

**Oracle FLEXCUBE Direct Banking  
Release 12.0.1.0.0  
Oracle iPad Application Based Banking  
User Manual**



**Part No. E52306-01**

## Table of Contents

<b>1. Transaction Host Integration Matrix .....</b>	<b>4</b>
<b>2. Log In.....</b>	<b>7</b>
<b>3. Logout .....</b>	<b>10</b>
<b>4. Pre-Login Transactions .....</b>	<b>12</b>
<b>5. Setting any Transaction as Favorite .....</b>	<b>14</b>
<b>6. Dashboard/Landing screen.....</b>	<b>16</b>
6.1. Account Relationship .....	17
6.2. Notifications .....	18
6.3. Service Requests.....	19
<b>7. Account Activity.....</b>	<b>21</b>
<b>8. Account Details .....</b>	<b>25</b>
<b>9. My Accounts .....</b>	<b>30</b>
<b>10. Adhoc Statement.....</b>	<b>32</b>
<b>11. Stop Cheque .....</b>	<b>37</b>
<b>12. My Cheques .....</b>	<b>41</b>
<b>13. New Cheque Book.....</b>	<b>45</b>
<b>14. Loan Details .....</b>	<b>50</b>
<b>15. Financing Details .....</b>	<b>54</b>
<b>16. Notification .....</b>	<b>58</b>
16.1. Reminders.....	59
16.2. Compose Message.....	62
16.3. Interaction .....	70
16.4. Sent Messages .....	77
16.5. Alerts.....	79
16.6. Bulletin .....	80
16.7. Tasks .....	81
<b>17. Forex Inquiry .....</b>	<b>82</b>
<b>18. Beneficiary Maintenance .....</b>	<b>85</b>
<b>19. Own Account Transfer.....</b>	<b>95</b>
<b>20. Internal Transfer.....</b>	<b>101</b>
<b>21. Domestic Payment .....</b>	<b>109</b>
<b>22. International Account Transfer.....</b>	<b>121</b>
<b>23. My Schedule Payment .....</b>	<b>134</b>
<b>24. Pay Bill .....</b>	<b>145</b>
<b>25. Register Biller .....</b>	<b>149</b>
<b>26. Delete Biller .....</b>	<b>154</b>
<b>27. Open Term Deposit .....</b>	<b>158</b>
<b>28. Deposit Redemption .....</b>	<b>171</b>
<b>29. Deposit Details .....</b>	<b>177</b>
<b>30. Transaction Activities.....</b>	<b>181</b>
<b>31. Transactions to Authorize.....</b>	<b>186</b>
<b>32. Change Password .....</b>	<b>193</b>
<b>33. Credit Card Details.....</b>	<b>198</b>
<b>34. Credit Card Statement .....</b>	<b>202</b>
<b>35. Credit Card Payment.....</b>	<b>205</b>
<b>36. Force Change Password .....</b>	<b>212</b>
<b>37. Contract Deposits .....</b>	<b>219</b>
<b>38. Buy Funds.....</b>	<b>223</b>
<b>39. Redeem Funds .....</b>	<b>230</b>
<b>40. Portfolio .....</b>	<b>236</b>
<b>41. Switch Funds.....</b>	<b>240</b>
<b>42. Order Status .....</b>	<b>246</b>
<b>43. Transaction Password Behavior .....</b>	<b>250</b>

44. ATM Branch Locator .....	255
45. Offers .....	257
46. Live Help .....	261

## 1. Transaction Host Integration Matrix

### Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	<b>NH</b>	<b>NH</b>	<b>Y</b>
Log Out	<b>NH</b>	<b>NH</b>	<b>Y</b>
Account Activity	<b>×</b>	<b>★</b>	<b>N</b>
Account Details	<b>×</b>	<b>★</b>	<b>Y</b>
Account Summary	<b>×</b>	<b>★</b>	<b>Y</b>
Ad-hoc Account Statement Request	<b>×</b>	<b>★</b>	<b>N</b>
Stop /Unblock Cheque Request	<b>×</b>	<b>★</b>	<b>N</b>
Cheque Status Inquiry	<b>×</b>	<b>★</b>	<b>N</b>

## Transaction Host Integration Matrix

<b>Transaction Name</b>	<b>FLEXCUBE UBS</b>	<b>Third Party Host System</b>	<b>Qualified with Mobile Enabler</b>
Cheque Book Request	✓	★	N
Loan Details	✗	★	N
Mail Box	NH	NH	N
Exchange Rate Inquiry	✗	★	N
Own Account Transfer	✗	★	Y
Internal Account Transfer	✗	★	N
Domestic Account Transfer	✓	★	N
Pay Bill	✓	★	N
Register Biller	✓	★	N
Delete Biller	NH	★	N
Redeem Term Deposit	✓	★	N
TD Details	✗	★	N
Transactions to Authorize	NH	NH	N
Change Password	NH	NH	Y
Credit Card Details	✗	★	N
Credit Card Statement	✗	★	N
Force Change Password	NH	NH	Y
Contract TD View	✗	★	N
Buy Mutual Fund	✗	★	N
Redeem Mutual Fund	✗	★	N
Portfolio	✗	★	N
Switch Mutual Fund	✗	★	N
Order Status	✗	★	N
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N

## Transaction Host Integration Matrix

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

## 2. Log In

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

### To login into the iPad Banking Application

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

Login



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



Welcome Screen



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

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

### 3. Logout

This option enables you to log off the application.

#### **To log out of the iPad Banking Application**

1. Log on to the iPad Banking Application.
2. Click the **Log Off** button.

Welcome Screen

The screenshot shows the Oracle mobile application interface on an iPad. At the top, the status bar shows 'iPad', signal strength, '1:58 PM', and '32%' battery. The Oracle logo is prominently displayed in the center. A 'Log Off' button is visible in the top right corner. Below the logo, a 'Welcome' message is shown. The main content area is divided into several sections:

- Account Relationship:** A list of account types with their respective balances:
  - Current and Savings: £ 120,463,789.03
  - Islamic Finance: £ 1,022,000.00
  - Loan: £ 810,135.44
  - Islamic Term Deposits: £ 52,200.00
  - Islamic Current and Savings: £ -5,000.00
- Service Requests:** A table listing recent requests:
 

Reference No	Description	Status
128352502428373	Account Closure	Closed
132947997235690	Credit Card Hot Listing	Closed
759174437235728	Account Closure	Pending
- Notifications:** A table with columns for Reminders, Interaction, Bulletins, Alert, and Tasks. The main table below it lists notifications:
 

Subject	Description	Date
test	reminders	05-05-2012
landing page	software is buggy	06-05-2012
wyrwyrwyr	wetwewt	12-05-2012
wyrwyrwyr	wetwewt	13-05-2012
wyrwyrwyr	wetwewt	14-05-2012
SS	SAHJIL	14-05-2012
SAHILM	SAHILJ	14-05-2012
wyrwyrwyr	wetwewt	15-05-2012

At the bottom, there is a promotional banner with various offers like 'Credit Card', 'RS 400 CASH BACK', and '20% OFF'. Below the banner is a navigation bar with icons for Services, Offers, Mutual Funds, Transaction Activities, Accounts, and Transfers, along with a star icon.

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

## 4. Pre-Login Transactions

These are the transactions that you can perform without logging into the application. These options are available on the Login screen as shown below.

## Login




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

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

## 5. Setting any Transaction as Favorite

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

### To set any transaction as Favorite

1. Click the Favorite icon  to set the transaction as Favorite. The system will display transaction list.
2. Click **Edit** button. You can set any transaction as favorite or vice versa. Select the encircled button of transaction and drag it under Favorite Transaction panel. Transaction will be set as favorite and it will be shown under Favorite Transaction list.

### Favorite Transaction

## Setting any Transaction as Favorite



3. Click any Favorite transaction icon to proceed with that transaction.
4. To remove any already set Favorite transaction, click the same Favorite icon. Select the encircled button of favorite transaction and drag it under Add Favorite Transaction panel.

## **6. Dashboard/Landing screen**

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



## 6.1. Account Relationship

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

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

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

### Account Relationship


The screenshot shows the Oracle mobile application interface on an iPad. The top bar displays the Oracle logo, a 'Log Off' button, and the user's name 'SAILAJA'. The main content area is divided into several sections:

- Account Relationship:** A list of account types with their respective balances:
  - Current and Savings: £ 120,463,789.03
  - Islamic Finance: £ 1,022,000.00
  - Loan: £ 810,135.44
  - Islamic Term Deposits: £ 52,200.00
  - Islamic Current and Savings: £ -5,000.00
- Service Requests:** A table with columns for Reference No, Description, and Status.
 

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed
- List Of Accounts:** A table with columns for Account No, Customer Id, and Sanctioned Loan Amount.
 

Account No	Customer Id	Sanctioned Loan Amount
004OLA1GBP000006	004001664	£ 10,000.00
Bank Futura,81241, London		
004CLAQGBP000002	004002482	£ 50,000.00
Bank Futura,Neethle Street,		
004CLAQGBP000003	004002482	£ 50,000.00
Bank Futura,Neethle Street,		
004CLATGBP000001	004002482	£ 50,000.00
Bank Futura,Neethle Street,		
004CLAQGBP000009	004004598	£ 500,000.00
Bank Futura,Neethle Street,		
SKNCLP1GBP000004	SKN004498	£ 100,000.00
Bank Futura,2ndStreet Branch,		
SKNCLP1GBP000005	SKN004498	£ 50,000.00
Bank Futura,2ndStreet Branch,		
SKNCLP1INR000004	SKN004498	Rs 10,000.00
Bank Futura,2ndStreet Branch,		

At the bottom, there are promotional banners for various services like Credit Card, Offers, Mutual Funds, and Transfers. A navigation bar at the very bottom contains icons for Services, Offers, Mutual Funds, Transaction Activities, Accounts, and Transfers.

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

## 6.2. Notifications

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

- Reminders
- Interaction
- Bulletins
- Alert
- Tasks

Note: Notifications details are explained in Notification chapter.

### 6.3. Service Requests

You can view various service requests raised by user.

#### To view the Service Request details

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

#### Service Request



#### Field Description

Field Name	Description
Transaction	[Display] Displays the name of the transaction.
E-Banking Reference No.	[Display] Displays the reference number generated when the service request of transaction was initiated.

Field Name	Description
<b>Status</b>	[Display] Displays the status of service request for that transaction.
<b>Created By</b>	[Display] Displays the name of the user who has raised service request for that transaction.
<b>Created On</b>	[Display] Displays the date and time on which the service request was initiated.
<b>Updated By</b>	[Display] Displays the user id of the user who last updated the status of the service request.
<b>Updated On</b>	[Display] Displays the date and time on which the service request status of transaction was last updated

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

## 7. Account Activity

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

### To view the account activity details

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

Dashboard



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

## Account Activity

The screenshot shows an iPad application interface with a table titled 'Account Activity'. The table contains the following data:

User Reference	Closing Balance	Description	Value Date
001CDP212060002	£ 581.84	ACCOUNT TO ACCOUN	29-01-2012
001MBD1112730002	£ 50,000.00	MONEY MARKET LENDI	29-12-2011
001MBD1112730001	£ 30,000.00	MONEY MARKET LENDI	29-12-2011
001MBD1112730001	£ 30,000.00	MONEY MARKET BORR	30-09-2011
014MBD1112490017	£ 50,000.00	MONEY MARKET BORR	06-09-2011
001MBD1112480026	£ 2,000.00	MONEY MARKET BORR	05-09-2011


Below the table, there is a 'Load more records ...' link and a note: '12 records total, 6 records left'. The application interface also shows a 'Welcome SAIL' message, a 'Log Off' button, and various navigation icons.

## Field Description

Field Name	Description
User Reference No.	[Display] This field displays the transaction user reference number when transaction was initiated.
Closing Balance	[Display] This field displays the closing balance of the account after the last transaction.
Description	[Display] This field displays the description of the transaction.

---

Field Name	Description
<b>User Reference No.</b>	[Display] This field displays the transaction user reference number when transaction was initiated.
<b>Closing Balance</b>	[Display] This field displays the closing balance of the account after the last transaction.
<b>Description</b>	[Display] This field displays the description of the transaction.
<b>Value Date</b>	[Display] This field displays the Value date of the transaction.

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



## 8. Account Details

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

### To view the account details

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

## Dashboard

The screenshot displays the Oracle mobile banking dashboard. At the top, it shows the Oracle logo, a 'Log Off' button, and a welcome message 'Welcome SMITH'. The date and time are '03-05-2012 21:37:50 GMT +0530'. The dashboard is divided into three main sections:

- Account Relationship:** A list of account types with their current balances:
  - Current and Savings: £ 392,790.81
  - Islamic Term Deposits: £ 12,200.00
  - Term Deposits: £ 60,549.00
- List Of Accounts:** A table showing a list of accounts with columns for Account No, Customer Id, and Current Balance.
 

Account No	Customer Id	Current Balance
00400434401	004004344	£ -1,149,245.79
Bank Futura, Neethle Street,		
00400434402	004004344	£ 35,132.59
Bank Futura, Neethle Street,		
00400434403	004004344	£ 983,210.52
Bank Futura, Neethle Street,		
00400434404	004004344	\$ 4,426.67
Bank Futura, Neethle Street,		
00400434406	004004344	€ 1,155.39
Bank Futura, Neethle Street,		
00400434408	004004344	₹ 8,781.27
Bank Futura, Neethle Street,		
01111111117	004004344	£ -44.00
Bank Futura, 33 Atlanta Point,		
01111111131	004004344	£ 1,123.00
Bank Futura, 33 Atlanta Point,		
- Service Requests:** A table showing the status of various requests:
 

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processing
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

At the bottom, there are promotional banners for '20% OFF' and '92% OFF' on watches, and a navigation bar with icons for Services, Offers, Transaction Activities, Accounts, Transfers, and a star icon.

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


Account Details



## Field Description

Field Name	Description
<b>Account Details</b>	
<b>Name</b>	[Display] This field displays the name of the account holder.
<b>Opening Date</b>	[Display] This field displays the date on which the account is opened.
<b>Account Number</b>	[Display] This field displays the Account Number of the Customer's account.
<b>Account Type</b>	[Display] This field displays the type of the account. For e.g. Current, Saving, Term Deposit.
<b>Account Relationship</b>	[Display] This field displays the Account Ownership of the Customer's account. For e.g. Sole Owner, Joint Account
<b>Account Status</b>	[Display] This field displays the Status of the account.
<b>Branch Number</b>	[Display] This field displays the Bank Branch number in which account is operating.
<b>Product Name</b>	[Display] This field displays the name of the banking product to which account belongs.
<b>Account Currency</b>	[Display] This field displays the account base currency.
<b>Facilities</b>	.
<b>Cheque Book</b>	[Display] This field displays whether cheque book facility is provided for account.
<b>Standing Instruction Allowed</b>	[Display] This field displays whether standing instructions are allowed for account.

Field Name	Description
<b>Overdraft Allowed</b>	[Display] This field displays whether overdraft facility is provided for account.
<b>Balances</b>	
<b>Current Balance</b>	[Display] This field displays the current balance of the account along with the account currency.
<b>Account On Hold</b>	[Display] This field displays the amount on hold or earmarked amount in the account
<b>Uncleared Funds</b>	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
<b>Overdraft limit</b>	[Display] This field displays the uncleared funds of the account.
<b>Balance Available</b>	[Display] This field displays the available balance in account
<b>Minimum Balance Required</b>	[Display] This field displays the minimum balance to be maintained in account
<b>Net available balance for withdrawal</b>	[Display] This field displays the net available balance for withdrawal.
<b>Others</b>	
<b>ATM Daily withdrawal Limit</b>	[Display] This field displays the maximum possible withdrawal per day from ATM
<b>Eligible Advance against Un cleared funds limit</b>	[Display] This field displays the amount of eligible advance against the unclear funds.

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

## 9. My Accounts

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

### To view the account summary

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

Accounts



Field Description

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

## 10. Adhoc Statement

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

### To request the Adhoc Statement

1. Log on to the iPad Banking application.
2. Select **Accounts > Adhoc Statement** from the menu. The system displays **Adhoc Statement** screen.



Adhoc Statement Request

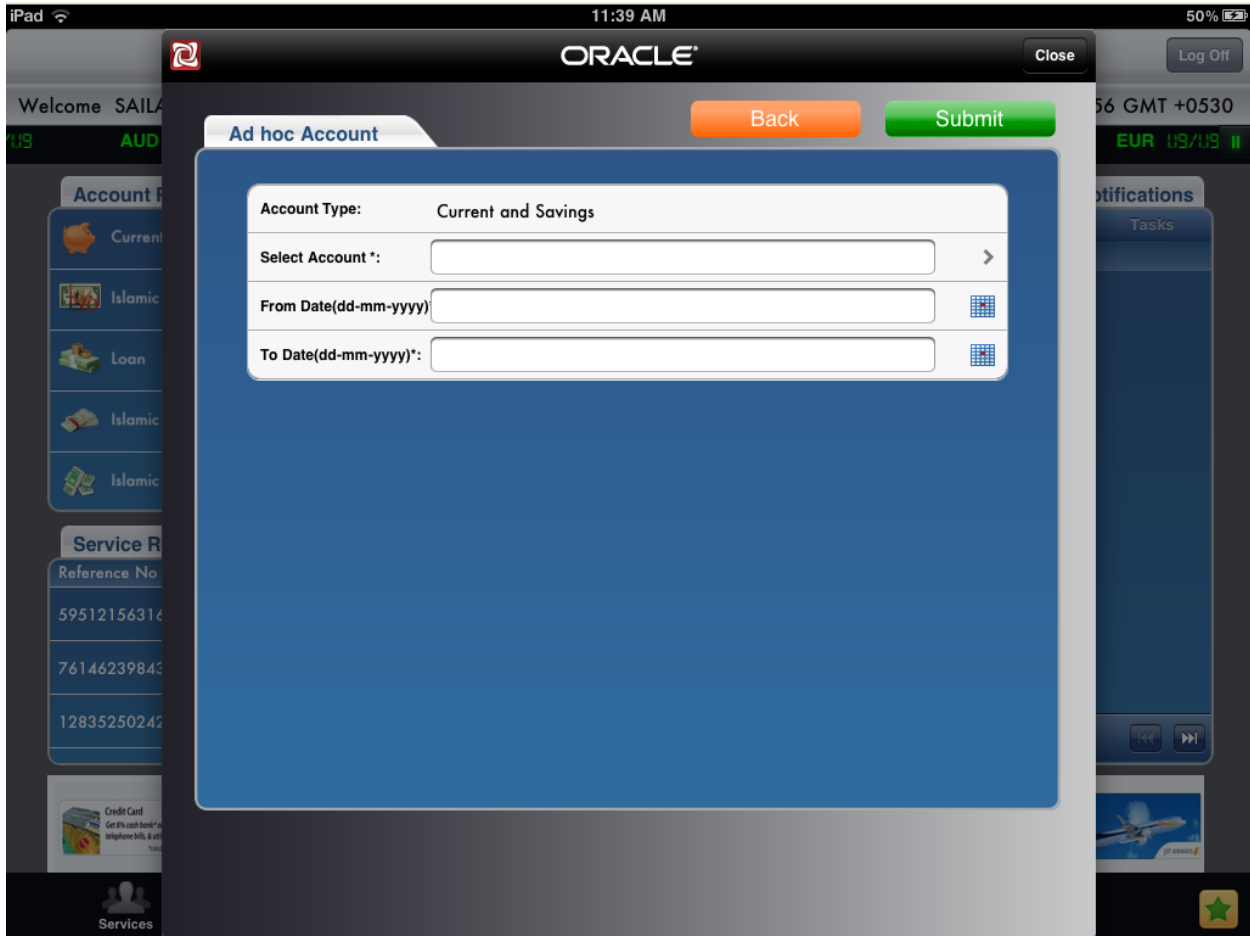


Field Description

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

- Click the **Submit** button. The system displays **Adhoc Statement** screen.  
OR  
Click the **Close** button to close the screen.

Adhoc Account Statement Request



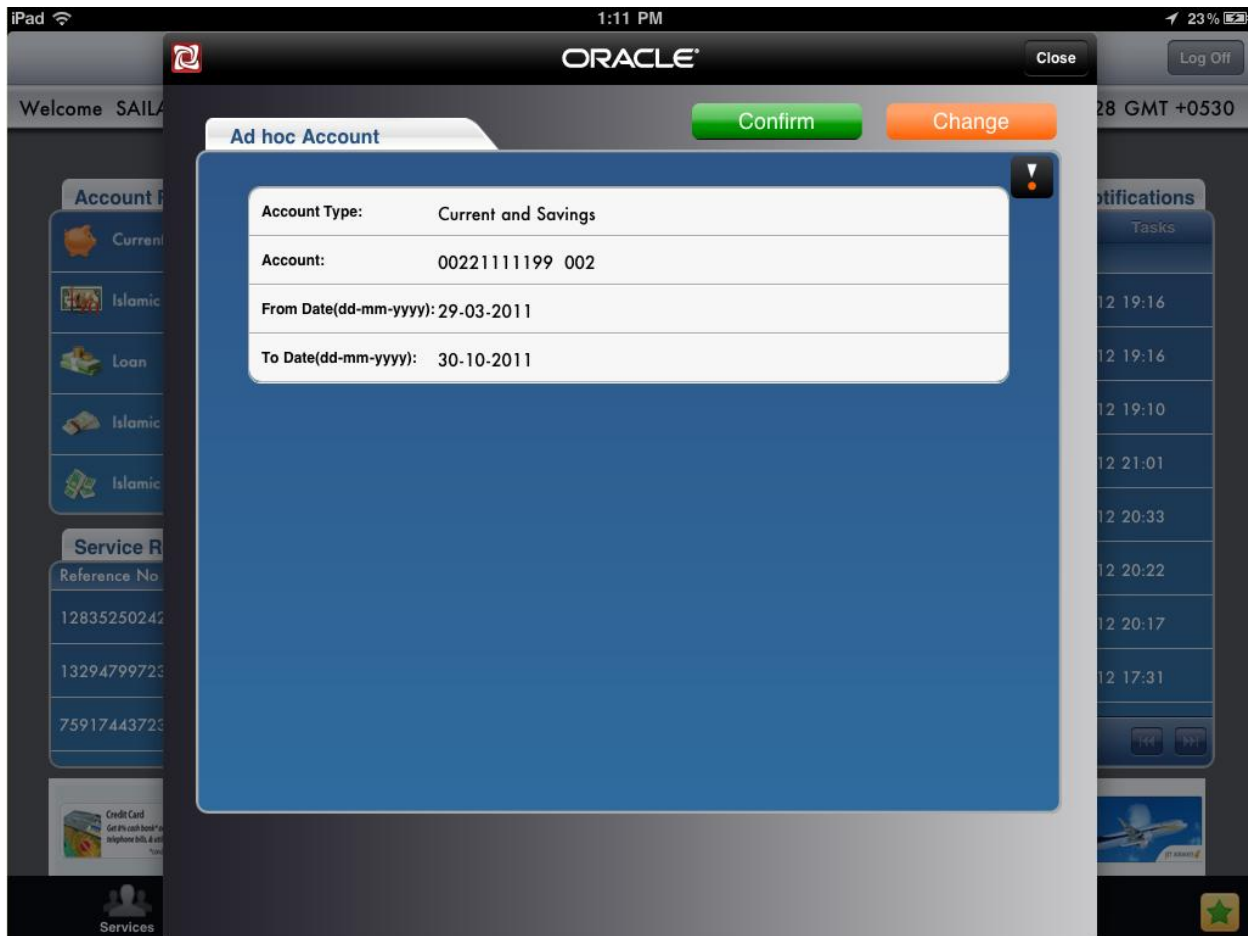
Field Description

Field Name	Description
<b>Account Type</b>	[Display] This field displays the account type selected in the previous screen.
<b>Select Account</b>	[Mandatory, Pop Over] Select the Account number radio button from the list of accounts.
<b>From Date</b>	[Mandatory, Alphanumeric, 10] Type the From date as start date for the Adhoc statement.
<b>To Date</b>	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

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

Click the **Close** button to exit from the application.  
 OR  
 Click the **Home** button to go to the menu screen.

### Adhoc Account Statement Request Verify



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

## Adhoc Account Statement Request Confirm



6. Click the **Close** button to close the screen.  
OR  
Click the **Ok** button. The initial **Adhoc Statement** screen is displayed.

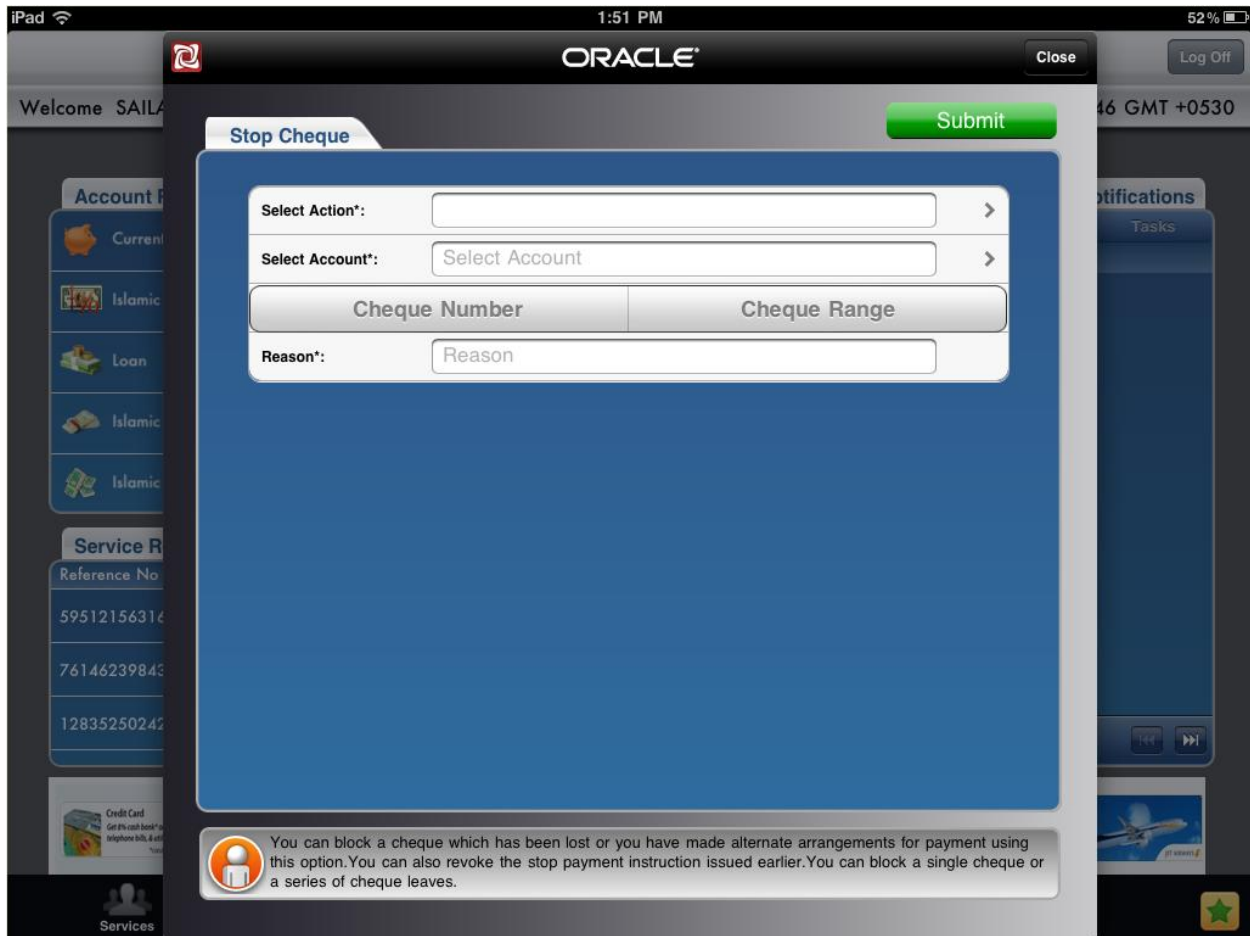
## 11. Stop Cheque

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

### To stop cheque

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

Stop Cheque



Field Description

Field Name	Description
<b>Select Action</b>	[Mandatory, Pop Over] Select the action to be performed i.e. Stop or cancel from the list.
<b>Select Account</b>	[Mandatory, Pop Over] Select the account for which the request is being made from the list.
<b>Search Type</b>	[Mandatory, Pop Over] Select the search type as Cheque number or cheque range.
<b>Cheque Number</b>	[Mandatory, Numeric, 20] Input the Valid Cheque Number which has to be stopped or Unblocked.

Field Name	Description
<b>Cheque Range</b>	[Optional, Alphanumeric, 20] Input the Starting cheque number and ending cheque number of the cheques to be stopped or unblocked.
<b>Reason</b>	[Mandatory, Alphanumeric, 40] Input the reason of Stop or Unblock Of cheque for reference. This field displays is an optional field for Cancel stopped cheque.

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

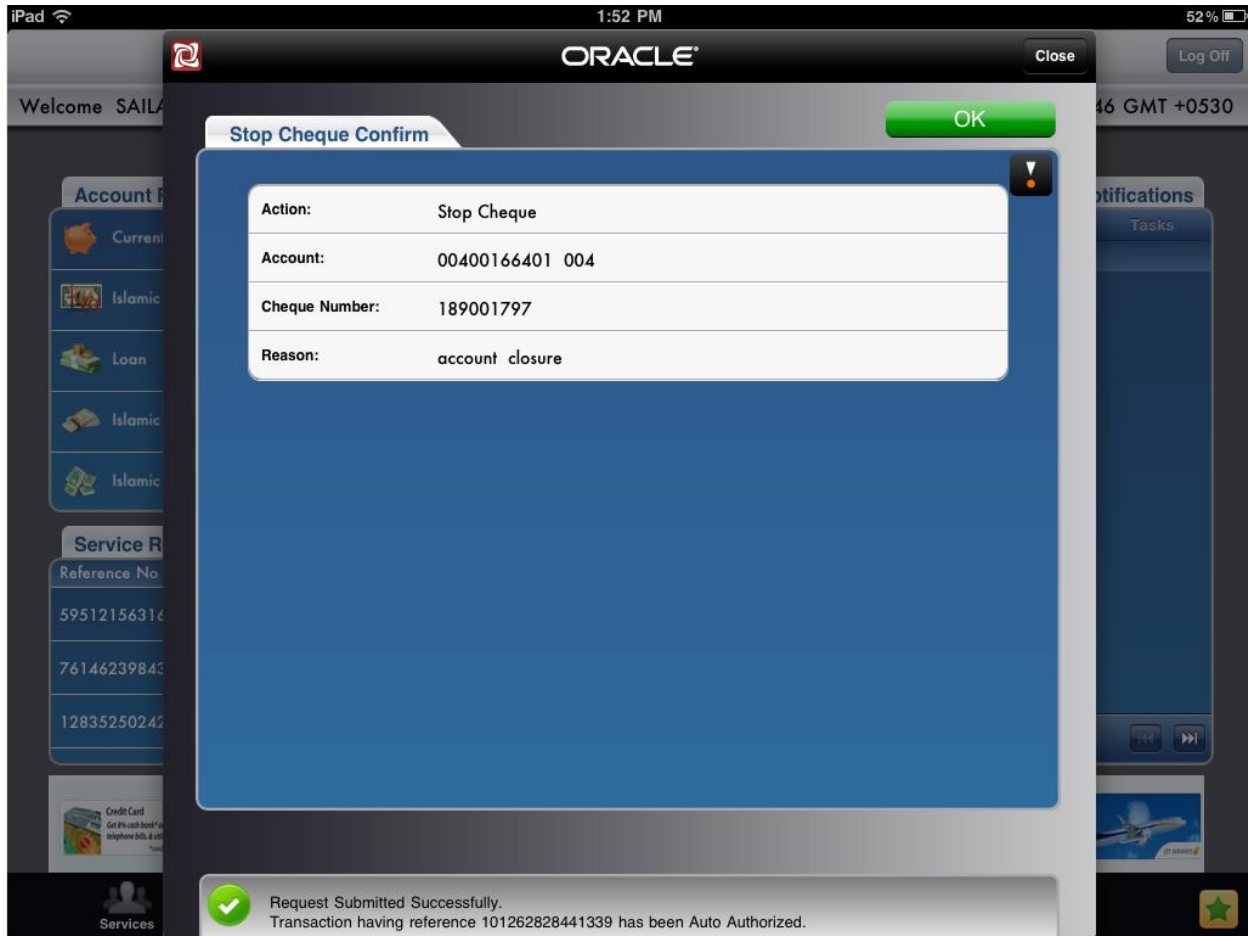
### Stop Cheque Verify



5. Click the **Confirm** button. The system displays **Stop Cheque Confirm** screen.  
OR

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

## Stop Cheque Confirm



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



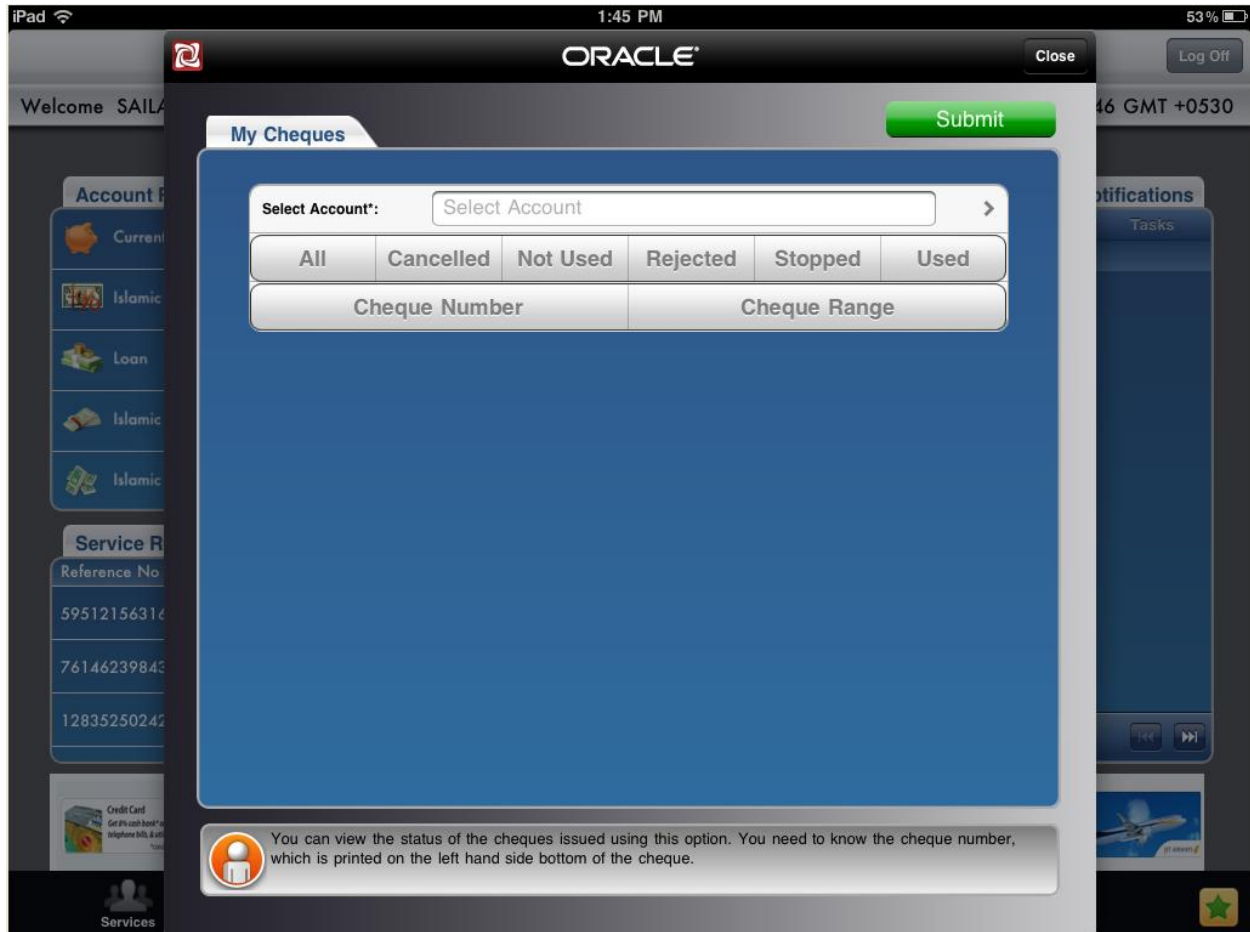
## 12. My Cheques

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

### To inquire the cheque status

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

My Cheques



Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
<b>Status</b>	[Mandatory, Pop over] Select the status of cheque for which inquiry is to be made. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Used</li> <li>• Not Used</li> <li>• Stopped</li> <li>• Rejected</li> <li>• Cancelled</li> </ul>

Field Name	Description
<b>Cheque Number</b>	[Mandatory, Numeric, 20] Type the cheque number for which status is to be inquired.
<b>Cheque Range</b>	[Mandatory, Numeric, 20] Type the cheque range to be viewed.

- Click the **Submit** button. The system displays **My Cheques** screen with the cheque status details.  
OR  
Click the **Close** button to close the screen.

### My Cheques



**Field Description**

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

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

## 13. New Cheque Book

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

### To request the cheque book

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

## New Cheque Book

The screenshot shows the Oracle mobile application interface for creating a new cheque book. The form is titled 'New Cheque Book' and includes the following fields:

- Select Account\*:** A text input field with a right-pointing arrow.
- Cheque Book Type\*:** A text input field with a search icon on the right.
- Branch:** A button option in a dropdown menu.
- Courier:** A button option in a dropdown menu.
- Cheque Book Option\*:** A text input field with a right-pointing arrow, containing the text 'Cheque Book Option'.

A green 'Submit' button is located at the top right of the form. Below the form, a note states: 'You can request for the additional cheque book using this option. You can make a choice to collect the cheque book from the branch or it can be delivered at the address specified by you while submitting your request.'

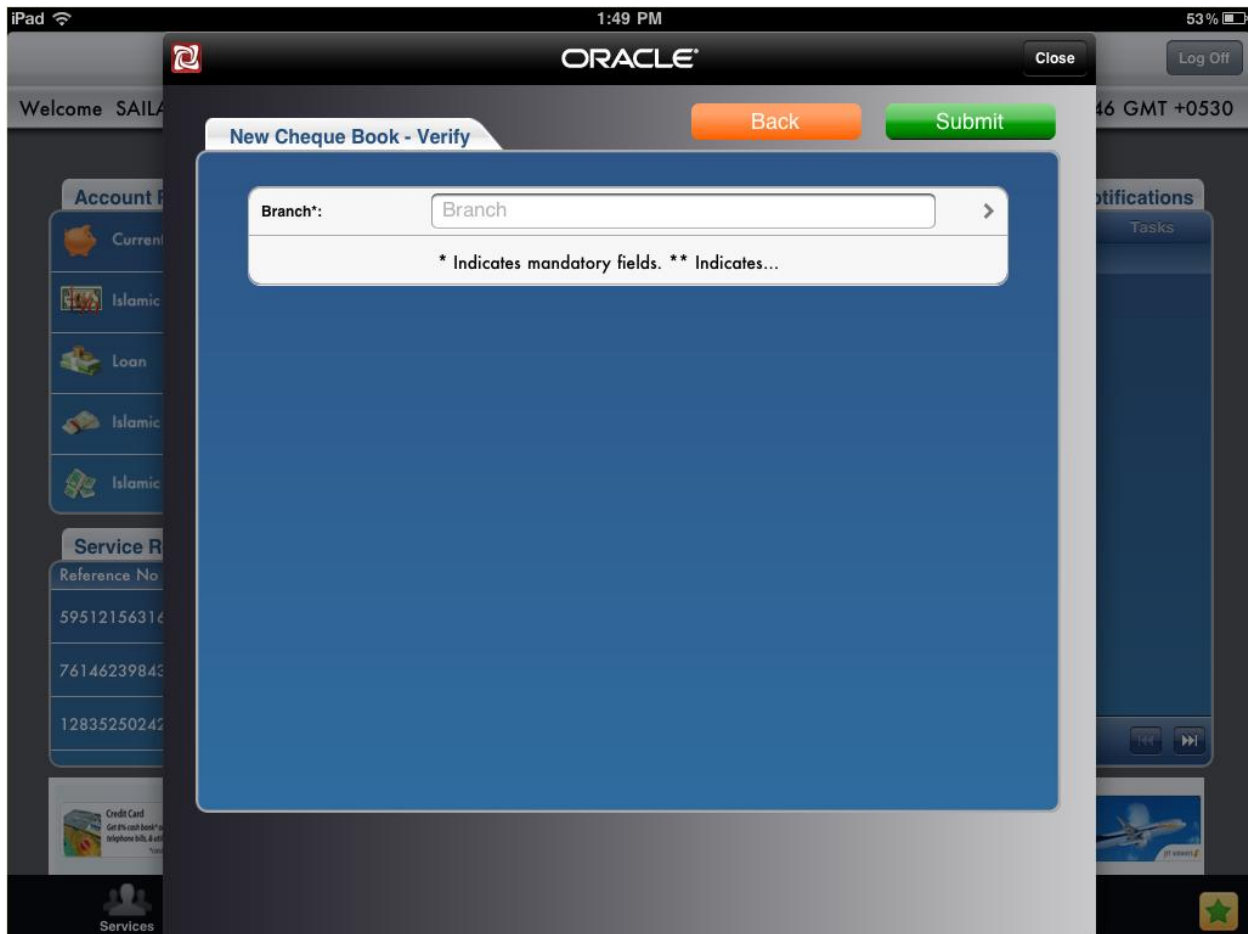
## Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Pop Over] Select the account for which new cheque book is to be issued.
<b>Mode of Delivery</b>	[Mandatory, Pop Over] Select the mode of delivery for the cheque book. The options are: <ul style="list-style-type: none"> <li>• Branch</li> <li>• Courier</li> </ul>
<b>No. Of Cheque Books</b>	[Mandatory, Pop Over] Select the number of cheque books required from the pop over.

