

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



Part No. E52306-01

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1. Transaction Host Integration Matrix

Legends

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

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

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Account Activity	x	★	N
Account Details	x	★	Y
Account Summary	x	★	Y
Ad-hoc Account Statement Request	x	★	N
Stop /Unblock Cheque Request	x	★	N
Cheque Status Inquiry	x	★	N
Cheque Book Request	✓	★	N
Loan Details	x	★	N
Mail Box	NH	NH	N
Exchange Rate Inquiry	x	★	N
Own Account Transfer	x	★	Y
Internal Account Transfer	x	★	N
Domestic Account Transfer	✓	★	N
Pay Bill	✓	★	N
Register Biller	✓	★	N
Delete Biller	NH	★	N
Redeem Term Deposit	✓	★	N
TD Details	x	★	N
Transactions to Authorize	NH	NH	N

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Change Password	NH	NH	Y
Credit Card Details	X	★	N
Credit Card Statement	X	★	N
Force Change Password	NH	NH	Y
Contract TD View	X	★	N
Buy Mutual Fund	X	★	N
Redeem Mutual Fund	X	★	N
Portfolio	X	★	N
Switch Mutual Fund	X	★	N
Order Status	X	★	N
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	✓	★	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

2. Log In / Landing Screen

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

To login into the client/application based Mobile Banking Application

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

Login



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



3. Click the icon. The system displays **Account Overview** screen.

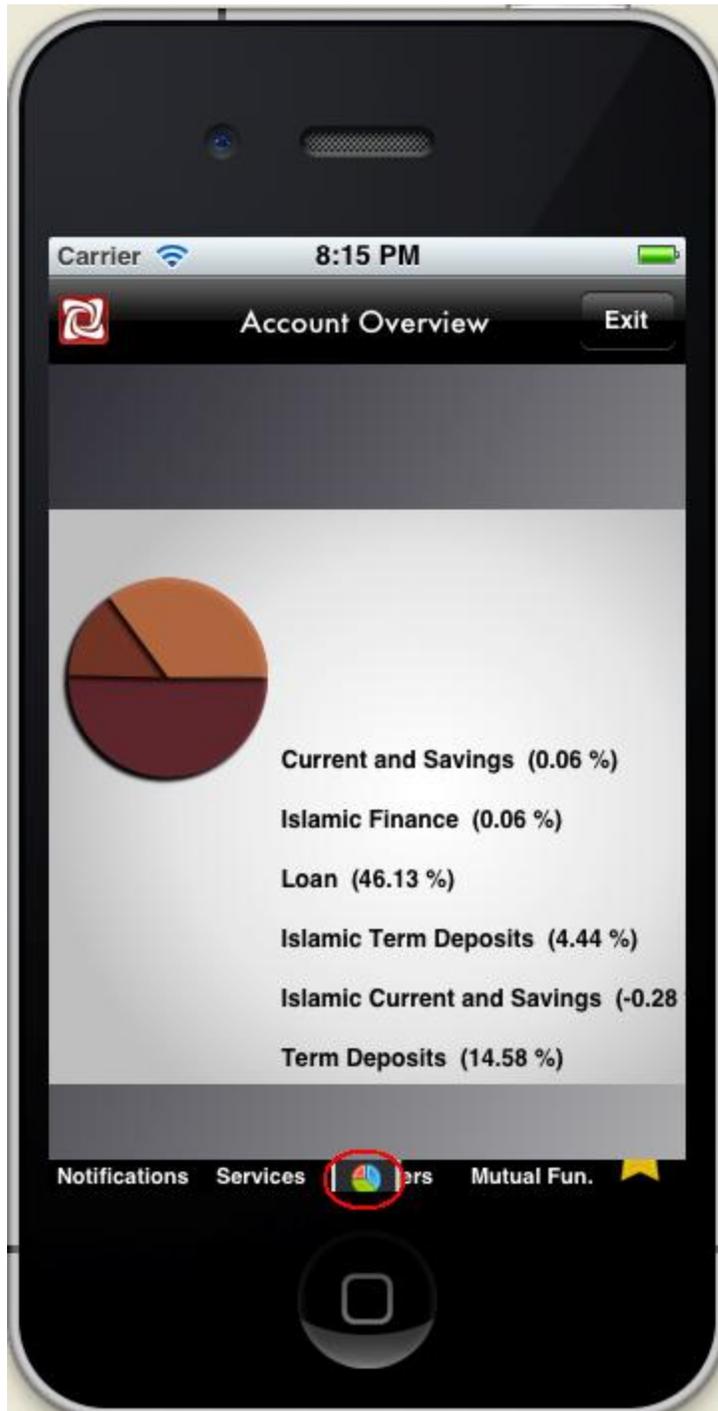
Account Overview



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

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

Account Overview



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

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

3. Menu Navigation

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

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

Two Types of Navigations are available.

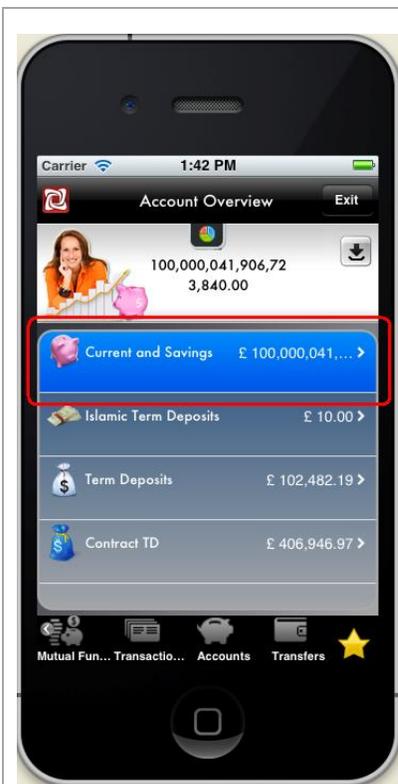
- Navigating through Landing Screen
- Navigating through Menu Bar

3.1. Navigating through Landing Screen

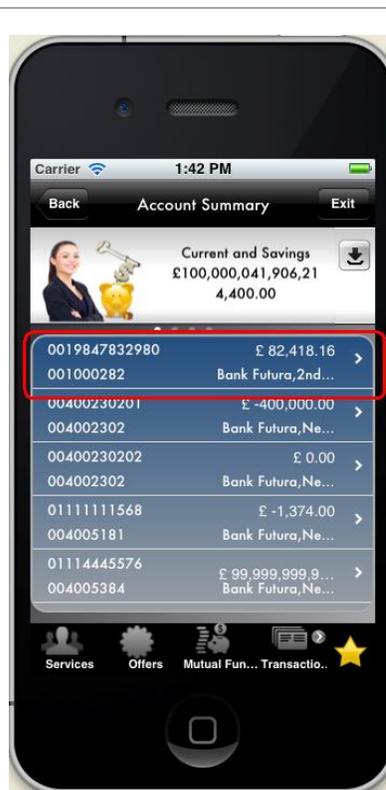
1. Below shown is the Landing Screen that comes after Login.



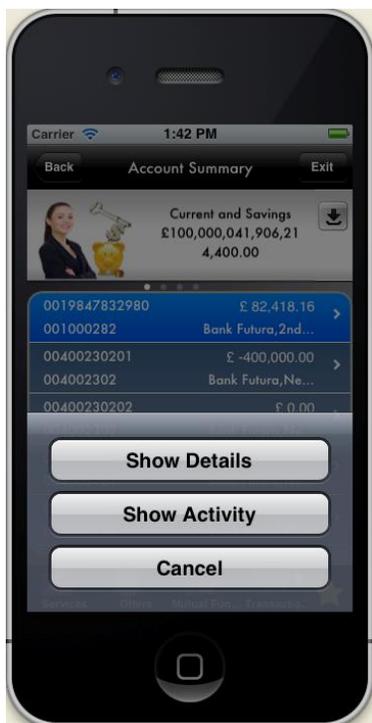
2. Click the encircled/outlined buttons or tabs as shown in below screen sequence to reach to the **Own Account Transfer** screen.



Screen1: Click RED outlined tab.



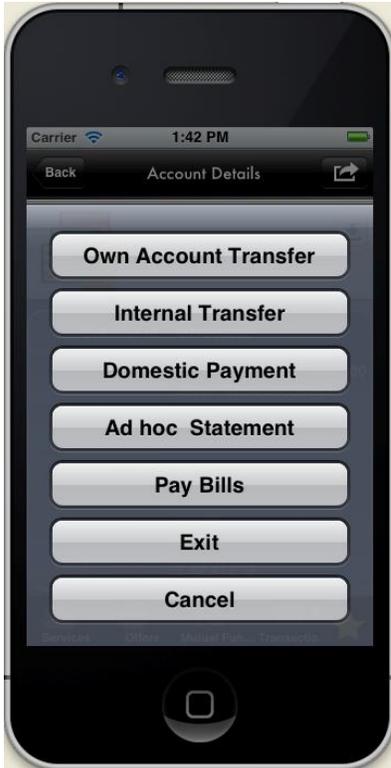
Screen2: Click Account number as highlighted.



Screen3: Click Show Details OR Show Activity button.



Screen4: Click encircled button.



Screen5: Click Own Account Transfer button.



Screen6: Own Account Transfer

3.2. Navigating through Menu bar

 <p>Screen1 (Landing Screen): Click the encircled Transfers menu.</p>	 <p>Screen2: Click Own Account Transfer tab.</p>
 <p>Screen3: Own Account Transfer</p>	

4. Logout

This option enables you to log off the application.

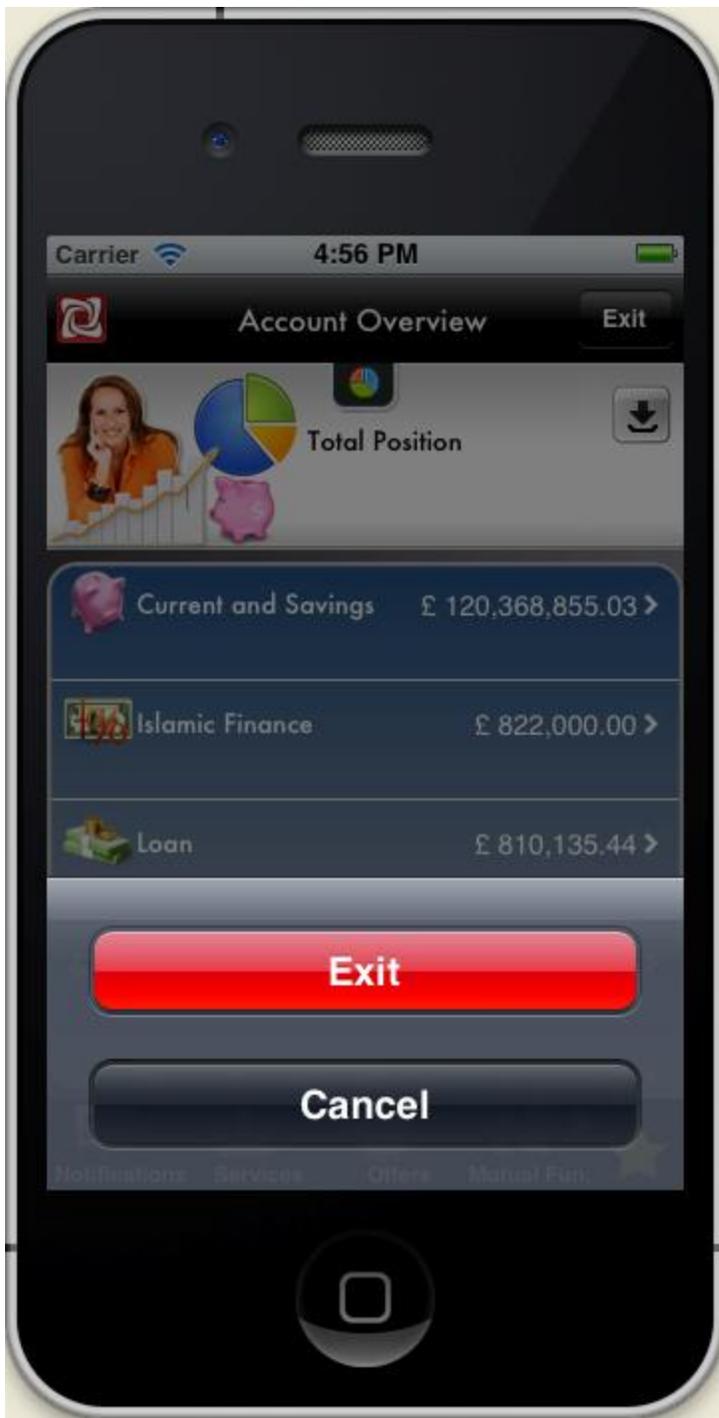
To log out of the client/application based Mobile Banking Application

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

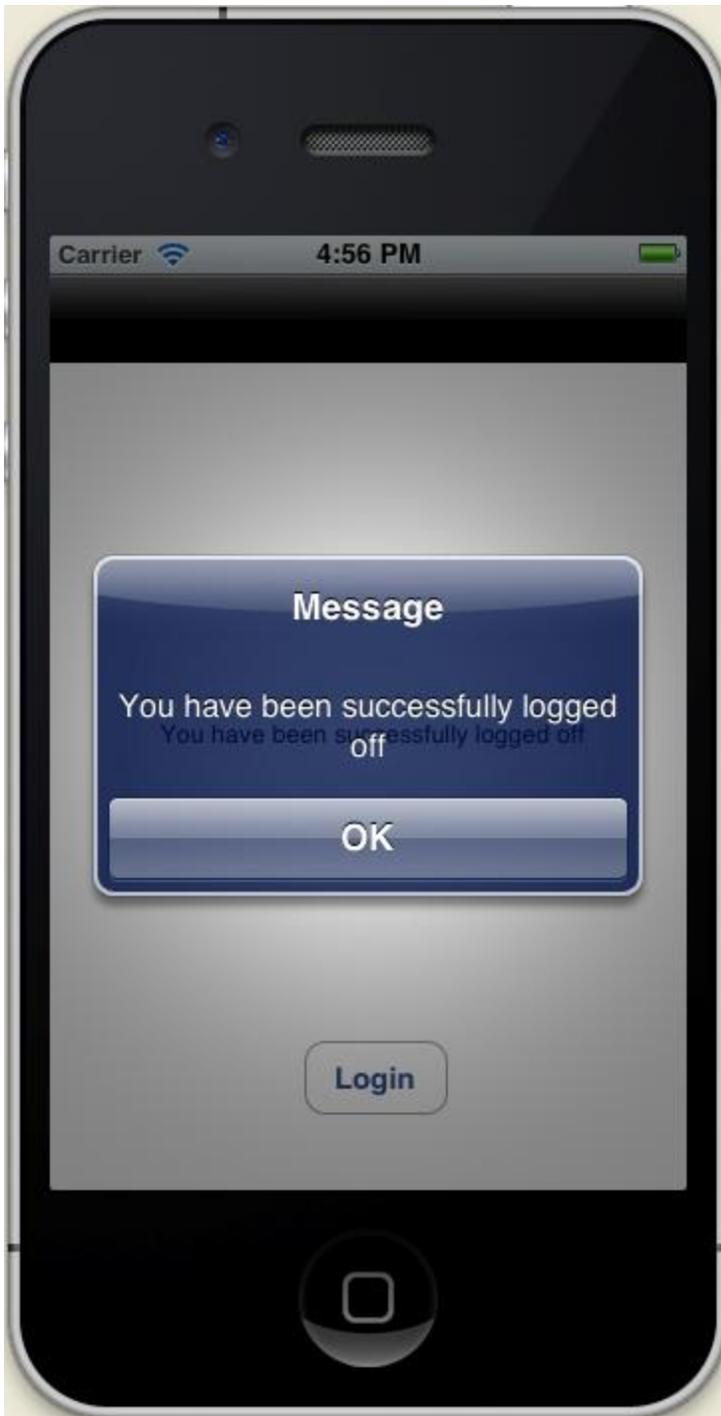
Menu



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



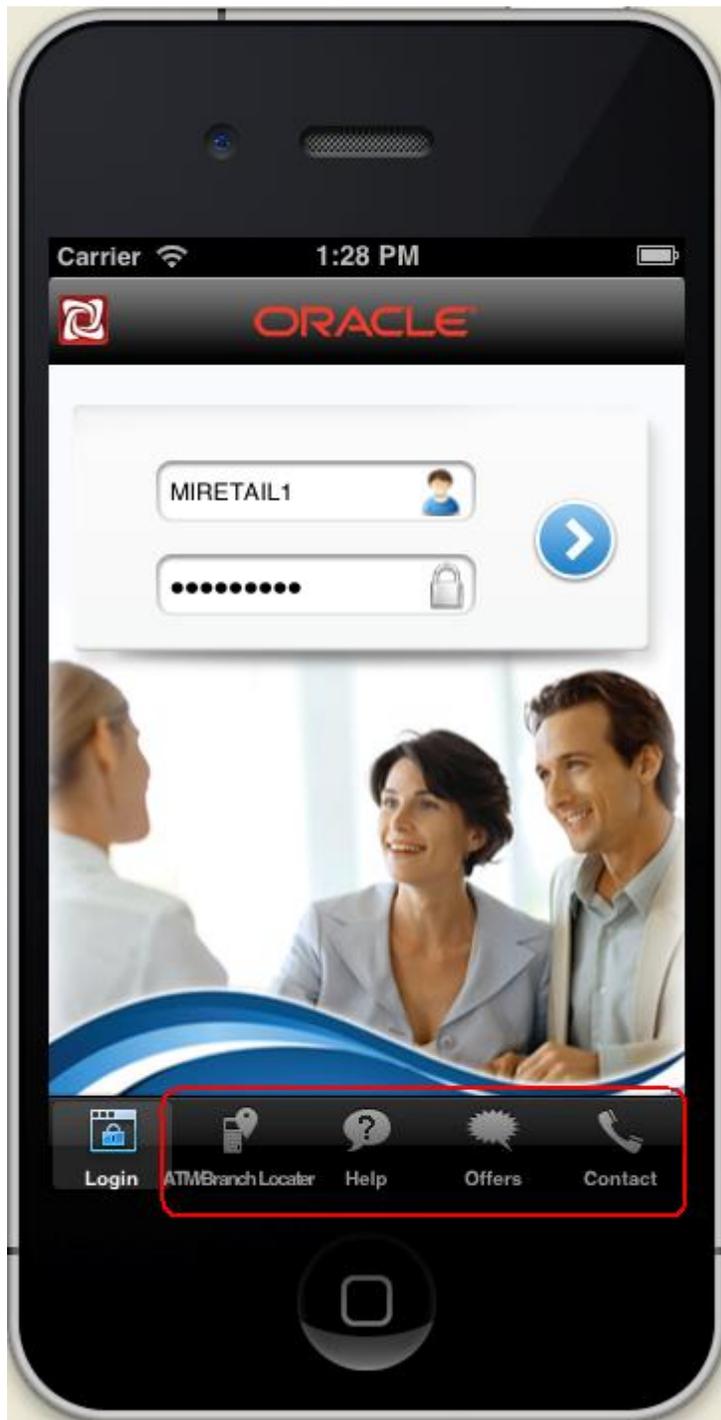
4. Click the Exit button. The system displays message for logged off, as below.



