

Oracle FLEXCUBE Direct Banking
Release 12.0.1.0.0
Android Application Based Mobile Banking
User Manual



Part No. E52306-01

Table of Contents

1. Transaction Host Integration Matrix	4
2. Log In / Landing Screen	7
3. Menu Navigation	10
3.1. Navigating through Landing Screen	11
3.2. Navigating through Menu bar	14
4. Logout	16
5. Pre-Login Transactions	19
6. Setting any Transaction as Favorite	21
7. Account Activity	26
8. Account Details	33
9. Account Summary	39
10. Ad-hoc Statement	42
11. Stop Cheque	48
12. My Cheques/Cheque Status Inquiry	54
13. New Cheque Book.....	59
14. Beneficiary Maintenance	65
15. Pay Bill	78
16. Biller Information	83
16.1. Register Biller	84
16.2. Delete Biller	89
17. Loan Details	93
18. Islamic Financing	99
19. Forex Rate Inquiry.....	106
20. Own Account Transfer.....	111
21. Internal Transfer	124
22. Domestic Payment	137
23. International Account Transfer.....	155
24. My Schedule Transfer	171
25. Open Term Deposit	182
26. Deposit Redemption	201
27. Pending Authorization.....	208
28. Mailbox/Notifications	215
28.1. Compose Message	216

28.2. Bulletins	223
28.3. Alerts/Tasks	226
28.4. Sent Messages	229
28.5. Service Request	232
29. Reminders.....	235
29.1. Register Reminder.....	236
29.2. View Reminder	242
30. Credit Card Details.....	245
31. Credit Card Statement	252
32. Credit Card Payment.....	257
33. Change Password	267
34. Deposit Details	274
35. Contract Deposits	280
36. Force Change Password	287
37. Buy Funds.....	299
38. Redeem Funds	309
39. Portfolio	318
40. Switch Funds.....	324
41. Order Status	335
42. Transaction Password Behavior	339
43. ATM Branch Locator	345
44. Help.....	350
45. Offers.....	353
46. Live Help/Call.....	356

1. Transaction Host Integration Matrix

Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	NH	NH	Y
Log Out	NH	NH	Y

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Account Activity	X	★	N
Account Details	X	★	Y
Account Summary	X	★	Y
Ad-hoc Account Statement Request	X	★	N
Stop /Unblock Cheque Request	X	★	N
Cheque Status Inquiry	X	★	N
Cheque Book Request	✓	★	N
Loan Details	X	★	N
Mail Box	NH	NH	N
Exchange Rate Inquiry	X	★	N
Beneficiary Maintenance	NH	NH	N
Own Account Transfer	X	★	Y
Internal Account Transfer	X	★	N
Domestic Account Transfer	✓	★	N
Pay Bill	✓	★	N
Register Biller	✓	★	N
Delete Biller	NH	★	N
Redeem Term Deposit	✓	★	N
TD Details	X	★	N

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Transactions to Authorize	NH	NH	N
Change Password	NH	NH	Y
Credit Card Details	X	★	N
Credit Card Statement	X	★	N
Force Change Password	NH	NH	Y
Contract TD View	X	★	N
Buy Mutual Fund	X	★	N
Redeem Mutual Fund	X	★	N
Portfolio	X	★	N
Switch Mutual Fund	X	★	N
Order Status	X	★	N
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	✓	★	N
Credit Card Payment	NA	★	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N
Open Term Deposit	✓	★	N

2. Log In / Landing Screen

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

To login into the Android application based Mobile Banking


1. Click the appropriate application icon provided for Android application based mobile banking. The system displays **Login** Screen.

Login



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



3. Click the  icon. The system displays **Account Overview** screen.

Account Overview



4. Two types for menu navigation are available.
5. Menus can be accessed by clicking on the Account on dashboard screen OR menus can also be accessed by navigating through the sliding menu bar shown at the bottom of the screen.
6. Click any Menu in that menu bar. The system will navigate to the respective submenus.

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

3. Menu Navigation

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

Note: All the Transactions cannot be accessed through both the navigations. Transactions like Internal Transfer, Ad hoc Statement etc are provided with both the navigations. Transactions like Account Activity, Account Details etc can be accessed through Landing Screen only.

Two Types of Navigations are available.

- Navigating through Landing Screen
- Navigating through Menu Bar

3.1. Navigating through Landing Screen

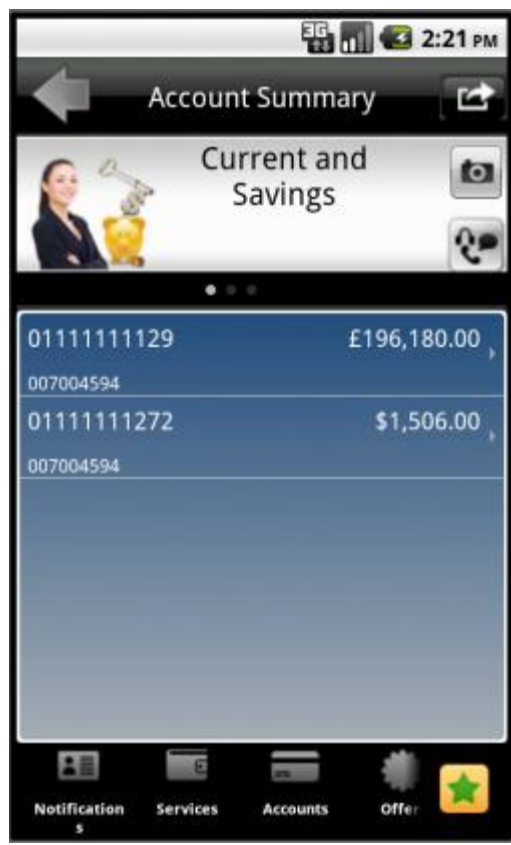
1. Below shown is the Landing Screen that comes after Login.



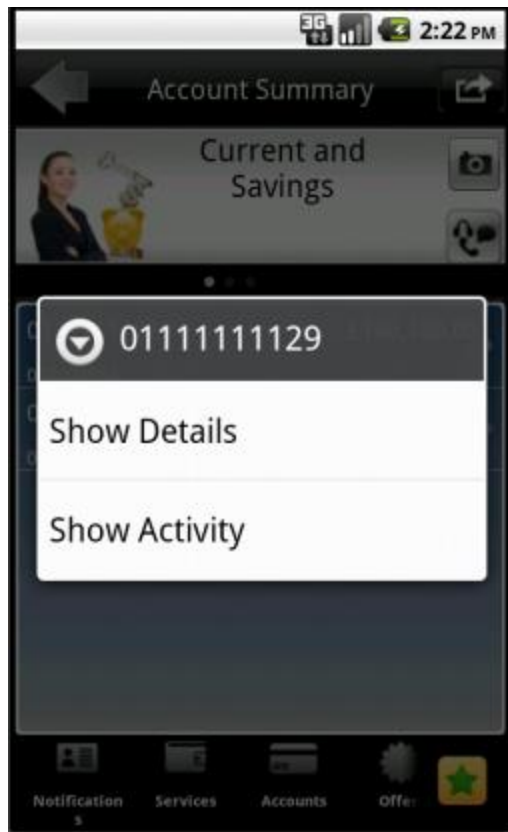
2. Click the tab as shown in below screen sequence to reach to the **Account Details** screen.



Screen1: Click any account tab.



Screen2: Click Account number from list.

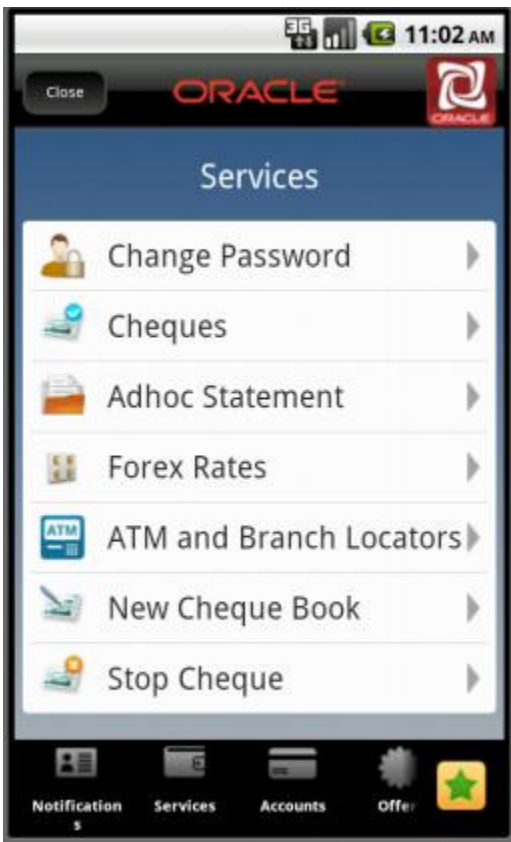



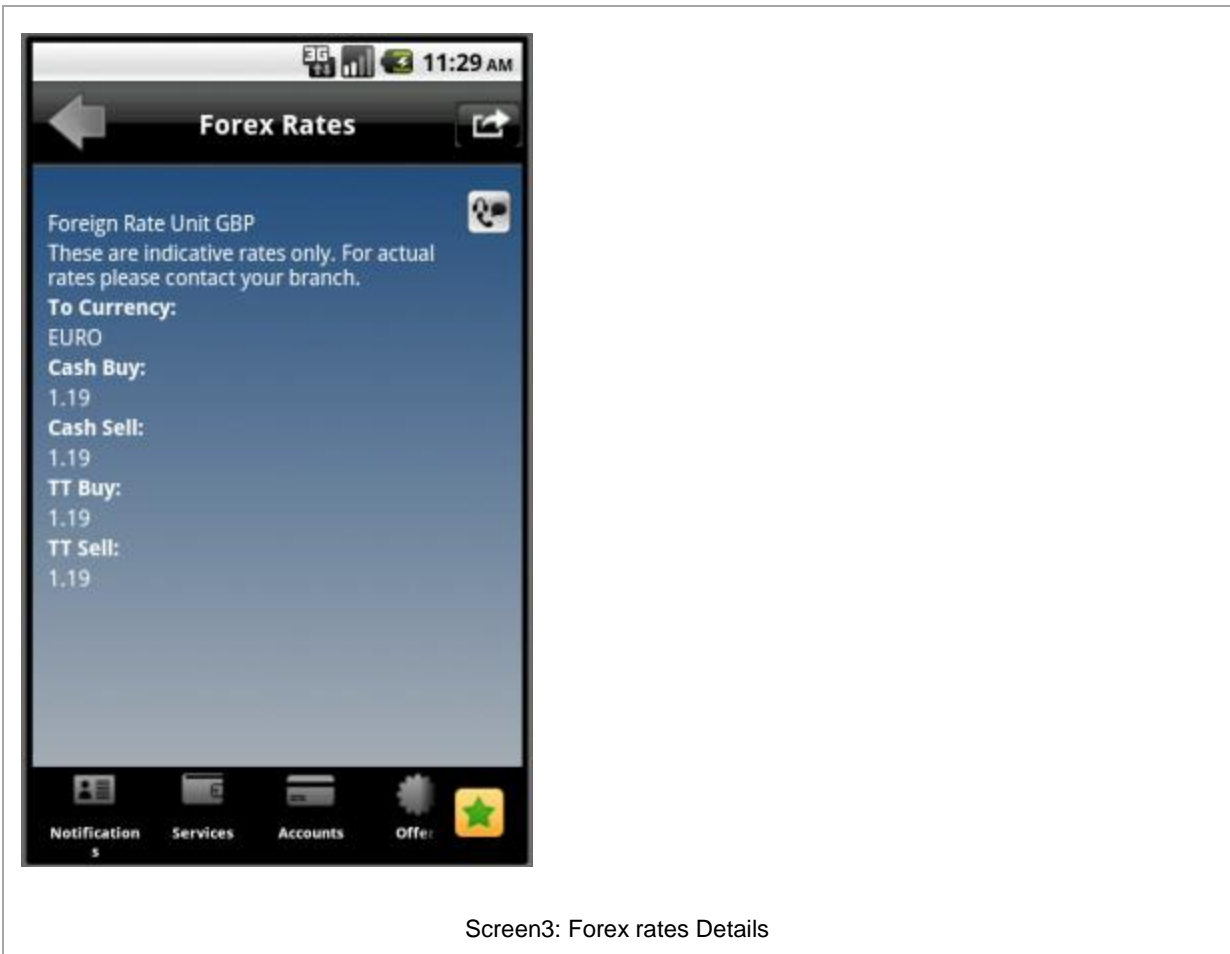
Screen3: Click Show Details OR Show Activity button.



Screen4.

3.2. Navigating through Menu bar

	
<p>Screen1 (Landing Screen): Click the Services from menu.</p>	<p>Screen2: Click Forex Rates tab.</p>




Screen3: Forex rates Details

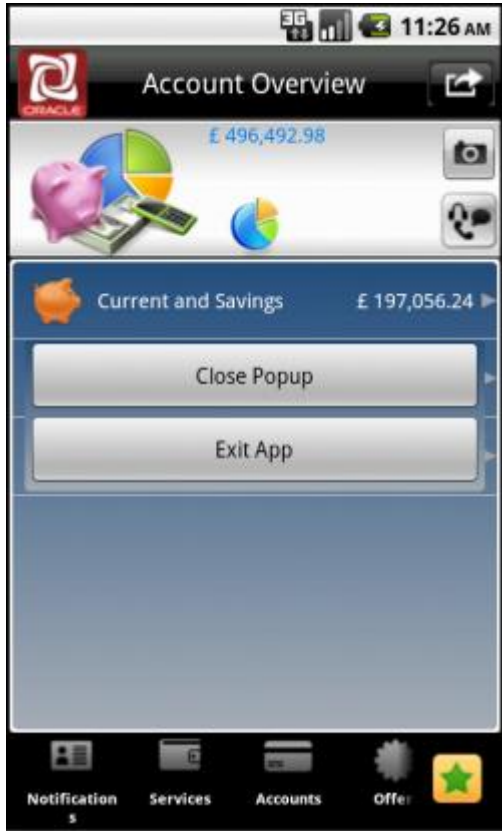
4. Logout

This option enables you to log off the application.

To log out of the Android application based Mobile Banking

1. Log on to the application based Mobile Banking application.
2. Click the  button at the upper right corner of the screen.

Menu



3. Click the **Exit App** button to log off.

5. Pre-Login Transactions

These are the transactions that you can perform without logging into the application. These options are available on the Login screen as shown below.

Login



1. As shown highlighted in above screen, you can perform below pre login transactions.
 - **ATM Branch Locator:** This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.
 - **Help:** This option enables user to ask for any help and get in contact with bank officlas.
 - **Offers:** This option enables user to view various offers available. Please refer offers section for further details.
 - **Contact Us:** Using this option, user can contact bank for any required information or queries.

6. 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.

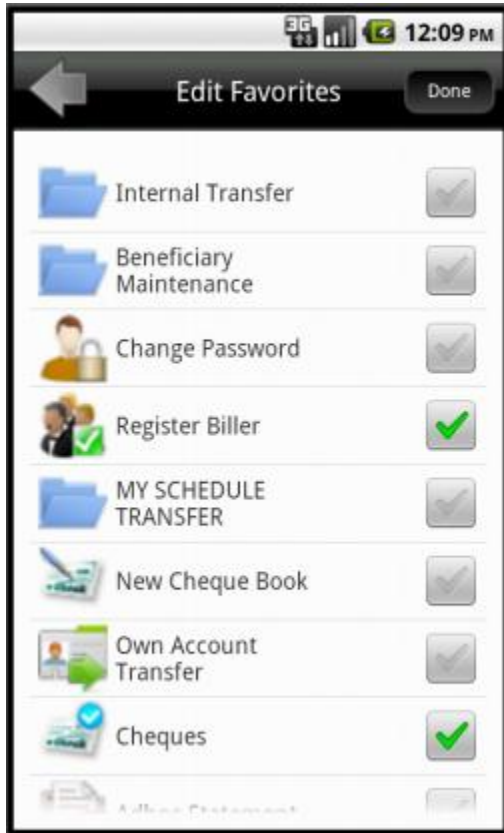
To set any transaction as Favorite

Setting any Transaction as Favorite



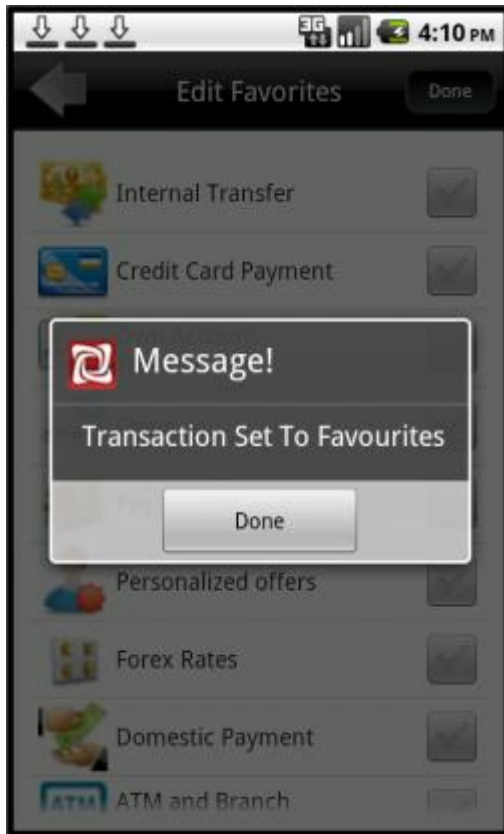
2. Click the  icon. The system displays list of transactions, as shown below.

Transactions in Favorites




3. Select the checkboxes for the transactions you want to set as favorite transactions.
4. Click **Done** button. The system displays below screen.

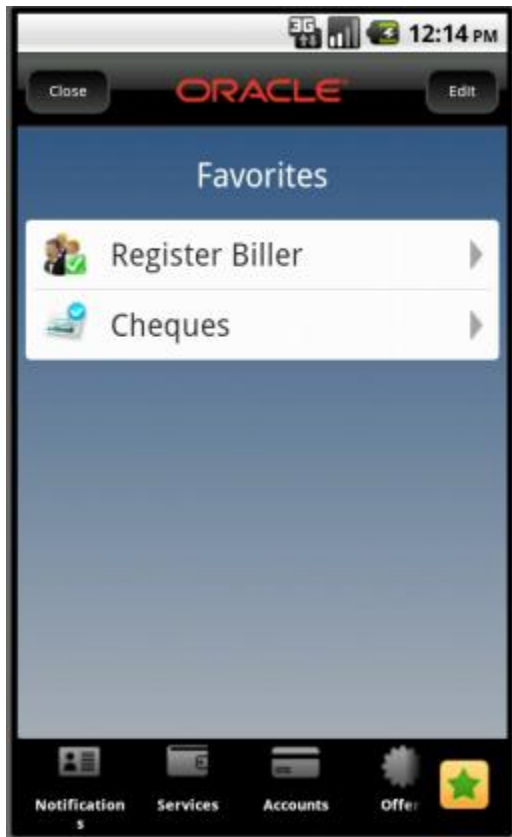
Transactions in Favorites



5. Click Done. Transaction will be set as favorite.

6. Click  icon on main screen. You can view transactions you set as favorite as shown below.

Transactions in Favorites



7. Account Activity

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

To view the account activity details

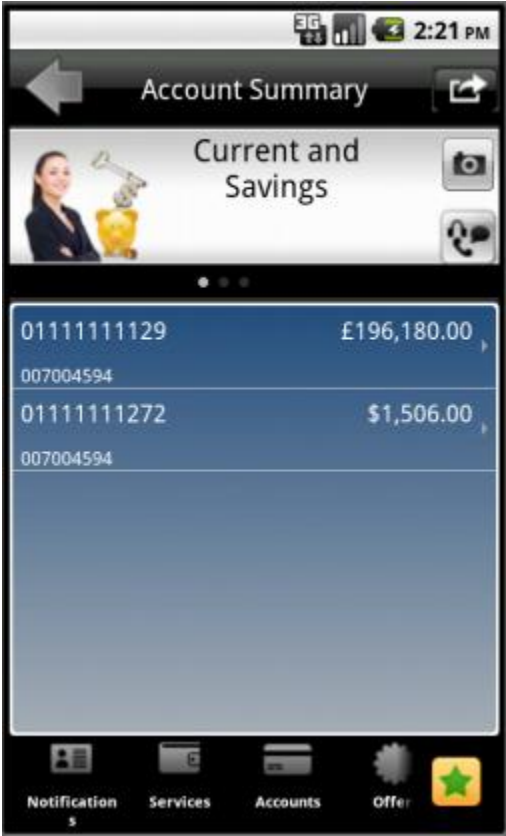
1. Log on to the Android application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

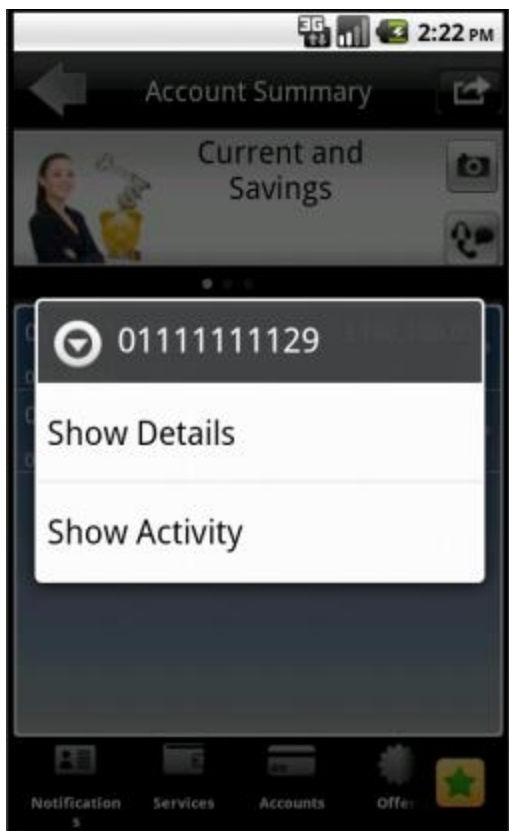
Accounts Overview



2. Click any of the account types. Below is shown for Current and Savings Accounts.

Account Summary






3. Click on any of the accounts displayed. In above screen, first account is clicked. The system displays operations/transactions that can be performed on that clicked account, as shown in above screen.
4. Click the Show Activity button, as displayed in above screen. The system displays Account Activity screen for that selected account, as shown below.

Account Activity



5. Click the Search button  in the above screen. The system displays Search By screen.
6. The search criteria is to be entered in Search By screen, in order to view the account activity on that particular account, as per the search criteria

Search By



Field Description

Field Name	Description
Search By	<p>[Mandatory, Drop down]</p> <p>Select the search by option from the list.</p> <p>The Options are</p> <ul style="list-style-type: none"> • Last 2 Days • Last 5 Days • Between two dates
From Date	<p>[Conditional, Alphanumeric,10, Pick list]</p> <p>Type the start date from which the transaction details have to be generated or select the date from the pick list</p>

Field Name	Description
To Date	[Conditional, Alphanumeric, 10, Pick list] Type the end date up to which the transaction details have to be generated or select the date from the pick list.
<div style="border: 1px solid black; padding: 5px; background-color: #e0f0ff;"> Note: From Date and To Date fields are applicable only when Between two dates option is selected in the Search By screen. </div>	

7. Enter the required details.
8. Click the **Search** button in the above screen. The system displays the account activity as per the search criteria in the **Account Activity** screen as shown below.

Account Activity



8. Account Details

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

To view the account details

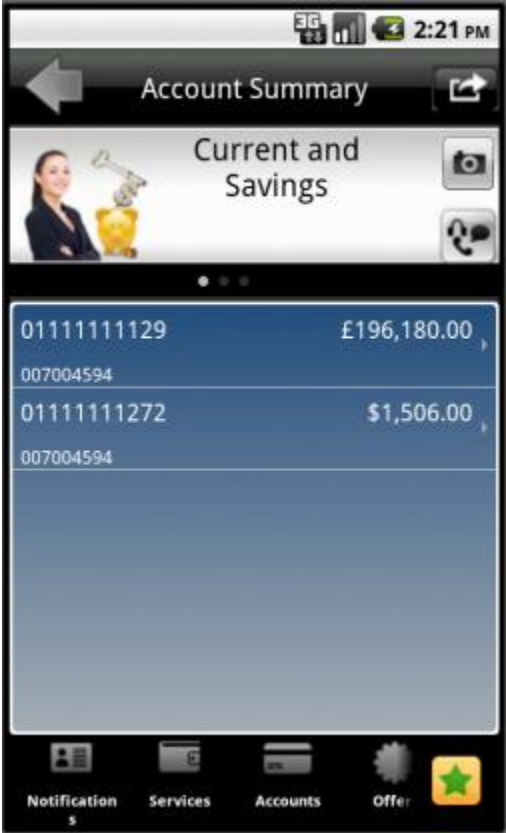
1. Log on to the Android application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

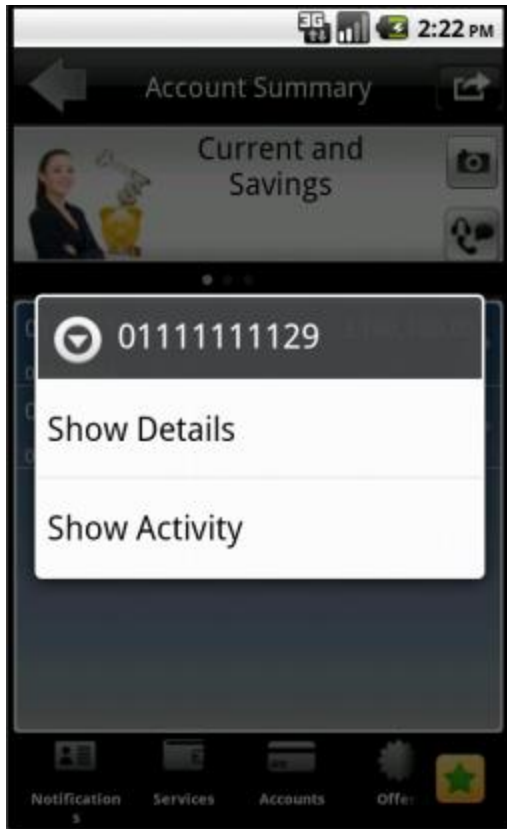
Accounts Overview



2. Click any of the account types. Below is shown for Current and Savings Accounts.

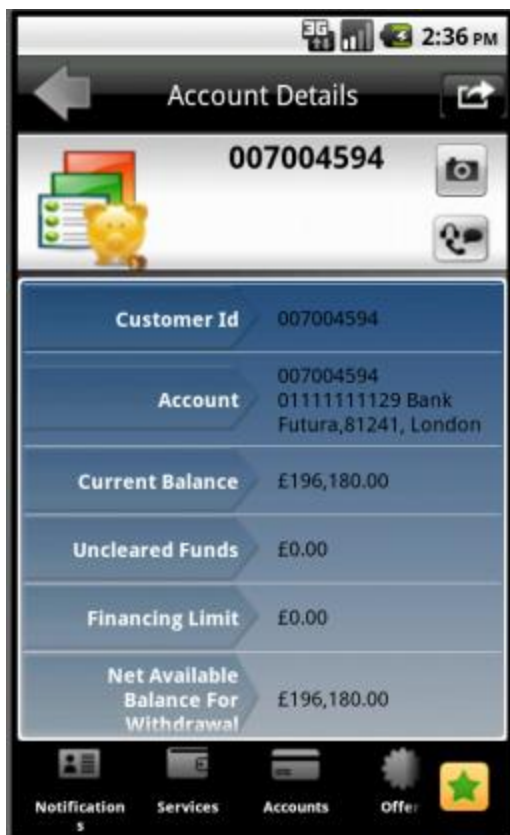
Account Summary





3. Click on any of the accounts displayed. In above screen, first account is clicked. The system displays operations/transactions that can be performed on that clicked account, as shown in above screen.
4. Click the Show Details button, as displayed in above screen. The system displays Account Details screen for that selected account, as shown below.

Account Details



Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer id of the account of the user.
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account including the overdraft limit with the base currency of the account.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.

Field Name	Description
Financing Limit	[Display] This field displays the Financing limit. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: Overdraft Limit field is applicable only if “overdraft” as a product is linked to the particular CASA account.</div>
Net Available Balance for withdrawal	[Display] The net available balance in the account after deduction of uncleared funds and amount on hold.

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

9. Account Summary

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

To view the account summary

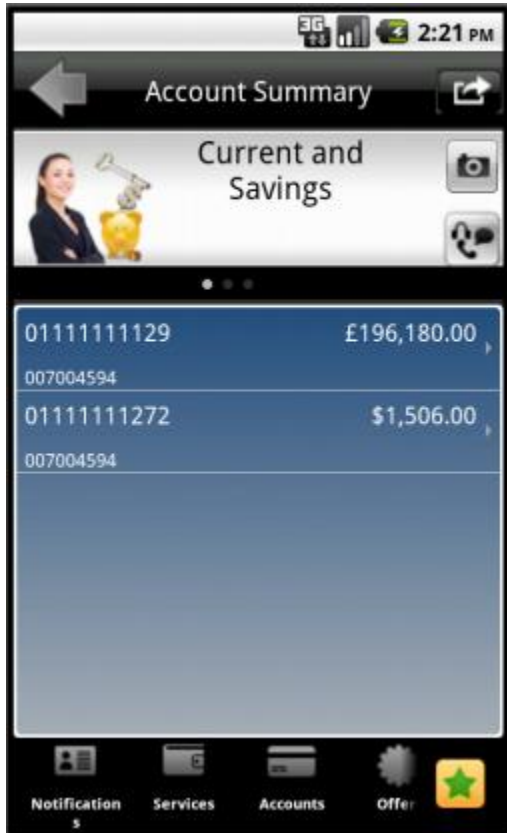
1. Log on to the Android application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview



2. Click any of the account types. The system displays Account Summary screen showing accounts for the selected account type. Below is shown for Current and Savings Accounts.

Account Summary



3. Click on any of the accounts displayed. The system displays operations/transactions that can be performed on that clicked account.

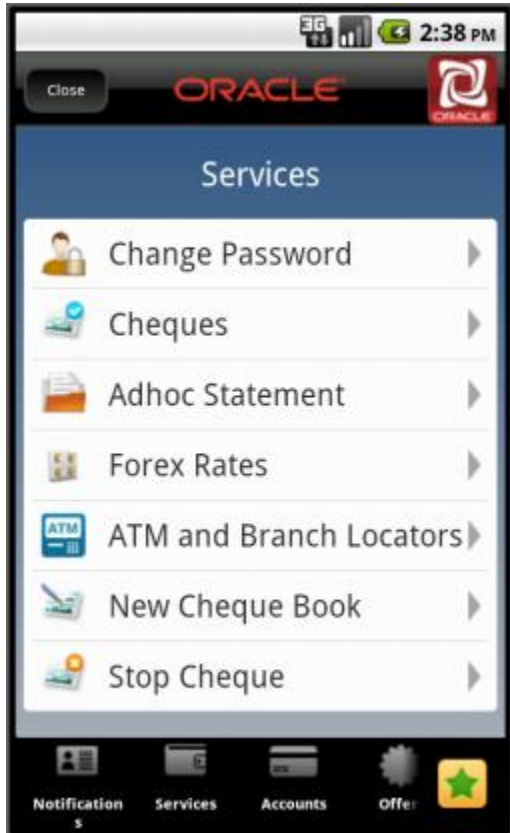
10. Ad-hoc Statement

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

To request the Adhoc Statement

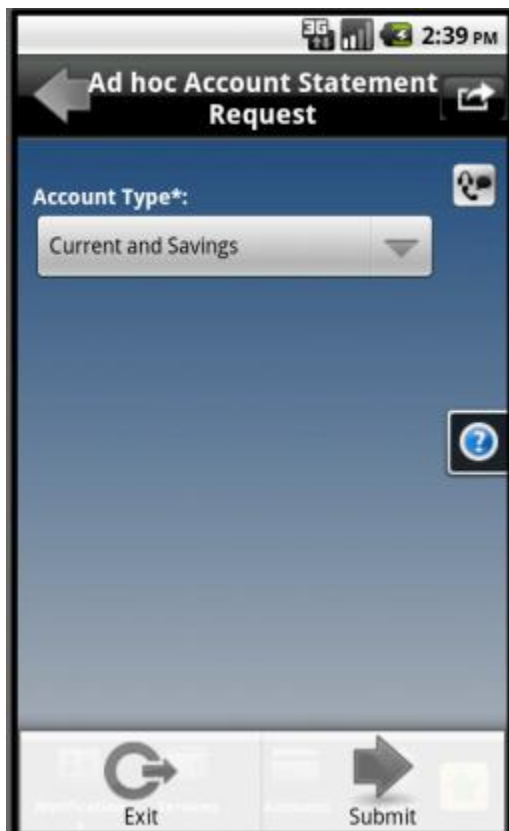
1. Log on to the Android application based Mobile Banking application.

