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

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FINANCIAL SERVICES

**Part No. E52306-01**

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# 1. Transaction Host Integration Matrix

## Legends

| NH | No Host Interface Required. |
|---|---|
| ★ | Host Interface to be developed separately. |
| ✔ | Pre integrated Host interface available |
| ✘ | Pre integrated Host interface not available |
| Y | Yes |
| N | No |

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

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| Transaction Name | FLEXCUBE UBS | Third Party Host System | Qualified with Mobile Enabler |
|---|---|---|---|
| Stop /Unblock Cheque Request | ✘ | ★ | N |
| 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 | ✘ | ★ | N |
| 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 |

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| 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 | ✔ | ★ | N |
| Open Term Deposit | ✔ | ★ | N |
| PreLogin Transaction | NH | NH | N |

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## 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.

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**Login**



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

3.  Click the  **Login** button. The system displays **Menu** screen.

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**Menu**



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

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# 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

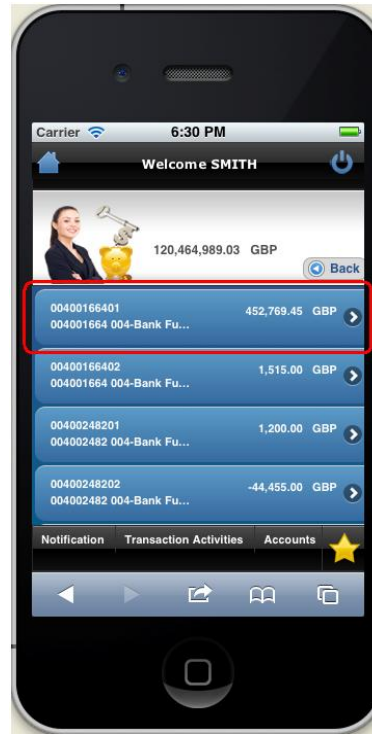ORACLE®

## 3.1. Navigating through Landing Screen

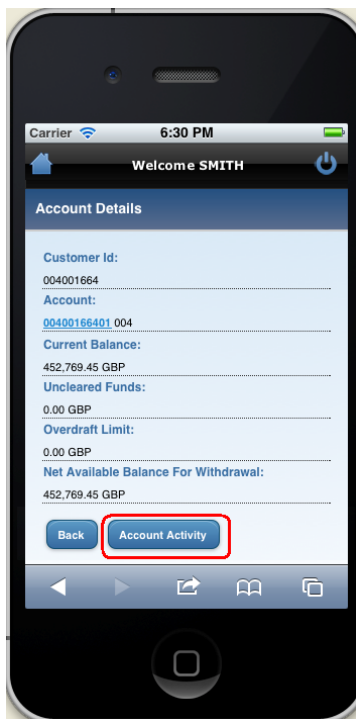1. Below shown is the Landing Screen that comes after Login.



2. Click the encircled/outlined buttons or tabs as shown in below screen sequence to reach to the **Account Activity** screen.
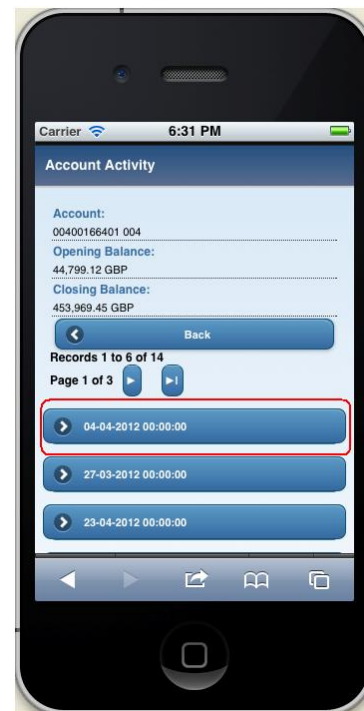
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Screen1: Click RED outlined CASA tab.


Screen2: Click Account number as highlighted.


Screen3: Click Account Activity button.


Screen4: Account Activity

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## 3.2. Navigating through Menu bar



Screen1 (Landing Screen): Click the encircled Accounts menu.
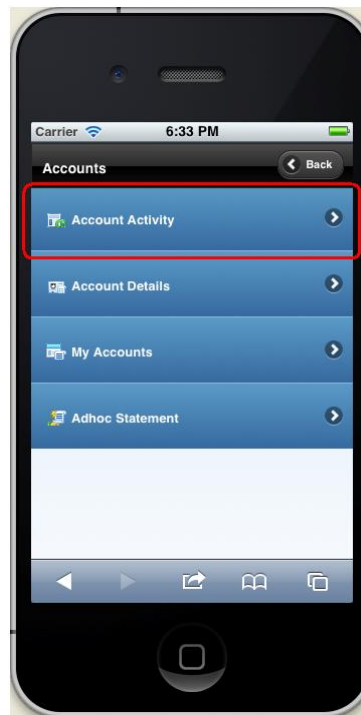


Screen2: Click Account Activity tab.
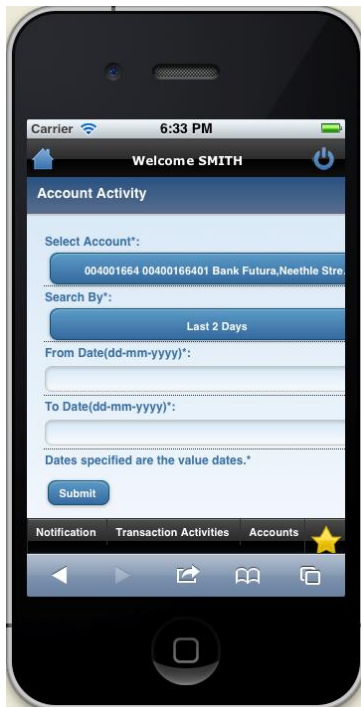


Screen3: Account Activity

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# 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.

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**Menu**



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

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# 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.

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**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

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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.

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# 6. Favorite Transactions

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

under the Favorites icon  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.

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To view favorite transactions



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.

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# 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.

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

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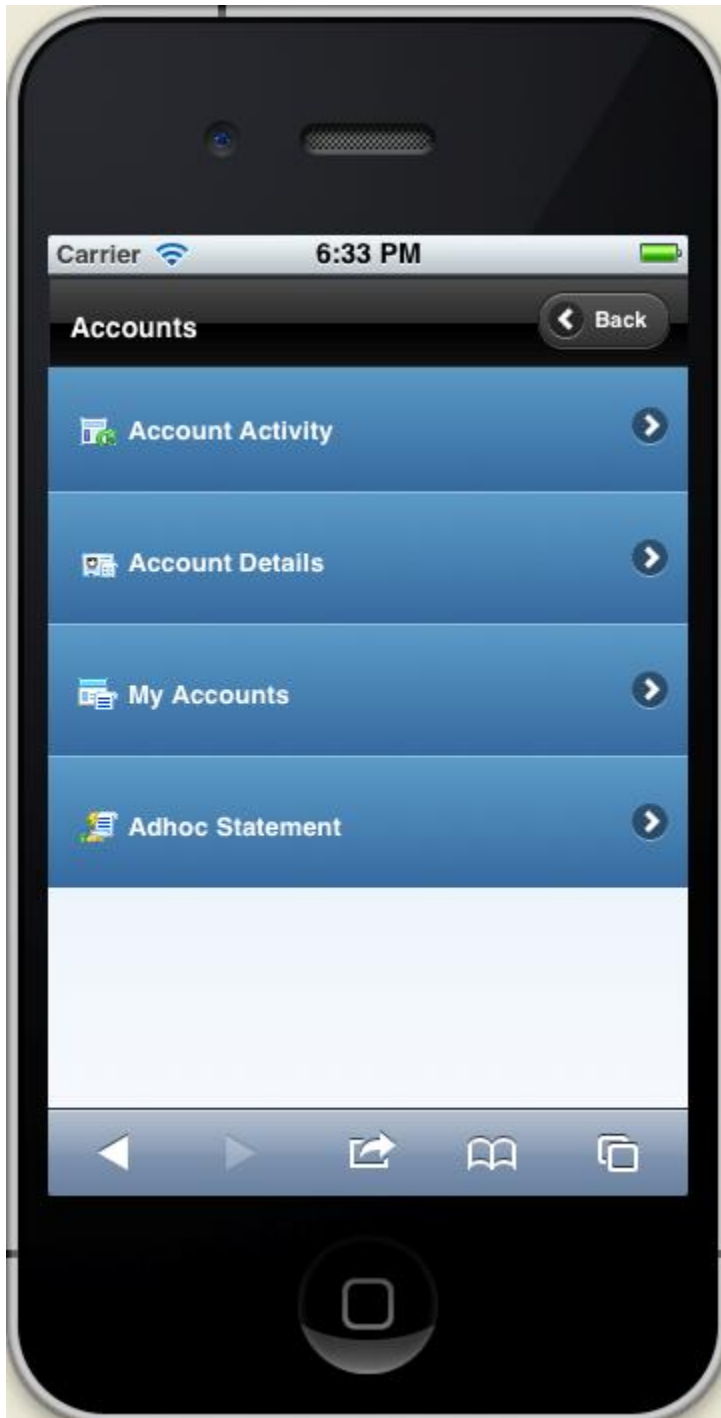
**Accounts**



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

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**Account Activity**



**Field Description**

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

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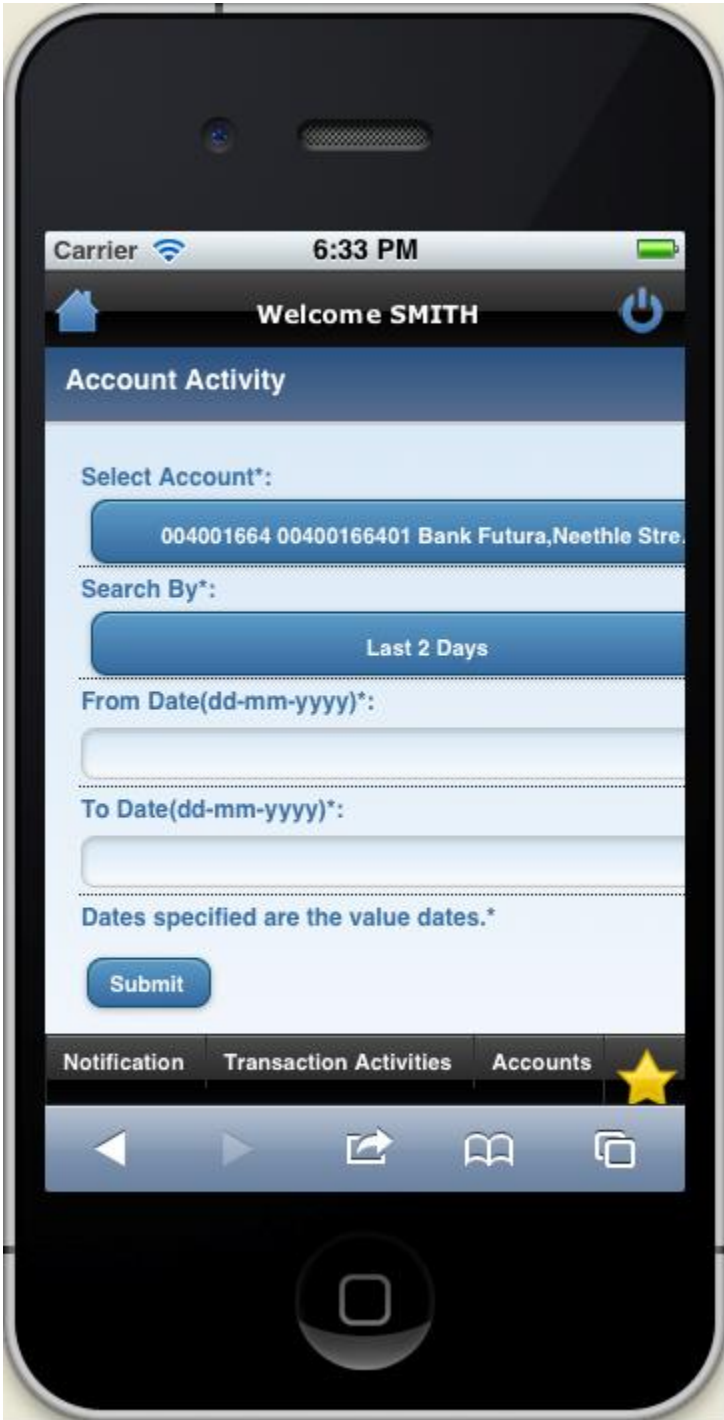| Field Name | Description |
|---|---|
| **Select Account** | [Mandatory, Dropdown]<br><br>Select the account whose activity details are needed from the dropdown list. |
| **Search By** | [Mandatory, Drop down]<br><br>Select the search by option from the dropdown list.<br><br>The Options are<br><br>• Last 2 Days<br><br>• Last 5 Days<br><br>• Between two dates |
| **From Date** | [Conditional, Alphanumeric,10]<br><br>Type the start date from which  the transaction details have to be generated |
| **To Date** | [Conditional, Alphanumeric, 10]<br><br>Type the end date up to which the transaction details have to be generated. |

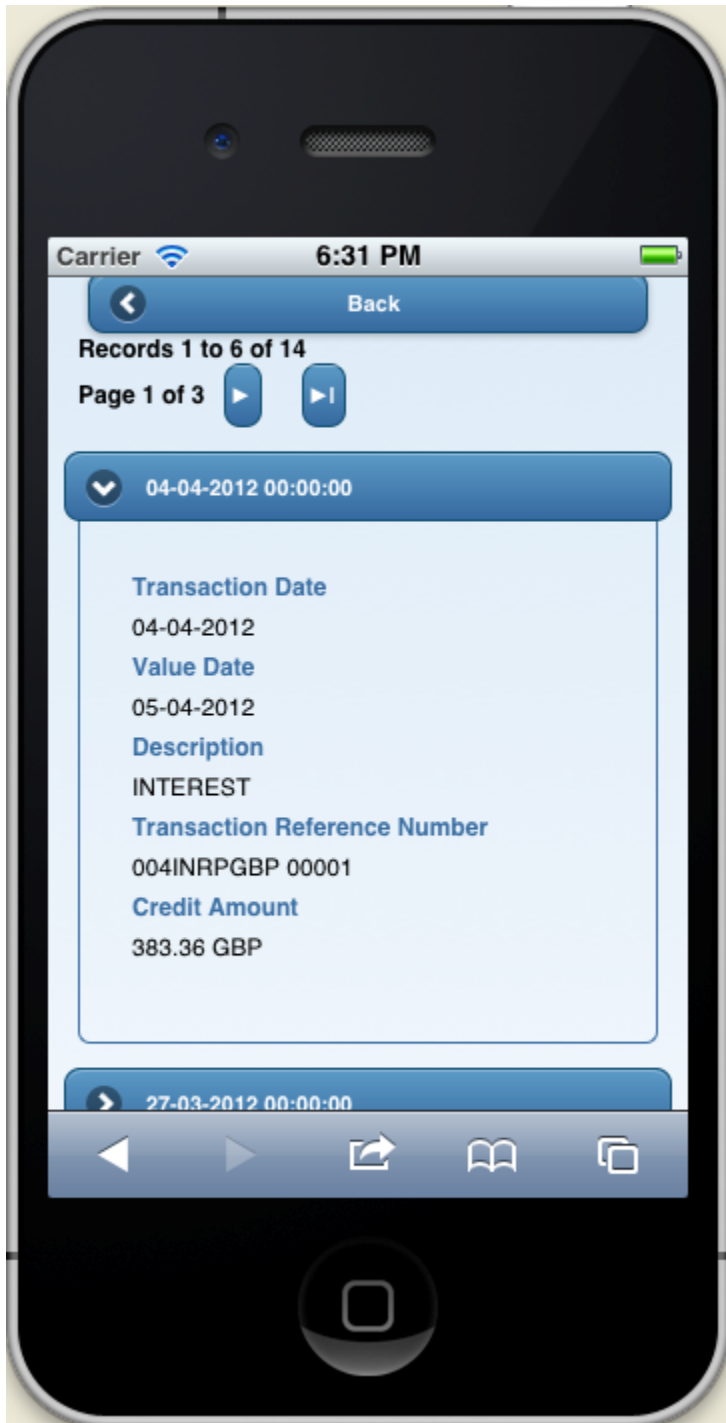> Note: From Date and To Date fields are applicable only when Between two dates option is selected from the Search By drop-down.

4. Enter the required details.

5. Click the **Submit** button. The system displays the details in the **Account Activity** screen.

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**Account Activity**



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

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**Field Description**

| Field Name | Description |
|---|---|
| **Account** | [Display]<br>This field displays the Account number.<br>This field is not displayed in case of pagination |

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

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

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

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# 8. Account Details

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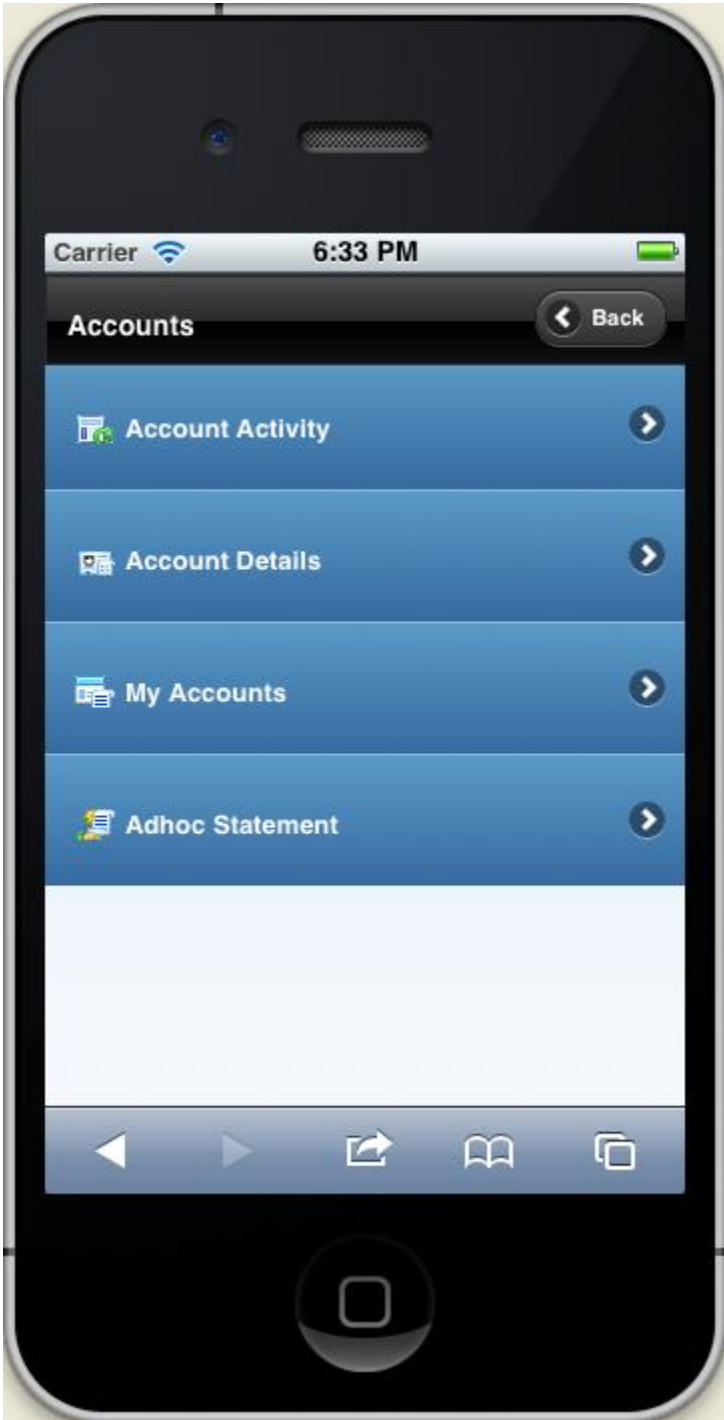
To view the account details

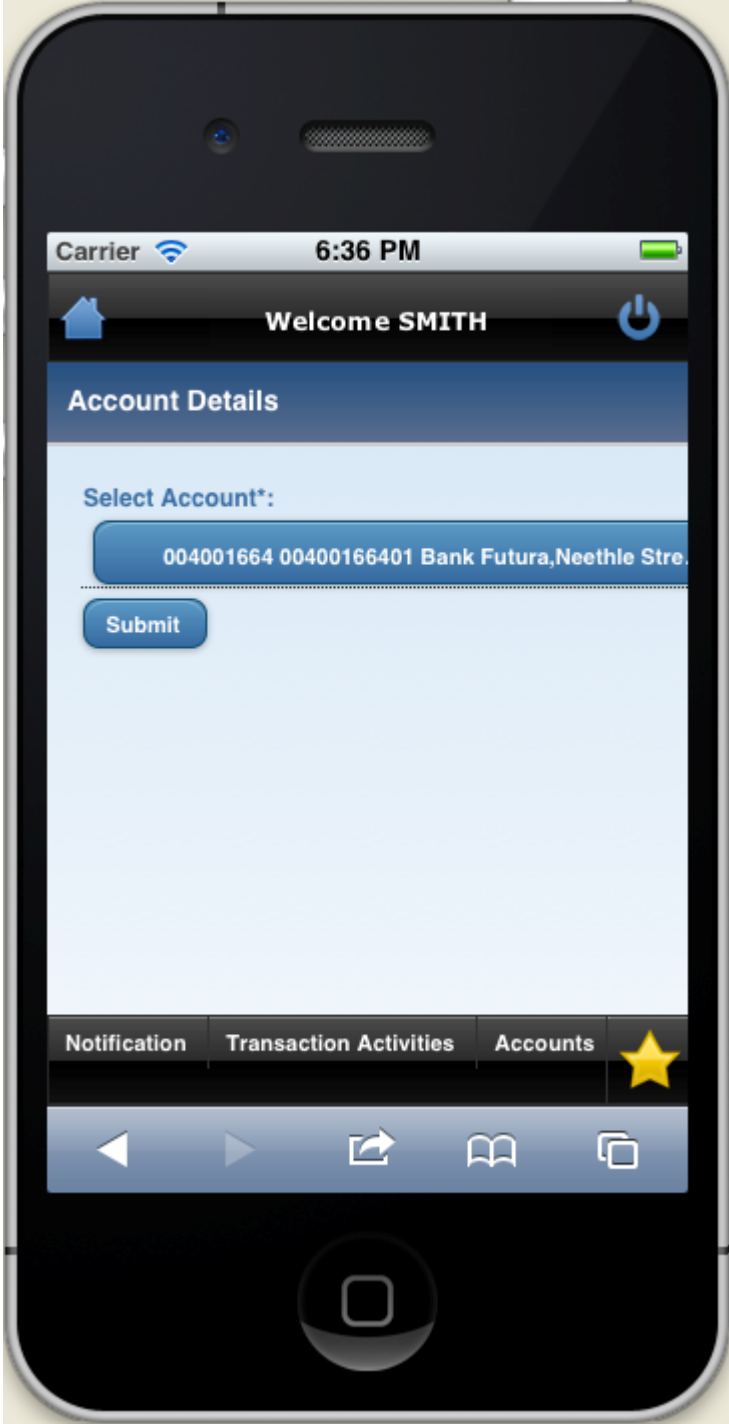1. Log on to the browser based Mobile Banking application.

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

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**Accounts**



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

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**Account Details**

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**Field Description**

| Field Name | Description |
| --- | --- |
| **Select Account** | [Mandatory, Dropdown]<br><br>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.

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**Account Details**

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**Field Description**

| Field Name | Description |
| --- | --- |
| **Customer Id** | [Display]<br>This field displays the Customer id of the account of the user. |
| **Account** | [Display]<br>This field displays the account number selected from the dropdown. |
| **Current Balance** | [Display]<br>This field displays the balance available in the account with the currency of the account. |
| **Uncleared Funds** | [Display]<br>This field displays the funds in the account that are not cleared with the currency of the account. |
| **Overdraft Limit** | [Display]<br>This field displays the Overdraft limit.<br>Note: This is applicable only if "overdraft" as a product is linked to the particular CASA account. |
| **Net Balance Available for withdrawal** | [Display]<br>The net available balance in the account after deduction of uncleared funds and amount on hold with the currency of the account. |

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

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

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# 9. Accounts

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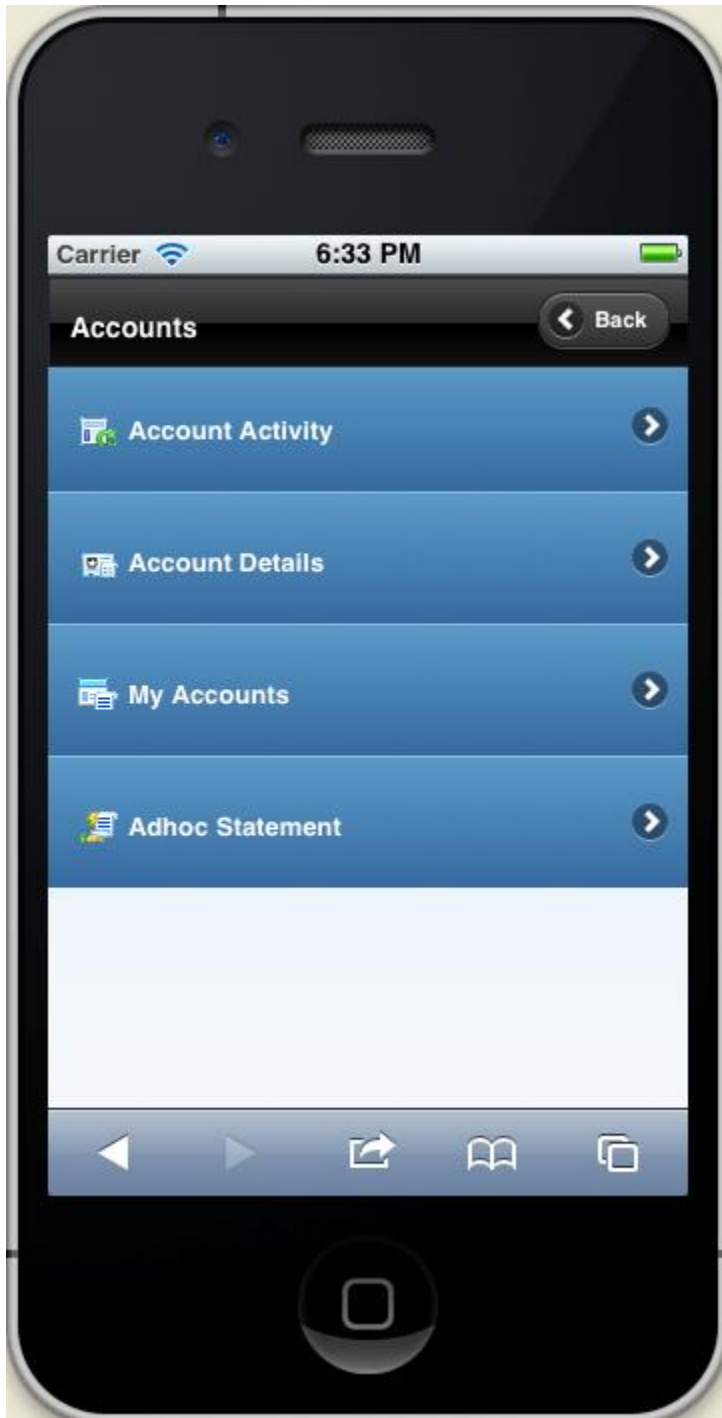
To view your accounts

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

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

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**Accounts**



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

**Accounts**

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

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# 10. Adhoc Statement

This transaction allows you to request for an account statement for the period specified.
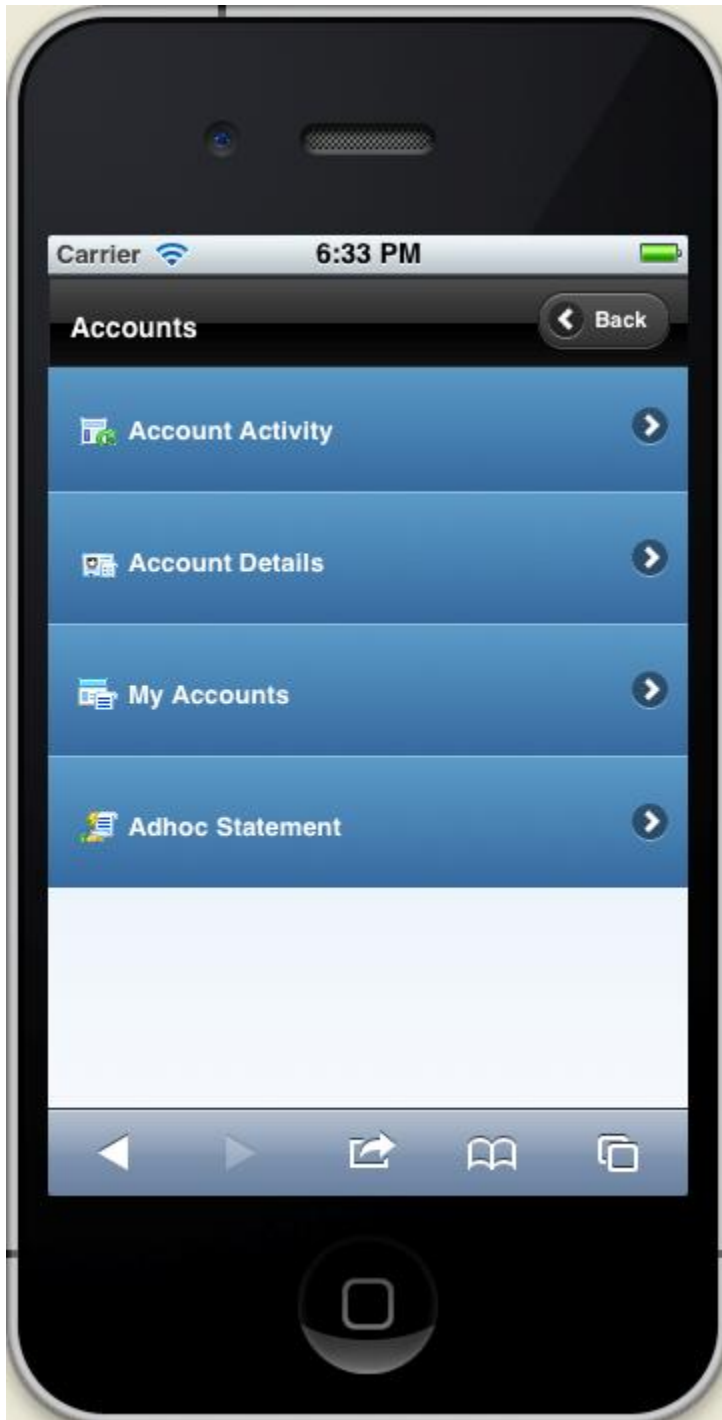
To request the Ad hoc Statement

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

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

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**Accounts**



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

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**Ad hoc Account Statement Request**



**Field Description**

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

ORACLE®
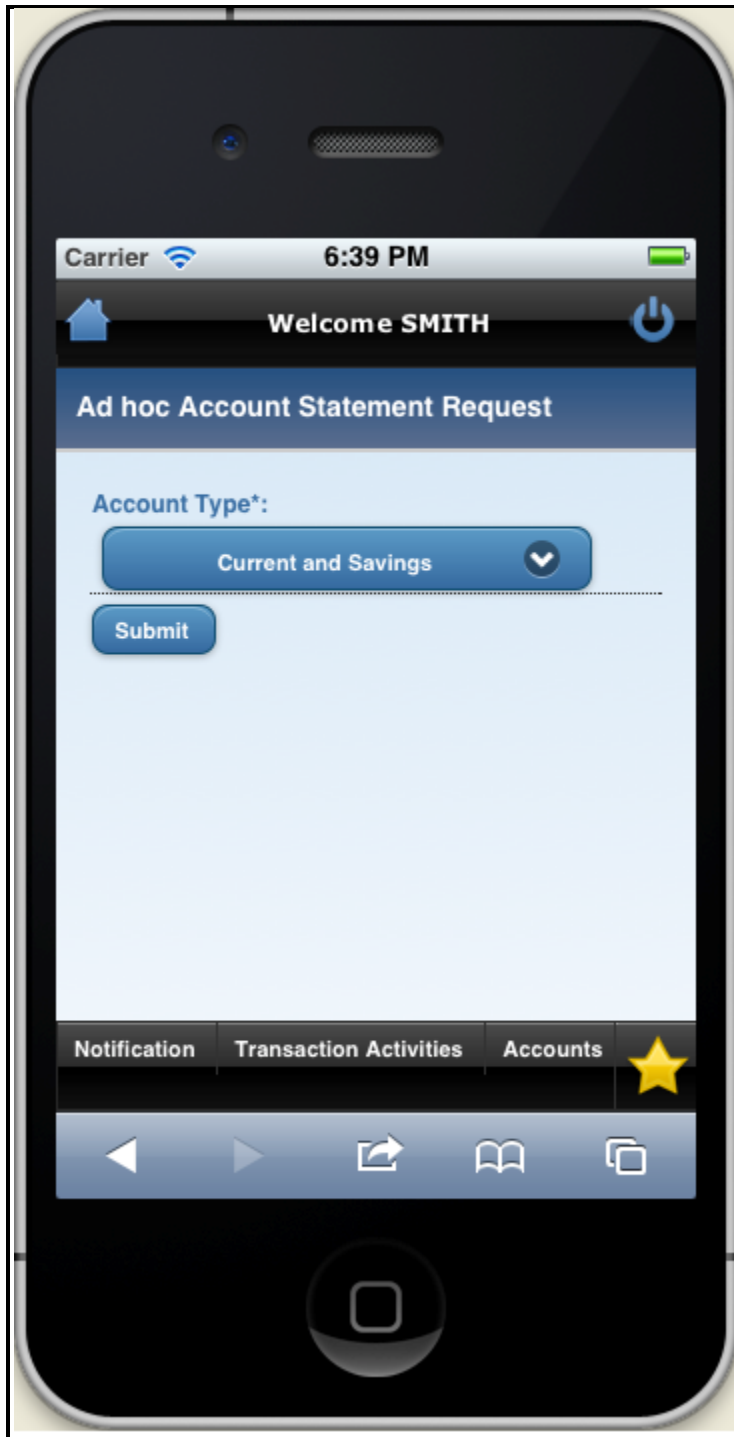
| Field Name | Description |
| --- | --- |
| **Account Type** | [Mandatory, Dropdown]<br><br>Select the type of account. The drop down menu has Current and Savings and Term Deposits account. |

4. Select the account type.

5. Click the **Submit** button. The system displays below **Adhoc Statement Request** screen.

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**Ad hoc Account Statement Request**

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**Field Description**

| Field Name | Description |
| --- | --- |
| **Account Type** | [Display]<br>This field displays the type of account selected in the previous screen from the dropdown. |
| **Account** | [Mandatory, Dropdown]<br>Select the account from the drop down menu. The drop down menu gives the list of accounts. |
| **From Date** | [Mandatory, Numeric,10]<br>Type the start date.<br> It is the date from which the account statement is required. |
| **To Date** | [Mandatory, Numeric,10]<br>Type the end date.<br>It is the date up to which the account statement is required. |

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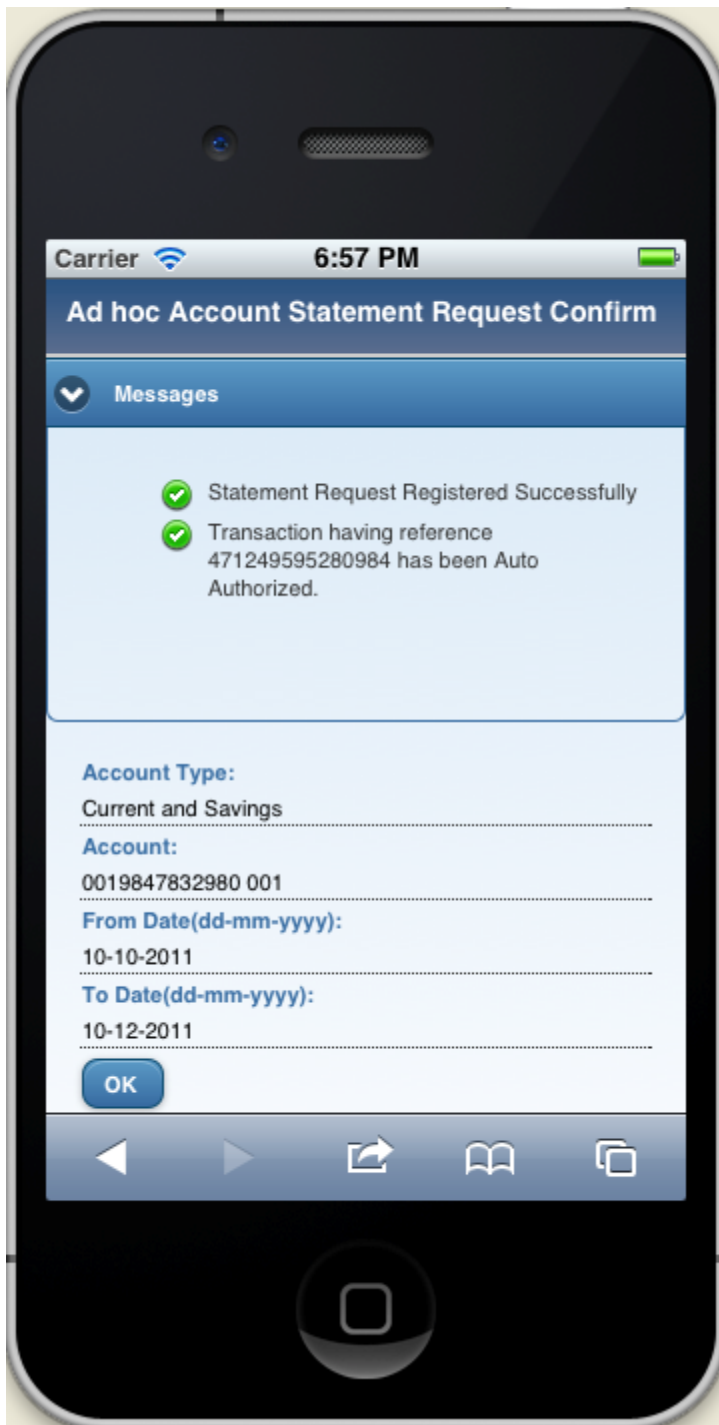Click the **Back** button to go to the previous screen.

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**Ad hoc Account Statement Request Verify**
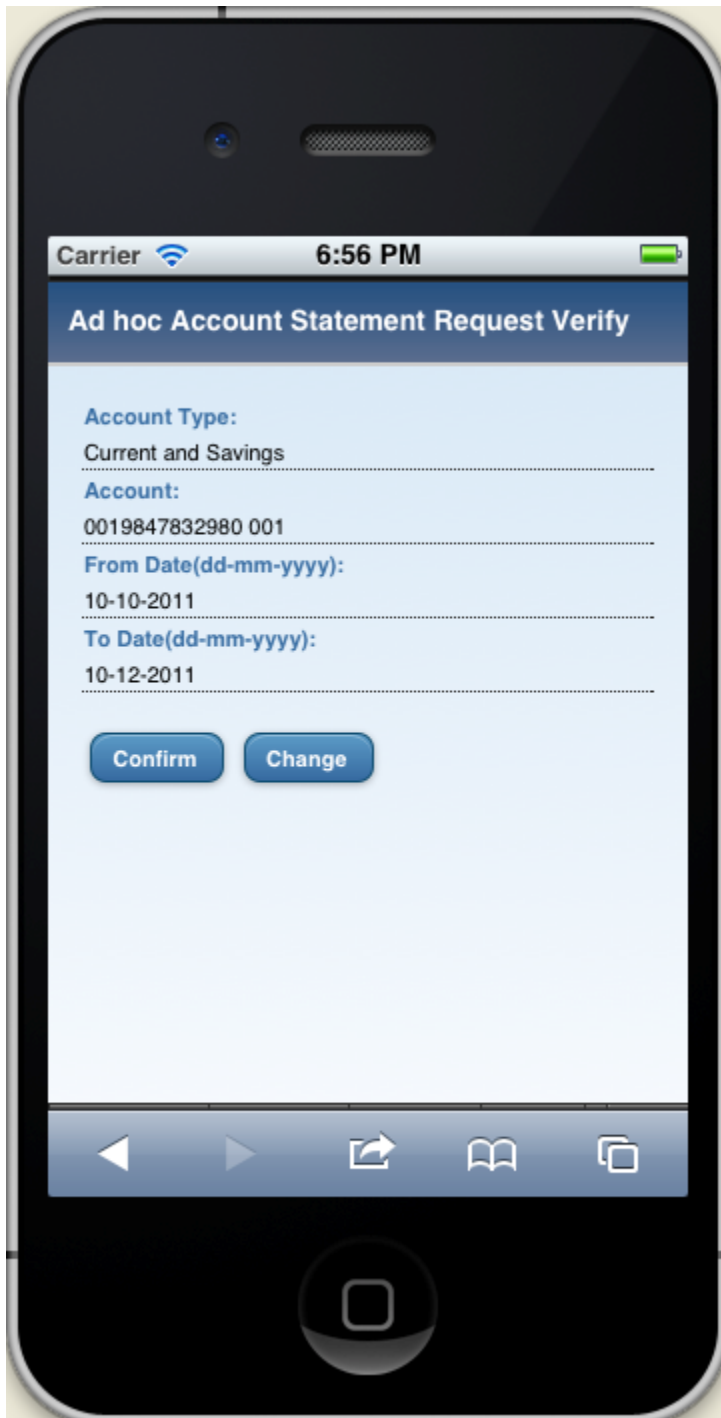


5. Click the **Confirm** button. The system displays **Adhoc Statement Confirm** screen.

   OR

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

**Ad hoc Account Statement Request Confirm**



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

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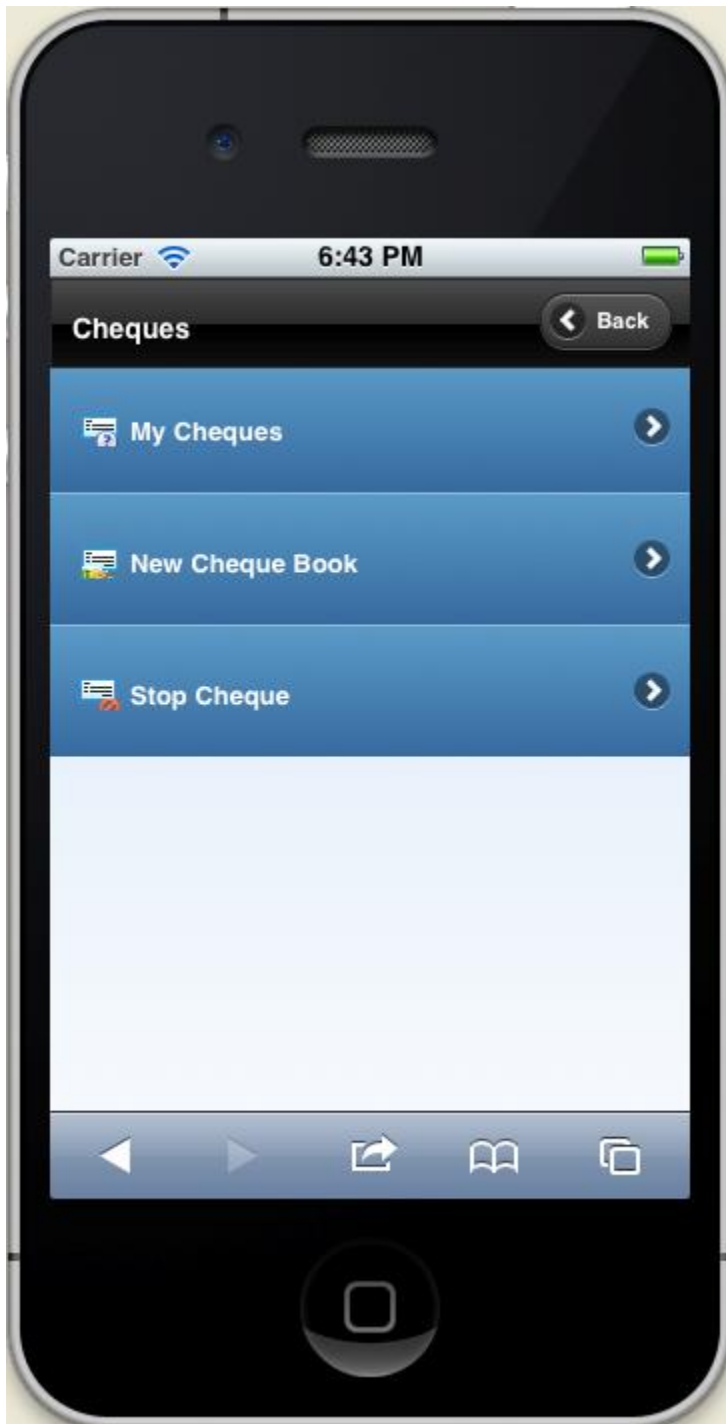
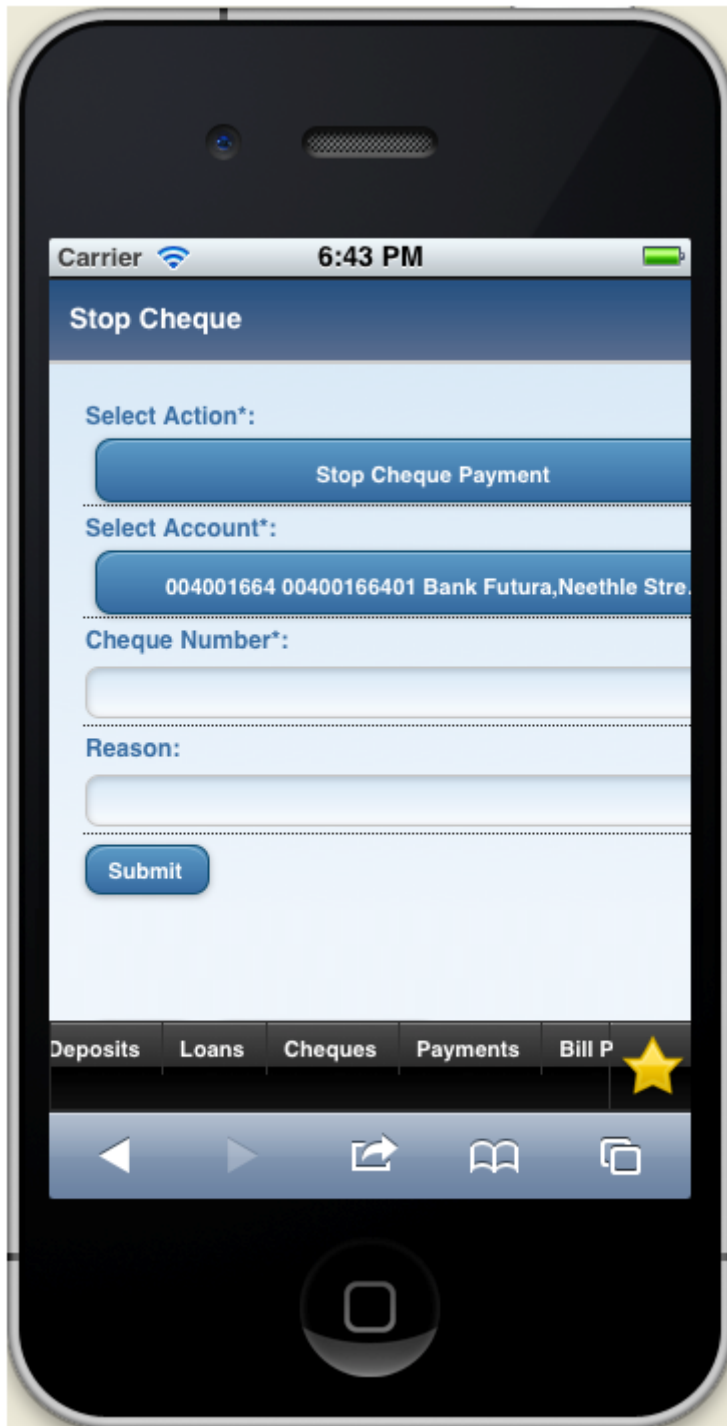1.  Log on to the browser based Mobile Banking application.

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

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**Cheques**



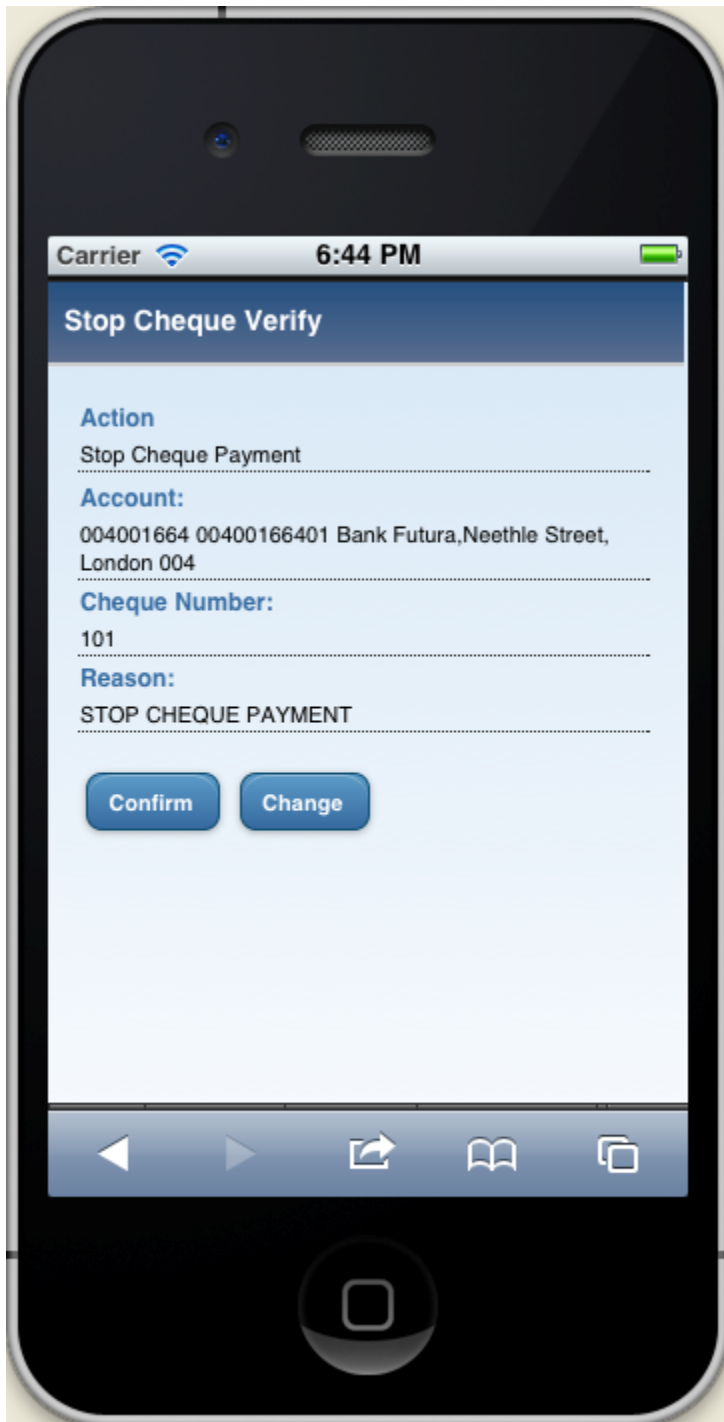3. Click the **Stop Cheque** menu tab. The system displays **Stop Cheque** screen.

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**Stop Cheque**

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**Field Description**

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

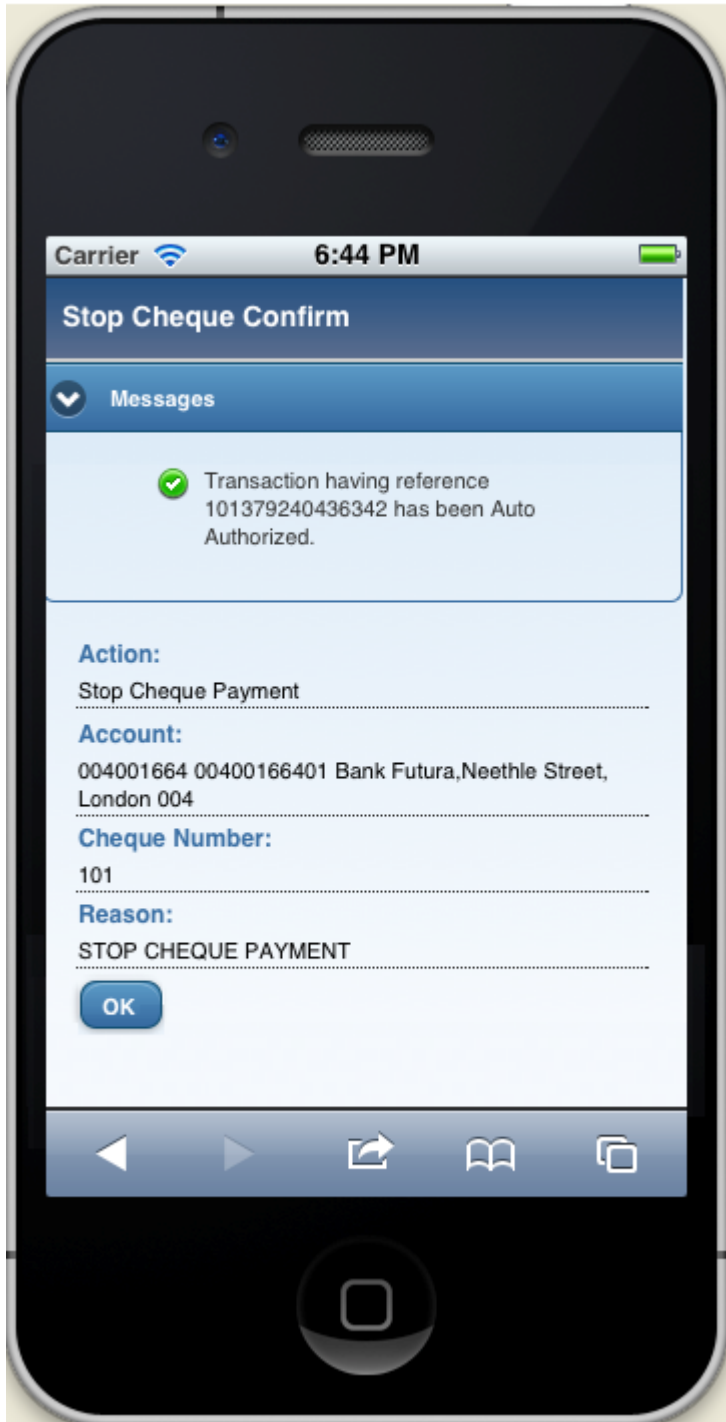4. Click the **Submit** button. The system displays **Stop Cheque Request Verify** screen.

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**Stop Cheque Verify**



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

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**Stop Cheque Confirm**



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

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# 12. Cheques

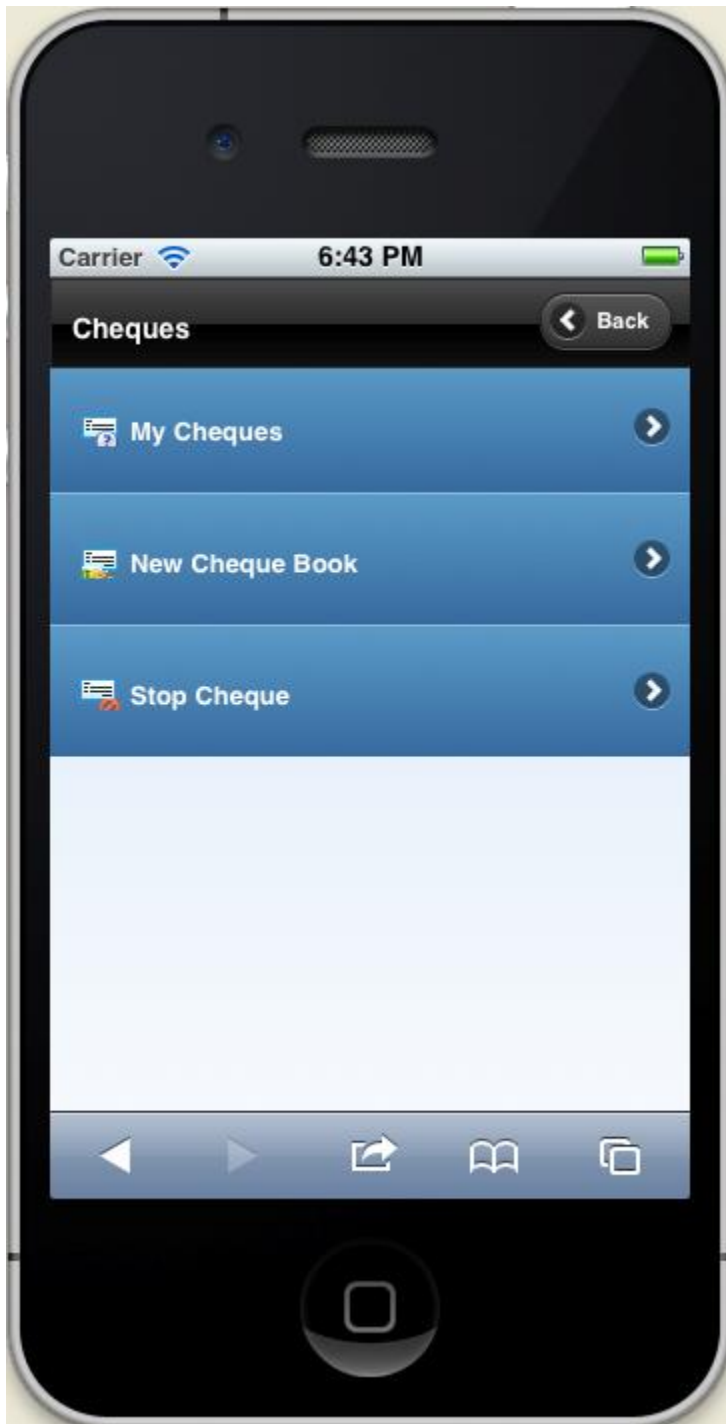This menu enables you to view the status of a cheque issued.

To inquire the cheque status

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

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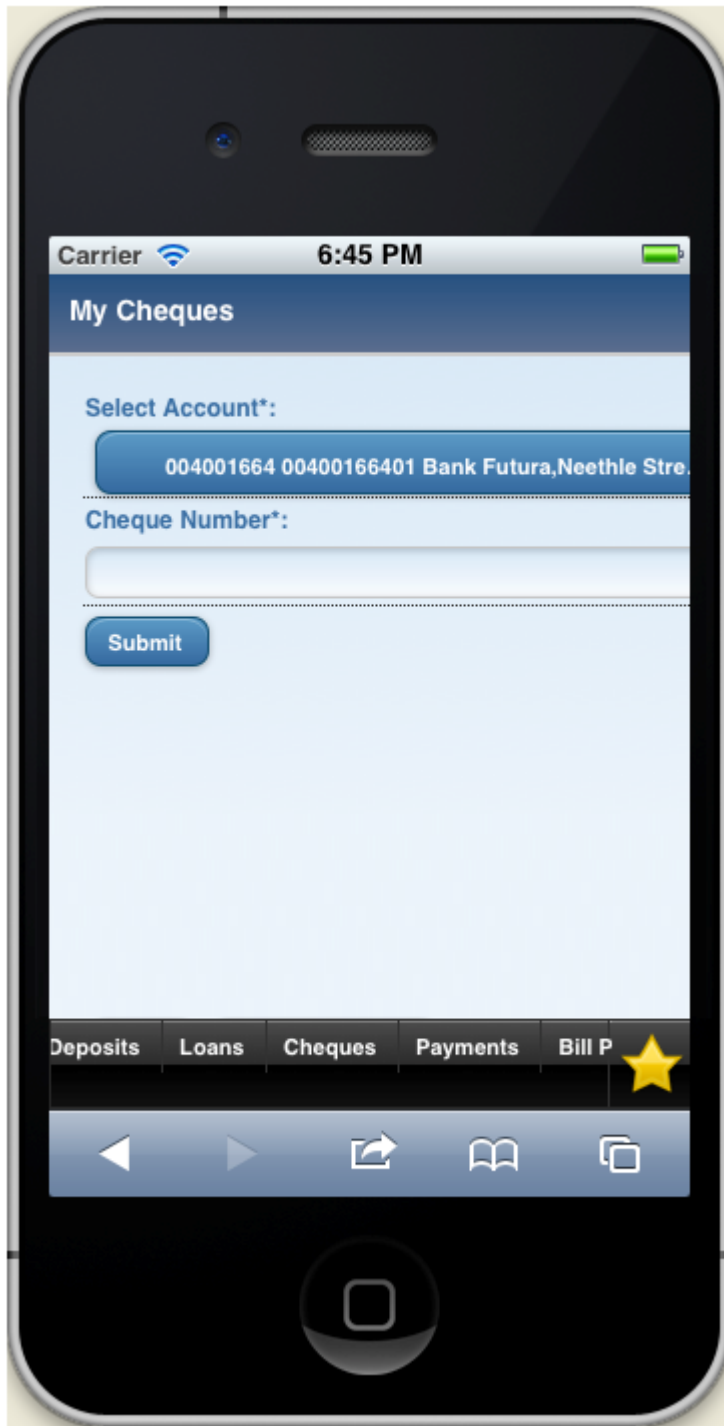
2. Click the **Cheques** menu in the menu bar as encircled above. The system displays Cheques related transactions in below shown **Cheques** page.

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**Cheques**



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

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**Cheques**



**Field Description**

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

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| Field Name | Description |
| --- | --- |
| **Select Account** | [Mandatory, Dropdown]<br>Select the account from the drop down menu. |
| **Cheque number** | [Mandatory, Alphanumeric,18]<br>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.
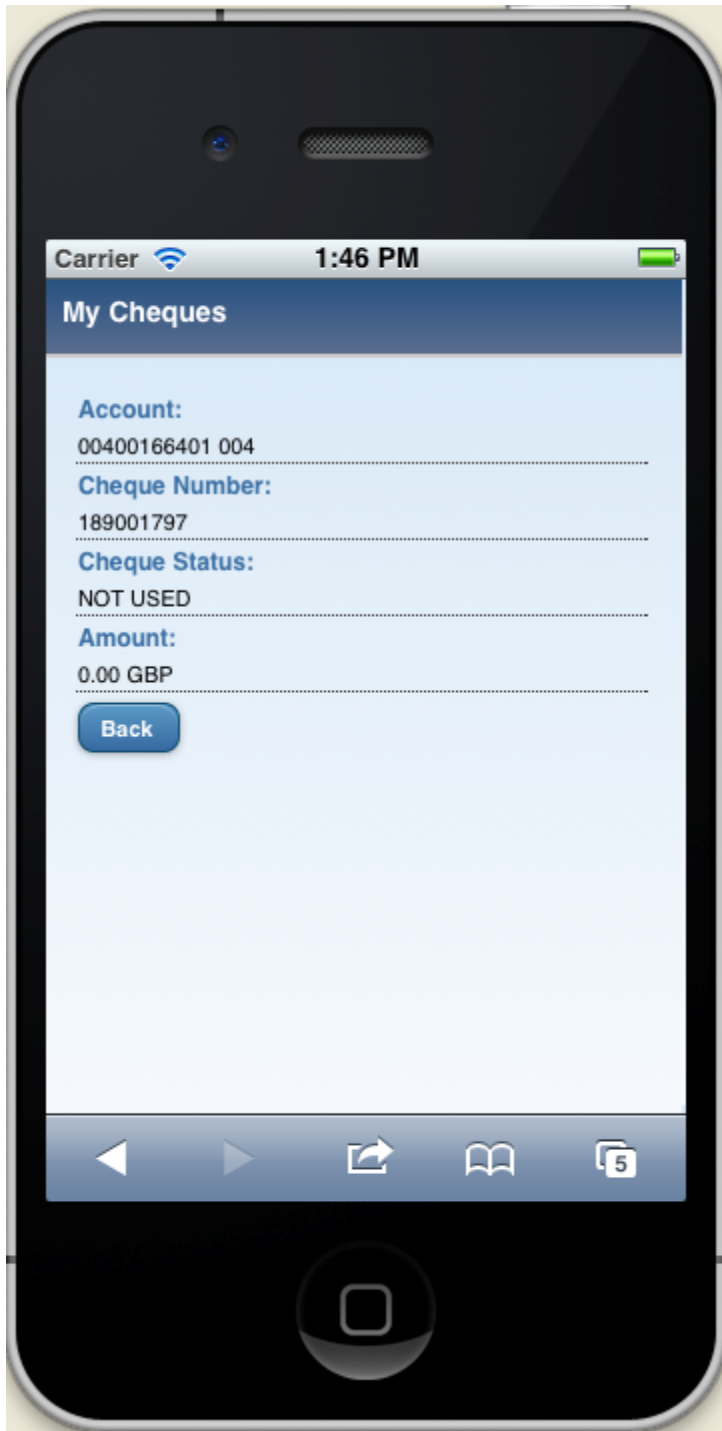
**ORACLE**

**Cheques**

**ORACLE**

**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.

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# 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.

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

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**Cheques**



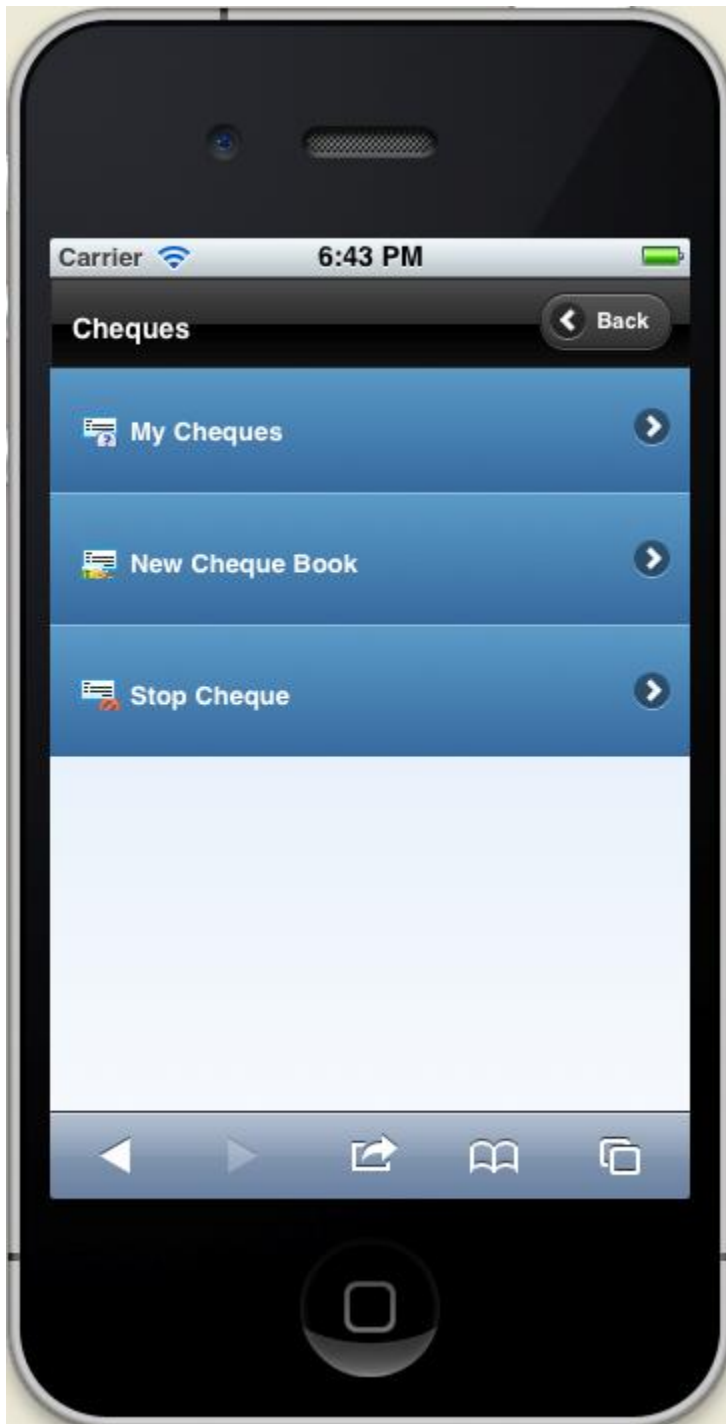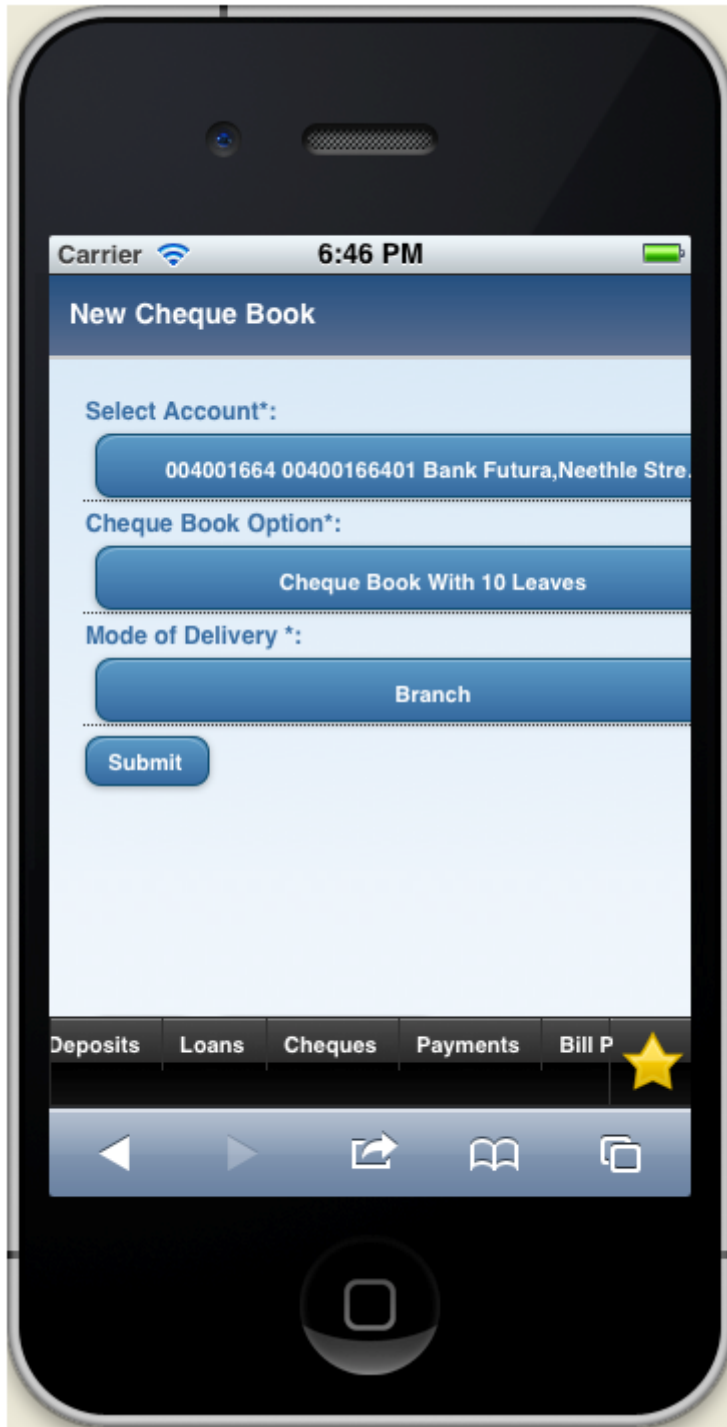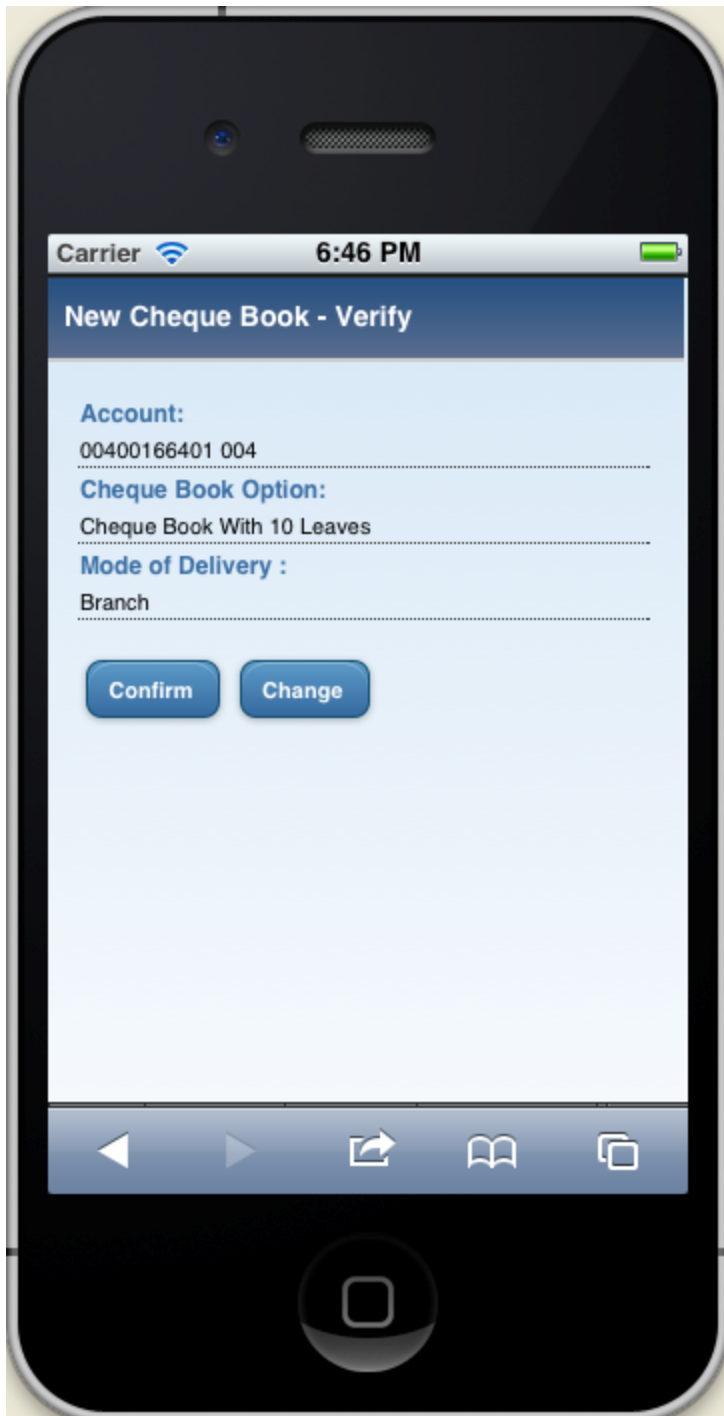3. Click the **New Cheque Book** menu tab. The system displays **New Cheque Book** screen.

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**New Cheque Book**

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**Field Description**

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

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

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**New Cheque Book – Verify**



5. 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**

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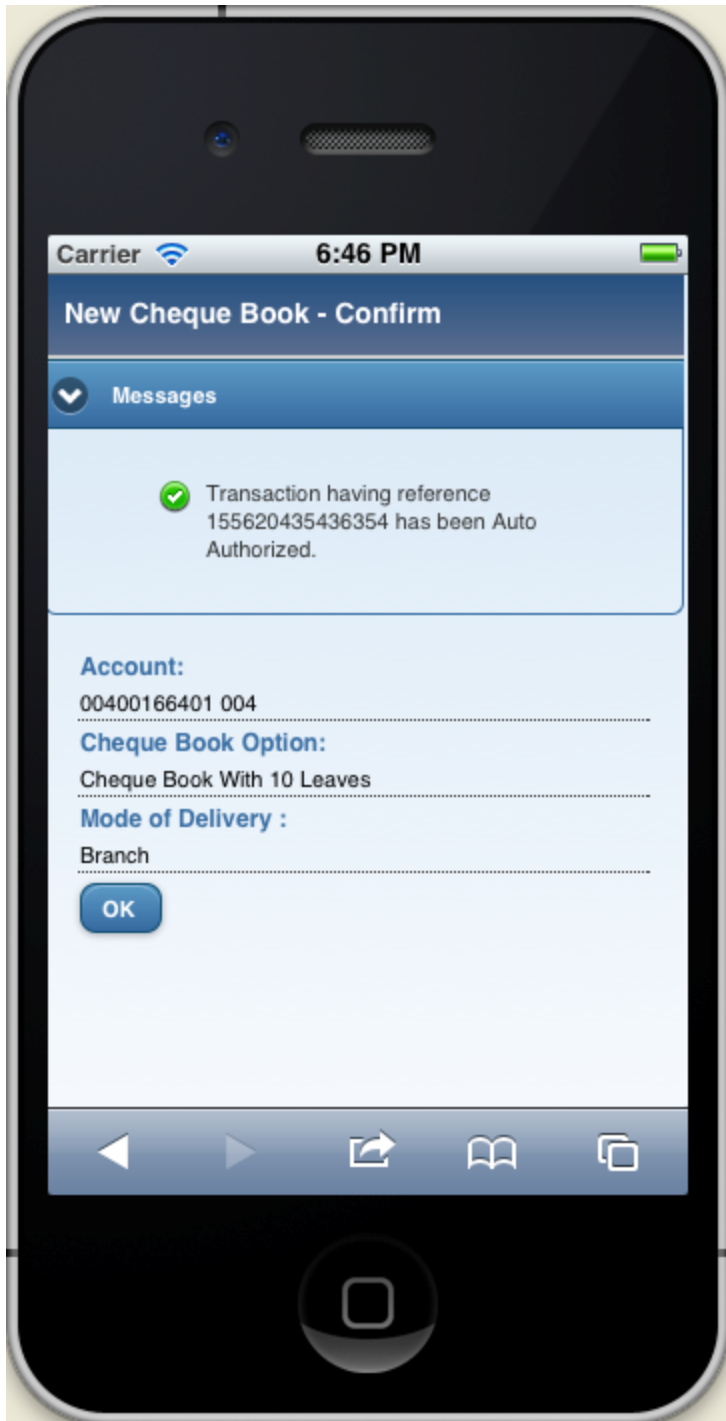
6. Click the **OK** button to go back to the **New Cheque Book** Screen.

