Oracle FLEXCUBE Direct Banking Release 12.0.1.0.0 iPhone Application Based Mobile Banking User Manual



Part No. E52306-01



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# **1. Transaction Host Integration Matrix**

## Legends

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

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



Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Account Activity	×	*	N
Account Details	×	*	Y
Account Summary	×	*	Y
Ad-hoc Account Statement Request	×	*	Ν
Stop /Unblock Cheque Request	×	*	Ν
Cheque Status Inquiry	×	*	N
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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Change Password	NH	NH	Y
Credit Card Details	×	*	Ν
Credit Card Statement	×	*	Ν
Force Change Password	NH	NH	Y
Contract TD View	×	*	Ν
Buy Mutual Fund	×	*	Ν
Redeem Mutual Fund	×	*	Ν
Portfolio	×	*	N
Switch Mutual Fund	×	*	Ν
Order Status	×	*	N
Transaction Password Behavior	NH	*	Y
ATM / Branch Locator	NH	*	N
Financing Details	$\checkmark$	*	N
Beneficiary Maintenance	NH	NH	N
Credit Card Payment	NA	*	Ν
International Account Transfer	*	*	N
My Scheduled Transfers	✓	*	N
Open Term Deposit	✓	*	N
PreLogin Transaction	NH	NH	Ν



# 2. Log In / Landing Screen

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

### To login into the client/application based Mobile Banking Application

1. Click the appropriate application icon provided for client/application based mobile banking. The system displays **Login** Screen.



### Login



2. Enter the user id and password provided to login.



icon. The system displays **Account Overview** screen.



#### **Account Overview**



- 4. Two types for menu navigation are available.
- 5. Menus can be accessed by clicking on the Account OR menus can also be accessed by navigating through the sliding menu bar shown at the bottom of the screen as highlighted above.



- 6. Click any Menu in that menu bar. The system will navigate to the respective submenus.
- 7. Click the Total Position icon as encircled above screen. The system shows screen with the total position across various accounts in Accounts Overview as shown below.

### **Account Overview**





8. Click the same icon as encircled in above screen to get back to the initial Accounts Overview/Landing screen.

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



# 3. Menu Navigation

This section explains the ways by which you can navigate through menus for any transaction. Own Account Transfer transaction has been explained below for both the navigations.

Note: All the Transactions cannot be accessed through both the navigations. Transactions like Internal Transfer, Ad hoc Statement etc are provided with both the navigations. Transactions like Account Activity, Account Details etc can be accessed through Landing Screen only.

Two Types of Navigations are available.

- Navigating through Landing Screen
- Navigating through Menu Bar



# 3.1. Navigating through Landing Screen

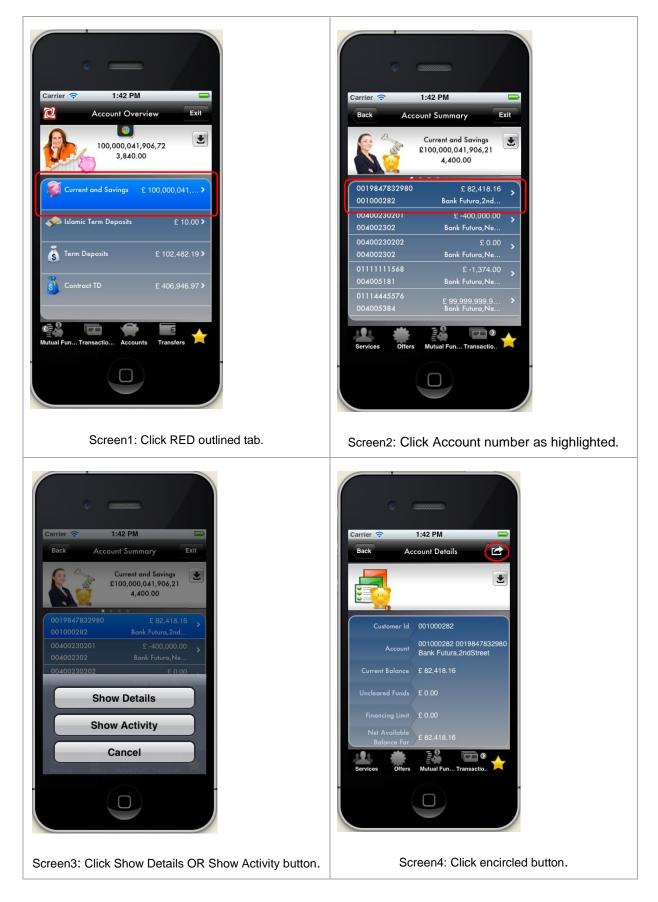
1. Below shown is the Landing Screen that comes after Login.



 Click the encircled/outlined buttons or tabs as shown in below screen sequence to reach to the Own Account Transfer screen.



## Menu Navigation

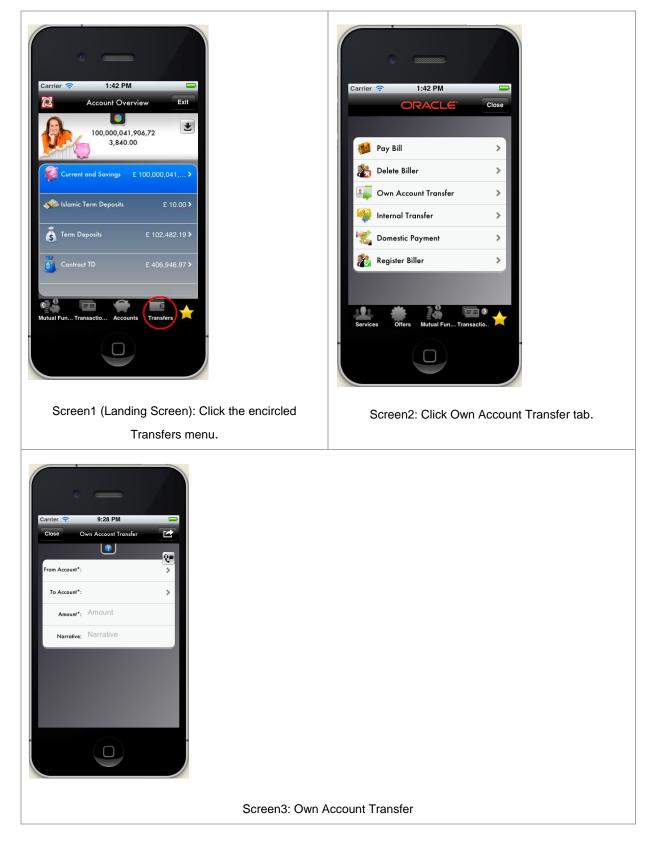




## Menu Navigation







# 3.2. Navigating through Menu bar

ORACLE

# 4. Logout

This option enables you to log off the application.

## To log out of the client/application based Mobile Banking Application

- 1. Log on to the client/application based Mobile Banking application.
- 2. Click the Exit button at the upper right corner of the screen.



### Menu



3. Click the Exit button as encircled in above screen to log off. The system displays pop up as shown below.



Logout

•	
Carrier 🗢 4:56 PM	۵ 📼
Account Ove	erview Exit
Total Pos	sition
Current and Savings	£ 120,368,855.03>
Islamic Finance	£ 822,000.00 >
A Loan	£ 810,135.44 >
Exit	
Cance	el de la companya de

4. Click the Exit button. The system displays message for logged off, as below.



## Logout





# 5. 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 officias.
- 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.



# 6. 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



•	_	
Carrier 🗢	4:55 PM	
2	Account Over	
	Total Posit	tion
Current o	and Savings	£ 120,368,855.03 >
Islamic F	inance	£ 822,000.00 >
🎨 Loan		£ 810,135.44 >
🥠 Islamic T	erm Deposits	£ 52,210.00 >
Notifications Se	urrent and Sa arvices Offers	6 -5 000 00 V S Mutual Fun.

1. Click the icon. The system displays Favorites screen showing already set favorite transaction along with transactions that are not favorite, as shown below.



### **Transactions in Favorites**



2. Click the Edit button at the upper left corner of above screen. The system displays below screen.



## **Transactions in Favorites**

	•	
Carrier 🔶	4:57 PM	Î
Done	ORACLE	Close
Transac	tions in Favorities	
	Adhoc Statement	≡
1	Pay Bill	=
20	Delete Biller	=
M	New Cheque Book	
Transac	tions not in Favoritie	s
2	Stop Cheque	
2	Change Password	=
Services	Offers Mutual Fun Trans	sactio

- 3. Select any transaction from Transactions not in Favorites section, which is to be set as Favorite.
- 4. Drag and drop that transaction in the Transactions in Favorites section. While dragging, select the symbol as encircled in above screen and then drag and drop.



 In the above screen, Stop cheque transaction has been drag and dropped to the Transactions in Favorites section, which got added in that section as shown in below screen.

### **Transactions in Favorites**

	•	
Carrier 🗢	4:57 PM	Û
Done	ORACLE	Close
Transac	tions in Favorities	
	Adhoc Statement	≡
1	Pay Bill	=
	Stop Cheque	=
2	Delete Biller	=
M	New Cheque Book	
Transac	tions not in Favorities	
2	Change Password	=
Services	Offers Mutual Fun Transac	etio



6. Click the Done button shown at the upper left corner of the screen. The system adds that transaction in Transactions in Favorites section, as shown in below screen.

### **Transactions in Favorites**





# 7. Account Activity

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

#### To view the account activity details

1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

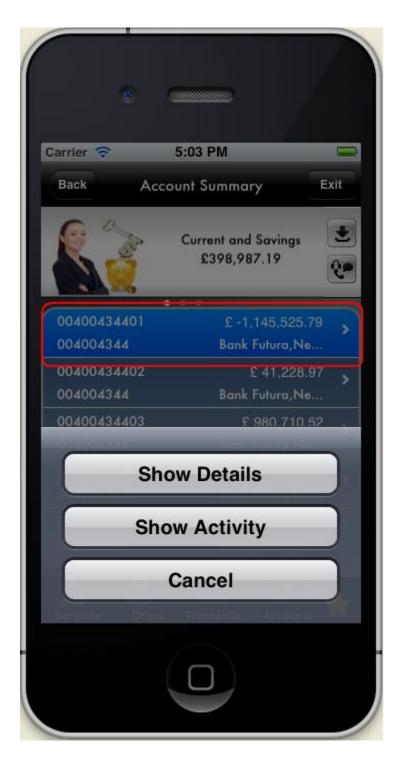
#### **Accounts Overview**



•	
Carrier 🗢 5:00 PM	•
Account Overvi	iew Exit
Total Position	on 😢 🛃
Current and Savings	£ 398,987.19 >
s Islamic Term Deposits	£ 2,200.00 >
Term Deposits	£ 61,549.00 >
Notifications Services Offers	Transactio

2. Click any of the account types. Below is shown for Current and Savings Accounts.

### **Account Summary**



- Click on any of the accounts displayed. In above screen, first account is clicked as highlighted. The system displays operations/transactions that can be performed on that clicked account, as shown in above screen.
- 4. Click the Show Activity button, as displayed in above screen. The system displays Account Activity screen for that selected account, as shown below.



### **Account Activity**



- 5. Click the Search button as encircled in the above screen. The system displays Search By screen.
- 6. The search criteria is to be entered in Search By screen, in order to view the account activity on that particular account, as per the search criteria



## Search By



## **Field Description**

Field Name

Description



Field Name	Description
Search By	[Mandatory, Pop Over]
	Select the search by option from the list.
	The Options are
	Last 2 Days
	Last 5 Days
	Between two dates
From Date	[Conditional, Alphanumeric, 10, Pick list]
	Type the start date from which the transaction details have to be generated or select the date from the pick list
To Date	[Conditional, Alphanumeric, 10, Pick list]
	Type the end date up to which the transaction details have to be generated or select the date from the pick list.
	Note: From Date and To Date fields are applicable only when Between two dates option is selected in the Search By screen.

- 7. Enter the required details.
- 8. Click the **Search** button in the above screen. The system displays the account activity as per the search criteria in the **Account Activity** screen as shown below.

### **Account Activity**



9. Click the encircled button in the above screen. The system displays pop screen with various options as shown below.



### **Account Activity**

Carrier 🗢	5:04 PM	
Back	Account Activity	
	Snapshot	2
• • s	creenshot	earch
<b>R R</b>	mail	£ 41.00 04-2012
	ownload PDF	C 41 00
N		04-2012
004SIU112 STANDING	1080017 INSTRUCTION	£ 123.00 26-04-2012
004SIU112 MIT SI DAY		<mark>£ 41.00</mark> 26-04-2012
Load more	e records	
Services	Offers Transactio	Accounts

10. Click the Screenshot/Email/Download PDF option in order to take screenshot/ send this page as email/ download this page PDF respectively.



# 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 client/application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.



#### **Accounts Overview**



2. Click any of the account types. Below is shown for Current and Savings Accounts.



### **Account Summary**



3. Click on any of the accounts displayed. In above screen, first account is clicked as highlighted. The system displays operations/transactions that can be performed on that clicked account, as



shown in above screen.

4. Click the Show Details button, as displayed in above screen. The system displays Account Details screen for that selected account, as shown below.

### **Account Details**





### **Field Description**

Customer Id[Display] This field displays the Customer id of the account of the user.Account[Display] This field displays the account number selected from the pop over.Current Balance[Display] This field displays the balance available in the account including the overdraft limit with the base currency of the account.Uncleared Funds[Display] This field displays the funds in the account that are not cleared with the base currency in the account.Financing Limit[Display]
Account[Display] This field displays the account number selected from the pop over.Current Balance[Display] This field displays the balance available in the account including the overdraft limit with the base currency of the account.Uncleared Funds[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
This field displays the account number selected from the pop over.         Current Balance       [Display]         This field displays the balance available in the account including the overdraft limit with the base currency of the account.         Uncleared Funds       [Display]         This field displays the funds in the account that are not cleared with the base currency in the account.
over.         Current Balance       [Display]         This field displays the balance available in the account including the overdraft limit with the base currency of the account.         Uncleared Funds       [Display]         This field displays the funds in the account that are not cleared with the base currency in the account.
This field displays the balance available in the account including the overdraft limit with the base currency of the account.         Uncleared Funds       [Display]         This field displays the funds in the account that are not cleared with the base currency in the account.
Uncleared Funds       [Display]         This field displays the funds in the account that are not cleared with the base currency in the account.
This field displays the funds in the account that are not cleared with the base currency in the account.
with the base currency in the account.
Financing Limit [Display]
This field displays the Financing limit.
Note: Overdraft Limit field is applicable only if "overdraft" as a product is linked to the particular CASA account.
Net Available [Display]
Balance forThe net available balance in the account after deduction ofwithdrawaluncleared funds and amount on hold.

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



# 9. Account Summary

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

#### To view the account summary

1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.



### **Accounts Overview**



2. Click any of the account types. The system displays Account Summary screen showing accounts for the selected account type. Below is shown for Current and Savings Accounts.



### **Account Summary**



3. Click on any of the accounts displayed. The system displays operations/transactions that can be performed on that clicked account.



# **10. Ad-hoc Statement**

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

### To request the Adhoc Statement

1. Log on to the client/application based Mobile Banking application.

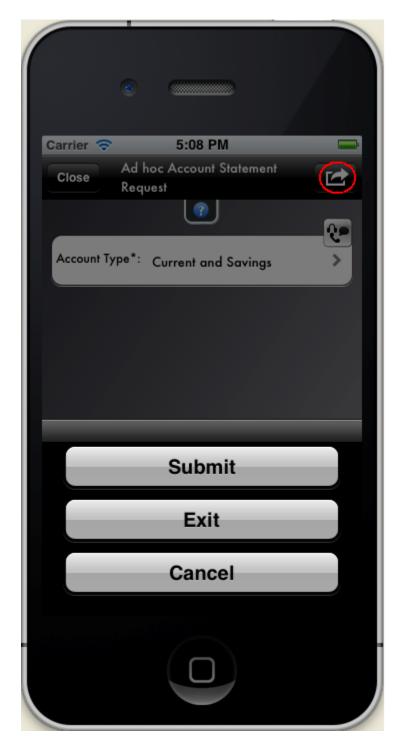




- 2. Click the Services menu from the menu bar as encircled above. The system displays Account transactions as shown in the above screen.
- 3. Click the Ad hoc Statement tab. The system displays Ad hoc Account Statement Request screen as shown below.



### Ad hoc Account Statement Request



**Field Description** 



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

- 4. Click the encircled options button. One pop will be displayed.
- 5. Click the Submit button, from the pop up. The system displays below Adhoc Account Statement Request screen.



# Ad hoc Account Statement Request

_		
۲		
Carrier 奈	5:09 PM	È
Close Ad h Requ	oc Account Statement est	
	$\bigcirc$	<b>9</b>
Account Type:	Current and Savings	•
Select Account *:		>
From Date(dd- mm-yyyy)*:		
To Date(dd-mm- уууу)*:		



### **Field Description**

Field Name	Description
Account Type	[Display]
	This field displays the type of account selected in the previous screen from the Pop Over.
Select Account	[Mandatory, Pop Over]
	Select the account from the Pop Over menu. The Pop Over menu gives the list of accounts.
From Date	[Mandatory, Numeric,10, Pick list]
	Type the start date.
	It is the date from which the account statement is required or select the date from the pick list.
To Date	[Mandatory, Numeric, 10, Pick list]
	Type the end date. It is the date up to which the account statement is required. Or select the date from the pick list.

