

**Oracle FLEXCUBE Direct Banking  
Release 12.0.0  
Oracle Android Tablet Application Based Banking  
User Manual**



**Part No. E52305-01**

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## 1. Transaction Host Integration Matrix

### Legends

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

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

## Transaction Host Integration Matrix

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



## Transaction Host Integration Matrix

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

## 2. Log In

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

### **To login into the Android Tablet Banking Application**

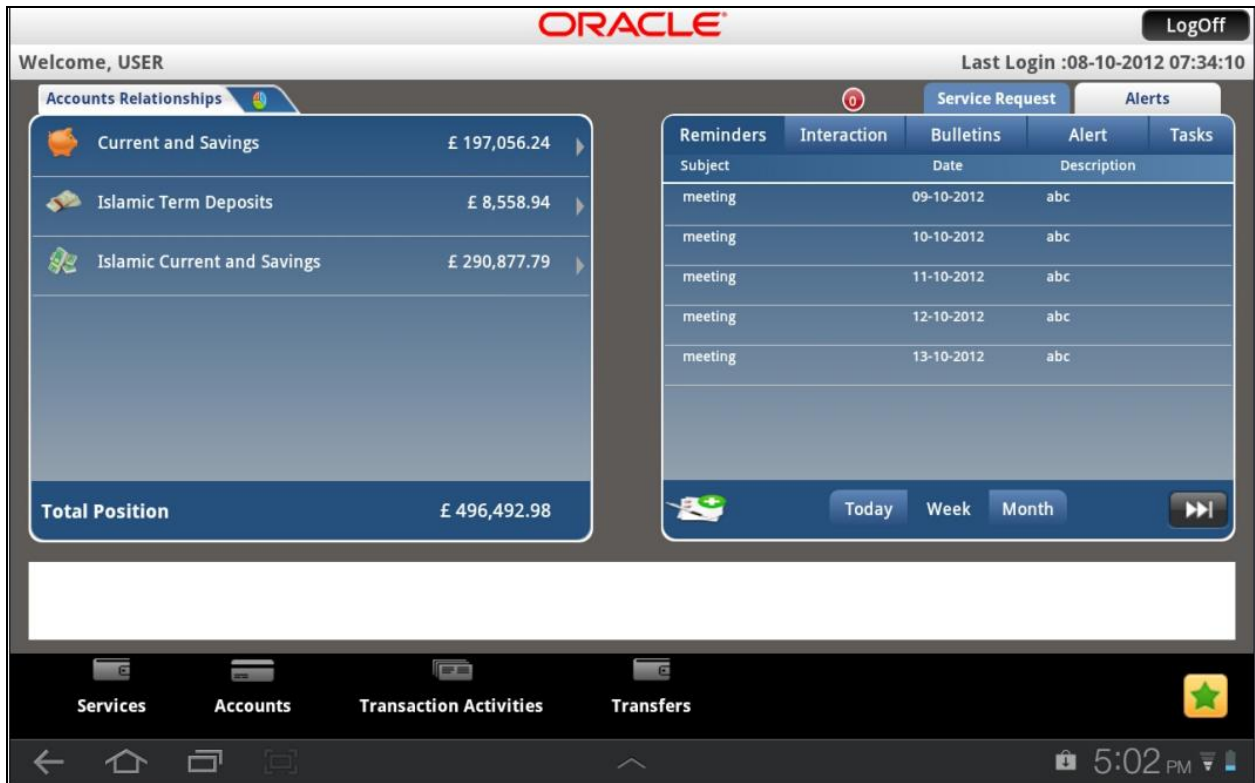
1. Download the FCDB application on the Android Tablet. Click FCDB application icon. The system displays initial **Login** screen to login into the application.

Login



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

Welcome Screen



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

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

### 3. Logout

This option enables you to log off the application.

#### **To log out of the Android Tablet Banking Application**

1. Log on to the Android Tablet Banking Application.
2. Click the **Log Off** button located at the upper right corner of the screen.

### Welcome Screen

The screenshot shows the Oracle mobile application interface. At the top, the Oracle logo is centered, and a 'LogOff' button is on the right. Below the logo, it says 'Welcome, USER' and 'Last Login :08-10-2012 07:34:10'. The main content area is divided into two sections. The left section, titled 'Accounts Relationships', lists three account types with their respective balances: 'Current and Savings' (£ 197,056.24), 'Islamic Term Deposits' (£ 8,558.94), and 'Islamic Current and Savings' (£ 290,877.79). A 'Total Position' of £ 496,492.98 is shown at the bottom of this section. The right section, titled 'Reminders', has tabs for 'Reminders', 'Interaction', 'Bulletins', 'Alert', and 'Tasks'. The 'Reminders' tab is active, showing a table with columns for 'Subject', 'Date', and 'Description'. The table contains five rows of 'meeting' reminders with dates from 09-10-2012 to 13-10-2012. Below the table are 'Today', 'Week', and 'Month' filters, and a refresh icon. At the bottom, there is a navigation bar with icons for 'Services', 'Accounts', 'Transaction Activities', and 'Transfers', along with a star icon. The system status bar at the very bottom shows the time as 5:02 PM.

Subject	Date	Description
meeting	09-10-2012	abc
meeting	10-10-2012	abc
meeting	11-10-2012	abc
meeting	12-10-2012	abc
meeting	13-10-2012	abc

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

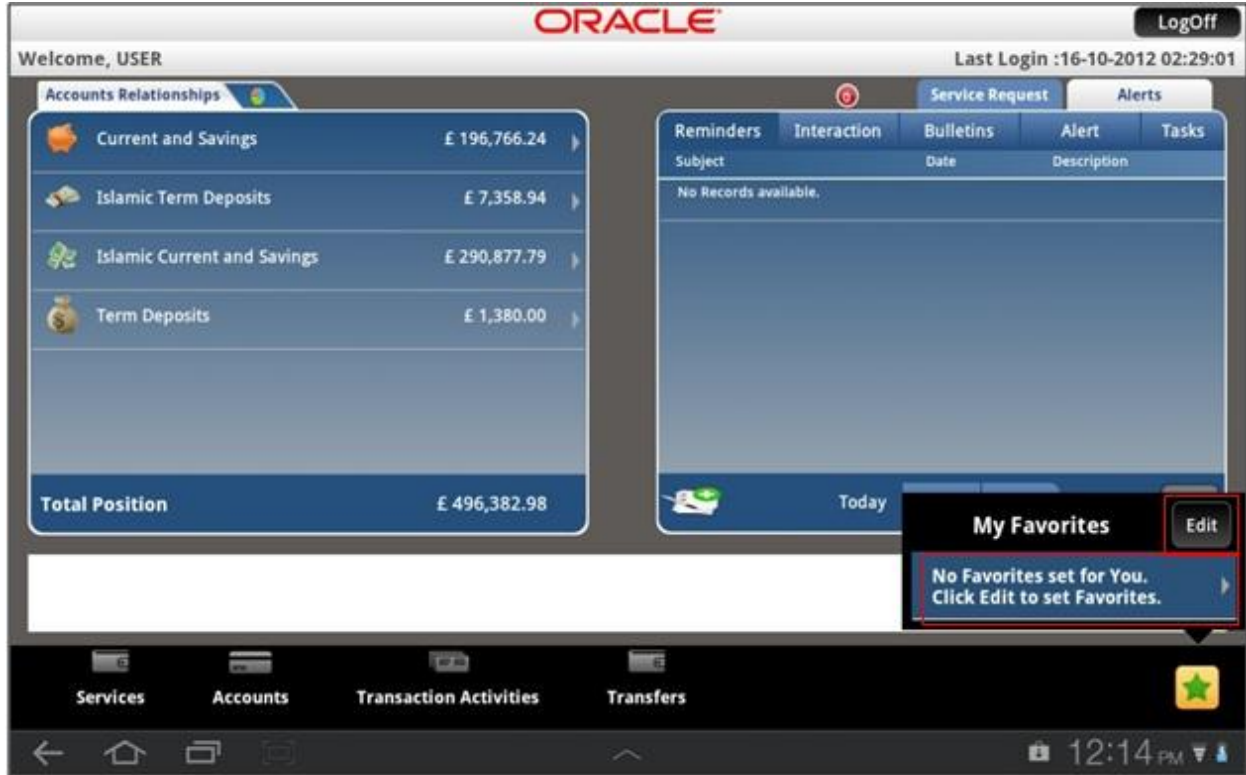
## 4. Setting any Transaction as Favorite


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

### **To set any transaction as Favorite**

1. Log on to the Android Tablet Banking application.

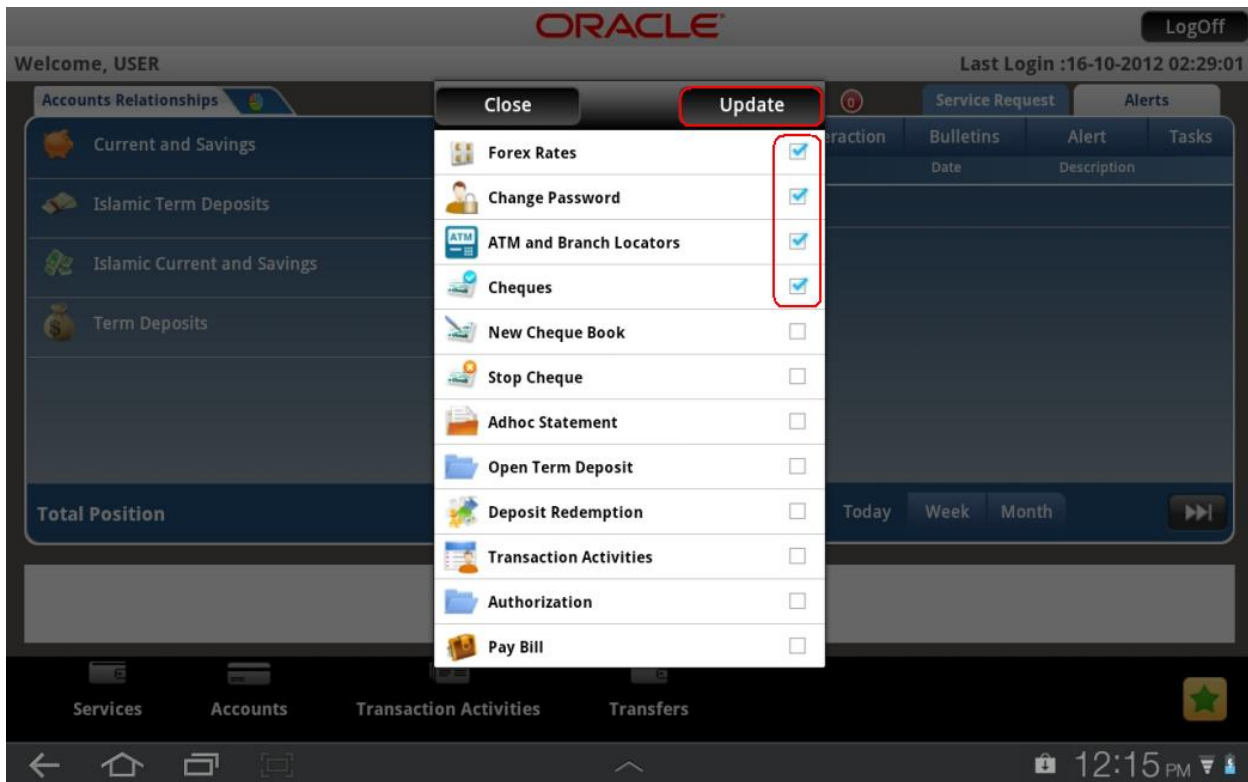
## Setting any Transaction as Favorite



2. Click the Favorite icon  to set the transaction as Favorite. The system will display favorite's transaction list.
3. As shown in above screen, no transaction has been set as favorite, hence No Favorites message is being shown.
4. Click the Edit button or area as highlighted in above screen. The system will display pop over screen showing transactions to be set as favorite, as shown below.



### Favorite Transaction

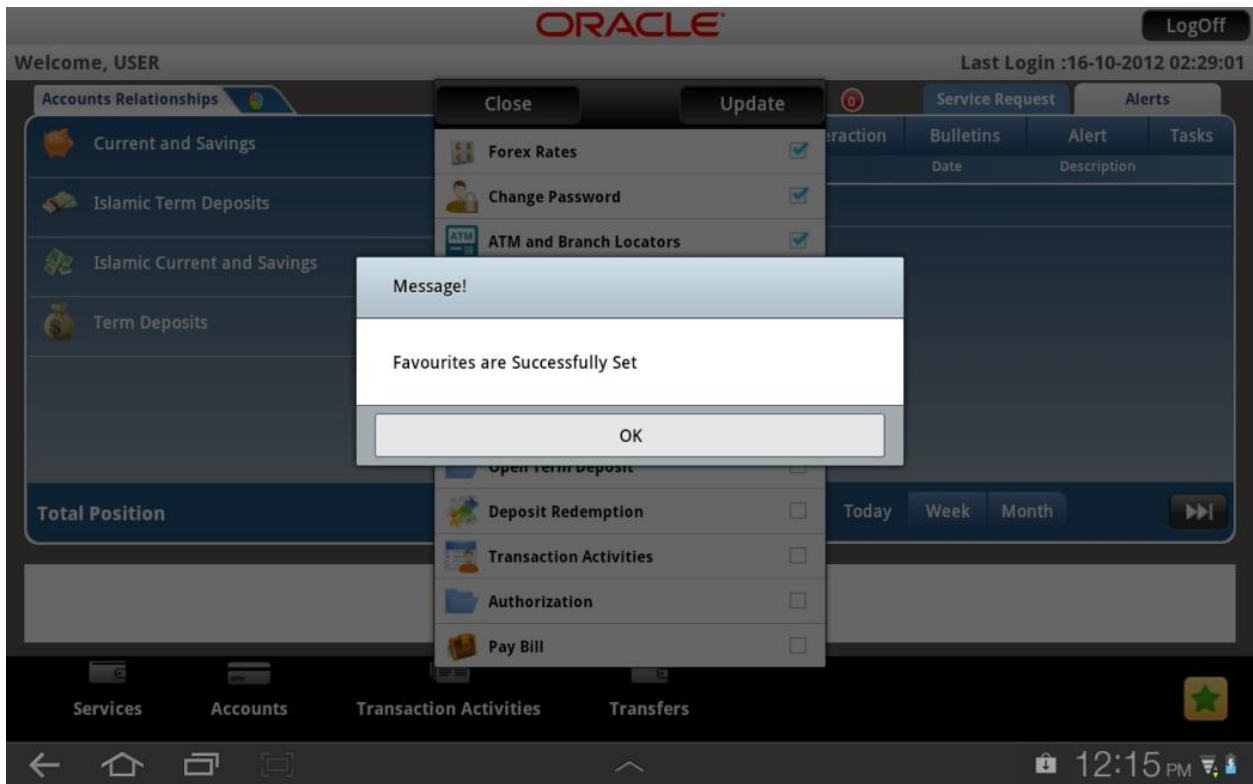


5. Select the checkbox for the transaction which is to be set as favorite. As shown in above screen, four transaction checkboxes selected to be set as favorite.

Note: To remove any transaction from favorite, uncheck the previously checked transaction.

6. Click the Update button. The system will display confirmation pop over screen, as shown below.

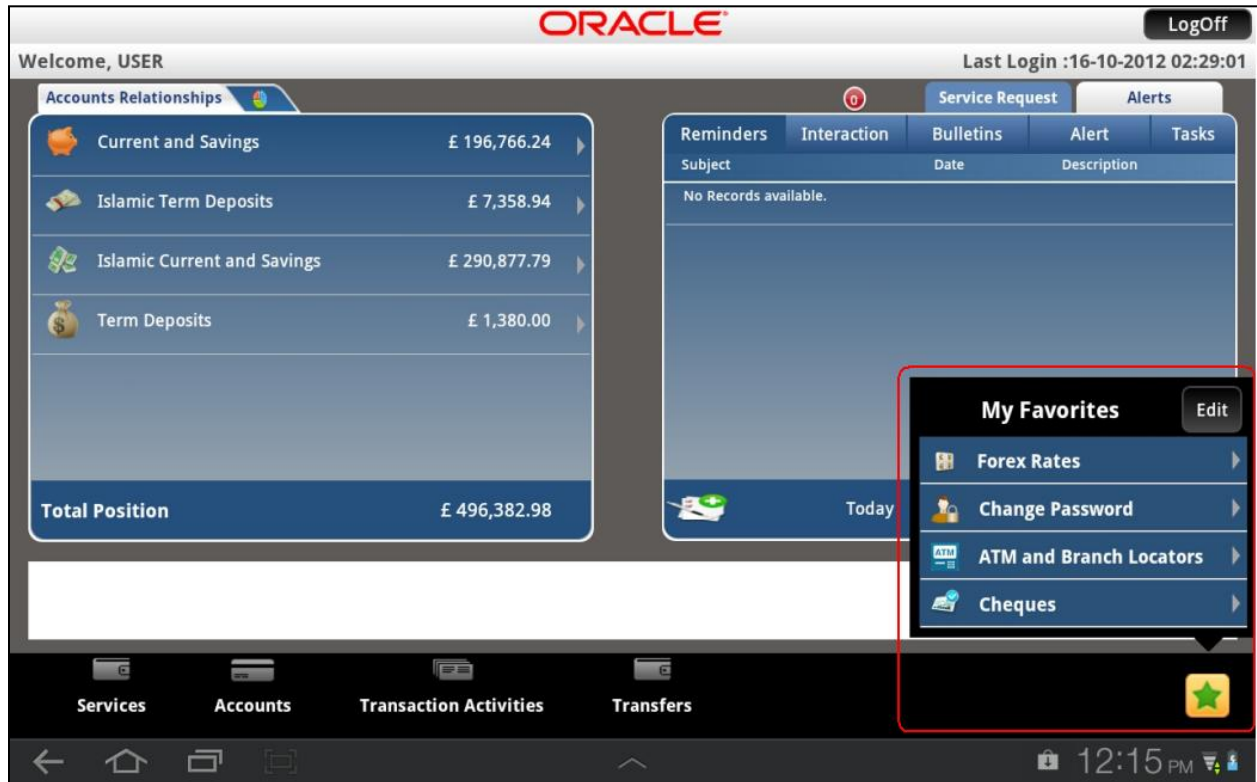
Favorite Transaction - Confirm



7. Click OK.

8. Click favorite  icon. The system will display those transaction that are set as favorite, as shown below.

### Favorite Transactions



9. Click any Favorite transaction icon to proceed with that transaction.

## 5. Dashboard/Landing screen

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


## 5.1. Account Relationship

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

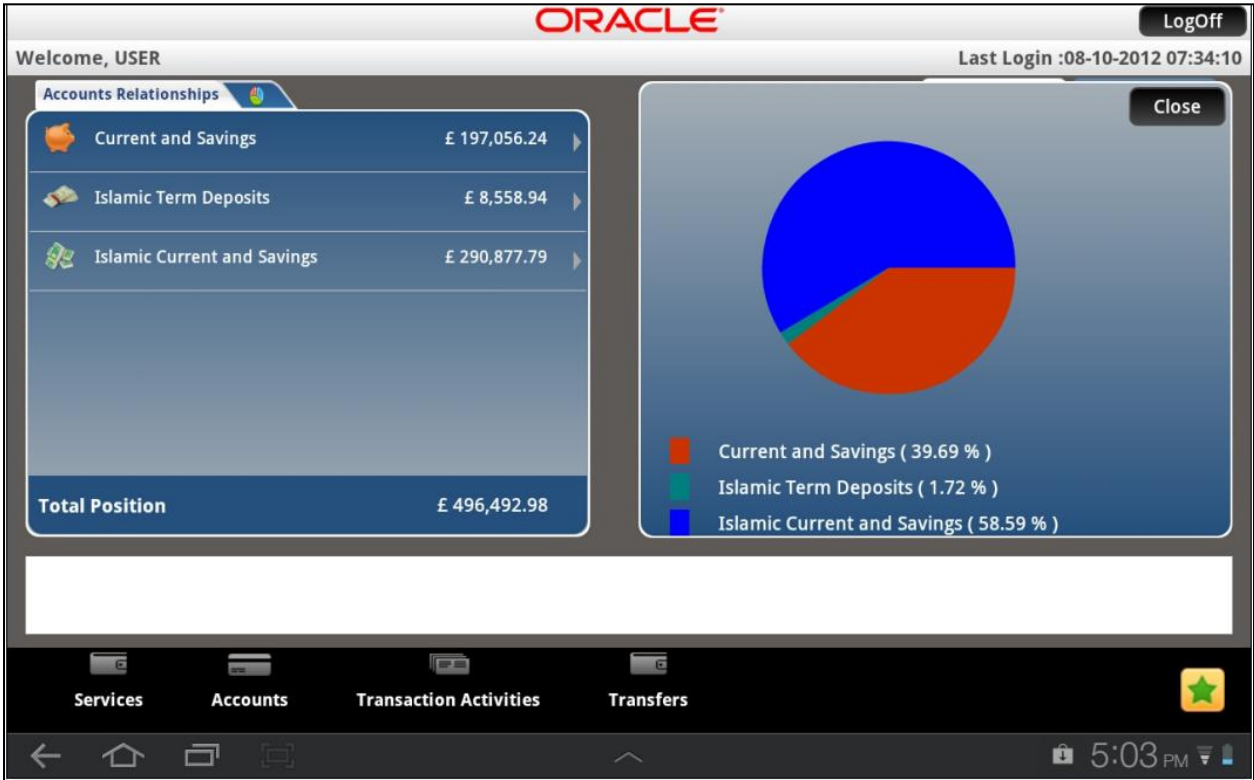
1. Select any account type from **Account Relationship** panel. List of all accounts available under that account type will be displayed in right hand side panel with its details.
2. Click any account from **List of Account** panel displayed in right hind side panel. You can proceed for account related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

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

### Account Relationship

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

Account Relationship – Pie Chart



## 5.2. Notifications

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

- Reminders
- Interaction
- Bulletins
- Alert
- Tasks

Note: Notifications details are explained in Notification chapter.

### 5.3. Service Requests

You can view various service requests raised by user.

#### To view the Service Request details

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

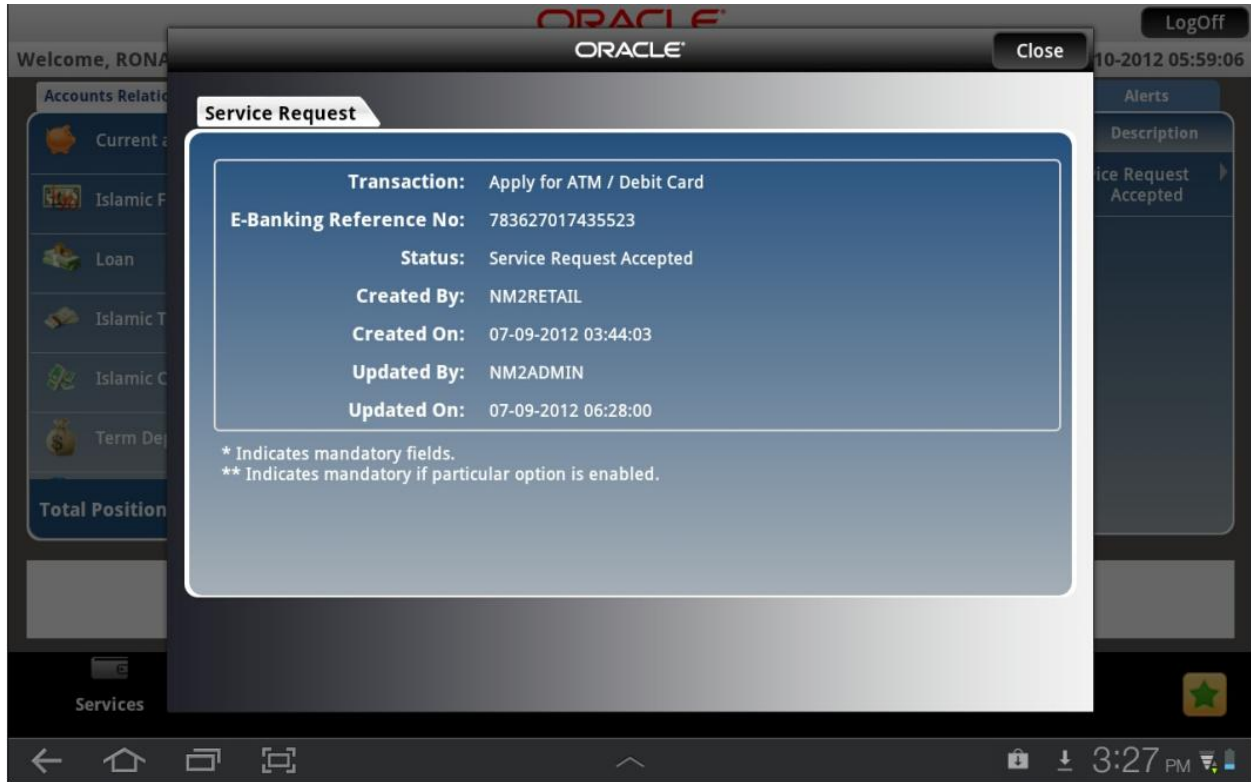
#### Service Request



2. Select any service request as highlighted in above screen. The system will display **Service Request** Details in **Service Request** screen as shown below.



Service Request



Field Description

Field Name	Description
<b>Transaction</b>	[Display] Displays the name of the transaction.
<b>E-Banking Reference No.</b>	[Display] Displays the reference number generated when the service request of transaction was initiated.
<b>Status</b>	[Display] Displays the status of service request for that transaction.
<b>Created By</b>	[Display] Displays the name of the user who has raised service request for that transaction.
<b>Created On</b>	[Display] Displays the date and time on which the service request was initiated.

Field Name	Description
<b>Updated By</b>	[Display] Displays the user id of the user who last updated the status of the service request.
<b>Updated On</b>	[Display] Displays the date and time on which the service request status of transaction was last updated

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

## 6. Account Activity

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

### To view the account activity details

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

Dashboard

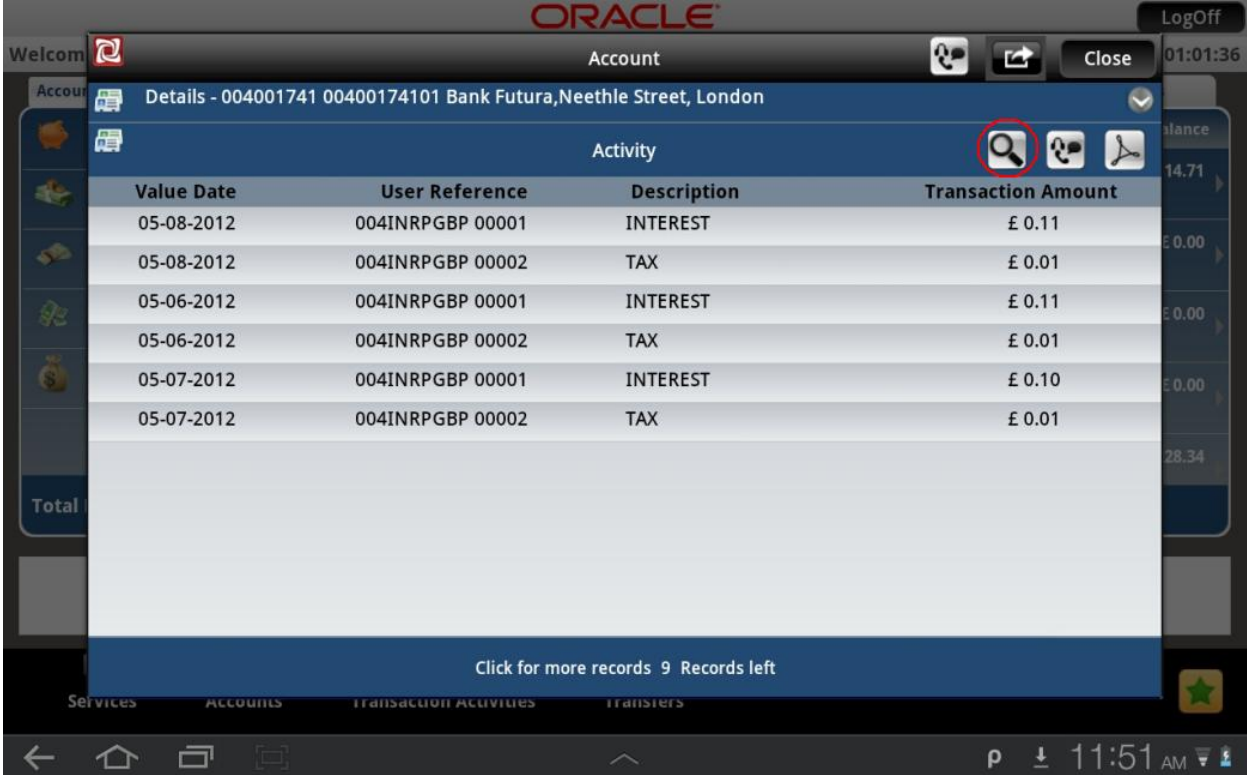


- 3. Select the account from the list for viewing the details. The system displays Account Details and **Account Activity** also in single screen as shown below.

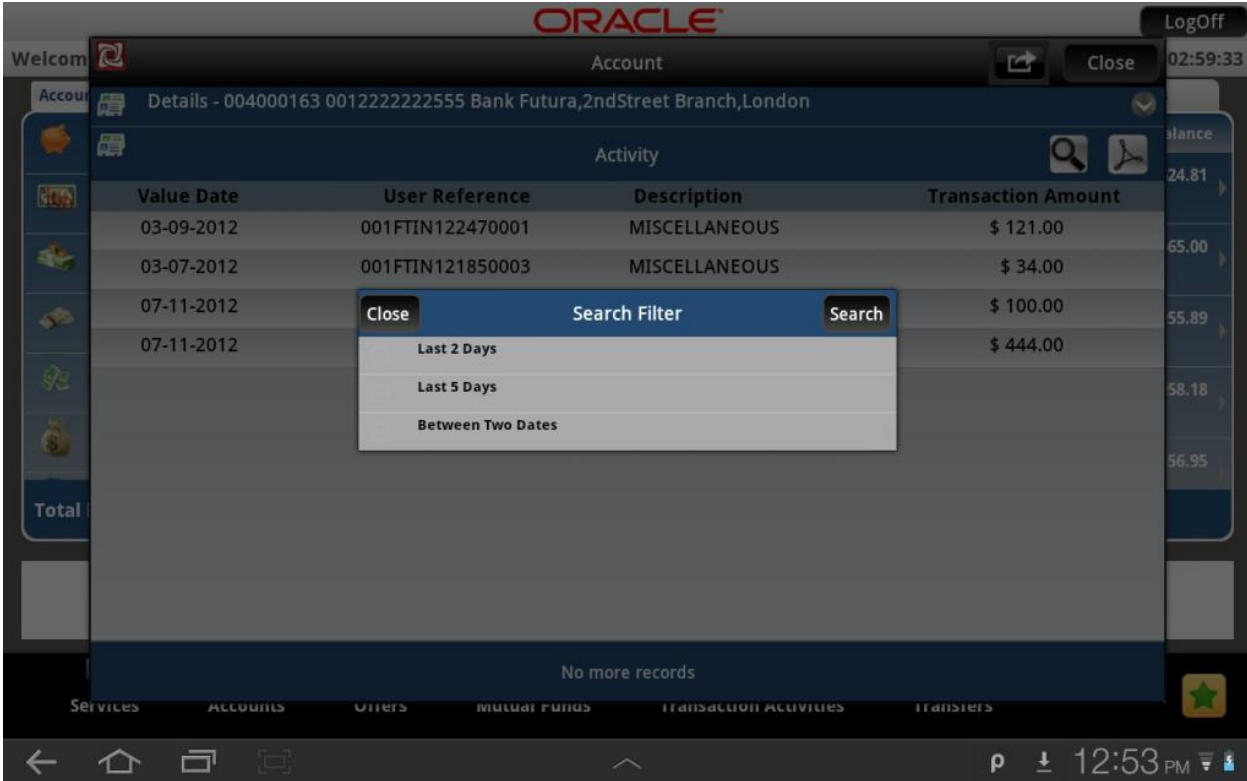
Account Activity



- 4. Click the encircled button to hide account details in order to view only account activity, as shown below.



5. Click the encircled search button to specify criteria for viewing account activity.




6. Select search criteria and click the Search button to view the account activity as per search criteria.

### Field Description

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Field Name	Description
<b>Value Date</b>	[Display] This field displays the Value date of the transaction.
<b>User Reference No.</b>	[Display] This field displays the transaction user reference number when transaction was initiated.
<b>Description</b>	[Display] This field displays the description of the transaction.
<b>Transaction Amount</b>	[Display] This field displays the transaction amount for particular transaction.

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

## 7. Account Details

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

### To view the account details

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



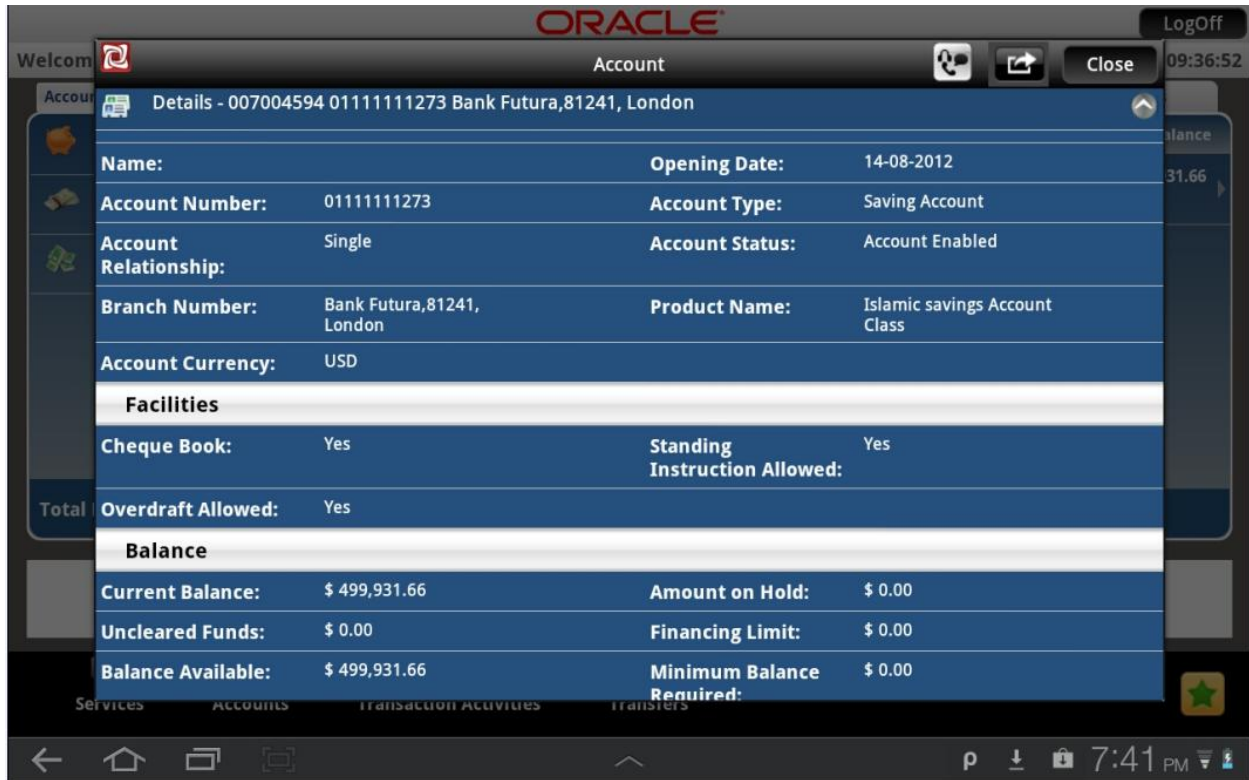
Dashboard

The screenshot shows the Oracle account dashboard. At the top, it says 'ORACLE' and 'LogOff'. Below that, it says 'Welcome, USER' and 'Last Login :11-10-2012 05:05:05'. The dashboard is divided into two main sections: 'Accounts Relationships' and 'List Of Accounts'. The 'Accounts Relationships' section shows three categories: 'Current and Savings' (£ 197,056.24), 'Islamic Term Deposits' (£ 8,558.94), and 'Islamic Current and Savings' (£ 290,877.79). A 'Total Position' of £ 496,492.98 is shown at the bottom. The 'List Of Accounts' section shows a table with columns for 'Account No', 'Customer Id', and 'Current Balance'. Two accounts are listed: 0111111129 with a balance of £ 196,180.00 and 0111111272 with a balance of \$ 1,506.00. The bottom navigation bar includes 'Services', 'Accounts', 'Transaction Activities', and 'Transfers', along with a star icon and system status icons.

Account No	Customer Id	Current Balance
0111111129	007004594	£ 196,180.00
0111111272	007004594	\$ 1,506.00

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

Account Details




Field Description

Field Name	Description
<b>Account Details</b>	
<b>Name</b>	[Display] This field displays the name of the account holder.
<b>Opening Date</b>	[Display] This field displays the date on which the account is opened.
<b>Account Number</b>	[Display] This field displays the Account Number of the Customer's account.
<b>Account Type</b>	[Display] This field displays the type of the account. For e.g. Current, Saving, Term Deposit.

