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



Part No. E52306-01



Table of Contents

1. Transaction Host Integration Matrix	
2. Log In \ Landing Screen	
3. Menu Navigation	
3.1. Navigating through Landing Screen	11
3.2. Navigating through Menu bar	13
4. Logout	14
5. Pre-Login Transactions	16
6. Favorite Transactions	19
7. Account Activity	
8. Account Details	
9. Accounts	
10. Adhoc Statement	
11. Stop Cheque	
12. Cheques	
13. New Cheque Book	
14. Beneficiary Maintenance	
15. Pay Bill	
16. Biller Information	
16.1. Register Biller	
16.2. Delete Biller	
17. Loan Details	
18. Financing Details	105
19. Forex Rates	
21. Internal Account Transfer	
22. Domestic Payment	
23. International Account Transfer	
24. My Schedule Payment	
25. Open Term Deposit	197
26. Deposit Redemption	211
27. Pending Authorization	
28. Mailbox/Notifications	
28.1. Compose Message	
28.2. Inbox	
28.3. Sent Messages	
29. Reminders	
29.1. Register Reminder	
29.2. View Reminder	
30. Credit Card Details	
31. Credit Card Statement	281
32. Credit Card Payment	289
33. Change Password	300
34. Deposit Details	310
35. Contract Deposits	319
36. Force Change Password	327
37. Buy Funds	
38. Redeem Funds	
39. Portfolio	-
40. Switch Funds	
41. Order Status	
42. Transaction Password Behavior	
43. ATM Branch Locator	
44. Offers	



15. Live Help/Call



1. Transaction Host Integration Matrix

Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	NH	NH	Y
Logout	NH	NH	Y
Account Activity	×	*	N
Account Details	×	*	Y
Accounts	×	*	Y
Ad-hoc Statement Request	×	*	N



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



Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Financing Details	NH	*	N
Beneficiary Maintenance	NH	NH	N
Credit Card Payment	NA	*	N
International Account Transfer	*	*	N
My Scheduled Transfers	1	*	N
Open Term Deposit	1	*	N
PreLogin Transaction	NH	NH	N



2. Log In \ Landing Screen

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

To login into the browser based Mobile Banking Application

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



Login



- 2. Enter the user id and password provided to login.
- 3. Click the

Login button. The system displays Menu screen.



Menu



4. Click any of the Account Types tab to proceed with that accounts related transactions.



3. Menu Navigation

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

Note: All the Transactions cannot be accessed through both the navigations. Transactions like Account Details, Account Activity etc are provided with both the navigations. Transactions like Own Account Transfer, Internal Transfer etc can be accessed through Menu bar only.

Two Types of Navigations are available.

- Navigating through Landing Screen
- Navigating through Menu Bar



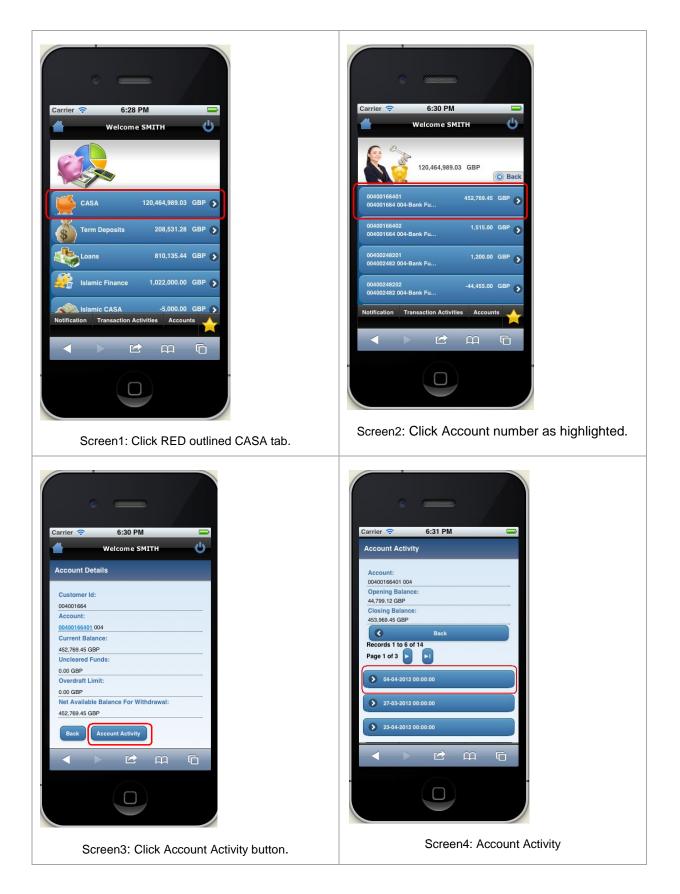
3.1. Navigating through Landing Screen

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

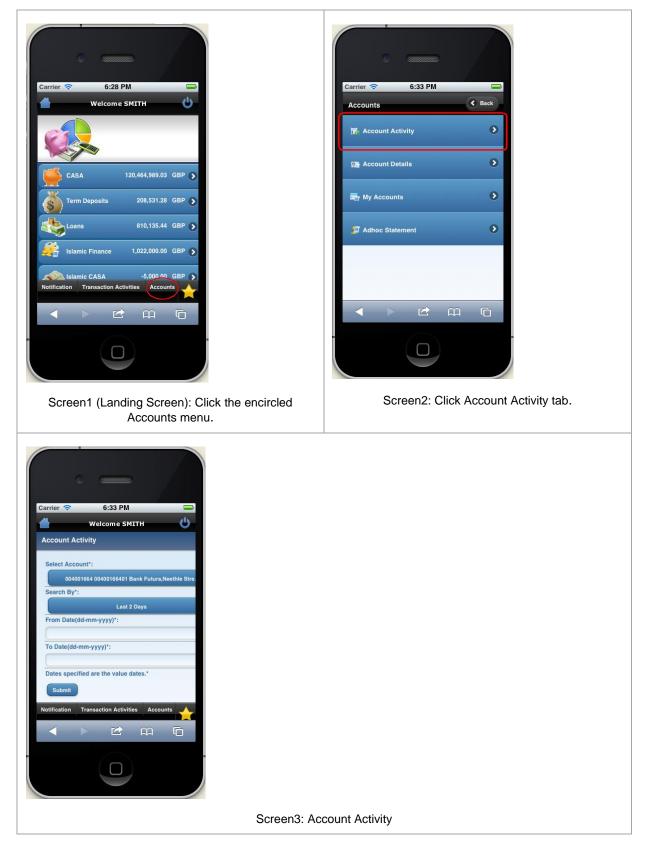
	•			
Carrier	1979. 1970	6:28 PM come SM	ІТН	<u></u> ප
S				
	CASA	120	,464,989.03	GBP 🔊
Ś	Term Deposi	ts	208,531.28	GBP 🔊
	Loans		810,135.44	GBP 🔊
	Islamic Finar	nce 1	,022,000.00	GBP 🔊
	Islamic CAS/	Ą	-5,000.00	GBP 🔊
Notificat	tion Transac	tion Activiti	es Accour	nts 🔶
			£	Ō

2. Click the encircled/outlined buttons or tabs as shown in below screen sequence to reach to the **Account Activity** screen.









3.2. Navigating through Menu bar



4. Logout

This option enables you to log off the application.

To log out of the browser based Mobile Banking Application

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



Menu



3. The system displays initial Login screen.



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



As shown encircled 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.

- **Contact Us**: Using this option, user can contact bank for any required information or queries.
- Help: This option enables user to ask for any help and get in contact with bank officlas.
- Offers: This option enables user to view various offers available. Please refer offers section for further details.



6. Favorite Transactions

This option enables you to view transaction which is set as Favorite. Those transactions will be available

under the Favorites icon **Less** for direct access without navigating through Menu and submenus.

Note: Transactions which are set as favorite through internet channel will be shown in favorites. You cannot edit/ add or remove any transaction as favorite through mobile browser channel. If clicking on favorite's icon in mobile browser channel, shows no transaction or blank screen then there is no transaction which is set as favorite through internet channel.



To view favorite transactions

	•	8	
Carrier 🗢	6:28 PM Welcome S		<u>ا</u> ن
CAS	A 1	20,464,989.03	GBP 🔊
Term	n Deposits	208,531.28	GBP 🔊
Loar	าร	810,135.44	GBP 🔊
islan	nic Finance	1,022,000.00	GBP 🔊
Notification	nic CASA Transaction Activ	-5,000.00 ities Accoun	THE R. LANSING MICH.
		£	G

1. Click the icon as encircled in above screen. The system displays Favorites screen showing already set favorite transaction. Click on any favorite transaction to navigate to that transaction.



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 browser based Mobile Banking application.

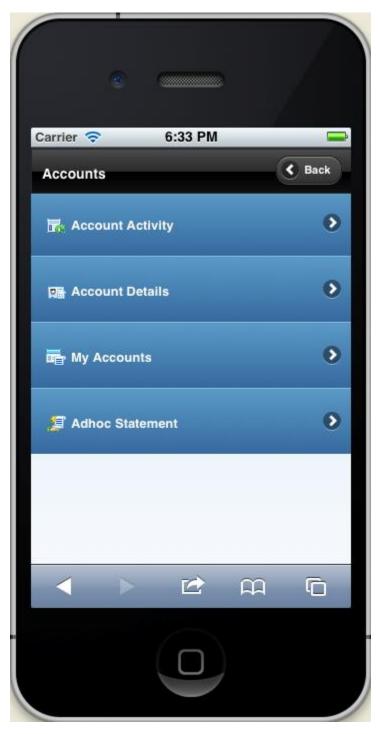


	•			1	
Carrier	ຈ 6:	28 PM	_		P
	Welco	me SMITH	1	_4)
	CASA	120,46	4,989.03	GBP	D
Ś	Term Deposits	20	8,531.28	GBP	D
	Loans	81	0,135.44	GBP	D
	Islamic Finance	1,02	2,000.00	GBP	D
Notificat	Islamic CASA	- Activities	5,000 00 Accoun		2
	Þ	🖄 (а С	C	

2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.



Accounts



3. Click the Account Activity tab. The system displays Account Activity screen as shown below.



Account Activity

Carrier 🗢	6:33 PM 두
1	Welcome SMITH
Account Ac	ctivity
Select Acco	unt*:
00400	01664 00400166401 Bank Futura,Neethle St
Search By*:	
	Last 2 Days
From Date(c	dd-mm-yyyy)*:
To Date(dd-	mm-yyyy)*:
Dates speci	fied are the value dates.*
Submit	
Notification	Transaction Activities Accounts
-	

Field Description

Field Name

Description



Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account whose activity details are needed from the
	dropdown list.
Search By	[Mandatory, Drop down]
	Select the search by option from the dropdown list.
	The Options are
	Last 2 Days
	Last 5 Days
	Between two dates
From Date	[Conditional, Alphanumeric,10]
	Type the start date from which the transaction details have to be generated
To Date	[Conditional, Alphanumeric, 10]
	Type the end date up to which the transaction details have to be generated.
	Note: From Date and To Date fields are applicable only when Between two dates option is selected from the Search By drop-down.

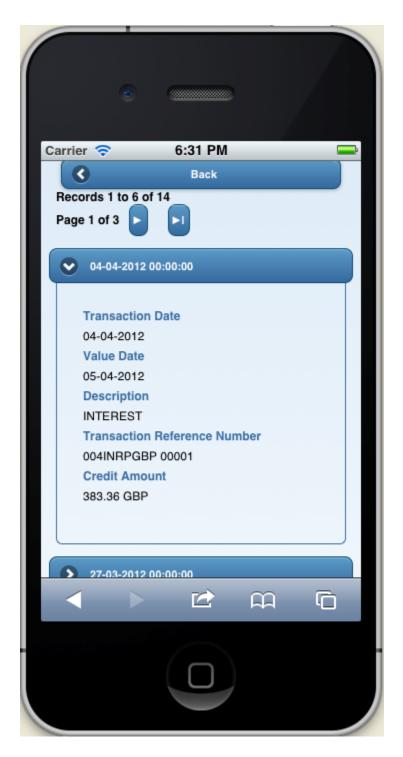
- 4. Enter the required details.
- 5. Click the **Submit** button. The system displays the details in the **Account Activity** screen.

Account Activity

Carrier 🔶		6:33 PM		
~		ome SM	ітн	Ċ
Account A	ctivity			
Account: 00400166401 Opening Ba 44,799.12 GE	lance:			
Closing Ba 453,969.45 G	ance:			
G Records 1 to		Back		
Page 1 of 3				
04-04-:	2012 00:00	:00		
Notification	Transact	on ion Activitie	es Acco	unts
<			Ê	Ō

6. Click any of the date tabs to view account activity details for that particular date as shown below.





Field Description

Field Name

Description

Account

[Display] This field displays the Account number.

This field is not displayed in case of pagination



Field Name	Description
Opening Balance	[Display] This field displays the opening balance of the account. This field is not displayed in case of pagination
Closing Balance	[Display] This field displays the closing balance of the account. This field is not displayed in case of pagination
Transaction Date	[Display] This field displays the transaction date for any transaction performed from that account.
Value date	[Display] This field displays the processing date of the particular transaction
Description	[Display] This field displays the description of the transaction
Transaction Reference Number	[Display] This field displays the transaction reference number.
Amount	[Display] This field displays the amount of the transaction which is debited or credited
OR	utton to return to the previous screen.

Click the pagination buttons |<, <, >, >| to view the first, previous, next or last page of records.

8. You can view the details for "N "number of transactions, e.g. last 5 transactions or last 10 transactions.



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 browser based Mobile Banking application.

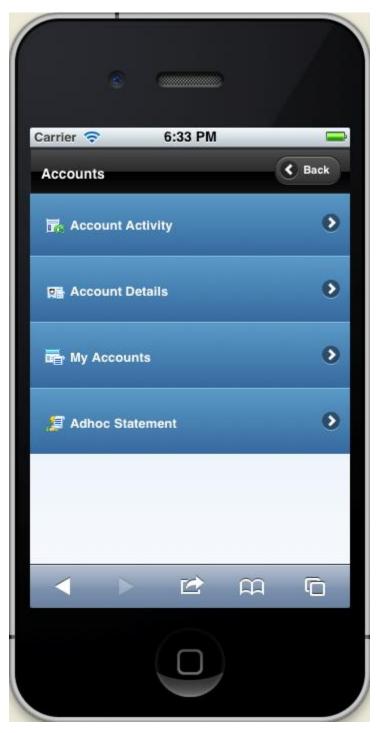


	۲				
Carrier	? 6	:28 PM			2
	Welco	ome SM	птн	_ტ	
ę					
	CASA	12	0,464,989.03	GBP (>
Ś	Term Deposits		208,531.28	GBP (>
	Loans		810,135.44	GBP (>
	Islamic Finance	e	1,022,000.00	GBP (>
	, Islamic CASA		-5,000 00	GBP (>
Notificat	ion Transactio	on Activit	ies Accour		C
	\succ		Ĥ	C	
)		

2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.



Accounts



3. Click the Account Details Tab. The system displays **Account Details** screen.



Account Details





Field Description

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

- 2. Select the account.
- 3. Click the **Submit** button. The system displays **Account Details** screen.



Account Details

	•		
Carrier 奈	6:36 PM	_	Û
Account De	etails		
Customer lo	d:		
004001664			
Account:			
00400166401	004		
Current Bal	ance:		
452,769.45 G	BP		
Uncleared F	unds:		
0.00 GBP			
Overdraft L	imit:		
0.00 GBP			
Net Availab	le Balance For With	drawal:	
452,769.45 G	BP		
Back	Account Activity		
Notification	Transaction Activiti	es Accou	ints 🔶
		£	Ō



Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer id of the account of the user.
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account with the currency of the account.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the currency of the account.
Overdraft Limit	[Display] This field displays the Overdraft limit.
	Note: This is applicable only if "overdraft" as a product is linked to the particular CASA account.
Net Balance Available for withdrawal	[Display] The net available balance in the account after deduction of uncleared funds and amount on hold with the currency of the account.
ote: You can view the de	tails of only "N" number of accounts registered for Mobile banking.

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



9. Accounts

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

To view your accounts

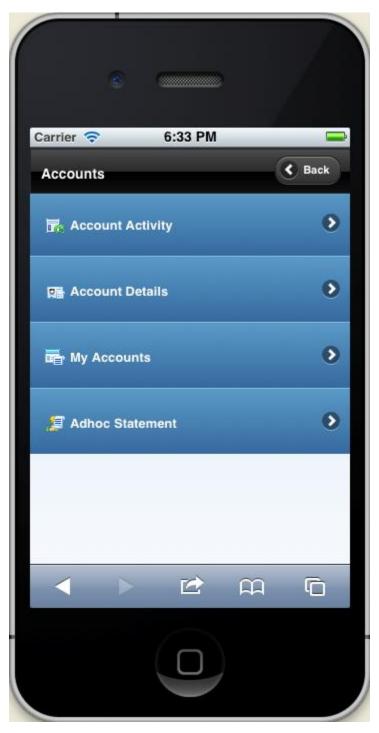
1. Log on to the browser based Mobile Banking application.



	•		
Carrier	BRID Meaning	8 PM e SMITH	
Ş	Weicom	e smith	
	CASA	120,464,989.03	GBP 🔊
\$	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
Notificat	Islamic CASA		and the second second
-	Þ	2 M	Ģ

2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.





3. Click the Accounts tab. The system displays initial Welcome screen as Accounts screen, displaying all the account types, as shown below.

Accounts



	•		
Carrier	ຈ 6:38	PM	Ì
	Welcome	SMITH	с
	CASA	120,464,989.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA	-5,000.00	GBP 🔊
Notificat	ion Transaction Ac	tivities Accour	nts 🔶
		e m	Ō

4. Click any of the Account Types tab to proceed with that accounts related transactions.



10. Adhoc Statement

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

To request the Ad hoc Statement

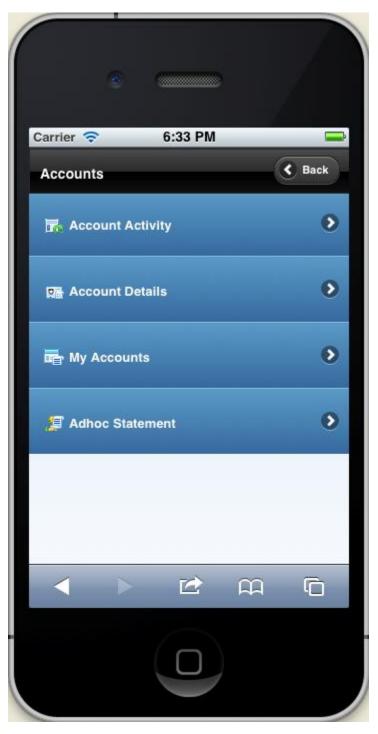
1. Log on to the browser based Mobile Banking application.



	۵		
Carrier	ຈ 6:28	PM	Û
	Welcome	SMITH	b
Ç			
	CASA	120,464,989.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA	-5,000.00	GBP 🔊
Notificat	ion Transaction A	ctivities Accour	
\triangleleft		2 📖	

2. Click the Accounts menu in the menu bar as encircled above. The system displays Accounts related transactions in below shown **Accounts** page.





3. Click the Ad hoc Statement tab. The system displays **Ad hoc Account Statement Request** screen as shown below.



Ad hoc Account Statement Request

	•	
Carrier 🛜	6:39 PM	
	Welcome SMIT	H C
Ad hoc Ac	count Statement Re	quest
Account Ty	/pe*:	
	Current and Savings	•
Submit		
Notification	Transaction Activities	Accounts

Field Description

Field Name

Description



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

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



Ad hoc Account Statement Request

	۲			
Carrier 奈 Ad hoc A	ccount S	6:57 PM	Request	IJ
Account T Current and Account*:				
			0 Bank Futu	ra,2ndStreet
From Date	(dd-mm-yy	уу)*		
To Date(do	i-mm-yyyy)*		
Submit	Back			
•			Ê	C
		0		



Field Description

Field Name	Description
Account Type	[Display]
	This field displays the type of account selected in the previous screen from the dropdown.
Account	[Mandatory, Dropdown]
	Select the account from the drop down menu. The drop down menu gives the list of accounts.
From Date	[Mandatory, Numeric,10]
	Type the start date.
	It is the date from which the account statement is required.
To Date	[Mandatory, Numeric,10]
	Type the end date.
	It is the date up to which the account statement is required.
6. Click the Sub	mit button. The system displays Adhoc Statement Request Verify scree

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



Ad hoc Account Statement Request Verify

۲				
Carrier 🗢	6:56 ount Statem		est Verifv	-
Account Type: Current and Sav Account: 0019847832980 From Date(dd- 10-10-2011 To Date(dd-mm 10-12-2011 Confirm	vings 0 001 mm-yyyy):			
$\neg \checkmark \longrightarrow$	Ľ	2 A		

Click the Confirm button. The system displays Adhoc Statement Confirm screen.
 OR



Click the **Change** button to change the inputs.

