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

Part No. E52306-01

Table of Contents

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**
Account Activity	✕	★	**N**
Account Details	✕	★	**Y**
Account Summary	✕	★	**Y**
Ad-hoc Account Statement Request	✕	★	**N**
Stop /Unblock Cheque Request	✕	★	**N**
Cheque Status Inquiry	✕	★	**N**

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Cheque Book Request	✓	★	**N**
Loan Details	✕	★	**N**
Mail Box	**NH**	**NH**	**N**
Exchange Rate Inquiry	✕	★	**N**
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**
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**

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**	**Qualified with Mobile Enabler**
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

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

To login into the Android Tablet Banking Application

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

Login

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

Welcome Screen

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

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

3. Logout

This option enables you to log off the application.

To log out of the Android Tablet Banking Application

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

Welcome Screen

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

4. 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.

Pre - Login

1. As shown in above screen, you can perform below pre login transactions.

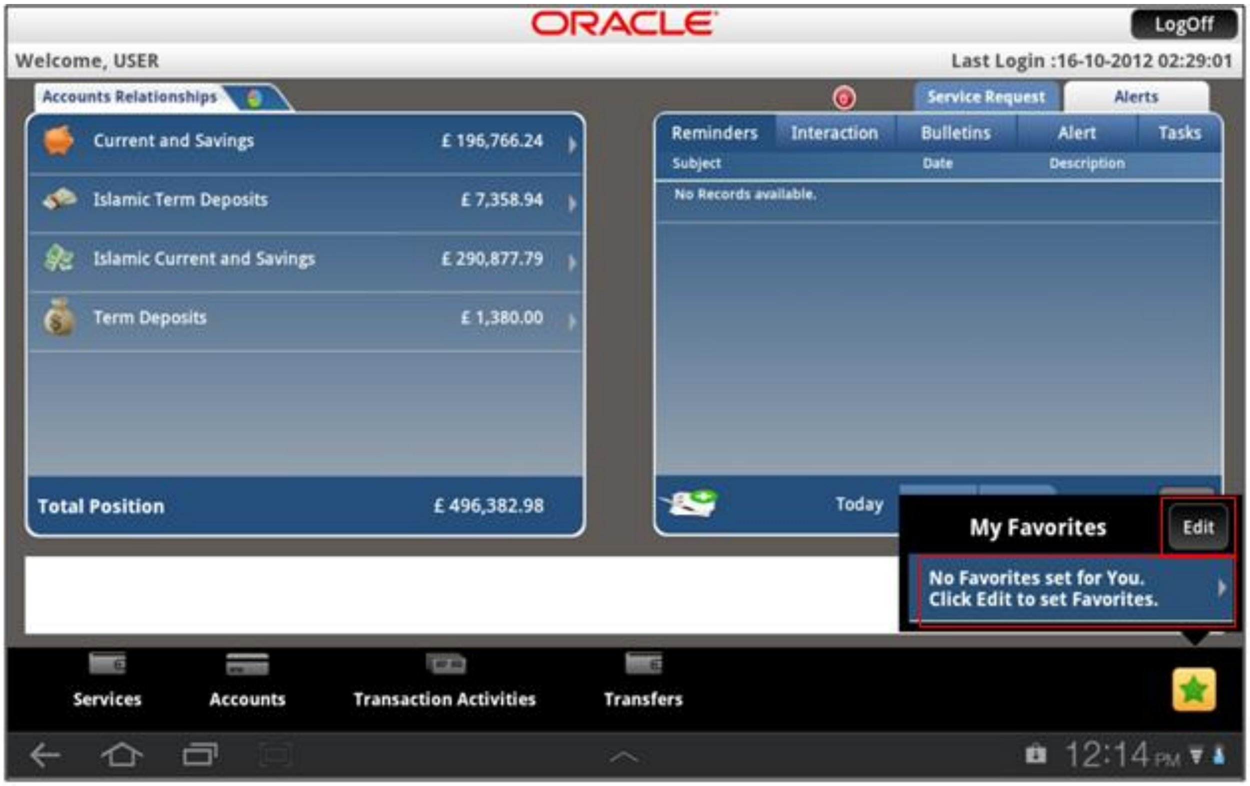
- **ATM Locator**: This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.
- **Offers And Coupons**: This option enables user to view various offers available. Please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

5. Setting any Transaction as Favorite

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

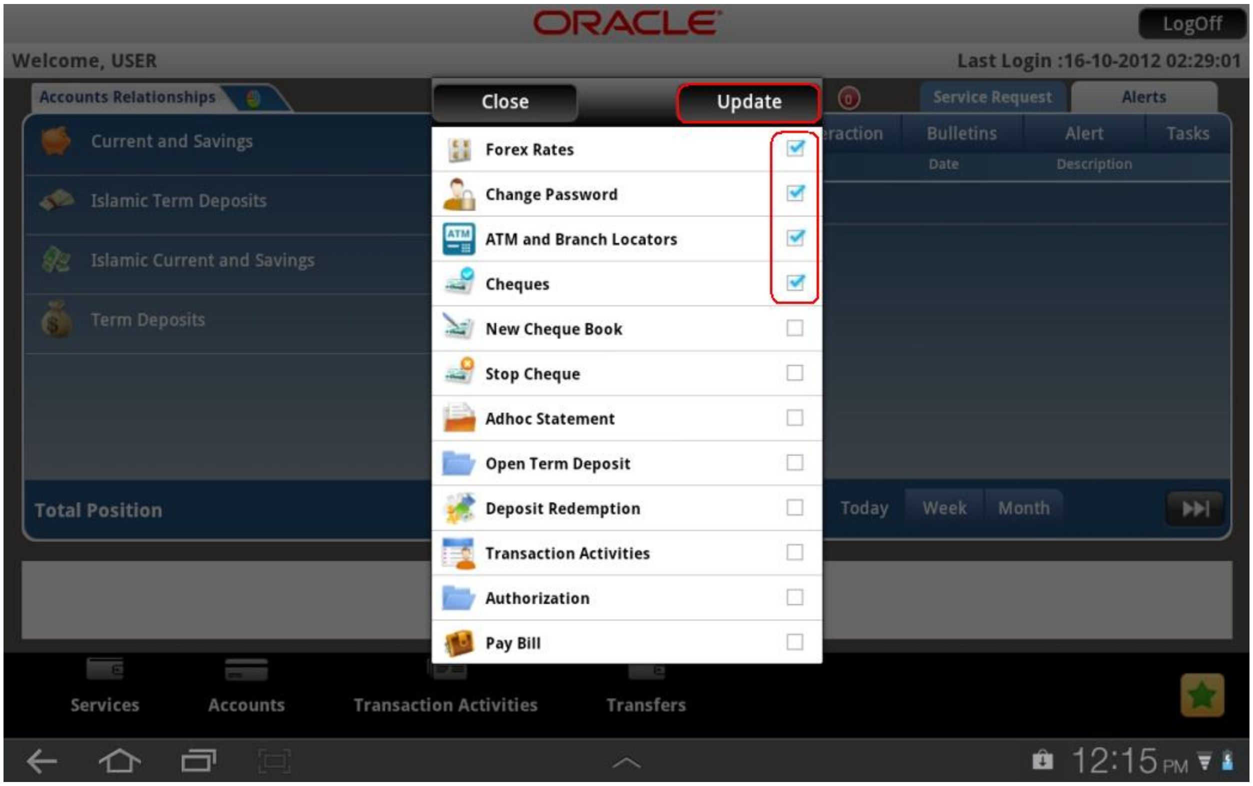
To set any transaction as Favorite

1. Log on to the Android Tablet Banking application.



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

Favorite Transaction

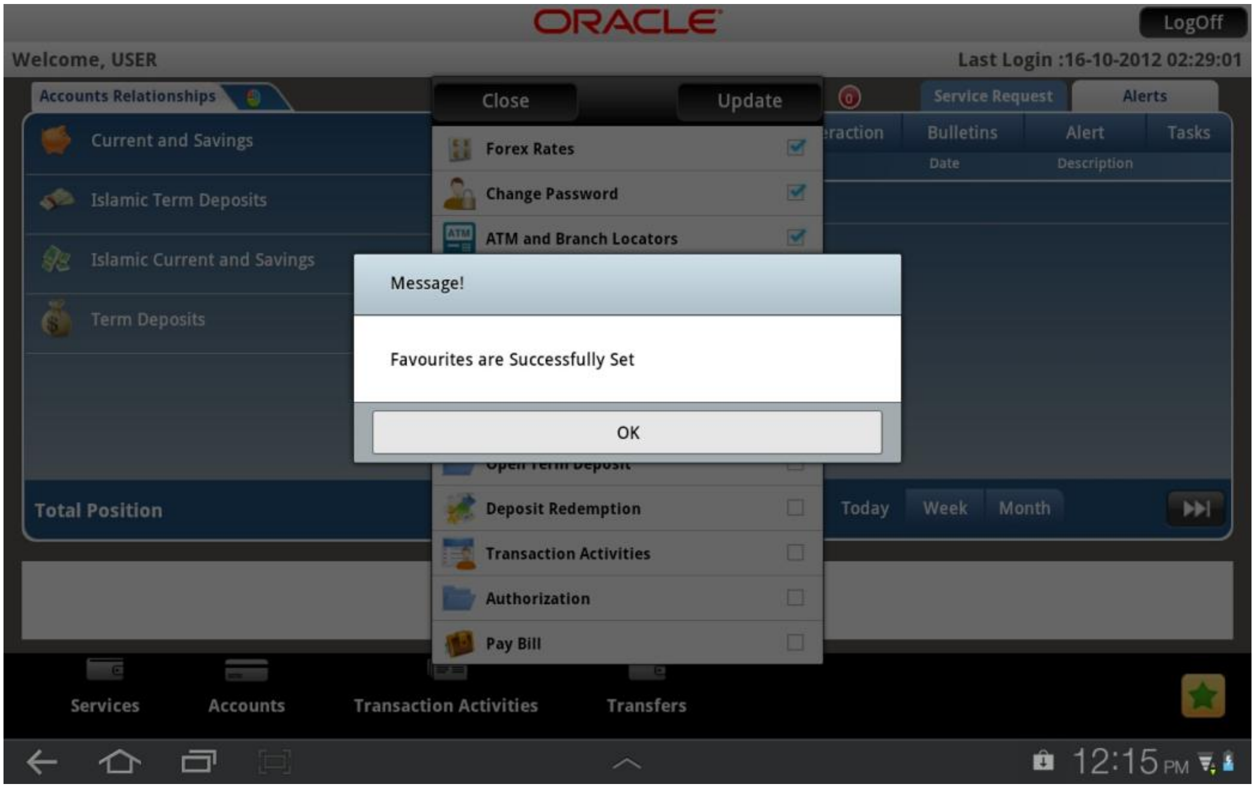


5. Select the checkbox for the transaction which is to be set as favorite. As shown in above screen, four transaction checkboxes selected to be set as favorite.

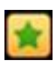
Note: To remove any transaction from favorite, uncheck the previously checked transaction.

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

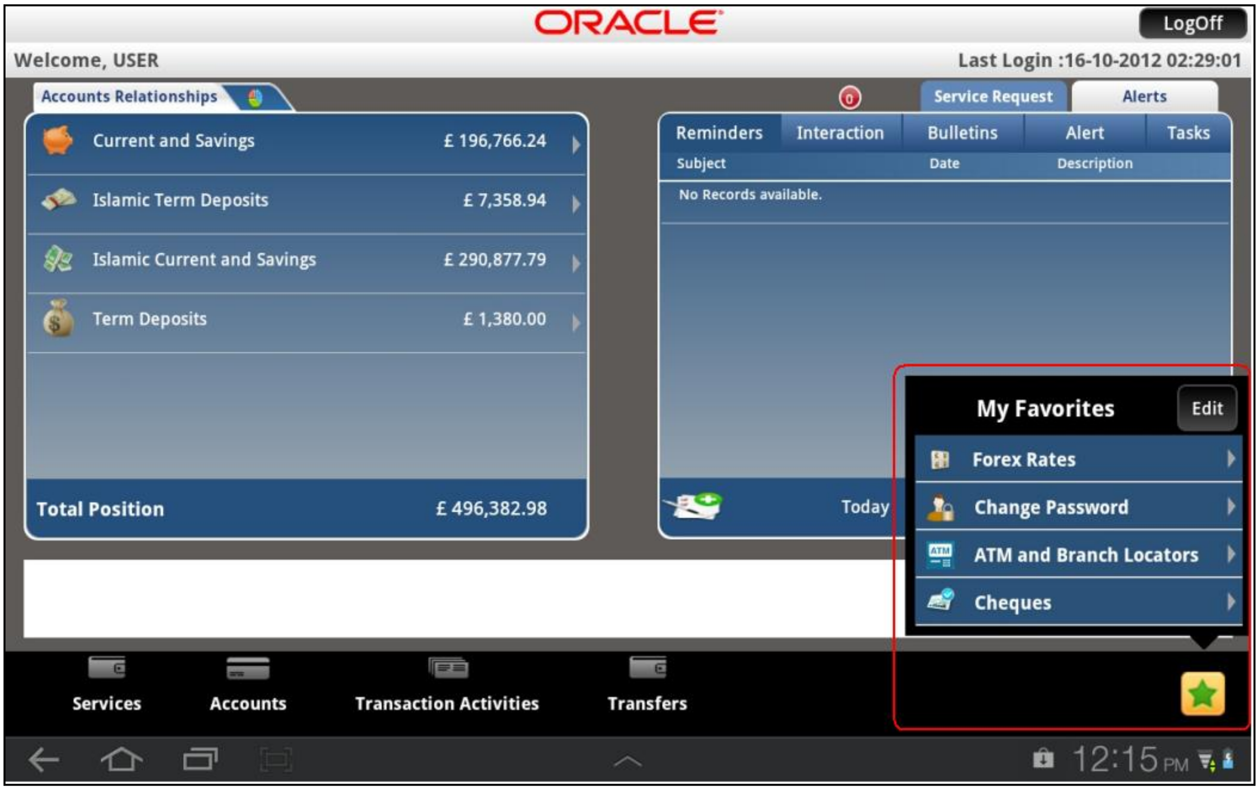
Favorite Transaction - Confirm



7. Click OK.

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

Favorite Transactions



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

6. Dashboard/Landing screen

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

6.1. Account Relationship

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

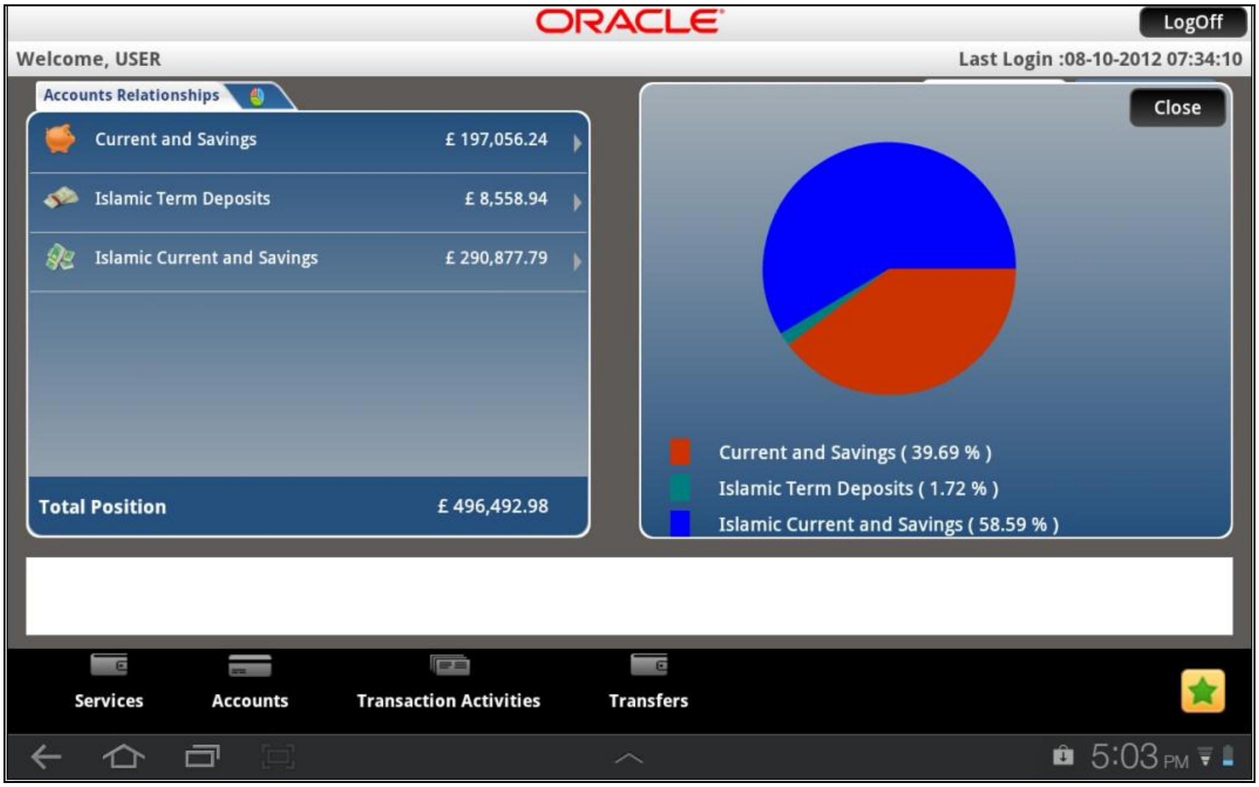
1. Select any account type from **Account Relationship** panel. List of all accounts available under that account type will be displayed in right hand side panel with its details.
2. Click any account from **List of Account** panel displayed in right hind side panel. You can proceed for account related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

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

Account Relationship

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

Account Relationship – Pie Chart



6.2. Notifications

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

- Reminders
- Interaction
- Bulletins
- Alert
- Tasks

Note: Notifications details are explained in Notification chapter.

6.3. Service Requests

You can view various service requests raised by user.

To view the Service Request details

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

Service Request

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

Service Request

Field Description

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

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

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

7. Account Activity

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

To view the account activity details

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

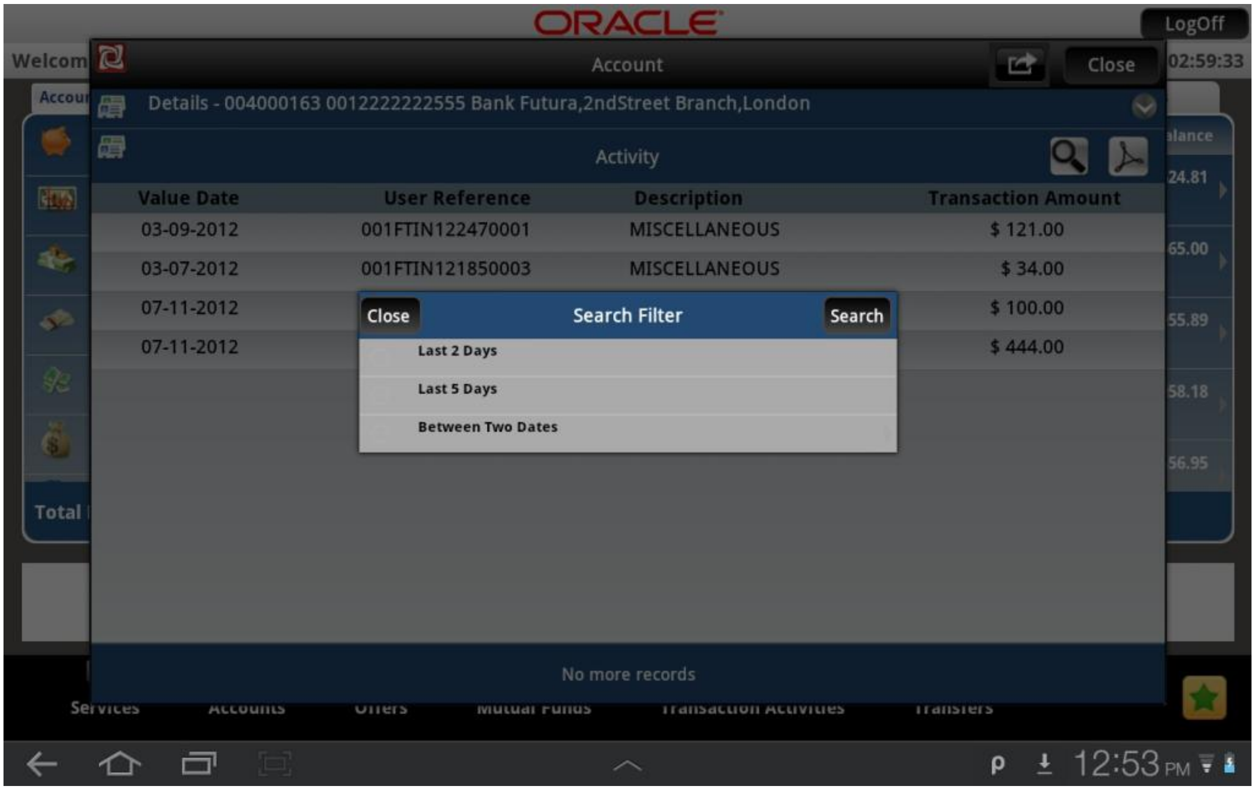
Dashboard

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

Account Activity

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

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



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

Field Description

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

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

8. Account Details

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

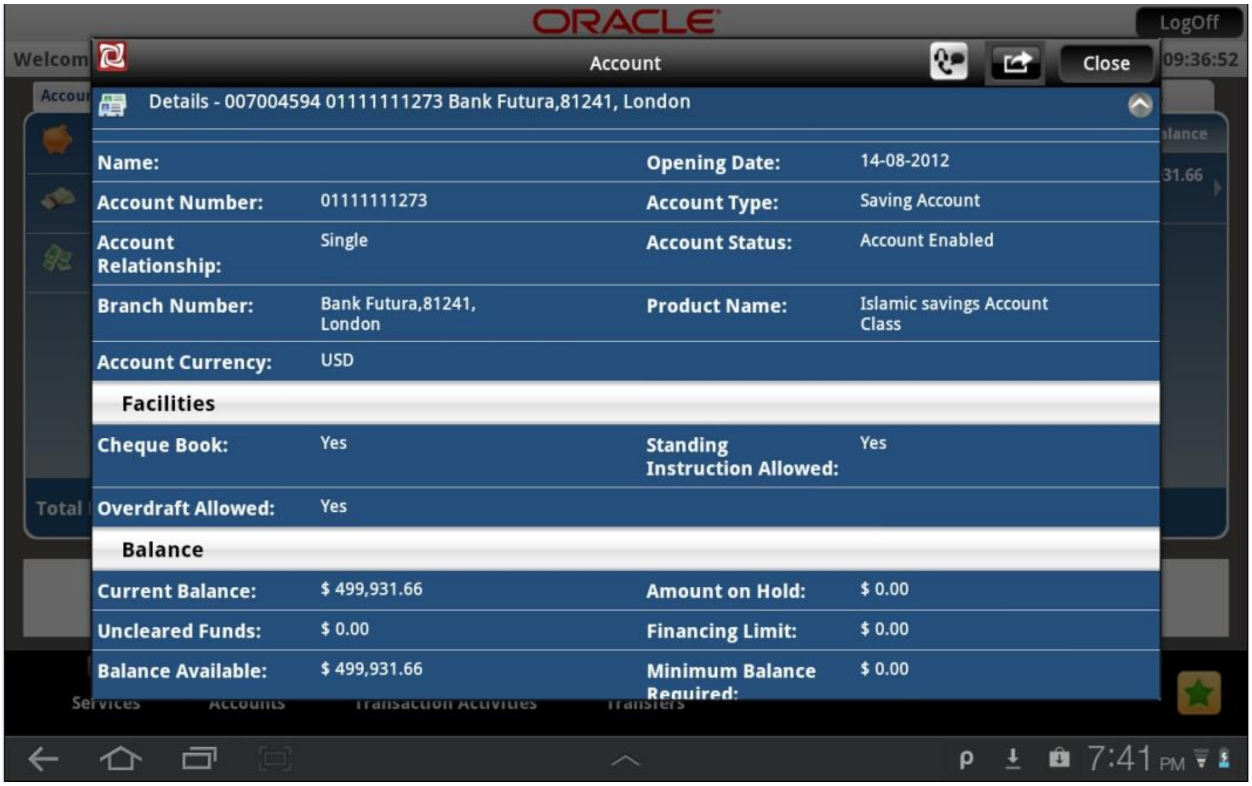
To view the account details

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

Dashboard

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

Account Details



Field Description

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

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

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

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

9. My Accounts

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

To view the account summary

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

Accounts

Field Description

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

10. Adhoc Statement

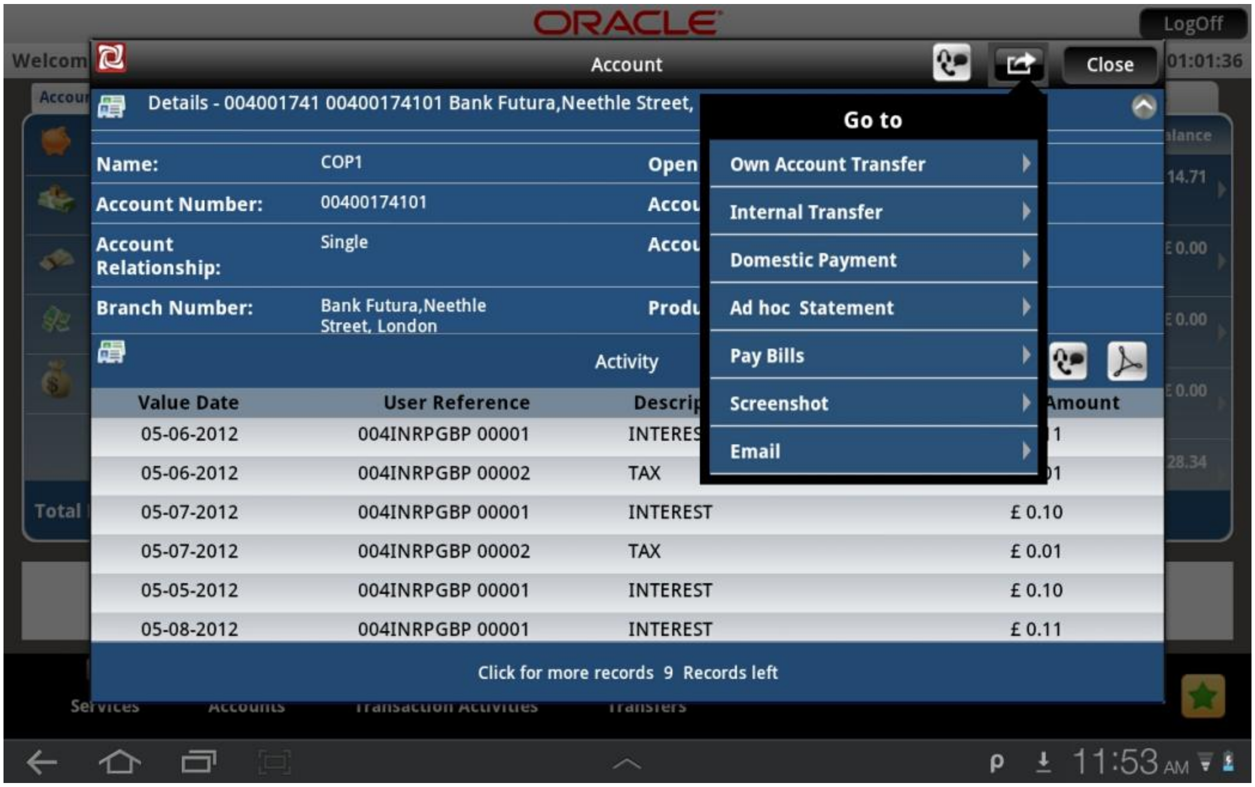
This menu allows you to request for an account statement for the period specified.

To request the Adhoc Statement

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

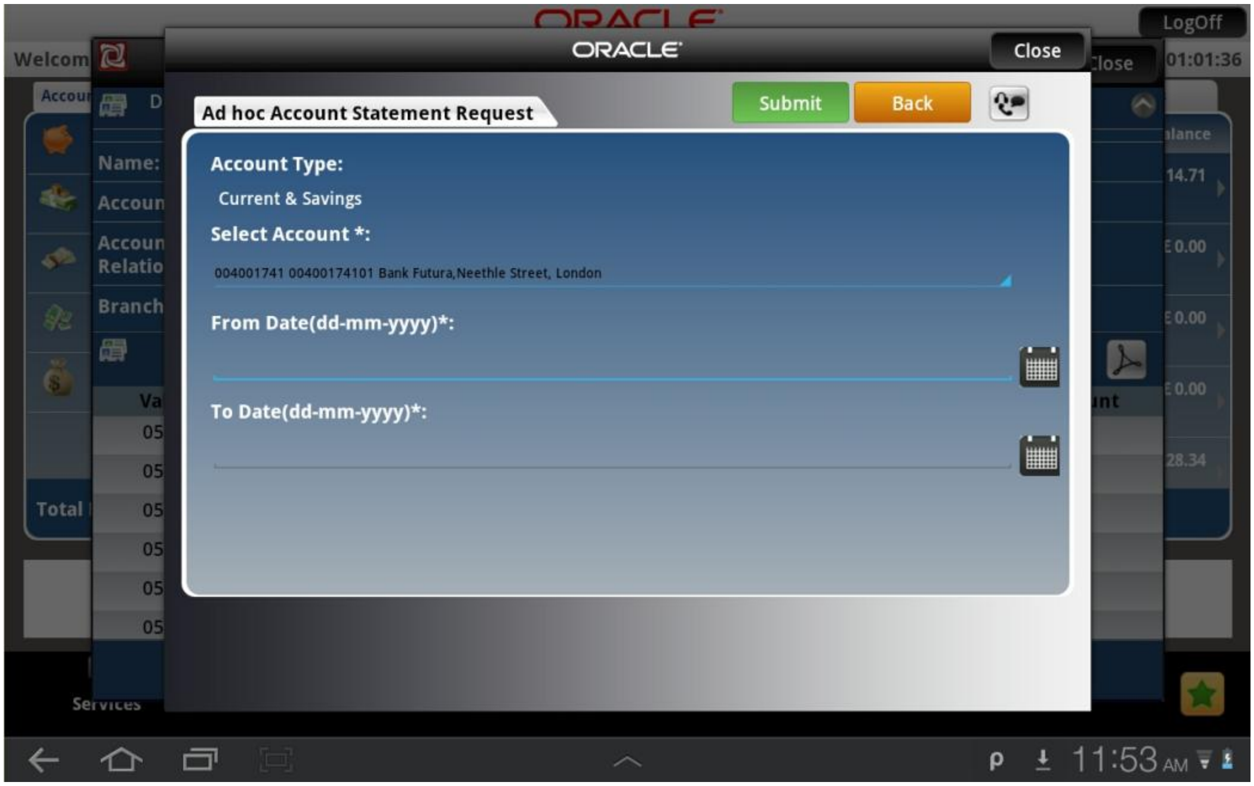
Dashboard

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



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

Adhoc Account Statement Request

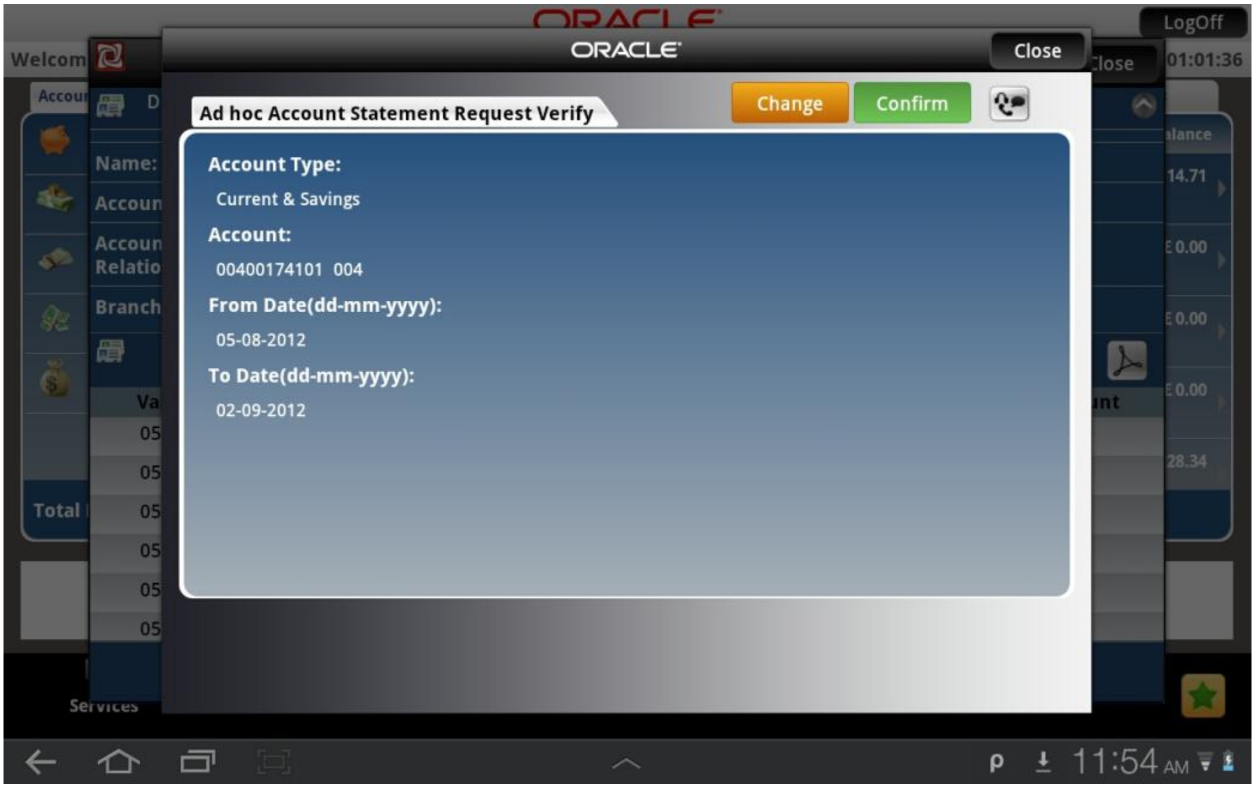


Field Description

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

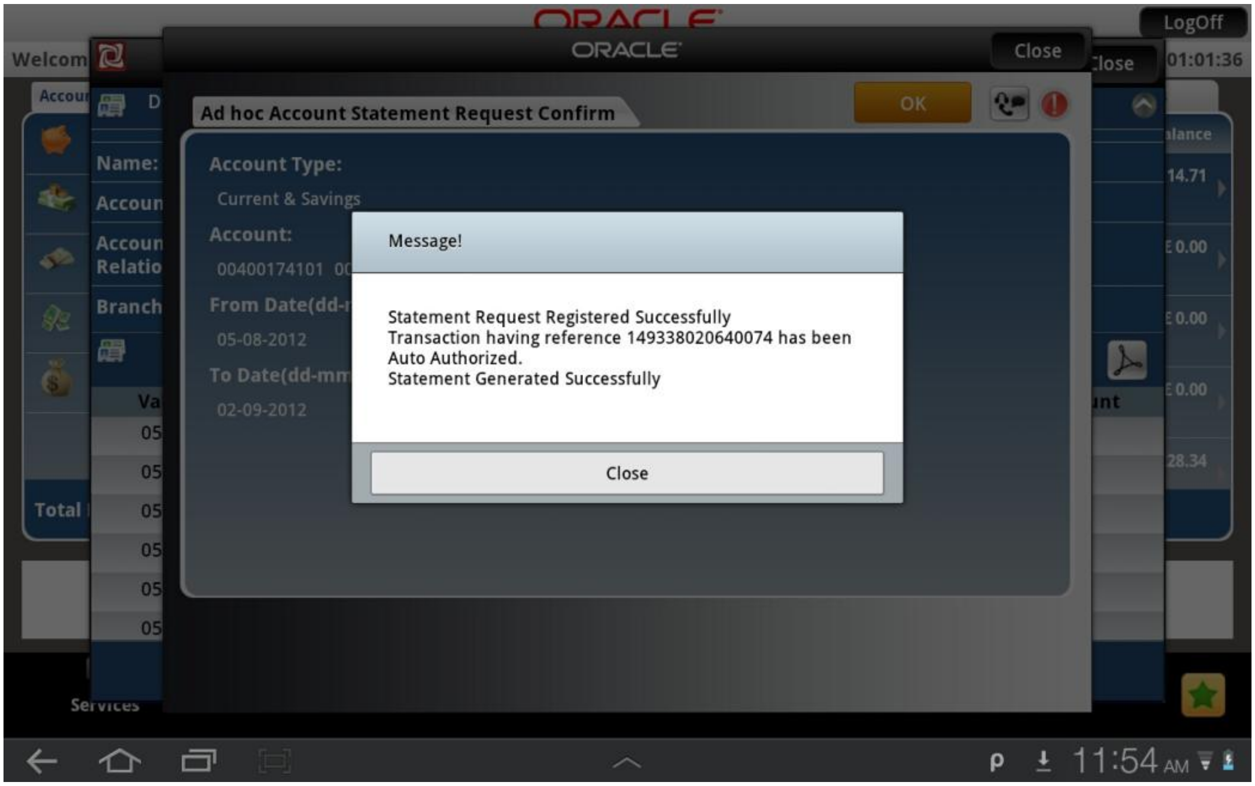
6. Click the **Submit** button. The system displays **Adhoc Account Statement Request Verify** screen.
   OR
   Click the **Back** button to return to the previous screen.
   OR
   Click the **Close** button to exit from the application.

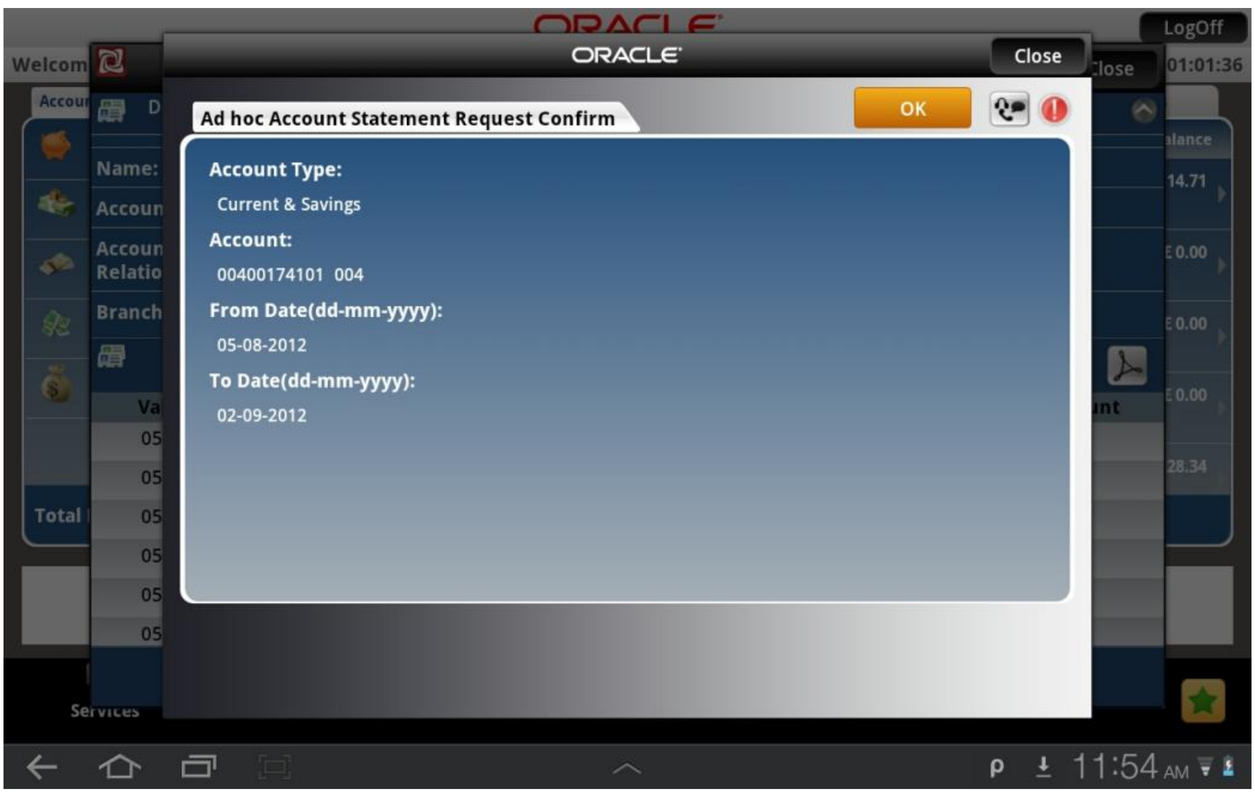
Ad hoc Account Statement Request Verify



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

Adhoc Account Statement Request Confirm





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

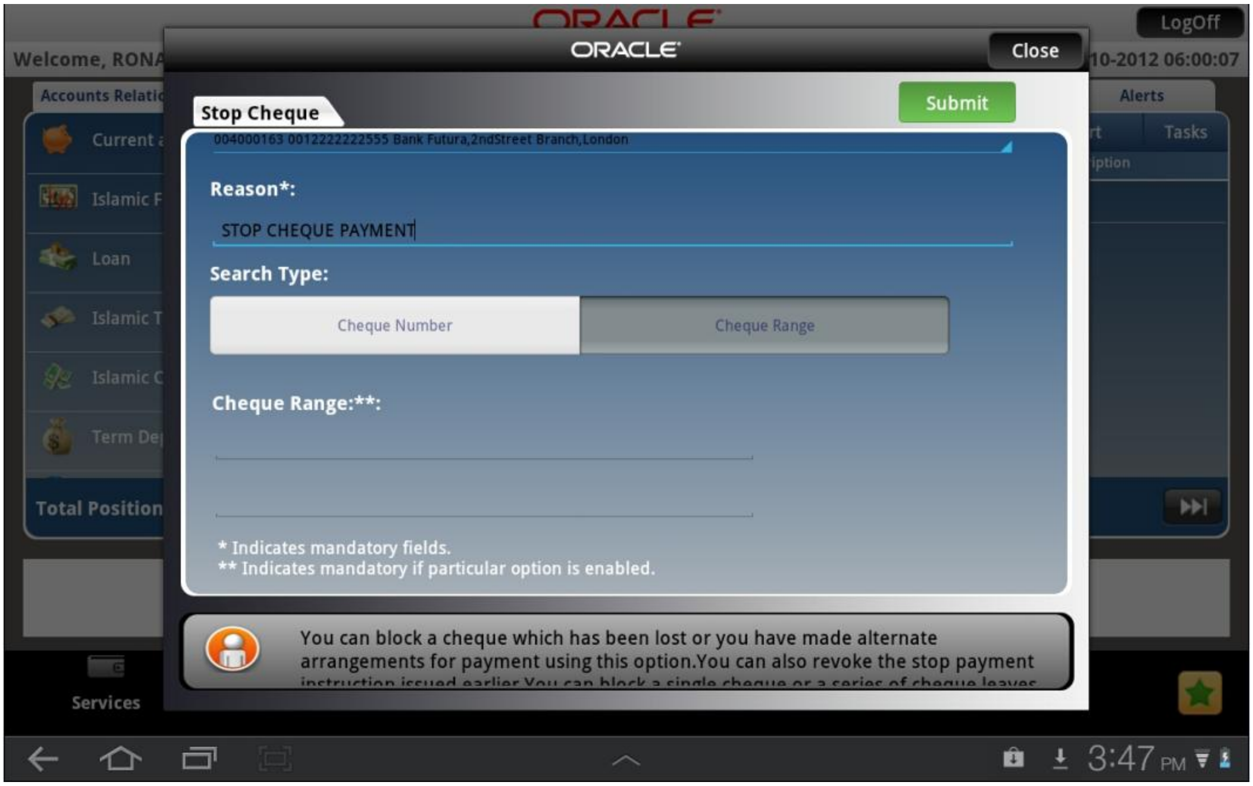
11. Stop Cheque

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

To stop cheque

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

Stop Cheque



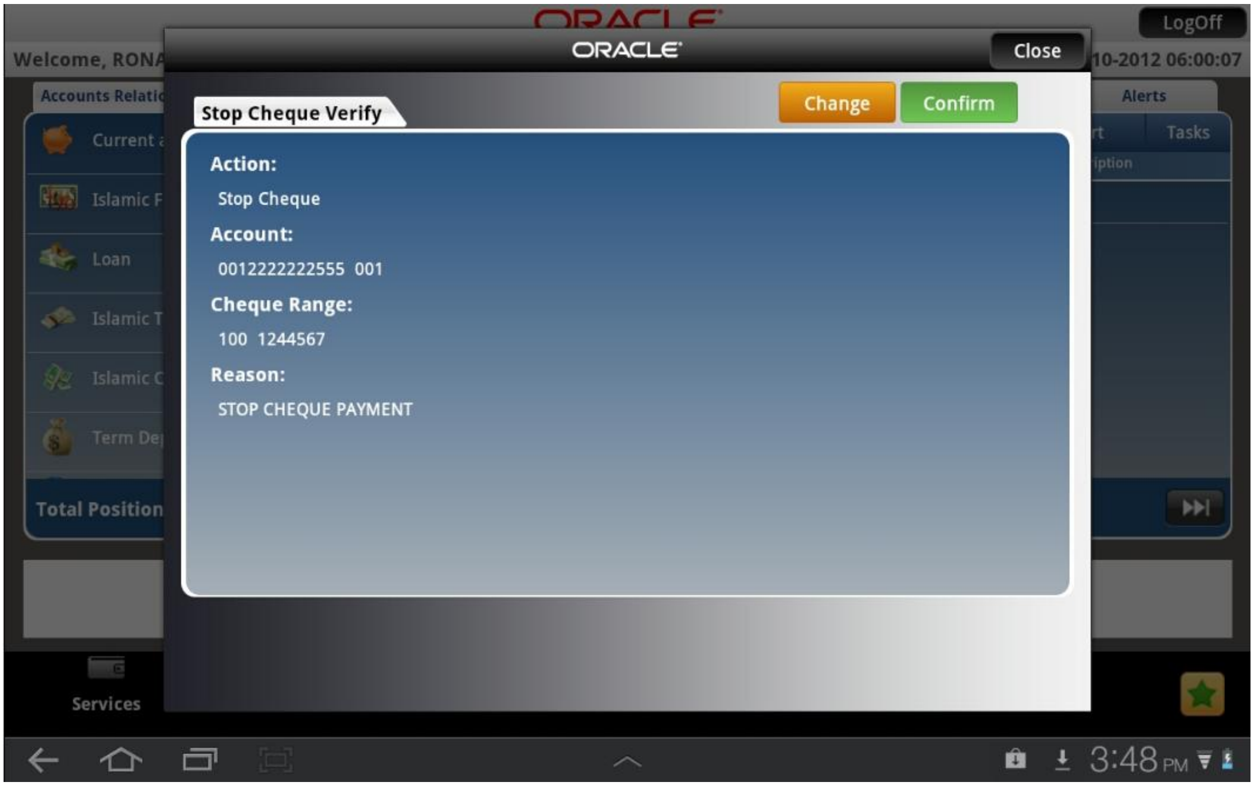
Field Description

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

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

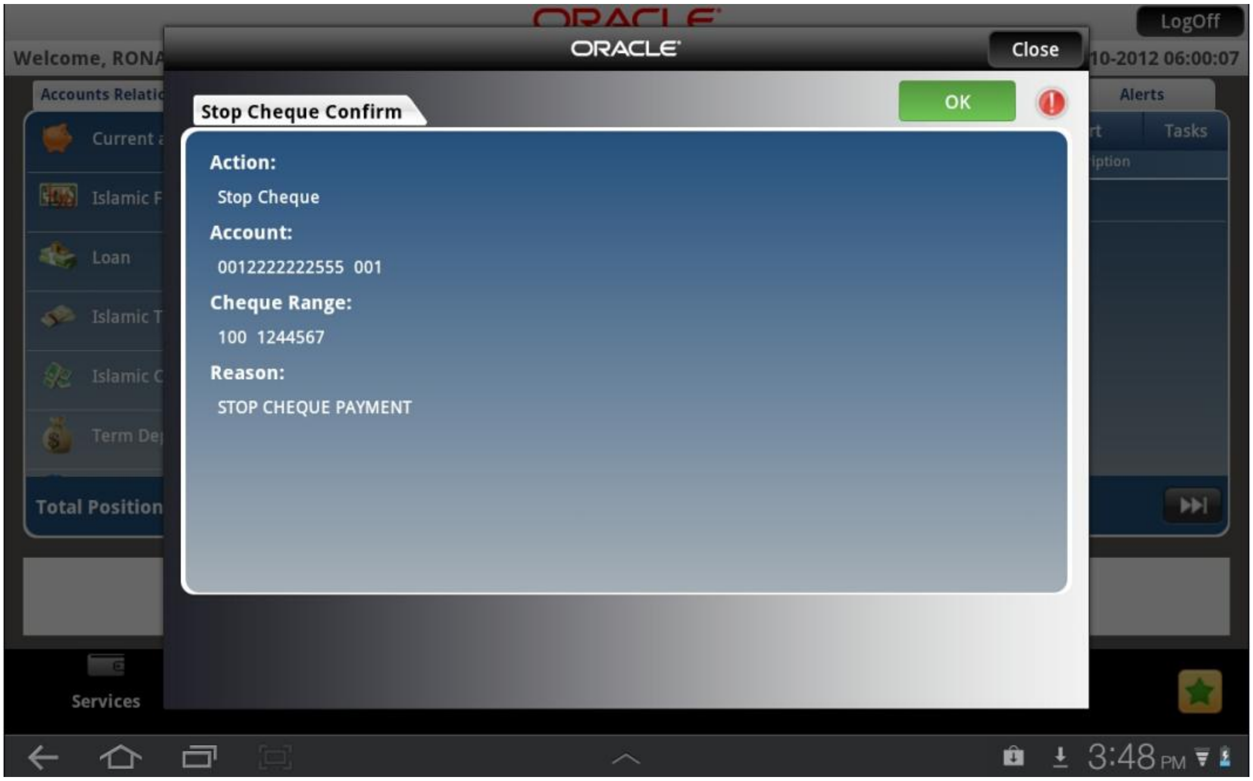
3. Enter the relevant details.
4. Click the **Submit** button. The system displays **Stop Cheque Verify** screen.
   OR
   Click the **Close** button to close the screen.

Stop Cheque Verify



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

Stop Cheque Confirm



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

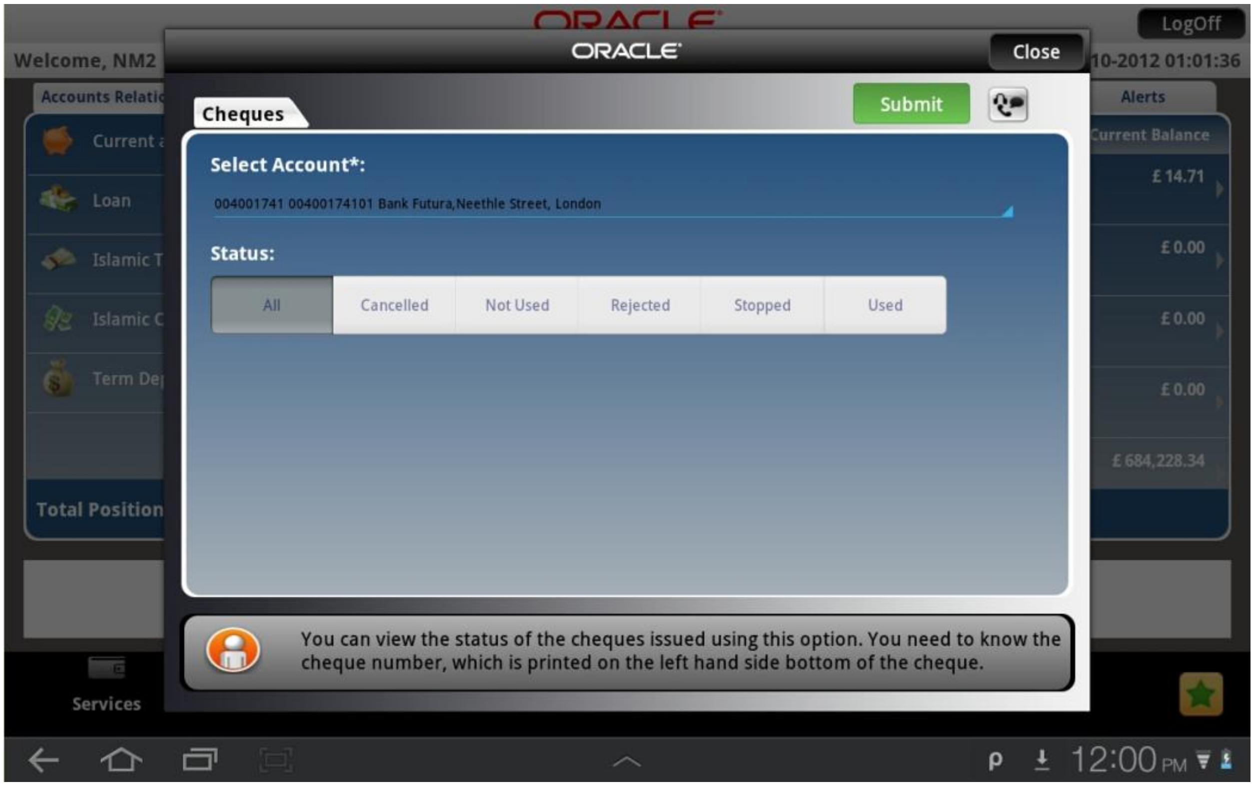
12. Cheques

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

To inquire the cheque status

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

Cheques



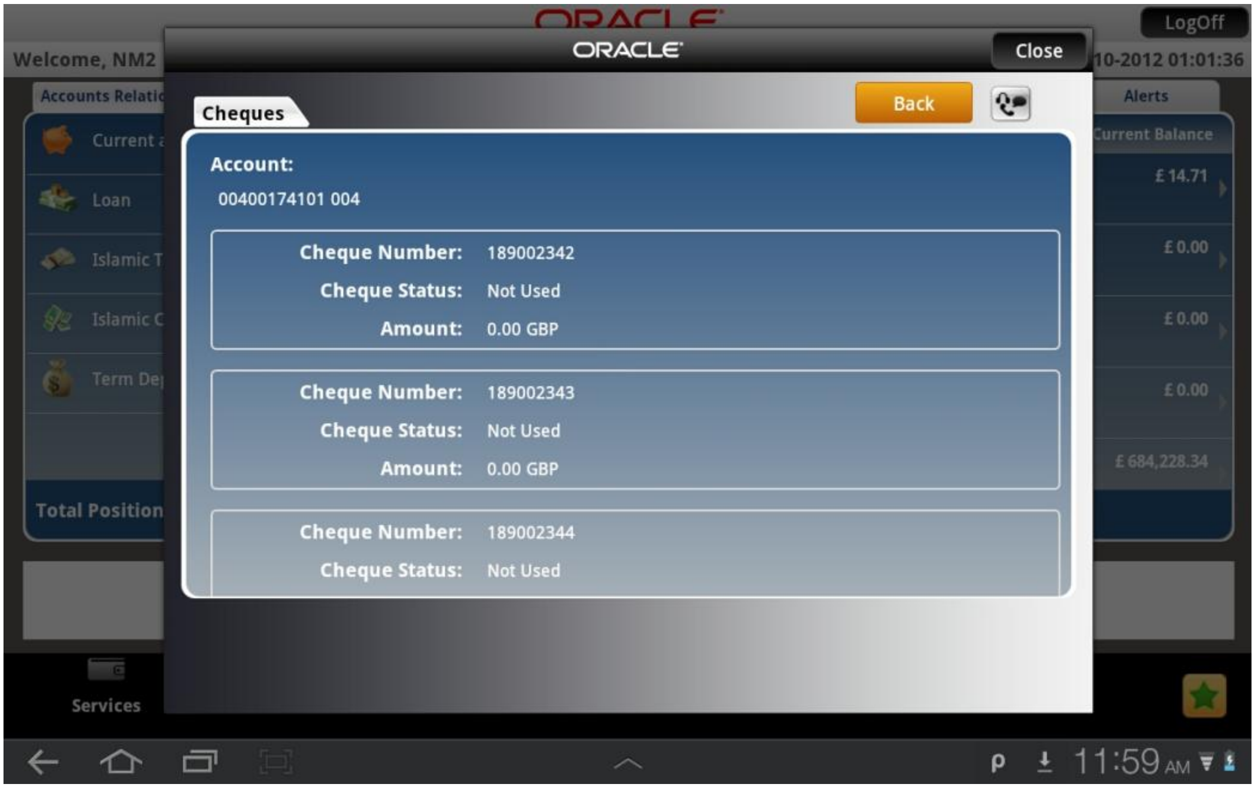
Field Description

Field Name	Description
Select Account	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
Status	[Mandatory, Pop over] Select the status of cheque for which inquiry is to be made. The options are: • All • Used • Not Used • Stopped • Rejected • Cancelled

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

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

Cheques



Field Description

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

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

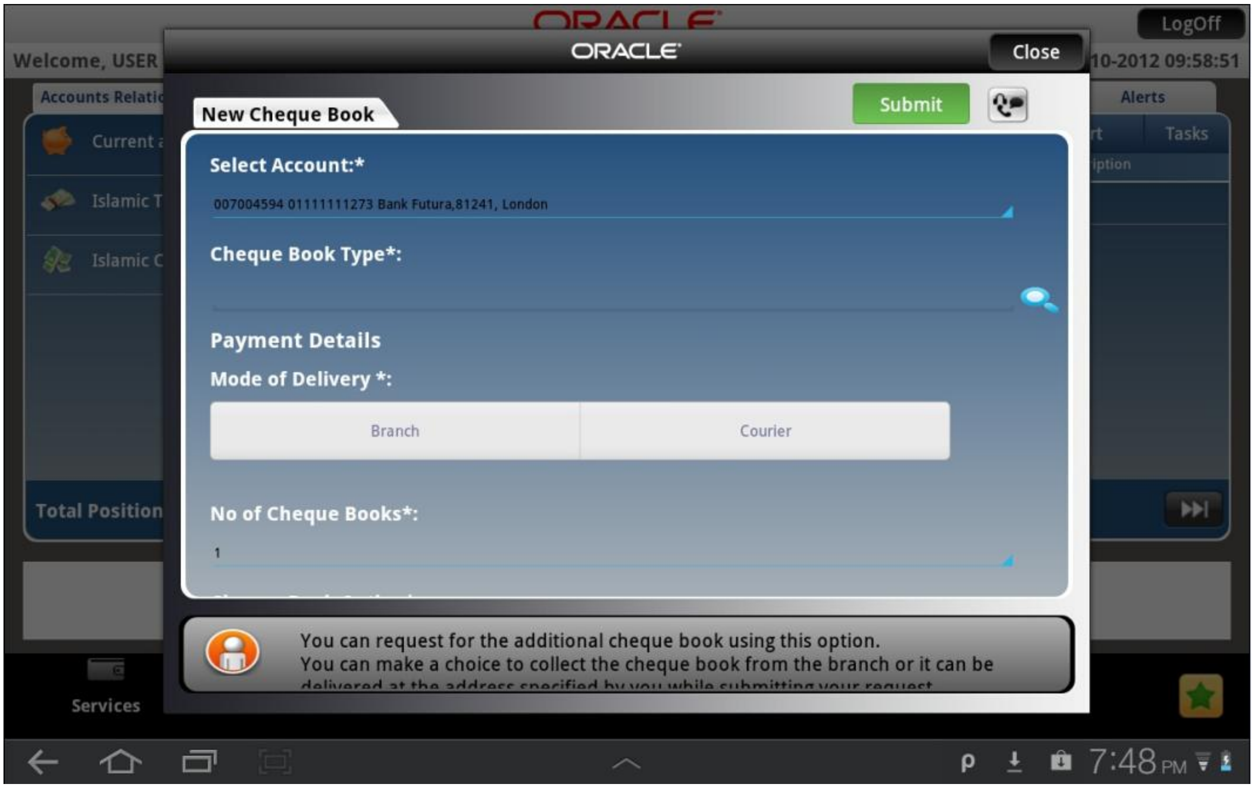
13. New Cheque Book

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

To request the cheque book

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

New Cheque Book



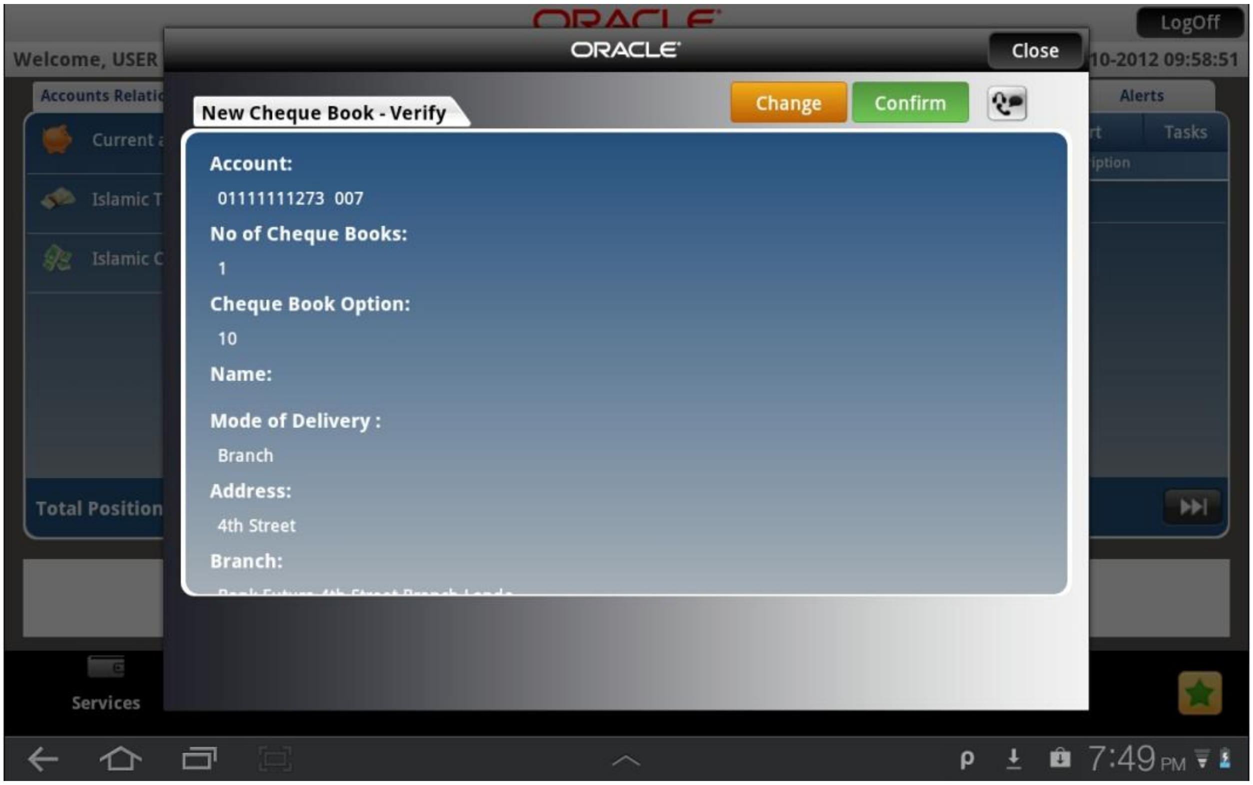
Field Description

Field Name	Description
Select Account	[Mandatory, Pop Over] Select the account for which new cheque book is to be issued.
Cheque Book Type	[Mandatory, Pop Over] Select the cheque book option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves
Mode of Delivery	[Mandatory, Pop Over] Select the mode of delivery for the cheque book. The options are: • Branch • Courier
No. Of Cheque Books	[Mandatory, Pop Over] Select the number of cheque books required from the pop over.

