

**Oracle FLEXCUBE Direct Banking
Release 12.0.1.0.0
Plain Browser Based 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
Logout	NH	NH	Y
Account Activity	×	★	N
Account Details	×	★	Y
My Accounts	×	★	Y
Ad-hoc Statement Request	×	★	N

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Stop /Unblock Cheque Request	X	★	N
Cheque Status Inquiry	X	★	N
Cheque Book Request	X	★	N
Pay Bill	X	★	N
Register Biller	X	★	N
Delete Biller	NH	★	N
Loan Details	✓	★	N
Foreign Exchange Rate inquiry	X	★	N
Own Account Transfer	✓	★	Y
Internal Transfer	X	★	N
Domestic Payments	X	★	N
Deposit Redemption	X	★	N
Transactions to Authorize	NH	NH	N
Mailbox	NH	NH	N
Credit Card Details	X	★	N
Credit Card Statement	X	★	N
Change Password	NH	NH	Y
Term Deposit Details	X	★	N
Contract Term Deposit View	X	★	N
Force Change Password	NH	NH	Y
Buy Fund	X	★	N
Redeem Fund	X	★	N
Portfolio	X	★	N
Switch Mutual Fund	X	★	N
Order Status	X	★	N
Transaction Password Behavior	NH	NH	Y

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Financing Details	NH	★	N
ATM / Branch Locator (iPhone Browser only)	×	★	N
Beneficiary Maintenance	NH	NH	N
International Account Transfer	✓	★	N
My Scheduled Transfers	✓	★	N

2. Log In

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

To login into the browser based Mobile Banking Application

1. Enter the appropriate URL provided for web based mobile banking. The system displays **Login** Screen.

[Login](#)

ORACLE
FLEXCUBE DIRECT BANKING

User Id

Password

Select Language

English

Login

Billboard Snapmylife LOCAL MEDIA NBC photobucket

2. Enter the user id and password provided to login.
3. Click the **Login** button. The system displays **Menu** screen.

Menu



4. Click any of the transaction icon to proceed with that transaction

3. Logout

This option enables you to log off the application.

To log out of the browser based Mobile Banking Application

1. Log on to the browser based Mobile Banking application.
2. Click the encircled **Log off** button in the **Menu** screen.

Menu



The system displays **Login** screen.

4. Account Activity

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

To view the account activity details

1. Log on to the browser based Mobile Banking application.
2. Click the **Accounts ->Account Activity** icon from the menu. The system displays **Account Activity** screen.

[Account Activity](#)
[Field Description](#)

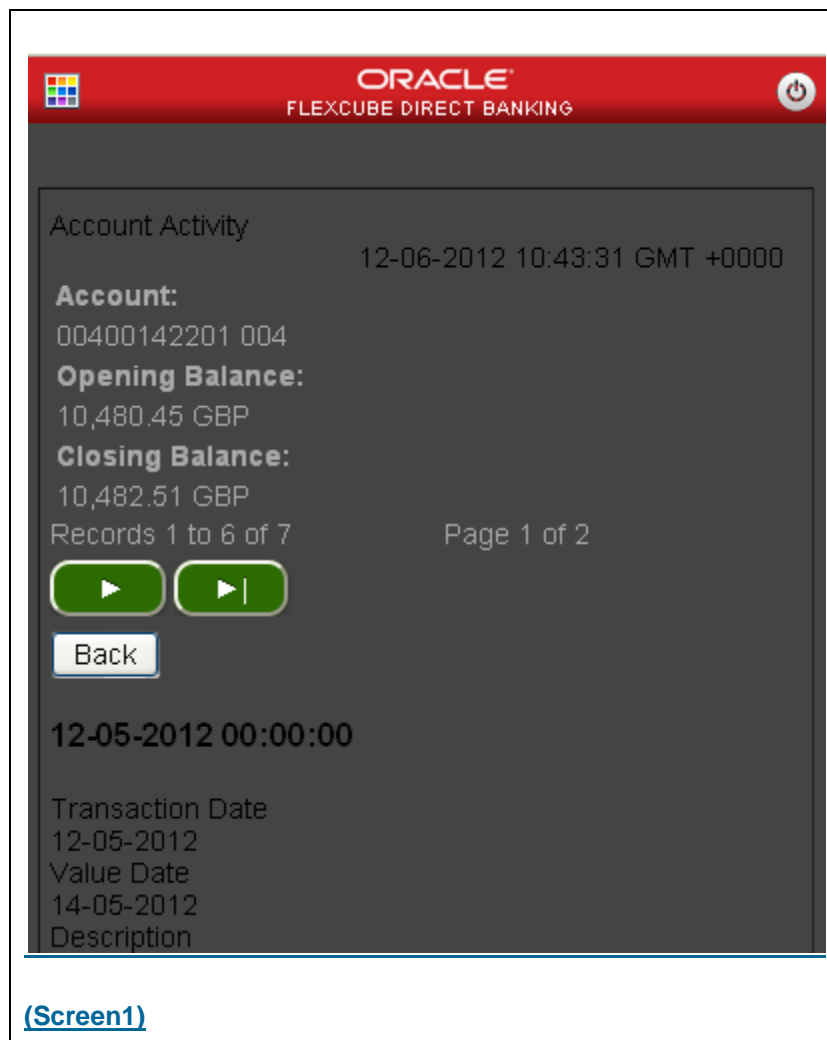
Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account whose activity details are needed from the dropdown list.
Search By	[Mandatory, Drop down] Select the search by option from the dropdown list. The Options are <ul style="list-style-type: none"> • Last 2 Days • Last 5 Days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

Field Name	Description
To Date	[Conditional, Alphanumeric, 10] Type the end date up to which the transaction details have to be generated.

Note: From Date and To Date fields are applicable only when Between two dates option is selected from the Search By drop-down.

3. Enter the required details.
4. Click the **Submit** button. The system displays the details in the **Account Activity** screen.

Account Activity



(Screen1)

<p>04-04-2012 00:00:00</p> <p>Transaction Date 04-04-2012 Value Date 05-04-2012 Description INTEREST Transaction Reference Number 004INRPGBP 00001 Credit Amount 89.01 GBP</p> <p>04-05-2012 00:00:00</p> <p>Transaction Date 04-05-2012 Value Date 05-05-2012 Description TAX Transaction Reference Number 004INRPGBP 00002 Debit Amount 4.34 GBP</p>
--

[\(Screen 2\)](#)

Field Description

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

Field Name	Description
Transaction Date	[Display] This field displays the transaction date for any transaction performed from that account.
Value date	[Display] This field displays the processing date of the particular transaction
Description	[Display] This field displays the description of the transaction
Transaction Reference Number	[Display] This field displays the transaction reference number.
User Reference Number	[Display] This field displays the user reference number.
Amount	[Display] This field displays the amount of the transaction which is debited or credited

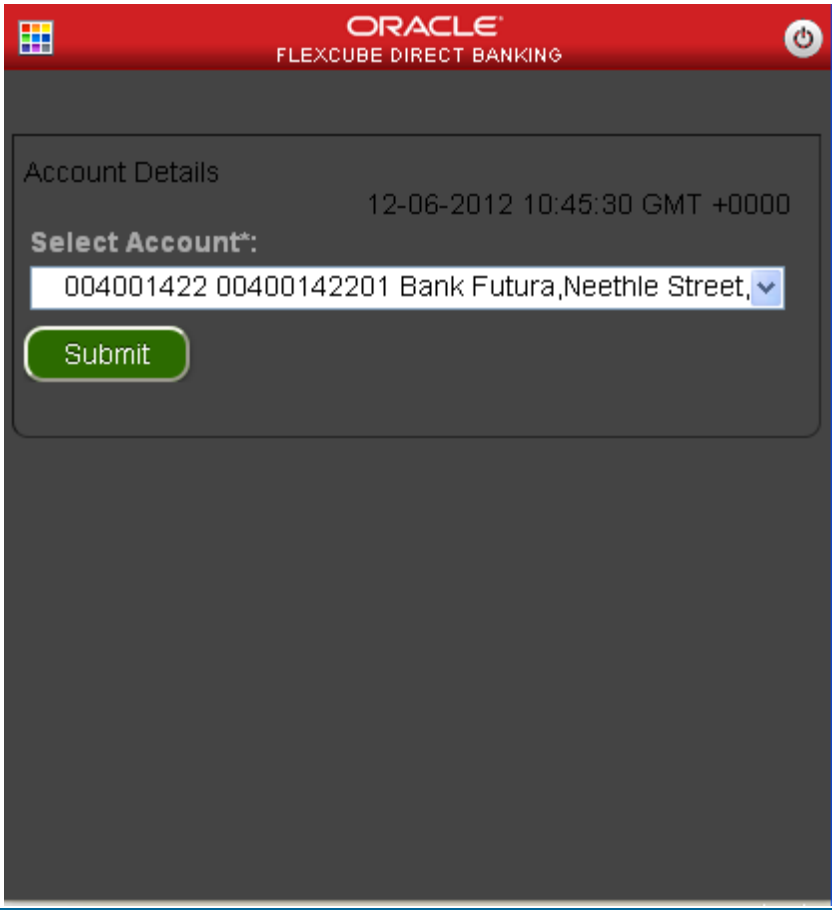
5. Click the **Back** button to return to the previous screen.
OR
Click the pagination buttons |<, <, >, >| to view the first, previous, next or last page of records.
6. You can view the details for "N "number of transactions, e.g. last 5 transactions or last 10 transactions.

5. 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 browser based Mobile Banking application.
2. Click the **Accounts ->Account Details** icon from the menu .The system displays **Account Details** screen.

Account Details


Account Details 12-06-2012 10:45:30 GMT +0000

Select Account*:
004001422 00400142201 Bank Futura, Neethle Street, ▾

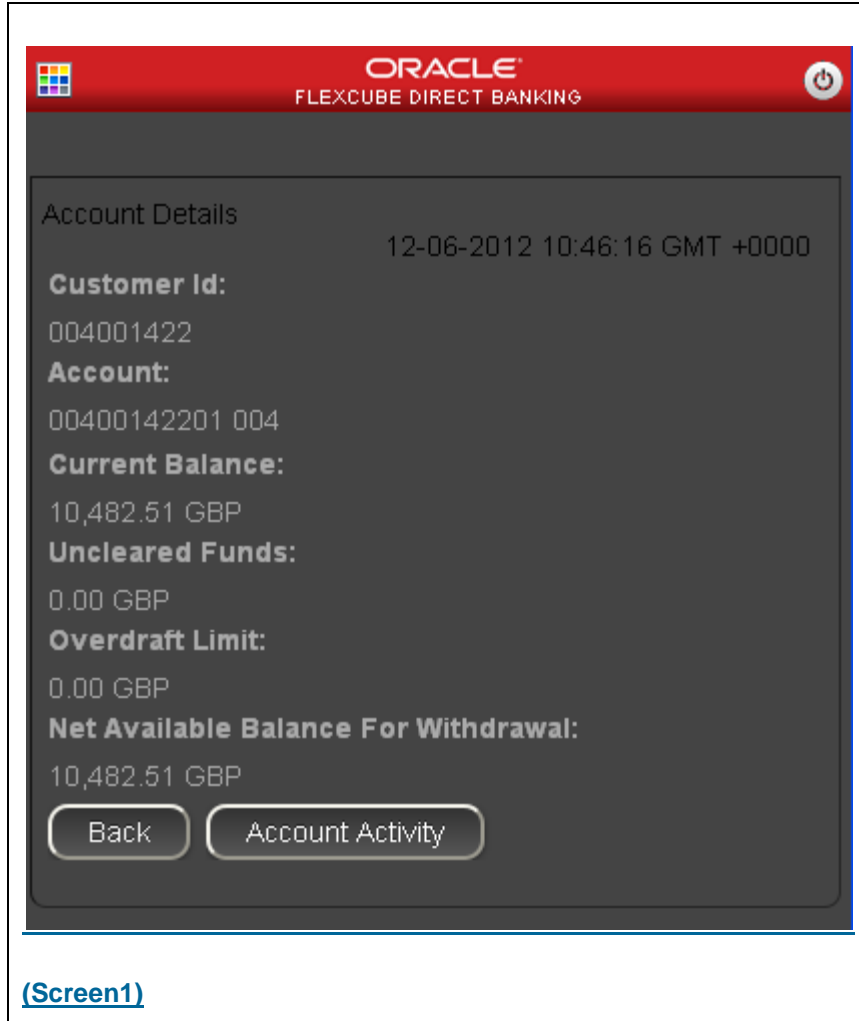
Submit

[\(Screen1\)](#)

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts.
	3. Select the account.
	4. Click the Submit button. The system displays Account Details screen.

[Account Details](#)



[\(Screen1\)](#)

[Field Description](#)

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

Field Name	Description
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the currency of the account.
Overdraft Limit	[Display] This field displays the Overdraft limit. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: This is applicable only if “overdraft” as a product is linked to the particular CASA account.</div>
Net Balance Available for withdrawal	[Display] The net available balance in the account after deduction of uncleared funds and amount on hold with the currency of the account.

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

5. Click the **Back** button to return to the account details, account selection screen.

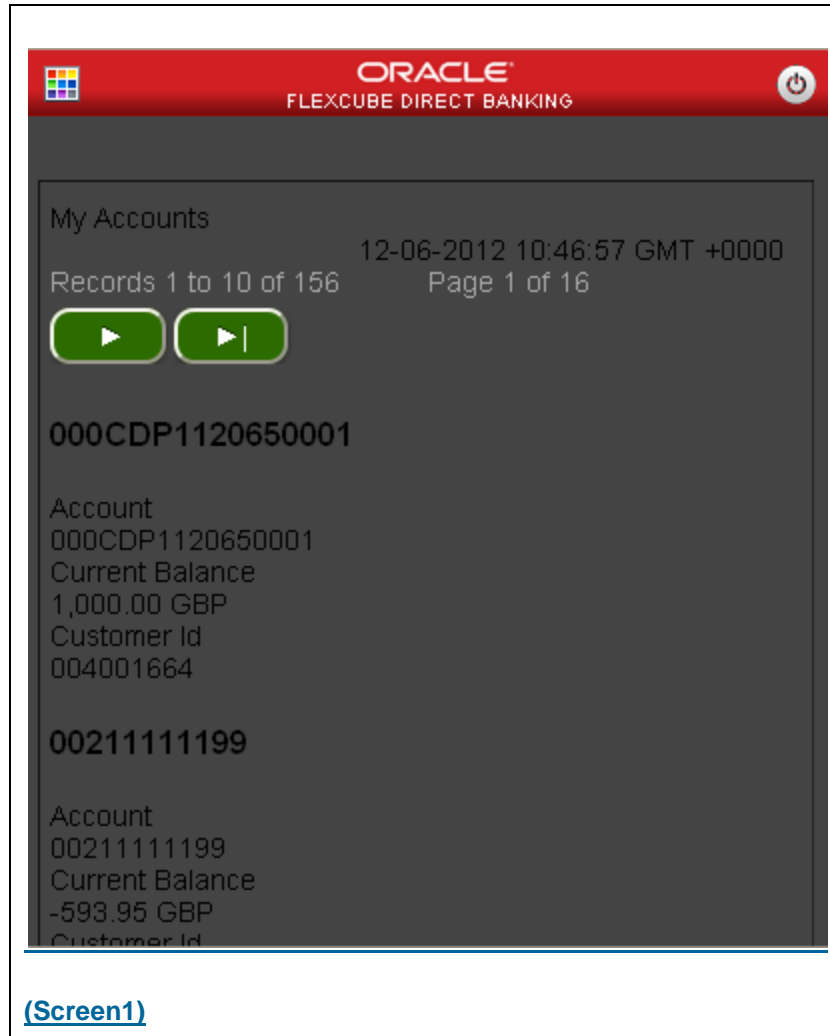
6. My Accounts

My Accounts provides you a summarized view of all the accounts mapped to customer id.

To view my accounts

1. Log on to the browser based Mobile Banking application.
2. Click the **Accounts > My Accounts** icon from the menu. The system displays **My Accounts** screen.

My Accounts



Field Description

Field Name	Description
Account	[Display] This field displays the account number with the hyperlink.
Current Balance	[Display] This field displays the current balance of the account with the currency.
Customer Id	[Display] This field displays the customer id of the account of the user.

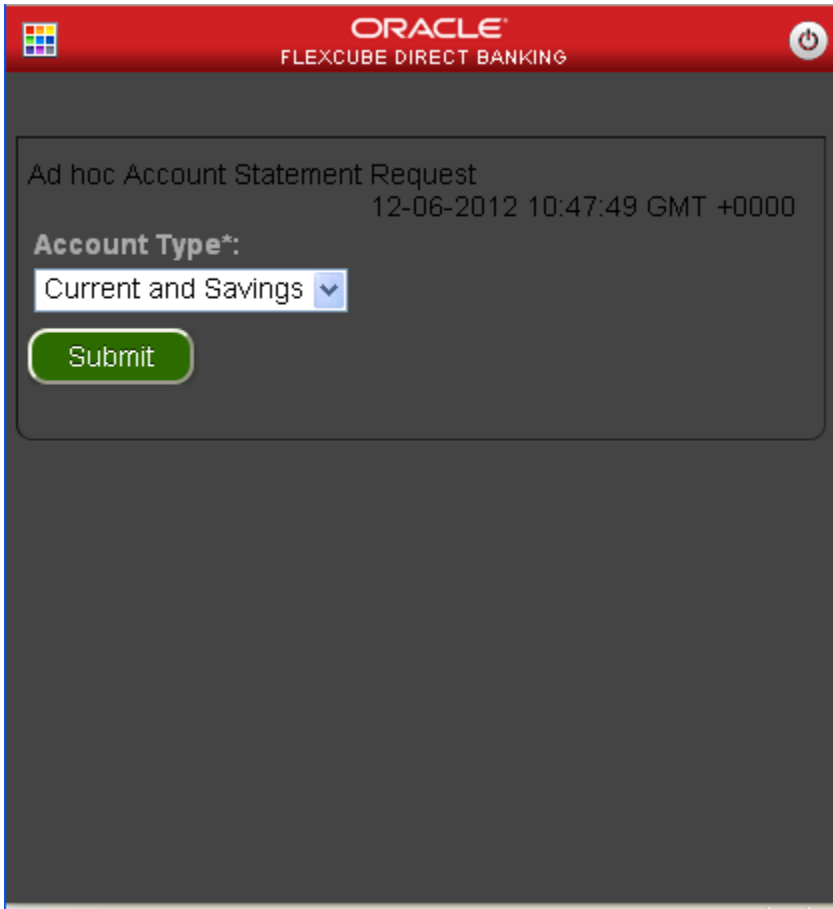
3. Click the , , ,  button to navigate to the first, previous, next and last page respectively.

7. Adhoc Statement

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

To request the Adhoc Statement

1. Log on to the browser based Mobile Banking application.
2. Click the **Accounts -> Adhoc Statement** icon from the menu. The system displays **Adhoc Statement** screen.

Adhoc Statement


Ad hoc Account Statement Request
12-06-2012 10:47:49 GMT +0000

Account Type*:
Current and Savings ▼

Submit

[\(Screen1\)](#)

Field Description

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

3. Select the account type.
4. Click the **Submit** button. The system displays below **Adhoc Statement Request** screen.

Adhoc Statement Request

Ad hoc Account Statement Request
12-06-2012 10:48:13 GMT +0000

Account Type:
Current and Savings

Account*:
004001422 00400142201 Bank Futura, Neethle Street, v

From Date(dd-mm-yyyy)*

To Date(dd-mm-yyyy)*

Submit

Back

[\(Screen1\)](#)

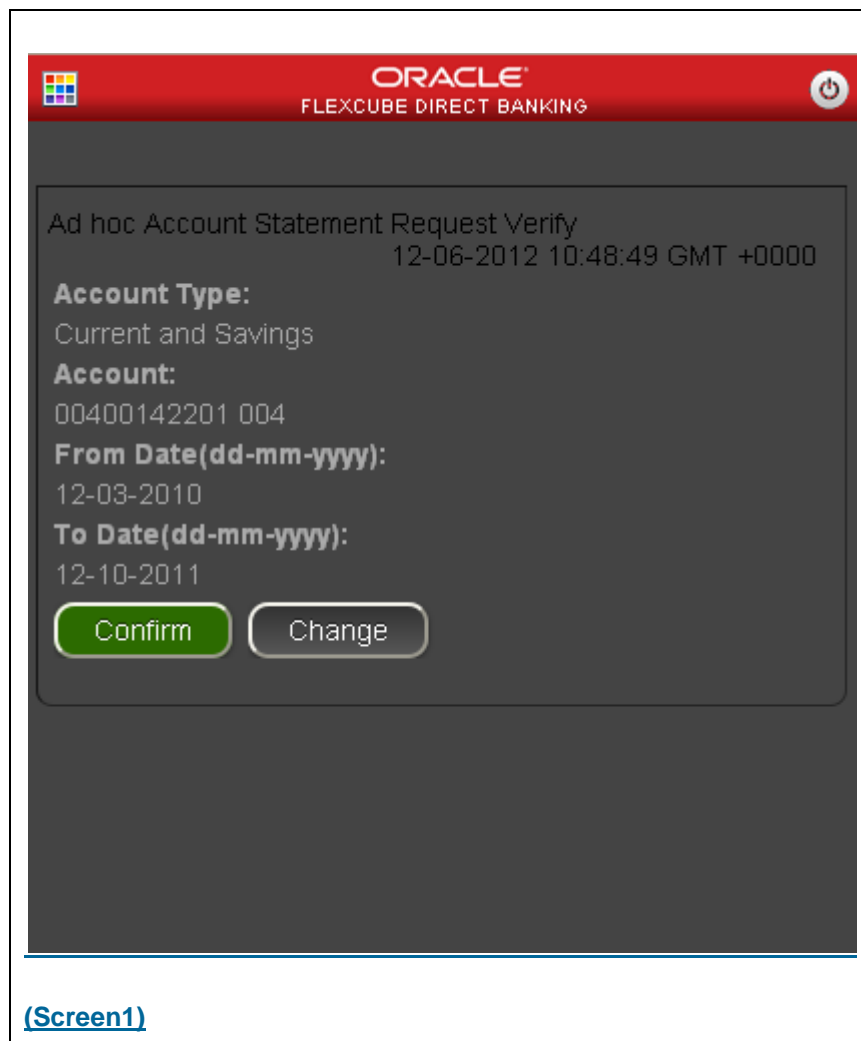
Field Description

Field Name	Description
Account Type	[Display] This field displays the type of account selected in the previous screen from the dropdown.
Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts.

Field Name	Description
From Date	[Mandatory, Numeric,10] Type the start date. It is the date from which the account statement is required.
To Date	[Mandatory, Numeric,10] Type the end date. It is the date up to which the account statement is required.

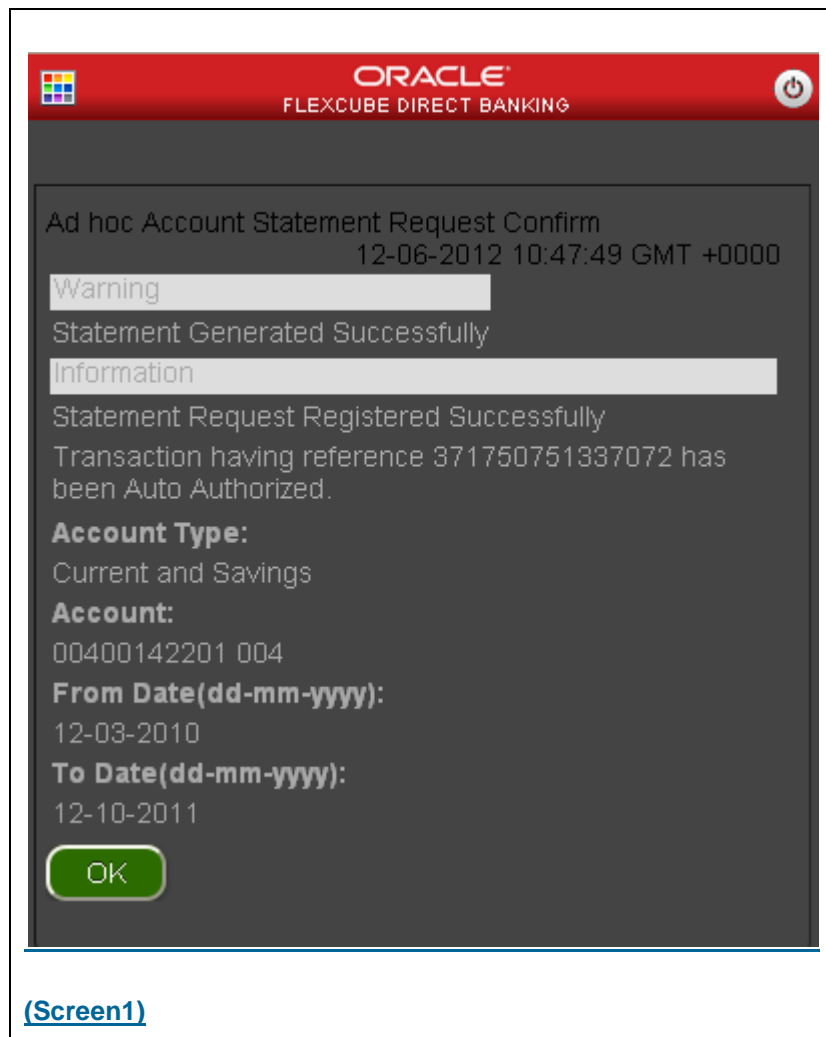
- Click the **Submit** button. The system displays **Adhoc Statement Request Verify** screen.
OR
Click the **Back** button to go to the previous screen.

[Adhoc Statement Verify](#)



6. Click the **Confirm** button. The system displays **Adhoc Statement Confirm** screen.
OR
Click the **Change** button to change the inputs.

Adhoc Statement Confirm



7. Click the **OK** button. The system displays initial **Adhoc Statement Request** screen.

8. Stop Cheque

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

To stop or unblock cheque request

1. Log on to the browser based Mobile Banking application.
2. Click the **Cheques** → **Stop Cheque** icon from the menu. The system displays **Stop Cheque** screen.

Stop Cheque

Stop Cheque
12-06-2012 10:53:19 GMT +0000

Select Action*:
Stop Cheque Payment

Select Account*:
004001422 00400142201 Bank Futura, Neethle Street,

Cheque Number*:
[Empty text box]

Reason:
[Empty text box]

Submit

[\(Screen1\)](#)

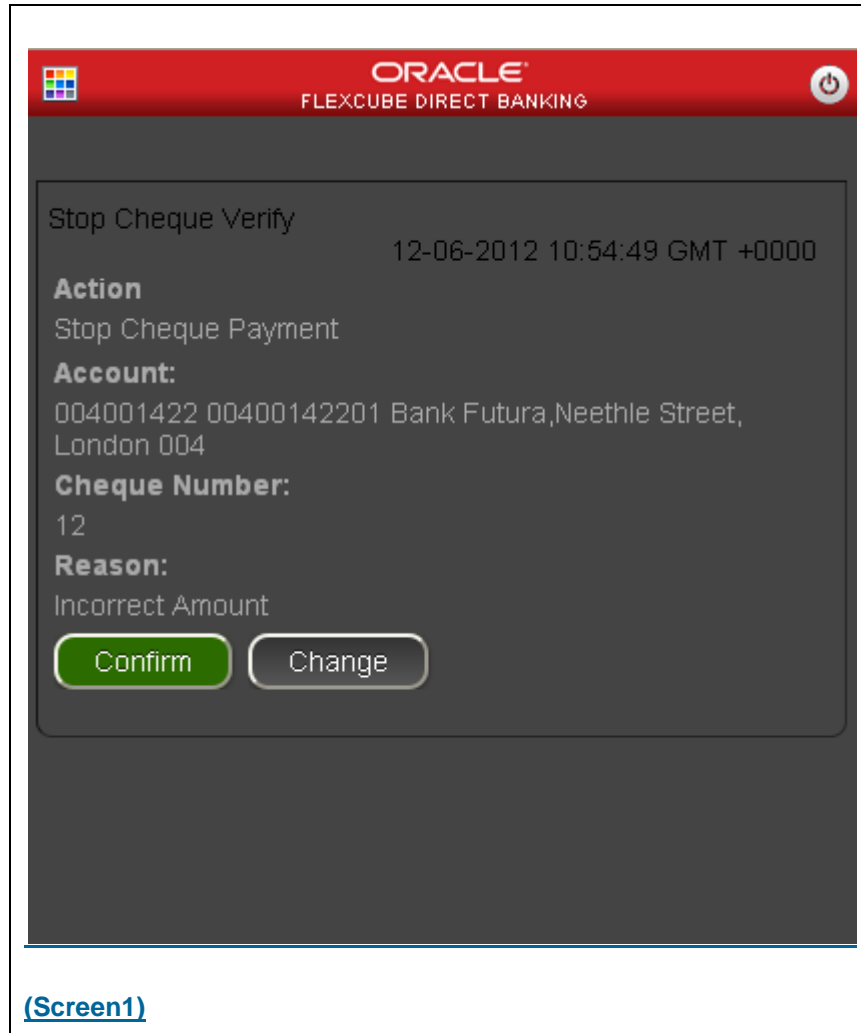
Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action from drop down menu. The options are: Stop Cheque Payment Cancel Stopped Cheque
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu gives the list of accounts.
Cheque Number	[Mandatory, Numeric, 20] Type the cheque number to be stopped/Cancel stopped cheque.

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

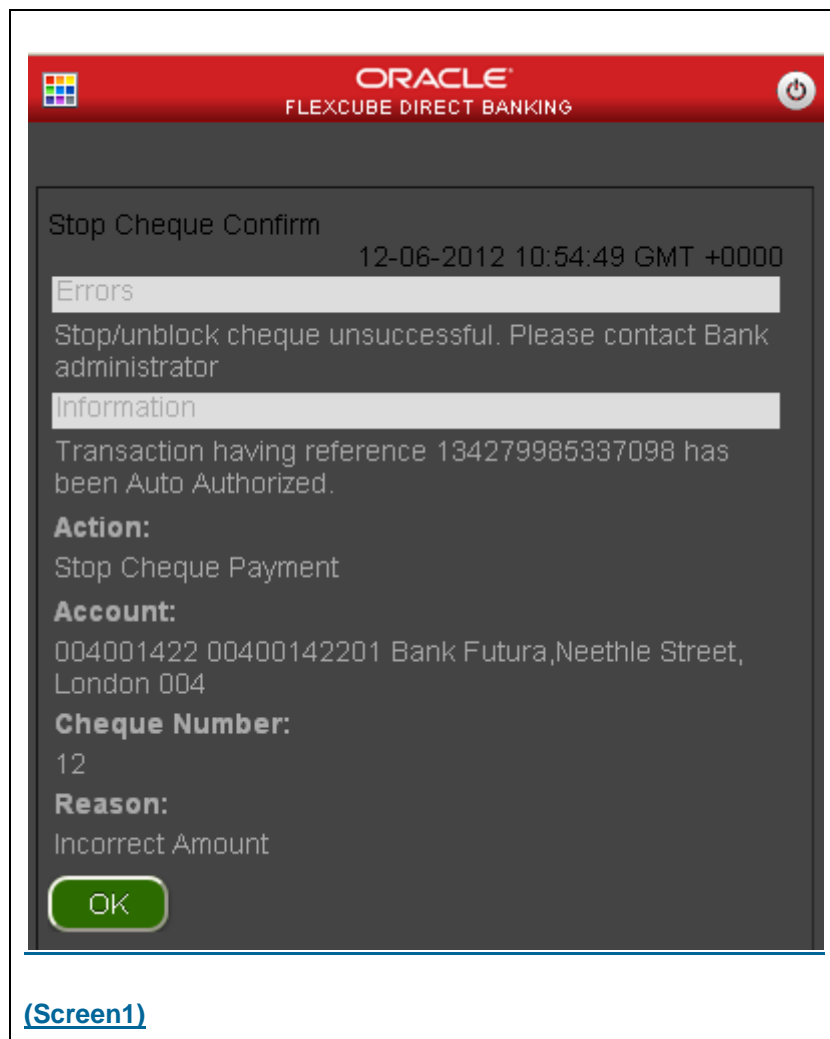
3. Click the **Submit** button. The system displays **Stop Cheque Request Verify** screen.

[Stop Cheque Verify](#)



4. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.
OR
Click the **Change** button to change the inputs.

[Stop Cheque Confirm](#)



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

9. My Cheques

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

To inquire the cheque status

1. Log on to the browser based Mobile Banking application.
2. Click the **Cheques > My Cheques** icon from the menu. The system displays **My Cheques** screen.

My Cheques

My Cheques 12-06-2012 10:56:48 GMT +0000

Select Account*:
004001422 00400142201 Bank Futura, Neethle Street, ▾

Cheque Number*:
[Empty text input field]

Submit

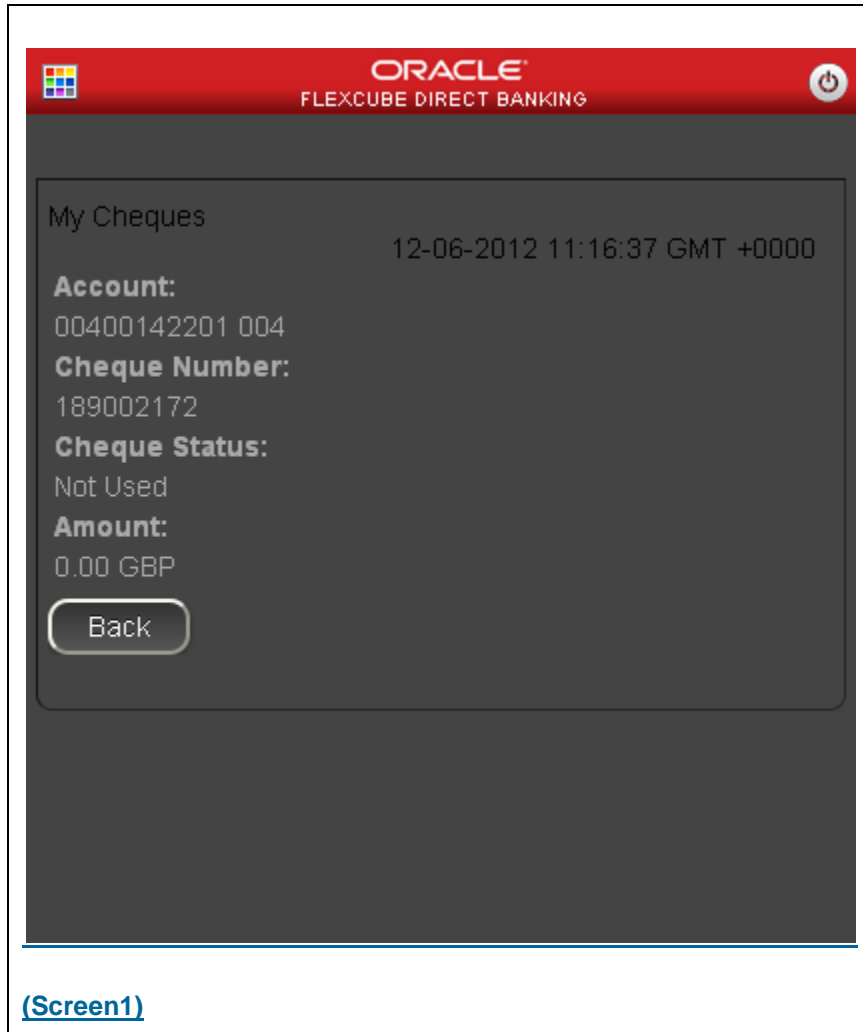
[\(Screen1\)](#)

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down menu.
Cheque number	[Mandatory, Alphanumeric, 18] Type the cheque number whose status has to be viewed

3. Enter the required details.
4. Click the **Submit** button. The system displays cheque number and its status in the **My Cheques** details screen.