5. Pre-Login Transactions

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

Login



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

- **ATM Branch Locator:** This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer

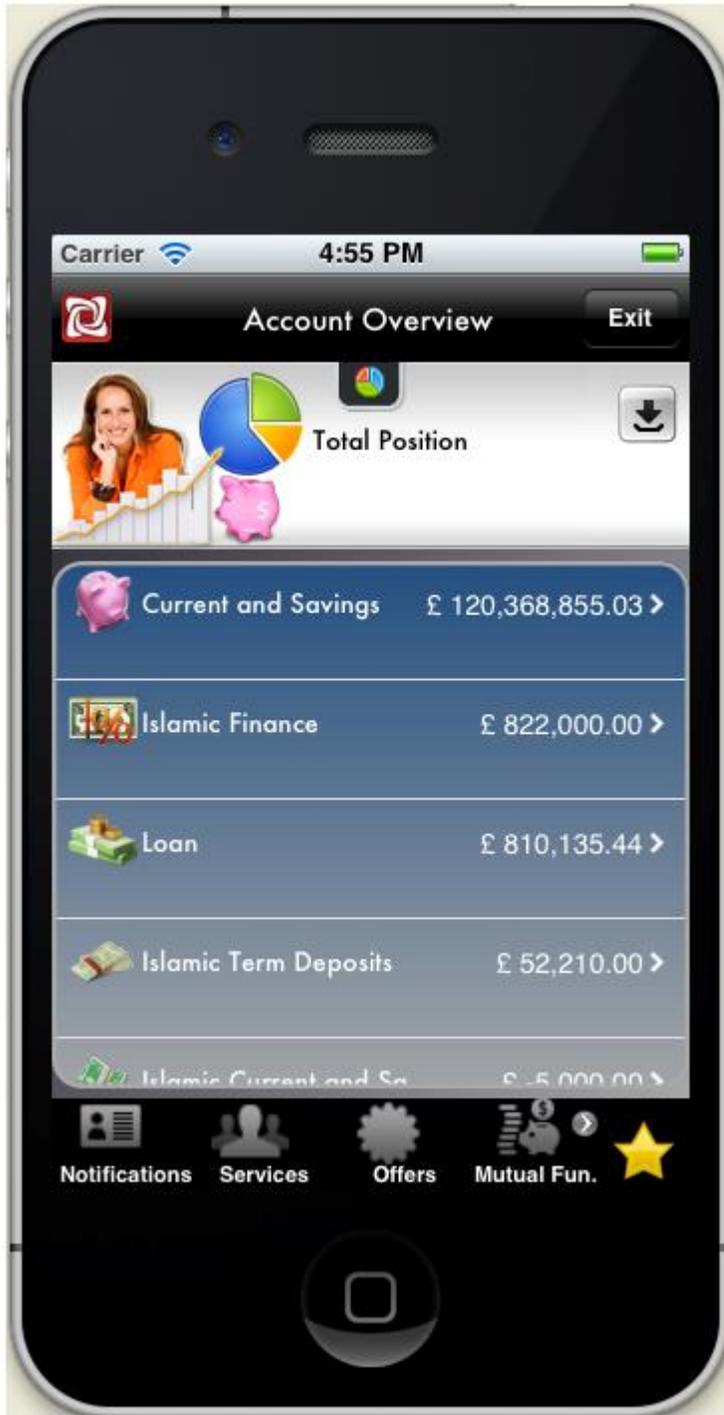
ATM Branch Locator section for further details.

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

6. Setting any Transaction as Favorite

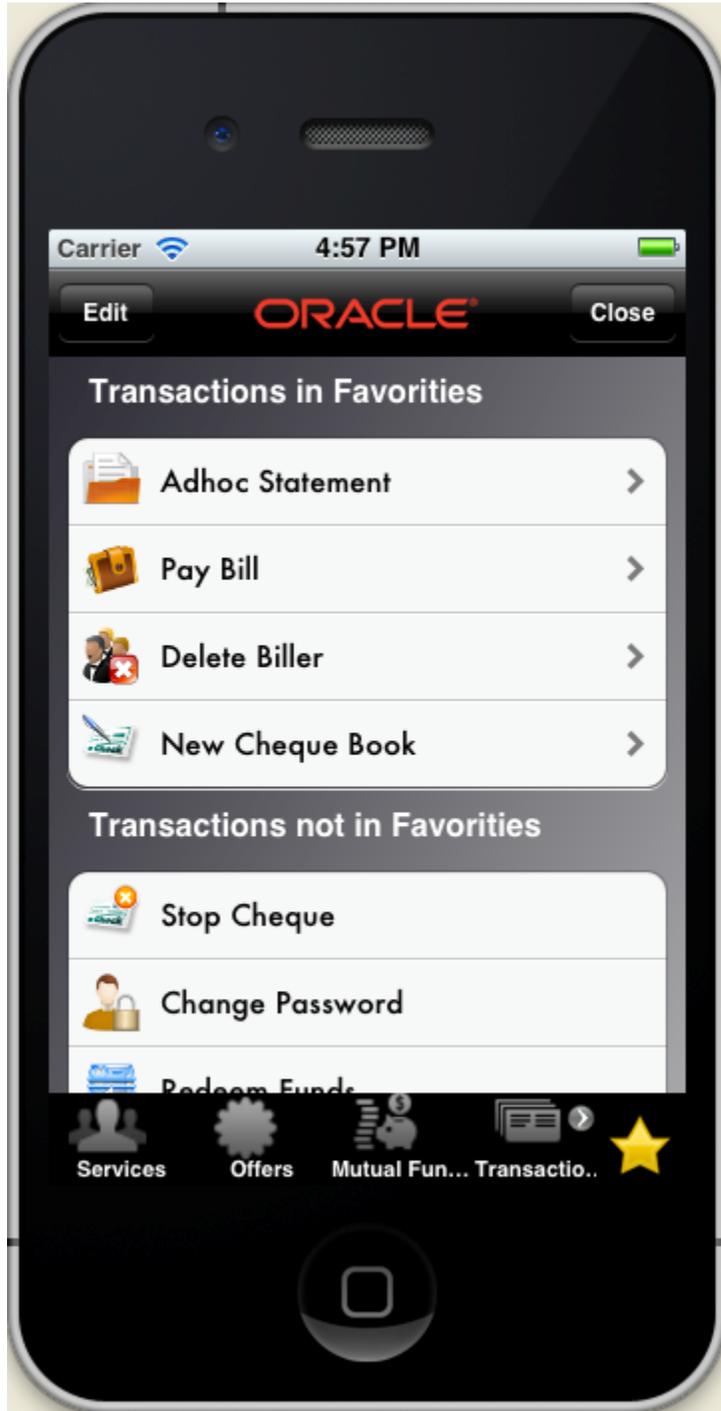
This option enables you to set any transaction as Favorite. That transaction will be available under the Favorites tab for direct access without navigating through Menu and submenus.

To set any transaction as Favorite



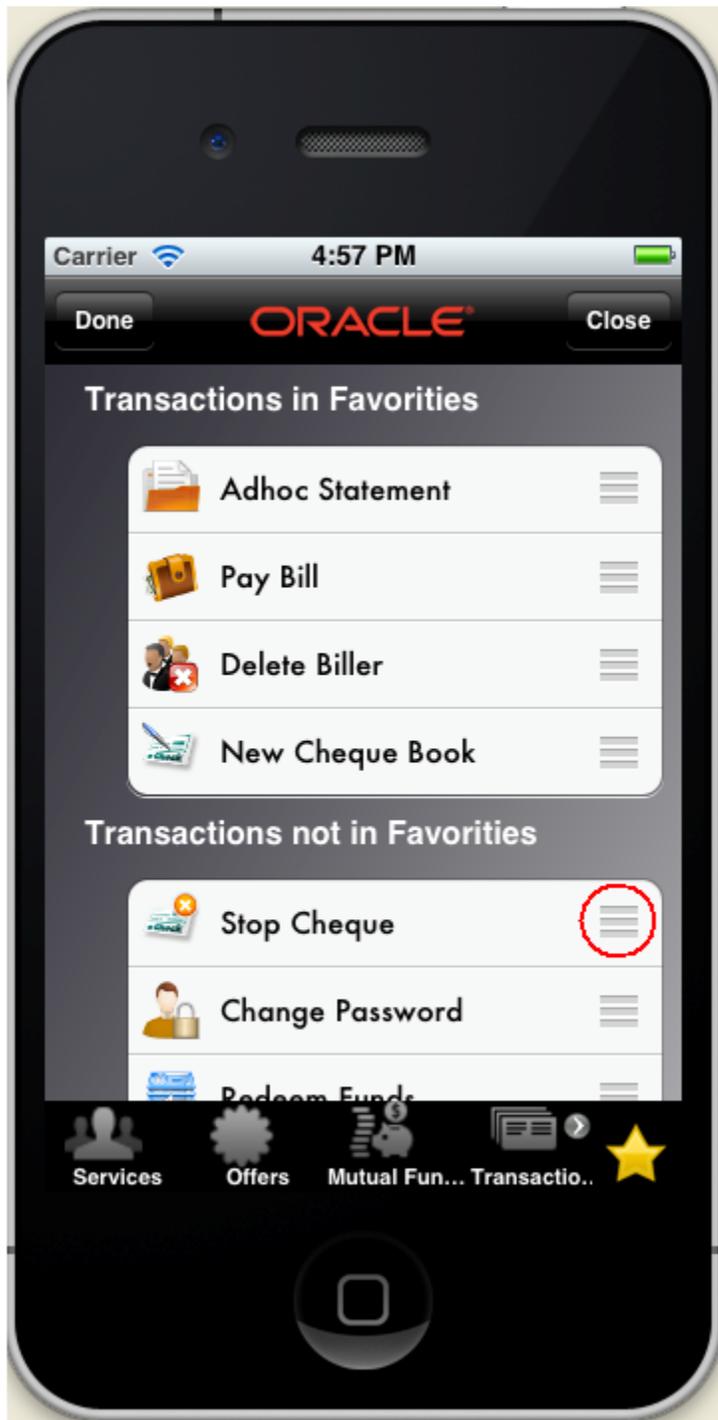
1. Click the  icon. The system displays Favorites screen showing already set favorite transaction along with transactions that are not favorite, as shown below.

Transactions in Favorites



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

Transactions in Favorites

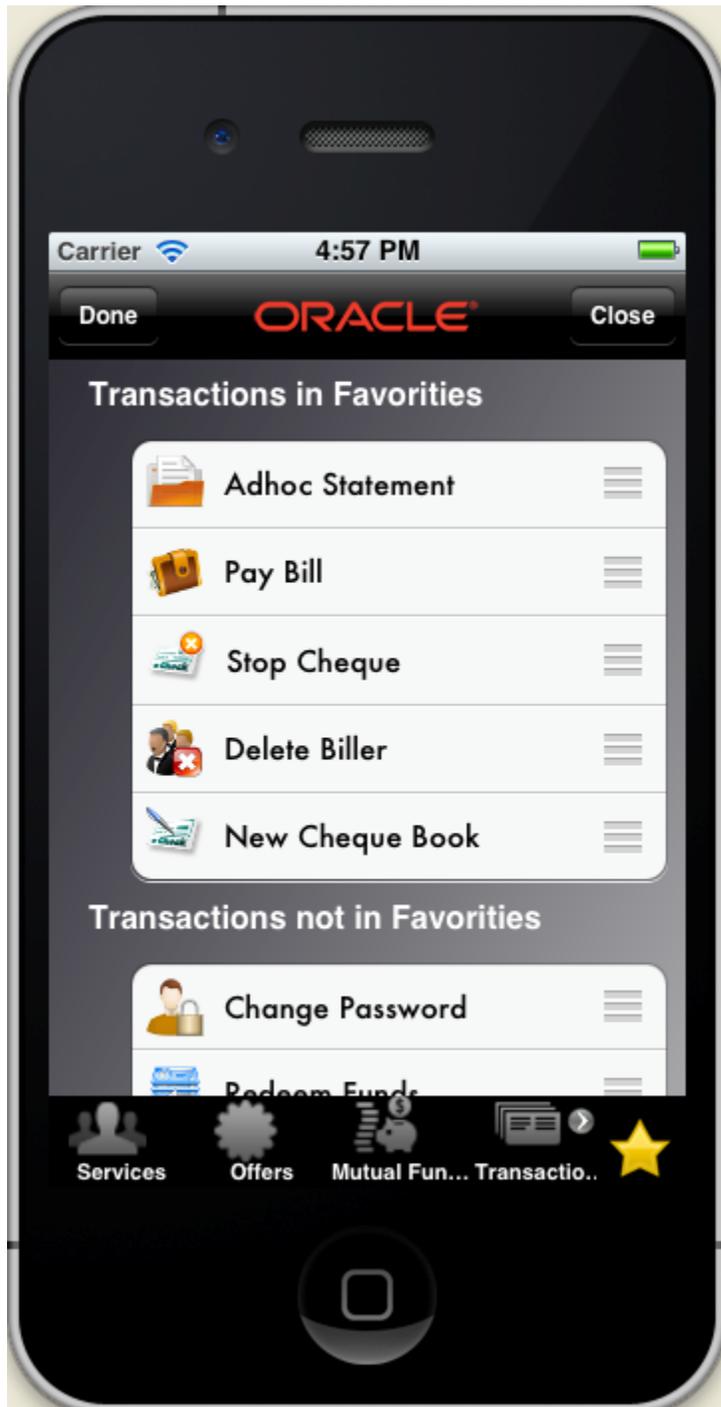


3. Select any transaction from Transactions not in Favorites section, which is to be set as Favorite.
4. Drag and drop that transaction in the Transactions in Favorites section. While dragging, select the symbol as encircled in above screen and then drag and drop.

Setting any Transaction as Favorite

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

Transactions in Favorites



Setting any Transaction as Favorite

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

Transactions in Favorites



7. Account Activity

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

To view the account activity details

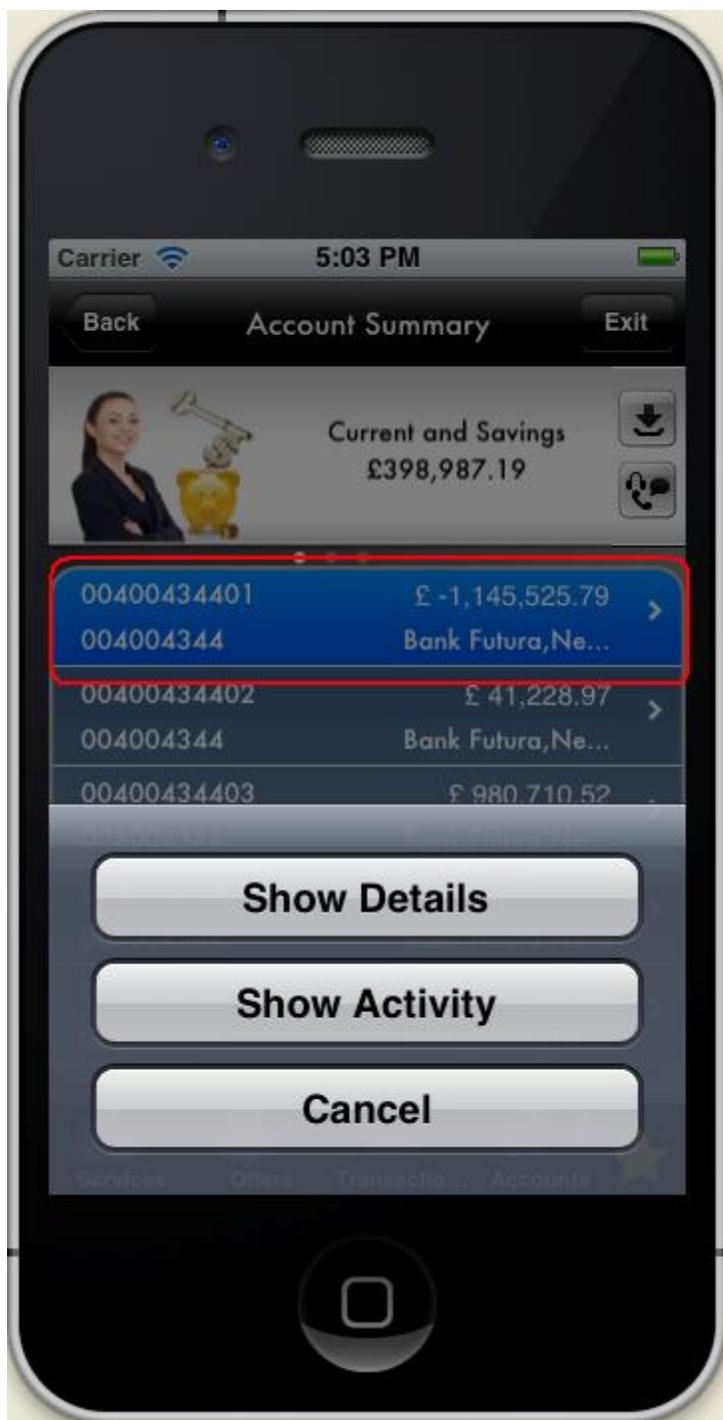
1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview



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

Account Summary



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

Account Activity



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

Search By



Field Description

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

Field Name	Description
Search By	<p>[Mandatory, Pop Over]</p> <p>Select the search by option from the list.</p> <p>The Options are</p> <ul style="list-style-type: none"> • Last 2 Days • Last 5 Days • Between two dates
From Date	<p>[Conditional, Alphanumeric,10, Pick list]</p> <p>Type the start date from which the transaction details have to be generated or select the date from the pick list</p>
To Date	<p>[Conditional, Alphanumeric, 10, Pick list]</p> <p>Type the end date up to which the transaction details have to be generated or select the date from the pick list.</p>
	<p>Note: From Date and To Date fields are applicable only when Between two dates option is selected in the Search By screen.</p>

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

Account Activity



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

Account Activity



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

8. Account Details

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

To view the account details

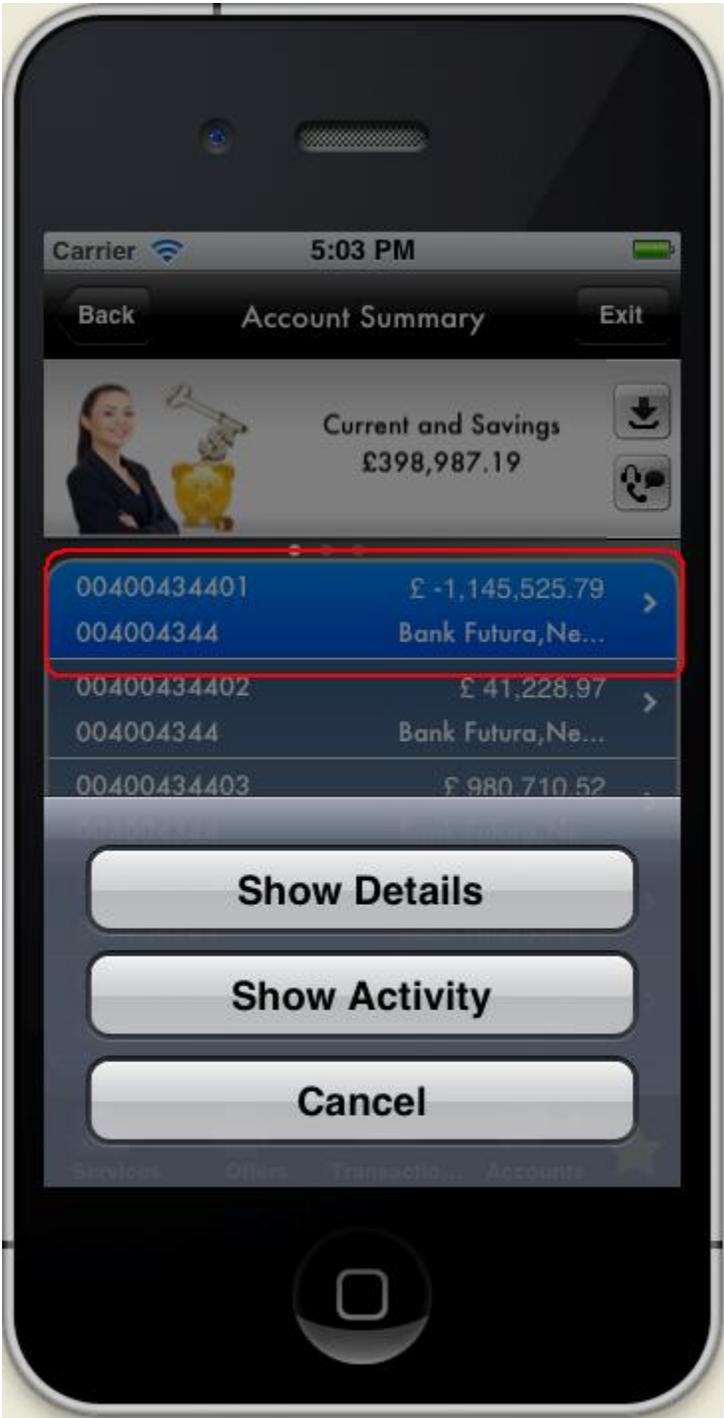
1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview



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

Account Summary



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

shown in above screen.