Ad hoc Account Statement Request Confirm

 Carrier < 6:57 PM Ad hoc Account Statement Request Confirm Ad hoc Account Statement Request Confirm Messages Messages Statement Request Registered Successfully Transaction having reference 471249595280984 has been Auto Authorized.
Ad hoc Account Statement Request Confirm Messages Statement Request Registered Successfully Transaction having reference 471249595280984 has been Auto
Ad hoc Account Statement Request Confirm Messages Statement Request Registered Successfully Transaction having reference 471249595280984 has been Auto
Ad hoc Account Statement Request Confirm Messages Statement Request Registered Successfully Transaction having reference 471249595280984 has been Auto
Ad hoc Account Statement Request Confirm Messages Statement Request Registered Successfully Transaction having reference 471249595280984 has been Auto
 Messages Statement Request Registered Successfully Transaction having reference 471249595280984 has been Auto
 Statement Request Registered Successfully Transaction having reference 471249595280984 has been Auto
Transaction having reference 471249595280984 has been Auto
Transaction having reference 471249595280984 has been Auto
471249595280984 has been Auto
Authorized.
Account Type:
Current and Savings
Account:
0019847832980 001
From Date(dd-mm-yyyy):
10-10-2011
To Date(dd-mm-yyyy):
10-12-2011
ок

6. Click the **OK** button. The system displays initial **Ad hoc 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

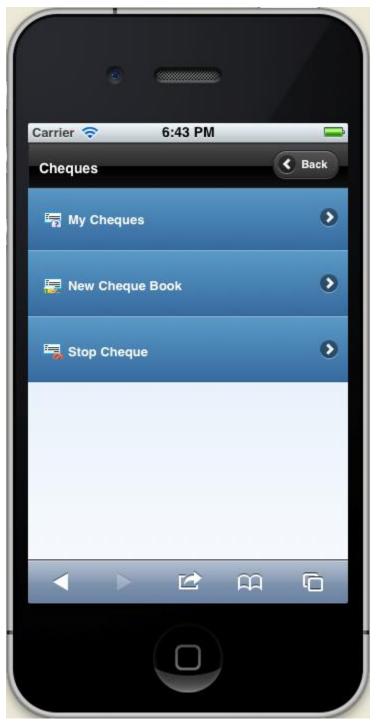
1. Log on to the browser based Mobile Banking application.



	•		
Carrier	🗢 6:43 F	PM	
	Welcome	SMITH	Ċ,
-	Islamic Finance	1,022,000.00	GBP 🔊
S	Islamic CASA	-5,000.00	GBP 🔊
	Islamic TD	52,200.00	GBP 📀
	Investment	7,723,678.59	GBP 🔊
	Credit Card Details		۲
Deposits	Loans Cheques	Payments B	sill P 🔶
		E A	G

2. Click the **Cheques** menu in the menu bar as encircled above. The system displays Cheques related transactions in below shown **Cheques** page.





3. Click the **Stop Cheque** menu tab. The system displays **Stop Cheque** screen.



Stop Cheque

	۲			
Carrier		6:43 P	М	Û
Stop C	heque			
Select	Action*:			
Salast	Account*	-	eque Paymer	nt
)1 Bank F <u>utu</u> r	a,Neethle Stre.
	e Number			
Reason	n:			
Subm	nit			
_				
Deposits	Loans	Cheques	Payments	Bill P 🔶
		Ċ	Ê	Ū



Field Description

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

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



Stop Cheque Verify

۲				
Carrier 🗢 Stop Cheque	6:44 Verify	РМ		
Action Stop Cheque Pay Account: 004001664 0040 London 004 Cheque Numbr 101 Reason: STOP CHEQUE	0166401 Bani er:	< Futura,Ne	ethie Stre	9et,
\checkmark	Ľ) L	A	ſĊ

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

Click the **Change** button to change the inputs.



Stop Cheque Confirm

	•	
Carrier 🗢 Stop Cheo	6:44 PM que Confirm	
Message	05	
0	Transaction having reference 101379240436342 has been Auto Authorized.	
Action: Stop Chequ	e Pavment	
Account:	00400166401 Bank Futura,Neethle Street,	
Cheque N 101	umber:	
Reason:	QUE PAYMENT	
ок		
•		ò

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



12. Cheques

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

To inquire the cheque status

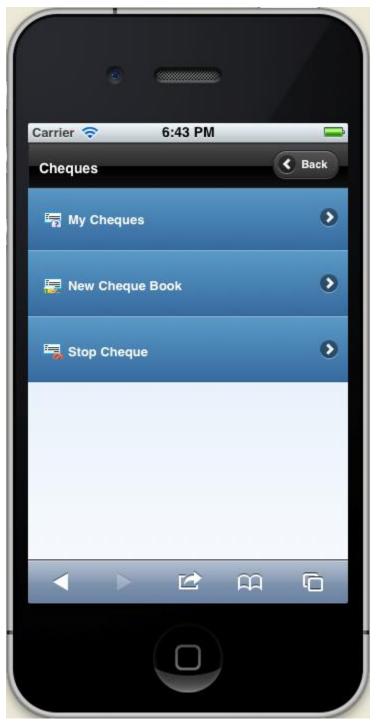
1. Log on to the browser based Mobile Banking application.



۲		-	
Carrier 🔶	6:43 P	M	
	Welcome	SMITH	Ċ
Islamic	: Finance	1,022,000.00	GBP 🔊
	CASA	-5,000.00	GBP 🔊
Islamic	: TD	52,200.00	GBP 🔊
Investr	nent	7,723,678.59	GBP 🔊
Credit	Card Details		Ø
Deposits Loans	Cheques	Payments B	ill P 🔶
\checkmark		Â	C

2. Click the **Cheques** menu in the menu bar as encircled above. The system displays Cheques related transactions in below shown **Cheques** page.





3. Click the **Cheques** menu tab. The system displays **Cheques** screen.



	٢			
Carrier		6:45 P	м	
My Che	eques			
Select	Account*	:		
Charm)1 Bank Futur	a,Neethle Stre.
Cnequ	e Number	-:		
Subn	nit			
Deposits	Loans	Cheques	Payments	Bill P 🔶
				ĥ

Field Description

Field Name

Description



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

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



۲			
Carrier 🗢	1:46 PM	_	Ê
My Cheques			
Account: 00400166401 004 Cheque Number: 189001797 Cheque Status: NOT USED Amount: 0.00 GBP Back			
		- CLA	[5]



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.

6. 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 with the bank.

To request the cheque book

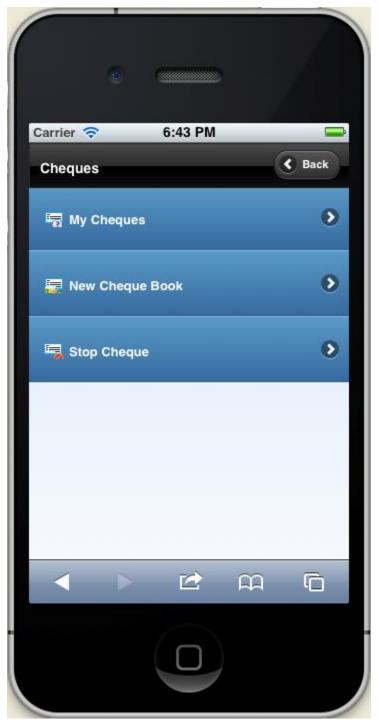
1. Log on to the browser based Mobile Banking application.



	•		
Carrier			
	Welcom	e SMITH	Ö
	slamic Finance	1,022,000.00	GBP 🔊
	slamic CASA	-5,000.00	GBP 🔊
	slamic TD	52,200.00	GBP 🔊
	investment	7,723,678.59	GBP 🔊
	Credit Card Detail	s	Ø
Deposits	Loans Cheques	s Payments E	Bill P 🔶
-		± m	Ċ

2. Click the **Cheques** menu in the menu bar as encircled above. The system displays Cheques related transactions in below shown **Cheques** page.





3. Click the **New Cheque Book** menu tab. The system displays **New Cheque Book** screen.



New Cheque Book

	٢			
Carrier		6:46 P	м	IJ
New Ch	neque B	ook		_
Select	Account*	:		
)1 Bank Futur	a,Neethle Stre.
Cheque	e Book O			
Moder	of Deliver	-	ok With 10 Le	aves
	Denver	-	Branch	
Subm	nit			
Deposits	Loans	Cheques	Payments	Bill P 🔶
			£	Ū



Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from the drop down list. The drop down menu
	gives the list of accounts.
Cheque Book	[Mandatory, Dropdown]
Option	Select the number of cheque leaves required from the drop down menu.
Mode Of Delivery	[Mandatory, Dropdown]
	Select the mode of delivery for the cheque book.
	The options available are
	Branch
	Courier

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



New Cheque Book – Verify

Carrier 🗢	6:46 PM		
New Cheque E			_
Account: 00400166401 004 Cheque Book Wit Mode of Delive Branch Confirm	Option: th 10 Leaves		
$ \rightarrow $		£	C

 Click the Confirm button to request for the cheque book. The system displays New Cheque Book – Confirm screen. OR

Click the **Change** button to change the inputs.

New Cheque Book – Confirm



	۲		,	
Carrier 🗢 New Chee		6:46 PM < - Confirm	n	
💽 Messag	jes			
٥	Transactio 15562043 Authorize	on having refe 5436354 has d.	erence been Auto	
-	ook Optio			
ОК				
		Ċ	ш	G

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



14. Beneficiary Maintenance

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

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

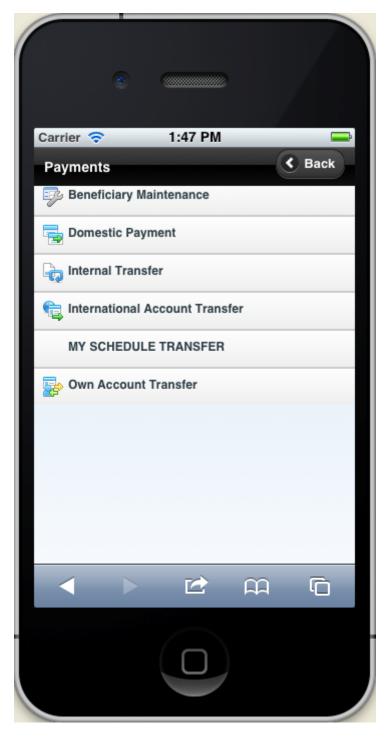
The search criteria allow searching the beneficiary templates created earlier. Beneficiary Maintenance is supported for following Transactions

- Domestic Transfer
- Internal Transfer
- International Transfer



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

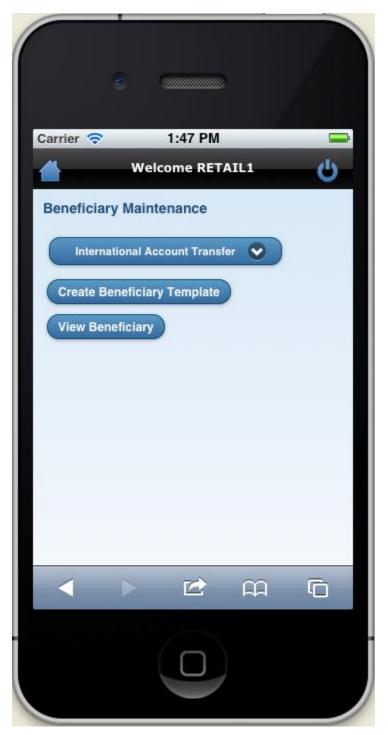
Beneficiary Maintenance



2. Click on the Beneficiary Maintenance tab. The system displays Beneficiary Maintenance screen



as shown below.





Field Description

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

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



•
Carrier 🗢 1:47 PM 📟
Welcome RETAIL1
Beneficiary Maintenance
International Account Transfer
Create Beneficiary Template
View Beneficiary
Previous Next Done
Previous Next Done ✓ International Account Transfer Domestic Account Transfer Internal Account Transfer

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



Carrier 🗢	1:48 P	M	
Beneficiary	Maintenance		
Beneficiary Id:			
Beneficiary Na	me:		
Account Type:			
Pay Over	the Counter		
Submit			
Back			
s Payments	Bill Payments	Offers Ca	irds 🔶
		Ê	ſ.

Field Description

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



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

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



Carrier 🗢	1:48 PM		
Domestic Tra	000000000000000000000000000000000000000	iarv	1 P
Beneficiary Acco		,	
Beneficiary Emai	1:		
National Clearing	Code Type:		
CHAPS Net	twork 📀		
National Clearing	Codes:		
Visibility:			
Public	O		
Look Up			
Back			
s Payments B	Bill Payments	Offers Ca	ards 🔶
		8	C



Field Description

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

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

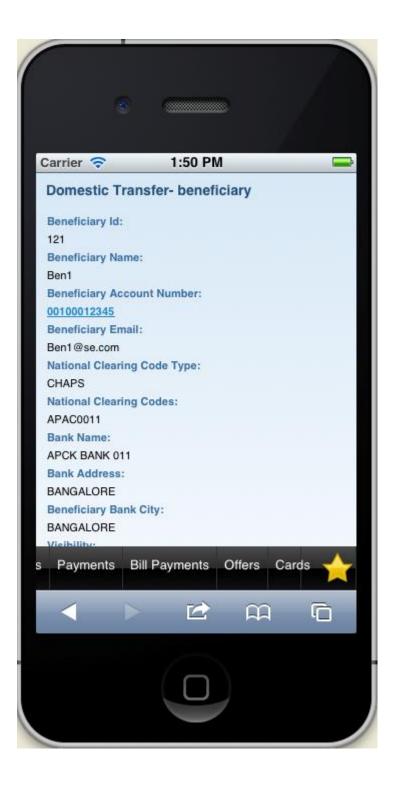


Beneficiary Maintenance

۰			
Carrier 穼	1:50 PM		ļ
Domestic Tra	insfer- benefici	ary	
National Clearing	g Codes		
APAC001	1,APCK BANK 011	,BANGALORE,	
Submit			
Back			
_			
		1	-
s Payments I	Bill Payments C	Offers Cards	1
		Ê	

7. Select any code and click the Submit button. The system displays verification screen as shown below.







Carrier 🛜	1:50 PM		
Beneficiary Accou	int Number:		
00100012345			
Beneficiary Email			
Ben1@se.com			
National Clearing	Code Type:		
CHAPS			
National Clearing	Codes:		
APAC0011			
Bank Name:			
APCK BANK 011			
Bank Address:			
BANGALORE	Cibu		
Beneficiary Bank	City:		
Visibility:			
Public			
Change			
Confirm			
		_	
Payments Bi	ill Payments	Offers Ca	ards 🙏
1 5	-	~	6
		р Д	· 🗆

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



Beneficiary Maintenance - Confirmation

Carrier 🗢	1:50 PM 👄
Domestic T	ransfer- beneficiary
💽 Messa	iges
000	Beneficiary created successfully. Transaction having reference 203092783126069 has been Auto Authorized.
Beneficiary Id:	
121 Beneficiary Na	
Ben1	ine
Beneficiary Ac	count Number:
00100012345	
Beneficiary En	nail:
Ben1@se.com	
	ing Code Type:
CHAPS National Clear	ing Codes:
s Payments	Bill Payments Offers Cards



		•	
Carrier 🗢	1:51 PM		
00100012345			
Beneficiary Em	nail:		
Ben1@se.com			
National Cleari	ng Code Type:		
CHAPS			
National Cleari	ng Codes:		
APAC0011			
Bank Name:			
APCK BANK 01			
Bank Address:			
BANGALORE	ale Citere		
Beneficiary Ba BANGALORE	пк спу:		
Visibility:			
Public			
OK Download R	PDF		
s Payments	Bill Payments	Offers Ca	rds 🔶
		Ê	G

9. Click OK to return to the initial Beneficiary Maintenance screen. OR

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



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 browser based Mobile Banking application.

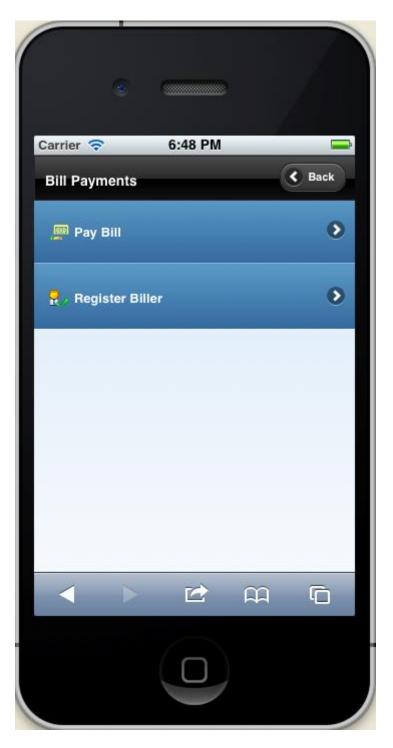


	•		
Carrier			
	Welcome	SMITH	Ö
Ş			
	CASA	120,464,989.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🜔
	Islamic CASA		1
i Payn	nents Bill Payments	Offers Card	
<		n (Ō

2. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.



Bill Payments



3. Click the **Pay Bill** transaction tab, as shown in above screen. The system displays **Pay Bills** screen.



Pay Bills

	•			
Carrier 🛜	3 6:4	9 PM	ଜ	
Select Bille	r*			_
	Reliand	e (BILL12) (04004344	
Bill Numbe	r*			
Bill Genera Payment A	tion Date(dd-	-mm-yyyy)'		
From Acco	unt*	66404 Bank	Eutore No.	athle Stre
Submit	01664 004001	66401 Bank	Futura, Ne	ernie Stre
Payments	Bill Paymer	nts Offers	s Cards	1
		🖻 í	n	Û

Field Description

Field Name

Description



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

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



Pay Bill Verify

۲			
Carrier 穼	6:50 PM		
Pay Bill Verify		L.	2 🖳
Customer Id 004004344 Biller Reliance Bill Number 121 Bill Generation D 20-04-2012 Payment Amoun 1,200.00 GBP Source Account 00400166401 004	it		
Change	Confirm	~	6
			- U

 Click the Confirm button to pay the bill. The system displays Pay Bill Confirm screen. OR

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



Pay Bill Confirm

Carrier 🗢 6:50 PM 📟
Pay Bill Confirm
♥ Messages
Bill payment successful
 Transaction having reference 119906583436369 has been Auto Authorized.
Record Successfully Saved and Authorized
Customer Id
004004344
Biller
Reliance
Bill Number
121
Bill Generation Date
20-04-2012
Payment Amount
1,200.00 GBP Source Account
00400166401 004
ок

6. Click the **OK** button. The system displays 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 deletion of an already registered biller.



16.1. Register Biller

To register the biller

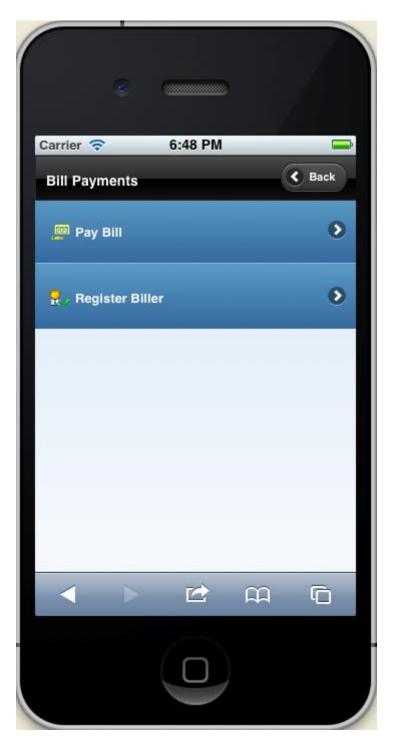
1. Log on to the browser based Mobile Banking application.

	•		
Carrier	? 6:48	B PM	
	Welcom	e SMITH	b
	CASA	120,464,989.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA	-5,000.00	GBP
; Paym		s Offers Card	ls 🔶
	Þ	2 m	Ū

2. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.



Bill Payments



3. Click the **Register Biller** transaction tab, as shown in above screen. The system displays **Register ay Bills** screen.



Register Biller

۲		2	
Carrier 🗢	6:48 PM		Ê
Register Bille	r		
Customer Id WB3004356 Registered Or 03-04-2012 17:3 Biller Reliance Service Accou 34567855 Biller Nick Nat MANASA Delete Biller Add Biller	i7:00 Int Number		
; Payments E	Bill Payments	Offers Car	rds 🔶
		Ĥ	Ū

4. Click the **Add Biller** button. The system displays **Register Biller** screen, as shown below. OR

Click the **Delete biller** button. the system displays the Delete biller Verify screen.



Register Biller

	۲			
Carrier 🤝		6:48 PM		IJ
Register	Biller			
Select C	ustomer*:			
	00400434	4(KETKI)	$\mathbf{\circ}$	
Select Bi				
Service	Relia		V	
Gervice	tocount nul			
Biller Nic	k Name*:			
Submit	Back)		
	\mathbf{b}		Ê	Ū
	(



Field Description

Field Name	Description
Select Customer	[Mandatory ,Dropdown]
	Select the Customer from the Dropdown.
Select a Biller	[Mandatory ,Dropdown]
	Select the biller from the dropdown.
Service Account	[Mandatory, Alphanumeric, 15]
Number	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.
5. Click the Subn OR	iit button. The system displays Register Biller – Verify screen.

