Oracle FLEXCUBE Direct Banking

Release 12.0.1.0.0

Android Browser Based Mobile Banking

User Manual

ORACLE®
FINANCIAL SERVICES

Part No. E52306-01

ORACLE®

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1. Transaction Host Integration Matrix

Legends

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

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

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

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	✕	★	**N**
Credit Card Statement	✕	★	**N**
Force Change Password	**NH**	**NH**	**Y**
Contract TD View	✕	★	**N**
Buy Mutual Fund	✕	★	**N**
Redeem Mutual Fund	✕	★	**N**
Portfolio	✕	★	**N**
Switch Mutual Fund	✕	★	**N**
Order Status	✕	★	**N**
Transaction Password Behavior	**NH**	★	**Y**
ATM / Branch Locator	**NH**	★	**N**
Financing Details	✓	★	**N**
Credit Card Payment	**NA**	★	**N**
International Account Transfer	✓	★	**N**
My Scheduled Transfers	✓	★	**N**
Open Term Deposit	✓	★	**N**

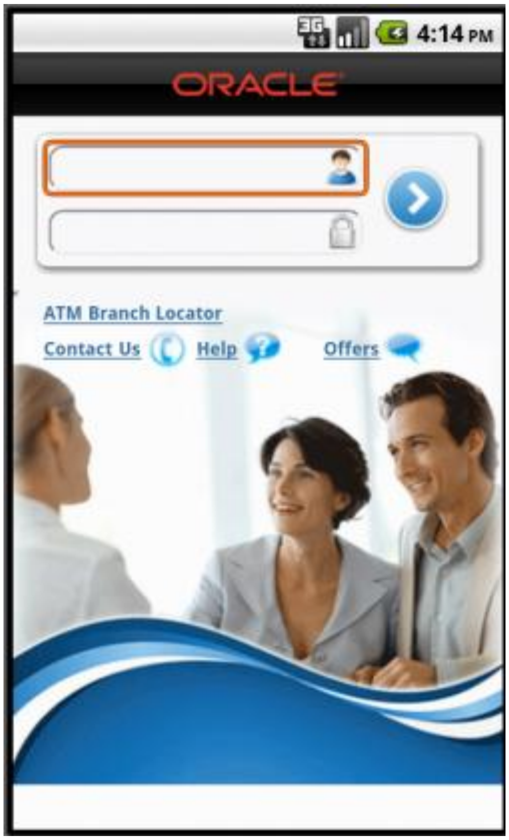
2. Log In / Landing Screen

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

To login into the Android browser based Mobile Banking

1. Enter the provided URL for Android browser 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 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.

3:22 PM

https://10.184.134.91...

Welcome NM2

Total Position

CASA 94,138,352,906,784,4...

Term Deposits 17,956.75 GBP

Loans 83,510.93 GBP

Contract TD 200.00 GBP

Islamic Fin... 1,179,482.48 GBP

Islamic CASA -1,000.00 GBP

Screen1: Click any account tab.

3:24 PM

https://10.184.134.91...

Welcome NM2

CASA

Back

94,138,352,906,784,432.00 GBP

0012222222555 004000163 001-Ban... -102,624.81 USD

0013333335555 004000163 001-Ban... 565.00 USD

0017000009999 004000163 001-Ban... 4,055.89 GBP

00400016301 004000163 004-Ban... -1,200,058.18 GBP

00400016302 004000163 004-Ban... -1,195,456.95 GBP

00400016303 004000163 004-Ban... -1,200,000.00 GBP

Screen2: Click Account number.

Account Details

Customer Id:
004000163

Account:
0012222222555 001

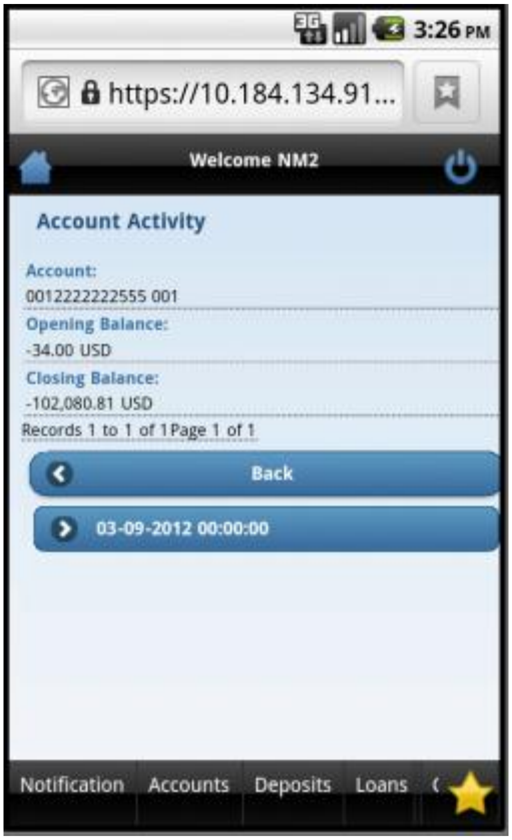
Current Balance:
-102,624.81 USD

Uncleared Funds:
0.00 USD

Overdraft Limit:
0.00 USD

Net Available Balance For Withdrawal:
0.00 USD

Screen3: Account Details displayed .Click Show Activity button to view account activities.



Account Activity

Account:
0012222222555 001

Opening Balance:
-34.00 USD

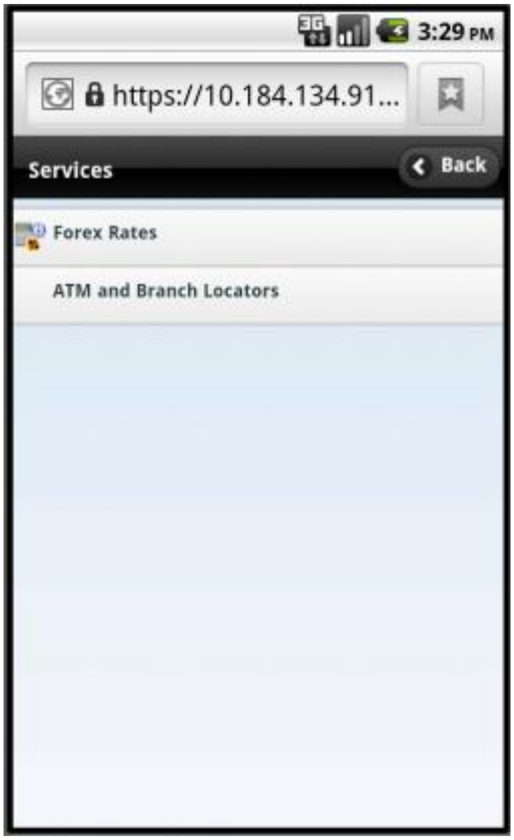
Closing Balance:
-102,080.81 USD

Records 1 to 1 of 1Page 1 of 1

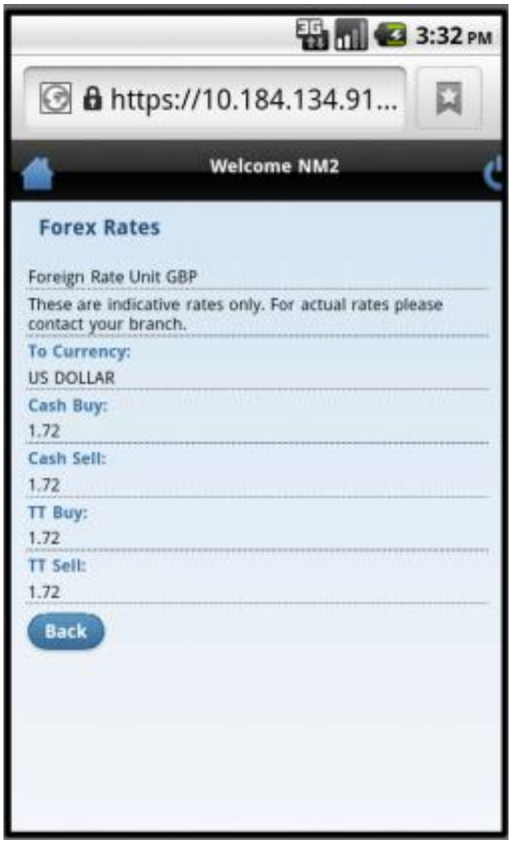
Screen4: Account Activity displayed.

3.2. Navigating through Menu bar

Screen1 (Landing Screen): Click the Services menu.



Screen2: Click Forex Rates tab.

 3:31 PM https://10.184.134.91... Welcome NM2 Forex Rates From Currency: GREAT BRITAIN POUND (GBP) To Currency*: EURO Submit Screen3: Click Submit.	 3:32 PM https://10.184.134.91... Welcome NM2 Forex Rates Foreign Rate Unit GBP These are indicative rates only. For actual rates please contact your branch. To Currency: US DOLLAR Cash Buy: 1.72 Cash Sell: 1.72 TT Buy: 1.72 TT Sell: 1.72 Back Screen4: Forex Rates displayed.

4. Logout

This option enables you to log off the application.

To log out of the Android browser based Mobile Banking

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

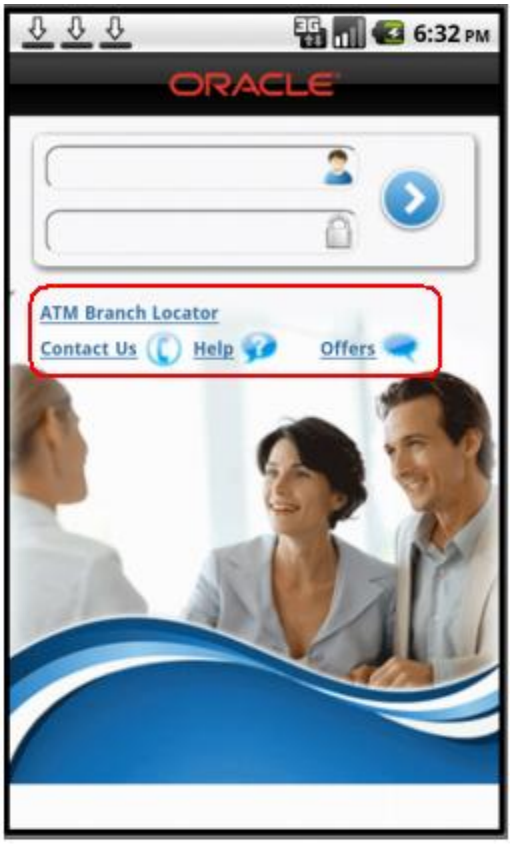
Menu

2. Click the ⏻ 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



As shown encircled 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.
- **Contact Us**: Using this option, user can contact bank for any required information or queries.
- **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.

6. 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 browser based Mobile Banking. The system shows initial landing screen Accounts Overview as shown below.

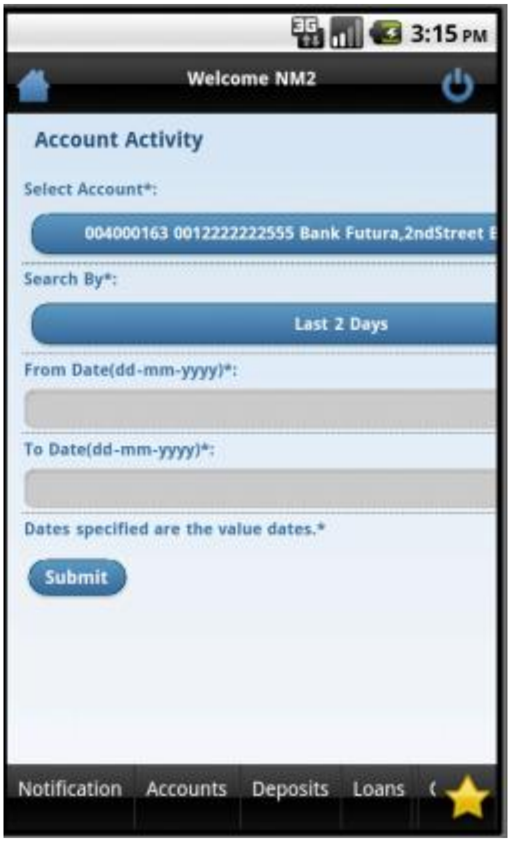
Accounts Overview

2. Click Account from Menu bar. Below screen is shown.

Accounts

3. Click Account activity tab in the above screen. The system displays Account Activity screen.

Accoun Activity



Account Activity

Select Account*: 004000163 0012222222555 Bank Futura,2ndStreet

Search By*: Last 2 Days

From Date(dd-mm-yyyy)*:

To Date(dd-mm-yyyy)*:

Dates specified are the value dates.*

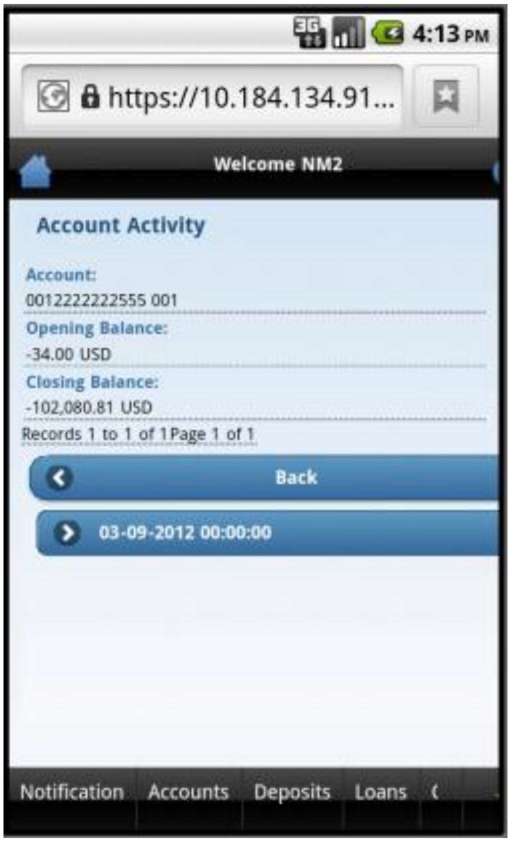
Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select Account whose account activities you want to view.
Search By	[Mandatory, Drop down] Select the search by option from the list. The Options are • Last 2 Days • Last 5 Days • Between two dates

Field Name	Description
From Date	[Conditional, Alphanumeric,10, Pick list] Type the start date from which the transaction details have to be generated or select the date from the pick list
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. Note: From Date and To Date fields are applicable only when Between two dates option is selected in the Search By screen.

4. Click the **Submit** 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 Details



Account Activity

Account:
0012222222555 001

Opening Balance:
-34.00 USD

Closing Balance:
-102,080.81 USD

Records 1 to 1 of 1Page 1 of 1

5. Click Back button. The system will display initial Account Activity screen.

7. Account Details

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

To view the account details

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

Accounts Overview

CASA	-46,436,039,654,392....	
Term Deposits	3,310,986.27	GBP
Loans	1,093,647.33	GBP
Contract TD	1,483.12	GBP
Islamic CASA	1,191,699.52	GBP
Islamic TD	163,820.73	GBP

2. Click Accounts from Menu bar. Below screen is shown:

Account Summary

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

Account Details

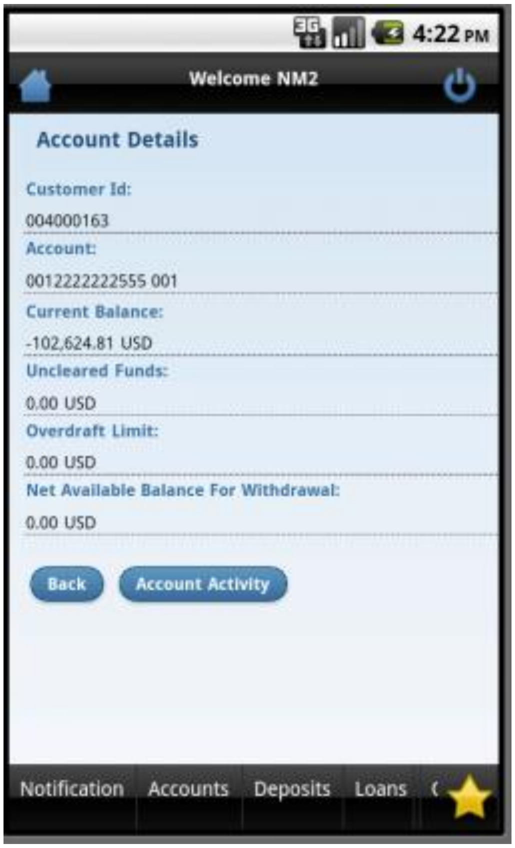
Select Account*: 004000163 0012222222555 Bank Futura,2ndStreet E

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select Account whose account details you want to view.

4. Click Submit. The system displays Account Details screen:

Account Details



Account Details

Customer Id:
004000163

Account:
0012222222555 001

Current Balance:
-102,624.81 USD

Uncleared Funds:
0.00 USD

Overdraft Limit:
0.00 USD

Net Available Balance For Withdrawal:
0.00 USD

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. Note: Overdraft Limit field is applicable only if “overdraft” as a product is linked to the particular CASA account.
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.

8. My Accounts

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 browser based Mobile Banking. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview

CASA	-46,436,039,654,392....	
Term Deposits	3,310,986.27	GBP
Loans	1,093,647.33	GBP
Contract TD	1,483.12	GBP
Islamic CASA	1,191,699.52	GBP
Islamic TD	163,820.73	GBP

2. Click Accounts from menu bar. Below is shown.

Accounts

3. Click My Accounts tab. The system displays Account Summary screen, as shown below.

My Accounts

https://10.184.134.91...

Welcome NM2

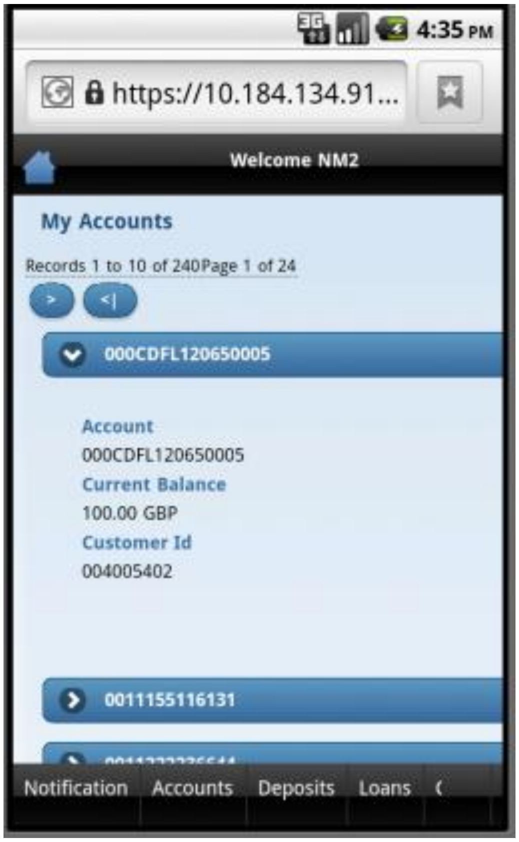
My Accounts

Records 1 to 10 of 240Page 1 of 24

- 000CDFL120650005
- 0011155116131
- 0011222236644
- 0012222222555
- 0013333335555
- 0017000009999
- 001CDFL123120003

4. Click on any account. The system displays Account Details, as shown below.

My Accounts Details



My Accounts

Records 1 to 10 of 240Page 1 of 24

Account

000CDFL120650005

Current Balance

100.00 GBP

Customer Id

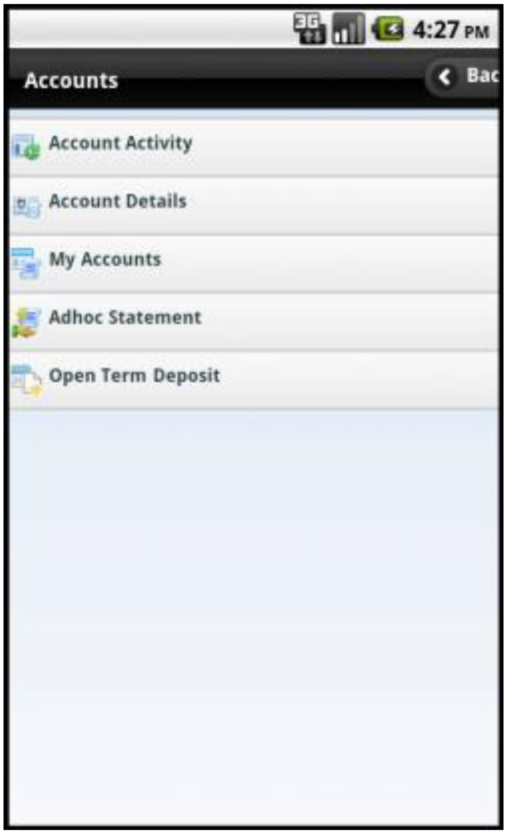
004005402

9. Ad-hoc Statement

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

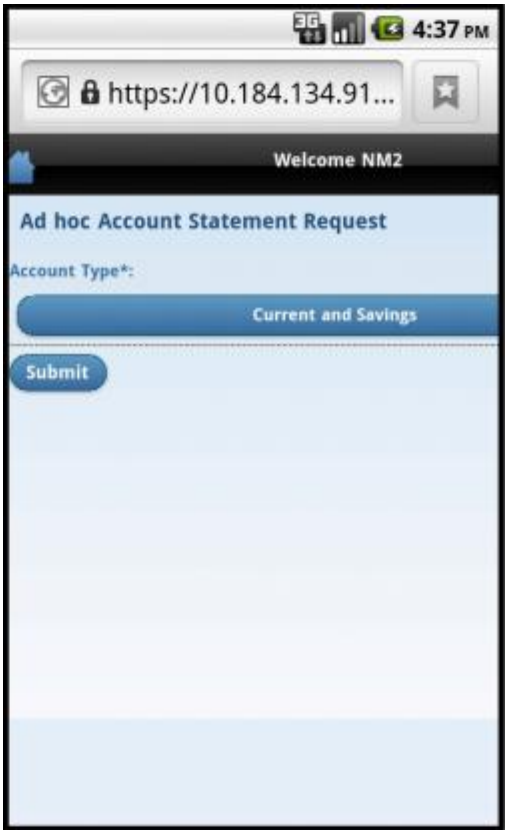
To request the Adhoc Statement

1. Log on to the Android browser based Mobile Banking.
2. Click the Accounts 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



Ad hoc Account Statement Request

Account Type*:

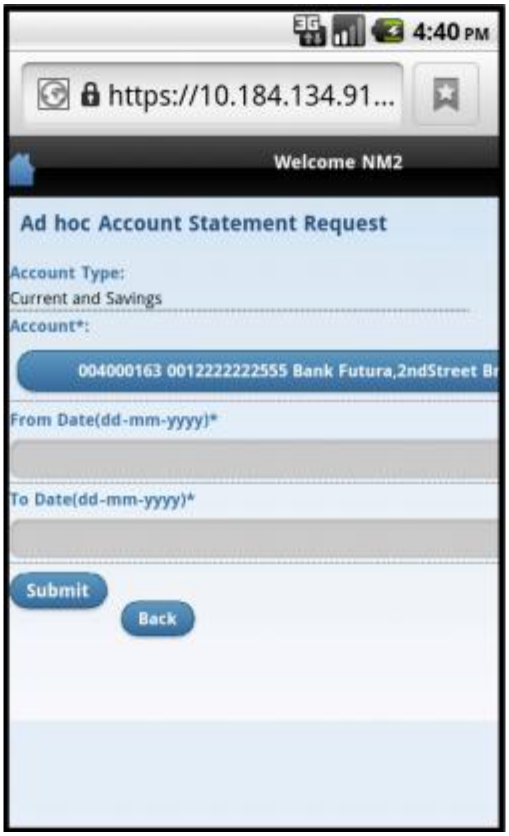
Current and Savings

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 Submit button. The system displays below Adhoc Account Statement Request screen.