[My Cheques](#)



[\(Screen1\)](#)

[Field Description](#)

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

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

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

10. New Cheque Book

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

To request the cheque book

1. Log on to the browser based Mobile Banking application.
2. Click the **Cheques ->New Cheque Book** icon in the menu. The system displays **New Cheque Book** screen.

New Cheque Book

New Cheque Book
12-06-2012 11:00:25 GMT +0000

Select Account*:
004001422 00400142201 Bank Futura, Neethle Street, ▾

Cheque Book Option*:
Cheque Book With 10 Leaves ▾

Mode of Delivery *:
Branch ▾

Submit

(Screen1)

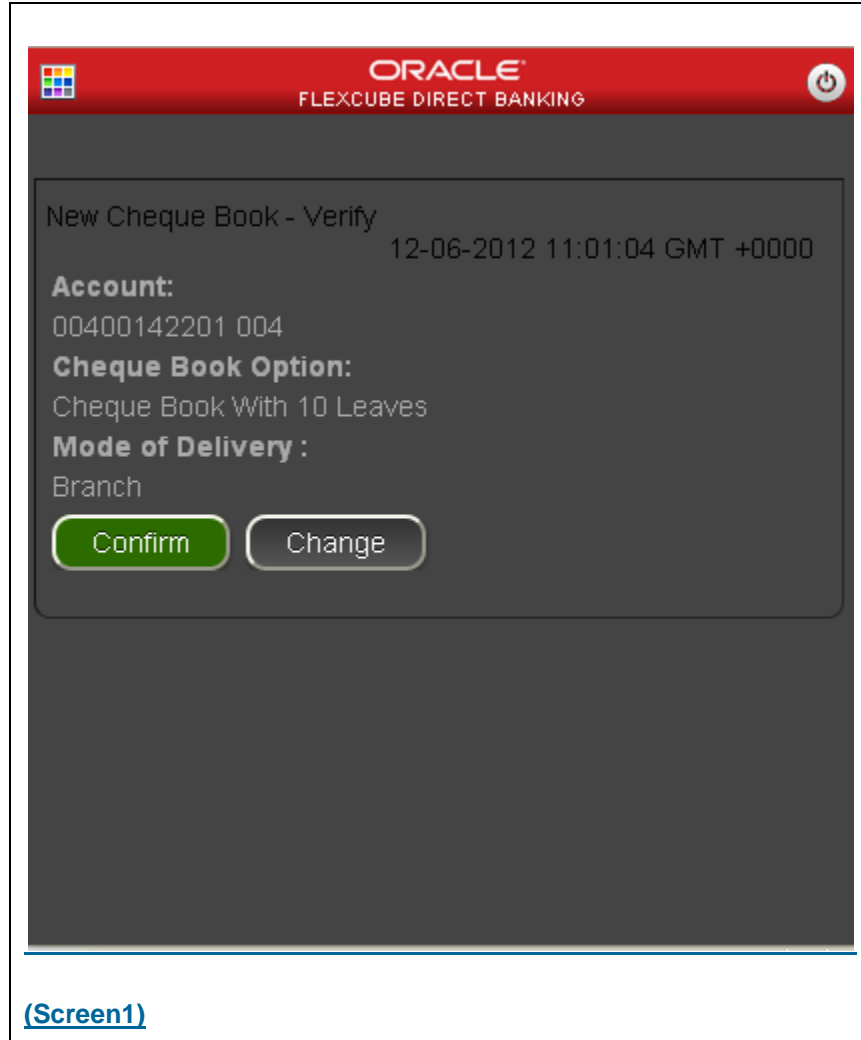
Field Description

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

Field Name	Description
Mode Of Delivery	[Mandatory, Dropdown] Select the mode of delivery for the cheque book. The options available are Branch Courier

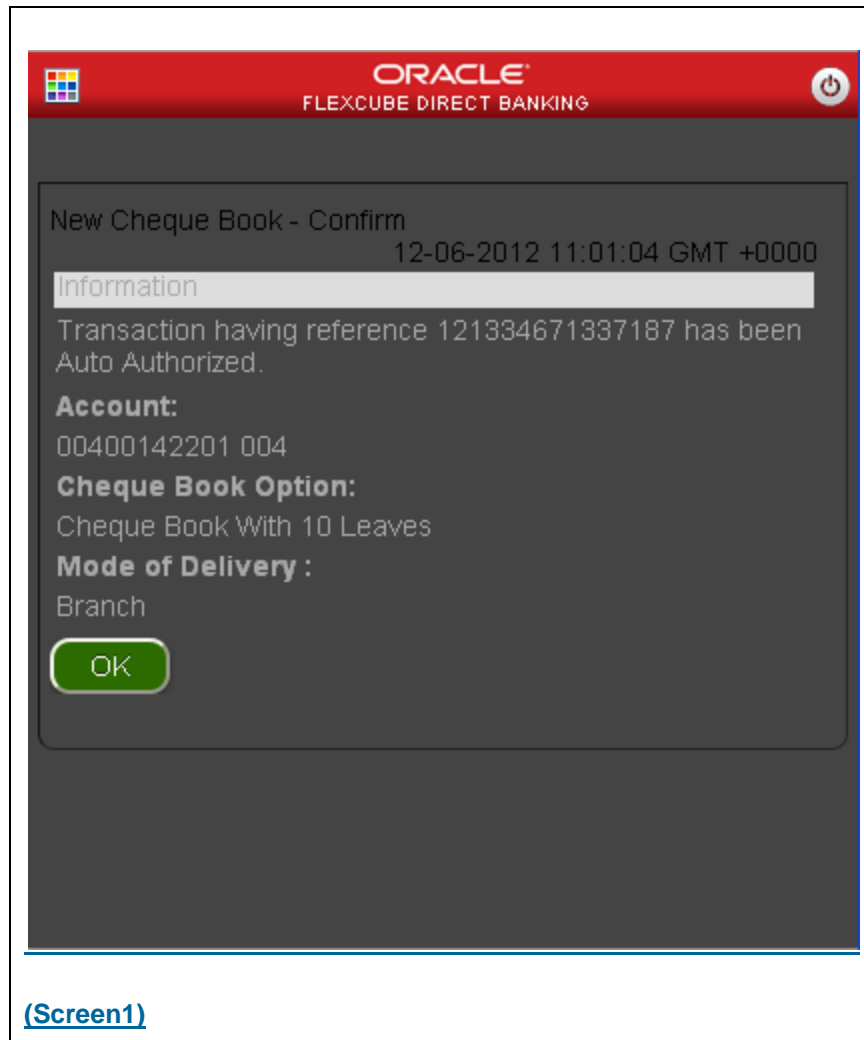
3. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.

New Cheque Book – Verify



4. Click the **Confirm** button to request for the cheque book. The system displays **New Cheque Book – Confirm** screen.
OR
Click the **Change** button to change the inputs.

New Cheque Book – Confirm



(Screen1)

5. Click the **OK** button to go back to the **New Cheque Book** Screen.

11. 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 browser based Mobile Banking application.
2. Click the **Bill Payments > Pay Bill** icon in the menu. The system displays **Pay Bills** screen.

Pay Bills

Pay Bills 12-06-2012 11:36:09 GMT +0000

Select Biller*

Reliance (Sailaja) 004004344

Bill Number*

Bill Generation Date(dd-mm-yyyy)*

Payment Amount*

From Account*

004001422 00400142201 Bank Futura, Neethle Street,

Submit

[\(Screen1\)](#)

Field Description

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

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

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

Pay Bill Verify

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FLEXCUBE DIRECT BANKING

Pay Bill Verify
12-06-2012 11:45:24 GMT +0000

Customer Id
004004344

Biller
Reliance

Bill Number
12323

Bill Generation Date
11-05-2012

Payment Amount
100.00 GBP

Source Account
00400142201 004

Change Confirm

(Screen1)

- Click the **Confirm** button to pay the bill. The system displays **Pay Bill Confirm** screen.
OR
Click the **Change** button to return to the previous screen.

[Pay Bill Confirm](#)

Pay Bill Confirm 13-06-2012 11:44:35 GMT +0000

Errors
Bill Issue Date is Greater Than Current date

Information
Transaction having reference 148716841343769 has been Auto Authorized.

Customer Id
WB3004356

Biller
Reliance

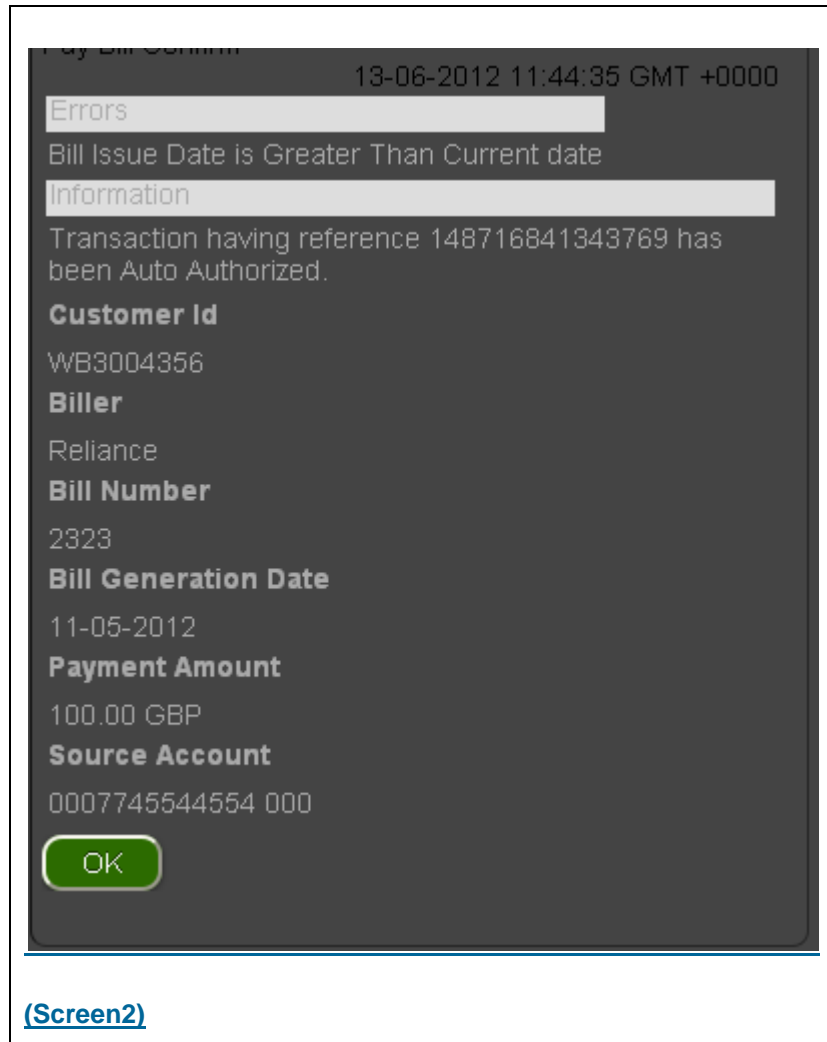
Bill Number
2323

Bill Generation Date
11-05-2012

Payment Amount
100.00 GBP

Source Account

[\(Screen1\)](#)



5. Click the **OK** button. The system displays initial **Pay Bills** screen.

12. Biller Information

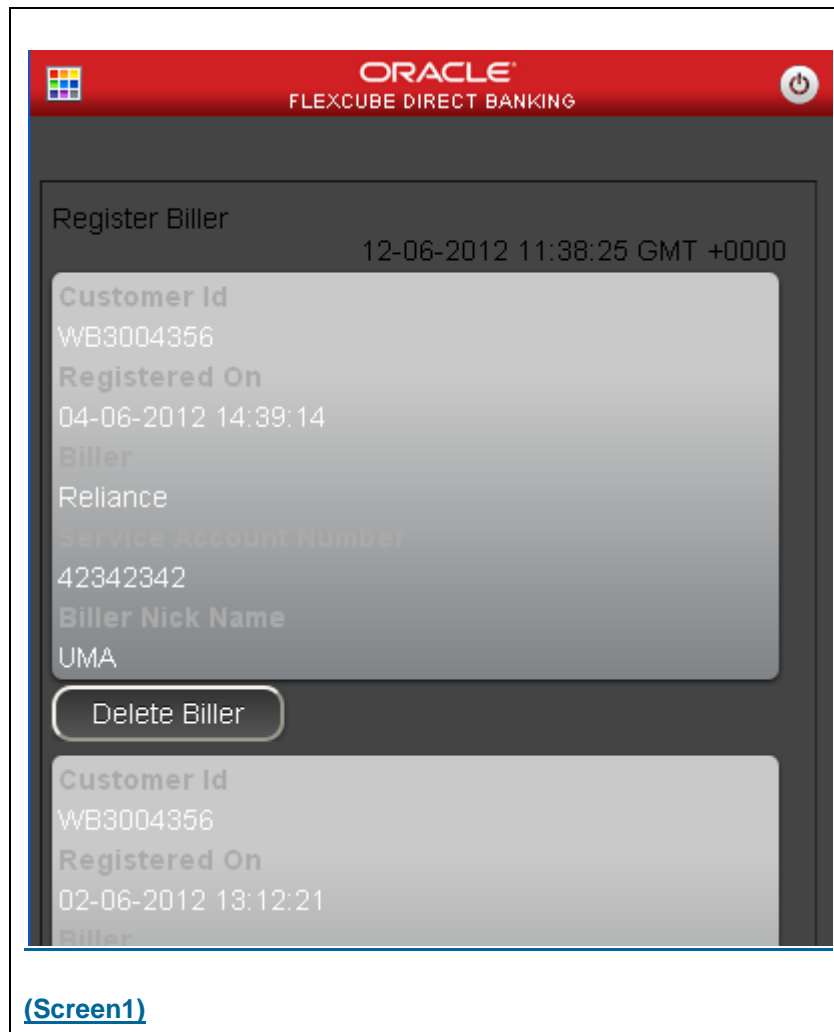
This menu enables you to register biller to pay the Utility Bills through the bank and also allows deletion of an already registered biller.

12.1. Register Biller

To register the biller

1. Log on to the browser based Mobile Banking application.
2. Click the **Bill payments ->Register Biller** icon from the menu. The system displays **Registered Information** screen.

Biller Information





(Screen2)

3. Click the **Add Biller** button. The system displays **Register Biller** screen.
OR
Click the **Delete biller** button. the system displays the Delete biller Verify screen.

[Register Biller](#)

Register Biller
12-06-2012 11:40:10 GMT +0000

Select Customer*:
WB3004356(Nehal Joshi) ▼

Select Biller*:
Reliance ▼

Service Account Number*:

Biller Nick Name*:

Submit

Back

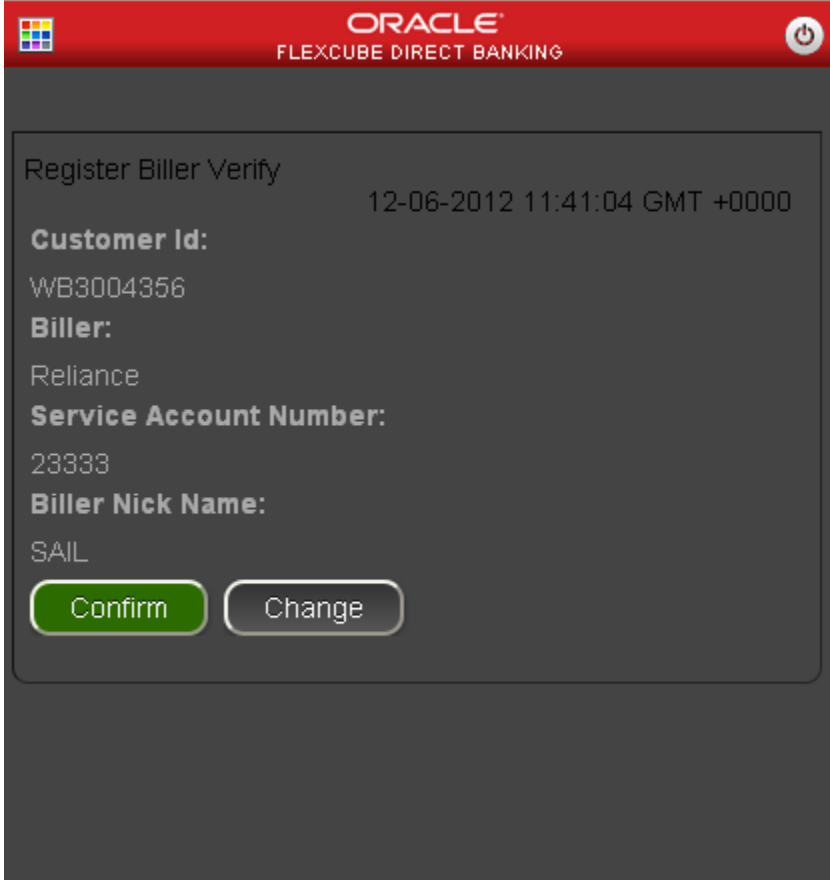
[\(Screen1\)](#)

[Field Description](#)

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

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

Register Biller Verify



Register Biller Verify
12-06-2012 11:41:04 GMT +0000

Customer Id:
WB3004356

Biller:
Reliance

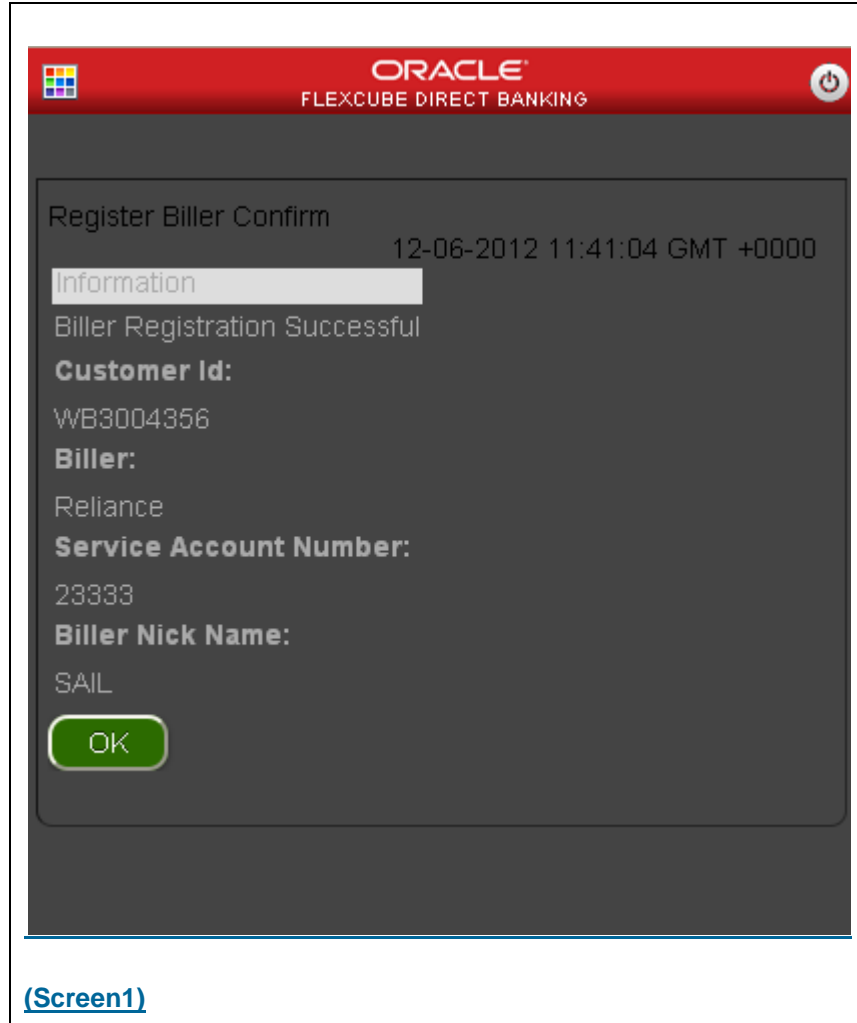
Service Account Number:
23333

Biller Nick Name:
SAIL

(Screen1)

5. Click the **Confirm** button. The system displays **Register Biller – Confirm** screen.
OR
Click the **Change** button to change the entered data.

Register Biller Confirm



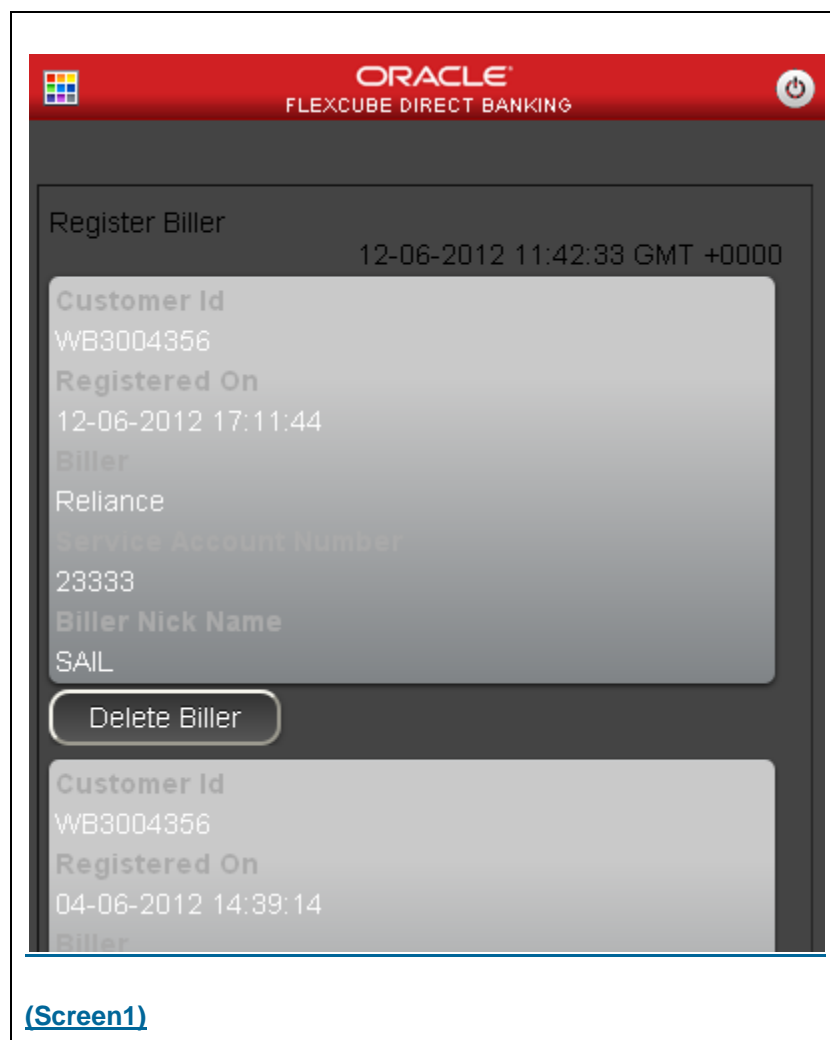
6. Click the **OK** button. The system displays initial **Biller Information** screen.

12.2. Delete Biller

To delete the biller

1. Log on to the browser based Mobile Banking application.
2. Click the **Bill payments ->Register Biller** icon from the menu. The system displays **Biller Information** screen.

Biller Information



Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer id mapped to your user.

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

3. Click the **Delete Biller** button to delete the particular biller which is displayed. The system displays **Delete Biller Verify** screen.

[Delete Biller Verify](#)

ORACLE
FLEXCUBE DIRECT BANKING

Delete Biller Verify
12-06-2012 11:43:03 GMT +0000

Customer Id:
WB3004356

Registered On:
12-06-2012 17:11:44

Biller:
Reliance

Service Account Number:
23333

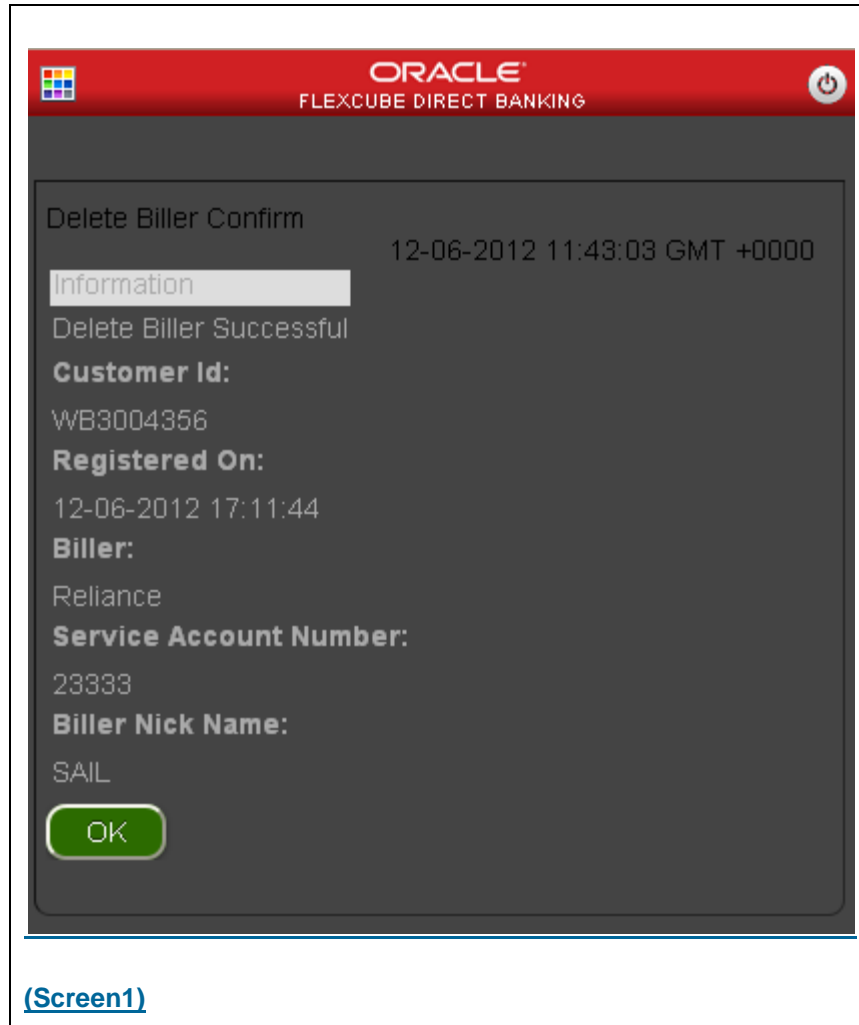
Biller Nick Name:
SAIL

Change Confirm

[\(Screen1\)](#)

4. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen.
OR
Click the **Change** button to change the entered data.

Delete Biller – Confirm



(Screen1)

5. Click the **OK** button. The system displays initial **Biller Information** screen.

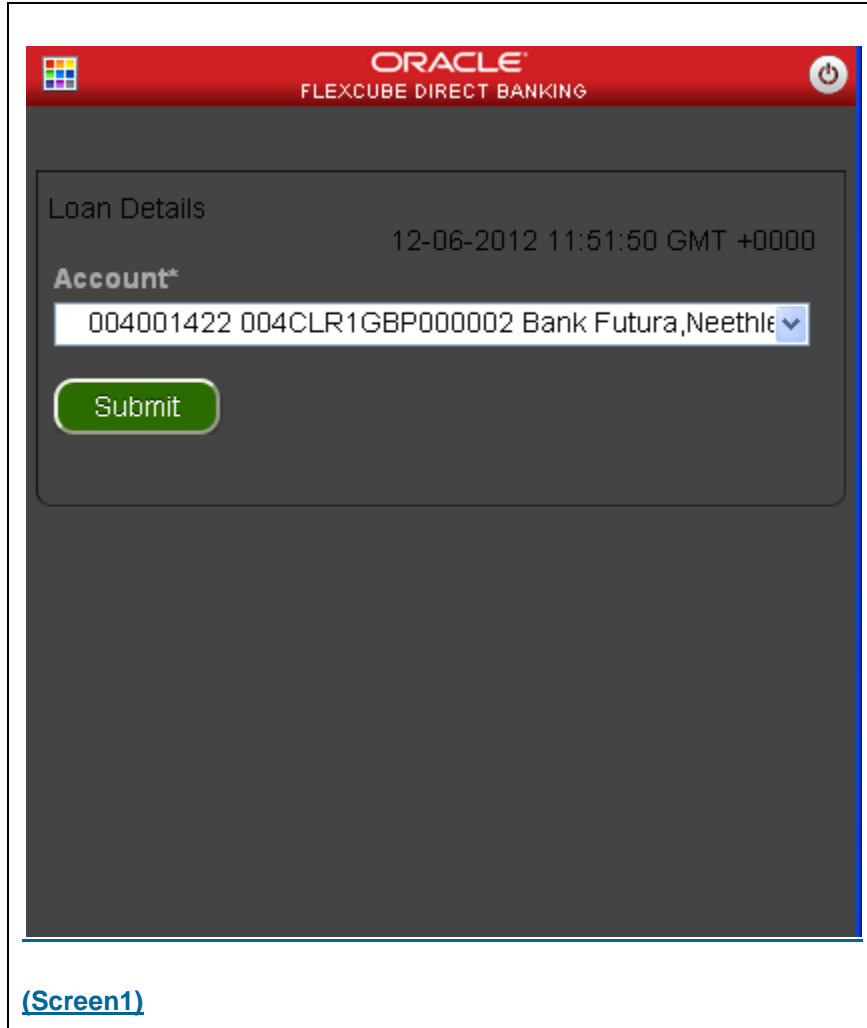
13. Loan Details

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

To view the loan details

1. Log on to the browser based Mobile Banking application.
2. Click the **Loans > Loan Details** icon from the menu. The system displays **Loan Details** screen.

Loan Account Details



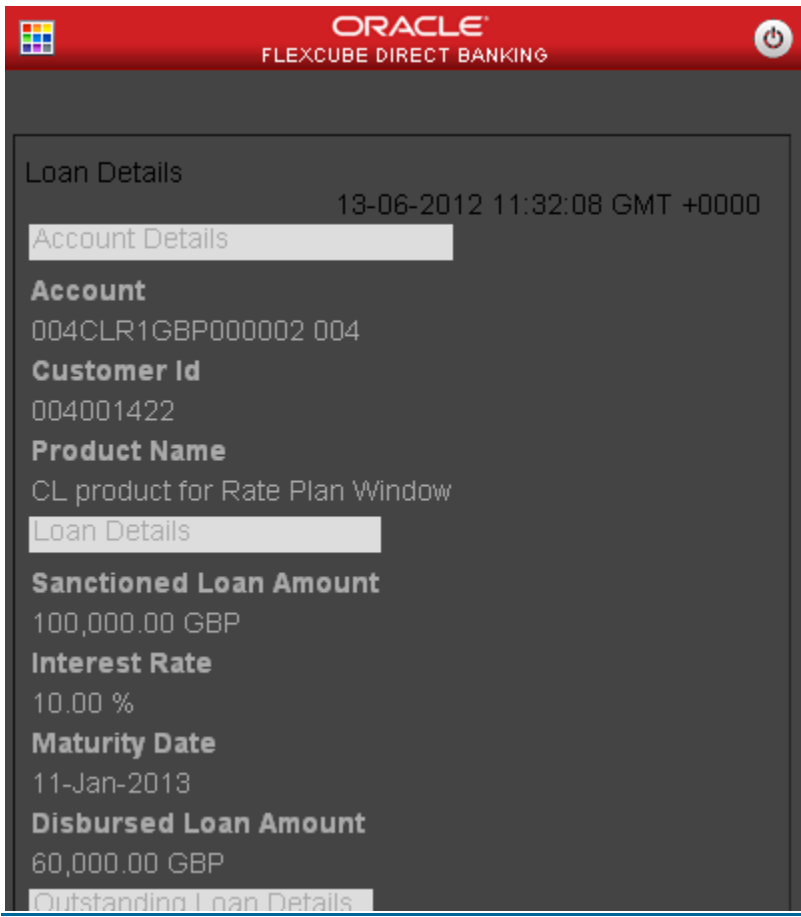
(Screen1)

Field Description

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

3. Click the **Submit** button. The system displays **Loan Details** screen.

[Loan Details](#)



The screenshot shows the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. It starts with the title "Loan Details" and a timestamp "13-06-2012 11:32:08 GMT +0000". A light grey bar labeled "Account Details" is followed by the following information:

- Account**: 004CLR1GBP000002 004
- Customer Id**: 004001422
- Product Name**: CL product for Rate Plan Window

Another light grey bar labeled "Loan Details" is followed by:

- Sanctioned Loan Amount**: 100,000.00 GBP
- Interest Rate**: 10.00 %
- Maturity Date**: 11-Jan-2013
- Disbursed Loan Amount**: 60,000.00 GBP

A final light grey bar labeled "Outstanding Loan Details" is visible at the bottom of the main content area.

[\(Screen1\)](#)

100,000.00 GBP

Interest Rate
10.00 %

Maturity Date
11-Jan-2013

Disbursed Loan Amount
60,000.00 GBP

[Outstanding Loan Details](#)

Principal Balance
0.00 GBP

Next Installment Date
11-Jun-2012

Next Installment Amount
5,339.73 GBP

Installment Arrears
0.00 GBP

Loan Outstanding
40,000.00 GBP

[Back](#)

[\(Screen2\)](#)

Field Description

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

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

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

14. 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 browser based Mobile Banking application.
2. Click the **Loans > Financing Details** icon from the menu. The system displays **Financing Details** screen.

[Financing Details](#)

Financing Account details
12-06-2012 11:55:22 GMT +0000

Account*:
004IA21121140002 GBP JARAH for Savings

Submit

[\(Screen1\)](#)

[Field Description](#)

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

- Click the **Submit** button. The system displays **Financing Account Details** screen.