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

Account Details



Field Description

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

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

9. Account Summary

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

To view the account summary

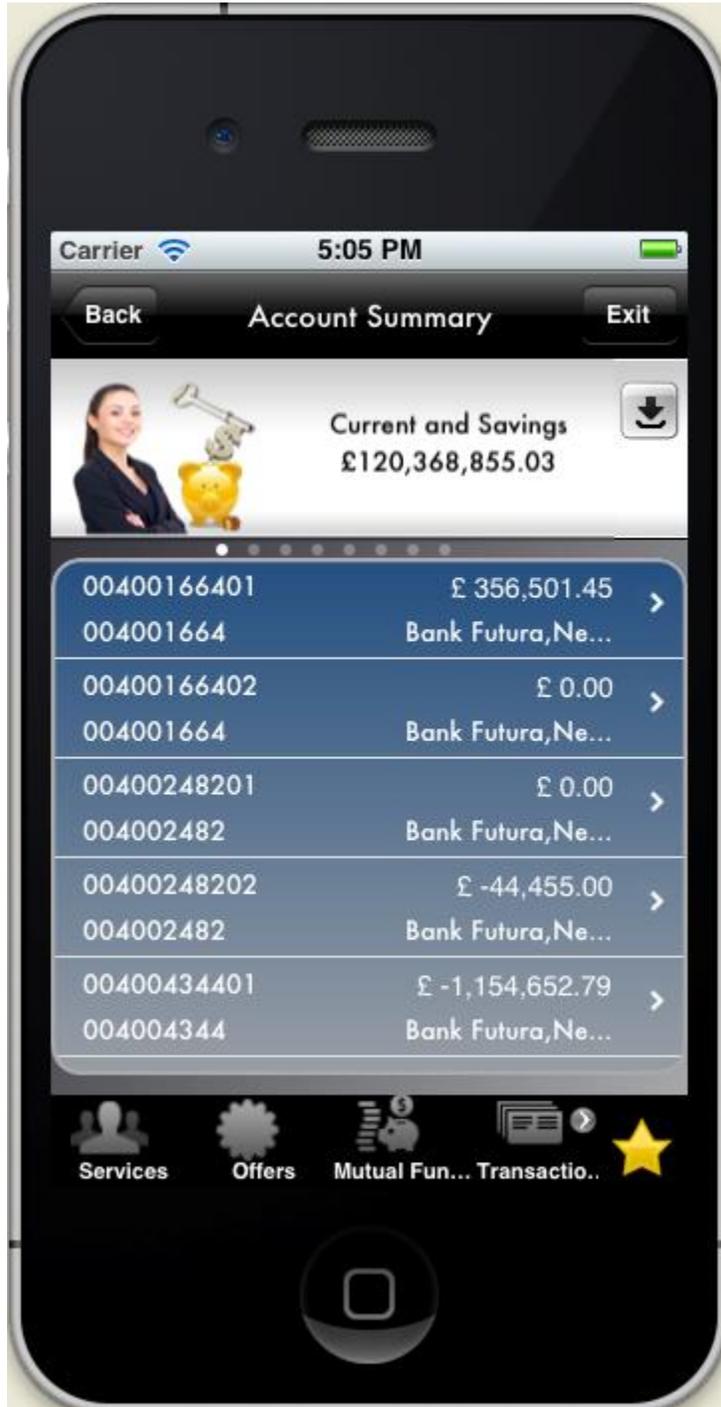
1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen Accounts Overview as shown below.

Accounts Overview



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

Account Summary



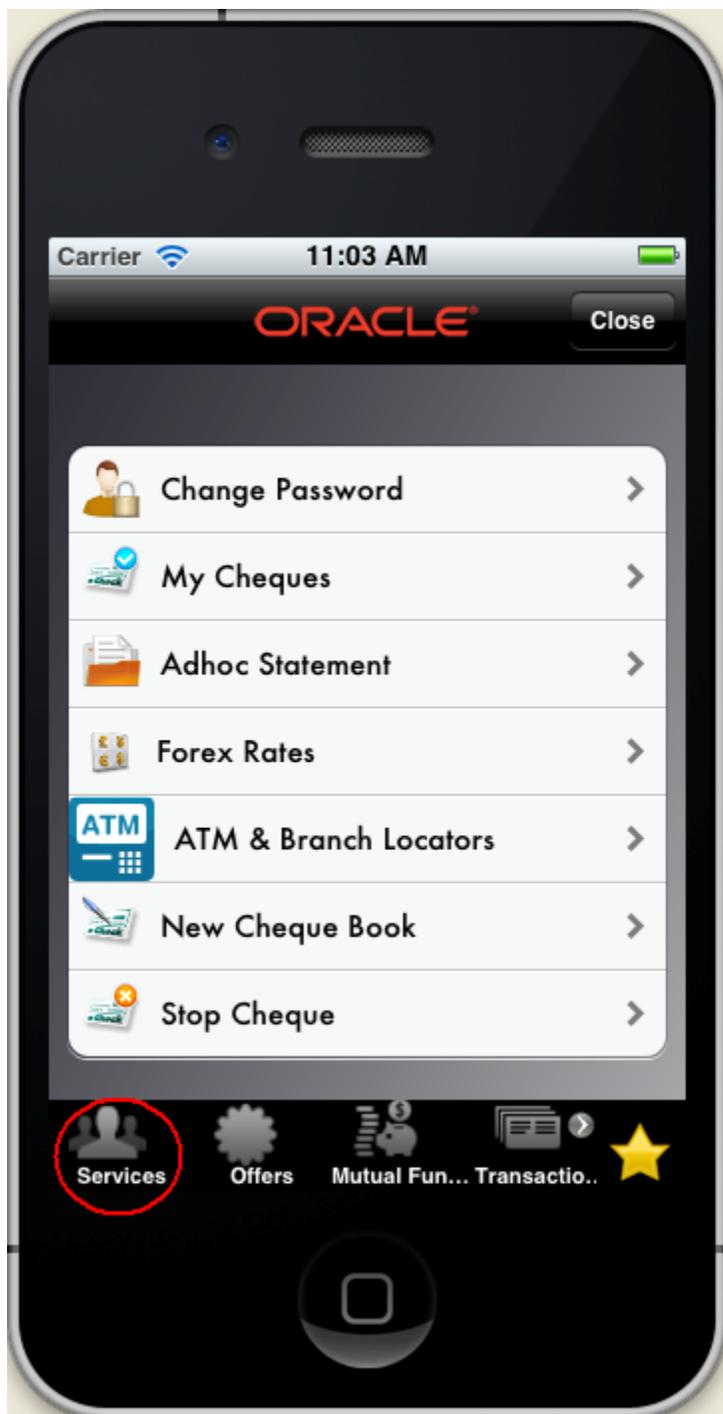
3. Click on any of the accounts displayed. The system displays operations/transactions that can be performed on that clicked account.

10. Ad-hoc Statement

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

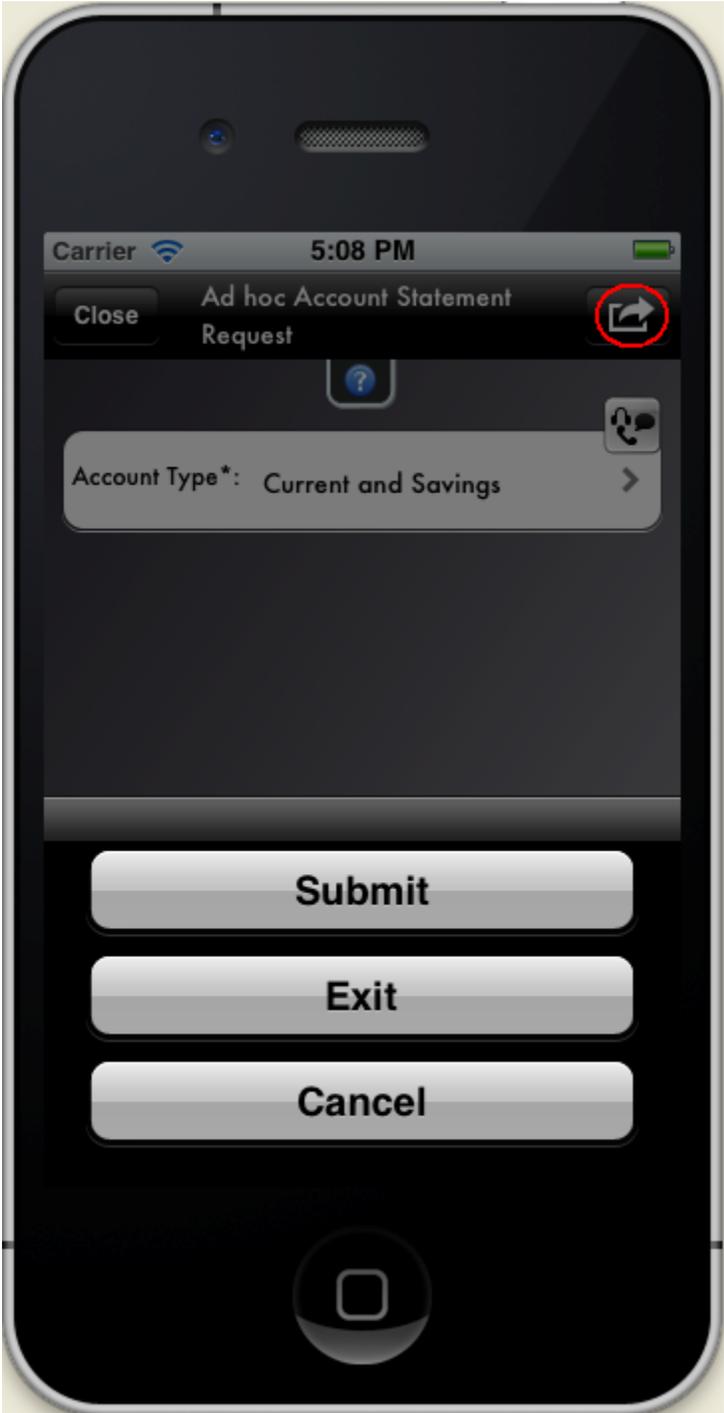
To request the Adhoc Statement

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



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

Ad hoc Account Statement Request



Field Description

Field Name	Description
Account Type	[Mandatory, Pop Over] Select the type of account. The Pop Over menu has Current and Savings and Term Deposits account. 4. Click the encircled options button. One pop will be displayed. 5. Click the Submit button, from the pop up. The system displays below Adhoc Account Statement Request screen.

Ad hoc Account Statement Request

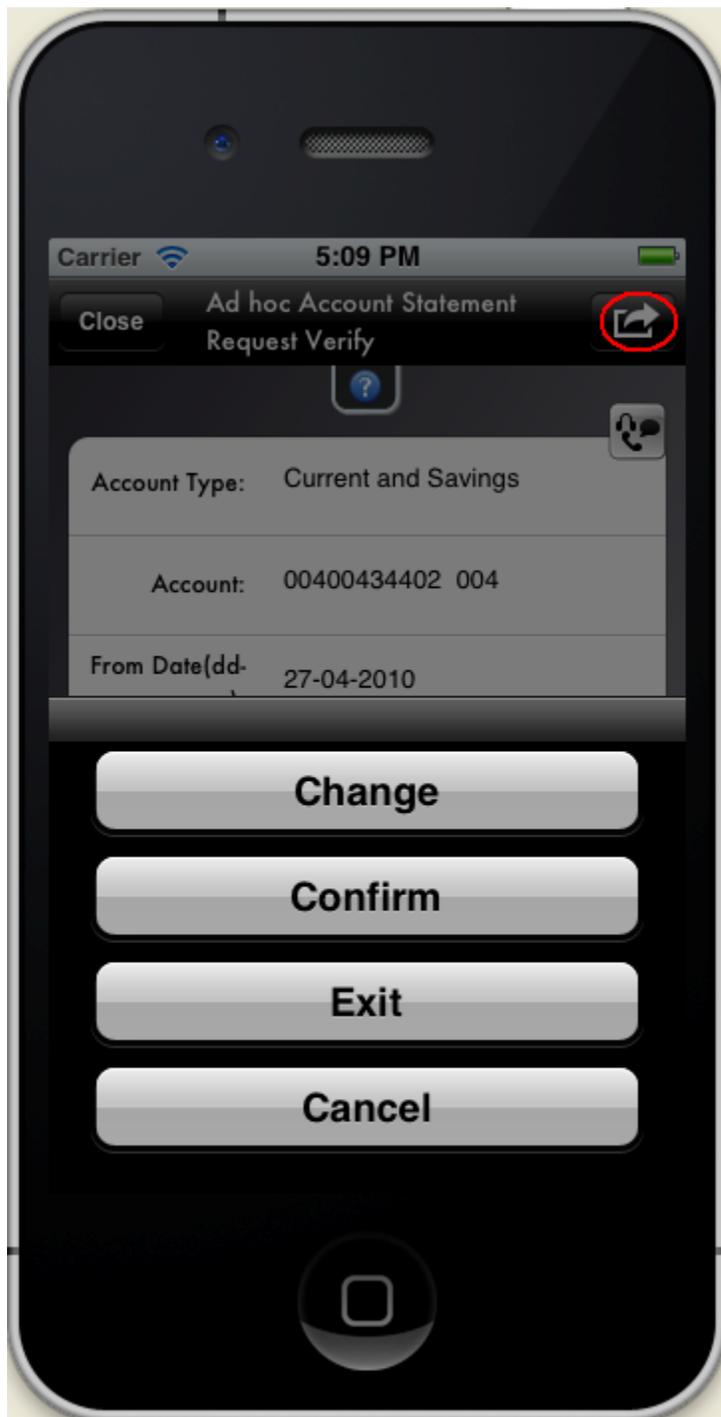


Field Description

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

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

Ad hoc Account Statement Request Verify



8. Click the encircled button to get the pop up.

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

OR

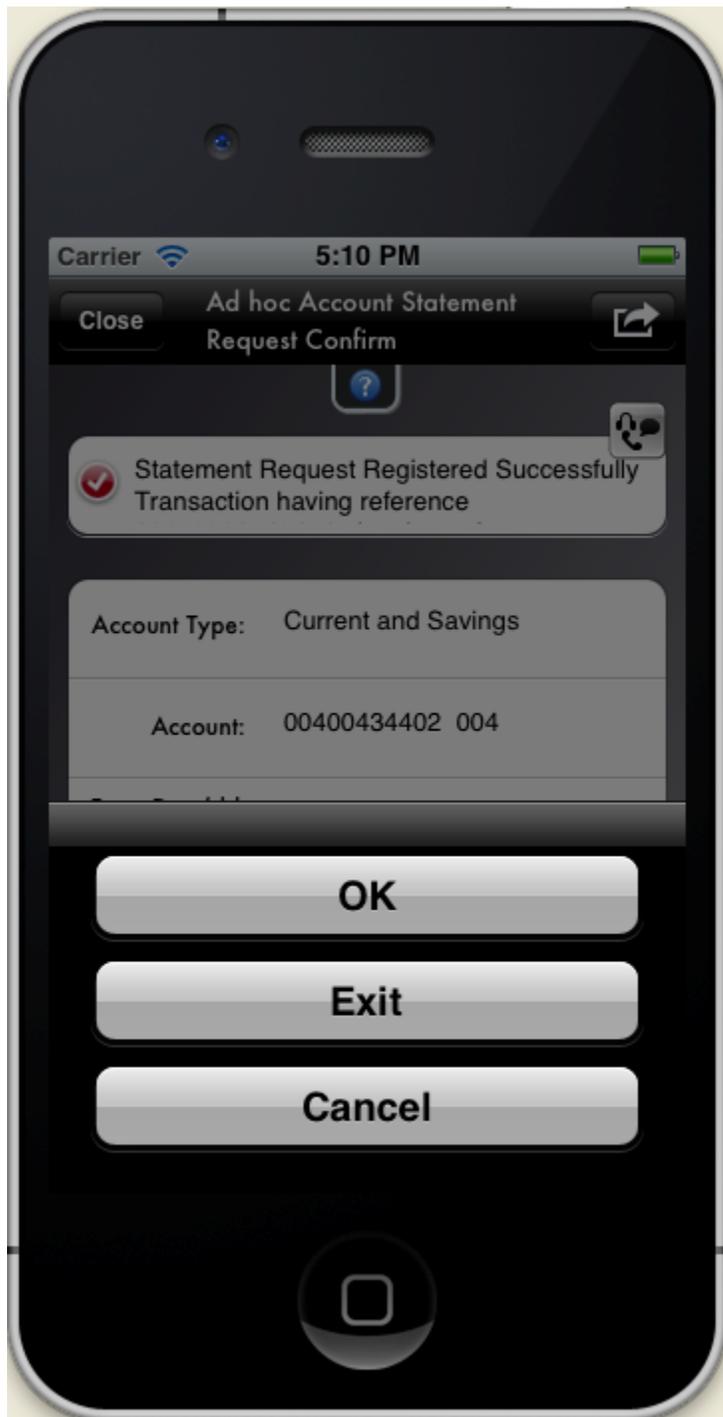
Click the Change button to change the inputs.

Ad hoc Account Statement Request – Confirm



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

Ad hoc Account Statement Request – Confirm



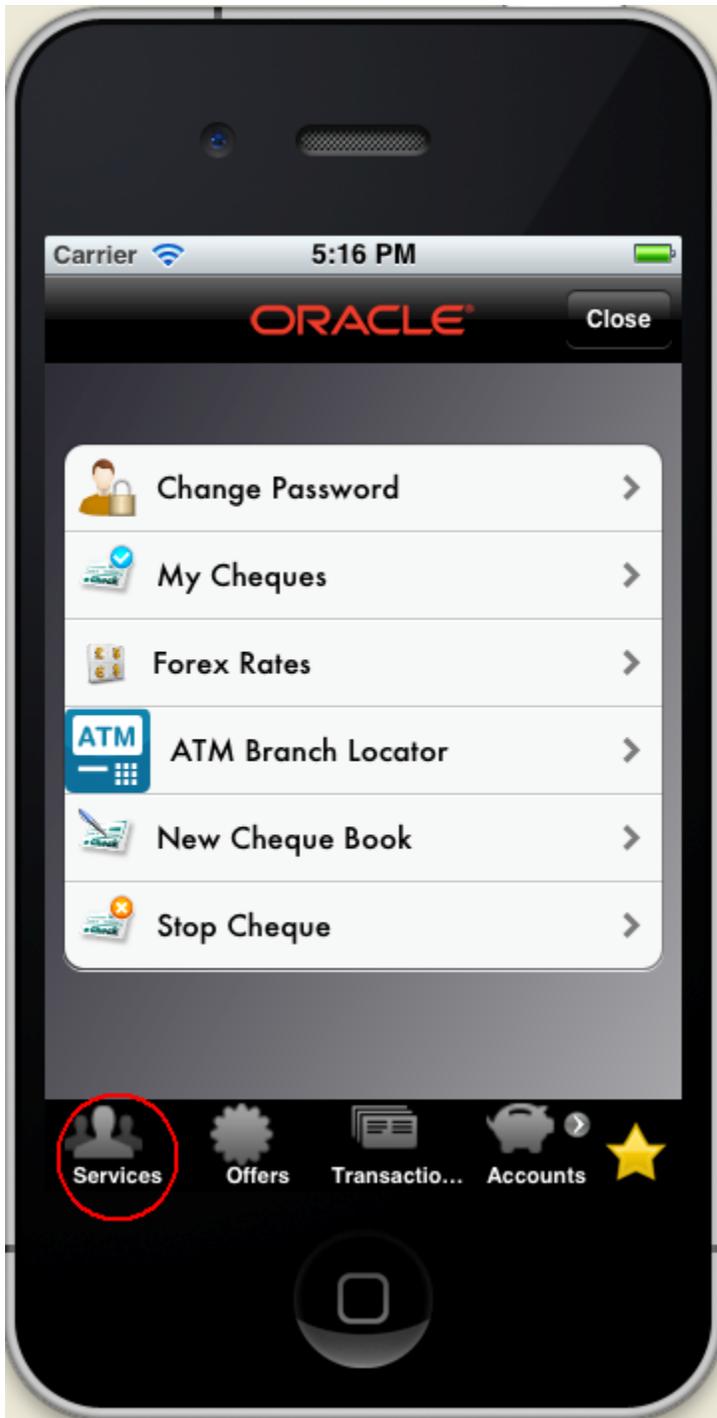
11. Click the OK from the options pop up shown. The system displays initial Ad hoc Account Statement Request screen.

