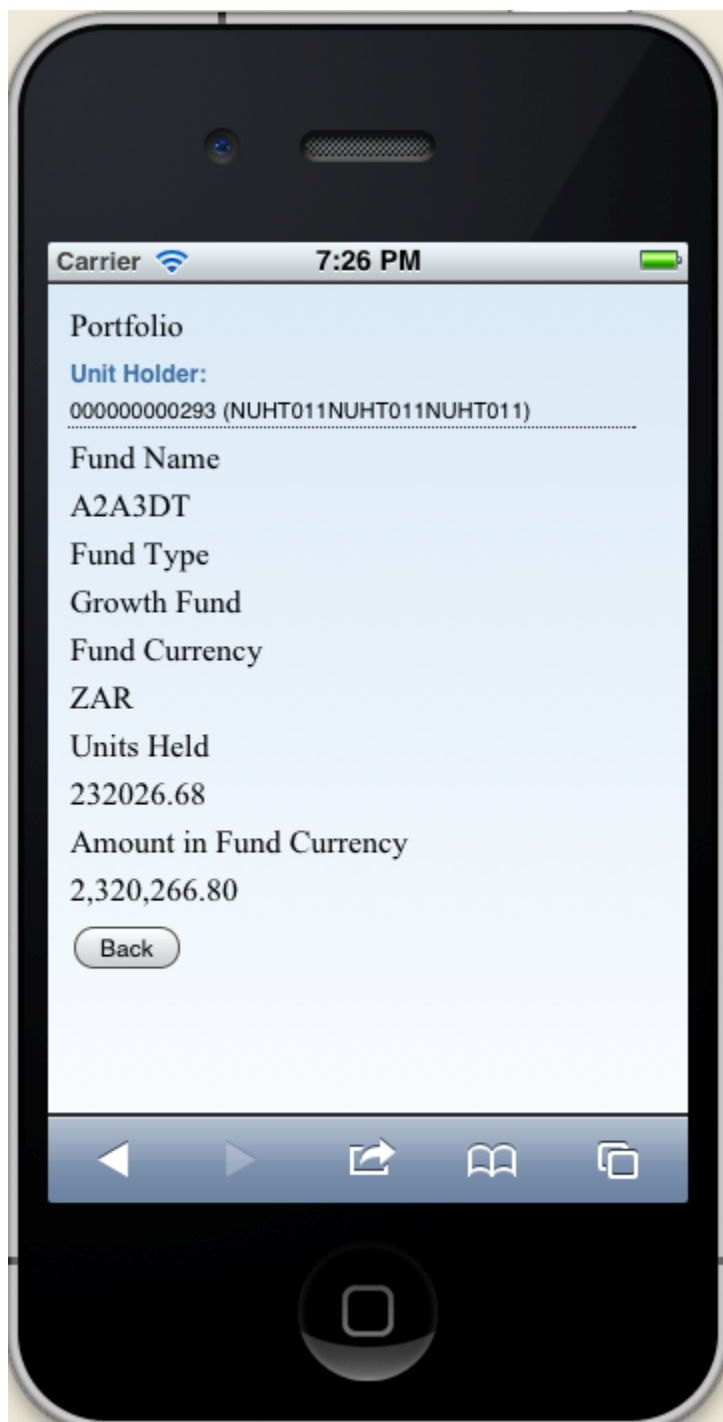
Field Description

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

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

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33. 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.
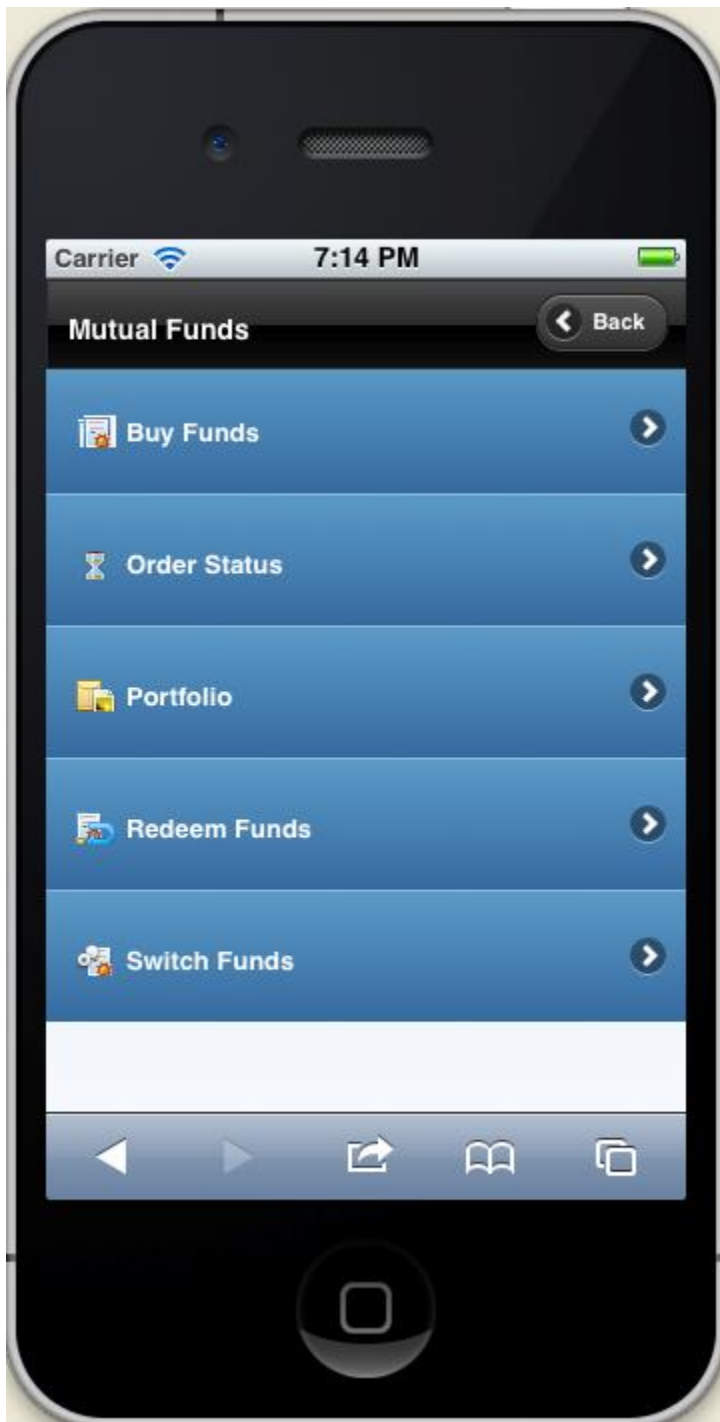
- Fund is not in book closure

To switch mutual fund

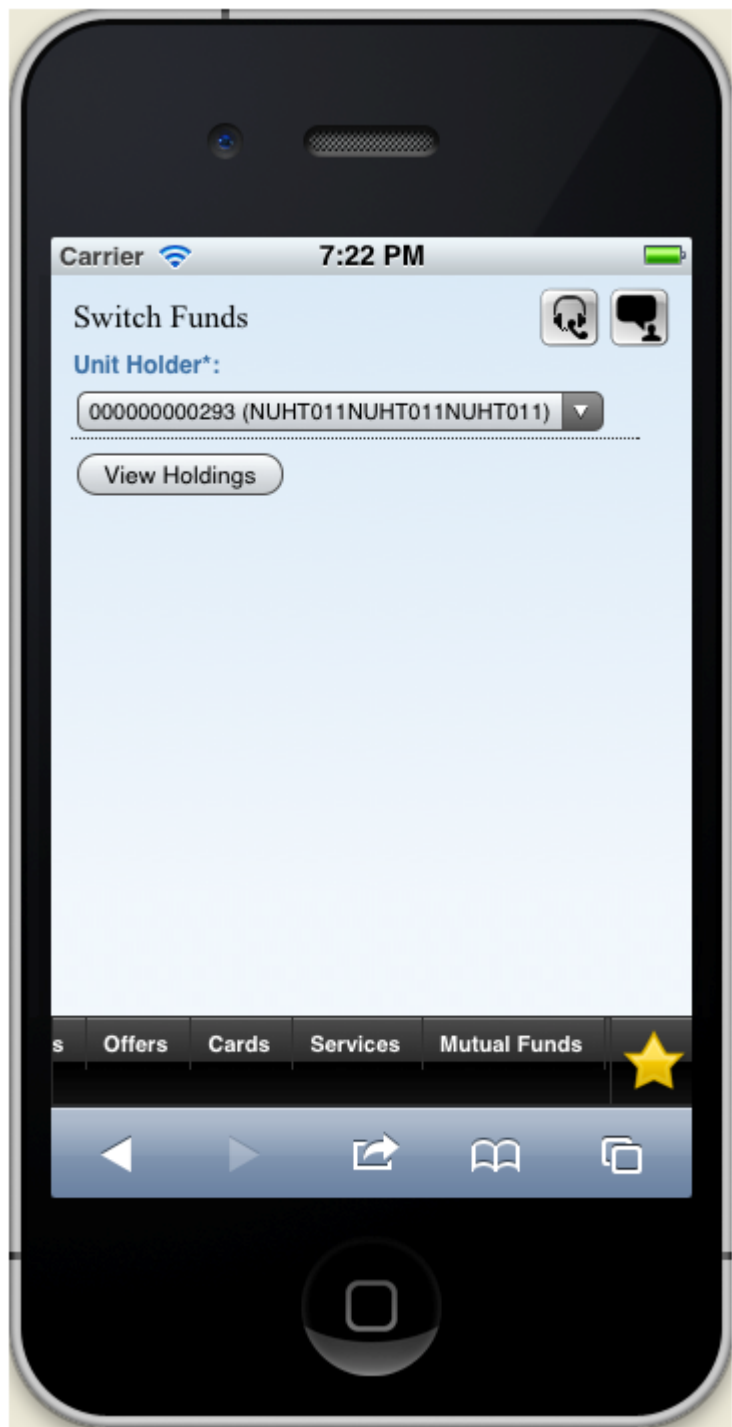1. Log on to the browser based mobile banking application.