Field Name	Description
<b>Account Relationship</b>	[Display] This field displays the Account Ownership of the Customer's account. For e.g. Sole Owner, Joint Account
<b>Account Status</b>	[Display] This field displays the Status of the account.
<b>Branch Number</b>	[Display] This field displays the Bank Branch number in which account is operating.
<b>Product Name</b>	[Display] This field displays the name of the banking product to which account belongs.
<b>Account Currency</b>	[Display] This field displays the account base currency.
<b>Facilities</b>	.
<b>Cheque Book</b>	[Display] This field displays whether cheque book facility is provided for account.
<b>Standing Instruction Allowed</b>	[Display] This field displays whether standing instructions are allowed for account.
<b>Overdraft Allowed</b>	[Display] This field displays whether overdraft facility is provided for account.
<b>Balances</b>	
<b>Current Balance</b>	[Display] This field displays the current balance of the account along with the account currency.
<b>Account On Hold</b>	[Display] This field displays the amount on hold or earmarked amount in the account
<b>Uncleared Funds</b>	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
<b>Overdraft limit</b>	[Display] This field displays the uncleared funds of the account.

Field Name	Description
<b>Balance Available</b>	[Display] This field displays the available balance in account
<b>Minimum Balance Required</b>	[Display] This field displays the minimum balance to be maintained in account
<b>Net available balance for withdrawal</b>	[Display] This field displays the net available balance for withdrawal.
<b>Others</b>	
<b>ATM Daily withdrawal Limit</b>	[Display] This field displays the maximum possible withdrawal per day from ATM
<b>Eligible Advance against Un cleared funds limit</b>	[Display] This field displays the amount of eligible advance against the unclear funds.

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

## 8. My Accounts

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

### To view the account summary

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

## Accounts

ORACLE® LogOff

Welcome, USER Last Login :11-10-2012 05:05:05

Accounts Relationships

Current and Savings	£ 197,056.24
Islamic Term Deposits	£ 8,558.94
Islamic Current and Savings	£ 290,877.79
<b>Total Position</b>	<b>£ 496,492.98</b>

List Of Accounts Service Request Alerts

Account No	Customer Id	Current Balance
0111111129 Bank Futura,81241, London	007004594	£ 196,180.00
0111111272 Bank Futura,81241, London	007004594	\$ 1,506.00

Current and Savings

Services Accounts Transaction Activities Transfers

7:02 PM

## Field Description

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

## 9. Adhoc Statement

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

### To request the Adhoc Statement

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

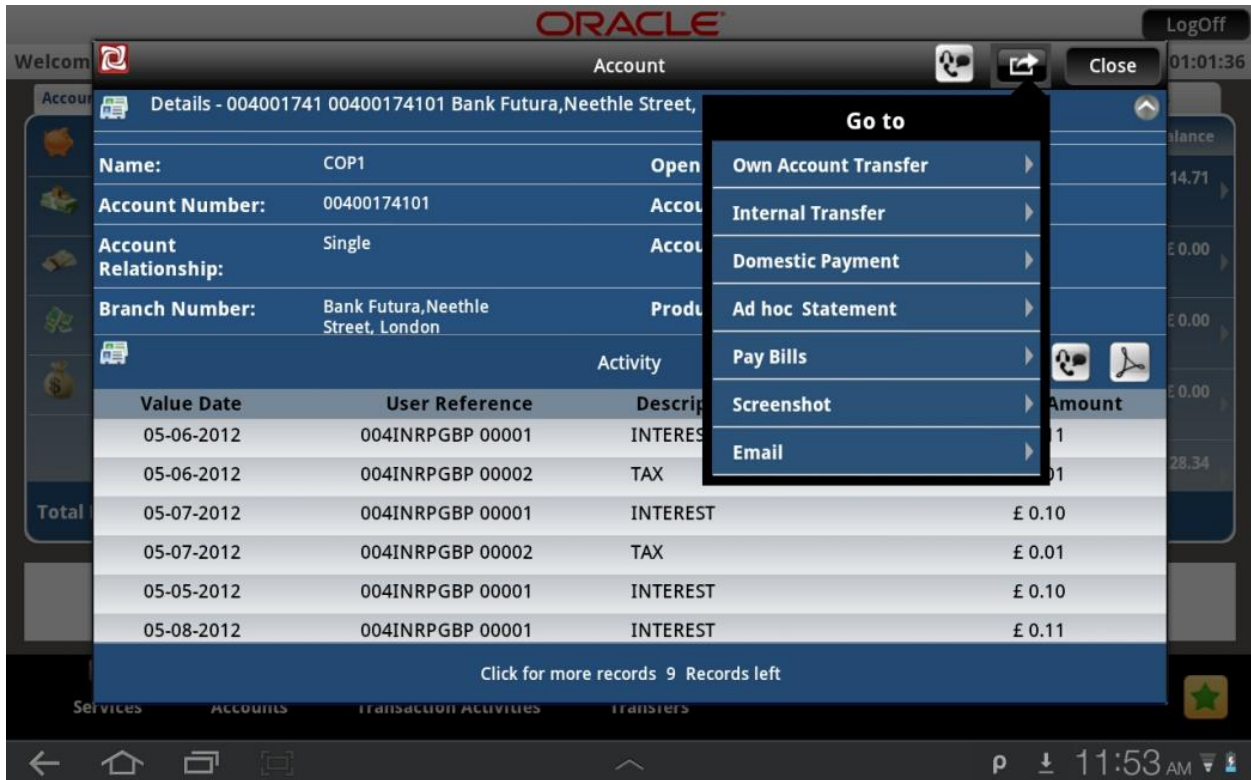
Dashboard


The screenshot displays the Oracle mobile banking dashboard. At the top, the Oracle logo is centered, and a 'LogOff' button is on the right. Below the logo, it says 'Welcome, USER' and 'Last Login :11-10-2012 05:05:05'. The dashboard is divided into two main sections: 'Accounts Relationships' on the left and 'List Of Accounts' on the right. The 'Accounts Relationships' section shows three categories: 'Current and Savings' (£ 197,056.24), 'Islamic Term Deposits' (£ 8,558.94), and 'Islamic Current and Savings' (£ 290,877.79). A 'Total Position' bar at the bottom of this section shows £ 496,492.98. The 'List Of Accounts' section shows a table with columns for 'Account No', 'Customer Id', and 'Current Balance'. It lists two accounts from Bank Futura, 81241, London. The bottom of the screen features a navigation bar with icons for 'Services', 'Accounts', 'Transaction Activities', and 'Transfers', along with a star icon and a system status bar showing the time as 7:02 PM.

Account No	Customer Id	Current Balance
0111111129 Bank Futura,81241, London	007004594	£ 196,180.00
01111111272 Bank Futura,81241, London	007004594	\$ 1,506.00

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





4. Click  icon to perform transaction like Own Account Transfers, Pay Bills, Adhoc Statement on selected account.
5. Select Ad hoc Statement from the options pop over. The system displays Adhoc Account Statement Request screen as shown below.

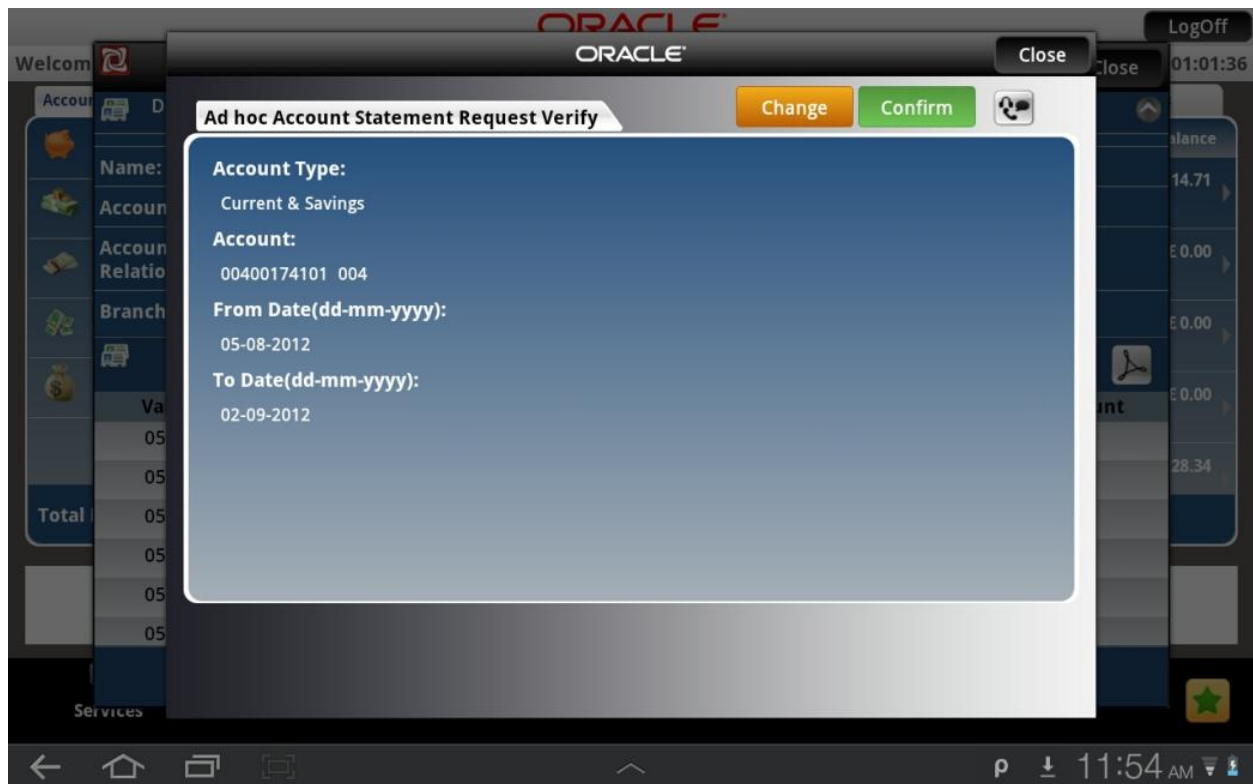
## Adhoc Account Statement Request

## Field Description

Field Name	Description
<b>Account Type</b>	[Display] This field will display the type of account for which you are requesting an ad hoc statement.
<b>Select Account</b>	[Mandatory, Pop Over] Select the Account number radio button from the list of accounts.
<b>From Date</b>	[Mandatory, Alphanumeric, 10] Type the From date as start date for the Adhoc statement.
<b>To Date</b>	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

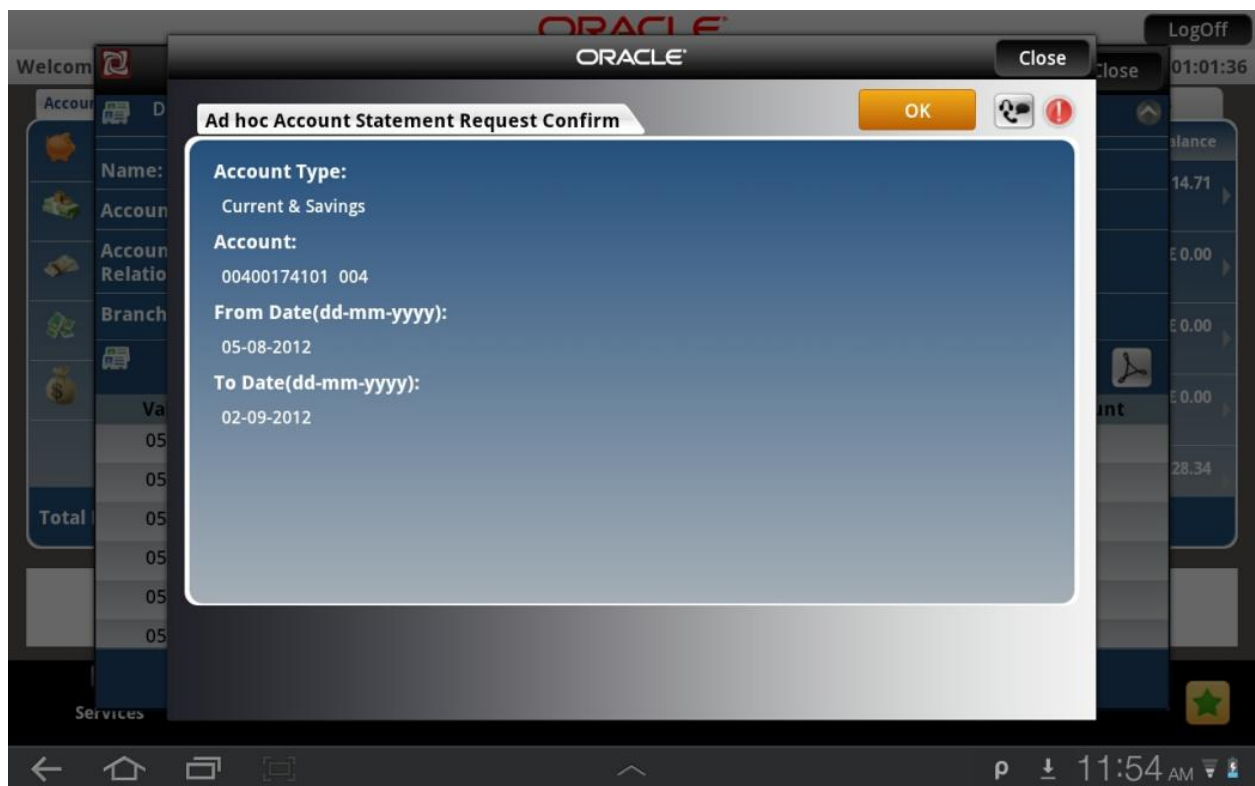
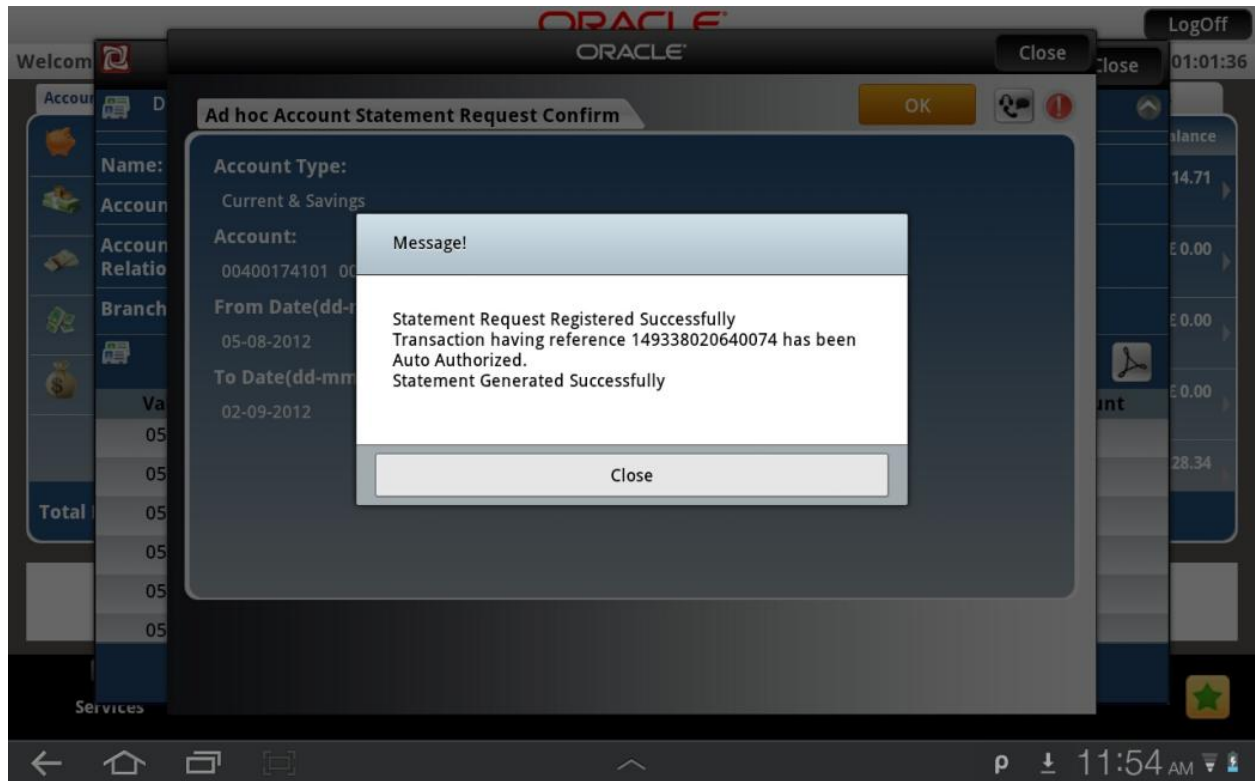
- Click the **Submit** button. The system displays **Adhoc Account Statement Request Verify** screen.  
OR  
Click the **Back** button to return to the previous screen.  
OR  
Click the **Close** button to exit from the application.

## Ad hoc Account Statement Request Verify



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

Adhoc Account Statement Request Confirm



8. Click the **Close** button to close the screen.  
OR  
Click the **OK** button. The initial **Ad hoc Statement** screen is displayed.

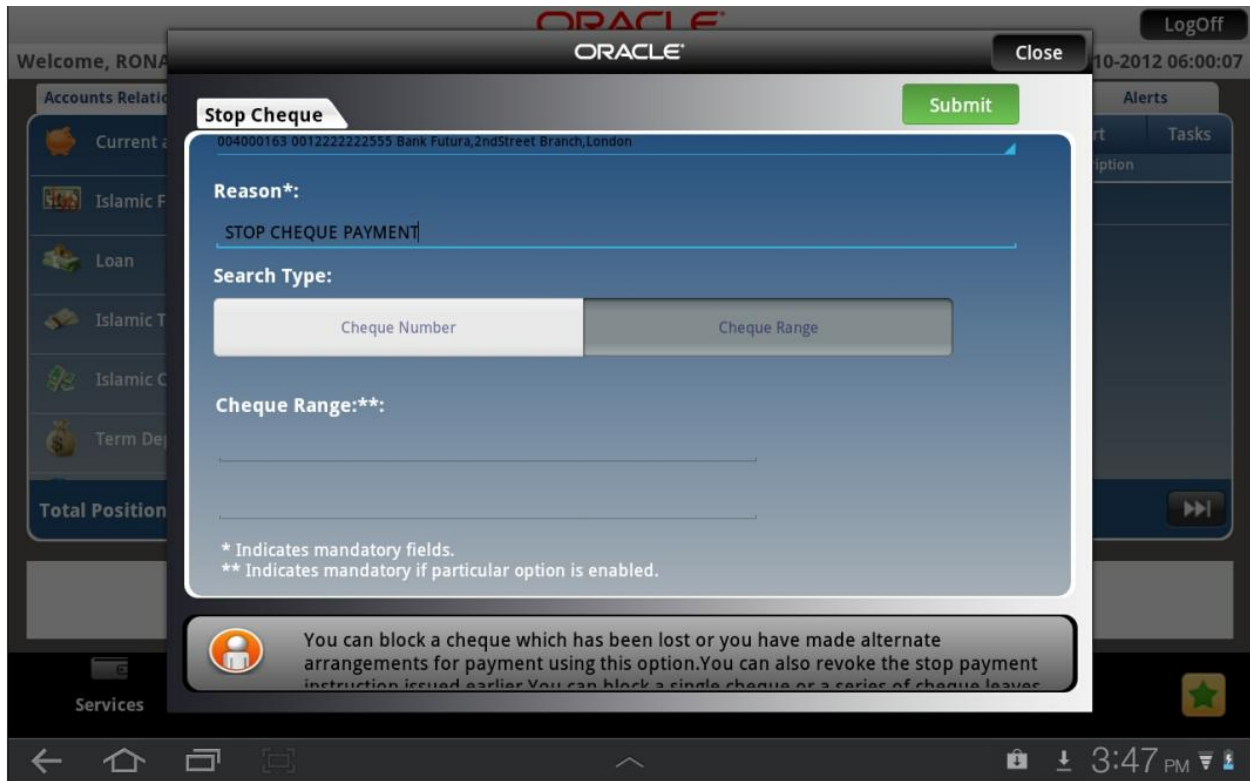
## 10. Stop Cheque

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

### To stop cheque

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

Stop Cheque



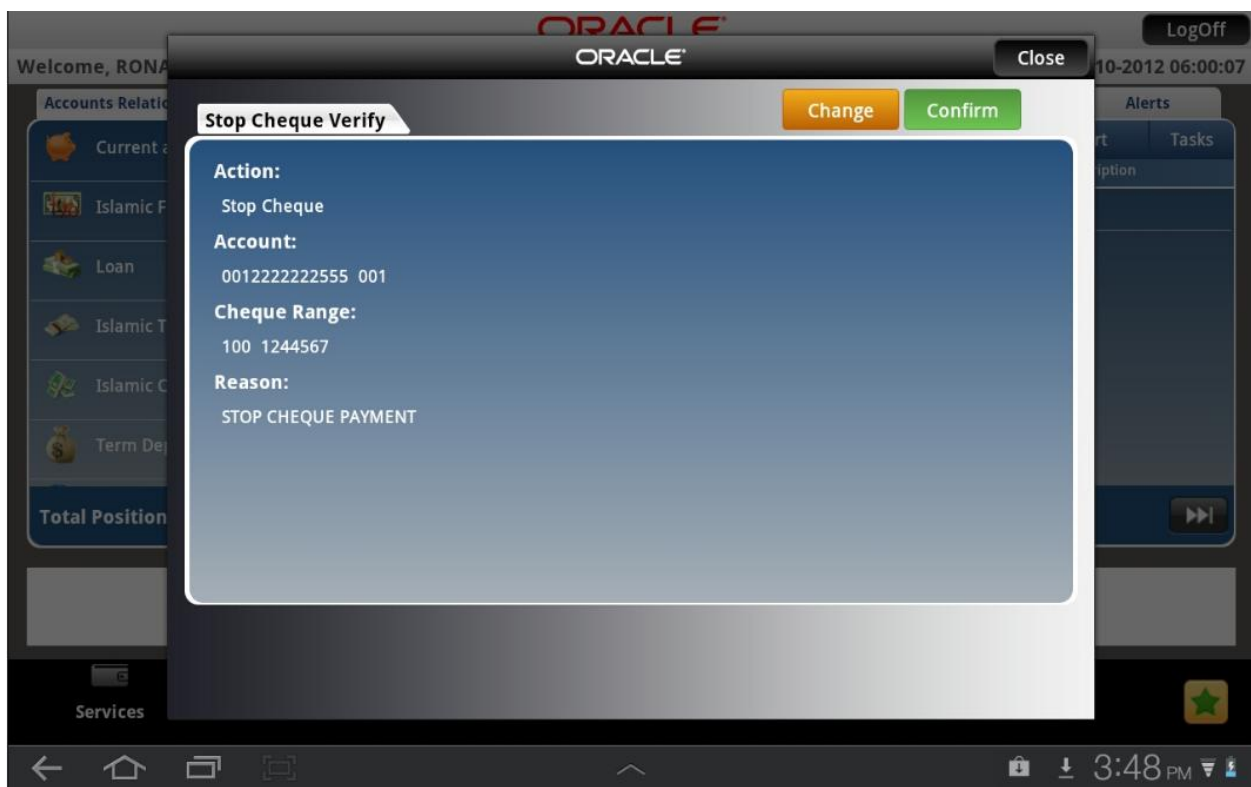
Field Description

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

Field Name	Description
<b>Reason</b>	[Mandatory, Alphanumeric, 40] Input the reason of Stop or Unblock Of cheque for reference. This field displays is an optional field for Cancel stopped cheque.

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

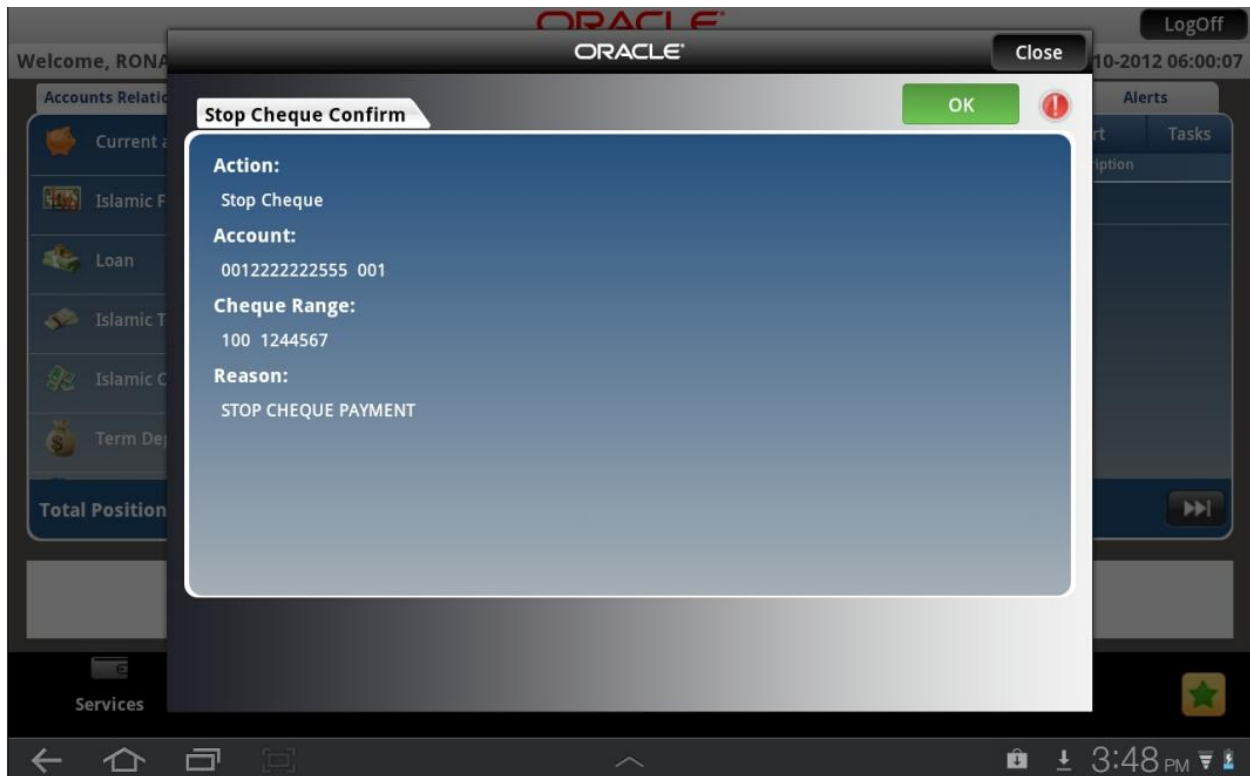
### Stop Cheque Verify



5. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.  
OR  
Click the **Change** button to return to the previous screen.  
OR  
Click the **Close** button to close the screen.



Stop Cheque Confirm



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

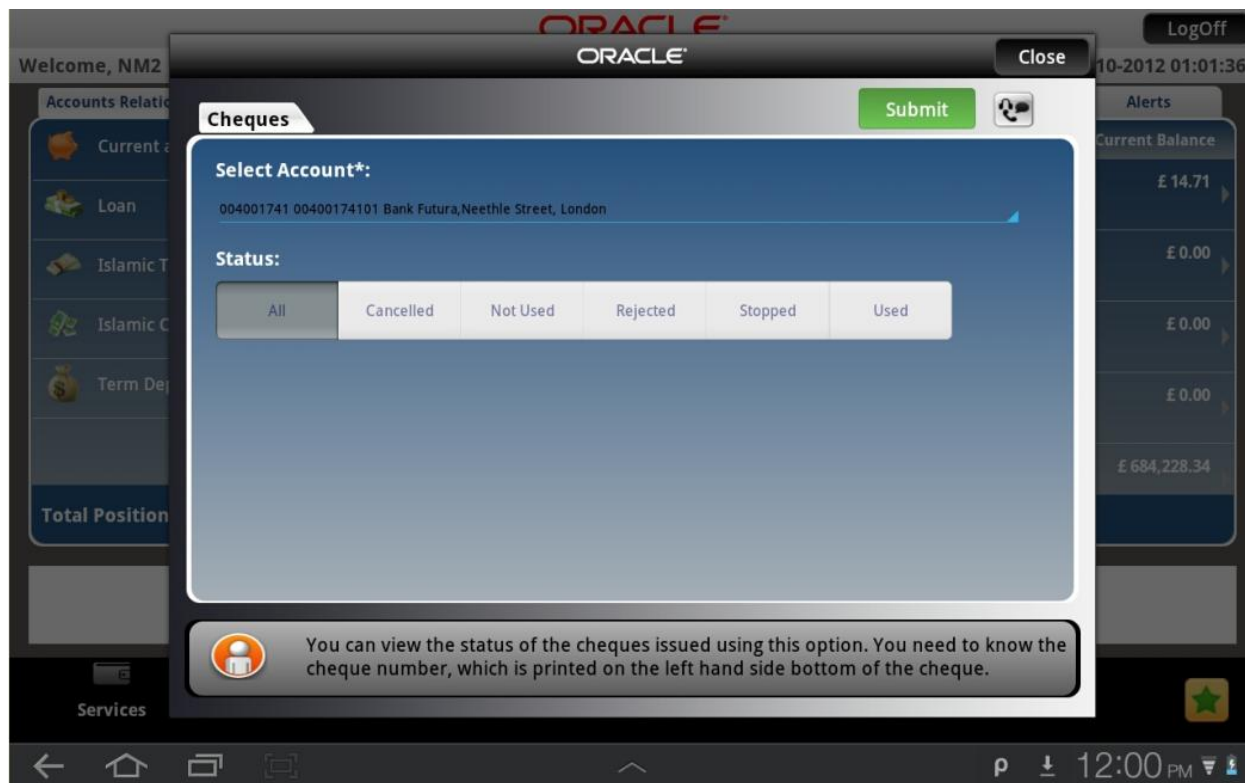
## 11. Cheques

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

### To inquire the cheque status

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

## Cheques



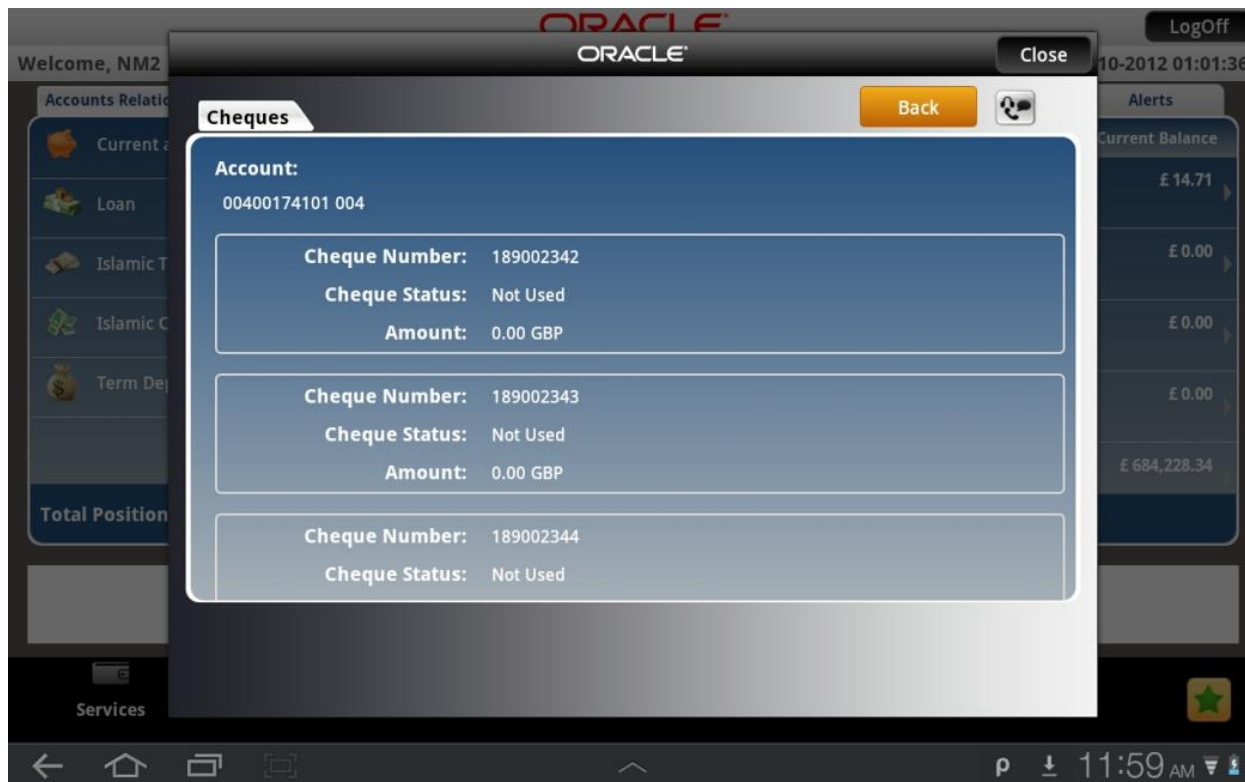
## Field Description

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

- Click the **Submit** button. The system displays **My Cheques** screen with the cheque status details.  
OR

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

## Cheques



## Field Description

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

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

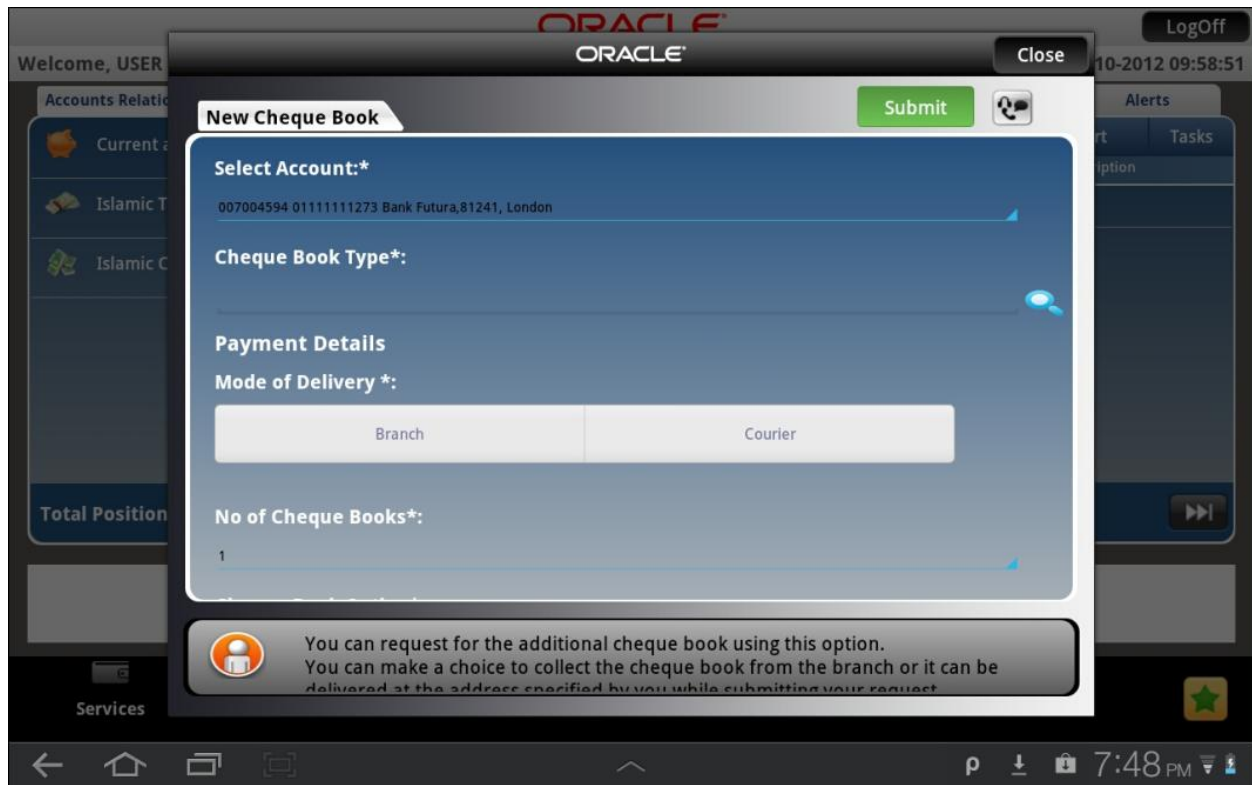
## 12. New Cheque Book

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

### To request the cheque book

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

New Cheque Book



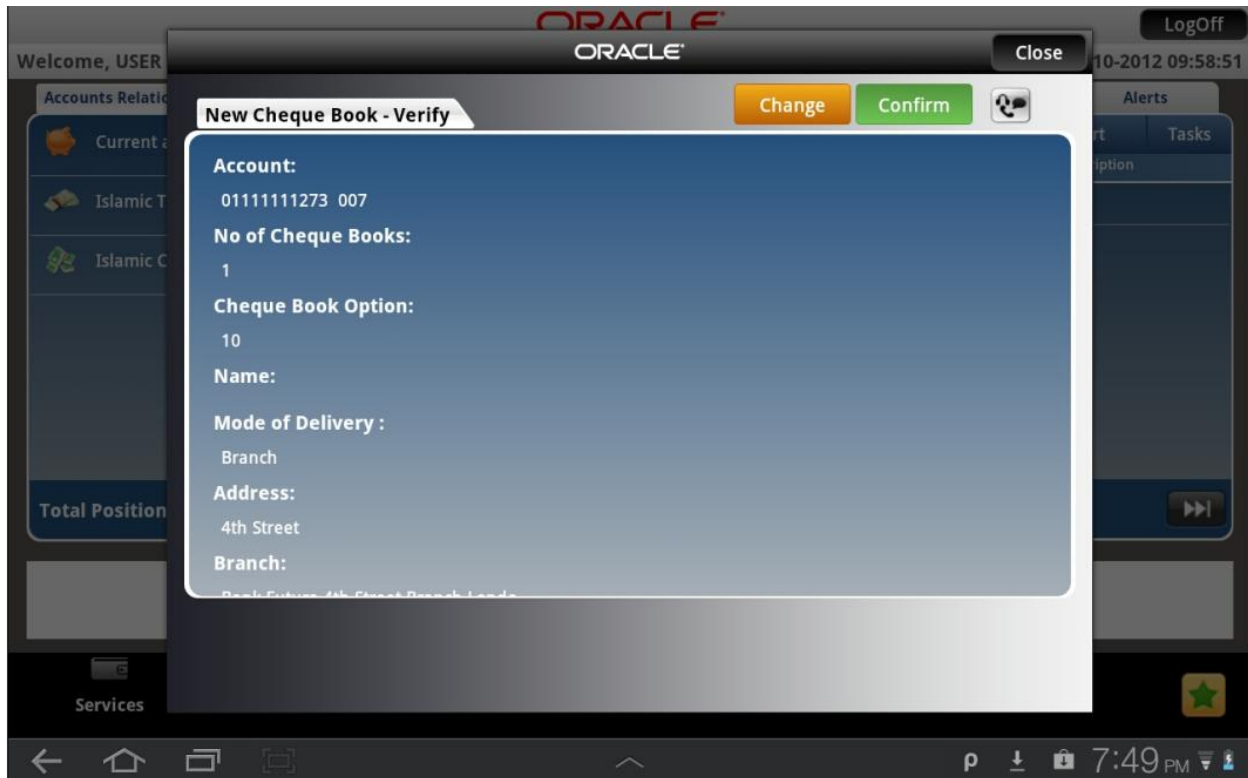
Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Pop Over] Select the account for which new cheque book is to be issued.
<b>Cheque Book Type</b>	[Mandatory, Pop Over] Select the cheque book option. The options are: <ul style="list-style-type: none"> <li>• Cheque Book With 10 Leaves</li> <li>• Cheque Book With 50 Leaves</li> <li>• Cheque Book With 25 leaves</li> </ul>
<b>Mode of Delivery</b>	[Mandatory, Pop Over] Select the mode of delivery for the cheque book. The options are: <ul style="list-style-type: none"> <li>• Branch</li> <li>• Courier</li> </ul>
<b>No. Of Cheque Books</b>	[Mandatory, Pop Over] Select the number of cheque books required from the pop over.