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# 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

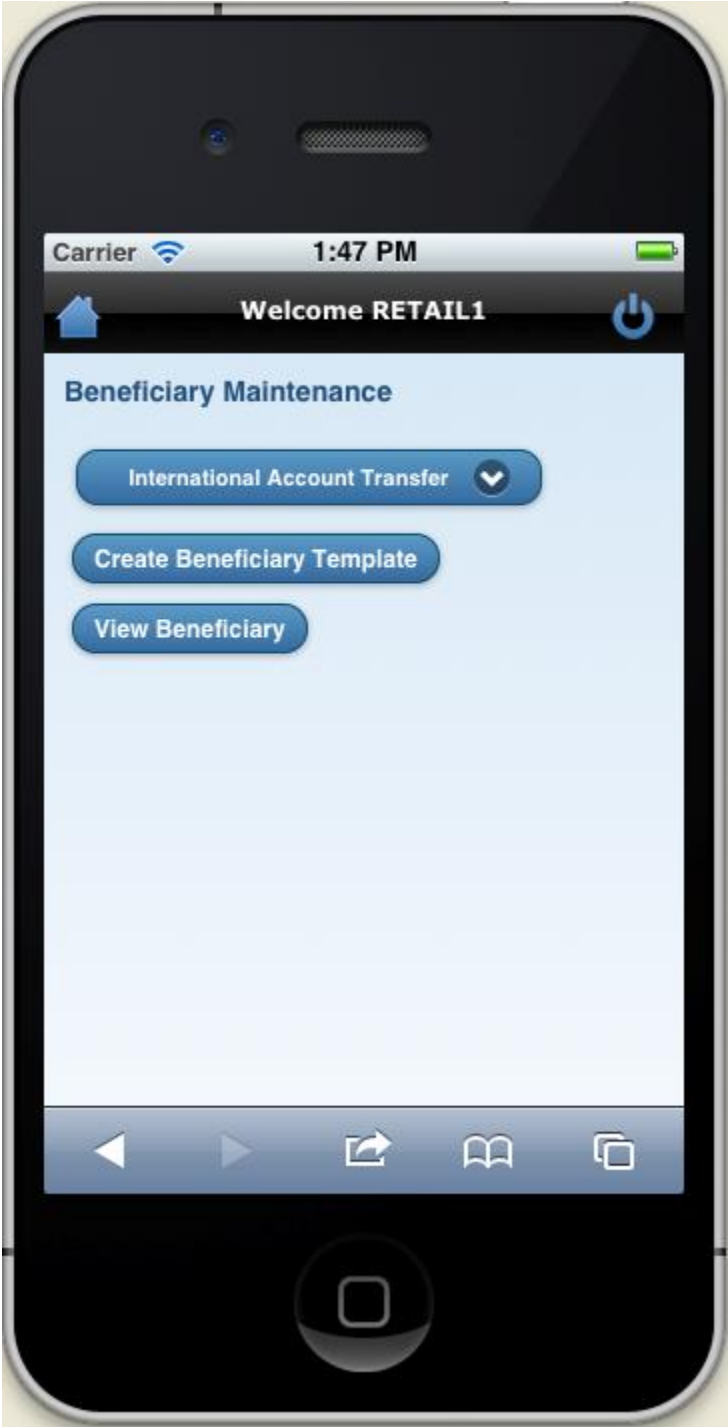ORACLE®

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

**Beneficiary Maintenance**
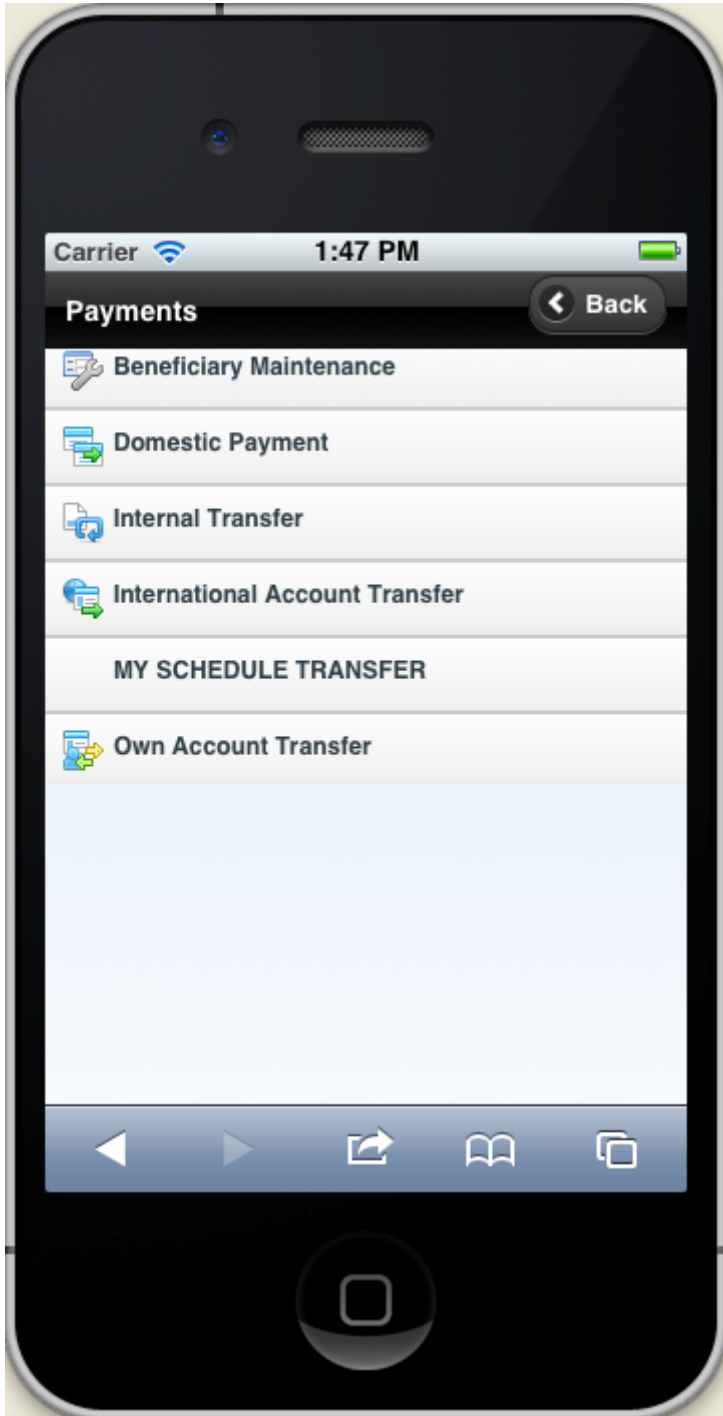


2. Click on the Beneficiary Maintenance tab. The system displays Beneficiary Maintenance screen

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as shown below.

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**Field Description**

| Field Name | Description |
| --- | --- |
| **Transaction Type** | [Mandatory, Drop-Down]<br><br>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.

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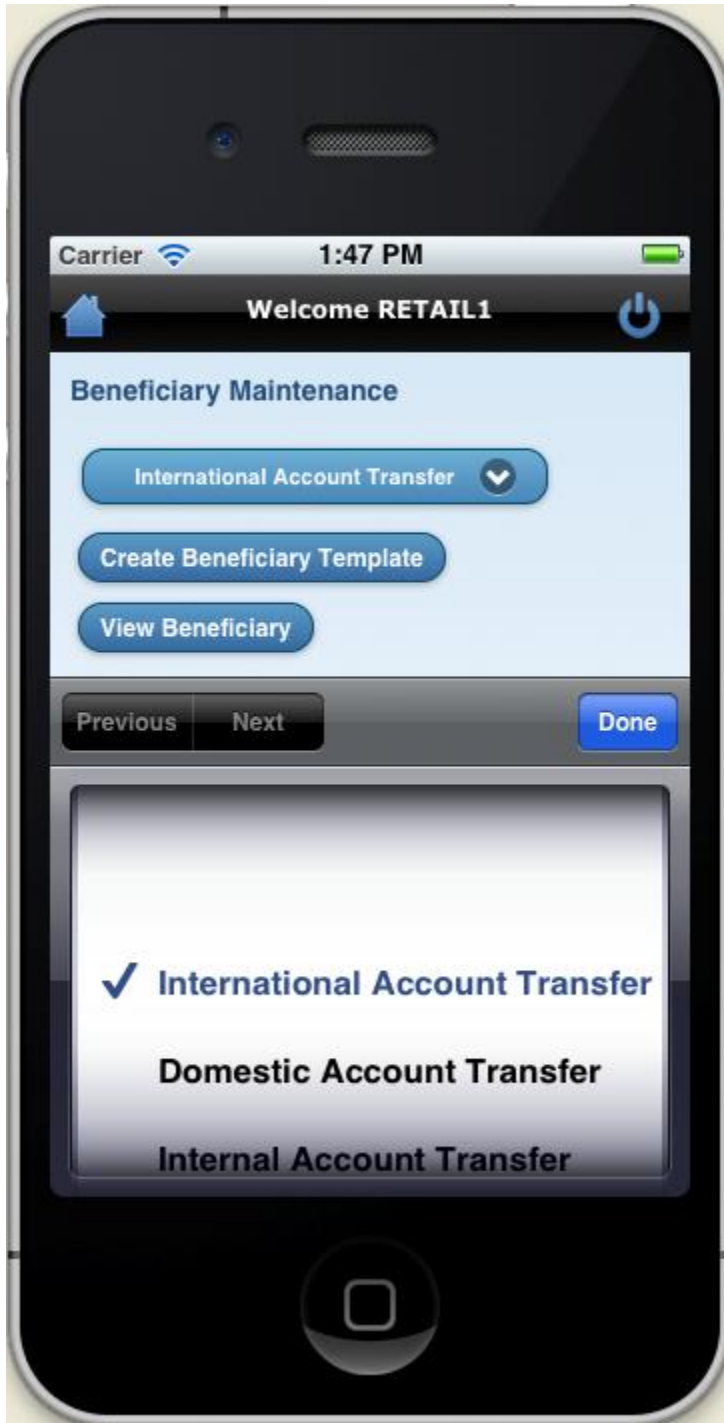
4. Click the **Create Beneficiary Template** button. The system displays next screen as shown below.

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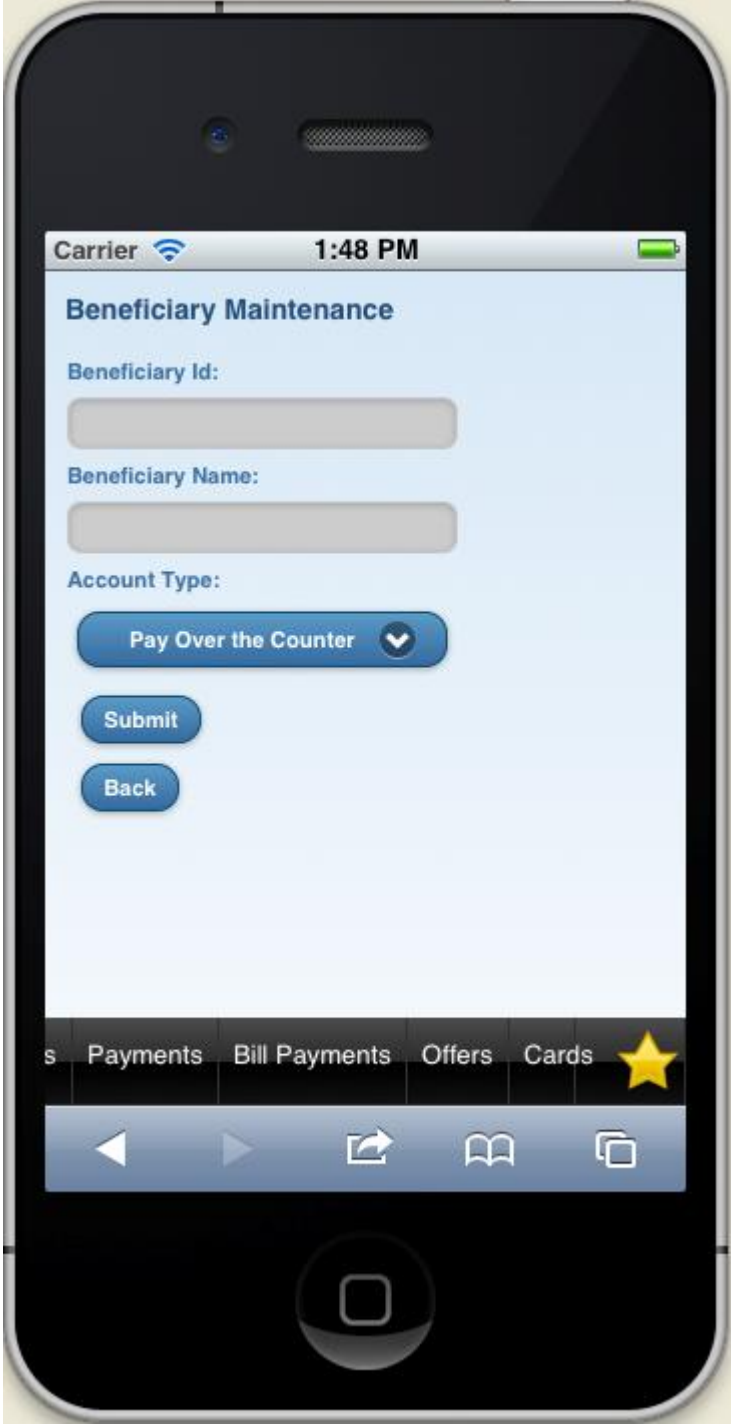
### Field Description

| Field Name | Description |
| --- | --- |
| Beneficiary ID | [Mandatory, Alphanumeric, 10]<br>Type the beneficiary ID |

| Field Name | Description |
| --- | --- |
| **Beneficiary Name** | [Mandatory, Alphanumeric, 35]<br>Type the beneficiary name. |
| **Account Type** | [Mandatory, Drop down]<br>Select the account type. |

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

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**ORACLE**

**Field Description**

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

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

ORACLE®

**Beneficiary Maintenance**
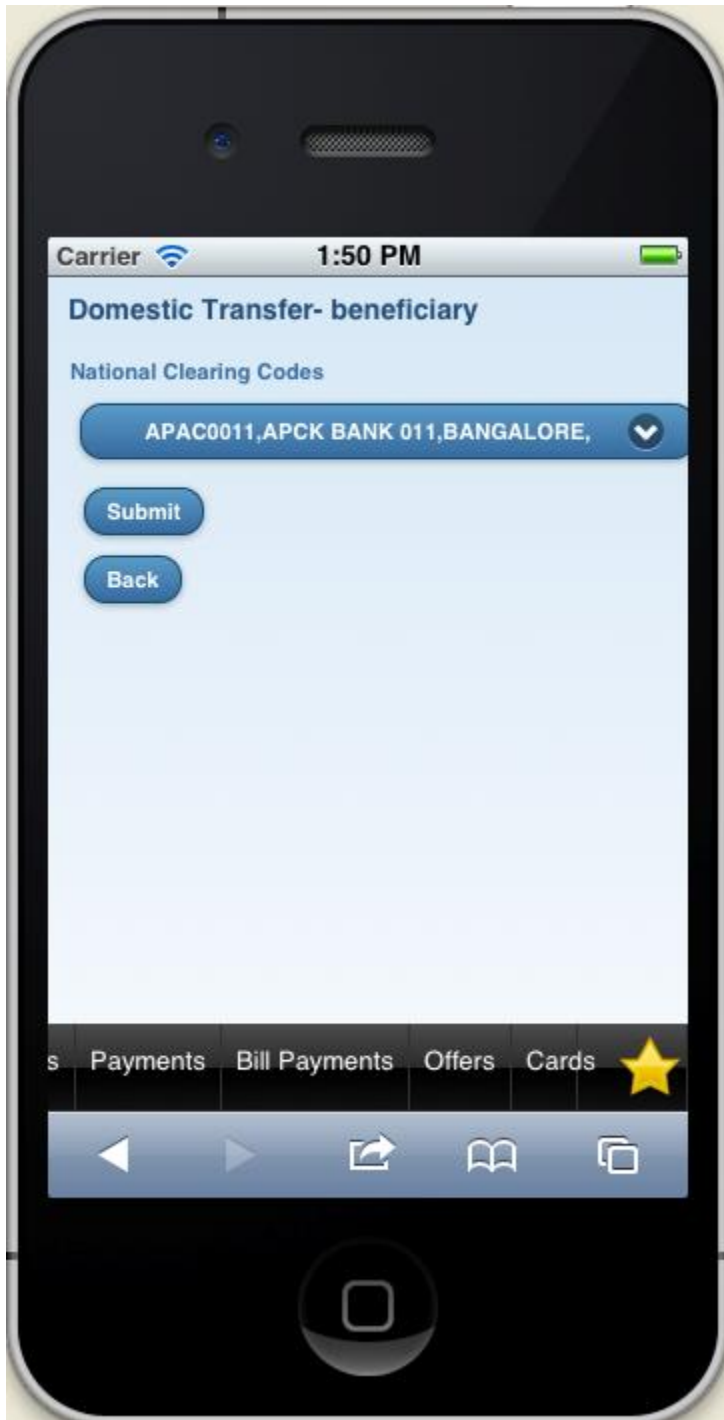


7.  Select any code and click the Submit button.  The system displays verification screen as shown below.

ORACLE®

**Domestic Transfer- beneficiary**

Beneficiary Id:

121

Beneficiary Name:

Ben1

Beneficiary Account Number:

00100012345

Beneficiary Email:

Ben1@se.com

National Clearing Code Type:

CHAPS

National Clearing Codes:

APAC0011

Bank Name:

APCK BANK 011

Bank Address:

BANGALORE

Beneficiary Bank City:

BANGALORE

Visibility:

s | Payments | Bill Payments | Offers | Cards

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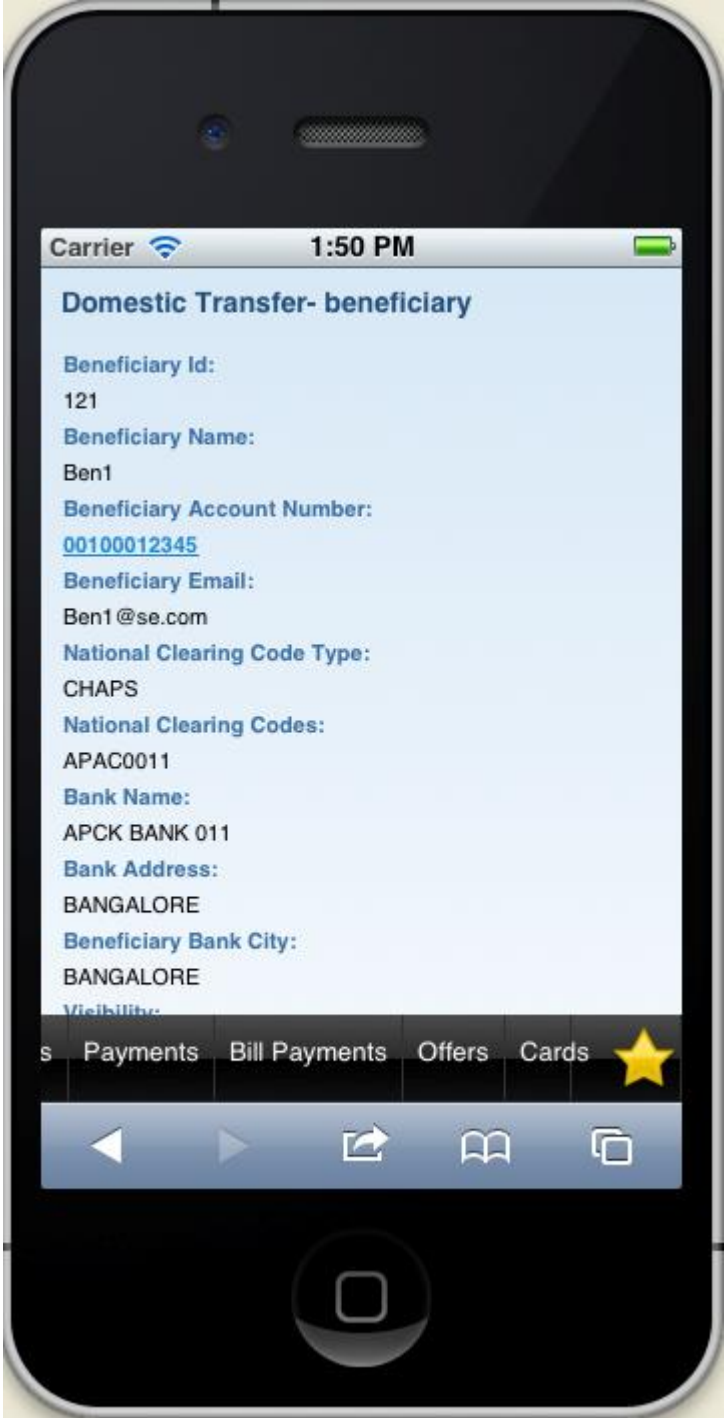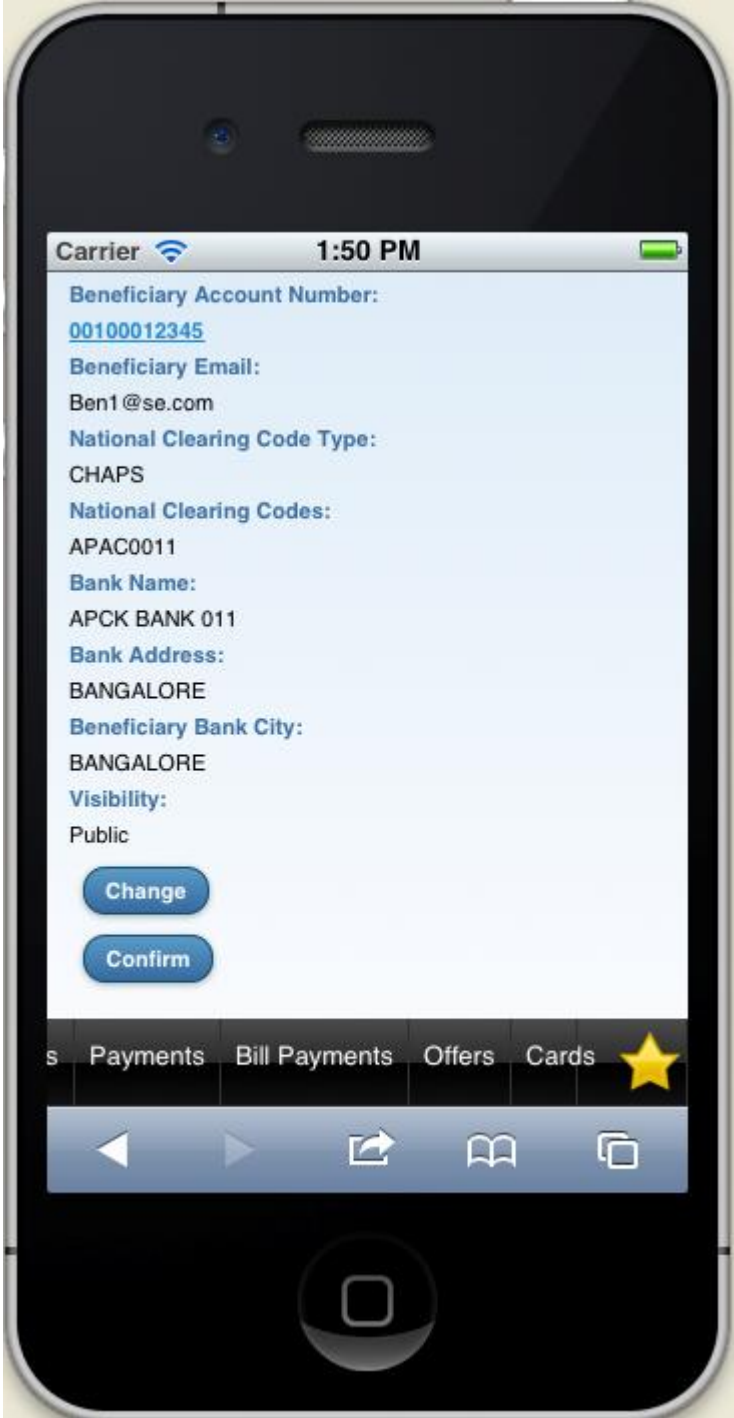
8. Click the **Confirm** button. The system displays confirmation message for beneficiary creation, as shown below.

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**Beneficiary Maintenance - Confirmation**

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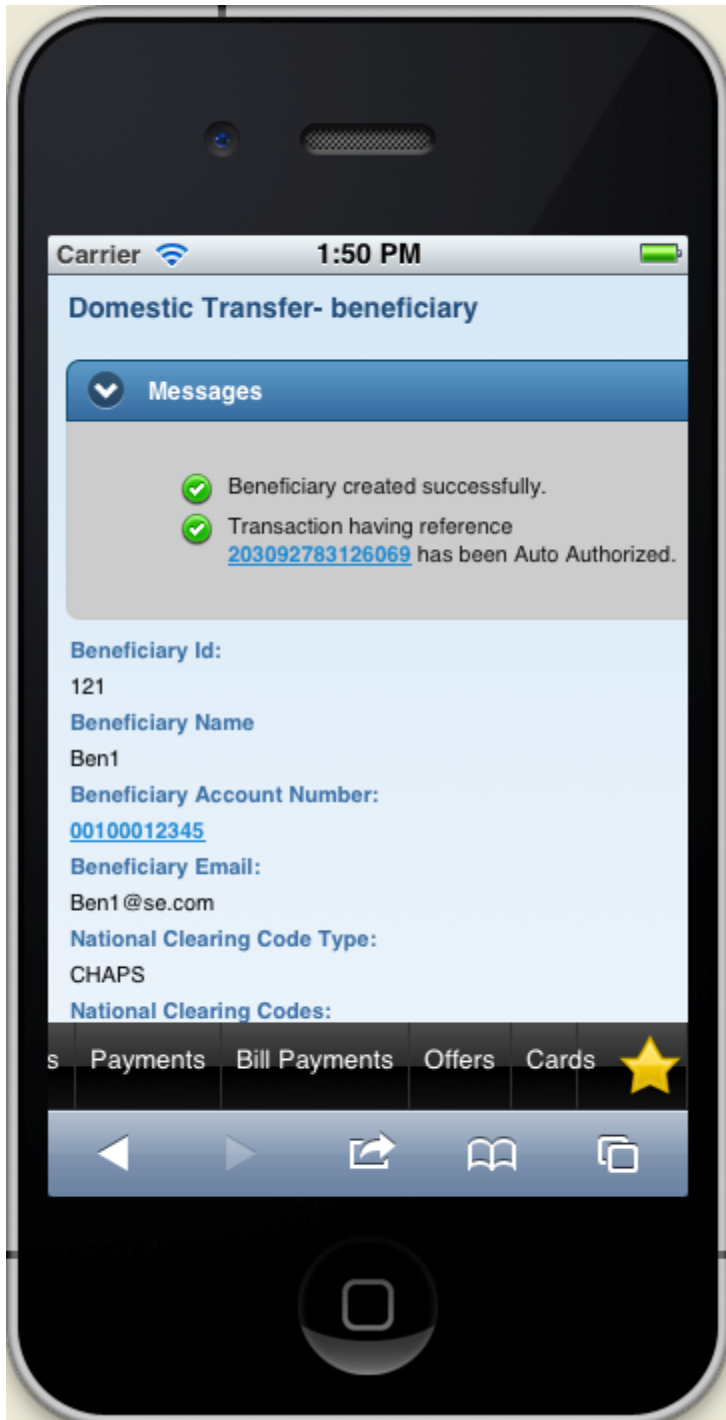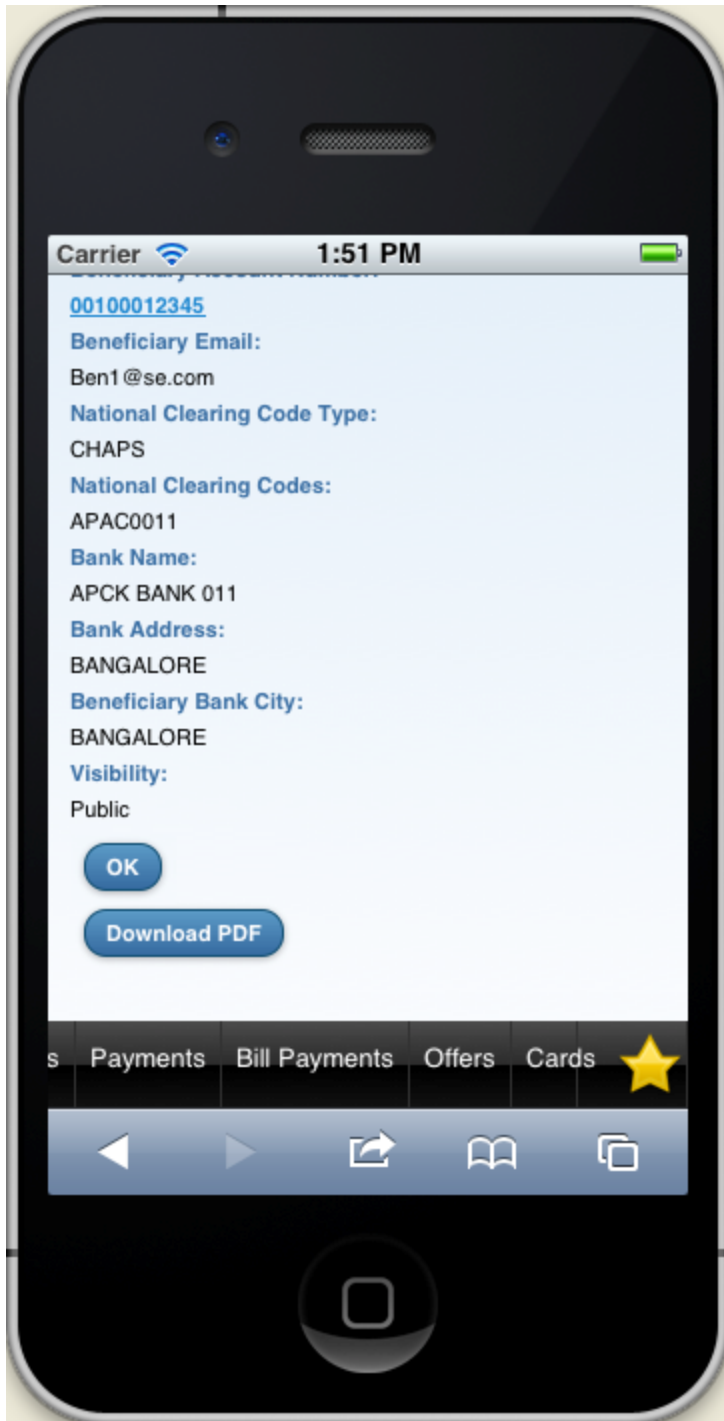
9. Click OK to return to the initial Beneficiary Maintenance screen.
   OR

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

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# 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.

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

**ORACLE**

**Bill Payments**
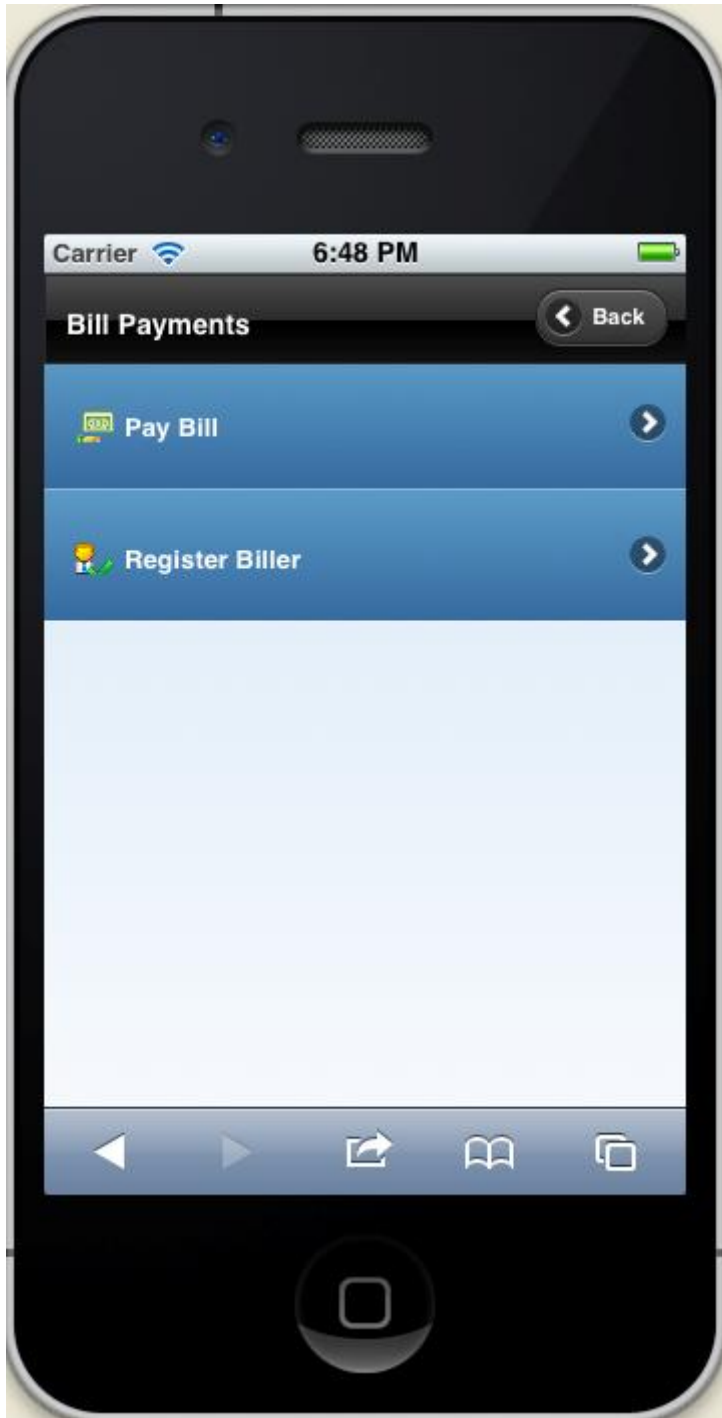


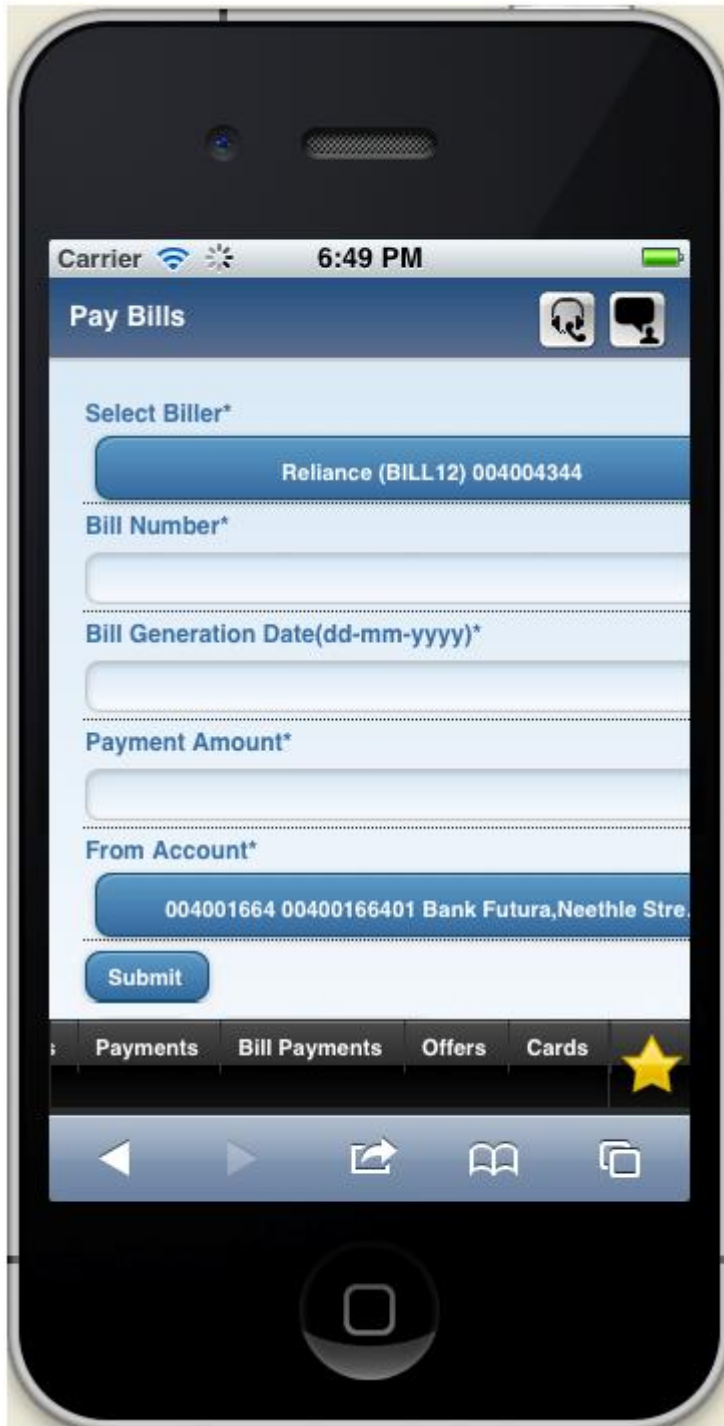3.  Click the **Pay Bill** transaction tab, as shown in above screen. The system displays **Pay Bills** screen.

ORACLE®

**Pay Bills**



**Field Description**

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

**ORACLE**

| 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.
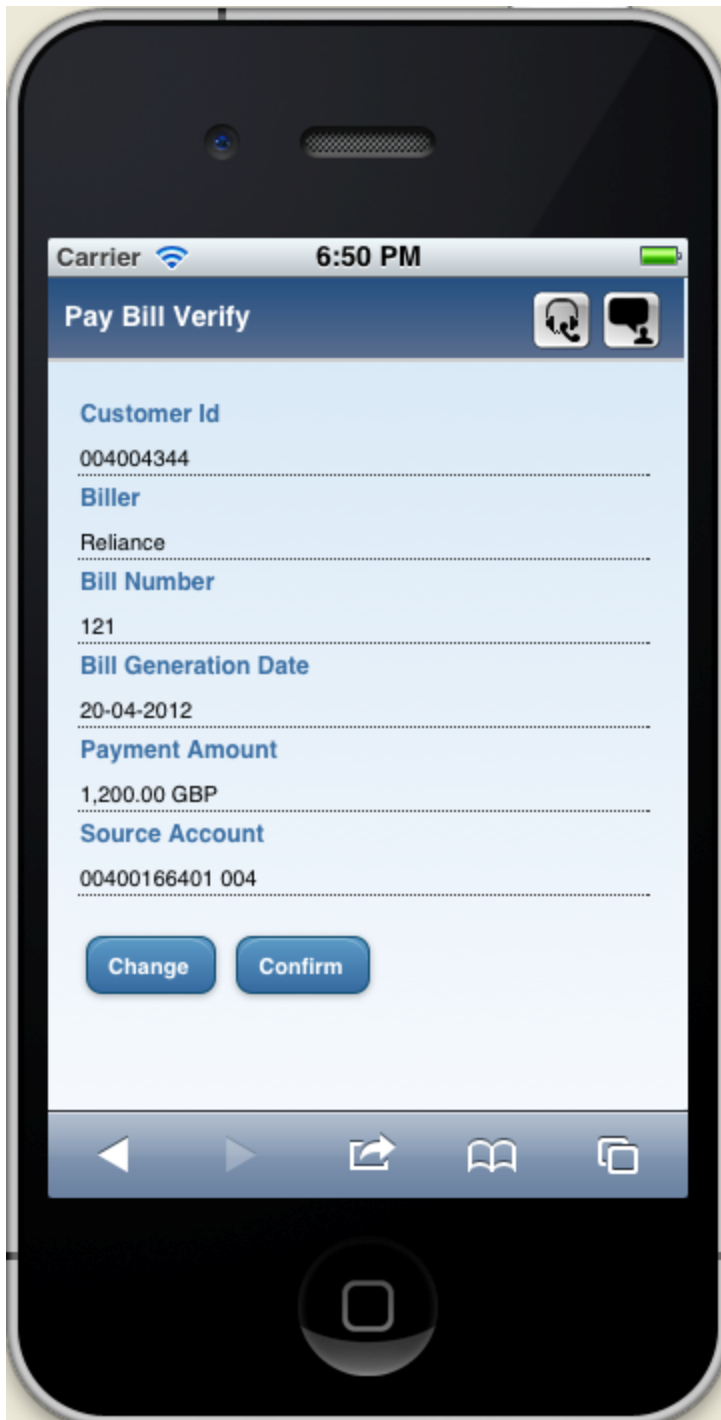
ORACLE®

**Pay Bill Verify**



5.  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.

**ORACLE®**

**Pay Bill Confirm**



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

**ORACLE**
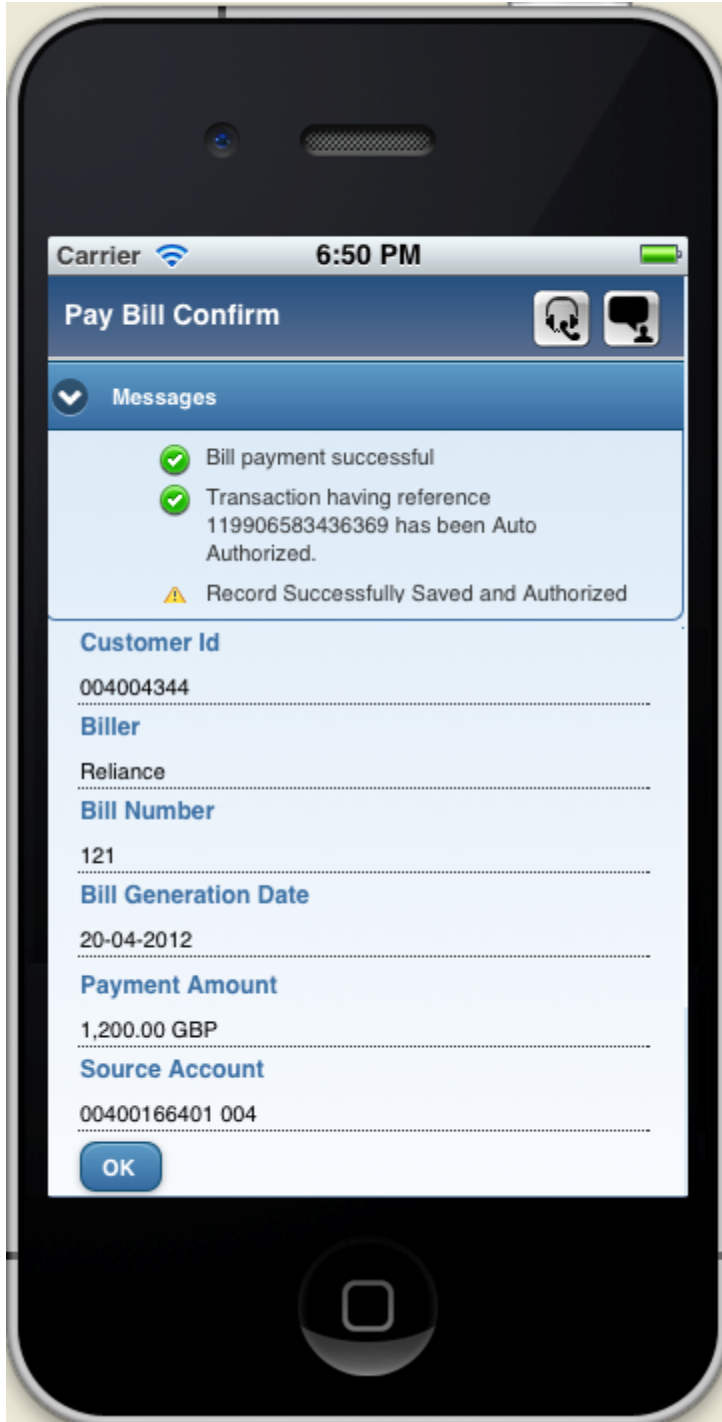
# 16. Biller Information

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

**ORACLE®**

## 16.1. Register Biller

To register the biller

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



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

ORACLE

**Bill Payments**



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

ORACLE®
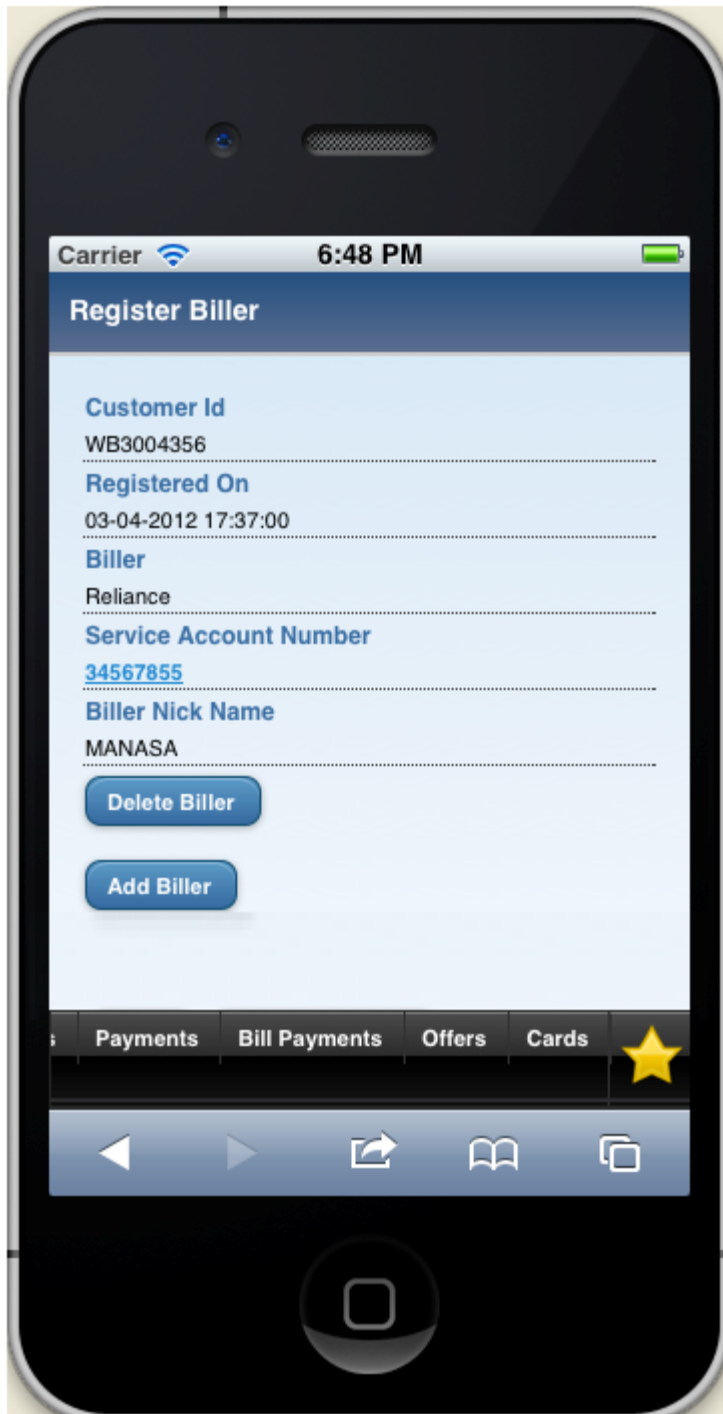
**Register Biller**



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.

ORACLE®

**Register Biller**

ORACLE®

**Field Description**

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

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

**ORACLE®**

**Register Biller Verify**
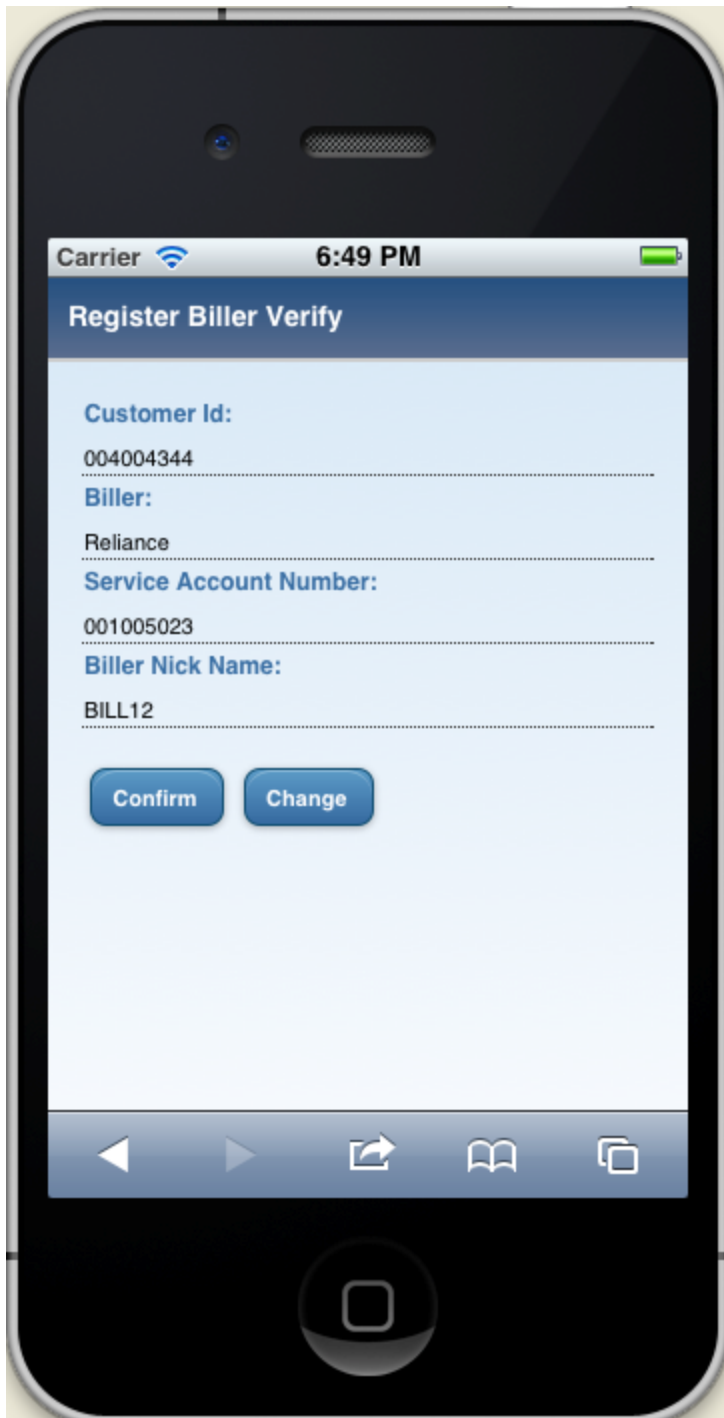


6. Click the **Confirm** button. The system displays **Register Biller – Confirm** screen.
OR
Click the **Change** button to change the entered data.

ORACLE®

**Register Biller Confirm**



7. Click the **OK** button. The system displays initial **Biller Information** screen.
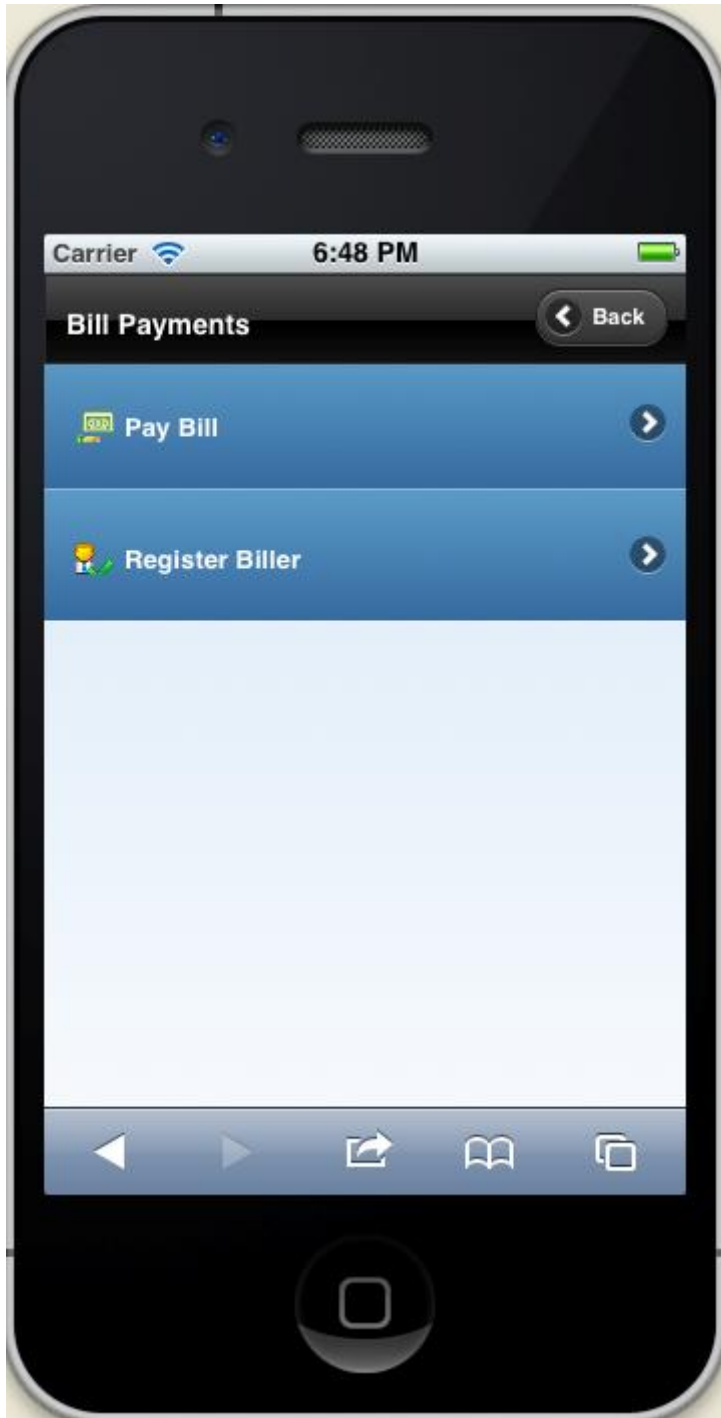
ORACLE®
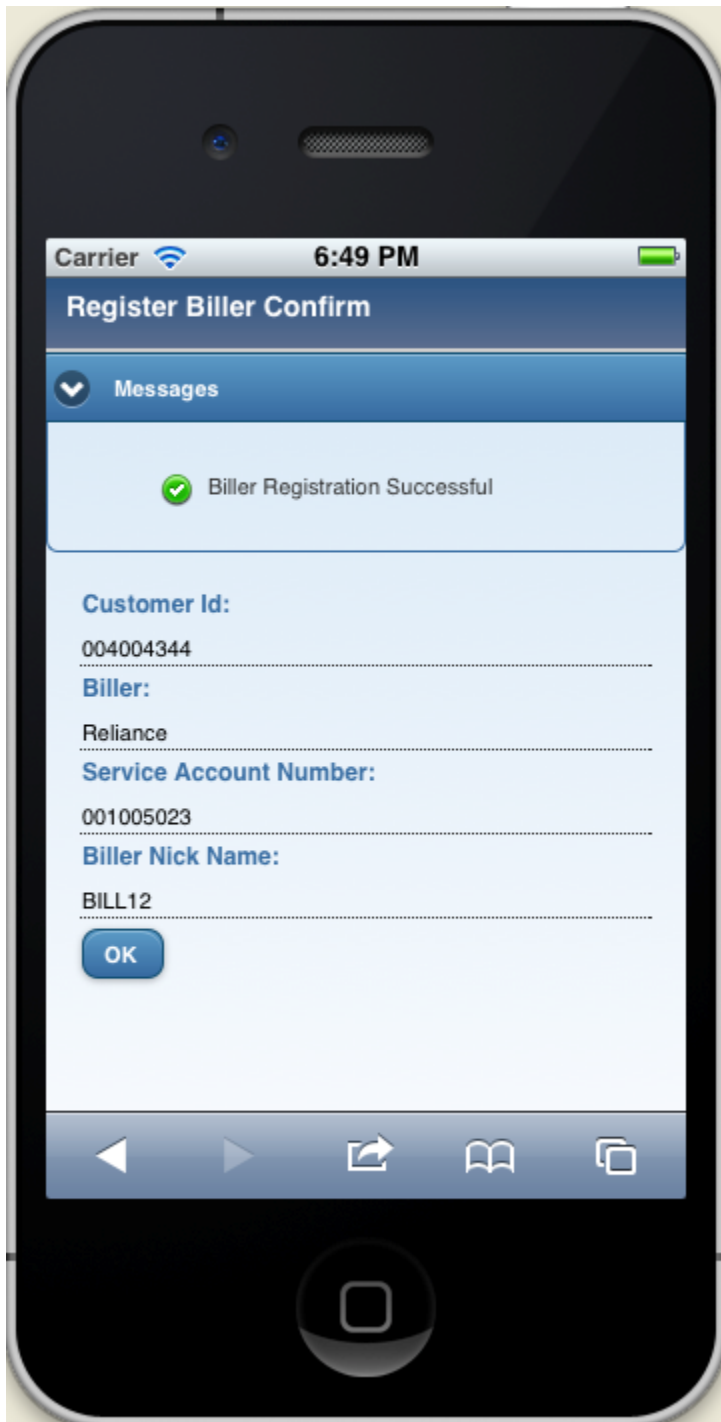
## 16.2. Delete Biller

To delete the biller

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



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

ORACLE

**Bill Payments**



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

ORACLE®
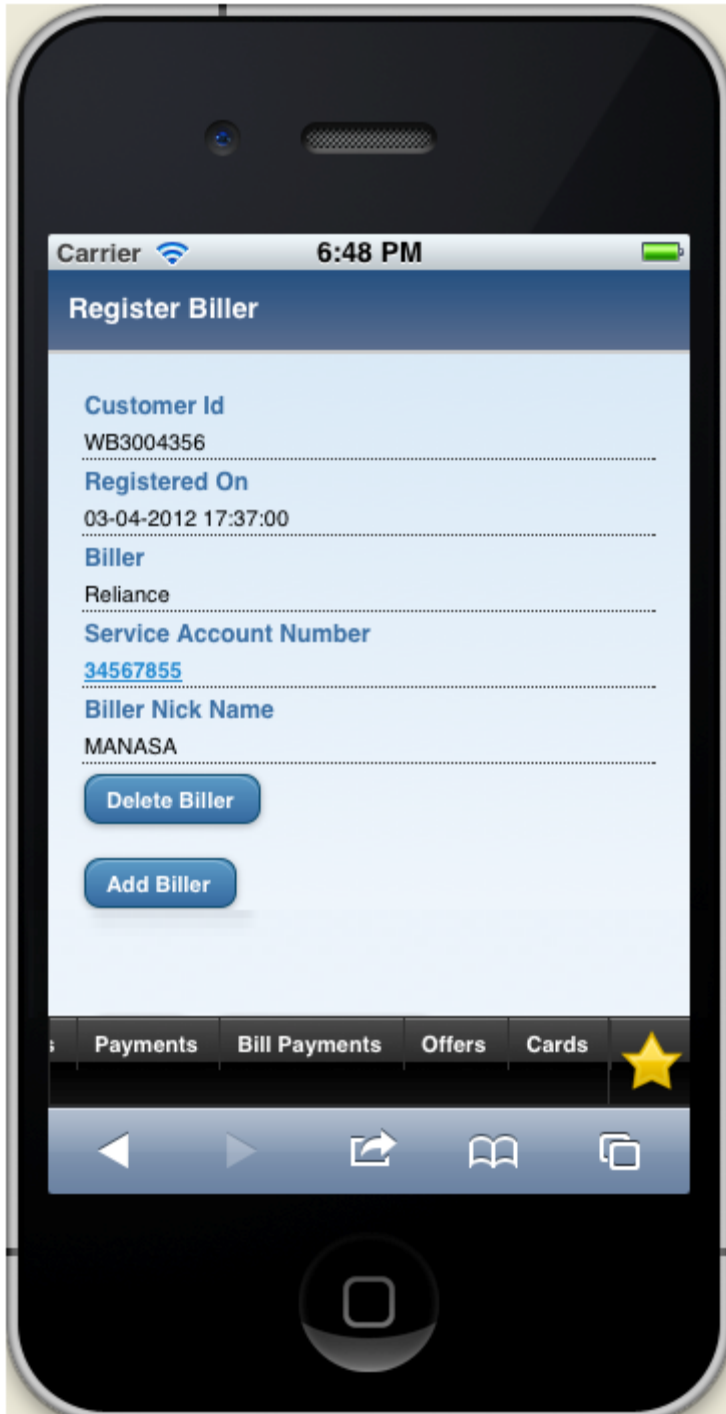
**Register Biller**

**Field Description**

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

**ORACLE**

**Delete Biller Verify**
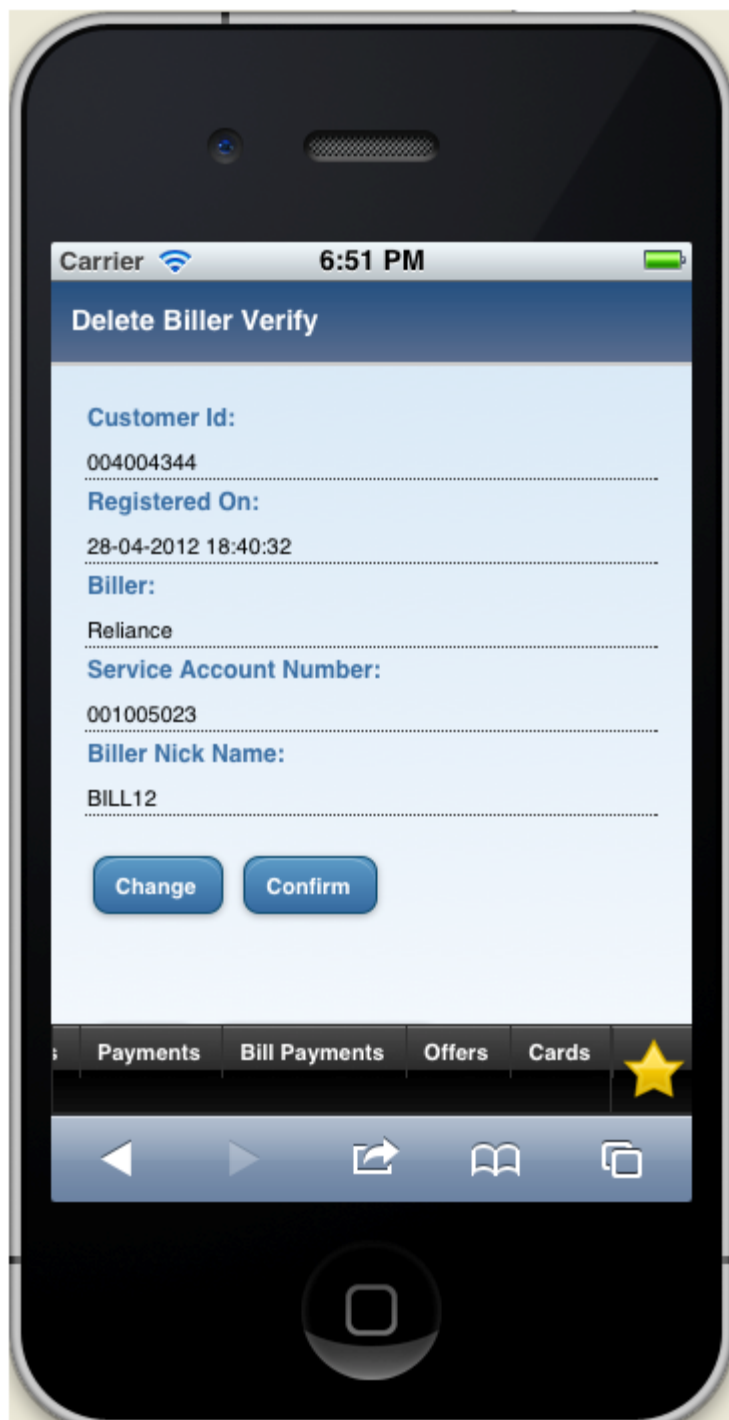


5. Click the **Confirm** button. The system displays **Delete Biller – Confirm** screen.
   OR
   Click the **Change** button to change the entered data.

ORACLE®

**Delete Biller – Confirm**



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

**ORACLE**®
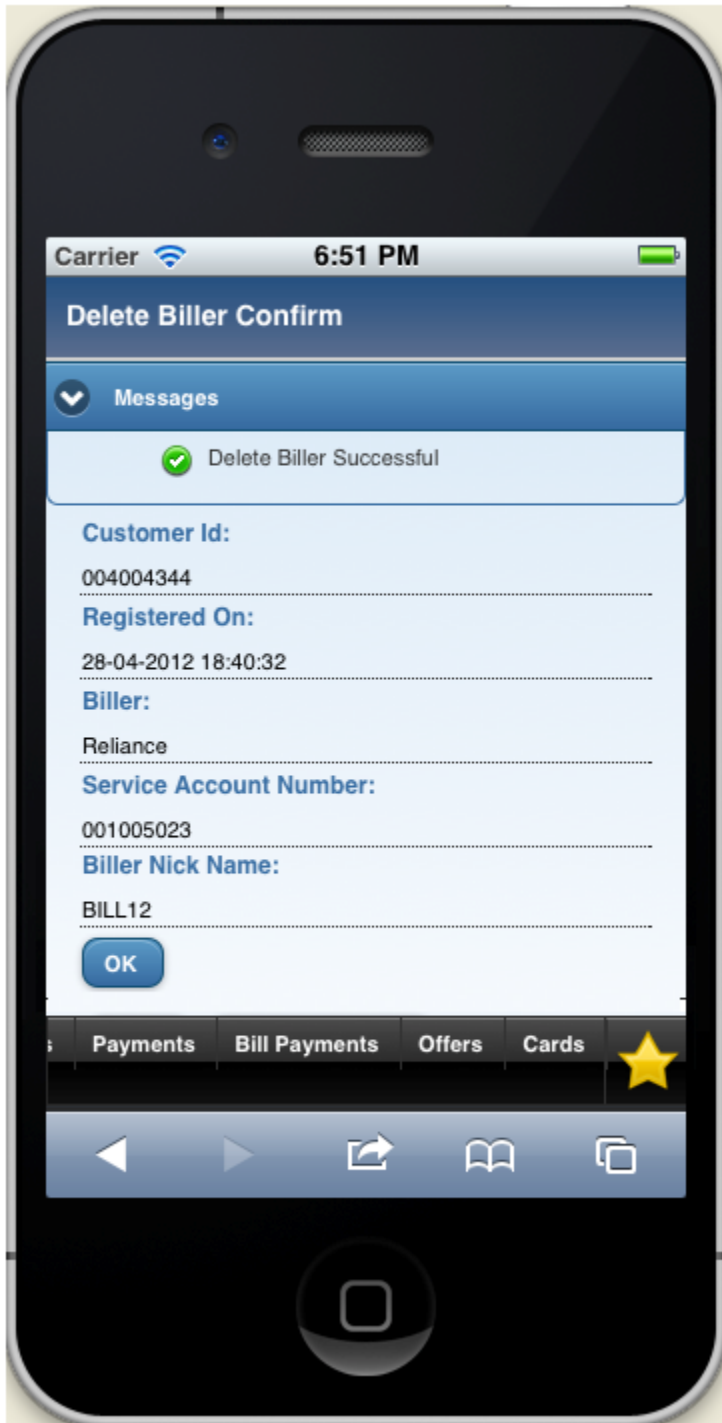
# 17. Loan Details

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

To view the loan details
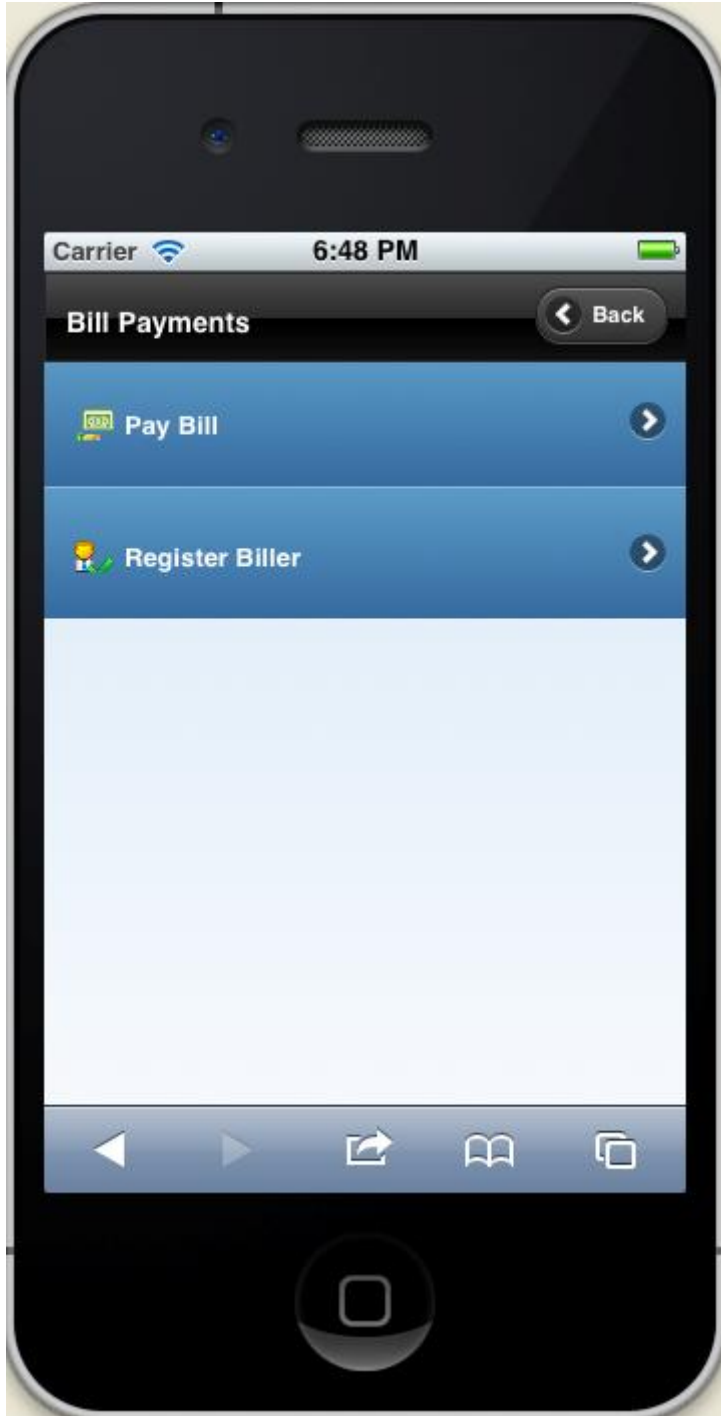
1. Log on to the browser based Mobile Banking application.

ORACLE

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

ORACLE

**Loans**
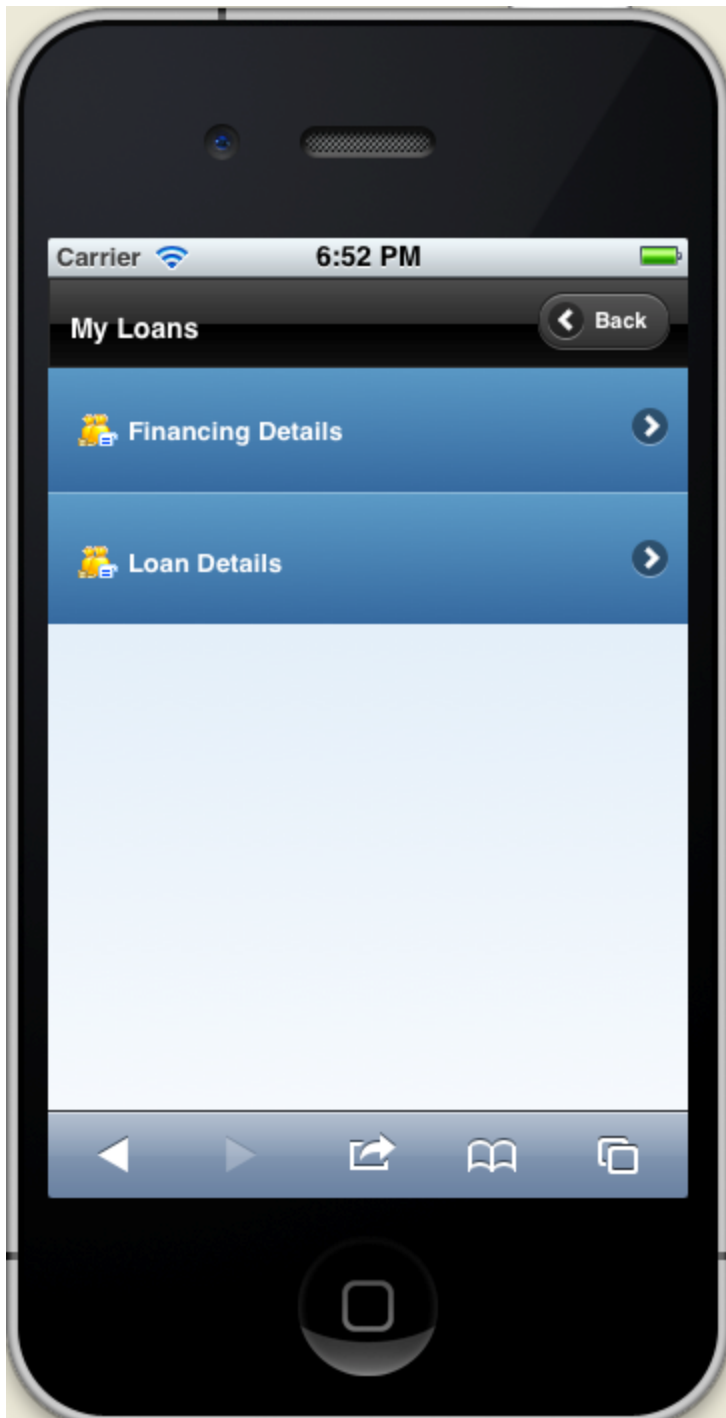


3. Click the **Loan Details** transaction tab, as shown in above screen. The system displays **Loan Details** screen as shown below.
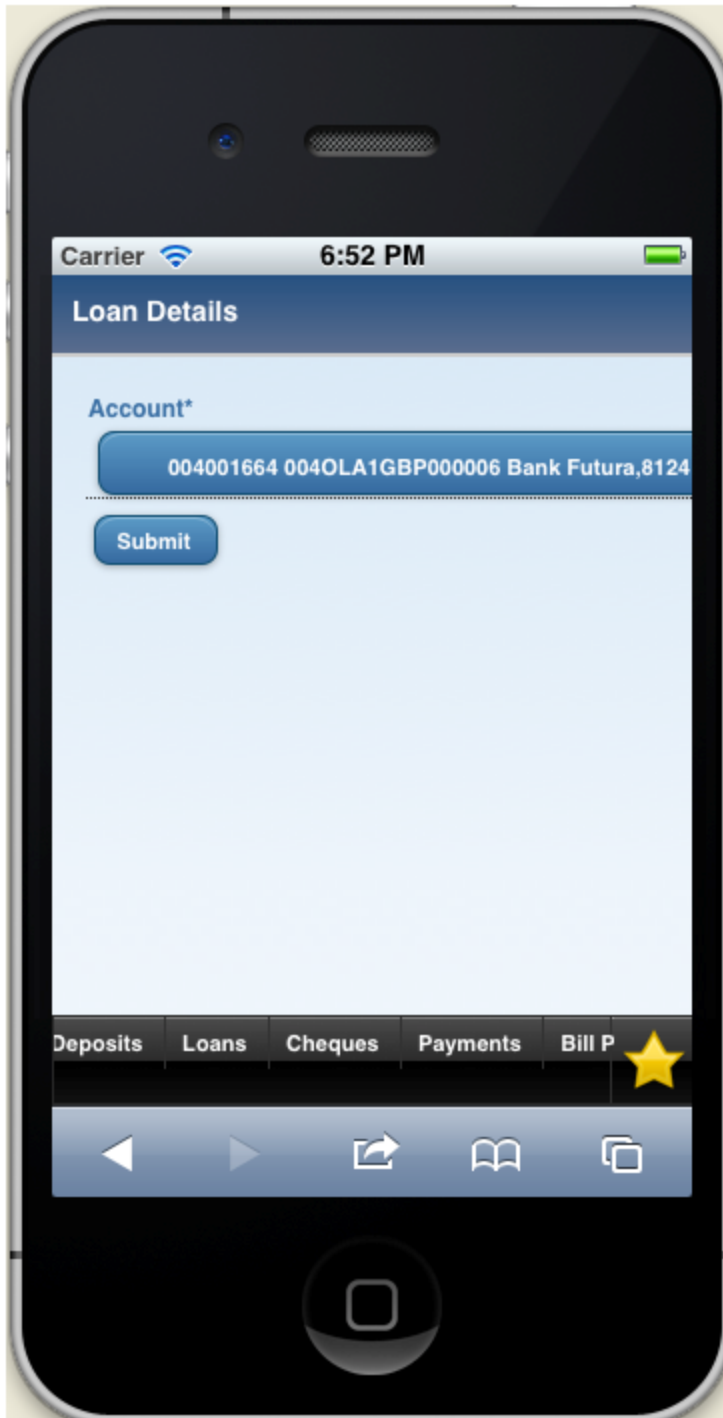
ORACLE®

**Loan Details**



**Field Description**

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

ORACLE®

| Field Name | Description |
| --- | --- |
| **Account** | [Mandatory, Dropdown]<br>Select the account from the dropdown list under the customer ID. |

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

**Loan Details**

ORACLE®

**Loan Details**

Account Details

**Account**

004OLA1GBP000006 007

**Customer Id**

004001664

**Product Name**

OPEN LINE LOAN

Loan Details

**Sanctioned Loan Amount**

10,000.00 GBP

**Interest Rate**

20.00 %

**Maturity Date**

05-Aug-2012

**Disbursed Loan Amount**

10,000.00 GBP

Outstanding Loan Details

**Principal Balance**

ORACLE

Carrier 6:52 PM

10,000.00 GBP

**Interest Rate**

20.00 %

**Maturity Date**

05-Aug-2012

**Disbursed Loan Amount**

10,000.00 GBP

Outstanding Loan Details

**Principal Balance**

0.00 GBP

**Next Installment Date**

05-May-2012

**Next Installment Amount**

888.12 GBP

**Installment Arrears**

5,697.59 GBP

**Loan Outstanding**

8,784.83 GBP

Back

## Field Description

| Field Name | Description |
|------------|-------------|
| **Account Details** | |

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

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# 18. Financing Details

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

To view the financing details

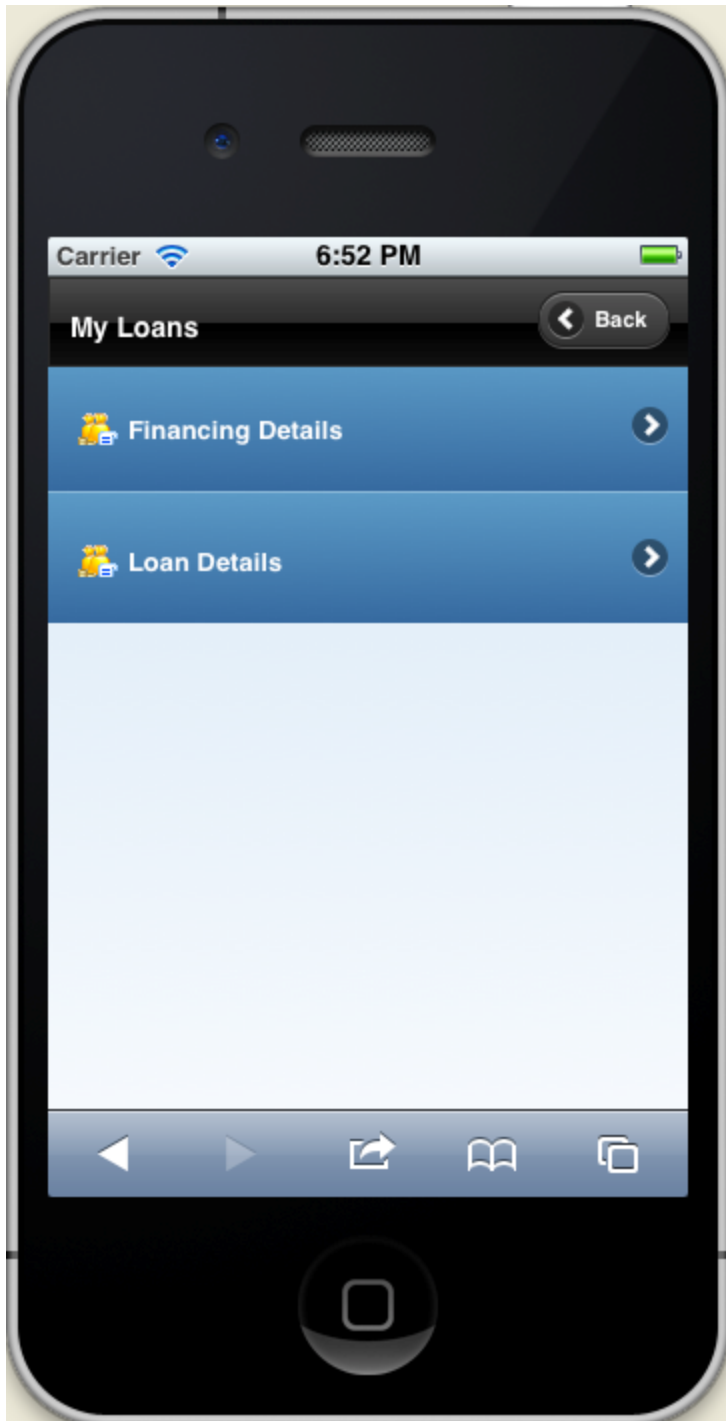1.  Log on to the browser based Mobile Banking application.