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2. Click the **Mutual Funds** menu in the menu bar as encircled above. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

ORACLE

Mutual Funds

3. Click the **Switch Funds** transaction tab as shown in above screen. The system displays **Switch Funds** screen.
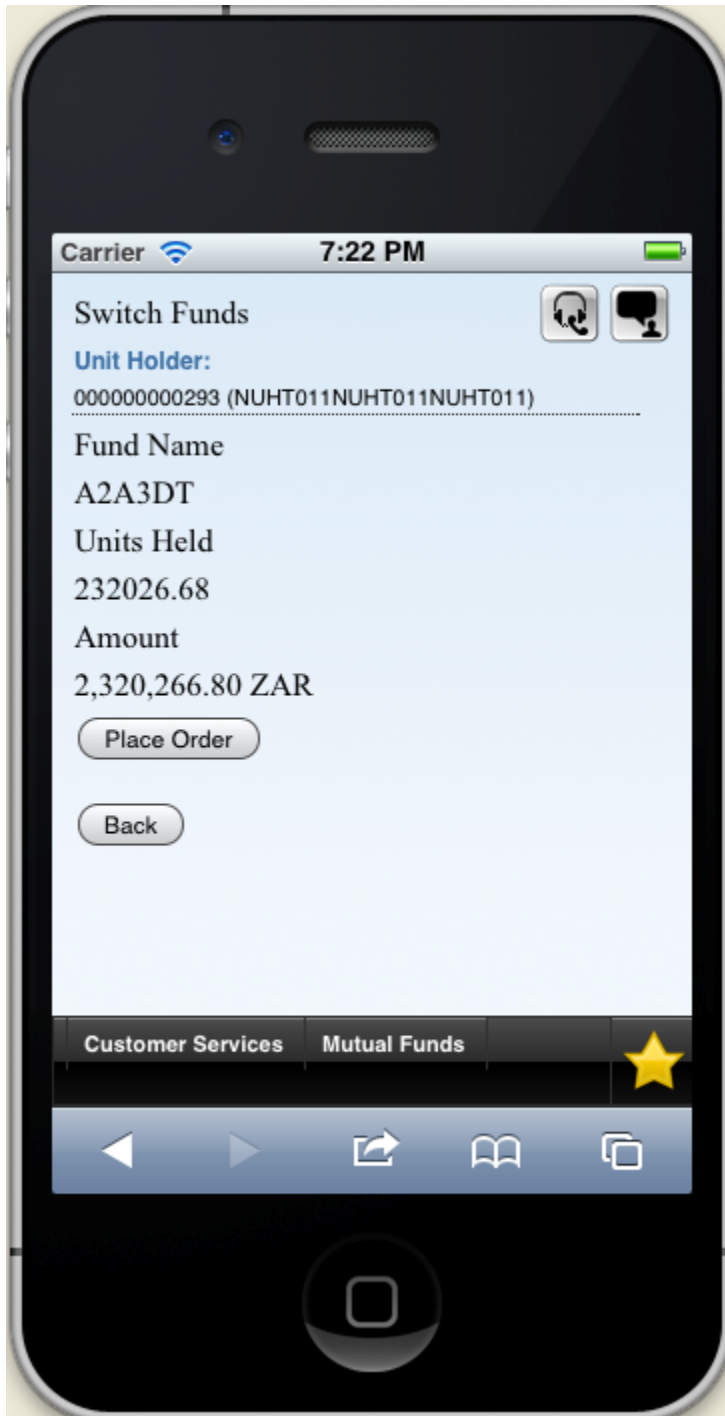
ORACLE®

Switch Funds

Field Description

Field Name	Description

ORACLE®

Field Name	Description
Unit Holder	[Mandatory, Drop-Down]
	Select the unit holder from the drop-down list.

4. Click the **View Holdings** button. The system displays **Switch Funds** screen.

Switch Funds

ORACLE®

Carrier 7:22 PM

Switch Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Units Held

232026.68

Amount

2,320,266.80 ZAR

Place Order

Back

Customer Services   Mutual Funds

ORACLE®

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units Held	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.

5. Click the **Place Order** button. The system displays **Switch Funds** screen.
   OR
   Click the **Back** button. The system displays the previous screen.

ORACLE®

Switch Funds

ORACLE®

Field Description

| Field Name	Description
Unit Holder	[Display]
	This field displays the name of the units holder.
Fund Name	[Display]
	This field displays the fund name.
Units	[Display]
	This field displays the number of units held.
Amount	[Display]
	This field displays the market value of the investment as per the current date.
Switch Type	[Mandatory, Drop-Down]
	Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.
Fund Name	[Mandatory, Drop-Down]
	Select the fund name to which mutual funds are to be switched.

6. Click the **Place Order** button. The system displays **Switch Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

ORACLE®

Switch Funds – Verify
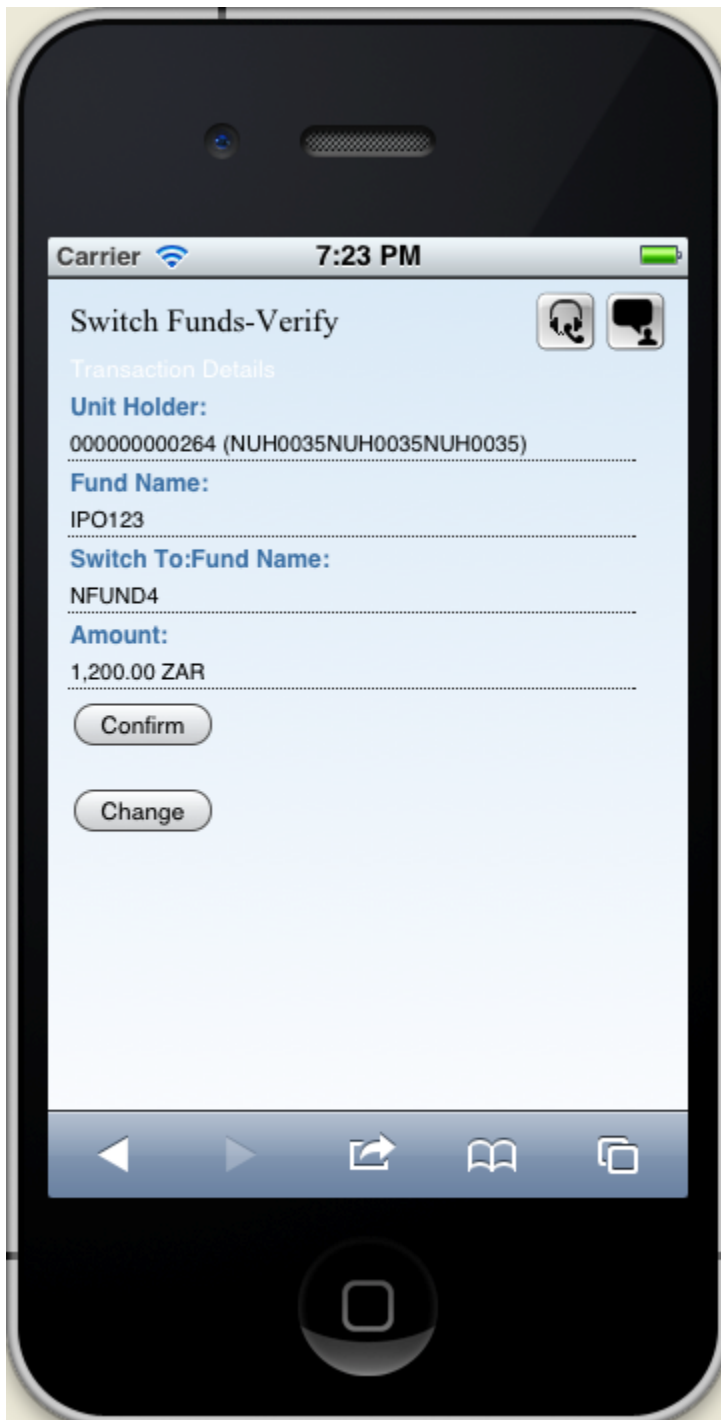
7. Click the **Confirm** button. The system displays **Switch Funds - Confirm** screen.
OR
Click the **Change** button to edit the entered details.

