

Oracle FLEXCUBE Direct Banking
Release 12.0.1.0.0
Dashboard Widgets – Inquiries
User Manual



Part No. E52306-01

Table of Contents

1. Transaction Host Integration Matrix	3
2. Introduction - Dashboard Widgets	4
3. Total Position	6
4. Account Summary	10
5. Mini Statement.....	13
6. Account Summary	15
7. Account Balance	18
8. Currency Wise Position.....	21
9. Spending Analysis	23
10. Offers.....	24

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.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Total Position	✓	NH
Account Summary	✓	★
Mini Statement	✓	★
Account Balance	✓	★

2. Introduction - Dashboard Widgets

Widgets are smaller windows which show data in an optimized form.

In a contemporary UI version of FLEXCUBE Direct Banking application, dashboard will have small widgets. These widgets will show minimal data related to main transactions. These widgets will also enable you to initiate transactions with minimal details.

Below **Dashboard** screen shows all the widgets displayed in it, followed by the explanation of each widget.

ORACLE WELCOME, SHAIKHNDRA CORPAUT0A0TH

Change Password | Own Account Transfer | Reminder | Session Summary | Sitemap | Logout

Currency Wise Position

Currency	Assets	Liabilities
GBP	617,284.75	0.00
Total Assets:	617,284.75 GBP	
Total Liabilities:		0.00 GBP

Pending for Authorization
No Record found.

Inward Remittance Inquiry
No records found, to search again please amend your inputs

Total Position

Assets

Account Type	Current Balance
Saving and Current Account	935,855.72 GBP
Total Assets	935,855.72 GBP

Liabilities

Account Type	Outstanding Balance
Saving and Current Account	1,025.37 GBP
Total Liabilities	1,025.37 GBP

Notifications

Alerts | Messages

Request Status

Reference No	Service Requested	Status
161100393078956	Reissue Transa...	Pending

Last 10 Used Cheques
No Records Found.

Quick Tasks

- Pay Bills Now
- Request for a Cheque Book
- Foreign Exchange Rate
- Download Statement Now
- Transfer Funds Now
- Order Demand Draft
- Outward Remittance Inquiry
- Stop Payment Request

Tools
Select [] [GO]

Session Summary

- 06-04-2013 16:13:23
- 06-04-2013 16:11:15
- 06-04-2013 12:22:36
- 05-04-2013 19:03:08
- 05-04-2013 15:21:51

Blackout - Next 7 Days
Last Updated on 16:13 PM

RSS Feeds

Bloomberg Bitcoin Boom: Is This the New Safe Hav
by Bloomberg - Apr 05, 2013
Bitcoin Boom: Is This the New Safe Haven (Bloomberg) - Convergen Group Chief Strategist Nick Colas ...

Jobs and the Labor Force: Where's the Real Decline? Bitcoin Boom: Is This the New Safe Haven? Millionaires Collected \$80M in Jobless Benefits During

Pay Bills

Select a Biller
Select a Biller []
Select Account
Select Account []
Bill Number
Bill Number []
Bill Date
dd-MM-yyyy (dd-MM-yyyy)
Payment Amount
Payment Amount []
Click [here](#) to Add New Biller [Info]

Transfer Funds

From*
Select []>
To*
Select []>
Amount*
Narrative
[]
Make an Internal Transfer. [Info]

Account Balances

111111335-006-006005934

Current Balance
195,848.23 GBP

Amount on Hold
0.00 GBP

Uncleared Funds
0.00 GBP

Overdraft Limit
0.00 GBP

Available Balance
195,848.23 GBP

Minimum Balance
1,000.00 GBP

Last Updated On 16:14 PM

Loan Rates

- Long Term Loans With Moratorium
- Advance with Auto DSRB

Exchange Rates

1 GBP is equivalent

ZAR	10.280000
EUR	1.046000
AUD	1.567000
AED	0.198000
INR	66.810000
USD	1.420000
SGD	2.025000
BRL	2.590000
JPY	130.000000
HKD	10.880000

Recent Activity

- Domestic Account Transfer 05-04-2013 100.00 GBP
- Own Account Transfer 05-04-2013 100.00 GBP
- Pay Bill 25-03-2013 31.10 GBP
- Pay Bill 25-03-2013 10.01 GBP
- Pay Bill 25-03-2013 91.72 GBP