Field Name	Description
<b>Cheque Book Option</b>	<p>[Mandatory, Pop Over]</p> <p>Select the cheque book option. The options are:</p> <ul style="list-style-type: none"> <li>• Cheque Book With 10 Leaves</li> <li>• Cheque Book With 50 Leaves</li> <li>• Cheque Book With 25 leaves</li> </ul>

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

### New Cheque Book – Verify



4. Select the branch from the pop over.
5. Click the **Submit** button. The system displays **New Cheque Book – Verify** screen.

Account: 00400166401 004

Cheque Book Option: 10

Name: KETKI

Mode of Delivery : Branch

Address: 2nd Street

Branch: Bank Futura,2ndStreet Branch,London

Zip/Postal Code:

City: London

State: Great Britain

Country: UNITED KINGDOM

Email:

Phone:

\* Indicates mandatory fields. \*\* Indicates...

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



## New Cheque Book – Confirm



iPad 1:49 PM 52%  
ORACLE Close Log Off  
Welcome SAILA 46 GMT +0530  
New Cheque Book - OK

Account:	00400166401 004
Cheque Book Option:	10
Name:	KETKI
Mode of Delivery :	Branch
Address:	2nd Street
Branch:	Bank Futura, 2nd Street Branch, London
Zip/Postal Code:	
City:	London
State:	Great Britain
Country:	UNITED KINGDOM
Email:	
Phone:	

\* Indicates mandatory fields. \*\* Indicates...

Transaction having reference 212615888441323 has been Auto Authorized.

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

## 14. Loan Details

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

### To view the loan details

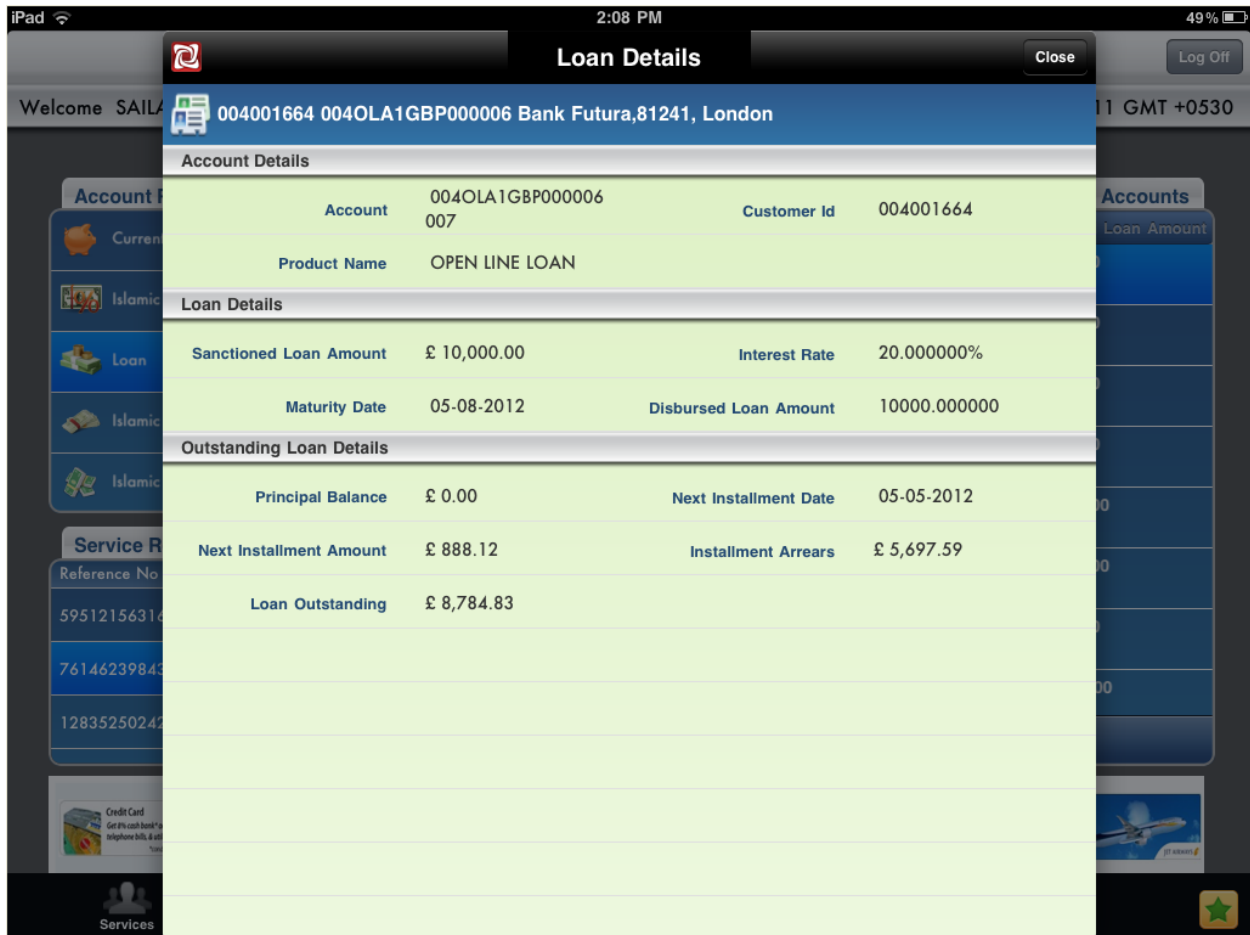
1. Log on to the iPad Banking application.
2. Select **Account Relationship > Loan** from the dashboard/Landing screen of iPad. as shown below:

**Loan**



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

Loan Details



Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account</b>	[Display] This field displays the Account Number of the Customer for the Loan amount.
<b>Customer Id</b>	[Display] This field displays the customer id of the Customer
<b>Product Name</b>	[Display] This field displays the product name of the loan account.
<b>Loan Details</b>	

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

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

## 15. Financing Details

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

### To view the financing details

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

### Islamic Financing



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

Financing Account Details



Field Description

Field Name	Description
<b>Account Details</b>	
<b>Account</b>	[Display] This field displays the account numbers under a particular customer ID.
<b>Customer Id</b>	[Display] This field displays the customer id of the selected account.
<b>Product Name</b>	[Display] This field displays the financing product name.



Field Name	Description
<b>Financing Details</b>	
<b>Amount Financed</b>	[Display] This field displays the financed amount.
<b>Profit Rate</b>	[Display] This field displays the profit rate applicable to the financing account.
<b>Maturity Date</b>	[Display] This field displays the maturity date of the financing account.
<b>Finance Amount Disbursed</b>	[Display] This field displays the financing amount disbursed till date.
<b>Lease Type</b>	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under <b>IJARAHA</b> or <b>TAWAROOQ</b> product.
<b>Lease Payment Mode</b>	[Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under <b>IJARAHA</b> or <b>TAWAROOQ</b> product.
<b>Outstanding Financing Details</b>	
<b>Principal Balance</b>	[Display] This field displays the outstanding principle balance on the loan account as on date.
<b>Next Installment Date</b>	[Display] This field displays the due date of the next installment.
<b>Next Installment Amount</b>	[Display] This field displays the next installment amount.
<b>Installment Arrears</b>	[Display] This field displays the unpaid installment amount.
<b>Outstanding Finance Amount</b>	[Display] This field displays the outstanding finance amount to be paid.

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

## 16. Notification

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

## 16.1. Reminders

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

### To access the Reminders option

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


### Reminders

The screenshot shows the Oracle iPad Banking application interface. At the top, it says 'Welcome SAILAJA' and '04-05-2012 20:30:32 GMT +0530'. Below this, there are currency exchange rates for AUD, INR, and USD. The main content area is divided into two sections: 'Account Relationship' and 'Notifications'. The 'Account Relationship' section lists various account types with their balances: Current and Savings (£ 130,014,873.25), Islamic Finance (£ 1,022,000.00), Loan (£ 810,135.44), Islamic Term Deposits (£ 62,200.00), and Islamic Current and Savings (£ -5,000.00). The 'Service Requests' section shows a table with columns for Reference No, Description, and Status. The 'Notifications' section is currently active, showing a list of reminders. A modal window is open over the first reminder, which has the subject 'test' and description 'reminders' on '05-05-2012'. The modal window contains three buttons: 'View', 'Modify', and 'Delete'. At the bottom of the screen, there are several promotional banners and a navigation bar with icons for Services, Offers, Mutual Funds, Transaction Activities, Accounts, and Transfers.

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

Subject	Description	Date
test	reminders	05-05-2012

### To Register reminders

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

## Register Reminders



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

### Register Reminders Confirm



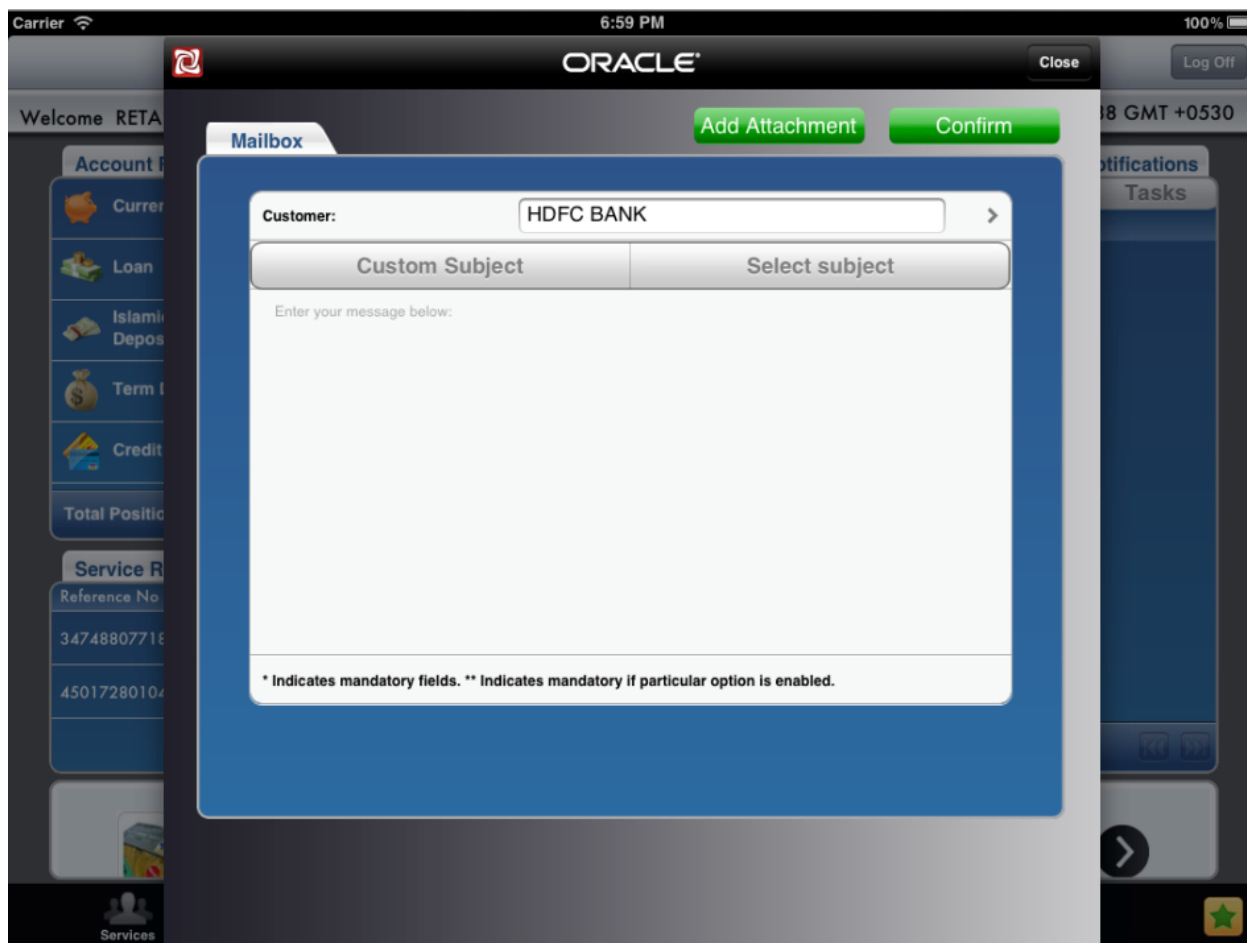
3. Click **OK**.

## 16.2. Compose Message

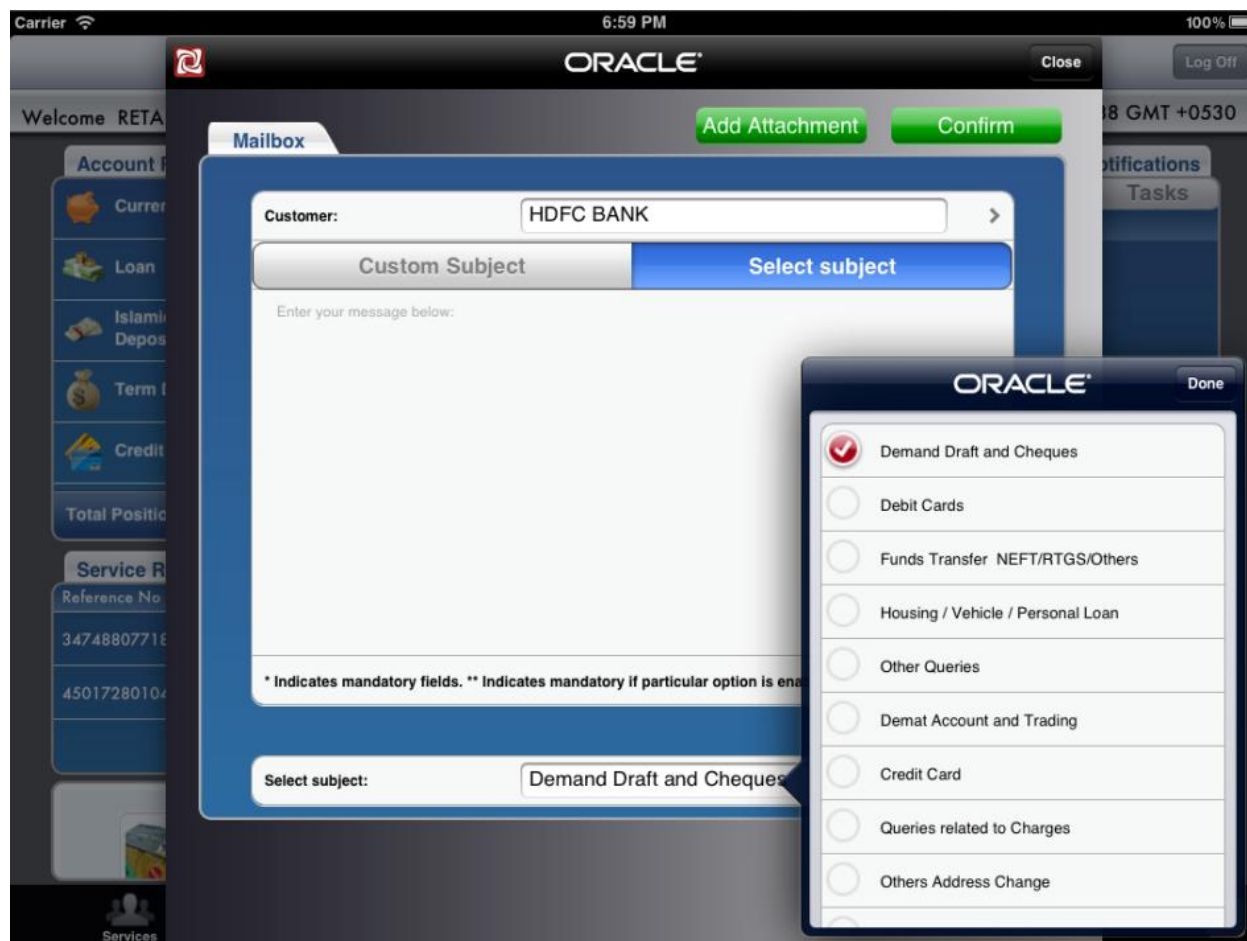


1. Click **Compose** tab as encircled in above Notifications screen. The system displays Compose screen as shown below.

## MailBox - Compose



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

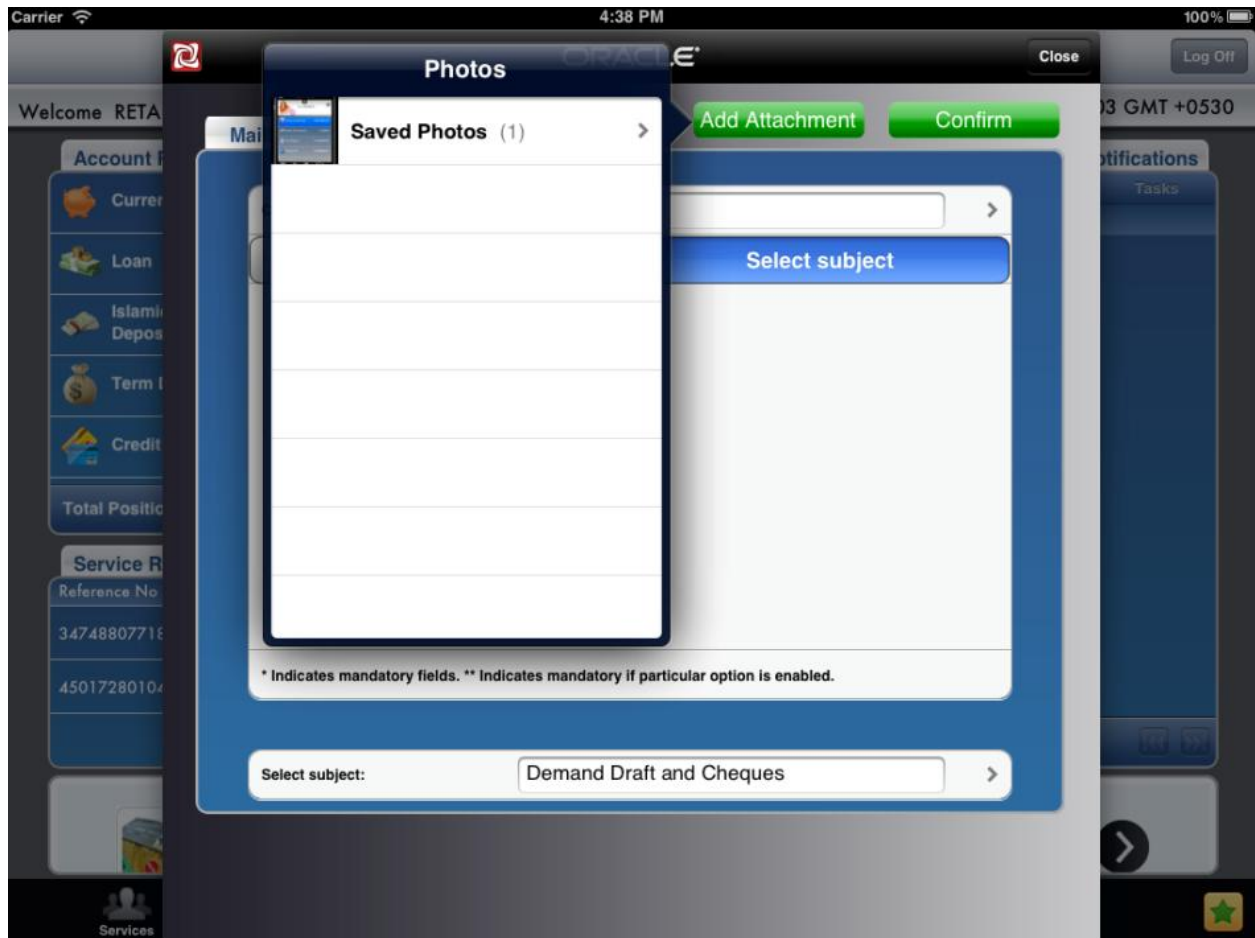


4. Click the **Add Attachment** button. The system shows below screen for selecting the image to be attached.

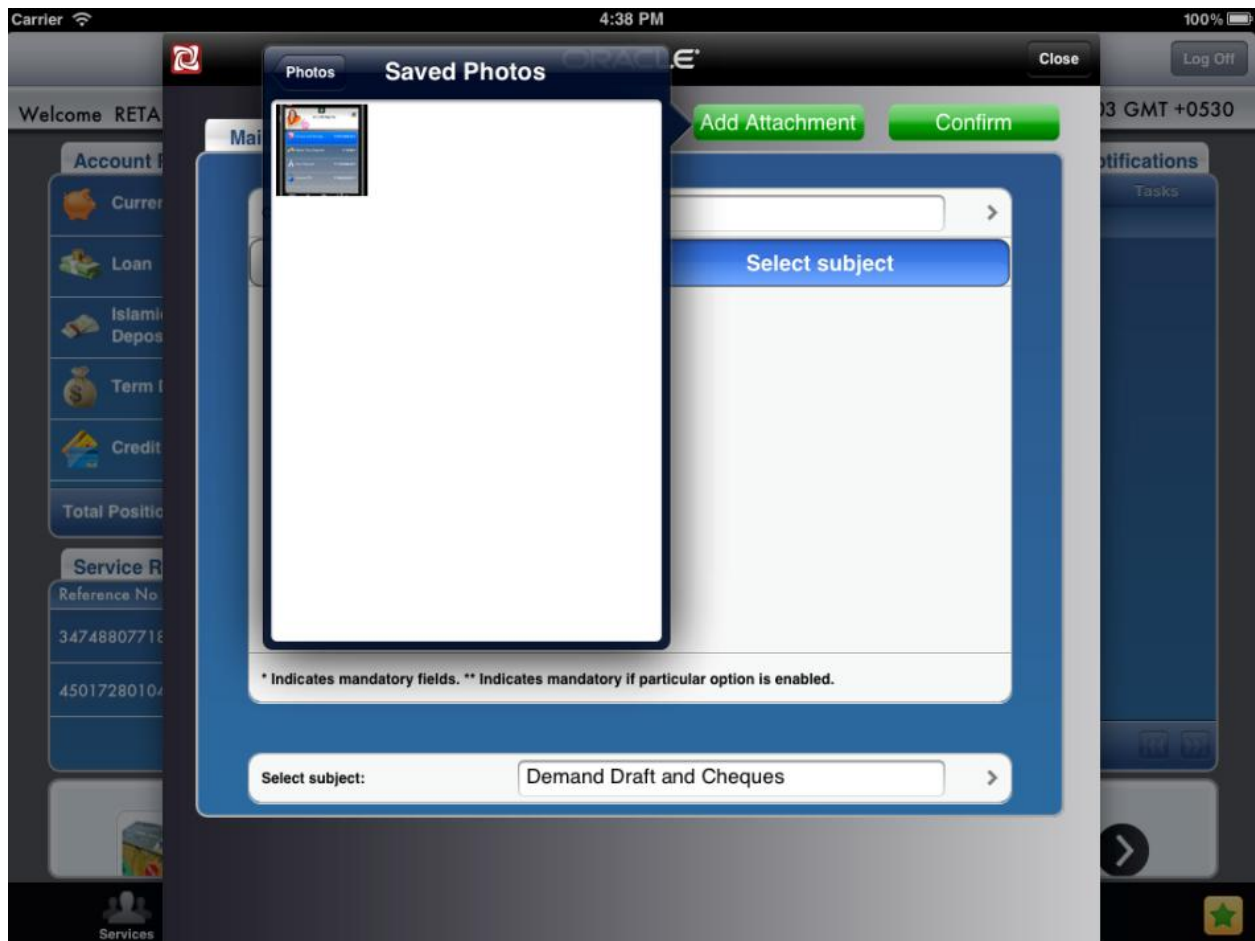
Note: Maximum number of images than can be attached is 5. Size of any image should not be greater than 1 MB & Overall size of all the attachments should not exceed 2 MB. Images with image type as .PNG can only be attached.



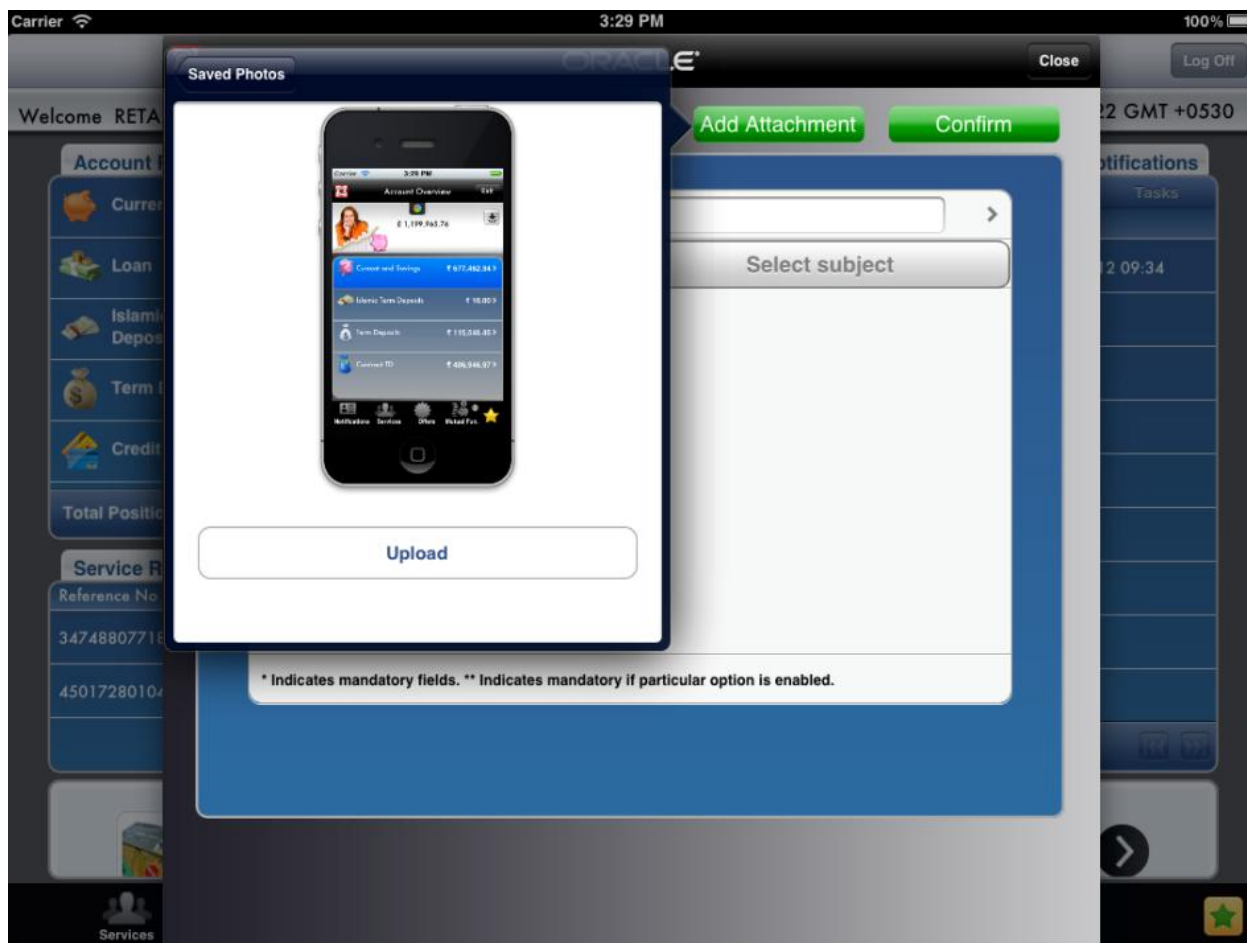
### Compose Message – Add Attachment



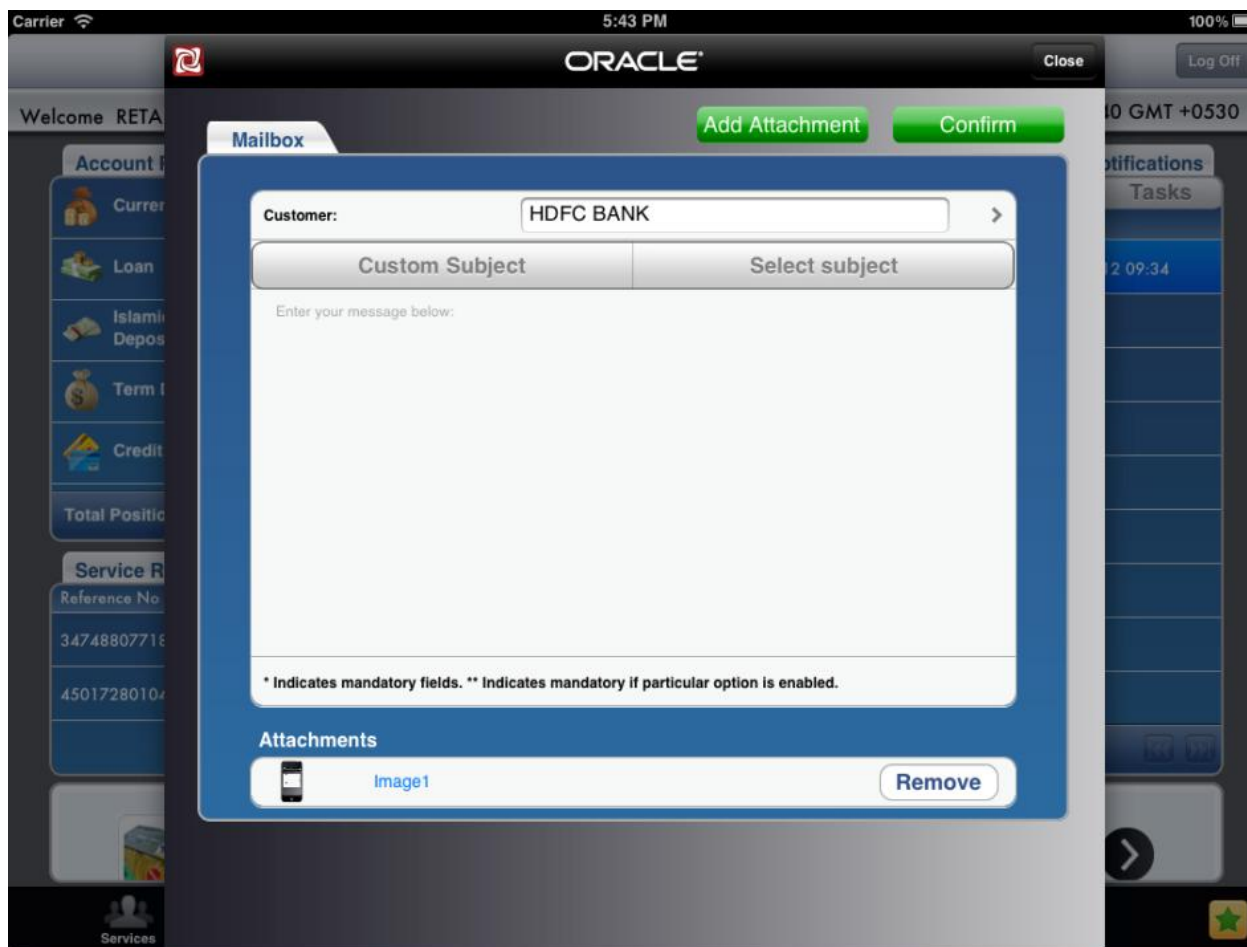
5. Navigate to photo/image to be attached, as shown in below screen.



6. Click any Image to be attached. The system displays below screen to attach/upload that selected image.

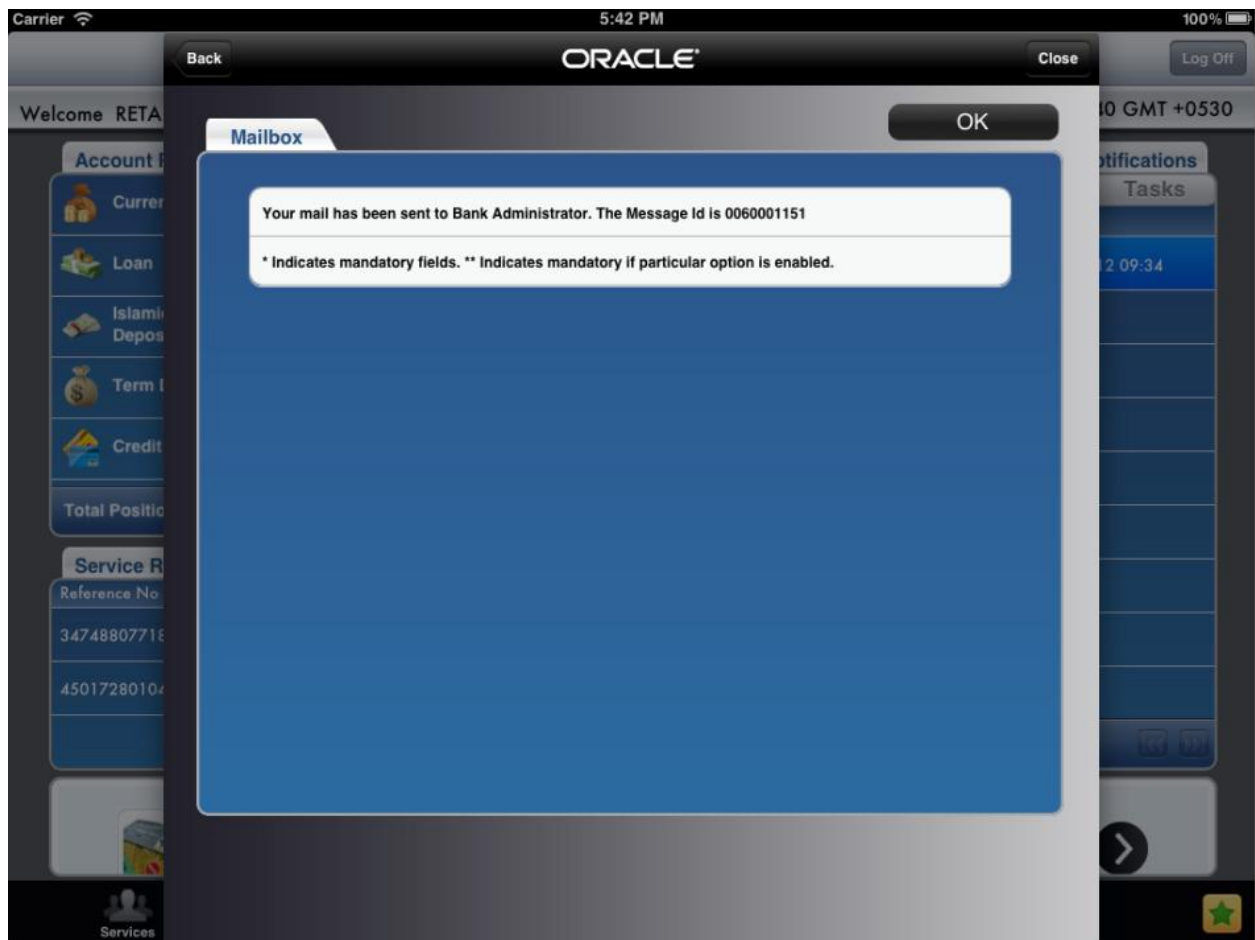


7. Click the Upload button. The system returns to below Mailbox screen, showing attachment.



8. Click the Remove button to remove the attached image.  
OR  
Click the Confirm button. The system returns to below screen.

## MailBox



9. Click **OK**. The system displays Compose screen.

## 16.3. Interaction

This option allows you to communicate with the bank administrator.

### To access the Interaction option

1. Log on to the iPad Banking application.
2. Select **Notification >Interaction** on dashboard screen. List of mails will be displayed.
3. Select the mail to be viewed. The system displays the **Mailbox** screen.

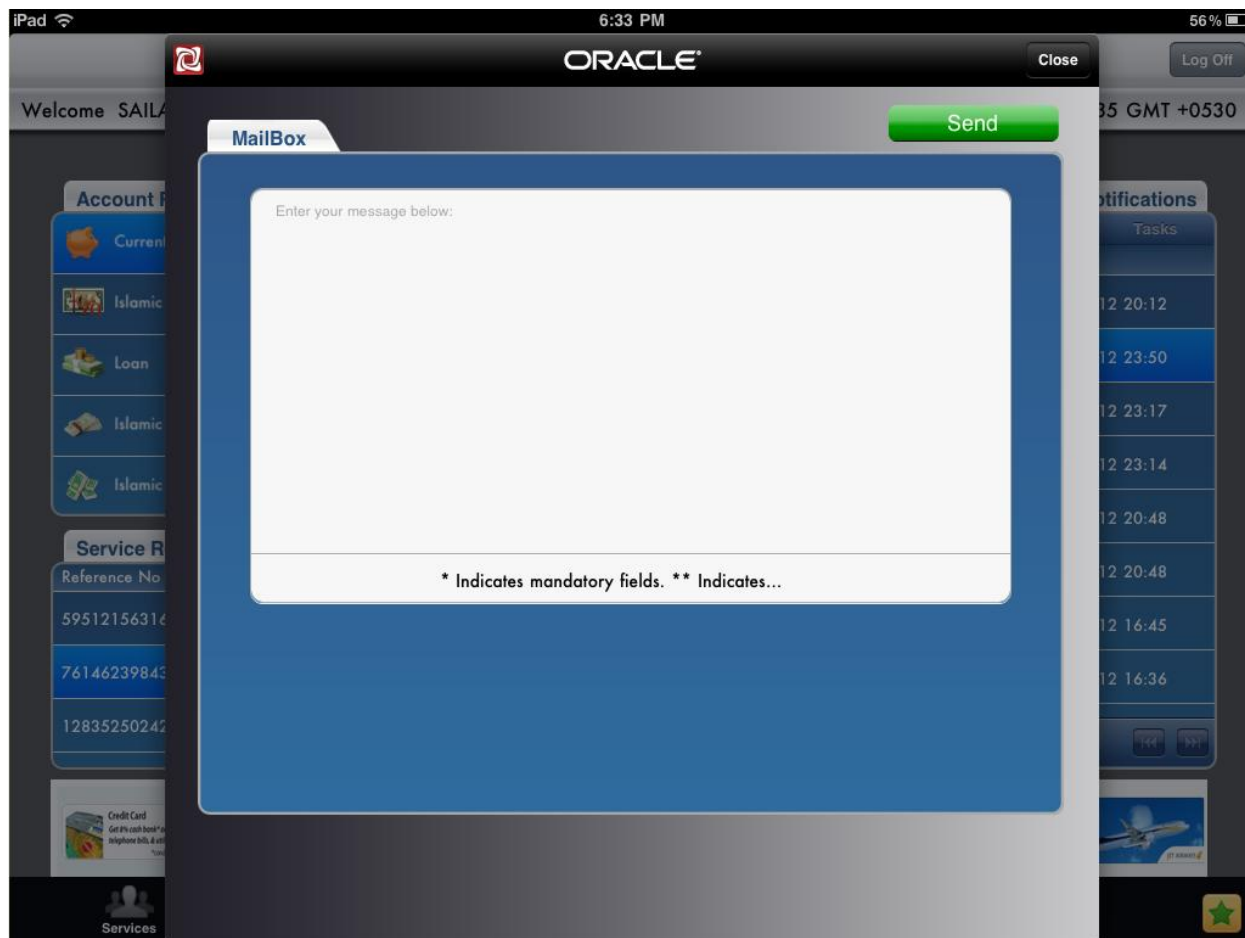
### MailBox



4. Click the **Close** button to close the screen.  
OR  
Click the **Reply** button to reply to sender. The system displays following screen.

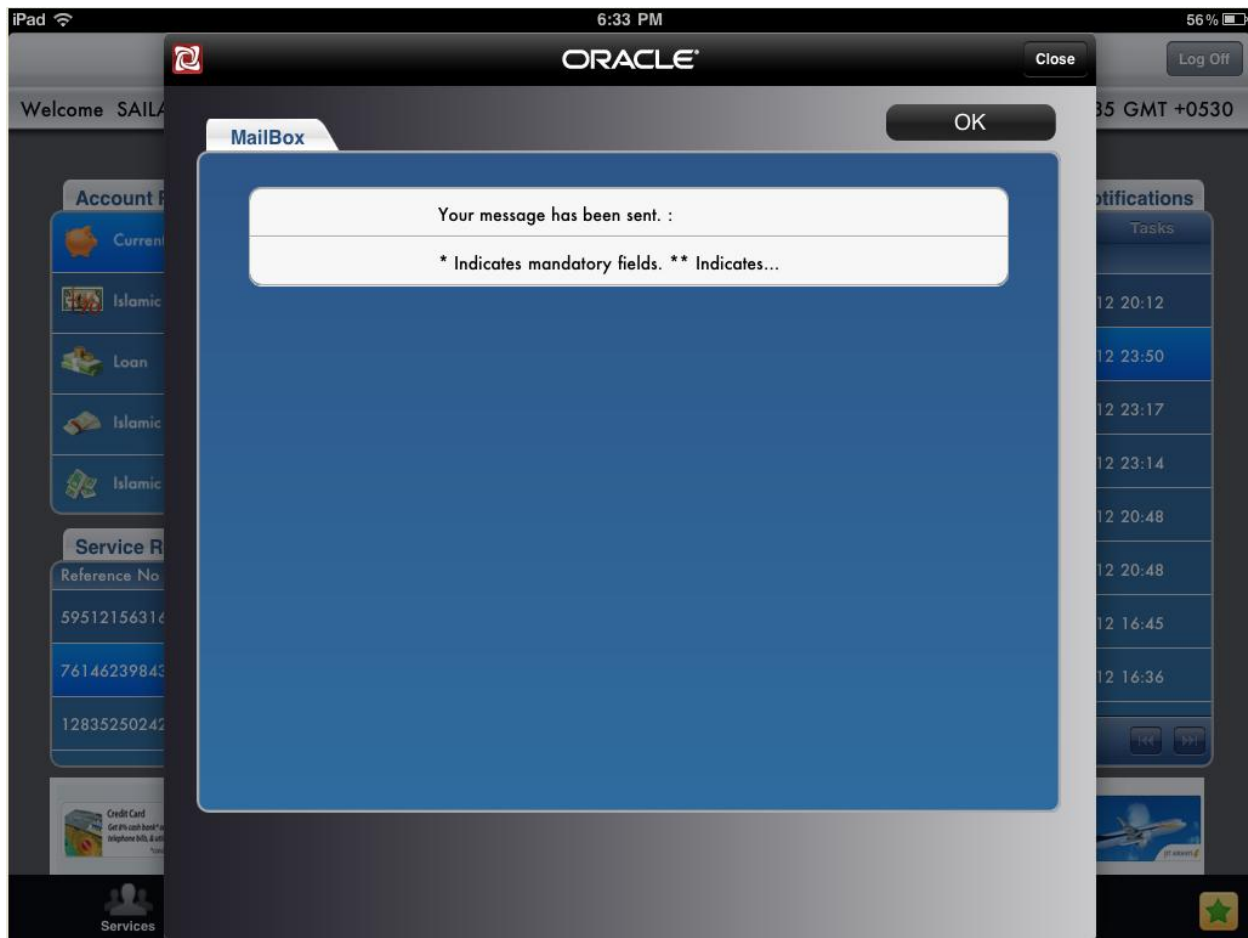
Note: If mail is received by user with attachment in inbox, user will be able to open the attachment.