Services



2. Click the Services menu from the menu bar. The system displays Account transactions as shown in the above screen.
3. Click the Ad hoc Statement tab. The system displays Ad hoc Account Statement Request screen as shown below.

Ad hoc Account Statement Request



Field Description

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

4. Click the Menu button. One pop will be displayed.
5. Click the Submit button, from the pop up. The system displays below Adhoc Account Statement Request screen.

Ad hoc Account Statement Request

Field Description

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

Field Name	Description
To Date	[Mandatory, Numeric,10, Pick list] Type the end date. It is the date up to which the account statement is required. Or select the date from the pick list.

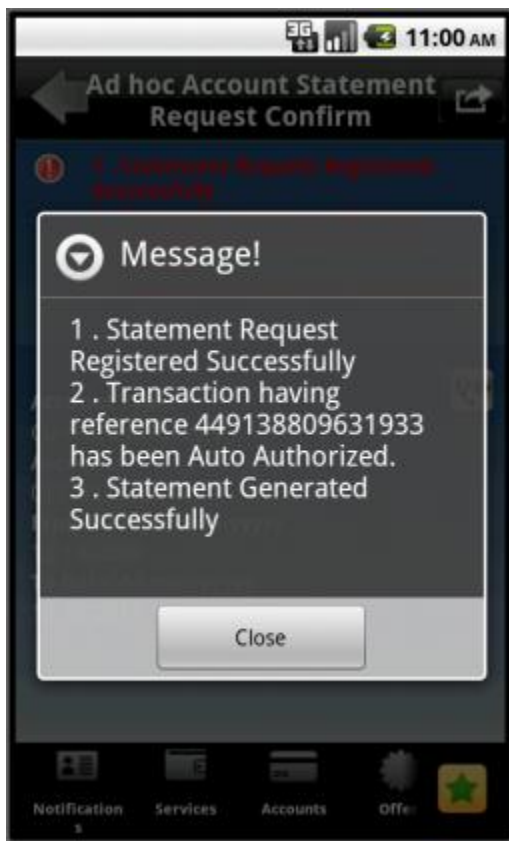
6. Click the Menu button. One pop up will be displayed.
7. Click the Submit button from that popup screen. The system displays Ad hoc Account Statement Request - verify screen.

Ad hoc Account Statement Request Verify



8. Click the Menu button to get the pop up.
 9. Click the Confirm button from the popup as shown in above screen. The system displays Ad hoc Account Statement Request – Confirm screen.
- OR
- Click the Change button to change the inputs.

Ad hoc Account Statement Request – Confirm



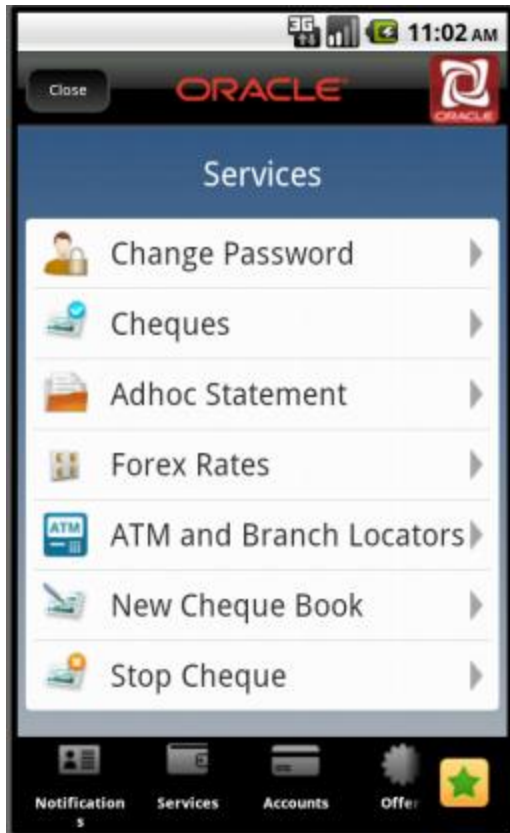
10. Click the Close button. The system displays below Confirm screen.

11. Stop Cheque

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

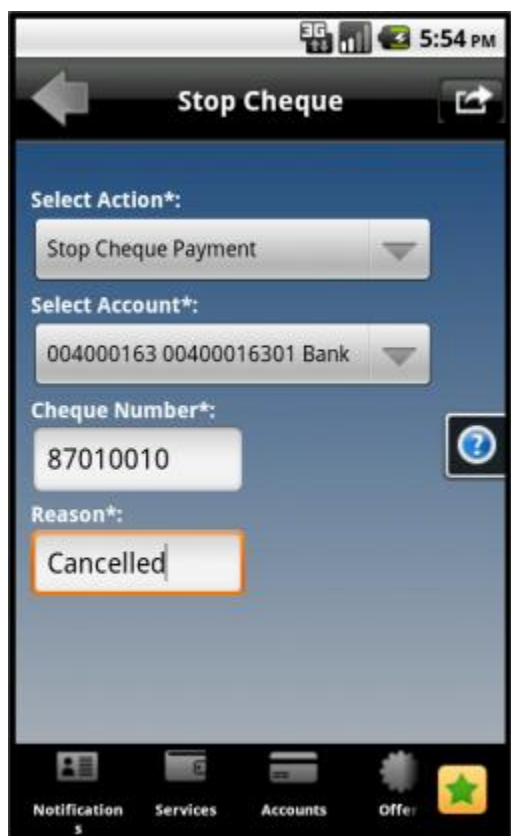
To stop or unblock cheque request

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



2. Click the Services menu from the menu bar. The system displays transactions under services menu, as shown in above screen.
3. Click the Stop Cheque tab. The system displays Stop Cheque screen as shown below.

Stop Cheque



Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action from drop down menu. The options are <ul style="list-style-type: none"> • Stop Cheque payment • Cancel stopped Cheque
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number to be stopped/Cancel stopped cheque.

Field Name	Description
Reason	[Mandatory, Alphanumeric, 40] Type the reason to Stop/Cancel stopped cheque request. This field is an optional field for cancel stopped cheque request.

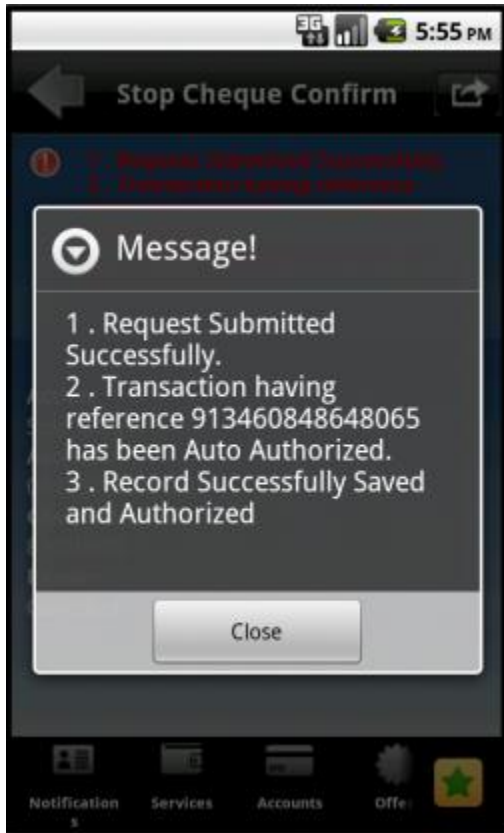
4. Click the Menu button in the above screen. The system will display popup.
5. Click the Submit button from the popup. The system displays Stop Cheque Verify screen.

Stop Cheque Verify



6. Click the encircled button to get the popup options. Click the Confirm as shown in the above screen. The system will display Stop Cheque Confirm screen as shown below.

Stop Cheque Confirm



7. Click the Close button.

Stop Cheque Confirm



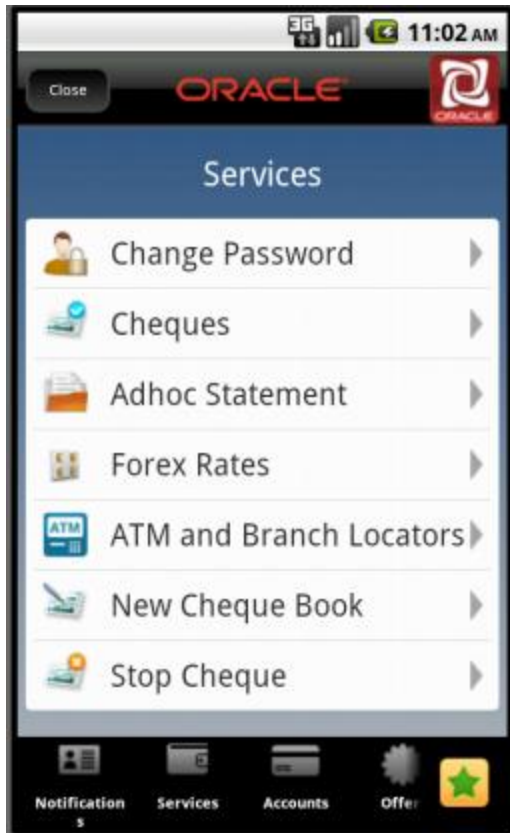
8. Click the OK button from the popup as shown above. The system displays initial Stop Cheque Request screen.

12. My Cheques/Cheque Status Inquiry

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

To inquire the cheque status

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



2. Click the Services menu from the menu bar. The system displays transactions under services menu, as shown in above screen.
3. Click the **Cheques** tab. The system displays **Cheques** screen as shown below

Cheques



Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts with the currency held in it and the current available balance in the account
Cheque number	[Mandatory, Alphanumeric,18] Type the cheque number whose status has to be viewed

4. Enter the required details.
5. Click the Menu button to get the options pop up.

- Click the **Submit** button from that pop up. The system displays cheque number and its status in the **My Cheques** details screen.

My Cheques



Field Description

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

Field Name	Description
Amount	[Display] This field displays the Amount of the cheque.

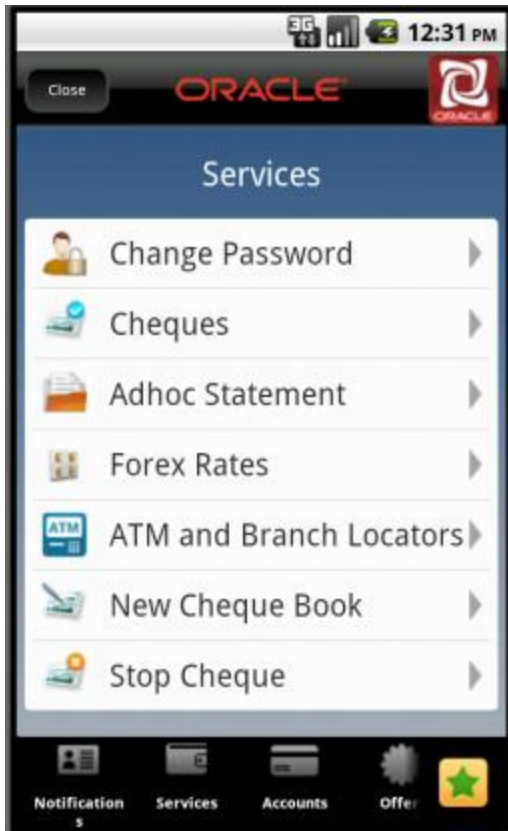
7. Click the **Back** button to return to the previous screen.

13. 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 application based Mobile Banking application.



2. Click the Services menu from the menu bar. The system displays transactions under services menu, as shown in above screen.
3. Click the **New Cheque Book** tab. The system displays **New Cheque Book** screen as shown below:

New Cheque Book

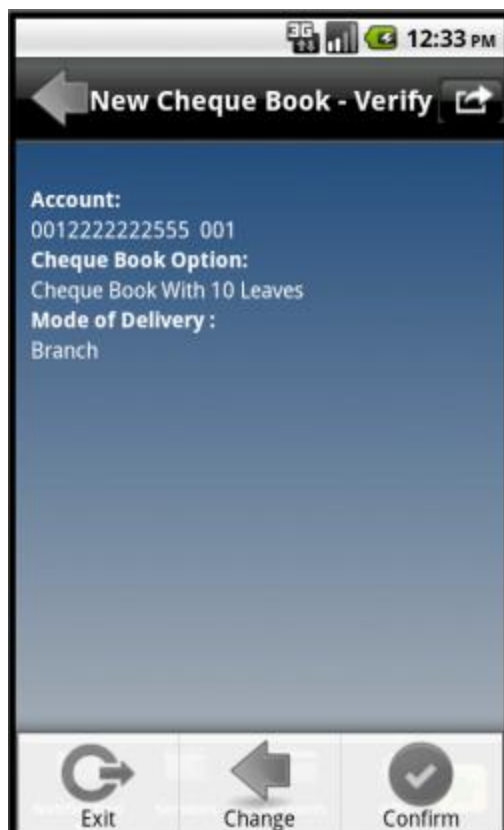
Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Book option	[Mandatory, Dropdown] Select the number of cheque leaves required from the drop down menu.

Field Name	Description
Mode Of Delivery	<p>[Mandatory, Dropdown]</p> <p>Select the mode of delivery for the cheque book.</p> <p>The options available are</p> <ul style="list-style-type: none"> • Branch • Courier

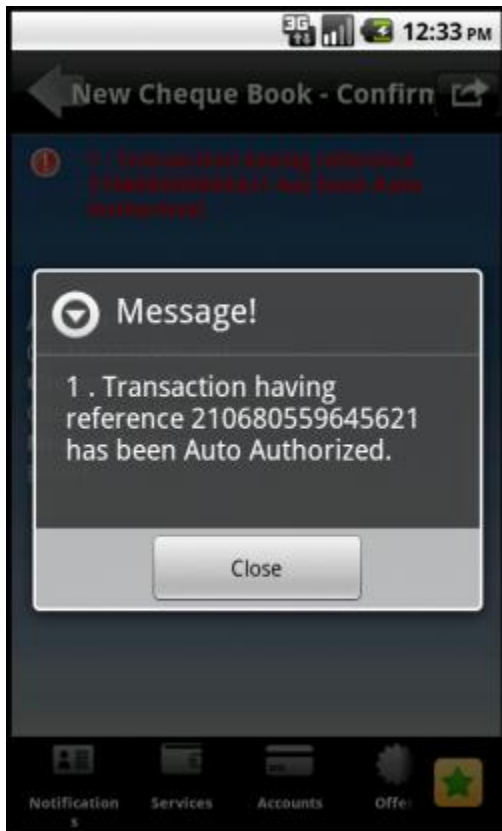
4. Click the Menu button, to get the popup.
5. Click the **Submit** button from the popup. The system displays **New Cheque Book – Verify** screen, as shown below.

New Cheque Book – Verify



6. Click the Confirm button from the options pop over, as shown above. The system displays New Cheque Book – Confirm screen.

New Cheque Book – Confirm



7. Click the Close button to go back to the New Cheque Book Confirm Screen, as shown below.

14. Beneficiary Maintenance

A Business user having access to Beneficiary Maintenance can maintain Beneficiary. You can also specify if the Beneficiary template created is available to other users of the same primary customer id by specifying the template access level as public

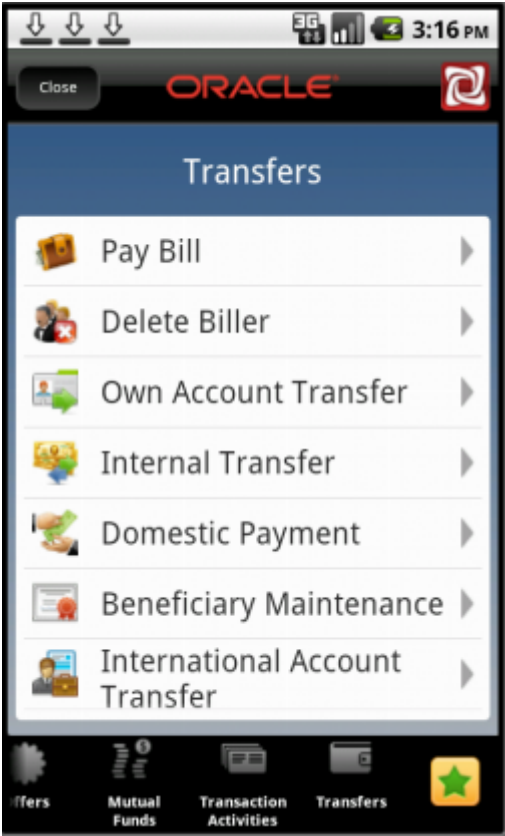
If the Template is created with template access level as Private, it is available only to the User who has created it.

The search criteria allow searching the beneficiary templates created earlier. Beneficiary Maintenance is supported for following Transactions

- Domestic Transfer
- Internal Transfer
- International Transfer

- 1. Navigate through the menus to **Transfers > Beneficiary Maintenance**.

Beneficiary Maintenance



- 2. Click on the Beneficiary Maintenance tab. The system displays Beneficiary Maintenance screen as shown below.

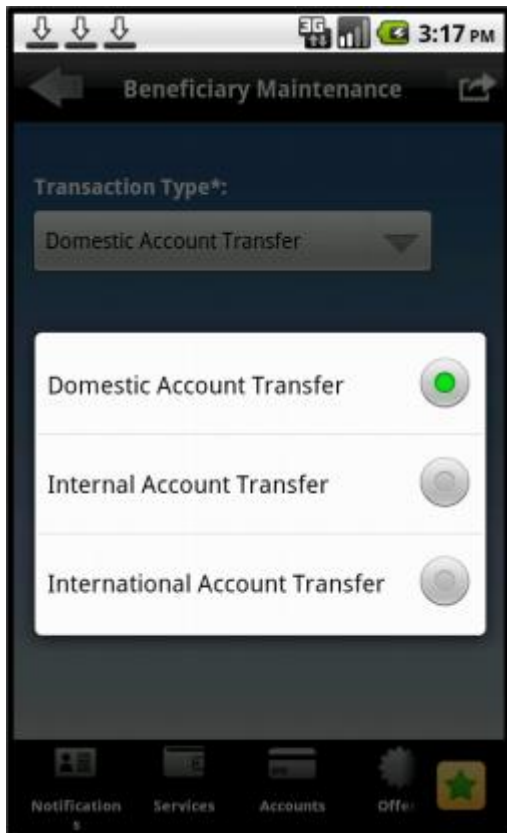


Field Description

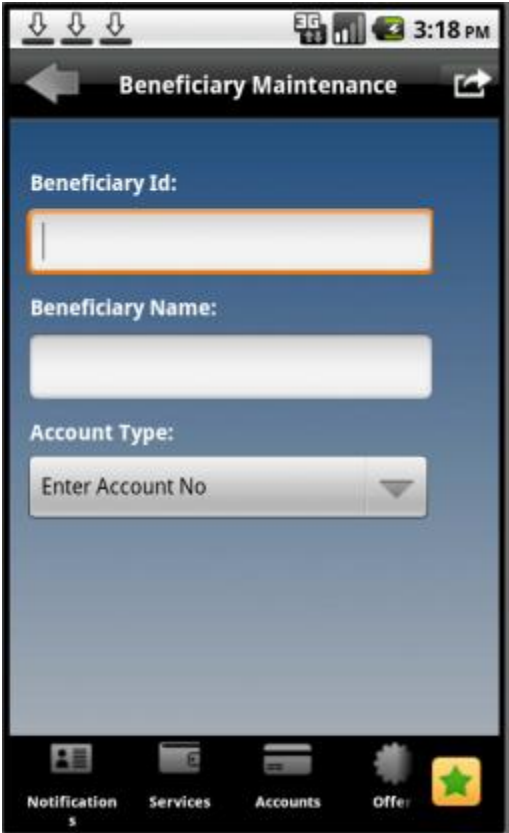
Field Name	Description
Transaction Type	[Mandatory, Pop Over] Select the transaction type, for which template is to be searched, from the Pop Over list.

- 3. Select any transaction type for which beneficiary is to be created. Below is shown for Domestic Account Transfer beneficiary.

Beneficiary Maintenance



4. Click the Create Bene button. The system displays next screen as shown below.

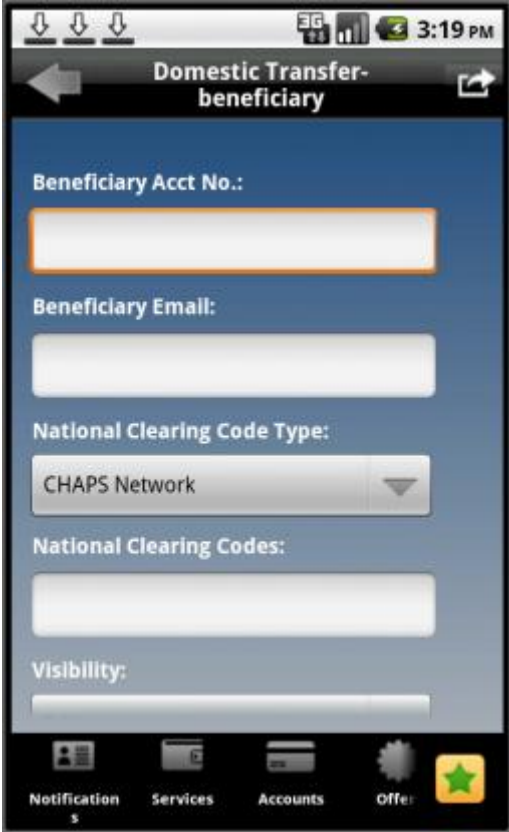


Field Description

Field Name	Description
Beneficiary Id	[Mandatory, Alphanumeric, 10] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Account Type	[Mandatory, Pop over] Select the account type.



- 5. Click the **Submit** button from the options pop over screen that comes after clicking menu/options button. The system will navigate to next screen as shown below.



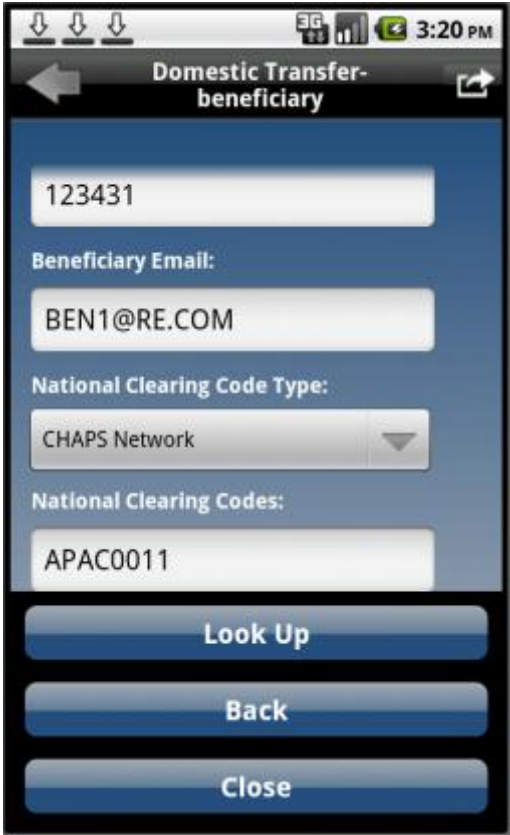
Field Description

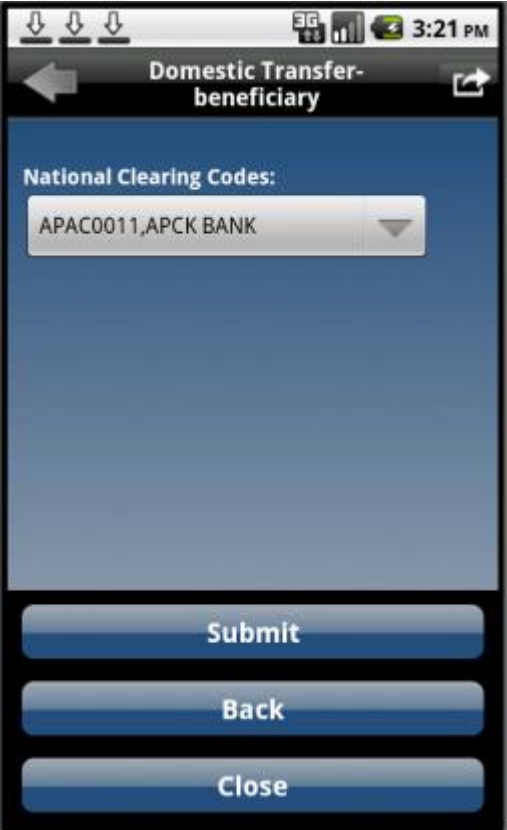
Field Name	Description
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
National Clearing Code Type	[Optional, Pop Over] Select the national clearing code type from the Pop Over list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.

Field Name	Description
Visibility	[Mandatory, Pop Over] Select the Beneficiary Access level from the Pop Over list. The options are : <ul style="list-style-type: none">• Public• Private

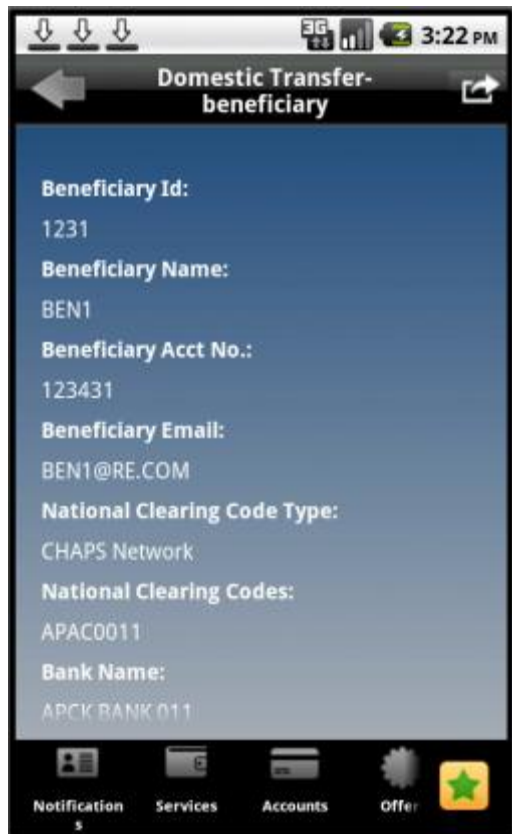
6. Click the **Look up** button for national clearing code, as shown below..

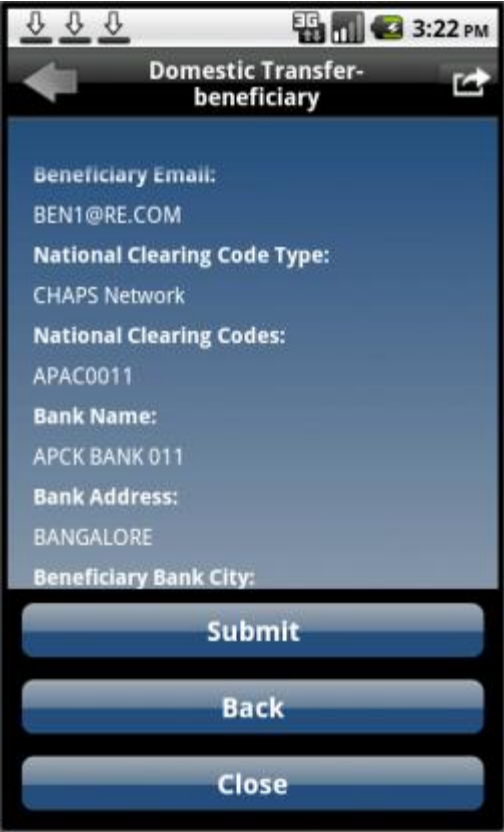
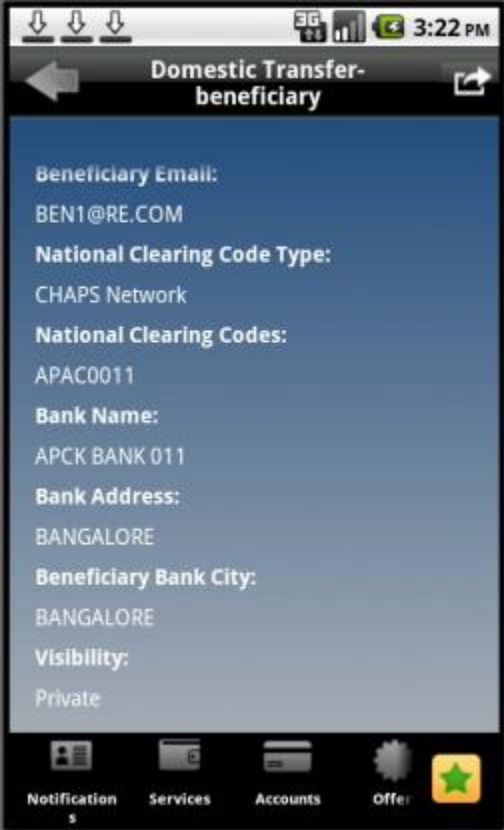
Beneficiary Maintenance





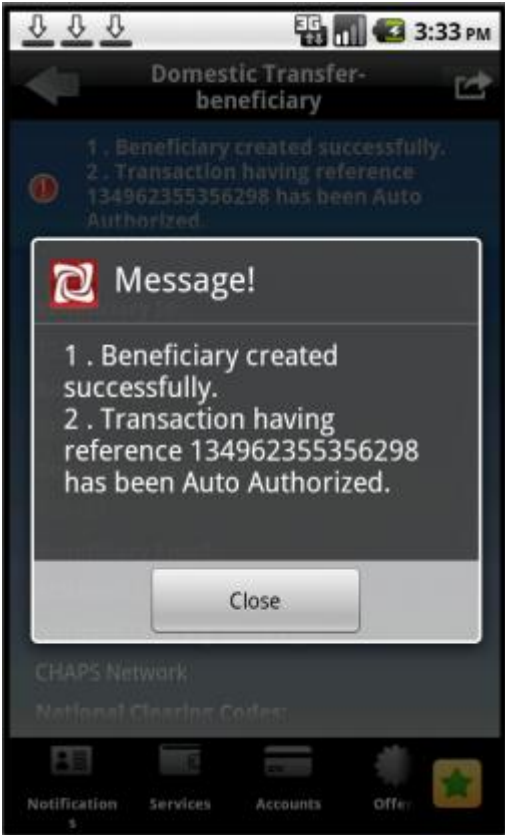
7. Select any code.
8. Click the Submit button from the menu/options. The system displays verification screen as shown below.

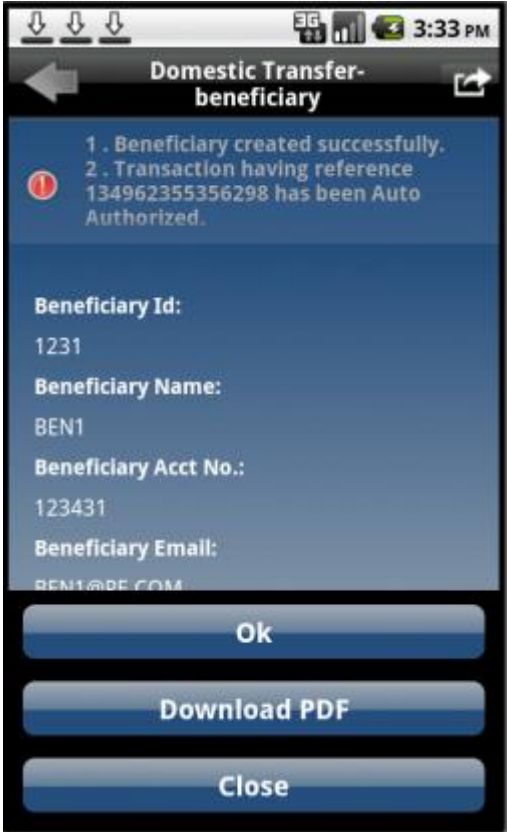




- 9. Click the Submit button. The system displays confirmation message for beneficiary creation, as shown below.