Ad hoc Account Statement Request



Ad hoc Account Statement Request

Account Type:
Current and Savings

Account*:
004000163 0012222222555 Bank Futura,2ndStreet Br

From Date(dd-mm-yyyy)*

To Date(dd-mm-yyyy)*

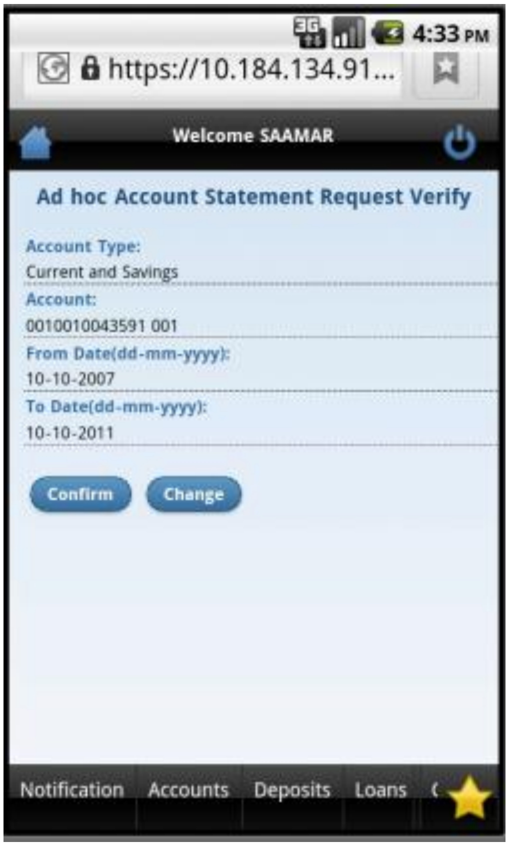
Field Description

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.

5. Click the **Submit** button. The system displays **Ad hoc Account Statement Request - verify** screen.

Ad hoc Account Statement Request Verify



Ad hoc Account Statement Request Verify

Account Type:
Current and Savings

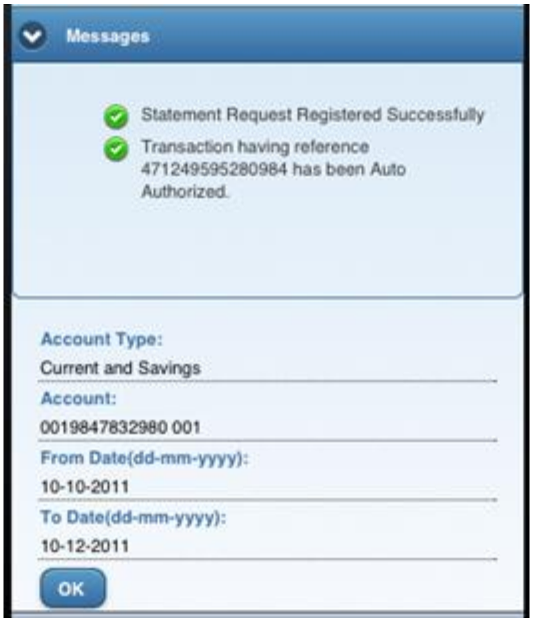
Account:
0010010043591 001

From Date(dd-mm-yyyy):
10-10-2007

To Date(dd-mm-yyyy):
10-10-2011

6. Click the **Confirm** button. 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



Statement Request Registered Successfully

Transaction having reference 471249595280984 has been Auto Authorized.

Account Type: Current and Savings

Account: 0019847832980 001

From Date(dd-mm-yyyy): 10-10-2011

To Date(dd-mm-yyyy): 10-12-2011

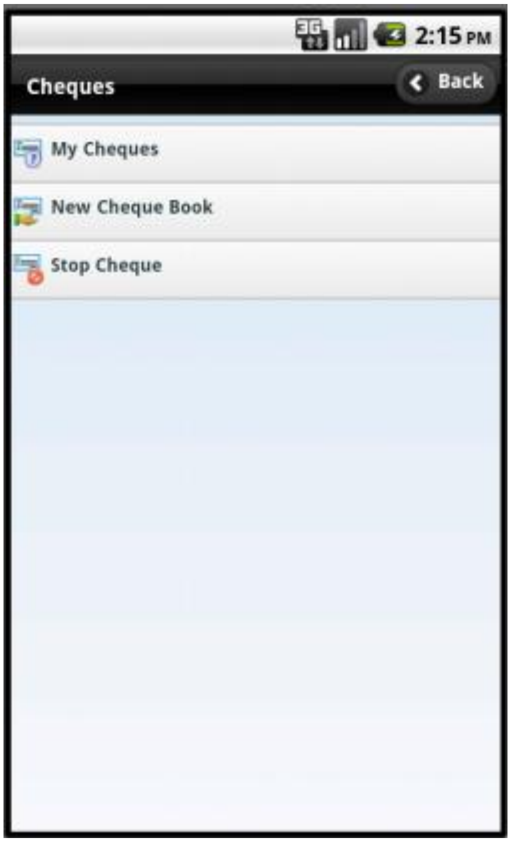
7. Click the **OK** button to navigate to the initial **Adhoc Account Statement Request** screen.

10. 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.

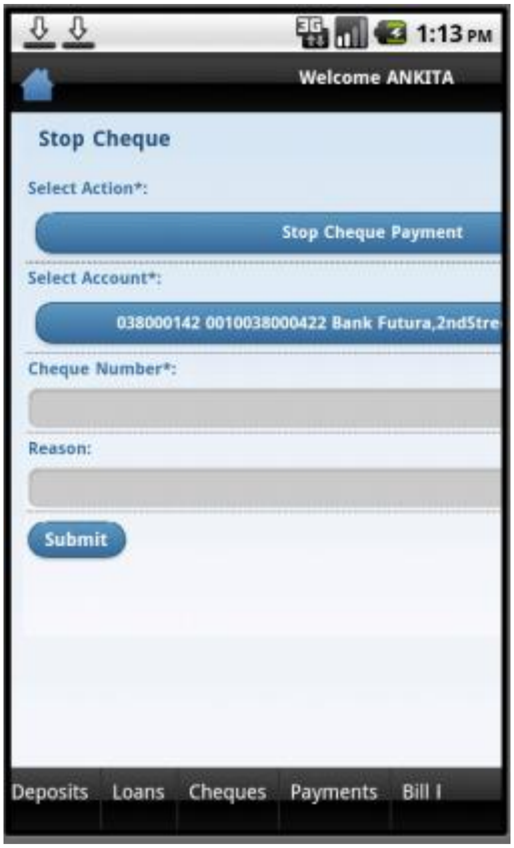
To stop or unblock cheque request

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



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

Stop Cheque



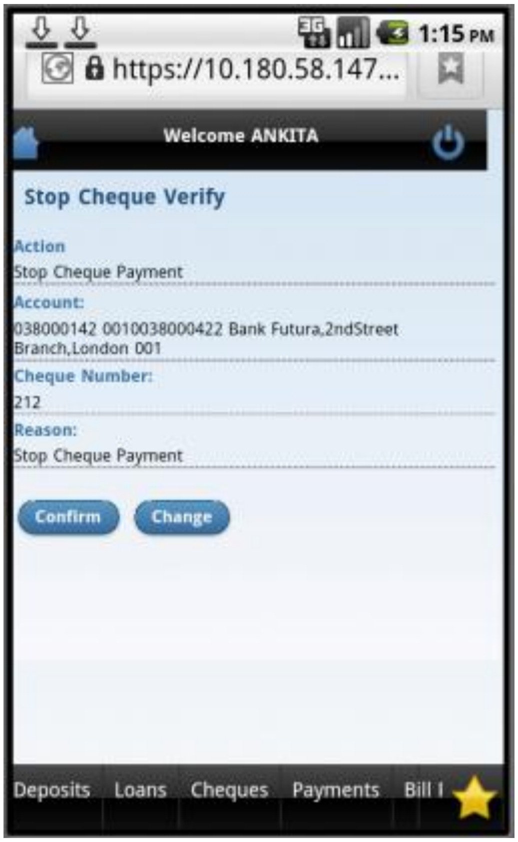
Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action from drop down menu. The options are • 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 **Submit** button. The system displays **Stop Cheque Verify** screen.

Stop Cheque Verify



Stop Cheque Verify

Action
Stop Cheque Payment

Account:
038000142 0010038000422 Bank Futura,2ndStreet Branch,London 001

Cheque Number:
212

Reason:
Stop Cheque Payment

5. Click the **Confirm** button as shown in the above screen. The system will display **Stop Cheque Confirm** screen as shown below.

Stop Cheque Confirm

Stop Cheque Confirm

✓ Request Submitted Successfully.

✓ Transaction having reference 137938501393257 has been Auto Authorized.

⚠ Error in sending the details to host. Transaction will be retried

Action:
Stop Cheque Payment

Account:
038000142 0010038000422 Bank Futura,2ndStreet Branch,London 001

Cheque Number:
212

Reason:
Stop Cheque Payment

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

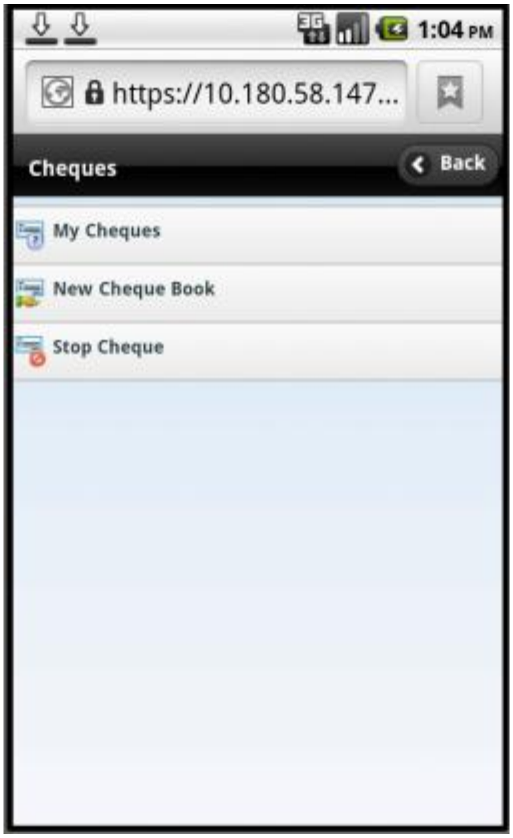
11. My Cheques/Cheque Status Inquiry

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

To inquire the cheque status

1. Log on to the Android browser based Mobile Banking.
2. Click the **Cheques** menu from the menu bar at the bottom. The system displays **Cheques** screen as shown below.

Cheques



3. Click the **My Cheques** tab. The system displays below **My Cheques** screen.

My Cheques

Select Account*: 038000142 0010038000422 Bank Futura,2ndStreet E

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

My Cheques

My Cheques

Account:
00400166401 004

Cheque Number:
189001797

Cheque Status:
NOT USED

Amount:
0.00 GBP

Field Description

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

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

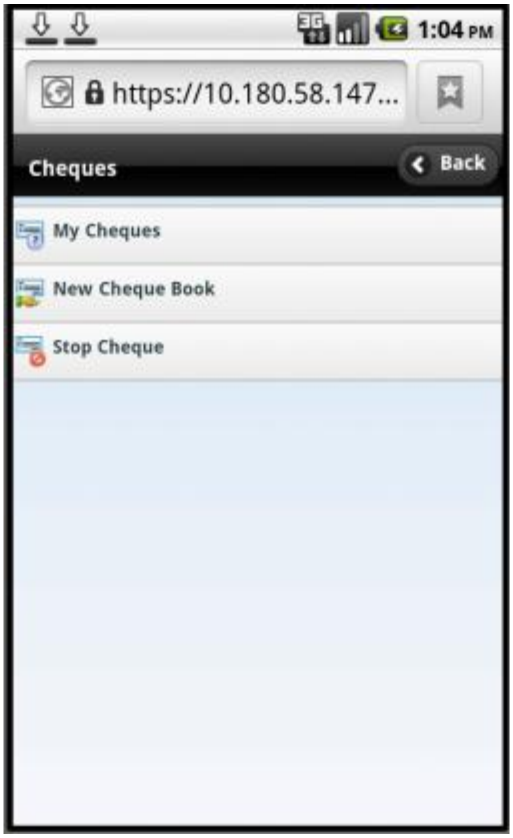
12. New Cheque Book

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

To request the cheque book

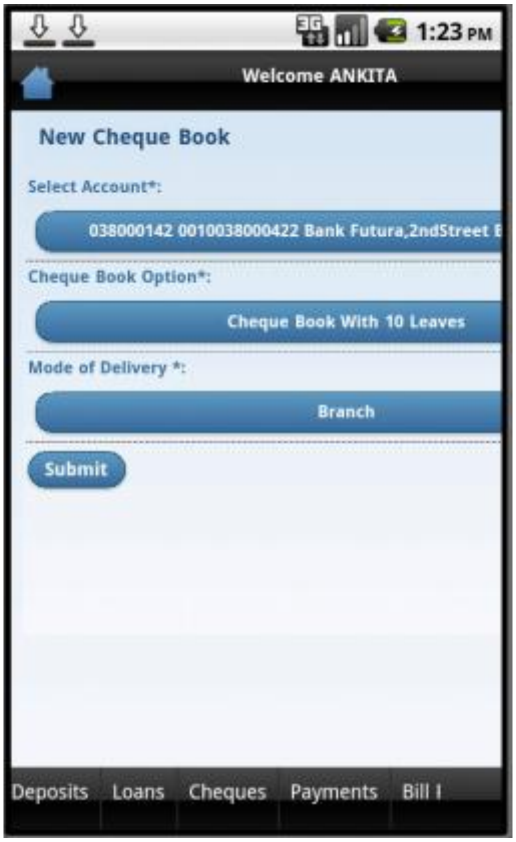
1. Log on to the Android browser based Mobile Banking.
2. Click the **Cheques** menu from the menu bar at the bottom. The system displays **Cheques** screen as shown below.

Cheques



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

New Cheque Book



Select Account*: 038000142 0010038000422 Bank Futura,2ndStreet

Cheque Book Option*: Cheque Book With 10 Leaves

Mode of Delivery *: Branch

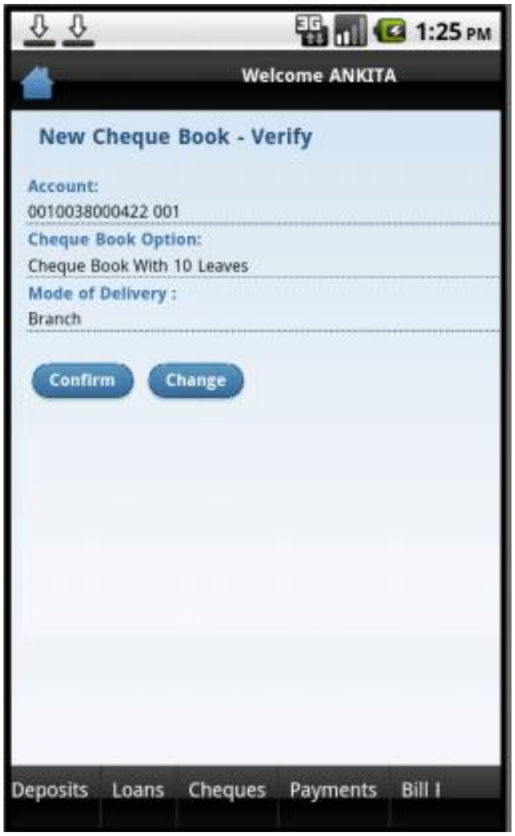
Field Description

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	[Mandatory, Dropdown] Select the mode of delivery for the cheque book. The options available are • Branch • Courier

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

New Cheque Book – Verify



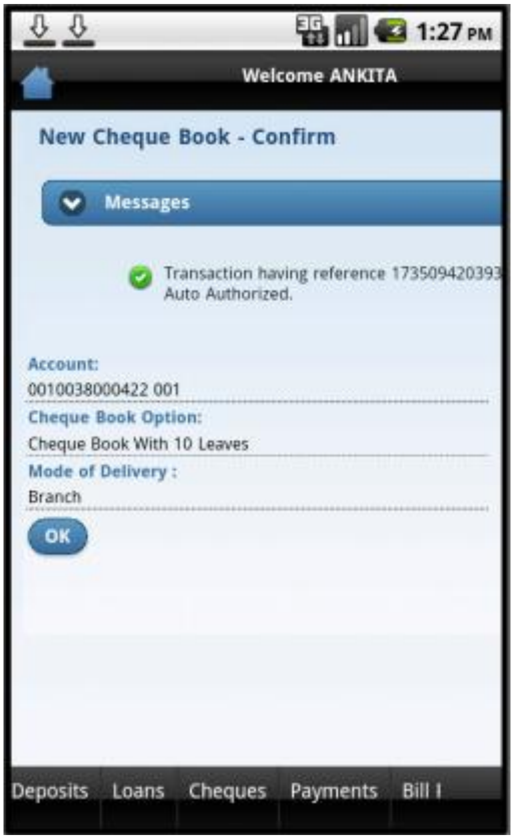
Account:
0010038000422 001

Cheque Book Option:
Cheque Book With 10 Leaves

Mode of Delivery :
Branch

5. Click the **Confirm** button. The system displays **New Cheque Book – Confirm** screen.

New Cheque Book – Confirm



New Cheque Book - Confirm

Messages

Transaction having reference 173509420393
Auto Authorized.

Account:
0010038000422 001

Cheque Book Option:
Cheque Book With 10 Leaves

Mode of Delivery :
Branch

OK

6. Click the **OK** button. The system displays initial **New Cheque Book** screen.

13. 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

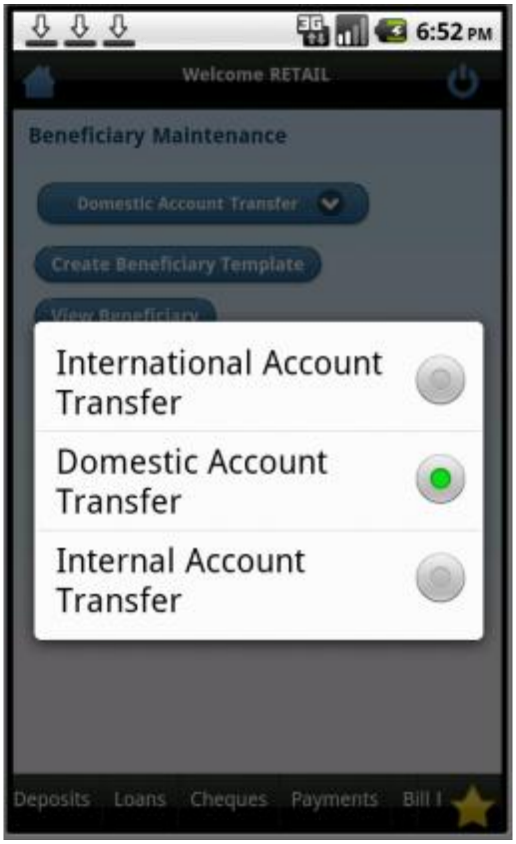
- Domestic Transfer
- Internal Transfer
- International Transfer

1. Navigate through the menus to **Payments > Beneficiary Maintenance**.

Beneficiary Maintenance

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

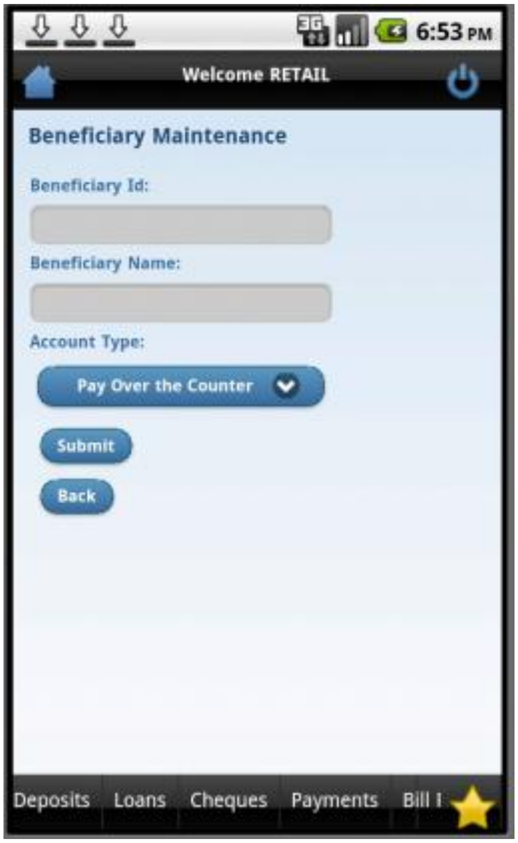

6:52 PM
Welcome RETAIL
Beneficiary Maintenance
International Account Transfer
Create Beneficiary Template
View Beneficiary
Deposits
Loans
Cheques
Payments
Bill I


6:52 PM
Welcome RETAIL
Beneficiary Maintenance
Domestic Account Transfer
Create Beneficiary Template
View Beneficiary
International Account Transfer ○
Domestic Account Transfer ●
Internal Account Transfer ○
Deposits
Loans
Cheques
Payments
Bill I

Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop-Down] Select the transaction type, for which template is to be searched, from the drop-down list.

3. Select any transaction type for which beneficiary is to be created. Below is shown for Domestic Account Transfer beneficiary.
4. Click the **Create Beneficiary Template** button. The system displays next screen as shown below.



Beneficiary Maintenance

Beneficiary Id:

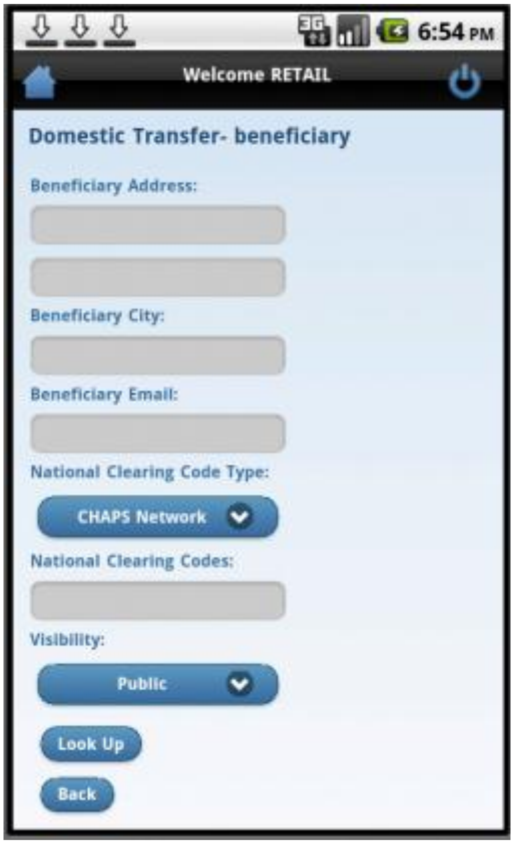
Beneficiary Name:

Account Type: Pay Over the Counter

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, Drop down] Select the account type.