11. Stop Cheque

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

To stop or unblock cheque request

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



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

Stop Cheque

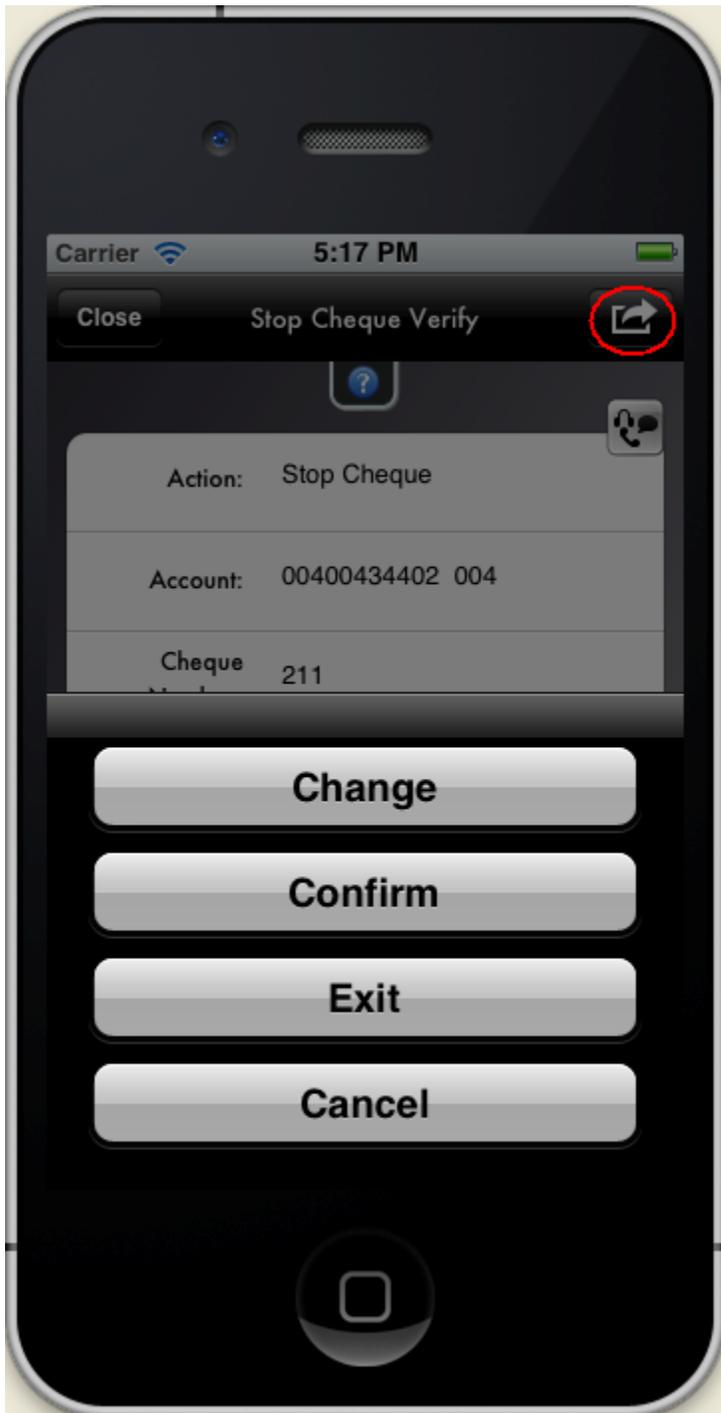


Field Description

Field Name	Description
Select Action	<p>[Mandatory, Pop Over]</p> <p>Select the action from Pop Over menu. The options are</p> <ul style="list-style-type: none"> • Stop Cheque payment • Cancel stopped Cheque
Select Account	<p>[Mandatory, Pop Over]</p> <p>Select the account from the Pop Over list. The Pop Over menu gives the list of accounts.</p>
Cheque Number	<p>[Mandatory, Numeric, 20]</p> <p>Type the cheque number to be stopped/Cancel stopped cheque.</p>
Reason	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the reason to Stop/Cancel stopped cheque request.</p> <p>This field is an optional field for cancel stopped cheque request.</p>

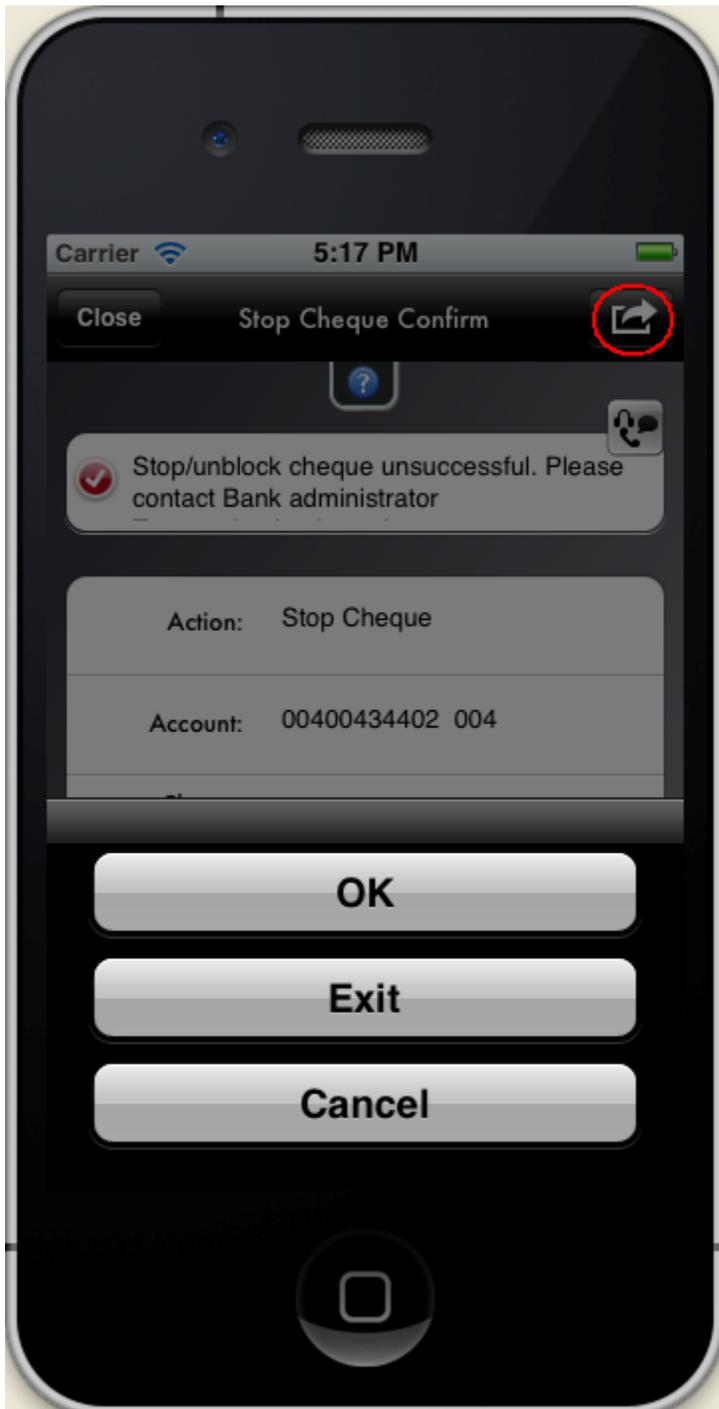
4. Click the encircled button in the above screen. The system will display popup.
5. Click the Submit button from the popup. The system displays Stop Cheque Verify screen.

Stop Cheque Verify



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

Stop Cheque Confirm



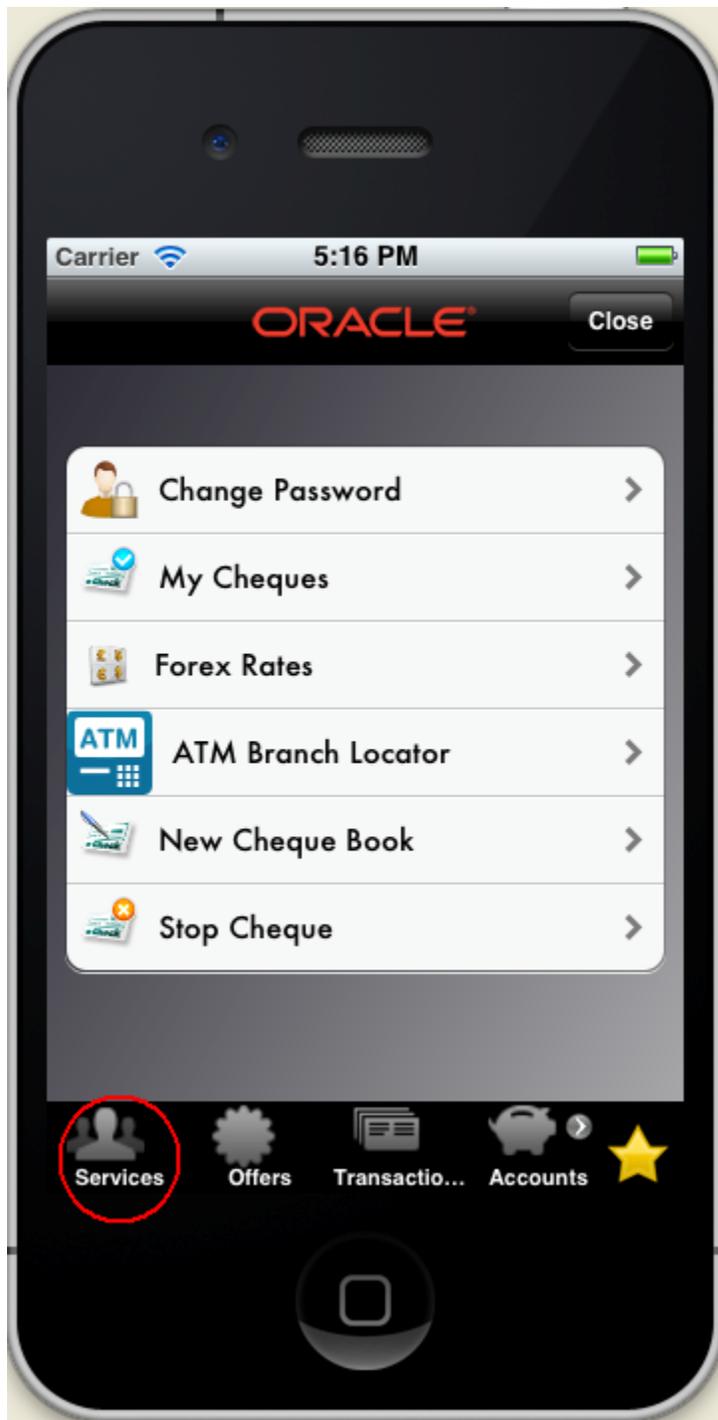
7. Click the encircled options button.
8. Click the OK button from the popup as shown above. The system displays initial Stop Cheque Request screen.

12. My Cheques/Cheque Status Inquiry

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

To inquire the cheque status

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



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

My Cheques



Field Description

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

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

My Cheques



Field Description

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

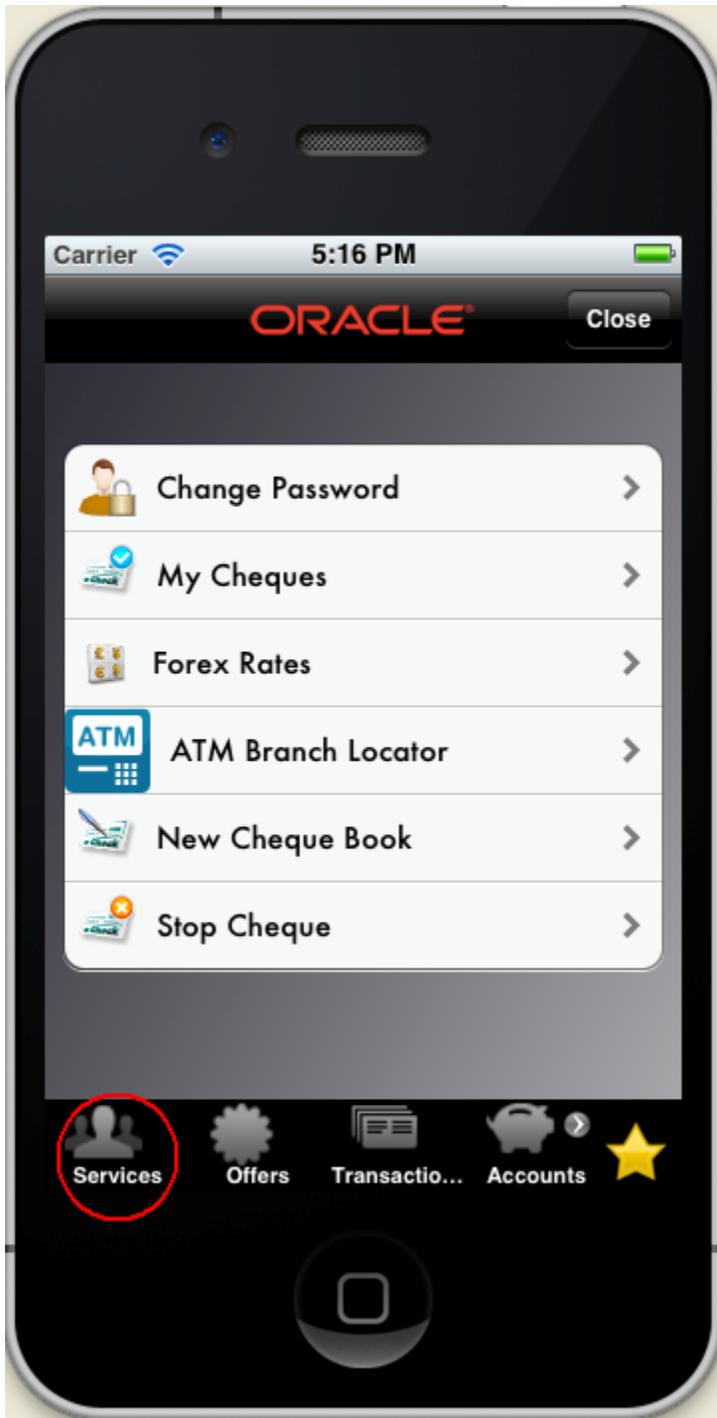
7. Click the **Back** button to return to the previous screen.

13. New Cheque Book

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

To request the cheque book

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



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

New Cheque Book



Field Description

Field Name	Description
Select Account	[Mandatory, Pop Over] Select the account from the Pop Over list. The Pop Over menu gives the list of accounts.
Cheque Book option	[Mandatory, Pop Over] Select the number of cheque leaves required from the Pop Over menu.
Mode Of Delivery	[Mandatory, Pop Over] Select the mode of delivery for the cheque book. The options available are <ul style="list-style-type: none"> • Branch • Courier

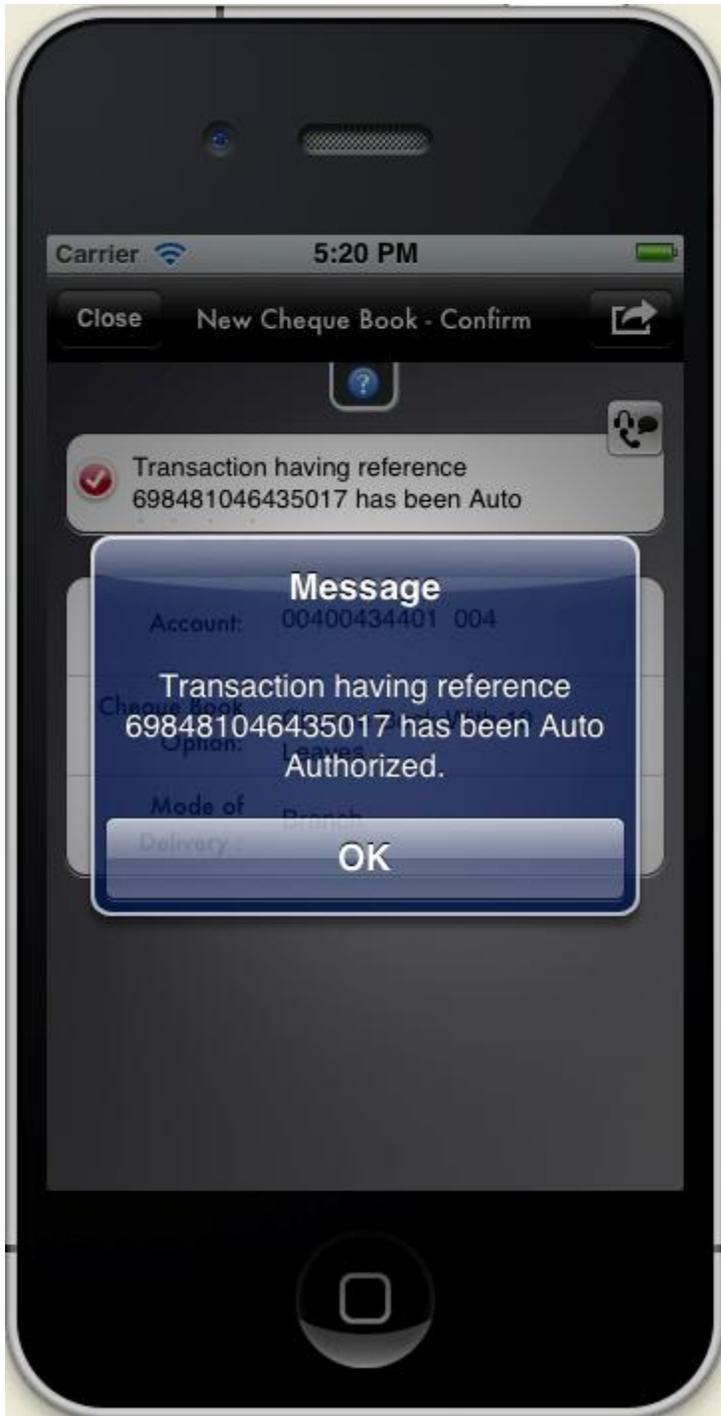
4. Click the encircled option button, to get the popup.
5. Click the **Submit** button from the popup. The system displays **New Cheque Book – Verify** screen, as shown below.

New Cheque Book – Verify



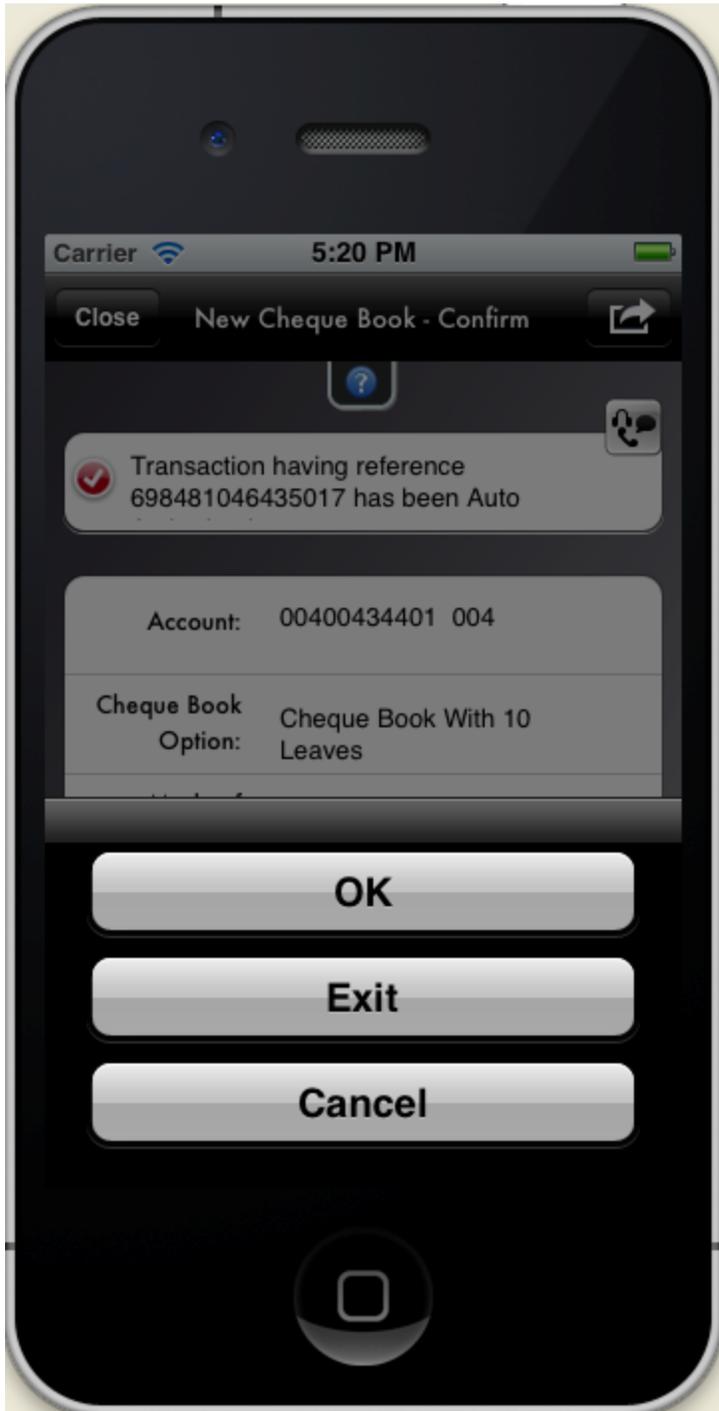
6. Click the Confirm button from the options pop over, as shown above. The system displays New Cheque Book – Confirm screen.

