

**Oracle FLEXCUBE Direct Banking
Release 12.0.1.0.0
Oracle J2ME Rich Mobile Banking
User Manual**



Part No. E52306-01

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1. Transaction Host Integration Matrix

Legends

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

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

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
Own Account Transfer	✗	★	Y
Internal Account Transfer	✗	★	N
Domestic Account Transfer	✓	★	N
Pay Bill	✓	★	N
Register Biller	✓	★	N
Delete Biller	NH	★	N
Redeem Term Deposit	✓	★	N
TD Details	✗	★	N
Transactions to Authorize	NH	NH	N
Change Password	NH	NH	Y
Credit Card Details	✗	★	N
Credit Card Statement	✗	★	N
Force Change Password	NH	NH	Y
Contract TD View	✗	★	N
Buy Mutual Fund	✗	★	N
Redeem Mutual Fund	✗	★	N
Portfolio	✗	★	N
Switch Mutual Fund	✗	★	N
Order Status	✗	★	N
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Financing Details	✓	★	N
Beneficiary Maintenance	NH	NH	N
Credit Card Payment	NA	★	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N
Open Term Deposit	✓	★	N
PreLogin Transaction	NH	NH	N

2. Log In

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

To login into the J2ME based Mobile Banking Application

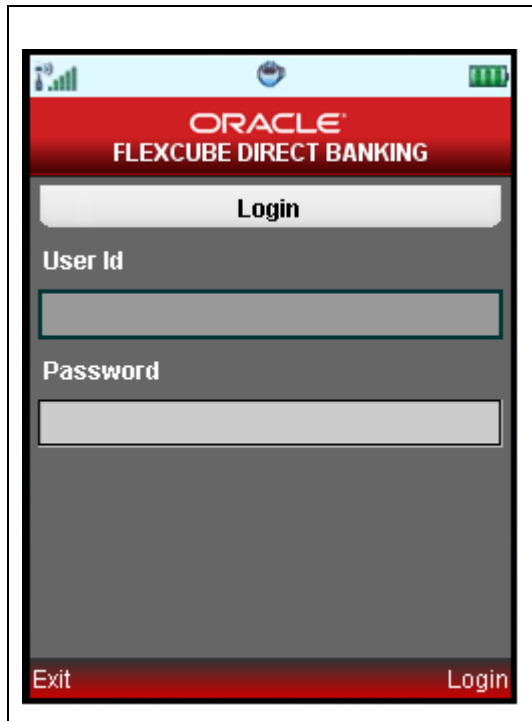
1. Download the FCDB application in the Java enabled Mobile Phone. The system displays initial screen to launch the application.

Oracle FLEXCUBE Direct Banking



2. Select the **Launch** option. The system displays **Login** screen.

Login



3. Type the username and password provided to login.
4. Select the **Login** from the options. The system displays **Menu** screen.

Menu



5. Select any transaction icon by using up\down scroll key and the select key to proceed with that transaction.

3. Logout

This option enables you to log off the application.

To log out of the J2ME based Mobile Banking Application

1. Log on to the J2ME based Mobile Banking application.
2. Select the encircled **Exit** from the options in the **Menu** screen as shown below.

Menu

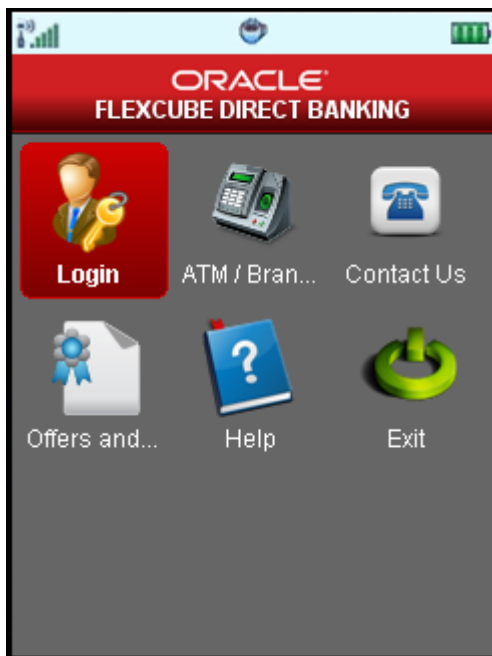


3. The system displays initial **Launch** screen.

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.

Login



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

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

5. 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 J2ME based Mobile Banking application.
2. Select **Accounts > Account Activity** icon from menu using up\down scroll key and the select key. The system displays the **Account Activity** screen.

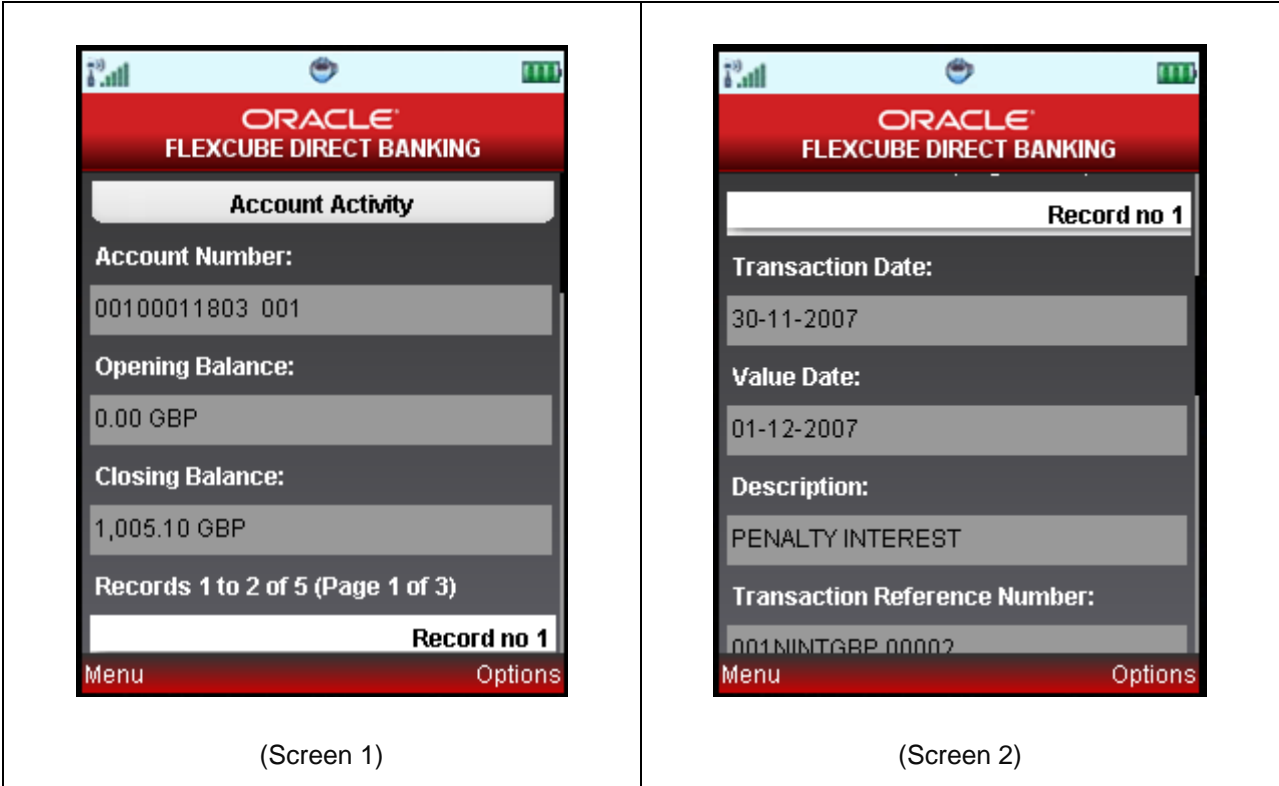
Account Activity

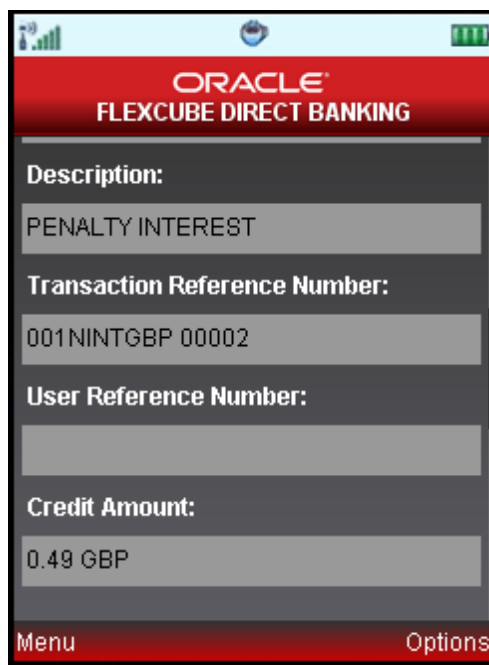
Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the dropdown list for account activity.
Search By	[Mandatory, Dropdown] Select the search by option for account activity to be displayed from the dropdown list. The options are <ul style="list-style-type: none"> • Last 2 Days • Last 5 Days • Between Two dates
From Date	[Conditional, Alphanumeric, 10] Type the date from which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.
To Date	[Conditional, Alphanumeric, 10] Type the date to which the account activity is to be viewed. This field is applicable on selecting between two dates option in search by field.

- 3. Select the **Submit** from the options. The system displays **Account Activity** screen.
- OR
- Select the **Exit** from the options to exit from the application.
- OR
- Select the **Home** from the options to navigate to the menu screen.
- OR
- Select the **Menu** from the options to return to the sub menu screen.

Account Activity





(Screen 3)

Field Description

Field Name	Description
Account Number	[Display] This field displays the account Number of the Customer. This field is not displayed in case of pagination.
Opening Balance	[Display] This field displays the Opening Balance of the Account. This field is not displayed in case of pagination.
Closing Balance	[Display] This field displays the Closing balance of the account. This field is not displayed in case of pagination.
Transaction Date	[Display] This field displays the date on which the transaction is carried Out.
Value Date	[Display] This field displays the Value date of the transaction.
Description	[Display] This field displays the description of the transaction.

Field Name	Description
Transaction Reference Number	[Display] This field displays the transaction reference number.
User Reference Number	[Display] This field displays the user reference number.
Credit Amount	[Display] This field displays the amount of the transaction.

4. Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the **Menu** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu.

6. 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 J2ME based Mobile Banking application.
2. Select **Accounts > Account Details** icon from the menu using up/down scroll key and the select key. The system displays **Account Details** screen.

Account Details

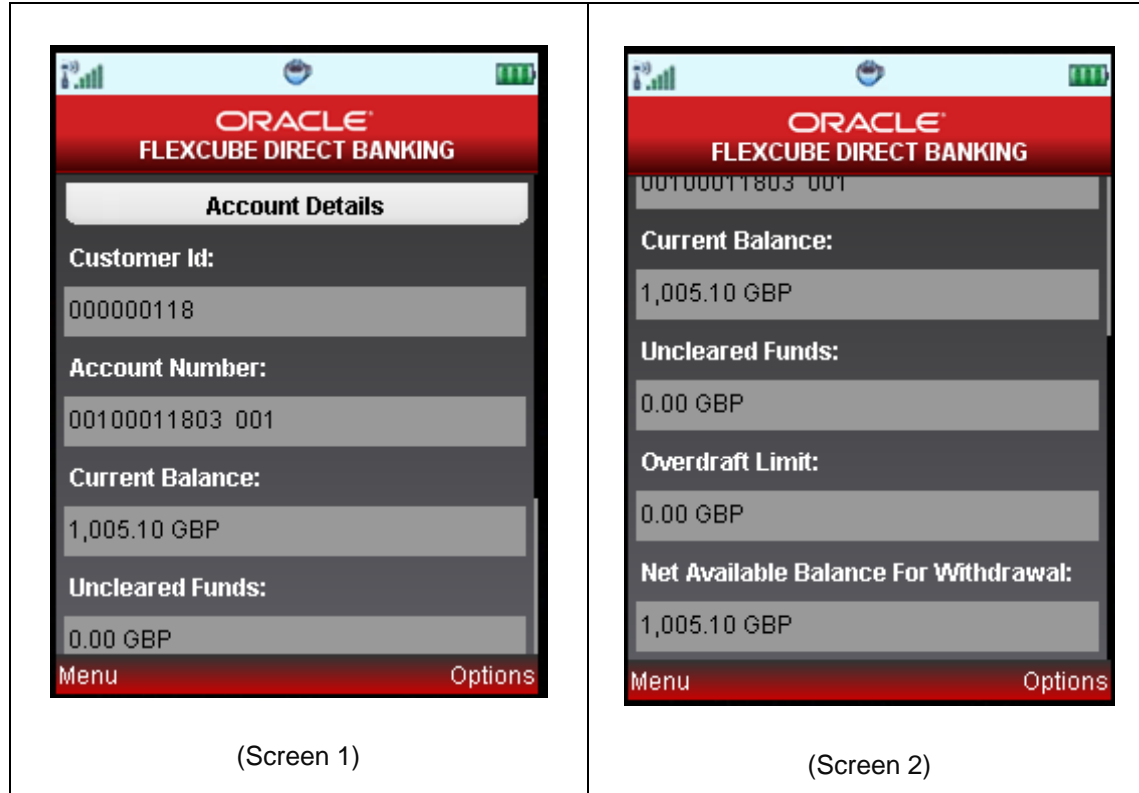


Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account from the list for viewing the details.

3. Select the **Submit** from the options. The system displays **Account Details** screen.
OR
Select the **Home** from the options to return to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Account Details



(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer Id of the user
Account Number	[Display] This field displays the Account Number of the Customer's account.
Current Balance	[Display] This field displays the current balance of the account along with the account currency.
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
Net available balance for withdrawal	[Display] This field displays the net available balance for withdrawal.

4. Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to return to the **Menu** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

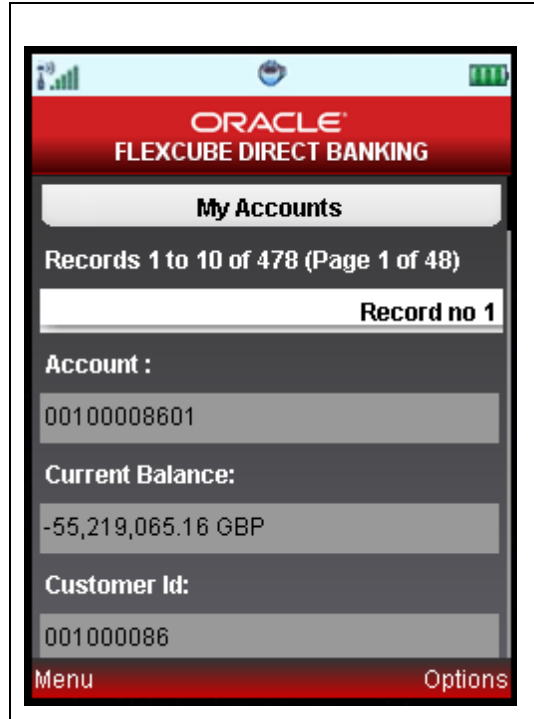
7. My Accounts

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 J2ME based Mobile Banking application.
2. Select **Accounts > My Accounts** icon from the menu using up\down scroll keys and the select key. The system displays **My Accounts** screen.

My Accounts



Field Description

Field Name	Description
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account with currency.
Customer Id	[Display] This field displays the customer Id of the user

3. Select the **Home** from the options to go to the main menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Next Page**, **Last Page**, **Previous Page**, and **First Page** from the menu to navigate to the respective page.
OR
Select the **Menu** from the options to return to the sub menu screen.

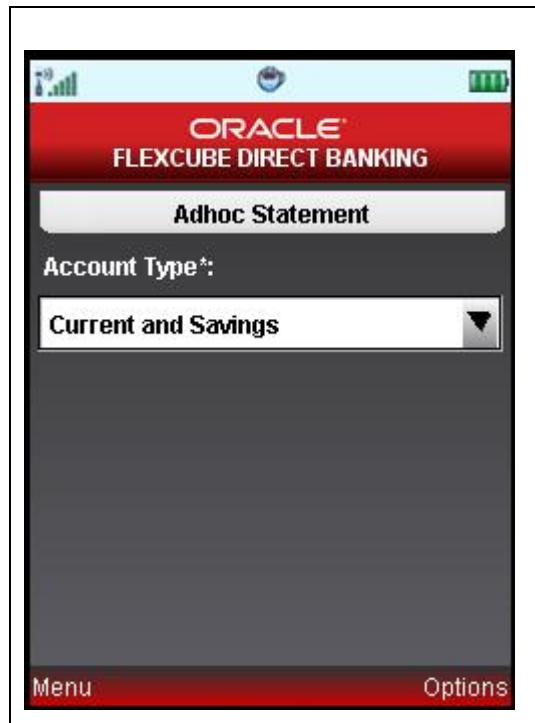
8. Adhoc Statement

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

To request the Adhoc Statement

1. Log on to the J2ME based Mobile Banking application.
2. Select **Accounts > Adhoc Statement** icon from the menu using up\down scroll keys and the select key. The system displays **Adhoc Statement** screen.

Adhoc Statement Request

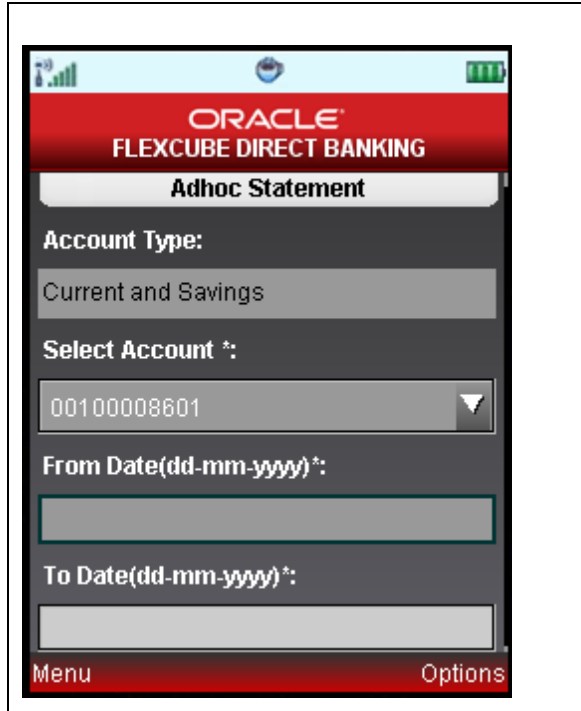


Field Description

Field Name	Description
Account Type	[Mandatory, Drop down] Select the type of account for which statement request is to be made.

3. Select the **Submit** from the options. The system displays **Adhoc Statement** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to go the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement



Field Description

Field Name	Description
Account Type	[Display] This field displays the account type selected in the previous screen.
Select Account	[Mandatory, Drop down] 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.

4. Select the **Submit** from the options. The system displays **Adhoc Statement Verify** screen.
OR
Select the **Back** from the options to return to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to go to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Verify

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Adhoc Statement Verify

Account Type:
Current and Savings

Account :
00100008601 001

From Date(dd-mm-yyyy):
01-01-2010

To Date(dd-mm-yyyy):
10-10-2010

Menu Options

5. Select the **Confirm** from the options. The system displays **Adhoc Statement Confirm** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

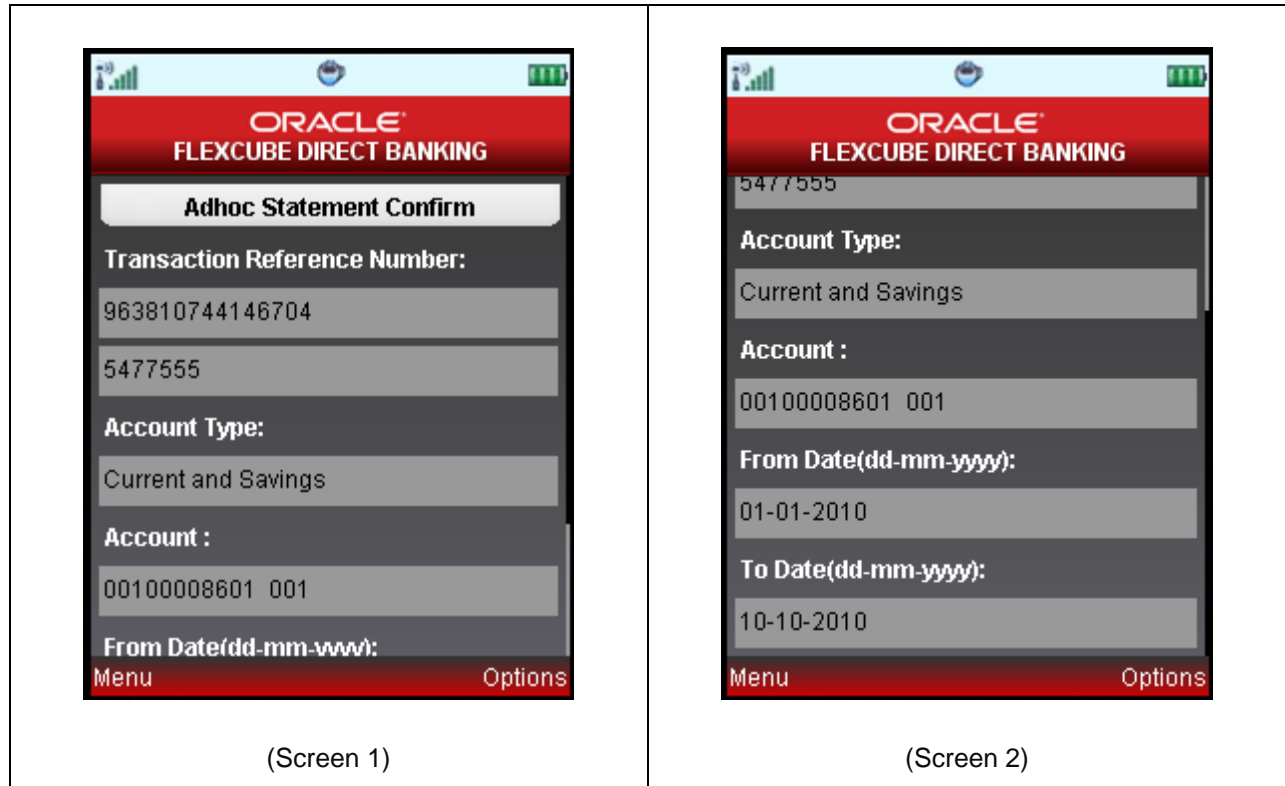
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Confirm



6. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Ok** from the options. The initial **Adhoc Statement** screen is displayed
OR
Select the **Menu** from the options to return to the sub menu screen.

9. 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 J2ME based Mobile Banking application.
2. Select **Cheques > Stop Cheque** icon from the menu using up\down scroll keys and the select key. The system displays **Stop Cheque** screen.

Stop Cheque

Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action to be performed i.e. Stop or cancel from the dropdown list.
Select Account	[Mandatory, Dropdown] Select the account for which the request is being made from the dropdown list.
Cheque Number	[Mandatory, Numeric, 20] Input the Valid Cheque Number which has to be stopped or Unblocked.
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.

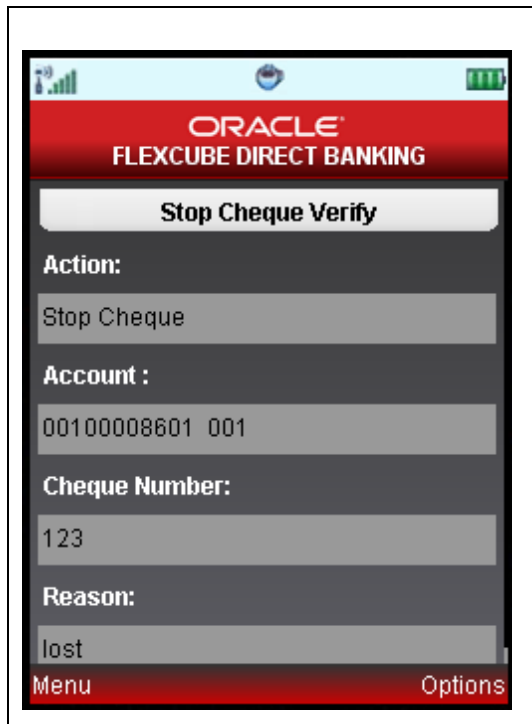
3. Enter the relevant details.
4. Select the **Submit** form the options. The system displays **Stop Cheque Verify** screen.
OR
Select the **Exit** from the option to exit from the application.
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Verify



5. Select the **Confirm** from the options. The system displays **Stop Cheque Confirm** screen.

OR

Select the **Change** from the options to return to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

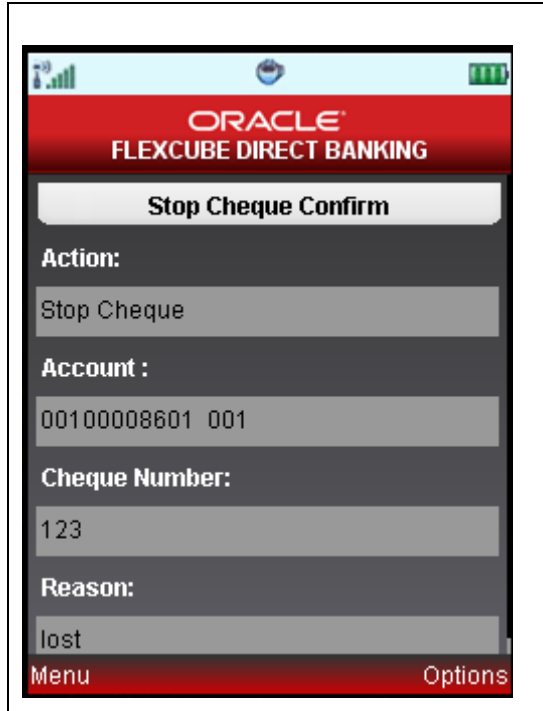
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Confirm



6. Select the **Home** from the options to navigate to the **menu** screen
OR
Select the **Menu** from the options to get back to the sub Menu screen.
OR
Select the **Exit** from the options to exit from the application
OR
Select the **OK** from the options to navigate to the stop cheque initial screen..

10. My Cheques

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

To inquire the cheque status

1. Log on to the J2ME based Mobile Banking application.
2. Select **Cheques > My Cheques** icon from the menu using up\down scroll keys and the select key. The system displays **My Cheques** screen.

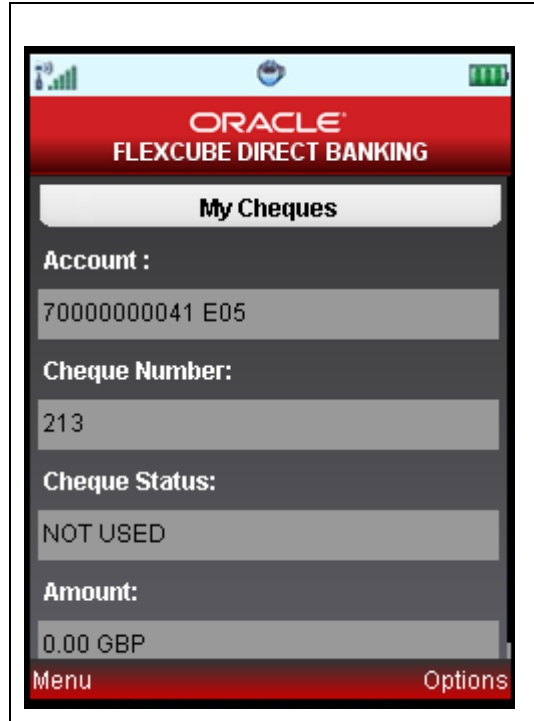
My Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which the cheque status is to be inquired.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number for which status is to be inquired.

3. Select the **Submit** from the options. The system displays **My Cheques** screen with the cheque status details.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to get back to the sub Menu screen.

My 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. Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

11. 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 J2ME based Mobile Banking application.
2. Select **Cheques > New Cheque Book** icon from the menu using up\down scroll keys and the select key. The system displays **New Cheque Book** screen.

New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which new cheque book is to be issued.
Cheque Book Option	[Mandatory, Drop down] Select the cheque book option. The options are: <ul style="list-style-type: none"> • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves
Mode of Delivery	[Mandatory, Drop down] Select the mode of delivery for the cheque book. The options are: <ul style="list-style-type: none"> • Branch • Courier

3. Select the **Submit** from the options. The system displays **New Cheque Book – Verify** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

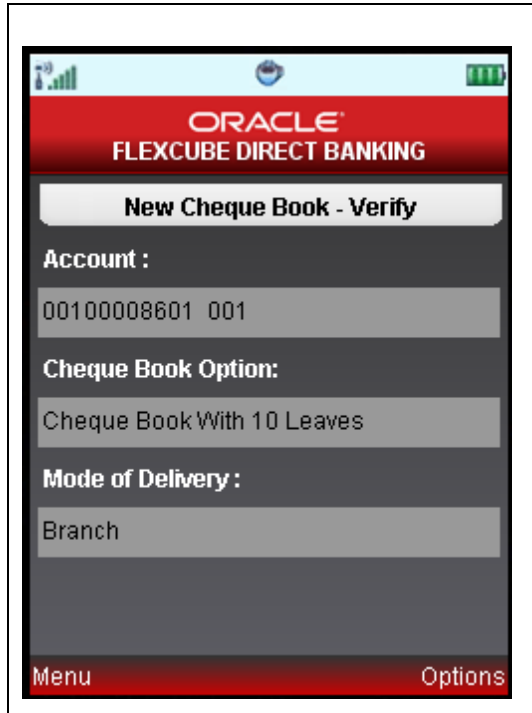
OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Verify



4. Select the **Confirm** from the options. The system displays **New Cheque Book – Confirm** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

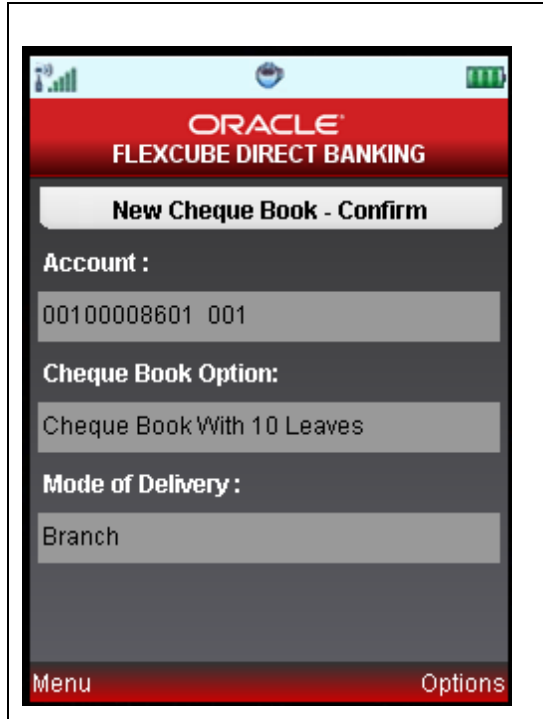
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Confirm



5. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **View Messages** from the options from the options to view the messages.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Ok** from the options. The initial **New Cheque Book** screen is displayed
OR
Select the **Menu** from the options to return to the sub menu screen.

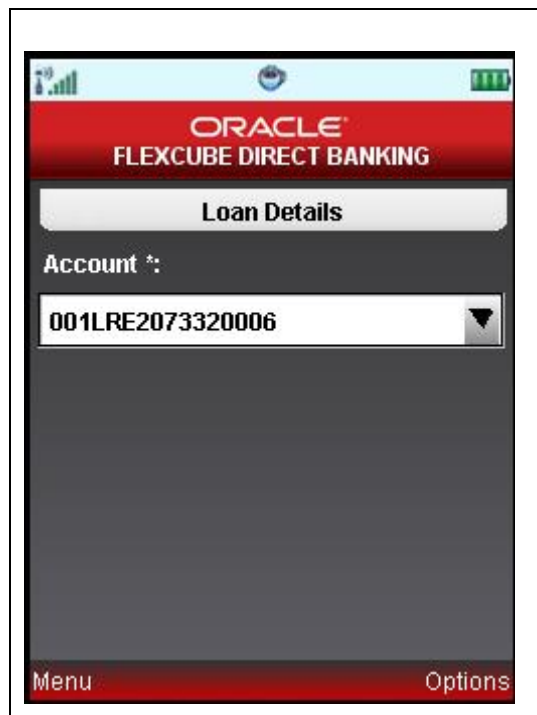
12. Loan Details

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

To view the loan details

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Loans > Loan Details** icon from the menu by using the up/down arrow keys. The system displays **Loan Details** screen.

Loan Details

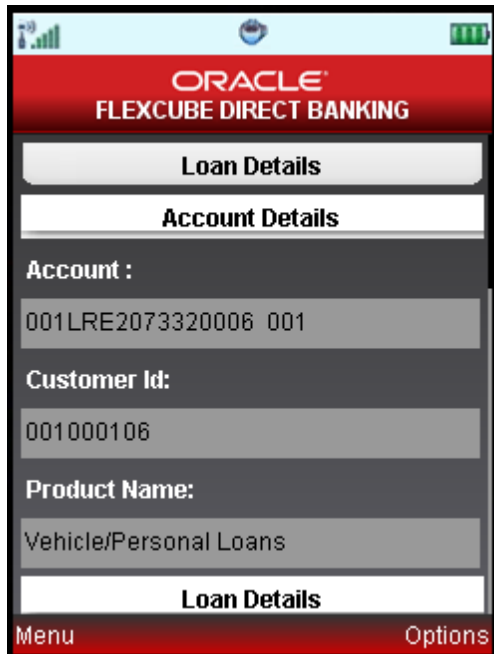


Field Description

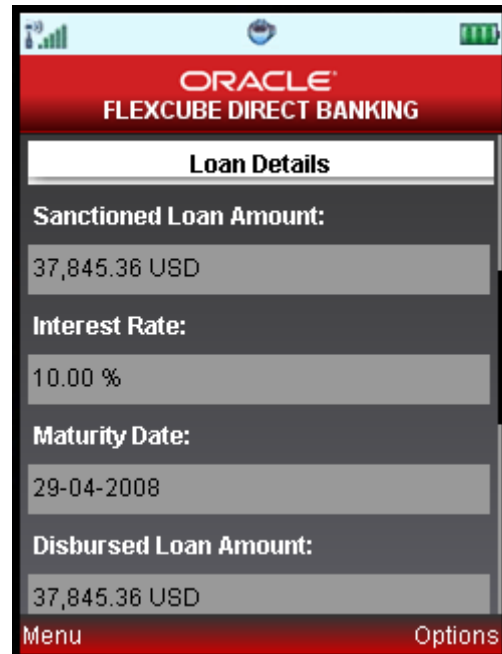
Field Name	Description
Account	[Mandatory, Drop down] Select the account for which loan details is to be viewed.

3. Select the **Submit** from the options. The system displays **Loan Details** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Loan Details



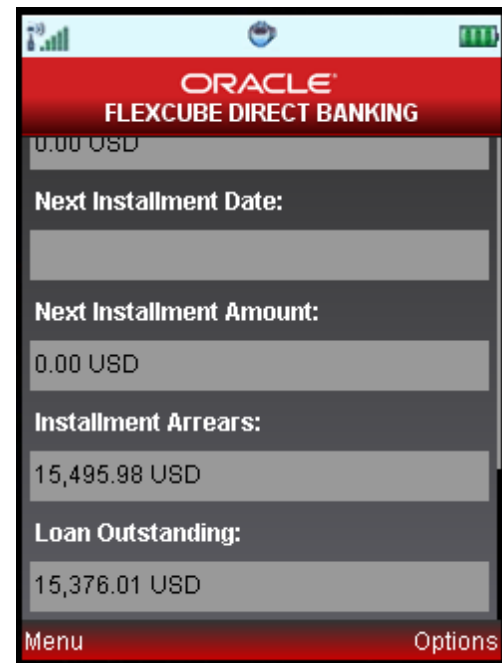
(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

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.
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.

- Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application

OR

Select the **Menu** from the options to return to the sub menu screen..