## MailBox



5. Type the message (mandatory).
6. Click the **Send** button to send reply to the sender. The system displays following screen:

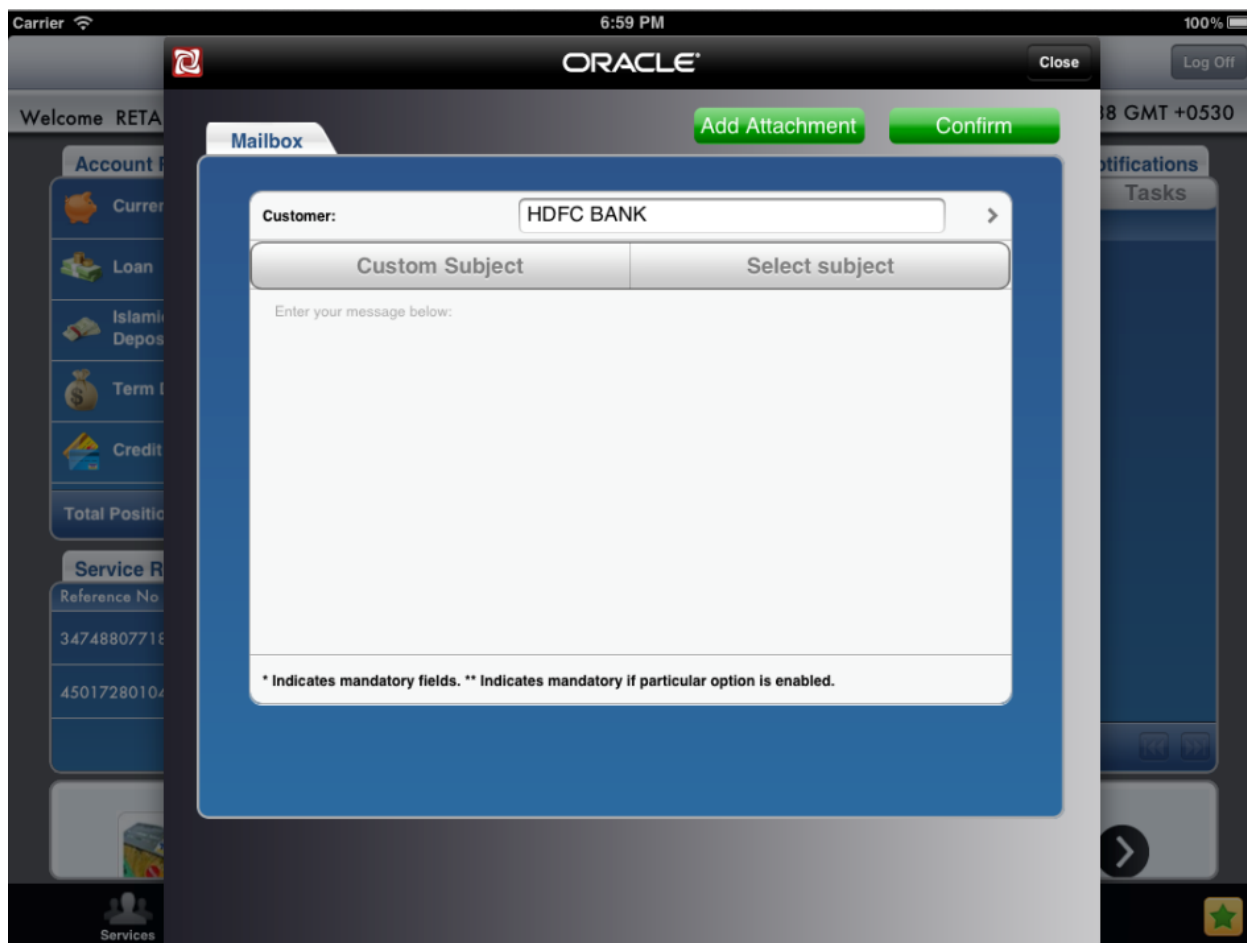
## MailBox Verify



7. Click **Ok**. The system displays confirm screen.



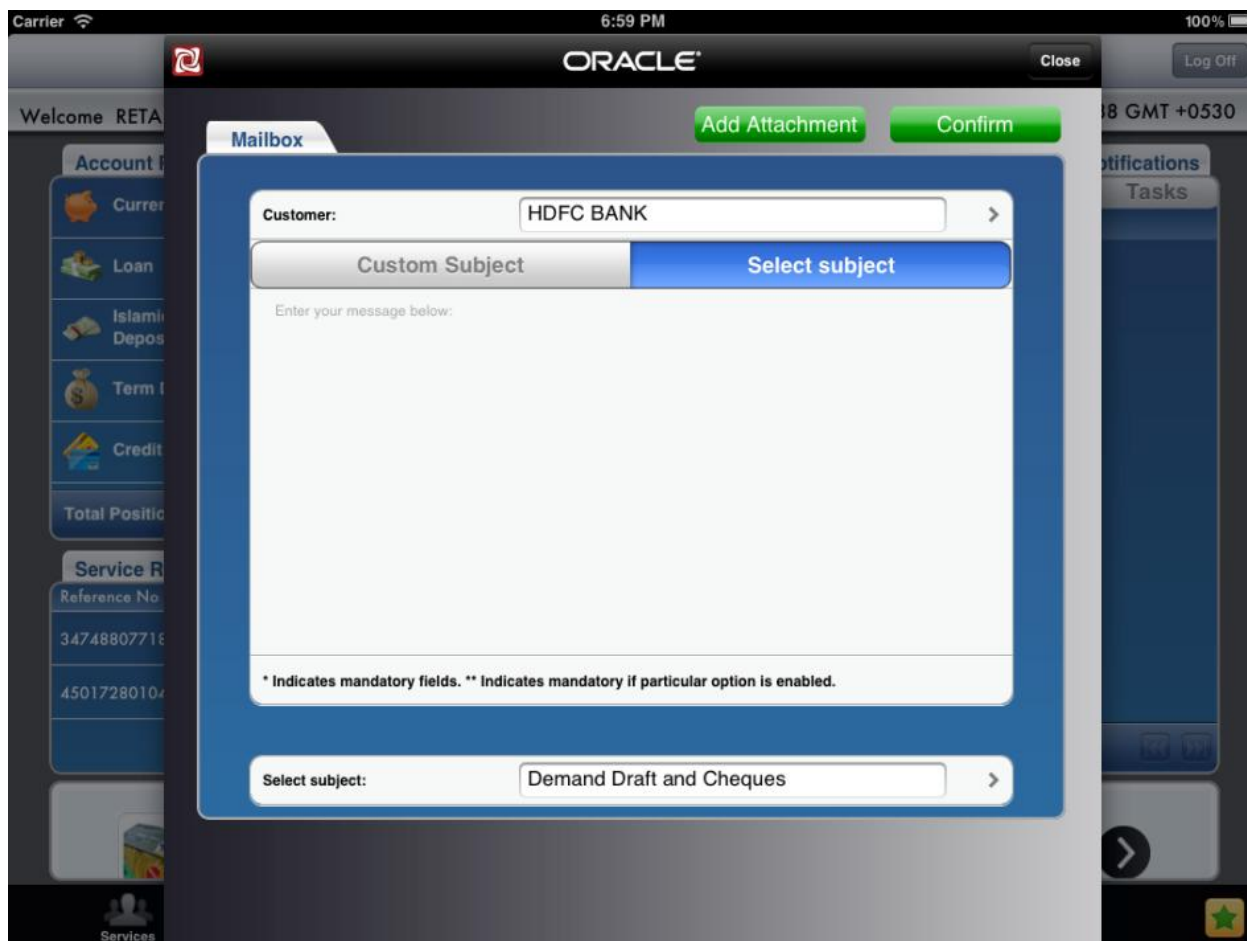
## MailBox Confirm



Note: Click **Compose** tab on **Notification** panel, you can view **Mailbox Confirm** screen.

8. Select Subject and customer from pop over.
9. Below pop over screen is displayed when predefined subject is to be selected i.e when Select subject tab is clicked.





10. Select subject and click **Confirm** button. The system displays following screen:

## MailBox



11. Click **OK**. The system displays initial dashboard screen.

## 16.4. Sent Messages

1. Click **Sent** tab on **Notification- Interaction** panel. The system displays **Sent Mails** screen.

### MailBox – Sent Mails

The screenshot shows the 'Sent Messages' screen on an iPad. The screen displays a list of sent messages with the following columns: Subject, Sender, Received, and Expires. The messages are listed in a table format. The first message is 'Debit Cards' sent on 03-05-2012 to SAILAJA SHUKARI, with an expiration date of 02-10-2012. Subsequent messages are replies from the Accounts Department, dated 03-05-2012 and 02-05-2012. The last message is 'Demand Draft and Cheques' sent on 27-04-2012 to SAILAJA SHUKARI, with an expiration date of 27-09-2012. A 'Load more records ...' link is visible below the last message, indicating 65 records total and 56 records left.

Subject	Sender	Received	Expires
Debit Cards	SAILAJA SHUKARI	03-05-2012	02-10-2012
Reply from Accounts Department	SAILAJA SHUKARI	03-05-2012	02-10-2012
Demand Draft and Cheques	SAILAJA SHUKARI	03-05-2012	02-10-2012
Reply from Accounts Department	SAILAJA SHUKARI	02-05-2012	02-10-2012
Reply from Accounts Department	SAILAJA SHUKARI	02-05-2012	02-10-2012
Reply from Accounts Department	SAILAJA SHUKARI	02-05-2012	02-10-2012
Reply from Accounts Department	SAILAJA SHUKARI	02-05-2012	02-10-2012
Reply from Accounts Department	SAILAJA SHUKARI	30-04-2012	30-09-2012
Demand Draft and Cheques	SAILAJA SHUKARI	27-04-2012	27-09-2012

Load more records ...  
65 records total. 56 records left

2. Select mail to be viewed.  
OR  
Click **Close** to close the screen.

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



4. Click the **Forward** button in order to forward the current message. Type the message and Click the Send button. The system displays Confirmation message for the message sent.

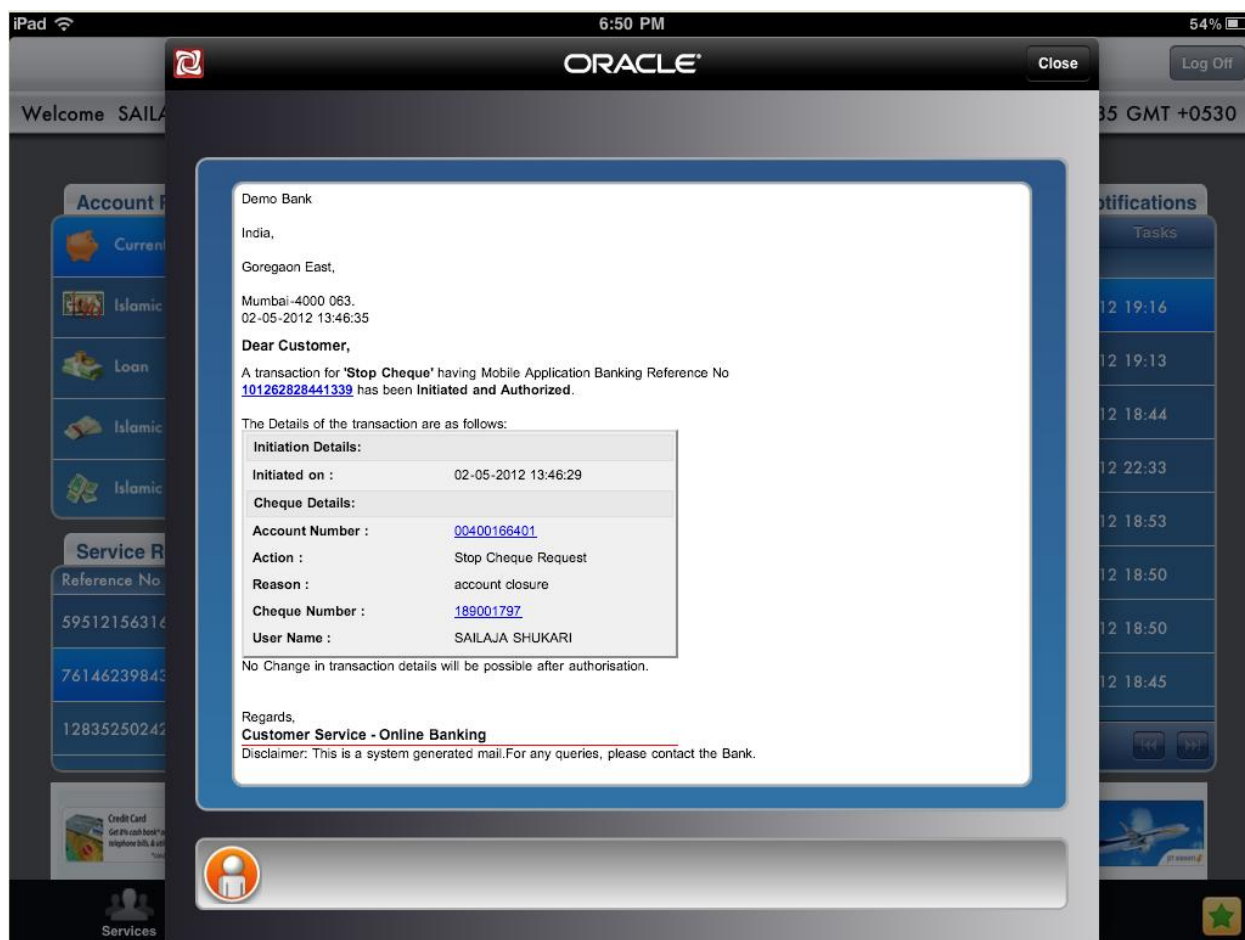
## 16.5. Alerts

You can view alerts generated by bank administrators.

### To access the alerts option

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

### View Alert



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

## 16.6. Bulletin

### To access the Bulletin option

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

### View Bulletin



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



## 16.7. Tasks

### To access the Task option

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

### Task



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

## 17. Forex Inquiry

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

The slider strip on upper panel of the dashboard screen displays current exchange rates.

### Forex Rates

iPad 3:37 PM 93%

**ORACLE** Log Off

Welcome SAILAJA 04-05-2012 20:30:32 GMT +0530

19/1/19
119/1/19
AUD 0.63/0.63 0.63/0.63
INR 7384/7384 7384/7384
USD 1.72/1.72 1.72/1.72

### Account Relationship

- Current and Savings £ 130,014,873.25 >
- Islamic Finance £ 1,022,000.00 >
- Loan £ 810,135.44 >
- Islamic Term Deposits £ 62,200.00 >
- Islamic Current and Savings £ -5,000.00 >

### Service Requests

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

### Notifications

Reminders	Interaction	Bulletins	Alert	Tasks
Subject	Description		Date	
test	reminders		05-05-2012	

Today Week Month

Credit Card  
Get 1% cash back\* on movies, telephone bills, & utility bills  
\*conditions apply

Finance the car, not Auto  
Loan is the answer  
[View more](#)

**RS 400**  
CASH BACK  
on SBI Air program  
on select airlines & hotels

**20%**  
Master credit card

the watch shop  
9% OFF  
Rs.1000  
minimum purchase

**10% OFF**  
on flights  
on select airlines

Services
Offers
Mutual Funds
Transaction Activities
Accounts
Transfers



## 18. Beneficiary Maintenance

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

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

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

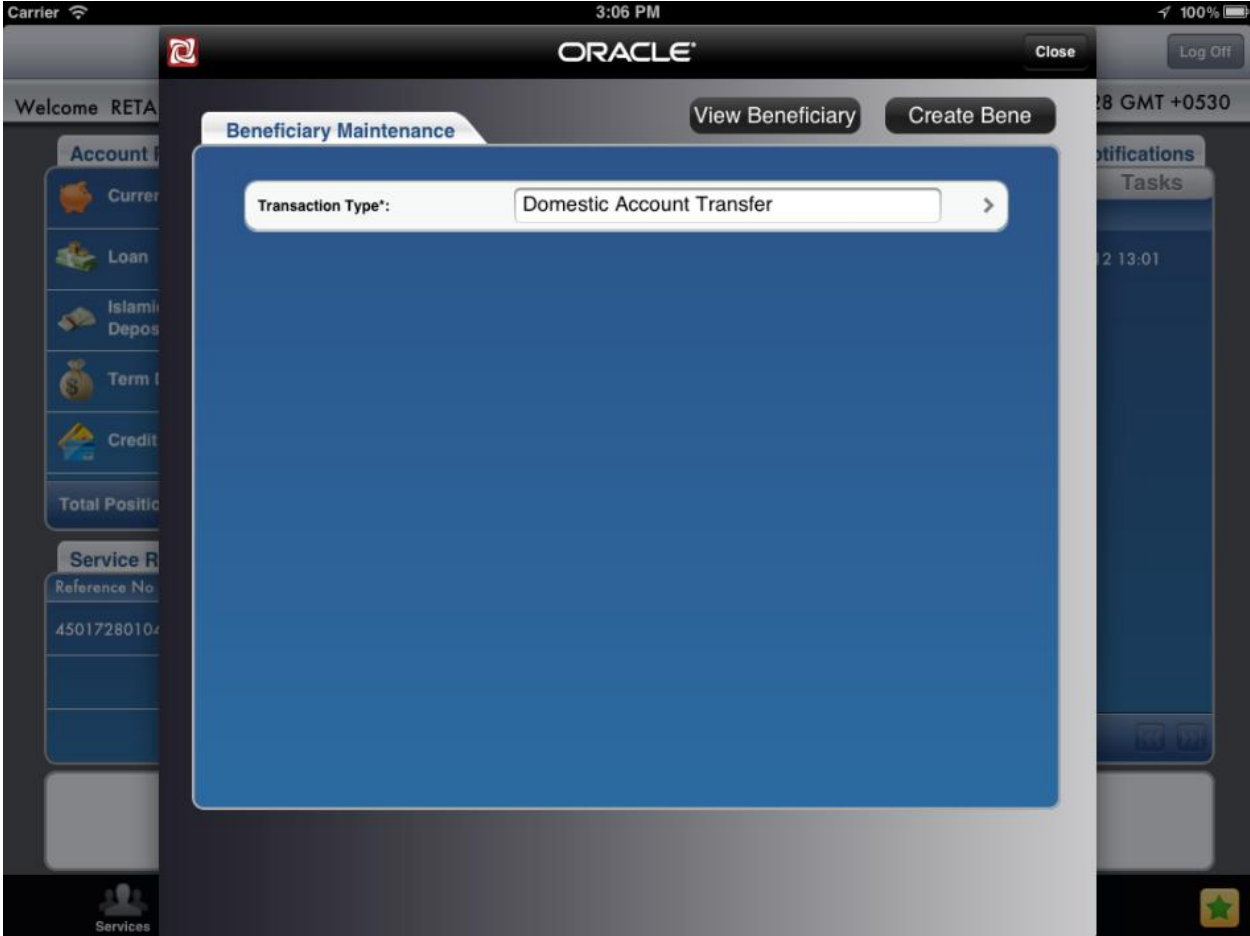
- Domestic Transfer
- Internal Transfer
- International Transfer

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

**Beneficiary Maintenance**



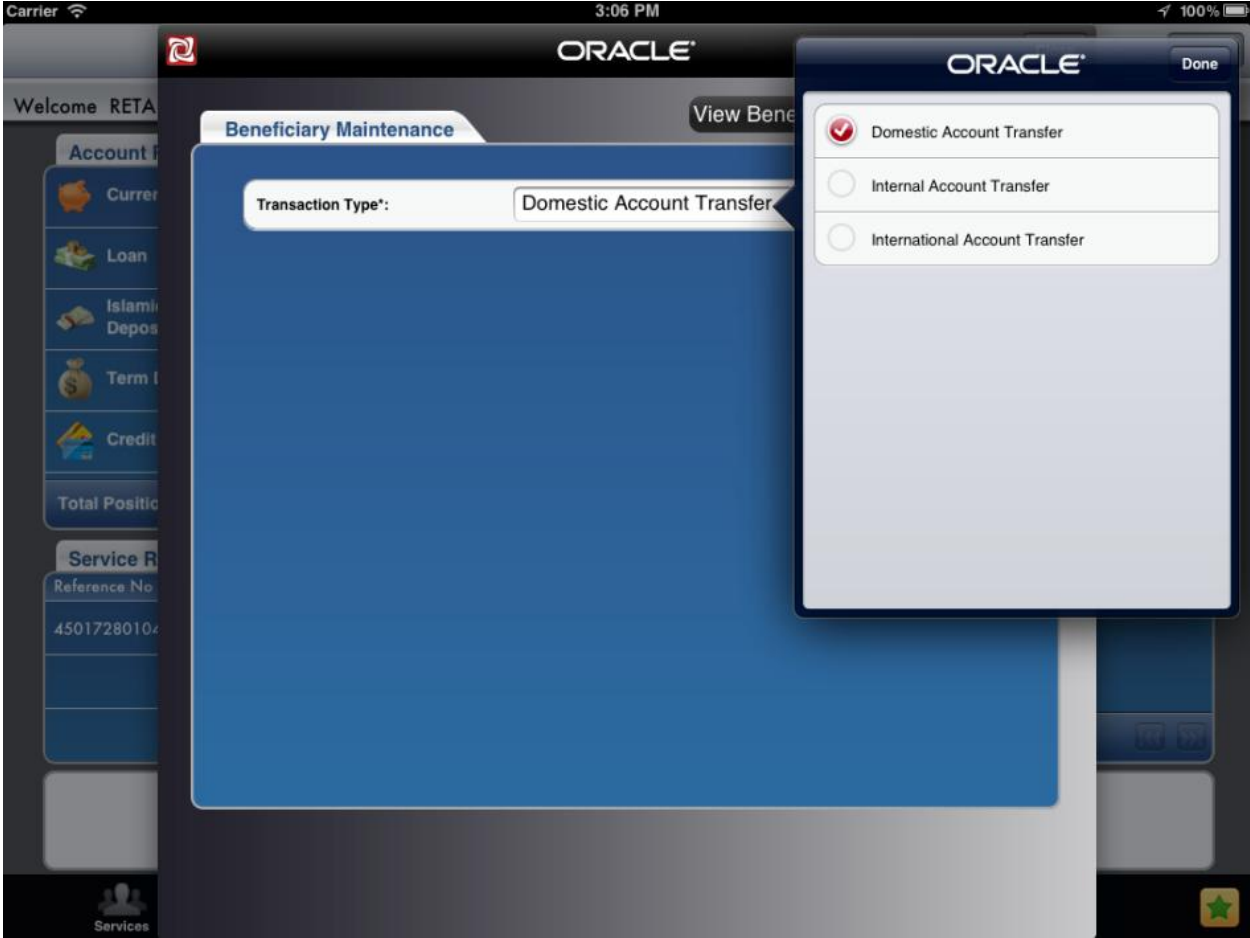
2. Click on the Beneficiary Maintenance tab as encircled in above screen. The system displays Beneficiary Maintenance screen as shown below.



**Field Description**

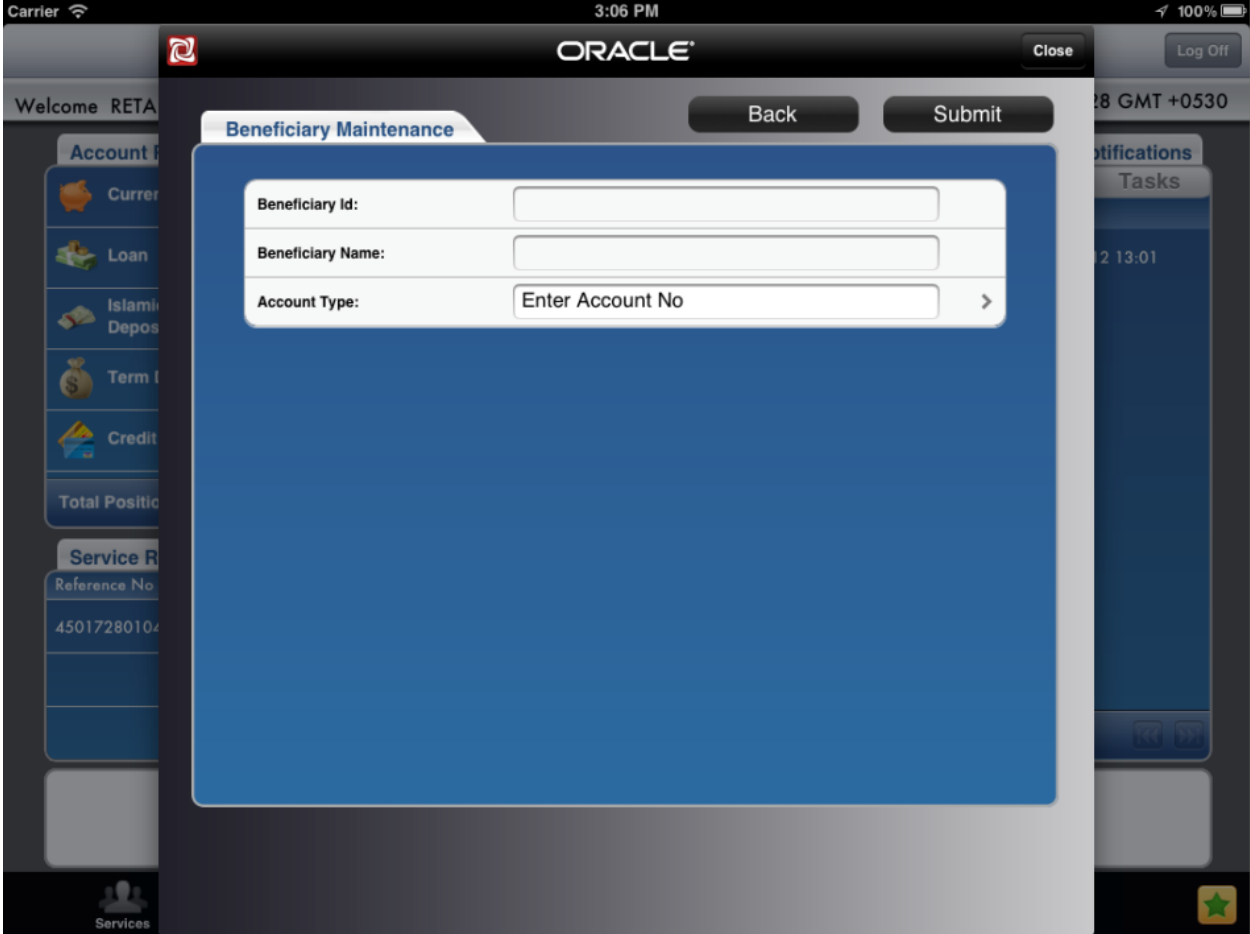
Field Name	Description
<b>Transaction Type</b>	[Mandatory, Pop over] Select the transaction type, for which template is to be searched, from the Pop Over list.

- 3. Select any transaction type for which beneficiary is to be created. Below is shown for Domestic Account Transfer beneficiary.



4. Click the Create Beneficiary button. The system displays next screen as shown below.

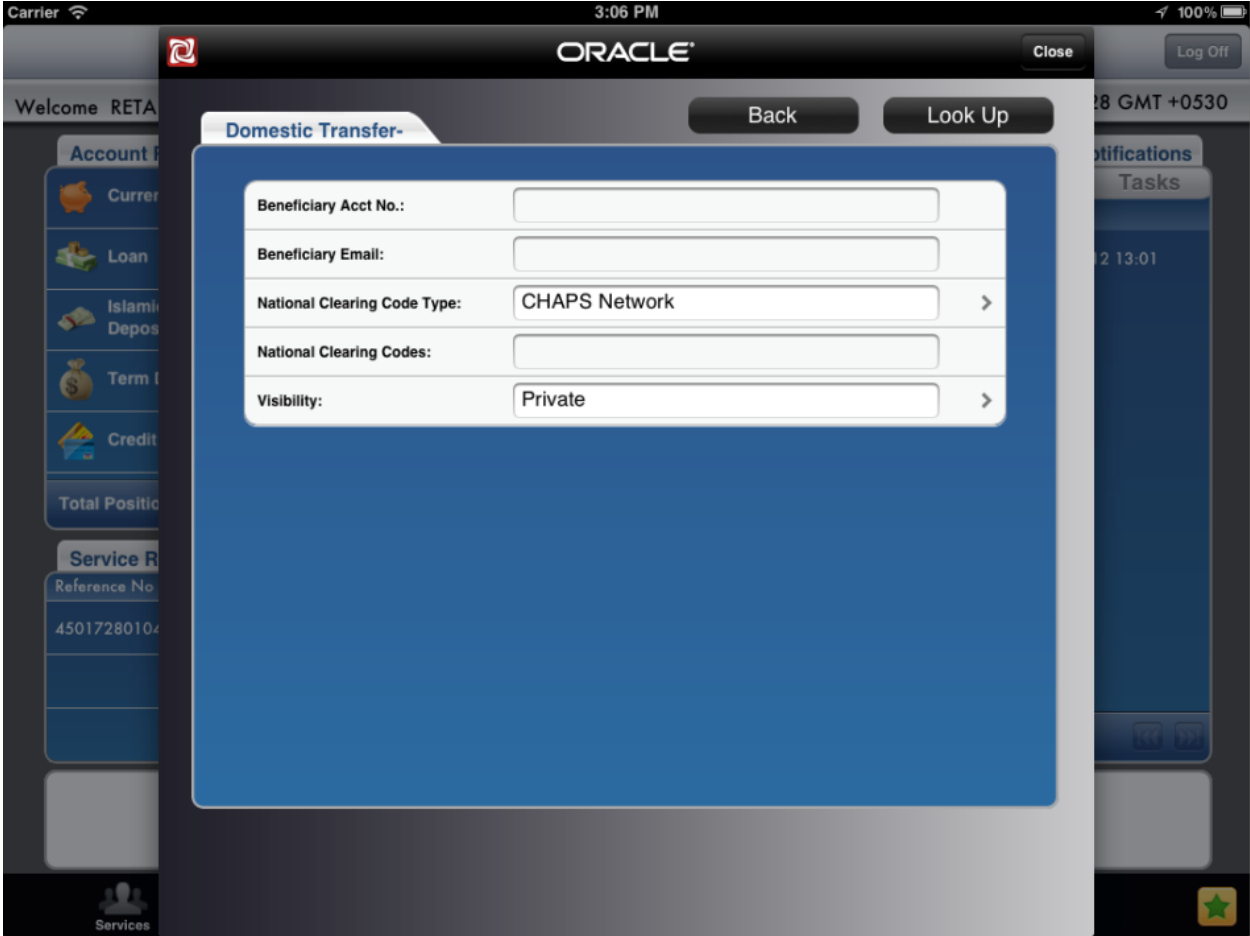




**Field Description**

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

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



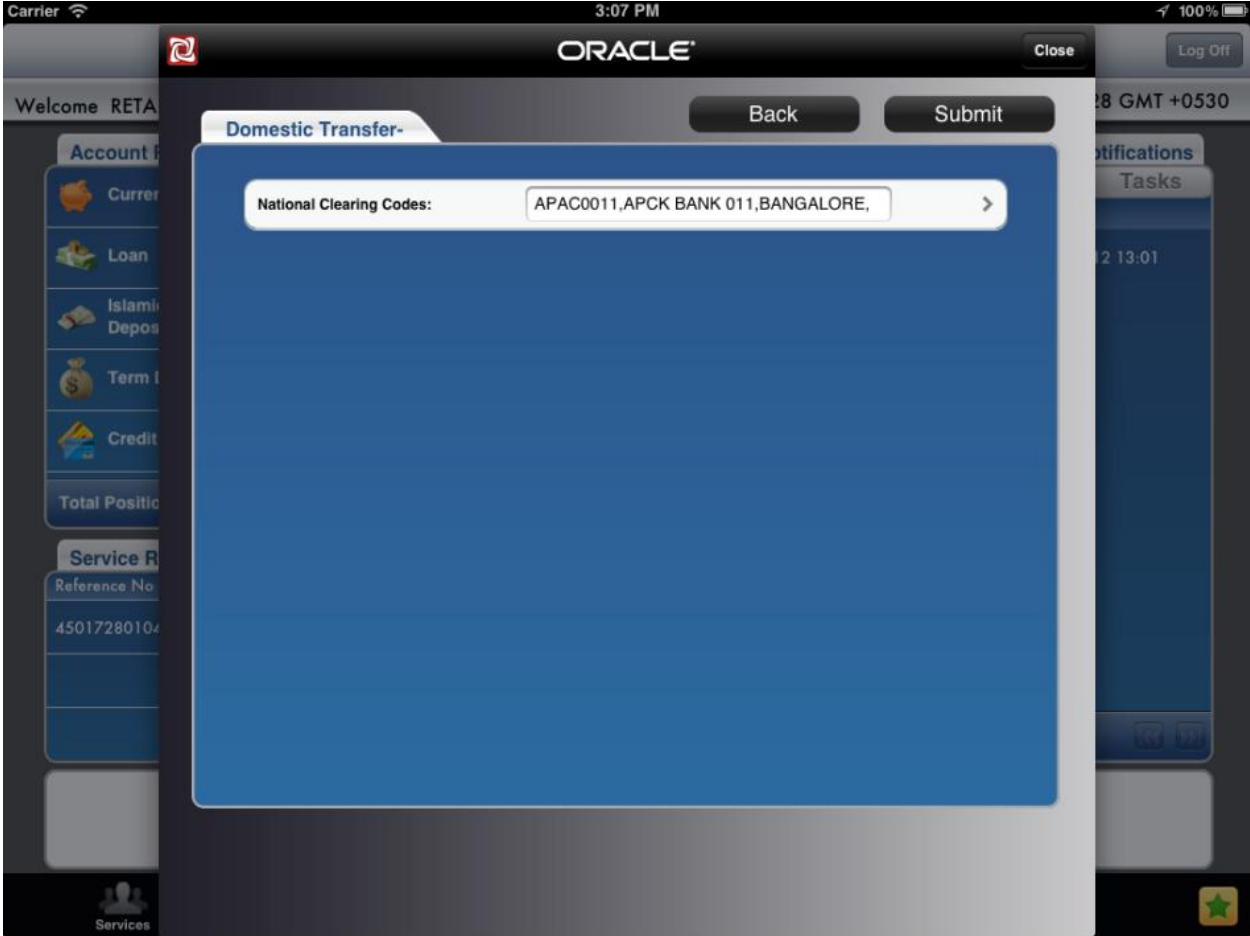
**Field Description**

Field Name	Description
<b>Beneficiary Account No</b>	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
<b>Beneficiary Email</b>	[Optional, Alphanumeric, 35] Type the beneficiary email id.
<b>National Clearing Code Type</b>	[Optional, Pop Over] Select the national clearing code type from the Pop Over list.
<b>National Clearing Codes</b>	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.

Field Name	Description
Visibility	[Mandatory, Pop Over] Select the Beneficiary Access level from the Pop Over list. The options are : <ul style="list-style-type: none"><li>Public</li><li>Private</li></ul>

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

**Beneficiary Maintenance**





7. Select any code and click the Done. The system will return to below screen.



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

Beneficiary Maintenance - Confirm



9. Click the Download PDF button to download PDF containing beneficiary addition details.

## 19. Own Account Transfer

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

### To do the own account transfer

1. Log on to the iPad Banking application.
2. Select **Transfers > Own Account Transfer** from the menu. The system displays **Own Account Transfer** screen.

## Own Account Transfer

The screenshot displays the 'Own Account Transfer' interface. At the top, there's a 'Submit' button. Below it, the form is organized into sections: 'User Reference Number' (input field), 'Source Account\*' (dropdown menu showing '006005884 1111111257 Bank Futura -Branch 006'), 'Beneficiary Details' section containing 'Destination Account\*' (dropdown menu showing '006005884 1111111257 Bank Futura -Branch 006'), 'Payment Details' section with 'Amount\*' (input field) and three buttons: 'Pay Now', 'Pay later', and 'SI Instructions'. Below this is the 'Other Details' section with a 'Narrative' (input field). A note at the bottom reads: '\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.' At the very bottom, a message says: 'You can transfer funds between own Current and saving accounts maintained within the bank using this option.'

## Field Description

Field Name	Description
<b>User Reference Number</b>	[Mandatory, Numeric, 15] Enter User reference number for transaction.
<b>Source Account</b>	[Mandatory, Pop Over] Select the From Account as the source account for the own account transfer.
<b>Destination Account</b>	[Mandatory, Pop Over] Select the account that is to be debited for the transfer
<b>Amount</b>	[Mandatory, Numeric, 15] Enter the amount to be transferred.



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

- Below screen is shown when Pay later is selected.

Carrier 3:10 PM 100%

Back ORACLE Close Log Off

Welcome RETA

Own Account Transfer Submit

Source Account\*: 006005884 1111111257 Bank Futura -Branch 006

Beneficiary Details

Destination Account\*: 006005884 1111111411 Bank Futura -Branch 006

Payment Details

Amount\*: 12000

Payment Details

Pay Now Pay later SI Instructions

Date\*\*: (dd-mm-yyyy)

Other Details

Narrative: Narrative

\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.

You can transfer funds between own Current and saving accounts maintained within the bank using this option.

Accounts

Balance

£ 169,712.08

£ 4,395.52

Services

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

## Own Account Transfer Verify

The screenshot shows the Oracle mobile application interface. At the top, there is a status bar with 'Carrier', signal strength, '3:11 PM', and '100%' battery. Below the status bar, the Oracle logo is centered, with 'Back' and 'Close' buttons on either side. A 'Log Off' button is also visible in the top right corner. The main content area is titled 'Own Account Transfer' and features a green 'Confirm' button and an orange 'Change' button. A table displays the following transfer details:

User Reference Number:	
Source Account:	1111111257 006
Destination Account:	1111111411 006
Amount:	12000 GBP
SI Execution Frequency:	Daily
Pay Later Date:	02-12-2012
Narrative:	Own Account Payment

Below the table, a note states: '\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.'

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

## Own Account Transfer Confirm

Carrier 3:11 PM 100%

Back ORACLE Close Log Off

Welcome RETA

Own Account Transfer Download PDF OK

Accounts Balance  
£ 169,712.08  
£ 4,395.52

User Reference Number:	
Source Account:	1111111257 006
Destination Account:	1111111411 006
Amount:	12000 GBP
Pay Later Date:	02-12-2012
SI Execution Frequency:	Daily
Narrative:	Own Account Payment

\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.

✓ Your request has been completed successfully.  
Transaction having reference 189004113113743 has been Auto Authorized.

Services

6. Click the **Close** button to close the screen.  
OR  
Click the **Ok** button. The initial **Own Account Transfer** screen is displayed.  
OR  
Click the **Download PDF** button to download the PDF containing payment details.

## 20. Internal Transfer

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

### To do the internal transfer

1. Log on to the iPad Banking application.
2. Select **Transfers > Internal Transfer** from the menu. The system displays **Internal Transfer** screen.

## Internal Transfer

The screenshot displays the Oracle mobile banking interface. At the top, the status bar shows 'Carrier', '6:32 PM', and '100%' battery. The Oracle logo is centered, with a 'Log Off' button on the right. Below the header, it says 'Welcome RETAIL1' and '05-11-2012 18:29:32 GMT +0530'.