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



Register Biller Verify

۲				
Carrier 🗢 Register Bille		9 PM		
Customer Id: 004004344 Biller: Reliance Service Acco 001005023 Biller Nick Na BILL12 Confirm	unt Numbe ime:	er:		
-			£	Ģ

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



Register Biller Confirm

•
Carrier 🗢 6:49 PM 🚘
Register Biller Confirm
• Messages
Biller Registration Successful
Customer Id:
004004344
Biller:
Reliance
Service Account Number:
001005023
Biller Nick Name:
BILL12
ок
_

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



16.2. Delete Biller

To delete the biller

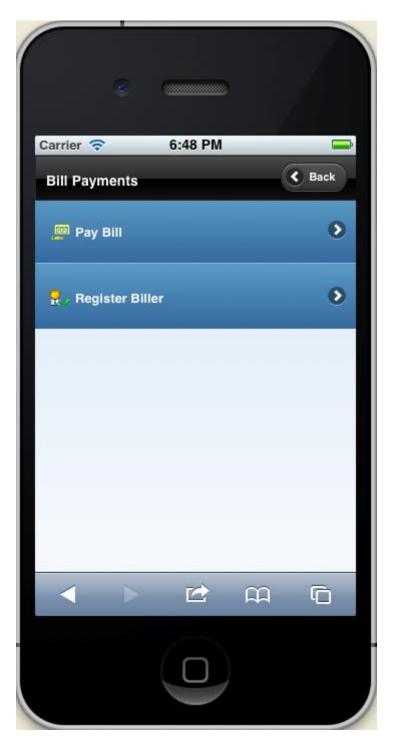
1. Log on to the browser based Mobile Banking application.

	•		
Carrier	ຈ 6:48	PM	
	Welcome	SMITH	U
	CASA	120,464,989.03	GBP 🔊
	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA	-5,000.00	GBP 🔊
s Paym	ents Bill Payments	Offers Card	ls 🔶
		2	Ō

2. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.



Bill Payments



3. Click the **Register Biller** transaction tab, as shown in above screen. The system displays **Register ay Bills** screen.



Register Biller

	•		
Carrier 🗢	6:48 PI	N	Û
Register Bil	ller		
Customer Id WB3004356 Registered 0 03-04-2012 12 Biller Reliance Service Acc 34567855 Biller Nick N MANASA Delete Biller Add Biller	On 7:37:00 count Number Name		
; Payments	Bill Payments	Offers	Cards
		£	Ū



Field Description

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

4. Click the **Delete biller** button for biller which is to be deleted. The system displays the **Delete Biller Verify** screen.



Delete Biller Verify

•
Carrier 🤝 6:51 PM 📟
Delete Biller Verify
Customer Id: 004004344 Registered On: 28-04-2012 18:40:32
Biller: Reliance Service Account Number: 001005023 Biller Nick Name: BILL12
Change Confirm
; Payments Bill Payments Offers Cards

5. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen. OR

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



Delete Biller – Confirm

		0)				
	er 중 ete Bille	* Con	6:51 P	м	-	-
Dei		r Con				
♥	Messages					
	🥑 (Delete B	iller Succe	ssful		
Cu	stomer lo	1:				
004	004344					
Re	gistered	On:				
28-	04-2012 1	8:40:32				
Bil	ler:					
Rel	iance					
Se	rvice Acc	ount N	umber:			
001	005023					
Bil	ler Nick N	lame:				
BIL	L12					
	ж					
; Pa	yments	Bill P	ayments	Offers	Cards	
				Ĥ	1	G
			0			

6. Click the **OK** button. The system displays initial **Biller Information** 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 browser based Mobile Banking application.

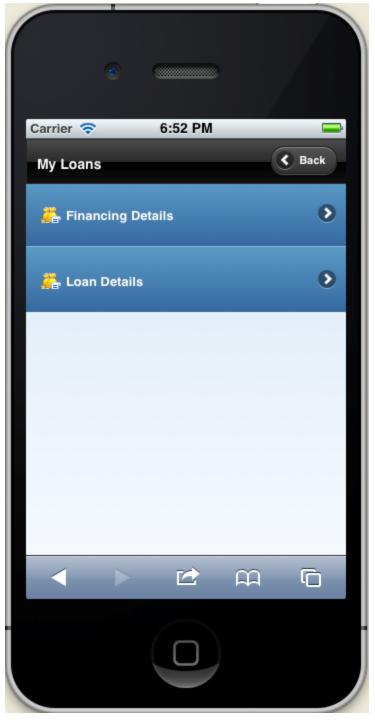


Carrier 🗢 6:52 PM 📼
FLEXCUBE Direct Banking 10.184.74.164:8014/B00 C Google
🐣 Welcome SMITH 😃
CASA 120,463,789.03 GBP 🔊
Term Deposits 208,531.28 GBP S
Loans 810,135.44 GBP 🔊
Deposits Loans Cheques Payments Bill P

2. Click the **Loans** menu in the menu bar as encircled above. The system displays Loans related transactions in **Loans** screen as shown below.



Loans



3. Click the **Loan Details** transaction tab, as shown in above screen. The system displays **Loan Details** screen as shown below.



Loan Details

1					
(
		•			
	Carrier	ç	6:52 P	M	—
	Loan D				
	Loand	ctuns			
	Accou				
	Accou	nu			
		00400166	4 004OLA1G	BP000006 Ba	nk Futura,8124
	Sub	mit			
	Jup				
	anasita	Leene	Chaguas	Payments	
ľ	eposits	Loans	Cheques	Payments	
					Ō
-					
			$(\cap$		
1					
-	Contract of Contra				1000

Field Description

Field Name

Description



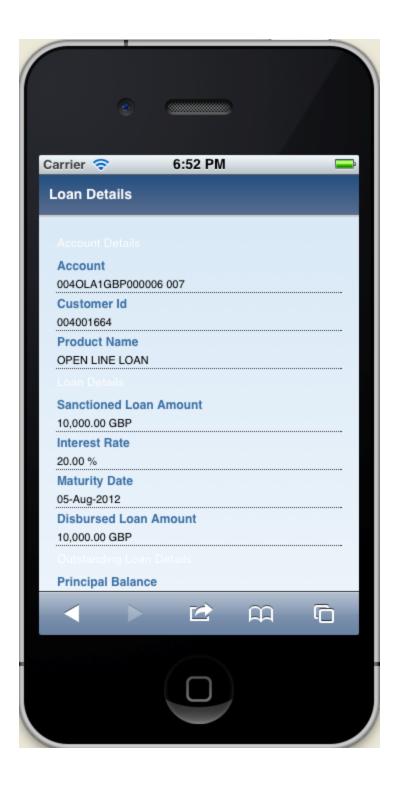
Field Name	Description
Account	[Mandatory, Dropdown]
	Select the account from the dropdown list under the customer ID.

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

Loan Details



Loan Details





۲			
Carrier 🗢	6:52 PM		Ĵ
10,000.00 GBP			
Interest Rate			
20.00 %			
Maturity Date			
05-Aug-2012			
Disbursed Loan 10,000.00 GBP	Amount		
10,000.00 GBP			
Outstanding Loan			
Principal Balance	e		
0.00 GBP	Dete		
05-May-2012			
Next Installment	Amount		
888.12 GBP			
5,697.59 GBP	ars		
Loan Outstandir	20		
8,784.83 GBP	ig		
Back			
		Ê	

Field Description

Field Name

Description

Account Details

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

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



18. Financing Details

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

To view the financing details

1. Log on to the browser based Mobile Banking application.

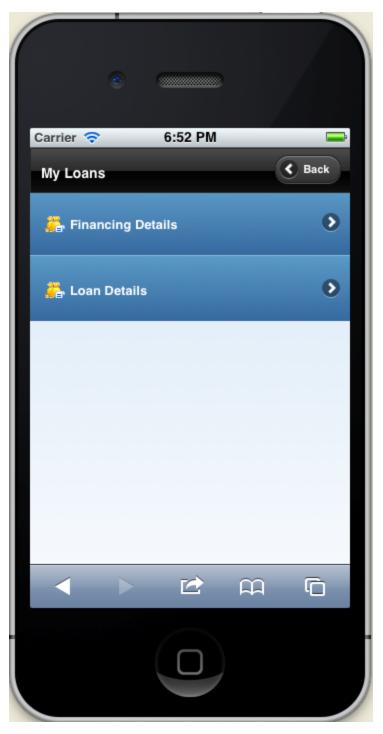


•
Carrier 🗢 6:52 PM 📼
FLEXCUBE Direct Banking 10.184.74.164:8014/B00 C Google
🖀 Welcome SMITH 😃
CASA 120,463,789.03 GBP 🔊
Term Deposits 208,531.28 GBP 🔊
Loans 810,135.44 GBP 🔊
Deposits Loans Cheques Payments Bill P

2. Click the **Loans** menu in the menu bar as encircled above. The system displays Loans related transactions in **Loans** screen as shown below.



Loans



3. Click the **Financing Details** transaction tab, as shown in above screen. The system displays **Financing Account Details** screen as shown below.



Financing Account Details

	۲			
Carrier	?	6:53 P	М	_
Financ	ing Acc	ount detail	s	
Accou	nt*:			
	004IA211	21140002 GB	P IJARAH for	💟
Subr	nit			
		01	D	D/// D
Deposits	Loans	Cheques	Payments	
•			Ê	G
		$(\Box$		

Field Description

Field Name

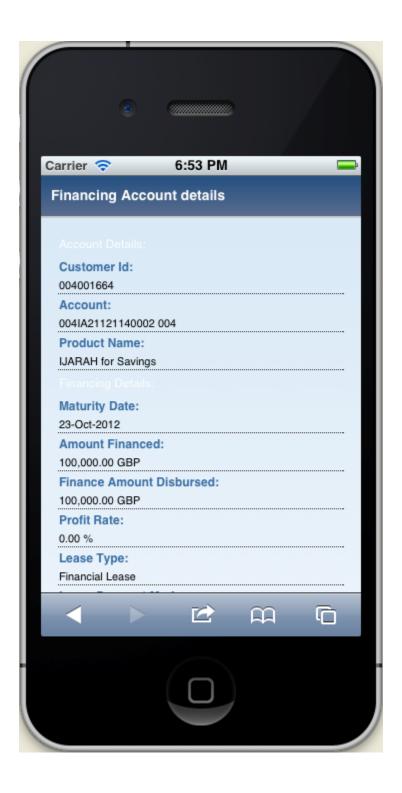
Description



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

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

Financing Account Details





arrier <	6:53 PM		
Finance Amount D)isbursed:		••••••
100,000.00 GBP			
Profit Rate:			••••••
0.00 %			
Lease Type:			
Financial Lease			
Lease Payment Mo	ode:		
Arrears			
Principal Balance:			
0.00 GBP			
Next Installment D	ate:		
23-May-2012			
Next Installment A	mount:		
0.00 GBP			
Installment Arrears	s:		
0.00 GBP			
Outstanding Finan	ice Amount:		
100,000.00 GBP			
Back			
		1110000	11.60
		<u> </u>	G

Field Description

Field Name Description

Account Details

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



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

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



19. Forex Rates

This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

1. Log on to the browser based Mobile Banking application.



	۵ 🛲		
Carrier	? 6:54	РМ	
	Welcome	SMITH	Ċ
	CASA	120,463,789.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA	810,135.44	GBP 🦻
s Offer	rs Cards Service	Mutual Funds	s 🔶
<		n 1	G

2. Click the **Services** menu in the menu bar as encircled above. The system displays Services transaction in **Services** screen as shown below.



Customer Services



3. Click the **Forex Rates** transaction tab, as shown in above screen. The system displays **Forex Rates** screen as shown below.



Forex Rates

Carrier 🛜	_	6:55 PN	1	
Forex Rates				
From Curren	icy:			
GREAT BRITA		JND (GBP)		
To Currency			-	
	E	URO	.	
Submit				
s Offers Ca	ards	Services	Mutual Fu	nds
	l l			
			m	G
			HA	4
			1	



Field Description

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

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

Forex Rates



•
Carrier 🗢 6:55 PM 📟
Forex Rates
Foreign Rate Unit GBP
These are indicative rates only. For actual rates please contact your branch.
To Currency:
EURO
Cash Buy: 1.19
Cash Sell:
1.19
TT Buy:
1.19
TT Sell:
1.19
Back
s Offers Cards Services Mutual Funds

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



Field Description

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

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



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 browser based Mobile Banking application.

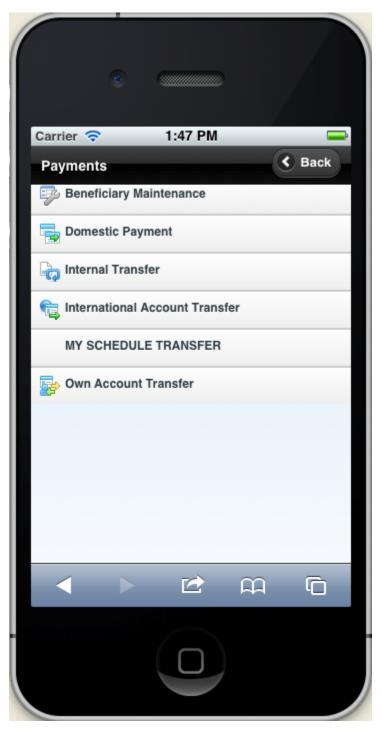


	•		
Carrier	ç 6:56 l	PM	
	Welcome	SMITH	Ċ
	CASA	120,463,789.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA ents Bill Payments	-5,000.00 Offers Card	the second second second second second
		e m	
		1	

2. Click the **Payments** menu in the menu bar as encircled above. The system displays payments transactions in **Payments** screen as shown below.



Payments



3. Click the **Own Account Transfer** transaction tab, as shown in above screen. The system displays **Own Account Transfer** screen as shown below.



Own Account Transfer

۲		
Carrier 🗢	2:07 PM 🔤	2
Own Account	Transfer	
From Account*:		
006005884	1111111257 Bank Futura -Branch 006	1000
To Account*:		
006005884	1111111257 Bank Futura -Branch 006	100
Amount*:		:0
Narrative: Payment Instruction		
	Pay Now 👻	
Submit		
Deposits Loans	Cheques Payments Bill F 🔶	
>		



Field Description

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



Field Name	Description
Frequency (Payment	Select the standing instruction execution frequency for the funds transfer from the pop over.
Execution Frequency when	The options are:
Pay Periodically is	Daily
selected)	Weekly
	Fortnightly
	Monthly
	Bi-Monthly
	Quarterly
	Half -Yearly
	Yearly

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



۲		
Carrier 🗢	2:08 PM	0
Own Account	Transfer	
Transfer Date(DD-I	MM-YYYY)	
	Continu	•
	Back	
Deposits Loans	Cheques Payme	ents Bill F 🔶
	12 G	a a
	(\Box)	

- 5. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.
- 6. Click the **Continue** button. The system displays **Own Account Transfer Verify** screen.



Own Account Transfer – Verify

Carrier 🛜	2:08 PI	N	-
Own Accou	int Transfer - V	/erify	•િ ન્
💽 Messa	iges		
	The transaction wi value date of 14/0 date is not a worki	1/2013 becaus	l with the next e the value
From Account			
111111257 00 To Account:	0		
<u>1111111411</u> 00)6		
Transfer Amo	unt:		
12,000.00 GBP			
Narrative:			
Own Account F			
Transfer Date:			
14-01-2013			
Deposits Loa	ns Cheques	Payments	Bill F 숨
		Ê	Ō



Carrier 奈	2:08 PM 👄
💌 Messa	iges
	The transaction will be processed with the next value date of 14/01/2013 because the value date is not a working date
From Account	t:
<u>1111111257</u> 00	06
To Account:	
<u>1111111411</u> 00	06
Transfer Amou	unt:
12,000.00 GBP	>
Narrative:	
Own Account P	ayment
Transfer Date:	
14-01-2013	
Confirm	Change
Deposits Loar	ns Cheques Payments Bill F 🔶

 Click the Confirm button to initiate the transfer. The system displays Own Account Transfer – Confirm screen. OR

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



Own Account Transfer – Confirm

Carrier 중	2:08 PM 드
Own Accou	unt Transfer - Confirm
👻 Messa	ages
0	Transaction having reference 971008736126116 has been Auto Authorized.
	The transaction will be processed with the nex value date of 14/01/2013 because the value date is not a working date
From Accoun	t:
<u>1111111257</u> 0	06
To Account:	
1111111411 0	06
Transfer Amo	unt:
12,000.00 GBF	>
Narrative:	
Own Account F	Payment
Transfer Date	:
14-01-2013	
Payments	Bill Payments Offers Cards
4	

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



21. Internal Account Transfer

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

To do the internal account transfer

1. Log on to the browser based Mobile Banking application.

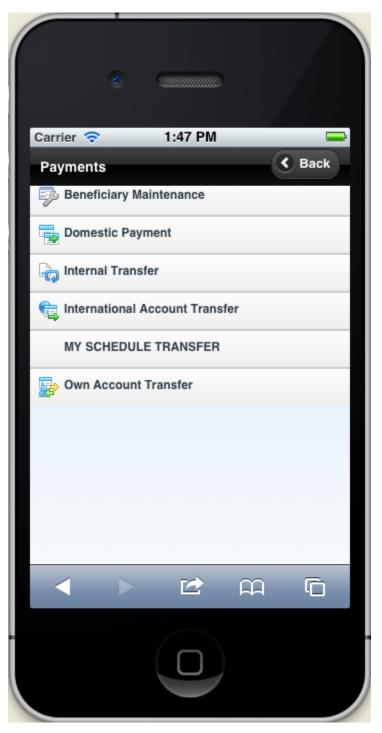


	•		
Carrier	ç 6:56 F	PM	
	Welcome	SMITH	Ċ
	CASA	120,463,789.03	GBP 🔊
× s	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA ents Bill Payments	-5,000.00 Offers Card	the second s
		с П	Ū

2. Click the **Payments** menu in the menu bar as encircled above. The system displays payments transactions in **Payments** screen as shown below.



Payments



3. Click the **Internal Transfer** transaction tab, as shown in above screen. The system displays **Internal Transfer** screen as shown below.



Internal Transfer

•			
Carrier 🗢	1:56 PM		
Internal Transf	er		
Transfer To:			_
Existing Ben	eficiary 📀)	
Continue			
s Payments Bil	I Payments	Offers Ca	rds 🔶
		Ê	G

Field Description

Field Name Description

ORACLE

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

4. Below is shown for Make New Payment.



6		8	
Carrier 🗢	1:56 PM		Ē
Internal Tra	nsfer		
From Account*	:		
006005	884 1111111257 Ba	ink Futura -B	ranch 006 (
To Account*:			
Destination Bra	un abt.		
	WB1(Bank Futura -	Branch WB1)
Beneficiary Em			/
Amount*:			
Currency*:			
	EURO(E		
s Payments	Bill Payments	Offers Ca	ards 🔶
		£	G



Carrier 🛜	1:57 PM 🚍
Narrative: Internal Paymen	t
Payment Instructi	
	Pay Now
Submit	
Back	
Previous No	ext ments Offers Card Done
Pay	Now
√ Pay	200
Pay	Periodically



Field Name	Description
From Account	[Mandatory, Dropdown]
	Select the account from the drop down menu. The drop down menu gives the list of accounts with the currency held in it and the current available balance in the account.
To Account	[Mandatory, Alphanumeric,35]
	Type the destination account.
Destination	[Mandatory, Dropdown]
Branch	Select the branch of the destination 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 dropdown displayed below that field.
Currency	[Mandatory, Dropdown]
	Select the currency of transfer from the dropdown list.
Narrative	[Optional, Alphanumeric, 80]
	Type the details of the payment
Payment Instruction	
Pay now	Select the Pay now option 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	Select the Pay later 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.
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



Field Name	Description
Frequency (Payment	Select the standing instruction execution frequency for the funds transfer from the pop over.
Execution Frequency when	The options are:
Pay Periodically is	• Daily
selected)	• Weekly
	Fortnightly
	Monthly
	Bi-Monthly
	Quarterly
	Half -Yearly
	Yearly

5. Click the **Submit** button. 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

۲	
Carrier 🔶	1:57 PM 🛁
Internal Trans	fer
Transfer Date(DD-	MM-YYYY)*:
	Continue Back
s Payments B	ll Payments Offers Cards 🔶

- 6. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.
- 7. Click the **Continue** button. The system displays **Domestic Payment Verify** screen.