[Financing Account Details](#)

The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo and the text "ORACLE FLEXCUBE DIRECT BANKING". Below the header, the main content area is dark grey and contains the following information:

Financing Account details
13-06-2012 11:31:01 GMT +0000

Account Details:

Customer Id:
000000024

Account:
004BTAW121330004 004

Product Name:
Tawarruq Product

Financing Details:

Maturity Date:
11-May-2013

Amount Financed:
100,000.00 GBP

Finance Amount Disbursed:
100,000.00 GBP

Profit Rate:
10.00 %

Lease Type:

[\(Screen1\)](#)

100,000.00 GBP

Finance Amount Disbursed:
100,000.00 GBP

Profit Rate:
10.00 %

Lease Type:

Lease Payment Mode:

Outstanding Financing Details:

Principal Balance:
0.00 GBP

Next Installment Date:
11-Nov-2012

Next Installment Amount:
0.00 GBP

Installment Arrears:
0.00 GBP

Outstanding Finance Amount:
100,000.00 GBP

Back

[\(Screen2\)](#)

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	

Field Name	Description
Amount Financed	[Display] This field displays the financed amount.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of the financing account.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under 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.
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.

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

15. Forex Rates

This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

1. Log on to the browser based Mobile Banking application.
2. Click the **Services >Forex Rates** icon from the menu. The system displays **Forex Rate Inquiry** screen.

Forex Rates

Forex Rates

13-06-2012 06:02:17 GMT +0000

From Currency:
GREAT BRITAIN POUND (GBP)

To Currency*:
EURO

Submit

Field Description

Field Name	Description
From Currency	[Display] This field displays the base currency.
To Currency	[Dropdown, Mandatory] Select the Entity from the dropdown list.

3. Click the **Submit** button. The system displays details of the various exchange rates in the **Forex Rate** screen.

[Forex Rates](#)

Forex Rates

13-06-2012 06:03:04 GMT +0000

Foreign Rate Unit GBP

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

To Currency:
EURO

Cash Buy:
1.19

Cash Sell:
1.19

TT Buy:
1.19

TT Sell:
1.19

Back

Note: This screen displays the Base Currency as well as the Various indicative Rates only.

[Field Description](#)

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

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

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

16. Own Account Transfer

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

To do the own account transfer

1. Log on to the browser based Mobile Banking application.
2. Click the **Payments > Own Account Transfer** icon from the menu. The system displays **Own Account Transfer** screen.

Own Account Transfer

Own Account Transfer
05-11-2012 15:46:12 GMT +0530

From Account*:
006005884 1111111257 Bank Futura
-Branch 006
006005884 1111111257 Bank Futura -B

To Account*:
006005884 1111111257 Bank Futura
-Branch 006
006005884 1111111257 Bank Futura -B

Amount*:
[Yellow highlighted field]

Narrative:
[White text box]

Payment Instruction
Pay Now
Pay Now

Submit Submit

(Screen1)

Field Description

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

Field Name	Description
Amount	[Mandatory, Numeric,15] Type the amount to be transferred in Destination account Currency
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment
Payment Instruction	[Mandatory, Drop down] 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

3. Click the **Submit** button. The system displayed **Own Account Transfer – Verify** screen.

Own Account Transfer – Verify

ORACLE
FLEXCUBE DIRECT BANKING

Own Account Transfer - Verify
12-06-2012 11:54:18 GMT +0000

Warning

Request scheduled for 14/05/2012.

From Account:
00400142201 004

To Account:
00400142202 004

Transfer Amount:
100.00 GBP

Narrative:
Transfer

Confirm Change

[\(Screen1\)](#)

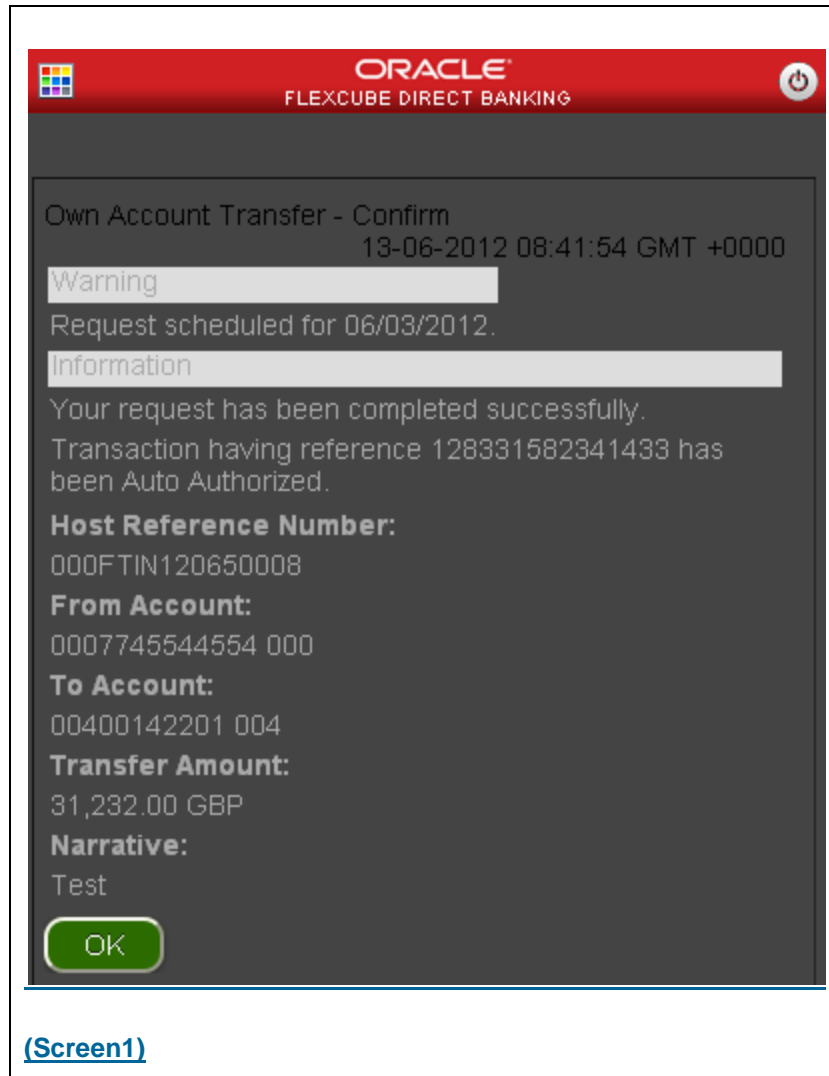
Field Description

Field Name	Description
Pay Periodically	This fields are enabled only when Payment Instruction is set as Pay periodically in Own Account Transfer screen
Transfer	[Mandatory]
Date	Select the Payment execution date.
First	[Mandatory]
Execution Date	Select the First day of SI execution

Field Name	Description
Last Execution Date	[Mandatory] Select the Final day of SI execution
Frequency	[Mandatory] Select the frequency of executing SI These fields will be enabled for Pay Periodically payment instruction.
Pay Later	This fields are enabled only when Payment Instruction is set as Pay Later in Own Account Transfer screen
Transfer date	[Mandatory] Enter the date on which transfer is required.

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

[Own Account Transfer – Confirm](#)



5. Click the **OK** button. The system displays initial **Own Account Transfer** screen.

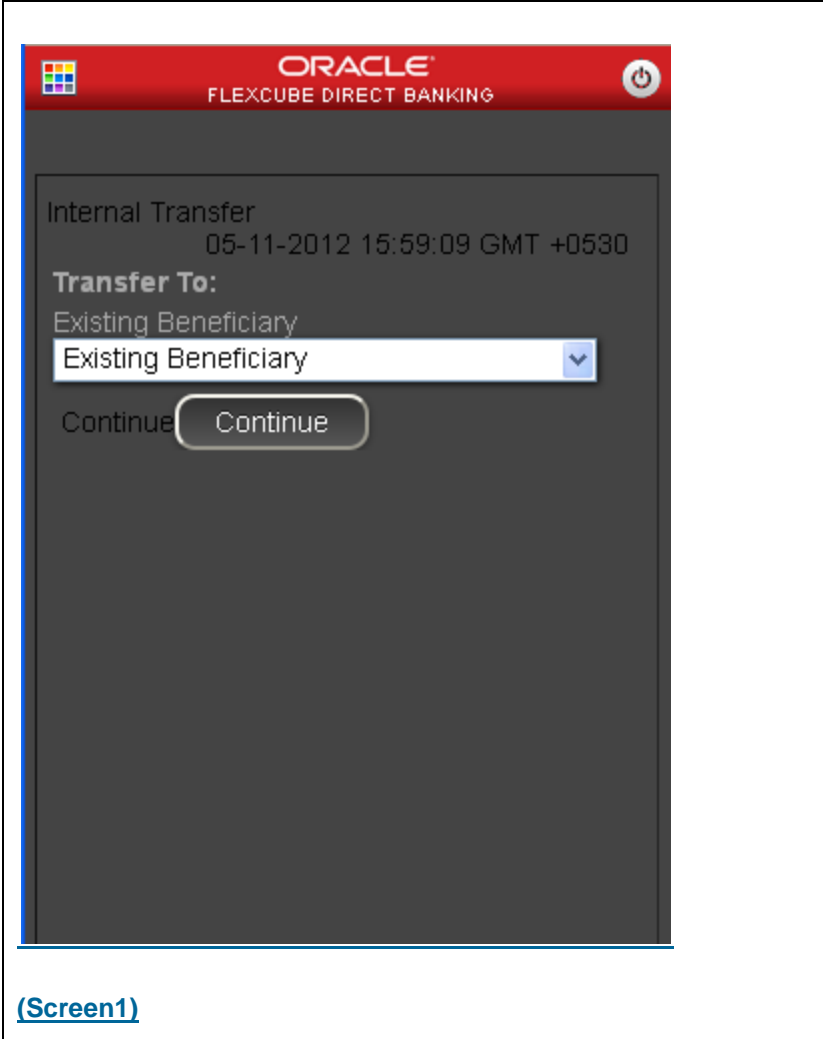
17. Internal Account Transfer

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

To do the internal account transfer

1. Log on to the browser based Mobile Banking application.
2. Click the **Payments->Internal Transfer** icon from the menu. The system displays the **Internal Transfer** screen.

[Internal Transfer](#)

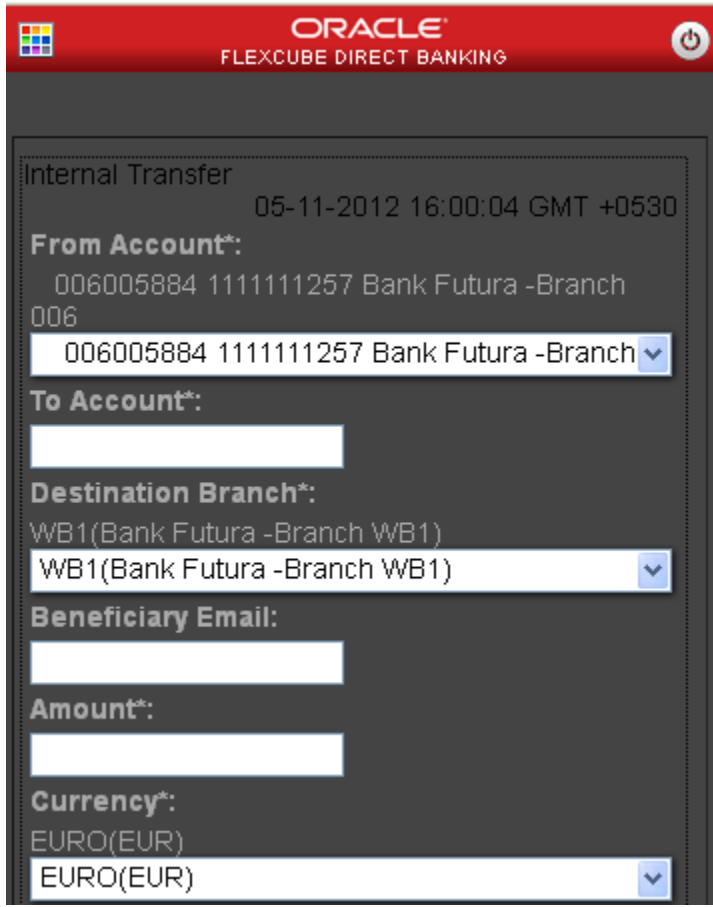


Field Description

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

- 3. Click Continue Button. The system displays following screen.

[Internal Transfer](#)



The screenshot shows the Oracle Flexcube Direct Banking interface for an internal transfer. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING'. The main content area is dark grey and contains the following fields:

- Internal Transfer** (Title)
- 05-11-2012 16:00:04 GMT +0530 (Timestamp)
- From Account*:** 006005884 111111257 Bank Futura -Branch 006 (Text)
- 006005884 111111257 Bank Futura -Branch (Dropdown menu)
- To Account*:** (Empty text input field)
- Destination Branch*:** WB1(Bank Futura -Branch WB1) (Text)
- WB1(Bank Futura -Branch WB1) (Dropdown menu)
- Beneficiary Email:** (Empty text input field)
- Amount*:** (Empty text input field)
- Currency*:** EURO(EUR) (Text)
- EURO(EUR) (Dropdown menu)

[\(Screen1\)](#)

The screenshot shows a dark-themed web form for an internal account transfer. At the top, there is a white input field. Below it, the 'Destination Branch*' is set to 'WB1(Bank Futura -Branch WB1)' in a dropdown menu. The 'Beneficiary Email' field is empty. The 'Amount*' field is empty. The 'Currency*' is set to 'EURO(EUR)' in a dropdown menu. The 'Narrative' field is empty. The 'Payment Instruction*' is set to 'Pay Now' in a dropdown menu. At the bottom, there are two buttons: 'Submit' and 'Back'.

[\(Screen2\)](#)

Field Description

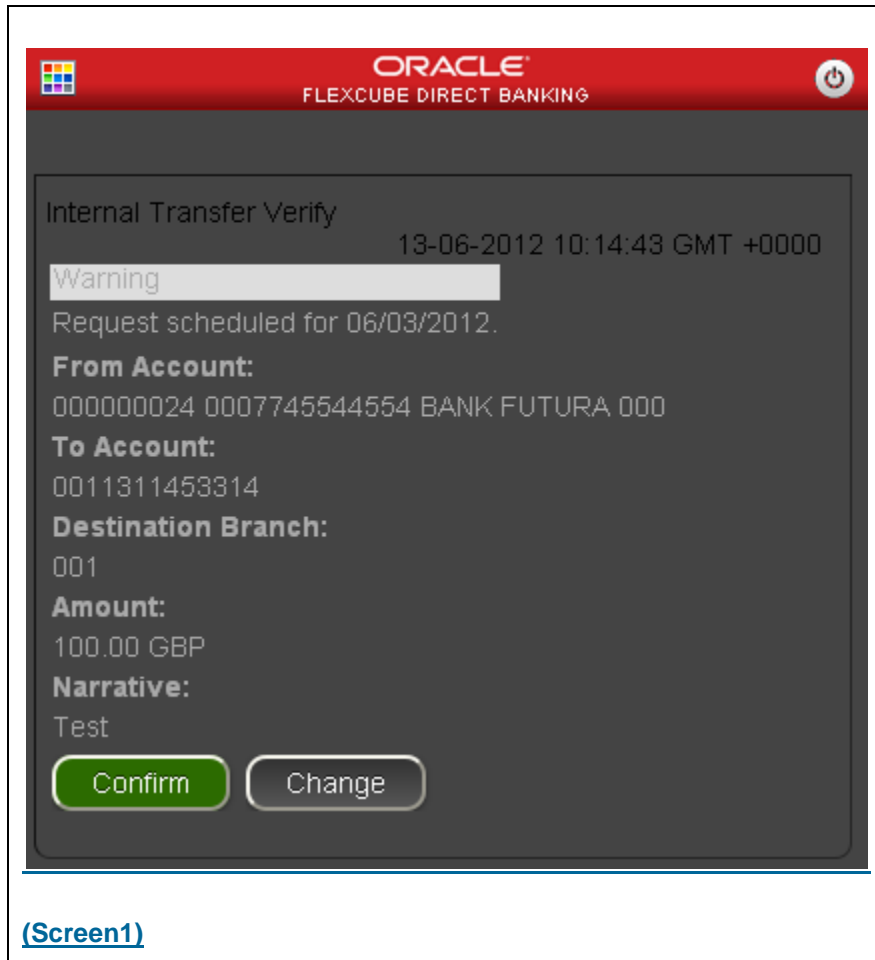
Field Name	Description
From Account	[Mandatory, Dropdown] Select the account from the drop down menu. The drop down menu gives the list of accounts with the currency held in it and the current available balance in the account.
To Account	[Mandatory, Alphanumeric,35] Type the destination account.
Destination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

Field Name	Description
Amount	[Mandatory, Numeric , 13,2] Type the amount to be transferred and also select it's currency from the dropdown displayed below that field.
Currency	[Mandatory, Dropdown] Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80] Type the details of the payment
Payment Instruction	[Mandatory, Drop down] 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
Make New Payment Option	This field is enabled when Transfer To option is set as Make New Payment in Initial Internal Transfer screen.
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type

Field Name	Description
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.

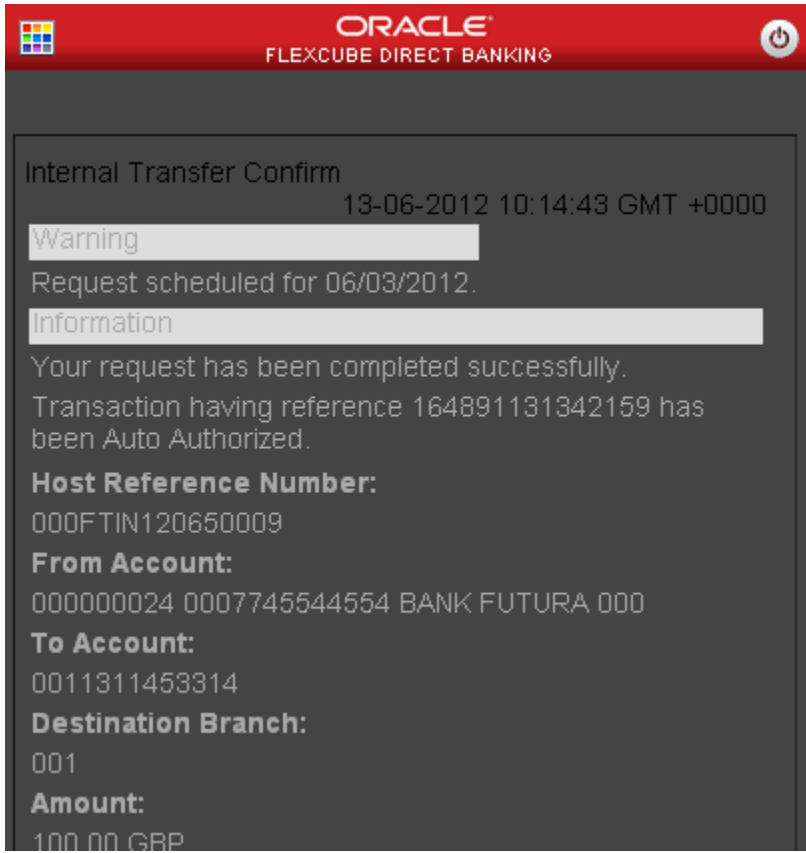
- Click the **Submit** button. The system displays **Internal Transfer – Verify** screen.

Internal Transfer - Verify



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

Internal Transfer – Confirm



The screenshot shows the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power button icon on the right. Below the header, the main content area has a dark grey background. It starts with the title "Internal Transfer Confirm" and a timestamp "13-06-2012 10:14:43 GMT +0000". A "Warning" section follows, with a grey bar containing the word "Warning" and the text "Request scheduled for 06/03/2012." Below that is an "Information" section, also with a grey bar containing the word "Information". The main message states: "Your request has been completed successfully. Transaction having reference 164891131342159 has been Auto Authorized." This is followed by several fields: "Host Reference Number: 000FTIN120650009", "From Account: 000000024 0007745544554 BANK FUTURA 000", "To Account: 0011311453314", "Destination Branch: 001", and "Amount: 100.00 GBP".

Internal Transfer Confirm
13-06-2012 10:14:43 GMT +0000

Warning
Request scheduled for 06/03/2012.

Information
Your request has been completed successfully.
Transaction having reference 164891131342159 has been Auto Authorized.

Host Reference Number:
000FTIN120650009

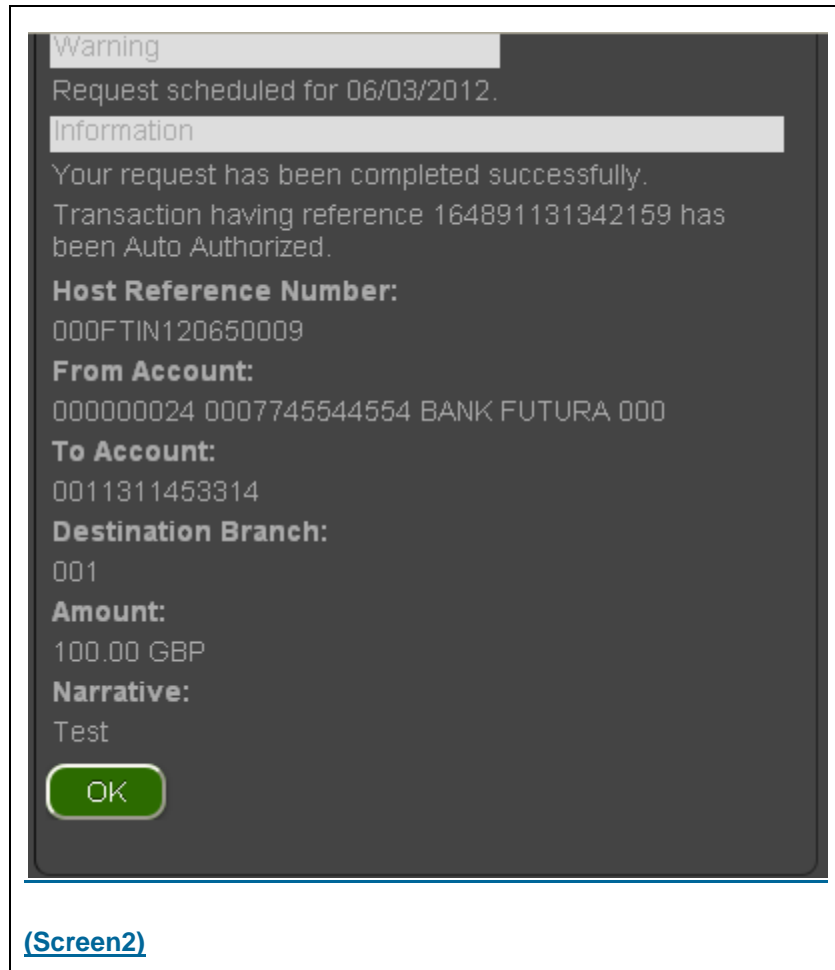
From Account:
000000024 0007745544554 BANK FUTURA 000

To Account:
0011311453314

Destination Branch:
001

Amount:
100.00 GBP

(Screen1)



6. Click the **OK** button. The system displays initial **Internal Account Transfer** screen.

18. 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. Log on to the browser based Mobile Banking application.
2. Click the **Payments > Domestic Payment** icon from the menu. The system displays **Domestic Payment** screen.

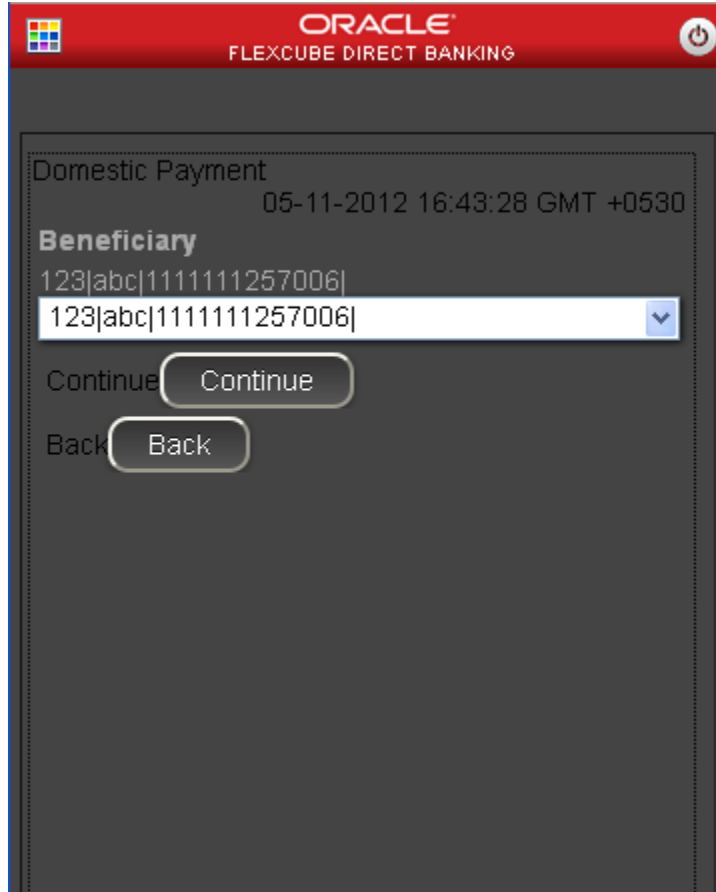
[Domestic Payment](#)

Field Description

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

3. Click **Continue** button. The system displays following screen.

Domestic Payment



4. Click **Continue** button. The system displays following screen.

Domestic Payment

The screenshot shows the Oracle Flexcube Direct Banking interface for a Domestic Payment. The header bar is red with the Oracle logo and the text 'ORACLE FLEXCUBE DIRECT BANKING'. The main content area is dark grey and contains the following fields and sections:

- Domestic Payment** (Title)
- 05-11-2012 16:44:32 GMT +0530 (Timestamp)
- From Account*:**
 - 006005884 111111257 Bank Futura -Branch 006 (Account details)
 - 006005884 111111257 Bank Futura -Branch (Selected account dropdown)
- Payment Details** (Section header)
- Amount*:**
 - [Empty text input field]
- Currency*:**
 - EURO (Current selection)
 - EURO (Dropdown menu)
- Other Details** (Section header)
- Narrative:**
 - [Empty text input field]
- Payment Instruction*:**
 - Pay Now (Current selection)
 - Pay Now (Dropdown menu)

(Screen1)

From Account*:
006005884 111111257 Bank Futura -Branch
006
006005884 111111257 Bank Futura -Branch ▼

Payment Details

Amount*:
[Empty field]

Currency*:
EURO
EURO ▼

Other Details

Narrative:
[Empty field]

Payment Instruction*:
Pay Now
Pay Now ▼

Submit [Submit]

Back [Back]

[\(Screen2\)](#)

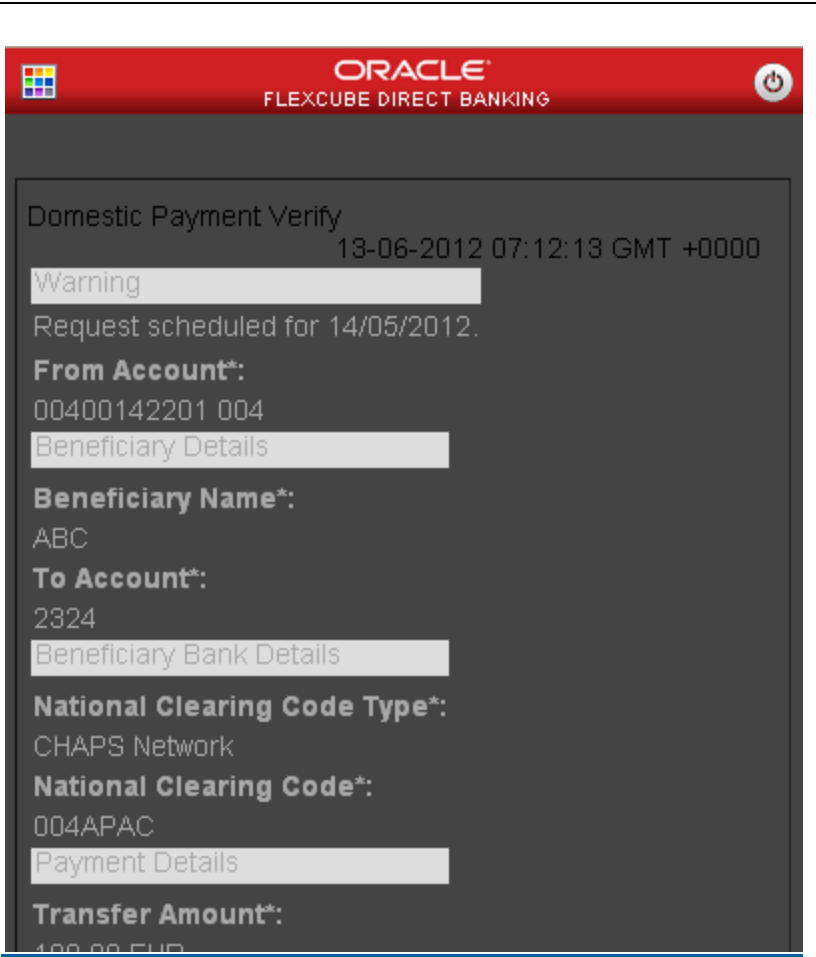
Field Description

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.
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.

Field Name	Description
Payment Instruction	[Mandatory, Drop down] 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
Make New Payment Option	This field is enabled when Transfer To option is set as Make New Payment in Initial Internal Transfer screen.
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.

5. Enter the required details
6. Click the **Submit** button. The system displays **Domestic Payment – Verify** screen.

Domestic Payment – Verify



The screenshot shows the Oracle Flexcube Direct Banking interface for a Domestic Payment Verify screen. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is dark grey and contains the following information:

- Domestic Payment Verify
- 13-06-2012 07:12:13 GMT +0000
- Warning
- Request scheduled for 14/05/2012.
- From Account*:**
00400142201 004
- Beneficiary Details
- Beneficiary Name*:**
ABC
- To Account*:**
2324
- Beneficiary Bank Details
- National Clearing Code Type*:**
CHAPS Network
- National Clearing Code*:**
004APAC
- Payment Details
- Transfer Amount*:**
100.00 EUR

(Screen1)

Request scheduled for 14/05/2012.

From Account*:
00400142201 004
Beneficiary Details

Beneficiary Name*:
ABC

To Account*:
2324
Beneficiary Bank Details

National Clearing Code Type*:
CHAPS Network

National Clearing Code*:
004APAC
Payment Details

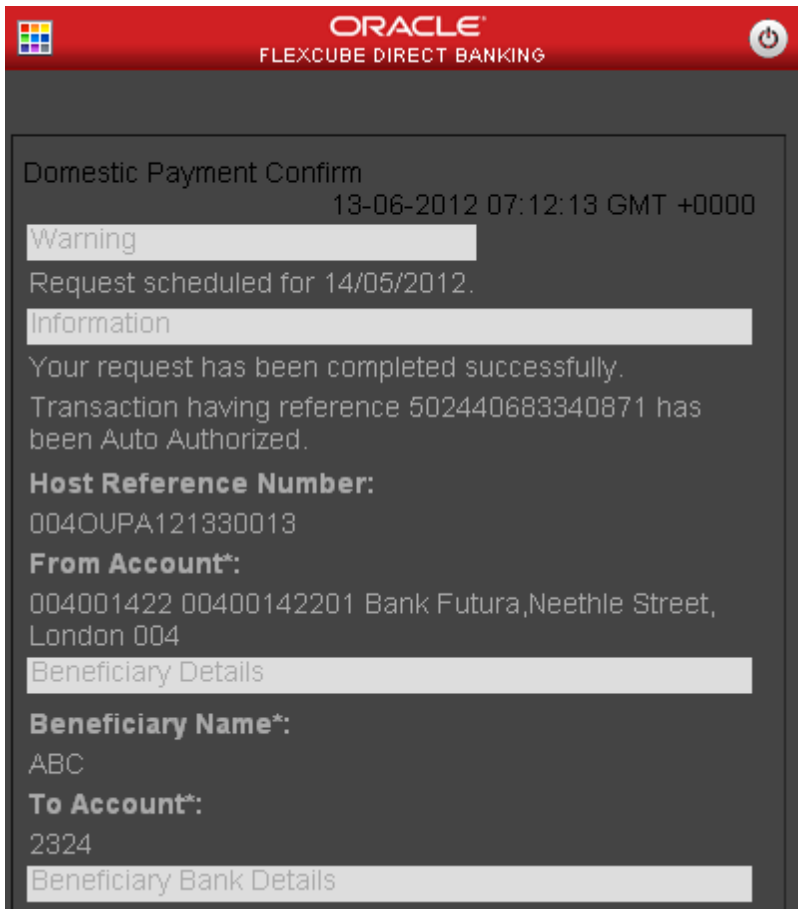
Transfer Amount*:
100.00 EUR
Other Details

Narrative:
Test

[\(Screen2\)](#)

7. Click the **Confirm** button to initiate the transfer. The system displays **Domestic Payment – Confirm** screen.
OR
Click the **Change** button to change the inputs.

Domestic Payment – Confirm



The screenshot shows the Oracle Flexcube Direct Banking interface for a Domestic Payment Confirm screen. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is dark grey and contains the following information:

Domestic Payment Confirm
13-06-2012 07:12:13 GMT +0000

Warning
Request scheduled for 14/05/2012.

Information
Your request has been completed successfully.
Transaction having reference 502440683340871 has been Auto Authorized.