Beneficiary Maintenance – Confirmation





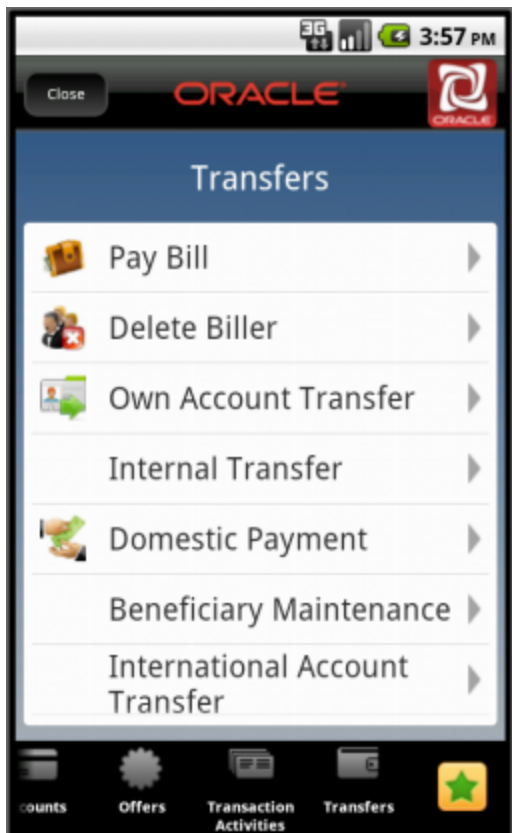
10. Click Download PDF to download the PDF regarding beneficiary addition details.

15. 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 application based Mobile Banking application.



2. Click the Transfers menu from the menu bar. The system will display Transfers transactions as shown in above screen.
3. Click the **Pay Bill** tab. The system will display system displays **Pay Bills** screen.

Pay Bills

The screenshot shows a mobile application interface for paying bills. The title bar reads 'Pay Bills'. Below the title, there are several input fields:

- Select Biller*:** A dropdown menu showing 'ABC corporation (BILL1)'.
- Bill Number*:** A text input field containing '123'.
- Bill Generation Date(dd-mm-yyyy)*:** A date input field containing '10-10-2003', with a calendar icon to its right.
- Payment Amount*:** A text input field containing '100'.
- From Account*:** A dropdown menu showing '007004594 0111111129 Bank'.

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

Field Description

Field Name	Description
Select Biller	[Mandatory, Dropdown] Select the Biller from the registered List of Billers from the drop down menu.
Bill Number	[Mandatory, Alphanumeric, 15] Input the Bill Number for which the Bill is to be paid.
Bill generation Date	[Mandatory, Alphanumeric,10, Pick list] Input the date in the specified date format or select the date from the date pick list.

Field Name	Description
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

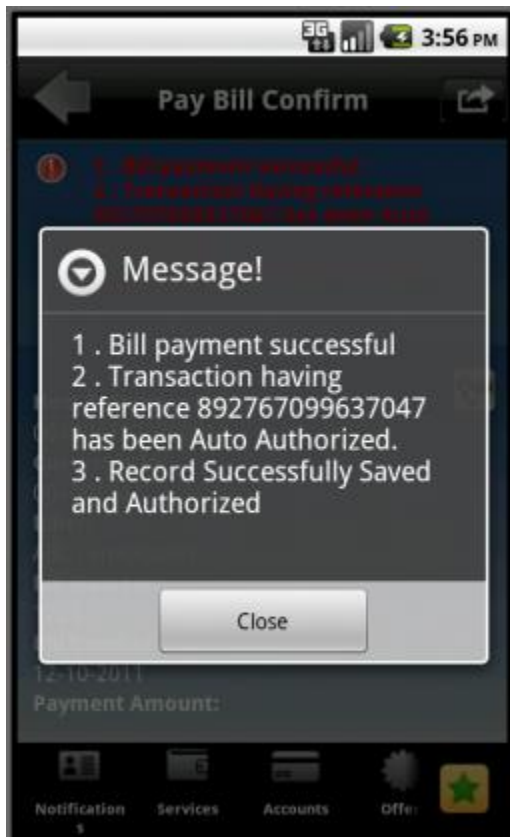
- Click the Menu button to get the pop up.
- Click the **Submit** button from the pop up. The system displays **Pay Bill Verify** screen.

Pay Bill Verify



- Click the **Confirm** button from the popup options as shown above. The system displays **Pay Bill Confirm** screen.
OR
Click the **Change** button to return to the previous screen.

Pay Bill Confirm



7. Click the **Close** button. The system displays **Pay Bills Confirm** screen. Then click the OK button in that Confirm screen to navigate to the initial **Pay Bills** screen.

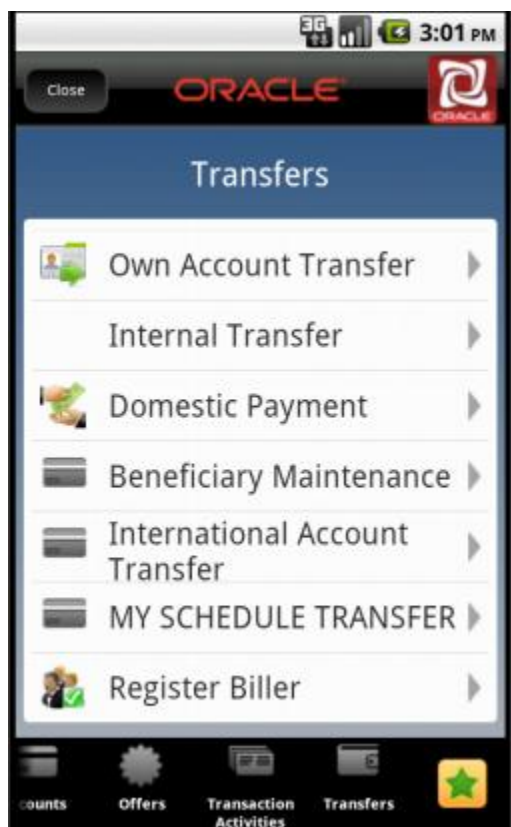
16. Biller Information

This menu enables you to register biller to pay the Utility Bills through the bank and also allows to delete a already registered biller.

16.1. Register Biller

To register the biller


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



2. Click the Transfers menu from the menu bar. The system will display Transfers transactions as shown in above screen.
3. Click the **Register Biller** tab. The system will display Register Biller screen, as shown below.

Register Biller



4. Click the  button in above screen, to get the pop up options.
5. Click the **Add Biller** button, from that pop up as shown in above screen. The system displays **Register Biller** screen, as shown below.

Register Biller

The screenshot displays the 'Register Biller' mobile application interface. At the top, there is a status bar showing '3G', signal strength, and the time '3:14 PM'. Below the status bar is a navigation bar with a back arrow on the left and a share icon on the right. The main content area contains four form fields, each with a label and an asterisk indicating it is mandatory:

- Select Customer*:** A dropdown menu with the selected value '004001741 (COP1)' and a downward arrow.
- Select Biller*:** A dropdown menu with the selected value 'ABC corporation' and a downward arrow.
- Service Account Number*:** A text input field containing the value '3443243'.
- Biller Nick Name*:** A text input field containing the value 'MIKE'.

At the bottom of the screen is a navigation bar with five icons and labels: 'Notification', 'Services', 'Accounts', 'Offer', and a yellow star icon.

Field Description

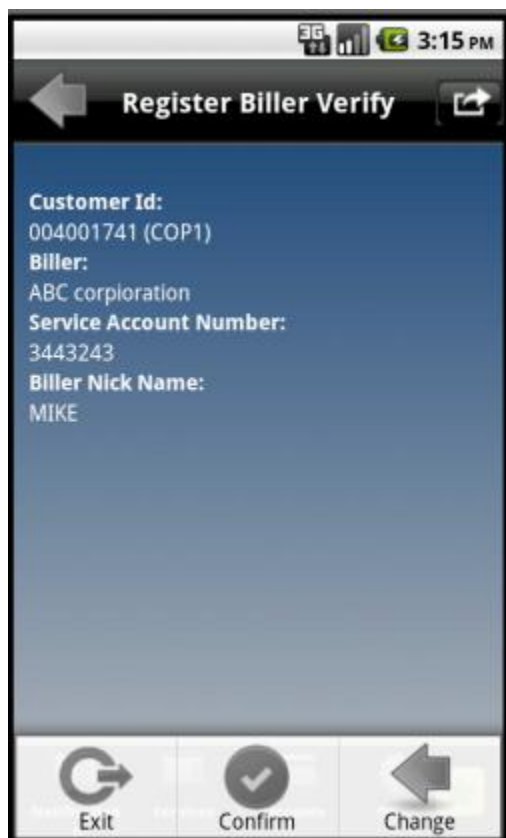
Field Name	Description
Select Customer	[Mandatory ,Dropdown] Select the Customer from the Dropdown.
Select Biller	[Mandatory ,Dropdown] Select the biller from the dropdown.
Service Account Number	[Mandatory, Alphanumeric, 15] Input the service account number available with the Biller for Bill payment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

6. Click the Menu button to get the pop up options.
7. Click the **Submit** button, from that pop up. The system displays **Register Biller – Verify** screen.

OR

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

Register Biller – Verify

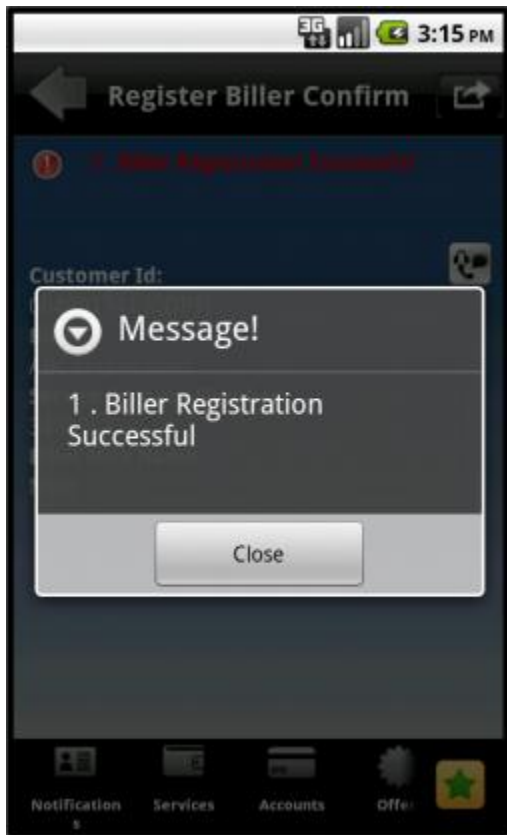


8. Click the **Confirm** button from the options pop up shown as shown in above screen. The system displays **Register Biller – Confirm** screen.

OR

Click the **Change** button to change the entered data.

Register Biller – Confirm

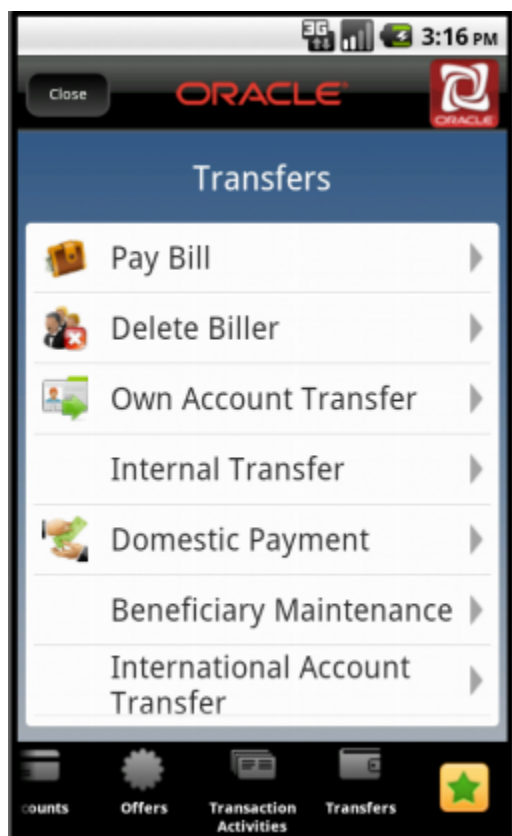


9. Click the **Close** button. The system displays Register Biller Confirm screen.

16.2. Delete Biller

To delete the biller

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



2. Click the Transfers menu from the menu bar as encircled above. The system will display Transfers transactions as shown in above screen.
3. Click the **Delete Biller** tab. The system will display **Delete Biller** screen, as shown below.

Delete Biller



Field Description

Field Name	Description
Biller Name	[Display] This field displays the Name of the Biller.

4. Click the Menu button as shown in above screen, to get the pop up options.
5. Click the **Submit** button from the pop up as shown in above screen, to delete the particular biller which is displayed. The system displays **Delete Biller – Verify** screen.

Delete Biller – Verify

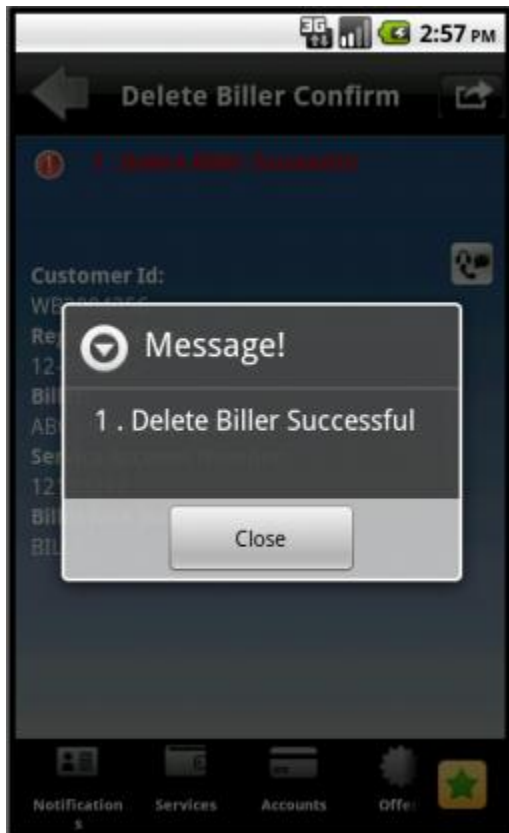


6. Click the **Confirm** button, from the options pop up as shown in above screen. The system displays **Delete Biller – Confirm** screen.

OR

Click the **Change** button to change the entered data.

Delete Biller – Confirm



7. Click the **Close** button. The system displays **Delete Biller Confirm** screen.

17. 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 application based Mobile Banking application. The system displays initial Account Overview screen as shown below.

Account Overview



2. Click the Loan account type in the above screen. The system displays all the loan accounts in **Account Summary** screen as shown below.

Account Summary (Loan)



3. Click any of the loan account to view its details, as shown in below screen.

Loan Details





Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer ID's mapped to you.
Product Name	[Display] This field displays the loan product name.

Loan Details

Field Name	Description
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.
Interest Rate	[Display] This field displays the interest rate applicable to the loan account.
Maturity Date	[Display] This field displays the maturity date of the loan account.
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.
Outstanding Loan Details	
Principal Balance	[Display] This field displays the outstanding balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.

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

18. Islamic Financing

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

To view the Islamic Financing details

1. Log on to the Android application based Mobile Banking application. The system displays initial Account Overview screen as shown below.

Account Overview



2. Click the **Islamic Finance** account type in the above screen. The system displays all the Islamic Financing loan accounts in **Account Summary** screen as shown below.

Account Summary (Islamic Finance)



3. Click any of the Islamic finance loan account to view its details, as shown in below screen.

Financing Account Details





Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer id of the selected account.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Amount Financed	[Display] This field displays the financed amount.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of the financing account.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product.

Field Name	Description
Lease Payment Mode	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

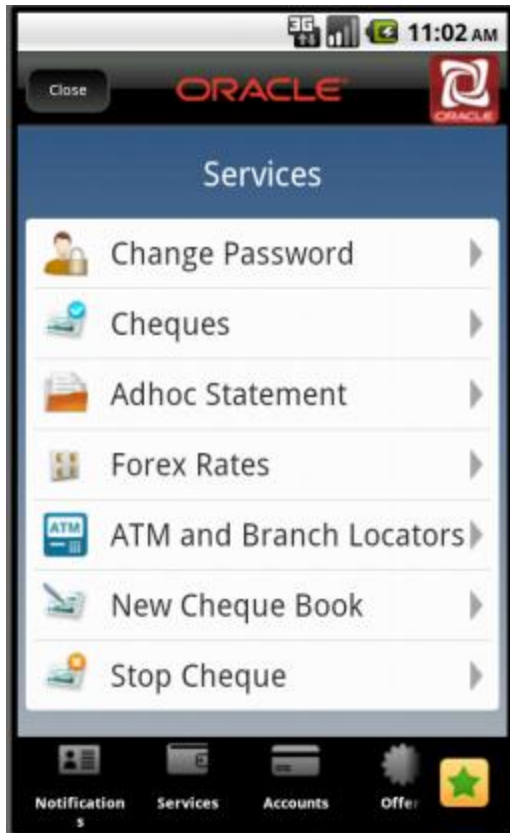
4. Click the **Back** button to go to the previous screen.

19. Forex Rate Inquiry

This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

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



2. Click the Services menu in the menu bar. The system will display Services options as shown in above screen.
3. Click the **Forex Rates** tab from the above screen. The system displays **Forex Rates** screen.

Forex Rates



Field Description

Field Name	Description
From Currency	[Display] This field displays the from currency for exchange rate inquiry.
To Currency	[Mandatory, Dropdown] Select the to currency for which the rate is to be inquired from the dropdown list.

- Click the Menu button, in above screen to get the pop up options.
- Click the Submit button from that pop up options. The system displays details of the exchange rates in the Forex Rates screen as shown below.

Forex Rates



Field Description

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

Field Name	Description
TT buy	[Display] Displays the TT Buy rate for the currency.
TT sell	[Display] Displays the TT sell rate for the currency.

20. Own Account Transfer

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

To do the own account transfer

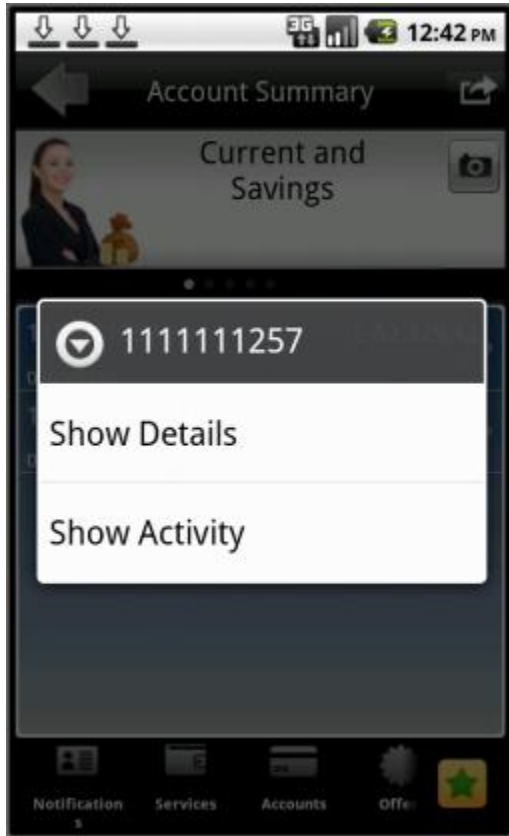
1. Log on to the android client/application based Mobile Banking. The system shows initial landing screen **Accounts Overview** as shown below.

Accounts Overview



2. Click any of the account types. Below is shown for Current and Savings Accounts.

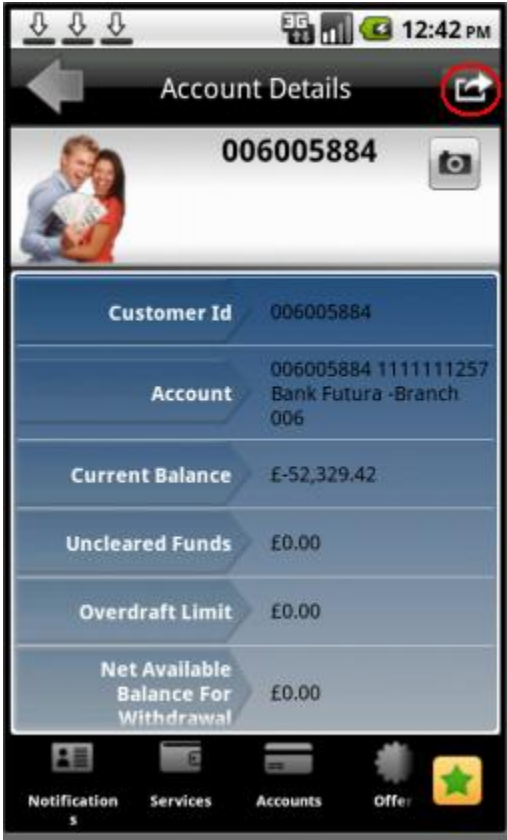
Account Summary



3. Click on any of the accounts displayed. In above screen, first account is clicked. The system displays operations/transactions that can be performed on that clicked account, as shown in above screen.
4. Click the Show Details button, as displayed in above screen. The system displays **Account Details** screen for that selected account, as shown below.

Note: You can navigate to the Own Account Transfer option by clicking on Show Activity button also, in the above screen.

Account Details



- 5. Click the options button encircled in the above screen. The system displays various options/transactions that can be performed on this particular account, as shown below.



6. Click the Own Account Transfer from the pop up options, as shown above. The system displays

Own Account Transfer screen, as shown below.

OR

You can also navigate from **Transfers > Own Account Transfer**.

Own Account Transfer

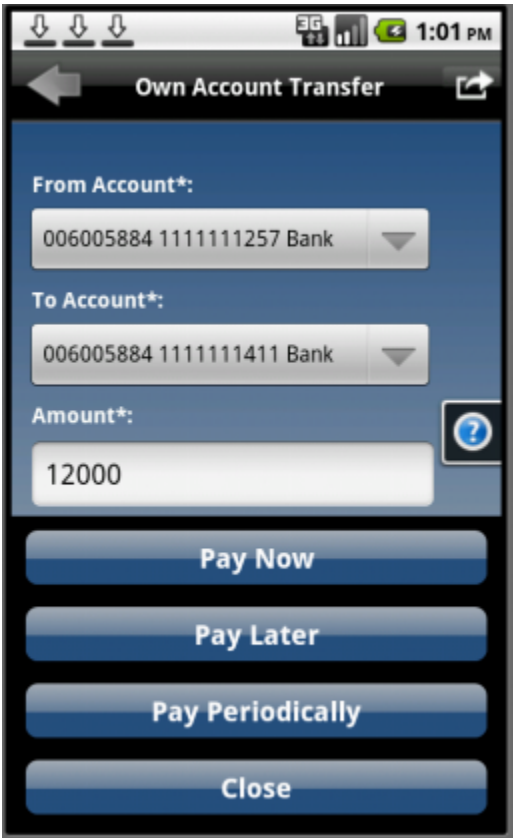


Field Description

Field Name	Description
From Account	[Mandatory, Pop Over] Select the source account The Pop Over menu gives the list of accounts.
To Account	[Mandatory, Pop Over] Select the destination account The Pop Over menu gives the list of accounts.
Amount	[Mandatory, Numeric,15] Type the amount to be transferred in Destination account Currency

Field Name	Description
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

7. Click the menu/options button. The system displays below pop over screen.



Pay now Click the **Pay now** button to process the funds transfer immediately.

The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by Setting up Standing Instruction.

Pay later Click the **Pay later** button to make the funds transfer on a future date.

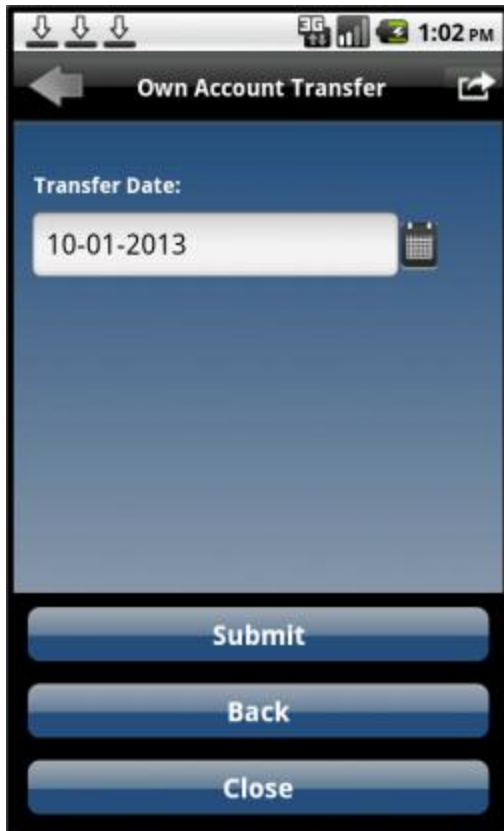
Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution
Frequency (Payment Execution Frequency when Pay Periodically is selected)	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: <ul style="list-style-type: none">• Daily• Weekly• Fortnightly• Monthly• Bi-Monthly• Quarterly• Half -Yearly• Yearly

8. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

Own Account Transfer – Pay Later





9. Select any future date and click the submit button from the options pop over. The system displays Own Account Transfer – Verify screen as shown below.

Own Account Transfer – Verify



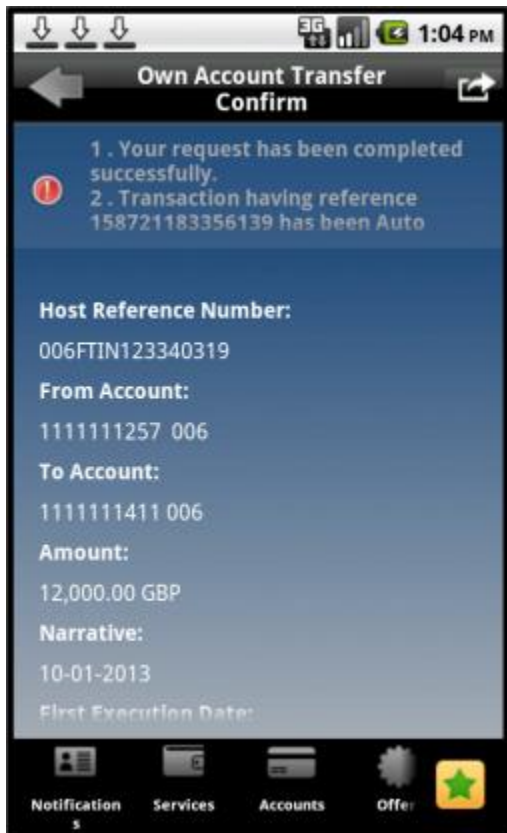


10. Click the **Confirm** button from the pop up options as shown above. The system displays **Own Account Transfer – Confirm** screen.

OR

Click the **Change** button to change the entered information.

Own Account Transfer – Confirm



11. Click the **OK** button from the options pop over. The system displays initial **Own Account Transfer** screen.

21. 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 account transfer

1. Log on to the android client/application based Mobile Banking. The system shows initial landing screen **Accounts Overview** as shown below.
2. Navigate to **Transfers > Internal Transfer**. The system shows Internal Transfer screen as shown below.

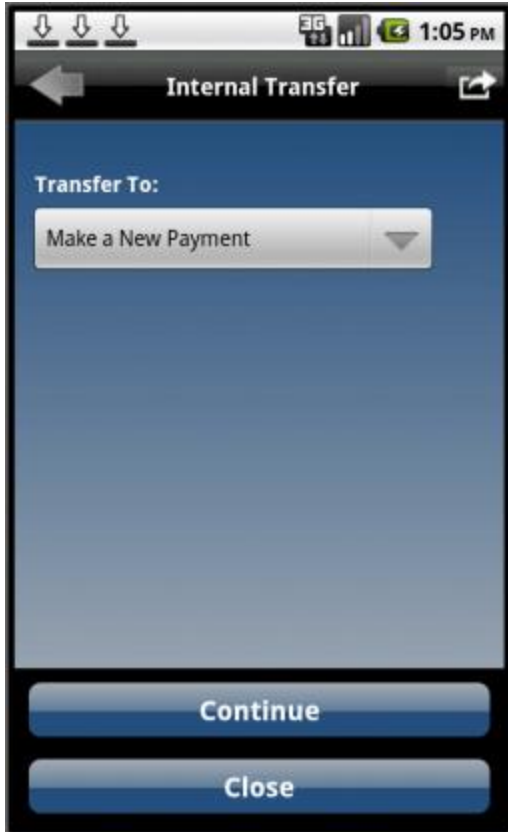
Internal Transfer



Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select Existing Template option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select Make New Payment option button to make a new funds transfer entry. The transfer can be done either by using Existing Payment beneficiary or Make New Payment .

3. Below is shown for Make New Payment.



4. Click the Continue button. The system displays below screen.

Internal Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Pop Over] Select the account from the Pop Over menu. The Pop Over menu gives the list of accounts with the currency held in it and the current available balance in the account.
To Account	[Mandatory, Alphanumeric,35] Type the destination account.
Beneficiary Branch	[Mandatory, Pop Over] Select the branch of the beneficiary account.

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it's currency from the Pop Over displayed below that field.
Currency	[Mandatory, Pop Over] Select the currency of transfer from the Pop Over list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

5. Click the menu/options button, to get the pop up as shown below.



Pay now Click the **Pay now** button to process the funds transfer immediately.

The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by Setting up Standing Instruction.

Pay later Click the **Pay later** button to make the funds transfer on a future date.

Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

Pay Periodically Setup Standing Instruction Click the Pay Periodically button to make the periodic payments by specifying start date and end date.

First Execution Date [Conditional ,Data Picker]

Select the first day of standing instruction execution

Last Execution Date [Data Picker, Conditional]

Select the final day of standing instruction execution

Frequency (Payment Execution Select the standing instruction execution frequency for the funds transfer from the pop over.

Frequency when Pay Periodically is selected)

The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

6. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

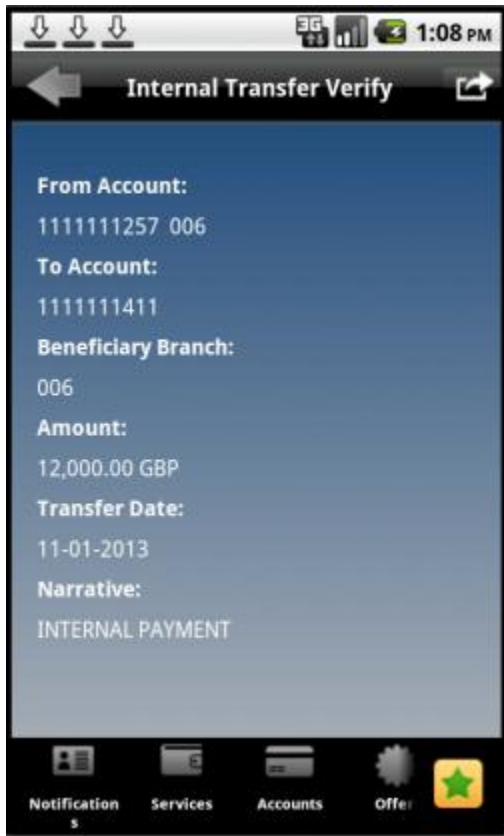
Internal Transfer – Pay Later

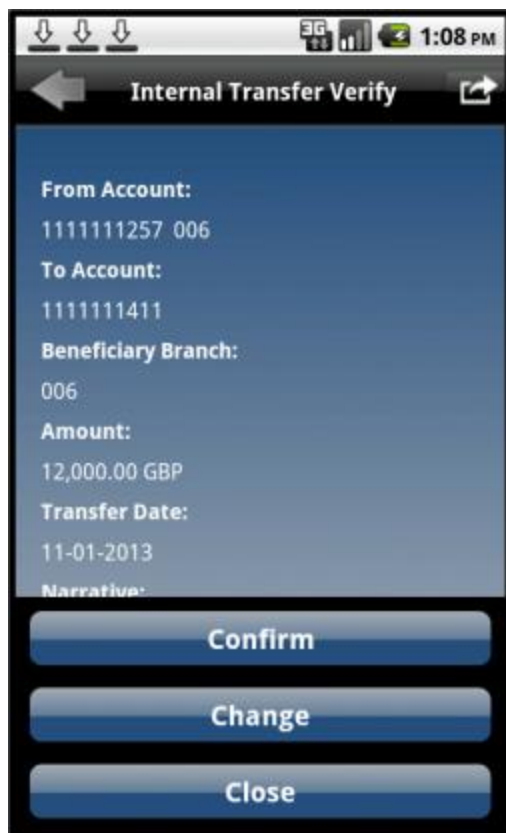




7. Select any future date as a pay later date.
8. Click the **Submit** button from the options pop over as shown above screen. The system displays **Internal Transfer – Verify** screen, as shown below.