Last Updated on 16:13 PM

My Transactions

- Own Account Transfer 06-04-2013 1,200.00 GBP
- Domestic Account Transfer 05-04-2013 100.00 GBP
- Own Account Transfer 05-04-2013 100.00 GBP
- Pay Bill 25-03-2013 31.10 GBP
- Pay Bill 25-03-2013 10.01 GBP

Last Updated On 16:14 PM

Logged In Users

- Mr. CORP AUTH
- Mr. CORP INT
- Mr. Rian Suri Rian Suri
- Mr. CORP USER

Last Updated On 16:13 PM

Reminders

Register New Reminder | Reminder Schedule

Mini Statement

111111335-006-006005934

Date	Description	Debited / Credited	Amount
29-11-2012	brf	Dr	67.00 GBP
29-11-2012	FTCHORULE1	Dr	4.48 GBP
29-11-2012	INTERNAL FUND TRANSFER	Dr	133.00 GBP
29-11-2012	FTCHORULE1	Dr	4.48 GBP
29-11-2012	paylaterInternalFT	Dr	511.00 GBP

Note - Cr.Credit,Dr.Debit
Last Updated On 16:14 PM

Scheduled Transactions

Tomorrow (10)

Reference Number	Source Account	Amount	Transfer Date
006FTN123250068	111111335	963.00 GBP	30-11-2012
006FTN123250069	111111335	973.00 GBP	30-11-2012
006FTN12340016	111111335	123.00 GBP	30-11-2012
006FTN123250052	111111335	850.00 GBP	30-11-2012
006FTN123340071	111111335	500.00 GBP	30-11-2012
006FTN123340074	111111335	360.00 GBP	30-11-2012
006FTN123340075	111111335	450.00 GBP	30-11-2012
006FTN123340090	111111335	259.00 GBP	30-11-2012
006FTN123340091	111111335	210.00 GBP	30-11-2012
006FTN123340092	111111335	744.00 GBP	30-11-2012

This Week (1)

Later Future

Credit Line Utilisations
No records found, to search again please amend your inputs

Foreign Exchange Deals
Record not Found

Account Summary

Current and Savings 196,848.23 GBP

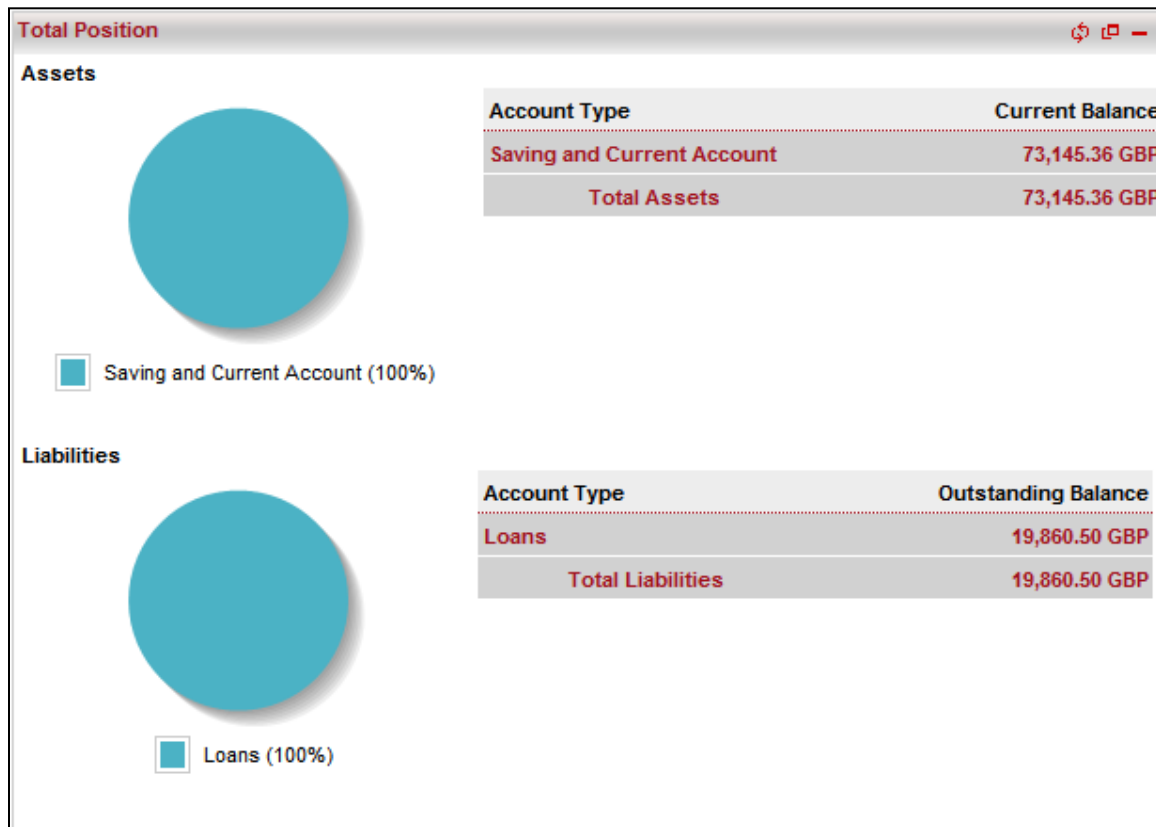
Account Description	Current Balance	Balance in GBP	Mini Statement
111111335-006	195,848.23 GBP	195,848.23 GBP	Mini Statement
111111405-006	591.00 GBP	591.00 GBP	Mini Statement
111111407-006	511.00 GBP	511.00 GBP	Mini Statement