The main content area is divided into several sections:

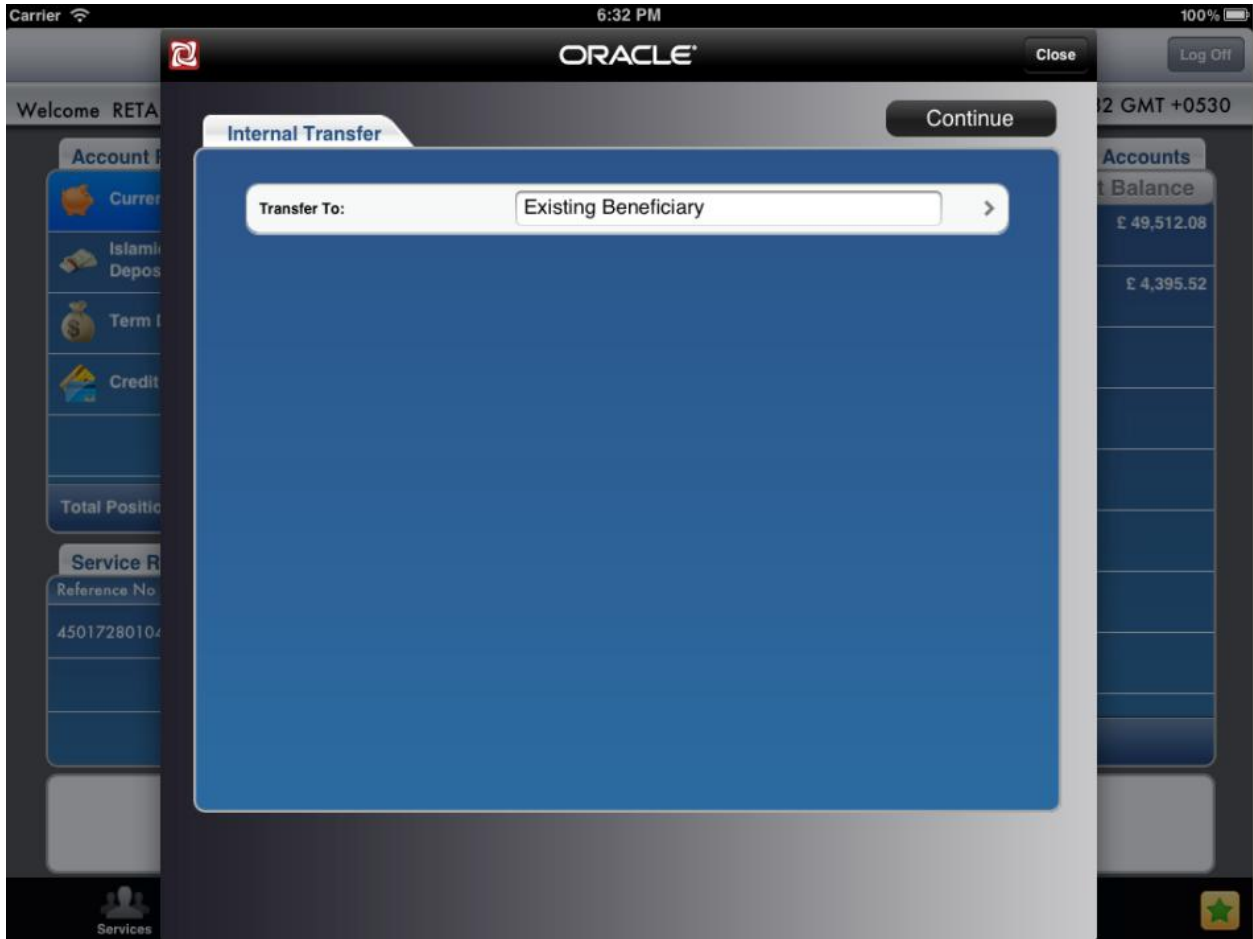
- Account Relationship:** A list of account types with their current balances:
  - Current and Savings: £ 53,907.60
  - Islamic Term Deposits: £ 145,500.00
  - Term Deposits: £ 695.00
  - Credit Card: >
  - Total Position: £ 200,102.60
- List Of Accounts:** A table showing account details:

Account No	Customer Id	Current Balance
1111111257	006005884	£ 49,512.08
Bank Futura -Branch 006		
1111111411	006005884	£ 4,395.52
Bank Futura -Branch 006		
- Service Requests:** A table with one entry:

Reference No	Description	Status
450172801042581	Reissue Transaction Password	Pending
- Transfers:** A dropdown menu with options:
  - Within Bank
  - Own Account Transfer >
  - Internal Transfer >** (highlighted with a red box)
  - International Account Transfer >
  - Recurring Transfer and Payments

The bottom navigation bar includes icons for Services, Accounts, Offers, Mutual Funds, Transaction Activities, and Transfers.

3. Click the **Internal Transfer** tab. The system displays below Internal Transfer screen.



### Field Description

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

- Below is shown for Make New Payment.

### Field Description

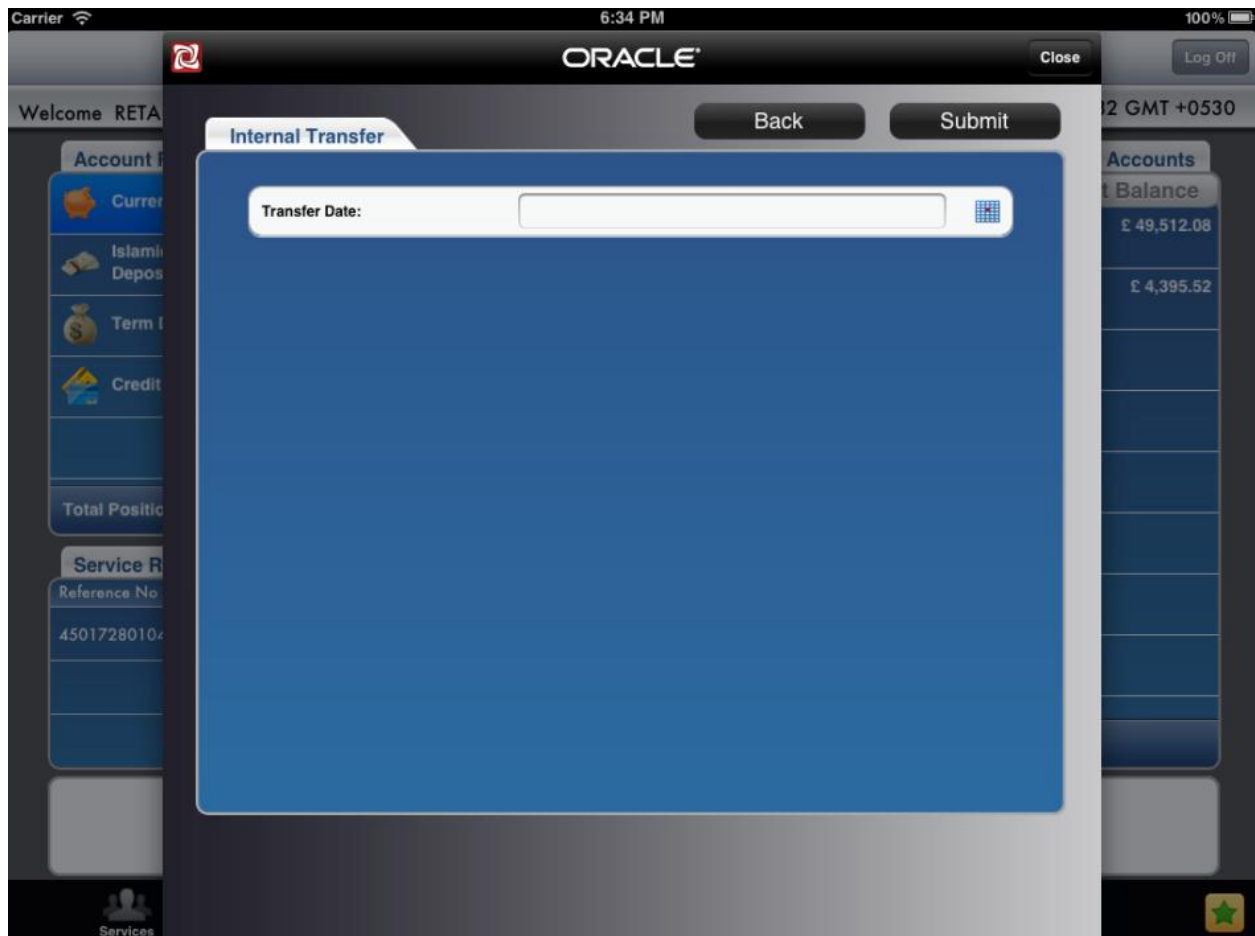
Field Name	Description
<b>From Account</b>	[Mandatory, Pop Over] Select the From Account as the source account for the internal transfer.
<b>To Account</b>	[Mandatory, Pop Over] Select the account Number to which the funds will be transferred.
<b>Beneficiary Branch</b>	[Mandatory, Pop Over] Select the branch of the destination account.
<b>Beneficiary Email</b>	[Alphanumeric, Input Box] Type beneficiary e mail address.
<b>Amount</b>	[Mandatory, Numeric, 15] Enter the amount to be transferred.



Field Name	Description
<b>Currency</b>	[Mandatory, Pop Over] Select the currency from the pop over.
<b>Narrative</b>	[Optional, Alphanumeric, 35] Type the narrative for the transaction.
<b>Pay now</b>	Click the Pay now button to process the funds transfer immediately.  The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.
<b>Pay later</b>	Click the Pay later button to make the funds transfer on a future date.  <div style="border: 1px solid black; padding: 5px;">Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.</div>
<b>Pay Periodically Setup Standing Instruction</b>	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
<b>First Execution Date</b>	[Conditional ,Data Picker] Select the first day of standing instruction execution
<b>Last Execution Date</b>	[Data Picker, Conditional] Select the final day of standing instruction execution
<b>Frequency (Payment Execution Frequency when Pay Periodically is selected)</b>	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half -Yearly</li> <li>• Yearly</li> </ul>

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

## Internal Transfer – Pay Later



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

## Internal Transfer – Verify

Carrier 6:35 PM 100% ORACLE Close Log Off

Welcome RETA

Internal Transfer Verify Confirm Change

Account Balance

Current £ 49,512.08

Islamic Deposits £ 4,395.52

Term

Credit

Total Position

Service Reference No. 45017280104

Accounts

Balance

£ 49,512.08

£ 4,395.52

Services

Internal Transfer Verify

Payment To

User Reference Number:

Source Account: 111111257 006

Beneficiary Details

Destination Account: 111111411

Beneficiary Branch: Bank Futura -Branch 006

Payment Details

Amount: 12,000.00 GBP

SI Details

Pay Later Date: 05-12-2012

Other Details

Narrative: Internal Payment

\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.

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

## Internal Transfer Confirm



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

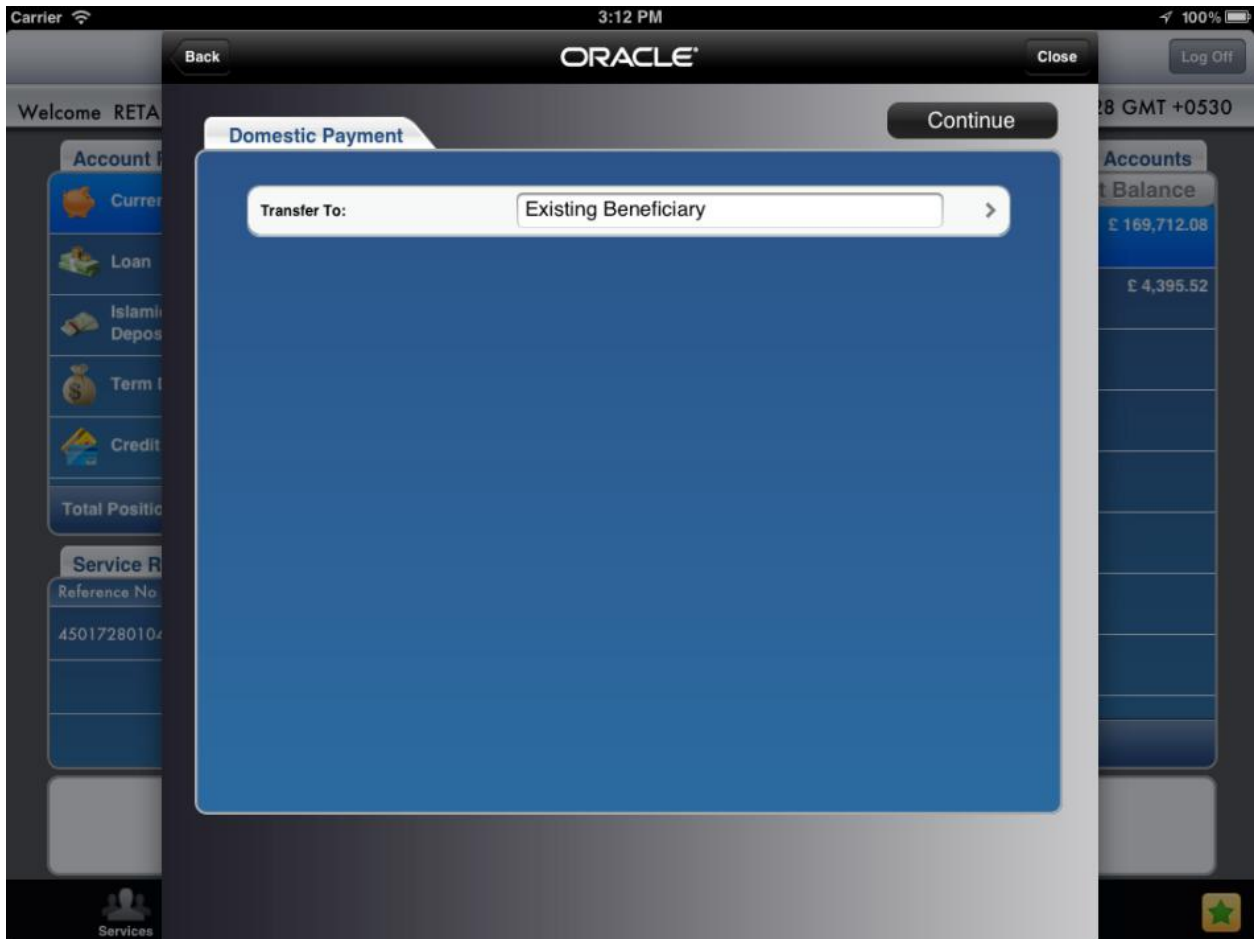
## 21. Domestic Payment

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

### To do the domestic account transfer

1. Log on to the iPad Banking application.
2. Select **Transfers > Domestic Payment** from the menu. The system displays **Domestic Payment** screen.

Domestic Payment





**Field Description**

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

3. Below is shown for Make New Payment.



**Field Description**

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

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



Domestic Payment



Field Description

Field Name	Description
<b>Beneficiary Email</b>	[Optional, Alphanumeric, 35] Type the beneficiary email id.
<b>Beneficiary Account</b>	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
<b>National Clearing Code Type</b>	[Optional, pop over] Select the national clearing code type from the Pop Over list.
<b>National Clearing Codes</b>	[Optional, Search, Lookup] Click the Look Up button, to search the national clearing code.



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



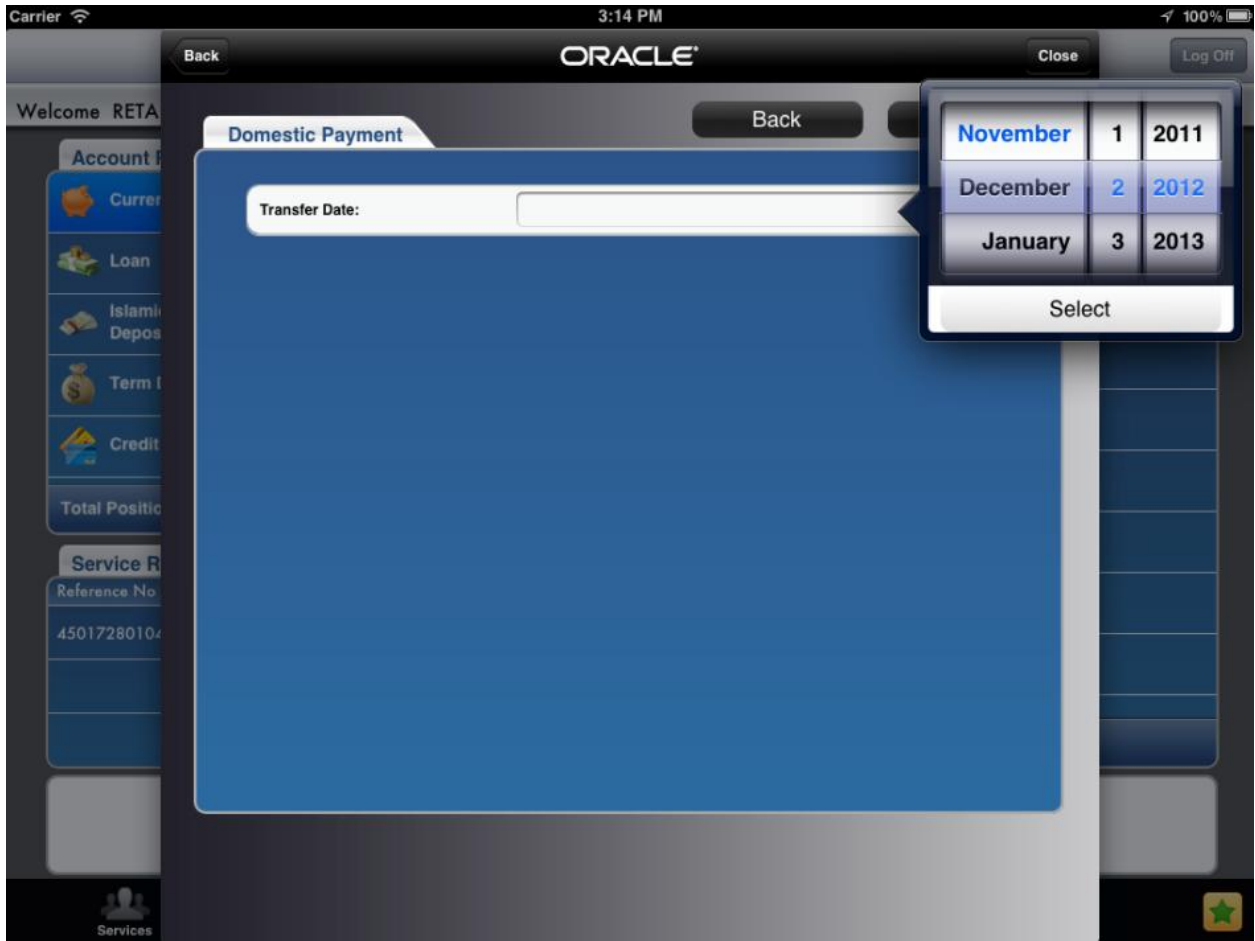
**Field Description**

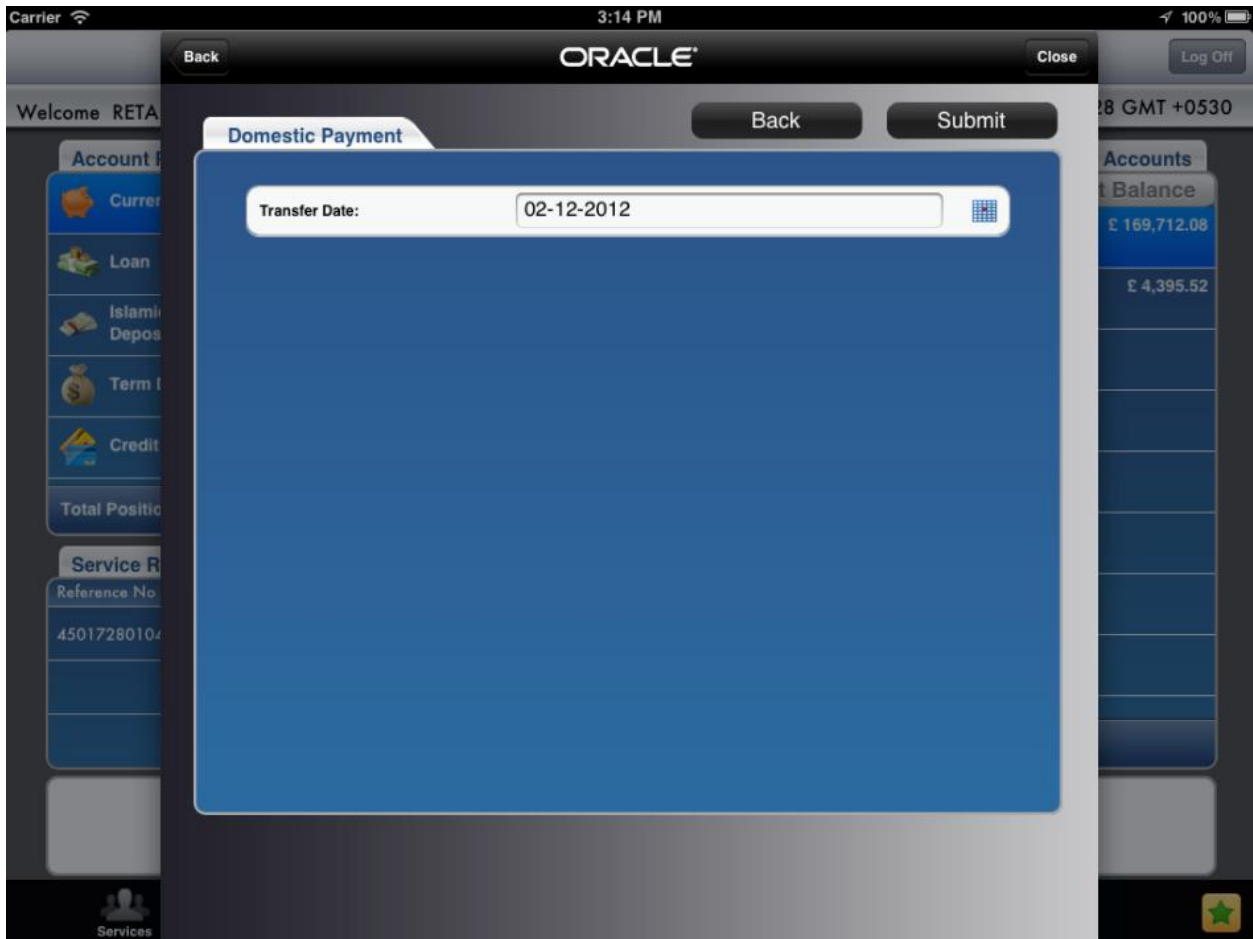
Field Name	Description
<b>From Account</b>	[Mandatory, Pop over] Select the source account from which payment is to be made.
<b>Amount</b>	[Mandatory, Numeric, 15] Type the transfer amount.
<b>Currency</b>	[Mandatory, pop over] Select the transfer currency for the domestic payment from the pop over.
<b>Narrative</b>	[Optional, Alphanumeric, 15] Type the narrative for payment.

Field Name	Description
<b>Pay now</b>	<p>Click the Pay now button to process the funds transfer immediately.</p> <p>The transfer can be done in any of the three modes: Pay now, Pay later or Pay Periodically by Setting up Standing Instruction.</p>
<b>Pay later</b>	<p>Click the Pay later button to make the funds transfer on a future date.</p> <div style="border: 1px solid black; padding: 5px; background-color: #e0f0ff;"> <p>Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.</p> </div>
<b>Pay Periodically Setup Standing Instruction</b>	<p>Click the Pay Periodically button to make the periodic payments by specifying start date and end date.</p>
<b>First Execution Date</b>	<p>[Conditional ,Data Picker]</p> <p>Select the first day of standing instruction execution</p>
<b>Last Execution Date</b>	<p>[Data Picker, Conditional]</p> <p>Select the final day of standing instruction execution</p>
<b>Frequency (Payment Execution Frequency when Pay Periodically is selected)</b>	<p>Select the standing instruction execution frequency for the funds transfer from the pop over.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Bi-Monthly</li> <li>• Quarterly</li> <li>• Half -Yearly</li> <li>• Yearly</li> </ul>

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

Domestic Payment – Pay Later





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

## Domestic Payment Verify



8. Click the **Confirm** button. The system displays **Domestic Payment Confirm** screen.  
OR  
Click the **Close** button to close the screen.  
OR  
Click the **Change** button to navigate to the previous screen.

## Domestic Payment Confirm

Carrier 3:20 PM 100%

Back ORACLE Close Log Off

Welcome RETA 28 GMT +0530

Download PDF OK

**Domestic Payment**

**Payment To**

User Reference Number:

From Account: 1111111257 006

**Beneficiary Details**

Beneficiary Name:

To Account: 00102002002

Beneficiary Email:

**Beneficiary Bank Details**

National Clearing Code Type: CHAPS

National Clearing Code: APAC0011

Bank Name: APCK BANK 011

Bank Address:

City:

**Payment Details**

✓ Your request has been completed successfully.  
Transaction having reference 126829369113798 has been Auto Authorized.

Accounts

Balance

£ 169,712.08

£ 4,395.52

Services

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



## 22. International Account Transfer

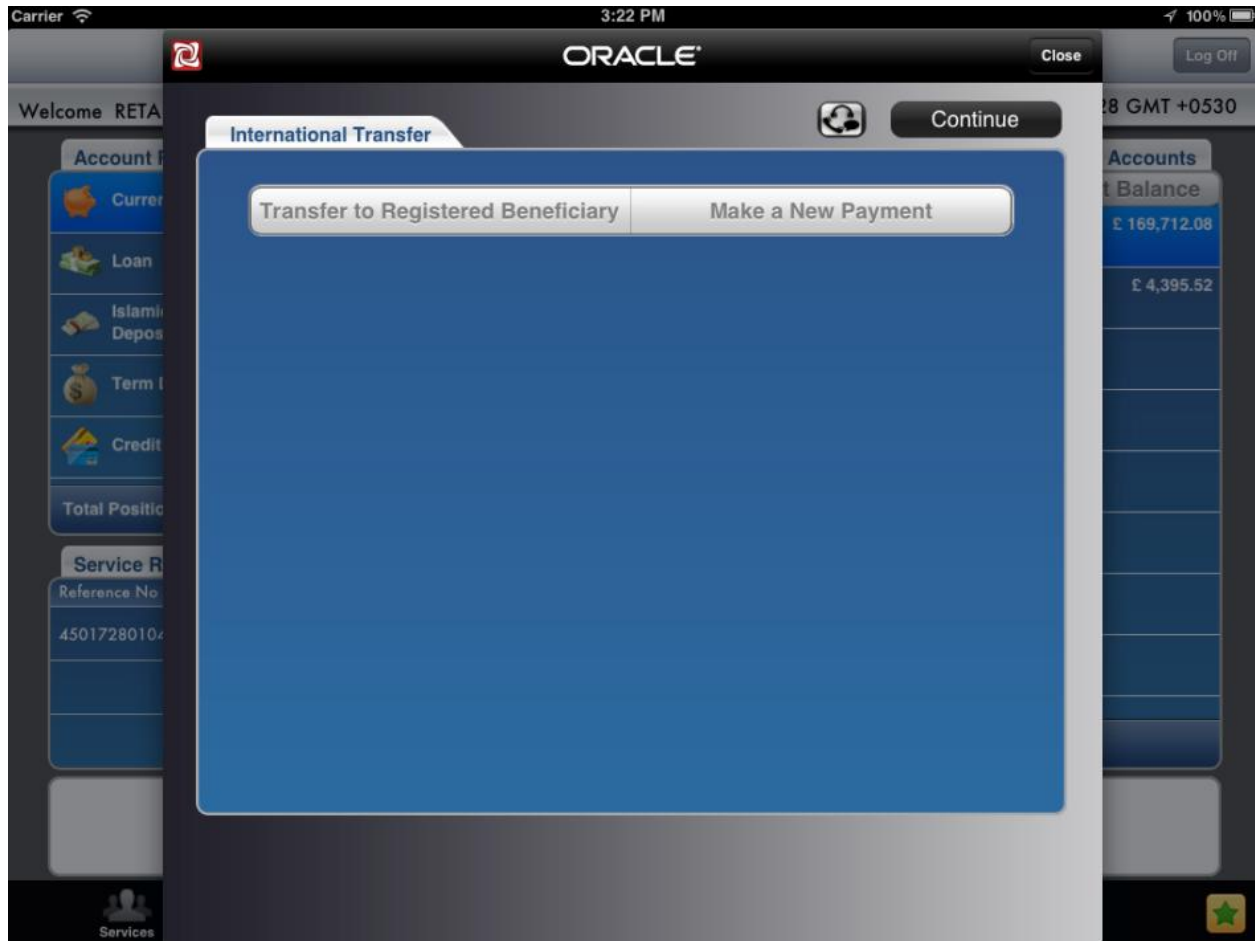
Using the **International Transfer** option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific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

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

International Account Transfer



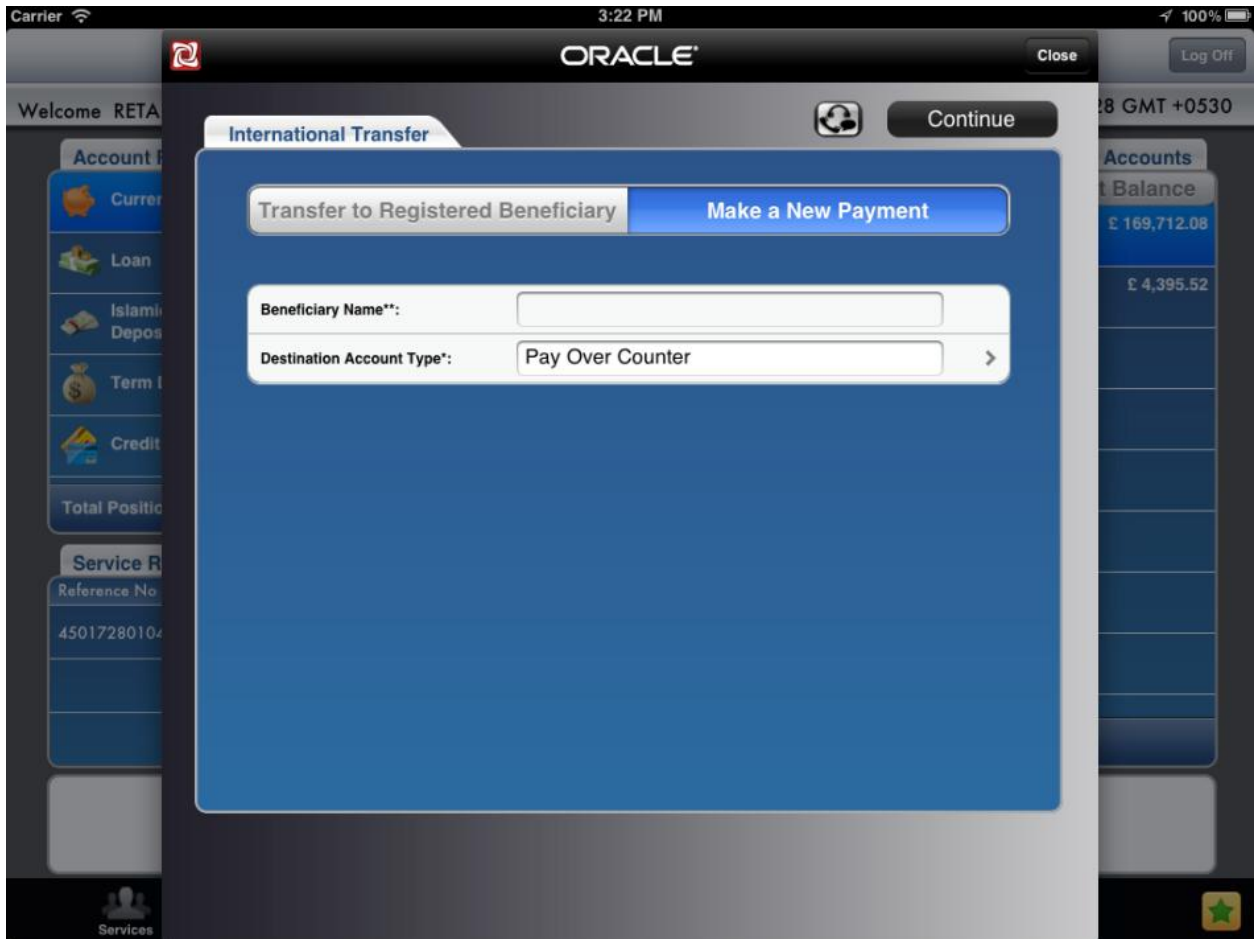
2. Select the International Account Transfer tab. The system displays **International Account Transfer** screen.



**Field Description**

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

3. Below is shown for Make New Payment.





**Field Description**

Field Name	Description
<b>Beneficiary Name</b>	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
<b>Destination Account Type</b>	[Conditional, Pop over] Select the destination account from the Pop Over list. The options are as follows: <ul style="list-style-type: none"> <li>• Enter Account No</li> <li>• Pay Over The Counter</li> </ul>

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

## International Account Transfer

The screenshot displays the Oracle mobile application interface for an International Transfer. At the top, the Oracle logo and a 'Close' button are visible. Below the logo, there are 'Back' and 'Submit' buttons. The main form area is titled 'International Transfer' and contains the following fields:

- Beneficiary Address\*:** A text input field with the placeholder 'Beneficiary Address'.
- Beneficiary City\*:** A text input field with the placeholder 'Beneficiary City'.
- Beneficiary Country\*:** A dropdown menu currently showing 'AUSTRALIA' with a right-pointing arrow.
- Beneficiary Email:** A text input field with the placeholder 'Beneficiary Email'.

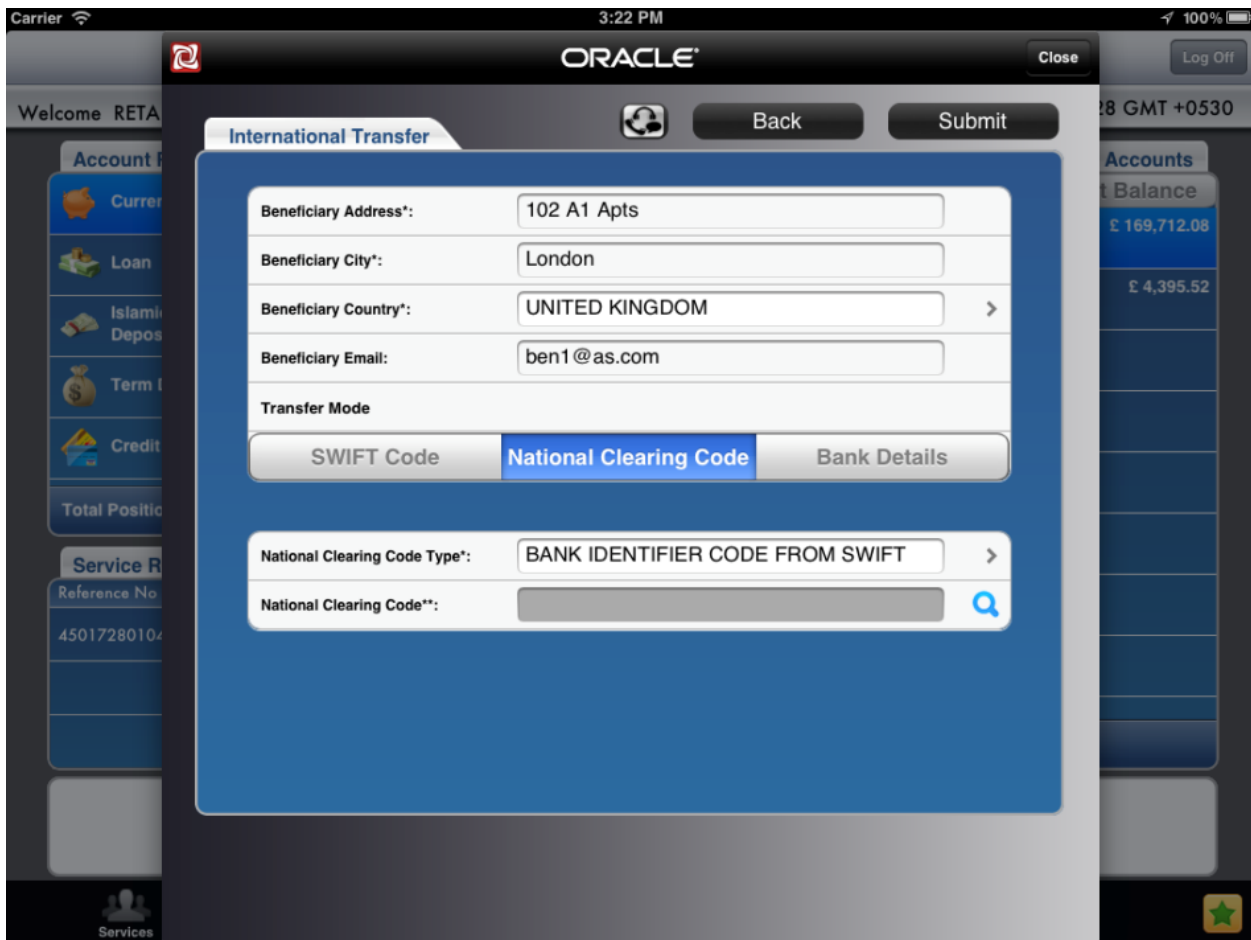
Below the input fields is a 'Transfer Mode' section with three buttons: 'SWIFT Code', 'National Clearing Code', and 'Bank Details'. The background of the application shows a sidebar menu on the left with options like 'Account', 'Loan', 'Islamic Depos', 'Term', 'Credit', and 'Total Position'. On the right, there are account balances: 'Accounts', 'Balance', '£ 169,712.08', and '£ 4,395.52'. The top status bar shows 'Carrier', '3:22 PM', and '100%' battery.

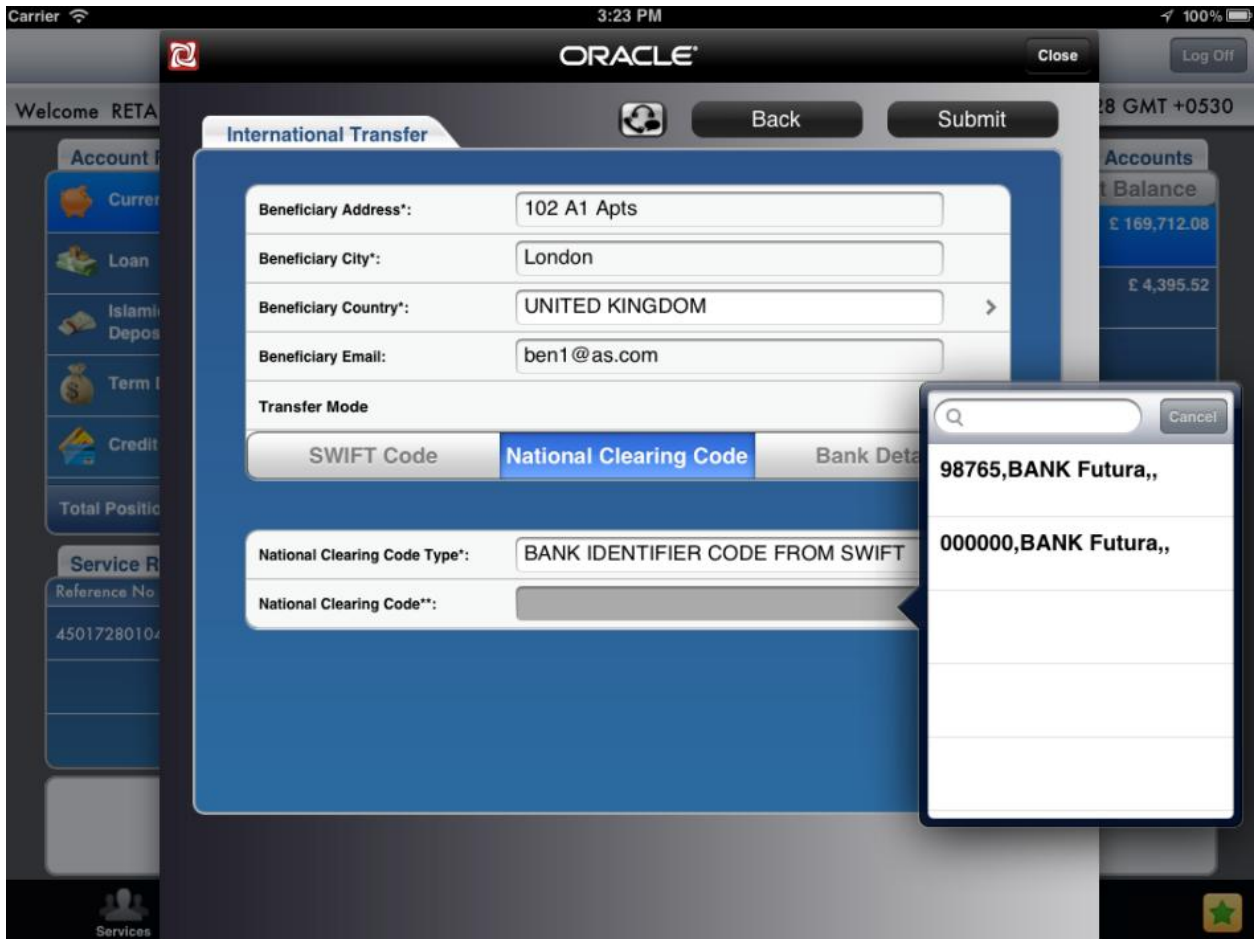
## Field Description

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

Field Name	Description
<b>Beneficiary Email</b>	[Conditional, Alphanumeric, 40] Type the beneficiary email address. This field is enabled if you select the <b>Make New Payment</b> option
<b>Transfer Mode</b>	[Conditional, Pop over] Select the transfer mode.

5. Below screen is shown when National Clearing Code is selected as Transfer mode.





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



## International Account Transfer

Carrier 3:24 PM 100%

ORACLE Close Log Off

Welcome RETA 5 GMT +0530

International Transfer Back Submit

Source Account\*: 006005884 1111111257 Bank Futura -Branch 006 >

Payment Details

Currency: EURO >

Amount\*: Amount

Payment Details1: Payment through other bank >

Payment Details2:

Correspondence Charges: Beneficiary (BEN) >

Payment Mode

Pay Now Pay later

Other Details

Description:

\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.

## Field Description

Field Name	Description
<b>Source Account</b>	[Mandatory, Pop Over] Select the source account from the pop over.
<b>Currency</b>	[Mandatory, pop over] Select the transfer currency for the international transfer from the Pop Over list.
<b>Amount</b>	[Mandatory, Numeric, 15] Type the transfer amount. If a payment template is selected from the <b>Payment Template</b> Pop Over list, this field displays the transfer amount of the selected payment template.
<b>Payment Details</b>	[Optional, Alphanumeric, 50] Enter the payment details.