Internal Transfer – Verify



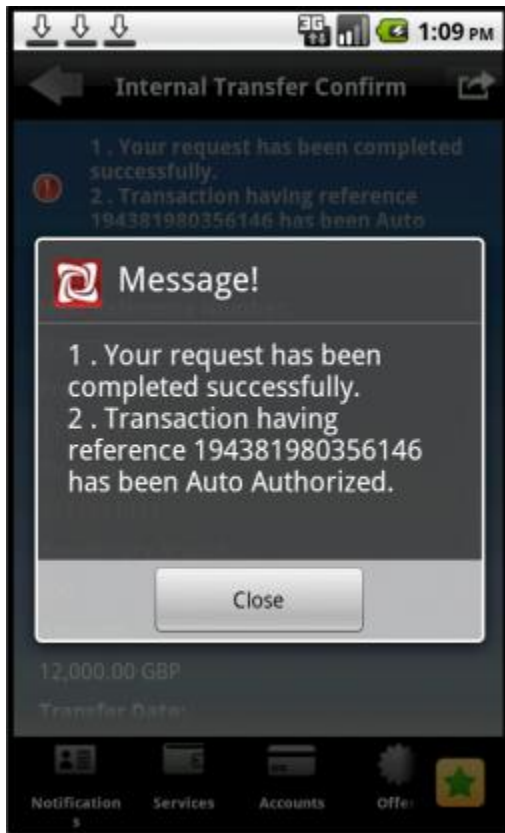


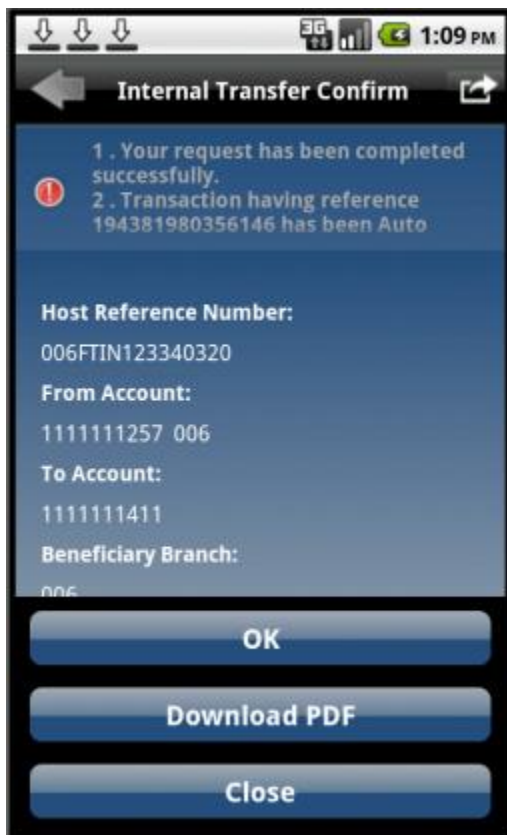
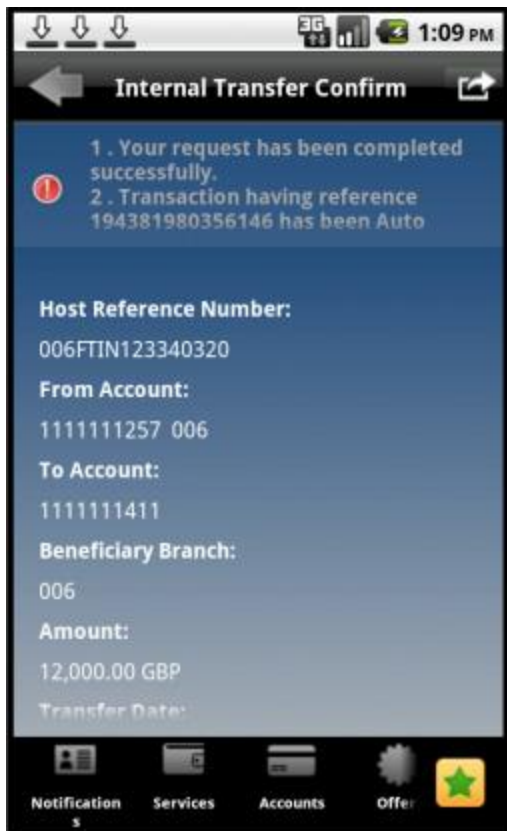
9. Click the **Confirm** button from the pop up options, as shown above, to initiate the transfer. The system displays **Internal Transfer – Confirm** screen.

OR

Click the **Change** button to change the entered data.

Internal Transfer – Confirm





10. Click the **OK** button. The system displays **Internal Transfer Confirm** screen.

OR

Click the **Download PDF** button to download the PDF containing transfer details.

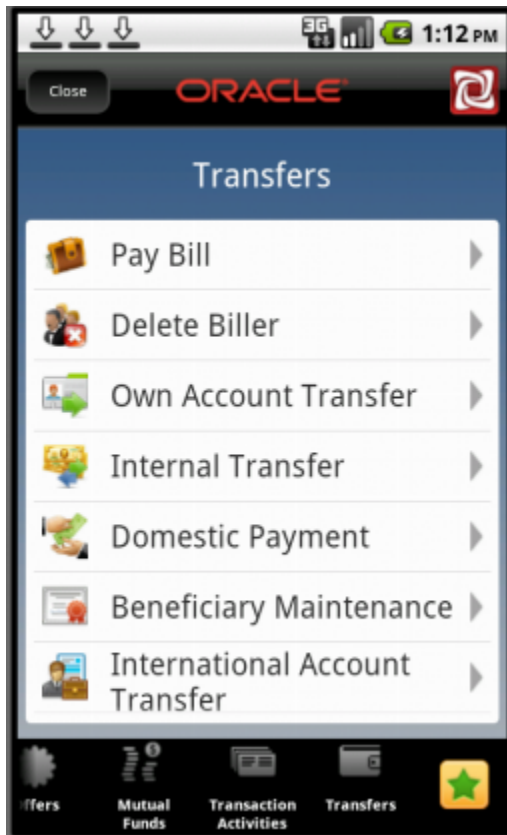
22. Domestic Payment

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

To do the domestic account transfer

1. Navigate through the menus to **Transfers > Domestic Payment**.

Domestic Payment



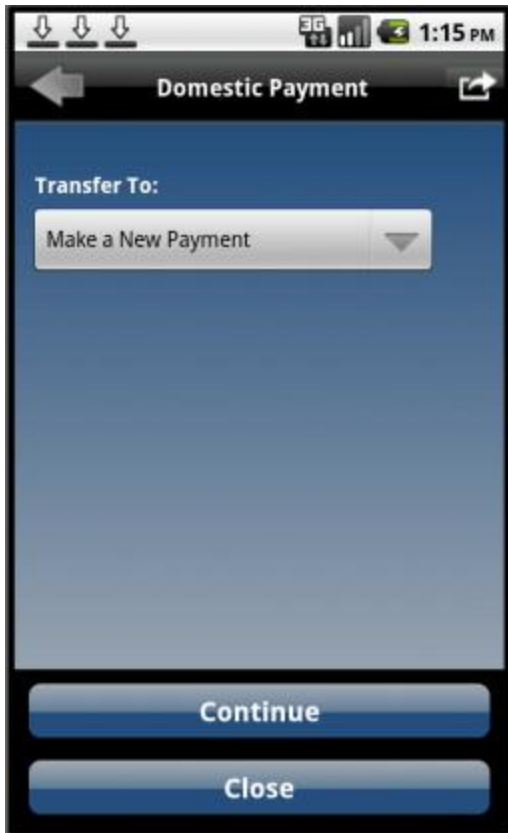
2. Select the **Domestic Payment** tab. The system displays **Domestic Payment** screen.



Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select Existing Template option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select Make New Payment option button to make a new funds transfer entry. The transfer can be done either by using Existing Payment beneficiary or Make New Payment .

3. Below is shown for Make New Payment.



4. Click the **Continue** button from the options pop over that come after clicking menu/options button. The system displays below screen.

Domestic Payment

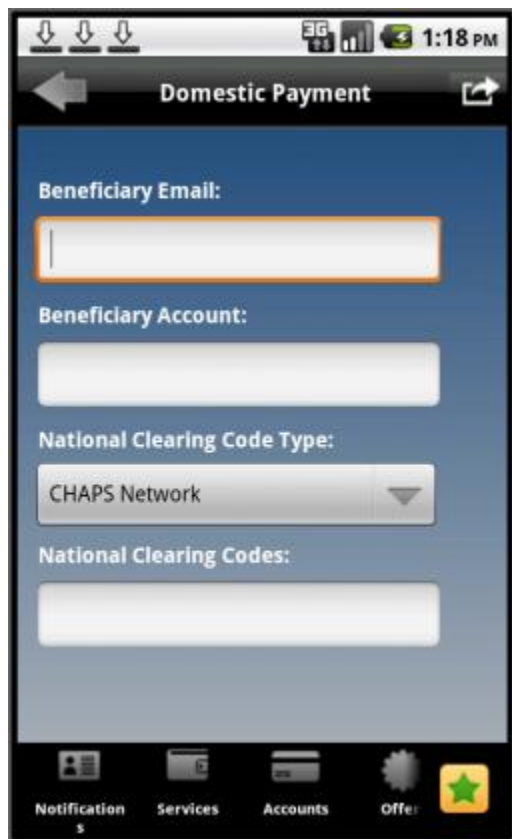
The screenshot shows a mobile application interface for 'Domestic Payment'. At the top, there is a status bar with signal strength, battery, and time (1:18 PM). Below the status bar is a navigation bar with a back arrow, the title 'Domestic Payment', and a share icon. The main content area contains two form fields: 'Beneficiary Name' with a text input field containing 'BEN1', and 'Fund Delivery Mode' with a dropdown menu showing 'Deposit to Account'. At the bottom of the screen, there are three large, blue, rounded buttons labeled 'Continue', 'Back', and 'Close'.

Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Fund Delivery Mode	[Conditional, Pop over] Select the fund delivery mode.

- Click the **Continue** button from the options pop over. The system displays below Domestic Payment screen.

Domestic Payment



Field Description

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
National Clearing Code Type	[Optional, pop over] Select the national clearing code type from the Pop Over list.

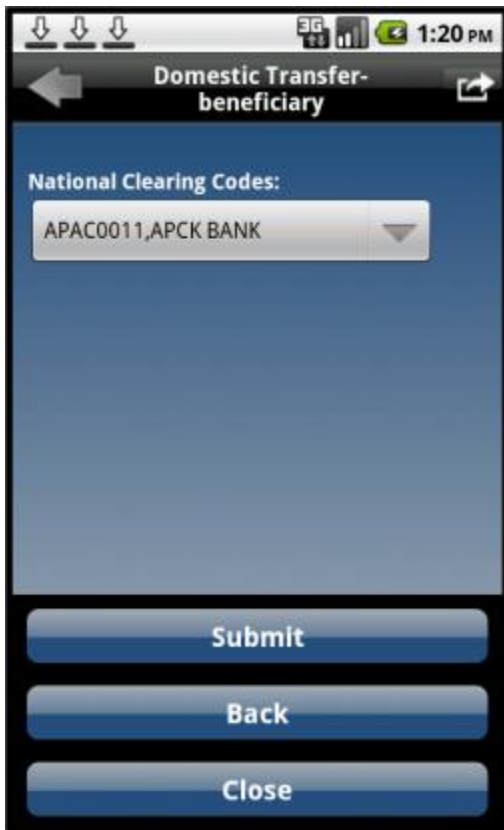
National Clearing [Optional, Search, Lookup]

Codes

Click the Look Up button from the options pop up that comes after clicking the options button as encircled in above screen, to search the national clearing code.



6. Click the Look up button as shown in above screen.



7. Select the national clearing code and click the Submit from the options pop up shown in the above screen. The system displays below screen.

Field Description

Field Name	Description
From Account	[Mandatory, Pop over] Select the source account from which payment is to be made.
Amount	[Mandatory, Numeric, 15] Type the transfer amount.
Currency	[Mandatory, pop over] Select the transfer currency for the domestic payment from the pop over.

Field Name	Description
Narrative	[Optional, Alphanumeric, 15] Type the narrative for payment.

8. Click the menu/options button. The system displays below pop up screen.

Domestic Payment



Pay now Click the **Pay now** button to process the funds transfer immediately.

The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by Setting up Standing Instruction.

Pay later Click the **Pay later** button to make the funds transfer on a future date.

Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

Pay Periodically Setup Standing Instruction Click the Pay Periodically button to make the periodic payments by specifying start date and end date.

First Execution Date [Conditional ,Data Picker]

Select the first day of standing instruction execution

Last Execution Date [Data Picker, Conditional]

Select the final day of standing instruction execution

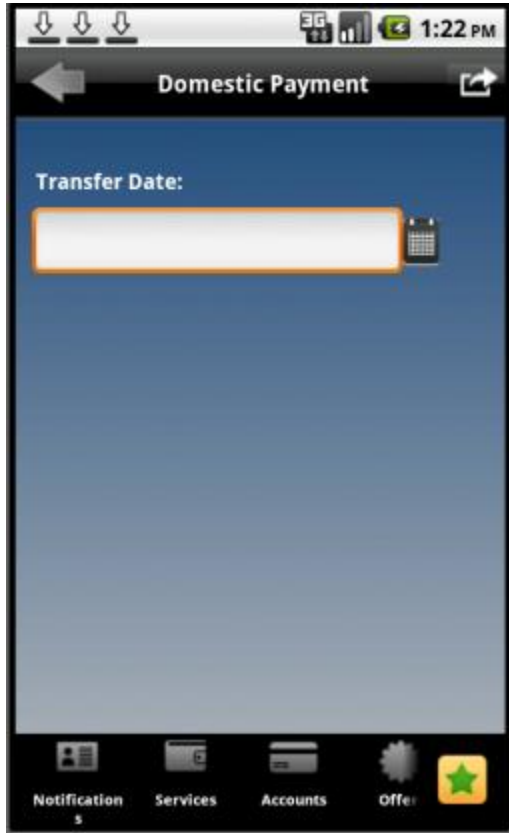
Frequency (Payment Execution Frequency when Pay Periodically is selected) Select the standing instruction execution frequency for the funds transfer from the pop over.

The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

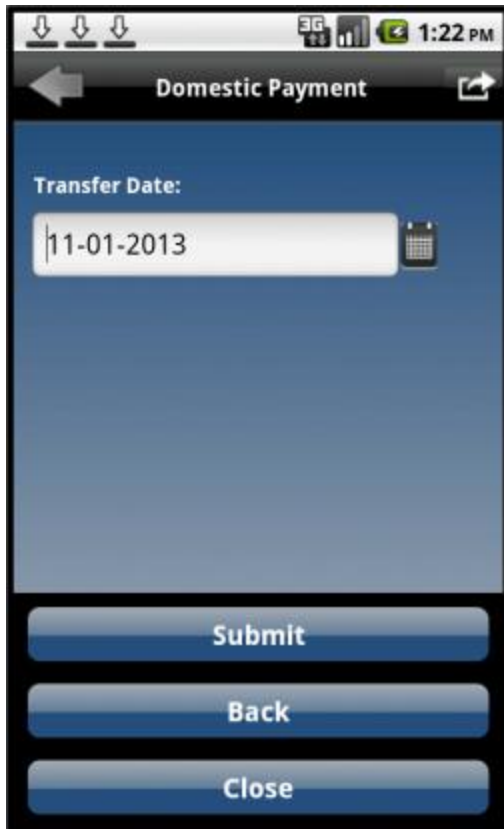
9. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

Domestic Payment – Pay Later



10. Select any future date for the payment.

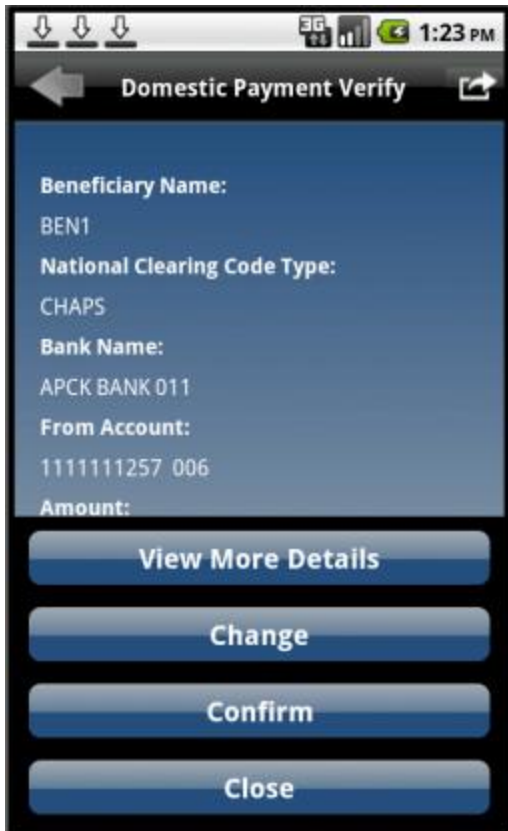
11. Click the menu/options button. The system displays below pop over screen.



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

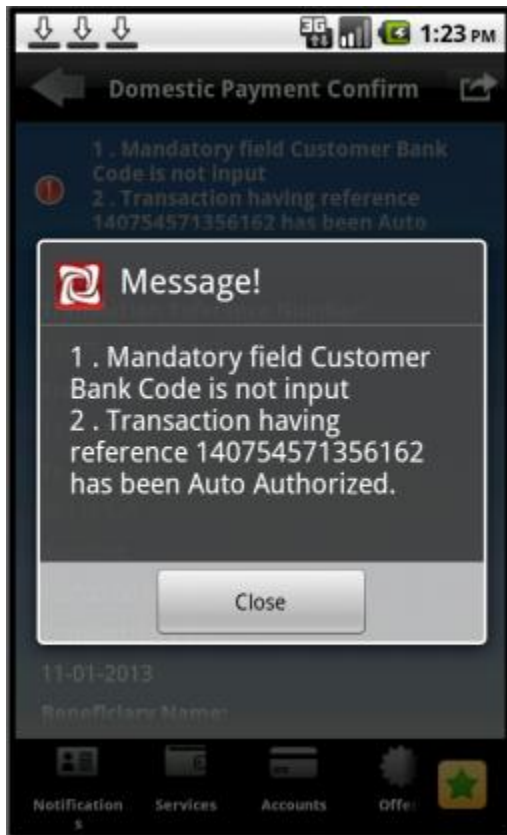
Domestic Payment - Verify

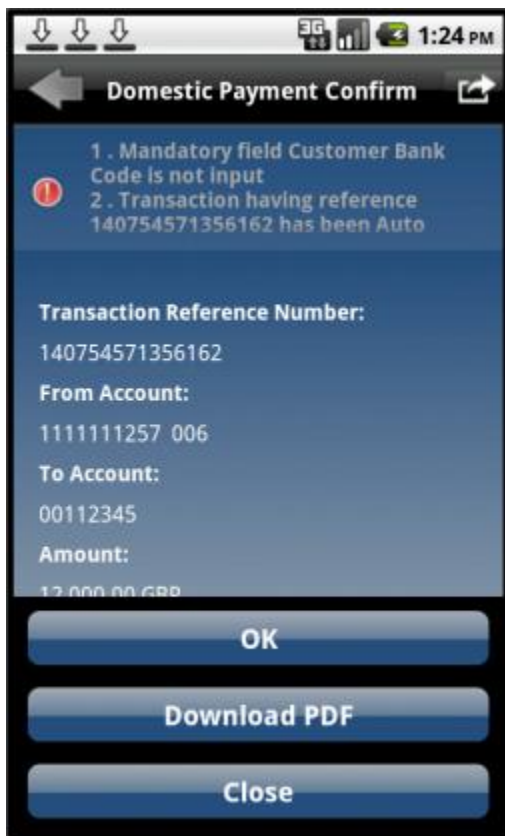
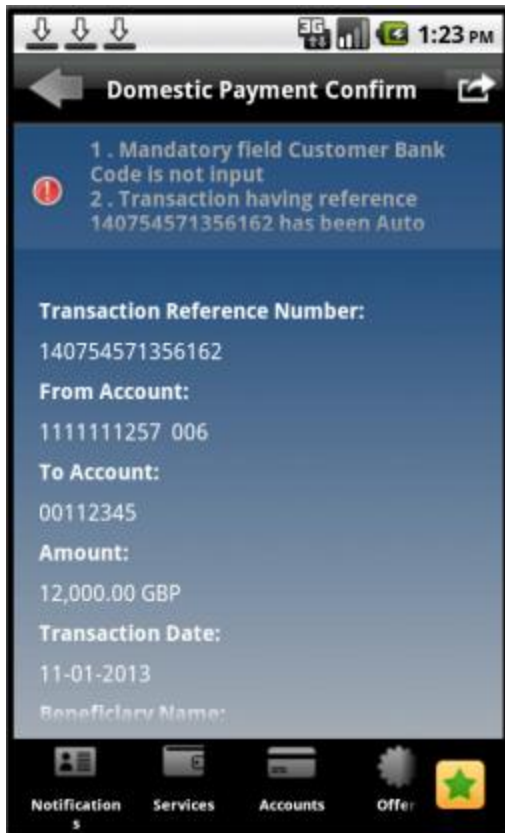




13. Click the **Confirm** from the options pop over. The system displays **Domestic Payment – Confirm** screen.

Domestic Payment – Confirm





14. Click the **OK** button to navigate to the initial Domestic Payment screen.

OR

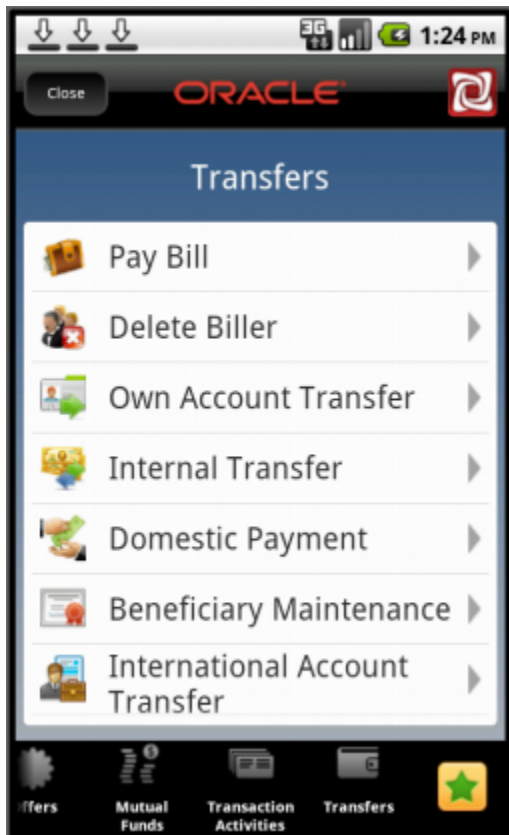
Click the **Download PDF** button download the PDF about the payment details. The system displays below pop up screen.

23. International Account Transfer

Using the **International Transfer** option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date.

1. Navigate through the menus to **Transfers > International Account Transfer**.

International Account Transfer



2. Select the International Account Transfer tab. The system displays **International Account Transfer** screen.



Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select Existing Template option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select Make New Payment option button to make a new funds transfer entry. The transfer can be done either by using Existing Payment beneficiary or Make New Payment .

3. Below is shown for Make New Payment.



4. Click the Submit button from the options pop over, that come after clicking menu/options button.
The system displays below screen.

International Account Transfer

Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Destination Account Type	[Conditional, Pop over] Select the destination account from the Pop Over list. The options are as follows: <ul style="list-style-type: none"> • Enter Account No • Pay Over The Counter



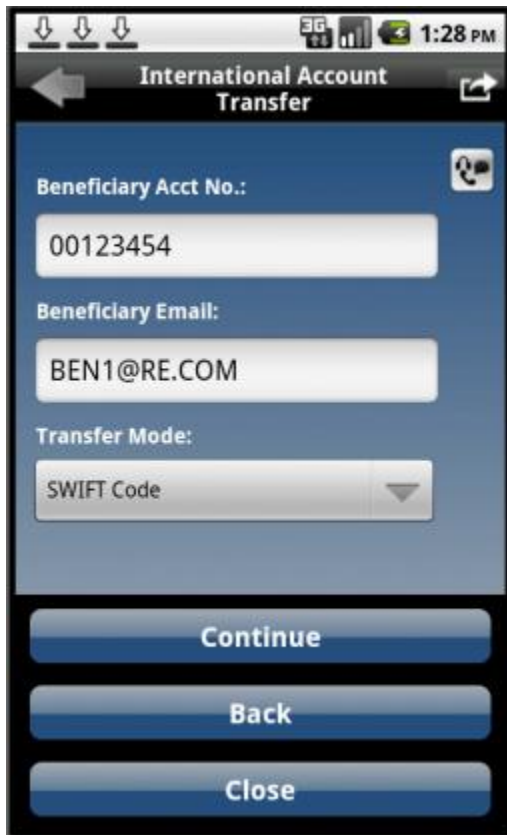
5. Click the **Submit** button. The system displays below screen.

International Account Transfer

Field Description

Field Name	Description
Beneficiary Account No	<p>[Conditional, Alphanumeric, 34]</p> <p>Type the beneficiary account number.</p> <p>This field is enabled when you select Enter Account No option from the Destination Account Type Pop Over</p>
Beneficiary Email	<p>[Conditional, Alphanumeric, 40]</p> <p>Type the beneficiary email address.</p> <p>This field is enabled if you select the Make New Payment option</p>

Field Name	Description
Transfer Mode	[Conditional, Pop over] Select the transfer mode.



- Click the **Continue** from the options pop over as above. The system displays below screen.



7. Click the loop up button to select swift code, as shown above.



8. Click the Submit from the options pop over. The system displays below screen.

International Account Transfer

The screenshot shows a mobile application interface for an international account transfer. At the top, the status bar displays three download icons, 3G signal strength, a battery icon, and the time 1:30 PM. The app's title bar reads "International Account Transfer" with a back arrow on the left and a share icon on the right. The main form area is blue and contains the following fields:

- From Account:** A dropdown menu showing "006005884 1111111257 Bank" with a small phone icon to its right.
- Amount:** An empty text input field with an orange border.
- Currency:** A dropdown menu showing "EURO".
- Payment Details1:** A dropdown menu showing "Payment through other bank".
- Payment Details2:** An empty text input field.

At the bottom, there is a navigation bar with five icons and labels: "Notification" (with a small '5' below it), "Services", "Accounts", "Offer" (with a gear icon), and a yellow star icon.

Field Description

Field Name	Description
Amount	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the Payment Template Pop Over list, this field displays the transfer amount of the selected payment template.
Currency	[Mandatory, pop over] Select the transfer currency for the international transfer from the Pop Over list.
Correspondence Charges	[Mandatory, pop over] Select the correspondence charges from the pop over list.

- Click the **Submit** from the options pop over screen as shown in above screen. The system

displays **International Account Transfer – Verify** screen..

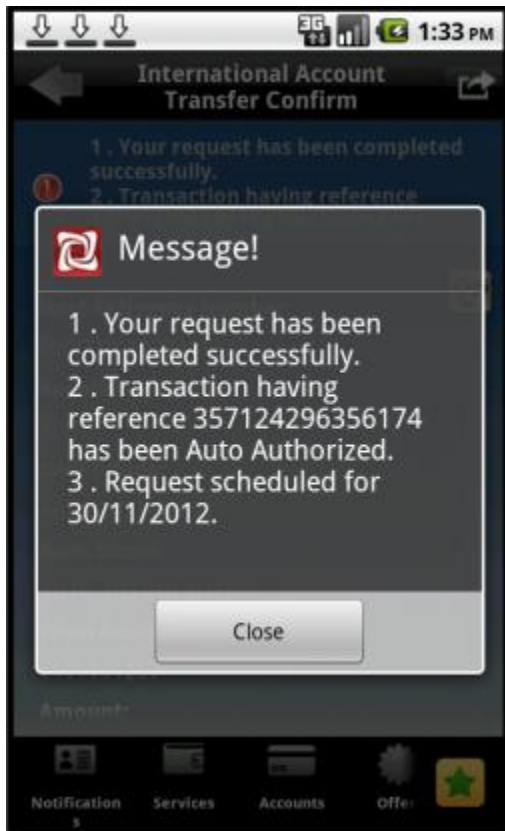
International Account Transfer Verify

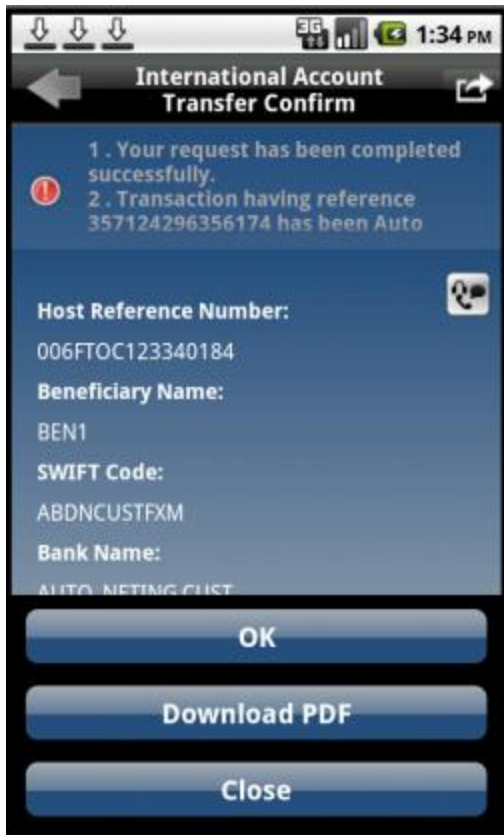




10. Click the **Confirm** button to navigate to confirmation screen. The system displays Confirmation screen.

International Account Transfer





11. Click the **OK** button from the options pop over that comes after clicking the options button as encircled in above screen, to return to initial screen
OR
Click the **Download PDF** button. The system displays below screen.

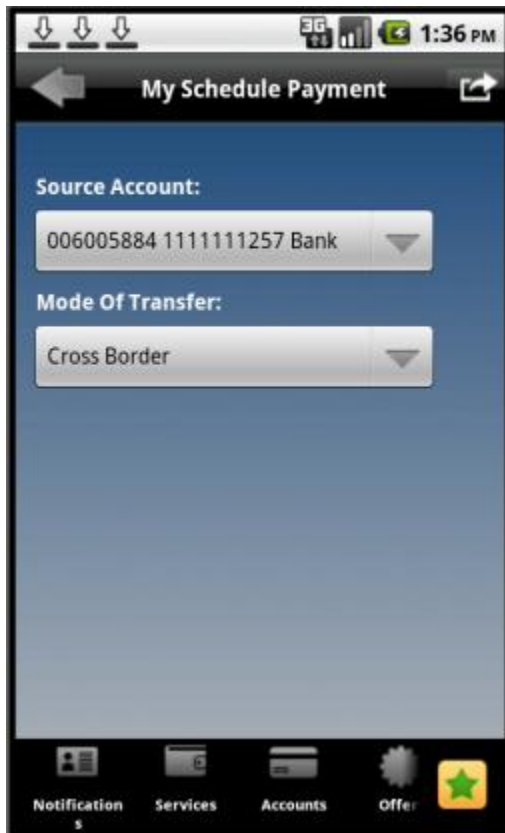
24. My Schedule Transfer

All the future dated transactions/payments can be viewed under My Schedule Payment option.