Term Deposits 123.00 GBP

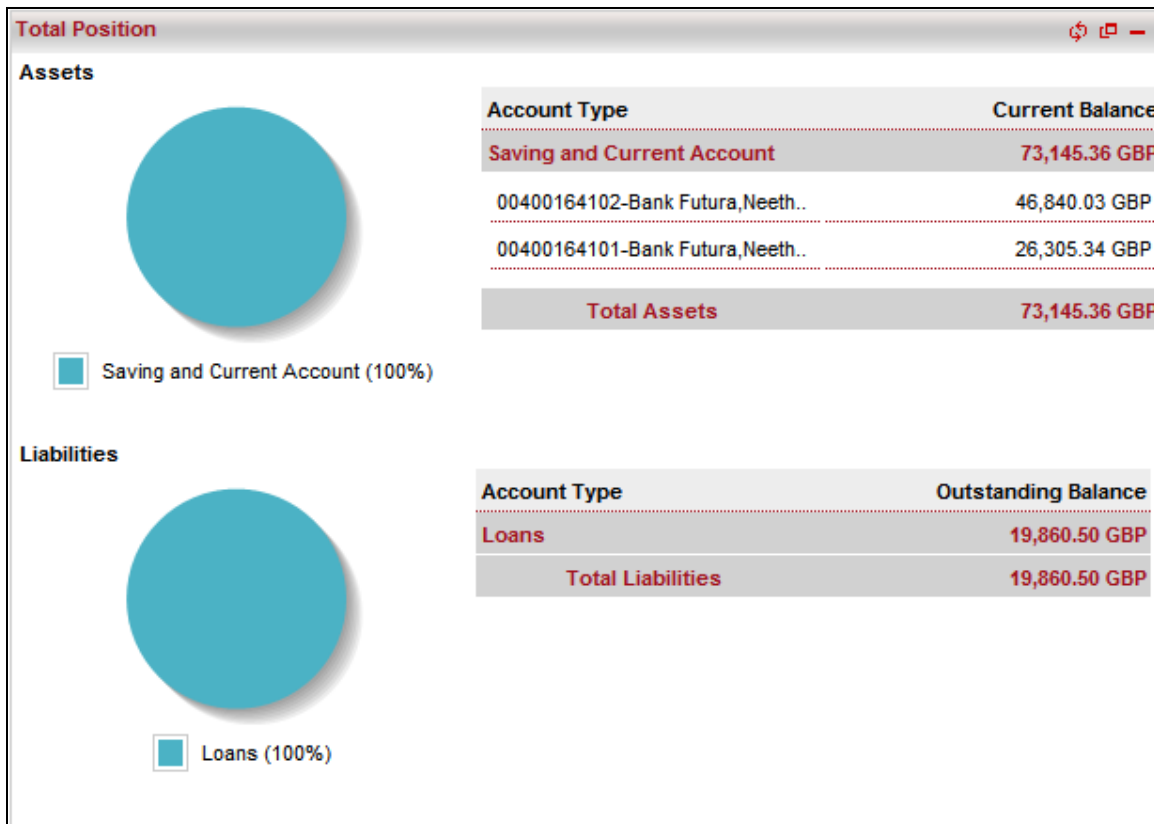
3. Total Position

The total position widget displays separate graphs for assets and liabilities. These will be classified by account type. A legend will be displayed below the graphs with account balances in the base currency for every account type. Total of assets and liabilities will also be displayed . All the accounts will be grouped by customer Id in a particular account type.

Widget – Total Position



1. Click the any account type to see it's details. Below is shown when Saving and Current Account is clicked.



2. Click the , icons to refresh and minimize the widget respectively.
3. Click the icon. The system displays **Consolidated View** screen.

Consolidated View

Consolidated View 25-04-2012 20:41:58 GMT +0530

Customer* 004001641 - CL_OLL_1

View

4. Select the customer id for which details are to be viewed from the displayed customer ids.
5. Click the **View** button. The system displays details in the same **Consolidated View** screen.

Consolidated View

Consolidated View

25-04-2012 20:42:53 GMT +05:3

Customer# C04001641 - CL_QLL_1

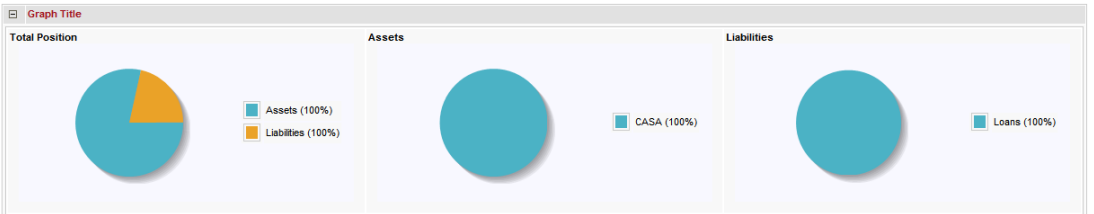
PDF Format

View

Assets	Amount(GBP)	% of Assets
Assets(Liquid)		
Current and Savings Account	73,145.36	100%
Contract Term Deposits	0.00	0%
Term Deposits	0.00	0%