Field Name	Description

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

New Cheque Book – Verify



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

5. New Cheque Book – Confirm

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

14. Loan Details

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

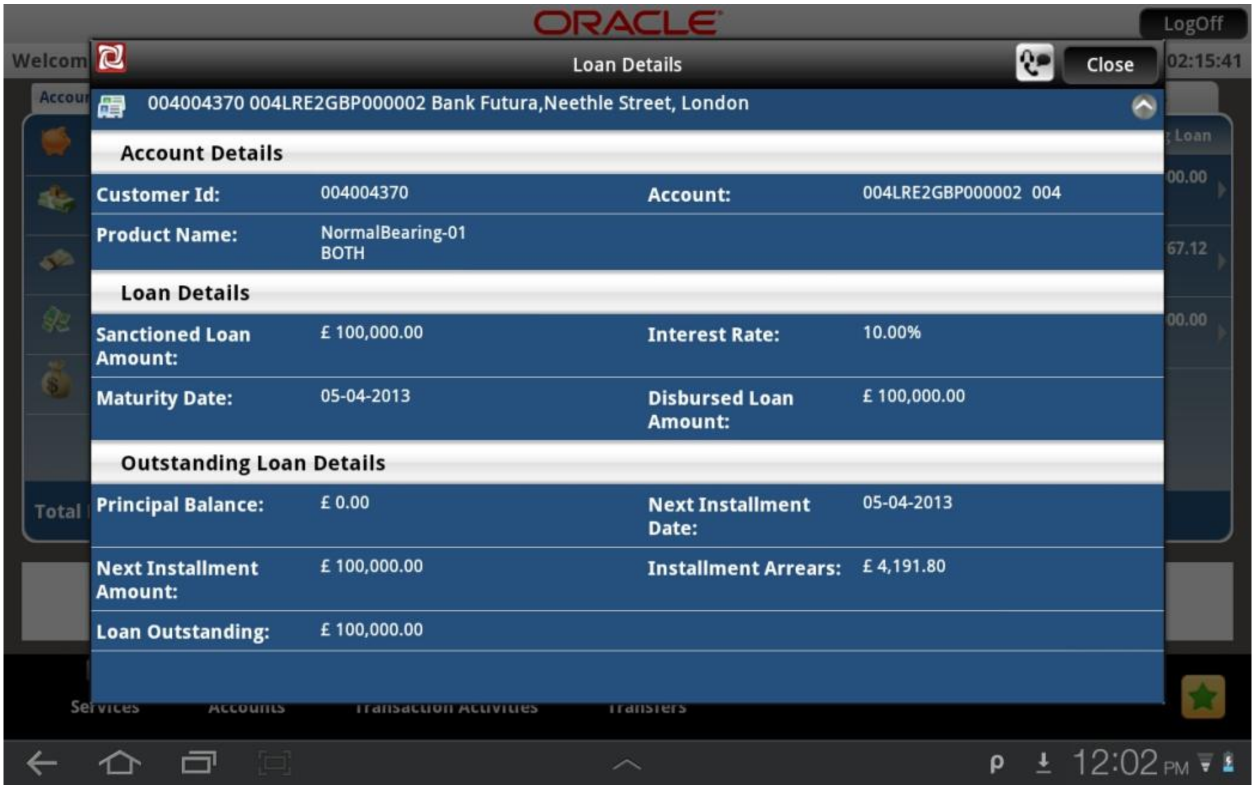
To view the loan details

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

Loan

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

Loan Details



Field Description

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

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

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

15. Financing Details

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

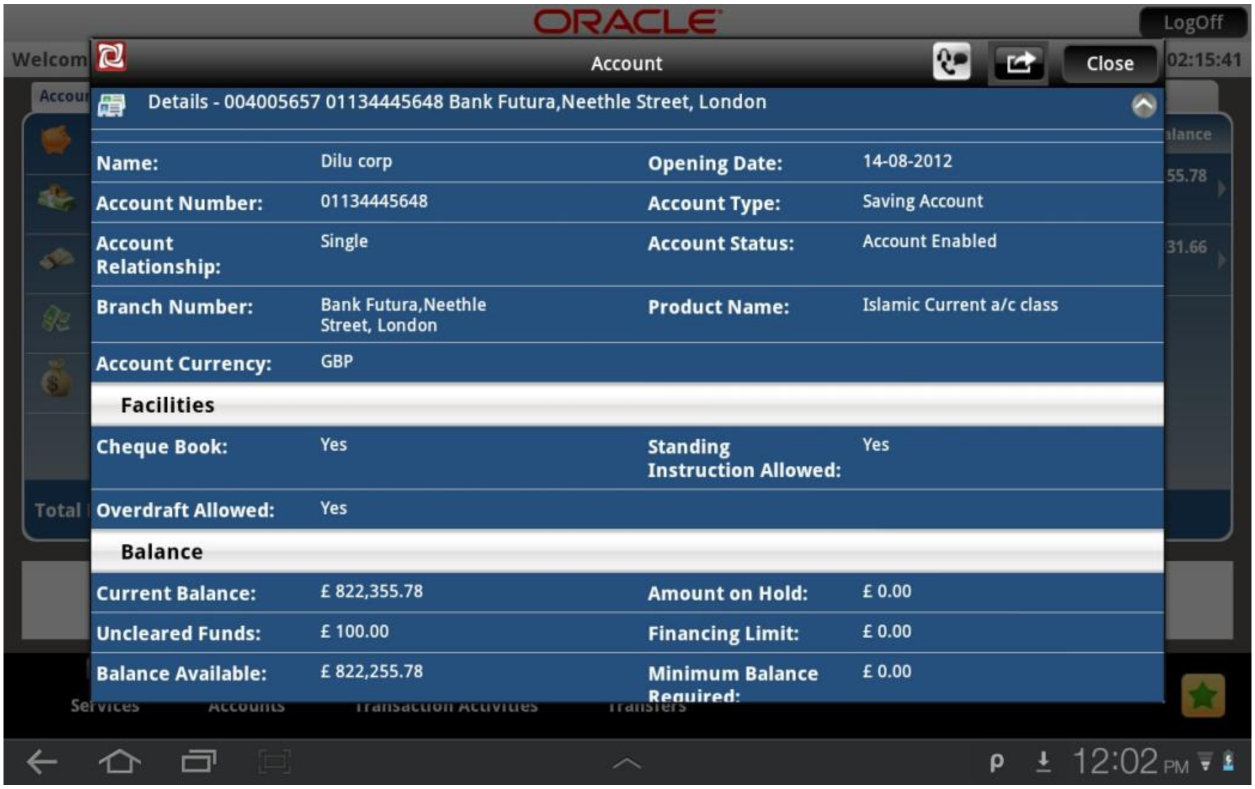
To view the financing details

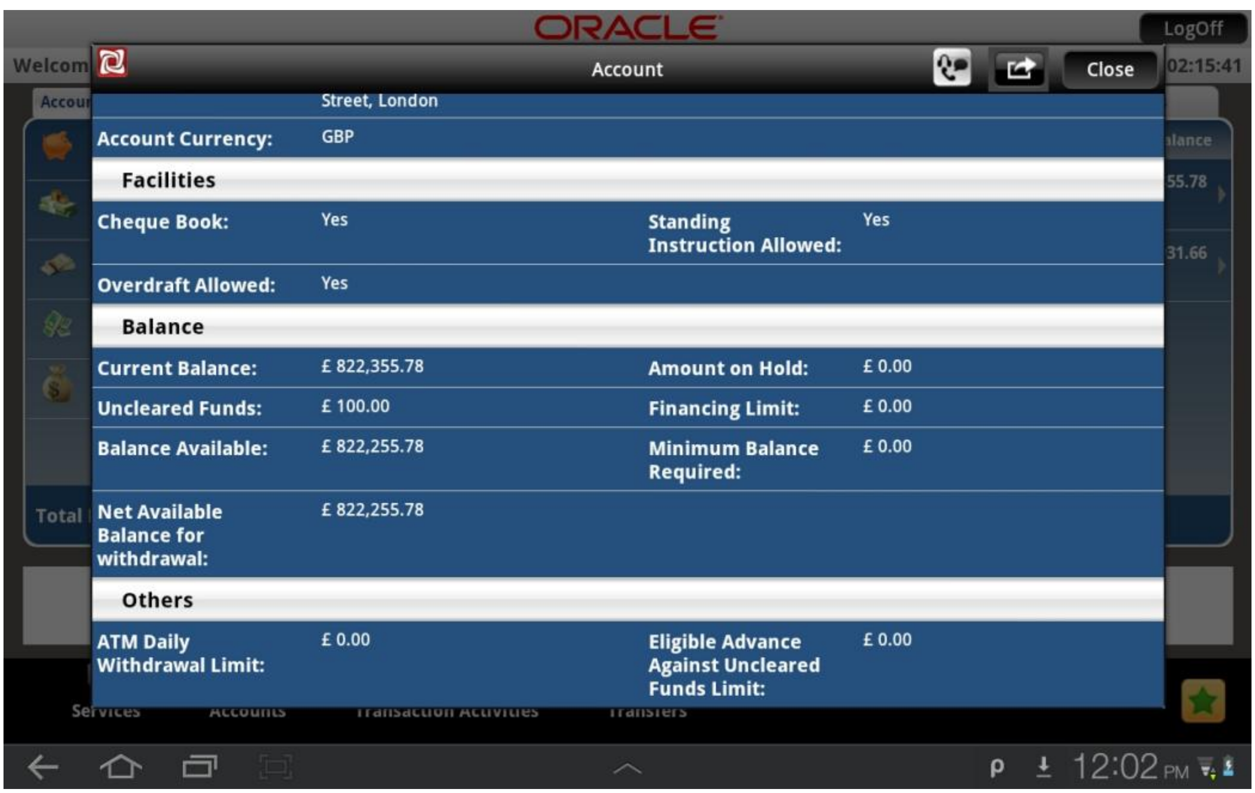
1. Log on to the Android Tablet Banking application.
2. Select **Account Relationship > Islamic Current and Savings** from the dashboard/Landing screen of Android Tablet. as shown below:

Islamic Financing

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

Financing Account Details





Field Description

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

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

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

16. Notification

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

16.1. Reminders

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

To access the Reminders option

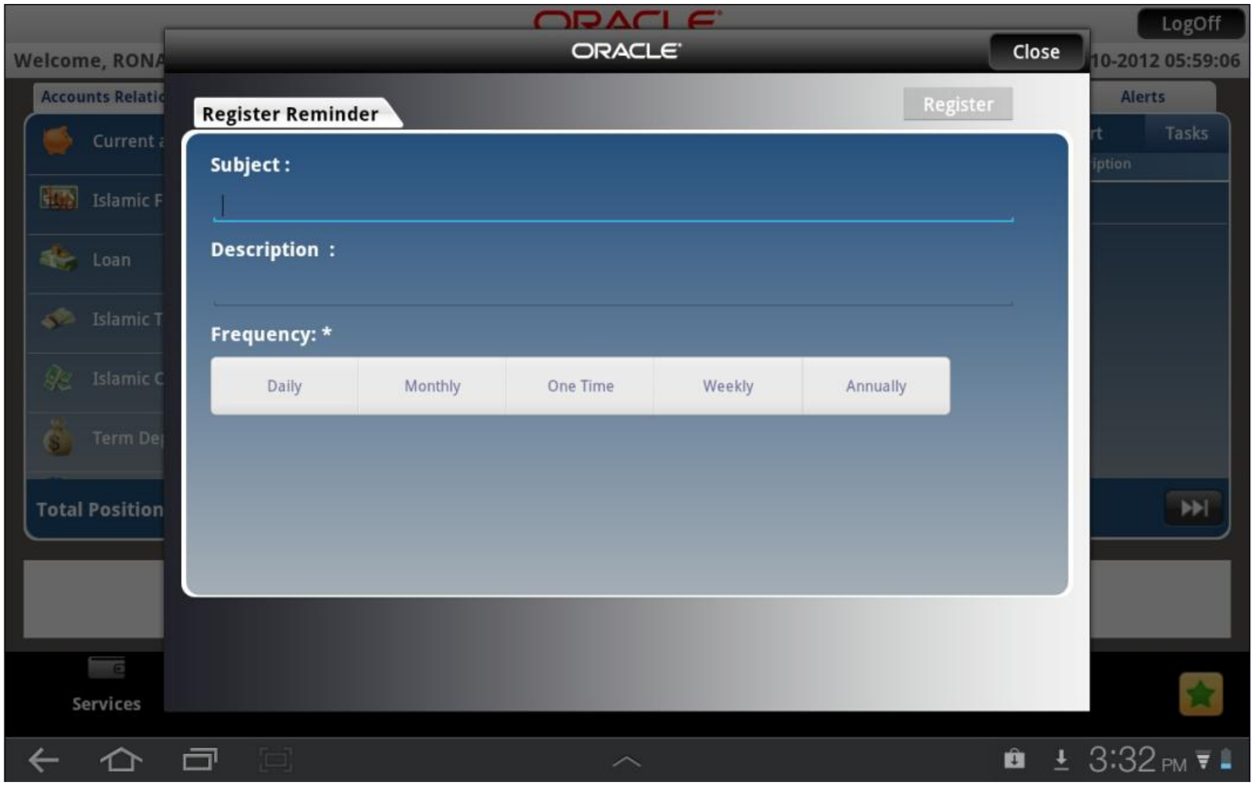
1. Log on to the Android Tablet Banking application.
2. Select **Notification >Reminders** on dashboard screen. List of reminders will be displayed.
3. Select the reminder to be viewed. You can modify, view or delete reminders.

Reminders

To Register reminders

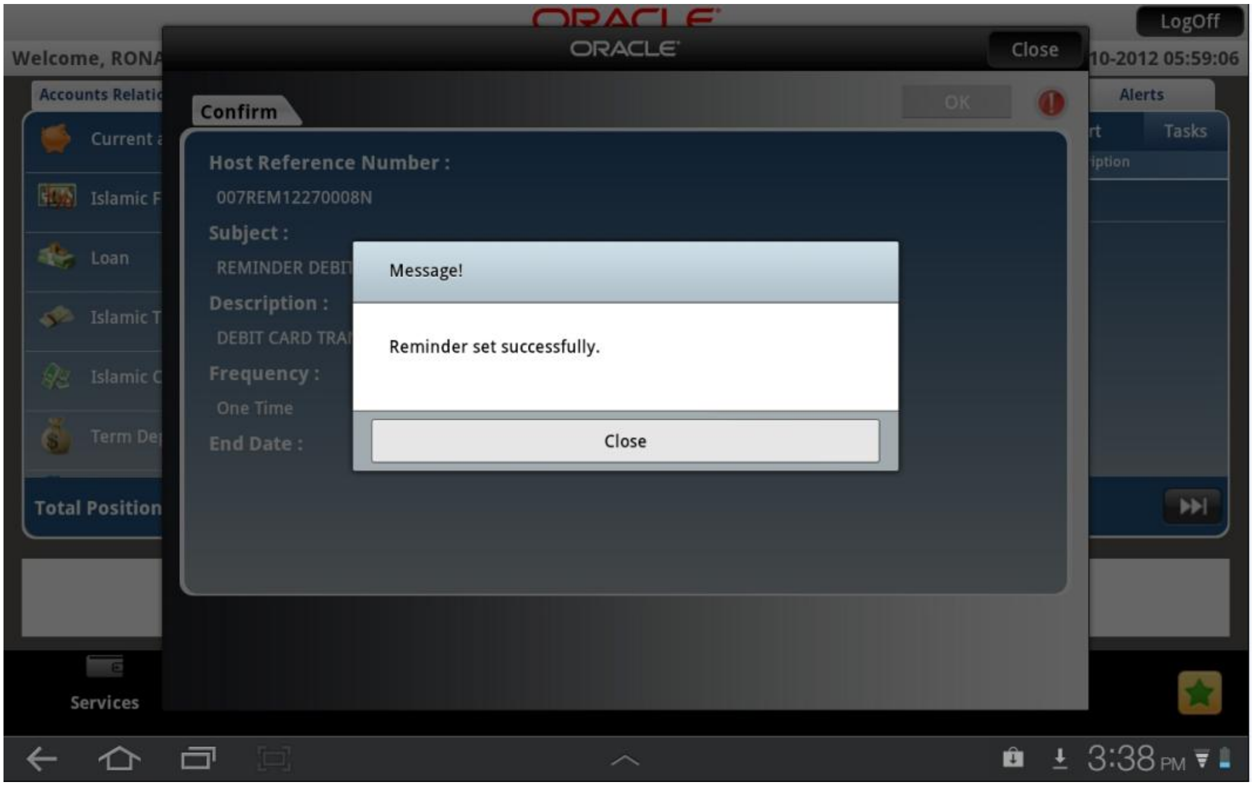
4. Click  icon to register reminder. The system displays **Register Reminder** screen.

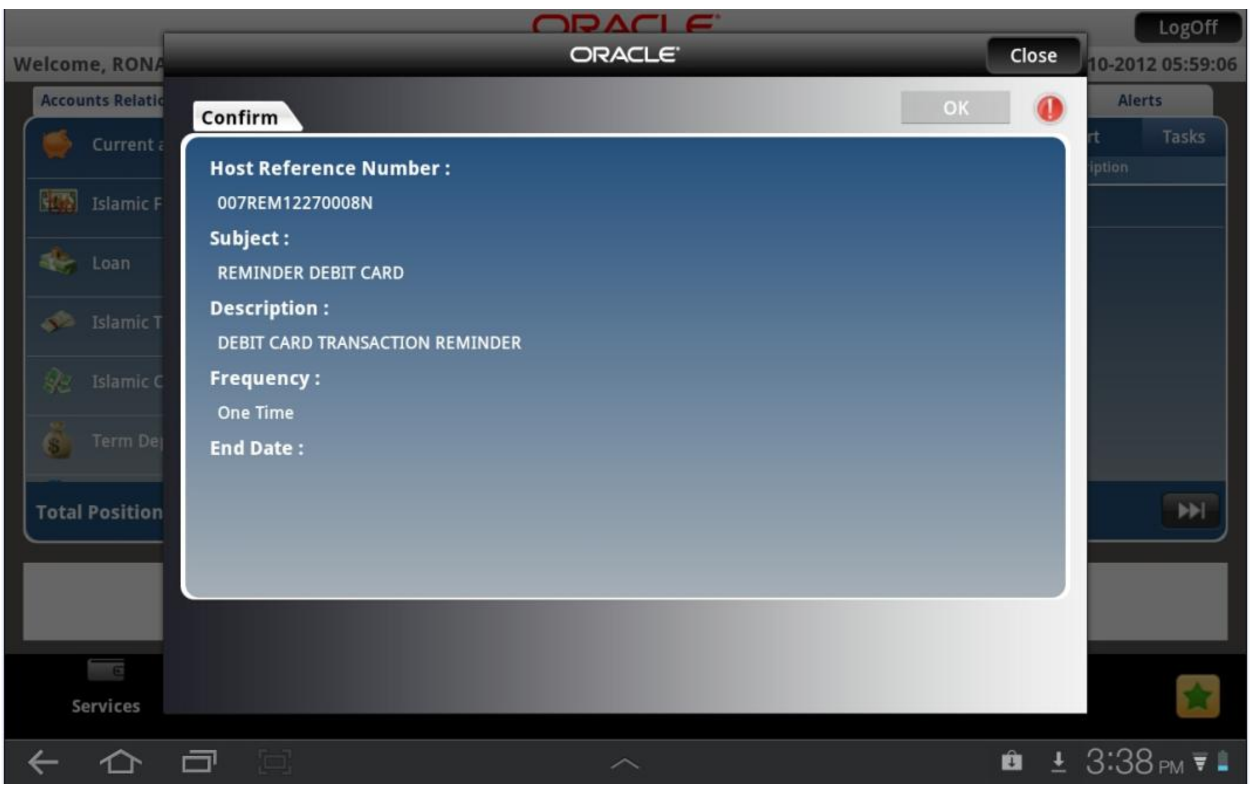
Register Reminders



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

Register Reminders Confirm





6. Click the **OK** button.

16.2. Interaction

This option allows you to communicate with the bank administrator.

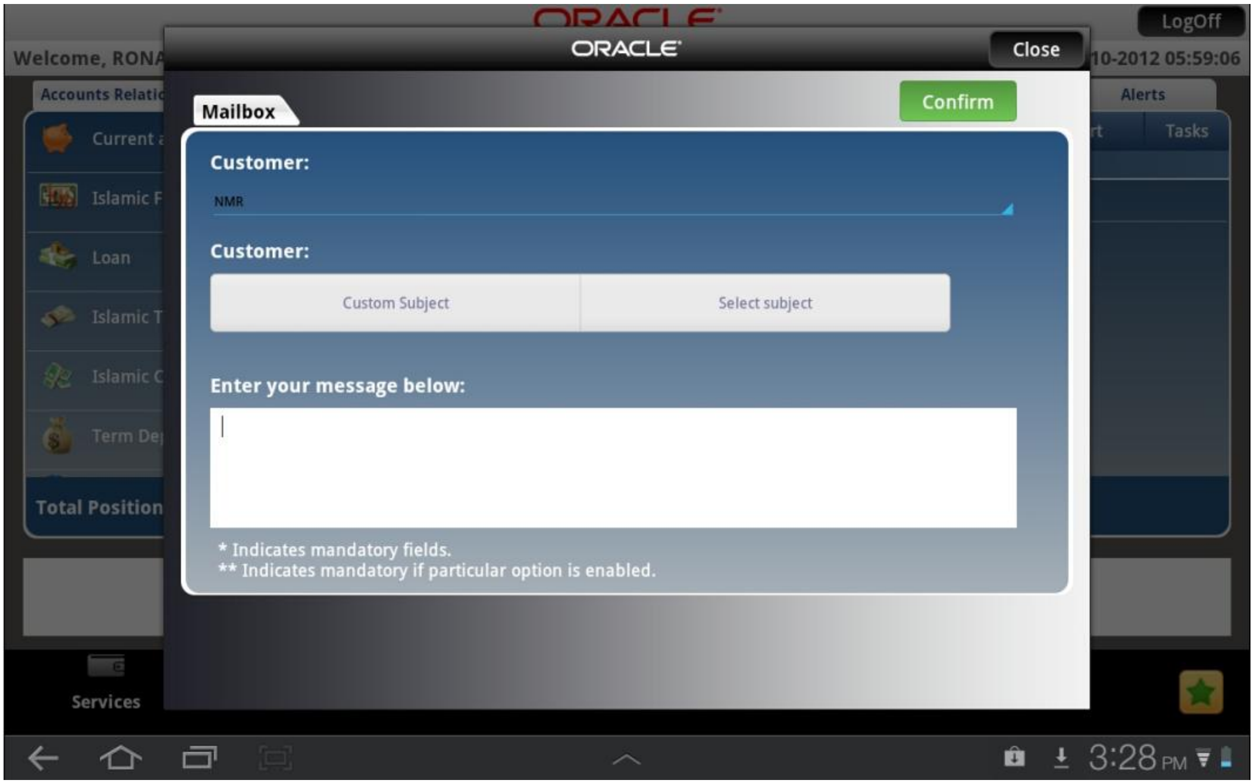
To access the Interaction option

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

MailBox

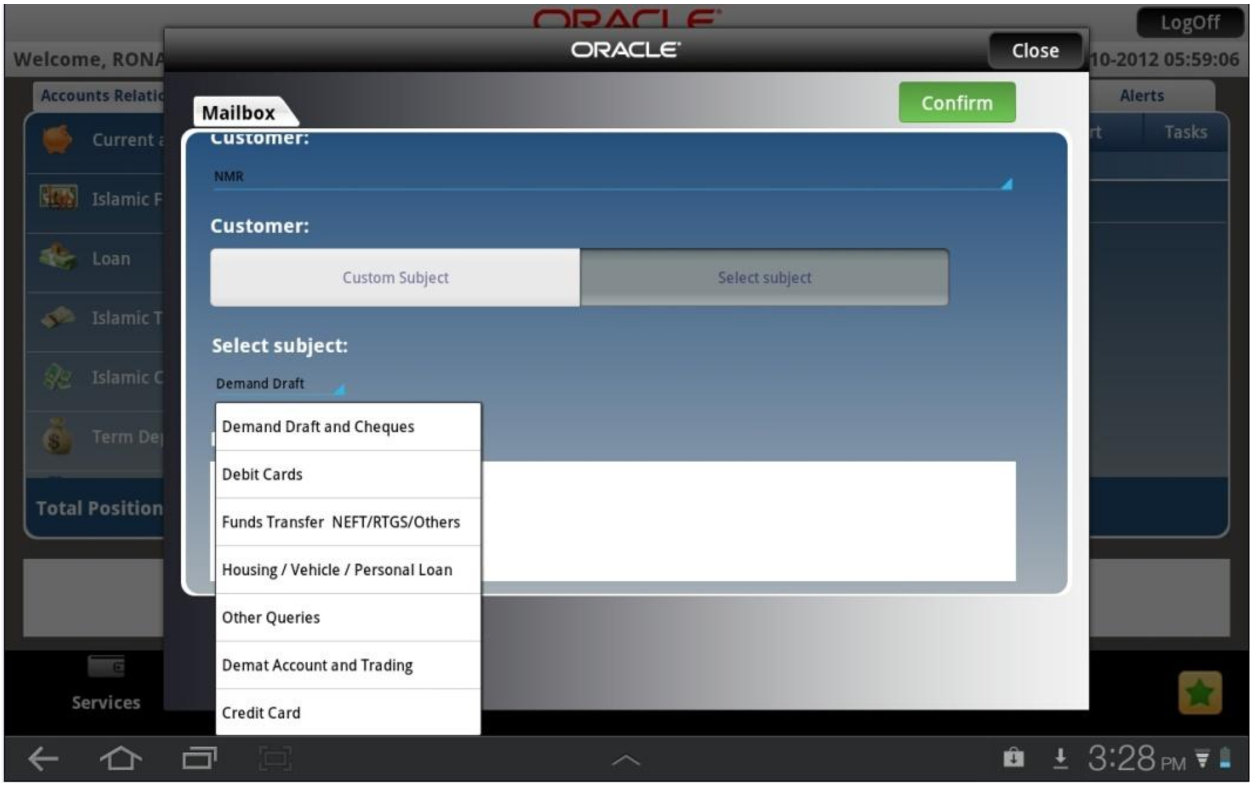
3. Click the Compose button to send mail. The system displays the **Mailbox** screen**.**

Mailbox



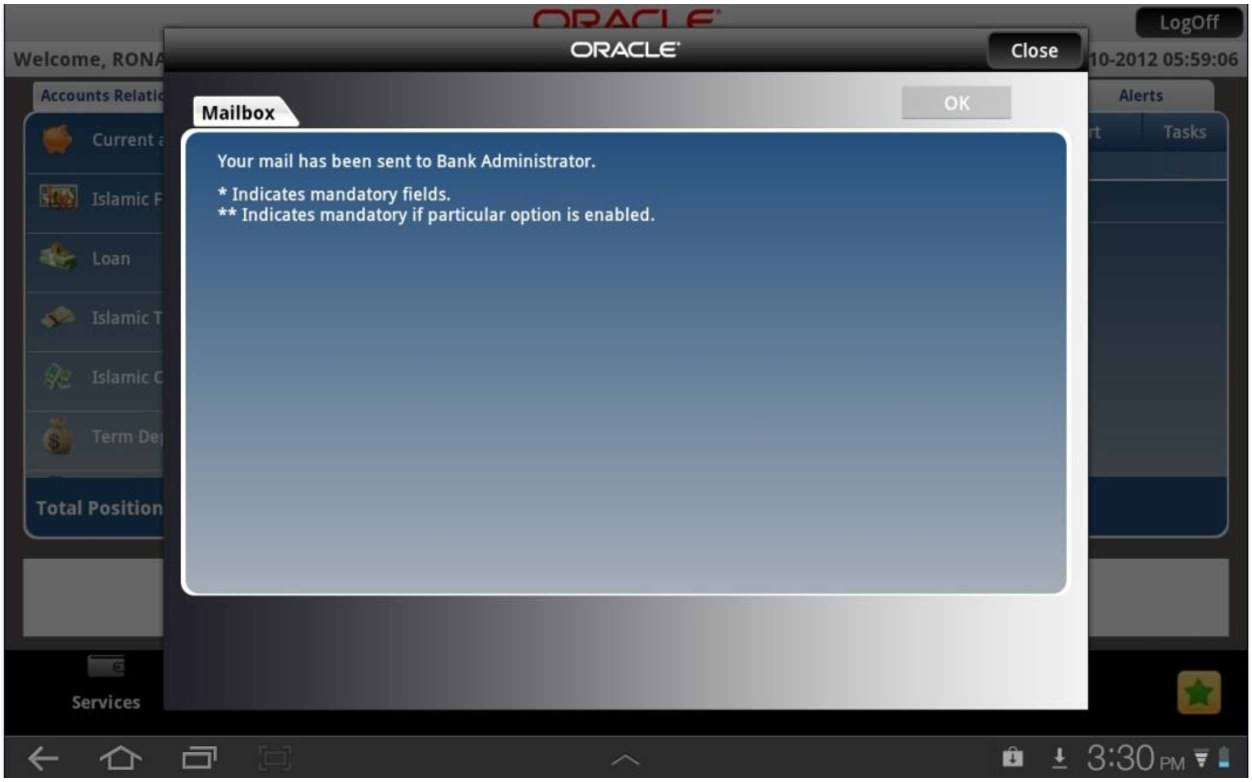
4. Select the Subject.
5. You can enter your custom subject by selecting Custom Subject.
6. If you select **Select Subject** then it will show predefined subjects to be selected in a pop over screen, as shown below.

Mailbox



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

MailBox

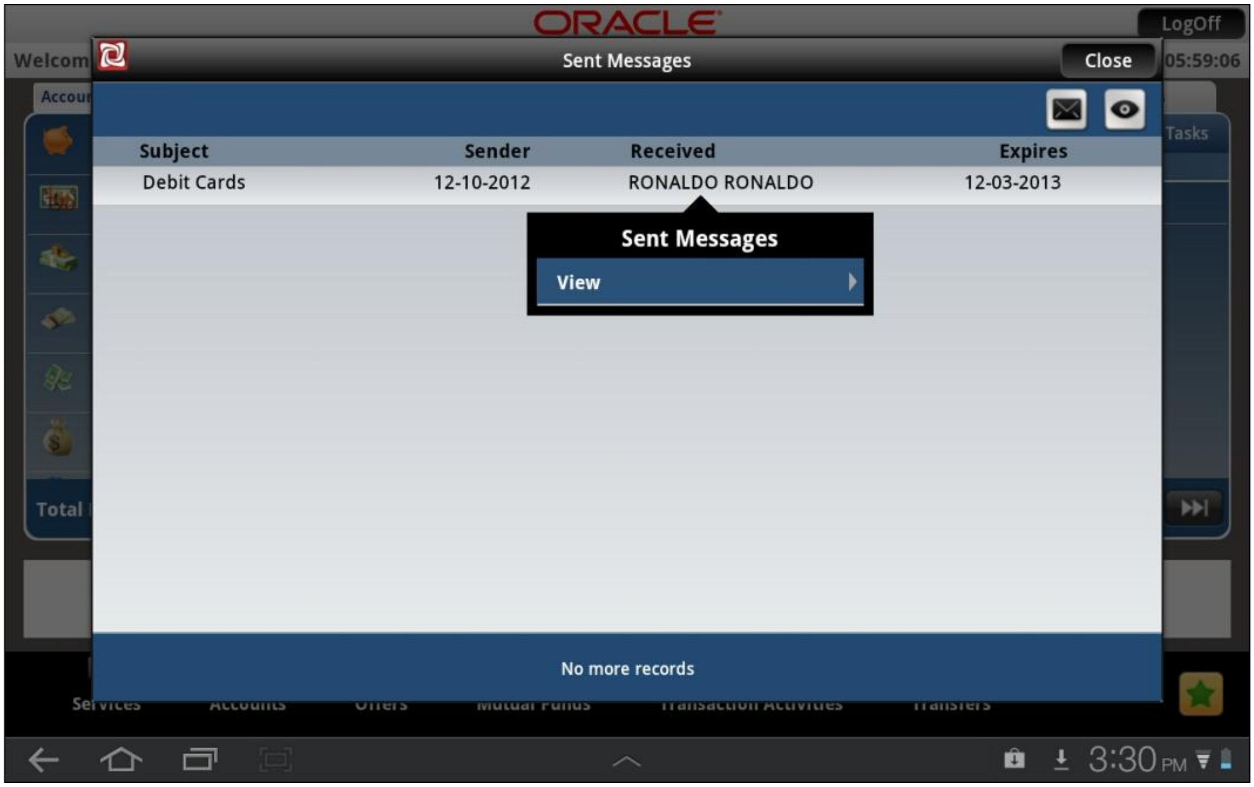


9. Click the **Send** button to send reply to the sender. The system displays following screen:

To view sent mails:

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

MailBox – Sent Messages



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

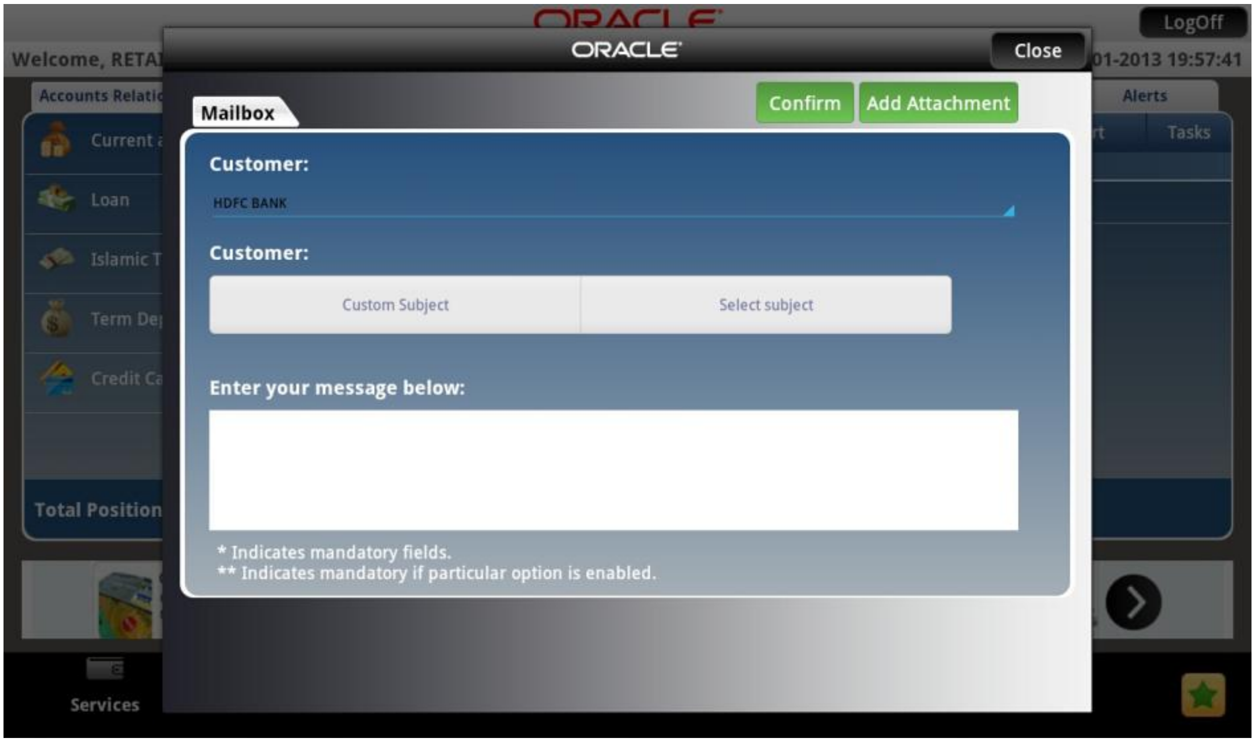
Mailbox


ORACLE
Close
Mailbox
Reply
Message Id:
212046237636441
Sent by:
RONALDO RONALDO
Sent To:
Accounts Department
Date:
12-10-2012
Expiry Date:
12-03-2013
Subject:
Debit Cards
LogOff
05:59:06
Tasks
Welcom
Total
3:30 PM

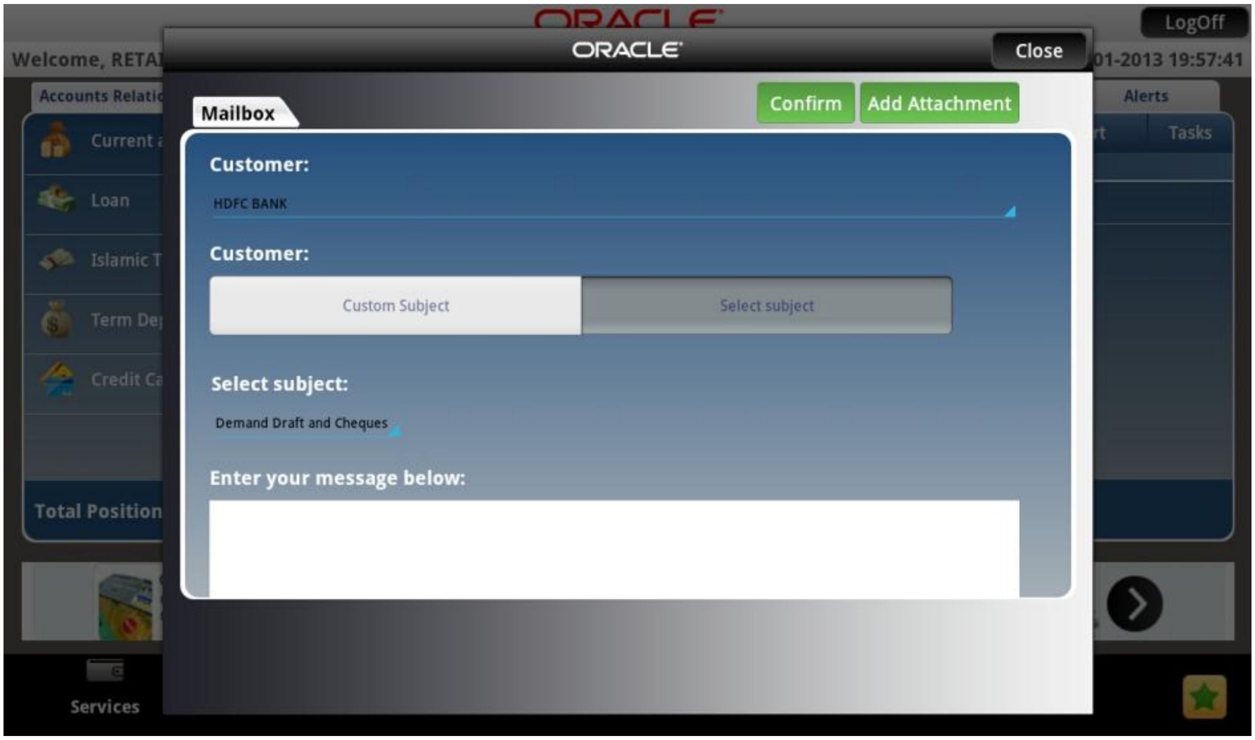
16.3. Compose Message

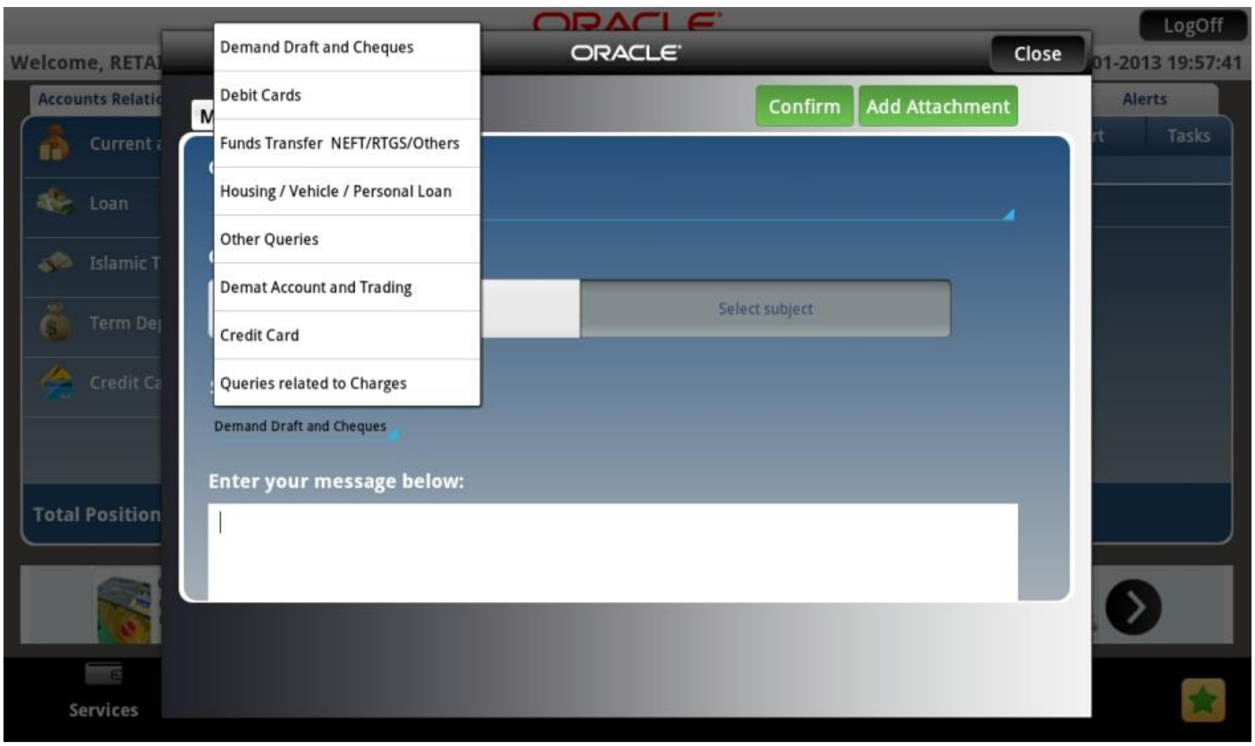
1. Click **Compose** tab as encircled in above Notifications screen. The system displays Compose screen as shown below.

MailBox - Compose



2. Select Subject and customer from pop over.
3. Below pop over screen is displayed when predefined subject is to be selected i.e when Select subject tab is clicked.
   OR
   You can also enter your own defined subject by clicking Custom Subject tab.

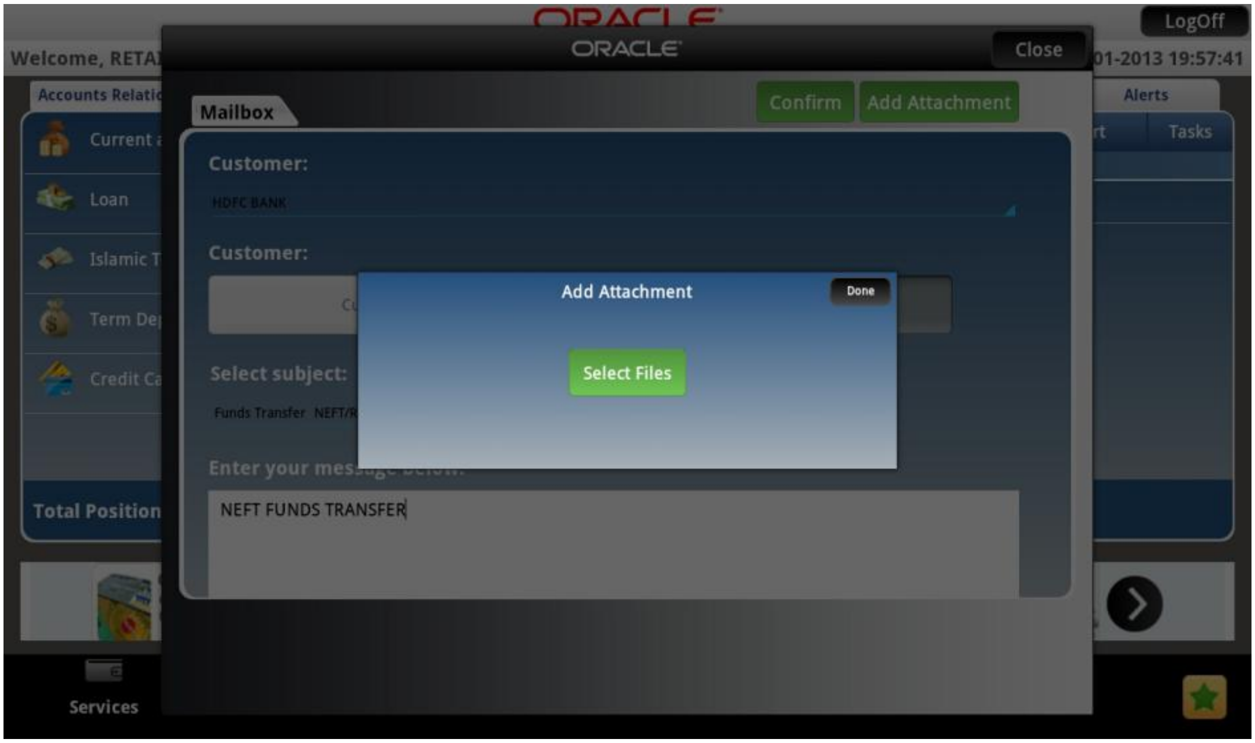




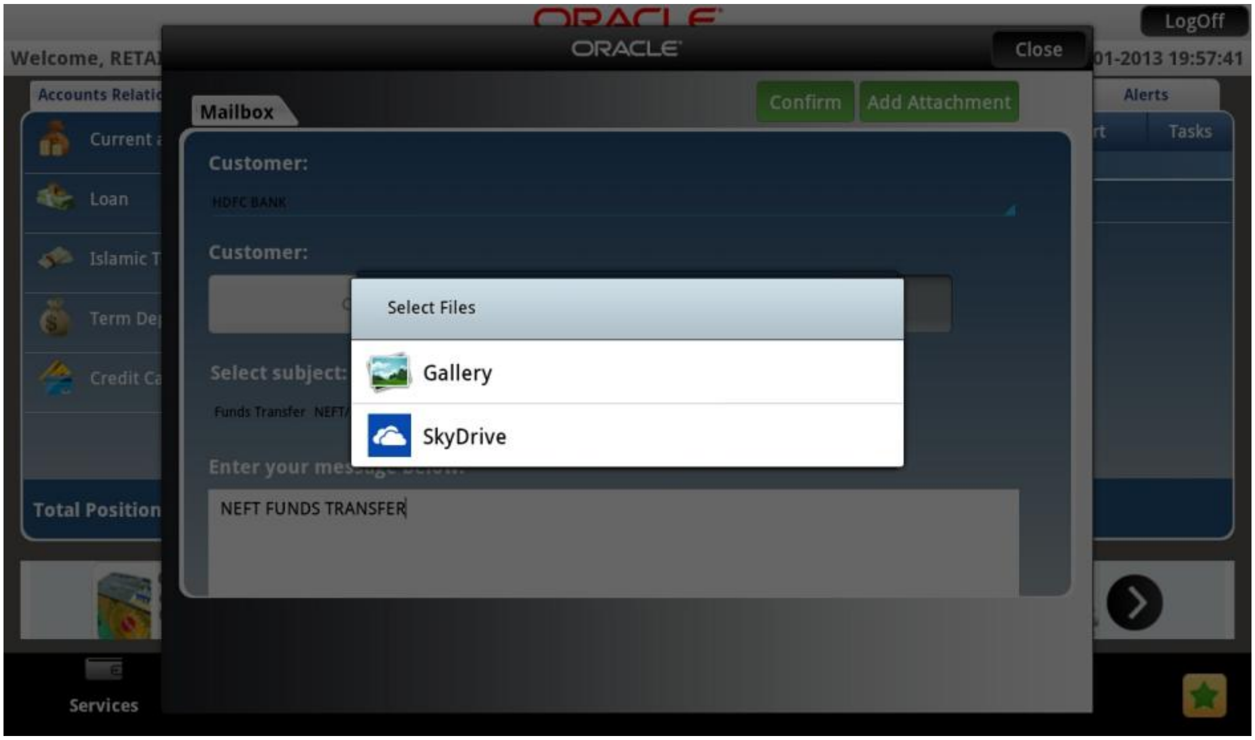
4. Select any subject from the pop over as shown above.
5. Click the **Add Attachment** button. The system shows below screen for selecting the image to be attached.

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

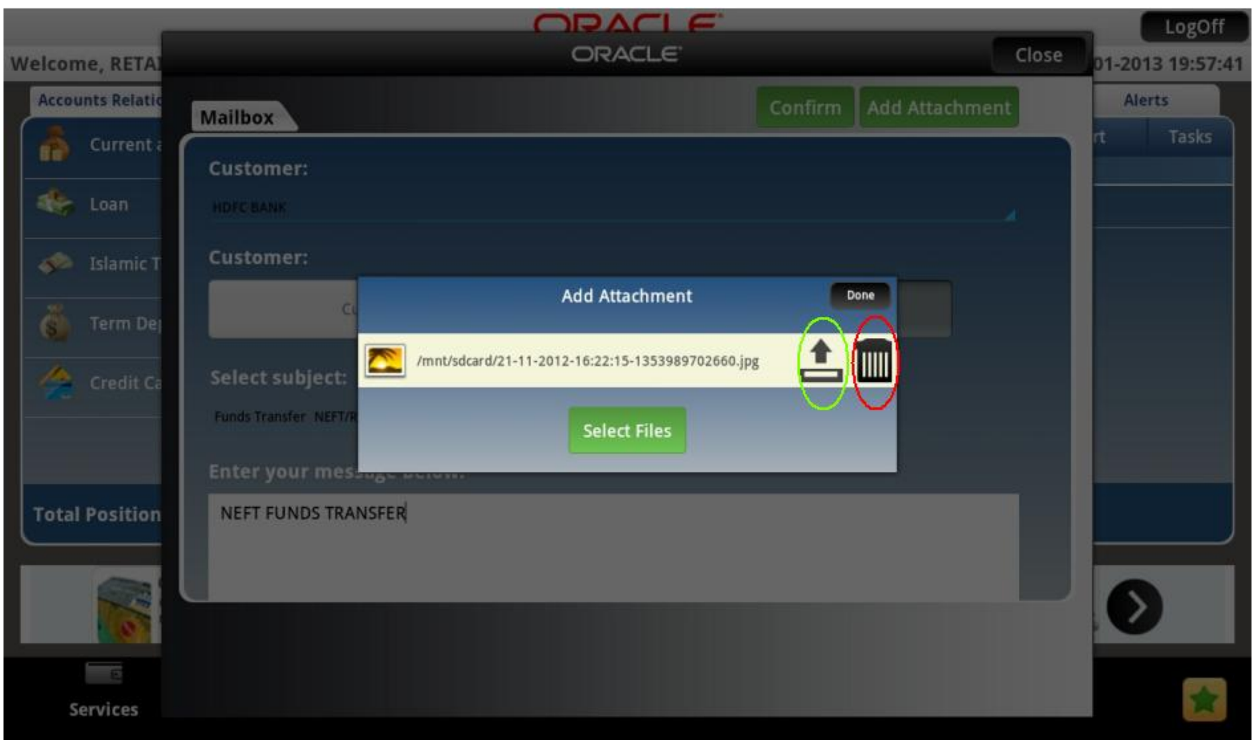
Compose Message – Add Attachment



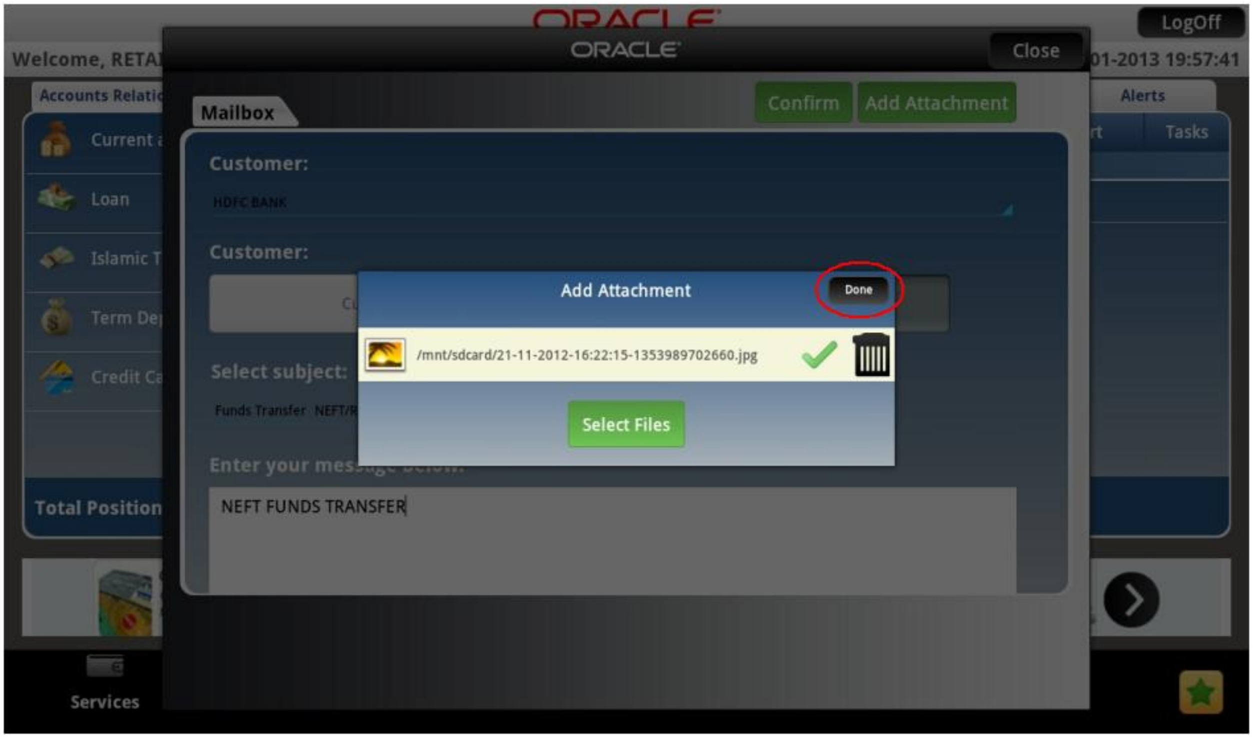
6. Click the **Select Files** button from the pop over screen as shown above. The system displays below pop over for image selection.



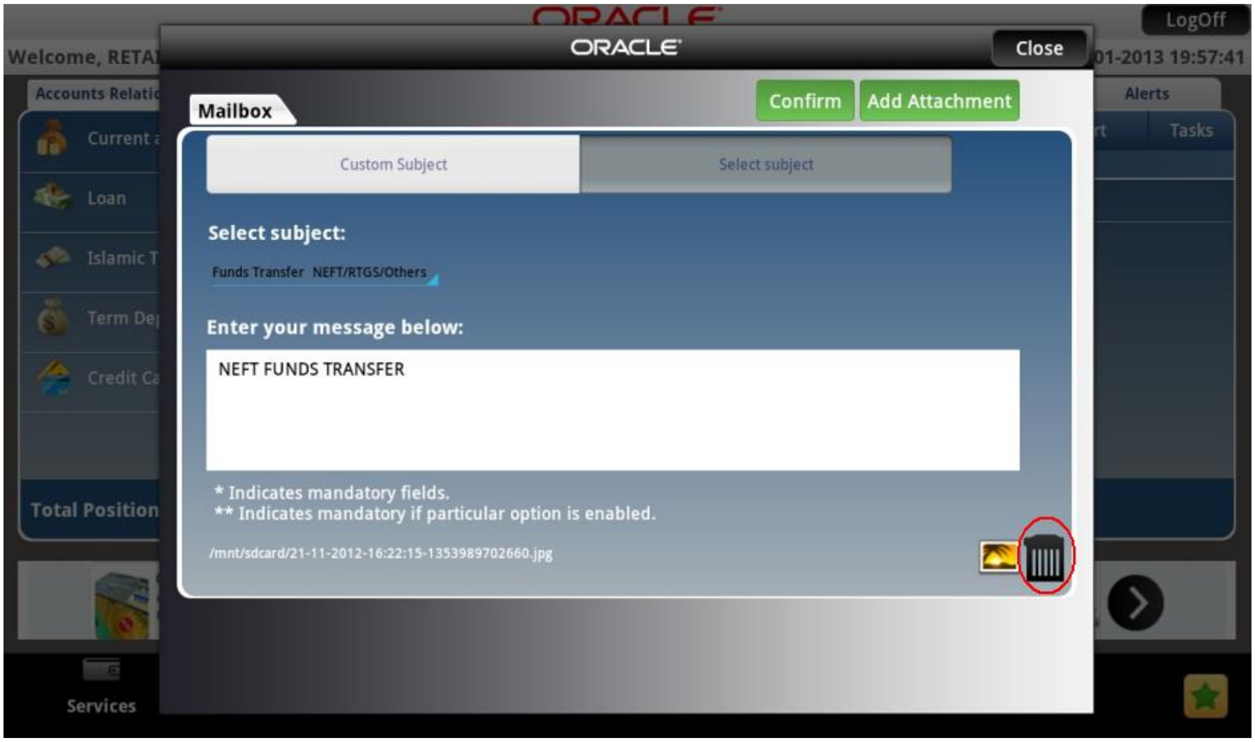
7. Navigate to photo/image to be attached from the respective location like Gallery as shown in above screen.
8. Select any image by clicking it. The system will navigate to below screen.



9. Click the red encircled button to remove the selected image.
   OR
   Click the green encircled button to confirm the image selection. The system shows below pop over screen for image selection confirmation.

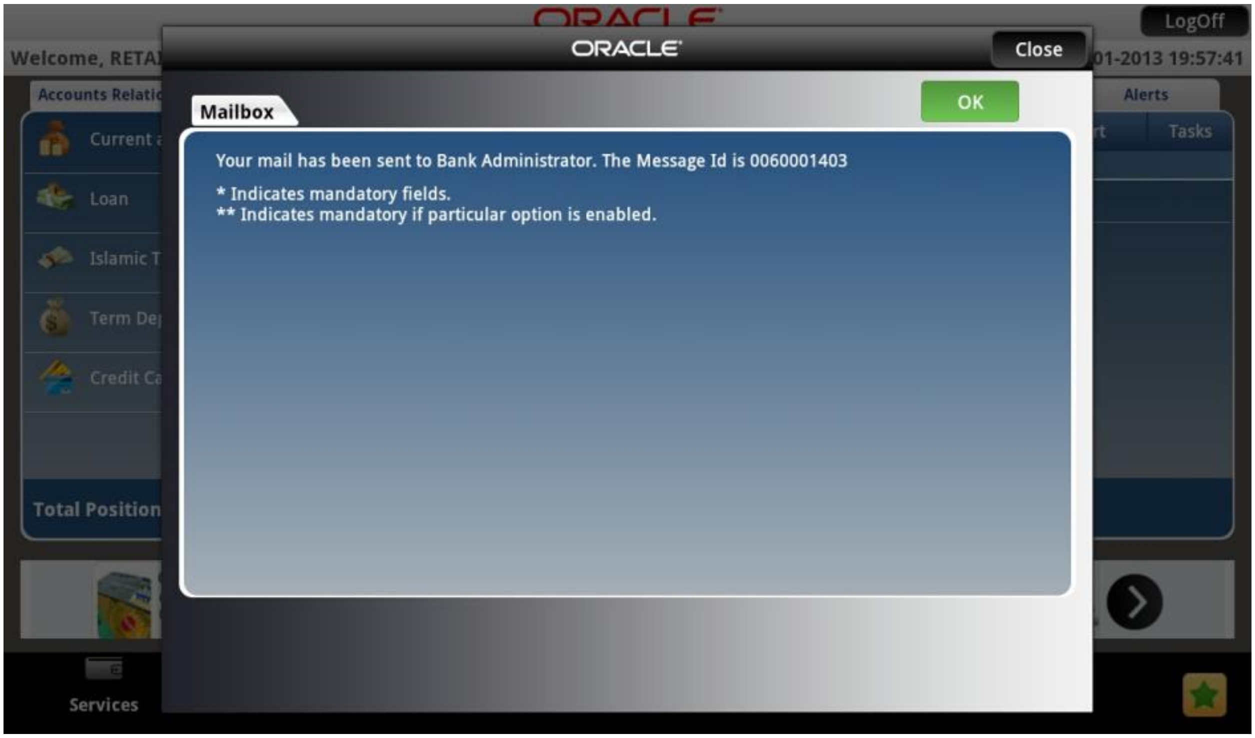


10. Click the **Done** button as encircled in above screen. The system returns to mailbox screen showing the attached image as shown below.



11. You can delete/remove the attached image from above screen also by clicking the encircled delete button.
    OR
    Click the **Confirm** button. The system displays confirmation screen for message sent as shown below.

Compose Message – Confirmation



12. Click the **OK** button to return to the initial Mailbox screen.

16.4. Alerts

You can view alerts generated by bank administrators.

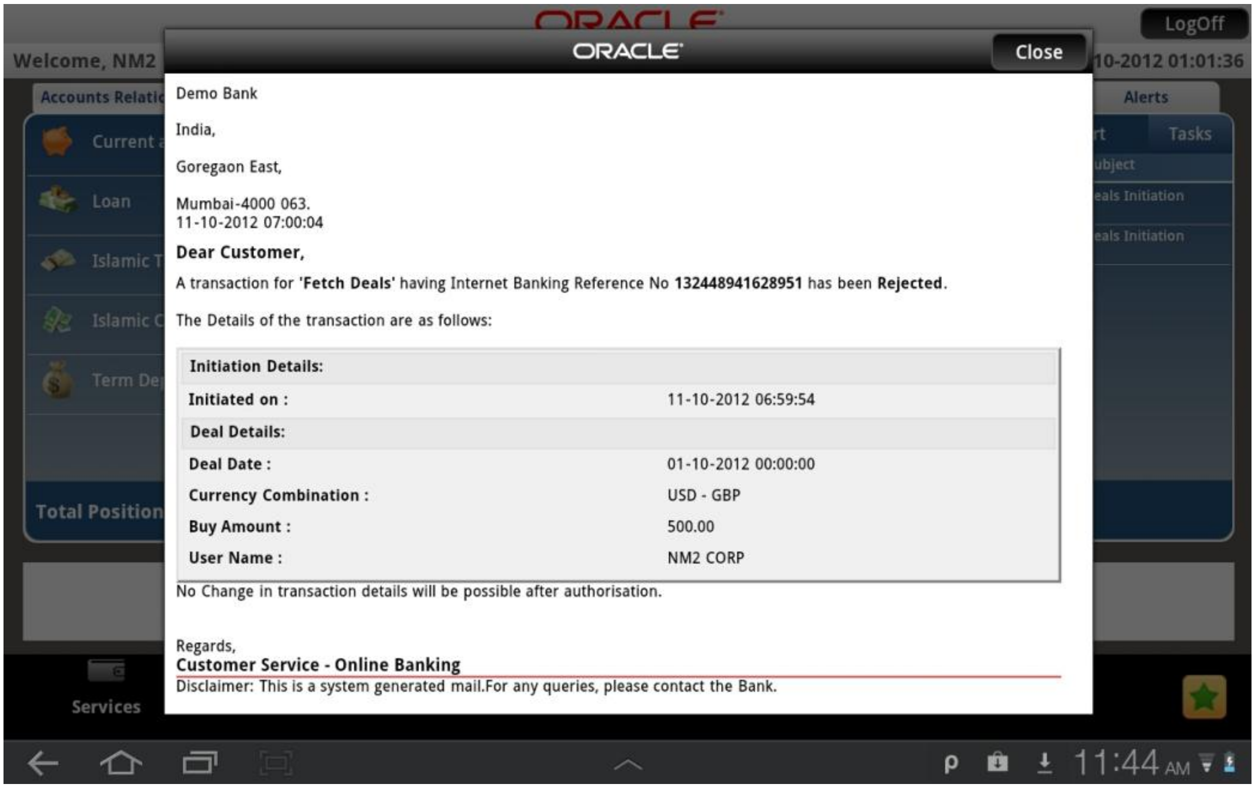
To access the alerts option

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

View Alert

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

Alert



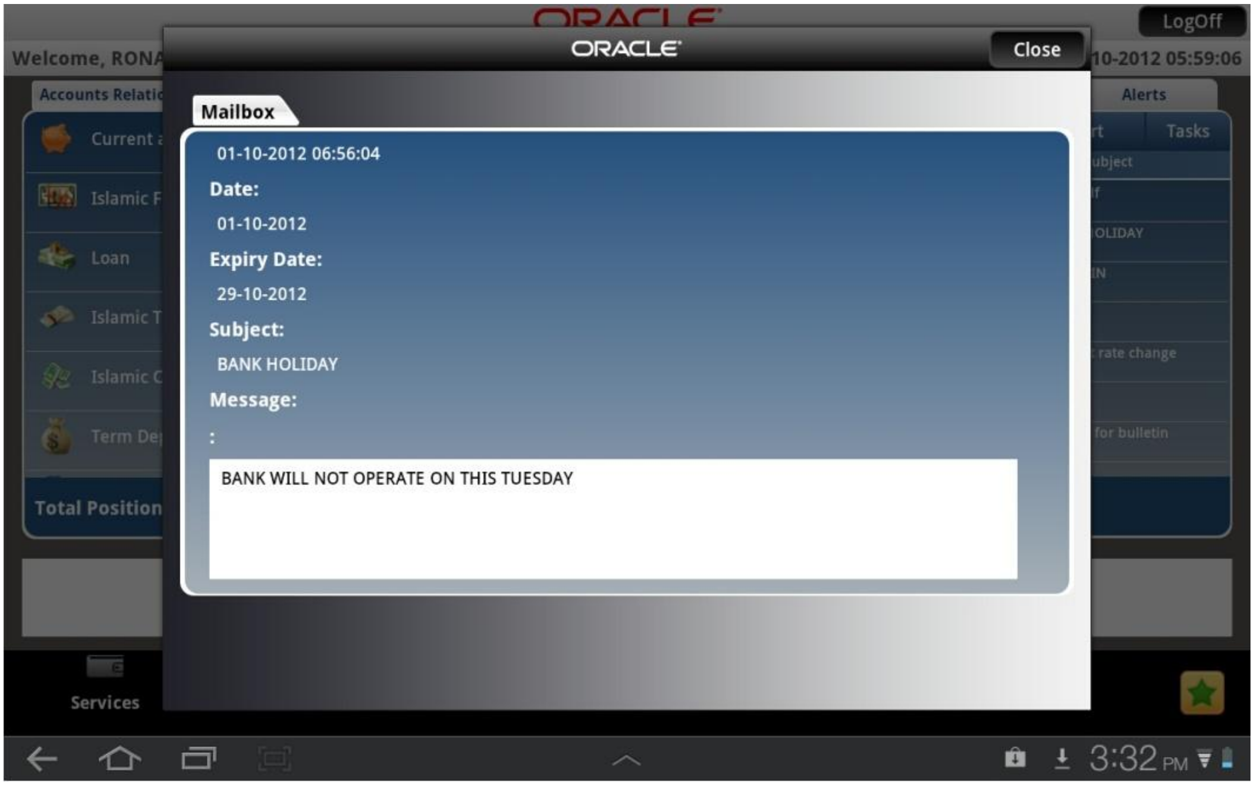
5. Click the **Close** button to close the screen.