- 6. Click the encircled button. One pop up will be displayed.
- 7. Click the Submit button from that popup screen. The system displays Ad hoc Account Statement Request verify screen.



۰ ۲۰۰۰
Carrier 🗢 5:09 PM 📼
Close Ad hoc Account Statement Request Verify
Account Type: Current and Savings
Account: 00400434402 004
From Date(dd- 27-04-2010
Change
Confirm
Exit
Cancel

# Ad hoc Account Statement Request Verify

 $8. \quad \mbox{Click the encircled button to get the pop up. }$ 



 Click the Confirm button from the popup as shown in above screen. The system displays Ad hoc Account Statement Request – Confirm screen.
 OR

UK

Click the Change button to change the inputs.



# Carrier 🔶 5:09 PM Ad hoc Account Statement Close **Request** Confirm ? Statement Request Registered Successfully Message Statement Request Registered Successfully Transaction having reference 611983167434840 has been Auto Authorized. Statement Generated Successfully Te OK

### Ad hoc Account Statement Request – Confirm

10. Click the OK button. The system displays below Confirm screen.



Carrier 🗢 5:10 PM 📟
Close Ad hoc Account Statement Request Confirm
Statement Request Registered Successfully Transaction having reference
Account Type: Current and Savings
Account: 00400434402 004
ОК
Exit
Cancel

### Ad hoc Account Statement Request - Confirm

11. Click the OK from the options pop up shown. The system displays initial Ad hoc Account Statement Request screen.



# 11. Stop Cheque

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

### To stop or unblock cheque request

1. Log on to the client/application based Mobile Banking application.





- 2. Click the encircled Services menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
- 3. Click the Stop Cheque tab. The system displays Stop Cheque screen as shown below.



# Stop Cheque

٢		
Carrier 穼	5:16 PM	Û
Close	Stop Cheque	
		2
Select Action*:		>
Select Account*:		>
Cheque Number*:	Cheque Number	
Reason*:	Reason	
and the second s		



# **Field Description**

Field Name	Description	
Select Action	[Mandatory, Pop Over]	
	Select the action from Pop Over menu. The options are	
	Stop Cheque payment	
	Cancel stopped Cheque	
Select Account	[Mandatory, Pop Over]	
	Select the account from the Pop Over list. The Pop Over menu gives the list of accounts.	
Cheque Number	[Mandatory, Numeric, 20]	
	Type the cheque number to be stopped/Cancel stopped cheque.	
Reason	[Mandatory, Alphanumeric, 40]	
	Type the reason to Stop/Cancel stopped cheque request.	
	This field is an optional field for cancel stopped cheque request.	

- 4. Click the encircled button in the above screen. The system will display popup.
- 5. Click the Submit button from the popup. The system displays Stop Cheque Verify screen.



### **Stop Cheque Verify**

•
Carrier 🤝 5:17 PM 📼
Close Stop Cheque Verify
(?) 
Action: Stop Cheque
Account: 00400434402 004
Cheque 211
Change
Confirm
Exit
Cancel

6. Click the encircled button to get the popup options. Click the Confirm as shown in the above screen. The system will display Stop Cheque Confirm screen as shown below.



### **Stop Cheque Confirm**

•
Carrier 🗢 5:17 PM 📟
Close Stop Cheque Confirm
Stop/unblock cheque unsuccessful. Please contact Bank administrator
Action: Stop Cheque
Account: 00400434402 004
ОК
Exit
Cancel

- 7. Click the encircled options button.
- 8. Click the OK button from the popup as shown above. The system displays initial Stop Cheque Request screen.



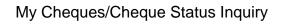
# 12. My Cheques/Cheque Status Inquiry

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

### To inquire the cheque status

1. Log on to the client/application based Mobile Banking application.







- 2. Click the encircled Services menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
- 3. Click the My Cheques tab. The system displays My Cheques screen as shown below



# My Cheques





### **Field Description**

Field Name	Description	
Select Account	[Mandatory, Pop Over]	
	Select the account from the Pop Over menu. The Pop Over menu gives the list of accounts with the currency held in it and the current available balance in the account	
Cheque number	[Mandatory, Alphanumeric,18] Type the cheque number whose status has to be viewed	

- 4. Enter the required details.
- 5. Click the encircled options button to get the options pop up.
- 6. Click the **Submit** button from that pop up. The system displays cheque number and its status in the **My Cheques** details screen.



# My Cheques

۲		
Carrier 🗢	1:17 PM	
Close	My Cheques	
	<b>?</b>	
Account:	00400166401 004	
Cheque Number:	189001797	
Cheque Status:	Not Used	
Amount:	0.00 GBP	



# **Field Description**

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

7. Click the **Back** button to return to the previous 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 client/application based Mobile Banking application.





- 2. Click the encircled Services menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
- 3. Click the **New Cheque Book** tab. The system displays **New Cheque Book** screen as shown below



### New Cheque Book

Carrier 🗢	5:20 PM	
Close	New Cheque Book	
Select Account*:		>
Cheque Book Option*:		>
Mode of Delivery *:		>



#### **Field Description**

Field Name	Description
Select Account	[Mandatory, Pop Over]
	Select the account from the Pop Over list. The Pop Over menu gives the list of accounts.
Cheque Book	[Mandatory, Pop Over]
option	Select the number of cheque leaves required from the Pop Over menu.
Mode Of Delivery	[Mandatory, Pop Over]
	Select the mode of delivery for the cheque book.
	The options available are
	Branch
	Courier
4. Click the encirc	led option button, to get the popup.

5. Click the **Submit** button from the popup. The system displays **New Cheque Book – Verify** screen, as shown below.

### **New Cheque Book – Verify**

Carrier 🗢 5:20 PM 📼		
Close New Cheque Book - Verify		
(?) 		
Account: 00400434401 004		
Cheque Book Option: Leaves		
Mode of Branch		
Change		
Confirm		
Exit		
Cancel		

 Click the Confirm button from the options pop over, as shown above. The system displays New Cheque Book – Confirm screen.

### New Cheque Book – Confirm



7. Click the OK button to go back to the New Cheque Book Confirm Screen, as shown below.



### New Cheque Book – Confirm

Carrier 🗢 5:20 PM 📟
Close New Cheque Book - Confirm
Transaction having reference 698481046435017 has been Auto
Account: 00400434401 004
Cheque Book Option: Cheque Book With 10 Leaves
ОК
Exit
Cancel

8. Click the OK from the options pop up. The system displays initial **New Cheque Book** screen.



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. The system displays Beneficiary Maintenance screen



as shown below.

e		
Carrier 중	1:00 PM	
Close	Beneficiary Maintenance	
Transactic Type		>

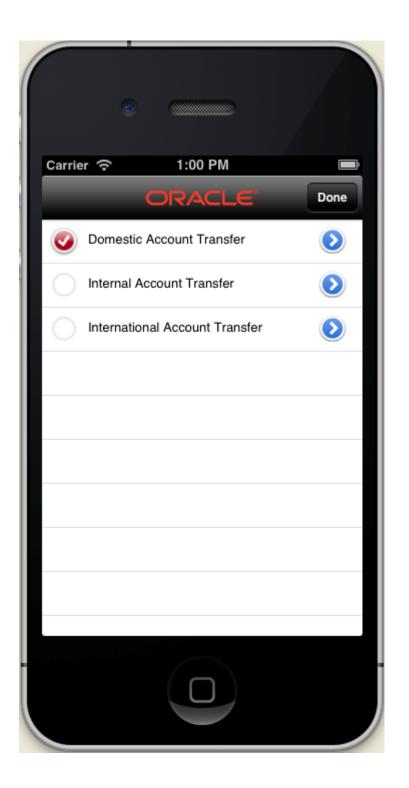


### **Field Description**

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

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







•
Carrier 奈 1:00 PM
Close Beneficiary Maintenance
Transaction Type*: Domestic Account Transfer >
Create Bene
Create Bene View Beneficiary
View Beneficiary

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



arrier ᅙ	1:00 PM	
Close Be	neficiary Maintenance	
Beneficiary Id:		
Beneficiary Name:		
Account Type:	Enter Account No	>

### **Field Description**

Field Name

Description



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

5. Click the **Submit** button from the options pop over screen that comes after clicking options button as encircled in below screen.



Carrier 🗢 1:01 PM		
Close Beneficiary Maintenance		
Beneficiary Id: 121		
Beneficiary BEN1 Name:		
Account Type: Enter Account No		
Submit		
Back		
Exit		
Cancel		



6. Clicking Submit will navigate to next screen as shown below.

۲		
Carrier 🔶	1:01 PM	Ē
Close Dome	estic Transfer- beneficiary	
Beneficiary Acct No.:		
Beneficiary Email:		
National Clearing Code Type:	CHAPS Network	>
National Clearing Codes:		
Visibility:	Private	>



### **Field Description**

Field Name	Description
Beneficiary Accoun	t [Mandatory, Alphanumeric, 35]
Νο	Type the beneficiary account number.
Beneficiary Email	[Optional, Alphanumeric, 35]
	Type the beneficiary email id.
National Clearing	[Optional, Pop Over]
Code Type	Select the national clearing code type from the Pop Over list.
National Clearing	[Optional, Search, Lookup]
Codes	Click the Look Up icon to search the beneficiary bank/branch code.
Visibility	[Mandatory, Pop Over]
	Select the Beneficiary Access level from the Pop Over list.
	The options are :
	Public
	Private

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

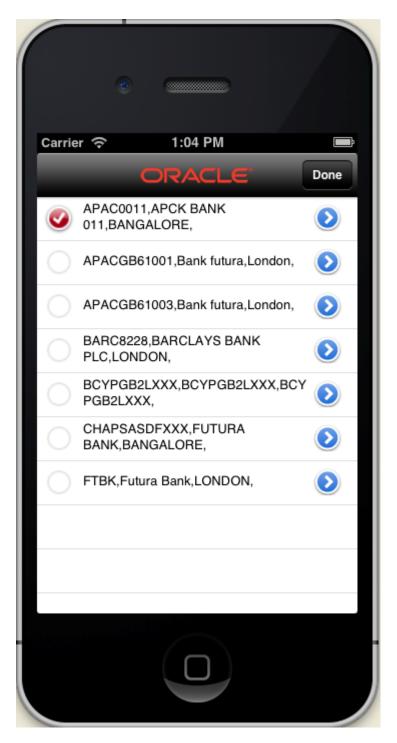


•
Carrier 奈 1:04 PM
Close Domestic Transfer- beneficiary
Beneficiary Acct No.:
Beneficiary Email: National Clearing Code CHAPS Network
Look Up
Back
Exit
Cancel









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



۲		
Carrier 🤶	1:03 PM	Ē
Close Dome:	stic Transfer- beneficiary	
	APAC0011,APCK BANK 011,BANGALORE,	>
	_	_
	Submit	
	Back	
	Exit	
	Cancel	

9. Click the Submit button from the options pop over. The system displays verification screen as shown below.



۲	
Carrier 奈	1:03 PM 📼
Close Domes	tic Transfer- beneficiary
Beneficiary Id:	121
Beneficiary Name:	BEN1
Beneficiary Acct No.:	0010012345
Beneficiary Email:	Ben1@asc.com
National Clearing Code Type:	CHAPS Network
National Clearing Codes:	APAC0011
Bank Name:	APCK BANK 011

10. Click the Submit button from the options pop over as encircled in above screen. The system displays confirmation message for beneficiary creation, as shown below.





#### **Beneficiary Maintenance - Confirmation**



•
Carrier 🗢 4:16 PM
Close Domestic Transfer- beneficiary
Beneficiary created successfully. Transaction having reference 443777158298877 has been Auto Authorized.
Beneficiary Id: 121
Danafisian.
Download PDF
Exit
Cancel

11. Click Download PDF to download the PDF regarding beneficiary addition details. The system shown below screen.



•
Carrier 🔶 4:16 PM
Close Domestic Transfer- beneficiary
Beneficiary created successfully. Transaction having reference 443777158298877 has been Auto Authorized.
Beneficiary Id: 121
Beneficiary Beneficiary Mail Beneficiary Emoil: Beneficiary Beneficiary Beneficiary Emoil: Beneficiary Beneficiary Beneficiary
Type:

12. You can mail, print or copy the PDF.

# 15. 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 client/application based Mobile Banking application.





- 2. Click the Transfers menu from the menu bar as encircled above. The system will display Transfers transactions as shown in above screen.
- 3. Click the **Pay Bill** tab. The system will display system displays **Pay Bills** screen.



### Pay Bills

۲		
Carrier 奈	9:13 PM	
Close	Pay Bills	
Select Biller*:		<del>د</del> >
Bill Number*:		
Bill Generation Date(dd-mm-y		
Payment Amount*:		
From Account*:		>

**Field Description** 



Field Name	Description
Select Biller	[Mandatory, Pop Over]
	Select the Biller from the registered List of Billers from the Pop Over menu.
Bill Number	[Mandatory, Alphanumeric, 15]
	Input the Bill Number for which the Bill is to be paid.
Bill generation	[Mandatory, Alphanumeric, 10, Pick list]
Date	Input the date in the specified date format or select the date from the date pick list.
Payment Amount	[Mandatory, Numeric]
	Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Pop Over]
	Select the CASA account number from the Pop Over menu.

- 4. Click the encircled options button to get the pop up.
- 5. Click the **Submit** button from the pop up. The system displays **Pay Bill Verify** screen.



### Pay Bill Verify

۲		
Carrier 🗢	9:14 PM	<b>—</b>
Close	Pay Bill Verify	
	?	<u></u>
Customer Id:	004004344	
Biller:	ABC corpioration	
Bill Number:	121	
	Confirm	
	Change	
	Exit	
	Cancel	

 Click the Confirm button from the popup options as shown above. The system displays Pay Bill Confirm screen.

OR



Click the **Change** button to return to the previous screen.

#### **Pay Bill Confirm**



7. Click the **OK** button. The system displays **Pay Bills Confirm** screen. Then click the OK button in that Confirm screen to navigate to the initial **Pay Bills** screen.



# 16. Biller Information

This menu enables you to register biller to pay the Utility Bills through the bank and also allows to delete a already registered biller.



# 16.1. Register Biller

### To register the biller

1. Log on to the client/application based Mobile Banking application.

Carrier 🤝 5:21 PM	
ORACLE	Close
😥 Pay Bill	>
Delete Biller	>
Own Account Transfer	>
internal Transfer	>
Somestic Payment	>
Register Biller	>
Offers Transactio Accounts Transl	fers 🔶



- 2. Click the Transfers menu from the menu bar as encircled above. The system will display Transfers transactions as shown in above screen.
- 3. Click the **Register Biller** tab. The system will display Register Biller screen, as shown below.

### **Register Biller**





- 4. Click the options button as encircled in above screen, to get the pop up options.
- 5. Click the **Add Biller** button, from that pop up as shown in above screen. The system displays **Register Biller** screen, as shown below.

### **Register Biller**



۲		
Carrier 🗢	9:12 PM	_
Close	Register Biller	
	<u></u>	
Select Customer*:	>	
Select Biller*:	>	,
Service Account Number*:	Account Number with Biller	
Biller Nick Name*:	Nick Name	
		-



#### **Field Description**

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

- 6. Click the encircled options button to get the pop up options.
- Click the Submit button, from that pop up. The system displays Register Biller Verify screen.
   OR

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

#### **Register Biller – Verify**



۲		
Carrier 🗢	9:13 PM	
Close R	egister Biller Verify	
Customer Id:	004004344 (KETKI )	
Biller:	ABC corpioration	
Service Account	001000703	
	_	
	Confirm	
	Change	
	Exit	
	Cancel	



8. Click the **Confirm** button from the options pop up shown as shown in above screen. The system displays **Register Biller – Confirm** screen.

OR

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

Register Biller – Confirm



•	
Carrier 🗢 9:13 PM	
Close Register Biller Confirm	
Biller Registration Successful	2
Contonner Id. Message	
Biller Registration Successful	
Service Account 0010OK(3	
Biller Nick Name:	

9. Click the **OK** button. The system displays Register Biller Confirm screen. Click the **OK** button in that Confirm screen from the options pop up, to navigate to the initial Register Biller screen.



## 16.2. Delete Biller

## To delete the biller

1. Log on to the client/application based Mobile Banking application.

	•	
Carrier	중 5:21 PM	Ê
	ORACLE	Close
1	Pay Bill	>
2	Delete Biller	>
	Own Account Transfer	>
<b>e</b>	Internal Transfer	>
1	Domestic Payment	>
2	Register Biller	>
Offers	Transactio Accounts	



- 2. Click the Transfers menu from the menu bar as encircled above. The system will display Transfers transactions as shown in above screen.
- 3. Click the **Delete Biller** tab. The system will display **Delete Biller** screen, as shown below.

# 9:18 PM Carrier 🤝 Close Delete Biller ? Ą. Biller Name\*: ABC corpioration(Bill12) > Submit Exit Cancel

## **Delete Biller**



Field Name	Description
Biller Name	[Display]
	This field displays the Name of the Biller.
4. Click the end	circled options button as shown in above screen, to get the pop up options.