Assets(Financial Instruments)		
Fixed Income Securities	0.00	0%
Shares	0.00	0%
Options(Long Positions)	0.00	0%
Total Assets	73,145.36	100%

Liabilities	Amount(GBP)	% of Liabilities
Current and Savings Account (Debit Balance)	0.00	0%
Loans	19,860.50	100%
Options(Short Positions)	0.00	0%
Total Liabilities	19,860.50	100%

Positions	Amount(GBP)
Net Position	53,284.86



Trade Finance	Amount(GBP)
Import L/C	0.00
Export L/C	0.00
Import Bills	0.00
Export Bills	0.00
Outward Guarantee	0.00
Total	0.00

4. Account Summary

This widget displays account summary in minimal form.

Widget – Account Summary

Account Summary		£ -
Current and Savings		196,948.23 GBP
Term Deposits		123.00 GBP



Account Summary		£ -
Current and Savings		196,948.23 GBP
Account Description	Current Balance	Balance in GBP
1111111335-006	195,846.23 GBP	195,846.23 GBP
1111111405-006	591.00 GBP	591.00 GBP
1111111407-006	511.00 GBP	511.00 GBP
Term Deposits		123.00 GBP

1. Click the Current and Savings, Term Deposits, Contract Term deposits, Islamic Term Deposits, Islamic Current and savings, Islamic Finance or Loans. The system displays account summary for the respective account type.

2. In Above example, only Current & Savings and Term Deposit accounts are available for user. Out of which details are shown for Current and Savings account type.