16.5. Bulletin

To access the Bulletin option

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

View Bulletin



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

16.6. Tasks

To access the Task option

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

17. Forex Rates

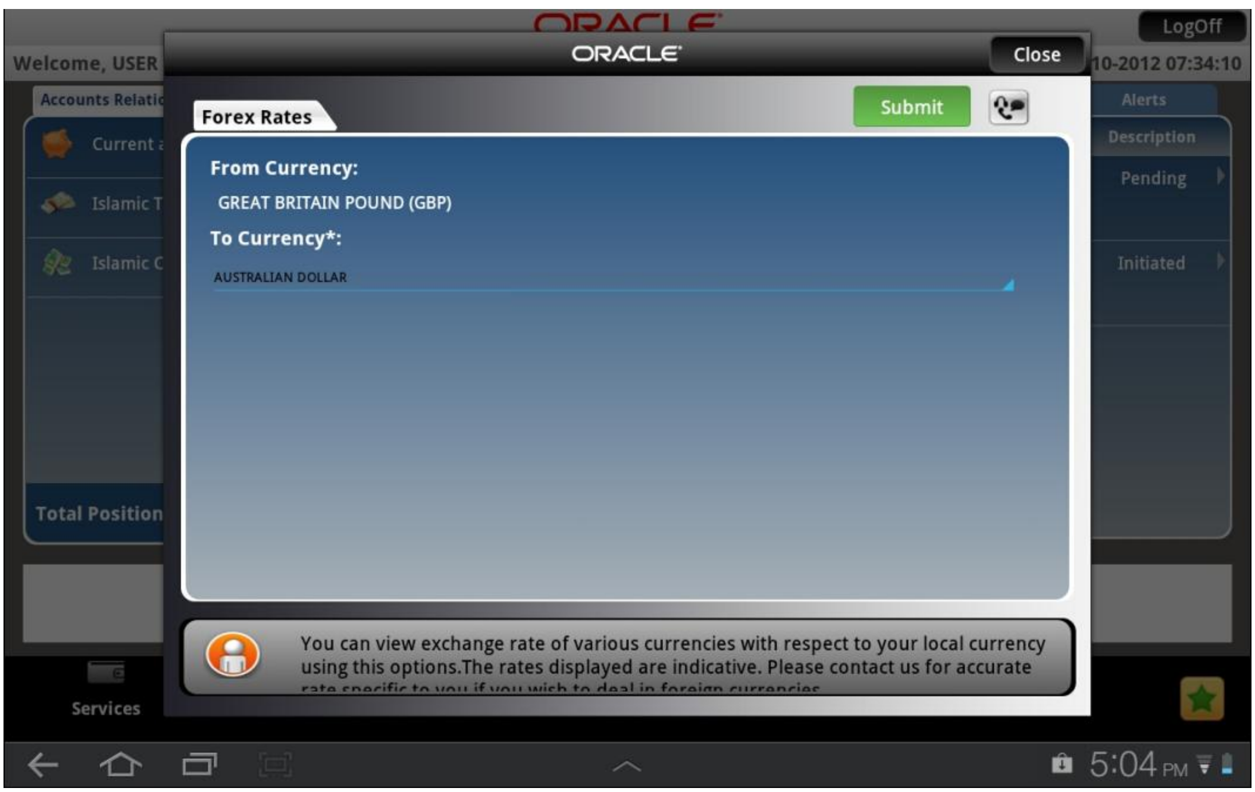
You can inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

To access forex rates

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

Forex Rates


ORACLE
LogOff
Welcome, USER
Last Login :08-10-2012 07:34:10
Accounts Relationships
Service Request
Alerts
Current and Savings £ 197,056.24
Islamic Term Deposits £ 8,558.94
£ 290,877.79
£ 496,492.98
Services
Forex Rates
Change Password
ATM and Branch Locators
Cheques
New Cheque Book
Stop Cheque
Adhoc Statement
Reference No
Status
Description
734111400472494
Reissue Transaction Password
Pending
122634428448943
Reissue Transaction Password
Initiated
Services
Accounts
Transaction Activities
Transfers
5:04 PM

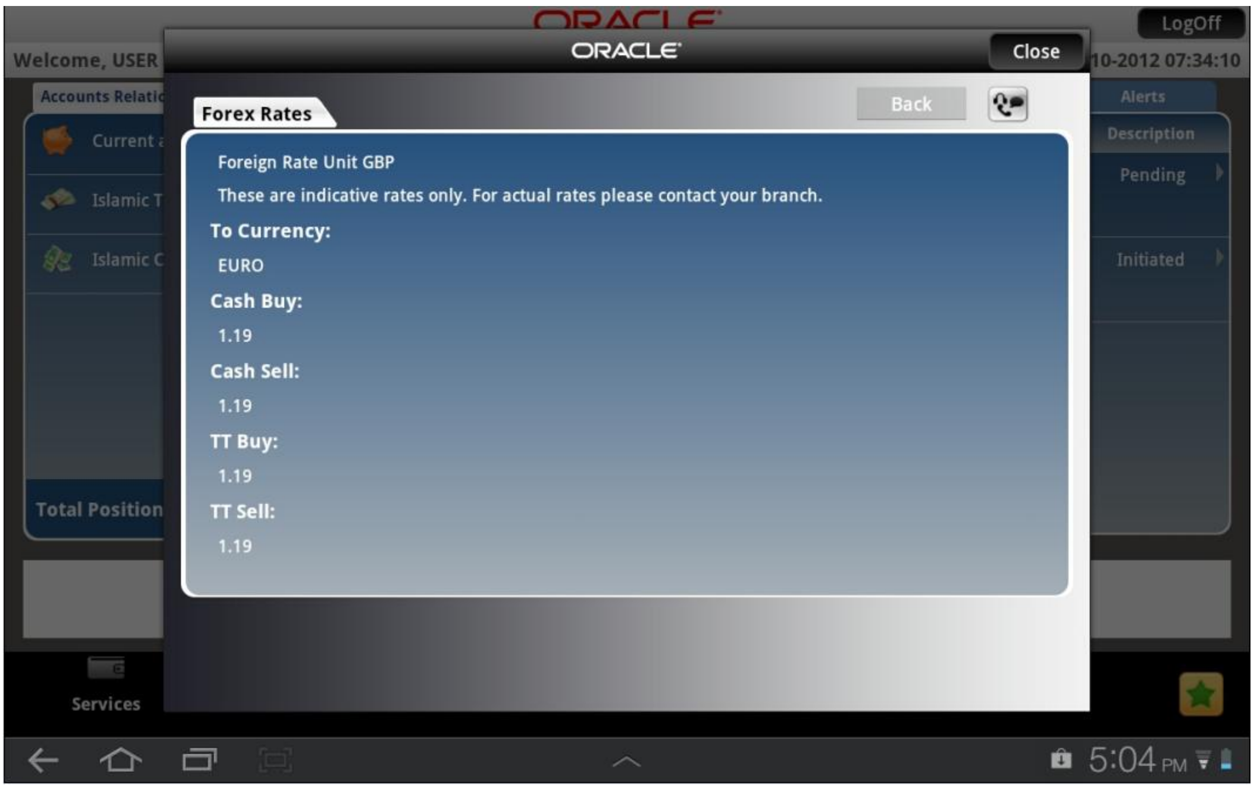

ORACLE
Close
Forex Rates
Submit
From Currency:
GREAT BRITAIN POUND (GBP)
To Currency*:
AUSTRALIAN DOLLAR
You can view exchange rate of various currencies with respect to your local currency using this options.The rates displayed are indicative. Please contact us for accurate
5:04 PM

Field Description

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

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

Forex Rates



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

18. 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

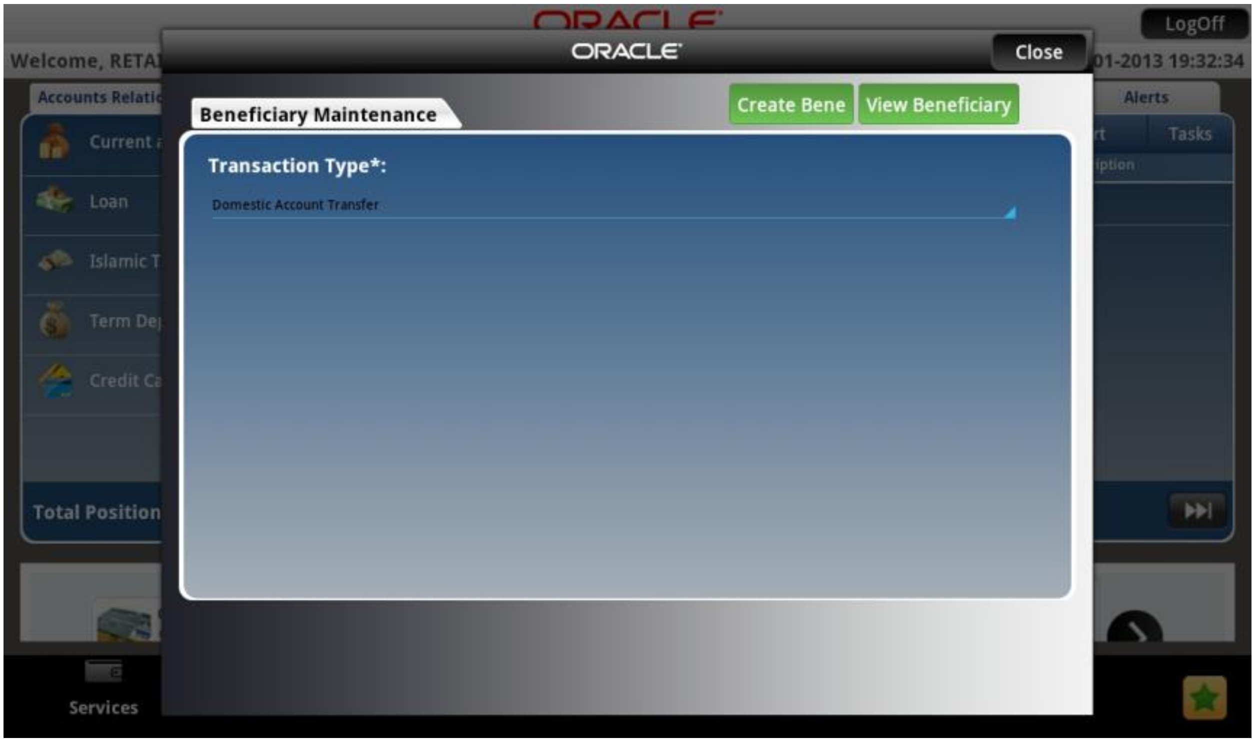
- Domestic Transfer
- Internal Transfer
- International Transfer

To add the beneficiary through do the beneficiary maintenance

1. Log on to the android tablet banking application.

2. Select **Transfers** > **Beneficiary Maintenance** from the menu as shown in above screen. The system displays **Beneficiary Maintenance** screen.

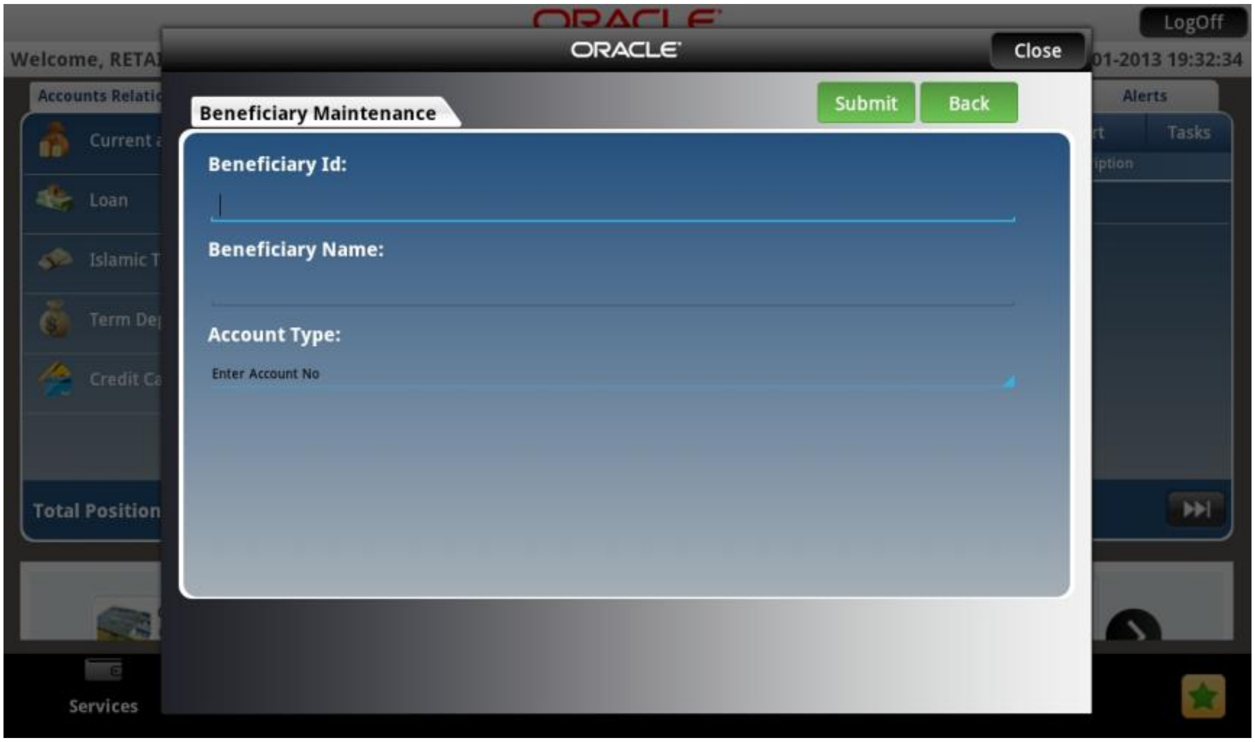
Beneficiary Maintenance



Field Description

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

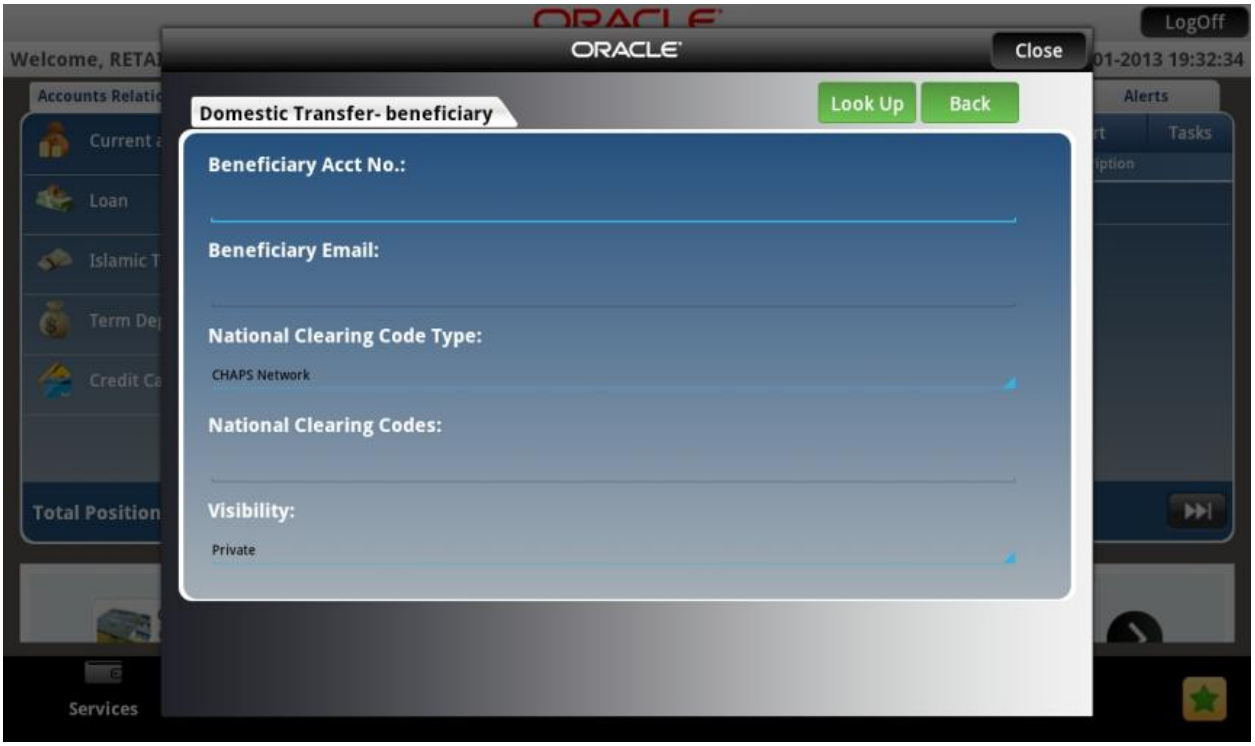
3. Select any transaction type for which beneficiary is to be created. Below is shown for Domestic Account Transfer beneficiary.
4. Click the **Create Beneficiary** button. The system displays next screen as shown below.
   OR
   Click the **View Beneficiary** button to view the existing beneficiary.



Field Description

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

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

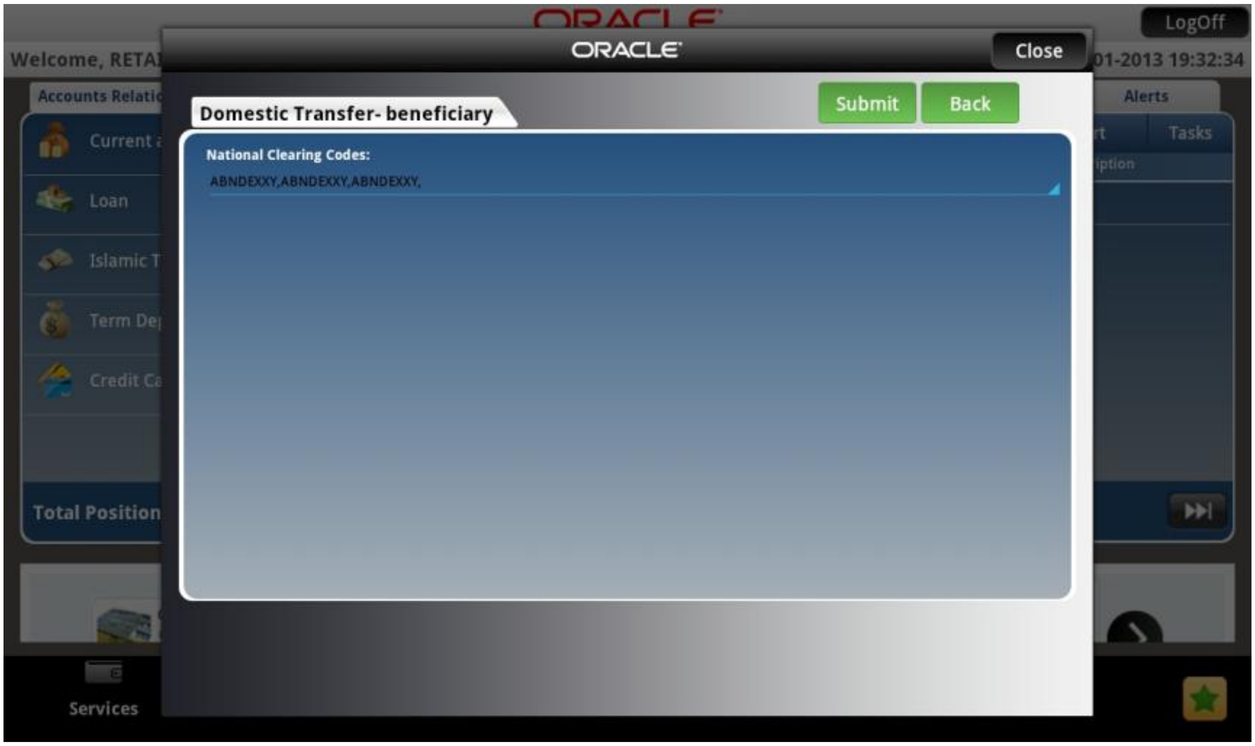


Field Description

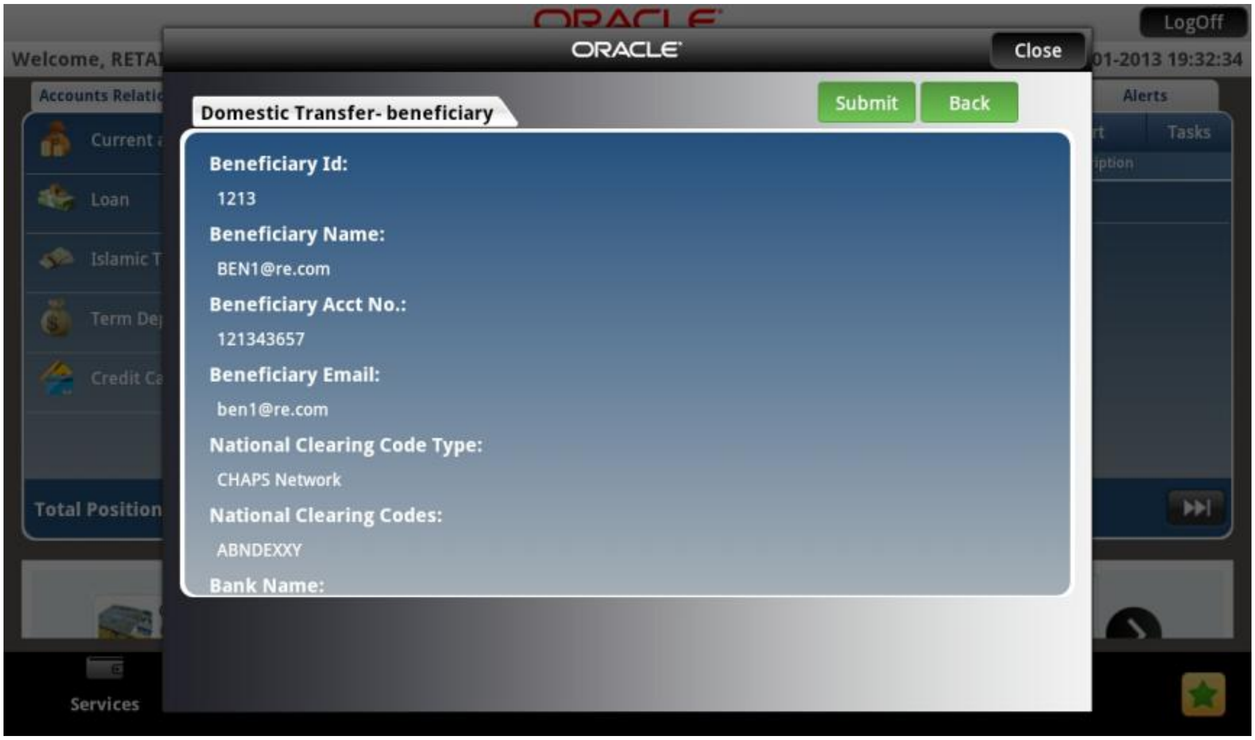
Field Name	Description
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
National Clearing Code Type	[Optional, Pop Over] Select the national clearing code type from the Pop Over list.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

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

Beneficiary Maintenance

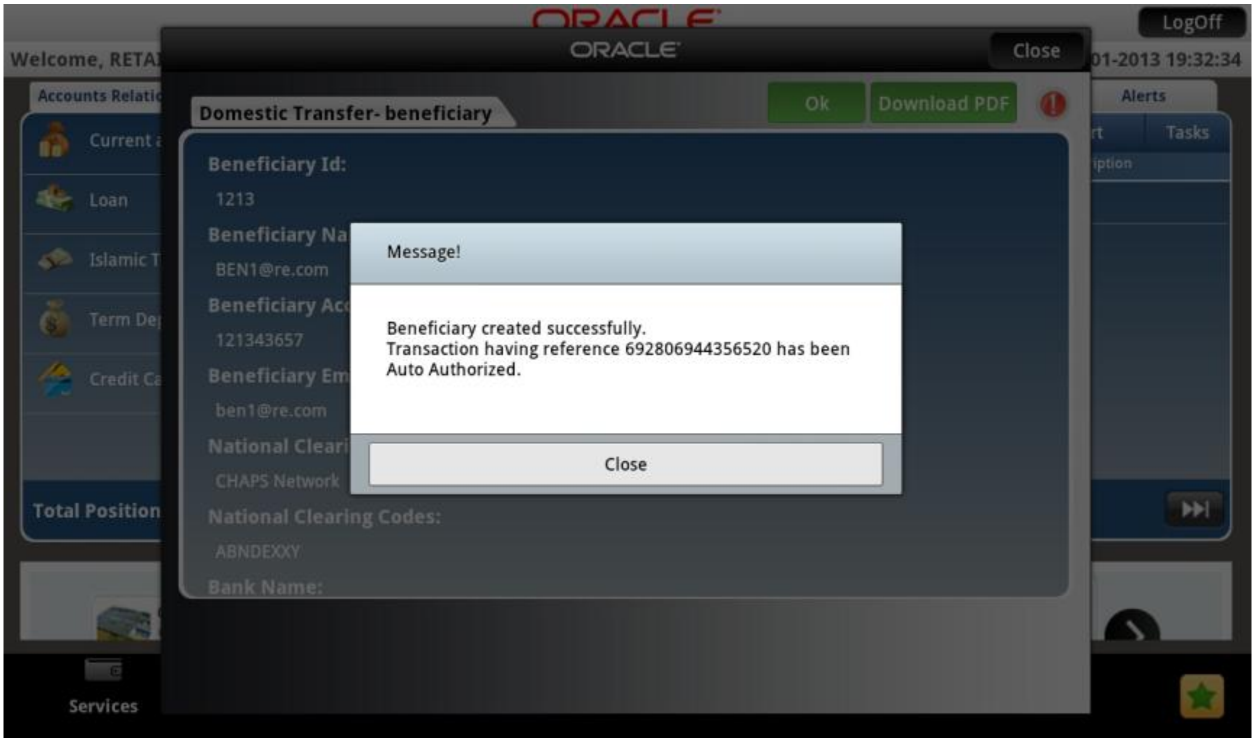


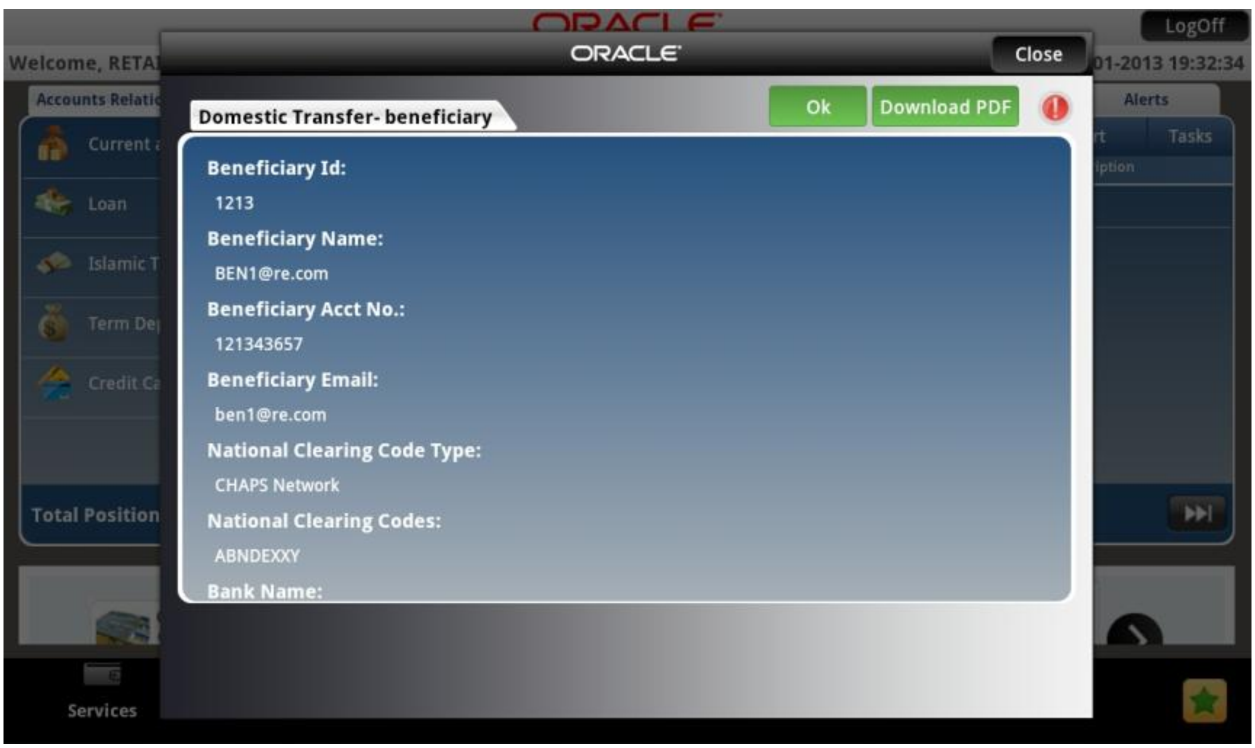
7. Select any code and click the **Submit** button. The system will return to below screen.



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

Beneficiary Maintenance - Confirm





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

19. Own Account Transfer

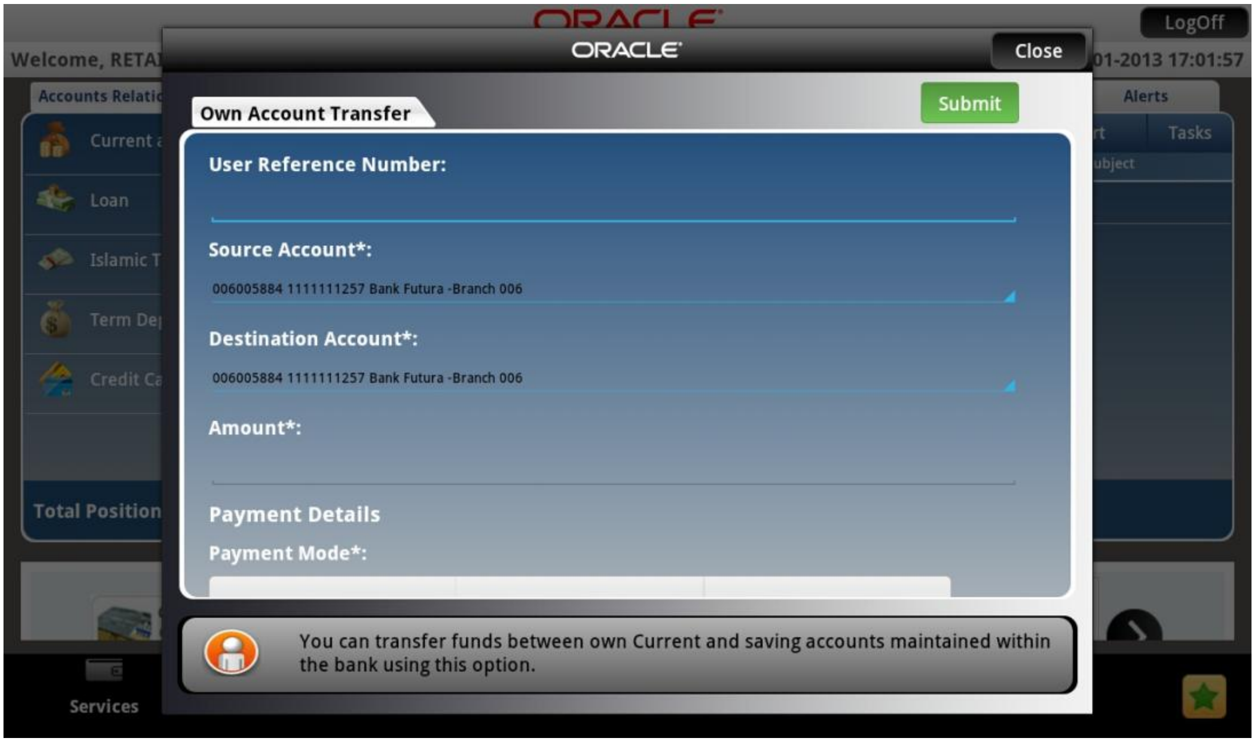
This menu enables you to initiate an own account transfer. Own account transfer can be done between any accounts owned by the same user I.e. the accounts that are under the customer ids mapped to the user.

To do the own account transfer

1. Log on to the android tablet banking application.

2. Select **Transfers** > **Own Account Transfer** from the menu as shown in above screen. The system displays **Own Account Transfer** screen.

Own Account Transfer

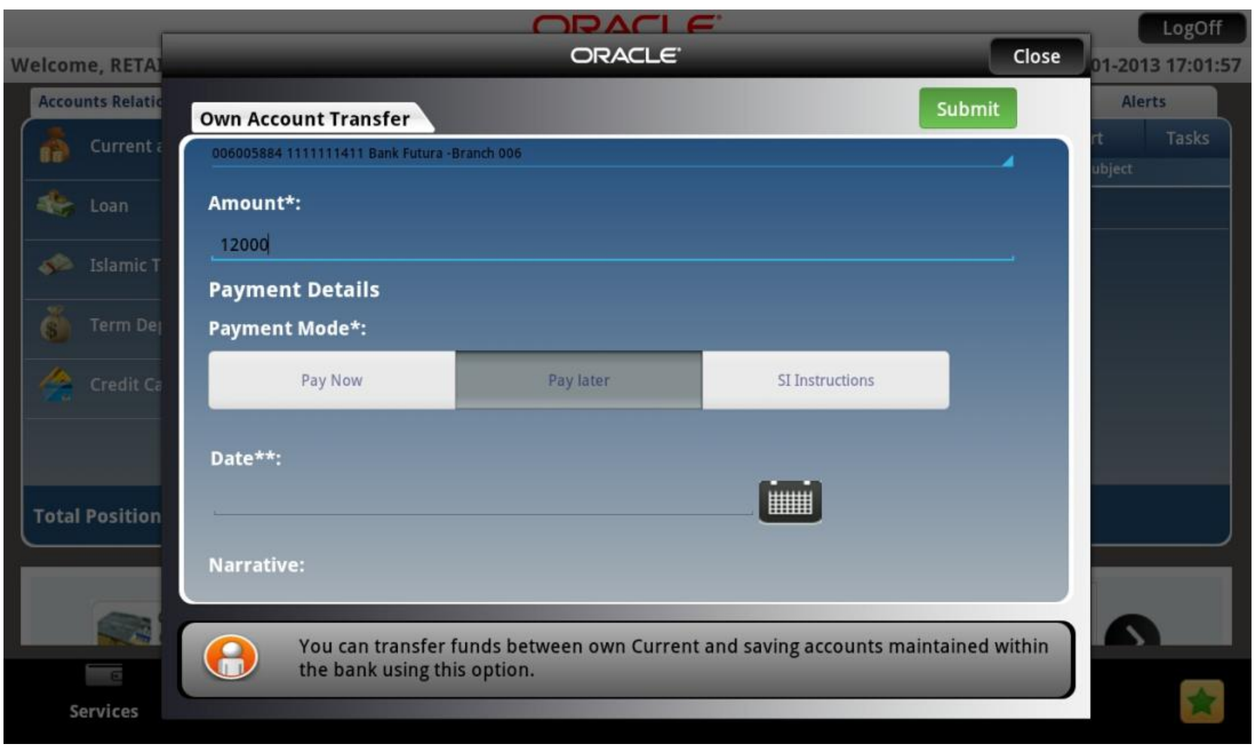


Field Description

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

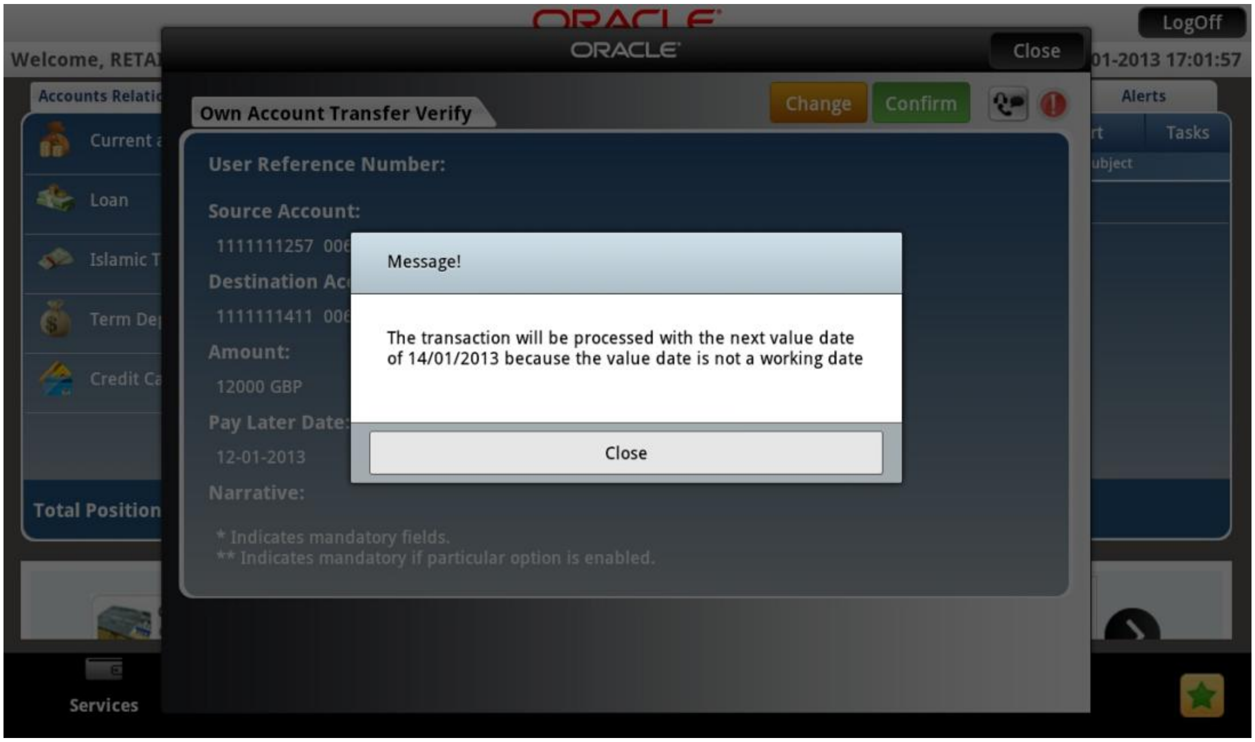
Field Name	Description
Pay later	[Conditional ,Pop Over] Select this option to select the future date for transfer.
Setup Standing Instruction	[Conditional ,Pop Over] Select **Setup Standing Instruction** to set standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency.
SI Details	
SI Execution Frequency	[Conditional ,Pop Over] Select the frequency of executing SI
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Expiry Date	[Data Picker, Conditional] Select the final day of standing instruction execution
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

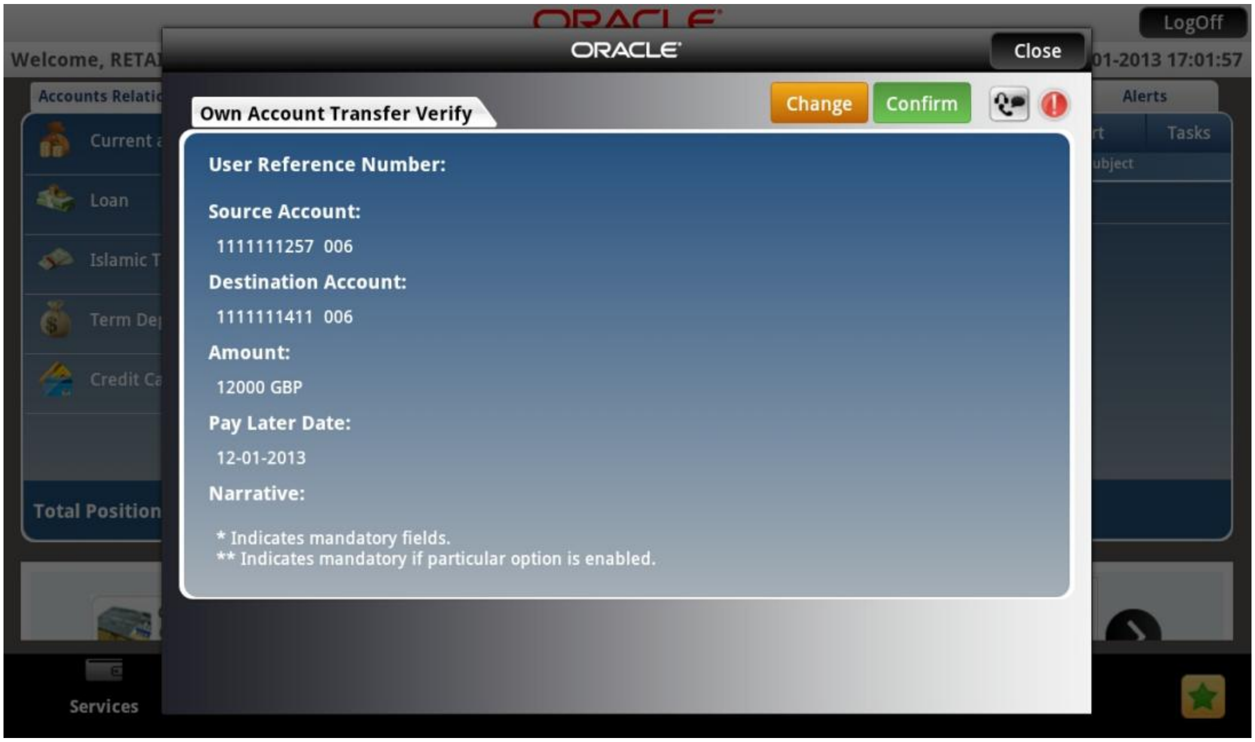
3. Below screen is shown when Pay later is selected.



4. Select any Date as future on which payment is to be made and click the **Submit** button. The system displays **Own Account Transfer Verify** screen.
   OR
   Click the **Close** button to close the screen.

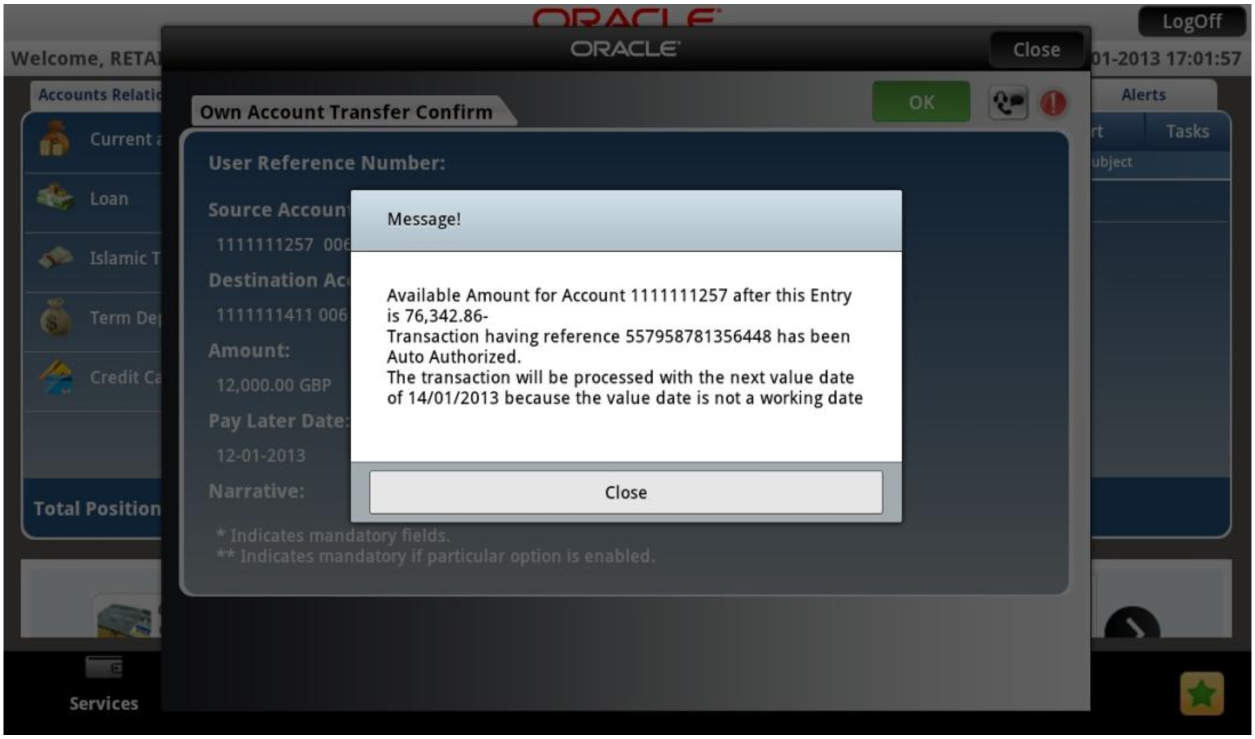
Own Account Transfer Verify

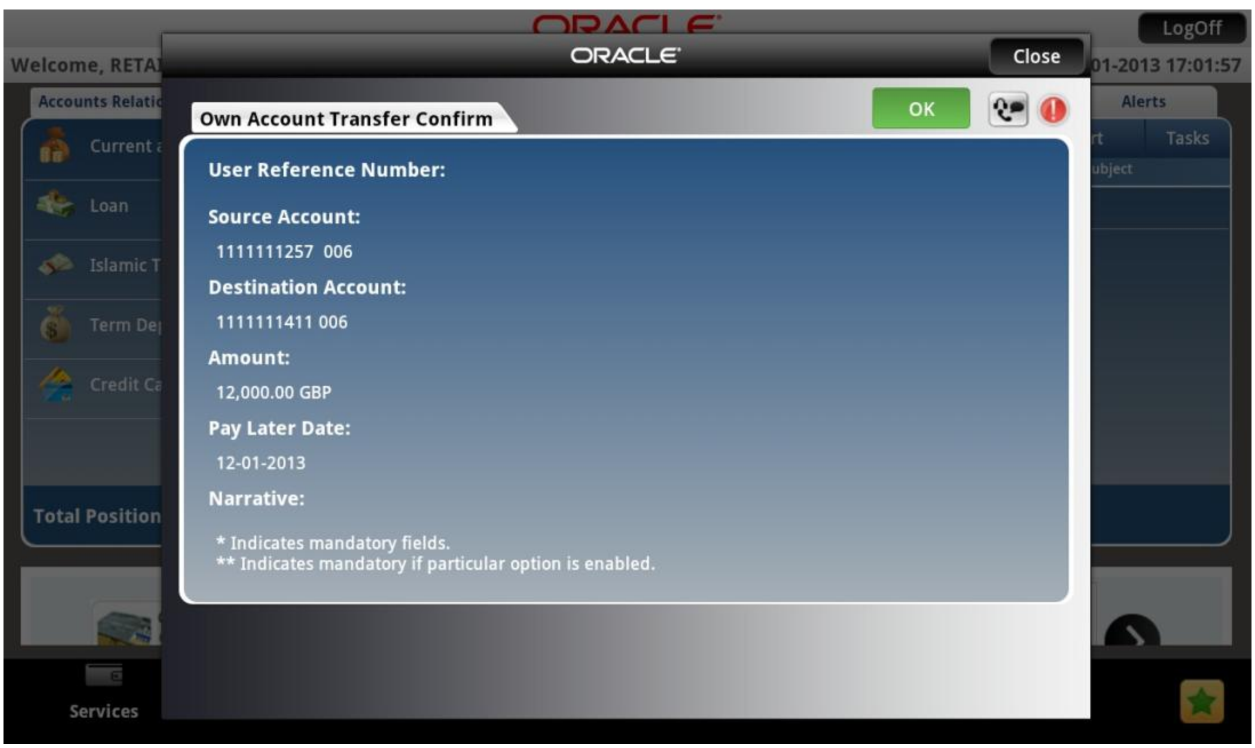




5. Click the **Confirm** button. The system displays **Own Account Transfer Confirm** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Change** button to navigate to the previous screen.

Own Account Transfer Confirm





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

Click the **Ok** button. The initial **Own Account Transfer** screen is displayed.

20. Internal Transfer

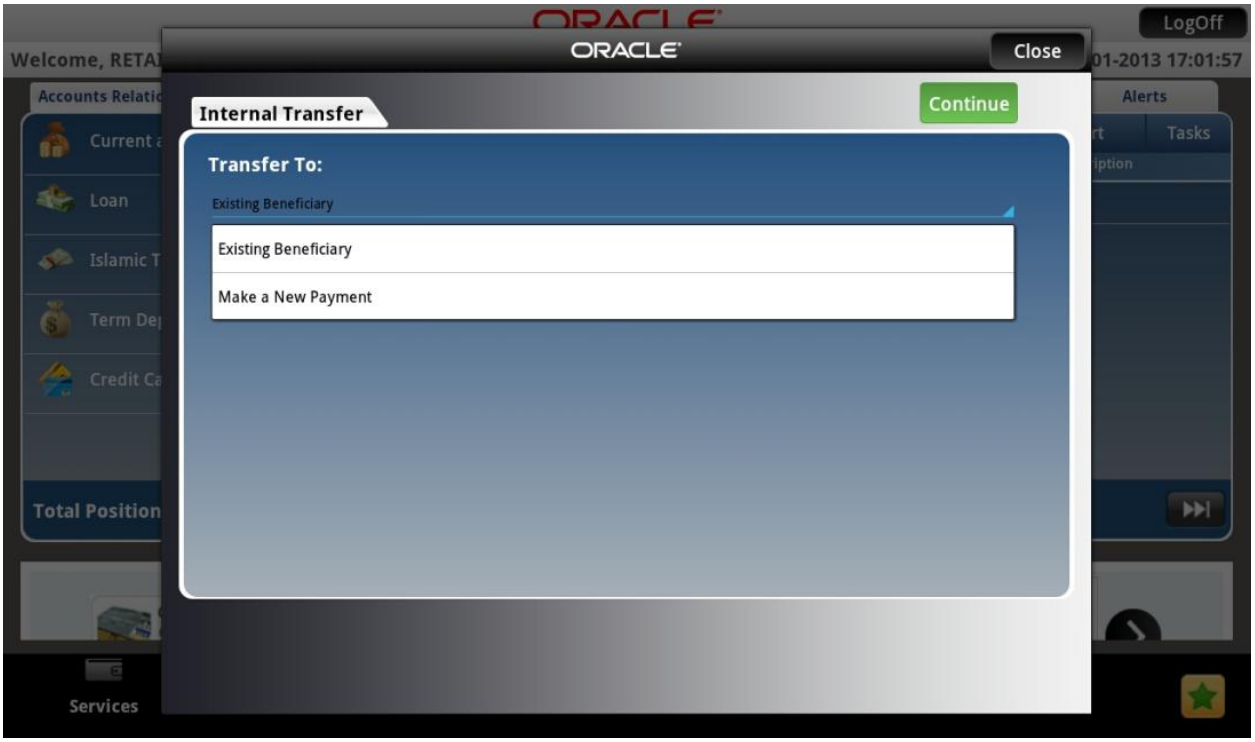
This menu enables you to initiate an internal transfer. Internal Transfer is transfer of amount within different accounts of the same bank

To do the internal transfer

1. Log on to the android tablet banking application.

2. Select **Transfers > Internal Transfer** from the menu as shown in above screen. The system displays **Internal Transfer** screen.

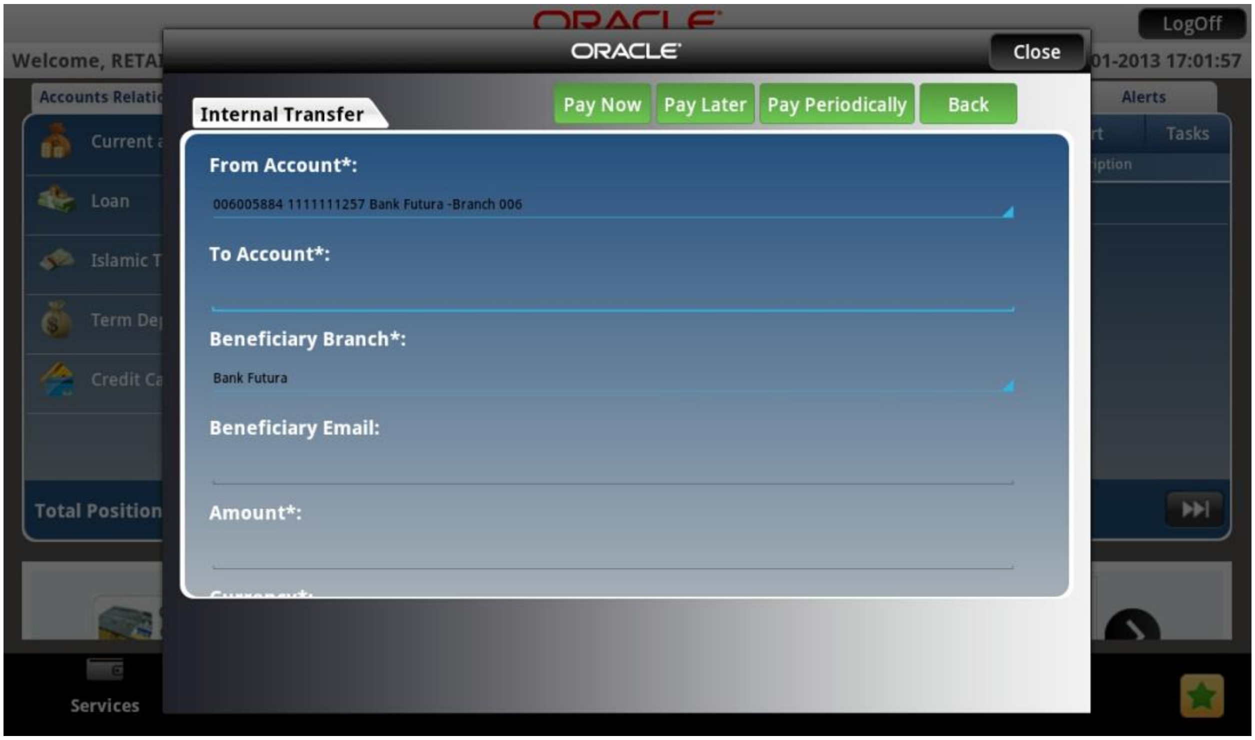
Internal Transfer

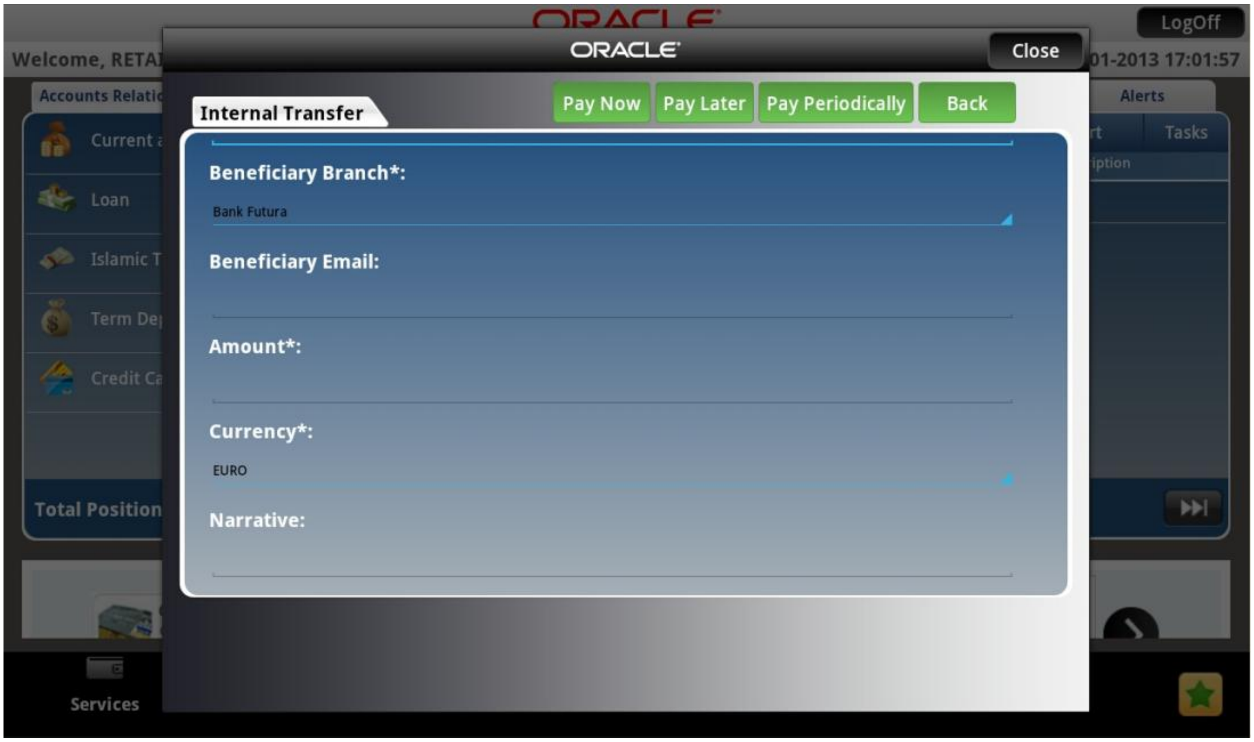


Field Description

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

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


ORACLE
Close
LogOff
Welcome, RETAI
01-2013 17:01:57
Accounts Relatio
Alerts
Internal Transfer
Pay Now
Pay Later
Pay Periodically
Back
From Account*:
006005884 1111111257 Bank Futura -Branch 006
To Account*:
Beneficiary Branch*:
Bank Futura
Beneficiary Email:
Amount*:
Current
Loan
Islamic T
Term De
Credit Ca
Total Position
Tasks
Services


ORACLE
Close
LogOff
Welcome, RETAI
01-2013 17:01:57
Accounts Relatio
Alerts
Internal Transfer
Pay Now
Pay Later
Pay Periodically
Back
Beneficiary Branch*:
Bank Futura
Beneficiary Email:
Amount*:
Currency*:
EURO
Narrative:
Current
Loan
Islamic T
Term De
Credit Ca
Total Position
Tasks
Services

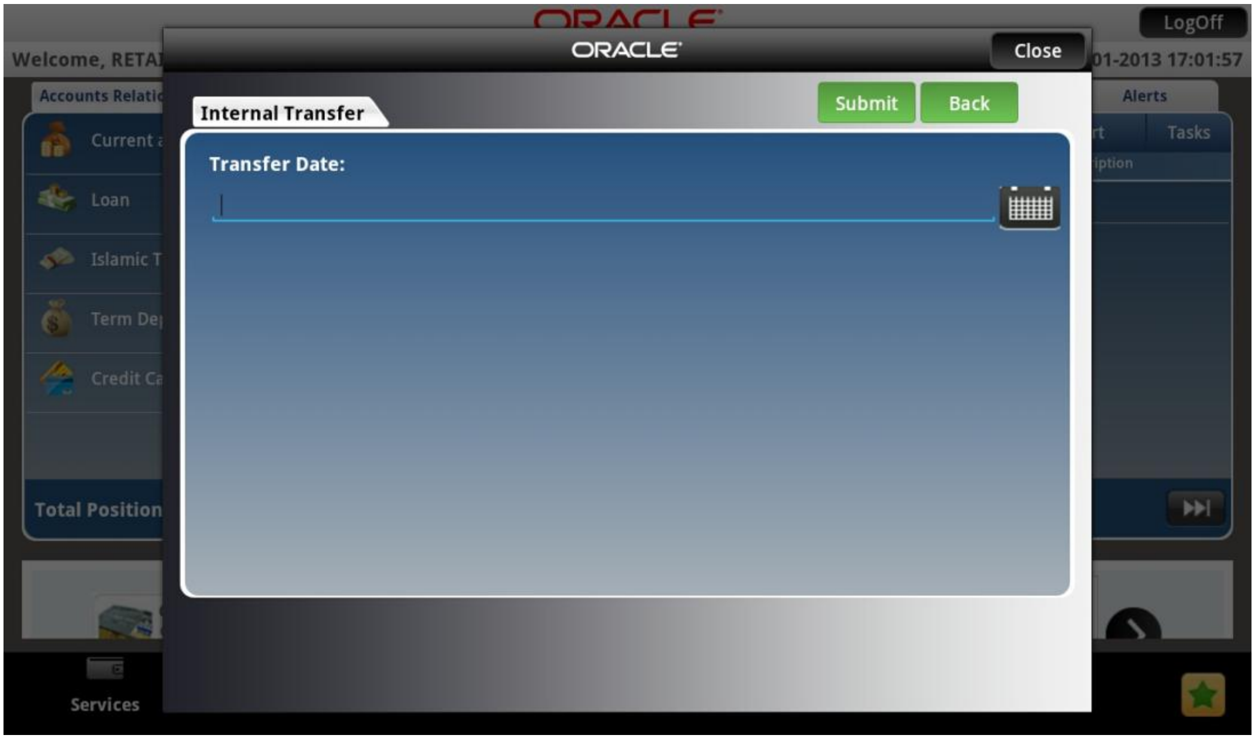
Field Description

Field Name	Description
From Account	[Mandatory, Pop Over] Select the From Account as the source account for the internal transfer.
To Account	[Mandatory, Pop Over] Select the account Number to which the funds will be transferred.
Beneficiary Branch	[Mandatory, Pop Over] Select the branch of the destination account.
Beneficiary Email	[Alphanumeric, Input Box] Type beneficiary e mail address.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Pop Over] Select the currency from the pop over.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
Pay now	Click the Pay now button to process the funds transfer immediately. The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.
Pay later	Click the Pay later button to make the funds transfer on a future date. Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution

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

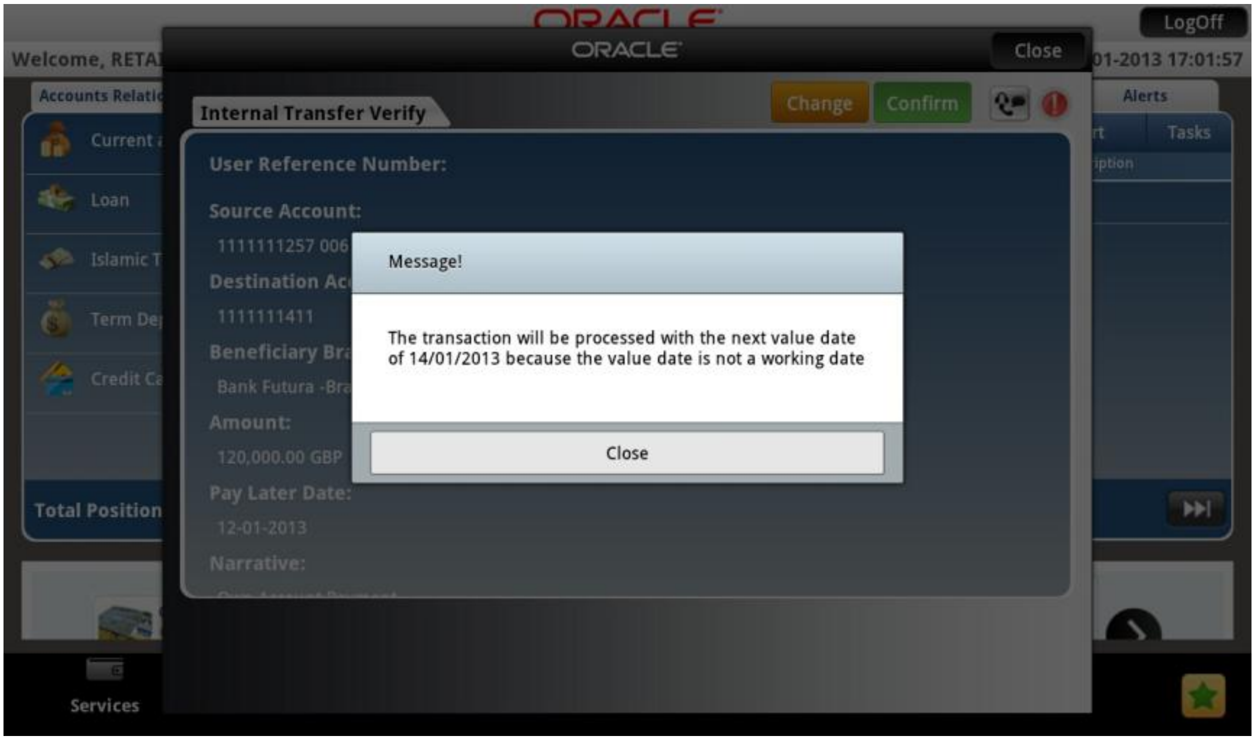
4. Below is shown for Pay Later option. The system asks for any future date to be entered.