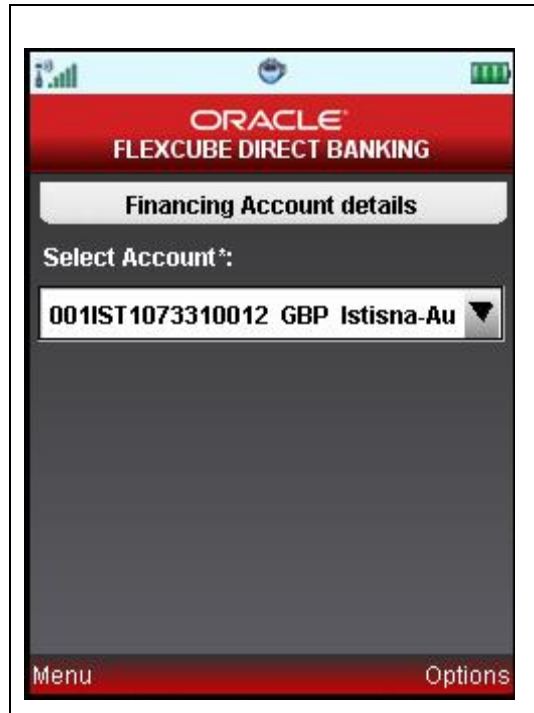
13. Financing Details

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

To view the financing details

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Loans > Financing Details** icon from the menu by using the up/down arrow keys.
The system displays **Financing Details** screen.

Financing Details

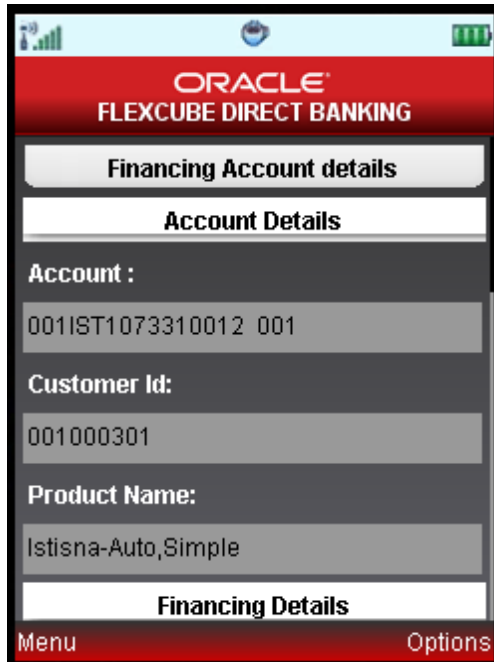


Field Description

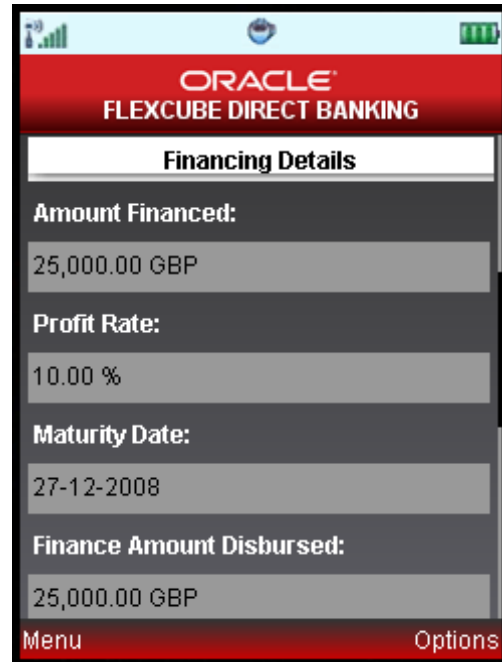
Field Name	Description
Account	[Mandatory, Dropdown] Select the account from the dropdown list.

3. Select the Submit from the options. The system displays Loan Details screen.
OR
Select the Home from the options to navigate to the menu screen.
OR
Select the Exit from the options to exit from the application.
OR
Select the Menu from the options to return to the sub menu screen.

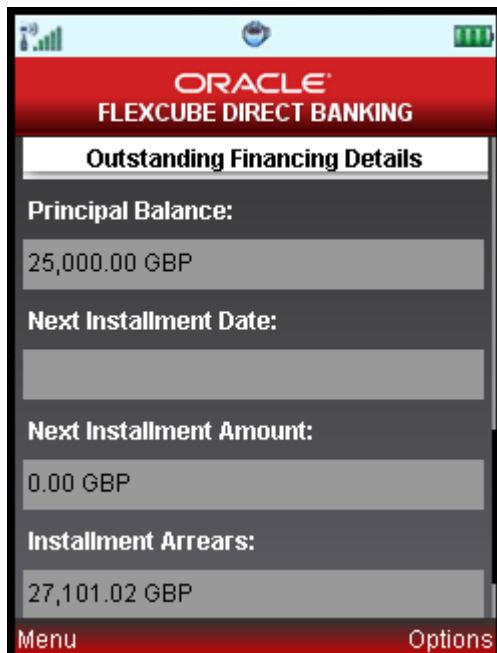
Financing Account Details



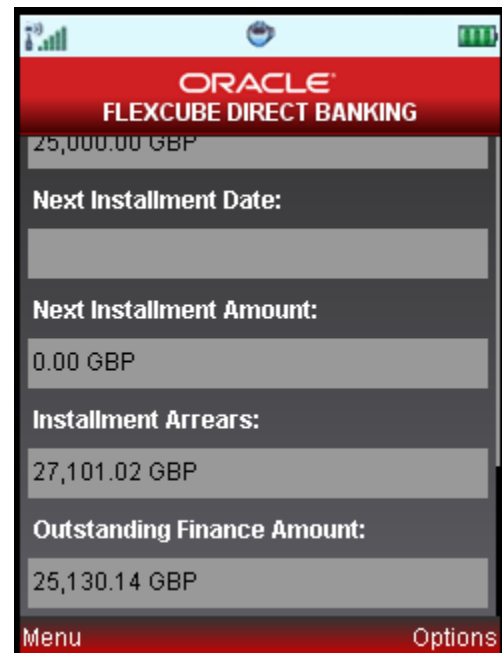
(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer id of the selected account.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Amount Financed	[Display] This field displays the financed amount.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of the financing account.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAHA or TAWAROOQ product.
Lease Payment Mode	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAHA or TAWAROOQ product.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.

Field Name	Description
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

4. Select the **Home** from the options to get back to the Menu screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

14. Mail Box

This option allows you to communicate with the bank administrator.

To access the Mailbox options

1. Log on to the J2ME based Mobile Banking application.
2. Select **Services > Mailbox** icon from the menu. The system displays Mailbox screen.
3. Select the **Compose** from the options. The system displays **Compose Message** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select **Interactions** from the dropdown and Click the Submit from the options. The system displays the **Interactions / Inbox** screen.

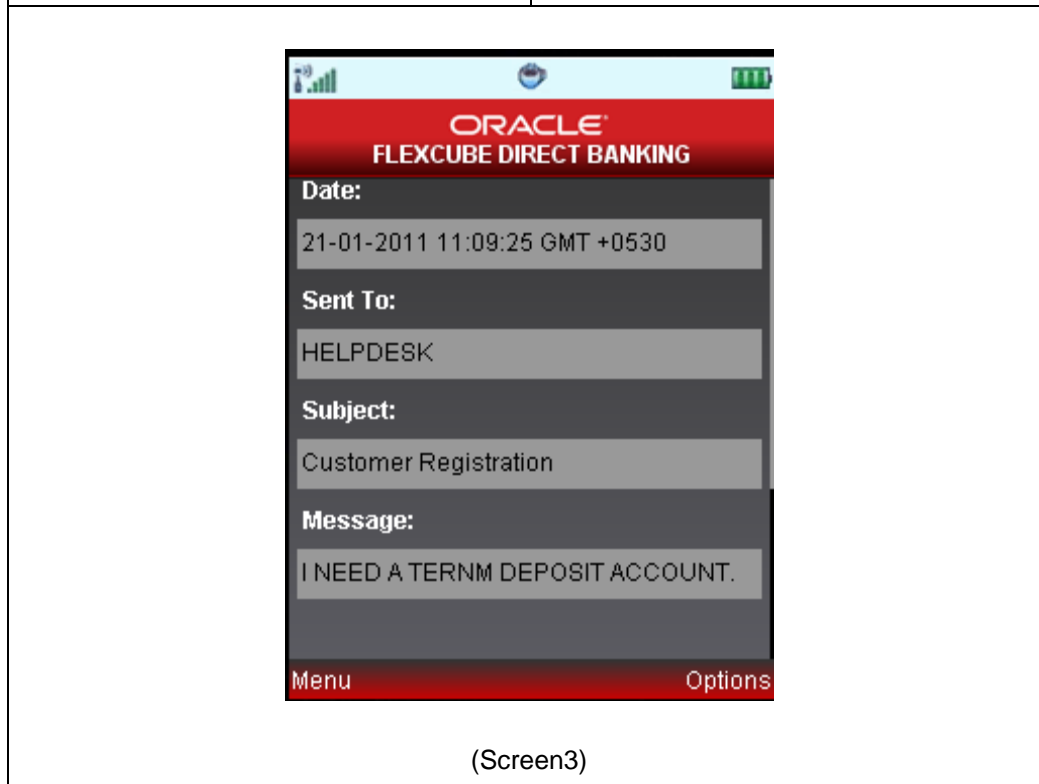
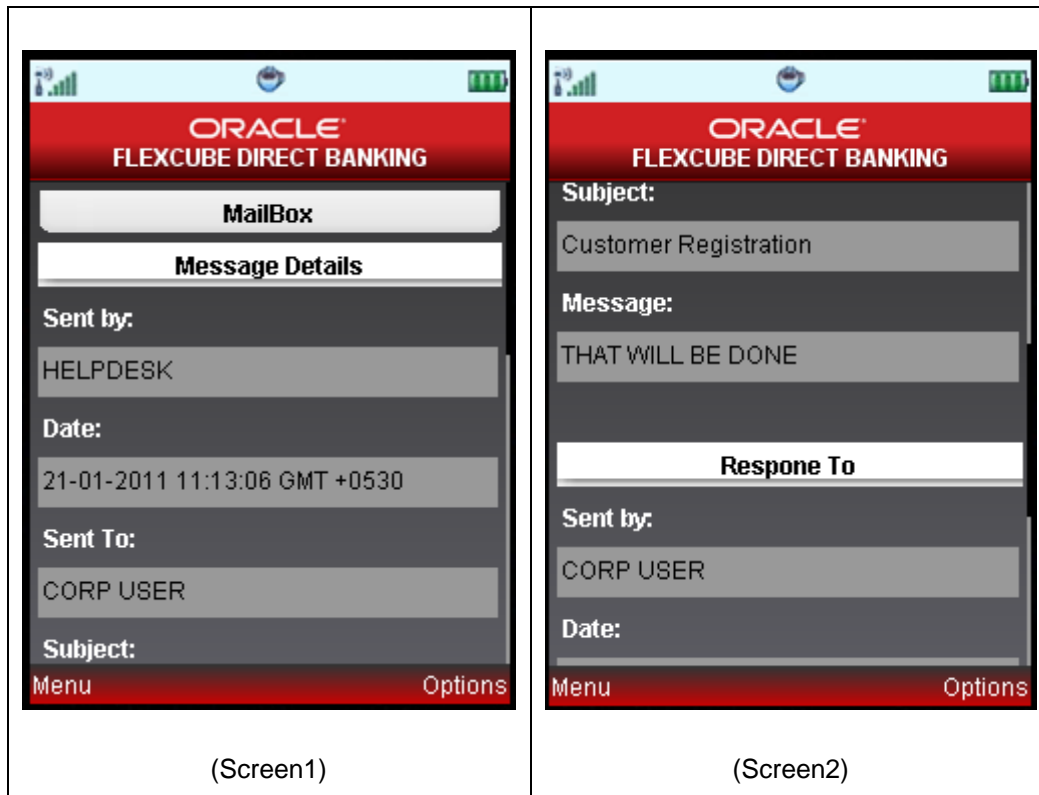
Inbox



4. Select the message from the dropdown
5. Select the **View** from the options. The system displays **View inbox** screen.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select the **Back** from the options to return to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

14.1. Inbox

Message Details



1. Select the **Back** button from the options to return to the previous screen
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select the **Reply** from the options to reply to the current message.
2. Select the **Bulletin** from the options. The system displays **View Bulletin** screen.

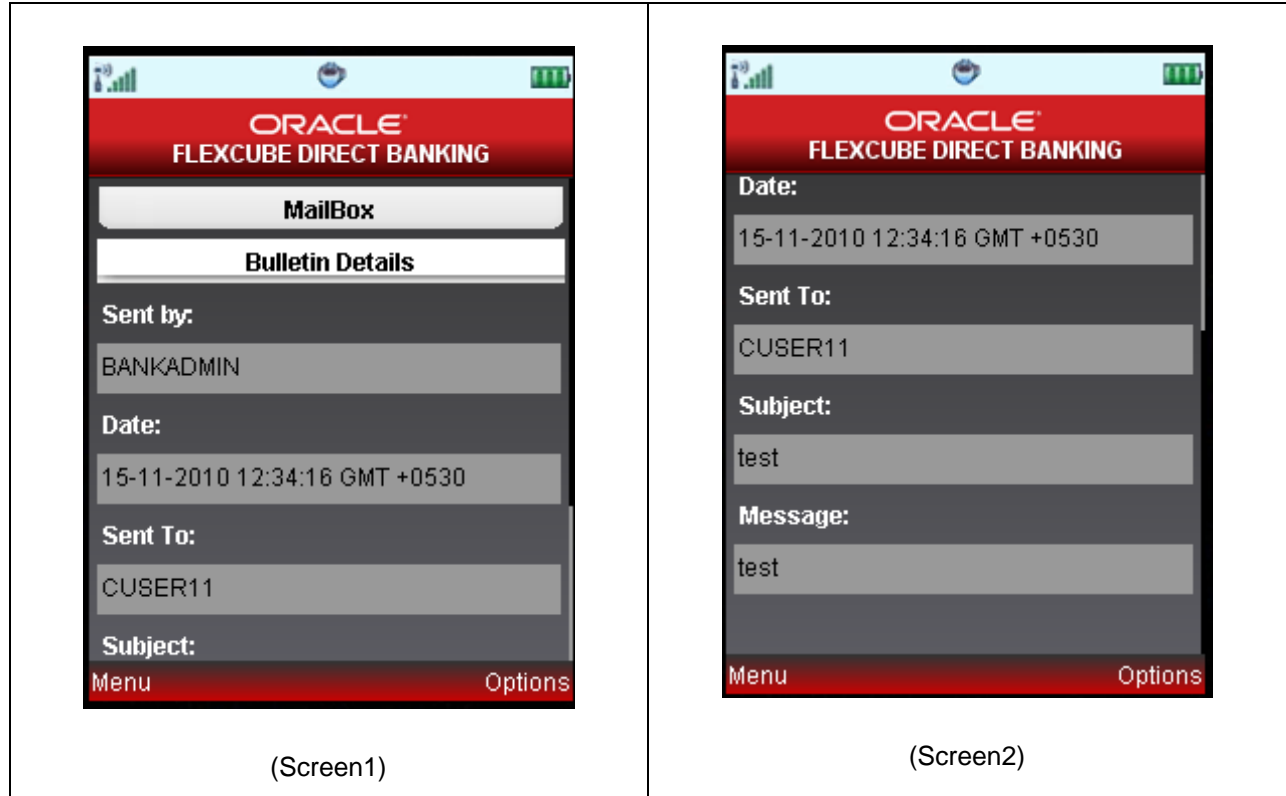
14.2. Bulletin

View Bulletin



1. Select the message to be viewed from the dropdown list.
2. Select **View** from the options. The system displays the message in the **Bulletins** screen.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

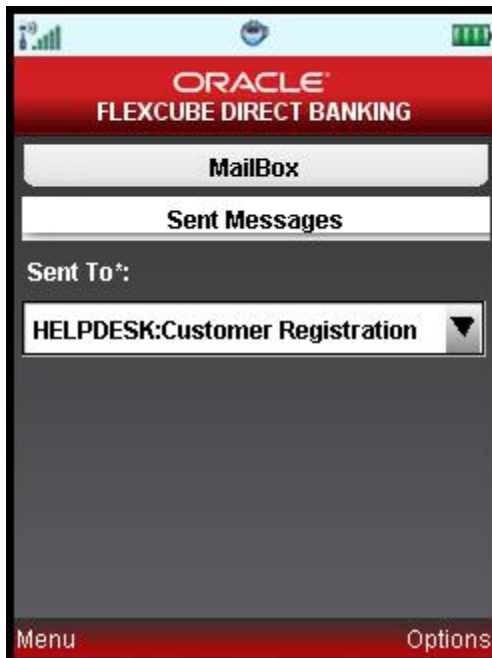
Bulletins



3. Select **Back** from the options to return to the previous screen.
OR
Select **Exit** from the options to exit the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
4. Click the **Sent messages** on the mailbox screen from the options. The system displays the Sent messages screen.

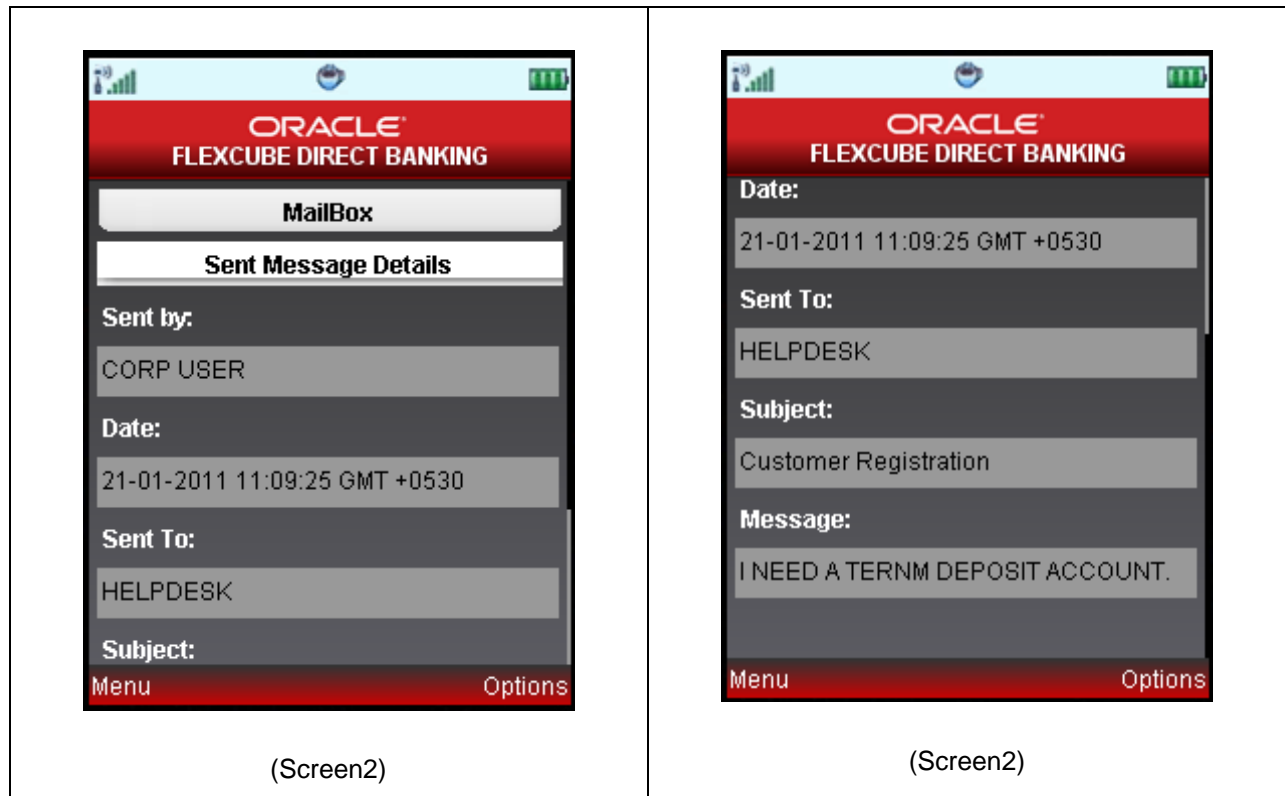
14.3. Sent Messages

Sent Messages



1. Select the message to be viewed using up down arrow keys and select key.
2. Select **View** from the options. The system displays the message in the **Sent Message** screen.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

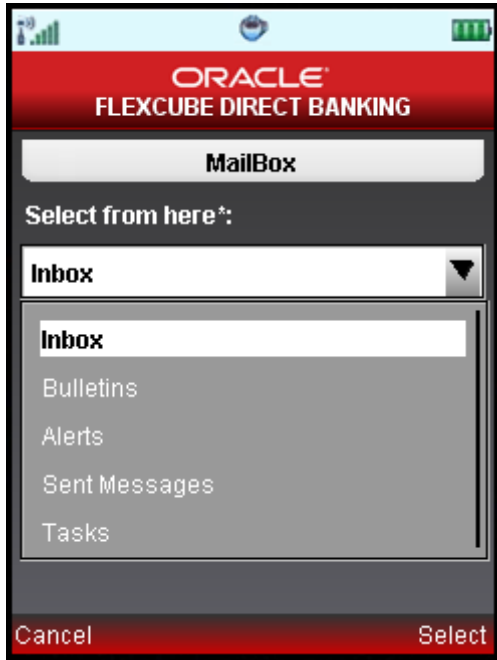
Sent Messages



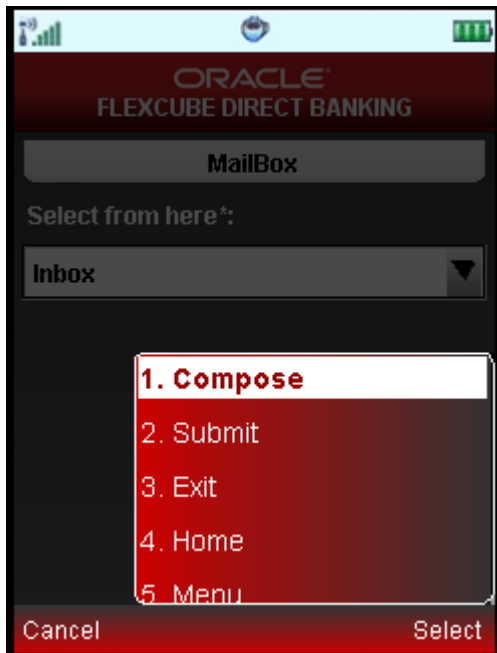
3. Select **Home** from the options to navigate to the menu screen
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select **Back** from the options to return to the previous screen..
OR
Select **Exit** from the options to exit the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Forward** from the options to forward the current message.

14.4. Compose

Compose

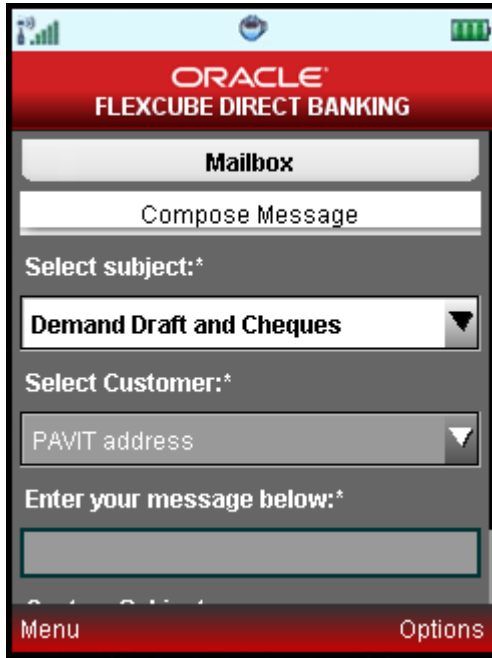


1. Click the Options menu. The system displays below pop up.



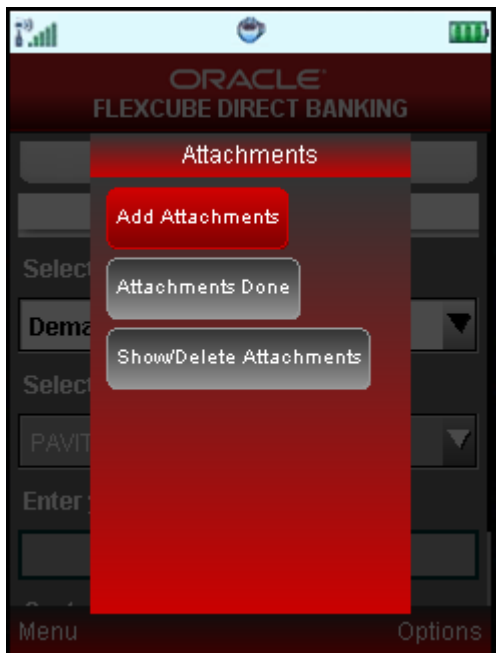
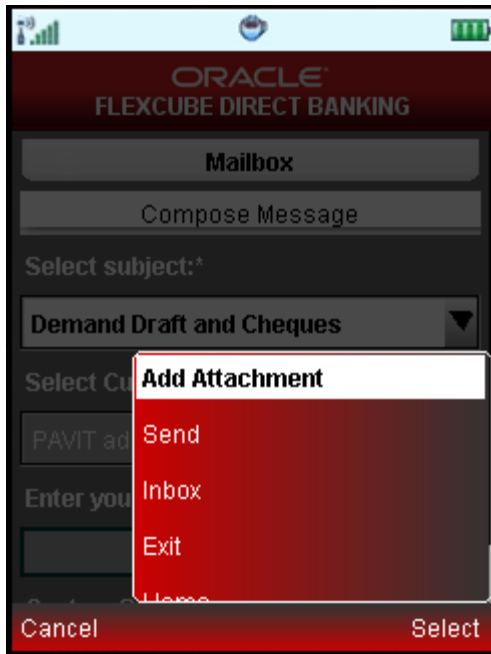
2. Select the Compose option to compose message.
3. You can also view Alerts & Tasks by selecting those options from the first screen shown

above.



4. Select the **Subject** and **Customer** using up down arrow keys and select key.
5. In case Subject is selected as "I will type my own subject", then you can type your custom subject in Custom Subject field.
6. Enter the message (mandatory).
7. Select the **Exit** from the options to exit from the application.
OR
Select **Inbox** from the options to return to Inbox screen.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select **Add Attachment** from options to add any attachment to the message. The system displays following screen:
OR
Click the **Send** from the options. The system displays below confirmation screen for message sent.

Compose



8. Click Add Attachments to attach any document. The system will open one alert screen to browse and select file to be attached.

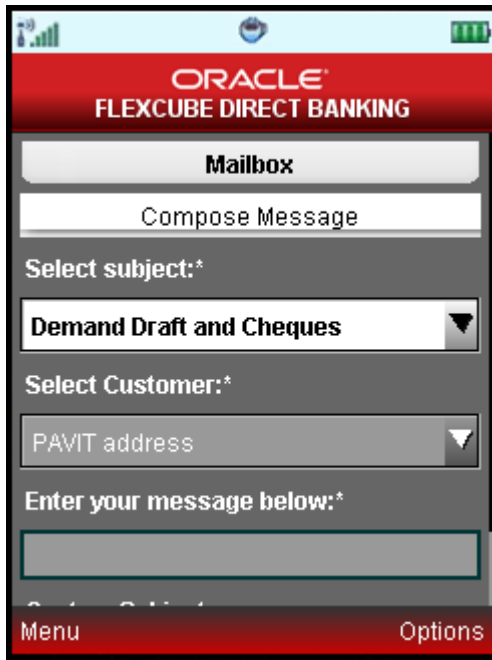
OR

Click the Show/Delete Attachments to view or delete any of the attachments.

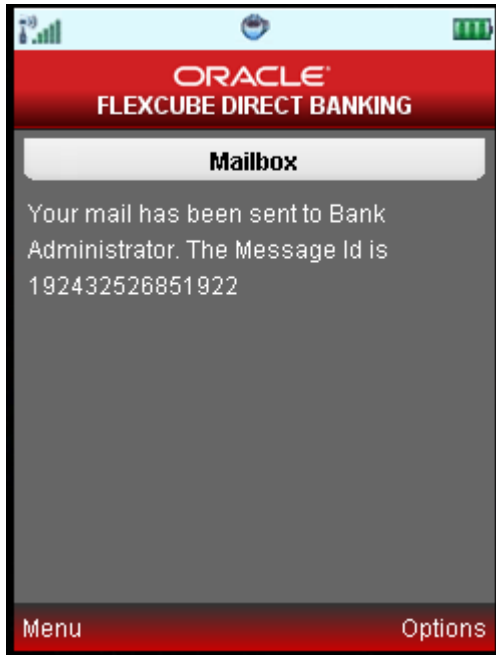
OR

Click Attachments Done when attachments are finished. The system returns to below screen.

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.



9. Select the **Exit** from the options to exit from the application.
OR
Select **Inbox** from the options to return to Inbox screen.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select **Add Attachment** from options to add any attachment to the message. The system displays following screen.
OR
Click the **Send** from the options. The system displays below confirmation screen for message sent.



10. Select the **Exit** from the options to exit from the application.

OR

Select **OK** from the options to return to compose message screen.

OR

Select the **ATG** from the options to call bank officials for any clarification.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

15. Forex Inquiry

This menu enables you to inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

To inquire Foreign Exchange Rates

1. Log on to the J2ME based Mobile Banking application.
2. Select **Customer services >Exchange Rate Inquiry** from the menu using up\down scroll keys and the select key.
3. Select the **Submit** option. The system displays **Foreign Exchange Rate Inquiry** screen.

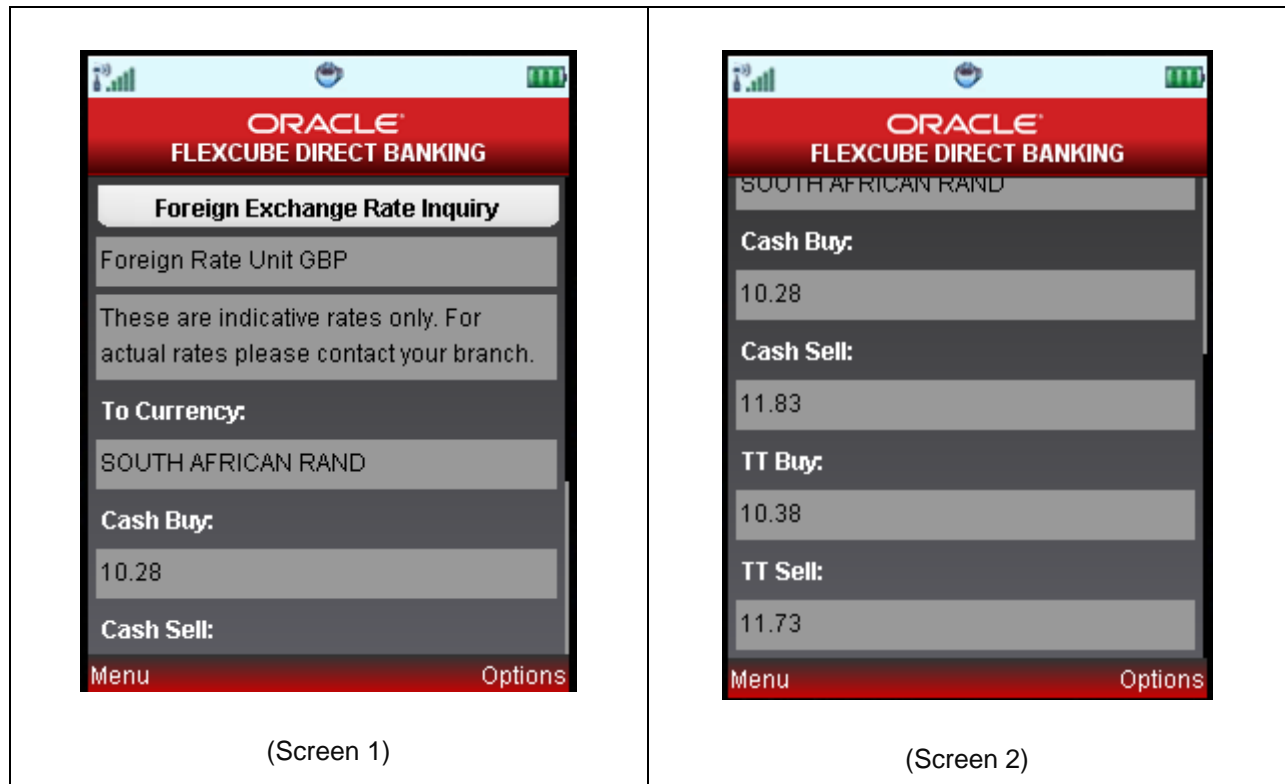
Foreign Exchange Rate Inquiry

Field Description

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

4. Select the To currency.
5. Select **Submit** from the options. The system displays **Foreign Exchange Rate Inquiry** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Foreign Exchange Rate Inquiry



Field Description

Field Name	Description
Foreign Rate Unit	[Display] This field displays the foreign rate unit currency.
To Currency	[Display] This field displays the currency to which the exchange rate is being asked for.
Cash Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in cash transaction
Cash Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a cash transaction
TT Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in a telegraphic transfer

Field Name	Description
TT Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a telegraphic transfer.

6. Select the **Home** option to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
7. OR
Select the **Menu** from the options to return to the sub menu screen
OR
Select the **Back** from the options to return to the previous screen..

16. Beneficiary Maintenance

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

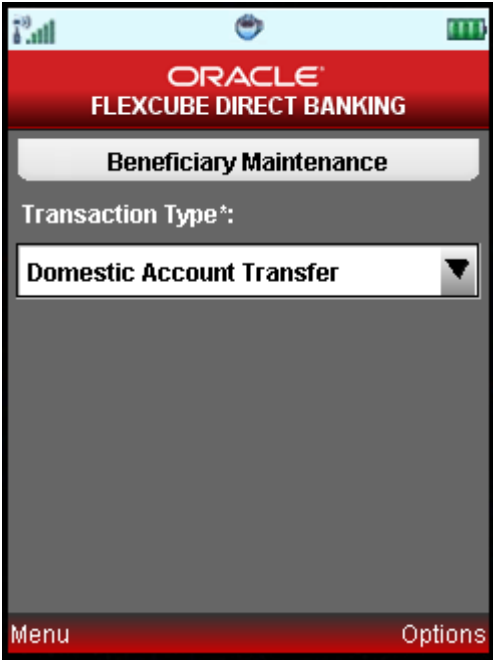
If the Template is created with template access level as Private, it is available only to the User who has created it.

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

- Domestic Transfer
- Internal Transfer
- International Transfer

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

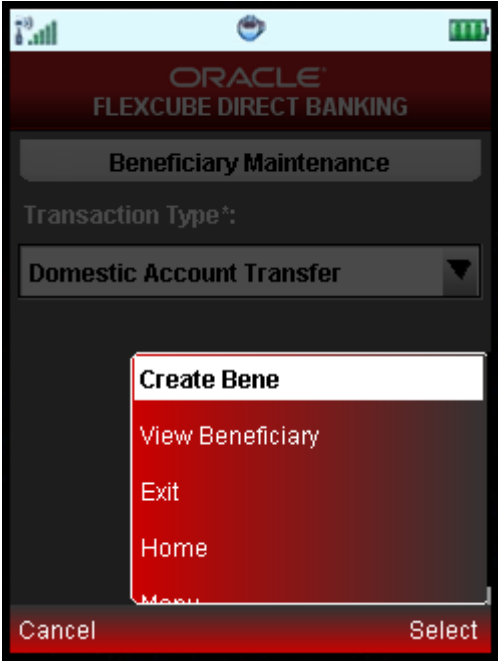
Beneficiary Maintenance



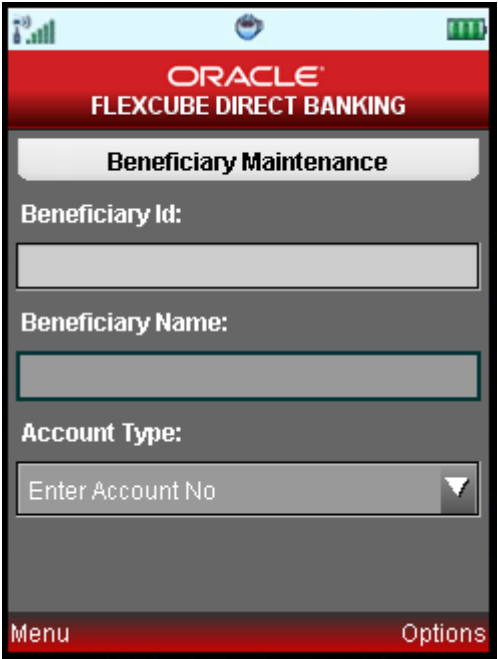
Field Description

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

- 2. Select any transaction type for which beneficiary is to be created.