5. Click the **Submit** button from the pop up as shown in above screen, to delete the particular biller which is displayed. The system displays **Delete Biller – Verify** screen.

**Delete Biller – Verify** 



Carrier 🗢 9:18 PM	
Close Delete Biller Verify	
(?) 	
Customer Id: 004004344	
Registered On: 27-04-2012	
Biller: ABC corpioration(Bill12)	
Confirm	
Change	
Exit	
Cancel	

Click the **Confirm** button, from the options pop up as shown in above screen. The system displays **Delete Biller – Confirm** screen.
 OR

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

## Delete Biller – Confirm



•		
Carrier 奈	9:18 PM	
Close D	elete Biller Confirm	
Oelete Bille	r Successful	~~~
Customer Id.	Message	
Registered Dele	te Biller Successful	
Biller:	ABCOKioration(Bitta	
Service Account Number:	001000703	
Biller Nick Name:	Bill12	

7. Click the **OK** button. The system displays **Delete Biller Confirm** screen. Click the OK button in that Confirm screen from the options pop up, to navigate to the initial Transfers screen.



# 17. 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 client/application based Mobile Banking application. The system displays initial Account Overview screen as shown below.



#### **Account Overview**



2. Click the Loan account type as encircled in the above screen. The system displays all the loan accounts in **Account Summary** screen as shown below.



## Account Summary (Loan)



3. Click any of the loan account to view its details, as shown in below screen.



#### Loan Details











**Field Name** 

Description

Account Details



Field Name	Description	
Account	[Display]	
	This field displays the account numbers under a particular customer ID.	
Customer Id	[Display]	
	This field displays the customer ID's mapped to you.	
Product Name	[Display]	
	This field displays the loan product name.	
Loan Details		
Sanctioned Loan	[Display]	
Amount	This field displays the sanctioned loan amount.	
Interest Rate	[Display]	
	This field displays the interest rate applicable to the loan account.	
Maturity Date	[Display]	
	This field displays the maturity date of the loan account.	
Disbursed Loan	ursed Loan [Display]	
Amount	This field displays the loan amount disbursed till date.	
Outstanding Loan I	Details	
Principal Balance	[Display]	
	This field displays the outstanding balance on the loan account as on date.	
Next Installment	[Display]	
Date	This field displays the due date of the next installment.	
Next Installment	[Display]	
Amount	This field displays the next installment amount.	



Field Name	Description
Installment Arrears	[Display] This field displays the unpaid installment amount.
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.

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



# **18. Islamic Financing**

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

## To view the Islamic Financing details

1. Log on to the client/application based Mobile Banking application. The system displays initial Account Overview screen as shown below.



## **Account Overview**

۲		
Carrier 🔶	5:54 PM	-
2	Account Overv	view Exit
	Total Positi	on
Current o	and Savings £	: 120,463,789.03 >
Islamic F	inance	£ 1,022,000.00 >
🦚 Loan		£ 810,135.44 >
🧆 Islamic T	erm Deposits	£ 52,200.00 >
	sactio Account	e -5 000 00 X

2. Click the **Islamic Finance** account type as encircled in the above screen. The system displays all the Islamic Financing loan accounts in **Account Summary** screen as shown below.



## Account Summary (Islamic Finance)

	55 PM	
Back Accoun	Islamic Finance £1,022,000.00	xit
• 004IA21121140002 004001664	£ 100,000.00 Bank Futura,Ne	>
004IA21121140006 004001664	£ 100,000.00 Bank Futura,Ne	>
004IA21121140010 004001664	£ 1,000.00 Bank Futura,Ne	>
004IA21121140016 004001664	£ 10,000.00 Bank Futura,Ne	>
004IA21121140022 004001664	£ 100,000.00 Bank Futura,Ne	>
Services Offers M	Jutual Fun Transactio	Â

3. Click any of the Islamic finance loan account to view its details, as shown in below screen.



## **Financing Account Details**

Carrier 🗢 2:59 PM 📟
Back Financing Account details Exit
Account Details
Customer Id 004001664
Account 004IA21121140002 004
Product Name IJARAH for Savings
Financing Details
Maturity Date 23-10-2012
Services Offers Mutual Fun Transactio















Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular customer ID.
Customer Id	[Display] This field displays the customer id of the selected account.
Product Name	[Display] This field displays the financing product name.
Financing Details	
Amount Financed	[Display] This field displays the financed amount.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Maturity Date	[Display] This field displays the maturity date of the financing account.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Lease Type	[Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under <b>IJARAHA</b> or <b>TAWAROOQ</b> product.



Field Name	Description
Lease Payment	[Display]
Mode	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.
Outstanding Financ	ing Details
Principal Balance	[Display]
	This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

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



# **19. Forex Rate Inquiry**

This menu allows you to view the foreign exchange rate.

## To inquire Foreign Exchange Rates

1. Log on to the client/application based Mobile Banking application.





- 2. Click the Services menu in the menu bar as encircled in above screen. The system will display Services options as shown in above screen.
- 3. Click the Forex Rates tab from the above screen. The system displays Forex Rates screen.

### **Forex Rates**



8		
Carrier 🗢	9:26 PM	
Close	Forex Rates	
		Q.
From Currency:	GREAT BR (GBP)	
To Currency*:		>



Field Name	Description
From Currency	[Display] This field displays the from currency for exchange rate inquiry.
To Currency	[Mandatory, Pop Over] Select the to currency for which the rate is to be inquired from the Pop Over list.

- 4. Click the encircled options button, in above screen to get the pop up options.
- 5. Click the Submit button from that pop up options. The system displays details of the exchange rates in the Forex Rates screen as shown below.

## **Forex Rates**



۲	
Carrier 🗢	9:26 PM 🚍
Close	Forex Rates
Foreign Rate Unit	GBP
These are indicati rates please conta	ive rates only. For actual act your branch.
To Currency:	US DOLLAR
Cash Buy:	1.72
Cash Sell:	1.72
TT Buy:	1.72
TT Sell:	1.72



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



# 20. Own Account Transfer

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

#### To do the own account transfer

1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen **Accounts Overview** as shown below.



#### **Accounts Overview**

•		
Carrier 🔶	5:00 PM	
2	Account Overvi	ew Exit
	Total Position	, <b>?</b> 1
Current o	and Savings	£ 398,987.19 >
🧆 Islamic Te	erm Deposits	£ 2,200.00 >
💰 Term Dej	posits	£ 61,549.00 >
Notifications Se	rvices Offers	Transactio

2. Click any of the account types. Below is shown for Current and Savings Accounts.



#### **Account Summary**



3. Click on any of the accounts displayed. In above screen, first account is clicked as highlighted. The system displays operations/transactions that can be performed on that clicked account, as



shown in above screen.

4. Click the Show Details button, as displayed in above screen. The system displays **Account Details** screen for that selected account, as shown below.

Note: You can navigate to the Own Account Transfer option by clicking on Show Activity button also, in the above screen.

#### **Account Details**



## **Own Account Transfer**

۲	
Carrier 🗢	5:06 PM 📼
Customer Id	004004344
Account	004004344 00400434402 Bank Futura,Neethle Street,
Current Balance	£ 38,016.97
Uncleared Funds	£ 3,212.00
Financing Limit	£ 0.00
Net Available Balance For	£ 37,916.97
Services Offers	Transactio Accounts

5. Click the options button encircled in the above screen. The system displays various options/transactions that can be performed on this particular account, as shown below.



	•	
Carrier		
Back	ORACLE"	
and some		-
	Own Account Transfer	
	Internal Transfer	
	Domestic Payment	
	Ad hoc Statement	
	Pay Bills	
	Exit	
	Cancel	
Speeder	Offers Transaction Accounts	

6. Click the Own Account Transfer from the pop up options, as shown above. The system displays
 Own Account Transfer screen, as shown below.
 OR

You can also navigate from Transfers > Own Account Transfer.



## **Own Account Transfer**

۲		
Carrier 奈	9:28 PM	<b>_</b>
Close	wn Account Transfer	
	?	
From Account*:		>
To Account*:		>
Amount*:	Amount	
Narrative:	Narrative	



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

- 7. Click the encircled options button in above screen, to get the pop up.
- 8. Click the options pop over as encircled in above screen. The system displays below pop over screen.



۲		
Carrier 🤶	1:10 PM	
Close O	Own Account Transfer	
	<b>?</b>	
From Account*:	006005884 1111111257 Bank Futura -Branch 006	>
To Account*:	006005884 1111111411	>
	Pay Now	
	Pay Later	
Pa	y Periodically	
Pa	eriodically Exit	
Pa		

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

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



Pay later	Click the <b>Pay later</b> button to make the funds transfer on a future date.	
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.	
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.	
First Execution	[Conditional ,Data Picker]	
Date	Select the first day of standing instruction execution	
Last Execution	[Data Picker, Conditional]	
Date	Select the final day of standing instruction execution	
Frequency	Select the standing instruction execution frequency for the funds	
(Payment	transfer from the pop over.	
Execution	The options are:	
Frequency when	Daily	
Pay Periodically is	• Weekly	
selected)	Fortnightly	
	Monthly	
	Bi-Monthly	
	Quarterly	
	Half -Yearly	
	Yearly	

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



# **Own Account Transfer – Pay Later**



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



### **Own Account Transfer – Verify**

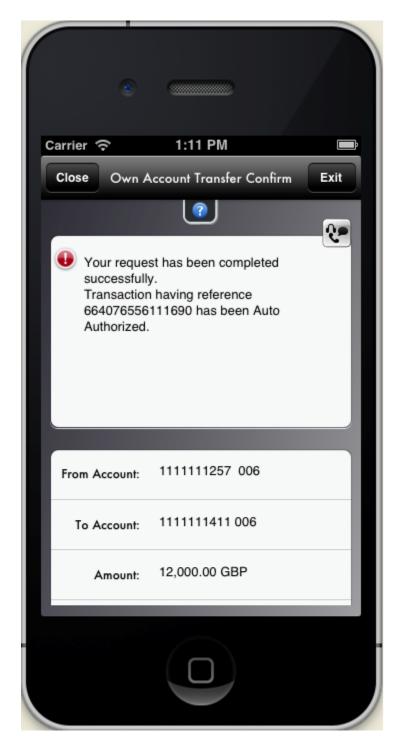
۲		
Carrier ᅙ	1:11 PM	
Close Own	Account Transfer Veril	y 🖆
	(?)	<b>6</b> 5
The transact	ction will be processed	with the
value date	Message	
with the ost of the os	action will be proc ne next value date 2 because the valu not a working date	of
Amount	1200 OK P	
Transfer Date:	02-12-2012	
Narrative:	Own Account Payme	ent

11. Click the Confirm button from the pop up options as shown above. The system displays Own
 Account Transfer – Confirm screen.
 OR



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

#### **Own Account Transfer – Confirm**



12. Click the **OK** button from the options pop over. The system displays initial **Own Account Transfer** screen.



# 21. 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 account transfer

1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen **Accounts Overview** as shown below.



#### **Accounts Overview**



2. Click any of the account types. Below is shown for Current and Savings Accounts.



### **Account Summary**



3. Click on any of the accounts displayed. In above screen, first account is clicked as highlighted. The system displays operations/transactions that can be performed on that clicked account, as



shown in above screen.

4. Click the Show Details button, as displayed in above screen. The system displays **Account Details** screen for that selected account, as shown below.

Note: You can navigate to the Internal Transfer option by clicking on Show Activity button also, in the above screen.

### **Account Details**



۲	
Carrier 🗢	5:06 PM 📼
	count Defails
Customer Id	004004344
Account	004004344 00400434402 Bank Futura,Neethle Street,
Current Balance	£ 38,016.97
Uncleared Funds	£ 3,212.00
Financing Limit	£ 0.00
Net Available Balance For	£ 37,916.97
Services Offers	Transactio

5. Click the options button encircled in the above screen. The system displays various options/transactions that can be performed on this particular account, as shown below.



Carrier 奈	9:29 PM	
Back	ORACLE	
- County		
Ow	n Account Trans	fer
	nternal Transfer	
D	omestic Paymen	t
	d hoc Statemen	t
	Pay Bills	
	Exit	
	Cancel	
Service	Offers Transactio Acc	ounte

6. Click the Internal Transfer from the pop up options, as shown above. The system displays Internal Transfer screen, as shown below. OR

You can also navigate from **Transfers > Internal Transfer.** 



### **Internal Transfer**



# **Field Description**

Field Name Description

ORACLE

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select <b>Existing Template</b> option button to select the existing Payment template for funds transfer
Make New Payment	[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</b> <b>beneficiary</b> or <b>Make New Payment</b> .

7. Below is shown for Make New Payment.



۲		
Carrier 🗢	6:41 PM	Û
Close	Internal Transfer	
Transfer To:	Make a New Payment	>
	Continue	
	Exit	
	Cancel	

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



### **Internal Transfer**

	6:44 DM	
Carrier 🗢	6:41 PM Internal Transfer	Tet
From Account*:	006005884 1111111257 Bank Futura -Branch 006	>
To Account*:	To Account	
Beneficiary Branch*:	Bank Futura	>
Beneficiary Email:	Beneficiary Email	
Amount*:	Amount	
Currency*:	EURO	>
Narrative:	Narrative	



# **Field Description**

Field Name	Description	
From Account	[Mandatory, Pop Over]	
	Select the account from the Pop Over menu. The Pop Over menu gives the list of accounts with the currency held in it and the current available balance in the account.	
To Account	[Mandatory, Alphanumeric,35]	
	Type the destination account.	
Beneficiary	[Mandatory, Pop Over]	
Branch	Select the branch of the beneficiary account.	
Beneficiary Email	[Optional, Alphanumeric, 35]	
	Type the beneficiary email id.	
Amount	[Mandatory, Numeric , 13,2]	
	Type the amount to be transferred and also select it's currency	
	from the Pop Over displayed below that field.	
Currency	[Mandatory, Pop Over]	
	Select the currency of transfer from the Pop Over list.	
Narrative	[Optional, Alphanumeric, 80]	
	Type the details of the payment	

9. Click the options button as encircled above, to get the pop up as shown below.



•
Carrier 🗢 6:42 PM 📟
Close Internal Transfer
From Account*: 006005884 1111111257
Pay Now
Pay Later
Pay Periodically
Back
Exit
Cancel

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

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



Pay later	Click the <b>Pay later</b> button to make the funds transfer on a future date.	
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.	
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.	
First Execution	[Conditional ,Data Picker]	
Date	Select the first day of standing instruction execution	
Last Execution	[Data Picker, Conditional]	
Date	Select the final day of standing instruction execution	
Frequency	Select the standing instruction execution frequency for the funds	
(Payment	transfer from the pop over.	
Execution	The options are:	
Frequency when	Daily	
Pay Periodically is	• Weekly	
selected)	Fortnightly	
	Monthly	
	Bi-Monthly	
	Quarterly	
	Half -Yearly	
	Yearly	

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



# Internal Transfer – Pay Later





•		
Carrier 🗢	6:42 PM	
Close	Internal Transfer	
Transfer Date:	05-12-2012	
	Submit	
	Back	
	Exit	
	Cancel	

- 11. Select any future date as a pay later date.
- 12. Click the **Submit** button from the options pop over as encircled in above screen. The system displays **Internal Transfer Verify** screen, as shown below.



### Internal Transfer – Verify

۲	
Carrier 穼	6:43 PM 🚘
Close Inte	ernal Transfer Verify
From Account:	111111257 006
Beneficiary Branch:	Bank Futura -Branch 006
Beneficiary Email:	BEN1@we.com
Amount:	12,000.00 GBP
Transfer Date:	05-12-2012
Narrative:	Internal Payment



۲		
Carrier 🗢	6:43 PM	È
Close Inte	rnal Transfer Verify	
From Account:	111111257 006	
Beneficiary Branch:	Bank Futura -Branch 006	
Beneficiary	BEN1@we.com	
	Confirm	
	Change	
	Exit	
	Cancel	

Click the Confirm button from the pop op options, as shown above, to initiate the transfer. The system displays Internal Transfer – Confirm screen.
 OR

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



### Internal Transfer – Confirm





Carrier 🗢 6:43 PM 📟
Close Internal Transfer Confirm
To Account: 1111111411
Beneficiary Bank Futura -Branch 006 Branch:
Beneficiary BEN1@we.com Email:
ОК
Download PDF
Exit
Cancel

14. Click the **OK** button. The system displays **Internal Transfer Confirm** screen. OR

Click the Download PDF button to download the PDF containing transfer details.



# 22. Domestic Payment

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

### To do the domestic account transfer

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



### **Domestic Payment**



2. Select the **Domestic Payment** tab. The system displays **Domestic Payment** screen.



6		
Carrier 奈	1:13 PM	
Close	Domestic Payment	
Transfer To:	Existing Beneficiary	>

# **Field Description**

Field Name

Description

Transfer To

Field Name	Description
Existing Beneficiary	[Optional, Pop over] Select <b>Existing Template</b> option button to select the existing Payment template for funds transfer
Make New Payment	[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</b> <b>beneficiary</b> or <b>Make New Payment</b> .

3. Below is shown for Make New Payment.



۲		
Carrier 🔶	1:13 PM	Ē
Close	Domestic Payment	
Transfer To:	Make a New Payment	>
	Continue	
	Exit	
	Cancel	

4. Click the Continue button from the options pop over, that come after clicking options button as encircled in above screen. The system displays below screen.