Field Name	Description
<b>Correspondence Charges</b>	[Mandatory, pop over] Select the correspondence charges from the pop over list.
<b>Payment Mode</b>	[Conditional] Select the Payment mode.
<b>Pay Now</b>	[Optional] Select <b>Pay Now</b> to process the transaction immediately.
<b>Pay Later</b>	[Optional] Select <b>Pay Later</b> to make the payment on future date.
<b>Other Details</b>	
<b>Enter Payment description.</b>	

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



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

International Account Transfer Verify



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

## International Account Transfer - Confirm

The screenshot shows the Oracle mobile application interface for an International Transfer confirmation. The screen is titled "International Transfer" and features a "Download PDF" button and an "Ok" button. The transfer details are as follows:

Beneficiary Name:	BEN1
Beneficiary Address:	102 A1 Apts
Beneficiary City:	London
Beneficiary Country:	UK
Beneficiary Email:	ben1@as.com
Amount:	120000 EUR
Transfer Date:	03-12-2012
From Account:	1111111257
Payment Details1:	Payment through other bank
Correspondence Charges:	Beneficiary BEN
Description:	International Payment
National Clearing Code:	98765

At the bottom of the screen, a green checkmark icon indicates a successful transaction. The message reads: "Your request has been completed successfully. Transaction having reference 292720708113911 has been Auto Authorized."

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

## 23. My Schedule Payment

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

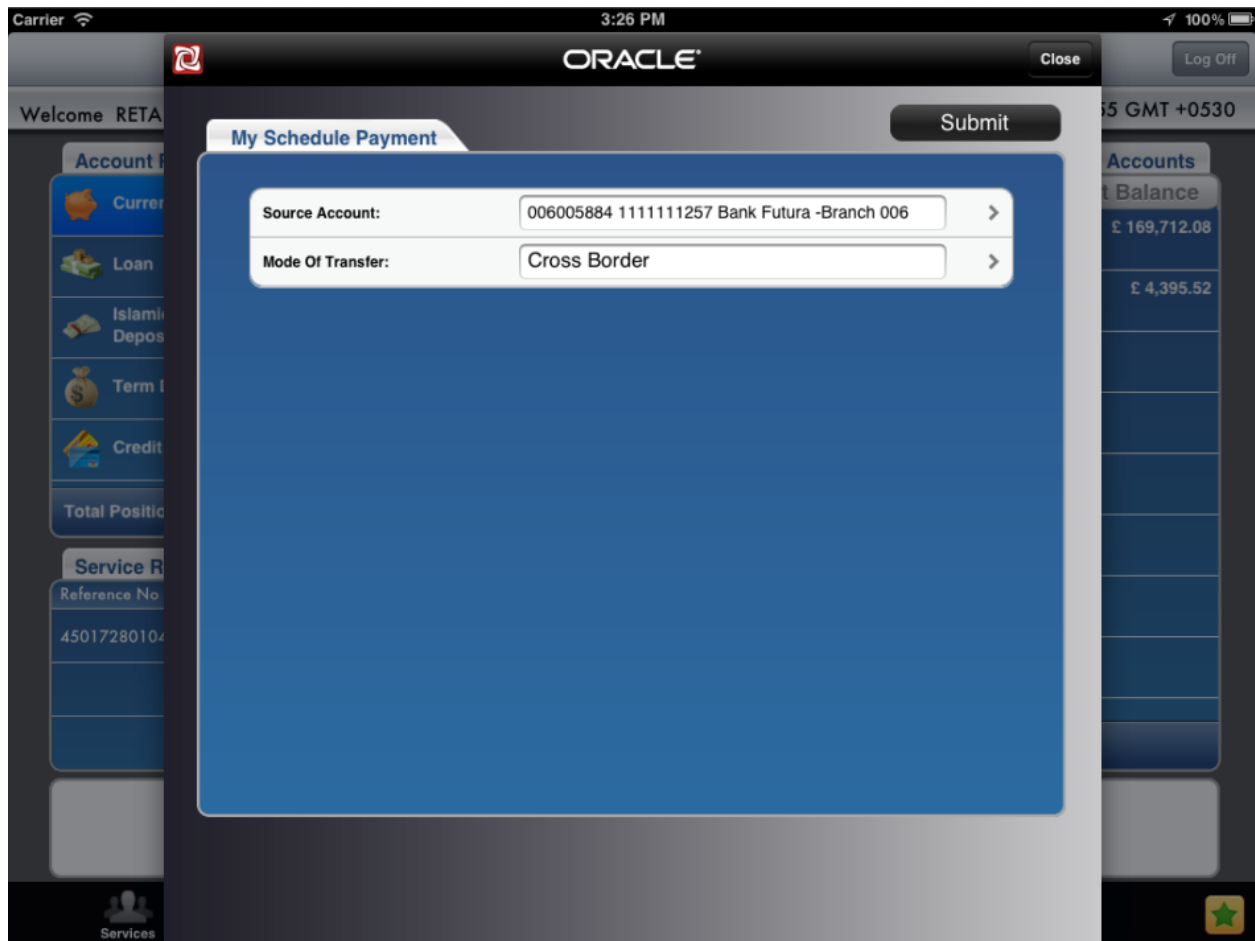
### To view My Scheduled Payments

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

My Schedule Transfer



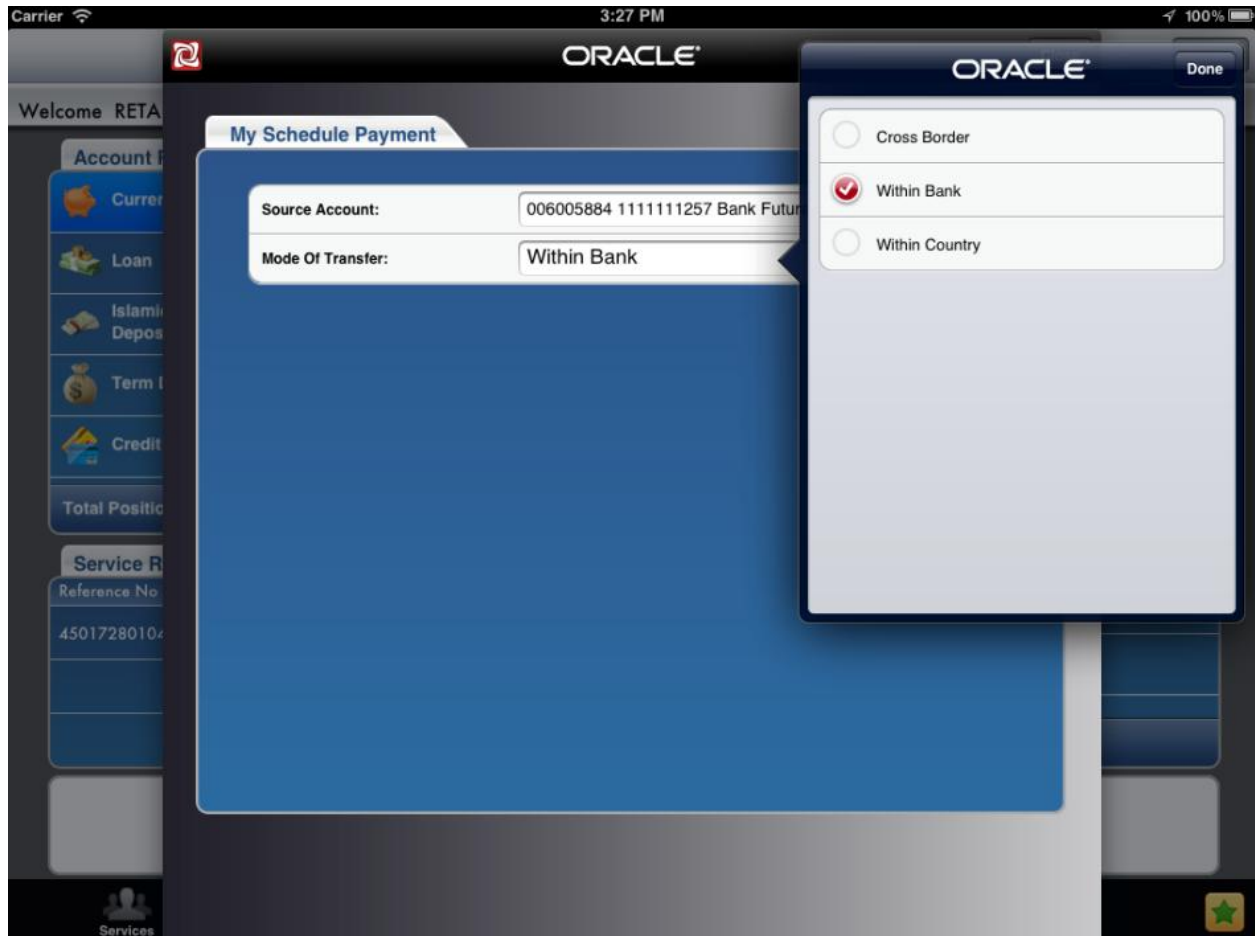
My Schedule Payment



2. Select the source account for which scheduled payments are to be viewed.
3. Select the mode of transfer as Cross Border, within bank or Within country, as shown in below screen.



My Schedule Payment



4. Click the Done button. The system returns to the My Schedule Payment screen.
5. Click the Submit button. The system displays below screen.



6. Click the select option tab to select the pending transfer to be viewed, as shown below.



7. Select any pending transfer and click the Get Details button as encircled in above screen. The system displays those pending transfers' details.

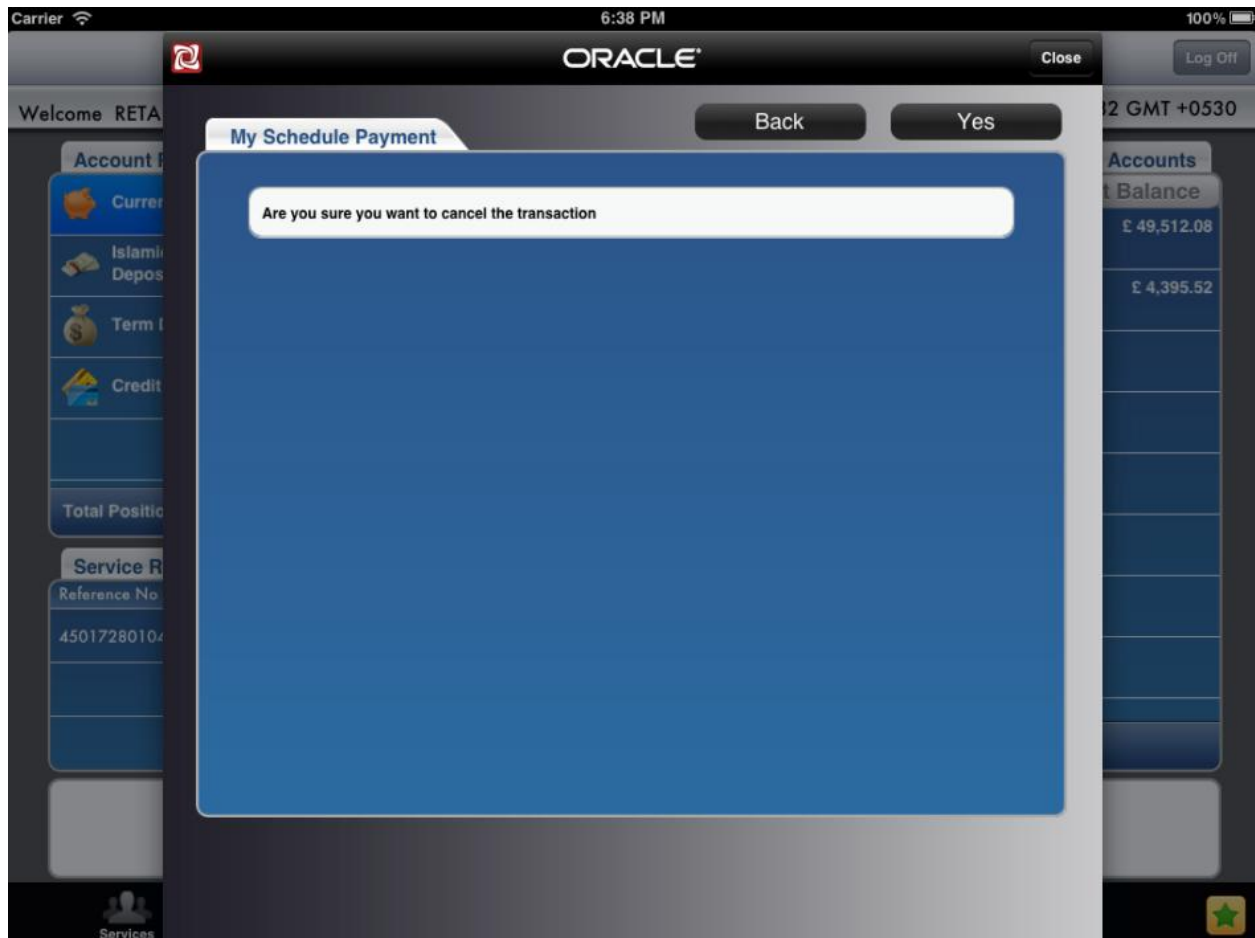
My Schedule Payment





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

My Schedule Payment – Cancel Pending Transfer



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

My Schedule Payment – Cancel Pending Transfer - Confirmation





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



## 24. Pay Bill

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

### To pay the bills

1. Log on to the iPad Banking application.
2. Select **Transfers > Pay Bill** from the menu. The system displays **Pay Bills** screen.

## Pay Bills

The screenshot displays the Oracle Pay Bills mobile application interface. The main form is titled "Pay Bills" and contains the following fields:

- Select Biller\*:** A dropdown menu with a right-pointing arrow.
- Bill Number\*:** A text input field.
- Bill Generation Date(dd-mm-yy):** A date picker field with a calendar icon.
- Payment Amount\*:** A text input field.
- Source Account\*:** A dropdown menu with a right-pointing arrow.

A green "Submit" button is located at the top right of the form. The background shows a sidebar menu with options like "Account", "Service R", and "Reference No". A status bar at the top indicates "12:40 PM" and "13%" battery. A footer note explains the "Bill Payment" feature.

Bill Payment allows you to pay the bills online for different companies. As a one time activity, register the biller using Register Biller option before making a payment to a particular biller. You can Pay Bills using this option

## Field Description

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

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

### Pay Bill Verify



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

### Pay Bill Confirm



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

## 25. Register Biller

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

### To register the biller

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



## Register Biller

The screenshot displays the Oracle Register Biller mobile application. The main interface is a dark-themed mobile app with a sidebar menu on the left containing options like 'Account', 'Current', 'Islamic', 'Loan', and 'Service R'. A 'Welcome SAILA' message is visible at the top. A 'Register Biller' pop-up form is centered on the screen, featuring four input fields: 'Select Customer\*' (dropdown menu), 'Select Biller\*' (dropdown menu), 'Service Account Number' (text input), and 'Biller Nick Name\*' (text input). The pop-up has a blue background and a white border. At the top of the pop-up are 'Back' and 'Submit' buttons. The background app interface also shows a 'Tasks' list on the right and a 'Services' icon at the bottom.

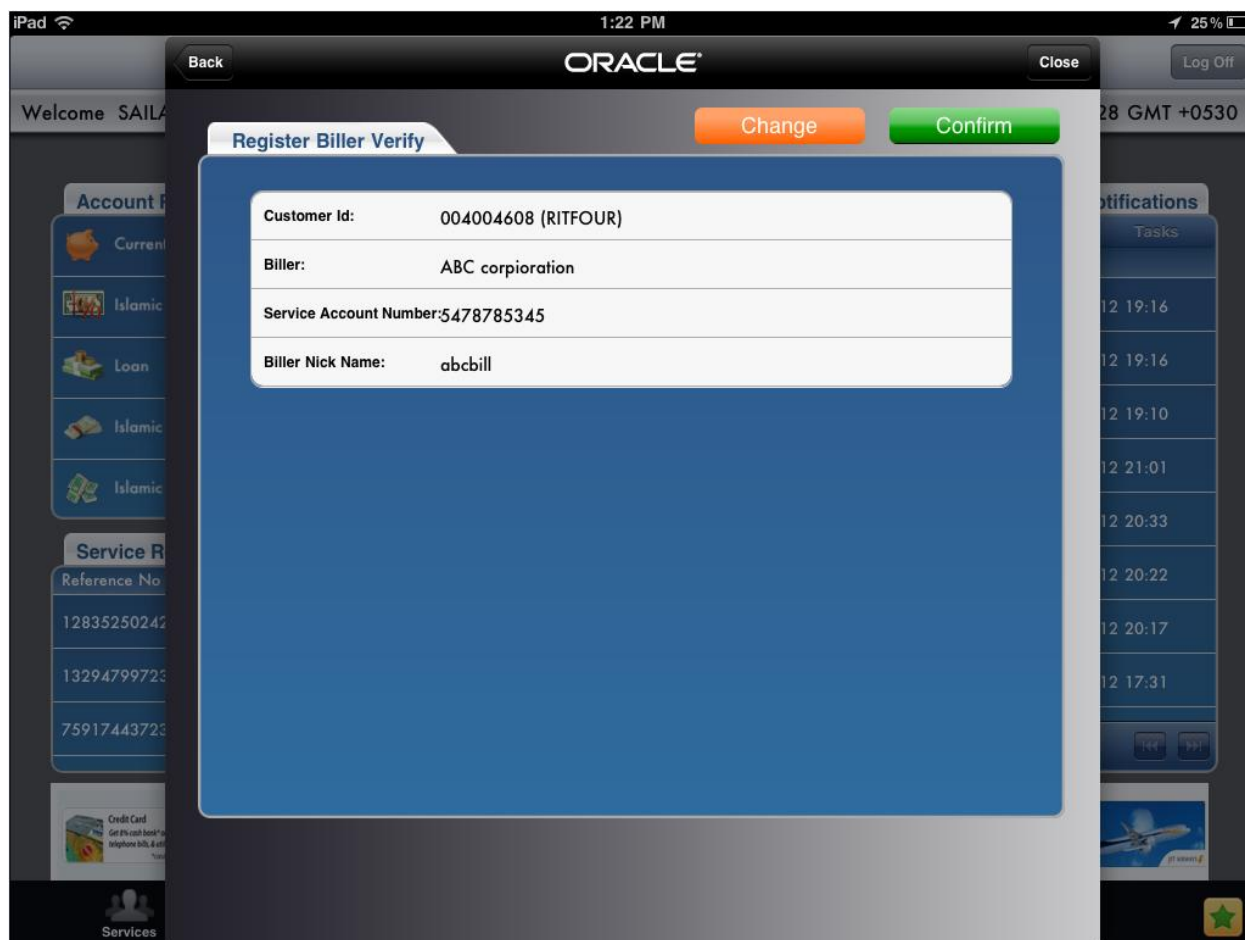
## Field Description

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

Field Name	Description
<b>Billor Nick Name</b>	[Mandatory, Alphanumeric,15] Type the Service account number.

- Click **Submit** button. The system displays **Register Biller Verify** screen.  
OR  
Click the **Back** button to navigate to the previous screen.  
OR  
Click the **Close** button to close the screen.

### Register Biller Verify



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

### Register Biller Confirm





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

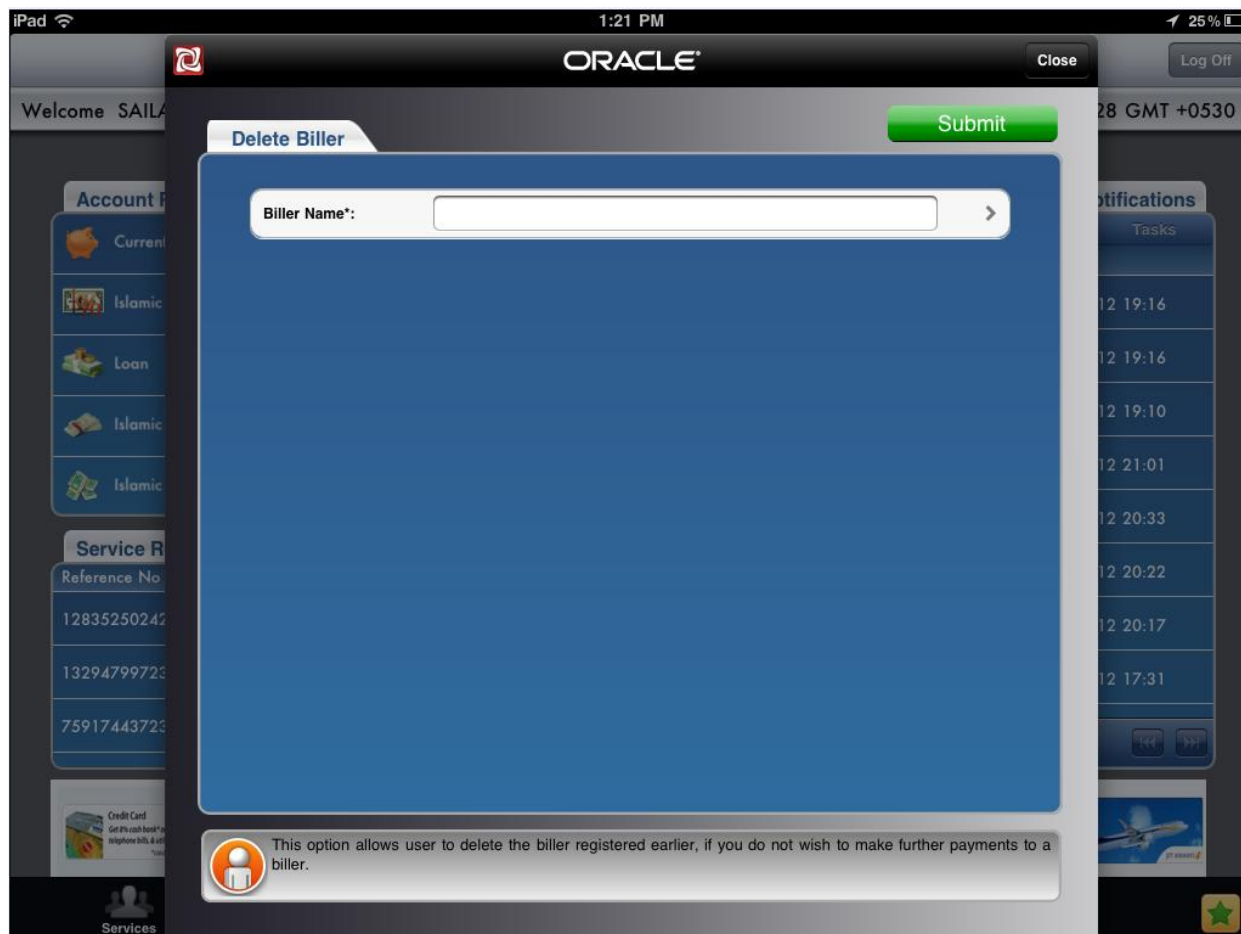
## 26. Delete Biller

This menu enables you to delete a already registered biller.

### To delete the biller

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

## Delete Biller



## Field Description

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

<b>Biller Name</b>	[Mandatory, Pop Over] Select the Biller from the list of the billers.
--------------------	--

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

## Delete Biller Verify



## Field Description

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

Field Name	Description
<b>Biller Nick Name</b>	[Display] This field displays the nick name for biller registration which is unique for the Customer.

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

### Delete Biller Confirm



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

## 27. Open Term Deposit

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

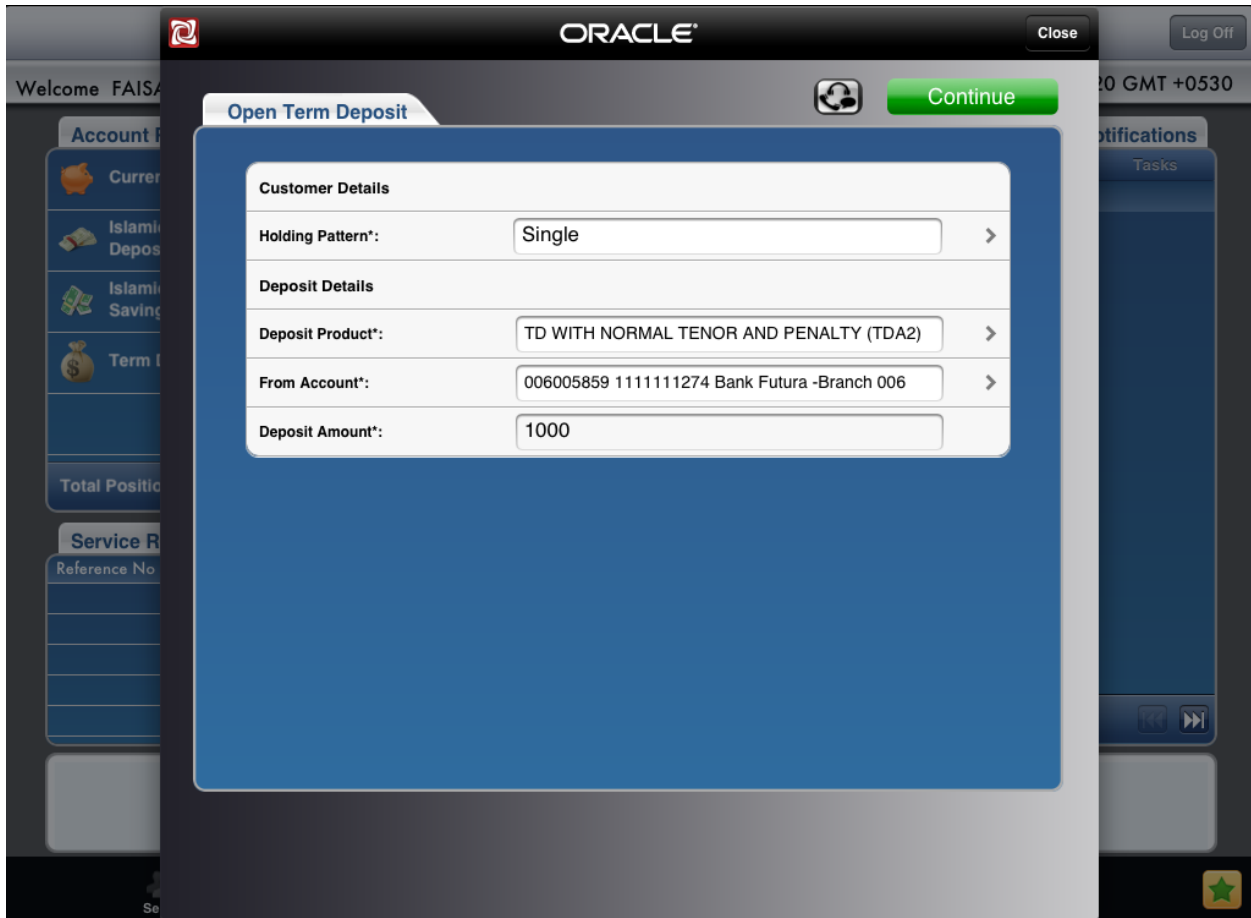
1. Navigate through menus, **Accounts > Open Term Deposit** to access Open Term Deposit transaction.

## Open Term Deposit



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

Open Term Deposit



Field Description

Field Name	Description
<b>Customer Details</b>	
<b>Holding Pattern</b>	<p>[Mandatory, pop over]</p> <p>Select the appropriate holding pattern.</p> <p>Default value for the field 'Holding pattern' will be “Single”.</p> <p>The option are as follows:</p> <ul style="list-style-type: none"> <li>• Single: If this option is selected for the single term deposit account holder.</li> <li>• Joint: If this option is selected for the joint account holder.</li> </ul>



Field Name	Description
<b>Joint Customer Id1</b>	[Conditional, Alphanumeric, 20] Type the joint customer id1. <div style="border: 1px solid black; padding: 2px;">Note: This field is displayed only when holding pattern is selected as Joint.</div>
<b>Joint Customer Id2</b>	[Conditional, Alphanumeric, 20] Type the joint customer id2. <div style="border: 1px solid black; padding: 2px;">Note: This field is displayed only when holding pattern is selected as Joint.</div> <div style="border: 1px solid black; padding: 2px;">Note: Joint customer ID 2 cannot be same as customer id entered for first account holder.</div>
<b>Deposit Details</b>	
<b>Deposit Product</b>	[Mandatory, Pop Over] Select the deposit product for which term deposit is to be opened.
<b>From Account</b>	[Mandatory, Pop Over] Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened term deposit will be fetched from this account.
<b>Deposit Amount</b>	[Mandatory, Numeric, 15] Type the amount to be deposited.

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



**Field Description**

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

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

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

Field Name	Description
<b>Rollover Amount</b>	[Conditional, Numeric, 15] Type the amount which will be renewed at maturity. This field is enabled if the <b>Renew Special Amount</b> option is selected in the <b>Maturity Instruction</b> field. User Can input the rollover Amount less than Maturity Amount.

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

## Open Term deposit

The screenshot shows the Oracle mobile application interface for opening a term deposit. The main screen is titled 'Open Term Deposit' and features a 'Back' button and a 'Continue' button at the top. The screen is divided into two main sections: 'Payout Details' and 'Account/Network Type'.

**Payout Details:**

- Maturity Instructions:** Close on Maturity No Rollover
- Transfer To:** Transfer through Domestic Clearing Network

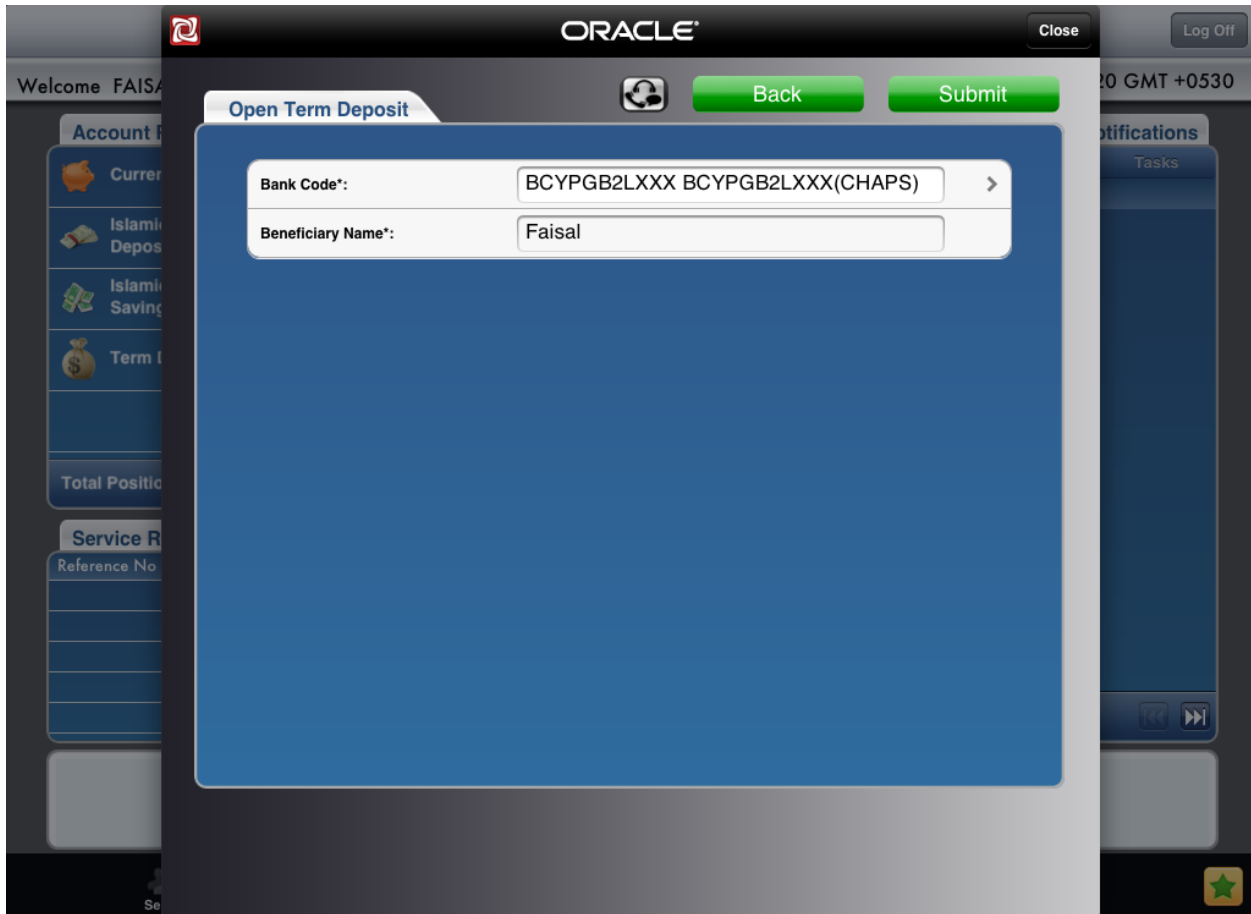
**Account/Network Type:**

- Account\*:** 1111111275
- Network Type\*:** CHAPS Network

## Field Description

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

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



**Field Description**

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

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

### Open Term Deposit – Verify

Customer Details	
Holding Pattern:	Single
Deposit Details	
Deposit Product:	TD WITH NORMAL TENOR AND PENALTY
From Account:	111111274 006
Deposit Amount:	1,000.00 GBP
Payout Details	
Maturity Date:	04-12-2013
Maturity Instructions:	Close on Maturity No Rollover
Transfer To:	Transfer through Domestic Clearing Network
Transfer Account:	111111275
Network Type:	CHAPS Network
Bank code:	BCYPGB2LXXX

- Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen.  
OR  
Click the **Back** button to change the details.



Open Term Deposit - Confirm

The screenshot shows the Oracle Open Term Deposit confirmation interface. A central message dialog box is displayed over the form fields. The dialog box contains the following text:

**Message**  
TD WITH NORMAL TENOR AND PENALTY  
11 TD Open Successful  
Transaction having reference  
320523380306192 has been Auto  
Authorized.  
Interest Booking Account and TD  
account are same, Do you want to  
04-12-20 Proceed.

Buttons: Close on Message, No Rollover, OK

The background form fields include:

- Customer Details**
  - Holding Pattern: Single
- Deposit Details**
  - Deposit Product: TD WITH NORMAL TENOR AND PENALTY
  - From Account: 11
- Payout Details**
  - Maturity Date: 04-12-20
  - Maturity Instructions: Proceed.
- Transfer To:** Transfer through Domestic Clearing Network
- Transfer Account:** 1111111275
- Network Type:** CHAPS Network
- Bank code:** BCYPGB2LXXX

A confirmation message is also visible at the bottom of the screen:

TD Open Successful  
Transaction having reference 320523380306192 has been Auto Authorized.

The screenshot shows the Oracle Open Term Deposit confirmation screen. The top navigation bar includes the Oracle logo, a 'Close' button, and a 'Log Off' button. Below the navigation bar, there are three green buttons: 'OK', 'Print this page', and 'Download'. The main content area is a table with the following details:

Customer Details	
Holding Pattern:	Single
Deposit Details	
Deposit Product:	TD WITH NORMAL TENOR AND PENALTY
From Account:	1111111274 006
Deposit Amount:	1,000.00 GBP
Payout Details	
Maturity Date:	04-12-2013
Maturity Instructions:	Close on Maturity No Rollover
Transfer To:	Transfer through Domestic Clearing Network
Transfer Account:	1111111275
Network Type:	CHAPS Network
Bank code:	BCYPGB2LXXX

At the bottom of the screen, a green checkmark icon is followed by the text: 'TD Open Successful' and 'Transaction having reference 320523380306192 has been Auto Authorized.'

8. Click the OK button. The system navigates to initial Open Term Deposit screen.  
OR  
Click the Print this page button to print the current confirmation page.  
OR  
Click the Download button to download the PDF containing newly opened term deposit details.

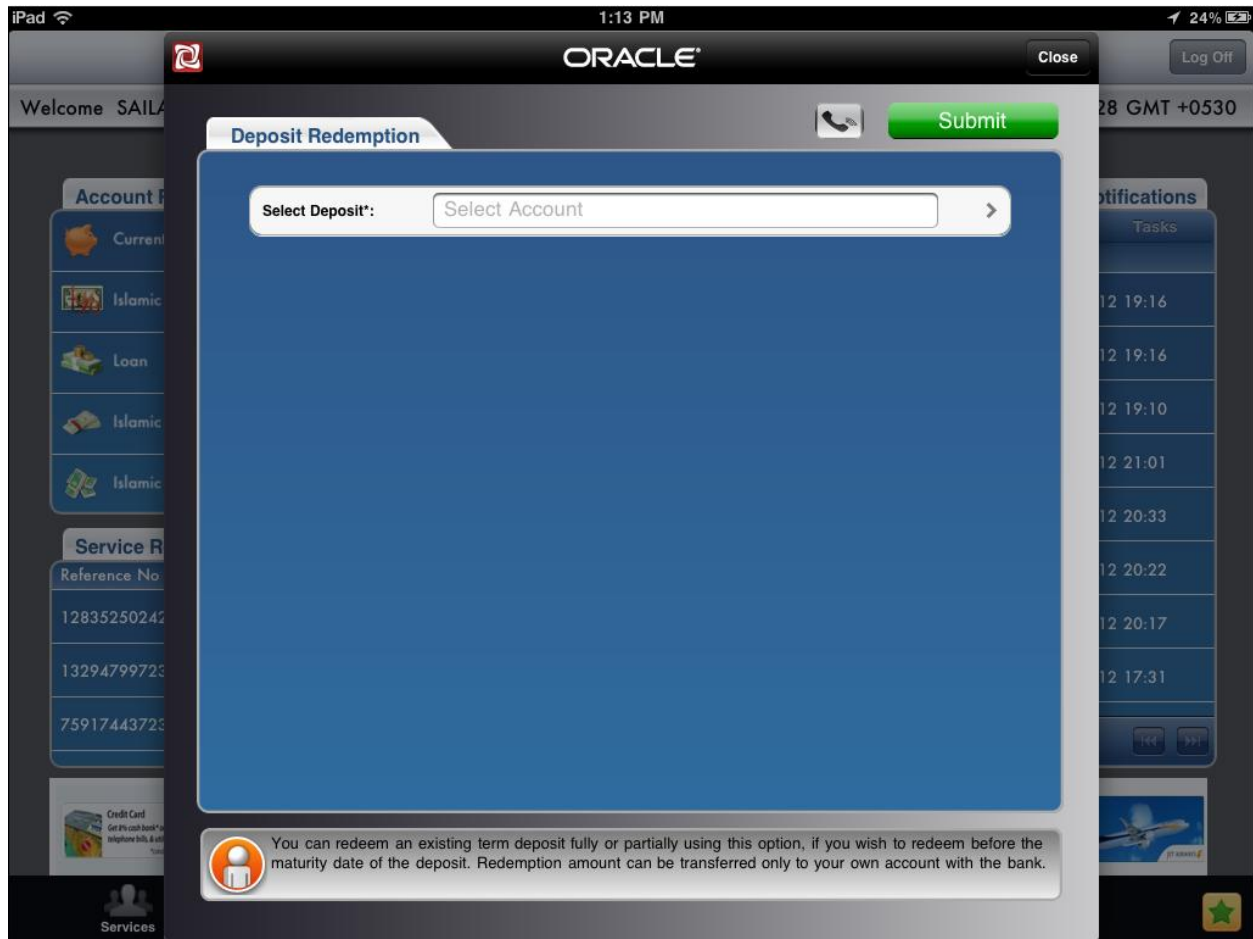
## 28. Deposit Redemption

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

### To redeem the term deposit

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

Deposit Redemption



Field Description

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

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

Deposit Redemption



Field Description

Field Name	Description
<b>Deposit Details</b>	
<b>Deposit Account</b>	[Display] This field displays the deposit account.
<b>Deposit Product</b>	[Display] This field displays the deposit product.
<b>Deposit Amount</b>	[Display] This field displays the deposit amount.
<b>Maturity Date</b>	[Display] This field displays the maturity date of the deposit.

Field Name	Description
<b>Interest Rate</b>	[Display] This field displays the interest rate.
<b>Redemption</b>	
<b>Redemption Type</b>	[Mandatory, Pop Over] Select the redemption type. The options are: <ul style="list-style-type: none"> <li>• Partial Redemption</li> <li>• Full Redemption</li> </ul>
<b>Amount</b>	[Conditional, Numeric, 15] This field displays the Amount to be redeem.
<b>Transfer To</b>	[Mandatory, Pop Over] Select the destination account from the pop over where the amount after redemption will be transferred.