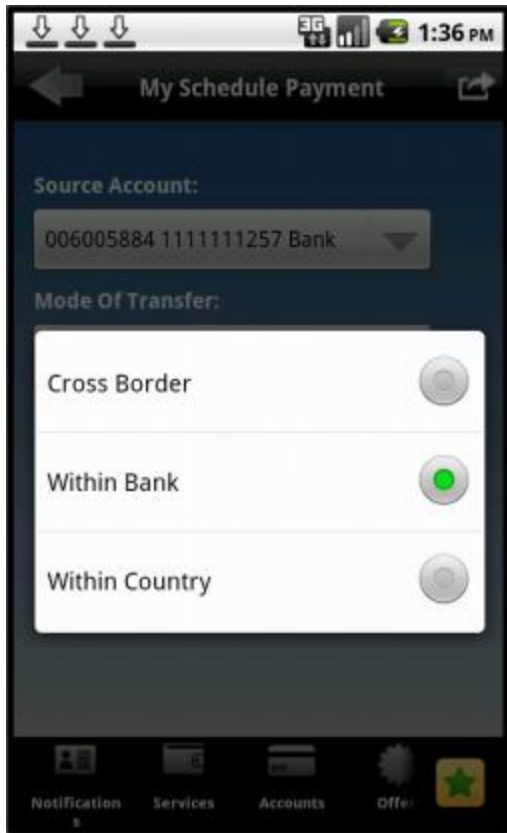
To view My Scheduled Payments

1. Log on to the android client/application based Mobile Banking. Navigate to **Transfers > My Schedule Transfer**. The system displays **My Schedule Payment** screen.

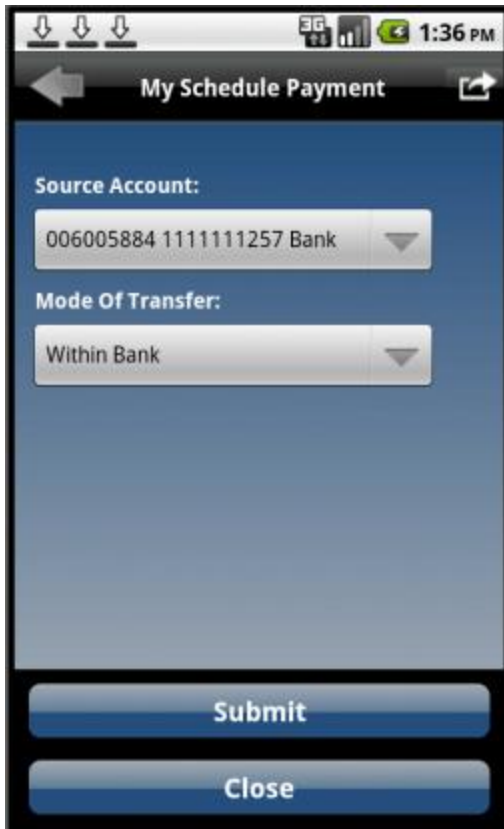
My Schedule Payment



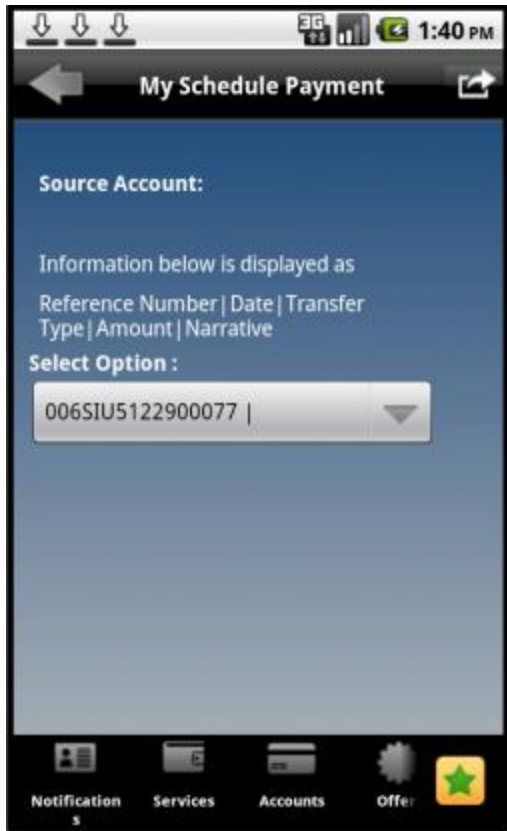
2. Select the source account for which scheduled payments are to be viewed.
3. Select the mode of transfer as Cross Border, within bank or Within country, as shown in below screen.



4. The system returns to the My Schedule Payment screen.



5. Click the Submit button from the options pop over as shown in above screen. The system displays below screen.



6. Click the select option tab to select the pending transfer to be viewed, as shown below. The system returns to below screen.



7. Click the **Get Details** button from the options pop over as shown above. The system displays details for the selected scheduled pending transfer payment transaction.

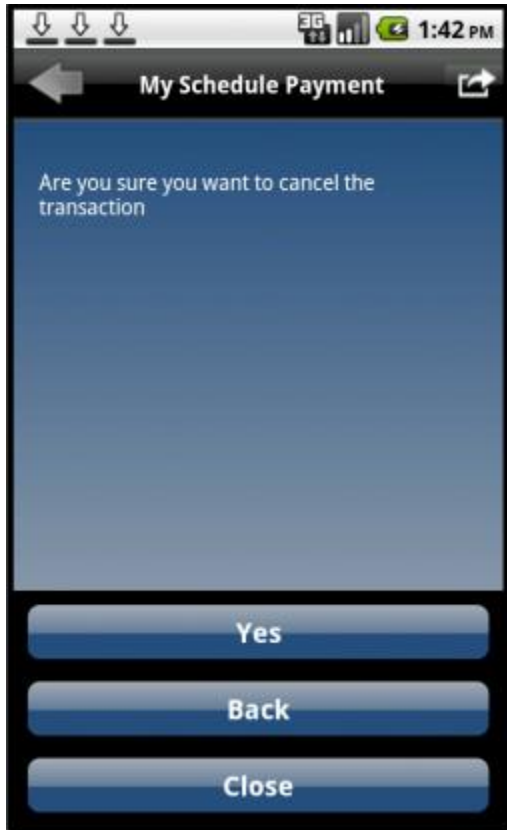
My Schedule Payment





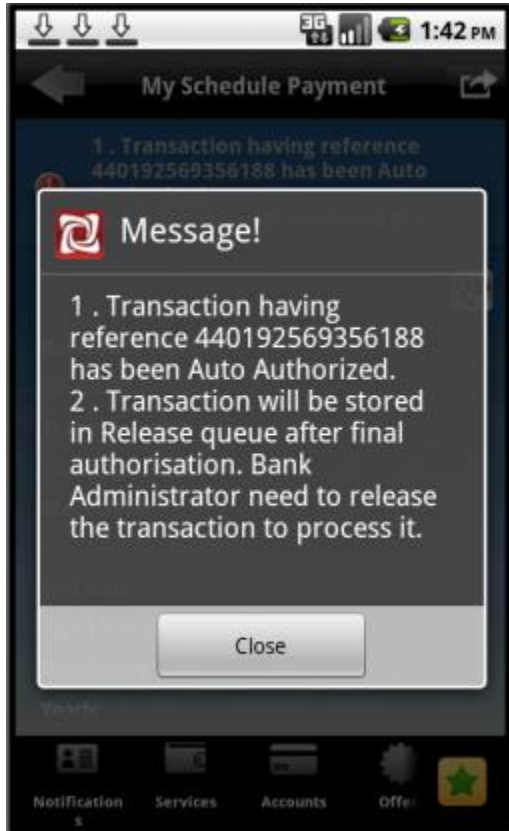
- Click the **Cancel** button if you want to cancel this pending Transfer transaction. The system displays below screen.

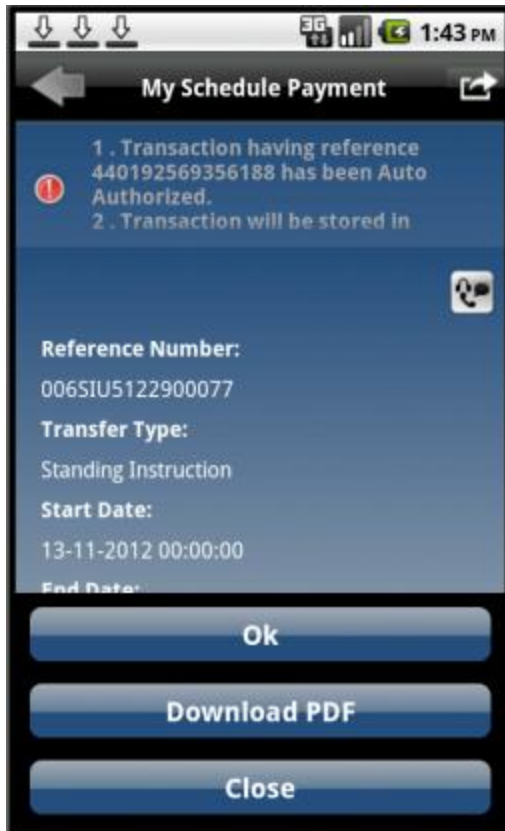
My Schedule Payment – Cancel Pending Transfer



- Click the **Yes** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.

My Schedule Payment – Cancel Pending Transfer - Confirmation





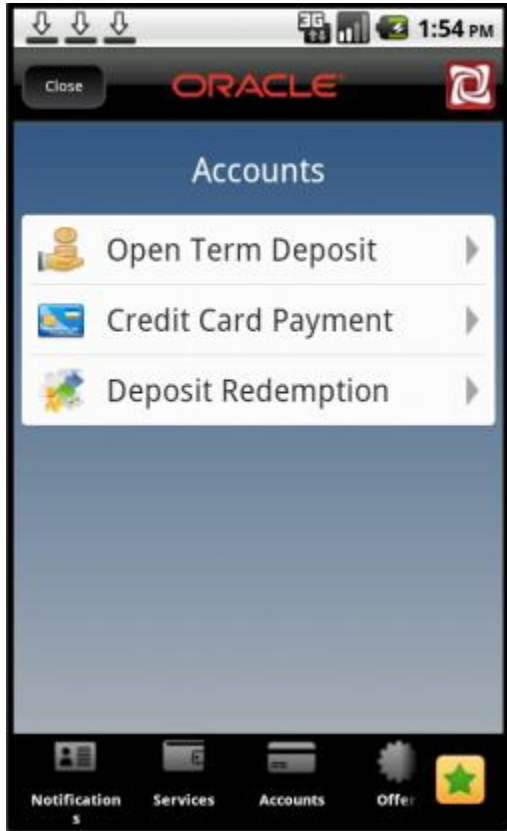
10. Click the **OK** button to navigate to the initial My Schedule Payment screen.
OR
Click the **Download PDF** button to download the PDF containing the pending transfer cancellation details.

25. Open Term Deposit

This option allows you to open a new term deposit account with the Bank.

1. Navigate through menus, **Accounts > Open Term Deposit** to access Open Term Deposit transaction.

Open Term Deposit



2. Click the **Open Term Deposit** tab. The system displays below Open Term Deposit screen.

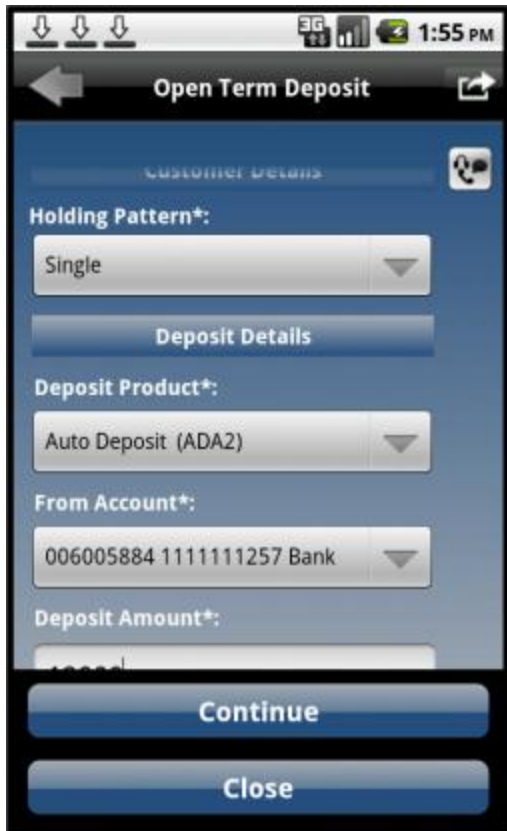
Open Term Deposit

Field Description

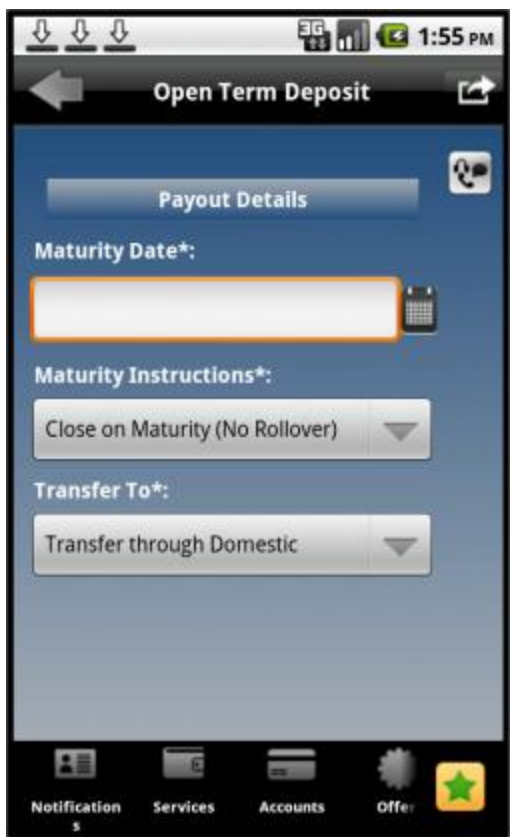
Field Name	Description
Customer Details	[Display] This field displays Customer details.
Holding Pattern	[Mandatory, pop over] Select the appropriate holding pattern. The option are as follows: <ul style="list-style-type: none"> • Single: If this option is selected for the single term deposit account holder. • Joint: If this option is selected for the joint account holder.

Field Name	Description
Joint Customer Id1	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the joint customer id1.</p> <p>Note: This field is displayed only when holding pattern is selected as Joint.</p>
Joint Customer Id2	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the joint customer id2.</p> <p>Note: This field is displayed only when holding pattern is selected as Joint.</p> <p>Note: Joint customer ID 2 cannot be same as customer id entered for first account holder.</p>
Deposit Details	
Deposit Product	<p>[Mandatory, Pop Over]</p> <p>Select the deposit product for which term deposit is to be opened.</p>
From Account	<p>[Mandatory, Pop Over]</p> <p>Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened term deposit will be fetched from this account.</p>
Deposit Amount	<p>[Mandatory, Numeric, 15]</p> <p>Type the amount to be deposited.</p>

3. Click the menu/options button. The system displays below pop up screen.



4. Click the **Continue** button. The system asks for Maturity date as shown in below screen.



Field Description

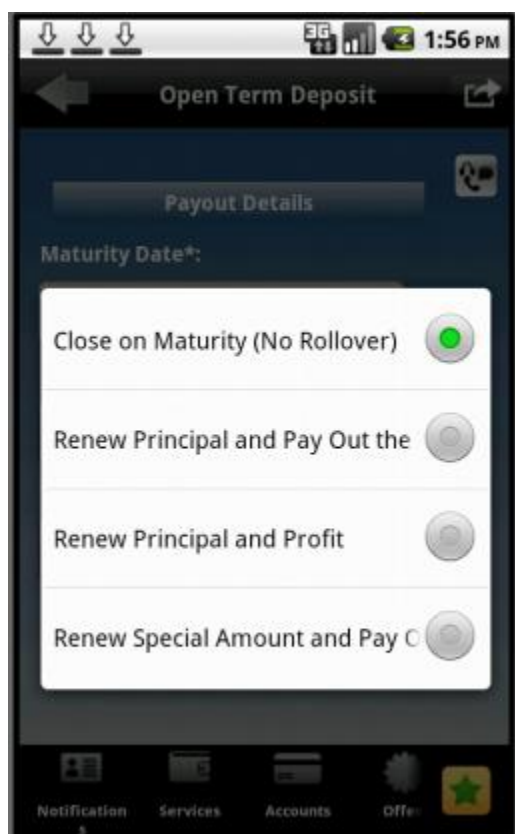
Field Name	Description
Payout Details	
Maturity Date	<p>[Mandatory, Pick List]</p> <p>Select the maturity date of the term deposit from the pick list.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: Maturity date cannot be less than or equal to the current business date. Maturity date cannot be less than the minimum period as specified by the bank for the selected product.</p> </div>

Field Name	Description
Maturity Instructions	<p data-bbox="594 306 862 331">[Mandatory, Pop Over]</p> <p data-bbox="594 369 1281 436">Select the maturity instruction for the deposit from the Pop Over list.</p> <p data-bbox="594 474 1281 541">By default, Maturity instruction value will be shown as Close On Maturity.</p> <p data-bbox="594 579 1281 653">The options for Conventional Deposit Products are as follows:</p> <ul data-bbox="618 684 1281 877" style="list-style-type: none"><li data-bbox="618 684 1040 709">• Close on Maturity (No Rollover)<li data-bbox="618 726 1016 751">• Renew Principal and Interest<li data-bbox="618 768 1154 793">• Renew principal and Payout the Interest<li data-bbox="618 810 1281 877">• Renew Special Amount and Pay Out the remaining amount. <p data-bbox="594 915 1240 940">The options for Islamic Deposit Products are as follows</p> <ul data-bbox="618 968 1281 1167" style="list-style-type: none"><li data-bbox="618 968 1040 993">• Close on Maturity (No Rollover)<li data-bbox="618 1010 984 1035">• Renew Principal and Profit<li data-bbox="618 1052 1122 1077">• Renew principal and Payout the Profit<li data-bbox="618 1094 1281 1167">• Renew Special Amount and Pay Out the remaining amount.

Field Name	Description
Transfer To (Account transfer options)	<p data-bbox="594 306 867 331">[Conditional, Pop Over]</p> <p data-bbox="594 369 1281 443">Select the account to which the principal and interest are to be transferred from the Pop Over list.</p> <p data-bbox="594 480 1281 554">By default, Transfer To value will be shown as Transfer through Domestic Clearing Network.</p> <p data-bbox="594 592 911 617">The options are as follows:</p> <ul data-bbox="618 634 1183 758" style="list-style-type: none"> <li data-bbox="618 634 1089 659">• Transfer to users mapped accounts <li data-bbox="618 680 1062 705">• Transfer to internal bank account <li data-bbox="618 726 1183 751">• Transfer through domestic clearing network <p data-bbox="594 791 1281 1010">This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction Pop Over list for Conventional Products and if the Renew Principal and Profit option is selected from the Maturity Instruction Pop Over list for Islamic Product</p>
Account	<p data-bbox="594 1058 964 1083">[Conditional, Alphanumeric, 20]</p> <p data-bbox="594 1121 1281 1194">Type the account number to which the interest and principal will be transferred.</p> <p data-bbox="594 1232 1281 1306">This field is enabled if the following options are selected from the Account Transfer options Pop Over list.</p> <ul data-bbox="618 1323 1183 1404" style="list-style-type: none"> <li data-bbox="618 1323 1062 1348">• Transfer to internal Bank account <li data-bbox="618 1369 1183 1394">• Transfer through domestic clearing network <p data-bbox="594 1451 867 1476">[Conditional, Pop Over]</p> <p data-bbox="594 1514 1281 1587">Select the account to which the interest is to be transferred from the Pop Over list.</p> <p data-bbox="594 1625 1281 1738">This field is a Pop Over list, if the Transfer to users mapped accounts options is selected from the Account Transfer options pop over.</p>

Field Name	Description
Network Type	<p>[Conditional, Pop Over]</p> <p>Select the type of the network from the Pop Over list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options Pop Over list.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options Pop Over list.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: Beneficiary name can be Alphanumeric with Special Characters - ? : () . , ' + Space.</p> </div>
Bank Code	<p>[Conditional, Pop Over]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options Pop Over list.</p>
Bank Name	<p>[Display]</p> <p>This field displays the bank name in the clearing network.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>
Bank Address	<p>[Display]</p> <p>This field displays the address of the bank.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>
City	<p>[Display]</p> <p>This field displays the city in which the bank belongs.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>

Field Name	Description
Rollover Amount	<p>[Conditional, Numeric, 15]</p> <p>Type the amount which will be renewed at maturity.</p> <p>This field is enabled if the Renew Special Amount option is selected in the Maturity Instruction field.</p> <p>User Can input the rollover Amount less than Maturity Amount.</p>



5. Select any option. The system displays below screen.



6. Click the **Continue** button. The system displays below screen.

Open Term Deposit

Open Term Deposit

Payout Details

Maturity Instructions:
Close on Maturity No Rollover

Transfer To:
Transfer through Domestic Clearing Network

Account*:

Network Type*:
CHAPS Network

Notification Services Accounts Offer

Open Term Deposit

Payout Details

Maturity Instructions:
Close on Maturity No Rollover

Transfer To:
Transfer through Domestic Clearing Network

Account*:
0011002332

Network Type*:

Continue

Back

Close

Field Description

Field Name	Description
Account	[Mandatory, Pop over] Select the account from the pop over. This account will be used as a source/funding account for opening a term deposit.
Network Type	[Mandatory, Pop Over] Select the network type from the pop over.

7. Click the **Continue** button. The system displays below **Open Term Deposit** screen.

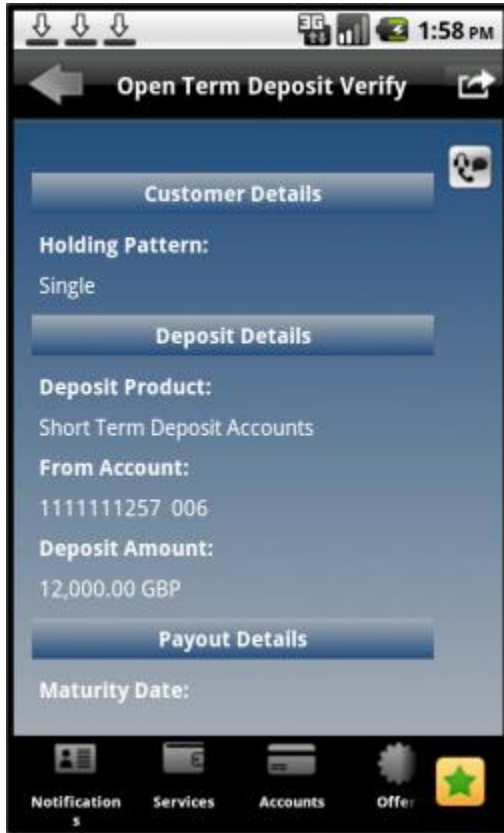


Field Description

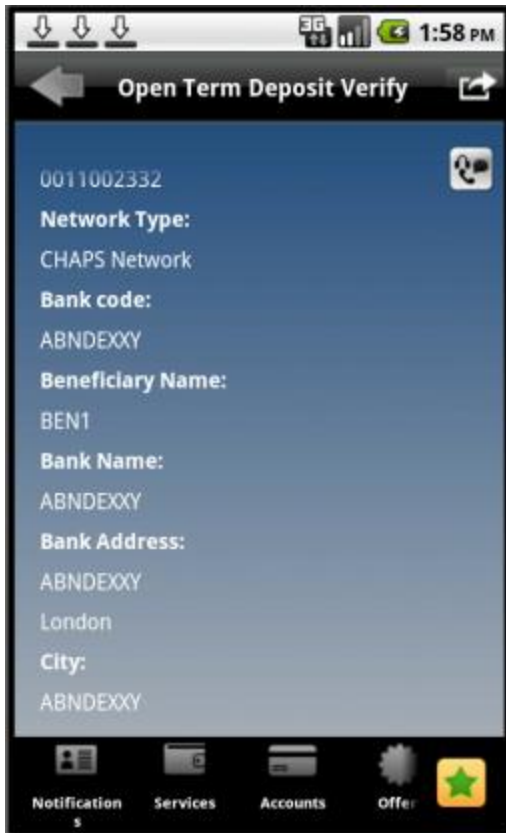
Field Name	Description
Bank Code	[Mandatory, Pop over] Select the bank code from the pop over.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name. Allowed alphanumeric with Special Characters - ? : () . , ' + Space .

- Click the **Submit** button. The system displays **Open Term Deposit – Verify** screen.

Open Term Deposit – Verify

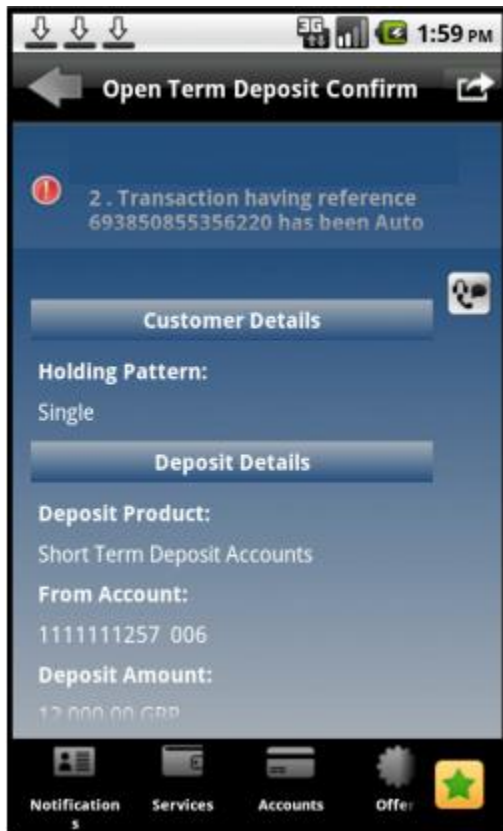


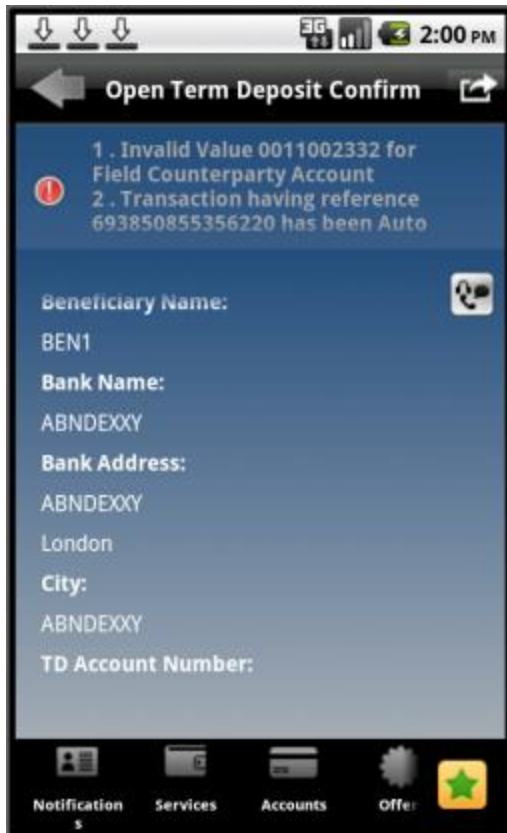
Open Term Deposit



9. Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen.
OR
Click the **Back** button to change the details.

Open Term Deposit - Confirm





10. Click the menu/options button. The system displays below screen.



11. Click the **OK** button to navigate to the initial Open Term Deposit Screen.

OR

Click the **Download** button download the PDF about the payment details. The system displays below pop up screen.

OR

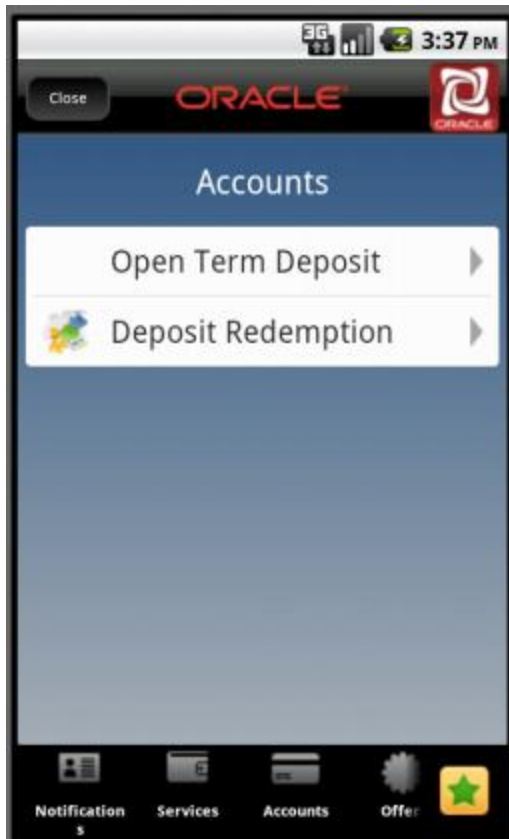
Click the Print this page to print the current page.

26. Deposit Redemption

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

To redeem the term deposit

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



2. Click the **Accounts** menu in the menu bar. The system displays Accounts transactions as shown in above screen.
3. Click the Deposit Redemption tab. The system displays **Deposit Redemption** screen.

Deposit Redemption



Field Description

Field Name	Description
Select Deposit	[Mandatory, Dropdown] Select the Deposit from the dropdown list.
	4. Click the Menu button to get the pop up options.
	5. Click the Submit button from that pops up. The system displays below Deposit Redemption screen.

Deposit Redemption

Deposit Redemption



Field Description

Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the account number of Deposit account.
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.
Maturity Date	[Display] This field displays the Maturity date of the deposit.
Interest Rate	[Display] This field displays the Interest rate of the deposit.
Redemption type	
Redemption type	[Mandatory, Dropdown] Select the Type of Redemption from the dropdown list. The options are <ul style="list-style-type: none"> • Partial • Full
Amount	[Display] This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Dropdown] Select the Account Number to which the amount shall be transferred from the given CASA account dropdown list..

6. Click the Menu button. The system displays pop up options as shown in above screen.
7. Click the **Redeem** button from the pop up options as shown above. The system displays **Deposit Redemption Verify** screen.

OR

Click the **Change** button to go back to the previous screen to make any changes.

Deposit Redemption Verify

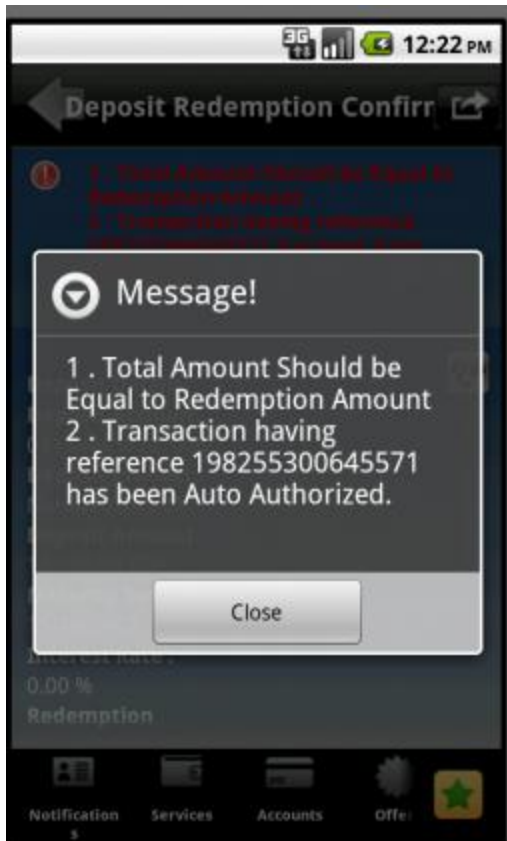


8. Click the Menu button to get the pop up options, as shown in above screen.
9. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption – Confirm** screen.

OR

Click the **Change** to go back to the previous screen.