New Cheque Book – Confirm



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

New Cheque Book – Confirm



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

14. Beneficiary Maintenance

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

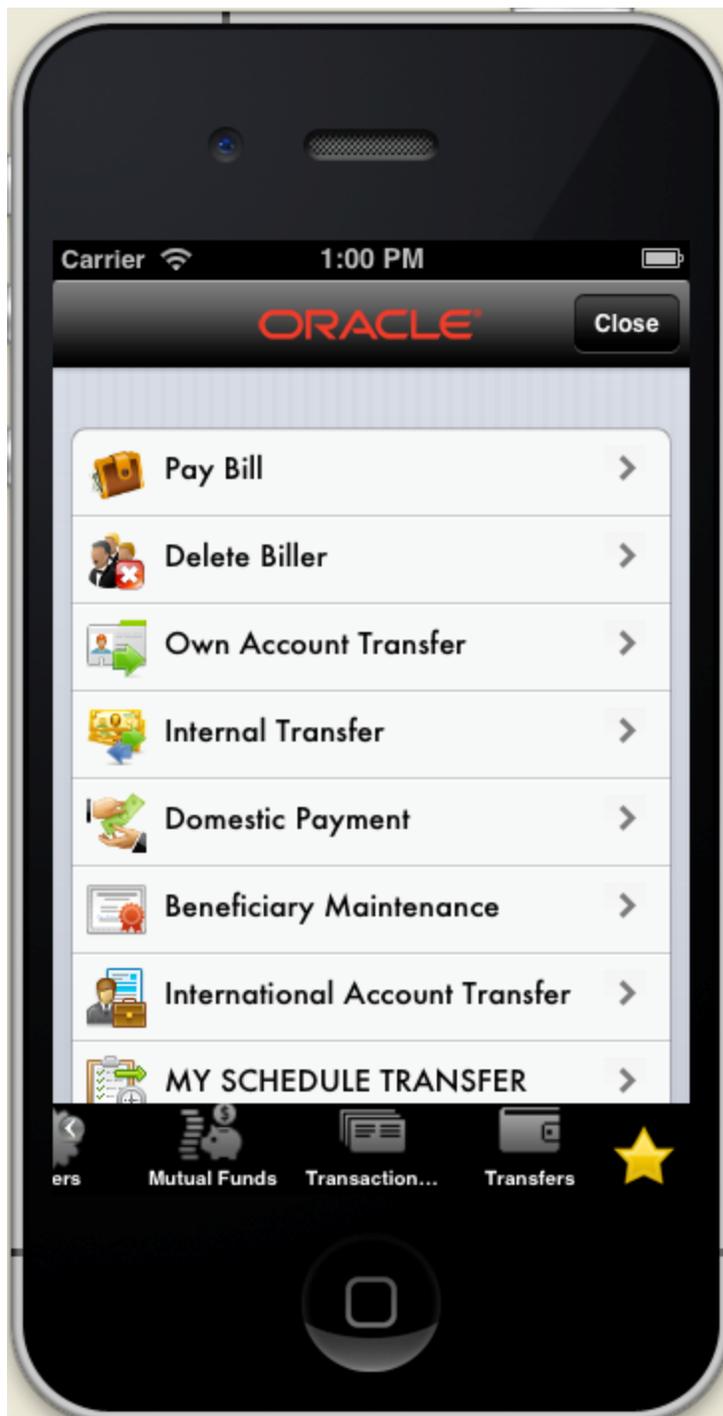
If the Template is created with template access level as Private, it is available only to the User who has created it.

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

- Domestic Transfer
- Internal Transfer
- International Transfer

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

Beneficiary Maintenance



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

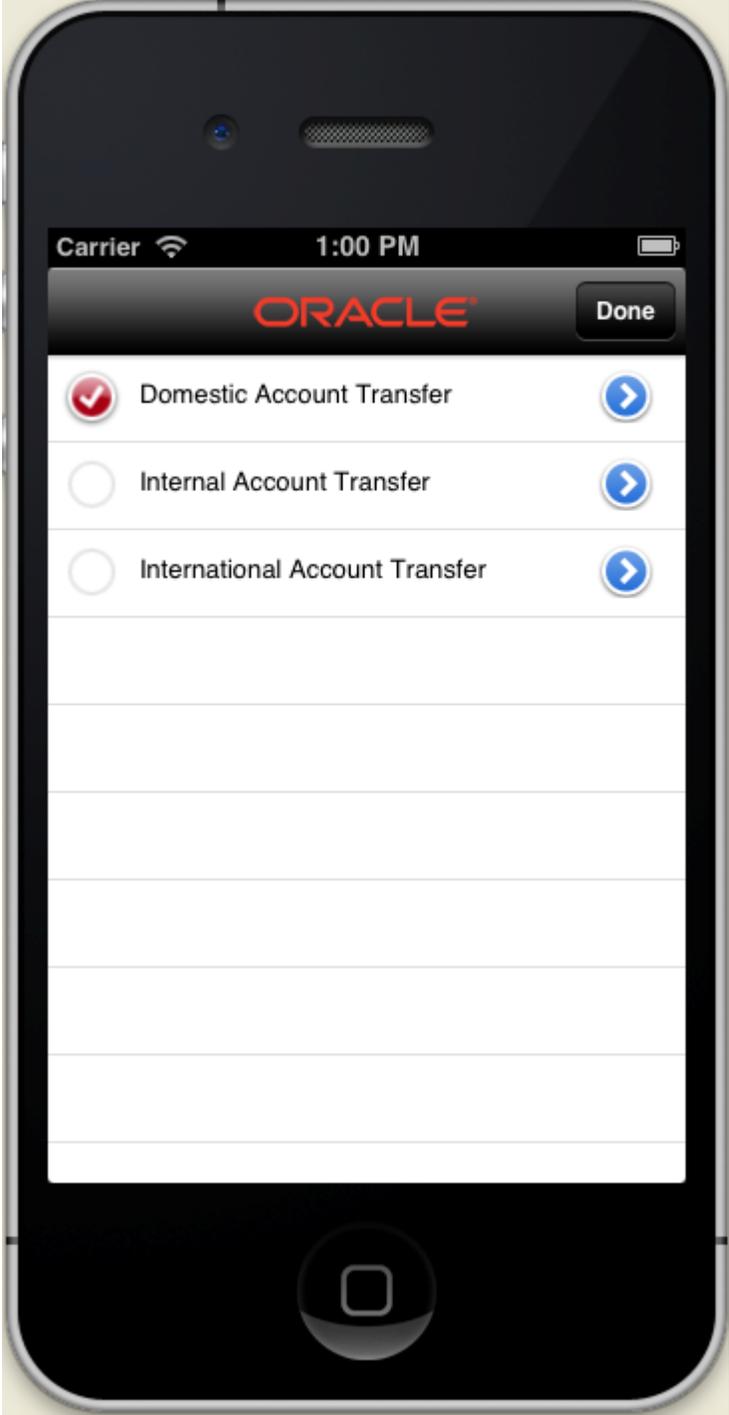
as shown below.



Field Description

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

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





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

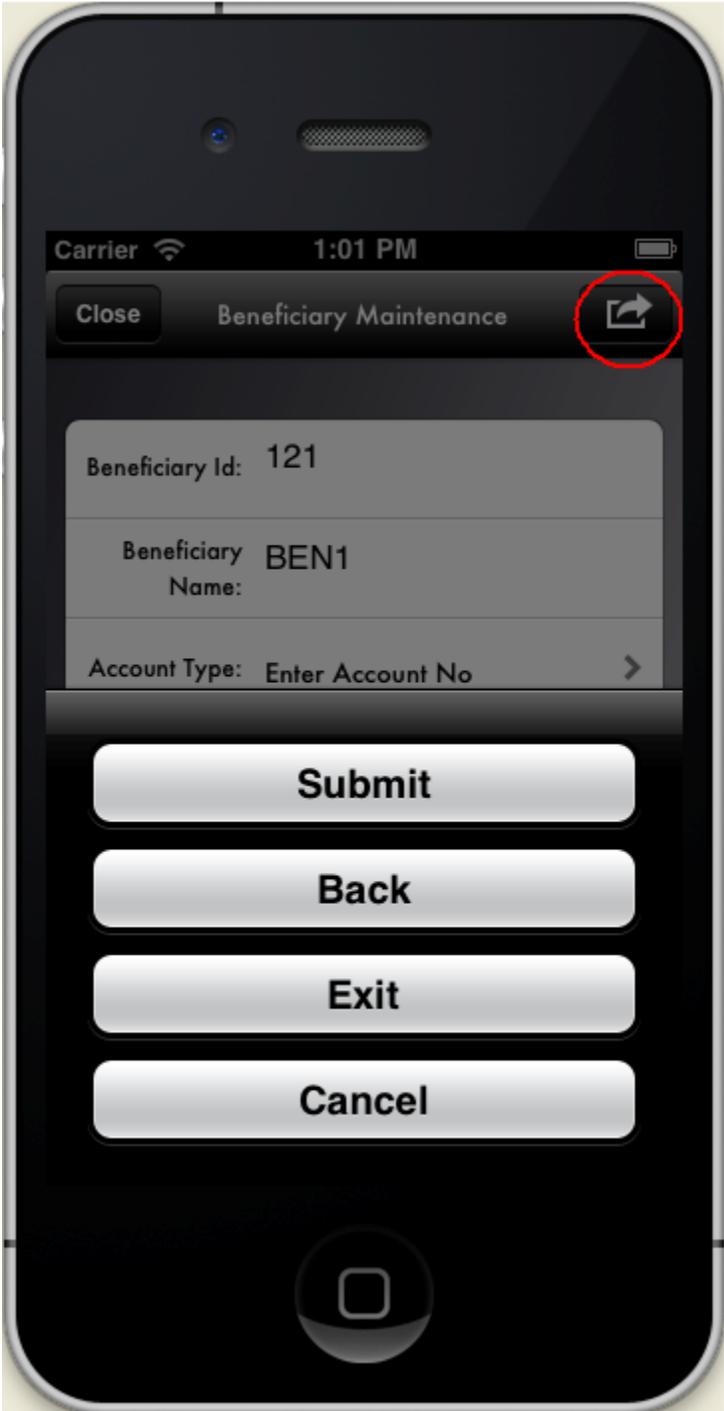


Field Description

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

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

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



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



Field Description

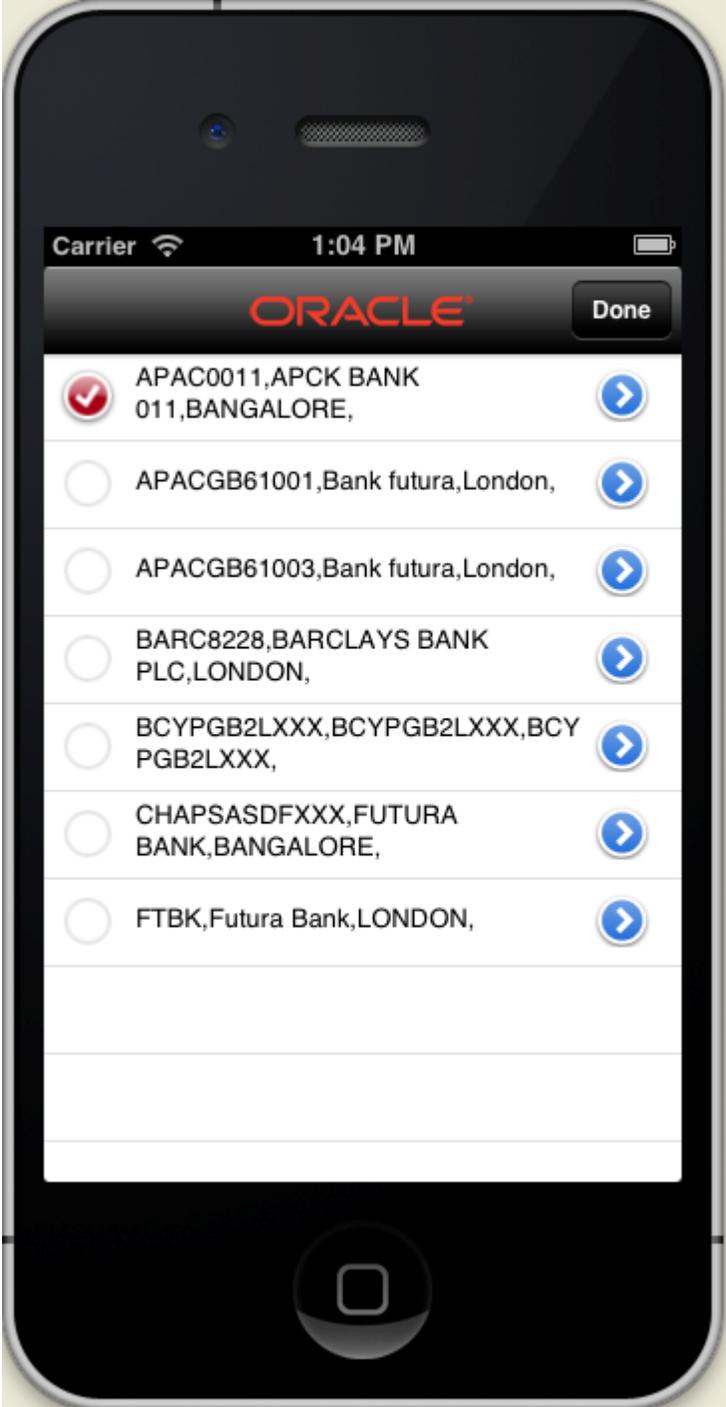
Field Name	Description
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Type the beneficiary account number.
Beneficiary Email	[Optional, Alphanumeric, 35] Type the beneficiary email id.
National Clearing Code Type	[Optional, Pop Over] Select the national clearing code type from the Pop Over list.
National Clearing Codes	[Optional, Search, Lookup] Click the Look Up icon to search the beneficiary bank/branch code.
Visibility	[Mandatory, Pop Over] Select the Beneficiary Access level from the Pop Over list. The options are : <ul style="list-style-type: none"> • Public • Private