ORACLE®

Switch Funds – Confirm

8. Click the **OK** button. The system displays **Switch Funds** screen.

ORACLE®
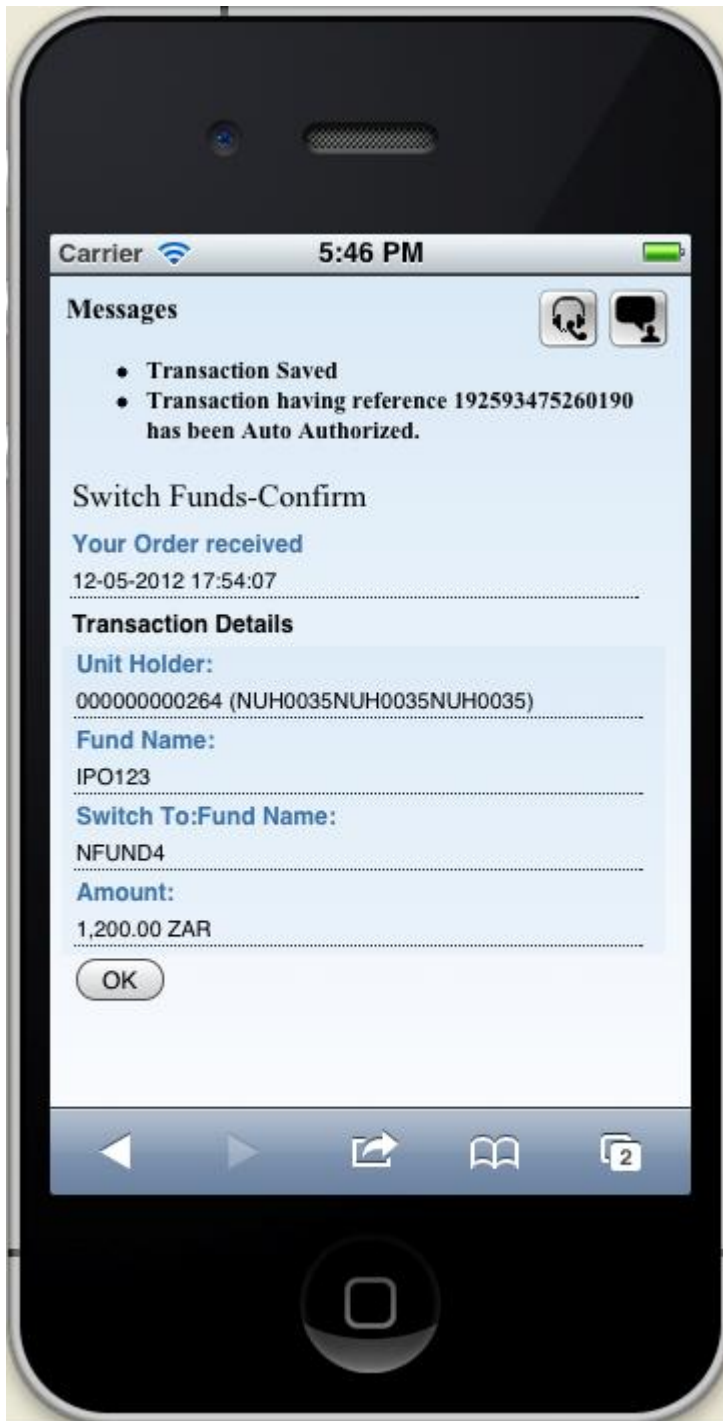
34. Order Status

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.
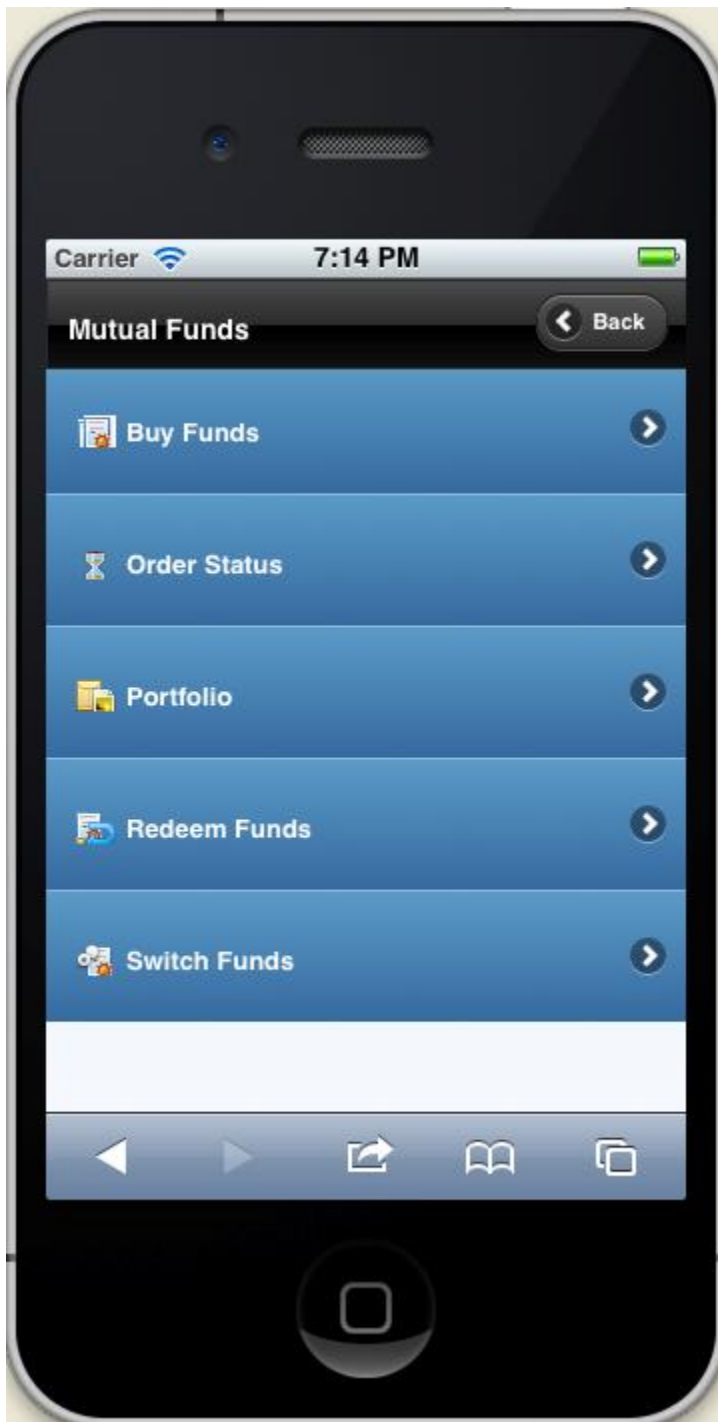
To view the order status

1. Log on to the browser based mobile banking application.

ORACLE®

2. Click the **Mutual Funds** menu in the menu bar as encircled above. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

ORACLE®

Mutual Funds

3. Click the **Order Status** transaction tab as shown in above screen. The system displays **Order Status** screen.

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Order Status

Field Description

Field Name	Description

ORACLE®
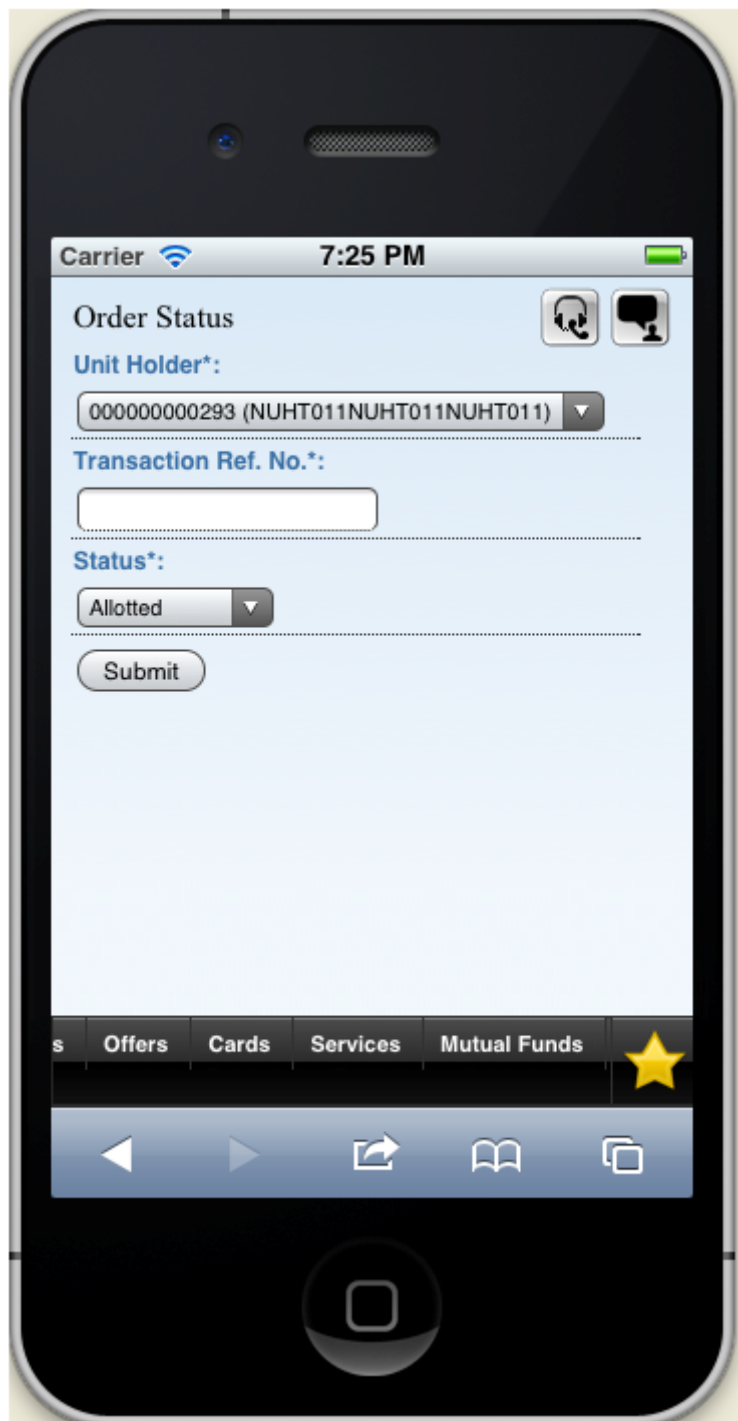
Field Name	Description
Unit Holder	[Mandatory, Drop-Down]
	Select the unit holder from the drop-down list.
Transaction Ref. No.	[Mandatory, Input]
	Type the valid transaction reference number for which you wish to view order status.
Status	[Mandatory, Drop-Down]
	Select the status of the order from the drop down list.