3. Click Create Bene from the options. Below is shown for Domestic Account Transfer beneficiary.

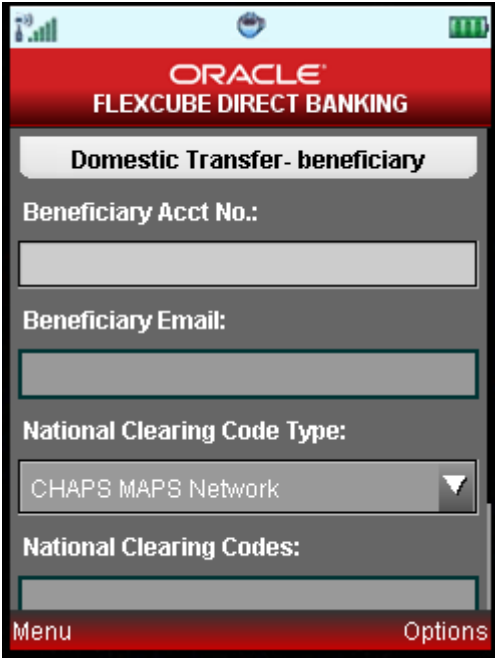


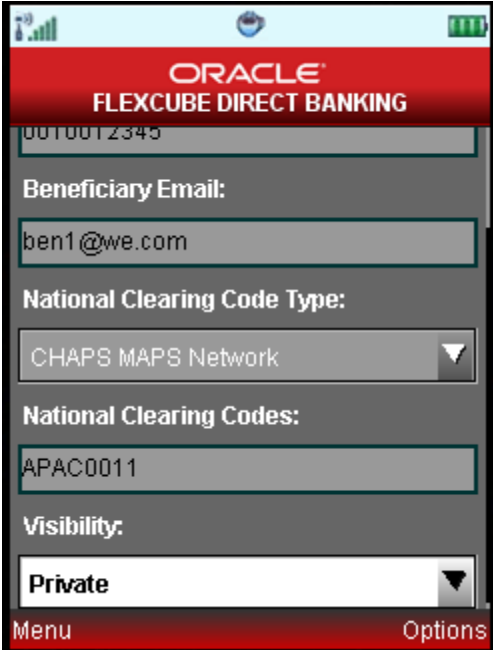
Field Description

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 10] Type the beneficiary ID

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Account Type	[Mandatory, Drop down] Select the account type.

- 4. Click the **Submit** button from the options. Clicking Submit will navigate to next screen as shown below.



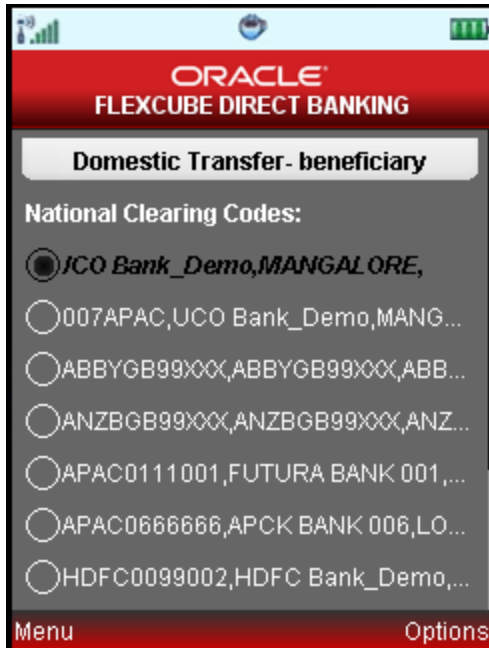


Field Description

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, Drop-Down] Select the national clearing code type from the drop-down list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : <ul style="list-style-type: none">• Public• Private

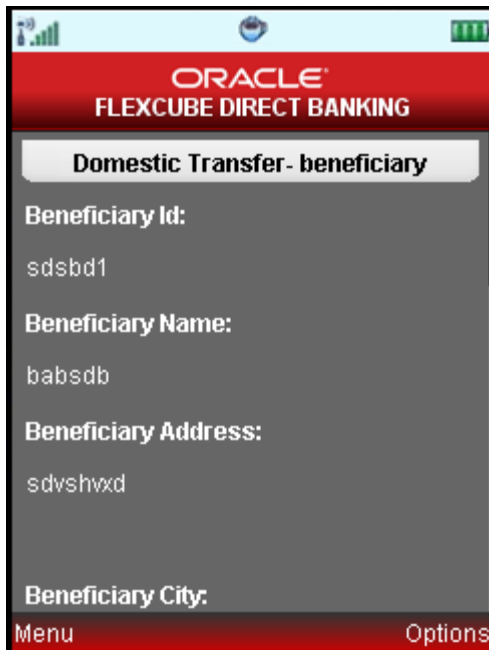
5. Click the **Look up** button for national clearing code from the options. The system display following screen.

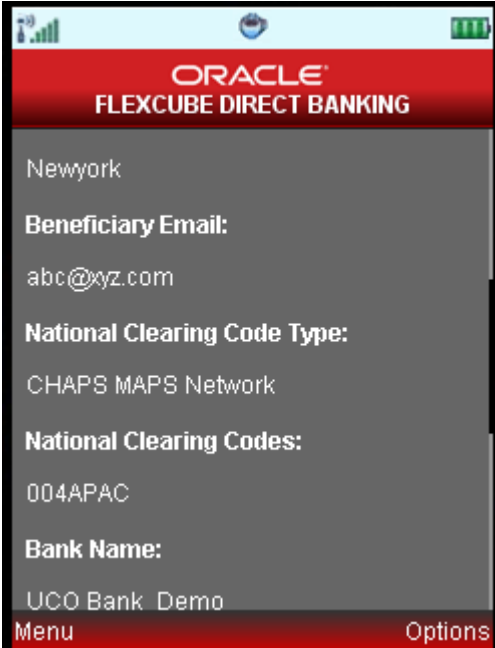
Beneficiary Maintenance



6. Select any code and click the Submit option. The system will return to below screen.

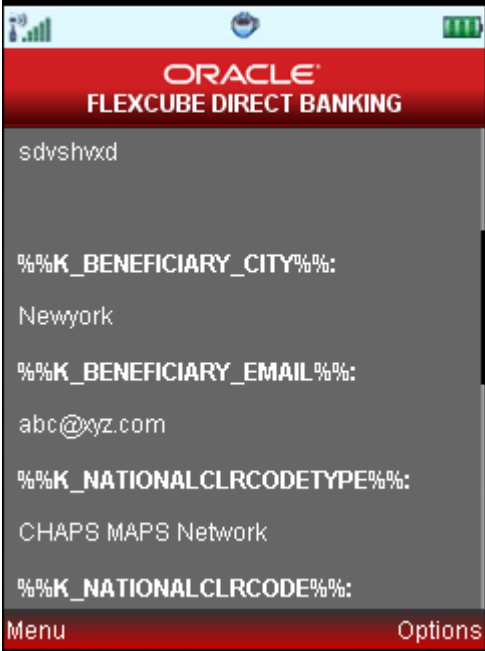
Beneficiary Maintenance Verify





7. Click the Submit button from the options. The system displays Confirm screen shown below.

Beneficiary Maintenance Confirm



8. Click Ok. The system displays initial Beneficiary Maintenance screen.

17. Own Account Transfer

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

To do the own account transfer

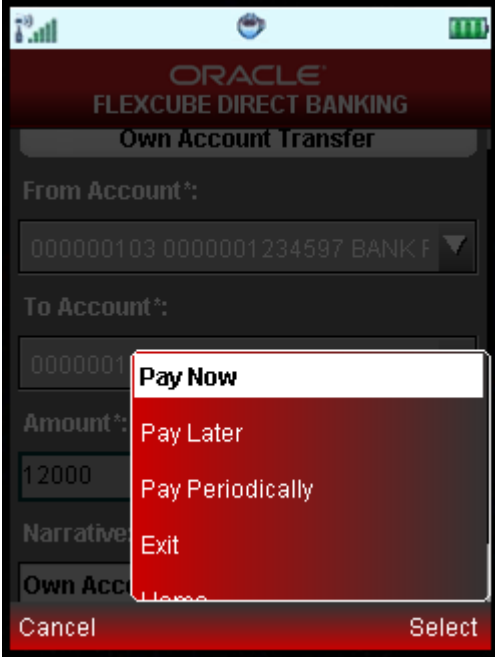
1. You can navigate from Transfers > Own Account Transfer.

Own Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the source account The drop down menu gives the list of accounts.
To Account	[Mandatory, Dropdown] Select the destination account The drop down menu gives the list of accounts.
Amount	[Mandatory, Numeric,15] Type the amount to be transferred in Destination account Currency
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment

2. Click the options menu in above screen. The system displays below pop over screen.



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

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

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

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

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

Payment Execution Frequency when Pay Periodically is selected

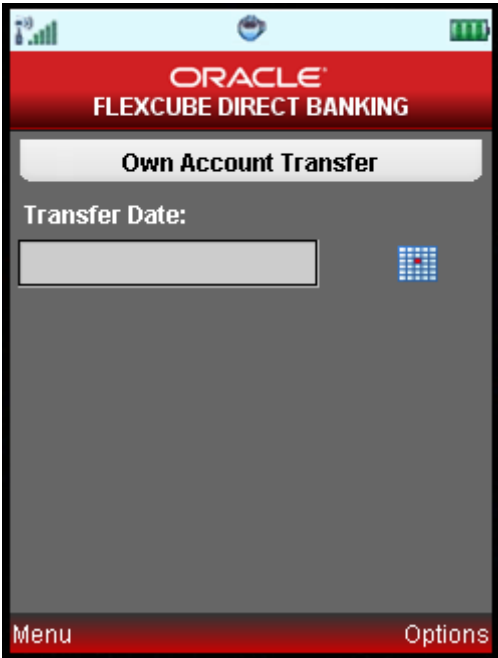
Select the standing instruction execution frequency for the funds transfer from the pop over.

The options are:

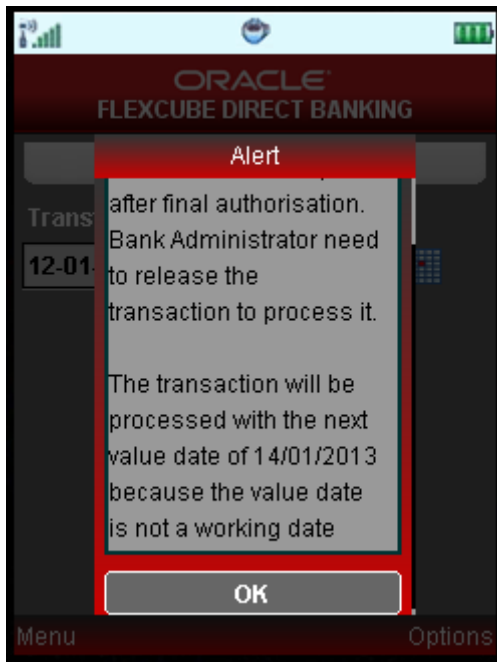
- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

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

Own Account Transfer – Pay Later

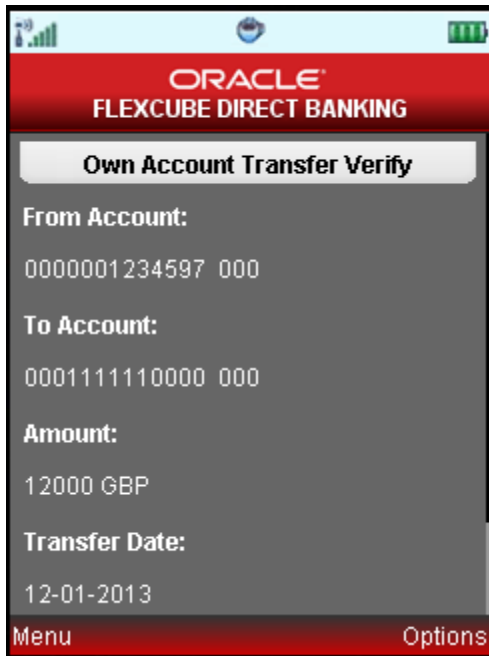


4. Enter any future date and click the submit button from the options. The system displays Own Account Transfer – Verify screen as shown below.



5. Click the OK button. The system returns to verification screen as shown below.

Own Account Transfer – Verify

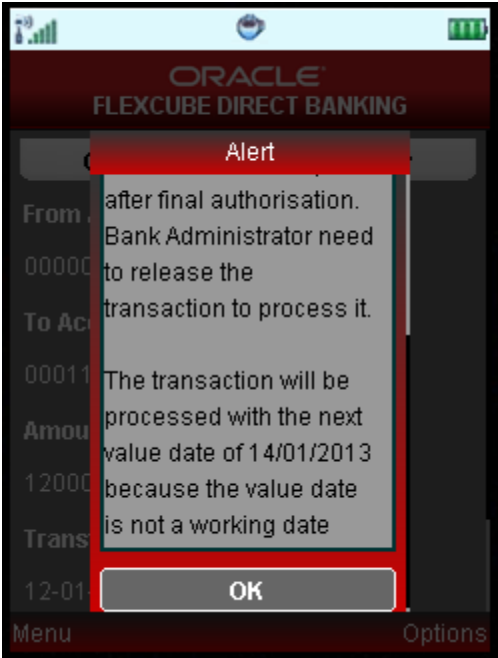


6. Click the **Confirm** button from the options. The system displays **Own Account Transfer – Confirm** screen.

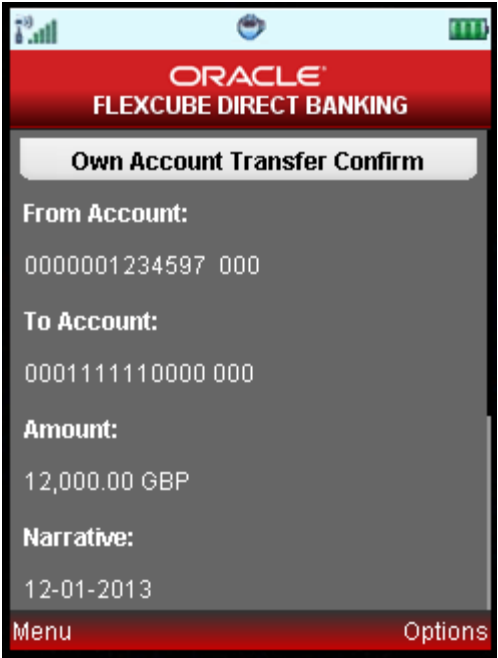
OR

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

Own Account Transfer – Confirm



7. Click the OK button. The system returns to verification screen as shown below.



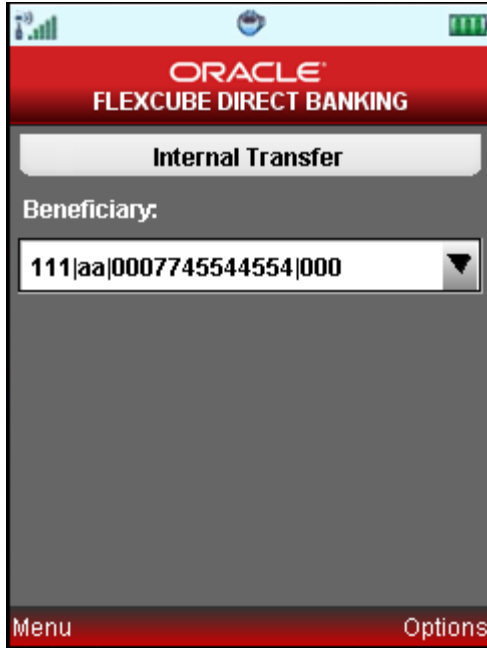
18. Internal Transfer

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

To do the domestic account transfer

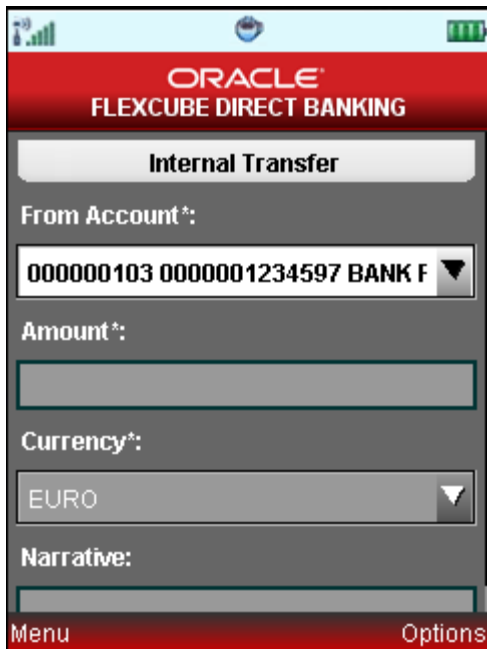
1. Navigate through the menus to **Transfers > Internal Transfer**.

Internal Transfer



2. Select Beneficiary and click Continue option. The system display following Internal transfer screen.

Internal Transfer

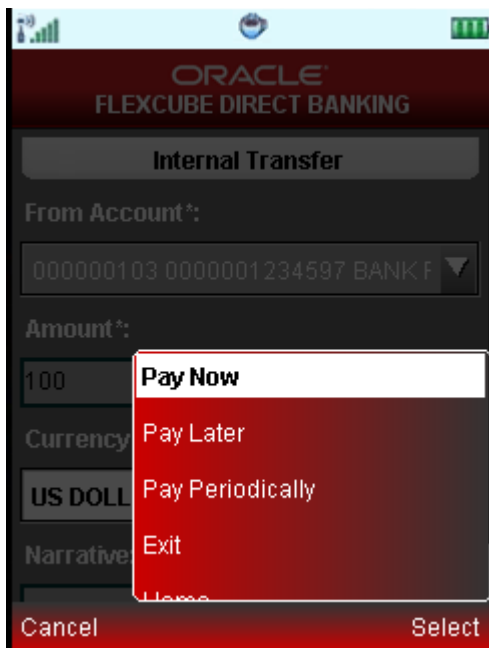


Field Description

Field Name	Description
From Account	[Mandatory, Radio button] Select the From Account as the source account for the internal transfer.
To Account	[Mandatory, Alphanumeric, 34] Type the To Account as the destination account for the internal transfer.
Destination Branch	[Mandatory, Radio button] Select the To Account as the destination account for the internal transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Currency	[Mandatory, Radio button] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

3. Click the options menu in above screen. The system displays below pop over screen.

Internal Transfer



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.

Payment Execution Frequency when Pay Periodically is selected

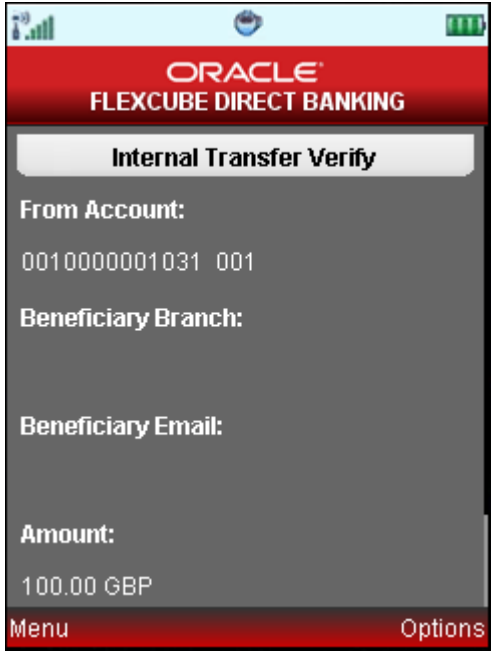
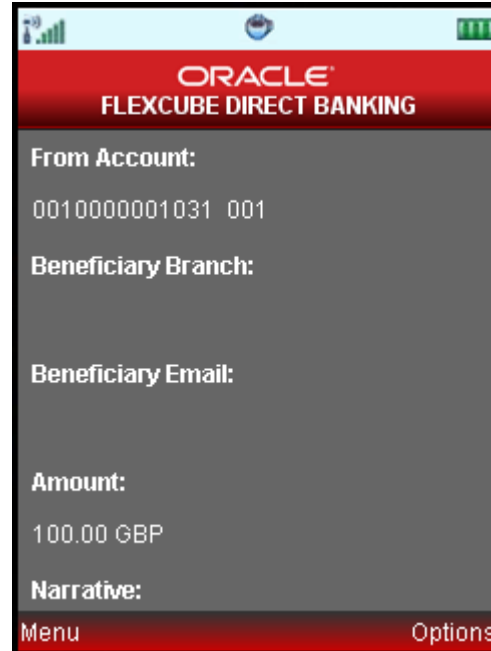
Select the standing instruction execution frequency for the funds transfer from the pop over.

The options are:

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

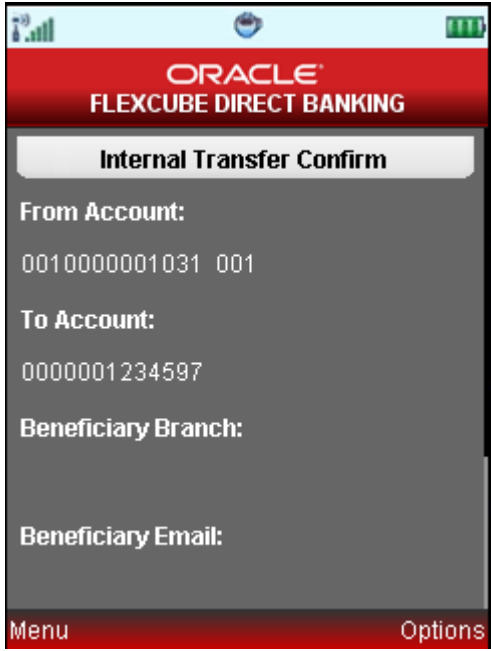
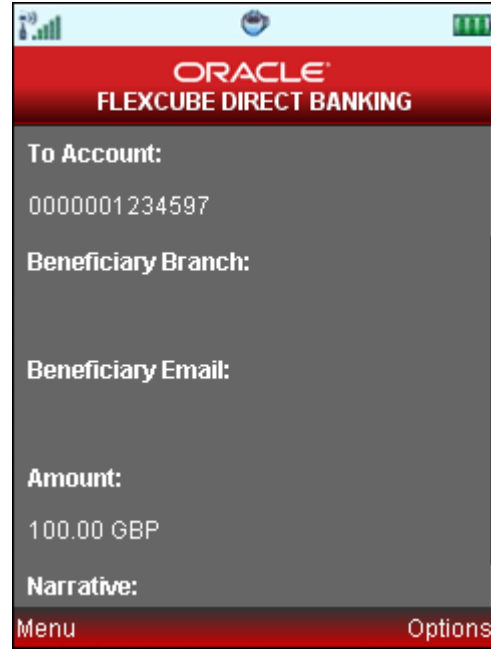
4. Below is shown for Pay Now option. The system display Internal Transfer Verify screen.

Internal Transfer Verify

 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Internal Transfer Verify</p> <p>From Account: 0010000001031 001</p> <p>Beneficiary Branch:</p> <p>Beneficiary Email:</p> <p>Amount: 100.00 GBP</p> <p>Menu Options</p> <p>(Screen1)</p>	 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>From Account: 0010000001031 001</p> <p>Beneficiary Branch:</p> <p>Beneficiary Email:</p> <p>Amount: 100.00 GBP</p> <p>Narrative:</p> <p>Menu Options</p> <p>(Screen2)</p>
--	---

5. Click Confirm from options. The system display Internal Transfer Confirm screen.
OR
Click Change option. The system displays initial Internal Transfer screen.

Internal Transfer Confirm

 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>Internal Transfer Confirm</p> <p>From Account: 0010000001031 001</p> <p>To Account: 0000001234597</p> <p>Beneficiary Branch:</p> <p>Beneficiary Email:</p> <p>Menu Options</p> <p>(Screen1)</p>	 <p>ORACLE[®] FLEXCUBE DIRECT BANKING</p> <p>To Account: 0000001234597</p> <p>Beneficiary Branch:</p> <p>Beneficiary Email:</p> <p>Amount: 100.00 GBP</p> <p>Narrative:</p> <p>Menu Options</p> <p>(Screen2)</p>
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6. Click the **OK** button. The system displays **Internal Transfer Confirm** screen.
OR
Click the Download PDF button to download the PDF containing transfer details.

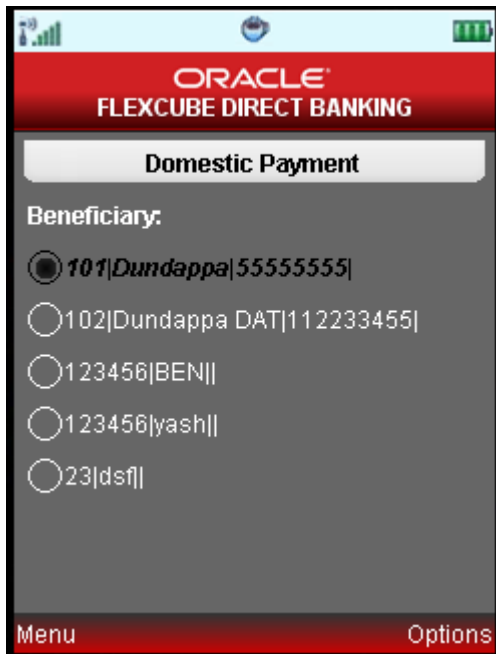
19. Domestic Payment

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

To do the domestic account transfer

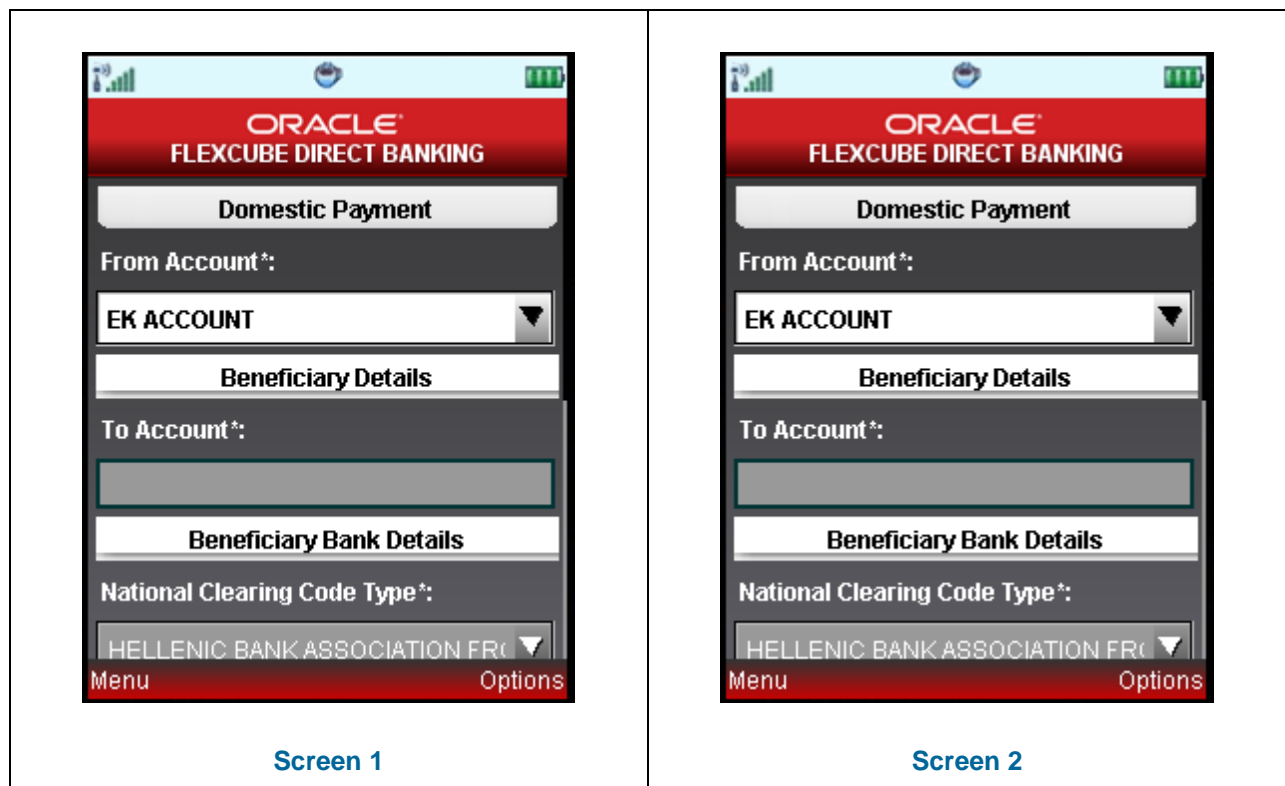
1. Navigate through the menus to **Transfers > Domestic Payment**.

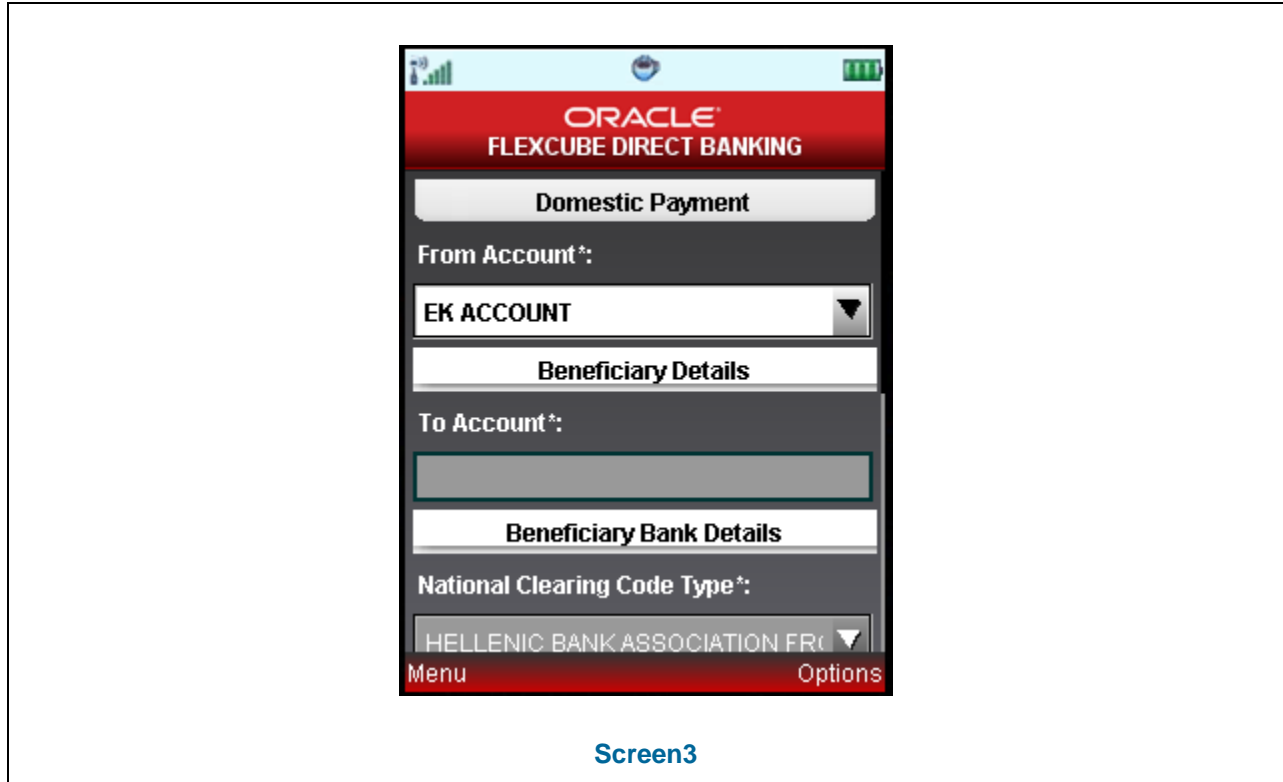
Domestic Payment



2. Select Beneficiary and click Continue option. The system displays following screen.

Domestic Payment





Screen3

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the domestic payment.
Beneficiary Details	
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the domestic payment.
Beneficiary Bank Details	
National Clearing Code type	[Mandatory, Drop down] Select the national clearing code type.
National Clearing Code	[Mandatory, Alphanumeric, 20] Type the national clearing code.
Payment details	

Field Name	Description
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Radio button] Select the currency for the amount.
Other Details	
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.
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. <div style="border: 1px solid black; padding: 5px;">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.</div>
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
Payment Execution Frequency when Pay Periodically is selected	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

3. Select the Payment options from the options. The system displays **Domestic Payment Verify** screen. Below is shown for Pay Now option.

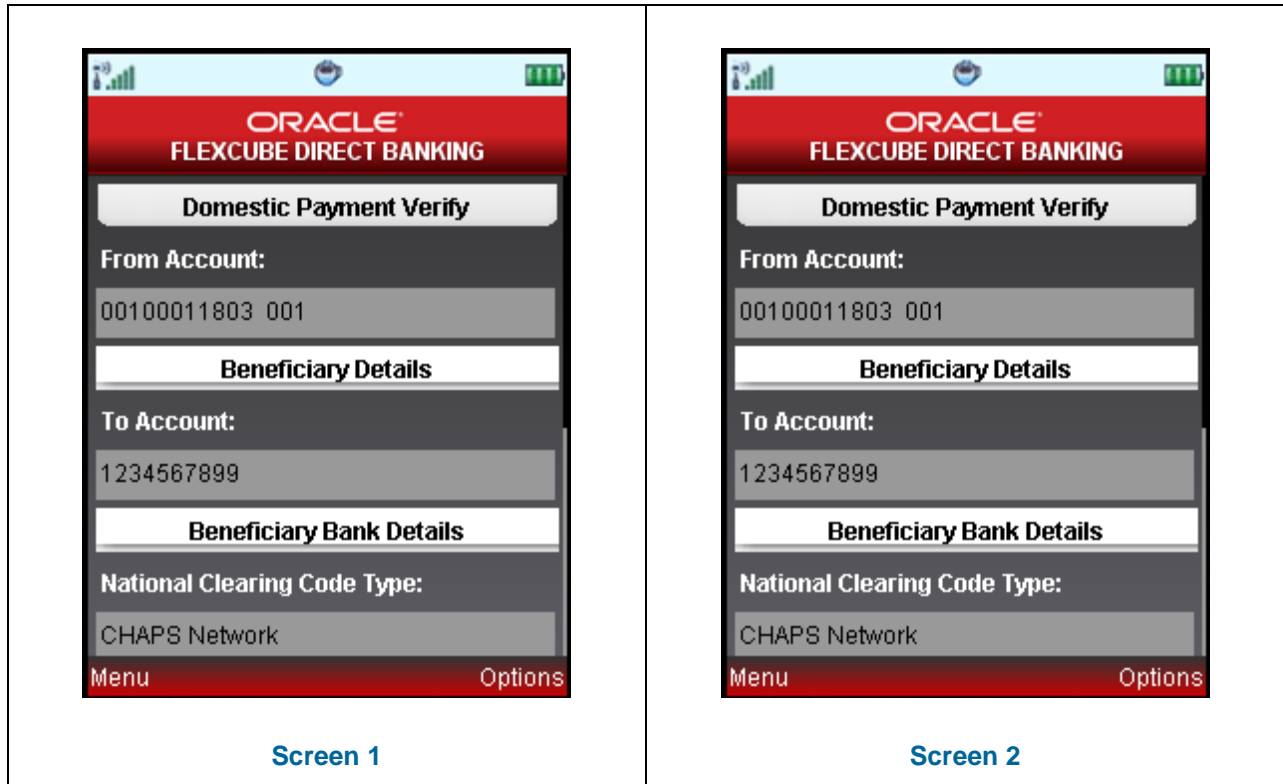
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

Domestic Payment



4. Select the **Confirm** from the options. The system displays **Domestic Payment Confirm** screen.

Domestic Payment Confirm

<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Domestic Payment Confirm</p> <p>From Account: 00100011803 001</p> <p>Beneficiary Details</p> <p>To Account: 1234567899</p> <p>Beneficiary Bank Details</p> <p>National Clearing Code Type: CHAPS Network</p> <p>Menu Options</p>	<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>CHAPS Network</p> <p>National Clearing Code: APAC1111</p> <p>Payment Details</p> <p>Amount: 125.00 GBP</p> <p>Other Details</p> <p>Narrative: NARRATIVE</p> <p>Menu Options</p>
Screen 1	Screen 2

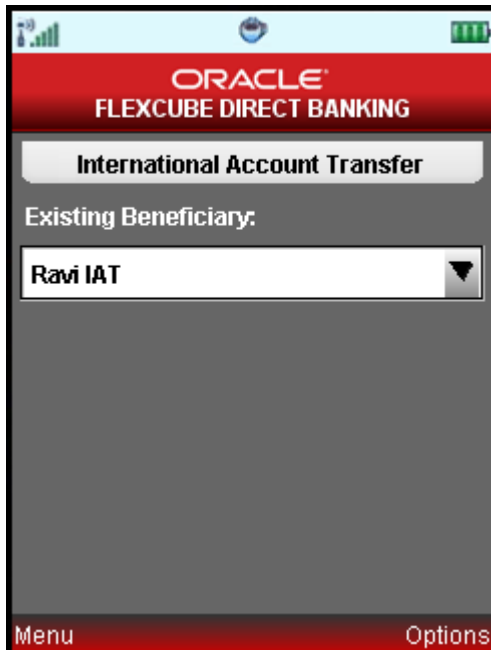
5. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **Ok** from the options. The initial **Domestic Payment** screen is displayed.