Field Name	Description
------------	-------------

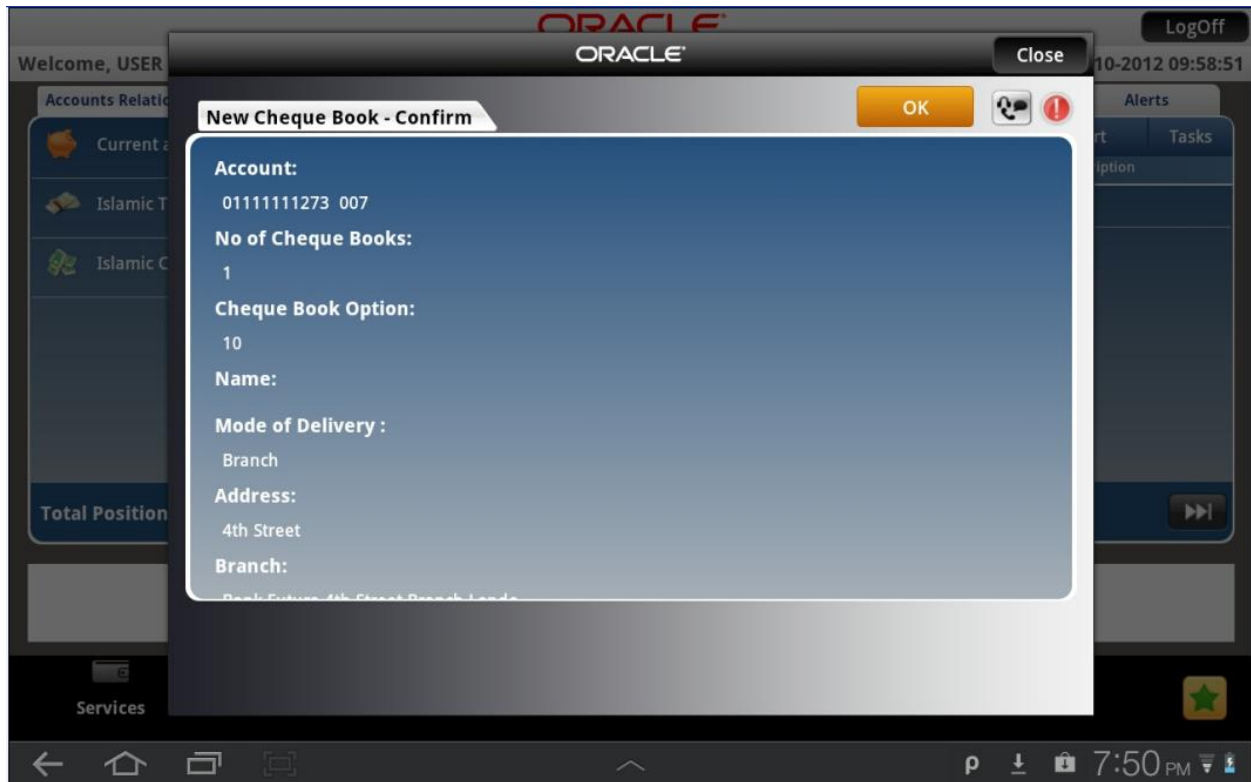
- Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.  
OR  
Click the **Close** button to close the screen.

### New Cheque Book – Verify



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

## New Cheque Book – Confirm



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



## 13. Loan Details

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

### To view the loan details

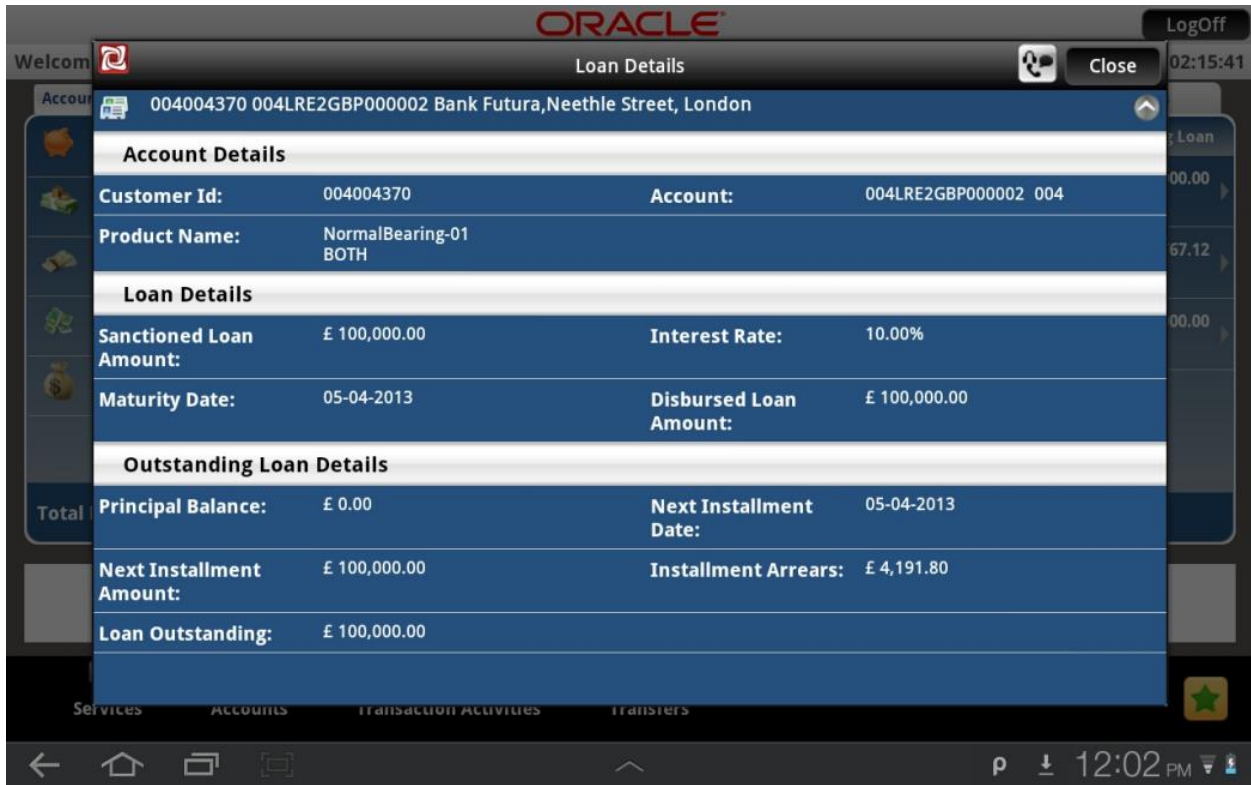
1. Log on to the Android Tablet Banking application.
2. Select **Account Relationship > Loan** from the dashboard/Landing screen of Android Tablet. as shown below:

Loan

The screenshot displays the Oracle mobile banking interface. At the top, the Oracle logo is visible, along with a 'LogOff' button and the user's name 'Welcome, NM2'. The last login time is shown as '15-10-2012 01:01:36'. The main dashboard is divided into two panels. The left panel, titled 'Accounts Relationships', lists various account types with their balances: Current and Savings (£ 7,468,036.69), Loan (£ 601,534.24), Islamic Term Deposits (£ 31,418.14), Islamic Current and Savings (£ 1,113,233.57), and Term Deposits (£ 594,673.49). A 'Total Position' of £ 9,808,896.13 is shown at the bottom of this panel. The right panel, titled 'List Of Accounts', shows a table of loan accounts with columns for Account No, Customer Id, and Outstanding Loan. The table contains three entries, all for Bank Futura, Neethie Street, London, with outstanding loan amounts of £ 100,000.00, £ 100,767.12, and £ 100,000.00 respectively. A 'Loan' button is located at the bottom of this panel. The bottom navigation bar includes icons for Services, Accounts, Transaction Activities, and Transfers, along with a star icon. The system status bar at the very bottom shows the time as 12:00 PM.

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

Loan Details



Field Description

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

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

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

## 14. Financing Details

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

### To view the financing details

1. Log on to the Android Tablet Banking application.
2. Select **Account Relationship > Islamic Current and Savings** from the dashboard/Landing screen of Android Tablet. as shown below:

Islamic Financing

The screenshot displays the Oracle mobile banking interface. At the top, the Oracle logo is visible, along with a 'LogOff' button and the user's name 'Welcome, NM2'. The 'Last Login' time is shown as '15-10-2012 02:15:41'. The main content is divided into two panels. The left panel, titled 'Accounts Relationships', lists various account types with their current balances: 'Current and Savings' (£ 7,468,036.69), 'Loan' (£ 601,534.24), 'Islamic Term Deposits' (£ 31,418.14), 'Islamic Current and Savings' (£ 1,113,233.57), and 'Term Deposits' (£ 594,673.49). A red box highlights the 'Islamic Term Deposits' entry. Below this list is a 'Total Position' of £ 9,808,896.13. The right panel, titled 'List Of Accounts', shows a table with columns for 'Account No', 'Customer Id', and 'Current Balance'. It lists two accounts: '01134445648' with a balance of £ 822,355.78 and '01111111273' with a balance of \$ 499,931.66. Below the table is a button labeled 'Islamic Current and Savings'. At the bottom, there is a navigation bar with icons for 'Services', 'Accounts', 'Transaction Activities', and 'Transfers', along with a star icon and a clock showing '12:02 PM'.

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

Financing Account Details

ORACLE

Welcome Account LogOff 02:15:41

Account Details - 004005657 01134445648 Bank Futura, Neethle Street, London

<b>Name:</b>	Dilu corp	<b>Opening Date:</b>	14-08-2012
<b>Account Number:</b>	01134445648	<b>Account Type:</b>	Saving Account
<b>Account Relationship:</b>	Single	<b>Account Status:</b>	Account Enabled
<b>Branch Number:</b>	Bank Futura, Neethle Street, London	<b>Product Name:</b>	Islamic Current a/c class
<b>Account Currency:</b>	GBP		
<b>Facilities</b>			
<b>Cheque Book:</b>	Yes	<b>Standing Instruction Allowed:</b>	Yes
<b>Overdraft Allowed:</b>	Yes		
<b>Balance</b>			
<b>Current Balance:</b>	£ 822,355.78	<b>Amount on Hold:</b>	£ 0.00
<b>Uncleared Funds:</b>	£ 100.00	<b>Financing Limit:</b>	£ 0.00
<b>Balance Available:</b>	£ 822,255.78	<b>Minimum Balance Required:</b>	£ 0.00

Services ACCOUNTS Transaction Activities Transfers

12:02 PM

ORACLE

Welcome Account LogOff 02:15:41

Account Street, London

<b>Account Currency:</b>	GBP		
<b>Facilities</b>			
<b>Cheque Book:</b>	Yes	<b>Standing Instruction Allowed:</b>	Yes
<b>Overdraft Allowed:</b>	Yes		
<b>Balance</b>			
<b>Current Balance:</b>	£ 822,355.78	<b>Amount on Hold:</b>	£ 0.00
<b>Uncleared Funds:</b>	£ 100.00	<b>Financing Limit:</b>	£ 0.00
<b>Balance Available:</b>	£ 822,255.78	<b>Minimum Balance Required:</b>	£ 0.00
<b>Net Available Balance for withdrawal:</b>	£ 822,255.78		
<b>Others</b>			
<b>ATM Daily Withdrawal Limit:</b>	£ 0.00	<b>Eligible Advance Against Uncleared Funds Limit:</b>	£ 0.00

Services ACCOUNTS Transaction Activities Transfers

12:02 PM

## Field Description

Field Name	Description
<b>Account Details</b>	
<b>Name</b>	[Display] This field displays the name of the account holder.
<b>Account Number</b>	[Display] This field displays the account numbers under a particular customer ID.
<b>Opening Date</b>	[Display] This field displays the opening date of the Islamic account.
<b>Account Type</b>	[Display] This field displays the type of the account.
<b>Account Relationship</b>	[Display] This field displays the account relationship.
<b>Account Status</b>	[Display] This field displays the status of the account as enabled or disabled.
<b>Product Name</b>	[Display] This field displays the financing product name.
<b>Account Currency</b>	[Display] This field displays the currency for the Islamic account.
<b>Facilities</b>	
<b>Cheque Book</b>	[Display] This field displays the availability of the cheque book for this account.
<b>Standing Instruction Allowed</b>	[Display] This field displays whether Standing Instruction is allowed or not.
<b>Overdraft Allowed</b>	[Display] This field displays whether overdraft is allowed or not.
<b>Balance</b>	



Field Name	Description
<b>Current Balance</b>	[Display] This field displays the current balance of the Islamic account.
<b>Amount on Hold</b>	[Display] This field displays the amount on hold of the financing account.
<b>Uncleared Funds</b>	[Display] This field displays the uncleared funds.
<b>Financing Limit</b>	[Display] This field displays the financing limit.
<b>Balance Available</b>	[Display] This field displays the available balance.
<b>Minimum Balance Required</b>	[Display] This field displays the minimum balance required to be kept in the Islamic financing account.
<b>Net Available Balance for withdrawal</b>	[Display] This field displays the net available balance that can be withdrawn.
<b>Others</b>	
<b>ATM Daily withdrawal Limit</b>	[Display] This field displays the daily ATM limit that can be withdrawn.
<b>Eligible Advance Against Funds Limit</b>	[Display] This field displays the eligible advance fund against fund limit.

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

## 15. Notification

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

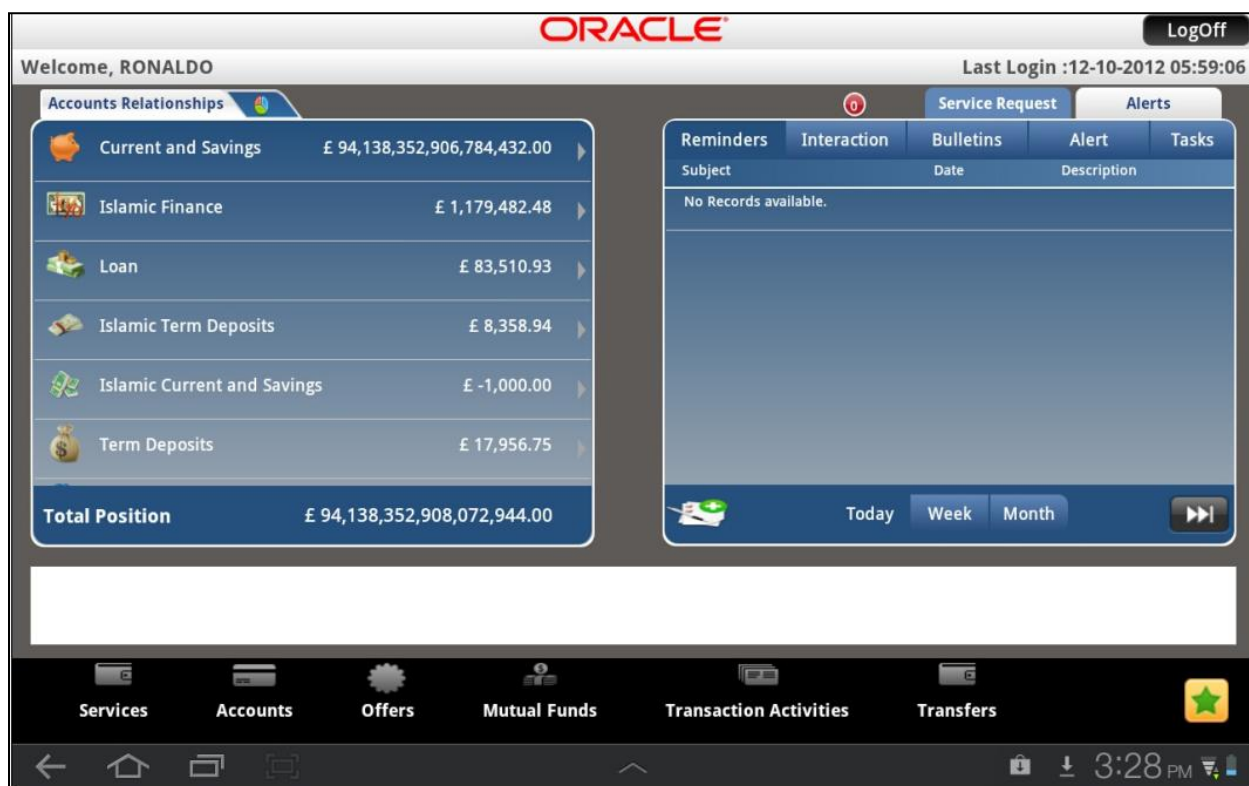
## 15.1. Reminders

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


### To access the Reminders option

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

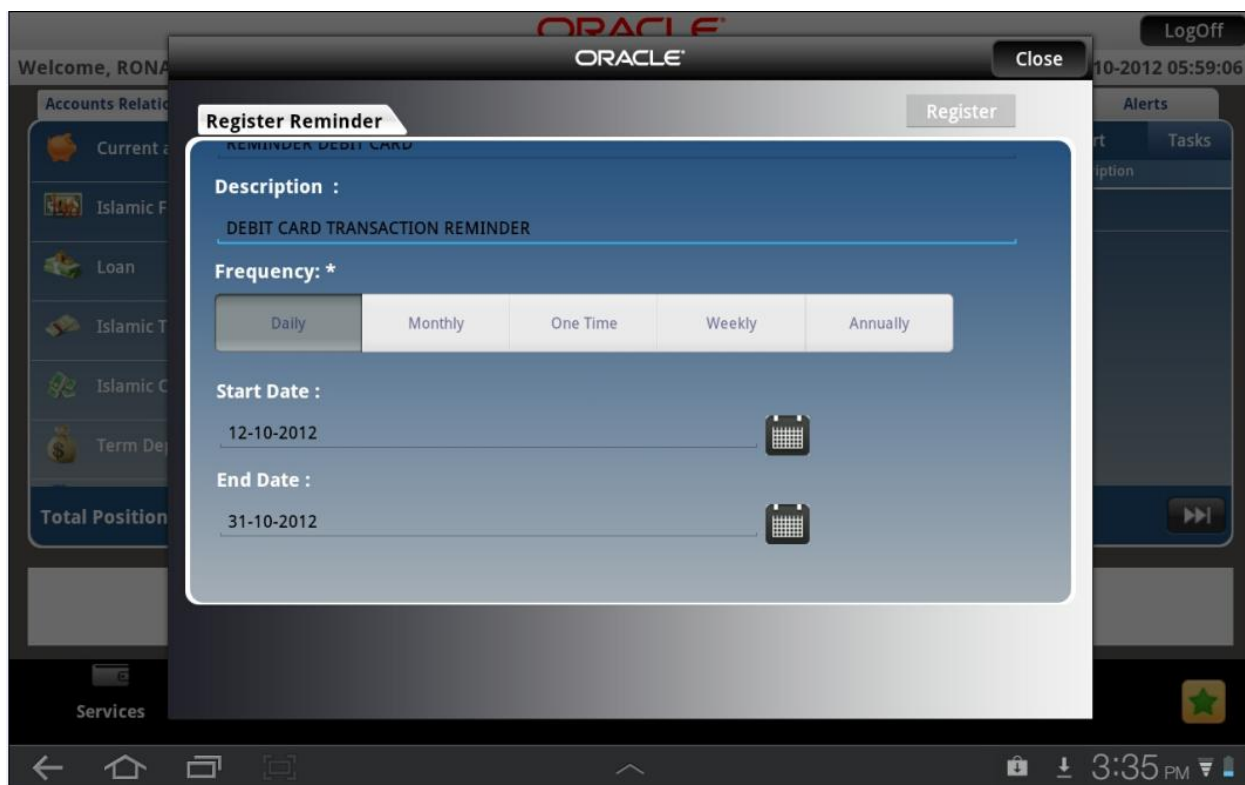
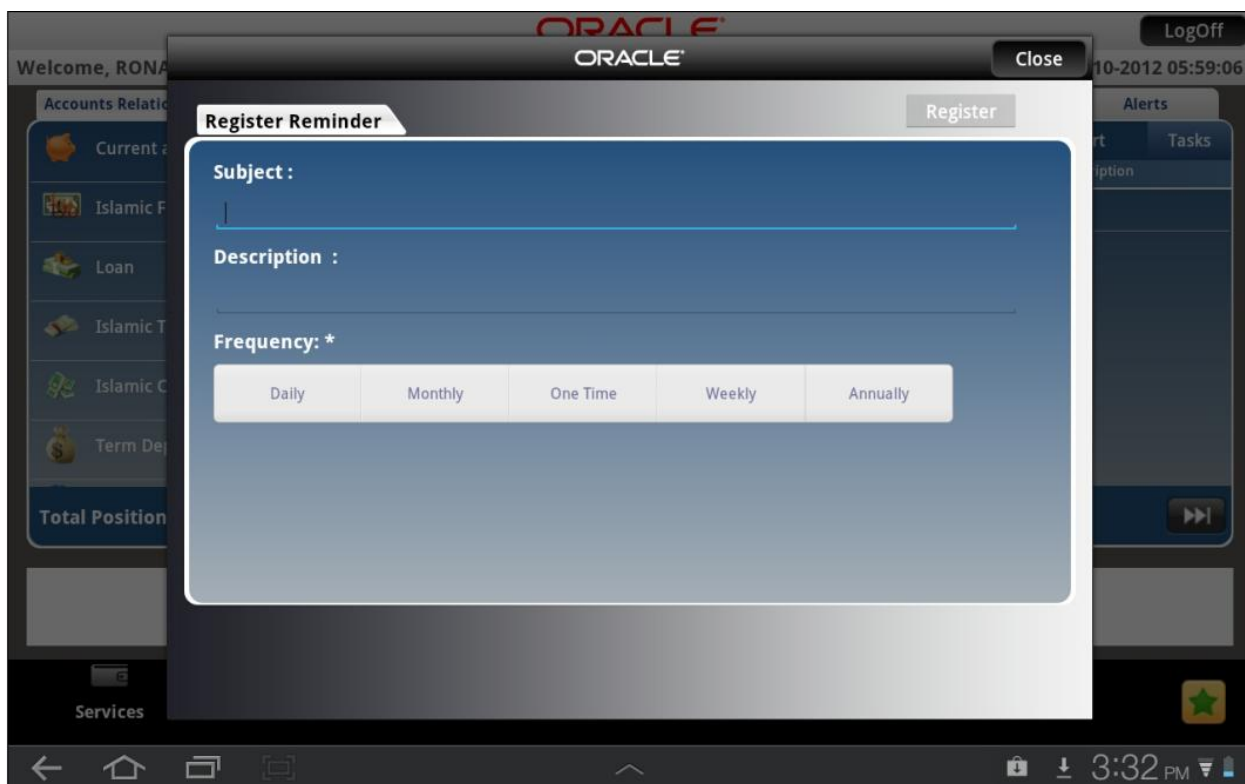
### Reminders



### To Register reminders

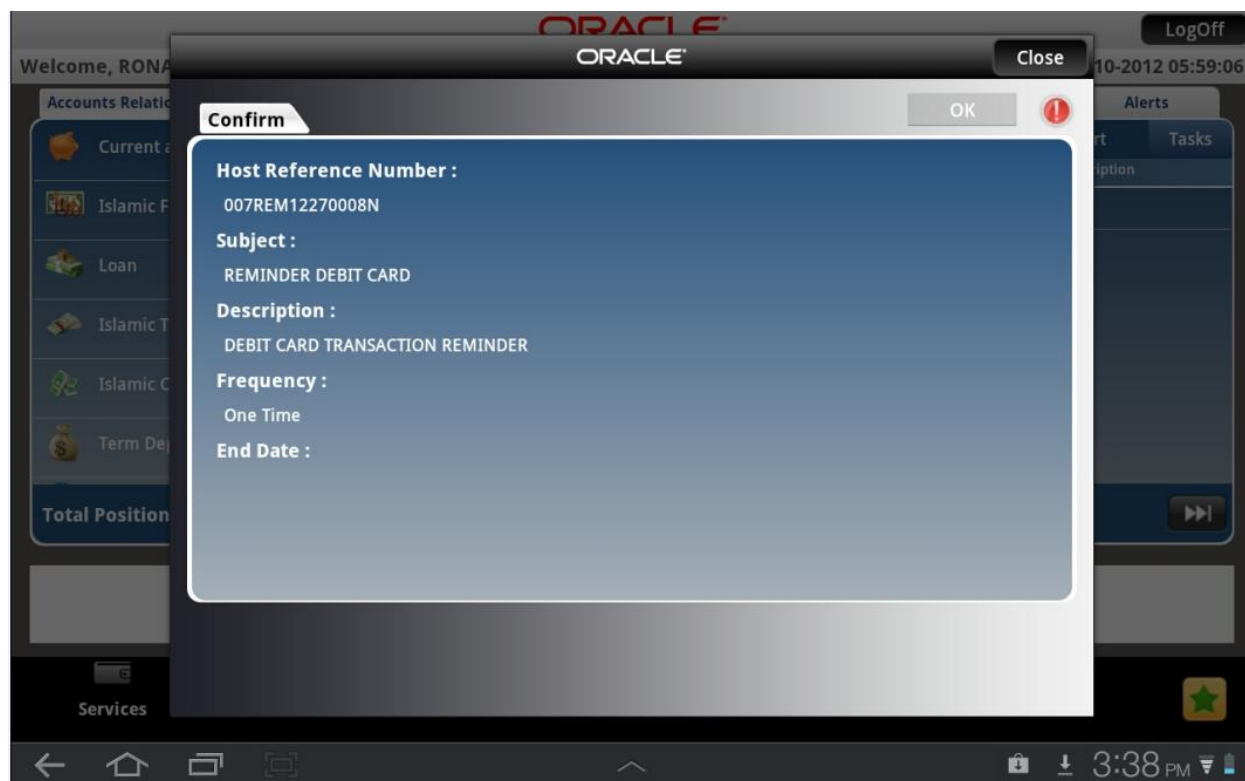
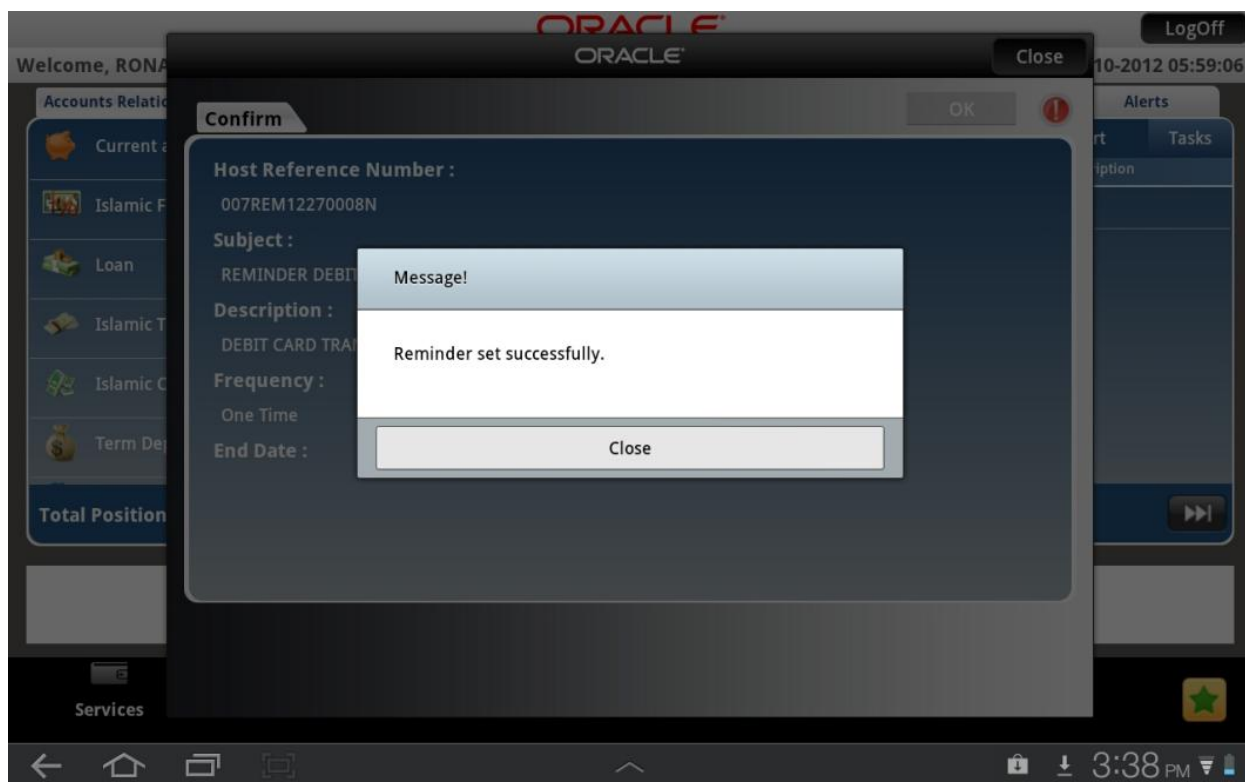
1. Click  icon to register reminder. The system displays **Register Reminder** screen.

Register Reminders



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

## Register Reminders Confirm



3. Click the **OK** button.

## 15.2. Interaction

This option allows you to communicate with the bank administrator.

### To access the Interaction option

1. Log on to the Android Tablet Banking application.
2. Select **Notification >Interaction** on dashboard screen.

### MailBox



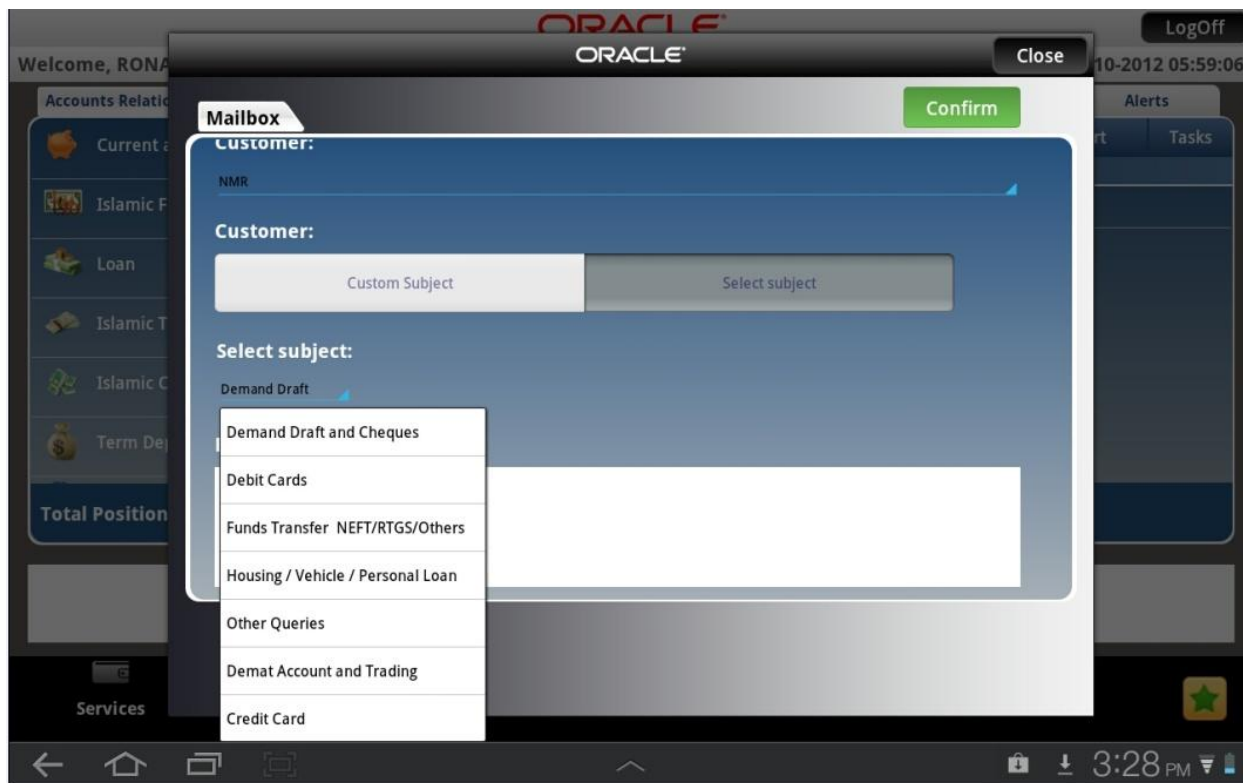
3. Click the Compose button to send mail. The system displays the **Mailbox** screen.

## Mailbox

The screenshot displays the Oracle Mailbox interface on a mobile device. The top navigation bar includes the Oracle logo, a 'Close' button, and a 'LogOff' button. The main content area is titled 'Mailbox' and features a 'Confirm' button. The form includes a 'Customer:' dropdown menu with 'NMR' selected. Below this is a subject selection area with two options: 'Custom Subject' and 'Select subject'. A text input field is labeled 'Enter your message below:'. At the bottom of the form, there are two footnotes: '\* Indicates mandatory fields.' and '\*\* Indicates mandatory if particular option is enabled.' The background shows a sidebar with various service categories like 'Accounts Relation', 'Current', 'Islamic F', 'Loan', 'Islamic T', 'Islamic C', and 'Term Dep'. The bottom status bar shows the time as 3:28 PM and various system icons.

4. Select the Subject.
5. You can enter your custom subject by selecting Custom Subject.
6. If you select **Select Subject** then it will show predefined subjects to be selected in a pop over screen, as shown below.

## Mailbox



7. Select appropriate subject.
8. Click the Confirm button to send the message. The system will display confirmation screen of mail sent to bank administrator.