Field Description

Field Name	Description
Account Description [Display]	This field displays the account description.
Sanctioned Loan Amount [Display]	This field displays the sanctioned loan amount for the respective account. Above widget is displaying details for Loans account type. <u>Note: This field is displayed only for the Loans account type.</u>
Current Balance [Display]	This field displays the current balance of the respective account. <u>Note: This field is displayed for the Current and Savings, Term Deposits, Contract Term Deposits, Islamic current and savings, Islamic Contract term Deposits account types.</u>
Amount Financed [Display]	This field displays the Amount Financed for the respective account. <u>Note: This field is displayed only for the Islamic Finance account type.</u>

3. Click the ,  icons to refresh and minimize the widget respectively.
OR
Click any of the account link. The displays details for that account in Account Details screen.

Account Details

Account Details		08.04.2013 16:23:33 GMT +0530
Select Account: 006005934 1111111335 Bank Futura -Branch 006		Submit
Account Details		
Name:	Account Number: 1111111335	Opening Date: 16-10-2012
Account Relationship: Single	Branch: Bank Futura -Branch 006 [006]	Account Type: Current and Savings
Account Currency: GBP		Account Status: Account Enabled
		Product Name: SAVINGS ACCOUNT INDIVIDUALS
Facilities		
Cheque Book: Yes		Overdraft Allowed: No
Balances		
Current Balance: 195,846.23		
Amount on Hold: 0.00		
Uncleared Funds: 0.00		
Overdraft Limit: 0.00		
Balance Available: 195,846.23		
Minimum Balance Required: 1,000.00		
Net Available Balance For Withdrawal: 194,846.23		
Others		
ATM Daily Withdrawal Limit: 0.00		
Eligible Advance Against Uncleared Funds Limit: 0.00		
		Account Activity

5. Mini Statement

This widget displays account activity in a minimalistic form by displaying last 'n' transactions.


Widget – Mini Statement

Mini Statement			
0000001234567-000-000000361 ▼ 🔴			
Date	Description	Debited / Credited	Amount
01-11-2012	DGHRHD	C	2,580.00 GBP
23-04-2012	REDEMPTION	C	50,147.54 GBP
Note:- C:Credit,D:Debit			Last Updated On 23:19 PM

1. Select the account number from the drop down list for which mini statement is to be displayed.
2. Click the 🔴 button. The system displays mini statement for the selected account.

Field Description

Field Name	Description
Date	[Display] This field displays the transaction value date.
Description	[Display] This field displays the transactions description.
Amount	[Display] This field displays the transaction amount in local currency.

3. Click the  icon to minimize the widget.

6. Account Summary

This widget displays account summary details by displaying account numbers and the current balances of the available accounts to the user.

Widget – Account Summary

Account Summary			
Account Description	Current Balance	Equivalent Balance	
0000001234567-000	0.00 GBP	0.00 GBP	Mini Statement
0021234123412-002	-59,829.36 GBP	-59,829.36 GBP	Mini Statement
000000361 0021234123412 Bank Futura,4th Street Branch,Londo-Mini Statement			
Date	Description	Debited / Credited	Amount
03-10-2012	DEBIT INTEREST	D	224.40 GBP
03-09-2012	Ghhj	D	55,555.00 GBP
03-09-2012	Credit card due	D	8,000.00 GBP
03-09-2012	MISCELLANEOUS	D	5,000.00 GBP
03-09-2012	DEBIT INTEREST	D	14.96 GBP
Note:- C:Credit,D:Debit			Last Updated On 22:09 PM



1. Select the account number from the list for which account details are to be displayed. The system displays Account Details screen for selected account.
2. Click the Mini Statement button. The system displays mini statement for the selected account.

Field Description

Field Name	Description
Link on Account Number	[Display] This field displays the account details of the selected the account.
Current Balance	[Display] This field displays current Balance of Account in account Currency
Equivalent Balance	This field displays current balance of the account in selected currency
Mini Statement	[Display] This field displays the mini statement (Last n transactions) from the account activity of the selected the account.
Mini Statement Details	
Date	[Display] This field displays the transaction value date.
Description	[Display] This field displays the transactions description.
Debited/Credited	[Display] This field displays the debited or credited transaction details.
Amount	[Display] This field displays the transaction amount in local currency.
Fixed Deposits Details	
Maturity Date	[Display] This field displays the maturity date of the term deposit.
Loans	
Next Due Date	[Display] This field displays the next due date of the loan installment.
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount for user.
Credit Card Details	
Payment Due Date	[Display] This field displays the due date of the credit card payment.
Investment Details	

Field Name	Description
Allocation	[Display] This field displays investment category of the investment product..