4. Click the **Submit** button. The system displays **Order Status** screen.

ORACLE
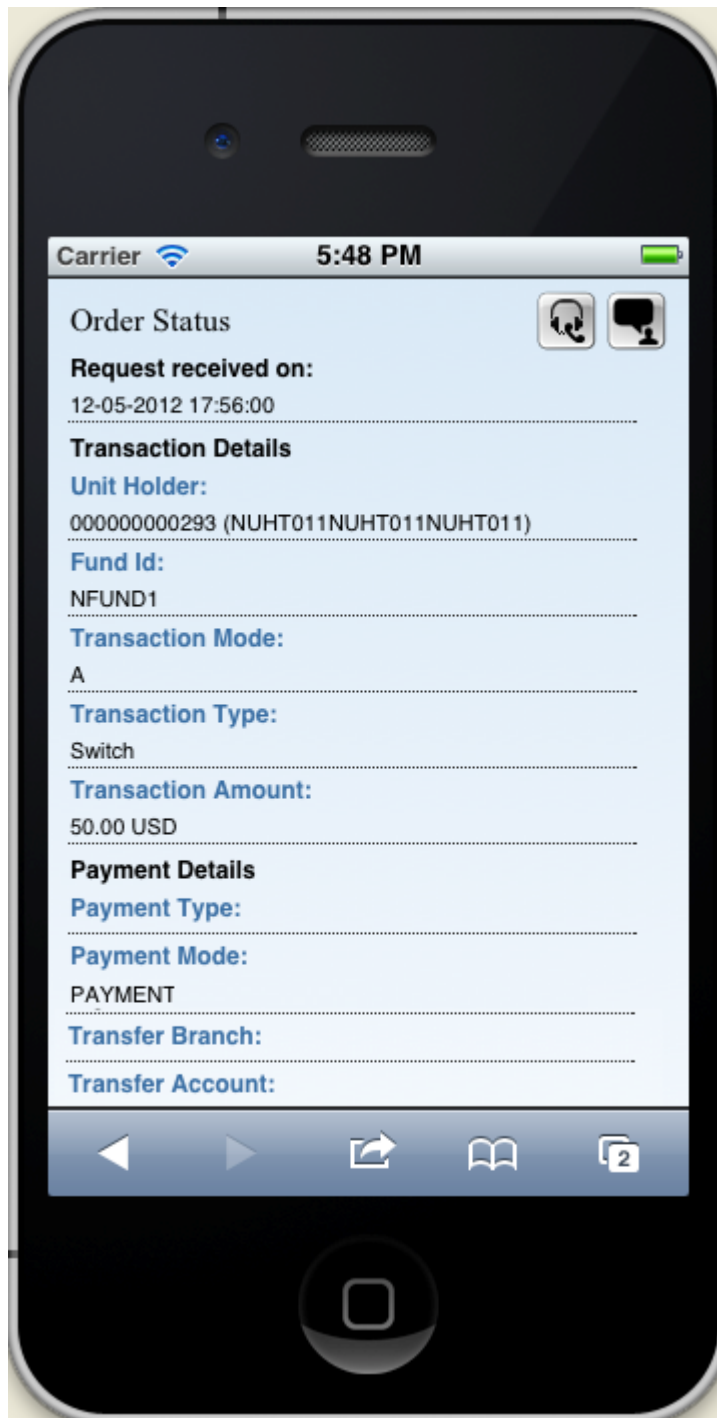
Order Status

Fund Id:
NFUND1

Transaction Mode:
A

Transaction Type:
Switch

Transaction Amount:
50.00 USD

Payment Details

Payment Type:

Payment Mode:
Missing data map entry for app A1, data name PAYMENT_MODE_DESCRIPTION, data value null, lang eng, device 42

Transfer Branch:

Transfer Account:

Payment Amount:
0.00

Drawee Bank:

OK

ORACLE®

Field Description

Field Name	Description
Request received on:	[Display] This field displays the date and time on which the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account No.	[Display] This field displays the account number used for transfer.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

5. Click the **Ok** button to view other order status details.

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35. 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 clicking Confirm button 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 browser based Mobile Banking application.

2. Access any transaction for which transaction password is configured. (Below shown is for **Pay Bills** transaction).

3. Click the **Bill Payments->Pay Bill** icon in the menu. The system displays **Pay Bills** screen.
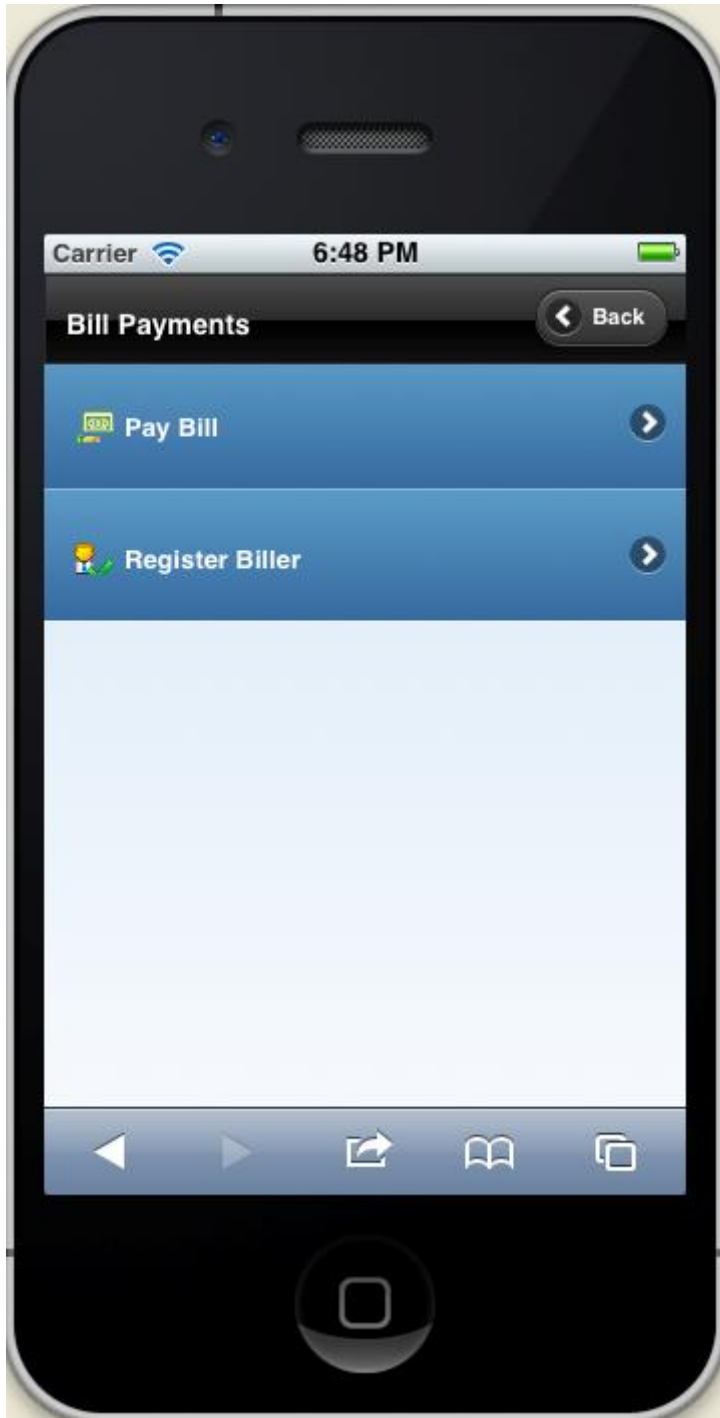
ORACLE®