ORACLE®

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

ORACLE

**Loans**



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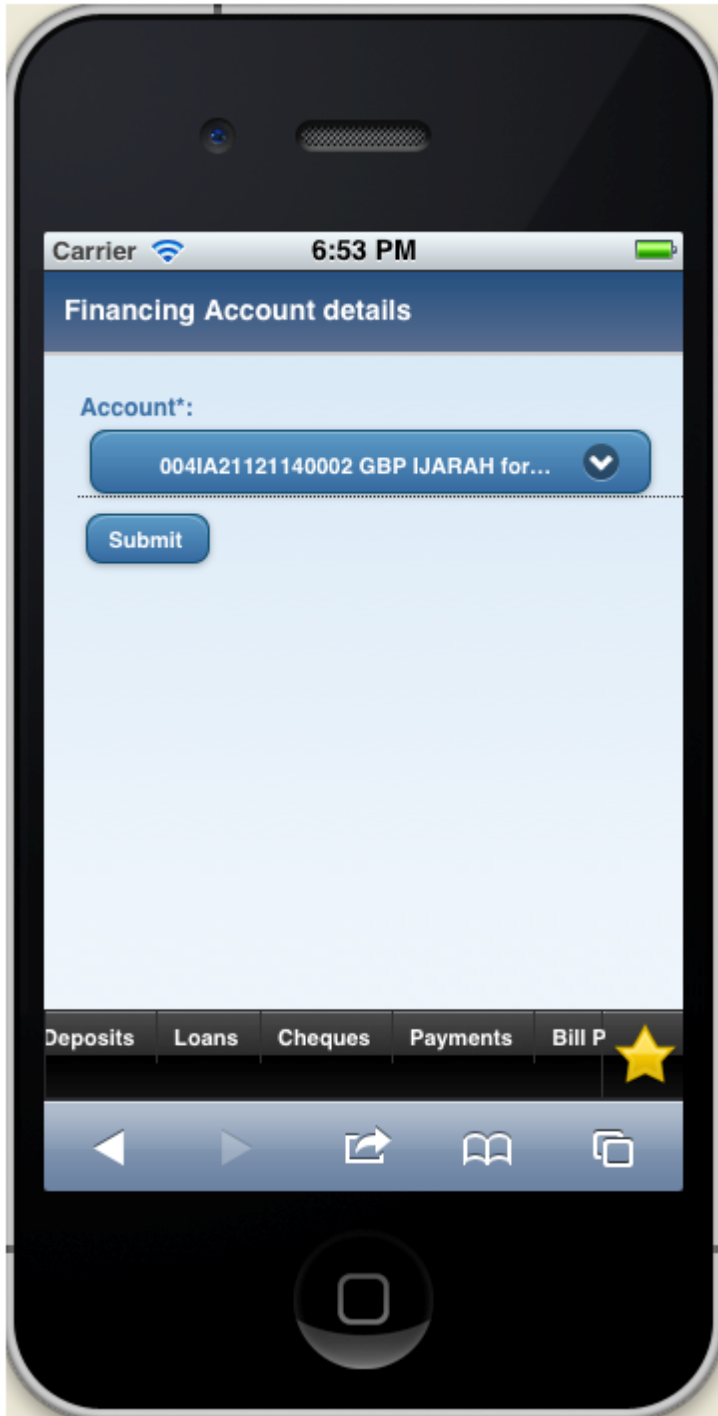
ORACLE®

**Financing Account Details**



**Field Description**

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

ORACLE®

| 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**

ORACLE®

**Financing Account details**

Account Details:

**Customer Id:**
004001664

**Account:**
004IA21121140002 004

**Product Name:**
IJARAH for Savings

Financing Details:

**Maturity Date:**
23-Oct-2012

**Amount Financed:**
100,000.00 GBP

**Finance Amount Disbursed:**
100,000.00 GBP

**Profit Rate:**
0.00 %

**Lease Type:**
Financial Lease

**ORACLE**

100,000.00 GBP

**Finance Amount Disbursed:**

100,000.00 GBP

**Profit Rate:**

0.00 %

**Lease Type:**

Financial Lease

**Lease Payment Mode:**

Arrears

Outstanding Financing Details:

**Principal Balance:**

0.00 GBP

**Next Installment Date:**

23-May-2012

**Next Installment Amount:**

0.00 GBP

**Installment Arrears:**

0.00 GBP

**Outstanding Finance Amount:**

100,000.00 GBP

Back

## Field Description

| Field Name | Description |
| --- | --- |
| **Account Details** | |

**ORACLE**

| 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 Financing Details** | |
| **Principal Balance** | [Display] |
| | This field displays the outstanding principle balance on the loan account as on date. |
| **Next Installment Date** | [Display] |
| | This field displays the due date of the next installment. |
| **Next Installment Amount** | [Display] |
| | This field displays the next installment amount. |

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

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

**ORACLE**

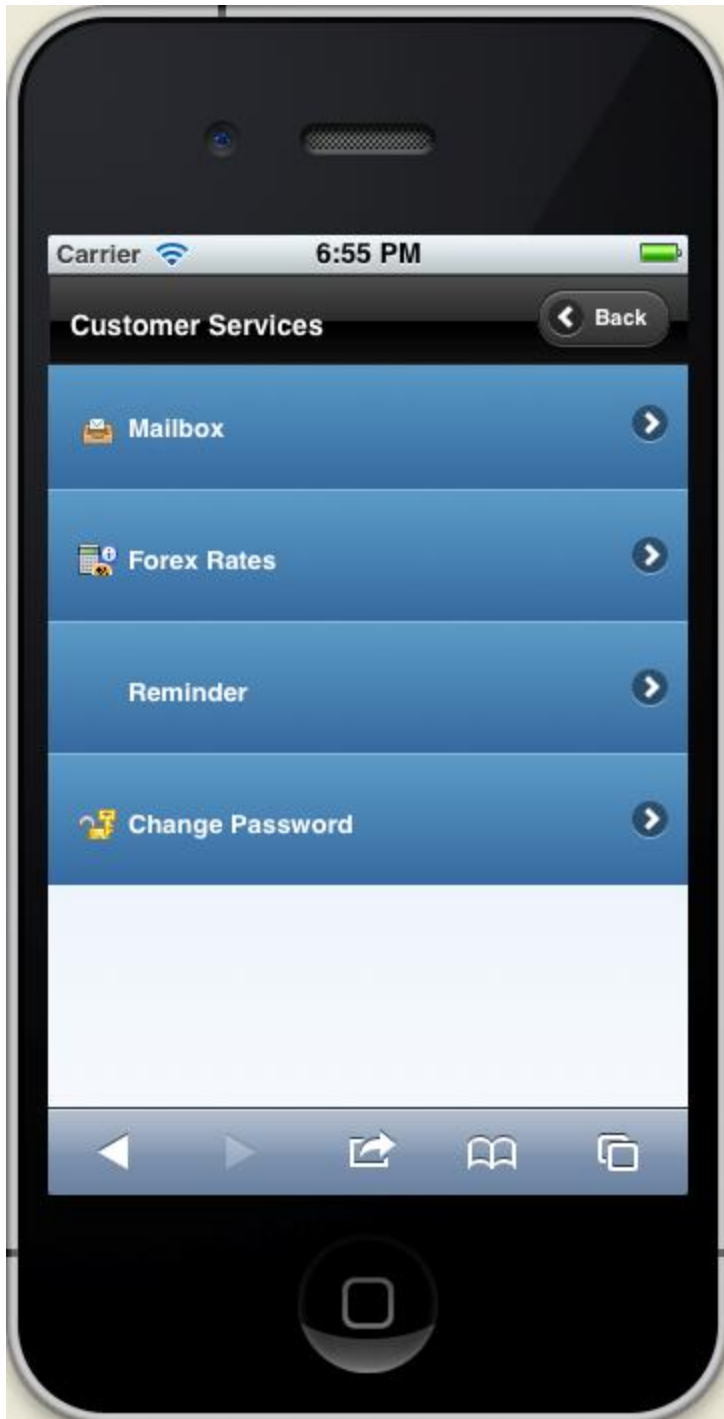# 19. Forex Rates

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.

ORACLE®

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

**ORACLE®**

**Customer Services**



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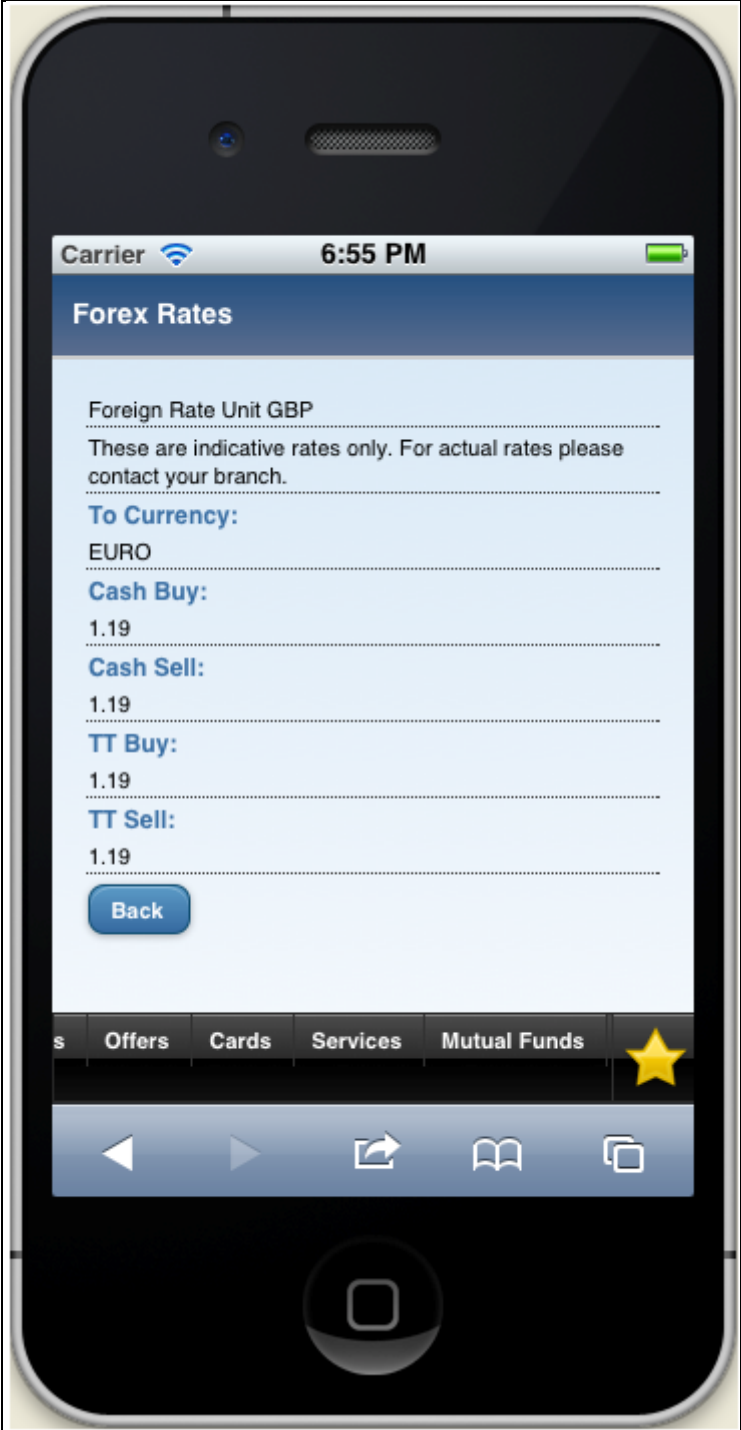
**ORACLE**

**Forex Rates**

ORACLE
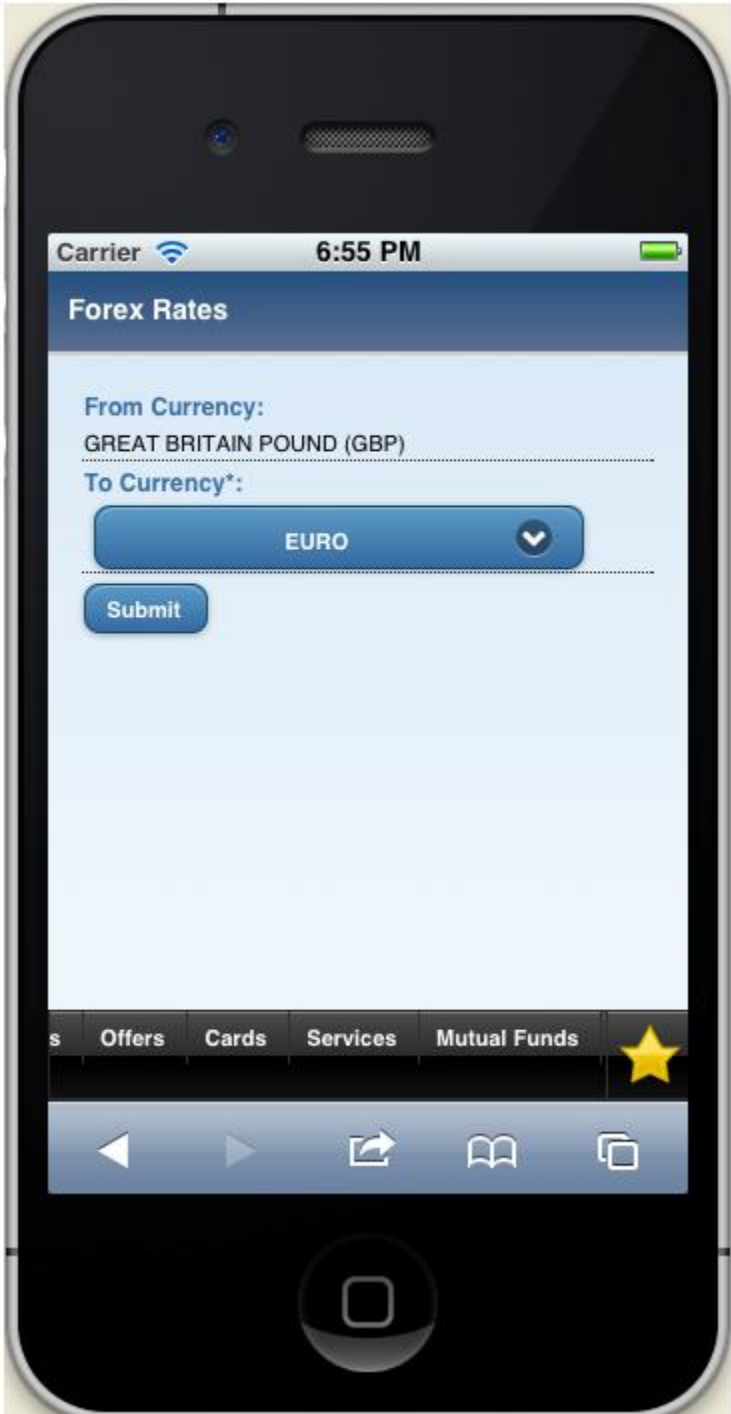
**Field Description**

| 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**

**ORACLE®**

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

**Field Description**

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

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

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# 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.
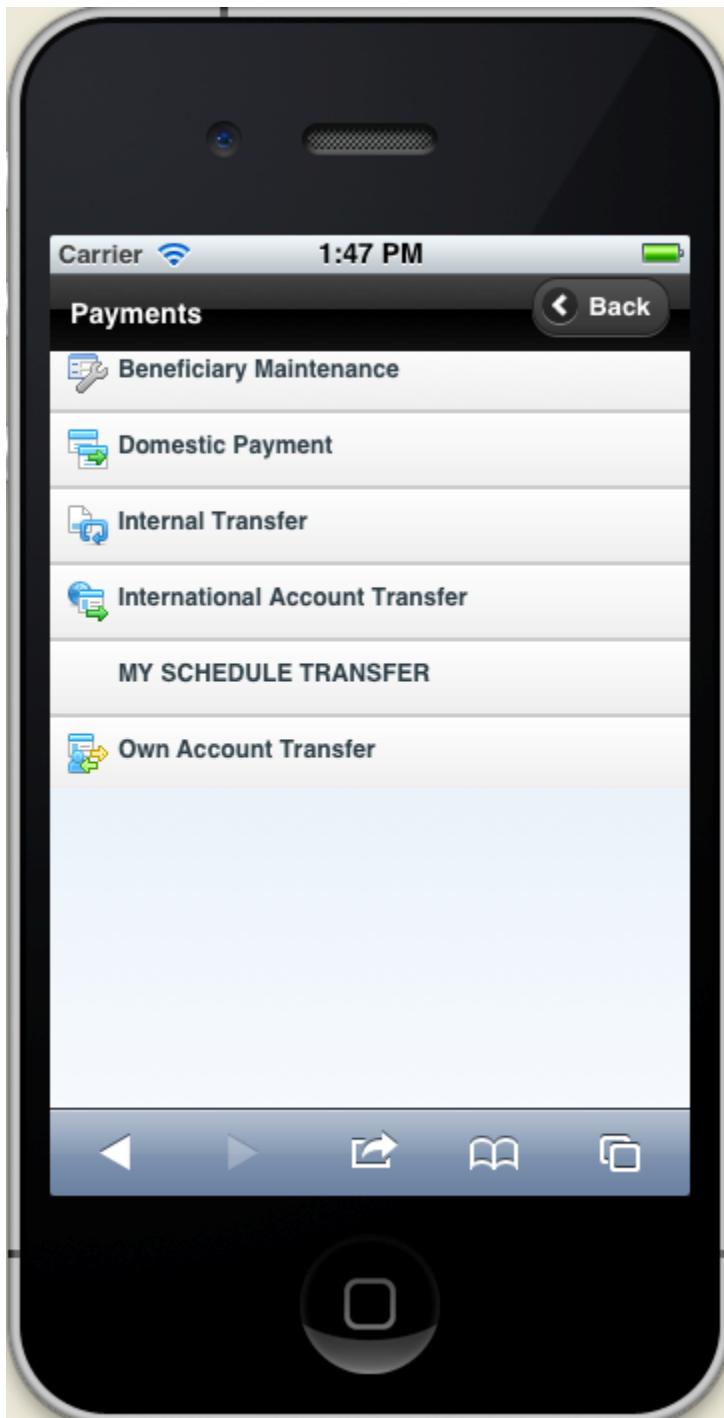
To do the own account transfer

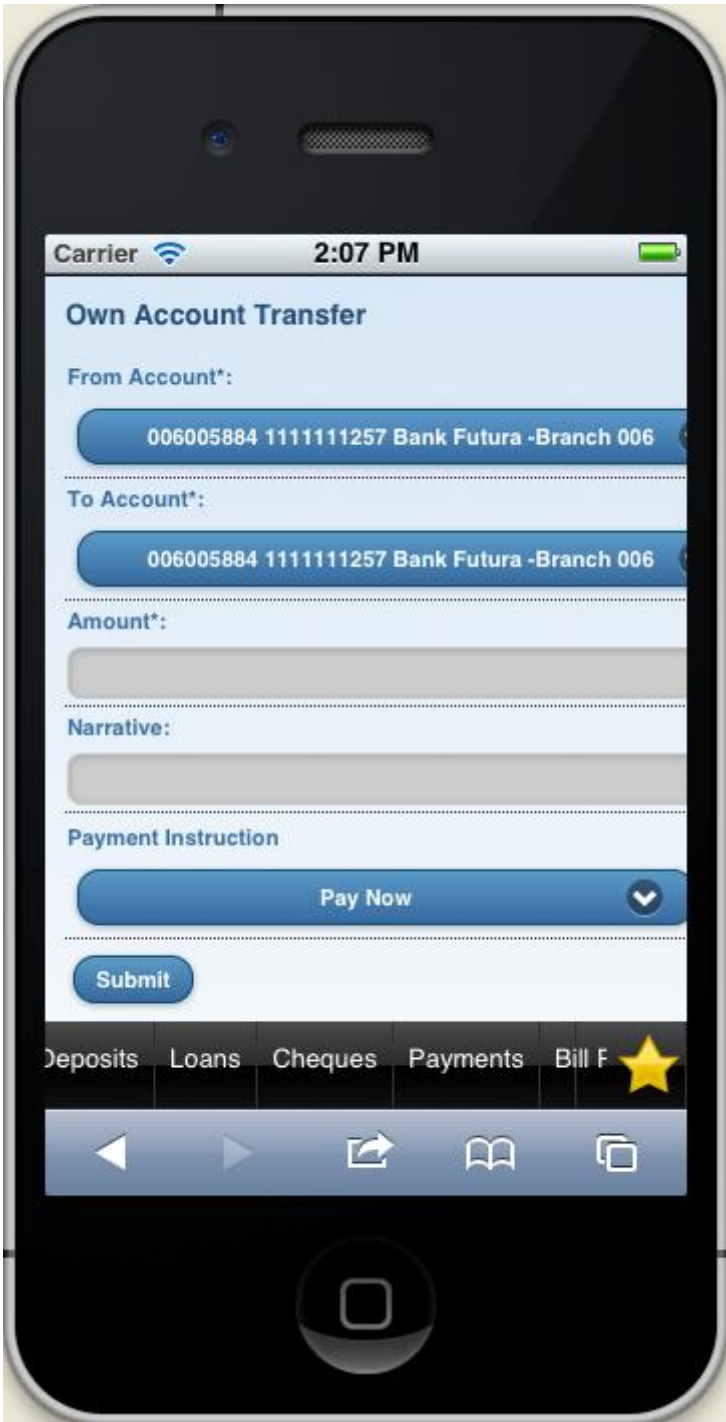1. Log on to the browser based Mobile Banking application.

ORACLE®

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

ORACLE®

**Payments**



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

ORACLE

**Own Account Transfer**

**Field Description**

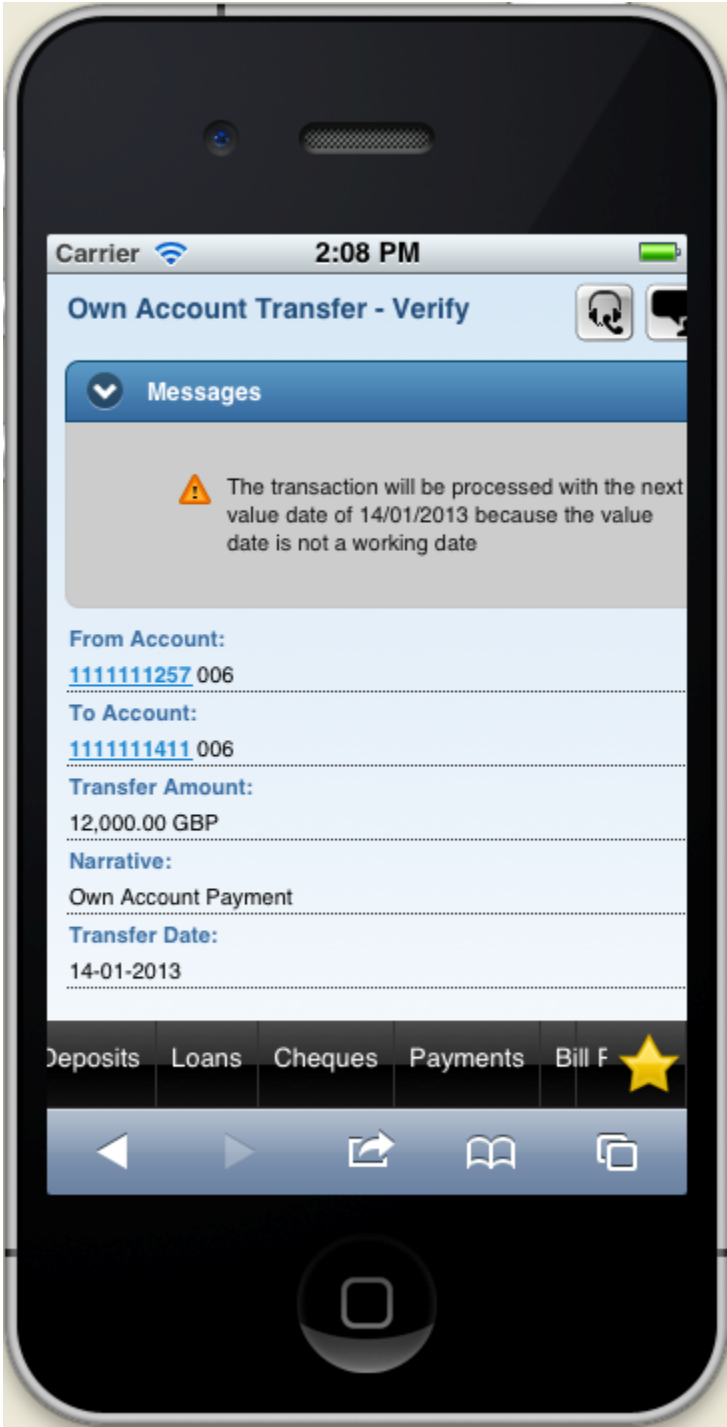| Field Name | Description |
| --- | --- |
| **From Account** | [Mandatory, Dropdown]<br><br>Select the source account The drop down menu gives the list of accounts. |
| **To Account** | [Mandatory, Dropdown]<br><br>Select the destination account The drop down menu gives the list of accounts. |
| **Amount** | [Mandatory, Numeric,15]<br><br>Type the amount to be transferred in Destination account Currency |
| **Narrative** | [Optional, Alphanumeric, 80]<br><br>Type the details of the payment |
| **Payment Instruction** | |
| **Pay now** | Select the **Pay now** option to process the funds transfer immediately.<br><br>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.<br><br>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]<br><br>Select the first day of standing instruction execution |
| **Last Execution Date** | [Data Picker, Conditional]<br><br>Select the final day of standing instruction execution |

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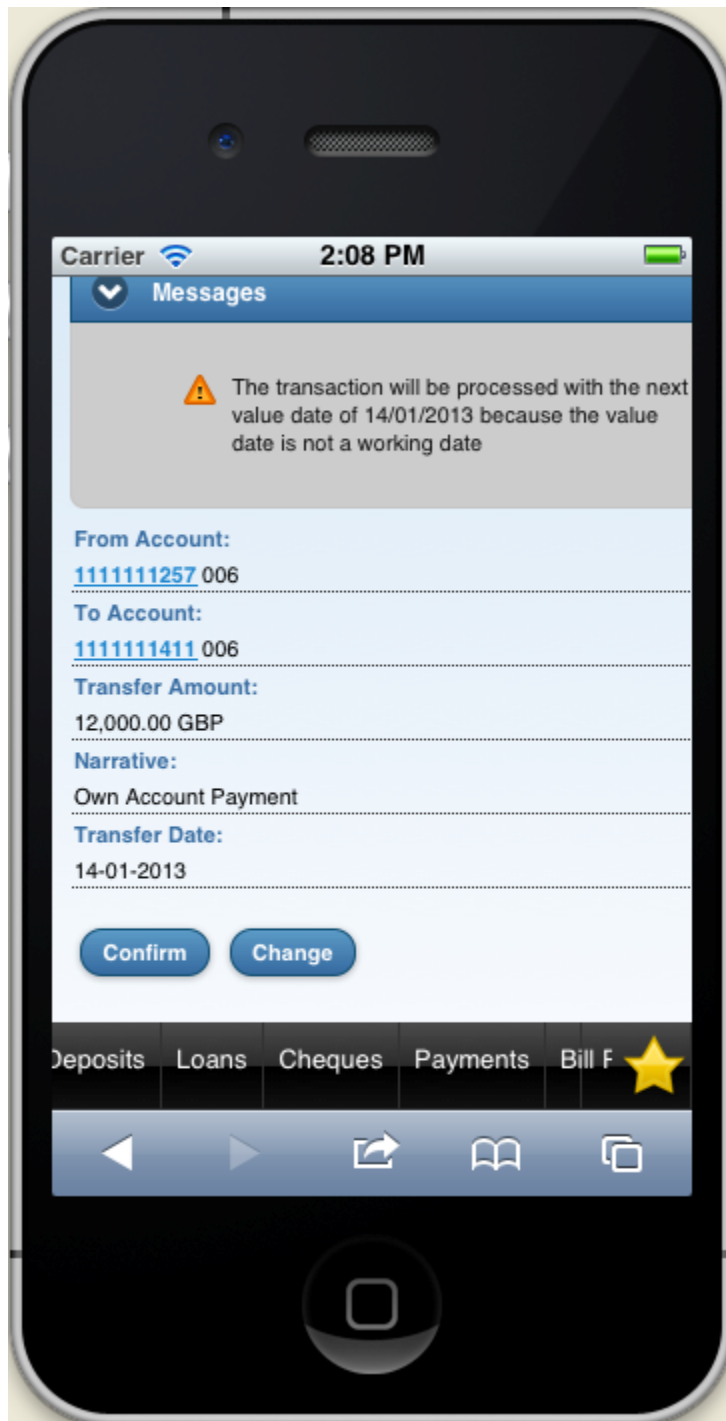| Field Name | Description |
| --- | --- |
| **Frequency (Payment Execution Frequency when Pay Periodically is selected)** | Select the standing instruction execution frequency for the funds transfer from the pop over. <br><br> The options are: <br><br> • Daily <br><br> • Weekly <br><br> • Fortnightly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

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

ORACLE®
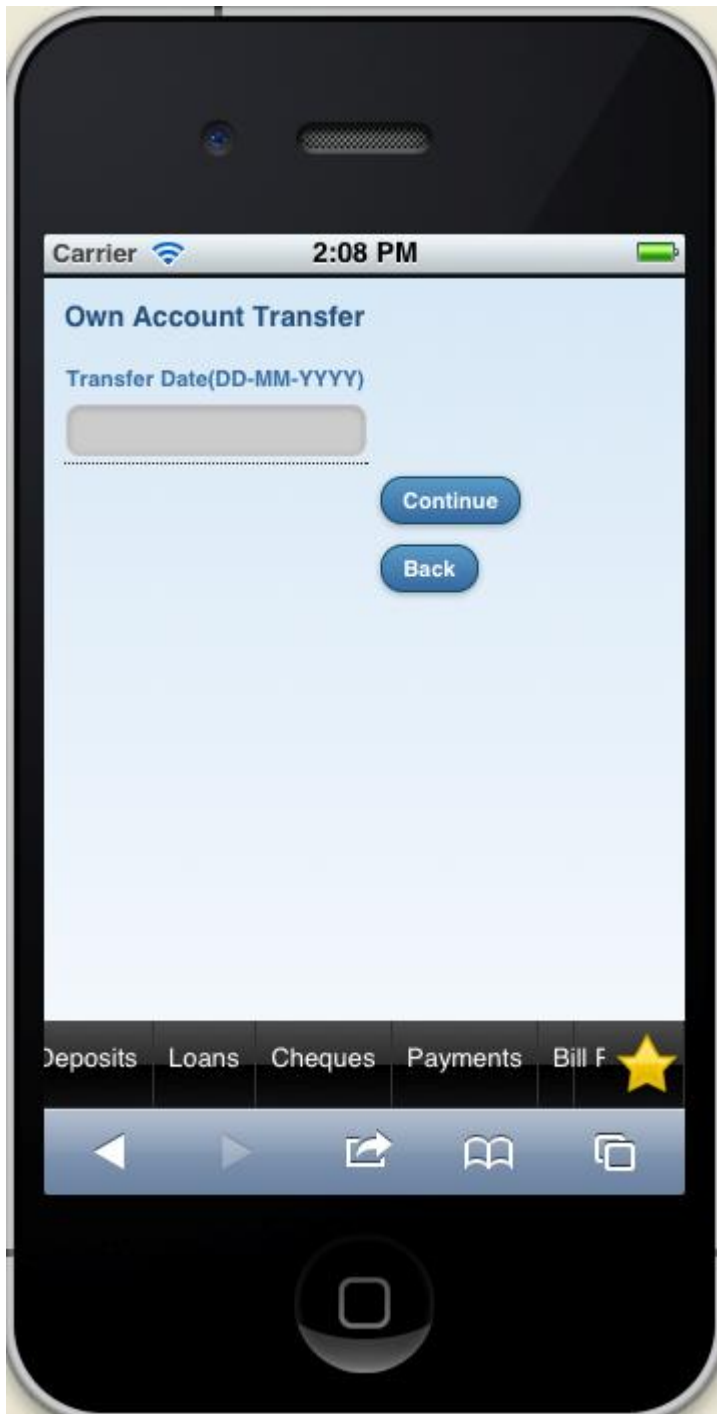
5. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.

6. Click the **Continue** button. The system displays **Own Account Transfer – Verify** screen.

ORACLE®

**Own Account Transfer – Verify**



Own Account Transfer - Verify

**Messages**

⚠ 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:
1111111257 006

To Account:
1111111411 006

Transfer Amount:
12,000.00 GBP

Narrative:
Own Account Payment

Transfer Date:
14-01-2013

Deposits  Loans  Cheques  Payments  Bill F

ORACLE

7. 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.

ORACLE

**Own Account Transfer – Confirm**
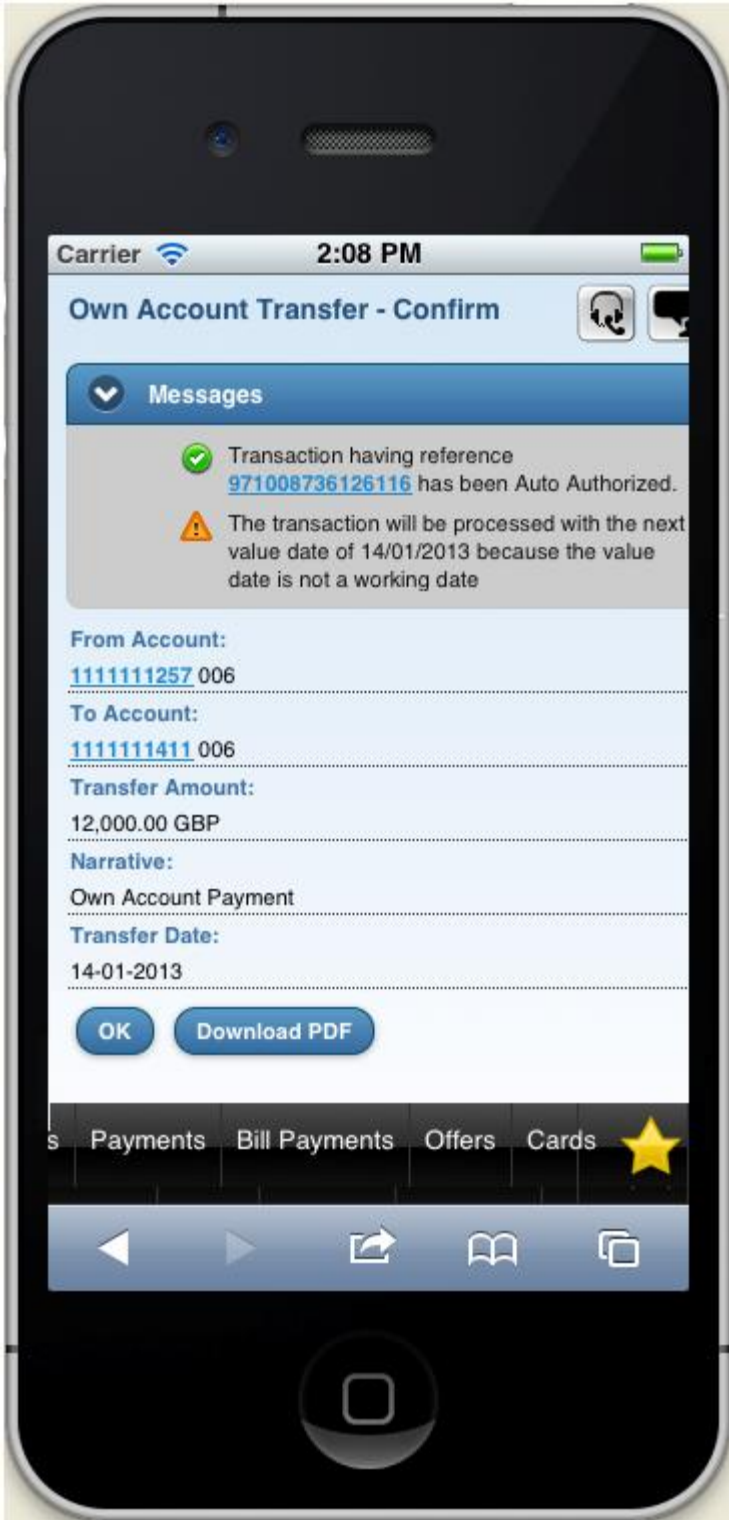


8. Click the **OK** button. The system displays initial **Own Account Transfer** screen.

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# 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.

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

ORACLE

**Payments**
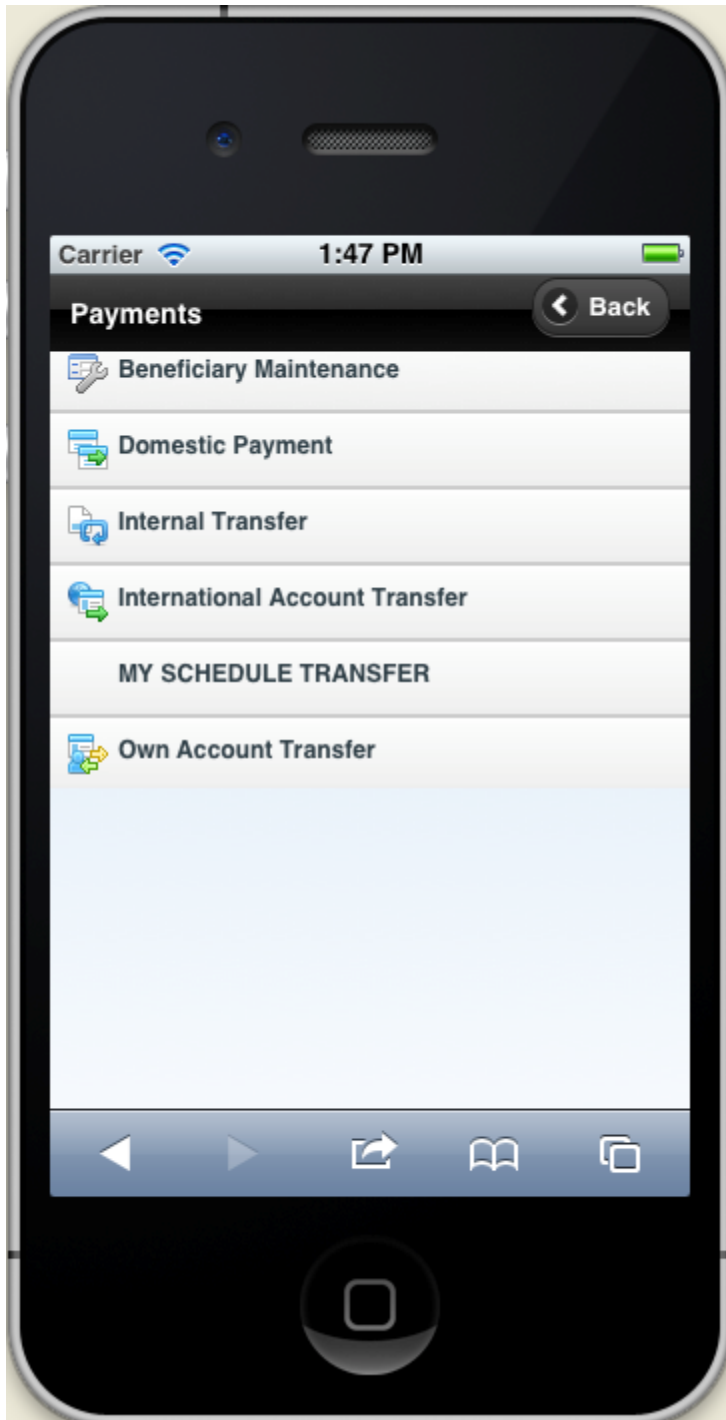


3. Click the **Internal Transfer** transaction tab, as shown in above screen. The system displays **Internal Transfer** screen as shown below.

ORACLE®

**Internal Transfer**



**Field Description**

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

ORACLE®

| Field Name | Description |
| --- | --- |
| **Transfer To** | |
| **Existing Beneficiary** | [Optional, Pop over]<br><br>Select **Existing Template** option button to select the existing Payment template for funds transfer |
| **Make New Payment** | [Optional, Pop over]<br><br>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.

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**Internal Transfer**

From Account*:

006005884 1111111257 Bank Futura -Branch 006

To Account*:

Destination Branch*:

WB1(Bank Futura -Branch WB1)

Beneficiary Email:

Amount*:

Currency*:

EURO(EUR)

Payments | Bill Payments | Offers | Cards

ORACLE®

ORACLE®

**Field Description**

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

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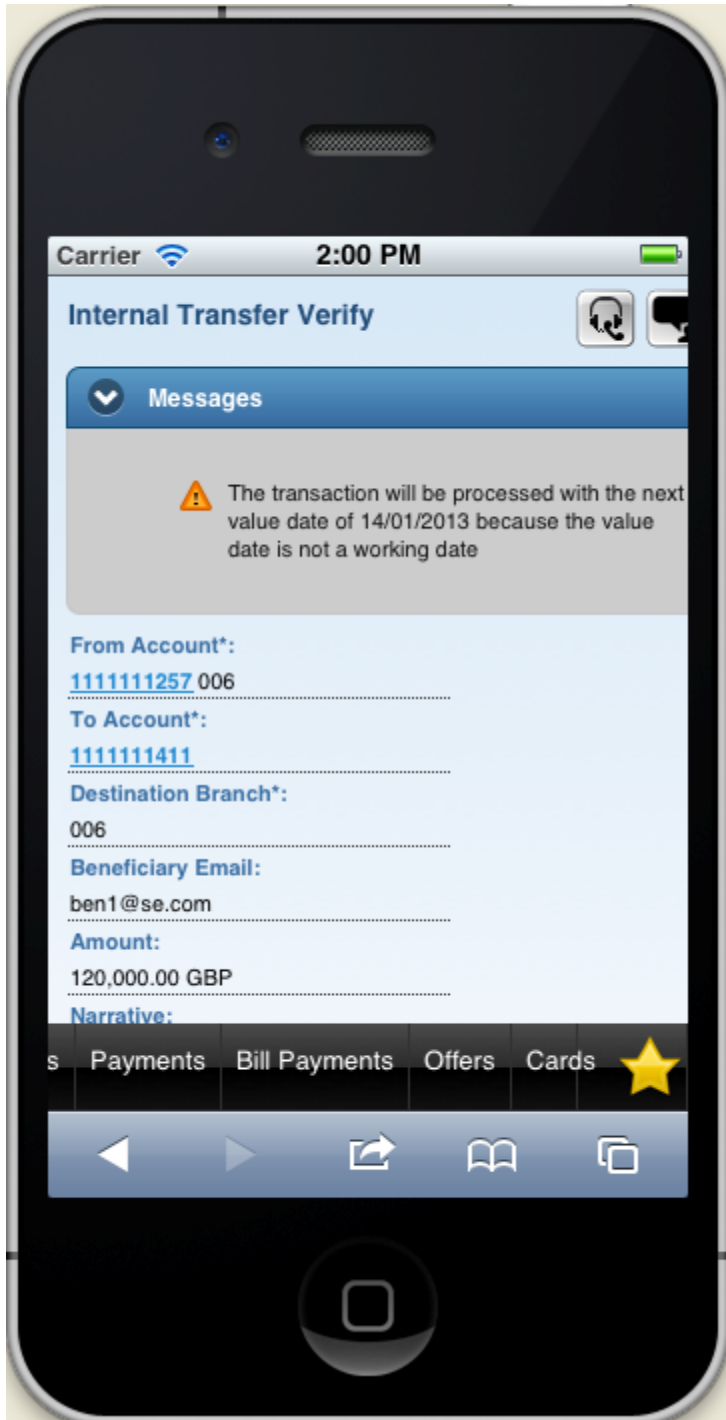| Field Name | Description |
|---|---|
| **Frequency (Payment Execution Frequency when Pay Periodically is selected)** | Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: <br><br> • Daily <br><br> • Weekly <br><br> • Fortnightly <br><br> •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

ORACLE®

**Internal Transfer – Pay Later**
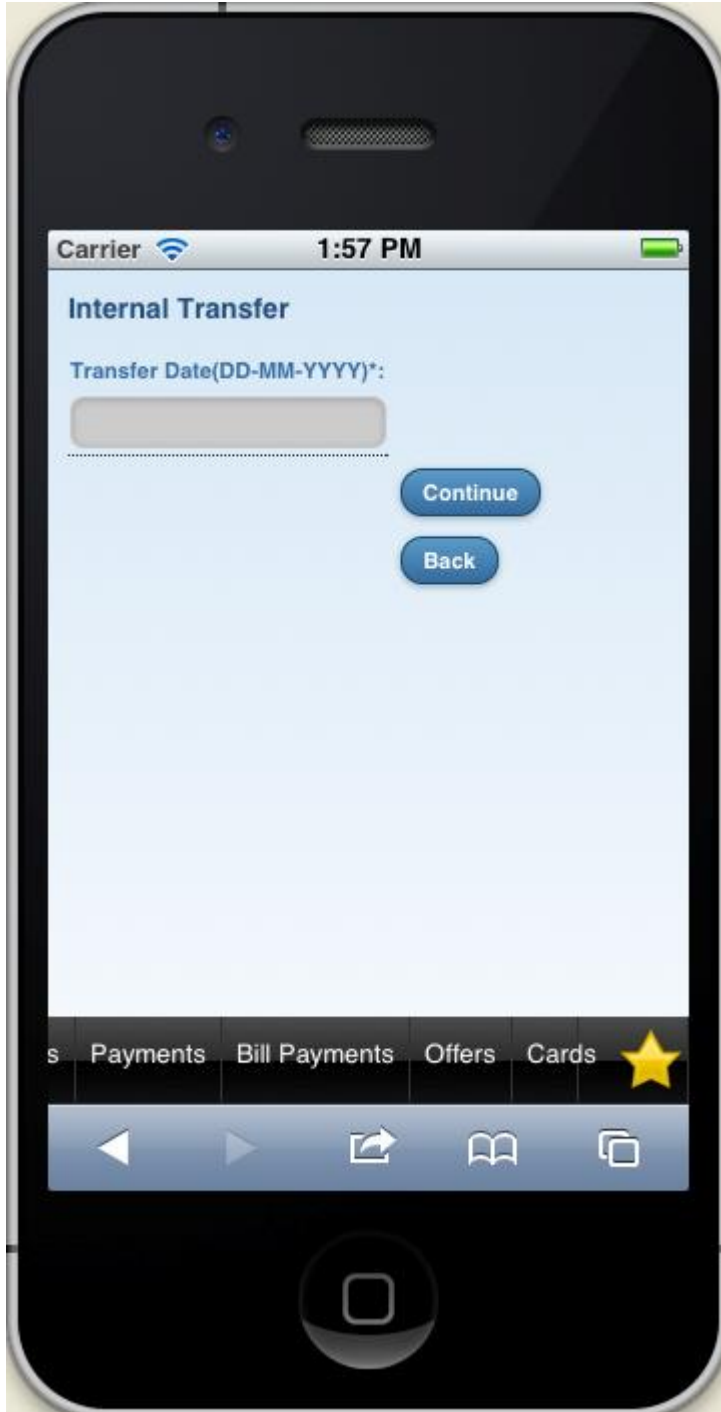


6. Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.
7. Click the **Continue** button. The system displays **Domestic Payment – Verify** screen.

ORACLE

**Internal Transfer – Verify**



Carrier 🛜  2:00 PM

**Internal Transfer Verify**

⌄ **Messages**

⚠️ 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*:**
1111111257 006

**To Account*:**
1111111411

**Destination Branch*:**
006

**Beneficiary Email:**
ben1@se.com

**Amount:**
120,000.00 GBP

**Narrative:**

Payments  Bill Payments  Offers  Cards  ⭐

**ORACLE®**

8. 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.

ORACLE®

**Internal Transfer – Confirm**



Carrier 🛜     2:00 PM     🔋

**Internal Transfer Confirm**

⌄ **Messages**

✅ Transaction having reference 971008736126116 has been Auto Authorized.

⚠️ 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*:**
1111111257 006

**To Account*:**
1111111411

**Destination Branch*:**
006

**Beneficiary Email:**
ben1@se.com

**Amount:**
120,000.00 GBP

**Narrative:**

s   Payments   Bill Payments   Offers   Cards   ⭐

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9. 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.

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# 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.**

ORACLE®
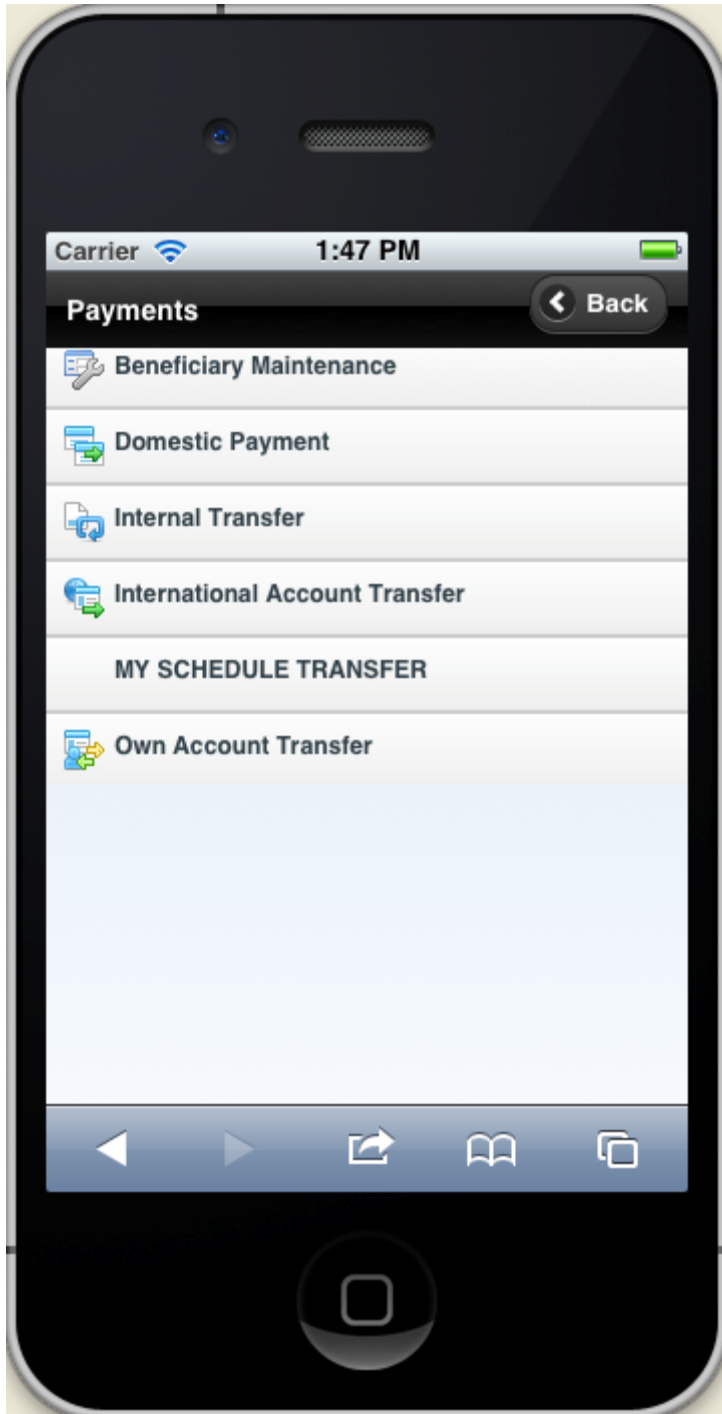
**Domestic Payment**



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

ORACLE®

**Field Description**

| Field Name | Description |
| --- | --- |
| Transfer To | |

ORACLE

| Field Name | Description |
|---|---|
| **Existing Beneficiary** | [Optional, Pop over]<br><br>Select **Existing Template** option button to select the existing Payment template for funds transfer |
| **Make New Payment** | [Optional, Pop over]<br><br>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.

**ORACLE**

**Field Description**

| Field Name | Description |
| --- | --- |
| Beneficiary Name | [Mandatory, Alphanumeric, 35]<br>Enter the beneficiary name. |

ORACLE®

| Field Name | Description |
| --- | --- |
| **Fund Delivery Mode** | [Conditional, Drop down]<br>Select the fund delivery mode. |

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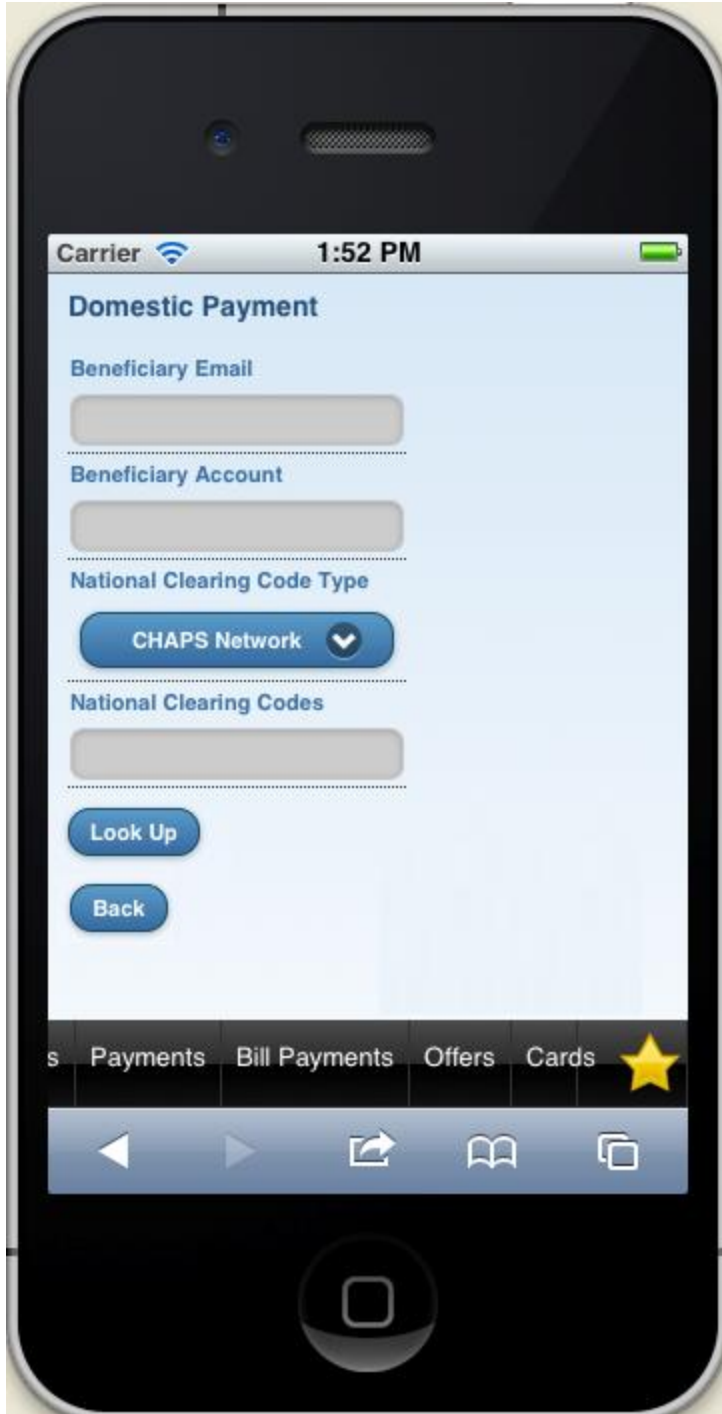
ORACLE

**Domestic Payment**



**Field Description**

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

ORACLE®

**Beneficiary Email**   [Optional, Alphanumeric, 35]

Type the beneficiary email id.

**Beneficiary Account** [Mandatory, Alphanumeric, 35]

Type the beneficiary account number.

**National Clearing**   [Optional, pop over]
**Code Type**
Select the national clearing code type from the drop-down list.

**National Clearing**   [Optional, Search, Lookup]
**Codes**
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.

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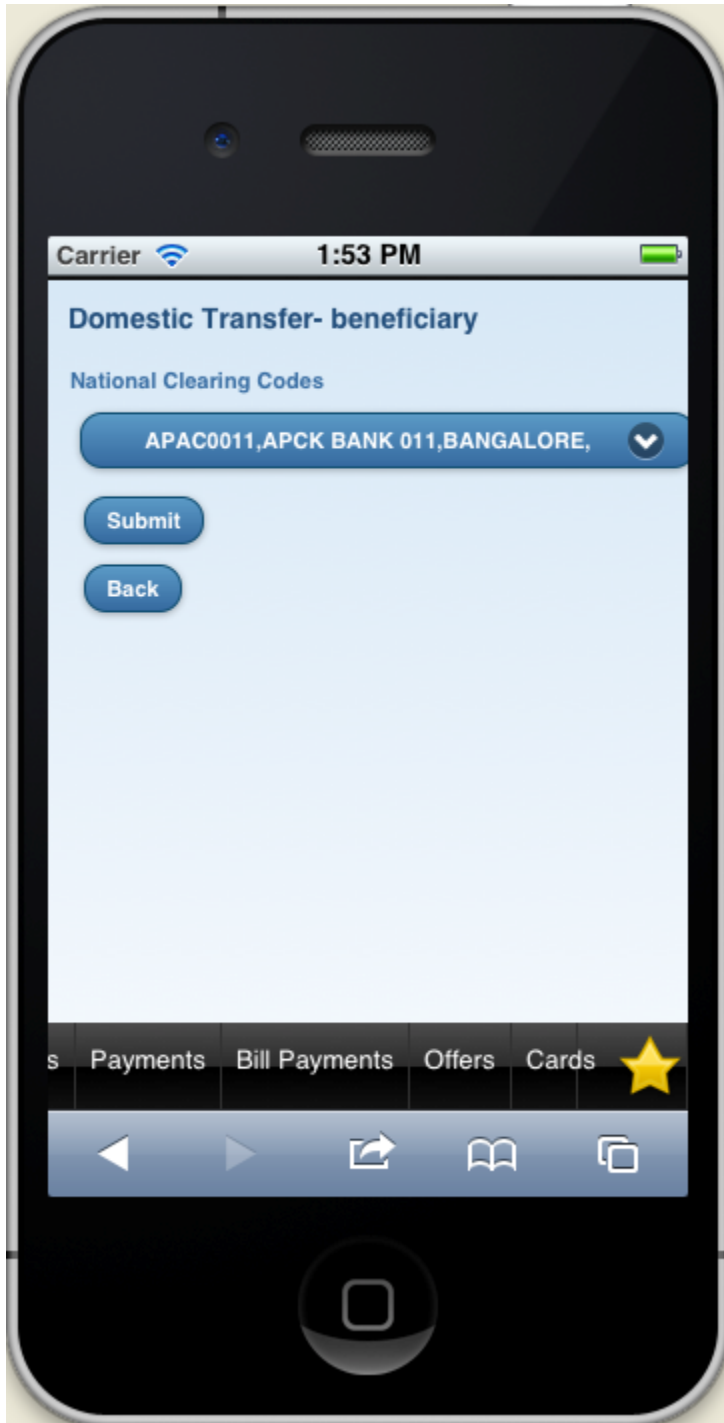
6. Select the national clearing code and click the **Submit** button. The system displays below screen.

ORACLE

ORACLE®

**ORACLE**

**Field Description**

| Field Name | Description |
| --- | --- |
| **From Account** | [Mandatory, Pop over]<br><br>Select the source account from which payment is to be made. |
| **Amount** | [Mandatory, Numeric, 15]<br><br>Type the transfer amount. |
| **Currency** | [Mandatory, pop over]<br><br>Select the transfer currency for the domestic payment from the pop over. |
| **Narrative** | [Optional, Alphanumeric, 15]<br><br>Type the narrative for payment. |
| **Payment Instruction** | |
| **Pay now** | Select the **Pay now** option  to process the funds transfer immediately.<br><br>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.<br><br>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]<br><br>Select the first day of standing instruction execution |
| **Last Execution Date** | [Data Picker, Conditional]<br><br>Select the final day of standing instruction execution |

ORACLE®

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

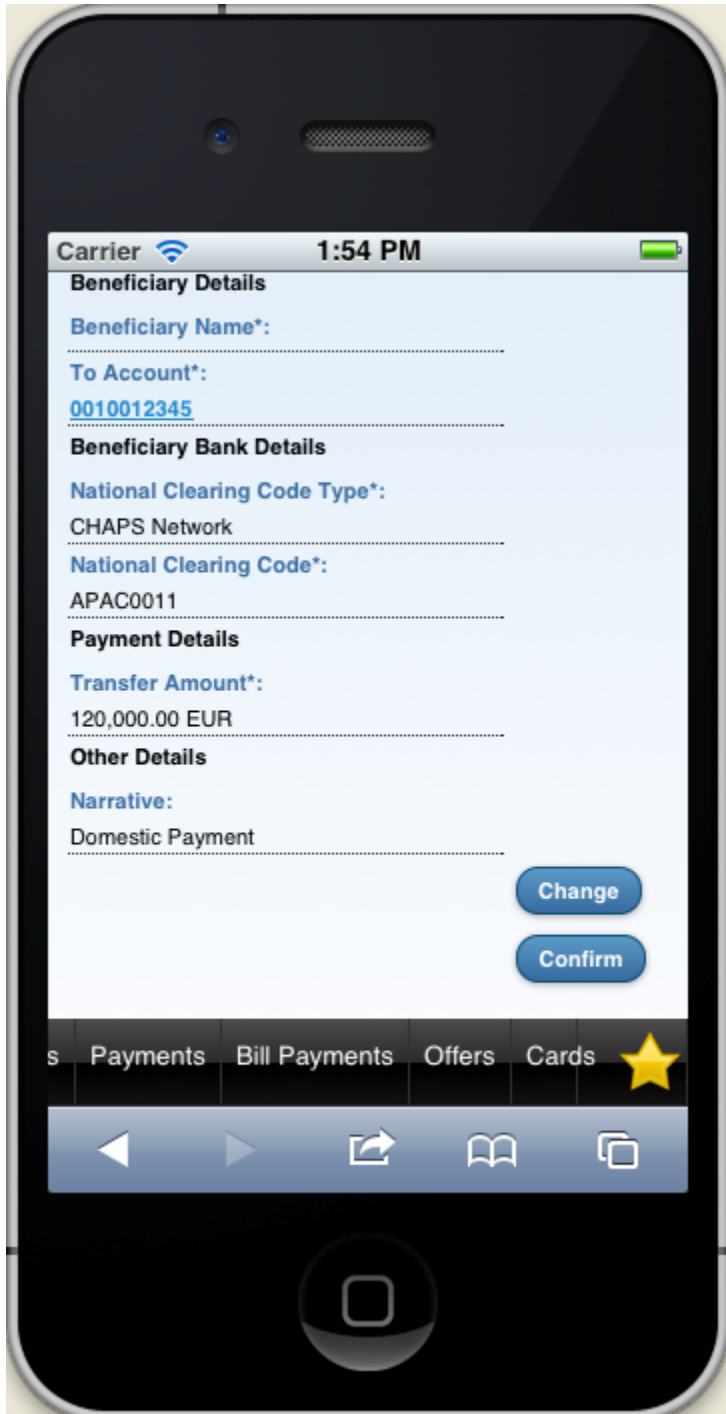7. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

ORACLE®

**Domestic Payment – Pay Later**
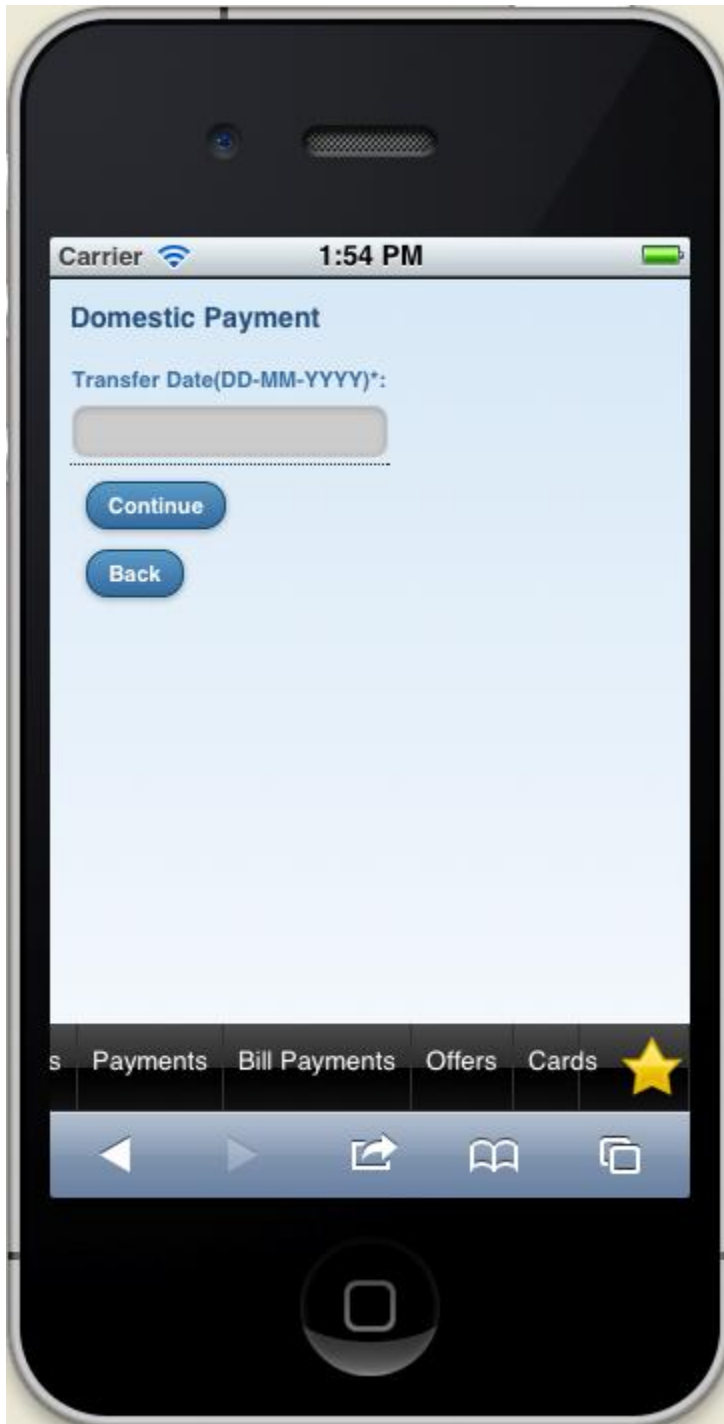


8.  Enter the future date for the payment. The date format should be DD-MM-YYYY as mentioned.

9.  Click the **Continue** button. The system displays Domestic Payment – Verify screen.

ORACLE®

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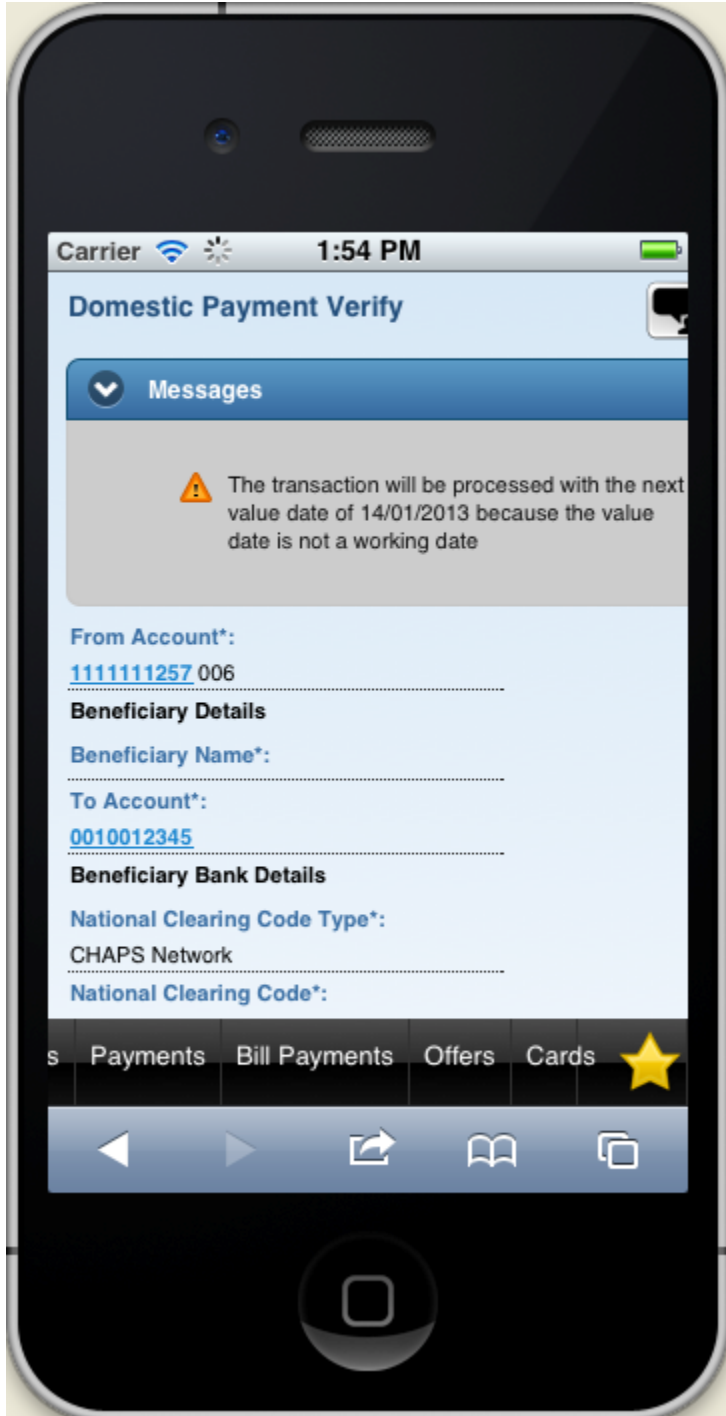
10. Click the Confirm button. The system displays **Domestic Payment – Confirm** screen.

ORACLE®

**Domestic Payment – Confirm**
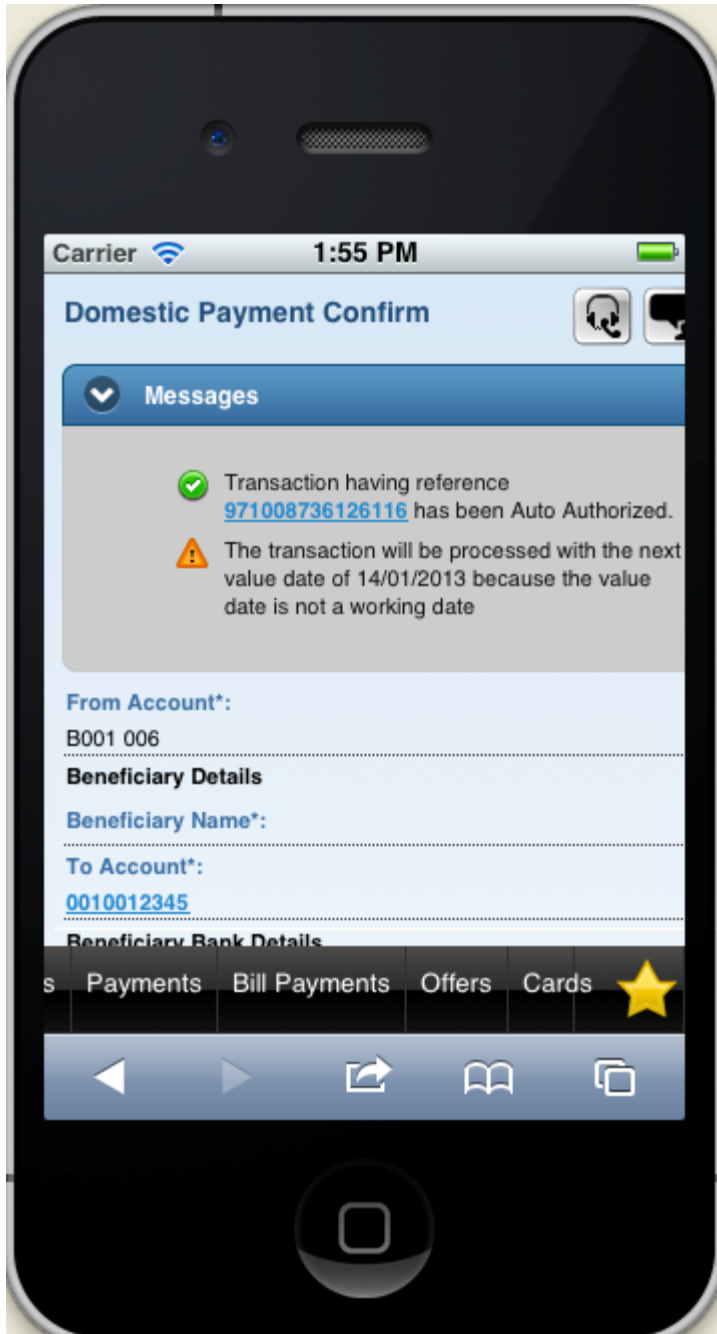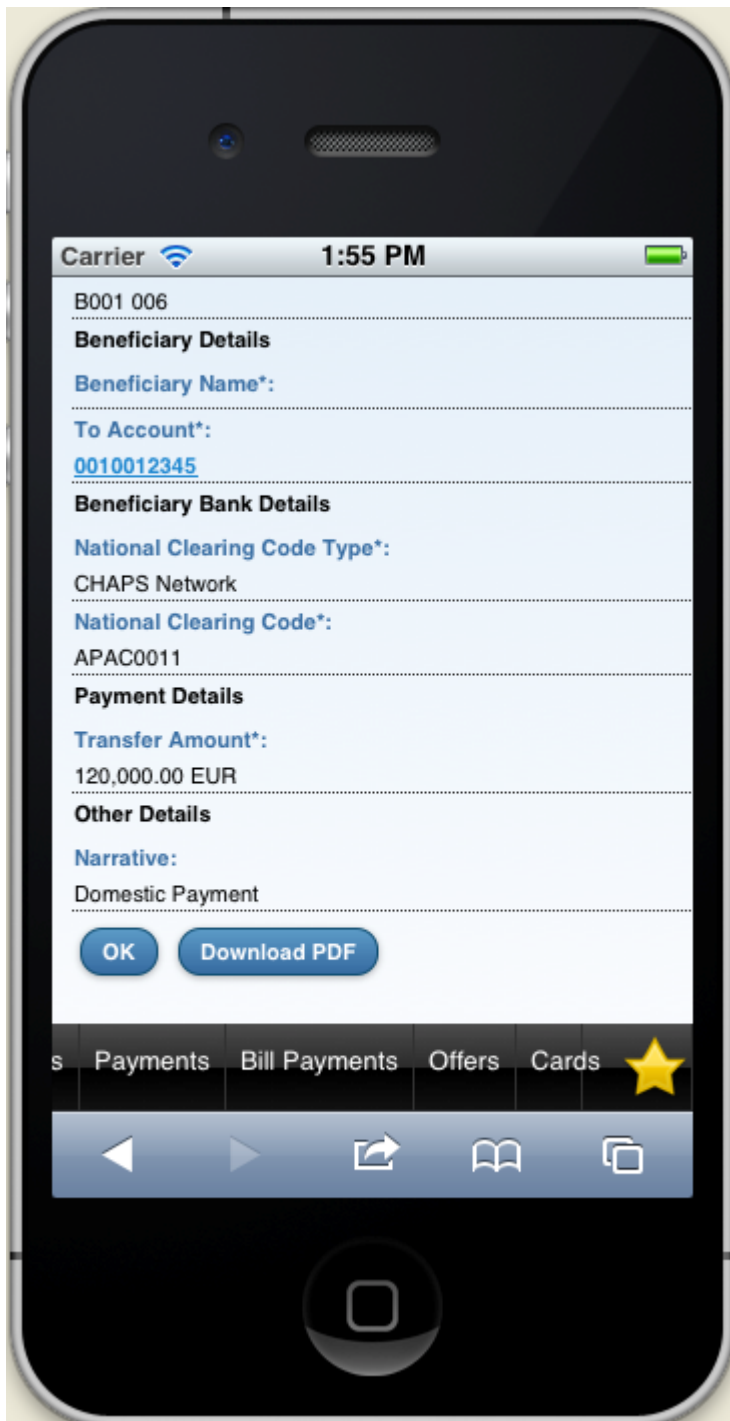
11. Click the Ok button to navigate to the initial Domestic Payment screen.
    OR
    Click the Download PDF button download the PDF about the payment details.

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# 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.**

**ORACLE**®

**International Account Transfer**
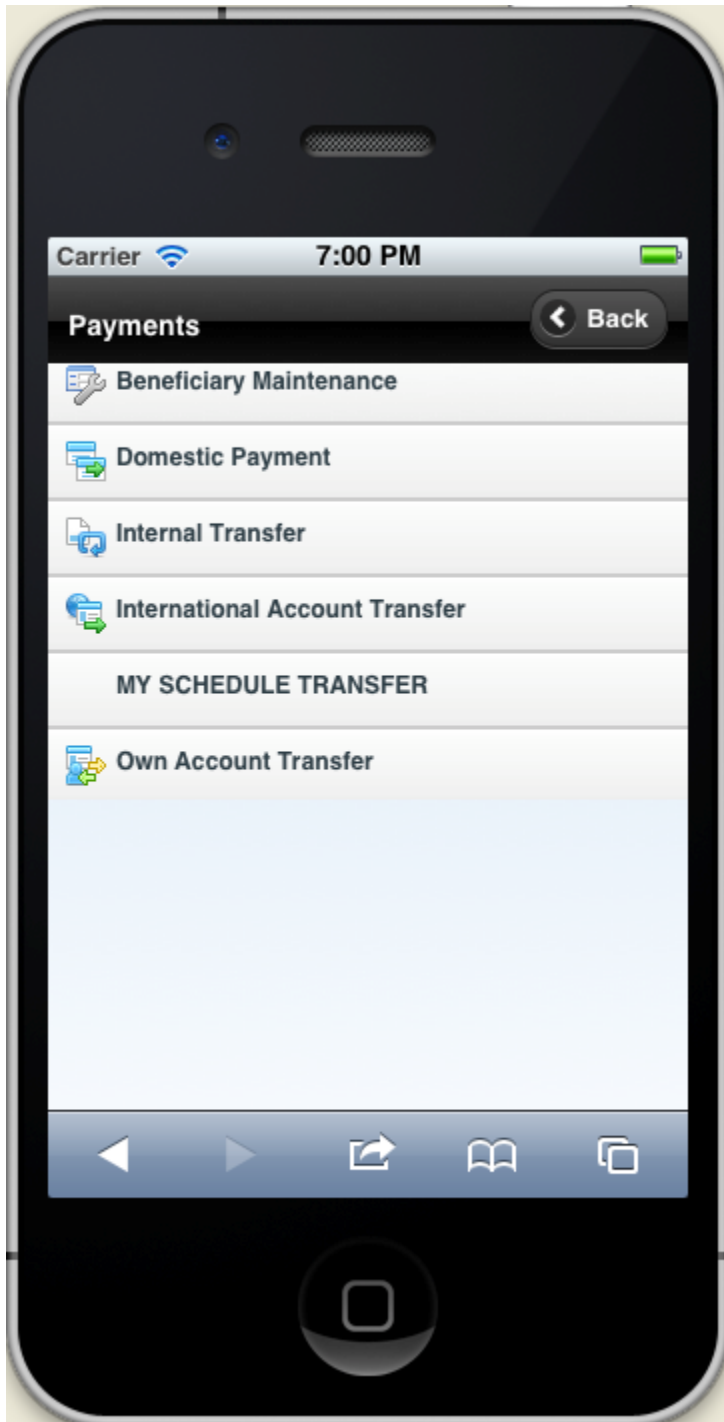


2. Select the International Account Transfer tab. The system displays **International Account Transfer** screen.

ORACLE®

**Field Description**

| Field Name | Description |
|---|---|
| Transfer To | |

ORACLE

| Field Name | Description |
|---|---|
| **Existing Beneficiary** | [Optional, Pop over]<br>Select **Existing Template** option button to select the existing Payment template for funds transfer |
| **Make New Payment** | [Optional, Pop over]<br>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.