Host Reference Number:
004OUPA121330013

From Account*:
004001422 00400142201 Bank Futura, Neethle Street,
London 004

Beneficiary Details

Beneficiary Name*:
ABC

To Account*:
2324

Beneficiary Bank Details

(Screen1)

From Account*:
004001422 00400142201 Bank Futura, Neethle Street,
London 004
Beneficiary Details

Beneficiary Name*:
ABC

To Account*:
237847
Beneficiary Bank Details

National Clearing Code Type*:
CHAPS Network

National Clearing Code*:
004APAC
Payment Details

Transfer Amount*:
100.00 EUR
Other Details

Narrative:
Test

OK

[\(Screen2\)](#)

8. Click the **OK** button to go back to the **Domestic Payment** Screen.

19. Beneficiary Maintenance

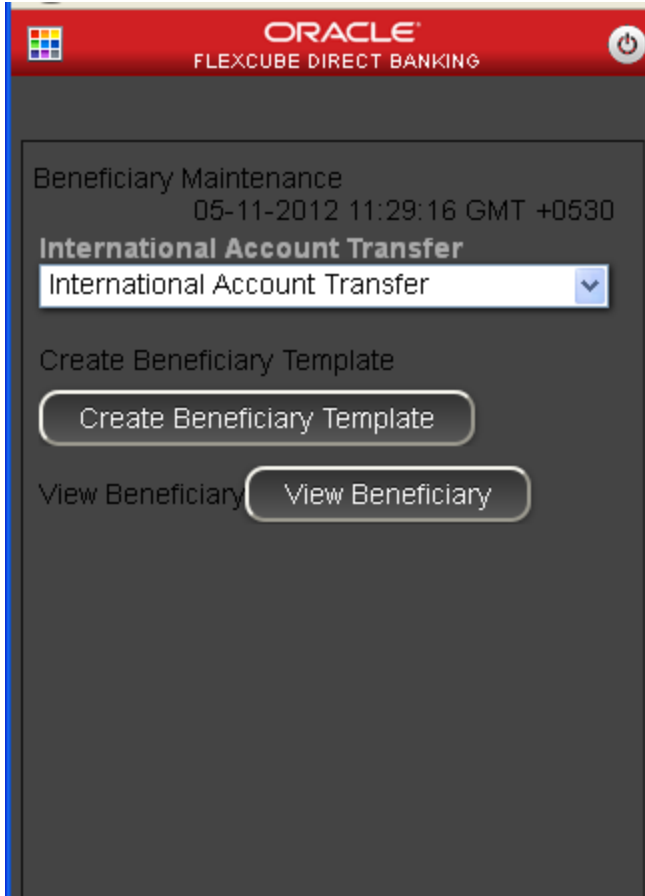
Using this option any business user who has access can maintain the beneficiary.

You can create the beneficiaries for various transactions like Domestic Payment, Internal Transfer & International Transfer through this menu. While performing payments to these beneficiaries you need not enter details as they are maintained in system while you created beneficiary.

To do the Beneficiary Maintenance screen

1. Log on to the browser based Mobile Banking application.
2. Click the **Payments > Beneficiary Maintenance** icon from the menu. The system displays **Beneficiary Maintenance** screen.

[Beneficiary Maintenance](#)



Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop down] Select the Transaction type from the pop over list. Options are <ul style="list-style-type: none"> • Internal Account Transfer • Domestic Account Transfer • International Account Transfer

3. Click the Create Beneficiary Template option. The system displays the Beneficiary maintenance screen.

Beneficiary Maintenance

Beneficiary Maintenance
05-11-2012 11:45:00 GMT +0530

Beneficiary Id:

Beneficiary Name:

Account Type:
 Pay Over the Counter

Submit

Back

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 35] Type the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Account Type	[Mandatory, Pop Over] Select the option as Enter Account Number OR Pay Over Counter.

- Click the Submit option. The system displays the Beneficiary maintenance screen.

[Beneficiary Maintenance](#)

The screenshot shows the Oracle Flexcube Direct Banking interface for beneficiary maintenance. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is dark grey and contains the following fields:

- Domestic Transfer- beneficiary**
05-11-2012 12:15:12 GMT +0530
- Beneficiary Address:**
Two empty text input fields.
- Beneficiary City:**
One empty text input field.
- Beneficiary Email:**
One empty text input field.
- National Clearing Code Type:**
CHAPS Network
A dropdown menu with 'CHAPS Network' selected.
- National Clearing Codes:**
One empty text input field.
- Visibility:**
Public
A dropdown menu with 'Public' selected.

Domestic Transfer- beneficiary
05-11-2012 12:15:12 GMT +0530

Beneficiary Address:

Beneficiary City:

Beneficiary Email:

National Clearing Code Type:
 CHAPS Network

National Clearing Codes:

Visibility:
 Public

Look Up

Back

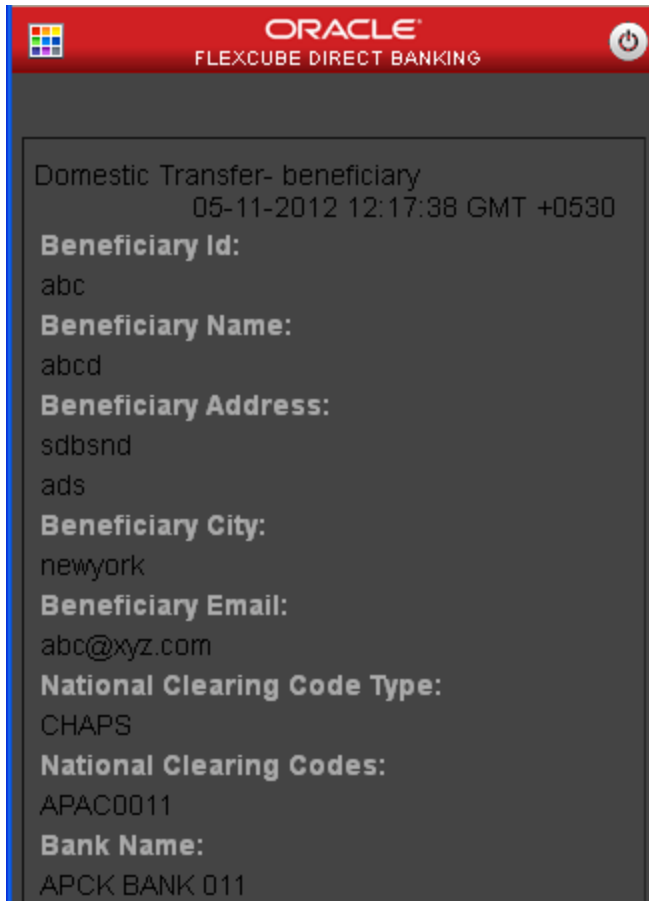
Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.

Field Name	Description
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing 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. Select the Submit from the options. The system displays Beneficiary maintenance screen.
OR
Select the Home from the options to navigate to the menu screen.

[Beneficiary Maintenance Verify](#)



The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area is dark gray and contains the following text:

Domestic Transfer- beneficiary
05-11-2012 12:17:38 GMT +0530

Beneficiary Id:
abc

Beneficiary Name:
abcd

Beneficiary Address:
sdbsnd
ads

Beneficiary City:
newyork

Beneficiary Email:
abc@xyz.com

National Clearing Code Type:
CHAPS

National Clearing Codes:
APAC0011

Bank Name:
APCK BANK 011

Beneficiary Address:
sdbsnd
ads

Beneficiary City:
newyork

Beneficiary Email:
abc@xyz.com

National Clearing Code Type:
CHAPS

National Clearing Codes:
APAC0011

Bank Name:
APCK BANK 011

Bank Address:
BANGALORE

Beneficiary Bank City:
BANGALORE

Visibility:
Public

Change

Confirm

6. Click **Confirm** button. The system displays Beneficiary maintenance Confirmation screen.
OR
Click Change button.

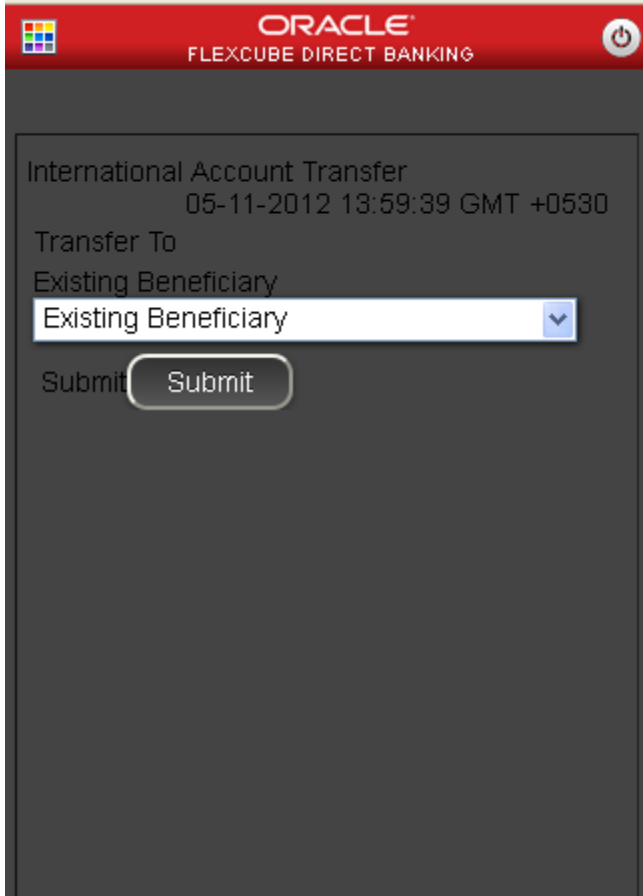
20. International Account Transfer

This menu enables the user to transfer funds from mobile banking from one of his account to other bank account internationally.

To redeem the term deposit

1. Log on to the browser based Mobile Banking application.
2. Click the **Payments > International Account Transfer** icon from the menu. The system displays **International Account Transfer** screen.

[International Account Transfer](#)

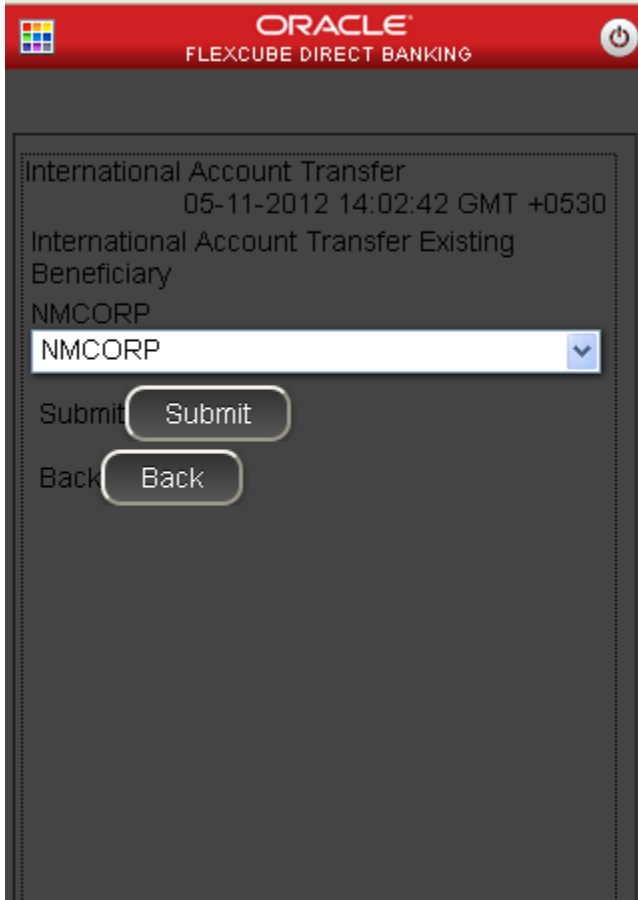


Field Description

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

3. Click **Submit** button. The system displays following screen.

International Account Transfer



Field Description

Field Name	Description
Beneficiary	[Mandatory, Drop down] Select Beneficiary from drop down list.

4. Click **Submit** button. The system displays following screen.

International Account Transfer

The screenshot shows the Oracle Flexcube Direct Banking interface for an International Account Transfer. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is dark grey and contains the following fields:

- International Account Transfer**: 05-11-2012 14:04:28 GMT +0530
- Payment Details**
- From Account**: 006005884 111111257 Bank Futura -Branch 006
- From Account**: 006005884 111111257 Bank Futura -B (dropdown menu)
- Amount**: [Empty text input field]
- Currency**: EURO
- Currency**: EURO (dropdown menu)
- Payment Details1**
- Payment through other bank**: Payment through other bank (dropdown menu)
- Payment Details2**: [Empty text input field]
- Payment Details3**: [Empty text input field]

Currency
EURO
EURO

Payment Details 1
Payment through other bank
Payment through other bank

Payment Details 2
[Empty field]

Payment Details 3
[Empty field]

Correspondence Charges
Beneficiary (BEN)
Beneficiary (BEN)

Narrative
[Empty field]

Payment Instruction
Pay Now
Pay Now

Submit Submit

Back Back

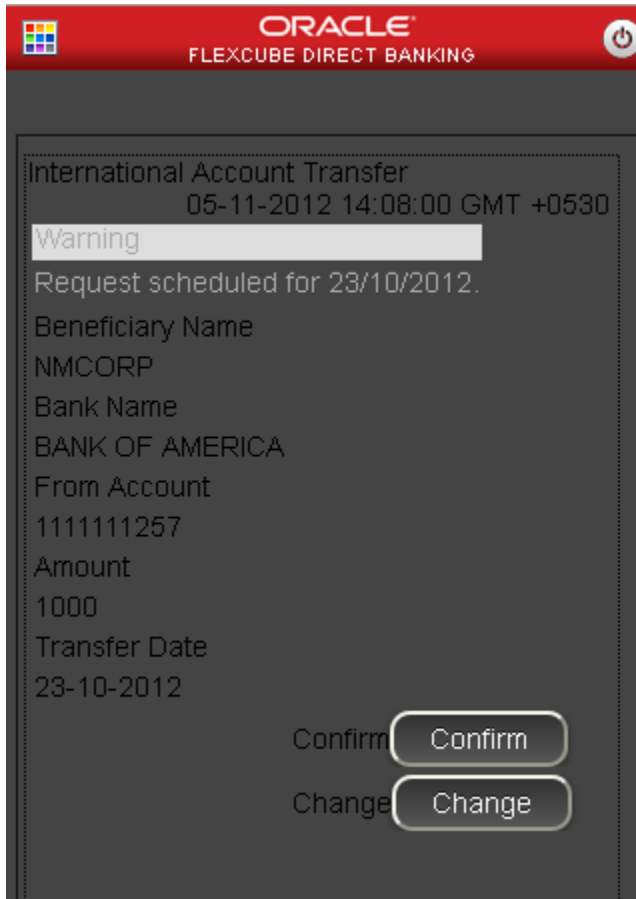
Field Description

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 Instruction	[Mandatory, Drop down] 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
Make New Payment Option	These fields will be enabled when Make New Payment option is selected for Transfer To dropdown.
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Pay Over Counter.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Enter the beneficiary account number.
National Clearing Code Type	[Mandatory, Drop down] Select National Clearing Code Type
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.
Funds Delivery Mode	[Mandatory, Drop down] Select destination account type of the beneficiary. Values are: <ul style="list-style-type: none"> • Receive over Counter • Deposit to Account

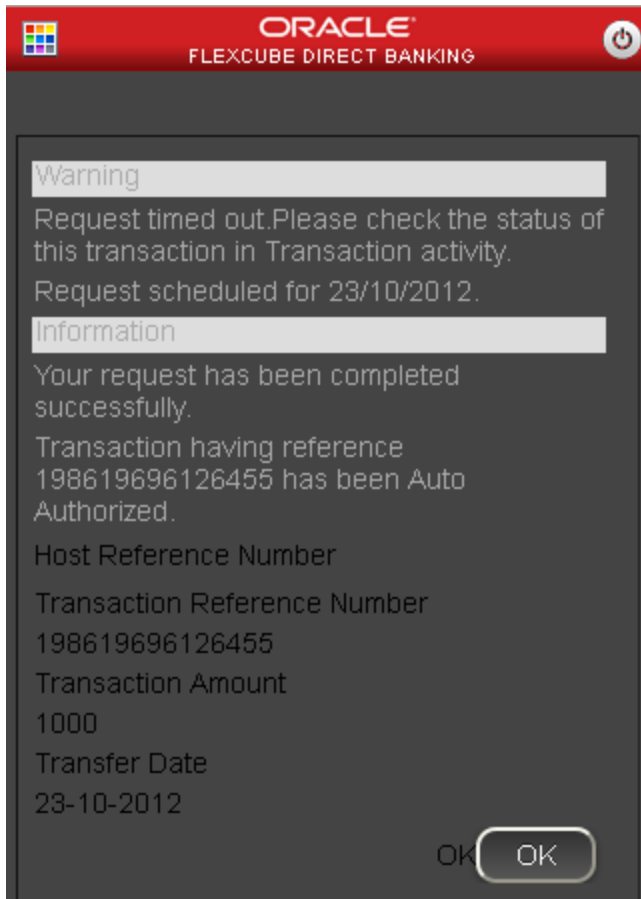
5. Click **Submit** button. The system displays International Account Transfer Verify screen.

International Account Transfer Verify



6. Click **Confirm** button. The system displays International Account Transfer Confirmation screen.
OR
Click Change button.

International Account Transfer Verify



7. Click **OK** button. The system displays initial International Account Transfer screen.

21. My Schedule Transfer

This menu enables the user to View or cancel Pending transfers and Standing Instructions for all transactions.

To View the My Schedule Payment

1. Log on to the browser based Mobile Banking application.
2. Click the **Payments > My Schedule Transfer** icon from the menu. The system displays **My Schedule Transfer** screen.

[My Schedule Payment](#)

My Schedule Payment
05-11-2012 15:32:45 GMT +0530
My Schedule Payment

Source Account
006005884 1111111257 Bank Futura
-Branch 006
006005884 1111111257 Bank Futura -Bra

Transfer Mode
Cross Border
Cross Border

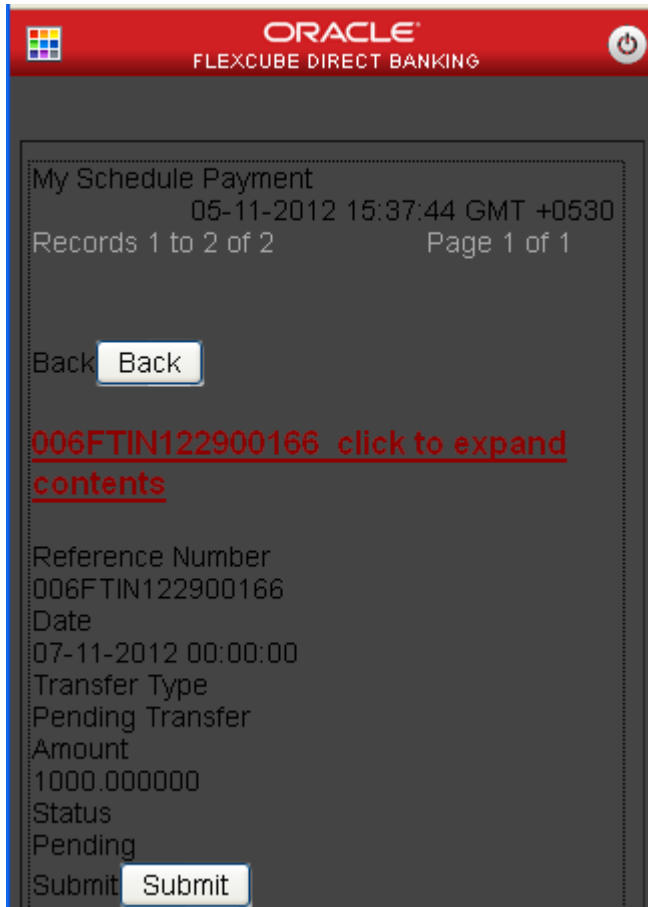
Continue Continue
Back Back

Field Description

Field Name	Description
Source Account	[Mandatory, Drop down] Select the account on which Pending Transfer or Standing Instruction is maintained
Transfer Mode	[Mandatory, Drop down] Select the Transfer Mode of the transaction. Values are: <ul style="list-style-type: none"> • Within Bank • Within Country • Cross Border

3. Click **Continue** button. The system displays following screen:

My Schedule Payment



4. Click **Submit** button. The system displays following My Schedule Payment Details screen:

[My Schedule Payment](#)

The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area is dark grey and contains the following text:

My Schedule Payment
05-11-2012 15:38:34 GMT +0530
Consolidated View

Reference Number
006FTIN122900166

Transfer Type
Pending Transfers

Start Date
07-11-2012 00:00:00

Transfer Mode
Within Bank Transfer

User Reference Number
006FTIN122900166

Source Account
111111257

To Account
111111262

Transfer Amount

Reference Number
006FTIN122900166

Transfer Type
Pending Transfers

Start Date
07-11-2012 00:00:00

Transfer Mode
Within Bank Transfer

User Reference Number
006FTIN122900166

Source Account
111111257

To Account
111111262

Transfer Amount
GBP 1000.0

Status
Pending

Cancel

Back

Field Description

Field Name	Description
Reference No	[Display] This field displays the SI reference number.
Transfer Type	[Display] This field displays the instruction set on the account for transaction ie Standing instruction .
Start Date	[Display] This field displays the start date of SI
End Date	[Display] This field displays the end date of SI
Frequency	[Display] This field displays the frequency of SI

Field Name	Description
Transfer Mode	[Display] This field displays the mode of transfer for SI.
User Refer No	[Display] This field displays the Transaction reference number
Source Account	[Display] This field displays the source account for SI
Destination Account	[Display] This field displays destination account for SI
Transfer Amount	[Display] This field displays transfer amount for SI
Currency	[Display] This field displays the currency for SI
Status	[Display] This field displays the status of SI
Narrative	[Display] This field displays the narrative for SI

5. Click **Cancel** button to cancel the pending payment.
OR
Click **Back** button to go to previous screen.

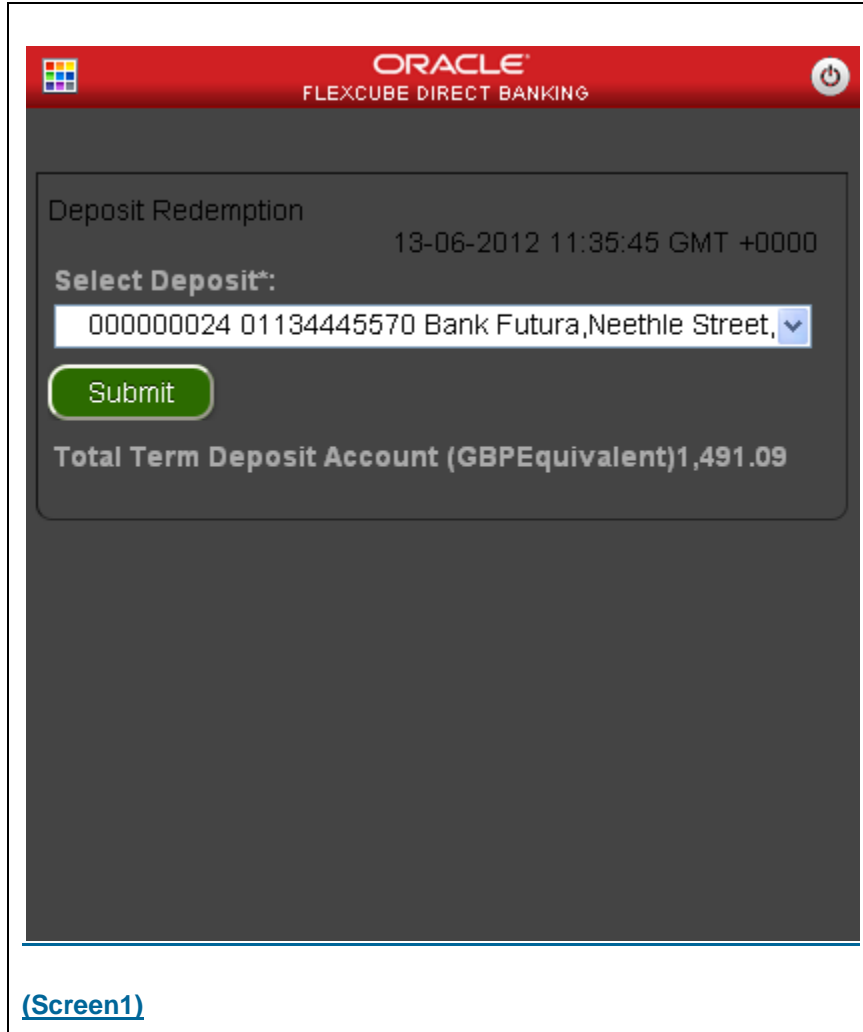
22. Deposit Redemption

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

To redeem the term deposit

6. Log on to the browser based Mobile Banking application.
7. Click the **Deposits > Deposit Redemption** icon from the menu. The system displays **Deposit Redemption** screen.

[Deposit Redemption](#)

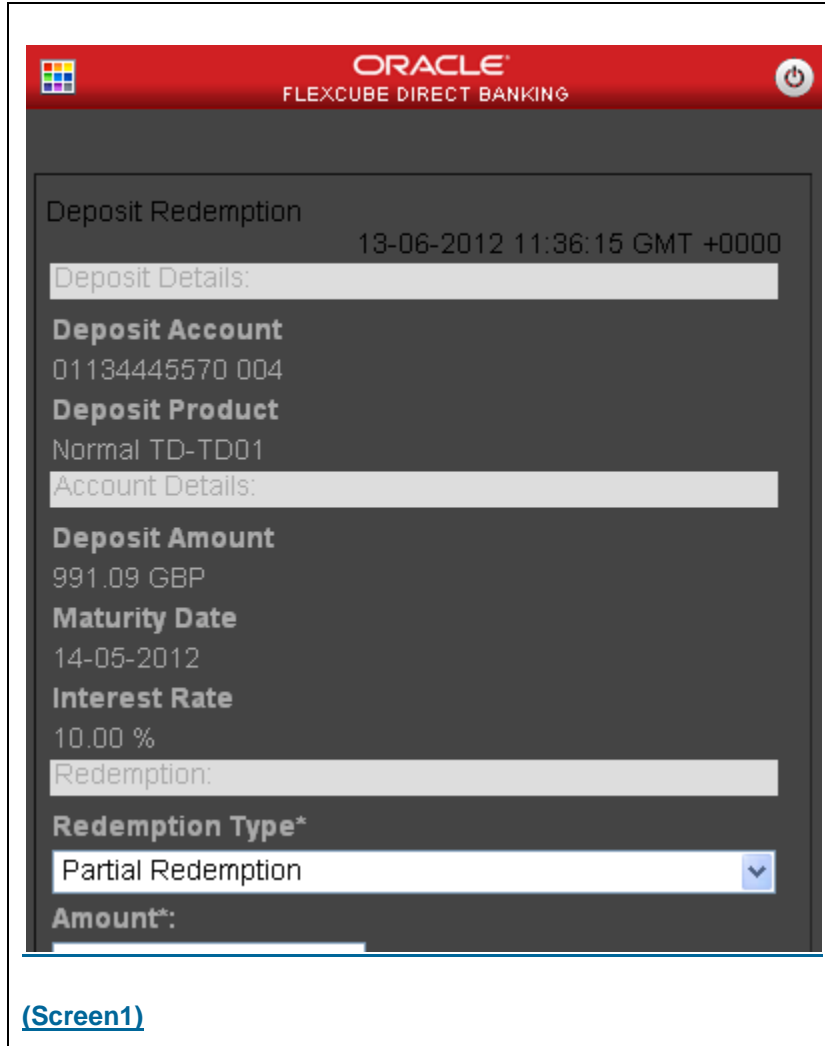


[Field Description](#)

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

8. Select the account number and click the **Submit** button. The system displays below **Deposit Redemption** screen.

[Deposit Redemption](#)



The screenshot shows the Oracle Flexcube Direct Banking interface for a Deposit Redemption. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is dark grey and contains the following information:

Deposit Redemption
13-06-2012 11:36:15 GMT +0000

Deposit Details:

Deposit Account
01134445570 004

Deposit Product
Normal TD-TD01

Account Details:

Deposit Amount
991.09 GBP

Maturity Date
14-05-2012

Interest Rate
10.00 %

Redemption:

Redemption Type*
Partial Redemption

Amount*:

(Screen1)

01134445570 004

Deposit Product
Normal TD-TD01

Account Details:

Deposit Amount
991.09 GBP

Maturity Date
14-05-2012

Interest Rate
10.00 %

Redemption:

Redemption Type*
Partial Redemption

Amount*:
 GBP

Transfer To*
000000024 0007745544554 BANK FUTURA

Redeem

Back

[\(Screen2\)](#)

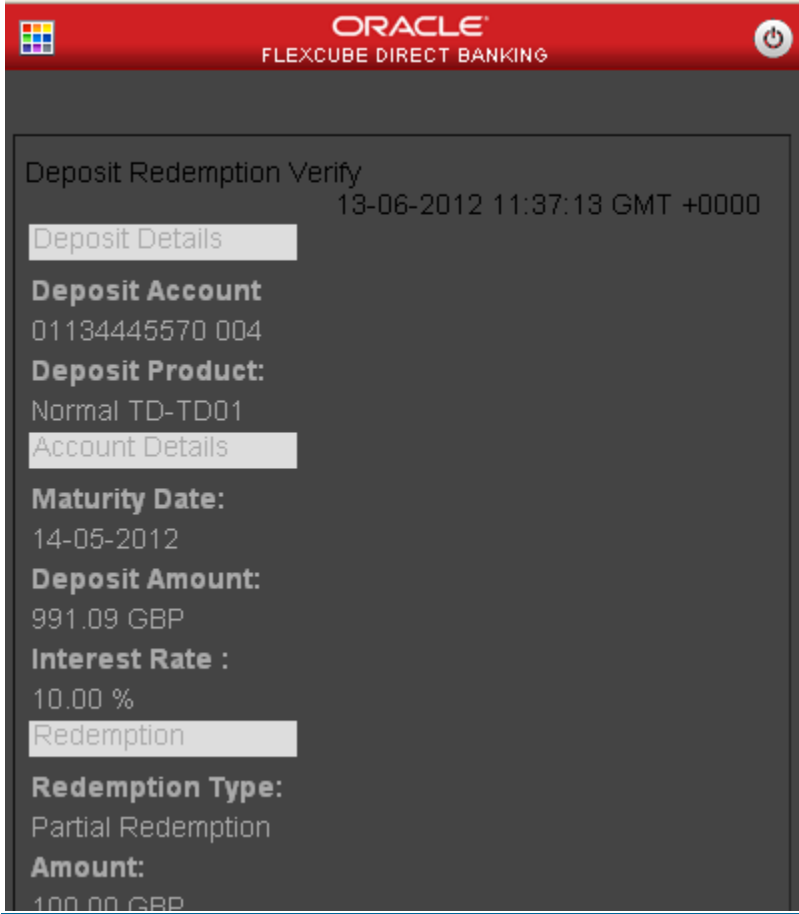
Field Description

Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the Deposit Account
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.

Field Name	Description
Maturity Date	[Display] This field displays the Maturity date of the deposit.
Interest Rate	[Display] This field displays the Interest rate of the deposit.
Redemption type	[Mandatory, Dropdown] Select the Type of Redemption from the dropdown list. The options are Partial Full
Amount	[Display] This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Dropdown] Select the Account Number to which the amount shall be transferred from the given CASA account dropdown list..

9. Click the **Redeem** button to redeem the term Deposit with these new details. The system displays **Deposit Redemption Verify** screen.
OR
Click the **Back** button to go back to the previous screen to make any changes.

Deposit Redemption Verify



The screenshot shows the Oracle Flexcube Direct Banking interface for a 'Deposit Redemption Verify' screen. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is dark grey and displays the following information:

- Deposit Redemption Verify** 13-06-2012 11:37:13 GMT +0000
- Deposit Details** (highlighted)
- Deposit Account:** 01134445570 004
- Deposit Product:** Normal TD-TD01
- Account Details** (highlighted)
- Maturity Date:** 14-05-2012
- Deposit Amount:** 991.09 GBP
- Interest Rate :** 10.00 %
- Redemption** (highlighted)
- Redemption Type:** Partial Redemption
- Amount:** 100.00 GBP

(Screen1)

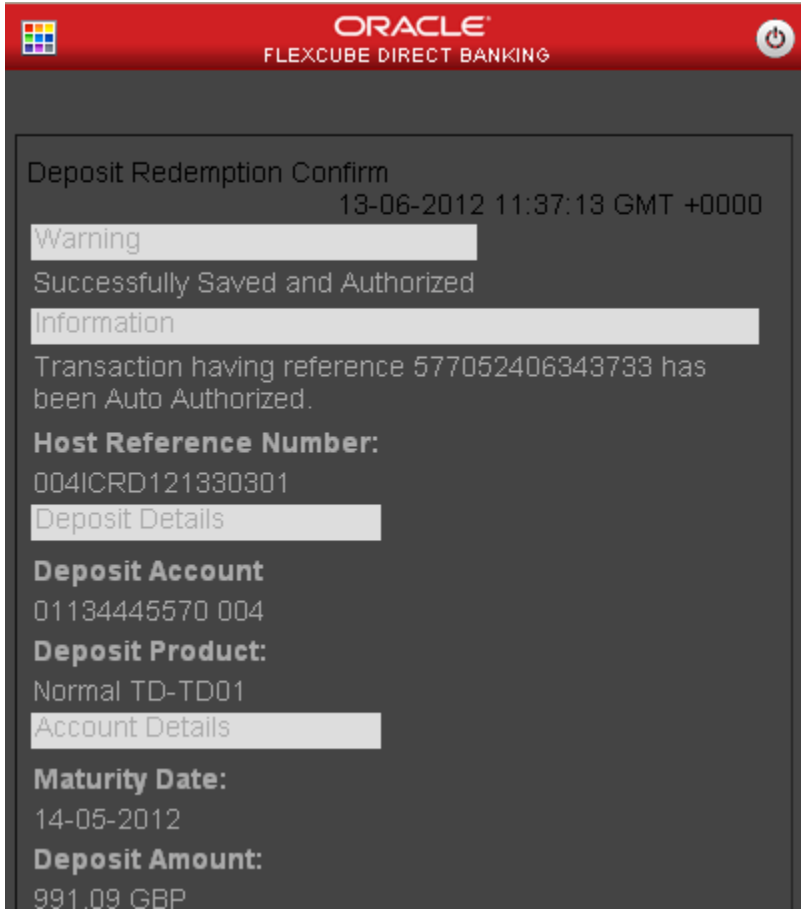
The screenshot displays a dark-themed interface with the following sections:

- Deposit Details** (header)
- Deposit Account**: 01134445570 004
- Deposit Product:** Normal TD-TD01
- Account Details** (header)
- Maturity Date:** 14-05-2012
- Deposit Amount:** 991.09 GBP
- Interest Rate :** 10.00 %
- Redemption** (header)
- Redemption Type:** Partial Redemption
- Amount:** 100.00 GBP
- Transfer To:** 0007745544554 000
- Two buttons: **Confirm** (green) and **Change** (grey)

[\(Screen2\)](#)

10. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption – Confirm** screen.
OR
Click the **Change** to go back to the previous screen.