# **Domestic Payment**

۲		
Carrier ᅙ	1:13 PM	
Close	Domestic Payment	
Beneficiary Name:	Ben1	$\otimes$
Fund Delivery Mode:	Deposit to Account	>
	Continue	
	Back	
	Exit	
	Cancel	

# **Field Description**

Field Name

Description



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

5. Click the Continue button from the options pop over. The system displays below Domestic Payment screen.



# **Domestic Payment**

۲		
Carrier ᅙ	1:13 PM	
Close	Domestic Payment	
Beneficiary Email:	Ben1@asc.com	
Beneficiary Account:		
National Clearing Code Type:	CHAPS Network	>
National Clearing Codes:	APAC0011	

# **Field Description**

Field Name

Description



Beneficiary Email	[Optional, Alphanumeric, 35]
	Type the beneficiary email id.
Beneficiary Account	t [Mandatory, Alphanumeric, 35] Type the beneficiary account number.
National Clearing Code Type	[Optional, pop over] Select the national clearing code type from the Pop Over list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up button from the options pop up that comes after clicking the options button as encircled in above screen, to search the national clearing code.



۲		
Carrier 🔶	1:13 PM	<b></b>
Close	Domestic Payment	
Beneficiary Email:	Ben1@asc.com	
Beneficiary Account:		
National Clearing Code	CHAPS Network	>
	Look Un	
	Look Up	
	Back	
	Exit	
	Exit Cancel	

6. Click the Look up button as shown in above screen.



۲		
Carrier 🔶	1:13 PM	Ē
Close Dome	estic Transfer- beneficiary	
Net 1		
National Clearing Codes:	APAC0011,APCK BANK 011,BANGALORE,	>

7. Select the national clearing code and click the Submit from the options button as encircled in the above screen. The system displays below screen.



arrier 🙃 Close	1:14 PM Domestic Payment	
		-
From Account*:	006005884 1111111257 Bank Futura -Branch 006	>
Amount*:	Amount	
Currency*:	EURO	>
Narrative:	Narrative	



## **Field Description**

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

8. Click the options button as encircled in above screen. The system displays below pop up screen.



## **Domestic Payment**

•	
Carrier 중 1:14 PM	
Close Domestic Payment	
(?)	
From Account*: 006005884 1111111257	>
Pay Now	
Pay Later	
Pay Periodically	
Back	
Exit	
Cancel	



Pay now	Click the <b>Pay now</b> button to process the funds transfer immediately. The transfer can be done in any of the three modes: <b>Pay now</b> , <b>Pay later</b> or <b>Pay Periodically</b> by Setting up Standing Instruction.
Pay later	Click the <b>Pay later</b> button to make the funds transfer on a future date.           Note: Pay later transactions are future dated transactions. Hence
	all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution
Frequency (Payment	Select the standing instruction execution frequency for the funds transfer from the pop over.
Execution Frequency when Pay Periodically is selected)	The options are: Daily Weekly Fortnightly Monthly Bi-Monthly Quarterly Half -Yearly
	• Yearly

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



#### **Domestic Payment – Pay Later**

•		
Carrier 중	1:14 PM	
Close	Domestic Payment	
Transfer Date:		

- 10. Select any future date for the payment.
- 11. Click the options button as encircled in above screen. The system displays below pop over screen.



Carrier 🤝 1:16 PM
Close Domestic Payment
Transfer Date: 02-12-2012
Submit
Back
Exit
Cancel

12. Click the Submit button. The system displays Domestic Payment – Verify screen.



# **Domestic Payment - Verify**

۲		
Carrier 🔶	1:16 PM	-
Close Don	nestic Payment Verify	
		2
The transaction	ction will be processed	I with the
value date a	Message	
with th 03/12/2012	action will be proc ne next value date 2 because the valu not a working date	of ue date
Bank Name:	ОК	
From Account:	111111257 006	
Amount:	12,000.00 EUR	
	_	

13. Click the Confirm from the options pop over. The system displays Domestic Payment – Confirm screen.



## **Domestic Payment – Confirm**

۲		
Carrier 🤶	1:17 PM	Ē
Close Dom	estic Payment Confirm	
successfull Transaction	st has been completed y. having reference 111871 has been Auto	
Authorized.		
Transaction Reference Number:	159243399111871	
Amount:	12,000.00 EUR	
Transaction Date:	02-12-2012	

14. Click the OK button from the options pop up. The system displays below pop up.



6	
1	
Carrier 🗢 1:17 PM	
Close Domestic Payment Con	nfirm 🛃
?	
value date is not a working da	ate 🥐
Transaction Reference 1592433991118	71
Reference 1592433991118 Number:	71
Amount: 12,000.00 EUR	
ОК	
Download PD	DF
Exit	
Cancel	

15. Click the Ok button to navigate to the initial Domestic Payment screen. OR

Click the Download PDF button download the PDF about the payment details. The system displays below pop up screen.



Carrier 🗢 🔆 1:17 PM 📼
Close Domestic Payment Confirm
value date is not a working date
Transaction Reference 159243399111871 Number:
Amount: 12,000.00 EUR
Transaction 02-12-2012 Date:
Mail Print Copy
Cancel

16. You can Mail, Print or copy the PDF as the options encircled above.



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.** 





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



Close Inter	national Account Transfer	
		Q.=
Transfer To:	Existing Beneficiary	>

#### **Field Description**

Field Name

Description

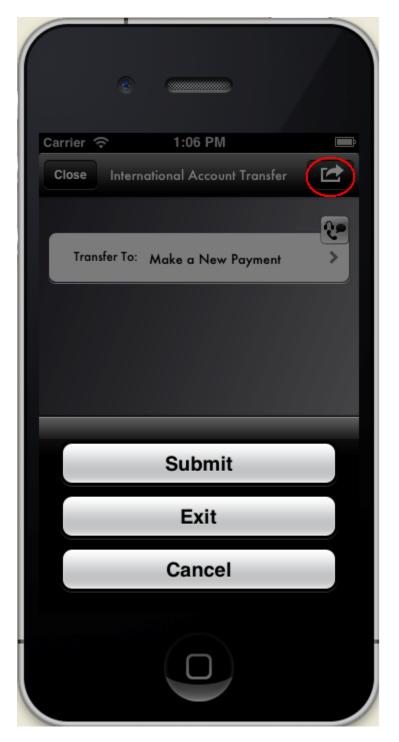
Transfer To



Field Name	Description
Existing Beneficiary	[Optional, Pop over] Select <b>Existing Template</b> option button to select the existing Payment template for funds transfer
Make New Payment	[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</b> <b>beneficiary</b> or <b>Make New Payment</b> .

3. Below is shown for Make New Payment.





4. Click the Submit button from the options pop over, that come after clicking options button as encircled in above screen. The system displays below screen.





#### **Field Description**

**Field Name** 

Description



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



•
Carrier 🗢 1:06 PM
Close International Account Transfer
Beneficiary BEN1 Name:
Destination Account Type: Enter Account No
Submit
Back
Exit
Cancel

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



Carrier 🔶	1:06 PM	
Close Intern	national Account Transfer	
		Q.
Beneficiary Acct No.:		
Beneficiary Email:		
Transfer Mode:	SWIFT Code	>



## **Field Description**

Field Name	Description
Beneficiary	[Conditional, Alphanumeric, 34]
Account No	Type the beneficiary account number.
	This field is enabled when you select Enter Account No option from the Destination Account Type Pop Over
Beneficiary Email	[Conditional, Alphanumeric, 40]
	Type the beneficiary email address.
	This field is enabled if you select the Make New Payment option
Transfer Mode	[Conditional, Pop over]
	Select the transfer mode.

6. Click the Continue from the options pop over as shown below.



Carrier 😙 1:07 PM
Close International Account Transfer
Beneficiary Acct 00100012345
Beneficiary BEN1@asc.com Email:
Transfer Mode: SWIFT Code
Continue
Back
Exit
Cancel







Carrier 🗢 1:07 PM
Close International Transfer-Beneficiary
Swift Code:
Look Up
Back
Exit
Cancel

- 7. Click the loop up button to select swift code, as shown above.
- 8. Click the Submit from the options pop over. The system displays below screen.



۲		
Carrier ᅙ	1:07 PM	Ē
Close Intern	ational Account Transfer	
		0
From Account:	006005884 1111111257 Bank Futura -Branch 006	>
Amount:		
Currency:	EURO	>
Payment Details1:	Payment through other bank	>
Payment Details2:		
Payment Details3:		
Correspondence Charges:	Beneficiary (BEN)	>



۲		
Carrier 奈	4:32 PM	Ē
Close Intern	ational Account Transfer	
Amount:	12000	ŝ
Currency:	EURO	>
Payment Details1:	Payment through other bank	>
Payment Details2:		
Payment Details3:		
Correspondence Charges:	Beneficiary (BEN)	>
Narrative:		
Payment Instruction:	Pay Now	>

### **Field Description**

Field Name

Description



Field Name	Description
Amount	[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.
Currency	[Mandatory, pop over]
	Select the transfer currency for the international transfer from the Pop Over list.
Correspondence	[Mandatory, pop over]
Charges	Select the correspondence charges from the pop over list.
Payment	
Instruction	
Pay now	Select the <b>Pay now</b> option to process the funds transfer immediately.
	The transfer can be done in any of the two modes: <b>Pay now</b> , <b>Pay</b> later.
Pay later	Select the <b>Pay later</b> option to make the funds transfer on a future date.
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

9. Below screen is shown when Pay Later is selected.





## International Account Transfer – Pay Later



Carrier 🗢 4:33 PM
Close International Account Transfer
Payment 30-12-2012 Details:
Submit
Back
Exit
Cancel

 Select any future date for the Payment and Click the **Submit** from the options pop over screen that comes after clicking options button as encircled in above screen. The displays **International** Account Transfer – Verify screen.



## International Account Transfer Verify

۲	
Carrier 중	4:33 PM
Close Internatio	onal Account Transfer
next value dat	on will be processed with the te of 31/12/2012 because the not a working date
Beneficiary Name:	BEN1
SWIFT Code:	ABNDEXXY
Bank Name:	BANK OF AMERICA
From Account:	111111257
Amount:	12000
Transfer Date:	31-12-2012



•	
Carrier ᅙ	4:33 PM
Close Internatio	onal Account Transfer
Bank Name:	BANK OF AMERICA
From Account:	111111257
Amount:	12000
	Confirm
	Back
	Exit
	Cancel

**11.** Click the Confirm button to navigate to confirmation screen. The system displays Confirmation screen.



	4:34 PM	
Close Confirm	onal Account Transfer	
		0.
Your request	has been completed	C
successfully.		
21542541328 Authorized	Messagece 34967 has been Auto	
Your reque	st has been complete	ed
	successfully. ion having reference	
	284967 has been Au	
Beneficiary	Authorized.	
Name	OK	
WIET Code:	ABNDEXXY	
	BANK OF AMERI	CA
Bank Name:		



Carrier 🗢 4:34 PM
Close International Account Transfer Confirm
Vour request has been completed successfully. Transaction having reference 215425413284967 has been Auto Authorized.
ОК
Download PDF
Exit
Cancel

12. Click the **OK** button from the options pop over that comes after clicking the options button as encircled in above screen, to return to initial screen OR

Click the **Download PDF** button. The system displays below screen.





13. You can Mail, Print or Copy the Payment confirmation PDF, as shown in above screen.



# 24. My Schedule Payment

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

#### **To view My Scheduled Payments**

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



#### **My Schedule Payment**



- 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**

	۲			
Carrie			_	Ĉ
	O	RACLE	D	one
$\bigcirc$	Cross Border			D
	Within Bank		(	
0	Within Country	,		

4. Click the Done button. The system returns to the My Schedule Payment screen.



•					
Carrier 🗢 1:12 PM	Ē				
Close My Schedule Paym	ent 🕑				
Source Account: 006005884 111 Bank Futura -Bra					
Mode Of Transfer: Within Bank	>				
Submit					
Exit					
Cancel					

5. Click the Submit button from the options pop over as shown in above screen. The system displays below screen.



Carrier ᅙ	1:12 PM	
Close	My Schedule Payment	
Source Accoun	t: 111111257	
Information b	pelow is displayed as	
Reference N TypelAmoun	umberlDatelTransfer tlNarrative	
Select Option	: 006FTIN122900166 2012   Pending Trans	

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



Carrie	er ᅙ 1:12 PM	Ē
	ORACLE	Done
۷	006FTIN122900166   07-11-2012   Pending Transfer   1,000.00	٥
$\bigcirc$	181399184095305   23-10-2012   Pending Transfer   100.00	٥

7. Select any pending transfer and click the Done. The system returns to below screen.



۲		
Carrier ᅙ	1:12 PM	<b></b>
Close	My Schedule Payment	
Source Accoun	t: 111111257	
Information b	elow is displayed as	
Reference N	umberIDatelTransfer	
	Back	
	Get Details	
	Exit	
	Cancel	

8. Click the Get Details button from the options pop over as shown above. The system displays details for the selected scheduled pending transfer payment transaction.



### My Schedule Payment

۲	
Carrier 🗢	6:45 PM 🚍
Close My	y Schedule Payment
Reference Number:	006FTIN122900167
Transfer Type:	Pending Transfers
Start Date:	23-10-2012
Mode Of Transfer:	Within Bank Transfer
User Reference Number:	181399184095305
Source Account:	1111111257
Destination Account:	1111111411
Transfer	100.0



# My Schedule Payment

۲		
Carrier 奈	6:45 PM	-
Close My	v Schedule Payment	
Mode Of Transfer:	Within Bank Transfer	
User Reference Number:	181399184095305	
Source Account:	111111257	
Destination Account:	1111111411	
Transfer Amount:	100.0	
Currency:	GBP	
Status:	Pending	



۲		
Carrier 🗢	6:45 PM	Ê
Close My	Schedule Payment	
Mode Of Transfer:	Within Bank Transfer	
User Reference Number:	181399184095305	
Source Account:	111111257	
	_	
	Cancel	
	Back	
	Exit	
	Cancel	

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





### My Schedule Payment – Cancel Pending Transfer



•	
Carrier 🗢 6:45 PM	
Close My Schedule Payment	
Are you sure you want to cancel the transaction	
Yes	
Back	
Exit	
Cancel	

10. 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



	e	
Carrier 🛜	6:46 PM	
Close	My Schedule Payment	
Transa	action having reference 8250132106 has been Auto	
	Ok	
	Download PDF	
	Exit	
	Cancel	

11. 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.



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.





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



arrier 🔶 Close	11:46 AM Open Term Deposit	
		0.0
Customer Details		
Holding Pattern*:	Single	>
Deposit Details		
Deposit Product*:	Short Term Deposit Accounts (ITD01)	>
From Account*:	006005884 1111111257 Bank Futura -Branch 006	>
Deposit Amount*:	12000	

#### **Field Description**

**Field Name** 

Description



Field Name	Description
Customer Details	[Display] This field displays Customer details.
Holding Pattern	[Mandatory, pop over]
	Select the appropriate holding pattern.
	The option are as follows:
	<ul> <li>Single: If this option is selected for the single term deposit account holder.</li> </ul>
	<ul> <li>Joint: If this option is selected for the joint account holder.</li> </ul>
Joint Customer Id1	[Conditional, Alphanumeric, 20]
	Type the joint customer id1.
	Note: This field is displayed only when holding pattern is
	selected as Joint.
Joint Customer Id2	[Conditional, Alphanumeric, 20]
	Type the joint customer id2.
	Note: This field is displayed only when holding pattern is
	selected as Joint.
	Note: Joint customer ID 2 cannot be same as customer id
	entered for first account holder.
Deposit Details	
Deposit Product	[Mandatory, Pop Over]
	Select the deposit product for which term deposit is to be
	opened.
From Account	[Mandatory, Pop Over]
	Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened
	term deposit will be fetched from this account.



Field Name	Description
Deposit Amount	[Mandatory, Numeric, 15]
	Type the amount to be deposited.