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

## Deposit Redemption Verify



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

## Deposit Redemption Confirm



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



## 29. Deposit Details

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

### To view the TD Details

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

### Term Deposit

**Account Relationship**

- Islamic Term Deposits £ 52,200.00
- Islamic Current and Savings £ -5,000.00
- Term Deposits** £ 208,531.28
- Investment £ 7,723,678.59
- Credit Card

**Service Requests**

Reference No	Description	Status
595121563165371	Activate Credit Card	Request Processi
761462398439937	Account Closure	Pending
128352502428373	Account Closure	Closed

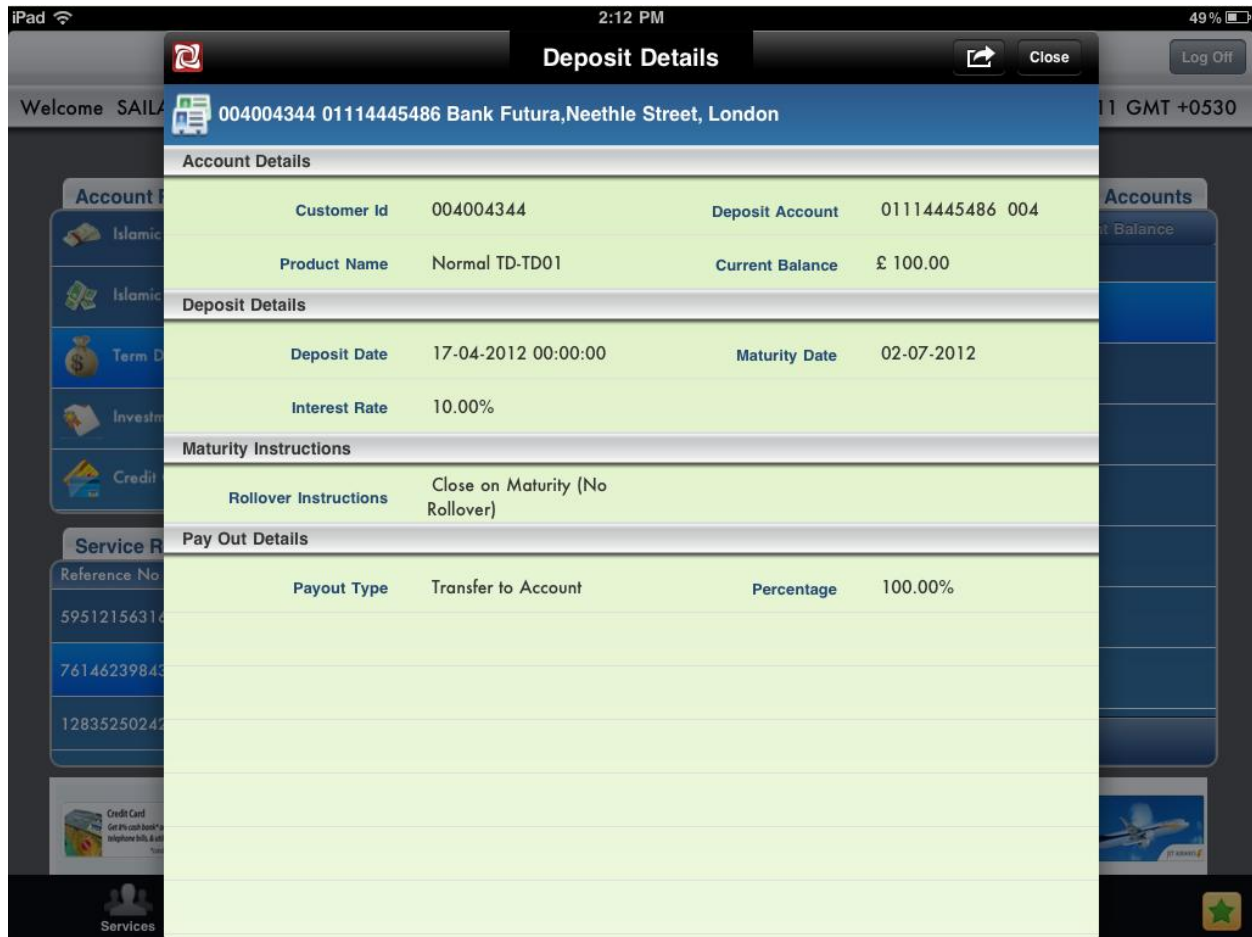
**List Of Accounts**

Account No	Customer Id	Current Balance
Bank Futura, Neethle Street,		
01114445486	02-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445487	12-11-2012	£ 1,000.00
Bank Futura, Neethle Street,		
01114445501	03-04-2014	£ 120.00
Bank Futura, Neethle Street,		
01114445513	31-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445514	02-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445515	31-07-2012	£ 100.00
Bank Futura, Neethle Street,		
01114445518	31-07-2012	£ 100.00
Bank Futura, Neethle Street,		

**Term Deposits**

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


Deposit Details



Field Description

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

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

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

## 30. Transaction Activities

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

### To view the transaction activity details

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

[View Transactions](#)



### Field Description

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


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

### View Transactions- Transaction List

Reference No	Created By	Status Description
724007371145778	spret	Rejected
122677862138538	KETKI01	Rejected
567878703171494	ANEESH01	Rejected
129344830171493	ANEESH01	Rejected
902984071171326	ANEESH01	Rejected
138845704171327	ANEESH01	Rejected
108999936171324	ANEESH01	Rejected
125669929147759	spret	Rejected
999223251147757	spret	Rejected
848656522145817	spret	Rejected

### Field Description

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

- Click  button to search and view transactions by E-Banking reference number.
- Click on any transaction to view further details of that transaction. The system displays Service Details screen.

## Service Details

Field Name	Description
Transaction	Multiple Internal Transfer
E-Banking Reference No	724007371145778
Status	Transaction deleted by host
Created By	spret
Created On	30-03-2012 18:41:49
Updated By	spret
Updated On	11-04-2012 00:00:07
Value Date	29-03-2012
Host Reference Number	

## Field Description

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



Field Name	Description
<b>Updated By</b>	[Display] Displays the user id of the user who last updated the status of the transaction
<b>Updated On</b>	[Display] Displays the date on which the transaction status was last updated
<b>Value Date</b>	[Display] Displays the value date of the transaction
<b>Host Reference Number</b>	[Display] Displays the reference number generated by host

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

## 31. Transactions to Authorize

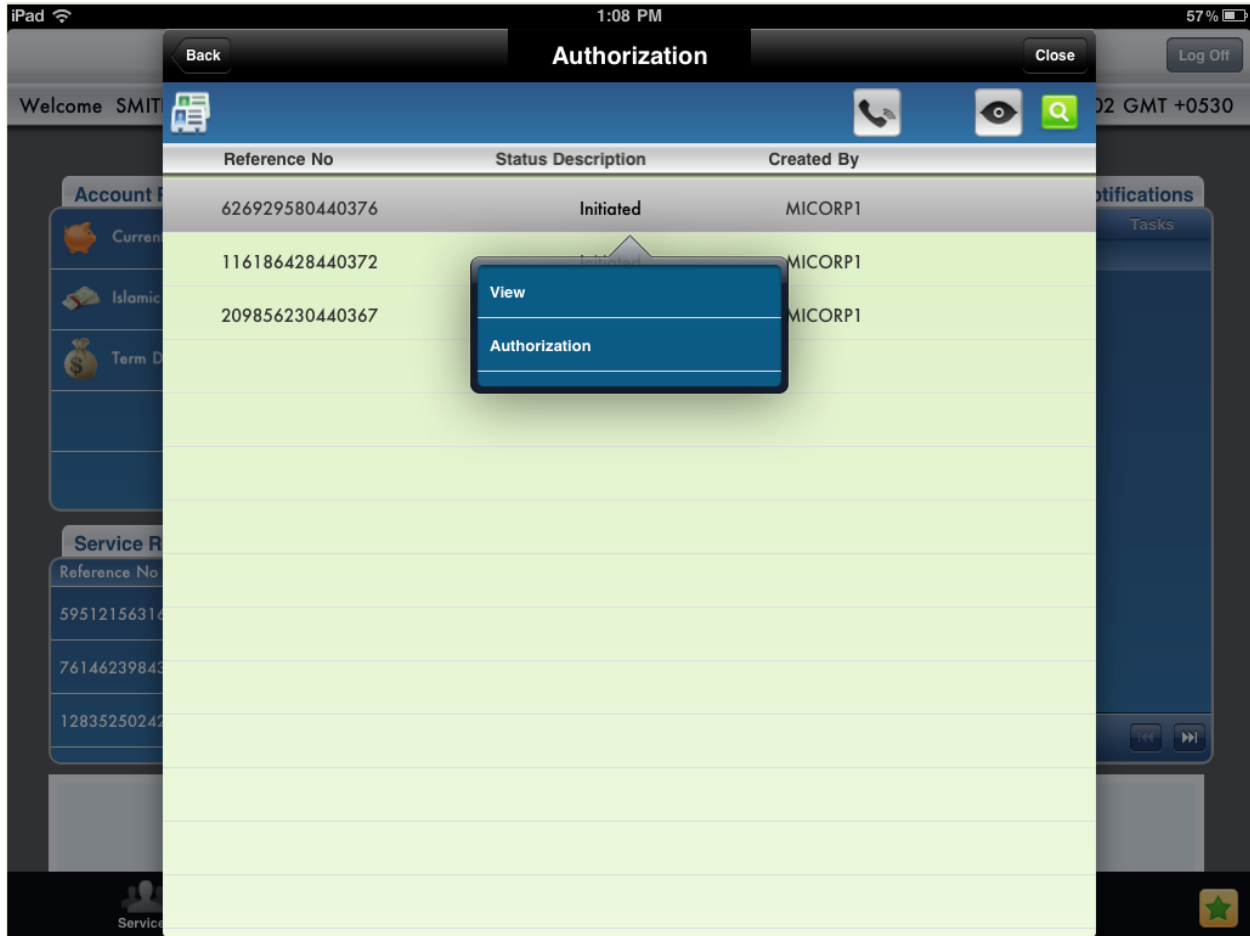
Transaction to authorize displays all the transactions with their status as Pending, Semi Authorized or Initiated for the user.

### To view the transactions for authorization

1. Log on to the iPad Banking application.
2. Select **Transaction Activities** from the menu. The system displays **Authorization** screen

### Authorization Screen



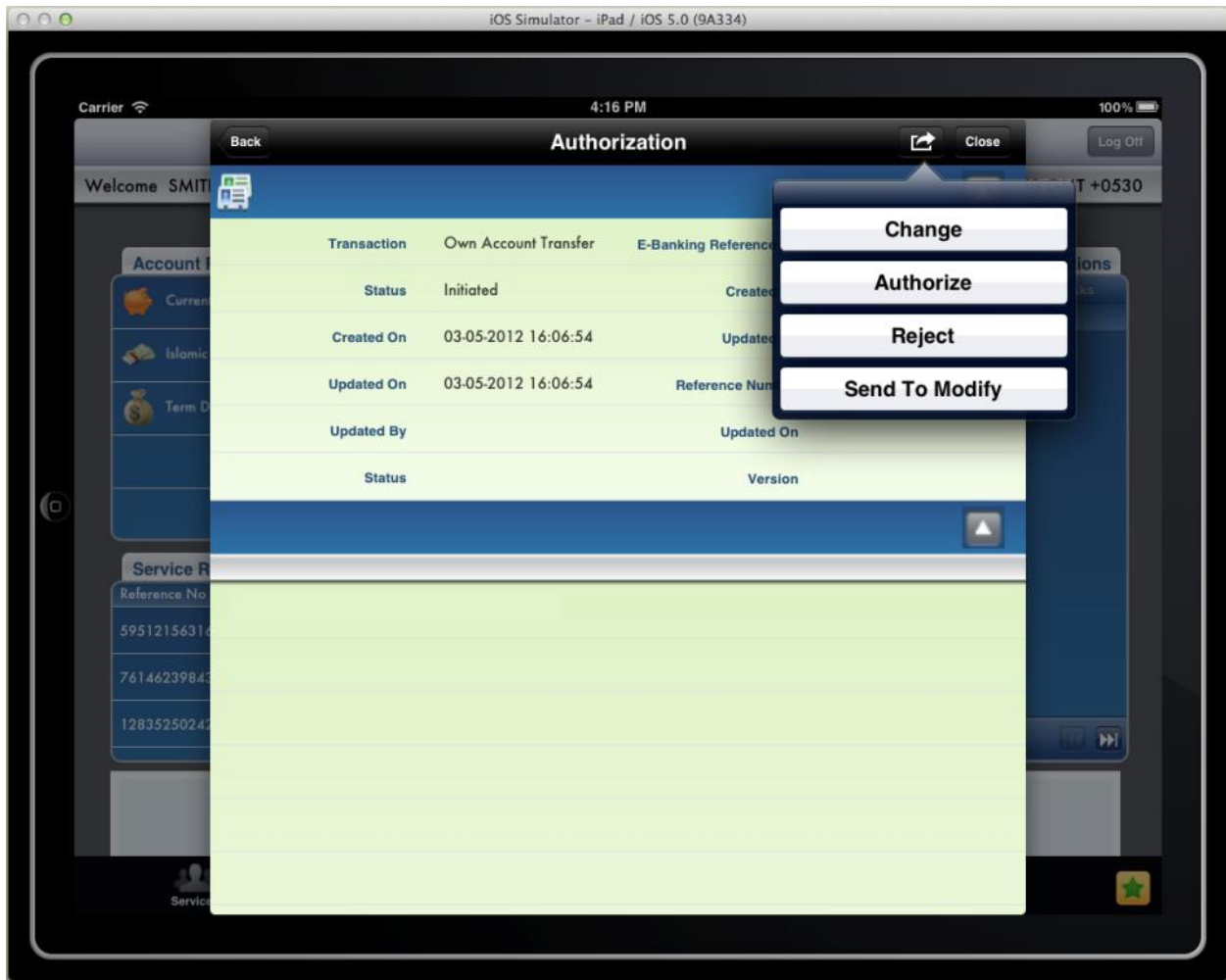


### Field Description

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

4. Click the transaction to be viewed or authorized.
5. Click **View** option to view pending transaction details.

### View Pending Transaction



- Click Authorize option to authorize pending transactions. The system displays **Pending Authorization** Screen.

### Pending Authorization



**Field Description**

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

Field Name	Description
<b>Updated On</b>	[Display] This field displays the date on which the transaction status was last updated
<b>Updated By</b>	[Display] This field displays the user id of the user who last updated the status of the transaction
<b>Note</b>	[Display] This field displays the note.

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

### Pending Authorization Confirm



- Click **OK** button to confirm authorization of pending transactions.  
OR  
Click **Back** button to navigate to previous screen.

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



## 32. Change Password

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

### To change the password

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

## Change Password

The screenshot displays the Oracle Change Password interface on an iPad. At the top, the Oracle logo and 'Close' button are visible. The main dialog box is titled 'Change Password' and contains the following fields:

- User Id:** MIRET
- Password Type\*:** Password Type (with a dropdown arrow)

A green **Submit** button is located at the top right of the dialog. Below the dialog, a message reads: "You can change your own password any time using the option. As a security measure, we advise you not to reveal the passwords to anyone and change them frequently." The background shows a mobile application interface with various service options like 'Account', 'Islamic', 'Loan', and 'Service R'.

## Field Description

Field Name	Description
<b>User Id</b>	[Display] This field displays the User Id of the user.
<b>Password Type</b>	[Mandatory, Pop Over] Select the password type radio button from the two types of password types available. The options available are <ul style="list-style-type: none"> <li>• Login Password</li> <li>• Transaction password</li> </ul>

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

## Change Password

The screenshot shows the Oracle Change Password interface on an iPad. The form is titled "Change Password" and has a "Back" button and a "Change" button. The form fields are as follows:

User Id:	MIRET
Password Type:	Login Password
Existing Password*:	●●●●●●
New Password*:	●●●●●●
Confirm 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 ch...
- Lowercase alphabets

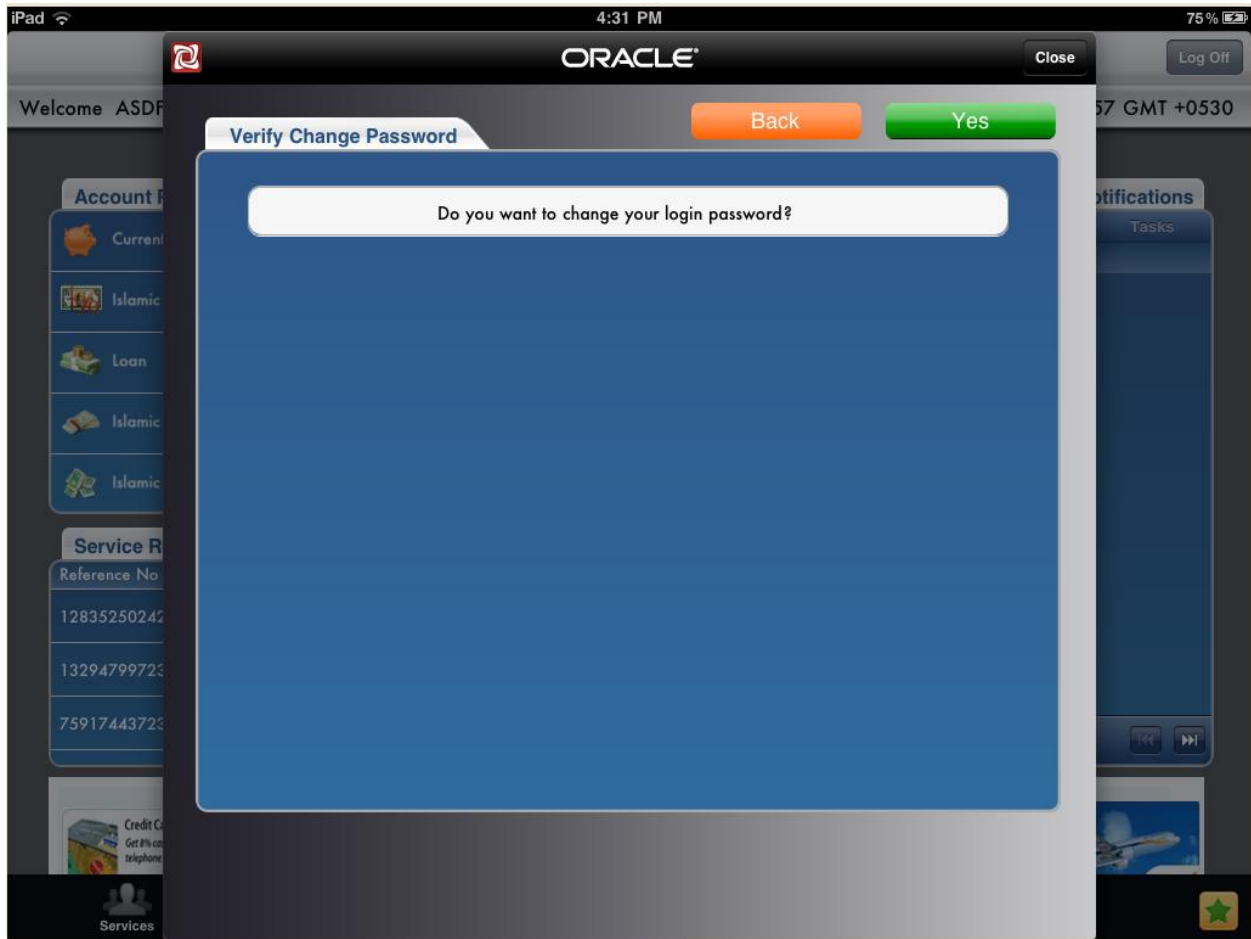
## Field Description

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

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

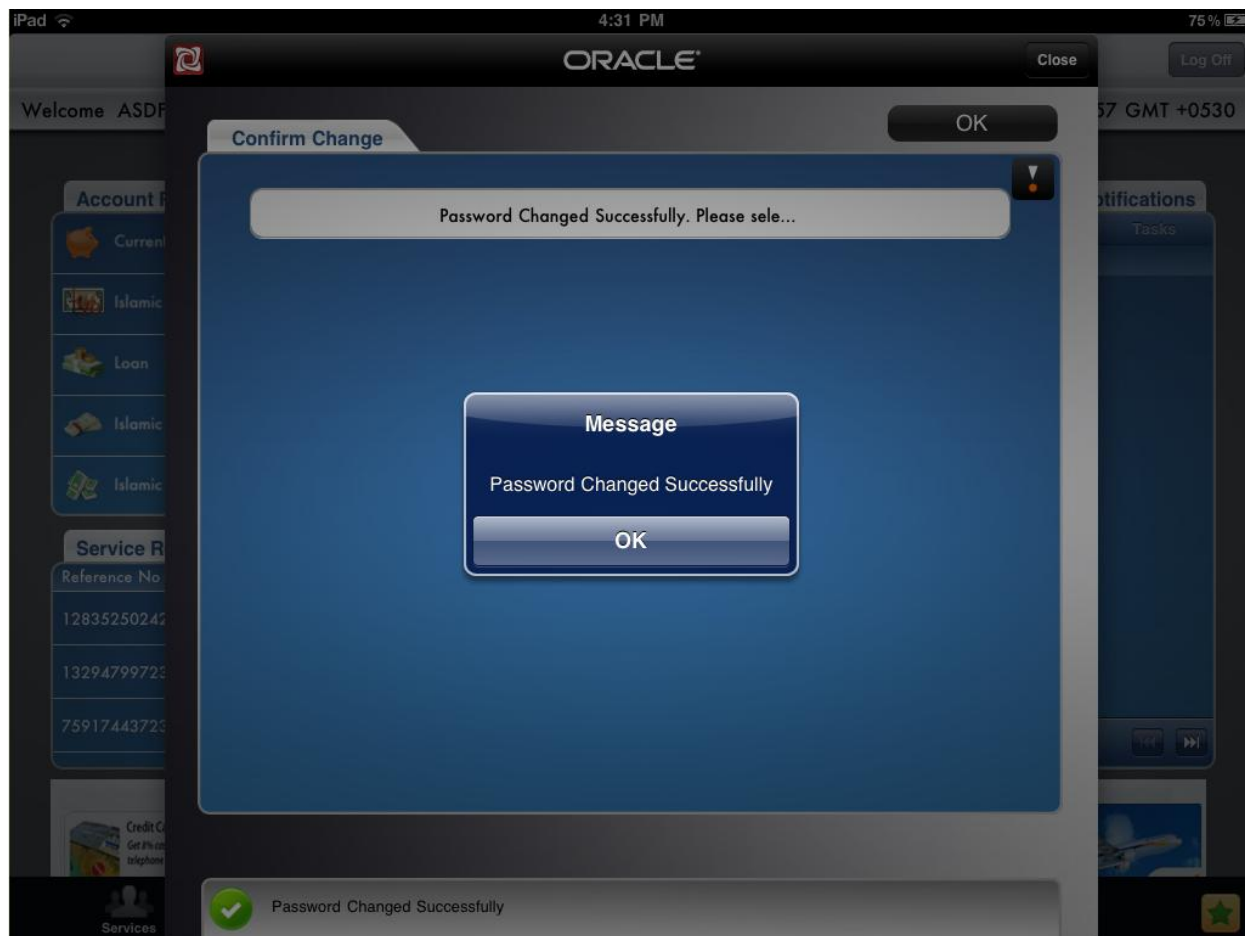
Note: New password has to be as per the Password Policy displayed below the text fields.

### Verify Change Password



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

## Confirm Change Password



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

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

## 33. Credit Card Details

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

### To view the credit card details

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

### Credit Card



## Credit Card Details

The screenshot shows an iPad interface with a 'Credit Card Details' pop-up window. The details include:

Card Number	5200123420106751	Product Name	GOLD REWARDS
Expiry Date	23-Jan-2012	Reward Points Available	1267
Total Credit Limit	Rs 90,000.00	Available Credit Limit	Rs 70,000.00
Total Cash Limit	Rs 40,000.00		

Below the details is a 'Credit Card Statement' table:

Reference No	Amount	Description	Date
43451627	Rs 4,287.00	LIFESTYLE, OBEROI	18-04-2010
24569167	Rs 850.00	PIZZA HUT, POWAI	26-04-2010
12133657	Rs 500.00	Airtell Refill	05-04-2010
87256160	Rs 985.00	GOLDEN CHARIOT	09-04-2010

## Field Description

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



Field Name	Description
<b>Total Credit Limit</b>	[Display] This field displays the total credit limit.
<b>Available Credit Limit</b>	[Display] This field displays the credit limit available to you.
<b>Total Cash Limit</b>	[Display] This field displays the total cash limit.

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

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

## 34. Credit Card Statement

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

### To view the credit card statement

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

### Credit Card



Card Number	5200123420106751	Product Name	GOLD REWARDS
Expiry Date	23-Jan-2012	Reward Points Available	1267
Total Credit Limit	Rs 90,000.00	Available Credit Limit	Rs 70,000.00
Total Cash Limit	Rs 40,000.00		

Reference No	Amount	Description	Date
43451627	Rs 4,287.00	LIFESTYLE, OBEROI	18-04-2010
24569167	Rs 850.00	PIZZA HUT, POWAI	26-04-2010
12133657	Rs 500.00	Airtell Refill	05-04-2010
87256160	Rs 985.00	GOLDEN CHARIOT	09-04-2010

### Field Description

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

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

## 35. Credit Card Payment

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

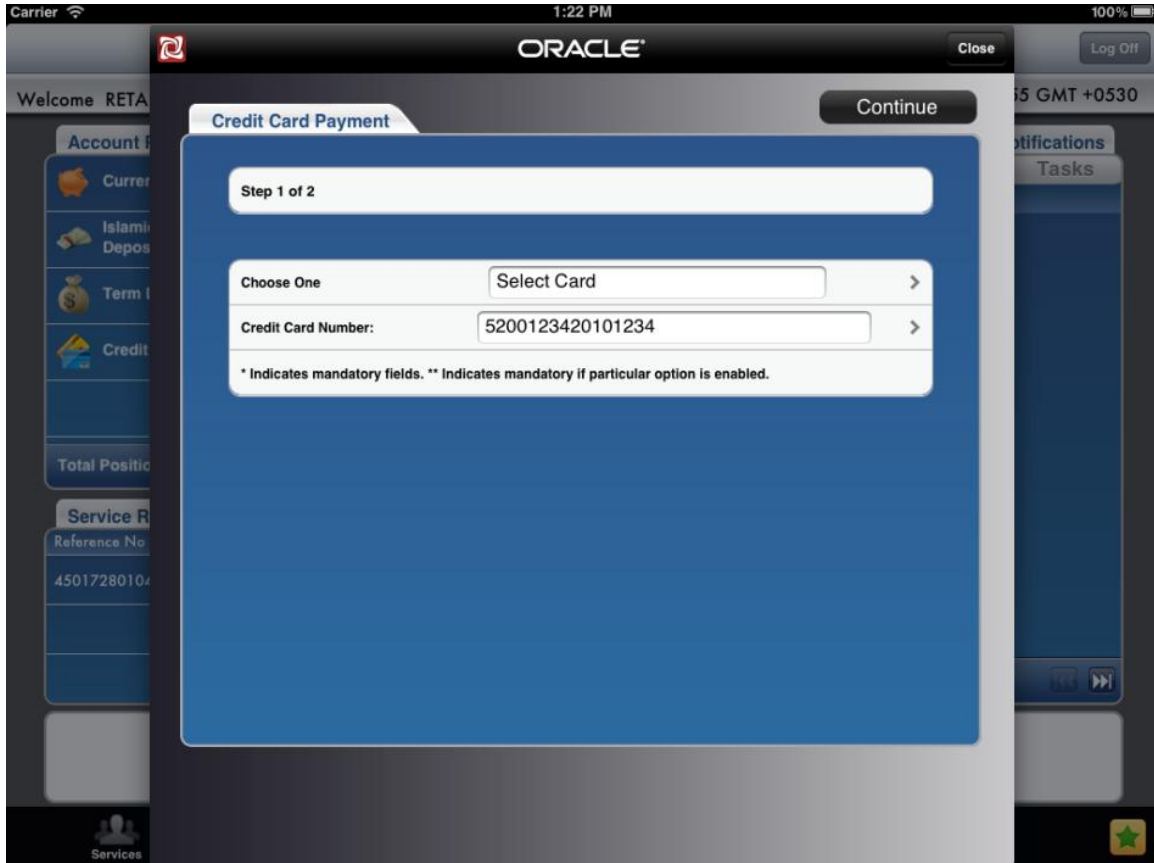
### To view the credit card statement

1. Log on to the iPad application based banking.
2. Navigate to the **Accounts > Credit Card Payment**.



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

Credit Card Payment



Field Description

Field Name	Description
Select Card	[Mandatory, Pop Over] Select the option as Select Card OR New Card.
Credit Card Number	[Mandatory, Pop Over] Select the credit card number from the pop over, for which payment is to be made.

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

Credit Card Payment – Step2

Carrier 1:22 PM 100%

ORACLE Close Log Off

Welcome RETA 5 GMT +0530

Account Notifications Tasks

Credit Card Payment Submit Back

Step 2 of 2

From Account\*: 006005884 1111111257 Bank Futura -Branch 006 >

Credit Card Number: 5200123420101234

Payment Instruction: Total Amount Due 5,000.00 INR >

Payment Due Date: 20-02-2010

\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.

Services



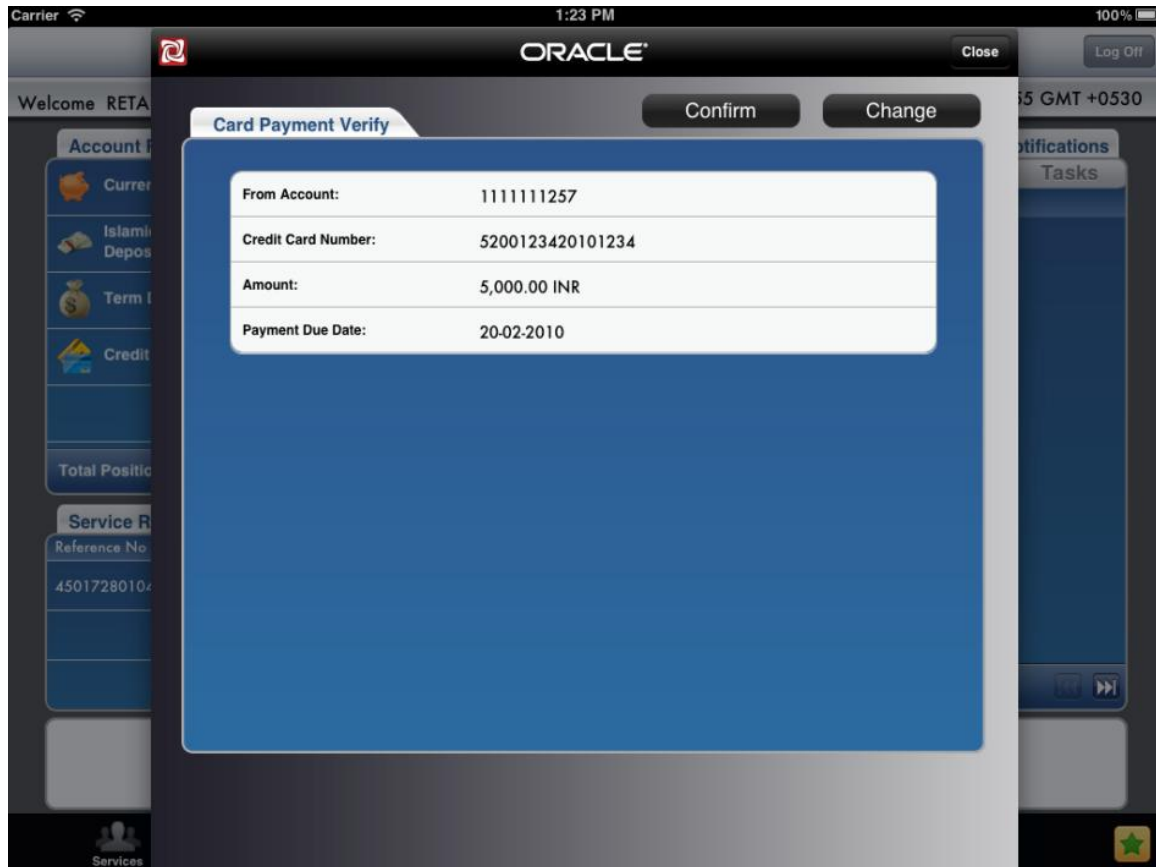


**Field Description**

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

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

Credit Card Payment – Verify



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

Credit Card Payment – Confirm



7. Click the OK button to navigate to the initial Credit Card Payment screen.  
OR  
Click the Download PDF button to download the PDF containing credit card payment details.

## 36. Force Change Password

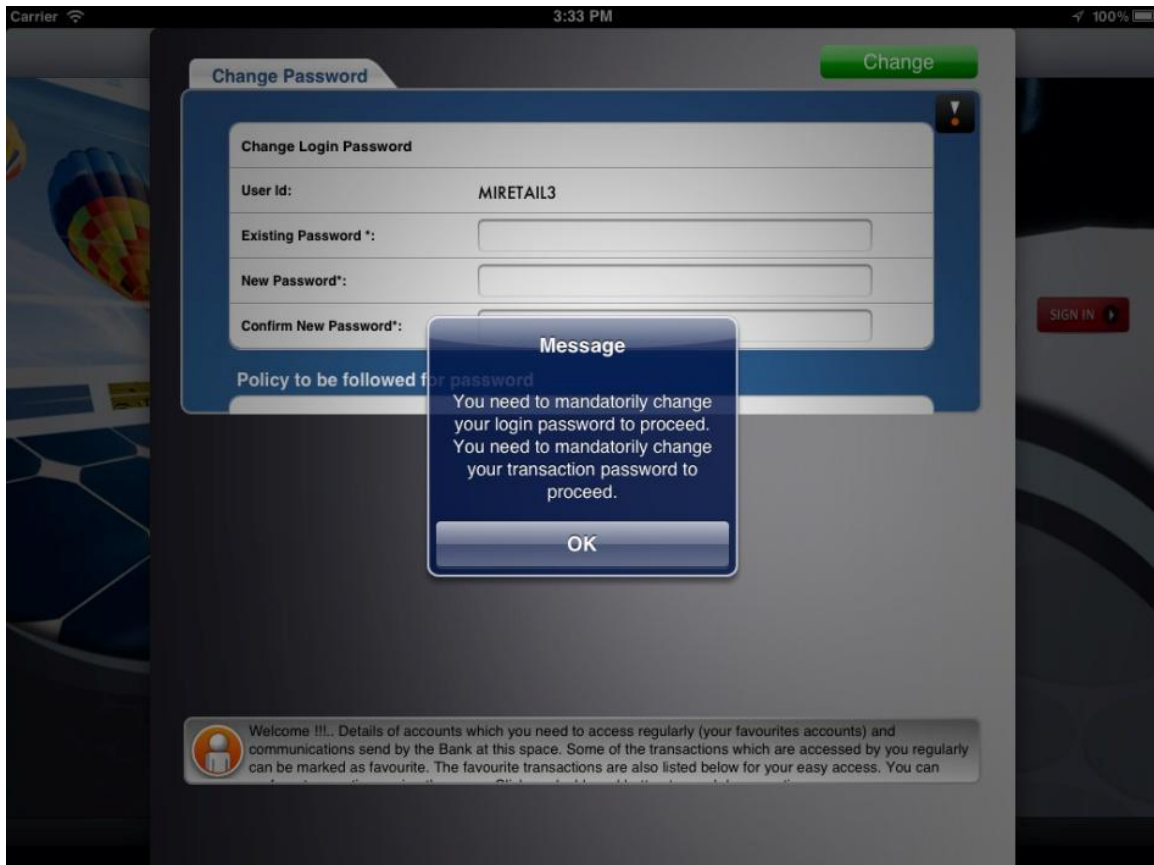
This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

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

### To perform the forced change password

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

Change Login Password



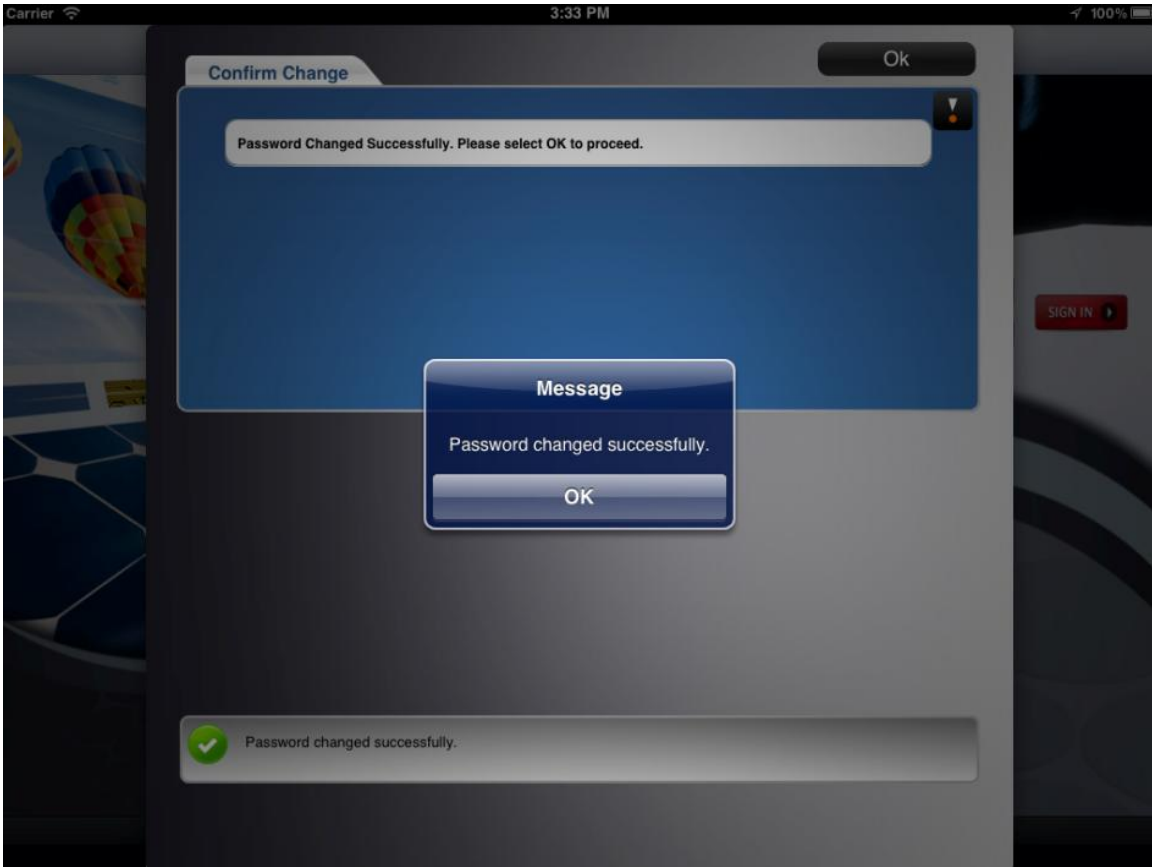
2. Click the OK button. The system displays screen for new password details.

Field Description

Field Name	Description
User ID	[Display] This field displays your user id.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. <div style="border: 1px solid black; padding: 5px; margin-top: 5px;">Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div>
Confirm New Password	[Mandatory] Retype the new password for confirmation.

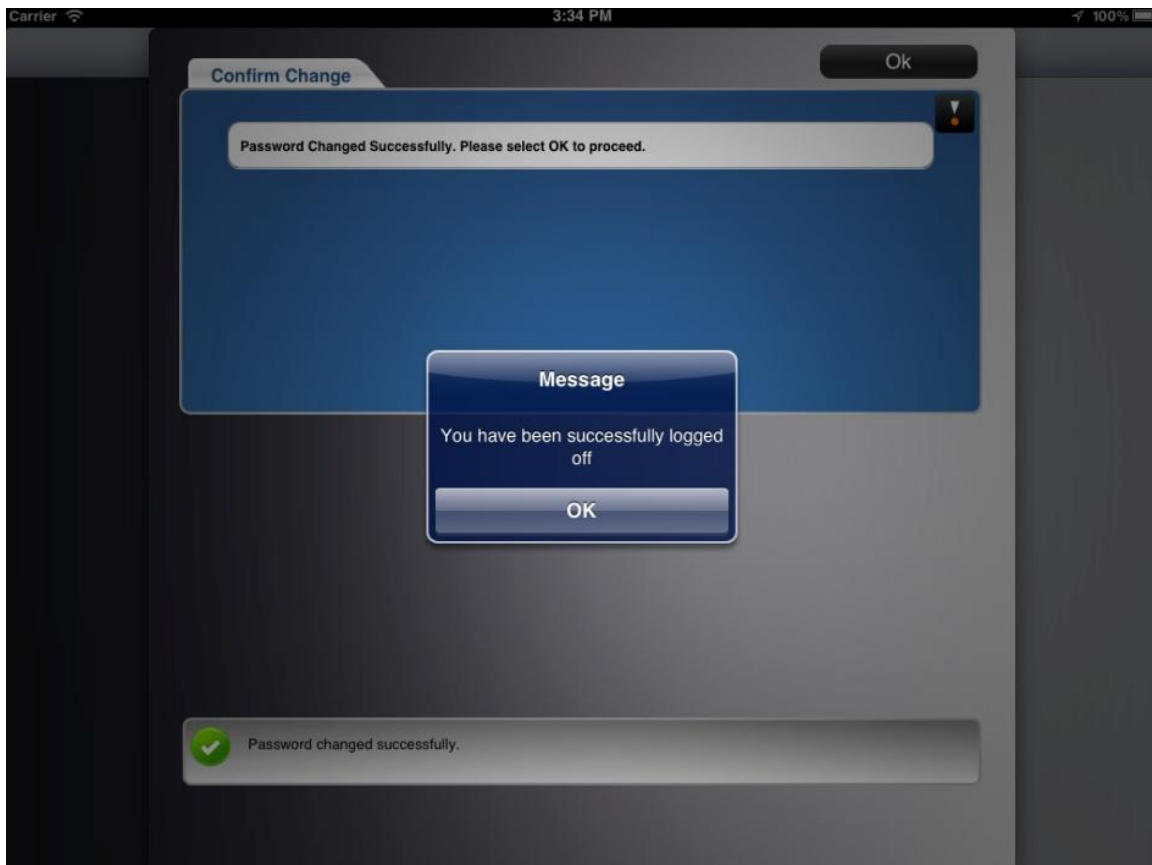
- 3. Click the **Change** button. The system displays the Confirmation message for **Login password change** as shown in below screen.