**ORACLE®**

### Field Description

| Field Name | Description |
| --- | --- |
| Beneficiary Name | [Mandatory, Alphanumeric, 35]<br>Enter the beneficiary name. |

ORACLE®

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

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

**ORACLE®**

**International Account Transfer**
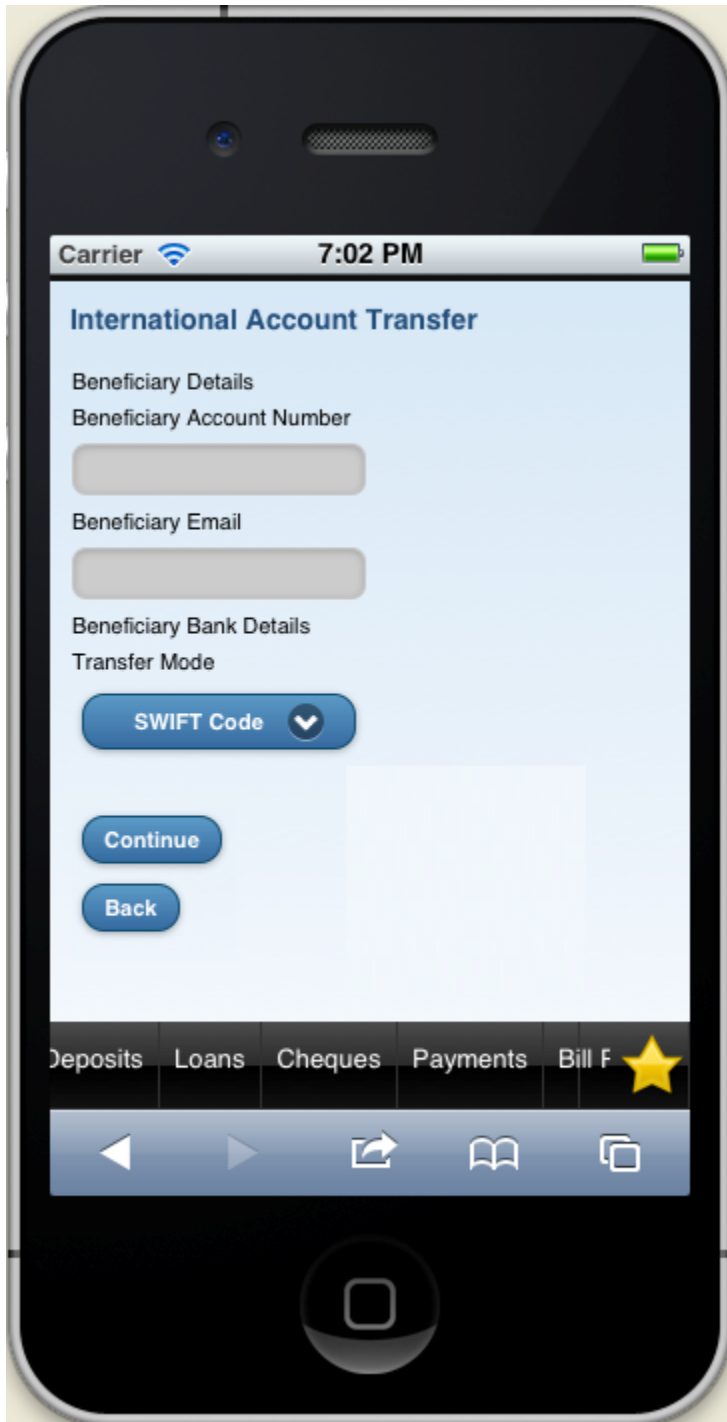
**Field Description**

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

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

ORACLE®

**International Account Transfer – Swift Code**

ORACLE®
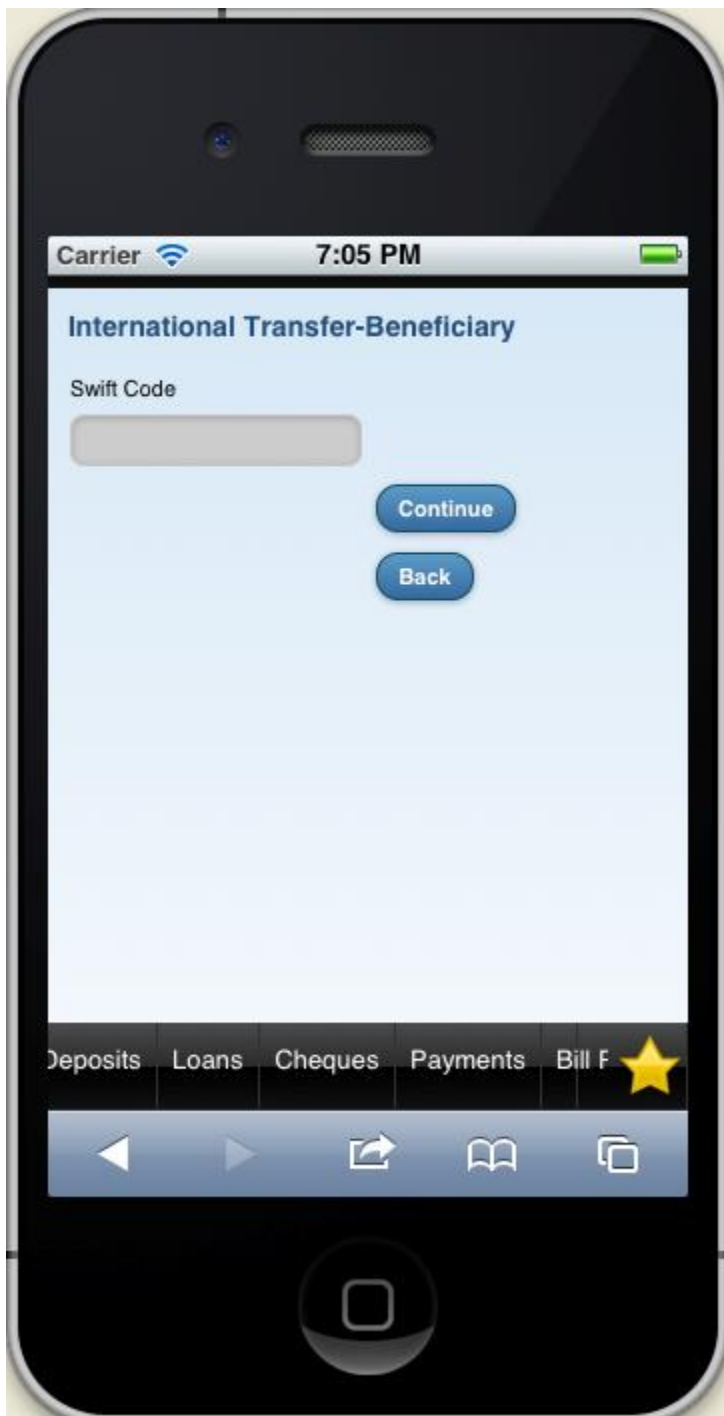
6.  Select the Swift Code from the drop down.

**7.** Click the Continue button. The system displays below screen for International Transfer.

**International Transfer**
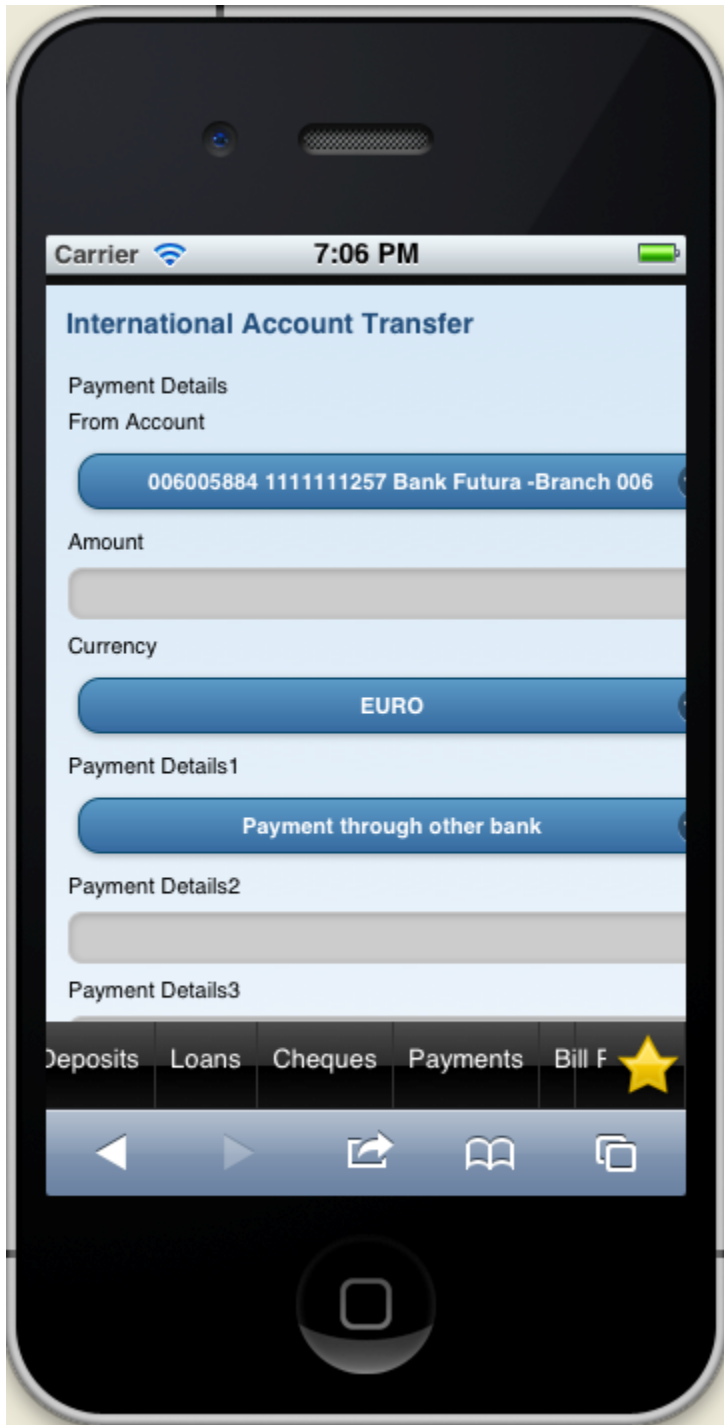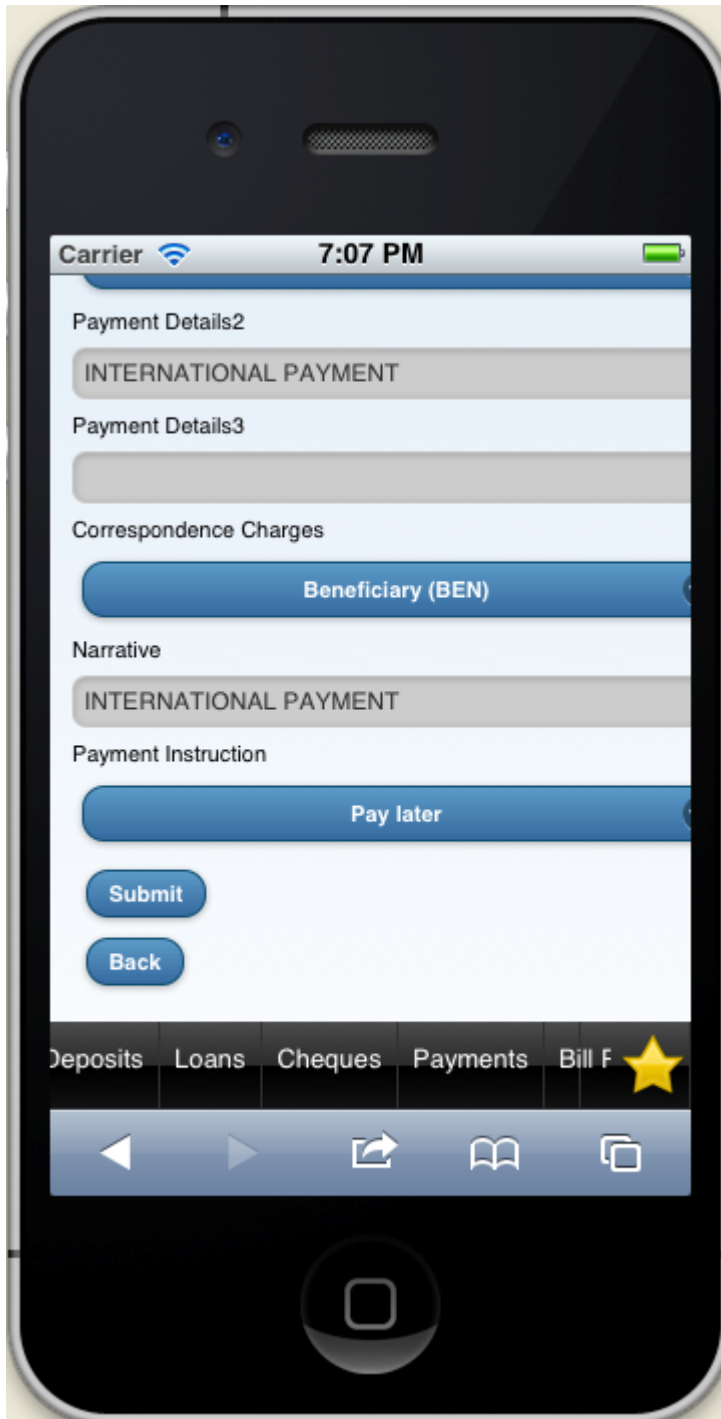
ORACLE

Payment Details2

INTERNATIONAL PAYMENT

Payment Details3

Correspondence Charges

**Beneficiary (BEN)**

Narrative

INTERNATIONAL PAYMENT

Payment Instruction

**Pay later**

**Submit**

**Back**

Deposits | Loans | Cheques | Payments | Bill F

ORACLE

**Field Description**

| Field Name | Description |
| --- | --- |
| **From Account** | [Mandatory, Drop down]<br><br>Select the source account for the payment. |
| **Amount** | [Mandatory, Numeric, 15]<br><br>Type the transfer amount.<br><br>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]<br><br>Select the transfer currency for the international transfer from the drop-down list. |
| **Correspondence Charges** | [Mandatory, Drop down]<br><br>Select the correspondence charges from the pop over list. |
| **Payment Instruction** | |
| **Pay now** | Select the **Pay now** option to process the funds transfer immediately.<br><br>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.<br><br>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.

**ORACLE®**

**International Account Transfer – Pay Later**
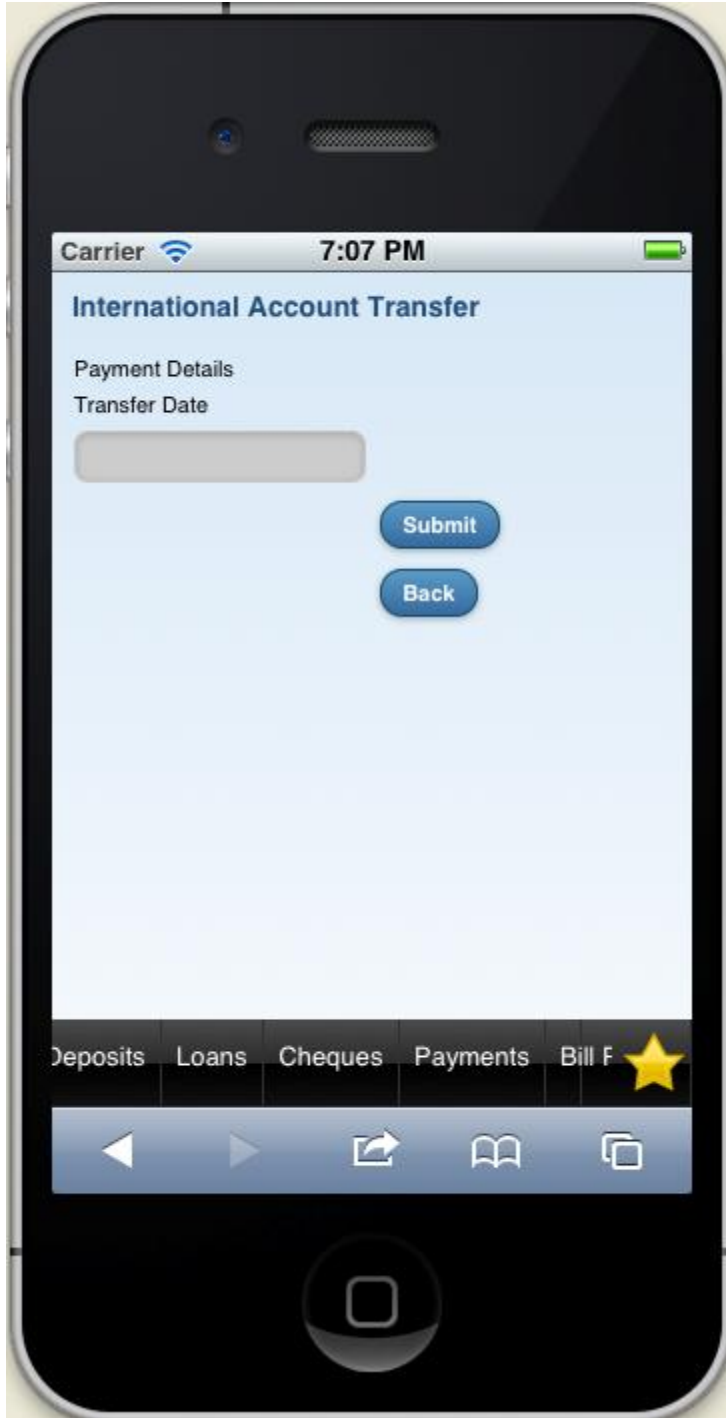


9. Select any future date as pay later date

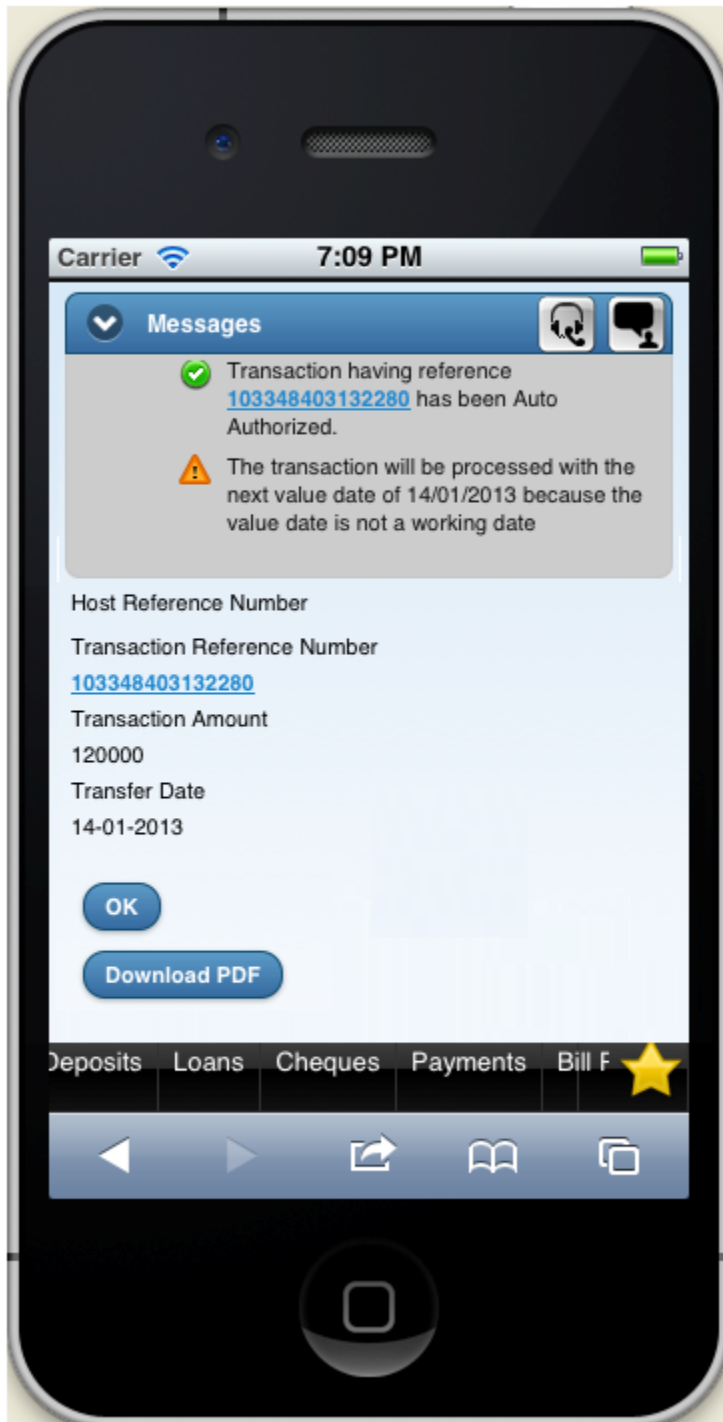10. Click the **Submit** button. The system displays **International Account Transfer – Verify** screen.

ORACLE

**International Account Transfer – Verify**

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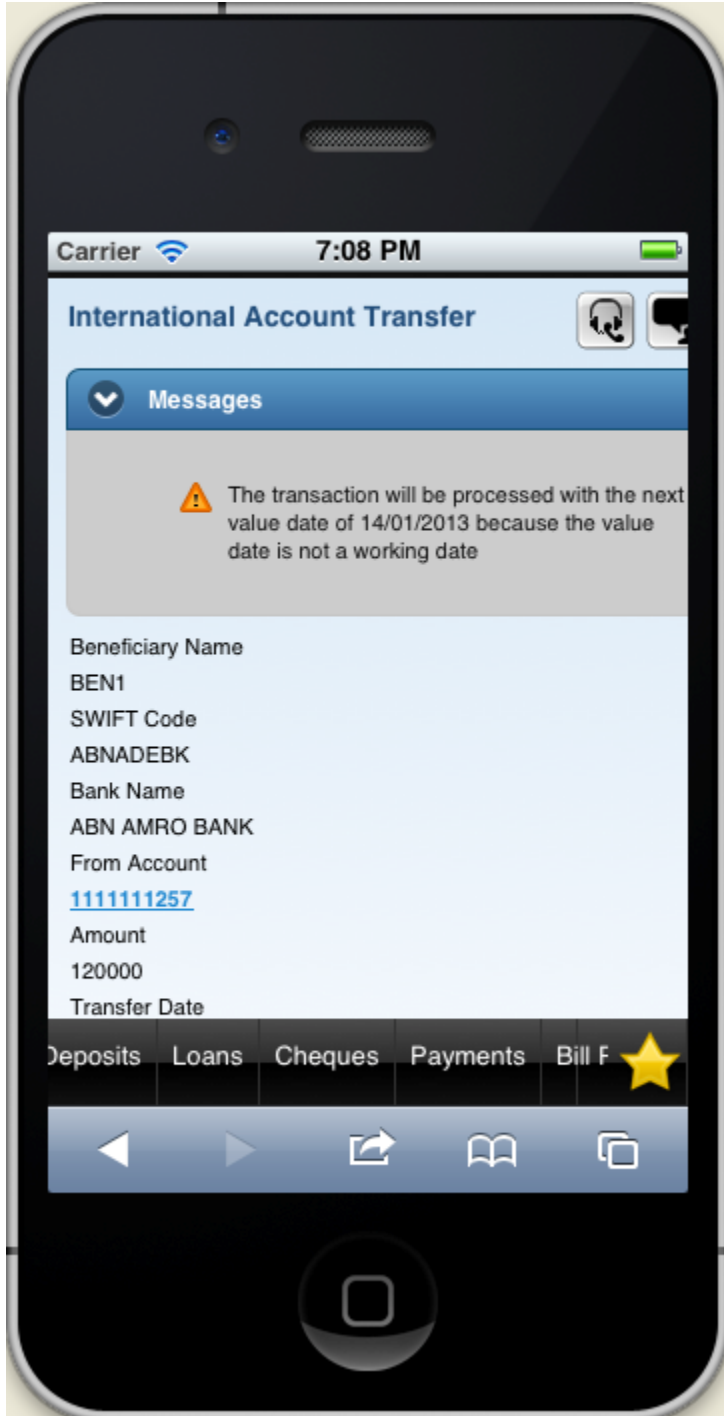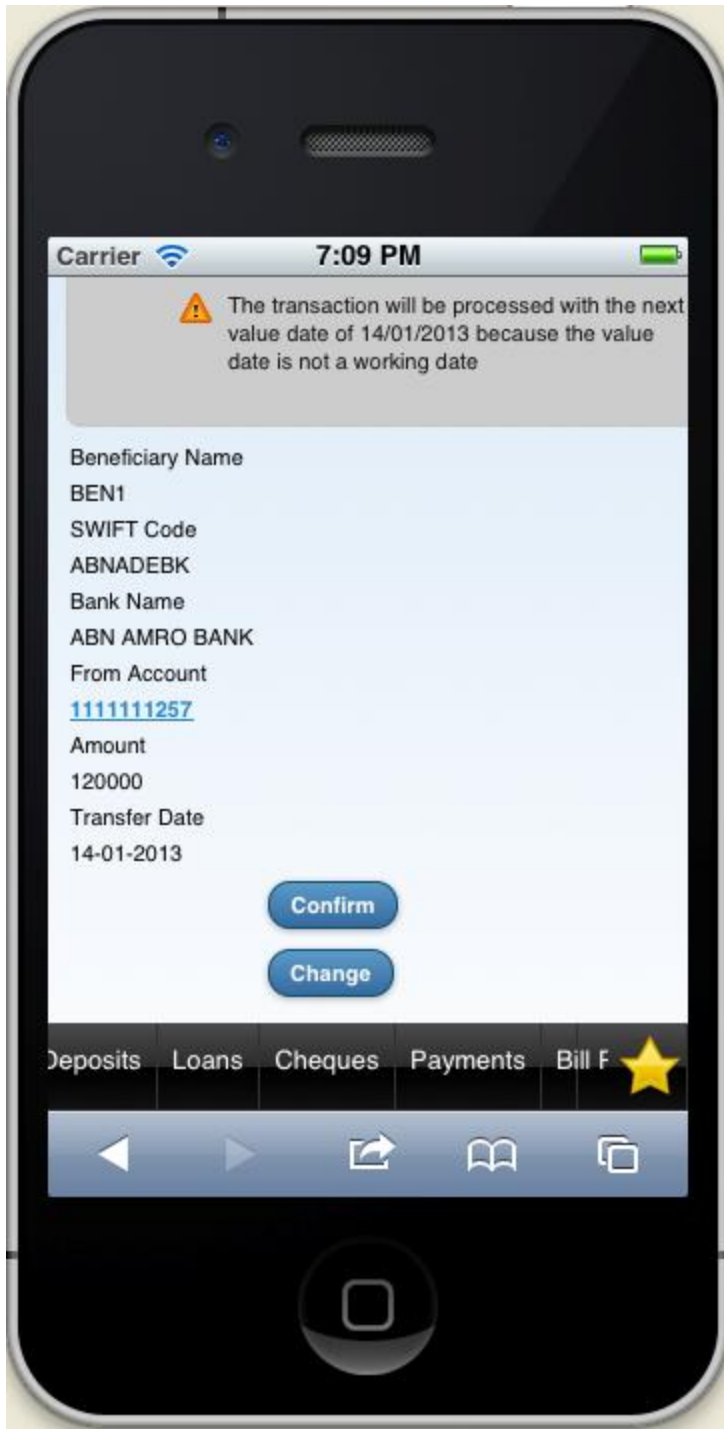
**11.** Click the Confirm button to navigate to confirm the payment. The system displays Confirmation screen.

ORACLE®

**International Account Transfer - Confirm**



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.

ORACLE®

# 24. My Schedule Payment

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

To view My Scheduled Payments

1. Log on to the browser based Mobile Banking in iPhone browser. Navigate to **Payments > My Schedule Payment.** The system displays My Schedule Payment screen.

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**My Schedule Payment**
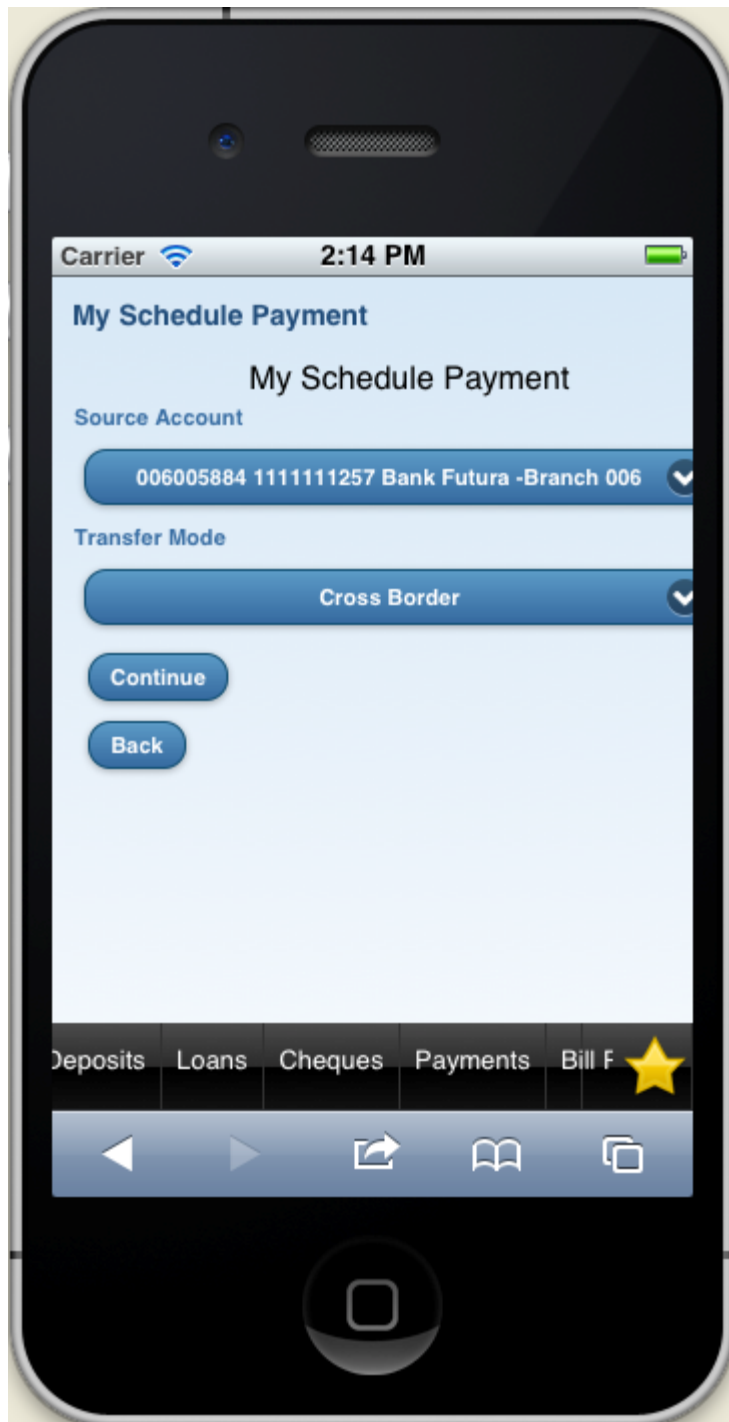


2. Select the source account for which scheduled payments are to be viewed.

3. Select the mode of transfer mode as Cross Border, within bank or Within country, as shown in below screen.

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**My Schedule Payment**



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

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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.

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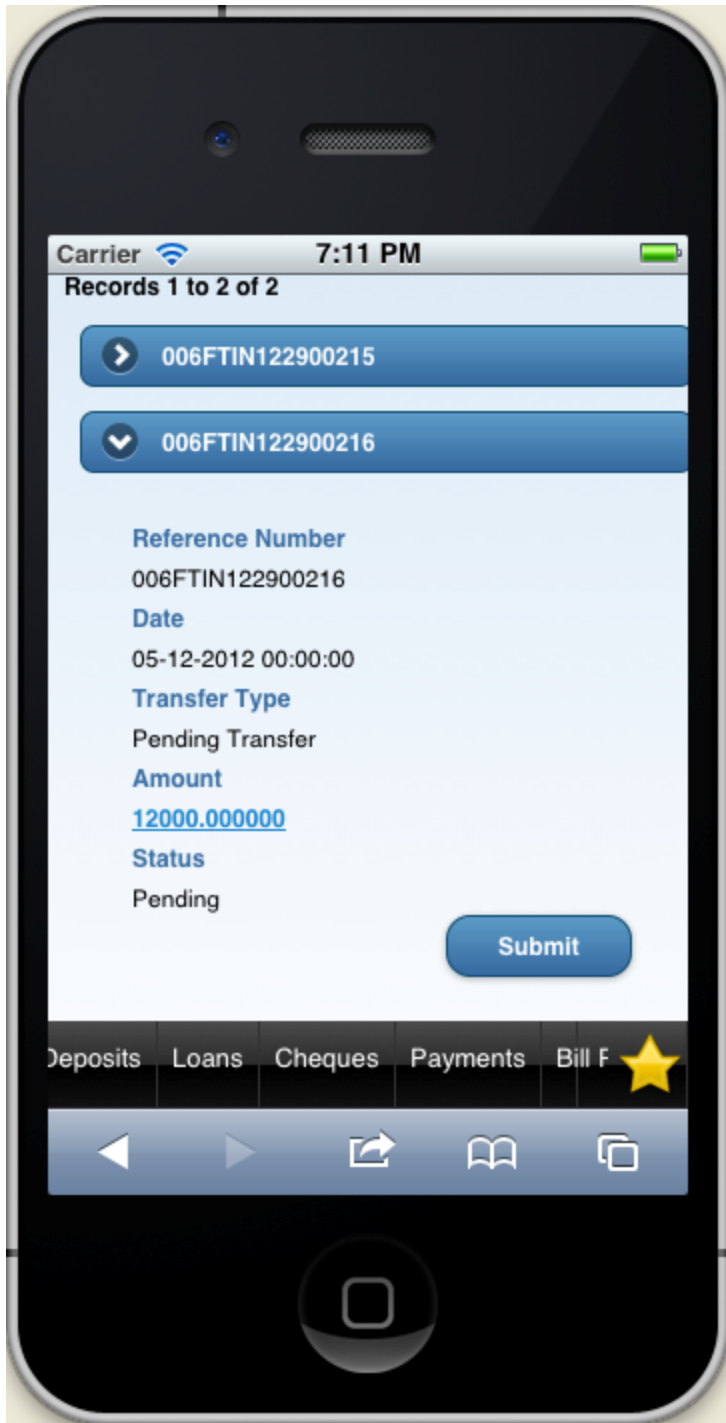
7. Click the **Submit** button. The system displays details of the selected pending Transfer/scheduled Payment as shown below.

ORACLE®

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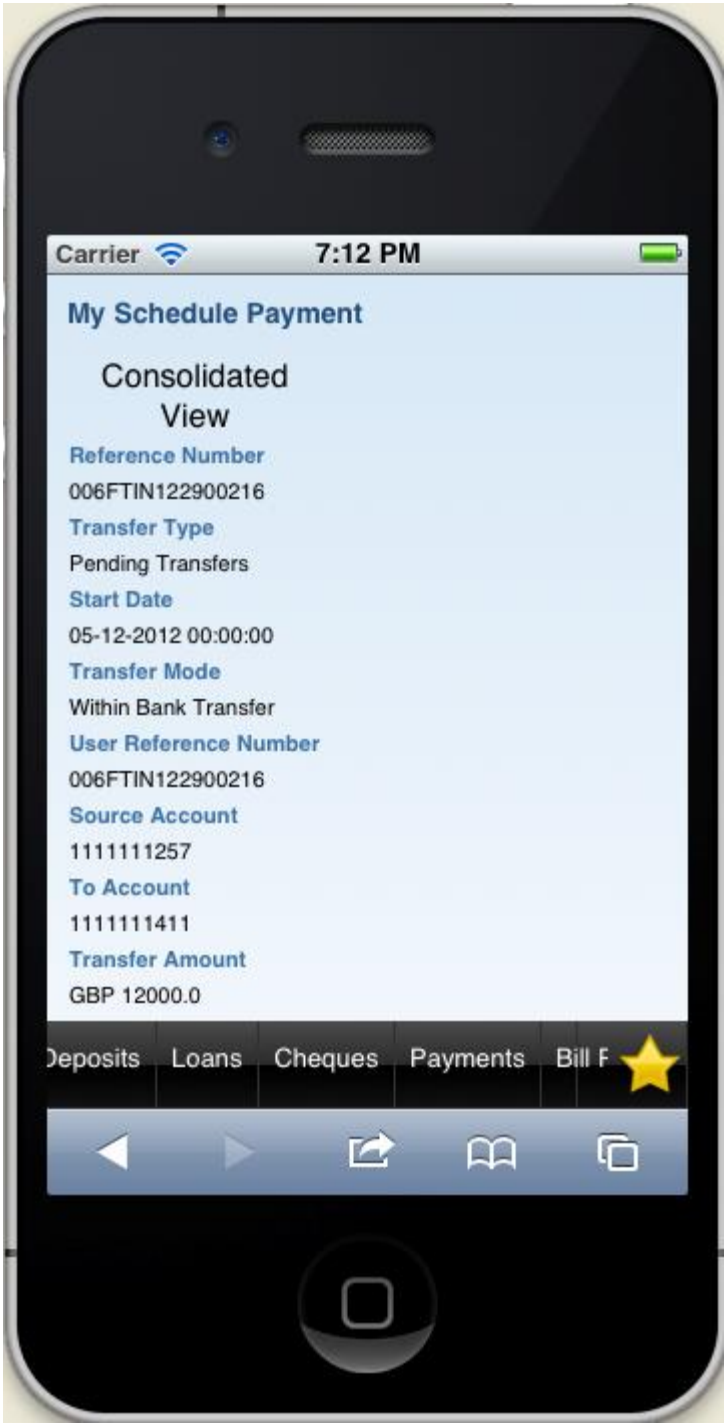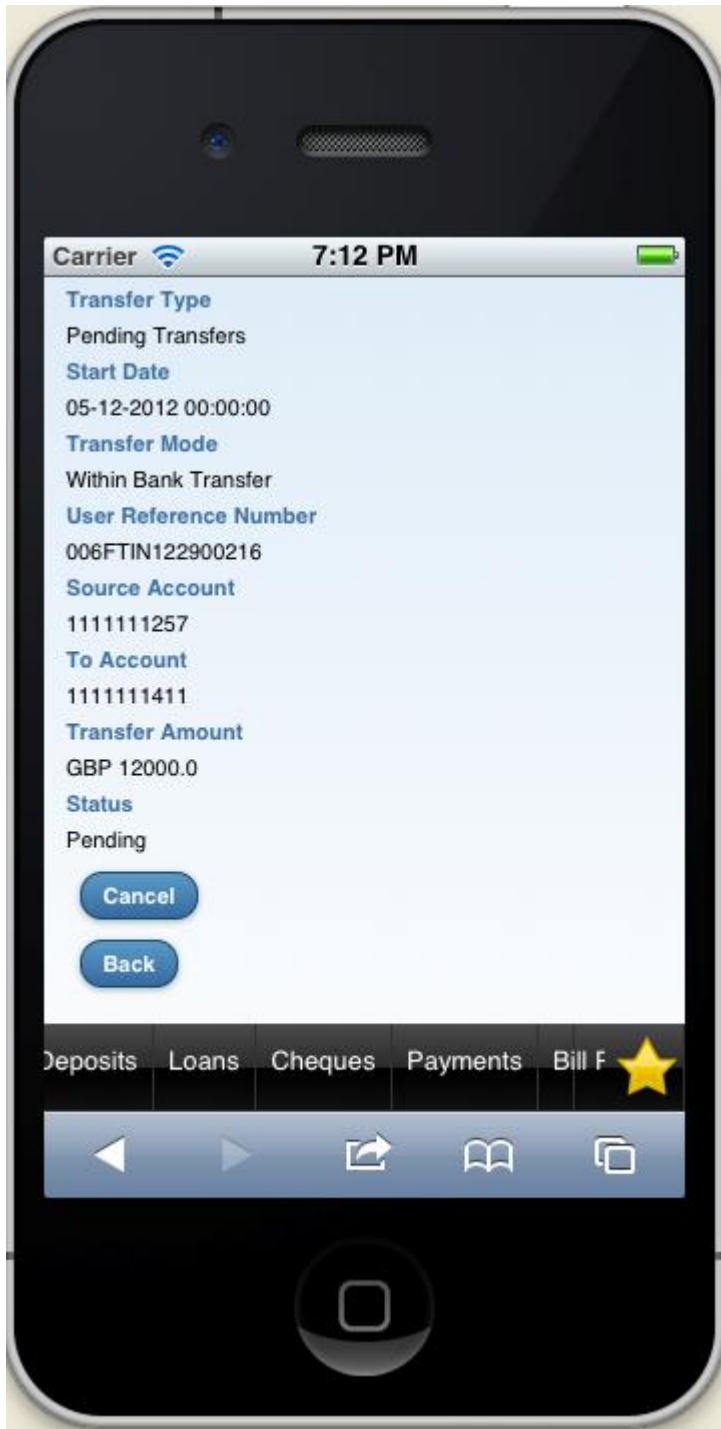
8. Click the **Cancel** button if you want to cancel this pending Transfer transaction. The system displays below screen.

**ORACLE**

**My Schedule Payment – Cancel Pending Transfer**
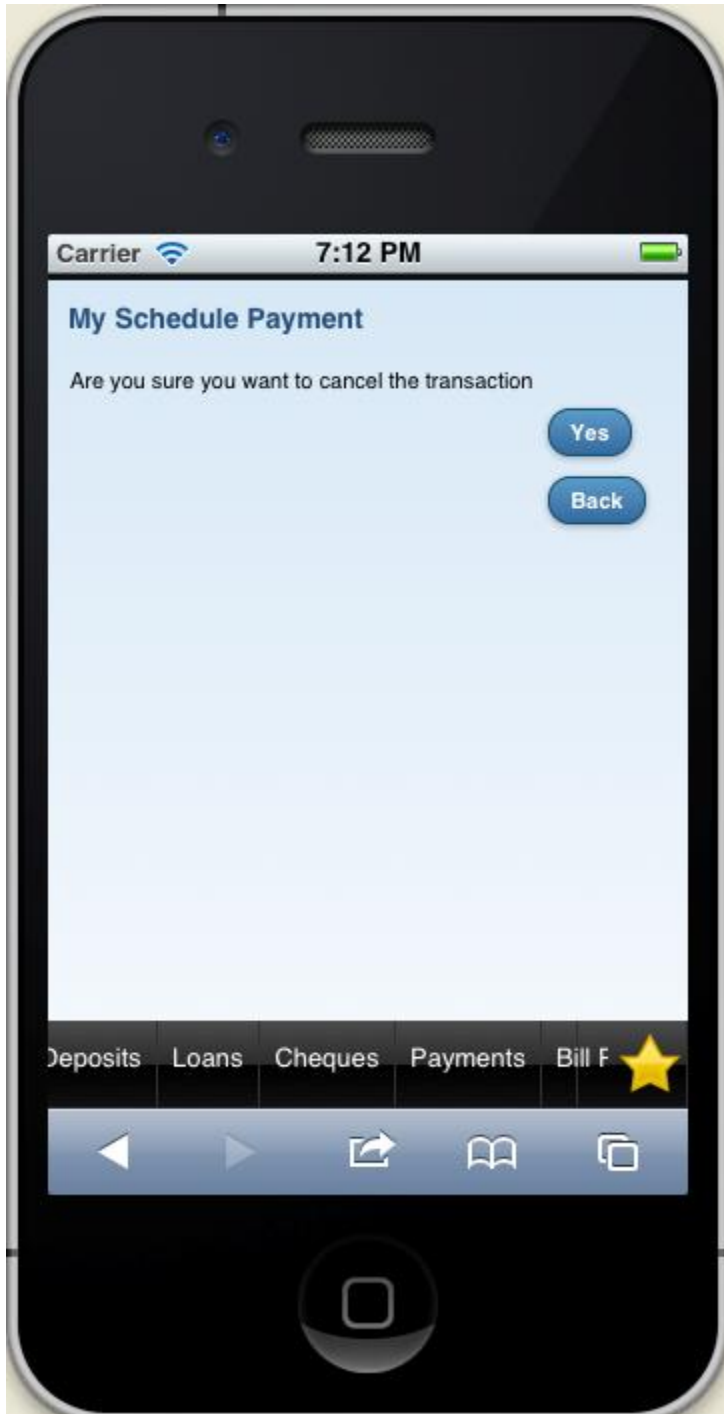


9. Click the **Yes** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.

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**My Schedule Payment – Cancel Pending Transfer - Confirmation**

**ORACLE®**

Reference Number
006FTIN122900216
Transfer Type
Pending Transfers
Start Date
05-12-2012 00:00:00
Transfer Mode
Within Bank Transfer
Source Account
1111111257
To Account
1111111411
Transfer Amount
GBP 12000.0
Status
Pending

OK

Download PDF

Deposits | Loans | Cheques | Payments | Bill F
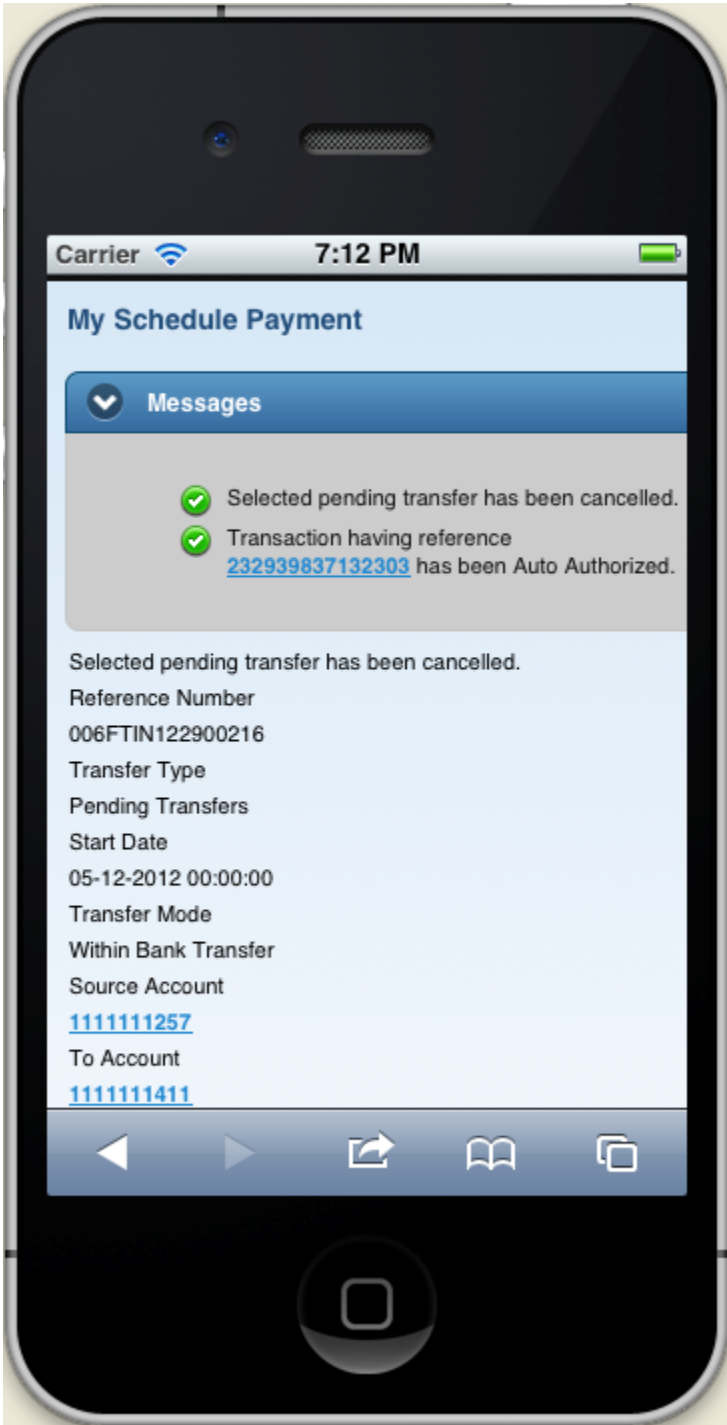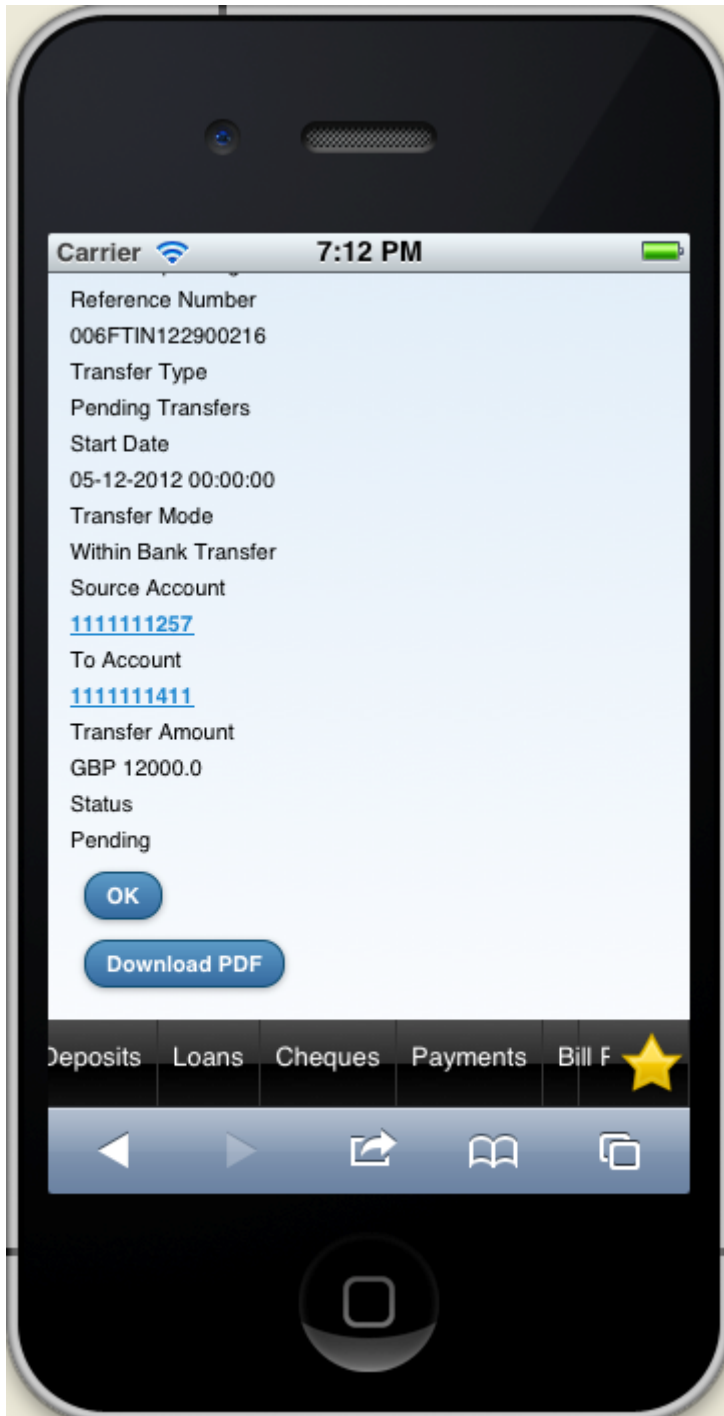
10. Click the **OK** button to navigate to the initial My Schedule Payment screen.
OR
Click the **Download PDF** button to download the PDF containing the pending transfer cancellation details.

ORACLE®

# 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.

ORACLE®
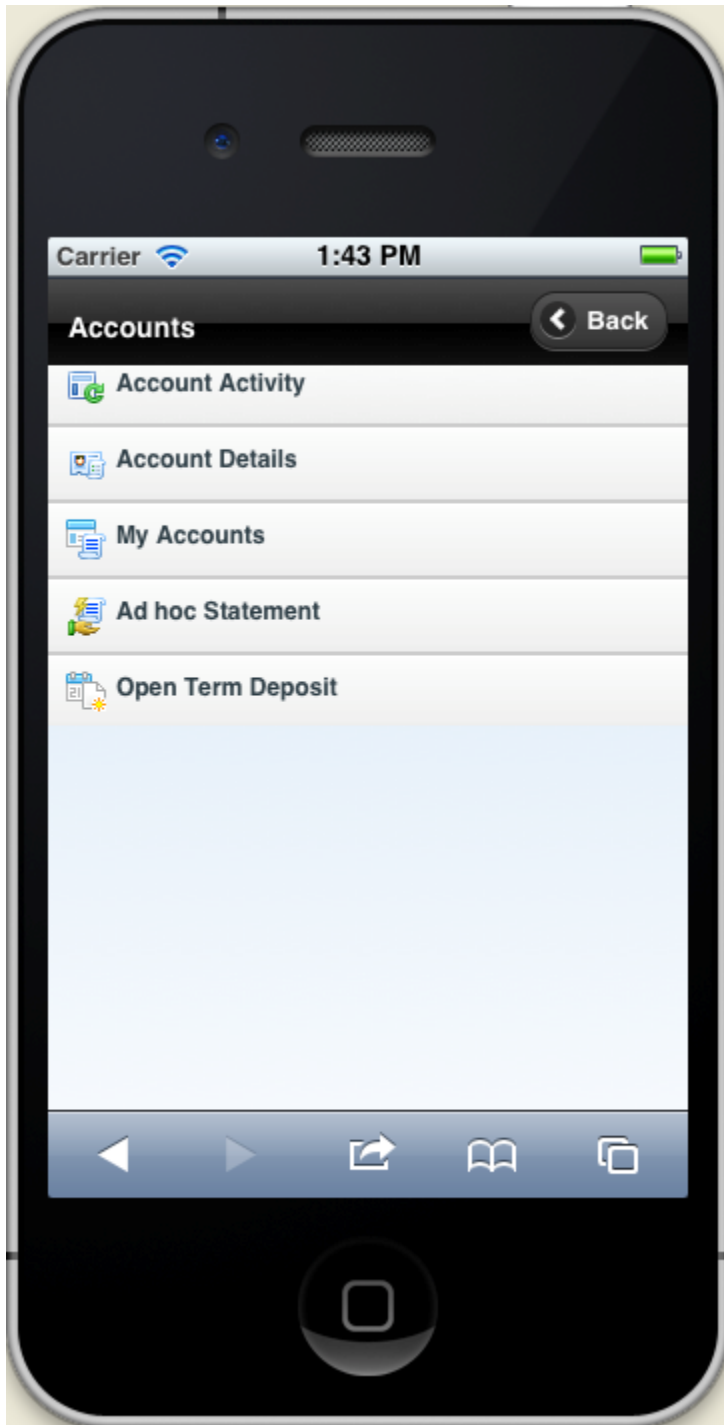
**Open Term Deposit**



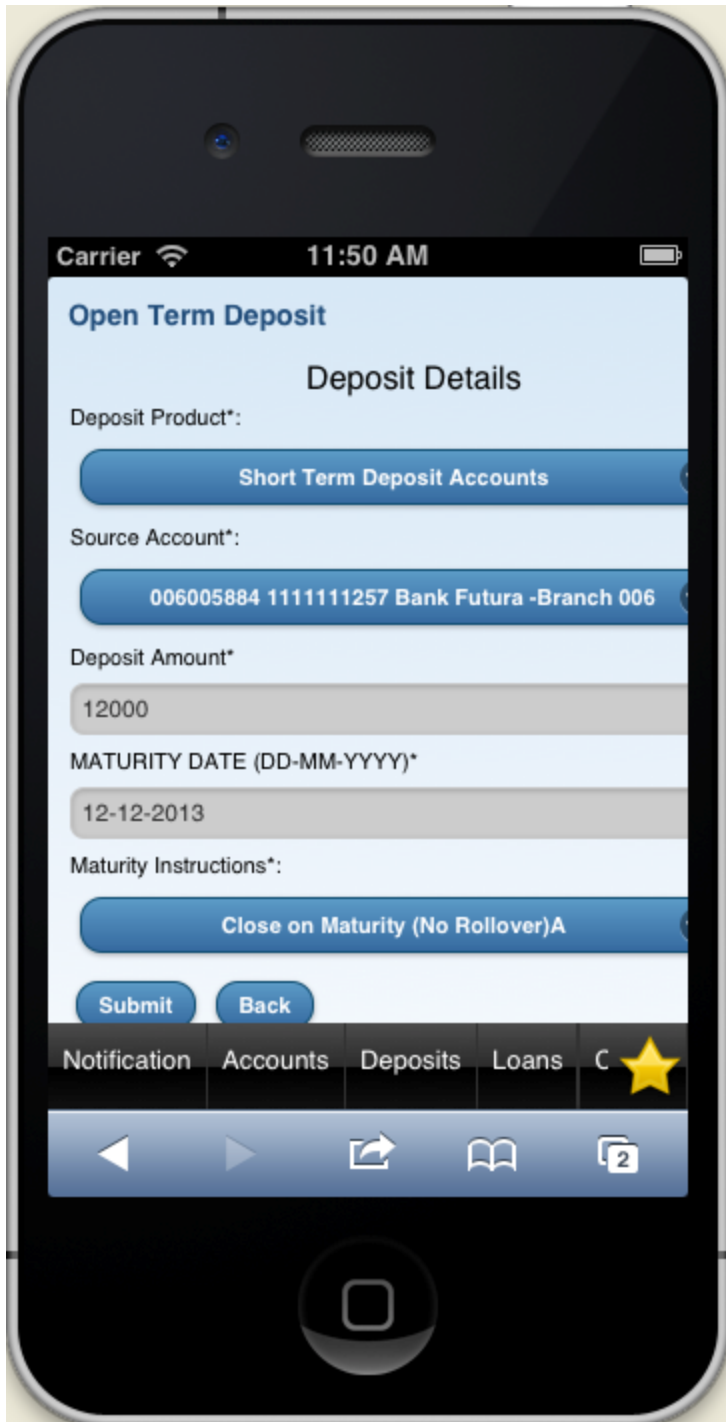2. Click the Open Term Deposit tab. The system displays below Open Term Deposit screen.

ORACLE®

**Open Term Deposit**

**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. |

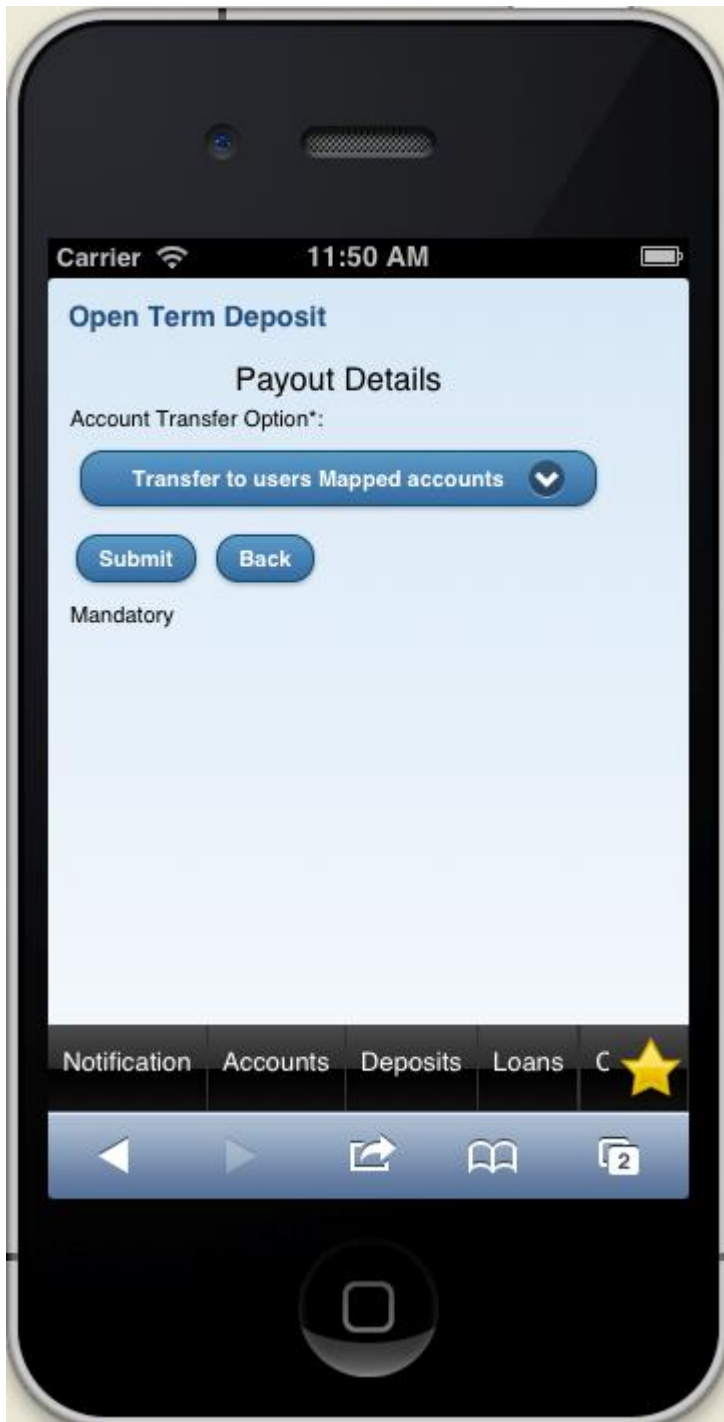3. Click the **Submit** button. The system displays below Open Term Deposit screen.

**ORACLE®**

**Open Term Deposit**

ORACLE®

**Field Description**

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

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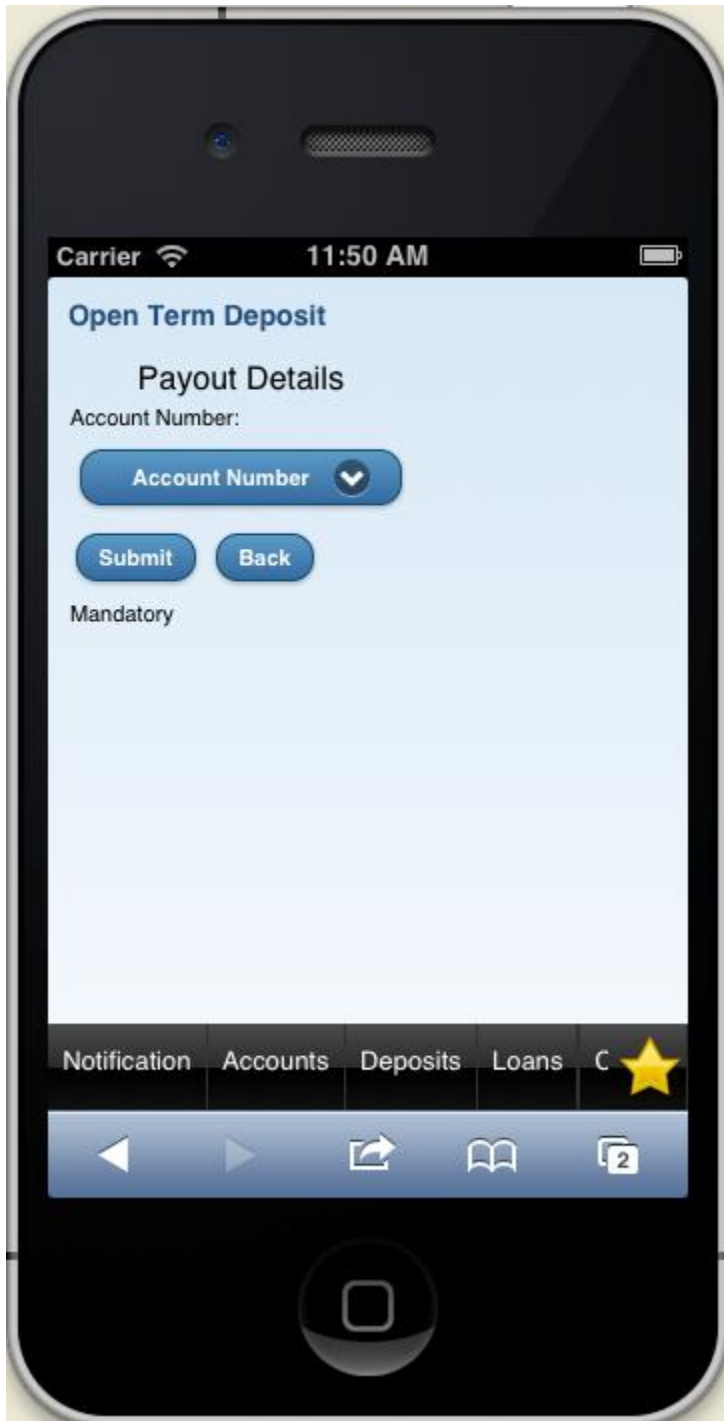
**Open Term Deposit – Payout Details**

**Field Description**

| Field Name | Description |
| --- | --- |
| **Account transfer options** | [Conditional, drop down]<br><br>Select the account to which the principal and interest are to be transferred from the drop-down list.<br><br>The options are as follows:<br><br>• Transfer to users mapped accounts<br><br>• Transfer to internal bank account<br><br>• Transfer through domestic clearing network<br><br>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<br><br>Default value is Transfer through domestic clearing network. |

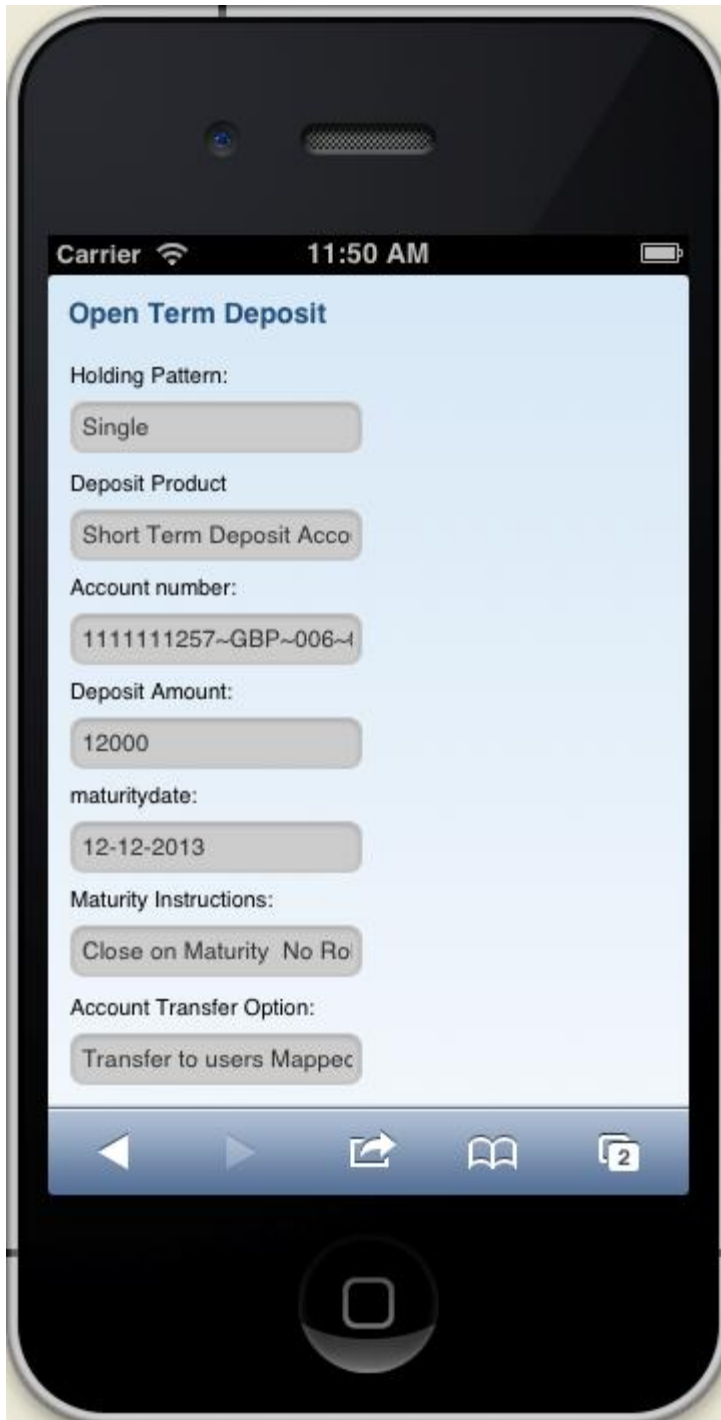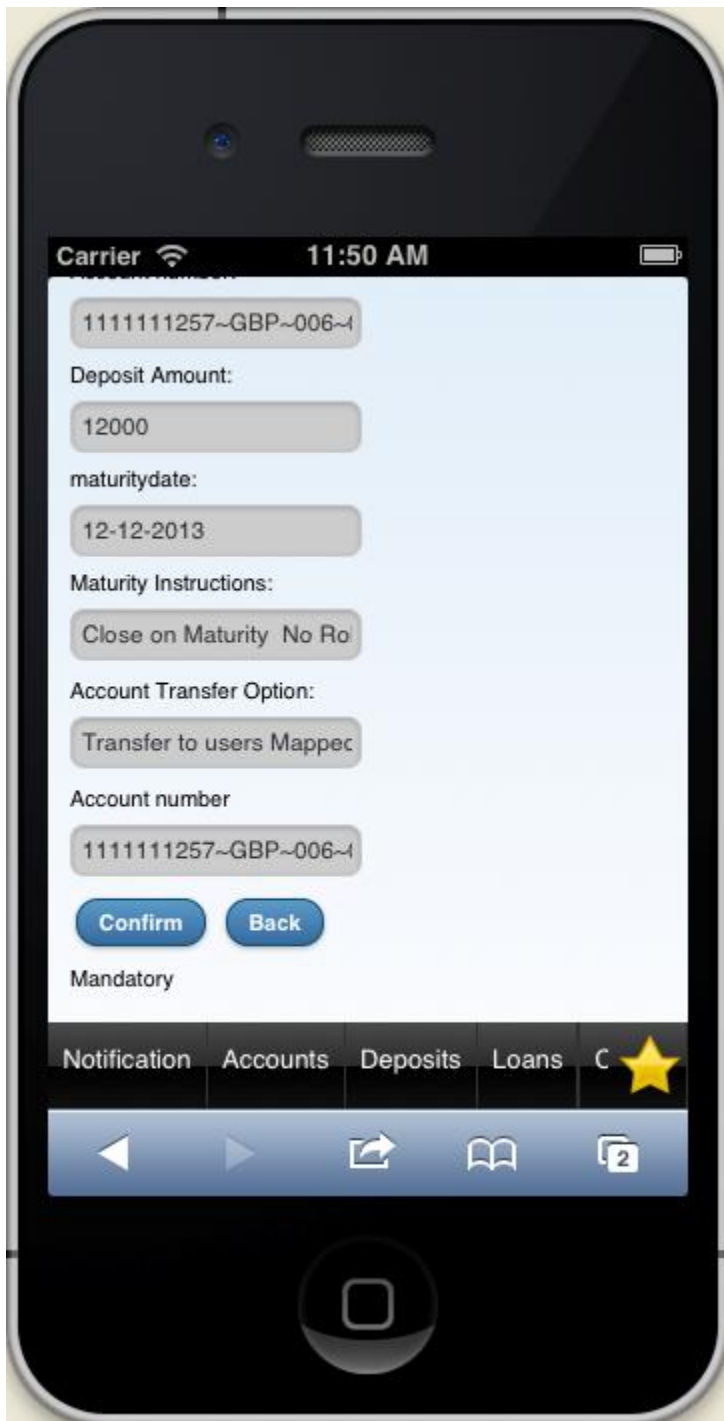5. Click the **Submit** button. The system displays **Open Term Deposit** screen.

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### Field Description
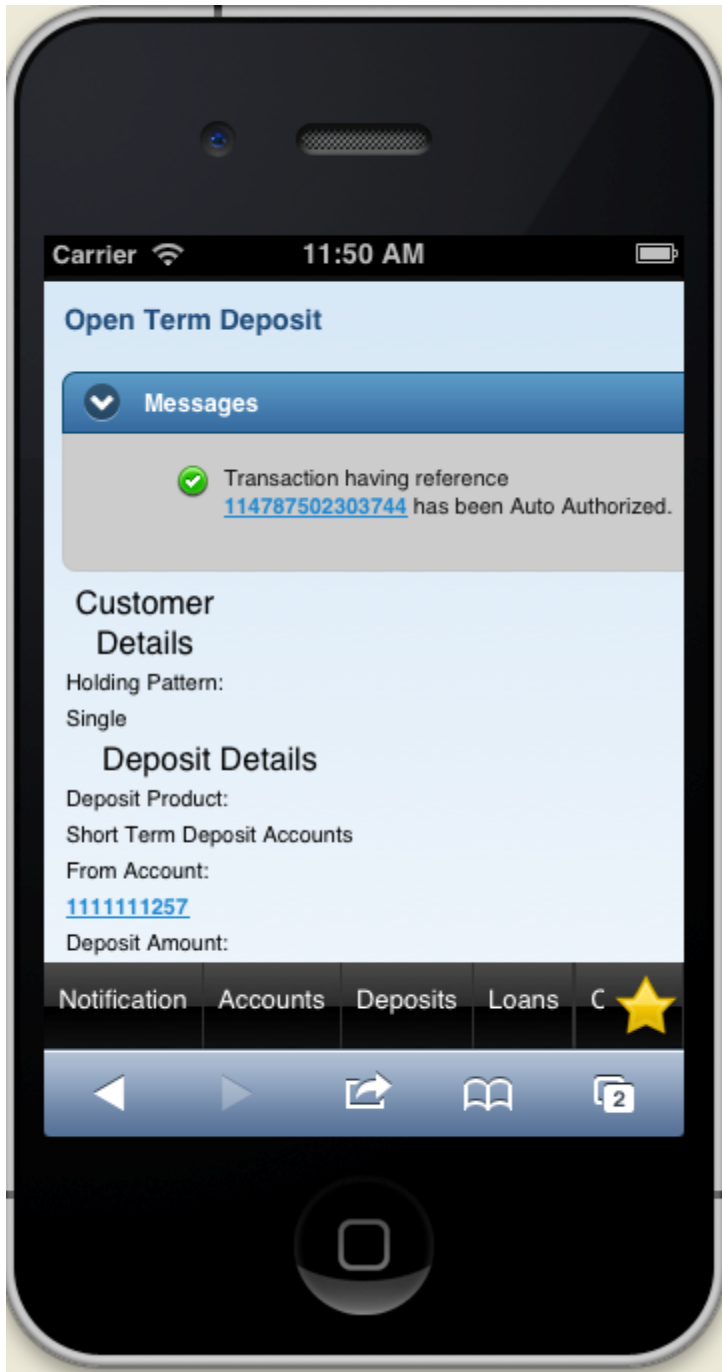
| Field Name | Description |
|---|---|
| | |

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

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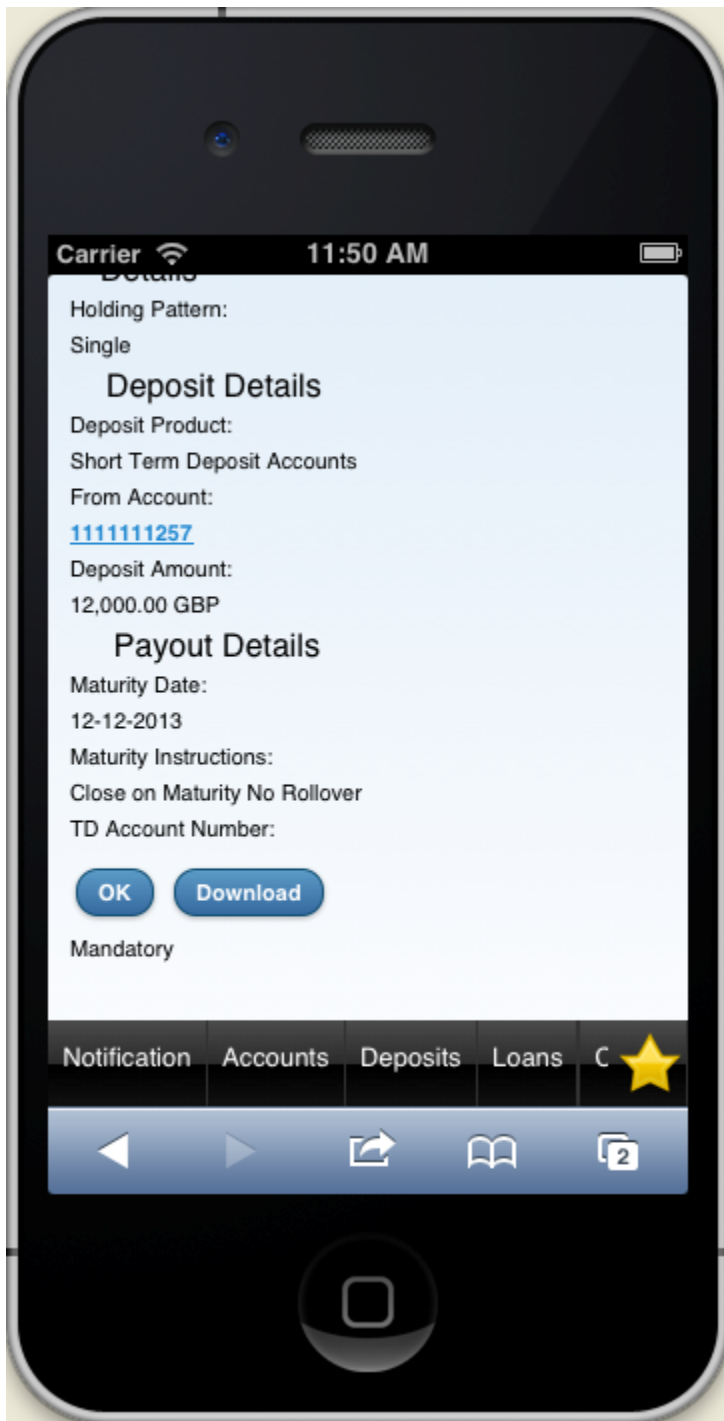
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**Open Term Deposit – Verify**

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7. Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen.

OR

Click the **Back** button to change the details.

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**Open Term Deposit - Confirm**

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.