3. Click the options button as encircled in above screen. The system displays below pop up screen.



•		
Carrier 🤶	1:20 PM	<b></b>
Close	Open Term Deposit	
Customer Details		æ
Holding Pattern*:	Single	>
Deposit Details		
Deposit Product*:	Short Term Deposit Accou	unts >
	Continue	
	Exit	
	Cancel	

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



arrier ᅙ	11:46 AM	
Close	Open Term Deposit	
		0.
Payout Details		
Maturity Date*:	04-12-2013	*
Maturity Instructions*:	Close on Maturity (No Rollover)	>
Transfer To*:	Transfer through Domestic Clearing Network	>

#### **Field Description**

**Field Name** 

Description

**Payout Details** 



Field Name	Description
Maturity Date	[Mandatory, Pick List ]
	Select the maturity date of the term deposit from the pick list.
	Note: Maturity date cannot be less than or equal to the current business date. Maturity date cannot be less than the minimum period as specified by the bank for the selected product.
Maturity Instructions	[Mandatory, Pop Over]
	Select the maturity instruction for the deposit from the Pop Over list.
	By default, Maturity instruction value will be shown as Close On Maturity.
	The options for Conventional Deposit Products are as follows:
	Close on Maturity (No Rollover)
	Renew Principal and Interest
	<ul> <li>Renew principal and Payout the Interest</li> </ul>
	<ul> <li>Renew Special Amount and Pay Out the remaining amount.</li> </ul>
	The options for Islamic Deposit Products are as follows
	Close on Maturity (No Rollover)
	Renew Principal and Profit
	Renew principal and Payout the Profit
	<ul> <li>Renew Special Amount and Pay Out the remaining amount.</li> </ul>



Field Name	Description
Transfer To (Account transfer options)	[Conditional, Pop Over] Select the account to which the principal and interest are to be transferred from the Pop Over list.
	By default, Transfer To value will be shown as Transfer through Domestic Clearing Network.
	<ul> <li>The options are as follows:</li> <li>Transfer to users mapped accounts</li> <li>Transfer to internal bank account</li> <li>Transfer through domestic clearing network</li> </ul>
	This field is not displayed if the <b>Renew Principal and</b> Interest option is selected from the Maturity Instruction Pop Over list for Conventional Products and if the <b>Renew</b> <b>Principal and Profit</b> option is selected from the Maturity Instruction Pop Over list for Islamic Product
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and
	principal will be transferred.
	<ul> <li>This field is enabled if the following options are selected from the Account Transfer options Pop Over list.</li> <li>Transfer to internal Bank account</li> <li>Transfer through domestic clearing network</li> </ul>
	[Conditional, Pop Over]
	Select the account to which the interest is to be transferred from the Pop Over list.
	This field is a Pop Over list, if the <b>Transfer to users</b> <b>mapped accounts</b> options is selected from the Account Transfer options pop over.

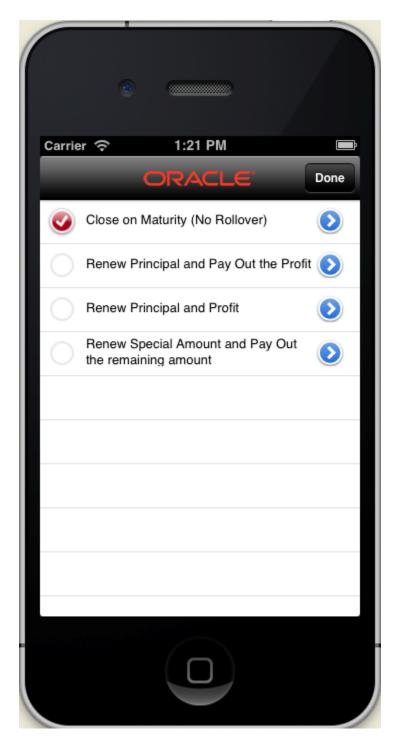


Field Name	Description
Network Type	[Conditional, Pop Over]
	Select the type of the network from the Pop Over list.
	This field is enabled if the <b>Transfer through domestic</b> <b>clearing network</b> options is selected from the <b>Account</b> <b>Transfer options</b> Pop Over list.
Beneficiary Name	[Mandatory, Alphanumeric, 35]
·	Enter the beneficiary name.
	This field is enabled if the <b>Transfer through domestic</b> <b>clearing network</b> options is selected from the <b>Account</b> <b>Transfer options</b> Pop Over list.
	Note: Beneficiary name can be Alphanumeric with Special
	Characters - ? : ( ) . , ' + Space.
Bank Code	[Conditional, Pop Over]
	Select the bank code from the pick list.
	This field is enabled if the <b>Transfer through domestic</b> <b>clearing network</b> options is selected from the <b>Account</b> <b>Transfer options</b> Pop Over list.
Bank Name	[Display]
	This field displays the bank name in the clearing network.
	If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.
Bank Address	[Display]
	This field displays the address of the bank.
	If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.
City	[Display]
	This field displays the city in which the bank belongs.
	If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.



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





5. Select any option and click the Done. The system displays below screen.



۲		
Carrier ᅙ	11:46 AM	
Close	Open Term Deposit	
Payout Details		
Maturity Date*:	04-12-2013	
Maturity	Close on Maturity (No	>
	Continue	
	Previous	
	Exit	
	Cancel	

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



۲		
Carrier 奈	11:46 AM	Þ
Close	Open Term Deposit	
Payout Details		<b>%</b> •
Maturity Instructions:	Close on Maturity No Rollover	
Transfer To:	Transfer through Domestic Clearing Network	
Account*:	12000	
Network Type*:	CHAPS Network	>



•		
Carrier 😚	11:46 AM	
Close C	)pen Term Deposit	
Payout Details		C.
Maturity Instructions:	Close on Maturity Rollover	No
Transfer To:	Transfer through [	Domestic
	_	
	Continue	
	Back	
Exit		
Cancel		

### **Field Description**

**Field Name** 

Description



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

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



Carrier 交	11:46 AM	
Close	Open Term Deposit	
Bank Code*:	APCK BANK 011 APAC0011(CHAPS)	>
Beneficiary Name*:	BEN1	



۲		
Carrier 🤝	11:46 AM	
Close C	Open Term Deposit	
Dank Code :	APCK BANK 011 APAC0011(CHAPS)	<b>2</b> •
Beneficiary Name*:	BEN1	
	_	
	Submit	
	Back	
	Exit	
	Cancel	

### **Field Description**

**Field Name** 

Description



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

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



### **Open Term Deposit – Verify**

۲	
Carrier 奈	11:47 AM 📼
Customer	<u>.</u>
Details Holding Pattern:	Single
Deposit Details	
Deposit Product:	Short Term Deposit Accounts
From Account:	111111257 006
Deposit Amount:	12,000.00 GBP
Payout Details	04.40.0040



•
Carrier 🗢 11:47 AM
Close Open Term Deposit Verify
Customer Details
Holding Pattern: Single
Deposit Details
Confirm
Back
Exit
Cancel

9. 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

۲		
Carrier ᅙ	11:47 AM	Ē
Close Open	Term Deposit Confirm	
		0
🕕 TD Open S	uccessful	- C
	having reference 303708 has been Auto	
Customer Details		
Holding Pattern:	Single	_
Deposit Details		
Deposit Product:	Short Term Deposit Accounts	
From Account:	111111257 006	

10. Click the options button, as encircled in above screen. The system displays below screen.



۲		
Carrier 🔶	11:47 AM	<b></b>
Close Open	Term Deposit Confirm	
Network Type:	CHAPS Network	<b>?</b> =
Bank code:	APAC0011	
	Download	
Pr	int this page	
Pr	int this page OK	
Pr		
Pr	ОК	

11. Click the Ok button to navigate to the Open Term Deposit Screen. OR

Click the **Download** button download the PDF about the payment details. The system displays below pop up screen.



•	
Carrier 🔶	11:47 AM
Close Open	Term Deposit Confirm
Network Type:	CHAPS Network
Bank code:	APAC0011
Beneficiary Name:	BEN1
Bank Name:	APCK BANK 011
B Mail	Print Copy
TD Account	
	Cancel

12. You can Mail or Copy PDF as shown in above options. Below is shown when Mail option is clicked.



<ul> <li>Carrier 令 於 1:25 PM</li> </ul>
Cancel File02\MM\12.pdf Send
То:
Cc/Bcc:
Subject: File02\MM\12.pdf
File02VMMV12.pdf Sent from my iPhone Simulator

13. Enter appropriate mailing details to send the PDF.



# 26. Deposit Redemption

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

#### To redeem the term deposit

1. Log on to the client/application based Mobile Banking application.





- 2. Click the **Accounts** menu in the menu bar as encircled above. The system displays Accounts transactions as shown in above screen.
- 3. Click the Deposit Redemption tab. The system displays **Deposit Redemption** screen.



## **Deposit Redemption**





## **Field Description**

Field Name	Description
Select Deposit	[Mandatory, Pop Over]
	Select the Deposit from the Pop Over list.
4. Click the enci	rcled options button in above screen to get the pop up options.

5. Click the Submit button from that pops up. The system displays below **Deposit Redemption** screen.

## **Deposit Redemption**



Carrier 🗢	1:54 PM	
	eposit Redemption	
	2	<b>0</b>
Deposit Account:	01111111166 004	
Deposit Product:	Normal TD-TD01	
Deposit Amount:	1,000.00 GBP	
Maturity Date:	17-12-2012	
Interest Rate :	10.00 %	
Redemption Type*:		>
Amount**:	Amount	



۰		
Carrier 🗢	1:54 PM	
Close	Deposit Redemption	
	?	
Interest Rate :	10.00 %	<b>?</b>
Redemption Type*:	Full Redemption	>
Amount**:	1200	
	Redeem	
	Back	
	Exit	
	Cancel	

## **Field Description**

Field Name

Description

**Deposit Details** 



Field Name	Description
Deposit Account	
Deposit Product	[Display]
	This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display]
	This field displays the Amount of Deposit.
Maturity Date	[Display]
	This field displays the Maturity date of the deposit.
Interest Rate	[Display]
	This field displays the Interest rate of the deposit.
Redemption type	
Redemption type	[Mandatory, Pop Over]
	Select the Type of Redemption from the Pop Over list.
	The options are
	Partial
	• Full
Amount	[Display]
	This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Pop Over]
	Select the Account Number to which the amount shall be transferred from the given CASA account Pop Over list
6. Click the enci	rcled options button. The system displays pop up options as shown in abo

- 6. Click the encircled options button. The system displays pop up options as shown in above screen.
- 7. Click the Redeem button from the pop up options as shown above. The system displays Deposit



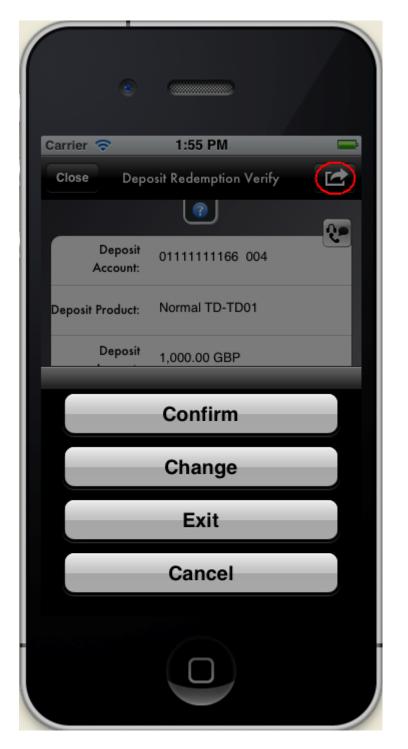
## **Deposit Redemption**

Redemption	Verify	screen.
------------	--------	---------

OR

Click the **Change** button to go back to the previous screen to make any changes.

## Deposit Redemption Verify





- 8. Click the the encircled options button to get the pop up options, as shown in above screen.
- Click the Confirm button to confirm the redemption. The system displays Deposit Redemption Confirm screen.

OR

Click the **Change** to go back to the previous screen.

## Deposit Redemption Confirm





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



# 27. Pending Authorization

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

#### To view the transactions for authorization

1. Log on to the client/application based Mobile Banking application.





- 2. Click the Transactions menu from the menu bar as encircled above. The system displays transactions that can be performed under Transactions menu.
- 3. Click the Authorization tab as shown in above screen. The system displays transactions pending for authorization as shown in below **Authorization** screen.



Note: Authorization tab is only displayed for Corporate User not Retail. In case of Retail User, only Transaction Activities tab will be displayed under Transactions menu.



### Authorization



4. Select any transaction to be authorized or rejected. The system displays that transaction details (like initiated by user etc.) as shown in the below screen.



### **Authorizations**

8		
Carrier 🗢	2:46 PM Authorization	Exit
	Aunonzailon	Search
1492890234 MICORP1	412212	Initiated >
Services	Offers Transactio	Accounts

5. Click the transaction tab as highlighted in above screen. The system displays pop up options as shown in below screen.



#### **Authorization**



6. Click the **View** button to view details and authorize that transaction. The system displays View Pending Authorization screen.

OR

Click the **Reject** button to reject that transaction.



## OR

Click the Send To Modify button to send the transaction back for modification.

screen.

OR

Click the **Authorization** button **to a**uthorize that transact**ion**. The system displays Verify Authorization screen.

**Pending Transactions – Verify** 



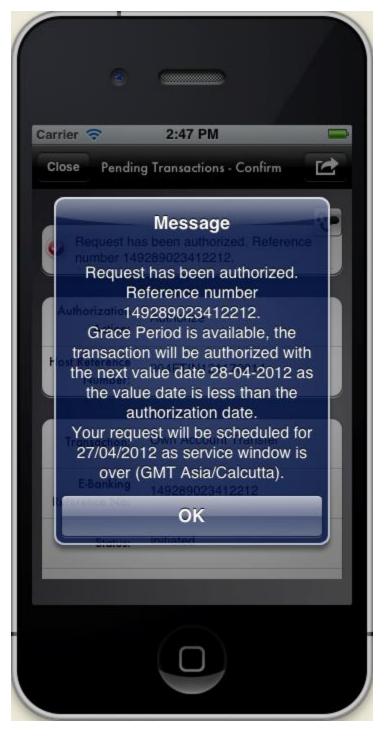
## Pending Authorization

Carrier 🗢 2:47 PM 📼
Close Pending Transactions - Verify
Grace Period is available, the transaction will be authorized with the next value date 28-04-
Authorization Authorize Action:
Confirm
Change
Exit
Cancel

- 7. Click the encircled options button as shown in above screen, to get the pop up options.
- 8. Click the **Confirm** button. The system displays **Pending Transactions Confirm** screen.



### Pending Transaction – Confirm



 Click the OK button. The system displays Pending Transactions Confirm screen. Click the OK button from the options pop up in that confirm screen. The system will display initial Transactions screen.



# 28. Mailbox/Notifications

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

### To access the Mailbox options

1. Log on to the client/application based Mobile Banking application.



# 28.1. Compose Message

•		
Carrier 奈	5:41 PM	
2	Account Overvie	ew Exit
	Total Position	. <b>?</b>
Current of	and Savings	£ 398,987.19 >
🥠 Islamic T	erm Deposits	£ 2,200.00 <b>&gt;</b>
💰 Term De	posits	£ 61,549.00 >
Notifications Se	ervices Offers	Transactio

2. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Alerts** screen as shown below.



## Alerts





۲		
Carrier 🔶	5:41 PM	
Back	Alerts	Exit
		<b>?</b>
Alert		>
E Sent Mes	sages	>
Service R	equest	>
Compose		>
Services O	ffers Transactio	Accounts

3. Click the **Compose** option. The system displays below Mailbox screen.



#### Mailbox





## **Field Description**

Field Name	Description
Select Subject	[Mandatory, Pop Over]
	Select the messages subject from the Pop Over.
Customer	[Mandatory, Pop Over]
	Select the customer from the Pop Over.
Custom Subject	[Mandatory, Alphanumeric, 50]
	Type the mail subject and also type the message in the area below the Custom Subject field.

4. Click the icon. The system shown below pop screen with the options to be performed.



۲				
Carrier 🔶	6:55 PM	Ē		
Close	Mailbox			
Customer	HDFC BANK	>		
Select subject:	Demand Draft and Cheque	es >		
DEMAND DR	AFT REQUEST			
	Send			
A	dd Attachment			
	Exit			
	Cancel			

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

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



## Mailbox – Add Attchment

•		
Carrier 🔶	5:35 PM	<b></b>
	G	Pick Image
		Done

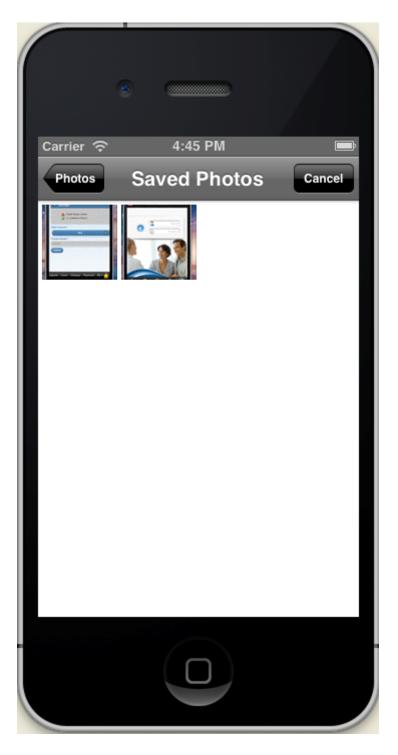
6. Click the Pick Image button. The system displays Images to pick up any image for attachment as shown in below screen.



٢		
Carrier ᅙ	4:45 PM	
	Photos	Cancel
Save	ed Photos (2)	>

7. Navigate to any image to be attached, as shown in below screen.





8. Select any image to be attached. The system displays below screen showing the attached image.





9. Click the Upload button. The system displays below screen.





10. Click the Remove button to remove the attached image. OR

Click the Done button. The system returns to below screen.



۲		
Carrier ᅙ	4:45 PM	<b>D</b>
Close	Mailbox	
Customer:	HDFC BANK	>
Select subject:	Demand Draft and Cheques	>
DEMAND DRA	AFT REQUEST	
		-
	Send	
A	dd Attachment	
	Exit	
	Cancel	

11. Click the **Send** button from the options pop over. The system shows below screen for confirmation of message sent.



•		
Carrier 奈	4:45 PM	
Close	Mailbox	
Your mail has Administrator	s been sent to Bank	
	01/	
	OK Exit	-
	Cancel	

12. Click the OK button shown after clicking the encircled options button. The system returns to initial Mailbox screen.



## 28.2. Interactions

•		
Carrier 奈	5:41 PM	
Back	Alerts	Exit
		<b>?</b>
Reminders		>
Interaction		0>
Bulletins		>
Tasks		<b>*</b>
Alart	_	×-
Services Offe	ers Transactio	Accounts

1. Click the **Interactions** option from the initial screen as shown above. The system will display Interactions screen as below, showing all the interactions/messages.