20. 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, or as per your standing instructions with the bank.

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

International Account Transfer

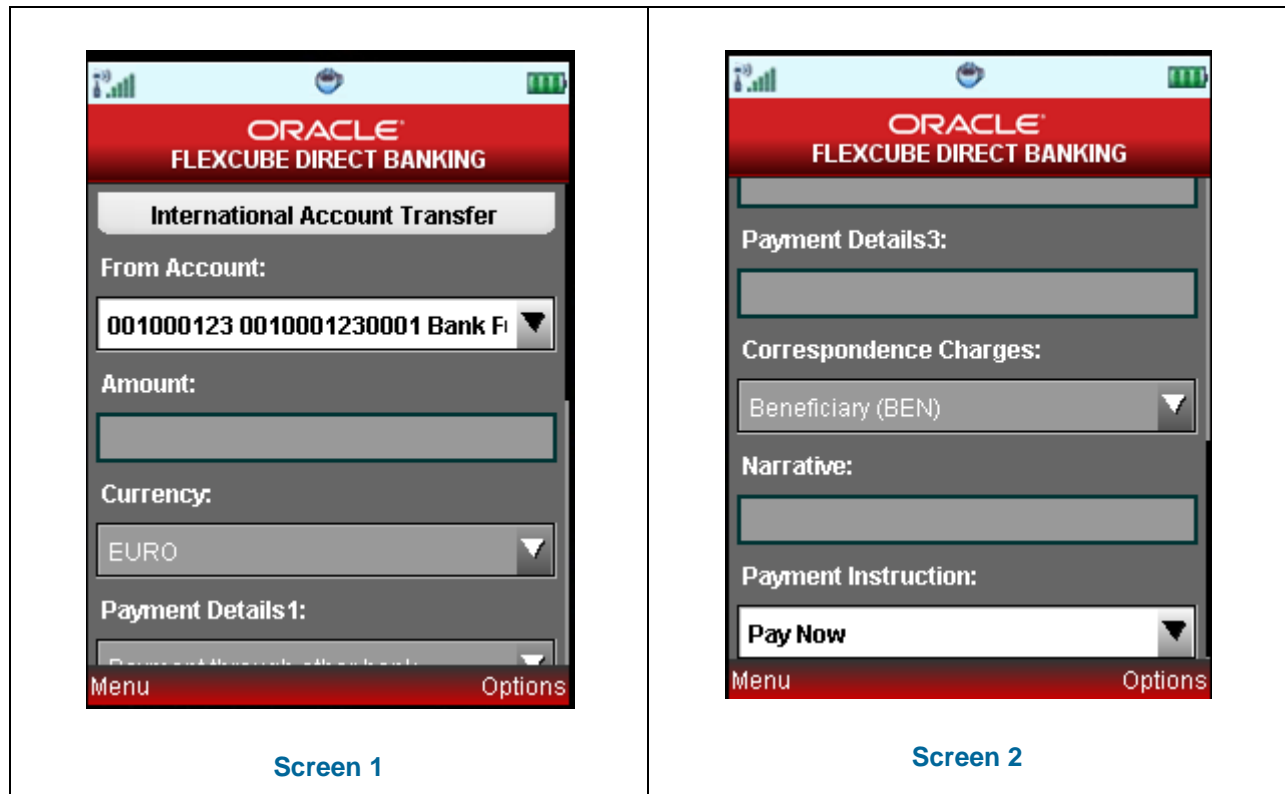


Field Description

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 .

- Below is shown for Existing Beneficiary.
- Click the Submit button from the options. The system displays below screen.

International Account Transfer



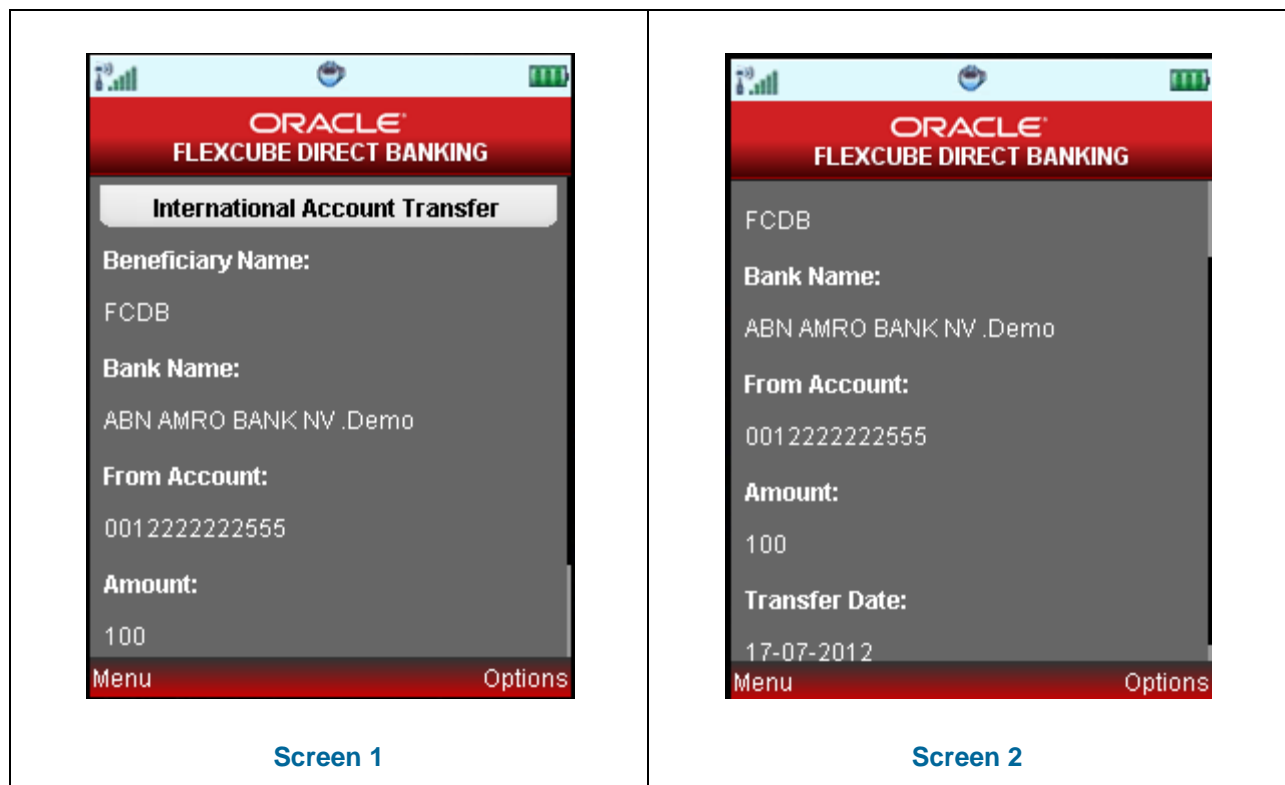
Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the domestic payment.
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Drop down] Select the currency for the amount.
Correspondence Charges	[Mandatory, Drop down] Select the party bearing the charges for transaction
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.

Field Name	Description
Payment	[Mandatory, Drop down]
Instruction	Select the Instructions to execute the payment <ul style="list-style-type: none"> • Pay Now • Pay Later • Pay Periodically Default value will be Pay Now
	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.

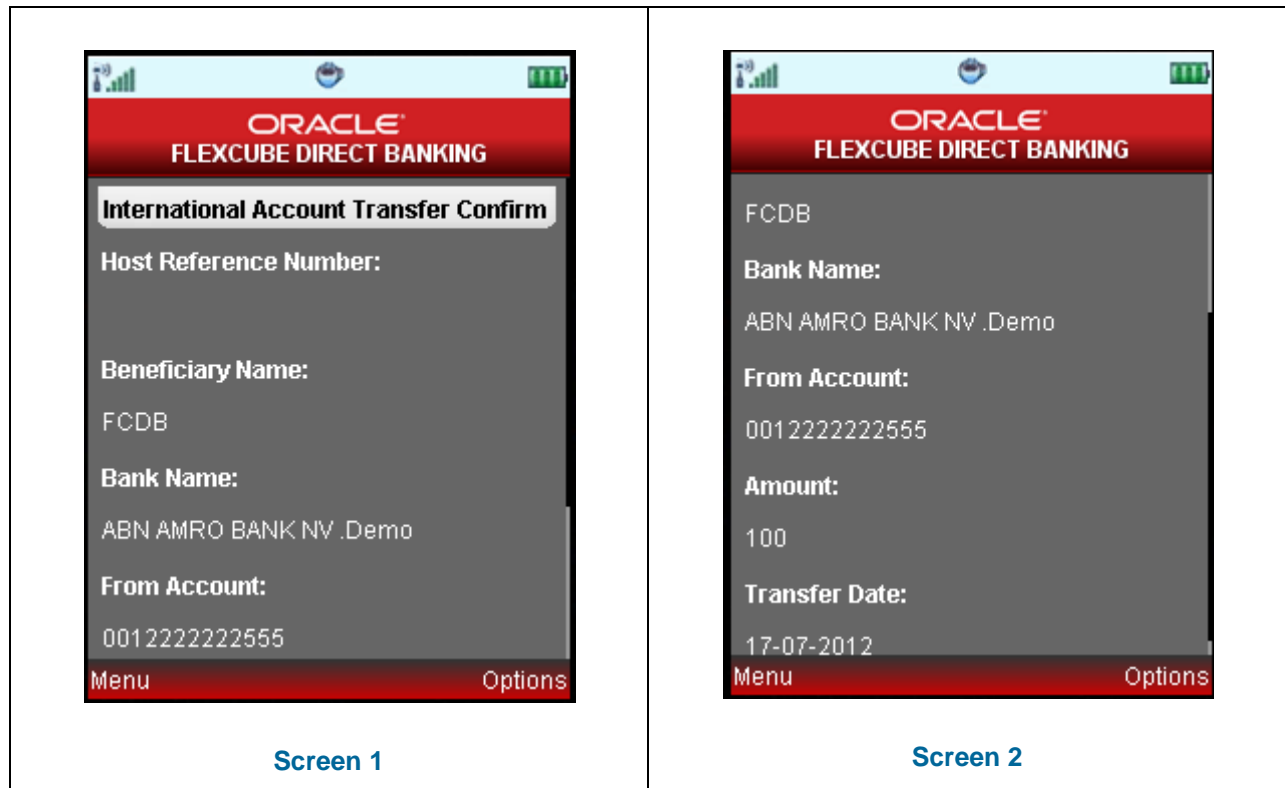
- Below is shown for pay Now option.
- Click the Submit button. The displays **International Account Transfer – Verify** screen.

International Account Transfer Verify



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

International Account Transfer



7. Select the Home from the options to get back to the Menu screen.
OR
Select the View Messages from the options to view the messages.
OR
Select the Ok from the options. The initial International Account Transfer screen is displayed.

21. My Schedule Payment

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

To view My Scheduled Payments

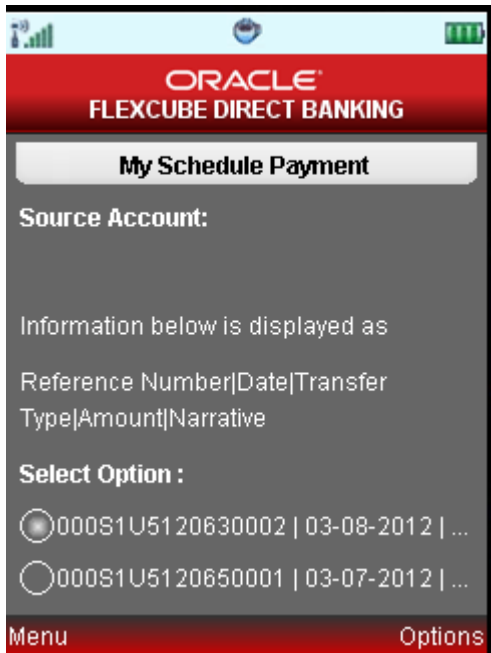
1. Log on to the client/application based Mobile Banking application. Navigate to **Transfers > My Schedule Payment**. The system displays My Schedule Payment screen.

My Schedule Payment

Field Description

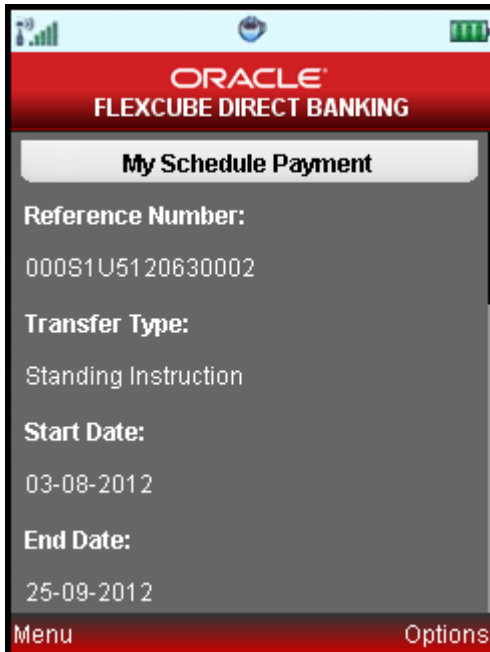
Field Name	Description
Source Account	[Mandatory, Drop down] Select an account from which transfer to be done.
Mode Of Transfer	[Mandatory, Drop down] Select the Mode of Transfer. Options available are: <ul style="list-style-type: none"> • Cross Border • Within Bank • Within Country

2. Click the **Submit** button from the options. The system displays below screen.

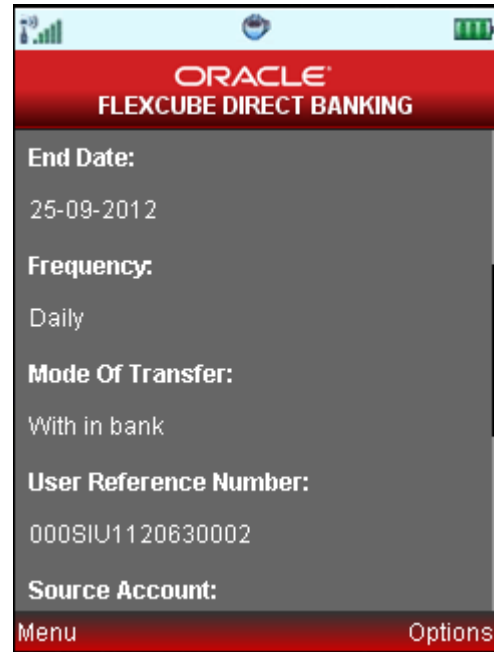


3. Click the **select** option tab to select the pending transfer to be viewed, as shown below.
4. Click the **Get Details** button from the options pop over. The system displays details for the selected scheduled pending transfer payment transaction.

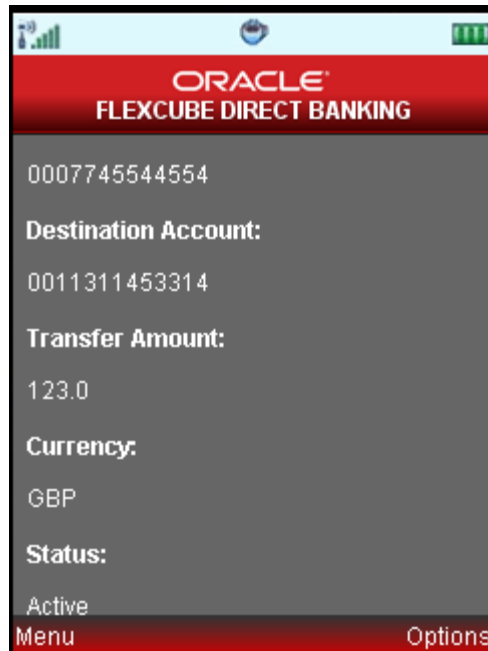
My Schedule Payment



(Screen 1)



(Screen 2)

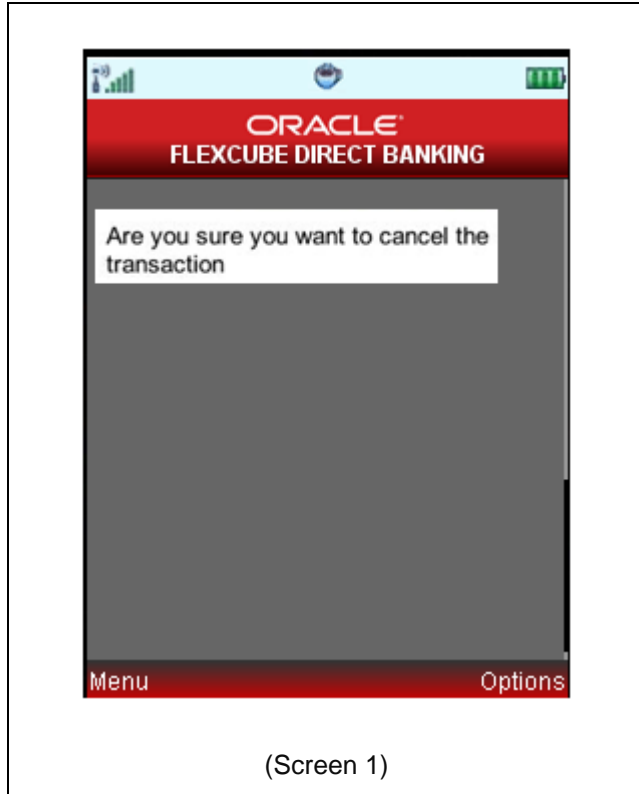


(Screen3)

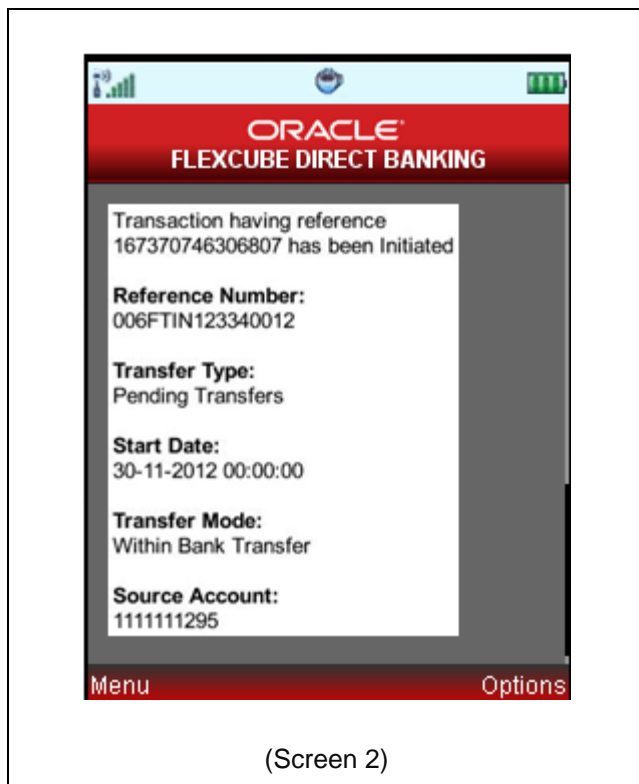
Field Description

Field Name	Description
Reference Number	Displays SI reference number.
Transfer Type	Displays the standing instruction
Start Date	Displays the start date of SI
End Date	Displays the end date of SI
Frequency	Displays the frequency of SI
Mode Of Transfer	Displays Mode of transfer scheduled by user
User Reference Number	Displays the truncation reference number.
Source Account	Displays the account for SI
Destination Account	Displays the account for SI
Transfer Amount	Displays transfer amount for SI
Currency	Displays currency for SI
Status	Displays the status for SI
Narrative	Displays the narrative for SI

5. Click the **Cancel** from the options if you want to cancel this pending Transfer transaction.
The system asks for confirmation as shown in below screen.



6. Select the Yes from the options to confirm the cancellation. The system displays below confirmation screen.



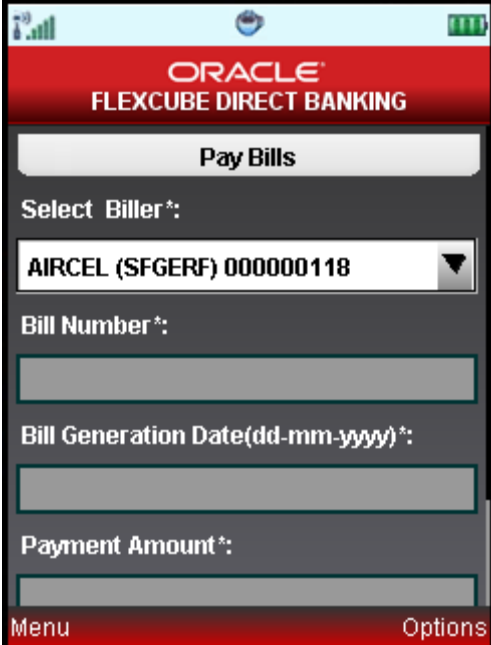
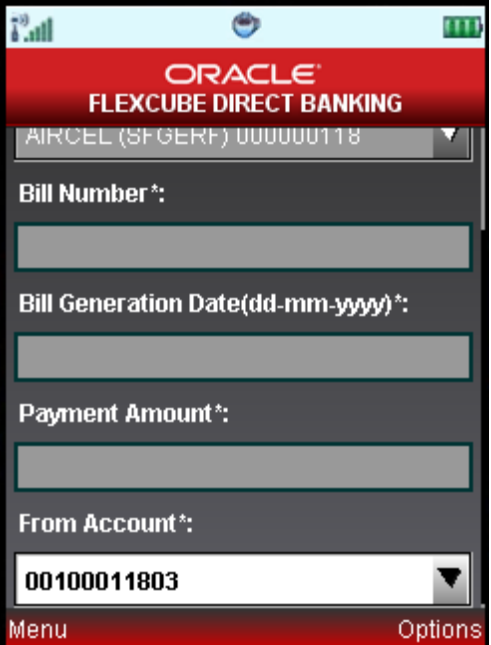
22. Pay Bill

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 J2ME based Mobile Banking application.
2. Select **Bill Payments > Pay Bill** icon from the menu using up/down arrow key and Select key. The system displays **Pay Bills** screen.

Pay Bills

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Field Description

Field Name	Description
Select Biller	[Mandatory, Drop down] 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.
From Account	[Mandatory, Drop down] Select the account number from which payment is to be done.

3. Select **Submit** from the options. The system displays **Pay Bill Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.

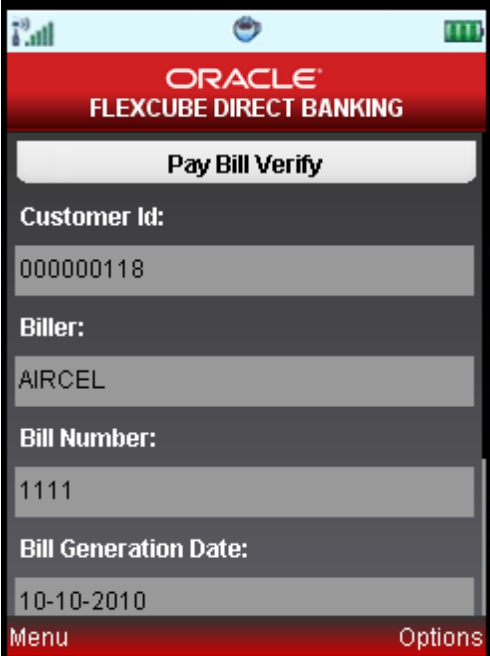
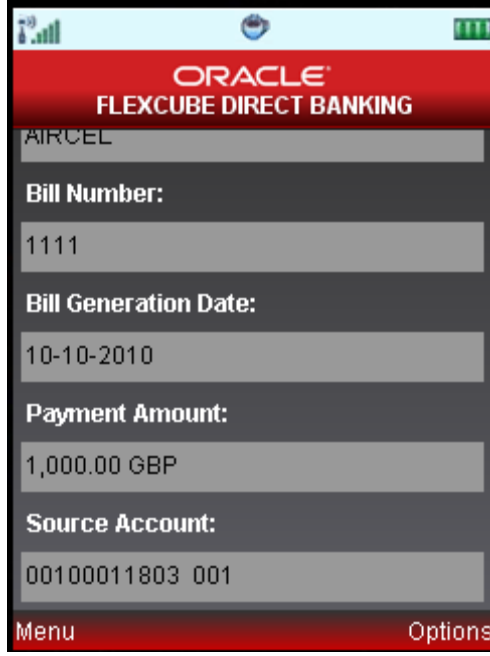
OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Verify

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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- Select the **Confirm** from the options. The system displays **Pay Bill Confirm** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

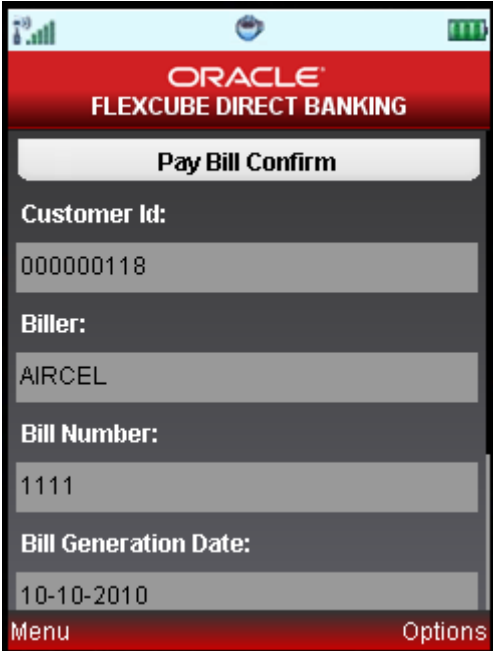
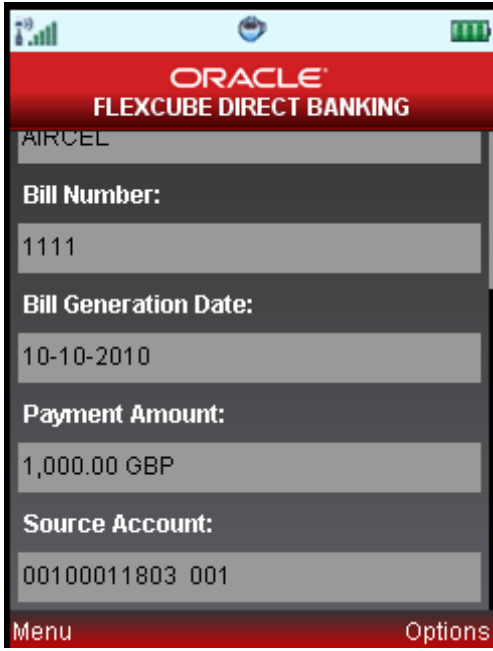
OR

Select the **Change** from the options to navigate to previous screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Confirm

 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Pay Bill Confirm</p> <p>Customer Id: 000000118</p> <p>Biller: AIRCEL</p> <p>Bill Number: 1111</p> <p>Bill Generation Date: 10-10-2010</p> <p>Menu Options</p>	 <p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>AIRCEL</p> <p>Bill Number: 1111</p> <p>Bill Generation Date: 10-10-2010</p> <p>Payment Amount: 1,000.00 GBP</p> <p>Source Account: 00100011803 001</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

5. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Ok** from the options. The initial **Pay Bill** screen is displayed

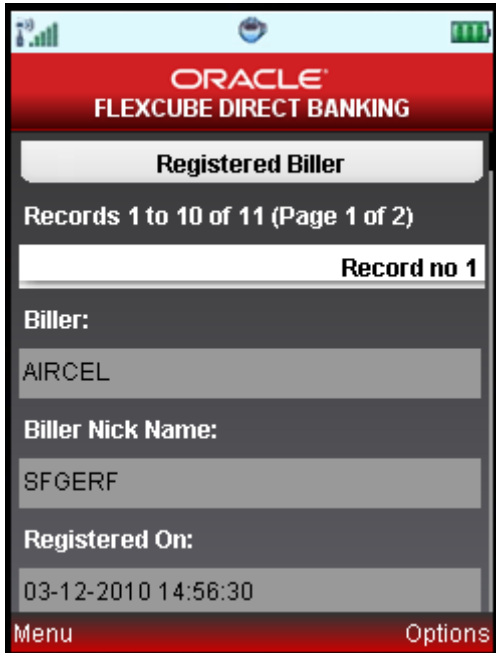
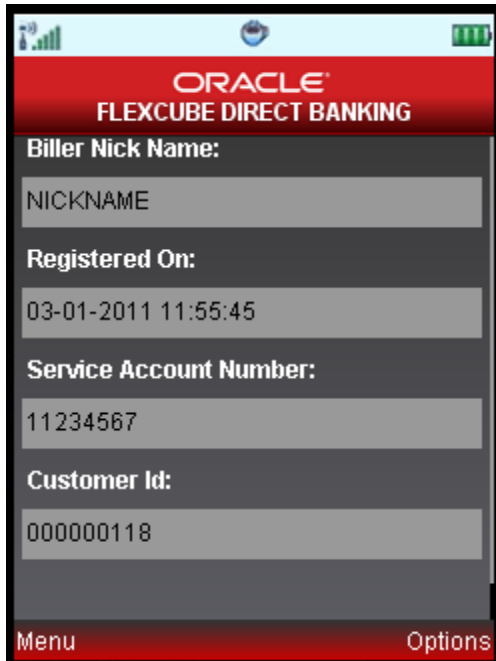
23. Register Biller

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 J2ME based Mobile Banking application.
2. Select **Bill Payment > Register Biller** icon from the menu using up/down arrow key and Select key. The system displays **Biller Information** screen.

Biller Information

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Field Description

Field Name	Description
Biller Information	
Biller Name	[Display] This field displays the Name of the Biller
Biller Nick Name	[Display] This field displays the Nick Name of the Biller
Registered On	[Display] This field displays the Date on which the Biller was Registered.
Service Account Number	[Display] This field displays the account number of the Customer for bill payment.
Customer Id	[Display] This field displays the Customer Id of the Biller

3. Select **Add Biller** from the options. The system displays **Register Biller** screen.
- OR
- Select the **Home** from the options to navigate to the menu screen.
- OR
- Select the **Exit** from the options to exit from the application.
- OR
- Select **First Page**, **Last Page**, **Next Page**, and **Previous Page** from the menu to navigate to the respective pages.
- OR
- Select the **Menu** from the options to return to the sub menu screen.

Register Biller

Field Description

Field Name	Description
Register Biller	
Select Customer	[Mandatory, Drop down] Select the Customer for which the biller is to be registered.

Field Name	Description
Select Biller	[Mandatory, Drop down] 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.

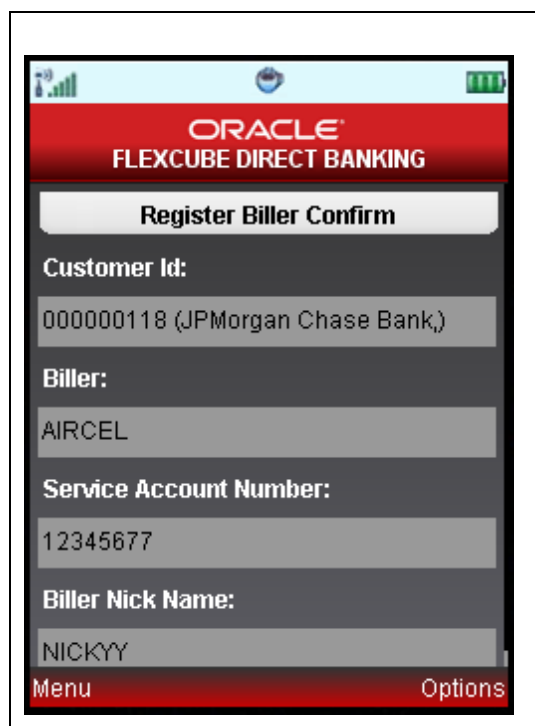
4. Select **Submit** from the options. The system displays **Register Biller Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Register Biller Verify

The screenshot displays the 'Register Biller Verify' screen in the Oracle Flexcube Direct Banking application. The screen features a red header with the Oracle logo and the text 'FLEXCUBE DIRECT BANKING'. Below the header is a grey bar with the title 'Register Biller Verify'. The main content area is a dark grey form with the following fields: 'Customer Id:' with value '000000118 (JPMorgan Chase Bank,)', 'Biller:' with value 'AIRCEL', 'Service Account Number:' with value '12345677', and 'Biller Nick Name:' with value 'NICKYY'. At the bottom of the screen, there are two red buttons labeled 'Menu' and 'Options'.

5. Select the **Confirm** from the options. The system displays **Register Biller Confirm** screen.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Register Biller Confirm



ORACLE
FLEXCUBE DIRECT BANKING

Register Biller Confirm

Customer Id:
000000118 (JPMorgan Chase Bank.)

Biller:
AIRCEL

Service Account Number:
12345677

Biller Nick Name:
NICKYY

Menu Options

6. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the initial Biller Information screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

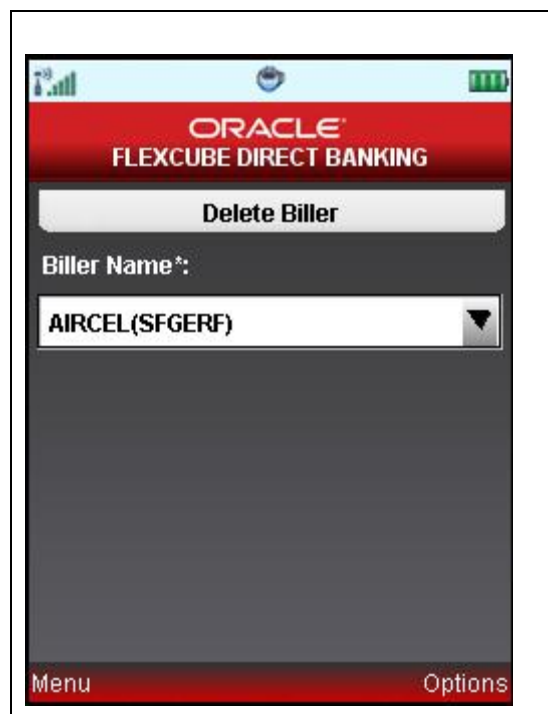
24. Delete Biller

This menu enables you to delete a already registered biller.