Internal Transfer – Verify

	•		
Carrier 穼	2:00 PM		_
Internal Tra	nsfer Verify	ત્ર	9
💽 Messa	iges		
۵	The transaction will be value date of 14/01/20 date is not a working of	013 because the valu	next ie
From Account	*:		
<u>1111111257</u> 00)6		
To Account*:			
<u>1111111411</u>			
Destination Br			
Beneficiary Er	nail:		
ben1@se.com			
Amount:			
120,000.00 GB	Р		
Narrative:			
s Payments	Bill Payments C	Offers Cards	



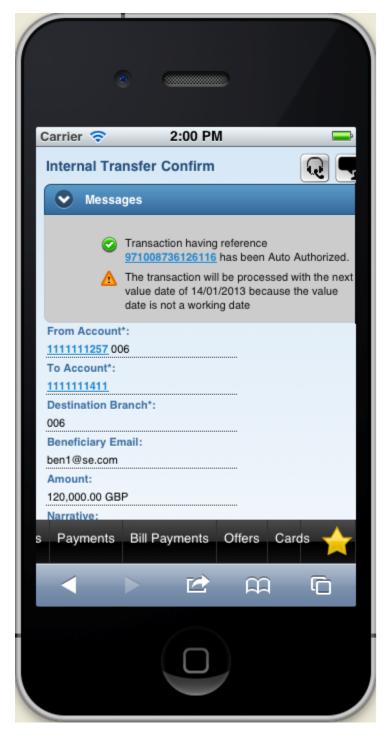
Carrier ᅙ	2:00	РМ		Ē
From Account	*:			
<u>1111111257</u> 00)6			
To Account*:				
<u>1111111411</u>				
Destination B	anch*:			
006				
Beneficiary Er	nail:			
ben1@se.com				
Amount:	_			
120,000.00 GB	P			
Narrative:	-+			
Internal Payme				
14-01-2013				
		(Confirm	
		(Change	
s Payments	Bill Paymen	ts Offe	ers Car	ds 숨
) E	2 (m	Ō

 Click the Confirm button to initiate the transfer. The system displays Internal Transfer – Confirm screen. OR

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



Internal Transfer – Confirm





	•		8		
Carrier 🗢		2:00 PN	1	_	Ê
From Account 111111257 00	06				
To Account*:					
1111111411 Destination B					
006					
Beneficiary Er					
ben1@se.com					
Amount:					
120,000.00 GE	P				
Narrative:					
Internal Payme					
Transfer Date	11 ()				
14-01-2013					
ОК До	wnload P	DF			
s Payments	Bill Pay	yments	Offers	Cards	*
▼			Ĥ		Ū

 Click the OK button. The system displays initial Internal Account Transfer screen. OR
 Click the Download PDF button to download the PDF regarding payment details.



22. Domestic Payment

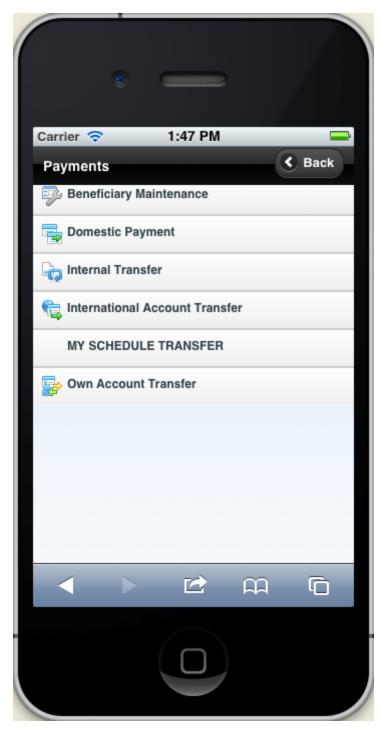
This menu enables you to initiate Domestic account transfer. Domestic Transfer is transfer of amount within different accounts of the different bank.

To do the domestic account transfer

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

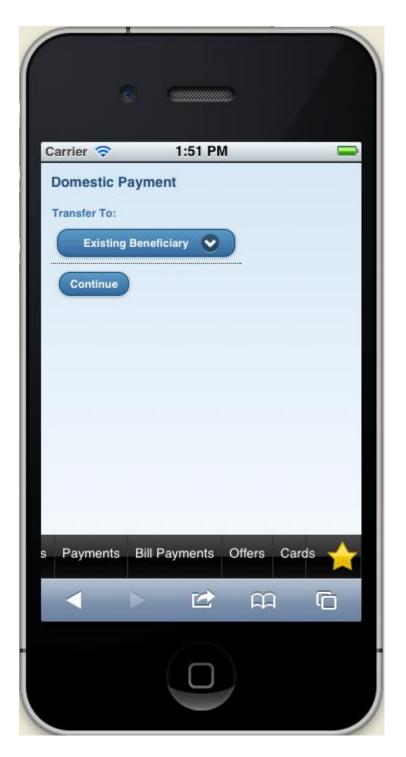


Domestic Payment



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





Field Name Description

Transfer To

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

3. Below is shown for Make New Payment.



۲		
Carrier 🗢	1:51 PM	
Domestic Pay Beneficiary Name		
Fund Delivery Mo	de	
Deposit to A		
Continue Back		
s Payments B	ill Payments	Offers Cards 🔶
$ \rightarrow $		

Field Name

Description

Beneficiary Name

[Mandatory, Alphanumeric, 35] Enter the beneficiary name.



Field Name	Description
Fund Delivery Mode	[Conditional, Drop down]
	Select the fund delivery mode.

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



Domestic Payment

Carrier 🗢	1:52 PM		Ê
Domestic Pay	ment		
Beneficiary Email	E		
			_
Beneficiary Accor	unt		
National Clearing	Code Type		
CHAPS Net	work 📀		
National Clearing	Codes		
Look Up			
Back			
s Payments B	ill Payments	Offers Ca	irds 🔶
		Ê	Ū

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 drop-down 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.

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

		8	
Carrier 🔶	1:53 PN	1	—
Domestic T	ransfer- benefi	ciary	
National Clear	ng Codes		
APACO	011,APCK BANK 0	11,BANGALO	RE, 💟
Submit			
Back			
Deverse	Dill Dourseast	0#	
s Payments	Bill Payments	Offers Ca	rds 💢
-		Ê	G

6. Select the national clearing code and click the **Submit** button. The system displays below screen.



	•
Carrier	🔊 1:53 PM 📟
Domes	tic Payment
From Ac	ount*:
•	06005884 1111111257 Bank Futura -Branch 006
Payment	
Amount*	
Currency	*
	EURO
Other De Narrative	
Payment	Instruction*:
	Pay Now
s Payme	ents Bill Payments Offers Cards 🔶
<	



۲	
Carrier 穼	1:53 PM 🛁
Narrative:	
Domestic Paym Payment Instruct	
	Pay Now
Submit Back	
s Previous N	ext ments Offers Carc Done
Pay	Now
✓ Pay	Later
Pay	Periodically



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.
Payment Instruction	
Pay now	Select the Pay now option to process the funds transfer immediately. The transfer can be done in any of the three modes: Pay now ,
Pay later	Pay later or Pay Periodically by Setting up Standing Instruction. Select the Pay later 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.
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
Execution
Frequency when
Pay Periodically is
selected)Select the standing instruction execution frequency for the funds
transfer from the pop over.
The options are:
• Daily
• Weekly

- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly
- 7. 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 奈	1:54 PM		
Domestic Pa	yment		
Transfer Date(D	D-MM-YYYY)*:		
)		
Continue			
Back			_
s Payments	Bill Payments	Offers Ca	ards 🔶
<		ш	G

- 8. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.
- 9. Click the **Continue** button. The system displays Domestic Payment Verify screen.



Domestic Payment - Verify

Carrier 🗢 🗧 Domestic P	ayment Verify
🕑 Messa	iges
۸	The transaction will be processed with the next value date of 14/01/2013 because the value date is not a working date
From Account	
111111257 00 Beneficiary De	
Beneficiary Na	
To Account*:	
0010012345	
Beneficiary Ba	ink Details
	ing Code Type*:
CHAPS Networ	
National Clear s Payments	Bill Payments Offers Cards

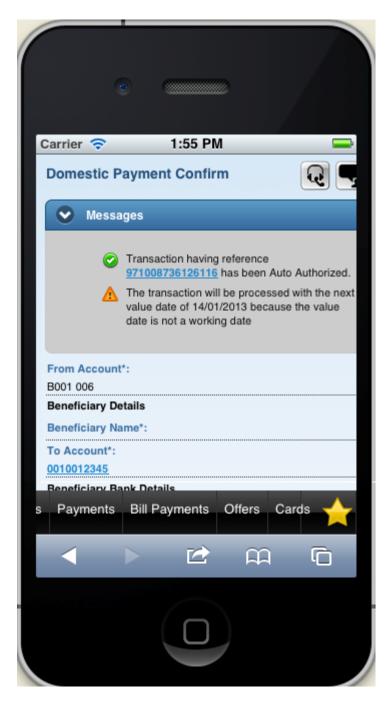


Carrier 🗢		:54 PM		_
Beneficiary De				
Beneficiary Na	me*:			
To Account*:				
0010012345				
Beneficiary Ba	nk Details			
National Cleari		/pe*:		
CHAPS Networ	k		.	
National Cleari	ng Code*:			
APAC0011				
Payment Detai	ls			
Transfer Amou	int*:			
120,000.00 EUR	R			
Other Details				
Narrative:				
Domestic Paym	ent			
			С	nange
			C	onfirm
s Payments	Bill Payn	nents C	offers Ca	rds 🔶
			Ĥ	Ģ

10. Click the Confirm button. The system displays **Domestic Payment – Confirm** screen.



Domestic Payment – Confirm





I	Carrier 🗢 1:55 PM 🚍
	B001 006
	Beneficiary Details
	Beneficiary Name*:
	To Account*:
	0010012345
	Beneficiary Bank Details
	National Clearing Code Type*:
	CHAPS Network
	National Clearing Code*:
	APAC0011
	Payment Details
	Transfer Amount*:
	120,000.00 EUR
	Other Details
	Narrative:
	Domestic Payment
	OK Download PDF
s	Payments Bill Payments Offers Cards 🔶

11. 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.



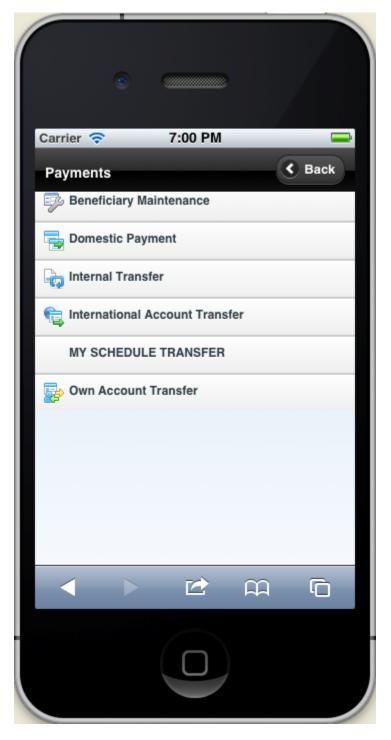
23. International Account Transfer

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

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



International Account Transfer



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



۰			
Carrier 穼	7:00 PM		
International A	ccount Trans	sfer	
Transfer To	-		
Existing Ber	neficiary 💟)	
Submit			
	Chaquaa P	oumonto	
Deposits Loans	Cheques P	ayments	
		р Д	C

Field Name Description

Transfer To

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

3. Below is shown for Make New Payment.



•		
Carrier 🛜	7:01 PM	
International	Account Transfe	er
Beneficiary Name	1	
Destination Accou	unt Type	
Pay Over t	he Counter 📀	
Submit		
Back		
Deposits Loans	Cheques Payr	ments Bill F 🔶

Field Name

Beneficiary Name

[Mandatory, Alphanumeric, 35] Enter the beneficiary name.

Description



Field Name	Description	
Destination Account Type	[Conditional, Drop down]	
	Select the destination account from the drop-down list.	
	The options are as follows:	
	Enter Account No	
	Pay Over The Counter	
	Note: Below screen is shown for Enter Account No.	

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



International Account Transfer

۲			
Carrier 🔶	7:02 PM	_	
International	Account Trans	fer	
Beneficiary Details Beneficiary Accourt			
Beneficiary Email			
Beneficiary Bank D Transfer Mode			
SWIFT Cod Continue Back			
Deposits Loans	Cheques Pa	ayments I	Bill F 🔶
		Ê	Ō



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 dropdown
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.

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



International Account Transfer – Swift Code

۲		
Carrier 🔶	7:05 PM	
International T	ransfer-Beneficiar	у
Swift Code	_	
	Continue	· · · · ·
	Dack	
Deposits Loans	Cheques Paymen	nts Bill F 🔶
	🗠 A	



- 6. Select the Swift Code from the drop down.
- 7. Click the Continue button. The system displays below screen for International Transfer.

International Transfer

•				
Carrier 🤝 7:06 PM 🔤				
International Account Transfer				
Payment Details From Account				
006005884 111111257 Bank Futura -Branch 006				
Amount				
Currency				
EURO				
Payment Details1				
Payment through other bank				
Payment Details2				
Payment Details3				
Deposits Loans Cheques Payments Bill F 🔶				



۲			
Carrier 穼	7:07 PI	N	IJ
Payment Details2			
INTERNATION	AL PAYMENT		
Payment Details3			
Correspondence C	Charges		
	Beneficiar	y (BEN)	
Narrative			
INTERNATION	AL PAYMENT		
Payment Instruction	on		
	Pay la	ater	(
Submit Back			
Deposits Loans	Cheques	Payments	Bill F 🌟
\checkmark		£	Ō



Field Description

Field Name	Description
From Account	[Mandatory, Drop down]
	Select the source account for the payment.
Amount	[Mandatory, Numeric, 15]
	Type the transfer amount.
	If a payment template is selected from the Payment Template drop-down 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 drop-down list.
Correspondence	[Mandatory, Drop down]
Charges	Select the correspondence charges from the pop over list.
Payment Instruction	
Pay now	Select the Pay now option to process the funds transfer immediately.
	The transfer can be done in any of the two modes: Pay now , Pay later.
Pay later	Select the Pay later 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.

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



International Account Transfer – Pay Later

•		
Carrier 奈	7:07 PM	
International A	ccount Transfer	
Payment Details Transfer Date		
	Submit	
	Back	
Deposits Loans	Cheques Payments	Bill F 🌟
$ \rightarrow $	🖻 🛱	Ē

- 9. Select any future date as pay later date
- 10. Click the **Submit** button. The system displays **International Account Transfer Verify** screen.



International Account Transfer – Verify

	•	
Carrier 🛜	7:08 PM	-
Internationa	al Account Transfer	Q
💽 Messa	iges	
•	The transaction will be proces value date of 14/01/2013 beca date is not a working date	sed with the next ause the value
Beneficiary Nar BEN1 SWIFT Code ABNADEBK Bank Name ABN AMRO BA From Account <u>1111111257</u> Amount 120000 Transfer Date Deposits Load	NK	s Bill F 🔶
		Ū



Carrier 奈		7:09 PN	1	
	value da	isaction wil ate of 14/01 not a workir	/2013 becau	ed with the ne: ise the value
Beneficiary Na	me			
BEN1				
SWIFT Code ABNADEBK				
Bank Name				
ABN AMRO B	ANK			
From Account				
1111111257				
Amount				
120000				
Transfer Date 14-01-2013				
14-01-2013		onfirm hange		
Deposits Loa	ans Ch	eques	Payments	Bill F 🔶
			Ĥ	Ū
		0		

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



International Account Transfer - Confirm

	•)	
Carrier 🗢	7:09 PM		
Messa V		as been Auto e processed v //01/2013 beca	vith the ause the
103348403132	eference Number		
Transaction Ar 120000 Transfer Date 14-01-2013	nount		
OK Download	PDF		
Deposits Loa	ns Cheques P	ayments E	3ill F 📩

12. Click the OK button to navigate to the Initial International Account Transfer screen. OR

Click the Download PDF button to download the PDF regarding payment details.



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 browser based Mobile Banking in iPhone browser. Navigate to Payments > My Schedule Payment. The system displays My Schedule Payment screen.



My Schedule Payment

•
Carrier 🗢 2:14 PM 📟
My Schedule Payment
My Schedule Payment
006005884 111111257 Bank Futura -Branch 006 📀
Transfer Mode
Cross Border
Continue Back
Deposits Loans Cheques Payments Bill F 🔶

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



My Schedule Payment

Carrier 🗢 2:15 PM 🚍	
Source Account 006005884 111111257 Bank Futura -Branch 006	
Transfer Mode	
Cross Border	
Continue	
Back	
Previous Next Done	
Cross Border	
✓ Within Bank	
V WITHIN Dank	
Within Country	
Within Country	

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



Carrier 🗢 7:11 PM 🔤
My Schedule Payment
S Back
Records 1 to 2 of 2
• 006FTIN122900215
006FTIN122900216
Deposits Loans Cheques Payments Bill F 🔶

- 5. In above screen there are two transactions/scheduled payments are shown for Within bank transfer mode, as highlighted.
- 6. Click any of the transaction. The system displays its details as shown in below screen.

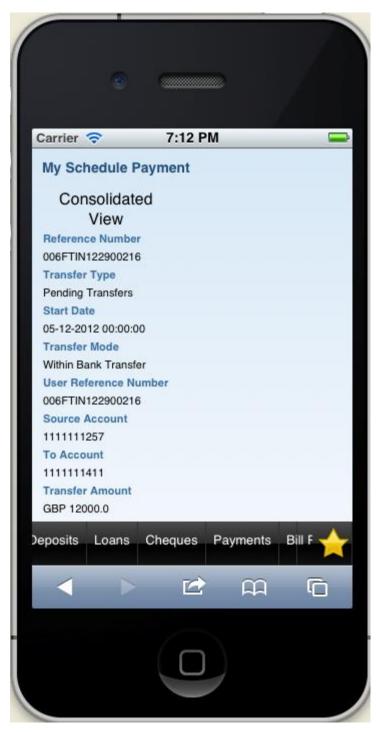


Carrier 🗢 7:11 PM 📟 Records 1 to 2 of 2
006FTIN122900215
• 006FTIN122900216
Reference Number 006FTIN122900216 Date 05-12-2012 00:00:00 Transfer Type Pending Transfer Amount 12000.000000 Status Pending
Deposits Loans Cheques Payments Bill F 🄶

 Click the Submit button. The system displays details of the selected pending Transfer/scheduled Payment as shown below.



My Schedule Payment





Carrier 🛜	7:12 P	M		-
Transfer Type				
Pending Transfers				
Start Date				
05-12-2012 00:00:00				
Transfer Mode				
Within Bank Transfer				
User Reference Num	iber			
006FTIN122900216				
Source Account				
111111257				
To Account				
1111111411				
Transfer Amount				
GBP 12000.0				
Status				
Pending				
Cancel				
Back				
			li,	
eposits Loans (Cheques	Paym	ents	Bill F 🊖
			-	
		ſ	30	

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

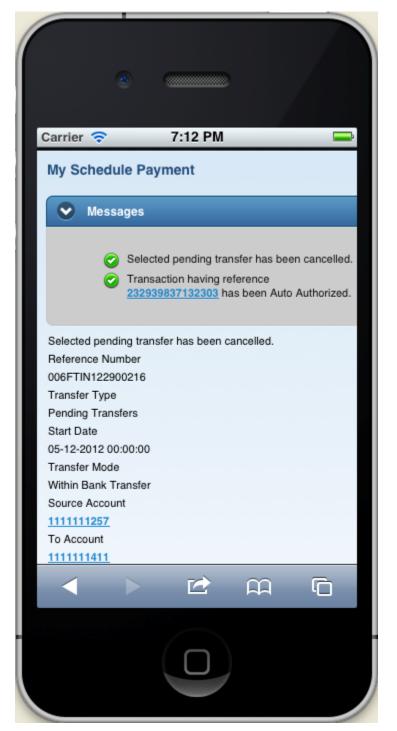


My Schedule Payment – Cancel Pending Transfer

۲		
Carrier 穼	7:12 PM	
My Schedule F		
Are you sure you w	vant to cancel the transactio	Yes Back
		_
Deposits Loans	Cheques Payments	s Bill F 🔶
\checkmark	🖻 m	G

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





My Schedule Payment – Cancel Pending Transfer - Confirmation



	۲			
Carrier	ই	7:12 P	M	—
Reference	e Number			
006FTIN1	22900216			
Transfer	Гуре			
Pending	Fransfers			
Start Date	9			
05-12-20	12 00:00:00			
Transfer I	Mode			
Within Ba	nk Transfer			
Source A	ccount			
11111112	257			
To Accou				
<u>11111114</u>				
Transfer /				
GBP 120	0.00			
Status				
Pending				
OK Dowr	load PDF			
Deposits	Loans	Cheques	Payments	Bill F 🔶
	\rightarrow		Ê	Ģ

10. Click the **OK** button to navigate to the initial My Schedule Payment screen. OR

Click the **Download PDF** button to download the PDF containing the pending transfer cancellation details.