Deposit Redemption Confirm



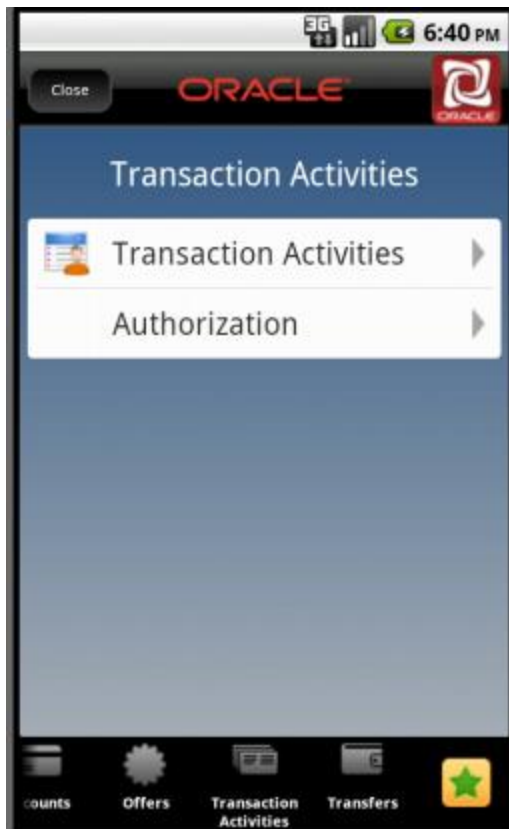
10. Click the **Close** button to return to the Deposit Redemption screen.

27. Pending Authorization

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

To view the transactions for authorization

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



2. Click the Transaction Activities menu from the menu bar. The system displays transactions that can be performed under Transactions menu.
3. Click the Authorization tab as shown in above screen. The system displays transactions pending for authorization as shown in below **Authorization** screen.

Note: Authorization tab is only displayed for Corporate User not Retail. In case of Retail User, only Transaction Activities tab will be displayed under Transactions menu.

Authorization



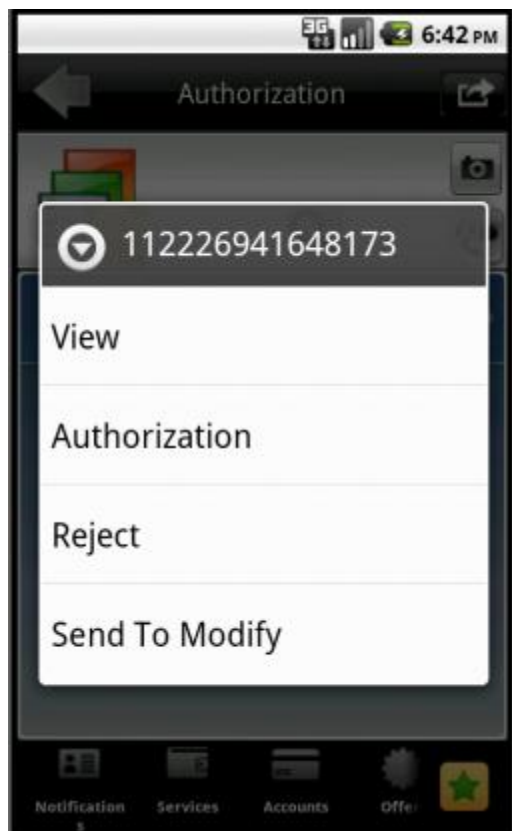
4. Select any transaction to be authorized or rejected. The system displays that transaction details (like initiated by user etc.) as shown in the below screen.

Authorizations



5. Click the transaction tab in above screen. The system displays pop up options as shown in below screen.

Authorization



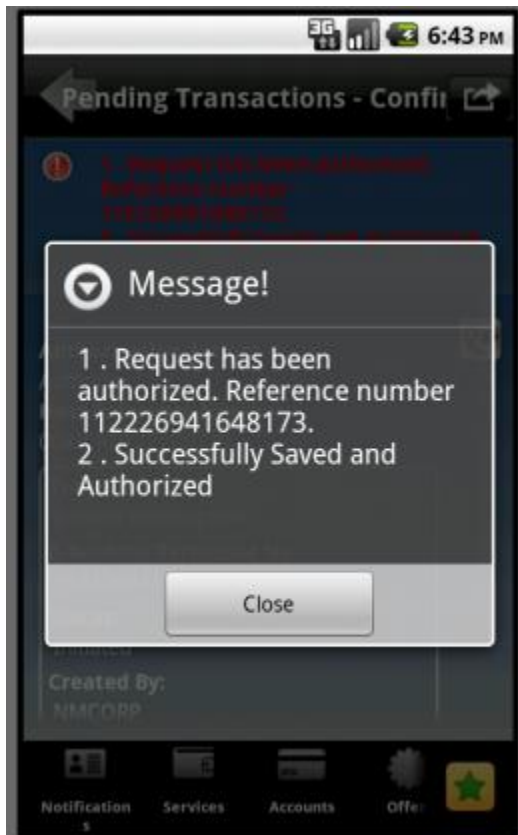
6. Click the **View** button to view details and authorize that transaction. The system displays View Pending Authorization screen.
OR
Click the **Reject** button to reject that transaction.
OR
Click the **Send To Modify** button to send the transaction back for modification.
screen.
OR
Click the **Authorization** button to authorize that transaction. The system displays Verify Authorization screen.

Pending Transactions – Verify



7. Click the Menu button as shown in above screen, to get the pop up options.
8. Click the **Confirm** button. The system displays **Pending Transactions – Confirm** screen.

Pending Transaction – Confirm



9. Click the Close button. The system displays Pending Transactions Confirm screen. Click the OK button from the options pop up in that confirm screen. The system will display initial Transactions screen.

28. Mailbox/Notifications

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

To access the Mailbox options

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

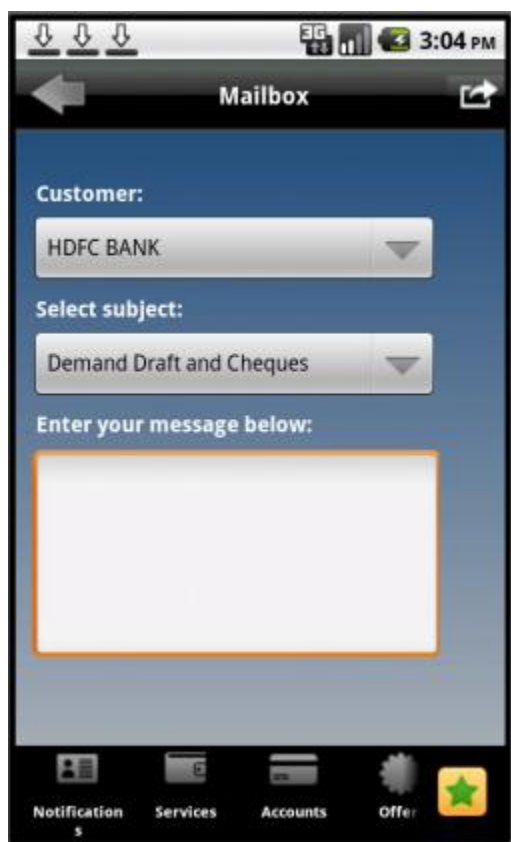
28.1. Compose Message

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



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

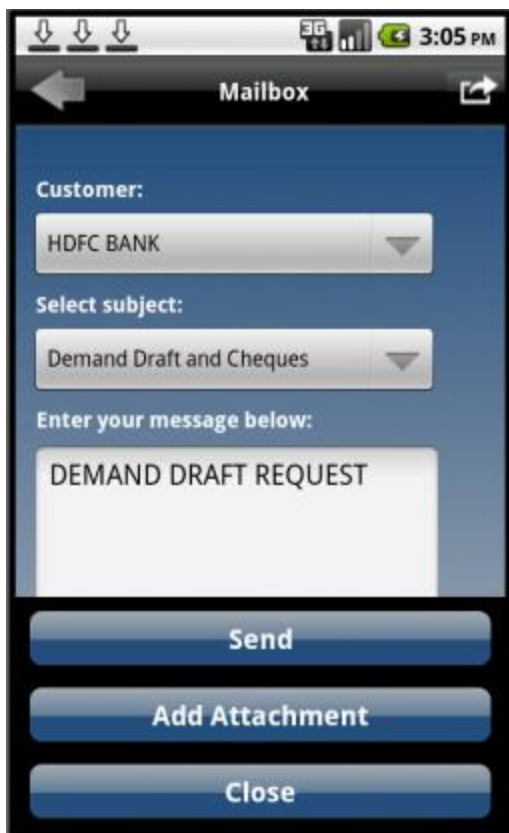
Mailbox



Field Description

Field Name	Description
Customer	[Mandatory, Pop Over] Select the customer from the Pop Over.
Select Subject	[Mandatory, Pop Over] Select the messages subject from the Pop Over.
Custom Subject	[Mandatory, Alphanumeric, 50] Type the mail subject and also type the message in the area below the Custom Subject field.

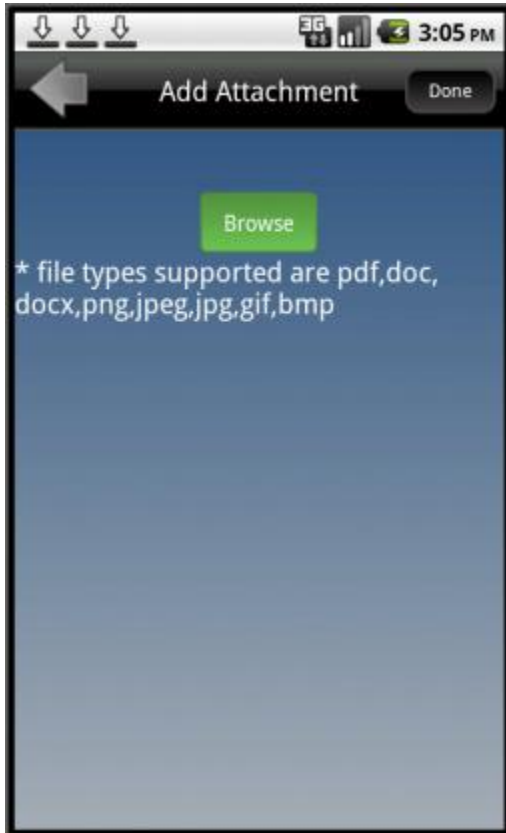
4. Click the menu icon. The system shown below pop screen with the options to be performed.

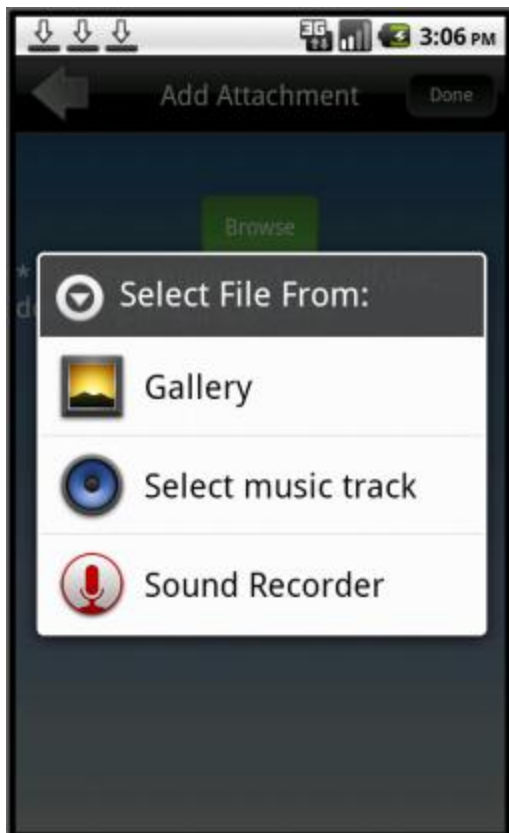


5. Click the **Add Attachment** button. The system shows below screen for selecting the image to be attached.

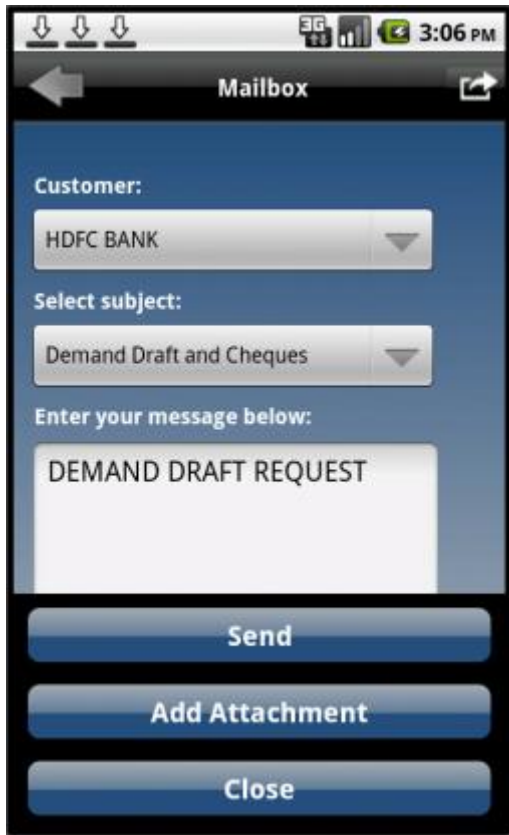
Note: Maximum number of images than can be attached is 5. Size of any image should not be greater than 1 MB & Overall size of all the attachments should not exceed 2 MB. Images with image type as .PNG can only be attached.

Mailbox – Add Attachment

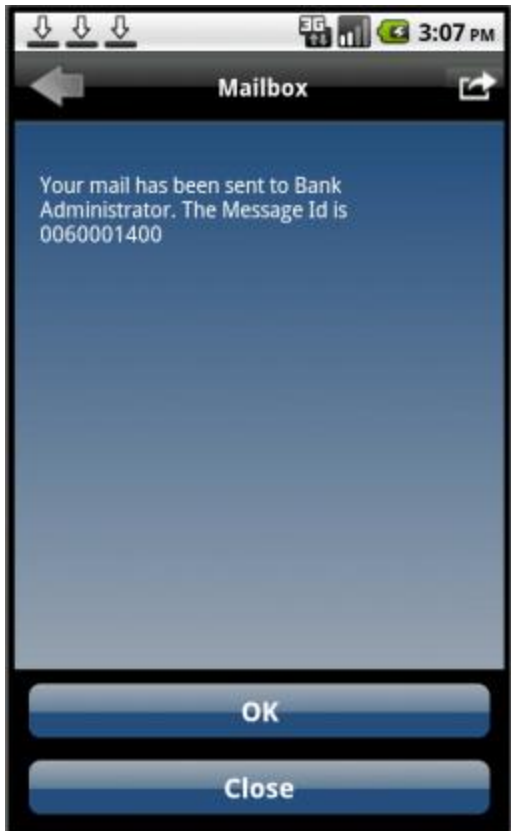




6. You can select images from Gallery or any other location. The system displays Images to pick up any image for attachment as shown in below screen.
7. Navigate to any image to be attached.
8. Click the Remove button to remove the attached image.
OR
Click the Done button. The system returns to below screen.



9. Click the **Send** button from the options pop over. The system shows below screen for confirmation of message sent.



10. Click the OK button. The system returns to initial Mailbox screen.

28.2. Bulletins



11. Select the Bulletins option from the initial Notifications screen, as shown above. The system displays Bulletins screen.

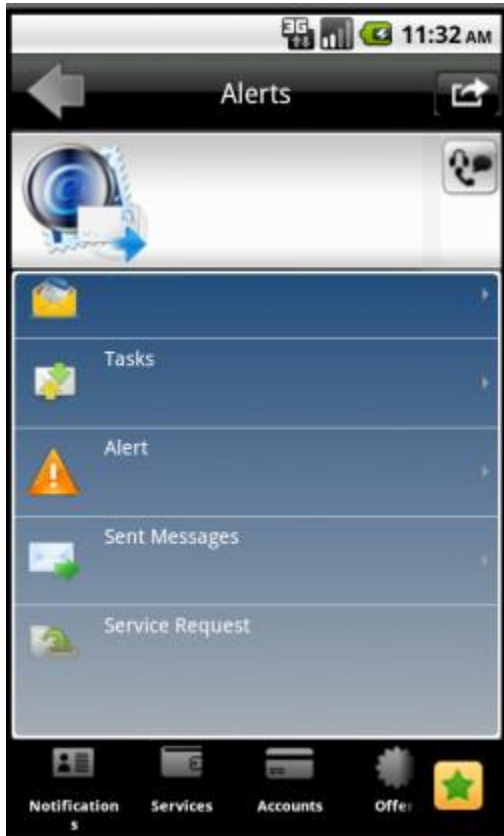
Bulletins



12. Click the any bulletin to view that bulletin message. The system displays detailed bulletin message in below screen.



28.3. Alerts/Tasks



1. Select the Alerts option from the initial Notifications screen, as shown above. The system displays Alerts screen.

Alerts



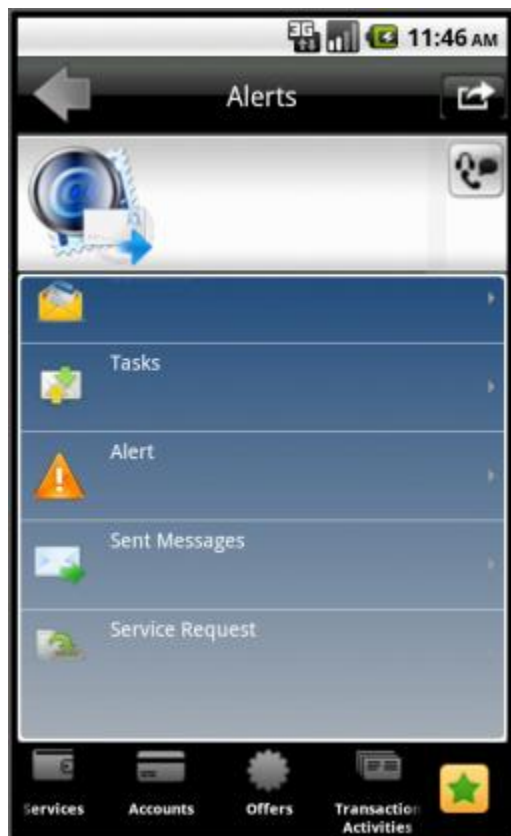
2. Click the any Alerts to view it. The system displays that alert as shown in below screen.



3. Similarly you can view Tasks for your user.

28.4. Sent Messages

Sent Messages



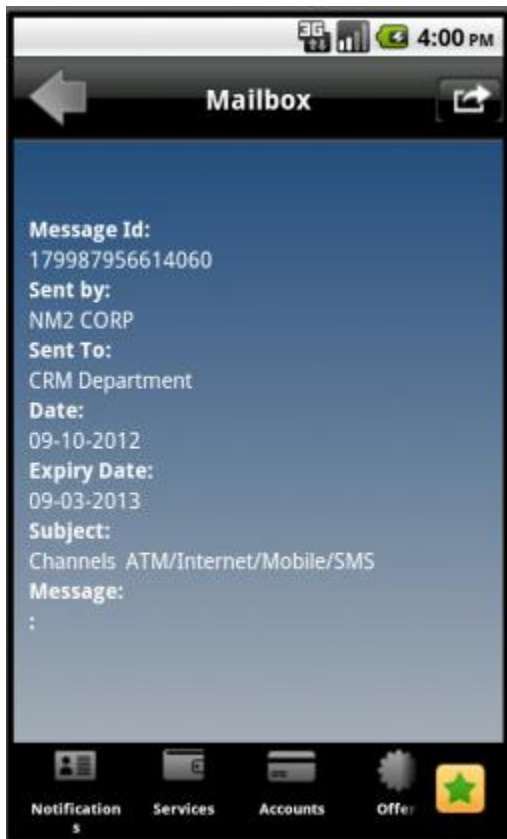
1. Click the **Send Messages** option. The system displays below sent messages screen.

Sent Messages



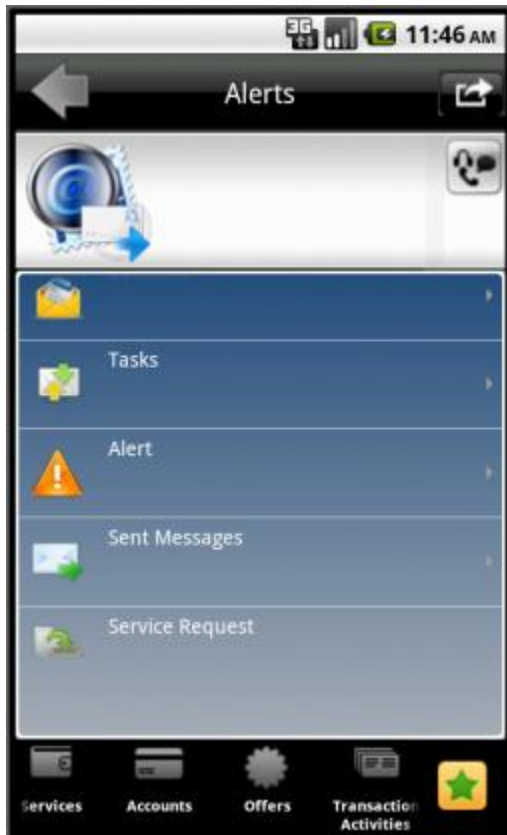
2. Click the on the message. The system displays below sent messages details screen.

Sent Messages



28.5. Service Request

Service Request



1. Click the **Service Request** option. The system displays below Service Request screen.

Service Request



2. Click the **Service Request** option. The system displays below View Service Request screen.

View Service Request



29. Reminders

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

To access the Reminder options

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

29.1. Register Reminder



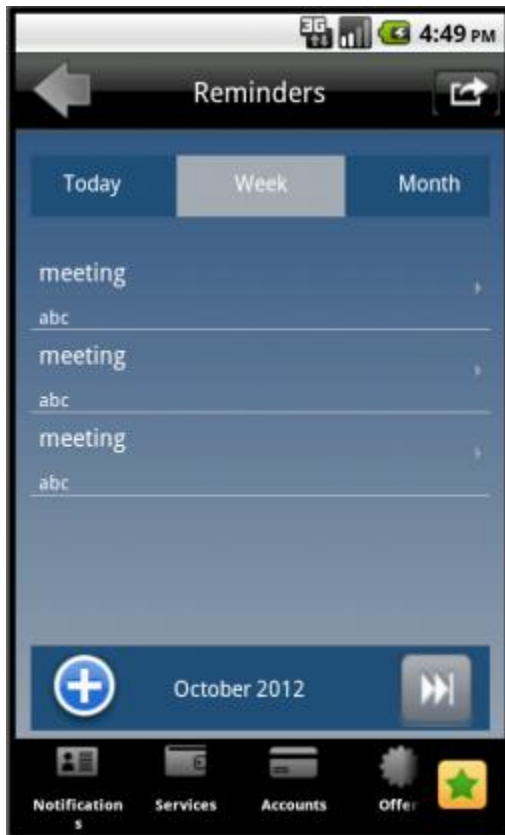
2. Click **Notifications** option from the menu bar. The system displays **Alerts** screen as shown below.


Alerts



3. Click the **Reminders** option. The system displays below **Reminders** screen.

Reminders



4. Click the  button. The system displays below Reminder Register screen.

Reminders Register

The screenshot displays the 'Register Reminder' form in a mobile application. The form includes the following fields and controls:

- Subject :** A text input field with a cursor.
- Description :** A text input field.
- Frequency: *** A dropdown menu currently set to 'Daily'.
- Start Date :** A date picker field with a calendar icon.
- End Date :** A date picker field with a calendar icon.

The bottom navigation bar contains icons for 'Notification', 'Services', 'Accounts', 'Offer', and a star icon.

Field Description

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

Field Name	Description
Description	[Optional, Alphanumeric] Type the description for reminder.

- Click the Menu button. The system shown below pop screen with the options to be performed.

Reminders Register

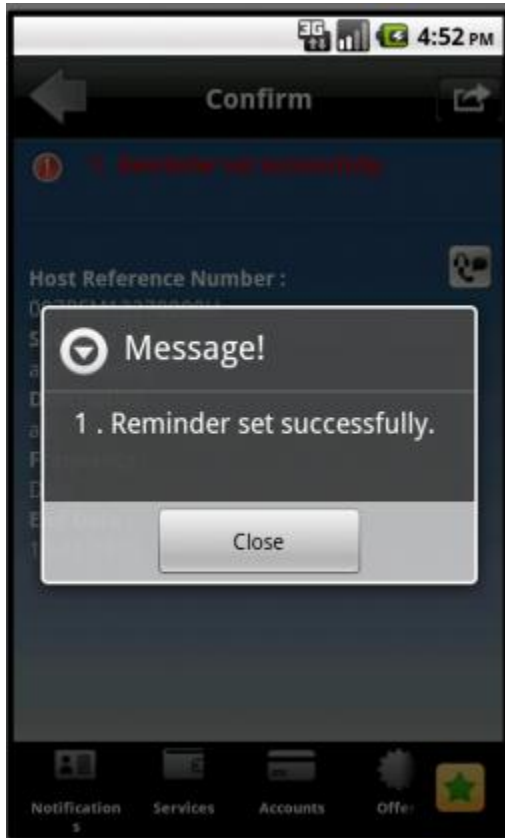
The screenshot shows a mobile application interface for registering a reminder. The title bar reads "Register Reminder". The form contains the following data:

- Subject:** appr meeting
- Description:** abc
- Frequency:** Daily
- Start Date:** 10-10-2012
- End Date:** 10-11-2012

At the bottom of the screen, there are two buttons: "Exit" (with a circular arrow icon) and "Register" (with a right-pointing arrow icon).

- Click the **Register** button. The system shows below confirm screen for reminder registration.

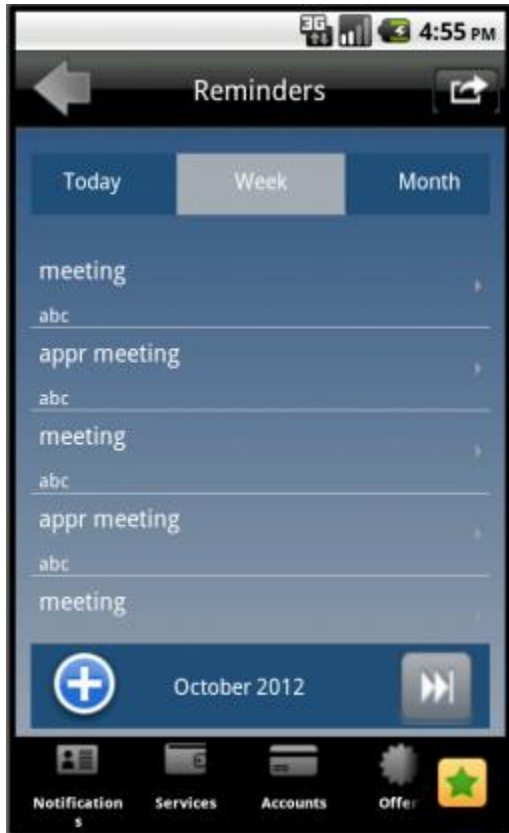
Reminders Register Confirm



29.2. View Reminder

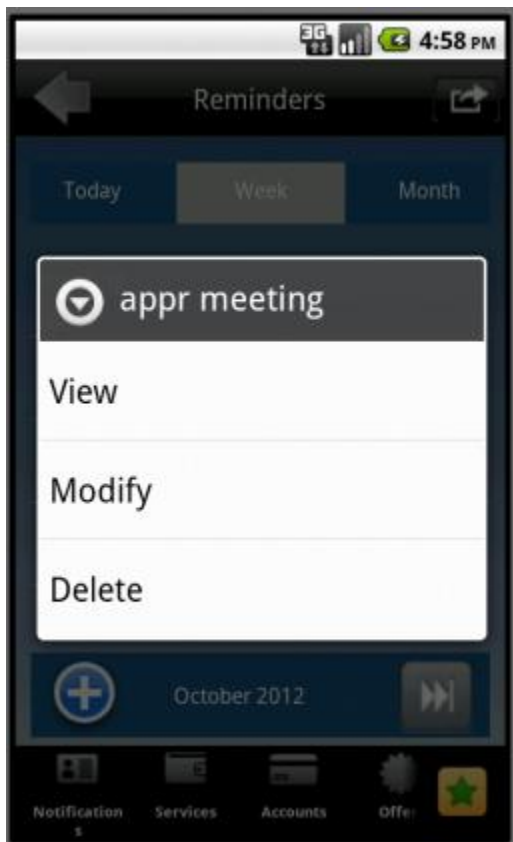
1. Click the Today/Week/Month tab in the initial Reminders screen as shown below, in order to view the already registered reminders for the respective reminder. Below is shown for Week tab.

View Reminders



2. Click any of the reminders. The system displays the operations that can be performed as shown below.

View Reminders



3. Click the Modify/Delete button in order to modify or delete that reminder.
4. Click the View button. The system displays that reminder as shown in below screen.

View Reminders



30. 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 application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

Accounts Overview



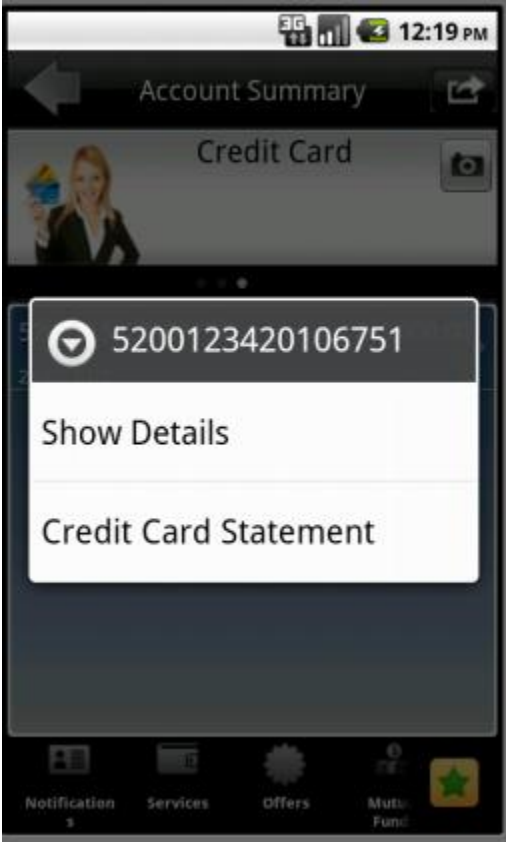
- 2. Click the Credit Card tab in the above screen. The system displays credit card details in the Accounts Summary screen as shown below.

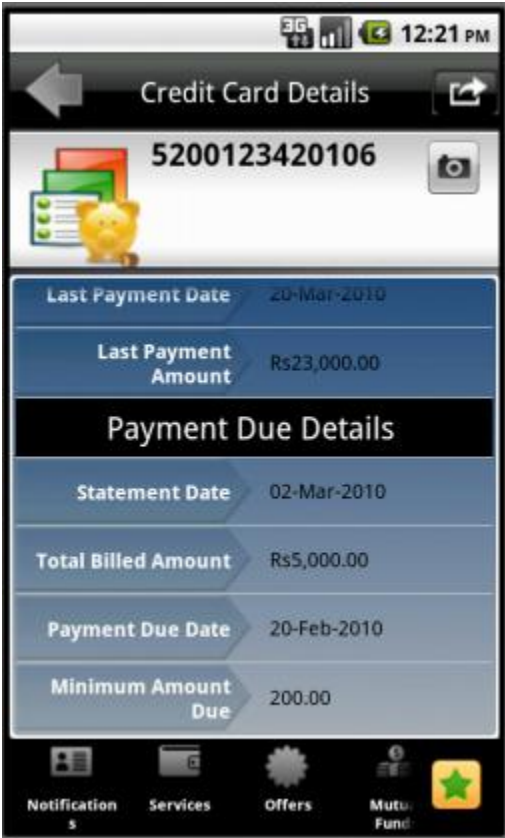
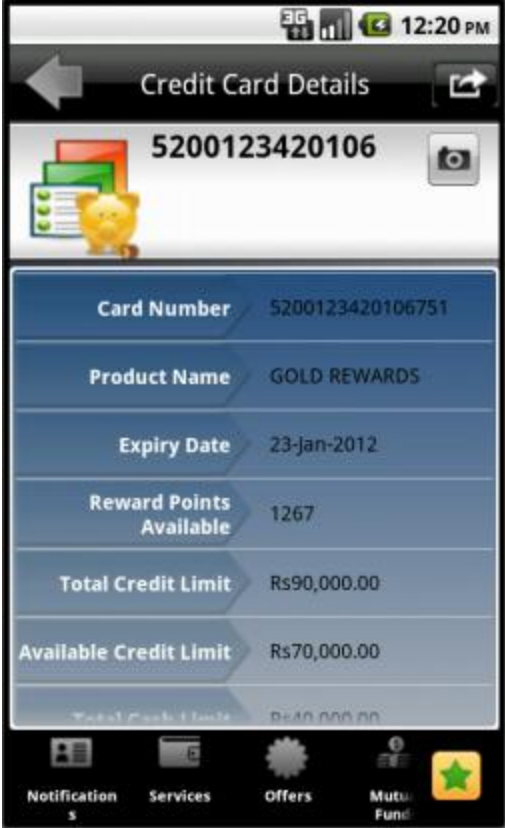
Accounts Summary



3. Click the credit card number tab, to get the pop up options.
4. Click the Show Details button from that pops up as shown in above screen. The system displays **Credit Card Details** screen.