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

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

۲		
Carrier 🗢	5:49 PM	2
Close	MailBox 🖆	
	Q	
Message Id:	WB20000376	
Sent by:	Accounts Department	
Received On:	19-04-2012 17:57:01	
Date:	19-04-2012	
Expiry Date:	19-07-2012	
Subject:	Reply from Accounts Department	
Message:		

3. Click the encircled button. The system displays below screen with the options pop up.



۰		
Carrier 🗢	5:49 PM 🚍	
Close	MailBox 🛃	
	<u></u>	
Message Id:	WB20000376	
Sent by:	Accounts Department	
Received On:	19-04-2012 17:57:01	
Date:	19-04-2012	
	Reply	
	Exit	
Cancel		

4. Click the Reply button in order to reply to the current message. Type the reply message as shown below.



۲		
Carrier 🗢	5:50 PM	
Close	MailBox	
	t message received.	<u> </u>
	Send	
	Exit	
	Cancel	

5. Click the Send button from the options list shown after clicking the encircled button. The system displays Confirmation message for the message sent.





 Click the OK button shown after clicking the encircled options button. The system returns to initial Mailbox screen.



# 28.3. Sent Messages



1. Click the **Sent Messages** option from the initial screen as shown above. The system will display Sent Messages screen as below, showing all the interactions/messages.





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



۲	
Carrier 奈	5:39 PM 💼 Mailbox
Message Id:	0060001151
Sent by:	RETAIL1 USER
Sent To:	Accounts Department
Date:	03-12-2012
Expiry Date:	03-05-2013
Subject:	Demand Draft and Cheques

3. Click the encircled button. The system displays below screen with the options pop up.



۲	
Carrier ᅙ	5:39 PM 📟
Close	Mailbox 🛃
Message Id:	0060001151
Sent by:	RETAIL1 USER
Sent To:	Accounts Department
	Forward
	Exit
	Cancel

4. Click the **Forward** button in order to forward the current message. Type the message as shown below.



۰		
Carrier 奈	5:39 PM	<b>e</b>
Close	Mailbox	
FORWARDE	D MESSAGE	
	Send	
А	dd Attachmen	nt
	Exit	
	Cancel	

5. Click the Send button from the options list shown after clicking the encircled button. The system displays Confirmation message for the message sent.



	•	
Carrier ᅙ	5:39 PM	_
Close	Mailbox	
	has been sent to Bank tor. The Message Id is	

 Click the OK button shown after clicking the encircled options button. The system returns to initial Mailbox screen.



# 28.4. Bulletins



7. Select the Bulletins option from the initial Notifications screen, as shown above. The system displays Bulletins screen.



### **Bulletins**

۲		
Carrier 穼	5:54 PM	
Back	Bulletins	Exit
		<b>?</b>
TEST_CUST Bank admin		18-04-2012 > 10-01-2013
TEST_CUST Bank admin		30-03-2012 > 01-07-2012
		<b>A a a</b>
Services Offe	ers Transactio	

8. Click the any bulletin to view that bulletin message. The system displays detailed bulletin message in below screen.



۲	
Carrier 🗢	5:54 PM Exit
Close	
Sent by:	Bank admin
Received On:	30-03-2012 17:58:58
Date: Expiry Date:	30-03-2012
Subject:	TEST_CUST
Message:	
TEST_CUST	



# 28.5. Alerts/Tasks



9. Select the Alerts option from the initial Notifications screen, as shown above. The system displays Alerts screen.

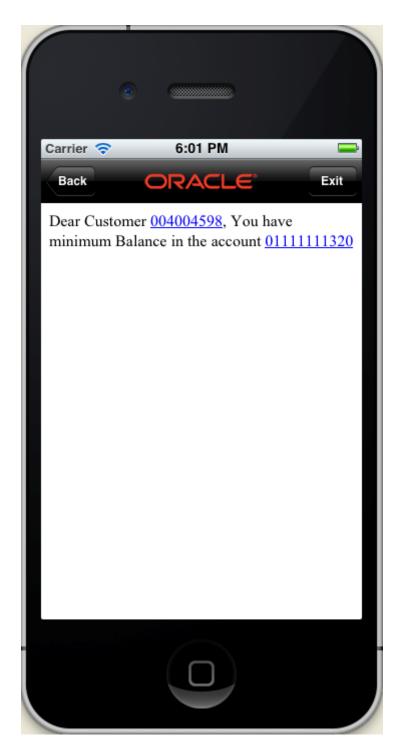


#### Alerts

arrier 🗢 6:	01 PM	
Back	Alert	Exit
		*
Customer Minimum Ba Bank Admin	lance 15-05-20 16-05-20	012 <b>&gt;</b> 012
Customer Minimum Ba Bank Admin	lance 15-05-20 16-05-20	
Customer Minimum Ba Bank Admin	lance 15-05-20 16-05-20	012 <b>&gt;</b> 012
Load more records 143 records total. 14	 0 more.	
Services Offers M	Autual Fun Transactio	

10. Click the any Alerts to view it.. The system displays that alert as shown in below screen.





11. Similarly you can view Tasks for your user.



۲		
Carrier 🗢	5:41 PM	0
Back	Alerts	Exit
		<b>?</b>
Reminders		>
Interaction		0>
Bulletins		>
🚀 Tasks		>
Alart		
Services Offer	s Transactio	Accounts



# 29. 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 Reminder options

1. Log on to the client/application based Mobile Banking application.



## 29.1. Register Reminder



2. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Alerts** screen as shown below.



### Alerts



3. Click the **Reminders** option. The system displays below **Reminders** screen.



۲		
Carrier 奈	5:42 PM	
Back	Reminders	Exit
Today	Week	Month
+ Lis	t Calendar	

4. Click the encircled button. The system displays below Reminder Register screen.



۲		
Carrier 🛜	5:42 PM	Ē
Close	Register Reminder	
		20
Frequency: *		>
Subject :		
Start Date :		
End Date :		
Description :		



## **Field Description**

Field Name	Description
Frequency	[Mandatory, Pop Over]
	Select the frequency from the Pop Over.
Subject	[Mandatory, Alphanumeric]
	Type the reminder subject.
Start Date	[Mandatory, Date Picker]
	Select the start date from the date picker.
End Date	[Mandatory, Date Picker]
	Select the end date from the date picker.
Description	[Optional, Alphanumeric]
	Type the description for reminder.
5. Click the	icon. The system shown below pop screen with the options to be performed.



۲		
Carrier 穼	5:43 PM	
Close	Register Reminder	
Frequency: *	Daily	>
Subject :	DRAFT REMINDER	
Start Date :	27-04-2012	
End Date :	26-05-2012	
	Register	
	Exit	
	Cancel	

6. Click the **Register** button. The system shows below confirm screen for reminder registration.



Carrier 🗢 5:43 PM 📟
Confirm
Reminder set successfully.
Message I REMINDER
Descr Reminder set successfully.T REMINDER
Frequency : OKally
End Date : 26-05-2012



## 29.2. View Reminder

1. Clcik the Today/Week/Month tab in the initial Reminders screen as shown below, in order to view the already registerd reminders for the respective reminder. Below is shown for Week tab.

arrier 🛜	5:43 PM	
Back	Reminders	Exit
Today	Week	Month
Meeting meeting		27-04-2012
Client Meeting meeting	ŝ	27-04-2012
Mailbox Remir Remindres for		27-04-2012
DRAFT REMIN DEMAND DRA	DER AFT REMINDER	27-04-2012
Meeting meeting		28-04-2012
Client Meeting		28.04.2012
+ Lis	t Calendar	



2. Click any of the reminders. The system displays the operations that can be performed as shown below.

0		
Carrier 奈	5:43 PM	
Back	Reminders	Exit
Today	Week	Month
Meeting meeting		27-04-2012 >
Client Meeting meeting		27-04-2012 >
	772	22201201122
	View	
	Modify	
	Delete	
	Cancel	

- 3. Click the Modify/Delete button in order to modify or delete that reminder.
- 4. Click the View button. The system displays that reminder as shown in below screen.





5. Click the Calendar tab in the initial reminder screen, as encircled below. The system displays calendar screen as shown below.



	۲					
Carrier	<del>?</del>	ų	5:47 PN	1	_	
Back		Re	eminde	rs		Exit
Sun	Mon	Ар	ril 20	)12 Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	<b>28</b>
2 <u>9</u>	<u>30</u>	1	2	3	4	5
Mee meeti	_					_
Client Meeting meeting						
+ List Calendar						

6. Click any date to view reminder registered for that date.



	6			2		
Carrier	ŝ	ę	5:47 PN	1		
Back		R	eminde	rs		Exit
		Ap	ril 20	)12		
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
View Modify						
E		C	Delete	•	-	
Cancel						

7. Click the View/Modify/Delete button in order to carry out respective operation on that reminder.



## **30. Credit Card Details**

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

#### To view the credit card details

1. Log on to the client/application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

**Accounts Overview** 



Carrier 🗢 3:26 PM	
Account Overv	iew Exit
Total Position	on
islamic Current and Sa	£ -5,000.00 >
Term Deposits	£ 208,531.28 >
Investment	£ 7,723,678.59 >
Credit Card	*
Notifications Services Offers	Mutual Fun.

2. Click the Credit Card tab as highlighted in the above screen. The system displays credit card details in the Accounts Summary screen as shown below.



#### **Accounts Summary**

•	
Carrier 🛜	3:26 PM 🚍
Back	Account Summary Exit
20	Credit Card
5200123420 20-02-2010	0106751 ₹ 5,000.00
	Show Details
Crea	dit Card Statement
	Cancel
Services	Offices Motion Function Tennesiellen

- 3. Click the credit card number tab as highlighted/encircled in above screen, to get the pop up options.
- 4. Click the Show Details button from that pops up as shown in above screen. The system displays



Credit Card Details screen.

### **Credit Card Details**













## **Field Description**

Field Name	Description
Card Number	[Display]
	This field displays the credit card number for which the details are displayed.
Product Name	[Display]
	This field displays the product name of the credit card.
Expiry Date	[Display]
	This field displays the expiry date of the credit card.
Reward points	[Display]
available	This field displays the reward points for the credit card.
Total Credit limit	[Display]
	This field displays the total credit limit available to you.
Available Credit	[Display]
Limit	This field displays the credit limit available to you.
Total Cash Limit	[Display]
	This field displays the total cash limit available to you.
Available Cash	[Display]
Limit	This field displays the available cash limit available to you.
Total unbilled	[Display]
Amount	This field displays the total unbilled amount.
Last payment date	[Display]
	This field displays the date of the last payment done.
Last payment	[Display]
amount	This field displays the amount of the last payment done.



### Field Name Description

### **Payment Due Details**

Statement date	[Display] This field displays the statement date of the credit card.
Total Billed	[Display]
Amount	This field displays the total amount billed.
Payment Due Date	[Display] This field displays the due date for the payment.
Minimum Amount	[Display]
Due	This field displays the minimum amount due for the current bill.

5. Click the **Back** button from the options pop up, to go back to the previous screen.



# 31. Credit Card Statement

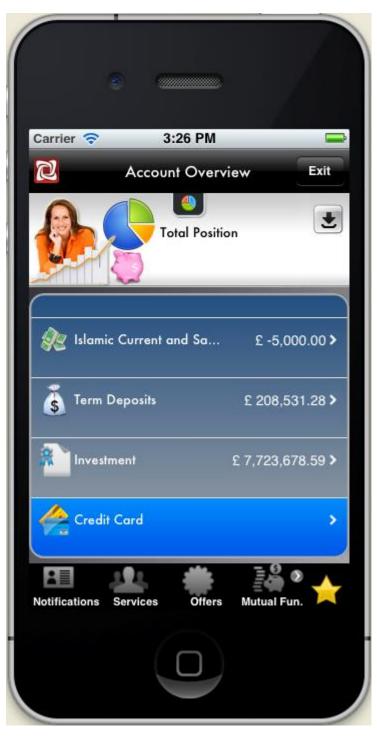
This menu enables you to View the Statement of the Credit Card.

#### To view the credit card statement

1. Log on to the client/application based Mobile Banking application.



#### **Accounts Overview**



2. Click the Credit Card tab as highlighted in the above screen. The system displays credit card details in the Accounts Summary screen as shown below.



### **Accounts Summary**

•	
Carrier 🛜	3:26 PM 📟
Back	Account Summary Exit
38	Credit Card
5200123420 20-02-2010	0106751 ₹ 5,000.00
	Show Details
Crea	dit Card Statement
	Cancel
Services	Offices Motion Function Tennesienten

- 3. Click the credit card number tab as highlighted/encircled in above screen, to get the pop up options.
- 4. Click the Credit Card Statement button from that pops up as shown in above screen. The



system displays Credit Card Statement screen.

#### **Credit Card Statement**





5. Click the Load More Records tab as encircled in above screen. The system will load more records as shown in below screen.

#### **Credit Card Statement**





# 32. Credit Card Payment

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

#### To view the credit card statement

- 1. Log on to the iPhone application baed mobile 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**

	1:33 PM	1
ose (	Credit Card Payment	Ľ
Step 1 of 2		
Choose One	Select Card	;
Credit Card Number:	5200123420101234	;
Credit Card Number:	5200123420101234	



•	
Carrier 🗢 1:33 PM	
Close Credit Card Payment	
Step 1 of 2	
Choose One Select Card	>
Credit Card Number: 5200123420101234	>
Continue	
Exit	
Cancel	

## **Field Description**

**Field Name** 

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.

 Click the Continue button from the options pop over that comes after clicking the Options button as encircled in above screen. The system displays below screen for Step2 -Credit Card Payment.



# Credit Card Payment – Step2

۲		
Carrier 🗢	1:34 PM	Ĵ
Close	Credit Card Payment	
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	



•	
Carrier 🗢 1:34 PM	
Close Credit Card Payment	
Step 2 of 2	
From Account*: 006005884 1111111257 Bank Futura -Branch 006	>
Back	
Submit	
Exit	
Cancel	

## **Field Description**

Field Name

Description



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

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



# Credit Card Payment – Verify

۲	
Carrier 🗢	1:34 PM 👄
Close Co	ard Payment Verify
From Account:	111111257
Credit Card Number:	5200123420101234
Amount:	5,000.00 INR
Payment Due Date:	20-02-2010



۲			
Carrier 🗢	1:34 PM	Ê	
Close	ard Payment Verify		
From Account:	111111257		
Credit Card Number:	5200123420101234		
Amount:	5,000.00 INR		
	Change		
	Confirm		
	Exit		
	Cancel		

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



# Credit Card Payment – Confirm

۲	
Carrier 🗢	1:34 PM 📟
Close Ca	rd Payment Confirm
Request Pro	ocessed Successfully.
153314170 Authorized.	Message
Transad	Processed Successfully. ction having reference 70125876 has been Auto Authorized.
Amount	ОК
Payment Due Date:	20-02-2010



Carrier 🛜	1:34 PM	
Close	Card Payment Confirm	
Transa	at Processed Successfully. ction having reference 170125876 has been Auto zed.	
	ок	
	Download PDF	
	Exit	
	Cancel	

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.



# 33. Change Password

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

## To change the password

1. Log on to the client/application based Mobile Banking application.





- 2. Click the encircled Services menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
- 3. Click the **Change Password** tab. The system displays **Change Password** screen as shown below.



### **Change Password**



**Field Description** 



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

- 4. Click the encircled button to get the options pop up.
- 5. Click the **Submit** button from the options pop up. The system displays the **Change Password** screen.



# Change Password

۲		
Carrier 🗢	3:34 PM	Î
Close	Change Password	
User Id:	MICORP	
Password Type:	Transaction Password	
Existing Password *:		
New Password*:		
Confirm New Password*:		
Policy to be fo	llowed for password	•

## **Field Description**

Field Name

Description



Field Name	Description
User ID	[Display]
	This field displays your User Id.
Password type	[Display]
	This field displays password type selected in the previous screen.
Existing Password	[Mandatory]
	Type your existing Password.
New Password	[Mandatory]
	Type your New Password.
	Note: This new password should be as per Password Policy (displayed
	below the text fields in the above screen) set by the bank.
Confirm New	[Mandatory]
Password	Retype your New Password.
6. Click the 💽 i	con to view the password policy

- 7. Click the encircled options button to get the options pop up.
- 8. Click the **Back** button to go to the previous screen.
  - OR

Click the Change button to go to the verification screen. The system displays

Verification – Change Password screen



## Verify Change Password

•	
Carrier 🗢 3:35 PM	2
Close Verify Change Password	
(?)	3
Do you want to change your Transaction password?	
Yes	
Back	
Exit	
Cancel	

9. Click the **Back** button to change the input.

#### OR

Click the **Yes** button to go to the confirmation screen. The system displays **Confirmation** – **Change Password** screen.