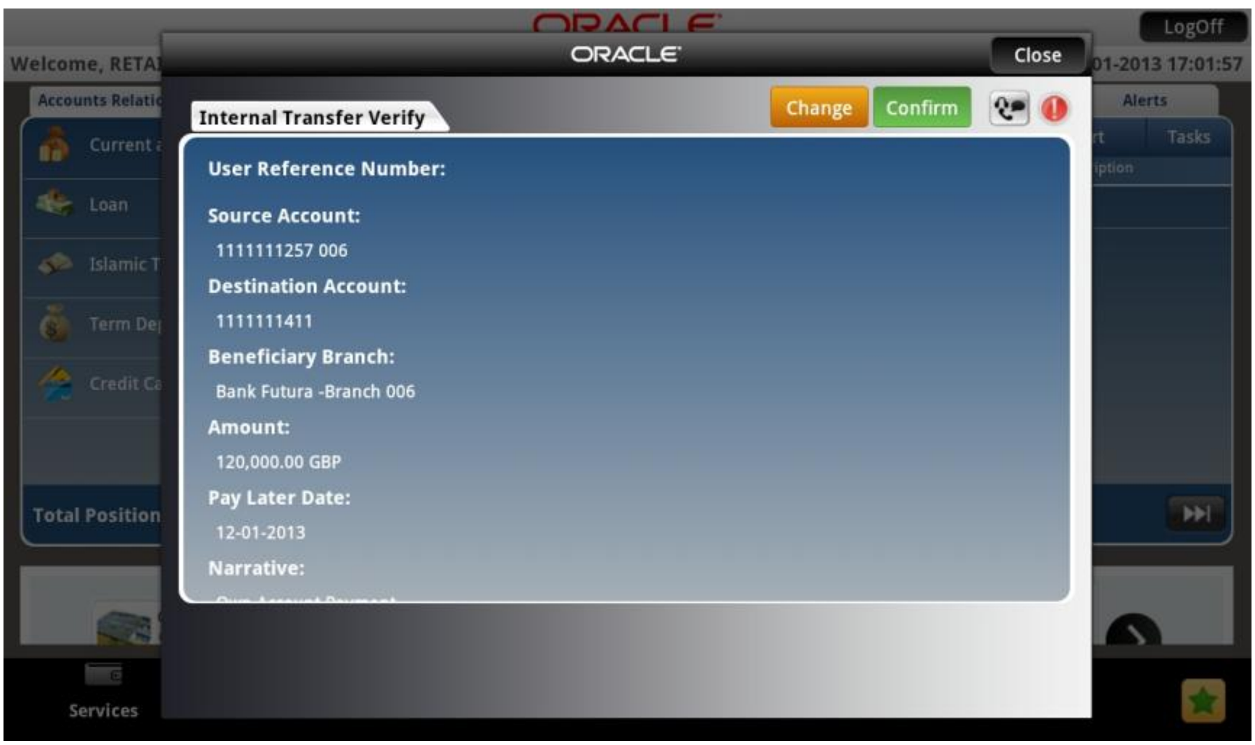
Internal Transfer – Pay Later



5. Select any future date and click the **Submit** button. The system displays **Internal Transfer – Verify** screen.

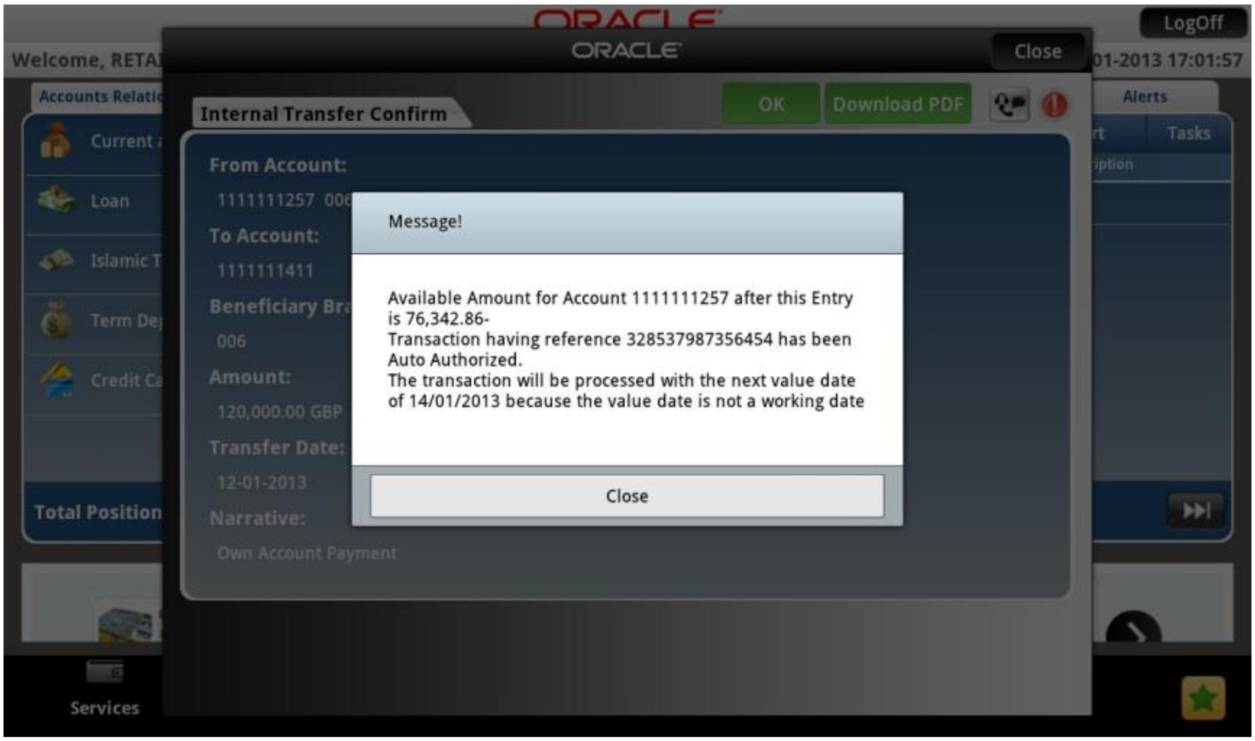
Internal Transfer – Verify

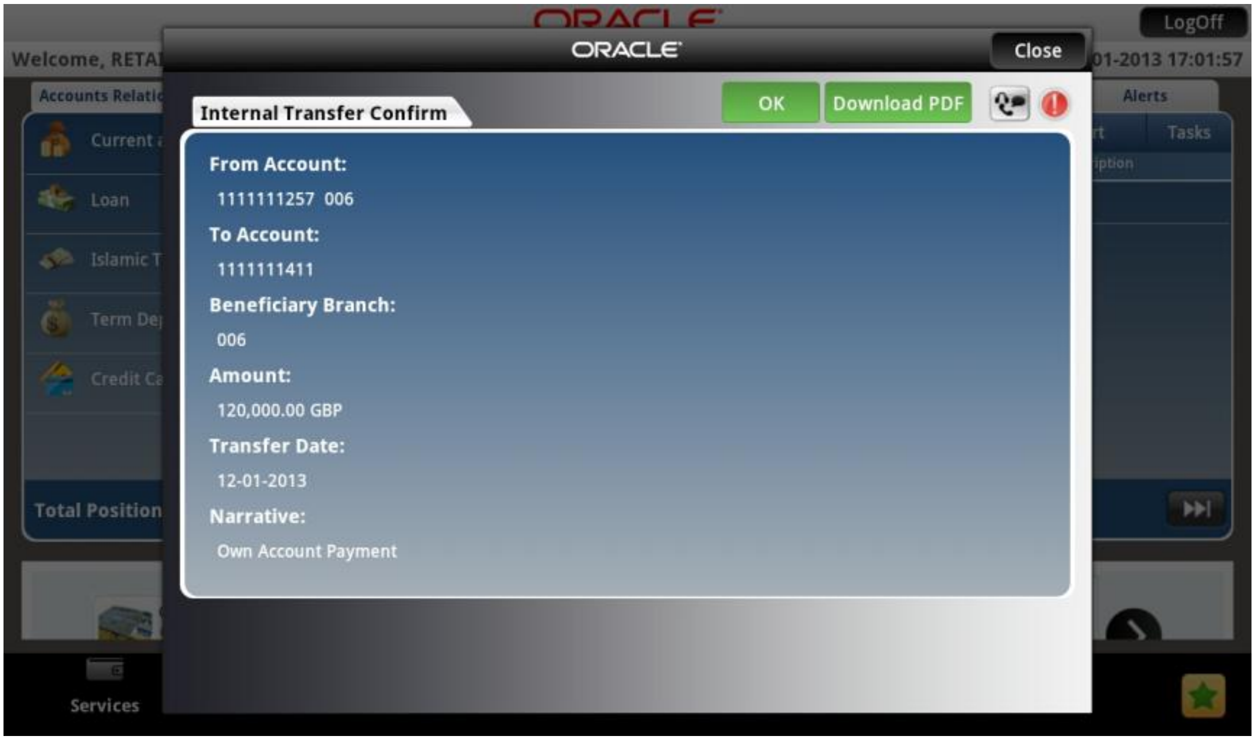




6. Click the **Confirm** button. The system displays **Internal Transfer Confirm** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Change** button to navigate to the previous screen.

Internal Transfer Confirm





7. Click the **OK** button. The initial **Internal Transfer** screen is displayed.
   OR
   Click the **Download PDF** to download the PDF containing the Internal Transfer details.

21. Domestic Payment

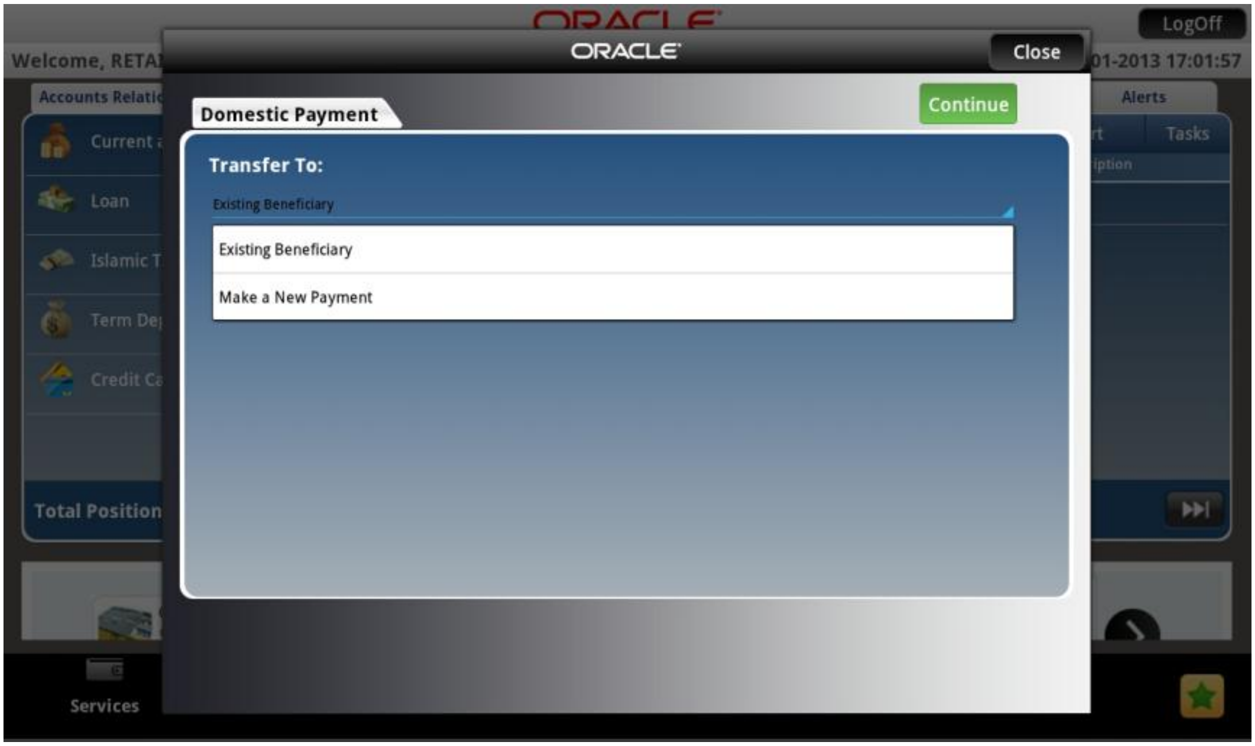
This menu enables the user to initiate a domestic account transfer. Domestic Transfer is transfer of amount within different banks

To do the domestic account transfer

1. Log on to the android tablet banking application.

2. Select **Transfers > Domestic Payment** from the menu as shown in above screen. The system displays **Domestic Payment** screen.

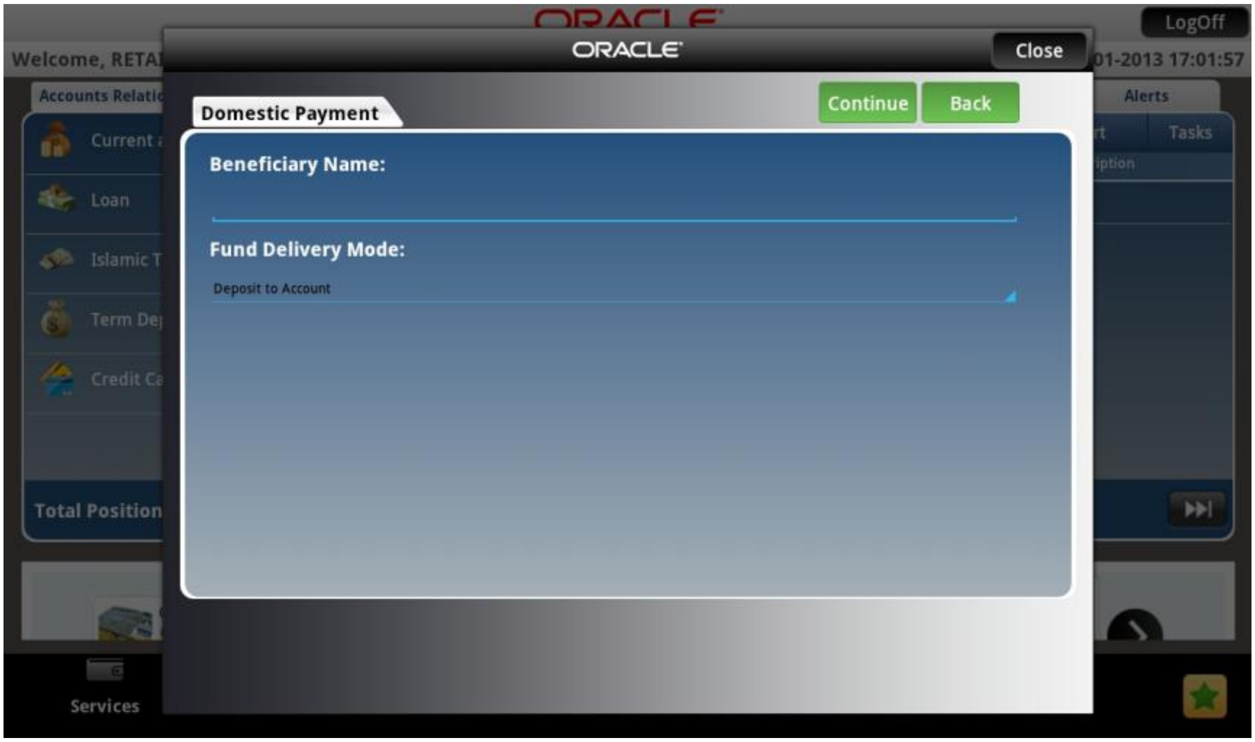
Domestic Payment



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

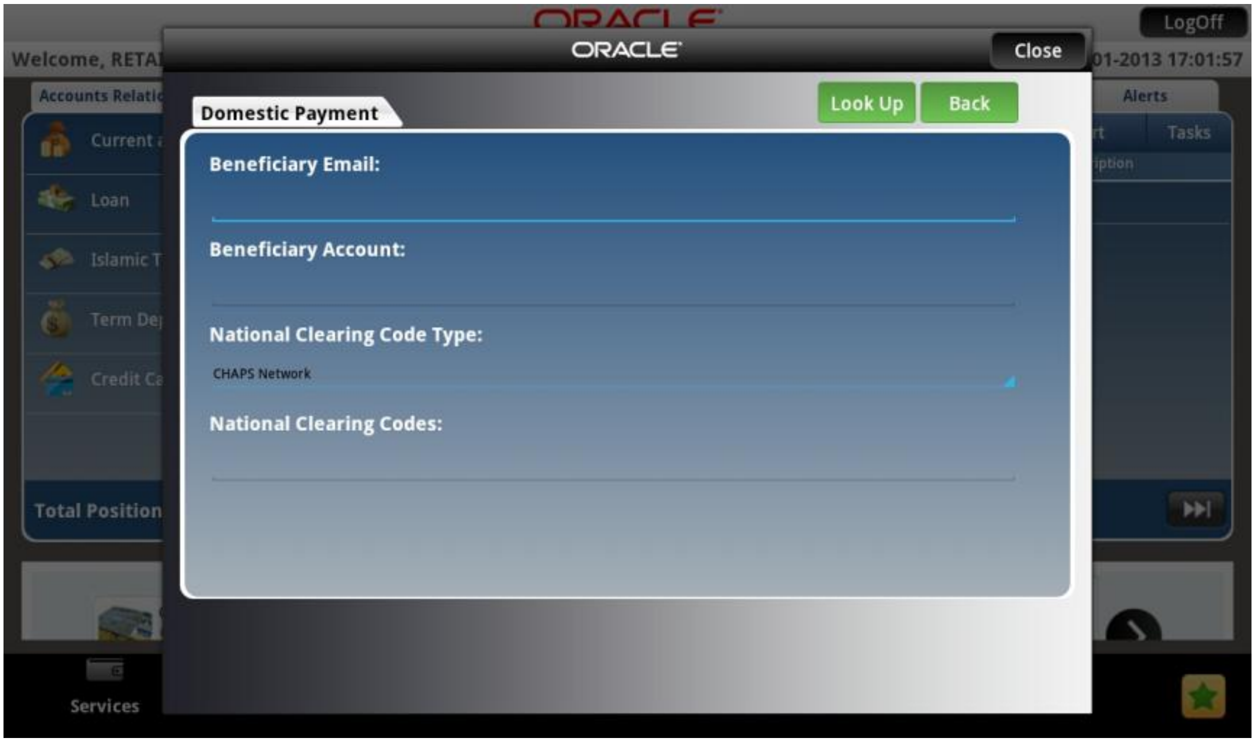


Field Description

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

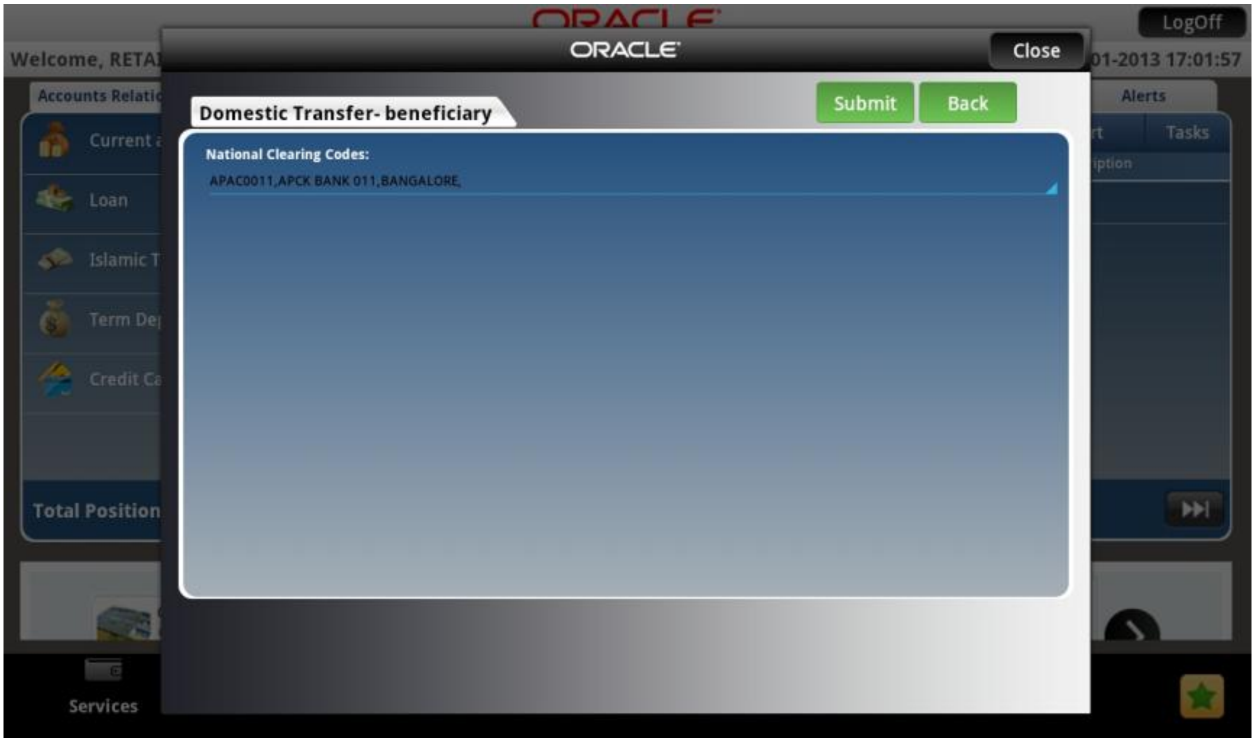
4. Click the **Continue** button. The system displays below Domestic Payment screen.

Domestic Payment

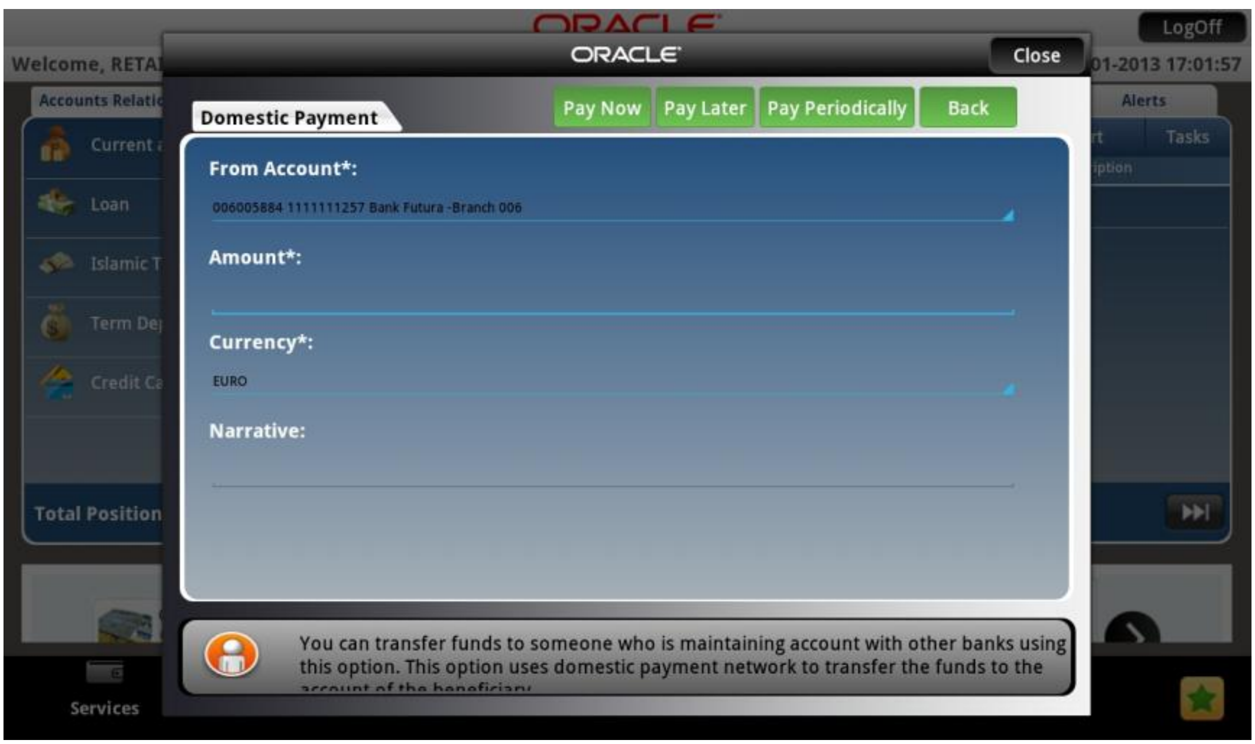


Field Description

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 Pop Over list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up button, to search the national clearing code. The system shows screen as shown below for national clearing code selection.



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



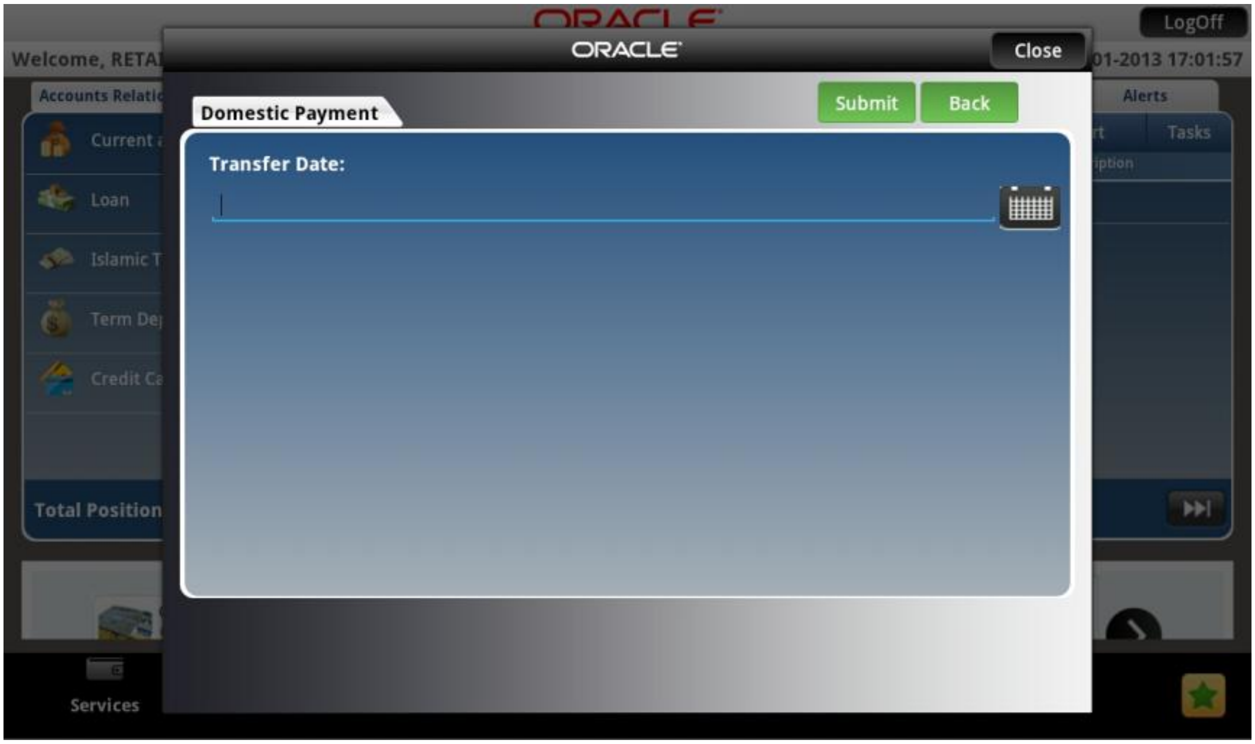
Field Description

Field Name	Description
From Account	[Mandatory, Pop over] Select the source account from which payment is to be made.
Amount	[Mandatory, Numeric, 15] Type the transfer amount.
Currency	[Mandatory, pop over] Select the transfer currency for the domestic payment from the pop over.
Narrative	[Optional, Alphanumeric, 15] Type the narrative for payment.
Pay now	Click the Pay now button to process the funds transfer immediately. The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.
Pay later	Click the Pay later button to make the funds transfer on a future date. Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically / Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution

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

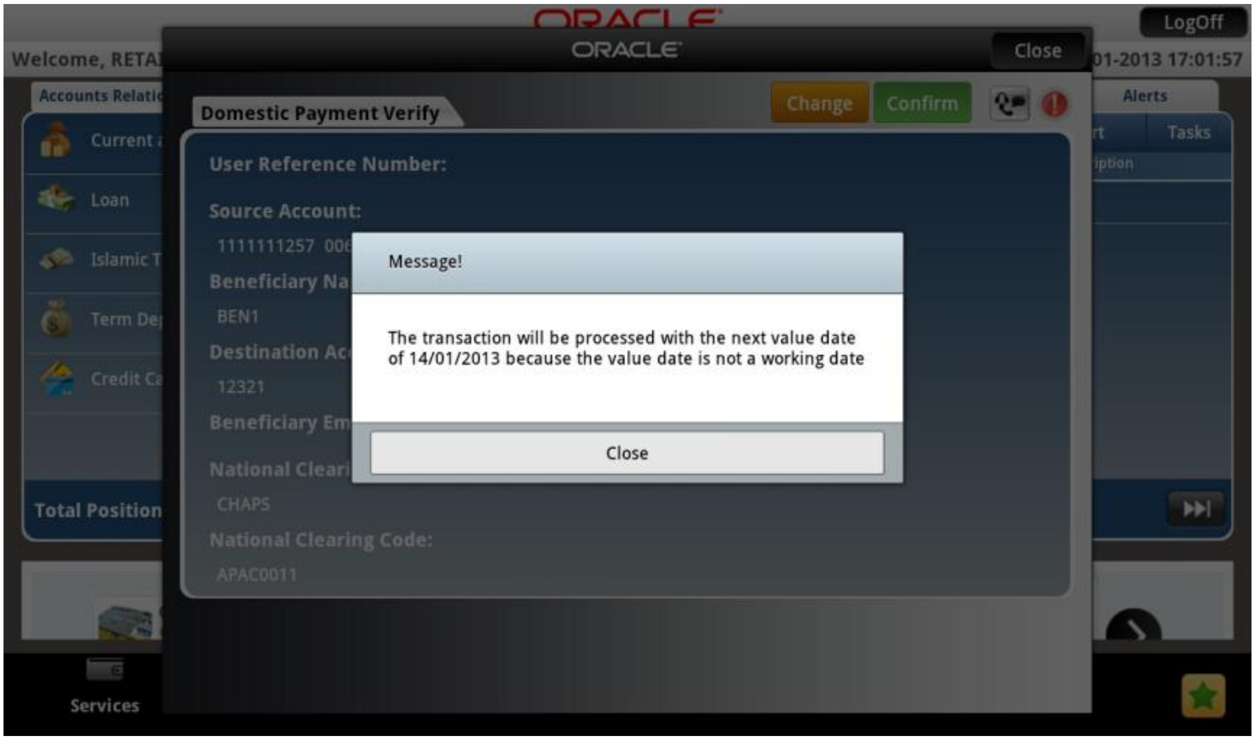
6. Below is shown when Pay later button us clicked.

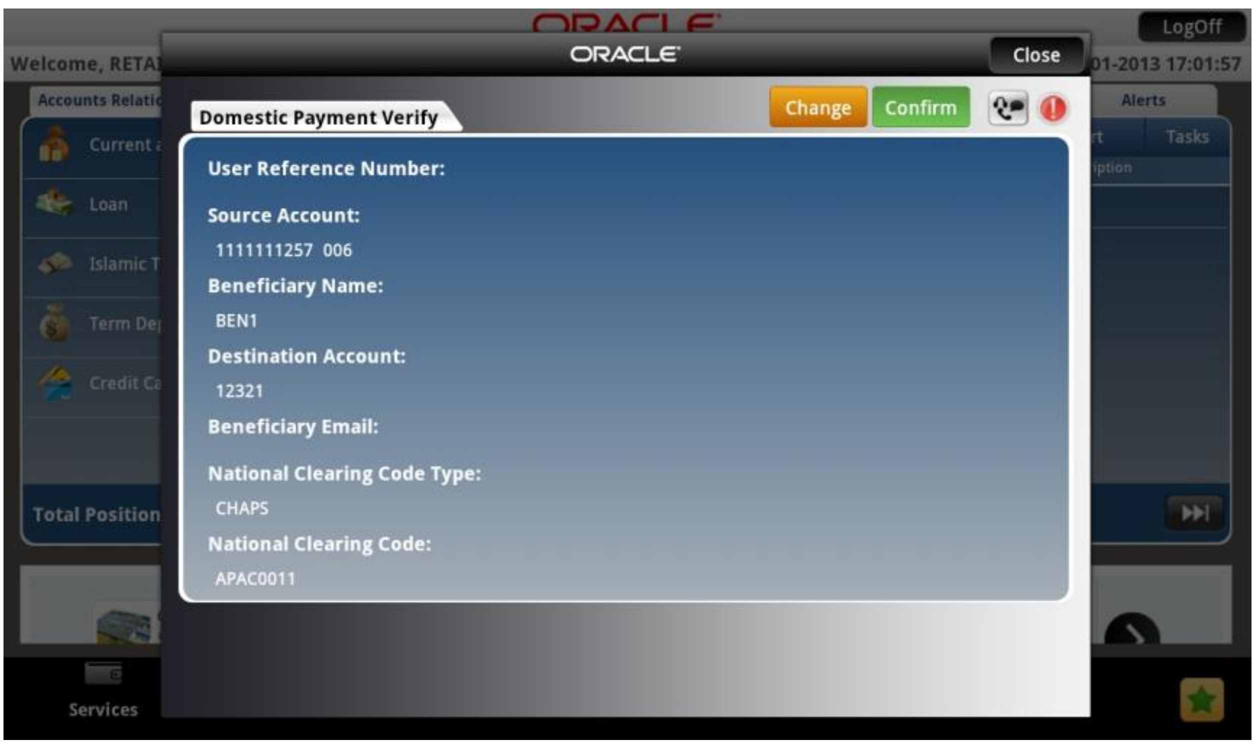
Domestic Payment – Pay Later



7. Select any future date and click the **Submit** button. The system displays **Domestic Payment Verify** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Back** button to return to the previous screen.

Domestic Payment Verify

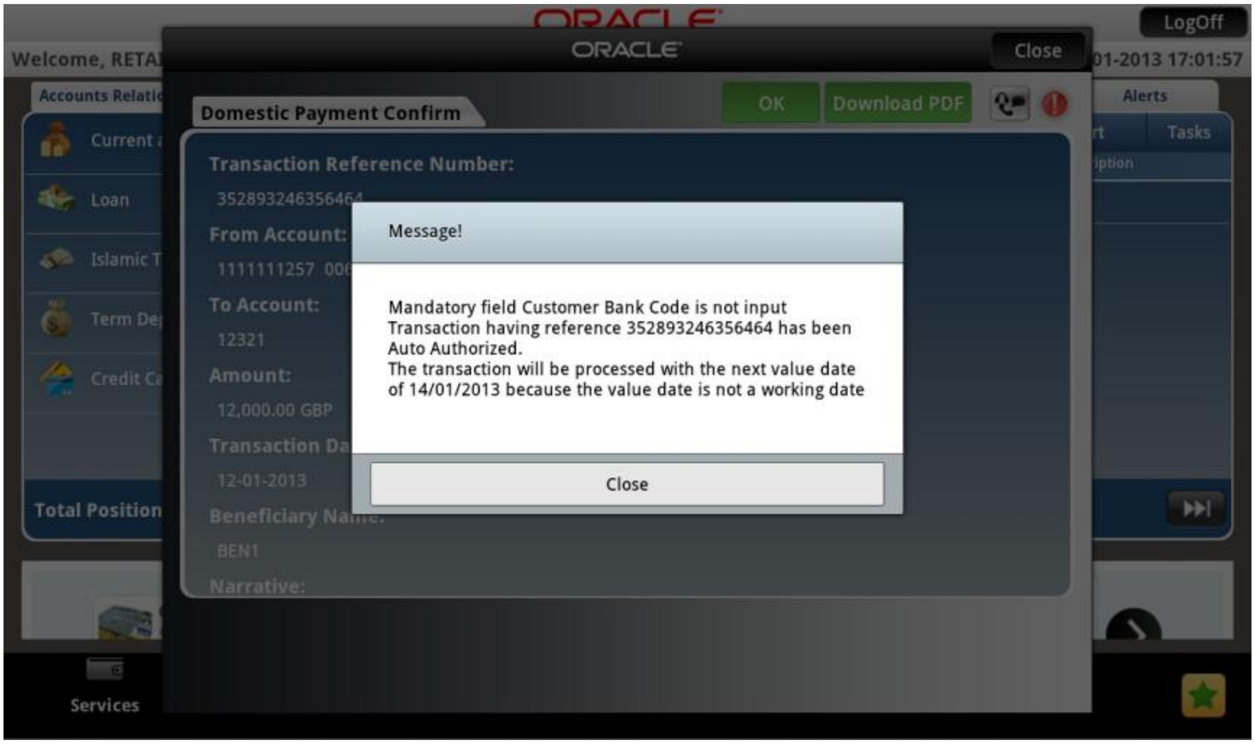


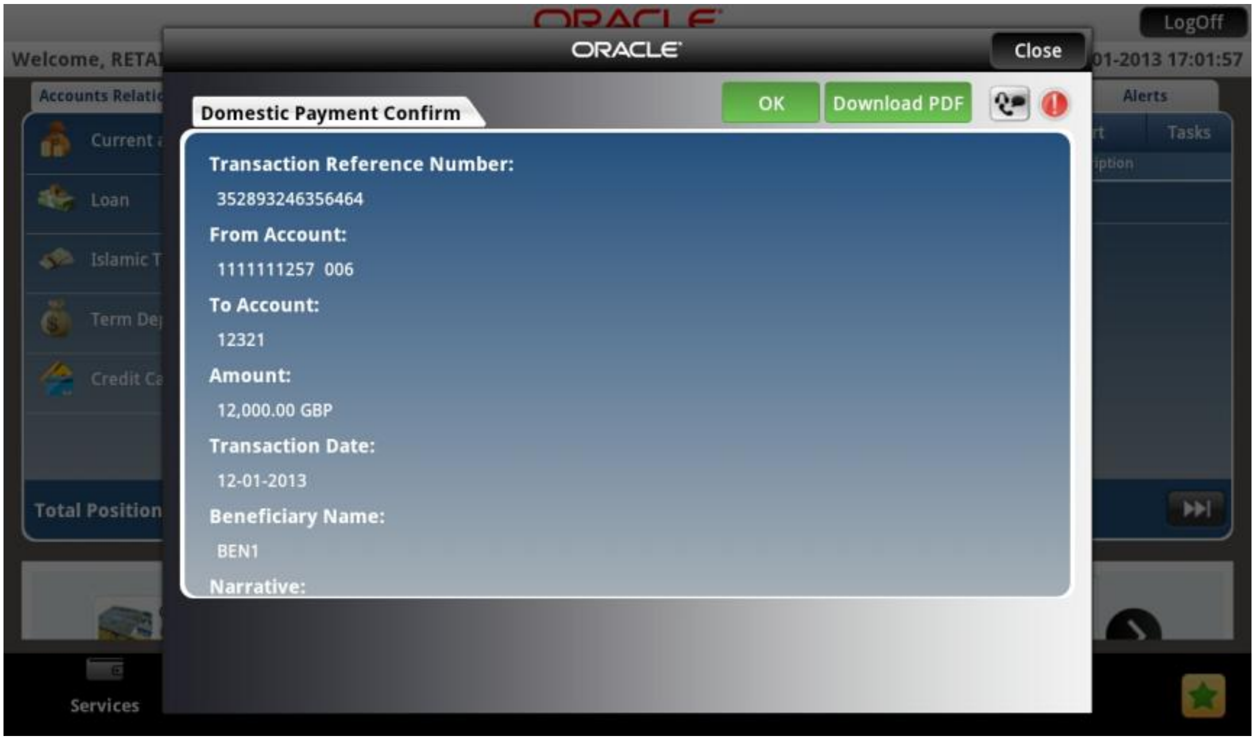


8. Click the **Confirm** button. The system displays **Domestic Payment Confirm** screen.
   OR

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

Domestic Payment Confirm





9. Click the **Close** button to close the screen
   OR
   Click the **OK** button. The initial **Domestic Payment** screen is displayed.
   OR
   Click the **Download PDF** button to download the PDF containing Payment details.

22. International Account Transfer

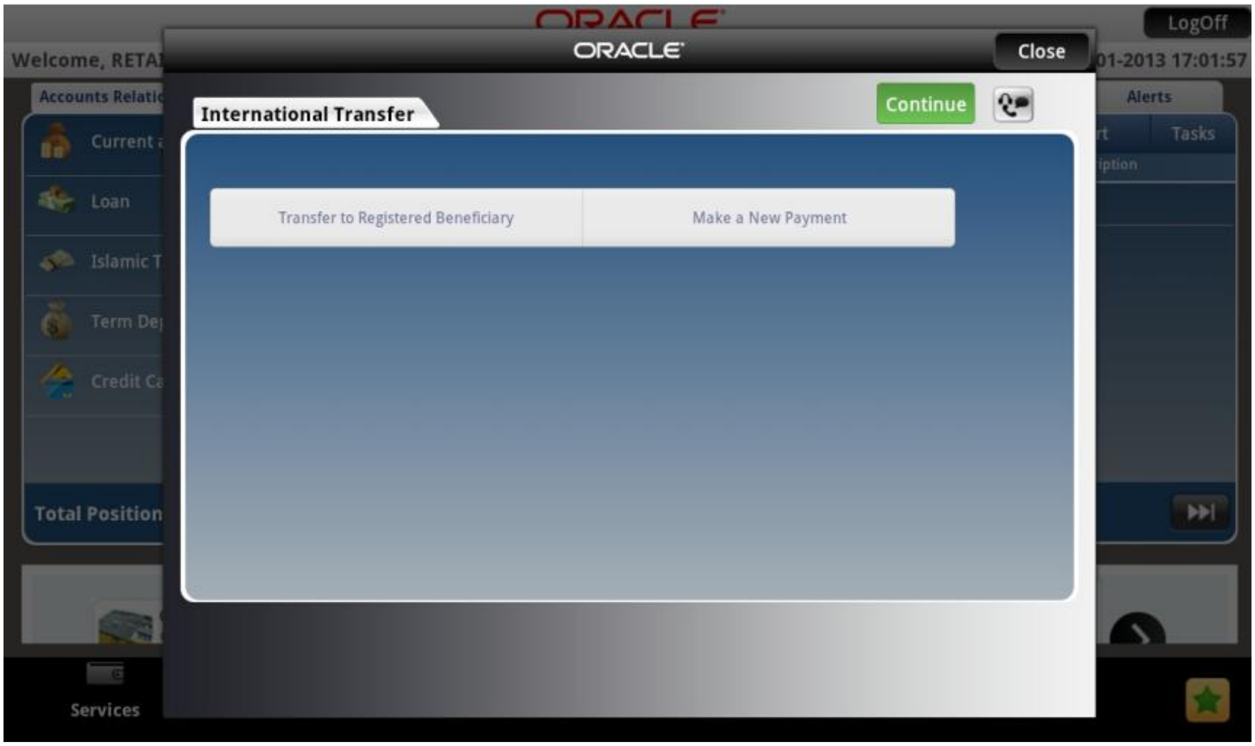
Using the **International Transfer** option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific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

To do the International account transfer

1. Log on to the android tablet banking application.

2. Select **Transfers > International Account Transfer** from the menu as shown in above screen. The system displays **International Account Transfer** screen.

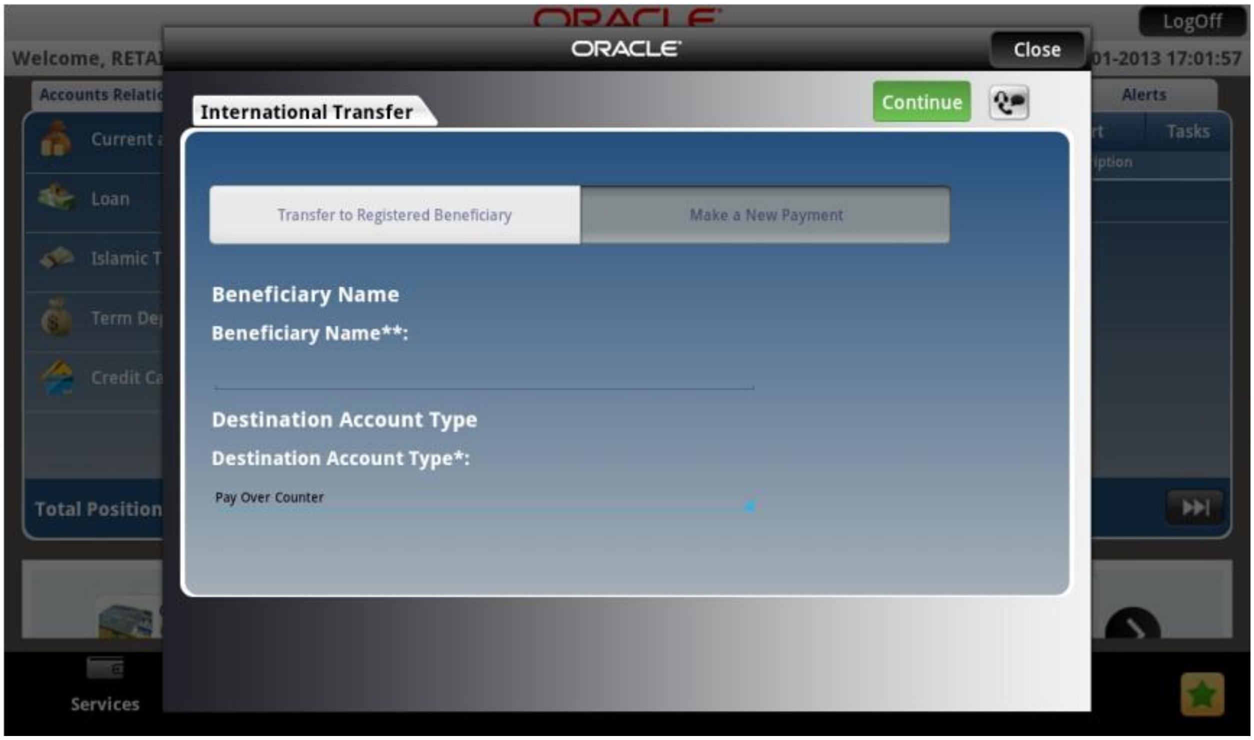
International Account Transfer



Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional] Select **Existing Template** option button to select the existing Payment template for funds transfer
Make New Payment	[Optional] 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. Click the **Continue** button. Below is shown for Make New Payment.

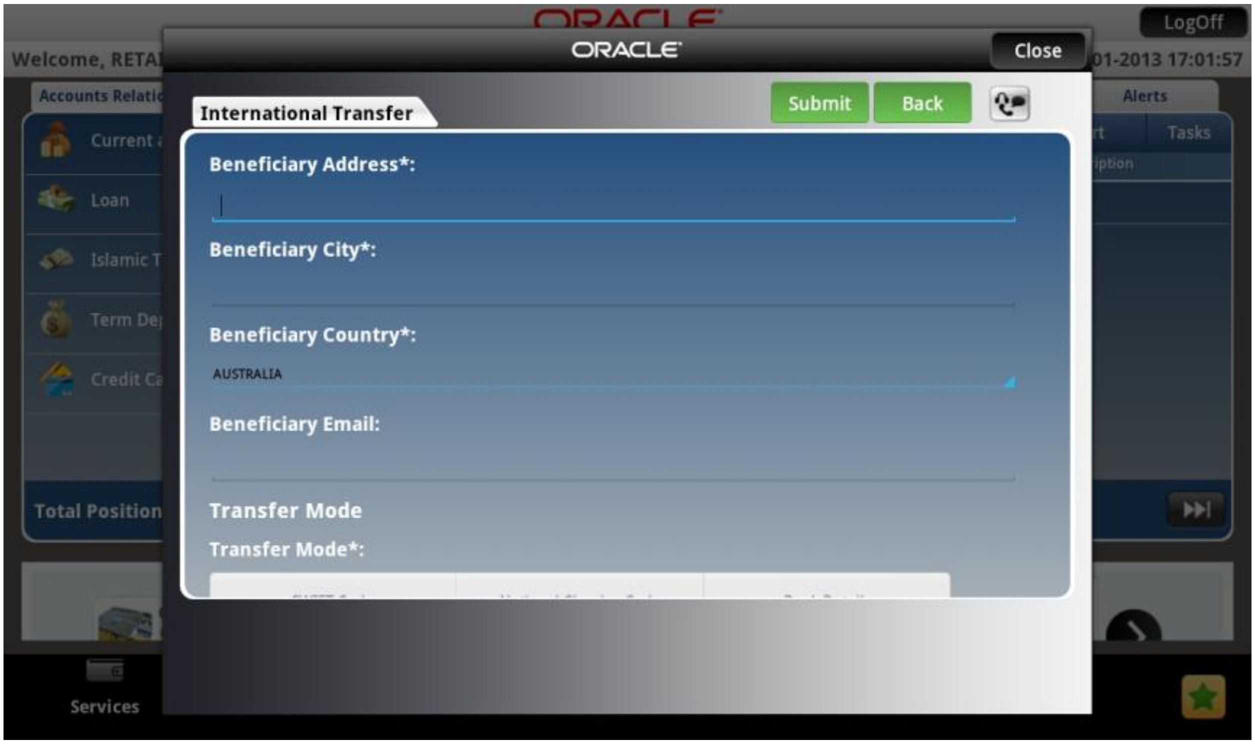


Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Destination Account Type	[Conditional, Pop over] Select the destination account from the Pop Over list. The options are as follows: • Enter Account No • Pay Over The Counter

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

International Account Transfer

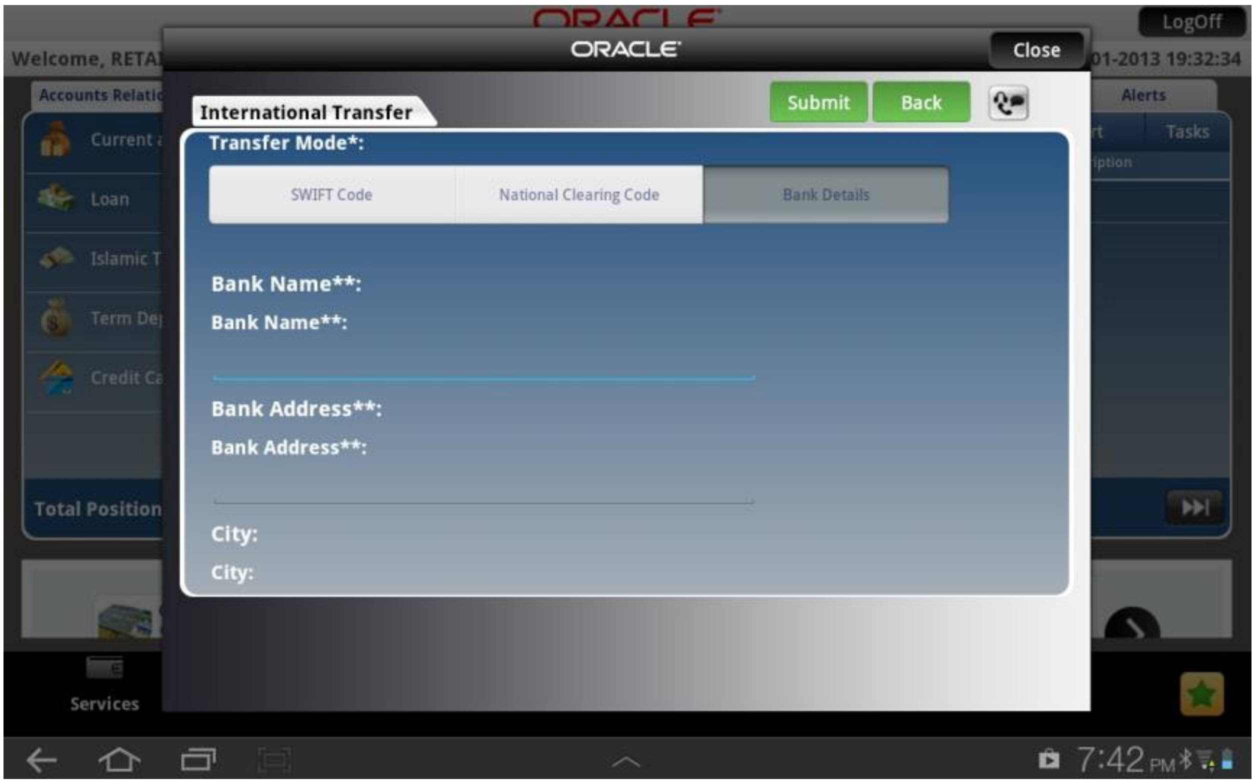


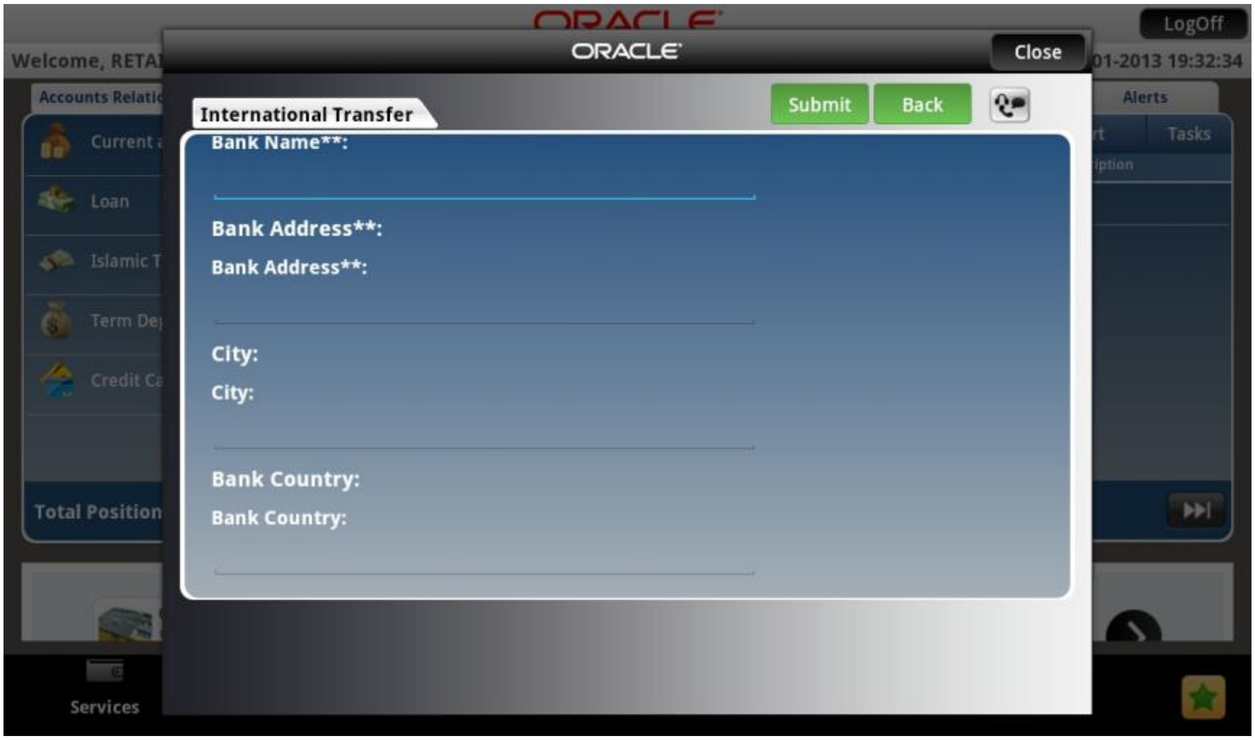
Field Description

Field Name	Description
Beneficiary Address	[Conditional, Alphanumeric, 35 x 2] Beneficiary address will get automatically populated here after the selection of beneficiary name. This field is editable when you select Pay Over the Counter option from the Destination Account Type Pop Over
Beneficiary City	[Conditional, Alphanumeric, 35] Beneficiary city will get automatically populated here after the selection of beneficiary name. This field is enabled when you select Pay Over the Counter option from the Destination Account Type Pop Over
Beneficiary Country	[Conditional, Pop Over] Select the country of the beneficiary from the Pop Over list. This field is enabled when you select Pay Over the Counter option from the Destination Account Type Pop Over
Beneficiary Email	[Conditional, Alphanumeric, 40] Type the beneficiary email address. This field is enabled if you select the **Make New Payment** option

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

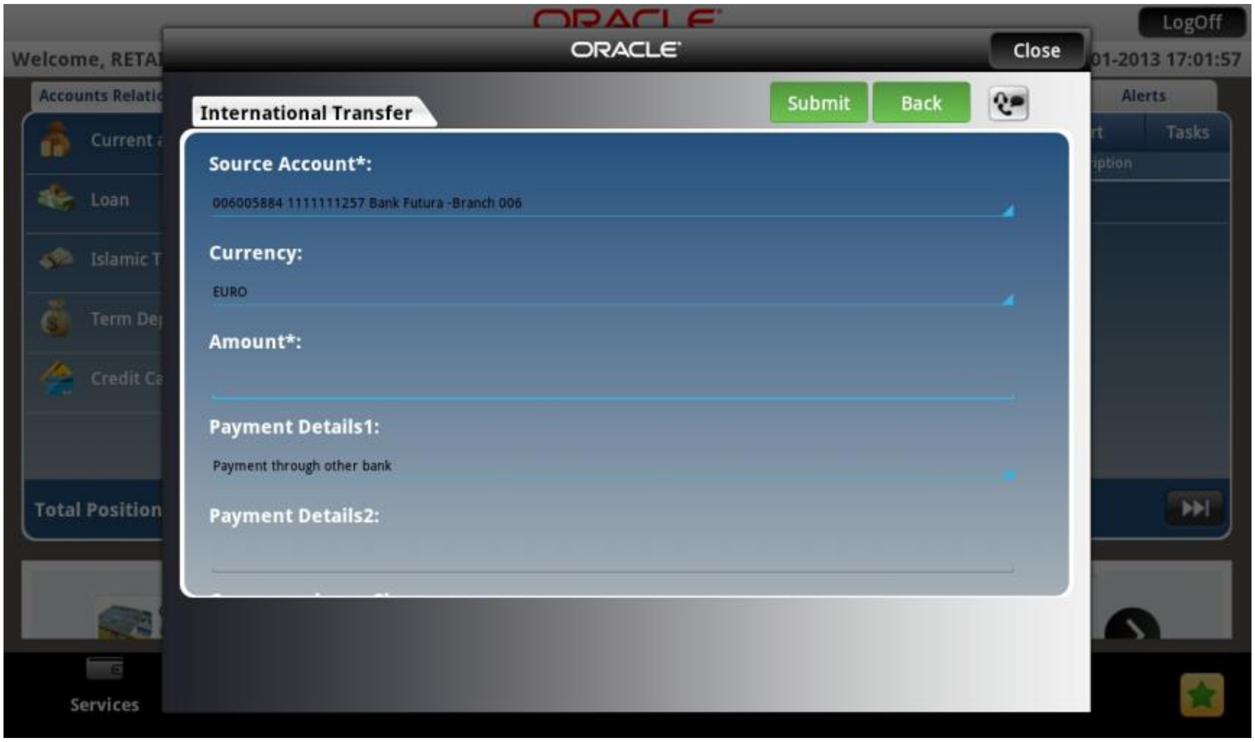
5. Below screen is shown when Bank Details is selected as Transfer mode.