To pay the bills

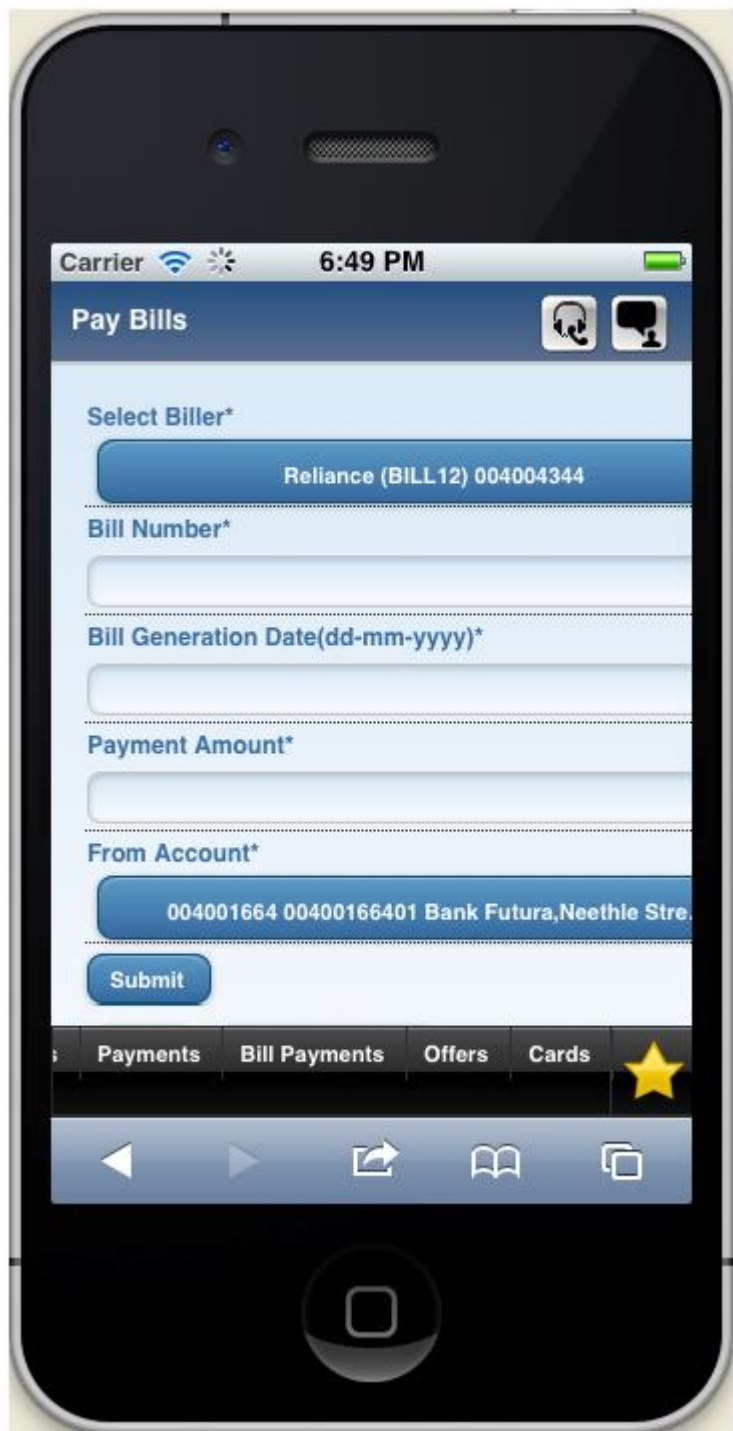4. Log on to the browser based Mobile Banking application.

5. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.

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Bill Payments

6. Click the **Pay Bill** transaction tab, as shown in above screen. The system displays **Pay Bills** screen.

ORACLE®

Pay Bills

ORACLE

Field Description

Field Name	Description
Select Biller	[Mandatory, Dropdown]
	Select the Biller from the registered List of Billers from the drop down menu.
Bill Number	[Mandatory, Alphanumeric, 15]
	Input the Bill Number for which the Bill is to be paid.
Bill generation Date	[Mandatory, Alphanumeric,10]
	Input the date in the specified date format.
Payment Amount	[Mandatory, Numeric]
	Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown]
	Select the CASA account number from the drop down menu.

7. Click the **Submit** button. The system displays **Pay Bill Verify** screen.

ORACLE®

Pay Bill Verify

8. Click the **Confirm** button to pay the bill. The system displays **Transaction Initiation Authorization** screen. It displays transaction reference number and asks to enter transaction password.
    Or
    Click the **Change** button to return to the previous screen.