Change Login Password – Confirm



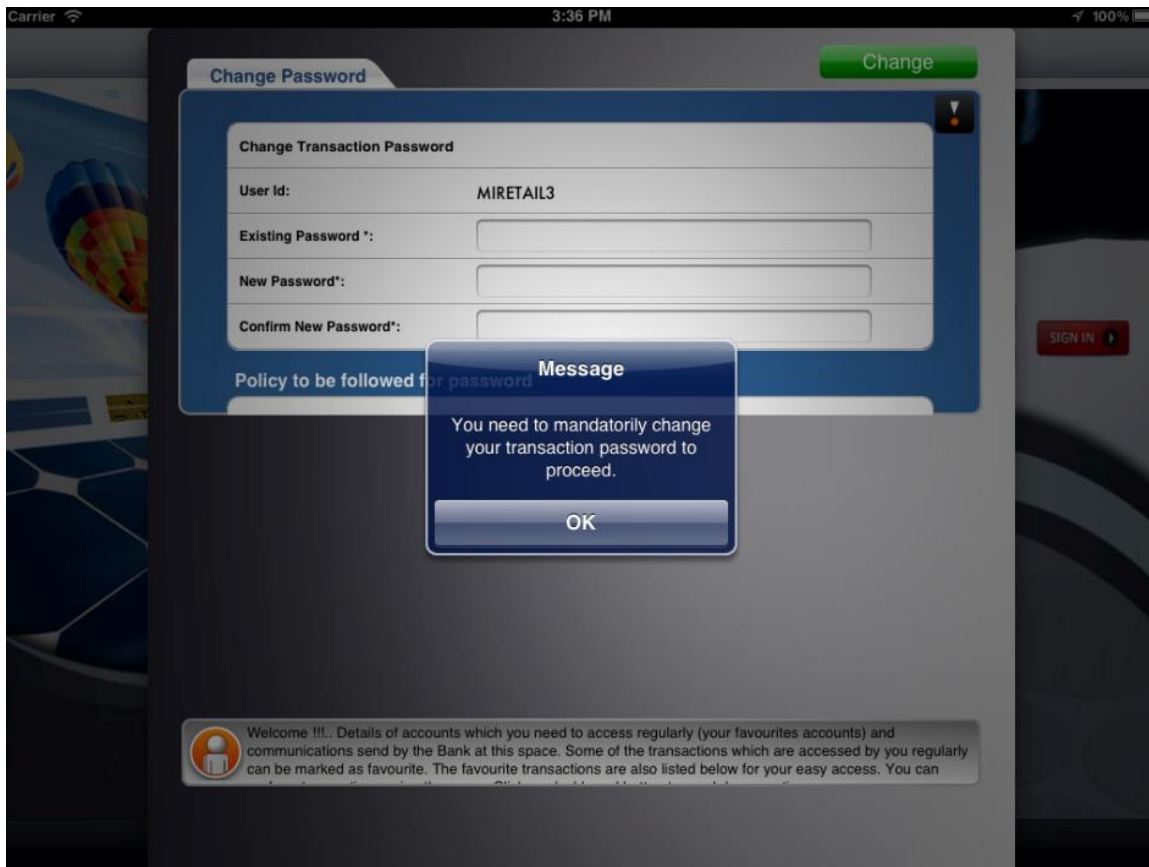
## Force Change Password

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



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

Change Password – Transaction Password Change



6. Click the OK button. The system displays screen for new password details.

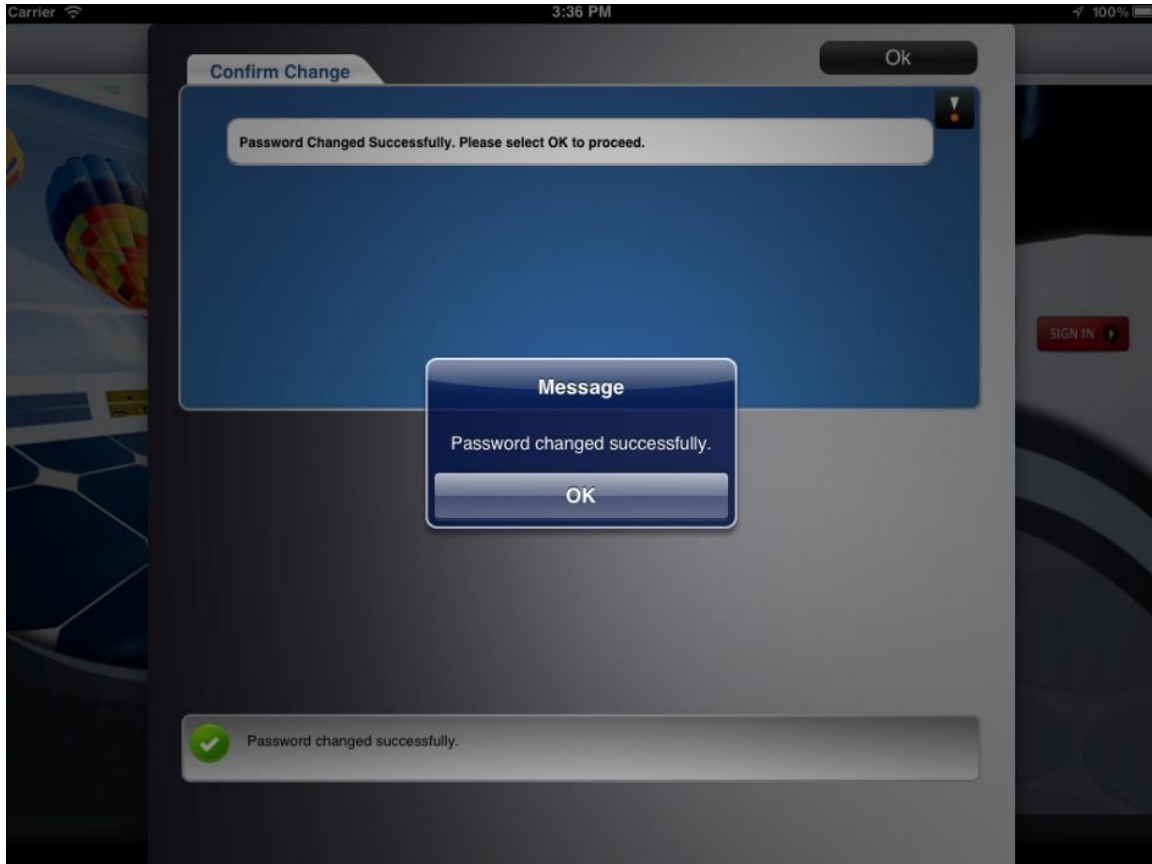
Field Description

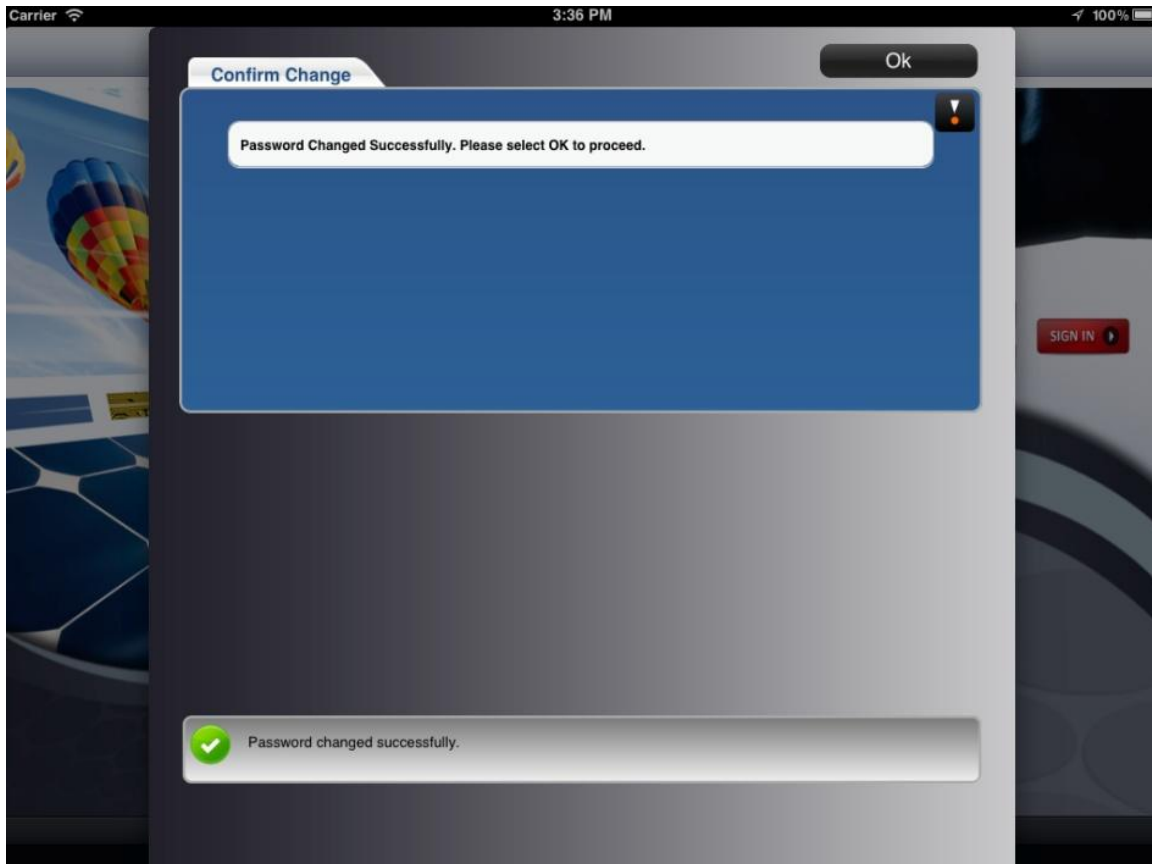
Field Name	Description
<b>User ID</b>	[Display] This field displays your user id.
<b>Existing Password</b>	[Mandatory] Type your existing password.
<b>New Password</b>	[Mandatory] Type the new password. <div style="border: 1px solid black; padding: 5px; margin-top: 5px;">Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div>
<b>Confirm New Password</b>	[Mandatory] Retype the new password for confirmation.



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

### Change Transaction Password – Confirm





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

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

## 37. Contract Deposits

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

### To view the contract Deposit details

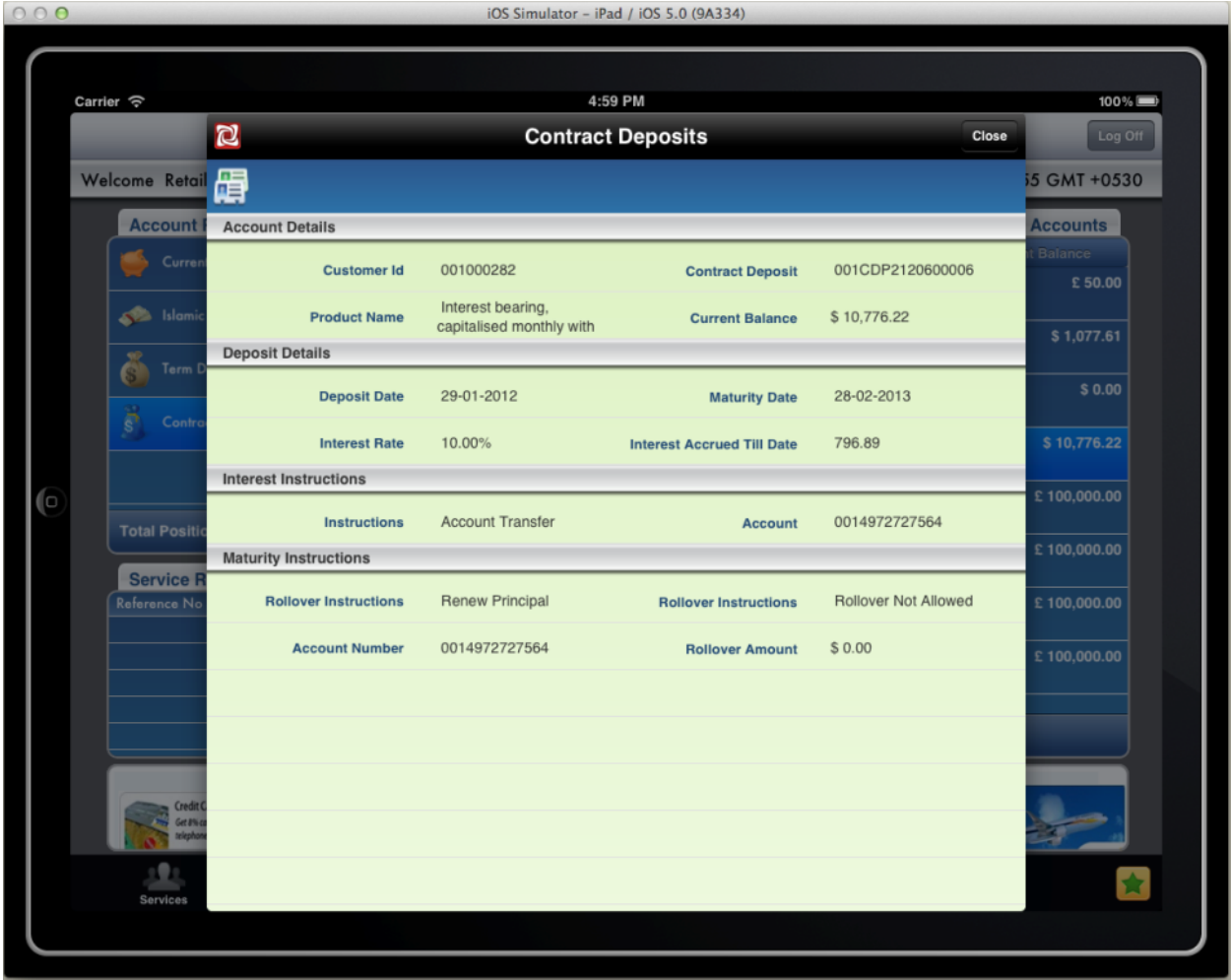
1. Log on to the iPad Banking application.
2. Select **Account Relationship > Contract TD** from the dashboard/Landing screen of iPad. as shown below:

### Contract Deposits



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

### Contract Deposits



**Field Description**

Field Name	Description
<b>Customer Id</b>	[Display] This field displays the user id.
<b>Contract Deposit</b>	[Display] This field displays the contract deposit number.
<b>Product Name</b>	[Display] This field displays the product name.
<b>Current Balance</b>	[Display] This field displays the balance of the term deposit.

**Deposit Details**

Field Name	Description
<b>Deposit Date</b>	[Display] This field displays the deposit date.
<b>Maturity Date</b>	[Display] This field displays the date on which deposit matures.
<b>Interest Rate</b>	[Display] This field displays the interest rate on the term deposit. Interest Instructions and Maturity Instructions are also displayed below this field.
<b>Accrued Interest Till Date</b>	[Display] This field displays the accrued interest till date. Interest Instructions and Maturity Instructions are also displayed below this field.
<b>Interest Instructions</b>	
<b>Interest Instructions</b>	[Display] This field displays the interest instructions.
<b>Account</b>	[Display] This field displays the account number.
<b>Maturity Instructions</b>	
<b>Rollover Instructions</b>	[Display] This field displays the roll over instructions.
<b>Account Number</b>	[Display] This field displays the account number.

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

## 38. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

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

This information is available as part of fund rules definition.

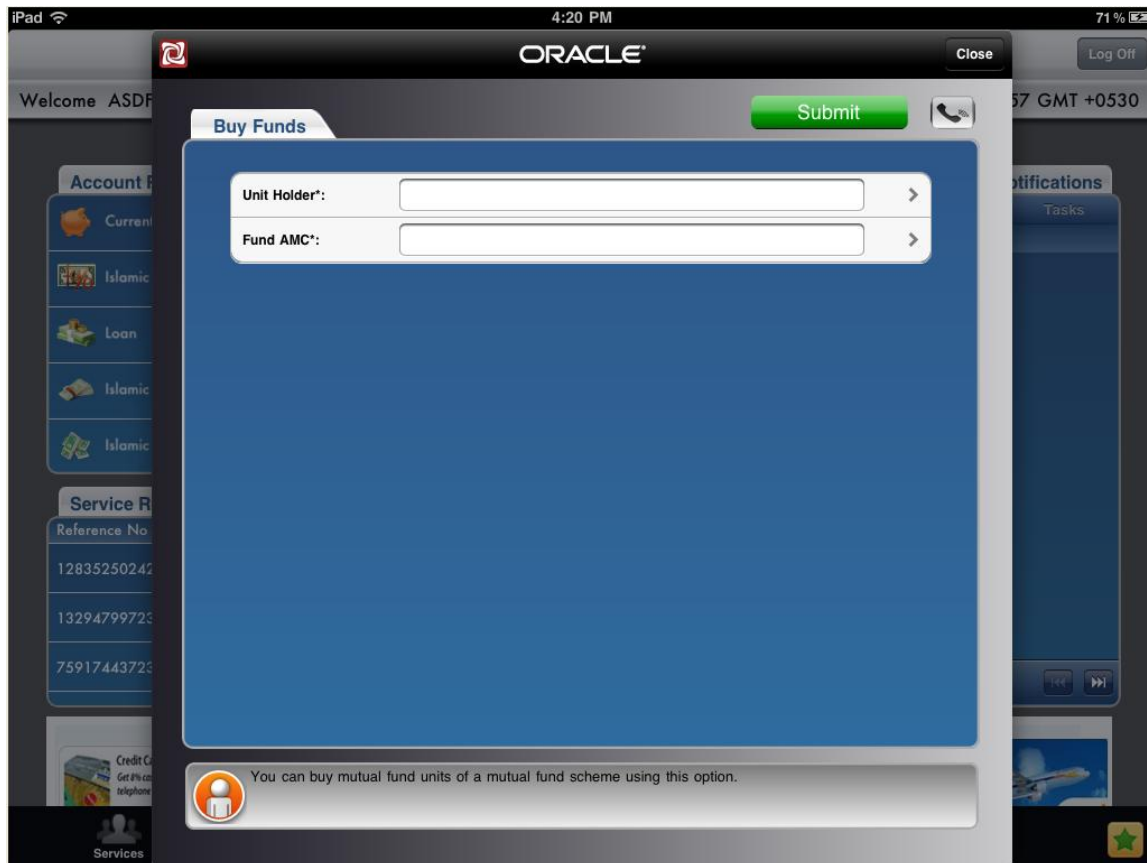
An investor can select for subscription of a fund.

- One Time Single Fund Purchase

### To buy mutual fund

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

## Buy Funds



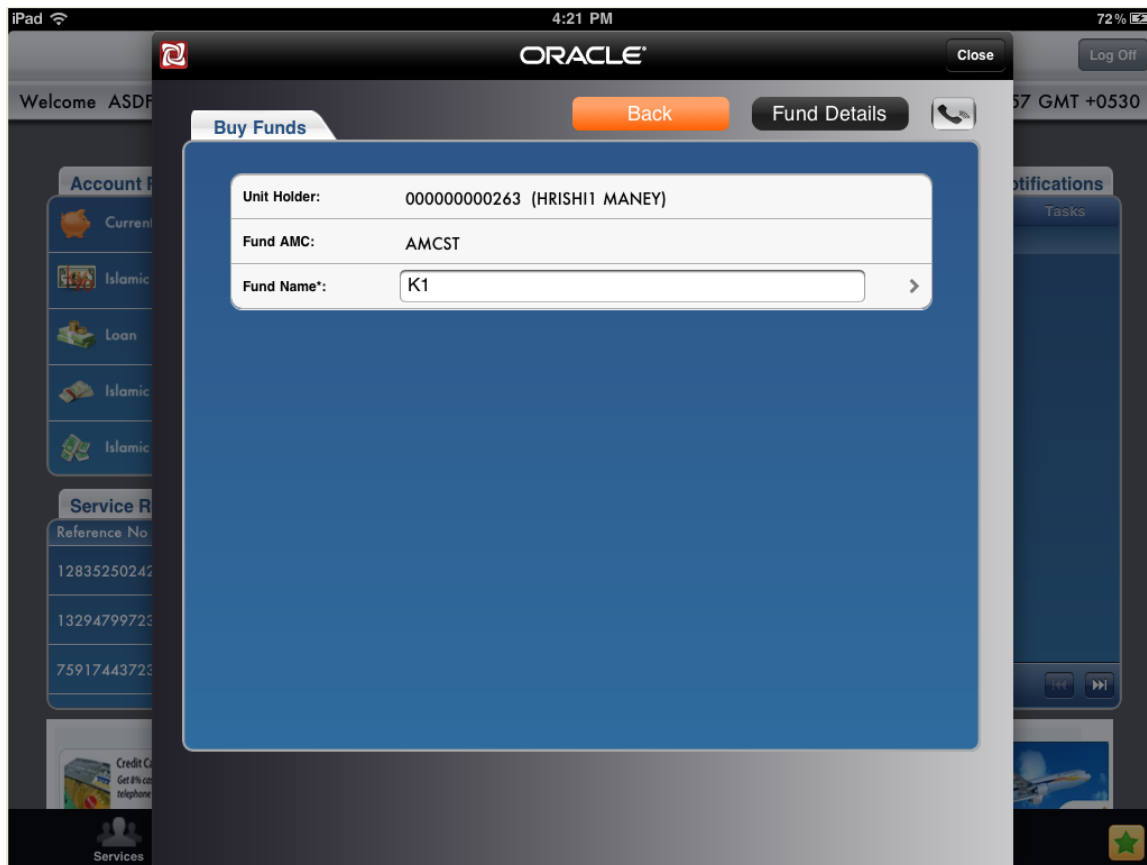
## Field Description

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

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



## Buy Funds



## Field Description

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

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

## Buy Funds

The screenshot displays the Oracle mobile application interface for buying funds. A central modal titled 'Place Order' is active, containing the following fields and information:

- Place Order Section:**
  - Investment Type\*: [Dropdown menu]
  - Amount Or Unit\*: [Text input field]
  - Dividend Re-investment\*: [Dropdown menu]
- Fund Information Section:**
  - Unit Holder: 000000000263 (HRISHI MANEY)
  - Fund AMC: AMCST
  - Fund Name: K1
  - Minimum Amount: 1.00 ZAR
  - Minimum Units: 1.00

At the bottom of the modal, there is a note: "Use of this service implies that you have read...". The background shows a sidebar menu with categories like 'Account', 'Islamic', 'Loan', and 'Service', and a top navigation bar with 'Back' and 'Place Order' buttons.

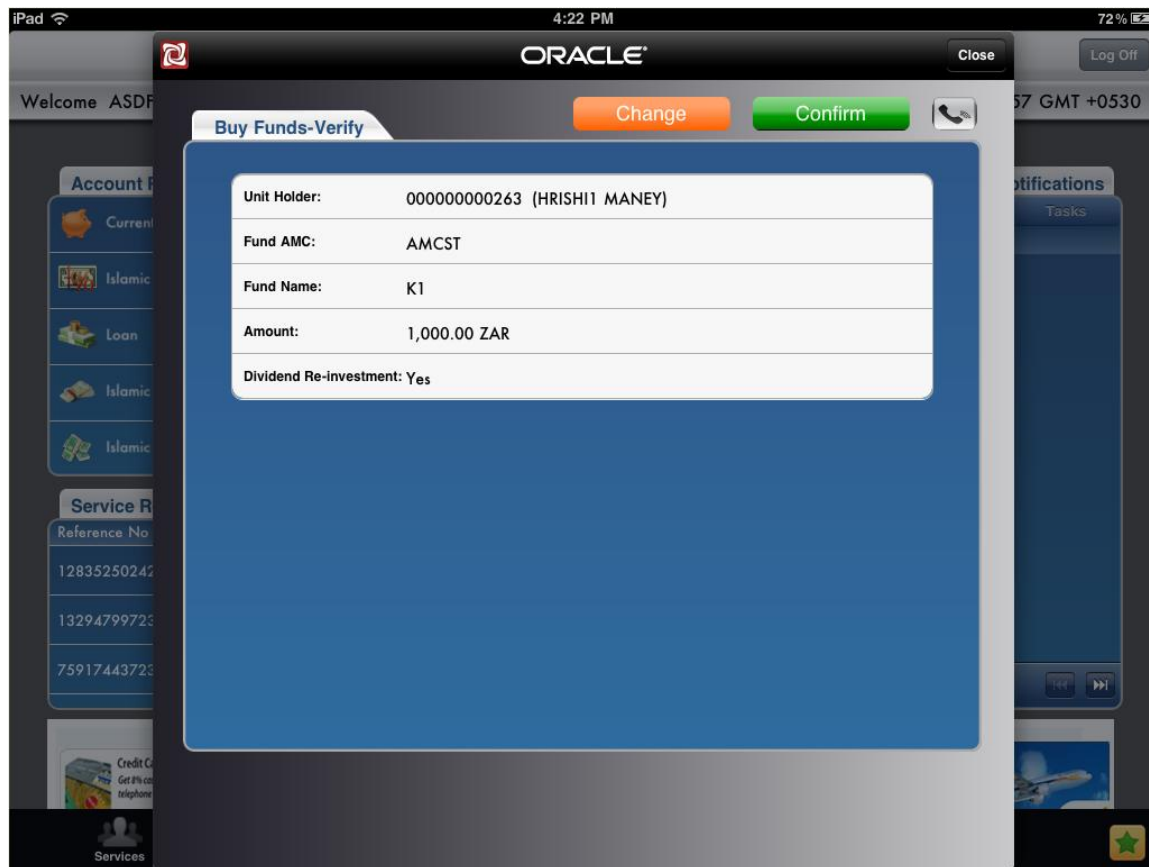
## Field Description

Field Name	Description
<b>Investment Type</b>	[Mandatory, Pop Over] Select the invest type. The options are: <ul style="list-style-type: none"> <li>• Amount</li> <li>• Units</li> </ul>
<b>Amount or Unit</b>	[Mandatory, Numeric, 15] Enter the amount or number of units as per the selected investment type.
<b>Dividend Re-Investment</b>	[Mandatory, Pop Over] Select the dividend re-investment options. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
<b>Fund Information</b>	
<b>Unit Holder</b>	[Display] This field displays the unit holder id.
<b>Fund AMC</b>	[Display] This field displays the fund AMC.
<b>Fund Name</b>	[Display] This field displays the fund name.
<b>Minimum Amount</b>	[Display] This field displays the minimum amount required to buy the funds.
<b>Minimum Units</b>	[Display] This field displays the minimum units of which funds can be purchased.

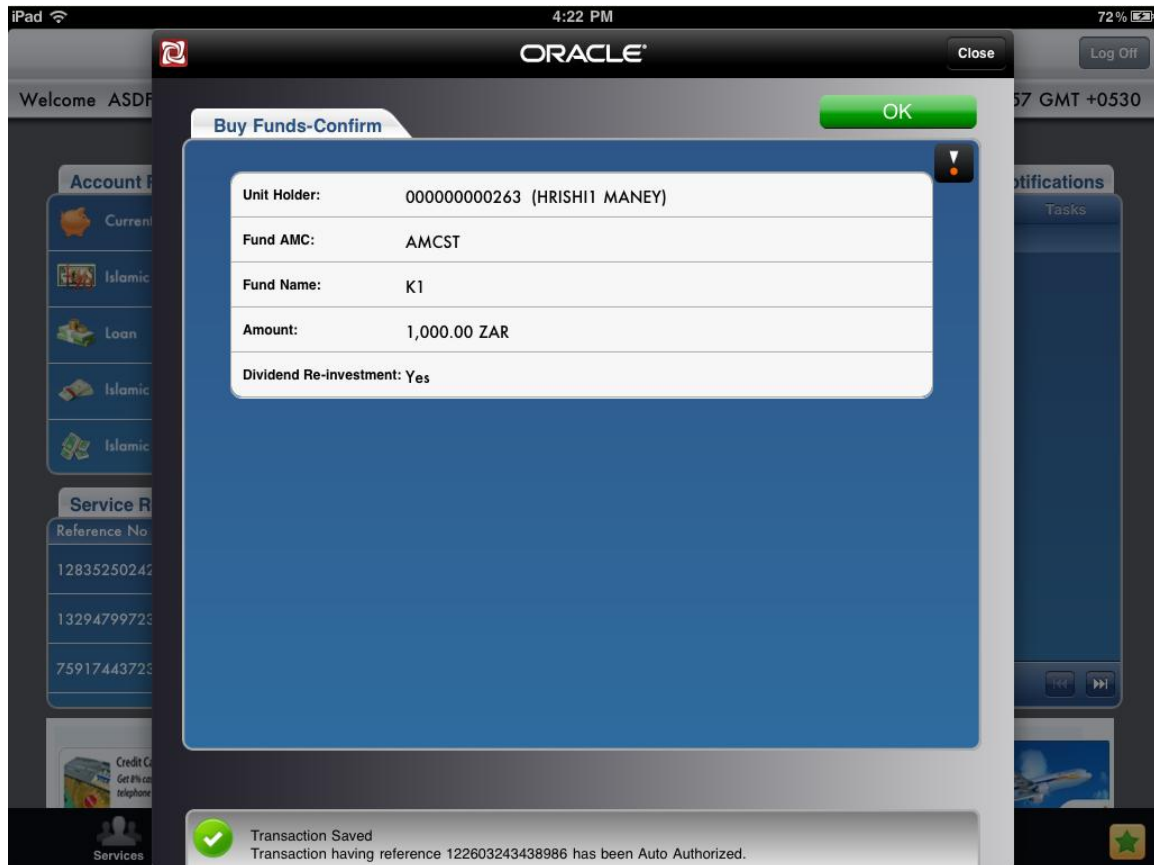
5. Click the **Place Order** button. The system displays **Buy Funds – Verify** screen.  
OR  
Click the **Back** button to navigate to the previous screen.  
OR  
Click the **Close** button to close the screen.

## Buy Funds – Verify



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

## Buy Funds – Confirm



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

## 39. Redeem Funds

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

A fund is open for redemption if:

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

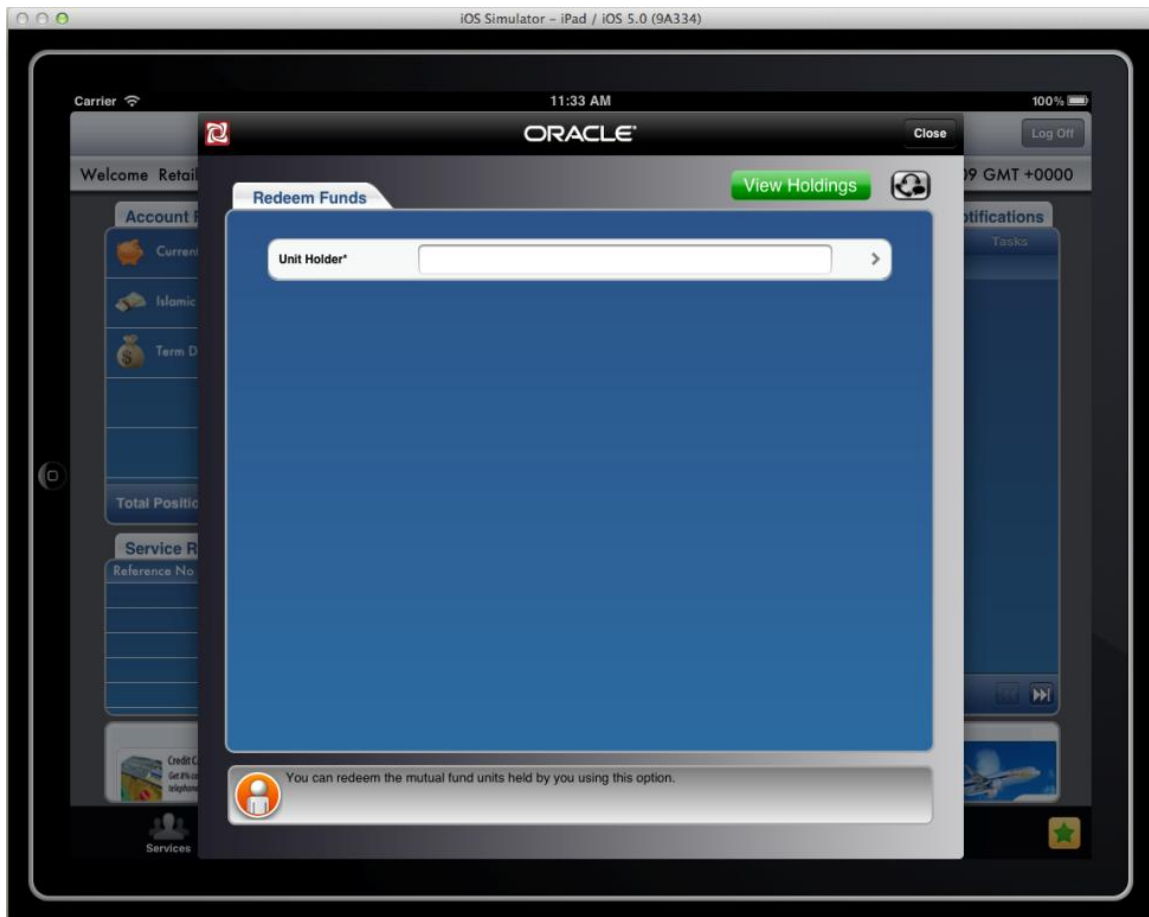
The redemption process comprises of the following stages:

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

### To redeem mutual fund

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

## Redeem Funds

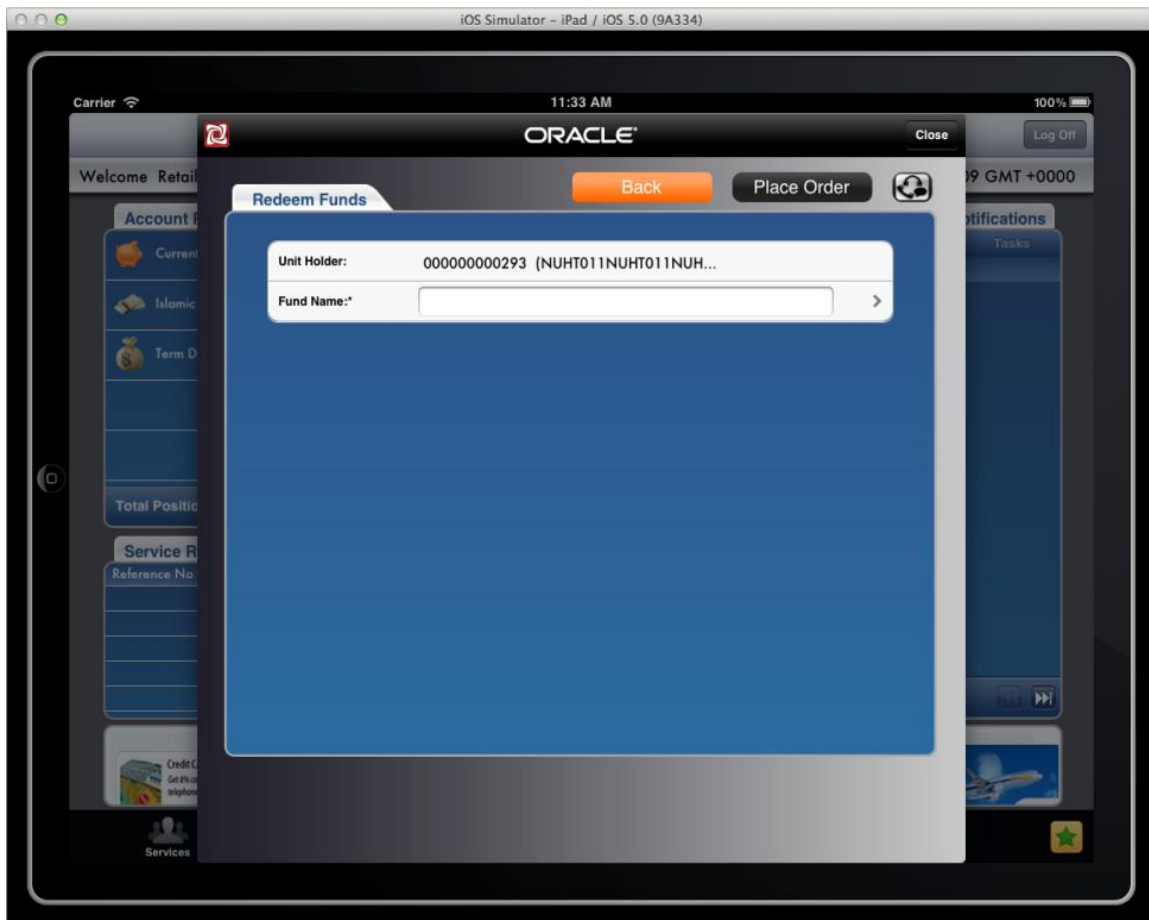


## Field Description

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

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

Redeem Funds



Field Description

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

<b>Fund Name</b>	[Mandatory, Pop Over ] Select the fund name from the funds available for the unit holder.
------------------	--

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



Redeem Funds



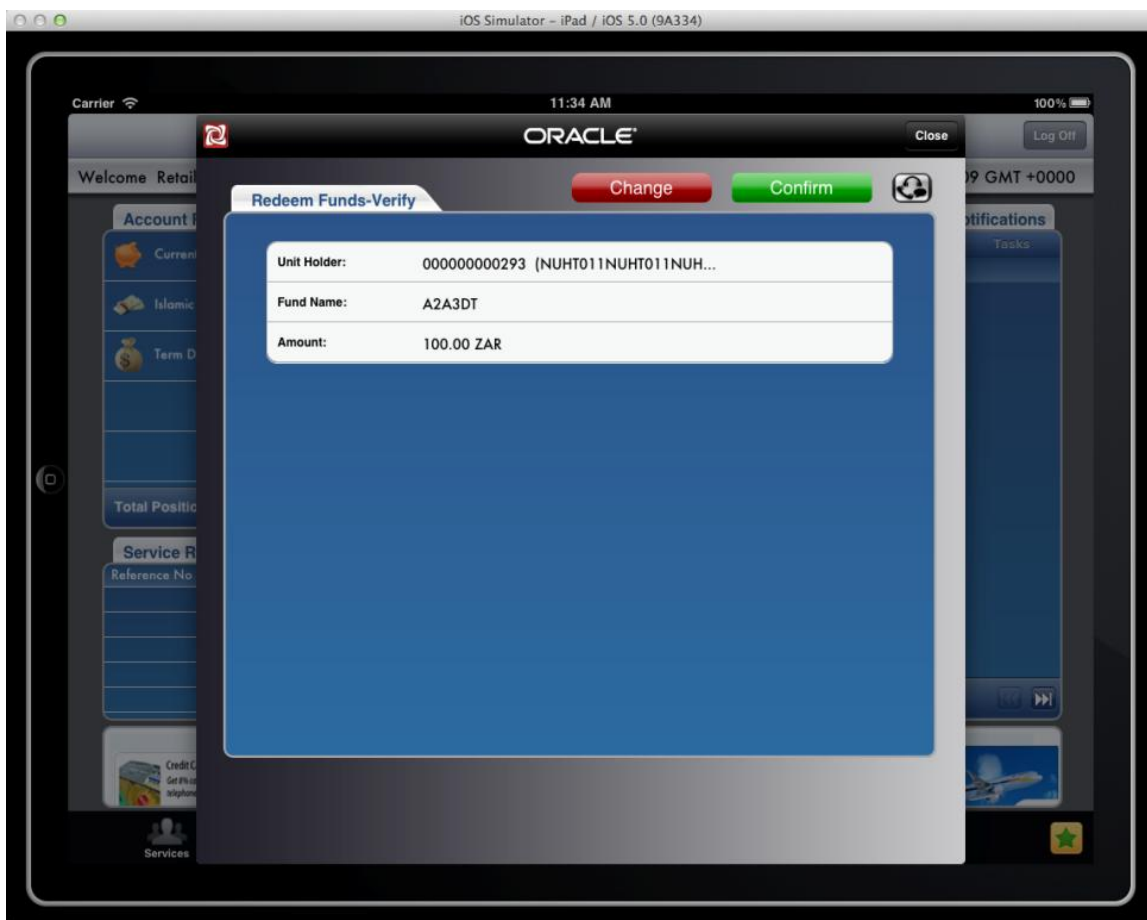
Field Description

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

Field Name	Description
<b>Redeem type</b>	[Mandatory, Pop Over ] Select the type of redemption to be done. Options are: <ul style="list-style-type: none"> <li>• Amount</li> <li>• Units</li> </ul>
<b>Amount or Units</b>	[Mandatory, Numeric, 15] Type the amount or units as per the selection criteria.

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

### Redeem Funds – Verify



6. Click the **Confirm** button. The system displays **Redeem Funds - Confirm** screen.  
OR

- Click the **Back** button to navigate to the previous screen.
- OR
- Click the **Close** button to exit from the application.
- OR
- Click the **Home** button to navigate to the menu screen.
- OR
- Click the **Menu** button to return to the sub menu screen.