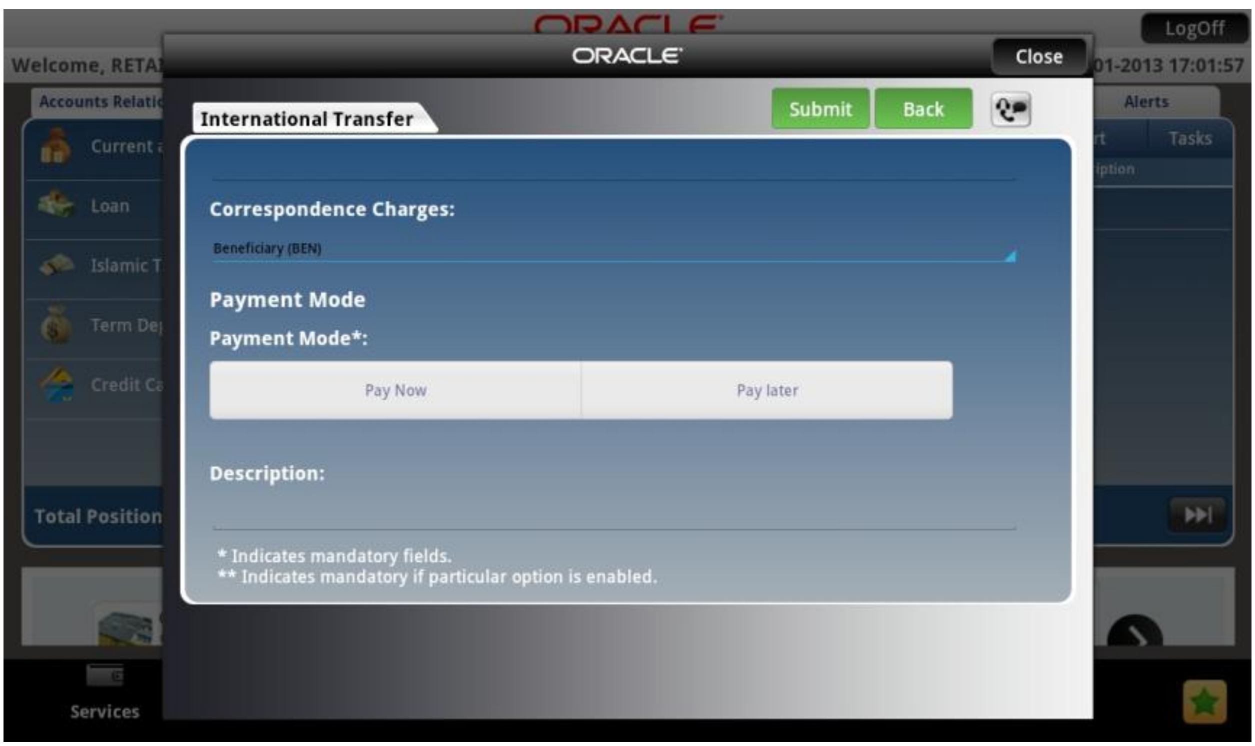




6. Enter the bank details.
7. Click the **Submit** button. The system displays below screen.

International Account Transfer



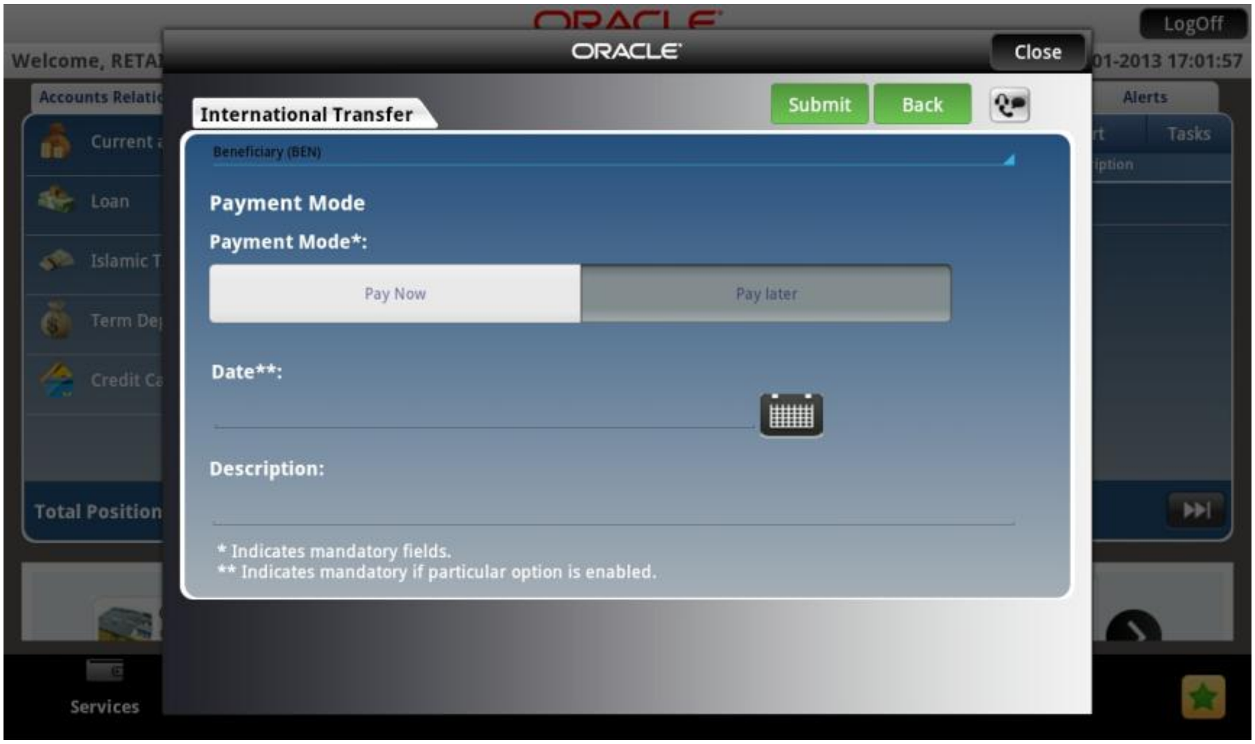


Field Description

Field Name	Description

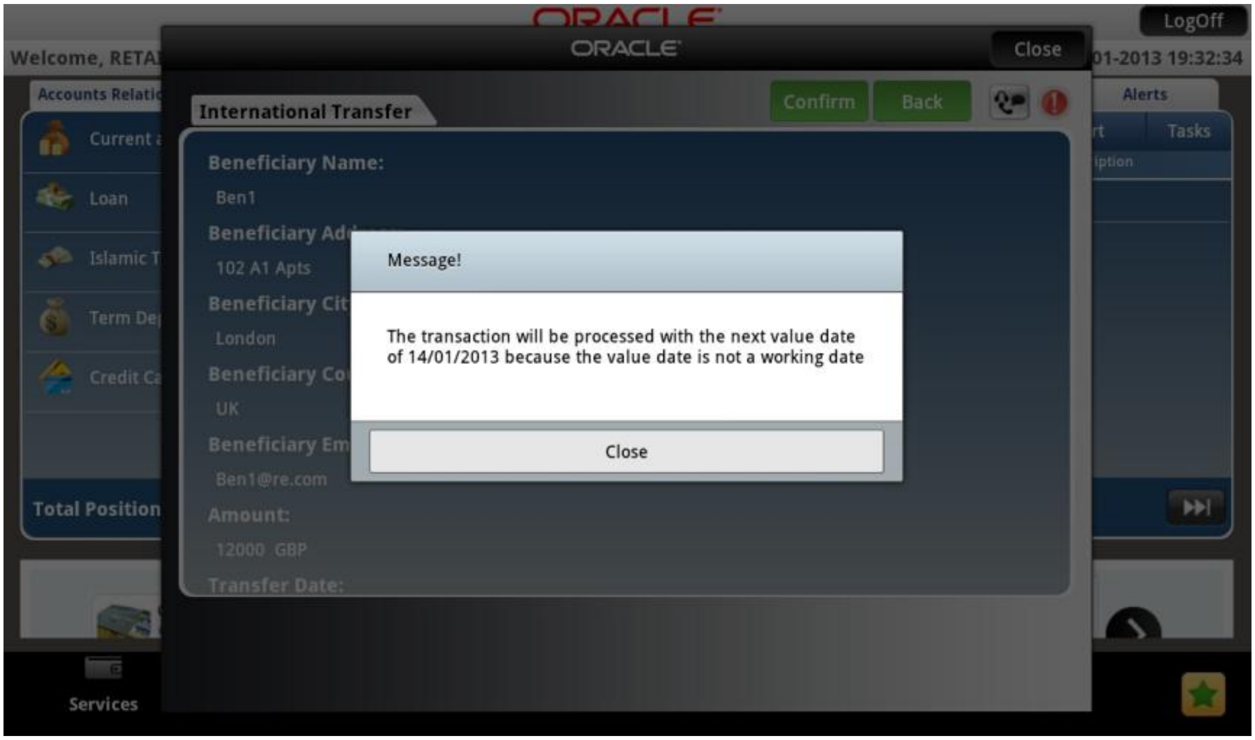
Field Name	Description
Source Account	[Mandatory, Pop Over] Select the source account from the pop over.
Currency	[Mandatory, pop over] Select the transfer currency for the international transfer from the Pop Over list.
Amount	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the **Payment Template** Pop Over list, this field displays the transfer amount of the selected payment template.
Payment Details	[Optional, Alphanumeric, 50] Enter the payment details.
Correspondence Charges	[Mandatory, pop over] Select the correspondence charges from the pop over list.
Payment Mode	[Conditional] Select the Payment mode.
Pay Now	[Optional] Select **Pay Now** to process the transaction immediately.
Pay Later	[Optional] Select **Pay Later** to make the payment on future date.
Other Details	
Enter Payment description.	

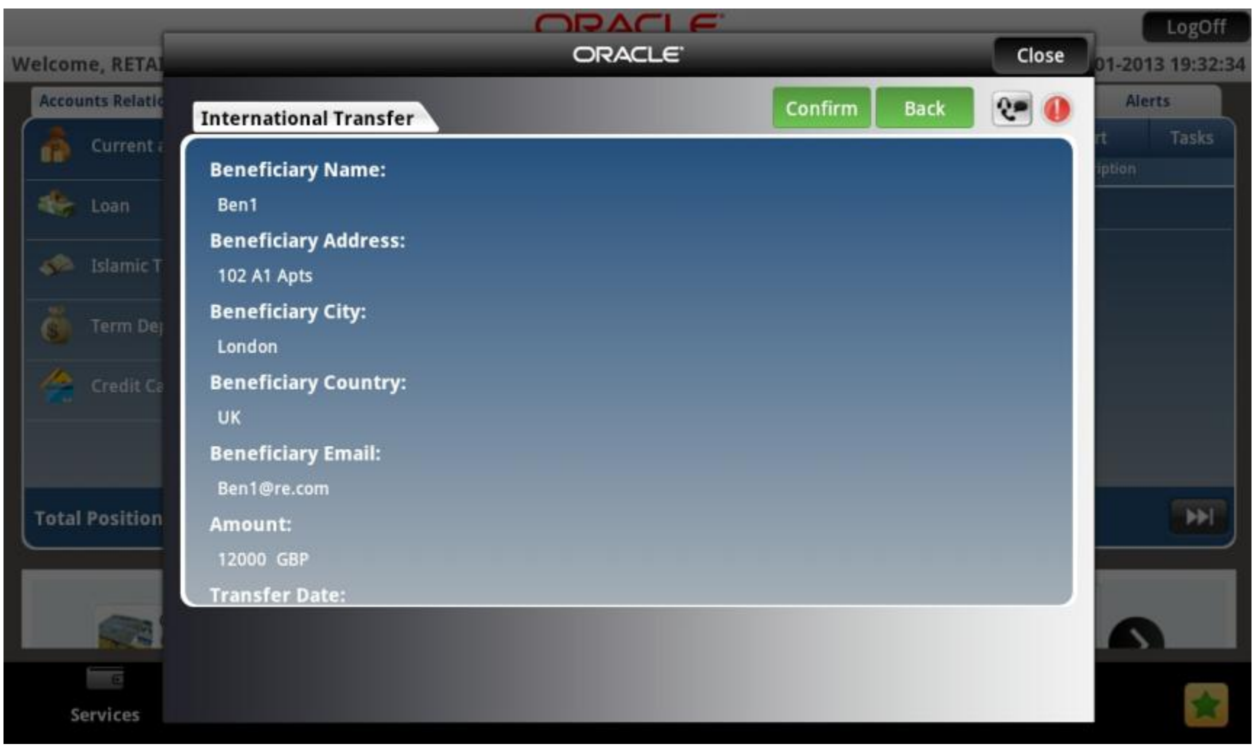
8. Below screen is shown when Pay Later is selected as transfer mode.



9. Select and date as Future date and click the **Submit** button. The displays **International Account Transfer – Verify** screen.

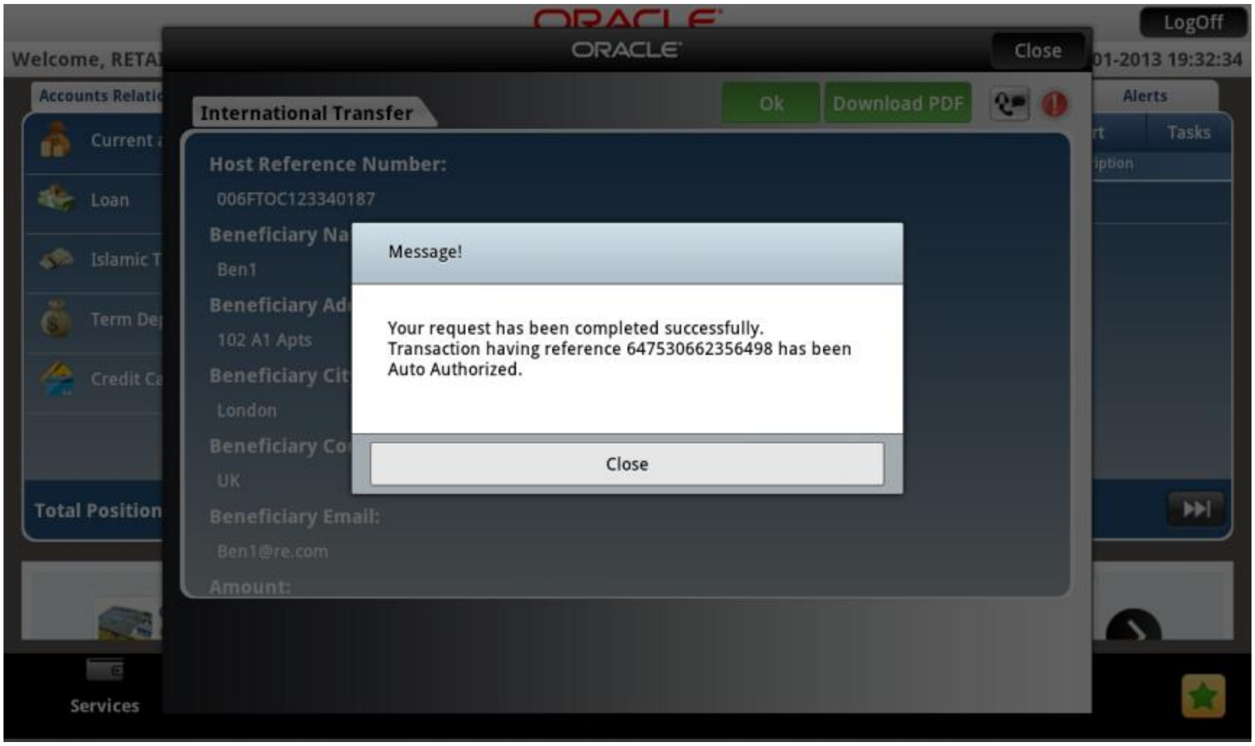
International Account Transfer Verify

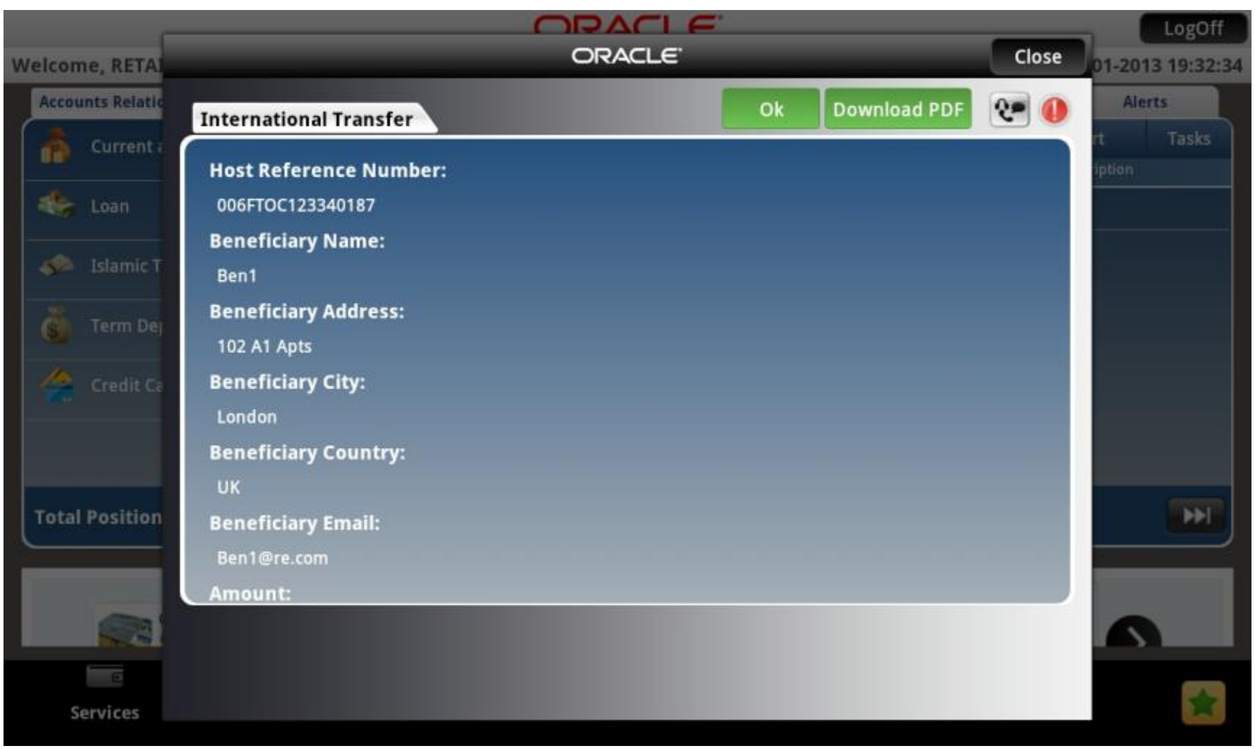




10. Click the Confirm button to navigate to confirm the payment. The system displays Confirmation screen.

International Account Transfer - Confirm





11. Click the **OK** button to navigate to the initial International Transfer screen.
OR
Click the **Download PDF** button to download the PDF containing payment details.

23. My Schedule Payment

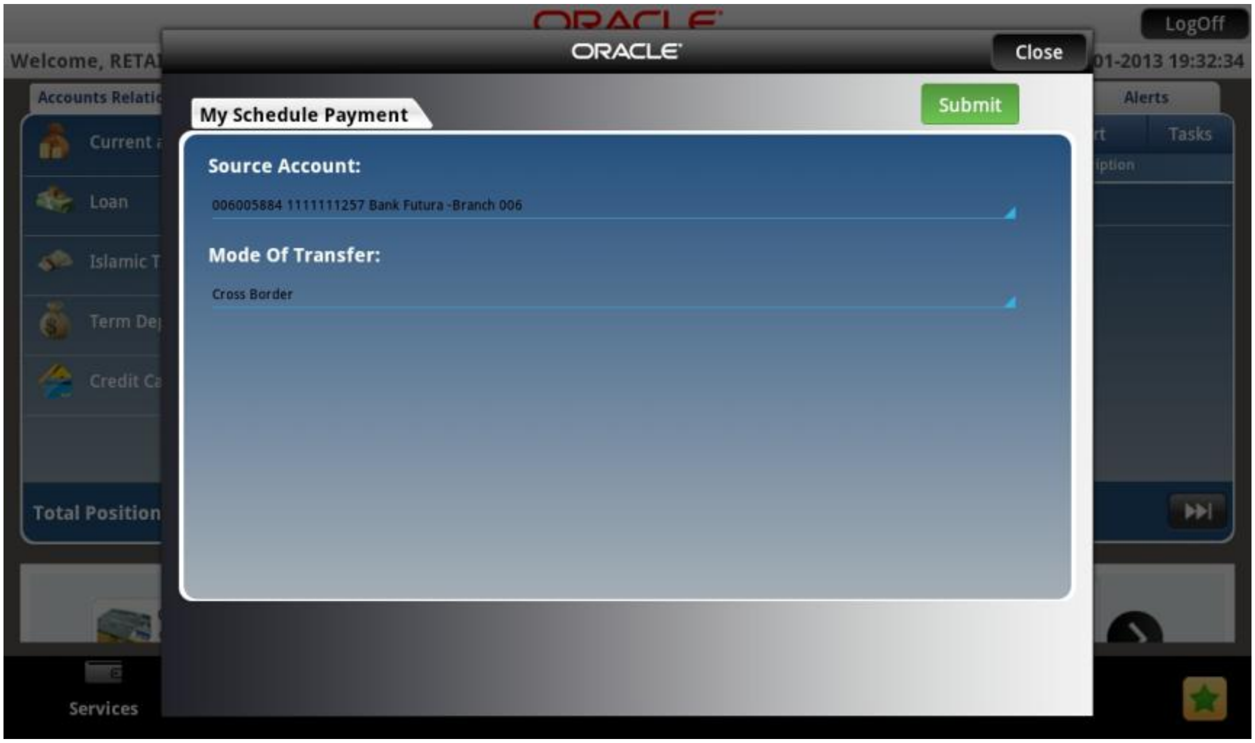
All the future dated transactions/payments can be viewed under My Schedule Payment option.

To view My Scheduled Payments

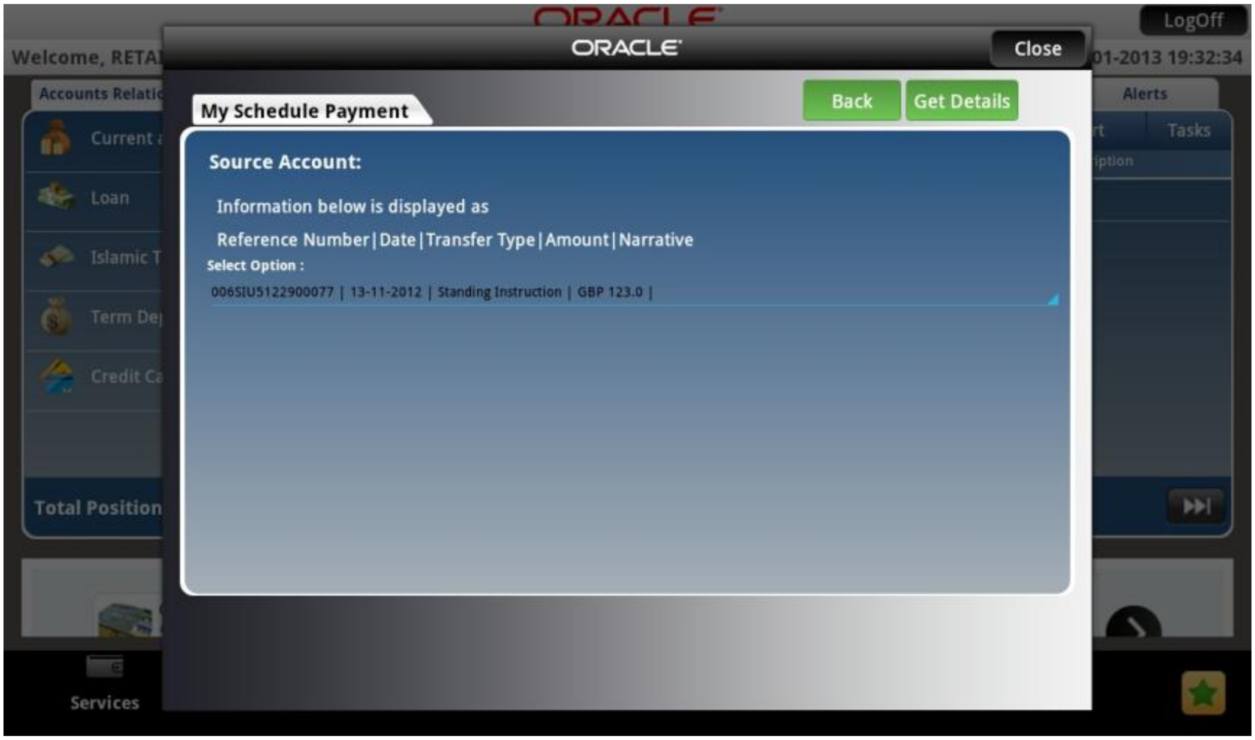
1. Log on to the android tablet banking application.

2. Select **Transfers > My Schedule Transfer** from the menu as shown in above screen. The system displays **My Schedule Payment** screen.

My Schedule Payment

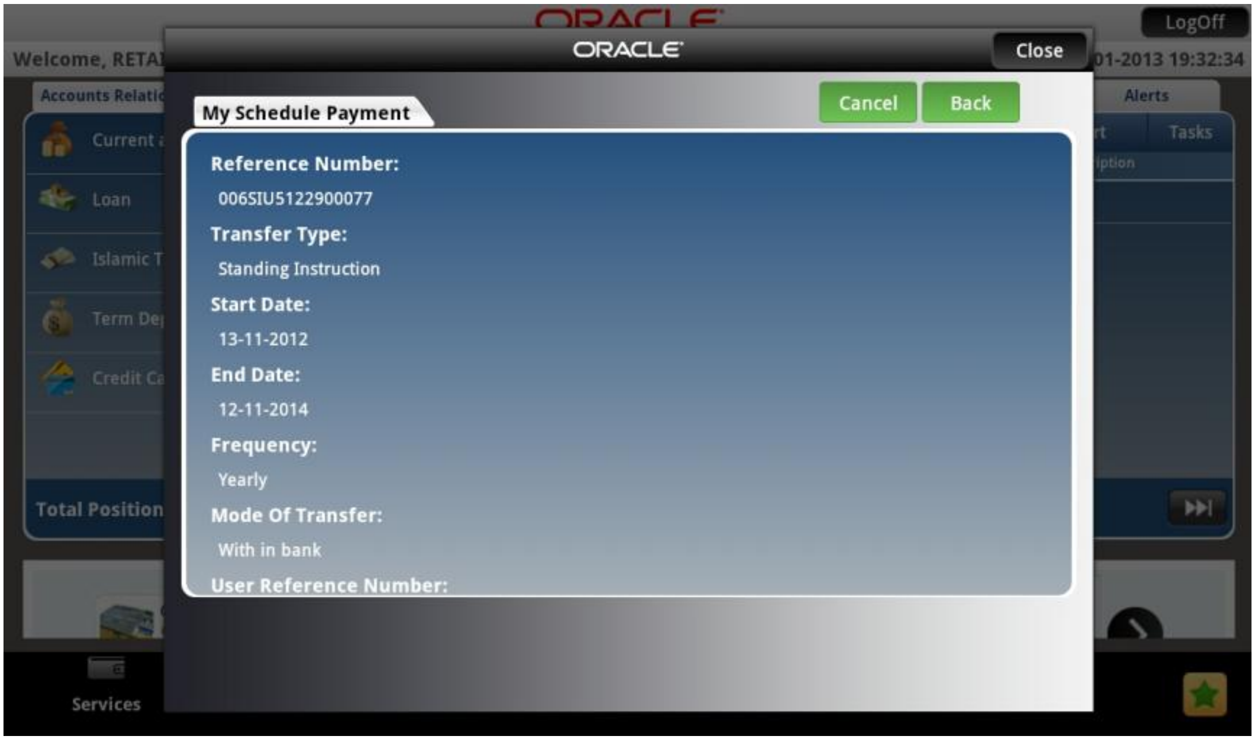


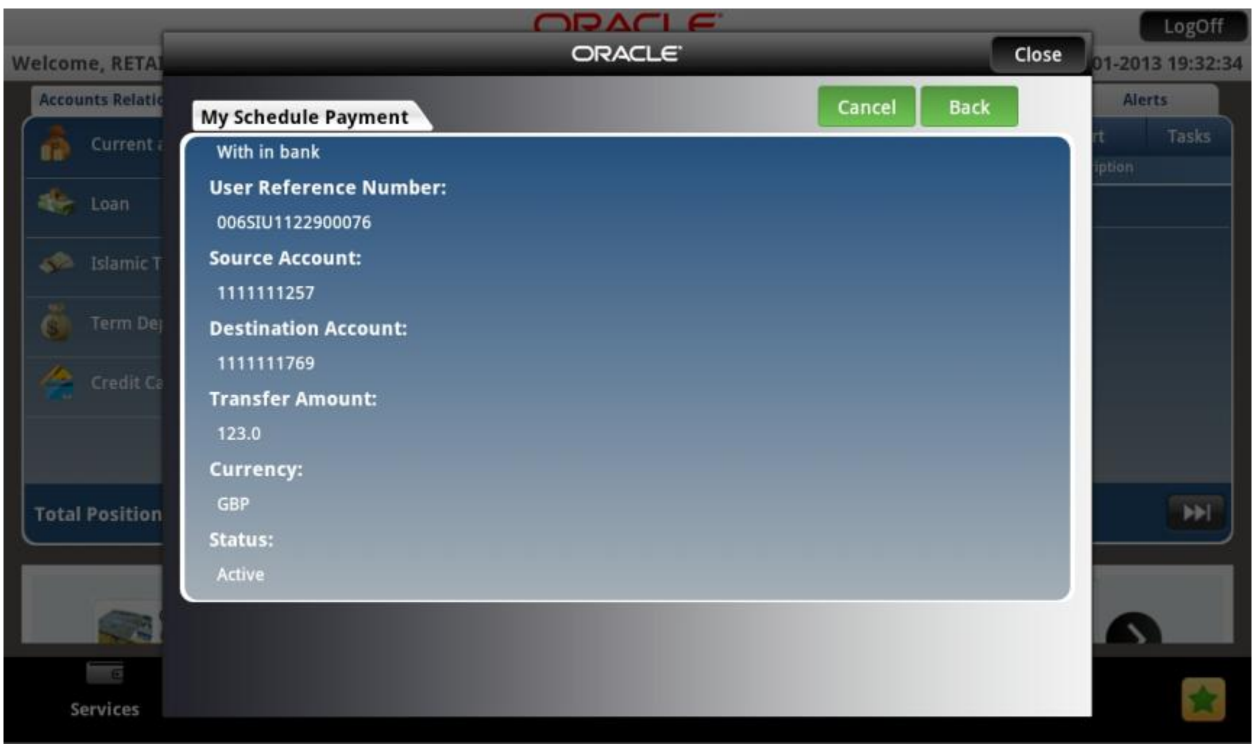
3. Select the source account for which scheduled payments are to be viewed.
4. Select the mode of transfer as Cross Border, within bank or Within country, as shown in below screen.
5. Click the **Submit** button. The system displays below screen.



6. Click the select option tab to select the pending transfer to be viewed.
7. Click the **Get Details** button as encircled in above screen. The system displays those pending transfers' details.

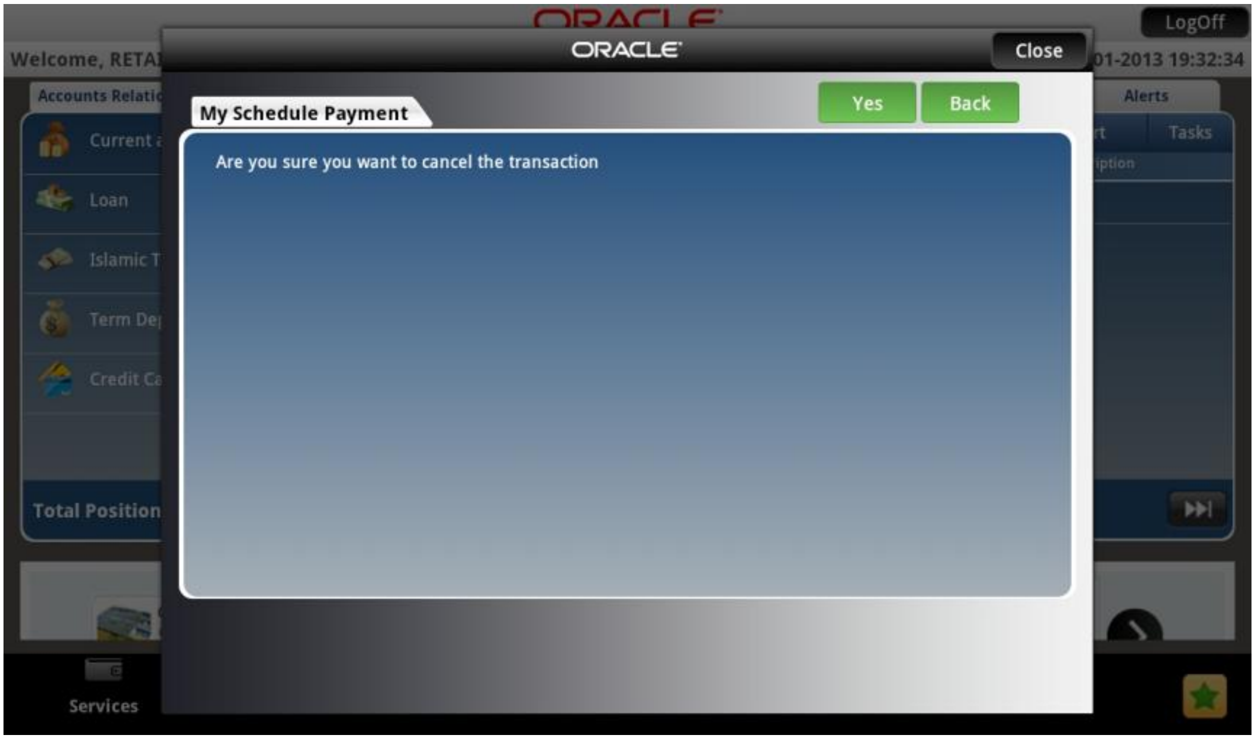
My Schedule Payment





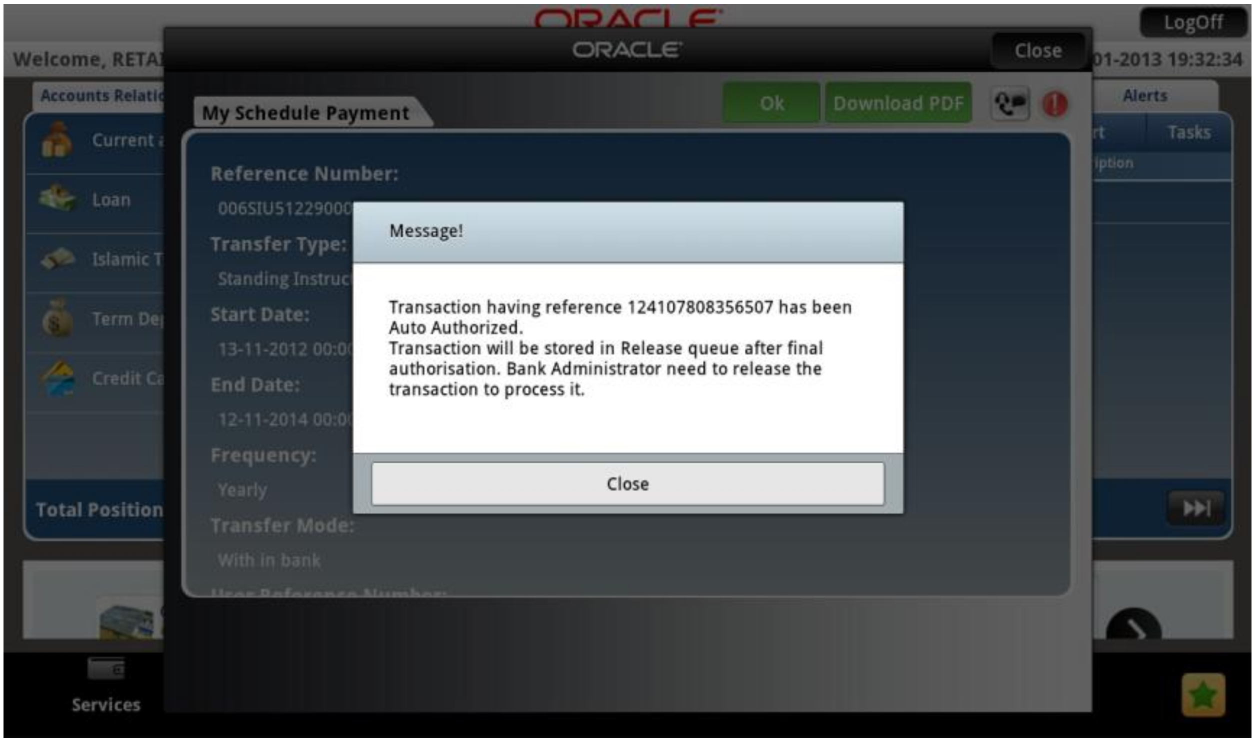
8. Click the **Cancel** button if you want to cancel this pending Transfer transaction. The system displays below screen.

My Schedule Payment – Cancel Pending Transfer



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

My Schedule Payment – Cancel Pending Transfer - Confirmation

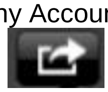


10. Click the **OK** button to navigate to the initial My Schedule Payment screen.
    OR
    Click the **Download PDF** button to download the PDF containing the pending transfer cancellation details.

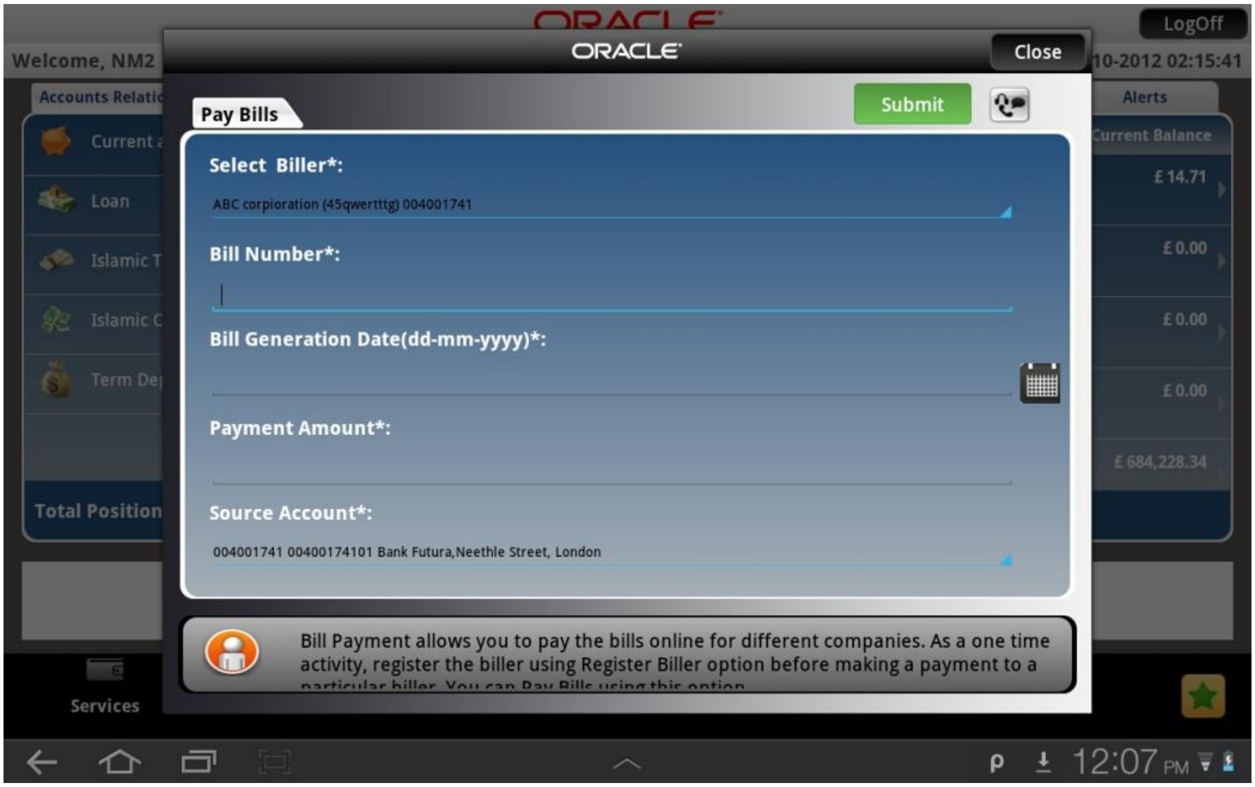
24. Pay Bill

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

To pay the bills

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

Pay Bills



Field Description

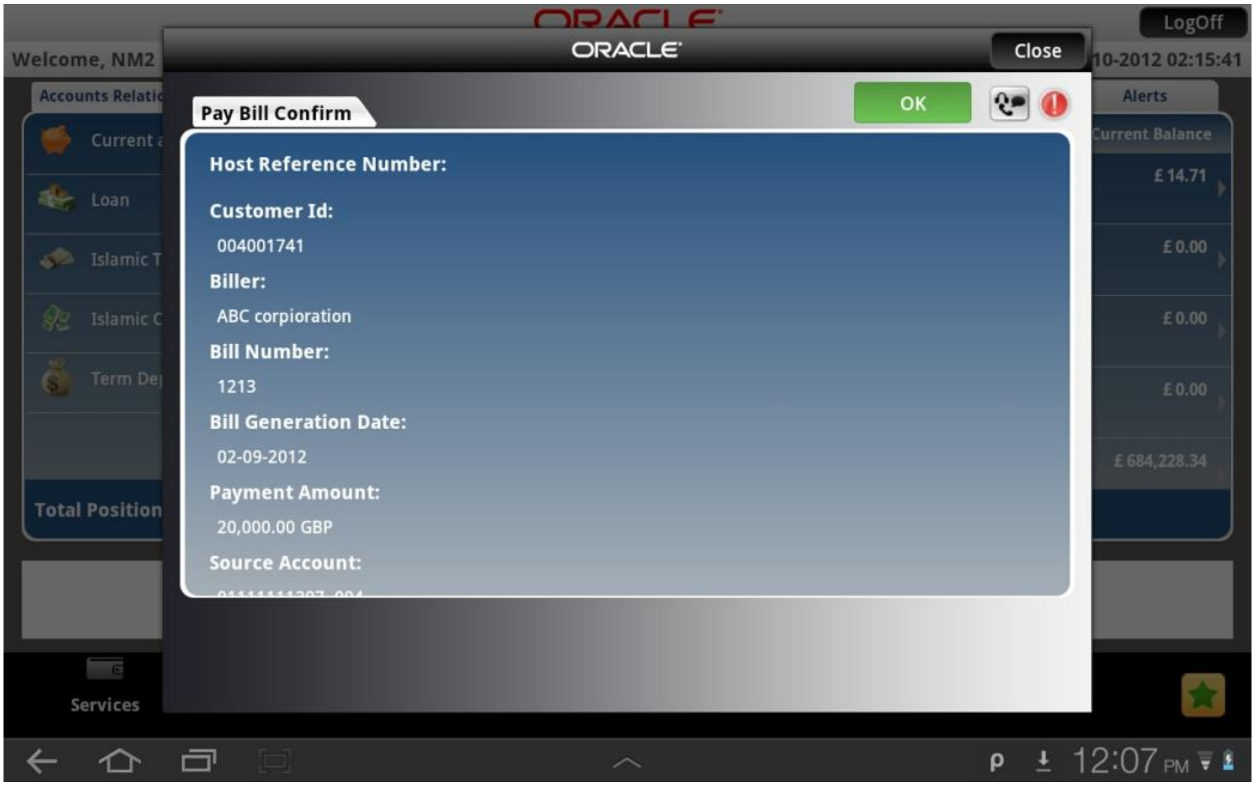
Field Name	Description
Select Biller	[Mandatory, Pop Over] Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15] Type the Bill number for which payment is to be made
Bill Generation Date	[Mandatory, Alphanumeric, 10] Type the date on which the Bill payment is due.
Payment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

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

Pay Bill Verify

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

Pay Bill Confirm



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

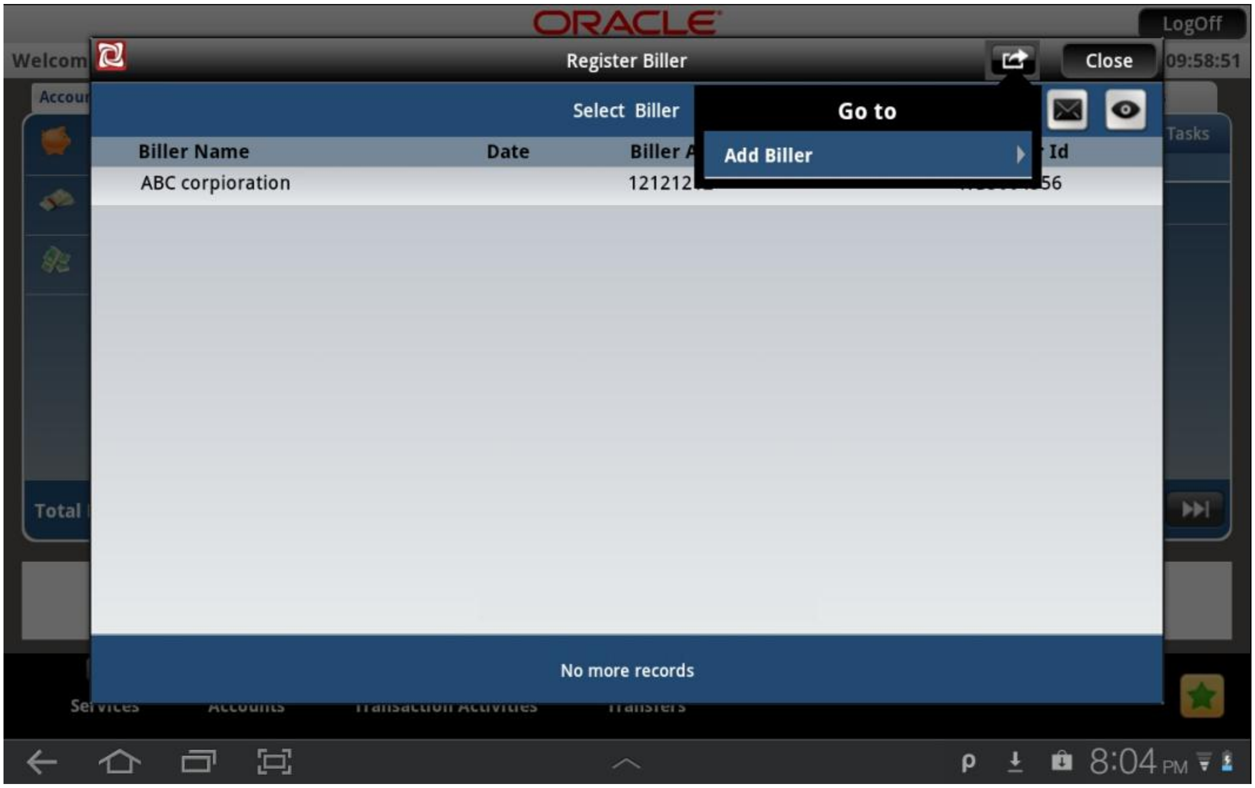
25. Register Biller

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

To register the biller

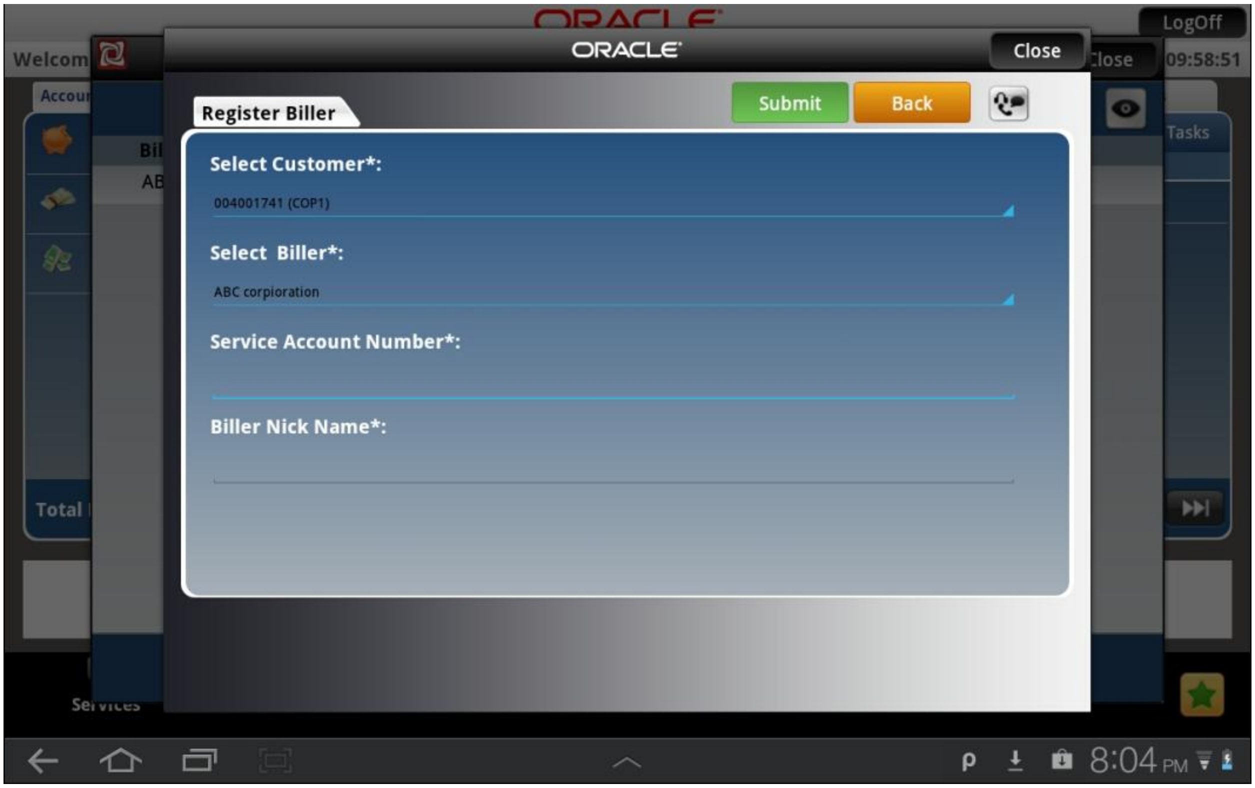
1. Log on to the Android Tablet Banking application.
2. Select **Transfers > Register Biller** from the menu. The system displays **Biller Information** screen.

Biller Information



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

Register Biller



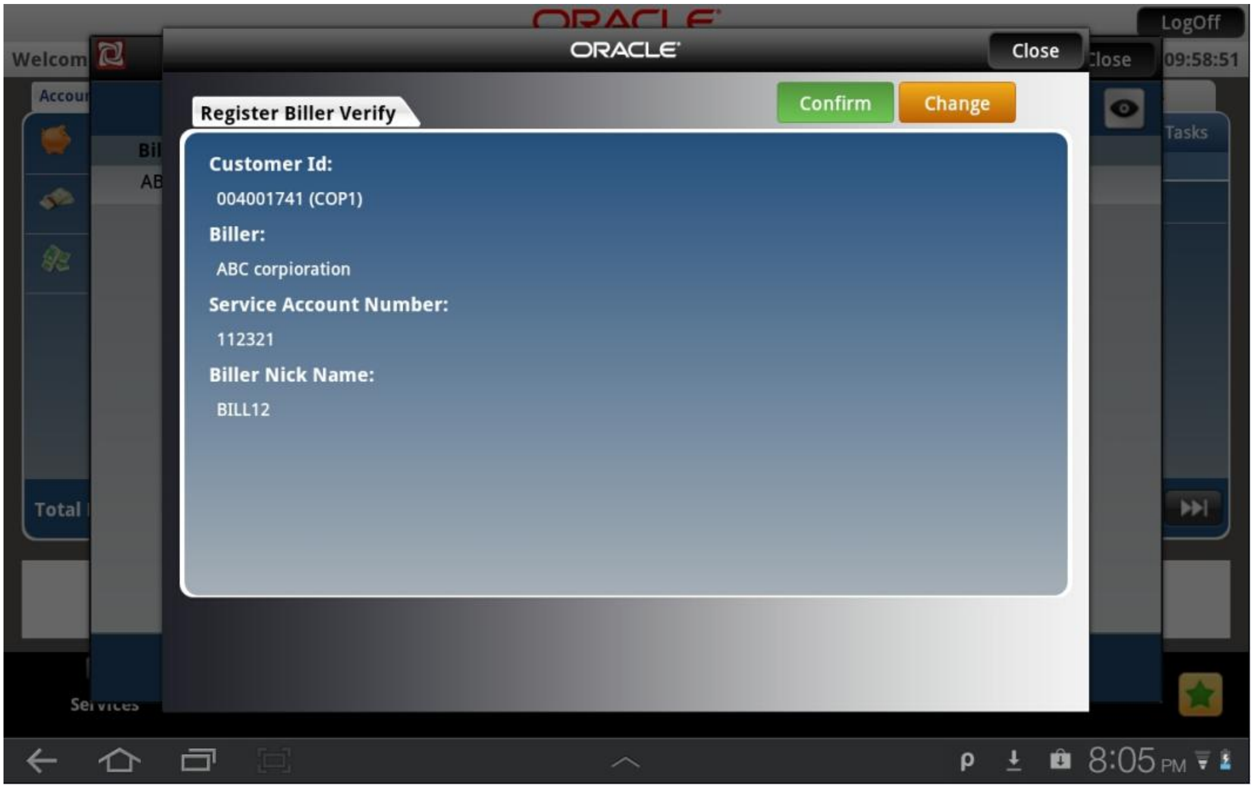
Field Description

Field Name	Description
Register Biller	
Select Customer	[Mandatory, Pop Over] Select the Customer for which the biller is to be registered.
Select Biller	[Mandatory, Pop Over] Select the Biller from the list of the billers.
Service Account Number	[Mandatory, Alphanumeric,15] Type the Service account number.
Biller Nick Name	[Mandatory, Alphanumeric,15] Type the Service account number.

4. Click **Submit** button. The system displays **Register Biller Verify** screen.
   OR

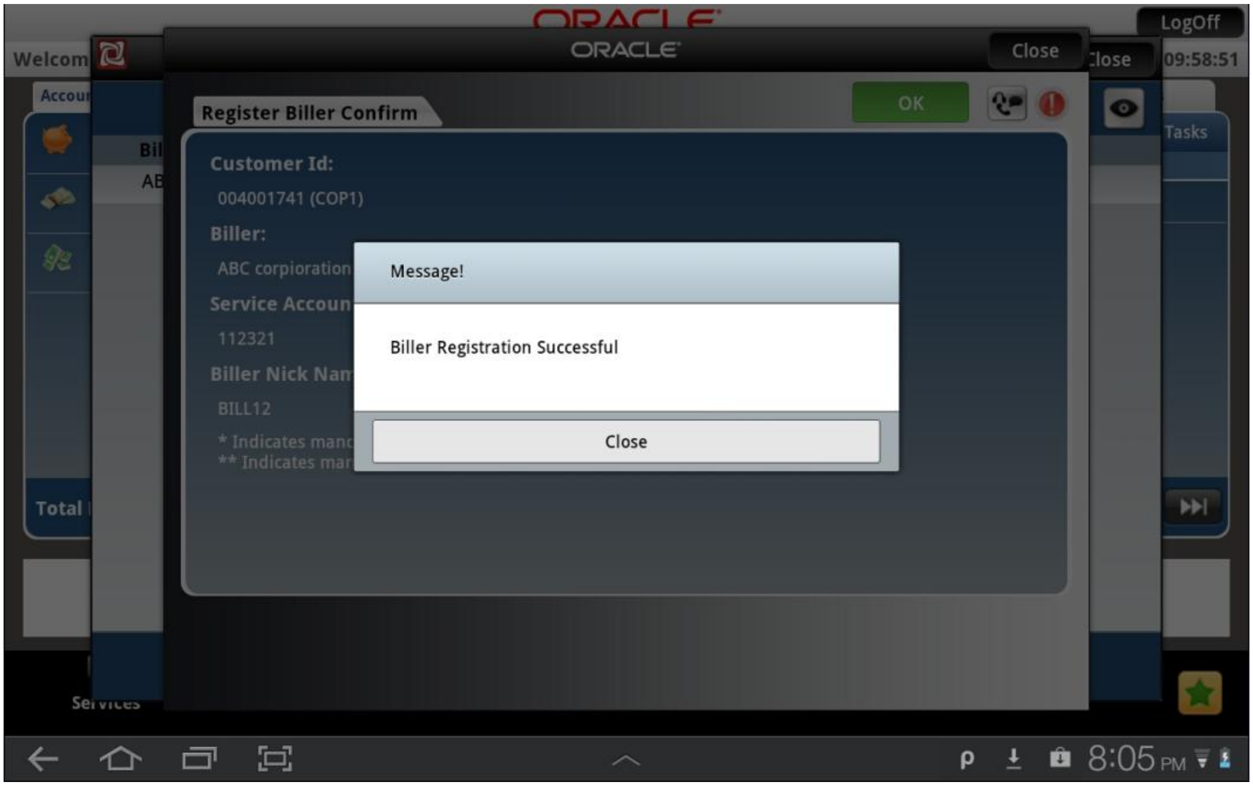
Click the **Back** button to navigate to the previous screen.
OR
Click the **Close** button to close the screen.

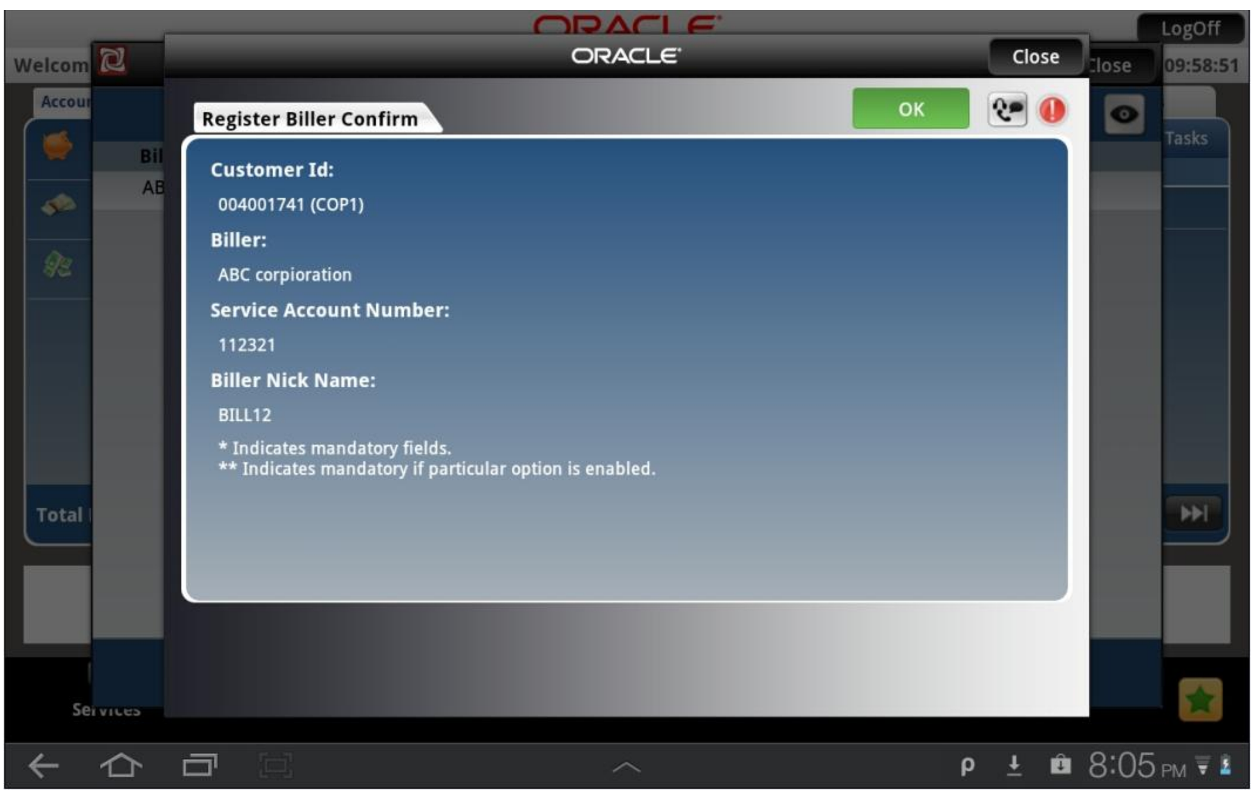
Register Biller Verify



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

Register Biller Confirm





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

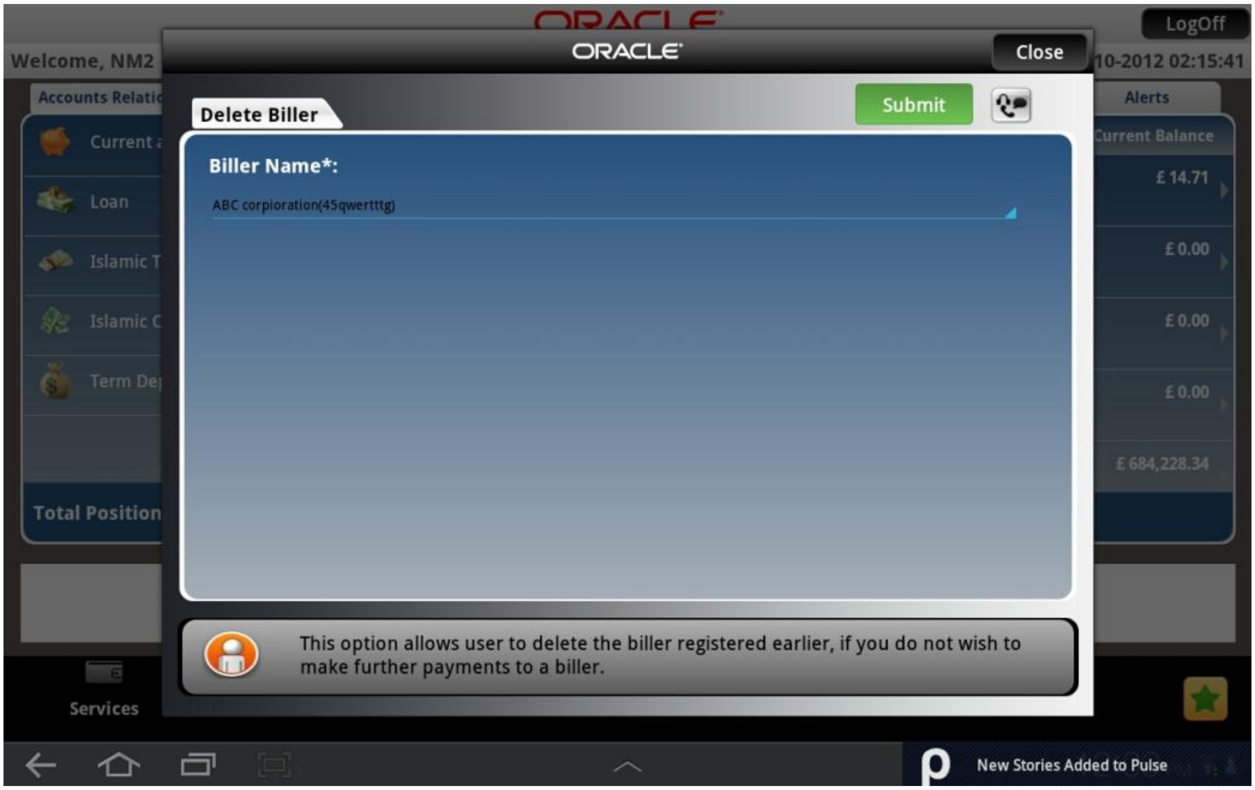
26. Delete Biller

This menu enables you to delete a already registered biller.