To delete the biller

1. Log on to the J2ME based Mobile Banking application.
2. Select **Bill Payment > Delete Biller** icon from the menu using up/down arrow key and Select key. The system displays **Delete Biller** screen.

Delete Biller

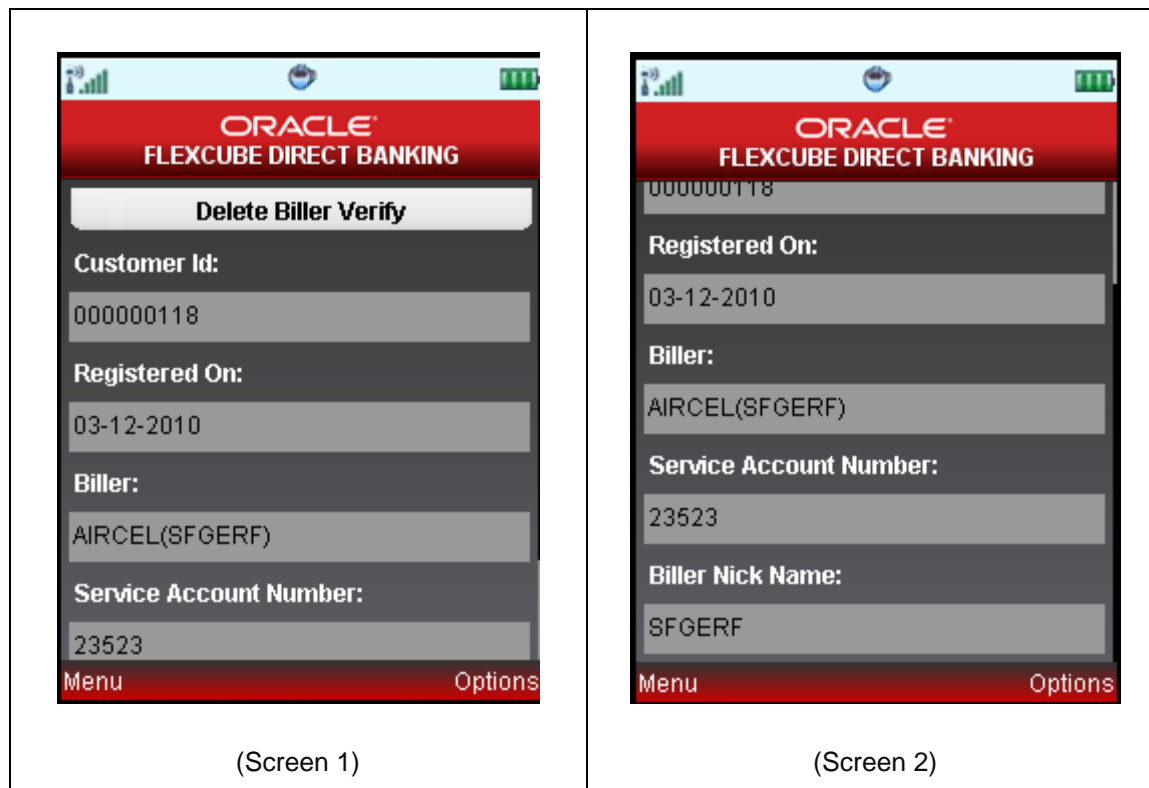


Field Description

Field Name	Description
Biller Name	[Mandatory, Drop down] Select the Biller from the list of the billers.

3. Select **Submit** from the options. The system displays **Delete Biller Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Verify



4. Select the **Confirm** from the options. The system displays **Delete Biller Confirm** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Confirm

<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>Delete Biller Confirm</p> <p>Customer Id: 000000118</p> <p>Registered On: 04-02-2011</p> <p>Biller: AIRCEL(NICKYY)</p> <p>K_SERVICEACCTNO: 1234567899</p> <p>Menu Options</p>	<p>ORACLE® FLEXCUBE DIRECT BANKING</p> <p>000000118</p> <p>Registered On: 04-02-2011</p> <p>Biller: AIRCEL(NICKYY)</p> <p>K_SERVICEACCTNO: 1234567899</p> <p>Biller Nick Name: NICKYY</p> <p>Menu Options</p>
(Screen 1)	(Screen 2)

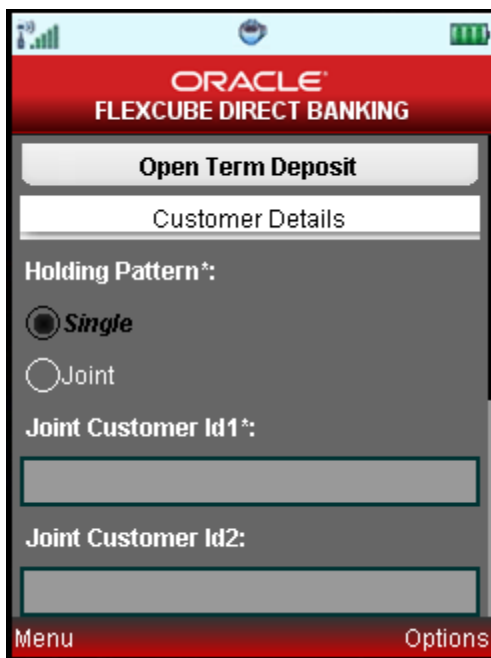
5. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the Delete Biller screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

25. Open Term Deposit

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

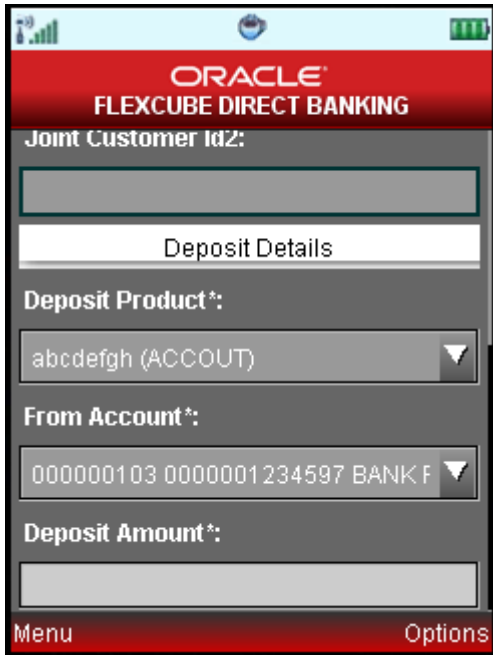
1. Navigate through menus, **Accounts > Open Term Deposit** to access Open Term Deposit transaction.

Open Term Deposit



The screenshot shows the Oracle Flexcube Direct Banking mobile application interface. At the top, there is a red header with the Oracle logo and the text "ORACLE FLEXCUBE DIRECT BANKING". Below the header, the screen displays the "Open Term Deposit" screen. The screen has a grey background and contains the following elements:

- A red bar at the top with the text "Open Term Deposit" in white.
- A white bar below it with the text "Customer Details".
- A section titled "Holding Pattern*:" with two radio button options: "Single" (selected) and "Joint".
- A section titled "Joint Customer Id1*:" with a grey input field.
- A section titled "Joint Customer Id2:" with a grey input field.
- A red bar at the bottom with the text "Menu" on the left and "Options" on the right.



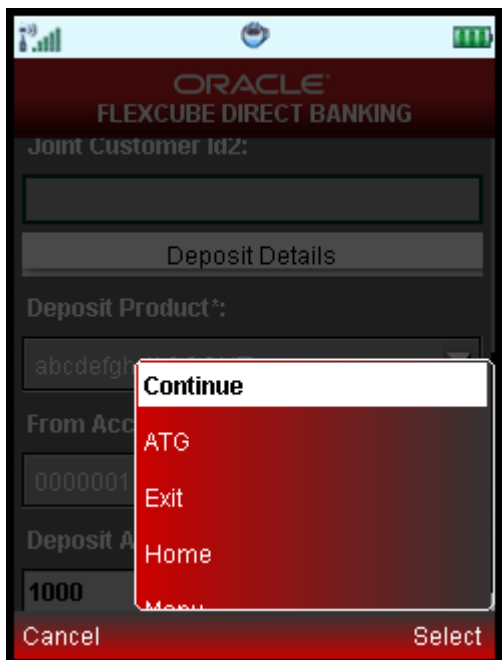
Field Description

Field Name	Description
Customer Details	
Holding Pattern	<p>[Mandatory, pop over] Select the appropriate holding pattern. The option are as follows:</p> <ul style="list-style-type: none"> • Single: If this option is selected for the single term deposit account holder. • Joint: If this option is selected for the joint account holder.
Joint Customer Id 1	<p>[Conditional, Alphanumeric] This field displays Customer Id of the first joint account holder. This field will be enabled only if the Holding Pattern selected is Joint and will be mandatory.</p>

Field Name	Description
Joint Customer Id 2	<p>[Optional, Alphanumeric]</p> <p>This field displays Customer Id of the second joint account holder.</p> <p>This field will be enabled only if the Holding Pattern selected is Joint.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: Customer Id cannot be same as customer id entered for first account holder.</p> </div>
Deposit Details	
Deposit Product	<p>[Mandatory, Pop Over]</p> <p>Select the deposit product for which term deposit is to be opened.</p>
From Account	<p>[Mandatory, Pop Over]</p> <p>Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened term deposit will be fetched from this account.</p>
Deposit Amount	<p>[Mandatory, Numeric, 15]</p> <p>Type the amount to be deposited.</p>

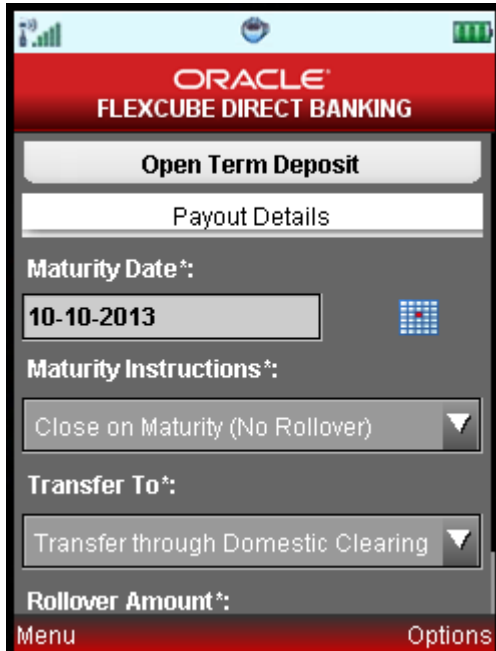
- Click the options option. The system displays below pop up screen.

Open Term Deposit



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

Open Term Deposit



Field Description

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

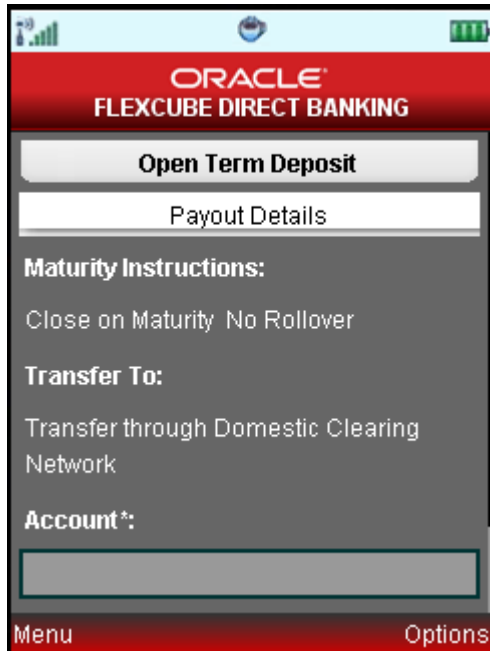
Field Name	Description
Maturity Instructions	<p>[Mandatory, Drop-Down]</p> <p>Select the maturity instruction for the deposit from the drop-down list.</p> <p>The options for Conventional Deposit Products are as follows:</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal and Interest • Renew principal and Payout the interest • Renew Special Amount and Pay Out the remaining amount. <p>The options for Islamic Deposit Products are as follows</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal and Profit • Renew principal and Payout the profit • Renew Special Amount and Pay Out the remaining amount <p>Default value is Close on Maturity.</p>
Transfer To (Account transfer options)	<p>[Conditional, Pop Over]</p> <p>Select the account to which the principal and interest are to be transferred from the drop-down list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network <p>This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction drop-down list for Conventional Products and if the Renew Principal and Profit option is selected from the Maturity Instruction drop-down list for Islamic Product</p> <p>Default value is Transfer through domestic clearing network.</p>
Account	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the account number to which the interest and principal will be transferred.</p> <p>This field is enabled if the following options are selected from the Account Transfer options drop-down list.</p> <ul style="list-style-type: none"> • Transfer to internal Bank account • Transfer through domestic clearing network

Field Name	Description
	<p>[Conditional, Drop-Down]</p> <p>Select the account to which the interest is to be transferred from the drop-down list.</p> <p>This field is a drop -down list, if the Transfer to users mapped accounts options is selected from the Account Transfer options pop over.</p>
Network Type	<p>[Conditional, Drop-Down]</p> <p>Select the type of the network from the dropdown list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p> <div style="border: 1px solid black; background-color: #e0f0ff; padding: 5px;"> <p>Note: Beneficiary Name can be Alphanumeric with Special Characters - ? : () . , ' + Space</p> </div>
Bank Code	<p>[Conditional, Drop-Down]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Bank Name	<p>[Display]</p> <p>This field displays the bank name in the clearing network.</p> <p>If you select Bank Code then this field will get populated automatically.</p>
Bank Address	<p>[Display]</p> <p>This field displays the address of the bank.</p> <p>If you select Bank Code then this field will get populated automatically.</p>
City	<p>[Display]</p> <p>This field displays the city in which the bank belongs.</p> <p>If you select Bank Code then this field will get populated automatically.</p>

Field Name	Description
Country	[Display] This field displays the country to which the Bank belongs. If you select Bank Code then this field will get populated automatically.
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. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: You can enter Rollover amount less than maturity amount.</div>

4. Click the Continue button. The system displays below screen. Below is shown for Transfer through Domestic Clearing Network.

Open Term Deposit Payout Details



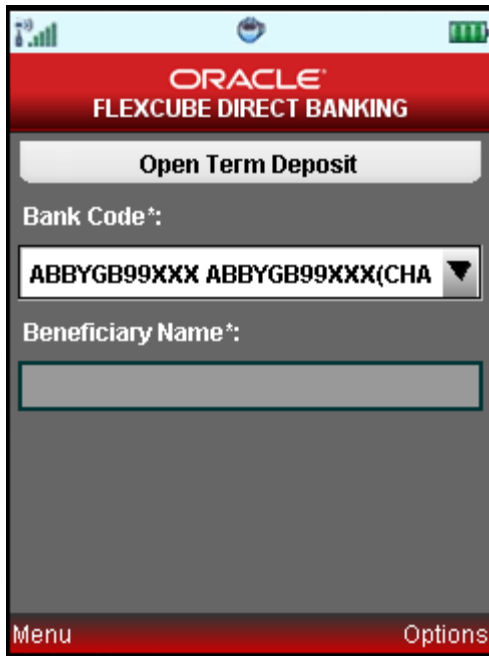
Field Description

Field Name	Description
Account	[Mandatory] Select the Account to which proceeds to be transferred.

Field Name	Description
Network	[Mandatory, Drop down]
Type	Select the applicable domestic clearing network.

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

Open Term Deposit Bank Details

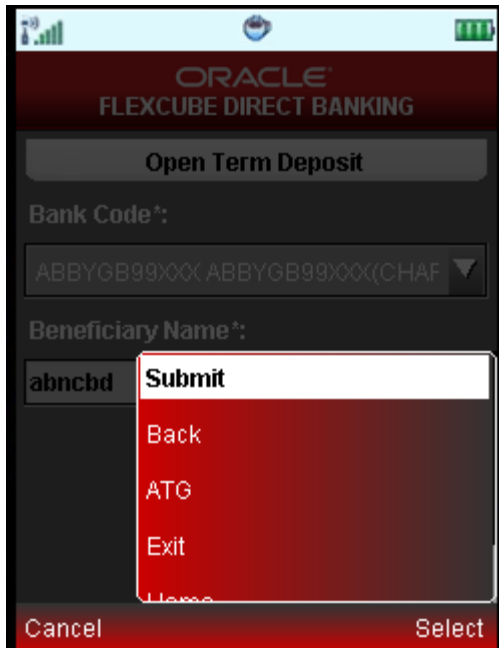


Field Description

Field Name	Description
Bank Code	[Mandatory, Drop down] Select the destination account's bank code.
Beneficiary Name	[Mandatory, Input Box] Name of the beneficiary to whom funds are to be transferred.

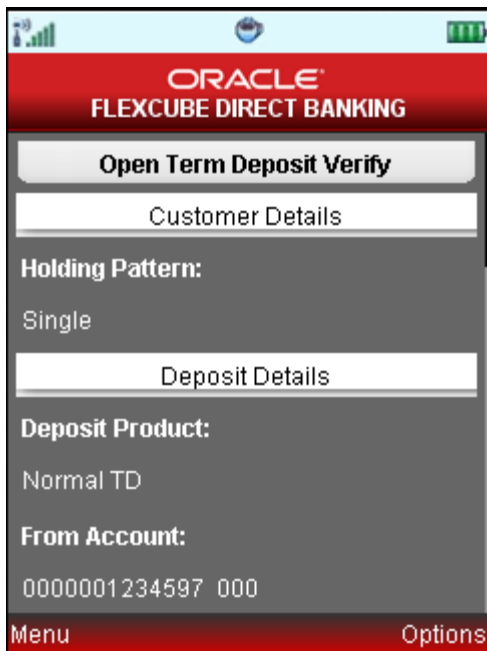
6. Click the Options. The system displays below pop over screen.

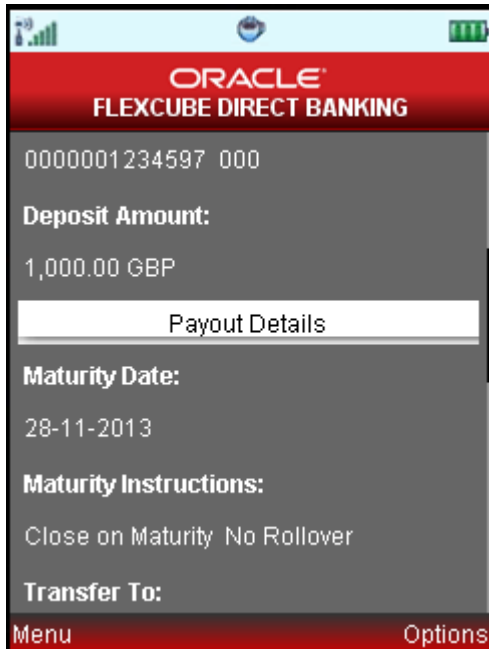
Open Term Deposit Bank Details



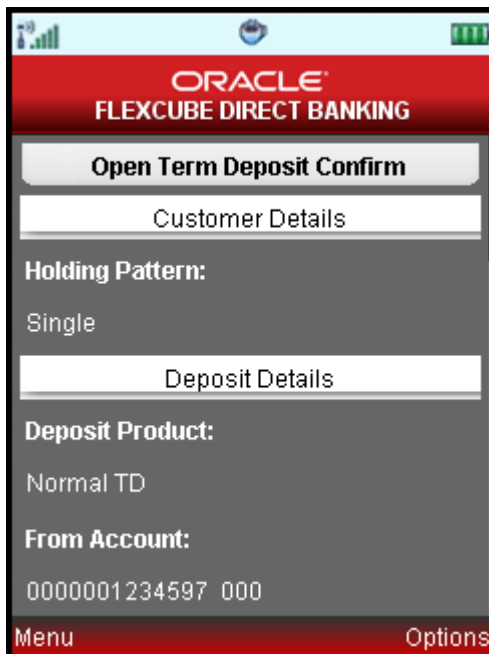
7. Click the **Submit**. The system displays Open Term Deposit Verify screen.

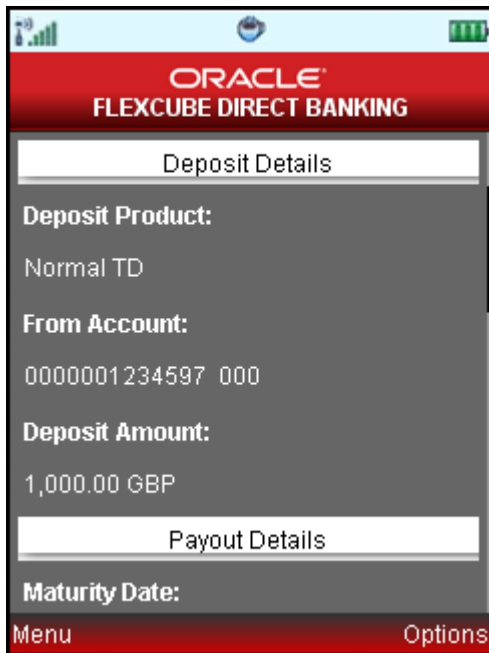
Open Term Deposit Verify





8. Click the **Confirm** from options. The system displays Open Term Deposit confirm screen.





9. Click **Ok** option. The system displays Initial Open Term Deposit screen.

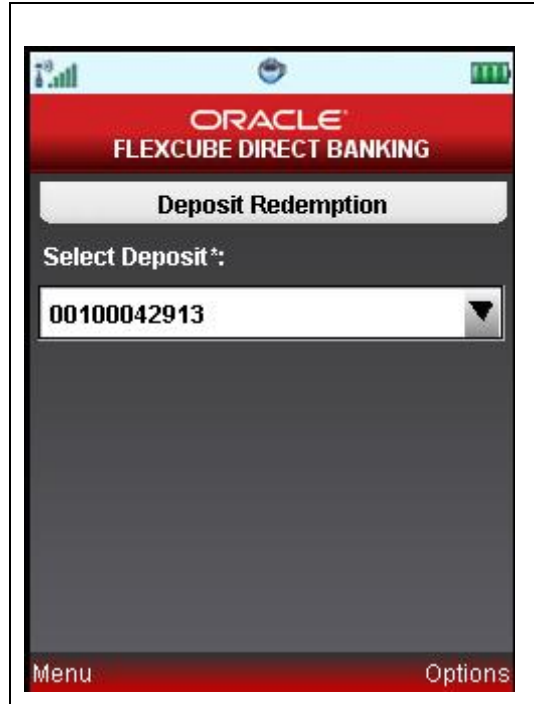
26. Deposit Redemption

Redeem Term Deposit option allows you to Redeem your term Deposit details either partially or fully through J2ME Mobile Banking.

To redeem the term deposit

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Deposits > Deposit Redemption** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Redemption** screen.

Deposit Redemption

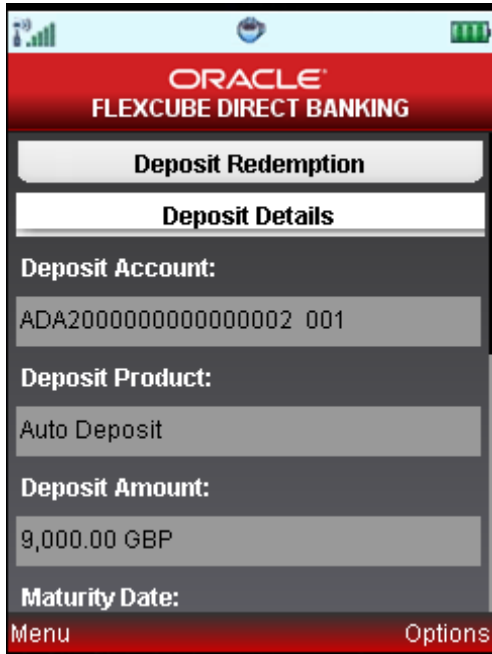


Field Description

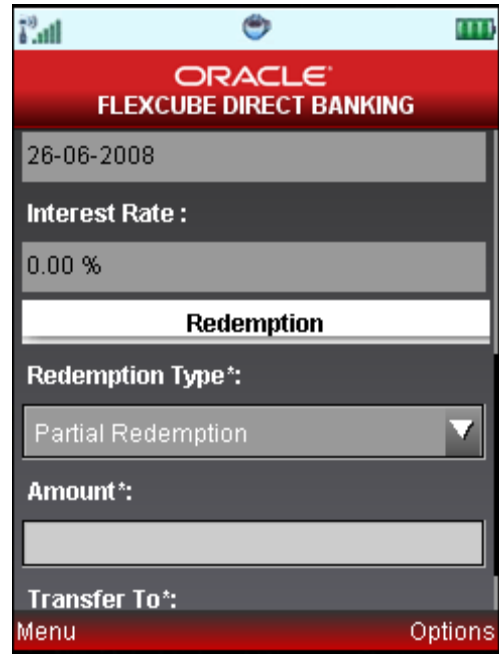
Field Name	Description
Select Deposit	[Mandatory, Drop down] Select the deposit for redemption.

3. Select **Submit** from the options .The system displays **Deposit Redemption** screen.
OR
Select the **Home** from the options navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

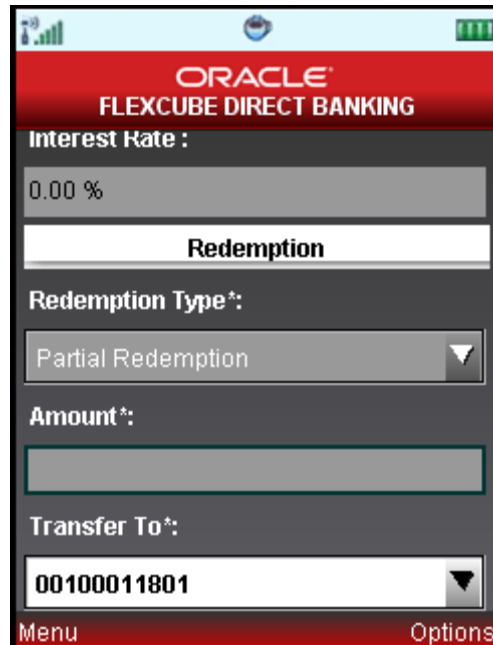
Deposit Redemption



(Screen 1)



(Screen 2)



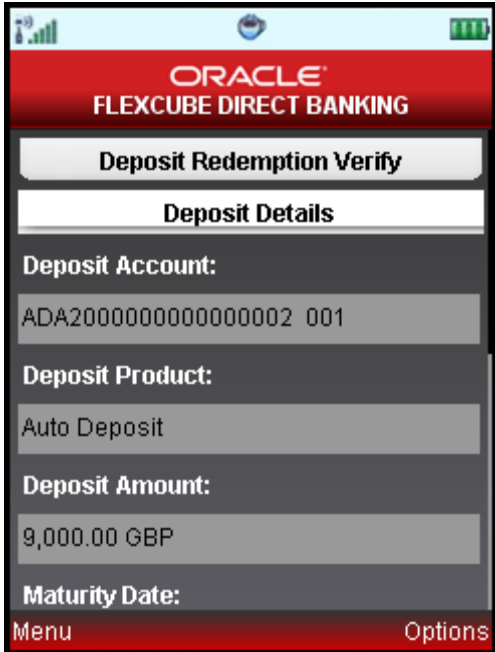
(Screen 3)

Field Description

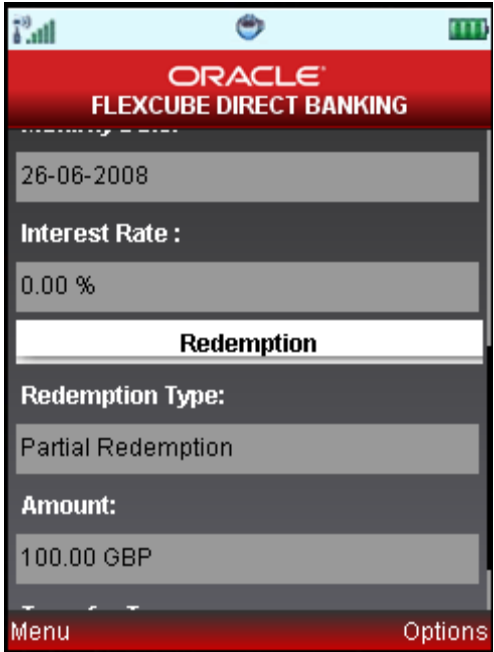
Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the deposit account.
Deposit Product	[Display] This field displays the deposit product.
Deposit Amount	[Display] This field displays the deposit amount.
Maturity Date	[Display] This field displays the maturity date of the deposit.
Interest Rate	[Display] This field displays the interest rate.
Redemption	
Redemption Type	[Mandatory, Drop down] Select the redemption type. The options are: <ul style="list-style-type: none"> • Partial Redemption • Full Redemption
Amount	[Mandatory, Numeric, 15] This field displays the deposit account.
Transfer To	[Mandatory, Drop down] Select the transfer to account as the destination account for the redemption.

4. Select **Redeem** from the options. The system displays **Deposit Redemption Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

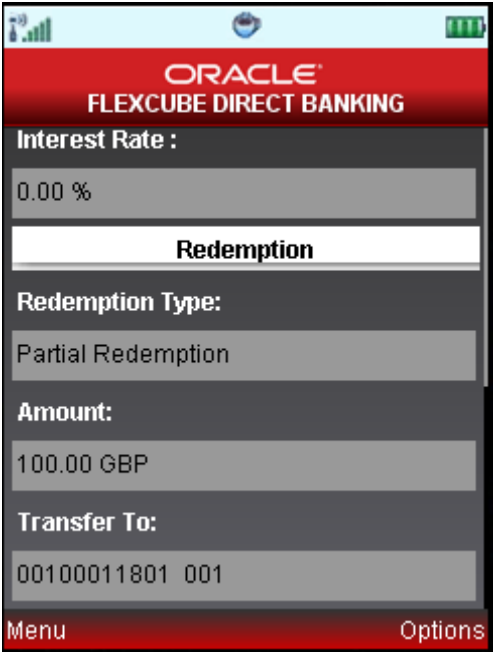
Deposit Redemption Verify



(Screen 1)



(Screen 2)



(Screen 3)

5. Select the **Confirm** from the options. The system displays **Deposit Redemption Confirm**

screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

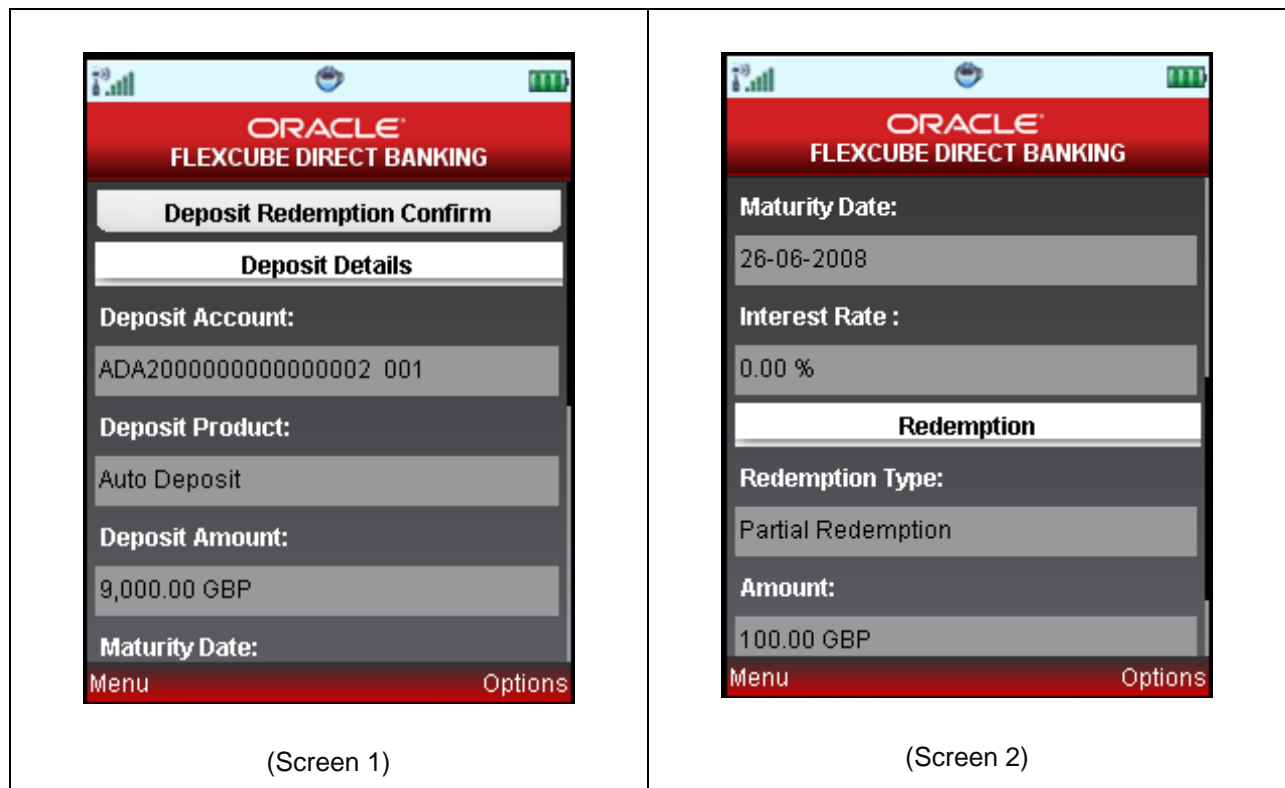
OR

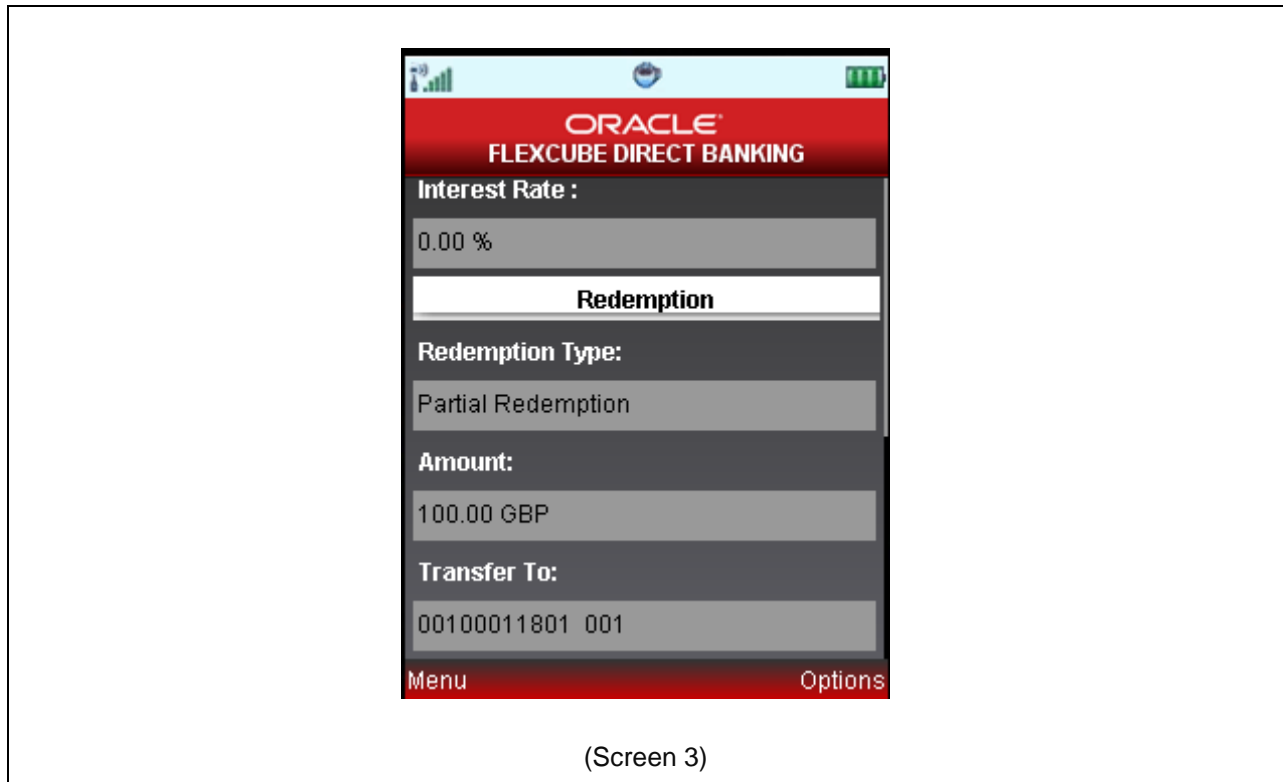
Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption Confirm





6. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages
OR
Select the **OK** from the options to return to the Deposit redemption initial screen.
OR
Select the **Menu** from the options to return to the sub menu screen..