Note: This field will be enabled only if wealth Management customer id is mapped to the user.

3. Click the ,  icons to refresh and minimize the widget respectively.

7. Account Balance


This widget displays account details in a minimalistic form by displaying important balances of the current and savings accounts.

Widget – Account Balance

The screenshot shows a widget titled "Account Balance" with a dropdown menu displaying the account number "BH400188501-BH4-BH4001885". The widget lists several account balances in GBP:



Account Detail	Value	Unit
Current Balance	-1,089,643.20	GBP
Amount on Hold	0.00	GBP
Uncleared Funds	0.00	GBP
Overdraft Limit	0.00	GBP
Available Balance	0.00	GBP
Minimum Balance	0.00	GBP

The widget also indicates it was last updated on 13:00 PM.

1. Select the account number from the drop down list for which account details are to be displayed.
2. Click the  button. The system displays mini statement for the selected account.

Field Description

Field Name	Description
Current Balance	[Display] This field displays the current balance of the selected the account.
Available Balance	[Display] This field displays the available balance of the selected the account.
Uncleared Funds	[Display] This field displays the funds expected to get credited to account due to clearing instruments.
Amount on Hold	[Display] This field displays the amount on hold.
Overdraft Limit	[Display] This field displays the overdraft limit.
Minimum Balance	[Display] This field displays the minimum balance that has to be kept in the account.

3. Click the  icon to minimize the widget.
4. Click the  icon. The system displays detailed **Account Details** screen.

Account Details

Account Details		15-04-2011 13:00:00 GMT +0530
Select Account: <input type="text" value="BH4001885 BH400188501 Branch Hierarchy 4"/>		Submit
Account Details		
Name:	Opening Date: 31-12-2007	
Account Number: BH400188501	Account Type: Current and Savings	
Account Relationship: Single	Account Status: Account Enabled	
Branch: Branch Hierarchy 4 [BH4]	Product Name: CURRENT ACCOUNT - CORPORATES-QT	
Account Currency: GBP		
Facilities		
Cheque Book: Yes	Overdraft Allowed: Yes	
Balances		
Current Balance: -1,089,643.20		
Amount on Hold: 0.00		
Uncleared Funds: 0.00		
Overdraft Limit: 0.00		
Balance Available: 0.00		
Minimum Balance Required: 0.00		
Net Available Balance For 0.00		
Withdrawal:		
Others		
ATM Daily Withdrawal Limit: 0.00		
Eligible Advance Against 0.00		
Uncleared Funds Limit:		
		Account Activity

8. Currency Wise Position



This widget displays the currency wise position of the customer. Total of the assets and liabilities held by the user in every currency will be displayed in this widget.

Widget – Currency Wise Position

Currency Wise Position   		
Currency	Assets	Liabilities
GBP	73,145.36	4,000.00
Total Assets:	73,145.36 GBP	
Total Liabilities:	4,000.00 GBP	