## MailBox

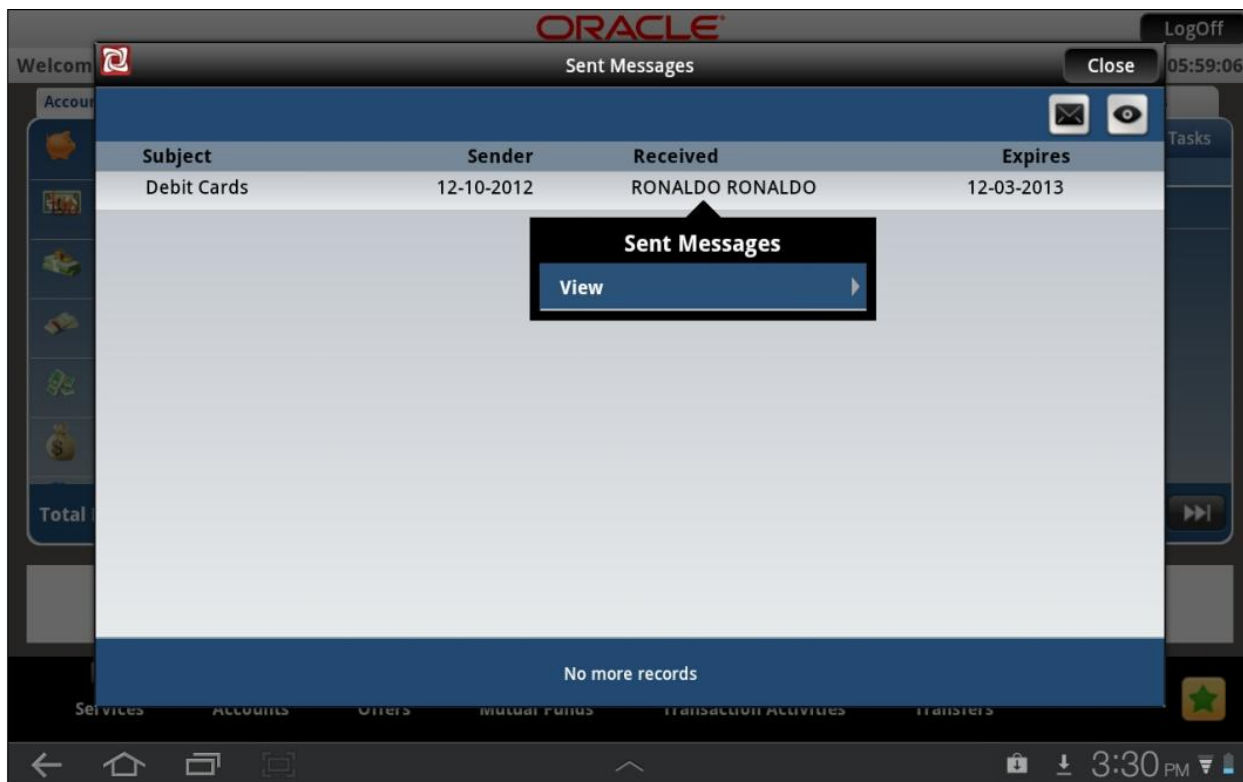


9. Click the **Send** button to send reply to the sender. The system displays following screen:

To view sent mails:

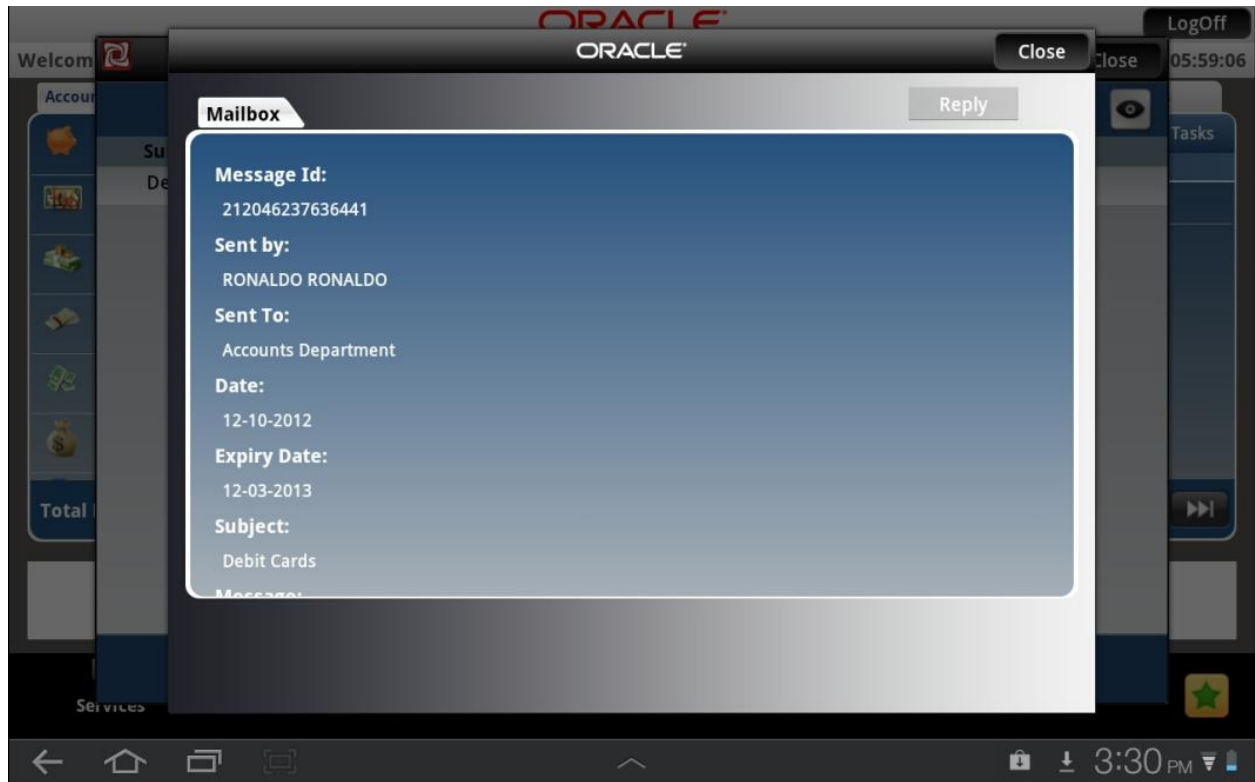
1. Click **Sent** tab on **Notification- Interaction** panel. The system displays **Sent Messages** screen.

## MailBox – Sent Messages



2. Select mail to be viewed. The system will display that mail/message in Mailbox screen as shown below.  
OR  
Click **Close** to close the screen.

Mailbox



## 15.3. Alerts

You can view alerts generated by bank administrators.

### To access the alerts option

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

### View Alert

The screenshot displays the Oracle Banking application interface. At the top, the Oracle logo is visible, along with a 'LogOff' button and the user's name 'Welcome, NM2'. The 'Last Login' time is shown as '15-10-2012 01:01:36'. The main dashboard is divided into two sections. On the left, under 'Accounts Relationships', there is a list of account types with their respective balances:

Account Type	Balance
Current and Savings	£ 7,468,036.69
Loan	£ 601,534.24
Islamic Term Deposits	£ 31,418.14
Islamic Current and Savings	£ 1,113,233.57
Term Deposits	£ 594,673.49
<b>Total Position</b>	<b>£ 9,808,896.13</b>

On the right, there is a navigation menu with options: Reminders, Interaction, Bulletins, Alert, and Tasks. The 'Alerts' tab is selected, showing a table of alerts:

Sender	Received	Subject
Bank Admin	11-10-2012 16:30	Fetch Deals Initiation
Bank Admin	11-10-2012 16:27	Fetch Deals Initiation

The first alert in the list is highlighted with a red box. At the bottom of the screen, there is a navigation bar with icons for Services, Accounts, Transaction Activities, and Transfers, along with a star icon. The system time is displayed as 11:44 AM.

4. Click on any alert as highlighted in above screen, to view that alert. The system will display alert in screen as shown below.

## Alert

Welcome, NM2

ORACLE®

LogOff 10-2012 01:01:36

Close

Demo Bank

India,  
Goregaon East,  
Mumbai-4000 063,  
11-10-2012 07:00:04

**Dear Customer,**

A transaction for 'Fetch Deals' having Internet Banking Reference No 132448941628951 has been **Rejected**.

The Details of the transaction are as follows:

Initiation Details:	
Initiated on :	11-10-2012 06:59:54

Deal Details:	
Deal Date :	01-10-2012 00:00:00
Currency Combination :	USD - GBP
Buy Amount :	500.00
User Name :	NM2 CORP

No Change in transaction details will be possible after authorisation.

Regards,  
**Customer Service - Online Banking**

Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

Services

11:44 AM

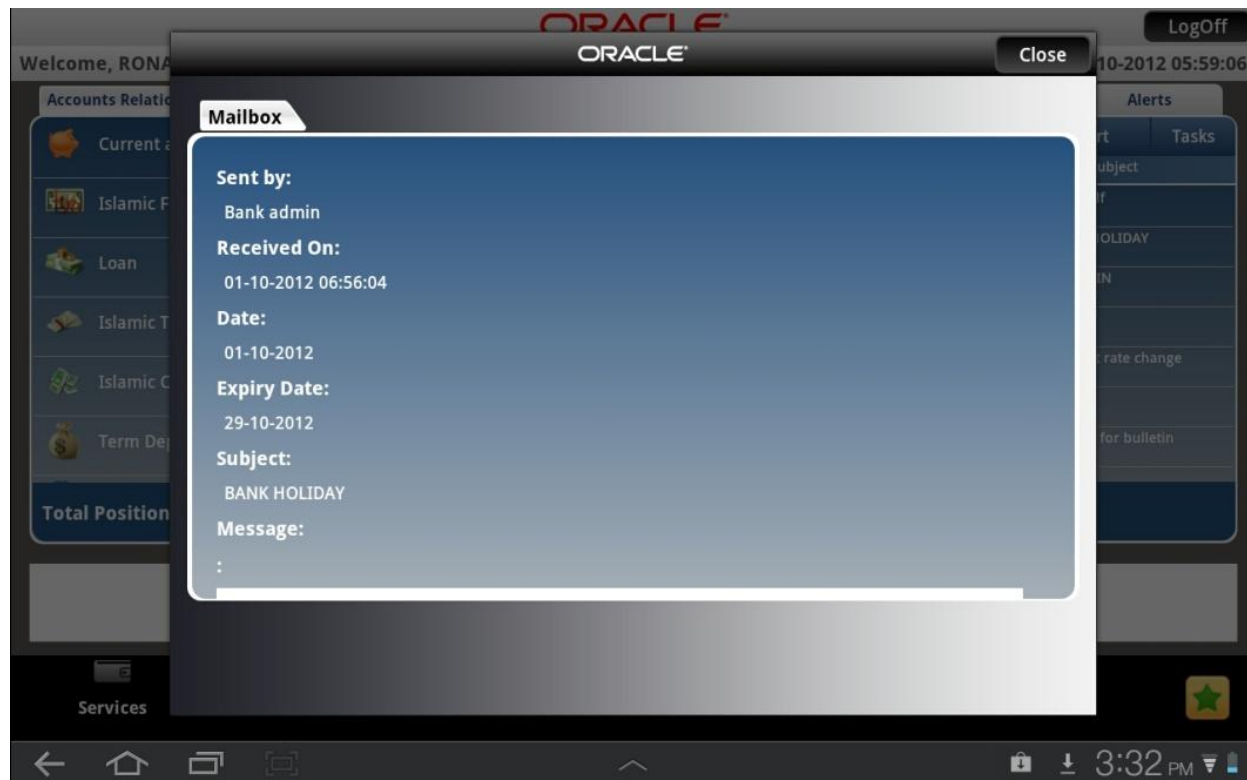
5. Click the **Close** button to close the screen.

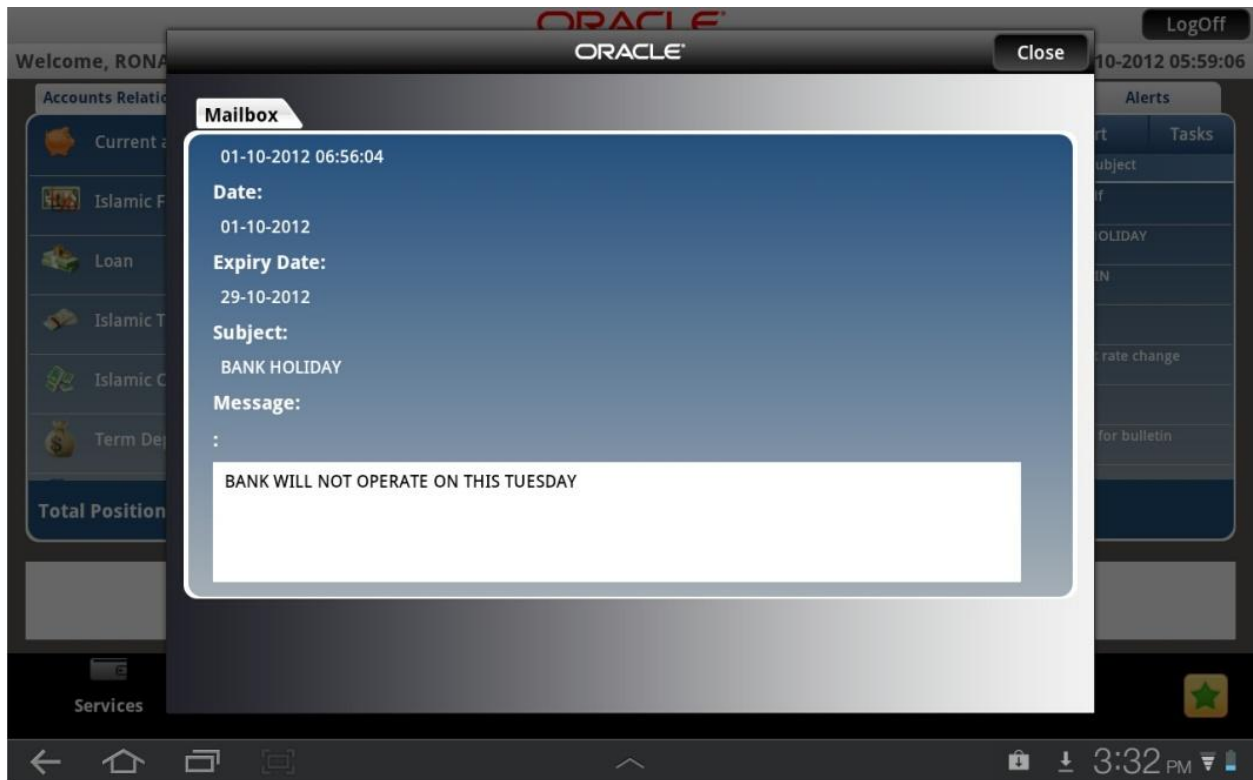
## 15.4. Bulletin

### To access the Bulletin option

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

### View Bulletin





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

## 15.5. Tasks

### To access the Task option

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



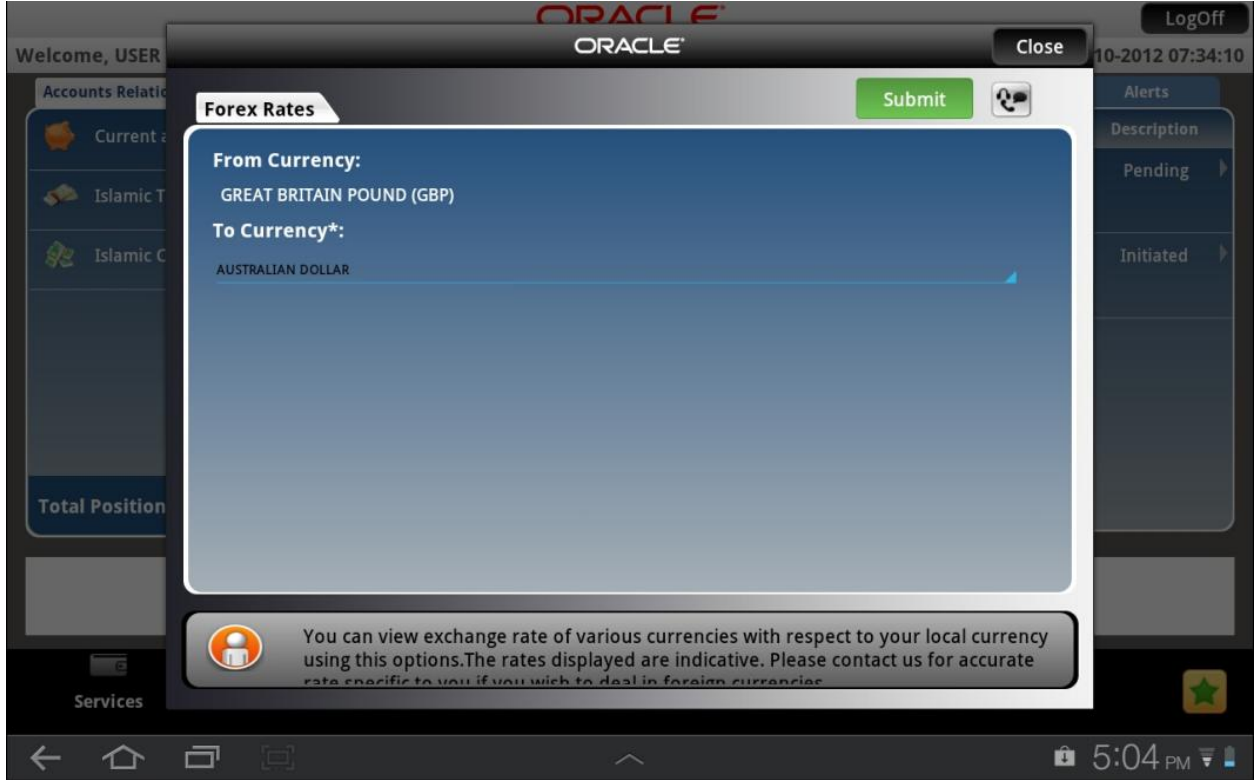
## 16. Forex Rates

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

### To access forex rates

1. Log on to the Android Tablet Banking application.
2. Select **Services > Forex Rates** from the menu bar.

Forex Rates

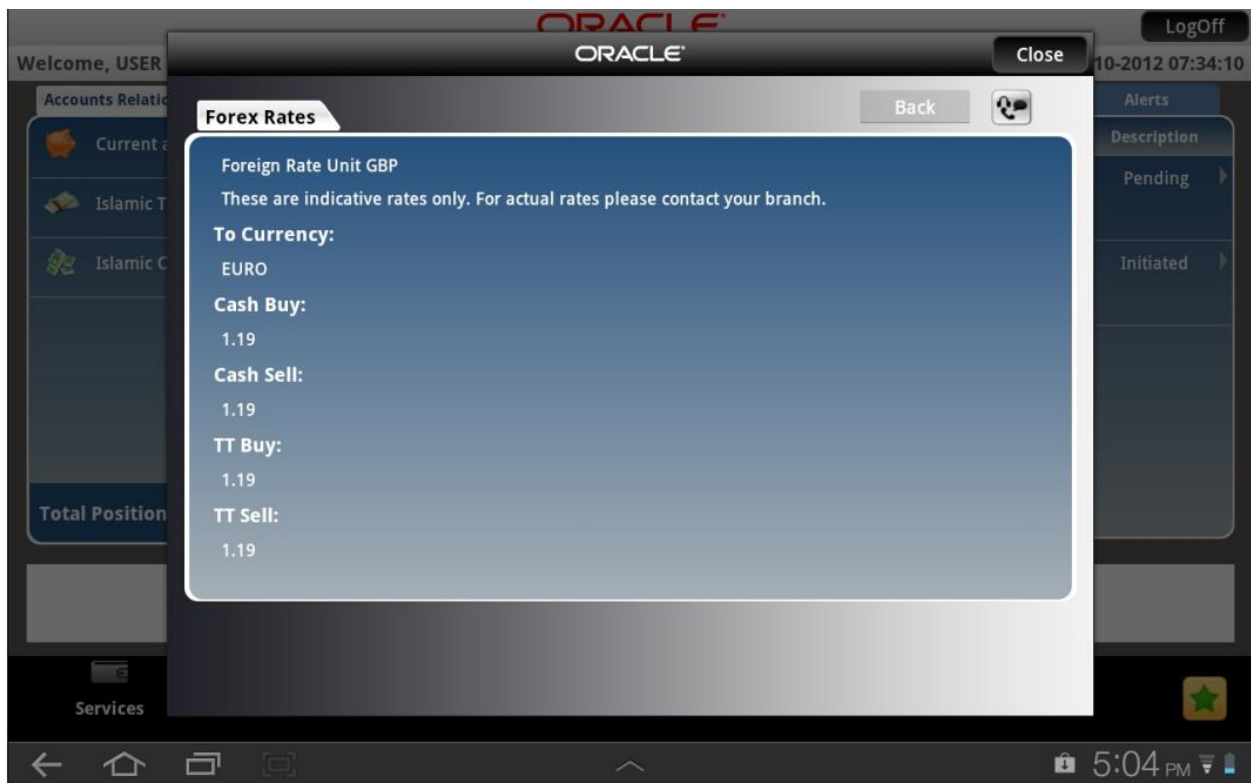


### Field Description

Field Name	Description
<b>From Currency</b>	[Display] This field will display default currency of the entity you have logged in.
<b>To Currency</b>	[Mandatory, Pop Over] Select the To Currency against which forex rate is to be displayed.

- Click the **Submit** button. The system displays forex rates in **Forex Rates** screen.

### Forex Rates



- Click the Back button to navigate to the previous screen.

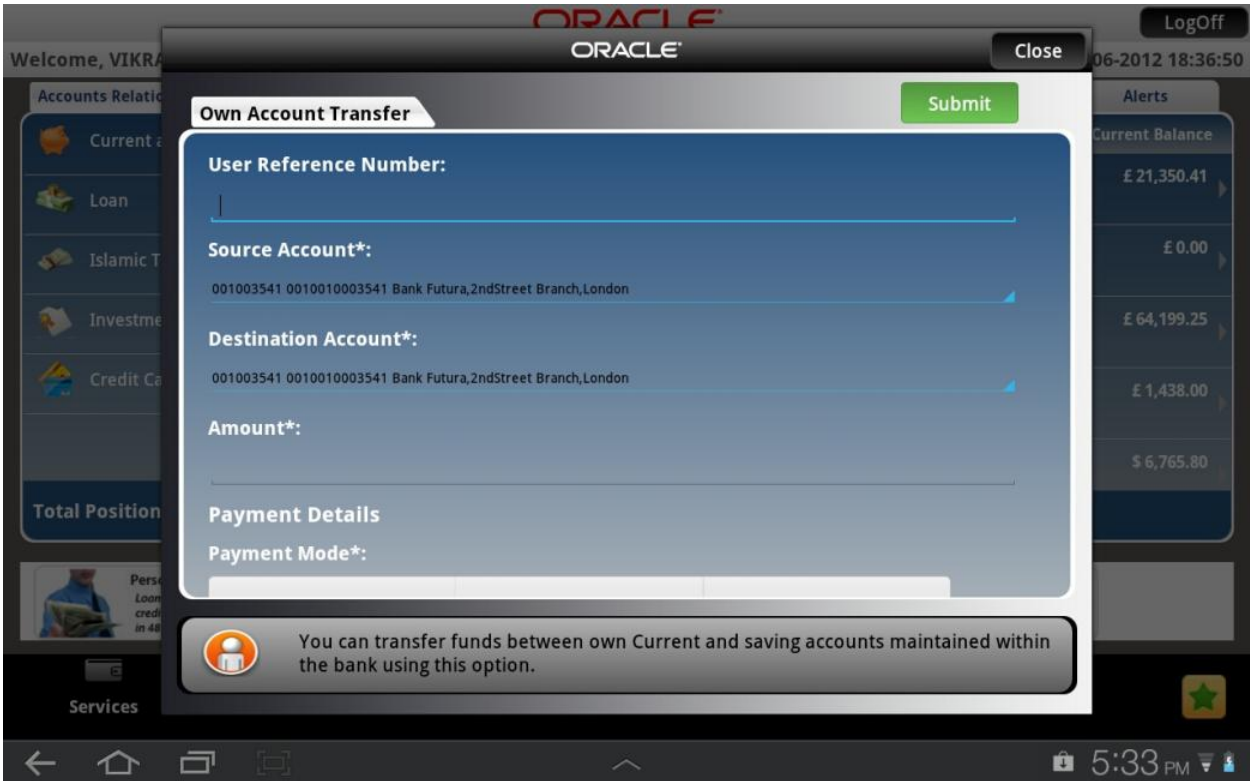
## 17. Own Account Transfer

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

### To do the own account transfer

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

Own Account Transfer



Oracle  
Close  
LogOff  
06-2012 18:36:50

Welcome, VIKR

Accounts Related

Current a

Loan

Islamic T

Investme

Credit Ca

Total Position

Services

Alerts

Current Balance

£ 21,350.41

£ 0.00

£ 64,199.25

£ 1,438.00

\$ 6,765.80

**Own Account Transfer** Submit

001003541 0010010003541 Bank Futura,2ndStreet Branch,London

**Amount\*:**

**Payment Details**

**Payment Mode\*:**

Pay now Pay later SI Instructions

**Narrative:**

\* Indicates mandatory fields.  
\*\* Indicates mandatory if particular option is enabled.

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

5:34 PM

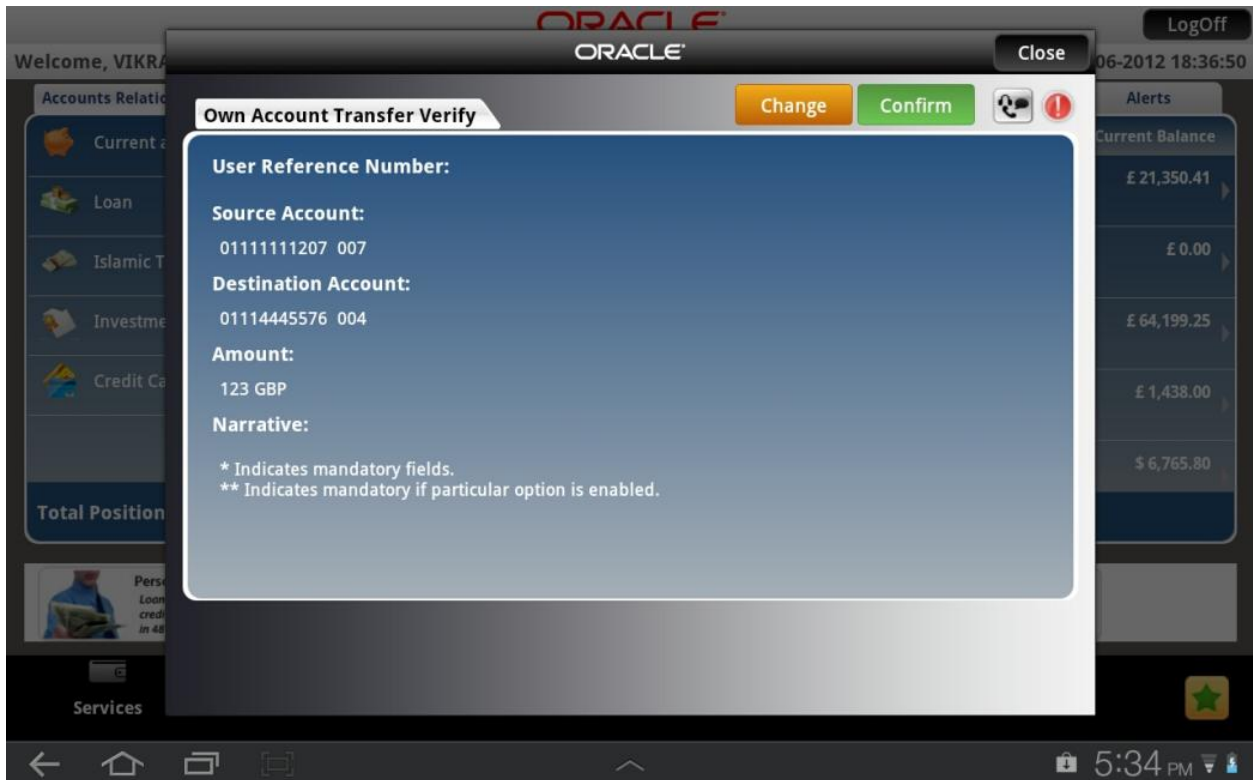
### Field Description

Field Name	Description
<b>User Reference Number</b>	[Mandatory, Numeric, 15] Enter User reference number for transaction.
<b>Source Account</b>	[Mandatory, Pop Over] Select the From Account as the source account for the own account transfer.
<b>Destination Account</b>	[Mandatory, Pop Over] Select the account that is to be debited for the transfer
<b>Amount</b>	[Mandatory, Numeric, 15] Enter the amount to be transferred.
<b>Payment Details</b>	
<b>Pay Now</b>	[Display] Select this option to make transaction immediately.
<b>Pay later</b>	[Conditional ,Pop Over] Select this option to select the future date for transfer.

Field Name	Description
<b>Setup Standing Instruction</b>	[Conditional ,Pop Over] Select the standing instruction for the period.
<b>SI Details</b>	
<b>SI Execution Frequency</b>	[Conditional ,Pop Over] Select the frequency of executing SI
<b>First Execution Date</b>	[Conditional ,Data Picker] Select the first day of standing instruction execution
<b>Expiry Date</b>	[Data Picker, Conditional] Select the final day of standing instruction execution
<b>Narrative</b>	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

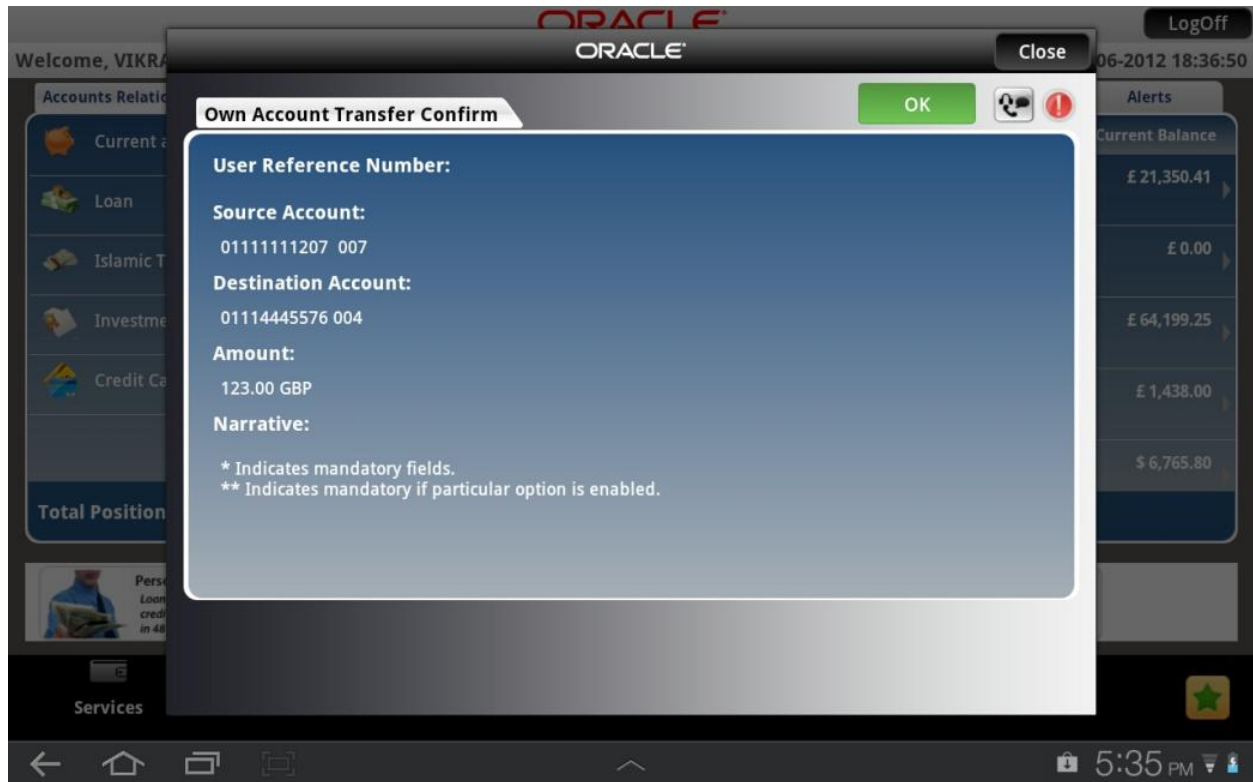
- Click the **Submit** button. The system displays **Own Account Transfer Verify** screen.  
OR  
Click the **Close** button to close the screen.

### Own Account Transfer Verify



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

### Own Account Transfer Confirm



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



## 18. Internal Transfer

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

### To do the internal transfer

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

Internal Transfer

This screenshot shows the first step of the 'Internal Transfer' process in the Oracle mobile app. The form is titled 'Internal Transfer' and has a 'Submit' button in the top right corner. The fields are as follows:

- User Reference Number\*:** An empty text input field.
- Source Account\*:** A dropdown menu with the selected value '001003541 0010010003541 Bank Futura,2ndStreet Branch,London'.
- Destination Account\*:** An empty text input field.
- Beneficiary Branch\*:** A dropdown menu with the selected value 'BANK FUTURA'.
- Beneficiary Email:** An empty text input field.

Below the form is a grey informational box with a person icon and the text: 'You can transfer funds to someone who is maintaining account with your bank using this option.You just need to the know the account number and the branch of the beneficiary to transfer the funds.' The background shows a sidebar menu with options like 'Current a', 'Loan', 'Islamic T', 'Investme', and 'Credit Ca'. The top right corner has a 'LogOff' button and the date '06-2012 18:36:50'. The bottom status bar shows the time '5:37 PM'.

This screenshot shows the second step of the 'Internal Transfer' process. The form is titled 'Internal Transfer' and has a 'Submit' button in the top right corner. The fields are as follows:

- Beneficiary Email:** An empty text input field.
- Amount\*:** An empty text input field.
- Transfer Currency\*:** A dropdown menu with the selected value 'EURO'.
- Payment Details:** A section containing a 'Payment Mode\*' field with three buttons: 'Pay now', 'Pay later', and 'SI Instructions'.
- Narrative:** An empty text input field.

Below the form is a grey informational box with a person icon and the text: 'You can transfer funds to someone who is maintaining account with your bank using this option.You just need to the know the account number and the branch of the beneficiary to transfer the funds.' The background shows the same sidebar menu as the previous screenshot. The top right corner has a 'LogOff' button and the date '06-2012 18:36:50'. The bottom status bar shows the time '5:37 PM'.

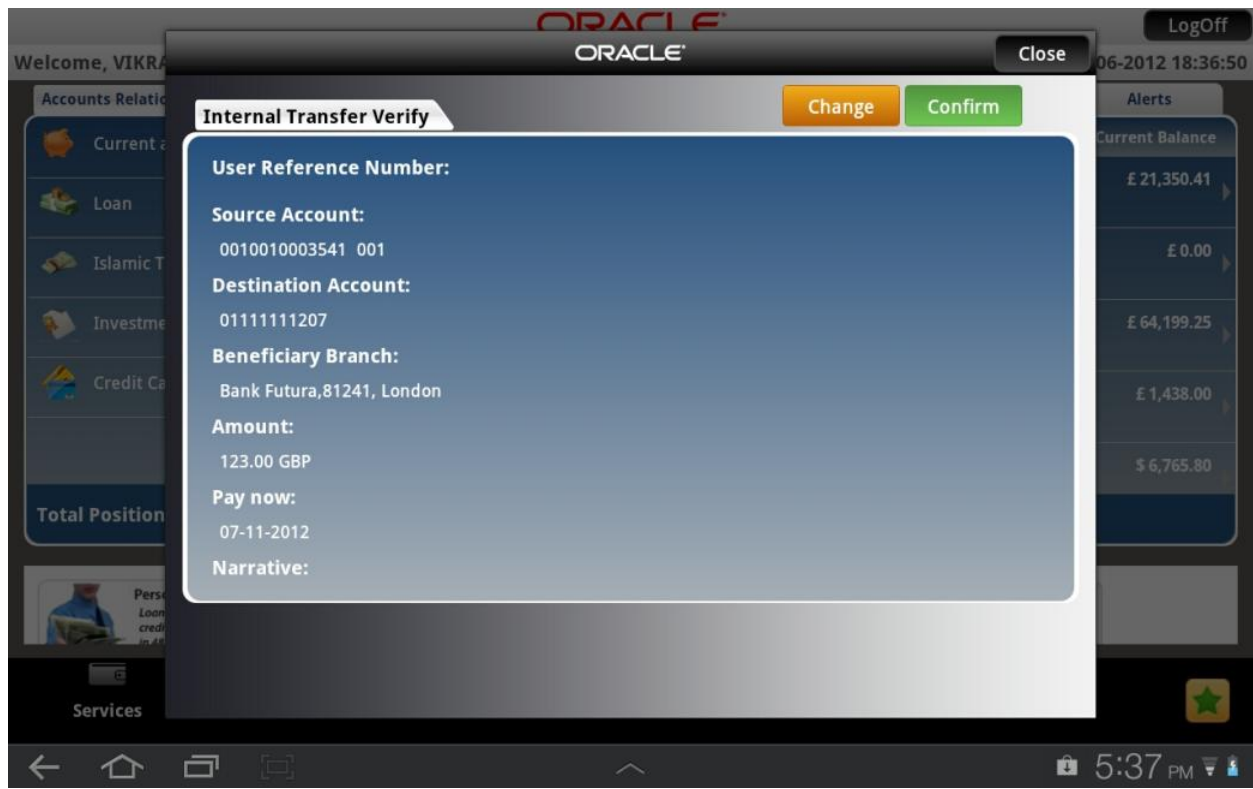
### Field Description

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

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

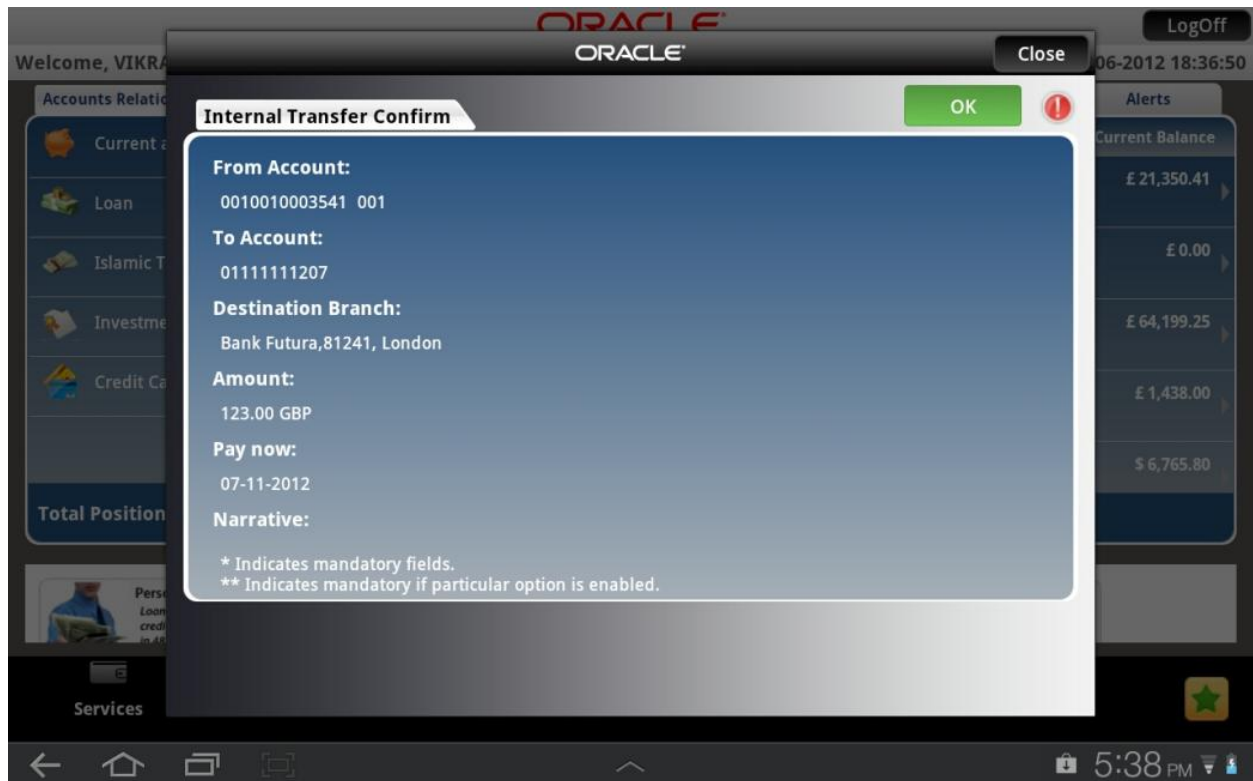
- Click the **Submit** button. The system displays **Internal Transfer Verify** screen.  
OR  
Click the **Close** button to close the screen.