[Deposit Redemption Confirm](#)



The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo and the text "ORACLE FLEXCUBE DIRECT BANKING". Below the header, the main content area is dark grey and contains the following information:

- Deposit Redemption Confirm** (13-06-2012 11:37:13 GMT +0000)
- Warning** (highlighted)
- Successfully Saved and Authorized
- Information** (highlighted)
- Transaction having reference 577052406343733 has been Auto Authorized.
- Host Reference Number:** 004ICRD121330301
- Deposit Details** (highlighted)
- Deposit Account:** 01134445570 004
- Deposit Product:** Normal TD-TD01
- Account Details** (highlighted)
- Maturity Date:** 14-05-2012
- Deposit Amount:** 991.09 GBP

(Screen1)

Deposit Details

Deposit Account
01134445570 004

Deposit Product:
Normal TD-TD01

Account Details

Maturity Date:
14-05-2012

Deposit Amount:
991.09 GBP

Interest Rate :
10.00 %

Redemption

Redemption Type:
Partial Redemption

Amount:
100.00 GBP

Transfer To:
0007745544554 000

OK

[\(Screen2\)](#)

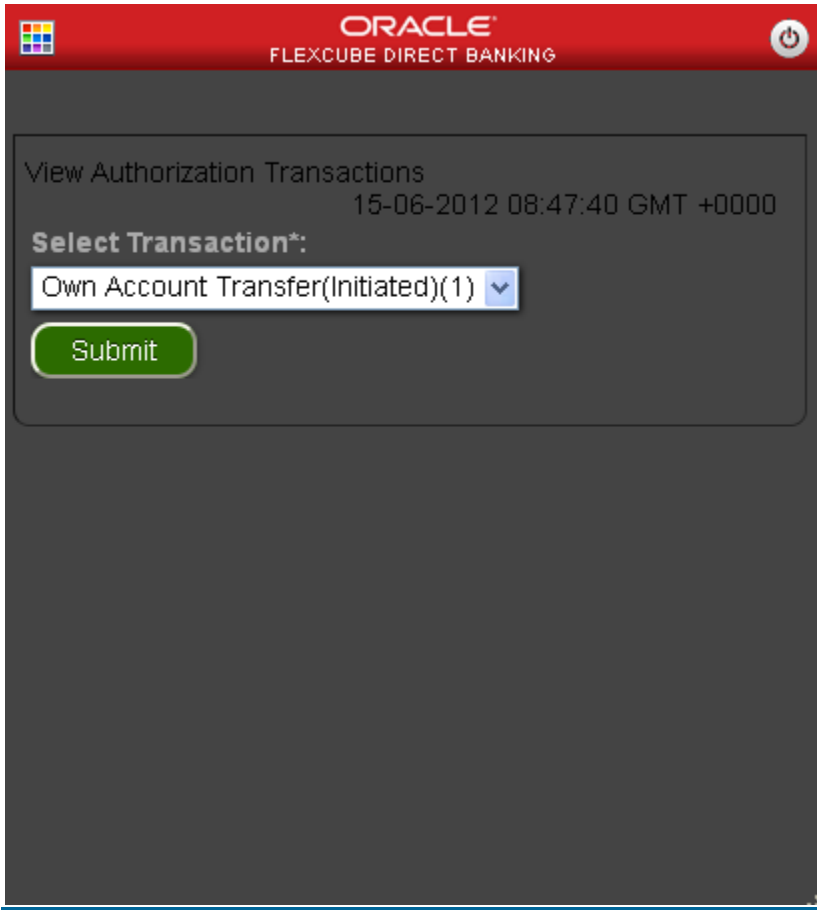
11. Click the **OK** button to return to the Deposit Redemption screen.

23. Pending Authorization

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

To view the transactions for authorization

1. Log on to the browser based Mobile Banking application.
2. Click the **Pending Authorizations** icon from the menu. The system displays **View Authorization Transactions** screen.

[View Authorization Transactions](#)


View Authorization Transactions
15-06-2012 08:47:40 GMT +0000

Select Transaction*:

Own Account Transfer(Initiated)(1) ▾

Submit

[\(Screen1\)](#)

[Field Description](#)

Field Name	Description
Select Transaction	[Mandatory, Dropdown] Select the transactions available for the user from the dropdown list.
	3. Select any transaction to be authorized or rejected.
	4. Click the Submit button. The system displays Transaction for Authorization screen.

Pending Authorizations

The screenshot shows the Oracle Flexcube Direct Banking interface. At the top, there is a red header with the Oracle logo and the text "ORACLE FLEXCUBE DIRECT BANKING". Below the header, the main content area is dark grey and contains the following elements:

- Pending Authorizations** header with a timestamp: 15-06-2012 08:48:38 GMT +0000
- EBanking Reference No.:** followed by a yellow rectangular redaction box.
- Status:** a dropdown menu currently showing "Initiated".
- Initiator:** followed by a white rectangular redaction box.
- A green **Search** button.
- The text "Own Account Transfer" in a light grey font.
- A red **Change** button.
- A light grey box containing:
 - Reference Number:** 149021111352260
 - Created By:** MILANB1MB
- A green **View** button at the bottom right of the light grey box.

(Screen1)

Field Description

Field Name	Description
Search by Reference Number	
EBanking Reference Number	[Optional, Numeric,16] Type the e banking reference number of the transaction to be authorized.
Status	[Optional, Dropdown] Select the Status of the transaction from the dropdown list.
Transaction heading selected in the previous screen	
Initiator	[Optional, Alphanumeric,20] Type the user id of the initiator of the transaction.
Reference Number	[Display] This field displays the user reference number of the transaction.
Created By	[Display] This field displays the user who has created or initiated that transaction.

5. Enter the relevant data and Click the **Search** button to search the transaction as per the search criteria.
6. Click the **View** button to view details and authorize that transaction. The system displays **View Pending Authorization** screen.
OR
Click the **Change** button to go back to the previous screen and change the transaction type.

[View Pending Authorizations](#)



The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. It starts with the title "View Pending Authorization" and a timestamp "15-06-2012 08:50:08 GMT +0000". The details are as follows:

- Transaction:** Own Account Transfer
- E-Banking Reference No:** 149021111352260
- Status:** Initiated
- Created By:** MILANB1MB
- Created On:** 15-06-2012 14:17:13
- Updated By:** MILANB1MB
- Updated On:** 15-06-2012 14:17:13

At the bottom of the screen, there are four buttons: "Authorize" (green), "Reject" (red), "Send To Modify" (green), and "Change" (red).

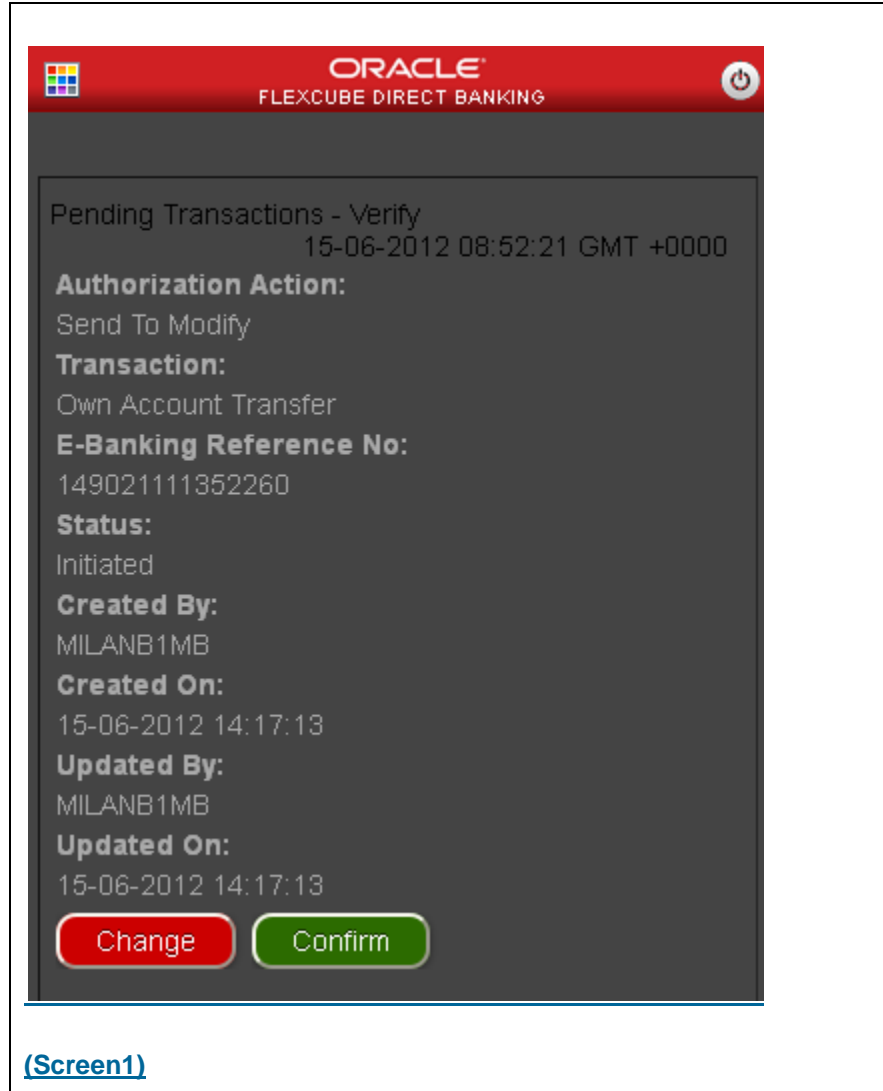
[\(Screen1\)](#)

Field Description

Field Name	Description
Transaction	[Display] This field displays the type of the transaction to be authorized
E-Banking Reference Number	[Display] This field displays the e-banking reference number of the transaction.
Status	[Display] This field displays the current status of the transaction.
Created By	[Display] This field displays the user who has created or initiated that transaction.
Created On	[Display] This field displays the date and time when the transaction was created.
Updated By	[Display] This field displays the user who has last updated that transaction.
Updated On	[Display] This field displays the date and time when the transaction was last updated.

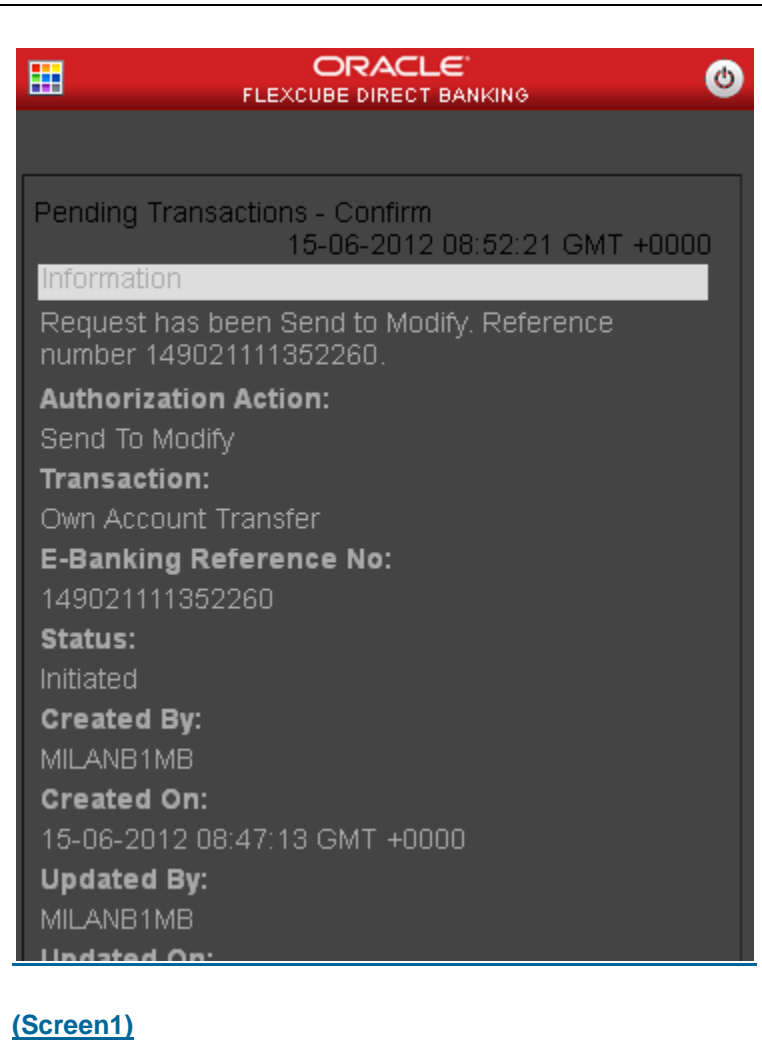
- Click the **Authorize** button to authorize that transaction. The system displays Verify Authorization screen.
OR
Click the **Send To Modify** button to send the transaction back for modification. The system displays the Verify Authorization screen.
OR
Click the **Reject** button to reject that transaction.
OR
Click the **Change** button to go to the previous screen.

Pending Transactions - Verify

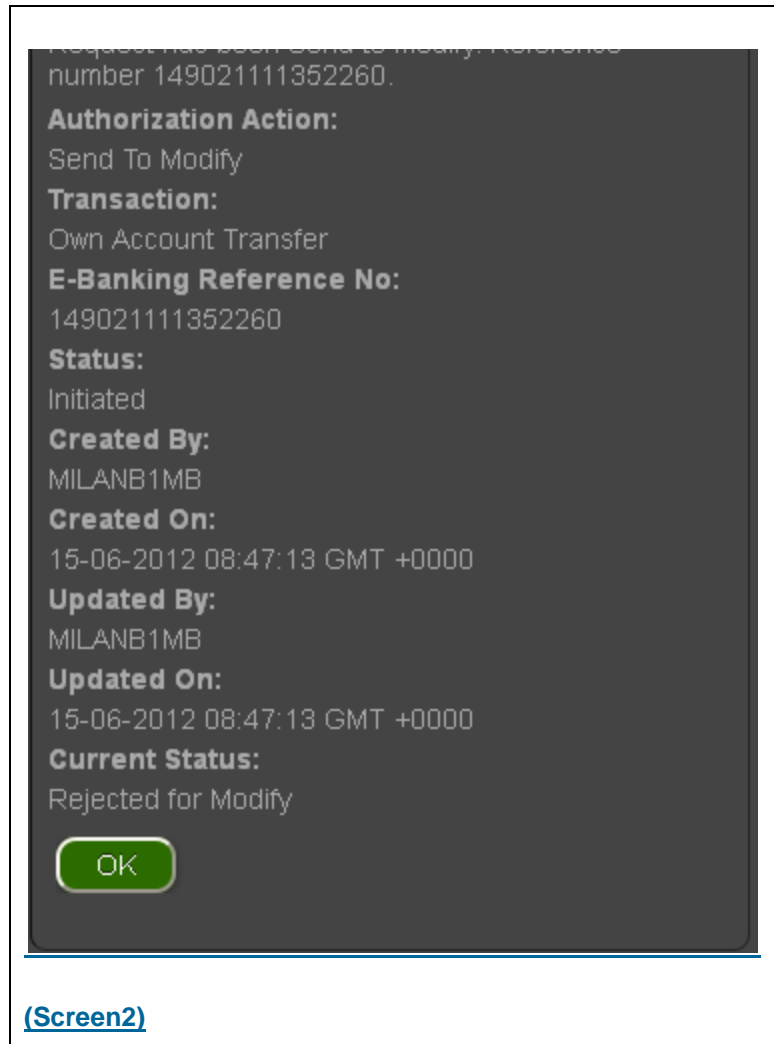


8. Click the **Confirm** button to authorize that transaction. The system displays confirmation screen for **Transaction for Authorization**.
OR
Click the **Change** button to navigate to the previous screen.

[Pending Transaction - Confirm](#)



The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. It starts with the title "Pending Transactions - Confirm" and a timestamp "15-06-2012 08:52:21 GMT +0000". A light grey bar labeled "Information" is present. The text below reads: "Request has been Send to Modify. Reference number 149021111352260." This is followed by several key-value pairs: "Authorization Action: Send To Modify", "Transaction: Own Account Transfer", "E-Banking Reference No: 149021111352260", "Status: Initiated", "Created By: MILANB1MB", "Created On: 15-06-2012 08:47:13 GMT +0000", "Updated By: MILANB1MB", and "Updated On:". At the bottom left of the screenshot area, the text "(Screen1)" is visible.



9. Click the **OK** button. The system displays initial **Transaction for Authorization** screen.

Note: If you choose to reject the transaction and click the Reject button in Transaction for Authorization screen then current status displayed in the above screen will be **Rejected by Authorizer**.

If you click the Send To Modify button in Transaction for Authorization screen then current status displayed in the above screen will be **Send for Modify**.

24. Mailbox/ Notification

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

To access the Mailbox options

1. Log on to the browser based Mobile Banking application.
2. Click the **Notification** from the menu. The system displays **Mailbox** screen.

[Mailbox](#)



24.1. Compose Message

[Compose](#)

Compose

14-06-2012 05:56:17 GMT +0000

Select the subject of this message:

Demand Draft and Cheques

Customer:

STDCIF

Next

[\(Screen1\)](#)

[Field Description](#)

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

1. Click the **Next** button. The system displays **Compose** screen.

[Compose Details](#)

Compose

14-06-2012 05:59:01 GMT +0000

Subject: Demand Draft and Chec

Customer: STDCIF

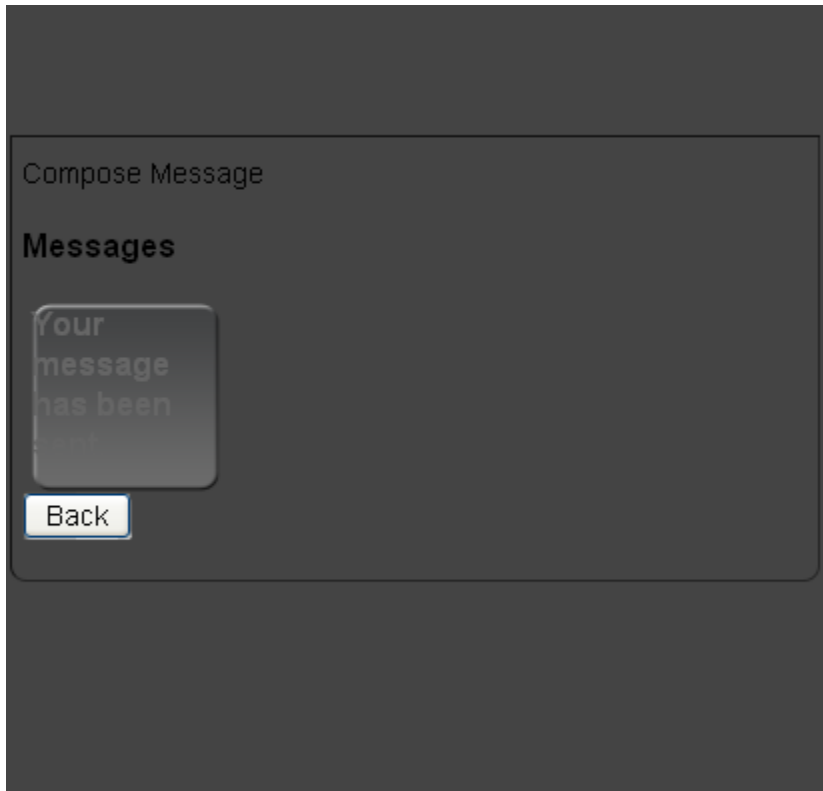
Message:

Send

Back

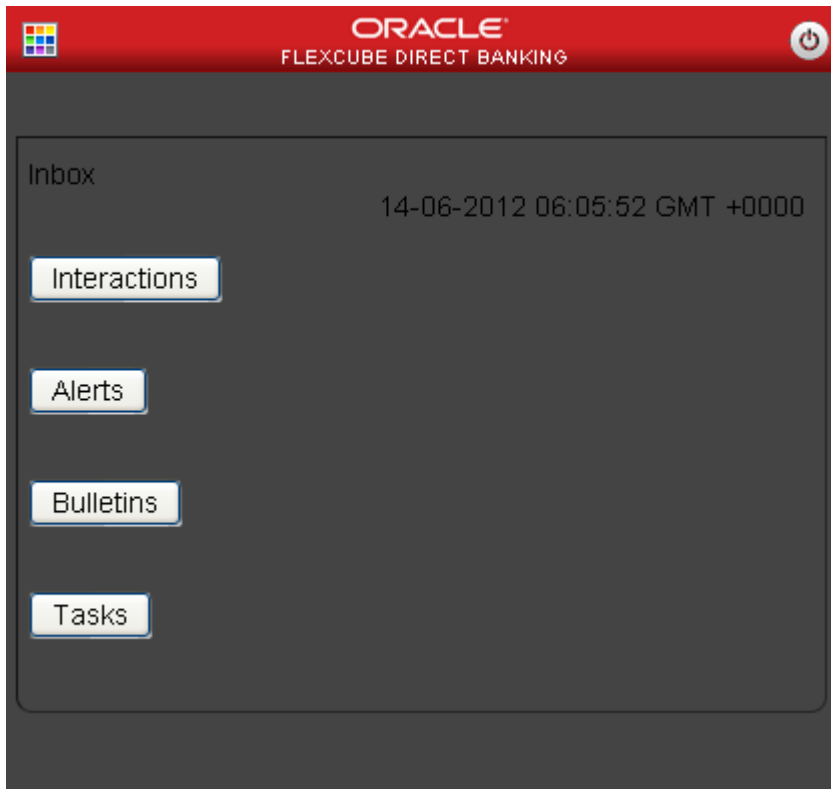
2. Enter the message. Click **Send** button. The system displays **Compose Message Confirm** screen.

Compose Message Confirm



24.2. Inbox

[Inbox](#)

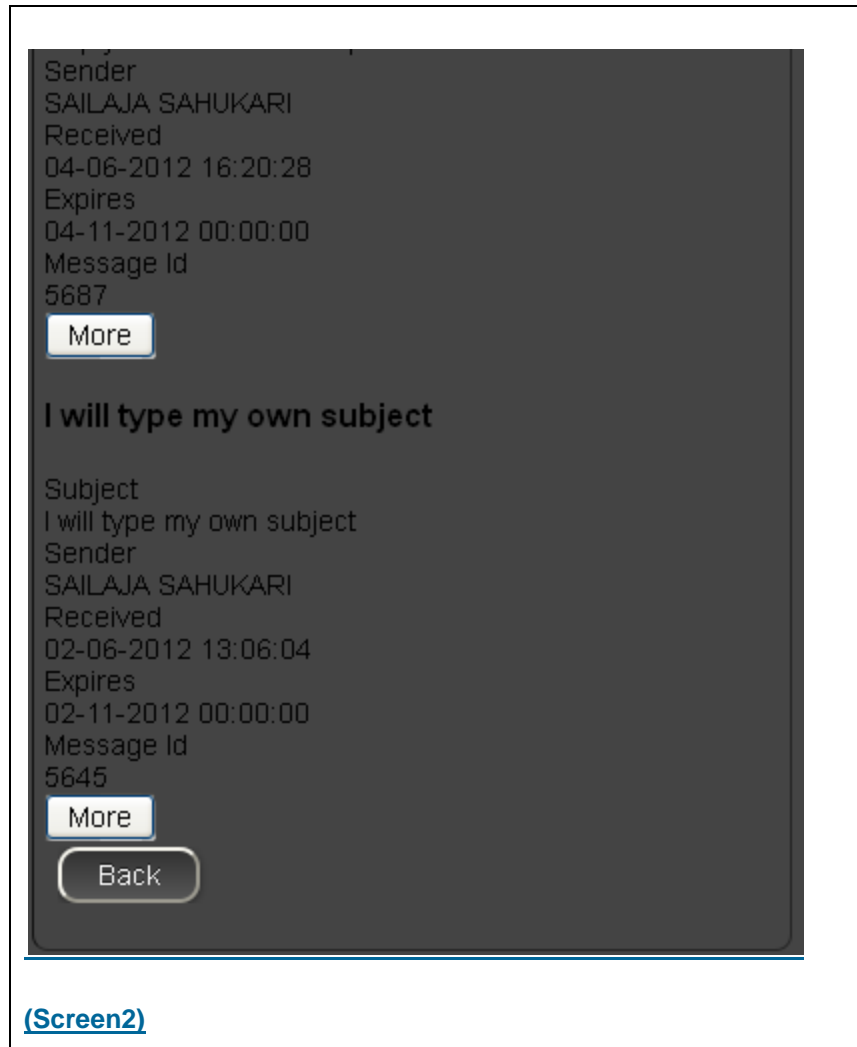


1. Click the **Interaction** button to View the interaction messages. The system displays **Inbox** screen.

[Inbox](#)

The screenshot displays the Oracle Flexcube Direct Banking mailbox interface. At the top, there is a red header bar with the Oracle logo, the text "ORACLE FLEXCUBE DIRECT BANKING", and a power icon. Below the header, the word "Inbox" is displayed on the left, and the date and time "15-06-2012 08:42:29 GMT +0000" is on the right. Below this, it shows "Records 1 to 10 of 55" and "Page 1 of 6". There are two green navigation buttons with right-pointing arrows. The main content area shows an email titled "Reply from Accounts Department". The email details include: Subject: Reply from Accounts Department; Sender: VIKRAM GUPTA; Received: 15-06-2012 12:46:30; Expires: 15-11-2012 00:00:00; Message Id: 6176. A "More" button is located below the message ID. At the bottom of the email preview, the title "Reply from Accounts Department" is repeated.

[\(Screen1\)](#)



Field Description

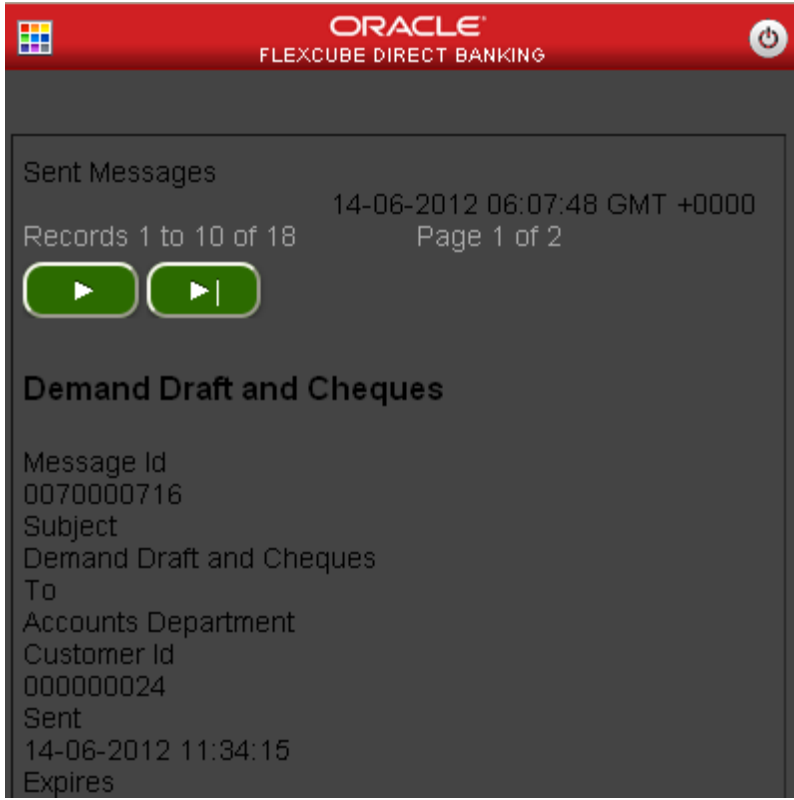
Field Name	Description
Sent By	[Display] This field displays the name of the sender.
Date	[Display] This field displays the date.
Sent to	[Display] This field displays the user to which the mail is sent..
Subject	[Display] This field displays the Subject of the message.

Field Name	Description
Message	[Display] This field displays the message.

2. Click the **Back** button to return to the mailbox screen.
3. Click the **Sent Messages** button on the mailbox screen to view the Sent messages.

24.3. Sent Messages

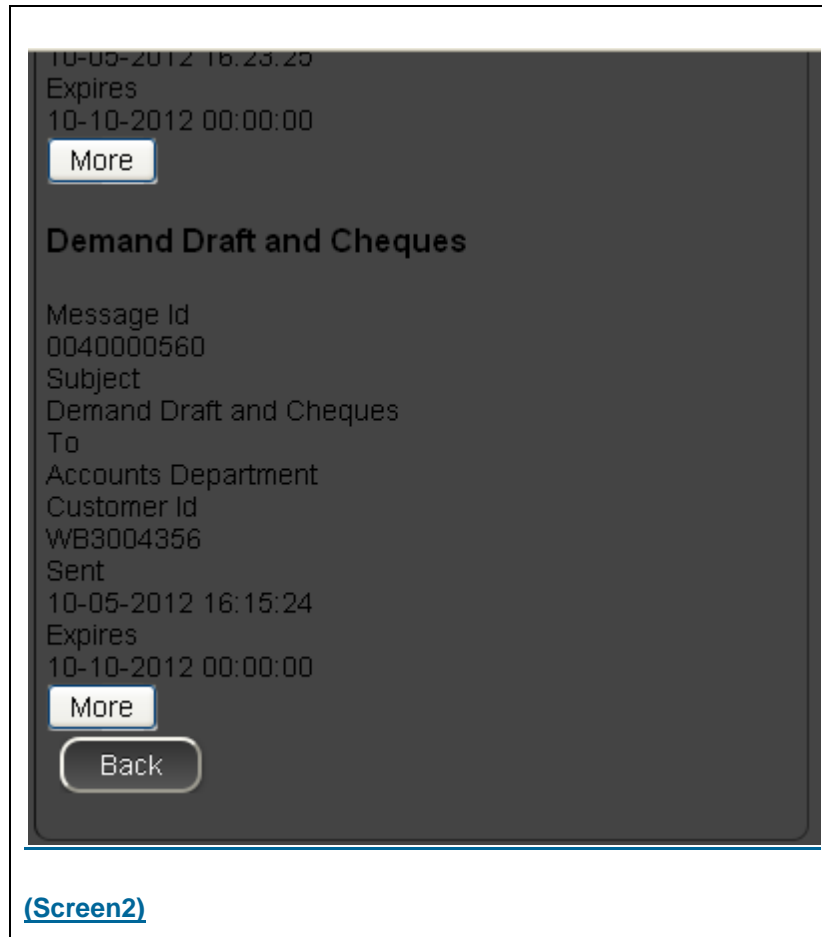
[Sent Message](#)



The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo and the text "ORACLE FLEXCUBE DIRECT BANKING". Below the header, the main content area is dark grey. It shows a list of "Sent Messages" with a date and time stamp: "14-06-2012 06:07:48 GMT +0000". Below this, it indicates "Records 1 to 10 of 18" and "Page 1 of 2". There are two green navigation buttons: a play button and a play button with a vertical bar. The selected message is titled "Demand Draft and Cheques" and contains the following details:

- Message Id: 0070000716
- Subject: Demand Draft and Cheques
- To: Accounts Department
- Customer Id: 000000024
- Sent: 14-06-2012 11:34:15
- Expires:

[\(Screen1\)](#)



Field Description

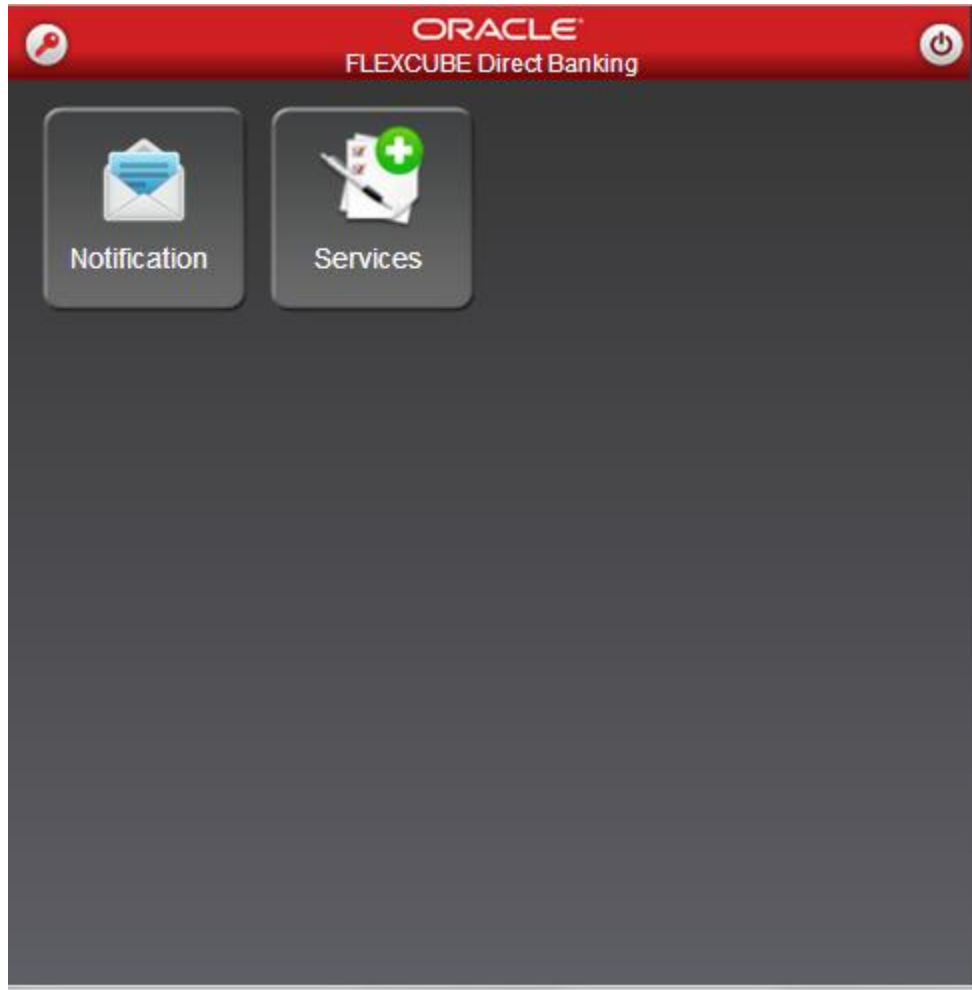
Field Name	Description
Sent By	[Display] This field displays the name of the sender.
Date	[Display] This field displays the date.
Sent to	[Display] This field displays the user to which the mail is sent..
Subject	[Display] This field displays the Subject of the message.
Message	[Display] This field displays the message.