## **Confirm Change Password**



10. Click the **OK** button from the options pop up. The system displays initial **Change Password** screen.



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



# 34. Deposit Details

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

#### To view the TD Details

1. Log on to the client/application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

#### **Accounts Overview**



۲		
Carrier 🔶	3:26 PM	
2	Account Over	view Exit
	Total Positi	ion
$\square$		
赦 Islamic Ci	urrent and Sa	£ -5,000.00 >
Term Dep	oosits	£ 208,531.28 >
Investmer	nt	£ 7,723,678.59 <b>&gt;</b>
Credit Co	ırd	>
Notifications Ser	rvices Offers	₩ Mutual Fun.

2. Click the Term Deposits tab as encircled above screen. The system displays all the term deposits in the Accounts Summary screen as shown below.



### **Deposit Details**

Carrier 🗢 3:36 PM 🔤 Back Account Summary Exit			
<b>SP</b> <sup>7</sup>	Term Deposits £61,549.00	± ک	
01111111166 17-12-2012	£ 1,000.00 Bank Futura,Ne	>	
01111111193 02-04-2013	£ 1,000.00 Bank Futura,Ne	>	
0111111196 07-08-2012	£ 1,000.00 Bank Futura,Ne	>	
01111111197 06-08-2012	£ 1,000.00 Bank Futura,Ne	>	
01111111198 15-10-2012	£ 1,000.00 Bank Futura,Ne	2	
		~	

Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.





۲		
Carrier 🗢	3:36 PM	2
Back [	Deposit Details 🛛 🗹	
	004004344 0111111166 Bank Futura,Neethle Street,	
Account Deta	ils	
Customer Ic	004004344	
Deposit Accoun	1 0111111166 004	
Product Name	Normal TD-TD01	
Current Balance	£ 1,000.00	
Deposit Detai	ils	
Denauit Date	02.04.2012.00.00.00	
Services Offer	s Transactio Accounts	



e		
Carrier 🔶	3:36 PM	
Back	Deposit Details	
	004004344 0111111166 Bank Futura,Neethle Street,	* ?*
Account De	etails nce £ 1,000.00	
Deposit De	tails	
Deposit D	ate 02-04-2012 00:00:00	
Maturity D	ate 17-12-2012	
Interest R	ate 10.00%	
Maturity Ins	structions	
Services Of	fers Transactio Accounts	



Carrier 🗢	3:36 PM	-
Back	Deposit Details	
	004004344 0111111166 Bank Futura,Neethle Street,	* ?*
Deposit De	etails	
Interest I	Rate 10.00%	
Maturity In	structions	
Rollover Instruct	Close on Maturity (No Rollover)	
Pay Out De	etails	
Payout 1	Type Transfer to Account	
Percent	age 100.00%	
Services C	offers Transactio Accounts	*

## **Field Description**

**Field Name** 

Description

Account Details



Field Name	Description
Customer Id	[Display]
	This field displays the Customer ID linked to your user.
Deposit Account	[Display]
	This field displays the term deposit account registered for Mobile banking under the customer ID.
Product Name	[Display]
	This field displays the Name of the product linked to the term deposit.
Current Balance	[Display]
	This field displays the Current available balance of the term deposit with currency.
Deposits Details	
Deposit Date	[Display]
	This field displays the Date on which the deposit was made.
Maturity Date	[Display]
	This field displays the Date on which the deposit is getting matured.
Interest Rate	[Display]
	This field displays the interest rate percentage on the term deposit.
Maturity instruction	
Rollover	[Display]
instruction	This field displays the rollover instructions given for the deposit.
Payout Details	



Field Name	Description
Payout type	[Display] This field displays the payout type instruction given for the deposit.
Percentage	[Display] This field displays the percentage of amount for the stated payout instruction.

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



# **35. Contract Deposits**

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

#### To view the contract TD details

1. Log on to the client/application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

### **Accounts Overview**



•		
Carrier 奈	8:29 PM	
A 🔊	Account Over	view Exit
	100,000,041,9 3,920.00	
Current a	nd Savings 🖇	£ 100,000,041, >
🧆 Islamic Te	rm Deposits	£ 10.00 >
💰 Term Dep	osits	£ 102,482.19 <b>&gt;</b>
S Contract 1	ſD	£ 406,946.97 >
Notifications Ser	vices Offers	Mutual Fun.

2. Click the Contract TD tab as encircled above screen. The system displays all the Contract Deposits in the Accounts Summary screen as shown below.



#### **Deposit Details**



 Click any of the term deposit accounts. The system will display its details in **Deposit** Details screen as shown below.



# **Contract Deposit Details**

۲	
Carrier 🗢	5:04 PM 🔤
Account Details	*
Customer Id	001000282
Contract Deposit	001CDP1112480002
Product Name	Interest bearing, capitalised monthly with Fixed rate of
Current Balance	£ 50.00
Deposit Details	5
Services Offers	Mutual Fun Transactio.



۲		
Carrier 奈	5:04 PM	0
Back	Contract Deposits	Exit
		*
Account D	etails	
Deposit De	etails	
Deposit	Date 05-09-2011	
Maturity I	Date 05-09-2012	
Interest	Rate 10.00%	
Interest Accrue	d Till Date 10.49	
Interest Ins	structions	
Services (	Offers Mutual Fun Tran	sactio



•
Carrier 🗢 5:04 PM
Back Contract Deposits Exit
Deposit Details
Interest Instructions
Instructions Account Transfer
Account 0019447027564
Maturity Instructions
Rollover Instructions Renew Principal
Rollover Instructions Rollover Not Allowed
Services Offers Mutual Fun Transactio



•
Carrier 🗢 5:04 PM
Back Contract Deposits Exit
Deposit Details
Interest Instructions
Instructions Account Transfer
Account 0019447027564
Maturity Instructions
Rollover Instructions Renew Principal
Rollover Instructions Rollover Not Allowed
Services Offers Mutual Fun Transactio



	•	
Carrier 🗢	5:04 PM Contract Deposits	Exit
Interest I	nstructions	
Maturity	Instructions	
Rollover Instru	uctions Renew Princip	pal
Rollover Instru	uctions Rollover Not A	Allowed
Account N	umber 00194470275	64
Rollover A	mount £ 0.00	
Services	Offers Mutual Fun Tr	ansactio

## **Field Description**

**Field Name** 

Description

**User Reference Details** 



Field Name	Description
Customer Id	[Display]
	This field displays the Customer ID linked to your user.
Contract Deposit	[Display]
	This field displays the contract deposit account.
Product Name	[Display]
	This field displays the name of the product linked to the term deposit.
Current Balance	[Display]
	This field displays the current available balance of the Contract
	term deposit with currency.
Deposits Details	
Deposit Date	[Display]
	This field displays the date on which the deposit was made.
Maturity Date	[Display]
	This field displays the date on which the deposit is getting matured.
Interest Rate	[Display]
	This field displays the interest rate applicable.
Interest accrued	[Display]
till date	This field displays the interest accrued till date.
Interest Instruction	
Instructions	[Display]

This field displays the interest instruction for the contract deposit.



Field Name	Description
Account	[Display]
	This field displays the Account for the interest deposit.
Maturity Instruct	ions
Rollover	[Display]
Instruction	This field displays the Rollover instruction.
Account	[Display]
	This field displays the account for the rollover instruction.
Note: Interest and Mat	turity Instructions are also displayed at the end of the above screen.

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



# 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

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



### **Change Password**

arrier 🔶	1:43 PM		
Back	Change Passw	ord	
You nee	d to mandatorily d	change vour lo	ain
passwor	Messag		
transact	ion password to p	roceed.	
	eed to mandate		_
	ed to mandate		
your	transaction pa		
User l			
Eastin	9 OK		
Conservered	-	_	
Ne Password			
Tussword			
Confirm No.	W		
Confirm Ne Password	*:		

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



# Change Password

۲		
Carrier 🔶	1:44 PM	<b></b>
Back	Change Password	
	<b>?</b>	
passwor You nee	d to mandatorily change y d to proceed. d to mandatorily change y on password to proceed.	
Change Logi Passwor		
	Change	
	Exit	
	Cancel	



## **Field Description**

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



Carrier 🗢 1:44 PM
Back Confirm Change Password
?
Password changed successfully.
Password Changed Successfully. Please select OK to proceed.
Ok
Exit
Cancel

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 below screen for new password details.



•		
Carrier ᅙ	1:45 PM	
Back	Change Password	
	?	
Vou need to transaction	o mandatorily change you password to proceed.	ur
Change		
Transaction Password		
User Id:	MIRETAIL2	
	Change	
	Exit	
	Cancel	

## **Field Description**

Field Name

Description



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

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

Carrier 🔶 1:45 PM
Back Confirm Change Password
Password changed successfully.
Feedword Change Message Please
Password changed successfully.
ОК

# Change Transaction Password – Confirm



	•	
Carrier ᅙ	1:45 PM	
Back	Confirm Change Password	
	<b>?</b>	
Pass	word changed successfully.	
	Changed Successfully. Please to proceed.	
	Ok	
	Exit	
	Cancel	

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. 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 client/application based mobile banking application. The system displays initial Account Overview screen as shown below.

#### **Account Overview**



•		
Carrier 奈	6:01 PM	
2	Account Over	view Exit
	Total Positi	ion
Current a	nd Savings 🛛 🕯	£ 120,463,789.03 <b>&gt;</b>
Islamic Fi	nance	£ 1,022,000.00 >
🧆 Loan		£ 810,135.44 >
		£ 52,200.00 >
Notifications Ser	4 🗰	9 -5 000 00 X

2. Click the **Mutual Funds** menu from the menu bar as encircled above. The system displays mutual funds related transaction in the **Mutual Funds** screen as shown below.





3. Click the **Buy Funds** transaction tab as shown above. The system displays **Buy Funds** screen as shown below.



# **Buy Funds**





# **Field Description**

Field Name	Description
Unit Holder	[Mandatory, Pop Over]
	Select the unit holder from the Pop Over list.
Fund AMC	[Mandatory, Pop Over] Select the fund AMC from the Pop Over list.

- 4. Click the encircled options button to get the options pop up.
- 5. Click the **Submit** button from that pops up. The system displays **Buy Funds** screen.



# **Buy Funds**

۲	
Carrier 🗢	6:01 PM 📟
Close	Buy Funds 🛃
	() ()
Unit Holder:	00000000293 (NUHT011NUHT011NUHT0 11)
Fund AMC:	
Fund Name*:	кı >
F	Fund Details
	Back
	Exit
	Cancel



## **Filed Description**

Field Name	Description
Unit Holder	[Display]
	This field displays the unit holder.
Fund AMC	[Display]
	This field displays the name of the fund AMC
Fund Name	[Display]
	This field displays the fund name.

 Click the Fund Details button from the options pop up as shown in above screen. The system displays Buy Funds detail screen.
 OR

Click the **Back** button. The system displays the buy funds initial screen.



# **Buy Funds**

۲		
Carrier 🗢	6:02 PM	U,
Close	Buy Funds	
Place Order	<b>2</b>	3
Investment Type*:	>	1
Amount Or Unit*:		I
Dividend Re- investment*:	>	
Fund Information		
Unit Holder:	000000000293 (NUHT011NUHT011NUHT0	
Fund AMC:	AMCST	l
Fund Name:	K1	I
Minimum	1.00 ZAR	



۲		
Carrier 🗢	6:02 PM	
Close	Buy Funds	
Place Order		<u> </u>
Investment Type*:		>
Amount Or Unit*:		
Dividend Re-		>
_	_	_
P	lace Order	
	Back	
	Exit	
	Cancel	



## **Field Description**

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



Click the Place Order button from the options pop up as shown in 2nd screen, above.
 The system displays Buy Funds - Verify screen.
 OR

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



### Buy Funds – Verify

۲	
Carrier 🗢	6:02 PM 🚍
Close	Buy Funds-Verify
Unit Holder:	000000000293 (NUHT011NUHT011NUHT0 11)
Fund AMC:	AMCST
Fund Name:	К1
	Confirm
	Change
	Exit
	Cancel

8. Click the Confirm button from the options pop up as shown above. The system displays
 Buy Funds - Confirm screen.
 OR



Click the **Change** button to edit the entered details.

#### **Buy Funds – Confirm**



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



# 38. 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 client/application based mobile banking application. The system displays initial Account Overview screen as shown below.

#### **Account Overview**



•			
Carrier 奈	6:01 PM		Ĉ
A N	Account Overvie	ew Ex	iit
	Total Position		*
Current ar	nd Savings £1	20,463,789.03	3>
Islamic Fir	nance !	£ 1,022,000.00	>
🧆 Loan		£ 810,135.44	\$ <b>&gt;</b>
slamic Te		£ 52,200.00	
Notifications Ser	2. 🌞	Mutual Fun.	

2. Click the **Mutual Funds** menu from the menu bar as encircled above. The system displays mutual funds related transaction in the **Mutual Funds** screen as shown below.





 Click the Redeem Funds transaction tab as shown above. The system displays Redeem Funds screen as shown below.



#### **Redeem Funds**





•		
Carrier 🗢	3:20 PM	
Close	Redeem Funds	
Unit Holder*	00000000263 (HRISHI1	<b>€</b> ∧
	MANEY)	
V	iew Holdings	
	Exit	
	Cancel	

## **Field Description**

Field Name

Description



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

4. Click the **View Holdings** button, from the options pop over, that comes after clicking the encircled options button as shown in first screen. The system displays **Redeem Funds** screen.



## **Redeem Funds**

۲		
Carrier 奈	3:20 PM	
Close	Redeem Funds	
	<b>?</b>	<u> </u>
Unit Holder:	000000000263 (HRISHI1 MANEY)	
Fund Name:*		>
	Place Order	
	Back	
	Exit	
	Cancel	



## **Filed Description**

Field Name	Descriptio	n				
Unit Holder	[Display]	icplays the pr	ame of the unit	re holdor		
Fund Name	[Mandatory	, Pop Over] appropriate fu		S HUIDEL.		
5. Click the <b>Plac</b> displays OR	ce Order butto Redeem	n from the o <b>Funds</b>	ptions pop ov screen	er as sho as	wn above. Tł shown	ne system below.

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



## **Redeem Funds**

۲		
Carrier 🛜	3:21 PM	
Close	Redeem Funds	L L
und Information	<u>(</u>	Q.
Unit Holder:	000000000263 (HRISHI1 MANEY)	
Fund Name:	DIVYA3	
Units Held:	10249925.25	
Amount:	102,499,252.50 ZAR	
ace Order		
Redeem Type:*		>
Amount Or Unit:*		



۲		
Ocuries O	2-20 PM	
Carrier 🗢	3:20 PM	
Close	Redeem Funds	Ľ
Fund Information		_0_
Unit Holder:	00000000263 (HRISHI1 MANEY)	C.
Fund Name:	DIVYA3	
Units Held:	10249925.25	
_	_	_
F	Place Order	
	Back	
	Exit	
	Cancel	



## **Field Description**

Field Name	Description
Unit Holder	[Display]
	This field displays the name of the unit holder.
Fund Name	[Display]
	This field displays the name of the fund held by the unit holder
Units Held	[Display]
	This field displays the sellable units of the mutual fund.
Amount	[Display]
	This field displays the sellable units of the mutual fund.
Place Order	
Redeem Type	[Mandatory, Pop Over]
	Select whether the investment is to be made in terms of amount or mutual fund units.
Amount Or Unit	[Mandatory, Numeric,15]
	Enter the amount or units to be redeemed respectively
6. Click the Place	• Order button from the options pop over as shown above. The system

 Click the Place Order button from the options pop over as shown above. The system displays Redeem Funds - Verify screen.
 OR

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



## **Redeem Funds – Verify**

۲		
Carrier 🗢	3:20 PM	
Close Re	edeem Funds-Verify	
	<b>?</b>	<u>.</u>
Unit Holder:	00000000263 (HRISHI1 MANEY)	
Fund Name:	DIVYA3	
Amount:	1,200.00 ZAR	
	Confirm	
	Change	
	Exit	
	Cancel	

 Click the Confirm button from the options pop over as shown above. The system displays Redeem Funds Confirmation screen.
 OR



Click the **Change** button to edit the entered details.

#### **Redeem Funds Confirmation**



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



# **39.** Portfolio

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

#### To view the portfolio

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



## Portfolio





Carrier 🗢 2:14 PM 📟
Close Portfolio
?
Unit Holder* 00000000293 (NUHT011NUHT011NUHT >
View Holdings
Exit
Cancel

## **Field Description**

Field Name

Description



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

3. Click the **View Holdings** button from the options pop over that comes after clicking options button encircled in first screen above . The system displays **Portfolio** screen.



## Portfolio

_	
۲	
Carrier 穼	2:14 PM 📟
Close	Portfolio Details
Unit Holder :	00000000293 (NUHT011NUHT011NUHT0
Holding Fund Detail	s (1)
Fund Name :	A2A3DT
Fund Type :	Growth Fund
Fund Currency :	ZAR
Units Held :	232,026.6800
Amount in Fund Currency :	2,320,266.80



## Portfolio

Carrier 😌 2:14 PM	7.
Close Portfolio Details	
<b>?</b>	
Unit Holder : 00000000293 (NUHT011NUHT011NUHT0	
Holding Fund Details	
Fund Name : A2A3DT	
Fund Type : Growth Fund	
Back	
Exit	
Cancel	



## **Field Description**

Field Name	Description
Portfolio Details	
Unit Holder	[Display]
	This field displays the name of the units holder.
Holding Fund Deta	ails
Fund Name	[Display]
	This field displays the fund name.
Fund Type	[Display]
	This field displays the fund type.
Fund Currency	[Display]
	This field displays the fund currency.
Units Held	[Display]
	This field displays the number of units held.
Amount in Fund	[Display]
Currency	This field displays the amount in fund currency.