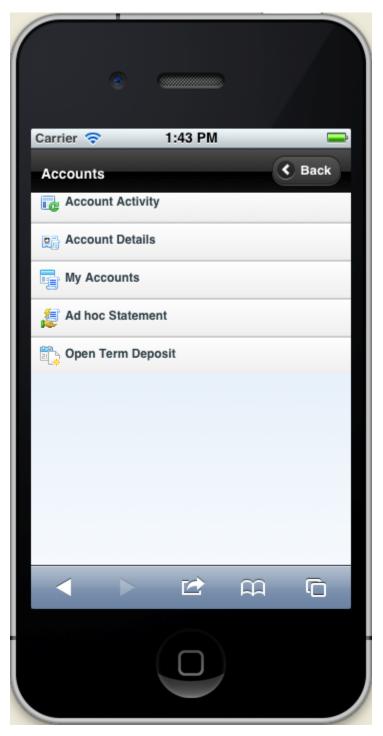
25. Open Term Deposit

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

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



Open Term Deposit



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



Open Term Deposit

۲			
Carrier ᅙ	11:49 AM		
Open Term D	eposit		
Custome	r		
Details Holding Pattern*:			
Single			
Submit			
Mandatory			
Notification Ad	ccounts Deposi	ts Loans	c 🔶
 Image: A state of the state of		Ê	2



Field Description

Field Name	Description	
Customer Details		
Holding Pattern	[Mandatory, Drop down]	
	Select the appropriate holding pattern.	
	Default value for holding pattern will be "Single".	
	The option are as follows:	
	 Single: If this option is selected for the single term deposit account holder. 	
	• Joint: If this option is selected for the joint account holder.	
Joint Customer 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.	

3. Click the **Submit** button. The system displays below Open Term Deposit screen.



Open Term Deposit

•
Carrier 🔶 11:50 AM
Open Term Deposit
Deposit Details
Deposit Product*:
Short Term Deposit Accounts
Source Account*:
006005884 111111257 Bank Futura -Branch 006
Deposit Amount*
12000
MATURITY DATE (DD-MM-YYYY)*
12-12-2013
Maturity Instructions*:
Close on Maturity (No Rollover)A
Submit Back
Notification Accounts Deposits Loans C 🔶



Open Term Deposit

Field Description

Field Name	Description			
Deposit Details				
Deposit Product	[Mandatory, Drop down]			
	Select the deposit product for which term deposit is to be opened.			
Source Account	[Mandatory, Drop down]			
	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.			
Deposit Amount	[Mandatory, Numeric, 15]			
	Type the amount to be deposited.			
Maturity Date	[Mandatory, Input]			
	Enter the maturity date of the term deposit in DD-MM- YYYY format.			
	Note : Maturity date cannot be less than or equal to the current business date			
	Maturity date cannot be less than the minimum period a specified by the bank for the selected product.			
Maturity Instructions	[Mandatory, Drop-Down]			
	Select the maturity instruction for the deposit from the drop-down list.			
	The options for Conventional Deposit Products are as follows:			
	Close on Maturity (No Rollover)			
	Renew Principal and Interest			
	Renew principal and Payout the Interest			
	 Renew Special Amount and Pay Out the remaining amount. 			
	The options for Islamic Deposit Products are as follows			
	Close on Maturity (No Rollover)			
	Renew Principal and Profit			
	Renew principal and Payout the Profit			
	 Renew Special Amount and Pay Out the remaining amount 			
	Default value is Close on Maturity.			



4. Click the **Submit** button. The system displays below **Open Term Deposit** screen for entering payout details.

Open Term Deposit – Payout Details

•
Carrier 奈 11:50 AM 📟
Open Term Deposit
Payout Details Account Transfer Option*:
Transfer to users Mapped accounts
Submit Back Mandatory
indicatory .
Notification Accounts Deposits Loans C 🔶



Field Description

Field Name	Description	
Account transfer options	[Conditional, drop down]	
	Select the account to which the principal and interest are to be transferred from the drop-down list.	
	The options are as follows:	
	Transfer to users mapped accounts	
	Transfer to internal bank account	
	Transfer through domestic clearing network	
	This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction drop-down list for Conventional Products and if the Renew Principal and Profit option is selected from the Maturity Instruction drop-down list for Islamic Product	
	Default value is Transfer through domestic clearing network.	

5. Click the **Submit** button. The system displays **Open Term Deposit** screen.



•	
Carrier 奈 11:50 AM	
Open Term Deposit	
Payout Details	
Account Number	
Submit Back	
Mandatory	
	_
Notification Accounts Deposits Loar	ns C 🔶
	2
	1

Field Description

Field Name

Description



Field Name	Description	
Account Number	[Mandatory, Dropdown]	
	Select the account number from the drop down.	
	This field is enabled if the following options are selected from the Account Transfer options drop-down list.	
	Transfer to internal Bank account	
	Transfer through domestic clearing network	

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



Open Term Deposit – Verify

Carrier 중 11:50	D AM		
Open Term Deposit			
Holding Pattern:			
Single			
Deposit Product			
Short Term Deposit Acco			
Account number:			
1111111257~GBP~006~4			
Deposit Amount:			
12000			
maturitydate:			
12-12-2013			
Maturity Instructions:			
Close on Maturity No Ro			
Account Transfer Option:			
Transfer to users Mappec			
	<u>م</u>	\sim	Ē
	-	ЦЦ	2



•
Carrier 奈 11:50 AM
1111111257~GBP~006~4
Deposit Amount:
12000
maturitydate:
12-12-2013
Maturity Instructions:
Close on Maturity No Ro
Account Transfer Option:
Transfer to users Mappec
Account number
1111111257~GBP~006~4
Confirm Back Mandatory
Notification Accounts Deposits Loans C

7. 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

Carrier 🗇 11:50 AM 🖃 Open Term Deposit
Messages
Transaction having reference <u>114787502303744</u> has been Auto Authorized.
Customer Details Holding Pattern: Single Deposit Details Deposit Product: Short Term Deposit Accounts From Account: 111111257 Deposit Amount:
Notification Accounts Deposits Loans C



Carrier 2 11:50 AM
Deposit Details Deposit Product: Short Term Deposit Accounts From Account:
111111257 Deposit Amount: 12,000.00 GBP Payout Details
Maturity Date: 12-12-2013 Maturity Instructions: Close on Maturity No Rollover TD Account Number:
OK Download Mandatory
Notification Accounts Deposits Loans C 🔶

8. Click the **OK** button to navigate to the initial **Open Term Deposit** screen. OR

Click the **Download** button download the PDF about the payment details.



26. Deposit Redemption

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

To redeem the term deposit

1. Log on to the browser based Mobile Banking application.

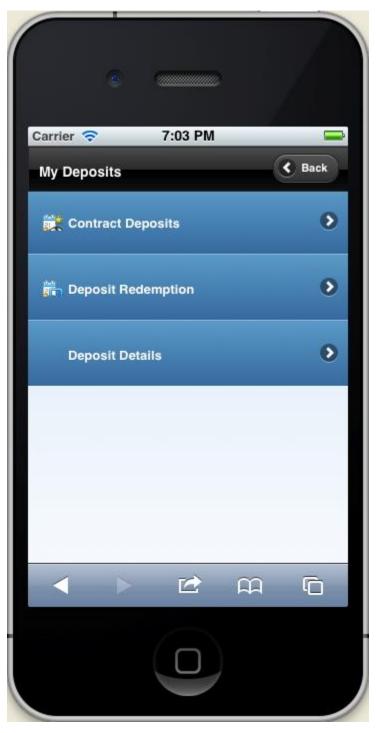


Carrier		e SMITH	
Ŵ	Welcolli	CSMATH	
	CASA	120,463,789.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
Notificat	Islamic CASA	-5,000.00 Deposits Loans	GBP 🔊
-		± m	Ū

2. Click the **Deposits** menu in the menu bar as encircled above. The system displays deposits transactions in **Deposits** screen as shown below.



Deposits



3. Click the **Deposit Redemption** transaction tab, as shown in above screen. The system displays **Deposit Redemption** screen as shown below.



Deposit Redemption



Field Description

Field Name

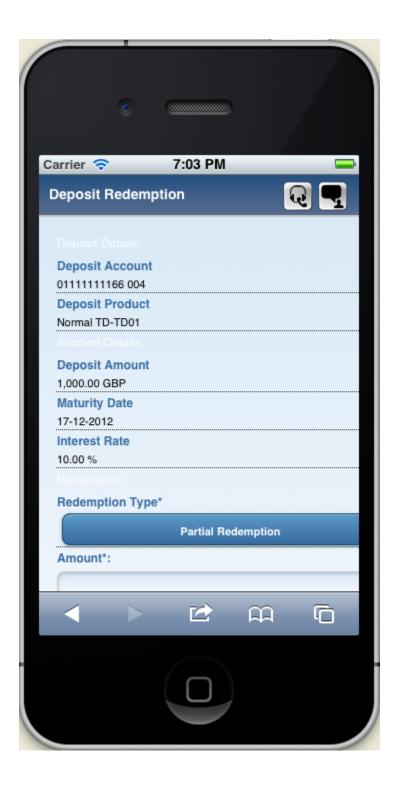
Description



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

- 4. Select the account number
- 5. Click the **Submit** button. The system displays below **Deposit Redemption** screen.

Deposit Redemption





۲			
Carrier 🗢	7:03 PM		Ê
Deposit Amount			
1,000.00 GBP			
Maturity Date			
17-12-2012			
Interest Rate			
10.00 %			
Redemption Type	*		
	Partial Rec	demption	
Amount*:			
GBP			
Transfer To*			
Tansier to			
004001664	00400166401 B	ank Futura,	Neethle Stre.
Redeem			
Back			
			LŪ .
	(\cap)		

Field Description

Field Name Description

Deposit Details

Field Name	Description
Deposit Account	[Display] This field displays the deposit account number.
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	[Mandatory, Dropdown] Select the Type of Redemption from the dropdown list. The options are Partial Full
Amount	[Display] This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Dropdown] Select the Account Number to which the amount shall be transferred from the given CASA account dropdown list
6 Click the Rede	em button to redeem the term Deposit with these new details. The system

Click the Redeem button to redeem the term Deposit with these new details. The system displays Deposit Redemption Verify screen. OR