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# 26. Deposit Redemption

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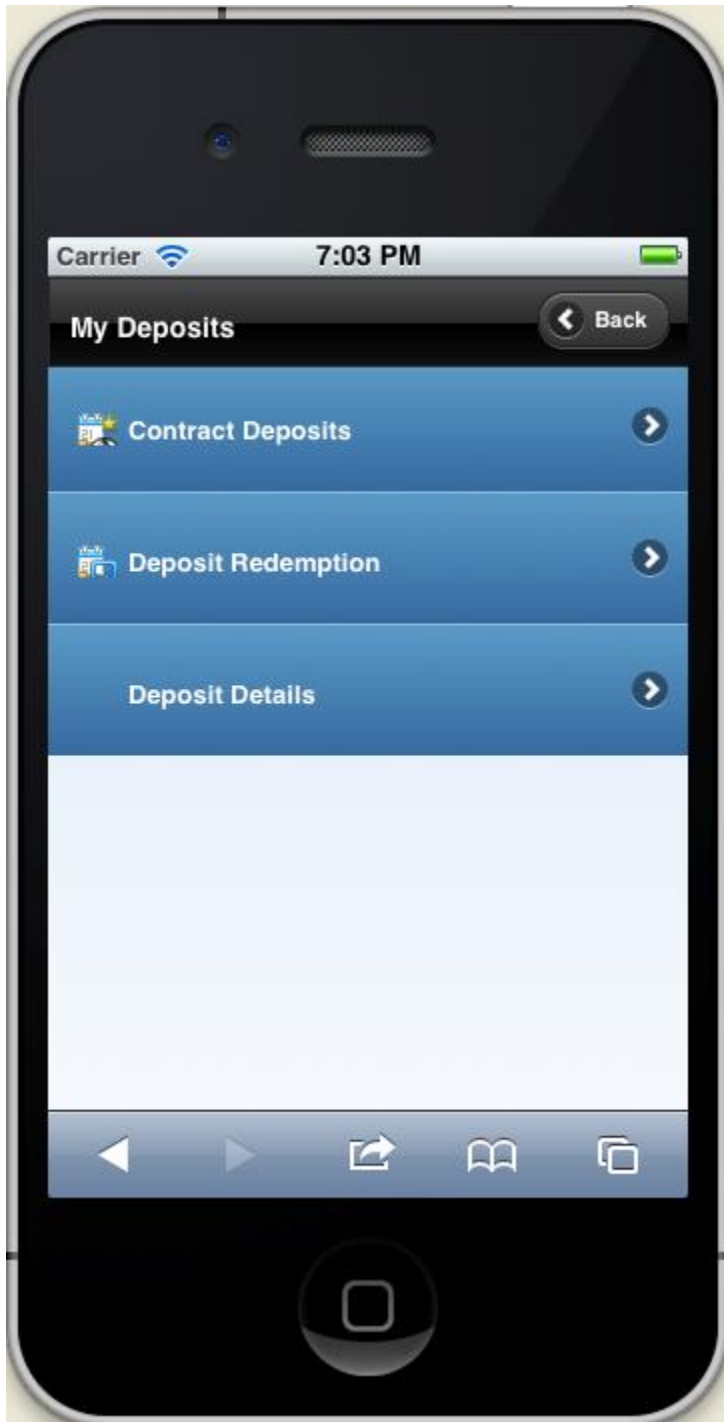
To redeem the term deposit

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

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

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**Deposits**



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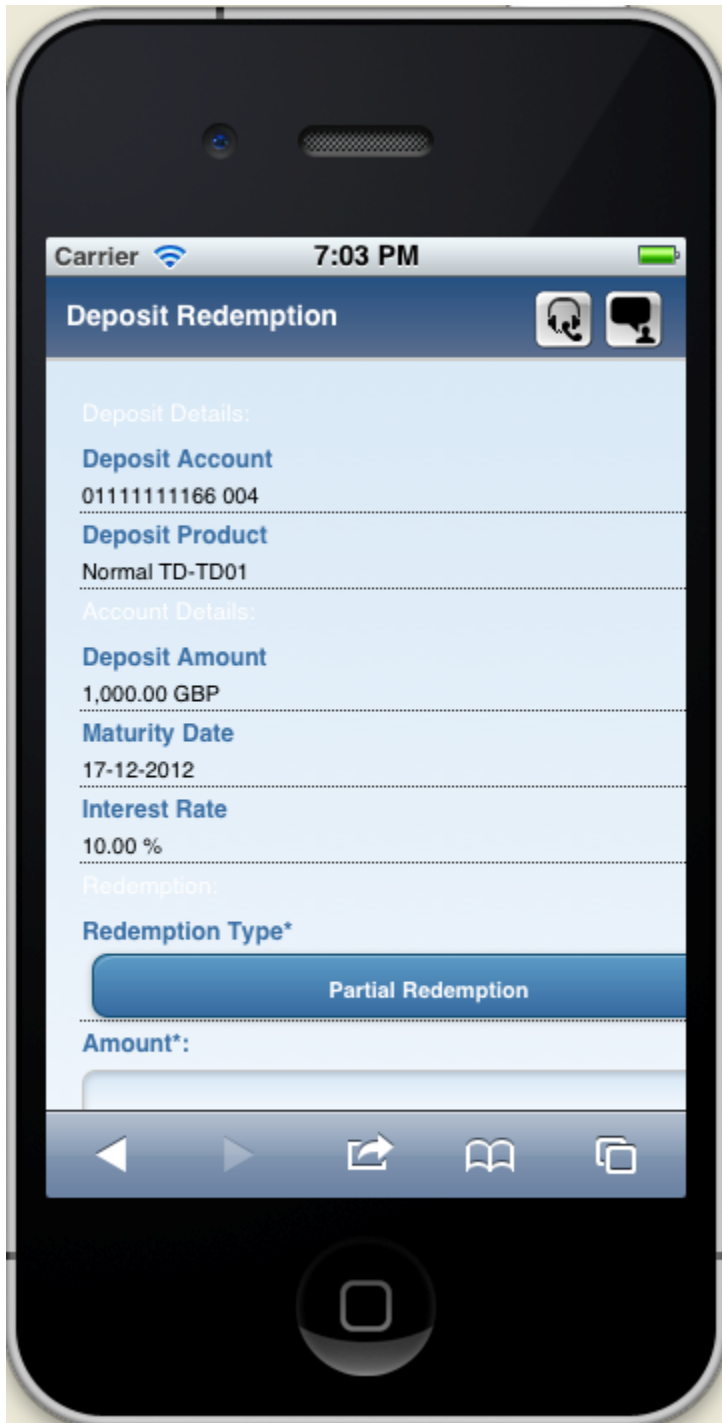
**ORACLE**®

**Deposit Redemption**
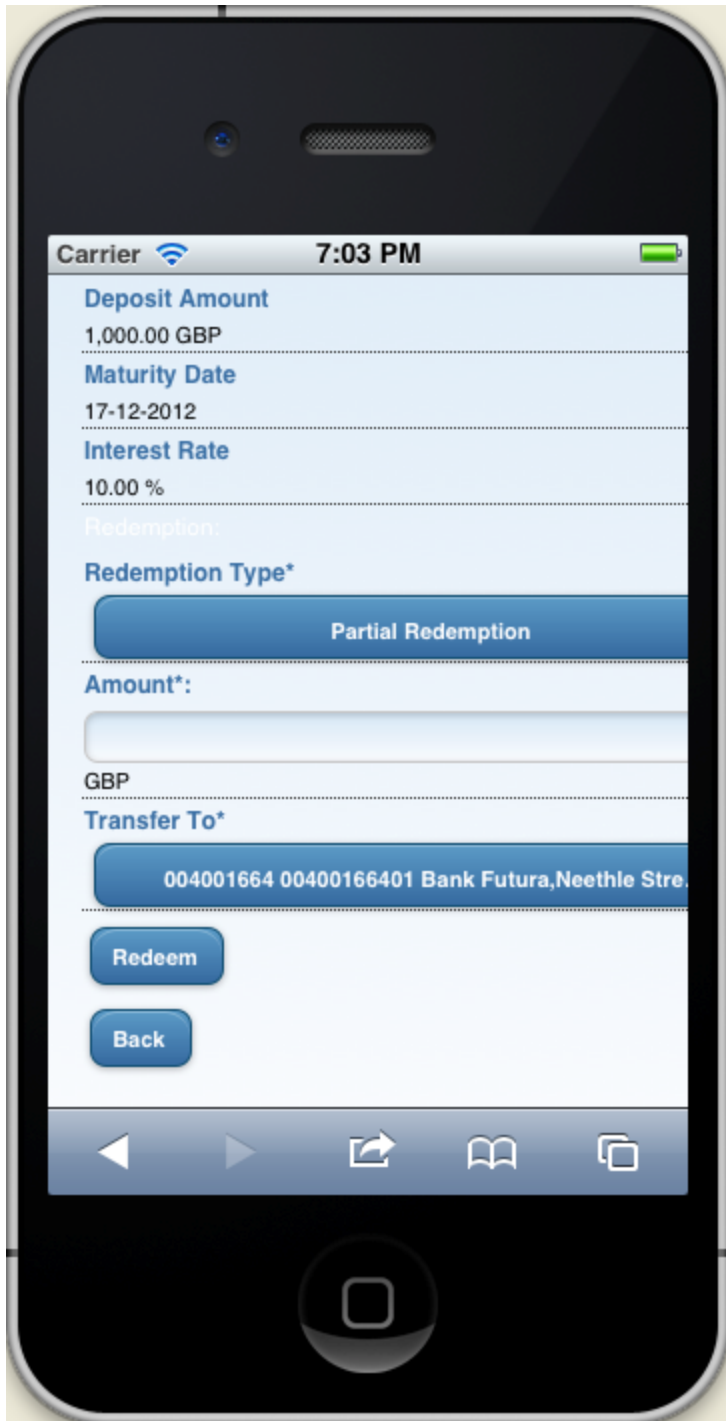


**Field Description**

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

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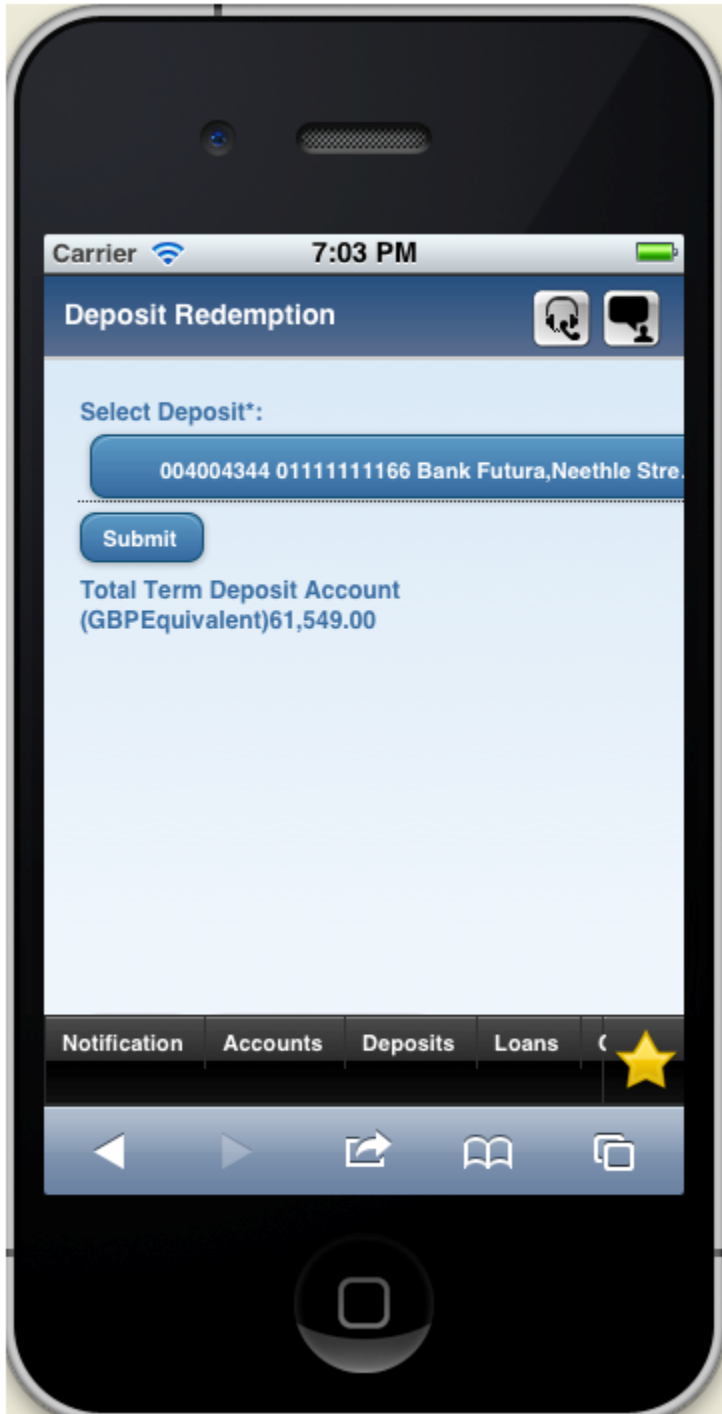
| Field Name | Description |
|---|---|
| **Select Deposit** | [Mandatory, Dropdown] |
| | Select the Deposit from the dropdown list. |

4. Select the account number

5. Click the **Submit** button. The system displays below **Deposit Redemption** screen.
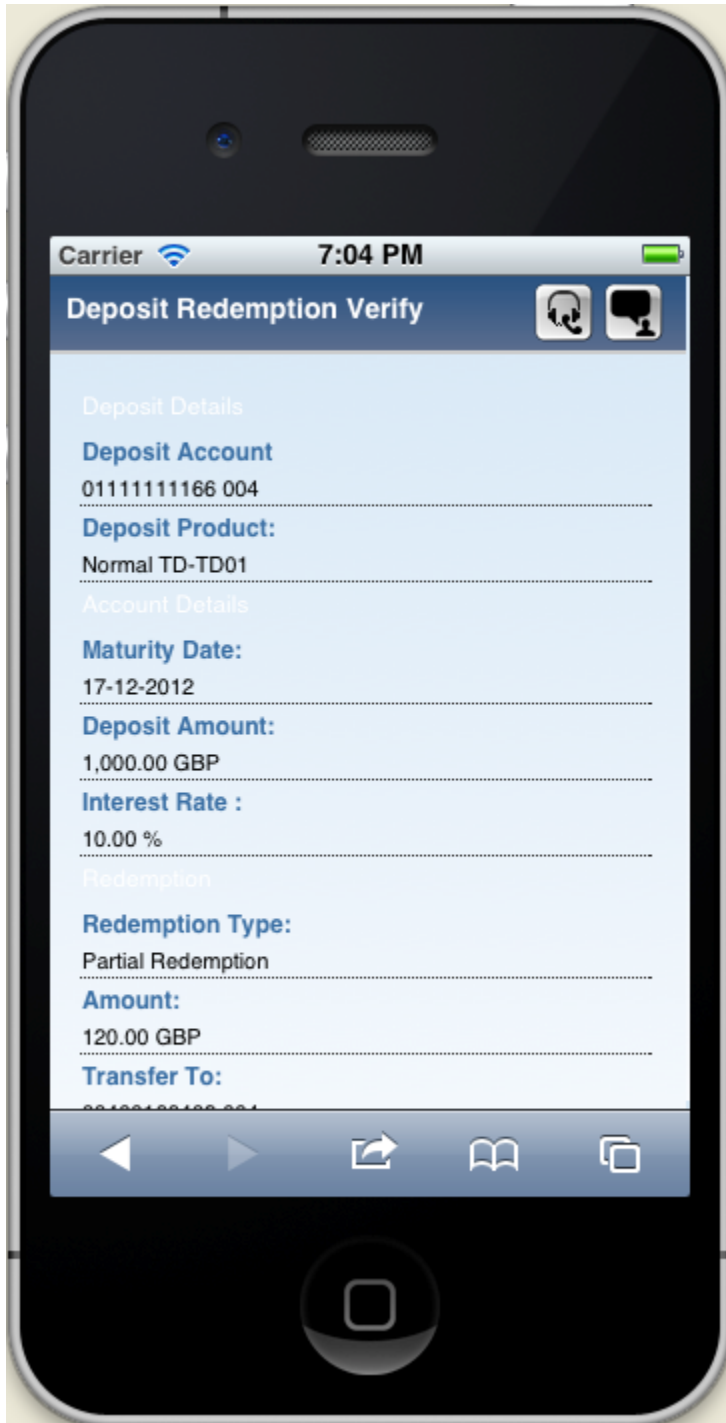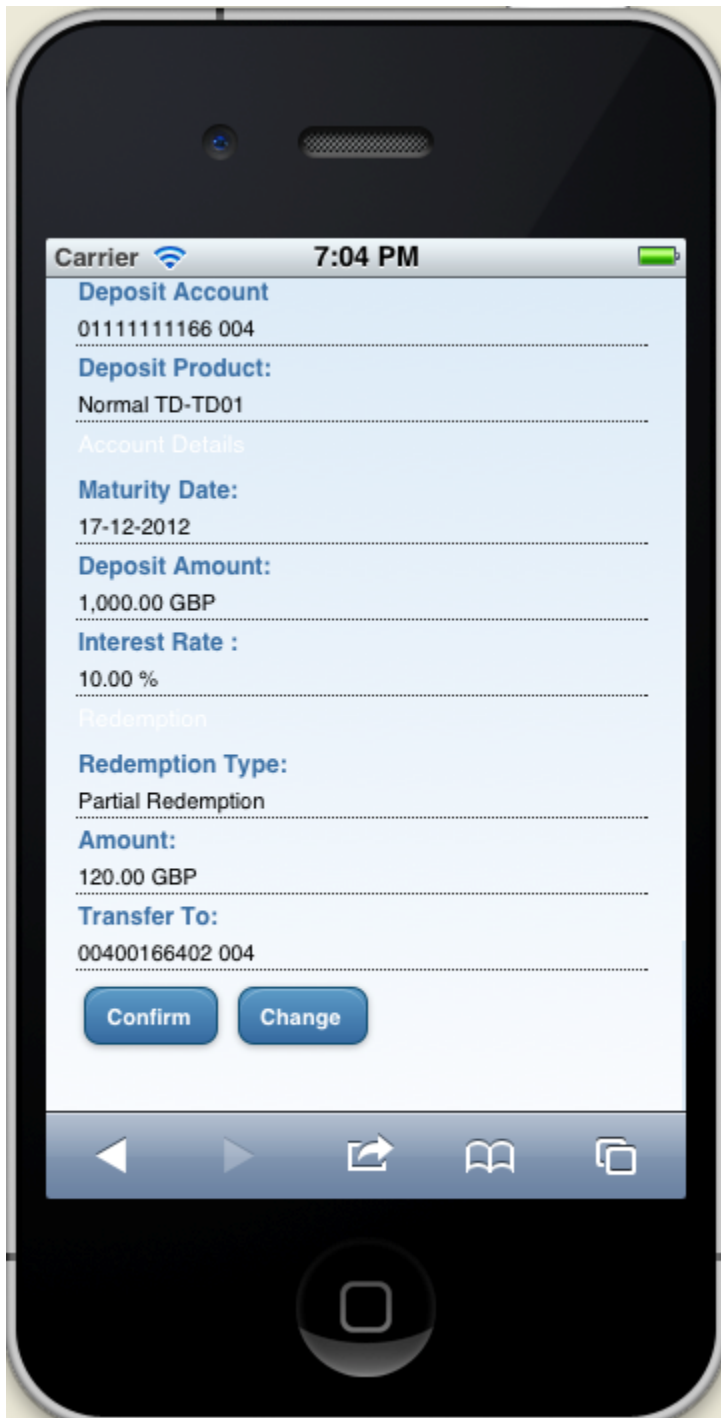
**Deposit Redemption**

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Deposit Redemption

Deposit Details:

**Deposit Account**
01111111166 004

**Deposit Product**
Normal TD-TD01

Account Details:

**Deposit Amount**
1,000.00 GBP

**Maturity Date**
17-12-2012

**Interest Rate**
10.00 %

Redemption:

**Redemption Type***

Partial Redemption

**Amount*:**

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### Field Description

| Field Name | Description |
| --- | --- |
| **Deposit Details** | |

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

6. 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.

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**Deposit Redemption Verify**



On the phone screen:

Carrier 📶      7:04 PM

**Deposit Redemption Verify**

Deposit Details

**Deposit Account**
01111111166 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:**

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Carrier 📶     7:04 PM     🔋

**Deposit Account**
01111111166 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 ]  [ Change ]

7. 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.

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**Deposit Redemption Confirm**
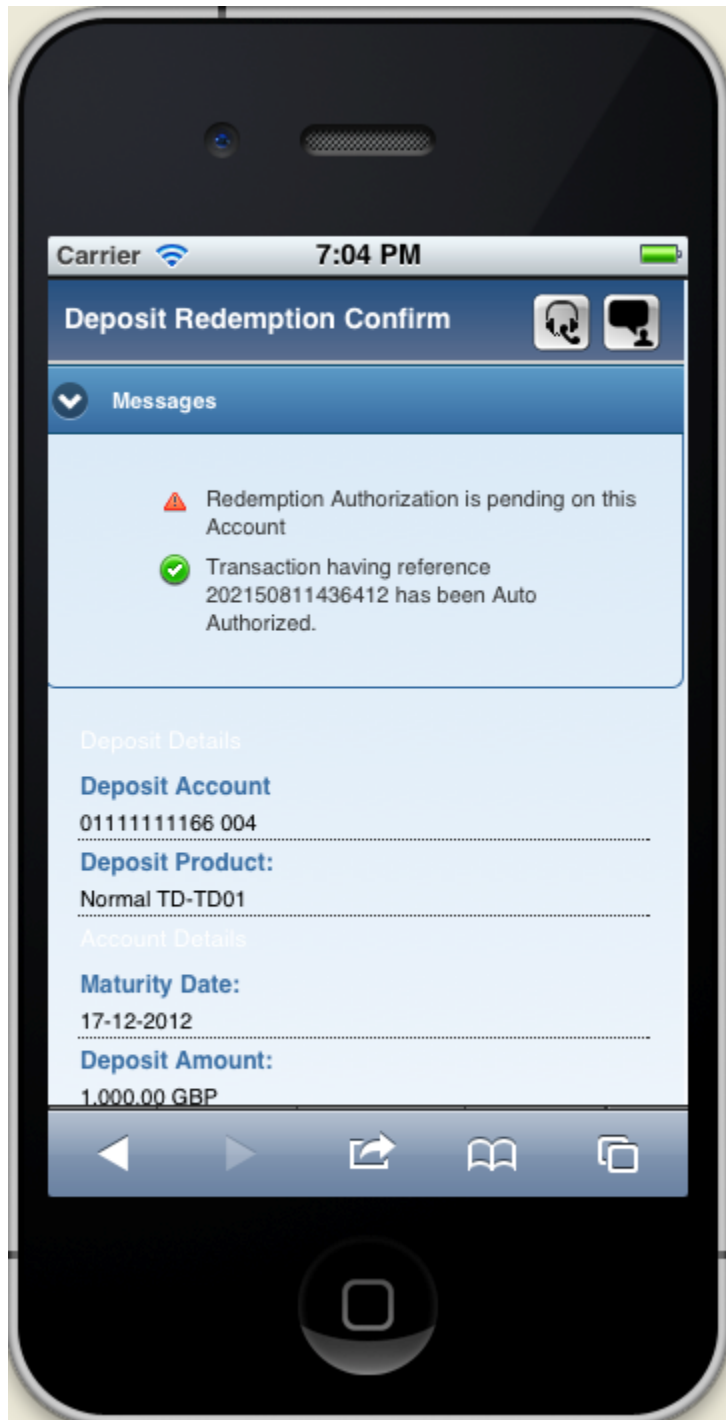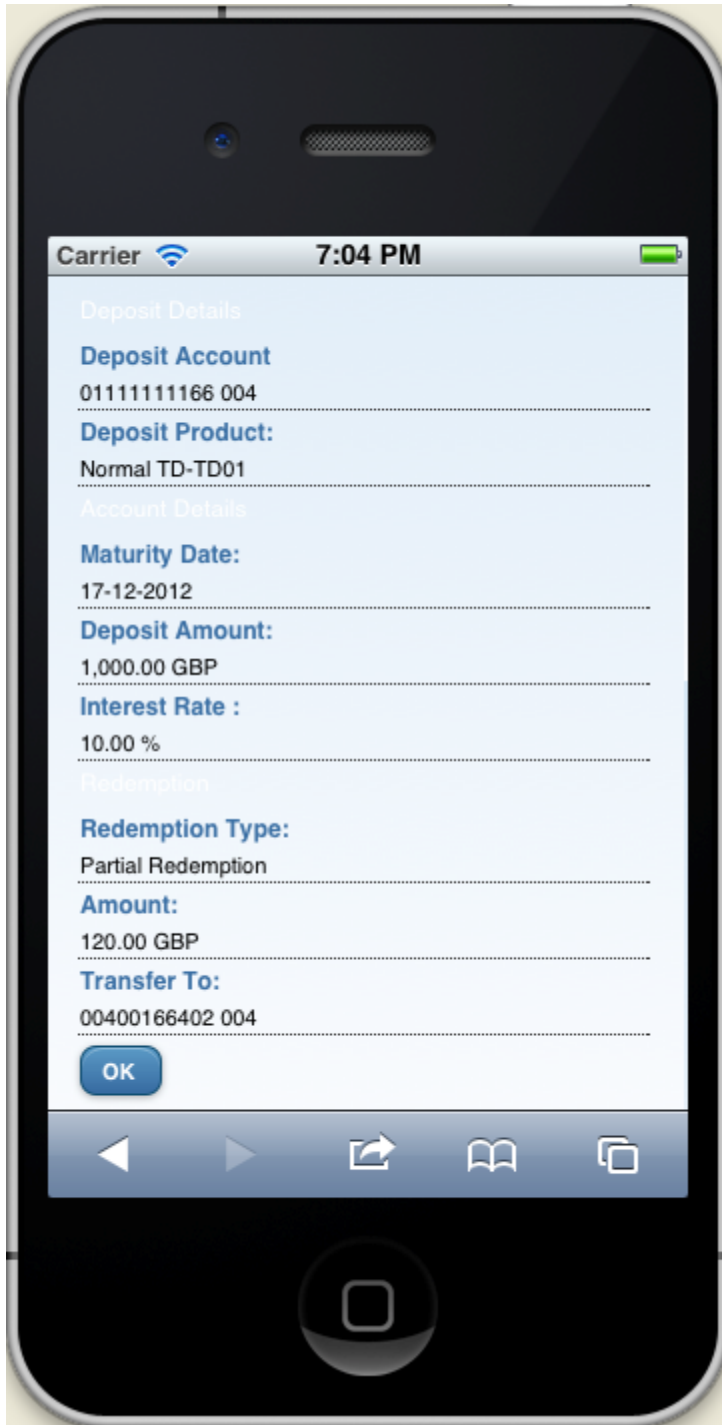
8. Click the **OK** button to return to the Deposit Redemption screen.

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# 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.

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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.

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**Transactions Activities**
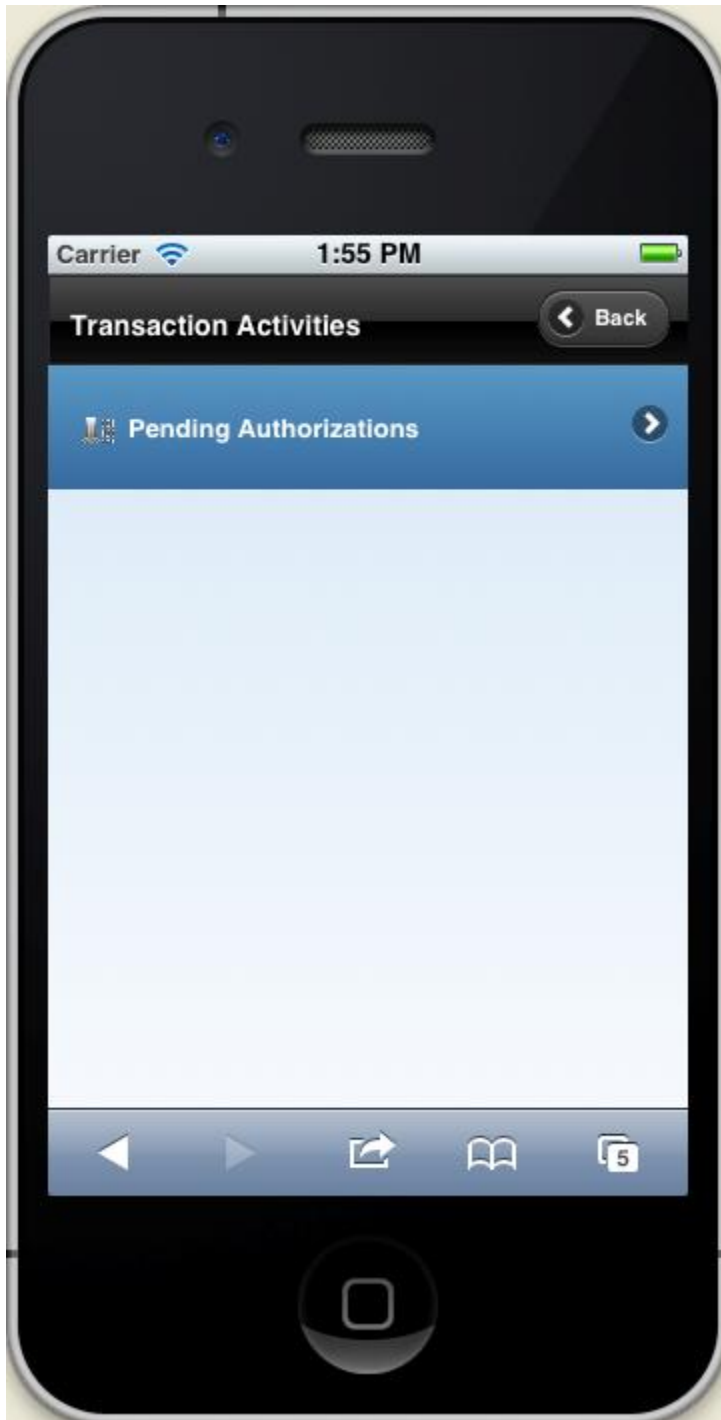


3. Click the **Pending Authorizations** transaction tab, as shown in above screen. The system displays **View Authorization Transactions** screen as shown below.

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

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**View Authorization Transactions**



**Field Description**

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

ORACLE®
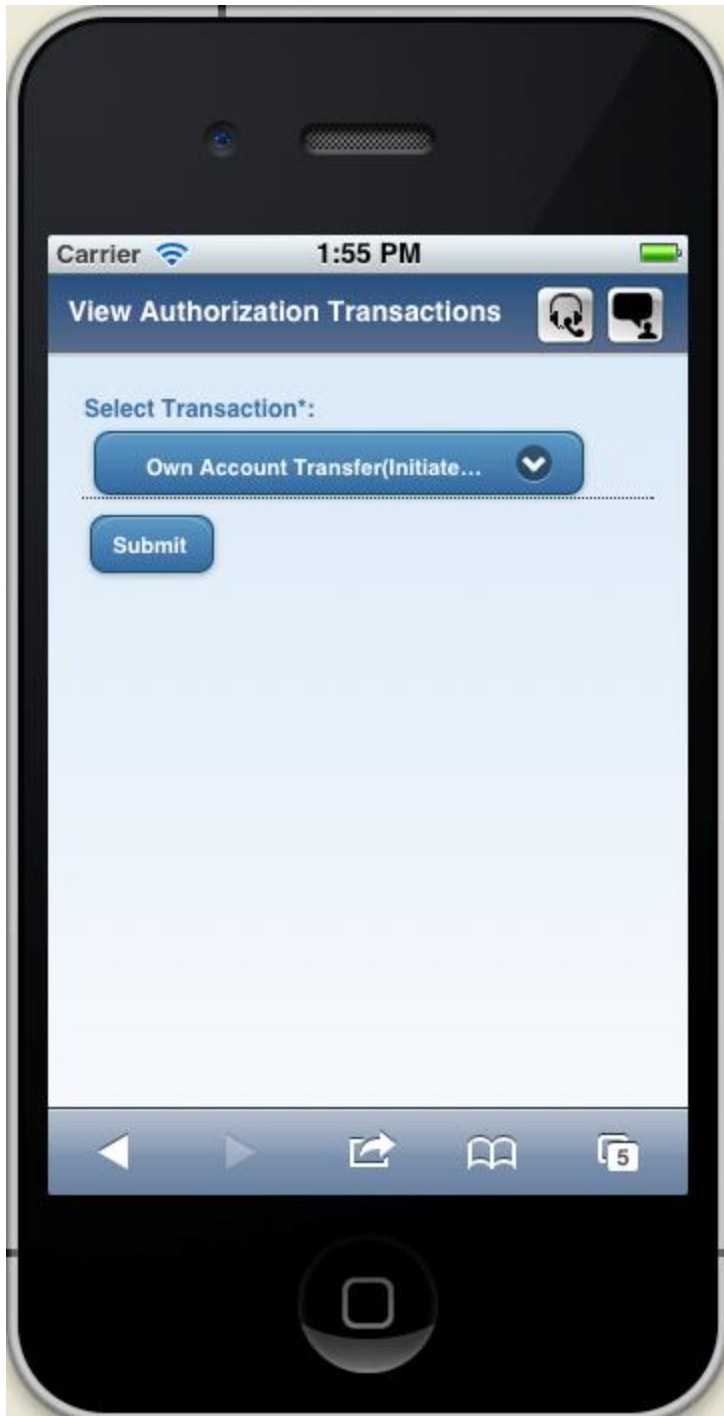
| Field Name | Description |
|---|---|
| **Select Transaction** | [Mandatory, Dropdown]<br>Select the transactions available for the user from the dropdown list. |

4. Select any transaction to be authorized or rejected.

5. Click the **Submit** button. The system displays **Transaction for Authorization** screen.

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**Pending Authorizations**

**ORACLE**
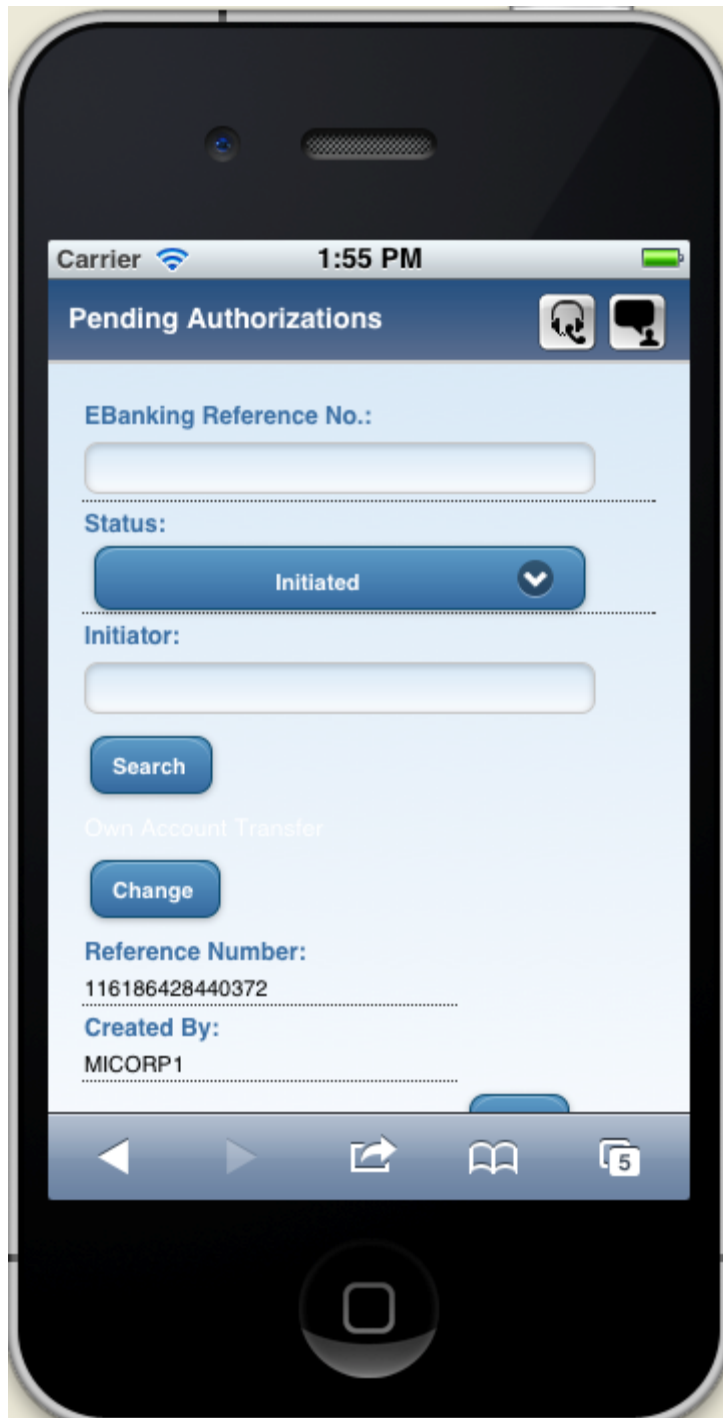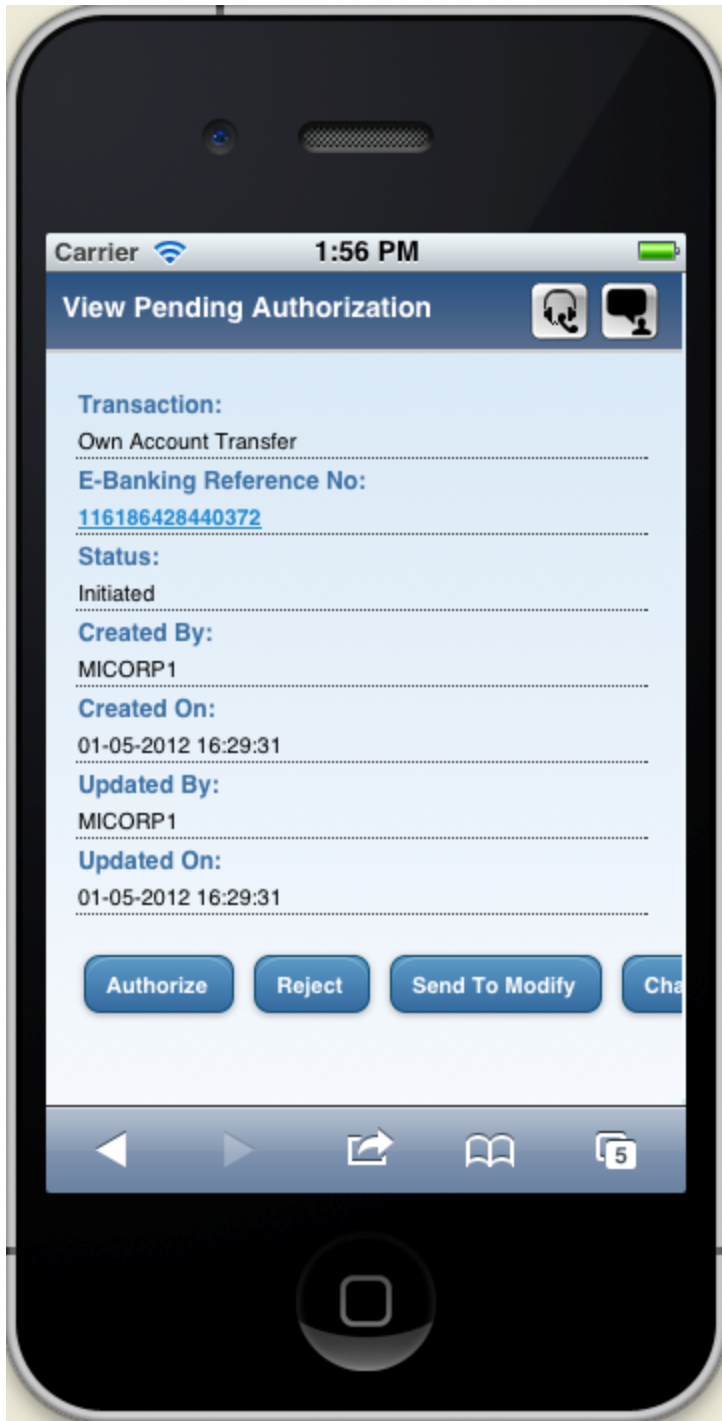
**Field Description**

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

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**Field Description**

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

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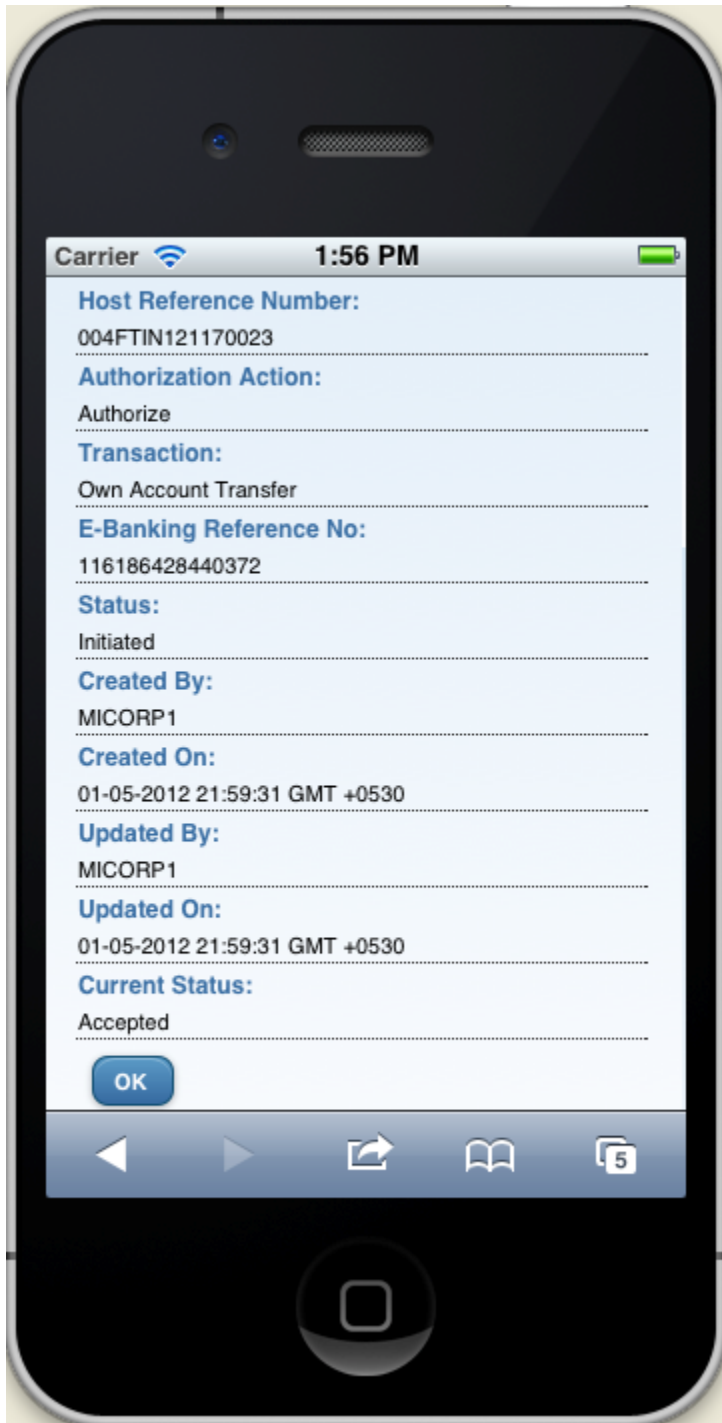   Click the **Change** button to go to the previous screen.

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**Pending Transactions - Verify**
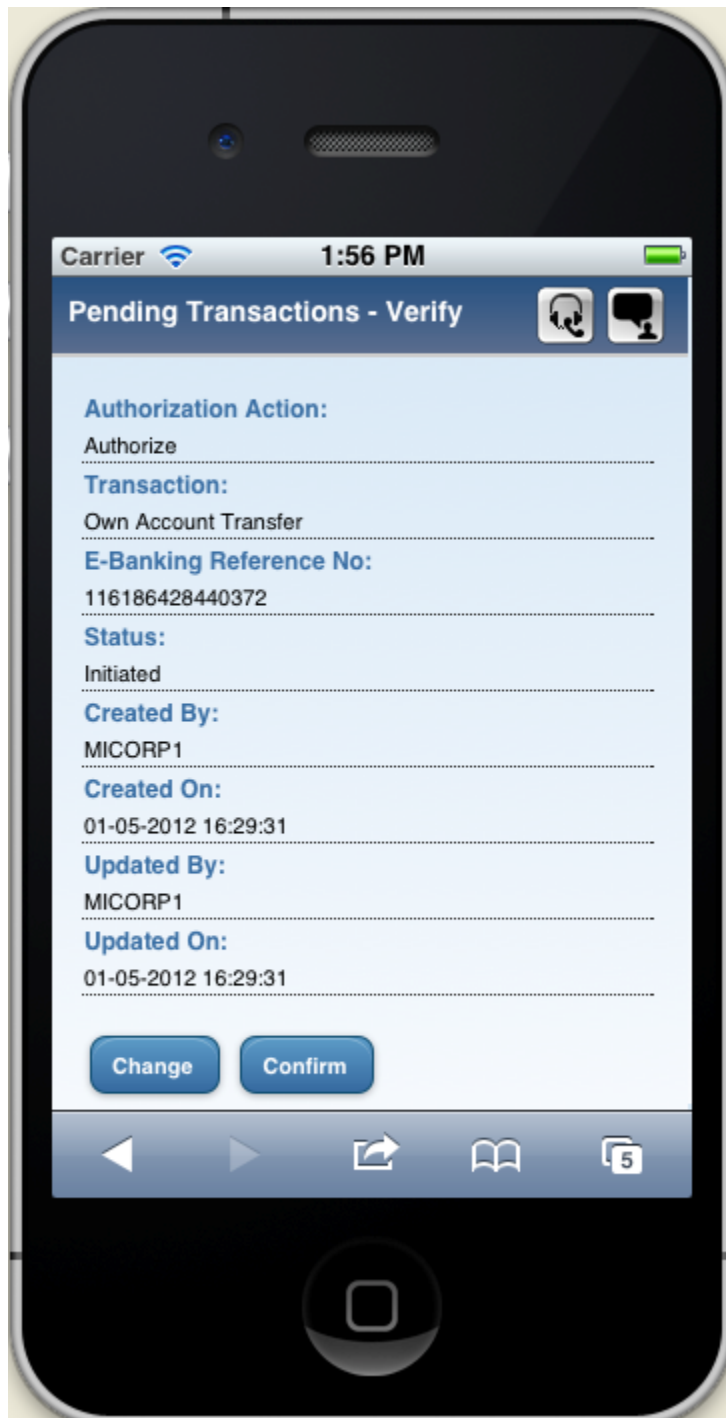


8. Click the **Confirm** button to authorize that transaction. The system displays confirmation screen for **Transaction for Authorization**.
   OR
   Click the **Change** button to navigate to the previous screen.

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**Pending Transaction – Confirm**

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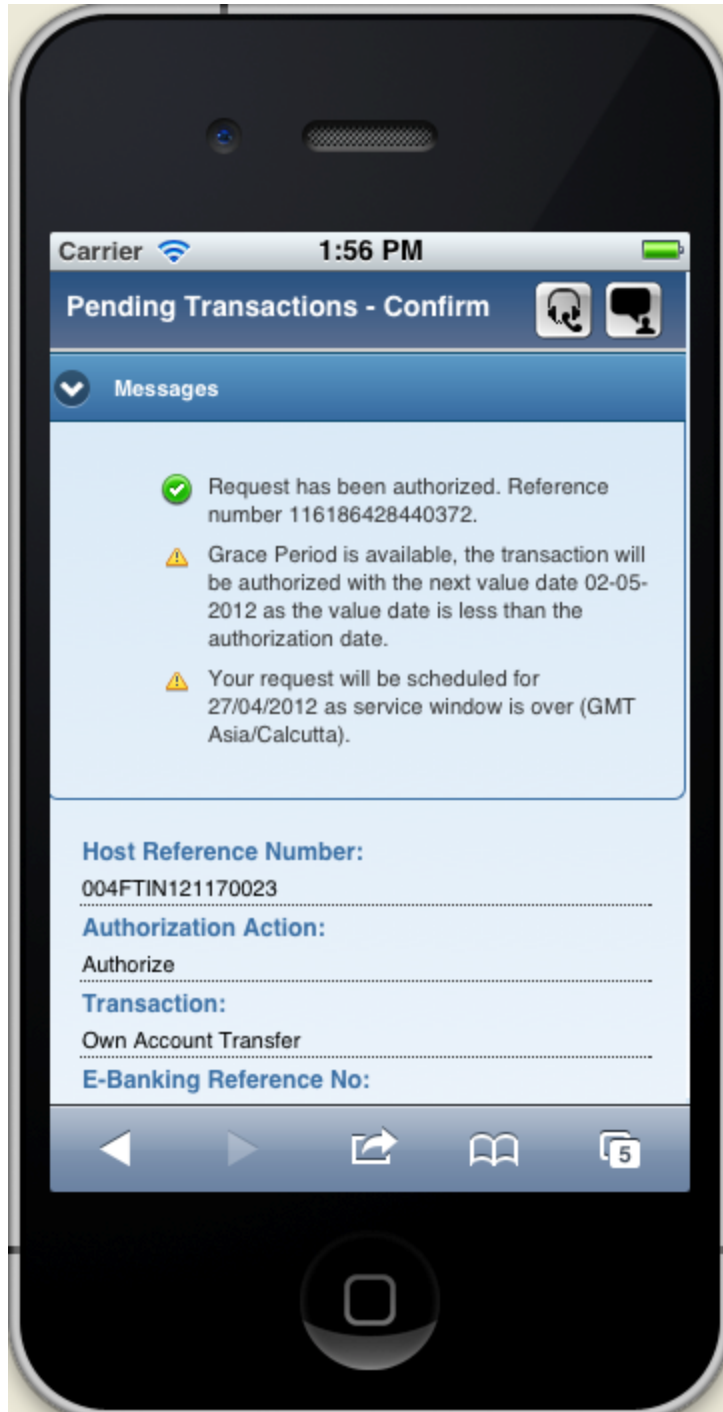
9. Click the **OK** button. The system displays initial **Transaction for Authorization** screen.

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.**

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# 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.

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## 28.1. Compose Message
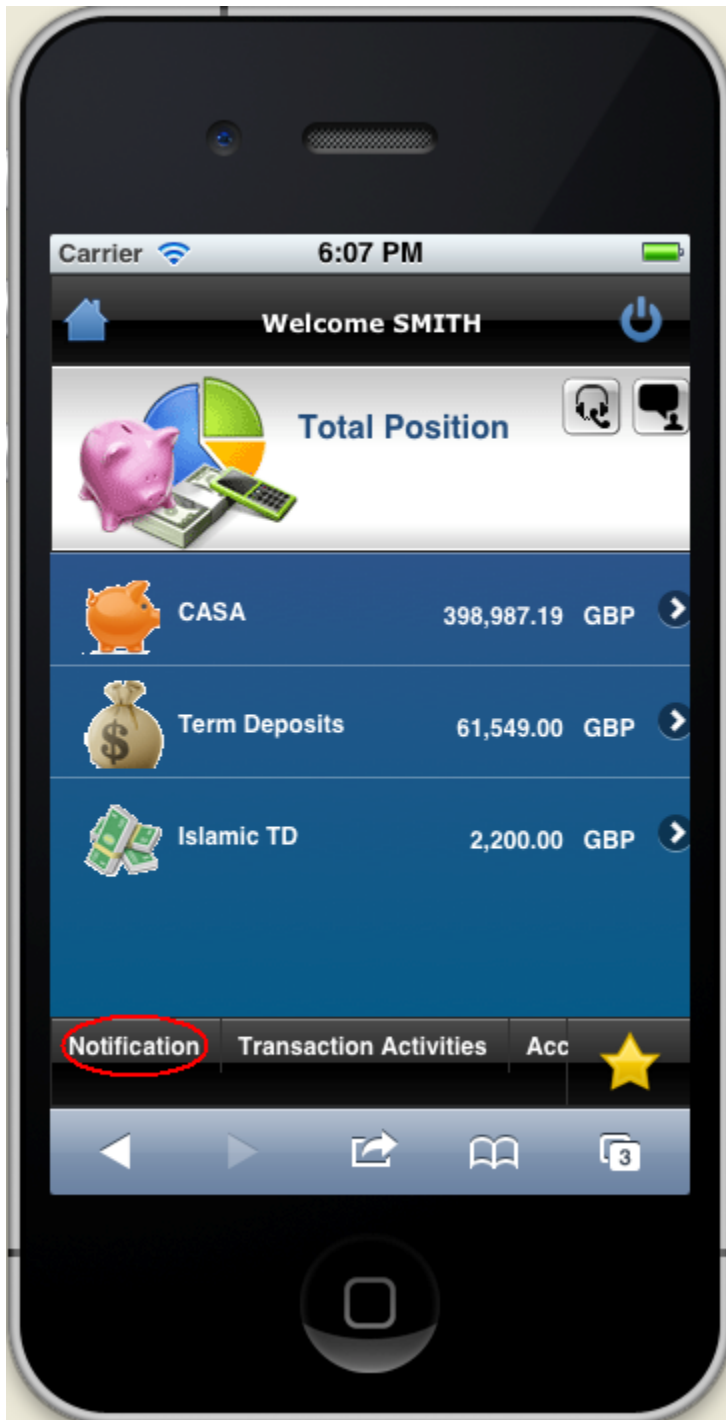


2. Click **Notifications** option from the menu bar at the bottom as encircled above. The system displays **Mailbox** screen as shown below.

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**Mailbox**
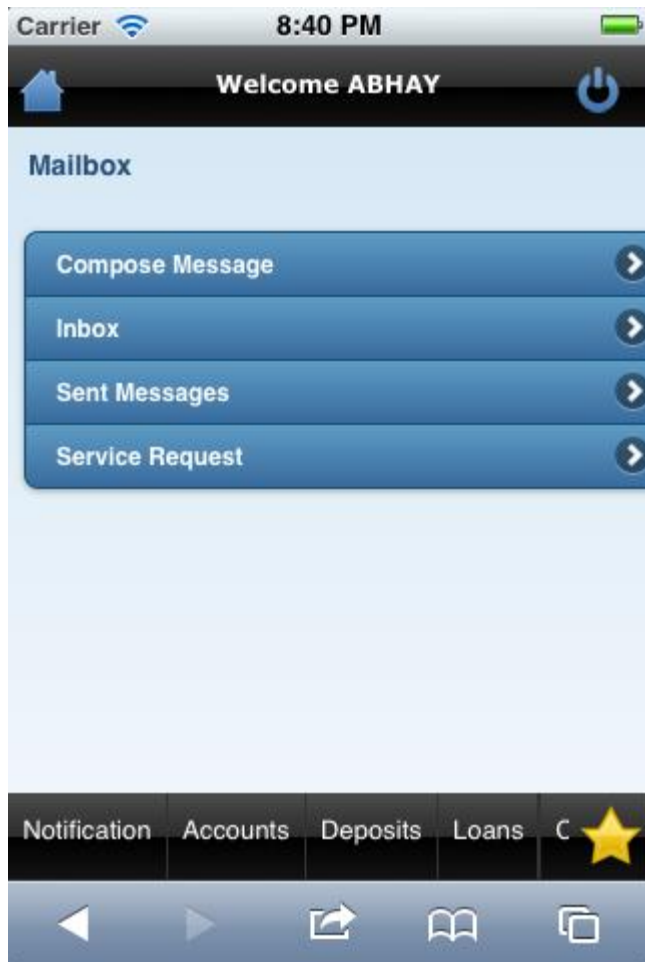


3.  Click the **Compose Message** option. The system displays below **Compose** screen.

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**Compose**

ORACLE®
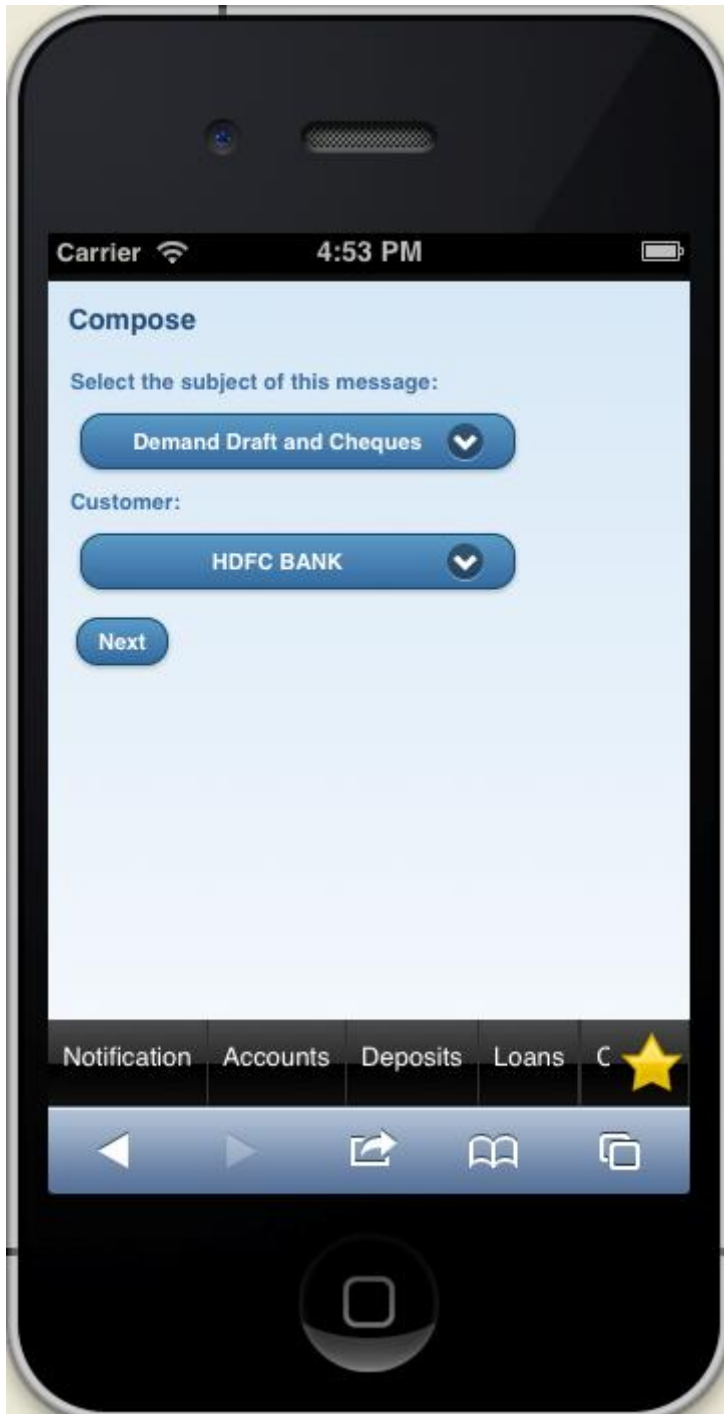
**Field Description**

| Field Name | Description |
| --- | --- |
| **Select Subject** | [Mandatory, Dropdown]<br>Select the messages subject from the dropdown. |
| **Customer** | [Mandatory, Dropdown]<br>Select the customer from the dropdown. |

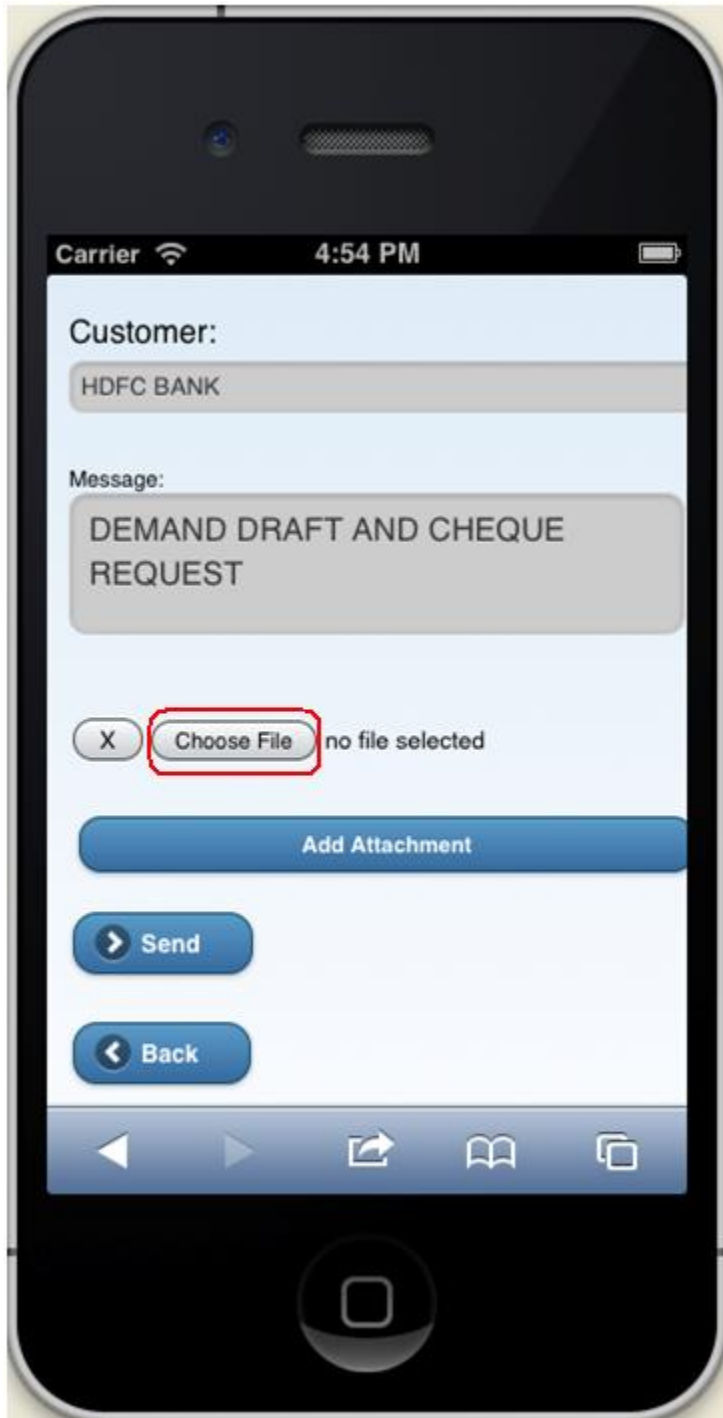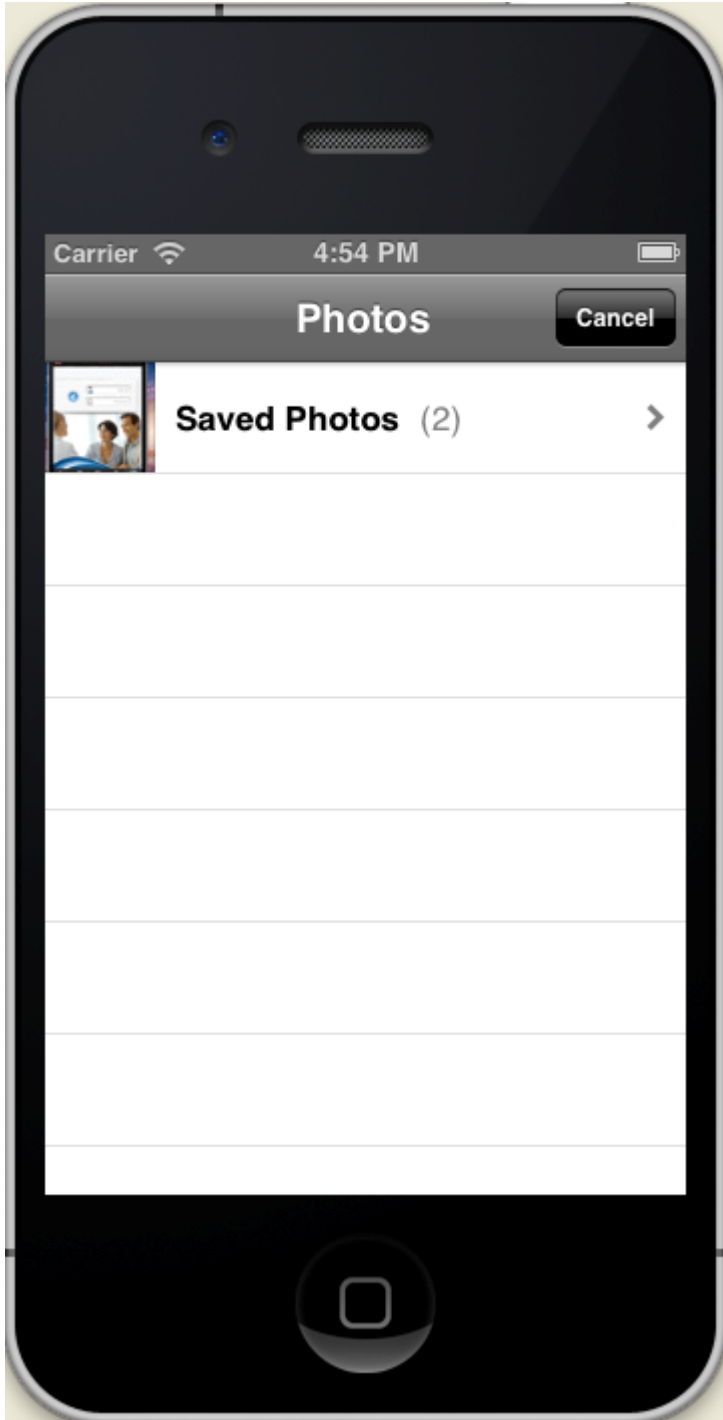4. Click the **Next** button. The system displays below screen.

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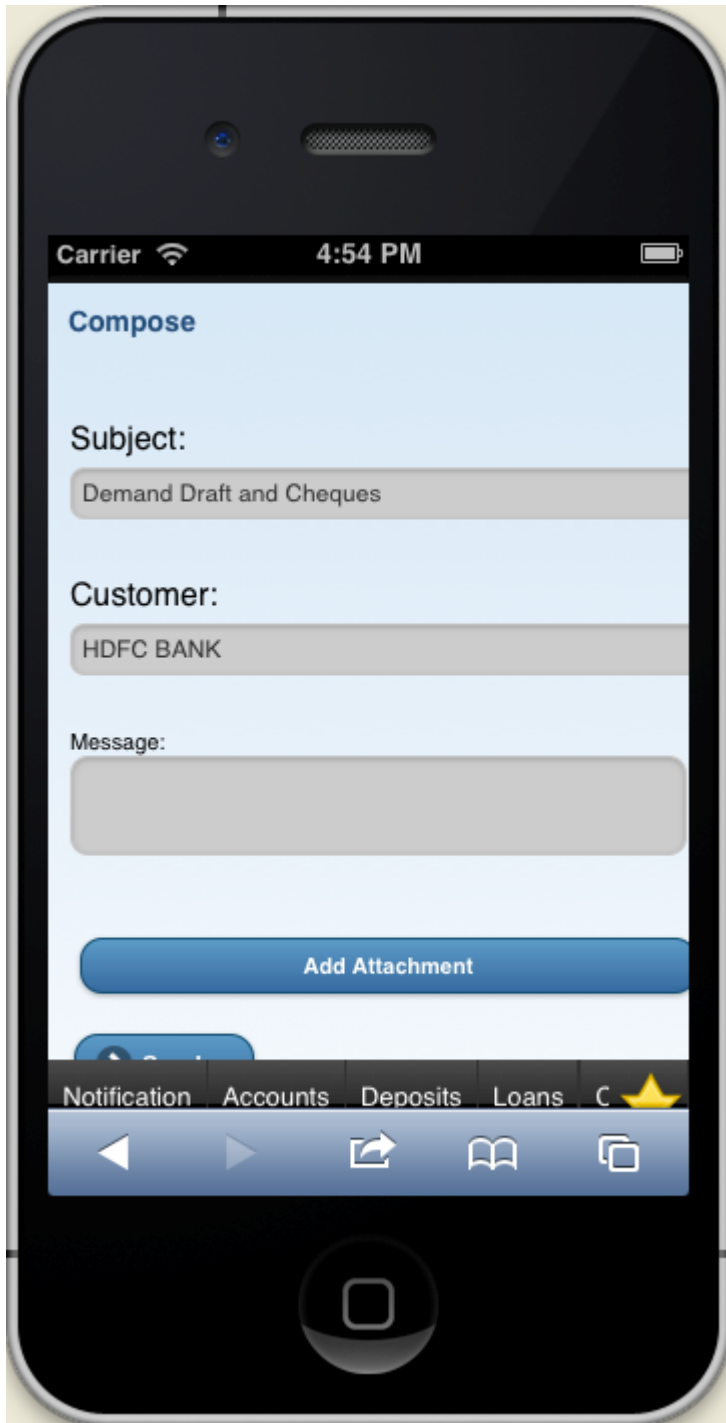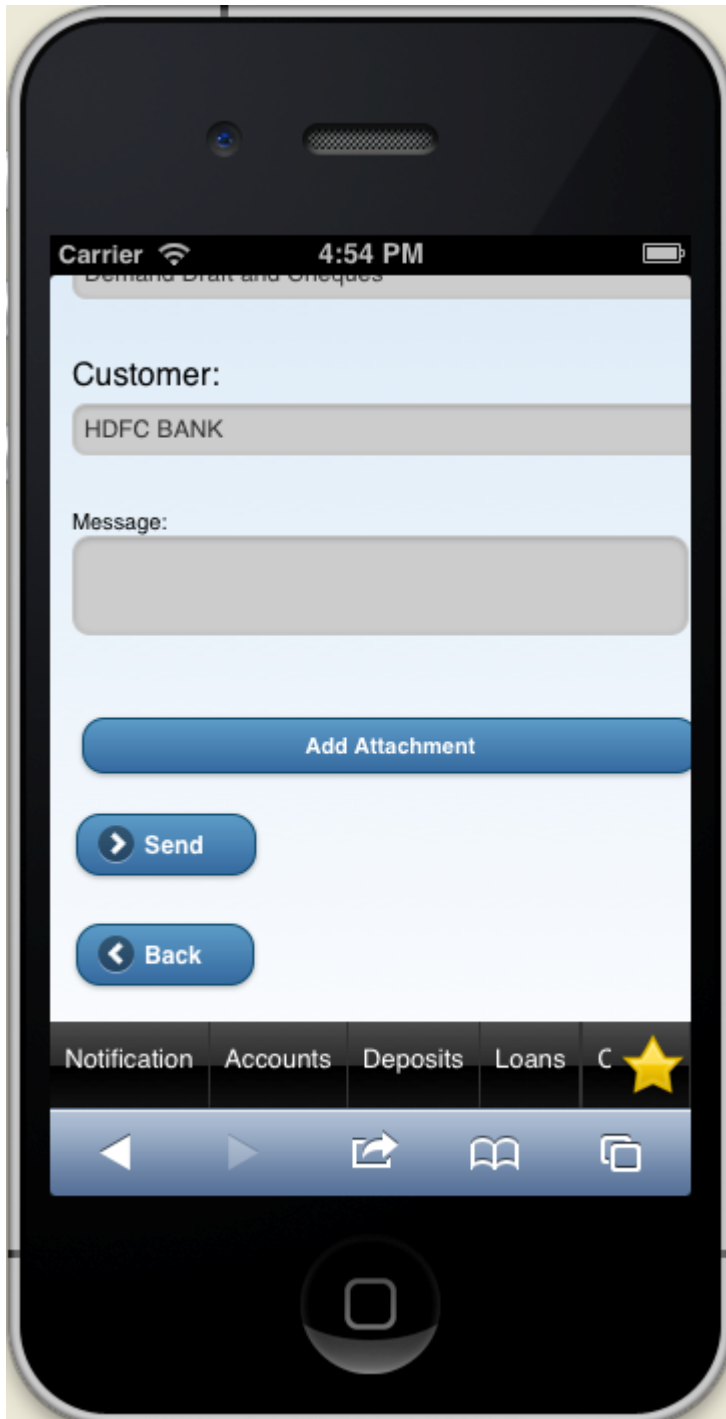
5. Click the **Add Attachment** button. The system shows below screen for selecting the file/image to be attached.

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.
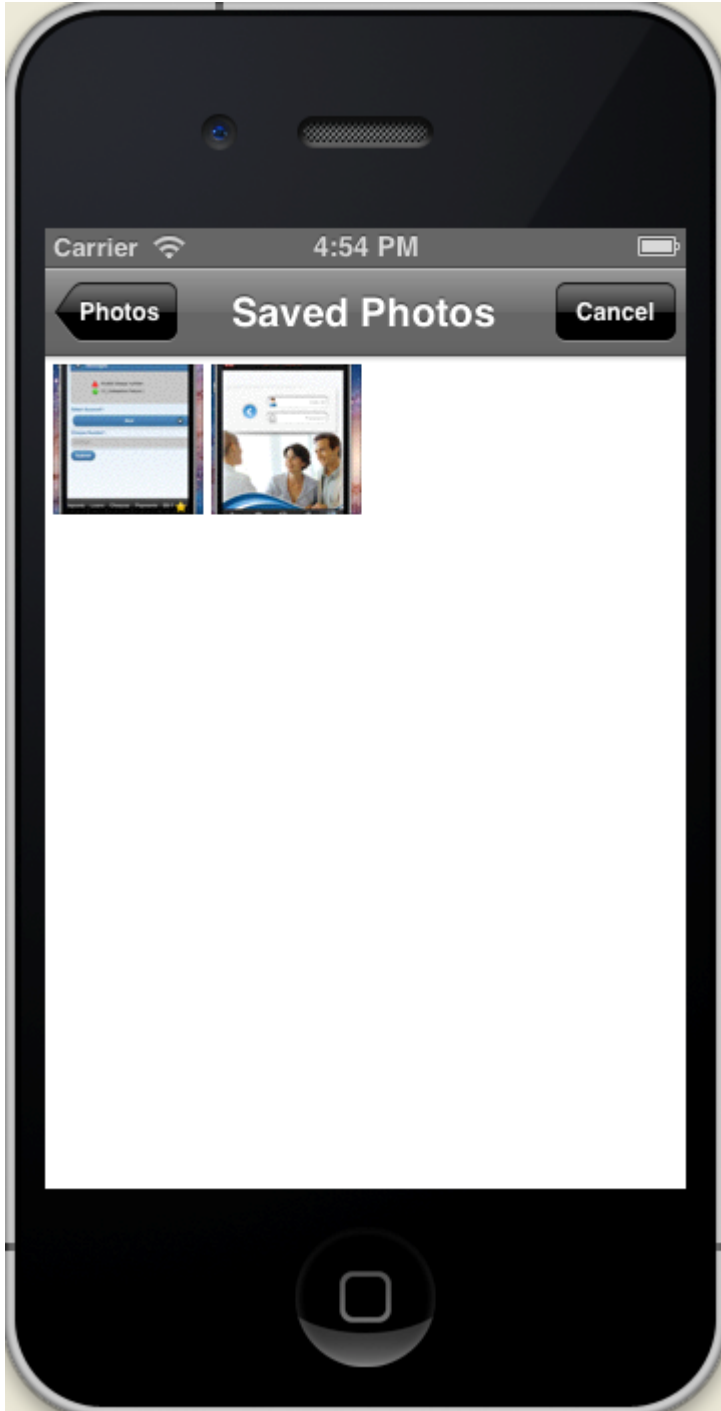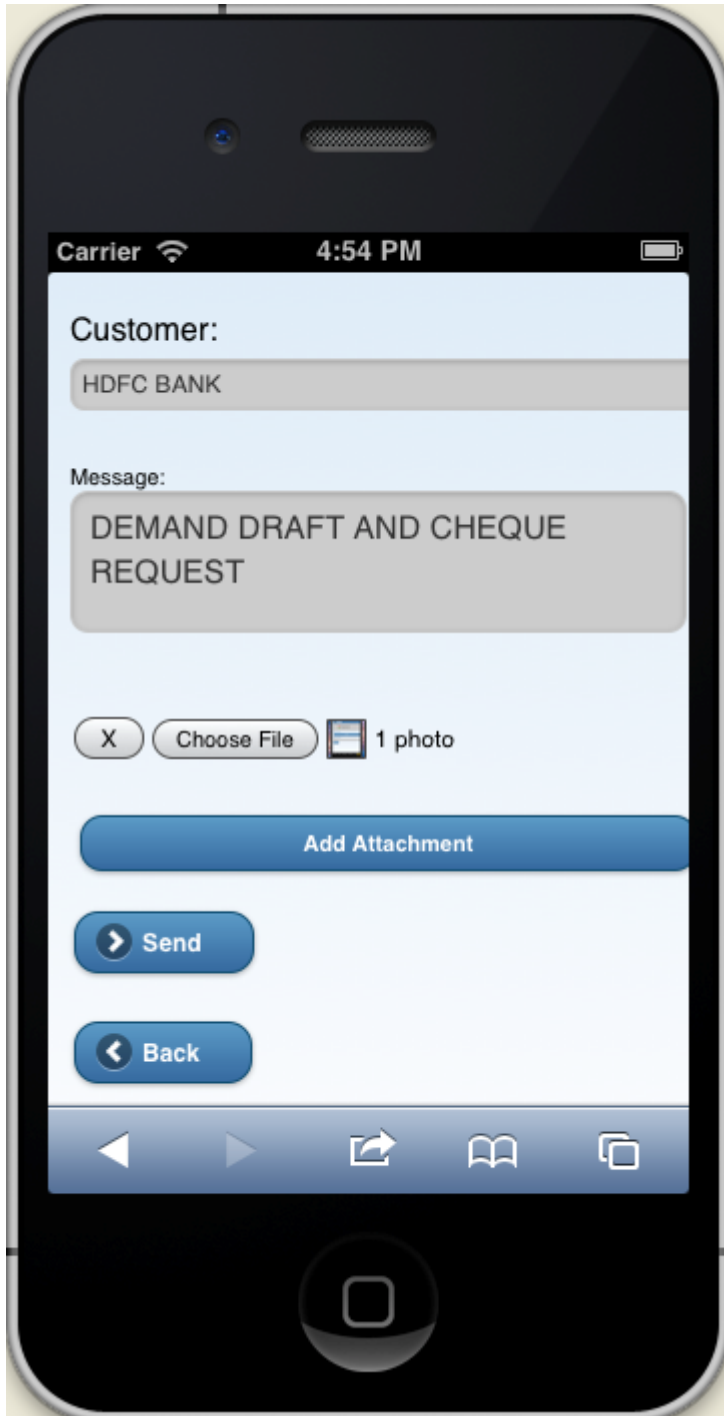
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**Mailbox – Add Attchment**



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

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7. Navigate to any image to be attached, as shown in below screen.
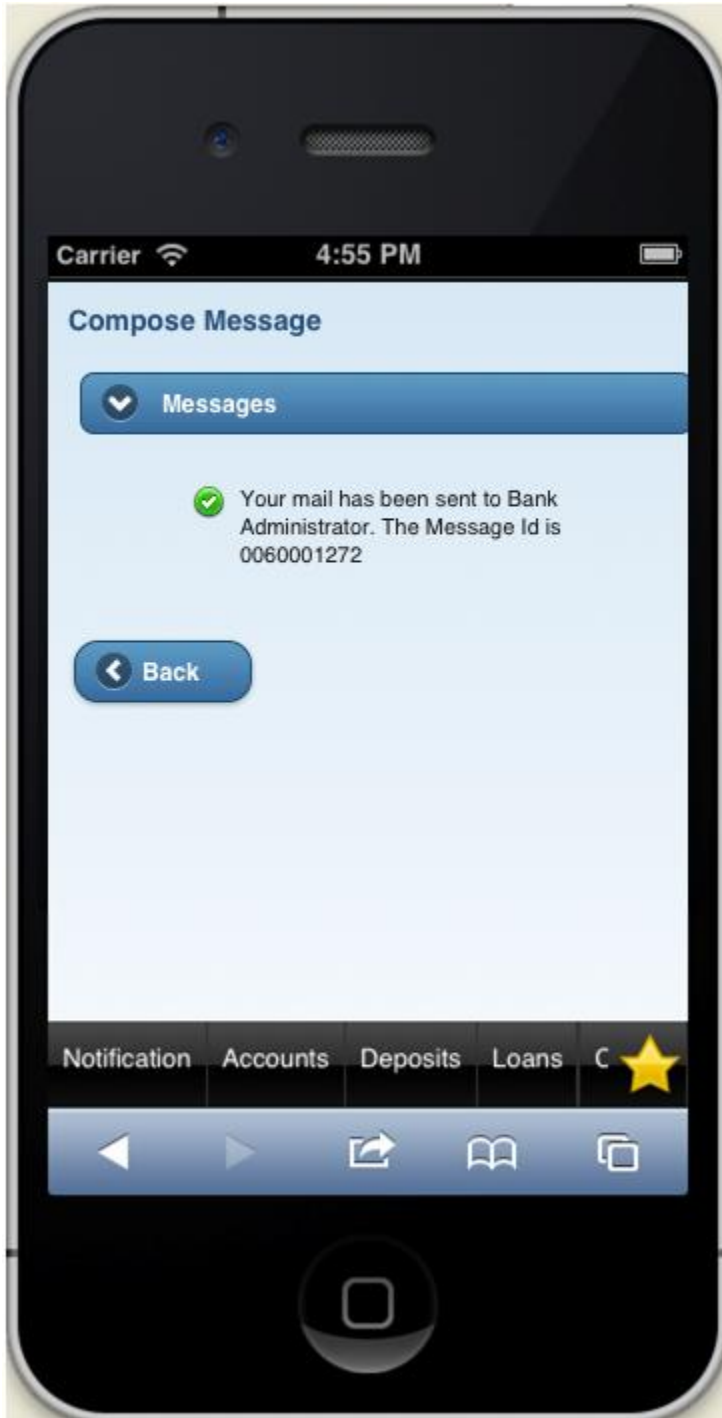
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8. Select any image to be attached. The system displays below screen showing the attached image.

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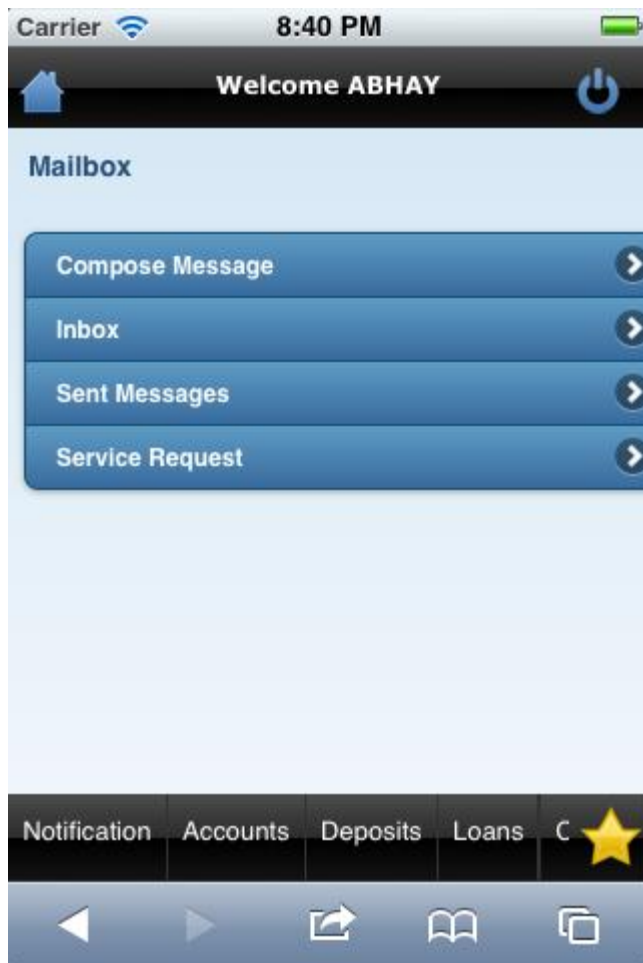9. Type the Message (mandatory).

10. Click the Send button. The system displays below confirmation screen for message sent.

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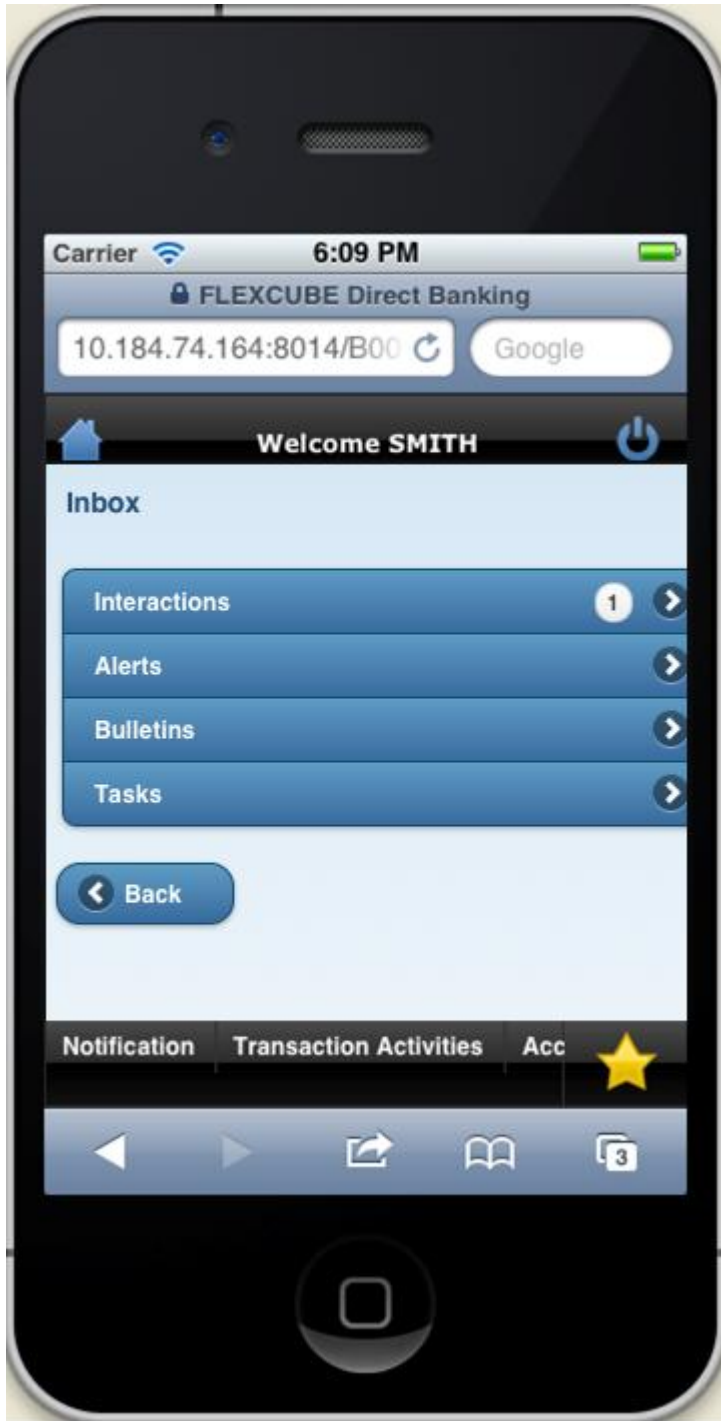11. Click the Back button to navigate to the initial Mailbox screen.