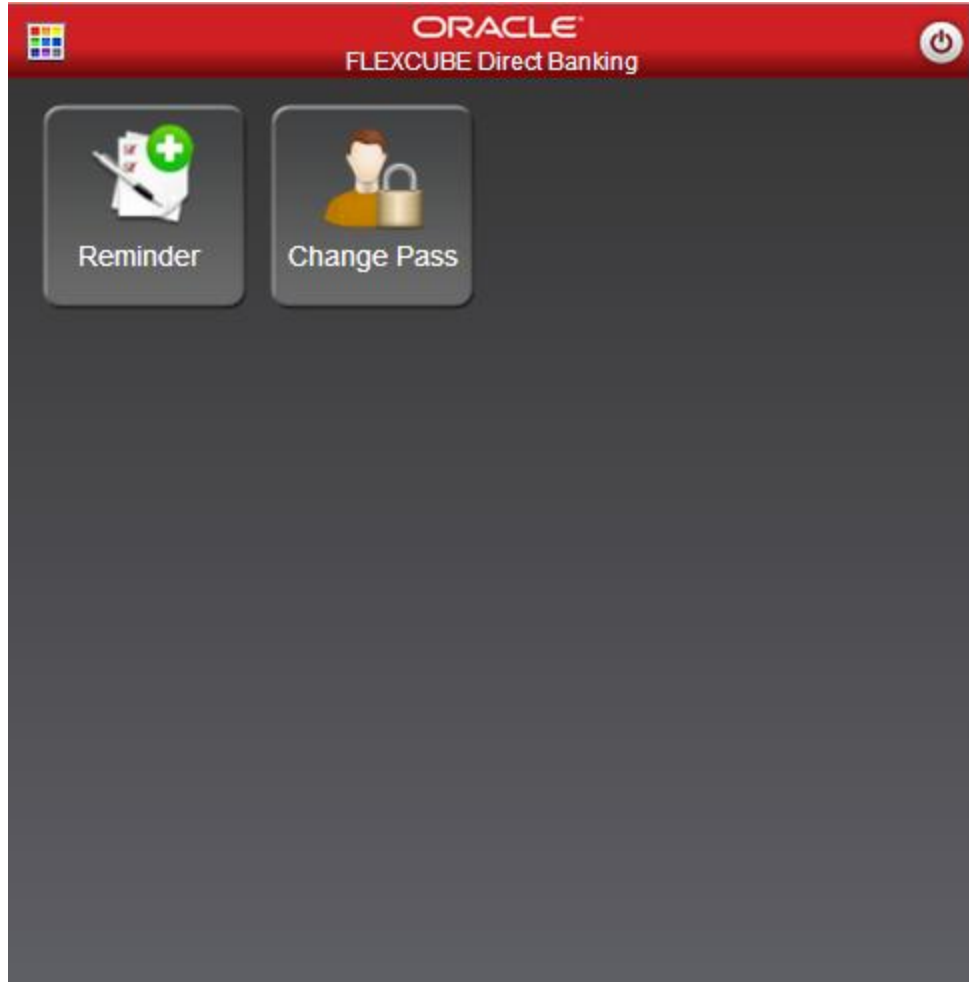
1. Click the **Back** button to return to the previous screen

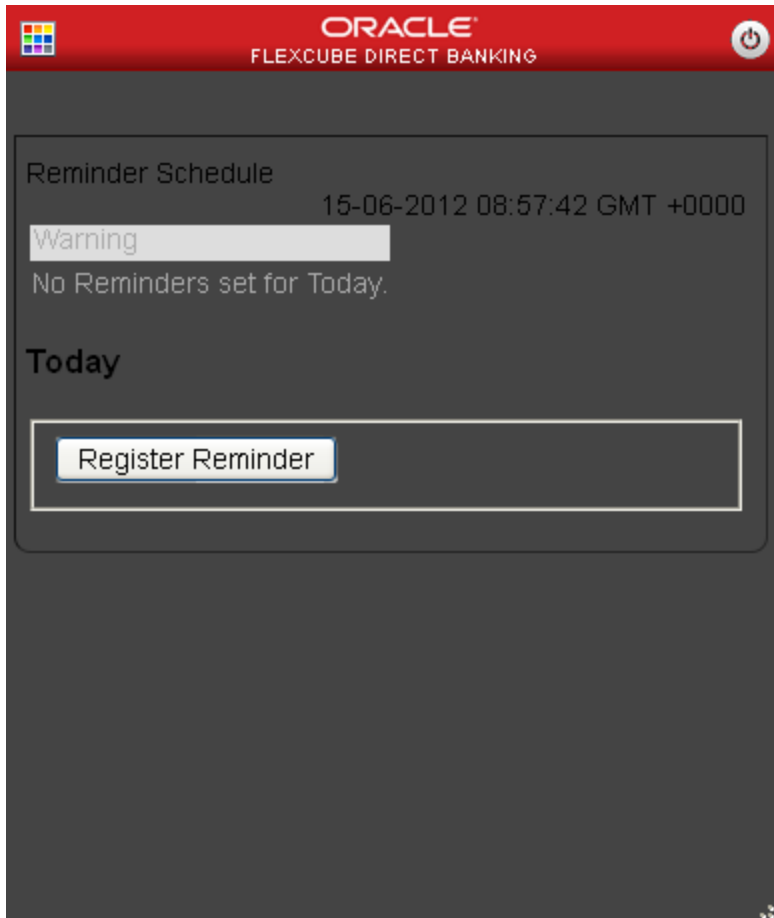
24.4. Reminders

[Reminders](#)

The Reminders option is available at **Service->Reminders**







To Register reminders

1. Click the **Register Reminder** button. The system displays **Reminder Registration** screen.

Reminder Registration

Reminders Registration
15-06-2012 09:05:58 GMT +0000

Subject:

Description:

Frequency :
Daily

Start Date:

End Date:

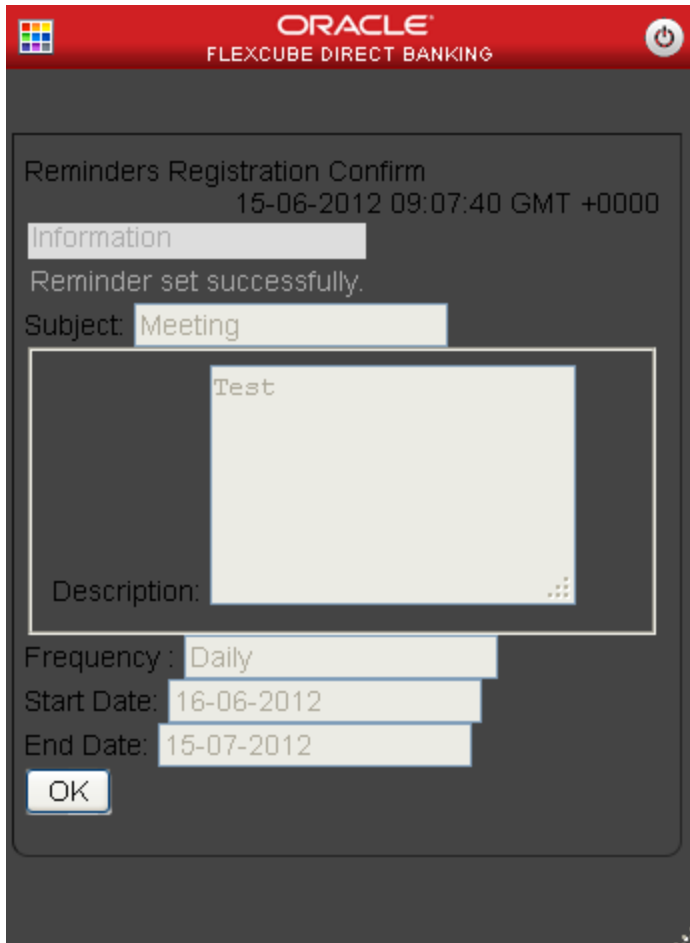
2. Click the **Submit** button. The system displays **Reminder Registration Verify** screen.

[Reminders Registration Verify](#)

Reminders Registration - Verify
15-06-2012 09:07:09 GMT +0000
Subject: Meeting
Description: Test
Frequency : Daily
Start Date: 16-06-2012
End Date: 15-07-2012
Confirm
Cancel

3. Click the **Confirm** button. The system displays **Reminder Registration Confirm** screen.

[Reminders Registration Confirm](#)



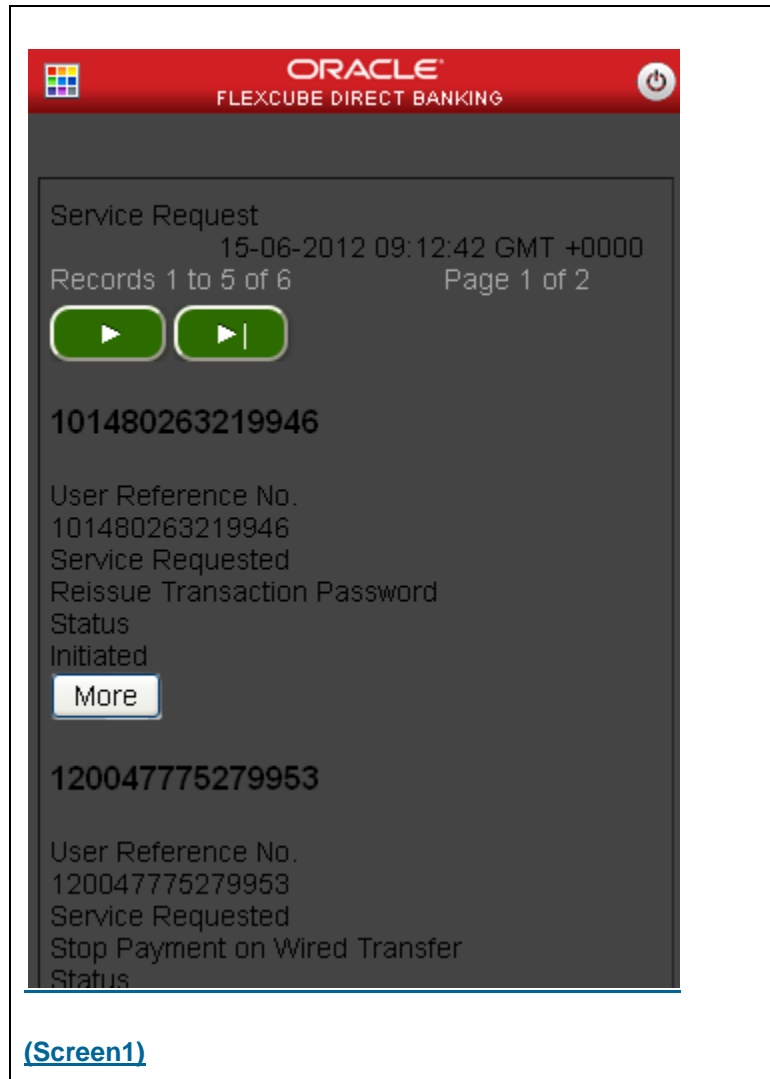
4. Click the **OK** button.

24.5. Service Request

You can view various service requests raised by user.

To view the Service Request details

1. Click the **Register Reminder** button, The system displays **Service Request** Details screen



The screenshot displays a mailbox notification interface with a dark grey background. It lists two pending items. The first item has a user reference number of 181919285220088 and a service request for 'Stop Payment on Wired Transfer', with a status of 'Initiated'. The second item has a user reference number of 184493211242585 and the same service request, with a status of 'Pending'. Each item has a 'More' button next to it. At the bottom of the list is a 'Back' button. Below the screenshot, the text '(Screen1)' is written in blue.

Status
Pending
[More](#)

181919285220088

User Reference No.
181919285220088
Service Requested
Stop Payment on Wired Transfer
Status
Initiated
[More](#)

184493211242585

User Reference No.
184493211242585
Service Requested
Stop Payment on Wired Transfer
Status
Pending
[More](#)

[Back](#)

[\(Screen1\)](#)

25. 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 browser based Mobile Banking application.
2. Click the **Cards** ->**Credit Card Details** icon from the menu. The system displays **Credit Card Details** screen.

Credit Card Details

Credit Card Details

13-06-2012 11:41:36 GMT +0000

Select Card*:

5200123420106751

Submit

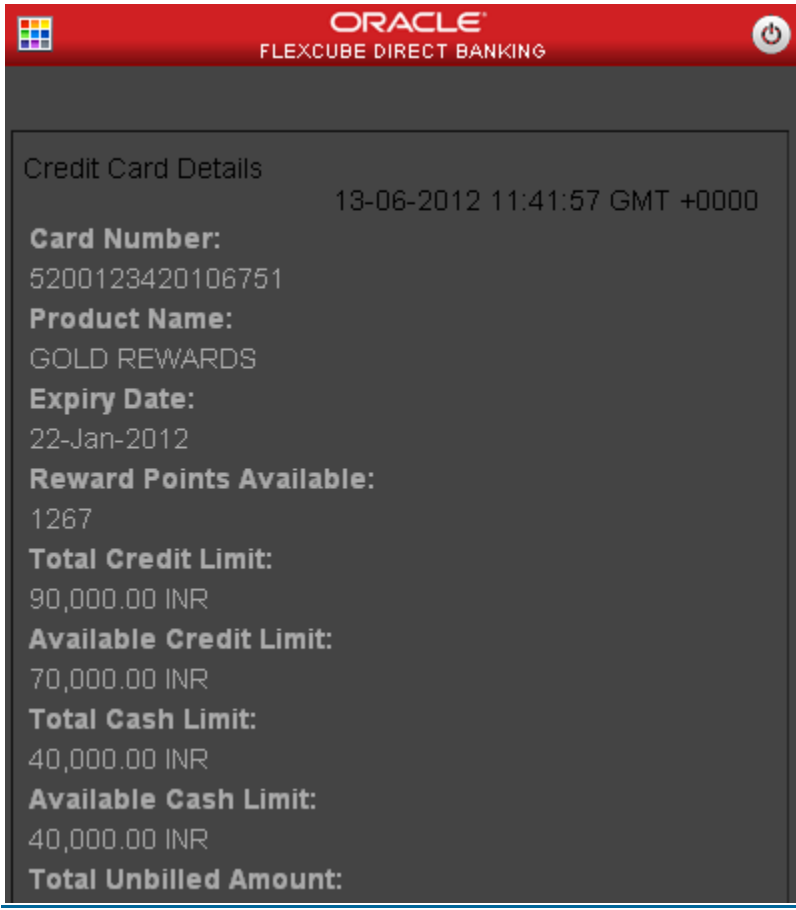
[\(Screen1\)](#)

Field Description

Field Name	Description
Select Card	[Mandatory, Dropdown] Select the card from the cards available in the dropdown list.

- Select the Card Number from the dropdown list.
- Click the **Submit** button. The system displays that card details in the **Credit Card Details** screen.

Credit Card Details



The screenshot shows the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power button icon on the right. Below the header, the screen displays "Credit Card Details" followed by the timestamp "13-06-2012 11:41:57 GMT +0000". The main content area lists the following details:

- Card Number:** 5200123420106751
- Product Name:** GOLD REWARDS
- Expiry Date:** 22-Jan-2012
- Reward Points Available:** 1267
- Total Credit Limit:** 90,000.00 INR
- Available Credit Limit:** 70,000.00 INR
- Total Cash Limit:** 40,000.00 INR
- Available Cash Limit:** 40,000.00 INR
- Total Unbilled Amount:**

At the bottom left of the screenshot, the text "(Screen1)" is visible.

Total Cash Limit:
40,000.00 INR

Available Cash Limit:
40,000.00 INR

Total Unbilled Amount:
15,000.00 INR

Last Payment Date:
19-Mar-2010

Last Payment Amount:
23,000.00 INR

Payment Due Details:

Statement Date:
01-Mar-2010

Total Billed Amount:
5,000.00 INR

Payment Due Date:
19-Feb-2010

Minimum Amount Due:
200.00 INR

[Back](#)

[\(Screen2\)](#)

Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the product name of the credit card.
Expiry Date	[Display] This field displays the expiry date of the credit card.
Reward points available	[Display] This field displays the reward points for the credit card.

Field Name	Description
Total Credit limit	[Display] This field displays the total credit limit available to you.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit available to you.
Available Cash Limit	[Display] This field displays the available cash limit available to you.
Total unbilled Amount	[Display] This field displays the total unbilled amount.
Last payment date	[Display] This field displays the date of the last payment done.
Last payment amount	[Display] This field displays the amount of the last payment done.
Payment due details	
Statement date	[Display] This field displays the statement date of the credit card.
Total Billed Amount	[Display] This field displays the total amount billed.
Payment Due Date	[Display] This field displays the due date for the payment.
Minimum Amount Due	[Display] This field displays the minimum amount due for the current bill.

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

26. 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 browser based Mobile Banking application.
2. Click the **Cards ->Credit Card Statement** icon from the menu. The system displays **Credit Card Statement** screen.

Credit Card Statement

Credit Card Statement
13-06-2012 11:42:48 GMT +0000

Card Number*:
5200123420106751

Month*:
January

Year*:
2012

Submit

[\(Screen1\)](#)

Field Description

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

3. Click the **Submit** button. The system displays the credit card statement in the **Credit Card Statement** screen.

Credit Card Statement

The screenshot shows a mobile application interface for Oracle Flexcube Direct Banking. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. It displays "Credit Card Statement" followed by a timestamp "13-06-2012 11:43:11 GMT +0000". The card details are listed as follows: "Card Number: 5200123420106751", "Month: 1", and "Year: 2011". Below this, it shows "Records 1 to 2 of 4" and "Page 1 of 2". There are two green navigation buttons with white arrows (one pointing right, one pointing left) and a white "Back" button. The reference number "12133657" is displayed in a larger font. At the bottom, there is a list of transaction details: "Reference Number 12133657", "Transaction Date 05-04-2010", and "Description".



Credit Card Statement
13-06-2012 11:43:11 GMT +0000

Card Number:
5200123420106751

Month:
1

Year:
2011

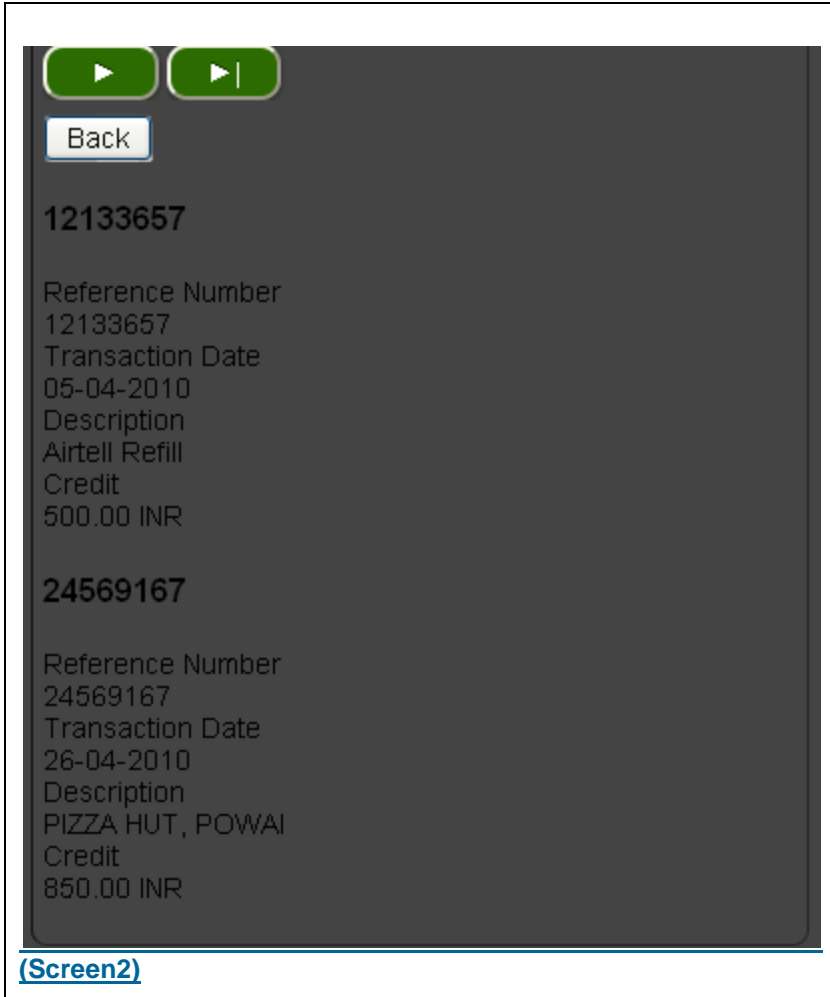
Records 1 to 2 of 4 Page 1 of 2

12133657

Reference Number
12133657
Transaction Date
05-04-2010
Description

(Screen1)



Field Description

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

Field Name	Description
Transaction Date	[Display] This field displays the date on which the transaction is done..
Description	[Display] This field displays the description of the transaction.
Credit	[Display] This field displays the credit amount.

4. Click the **Back** button to return to the previous screen.
OR
Click the pagination buttons |< , < ,> , >| to view the first, previous, next or last page of records.

27. Change Password

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

To change the password

1. Log on to the browser based Mobile Banking application.
2. Click the encircled **Services->Change Password** Icon from the **Menu** screen. The system displays **Change Password** screen.

[Change Password](#)

Change Password

13-06-2012 06:11:39 GMT +0000

User Id:
SAILBROW

Password Type*:
Login Password

Submit

[\(Screen1\)](#)

[Field Description](#)

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

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

[Change Password](#)

Change Password 13-06-2012 06:12:26 GMT +0000

User Id:
SAILBROW

Password Type:
Login Password

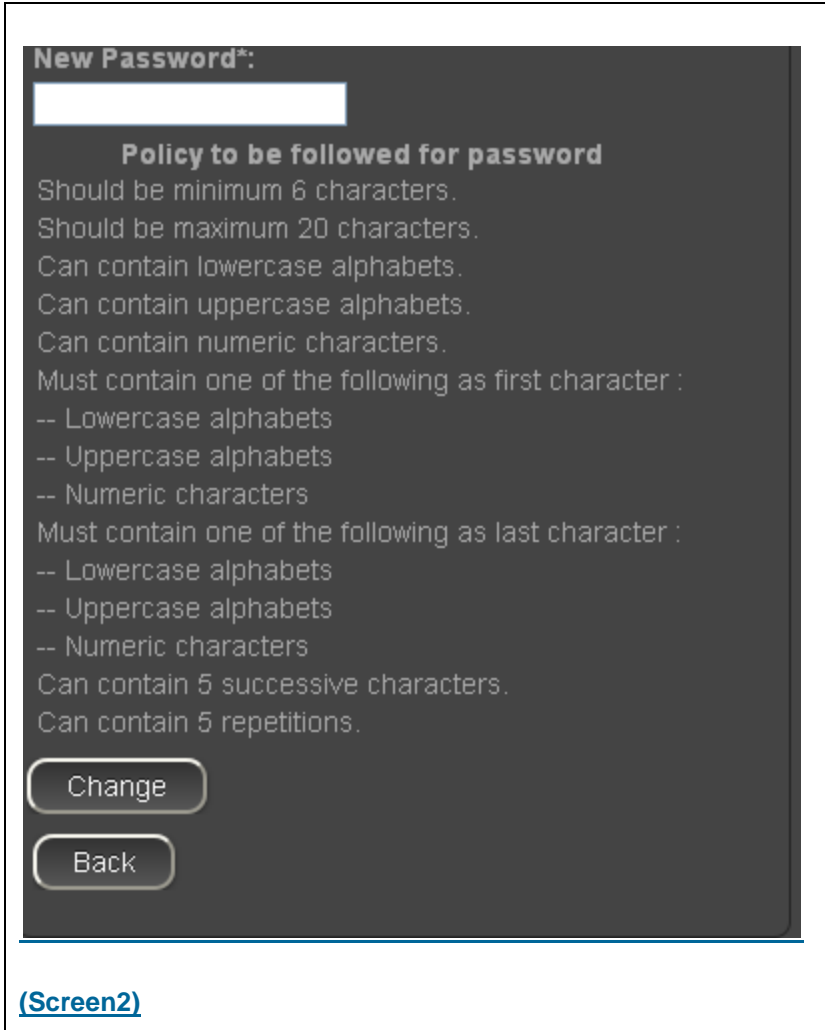
Existing Password*:

New Password*:

Policy to be followed for password

- Should be minimum 6 characters.
- Should be maximum 20 characters.
- Can contain lowercase alphabets.
- Can contain uppercase alphabets.
- Can contain numeric characters.
- Must contain one of the following as first character :
 - Lowercase alphabets
 - Uppercase alphabets

[\(Screen1\)](#)



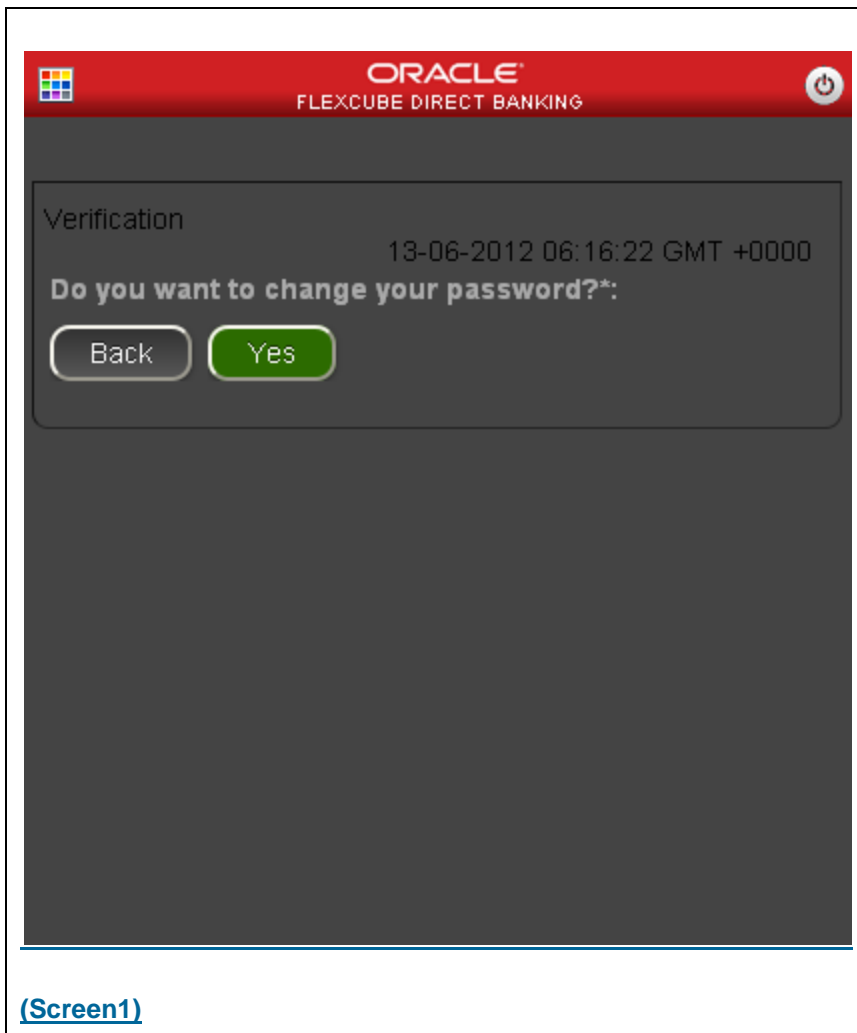
Field Description

Field Name	Description
Existing Password	[Mandatory] Type your existing Password.
New Password	[Mandatory] Type your New Password.

Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.

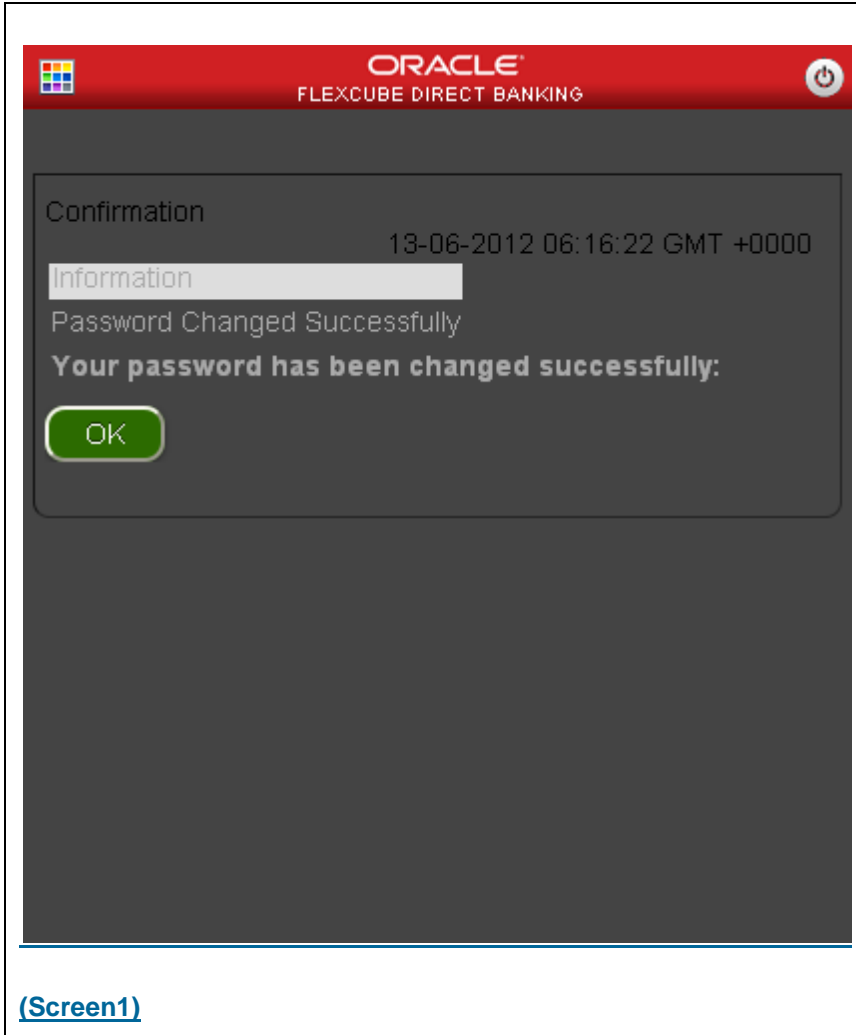
4. Click the **Back** button to go to the previous screen.
 OR
 Click the **Change** button to go to the verification screen. The system displays **Verification – Change Password** screen

Verification – Change Password



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

[Confirmation – Change Password](#)



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

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".

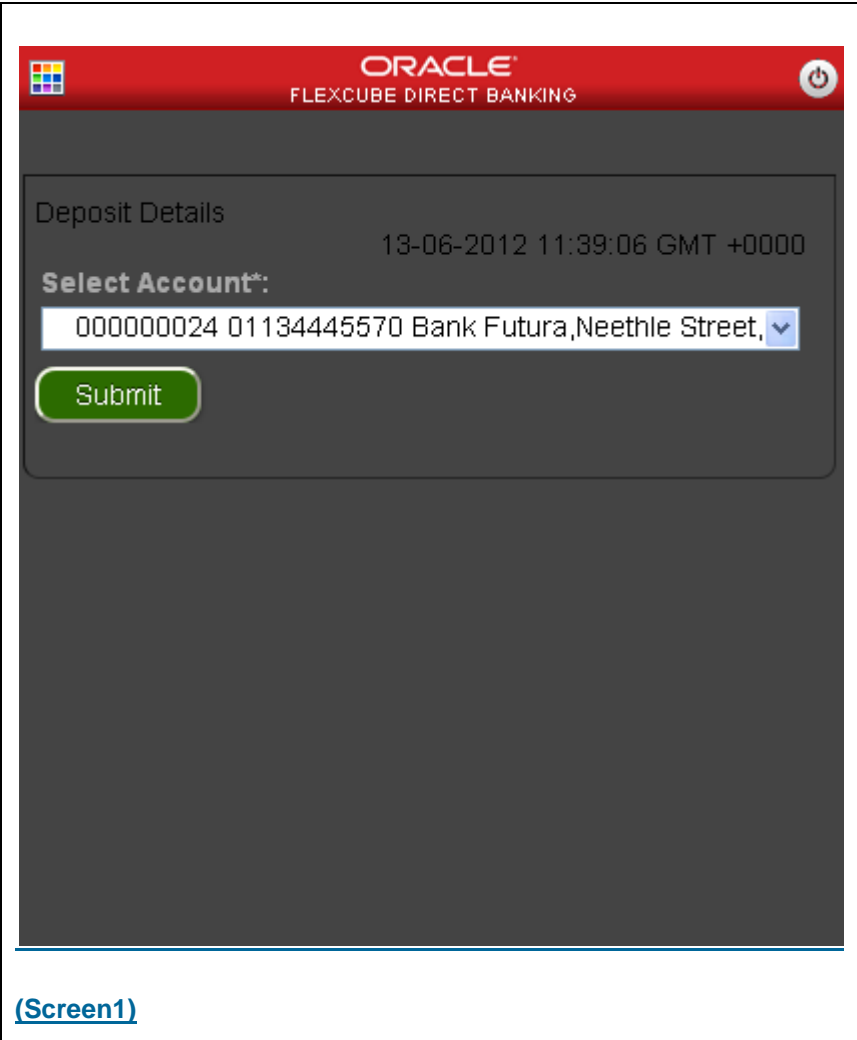
28. Deposit Details

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

To view the TD Details

1. Log on to the browser based Mobile Banking application.
2. Click the **Deposits ->Deposit Details** icon from the menu. The system displays **Deposit Details** screen.

[Deposit Details](#)



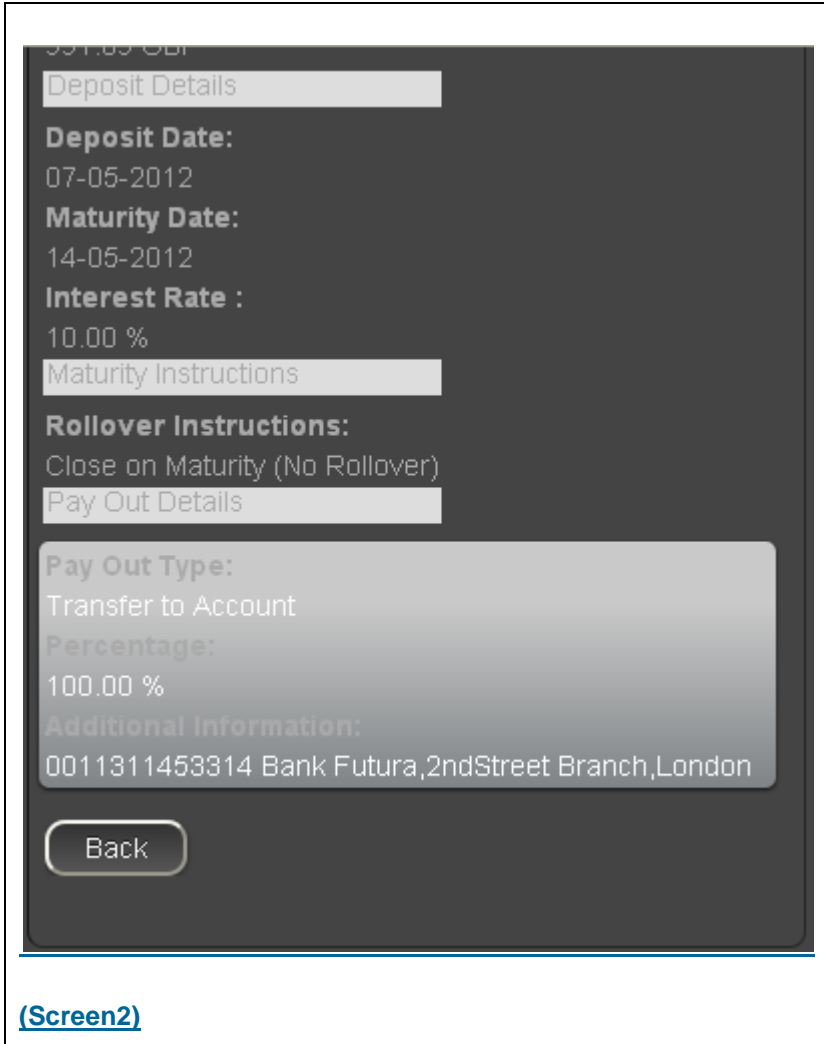
[Field Description](#)

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

- 3. Click **Submit**. The system displays **Deposit Details** screen.