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

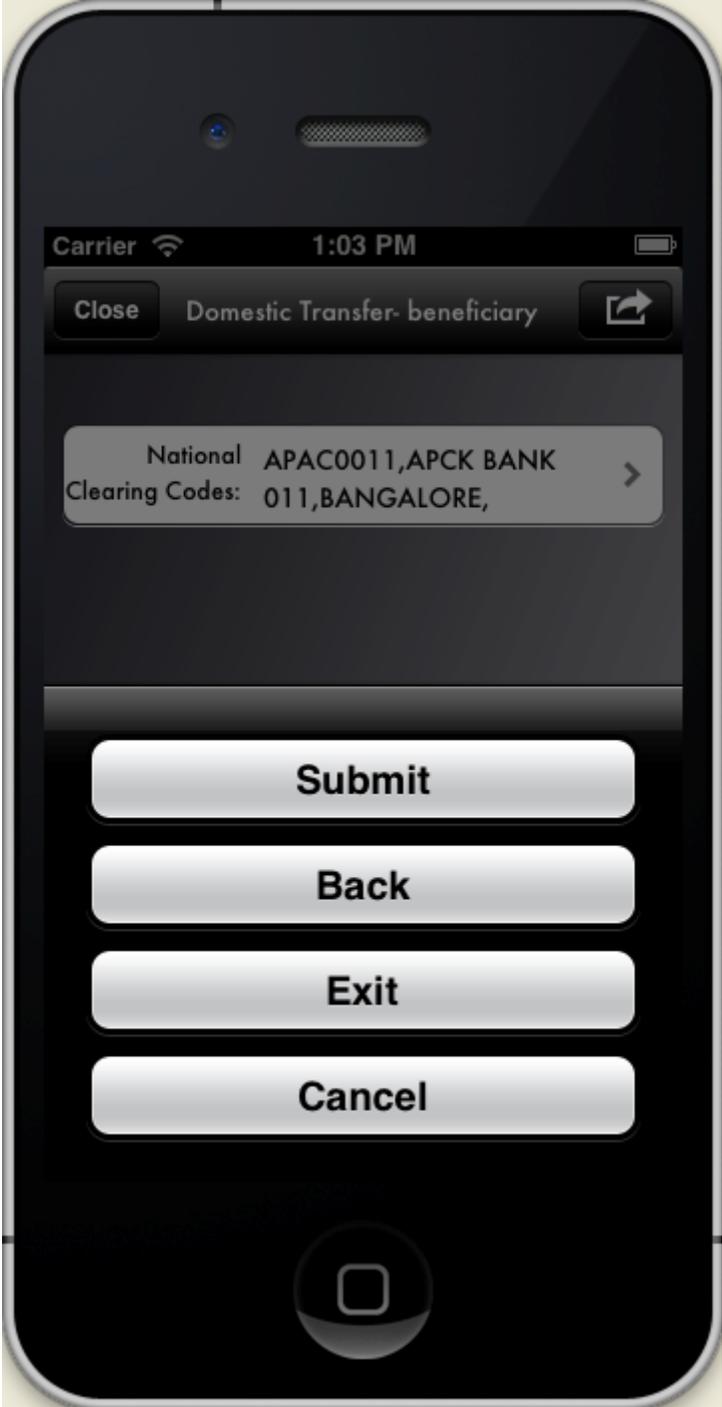
Beneficiary Maintenance



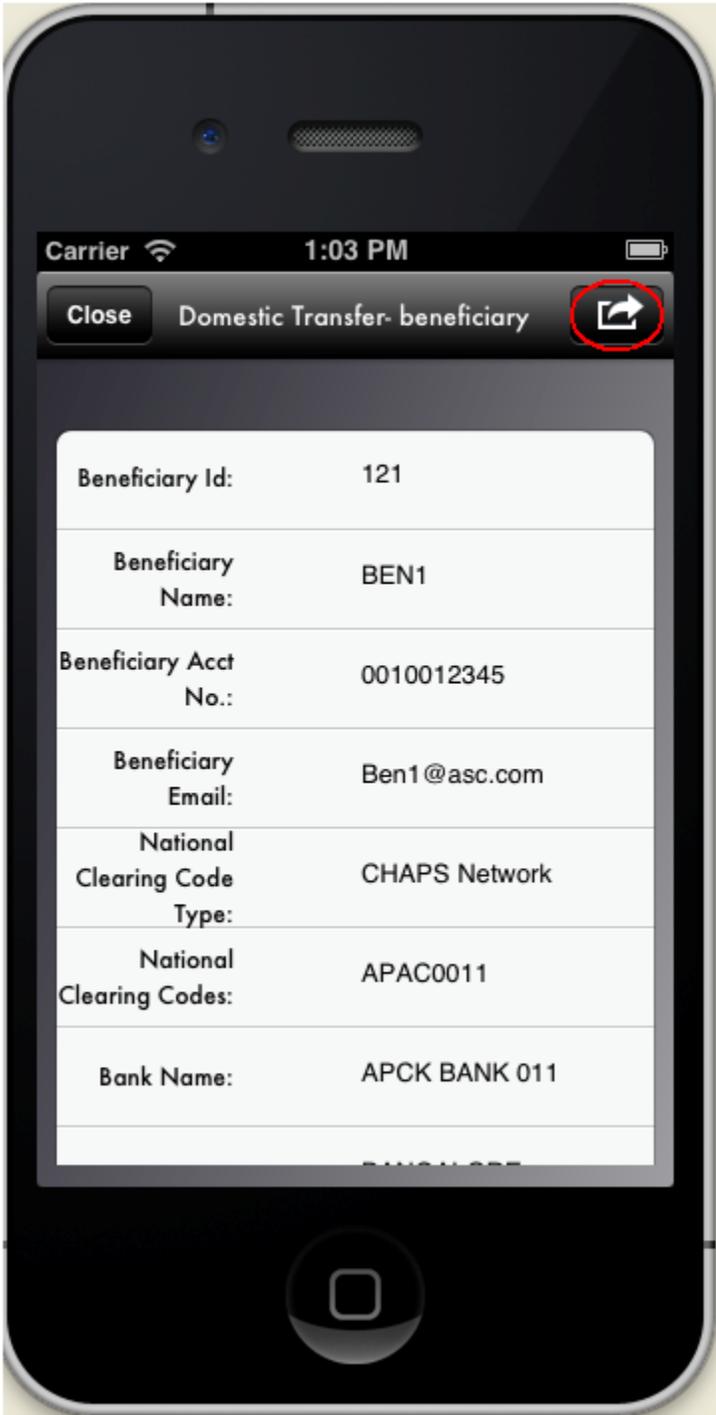




8. Select any code and click the Done. The system will return to below screen.



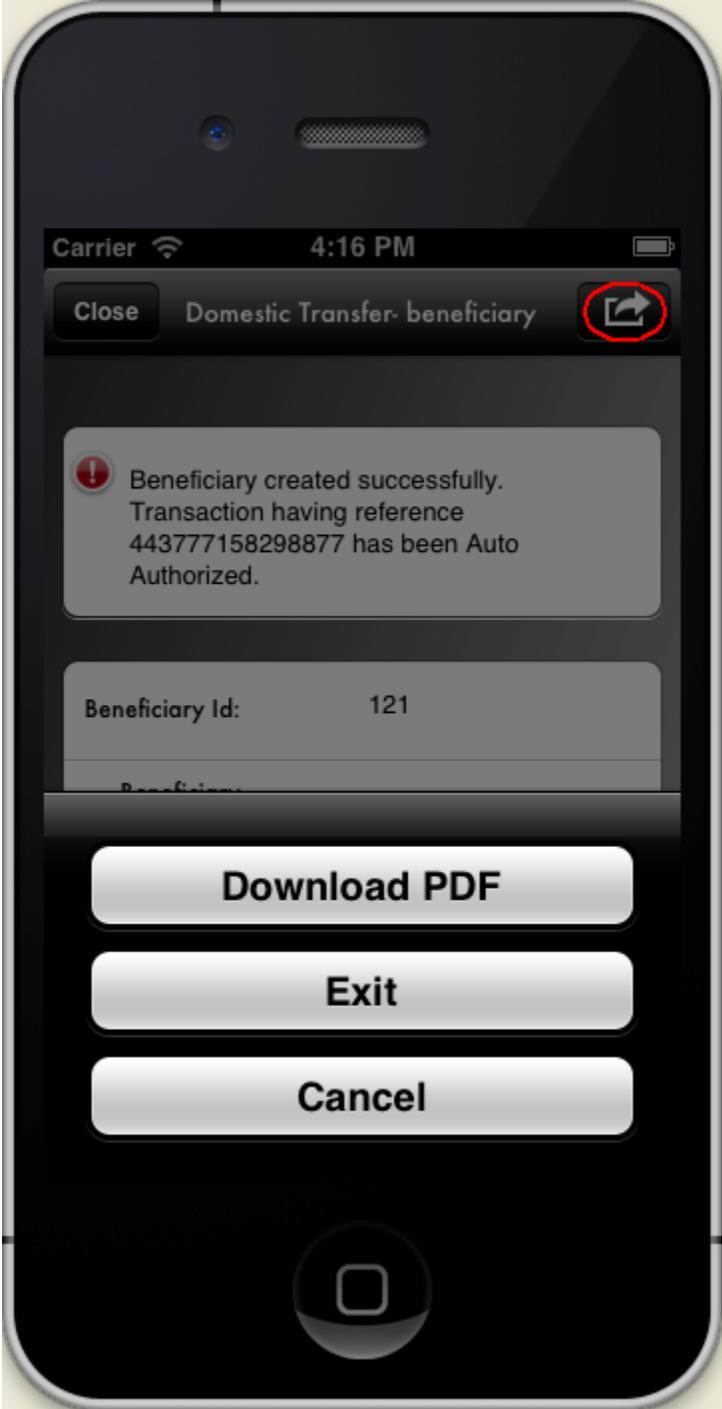
9. Click the Submit button from the options pop over. The system displays verification screen as shown below.



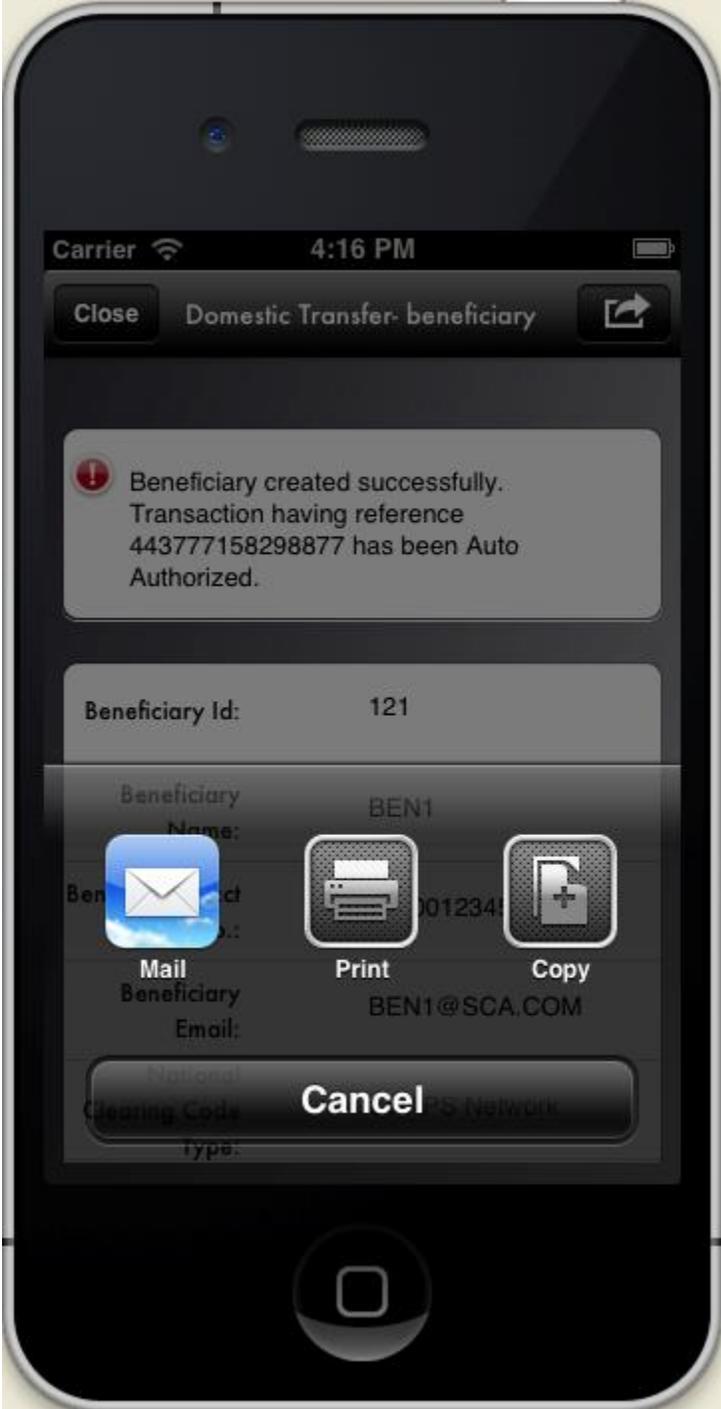
10. Click the Submit button from the options pop over as encircled in above screen. The system displays confirmation message for beneficiary creation, as shown below.

Beneficiary Maintenance - Confirmation





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



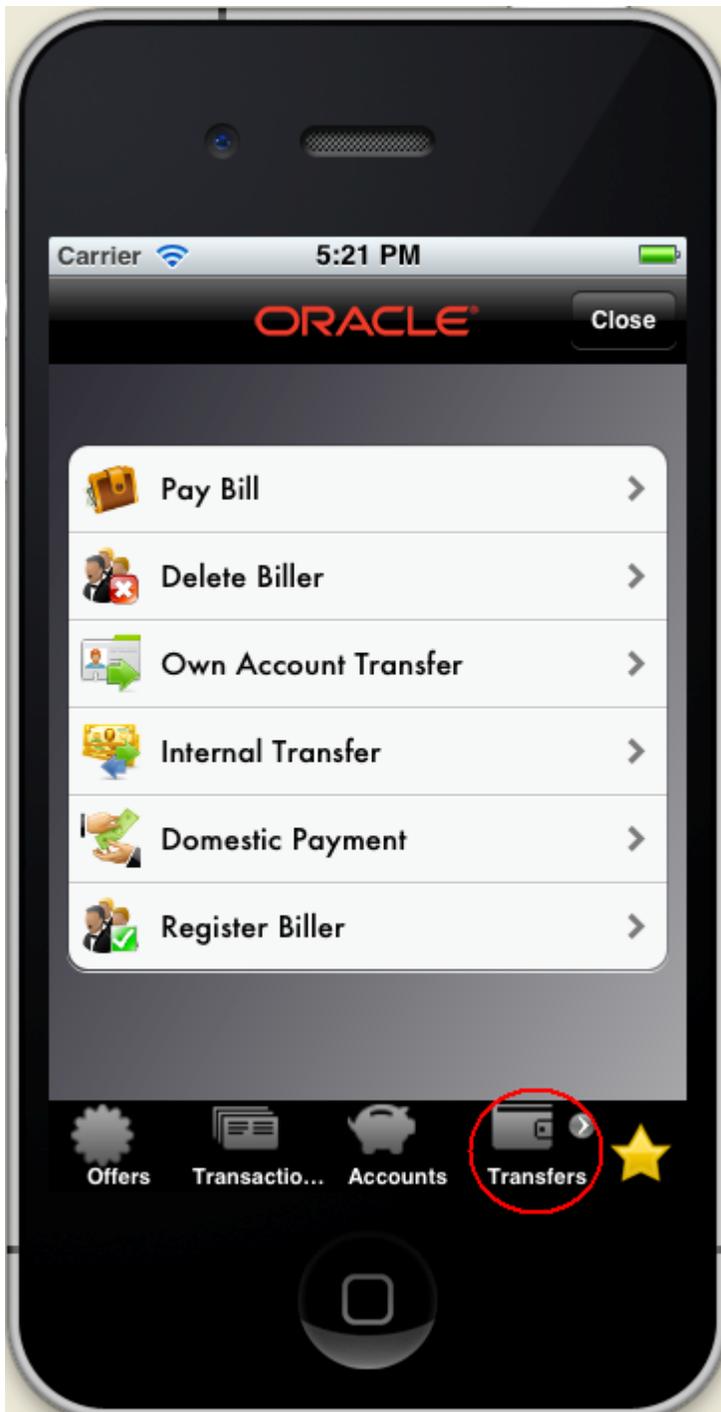
12. You can mail, print or copy the PDF.

15. Pay Bill

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

To pay the bills

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



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

Pay Bills



Field Description

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

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

Pay Bill Verify



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

OR

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

Pay Bill Confirm



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

16. Biller Information

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

16.1. Register Biller

To register the biller

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



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

Register Biller



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

Register Biller

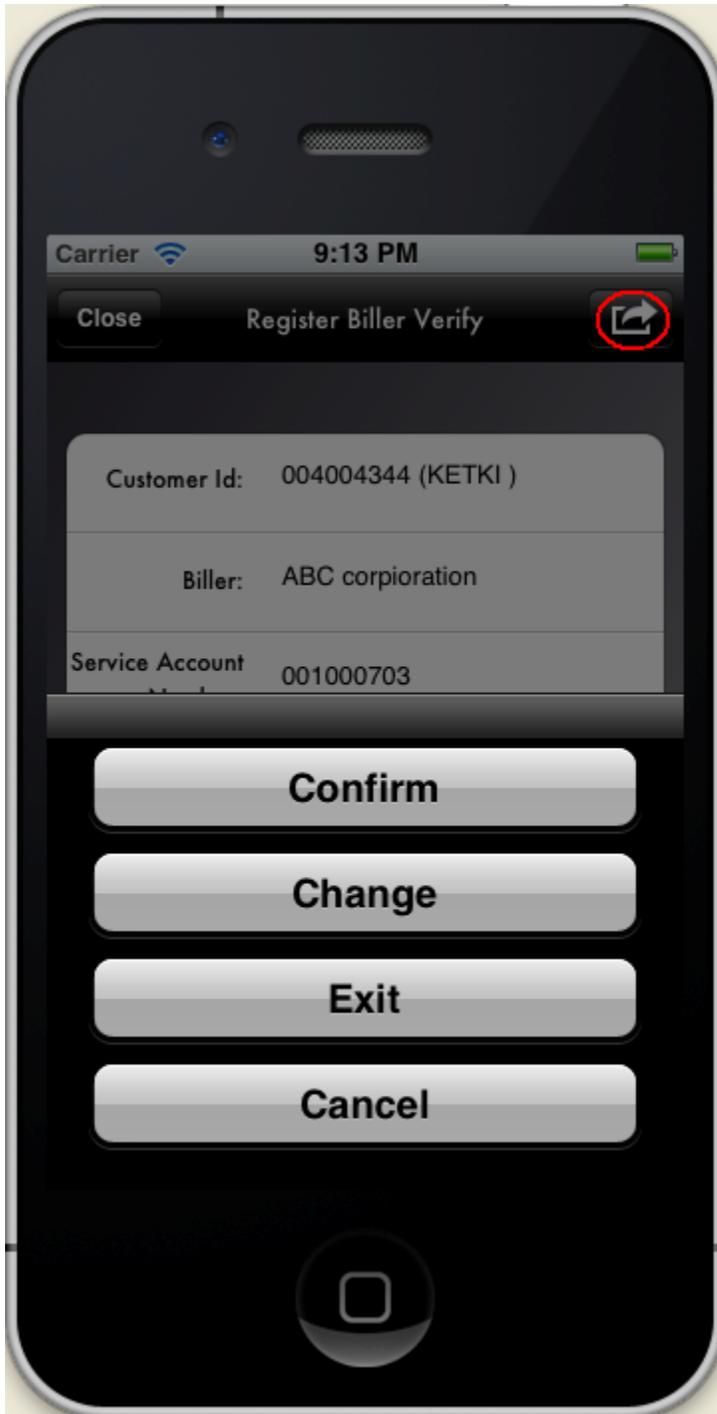


Field Description

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

6. Click the encircled options button to get the pop up options.
7. Click the **Submit** button, from that pop up. The system displays **Register Biller – Verify** screen.
OR
Click the **Back** button to go to the previous screen.

Register Biller – Verify



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

OR

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

Register Biller – Confirm



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

16.2. Delete Biller

To delete the biller

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



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

Delete Biller



Field Description

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

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

Delete Biller – Verify



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

OR

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

Delete Biller – Confirm



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

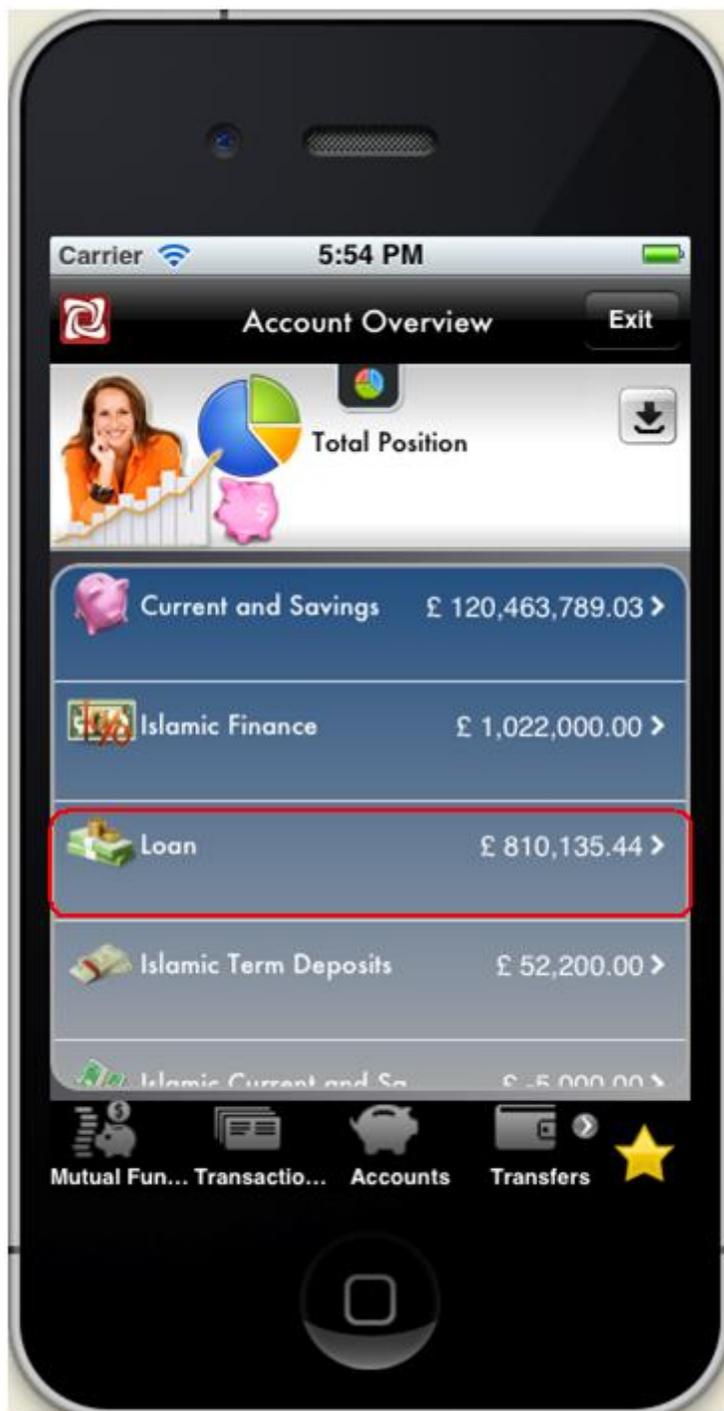
17. Loan Details

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

To view the loan details

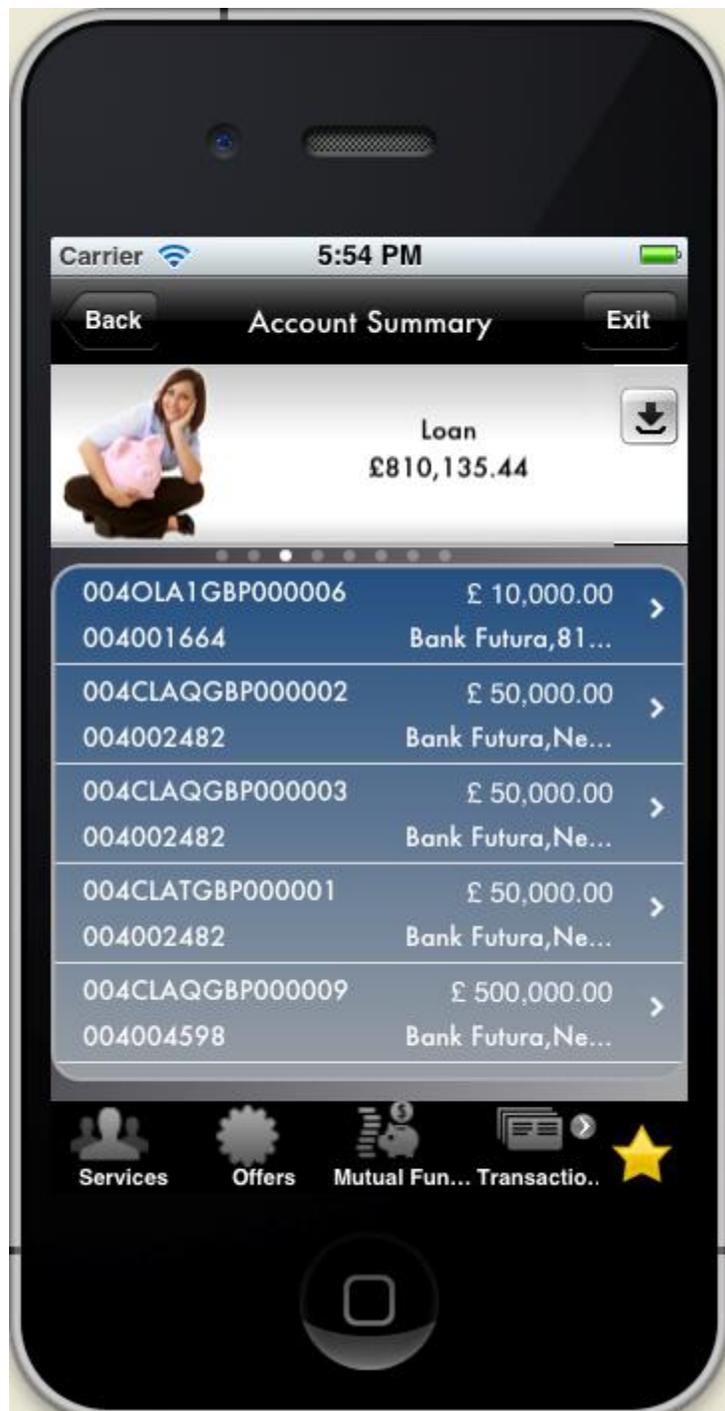
1. Log on to the client/application based Mobile Banking application. The system displays initial Account Overview screen as shown below.