5. Click the **Submit** button. The system will navigate to next screen as shown below.



National Clearing Code Type: CHAPS Network

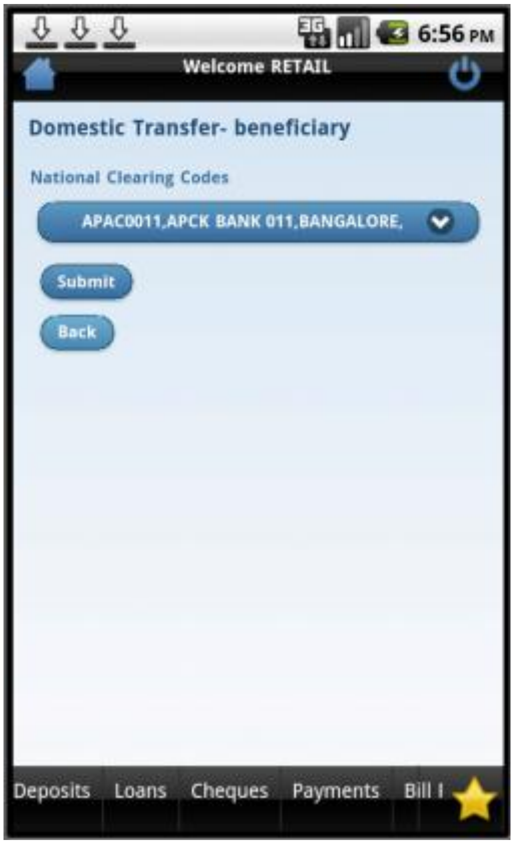
Visibility: Public

Field Description

Field Name	Description
Beneficiary Account Number	[Conditional, Alphanumeric, 35] Type the beneficiary account number. This field is displayed when Account type is selected as Pay Over Counter.
Beneficiary Address	[Conditional, Alphanumeric, 35] Type the beneficiary account number. This field is displayed when Account type is selected as Enter Account number.
Beneficiary City	[Conditional, Alphanumeric, 35] Type the beneficiary account number. This field is displayed when Account type is selected as Enter Account number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
National Clearing Code Type	[Optional, Drop-Down] Select the national clearing code type from the drop-down list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : • Public • Private

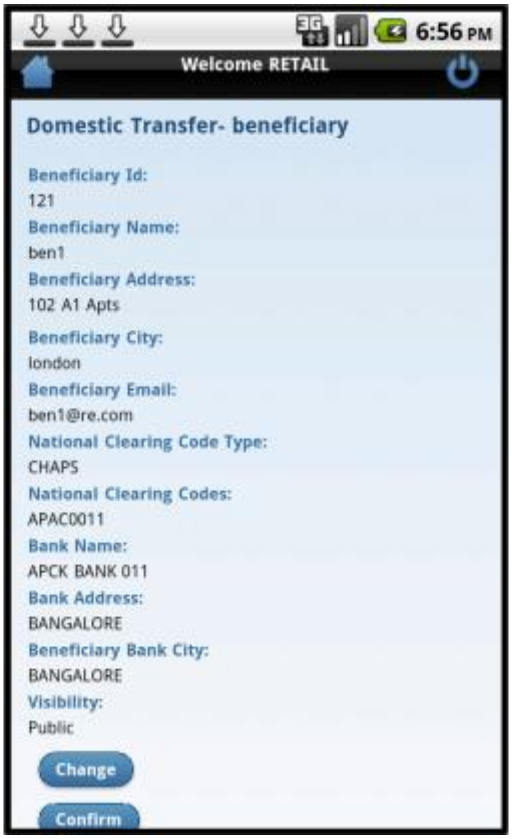
6. Click the **Look up** button for national clearing code, as shown below..

Beneficiary Maintenance



7. Select any code and click the Submit button. The system displays verification screen as shown below.

Beneficiary Maintenance - Verify



Domestic Transfer- beneficiary

Beneficiary Id:
121
Beneficiary Name:
ben1
Beneficiary Address:
102 A1 Apts
Beneficiary City:
london
Beneficiary Email:
ben1@re.com
National Clearing Code Type:
CHAPS
National Clearing Codes:
APAC0011
Bank Name:
APCK BANK 011
Bank Address:
BANGALORE
Beneficiary Bank City:
BANGALORE
Visibility:
Public

8. Click the **Confirm** button. The system displays confirmation message for beneficiary creation, as shown below.

   OR

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

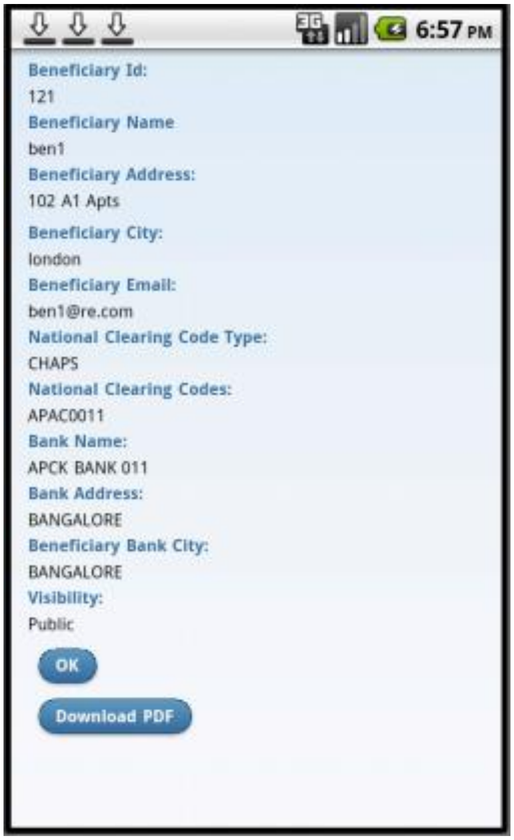
Beneficiary Maintenance - Confirmation

Domestic Transfer- beneficiary

✓ Beneficiary created successfully.

✓ Transaction having reference 556603710357315 has been Auto Authorized.

Beneficiary Id:
121
Beneficiary Name
ben1
Beneficiary Address:
102 A1 Apts
Beneficiary City:
london
Beneficiary Email:
ben1@re.com
National Clearing Code Type:
CHAPS
National Clearing Codes:
APAC0011
Bank Name:
APCK BANK 011



Beneficiary Id:
121
Beneficiary Name
ben1
Beneficiary Address:
102 A1 Apts
Beneficiary City:
london
Beneficiary Email:
ben1@re.com
National Clearing Code Type:
CHAPS
National Clearing Codes:
APAC0011
Bank Name:
APCK BANK 011
Bank Address:
BANGALORE
Beneficiary Bank City:
BANGALORE
Visibility:
Public

9. Click **OK** to return to the initial Beneficiary Maintenance screen.
   OR
   Click the **Download PDF** button to download the PDF containing beneficiary addition details.

14. 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 browser based Mobile Banking.
2. Click the **Bill Payments** menu from the menu bar at the bottom. The system will display **Bill Payments** transactions as shown in below screen.

3. Click the **Pay Bill** tab. The system will display system displays **Pay Bills** screen.

Pay Bills

Select Biller*: Reliance (NM2R) 004004593

From Account*: 004000163 0012222222555 Bank Futura,2ndStreet E

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.

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

Pay Bill Verify

Pay Bill Verify

Customer Id
004004593

Biller
Reliance

Bill Number
2233234

Bill Generation Date
10-10-2012

Payment Amount
100.00 USD

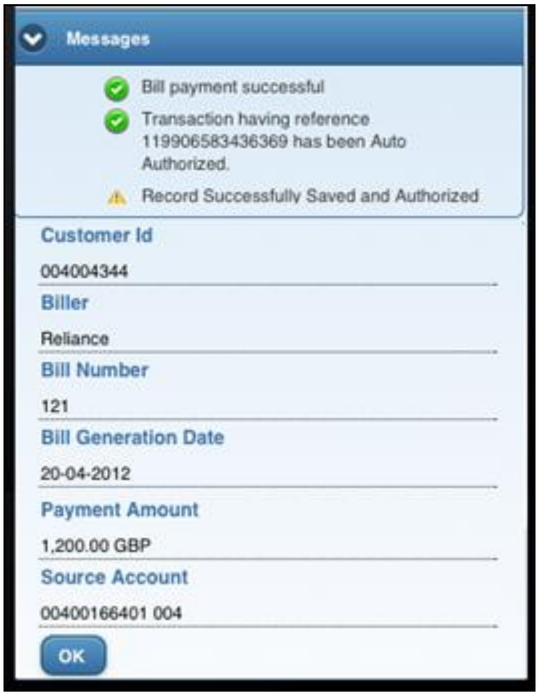
Source Account
0012222222555 001

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

   OR

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

Pay Bill Confirm



✓ Bill payment successful

✓ Transaction having reference 119906583436369 has been Auto Authorized.

⚠ Record Successfully Saved and Authorized

Customer Id
004004344

Biller
Reliance

Bill Number
121

Bill Generation Date
20-04-2012

Payment Amount
1,200.00 GBP

Source Account
00400166401 004

6. Click the OK button to navigate to the initial **Pay Bills** screen.

15. 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.

15.1. Register Biller

To register the biller

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

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

Register Biller

Customer Id
004000111
Registered On
02-08-2012 05:00:49
Biller
Deepak Corp
Service Account Number
00400011102
Biller Nick Name
sammy

Customer Id
004002482
Registered On
06-08-2012 02:39:39
Biller
ABC corpioration
Service Account Number
00400248201

Customer Id
004004598
Registered On
09-08-2012 01:31:14
Biller
ABC corpioration
Service Account Number
123456789
Biller Nick Name
SAMMO

Customer Id
004004598
Registered On
02-08-2012 03:56:56
Biller
Deepak Corp
Service Account Number
01111111154
Biller Nick Name
SAMY

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

Register Biller

Select Customer*: 004004324(NICK)

Select Biller*: Reliance

Service Account Number*:

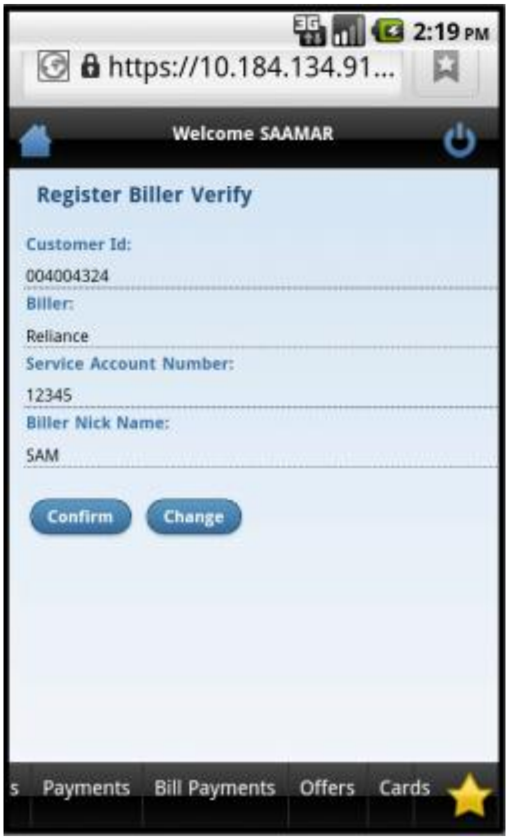
Biller Nick Name*:

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.

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

Register Biller – Verify



Register Biller Verify

Customer Id:

004004324

Biller:

Reliance

Service Account Number:

12345

Biller Nick Name:

SAM

6. Click the **Confirm** button. The system displays **Register Biller – Confirm** screen.

   OR

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

Register Biller – Confirm

Biller Registration Successful

Customer Id:
004004324

Biller:
Reliance

Service Account Number:
12345

Biller Nick Name:
SAM

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

15.2. Delete Biller

To delete the biller

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

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 **Register Biller** tab. The system will display **Register Biller** screen, as shown below.

Delete Biller

Register Biller

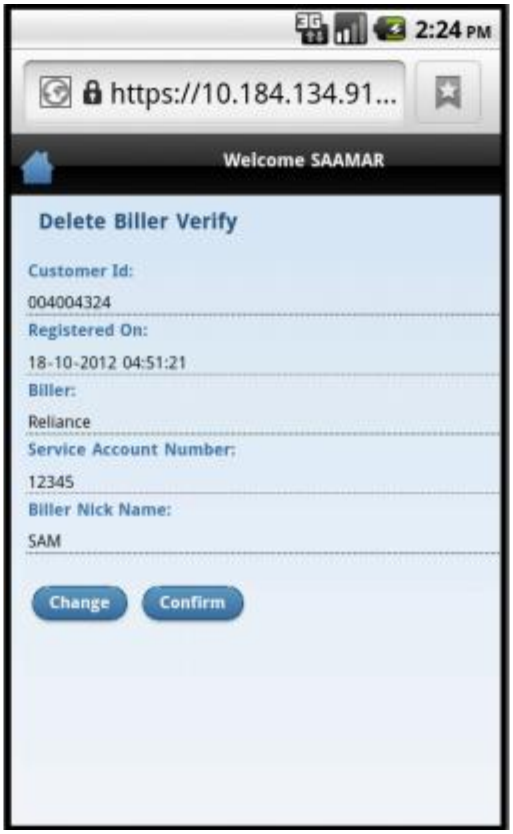
Customer Id
004000111
Registered On
02-08-2012 05:00:49
Biller
Deepak Corp
Service Account Number
00400011102
Biller Nick Name
sammy

Customer Id
004002482
Registered On
06-08-2012 02:39:39
Biller
ABC corpioration
Service Account Number
00400248201

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.

Delete Biller – Verify



Delete Biller Verify

Customer Id:
004004324

Registered On:
18-10-2012 04:51:21

Biller:
Reliance

Service Account Number:
12345

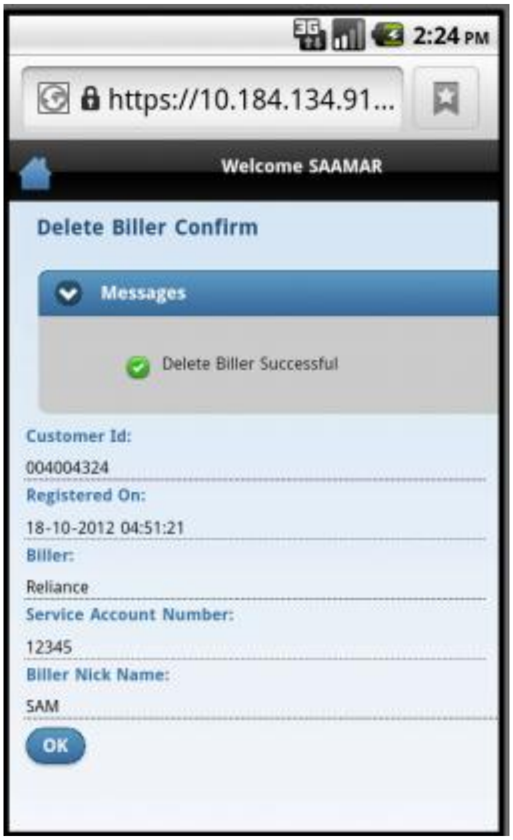
Biller Nick Name:
SAM

4. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen.

   OR

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

Delete Biller – Confirm



Delete Biller Confirm

Delete Biller Successful

Customer Id:
004004324

Registered On:
18-10-2012 04:51:21

Biller:
Reliance

Service Account Number:
12345

Biller Nick Name:
SAM

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

16. 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 browser based Mobile Banking. The system displays initial Account Overview screen as shown below.

Account Overview

CASA	7,466,546.69	GBP	›
Term Deposits	595,053.49	GBP	›
Loans	601,534.24	GBP	›
Islamic CASA	1,114,233.57	GBP	›
Islamic TD	31,418.14	GBP	›

2. Click the Loan account type as encircled 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

Loan Details

Account*

SAMM

Loan Details

Account Details

Account
001CLP1121850001 001

Customer Id
001004359

Product Name
CL_PDC_TENOR_PRODUCT

Loan Details

Sanctioned Loan Amount
100,000.00 GBP

Interest Rate
10.00 %

Maturity Date
03-Jul-2013

Disbursed Loan Amount
100,000.00 GBP

Outstanding Loan Details

Principal Balance
0.00 GBP

Next Installment Date

001CLPT121850001 001

Customer Id

001004359

Product Name

CL_PDC_TENOR_PRODUCT

Loan Details

Sanctioned Loan Amount

100,000.00 GBP

Interest Rate

10.00 %

Maturity Date

03-Jul-2013

Disbursed Loan Amount

100,000.00 GBP

Outstanding Loan Details

Principal Balance

0.00 GBP

Next Installment Date

03-Dec-2012

Next Installment Amount

8,794.10 GBP

Installment Arrears

35,176.40 GBP

Loan Outstanding

103,045.67 GBP

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.

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

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

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

Account Overview

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

Account Summary (Islamic Finance)

Islamic Finance

4,095,941.690 GBP

001CHN1112480002 038000142 001-Ban...	600,000.000	GBP
001CHN1112480004 038000142 001-Ban...	400,000.000	GBP
001CHN1112480006 038000142 001-Ban...	400,000.000	GBP
001CHN1122470001 038000142 001-Ban...	632,943.680	GBP
001MURK00001G110 038000142 001-Ban...	300,000.000	GBP
001MURK00001G127 038000142 001-Ban...	0.000	GBP

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

Financing Account Details

Financing Account details

Account Details:

Customer Id:
004000433

Account:
004IA21121080012 004

Product Name:

Financing Details:

Maturity Date:
17-Oct-2012

Amount Financed:
1000.000000

Finance Amount Disbursed:
1000.000000

Profit Rate:
0.00 %

Lease Type:
Financial Lease

Lease Payment Mode:

004000433

Account:
004IA21121080012 004

Product Name:

Financing Details:

Maturity Date:
17-Oct-2012

Amount Financed:
1000.000000

Finance Amount Disbursed:
1000.000000

Profit Rate:
0.00 %

Lease Type:
Financial Lease

Lease Payment Mode:
Arrears

Outstanding Financing Details:

Principal Balance:
0.000000

Next Installment Date:
17-Oct-2012

Next Installment Amount:
1000.000000

Installment Arrears:
0.000000

Outstanding Finance Amount:
1000.000000

Product Name:

Financing Details:

Maturity Date:
17-Oct-2012

Amount Financed:
1000.000000

Finance Amount Disbursed:
1000.000000

Profit Rate:
0.00 %

Lease Type:
Financial Lease

Lease Payment Mode:
Arrears

Outstanding Financing Details:

Principal Balance:
0.000000

Next Installment Date:
17-Oct-2012

Next Installment Amount:
1000.000000

Installment Arrears:
0.000000

Outstanding Finance Amount:
1000.000000

Field Description

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

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 **IJARAHA** or **TAWAROOQ** product.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

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

18. Forex Rate Inquiry

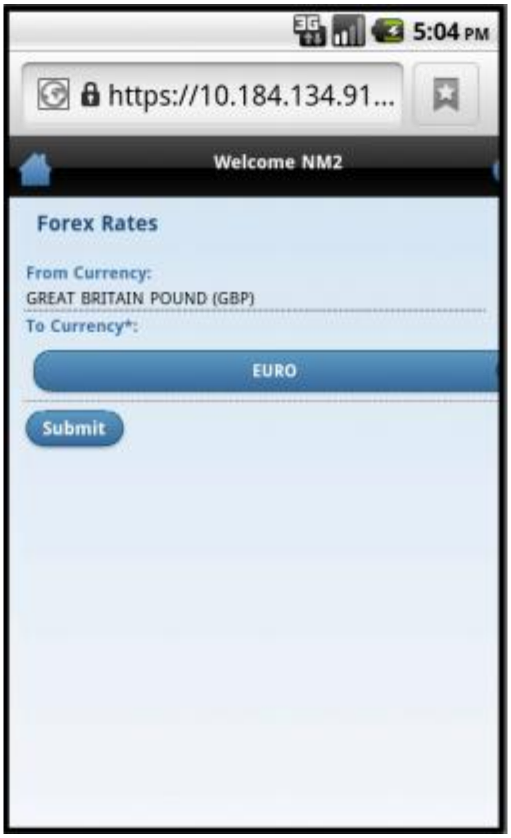
This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

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

2. Click the Services menu in the menu bar as encircled in above screen. 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



Forex Rates

From Currency:
GREAT BRITAIN POUND (GBP)

To Currency*:

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.

4. Click the Submit button. The system displays details of the exchange rates in the Forex Rates screen as shown below.

Forex Rates

Forex Rates

Foreign Rate Unit GBP

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

To Currency:
EURO

Cash Buy:
1.19

Cash Sell:
1.19

TT Buy:
1.19

TT Sell:
1.19

Field Description

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

19. 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.

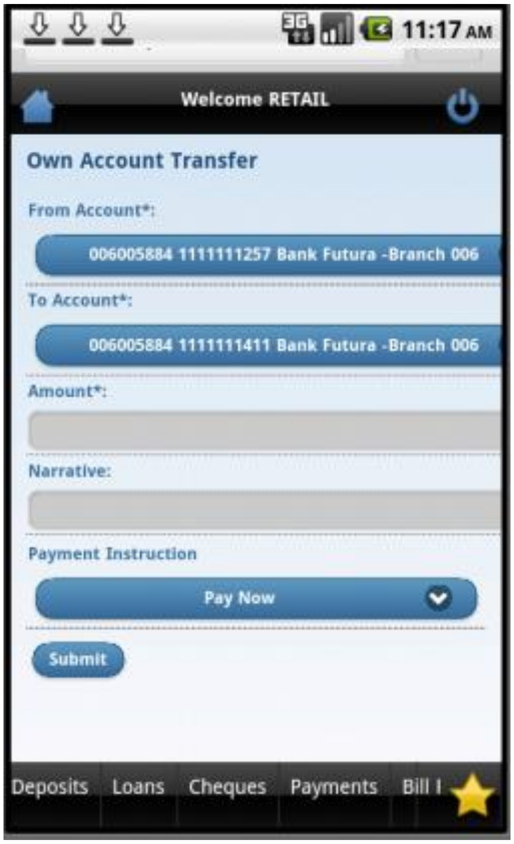
To do the own account transfer

1. Log on to the Android browser based Mobile Banking.
2. Click the **Payments** menu in the menu bar at the bottom. The system displays payments transactions in **Payments** screen as shown below.

Payments

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

Own Account Transfer



Field Description

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

Field Name	Description
Amount	[Mandatory, Numeric,15] Type the amount to be transferred in Destination account Currency
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment
Payment Instruction	
Pay now	Select the **Pay now** option 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	Select the **Pay later** option 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	Select the Pay Periodically option 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

Field Name	Description
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

4. 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

5. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.
6. Click the **Continue** button. The system displays **Own Account Transfer – Verify** screen.

Own Account Transfer – Verify

Own Account Transfer - Verify

From Account:
1111111257 006

To Account:
1111111411 006

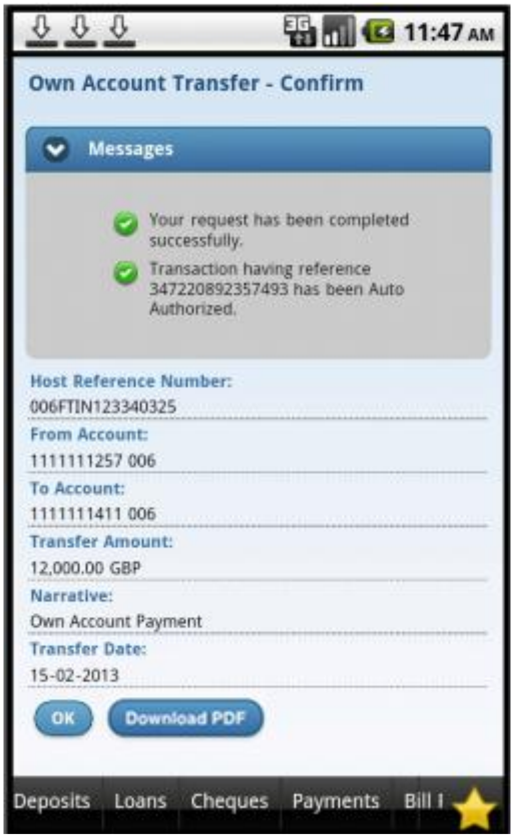
Transfer Amount:
12,000.00 GBP

Narrative:
Oan Account Payment

Transfer Date:
15-02-2013

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

Own Account Transfer – Confirm



Own Account Transfer - Confirm

Your request has been completed successfully.

Transaction having reference 347220892357493 has been Auto Authorized.