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## 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**

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

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3. Click on any message tab to view that message, as shown below.
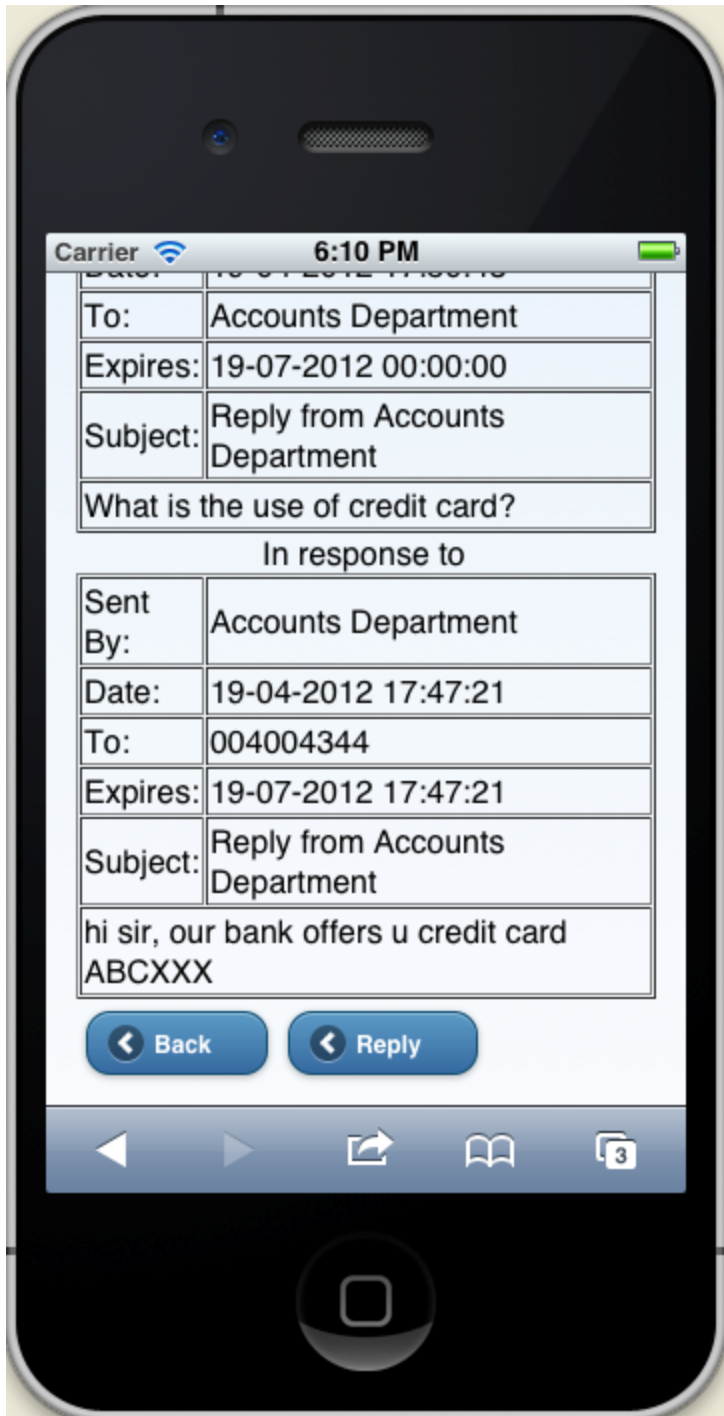
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4. Click the **More** button in above screen to view detailed message. The system displays message in **Message Details** screen as shown below.

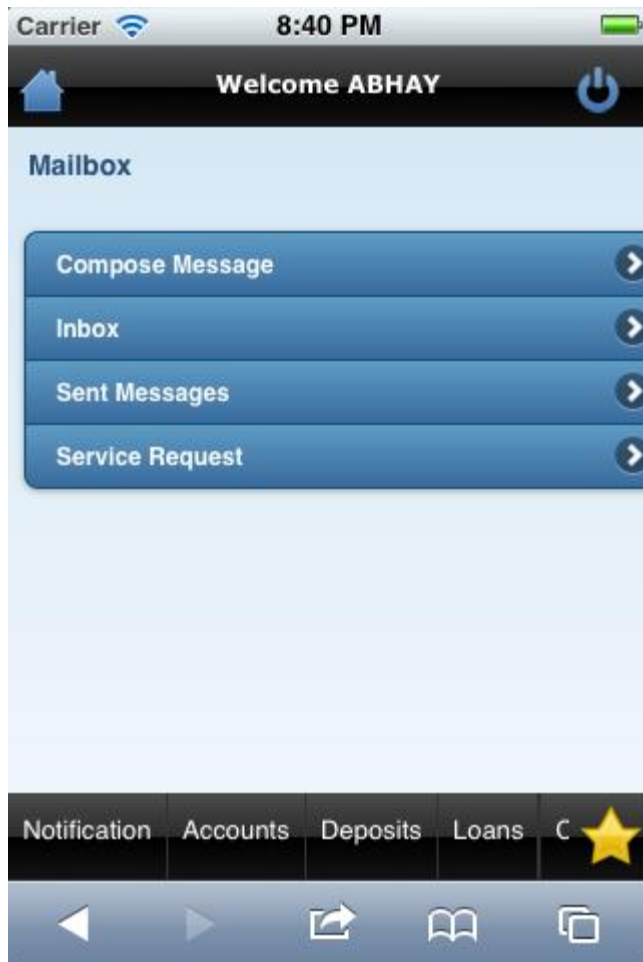Note: If mail is received by user with attachment in inbox, user will be able to open the attachment.

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**Message Details**

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5. Click the Back to navigate to the previous screen.

6. Click the Reply in order to reply to that message.
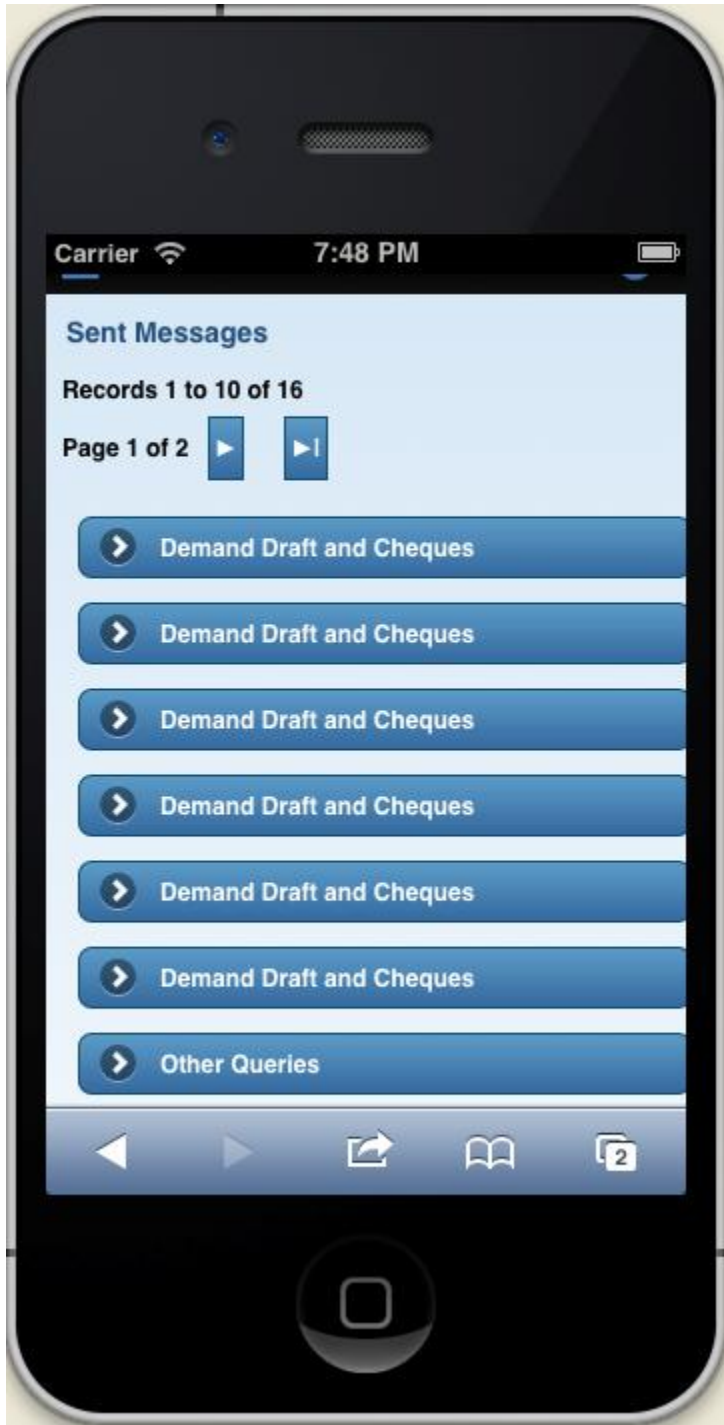
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## 28.3. Sent Messages

**Mailbox**
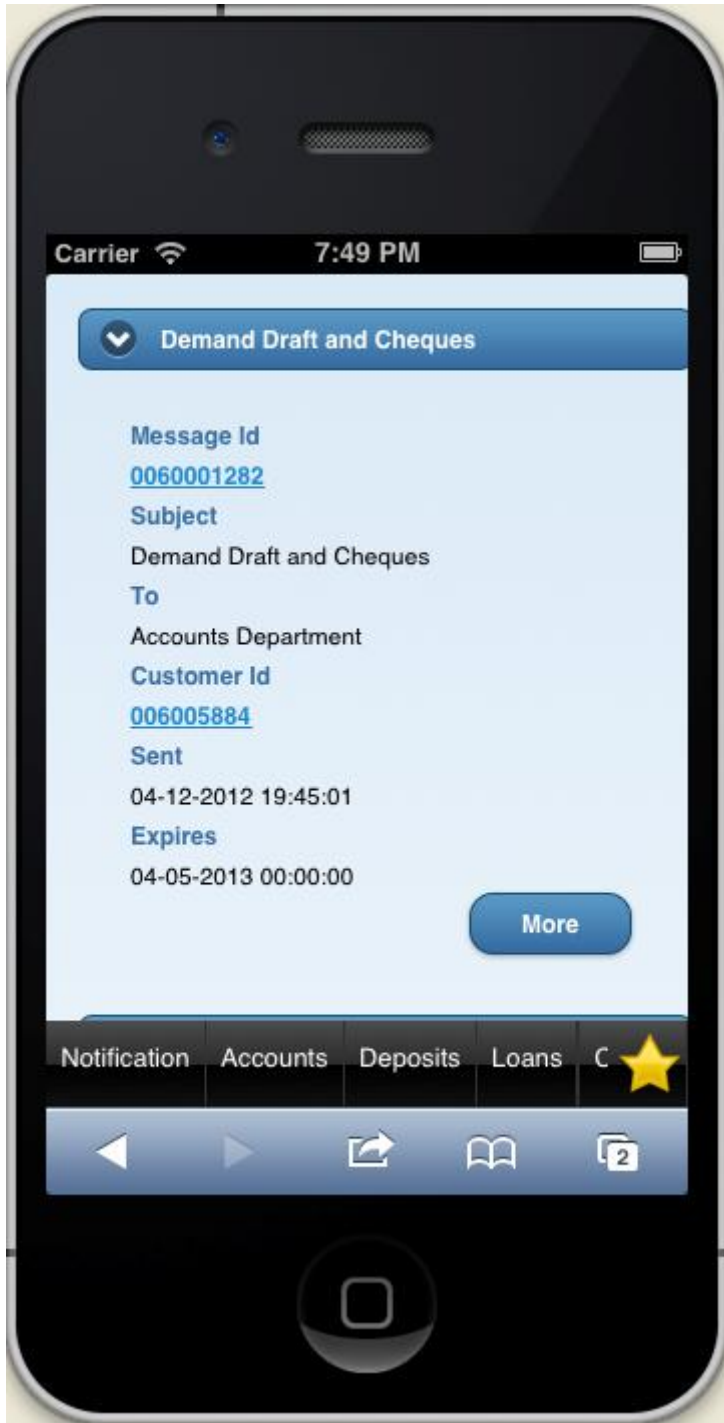


1. Click the **Sent Messages** option from the above screen. The system will display Sent Messages screen as below, showing all the sent messages.

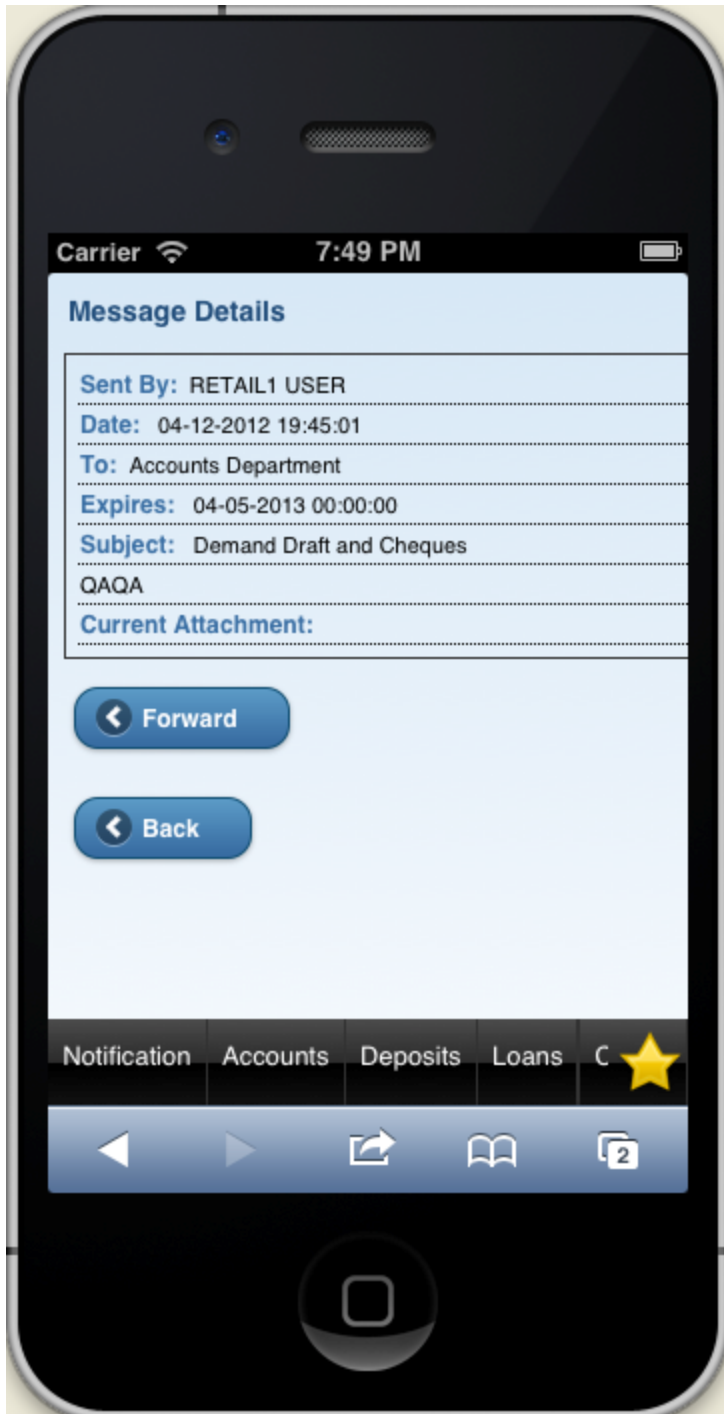**Sent Messages**

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

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

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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.

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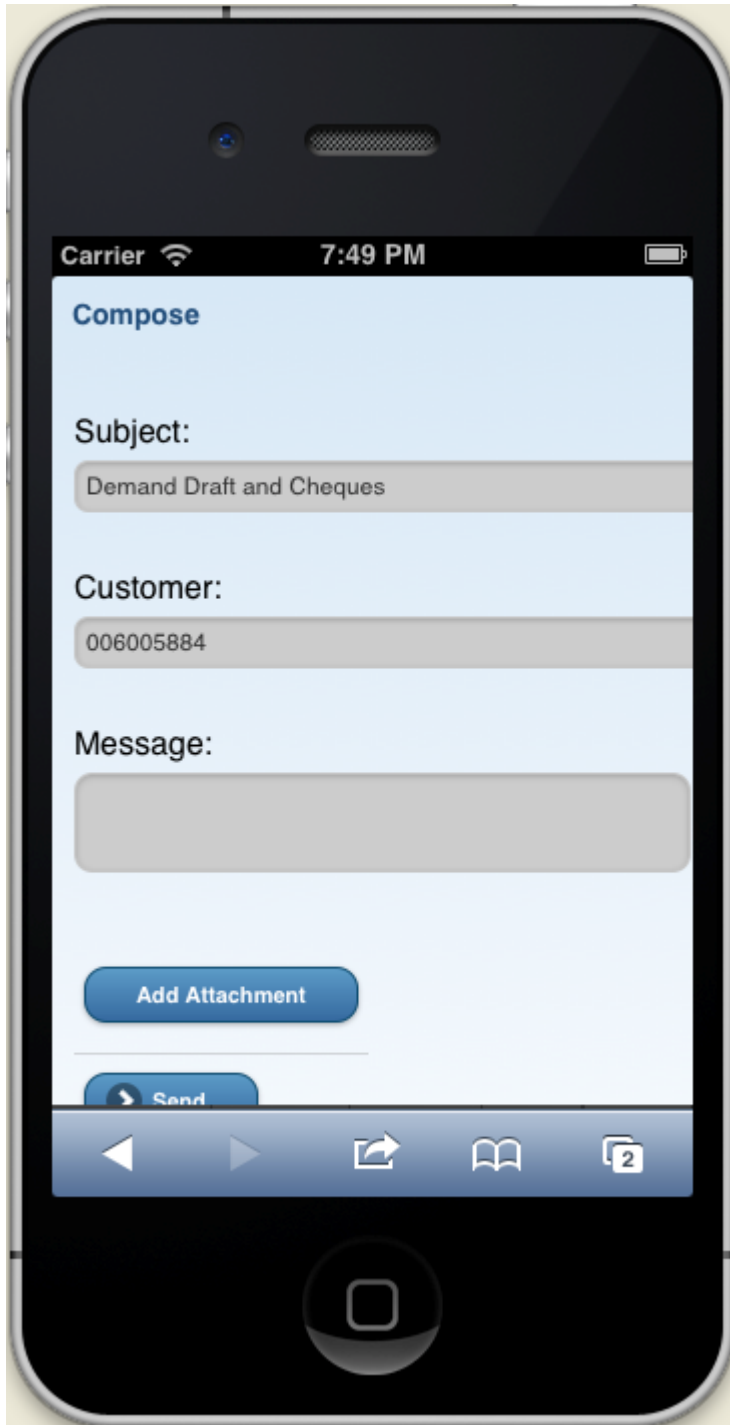
5.  Click the Send button. The system displays Confirmation message for sending the reply to the bank administrator.

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

**ORACLE**
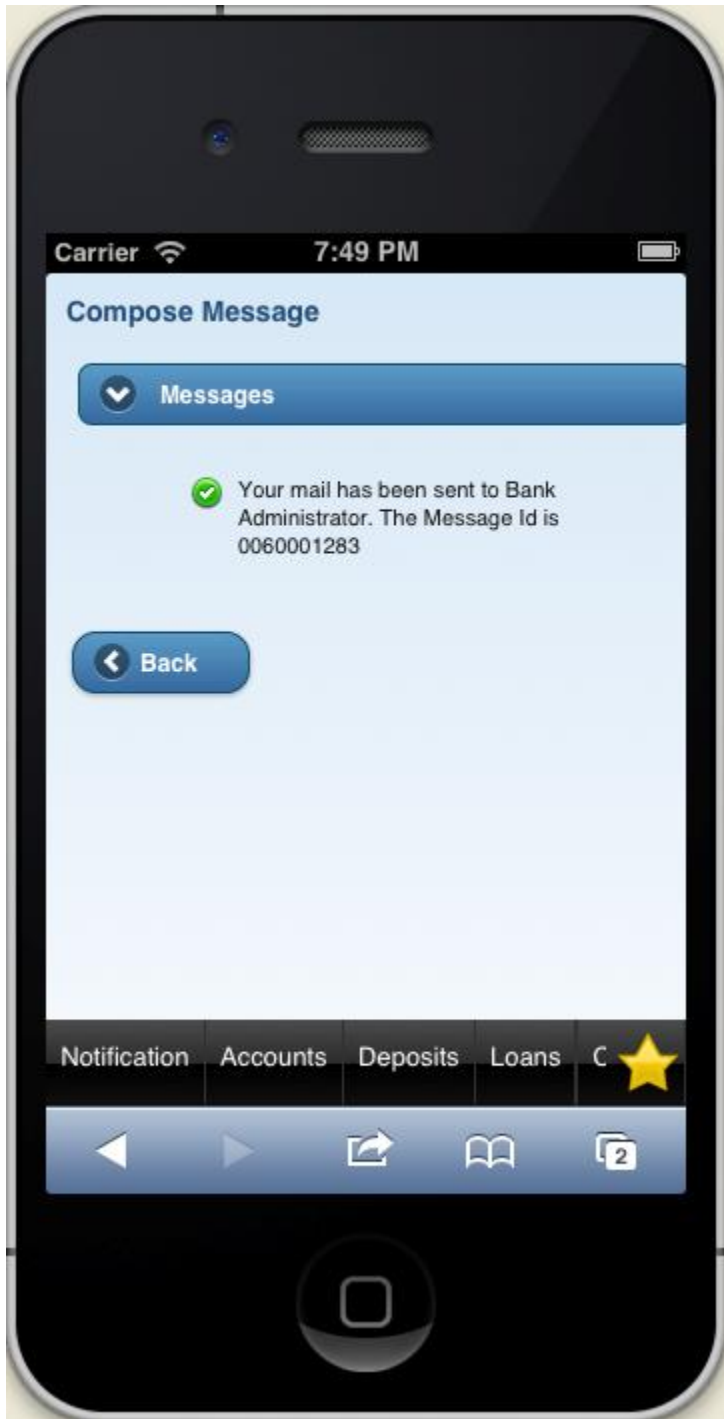
# 29. Reminders

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.

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## 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.

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**Services**
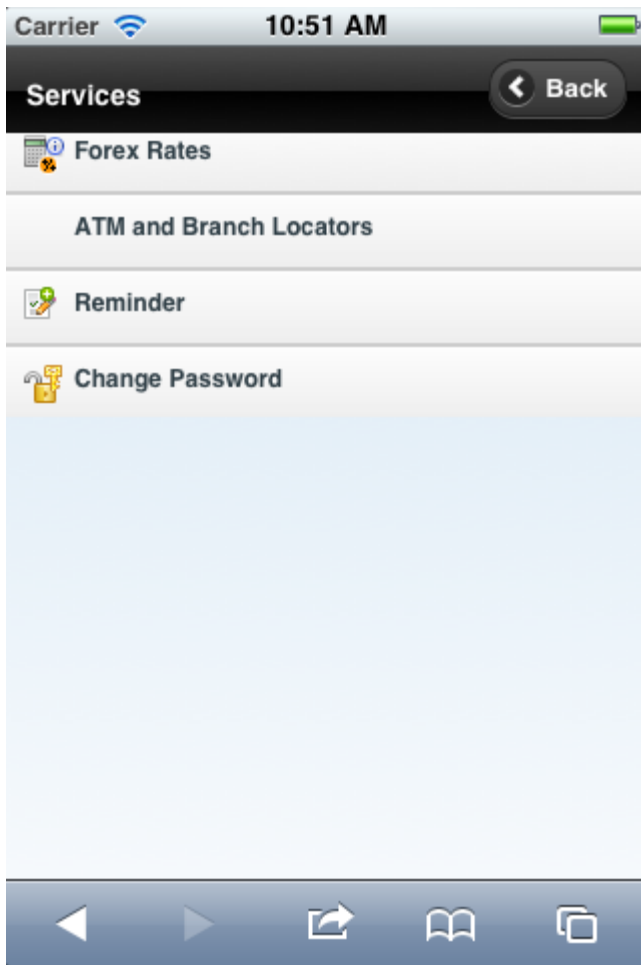


2. Click the Reminders option. The system displays **Reminder Schedule** screen as shown below.

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**Reminder Schedule**



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

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**Reminder Registration**

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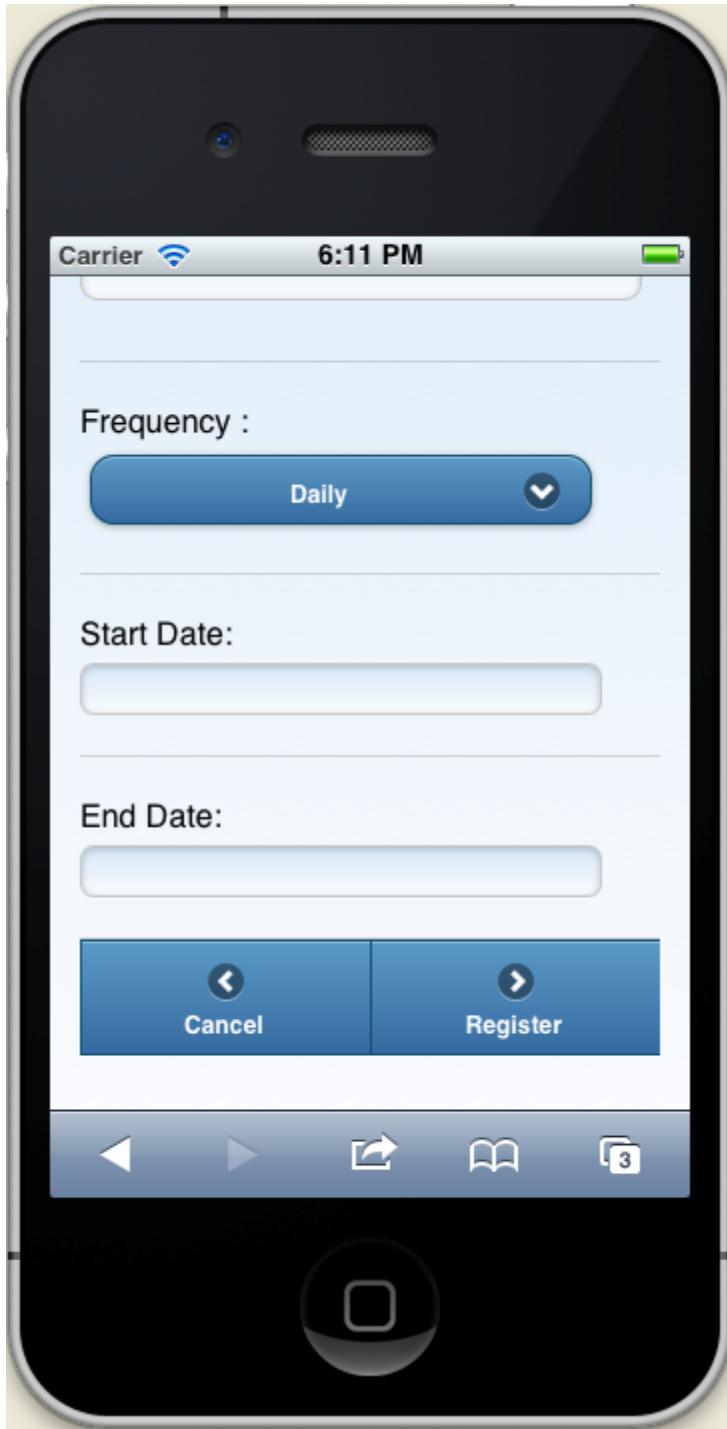
**Field Description**

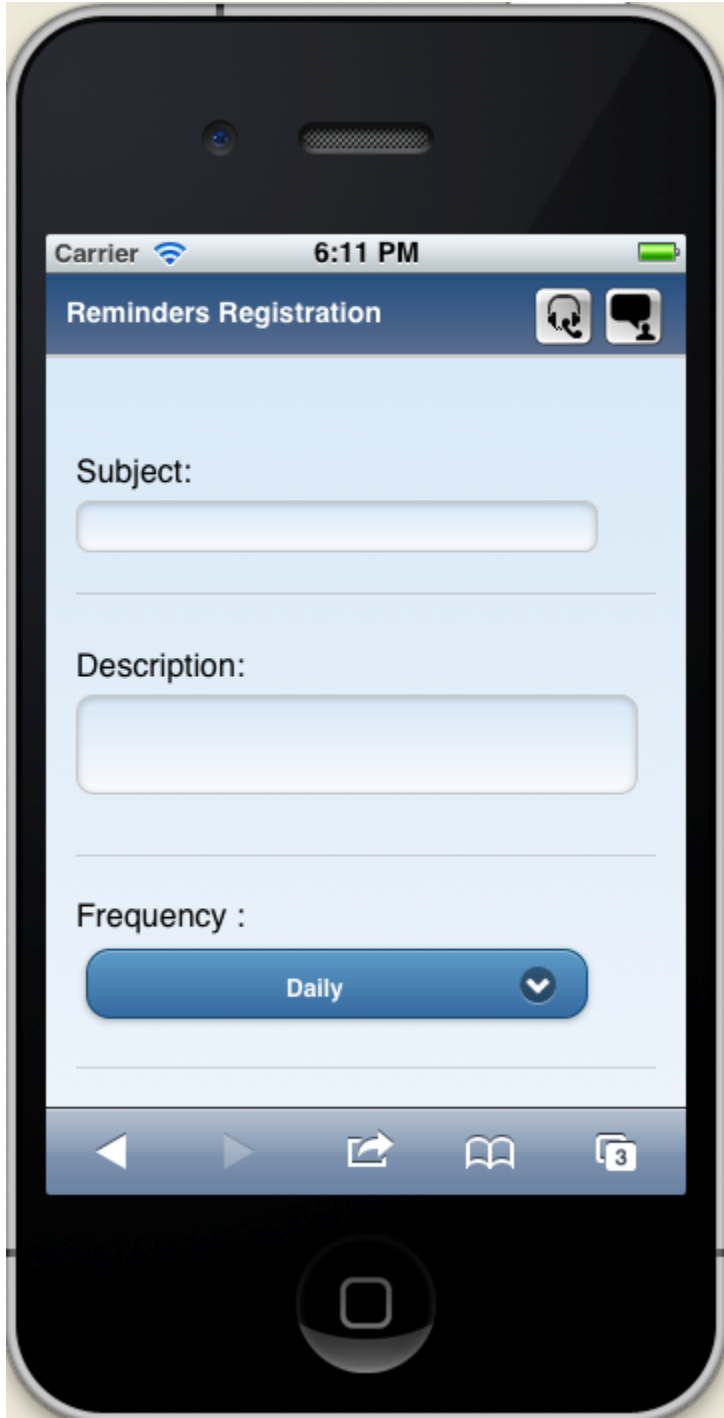| Field Name | Description |
| --- | --- |
| Subject | [Mandatory, Alphanumeric]<br>Type the reminder subject. |
| Description | [Optional, Alphanumeric]<br>Type the description for reminder. |
| Frequency | [Mandatory, Dropdown]<br>Select the frequency from the dropdown. |
| Start Date | [Mandatory, Date Picker]<br>Select the start date from the date picker. |
| End Date | [Mandatory, Date Picker]<br>Select the end date from the date picker. |

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

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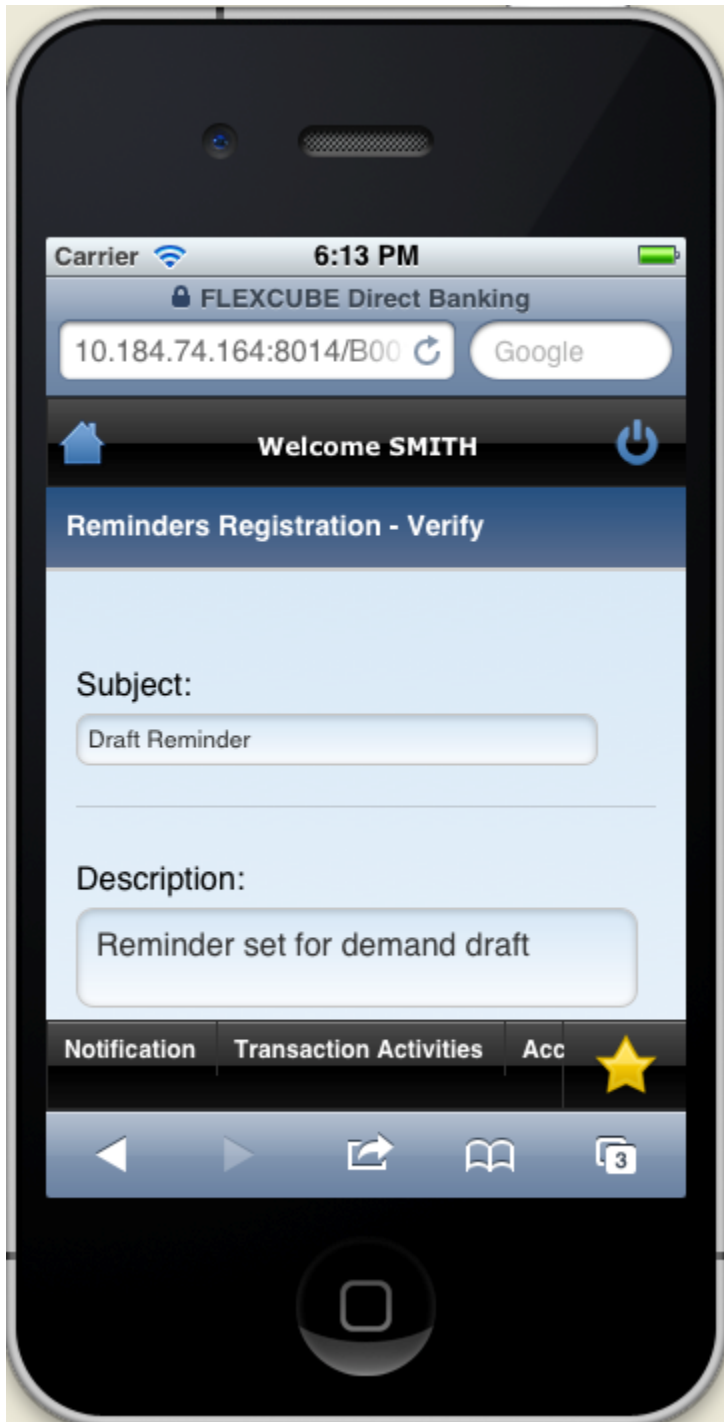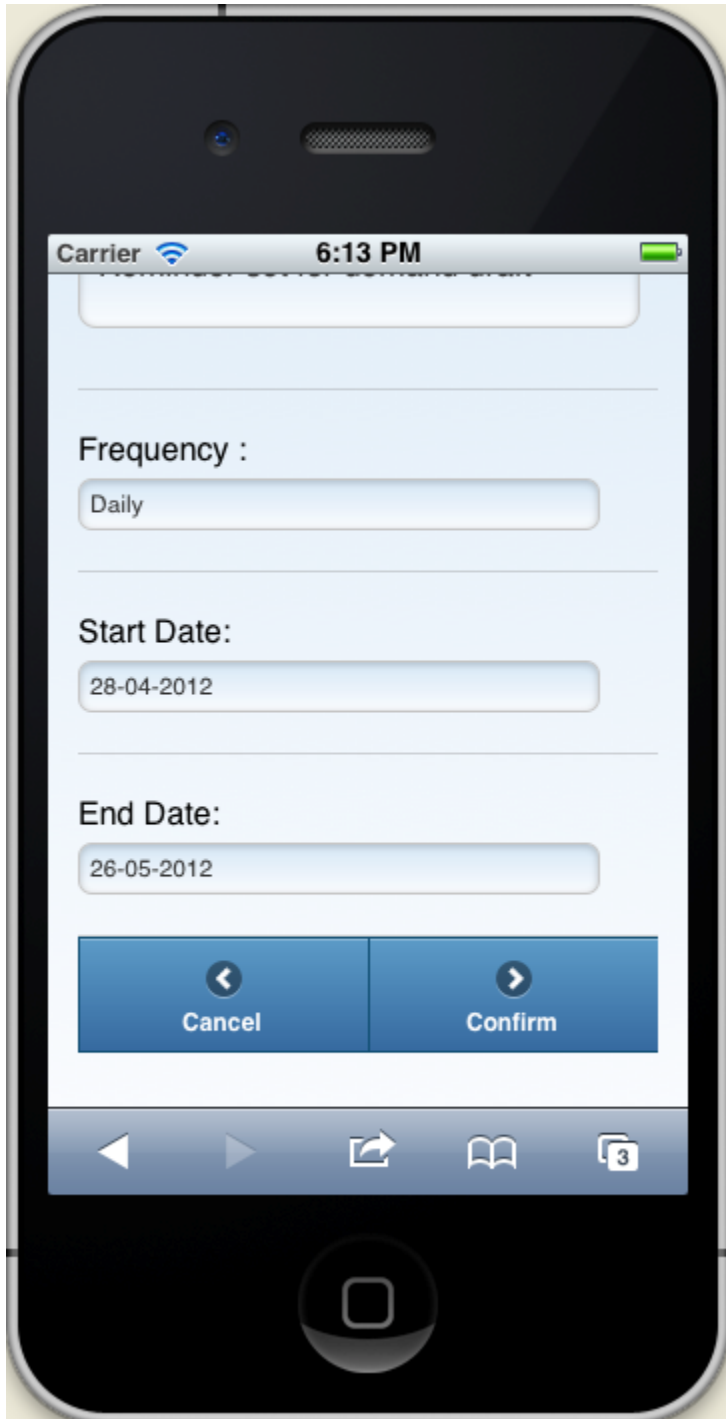
5. Click the **Confirm** button. The system shows below confirm screen for reminder registration**.**

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ORACLE
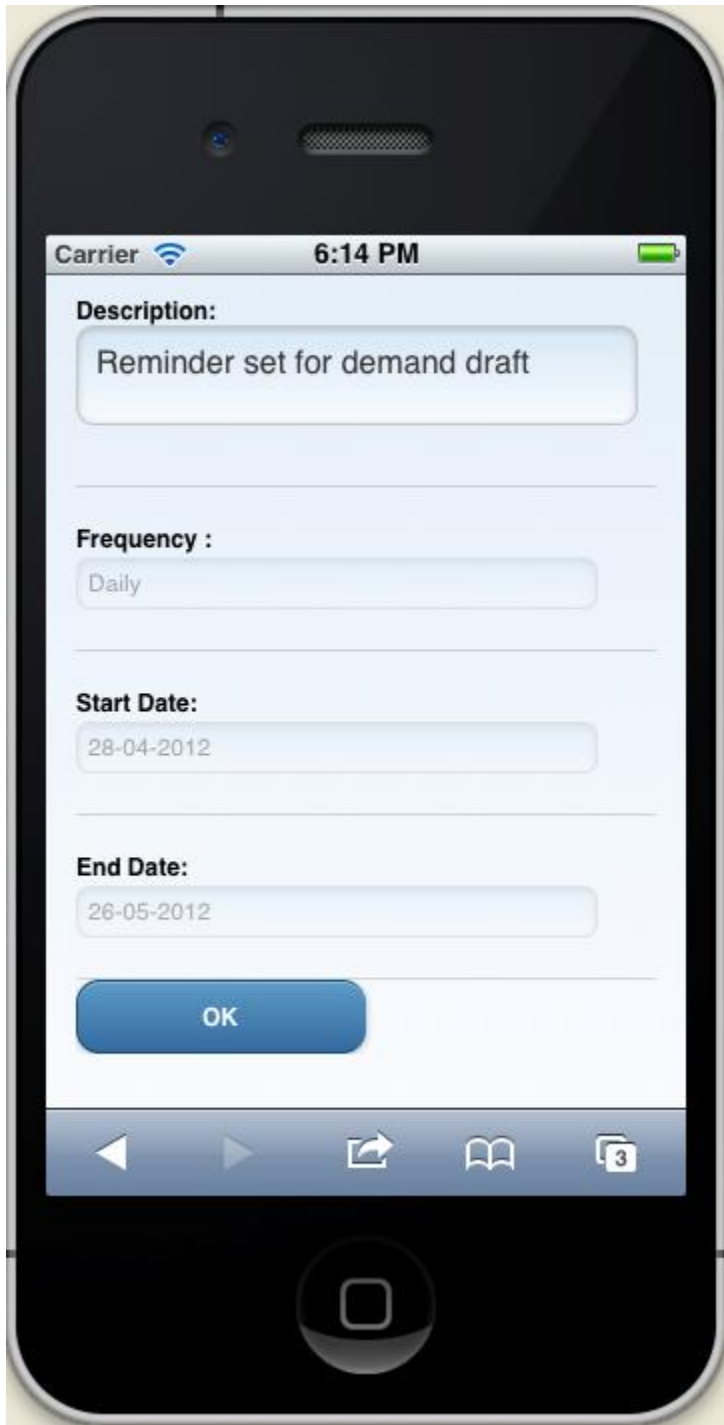
## 29.2. View Reminder

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.

ORACLE
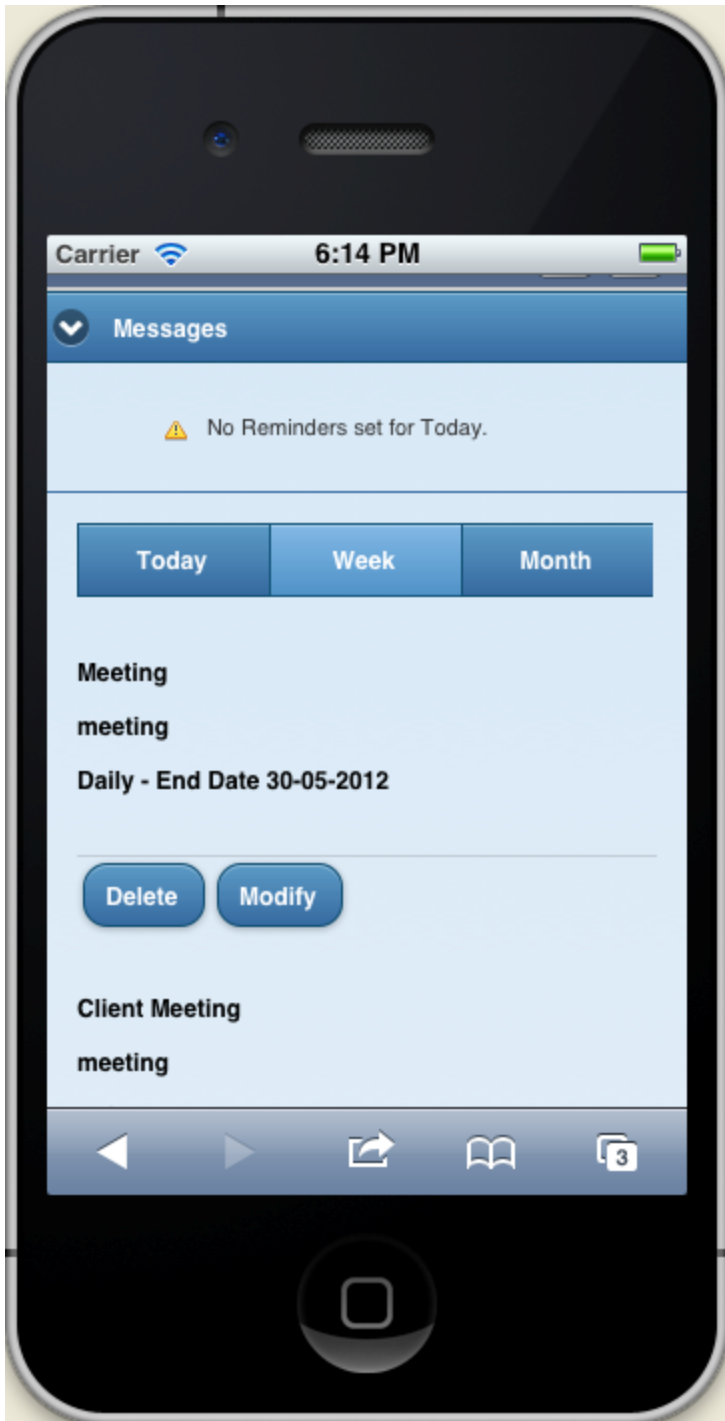
2. Click the Delete/Modify button in order to delete or modify that particular reminder.

**ORACLE**

# 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.

ORACLE®

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

**ORACLE**

**Cards**
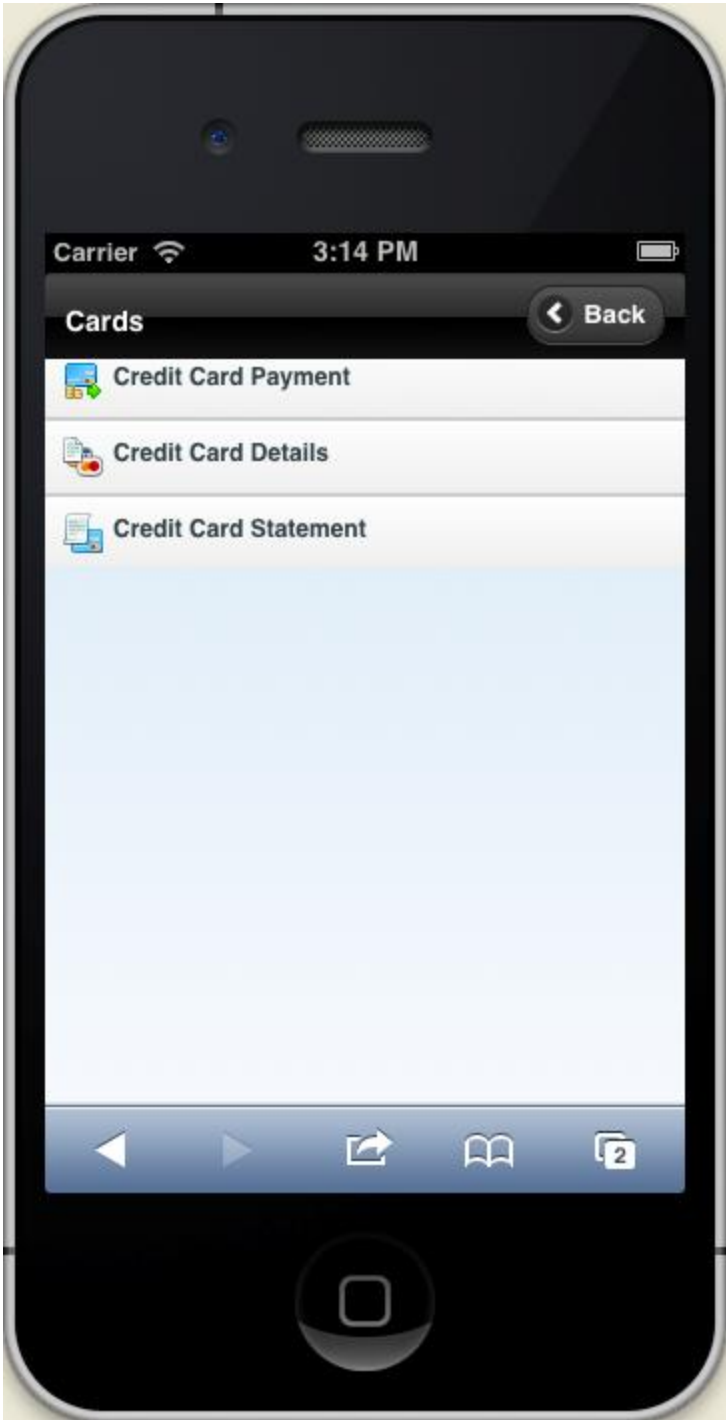


3. Click the **Credit Card Details** transaction tab, as shown in above screen. The system displays **Credit Card Details** screen as shown below.

ORACLE®

## Credit Card Details



### Field Description

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

**ORACLE®**
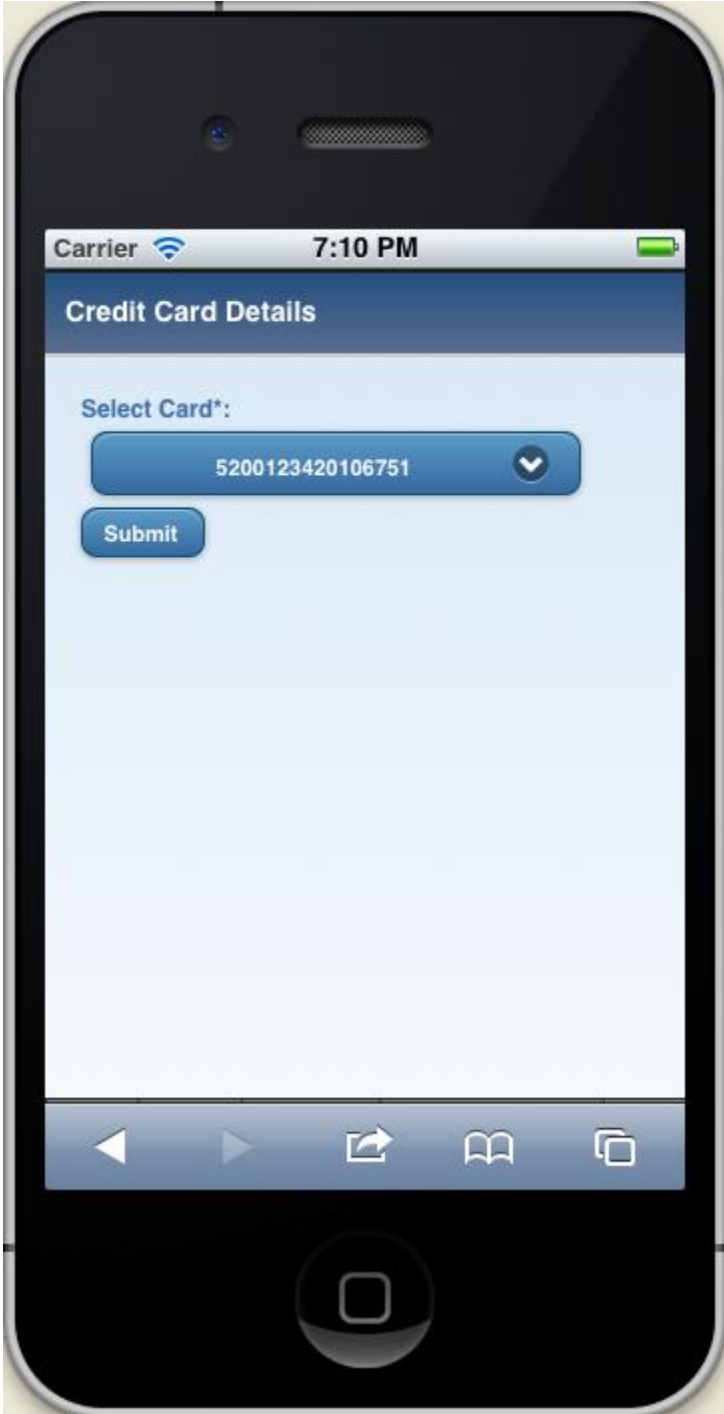
| Field Name | Description |
|------------|-------------|
| **Select Card** | [Mandatory, Dropdown] |
| | Select the card from the cards available in the dropdown list. |

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.
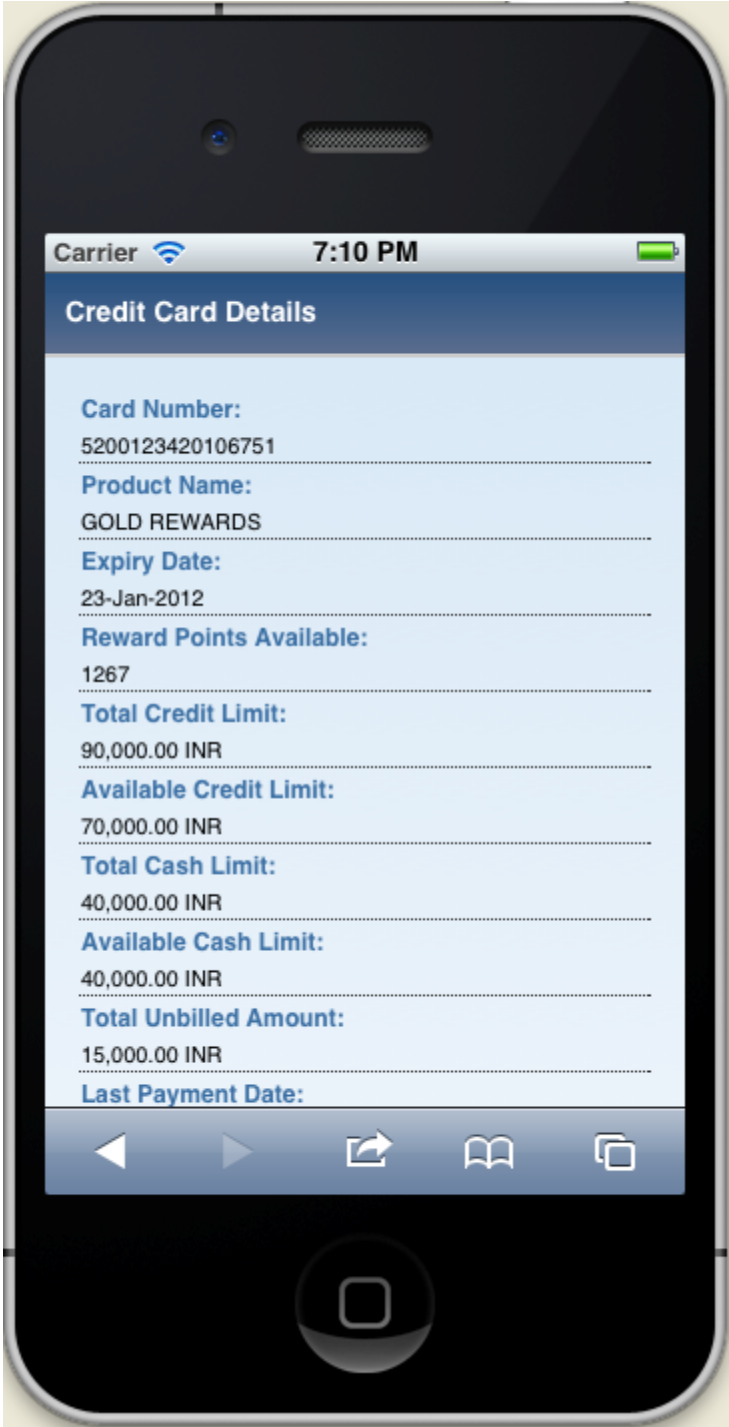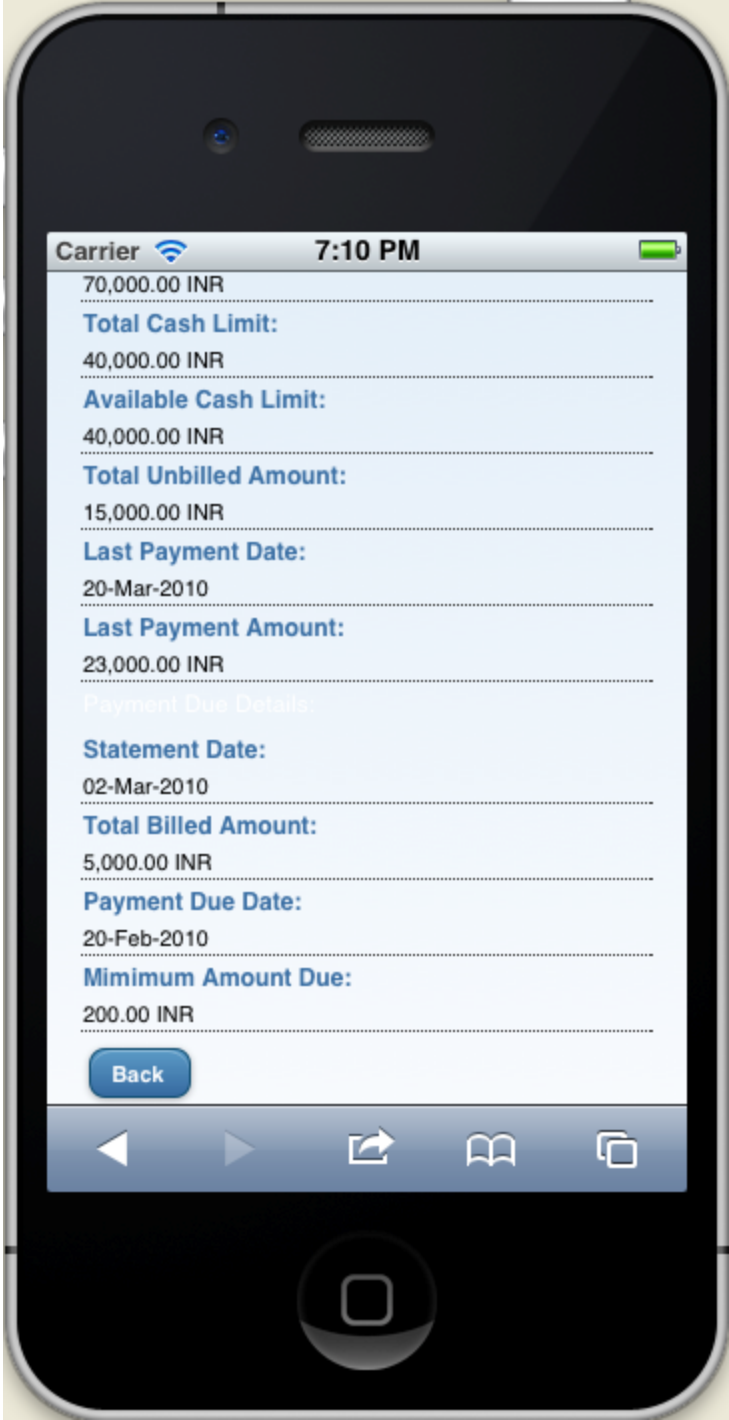
**ORACLE**®

**Credit Card Details**

ORACLE

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:**

20-Mar-2010

**Last Payment Amount:**

23,000.00 INR

Payment Due Details:

**Statement Date:**

02-Mar-2010

**Total Billed Amount:**

5,000.00 INR

**Payment Due Date:**

20-Feb-2010

**Mimimum Amount Due:**

200.00 INR

Back

**Field Description**

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

ORACLE®

| Field Name | Description |
| --- | --- |
| **Minimum Amount Due** | [Display]<br>This field displays the minimum amount due for the current bill. |

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

**ORACLE**

# 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.

ORACLE®

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

**ORACLE**®
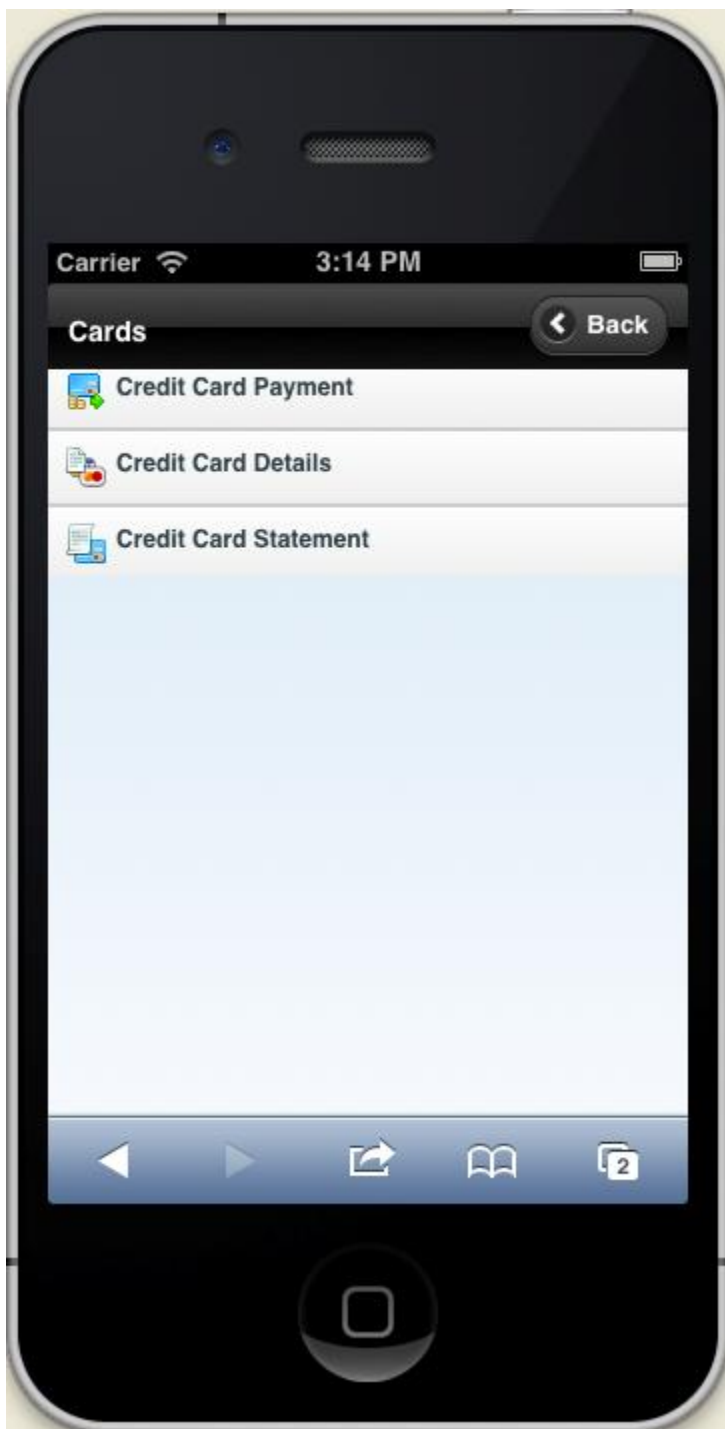
**Cards**



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

**ORACLE®**

**Credit Card Statement**

**ORACLE®**

**Field Description**

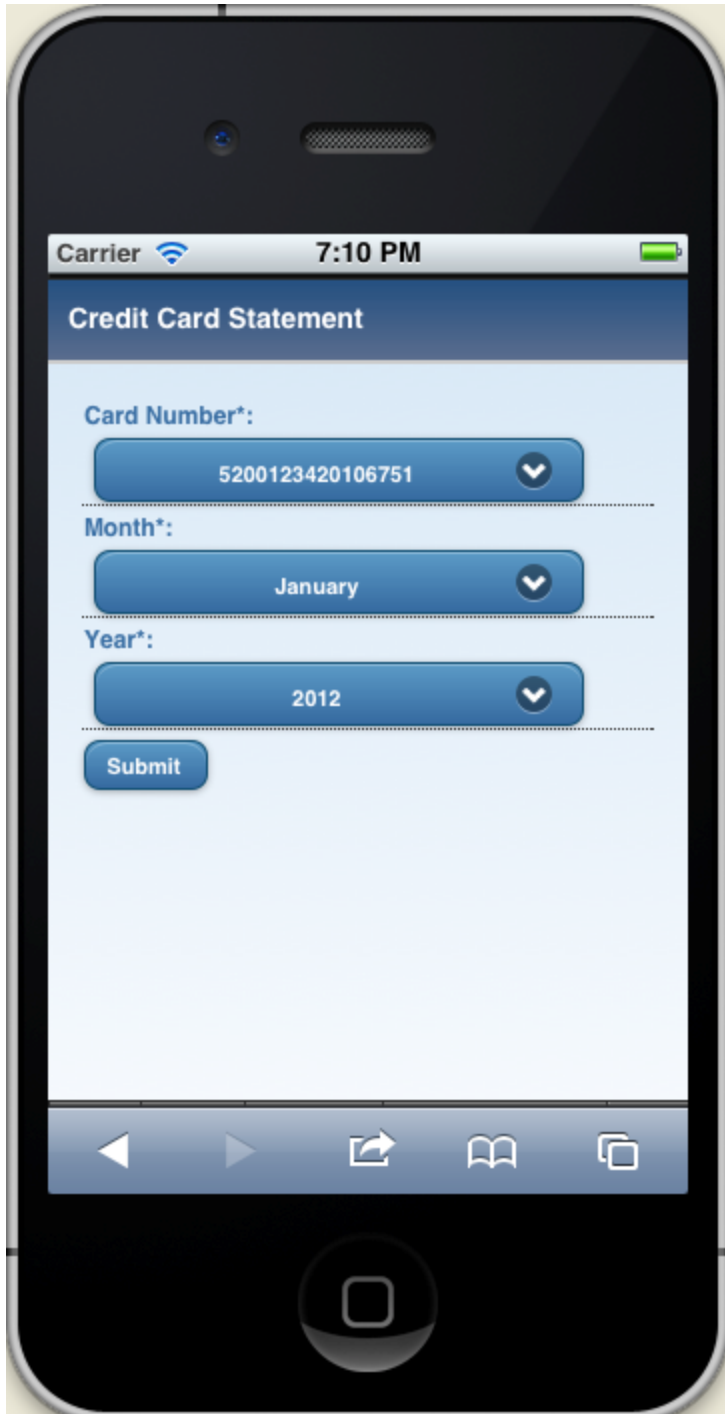| Field Name | Description |
| --- | --- |
| **Card Number** | [Mandatory, Drop-Down] |
| | Select card number from the drop down list for which statement is to be viewed. |
| **Month** | [Mandatory, Drop-Down] |
| | Select month from the drop down list for which statement is required. |
| **Year** |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

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

**ORACLE**®

**Credit Card Statement**
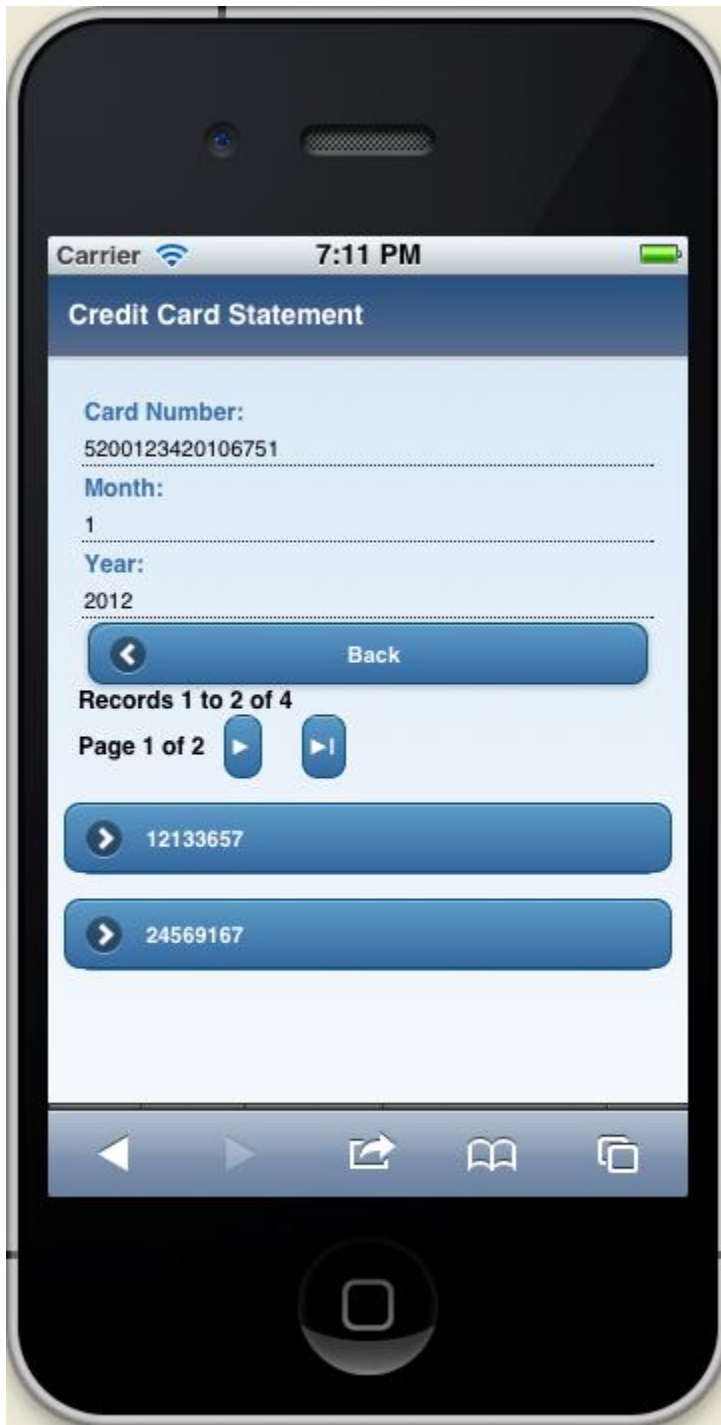


5. Click any of the transaction number tab, to view its transaction details, as shown in below screen.

ORACLE®

**Credit Card Statement**

**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. |

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

ORACLE®

# 32. Credit Card Payment

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

To do the credit card payment
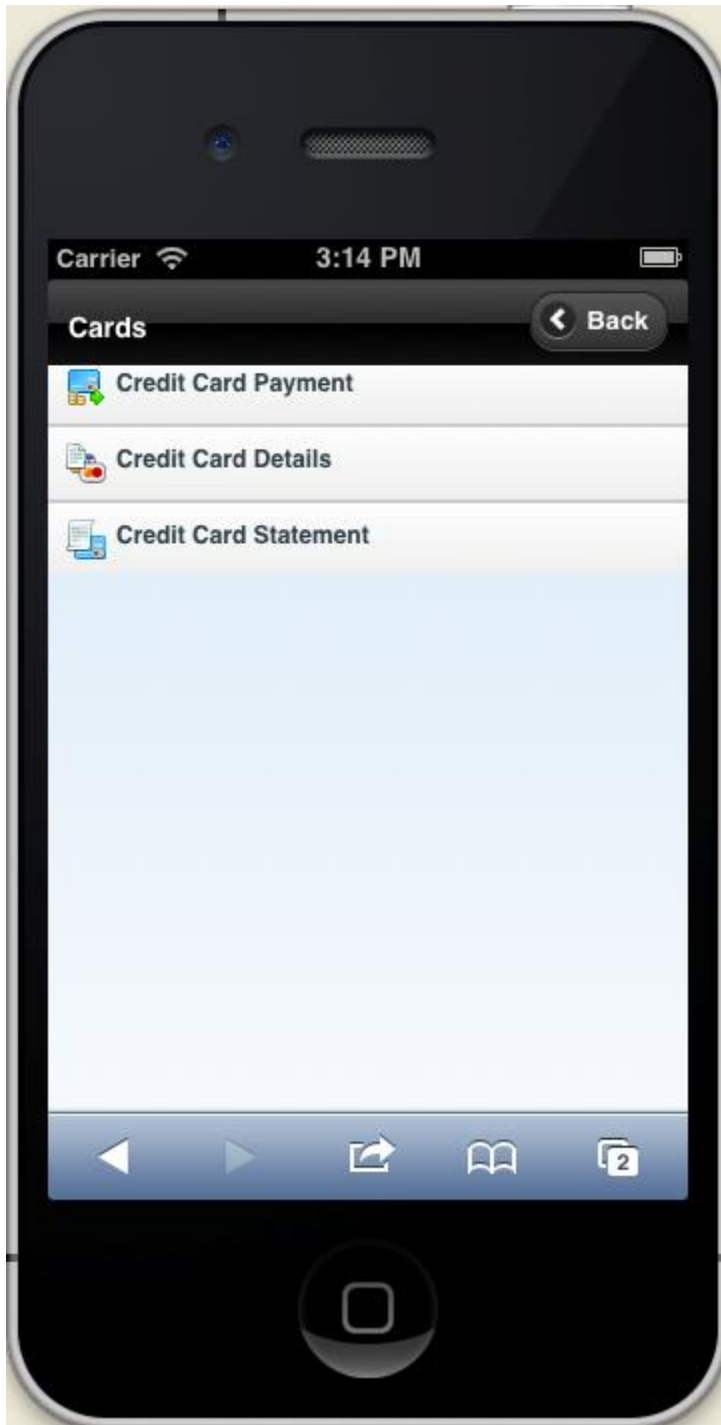
1. Log on to the browser based Mobile Banking application.

**ORACLE**®

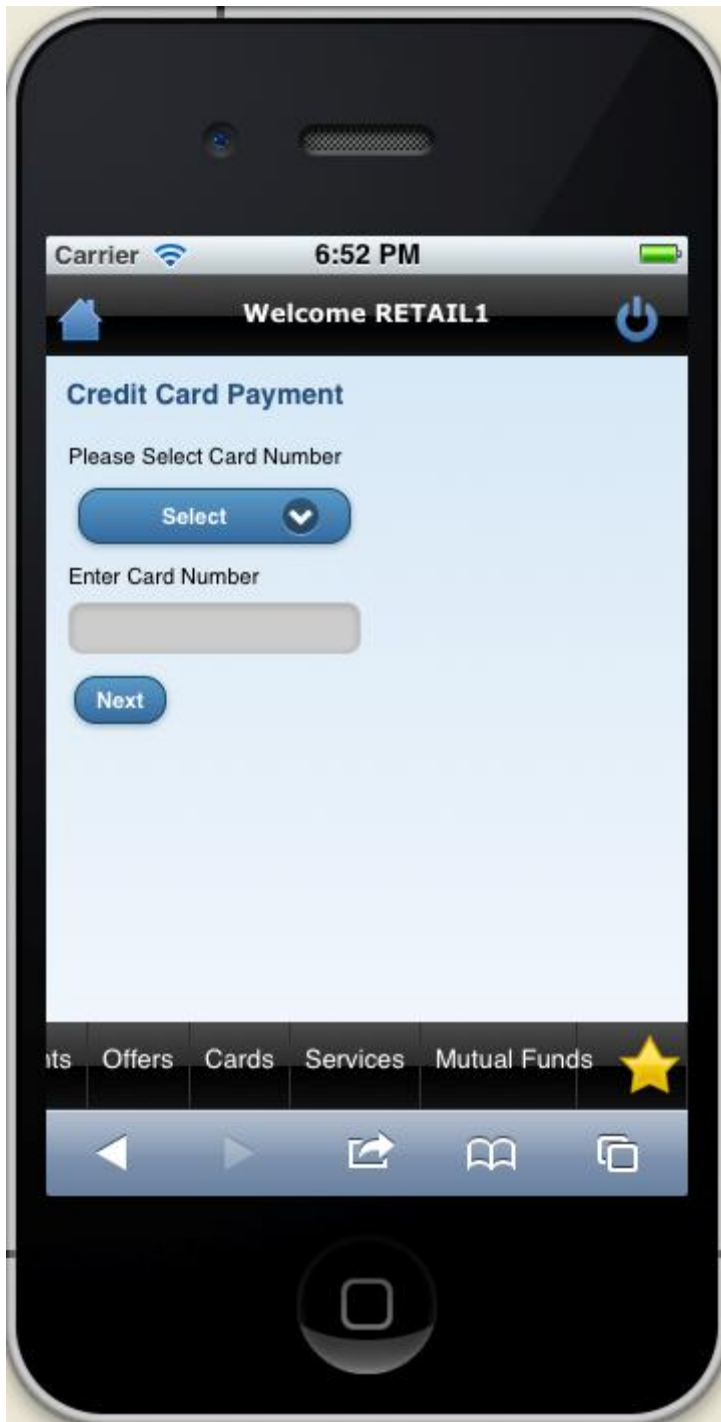2. Click the **Cards** menu in the menu bar as encircled above. The system displays cards related transactions in **Cards** screen as shown below.

**ORACLE**®

**Cards**



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

**ORACLE**®

**Credit Card Payment**

**Field Description**

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

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**Credit Card Payment – Step2**

From Account*:

006005884 1111111257 Bank Futura -Branch 006

Maximum Amount Due

5,000.00

Minimum Amount Due

200.00

Payment Instruction

Select

Payment Due Date

20-02-2010 00:00:00

Next    Back

Offers    Cards    Services    Mutual Funds

ORACLE®
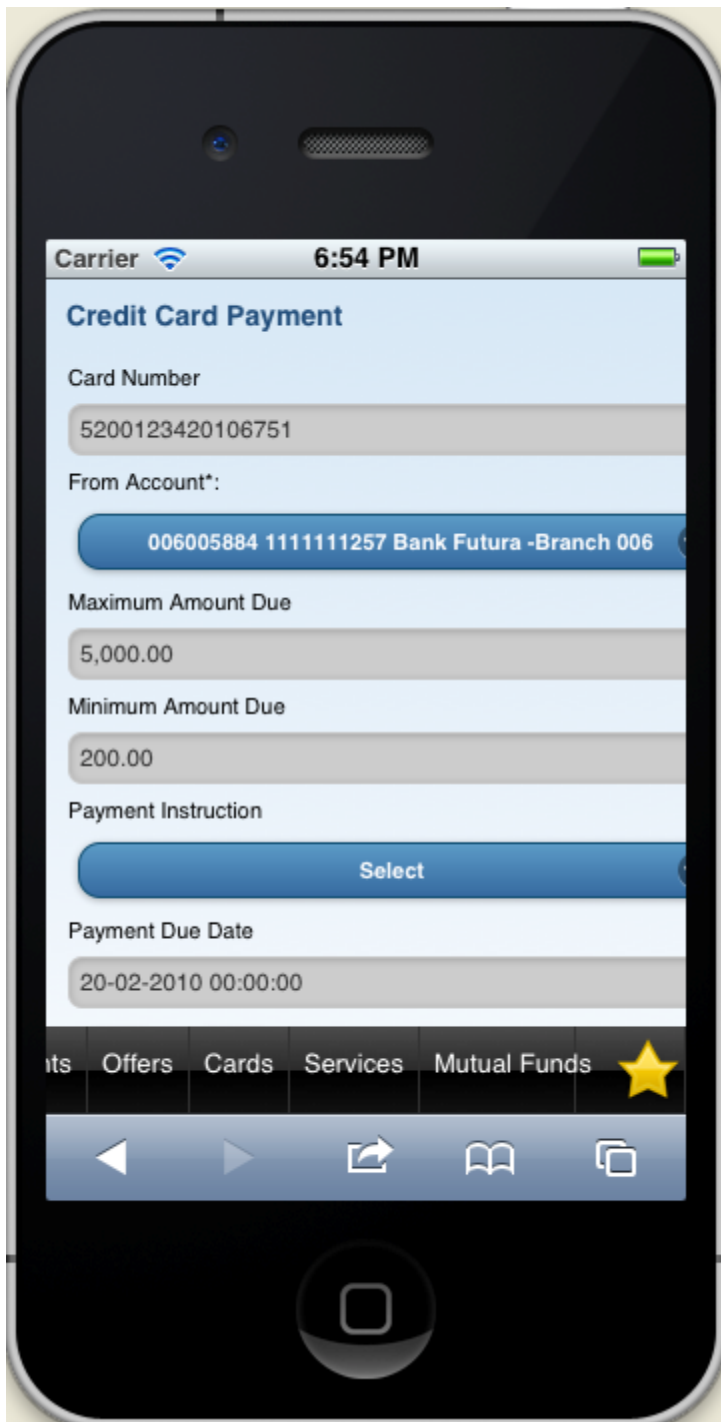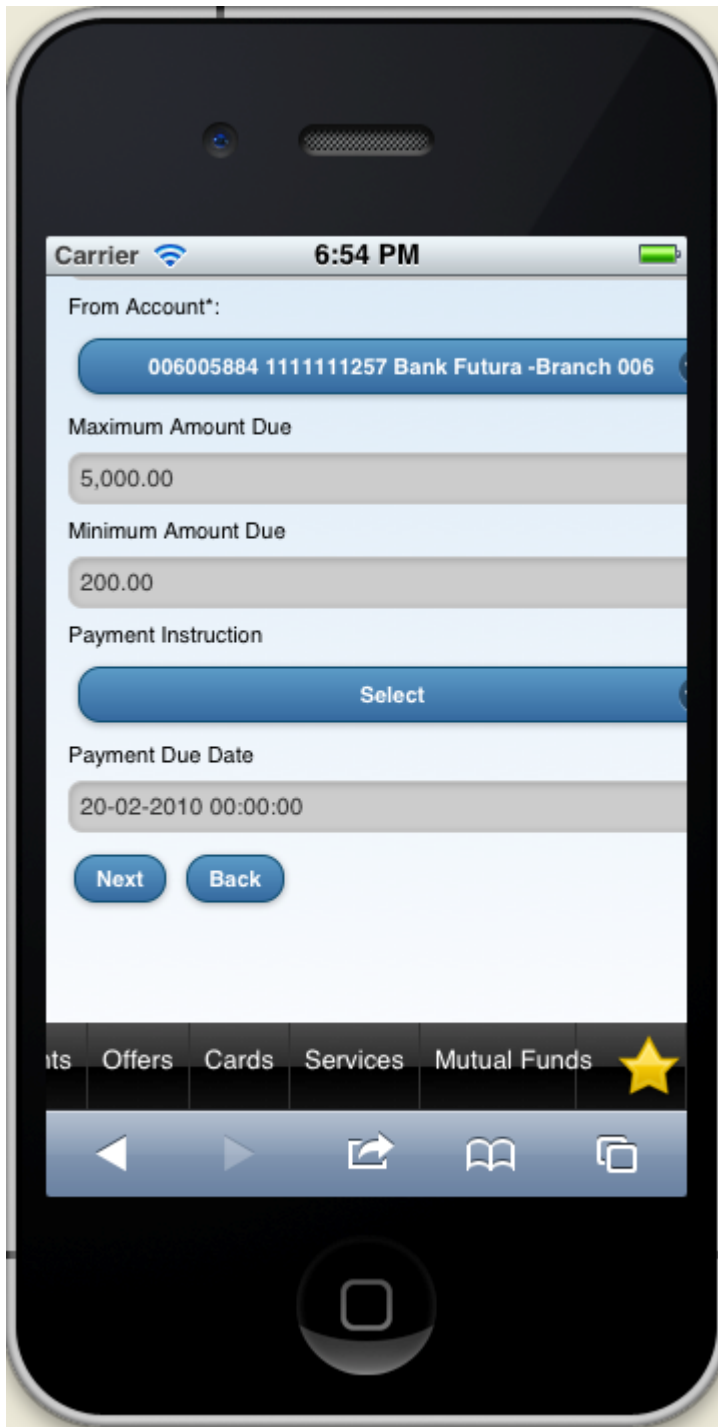
**Field Description**

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

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

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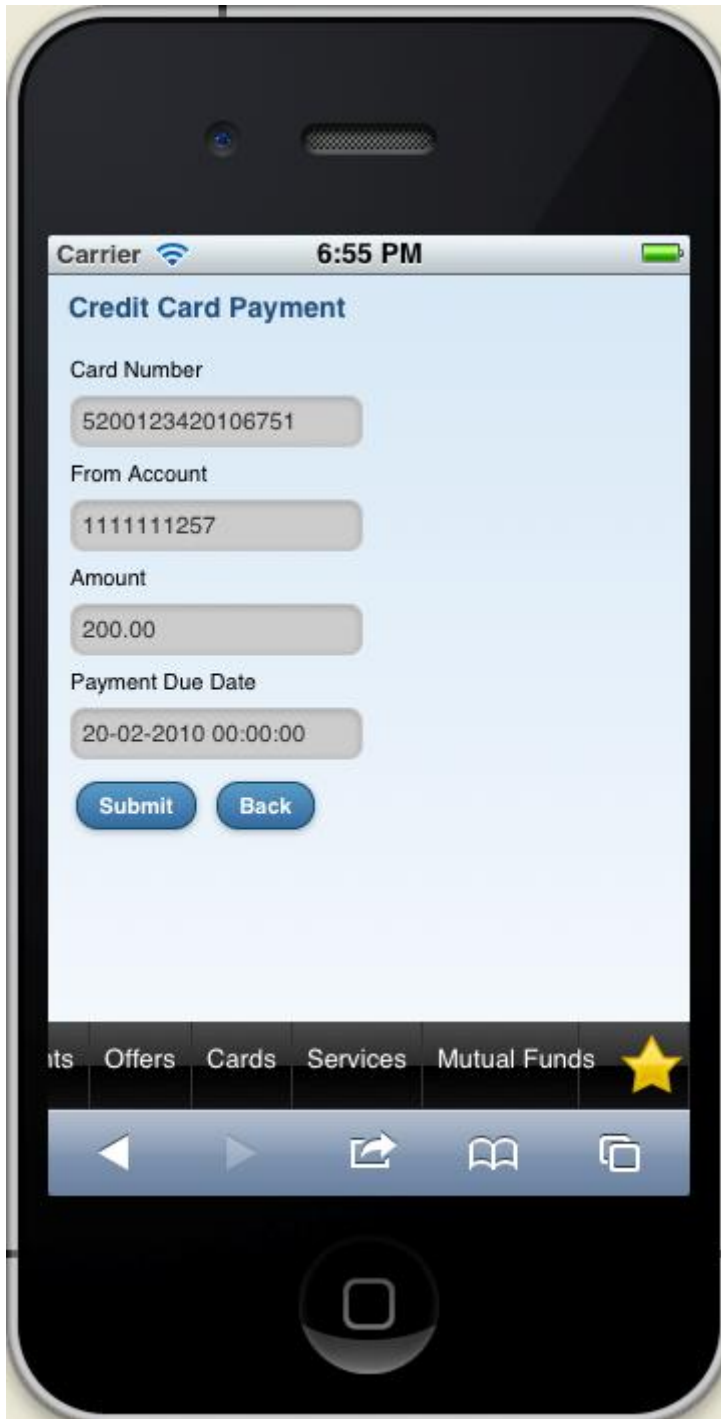
6. Click the **Submit** button. The system displays screen asking for confirmation.