To delete the biller

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

Delete Biller

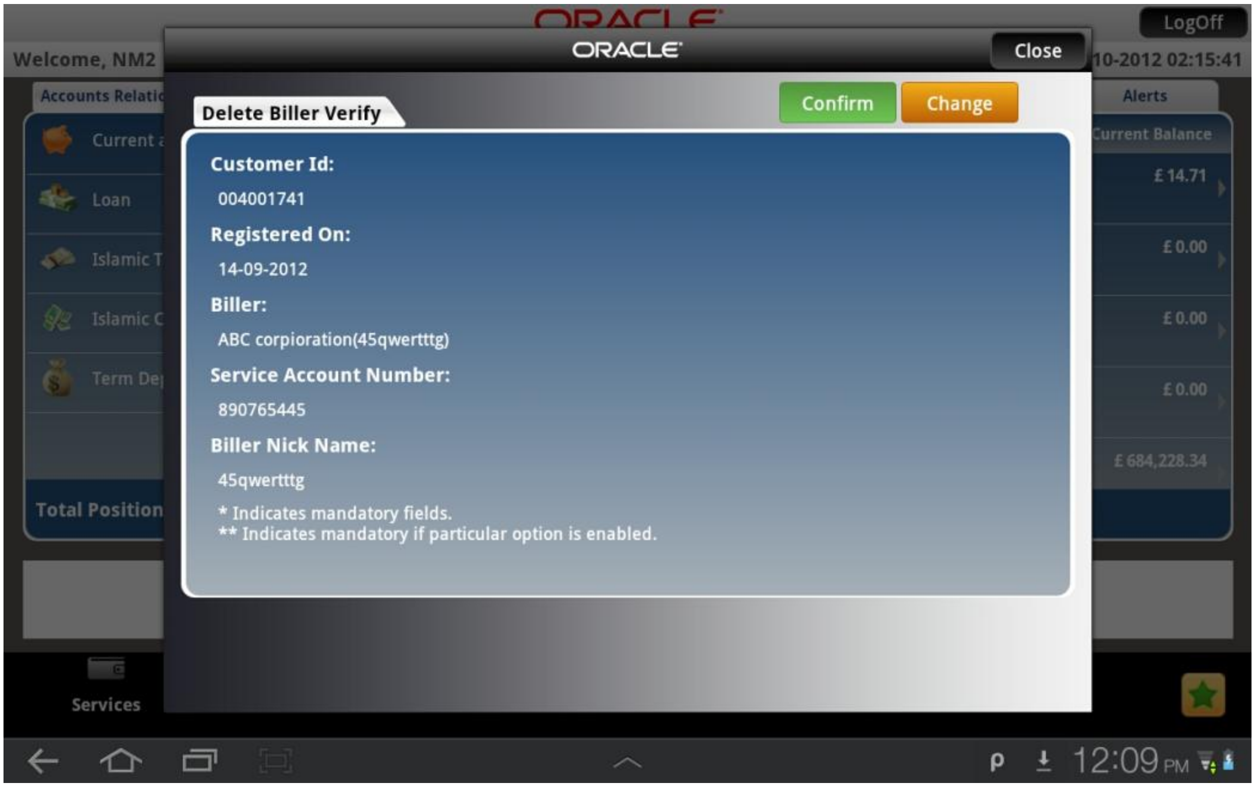


Field Description

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

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

Delete Biller Verify

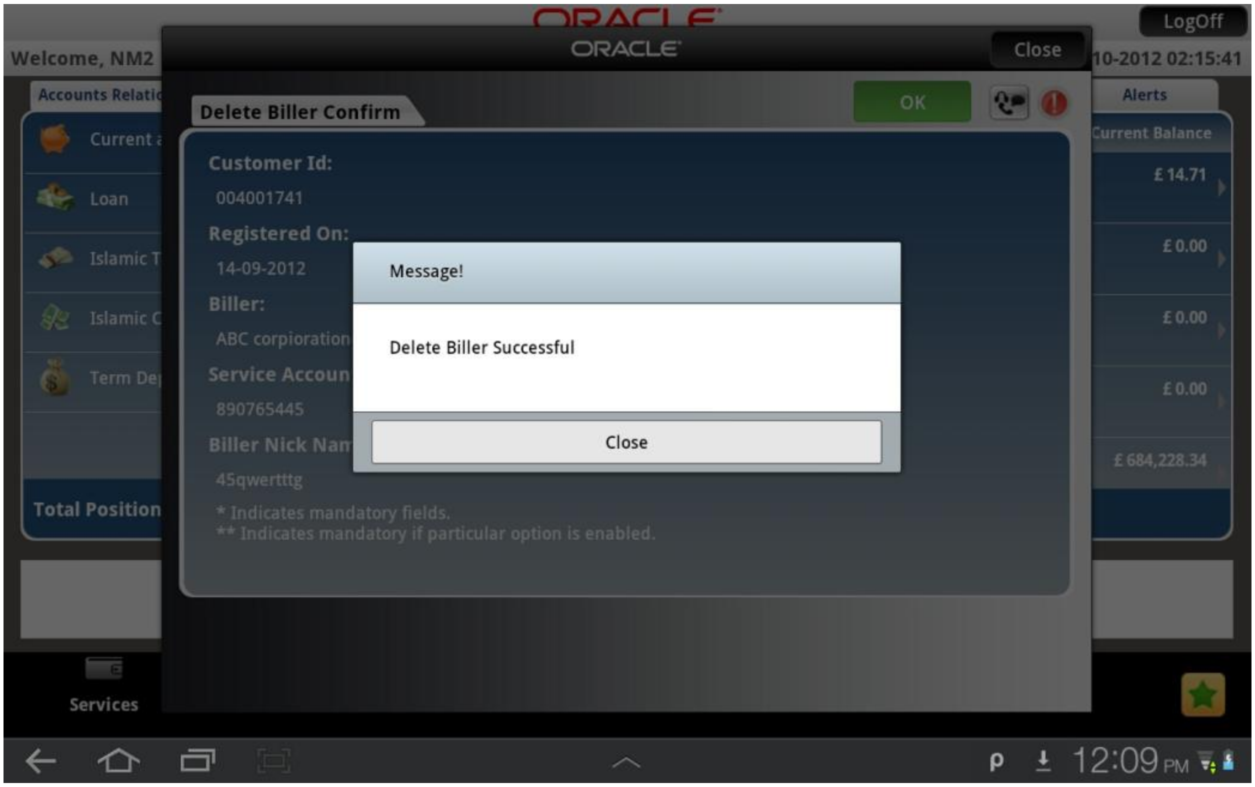


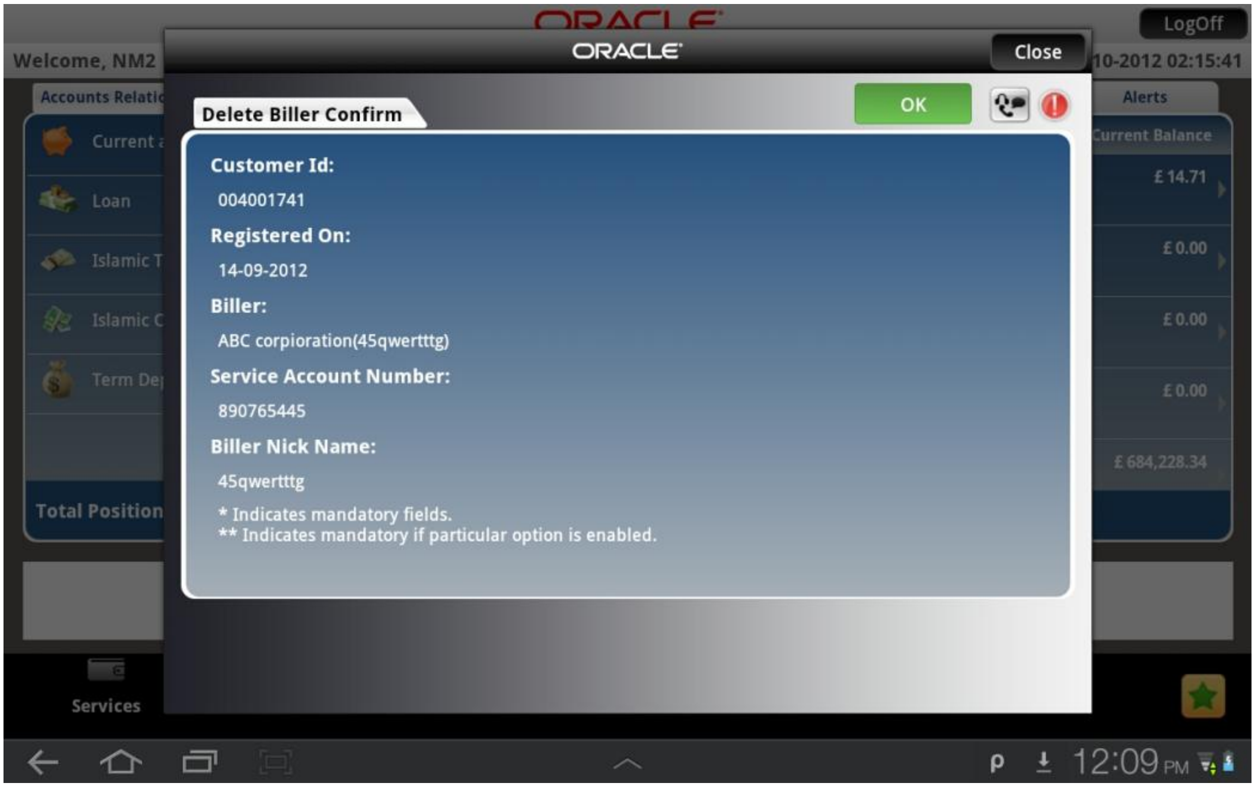
Field Description

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

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

Delete Biller Confirm





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

27. Open Term Deposit

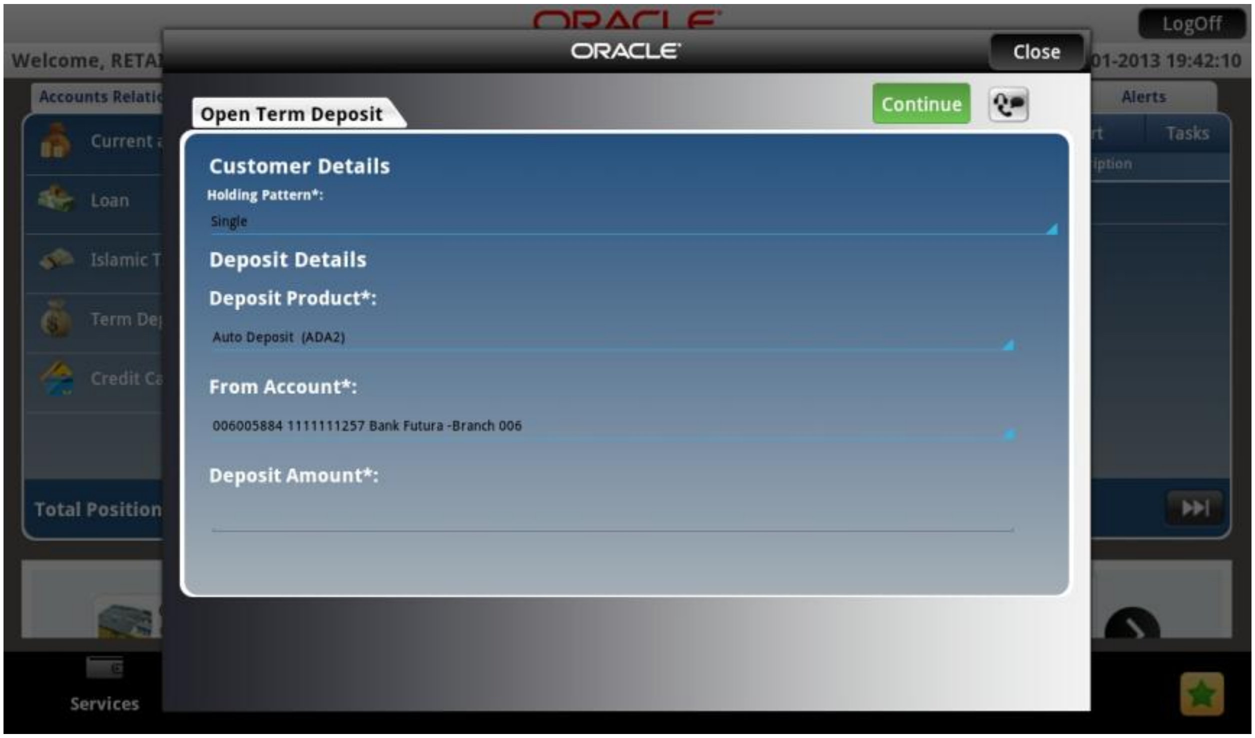
This option allows you to open a new term deposit account with the Bank.

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

Open Term Deposit

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

Open Term Deposit

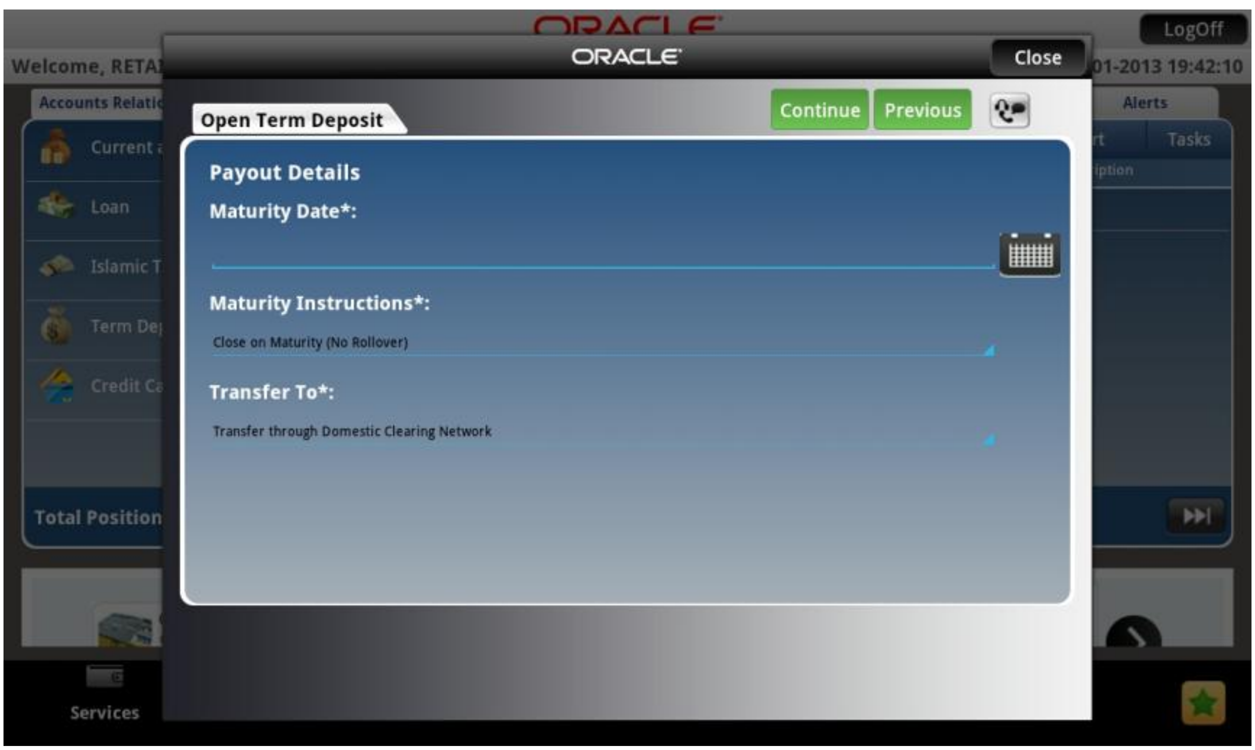


Field Description

Field Name	Description
Customer Details	
Holding Pattern	[Mandatory, pop over] Select the appropriate holding pattern. Default value for the field '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.
Joint Customer Id1	[Conditional, Alphanumeric, 20] Type the joint customer id1. Note: This field is displayed only when holding pattern is selected as Joint.

Field Name	Description
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.
Deposit Details	
Deposit Product	[Mandatory, Pop Over] Select the deposit product for which term deposit is to be opened.
From Account	[Mandatory, Pop Over] 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.
Deposit Amount	[Mandatory, Numeric, 15] Type the amount to be deposited.

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



Field Description

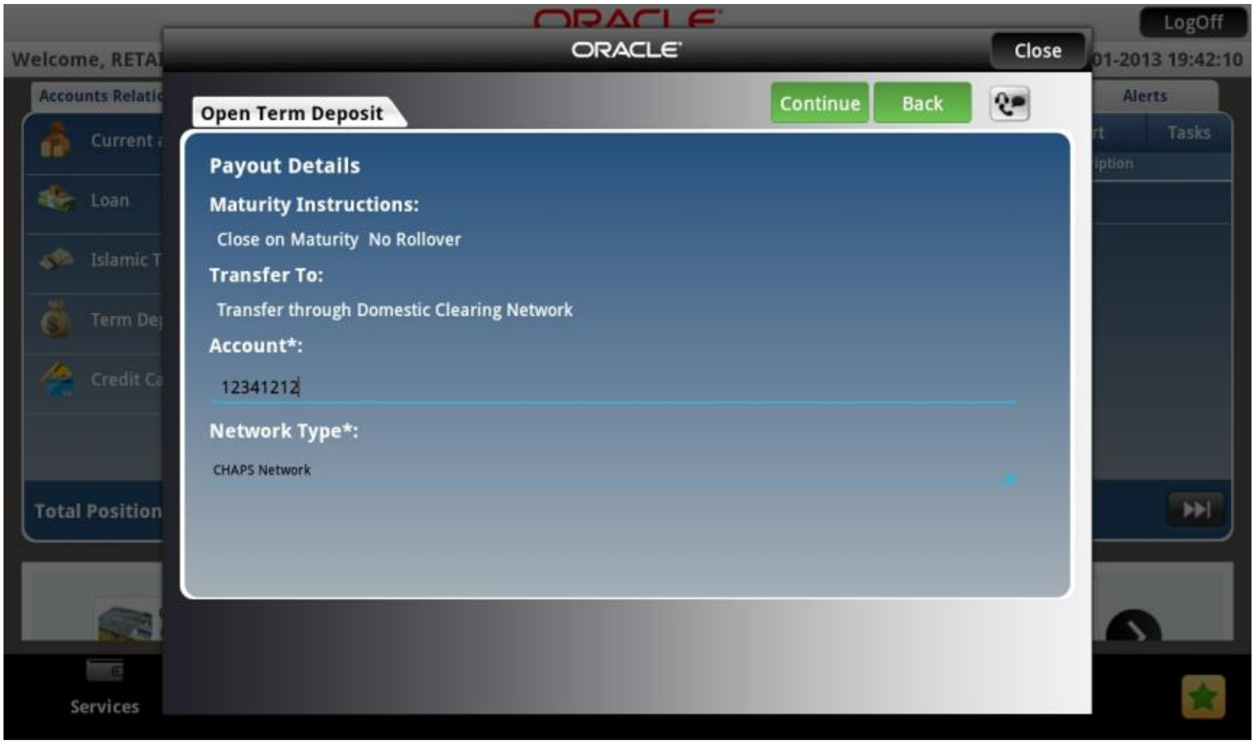
Field Name	Description
Payout Details	
Maturity Date	[Mandatory, Pick List] Select the maturity date of the term deposit from the pick list. Note: Maturity date cannot be less than or equal to the current business date. Maturity date cannot be less than the minimum period as specified by the bank for the selected product.
Maturity Instructions	[Mandatory, Pop Over] Select the maturity instruction for the deposit from the Pop Over list. By default, Maturity instruction value will be shown as Close On Maturity. 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.

Field Name	Description
Transfer To (Account transfer options)	[Conditional, Pop Over] Select the account to which the principal and interest are to be transferred from the Pop Over list. By default, Transfer To value will be shown as Transfer through Domestic Clearing Network. 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** Pop Over list for Conventional Products and if the **Renew Principal and Profit** option is selected from **the Maturity Instruction** Pop Over list for Islamic Product
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and principal will be transferred. This field is enabled if the following options are selected from the **Account Transfer options** Pop Over list. • Transfer to internal Bank account • Transfer through domestic clearing network
	[Conditional, Pop Over] Select the account to which the interest is to be transferred from the Pop Over list. This field is a pop over list, if the **Transfer to users mapped accounts** options is selected from the Account Transfer options pop over.
Network Type	[Conditional, Pop Over] Select the type of the network from the Pop Over list. This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** Pop Over list.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name. This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** Pop Over list. Note: Beneficiary name can be Alphanumeric with Special Characters - ? : ( ) . , ' + Space.

Field Name	Description
Bank Code	[Conditional, Pop Over] Select the bank code from the pick list. This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** Pop Over list.
Bank Name	[Display] This field displays the bank name in the clearing network. If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.
Bank Address	[Display] This field displays the address of the bank. If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.
City	[Display] This field displays the city in which the bank belongs. If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.
Rollover Amount	[Conditional, Numeric, 15] Type the amount which will be renewed at maturity. This field is enabled if the **Renew Special Amount** option is selected in the **Maturity Instruction** field. User Can input the rollover Amount less than Maturity Amount.

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

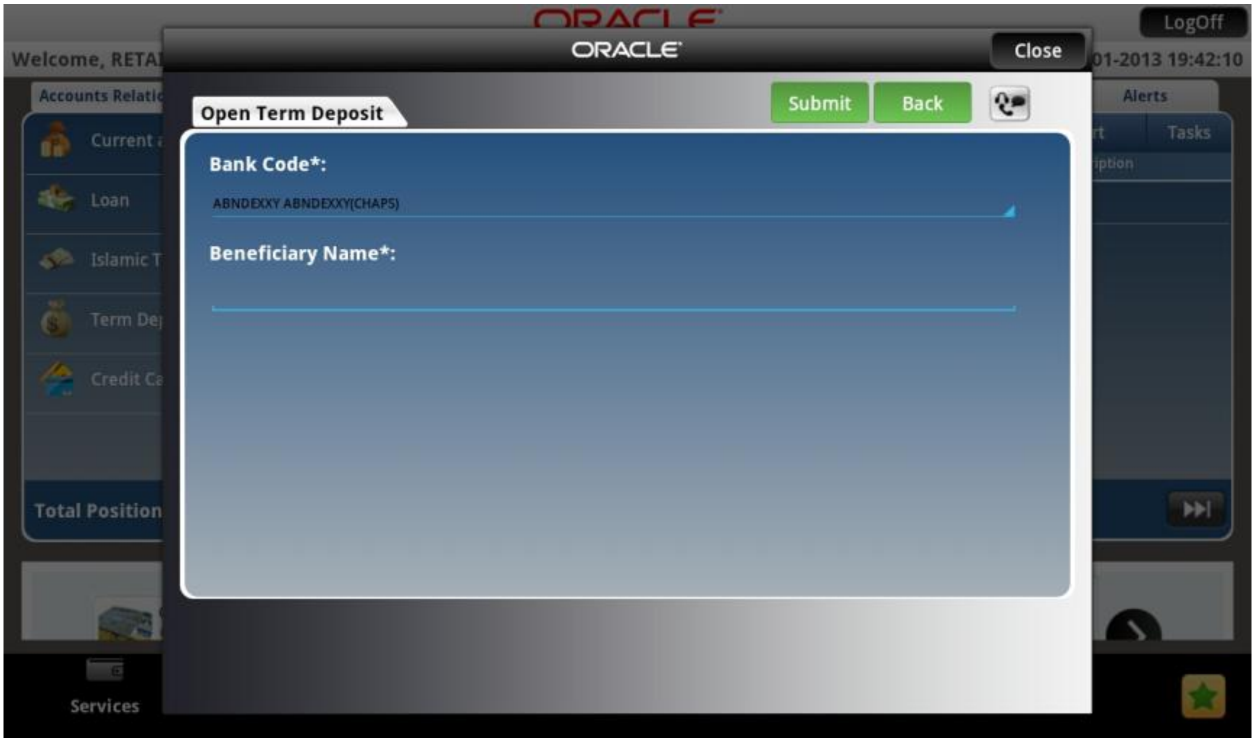
Open Term deposit



Field Description

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

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

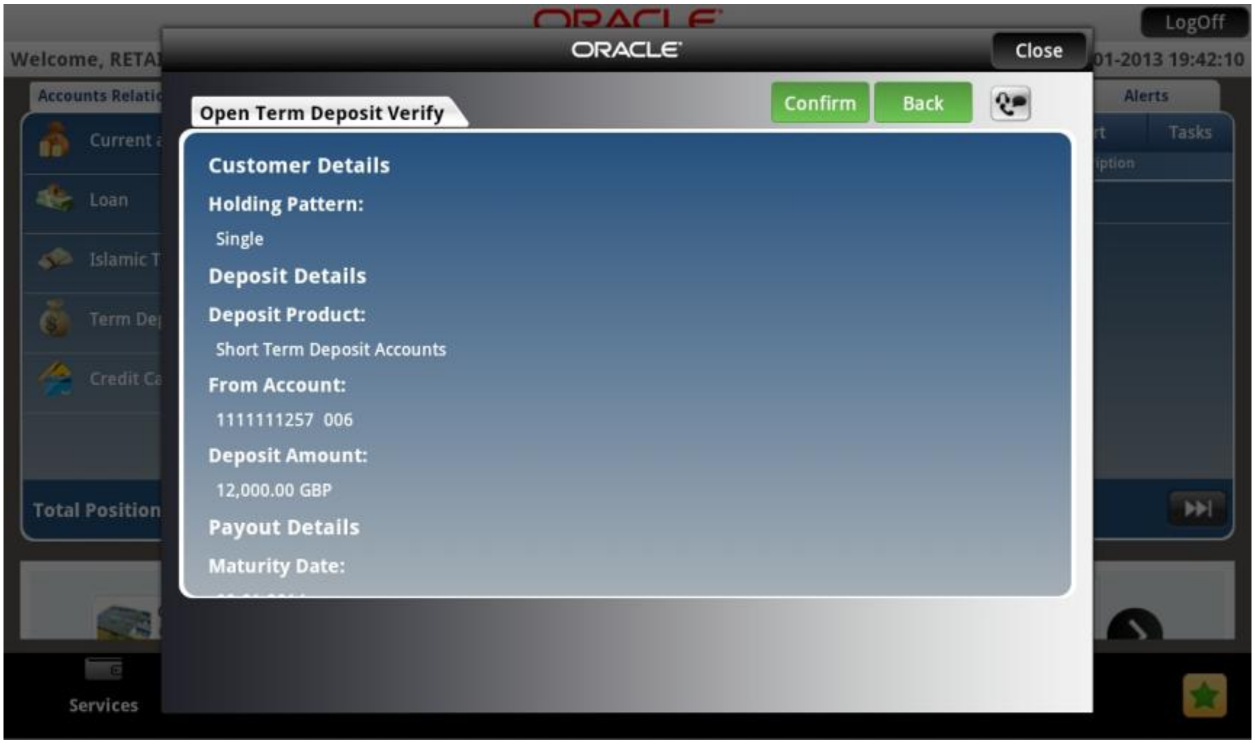


Field Description

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

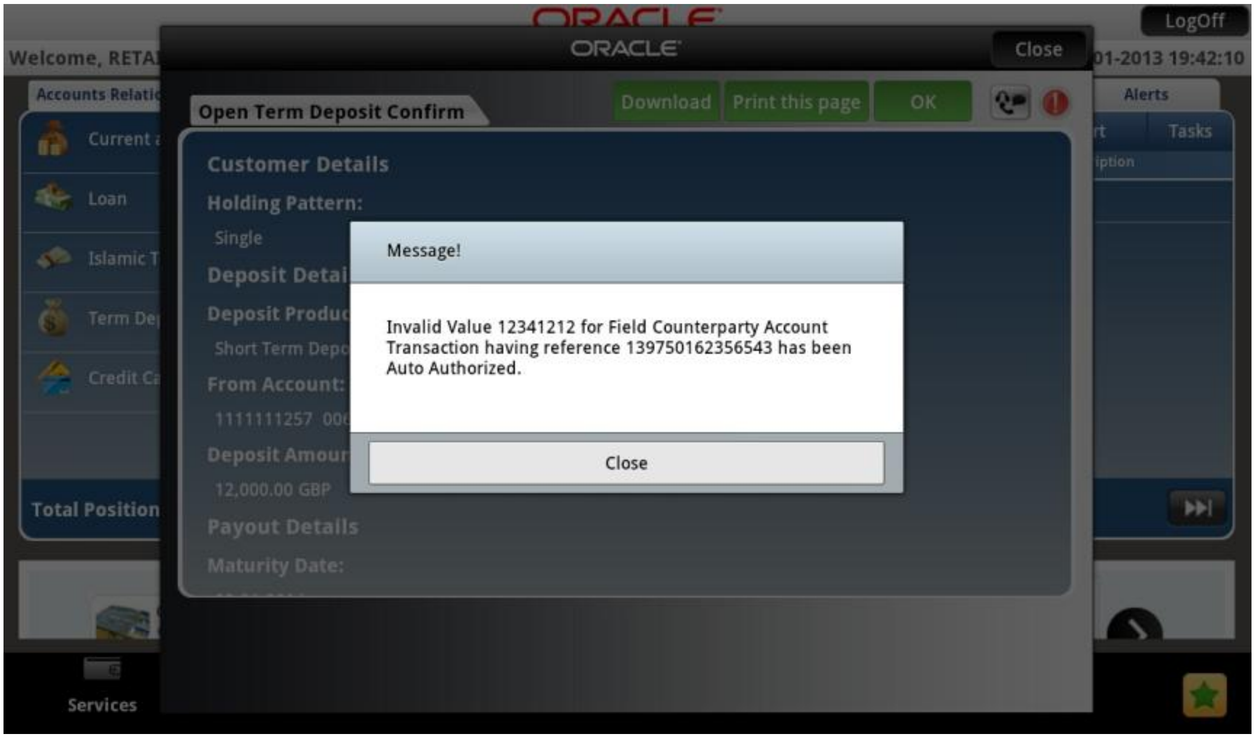
6. Click the **Submit** button. The system displays **Open Term Deposit** – **Verify** screen.

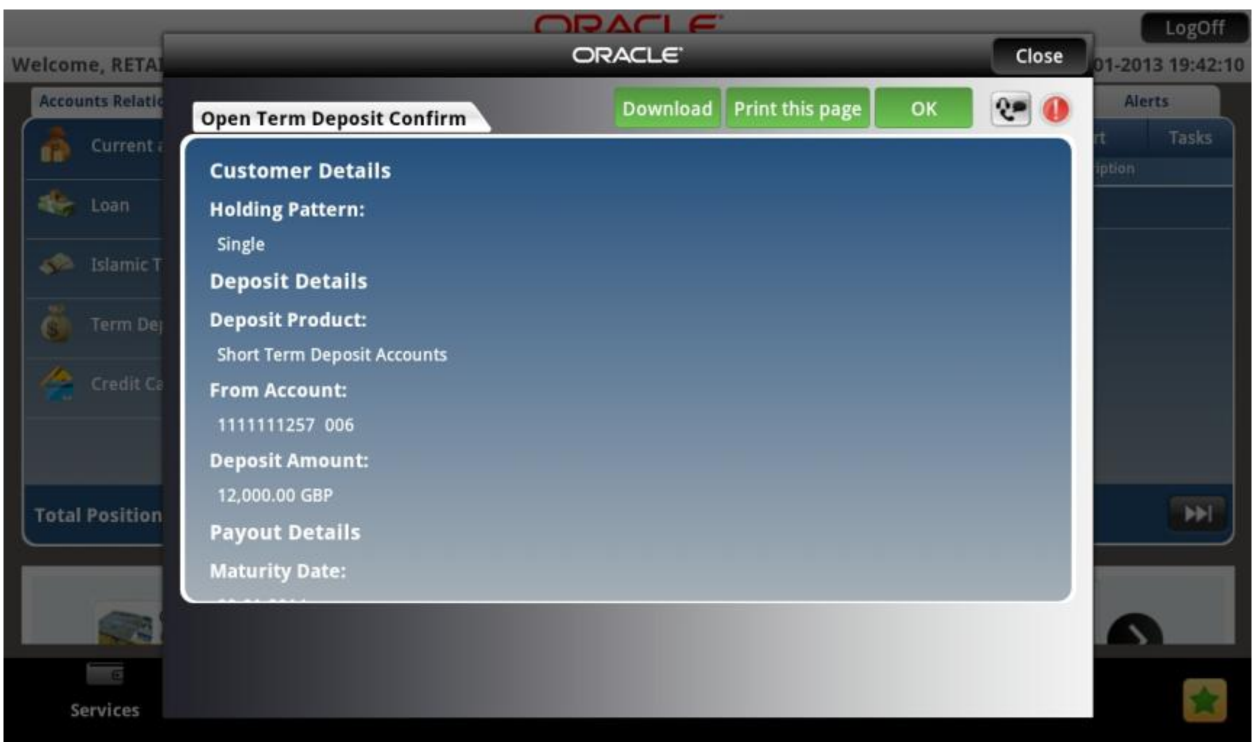
Open Term Deposit – Verify



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





8. Click the **OK** button. The system navigates to initial Open Term Deposit screen.
   OR

Click the **Print this page** button to print the current confirmation page.
OR
Click the **Download** button to download the PDF containing newly opened term deposit details.

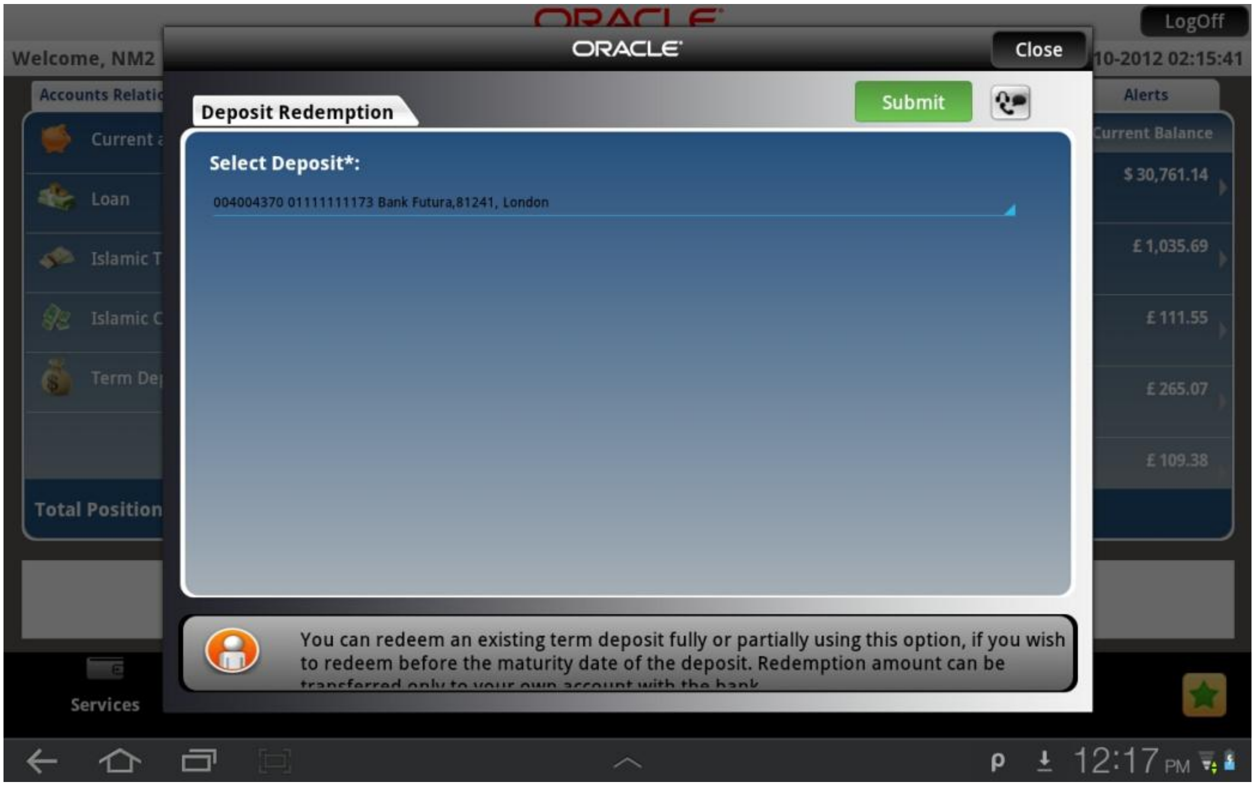
28. Deposit Redemption

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

To redeem the term deposit

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

Deposit Redemption

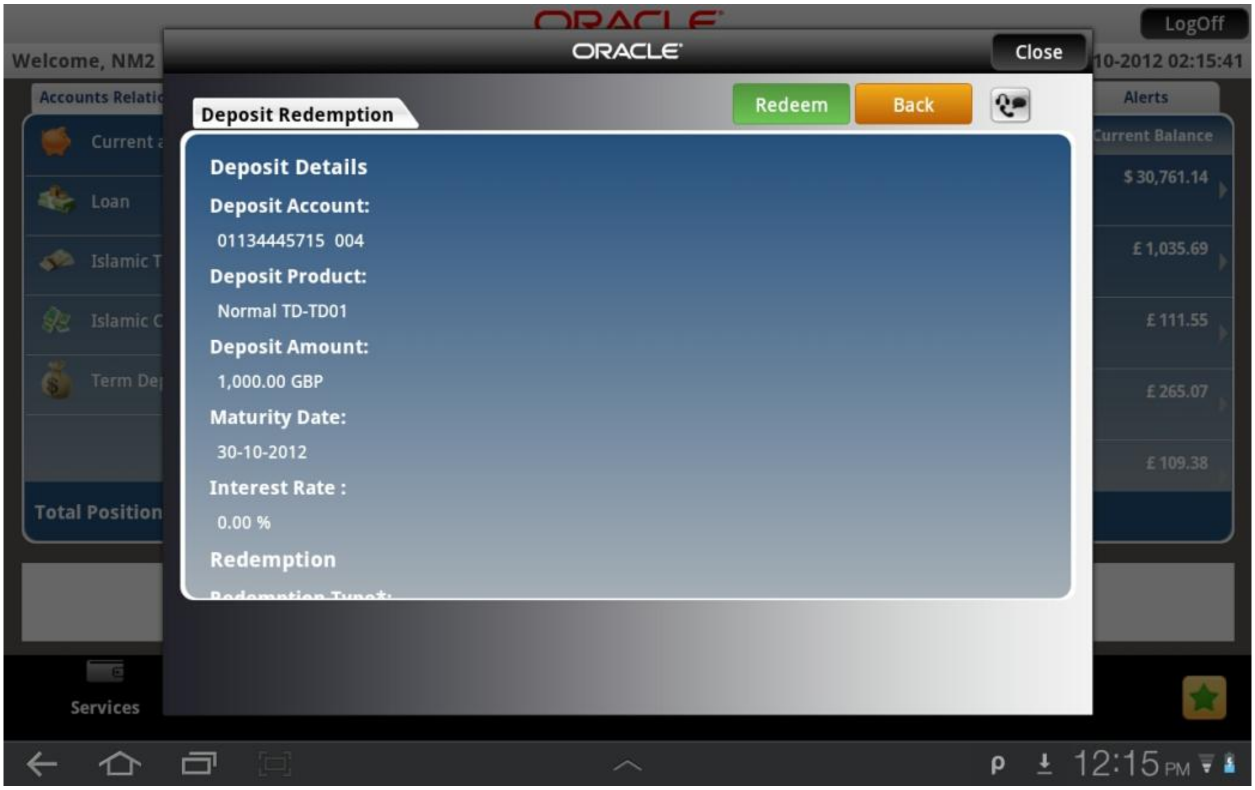


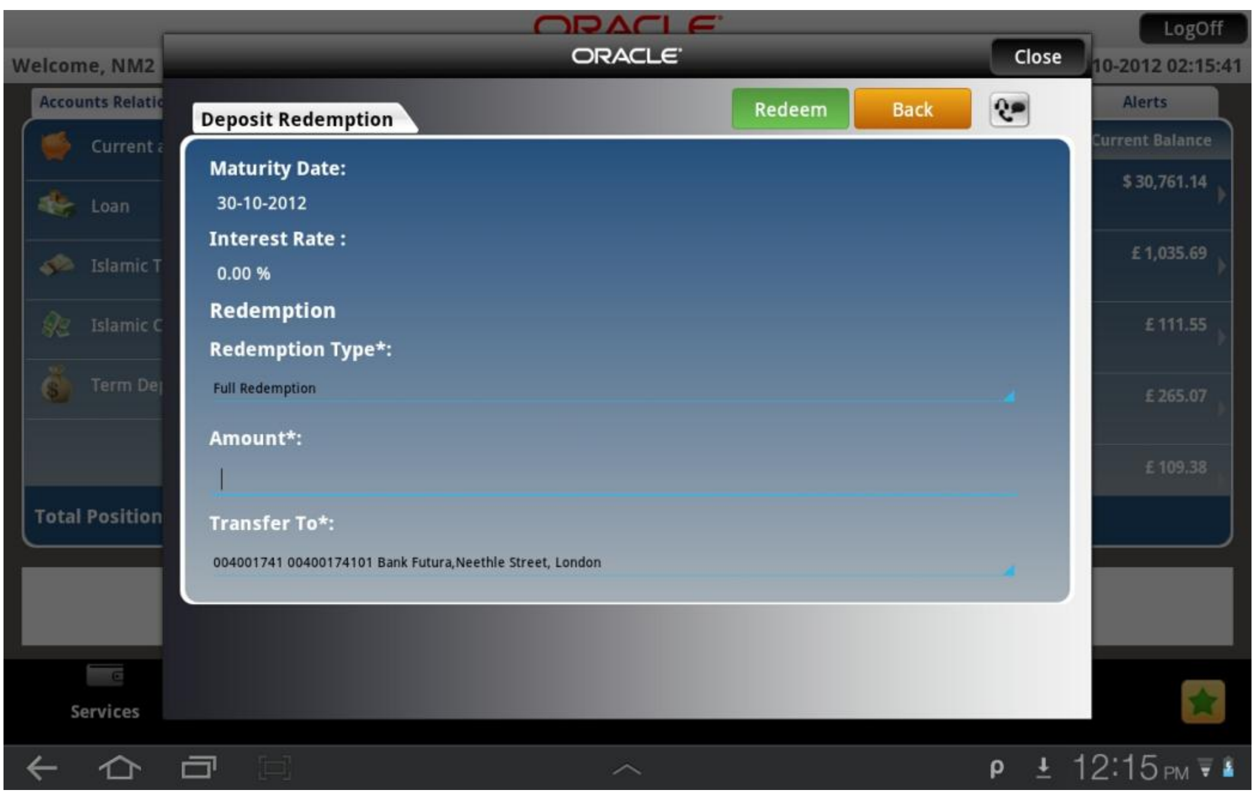
Field Description

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

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

Deposit Redemption





Field Description

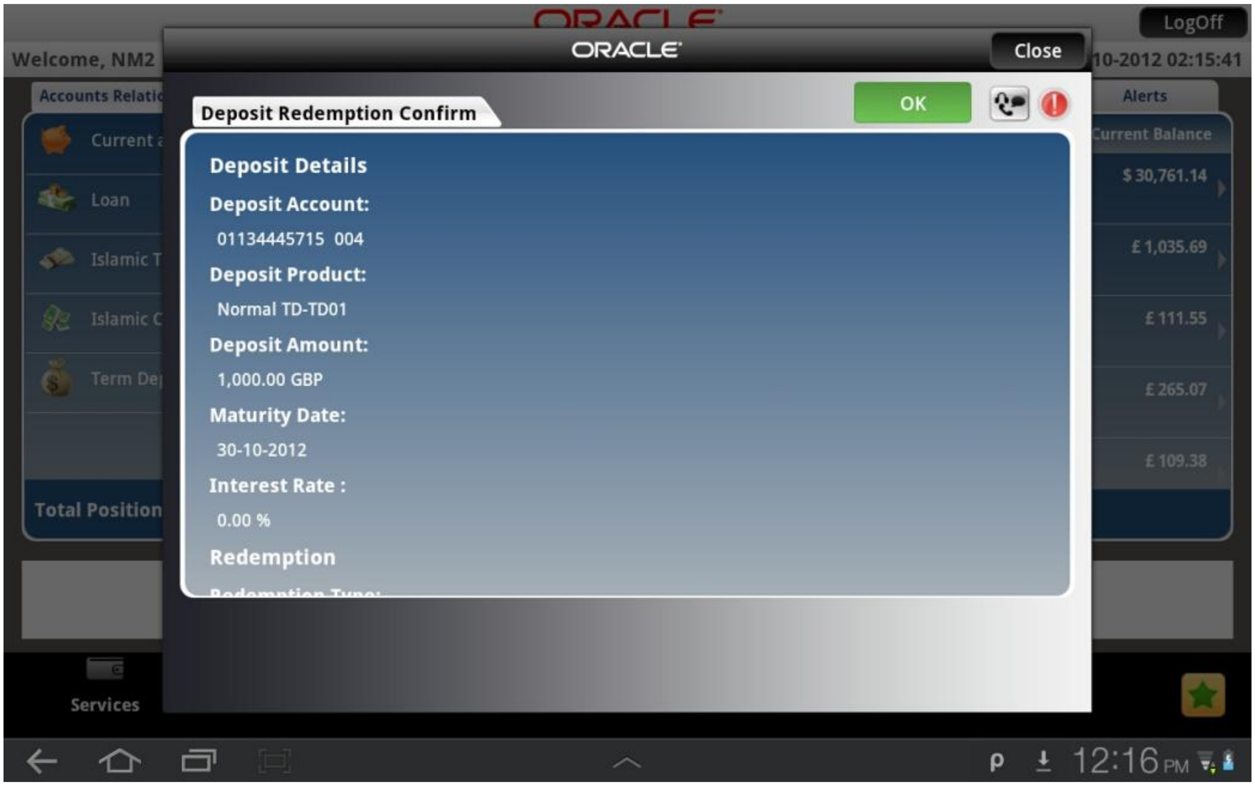
Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the deposit account.
Deposit Product	[Display] This field displays the deposit product.
Deposit Amount	[Display] This field displays the deposit amount.
Maturity Date	[Display] This field displays the maturity date of the deposit.
Interest Rate	[Display] This field displays the interest rate.
Redemption	
Redemption Type	[Mandatory, Pop Over] Select the redemption type. The options are: • Partial Redemption • Full Redemption
Amount	[Conditional, Numeric, 15] This field displays the Amount to be redeem.
Transfer To	[Mandatory, Pop Over] Select the destination account from the pop over where the amount after redemption will be transferred.

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

Deposit Redemption Verify

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

Deposit Redemption Confirm



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

29. Deposit Details

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

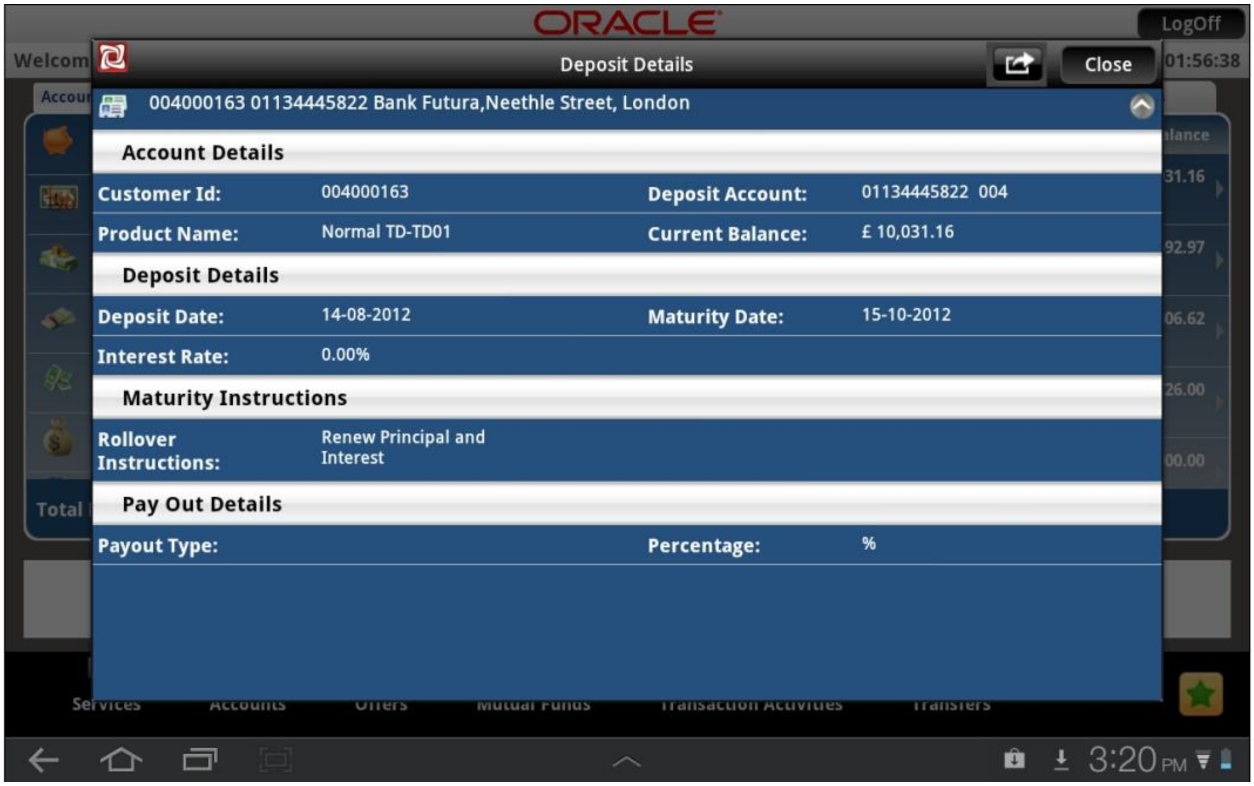
To view the TD Details

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

Term Deposit

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

Deposit Details



Field Description

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

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

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

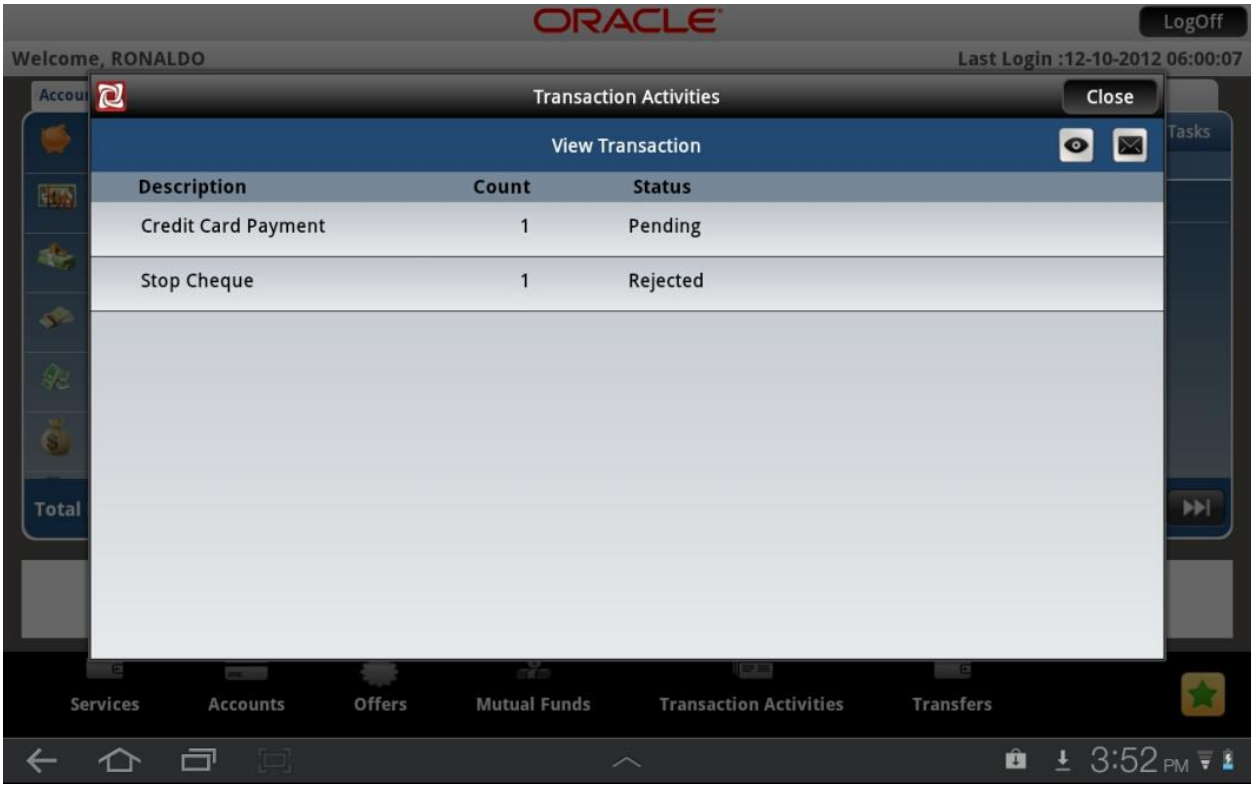
30. Transaction Activities

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

To view the transaction activity details

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

View Transactions

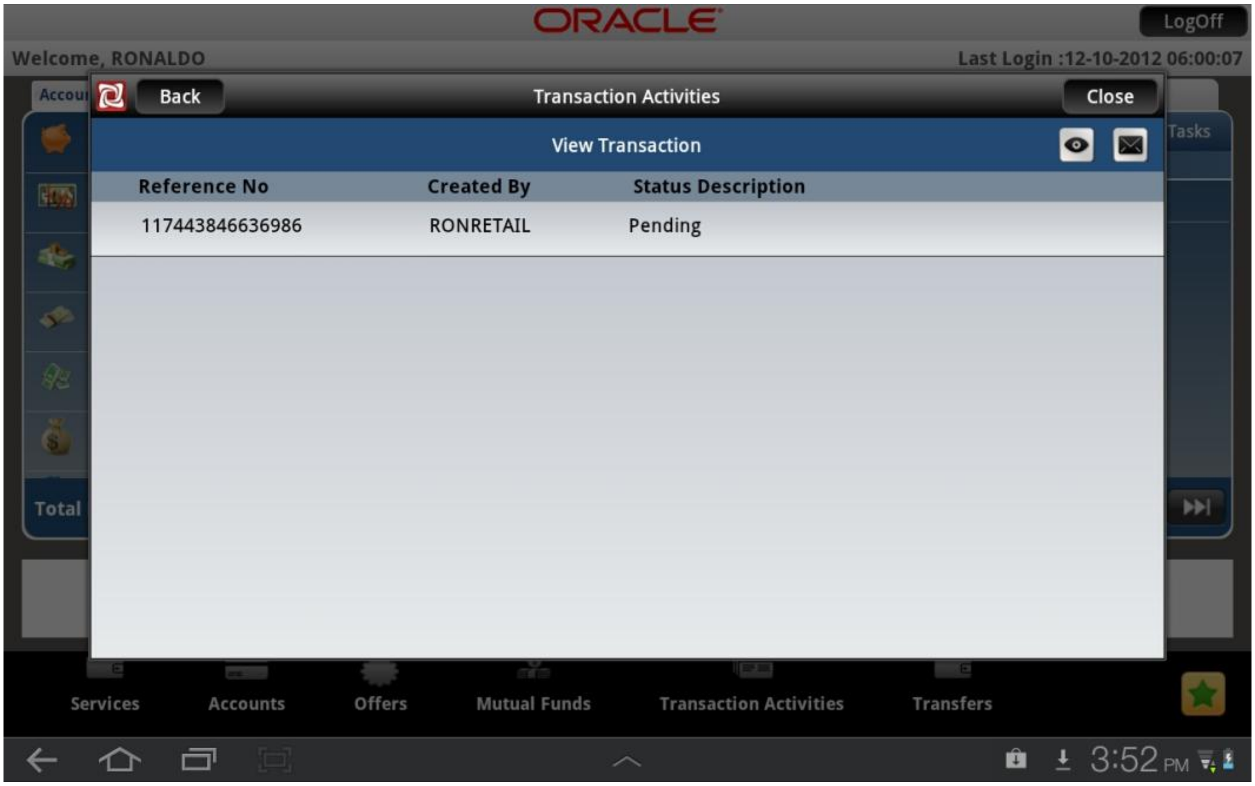


Field Description

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

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

View Transactions- Transaction List

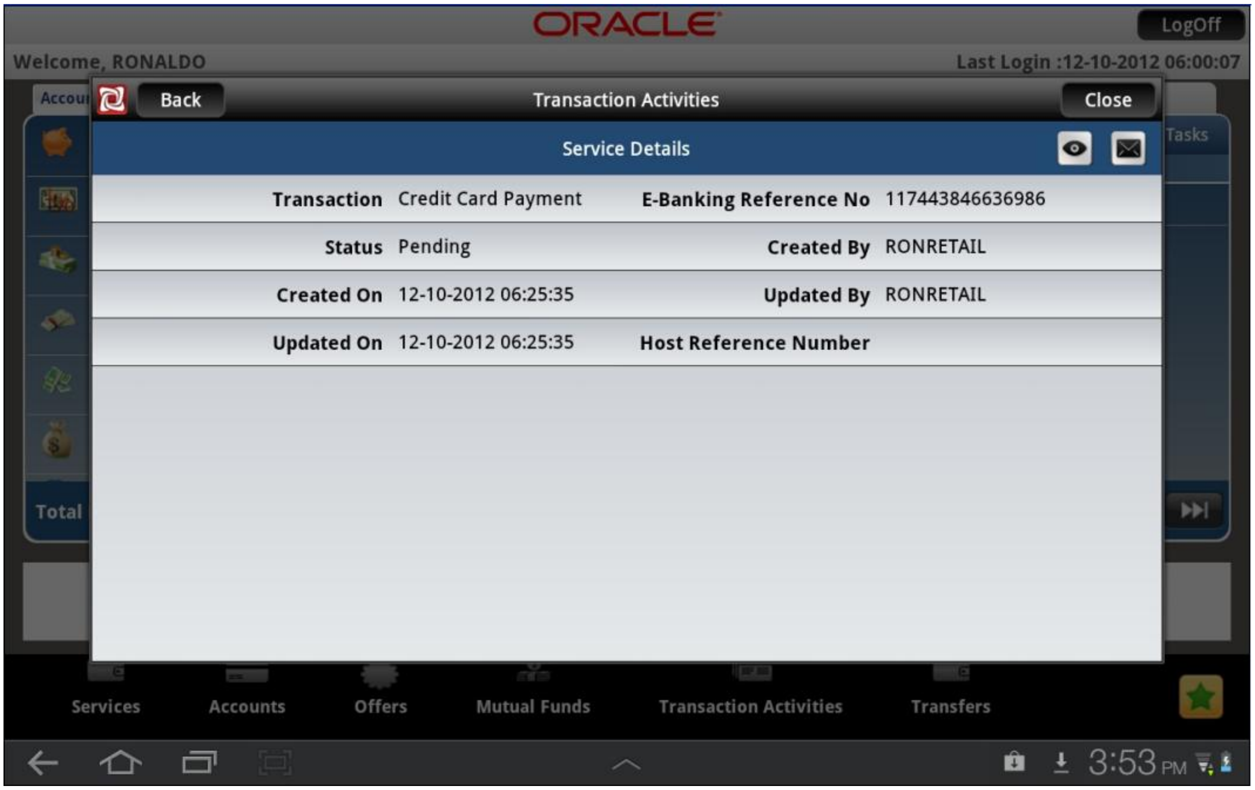


Field Description

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

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

Service Details



Field Description

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

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

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

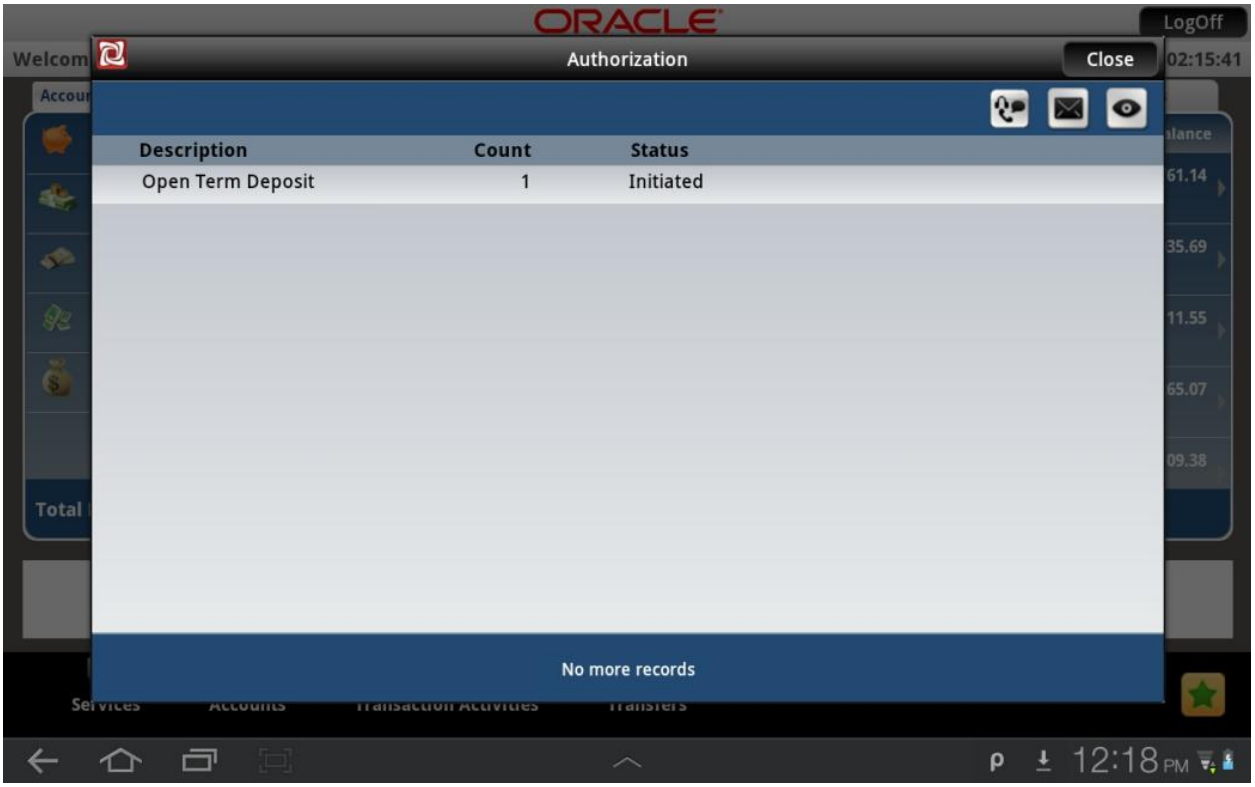
31. Transactions to Authorize

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

To view the transactions for authorization

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

Authorization



Field Description

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

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

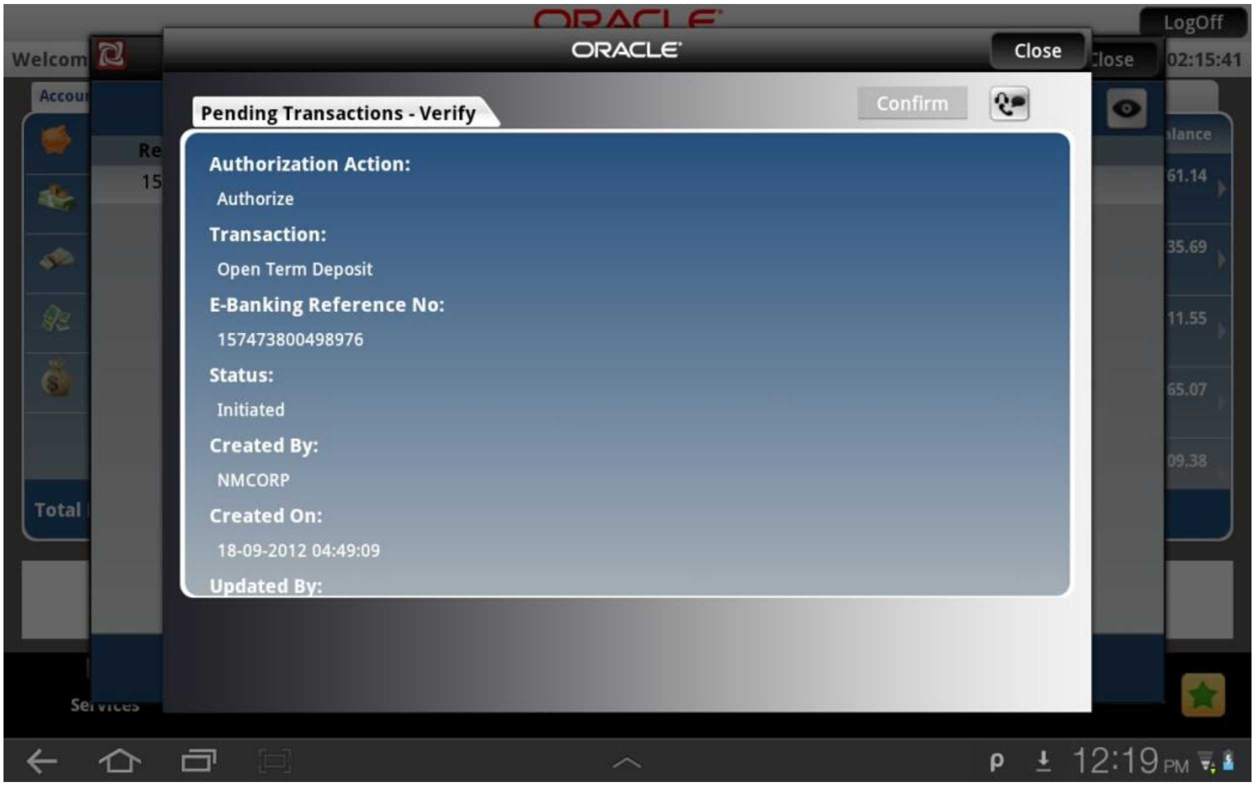
Authorization

Field Description

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

4. Click the transaction. The system will show pop up as shown in above screen.
5. Click the **Authorization** option to authorize the transaction. The system will display **Pending Transactions – Verify** screen.
   OR
   Click the Reject/Send to Modify to reject the transaction or to be sent for modification respectively.
6.

Pending Transactions - Verify



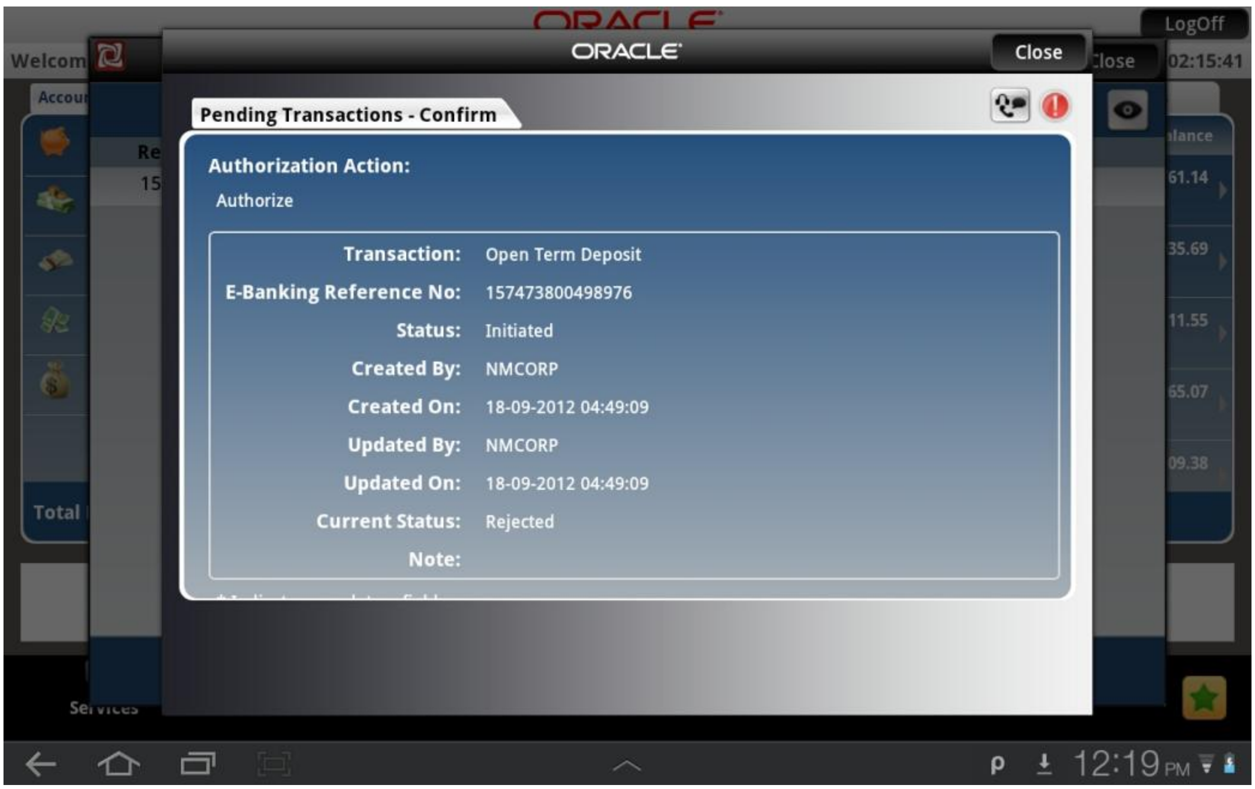
Field Description

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

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

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

Pending Transactions - Confirm



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

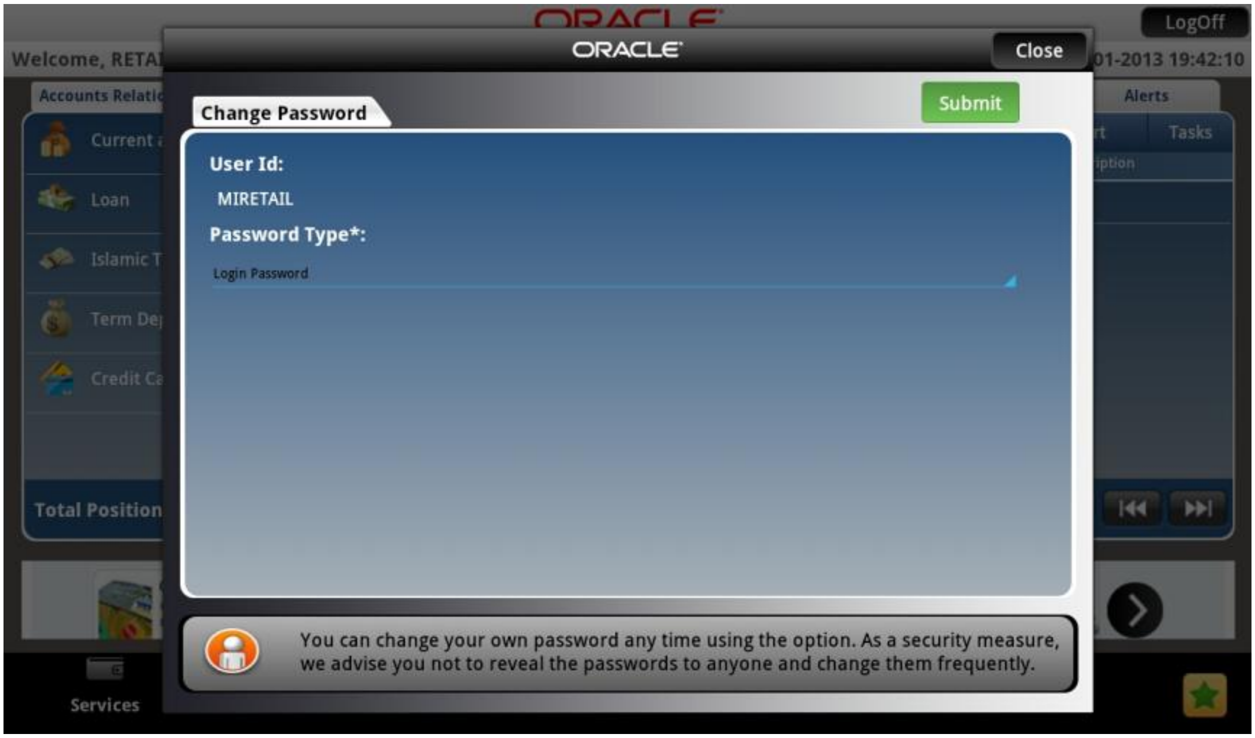
32. Change Password

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

To change the password

1. Log on to the android tablet banking application.
2. Select **Services > Change Password** from the menu. The system displays **Change Password** screen.