Host Reference Number: 006FTIN123340325

From Account: 1111111257 006

To Account: 1111111411 006

Transfer Amount: 12,000.00 GBP

Narrative: Own Account Payment

Transfer Date: 15-02-2013

8. Click the **OK** button. The system displays initial **Own Account Transfer** screen.
   OR
   Click the **Download PDF** button to download the PDF containing own account payment details.

20. Internal Account Transfer

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

To do the internal account transfer

1. Log on to the android browser based Mobile Banking.
2. Click the **Payments** menu in the menu bar as encircled above. The system displays payments transactions in **Payments** screen as shown below.

Payments

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

4. Click the **Continue** button. Below is shown for Make New Payment.

Internal Transfer

From Account*: 006005884 1111111257 Bank Futura -Branch 006

To Account*:

Destination Branch*: WB1(Bank Futura -Branch WB1)

Beneficiary Email:

Amount*:

Currency*: EURO(EUR)

Narrative:

To Account*: 1111111411

Destination Branch*: 006(Bank Futura -Branch 006)

Beneficiary Email: BEN1@RE.COM

Amount*: 12000

Currency*: POUND STERLING(GBP)

Narrative: INTERNAL TRANSFER

Payment Instruction*: Pay Now

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts with the currency held in it and the current available balance in the account.
To Account	[Mandatory, Alphanumeric,35] Type the destination account.
Destination Branch	[Mandatory, Dropdown] Select the branch of the destination account.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.

Field Name	Description
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it’s currency from the dropdown displayed below that field.
Currency	[Mandatory, Dropdown] Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment
Payment Instruction	
Pay now	Select the **Pay now** option 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	Select the **Pay later** option 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

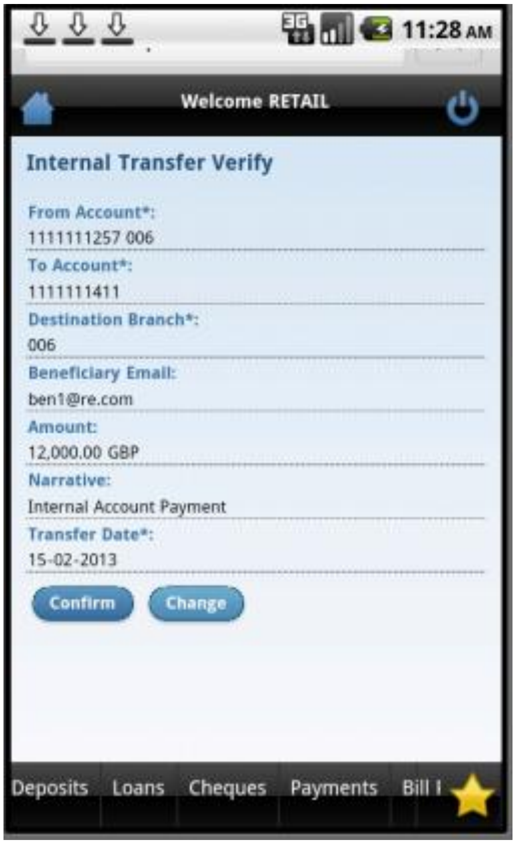
Field Name	Description
Frequency (Payment Execution Frequency when Pay Periodically is selected)	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

5. Click the **Submit** button. 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

6. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.
7. Click the **Continue** button. The system displays **Domestic Payment – Verify** screen.

Internal Transfer – Verify



Internal Transfer Verify

From Account*:
1111111257 006

To Account*:
1111111411

Destination Branch*:
006

Beneficiary Email:
ben1@re.com

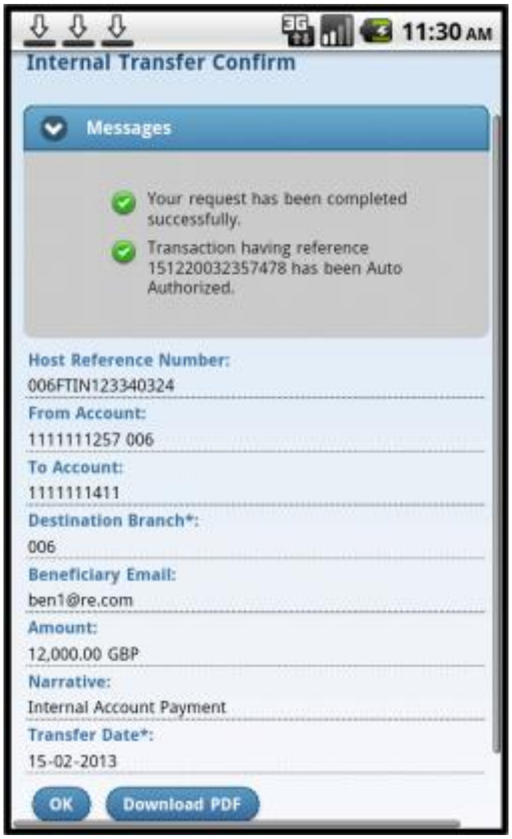
Amount:
12,000.00 GBP

Narrative:
Internal Account Payment

Transfer Date*:
15-02-2013

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

Internal Transfer – Confirm



Internal Transfer Confirm

Your request has been completed successfully.

Transaction having reference 151220032357478 has been Auto Authorized.

Host Reference Number: 006FTIN123340324

From Account: 1111111257 006

To Account: 1111111411

Destination Branch*: 006

Beneficiary Email: ben1@re.com

Amount: 12,000.00 GBP

Narrative: Internal Account Payment

Transfer Date*: 15-02-2013

9. Click the **OK** button. The system displays initial **Internal Account Transfer** screen.
   OR
   Click the **Download PDF** button to download the PDF regarding payment details.

21. 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 **Payments > Domestic Payment.**

Domestic Payment

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

Transfer To: Existing Beneficiary

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.

Domestic Payment

Beneficiary Name

ben1

Fund Delivery Mode

Deposit to Account

Field Description

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

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

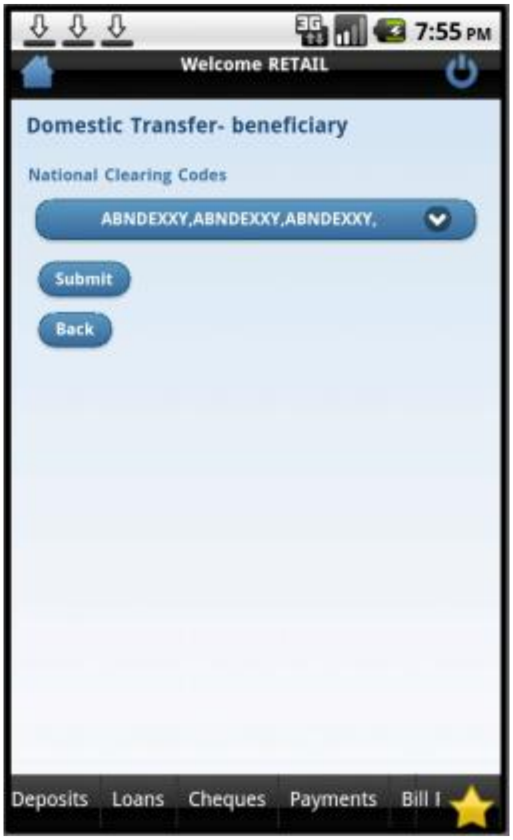
Domestic Payment

Field Description

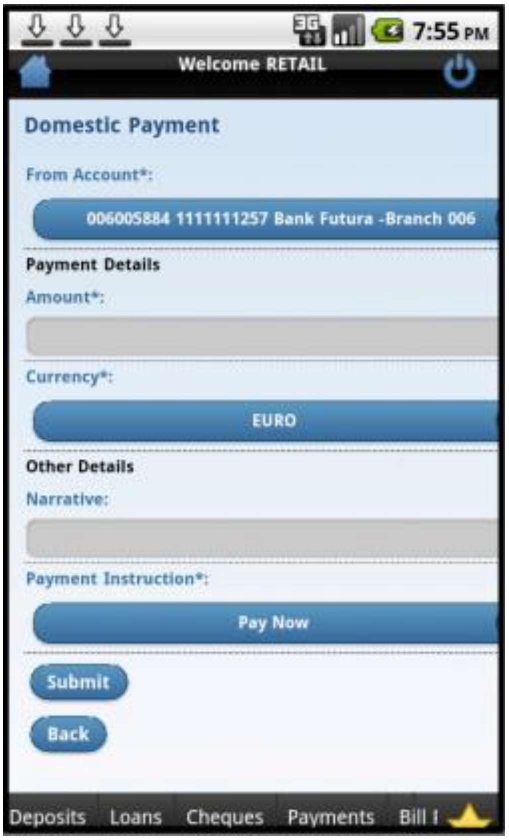
Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
National Clearing Code Type	[Optional, pop over] Select the national clearing code type from the drop-down list.

National Clearing Codes	[Optional, Search, Lookup] 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.

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



6. Select the national clearing code and click the **Submit** button. The system displays below screen.



From Account*: 006005884 1111111257 Bank Futura -Branch 006

Currency*: EURO

Payment Instruction*: Pay Now

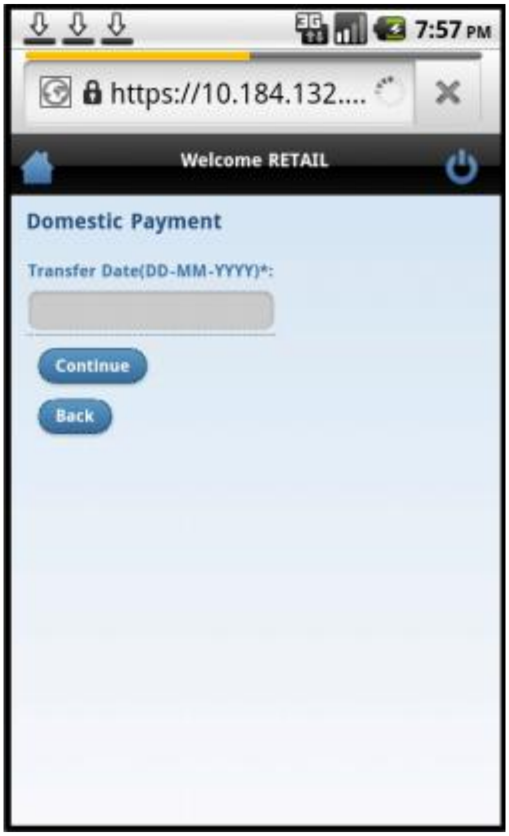
Field Description

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

Payment Instruction	
Pay now	Select the **Pay now** option 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	Select the **Pay later** option 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

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

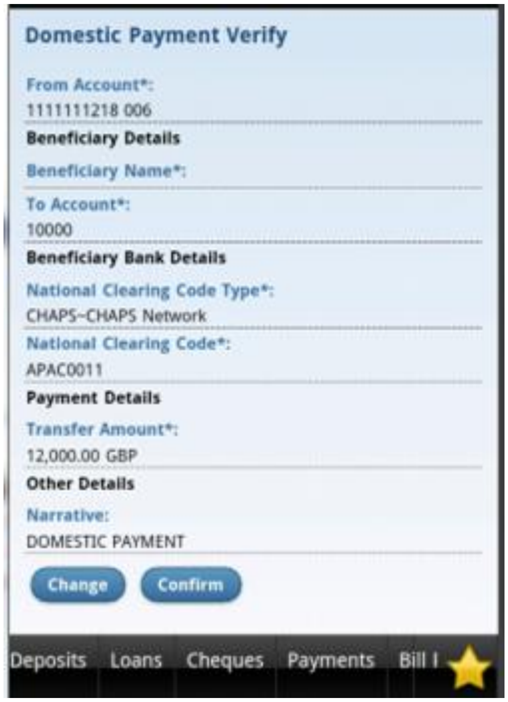
Domestic Payment – Pay Later



8. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.

9. Click the **Continue** button. The system displays Domestic Payment – Verify screen.

Domestic Payment - Verify



Domestic Payment Verify

From Account*:
1111111218 006

Beneficiary Details

Beneficiary Name*:

To Account*:
10000

Beneficiary Bank Details

National Clearing Code Type*:
CHAPS~CHAPS Network

National Clearing Code*:
APAC0011

Payment Details

Transfer Amount*:
12,000.00 GBP

Other Details

Narrative:
DOMESTIC PAYMENT

10. Click the **Confirm** button. The system displays **Domestic Payment – Confirm** screen.

    OR

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

Domestic Payment – Confirm

Domestic Payment Confirm

Transaction having reference 188815446357587 has been Auto Authorized.

From Account*:
1111111218 006

Beneficiary Details

Beneficiary Name*:

To Account*:
10000

Beneficiary Bank Details

National Clearing Code Type*:
CHAPS~CHAPS Network

National Clearing Code*:
APAC0011

Payment Details

Transfer Amount*:
12,000.00 GBP

Other Details

Narrative:
DOMESTIC PAYMENT

11. 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.

22. My Schedule Transfer

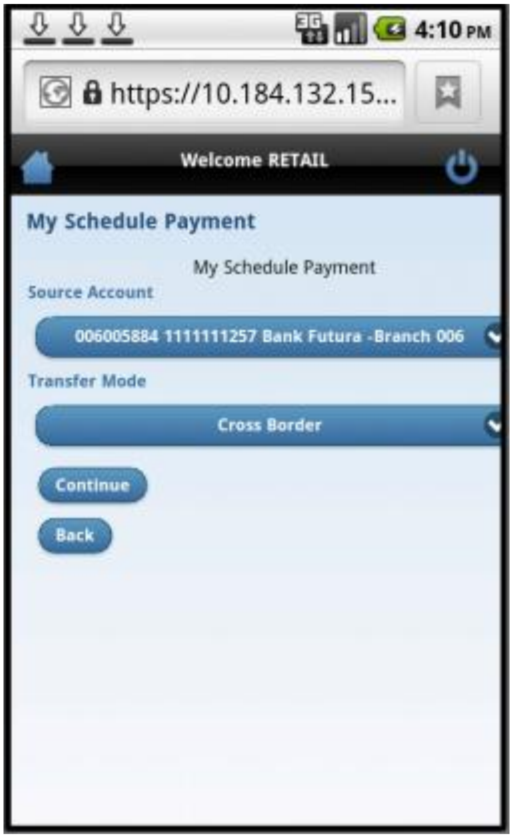
All the future dated transactions/payments can be viewed under My Schedule Payment option.

To view My Scheduled Payments

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

2. Navigate to **Payments > My Schedule Transfer** as shown in above screen**.** The system displays **My Schedule Payment** screen.

My Schedule Payment



Source Account
006005884 1111111257 Bank Futura -Branch 006

Transfer Mode
Cross Border

3. Select the source account for which scheduled payments are to be viewed.
4. Select the mode of transfer mode as Cross Border, within bank or Within country.
5. Click the **Continue** button. The system returns to the **My Schedule Payment** screen.

My Schedule Payment

My Schedule Payment

Records 1 to 5 of 20Page 1 of 4

006FTIN122900215

006FTIN123260014

006FTIN123340048

006FTIN123340049

006FTIN123340069

6. In above screen there are few transactions/scheduled payments are shown for Within bank transfer mode.
7. Click any of the transaction. The system displays its details as shown in below screen.

My Schedule Payment

Records 1 to 5 of 20Page 1 of 4

Reference Number
006FTIN122900215
Date
05-12-2012 00:00:00
Transfer Type
Pending Transfer
Amount
GBP 12000.0
Narrative
Internal Payment

8. Click the **Submit** button. The system displays details of the selected pending Transfer/scheduled Payment as shown below.

My Schedule Payment

My Schedule Payment

Consolidated View

Reference Number
006FTIN122900215

Transfer Type
Pending Transfers

Start Date
05-12-2012 00:00:00

Transfer Mode
Within Bank Transfer

User Reference Number
006FTIN122900215

Source Account
1111111257

To Account
1111111411

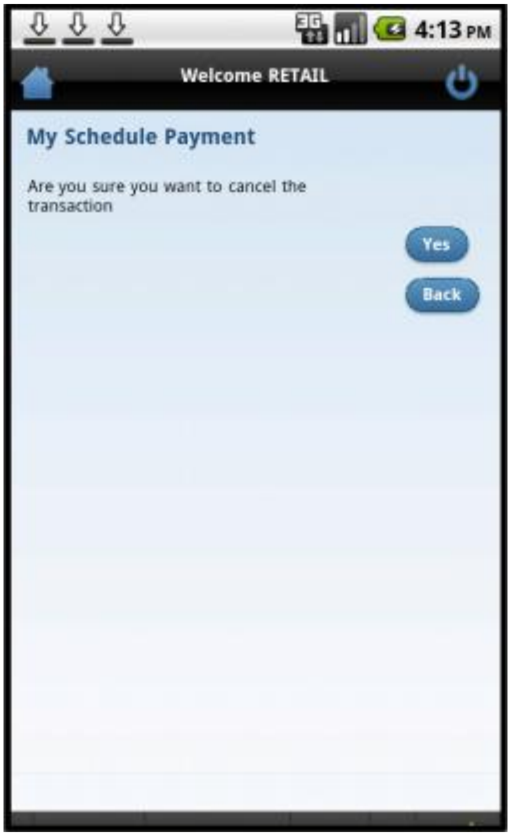
Transfer Amount
GBP 12000.0

Status
Pending

Narrative
Internal Payment

9. Click the **Cancel** button if you want to cancel this pending Transfer transaction. The system displays below screen.
   OR
   Click the **Back** button to navigate to the previous screen.

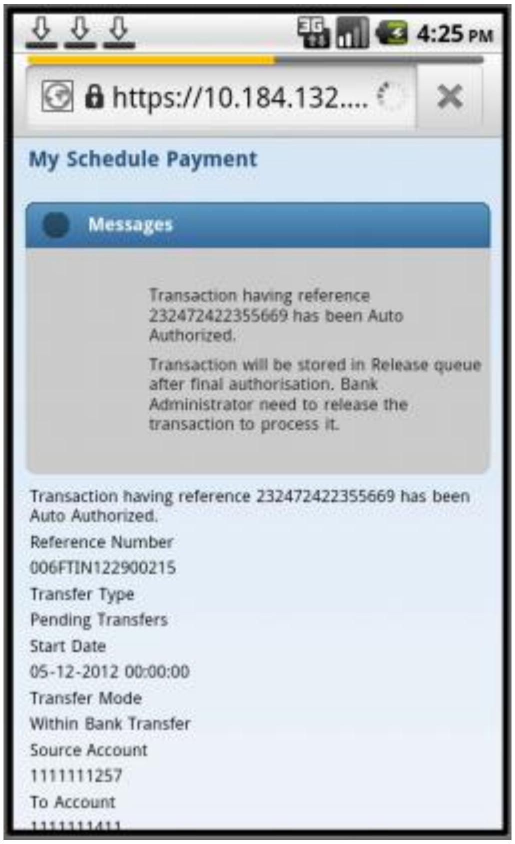
My Schedule Payment – Cancel Pending Transfer



Are you sure you want to cancel the transaction

10. Click the **Yes** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.
    OR
    Click the **Back** button to navigate to the previous screen.

My Schedule Payment – Cancel Pending Transfer – Confirmation

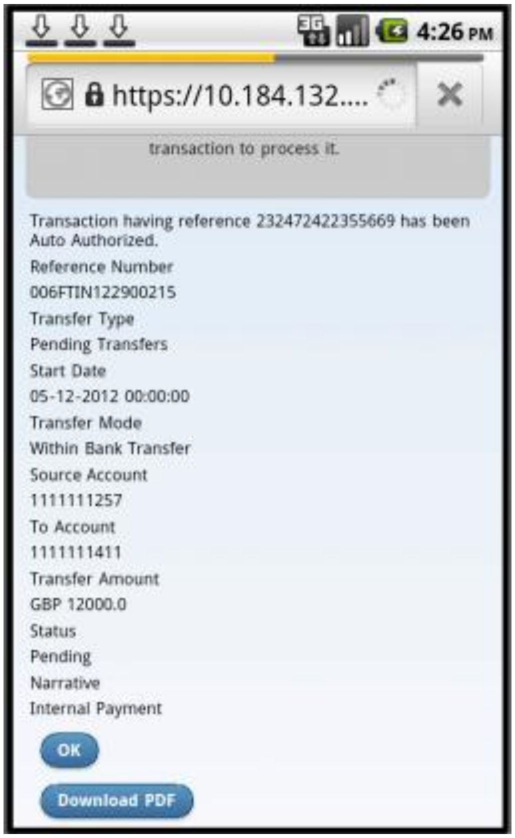


Transaction having reference 232472422355669 has been Auto Authorized.

Transaction will be stored in Release queue after final authorisation. Bank Administrator need to release the transaction to process it.

Transaction having reference 232472422355669 has been Auto Authorized.

Reference Number
006FTIN122900215
Transfer Type
Pending Transfers
Start Date
05-12-2012 00:00:00
Transfer Mode
Within Bank Transfer
Source Account
1111111257
To Account
1111111411



transaction to process it.

Transaction having reference 232472422355669 has been Auto Authorized.

Reference Number
006FTIN122900215
Transfer Type
Pending Transfers
Start Date
05-12-2012 00:00:00
Transfer Mode
Within Bank Transfer
Source Account
1111111257
To Account
1111111411
Transfer Amount
GBP 12000.0
Status
Pending
Narrative
Internal Payment

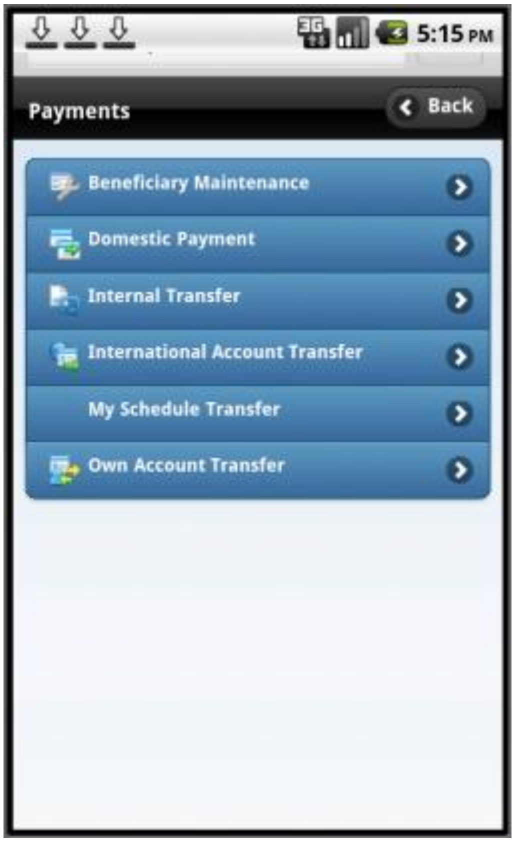
11. Click the **OK** button to navigate to the initial My Schedule Payment screen.
    OR
    Click the **Download PDF** button to download the PDF containing the pending transfer cancellation details.

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

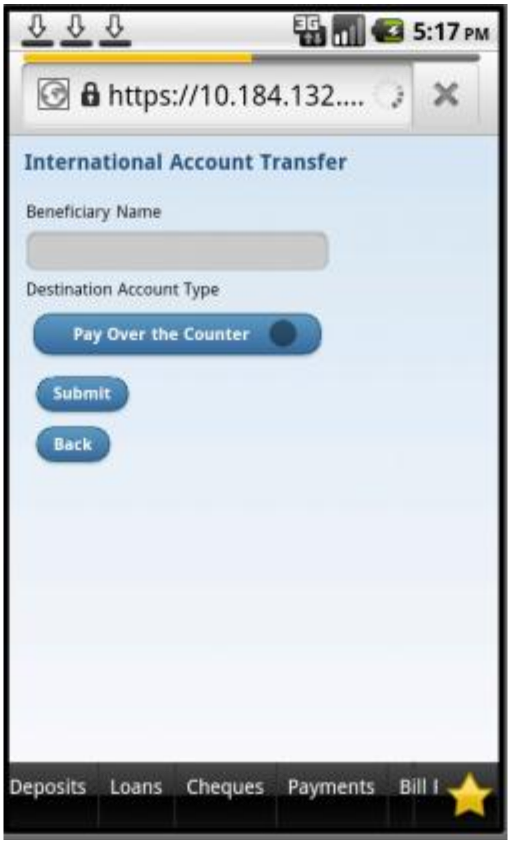


2. Select the **International Account Transfer** tab. The system displays **International Account Transfer** screen.

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.