Credit Card Details





Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the product name of the credit card.
Expiry Date	[Display] This field displays the expiry date of the credit card.
Reward points available	[Display] This field displays the reward points for the credit card.
Total Credit limit	[Display] This field displays the total credit limit available to you.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit available to you.
Available Cash Limit	[Display] This field displays the available cash limit available to you.
Total unbilled Amount	[Display] This field displays the total unbilled amount.
Last payment date	[Display] This field displays the date of the last payment done.
Last payment amount	[Display] This field displays the amount of the last payment done.

Field Name	Description
Payment Due Details	
Statement date	[Display] This field displays the statement date of the credit card.
Total Billed Amount	[Display] This field displays the total amount billed.
Payment Due Date	[Display] This field displays the due date for the payment.
Minimum Amount Due	[Display] This field displays the minimum amount due for the current bill.

- 5. Click the **Back** button, to go back to the previous screen.

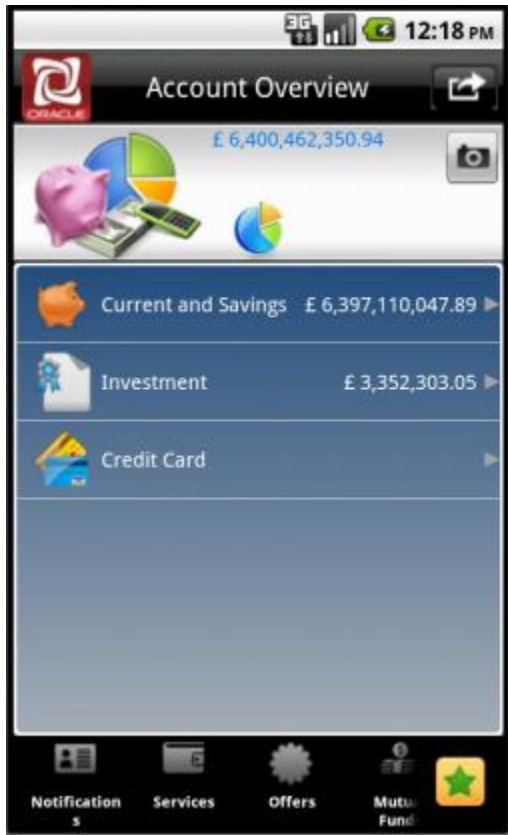
31. Credit Card Statement

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

To view the credit card statement

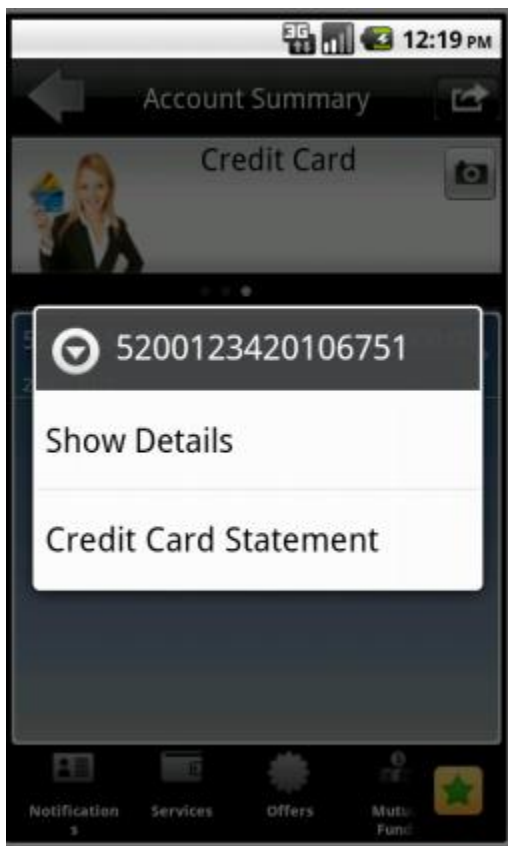
1. Log on to the Android application based Mobile Banking application.

Accounts Overview



2. Click the Credit Card tab. The system displays credit card details in the Accounts Summary screen as shown below.


Accounts Summary



3. Click the credit card number tab, to get the pop up options.
4. Click the Credit Card Statement button from that pops up as shown in above screen. The system displays Credit Card Statement screen.

Credit Card Statement



5. Click the **Search** button  in above screen. The system displays below Search screen.

Search By

Field Description

Field Name	Description
Month	[Mandatory, Drop-Down] Select month from the drop down list for which statement is required.
Year	[Mandatory, Drop-Down] Select year from the drop down list for which statement is required.

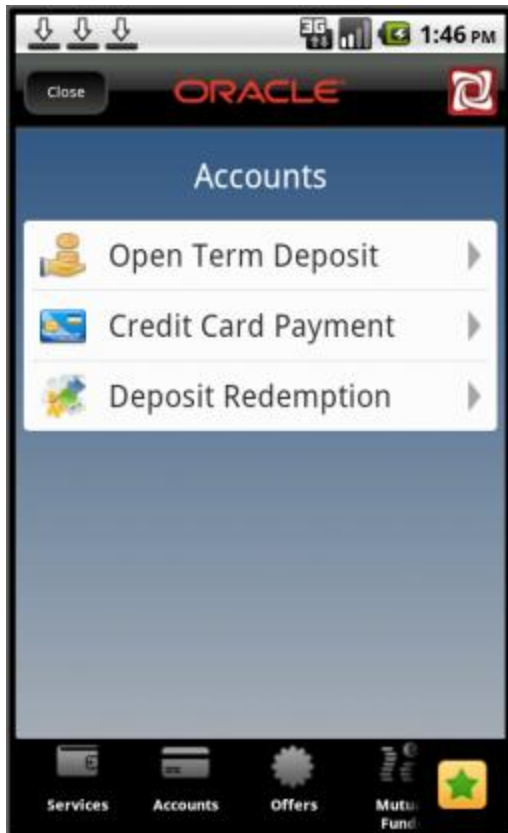
6. Enter the search criteria.
7. Click the Search button to view the statement as per the search criteria.

32. Credit Card Payment

This menu enables you to pay out the credit card balances.

To view the credit card statement

1. Log on to the android application baed mobile banking.
2. Navigate to the **Accounts > Credit Card Payment**.



3. Click the **Credit Card Payment** tab. The system displays below Credit card Payment screen.

Credit Card Payment



The screenshot shows a mobile application interface for a credit card payment. At the top, there is a status bar with signal strength, 3G connectivity, and a battery icon, along with the time 1:47 PM. Below the status bar is a navigation bar with a back arrow, the title 'Credit Card Payment', and a share icon. The main content area is titled 'Step 1 of 2' and contains a 'Choose One' dropdown menu with 'Select Card' selected. Below this is a 'Credit Card Number:' field with the number '5200123420101234' entered. At the bottom of the screen are two buttons: 'Continue' and 'Close'.

Field Description

Field Name	Description
Select Card	[Mandatory, Pop Over] Select the option as Select Card OR New Card.
Credit Card Number	[Mandatory, Pop Over] Select the credit card number from the pop over, for which payment is to be made.

4. Click the Continue button from the menu/options. The system displays below screen for Step2 - **Credit Card Payment**.

Credit Card Payment – Step2

The screenshot shows a mobile application interface for a credit card payment. At the top, the status bar displays signal strength, Wi-Fi, and the time 1:47 PM. The app title bar shows a back arrow, 'Credit Card Payment', and a share icon. The main content area is titled 'Step 2 of 2' and contains the following fields:

- From Account*:** A dropdown menu showing '006005884 1111111257 Bank'.
- Credit Card Number:** The number '5200123420101234'.
- Payment Instruction:** A dropdown menu showing 'Total Amount Due 5,000.00 INR'.
- Payment Due Date:** The date '20-02-2010'.

At the bottom, there is a navigation bar with icons for 'Notification', 'Services', 'Accounts', 'Offe', and a yellow star icon.

The screenshot shows a mobile application interface for a credit card payment process. At the top, the status bar displays signal strength, 3G connectivity, battery level, and the time 1:47 PM. The app title is 'Credit Card Payment'. Below the title, it indicates 'Step 2 of 2'. The form contains the following fields:

- From Account*:** A dropdown menu showing '006005884 1111111257 Bank'.
- Credit Card Number:** A text field displaying '5200123420101234'.
- Payment Instruction:** A dropdown menu showing 'Total Amount Due 5,000.00 INR'.
- Payment Due Date:** A text field displaying '20-02-2010'.

At the bottom of the screen, there are three large blue buttons: 'Back', 'Submit', and 'Close'.

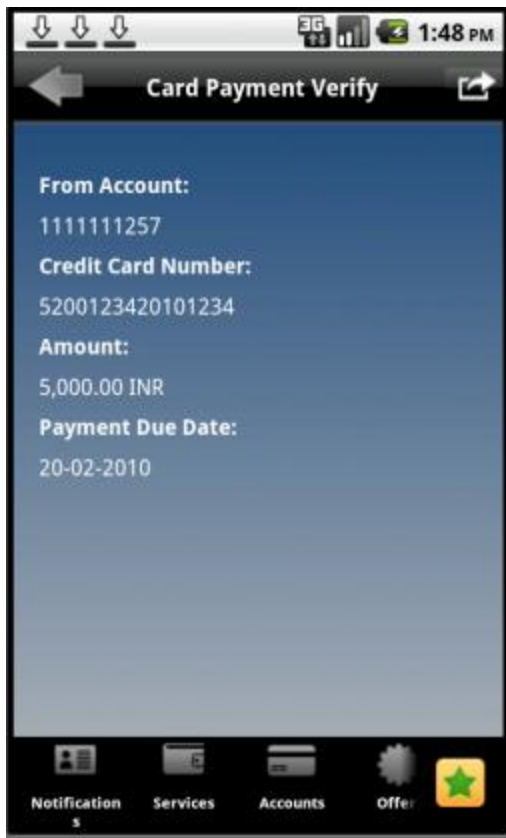
Field Description

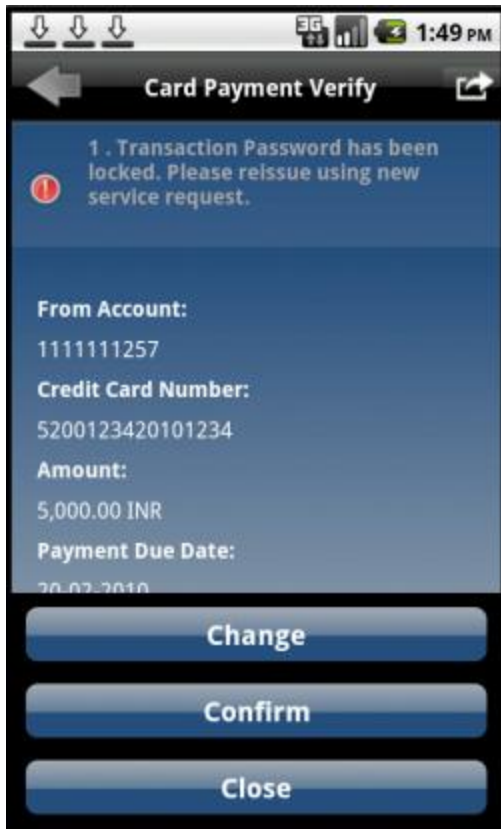
Field Name	Description
From Account	[Mandatory, Pop Over] Select the from account from the pop over. This account will be used as source account for credit card payment.
Credit Card Number	[Display] This field displays the selected credit card number for which payment is to be made.
Payment Instruction	[Mandatory, Pop Over] Select payment instruction as Transfer full due amount OR minimum due amount OR Amount and enter any specific amount for payment.

Field Name	Description
Payment Due Date	[Display] This field displays the payment due date.

5. Click the **Submit** button. The system display **Credit Card Payment – Verify** screen.

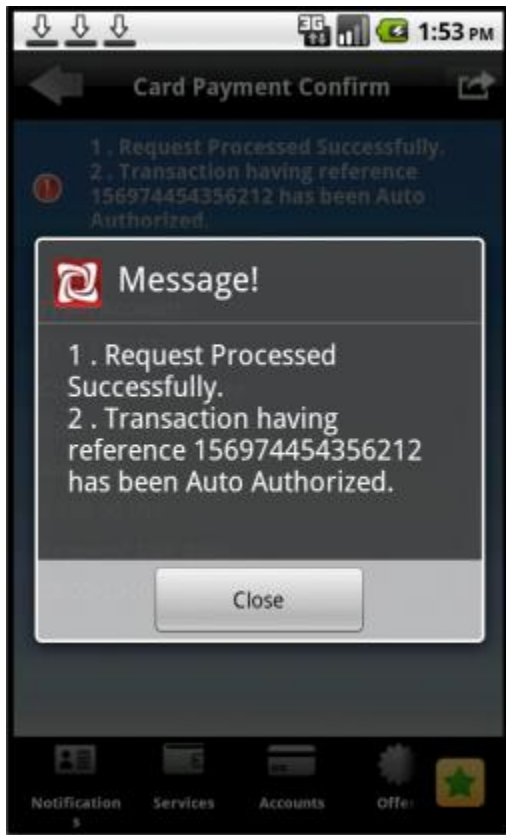
Credit Card Payment – Verify

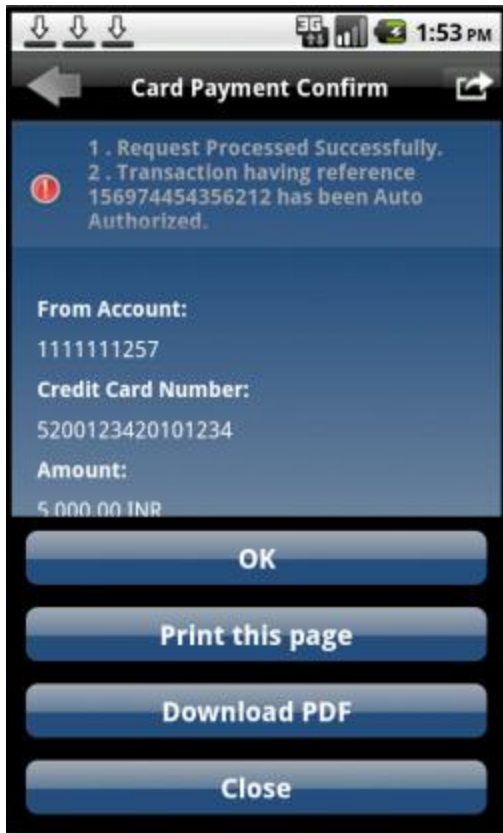




6. Click the **Confirm** button. The system displays **Credit Card Payment – Confirm** screen.

Credit Card Payment – Confirm





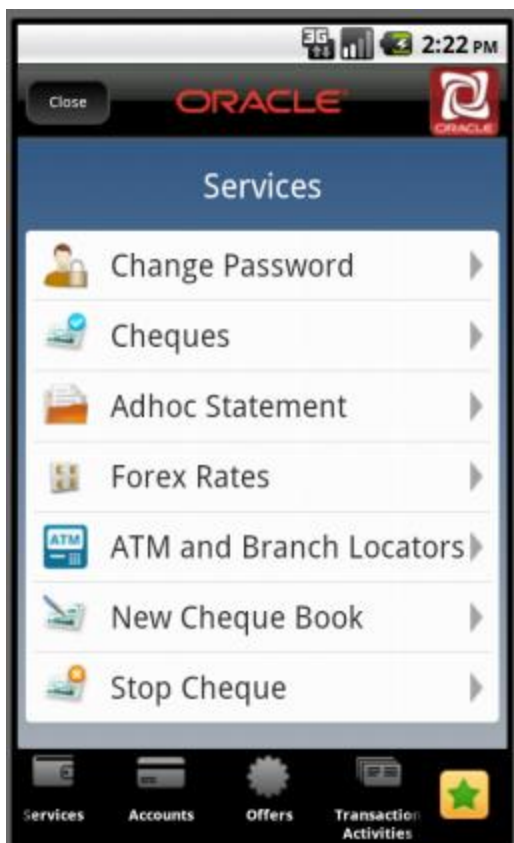
7. Click the **OK** button to navigate to the initial Credit Card Payment screen.
OR
Click the **Download PDF** button to download the PDF containing credit card payment details.

33. Change Password

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

To change the password

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



2. Click the **Services** menu from the menu bar. The system displays transactions under services menu, as shown in above screen.
3. Click the **Change Password** tab. The system displays **Change Password** screen as shown below.

Change Password



Field Description

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

4. Click the **Menu** button to get the options pop up.
5. Click the **Submit** button from the options pop up. The system displays the **Change Password** screen.

Change Password

Field Description

Field Name	Description
User ID	[Display] This field displays your User Id.
Password type	[Display] This field displays password type selected in the previous screen.
Existing Password	[Mandatory] Type your existing Password.

Field Name	Description
New Password	[Mandatory] Type your New Password. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div>
Confirm New Password	[Mandatory] Retype your New Password.

6. Click the encircled options button to get the options pop up.

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

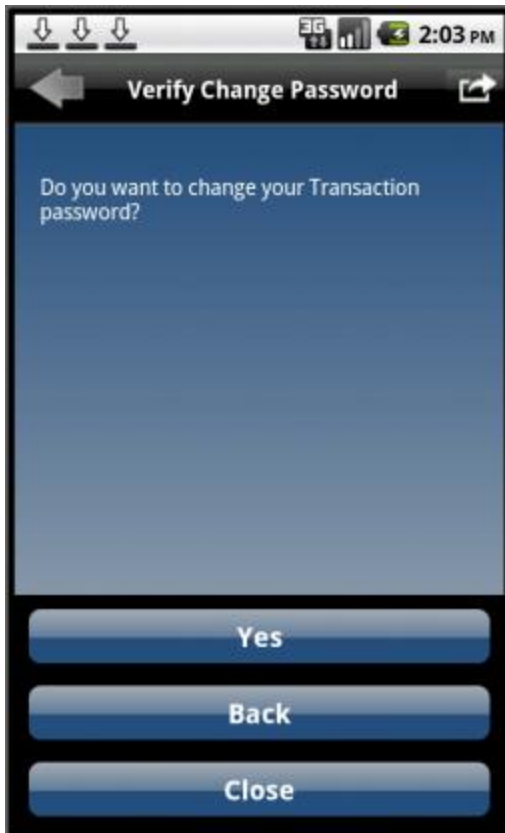
OR

Click the **Change** button to go to the verification screen. The system displays

Verification – Change Password screen

Verification – Change Password





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

Confirmation – Change Password



9. Click the **OK** button from the options pop up. The system displays initial **Change Password** screen.

34. Deposit Details

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

To view the TD Details

1. Log on to the Android application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

Accounts Overview



2. Click the Term Deposits tab. The system displays all the term deposits in the Accounts Summary screen as shown below.

Deposit Details



3. Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.

Deposit Details





Field Description

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

Field Name	Description
Current Balance	[Display] This field displays the Current available balance of the term deposit with currency.
Deposits Details	
Deposit Date	[Display] This field displays the Date on which the deposit was made.
Maturity Date	[Display] This field displays the Date on which the deposit is getting matured.
Interest Rate	[Display] This field displays the interest rate percentage on the term deposit.
Maturity instruction	
Rollover instruction	[Display] This field displays the rollover instructions given for the deposit.
Payout Details	
Payout type	[Display] This field displays the payout type instruction given for the deposit.
Percentage	[Display] This field displays the percentage of amount for the stated payout instruction.

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

35. Contract Deposits

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

To view the contract TD details

1. Log on to the Android application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

Accounts Overview



2. Click the Contract TD tab. The system displays all the Contract Deposits in the Accounts Summary screen as shown below.

Deposit Details



3. Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.

Contract Deposit Details





Field Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the Customer ID linked to your user.
Contract Deposit	[Display] This field displays the contract deposit account.
Product Name	[Display] This field displays the name of the product linked to the term deposit.
Current Balance	[Display] This field displays the current available balance of the Contract term deposit with currency.
Deposits Details	
Deposit Date	[Display] This field displays the date on which the deposit was made.
Maturity Date	[Display] This field displays the date on which the deposit is getting matured.
Interest Rate	[Display] This field displays the interest rate applicable.
Interest accrued till date	[Display] This field displays the interest accrued till date.

Field Name	Description
Interest Instruction	
Instructions	[Display] This field displays the interest instruction for the contract deposit.
Account	[Display] This field displays the Account for the interest deposit.
Maturity Instructions	
Rollover Instruction	[Display] This field displays the Rollover instruction.
Account	[Display] This field displays the account for the rollover instruction.

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

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

36. Force Change Password

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

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

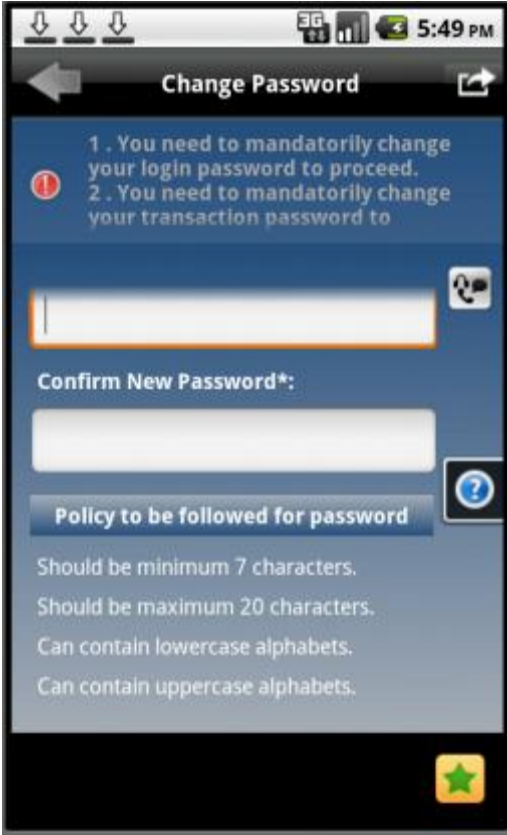
To perform the forced change password

1. Log onto the Android application based mobile banking application in the case of above scenarios.
The system forces to change the password by displaying **Change Password** screen.

Change Password



Force Change Password





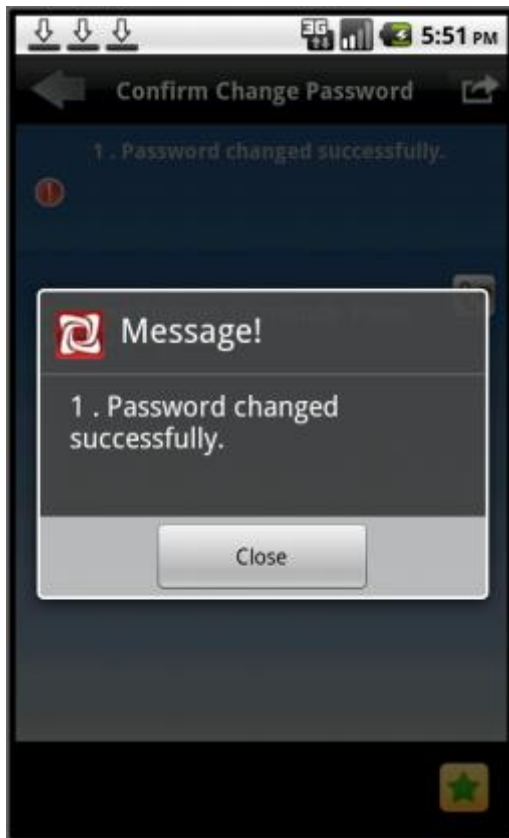
Field Description

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

Force Change Password

2. Click the **Change** button. The system displays the confirmation message for the login password change as shown in below screen.

Change Password

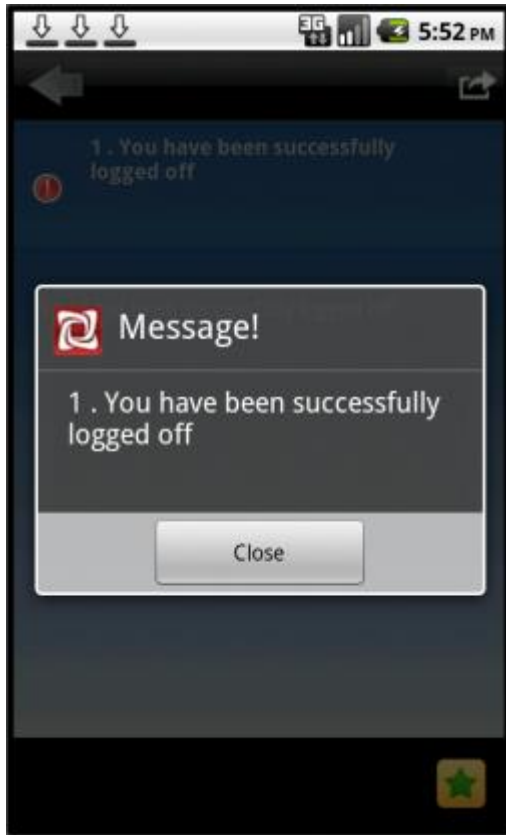


Force Change Password



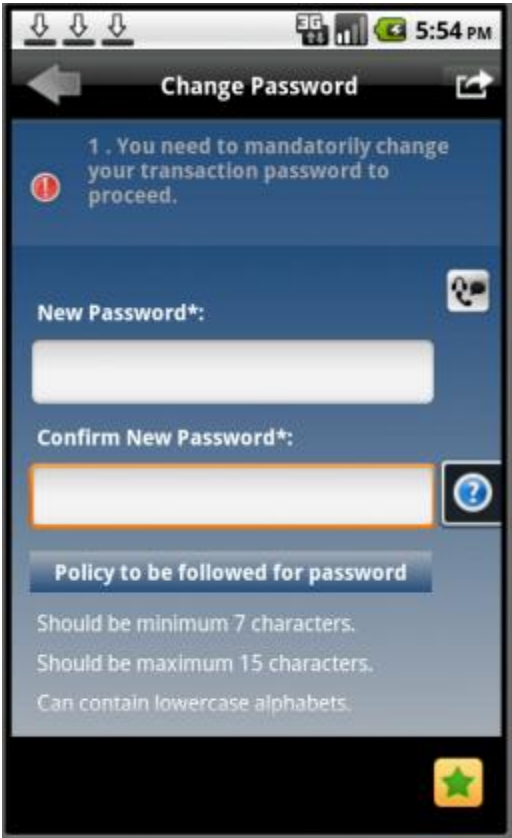
3. Click the **OK** button. The system logs off the current session as shown in below screen.

Change Password

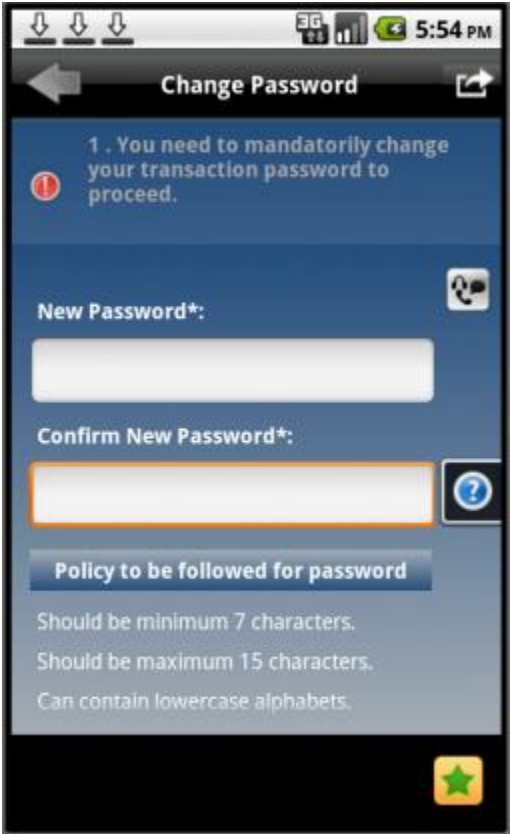


4. Login again into the application. The system asks for transaction password change, as shown in below screen.

Change Password – Transaction Password Change



Force Change Password

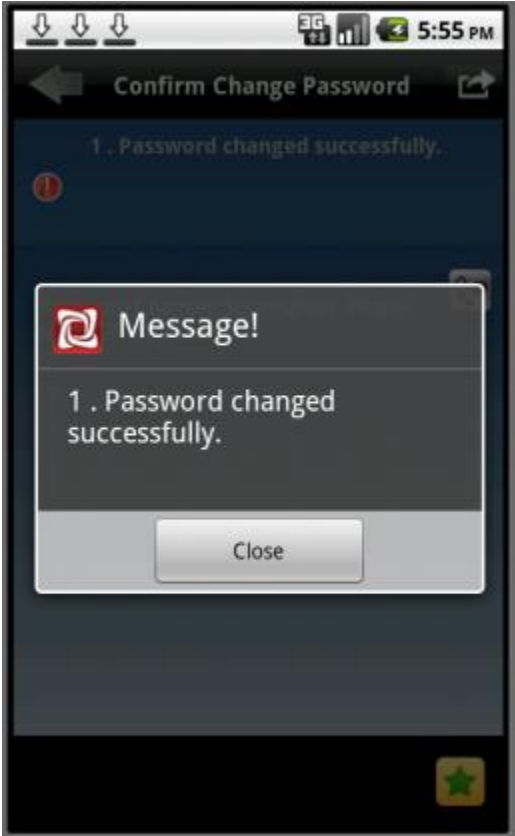


Field Description

Field Name	Description
User ID	[Display] This field displays your user id.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. <div data-bbox="526 743 1343 848" style="border: 1px solid black; background-color: #e0f2f7; padding: 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>
Confirm New Password	[Mandatory] Retype the new password for confirmation.

4. Click the **Change** button. The system displays the Confirmation message for **Transaction Password change** as shown in below screen.

Force Change Password



Force Change Password

5. Click the **OK** button. The system logs off the current session. You have to login again with the new password.

Note: If the user has been provided access to multiple channels under the main group through channel grouping then the changed/new password will be applied to all the channels of the group. The system will display disclaimer as “The new password will be applicable for channels of group also”.

37. 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

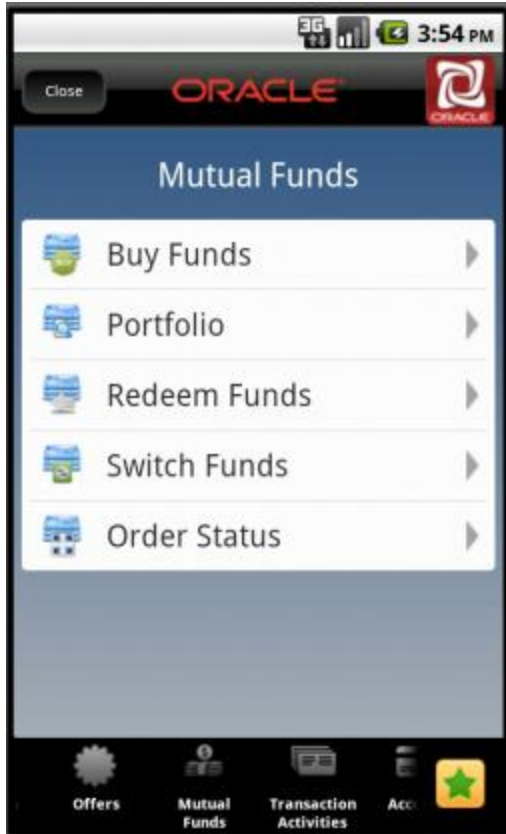
To buy mutual fund

1. Log on to the Android application based mobile banking application. The system displays initial Account Overview screen as shown below.