## Internal Transfer Verify



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

## Internal Transfer Confirm



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

## 19. Domestic Payment

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

### To do the domestic account transfer

1. Log on to the Android Tablet Banking application.
2. Select **Transfers > Domestic Payment** from the menu. The system displays **Domestic Payment** screen.  
OR  
Click the options button on any Account Details screen, to perform Domestic Payment from that account, as shown in below screen.

Domestic Payment

**Domestic Payment** Submit Close

User Reference Number:  
\_\_\_\_\_

Source Account\*:  
001003541 0010010003541 Bank Futura,2ndStreet Branch,London

Beneficiary Name\*:  
\_\_\_\_\_

Destination Account\*:  
\_\_\_\_\_

Beneficiary Email:  
\_\_\_\_\_

National Clearing Code Type\*:  
\_\_\_\_\_

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

**Domestic Payment** Submit Close

Beneficiary Email:  
\_\_\_\_\_

National Clearing Code Type\*:  
CHAPS Network

National Clearing Code:  
\_\_\_\_\_

Bank Name:  
\_\_\_\_\_

Bank Address:  
\_\_\_\_\_

City:  
\_\_\_\_\_

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



**Domestic Payment** Close Submit

City: \_\_\_\_\_

Amount\*: \_\_\_\_\_

Currency\*: EURO

**Payment Details**

Payment Mode\*: Pay now Pay later SI Instructions

\* Indicates mandatory fields.  
\*\* Indicates mandatory if particular option is enabled.

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

**Domestic Payment** Close Submit

Currency\*: EURO

**Payment Details**

Payment Mode\*: Pay now Pay later SI Instructions

Narrative: \_\_\_\_\_

\* Indicates mandatory fields.  
\*\* Indicates mandatory if particular option is enabled.

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

## Field Description

Field Name	Description
<b>User Reference Number</b>	[Optional, Alphanumeric, 40] Type the user reference number that you want to use to identify this transaction.  If a payment template is selected from the <b>Payment Template</b> , this field displays the user reference number of the selected payment template.
<b>Source Account</b>	[Mandatory, Drop-Down] Select the source account number from the drop-down list.
<b>Beneficiary Name</b>	[Mandatory, Lookup] Click the Lookup button to select any beneficiary. Name of that selected beneficiary will get displayed here..
<b>Destination Account</b>	[Optional, Alphanumeric, 35] Enter the Beneficiary account number.
<b>Beneficiary Email</b>	[Optional, Alphanumeric, 35] Enter Beneficiary e-mail id.
<b>National Clearing Code Type</b>	[Conditional, Drop-Down] Select the national clearing code type from the drop-down list.  This field is enabled if you select the <b>National Clearing Codes</b> option.
<b>National Clearing Code</b>	[Conditional, Lookup] Click the search button to select national clearing code.  This field is enabled if you select the <b>National Clearing Codes</b> option.
<b>Bank Name</b>	[Optional, Alphanumeric, 35] Type the name of the beneficiary bank.
<b>Bank Address</b>	[Optional, Alphanumeric, 40] Type the address of the beneficiary bank.
<b>City</b>	[Optional, Alphanumeric, 35] Type the city of the beneficiary bank.
<b>Amount</b>	[Mandatory, Numeric, 15] Type the transfer amount for the domestic transfer.
<b>Currency</b>	[Mandatory, Drop-Down] Select the transfer currency for the domestic transfer from the drop-down list.

Field Name	Description
<b>Pay Now</b>	<p>[Optional, Radio Button]</p> <p>Select <b>Pay Now</b> to process the transaction immediately.</p> <p>The transfer can be done in any of the three modes: <b>Pay now</b>, <b>Pay later</b> or <b>Setup Standing Instruction</b>.</p>
<b>Pay Later</b>	<p>[Optional, Radio Button]</p> <p>Select <b>Pay Later</b> to make the payment on future date.</p>
<b>SI Instruction</b>	<p>[Optional, Radio Button]</p> <p>Select <b>Setup Standing Instruction</b> to set the standing instruction for a period for multiple debits.</p>
<b>Select Date</b>	<p>[Conditional, Pick List]</p> <p>Select the appropriate future date on which you want to make the domestic transfer from the Calendar pick list.</p> <p>This field is displayed if you select the Pay later option.</p>
<b>Setup Standing Instruction</b>	<p>[Optional, Radio Button]</p> <p>Select <b>Setup Standing Instruction</b> to set standing instructions for domestic transfer for a period. The system auto transfers the fund on the specified date and frequency.</p>
<b>SI Execution Frequency</b>	<p>[Conditional, Drop-Down]</p> <p>Select the standing instruction execution frequency for the domestic transfer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half -Yearly</li> <li>• Yearly</li> </ul> <p>This field is displayed if you select the <b>Setup Standing Instruction</b> option.</p>
<b>First Execution Date</b>	<p>[Conditional, Pick List]</p> <p>Select the execution date for the first standing instruction from the Calendar pick list.</p> <p>This field is displayed if you select the <b>Setup Standing Instruction</b> option.</p>

Field Name	Description
<b>Expiry Date</b>	[Conditional, Pick List] Select the standing instruction Expiry date from the Calendar pick list.  This field is displayed if you select the <b>Setup Standing Instruction</b> option.
<b>Narrative</b>	[Optional, Alphanumeric, 35] Type the narrative.

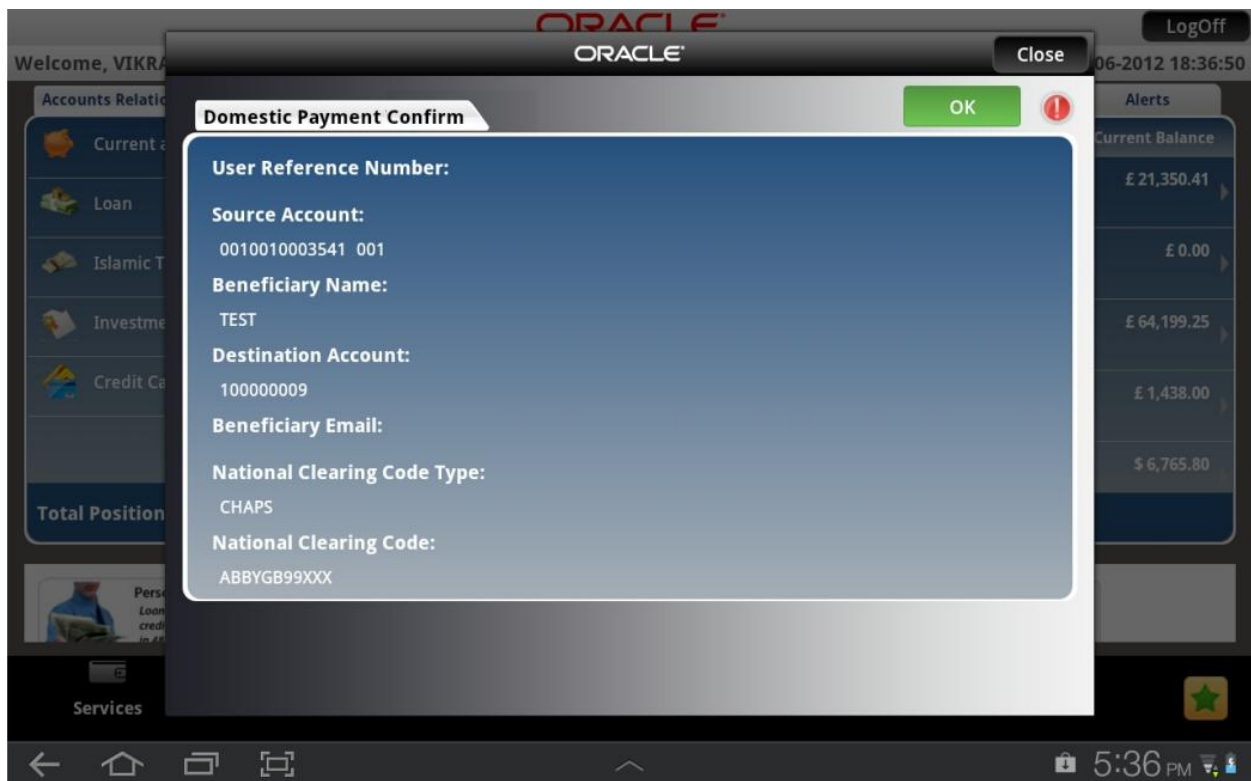
- Click the **Pay Now** tab. The system displays **Domestic Payment Verify** screen.  
OR  
Click the Pay Later to perform the payment at any future date.  
OR  
Click the Pay button in order to set up standing instructions for the payment.  
Click the **Close** button to close the screen.

**Domestic Payment Verify**



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

### Domestic Payment Confirm




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

## 20. Pay Bill

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

### To pay the bills

1. Log on to the Android Tablet Banking application.
2. Select **Transfers > Pay Bill** from the menu. The system displays **Pay Bills** screen.  
OR  
From any Account Details screen, Select the Pay Bill from the options pop over, that comes after clicking  icon.

## Pay Bills

## Field Description

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

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

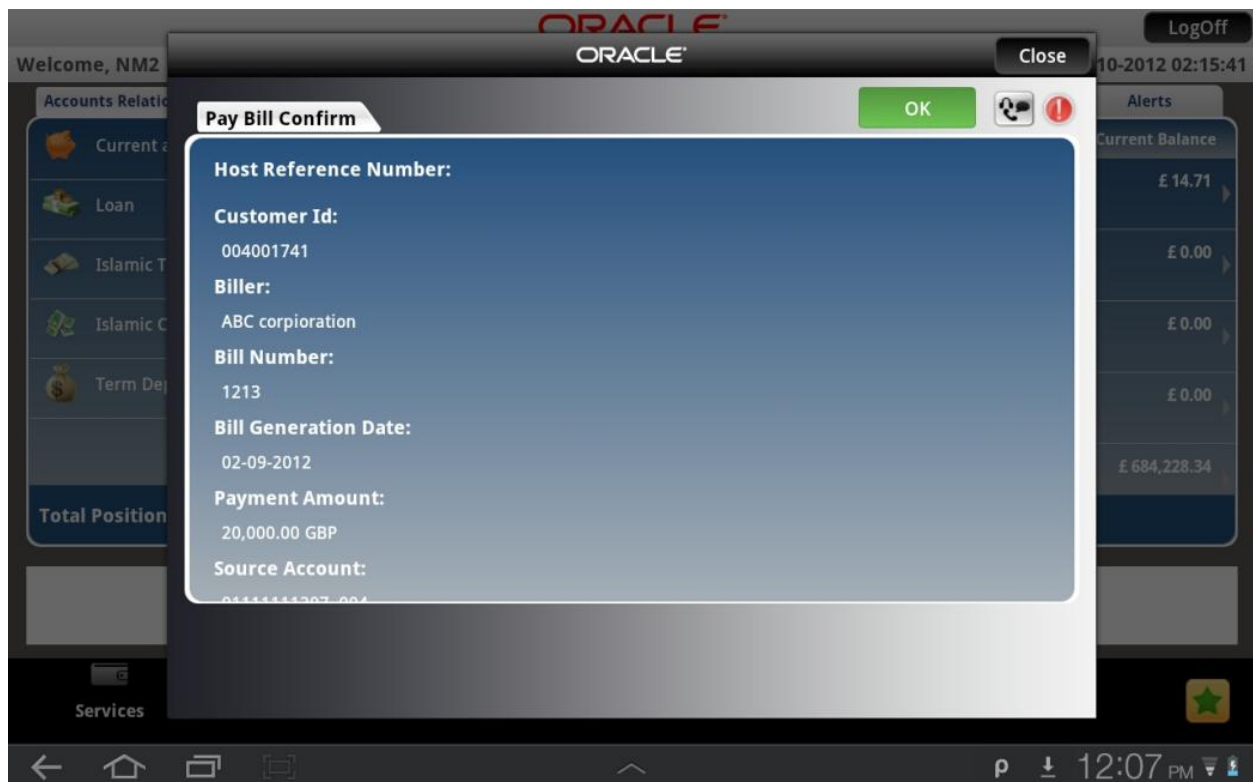
## Pay Bill Verify



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



## Pay Bill Confirm



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

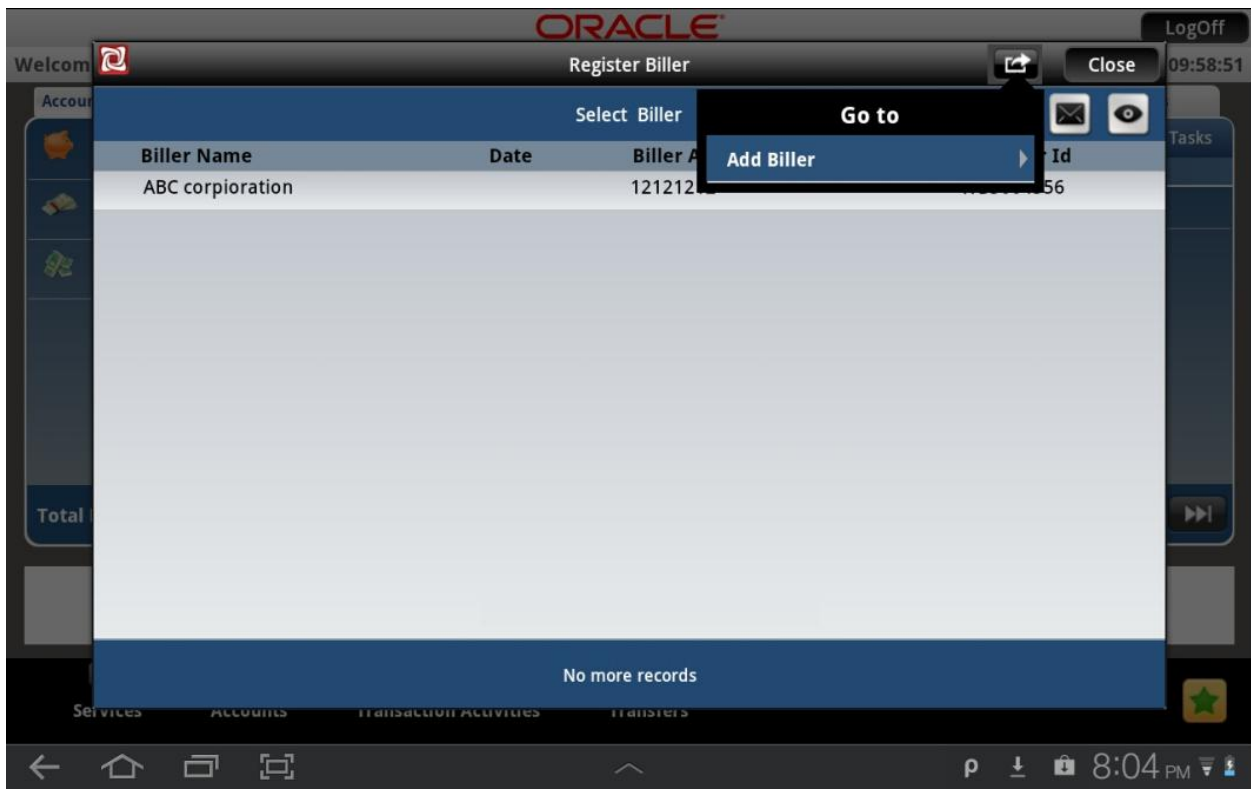
## 21. Register Biller

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

### To register the biller

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

## Biller Information



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

## Register Biller

The screenshot displays the Oracle Register Biller mobile application. A central pop-up window titled 'Register Biller' is shown over a blurred background of the app's main interface. The pop-up contains the following fields:

- Select Customer\*:** A dropdown menu with the selected value '004001741 (COP1)'.
- Select Biller\*:** A dropdown menu with the selected value 'ABC corporation'.
- Service Account Number\*:** An empty text input field.
- Biller Nick Name\*:** An empty text input field.

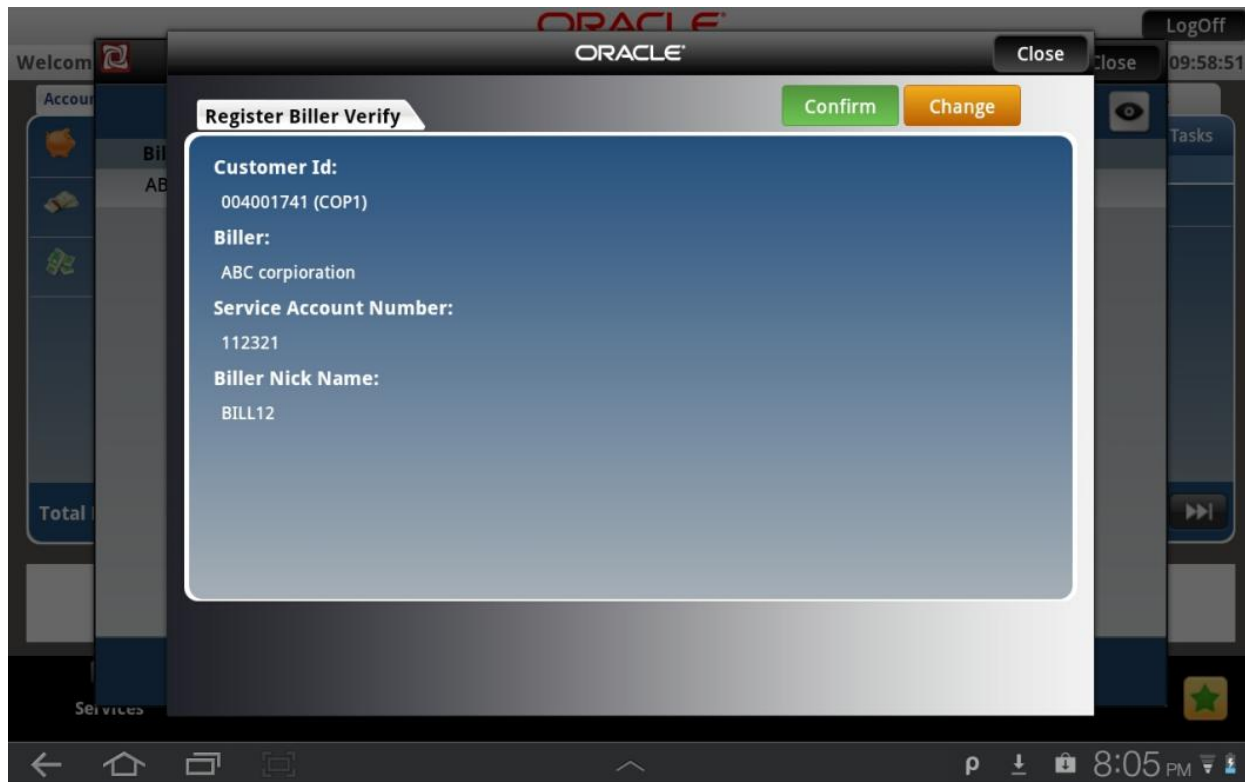
At the top of the pop-up, there are 'Submit' and 'Back' buttons. The background interface includes a 'LogOff' button in the top right, a 'Close' button, and various navigation icons at the bottom. The status bar at the very bottom shows the time as 8:04 PM.

## Field Description

Field Name	Description
<b>Register Biller</b>	
<b>Select Customer</b>	[Mandatory, Pop Over] Select the Customer for which the biller is to be registered.
<b>Select Biller</b>	[Mandatory, Pop Over] Select the Biller from the list of the billers.
<b>Service Account Number</b>	[Mandatory, Alphanumeric,15] Type the Service account number.
<b>Biller Nick Name</b>	[Mandatory, Alphanumeric,15] Type the Service account number.
4. Click <b>Submit</b> button. The system displays <b>Register Biller Verify</b> screen. OR	

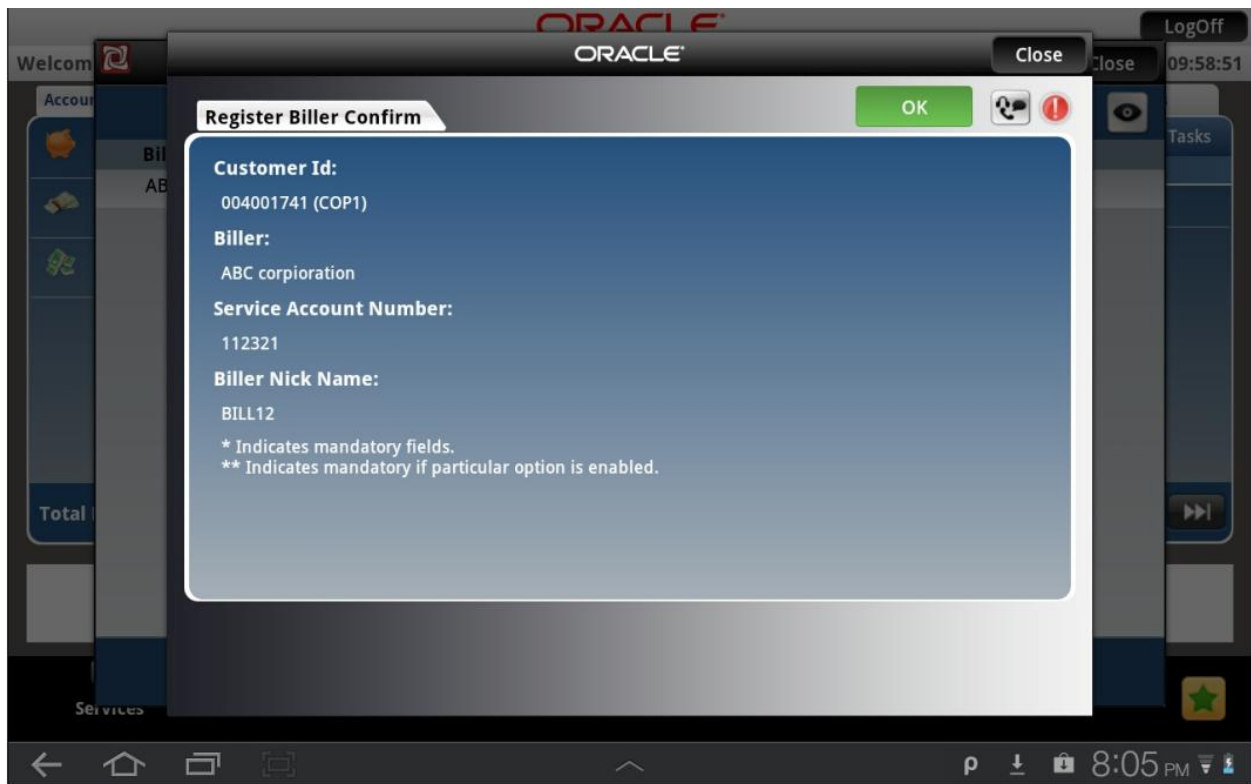
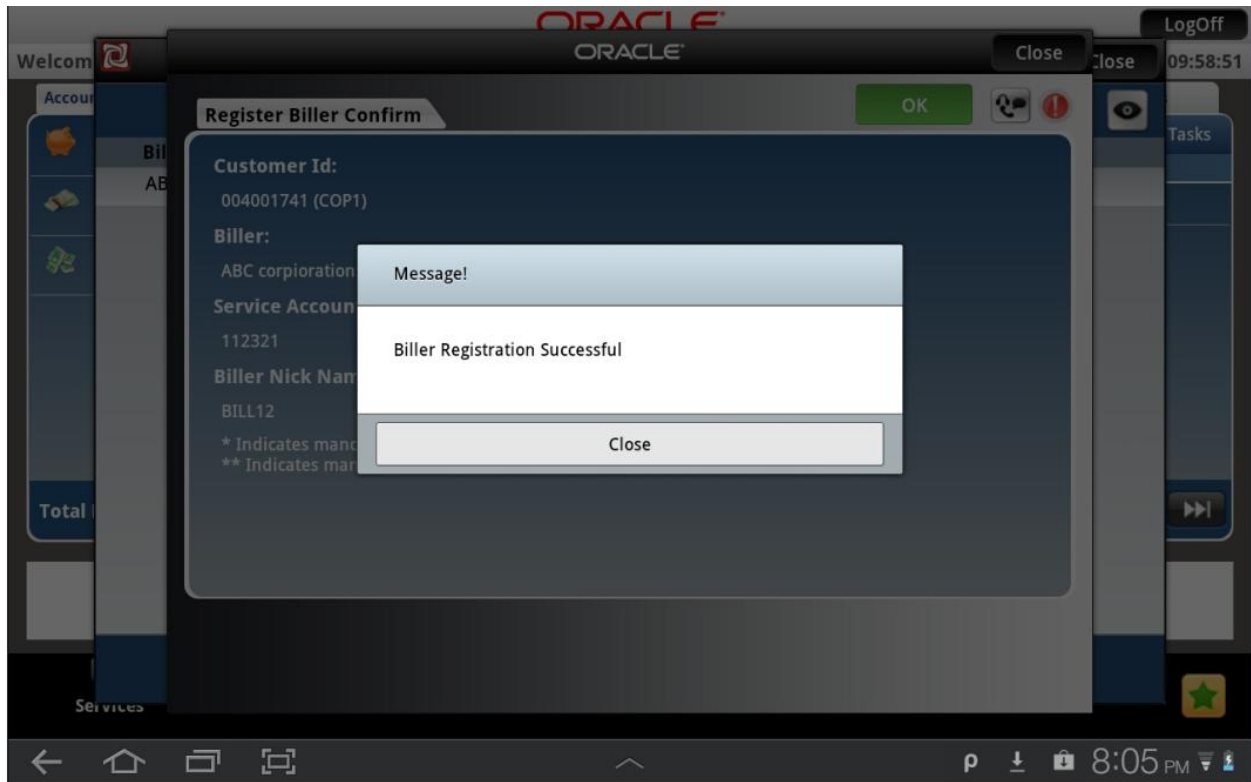
Click the **Back** button to navigate to the previous screen.  
OR  
Click the **Close** button to close the screen.

### Register Biller Verify



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

Register Biller Confirm



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

## 22. Delete Biller

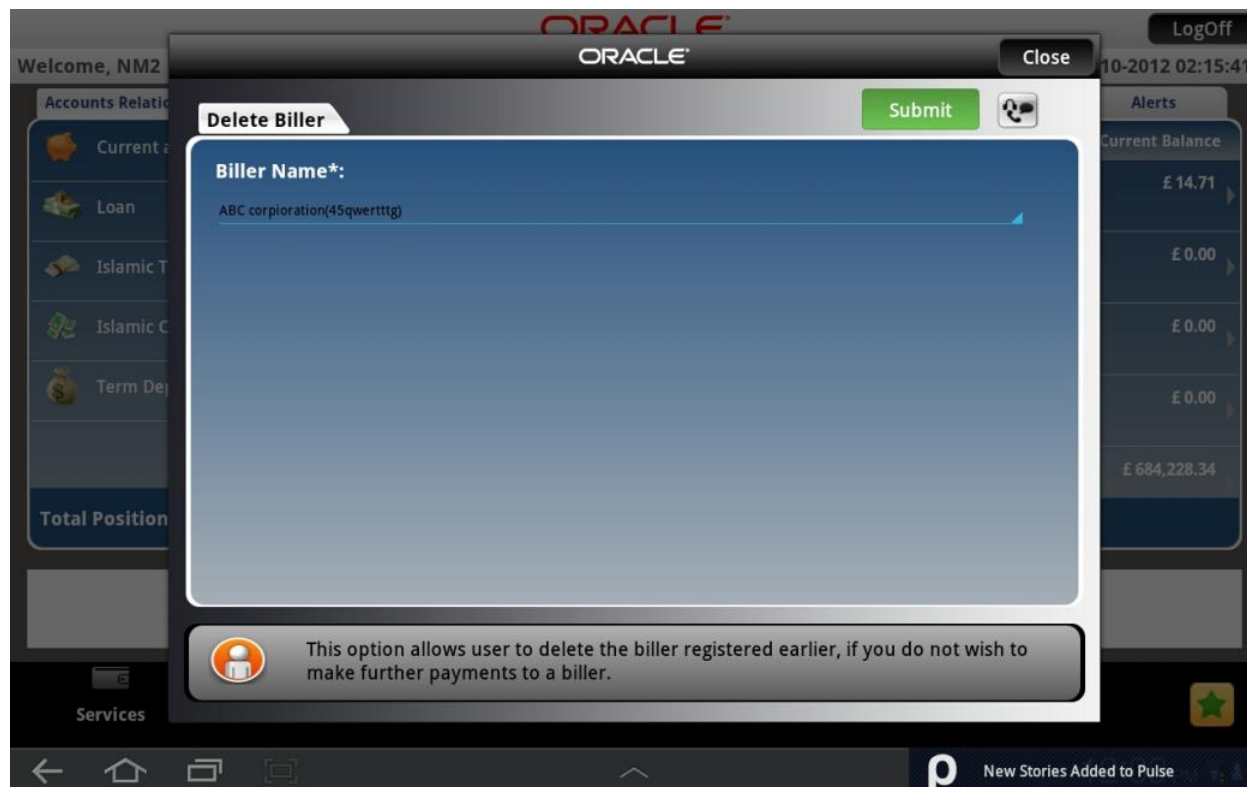
This menu enables you to delete a already registered biller.