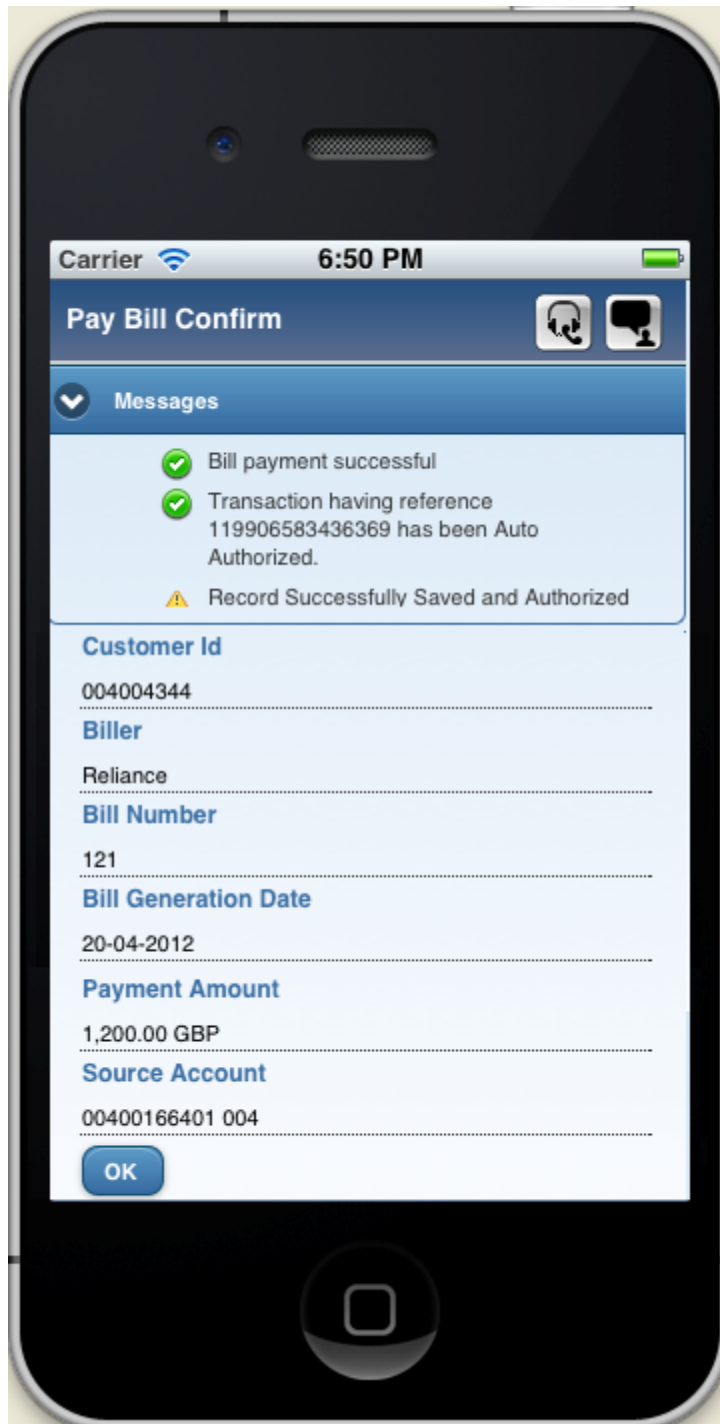ORACLE®

Transaction Initiation Authorization
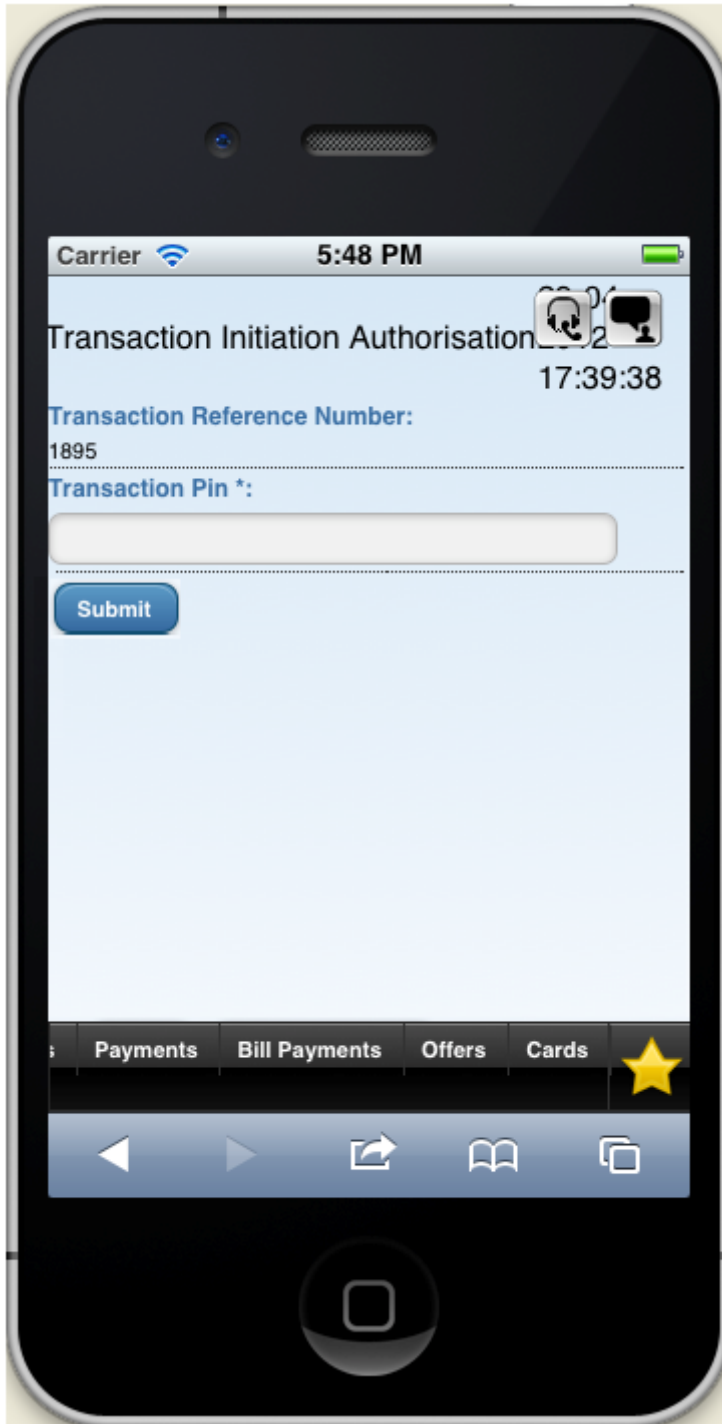
9. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

10. Click the **Submit** button. The system displays **Pay Bill Confirm** screen.

ORACLE®

Pay Bill Confirm

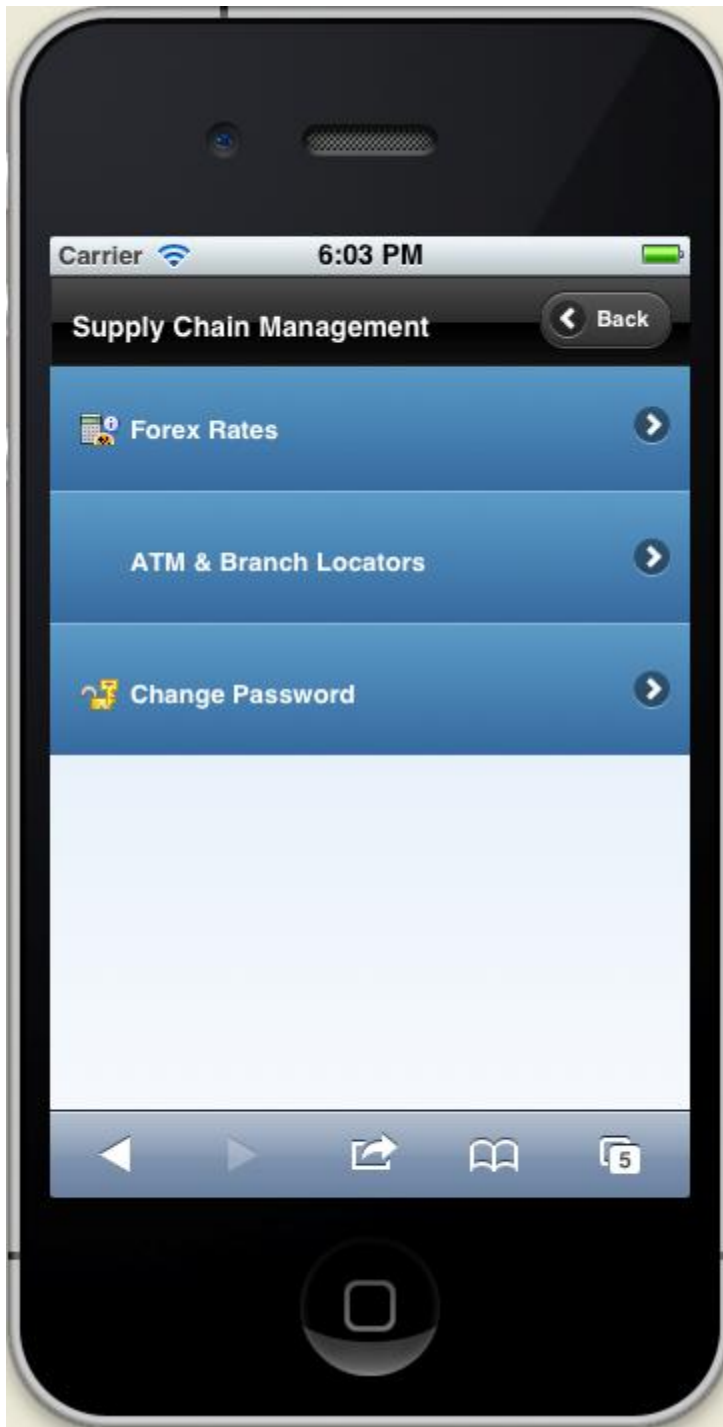11. Click the **OK** button. The system displays initial **Pay Bills** screen.

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36. ATM Branch Locator

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

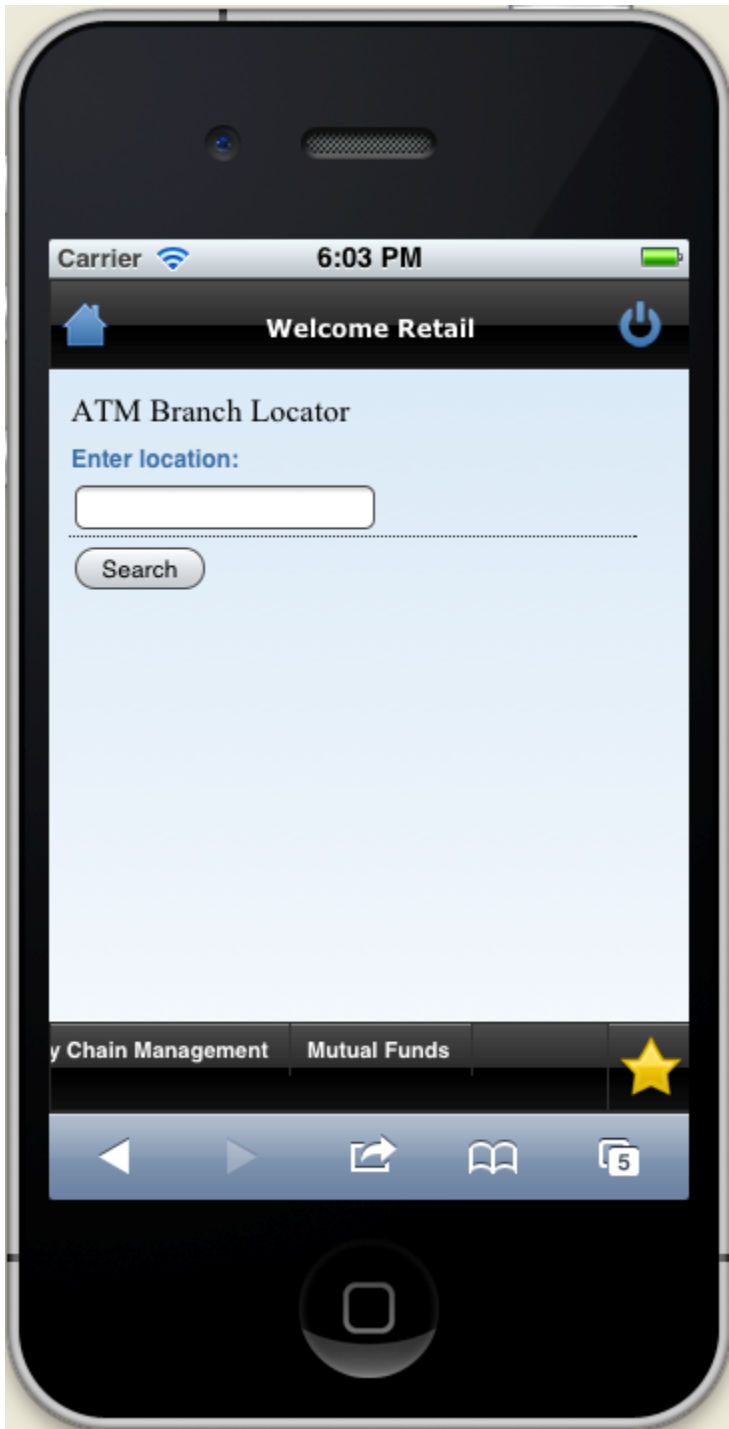**To view the location and address of the ATM and branch**

1. Log on to the Browser based Mobile Banking application.
2. Select **Supply Chain Management** from the menu bar. The system shows below screen.

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Branch/ATM Locator

3. Select the ATM & Branch Locator tab. The system shows below screen

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ATM Branch Locator

Filed Description

Field Name	Description

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Field Name	Description
Enter location	[Mandatory, Alphanumeric] Type the location to view the address and location of the branch /ATM.