Account Overview



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



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

Buy Funds

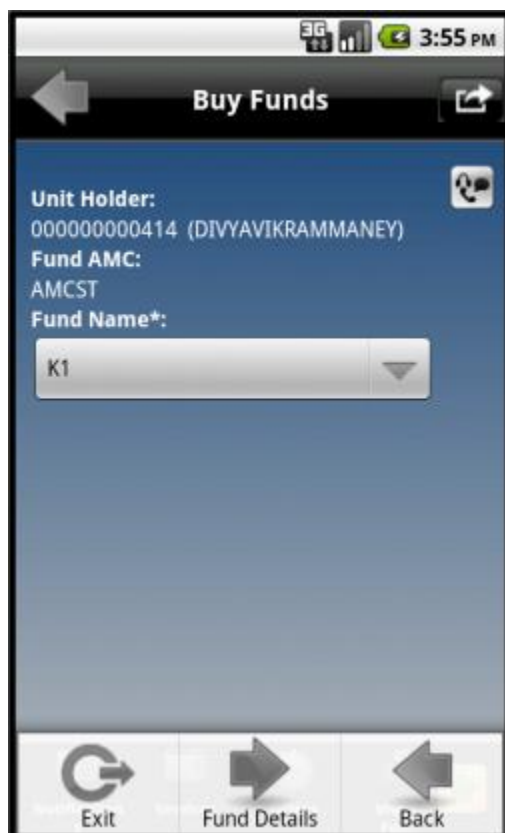


Field Description

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

4. Click the Menu button to get the options pop up.
5. Click the **Submit** button from that pops up. The system displays **Buy Funds** screen.

Buy Funds



Filed Description

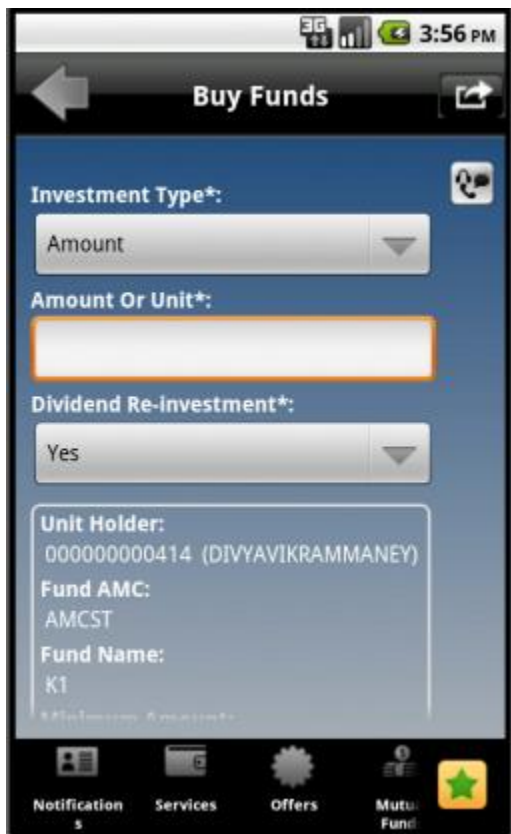
Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the name of the fund AMC..
Fund Name	[Display] This field displays the fund name.

- Click the **Fund Details** button from the options pop up as shown in above screen. The system displays **Buy Funds detail** screen.

OR

Click the **Back** button. The system displays the buy funds initial screen.

Buy Funds



The screenshot displays a mobile application interface for purchasing funds. At the top, the status bar shows signal strength, battery, and the time 4:02 PM. The app title 'Buy Funds' is centered at the top. Below the title, there are three mandatory fields: 'Investment Type*' with a dropdown menu showing 'Amount', 'Amount Or Unit*' with a text input field containing '100', and 'Dividend Re-Investment*' with a dropdown menu showing 'Yes'. A virtual keyboard is visible below the form, and at the bottom, there is a navigation bar with three buttons: 'Exit' (with a circular arrow icon), 'Place Order' (with a right-pointing arrow icon and highlighted in orange), and 'Back' (with a left-pointing arrow icon).

Field Description

Field Name	Description
Place order	
Investment type	[Mandatory, Alphanumeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Type the investment amount/units as per the selection done.
Amount OR units	Mandatory, Alphanumeric,15] Type the investment amount/units as per the selection done.
Dividend Re-Investment	[Mandatory, Drop-Down] Select Yes from the drop down list if the dividends amounts are to be reinvested in the mutual fund, otherwise select No.

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

7. Click the Place Order button from the options pop up as shown in 2nd screen, above.
The system displays **Buy Funds - Verify** screen.
OR
Click the **Back** button to navigate to the previous screen.

Buy Funds – Verify

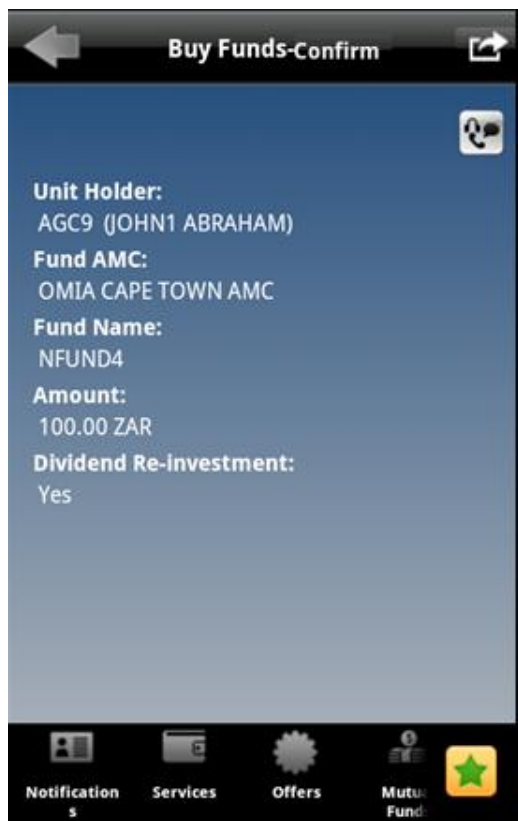


8. Click the **Confirm** button from the options pop up. The system displays **Buy Funds - Confirm** screen.

OR

Click the **Change** button to edit the entered details.

Buy Funds – Confirm



9. Click the OK button. The system displays Buy Mutual Fund screen.

38. 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:

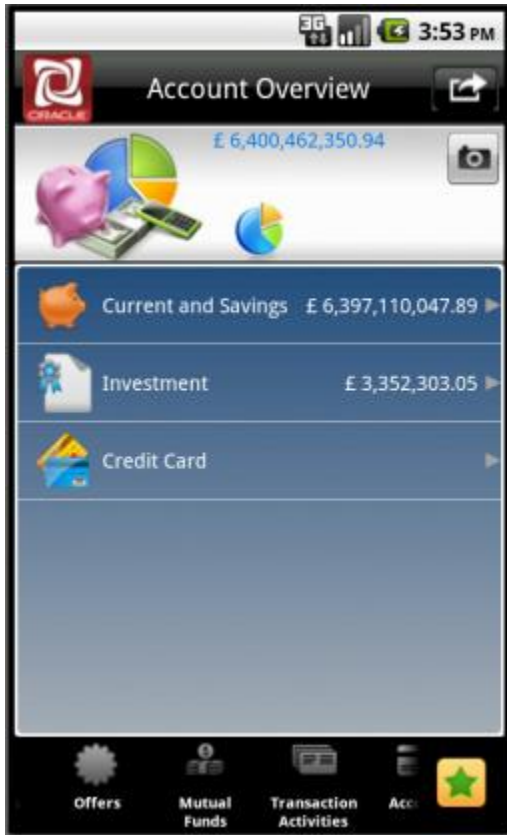
- Indicating the fund unit holder and the fund to be redeemed.
- Specifying redemption details including product, redemption type, transaction currency and payout mode.
- Verifying the details where user can confirm the information specified.

To redeem mutual fund

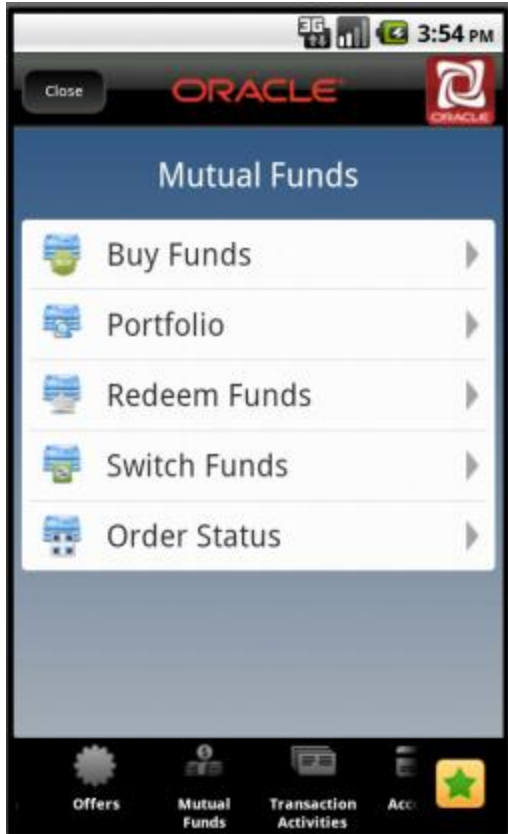
1. Log on to the Android application based mobile banking application. The system displays

initial Account Overview screen as shown below.

Account Overview



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



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

Redeem Funds





Field Description

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

4. Click the **View Holdings** button, from the options pop over, that comes after clicking the Menu button as shown in first screen. The system displays **Redeem Funds** screen.

Redeem Funds



Filed Description

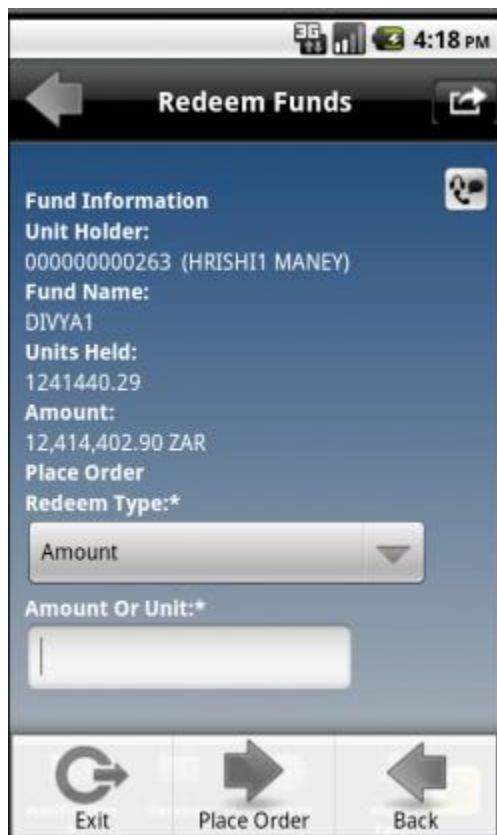
Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Mandatory, Dropdown] Select the appropriate fund name.

5. Click the **Place Order** button from the options pop over as shown above. The system displays **Redeem Funds** screen as shown below.

OR

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

Redeem Funds



Field Description

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

Field Name	Description
Place Order	
Redeem Type	[Mandatory, Drop-Down] Select whether the investment is to be made in terms of amount or mutual fund units.
Amount Or Unit	[Mandatory, Numeric,15] Enter the amount or units to be redeemed respectively

6. Click the **Place Order** button from the options pop over as shown above. The system displays **Redeem Funds - Verify** screen.

OR

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

Redeem Funds – Verify



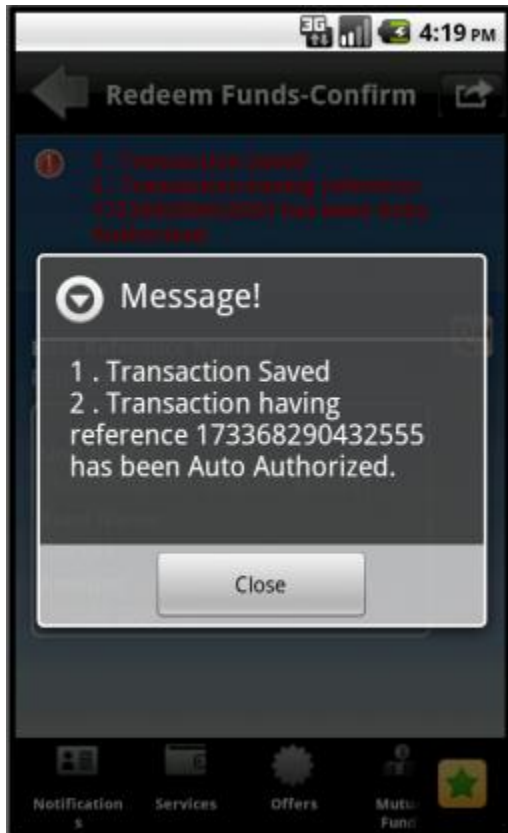
7. Click the **Confirm** button from the options pop over as shown above. The system

displays **Redeem Funds Confirmation** screen.

OR

Click the **Change** button to edit the entered details.

Redeem Funds Confirmation



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

39. 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 application based mobile banking application.
2. Click the **Mutual Funds > Portfolio** transaction from the menu. The system displays **Portfolio** screen.

Portfolio





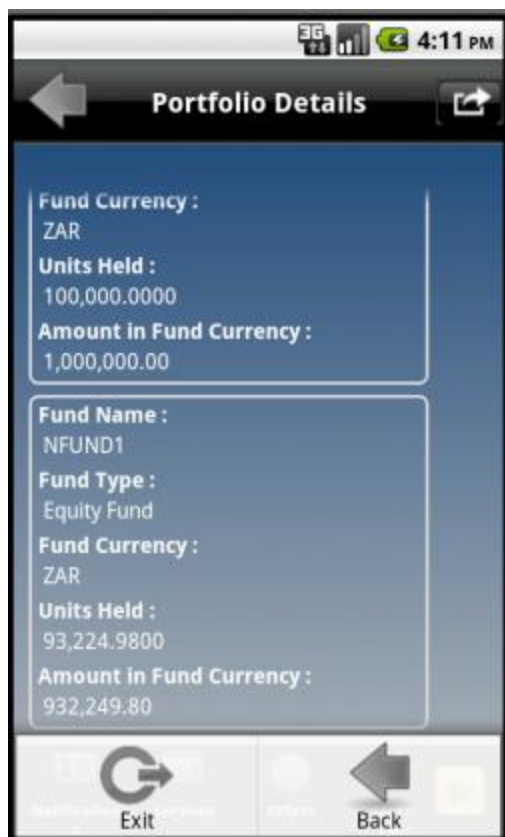
Field Description

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

3. Click the **View Holdings** button from the options pop over that comes after clicking Menu button. The system displays **Portfolio** screen.

Portfolio





Field Description

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

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

4. Click the **Back** button from the options pop up, to navigate to the previous screen.

40. 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

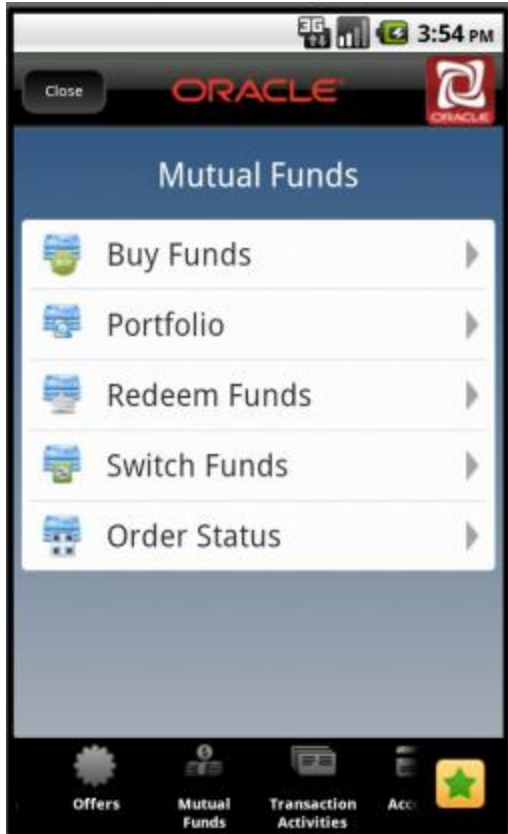
To switch mutual fund

1. Log on to the Android application based mobile banking application. The system displays initial Account Overview screen as shown below.

Account Overview



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



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

Switch Funds





Field Description

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

4. Click the **View Holdings** button from the options pop up that comes after clicking the Menu button. The system displays **Switch Funds** screen.

Switch Funds

Switch Funds

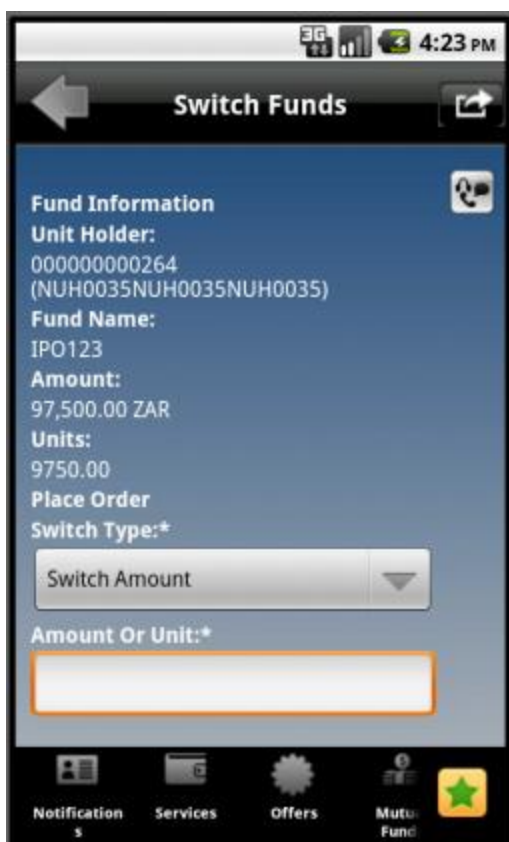


Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Mandatory, dropdown] Select the Fund name from the dropdown list.

- Click the **Place Order** button from the options pop up. The system displays **Switch Funds** screen.
OR
Click the **Back** button. The system displays the previous screen.

Switch Funds





Filed Description

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

Field Name	Description
Place order	
Switch type	[Mandatory, Drop-Down] Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.
Amount or unit	[Mandatory, Alphanumeric, 15] Type the amount or units to be switched as per the selection done in the previous field.
Switch To	
Fund Name	[Mandatory, Drop-Down] Select the fund name to which mutual funds are to be switched.

6. Click the **Place Order** button from the options pop up a shown above. The system displays **Switch Funds - Verify** screen.

OR

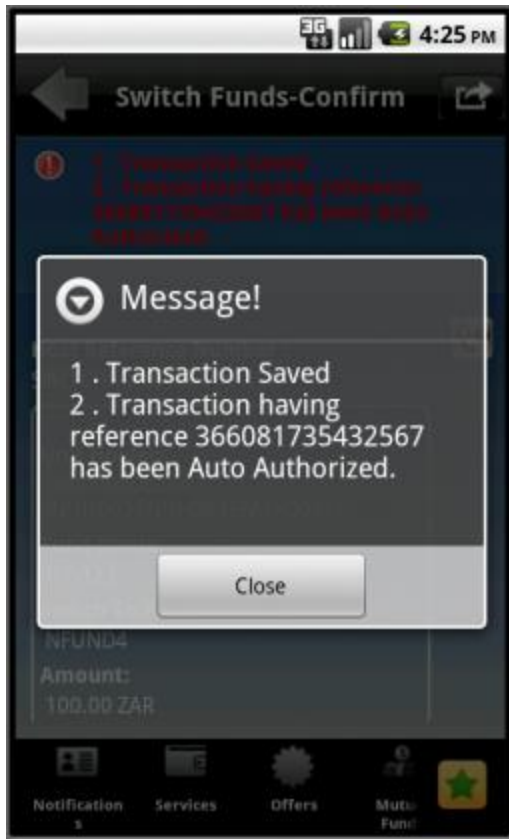
Click the **Back** button to navigate to the previous screen.

Switch Funds – Verify



7. Click the **Confirm** button from the options pop up as shown above. The system displays **Switch Funds - Confirm** screen.
OR
Click the **Change** button to edit the entered details.

Switch Funds – Confirm



8. Click the **Close** button to view the confirmation details.

41. 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 application based mobile banking application.
2. Click the **Mutual Funds > Order Status** transaction from the menu. The system displays **Order Status** screen.

Order Status

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 15] Type the valid transaction reference number for which you wish to view order status.
Status	[Mandatory, Drop-Down] Select the status of the order from the drop down list.

3. Click the **Submit** button from the options pop up, that comes after clicking the Menu button. The system displays **Order Status** screen.

Order Status



Filed Description

Field Name	Description
Request received on:	[Display] This field displays the date and time on which the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.

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

4. Click the **Back** button from the options pop up, to navigate to the initial order status screen.

42. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the Android application based Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for **Pay Bills** transaction).
3. Log on to the Android application based Mobile Banking application.



4. Click the **Transfers** menu from the menu bar. The system will display Transfers transactions as shown in above screen.
5. Click the **Pay Bill** tab. The system will display system displays **Pay Bills** screen.

Pay Bills

Field Description

Field Name	Description
Select Biller	[Mandatory, Dropdown] Select the Biller from the registered List of Billers from the drop down menu.
Bill Number	[Mandatory, Alphanumeric, 15] Input the Bill Number for which the Bill is to be paid.
Bill generation Date	[Mandatory, Alphanumeric,10, Pick list] Input the date in the specified date format or select the date from the date pick list.

Field Name	Description
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

- Click the Menu button to get the pop up.
- Click the **Submit** button from the pop up. The system displays **Pay Bill Verify** screen.

Pay Bill Verify

- Click the **Submit** button to pay the bill. The system displays **Transaction Initiation Authorization** screen. It displays transaction reference number and asks to enter transaction password.

Or

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

Transaction Initiation Authorization

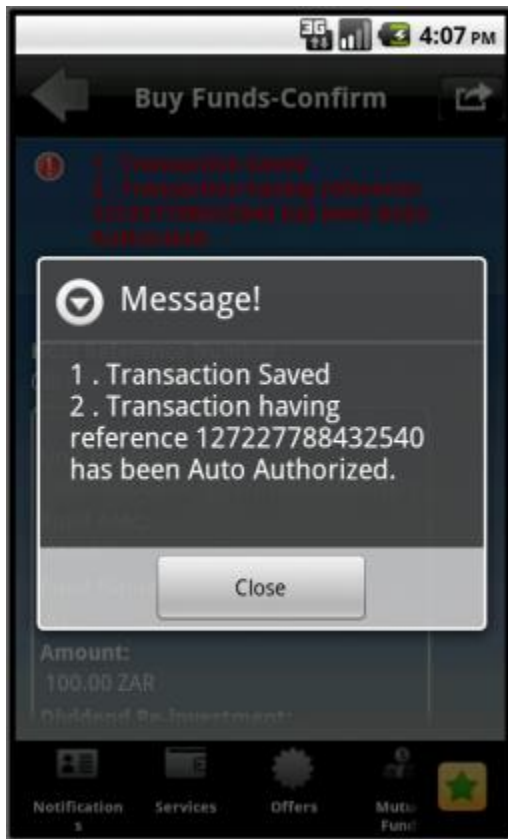


9. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

10. Click the **Menu** button, to get the options pop up.
11. Click the **Submit** button from that popup. The system displays **Pay Bills Confirm** screen.

Pay Bill Confirm



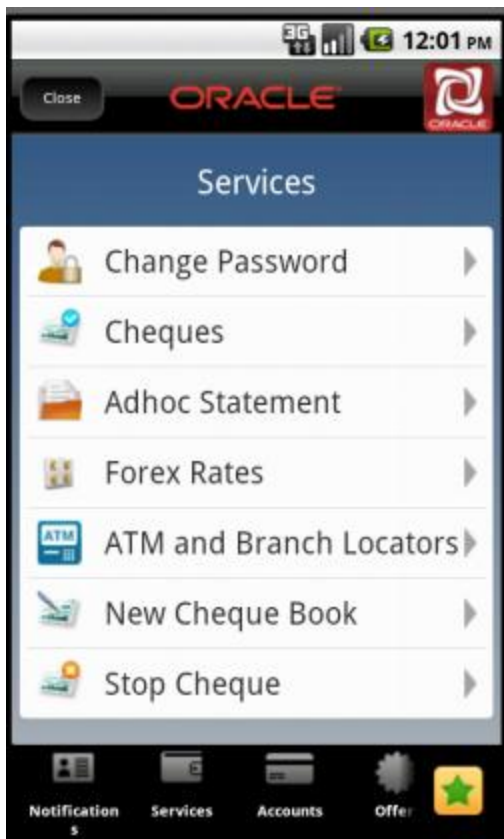
12. Click the **Close** button to view the confirmation details.

43. ATM Branch Locator

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

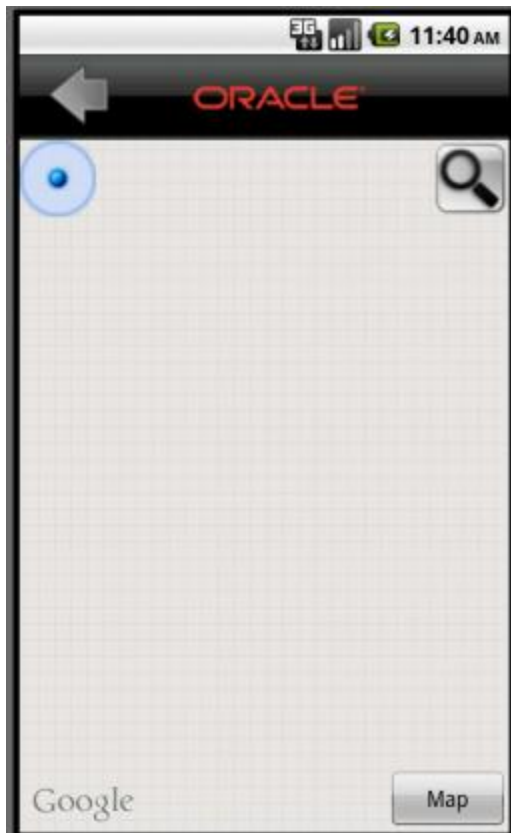
To view the location and address of the ATM and branch


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



2. Click the **Services** menu from the menu. The system displays transactions under services menu, as shown in above screen.
3. Click the **ATM Branch Locator** tab. The system displays **ATM/Branch Locator** screen as shown below.


ATM/ Branch Locator



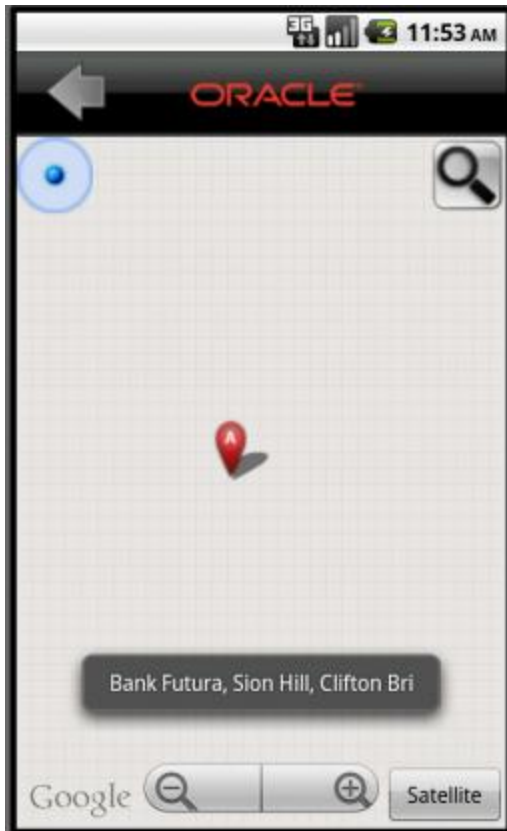
4. Click the  button and enter the location. The system displays list of branches.

ATM/ Branch Locator- Branch List



5. Click on any branch and click  button. The system displays branch map.

[ATM/ Branch Locator](#)



6. You can also view the Satellite view by clicking the **Satellite** Tab.

44. Help


The help button is used to display the summary of the transactions. On clicking on the help button the user is displayed the summary of the transaction.

To view the details of help

1. Log on to the Android application based Mobile Banking application.
2. Access any transaction (Below shown is for **Pay Bill** transaction).

Pay Bills



3. Click the  **Help** icon as encircled in the above screen, to view the help screen. It displays brief information about that transaction.



4. Click the same help icon to get back to the initial screen.

45. Offers

Location Based Offers:

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

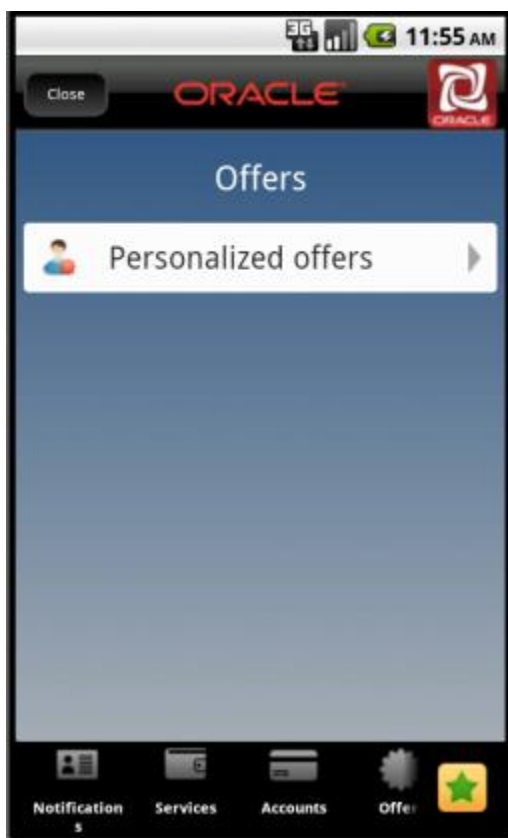
The system will be able to identify the user's geo location using the GPS option available in the user's mobile phone. Location will be maintained in terms of latitude and longitude. Based on the location identified, the offers available in the area will be identified and displayed to the user.

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

To access the Offers options

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

Offers



2. Click **Offers** option from the menu bar. The system displays Offers as Location & Personalized offers as shown above.
3. Click any of the Offer type in order to view it. You can also view offers based on your location by clicking Location Based Offers tab. It will show offers with respect to your location.
4. Below shown are the sample Personalized offer, displayed after clicking Personalized Offers tab.

Personalized Offers



5. Click any of the offers to view it.


46. Live Help/Call

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

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

Buy Funds



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

Live Help



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

The screenshot shows a mobile application interface for Oracle Live Help. At the top, there is a status bar with '3G', signal strength, and the time '12:23 PM'. Below this is a navigation bar with a back arrow and the 'ORACLE' logo. The main heading is 'Live Help'. Underneath is another Oracle logo. The section is titled 'Talk by Phone' and includes the instruction: 'To talk with us, please enter your phone number. (You'll need an open phone line to receive this call)'. The form contains three input fields: 'Country' with a dropdown menu set to 'India', 'Your Number' with two input boxes containing '91' and '7798709414', and 'Call me' with a dropdown menu set to 'Right Now'. A blue button labeled 'Talk By Phone' is positioned to the right of the 'Call me' dropdown. At the bottom right of the form area, there is a 'POWERED BY ORACLE' logo.

8. Select the Country
9. Enter your number. Click the Talk By Phone button. You will receive a call.



Oracle FLEXCUBE Direct Banking

Android Application Based Mobile Banking User Manual

January 2013

Version Number: 12.0.1.0.0

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2008, 2012, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Hardware and Software

Engineered to Work Together