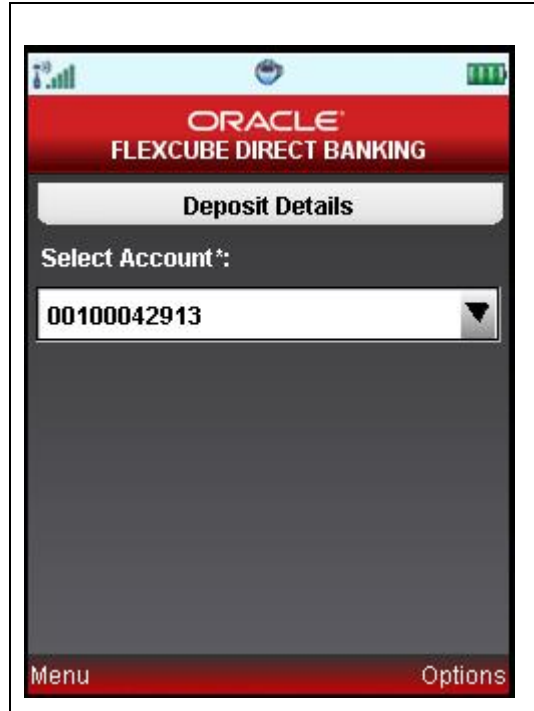
27. Deposit Details

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 J2ME based Mobile Banking application.
2. Select **My Deposits > Deposit Details** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Details** screen.

Deposit Details

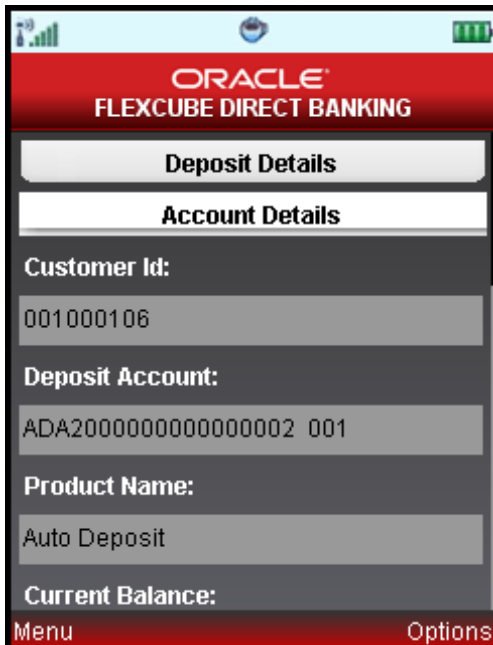


Field Description

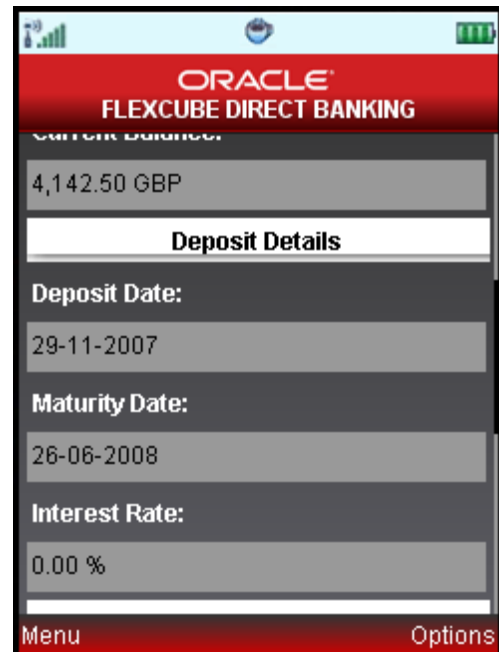
Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which deposit details are to be viewed.

3. Select the **Submit** from the options. The system displays **Deposit Details** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

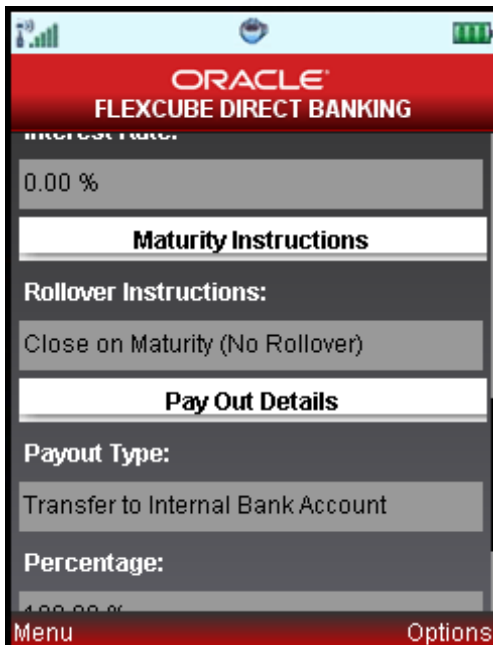
Deposit Details



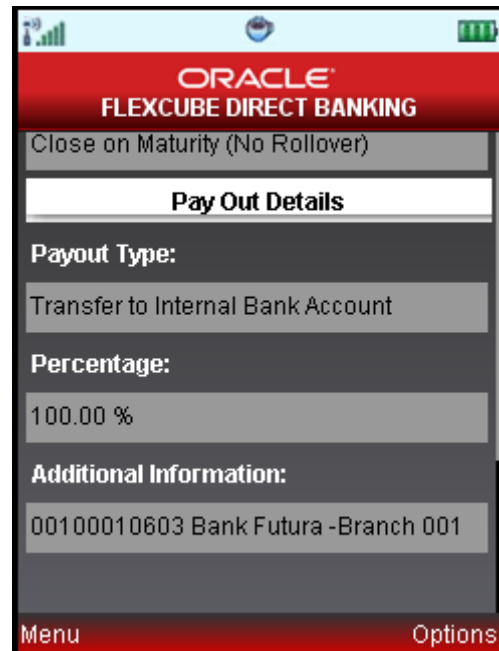
(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

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	
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.
Profit Rate	[Display] This field displays the profit rate of the Term deposit. This field is applicable only for Islamic 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.

Field Name	Description
Additional Information	[Display] This field displays the account number.

4. Select the **Home** from the options to navigate to the **Menu** screen.
OR
Select the **Back** from the options to return to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

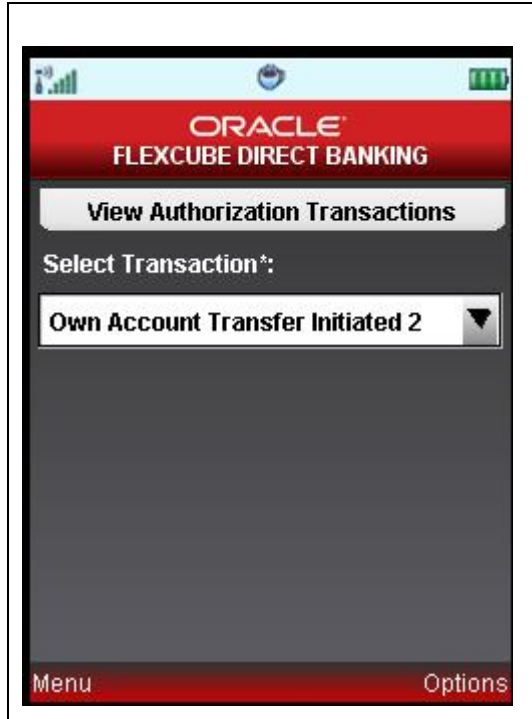
28. Transactions to Authorize

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 J2ME based Mobile Banking application.
2. Select **Pending Authorizations** icon from the menu using up\down scroll keys and select key. The system displays **View Authorization Transactions** screen.

View Authorization Transactions

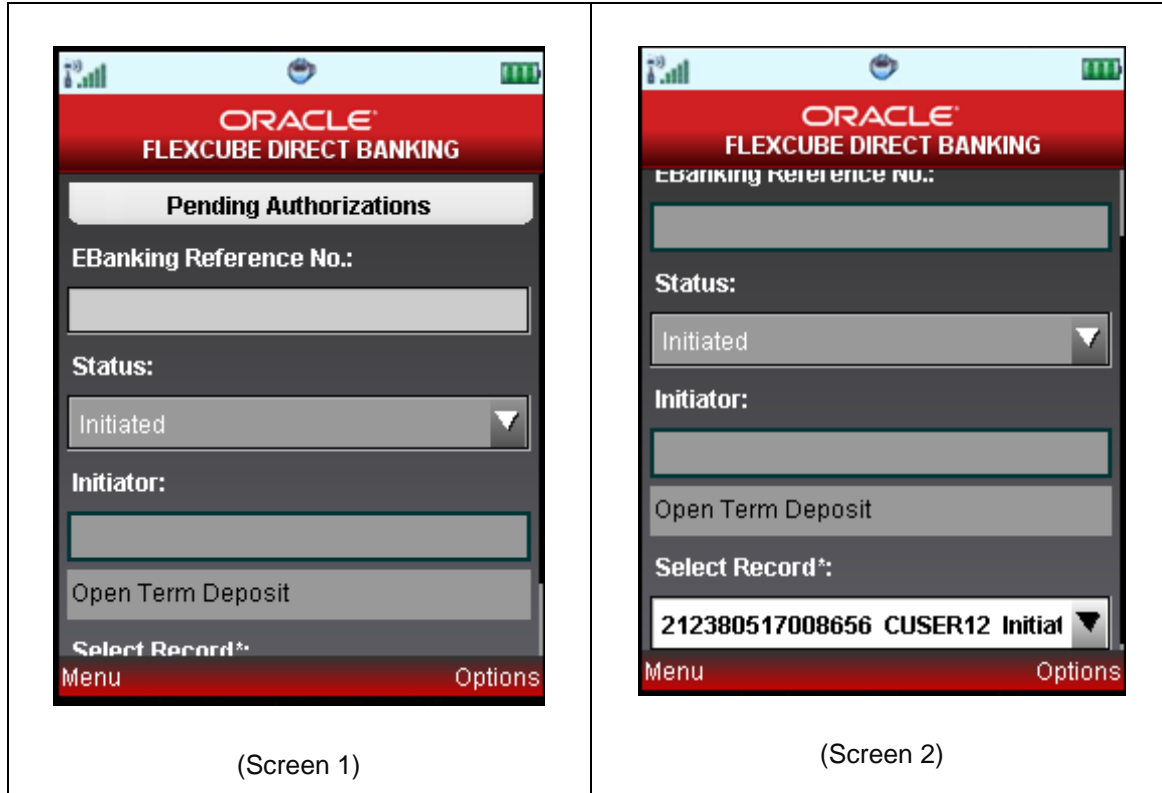


Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop down] Select the transaction to be authorized or rejected.

3. Select **Submit** from the options. The system displays **Pending Authorizations** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.

Pending Authorizations



Field Description

Field Name	Description
E banking Reference Number	[Optional, Alphanumeric] Type the E banking Reference Number as search criteria..
Status	[Optional, Dropdown] Select the status of the transaction to be searched.
Initiator	[Optional, Alphanumeric] Type the Initiator of the transaction as search criterion
Select Record	[Mandatory, Dropdown] Select the Record to search for authorization.

4. Select the **Authorize** from the options if you want to authorize the transaction. The system displays **Verify Authorization Transaction** screen.
OR
Select the **Send To Modify** from the options to send the transaction for modification.
OR

Select the **Search** from the options to search the transaction to authorize or reject as per the entered search criteria.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Reject** from the options if you want to reject the transaction.

OR

Select the **View** from the options to view the transaction details.

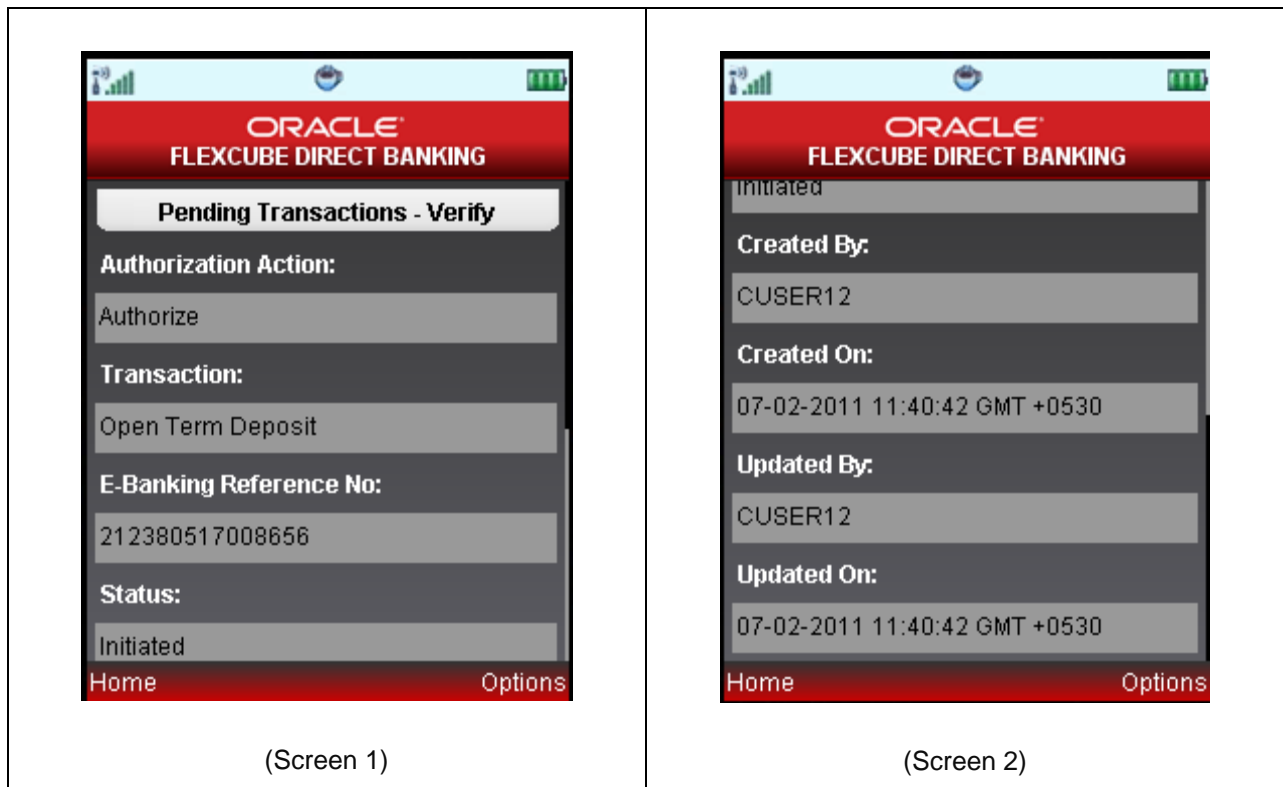
OR

Select the **Home** from the options to navigate to the options screen.

OR

Select the **Exit** from the options to exit from the application.

Pending Transactions – Verify



5. Select **Confirm** from the options. The system displays **Pending Transactions – Confirm** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

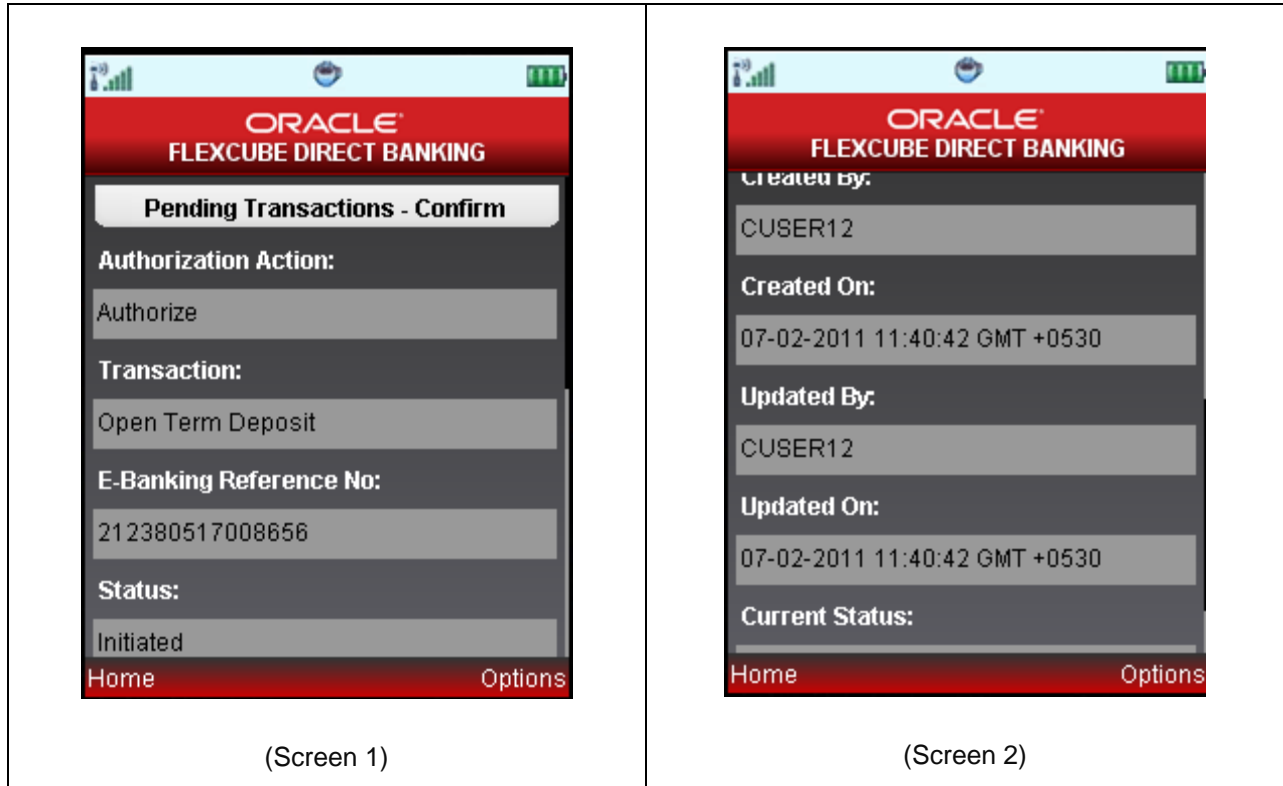
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

Pending Transactions – Confirm



6. Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **View Messages** from the options to view the messages.

OR

Select the **OK** from the options to navigate to the initial View Authorization Transactions screen.

29. Change Password

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

To change the password

1. Log on to the J2ME based Mobile Banking application.
2. Select **Customer Services > Change Password** icon from the menu using up/down scroll keys and select key. 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, Drop down] Select the password type radio button from the two types of password types available. The options available are <ul style="list-style-type: none"> • Login Password • Transaction password

3. Select **Submit** from the options. The system displays **Change Password** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

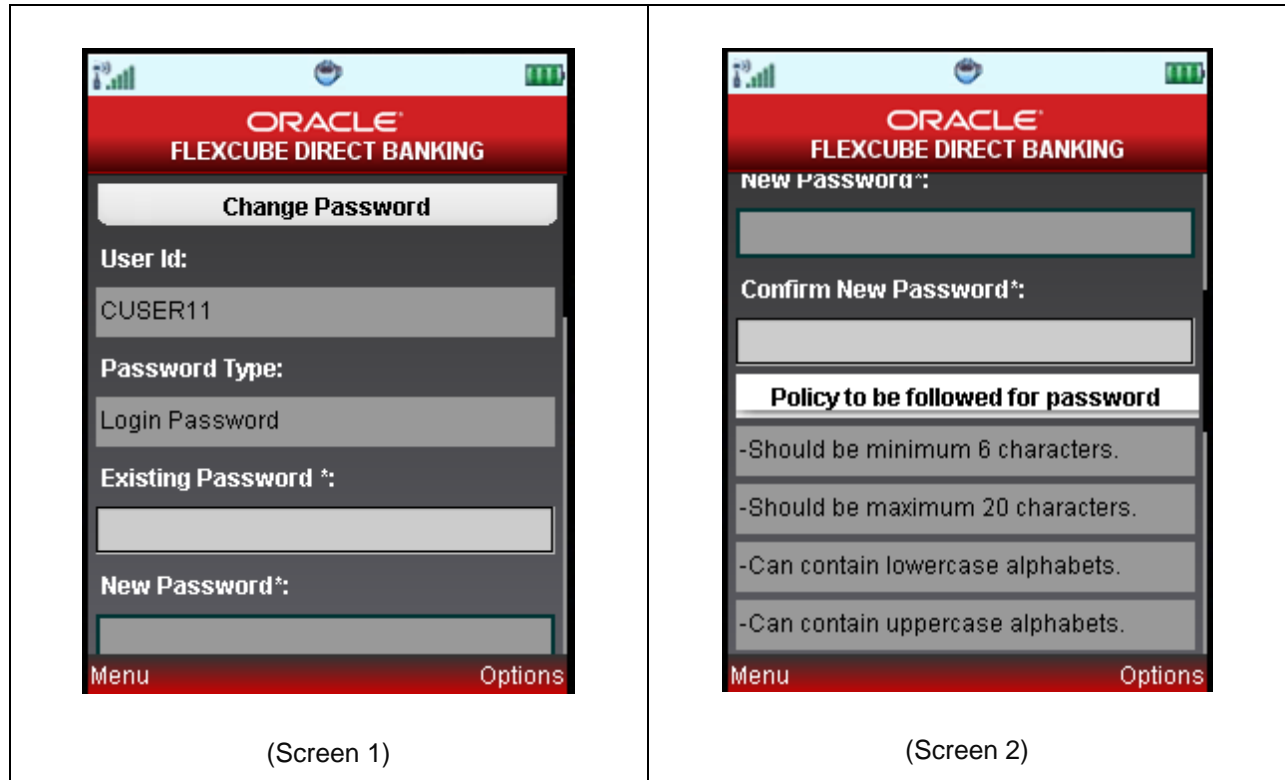
OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu 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. Enter the Old password and the New Password.
 5. Select **Change** from the menu. The system displays **Verify Change Password** screen.
- OR

Select the **Home** to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

OR

Select the **Back** from the options 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



6. Select **Yes** from the options. The system displays **Confirm Change Password** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

OR

Select the **Back** from the options to return to the previous screen.

Confirm Change Password

7. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Ok** from the options. 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".

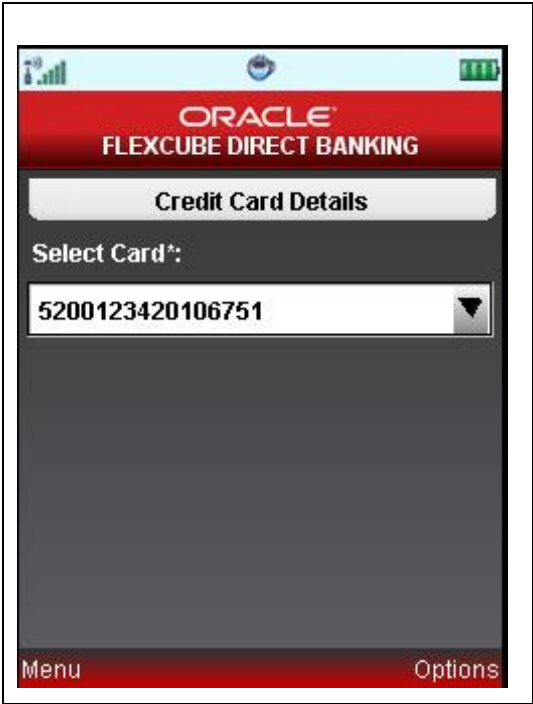
30. Credit Card Details

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

To view the credit card details

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Cards > Credit Card Details** icon from the menu using down arrow key and Select key. The system displays **Credit Card Details** screen.

Credit Card Details

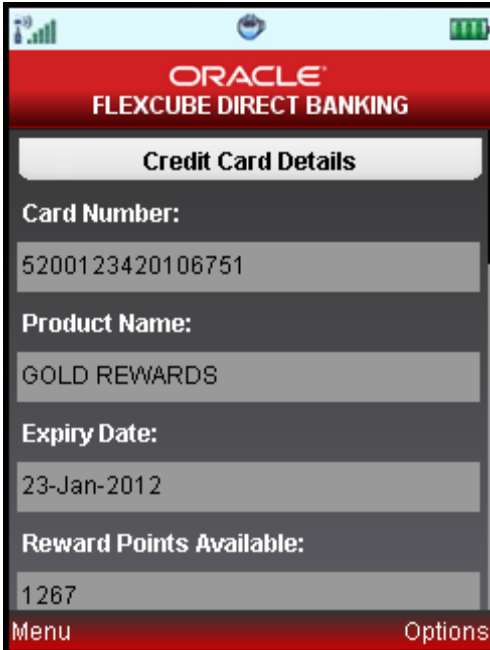


Field Description

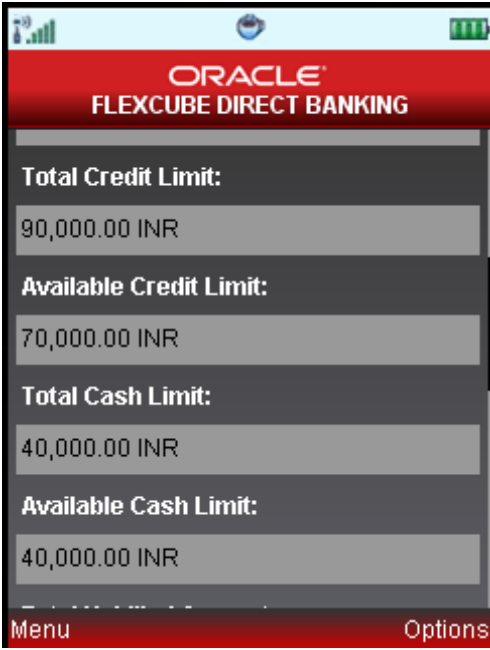
Field Name	Description
Select Card	[Mandatory, Drop down] Select the credit card for which details are to be viewed.

- 3. Select **Submit** from the Options. The system displays selected card details in the **Credit Card Details** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

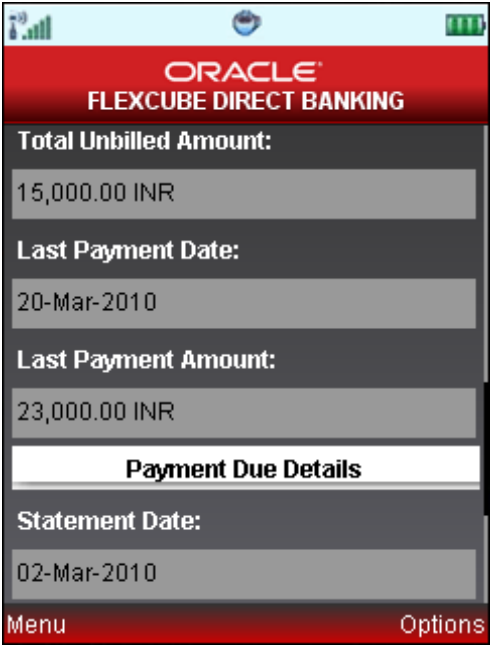
Credit Card Details



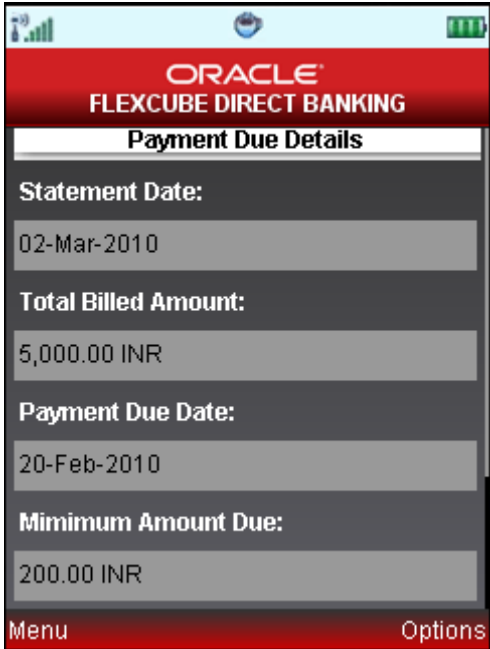
(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

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.
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.

Field Name	Description
Minimum Amount Due	[Display] This field displays the minimum amount due.

- 4. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

31. Credit Card Statement

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

To view the credit card statement

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Cards > Credit Card Statement** icon from the menu using down arrow key and Select key. The system displays **Credit Card Statement** screen.

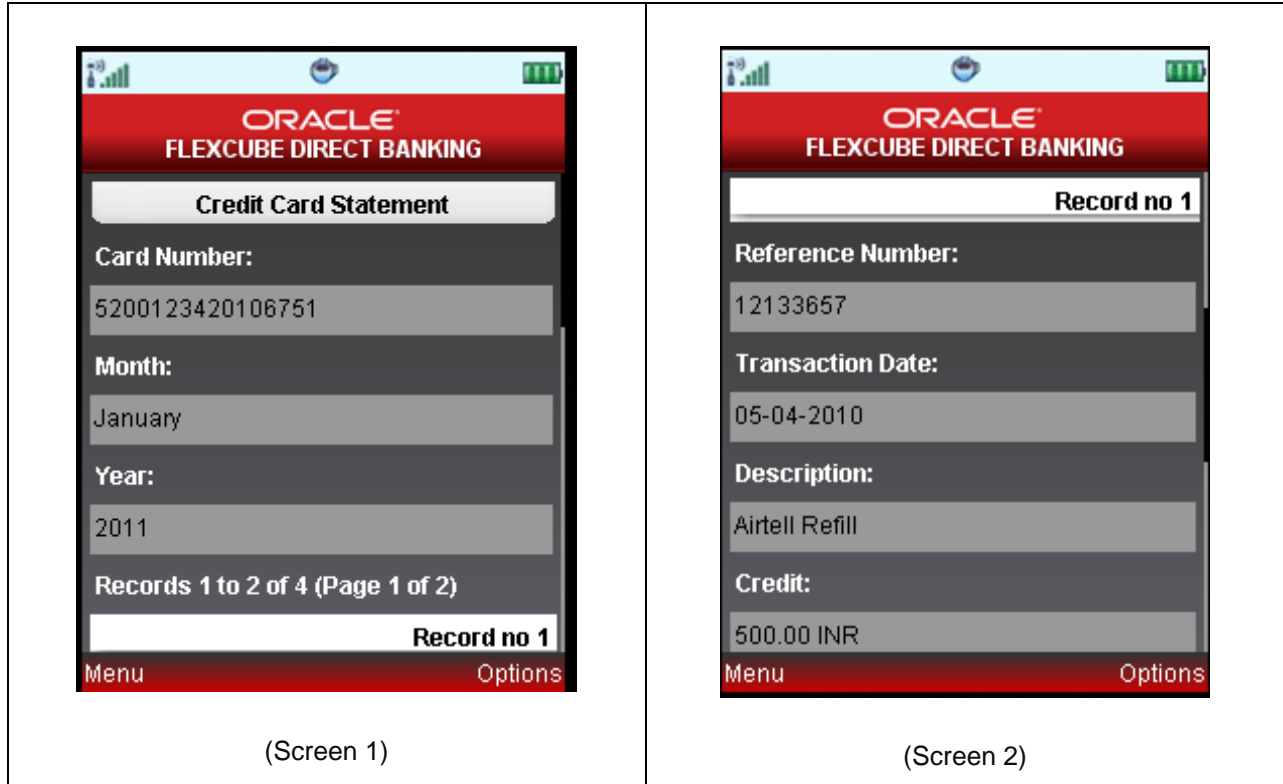
Credit Card Statement

Field Description

Field Name	Description
Card Number	[Mandatory, Drop down] Select the card number for which statement is to be viewed.
Month	[Mandatory, Drop down] Select the month for viewing the statement.
Year	[Mandatory, Drop down] Select the year for viewing the statement.

3. Select **Submit** from the options. The system displays card statement details in the **Credit Card Statement** screen
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Credit Card Statement



Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Month	[Display] This field displays the month for which statement is viewed.
Year	[Display] This field displays the year for which statement is viewed.
Reference Number	[Display] This field displays the reference number.
Transaction Date	[Display] This field displays the transaction date.
Description	[Display] This field displays the description of the credit card.

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

Credit	[Display] This field displays the credit amount.
---------------	---

4. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

32. Credit Card Payment

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

To view the credit card statement

1. Log on to J2ME based Mobile Banking application.
2. Navigate to the Accounts > Credit Card Payment.

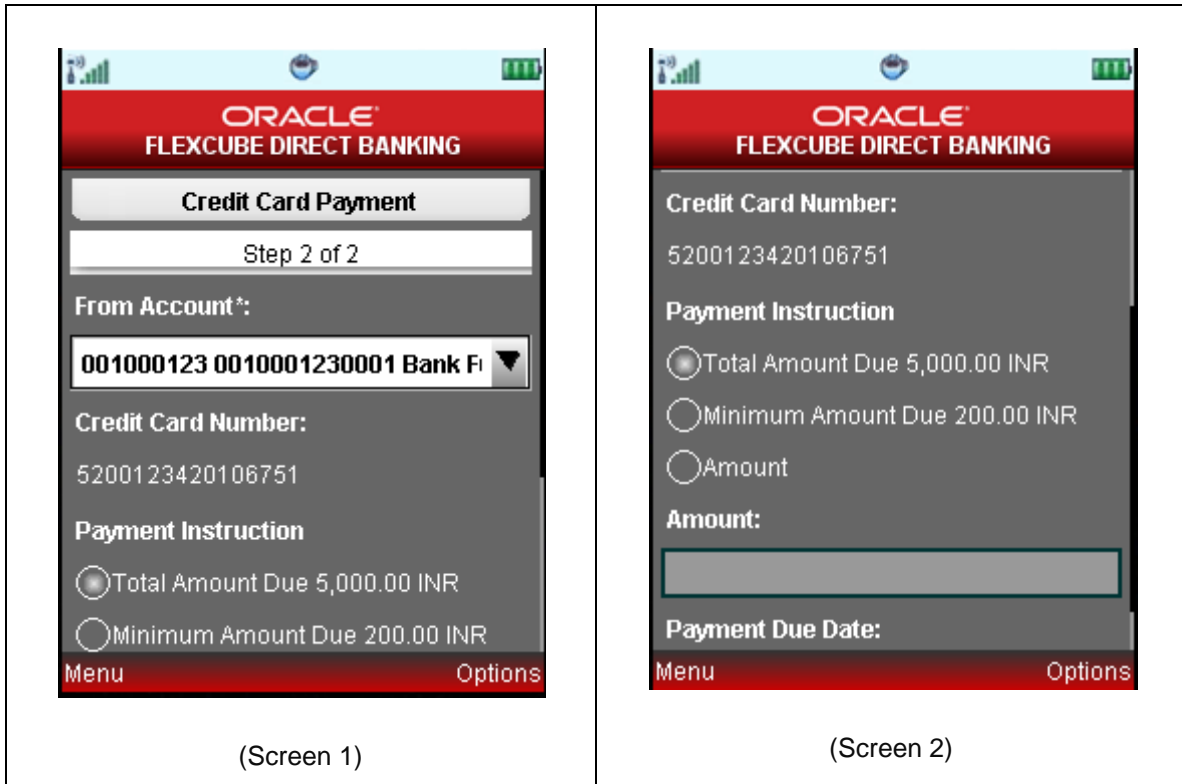
Credit Card Payment

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 from the options. The system displays below screen for Step2 - **Credit Card Payment**.