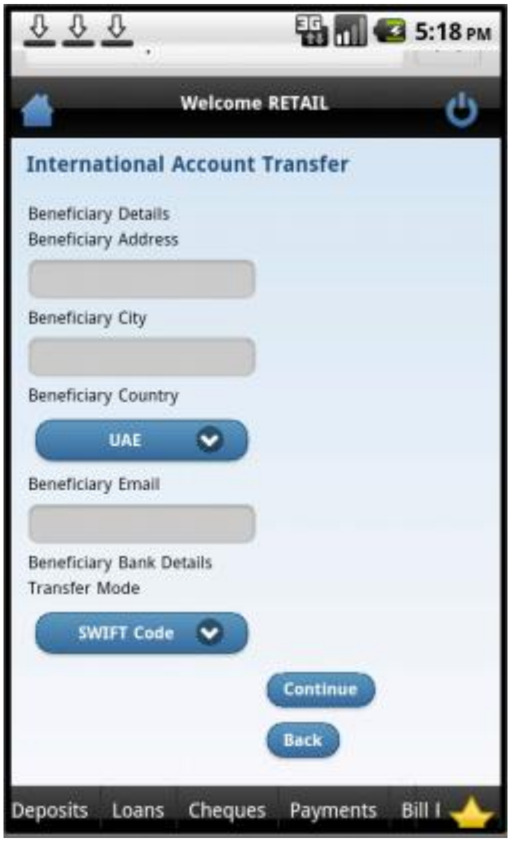


Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Destination Account Type	[Conditional, Drop down] Select the destination account from the drop-down list. The options are as follows: • Enter Account No • Pay Over The Counter Note: Below screen is shown for Enter Account No.

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

International Account Transfer



International Account Transfer

Beneficiary Details

Beneficiary Address

Beneficiary City

Beneficiary Country

UAE

Beneficiary Email

Beneficiary Bank Details

Transfer Mode

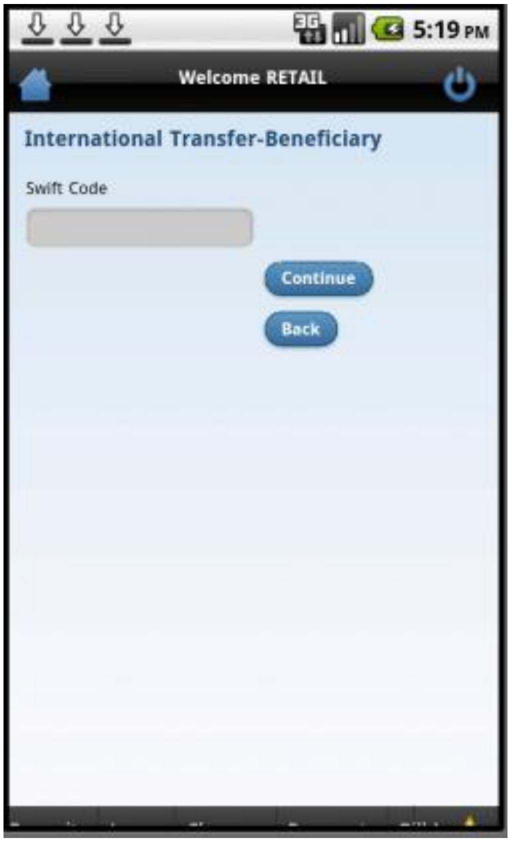
SWIFT Code

Field Description

Field Name	Description
Beneficiary Account No	[Conditional, Alphanumeric, 34] Type the beneficiary account number. This field is enabled when you select Enter Account No option from the Destination Account Type dropdown
Beneficiary Email	[Conditional, Alphanumeric, 40] Type the beneficiary email address. This field is enabled if you select the **Make New Payment** option
Transfer Mode	[Conditional, Pop over] Select the transfer mode.

5. Click the **Continue** from the options pop over as shown below.

International Account Transfer – Swift Code



International Account Transfer

Many matching records found, please narrow the search criteria.

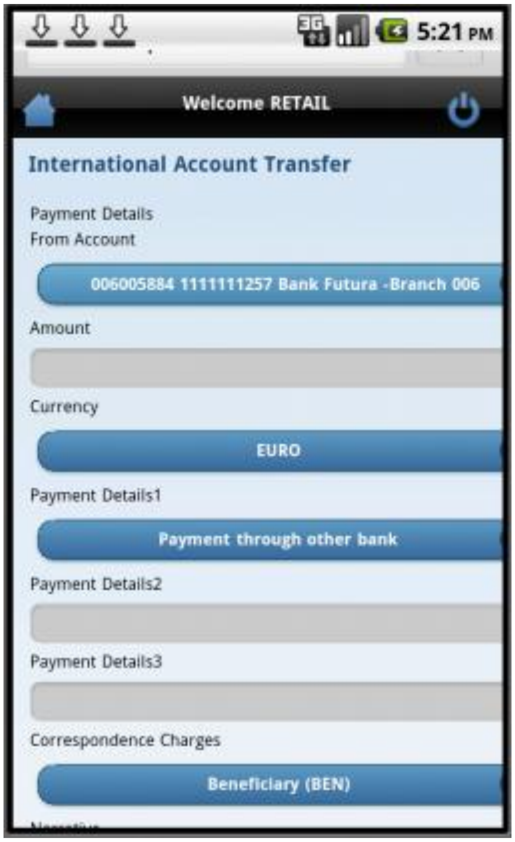
Beneficiary Bank Details

SWIFT Code: ABNADEBK,ABN AMRO BANK

6. Select the Swift Code from the drop down.

7. Click the Continue button. The system displays below screen for International Transfer.

International Transfer



International Account Transfer

Payment Details

From Account

006005884 1111111257 Bank Futura -Branch 006

Amount

Currency

EURO

Payment Details1

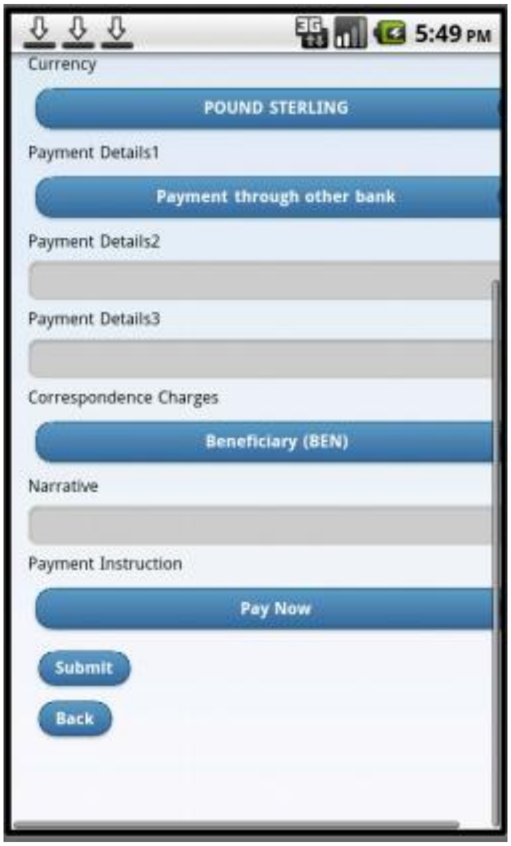
Payment through other bank

Payment Details2

Payment Details3

Correspondence Charges

Beneficiary (BEN)



Currency

POUND STERLING

Payment Details1

Payment through other bank

Payment Details2

Payment Details3

Correspondence Charges

Beneficiary (BEN)

Narrative

Payment Instruction

Pay Now

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the source account for the payment.
Amount	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the **Payment Template** drop-down 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 drop-down list.

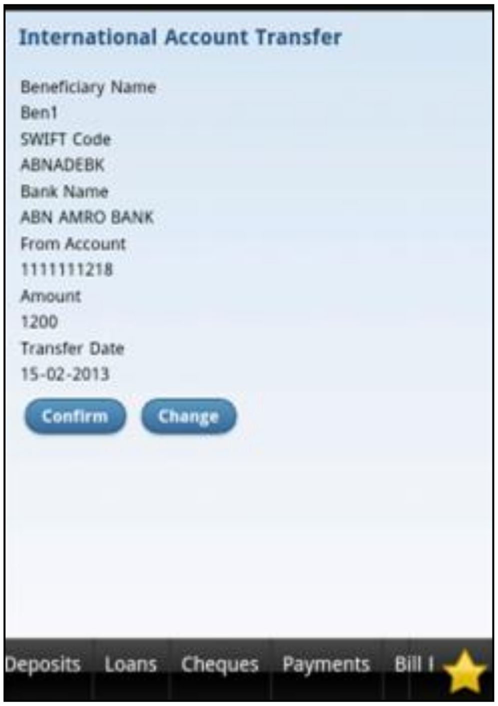
Field Name	Description
Correspondence Charges	[Mandatory, Drop down] Select the correspondence charges from the pop over list.
Payment Instruction	
Pay now	Select the **Pay now** option to process the funds transfer immediately. The transfer can be done in any of the two modes: **Pay now**, **Pay later**.
Pay later	Select the **Pay later** option 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.

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

International Account Transfer – Pay Later

9. Select any future date as pay later date
10. Click the **Submit** button. The system displays **International Account Transfer – Verify** screen.

International Account Transfer – Verify



International Account Transfer

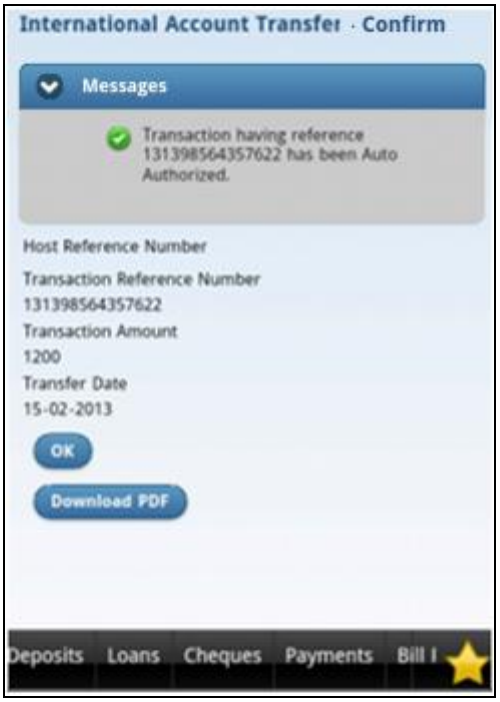
Beneficiary Name
Ben1
SWIFT Code
ABNADEBK
Bank Name
ABN AMRO BANK
From Account
1111111218
Amount
1200
Transfer Date
15-02-2013

11. Click the **Confirm** button to navigate to confirm the payment. The system displays Confirmation screen.

OR

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

International Account Transfer - Confirm



Transaction having reference 131398564357622 has been Auto Authorized.

Host Reference Number

Transaction Reference Number
131398564357622

Transaction Amount
1200

Transfer Date
15-02-2013

12. Click the **OK** button to navigate to the Initial International Account Transfer screen.
    OR
    Click the **Download PDF** button to download the PDF regarding payment details.

24. 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	
Holding Pattern	[Mandatory, Drop down] Select the appropriate holding pattern. Default value for holding pattern will be “Single”. The option are as follows: • 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	[Conditional, Alphanumeric, 20] Type the joint customer id1. Note: This field is displayed only when holding pattern is selected as Joint.
Joint Customer Id2	[Conditional, Alphanumeric, 20] Type the joint customer id2. Note: This field is displayed only when holding pattern is selected as Joint. Note: Joint customer ID 2 cannot be same as customer id entered for first account holder.

3. Click the **Submit** button. The system displays below Open Term Deposit screen.

Open Term Deposit

Source Account*: 006005884 1111111257 Bank Futura -Branch 006

Maturity Instructions*: Close on Maturity (No Rollover)A

Field Description

Field Name	Description
Deposit Details	
Deposit Product	[Mandatory, Drop down] Select the deposit product for which term deposit is to be opened.
Source Account	[Mandatory, Drop down] 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.

Field Name	Description
Deposit Amount	[Mandatory, Numeric, 15] Type the amount to be deposited.
Maturity Date	[Mandatory, Input] Enter the maturity date of the term deposit in DD-MM-YYYY format. 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.
Maturity Instructions	[Mandatory, Drop-Down] Select the maturity instruction for the deposit from the drop-down list. The options for Conventional Deposit Products are as follows: • Close on Maturity (No Rollover) • Renew Principal and Interest • Renew principal and Payout the Interest • Renew Special Amount and Pay Out the remaining amount. The options for Islamic Deposit Products are as follows • Close on Maturity (No Rollover) • Renew Principal and Profit • Renew principal and Payout the Profit • Renew Special Amount and Pay Out the remaining amount Default value is Close on Maturity.

4. Click the **Submit** button. The system displays below **Open Term Deposit** screen for entering payout details.

Open Term Deposit – Payout Details

Open Term Deposit

Payout Details

Account Transfer Option*:

* Indicates Mandatory Fields

Field Description

Field Name	Description
Account transfer options	[Conditional, drop down] Select the account to which the principal and interest are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if the **Renew Principal and Interest** option is selected from **the Maturity Instruction** drop-down list for Conventional Products and if the **Renew Principal and Profit** option is selected from **the Maturity Instruction** drop-down list for Islamic Product Default value is Transfer through domestic clearing network.

5. Click the **Submit** button. The system displays **Open Term Deposit** screen.

Open Term Deposit

Payout Details

Account Number:

* Indicates Mandatory Fields

Field Description

Field Name	Description
Account Number	[Mandatory, Dropdown] Select the account number from the drop down. This field is enabled if the following options are selected from the **Account Transfer options** drop-down list. • Transfer to internal Bank account • Transfer through domestic clearing network

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

Open Term Deposit – Verify

Open Term Deposit

Holding Pattern:

Single

Deposit Product

Short Term Deposit Accou

Account number:

1111111257-GBP-006-0

Deposit Amount:

12000

maturitydate:

10-05-2014

Maturity Instructions:

Renew Principal and Pay

Account Transfer Option:

Transfer to users Mapped

Holding Pattern: Single

Deposit Product: Short Term Deposit Acco

Account number: 1111111257~GBP~006~0

Deposit Amount: 12000

maturitydate: 10-05-2014

Maturity Instructions: Renew Principal and Pay

Account Transfer Option: Transfer to users Mappe

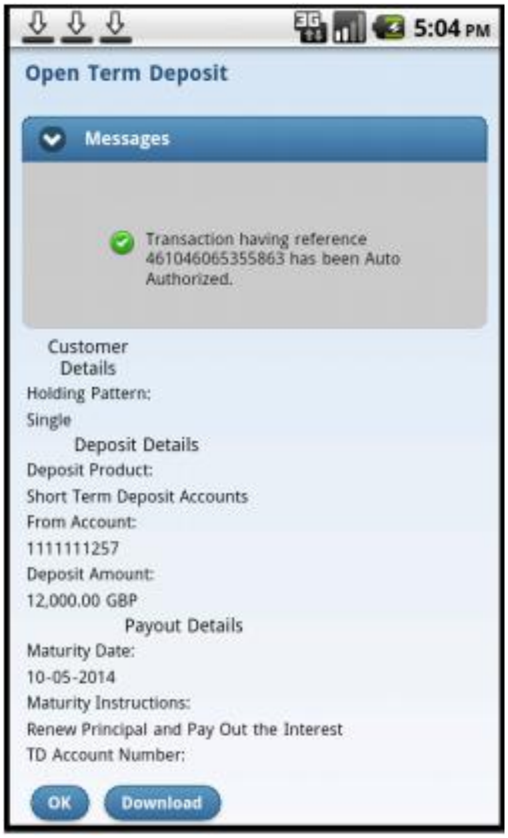
Account number: 1111111257~GBP~006~0

7. 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



Open Term Deposit

Transaction having reference 461046065355863 has been Auto Authorized.

Customer Details

Holding Pattern:
Single

Deposit Details

Deposit Product:
Short Term Deposit Accounts
From Account:
1111111257
Deposit Amount:
12,000.00 GBP

Payout Details

Maturity Date:
10-05-2014
Maturity Instructions:
Renew Principal and Pay Out the Interest
TD Account Number:

8. 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.

25. Deposit Redemption

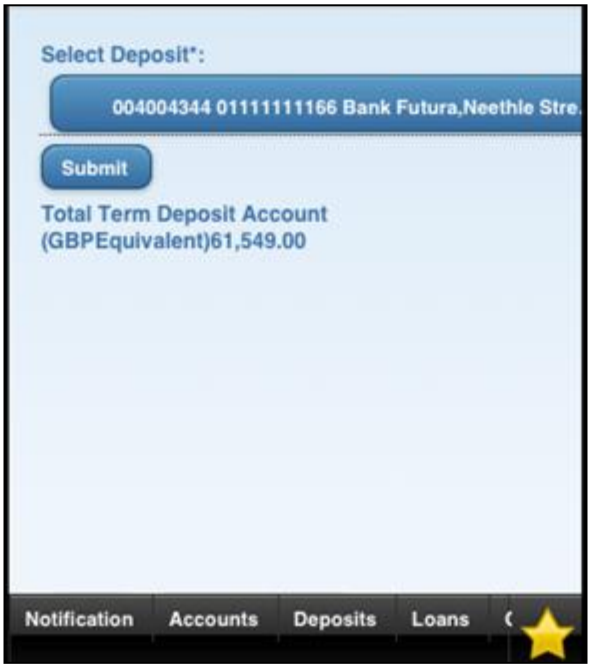
Redeem Term Deposit allows you to Redeem your term Deposit details either partially or fully through Android browser Based Mobile Banking.

To redeem the term deposit

1. Log on to the Android browser based Mobile Banking.
2. Click the Deposits menu from the menu bar at the bottom. The system displays below screen.

3. Click the **Deposit Redemption** tab. The system displays **Deposit Redemption** screen.

Deposit Redemption



Select Deposit*:

004004344 01111111166 Bank Futura,Neethle Stre

Total Term Deposit Account (GBPEquivalent)61,549.00

Field Description

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

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

Deposit Redemption

Deposit Details

Deposit Account
01111111166 004

Deposit Product
Normal TD-TD01

Account Details:

Deposit Amount
1,000.00 GBP

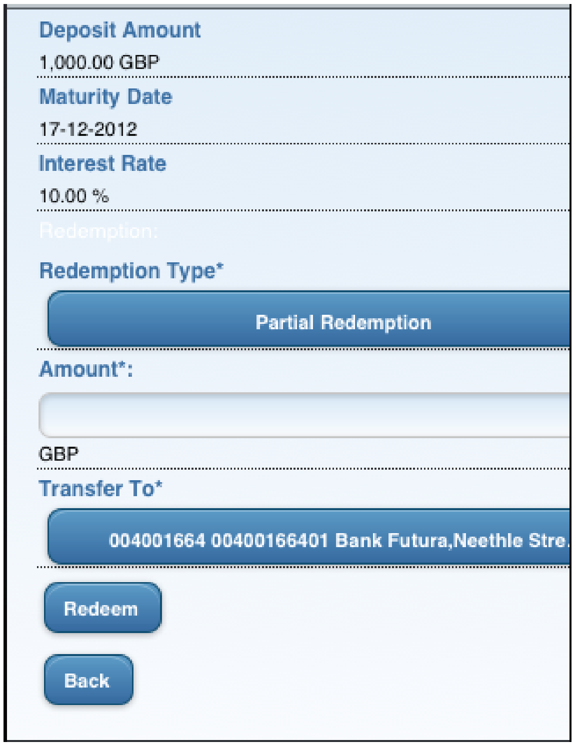
Maturity Date
17-12-2012

Interest Rate
10.00 %

Redemption:

Redemption Type*
Partial Redemption

Amount*:



Deposit Amount
1,000.00 GBP

Maturity Date
17-12-2012

Interest Rate
10.00 %

Redemption:

Redemption Type*
Partial Redemption

Amount*:
GBP

Transfer To*
004001664 00400166401 Bank Futura,Neethle Stre

Field Description

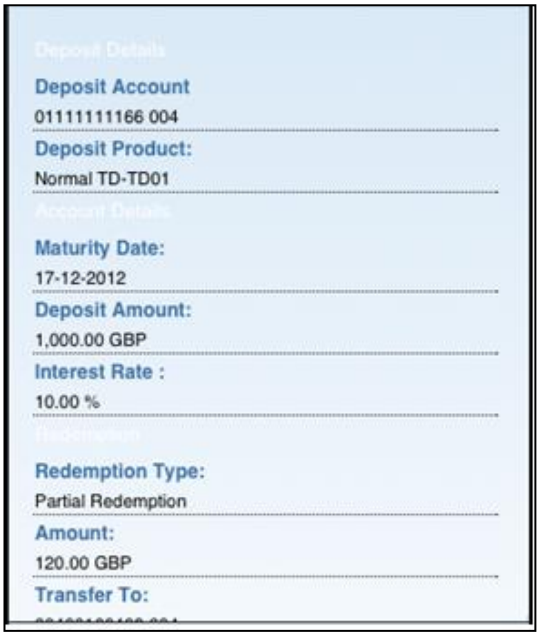
Field Name	Description
Deposit Details	
Deposit Account	
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.
Maturity Date	[Display] This field displays the Maturity date of the deposit.
Interest 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 • 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.

5. Click the **Redeem** button. The system displays **Deposit Redemption Verify** screen.

   OR

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

Deposit Redemption Verify



Deposit Details

Deposit Account
01111111166 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
17-12-2012

Deposit Amount:
1,000.00 GBP

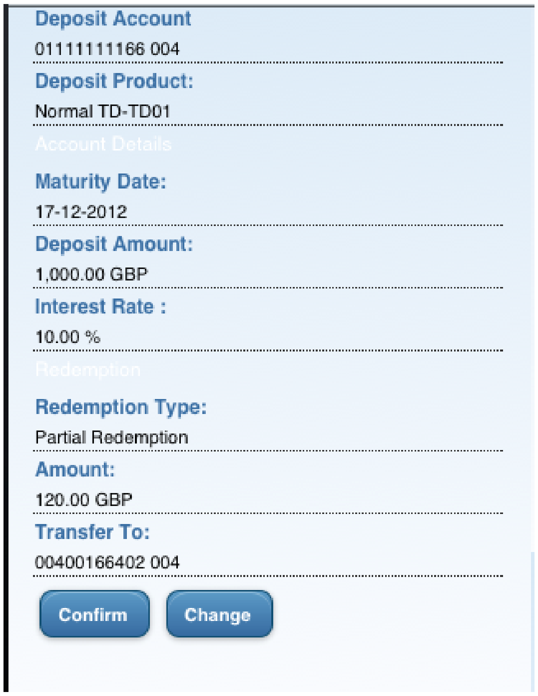
Interest Rate :
10.00 %

Redemption

Redemption Type:
Partial Redemption

Amount:
120.00 GBP

Transfer To:



Deposit Account
01111111166 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
17-12-2012

Deposit Amount:
1,000.00 GBP

Interest Rate :
10.00 %

Redemption

Redemption Type:
Partial Redemption

Amount:
120.00 GBP

Transfer To:
00400166402 004

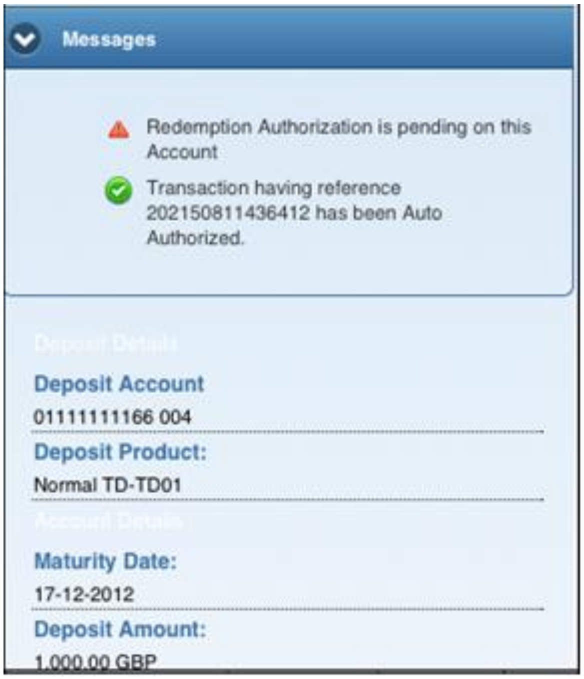
6. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption –**

Confirm screen.