Field Description

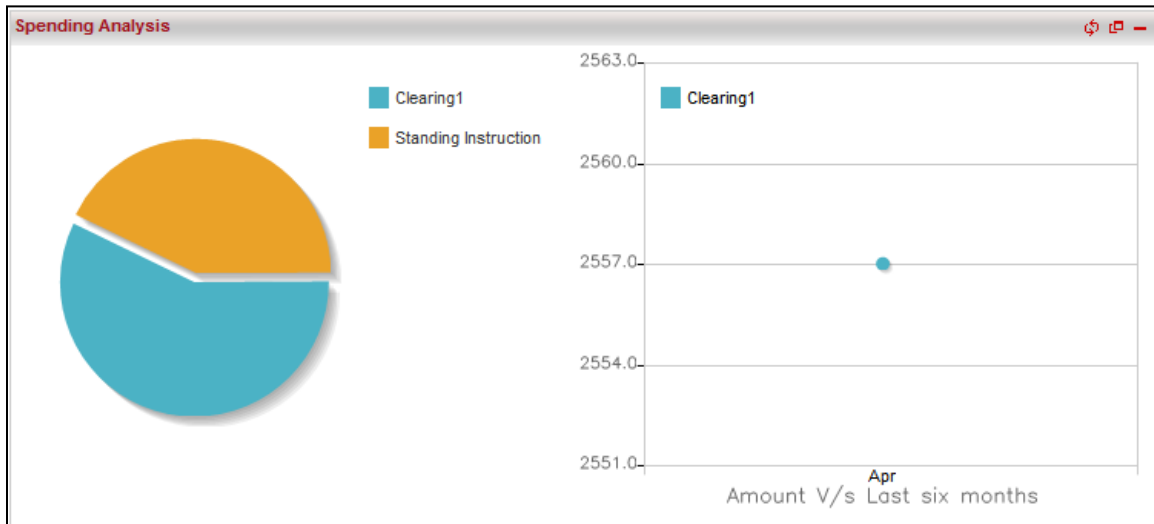
Field Name	Description
Currency	[Display] This field displays the currency.
Assets	[Display] This field displays the asset amount for the corresponding currency.
Liabilities	[Display] This field displays the liability amount for the corresponding currency.
Total Assets	[Display] This field displays Total of all the assets in the base currency.
Total Liabilities	[Display] This field displays the Total of all the liabilities in the base currency.



- Click the  icon to minimize the widget.
- Click the  icon. The system displays detailed **Account Overview** screen.

9. Spending Analysis

This widget displays spending analysis and its graphical representation. User can view and analyze their spending patterns.

Widget – Spending Analysis



1. Click the  icon to minimize the widget.
2. Click the  icon. The system displays detailed **Spending Analysis** screen.

10. Offers

You can view personalized offers on dashboard screen. Select any offers to view offer details.

[Offers- Dashboard](#)

The screenshot displays the Oracle Retail User interface. At the top, there is a navigation bar with the Oracle logo and various menu items: Transaction Activities, Accounts, My Deposits, My Loans, My Payments, Bill Payments, Collection and Remittances, Islamic Finance, Wealth Management, My Cards, My Service, Change Password, Own Account Transfer, Session Summary, Sitemap, and Logout. Below the navigation bar, a red banner reads "WELCOME, RETAIL USER".

The main content area is divided into several sections:

- Spending Analysis:** Features a pie chart and a line graph. The pie chart shows categories: Clearing1 (blue), Jewellery (orange), Health and Fitness (green), and Other Expenses2 (dark green). The line graph, titled "Last Six Months Amount(in GBP)", shows a single data point for "Apr,12" at a value of 10.00.
- Account Summary:** A list of account-related actions such as "Scheduled Transactions", "Mini Statement", "Currency Wise Position", "Inward Remittance Inquiry", "Funds Transfer", "Exchange Rates", "Account Balance", "Recent Transactions", and "Reminders".
- My Transactions:** A list of transaction-related actions such as "My Transactions", "Loan Rates", and "Pay Bill".
- Notifications:** A section for Alerts and Messages.
- Request Status:** A section for tracking requests.
- Quick Task:** A list of quick tasks including "Pay Bills Now", "Download Statement Now", "Request for a Cheque Book", "Transfer Funds Now", and "View Credit Card Statement".
- Tools:** A section with a "Select" dropdown menu and a "GO" button.
- Last 10 Used Cheques:** A list of used cheques, showing a cheque number "01111111154" and the date "Last Updated on 23:00 PM".
- Blackout - Next 7 Days:** A section for blackout periods.
- Session Summary:** A section for session details.
- RSS Feeds:** A section for RSS feeds.

At the bottom of the page, there is a promotional banner with several offers:

- the watch shop:** 92% OFF Rs.1000.
- Credit Card:** Get 4% cash back* on movies, telephone bills, & utility bills.
- Whicher the car, our Auto:** Loan is the answer.
- RS 400 CASH BACK:** A large offer highlighted with a red circle.



Oracle FLEXCUBE Direct Banking
Dashboard Widgets – Inquiries User Manual
October 2012
Version Number: 12.0.1.0.0

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

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

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

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

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

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

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

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

Hardware and Software

ORACLE

Engineered to Work Together