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



Deposit Redemption Verify

۲			
Carrier 🗢	7:04 PM	_	Ē
Deposit Redemptio	on Verify	ſ	2 🖪
Deposit Details			
Deposit Account			
0111111166 004			
Deposit Product:			-
Normal TD-TD01			
Account Details			
Maturity Date:			
17-12-2012			
Deposit Amount:			
1,000.00 GBP			
Interest Rate :			
10.00 %			
Redemption			
Redemption Type:			
Partial Redemption			
Amount:			
120.00 GBP			
Transfer To:			
		~~~	-
	$\square$		



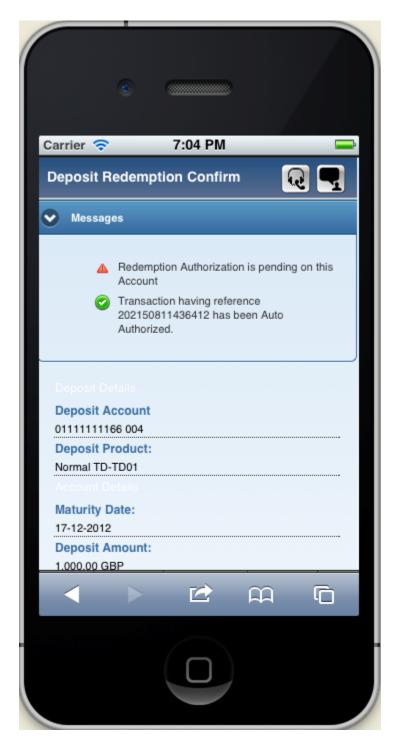
۲			
Carrier 🗢	7:04 PM	_	<b>n</b>
Deposit Account			
0111111166 004			
Deposit Product:			
Normal TD-TD01			
Account Details			
Maturity Date:			
17-12-2012			
Deposit Amount:			
1,000.00 GBP			
Interest Rate :			
10.00 %			
Redemption			
Redemption Type:			
Partial Redemption			
Amount:			
120.00 GBP			
Transfer To:			
00400166402 004			
Confirm	inge		
		£	G

 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**





۲			
Carrier 奈	7:04 PM		Ê
Deposit Details			
Deposit Account			
0111111166 004			
Deposit Product:			
Normal TD-TD01			
Account Details			
Maturity Date:			
17-12-2012			
Deposit Amount:			
1,000.00 GBP			
Interest Rate :			
10.00 %			
Redemption			
Redemption Type:			
Partial Redemption			
Amount:			
120.00 GBP			
Transfer To:			
00400166402 004			
ок			
	Ľ	Ê	Ō

8. 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 browser based Mobile Banking application.

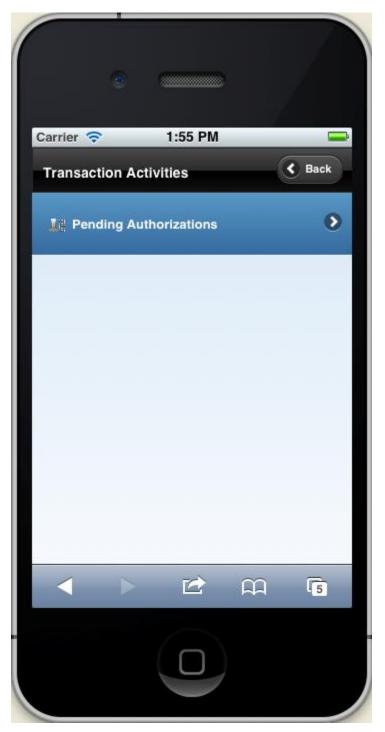


	•		
Carrier	<del>?</del> 1:	55 PM	Ê
	Welco	me SMITH	<del>ن</del>
<b></b>			Q 🗨
	CASA	397,787.1	9 GBP 🔊
Ś	Term Deposits	61,549.0	0 GBP 🔊
	Islamic TD	2,200.0	0 GBP 🔊
Natificat	ion Formatio		
Notificat	ion Transaction	n Activities Acco	
		12° m	5

2. Click the **Transactions Activities m**enu in the menu bar as encircled above. The system displays transactions in **Transactions Activities** screen as shown below.



#### **Transactions Activities**



3. Click the **Pending Authorizations** transaction tab, as shown in above screen. The system displays **View Authorization Transactions** screen as shown below.

Note: Pending Authorizations transaction is available for only Corporate Users not Retail Users.



#### **View Authorization Transactions**

	6			
Carrier 🔶		1:55 PM		
View Author	orization	Transac	tions 🧯	2 🖳
Select Tran	saction*:			
Own #	Account Tr	ansfer(Initi	ate 📀	
Submit				
	5	Tet	66	5

# **Field Description**

Field Name

Description



Field Name	Description
Select Transaction	[Mandatory, Dropdown] Select the transactions available for the user from the dropdown list.

- 4. Select any transaction to be authorized or rejected.
- 5. Click the **Submit** button. The system displays **Transaction for Authorization** screen.

# **Pending Authorizations**

	۲				
Carrier 🗢		1:55 PM	_	_	IJ
Pending	Authoriza	tions		ଢ	
EBanking	Reference	No.:			
Status:					
	Initi	ated			
Initiator:					
Search					
Own Acco					
Change					
Reference	e Number:				
116186428					
Created E	By:				
MICORP1				_	
			~		-
			μ.	l (	5
	(				



۲				
Carrier 🗢 View Pending /	1:56 Authoriza		<b>Q</b>	
Transaction: Own Account Tran				1
E-Banking Refe				
116186428440372				
Status:				
Initiated				
Created By:				
MICORP1				
Created On:				
01-05-2012 16:29:	31			
Updated By:				
MICORP1				
Updated On:	~ .			
01-05-2012 16:29:	31			
Authorize	Reject	Send To	Modify	Cha
			) (	5



## **Field Description**

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

6. Enter the relevant data and Click the **Search** button to search the transaction as per the search criteria.



# **Field Description**

Description
[Display] This field displays the type of the transaction to be authorized
[Display] This field displays the e-banking reference number of the transaction.
[Display] This field displays the current status of the transaction.
[Display] This field displays the user who has created or initiated that transaction.
[Display] This field displays the date and time when the transaction was created.
[Display] This field displays the user who has last updated that transaction.
[Display] This field displays the date and time when the transaction was last updated.
<b>Prize</b> button to authorize that transaction. The system displays <b>Pending</b> <b>Verify</b> screen as shown below. <b>To Modify</b> button to send the transaction back for modification. The system rify Authorization screen.

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

OR

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



# Pending Transactions - Verify

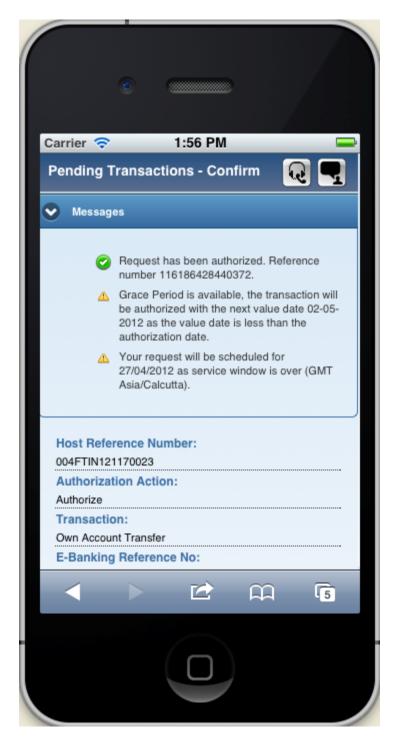
۲			
Carrier 奈	1:56 F	M	<b>—</b>
Pending Trans	sactions - \	/erify	💀 🖳
Authorization A Authorize Transaction:	Action:		
Own Account Tra	nsfer		
E-Banking Ref	erence No:		
11618642844037	2		
Status:			
Initiated			
Created By:			
MICORP1			
Created On:			
01-05-2012 16:29	9:31		
Updated By: MICORP1			
Updated On: 01-05-2012 16:29	2:31		
01-03-2012 10.23			
Change	Confirm		
		с П	5

 Click the Confirm button to authorize that transaction. The system displays confirmation screen for Transaction for Authorization. OR

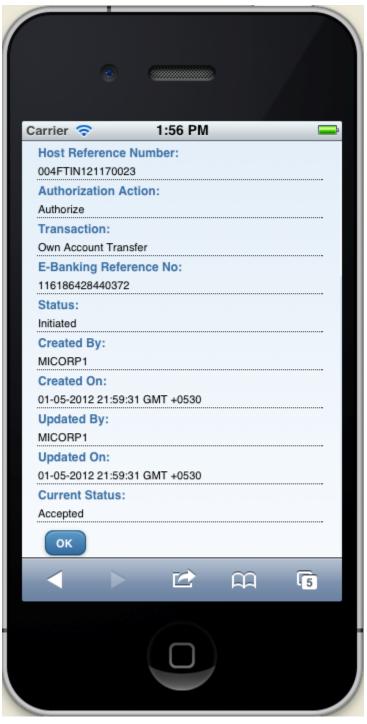
Click the **Change** button to navigate to the previous screen.



#### Pending Transaction – Confirm







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

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

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



# 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 browser based Mobile Banking application.



# 28.1. Compose Message



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



# Mailbox

Carrier 🛜	8:	40 PM		
4	Welco	me ABHA\	(	<del>с</del>
Mailbox				
Compose	Message			Ø
Inbox				Ð
Sent Mes	sages			0
Service R	equest			0
Notification	Accounts	Deposits	Loans	c 🌟
			с С	G

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



## Compose

•
Carrier 奈 4:53 PM
Compose
Select the subject of this message:
Demand Draft and Cheques
Customer:
HDFC BANK
Next
Notification Accounts Deposits Loans C 🔶



## **Field Description**

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

4. Click the **Next** button. The system displays below screen.



•	
Carrier 奈 4:	54 PM 🗩
Compose	
Subject:	
Demand Draft and Cheq	ues
Customer:	
HDFC BANK	
Message:	
Add	I Attachment
Notification Accounts	Deposits Loans C



Carrier 🤝 4:54 PM
Customer:
HDFC BANK
Message:
Add Attachment
Send
S Back
Notification Accounts Deposits Loans C 🔶

5. Click the **Add Attachment** button. The system shows below screen for selecting the file/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.

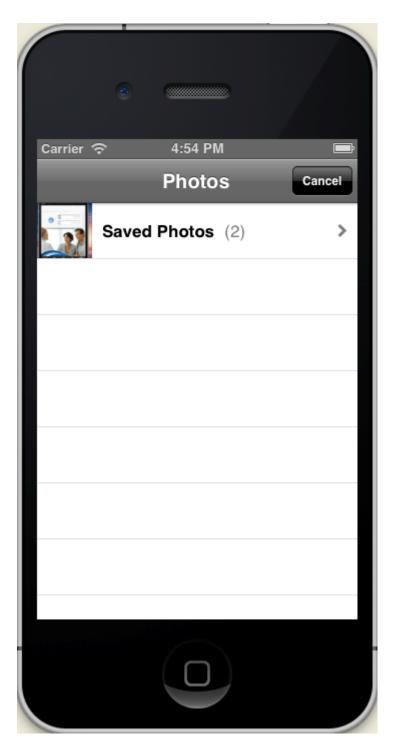


# Mailbox – Add Attchment

•
Carrier 🗢 4:54 PM 📟
Customer:
HDFC BANK
Message:
DEMAND DRAFT AND CHEQUE REQUEST
X Choose File no file selected
Add Attachment
Send
<b>Back</b>

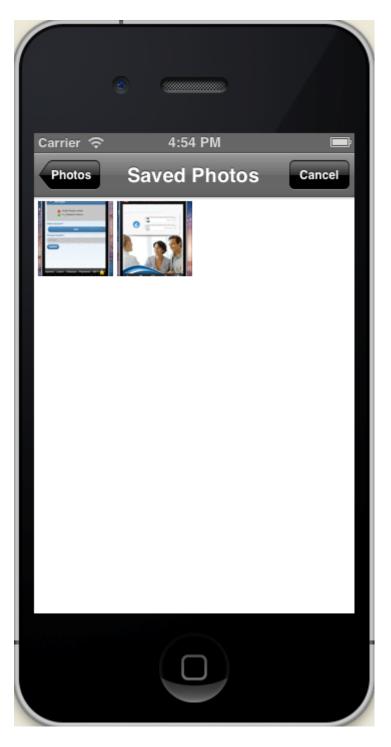
6. Click the **Choose File** button as encircled in above screen. The system displays below screen for image selection.





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





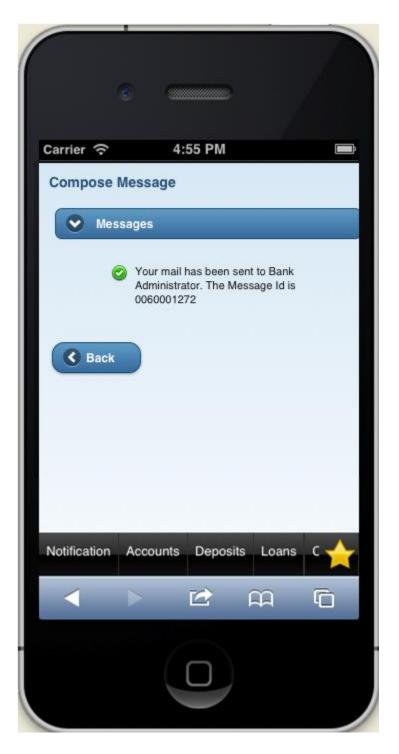
8. Select any image to be attached. The system displays below screen showing the attached image.



Carrier 奈 4:54 PM 📟
Customer:
HDFC BANK
Message:
DEMAND DRAFT AND CHEQUE REQUEST
X Choose File 1 photo
Add Attachment
Send
Back

- 9. Type the Message (mandatory).
- 10. Click the Send button. The system displays below confirmation screen for message sent.



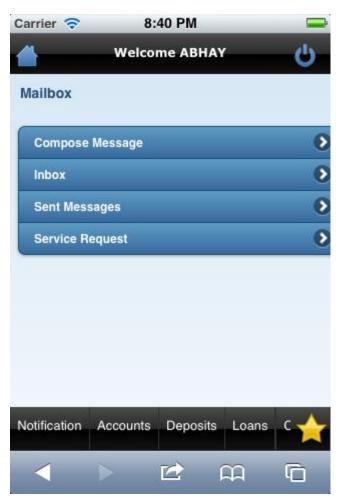


11. Click the Back button to navigate to the initial Mailbox screen.



# 28.2. Inbox

#### Mailbox



1. Click the **Inbox** option in the initial Notification screen as shown above. The system displays Inbox screen as below.

Inbox

•	
Carrier 🗢 6:09 PM	0
FLEXCUBE Direct Banking 10.184.74.164:8014/B00 C Google	
Welcome SMITH	Ċ
Inbox	
Interactions	1 0
Alerts	O
Bulletins	•
Tasks	۲
S Back	
Notification Transaction Activities Acc	*
< ► 🗠 m	3

2. Click the Interactions option in order to view all the Interactions/Messages, as shown in below screen.





3. Click on any message tab to view that message, as shown below.





4. Click the **More** button in above screen to view detailed message. The system displays message in **Message Details** screen as shown below.

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



#### **Message Details**



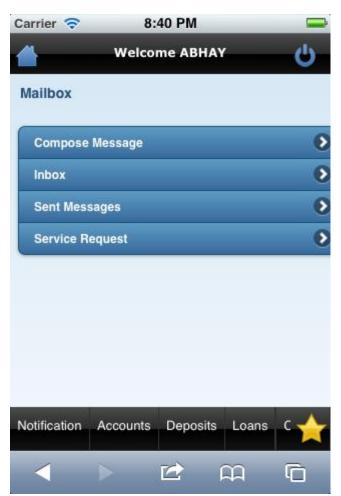


	•	
Carrier 穼	6:10 PM	
To:	Accounts Department	
Expires:	19-07-2012 00:00:00	
Subject:	Reply from Accounts Department	
What is t	the use of credit card?	
	In response to	
Sent By:	Accounts Department	
Date:	19-04-2012 17:47:21	
To:	004004344	
Expires:	19-07-2012 17:47:21	
Subject:	Reply from Accounts Department	
hi sir, ou ABCXXX	r bank offers u credit card	
S Back	C C Reply	

- 5. Click the Back to navigate to the previous screen.
- 6. Click the Reply in order to reply to that message.

# 28.3. Sent Messages

### Mailbox



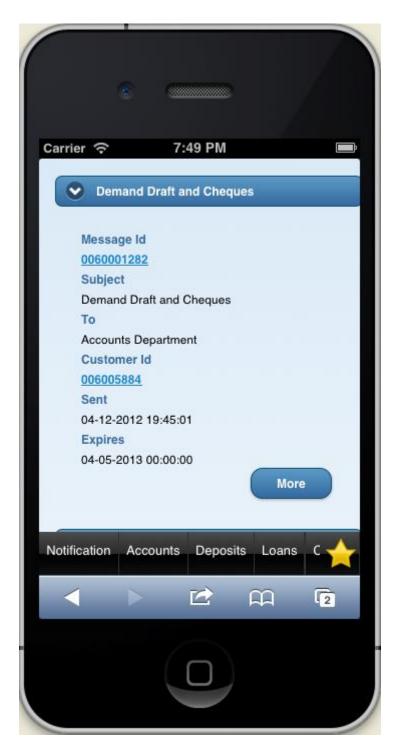
1. Click the **Sent Messages** option from the above screen. The system will display Sent Messages screen as below, showing all the sent messages.

**Sent Messages** 

	•	
Carrier		
Sent M	Messages	
Record	of 2	
۲	Demand Draft and Cheques	
۲	Demand Draft and Cheques	
۲	Demand Draft and Cheques	
۲	Demand Draft and Cheques	
۲	Demand Draft and Cheques	
۲	Demand Draft and Cheques	
۲	Other Queries	

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





3. Click the More button. The system displays below screen.



	•				
Carrier 🥱 Message		':49 PM			
Sent By:	RETAIL1 USE	R			
••••••	-12-2012 19:45				
To: Acco	unts Departme	nt			
Expires:	04-05-2013 0	0:00:00			
	Demand Draf	t and Cheques			
QAQA	Attachment:				
C Bad	:k				
Notificatio	n Accounts	Deposits	Loans	c 📩	
				2	

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

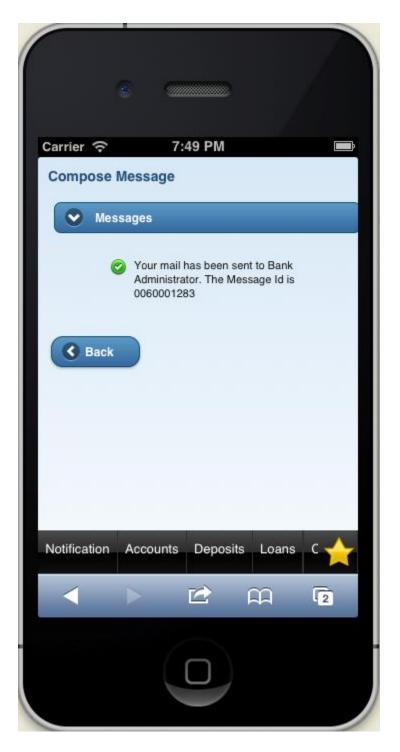
Click the **Forward** button in order to forward the current message. Type the message as shown below.



(	
	Carrier 🗢 7:49 PM 📼 Compose
	Subject:
	Demand Draft and Cheques
	Customer:
	006005884
	Message:
	Add Attachment
	Sond.

5. Click the Send button. The system displays Confirmation message for sending the reply to the bank administrator.





6. Click the Back button to navigate to the initial Mailbox screen.



# 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 browser based Mobile Banking application.



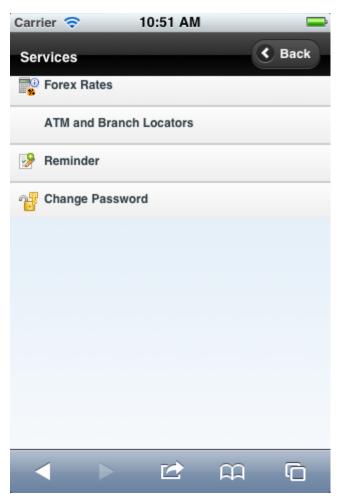
# 29.1. Register Reminder



1. Click **Services** option from the menu bar at the bottom as encircled above. The system displays **Services** screen as shown below.



#### **Services**



2. Click the Reminders option. The system displays **Reminder Schedule** screen as shown below.



### **Reminder Schedule**

0			
Carrier 奈	6:11 PM	_	0
<b></b>	Welcome SMI	тн	Ċ
Reminder Sche	edule	6	2 🖳
Messages			
Today	Week	Mon	th
Register Rem	inder		
Notification Tra	ansaction Activi	ties Acc	*
		£	3

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



## **Reminder Registration**

۲			
Carrier 🗢	6:11 PM		Ê
Reminders Re	gistration	(	र 🖳
Subject:			
Description:			
Frequency :			
	Daily	•	
		£	3



# Reminders

۲			
Carrier 🗢	6:11 PM		Î
Frequency :			
	Daily	•	
Start Date:			
End Date:			
0		Ð	
Cancel		Register	
		Ê	3



# Reminders

### **Field Description**

Field Name	Description
Subject	[Mandatory, Alphanumeric] Type the reminder subject.
Description	[Optional, Alphanumeric] Type the description for reminder.
Frequency	[Mandatory, Dropdown] Select the frequency from the dropdown.
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.

4. Click the **Register** button. The system displays **Reminder Registration – Verify** screen as shown below.



# **Reminder Registration – Verify**

Carrier 裦	6:13 PM		Î
🔒 F	LEXCUBE Direct B	anking	
10.184.74.	164:8014/B00 🖒	Google	
	Welcome SMI	тн	С С
Demindent			
Reminders	Registration - Ve	rity	
Subject:			
Draft Remin	der		
Descriptio	n:		
Rominde	er set for deman	d draft	
neminue		uuran	
Notification	Transaction Activity	ties Acc	<b>†</b>
		E C	3



۲			
Carrier 🤝	6:13 PM		
Frequency :			
Daily			
Start Date:			
28-04-2012			
End Date:			
26-05-2012			
		0	
Cancel		Confirm	
		Ê	3

5. Click the **Confirm** button. The system shows below confirm screen for reminder registration.



# Reminders

Carrier 🗢	6:1	3 PM		
📀 Messag	es			
0	Reminder se	et succes	sfully.	
Subject:				
Draft Remind	er			
Description:				
Reminder	set for c	leman	d draft	
Frequency :				
Daily				
4	> 1	à	£	3
	G			



arrier 🛜	6:14 PM		
Description:			
Reminder se	et for dema	nd draft	
Frequency :			
Daily			
Start Date:			
28-04-2012			
End Date:			
26-05-2012			
ок			
UK			
	Tet.	8	3
		ЦЦ	3



# 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.

Carrier 🤝	6:14 PM	
	Welcome SMIT	н <b>С</b>
Reminder S	chedule	Q 🖳
Messages	3	
A N	lo Reminders set for Toda	ay.
Today	Week	Month
	274	
Meeting meeting Daily - End D	Pate 30-05-2012	
meeting	Pate 30-05-2012 Transaction Activitie	es Acc 🔶
meeting Daily - End D		es Acc



# Reminders

۲		
Carrier 🗢	6:14 PM	
♥ Messages		
🛕 No F	Reminders set for Tod	lay.
Today	Week	Month
Meeting meeting Daily - End Date Delete	e 30-05-2012 lodify	
Client Meeting meeting		
		M 🖪

2. Click the Delete/Modify button in order to delete or modify that particular 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 browser based Mobile Banking application.



	•		
Carrier	<b>?</b> 7:09	PM	0
	Welcome	SMITH	Ű
	CASA	120,463,789.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA	-5,000.00	GBP 🦻
s Paym	nents Bill Payments	Offers Car	ds) 🔶
			Ċ

2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.



### Cards



3. Click the **Credit Card Details** transaction tab, as shown in above screen. The system displays **Credit Card Details** screen as shown below.



### **Credit Card Details**

Carrier 裦		7:10 PM	_	Û
Credit Ca	rd Detail	s		
Select Ca	rd*:			_
	5200123	420106751	۲	
Submit	)			
<			£	Ū
		$\left( \Box \right)$		

## **Field Description**

Field Name

Description



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

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

## **Credit Card Details**

•			
Carrier 🗢 7:10	PM		Û
Credit Card Details			
Card Number:			
5200123420106751			
Product Name:			
GOLD REWARDS			
Expiry Date:			
23-Jan-2012			
Reward Points Available:			
1267			
Total Credit Limit:			
90,000.00 INR			
Available Credit Limit:			
70,000.00 INR			
Total Cash Limit:			
40,000.00 INR			
Available Cash Limit:			
40,000.00 INR			
Total Unbilled Amount:			
15,000.00 INR			
Last Payment Date:			
	2	сца П	G



•			
Carrier 穼	7:10 PM		ļ
70,000.00 INR			
Total Cash Li	mit:		
40,000.00 INR			
Available Cas	h Limit:		
40,000.00 INR			
Total Unbilled	Amount:		
15,000.00 INR			
Last Payment	Date:		
20-Mar-2010			
Last Payment	Amount:		
23,000.00 INR			
Payment Due I			
Statement Dat	te:		
02-Mar-2010			
Total Billed A	mount:		
5,000.00 INR	<b>D</b>		
Payment Due	Date:		
20-Feb-2010			
Mimimum Am	ount Due:		
200.00 INR			
Back			
		£	Ū



## **Field Description**

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the product name of the credit card.
Expiry Date	[Display] This field displays the expiry date of the credit card.
Reward points available	[Display] This field displays the reward points for the credit card.
Total Credit limit	[Display] This field displays the total credit limit available to you.
Available Credit Limit	[Display] This field displays the credit limit available to you.
Total Cash Limit	[Display] This field displays the total cash limit available to you.
Available Cash Limit	[Display] This field displays the available cash limit available to you.
Total unbilled Amount	[Display] This field displays the total unbilled amount.
Last payment date	[Display] This field displays the date of the last payment done.
Last payment amount	[Display] This field displays the amount of the last payment done.
Payment due details	5
Statement date	[Display] This field displays the statement date of the credit card.
Total Billed Amount	[Display] This field displays the total amount billed.
Payment Due Date	[Display] This field displays the due date for the payment.



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

6. Click the **Back** button 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 browser based Mobile Banking application.

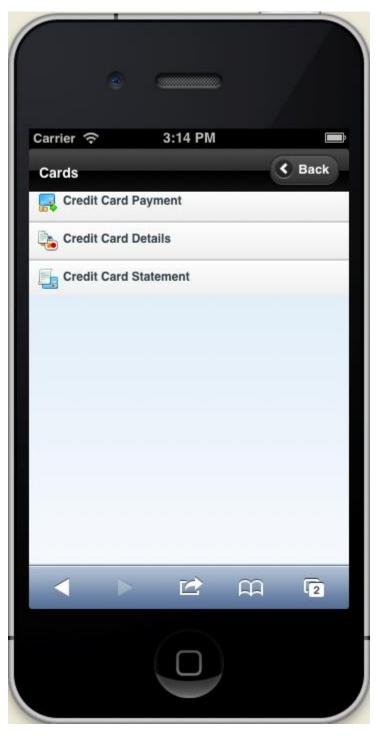


	•		
Carrier	<b>?</b> 7:09	PM	
	Welcome	SMITH	Ű
	CASA	120,463,789.03	GBP 🔊
Ś	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
	Islamic CASA	-5,000.00	GBP 🦻
s Payn	nents Bill Payments	Offers	
<		n n	G

2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.



#### Cards



3. Click the **Credit Card Statement** transaction tab, as shown in above screen. The system displays **Credit Card Statement** screen as shown below.



### **Credit Card Statement**

۲			
Carrier 奈	7:10 PM	_	Ê
Credit Card S	Statement		
Card Number	1		
52	00123420106751	$\mathbf{\mathbf{v}}$	
Month*:			
Year*:	January	•	
	2012		
Submit			
		£	C



### **Field Description**

Field Name	Description
Card Number	[Mandatory, Drop-Down]
	Select card number from the drop down list for which statement is to be viewed.
Month	[Mandatory, Drop-Down]
	Select month from the drop down list for which statement is required.
Year	[Mandatory, Drop-Down]
	Select year from the drop down list for which statement is required.
	with without The surface displays the analytic and statement is the One dit

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



#### **Credit Card Statement**

Carrier 🗢 Credit Card Sta	7:11 PM tement		
Card Number: 520012342010675 Month: 1 Year:	1		
2012 Records 1 to 2 of Page 1 of 2	Back		
<ul><li>12133657</li><li>24569167</li></ul>			
	Ľ	ŝ	Ō

5. Click any of the transaction number tab, to view its transaction details, as shown in below screen.



## **Credit Card Statement**

Carrier 🗢	7:11 PM		
Year: 2012			
3	Back		
Records 1 to 2 o Page 1 of 2	of 4		_
• 12133657			
Reference	Number		
12133657			
Transactio			
05-04-2010			
Description Airtell Refill	n		
Airtell Refill Credit			
500.00 INR			
550.00 INH			
		£	Ē
		HH	·



## **Field Description**

Field Name	Description	
Card Number	[Display] This field displays the credit card number for which the statement is displayed.	
Month	[Display] This field displays the month selected for the card statement.	
Year	[Display] This field displays the year selected for the card statement.	
Transaction details		
Reference Number	[Display] This field displays the transaction reference number.	
Transaction Date	[Display] This field displays the date on which the transaction is done	
Description	[Display] This field displays the description of the transaction.	
Credit	[Display] This field displays the credit amount.	
OR	button to return to the previous screen. ation buttons <b> &lt; , &lt; ,&gt;, &gt; </b> to view the first, previous, next or last page of	



# 32. Credit Card Payment

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

To do the credit card payment

1. Log on to the browser based Mobile Banking application.



	8		
Carrier 🗢	7:09 Welcome		<u> </u>
CAS	A	120,463,789.03	GBP 🔊
Term	1 Deposits	208,531.28	GBP 🔊
Loar	15	810,135.44	GBP 🔊
islar	nic Finance	1,022,000.00	GBP 🔊
Payments	nic CASA Bill Payments		
4			Ē

2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.



#### Cards



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



## **Credit Card Payment**

	e		2	
Carrier 🗢		6:52 PM	AIL1	<u>ا</u>
Credit Ca Please Select Se Enter Card N Next	ct Card Num lect 💽			
nts Offers	Cards	Services	Mutual Fu	nds 🔶



## **Field Description**

Field Name	Description
Select Card	[Mandatory, Pop Over] Select the option as Select Card OR New Card.
Credit Card Number	[Mandatory, Pop Over] Select the credit card number from the pop over, for which payment is to be made.
	Note: If credit card is not registered, then you can enter credit card number here. If you select any credit card from the dropdown then you need not enter card number in this field.

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



## Credit Card Payment – Step2

۲		2	
Carrier 奈	6:54 PM		<b></b>
Credit Card Pay	ment		
Card Number			
52001234201067	51		
From Account*:			
006005884 1	1111111257 Ba	ink Futura -Bi	ranch 006 (
Maximum Amount De	ue		
5,000.00			
Minimum Amount Du	ie		
200.00			
Payment Instruction			
	Selec	t	- (
Payment Due Date			
20-02-2010 00:00	:00		
its Offers Cards	Services	Mutual Fur	nds 🔶
$\rightarrow$		Ĥ	G



	۲			
Carrier	<del>?</del>	6:54 PM		<b>—</b>
From Acc	count*:			
	06005884 11	11111257 Ba	nk Futura -Br	anch 006 (
Maximun	n Amount Due	,		
5,000.0	0			
Minimum	Amount Due			
200.00				
Payment	Instruction			
		Select	1	(
Payment	Due Date			
20-02-2	2010 00:00:0	0		
Next	Back			
nts Offer	rs Cards	Services	Mutual Fur	nds 🔶
			Ê	Ģ



### **Field Description**

Field Name	Description
Credit Card Number	[Display] This field displays the selected credit card number for which payment is to be made.
From Account	[Mandatory, Pop Over] Select the from account from the drop down. This account will be used as source account for credit card payment.
Payment Instruction	[Mandatory, Dropdown] Select payment instruction as Transfer Maximum amount due OR minimum due amount OR you can also enter any amount.
Payment Due Date	[Display] This field displays the payment due date.

5. Click the **Next** button. The system display **Credit Card Payment** screen.



Carrier 🛜	6:55 PM		
Credit Card Pa	yment		
Card Number			
5200123420106	751		
From Account			
1111111257			
Amount			
200.00			
Payment Due Date			
20-02-2010 00:0	0:00		
Submit B	ack		
s Offers Card	ls Services	Mutual Fur	nds 🏠
		~~~	-
			ιO

6. Click the **Submit** button. The system displays screen asking for confirmation.



Credit Card Payment – Verify

Carrier 🛜	6:55 PM		-
Card Payment Co	onfirm		
Card Number:			
5200123420106751			
From Account:			
111111257			
Amount:			
200.00			
ts Offers Cards	Services	Mutual Fur	

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



Credit Card Payment – Confirm

	•
Carrier 🗢	6:55 PM 🚘
Credit Card	I Payment
💽 Mess	ages
00	Request Processed Successfully. Transaction having reference <u>363220676132162</u> has been Auto Authorized.
	ownload PDF
nts Offers (Cards Services Mutual Funds

 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 browser based Mobile Banking application.