OR

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

Deposit Redemption Confirm



Redemption Authorization is pending on this Account

Transaction having reference 202150811436412 has been Auto Authorized.

Deposit Details

Deposit Account
01111111166 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
17-12-2012

Deposit Amount:
1,000.00 GBP

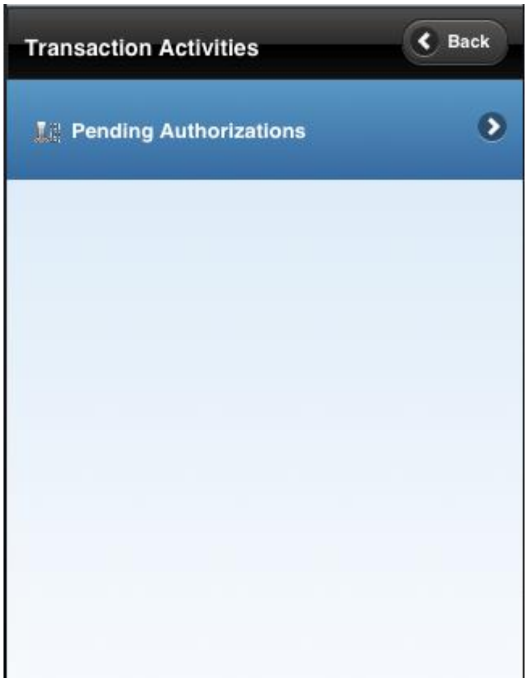
7. Click the **OK** button to return to the initial Deposit Redemption screen.

26. 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 browser based Mobile Banking.
2. Click the **Transactions Activities** menu in the menu bar at the bottom. The system displays transactions in **Transactions Activities** screen.



3. Click the Pending Authorizations tab as shown in above screen. The system displays transactions pending for authorization as shown in below **Authorization** screen.

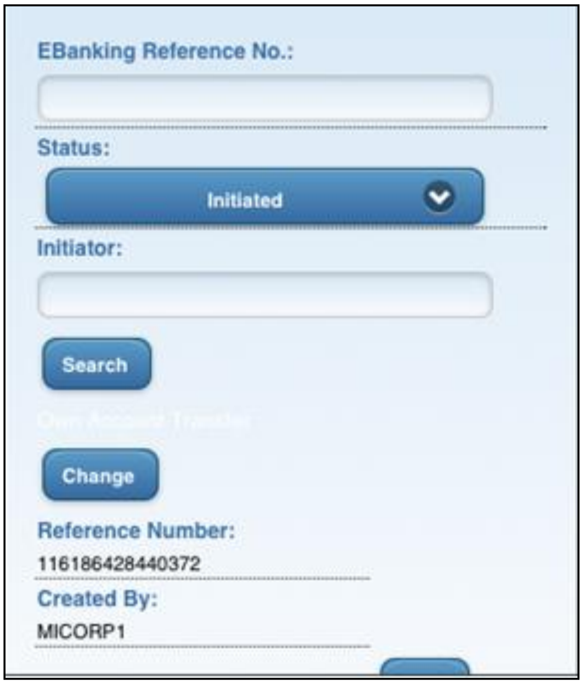
Note: Authorization tab is only displayed for Corporate User not Retail. In case of Retail User, only Transaction Activities tab will be displayed under Transactions menu.

Authorization

Select Transaction*: Own Account Transfer(Initiate...

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



EBanking Reference No.:

Status: Initiated

Initiator:

Reference Number: 116186428440372

Created By: MICORP1

5. Click the **View** button to view details and authorize that transaction. The system displays View

Pending Authorization screen.

Transaction:
Own Account Transfer

E-Banking Reference No:
116186428440372

Status:
Initiated

Created By:
MICORP1

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

Updated By:
MICORP1

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

6. Click the **Send To Modify** button to send the transaction back for modification.

   Screen.

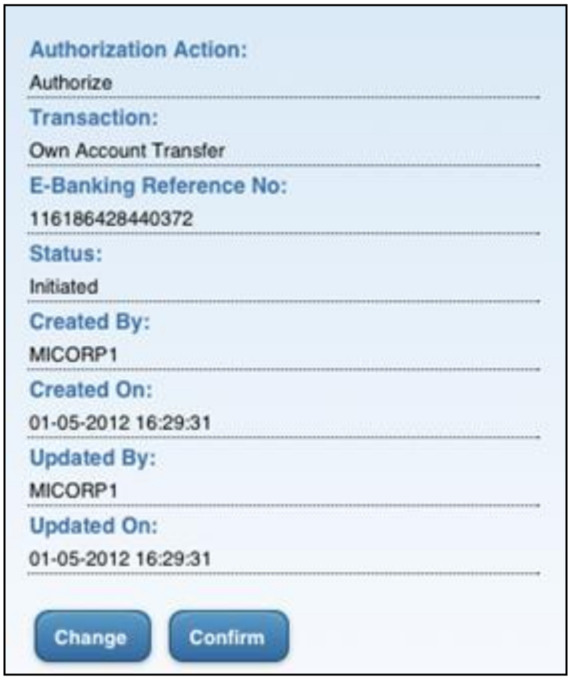
   OR

   Click the Reject button to reject the transaction.

   OR

   Click the **Authorize** button to authorize that transaction. The system displays Verify Authorization screen.

Pending Transactions – Verify



Authorization Action:
Authorize

Transaction:
Own Account Transfer

E-Banking Reference No:
116186428440372

Status:
Initiated

Created By:
MICORP1

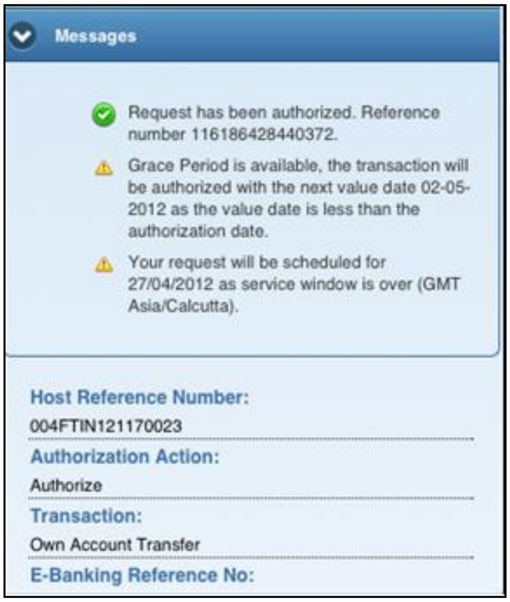
Created On:
01-05-2012 16:29:31

Updated By:
MICORP1

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

7. Click the **Confirm** button. The system displays **Pending Transactions – Confirm** screen.
   OR
   Click the **Change** button to change the entered details.

Pending Transaction – Confirm



Request has been authorized. Reference number 116186428440372.

Grace Period is available, the transaction will be authorized with the next value date 02-05-2012 as the value date is less than the authorization date.

Your request will be scheduled for 27/04/2012 as service window is over (GMT Asia/Calcutta).

Host Reference Number:
004FTIN121170023

Authorization Action:
Authorize

Transaction:
Own Account Transfer

E-Banking Reference No:

8. Click the **OK** button. The system will display initial Transactions screen.

27. Mailbox/Notifications

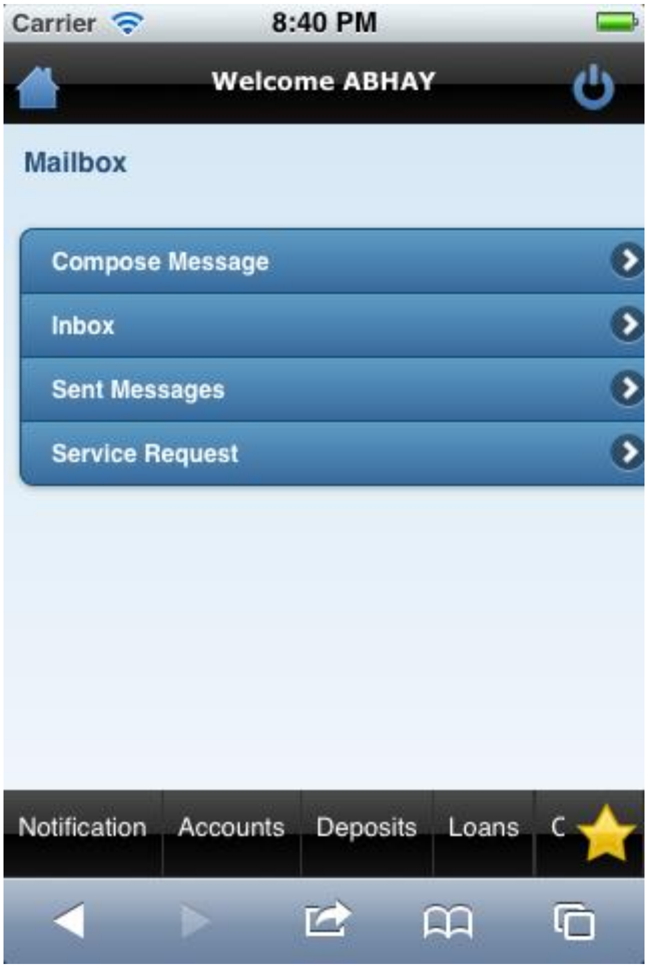
Mailbox allows you to submit a query through Mails to the bank through Mobile Banking. Once the Response has been posted by the Bank the customer is notified by the mail.

To access the Mailbox options

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

27.1. Compose Message

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



3. Click the **Compose** tab. The system displays below **Compose** screen.

Compose

Compose

Select the subject of this message:

Demand Draft and Cheques

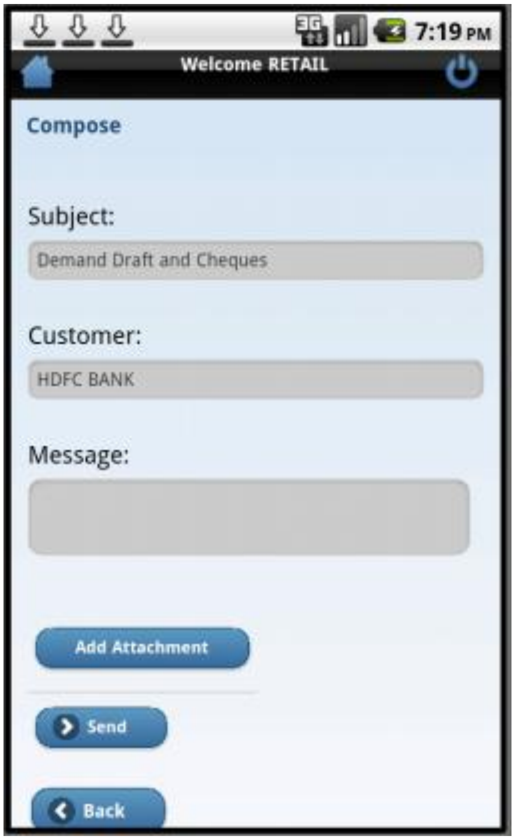
Customer:

NMR

Field Description

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

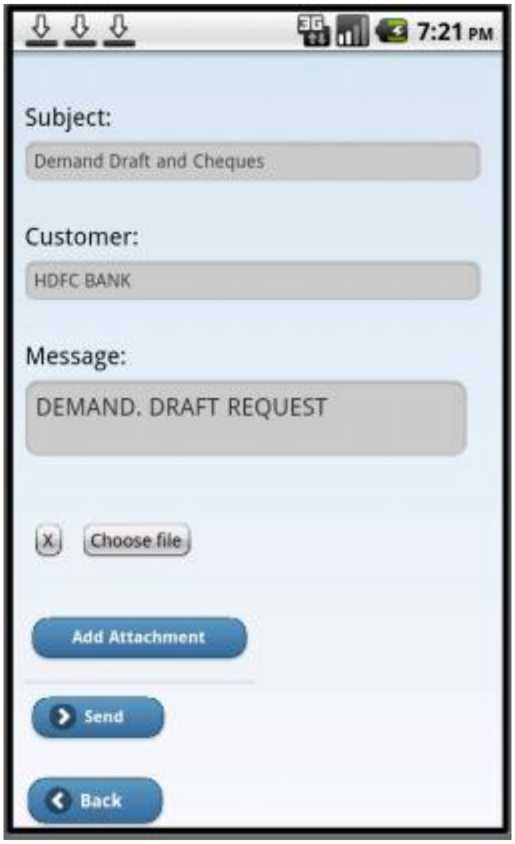
4. Click the **Next** button. The system shown below screen with the options to be performed.



Subject: Demand Draft and Cheques

Customer: HDFC BANK

Message:



Subject:

Demand Draft and Cheques

Customer:

HDFC BANK

Message:

DEMAND. DRAFT REQUEST

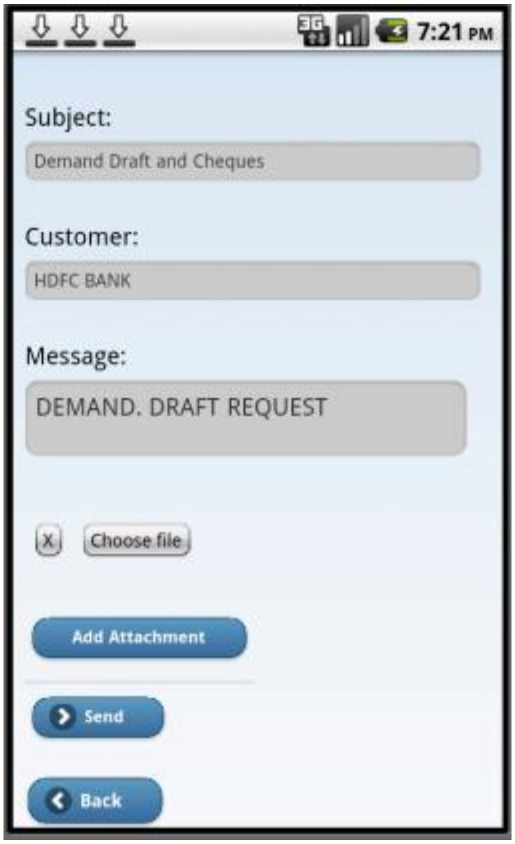
5. Click the **Add Attachment** button. The system shows below screen for selecting the file/image to be attached.

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.

Subject: Demand Draft and Cheques

Customer:

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.



Subject:

Demand Draft and Cheques

Customer:

HDFC BANK

Message:

DEMAND. DRAFT REQUEST

9. Click the **Send** button. The system shows screen for confirmation of message sent**.**

Your message has been sent.

10. Click the **Back** button to navigate to the initial Mailbox screen.

27.2. Interactions

1. Click the **Interactions** option from the initial screen as shown above. The system will display Interactions screen as below, showing all the interactions/messages.

2. Click on any message to view that message. The system displays that message/interaction in the Mailbox screen as shown below.

Subject
Reply from Accounts Department
Sender
SMITH CORP
Received
26-04-2012 23:17:55
Expires
26-09-2012 05:30:00

3. Click More to view message details as shown below.

Sent By: SMITH CORP
Date: 26-04-2012 17:47:55
To: Accounts Department
Expires: 26-09-2012 00:00:00
Subject: Reply from Accounts Department

received

In response to

Sent By:	SMITH CORP
Date:	26-04-2012 17:44:29
To:	Accounts Department
Expires:	26-09-2012 00:00:00
Subject:	Reply from Accounts Department
Accounts Dept message received.	

In response to

To:	Accounts Department
Expires:	19-07-2012 00:00:00
Subject:	Reply from Accounts Department
What is the use of credit card?	

In response to

Sent By:	Accounts Department
Date:	19-04-2012 17:47:21
To:	004004344
Expires:	19-07-2012 17:47:21
Subject:	Reply from Accounts Department
hi sir, our bank offers u credit card ABCXXX	

4. Click the Reply button in order to reply to the current message.
   OR
   Click the Back button to navigate to the previous screen.

27.3. Bulletins

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

Bulletins

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

Message Details

Sent By: Bank admin

Date: 01-10-2012 06:56:04

To: SAAMAR RETAIL

Expires: 29-10-2012 23:59:59

Subject: BANK HOLIDAY

BANK WILL NOT OPERATE ON THIS TUESDAY

27.4. Alerts/Tasks

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

Alerts

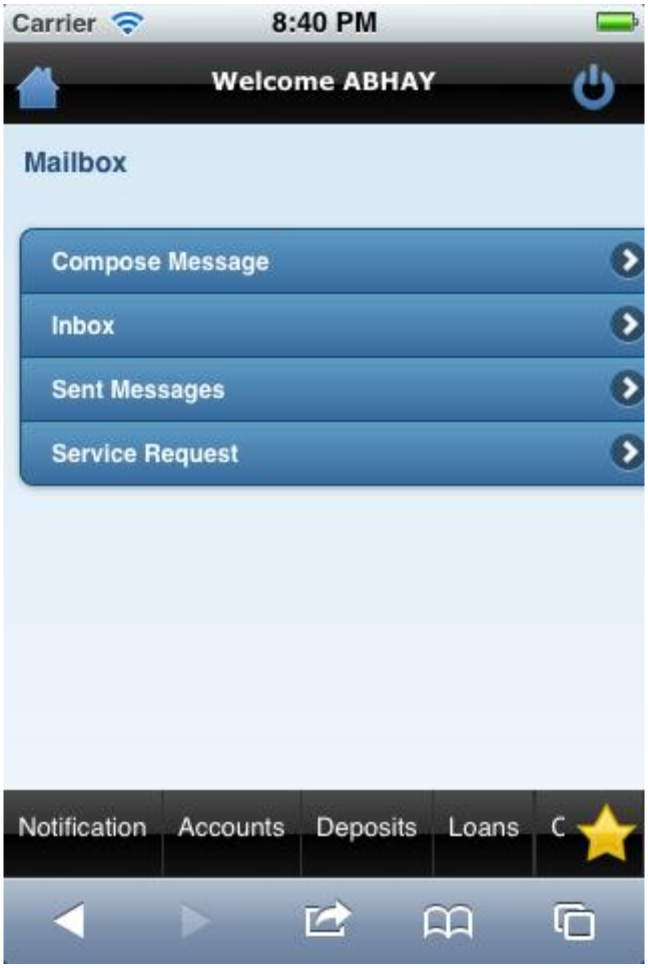
2. Click the any Alerts to view it. The system displays that alert as shown in below screen.

Subject
Credit Card Payment Initiation
Sender
Bank Admin
Received
18-10-2012 11:09:19
Expires
23-10-2012 11:09:19
Message Id
23509

3. Similarly you can view Tasks for your user.

27.5. Sent Messages

Sent Messages



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

Sent Messages

Sent Messages

Records 1 to 10 of 11 Page 1 of 2

Demand Draft and Cheques

Housing / Vehicle / Personal Loan

ssdfsd

Demand Draft and Cheques

Demand Draft and Cheques

Debit Cards

asdasd

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

Sent Messages

Sent Messages

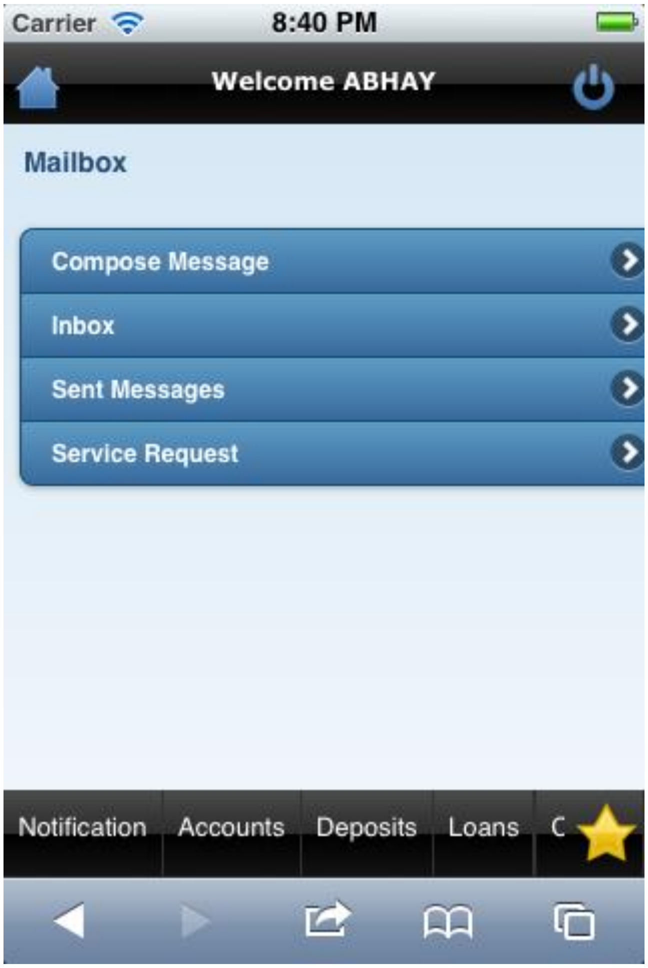
Records 1 to 10 of 11 Page 1 of 2

Demand Draft and Cheques

Message Id
350817697646197
Subject
Demand Draft and Cheques
To
Accounts Department
Customer Id
004004593
Sent
16-10-2012 14:44:20
Expires
16-03-2013 09:30:00

27.6. 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

Service Request

Records 1 to 1 of 1 Page 1 of 1

783627017435523

User Reference No.
783627017435523

Service Requested
Apply for ATM / Debit Card

Status
Service Request Accepted

28. Reminders

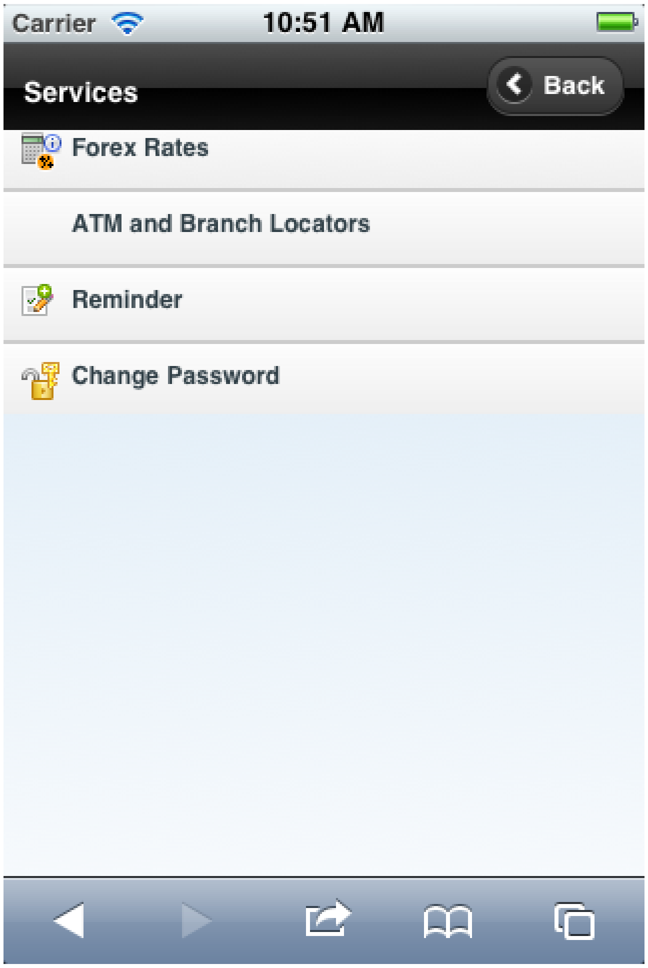
The Reminder functionality enables business users to register for reminders. Once a reminder is registered the user can view the reminder under the Reminder schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are 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 browser based Mobile Banking.