Change Password

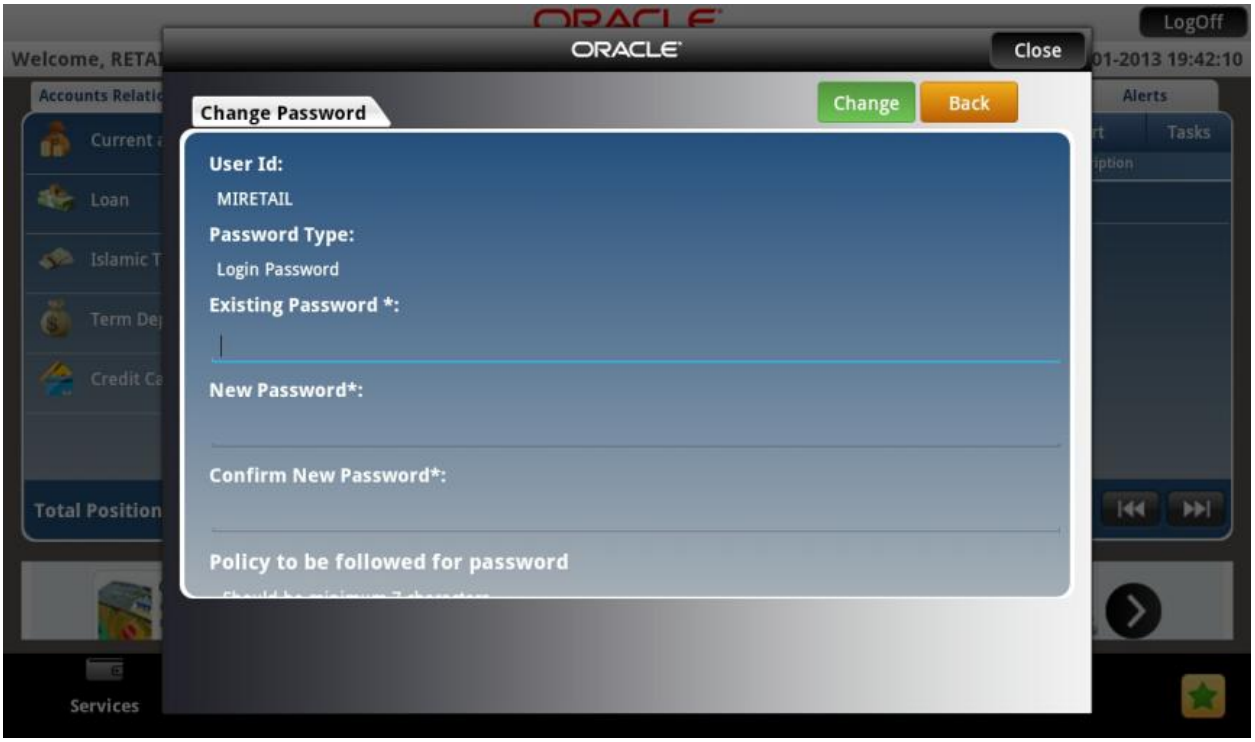


Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Mandatory, Pop Over] Select the password type radio button from the two types of password types available. The options available are • Login Password • Transaction password

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

Change Password



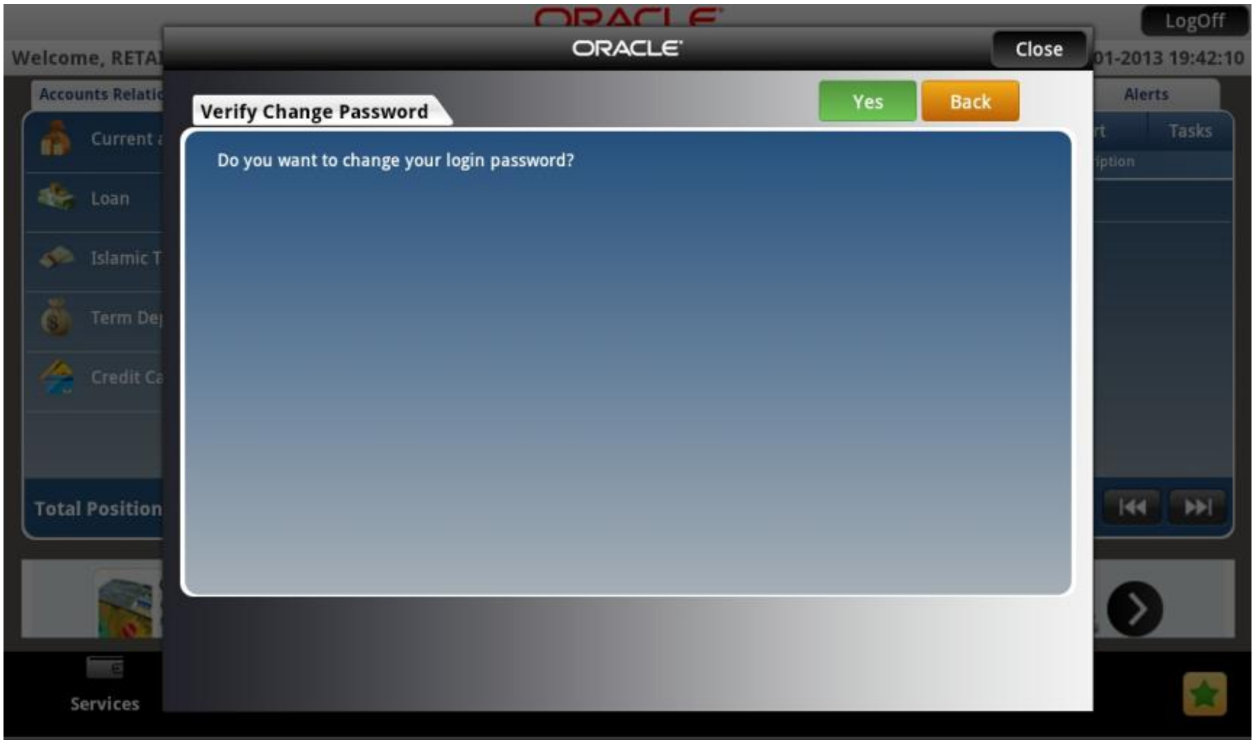
Field Description

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

4. Click **Change** button. The syste**m displays Verify Change Password** screen.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Back** button to return to the previous screen.

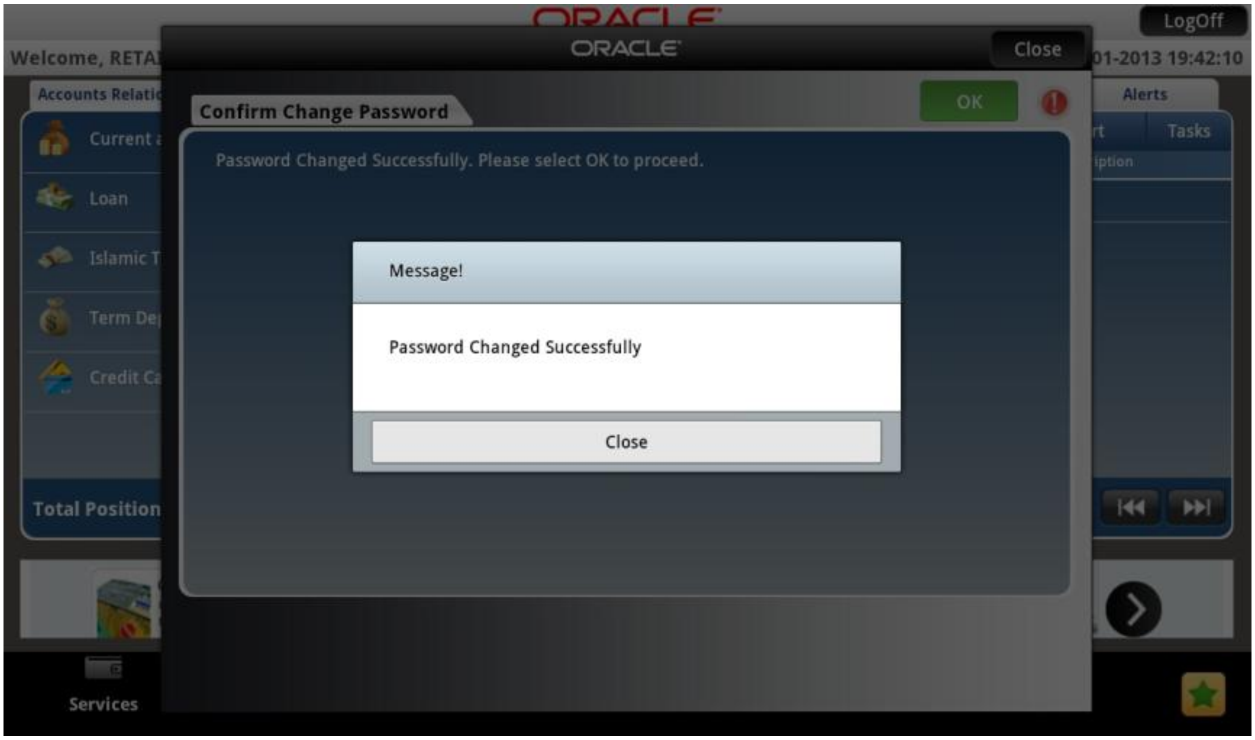
Note: New password has to be as per the Password Policy displayed below the text fields.

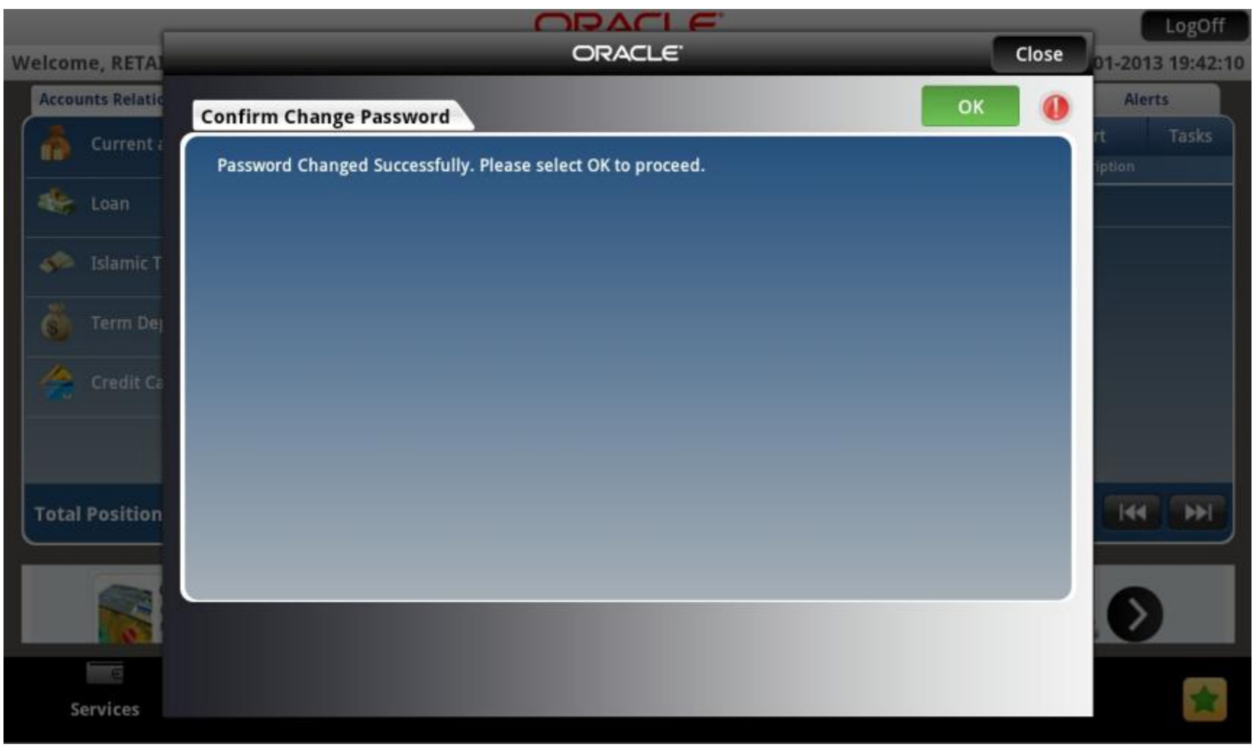
Verify Change Password



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

Confirm Change Password





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

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”.

33. Credit Card Details

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

To view the credit card details

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

Credit Card

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

Credit Card Details

Field Description

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

Field Name	Description
Total Cash Limit	[Display] This field displays the total cash limit.
Available Cash limit	[Display] This field displays the available cash limit.
Total Unbilled Amount	[Display] This field displays the total unbilled amount.
Last Payment Date	[Display] This field displays the last payment date.
Last Payment Amount	[Display] This field displays the last payment amount.
Payment Due Details	
Statement Date	[Display] This field displays the statement date.
Total Billed Amount	[Display] This field displays the total billed amount.
Payment Due Date	[Display] This field displays the last payment due date.
Minimum Amount Due	[Display] This field displays the minimum amount due.

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

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

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34. Credit Card Statement

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

To view the credit card statement

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

Credit Card

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

Credit Card Statement

Field Description

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

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

35. Credit Card Payment

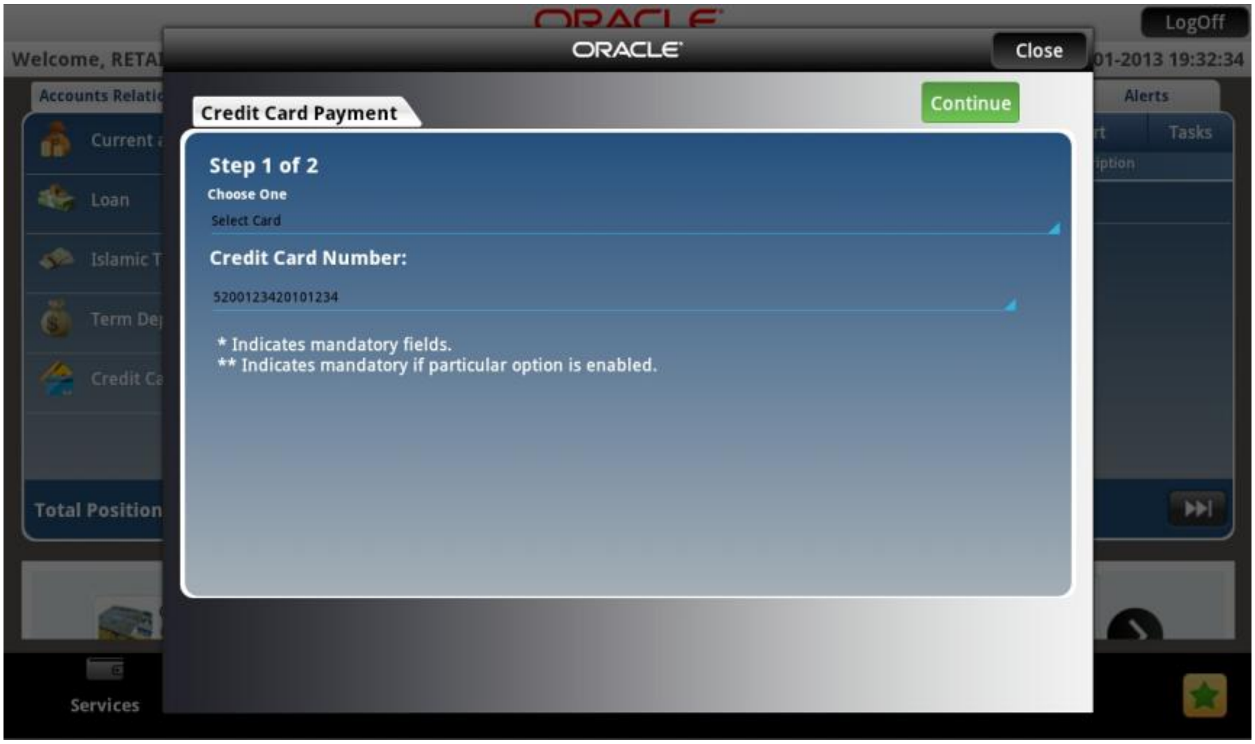
This menu enables you to pay out the credit card balances.

To do the credit card payment

1. Log on to the android tablet banking application.

2. Select **Accounts** > **Credit Card Payment** from the menu as shown in above screen. The system displays **Credit Card Payment** screen.

Credit Card Payment

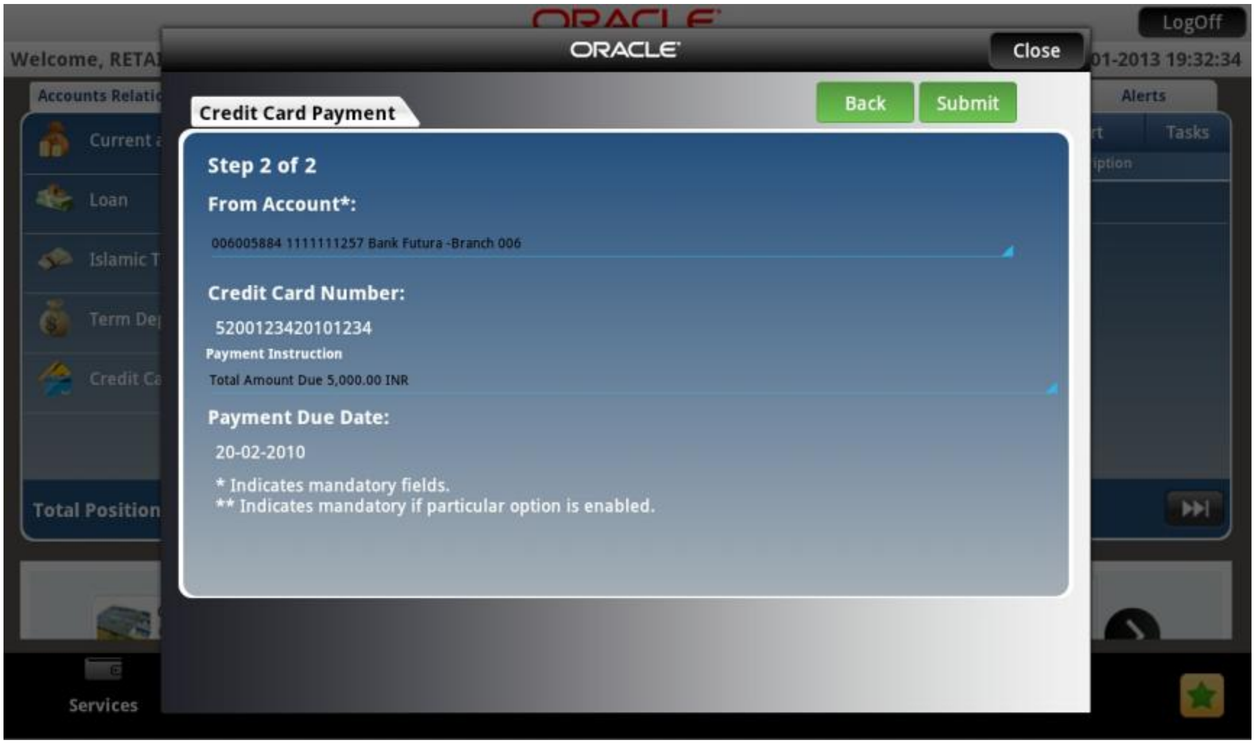


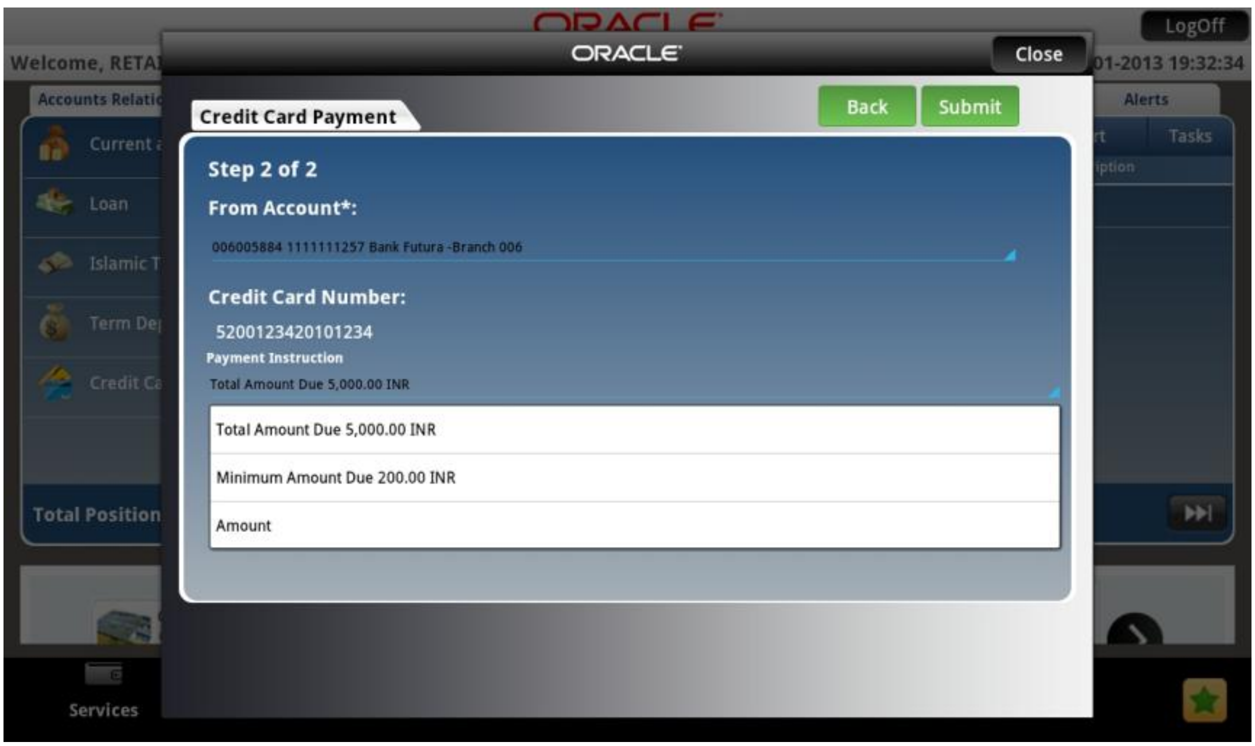
Field Description

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.

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

Credit Card Payment – Step2



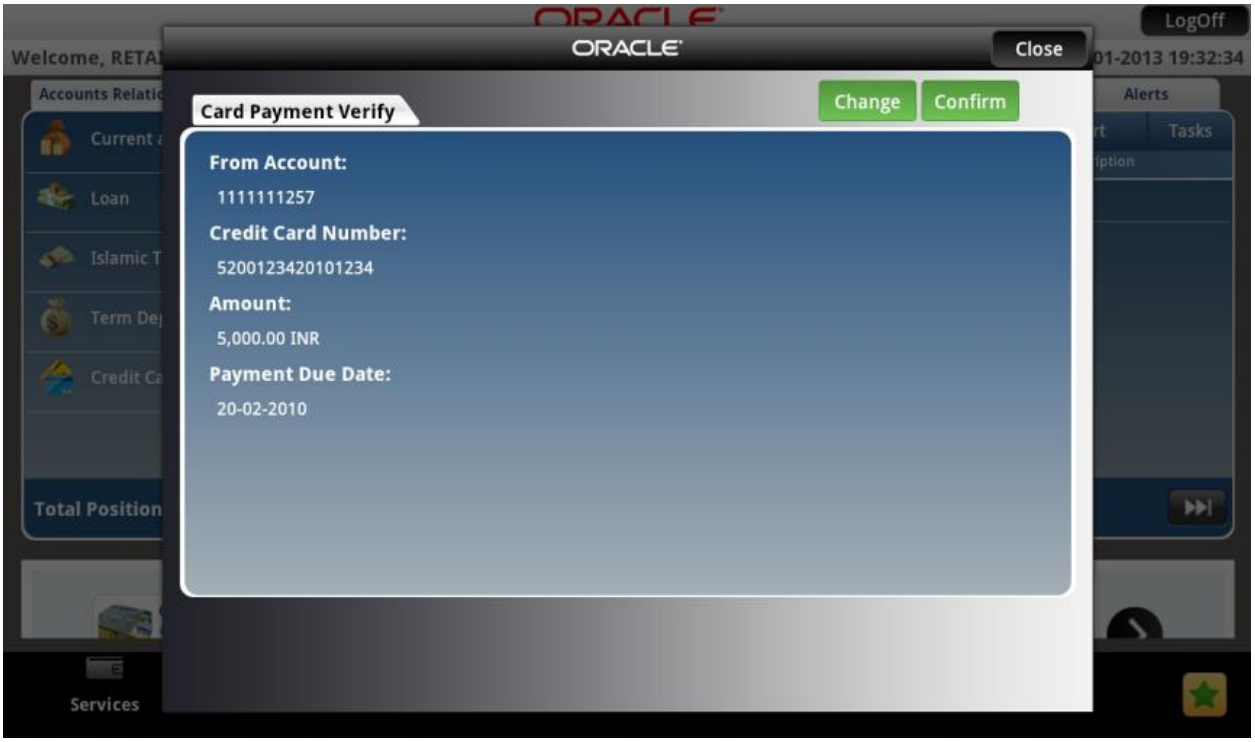


Field Description

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

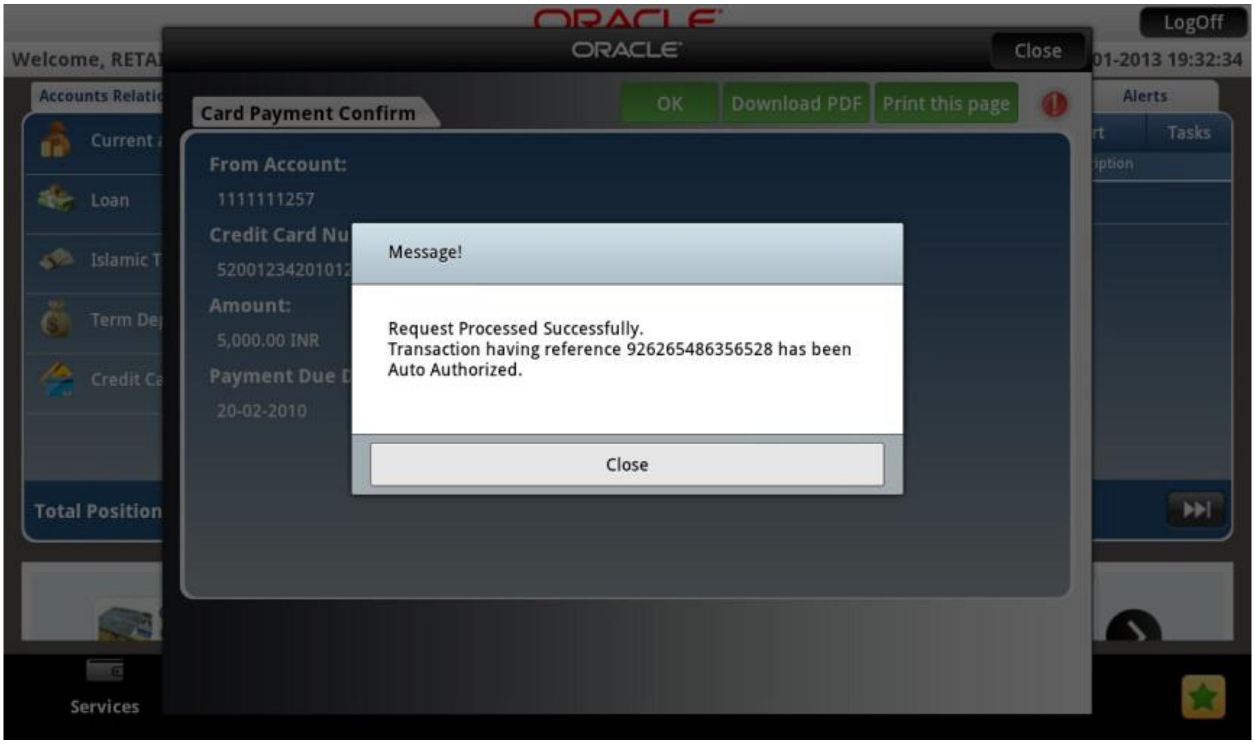
4. Click the **Submit** button. The system display **Credit Card Payment – Verify** screen.

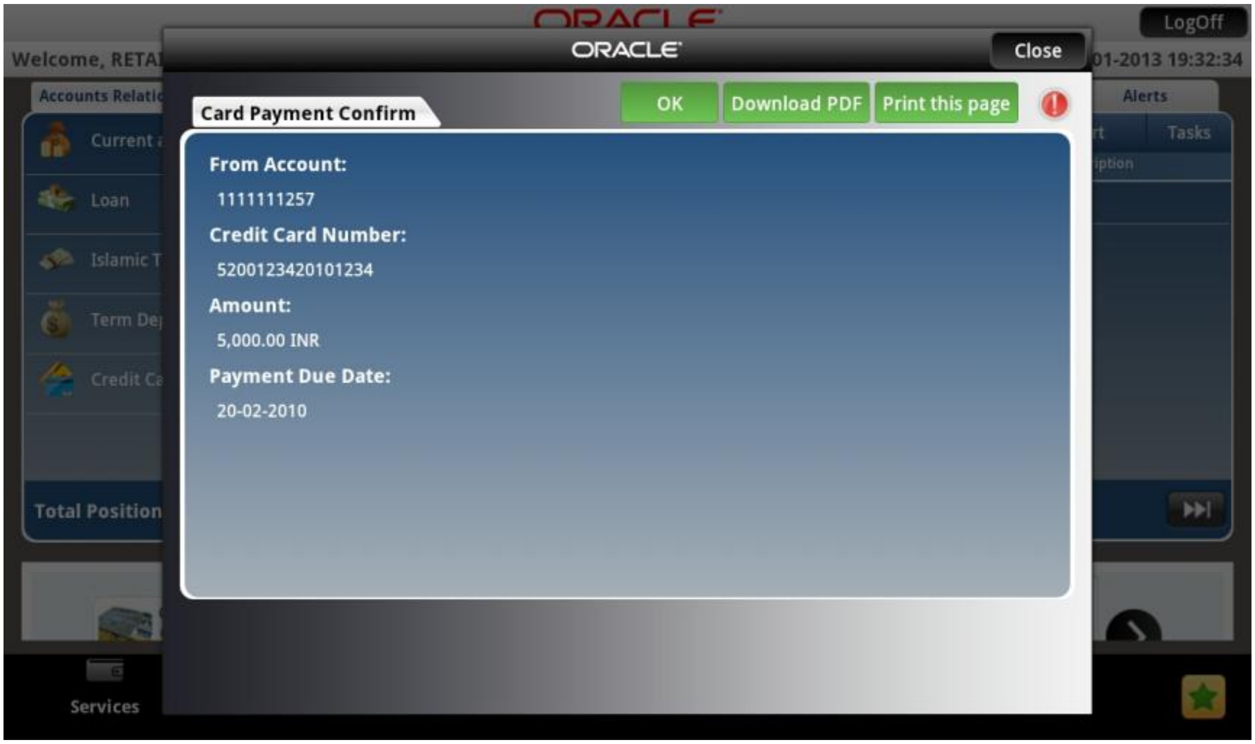
Credit Card Payment – Verify



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

Credit Card Payment – Confirm





6. 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.

OR
Click the Print this page button to print the current page.

36. Force Change Password

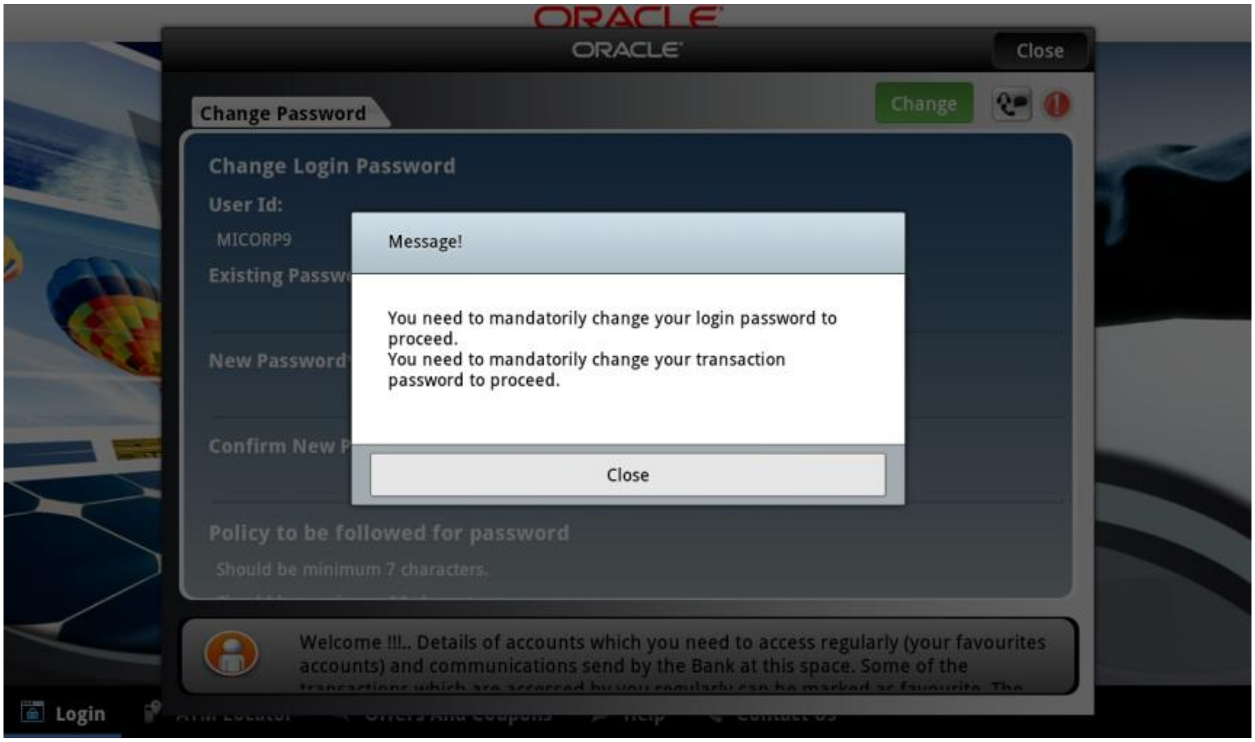
This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

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

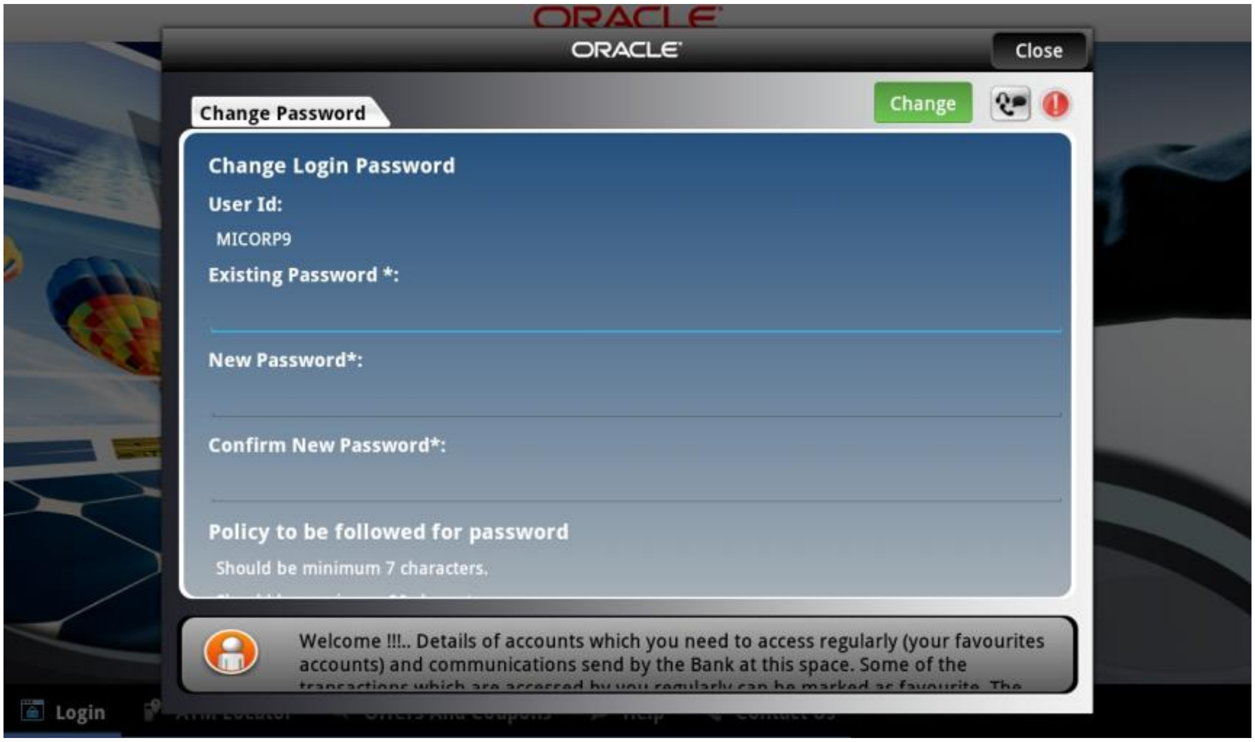
To perform the forced change password

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

Change Login Password



2. Click the Close button on the pop up. The system displays screen for new password details.

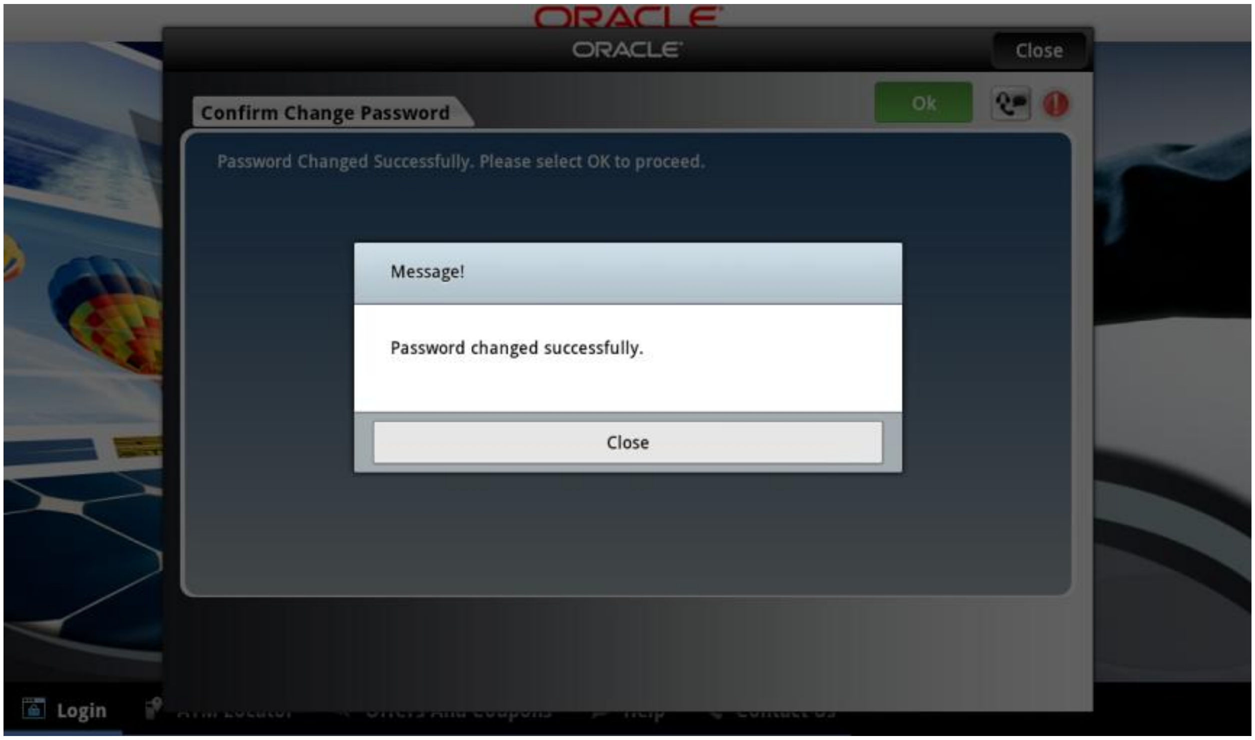


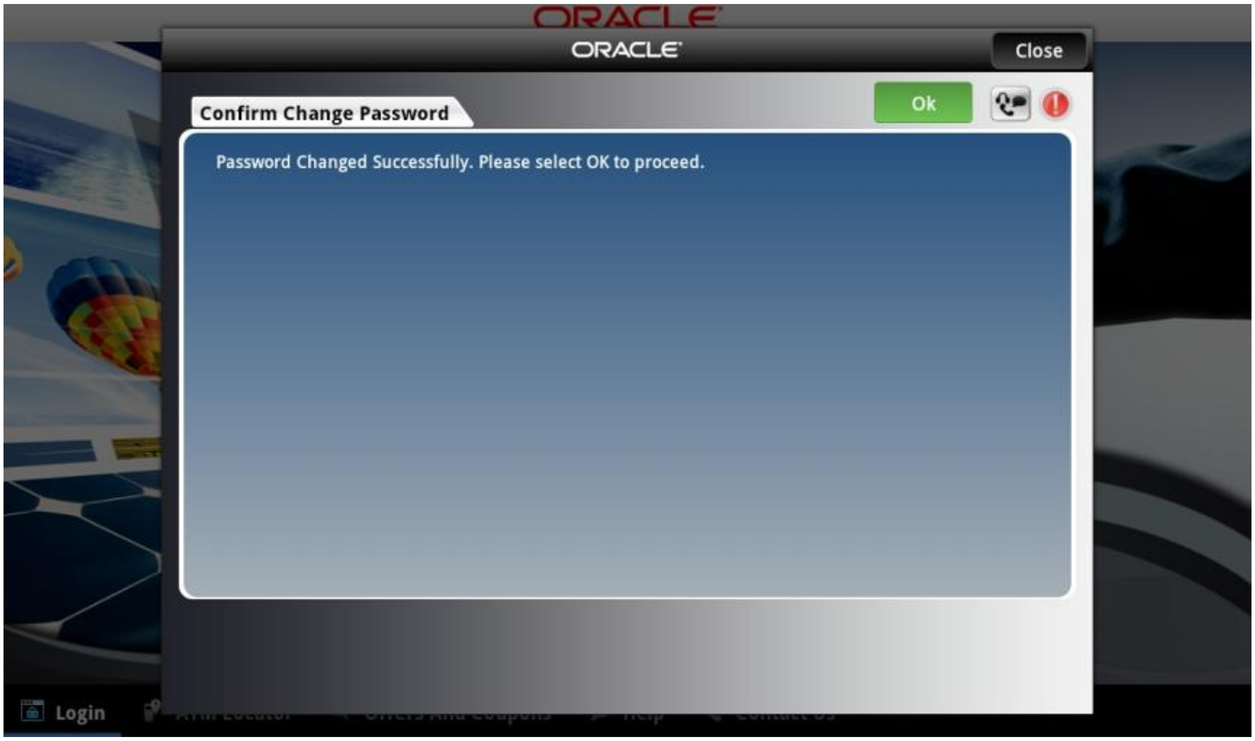
Field Description

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

3. Click the **Change** button. The system displays the Confirmation message for **Login password change** as shown in below screen.

Change Login Password – Confirm

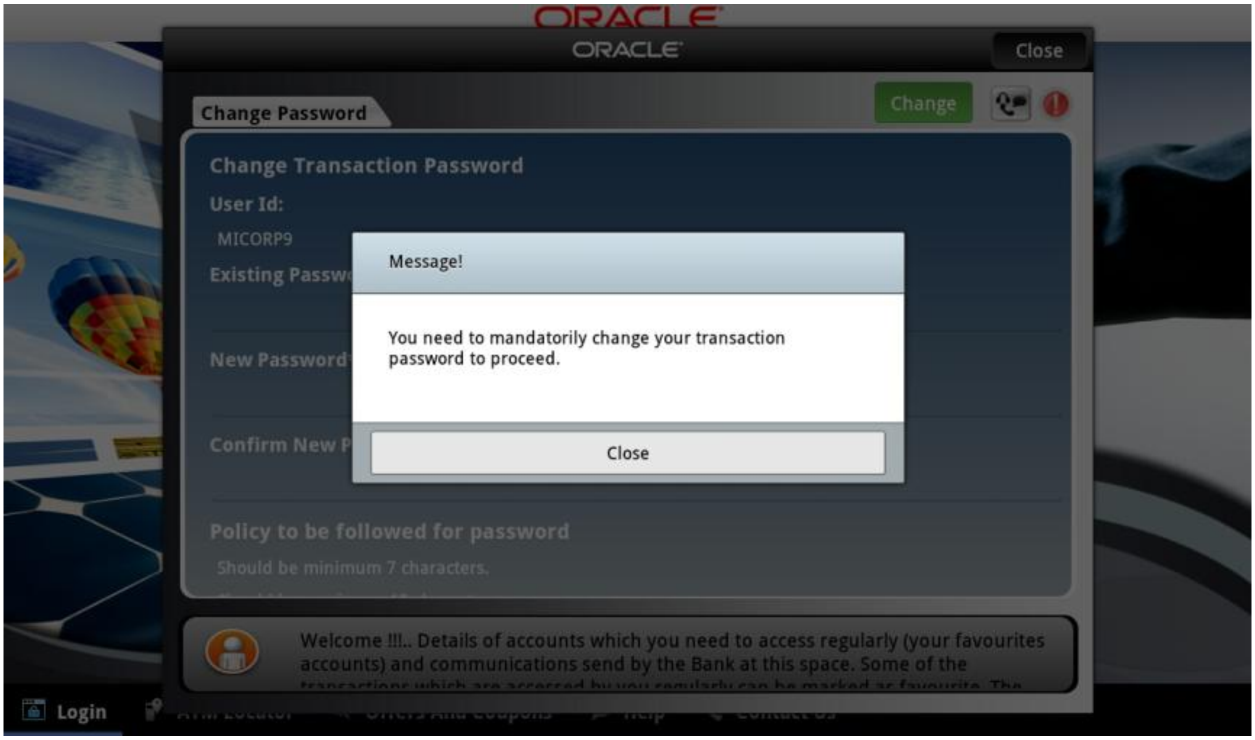




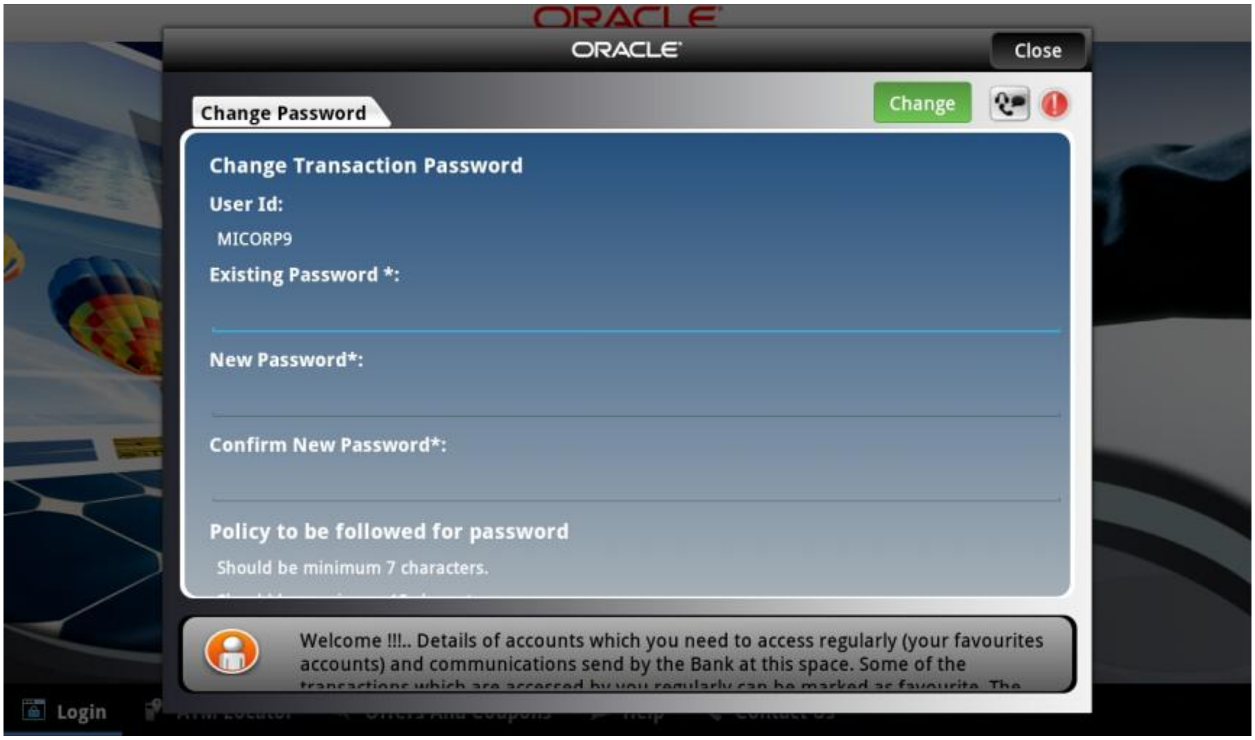
4. Click the **OK** button. The system logs off the current session. You have to login again with the new password.

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

Change Password – Transaction Password Change



6. Click the Close button on the pop up. The system displays screen for new password details.

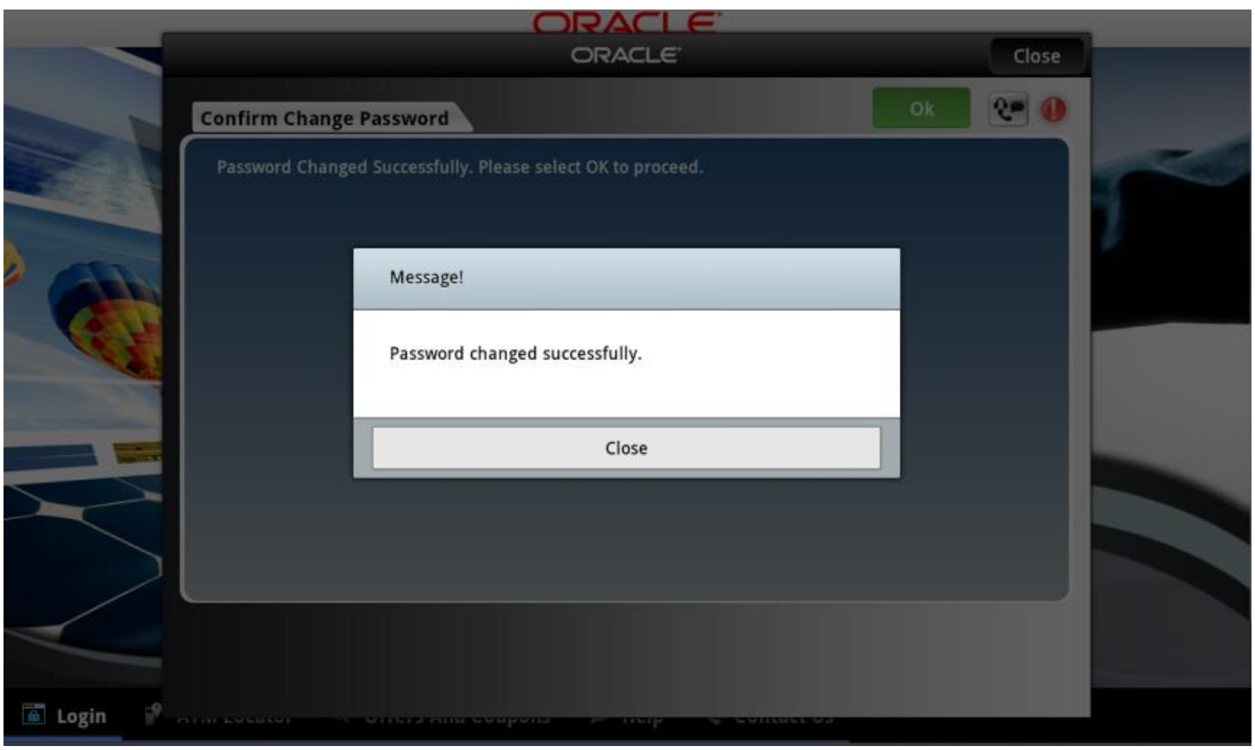


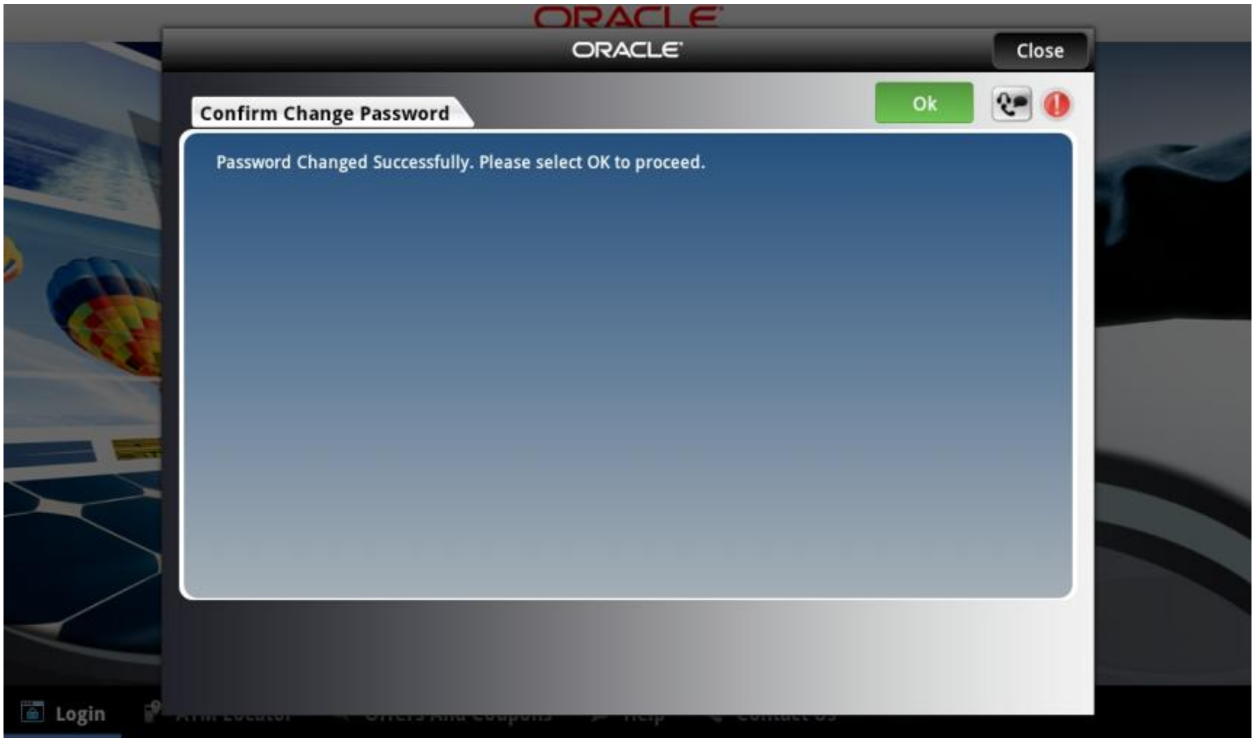
Field Description

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

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

Change Transaction Password – Confirm





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

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

37. Contract Deposits

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

To view the contract Deposit details

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

Contract Deposits

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

Contract Deposits

Field Description

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

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

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

38. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

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

This information is available as part of fund rules definition.

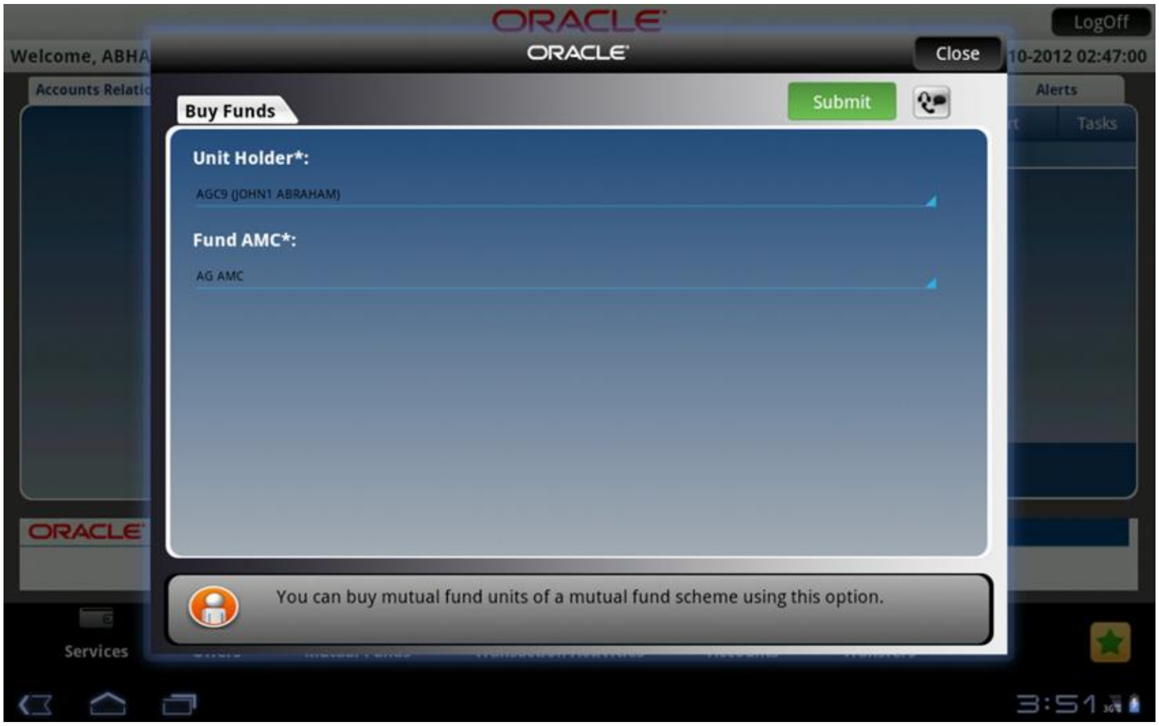
An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To buy mutual fund

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

Buy Funds

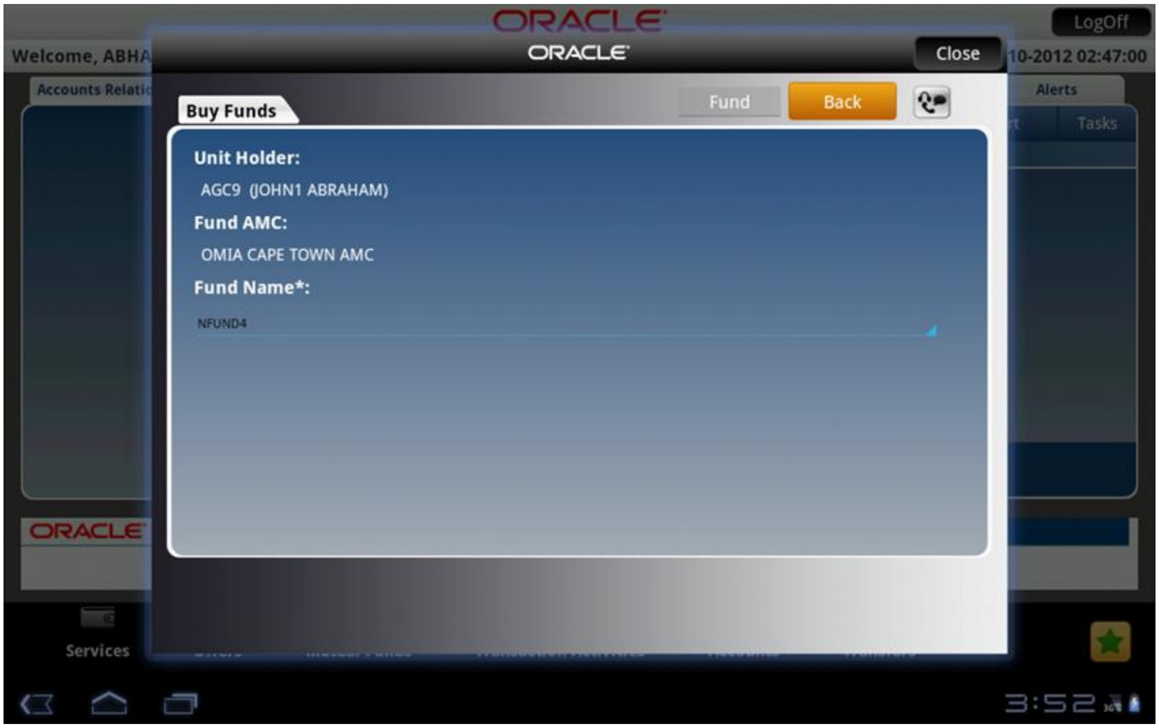


Field Description

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

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

Buy Funds

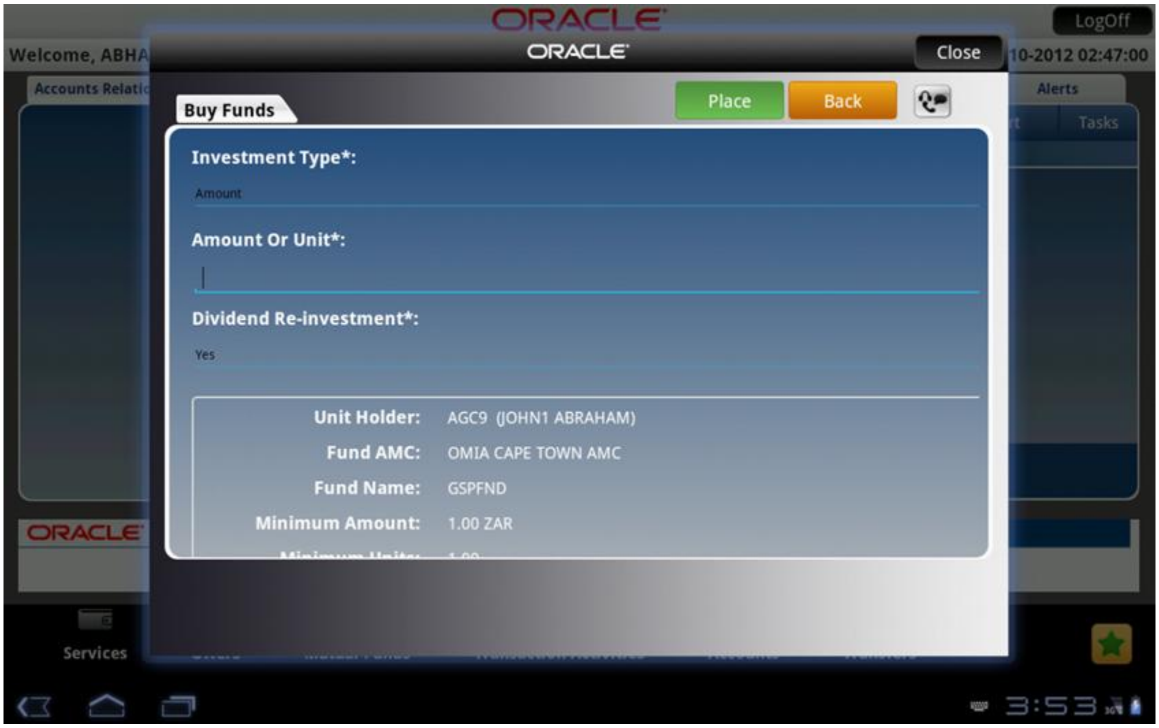


Field Description

Field Name	Description
Fund Name	[Mandatory, Pop Over] Select the fund name.