4. Click the **Back** button from the options pop up, to navigate to the previous screen.



# 40. 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 client/application based mobile banking application. The system displays initial Account Overview screen as shown below.



#### **Account Overview**



2. Click the **Mutual Funds** menu from the menu bar as encircled above. The system displays mutual funds related transaction in the **Mutual Funds** screen as shown below.





 Click the Switch Funds transaction tab as shown above. The system displays Switch Funds screen as shown below.



#### Switch Funds





•		
Carrier 奈	3:21 PM	
Close	Switch Funds	
Unit Holder*	000000000263 (HRISHI1 MANEY)	<u> </u>
V	iew Holdings	
	Exit	
	Cancel	

## **Field Description**

**Field Name** 

Description



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

 Click the View Holdings button from the options pop up that comes after clicking the encircled options button as shown in first screen above. The system displays Switch Funds screen.

#### Switch Funds



Carrier 🗢	3:21 PM	
Close	Switch Funds	
		_@_
Unit Holder:	000000000263 (HRISHI1 MANEY)	
Fund Name:*	DIVYA3	>
	Place Order	
	Back	
	Exit	
	Cancel	

## **Filed Description**

Field Name

Description



Field Name	Description
Unit Holder	[Display]
	This field displays the name of the units holder.
Fund Name	[Mandatory, Pop Over]
	Select the Fund name from the Pop Over list.
5. Click the <b>Plac</b>	e Order button from the options pop up. The system displays Switch
Funds	screen.
OR	
Click the Back	button. The system displays the previous screen.



## **Switch Funds**

۲		
Carrier 奈	3:22 PM	
Close	Switch Funds	
Fund Information	<b>?</b>	<u>.</u>
Unit Holder:	00000000263 (HRISHI1 MANEY)	
Fund Name:	DIVYA3	
Amount:	102,499,252.50 ZAR	
Units:	10249925.25	
Place Order		
Switch Type:*		>
Amount Or Unit:*		
Switch To		



nrier ᅙ	3:22 PM	
Close	Switch Funds	
Fund Name:	DIVYA3	રન
Amount:	102,499,252.50 ZAR	
Units:	10249925.25	
ce Order		
Switch Type:*		>
Amount Or Unit:*		
tch To		
Fund Name:*		>



۲	
Carrier 🗢	3:22 PM 🚍
Close	Switch Funds
Unit Holder:	MANEY)
Fund Name:	DIVYA3
Amount:	102,499,252.50 ZAR
- F	Place Order
	Back
	Exit
	Cancel

## **Filed Description**

**Field Name** 

Description



Field Name	Description	
Unit Holder	[Display]	
	This field displays the name of the units holder.	
Fund Name	[Display]	
	This field displays the fund name.	
Amount	[Display]	
	This field displays the market value of the investment as per the current date in terms of amount.	
Units	[Display]	
	This field displays the market value of the investment as per the current date in terms of units.	
Place order		
Switch type	[Mandatory, Pop Over]	
	Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.	
Amount or unit [Mandatory, Alphanumeric, 15]		
	Type the amount or units to be switched as per the selection done in the previous field.	
Switch To		
Fund Name	[Mandatory, Pop Over]	
	Select the fund name to which mutual funds are to be switched.	
6. Click the Plac	e Order button from the options pop up a shown above. The system	
displays OR	Switch Funds - Verify screen.	
Click the Back	button to navigate to the previous screen.	



## Switch Funds – Verify

۲		
Carrier 🗢	3:22 PM	
Close	Switch Funds-Verify	
	(?)	_92
Unit Holder:	000000000263 (HRISHI1 MANEY)	
Fund Name:	DIVYA3	
Switch To:Fund	NFUND4	
	_	
	Confirm	
	Change	
	Exit	
	Cancel	

7. Click the Confirm button from the options pop up as shown above. The system displays
 Switch Funds - Confirm screen.
 OR



Click the **Change** button to edit the entered details.

#### Switch Funds – Confirm



ORACLE

details.

## 41. 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 client/application based mobile banking application.
- Click the Mutual Funds > Order Status transaction from the menu. The system displays Order Status screen.



### **Order Status**

۲		
Carrier 🗢	3:43 PM	
Close	Order Status	
		<b>9</b>
Unit Holder*		>
Transaction Ref. No.*		
Status:*		>



۲		
Carrier 🗢	3:43 PM	
Close	Order Status	
Unit Holder*		<u></u>
Transaction Ref. No.*		
Status:*		>
	Submit	
	Exit	
	Cancel	

## **Field Description**

Field Name

Description



Field Name	Description
Unit Holder	[Mandatory, Pop Over] Select the unit holder from the Pop Over list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 15] Type the valid transaction reference number for which you wish to view order status.
Status	[Mandatory, Pop Over] Select the status of the order from the Pop Over list.

3. Click the **Submit** button from the options pop up, that comes after clicking the options button as encircled in the first screen shown above. The system displays **Order Status** screen.



## **Order Status**

۲	
arrier 🗢	3:32 PM 📮
Close	Order Status 🗹
	2
Request received on :	14-05-2012 15:40:36
ansaction Details	
Unit Holder :	000000000293 (NUHT011NUHT011NUHT0 11)
Fund Id :	NFUND1
Transaction Mode :	А
Transaction Type :	Switch
Transaction Amount :	50.00 USD
yment Details	



۲		
Carrier 🗢	3:33 PM 🗖	
Close	Order Status	
Transaction Amount :	50.00 USD	
ayment Details		
Payment Type :		
Payment Mode :	Missing data map entry for app A1, data name	
Transfer Branch :	PAYMENT_MODE_DESCR	
Transfer Account :		
Payment Amount :	0.00	
Drawee Bank :		

### **Filed Description**

Field Name

Description



Field Name	Description
Request received on:	[Display] This field displays the date and time on which the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer.



Field Name	Description
Payment Amount	[Display]
	This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

4. Click the **Back** button from the options pop up, to navigate to the initial order status screen.



## 42. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

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

- 1. Log on to the client/application based Mobile Banking application.
- Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
- 3. Log on to the client/application based Mobile Banking application.





- Click the Transfers menu from the menu bar as encircled above. The system will display Transfers transactions as shown in above screen.
- 5. Click the Pay Bill tab. The system will display system displays Pay Bills screen.



## Pay Bills

Carrier 🗢	9:13 PM	
Close	Pay Bills	
Select Biller*:		<b>وہ</b> >
Bill Number*:		
Bill Generation Date(dd-mm-y		
Payment Amount*:		
From Account*:		>



## **Field Description**

Field Name	Description
Select Biller	[Mandatory, Pop Over]
	Select the Biller from the registered List of Billers from the Pop Over menu.
Bill Number	[Mandatory, Alphanumeric, 15]
	Input the Bill Number for which the Bill is to be paid.
Bill generation	[Mandatory, Alphanumeric, 10, Pick list]
Date	Input the date in the specified date format or select the date from the date pick list.
Payment Amount	[Mandatory, Numeric]
	Input the amount of payment that is to be done against the Bill.
From Account	[Mandatory, Pop Over]
	Select the CASA account number from the Pop Over menu.

- 6. Click the encircled options button to get the pop up.
- 7. Click the Submit button from the pop up. The system displays Pay Bill Verify screen.



## **Pay Bill Verify**

۲		
Carrier 🗢	9:14 PM	
Close	Pay Bill Verify	
	<u>(</u> ?)	<u></u>
Customer Id:	004004344	
Biller:	ABC corpioration	
Bill Number:	121	
	Confirm	
	Change	
	Exit	
	Cancel	

 Click the Confirm button to pay the bill. The system displays Transaction Initiation Authorization screen. It displays transaction reference number and asks to enter transaction password.



Or

Click the **Change** button to return to the previous screen.

### **Transaction Initiation Authorization**



9. Enter valid transaction password for your user.



### Note: You cannot proceed without entering transaction password

- 10. Click the encircled options button, to get the options pop up.
- 11. Click the Submit button from that popup. The system displays **Pay Bills Confirm** screen.



### **Pay Bill Confirm**



12. Click the **OK** button to view the confirmation details.



# 43. 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 client/application based Mobile Banking application.



۲		
Carrier 🗢	5:16 PM	<b>_</b>
	ORACLE	Close
Chan	ge Password	>
🗳 Му С	heques	>
🚼 Forex	Rates	>
	Branch Locator	>
🛓 New	Cheque Book	>
🚽 Stop	Cheque	>
Services	Offers Transactio A	Accounts

- 2. Click the encircled Services menu from the menu bar as encircled above. The system displays transactions under services menu, as shown in above screen.
- 3. Click the **ATM Branch Locator tab**. The system displays **ATM/Branch Locator** screen as shown below.



### **ATM/ Branch Locator**

۲		
Carrier 🔶	5:08 PM	Ê
Back ATM	l/Branch Loca	ater
Find Nearest Q	Enter location for	
		and the second s
		WA OR
		CA
		Goo

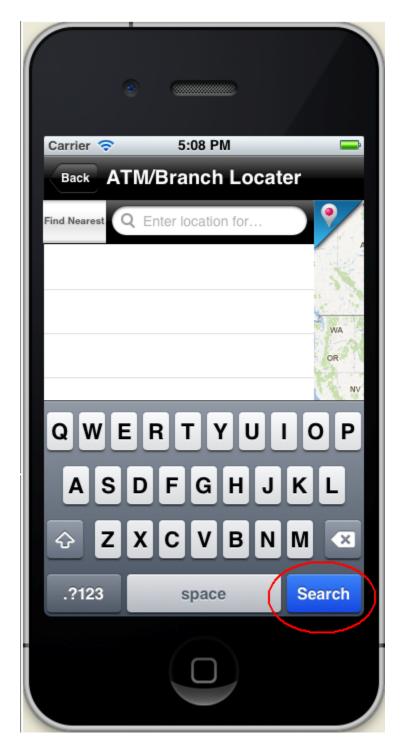


## **Filed Description**

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

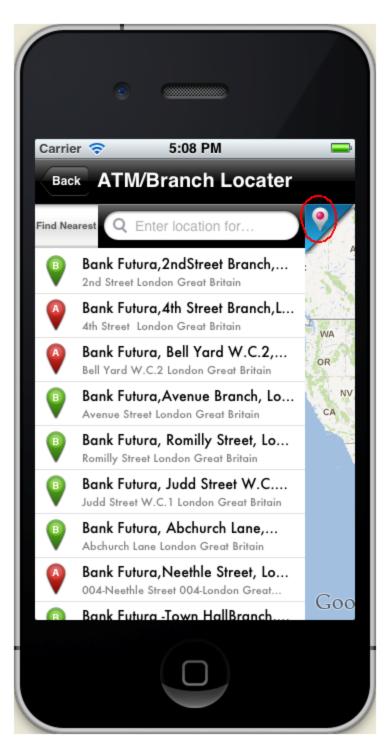


#### ATM/ Branch Locator



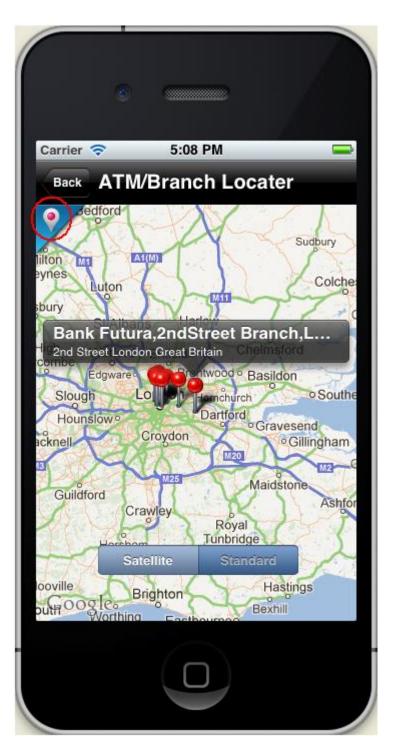
4. Click the **Search** button as encircled in above screen. The system displays the ATM Branch location address.





 Click the button/icon as encircled in above screen. The system opens the Map screen showing the ATM/Branches locations for the entered location, as shown in below screen. You can also view the address map by clicking on any of the addresses displayed.





- 6. Above screen shows map as Standard view. You can also view the Satellite view by clicking the **Satellite** Tab.
- 7. Click the icon as encircled in above screen to navigate back to the initial ATM/Branch Locator screen.



## 44. Help

The help button is used to display the summary of the transactions. On clicking on the help button the user is displayed the summary of the transaction.

### To view the details of help

- 1. Log on to the client/application based Mobile Banking application.
- 2. Access any transaction (Below shown is for **Buy Funds** transaction).



## Help

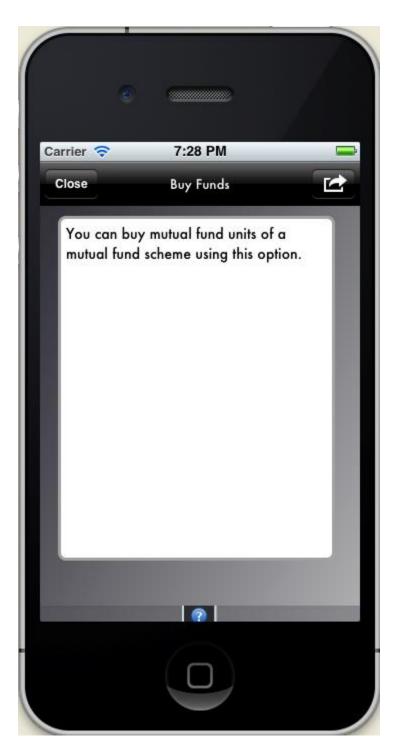
### **Pay Bills**



Click the Help icon as encircled in the above screen, to view the help screen. It displays brief information about that transaction.







4. Click the same help icon to get back to the initial 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 user's mobile phone. Location will be maintained in terms of latitude and longitude. Based on the location identified, the offers available in the area will be identified and displayed to the user.

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

#### Personalized / Targeted Offers:

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



### To access the Offers options

1. Log on to the client/application based Mobile Banking application.



Offers

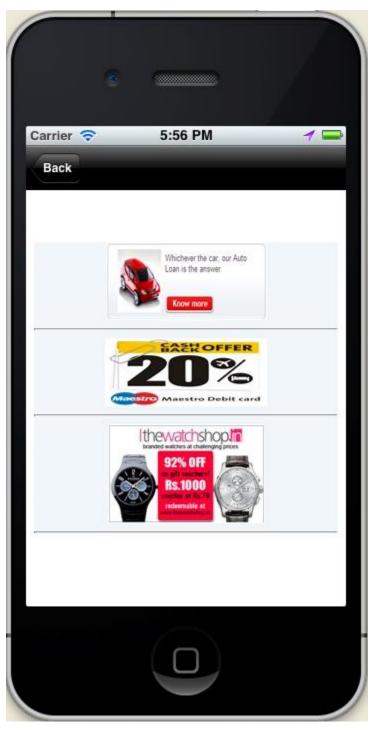
2. Click **Offers** option from the menu bar at the bottom as encircled above. The system displays Offers as Location based & Personalized offers as shown above.



- Click any of the Offer type in order to view it. You can also view offers based on your location by clicking Location Based Offers tab. It will show offers with respect to your location.
- 4. Below shown are the sample Personalized offer, displayed after clicking Personalized Offers tab.



### **Personalized Offers**



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



# 46. Live Help/Call

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

Live Chat facility is not available for iPhone Application. You can only interact through call.

1. Below is shown for Buy Funds transaction. This option will be available for various transactions.

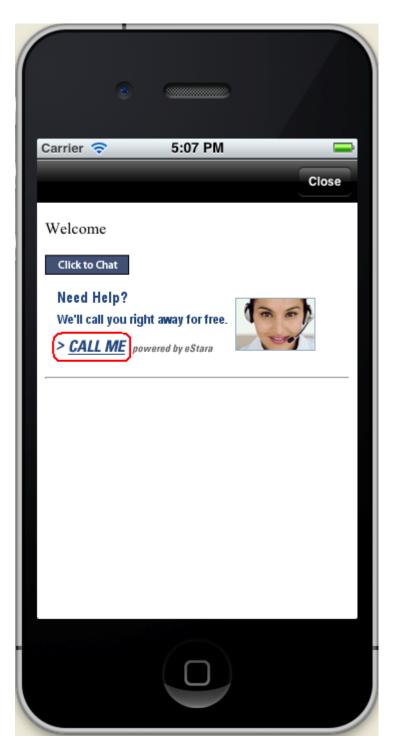


## **Buy Funds**



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





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



	•	
Carrier 奈	5:07 PM	
		Close
	none us, please enter your phone number. I an open phone line to receive this cal	I)
Country	India	
Your Number	91	
Call me	Right Now Talk By I	Phone
		[

- 5. Select the Country
- 6. Enter your number. Click the Talk By Phone button. You will receive a call.



# ORACLE

Oracle FLEXCUBE Direct Banking

iPhone Application Based Mobile Banking User Manual

October 2012

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Live Help/Call

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