ORACLE

**Credit Card Payment – Verify**
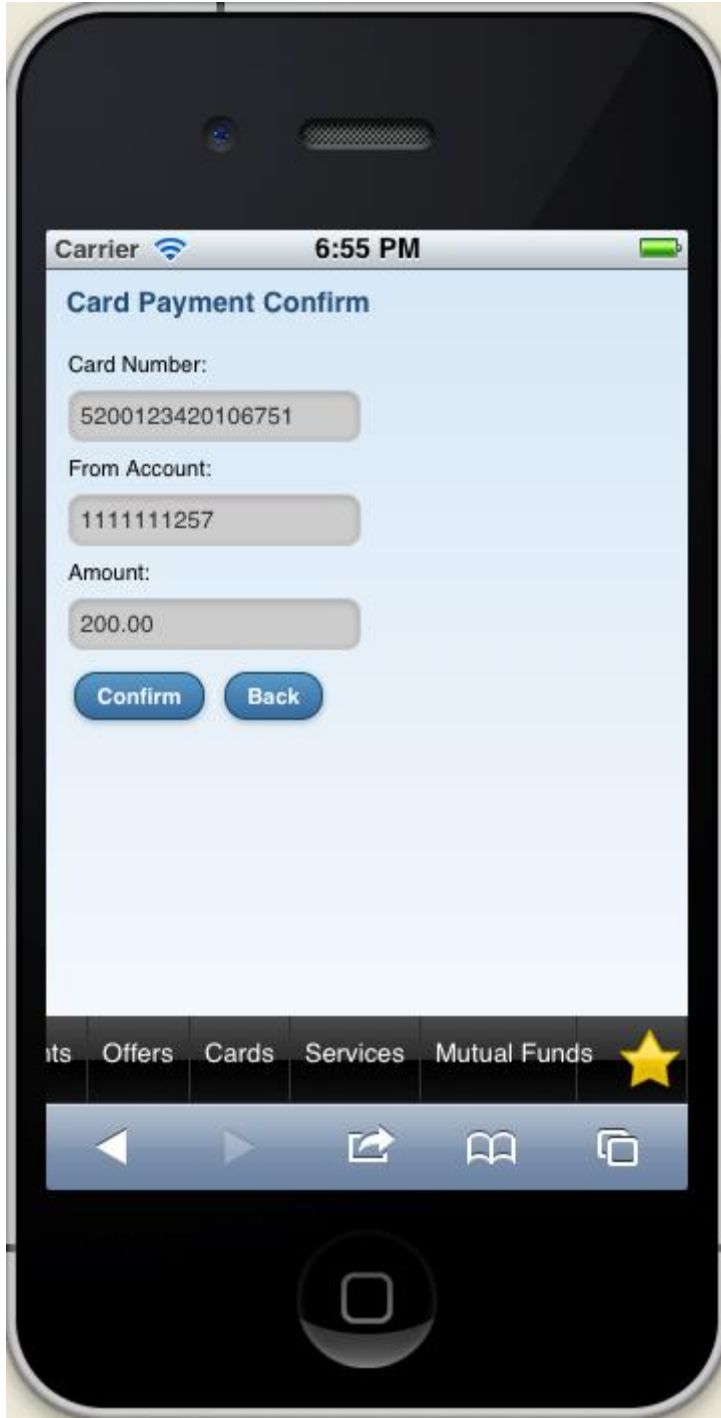


7. Click the **Confirm** button. The system displays **Credit Card Payment – Confirm** screen.

ORACLE®

**Credit Card Payment – Confirm**
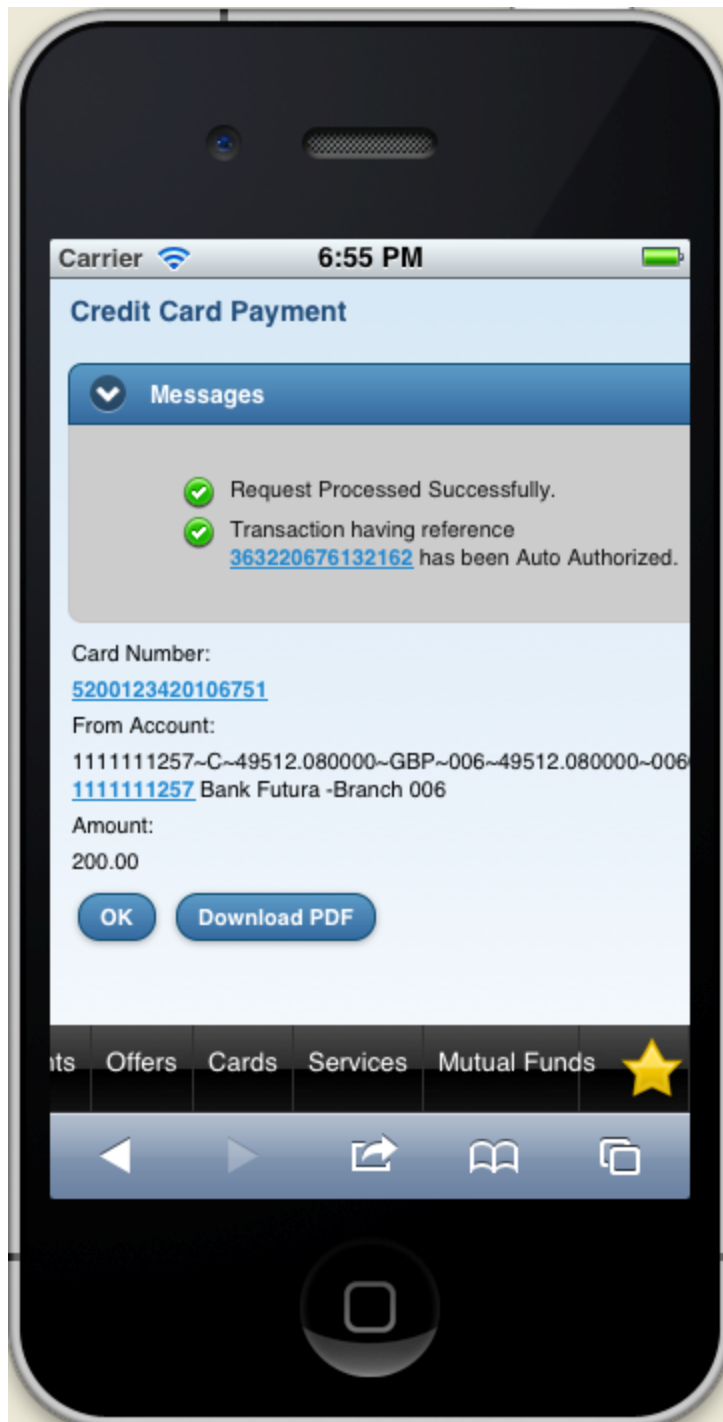


8. Click the **OK** button to navigate to the initial Credit Card Payment screen.
   OR
   Click the Download PDF button to download the PDF containing credit card payment details.

ORACLE®

# 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.

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

ORACLE®

**Customer Services**
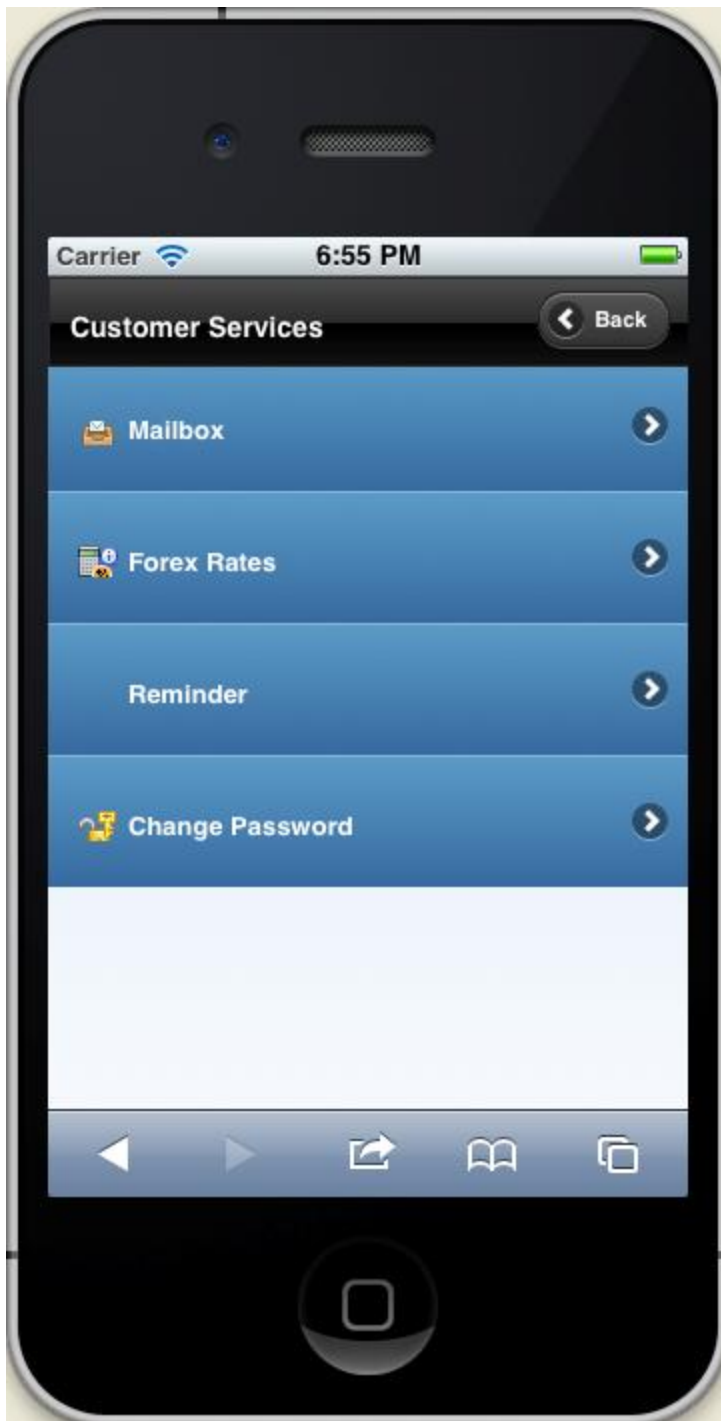


3. Click the **Change Password** tab, as shown in above screen. The system displays **Change Password** screen as shown below.

ORACLE

**Change Password**



**Field Description**

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

ORACLE®

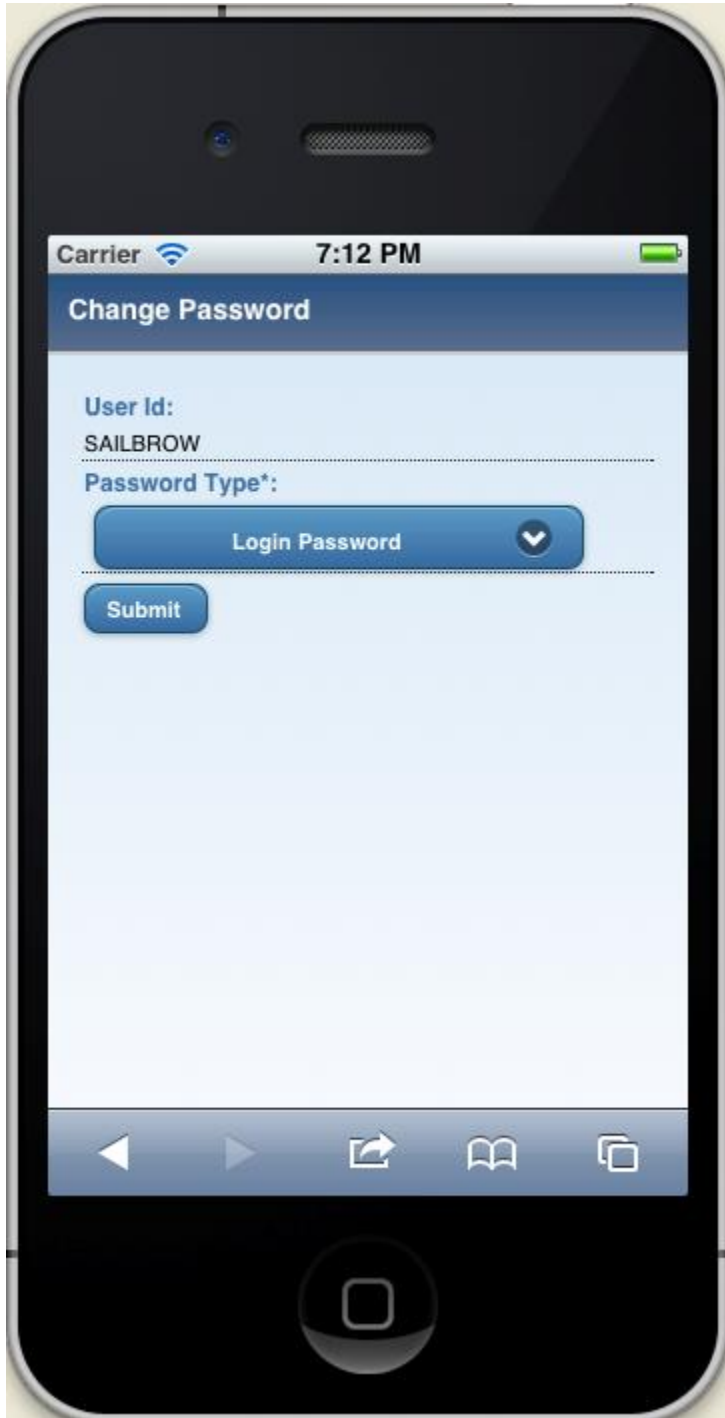| Field Name | Description |
| --- | --- |
| **User ID** | [Display] |
| | This field displays your User Id. |
| **Password type** | [Mandatory, Dropdown] |
| | Select the Login or Transaction password which is to be changed. |

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

**Change Password**

**ORACLE**

**Change Password**

User Id:
SAILBROW

Password Type:
Transaction Password

Existing Password*:

New Password*:

Policy to be followed for password

Should be minimum 6 characters.

Should be maximum 20 characters.

Can contain lowercase alphabets.

Can contain uppercase alphabets.

Can contain numeric characters.

Must contain one of the following as first character :

– Lowercase alphabets

– Uppercase alphabets

**ORACLE**

### Field Description

| Field Name | Description |
| --- | --- |
| **Existing Password** | [Mandatory] |
| | Type your existing Password. |

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| Field Name | Description |
| --- | --- |
| **New Password** | [Mandatory]<br><br>Type your New Password.<br><br>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

**ORACLE**

**Verification – Change Password**
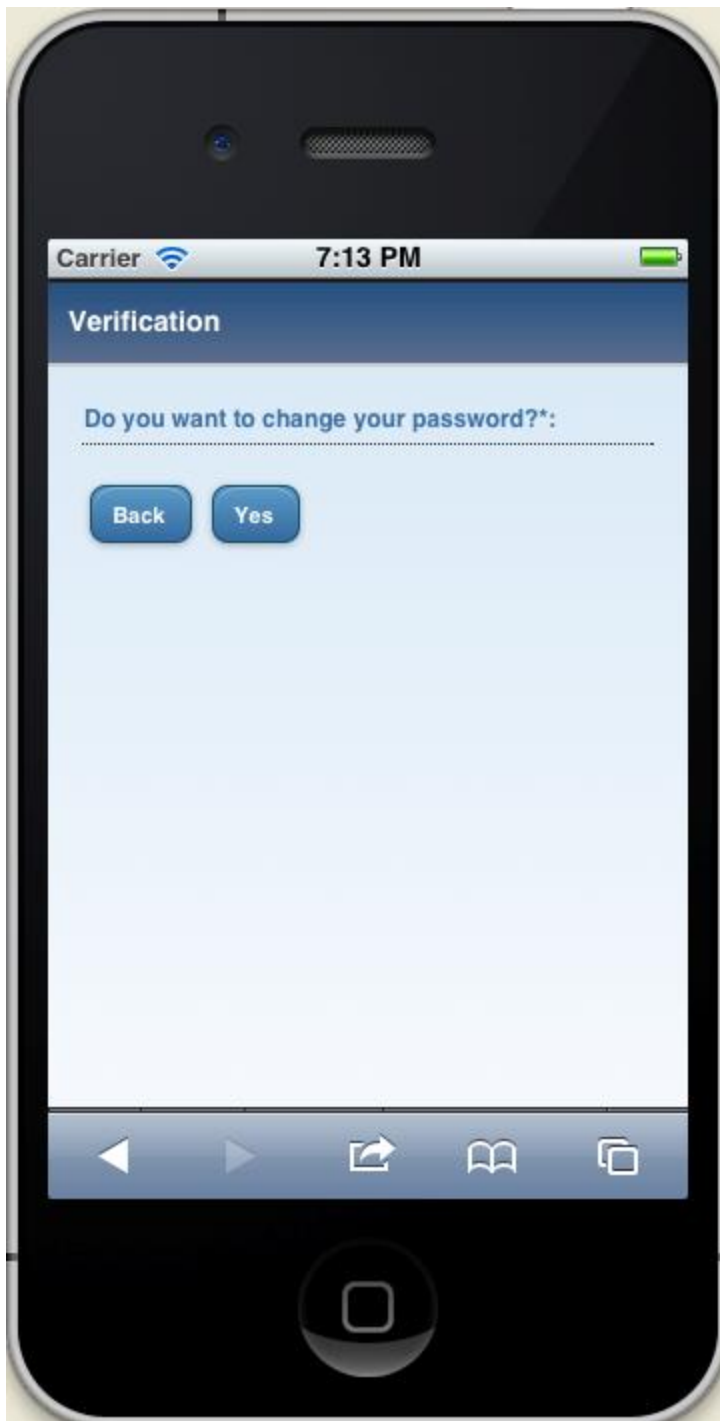


6. Click the **Back** button to change the input.
   OR
   Click the **Yes** button to go to the confirmation screen. The system displays **Confirmation – Change Password** screen.

**Confirmation – Change Password**

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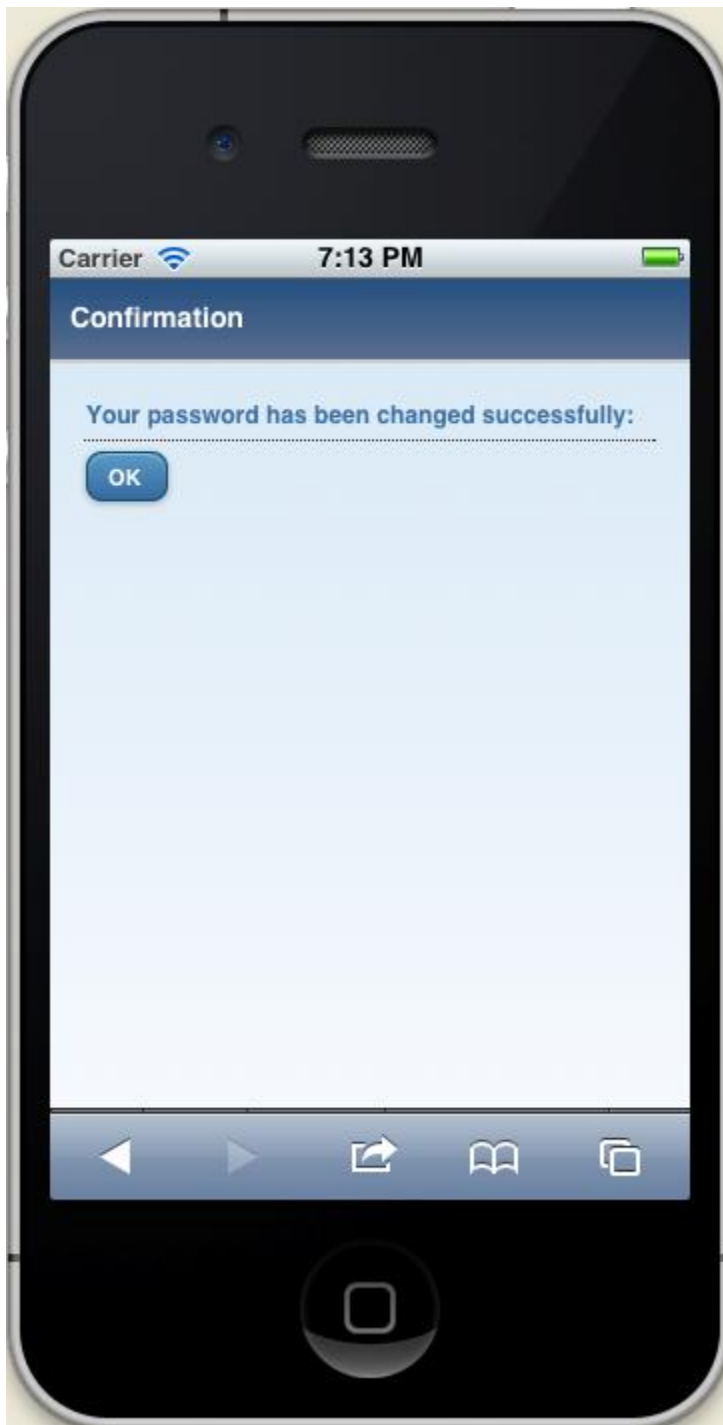
7. Click the **OK** button. The system displays initial **Change Password** screen.

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".

ORACLE

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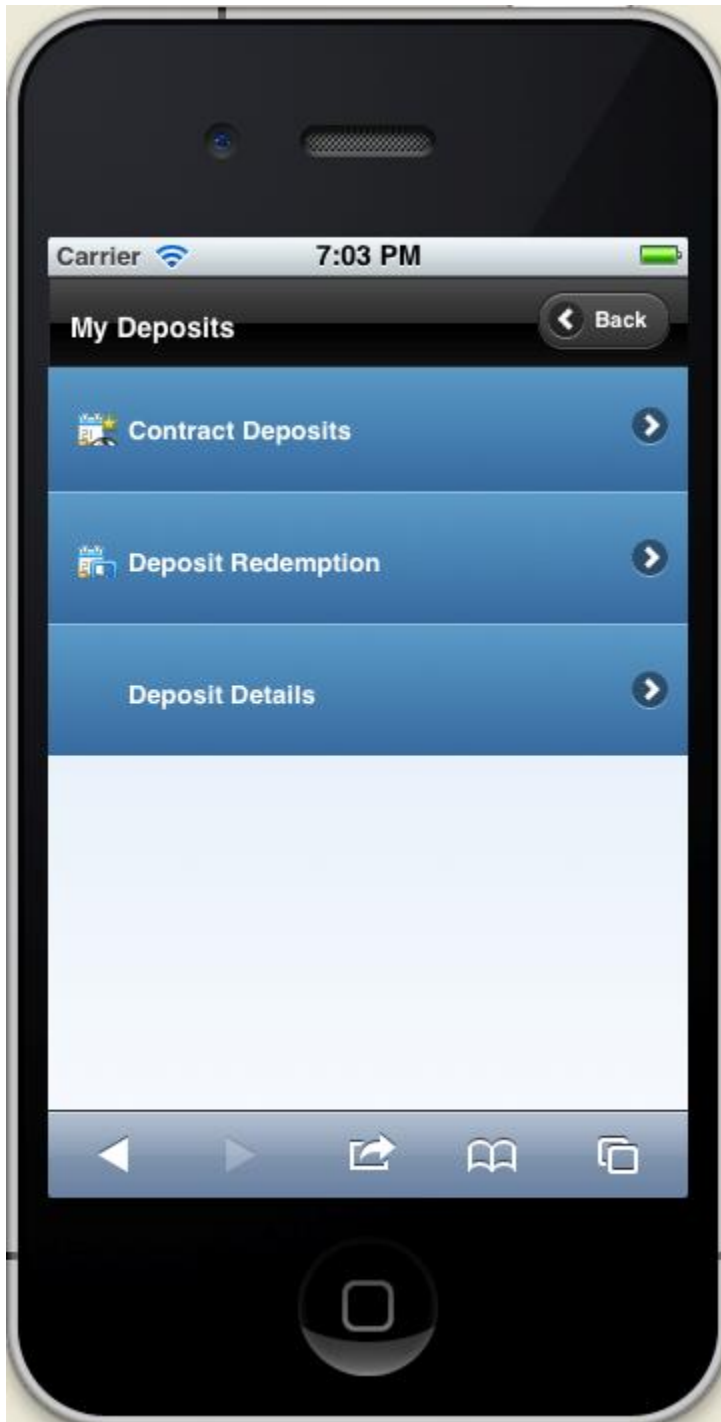
1. Log on to the browser based Mobile Banking application.

ORACLE®

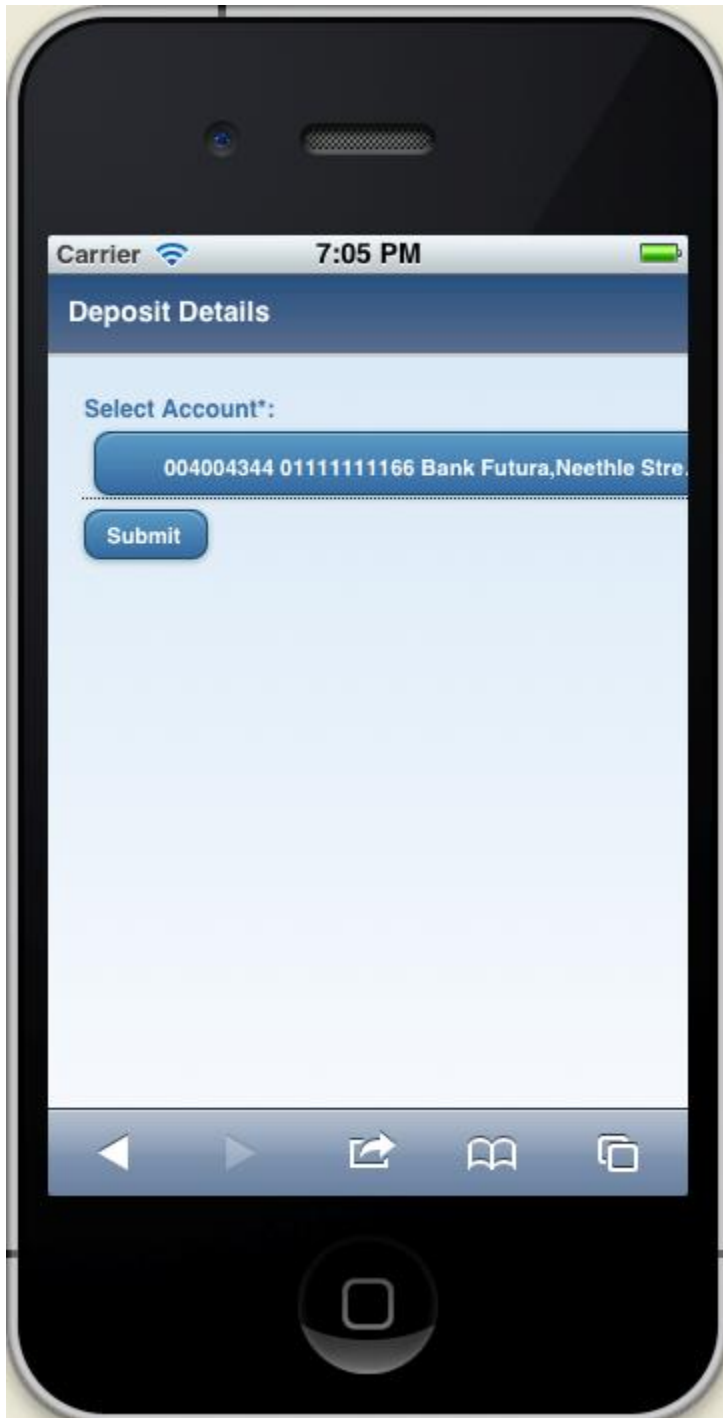2.  Click the **Deposits** menu in the menu bar as encircled above. The system displays deposits transactions in **Deposits** screen as shown below.

ORACLE®

**Deposits**



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

ORACLE

**Deposit Details**



**Field Description**

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

ORACLE

| Field Name | Description |
|---|---|
| **Select Account** | [Mandatory, Dropdown]<br>Select the deposit account to view the deposit details from the dropdown list. |

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

**Deposit Details**
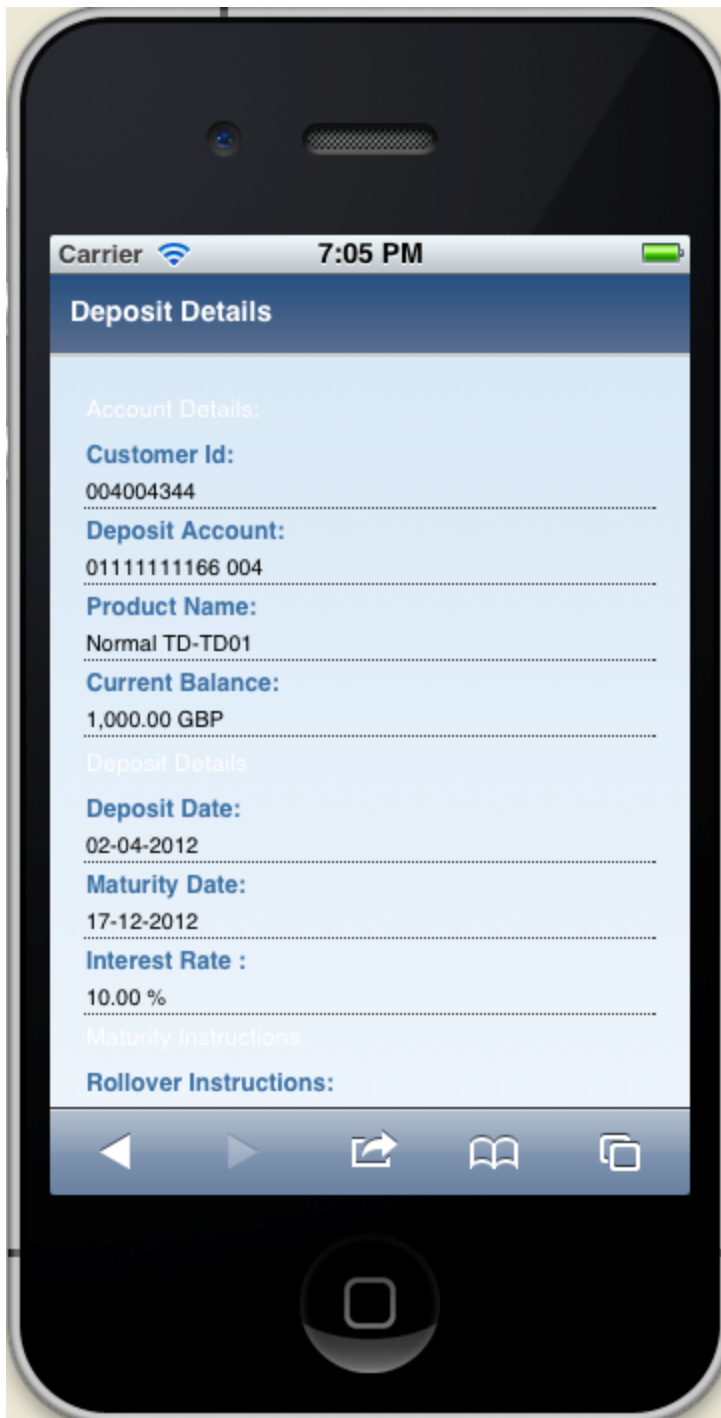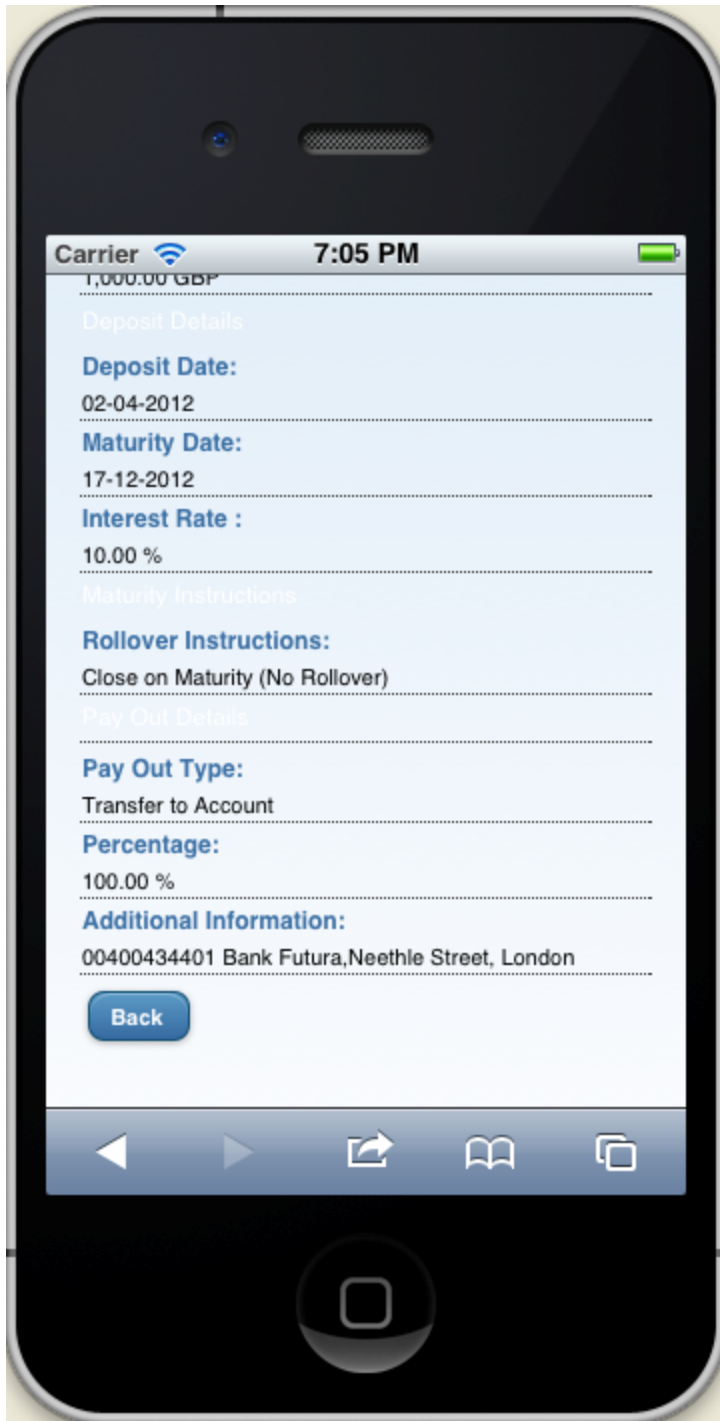
ORACLE®

**Deposit Details**

Account Details:

**Customer Id:**
004004344

**Deposit Account:**
01111111166 004

**Product Name:**
Normal TD-TD01

**Current Balance:**
1,000.00 GBP

Deposit Details

**Deposit Date:**
02-04-2012

**Maturity Date:**
17-12-2012

**Interest Rate :**
10.00 %

Maturity Instructions

**Rollover Instructions:**

ORACLE®

**Field Description**

| Field Name | Description |
|---|---|
| **Account Details** | |

ORACLE®

| Field Name | Description |
| --- | --- |
| **Customer Id** | [Display]<br>This field displays the Customer ID linked to your user. |
| **Deposit Account** | [Display]<br>This field displays the term deposit account registered for Mobile banking under the customer ID. |
| **Product Name** | [Display]<br>This field displays the Name of the product linked to the term deposit. |
| **Current Balance** | [Display]<br>This field displays the Current available balance of the term deposit with currency. |
| **Deposits Details** | |
| **Deposit Date** | [Display]<br>This field displays the Date on which the deposit was made. |
| **Maturity Date** | [Display]<br>This field displays the Date on which the deposit is getting matured. |
| **Interest Rate** | [Display]<br>This field displays the interest rate percentage on the term deposit.<br>This field is applicable only for the conventional term deposit. |
| **Profit Rate** | [Display]<br>This field displays the profit rate of the Term deposit.<br>This field is applicable only for Islamic term deposit. |
| **Maturity instruction** | |
| **Rollover instruction** | [Display]<br>This field displays the rollover instructions given for the deposit. |
| **Payout Details** | |
| **Payout Type** | [Display]<br>This field displays the payout type instruction given for the deposit. |
| **Percentage** | [Display]<br>This field displays the percentage of amount for the stated payout instruction. |

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| Field Name | Description |
| --- | --- |
| **Account** | [Display]<br>This field displays the account for amount deposit as per payout instruction. |

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

**ORACLE**

# 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.
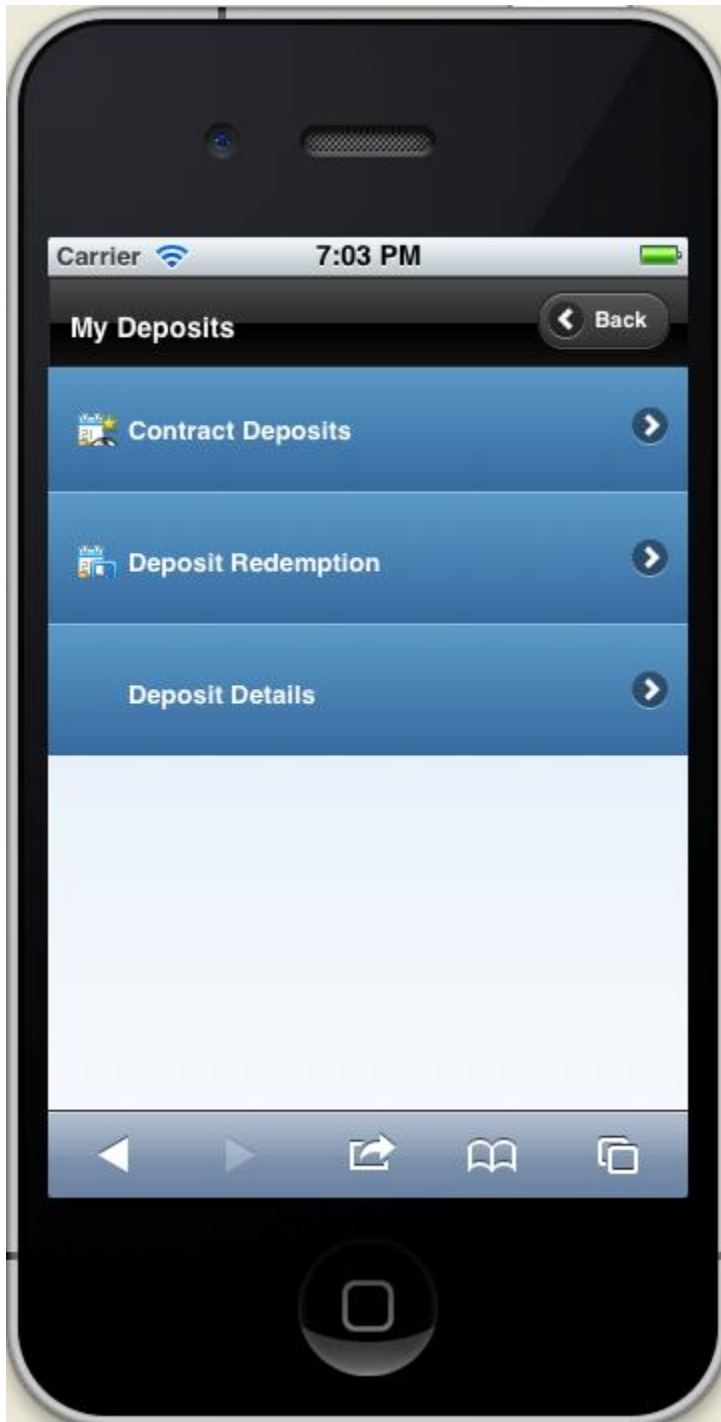
To view the contract TD details

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

ORACLE®

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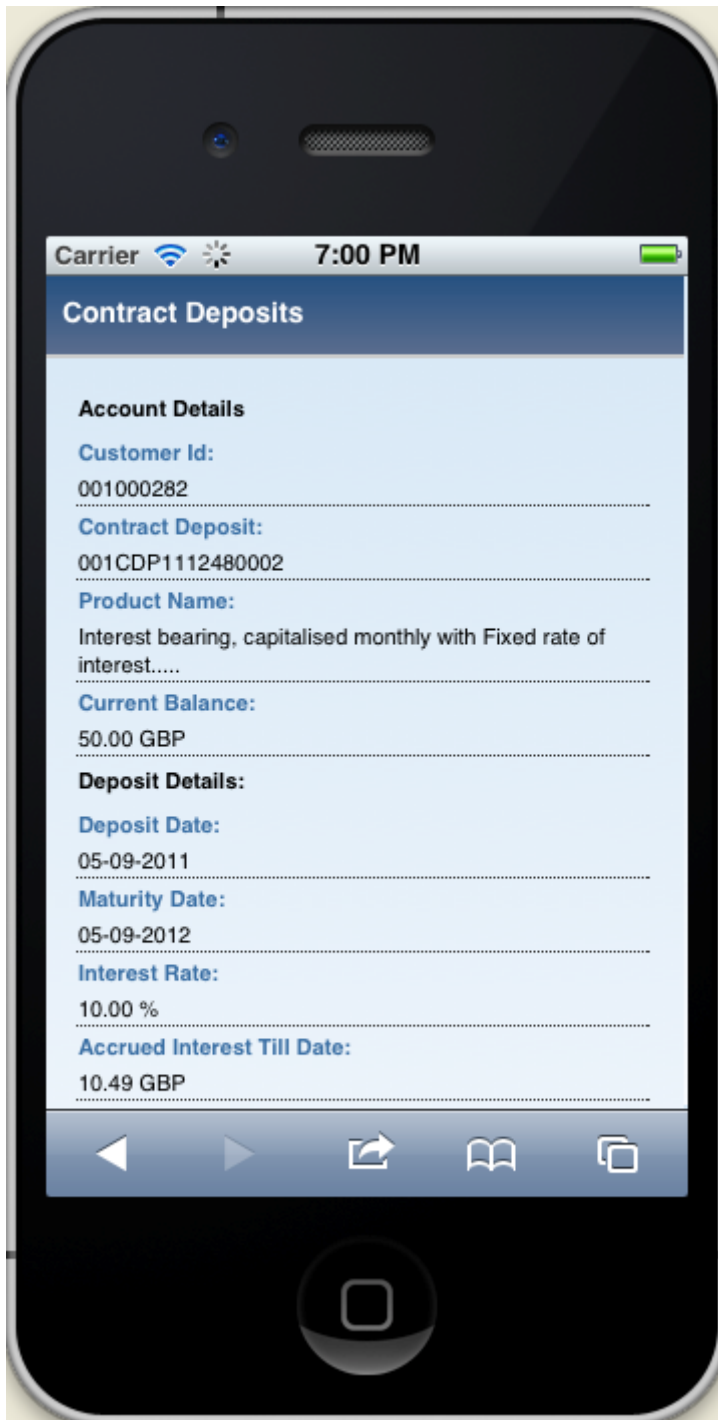
**ORACLE®**

**Deposits**



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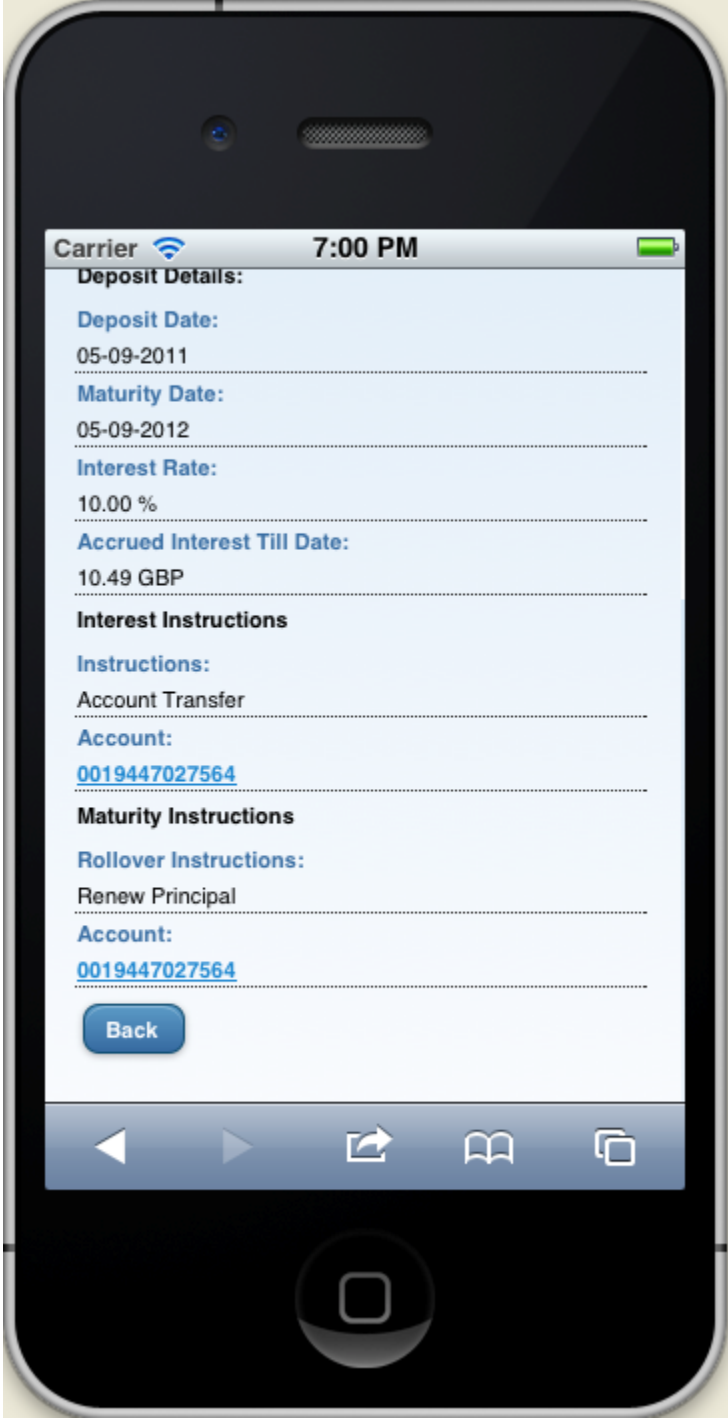
ORACLE®

**Contract TD**



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

**ORACLE®**

**Contract Deposit**

## Field Description

| Field Name | Description |
|---|---|
| **Account Details** | |

ORACLE®

| Field Name | Description |
|---|---|
| Customer Id | [Display]<br>This field displays the Customer ID linked to your user. |
| Contract Deposit | [Display]<br>This field displays the contract deposit account. |
| Product Name | [Display]<br>This field displays the name of the product linked to the term deposit. |
| Current Balance | [Display]<br>This field displays the current available balance of the Contract term deposit. |
| Deposits Details | |
| Deposit Date | [Display]<br>This field displays the date on which the deposit was made. |
| Maturity Date | [Display]<br>This field displays the date on which the deposit is getting matured. |
| Interest Rate | [Display]<br>This field displays the interest rate of the contract deposit. |
| Accrued Interest Till Date | [Display]<br>This field displays the interest accrued till date for the contract deposit. |
| Interest Instruction | |
| Instructions | [Display]<br>This field displays the interest instruction for the contract deposit. |
| Account | [Display]<br>This field displays the Account for the interest deposit. |
| Maturity Instructions | |
| Rollover instruction | [Display]<br>This field displays the Rollover instruction. |
| Account | [Display]<br>This field displays the account for the rollover instruction. |

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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.

**ORACLE**®

# 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.
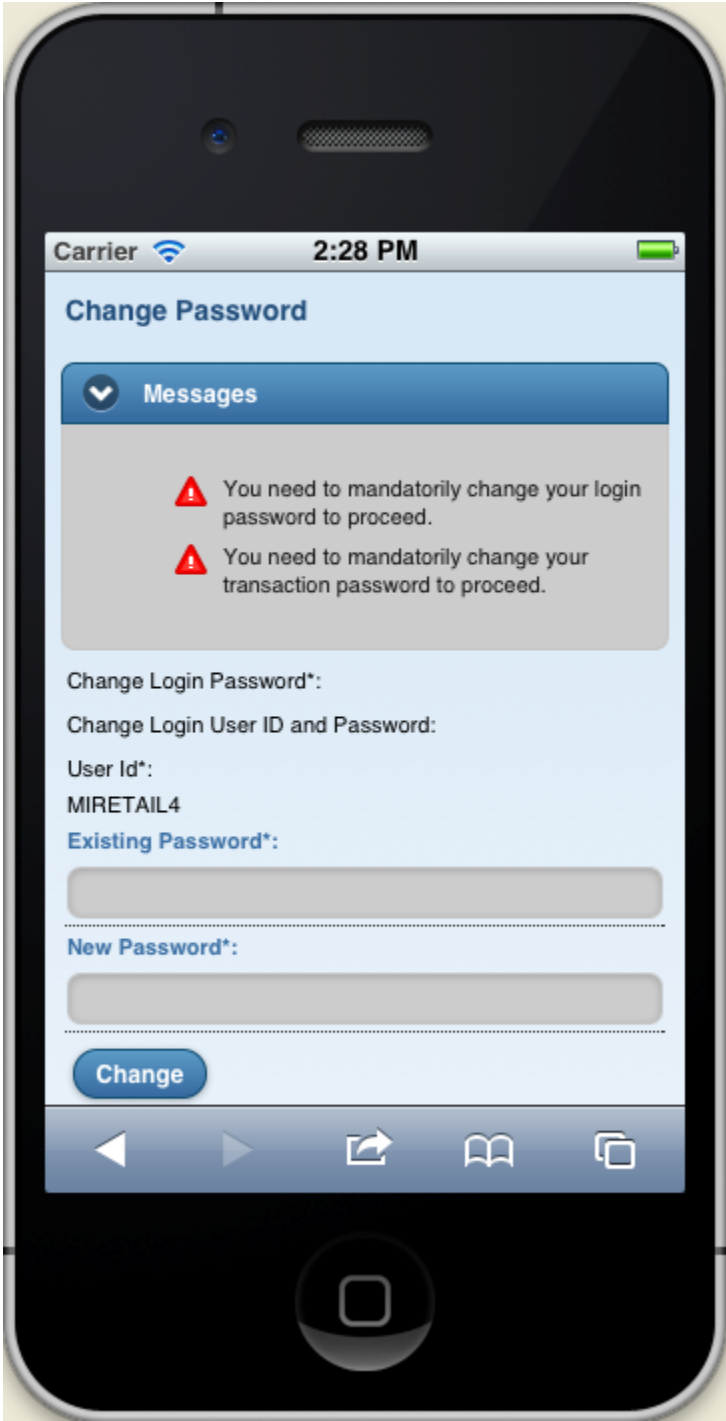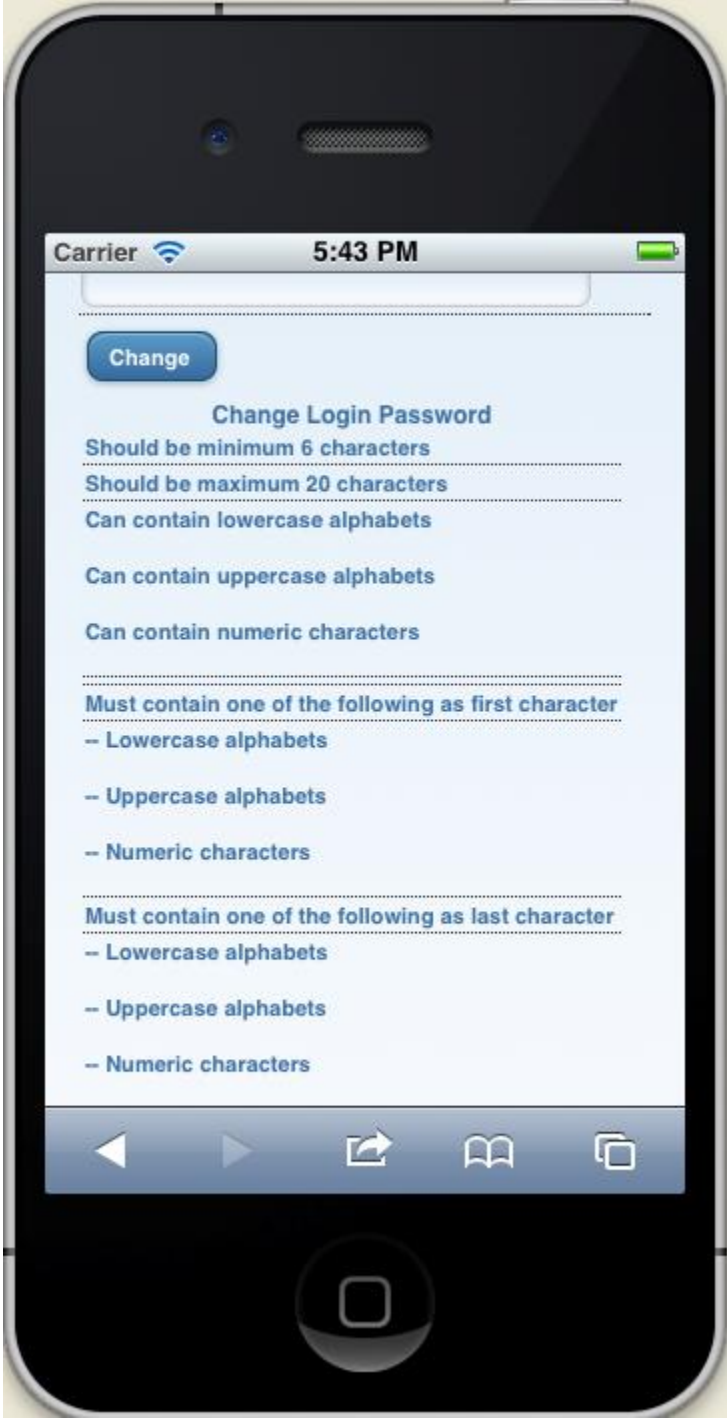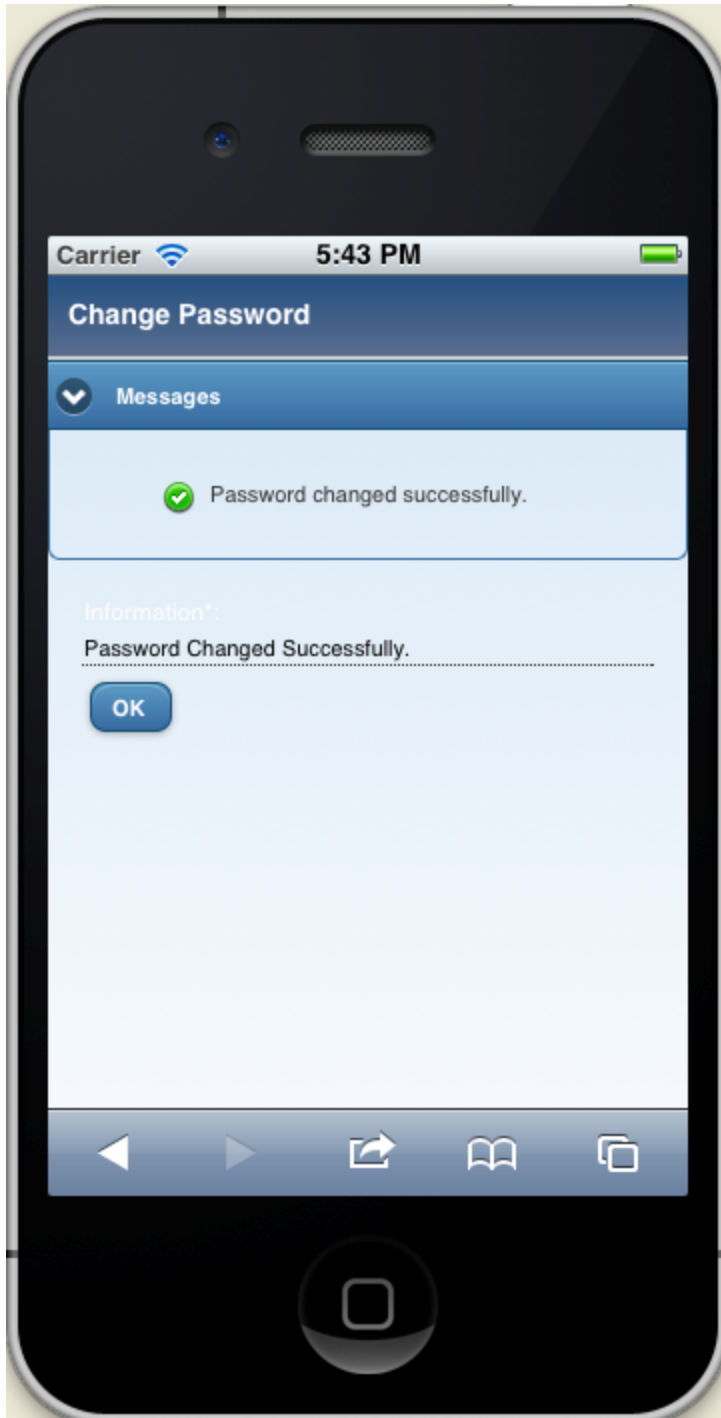
**ORACLE**®

**Change Password**

**Field Description**

| Field Name | Description |
| --- | --- |
| User ID | [Display] |
| | This field displays your user id. |

ORACLE®

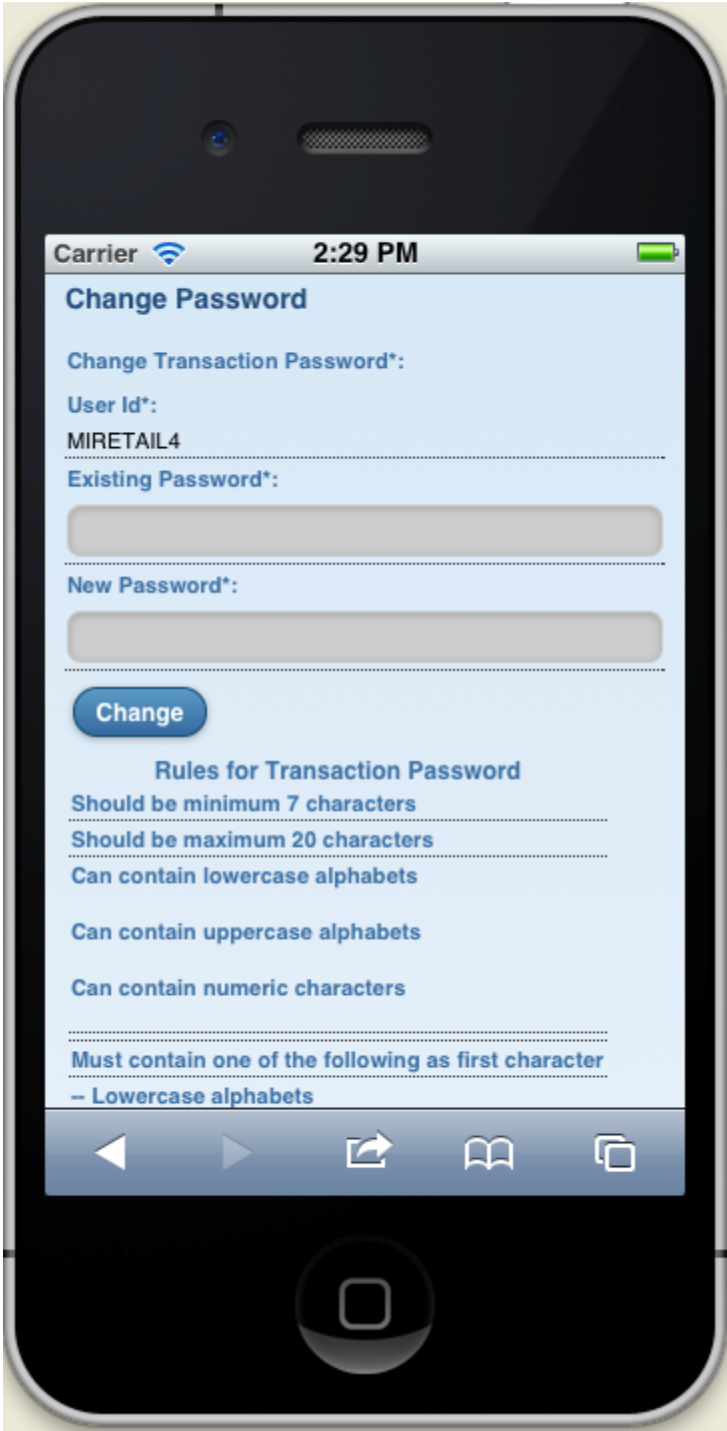| Field Name | Description |
|---|---|
| **Existing Password** | [Mandatory]<br>Type your existing password. |
| **New Password** | [Mandatory]<br>Type the new password.<br><br>Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.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

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

ORACLE®

**Change Password**



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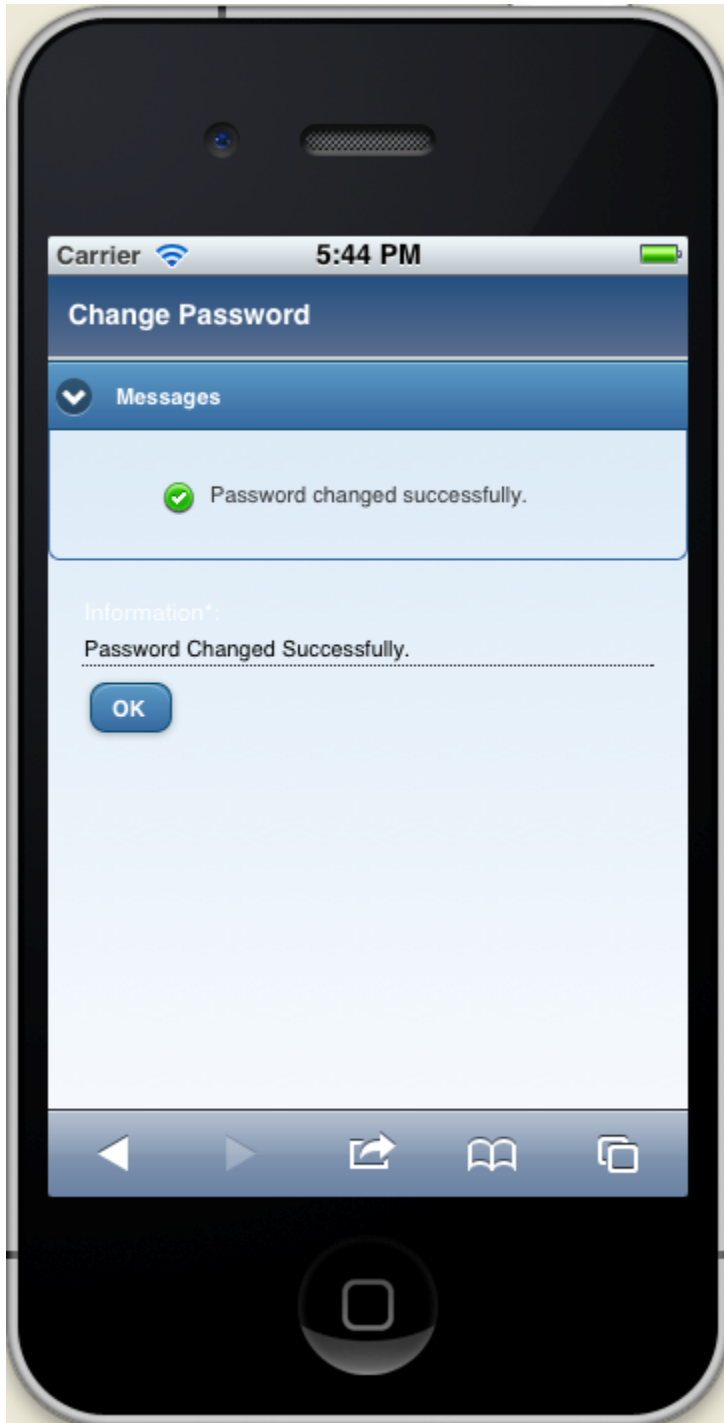
ORACLE®

**Change Password**



Change Password

Change Transaction Password*:

User Id*:

MIRETAIL4

Existing Password*:

New Password*:

Change

**Rules for Transaction Password**

Should be minimum 7 characters

Should be maximum 20 characters

Can contain lowercase alphabets

Can contain uppercase alphabets

Can contain numeric characters

Must contain one of the following as first character

-- Lowercase alphabets

**Field Description**

| Field Name | Description |
| --- | --- |
| **User ID** | [Display]<br>This field displays your user id. |
| **Existing Password** | [Mandatory]<br>Type your existing password. |
| **New Password** | [Mandatory]<br>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**.

**ORACLE**®

**Change Password**



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

ORACLE®

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.
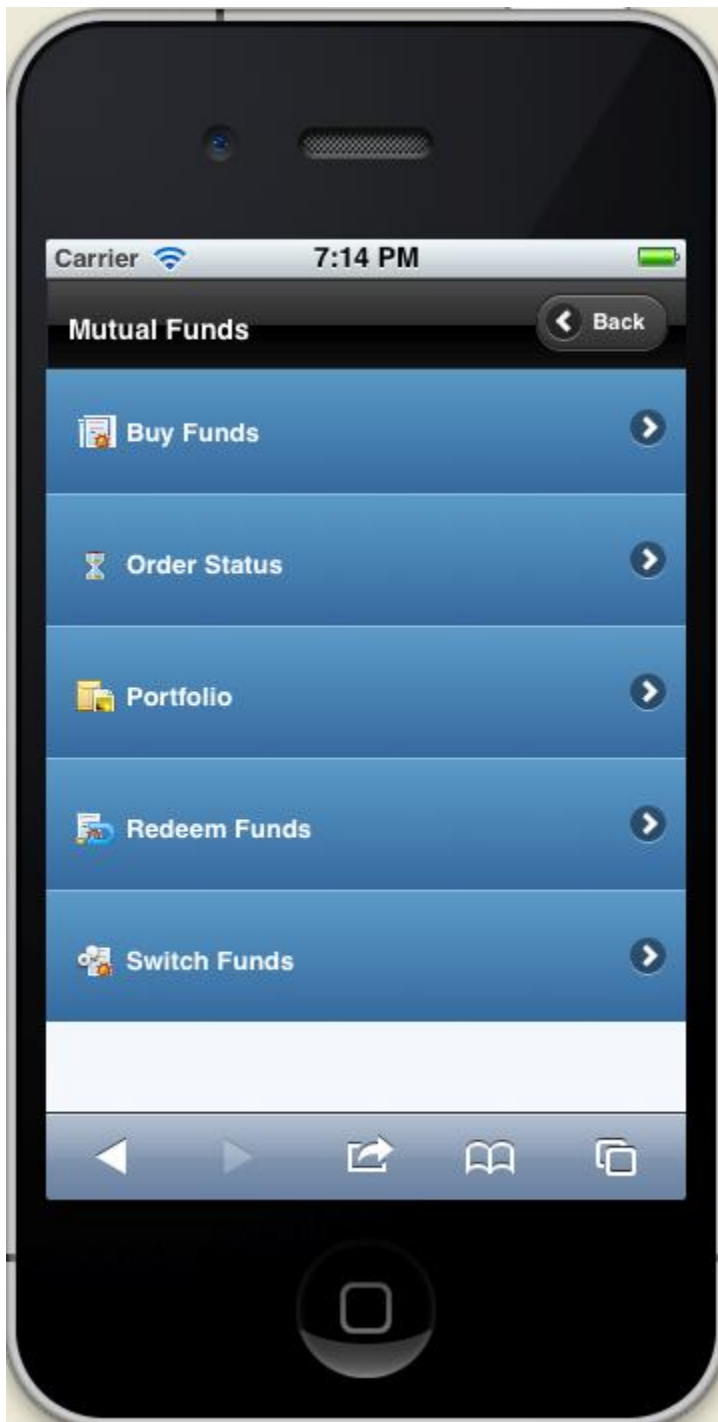
- One Time Single Fund Purchase

**To buy mutual fund**
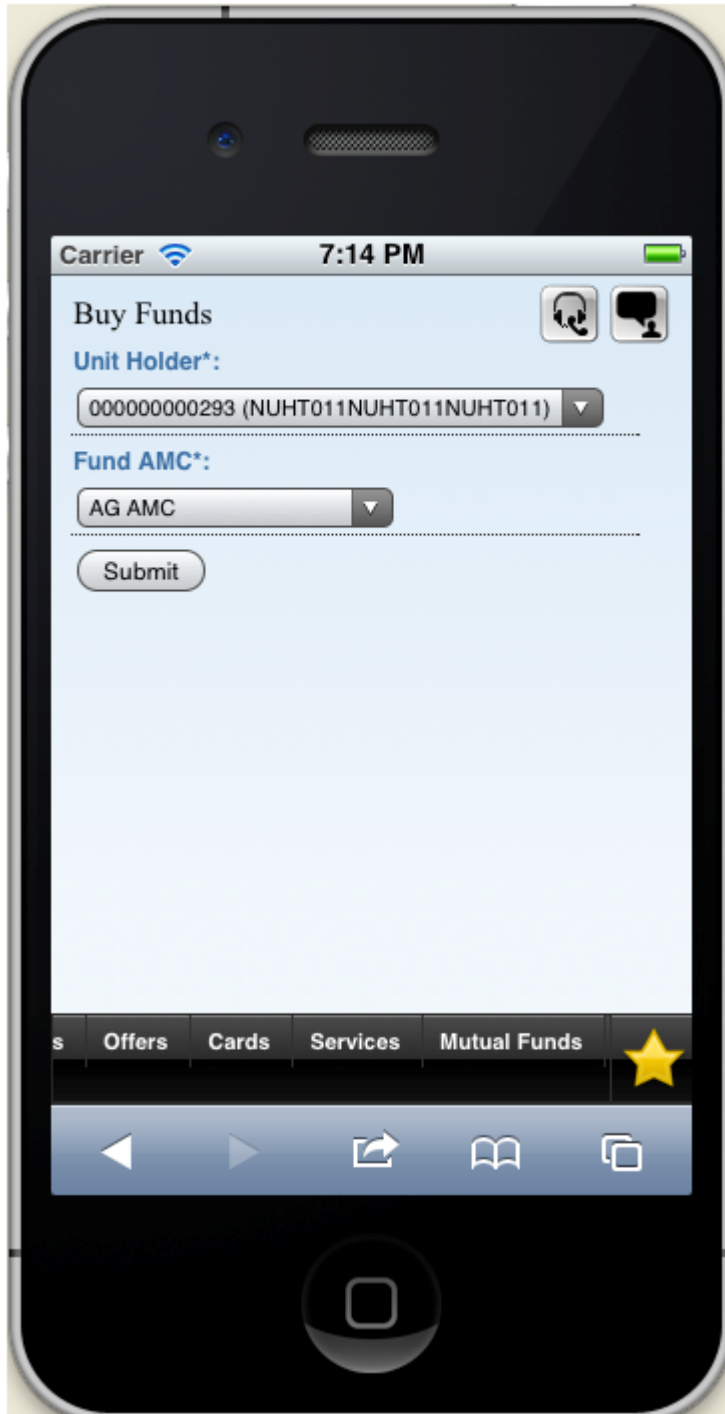
1. Log on to the browser based mobile banking application.

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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.

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**Mutual Funds**



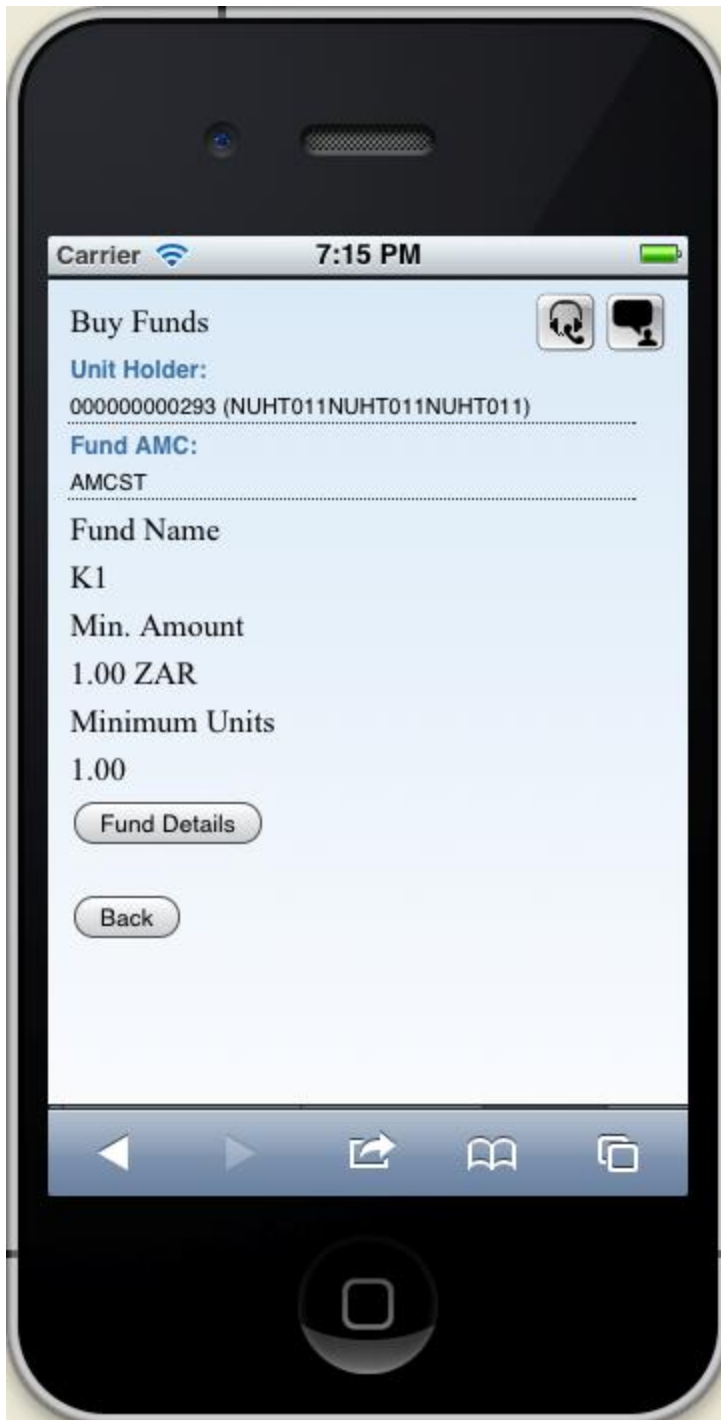3. Click the **Buy Funds** transaction tab as shown in above screen. The system displays **Buy Funds** screen.

**ORACLE**

**Buy Funds**

**Field Description**

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

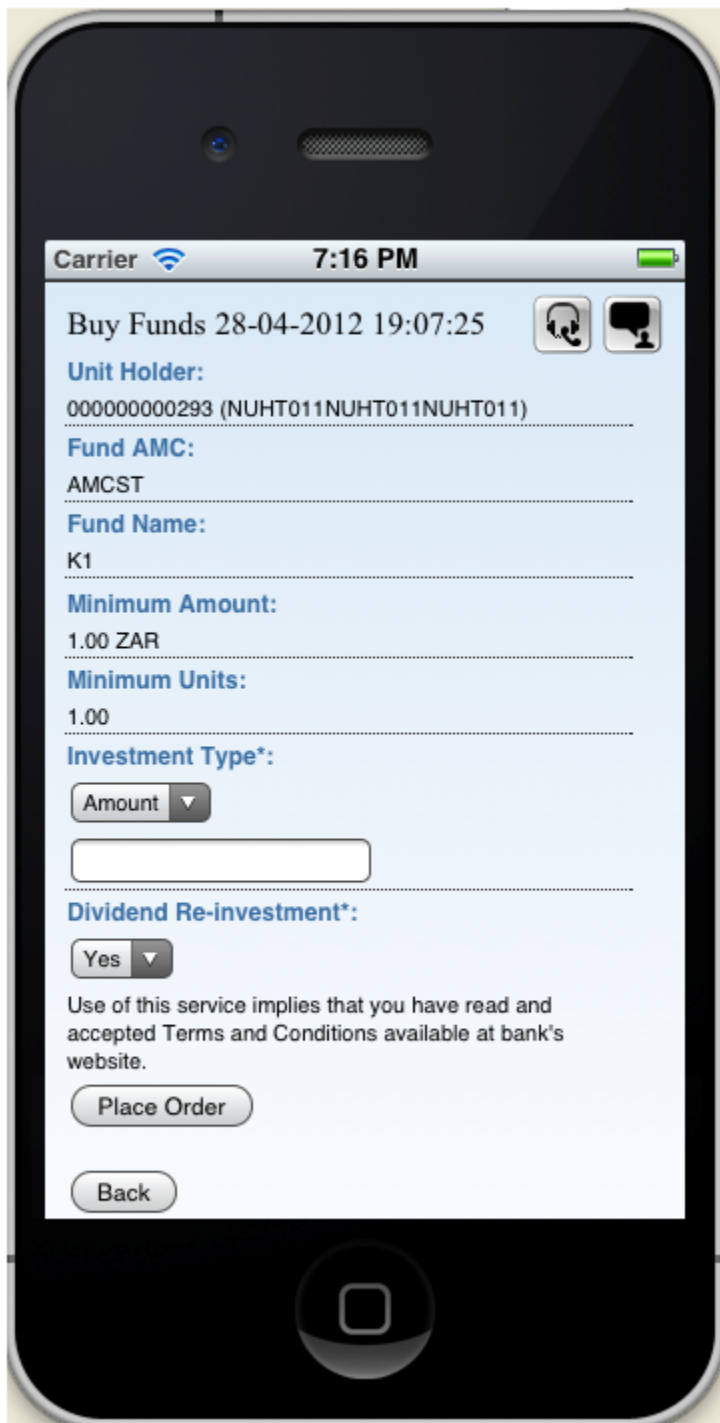4. Click the **Submit** button. The system displays **Buy Funds** screen.