Account Overview



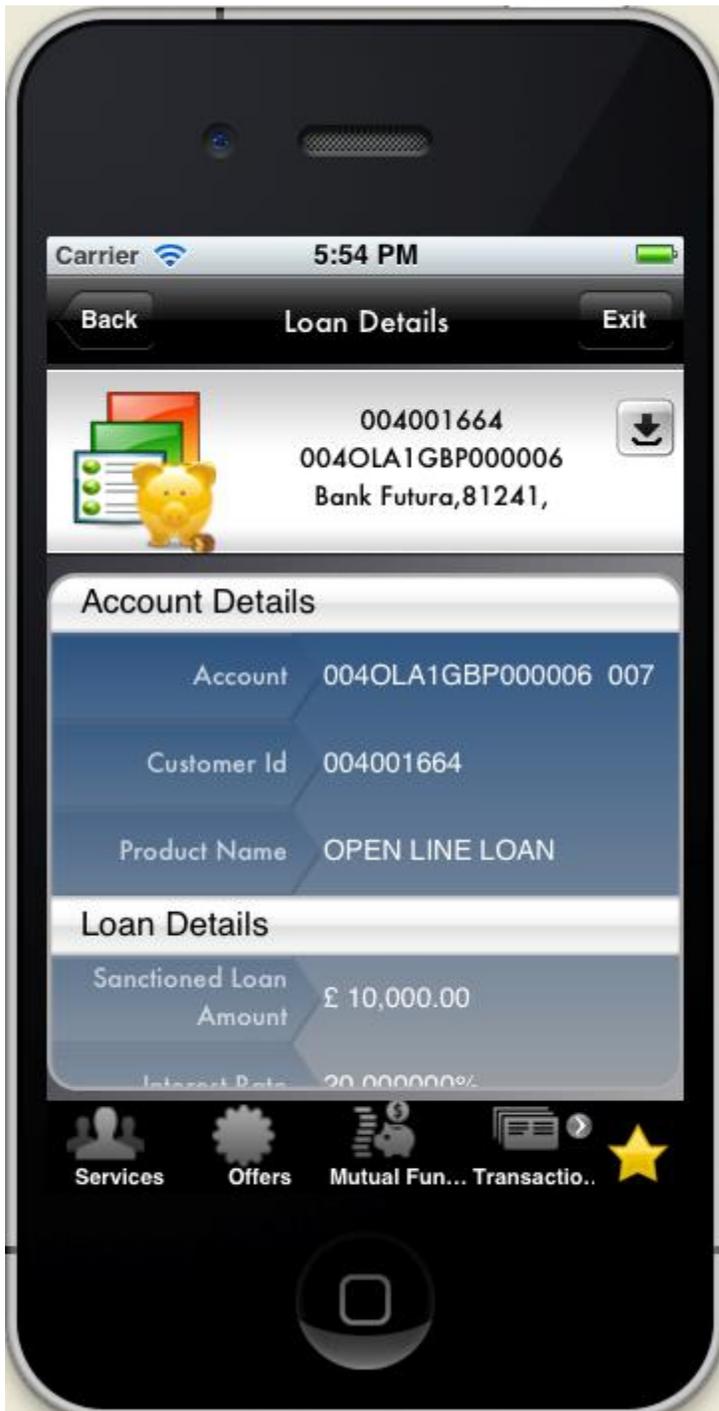
2. Click the Loan account type as encircled in the above screen. The system displays all the loan accounts in **Account Summary** screen as shown below.

Account Summary (Loan)



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

Loan Details







Field Description

Field Name	Description
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Account Details

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

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

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

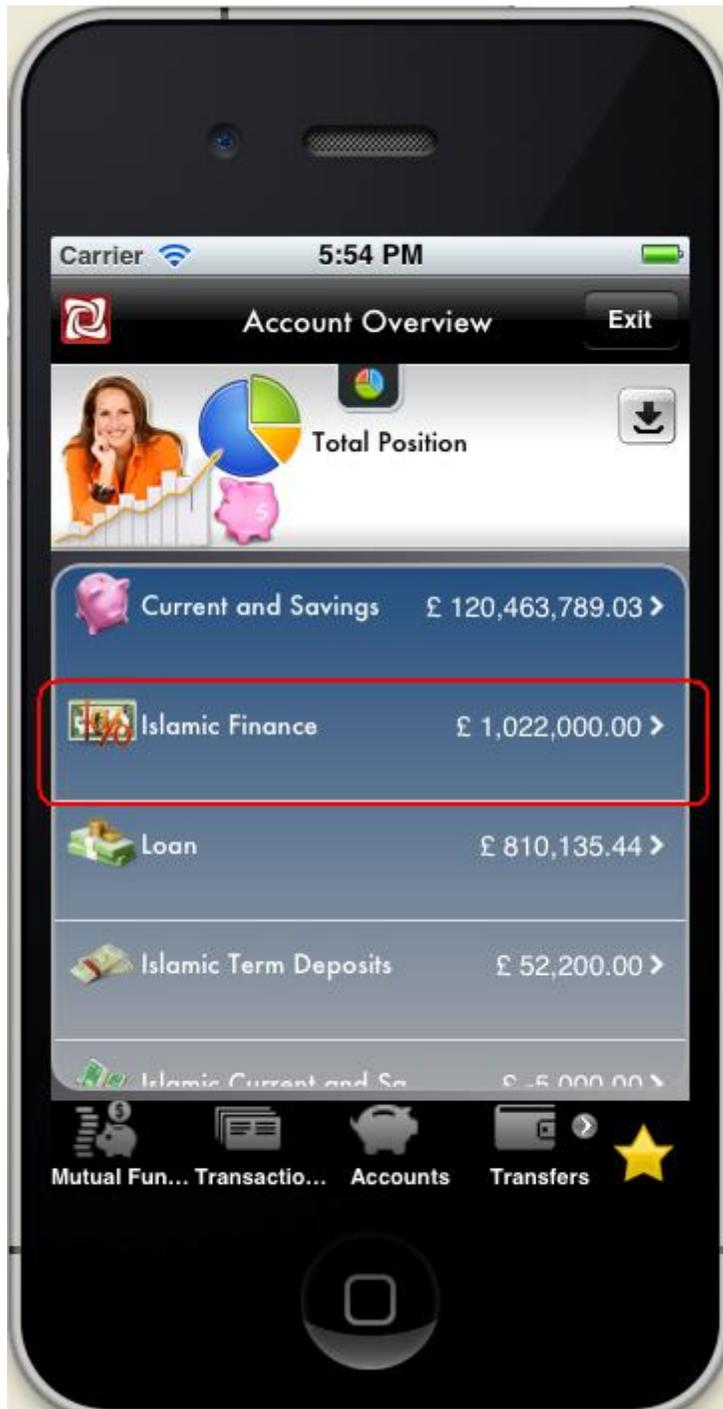
18. Islamic Financing

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

To view the Islamic Financing details

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

Account Overview



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

Account Summary (Islamic Finance)



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

Financing Account Details









Field Description

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

Field Name	Description
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 IJARAH or TAWAROOQ product.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

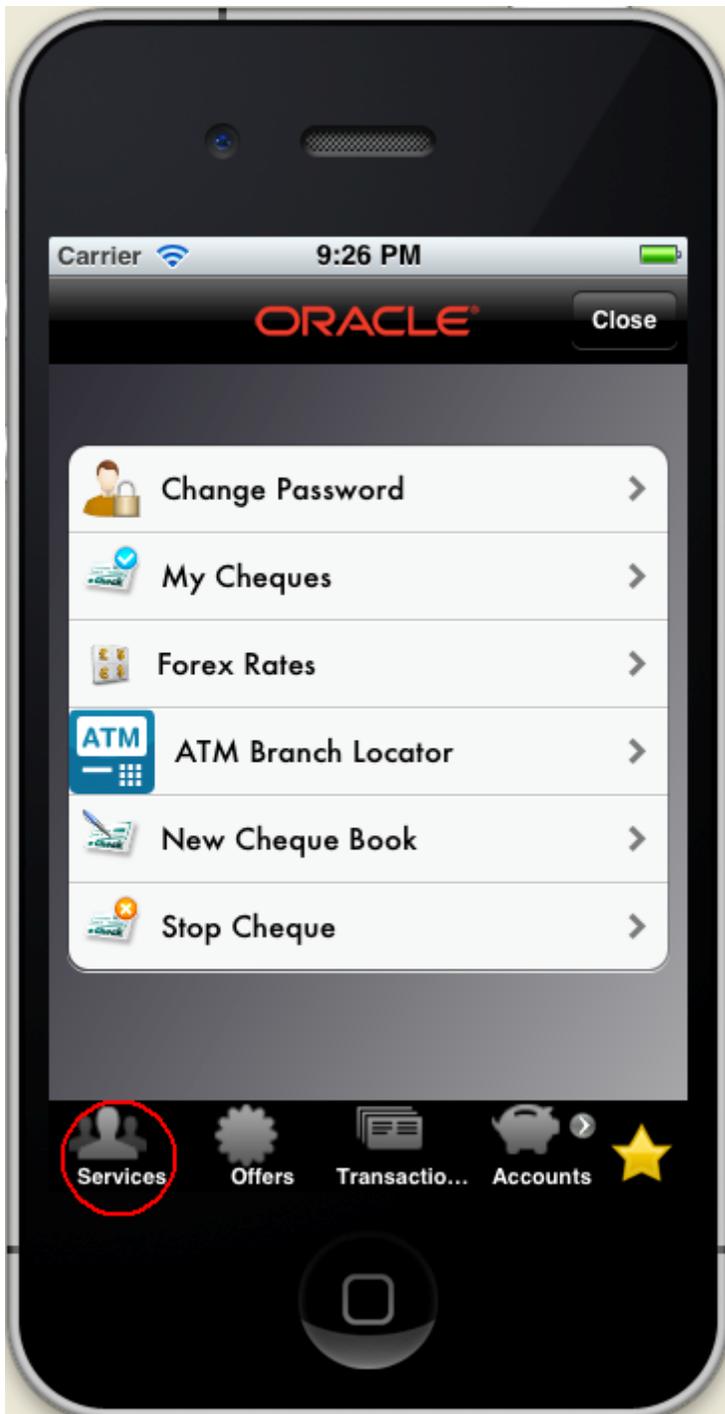
4. Click the **Back** button to go to the previous screen.

19. Forex Rate Inquiry

This menu allows you to view the foreign exchange rate.

To inquire Foreign Exchange Rates

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



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

Forex Rates

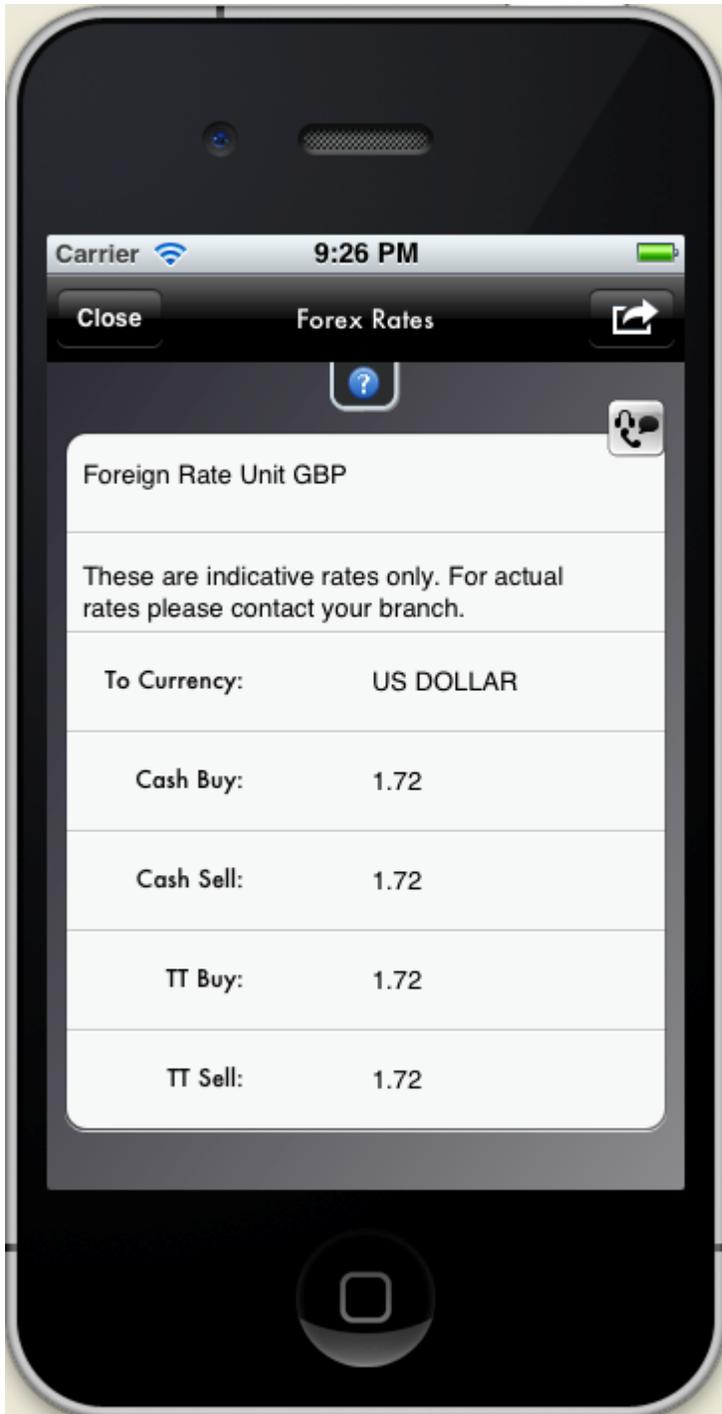


Field Description

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

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

Forex Rates



Field Description

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

20. Own Account Transfer

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

To do the own account transfer

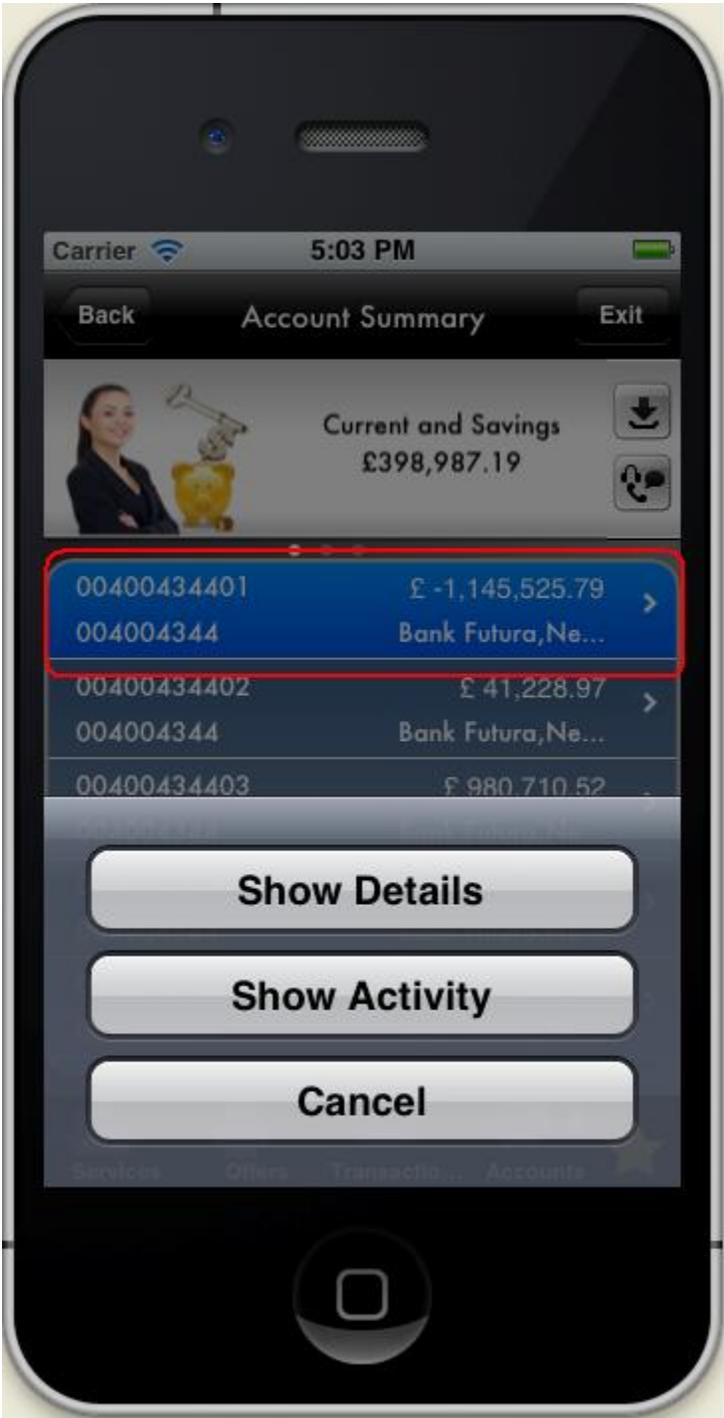
1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen **Accounts Overview** as shown below.