### To delete the biller

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



## Delete Biller

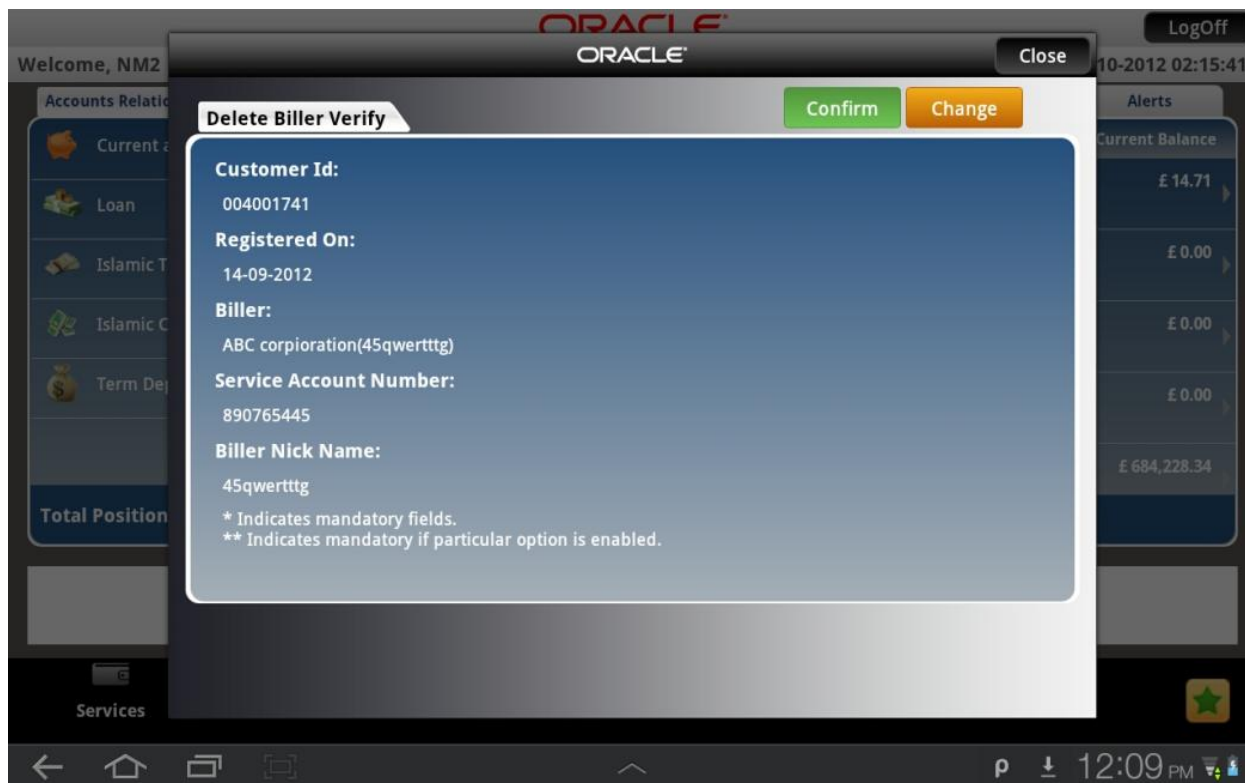


## Field Description

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

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

## Delete Biller Verify

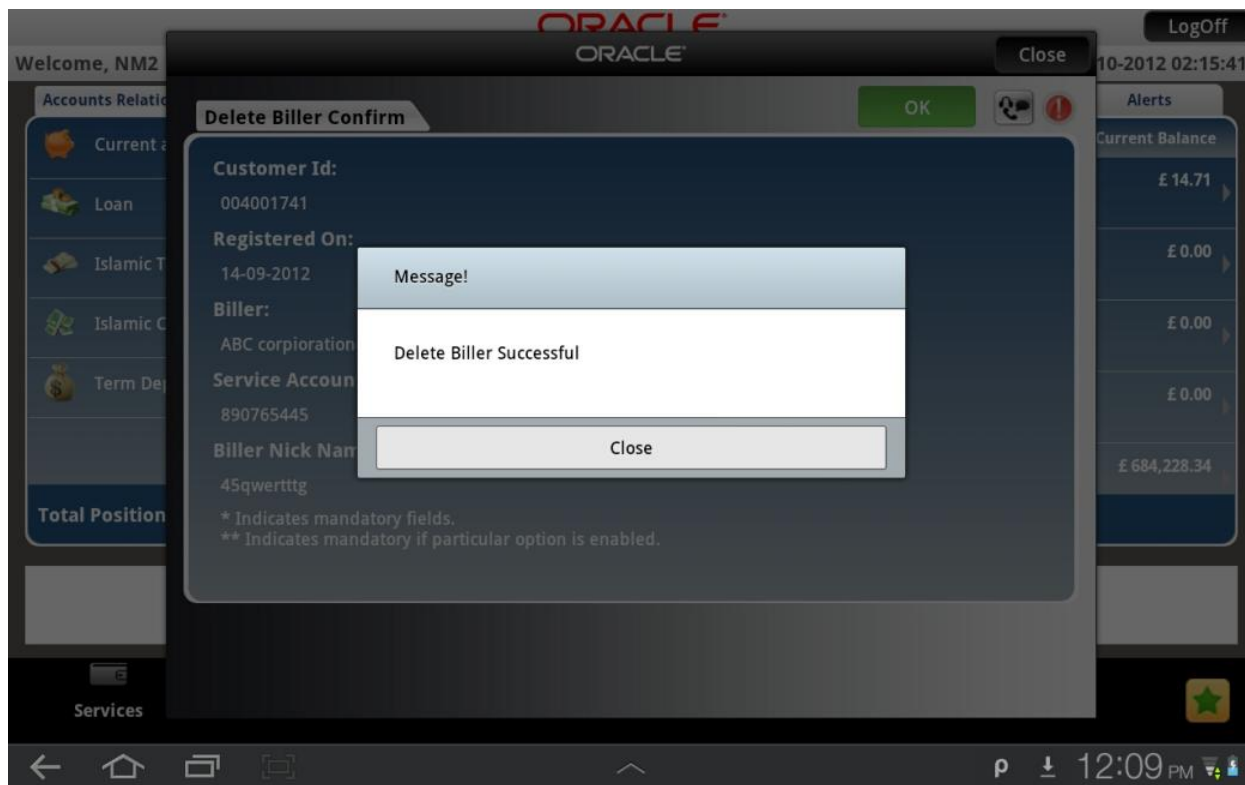


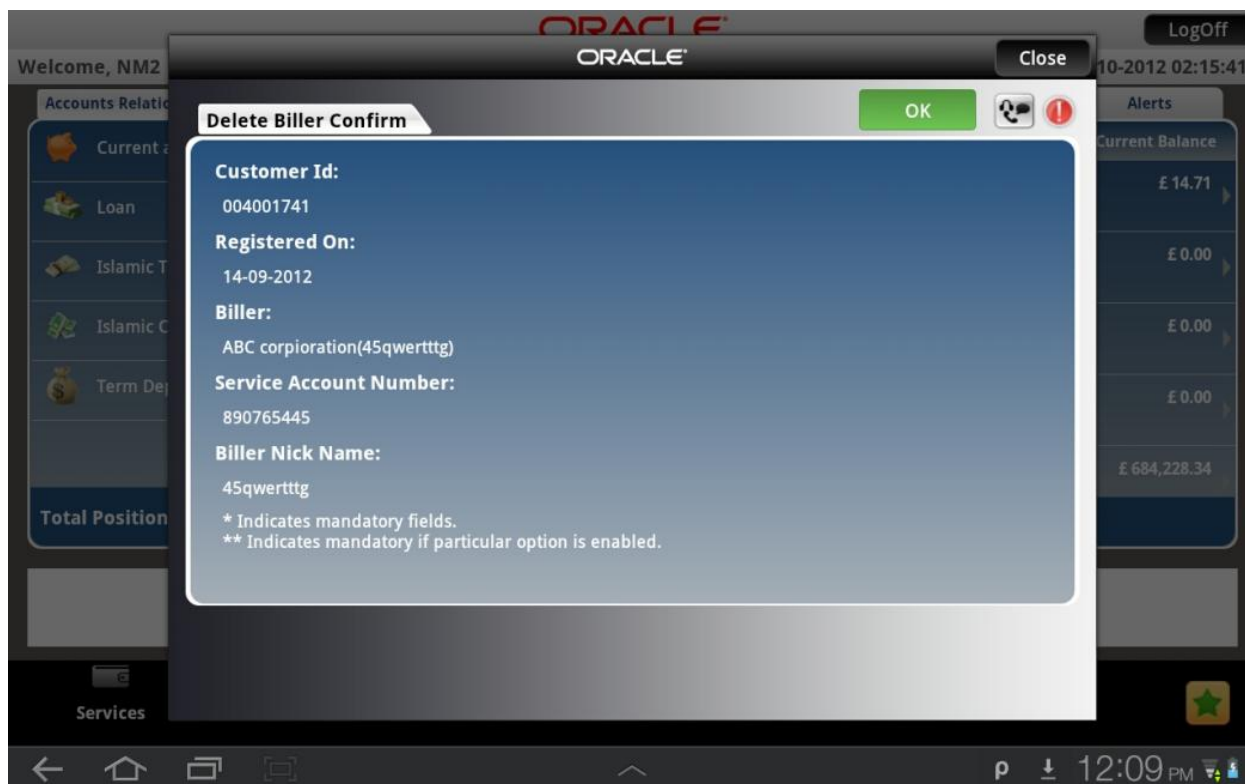
## Field Description

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

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

### Delete Biller Confirm





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

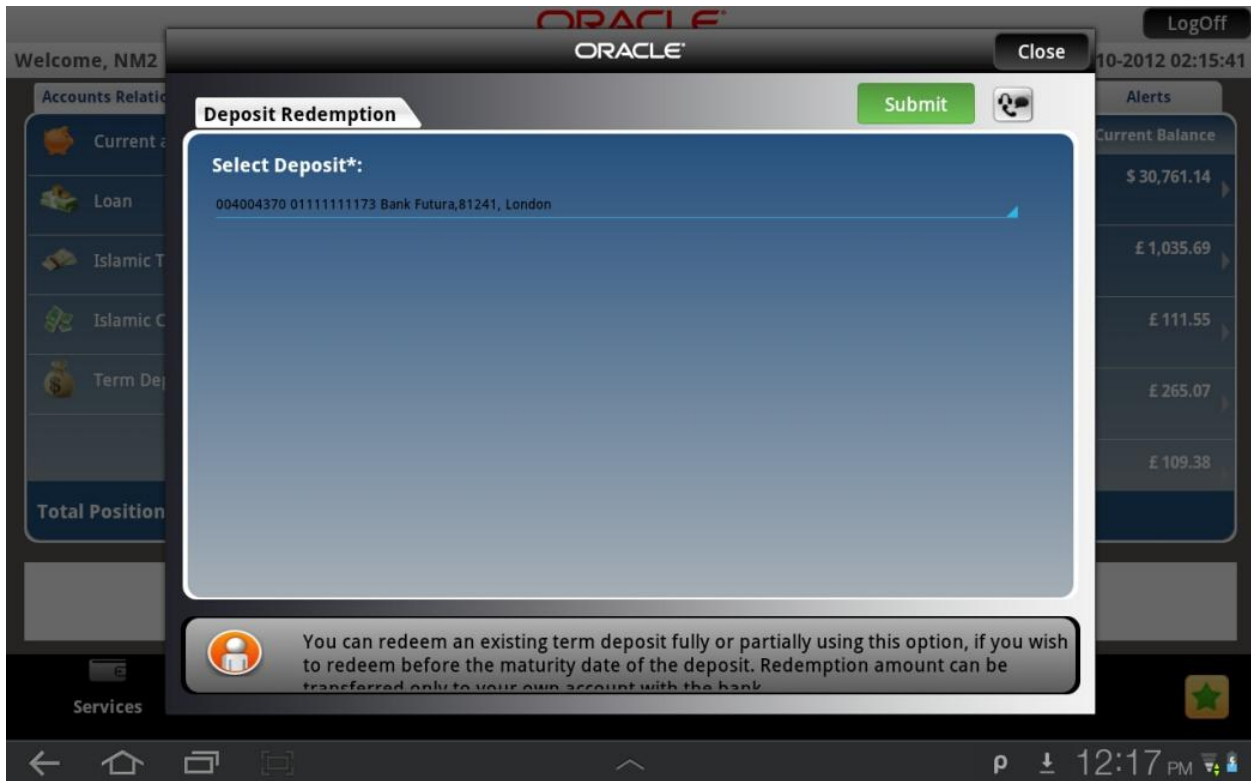
## 23. Deposit Redemption

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

### To redeem the term deposit

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

Deposit Redemption

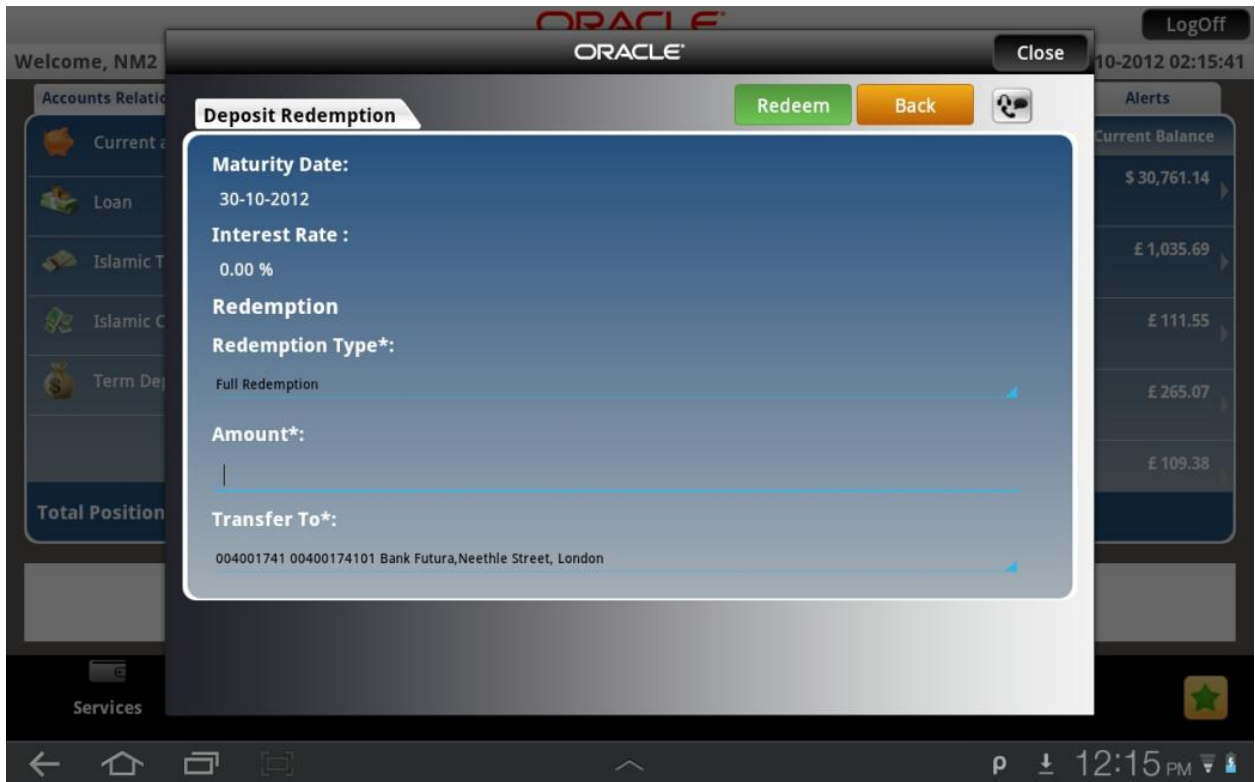


Field Description

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

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

Deposit Redemption



**Field Description**

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

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



## Deposit Redemption Verify



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

Deposit Redemption Confirm



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

## 24. Deposit Details

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

### To view the TD Details

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

Term Deposit

The screenshot displays the Oracle mobile banking dashboard for user RONALDO. The interface is divided into two main sections: 'Accounts Relationships' on the left and 'List Of Accounts' on the right. The 'Accounts Relationships' section shows a summary of various account types with their respective balances. The 'List Of Accounts' section displays a table of term deposit accounts with columns for Account No, Maturity Date, and Current Balance. A bottom navigation bar includes icons for Services, Accounts, Offers, Mutual Funds, Transaction Activities, and Transfers. The system status bar at the bottom shows the time as 3:20 PM.

Account Type	Balance
Current and Savings	£ 94,138,352,906,784,432.00
Islamic Finance	£ 1,179,482.48
Loan	£ 83,510.93
Islamic Term Deposits	£ 8,358.94
Islamic Current and Savings	£ -1,000.00
Term Deposits	£ 17,956.75
<b>Total Position</b>	<b>£ 94,138,352,908,072,944.00</b>

Account No	Maturity Date	Current Balance
01134445822	15-10-2012	£ 10,031.16
01134445944	01-08-2013	£ 5,592.97
01134445961	01-11-2012	£ 606.62
01134446055	17-10-2012	£ 726.00
01114445648	24-09-2012	£ 1,000.00

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


Deposit Details



Field Description

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

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

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

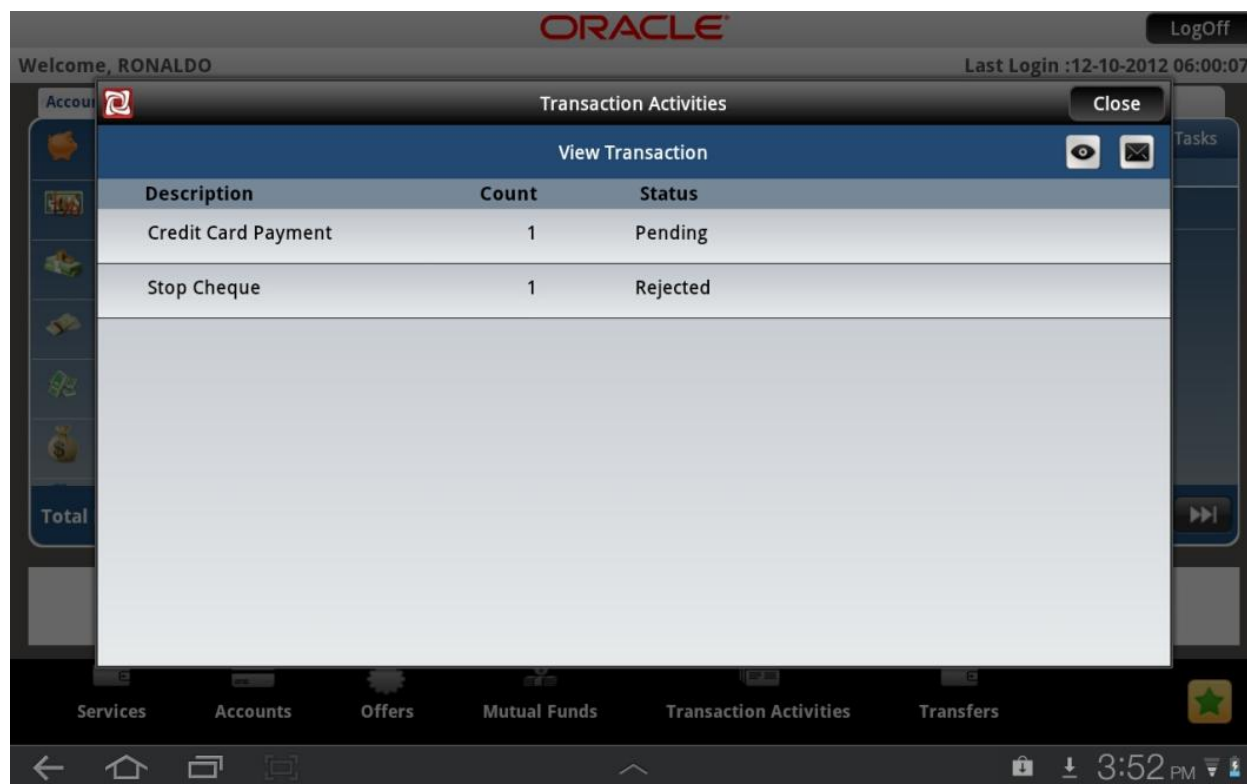
## 25. Transaction Activities

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

### To view the transaction activity details

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

## View Transactions



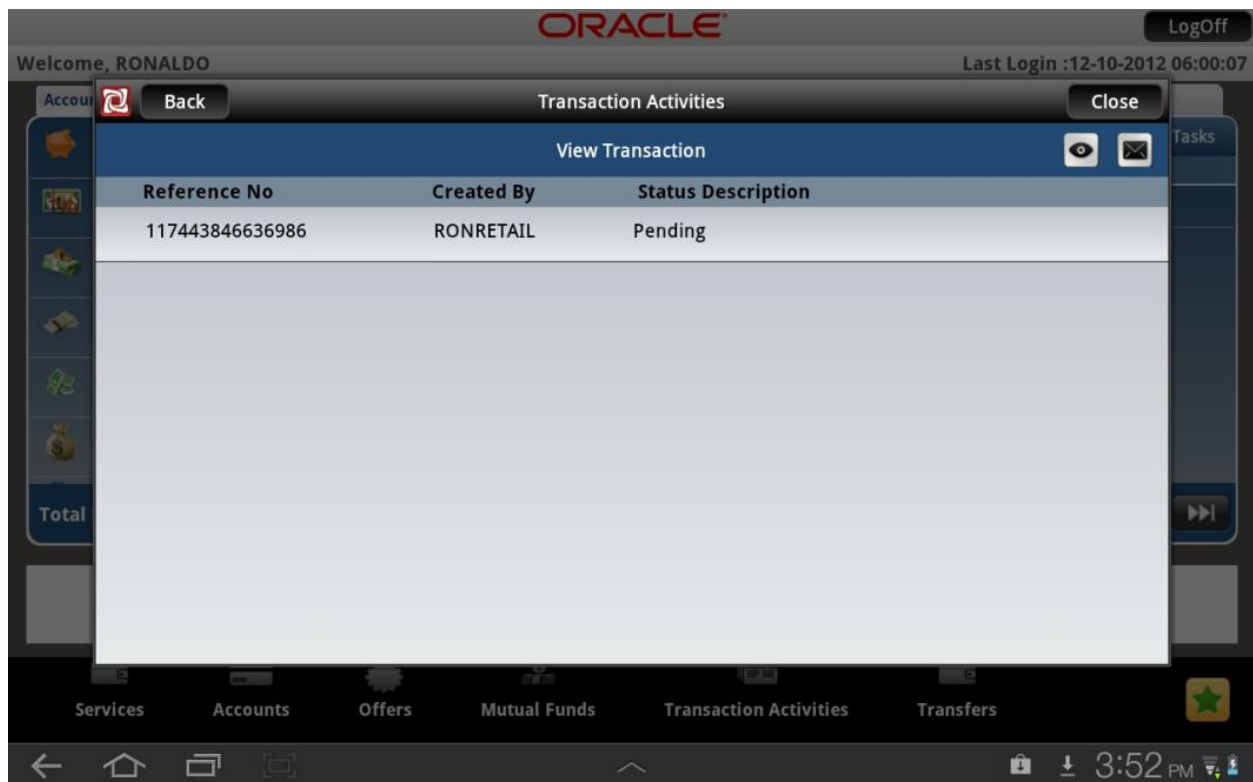
## Field Description

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

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



## View Transactions- Transaction List



## Field Description

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

- Click on any transaction to view further details of that transaction. The system displays Service Details screen.

## Service Details

Service Details

<b>Transaction</b>	Credit Card Payment	<b>E-Banking Reference No</b>	117443846636986
<b>Status</b>	Pending	<b>Created By</b>	RONRETAIL
<b>Created On</b>	12-10-2012 06:25:35	<b>Updated By</b>	RONRETAIL
<b>Updated On</b>	12-10-2012 06:25:35	<b>Host Reference Number</b>	

## Field Description

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

Field Name	Description
<b>Updated On</b>	[Display] Displays the date on which the transaction status was last updated
<b>Host Reference Number</b>	Display] Displays the reference number generated by host

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

## 26. Transactions to Authorize

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

### To view the transactions for authorization

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

## Authorization



## Field Description

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

3. Click any of the transaction to be authorized as shown in above screen. The system will display detailed transaction as shown in below screen.

## Authorization

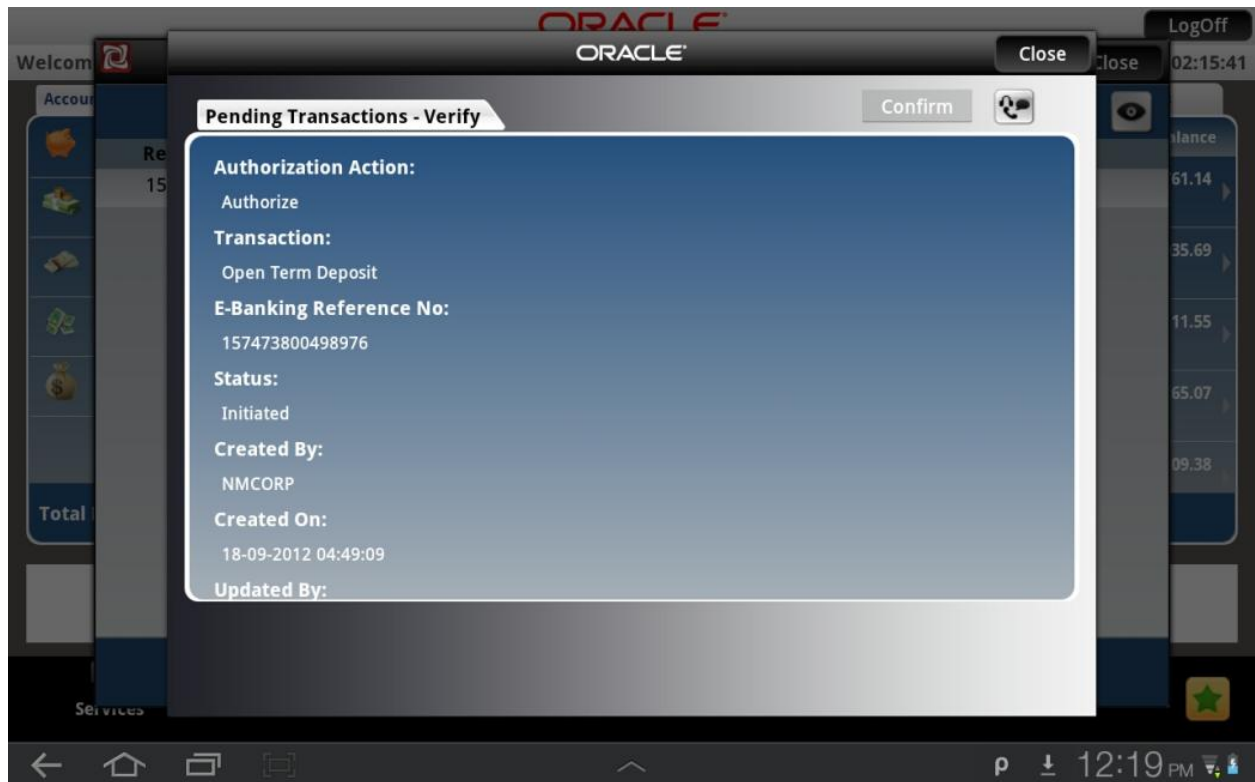


## Field Description

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

4. Click the transaction. The system will show pop up as shown in above screen.
5. Click the **Authorization** option to authorize the transaction. The system will display **Pending Transactions – Verify** screen.  
OR  
Click the Reject/Send to Modify to reject the transaction or to be sent for modification respectively.

## Pending Transactions - Verify



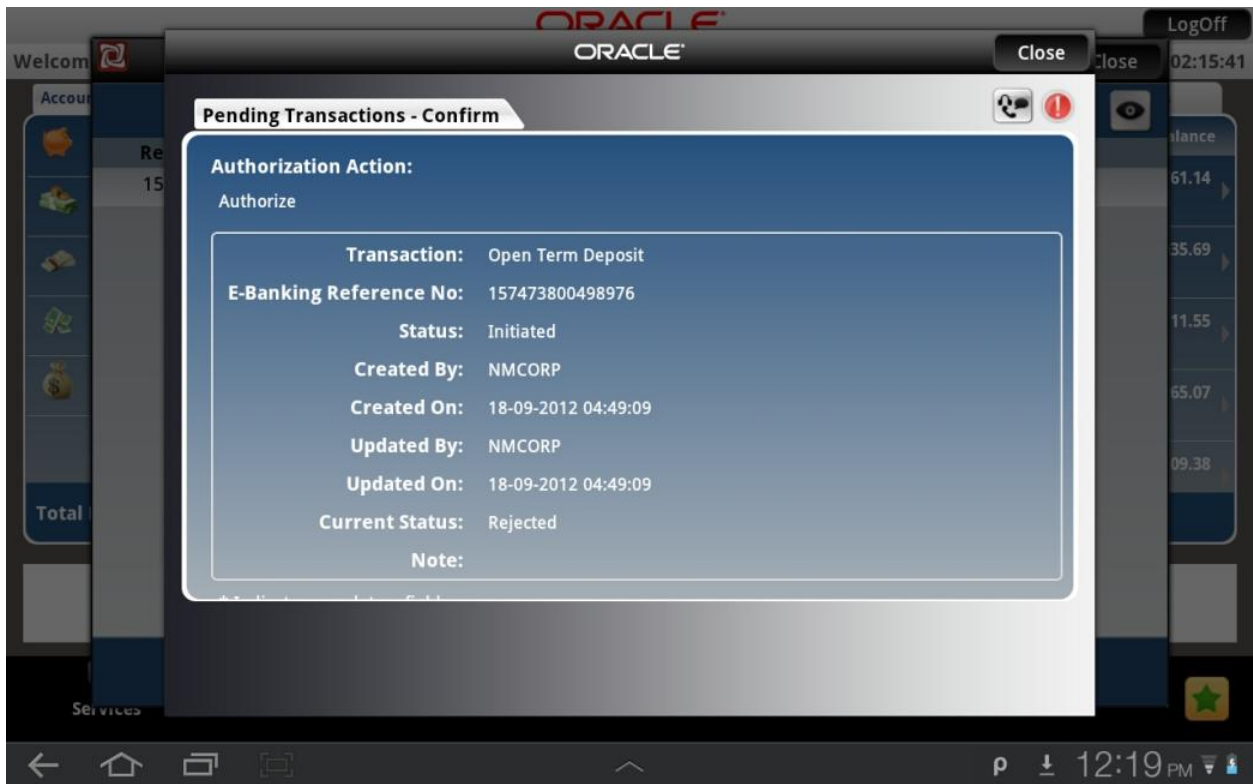
## Field Description

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

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

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

### Pending Transactions - Confirm



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



## 27. Change Password

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

### To change the password

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

## Change Password

ORACLE

Welcome, RONRETAIL

10-2012 08:07:00

LogOff

Close

Submit

**Change Password**

**User Id:**  
RONRETAIL

**Password Type\*:**

Login Password

Transaction Password

You can change your own password any time using the option. As a security measure, we advise you not to reveal the passwords to anyone and change them frequently.

Services

5:35 PM

## Field Description

Field Name	Description
<b>User Id</b>	[Display] This field displays the User Id of the user.
<b>Password Type</b>	[Mandatory, Pop Over] Select the password type radio button from the two types of password types available. The options available are <ul style="list-style-type: none"> <li>• Login Password</li> <li>• Transaction password</li> </ul>

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

## Change Password

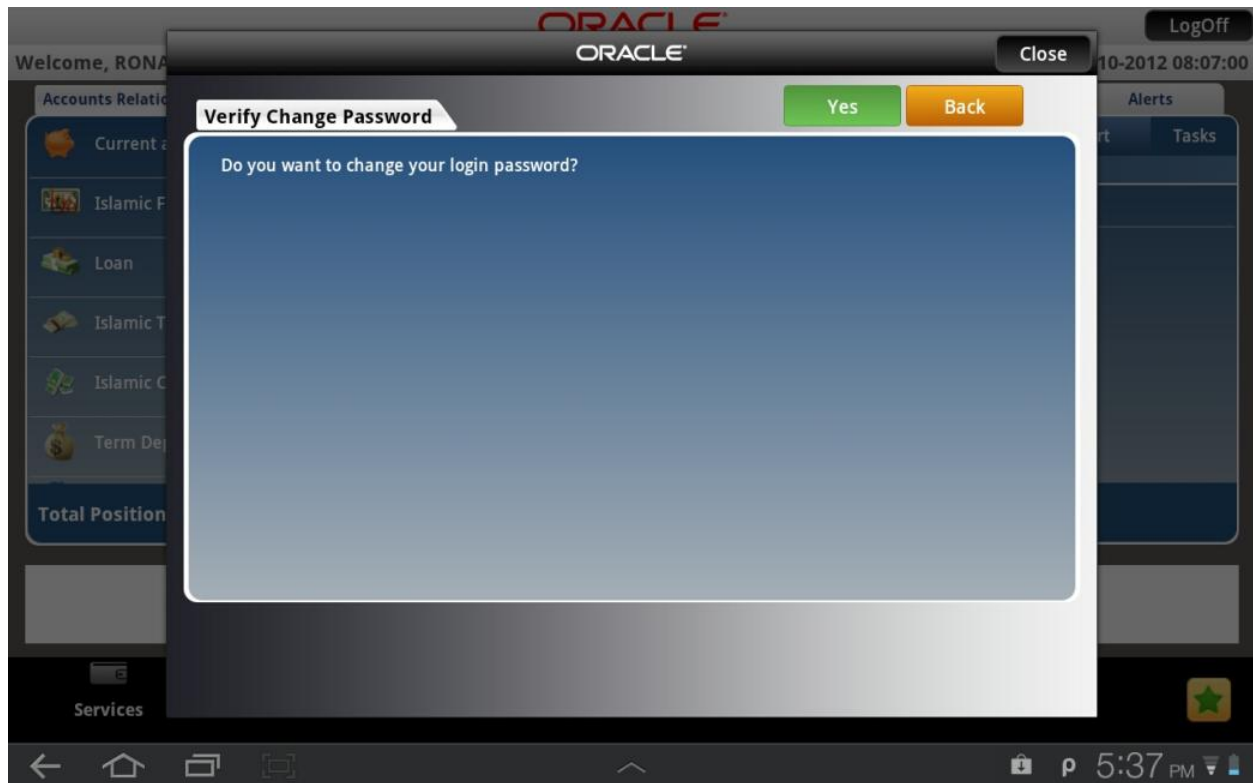
## Field Description

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

- Click **Change** button. The system displays **Verify Change Password** screen.  
OR  
Click the **Close** button to close the screen.  
OR  
Click the **Back** button to return to the previous screen.

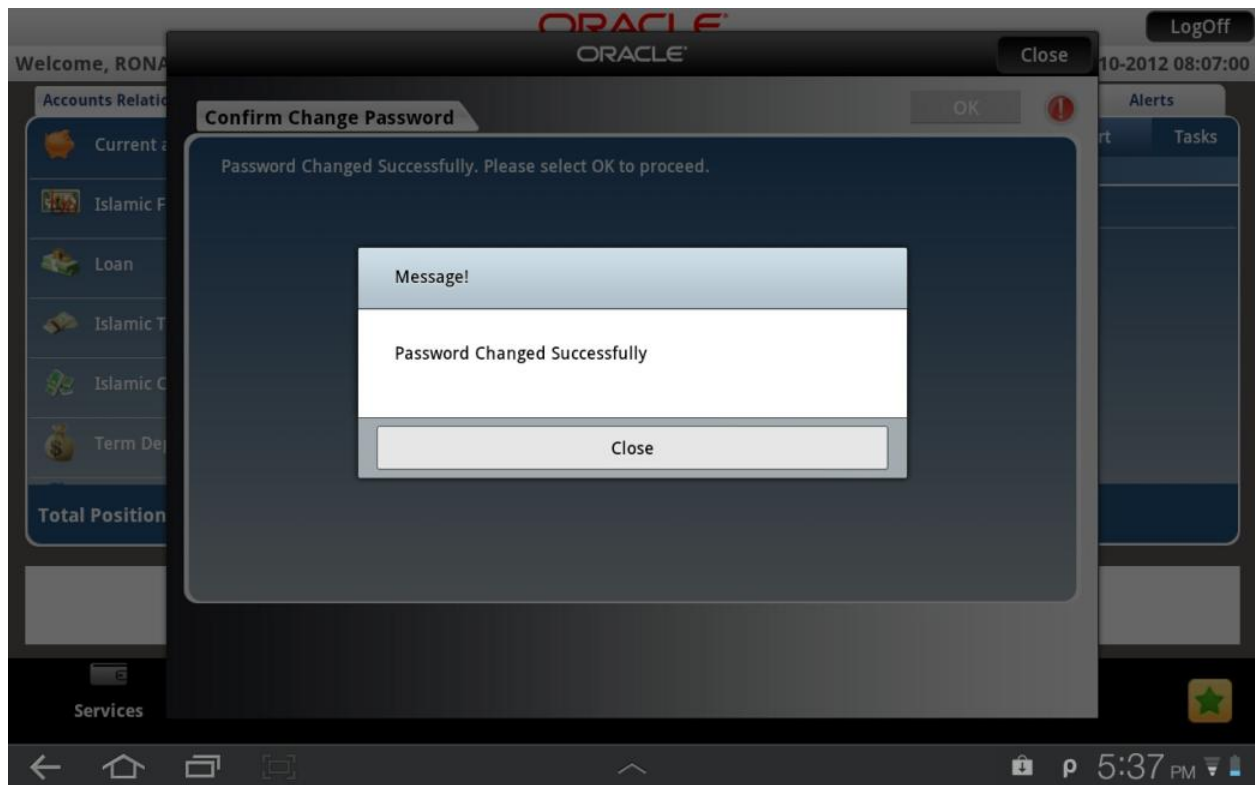
Note: New password has to be as per the Password Policy displayed below the text fields.

### Verify Change Password



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

Confirm Change Password



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

## 28. Credit Card Details

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

### To view the credit card details

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

## Credit Card

The screenshot displays the Oracle mobile banking dashboard. At the top, the Oracle logo is centered, and a 'LogOff' button is on the right. Below the logo, the user is greeted with 'Welcome, NM2' and the last login time 'Last Login :15-10-2012 02:43:05'. The main content area is divided into two panels. The left panel, titled 'Accounts Relationships', lists various account types with their respective balances: Loan (£ 83,510.93), Islamic Term Deposits (£ 8,358.94), Islamic Current and Savings (£ -1,000.00), Term Deposits (£ 17,956.75), Contract TD (£ 200.00), and Credit Card (highlighted with a red box). A 'Total Position' of £ 94,138,352,908,072,944.00 is shown at the bottom of this panel. The right panel, titled 'List Of Accounts', shows a table with columns for 'Credit Card No.', 'Payment Due Date', and 'Outstanding Balance'. A single entry is visible: Credit Card No. 5200123420106751, Payment Due Date 20-02-2010, and Outstanding Balance Rs 5,000.00. Below the table, the text 'Credit Card' is displayed. At the bottom of the screen, there is a navigation bar with icons for Services, Accounts, Offers, Mutual Funds, Transaction Activities, and Transfers, along with a star icon. The system status bar at the very bottom shows the time as 12:25 PM.

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

## Credit Card Details

The screenshot shows the Oracle mobile application interface for Credit Card Details. At the top, there is a header with the Oracle logo, a 'LogOff' button, and a 'Close' button. Below the header, the account information is displayed in a table format:

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

Below the account information, there is a section for the Credit Card Statement, which includes a table with the following data:

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

At the bottom of the statement table, it says 'No more records'. The bottom navigation bar includes icons for Services, Accounts, Offers, Mutual Funds, Transaction Activities, and Transfers. The status bar at the very bottom shows the time as 12:26 PM.

## Field Description

Field Name	Description
<b>Card Number</b>	[Display] This field displays the credit card number for which the details are displayed.
<b>Product Name</b>	[Display] This field displays the product name.
<b>Expiry Date</b>	[Display] This field displays the expiry date.
<b>Reward Points Available</b>	[Display] This field displays the reward points available.
<b>Total Credit Limit</b>	[Display] This field displays the total credit limit.
<b>Available Credit Limit</b>	[Display] This field displays the credit limit available to you.



Field Name	Description
<b>Total Cash Limit</b>	[Display] This field displays the total cash limit.
<b>Available Cash limit</b>	[Display] This field displays the available cash limit.
<b>Total Unbilled Amount</b>	[Display] This field displays the total unbilled amount.
<b>Last Payment Date</b>	[Display] This field displays the last payment date.
<b>Last Payment Amount</b>	[Display] This field displays the last payment amount.

#### Payment Due Details

<b>Statement Date</b>	[Display] This field displays the statement date.
<b>Total Billed Amount</b>	[Display] This field displays the total billed amount.
<b>Payment Due Date</b>	[Display] This field displays the last payment due date.
<b>Minimum Amount Due</b>	[Display] This field displays the minimum amount due.

- Click the **Close** button to close the screen

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

## 29. Credit Card Statement

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

### To view the credit card statement

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

## Credit Card

The screenshot displays the Oracle mobile banking dashboard. At the top, the Oracle logo is centered, and a 'LogOff' button is on the right. Below the logo, the user is greeted with 'Welcome, NM2' and the last login time 'Last Login :15-10-2012 02:43:05'. The main content area is divided into two panels. The left panel, titled 'Accounts Relationships', lists various account types with their respective balances: Loan (£ 83,510.93), Islamic Term Deposits (£ 8,358.94), Islamic Current and Savings (£ -1,000.00), Term Deposits (£ 17,956.75), Contract TD (£ 200.00), and Credit Card (highlighted with a red box). A 'Total Position' summary shows £ 94,138,352,908,072,944.00. The right panel, titled 'List Of Accounts', shows a table with columns for 'Credit Card No.', 'Payment Due Date', and 'Outstanding Balance'. A single entry is visible: Credit Card No. 5200123420106751, Payment Due Date 20-02-2010, and Outstanding Balance Rs 5,000.00. Below the table, the text 'Credit Card' is displayed. At the bottom of the screen, there is a navigation bar with icons for Services, Accounts, Offers, Mutual Funds, Transaction Activities, and Transfers, along with a star icon. The system status bar at the very bottom shows the time as 12:25 PM.

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

## Credit Card Statement

**Account Details:**

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

**Credit Card Statement**

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

## Field Description

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

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

## 30. Force Change Password

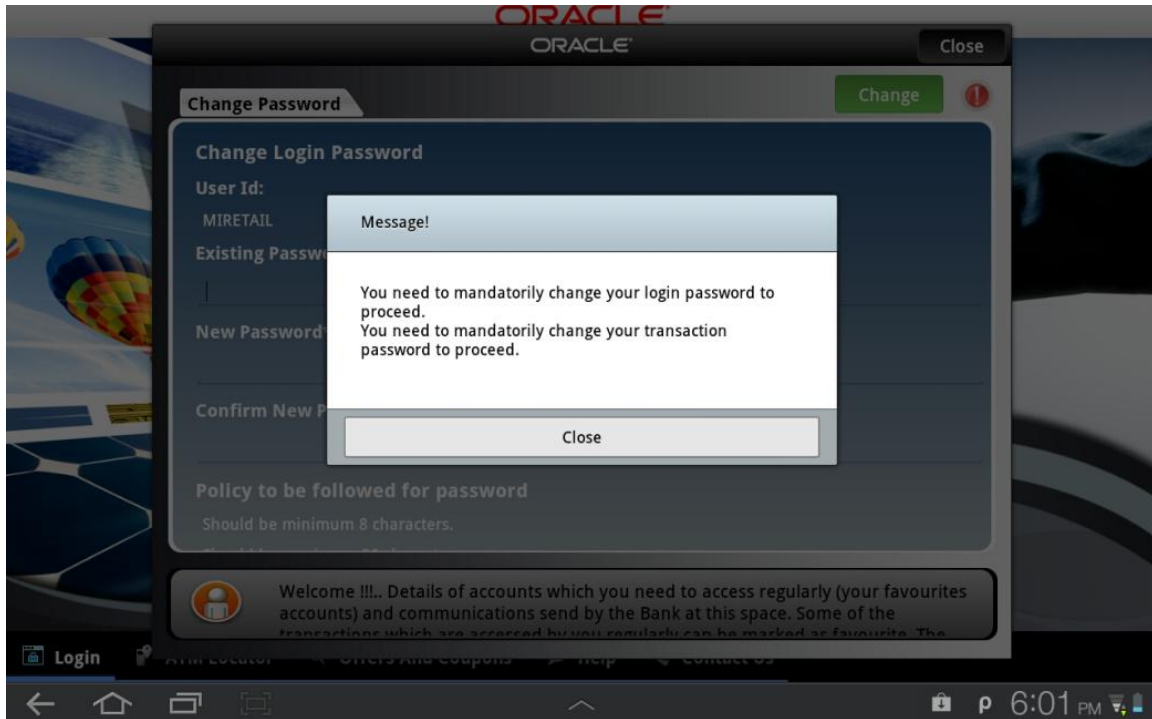
This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

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

### To perform the forced change password

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

## Change Login Password

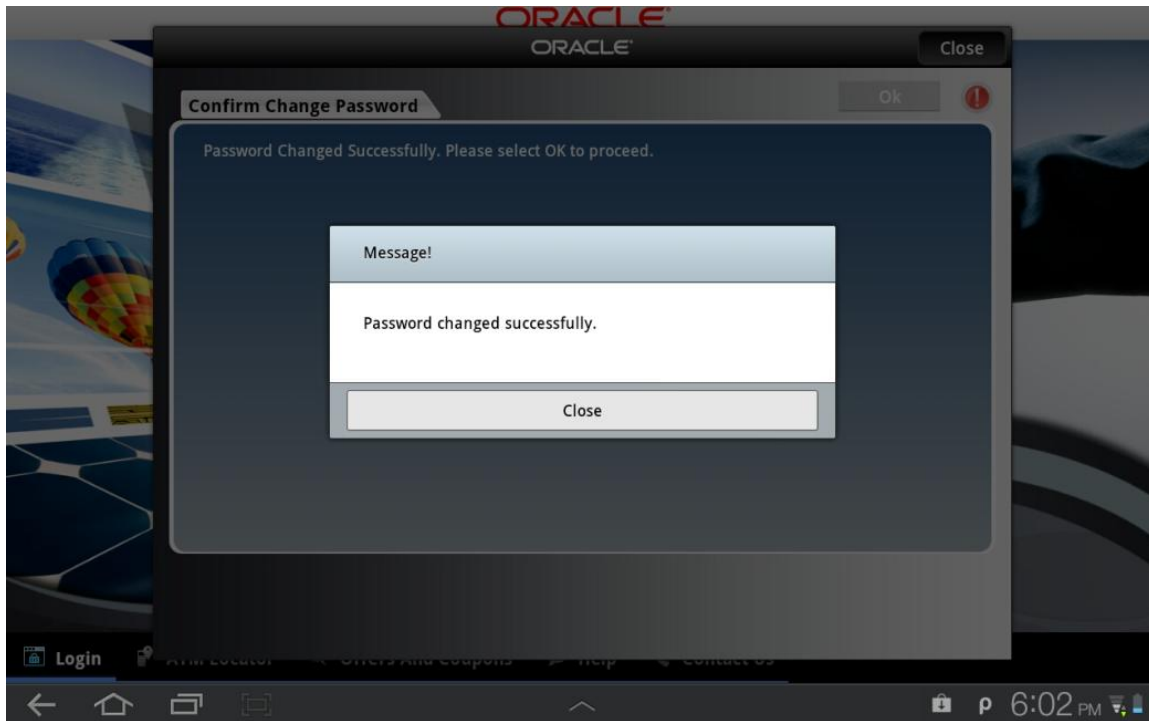


## Field Description

Field Name	Description
<b>User ID</b>	[Display] This field displays the user id.
<b>Existing Password</b>	[Mandatory, Alphanumeric,20] Type your existing password.
<b>New Password</b>	[Mandatory, Alphanumeric,20] Type the new password. <div style="border: 1px solid black; padding: 5px; margin-top: 5px;">Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div>
<b>Confirm new password</b>	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

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

**Confirm Change Password**



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

Note: Change Password is explained in detail in **Change Password** section.