[Deposit Details](#)

The screenshot shows the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. It starts with the title "Deposit Details" and a timestamp "13-06-2012 11:39:33 GMT +0000". A light grey bar labeled "Account Details:" is followed by several fields: "Customer Id: 000000024", "Deposit Account: 01134445570 004", "Product Name: Normal TD-TD01", and "Current Balance: 991.09 GBP". Another light grey bar labeled "Deposit Details" is followed by: "Deposit Date: 07-05-2012", "Maturity Date: 14-05-2012", and "Interest Rate : 10.00 %". A final light grey bar labeled "Maturity Instructions" is at the bottom of the main content area. Below the screenshot, the text "(Screen1)" is written in blue.



Field Description

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

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

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

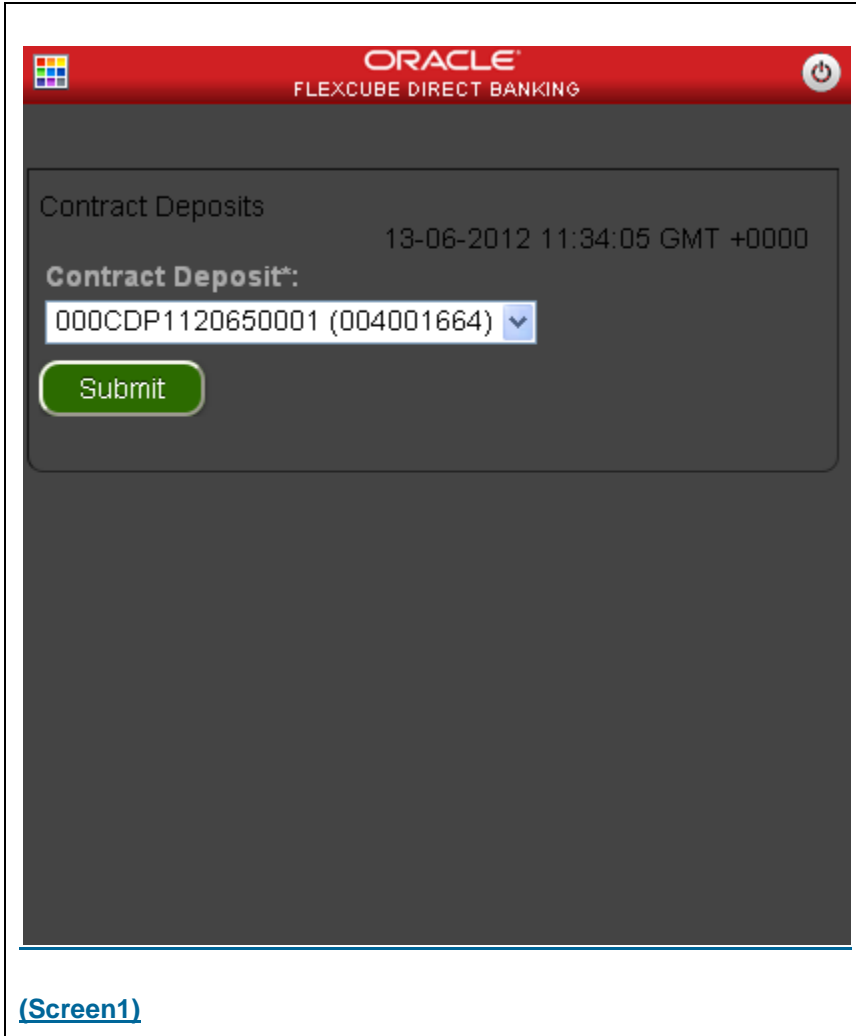
29. Contract Deposits

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

To view the contract TD details

1. Log on to the browser based Mobile Banking application.
2. Click the **Deposits->Contract Deposits** icon from the menu. The system displays **Contract Deposits** screen.

[Contract Deposits](#)



[Field Description](#)

Field Name	Description
Contract Deposit	[Display] Select the contract deposit from the dropdown list.

3. Select the contract deposit from the dropdown list. The system displays **Contract Deposit Details** screen.

[Contract Deposit Details](#)

The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. It starts with the title "Contract Deposits" and a timestamp "13-06-2012 11:34:33 GMT +0000". A light grey bar labeled "Account Details" is visible. The main content lists several fields: "Customer Id: 004001664", "Contract Deposit: 000CDP1120650001", "Product Name: Interest bearing, capitalised monthly with Fixed rate of interest.....", "Current Balance: 1,000.00 GBP", and "Deposit Details:" followed by "Deposit Date: 05-03-2012", "Maturity Date: 12-12-2012", and "Interest Rate: 10.00 %". At the bottom left of the screenshot, the text "(Screen1)" is present.

Contract Deposits 13-06-2012 11:34:33 GMT +0000

Account Details

Customer Id:
004001664

Contract Deposit:
000CDP1120650001

Product Name:
Interest bearing, capitalised monthly with Fixed rate of interest.....

Current Balance:
1,000.00 GBP

Deposit Details:

Deposit Date:
05-03-2012

Maturity Date:
12-12-2012

Interest Rate:
10.00 %

[\(Screen1\)](#)

Interest bearing, capitalised monthly with Fixed rate of interest.....

Current Balance:
1,000.00 GBP

Deposit Details:

Deposit Date:
05-03-2012

Maturity Date:
12-12-2012

Interest Rate:
10.00 %

Accrued Interest Till Date:
0.00 GBP

Interest Instructions

Instructions:
None

Maturity Instructions

Rollover Instructions:
Renew Principal and Interest

Back

[\(Screen2\)](#)

Field Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the Customer ID linked to your user.
Contract Deposit	[Display] This field displays the contract deposit account.
Product Name	[Display] This field displays the name of the product linked to the term deposit.

Field Name	Description
Current Balance	[Display] This field displays the current balance of the contract deposit along with the currency.
Deposits Details	
Maturity Date	[Display] This field displays the date on which the deposit is getting matured.
Deposit Date	[Display] This field displays the date on which the deposit was made.
Interest Rate	[Display] This field displays the rate of interest applicable.
Interest Accrued till Date	[Display] This field displays the amount of interest accrued till the particular date.
Interest Instruction	
Instructions	[Display] This field displays the interest instruction for the contract deposit.
Account	[Display] This field displays the Account for the interest deposit.
Maturity Instructions	
Rollover instruction	[Display] This field displays the Rollover instruction.
Account	[Display] This field displays the account for the rollover instruction.

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

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

30. Force Change Password

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

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

To perform the forced change password

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

[Change Password](#)

ORACLE
FLEXCUBE DIRECT BANKING

Change Password 13-06-2012 06:26:43 GMT +0000

Information

You need to mandatorily change your login password to proceed.
You need to mandatorily change your transaction password to proceed.

Change Login Password*:

User Id*:
ABCMOB

Existing Password*:

New Password*:

Change

Change Login Password
Should be minimum 6 characters

[\(Screen1\)](#)

Should be minimum 8 characters

Should be maximum 20 characters

Can contain lowercase alphabets

Can contain uppercase alphabets

Can contain numeric characters

Must contain one of the following as first character

- Lowercase alphabets
- Uppercase alphabets
- Numeric characters

Must contain one of the following as last character

- Lowercase alphabets
- Uppercase alphabets
- Numeric characters

Allowed special characters

Can contain 5 successive characters

Can contain 5 repetitions

[\(Screen2\)](#)

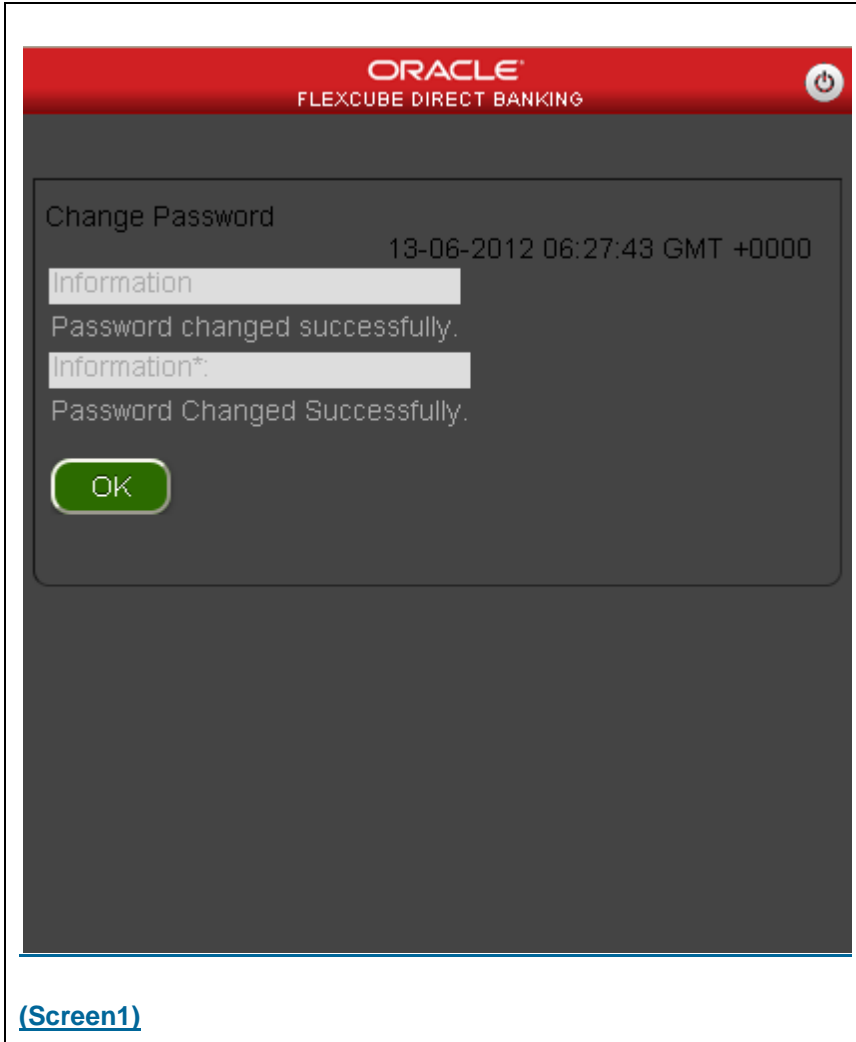
Field Description

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

Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.

2. Click the **Change** button. The system displays confirmation screen for **Change Password**.

Change Password



(Screen1)

3. Click the **OK** button. The system displays **Change transaction Password** screen.

Change Password

ORACLE
FLEXCUBE DIRECT BANKING

Change Password 13-06-2012 06:28:06 GMT +0000

Change Transaction Password*:

User Id*:
ABCMOB

Existing Password*:

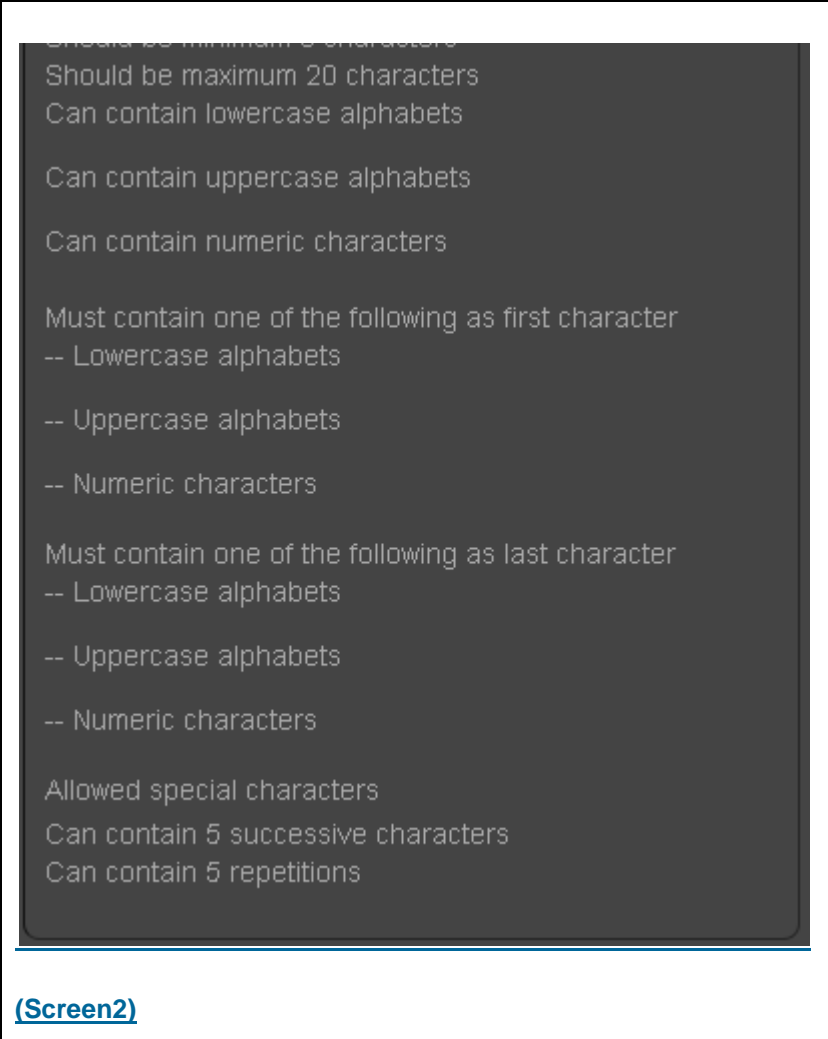
New Password*:

Change

Rules for Transaction Password

- Should be minimum 6 characters
- Should be maximum 20 characters
- Can contain lowercase alphabets
- Can contain uppercase alphabets

[\(Screen1\)](#)



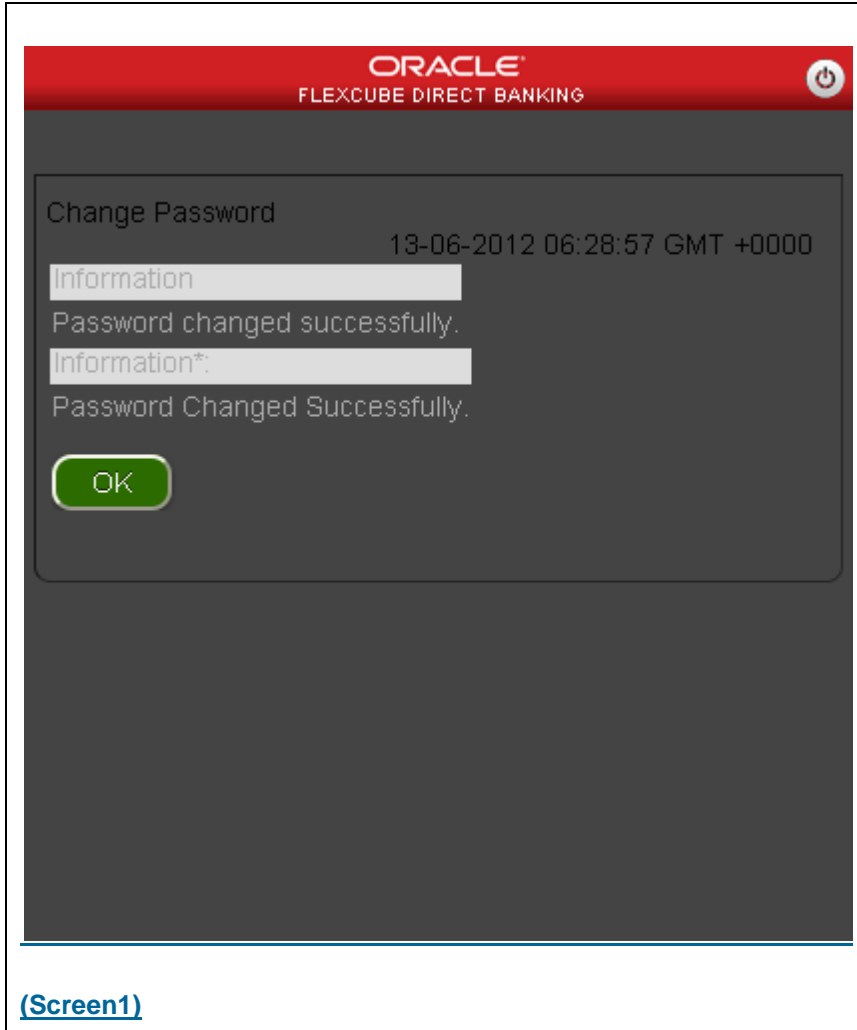
Field Description

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

Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.

4. Click the **Change** button. The system displays confirmation screen for **Change Password**.

Change Password



5. Click the **OK** button. The system displays main **menu** screen.

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".

31. 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 browser based mobile banking application.
2. Click the **Mutual Funds->Buy Funds** transaction from the menu. The system displays **Buy Funds** screen.

[Buy Funds](#)

Buy Funds 13-06-2012 09:21:08 GMT +0000

Unit Holder*:
000000000414 (DIVYAVIKRAMMANEY) ▼

Fund AMC*:
AG AMC ▼

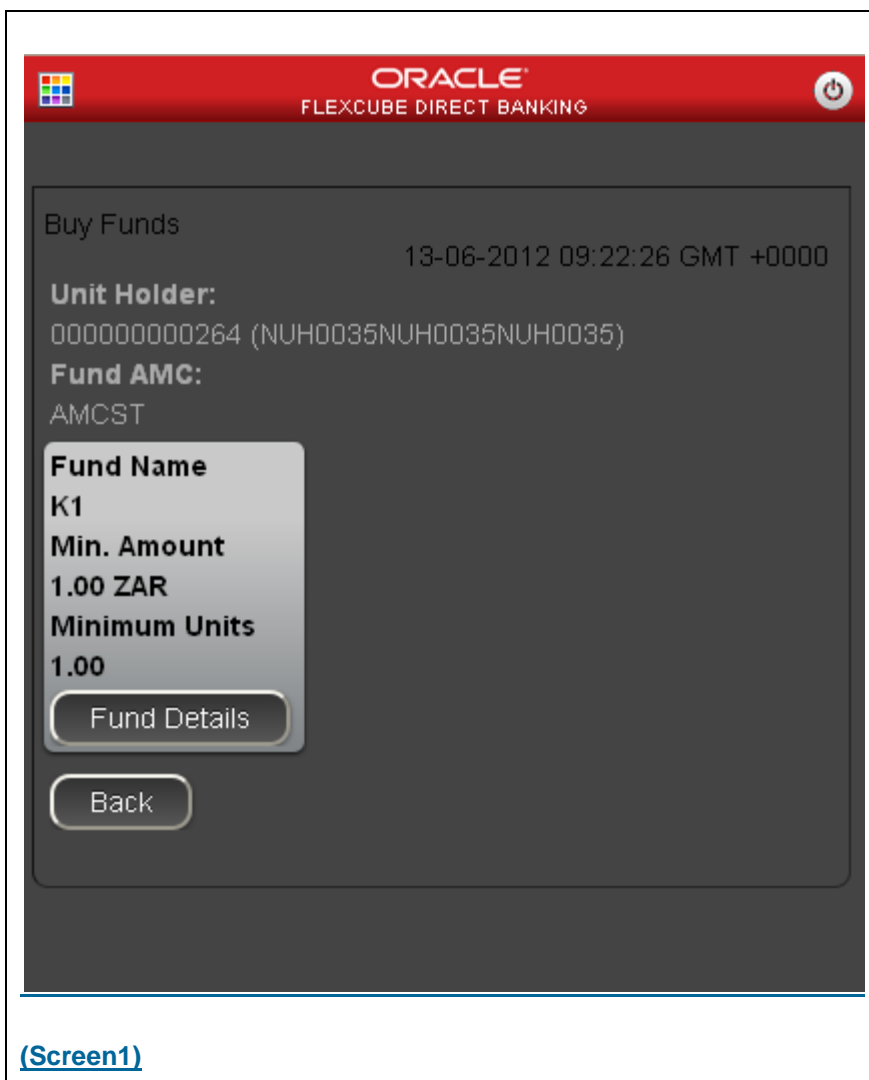
Submit

[\(Screen1\)](#)

[Field Description](#)

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

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

[Buy Funds](#)[Field Description](#)

Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.

Field Name	Description
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.

4. Click the **Fund Details** button. The system displays **Buy Funds detail** screen.
OR
Click the **Back** button. The system displays the buy funds initial screen.

Buy Funds

The screenshot shows the Oracle Flexcube Direct Banking interface for the 'Buy Funds' screen. The header includes the Oracle logo and 'FLEXCUBE DIRECT BANKING'. The main content area is titled 'Buy Funds' and contains the following fields:

- Unit Holder:** 0000000000264 (NUH0035NUH0035NUH0035)
- Fund AMC:** AMCST
- Fund Name:** K1
- Minimum Amount:** 1.00 ZAR
- Minimum Units:** 1.00
- Investment Type*:** Amount (dropdown menu)
- Dividend Re-investment*:** Yes (dropdown menu)

At the bottom, there is a disclaimer: "Use of this service implies that you have read and accepted Terms and Conditions available at bank's website." and a "Place Order" button.

(Screen1)

Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

Fund AMC:
AMCST

Fund Name:
K1

Minimum Amount:
1.00 ZAR

Minimum Units:
1.00

Investment Type*:
Amount

Dividend Re-investment*:
Yes

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

[\(Screen2\)](#)

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the fund AMC.
Fund Name	[Display] This field displays the fund name.
Min. Amount	[Display] This field displays the minimum amount to be invested in a fund.
Minimum Units	[Display] This field displays the minimum units of the mutual fund that can be purchased.
Investment	[Mandatory, Drop-Down,Alphanumeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Type the investment amount/units as per the selection done.
Dividend Re-Investment	[Mandatory, Drop-Down] Select Yes from the drop down list if the dividends amounts are to be reinvested in the mutual fund, otherwise select No.

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

[Buy Funds – Verify](#)

The screenshot shows the Oracle Flexcube Direct Banking interface for the 'Buy Funds-Verify' screen. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. The main content area is dark grey and contains the following information:

- Transaction Details** (highlighted in a light grey bar)
- Unit Holder:** 000000000264 (NUH0035NUH0035NUH0035)
- Fund AMC:** AMCST
- Fund Name:** K1
- Amount:** 1,323.00 ZAR
- Dividend Re-investment:** Yes

At the bottom of the form, there are two buttons: 'Confirm' and 'Change'.

[\(Screen1\)](#)

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

[Buy Mutual Fund – Confirm](#)

The screenshot shows the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. The title "Buy Funds-Confirm" is displayed in white. Underneath, there are two sections: "Information" and "Transaction Details", each with a light grey header bar. The "Information" section contains the text "Transaction Saved" and "Transaction having reference 964938749341796 has been Auto Authorized." followed by "Your Order received:" and the timestamp "13-06-2012 14:53:51". The "Transaction Details" section lists: "Unit Holder:" with the value "000000000264 (NUH0035NUH0035NUH0035)", "Fund AMC:" with "AMCST", "Fund Name:" with "K1", "Amount:" with "1,323.00 ZAR", and "Dividend Re-investment:" with "Yes".

Buy Funds-Confirm

Information

Transaction Saved
Transaction having reference 964938749341796 has been Auto Authorized.

Your Order received:
13-06-2012 14:53:51

Transaction Details

Unit Holder:
000000000264 (NUH0035NUH0035NUH0035)

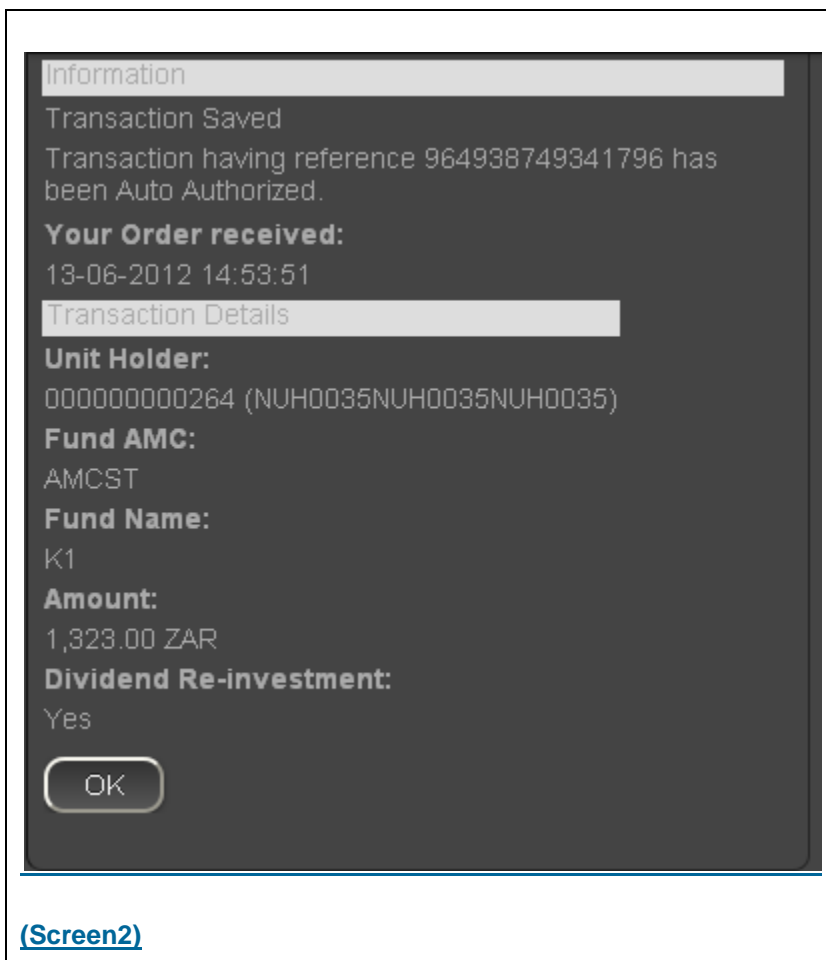
Fund AMC:
AMCST

Fund Name:
K1

Amount:
1,323.00 ZAR

Dividend Re-investment:
Yes

[\(Screen1\)](#)



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

32. 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.

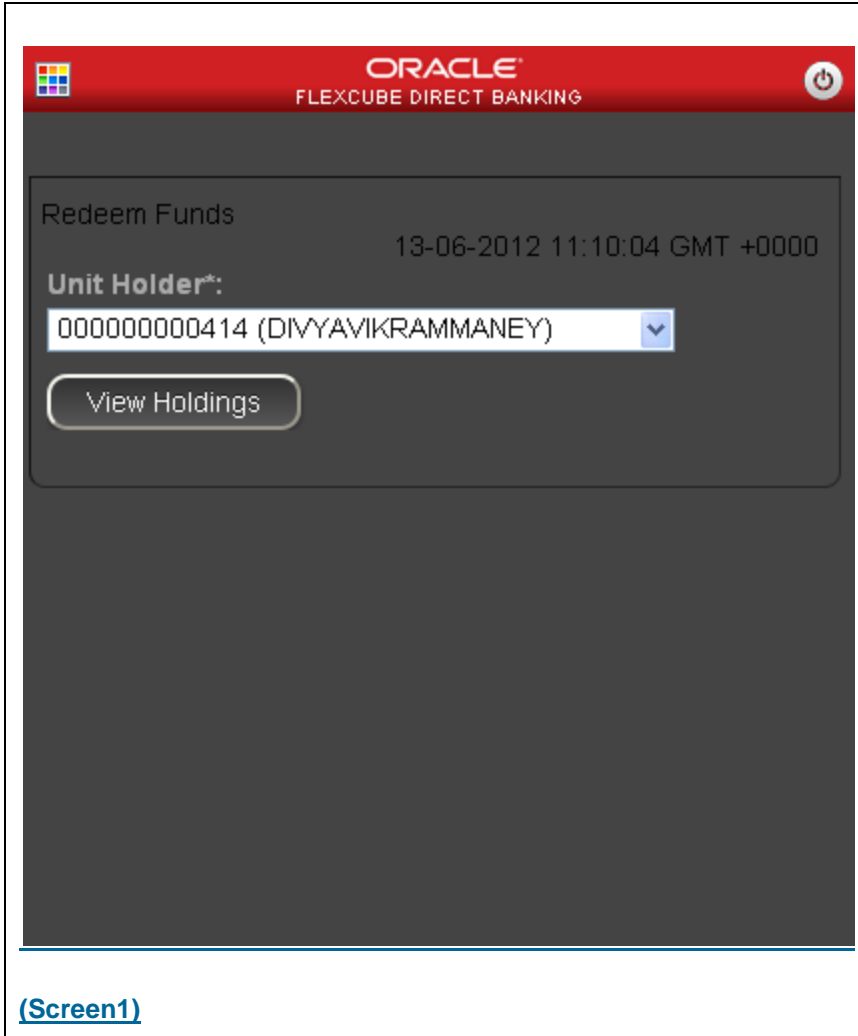
The redemption process comprises of the following stages:

- 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 browser based mobile banking application.
2. Click the **Mutual Funds-> Redeem Funds** icon from the menu. The system displays **Redeem Funds** screen.

[Redeem Funds](#)



[\(Screen1\)](#)

[Field Description](#)

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

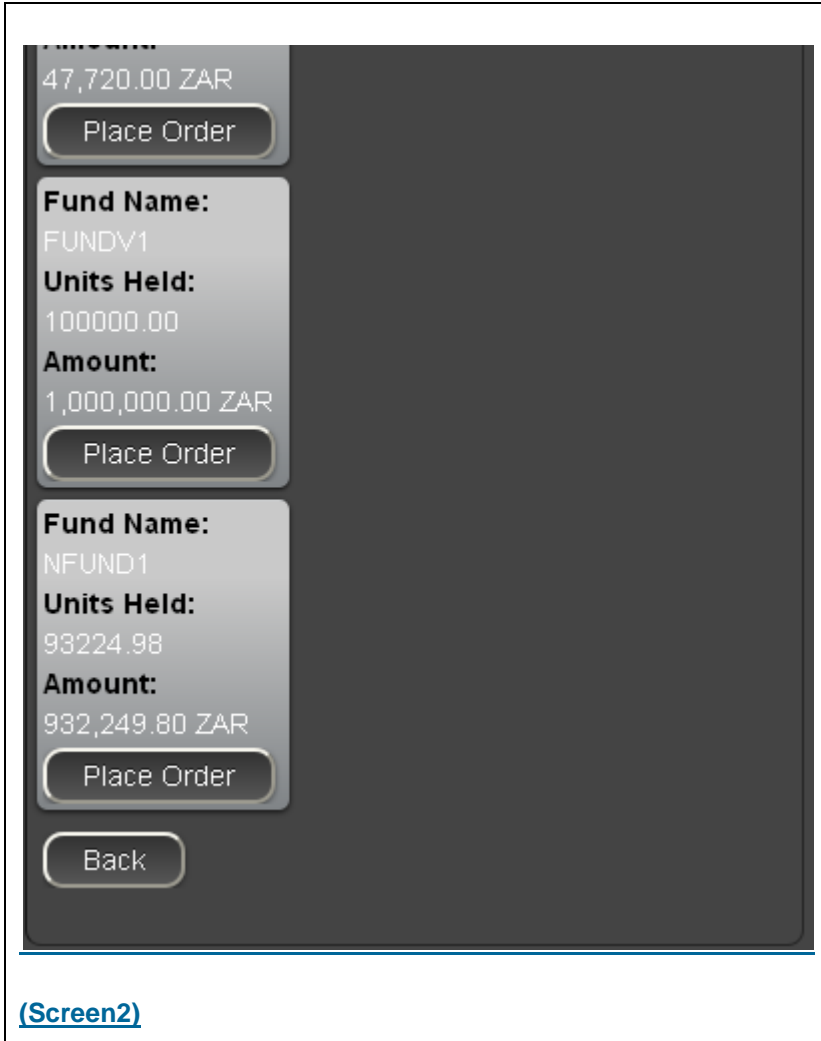
3. Click the **View Holdings** button. The system displays **Redeem Funds** screen.

[Redeem Funds](#)

The screenshot displays the Oracle Flexcube Direct Banking interface for redeeming funds. At the top, the Oracle logo and 'FLEXCUBE DIRECT BANKING' are visible. The main heading is 'Redeem Funds'. Below this, the 'Unit Holder' information is shown as '000000000263 (HRISHI1 MANEY)'. Two fund redemption options are listed, each with a 'Place Order' button.

Fund Name	Units Held	Amount
DIVYA1	1241440.29	12,414,402.90 ZAR
DIVYA2	9900.99	99,009.90 USD

[\(Screen1\)](#)

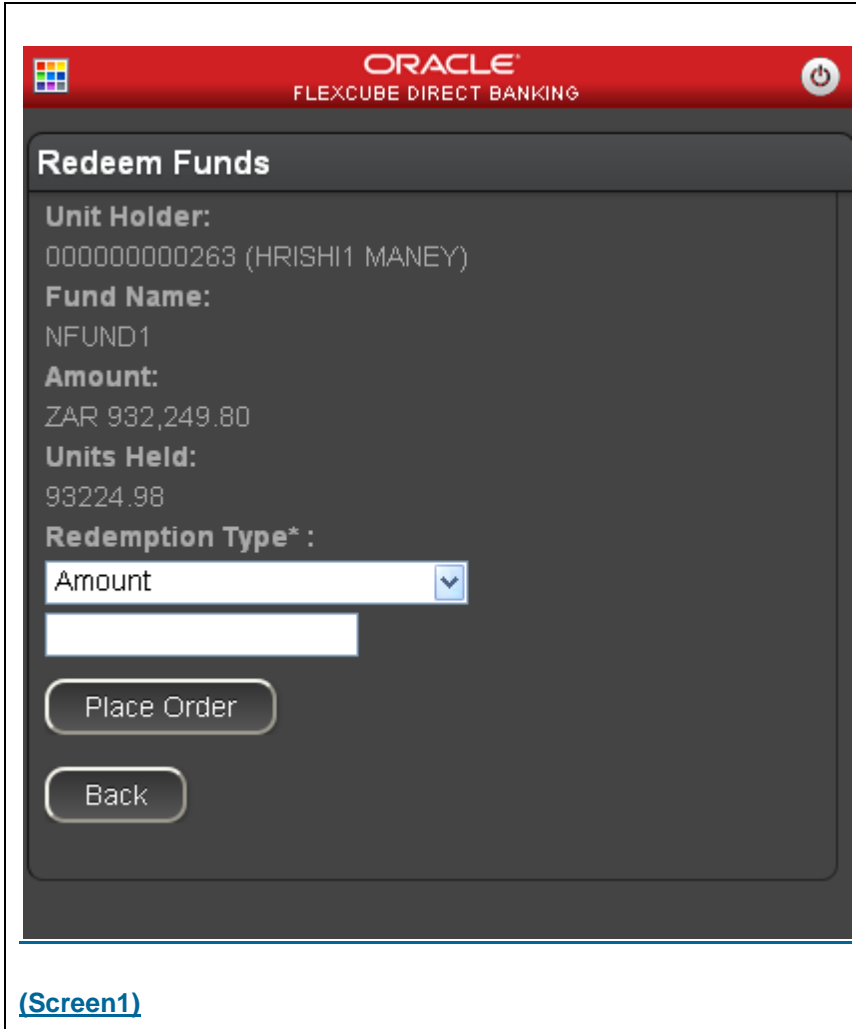


Field Description

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

4. Click the **Place Order** button. The system displays **Redeem Funds** screen.
OR
Click the **Back** button to return to the previous screen.