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

Buy Funds



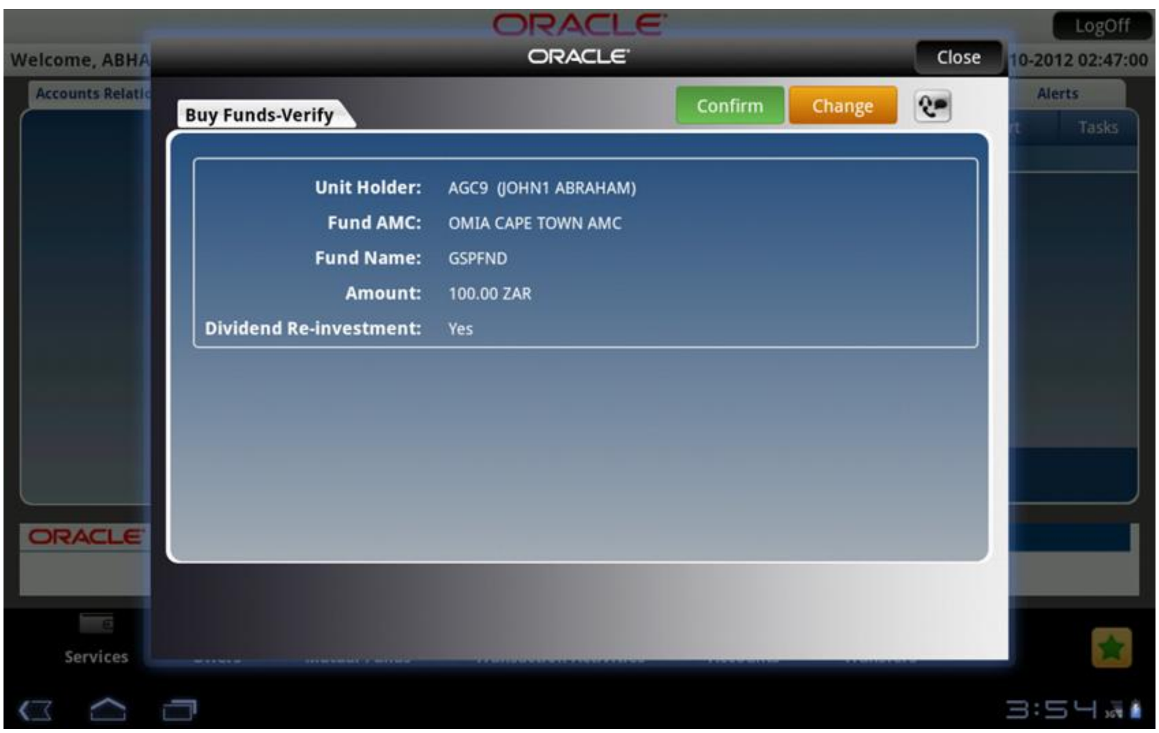
Field Description

Field Name	Description
Investment Type	[Mandatory, Pop Over] Select the invest type. The options are: • Amount • Units
Amount or Unit	[Mandatory, Numeric, 15] Enter the amount or number of units as per the selected investment type.
Dividend Re-Investment	[Mandatory, Pop Over] Select the dividend re-investment options. The options are: • Yes • No
Fund Information	
Unit Holder	[Display] This field displays the unit holder id.

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

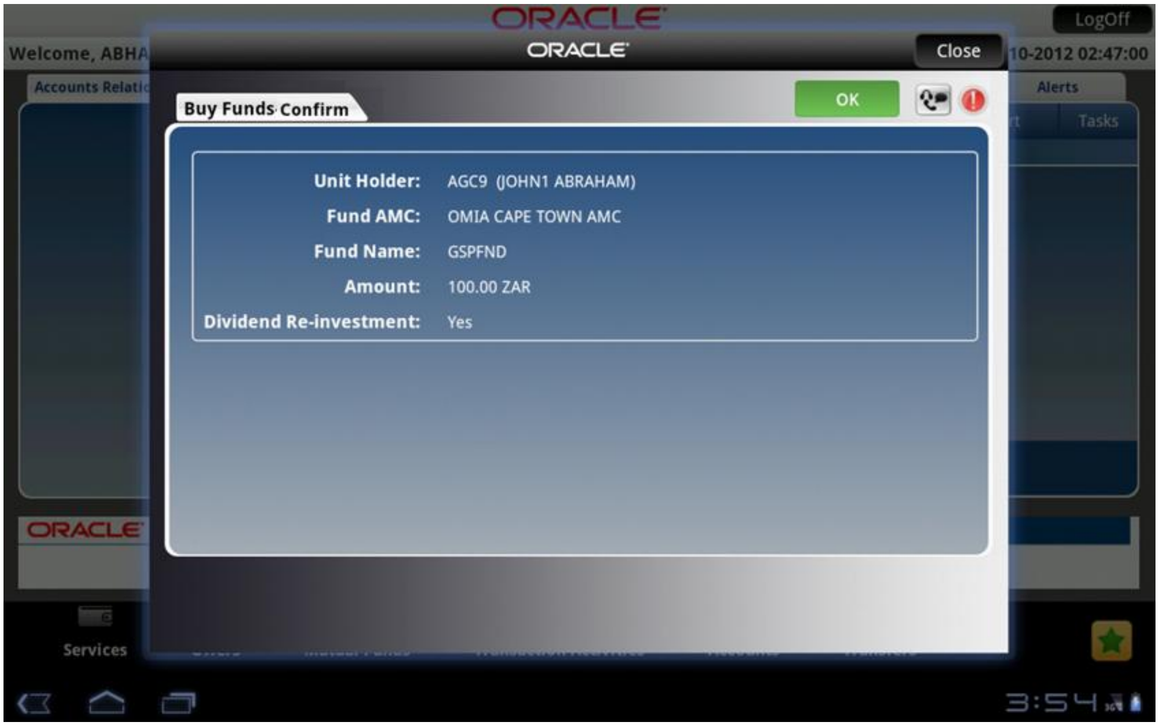
5. Click the **Place Order** button. The system displays **Buy Funds – Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Close** button to close the screen.

Buy Funds – Verify



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

Buy Funds – Confirm



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

39. Redeem Funds

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

A fund is open for redemption if:

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

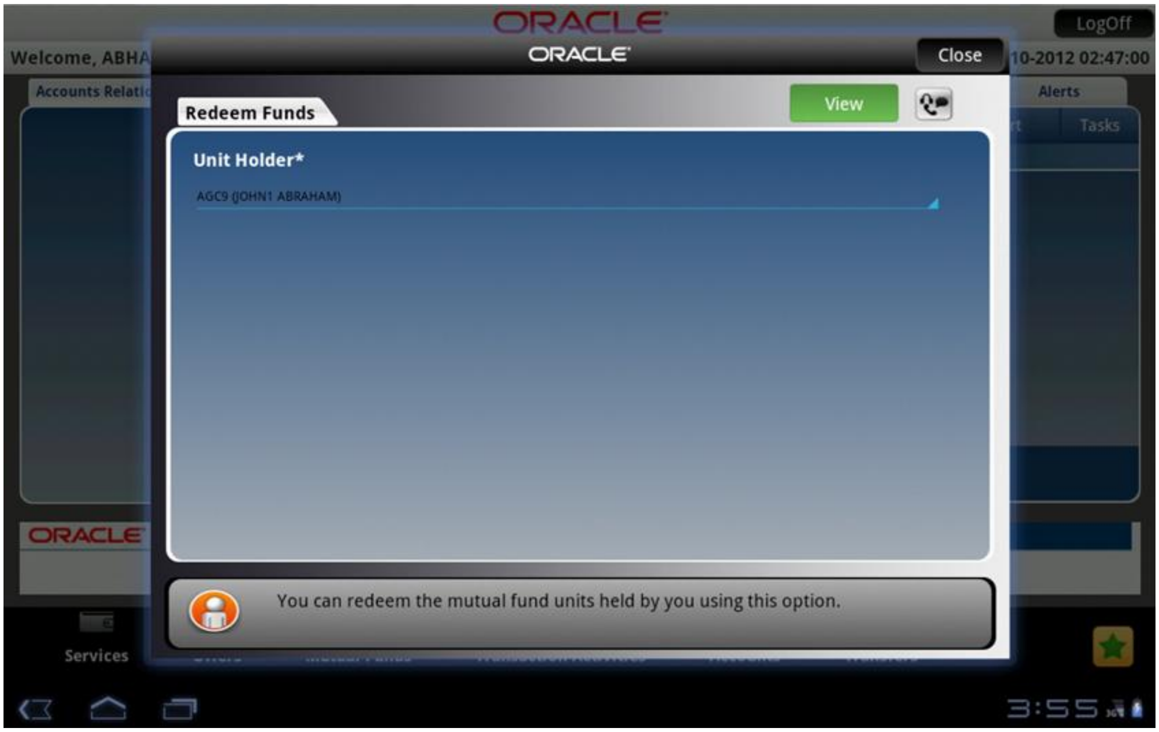
The redemption process comprises of the following stages:

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

To redeem mutual fund

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

Redeem Funds

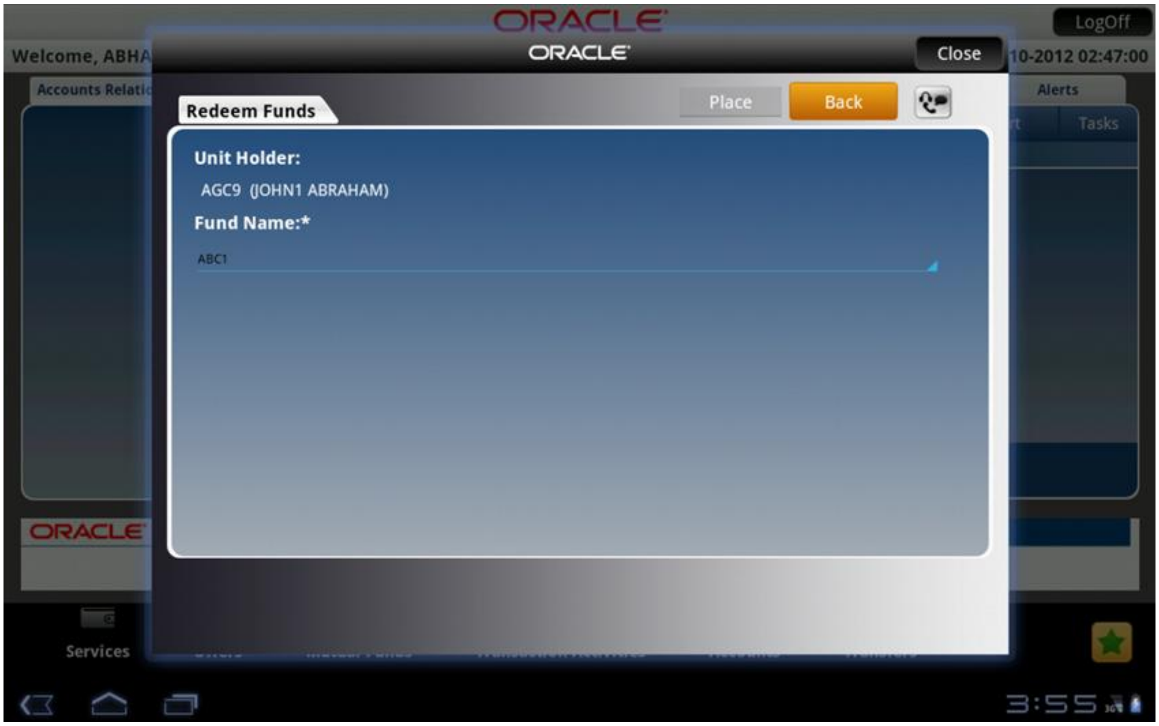


Field Description

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

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

Redeem Funds



Field Description

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

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

Redeem Funds

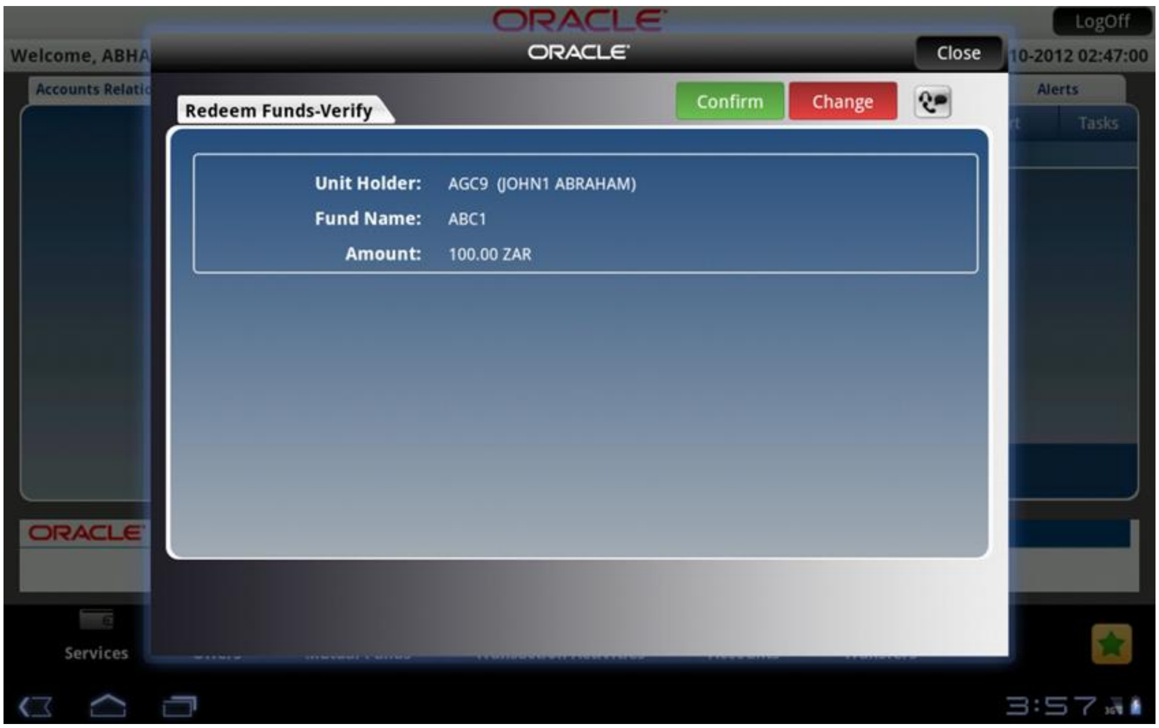
Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Display] This field displays the fund name selected.
Units Held	[Display] This field displays the units held.
Amount	[Display] This field displays the fund name selected.
Place Order	
Redeem type	[Mandatory, Pop Over] Select the type of redemption to be done. Options are: • Amount • Units

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

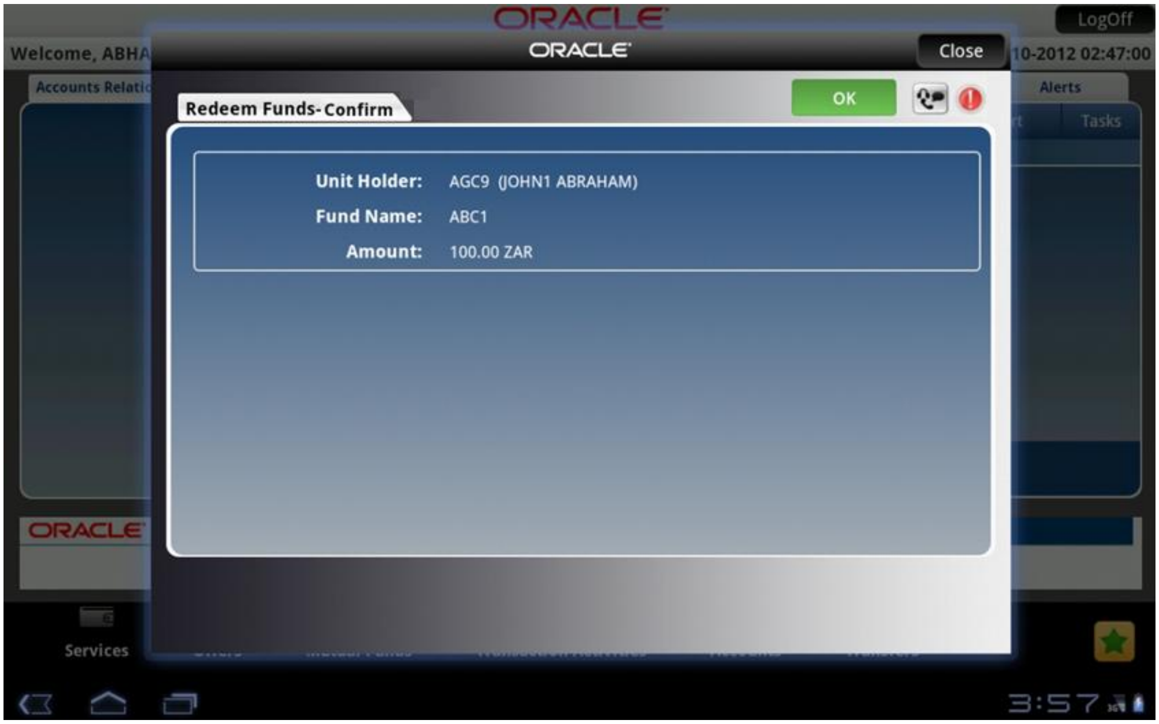
5. Click the **Place Order button**. The system displays **Redeem Funds - Verify** screen.
   OR
   Click the **Back** button to navigate to the previous screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to exit from the application.

Redeem Funds – Verify



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

Redeem Funds – Confirm



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

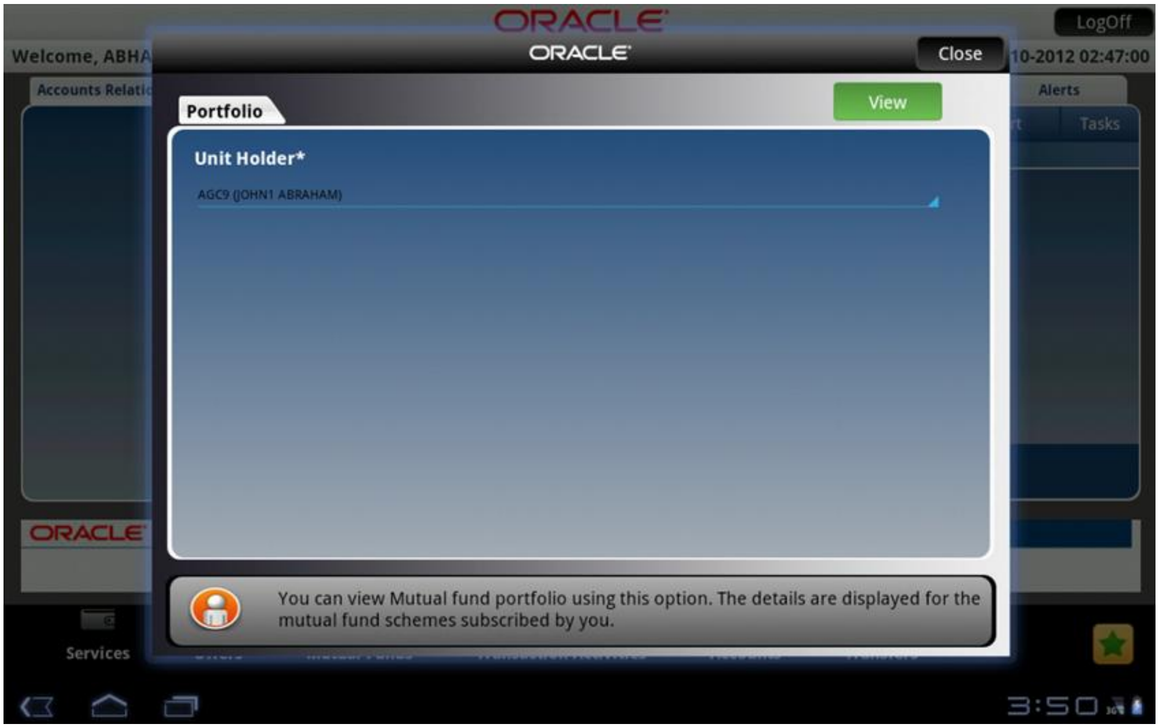
40. Portfolio

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

To view the portfolio

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

Portfolio



Filed Description

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

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

Portfolio Details

Filed Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the unit’s 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.
Units Held	[Display] This field displays the number of units held.

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

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

41. Switch Funds

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

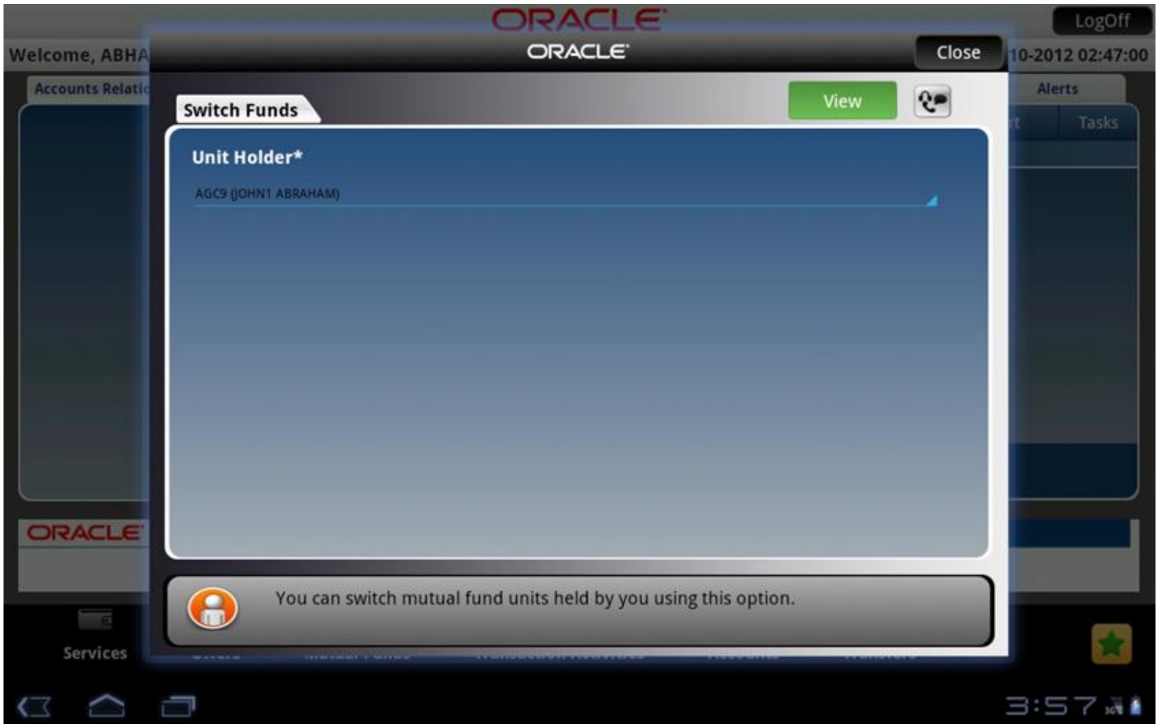
A fund is open for switch if

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

To switch mutual fund

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

Switch Funds

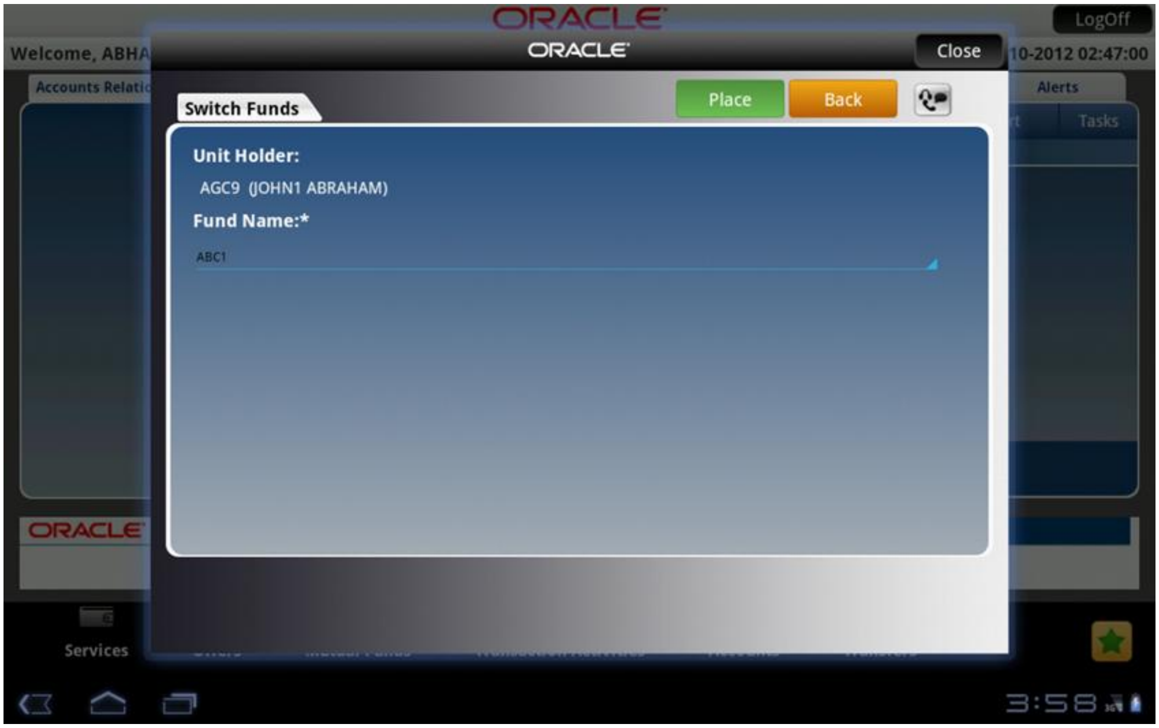


Filed Description

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

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

Switch Funds

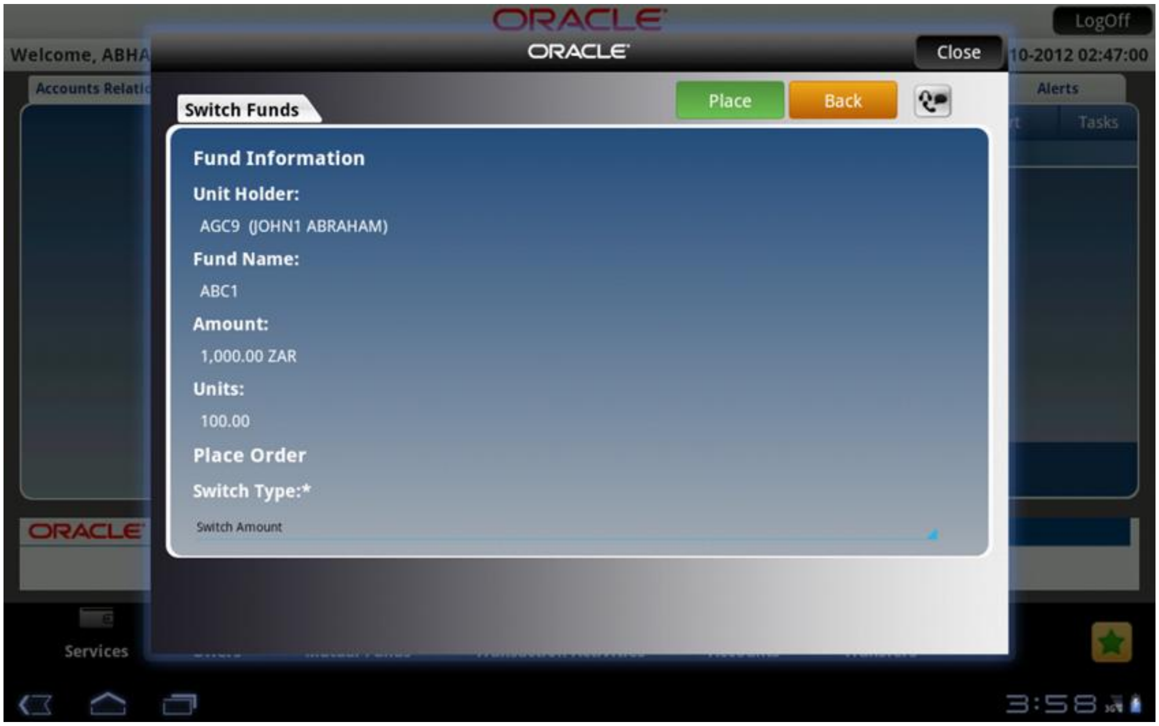


Filed Description

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

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

Switch Funds

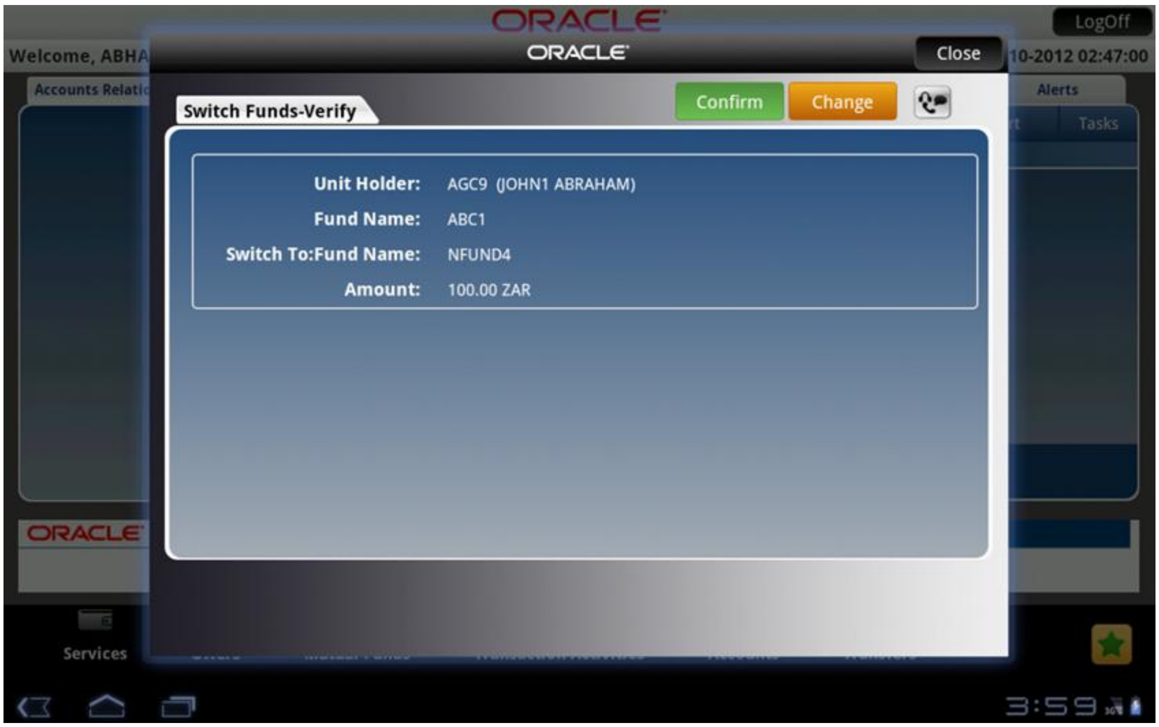


Filed Description

Field Name	Description
Switch Type	[Mandatory, Pop Over] Select the Switch type. Options are: • Switch Amount • Switch Units
Amount Or Units	[Mandatory, Numeric, 15] Type the amount or units to be switched.
Fund Name	[Mandatory, Pop Over] Select the fund name from the list.

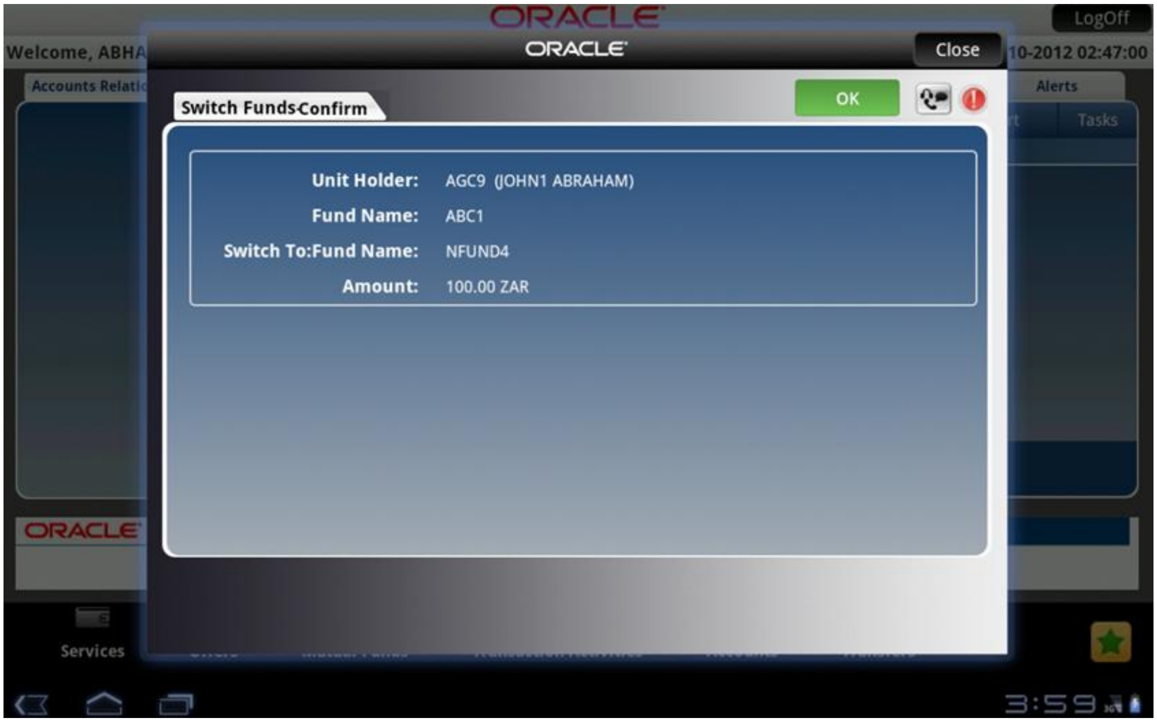
5. Click the **Place Order** button. The system displays **Switch Funds - Verify** screen.
   OR
   Click **Back** button to navigate to the previous screen.
   OR
   Click the **Home** button to navigate to the menu screen.
   OR
   Click the **Close** button to close the screen.

Switch Funds – Verify



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

Switch Funds – Confirm



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

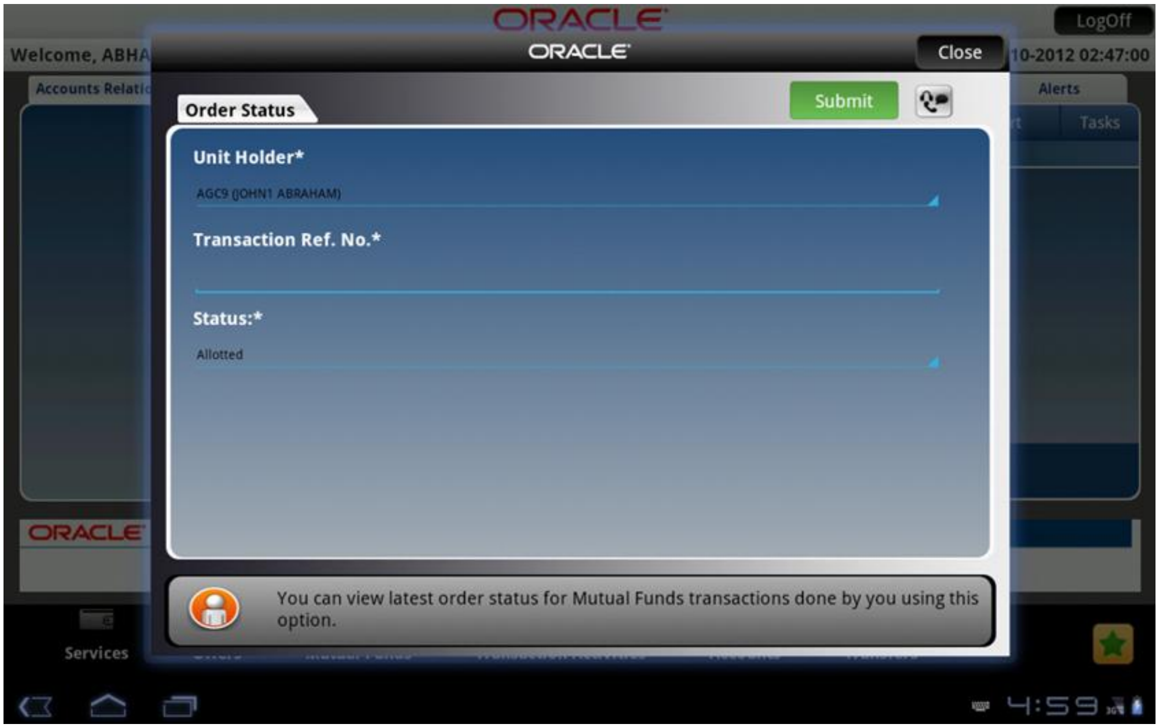
42. Order Status

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

To view the order status

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

Order Status



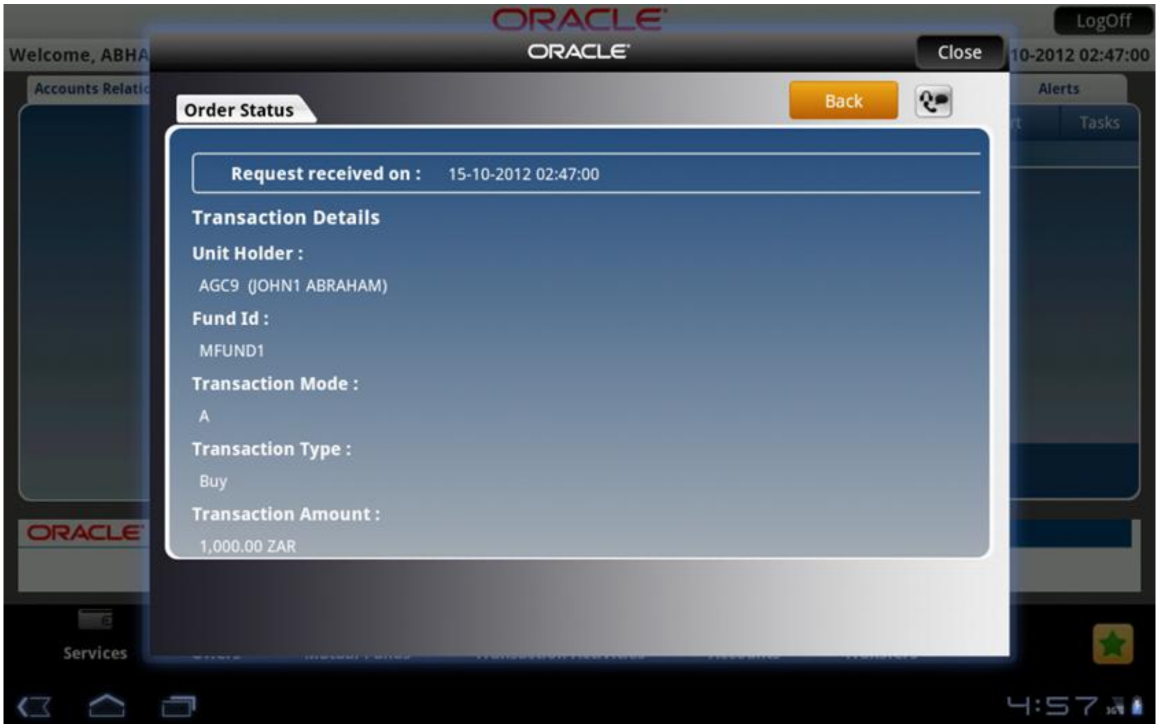
Filed Description

Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.
Status	[Mandatory, Pop Over] Select the status. Options are: • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

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

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

Order Status



Filed Description

Field Name	Description
Requested Received On	[Display] This field displays the date and time of 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.

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

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

43. Transaction Password Behavior

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

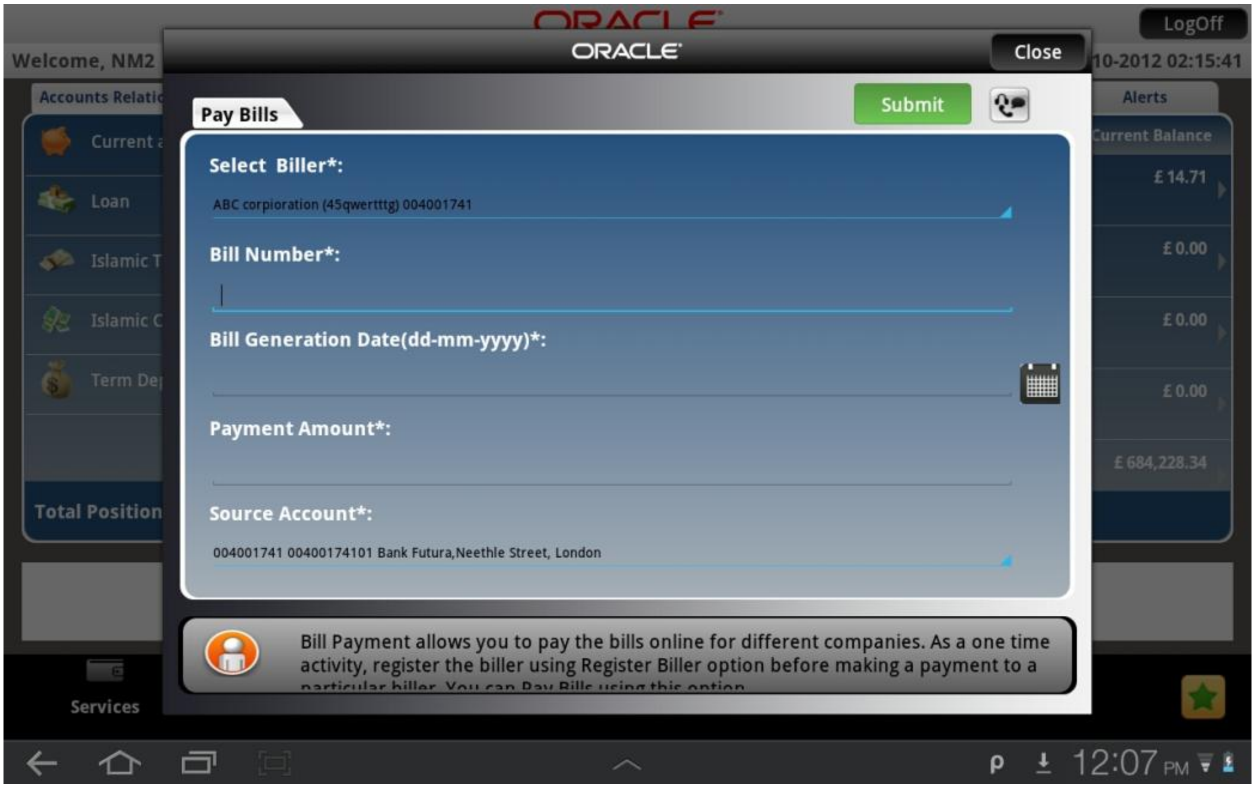
Following two kind of the transaction password can be configured for Mobile Banking as per requirement:

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

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

Pay Bills



Field Description

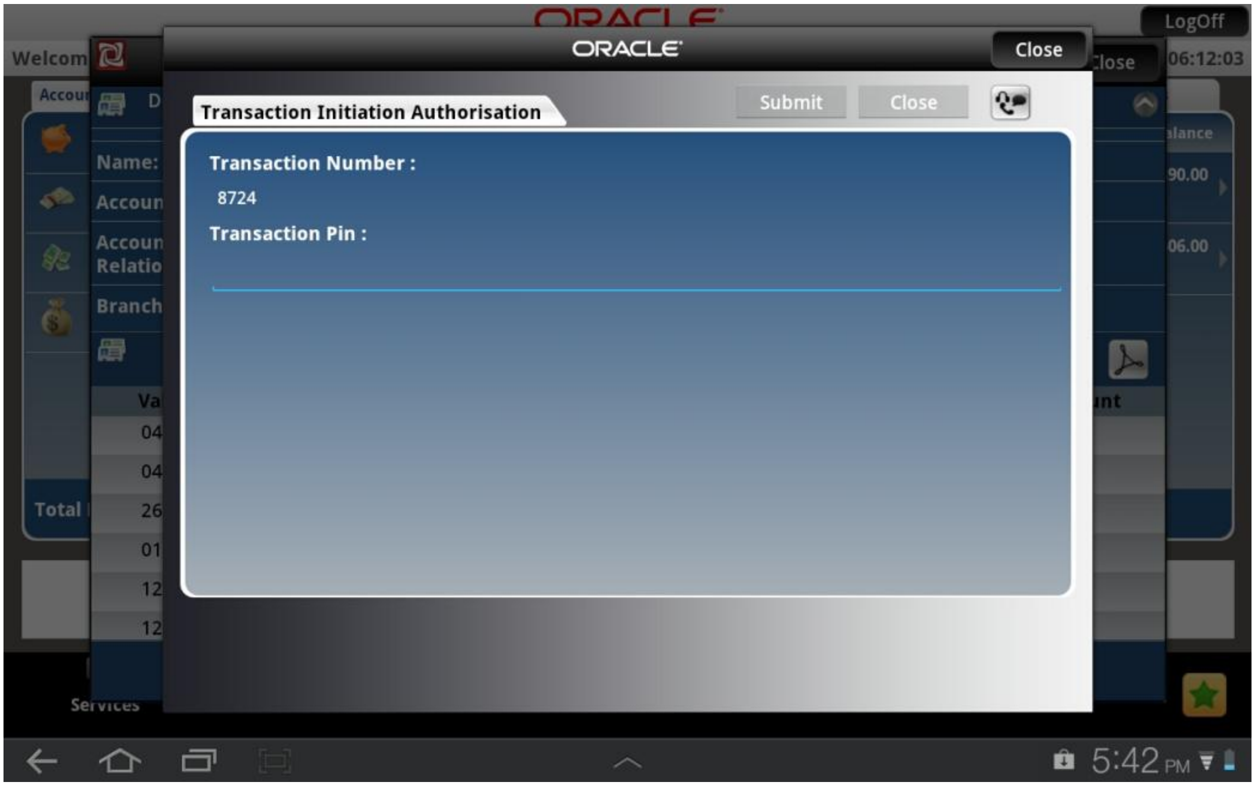
Field Name	Description
Select Biller	[Mandatory, Pop Over] Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15] Type the Bill number for which payment is to be made
Bill Generation Date	[Mandatory, Alphanumeric, 10] Type the date on which the Bill payment is due.
Payment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

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

Pay Bill Verify

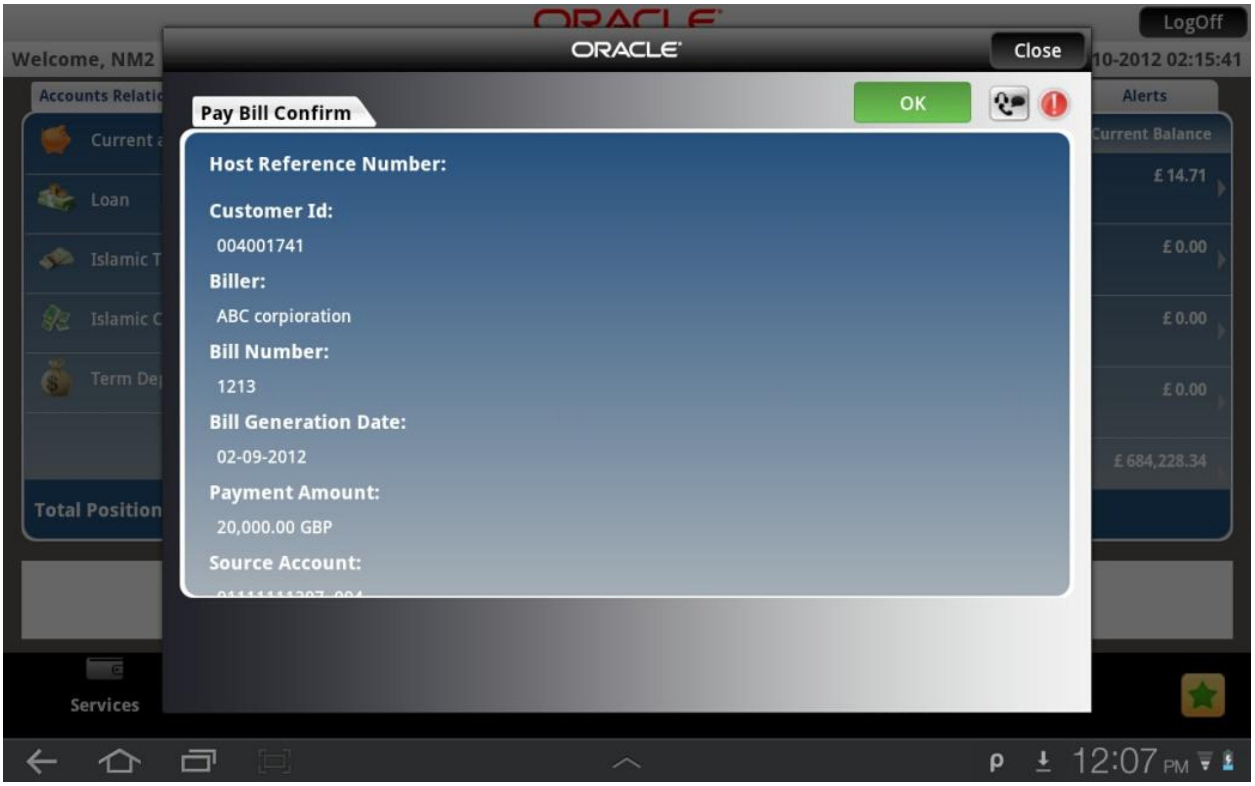
5. Click the **Confirm** button. The system displays **Transaction Initiation Authorization** screen for the transaction password to be entered.
   OR
   Click the **Close** button to close the screen.
   OR
   Click the **Change** button to navigate to previous screen.

Transaction Initiation Authorization



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

Pay Bill Confirm



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

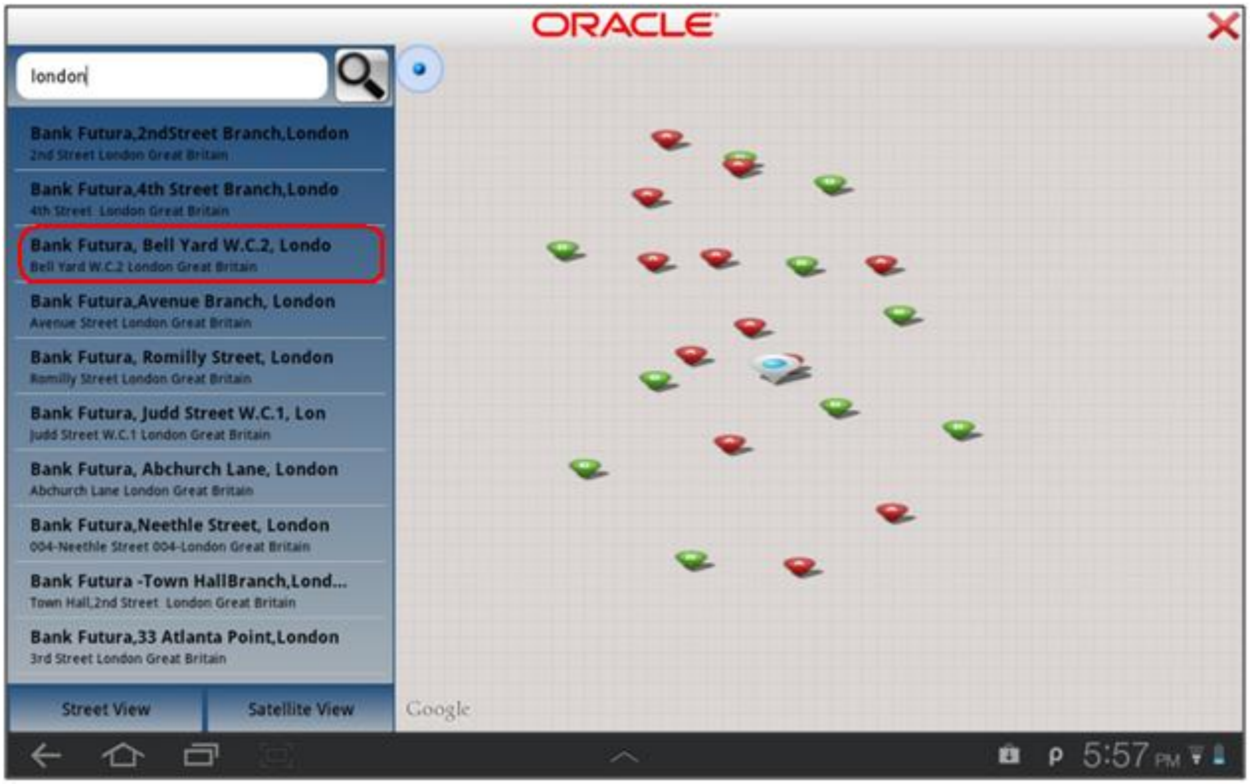
44. ATM Branch Locator

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

To view the location and address of the ATM and branch

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

Branch/ATM Locator Map



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

45. Offers

Location Based Offers:

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

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

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

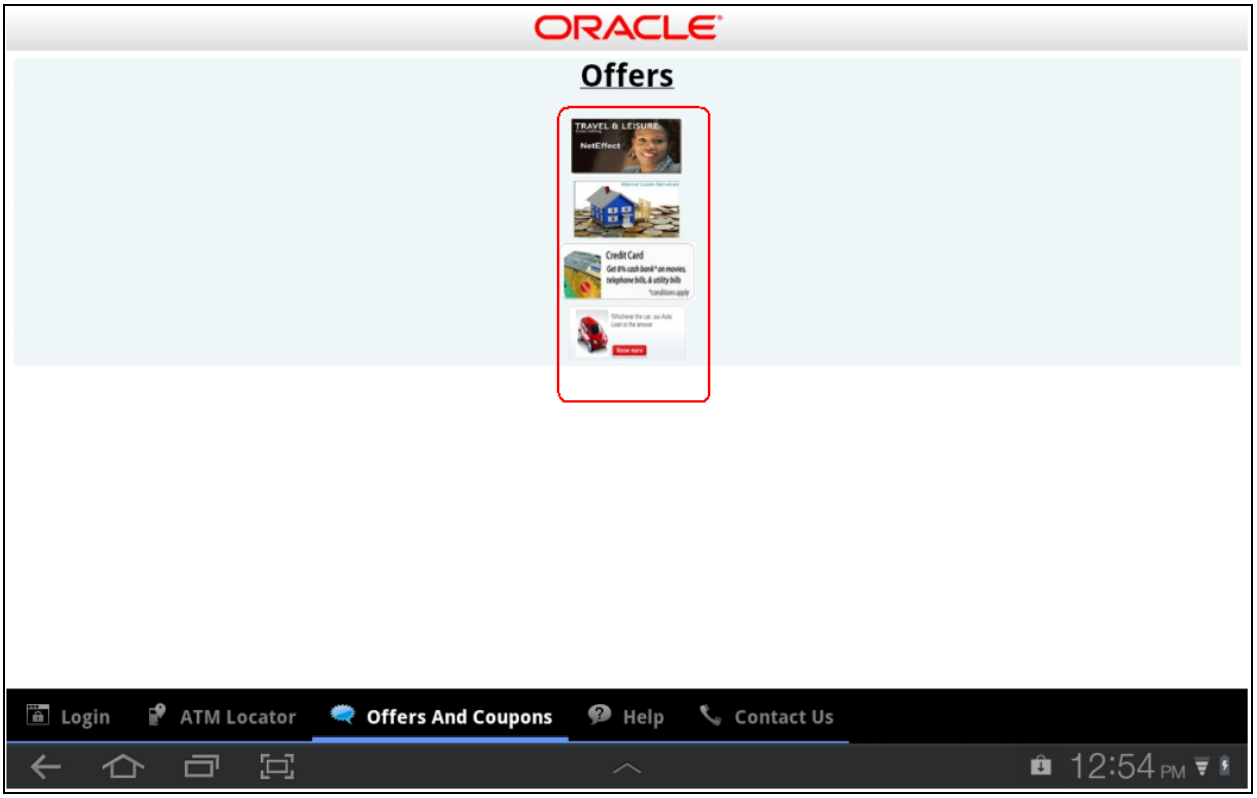
To access the Offers options

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

Offers

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

Offers



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

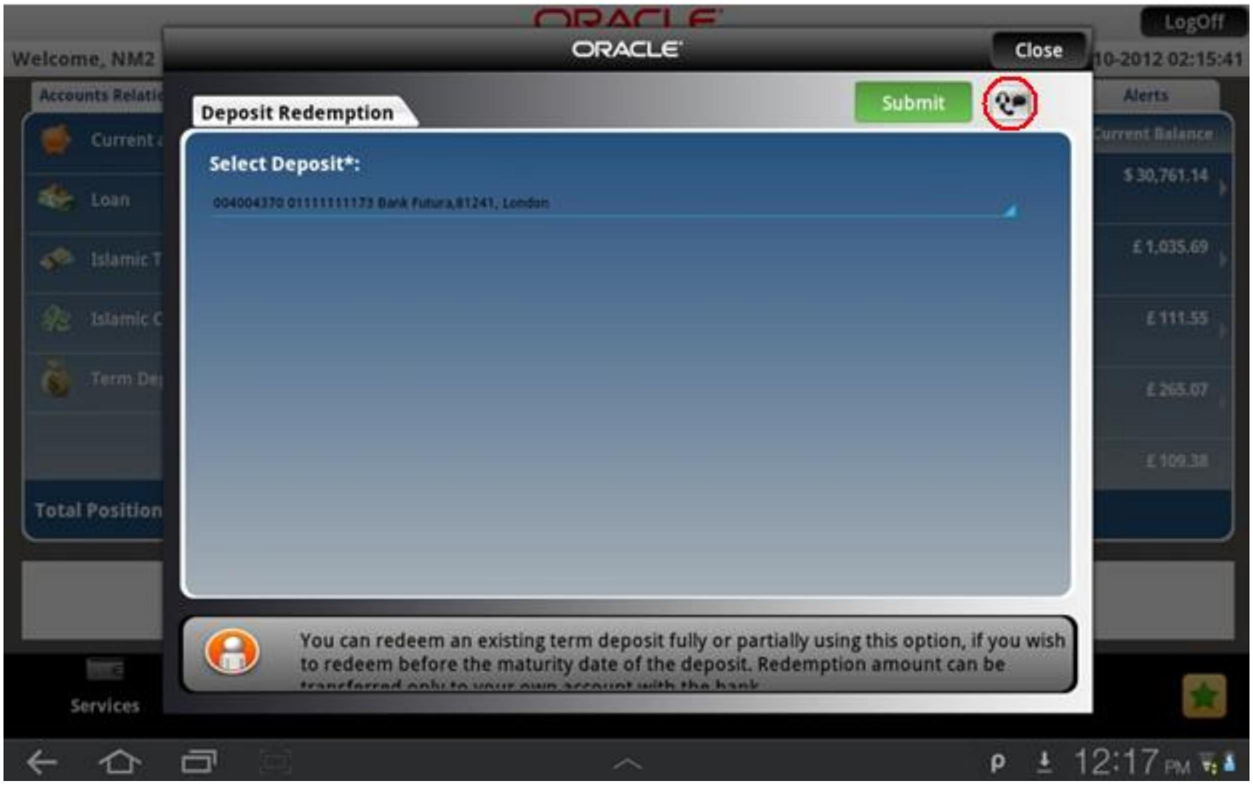
> You can view personalized or Targeted offers on lower panel of dashboard/main screen that comes after login.

46. Live Help

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

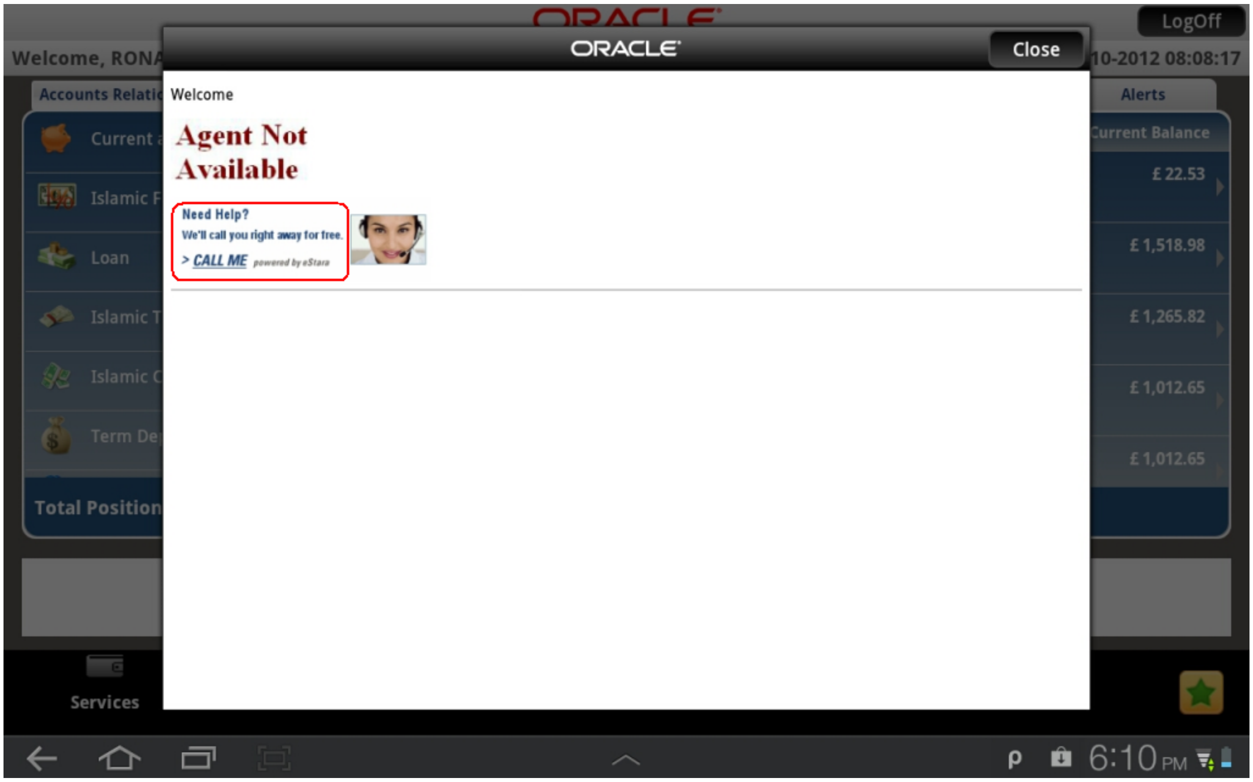
1. Below is shown for Deposit Redemption transaction. This option will be available for various transactions.

Deposit Redemption – Live Help



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

Live Help



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

Live Help

5.

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

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

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