## 31. Contract Deposits

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

### To view the contract Deposit details

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



## Contract Deposits

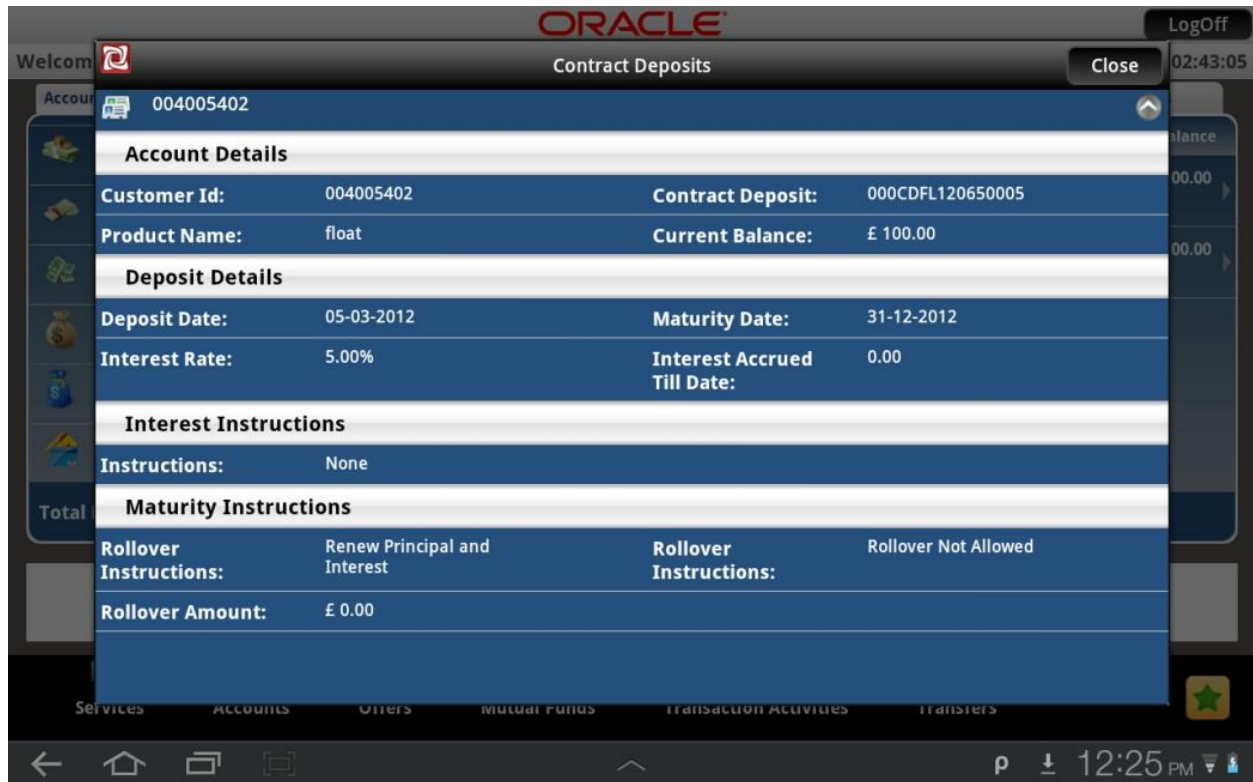
The screenshot displays the Oracle mobile banking dashboard. At the top, the Oracle logo is centered, and a 'LogOff' button is in the top right. Below the logo, the text 'Welcome, NM2' is on the left and 'Last Login :15-10-2012 02:43:05' is on the right. The main content area is divided into two panels. The left panel, titled 'Accounts Relationships', lists various account types with their current balances. The 'Contract TD' entry is highlighted with a red rectangle. The right panel, titled 'List Of Accounts', shows a table of account details for the selected 'Contract TD' account.

Account No	Customer Id	Current Balance
000CDFL120650005 BANK FUTURA	004005402	£ 100.00
001CDFL123120003 Bank Futura,2ndStreet Branch,London	004005402	£ 100.00

At the bottom of the screen, there is a navigation bar with icons for Services, Accounts, Offers, Mutual Funds, Transaction Activities, and Transfers. The system time is 12:25 PM.

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

Contract Deposits



Field Description

Field Name	Description
<b>Customer Id</b>	[Display] This field displays the user id.
<b>Contract Deposit</b>	[Display] This field displays the contract deposit number.
<b>Product Name</b>	[Display] This field displays the product name.
<b>Current Balance</b>	[Display] This field displays the balance of the term deposit.
<b>Deposit Details</b>	
<b>Deposit Date</b>	[Display] This field displays the deposit date.
<b>Maturity Date</b>	[Display] This field displays the date on which deposit matures.

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

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

## 32. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

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

This information is available as part of fund rules definition.

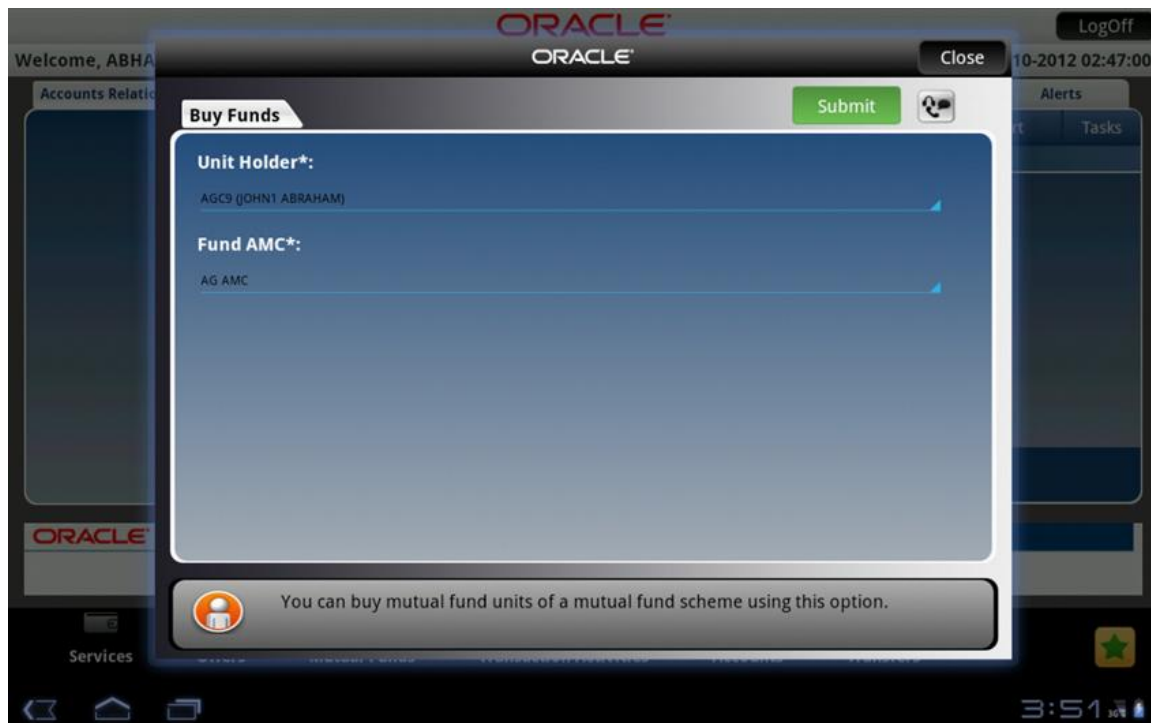
An investor can select for subscription of a fund.

- One Time Single Fund Purchase

### To buy mutual fund

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

## Buy Funds

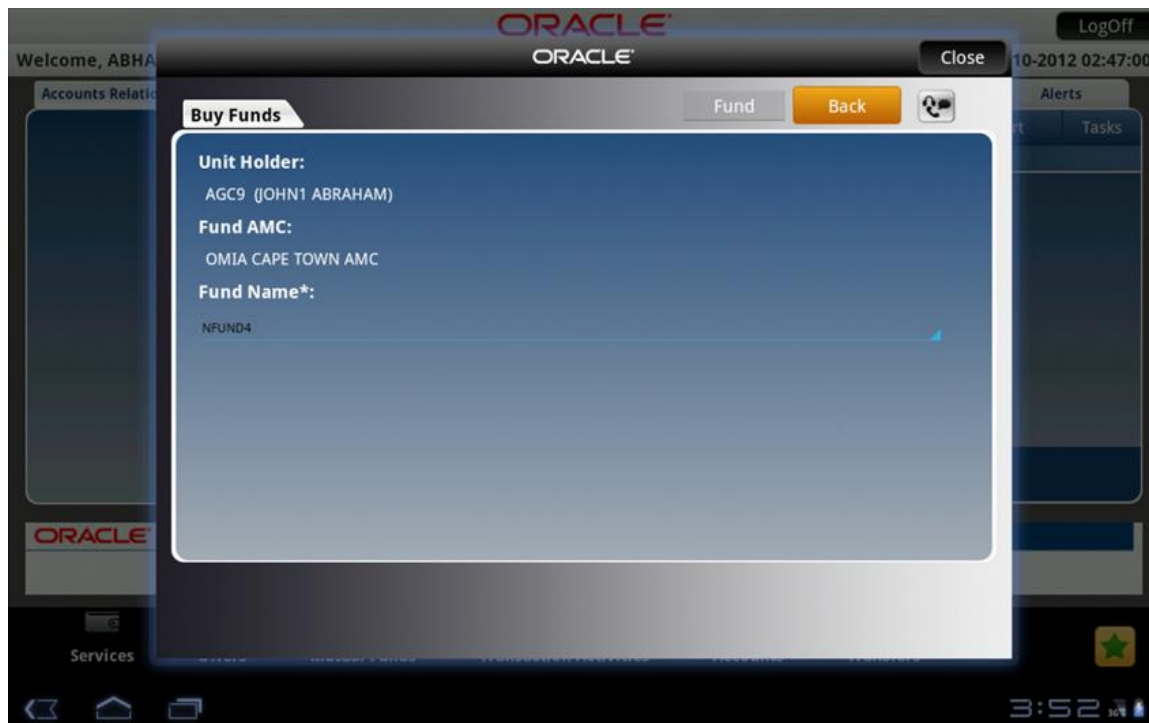


## Field Description

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

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

## Buy Funds



## Field Description

Field Name	Description
<b>Fund Name</b>	[Mandatory, Pop Over] Select the fund name.

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

## Buy Funds

The screenshot displays the 'Buy Funds' form in the Oracle mobile application. The form includes the following fields and information:

- Investment Type\*:** A dropdown menu with 'Amount' selected.
- Amount Or Unit\*:** A text input field.
- Dividend Re-investment\*:** A dropdown menu with 'Yes' selected.
- Fund Information Summary:**
  - Unit Holder: AGC9 (JOHN1 ABRAHAM)
  - Fund AMC: OMIA CAPE TOWN AMC
  - Fund Name: GSPFND
  - Minimum Amount: 1.00 ZAR

The interface also shows a 'Place' button (green), a 'Back' button (orange), and a 'Close' button (black) at the top right. The background shows a mobile home screen with a 'Welcome, ABHA' message and a 'LogOff' button.

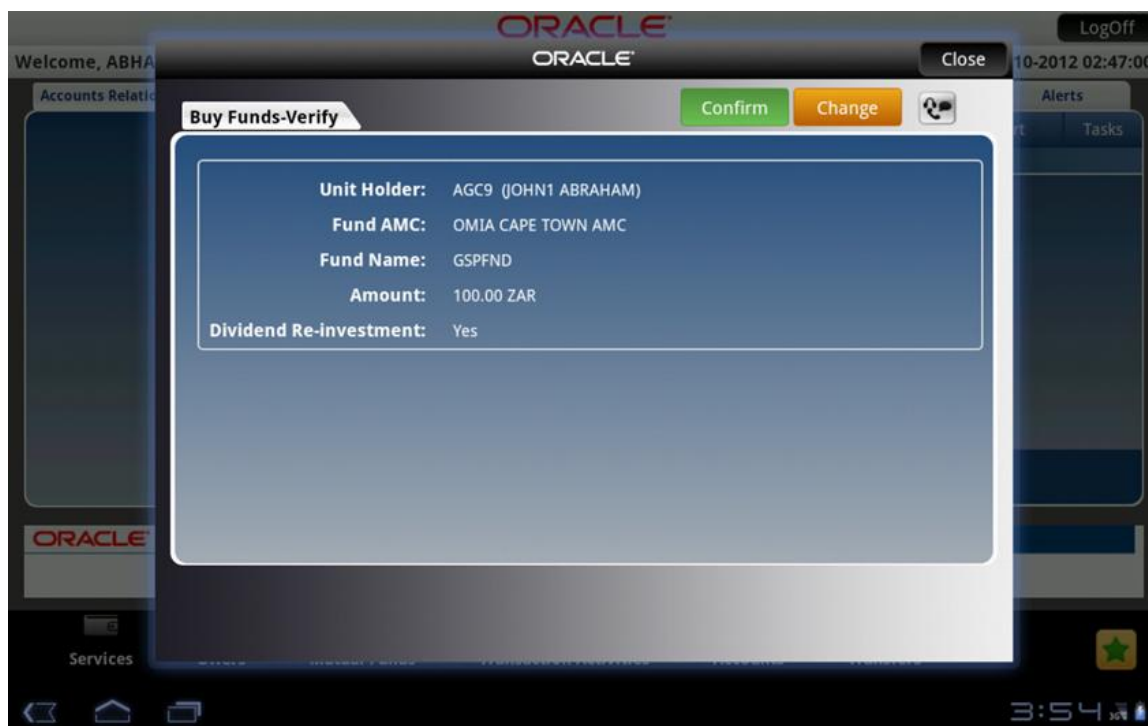
## Field Description

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

Field Name	Description
<b>Fund AMC</b>	[Display] This field displays the fund AMC.
<b>Fund Name</b>	[Display] This field displays the fund name.
<b>Minimum Amount</b>	[Display] This field displays the minimum amount required to buy the funds.
<b>Minimum Units</b>	[Display] This field displays the minimum units of which funds can be purchased.

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

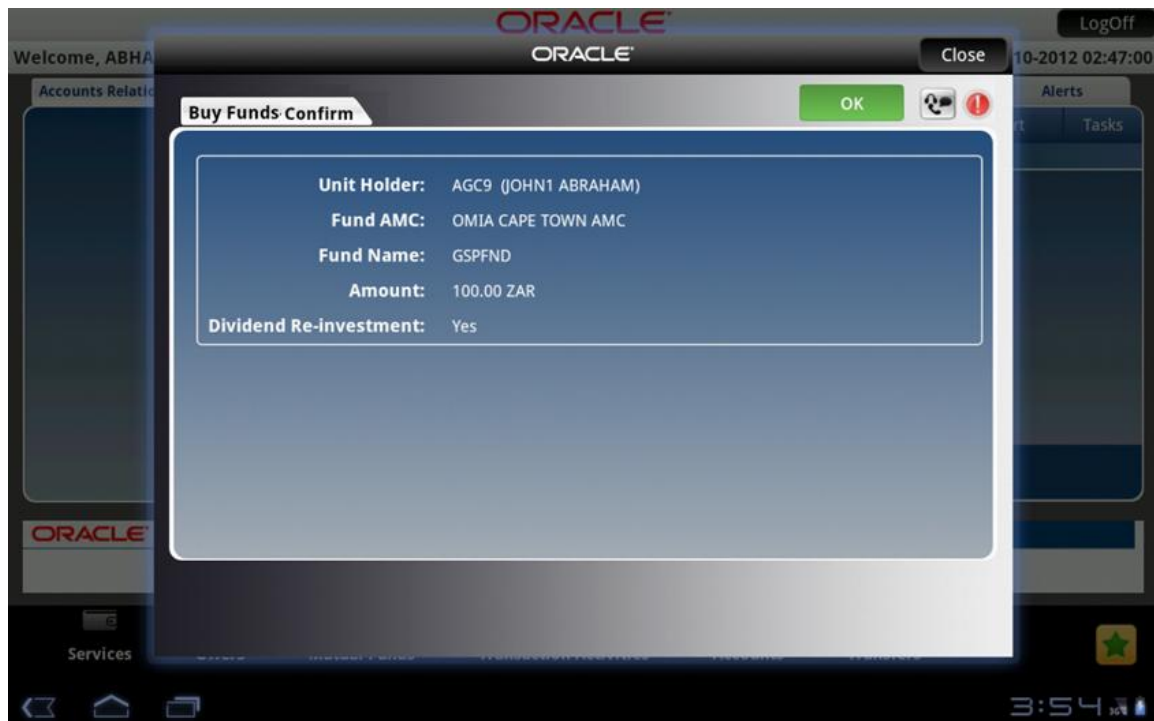
### Buy Funds – Verify



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



## Buy Funds – Confirm



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

### 33. Redeem Funds

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

A fund is open for redemption if:

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

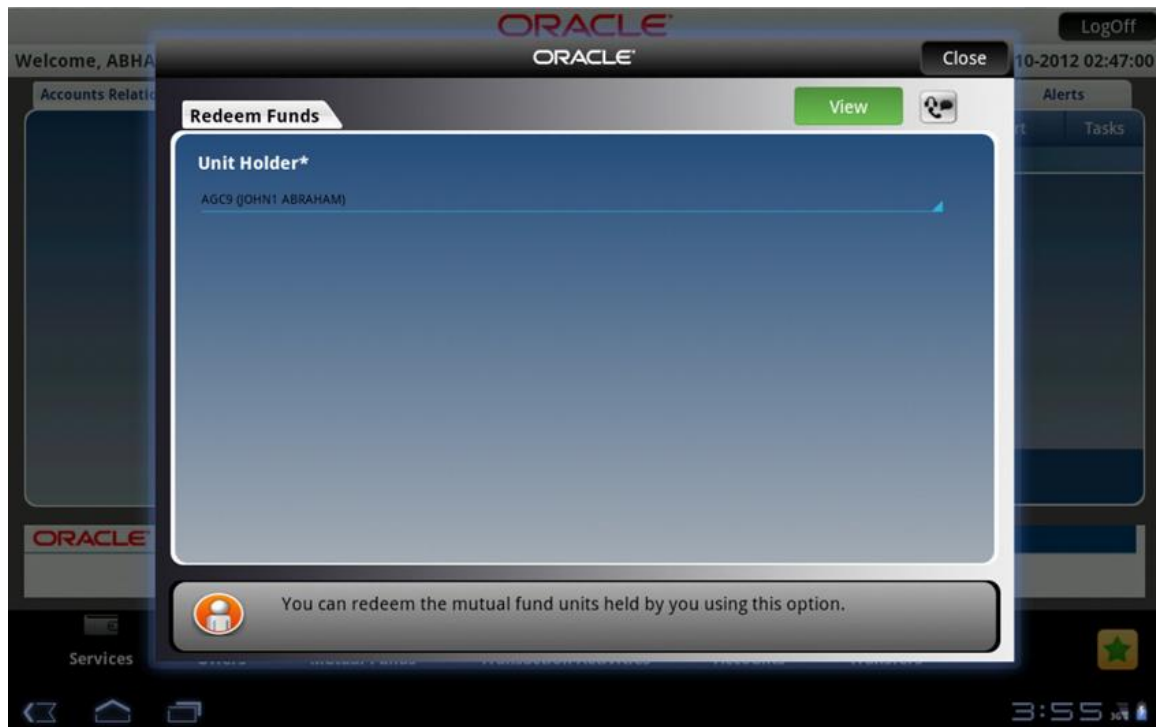
The redemption process comprises of the following stages:

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

#### To redeem mutual fund

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

Redeem Funds

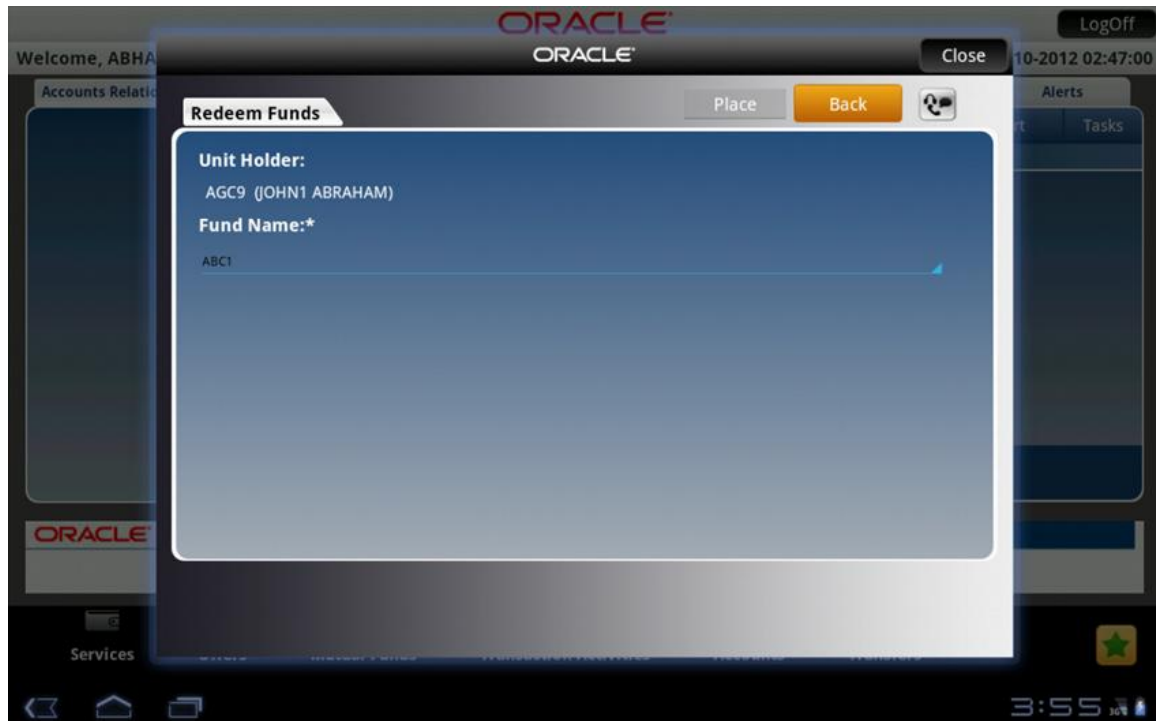


Field Description

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

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

Redeem Funds



Field Description

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

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

Redeem Funds



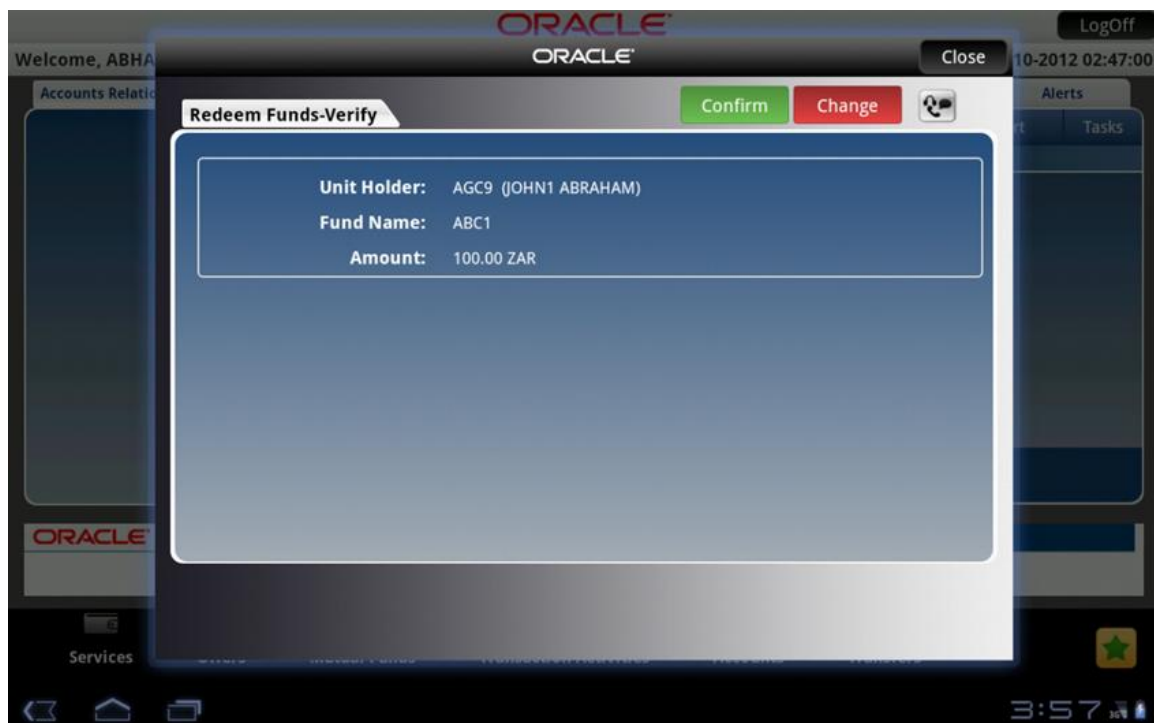
Field Description

Field Name	Description
<b>Unit Holder</b>	[Display] This field displays the unit holder of the fund.
<b>Fund Name</b>	[Display] This field displays the fund name selected.
<b>Units Held</b>	[Display] This field displays the units held.
<b>Amount</b>	[Display] This field displays the fund name selected.
<b>Place Order</b>	
<b>Redeem type</b>	[Mandatory, Pop Over ] Select the type of redemption to be done. Options are: <ul style="list-style-type: none"> <li>• Amount</li> <li>• Units</li> </ul>

Field Name	Description
<b>Amount or Units</b>	[Mandatory, Numeric, 15] Type the amount or units as per the selection criteria.

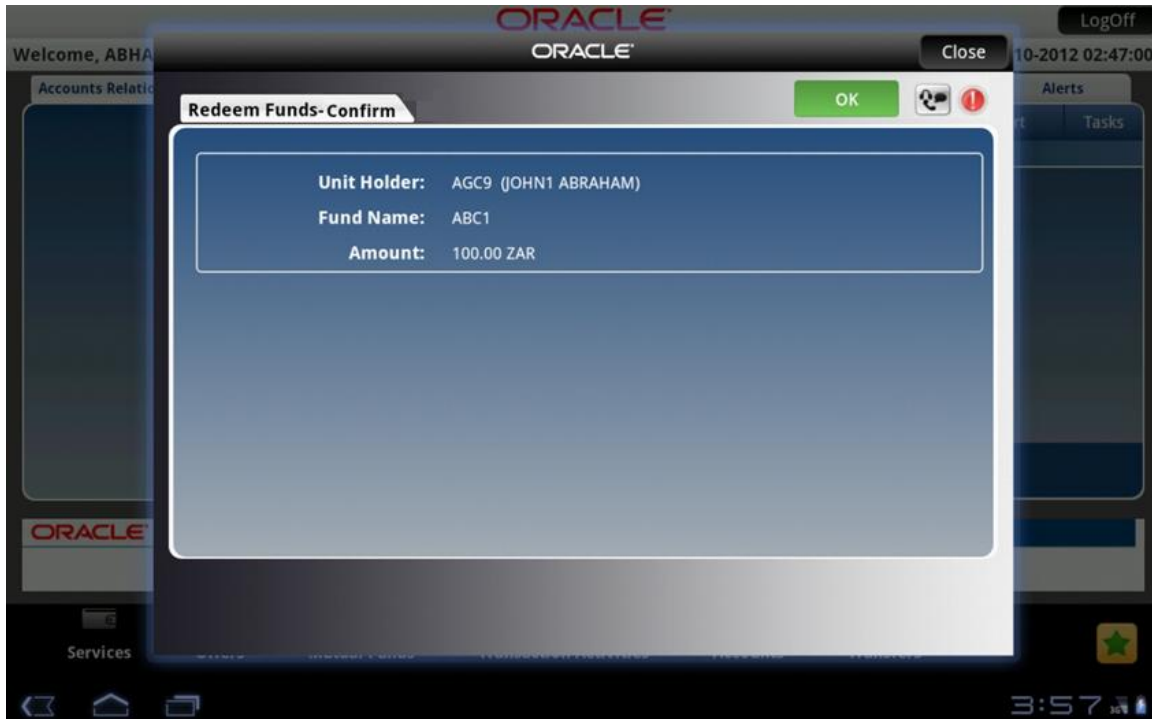
- Click the **Place Order** button. The system displays **Redeem Funds - Verify** screen.  
OR  
Click the **Back** button to navigate to the previous screen.  
OR  
Click the **Home** button to navigate to the menu screen.  
OR  
Click the **Close** button to exit from the application.

### Redeem Funds – Verify



- Click the **Confirm** button. The system displays **Redeem Funds - Confirm** screen.  
OR  
Click the **Back** button to navigate to the previous screen.  
OR  
Click the **Close** button to exit from the application.  
OR  
Click the **Home** button to navigate to the menu screen.  
OR  
Click the **Menu** button to return to the sub menu screen.

Redeem Funds – Confirm



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

## 34. Portfolio

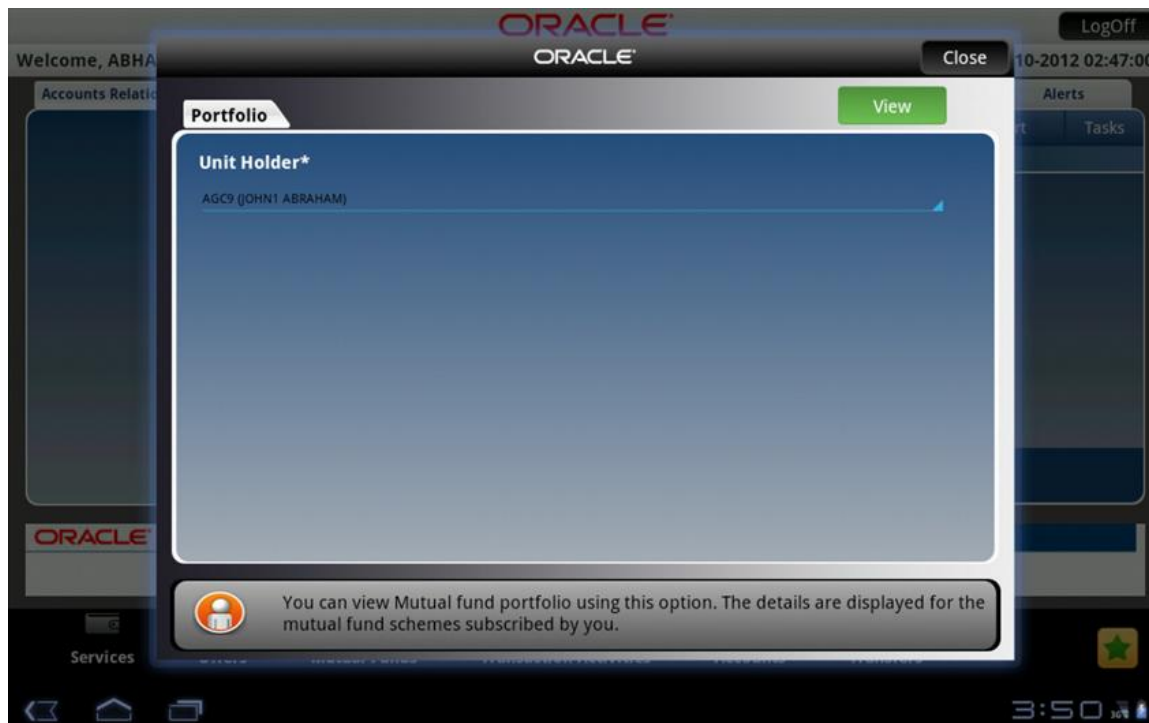
This option allows you to view the details of all the mutual fund holdings.

### To view the portfolio

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



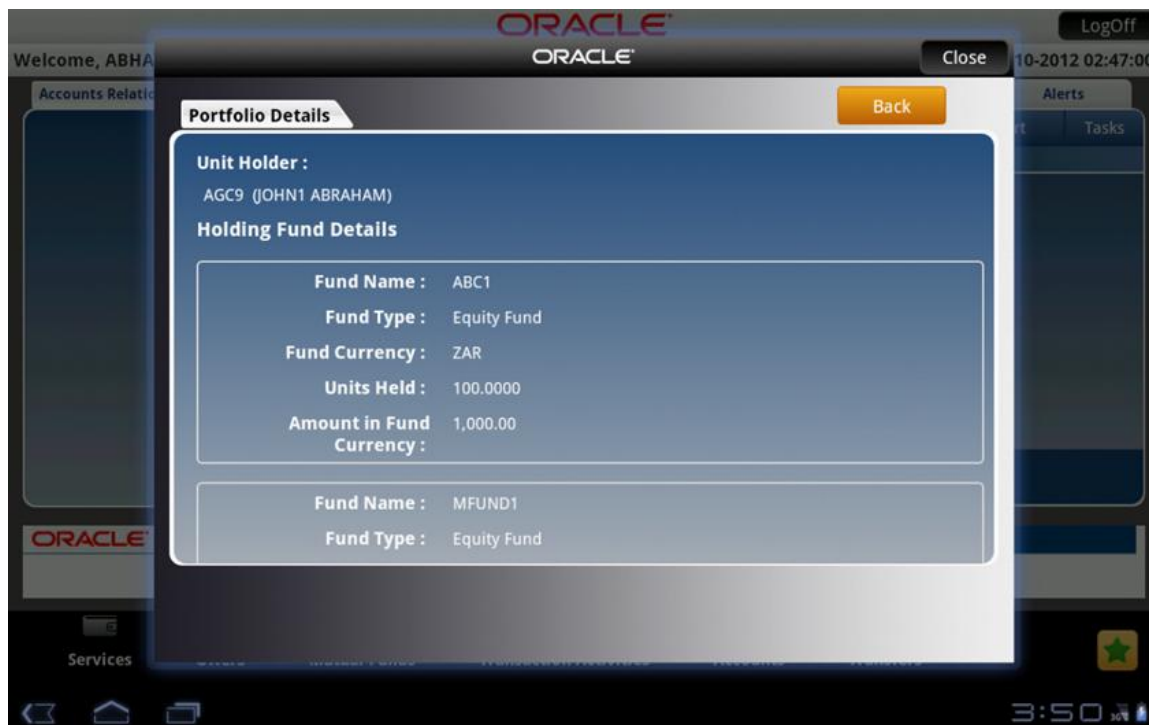
## Portfolio



## Filed Description

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

## Portfolio Details



## Filed Description

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

Field Name	Description
<b>Amount in Fund Currency</b>	[Display] This field displays the amount in fund currency.