	•		
Carrier 🗢	6:54 F Welcome		<u>с</u>
	SA	120,463,789.03	GBP 🔊
Terr	n Deposits	208,531.28	GBP 🔊
Loa	ns	810,135.44	GBP 🔊
isla	mic Finance	1,022,000.00	GBP 🔊
Isla	mic CASA	208,531.28	GBP 🔊
s Offers	Cards Service	s Mutual Funds	• 🔶
<		р Ш	Ū

2. Click the **Services** menu in the menu bar as encircled above. The system displays Services transaction in **Services** screen as shown below.



Customer Services



3. Click the **Change Password** tab, as shown in above screen. The system displays **Change Password** screen as shown below.



Change Password

Carrier 🗢 Change Pa	isswor	7:12 PM		Ū
User Id: SAILBROW				
Password		Password	•	
Submit				
			m	Ū

Field Description

Field Name

Description



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

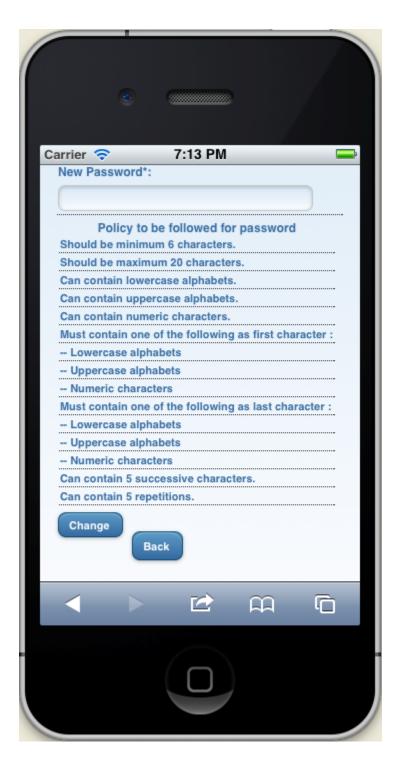
4. Click the **Submit** button. The system displays the **Change Password** screen.

Change Password









Field Description

Field Name

Existing Password [Mandatory]

Type your existing Password.

Description



Field Name	Description
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.

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

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



Verification – Change Password

•		2	
Carrier 奈	7:13 PI	Л	Î
Verification			
Do you want	to change your	password?*:	
Back	Yes		
		Â	G
		64	

6. Click the **Back** button to change the input. OR

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

Confirmation – Change Password





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

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



34. Deposit Details

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

To view the TD Details

1. Log on to the browser based Mobile Banking application.

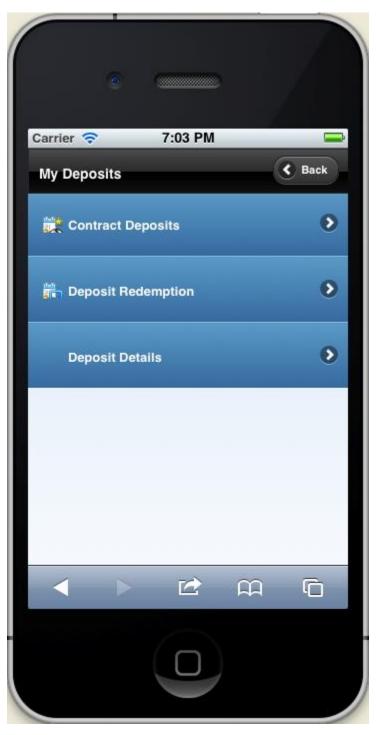


۲			
Carrier 🤝	7:03 PM elcome SI		С С
	.		
CASA	12	0,463,789.03	GBP 🔊
Term Depos	sits	208,531.28	GBP 🔊
Loans		810,135.44	GBP 🔊
Islamic Fina	ance	1,022,000.00	GBP 🔊
Notification Account	Statistical Inc.	-5,000.00 Isits Loans	GBP 🔊
\checkmark		Ê	Ģ

2. Click the **Deposits** menu in the menu bar as encircled above. The system displays deposits transactions in **Deposits** screen as shown below.



Deposits



3. Click the **Deposit Details** transaction tab, as shown in above screen. The system displays **Deposit Details** screen as shown below.



Deposit Details

Carrier 🗢	7:05 PM		
Deposit Details			
	01111111166 E	ank Futura,	Neethle Stre.
Submit			
		~	6
		Ê	Ō

Field Description

Field Name

Description



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

4. Click **Submit**. The system displays **Deposit Details** screen.

Deposit Details



arrier 穼	7:05 F	M	
Deposit Deta	ils		
Account Detail			
Customer Id: 004004344			
Deposit Acco	unt:		
01111111166 0			
Product Name			
Normal TD-TD0			
Current Balan			
1,000.00 GBP			
Deposit Details			
Deposit Date:			
02-04-2012			
Maturity Date			
17-12-2012			
Interest Rate			
10.00 %			
Maturity Instru	ctions		
Rollover Instr	uctions:		



0			
Carrier 🗢	7:05 PM		-
Deposit Date:			
02-04-2012			
Maturity Date:			
17-12-2012			
Interest Rate :			
10.00 %			
Rollover Instruc	ctions:		
Close on Maturity	(No Rollover)		
Pay Out Details			
Pay Out Type:			
Transfer to Accou	nt		_
Percentage:			
100.00 %			
Additional Infor	mation:		
00400434401 Bar	k Futura,Neethle	Street, Londo	on
Back			
		£	Ō

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. This field is applicable only for the conventional term deposit.
Profit Rate	[Display] This field displays the profit rate of the Term deposit. This field is applicable only for Islamic term deposit.
Maturity instruction	
Rollover instruction	[Display] This field displays the rollover instructions given for the deposit.
Payout Details	
Payout Type	[Display] This field displays the payout type instruction given for the deposit.
Percentage	[Display] This field displays the percentage of amount for the stated payout instruction.



Field Name	Description
Account	[Display]
	This field displays the account for amount deposit as per payout instruction.

5. 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 browser based Mobile Banking application.

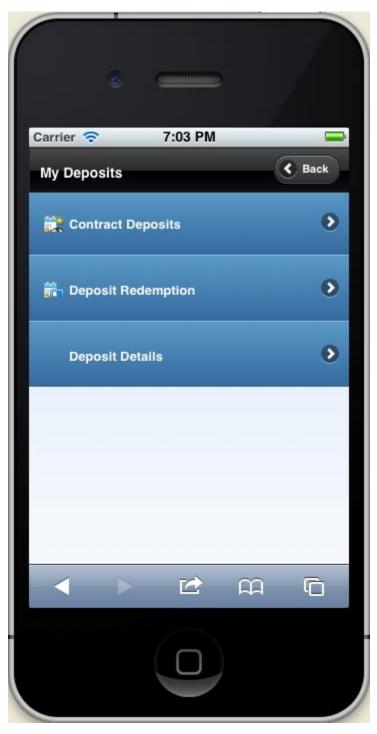


	•		
Carrier		PM e SMITH	С С
ę			
	CASA	120,463,789.03	GBP 🔊
8	Term Deposits	208,531.28	GBP 🔊
	Loans	810,135.44	GBP 🔊
	Islamic Finance	1,022,000.00	GBP 🔊
Notificat	Islamic CASA ion Accounts	-5.000.00 Deposits Loans	GBP
		2 m	Ū

2. Click the **Deposits** menu in the menu bar as encircled above. The system displays deposits transactions in **Deposits** screen as shown below.



Deposits



3. Click the **Contract Deposits** transaction tab, as shown in above screen. The system displays **Deposit Details** screen as shown below.