### Redeem Funds – Confirm



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

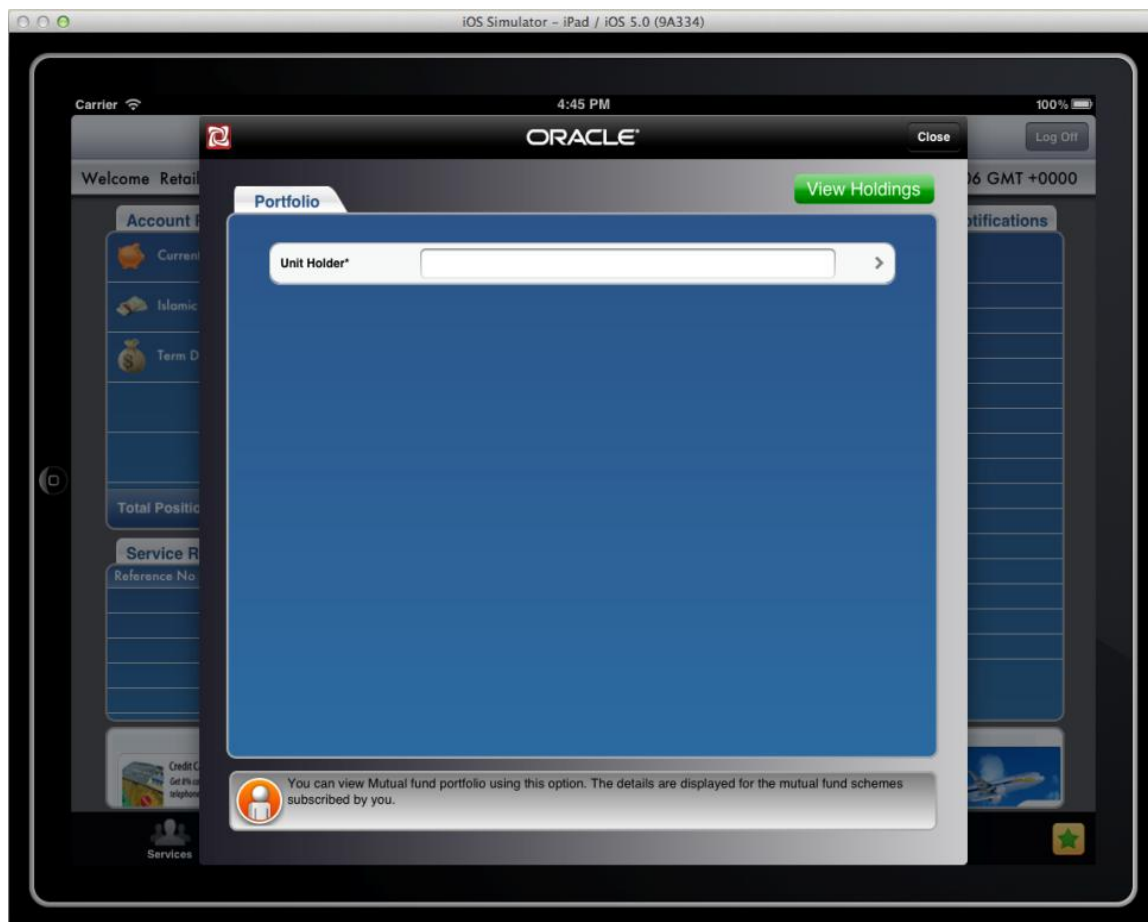
## 40. Portfolio

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

### To view the portfolio

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

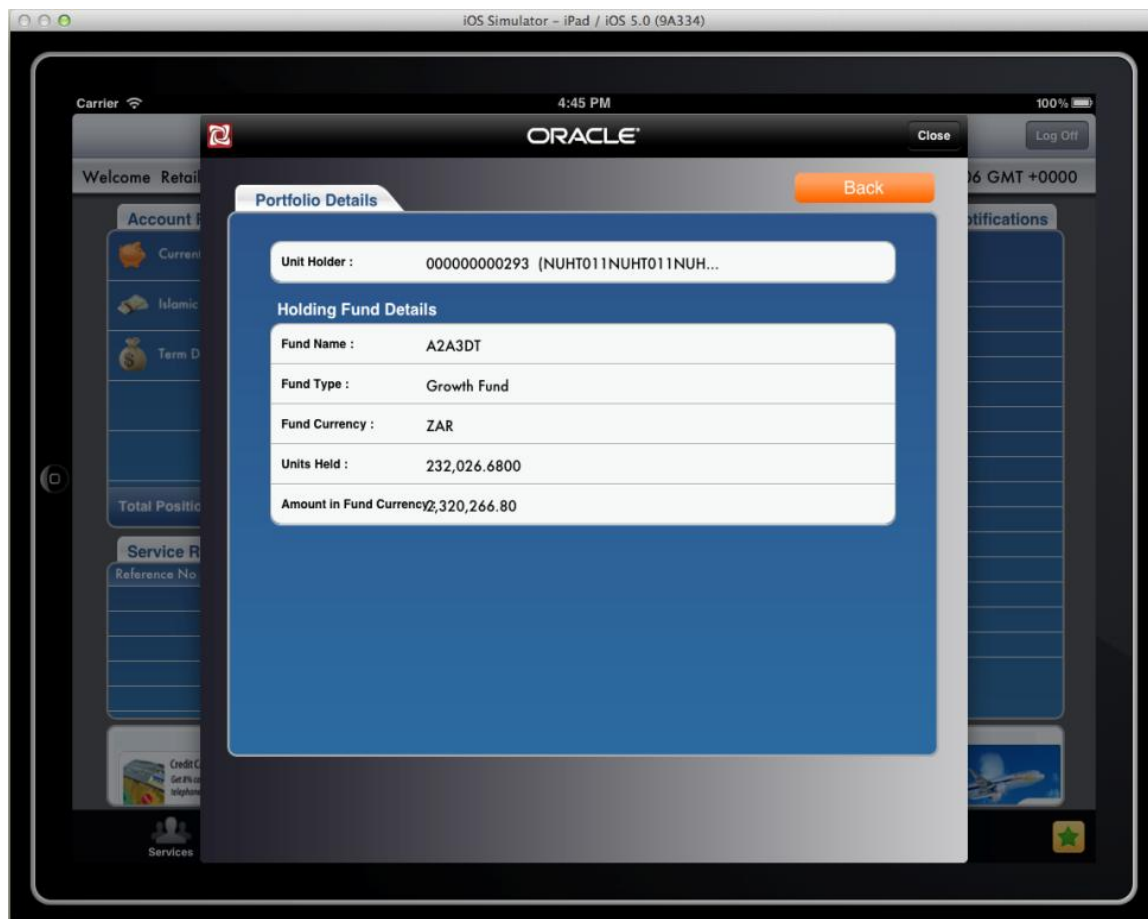
## Portfolio



## Filed Description

Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the list of unit holders available.
	3. Click <b>View Holdings</b> button. The system displays <b>Portfolio Details</b> screen. OR Click the <b>Home</b> button to navigate to the menu screen. OR Click the <b>Close</b> button to exit from the application.

## Portfolio Details



## Filed Description

Field Name	Description
<b>Portfolio Details</b>	
<b>Unit Holder</b>	[Display] This field displays the name of the unit's holder.
<b>Holding Fund Details</b>	
<b>Fund Name</b>	[Display] This field displays the fund name.
<b>Fund Type</b>	[Display] This field displays the fund type.

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

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

## 41. Switch Funds

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

A fund is open for switch if

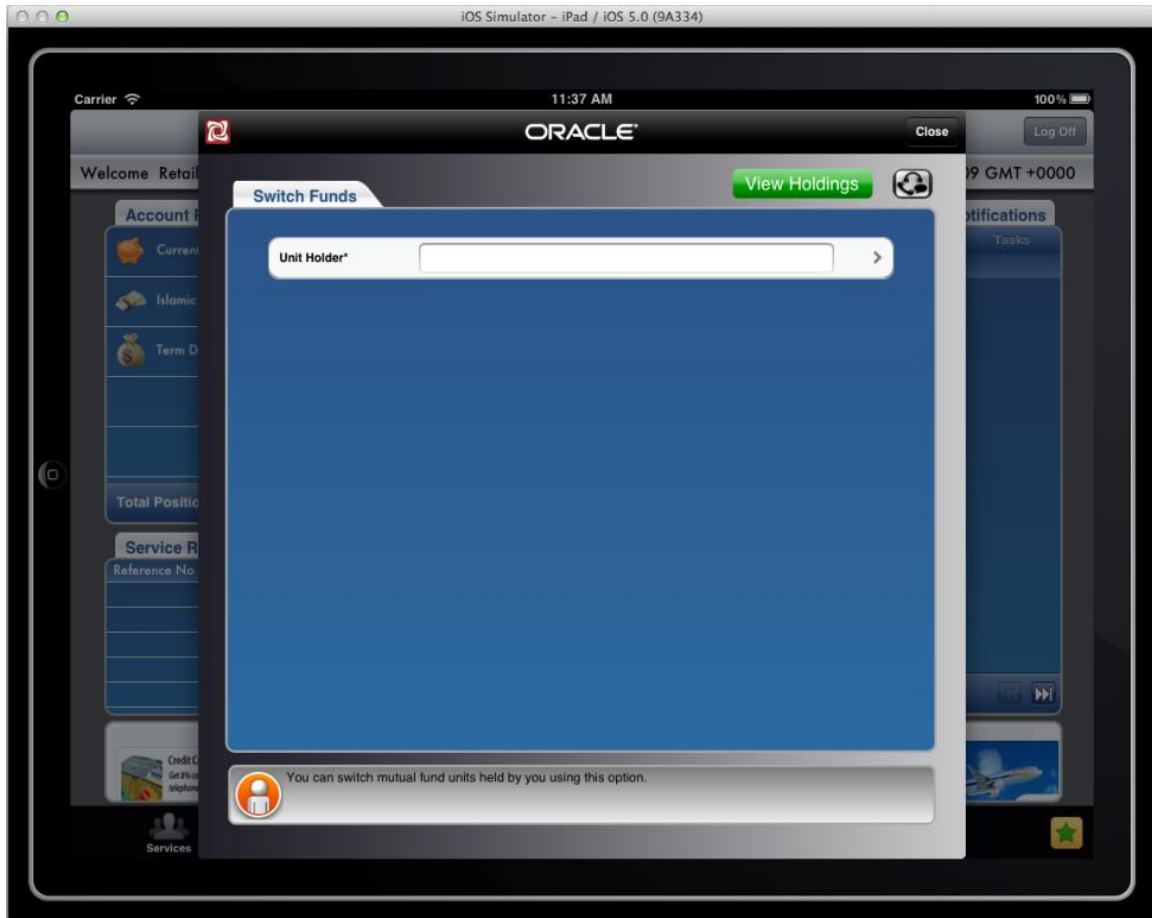
- Fund is allowed for switch in the given period. Current date is between switch start date and switch close date. This information is available as part of Fund Rule definition.
- Fund is not in book closure.

### To switch mutual fund

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



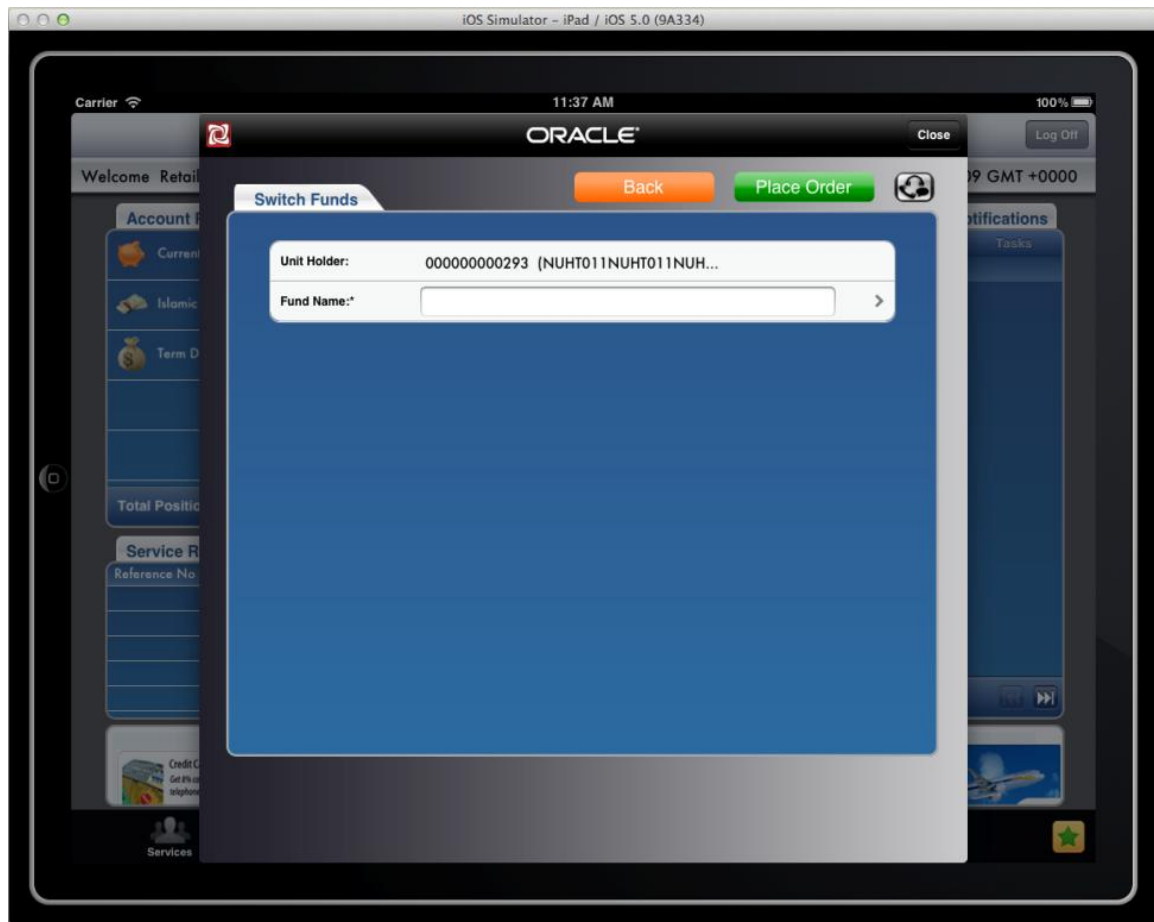
## Switch Funds



## Filed Description

Field Name	Description
<b>Unit Holder</b>	[Mandatory, Pop Over] Select the unit holder from the list of unit holders available.
	3. Click the <b>View Holdings</b> button. The system displays <b>Switch Funds</b> screen. OR Click the <b>Home</b> button to navigate to the menu screen. OR Click the <b>Close</b> button to Close the screen.

## Switch Funds

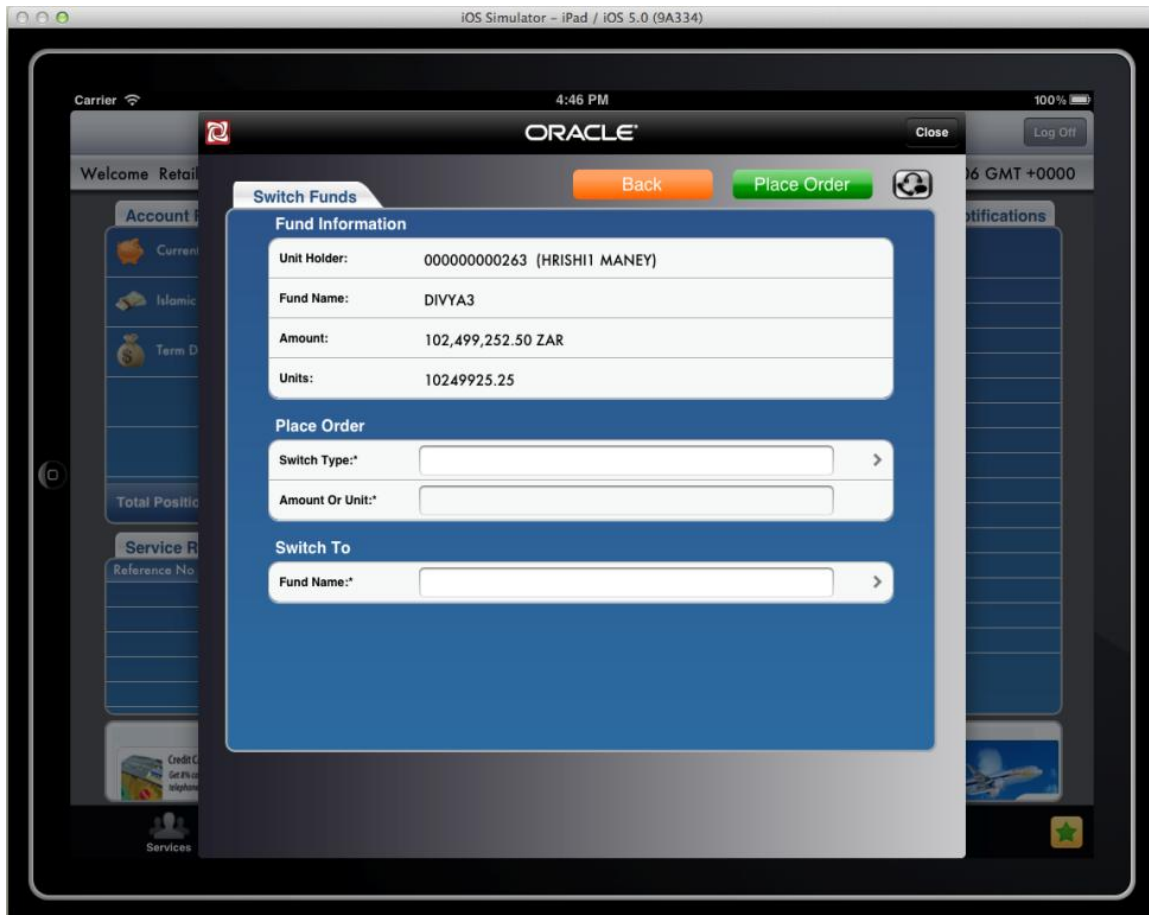


## Filed Description

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

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

## Switch Funds

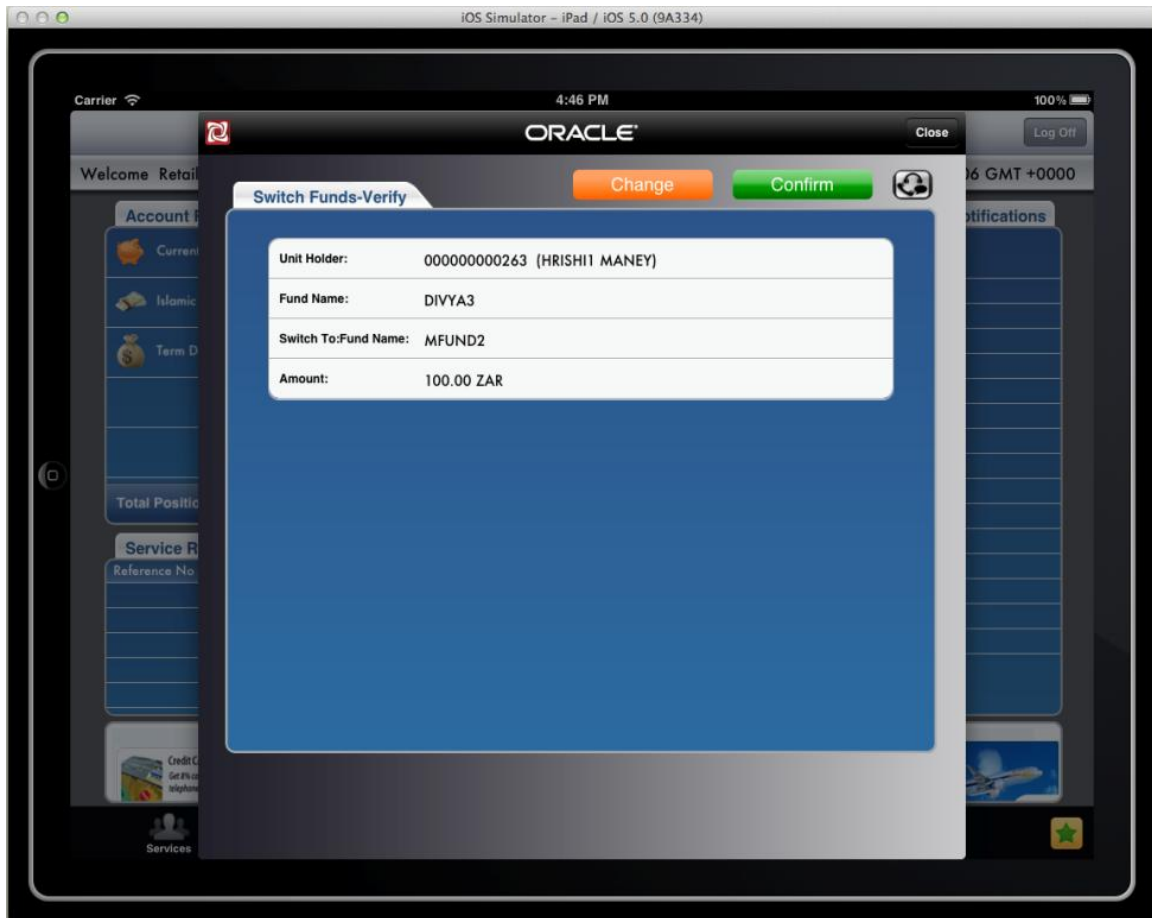


## Filed Description

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

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

### Switch Funds – Verify



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

## Switch Funds – Confirm



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

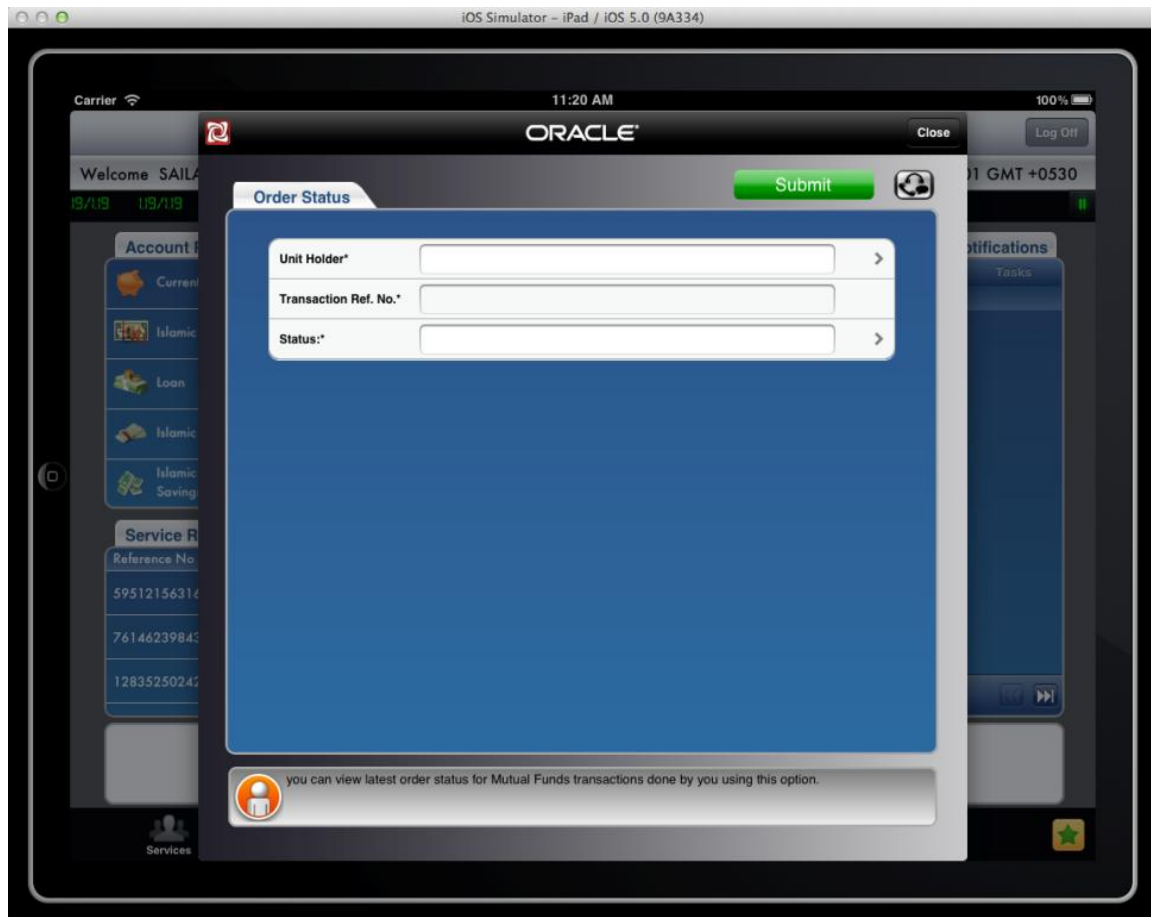
## 42. Order Status

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

### To view the order status

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

## Order Status



## Filed Description

Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.

Field Name	Description
<b>Status</b>	[Mandatory, Pop Over] Select the status. Options are: <ul style="list-style-type: none"> <li>• Allotted</li> <li>• Completed</li> <li>• Processed</li> <li>• Unprocessed</li> <li>• Authorized</li> <li>• Unauthorized</li> </ul>

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

### Order Status



### Filed Description



Field Name	Description
<b>Requested Received On</b>	[Display] This field displays the date and time of the request received.
<b>Transaction Details</b>	
<b>Unit Holder</b>	[Display] This field displays the name of the unit holder.
<b>Fund Id</b>	[Display] This field displays the fund id.
<b>Transaction Mode</b>	[Display] This field displays the transaction mode.
<b>Transaction Type</b>	[Display] This field displays the transaction type.
<b>Transaction Amount</b>	[Display] This field displays the transaction amount.
<b>Payment Details</b>	
<b>Payment Type</b>	[Display] This field displays the payment type.
<b>Payment Mode</b>	[Display] This field displays the payment mode.
<b>Transfer Branch</b>	[Display] This field displays the bank branch.
<b>Transfer Account</b>	[Display] This field displays the account number used for transfer.
<b>Payment Amount</b>	[Display] This field displays the amount of payment.
<b>Drawee Bank</b>	[Display] This field displays the drawee bank.

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

## 43. Transaction Password Behavior

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

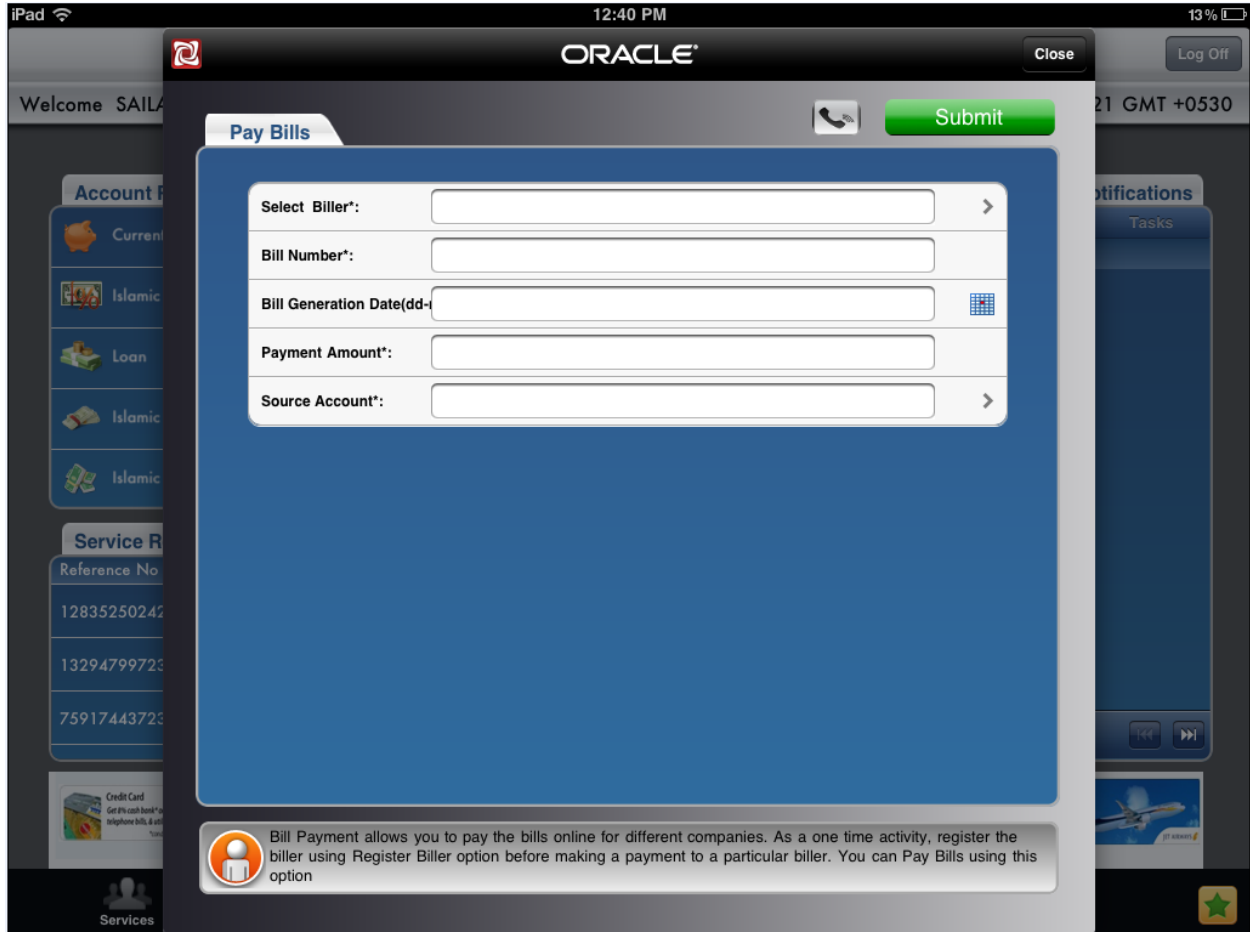
Following two kind of the transaction password can be configured for Mobile Banking as per requirement:

- Random Transaction Password
- Transaction password

### To perform the transaction for which transaction password is configured

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

Pay Bills



Field Description

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

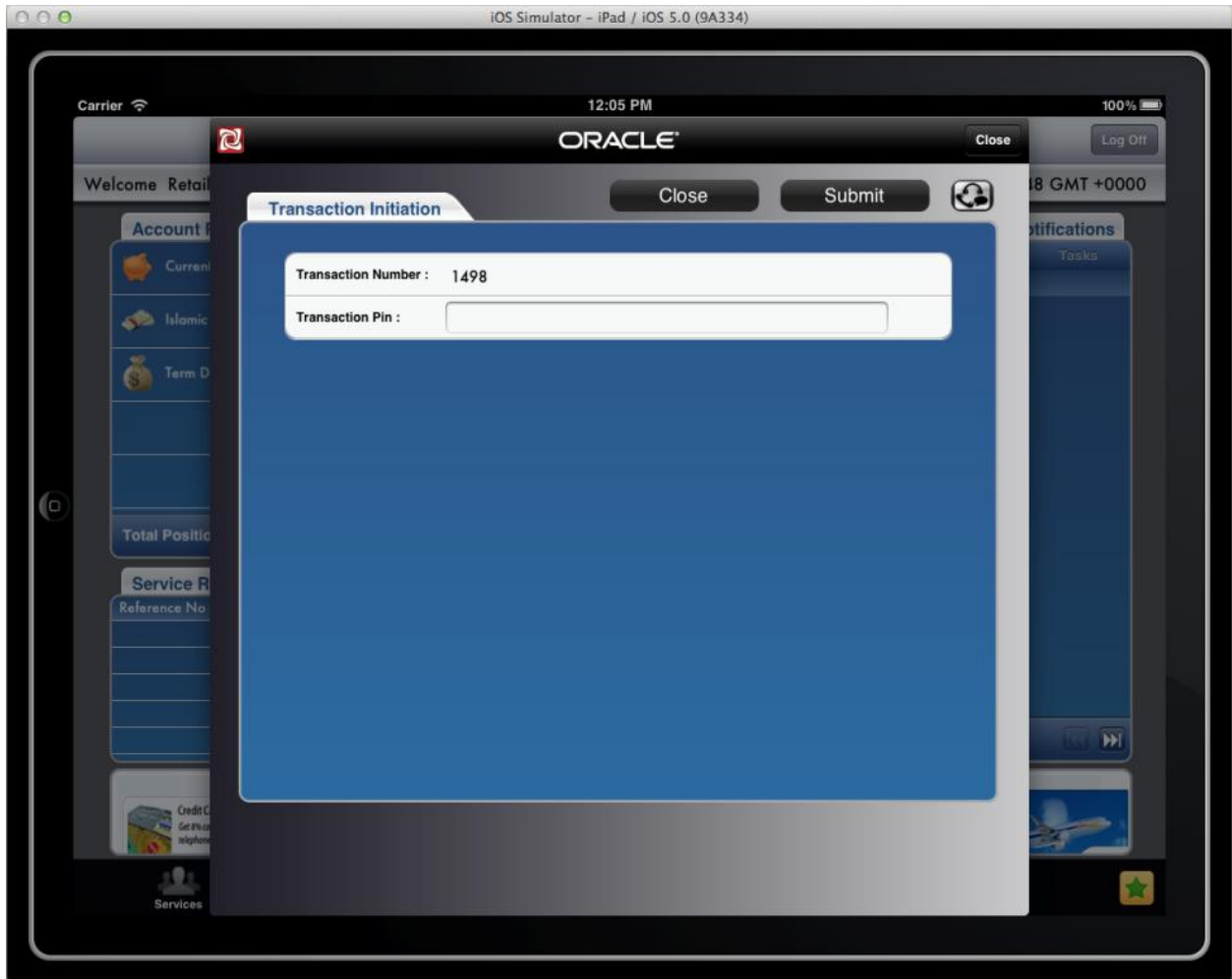
4. Click **Submit** button. The system displays **Pay Bill Verify** screen.
  - OR
  - Click the **Home** button to navigate to the menu screen.
  - OR
  - Click the **Close** button to close the screen.

### Pay Bill Verify



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

## Transaction Initiation Authorization



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

## Pay Bill Confirm



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

## 44. ATM Branch Locator

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

### To view the location and address of the ATM and branch

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

## Branch/ATM Locator Map – Standard View



3. Click the **Satellite** tab to view the satellite view.
4. Click the **Close** button to close the Map screen.



## 45. Offers

### **Location Based Offers:**

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

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

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

### **Personalized / Targeted Offers:**

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

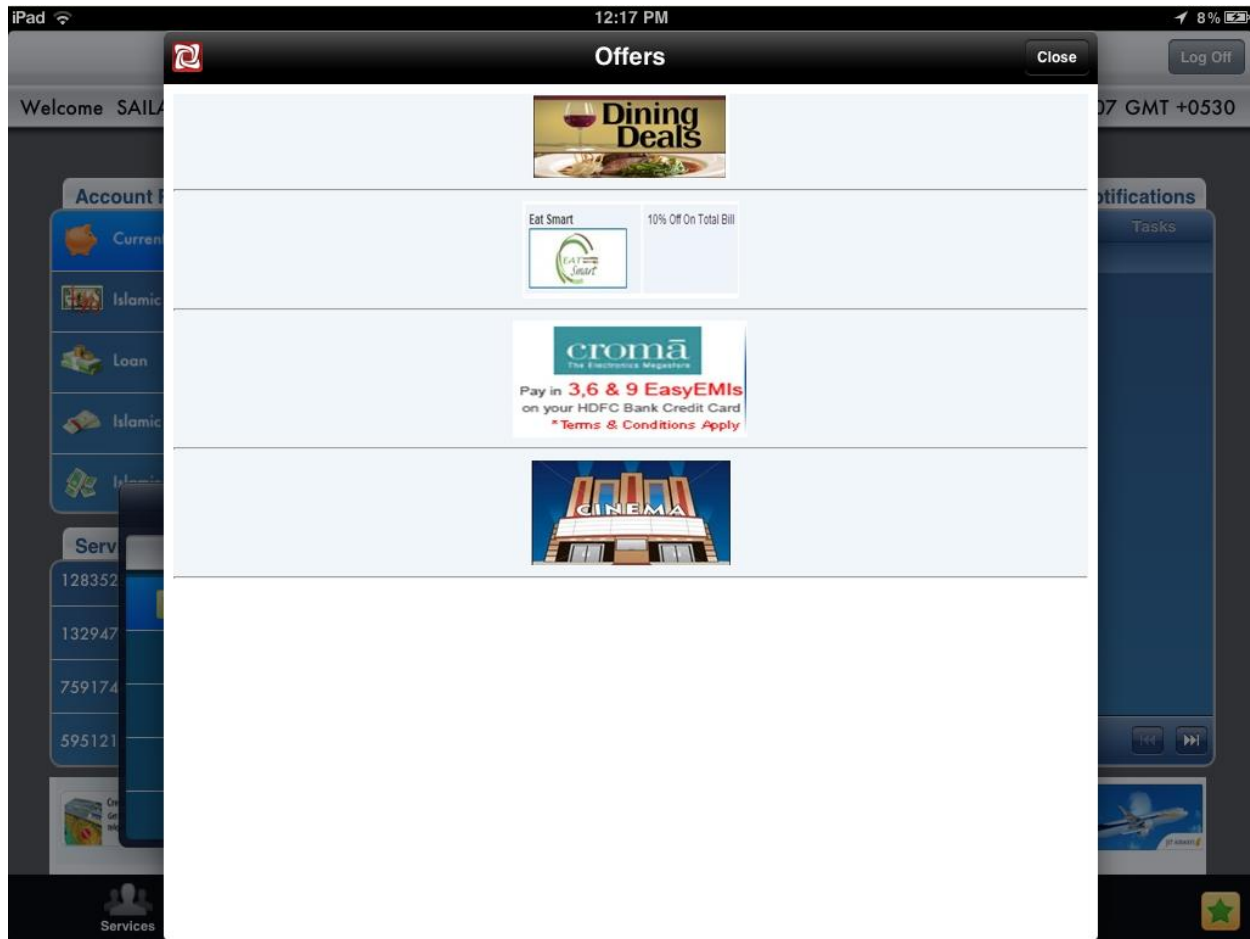
**To access the Offers options**

1. Log on to the iPad Banking application.



2. Select **Offers >Location Based Offers** from the menu, as shown in above screen. The system displays **Offers** screen.

## Location Based Offers



3. Click any of the offers to view offer details. The system will open that particular offer in a new screen/browser page.
4. You can view personalized or Targeted offers on lower panel of dashboard/main screen, as encircled/highlighted in red border, in below screen.

## Personalized Offers

The screenshot displays the Oracle Retail mobile application interface. At the top, the Oracle logo is centered, with a 'Log Off' button on the right. The status bar shows 'Carrier', '6:09 PM', and '100%' battery. Below the header, the user is identified as 'Welcome RETAIL1' and the time is '06-12-2012 18:06:14 GMT +0530'. The main content area is divided into several sections:

- Account Relationship:** A list of account types with their respective balances:
  - Current and Savings: £ -46,353.64
  - Loan: £ 91,666.67
  - Islamic Term Deposits: £ 145,500.00
  - Term Deposits: £ 795.00
  - Credit Card: >
  - Total Position: £ 191,608.03
- Service Requests:** A table with columns for Reference No, Description, and Status:

Reference No	Description	Status
347488077188216	Reissue Transaction Password	Pending
450172801042581	Reissue Transaction Password	Pending
- Reminders:** A section with tabs for Reminders, Interaction, Bulletins, Alert, and Tasks. It displays 'There Are No Reminders Set For You.' and includes filters for Today, Week, and Month.

A red box highlights a horizontal banner at the bottom of the screen containing several promotional offers:


- Credit Card:** Get 8% cash back\* on movies, telephone bills, & utility bills.
- Auto Loan:** Whichever the car, our Auto Loan is the answer.
- Flat Rs 400 CASH BACK:** on GO AIR Flights.
- CASH OFFER 20%:** on selected items.
- the watch shop.in:** 92% OFF Rs.1000 on selected watches.

The bottom navigation bar includes icons for Services, Accounts, Offers, Mutual Funds, Transaction Activities, and Transfers, along with a star icon on the right.

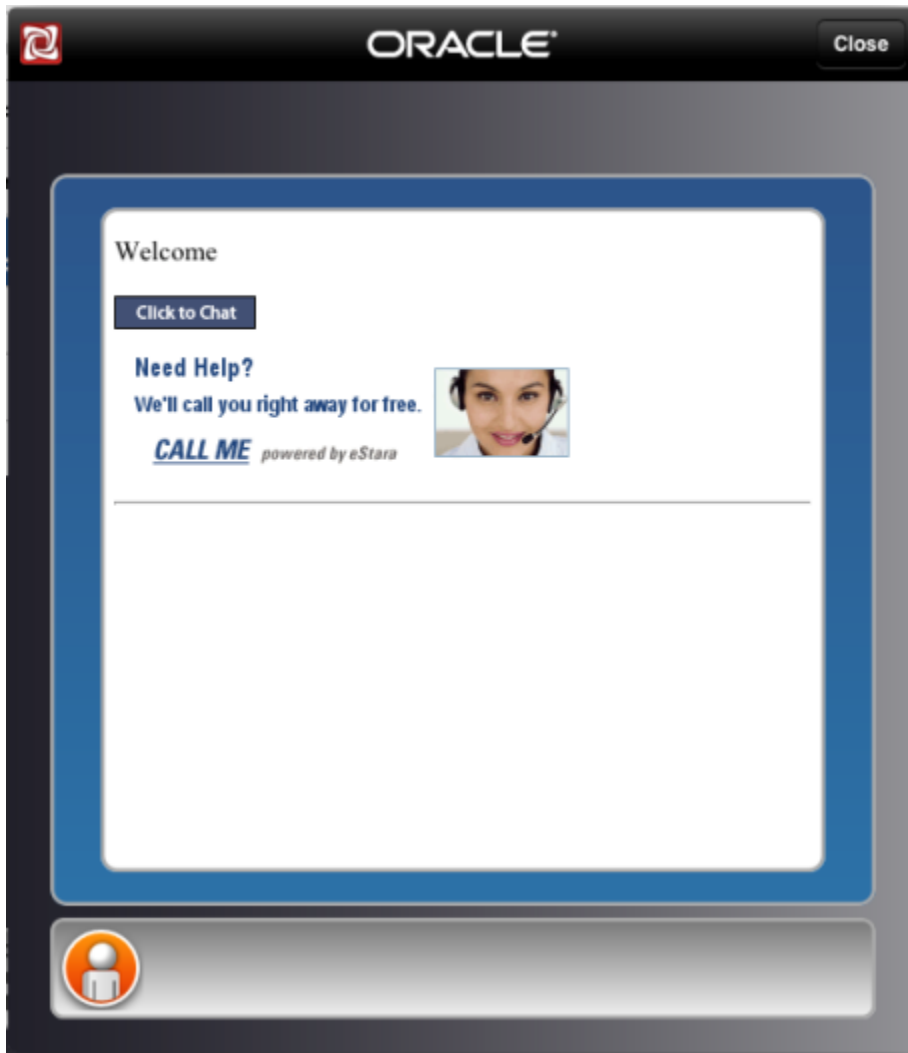
5. Click any of the offers to view offer details. The system will open that particular offer in a new screen/browser page.


## 46. Live Help

This option enables you to interact with bank officials / call centre executives for any queries.

1. Click  icon to request for a call. The system will display screen for live chat or call.

Live Chat/Call



Note: The Call icon  is available on required screens.



Oracle FLEXCUBE Direct Banking  
User Manual iPad Application Based Banking  
October 2012  
Version Number: 12.0.1.0.0

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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

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

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

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

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

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

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