Credit Card Payment – Step2

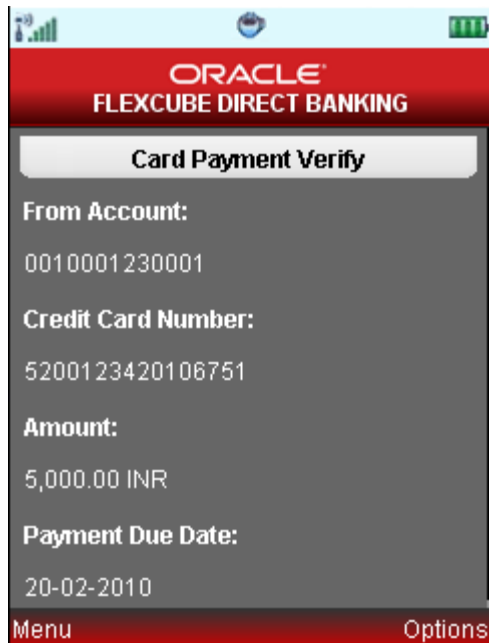


Field Description

Field Name	Description
Payment Due Date	[Display] This field displays the payment due date.
Amount	[Mandatory, Numeric, 15] Enter the amount to be paid.
Payment Instruction	[Mandatory, Radio button] Select payment instruction. Values are: <ul style="list-style-type: none"> • Total Amount Due • Minimum Amount Due

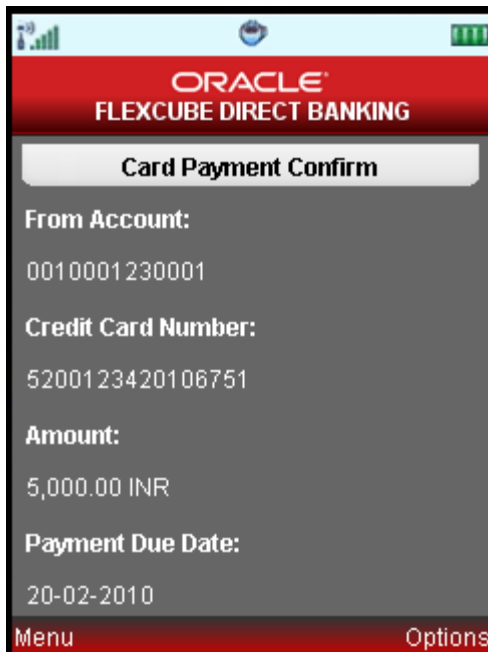
4. Click the **Submit** button. The system display **Credit Card Payment – Verify** screen.

Credit Card Payment – Verify



5. Click the **Confirm** button. The system displays **Credit Card Payment – Confirm** screen.
OR
Click Change option. The system displays initial Credit Card Payment 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.

33. Force Change Password

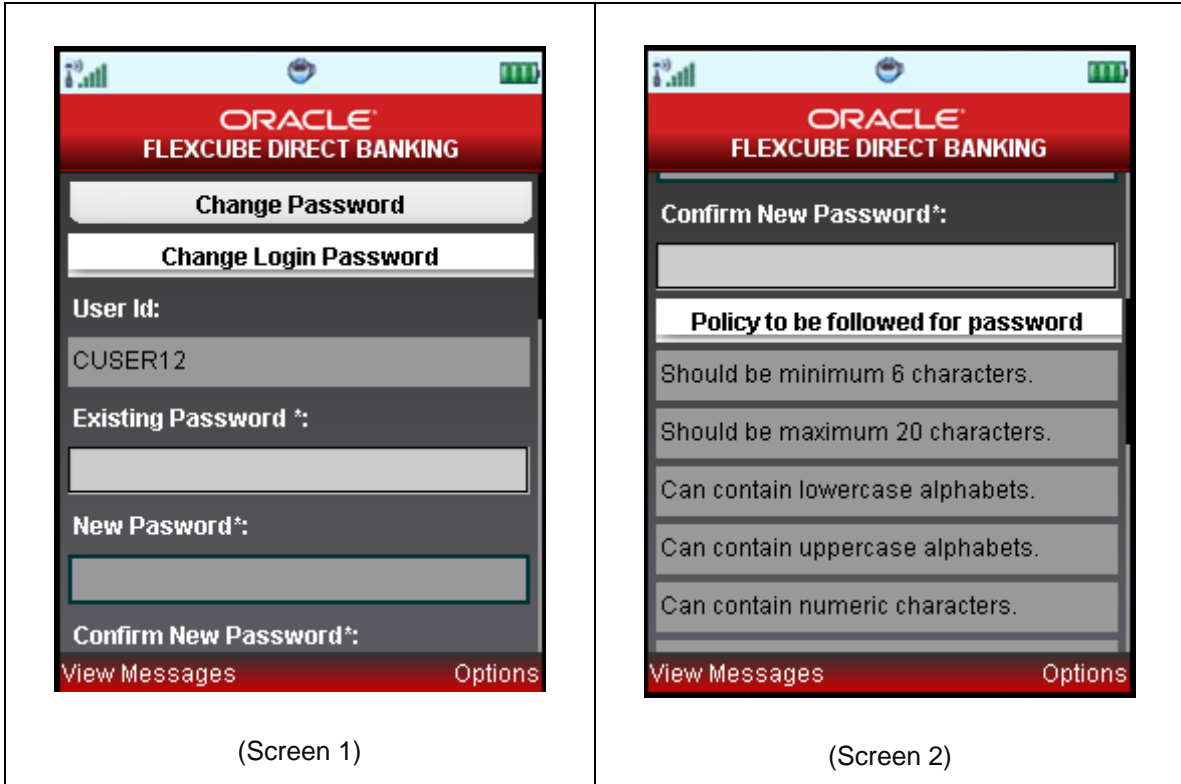
This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

- 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 J2ME based Mobile Banking application in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

Change Login Password



Field Description

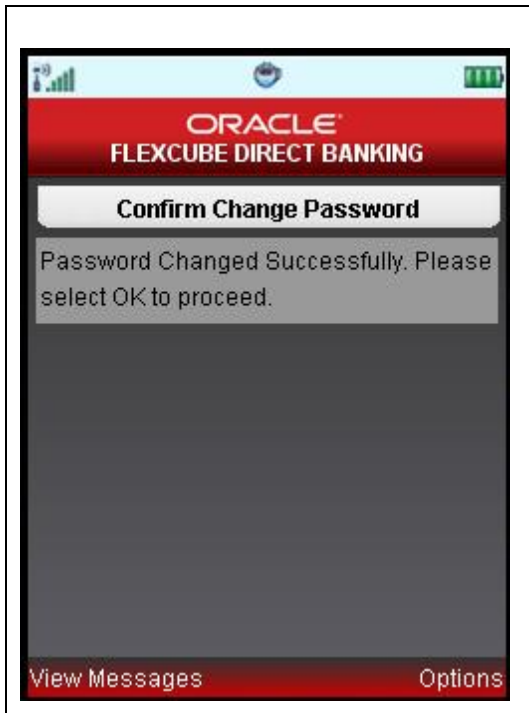
Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.
New Password	[Mandatory, Alphanumeric,20] Type the new password.
	Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

2. Select the **Change** from the options. The system displays **Confirm Change Password** screen.

OR

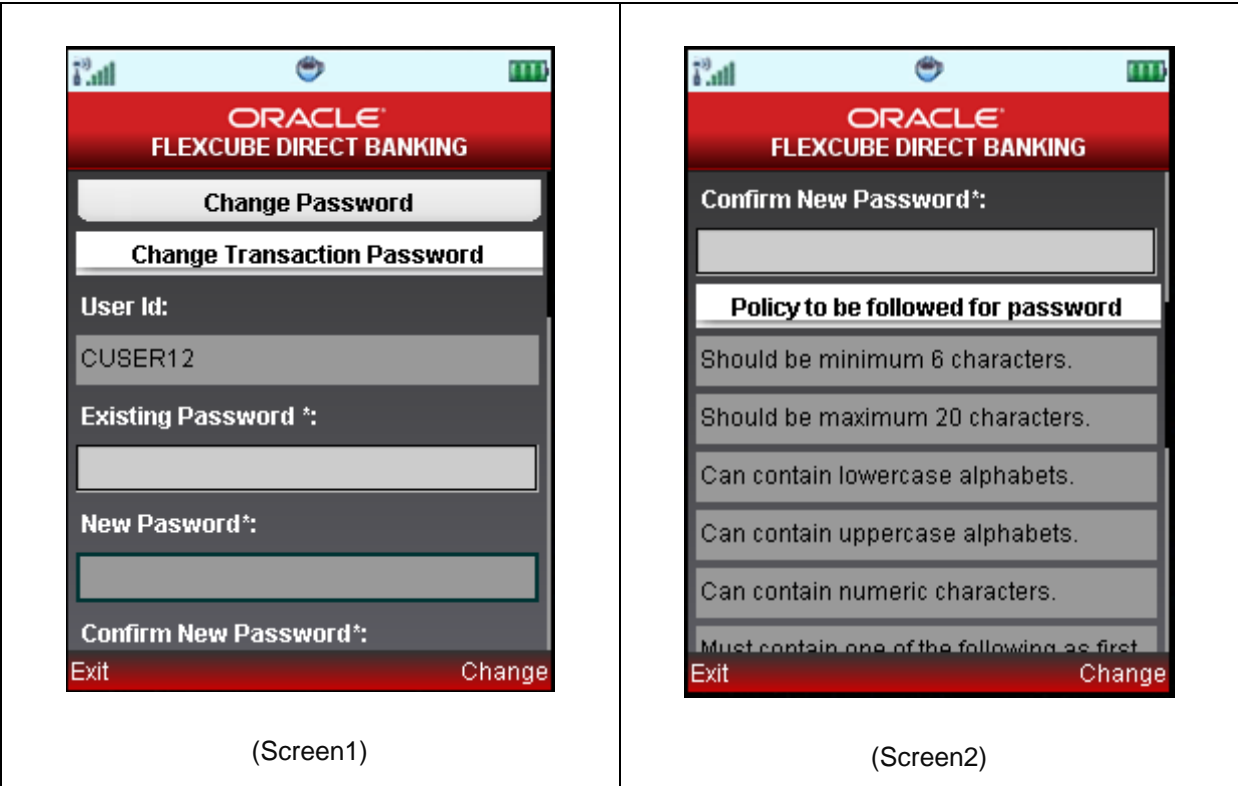
Select the **Exit** from the options to exit from the application.

Confirm Change Password



3. Select **OK** from the options. The system displays **Change Transaction password** screen.
OR
Select **Exit** from the options to exit from the application.

Change Transaction Password



Field Description

Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.
New Password	[Mandatory, Alphanumeric,20] 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,Alphanumeric,20] Retype the new password for confirmation.

- Select the **Change** option. The system displays **Confirm Change Password** screen.

Confirm Change Password



5. Select the **OK** from the options. The system displays the main **Menu** screen.
OR
Select **Exit** from the options to exit from the application.

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".

34. Contract Deposits

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

To view the contract Deposit details

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Deposits > Contract Deposits** from the menu using up\down scroll keys and select key. The system displays **Contract Deposits** screen.

Contract Deposits



Field Description

Field Name	Description
Contract Deposit	[Mandatory, Drop down] Select the contract deposit from the list for which details are to be viewed.

3. Select the **Submit** from the options. The system displays **Contract Deposits** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

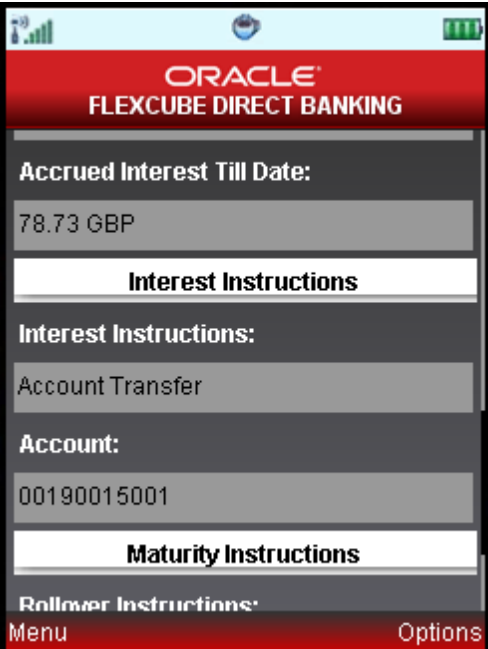
Contract Deposits



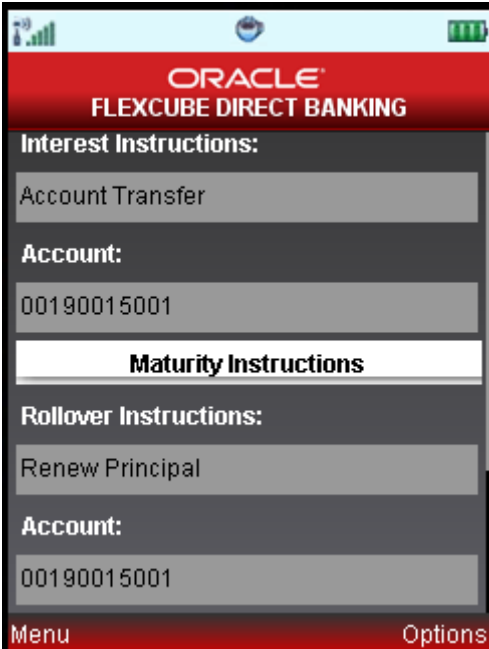
(Screen 1)



(Screen 2)



(Screen 3)



(Screen 4)

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.
Interest Rate	[Display] This field displays the interest rate on the term deposit. Interest Instructions and Maturity Instructions are also displayed below this field.
Accrued Interest Till Date	[Display] This field displays the accrued interest till date. Interest Instructions and Maturity Instructions are also displayed below this field.
Interest Instructions	
Interest Instructions	[Display] This field displays the interest instructions.
Account	[Display] This field displays the account number.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the roll over instructions.

Field Name	Description
Account	[Display] This field displays the account number.

4. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

35. 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Buy Funds** icon from the menu using up\down scroll keys and select key. The system displays **Buy Funds** screen.

Buy Funds

Field Description

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

3. Select the **Submit** from the options. The system displays **Buy Funds** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

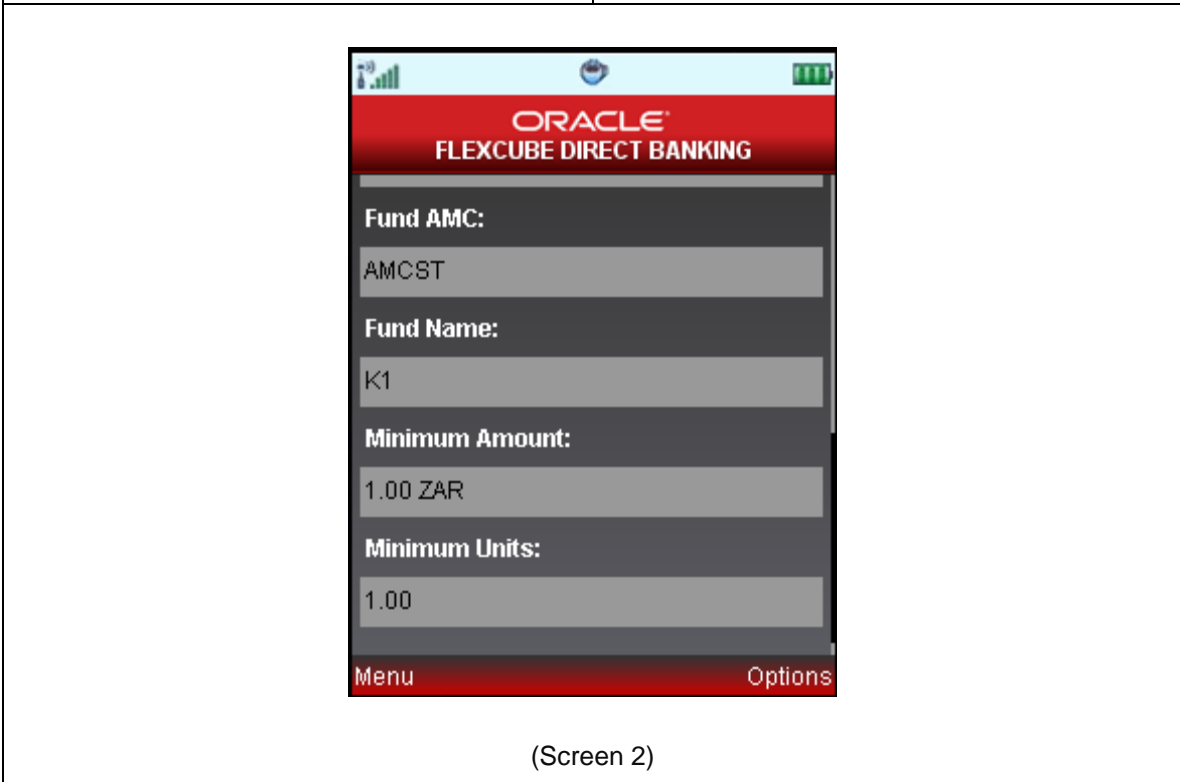
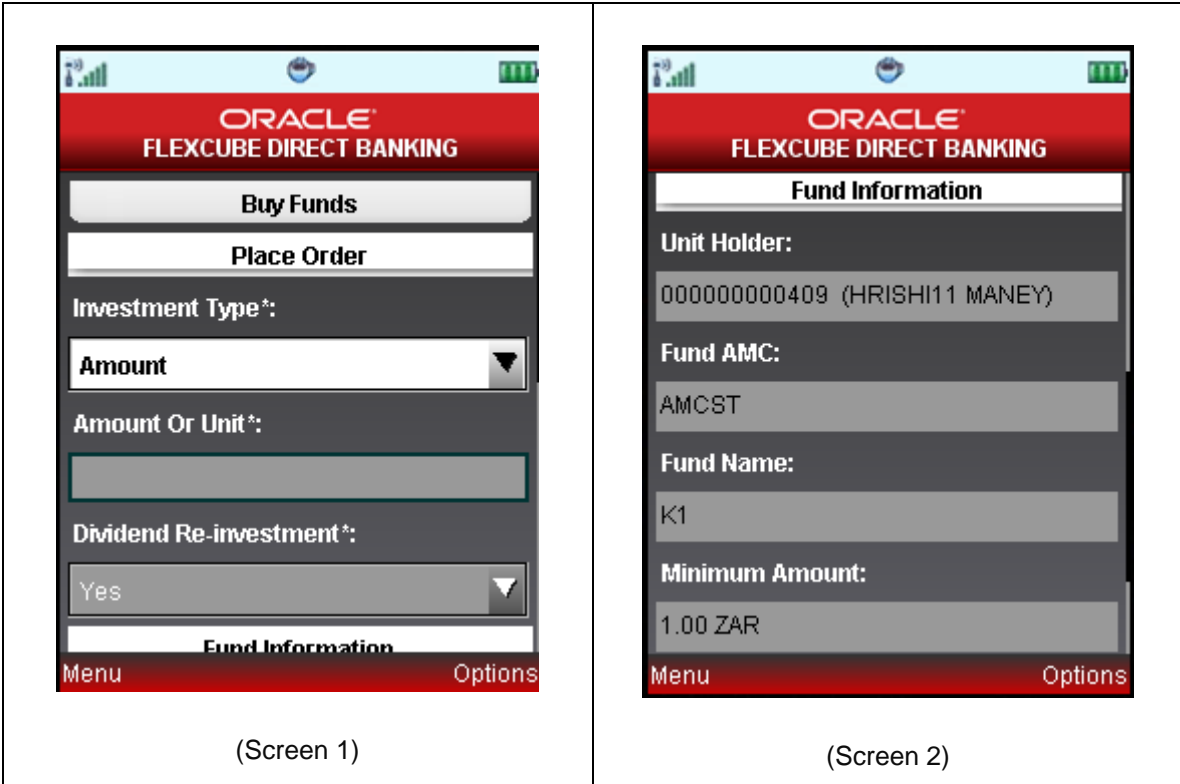
Select the **Menu** from the options to return to the sub menu screen.

Buy Funds

Field Description

Field Name	Description
Fund Name	[Mandatory, Drop down] Select the fund name.

4. Select **Fund Details** from the options. The system displays **Buy Funds** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.



Field Description

Field Name	Description
Investment Type	[Mandatory, Drop down] Select the invest type. The options are: <ul style="list-style-type: none"> • Amount • Units
Amount Or Unit	[Mandatory, Numeric, 15] Type the amount for buying the funds.
Dividend Re-Investment	[Mandatory, Drop down] Select the dividend re-investment options. The options are: <ul style="list-style-type: none"> • Yes • No
Fund Information	
Unit Holder	[Display] This field displays the unit holder id.
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. Select **Place Order** from the options. The system displays **Buy Funds – Verify** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the menu screen.

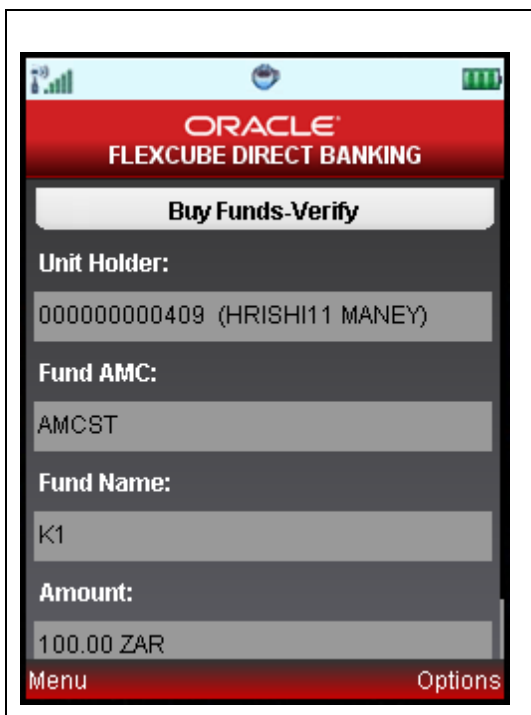
OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Buy Funds – Verify



ORACLE
FLEXCUBE DIRECT BANKING

Buy Funds-Verify

Unit Holder:
000000000409 (HRISHI11 MANEY)

Fund AMC:
AMCST

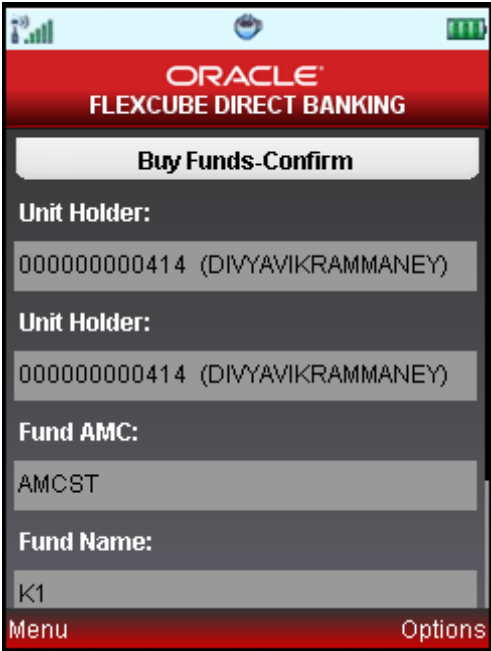
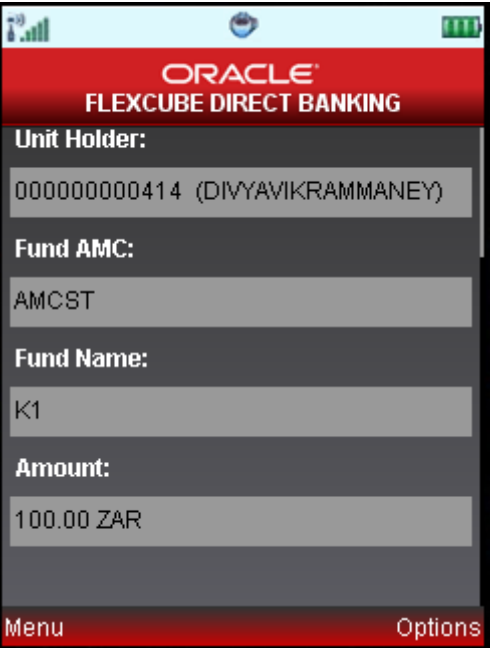
Fund Name:
K1

Amount:
100.00 ZAR

Menu Options

6. Select the **Confirm** from the options. The system displays **Buy Funds - Confirm** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Buy Funds – Confirm

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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7. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the Buy Funds screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

36. 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.

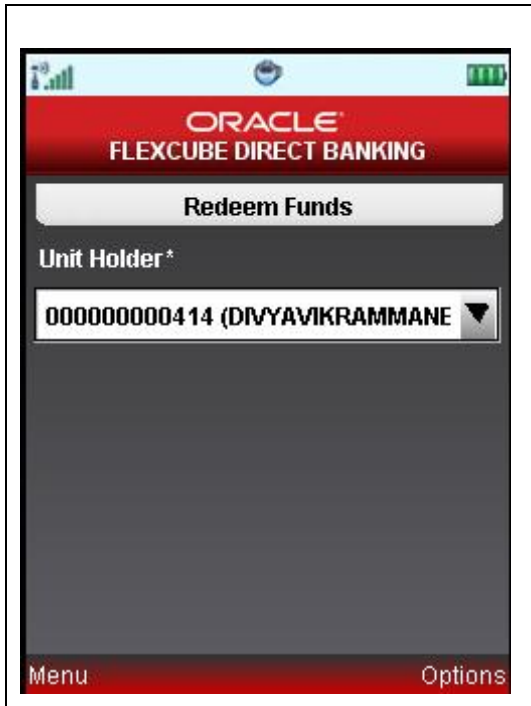
The redemption process comprises of the following stages:

- 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Redeem Funds** from the menu using up\down scroll keys and select key. The system displays **Redeem Funds** screen.

Redeem Funds

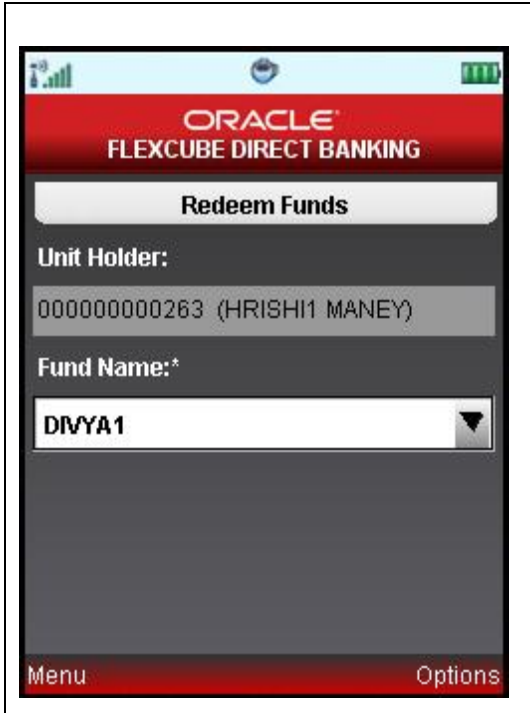


Field Description

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

3. Select **View Holdings** from the options. The system displays **Redeem Funds** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds

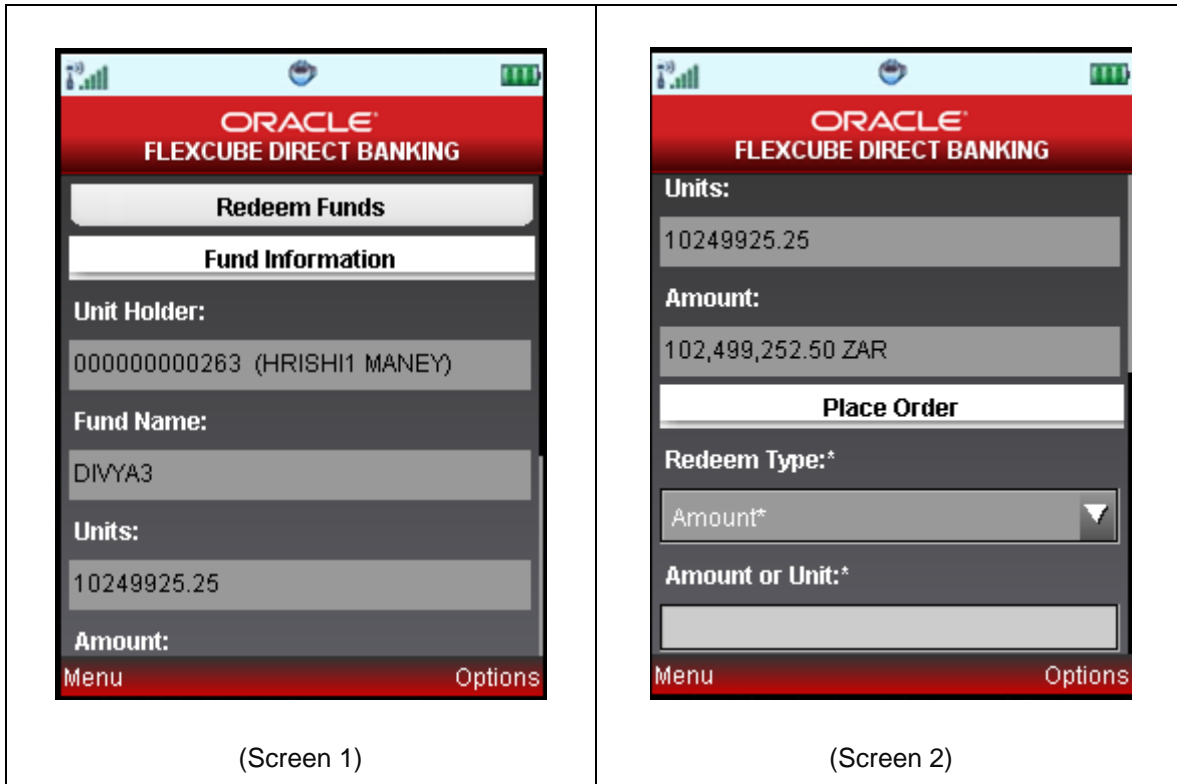


Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Mandatory, Drop down] Select the fund name from the funds available for the unit holder.

4. Select **Place order** from the options. The system displays **Redeem Funds** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds



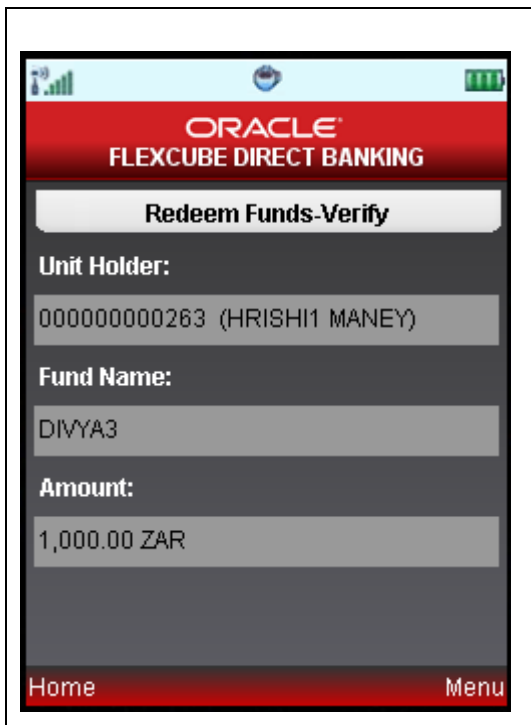
Field Description

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	[Display] This field displays the units held.
Amount	[Display] This field displays the fund name selected.
Place Order	
Redeem type	[Mandatory, Drop down] Select the type of redemption to be done. Options are: <ul style="list-style-type: none"> • Amount • Units

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

5. Select **Place Order** from the options. The system displays **Redeem Funds - Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Verify



6. Select **Confirm** from the options. The system displays **Redeem Funds - Confirm** screen.
OR
Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

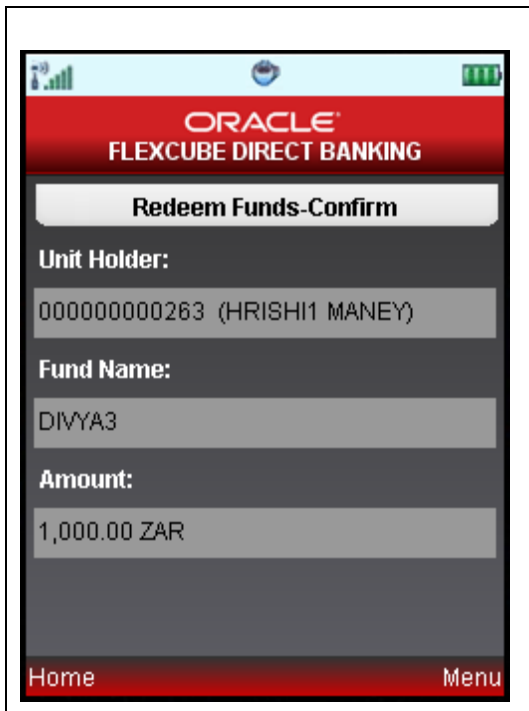
OR

Select the **Home** option to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Confirm



7. Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **View Messages** from the options to view the messages.

OR

Select the **OK** from the options to navigate to the Redeem Funds screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

37. Portfolio

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

To view the portfolio

1. Log on to the J2ME based Mobile Banking application.
2. Select **Mutual Funds > Portfolio** icon from the menu using up\down scroll keys and select key. The system displays **Portfolio** screen.

Portfolio



Filed Description

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

3. Select **View Holdings** from the options. The system displays **Portfolio Details** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

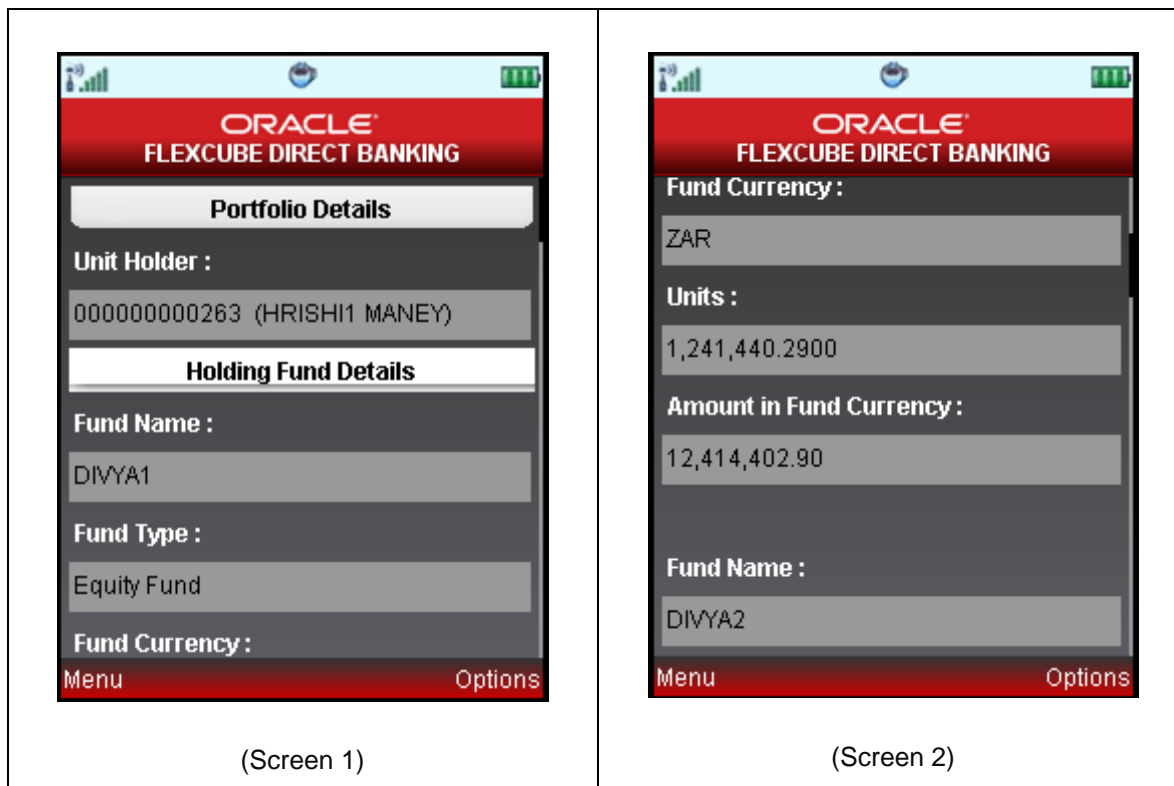
OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Portfolio Details



Filed Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the units holder.
Holding Fund Details	
Fund Name	[Display] This field displays the fund name.
Fund Type	[Display] This field displays the fund type.
Fund Currency	[Display] This field displays the fund currency.
Units	[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. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

38. 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.