28.1. Register Reminder

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



3. Click the **Reminders** tab. The system displays below reminders schedule screen.

Reminders Schedule

No Records Found.

No Reminders set for Today.

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

Reminders

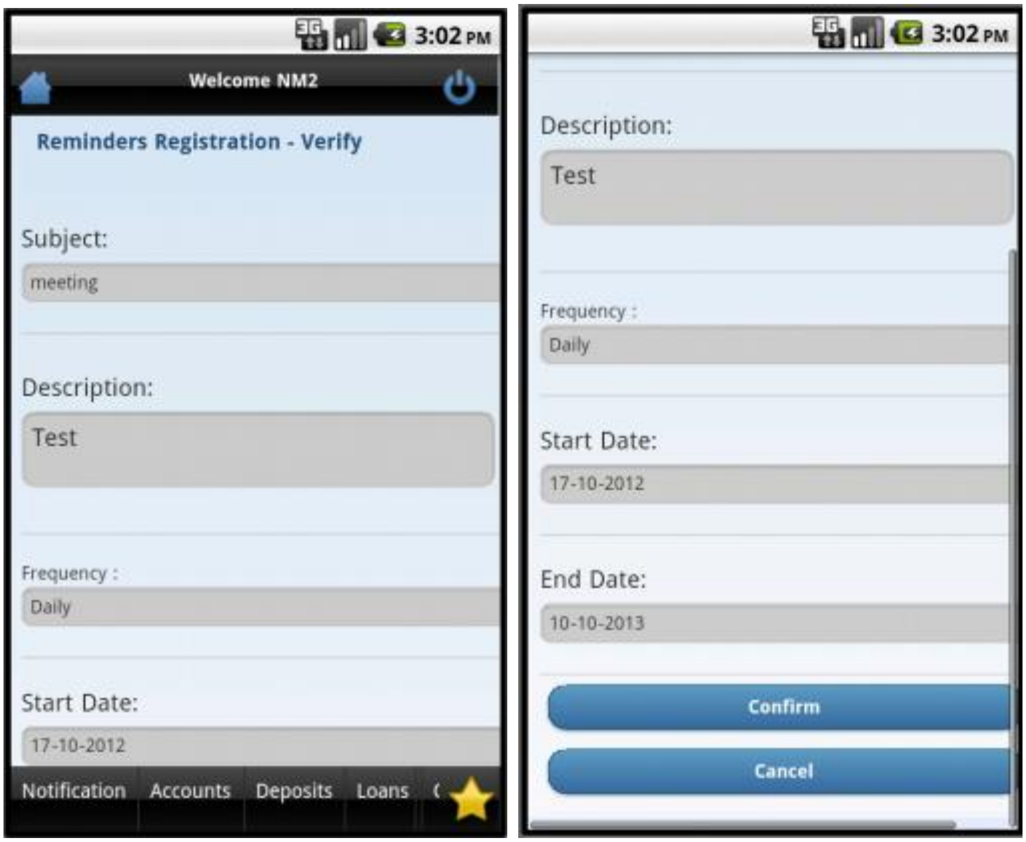
Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric] Type the reminder subject.
Description	[Optional, Alphanumeric] Type the description for reminder.
Frequency	[Mandatory, Dropdown] Select the frequency from the dropdown.

Field Name	Description
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.

5. Click the **Submit** button. The system shown **Reminders Registration – Verify** screen as shown below.

Reminders Registration – Verify



Reminders Registration - Verify

Subject: meeting

Description: Test

Frequency : Daily

Start Date: 17-10-2012

End Date: 10-10-2013

6. Click the **Confirm** button. The system displays **Reminders Registration Confirm** screen as shown below.
   OR
   Click the **Cancel** button to cancel the reminder registration.

Reminders Registration Confirm

Reminders Registration Confirm

Reminder set successfully.

Subject: meeting

Description: Test

Frequency : Daily

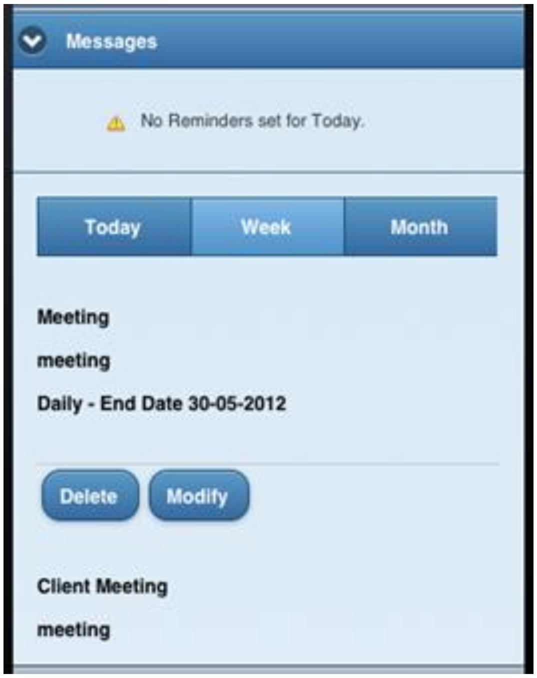
Start Date: 17-10-2012

End Date: 10-10-2013

7. Click the **OK** button to navigate to the initial Reminders Schedule screen.

28.2. View Reminder

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



No Reminders set for Today.

Meeting

meeting

Daily - End Date 30-05-2012

Client Meeting

meeting

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

29. 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 browser based Mobile Banking. The system displays initial Accounts Overview screen.
2. Click the **Cards** menu from the menu bar at the bottom. The system displays cards screen as shown in below.

Accounts Summary

3. Click the **Credit Card Details** tab**.** The system displays **Credit Card Details** screen.

Credit Card Details

Card Number:
5200123420106751

Product Name:
GOLD REWARDS

Expiry Date:
23-Jan-2012

Reward Points Available:
1267

Total Credit Limit:
90,000.00 INR

Available Credit Limit:
70,000.00 INR

Total Cash Limit:
40,000.00 INR

Available Cash Limit:
40,000.00 INR

Total Unbilled Amount:
15,000.00 INR

Last Payment Date:

70,000.00 INR

Total Cash Limit:
40,000.00 INR

Available Cash Limit:
40,000.00 INR

Total Unbilled Amount:
15,000.00 INR

Last Payment Date:
20-Mar-2010

Last Payment Amount:
23,000.00 INR

Statement Date:
02-Mar-2010

Total Billed Amount:
5,000.00 INR

Payment Due Date:
20-Feb-2010

Mimimum Amount Due:
200.00 INR

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.

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

30. 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 browser based Mobile Banking.
2. Click the **Cards** menu from the menu bar at the bottom. The system displays cards screen as shown in below.

Accounts Summary

3. Click the **Credit Card Statement** tab**.** The system displays **Credit Card Statement** screen.

Credit Card Statement

Card Number*: 5200123420106751

Month*: January

Year*: 2012

Field Description

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

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

Card Statement screen.

Credit Card Statement

Card Number:
5200123420106751

Month:
1

Year:
2012

Records 1 to 2 of 4Page 1 of 2

5. Click any of the transaction number tab, to view its transaction details, as shown in below screen.

Credit Card Statement

Year:
2012

Records 1 to 2 of 4

Page 1 of 2

12133657

Reference Number
12133657

Transaction Date
05-04-2010

Description
Airtell Refill

Credit
500.00 INR

31. Credit Card Payment

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

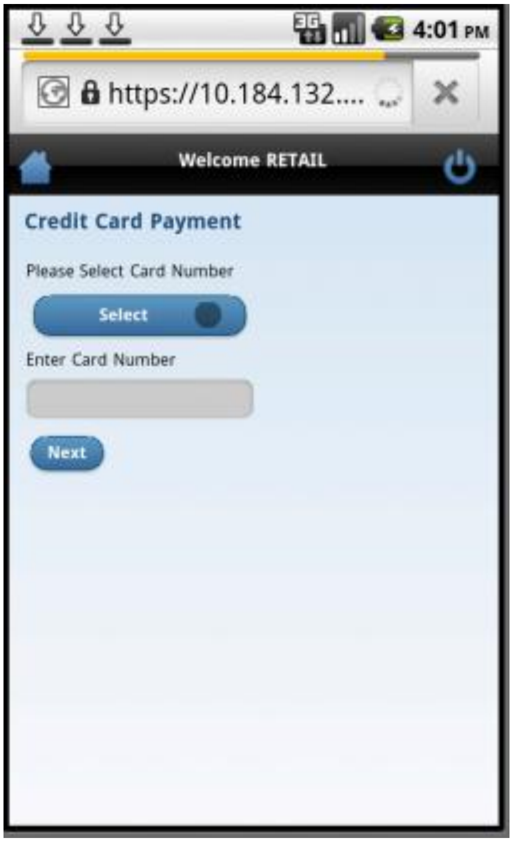
To do the credit card payment

1. Log on to the android browser based Mobile Banking.
2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.

Cards

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

Credit Card Payment

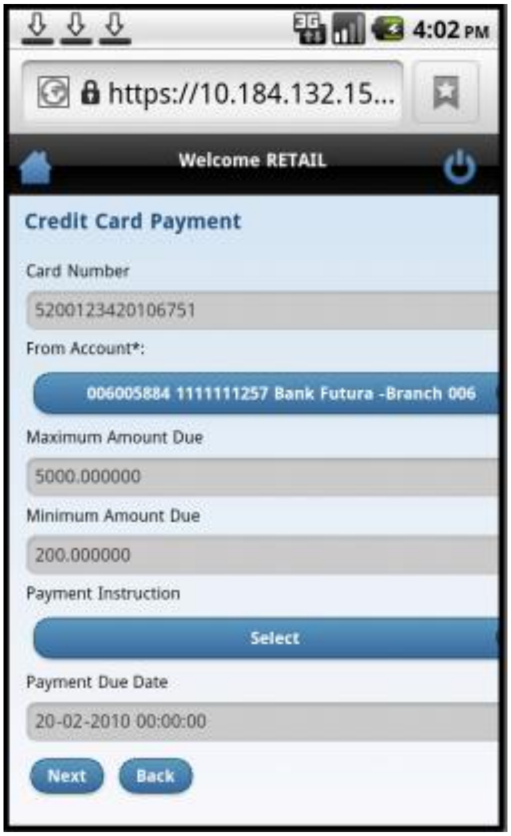


Field Description

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. Note: If credit card is not registered, then you can enter credit card number here. If you select any credit card from the dropdown then you need not enter card number in this field.

4. Click the **Next** button. The system displays below screen for Step2 - **Credit Card Payment**.

Credit Card Payment – Step2



Credit Card Payment

Card Number
5200123420106751

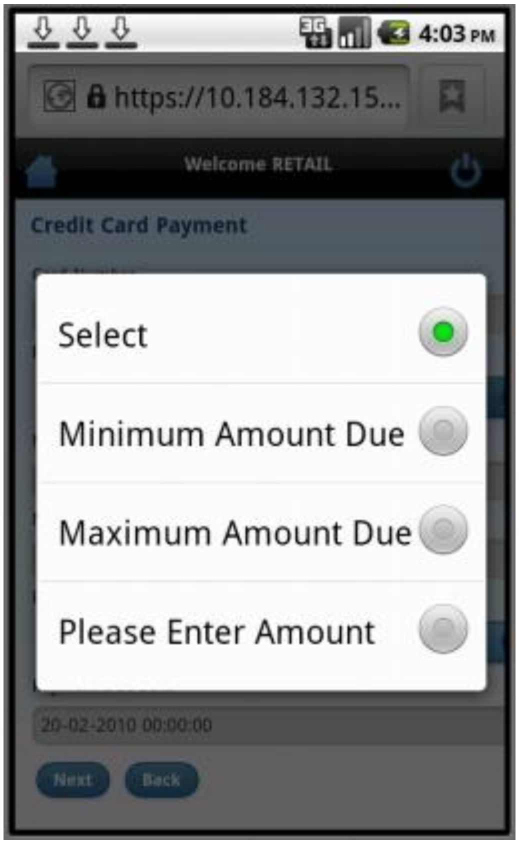
From Account*:
006005884 1111111257 Bank Futura -Branch 006

Maximum Amount Due
5000.000000

Minimum Amount Due
200.000000

Payment Instruction
Select

Payment Due Date
20-02-2010 00:00:00

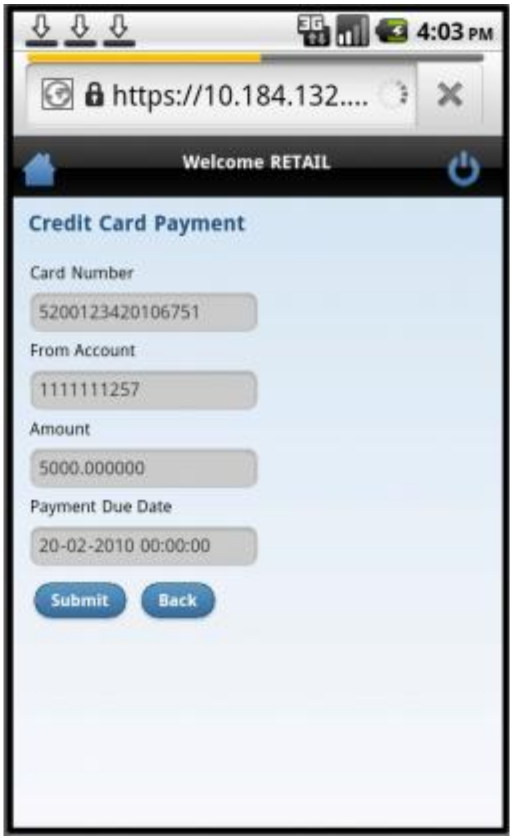


Field Description

Field Name	Description
Credit Card Number	[Display] This field displays the selected credit card number for which payment is to be made.
From Account	[Mandatory, Pop Over] Select the from account from the drop down. This account will be used as source account for credit card payment.
Payment Instruction	[Mandatory, Dropdown] Select payment instruction as Transfer Maximum amount due OR minimum due amount OR you can also enter any amount.

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

5. Click the **Next** button. The system display **Credit Card Payment** screen.



Credit Card Payment

Card Number
5200123420106751

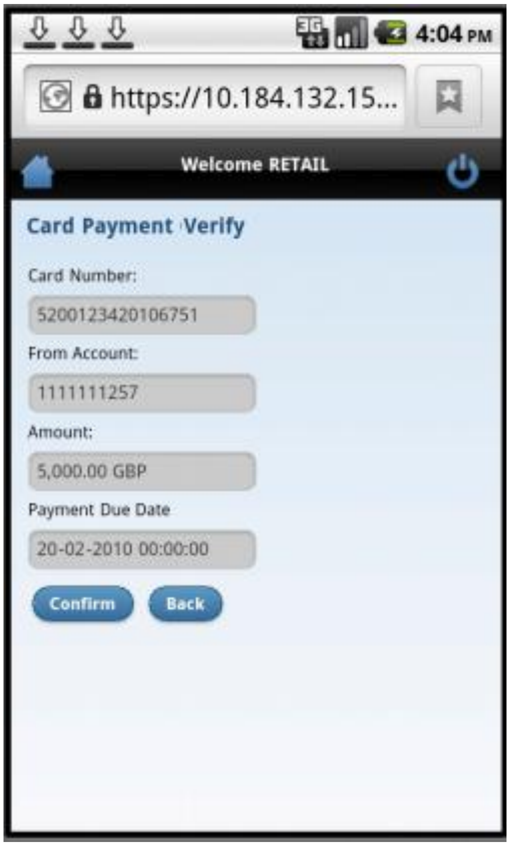
From Account
1111111257

Amount
5000.000000

Payment Due Date
20-02-2010 00:00:00

6. Click the **Submit** button. The system displays **Card Payment - Verify** screen.

Card Payment – Verify



Card Payment Verify

Card Number:
5200123420106751

From Account:
1111111257

Amount:
5,000.00 GBP

Payment Due Date
20-02-2010 00:00:00

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

Credit Card Payment – Confirm

Card Payment Confirm

Request Processed Successfully.

Transaction having reference 751653151355649 has been Auto Authorized.

Card Number:
5200123420106751
From Account:
1111111257
Amount:
5,000.00 GBP
Payment Due Date
20-02-2010 00:00:00

8. 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.

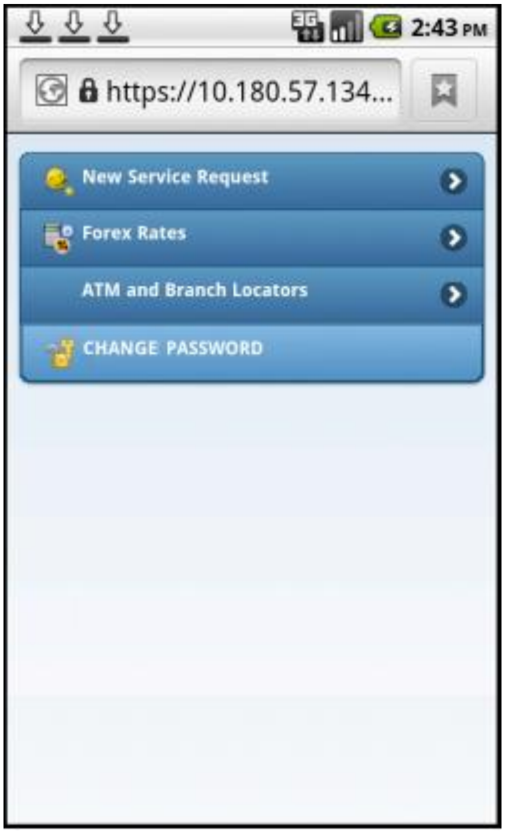
32. Change Password

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

To change the password

1. Log on to the Android browser based Mobile Banking.
2. Click the **Services** menu from the menu bar at the bottom. The system displays transactions under services menu, as shown in above screen.

Services



3. Click the **Change Password** tab. The system displays **Change Password** screen as shown below.

Change Password

Change Password

User Id:
PUNEETRET

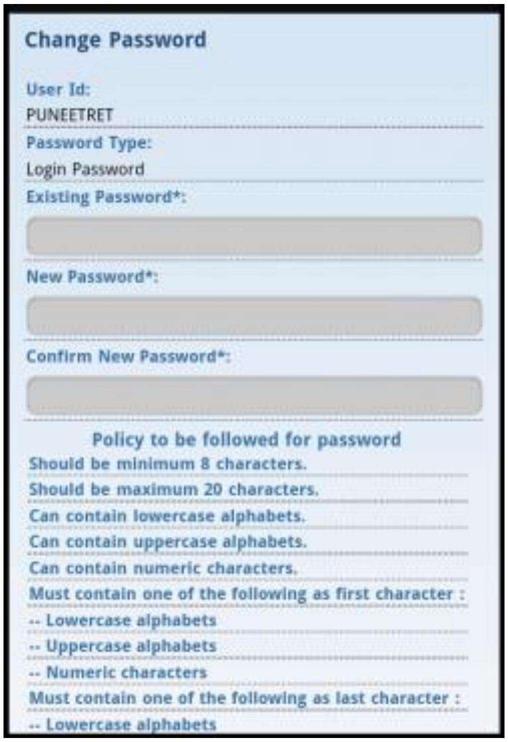
Password Type*:

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

Change Password



Change Password

User Id:
PUNEETRET

Password Type:
Login Password

Existing Password*:

New Password*:

Confirm New Password*:

Policy to be followed for password
Should be minimum 8 characters.
Should be maximum 20 characters.
Can contain lowercase alphabets.
Can contain uppercase alphabets.
Can contain numeric characters.
Must contain one of the following as first character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Must contain one of the following as last character :
-- Lowercase alphabets

••••••••••

New Password*:
•••••••••

Confirm New Password*:
••••••••••

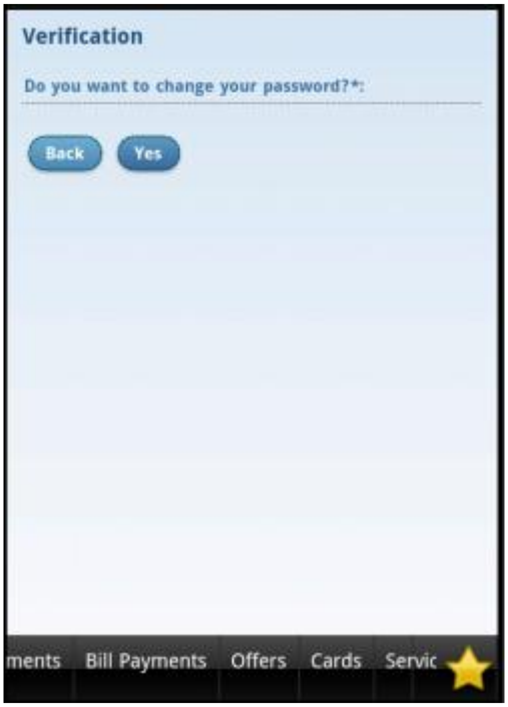
Policy to be followed for password
Should be minimum 8 characters.
Should be maximum 20 characters.
Can contain lowercase alphabets.
Can contain uppercase alphabets.
Can contain numeric characters.
Must contain one of the following as first character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Must contain one of the following as last character :
-- Lowercase alphabets
-- Uppercase alphabets
-- Numeric characters
Can contain 5 successive characters.
Can contain 5 repetitions.

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.
New Password	[Mandatory] Type your New Password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm New Password	[Mandatory] Retype the new password for confirmation.

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

Verification – Change Password



Verification

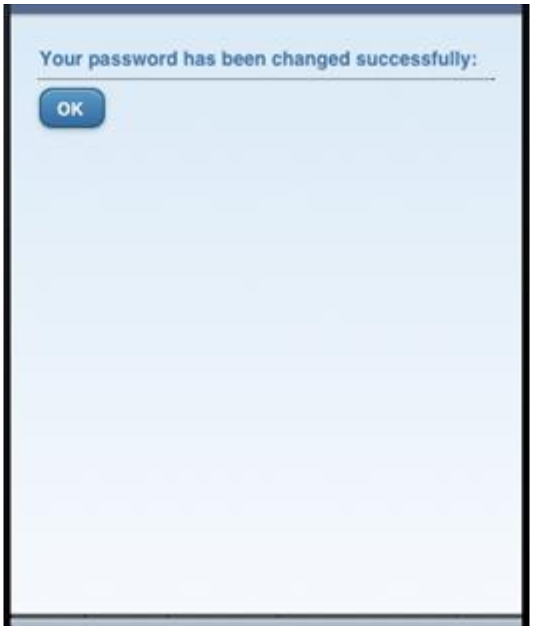
Do you want to change your password?*:

6. Click the **Back** button to change the input.

   OR

   Click the **Yes** button to go to the confirmation screen. The system displays **Confirmation – Change Password** screen.