Redeem Funds



Field Description

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

Field Name	Description
Units	[Display] This field displays the sellable units of the mutual fund.
Redemption Type	[Mandatory, Drop-Down, Numeric,15] Select whether the investment is to be made in terms of amount or mutual fund units. Enter the amount or units to be redeemed respectively

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

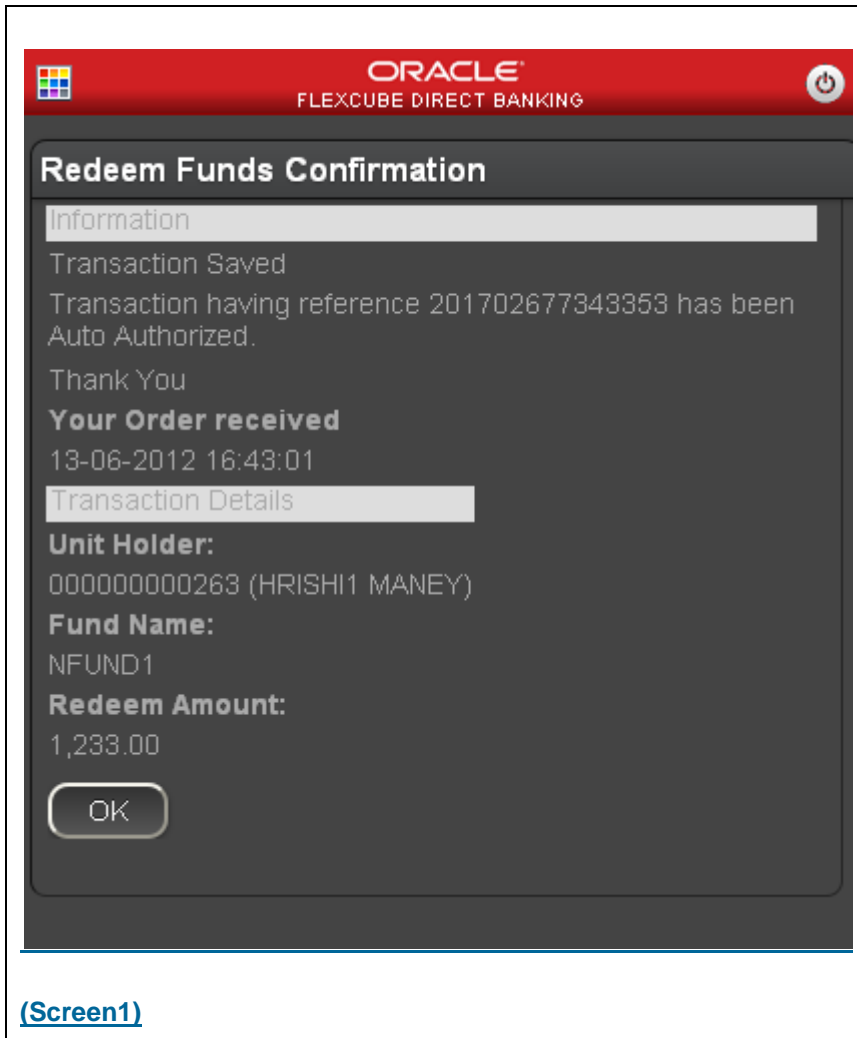
[Redeem Funds – Verify](#)

The screenshot shows the Oracle Flexcube Direct Banking interface for the 'Redeem Funds-Verify' screen. The header is red with the Oracle logo and 'FLEXCUBE DIRECT BANKING' text. Below the header, the screen title is 'Redeem Funds-Verify'. A 'Transaction Details' section is highlighted in grey. The details listed are: 'Unit Holder: 000000000263 (HRISHI1 MANEY)', 'Fund Name: NFUND1', and 'Redeem Amount: 1,233.00'. At the bottom of the details section, there are two buttons: 'Confirm' and 'Change'.

[\(Screen1\)](#)

6. Click the **Confirm** button. The system displays **Redeem Funds Confirmation** screen.
OR
Click the **Change** button to edit the entered details.

[Redeem Funds Confirmation](#)



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

33. Portfolio

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

To view the portfolio

1. Log on to the browser based mobile banking application.
2. Click the **Mutual Funds > Portfolio** transaction icon from the menu. The system displays **Portfolio** screen.

[Portfolio](#)

Portfolio

13-06-2012 09:30:37 GMT +0000

Unit Holder*:

000000000414 (DIVYAVIKRAMMANEY)

View Holdings

[\(Screen1\)](#)

[Field Description](#)

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

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

[Portfolio](#)



Field Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the units holder.
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.
Amount in Fund Currency	[Display] This field displays the amount in fund currency.

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

34. 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 browser based mobile banking application.
2. Click the **Mutual Funds->Switch Funds** icon from the menu. The system displays **Switch Funds** screen.

Switch Funds

Switch Funds 13-06-2012 11:14:37 GMT +0000

Unit Holder*:
000000000414 (DIVYAVIKRAMMANEY) ▼

View Holdings

(Screen1)

Field Description

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

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

Switch Funds

ORACLE
FLEXCUBE DIRECT BANKING

Switch Funds

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name
DIVYA1

Units Held
124144.29

Amount
12,414,402.90 ZAR

Place Order

Fund Name
DIVYA2

Units Held
9900.99

Amount
99,009.90 USD

Place Order

[\(Screen1\)](#)

47,720.00 ZAR
Place Order

Fund Name
FUNDV1
Units Held
100000.00
Amount
1,000,000.00 ZAR
Place Order

Fund Name
NFUND1
Units Held
93224.98
Amount
932,249.80 ZAR
Place Order

Back

[\(Screen2\)](#)

Field Description

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

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

Switch Funds

ORACLE
FLEXCUBE DIRECT BANKING

Switch Funds

Switch From

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:
DIVYA2

Amount:
99,009.90 USD

Units:
9900.99

Switch Type*:
Amount

Switch To

Fund Name*:
NFUND4

Place Order

(Screen1)

Switch Funds

Switch From

Unit Holder:
000000000263 (HRISHI1 MANEY)

Fund Name:
DIVYA2

Amount:
99,009.90 USD

Units:
9900.99

Switch Type*:
Amount

Switch To

Fund Name*:
NFUND4

Place Order

Back

[\(Screen2\)](#)

Field Description

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

Field Name	Description
Switch Type	[Mandatory, Drop-Down] Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.
Fund Name	[Mandatory, Drop-Down] Select the fund name to which mutual funds are to be switched.

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

Switch Funds – Verify

The screenshot shows the Oracle Flexcube Direct Banking interface for the 'Switch Funds-Verify' screen. The header includes the Oracle logo and 'FLEXCUBE DIRECT BANKING'. The main content area is titled 'Switch Funds-Verify' and contains the following details:

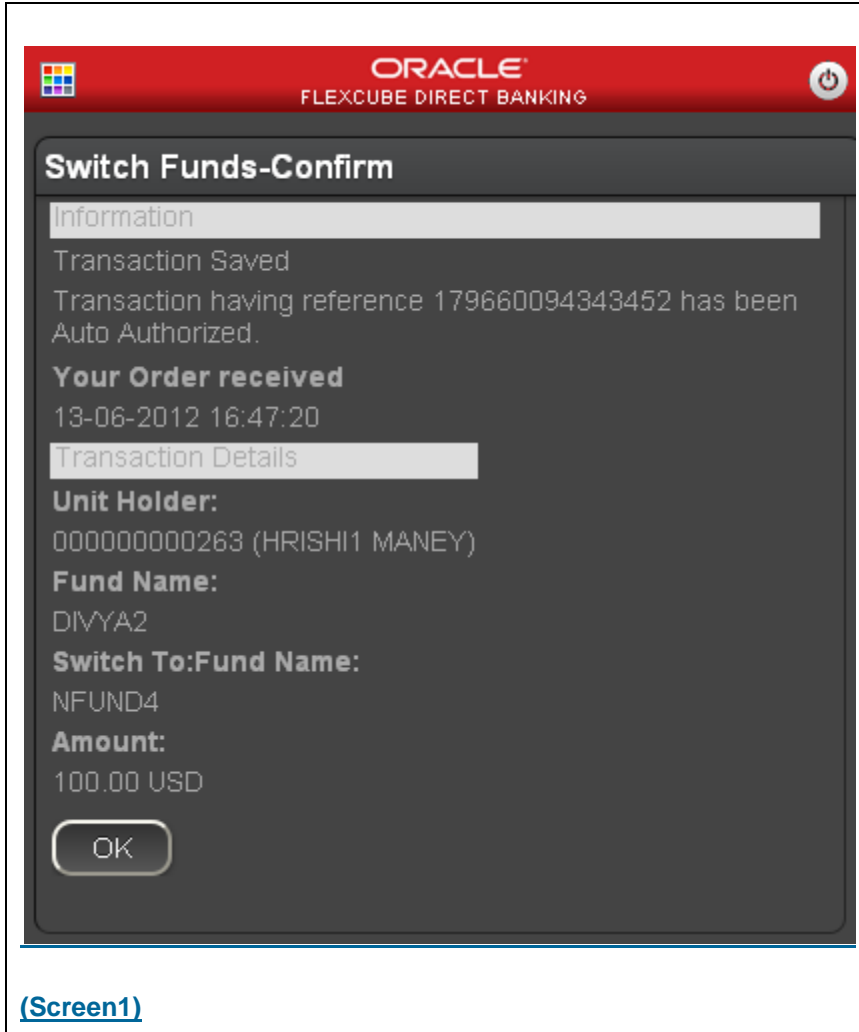
- Transaction Details** (highlighted)
- Unit Holder:** 0000000000263 (HRISHI1 MANEY)
- Fund Name:** DIVYA2
- Switch To: Fund Name:** NFUND4
- Amount:** 100.00 USD

At the bottom of the details section, there are two buttons: 'Confirm' and 'Change'. Below the main content area, there is an 'Amount' input field.

(Screen1)

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

Switch Funds - Confirm



(Screen1)

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

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

Order Status

Order Status
15-06-2012 10:09:09 GMT +0000

Unit Holder*:
000000000263 (HRISHI1 MANEY) ▼

Transaction Ref. No.*:

Status*:
Allotted ▼

Submit

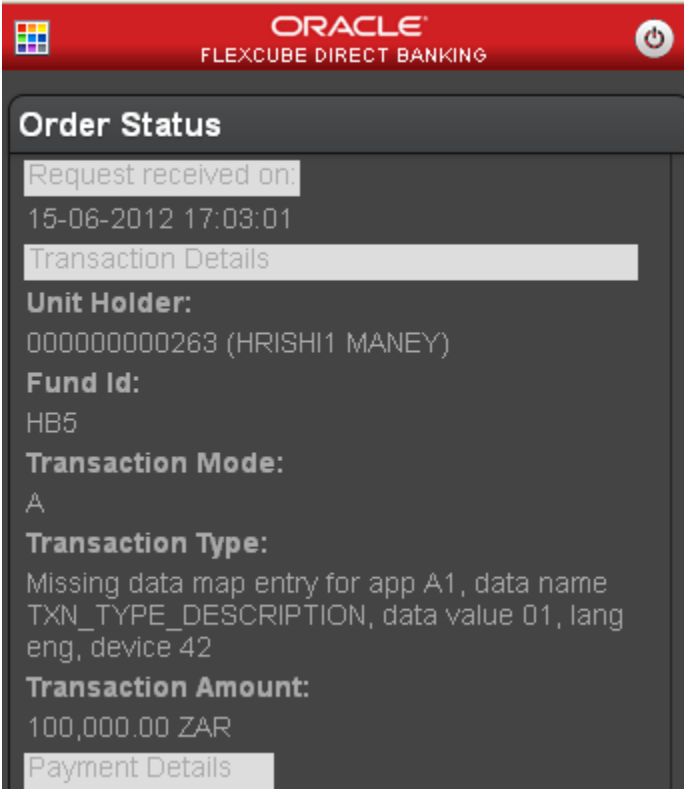
(Screen1)

Field Description

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

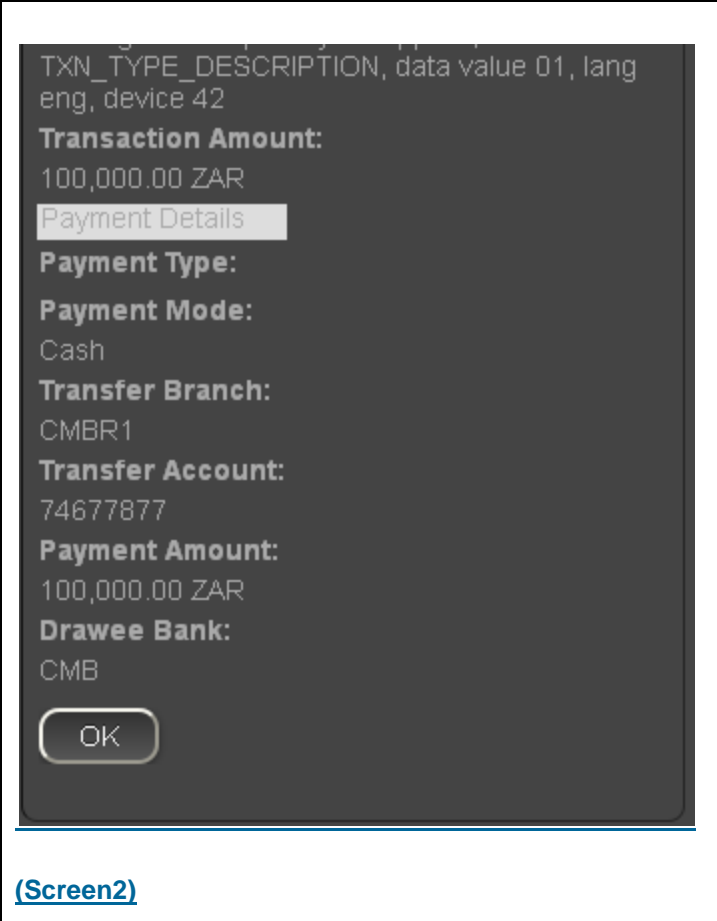
3. Click the **Submit** button. The system displays **Order Status** screen.

Order Status



The screenshot shows the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the screen title "Order Status" is displayed in a dark grey bar. The main content area is dark grey and contains the following information: "Request received on:" followed by the date and time "15-06-2012 17:03:01". Below this is a "Transaction Details" section with a light grey background. It lists: "Unit Holder:" as "000000000263 (HRISHI1 MANEY)", "Fund Id:" as "HB5", "Transaction Mode:" as "A", and "Transaction Type:" as "Missing data map entry for app A1, data name TXN_TYPE_DESCRIPTION, data value 01, lang eng, device 42". The "Transaction Amount:" is "100,000.00 ZAR". At the bottom of the main content area, there is a "Payment Details" section with a light grey background.

(Screen1)



Field Description

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

Field Name	Description
Transaction Currency	[Display] This field displays the transaction currency.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account No.	[Display] This field displays the account number used for transfer.
Payment Currency	[Display] This field displays the currency in which payment carried out.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.
Drawee Branch	[Display] This field displays the branch of the drawee bank.

4. Click the **Ok** button to view other order status details.

36. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the browser based Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for **Pay Bills** transaction).
3. Click the **Bill Payments->Pay Bill** icon in the menu. The system displays **Pay Bills** screen.

[Pay Bills](#)

Pay Bills 13-06-2012 05:50:36 GMT +0000

Select Biller*

Reliance (Sailaja) 004004344

Bill Number*

Bill Generation Date(dd-mm-yyyy)*

Payment Amount*

From Account*

004001422 00400142201 Bank Futura, Neethle Street,

Submit

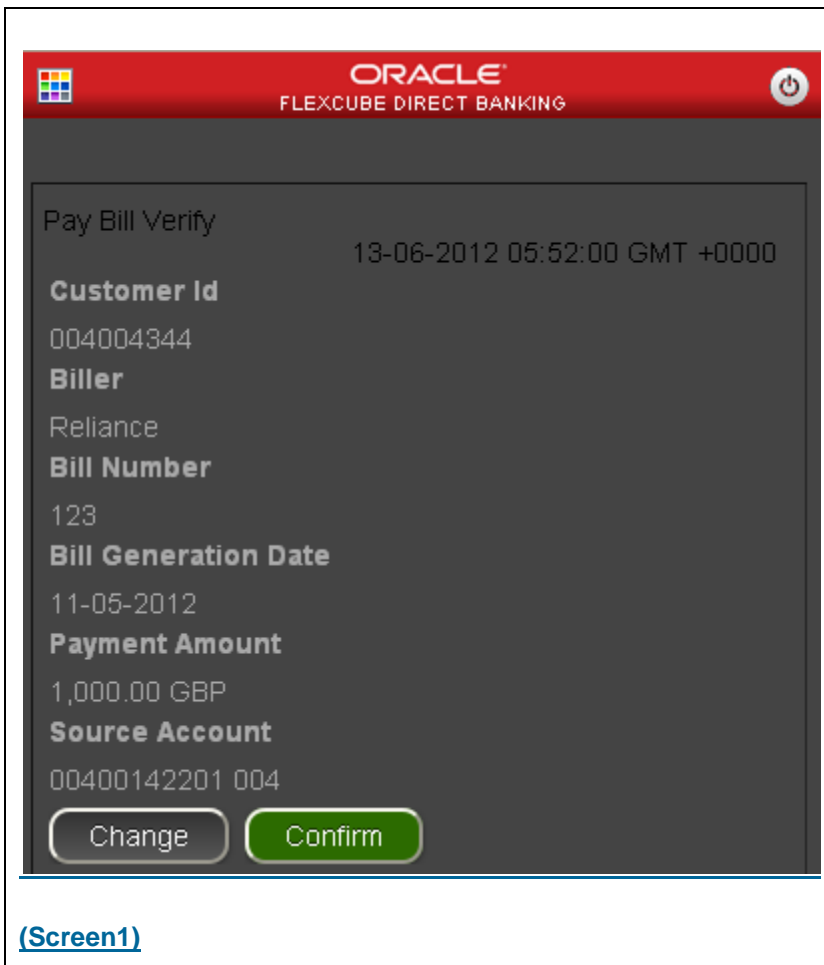
(Screen1)

[Field Description](#)

Field Name	Description
Select Biller	[Mandatory, Dropdown] Select the Biller from the registered List of Billers from the drop down menu.
Bill Number	[Mandatory, Alphanumeric, 15] Input the Bill Number for which the Bill is to be paid.
Bill Generation date	[Mandatory, Alphanumeric, 10] Input the date in the specified date format.
Payment Amount	[Mandatory, Numeric] Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Dropdown] Select the CASA account number from the drop down menu.

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

[Pay Bill Verify](#)



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

Transaction Initiation Authorization

Transaction Initiation Authorisation

Transaction Reference Number:
5061

Transaction Pin *:

Submit

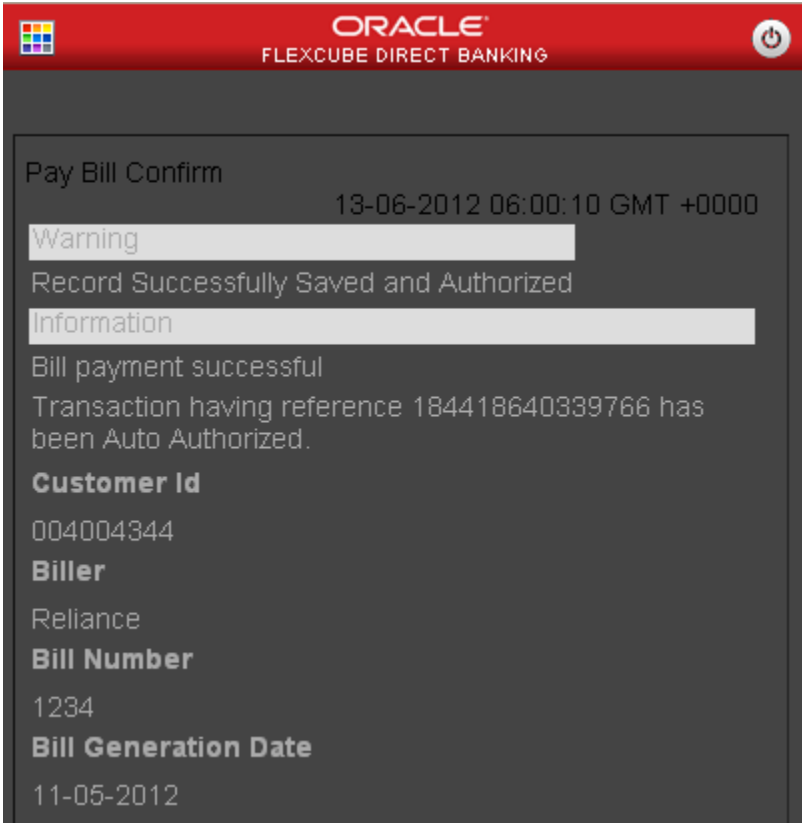
(Screen1)

6. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

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

[Pay Bill Confirm](#)



The screenshot displays the Oracle Flexcube Direct Banking interface. At the top, there is a red header bar with the Oracle logo on the left, the text "ORACLE FLEXCUBE DIRECT BANKING" in the center, and a power icon on the right. Below the header, the main content area has a dark grey background. It starts with the title "Pay Bill Confirm" and a timestamp "13-06-2012 06:00:10 GMT +0000". A "Warning" message bar is followed by the text "Record Successfully Saved and Authorized". An "Information" message bar contains the text "Bill payment successful" and "Transaction having reference 184418640339766 has been Auto Authorized." Below this, several fields are listed: "Customer Id" (004004344), "Biller" (Reliance), "Bill Number" (1234), and "Bill Generation Date" (11-05-2012).

Pay Bill Confirm
13-06-2012 06:00:10 GMT +0000

Warning

Record Successfully Saved and Authorized

Information

Bill payment successful
Transaction having reference 184418640339766 has been Auto Authorized.

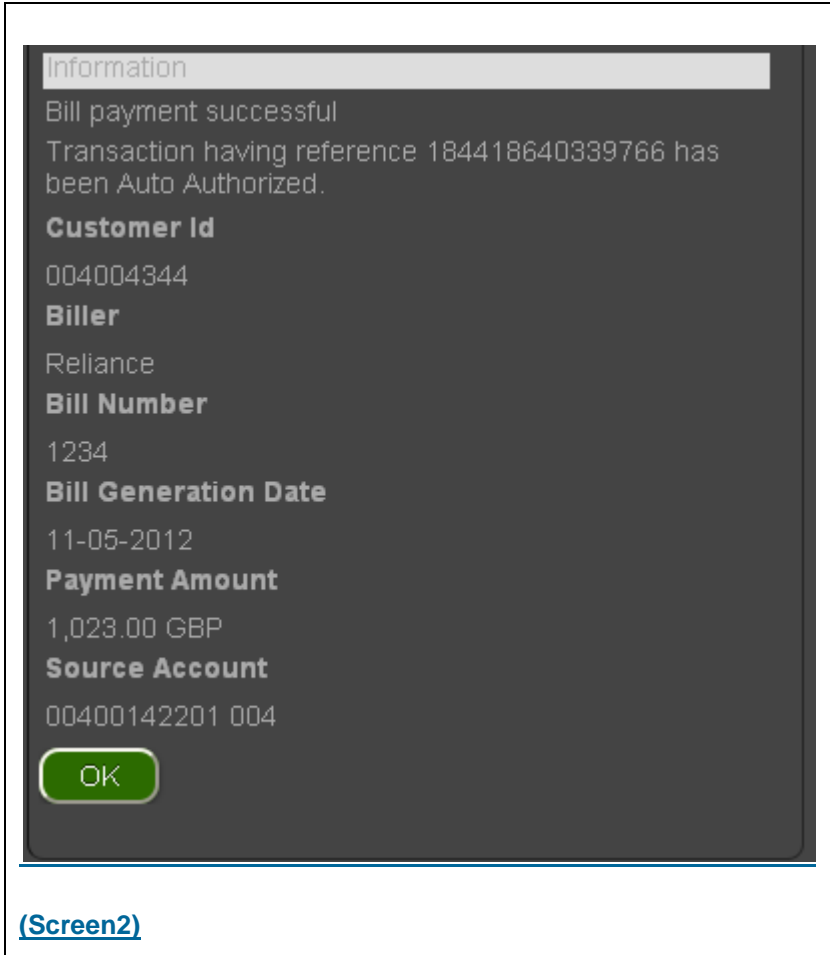
Customer Id
004004344

Biller
Reliance

Bill Number
1234

Bill Generation Date
11-05-2012

[\(Screen1\)](#)



8. Click the **OK** button. The system displays initial **Pay Bills** screen.

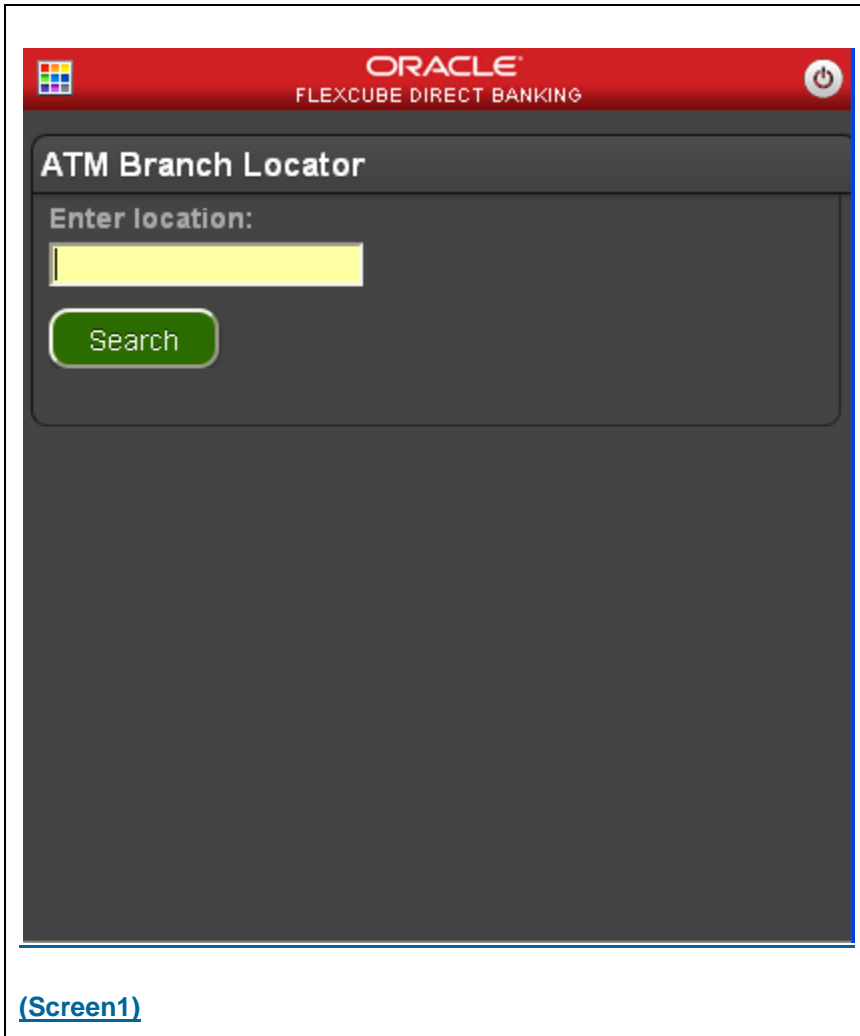
37. ATM Branch Locator

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

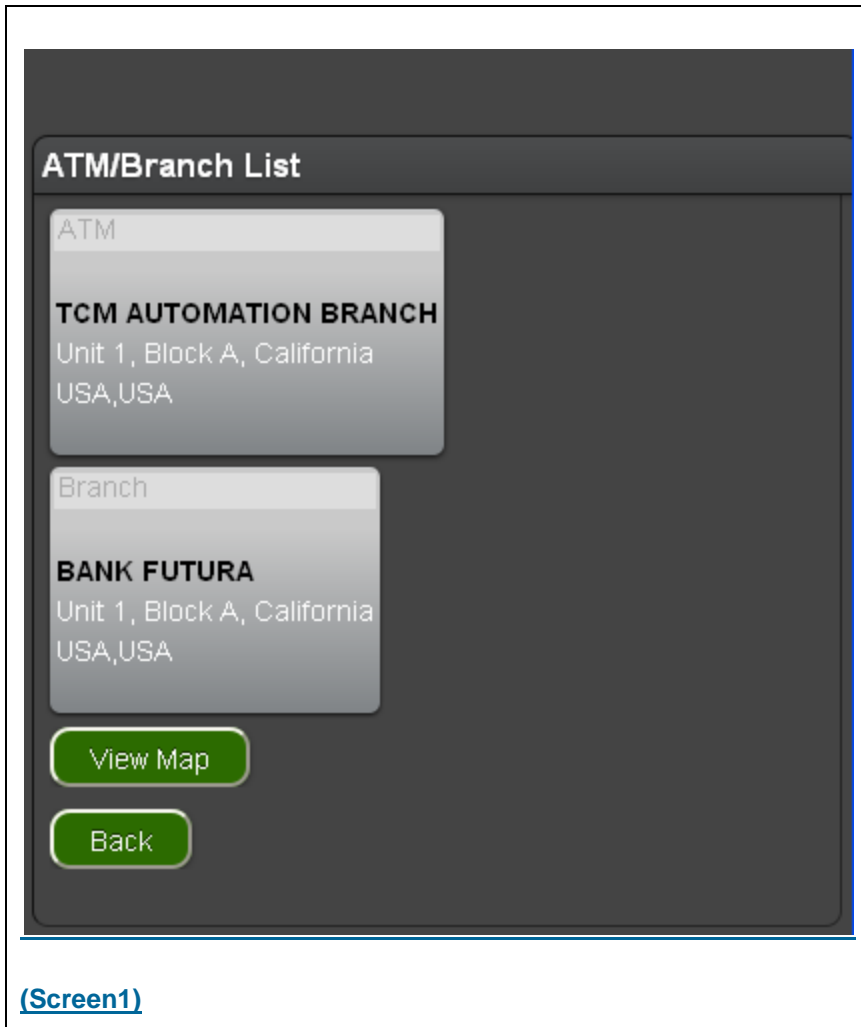
1. Log on to the browser based Mobile Banking application.
2. Click the **Services > ATM Branch Locator** icon from the menu. The system displays **ATM Branch Locator** screen.

[ATM Branch Locator](#)



[\(Screen1\)](#)

3. Enter location whose ATM branch you want to view.
4. Click **Search**. The system displays ATM Branch List.



5. Click **View Map** button to view map of ATM Branch.
OR
Click **Back** button.

38. Offers

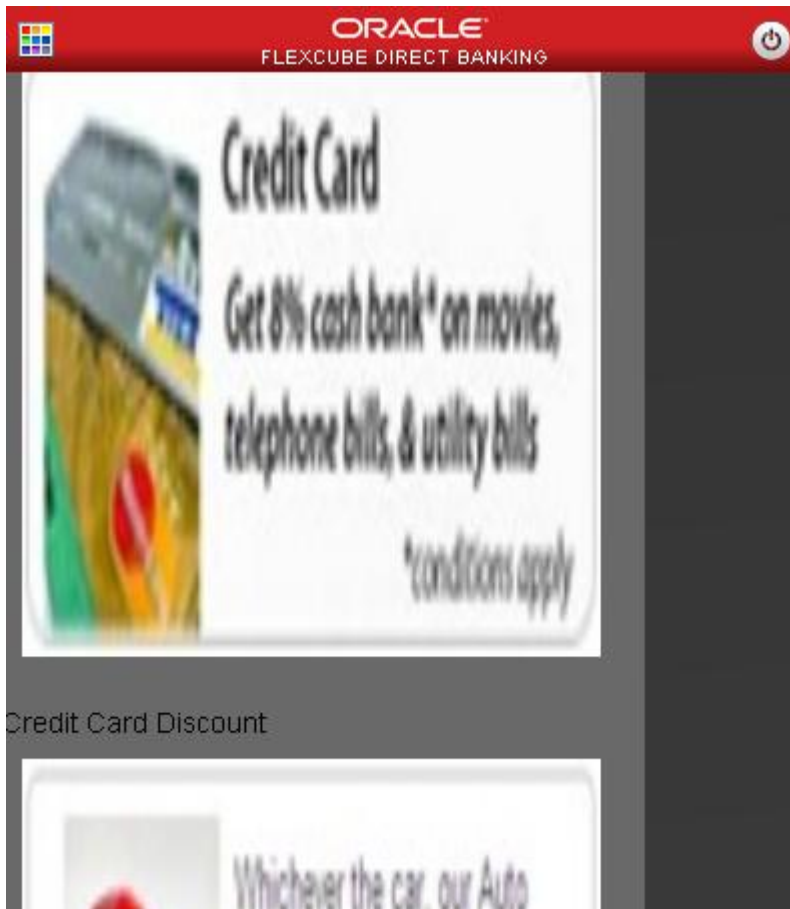
Personalized Offers:


Business user will be able to receive the offers from the bank.

To access the Offers options

1. Log on to the browser based Mobile Banking application.
2. Click the **Offers->Personalized Offers** icon from the menu. The system displays **Personalized Offers** screen.

Offers



3. Click  icon to go back to main menu screen.



Oracle FLEXCUBE Direct Banking
Plain Browser Based Mobile Banking User Manual
October 2012
Version Number: 12.0.1.0.0

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