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

## 35. Switch Funds

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

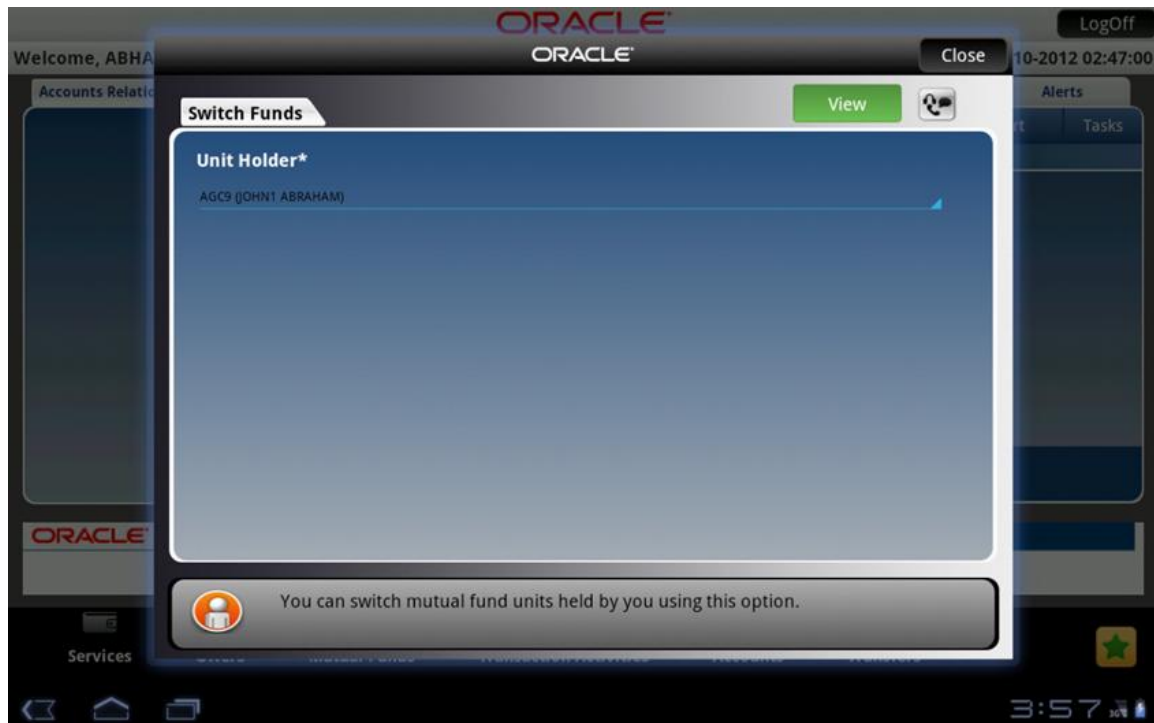
A fund is open for switch if

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

### To switch mutual fund

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

## Switch Funds

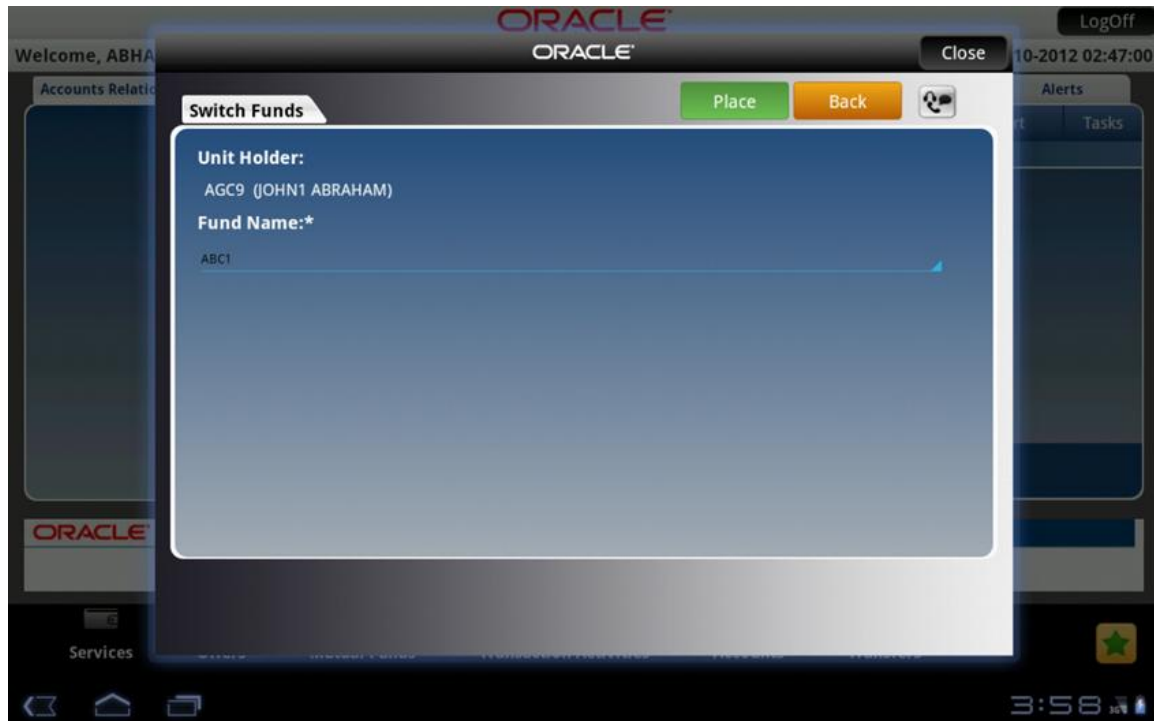


## Filed Description

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

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

## Switch Funds



## Filed Description

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

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

## Switch Funds

**ORACLE**  
ORACLE

Welcome, ABHA

10-2012 02:47:00

LogOff

Close

Place Back

**Switch Funds**

**Fund Information**

**Unit Holder:**  
AGC9 (JOHN1 ABRAHAM)

**Fund Name:**  
ABC1

**Amount:**  
1,000.00 ZAR

**Units:**  
100.00

**Place Order**

**Switch Type:\***  
Switch Amount

Services

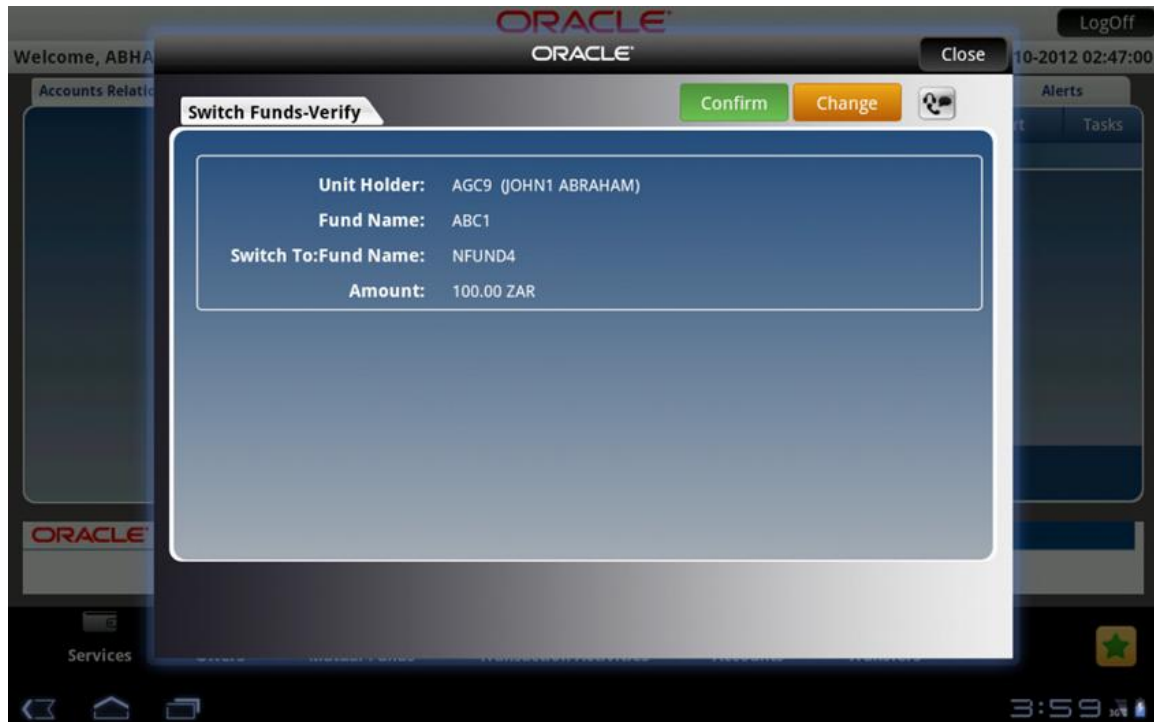
3:58 35%

## Filed Description

Field Name	Description
<b>Switch Type</b>	[Mandatory, Pop Over] Select the Switch type. Options are: <ul style="list-style-type: none"> <li>• Switch Amount</li> <li>• Switch Units</li> </ul>
<b>Amount Or Units</b>	[Mandatory, Numeric, 15] Type the amount or units to be switched.
<b>Fund Name</b>	[Mandatory, Pop Over] Select the fund name from the list.

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

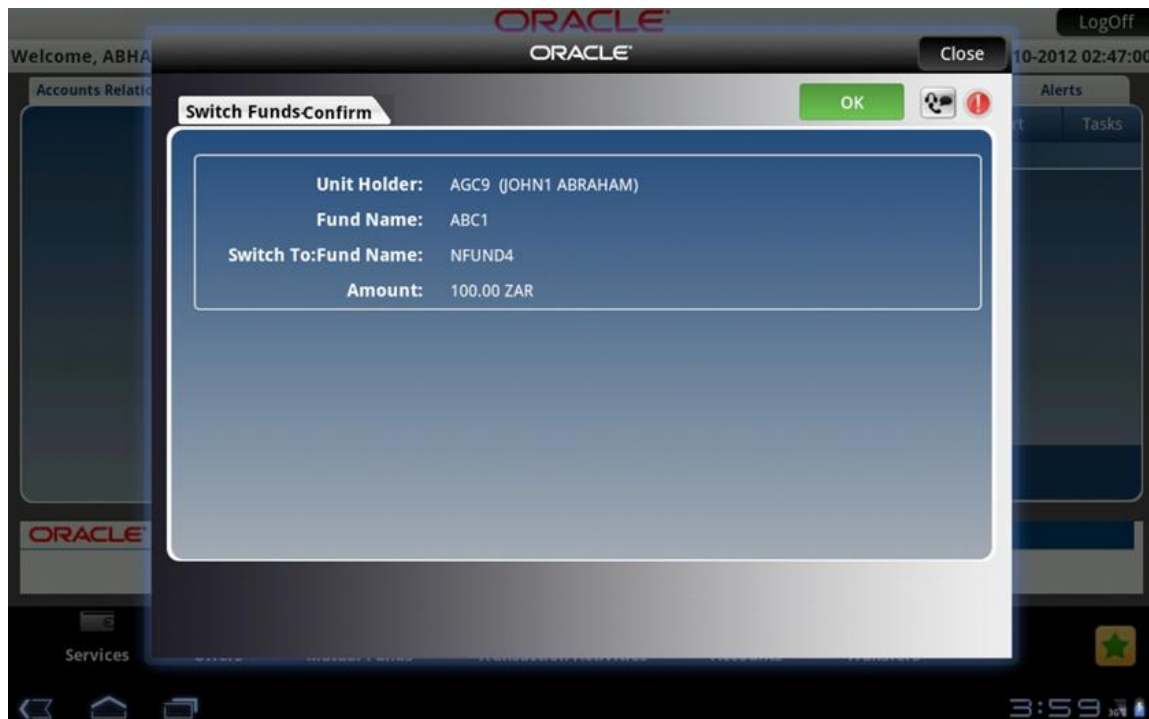
### Switch Funds – Verify



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



## Switch Funds – Confirm



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

## 36. Order Status

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

### To view the order status

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

## Order Status

The screenshot displays the Oracle Order Status screen. At the top, there is a 'LogOff' button and a 'Close' button. The main content area is titled 'Order Status' and contains three input fields: 'Unit Holder\*' (with a dropdown arrow and the value 'AGC9 (JOHN ABRAHAM)'), 'Transaction Ref. No.\*' (a text input field), and 'Status:\*' (with a dropdown arrow and the value 'Allotted'). A green 'Submit' button is located at the top right of the form. Below the form, there is a message box that reads: 'You can view latest order status for Mutual Funds transactions done by you using this option.' The background shows the Oracle mobile application interface with a 'LogOff' button and a 'Close' button.

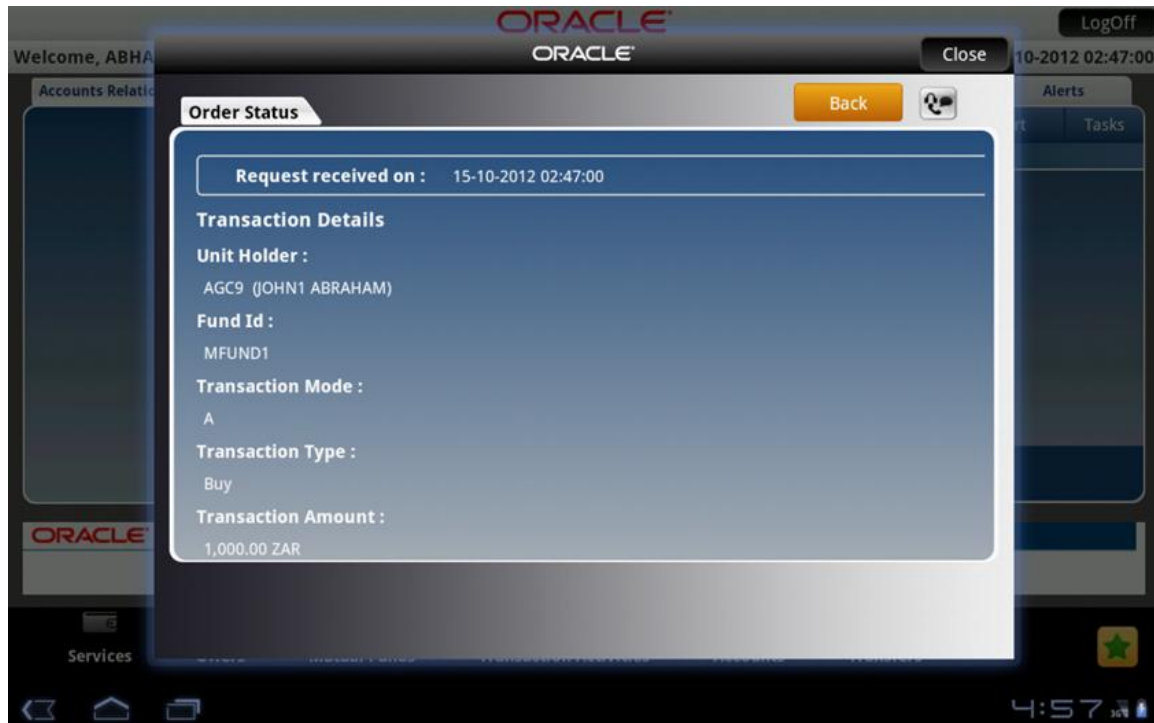
## Filed Description

Field Name	Description
<b>Unit Holder</b>	[Mandatory, Pop Over] Select the unit holder from the list.
<b>Transaction Ref. No.</b>	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.
<b>Status</b>	[Mandatory, Pop Over] Select the status. Options are: <ul style="list-style-type: none"> <li>• Allotted</li> <li>• Completed</li> <li>• Processed</li> <li>• Unprocessed</li> <li>• Authorized</li> <li>• Unauthorized</li> </ul>

- Click **Submit** button. The system displays order status details in the **Order Status** screen.

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

## Order Status



## Filed Description

Field Name	Description
<b>Requested Received On</b>	[Display] This field displays the date and time of the request received.
<b>Transaction Details</b>	
<b>Unit Holder</b>	[Display] This field displays the name of the unit holder.
<b>Fund Id</b>	[Display] This field displays the fund id.
<b>Transaction Mode</b>	[Display] This field displays the transaction mode.
<b>Transaction Type</b>	[Display] This field displays the transaction type.

Field Name	Description
<b>Transaction Amount</b>	[Display] This field displays the transaction amount.
<b>Payment Details</b>	
<b>Payment Type</b>	[Display] This field displays the payment type.
<b>Payment Mode</b>	[Display] This field displays the payment mode.
<b>Transfer Branch</b>	[Display] This field displays the bank branch.
<b>Transfer Account</b>	[Display] This field displays the account number used for transfer.
<b>Payment Amount</b>	[Display] This field displays the amount of payment.
<b>Drawee Bank</b>	[Display] This field displays the drawee bank.

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

## 37. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

### To perform the transaction for which transaction password is configured

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

## Pay Bills

The screenshot displays the Oracle Pay Bills interface. At the top, there is a 'LogOff' button and a timestamp '10-2012 02:15:41'. The main content area is titled 'Pay Bills' and contains a 'Submit' button. Below the title, there are several input fields:

- Select Biller\*:** A dropdown menu showing 'ABC corporation (45qwerttg) 004001741'.
- Bill Number\*:** An empty text input field.
- Bill Generation Date(dd-mm-yyyy)\*:** A date picker field.
- Payment Amount\*:** An empty text input field.
- Source Account\*:** A dropdown menu showing '004001741 00400174101 Bank Futura, Neethle Street, London'.

At the bottom of the dialog, there is a note: 'Bill Payment allows you to pay the bills online for different companies. As a one time activity, register the biller using Register Biller option before making a payment to a particular biller. You can Pay Bills using this option.' The background shows a mobile application interface with a navigation menu on the left and a 'LogOff' button in the top right.

## Field Description

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

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

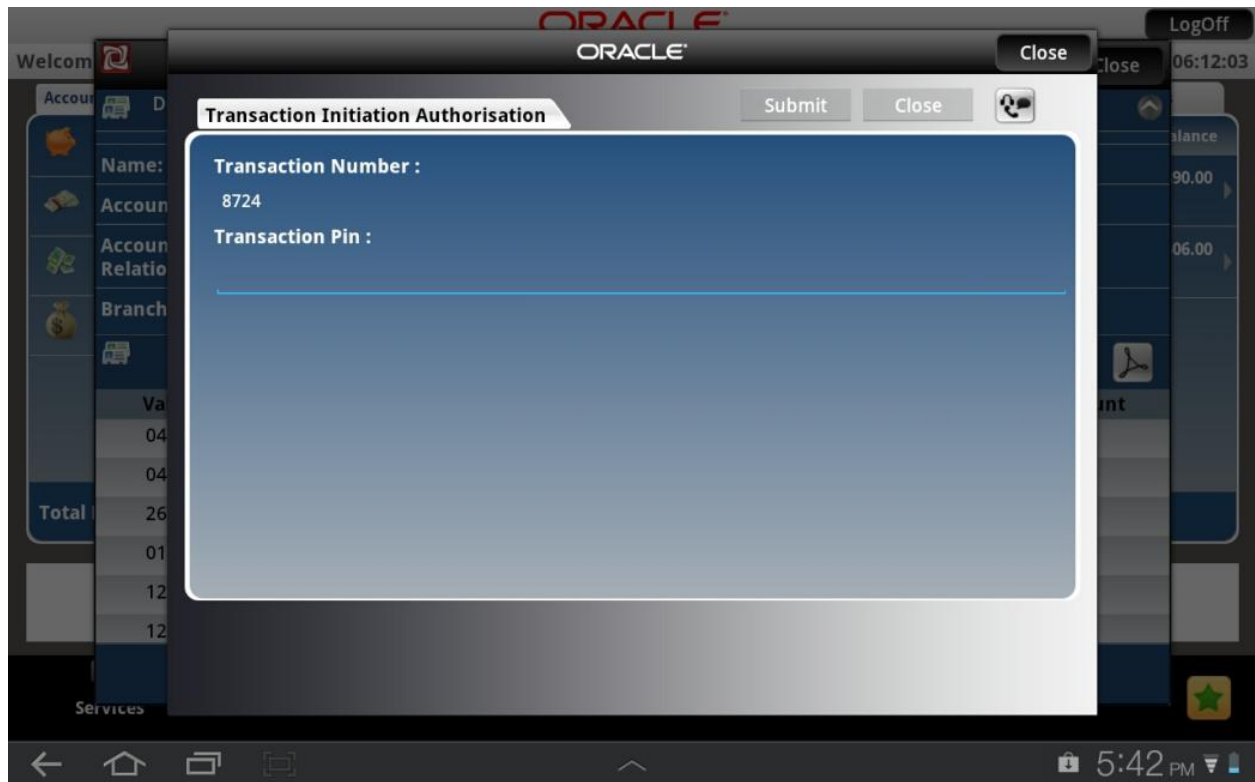
## Pay Bill Verify



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

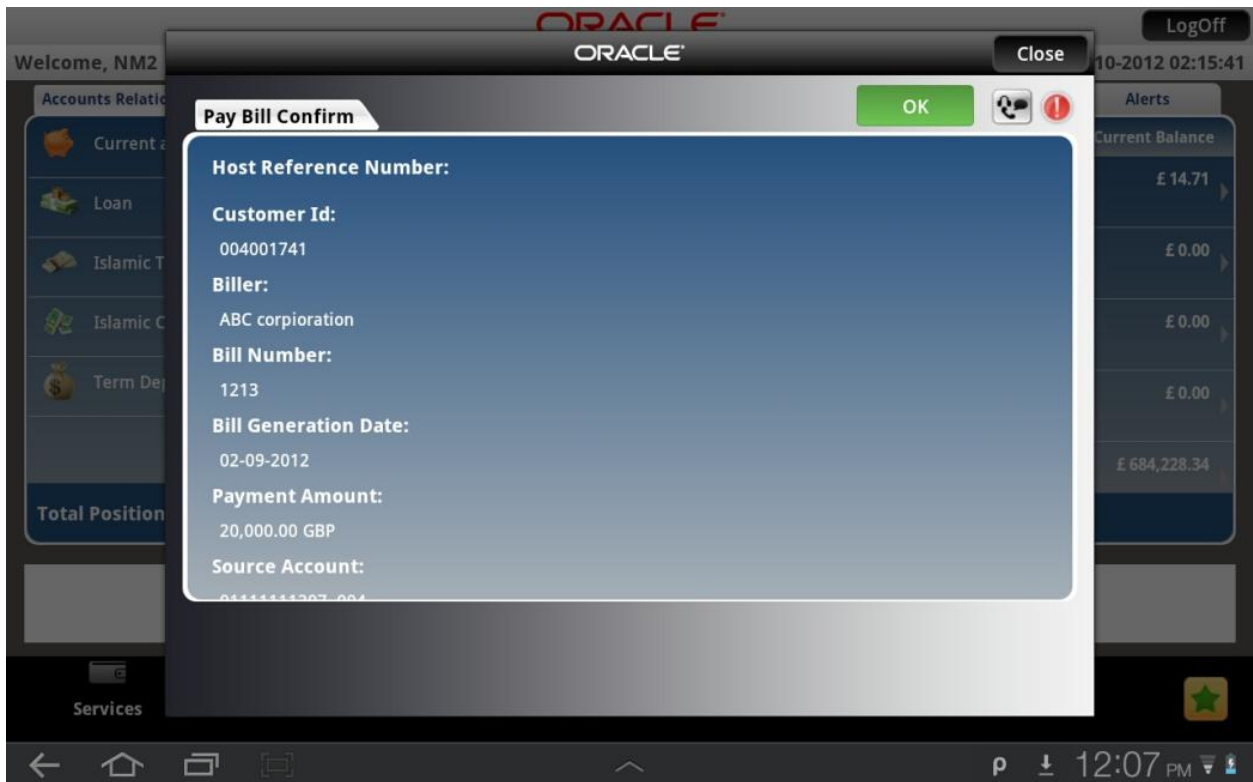


Transaction Initiation Authorization



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

Pay Bill Confirm



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

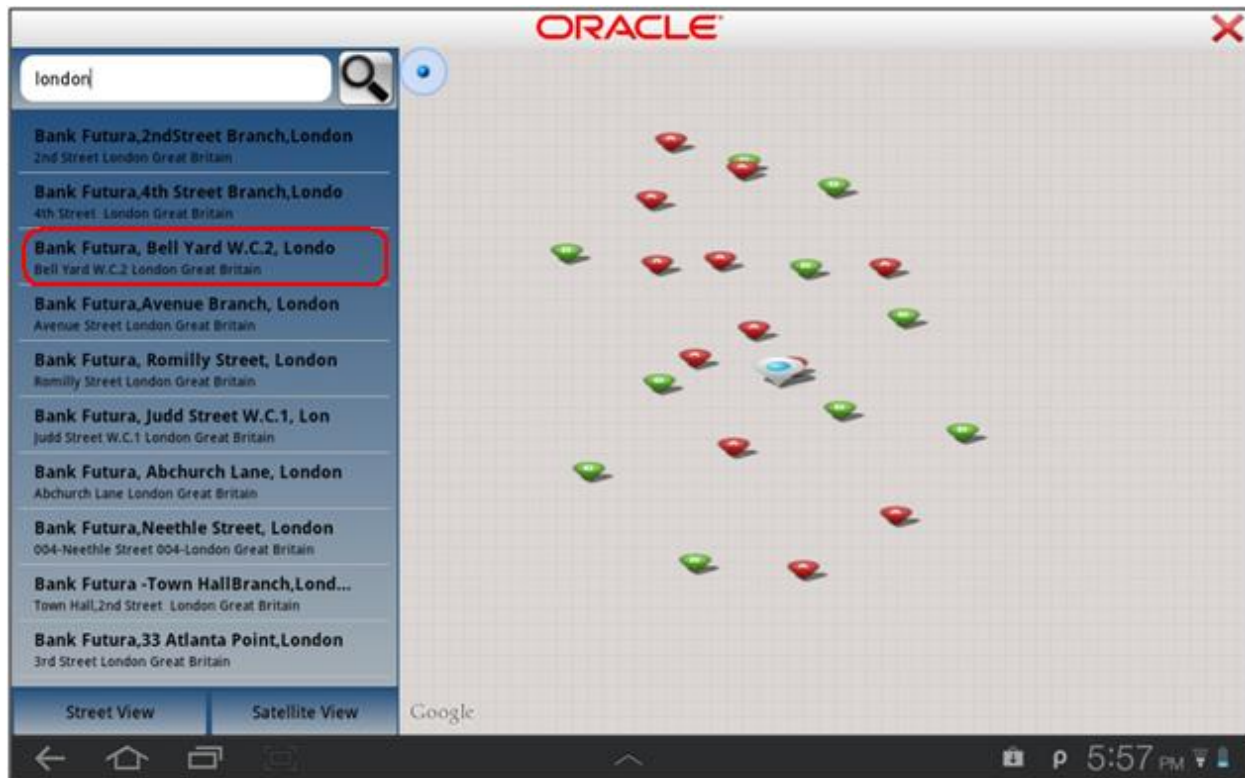
## 38. ATM Branch Locator


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

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

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

## Branch/ATM Locator Map



3. Click the **Street View** / **Satellite View** to view the map in respective type.
4. Click on any bank/ATM address tab as highlighted to view detailed address.
5. Click the **Close**  button to close the Map screen.

## 39. Offers

### **Location Based Offers:**

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

The system will be able to identify the user's geo location using the GPS option available in the Android Tablet. 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**

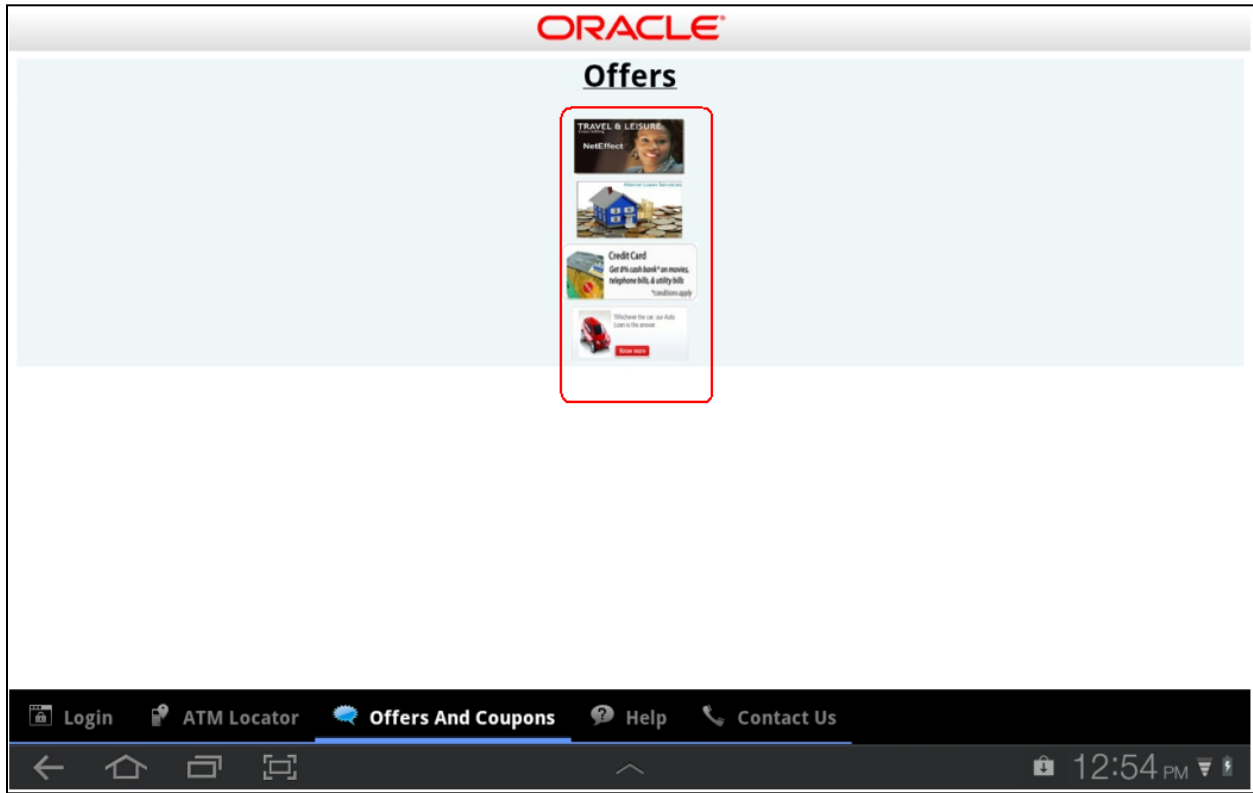
1. Select **Offers And Coupos** option from the initial Login screen as shown below.

Offers



2. After clicking **Offers And Coupons**, system displays available offers as shown in below screen.

Offers



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

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

## 40. Live Help

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.

You can only interact through call.

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

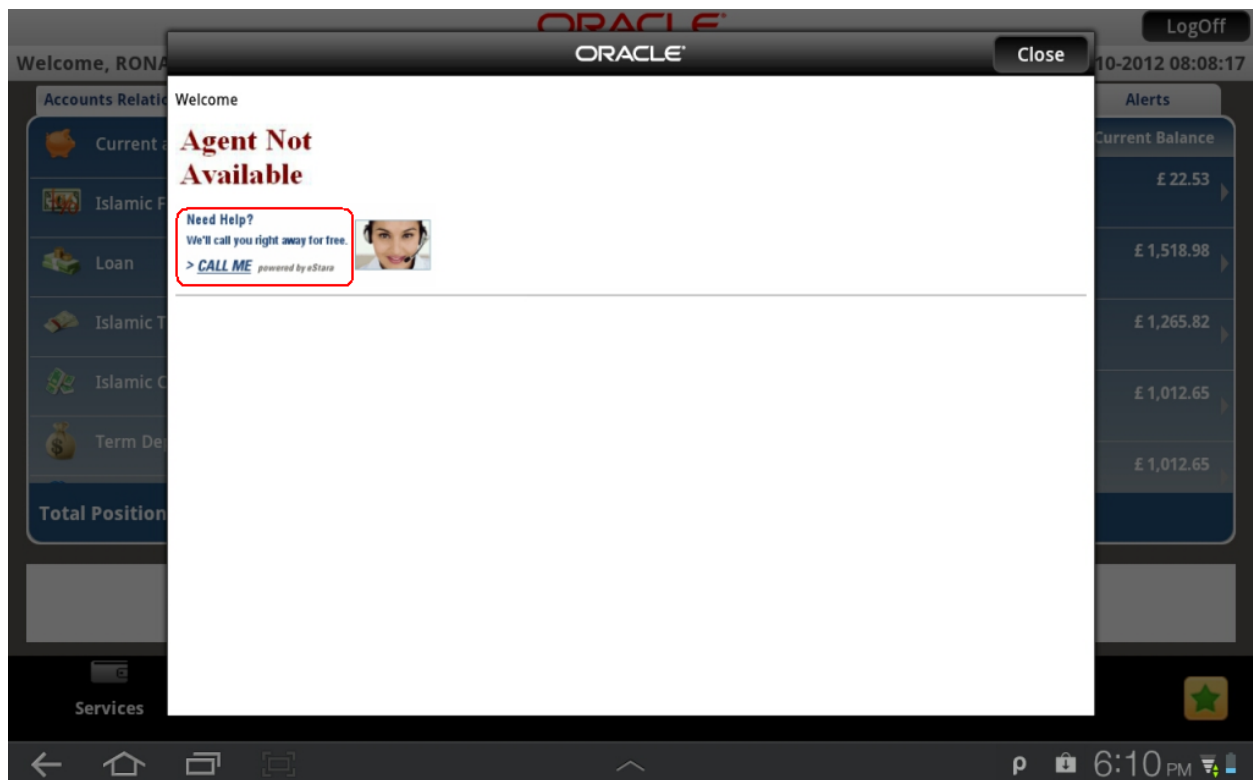


## Deposit Redemption – Live Help



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

## Live Help

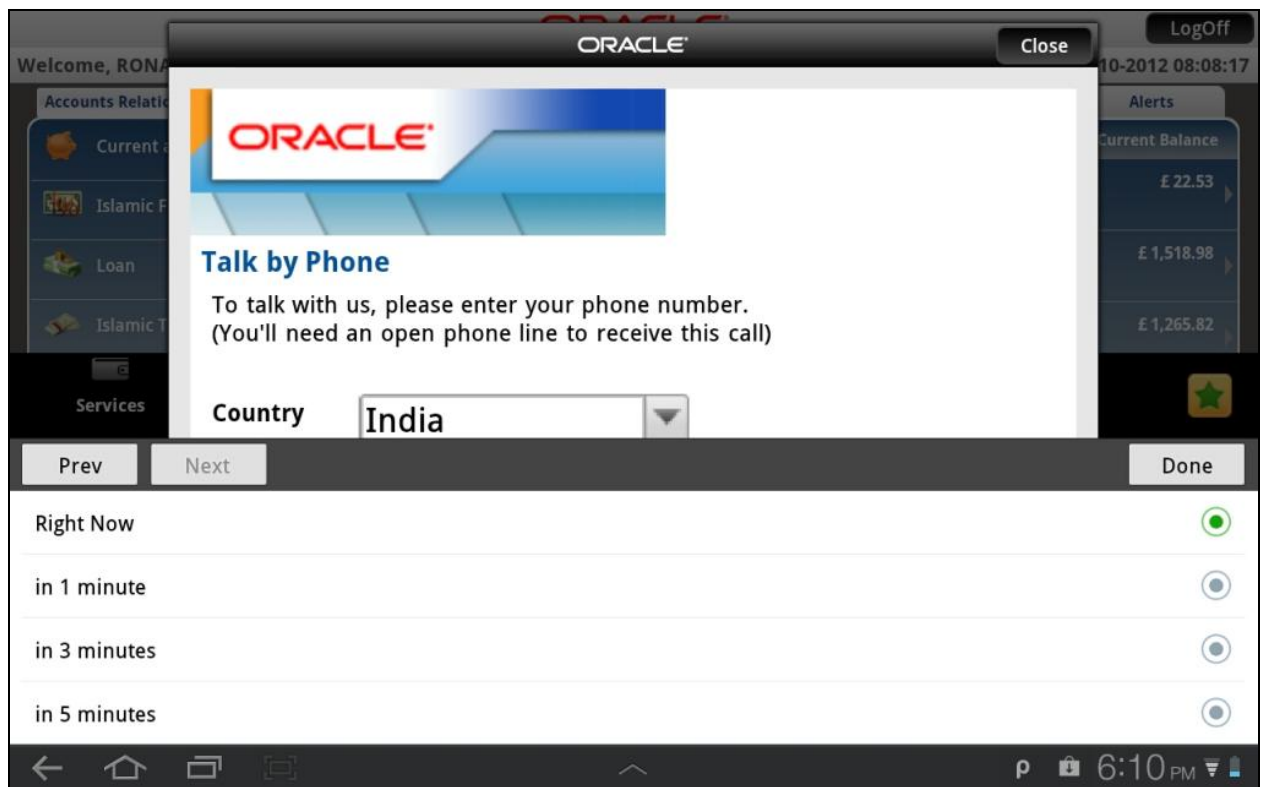


3. You can interact with an agent on call, by clicking Call Me option as encircled in above screen. It will direct a call to an Agent, which then will direct the agent to call you.
4. Below screen is shown, when Call Me option is clicked.

## Live Help

The screenshot shows a mobile application interface with a 'Talk by Phone' dialog box. The dialog box has a header with the Oracle logo and the text 'Talk by Phone'. Below the header, there is a message: 'To talk with us, please enter your phone number. (You'll need an open phone line to receive this call)'. The form contains three fields: 'Country' with a dropdown menu showing 'India', 'Your Number' with a text input field containing '91' and an empty field, and 'Call me' with a dropdown menu showing 'Right Now'. A blue button labeled 'Talk By Phone' is located to the right of the 'Call me' dropdown. The background of the application shows a sidebar menu with options like 'Accounts Relatio', 'Current', 'Islamic F', 'Loan', 'Islamic T', 'Islamic C', 'Term De', and 'Total Position'. The top of the application shows 'Welcome, RONA', 'ORACLE', and 'LogOff'. The bottom of the application shows a navigation bar with icons for back, home, and search, and a status bar with the time '6:10 PM'.

5. Select the Country.
6. Enter your number.
7. Select Call me option from the drop down as shown below.



8. Click the Talk By Phone button. You will receive a call.



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User Manual Android Tablet Application Based Banking  
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