4. Click the **Search** button. The system displays the ATM Branch location address.

Branch/ATM Locator

ATM/Branch List

ATM

Bank Futura,4th Street Branch,Londo
4th Street
London,Great Britain

Bank Futura, Bell Yard W.C.2, Londo
Bell Yard W.C.2
London,Great Britain

Bank Futura,Neethle Street, London
004-Neethle Street
004-London,Great Britain
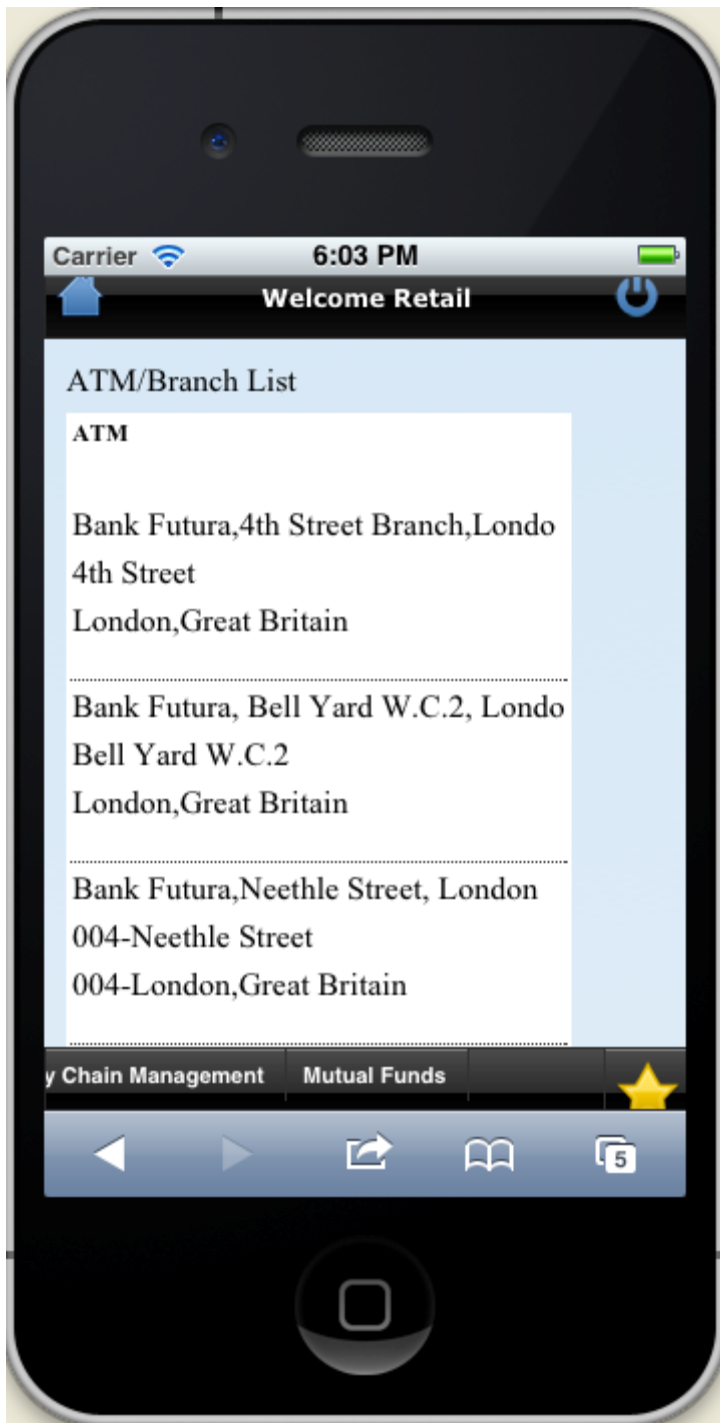
5. Click the **View Map** button to navigate to the **View Map** screen.
    OR
    Click the **Back** button to return to the previous screen.

Branch/ATM Locator

ORACLE®
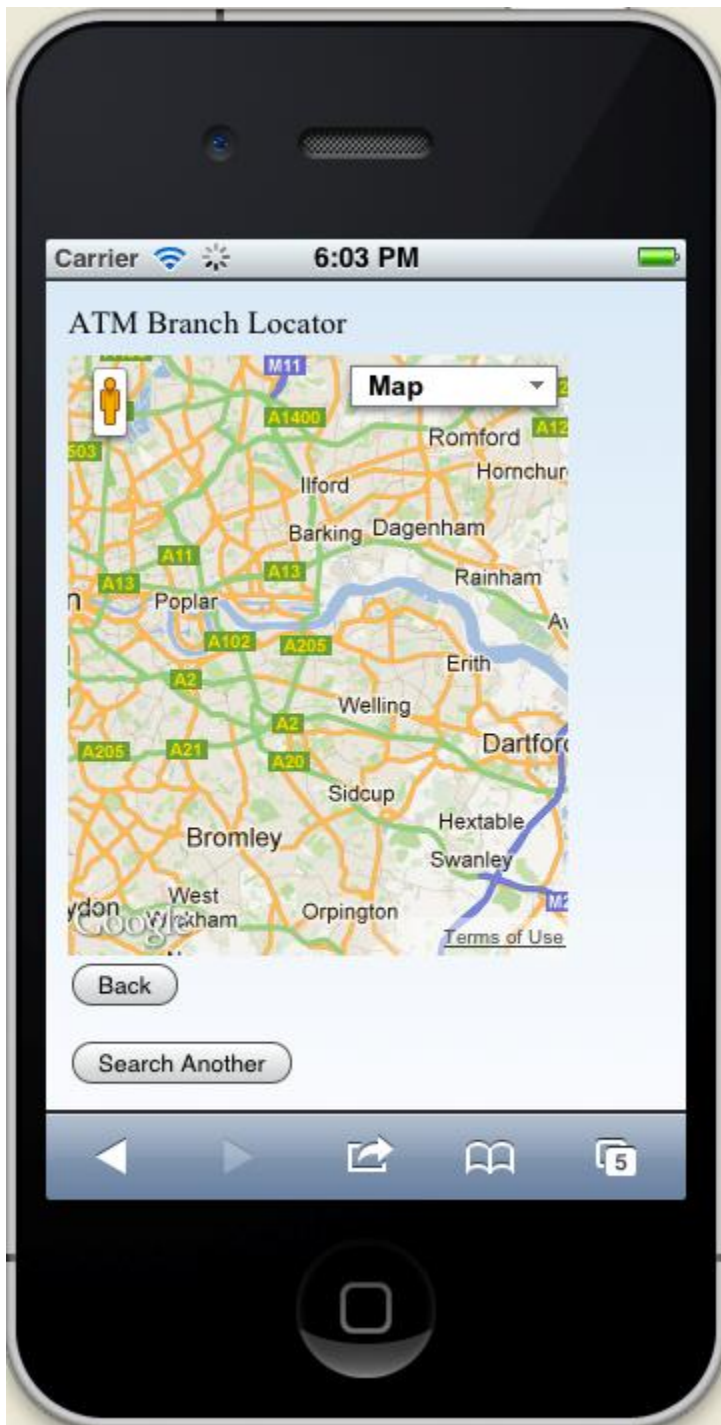
6. Click the **Search Another** button to view another Branch ATM Map.
   OR
   Click the **Back** button to return to the previous screen.

7. Click the **Map** tab on the screen to view the Map/ satellite view.

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37. 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 user's mobile phone. Location will be maintained in terms of latitude and longitude. Based on the location identified, the offers available in the area will be identified and displayed to the user.

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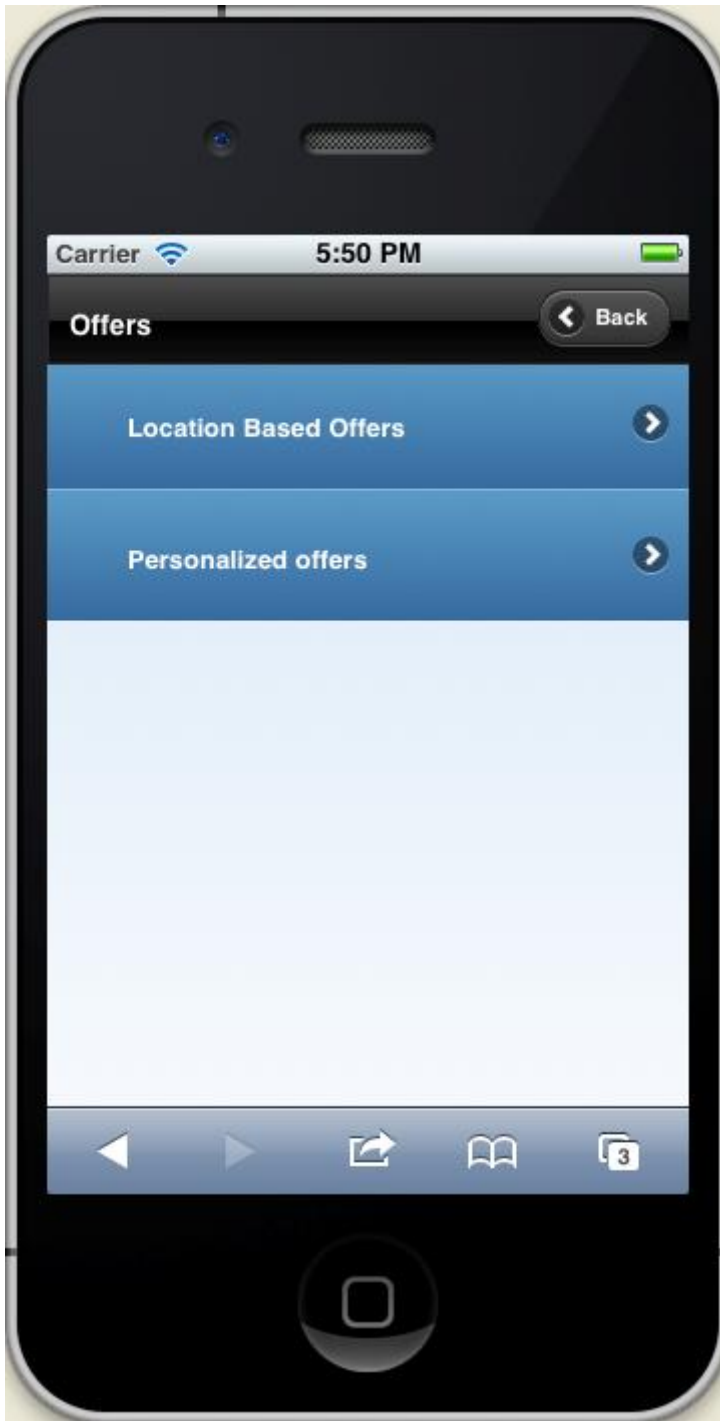
To access the Offers options