Confirmation – Change Password



Your password has been changed successfully:

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

33. 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 browser based Mobile Banking. The system displays initial Accounts Overview screen.
2. Click the Term Deposits account types tab. The system displays all the term deposits in the deposit details screen as shown below.

Deposit Details

18,855.75 G

01134445822 004000163 004-Bank ...	10,031.16 GBP
01134445944 004004593 004-Bank ...	5,592.97 GBP
01134445961 004004593 004-Bank ...	606.62 GBP
01134446055 004004593 004-Bank ...	726.00 GBP
01134446056 004004593 004-Bank ...	899.00 GBP
01114445648 004005402 004-Bank ...	1,000.00 GBP

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

Deposit Details

Deposit Details

Account Details:

Customer Id:
004000163

Deposit Account:
01134445822 004

Product Name:
Normal TD-TD01

Current Balance:
10,031.16 GBP

Deposit Details

Deposit Date:
14-08-2012

Maturity Date:
15-10-2012

Interest Rate :
0.00 %

Maturity Instructions

Rollover Instructions:
Renew Principal and Interest

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.

34. 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 browser based Mobile Banking. 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

Contract Deposits

Account Details

Customer Id:
004005402

Contract Deposit:
000CDFL120650005

Product Name:
float

Current Balance:
100.00 GBP

Deposit Details:

Deposit Date:
05-03-2012

Maturity Date:
31-12-2012

Interest Rate:
5.00 %

Accrued Interest Till Date:
0.00 GBP

Account Details

Customer Id:
004005402

Contract Deposit:
000CDFL120650005

Product Name:
float

Current Balance:
100.00 GBP

Deposit Details:

Deposit Date:
05-03-2012

Maturity Date:
31-12-2012

Interest Rate:
5.00 %

Accrued Interest Till Date:
0.00 GBP

Interest Instructions

Instructions:
None

Maturity Instructions

Rollover Instructions:
Renew Principal and Interest

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.

Field Name	Description
Interest accrued till date	[Display] This field displays the interest accrued till date.
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.

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

35. Force Change Password

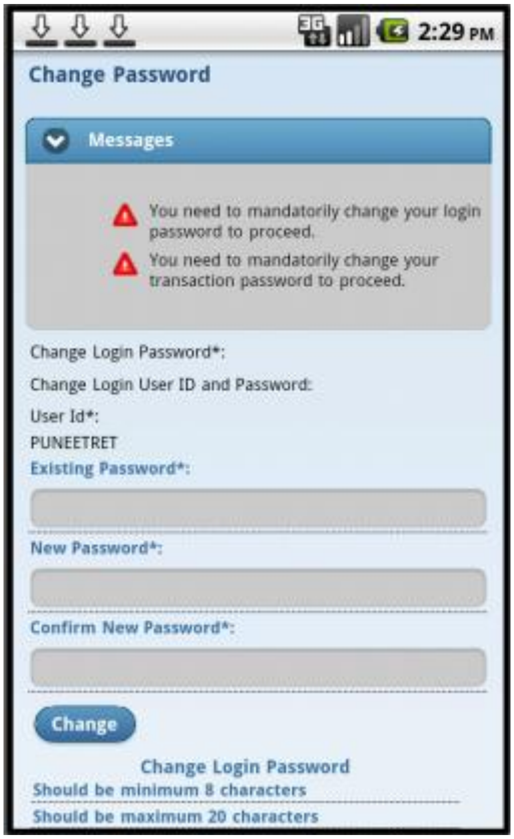
This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

- 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 browser based mobile banking in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen.

Change Password



Change Password

You need to mandatorily change your login password to proceed.

You need to mandatorily change your transaction password to proceed.

Change Login Password*:

Change Login User ID and Password:

User Id*:

PUNEETRET

Existing Password*:

New Password*:

Confirm New Password*:

Change Login Password

Should be minimum 8 characters

Should be maximum 20 characters

Field Description

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

Field Name	Description
Confirm New Password	[Mandatory] Retype the new password for confirmation.

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

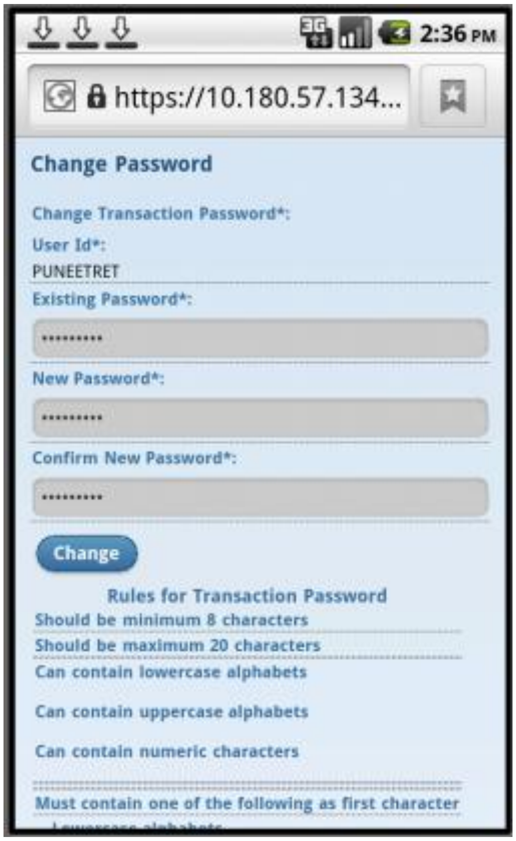
Change Password

Password changed successfully.

Information*:
Password Changed Successfully.

3. Click the **OK** button. The system displays change password screen for transaction password change as shown below.

Change Password – Transaction Password Change



Change Password

Change Transaction Password*:

User Id*:
PUNEETRET

Existing Password*:
****

New Password*:
****

Confirm New Password*:
****

Rules for Transaction Password

Should be minimum 8 characters

Should be maximum 20 characters

Can contain lowercase alphabets

Can contain uppercase alphabets

Can contain numeric characters

Must contain one of the following as first character

Field Description

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

Field Name	Description
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.

Password changed successfully.

Information*:
Password Changed Successfully.

5. Click the **OK** button. The system logs off the current session. You have to login again with the new password, as shown in below screen.

Password changed successfully.

As per the security policy, you are required to re-login

Click here to Login

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”.

.

36. 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 browser based mobile banking. The system displays initial Account Overview screen.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **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

Buy Funds

Unit Holder*: 000000000293 (NUHT011NUHT011NUHT011)

Fund AMC*: AG AMC

Field Description

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

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

Buy Funds

Buy Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:

AMCST

Fund Name

K1

Min. Amount

1.00 ZAR

Minimum Units

1.00

Filed Description

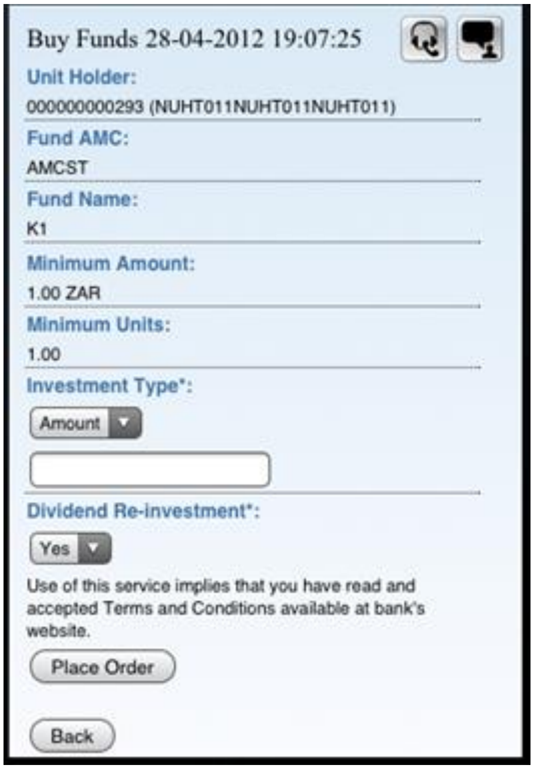
Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the name of the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units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

5. Click the **Fund Details** button. The system displays **Buy Funds detail** screen.

OR

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

Buy Funds



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

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Minimum Amount:
1.00 ZAR

Minimum Units:
1.00

Investment Type*:
Amount

Dividend Re-investment*:
Yes

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

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.

Field Name	Description
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.

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

Buy Funds – Verify

Buy Funds-Verify

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,200.00 ZAR

Dividend Re-investment:
Yes

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

Buy Funds – Confirm

Messages

- Transaction Saved
- Transaction having reference 177580935436439 has been Auto Authorized.

Buy Funds-Confirm

Your Order received:
28-04-2012 19:07:43

Transaction Details

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,200.00 ZAR

Dividend Re-investment:
Yes

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

37. 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 browser based mobile banking. The system displays initial Account Overview.

2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **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

Redeem Funds

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011)

Field Description

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

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

Redeem Funds

Redeem Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name:

A2A3DT

Units Held:

232026.68

Amount:

2,320,266.80 ZAR

Field Description

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

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

Redeem Funds

Unit Holder:
000000000293 (NUHT011NUHT011NUHT011)

Fund Name:
A2A3DT

Amount:
ZAR 2,320,266.80

Units Held:
232026.68

Redemption Type* :
Amount

Field Description

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

Field Name	Description
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. The system displays **Redeem Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Redeem Funds – Verify

Redeem Funds-Verify

Transaction Details

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name:

A2A3DT

Redeem Amount:

1,200.00

7. Click the **Confirm** button. The system displays **Redeem Funds Confirmation** screen.

   OR

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

Redeem Funds Confirmation

Messages

- Transaction Saved
- Transaction having reference 386967691260171 has been Auto Authorized.

Redeem Funds Confirmation

Thank You

Your Order received

12-05-2012 17:53:15

Transaction Details

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name:

A2A3DT

Redeem Amount:

1,200.00

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

38. 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 browser based mobile banking.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

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

Portfolio

Portfolio

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011)

Field Description

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

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

Portfolio

Portfolio

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Fund Type

Growth Fund

Fund Currency

ZAR

Units Held

232026.68

Amount in Fund Currency

2,320,266.80

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.
Fund Currency	[Display] This field displays the fund currency.

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

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

39. 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 browser based mobile banking. The system displays initial Account Overview screen.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **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


Switch Funds

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011)

Field Description

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

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

Switch Funds

Switch Funds

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Units Held

232026.68

Amount

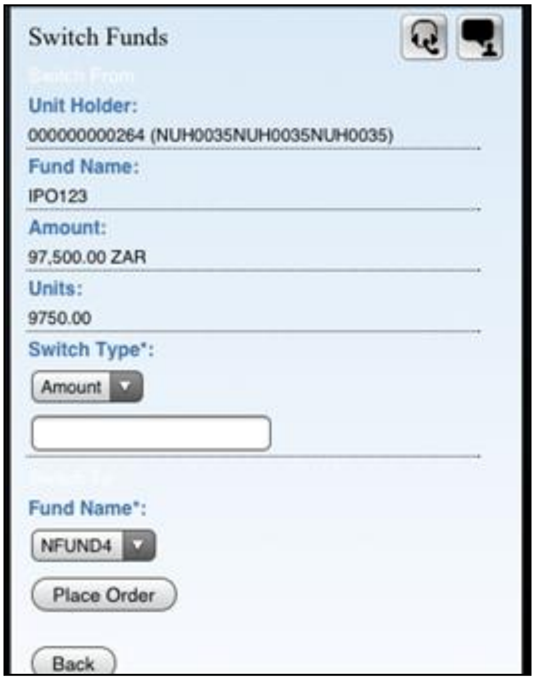
2,320,266.80 ZAR

Field Description

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

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

Switch Funds



Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

Fund Name:
IPO123

Amount:
97,500.00 ZAR

Units:
9750.00

Switch Type*:
Amount

Fund Name*:
NFUND4

Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the unit’s 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.
Place order	

Field Name	Description
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. The system displays **Switch Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.

Switch Funds – Verify

Switch Funds-Verify

Transaction Details

Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

Fund Name:
IPO123

Switch To:Fund Name:
NFUND4

Amount:
1,200.00 ZAR

7. Click the **Confirm** button. The system displays **Switch Funds - Confirm** screen.

   OR

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

Switch Funds – Confirm

Messages

- Transaction Saved
- Transaction having reference 192593475260190 has been Auto Authorized.

Switch Funds-Confirm

Your Order received

12-05-2012 17:54:07

Transaction Details

Unit Holder:

000000000264 (NUH0035NUH0035NUH0035)

Fund Name:

IPO123

Switch To:Fund Name:

NFUND4

Amount:

1,200.00 ZAR

8. Click the **OK** button to naviget to the initial Switch Funds screen.

40. 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 browser based mobile banking.
2. Click the **Mutual Funds** menu in the menu bar. The system displays mutual funds related transactions in **Mutual Funds** screen as shown below.

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

Order Status

Order Status

Unit Holder*:

000000000293 (NUHT011NUHT011NUHT011)

Transaction Ref. No.*:

Status*:

Allotted

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.

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

Order Status

Order Status

Request received on:

12-05-2012 17:56:00

Transaction Details

Unit Holder:

000000000293 (NUHT011NUHT011NUHT011)

Fund Id:

NFUND1

Transaction Mode:

A

Transaction Type:

Switch

Transaction Amount:

50.00 USD

Payment Details

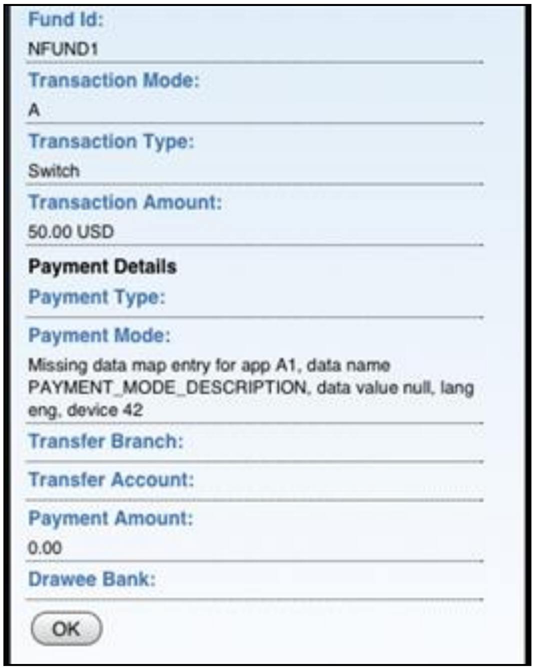
Payment Type:

Payment Mode:

PAYMENT

Transfer Branch:

Transfer Account:



Fund Id:

NFUND1

Transaction Mode:

A

Transaction Type:

Switch

Transaction Amount:

50.00 USD

Payment Details

Payment Type:

Payment Mode:

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

Transfer Branch:

Transfer Account:

Payment Amount:

0.00

Drawee Bank:

Field Description

Field Name	Description
Request received on:	[Display] This field displays the date and time on which the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.

Field Name	Description
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.

5. Click the **OK** button to navigate to the initial order status screen.

41. 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:

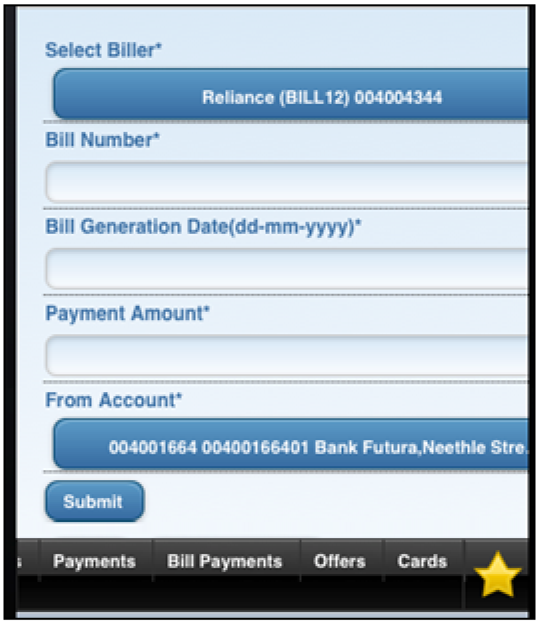
- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the Android browser based Mobile Banking.
2. Access any transaction for which transaction password is configured. (Below shown is for **Pay Bills** transaction).
3. Log on to the Android browser based Mobile Banking.
4. Click the **Bill Payments** menu from the menu bar at the bottom. The system will display **Bill Payments** transactions as shown in below screen.

5. Click the **Pay Bill** tab. The system will display system displays **Pay Bills** screen.

Pay Bills



Select Biller*
Reliance (BILL12) 004004344
Bill Number*
Bill Generation Date(dd-mm-yyyy)*
Payment Amount*
From Account*
004001664 00400166401 Bank Futura,Neethle Stre

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.
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.

Field Name	Description
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

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

Pay Bill Verify

Customer Id
004004344
Biller
Reliance
Bill Number
121
Bill Generation Date
20-04-2012
Payment Amount
1,200.00 GBP
Source Account
00400166401 004

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

Transaction Initiation Authorization

Transaction Initiation Authorisation

17:39:38

Transaction Reference Number:
1895

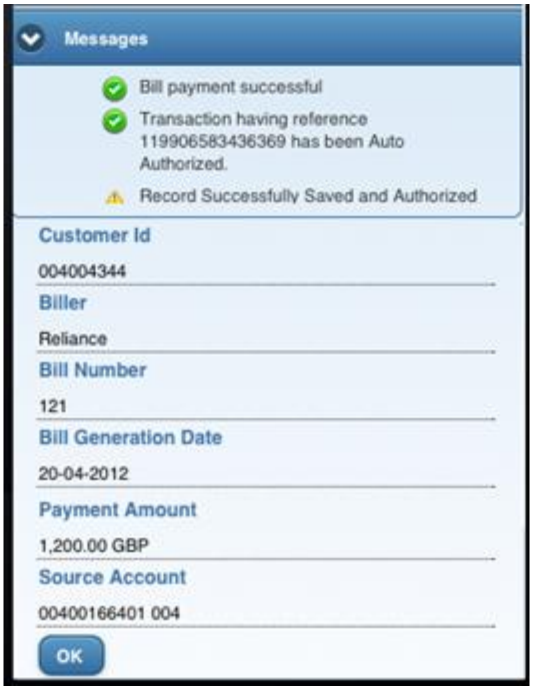
Transaction Pin *:

8. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

9. Click the **Submit** button. The system displays **Pay Bills Confirm** screen.

Pay Bill Confirm



✓ Bill payment successful

✓ Transaction having reference 119906583436369 has been Auto Authorized.

⚠ Record Successfully Saved and Authorized

Customer Id
004004344

Biller
Reliance

Bill Number
121

Bill Generation Date
20-04-2012

Payment Amount
1,200.00 GBP

Source Account
00400166401 004

10. Click the **OK** button to navigate to the initial Pay Bills screen.

42. 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 browser based Mobile Banking.

2. Click the **Services** menu from the menu bar as encircled above. 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

Filed Description

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

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

ATM/ Branch Locator List

ATM/Branch List

ATM

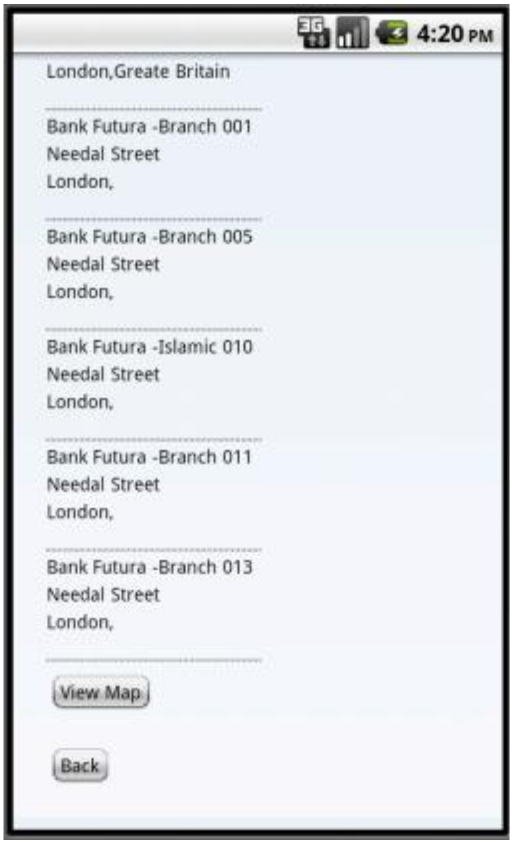
BANK FUTURA - Branch Office 002
Threadneedle Street,
London,Great Britain

Bank Futura -Branch 006
Needal Street
London,

Bank Futura -Branch 001
Needal Street
London,

Bank Futura -Treasury 008
Needal Street
London,

Bank Futura- Branch 004



London,Greate Britain

Bank Futura -Branch 001
Needal Street
London,

Bank Futura -Branch 005
Needal Street
London,

Bank Futura -Islamic 010
Needal Street
London,

Bank Futura -Branch 011
Needal Street
London,

Bank Futura -Branch 013
Needal Street
London,

5. Click View Map button/icon in above screen. The system opens the Map screen showing the ATM/Branches locations for the entered location.

43. 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.

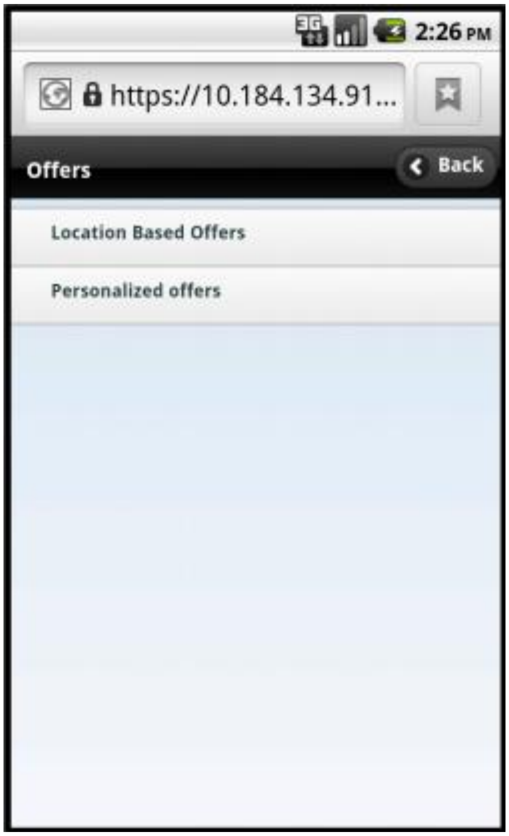
Personalized / Targeted Offers:

Targeted offers or advertisements relevant to the user will be displayed in Personalized Offers section. These offers will be based on the user’s details and activity.

To access the Offers options

1. Log on to the Android browser based Mobile Banking.
2. Navigate to Offers menu in menu bar at the bottom.
3. On clicking **Offers** option from the menu bar, the system displays Offers as Location based & Personalized offers, as shown below.

Offers



4. Click any of the Offer type in order to view it. You can view offers based on your location by clicking Location Based Offers icon. It will show offers with respect to your location.
5. You can also view personalized offers, displayed after clicking Personalized Offers icon.

44. 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 Account Overview transaction. This option will be available for various transactions.

Buy Funds

CASA	7,466,546.69	GBP
Term Deposits	595,053.49	GBP
Loans	601,534.24	GBP
Islamic CASA	1,114,233.57	GBP
Islamic TD	31,418.14	GBP

2. 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

Talk by Phone

To talk with us, please enter your phone number.
(You'll need an open phone line to receive this call)

Country: India
Your Number: 91
Call me: Right Now

3. Select the Country

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

Oracle FLEXCUBE Direct Banking

Android Browser Based Mobile Banking User Manual

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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/

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