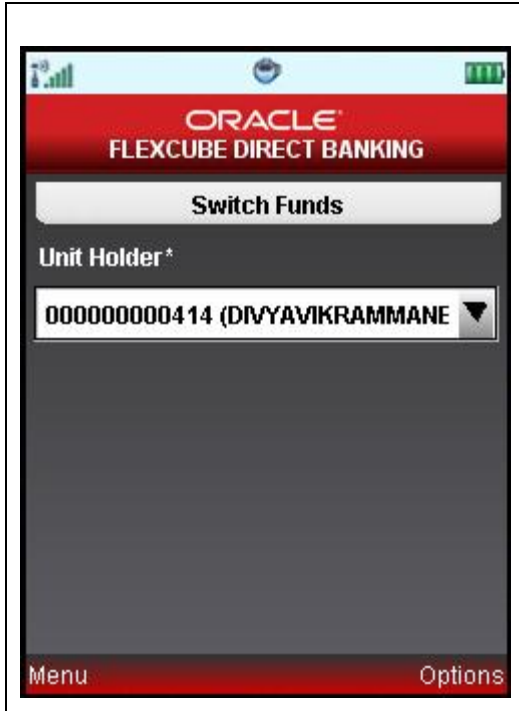
A fund is open for switch if

- 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Switch Funds** icon from the menu using up\down scroll keys and select key. The system displays **Switch Funds** screen.

Switch Funds



Filed Description

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

3. Select **View Holdings** from the options. The system displays **Switch Funds** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

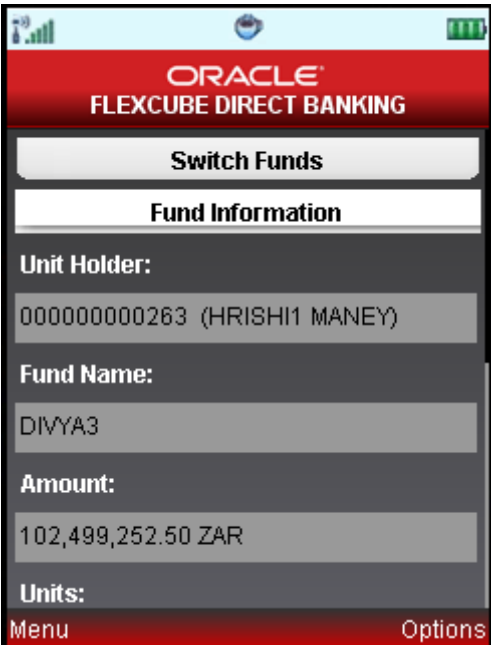
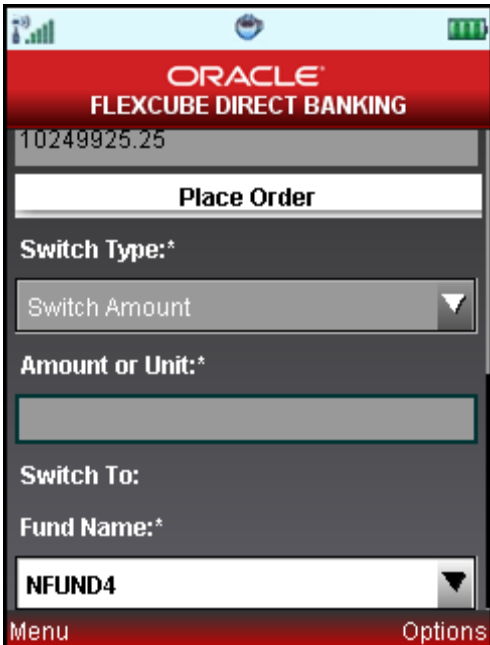
Switch Funds

Filed Description

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

4. Select **Place Order** from the options. The system displays **Switch Funds** screen.
OR
Select **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Switch Funds

 <p>(Screen 1)</p>	 <p>(Screen 2)</p>
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Filed Description

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

5. Select **Place Order** from the options. The system displays **Switch Funds - Verify** screen.

OR

Select **Back** from the options to navigate to the previous screen.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Verify

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. The title bar is red with the Oracle logo and the text 'ORACLE FLEXCUBE DIRECT BANKING'. Below the title bar, the screen is titled 'Switch Funds-Verify'. The main content area is dark grey and contains the following fields:

- Unit Holder:** 000000000263 (HRISHI1 MANEY)
- Fund Name:** DIVYA3
- Switch To: Fund Name:** NFUND4
- Amount:** 100.00 ZAR

At the bottom of the screen, there are two buttons: 'Menu' on the left and 'Options' on the right, both in red text on a dark background.

6. Select **Confirm** from the options. The system displays **Switch Funds - Confirm** screen.

OR

Select **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Confirm

ORACLE
FLEXCUBE DIRECT BANKING

Switch Funds-Confirm

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:
DIVYA3

Switch To: Fund Name:
NFUND4

Amount:
100.00 ZAR

Menu Options

7. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **Ok** from the options. The initial **Switch Funds** screen is displayed.
OR
Select the **Menu** from the options to return to the sub menu screen

39. 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 J2ME based Mobile Banking application.
2. Select **Mutual Funds > Order Status** from the menu using up\down scroll keys and select key. The system displays **Order Status** screen.

Order Status

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] 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, Drop down] Select the status. Options are: <ul style="list-style-type: none"> • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

3. Select **Submit** from the options. The system displays order status details in the **Order Status** screen.

OR

Select the **Home** from the options to navigate to the menu screen.

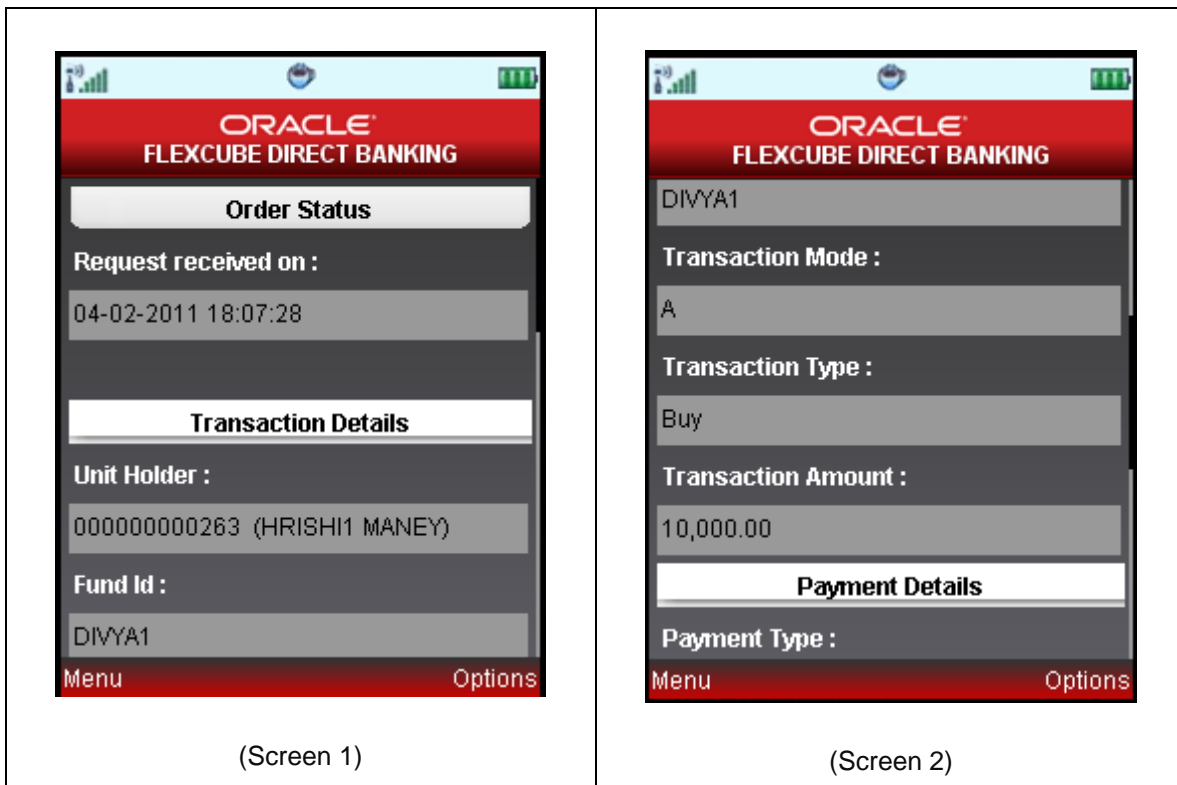
OR

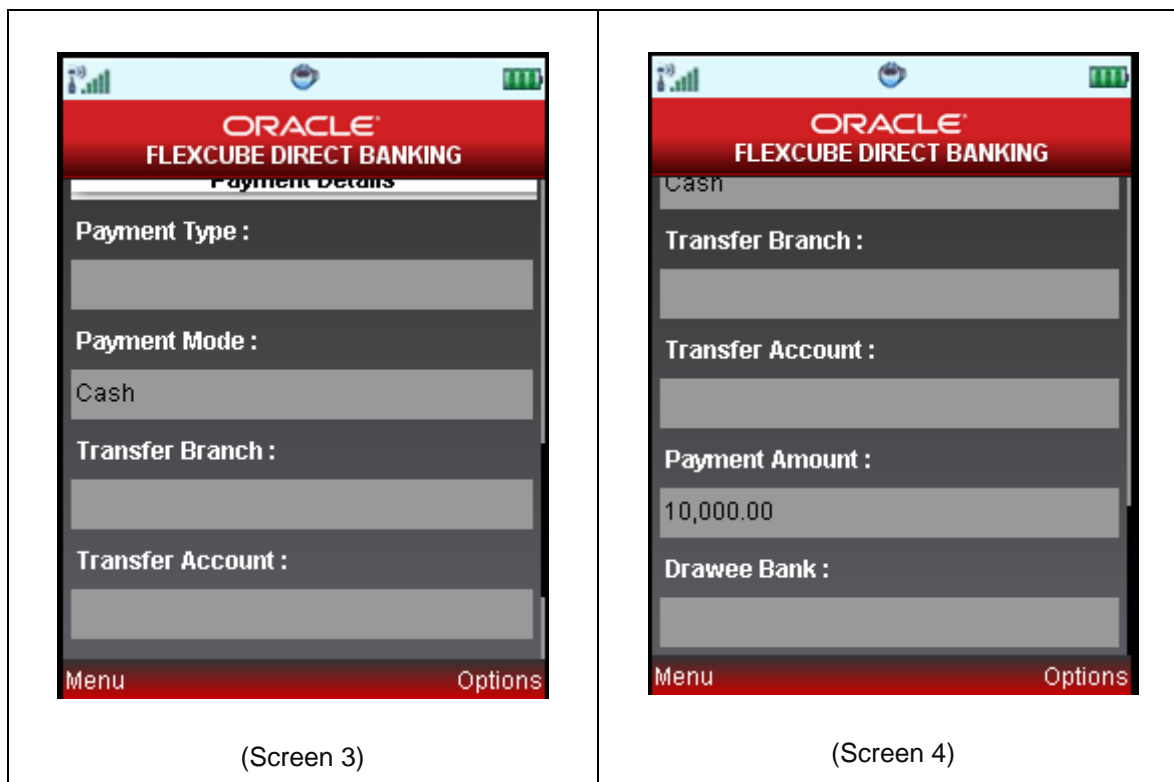
Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Order Status





Field 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.
Transaction Amount	[Display] This field displays the transaction amount.

Field Name	Description
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. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.

40. 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 J2ME based Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
3. Select **My Payments > Own Account Transfer** icon from the menu using up/down arrow key and Select key. The system displays **Own Account Transfer** screen.

Own Account Transfer

The screenshot shows a mobile banking interface for Oracle Flexcube Direct Banking. The title is 'Own Account Transfer'. It features four main input fields: 'From Account*' with a dropdown menu showing '00100011803', 'To Account*' with a dropdown menu showing '00100011804', 'Amount*' with an empty text box, and 'Narrative:' with an empty text box. At the bottom, there are two buttons: 'Menu' on the left and 'Options' on the right.

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the own account transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

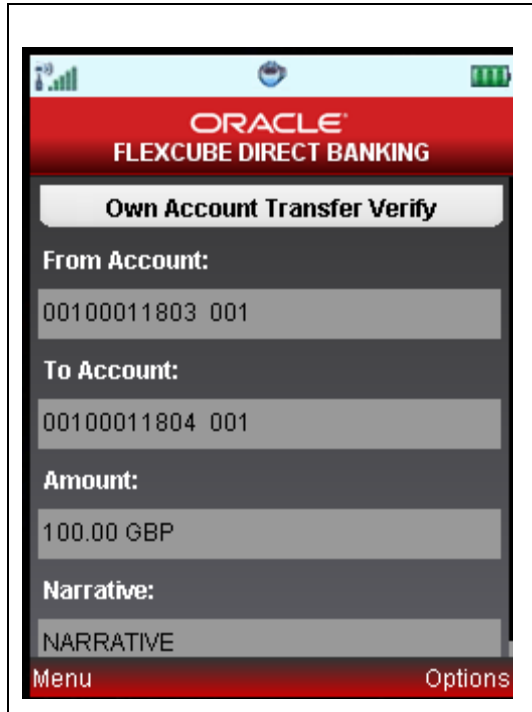
4. Select the **Submit** from the options. The system displays **Own Account Transfer Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Verify



5. Select the **Confirm** from the Options. The system displays **Transaction Initiation Authentication** screen.

OR

Select the **Change** from the options to navigate to the previous screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

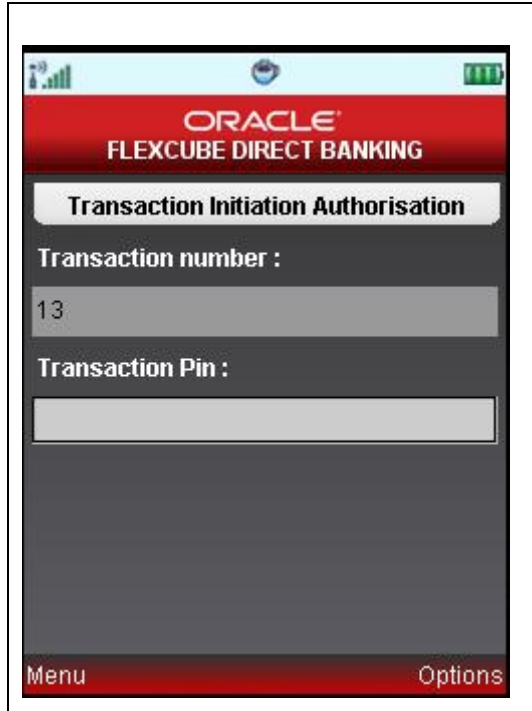
OR

Select the **View Messages** from the options to view the messages.

OR

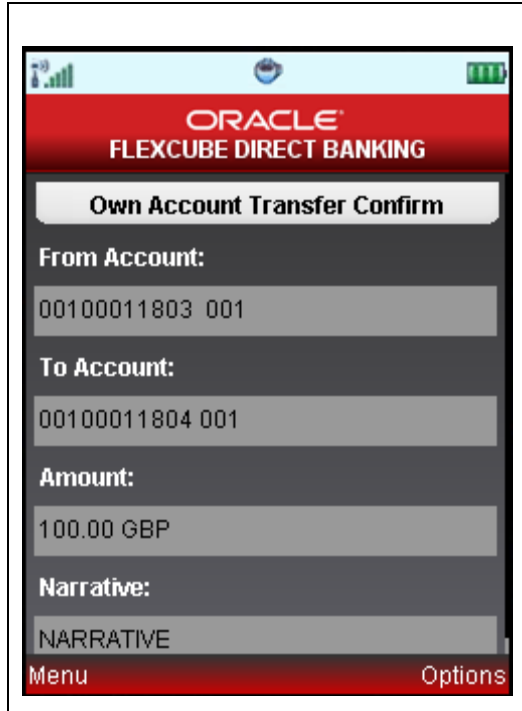
Select the **Menu** from the options to return to the sub menu screen.

Transaction Initiation Authentication



6. Select the **Submit** from the options. The system displays **Own Account Transfer - Confirm** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Confirm



7. Select the **Home** from the options to get back to the Menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the message.
OR
Select the **OK** from the options. The initial **Own Account Transfer** screen is displayed.
OR
Select the **Menu** from the options to return to the sub menu screen.

41. 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 J2ME based Mobile Banking application.
2. Select Customer Services >ATM Branch Locator from the menu. The system displays ATM Branch Locator screen.

Branch/ATM Locator

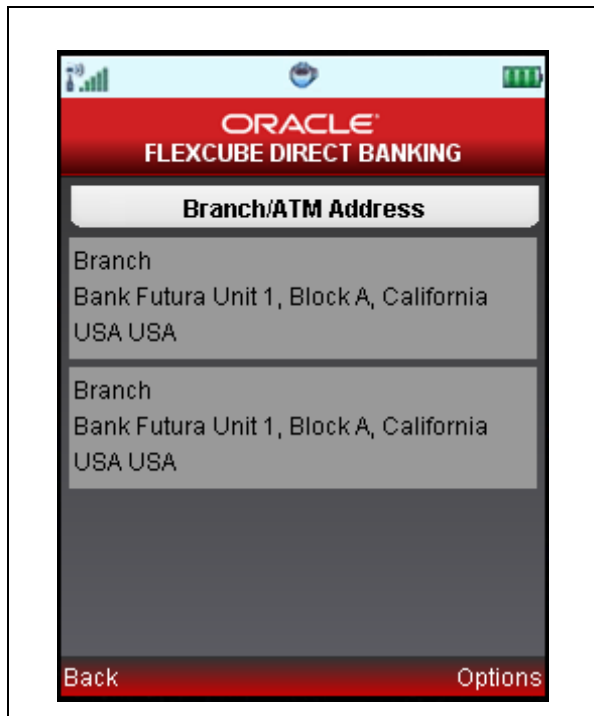


Filed Description

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

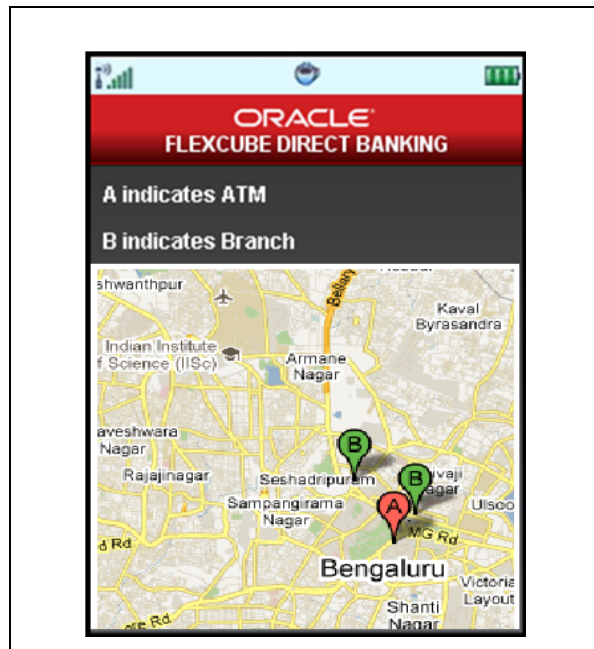
3. Select **View Address** from the options. The system displays the address of the ATM/Branch.
OR
Select the **Home** from the options to navigate to the main menu screen.
OR
Select the **Menu** from the options to navigate to the menu screen.

Branch/ATM Locator



4. Select the **Home** from the option to get back to the **Menu** screen.
OR
Select the **View Map** from the options to navigate to the **View Map** screen.
OR
Select the **Back** option to return to the previous screen.

Branch/ATM Locator



5. Select the **Home** option to get back to the **Menu** screen.

OR

Select the **Back** from the options to navigate to the previous screen.

OR

Select the **Exit** option to exit from the application.

OR

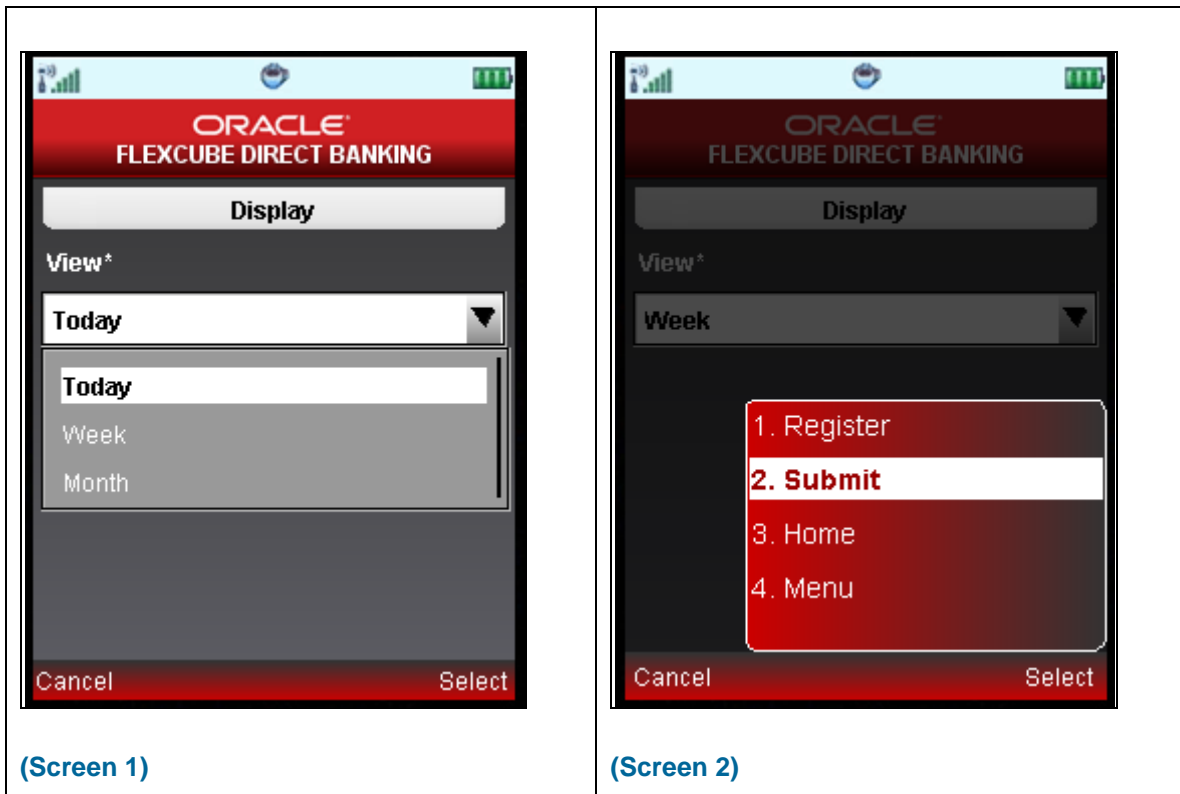
Select the **Satellite/Map** to view the map in satellite /map view.

42. Reminders

The Reminder functionality will enable business users to register for reminders. Once a reminder is registered the user will be able to 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.

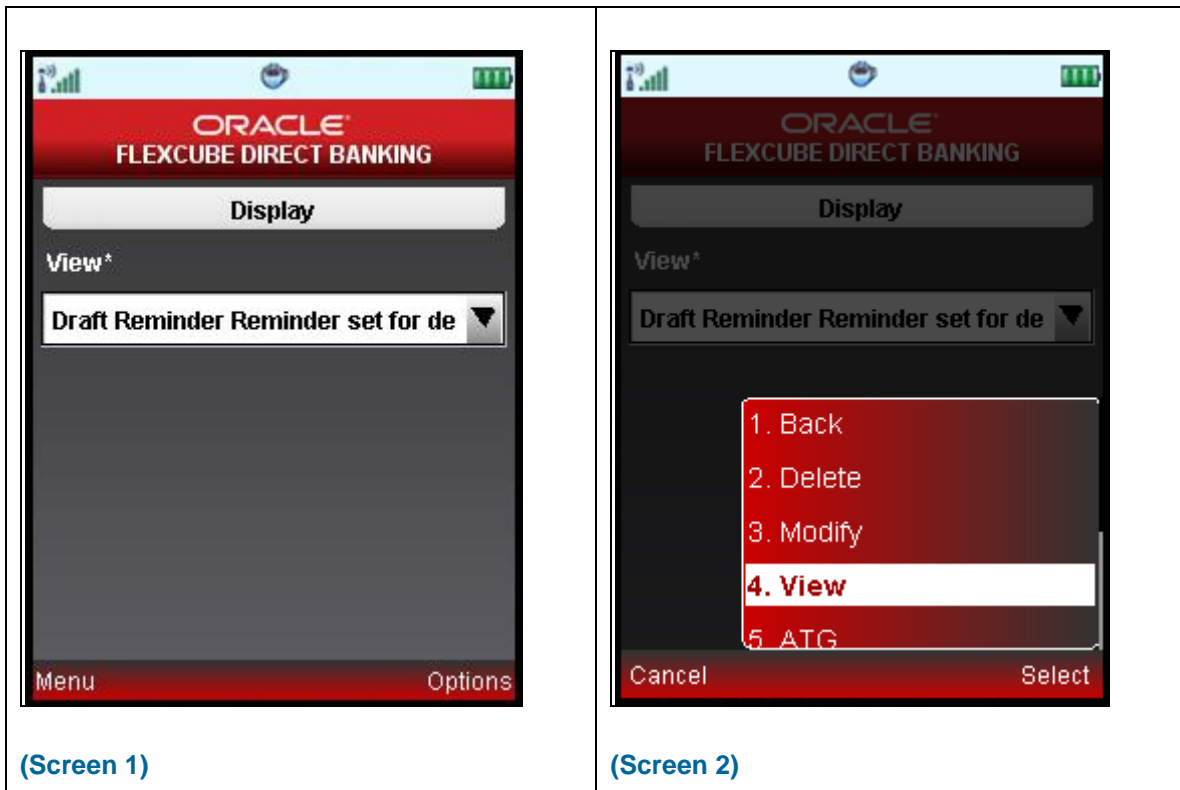
1. Log on to the J2ME based Mobile Banking application.
2. Select **Services** from the menu using up/down arrow key and Select key.
3. Select **Reminder** from the menu using up/down arrow key and Select key. The system displays **Reminders** screen.

Reminder



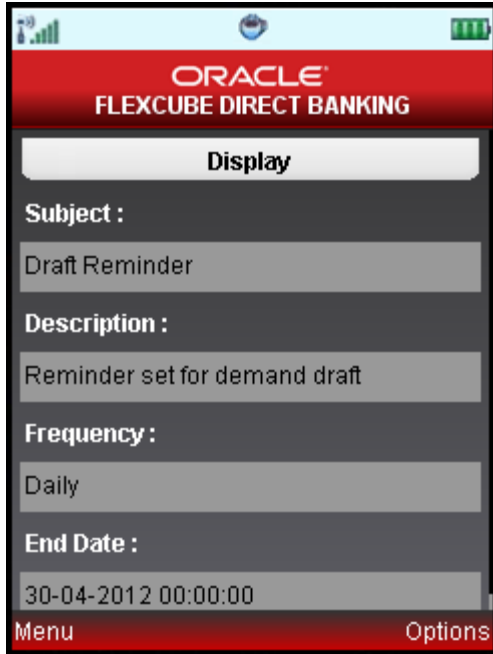
4. Select Today, Week OR Month radio button to view reminder set for selected period.
5. Click the Submit from the options. The displays the set reminder in next screen as shown below.

Reminder



6. Select Exit option to exit.
7. Select Back to navigate to the previous screen.
8. Select View to view that particular selected reminder. The system displays below Display screen.
9. Select Modify/Delete options in order to modify or delete that selected reminder respectively.

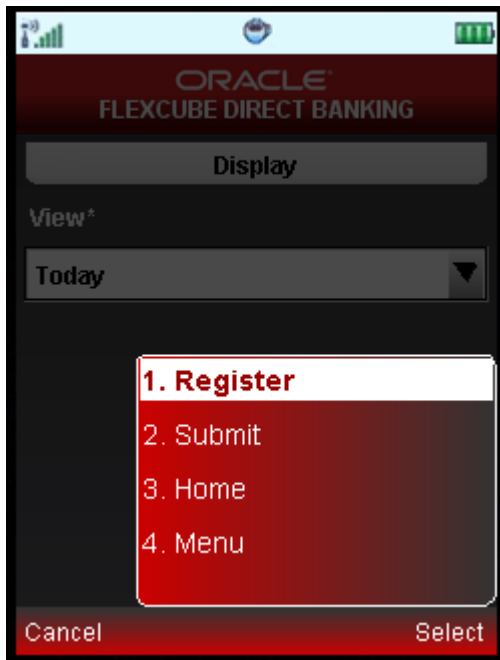
Reminder Display



42.1. Registration

Here, business user can register reminders. Below shown is the initial screen for Reminder.

Reminder



1. Select the Register option from the options, in order to register for reminders.
2. Click the Select option. The system displays **Register Reminder** screen.

Register Reminder

(Screen 1)

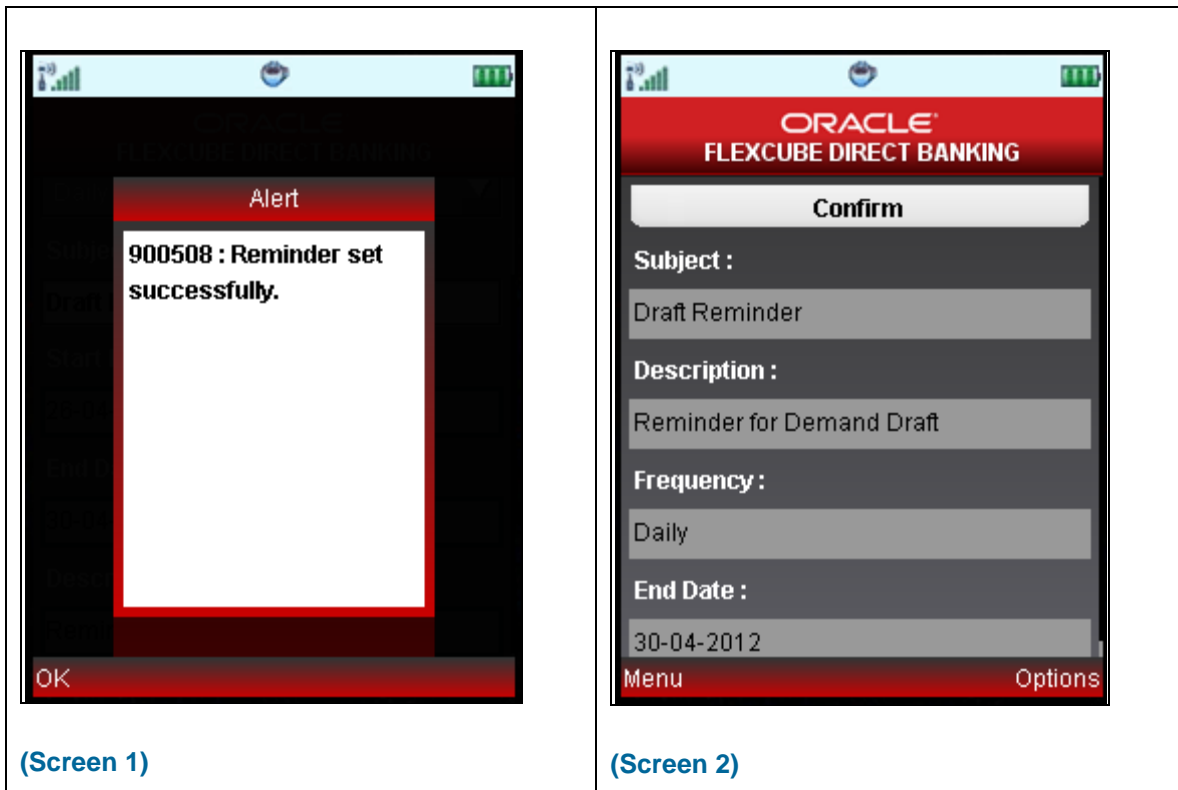
(Screen 2)

(screen 3)

Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50] Type the subject for the reminder.
Frequency	[Mandatory, Radio button] Select the frequency of the reminder.
Start Date	[Mandatory, Alphanumeric,10] Type the start date for reminder.
End Date	[Mandatory, Alphanumeric,10] Type the end date for reminder.
Description	[Optional, Alphanumeric, 100] Type the description for reminder.

3. Select the Register option from the options as shown above in screen3. The system displays Confirm screen for the reminders, as shown below.

Reminder Confirm

4. Select OK from the options as shown in screen2 above. The system displays Confirm screen for Reminders as shown screen2 above.

43. Offers

Location Based Offers:

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

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

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

Personalized / Targeted Offers:

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

To access the Offers options

1. Log on to the java application based Mobile Banking application.
2. Navigate to Offers menu in menu list.

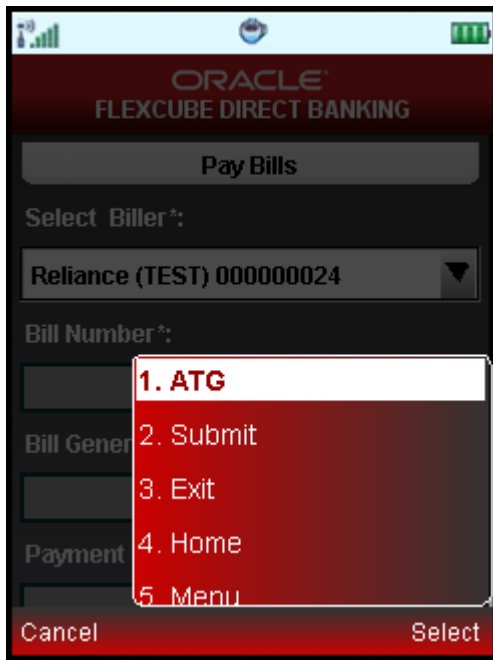
Offers

3. On clicking **Offers** option from the menu list, the system displays Offers as Location based & Personalized offers, as shown in second screen above.
4. Click any of the Offer type in order to view it. You can view offers based on your location by clicking Location Based Offers icon. It will show offers with respect to your location.
5. You can also view personalized offers, displayed after clicking Personalized Offers icon.

44. Live Help/Call

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

Below is shown for Pay Bills transaction. This option will be available for various transactions.



1. Select the ATG from the options pop up as shown in above screen. This will open a new browser screen which will enable you to interact with Bank personnel/agents for assistance.



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