1. Log on to the client/application based Mobile Banking application.
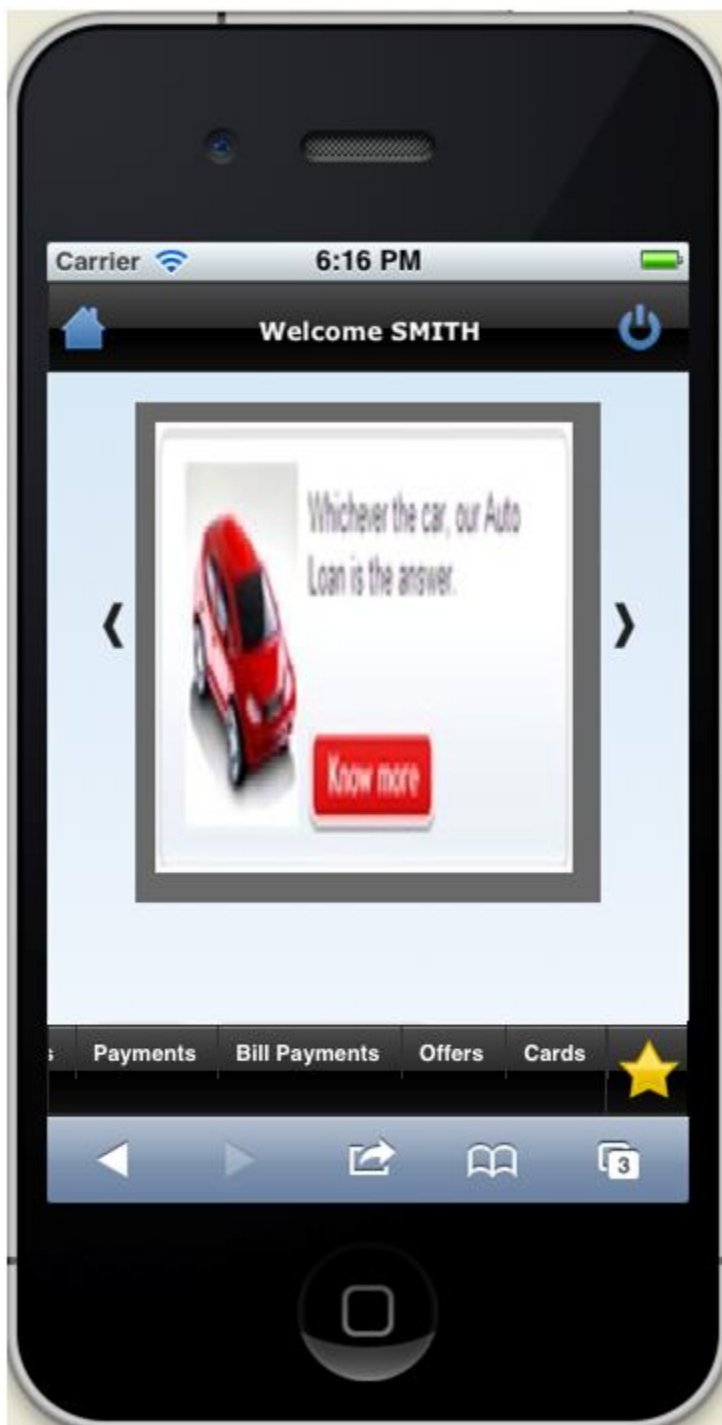
Offers

ORACLE®
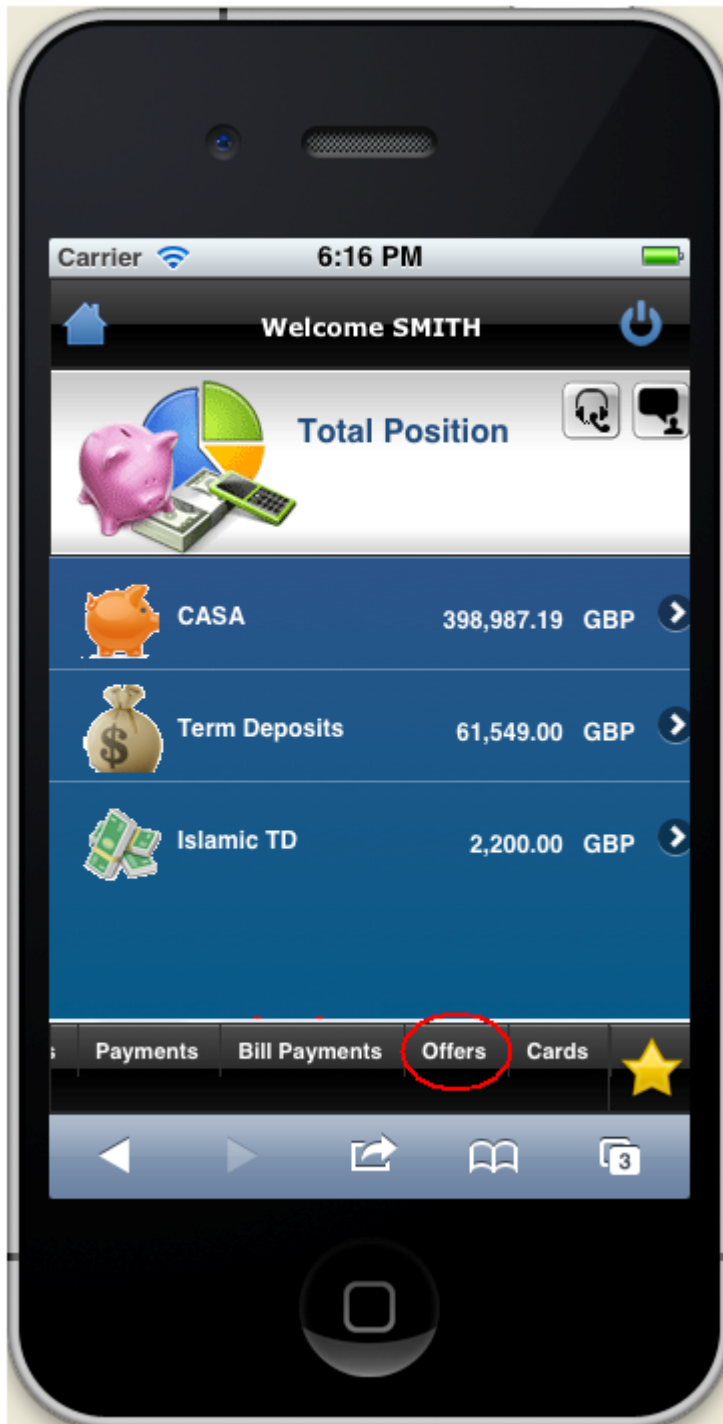
2. Click **Offers** option from the menu bar at the bottom as encircled above. The system displays Offers as Location & Personalized offers as shown below.

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3. Click any of the Offer type in order to view it. You can also view offers based on your location by clicking Location Based Offers tab. It will show offers with respect to your location.

4. Below shown are the sample Personalized offer, displayed after clicking Personalized Offers tab.

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Offers

5. Click any of the offers to view it.

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38. Live Help/Call

Using this option, you can request for a call by the Oracle ATG agents for online assistance. This feature provides the options to the business users for interactions with bank officials / call centre executives.
Live Chat facility is not available. You can only interact through call.

1. Below is shown for Buy Funds transaction. This option will be available for various transactions.

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Buy Funds

2. Click the button/icon as encircled in above screen to have a call with an agent. It will open a new screen showing the option to call, as shown in below screen.

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3. Select the Country

4. Enter your number. Click the Talk By Phone button. You will receive a call.

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Oracle FLEXCUBE Direct Banking

iPhone Browser Based Mobile Banking User Manual

May 2012

Version Number: 12.0.0

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