Contract TD



4. Click any of the contract deposits listed. The system displays details in **Contract Deposit** screen.



Contract Deposit

	۲			
Carrier	ຈ 🔆	7:00 PM	_	Ê
Contra	ct Depos	its		
Accour	nt Details			
Custon	ner Id:			
001000				
	ct Deposit:			
	2111248000	2		
	t Name:	aitaliaad menth	u with Fixed a	ata of
interest		pitalised monthl	y with Fixed ra	ate of
Curren	Balance:			
50.00 G	BP			
Deposi	t Details:			
Deposi	t Date:			
05-09-2				
Maturit	y Date:			
05-09-2	012			
Interes	t Rate:			
10.00 %				
Accrue	d Interest T	ill Date:		
10.49 G	BP			
			~~~~	G
			ДД	·



•		
Carrier 奈	7:00 PM	
Deposit Details:		
Deposit Date:		
05-09-2011		 
Maturity Date:		
05-09-2012		 
Interest Rate:		
10.00 %		 
Accrued Interest Til	I Date:	
10.49 GBP		 
Interest Instructions	6	
Instructions:		
Account Transfer		
Account:		
0019447027564		 
Maturity Instruction	s	
Rollover Instruction	is:	
Renew Principal		
Account:		
0019447027564		
Back		
Back		
	T	G
		·

# **Field Description**

Field Name

Description

Account 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.
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 of the contract deposit.
Accrued Interest Till Date	[Display] This field displays the interest accrued till date for the contract deposit.
Interest Instruction	
Instructions	[Display] This field displays the interest instruction for the contract deposit.
Account	[Display] This field displays the Account for the interest deposit.
Maturity Instruction	5
Rollover instruction	[Display] This field displays the Rollover instruction.
Account	[Display] This field displays the account for the rollover instruction

This field displays the account for the rollover instruction.



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

5. 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

1. Log onto the browser based mobile banking application in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen, to change login as well as transaction password. First it asks for Login Password change as shown in below screen.



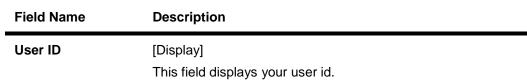
# **Change Password**

	•	)	
Carrier 🗢 Change Pa	2:28 PM		-
Messa			
_	You need to mandate password to proceed You need to mandate transaction password	l. orily change y	
Change Login Change Login User Id*: MIRETAIL4 Existing Pass	User ID and Password	d:	
New Passwor	d*:		
		Ĥ	Ū



rrier 🛜	5:43 PM
	<u></u>
Change	
Cł	nange Login Password
	imum 6 characters
	cimum 20 characters
can contain lo	wercase alphabets
Can contain up	opercase alphabets
Can contain nu	umeric characters
	one of the following as first character
- Lowercase a	lphabets
- Uppercase a	Iphabets
- Numeric cha	racters
	one of the following as last character
- Lowercase a	Iphabets
- Uppercase a	Iphabets
- Numeric cha	racters

# **Field Description**





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

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



#### **Change Password**

			,	
Carrier 🗢	Ĩ	5:43 PM		
Change P		1		
0		l changed su	ccessfully.	
Informatio Password (		uccessfully.		
ОК				
		Ċ	A	Ū

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



# **Change Password**

۲			
Carrier 🗢	2:29 PM		<b></b>
Change Passw	vord		
Change Transaction	on Password*:		
User Id*:			
MIRETAIL4			
Existing Password	d*:		
New Password*:			
Change Rules for Should be minimu	r Transaction Pa	assword	
Should be maxim		;	
Can contain lowe	rcase alphabets		
Can contain uppe	rcase alphabets		
Can contain nume	eric characters		
Must contain one Lowercase alph		as first chara	acter
$\neg$ $\rightarrow$	Ľ	Ê	Ū



# **Field Description**

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

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



#### **Change Password**

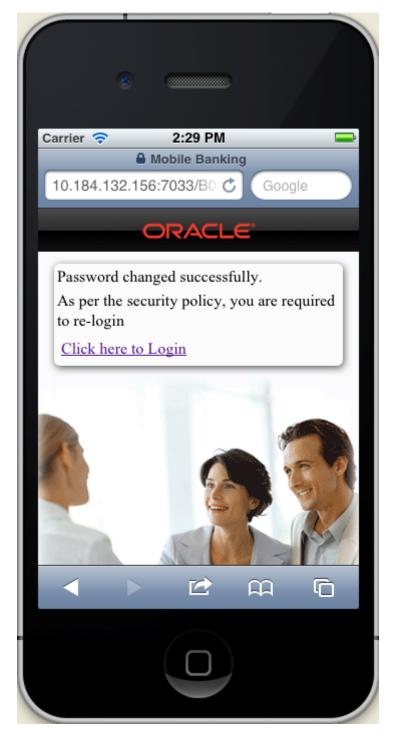
	•			
Carrier 🗢		5:44 PM	_	IJ
Change Pa	assword		_	
💟 Message	es			
0	Password	changed su	ccessfully.	
Information	r:			
Password C	hanged Su	iccessfully.		
ΟΚ				
			Ê	Ō

5. Click the **OK** button. The system logs off the current session, displaying below Login screen to login again.



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".

#### **Re-Login**





# 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 browser based mobile banking application.

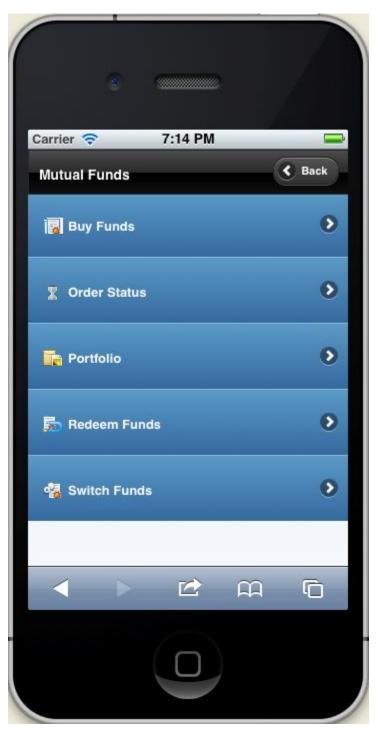


۲	
Carrier 🔶	7:14 PM 📟
10.184.74.164:	CUBE Direct Banking
4	Velcome SMITH
	>
CASA	120,463,789.03 GBP 📎
Term Dep	osits 208,531.28 GBP 🔊
Loans	810,135.44 GBP 🔊
s Offers Cards	Services Mutual Funds

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



#### **Mutual Funds**



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



# **Buy Funds**

	0		8	
Carrier 🗢		7:14 PM		) U
Buy Fund				ହ 🗖
Unit Holde				
Fund AMC		T011NUHT0	TINOHIOTI)	
AG AMC	•			
Submit	)			
Cubinit				
_				
s Offers	Cards	Services	Mutual Fur	nds 🔶
	~			
			Ê	Ō
		$( \square$		
			1	



# **Field Description**

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

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



# **Buy Funds**

۲			
Carrier 奈	7:15 PM		
Buy Funds Unit Holder: 000000000293 (NUHT Fund AMC:	011NUHT011	<u>_</u>	
AMCST Fund Name			
K1			
Min. Amount			
1.00 ZAR			
Minimum Units			
1.00			
Fund Details			
Back			
	Ċ	Ê	Ō

# **Field Description**

Field Name

Description



ays the unit holder. ays the fund AMC. ays the fund name.
avs the fund name.
· · · · · · · · · · · · · · · · · · ·
ays the minimum amount to be invested in a fund.
ays the minimum units of the mutual fund that can

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



# **Buy Funds**

۲		
Carrier 🛜	7:16 PM	<b>—</b>
Unit Holder:	-04-2012 19:07:25	11)
Fund Name:		
Fund Name: K1		
Minimum Amour	at.	
1.00 ZAR	n.	
Minimum Units:		
1.00		
Investment Type	)*:	
Amount		
Dividend Re-inve	estment*:	
Yes		
	implies that you have rea d Conditions available at	
Place Order		
Back		



# **Field Description**

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

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



#### **Buy Funds – Verify**

۲			
Carrier < Buy Funds-Ver Transaction Deta Unit Holder: 00000000293 (N Fund AMC: AMCST Fund Name: K1 Amount: 1,200.00 ZAR Dividend Re-inv Yes Confirm Change	iils UHT011NUHT011N	NUHT011)	
	Ľ	Ĥ	Ū

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



# **Buy Mutual Fund – Confirm**

Carrier 🗢 7:16 PM 🔤
Messages 🕡 🖳
<ul> <li>Transaction Saved</li> <li>Transaction having reference 177580935436439 has been Auto Authorized.</li> </ul>
Buy Funds-Confirm
Your Order received:
28-04-2012 19:07:43
Transaction Details
Unit Holder:
00000000293 (NUHT011NUHT011NUHT011)
Fund AMC:
AMCST
Fund Name:
K1
Amount:
1,200.00 ZAR
Dividend Re-investment:
Yes
OK

8. 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 browser based mobile banking application.

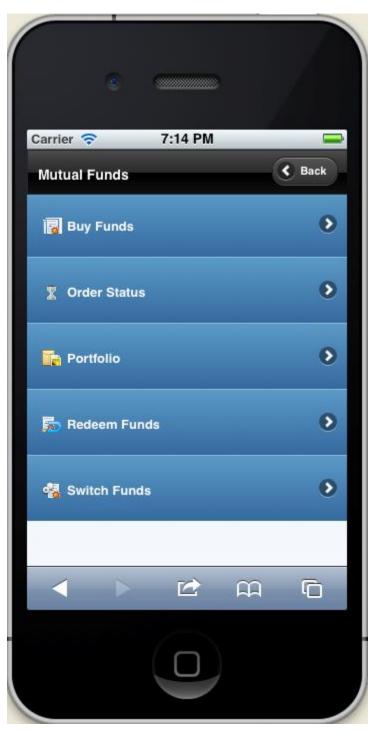


۲	
Carrier 🤶	7:14 PM 👄
C	CUBE Direct Banking :8014/B00 C Google
<b></b>	Welcome SMITH
	<b>N</b>
CASA	120,463,789.03 GBP 📎
Term Dep	oosits 208,531.28 GBP 🔊
Loans	810,135.44 GBP 🔊
s Offers Cards	Services Mutual Funds
$\checkmark$	

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



#### **Mutual Funds**



3. Click the **Redeem Funds** transaction tab as shown in above screen. The system displays **Redeem Funds** screen.



#### **Redeem Funds**

۲			
Carrier 奈	7:17 PM		
Redeem Funds			Q 🖣
Unit Holder*:			
00000000293 (NUF			
View Holdings			
		<u> </u>	G



## **Field Description**

Field Name	Description	
Unit Holder	[Mandatory, Drop-Down]	
	Select the unit holder from the drop-down list.	
4. Click the View Holdings button. The system displays Redeem Funds screen.		



### **Redeem Funds**

۲			
Carrier 🗢	7:17 PM		IJ
Redeem Funds Unit Holder: 00000000293 (NUH	T011NUHT011N	IUHT011)	2
Fund Name:			
A2A3DT			
Units Held:			
232026.68			
Amount:			
2,320,266.80 ZA	AR		
Place Order			
Back			
		$\sim$	G
		Ê	- ·
	$( \cap )$		



# **Field Description**

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.
5. Click the <b>Pl</b> a OR	ace Order button. The system displays Redeem Funds screen.

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



#### **Redeem Funds**

۲			
Carrier 🗢	7:17 PM		
Redeem Funds Unit Holder: 00000000293 (NU Fund Name: A2A3DT Amount:		UHT011)	2
ZAR 2,320,266.80 Units Held: 232026.68			
Redemption Typ Amount Place Order	e* :		
Back			
	Ľ	Ê	Ū



Field Name	Description
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund held by the unit holder
Amount	[Display] This field displays the sellable units of the mutual fund.
Units	[Display] This field displays the sellable units of the mutual fund.
Redemption Type	[Mandatory, Drop-Down, Numeric,15]
	Select whether the investment is to be made in terms of amount or mutual fund units.
	Enter the amount or units to be redeemed respectively
6. Click the <b>Place</b> OR	Order button. The system displays Redeem Funds - Verify screen.

# **Field Description**

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



#### **Redeem Funds – Verify**

Carrier 🗢 👯	7:17	РМ		
Redeem Funds Transaction Deta Unit Holder: 000000000293 (NU		T011NUHT0	1)	
Fund Name: A2A3DT				
Redeem Amoun	t:			
1,200.00				
Change				
	Ľ	2 A	1 (	Ì

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



#### **Redeem Funds Confirmation**

Carrier 奈		5:45 PM		
Messages				ନ୍ 🖣
<ul> <li>Transactio</li> <li>Transaction</li> <li>has been A</li> </ul>	on hav	ing referen	ce 38696769	1260171
Redeem Fund	s Coi			
Your Order rece	ived			
12-05-2012 17:53:	15			
Transaction Det	ails			
Unit Holder:				
00000000293 (NI	UHIUI	INUHIUII	NUHIUII)	
A2A3DT				
Redeem Amoun	t:			
1,200.00				
ОК				
			Ê	2

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 browser based mobile banking application.

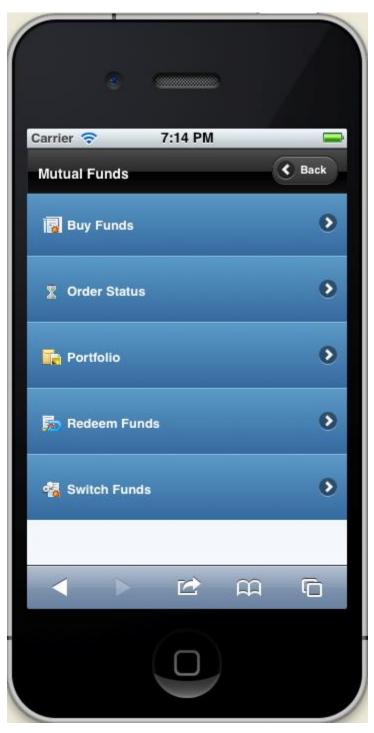


Carrier 🗢 7:14 PM 🚘
FLEXCUBE Direct Banking
10.184.74.164:8014/B00 C Google
🖀 Welcome SMITH 😃
CASA 120,463,789.03 GBP 🔊
Term Deposits 208,531.28 GBP 🔊
Loans 810,135.44 GBP 🔊
s Offers Cards Services (Mutual Funds)

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



#### **Mutual Funds**



3. Click the **Portfolio** transaction tab as shown in above screen. The system displays **Portfolio** screen.



#### Portfolio

	6			
Carrier 🔶		7:26 PM		
Portfolio Unit Holde	69702	011NUHT01	1NUHT011)	
View Ho	oldings			
			£	G

## **Field Description**

Field Name

Description



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

4. Click the View Holdings button. The system displays Portfolio screen.

## Portfolio



۲			
Carrier 奈	7:26 PM	_	Ô
Portfolio Unit Holder: 00000000293 (NU Fund Name A2A3DT Fund Type Growth Fund Fund Currency ZAR Units Held 232026.68 Amount in Fun 2,320,266.80 Back		HT011)	
		с П	Ū



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

## **Field Description**

5. Click the **Back** button 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 browser based mobile banking application.

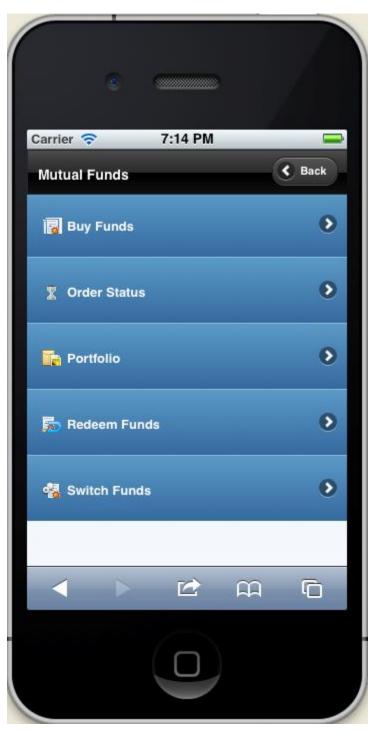


۲	
Carrier 奈	7:14 PM 🚘
	CUBE Direct Banking
10.184.74.164:	:8014/B00 C Google
<b>*</b> •	Welcome SMITH
CASA	120,463,789.03 GBP 🔊
Term Dep	posits 208,531.28 GBP 🔊
Loans	810,135.44 GBP 🔊
s Offers Cards	Services Mutual Funds

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



#### **Mutual Funds**



3. Click the **Switch Funds** transaction tab as shown in above screen. The system displays **Switch Funds** screen.



#### **Switch Funds**

	0			
Carrier 🗢		7:22 PM		
Switch Fu			4.	2 🗖
00000000	293 (NUF		11NUHT011)	
View Ho				
s Offers	Cards	Services	Mutual Fund	
s Offers	Carus	Services	induar Fund	
			Ĥ	C
		$( \cap )$		
			1	

## **Field Description**

Field Name

Description



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

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

## Switch Funds



۲			
Carrier 🗢	7:22 PM		
Switch Funds Unit Holder: 00000000293 (NU	HT011NUHT011N		]
Fund Name			
A2A3DT			
Units Held			
232026.68			
Amount			
2,320,266.80 Z	ZAR		
Back			
Customer Service	es Mutual Fun	ds	*
$\checkmark$		Ê	Ō



## **Field Description**

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Units Held	[Display] This field displays the number of units held.
Amount	[Display] This field displays the market value of the investment as per the current date.
5. Click the <b>Pla</b>	ace Order button. The system displays Switch Funds screen.

OR Click the **Back** button. The system displays the previous screen.



#### **Switch Funds**

۲		
Carrier 🗢	7:22 PM	-
Switch Funds		ि 🗨
Switch From		
Unit Holder:		
00000000264 (NUH	0035NUH0035NUH00	35)
Fund Name:		
IPO123		
Amount:		
97,500.00 ZAR		
Units:		
9750.00		
Switch Type*:		
Amount V		
Switch To		
Fund Name*:		
NFUND4		
Place Order		
(Back)		
	🗠 G	



<b>Field Description</b>	
--------------------------	--

Field Name	Description	
Unit Holder	[Display] This field displays the name of the units holder.	
Fund Name	[Display] This field displays the fund name.	
Units	[Display] This field displays the number of units held.	
Amount	[Display] This field displays the market value of the investment as per the current date.	
Switch Type	[Mandatory, Drop-Down] Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.	
Fund Name	[Mandatory, Drop-Down] Select the fund name to which mutual funds are to be switched.	
<ol> <li>Click the Place Order button. The system displays Switch Funds - Verify screen. OR</li> </ol>		

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



#### Switch Funds – Verify

۲			
Carrier 🗢 Switch Funds- Transaction Deta Unit Holder: 00000000264 (NU Fund Name: IPO123 Switch To:Fund NFUND4 Amount: 1,200.00 ZAR Confirm Change	ils UH0035NUH0035N Name:	VUH0035)	
$ \rightarrow $		£	G

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



## Switch Funds – Confirm

arrier 🛜	5:46 PI	N	
Messages		ત્ર	-
		ence 1925934752601 I.	90
Switch Fund	ls-Confirm		
Your Order rea	ceived		
12-05-2012 17:5	4:07		
Transaction D	etails		
Unit Holder:			
	(NUH0035NUH003	35NUH0035)	
Fund Name:			
IPO123 Switch To:Fur	ad Nama		
NFUND4	nu Name.		
Amount:			
1,200.00 ZAR			
ОК			
<		n u	2

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



## 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 browser based mobile banking application.

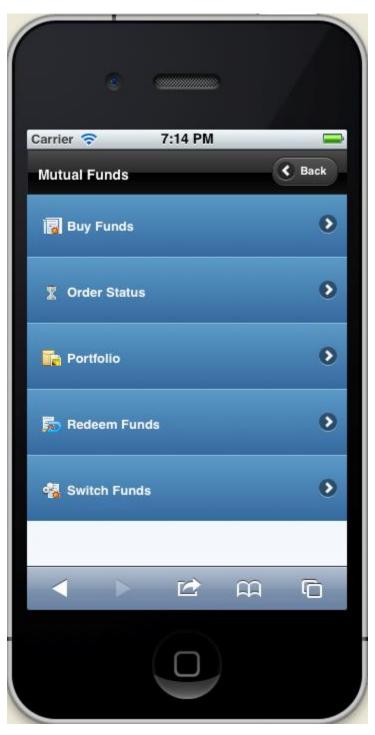


Carrier 🗢 7:14 PM 🚍
● FLEXCUBE Direct Banking 10.184.74.164:8014/B00 C Google
Welcome SMITH
CASA 120,463,789.03 GBP 🔊
Term Deposits 208,531.28 GBP 🔊
Loans 810,135.44 GBP 🔊
s Offers Cards Services Mutual Funds

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



#### **Mutual Funds**



3. Click the **Order Status** transaction tab as shown in above screen. The system displays **Order Status** screen.



#### **Order Status**

	۲		2		
Carrier 🤝	•	7:25 PN	1		•
Order Sta	atus			ନ 🖣	
Unit Holde	er*:				
00000000	0293 (NUH	T011NUHT0	11NUHT011)		
Transactio	on Ref. No	0.*:			
		]			
Status*:					
Allotted					
s Offers	Cards	Services	Mutual Fu	nds 🔶	1
		Ľ	Ĥ	G	
		$\cap$			

## **Field Description**

Field Name

Description



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

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



#### **Order Status**

on: 	6	2 🖪
s		
T011NUHT011NU	HT011)	
:		
unt:		
	: int:	int:



Carrier 🛜	5:48 PM
Fund Id:	
NFUND1	
Transaction Mode:	
A	
Transaction Type: Switch	
Transaction Amoun	
50.00 USD	
Payment Details	
Payment Type:	
Payment Mode:	
	/ for app A1, data name SCRIPTION, data value null, lang
Transfer Branch:	
Transfer Account:	
Payment Amount:	
0.00	
Drawee Bank:	
(OK)	
OK	
17. et	



## **Field Description**

Field Name	Description
Request received on:	[Display] This field displays the date and time on which the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.
Payment Details	
Payment Type	[Display] This field displays the type of payment.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account No.	[Display] This field displays the account number used for transfer.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

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



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



To pay the bills

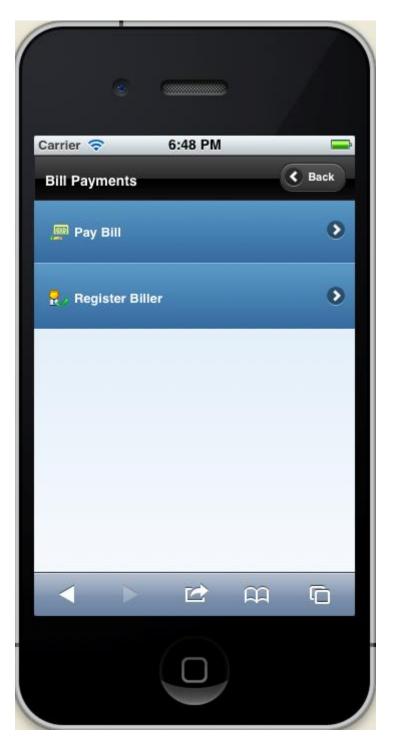
4. Log on to the browser based Mobile Banking application.



5. Click the **Bill Payments** menu in the menu bar as encircled above. The system displays **Bill Payments** screen as shown below.



#### **Bill Payments**



6. Click the **Pay Bill** transaction tab, as shown in above screen. The system displays **Pay Bills** screen.



## Pay Bills

				7
	•			
Carrier ᅙ 🗄	6:49	PM		
Pay Bills			ହ	
Select Bille	r*			
		(BILL12) 004	1004344	
Bill Numbe	r*			
Bill Genera	tion Date(dd-n	nm-yyyy)*		
Devenue				
Payment A	mount			
From Acco	unt*			
0040	01664 0040016	6401 Bank Fu	ıtura,Neeti	nie Str
Submit				
Payments	Bill Payment	s Offers	Cards	1
4		2 A	ם (	È.
	ſſ			
	6			



## **Field Description**

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

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



#### **Pay Bill Verify**

۲			
Carrier 🗢	6:50 PM		Î
Pay Bill Verify			2 🖳
Customer Id 004004344 Biller Reliance Bill Number 121 Bill Generation D 20-04-2012 Payment Amoun 1,200.00 GBP Source Account 00400166401 004	Date		
	Ľ	Ê	Ū

8. 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**

Carrier 奈	5:48 PN	1	IJ
	Initiation Auth		<b>Q</b> 2 <b>4</b> 17:39:38
Transaction Re 1895	ference Number:		
Transaction Pir	n *:		
Submit			
; Payments	Bill Payments	Offers C	Cards
		Ĥ	Ū

7. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

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



## Pay Bill Confirm

Carrier 🛜	6:50 PM 🗧
Pay Bill C	onfirm 🕢 🖳
• Message	95
0	Bill payment successful
0	Transaction having reference 119906583436369 has been Auto Authorized.
<u>A</u>	Record Successfully Saved and Authorized
Customer	ld
004004344	
Biller	
Reliance	
Bill Numbe	er
121	
Bill Genera	ation Date
20-04-2012	
Payment A	
1,200.00 GE	•
Source Ac	
0040016640	1 004
ок	

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



# 43. ATM Branch Locator

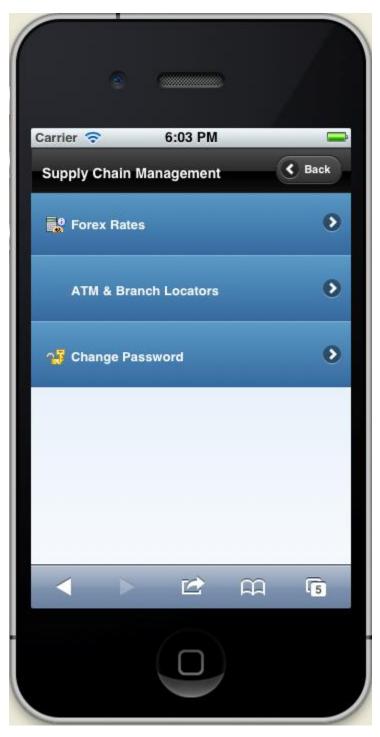
This transaction allows you to view the address and the location of ATM/ branch location.

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

- 1. Log on to the Browser based Mobile Banking application.
- 2. Select Supply Chain Management from the menu bar. The system shows below screen.



#### **Branch/ATM Locator**



3. Select the ATM & Branch Locator tab. The system shows below screen



#### **ATM Branch Locator**

۲			
Carrier 🗢	6:03 PM	_	
ATM Branch Lo Enter location: Search	/elcome Ret		
y Chain Management	Mutual Funds	3	
		Ê	5

## **Filed Description**

Field Name

Description

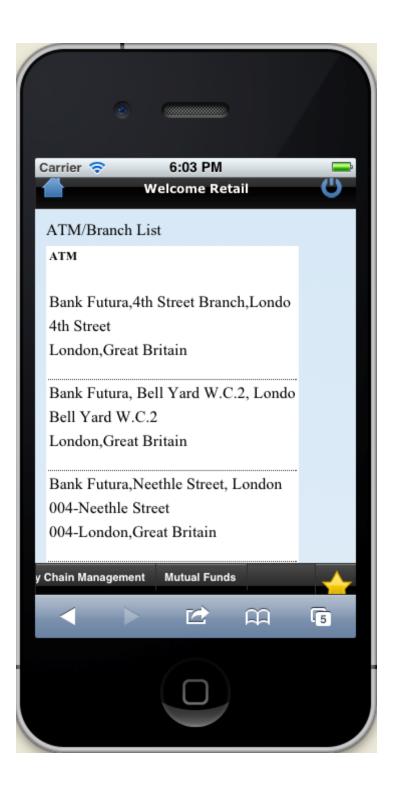


Field Name	Description
Enter location	[Mandatory, Alphanumeric]
	Type the location to view the address and location of the branch /ATM.

4. Click the **Search** button. The system displays the ATM Branch location address.

## Branch/ATM Locator







e			
Carrier ᅙ	6:03 PM		
Ring Road London,Great	Britain		
Bank Futura,	Marina street,	London	
Addle Hill E.	С.4,		
London,Great	Britain		
Bank Futura,	Bell Yard W.	C.3, Londo	
Bell Yard W.	C.2		
London,Great	Britain		
Bank Futura,8	81241, WB1, I	London	
81241			
London,Great	Britain		
View Map			0000
Back			
		Ê	5
	0		

 Click the View Map button to navigate to the View Map screen. OR Click the Back button to return to the previous screen.

## Branch/ATM Locator



- Click the Search Another button to view another Branch ATM Map. OR Click the Back button to return to the previous screen.
- 7. Click the Map tab on the screen to view the Map/ satellite view.



## 44. 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.

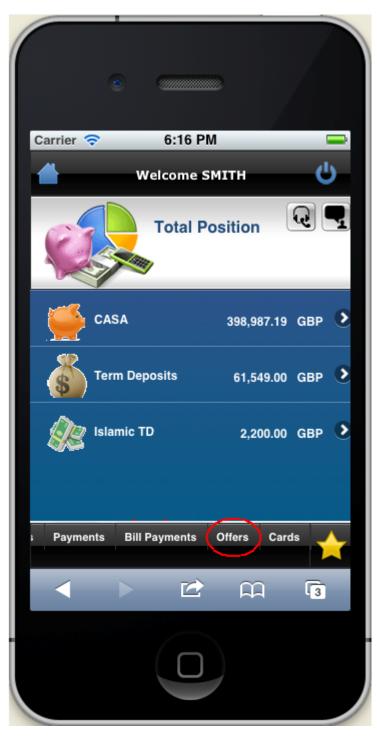
The offers received can have hyperlinks to display more data. On clicking on an offer that has more details, a separate screen external to the user's login window / application will be opened to display the details.

To access the Offers options

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

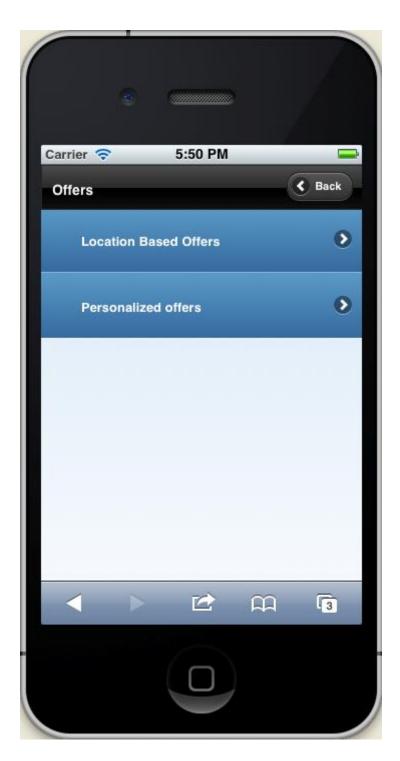


#### Offers



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 below.

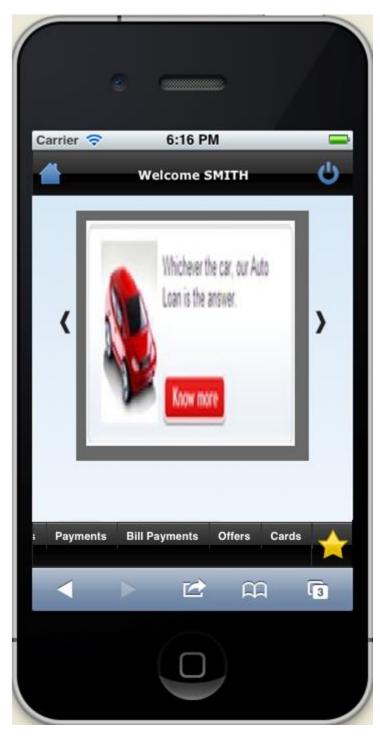




- Click any of the Offer type in order to view it. You can also view offers based on your location by clicking Location Based Offers tab. It will show offers with respect to your location.
- 4. Below shown are the sample Personalized offer, displayed after clicking Personalized Offers tab.



#### Offers



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



# 45. 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. You can only interact through call.

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



## **Buy Funds**

	۲		2	
Carrier 🔶		7:14 PN	1	-
Buy Fund Unit Holder				Q <b>q</b>
000000000	293 (NUH	T011NUHT0	11NUHT011)	
Fund AMC*				
AG AMC Submit	)			
s Offers	Cards	Services	Mutual Fur	nds 📩
▼			Ĥ	Ō
		0		

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



Carrier		5:41 PM		
s-4003.		Click to Cal m/Ul/gui 🕻		gle
	one s, please enter y	our phone number. le to receive this ca	it)	
~		Ľ	Ê	2
		0		

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



# ORACLE

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

Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax:+91 22 6718 3001 www.oracle.com/financialservices/

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

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

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

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

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



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

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

## Hardware and Software



Engineered to Work Together