**ORACLE**®

**Buy Funds**



**Field Description**

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

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| Field Name | Description |
|---|---|
| **Unit Holder** | [Display]<br>This field displays the unit holder. |
| **Fund AMC** | [Display]<br>This field displays the fund AMC. |
| **Fund Name** | [Display]<br>This field displays the fund name. |
| **Min. Amount** | [Display]<br>This field displays the minimum amount to be invested in a fund. |
| **Minimum Units** | [Display]<br>This field displays the minimum units of the mutual fund that can be purchased. |

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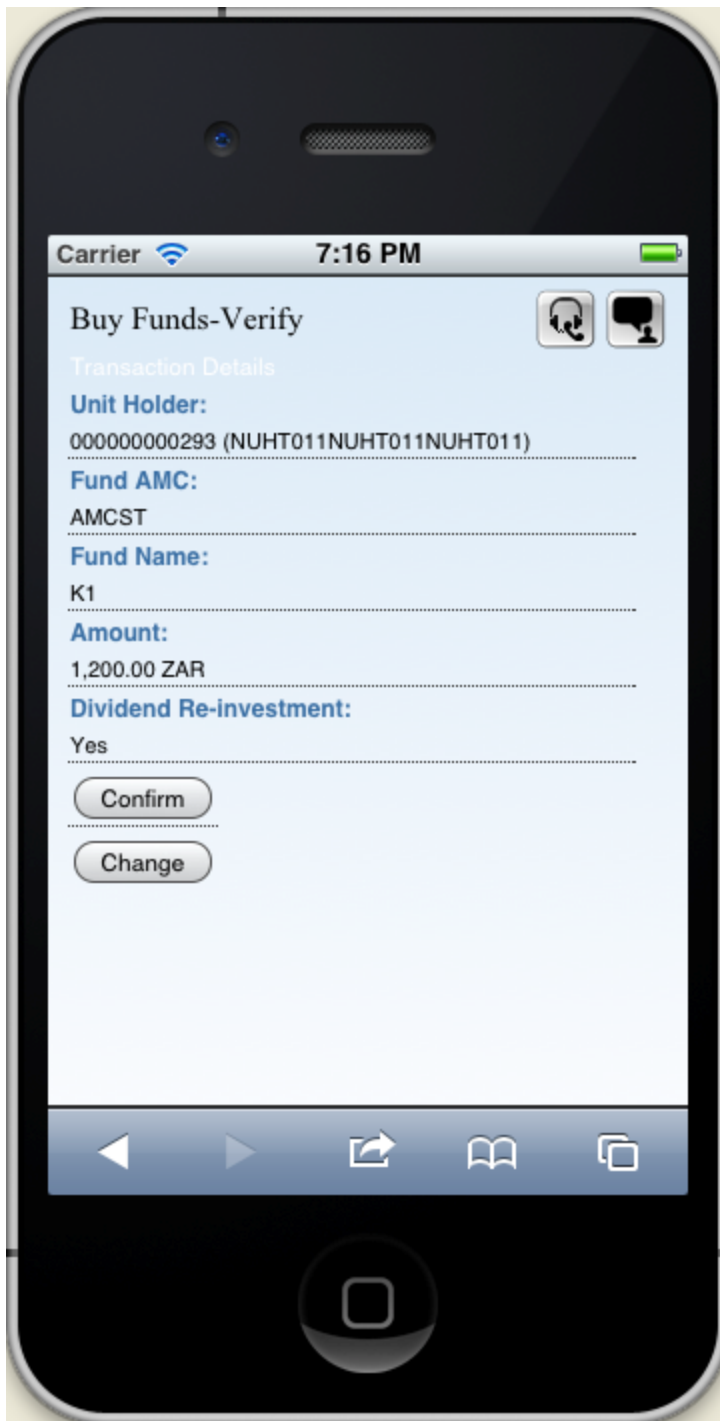   Click the **Back** button. The system displays the buy funds initial screen.

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**Buy Funds**

**Field Description**

| Field Name | Description |
| --- | --- |
| Unit Holder | [Display]<br>This field displays the unit holder. |
| Fund AMC | [Display]<br>This field displays the fund AMC. |
| Fund Name | [Display]<br>This field displays the fund name. |
| Min. Amount | [Display]<br>This field displays the minimum amount to be invested in a fund. |
| Minimum Units | [Display]<br>This field displays the minimum units of the mutual fund that can be purchased. |
| Investment | [Mandatory, Drop-Down,Alphanumeric,15]<br>Select whether the investment is to be made in terms of amount or mutual fund units.<br>Type the investment amount/units as per the selection done. |
| Dividend Re-Investment | [Mandatory, Drop-Down]<br>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 **Place Order** button. The system displays **Buy Funds - Verify** screen.
OR
Click the **Back** button to navigate to the previous screen.

**ORACLE**

**Buy Funds – Verify**



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

ORACLE®

**Buy Mutual Fund – Confirm**
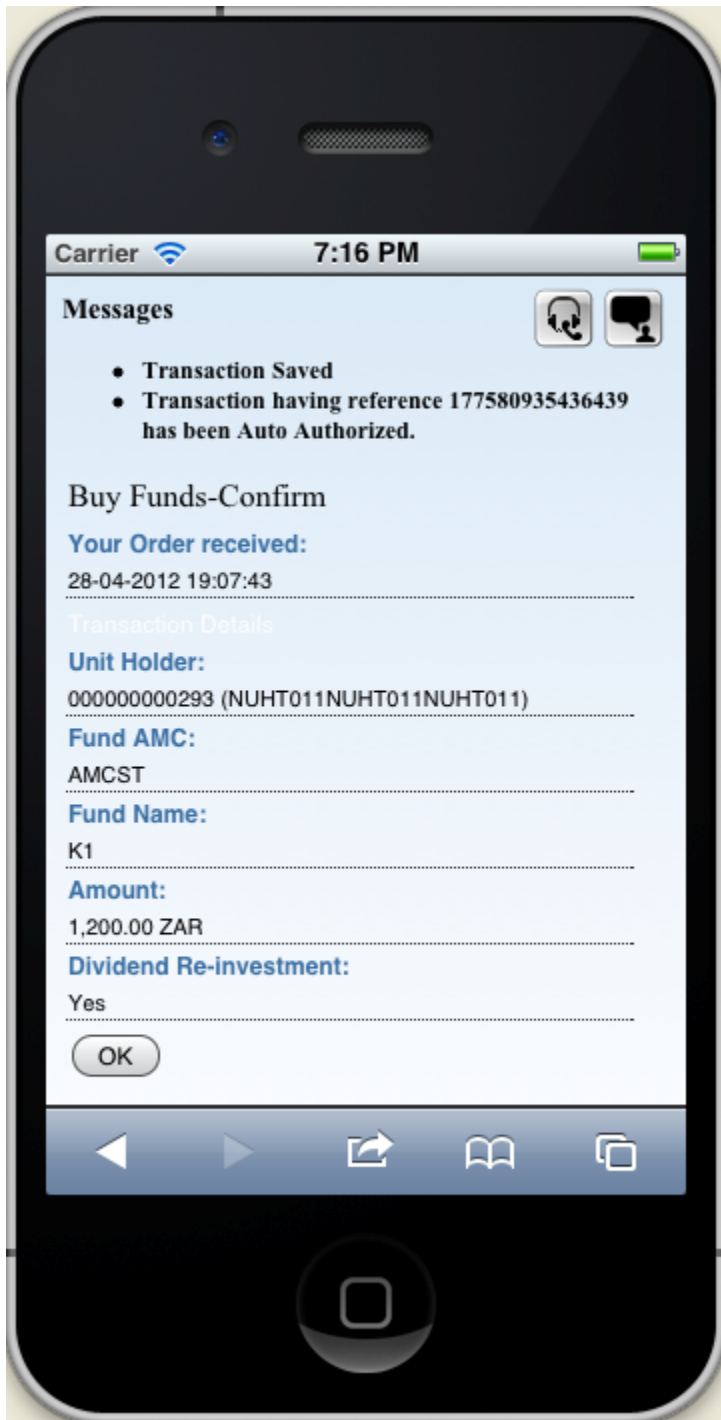


8. Click the **OK** button. The system displays **Buy Mutual Fund** screen.

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# 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.

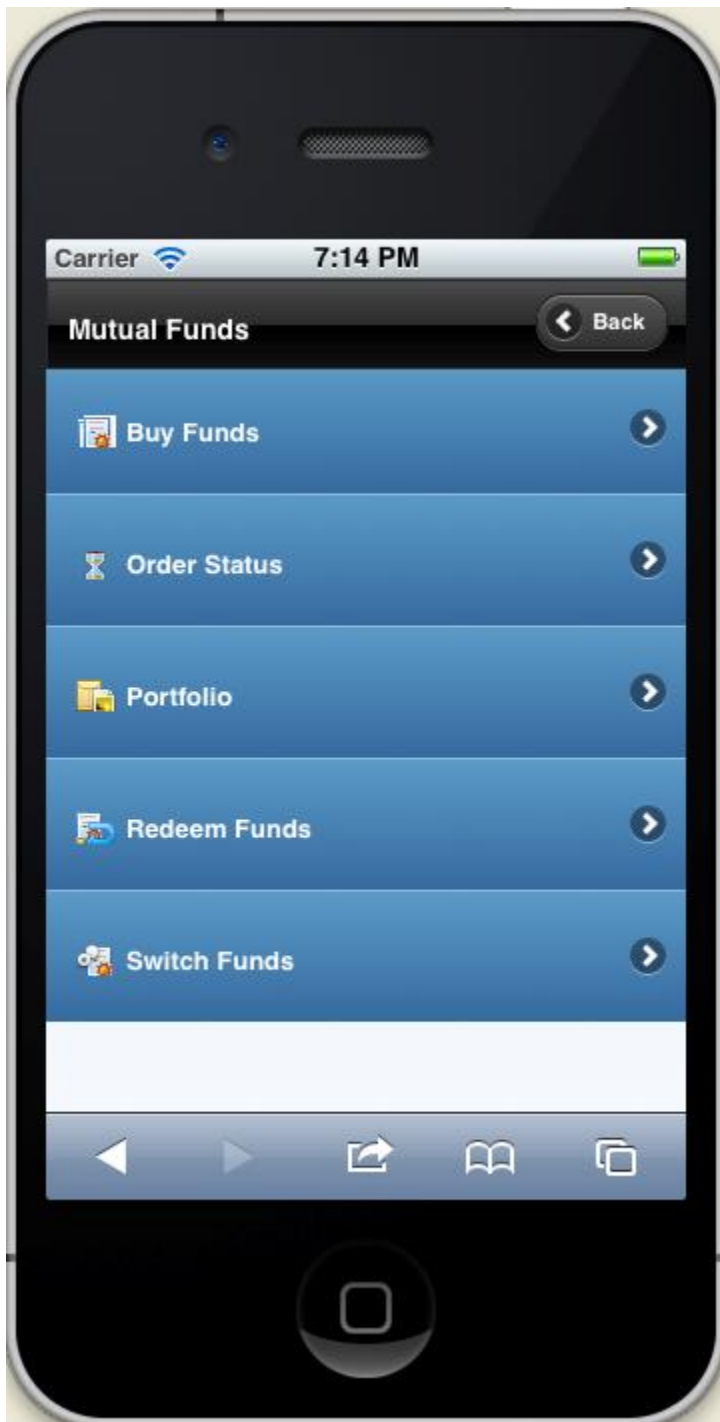- Verifying the details where user can confirm the information specified.

**To redeem mutual fund**

1. Log on to the browser based mobile banking application.

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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.

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**Mutual Funds**



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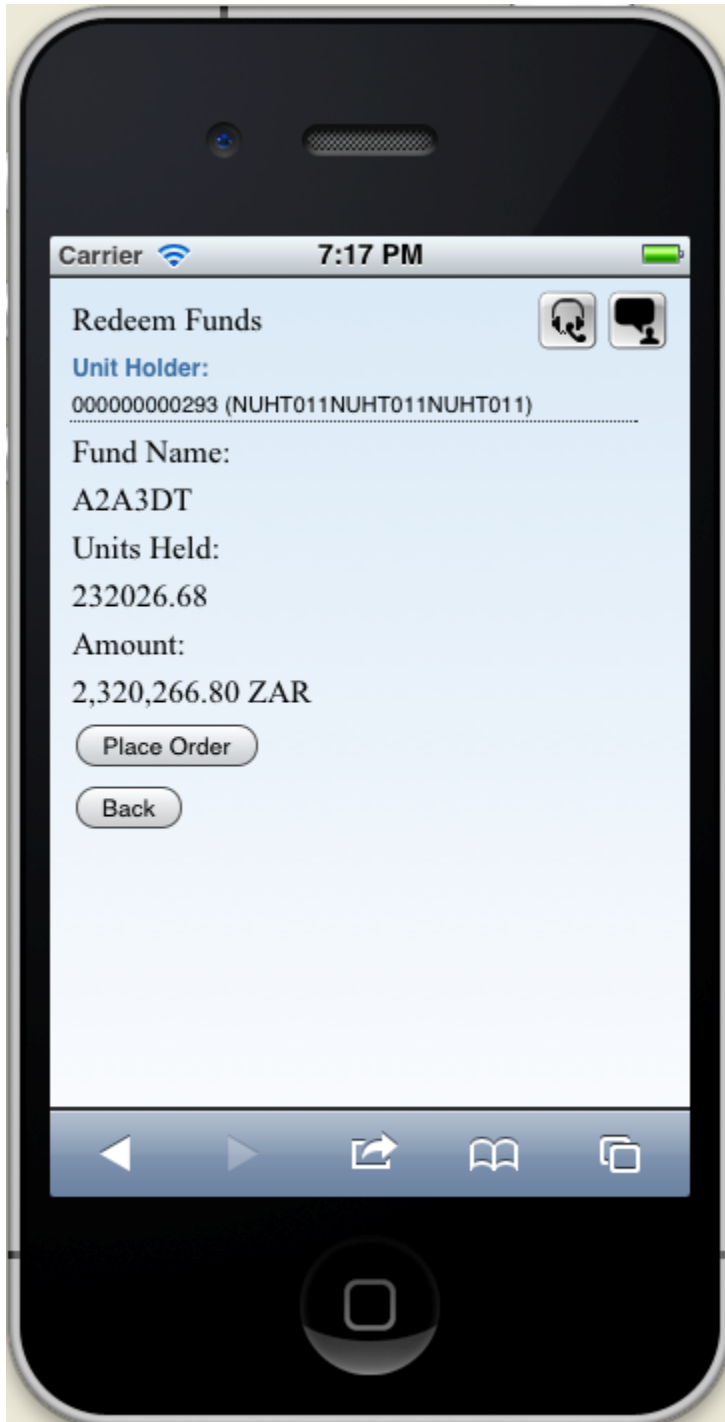
ORACLE

**Redeem Funds**

ORACLE®

**Field Description**

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

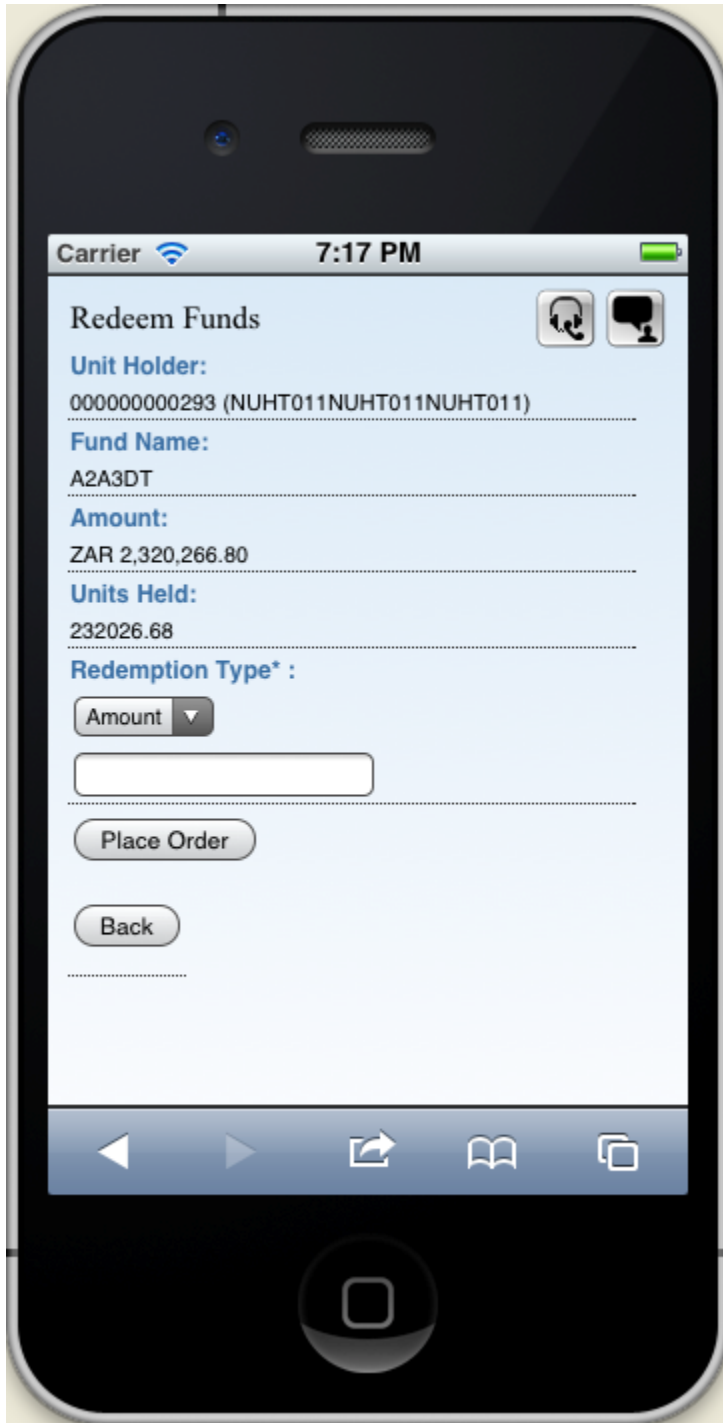4.  Click the **View Holdings** button. The system displays **Redeem Funds** screen.

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**Redeem Funds**

**Field Description**

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

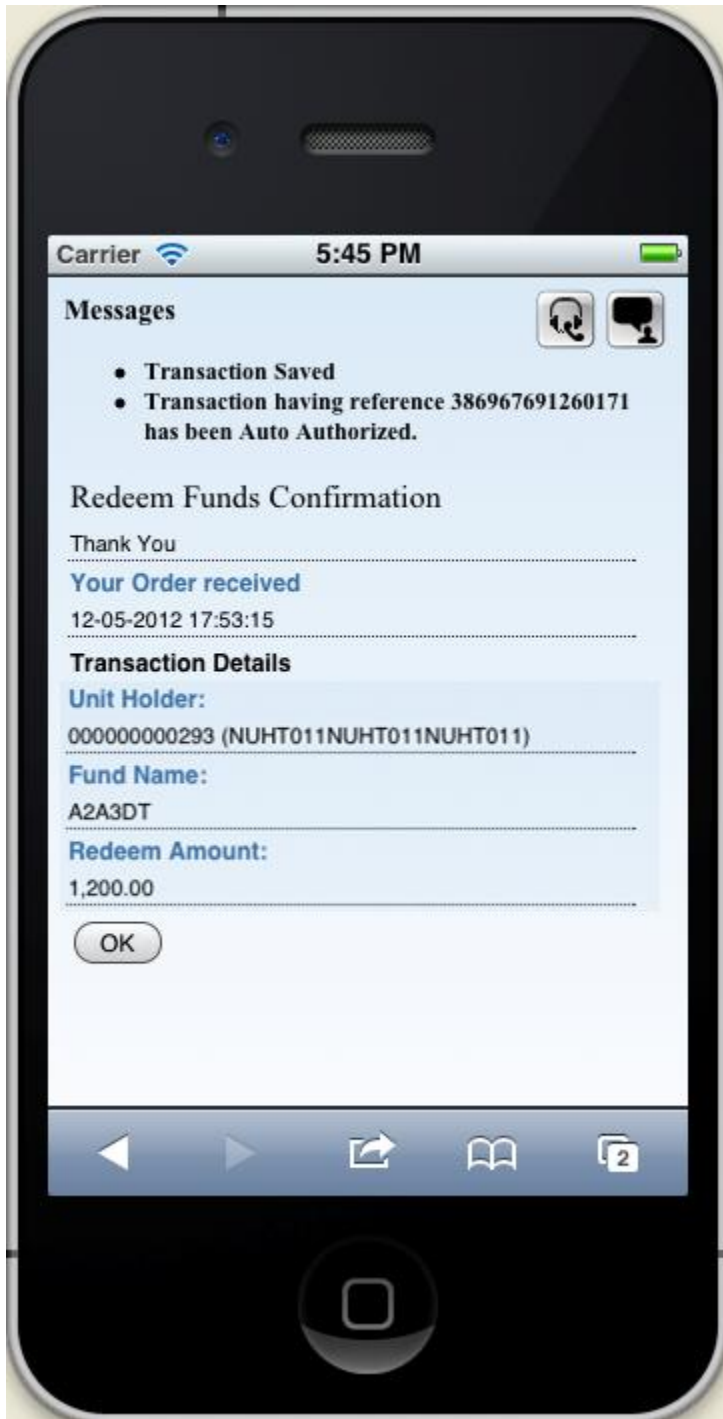5. Click the **Place Order** button. The system displays **Redeem Funds** screen.
   OR
   Click the **Back** button to return to the previous screen.

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**Redeem Funds**

**Field Description**

| Field Name | Description |
| --- | --- |
| Unit Holder | [Display] <br> This field displays the name of the unit holder. |
| Fund Name | [Display] <br> This field displays the name of the fund held by the unit holder.. |
| Amount | [Display] <br> This field displays the sellable units of the mutual fund. |
| Units | [Display] <br> This field displays the sellable units of the mutual fund. |
| Redemption Type | [Mandatory, Drop-Down, Numeric,15] <br> Select whether the investment is to be made in terms of amount or mutual fund units. <br> Enter the amount or units to be redeemed respectively |

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

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**Redeem Funds – Verify**
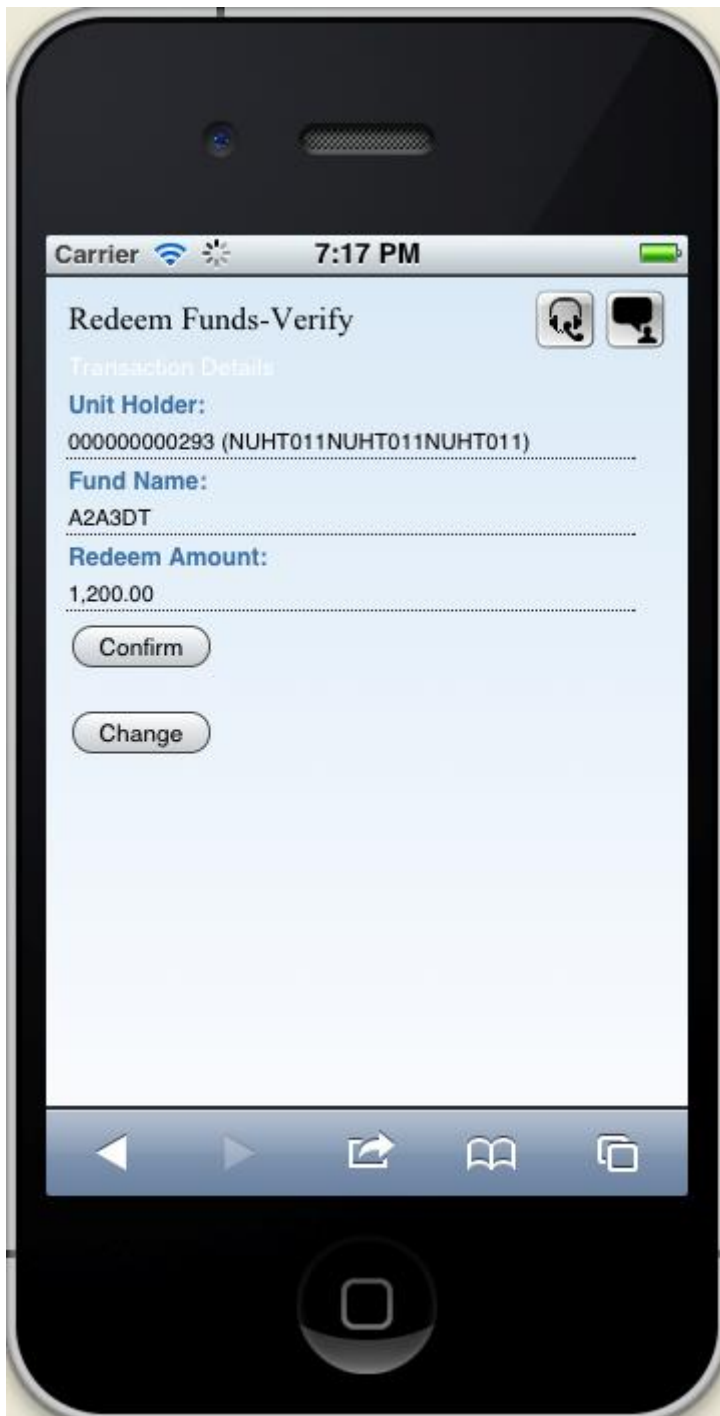


7. Click the Confirm button. The system displays Redeem Funds Confirmation screen.
   OR
   Click the Change button to edit the entered details.

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**Redeem Funds Confirmation**



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

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# 39. Portfolio

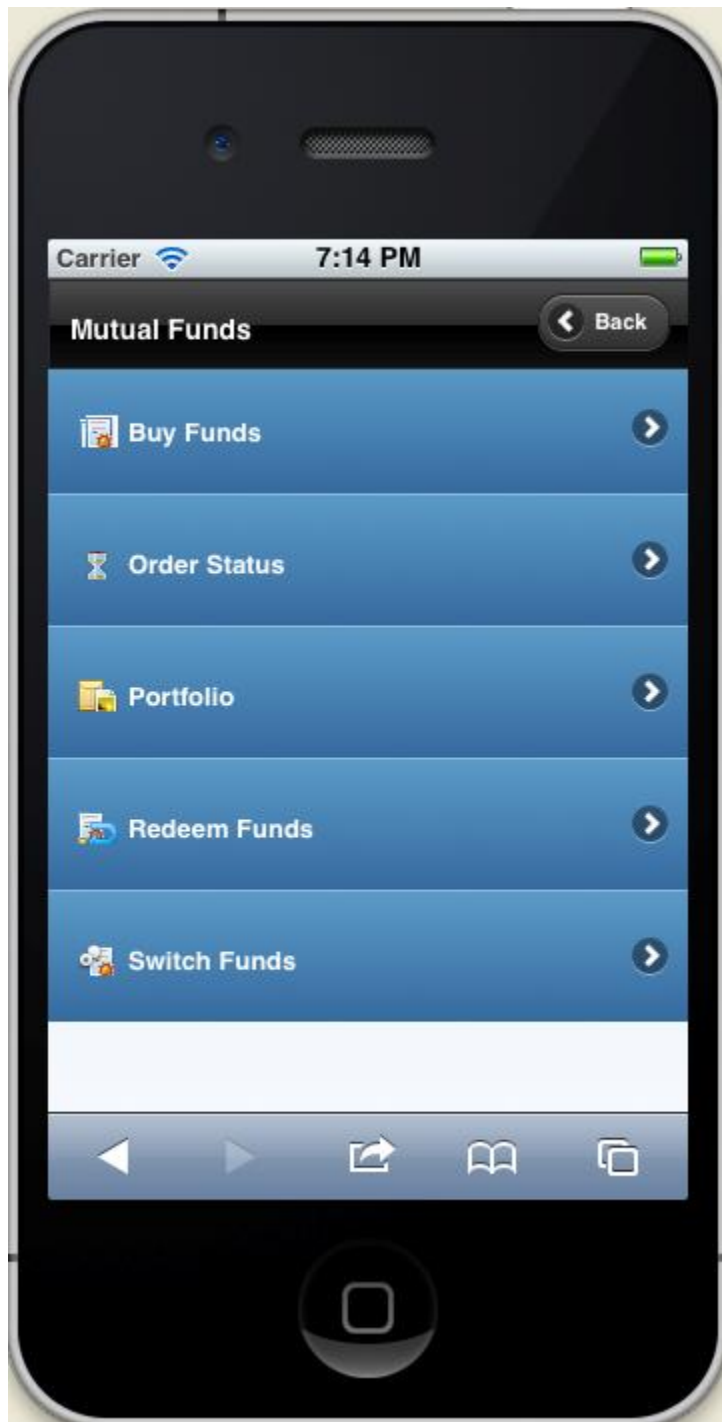This option allows you to view the details of all the mutual fund holdings.

**To view the portfolio**

1.  Log on to the browser based mobile banking application.

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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.

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**Mutual Funds**



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

**ORACLE®**

**Portfolio**



**Field Description**

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

ORACLE

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

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

**Portfolio**

**ORACLE**®

Carrier    7:26 PM

Portfolio

**Unit Holder:**

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Fund Type

Growth Fund

Fund Currency

ZAR

Units Held

232026.68

Amount in Fund Currency

2,320,266.80

Back

**ORACLE**®
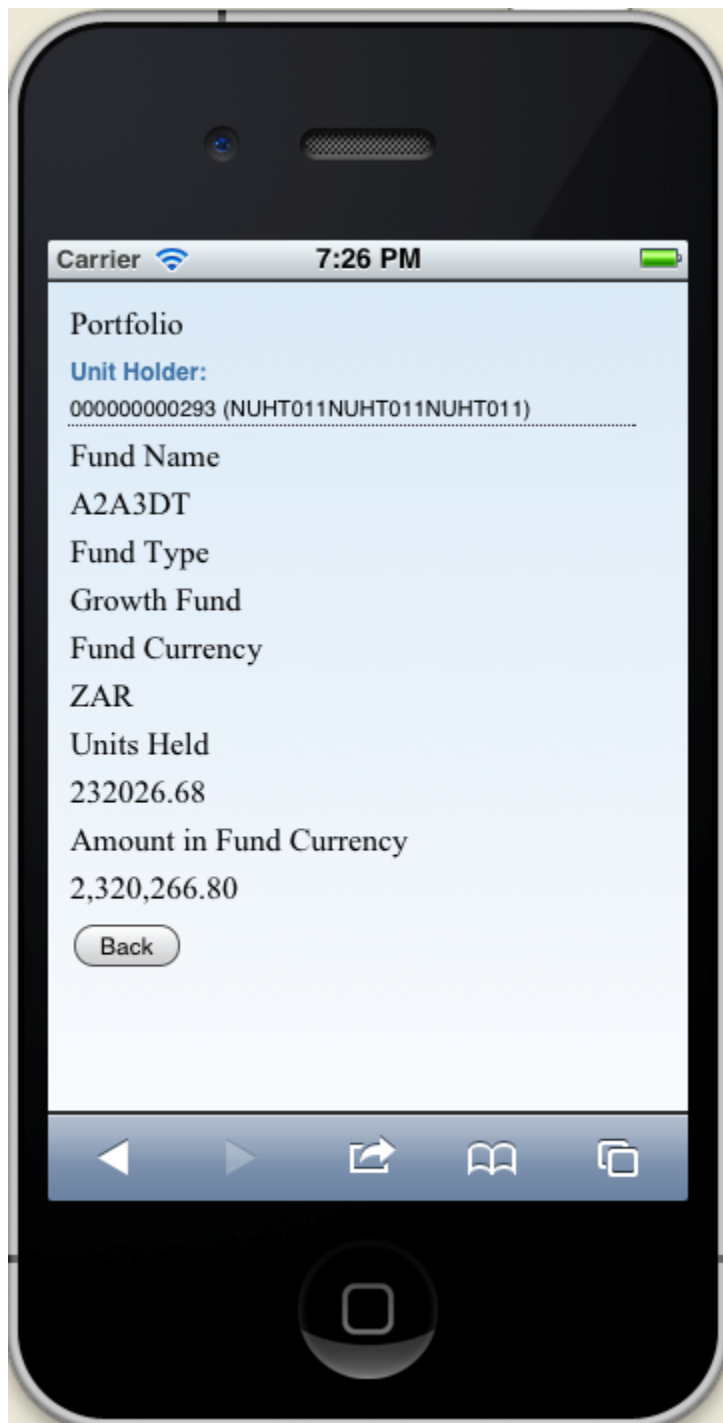
**Field Description**

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

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

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# 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.

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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.

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**Mutual Funds**
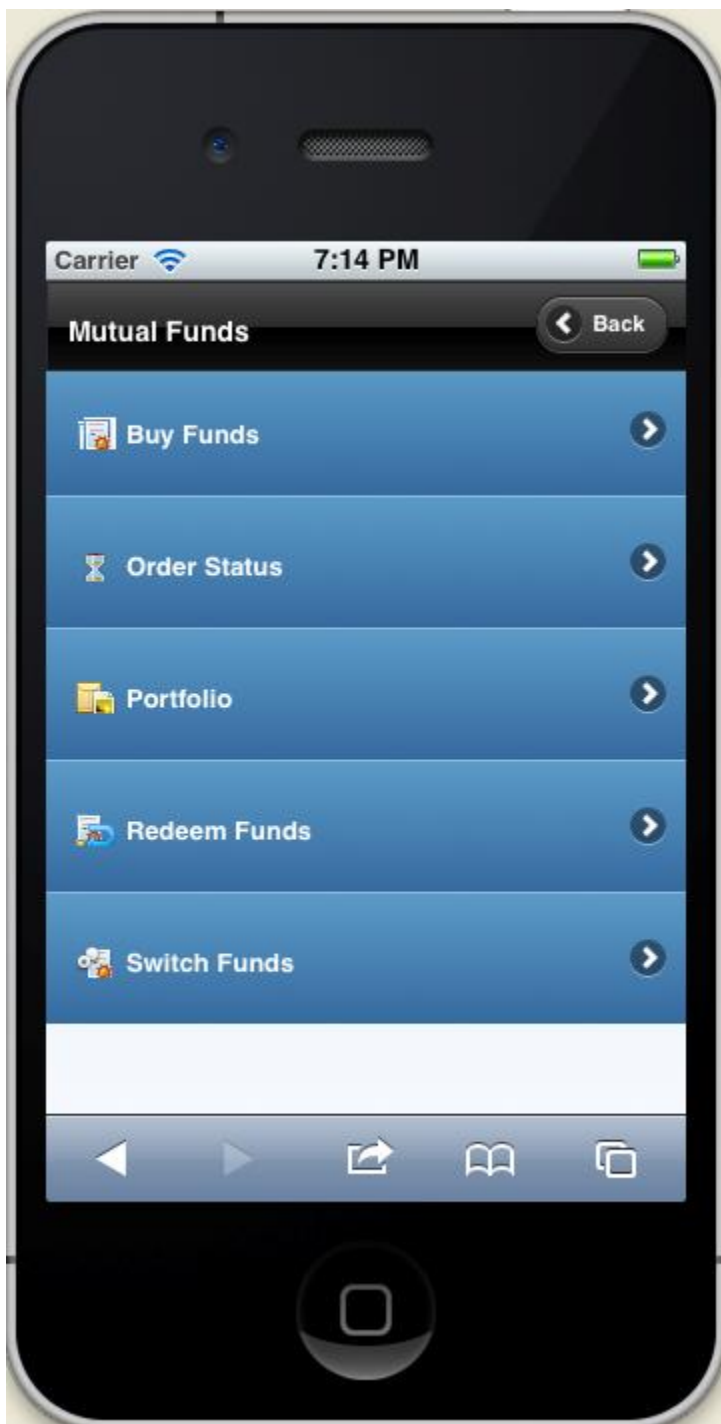


3. Click the **Switch Funds** transaction tab as shown in above screen. The system displays **Switch Funds** screen.

**ORACLE**®

**Switch Funds**



**Field Description**

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

ORACLE®

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

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

**Switch Funds**
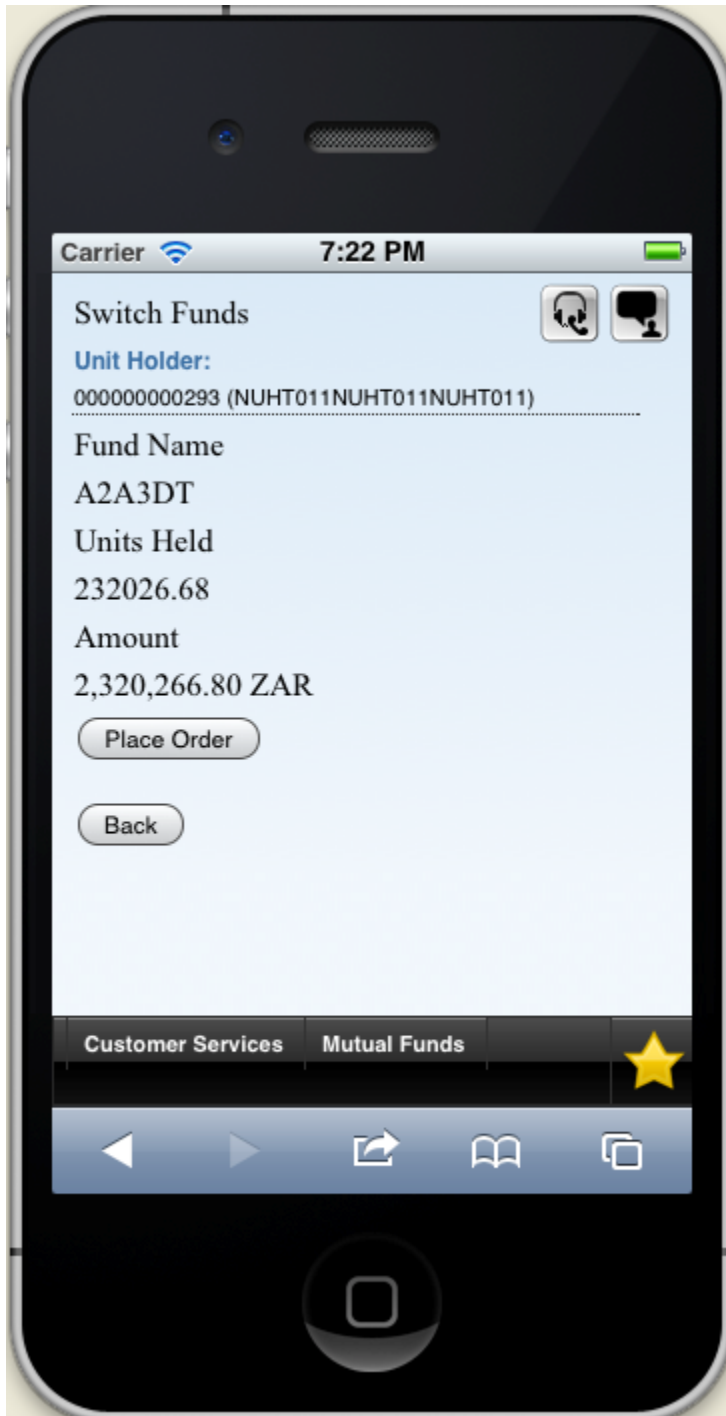
ORACLE®

Carrier 📶     7:22 PM     🔋

## Switch Funds

**Unit Holder:**

000000000293 (NUHT011NUHT011NUHT011)

Fund Name

A2A3DT

Units Held

232026.68

Amount

2,320,266.80 ZAR

[ Place Order ]

[ Back ]

Customer Services    Mutual Funds    ⭐

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**Field Description**

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

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

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**Switch Funds**

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**Field Description**

| Field Name | Description |
| --- | --- |
| Unit Holder | [Display]<br>This field displays the name of the units holder. |
| Fund Name | [Display]<br>This field displays the fund name. |
| Units | [Display]<br>This field displays the number of units held. |
| Amount | [Display]<br>This field displays the market value of the investment as per the current date. |
| Switch Type | [Mandatory, Drop-Down]<br>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]<br>Select the fund name to which mutual funds are to be switched. |

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

ORACLE®

**Switch Funds – Verify**
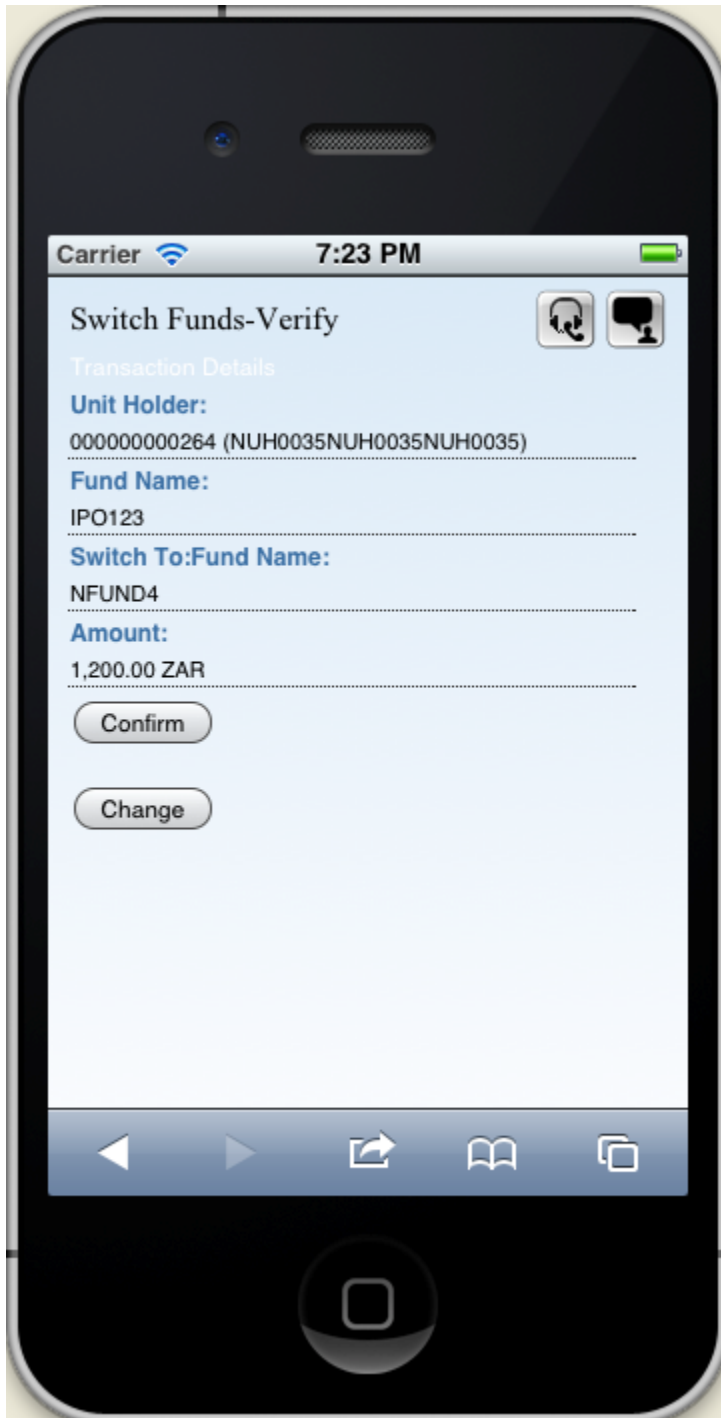


7. Click the **Confirm** button. The system displays **Switch Funds - Confirm** screen.
   OR
   Click the **Change** button to edit the entered details.

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**Switch Funds – Confirm**



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

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# 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.

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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.

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**Mutual Funds**



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

**ORACLE®**

**Order Status**



**Field Description**

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

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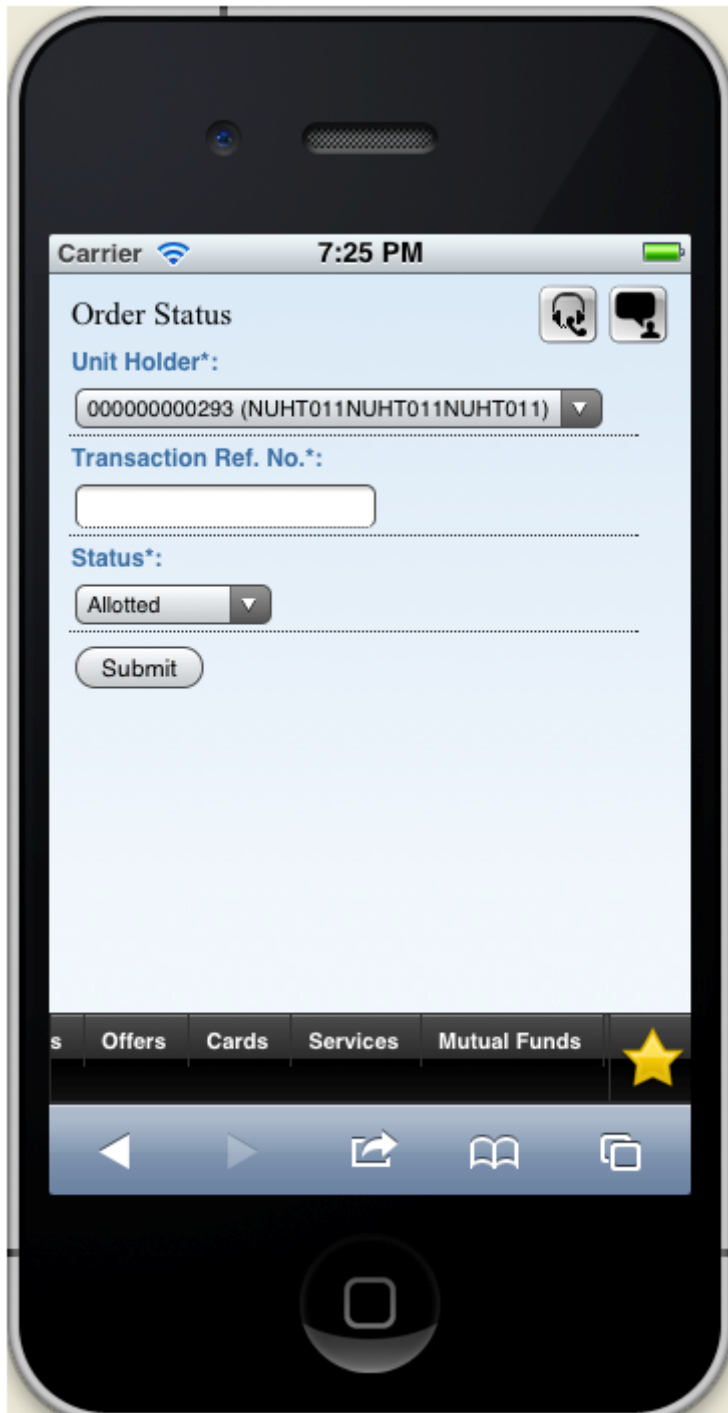
| Field Name | Description |
| --- | --- |
| **Unit Holder** | [Mandatory, Drop-Down]<br>Select the unit holder from the drop-down list. |
| **Transaction Ref. No.** | [Mandatory, Input]<br>Type the valid transaction reference number for which you wish to view order status. |
| **Status** | [Mandatory,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

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

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**Order Status**

Fund Id:

NFUND1

Transaction Mode:

A

Transaction Type:

Switch

Transaction Amount:

50.00 USD

**Payment Details**

Payment Type:

Payment Mode:

Missing data map entry for app A1, data name
PAYMENT_MODE_DESCRIPTION, data value null, lang
eng, device 42

Transfer Branch:

Transfer Account:

Payment Amount:

0.00

Drawee Bank:

OK

ORACLE®
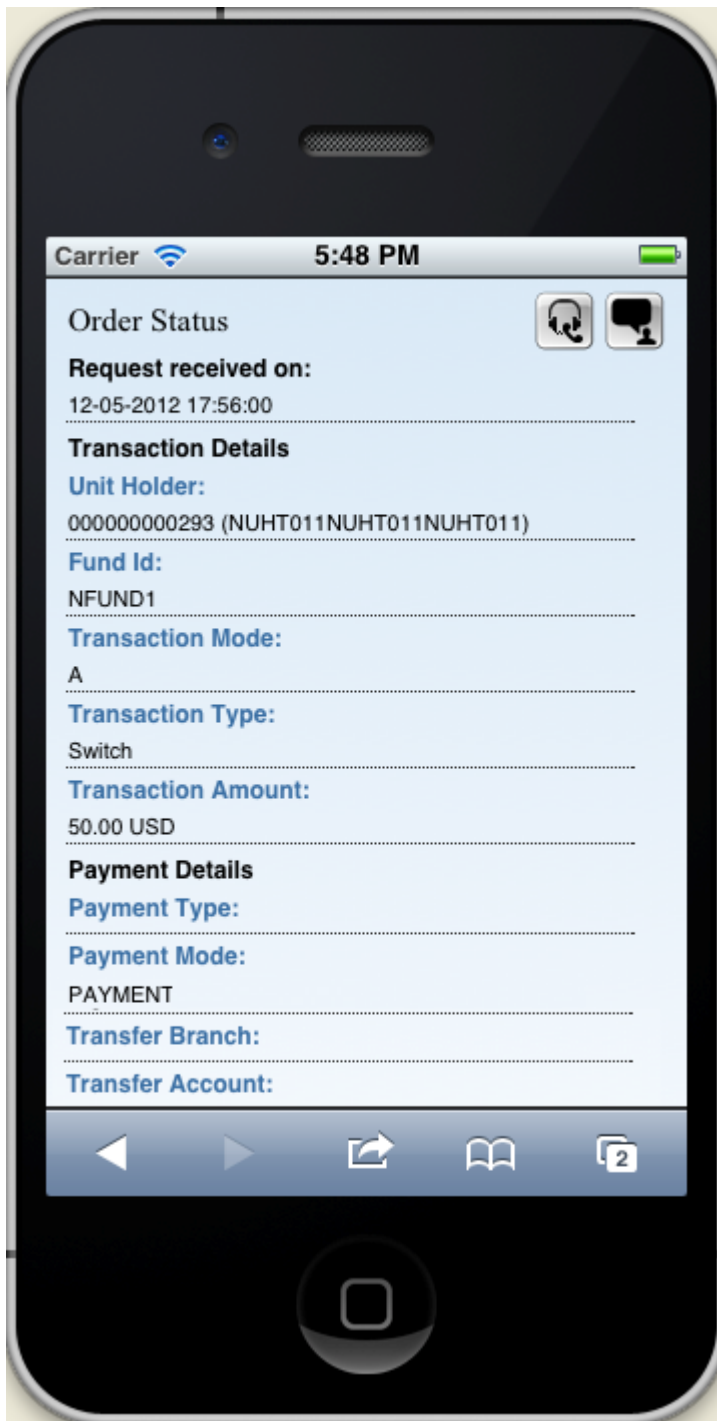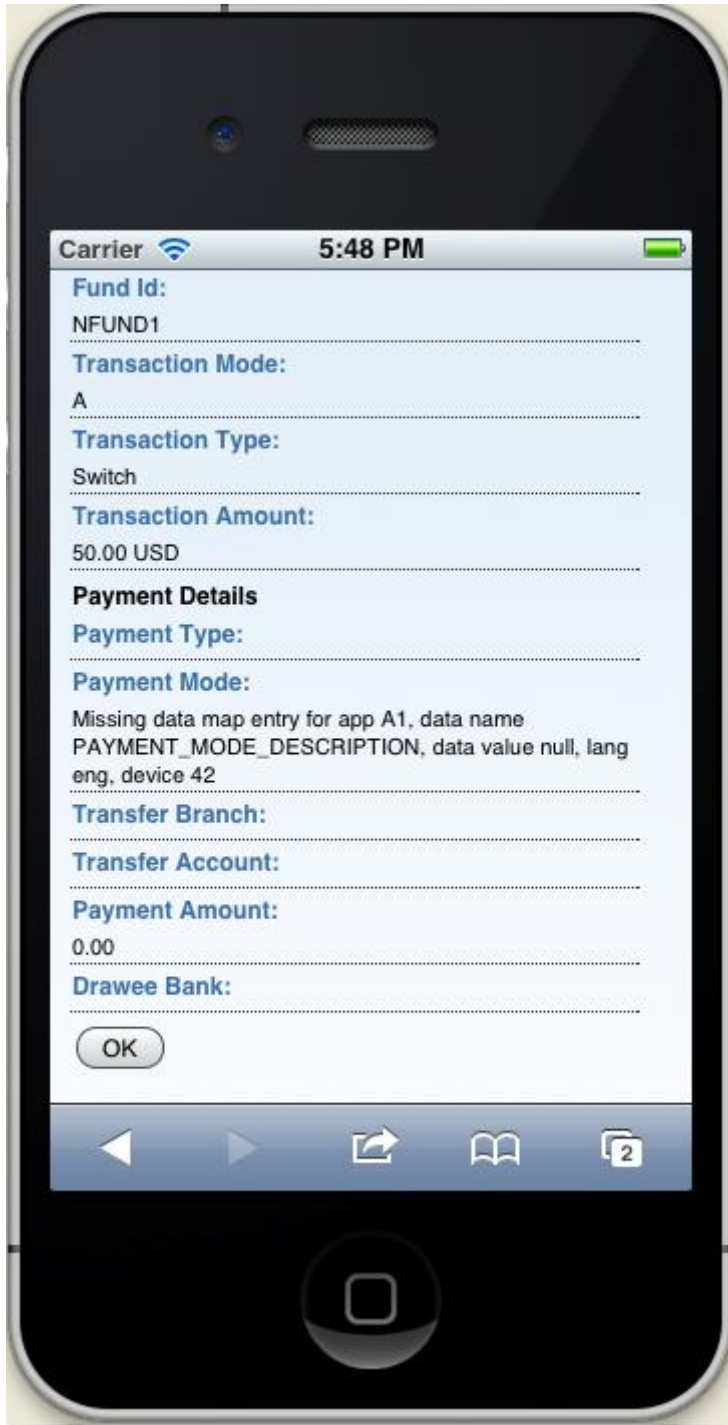
**Field Description**

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

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

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# 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.

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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.

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**Bill Payments**



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

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**Pay Bills**

**ORACLE**

**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.

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**Pay Bill Verify**
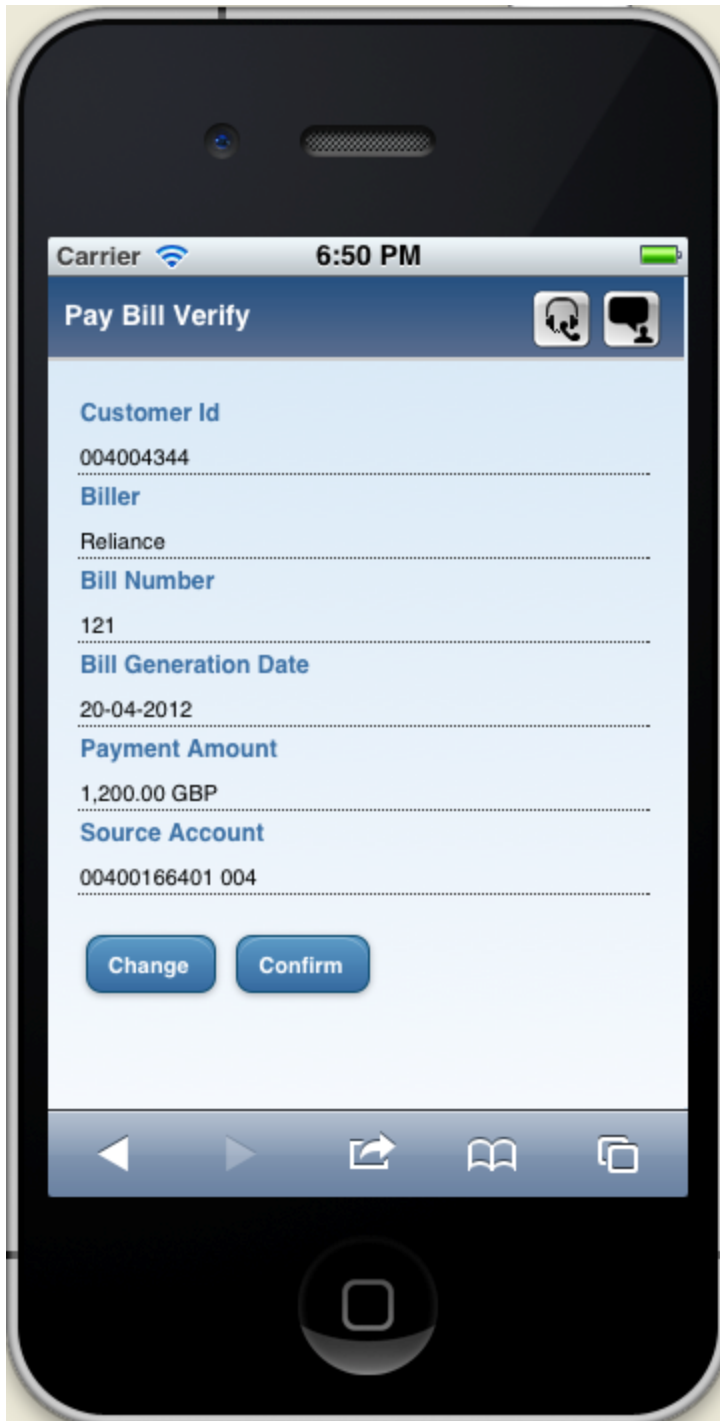


8. Click the **Confirm** button to pay the bill. The system displays **Transaction Initiation Authorization** screen. It displays transaction reference number and asks to enter transaction password.
Or
Click the **Change** button to return to the previous screen.

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**Transaction Initiation Authorization**
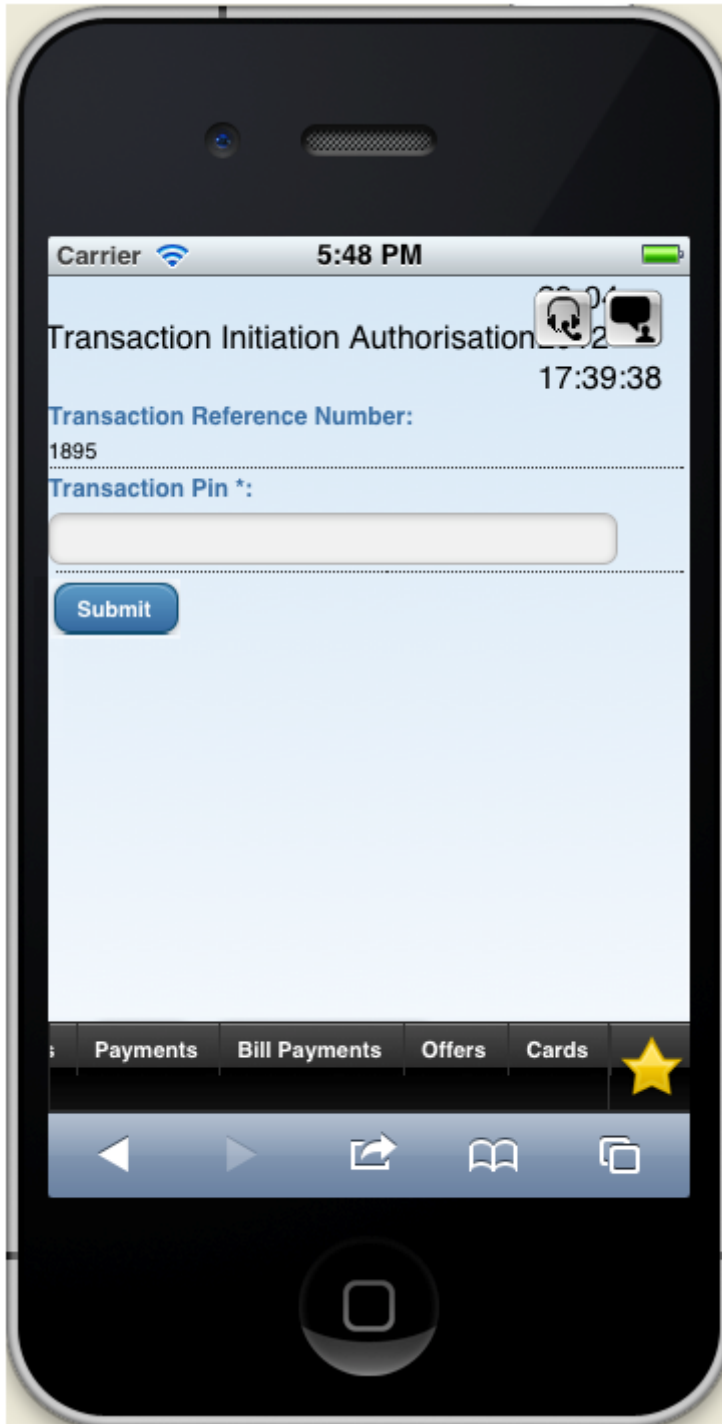


7.   Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

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

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**Pay Bill Confirm**



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

ORACLE
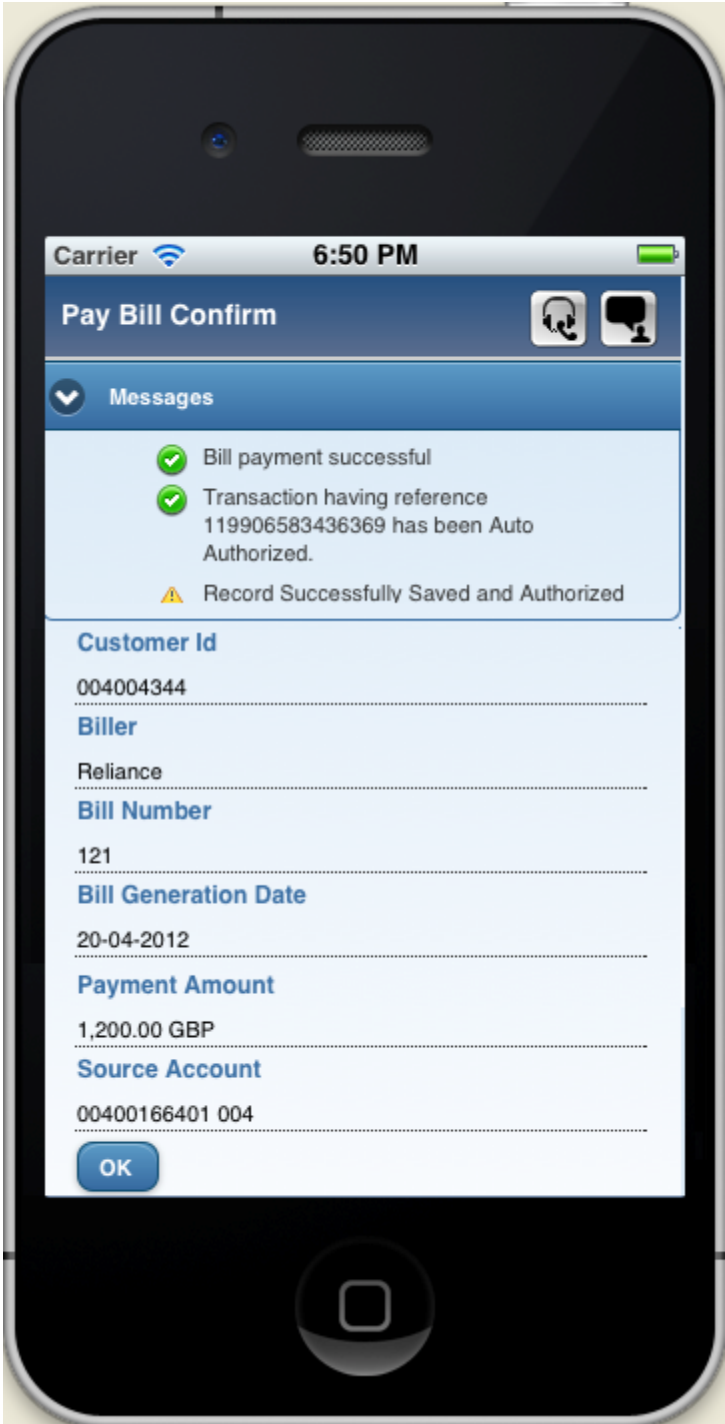
# 43. ATM Branch Locator

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.

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**Branch/ATM Locator**



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

ORACLE
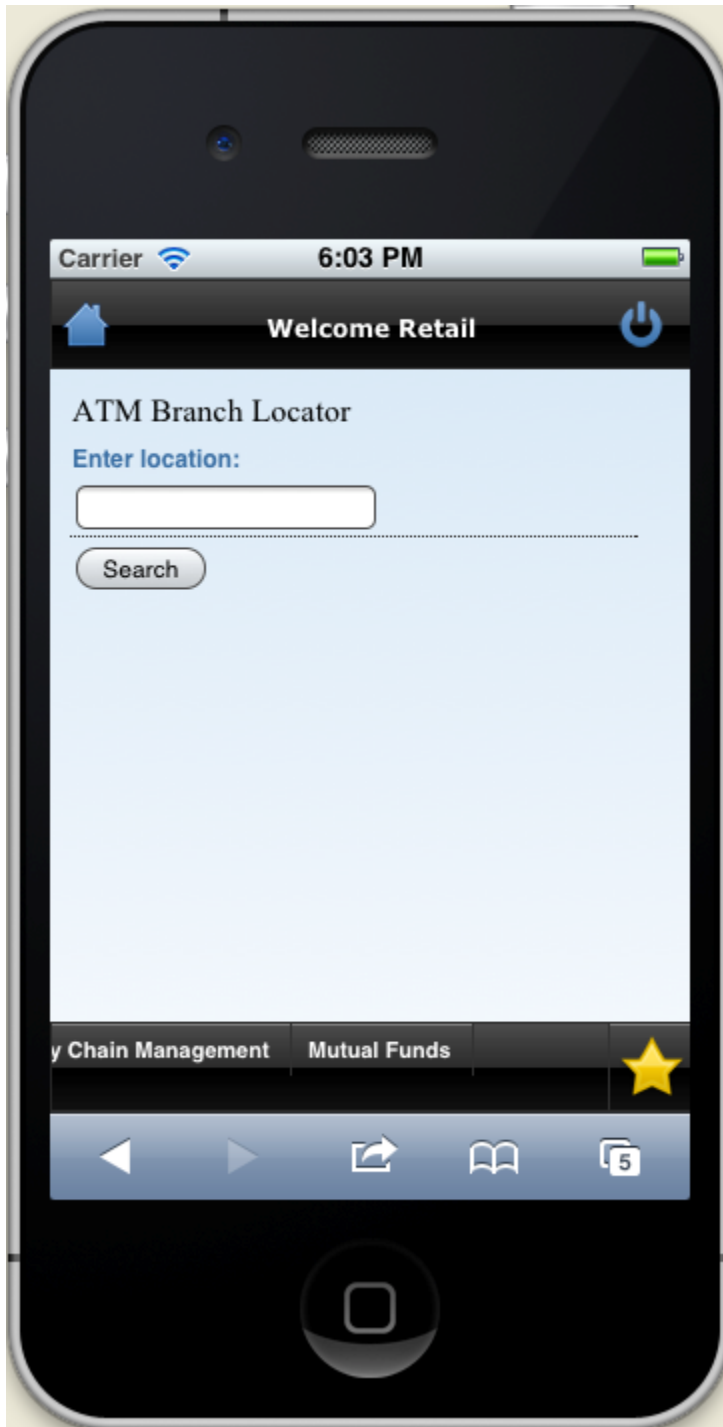
**ATM Branch Locator**



**Filed Description**

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

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| 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**

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Ring Road
London,Great Britain

Bank Futura, Marina street, London
Addle Hill E.C.4,
London,Great Britain

Bank Futura, Bell Yard W.C.3, Londo
Bell Yard W.C.2
London,Great Britain

Bank Futura,81241, WB1, London
81241
London,Great Britain
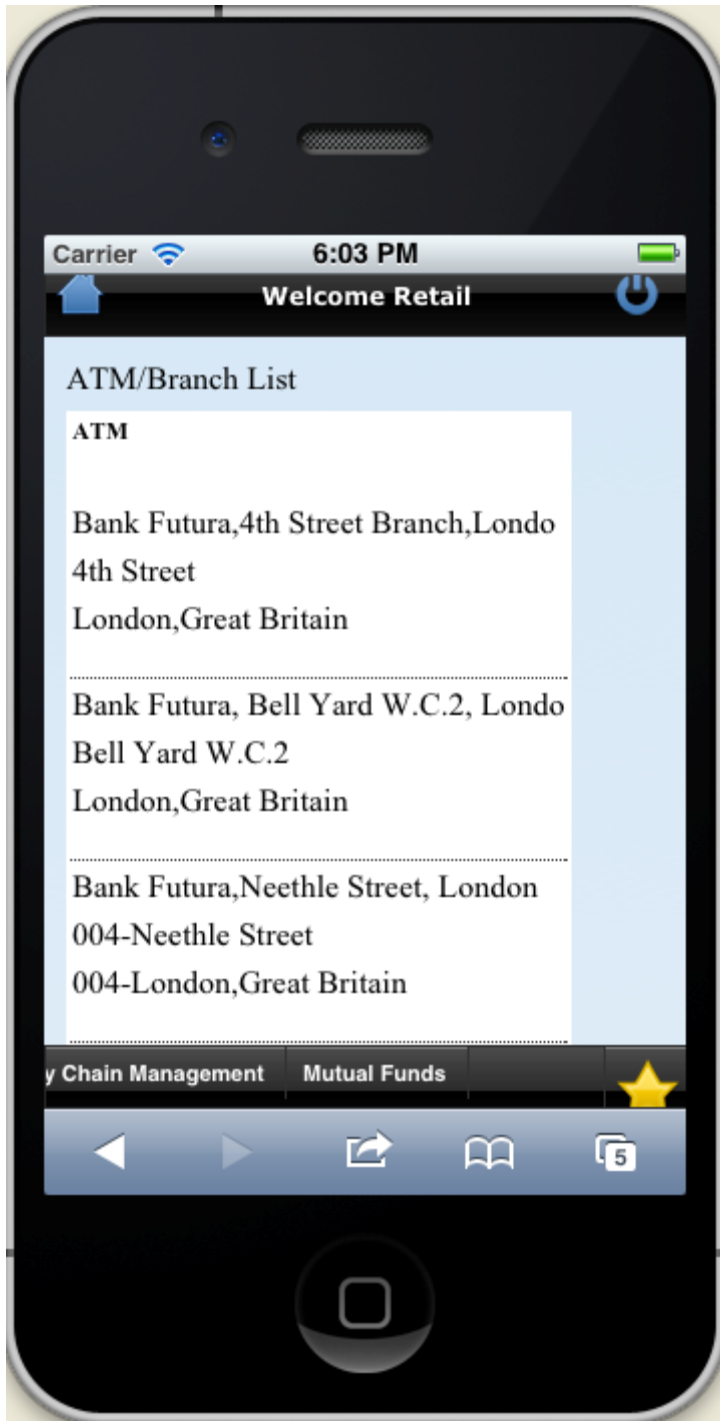
View Map

Back

5. 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**

6. 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.

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# 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.

ORACLE
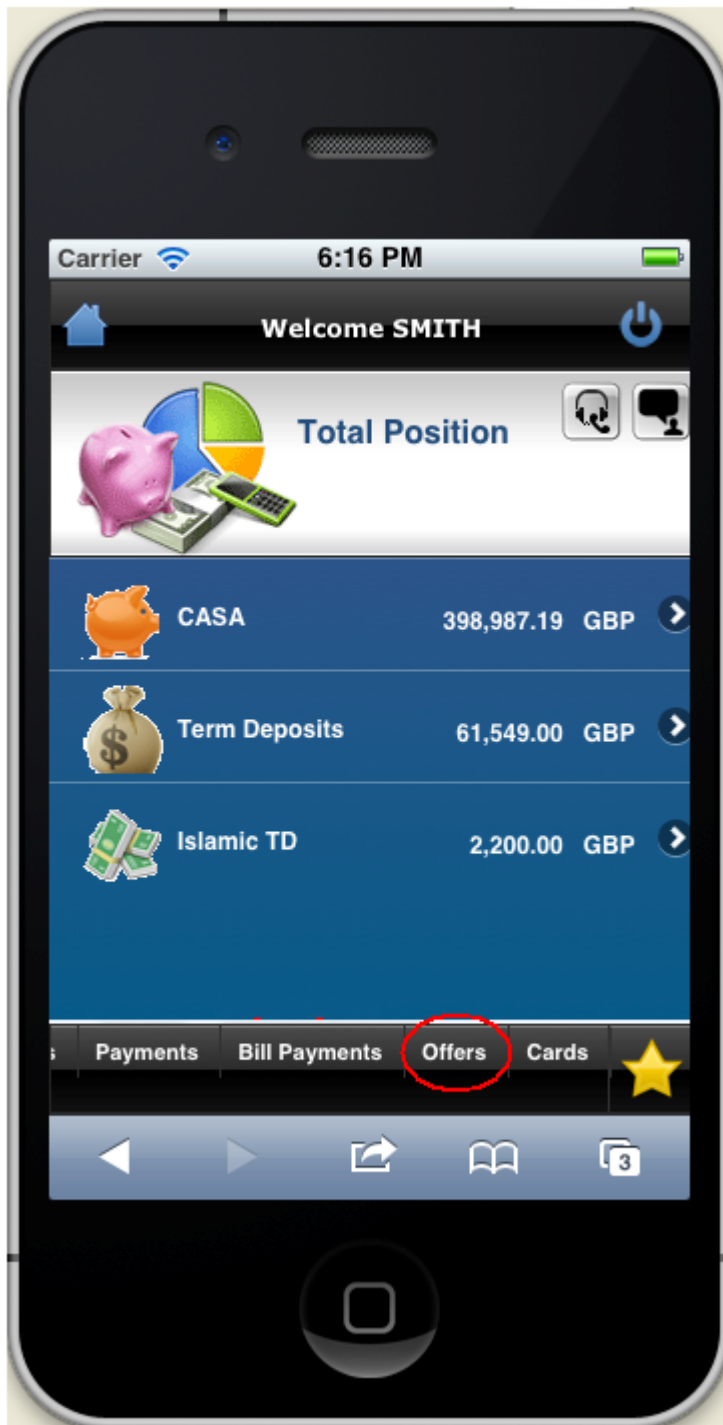
**Offers**



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.

ORACLE®
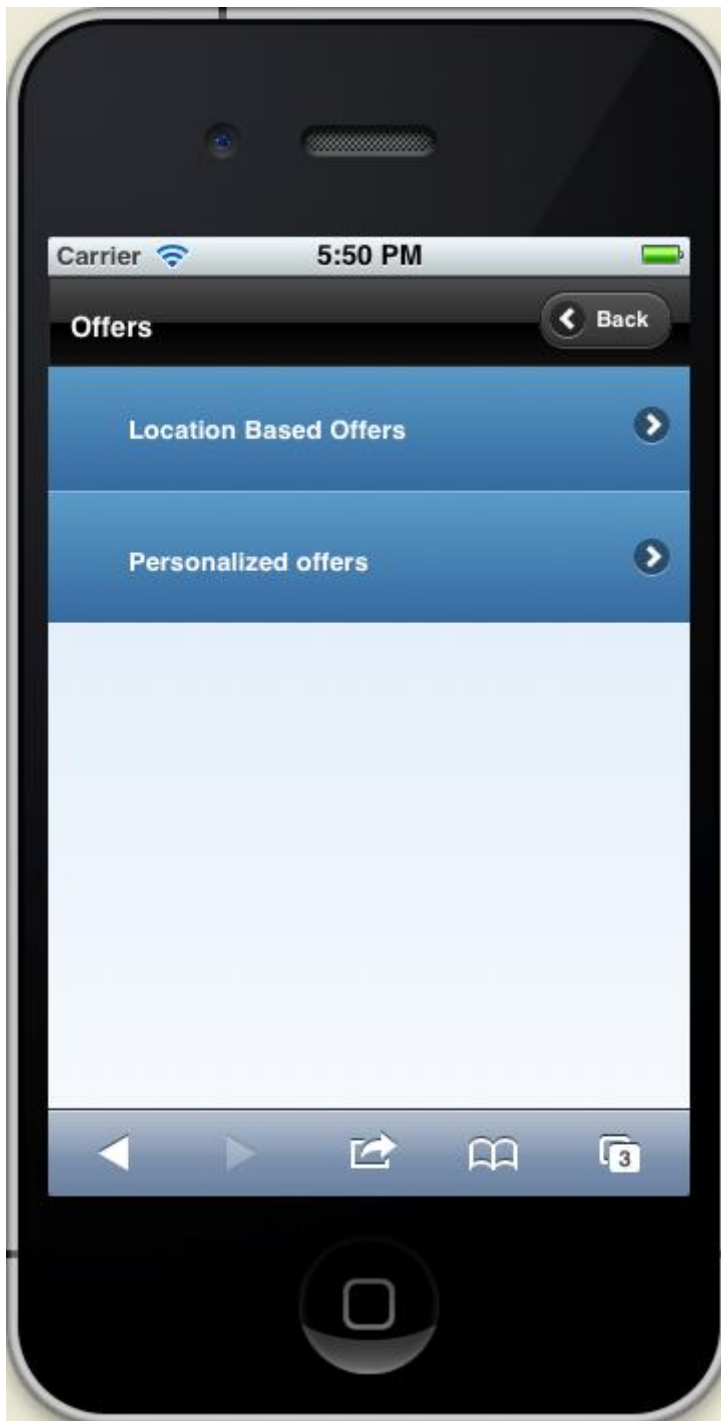
3.  Click any of the Offer type in order to view it. You can also view offers based on your location by clicking Location Based Offers tab. It will show offers with respect to your location.

4.  Below shown are the sample Personalized offer, displayed after clicking Personalized Offers tab.

**ORACLE**
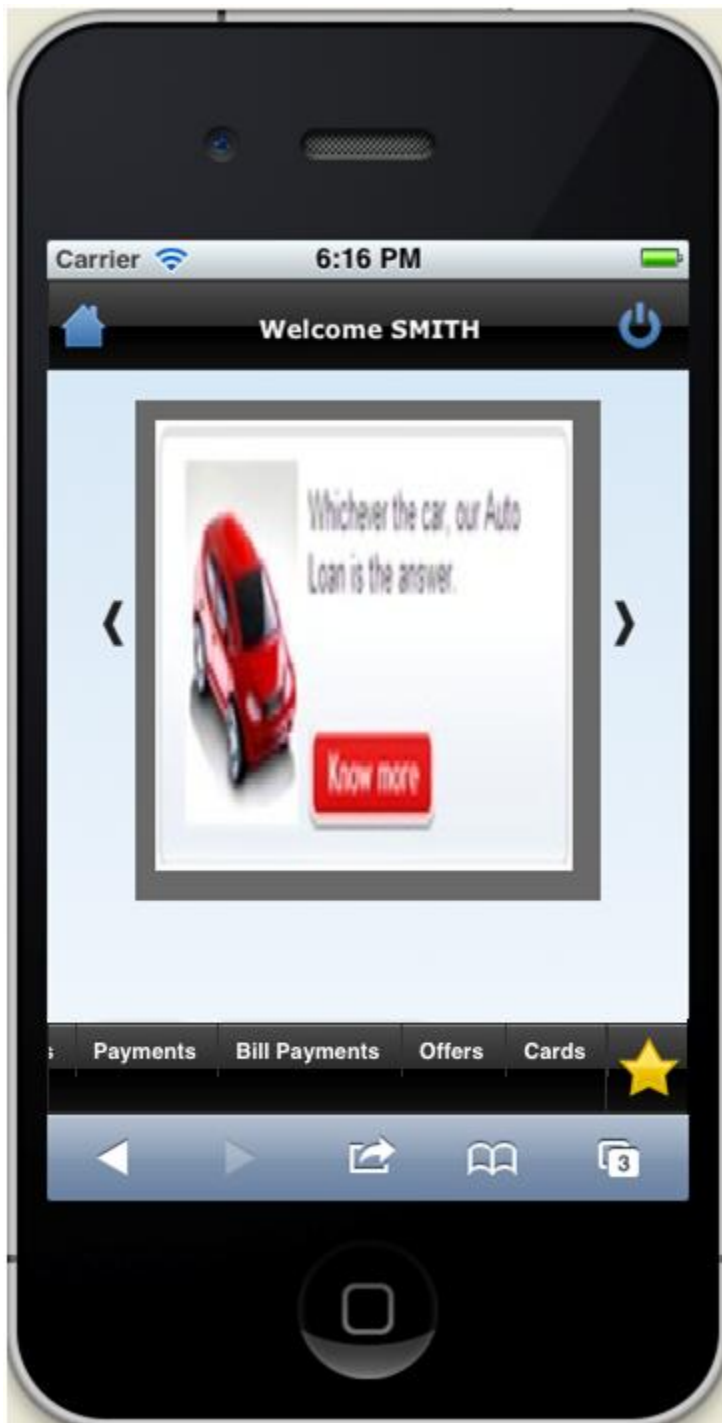
**Offers**



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

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# 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.

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**Buy Funds**



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.

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3. Select the Country

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

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Oracle FLEXCUBE Direct Banking

iPhone Browser Based Mobile Banking User Manual

October 2012

Version Number: 12.0.1.0.0

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