Accounts Overview



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

Account Summary



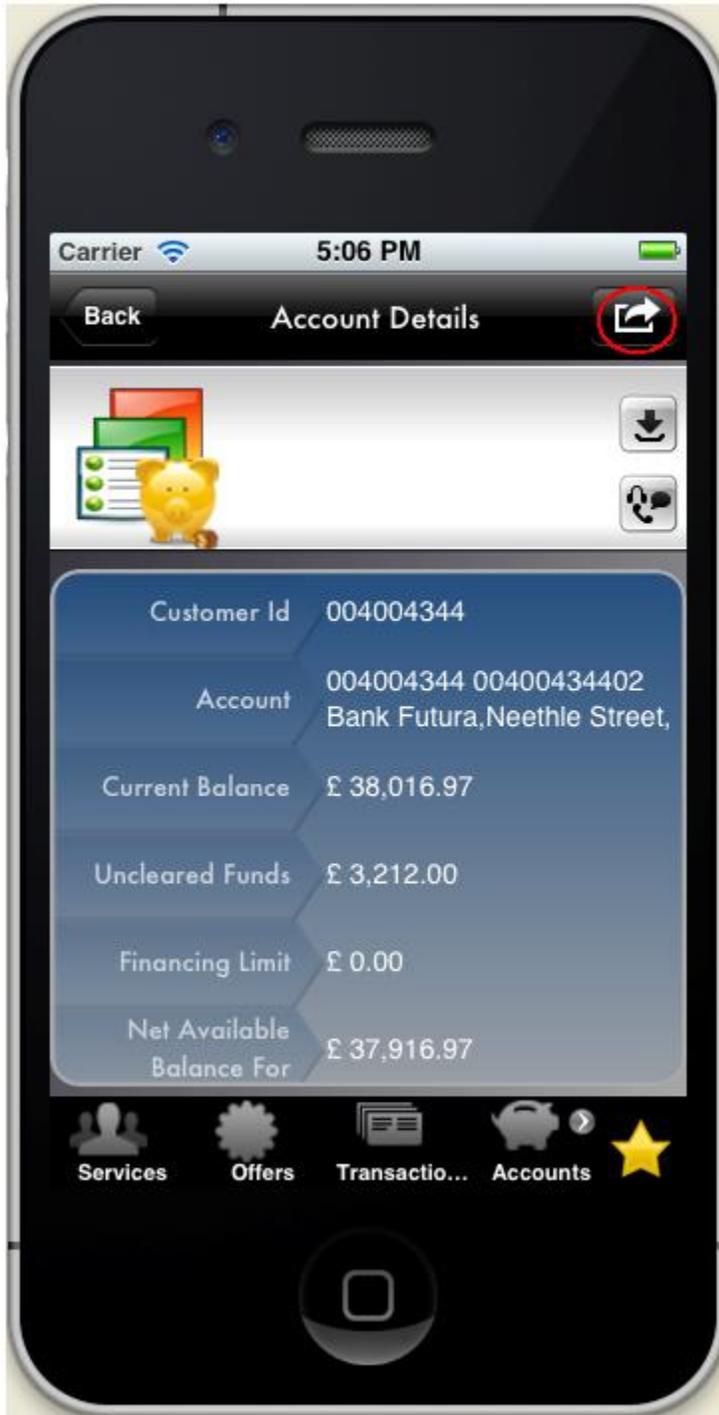
- 3. Click on any of the accounts displayed. In above screen, first account is clicked as highlighted. The system displays operations/transactions that can be performed on that clicked account, as

shown in above screen.

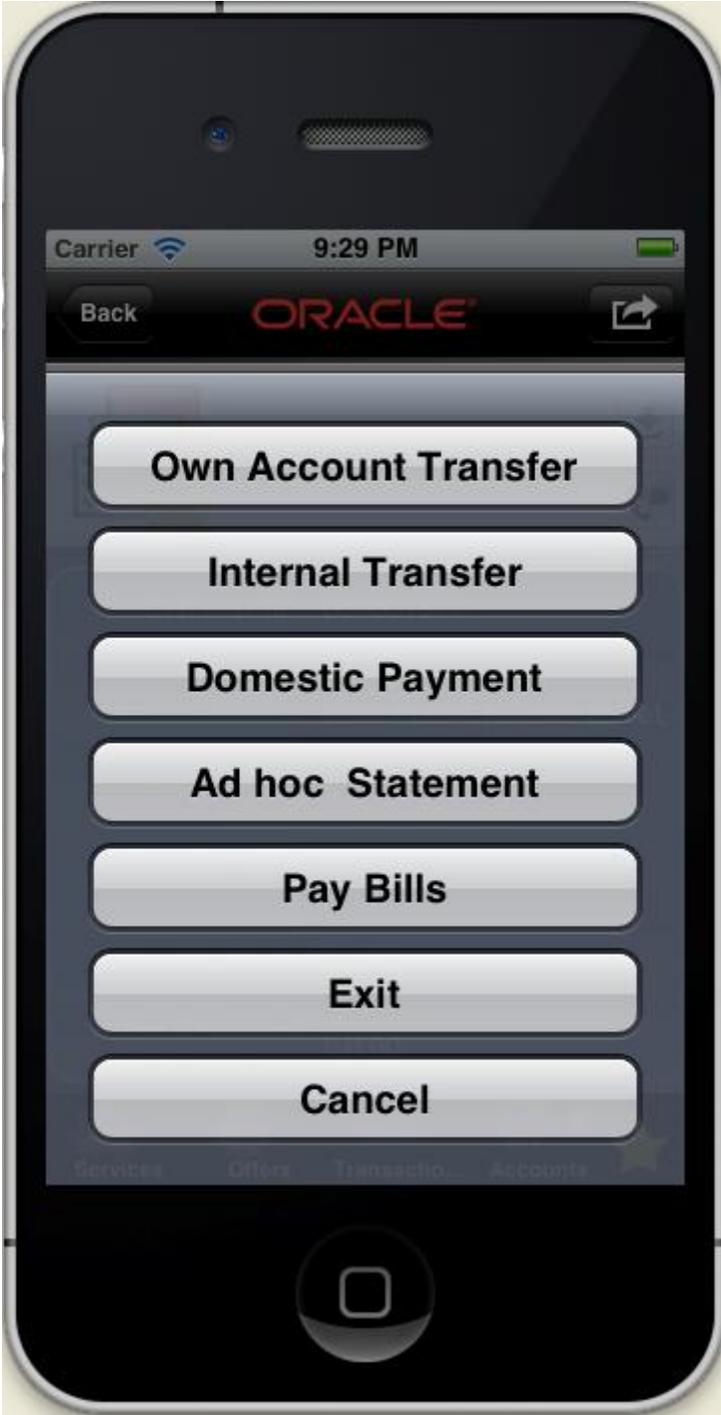
4. Click the Show Details button, as displayed in above screen. The system displays **Account Details** screen for that selected account, as shown below.

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

Account Details



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



- 6. Click the Own Account Transfer from the pop up options, as shown above. The system displays **Own Account Transfer** screen, as shown below.
OR
You can also navigate from **Transfers > Own Account Transfer**.

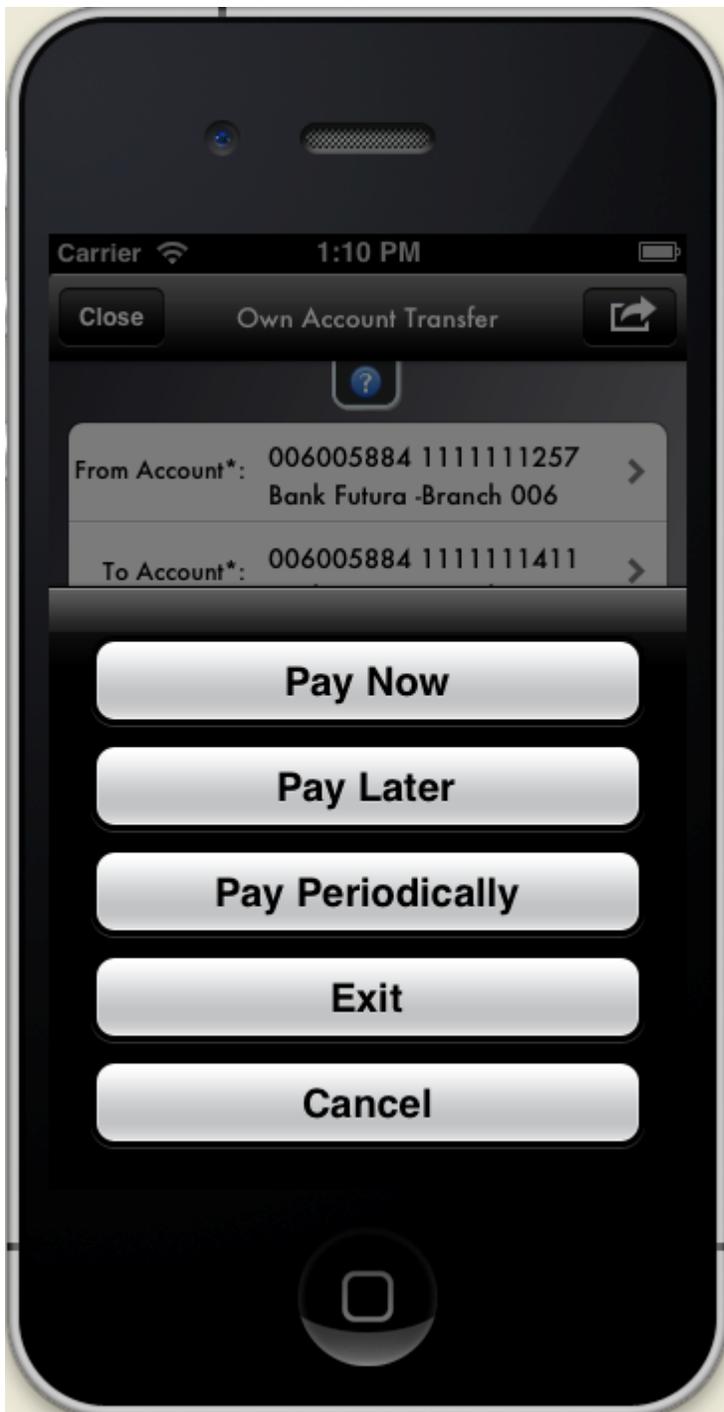
Own Account Transfer



Field Description

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

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



Pay now

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

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

Pay later Click the **Pay later** button to make the funds transfer on a future date.

Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

Pay Periodically Setup Standing Instruction Click the Pay Periodically button to make the periodic payments by specifying start date and end date.

First Execution Date [Conditional ,Data Picker]

Select the first day of standing instruction execution

Last Execution Date [Data Picker, Conditional]

Select the final day of standing instruction execution

Frequency (Payment Execution Frequency when Pay Periodically is selected) Select the standing instruction execution frequency for the funds transfer from the pop over.

The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

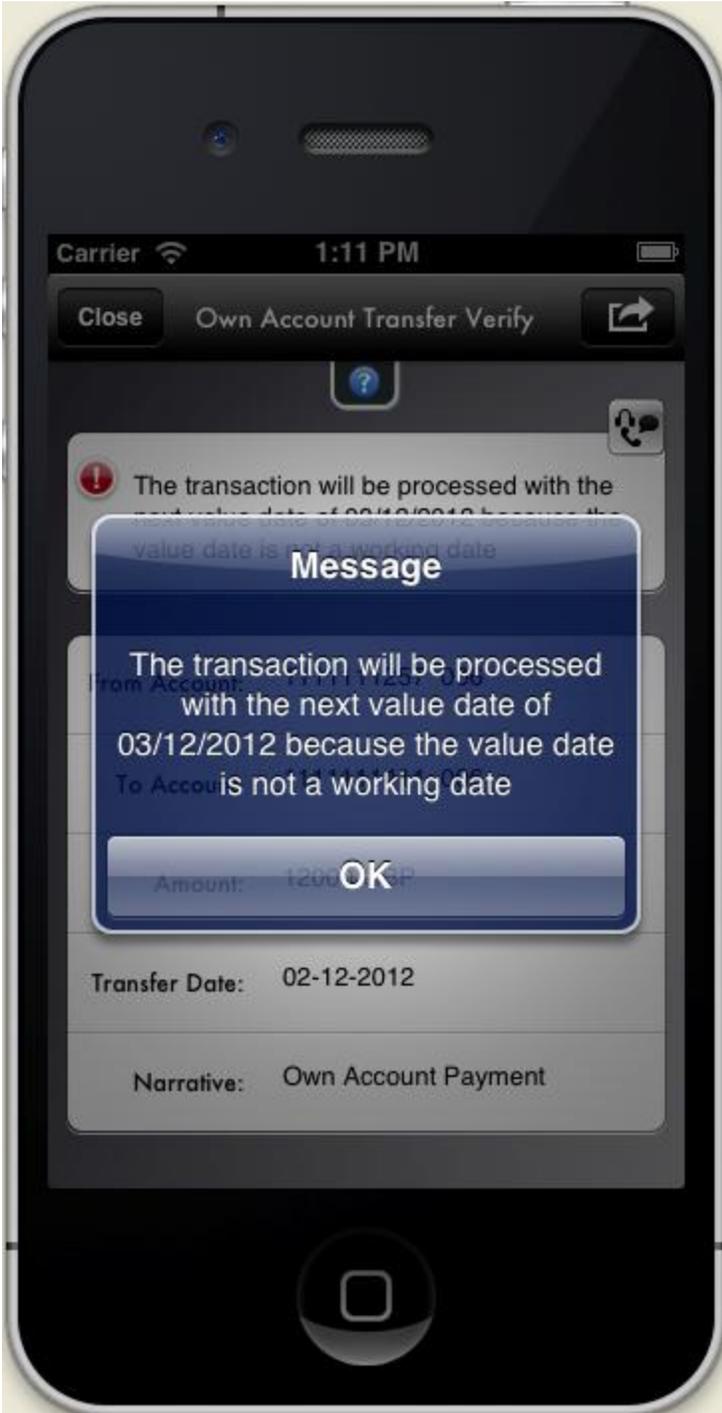
9. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

Own Account Transfer – Pay Later



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

Own Account Transfer – Verify

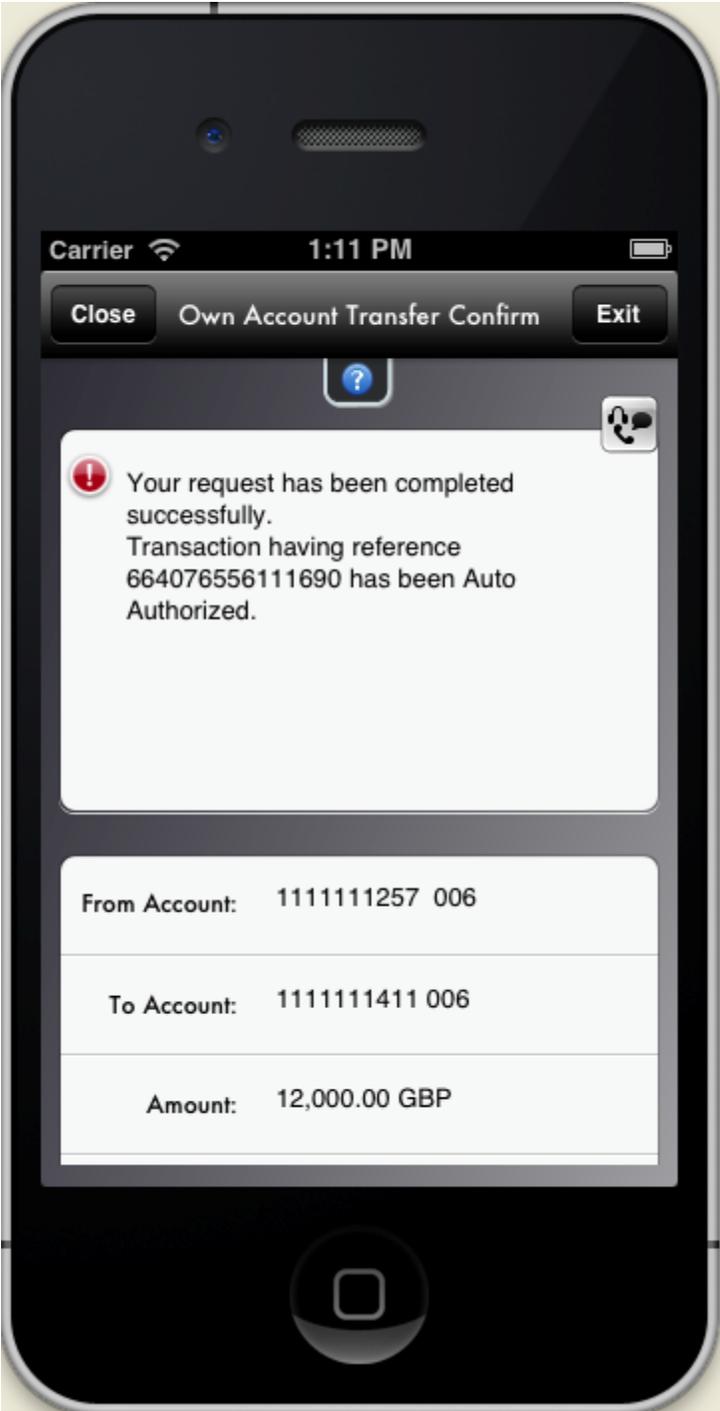


11. Click the **Confirm** button from the pop up options as shown above. The system displays **Own Account Transfer – Confirm** screen.

OR

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

Own Account Transfer – Confirm



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

21. Internal Transfer

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

To do the internal account transfer

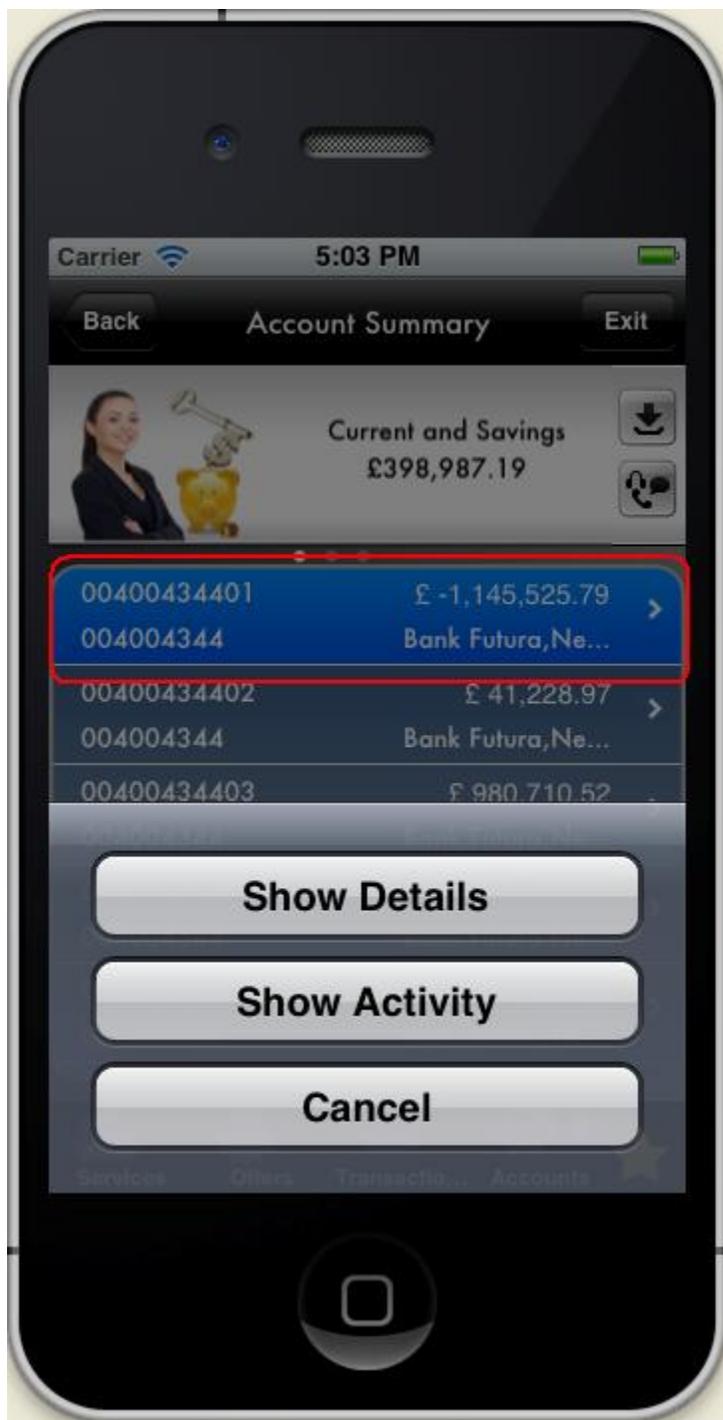
1. Log on to the client/application based Mobile Banking application. The system shows initial landing screen **Accounts Overview** as shown below.

Accounts Overview



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

Account Summary



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

shown in above screen.

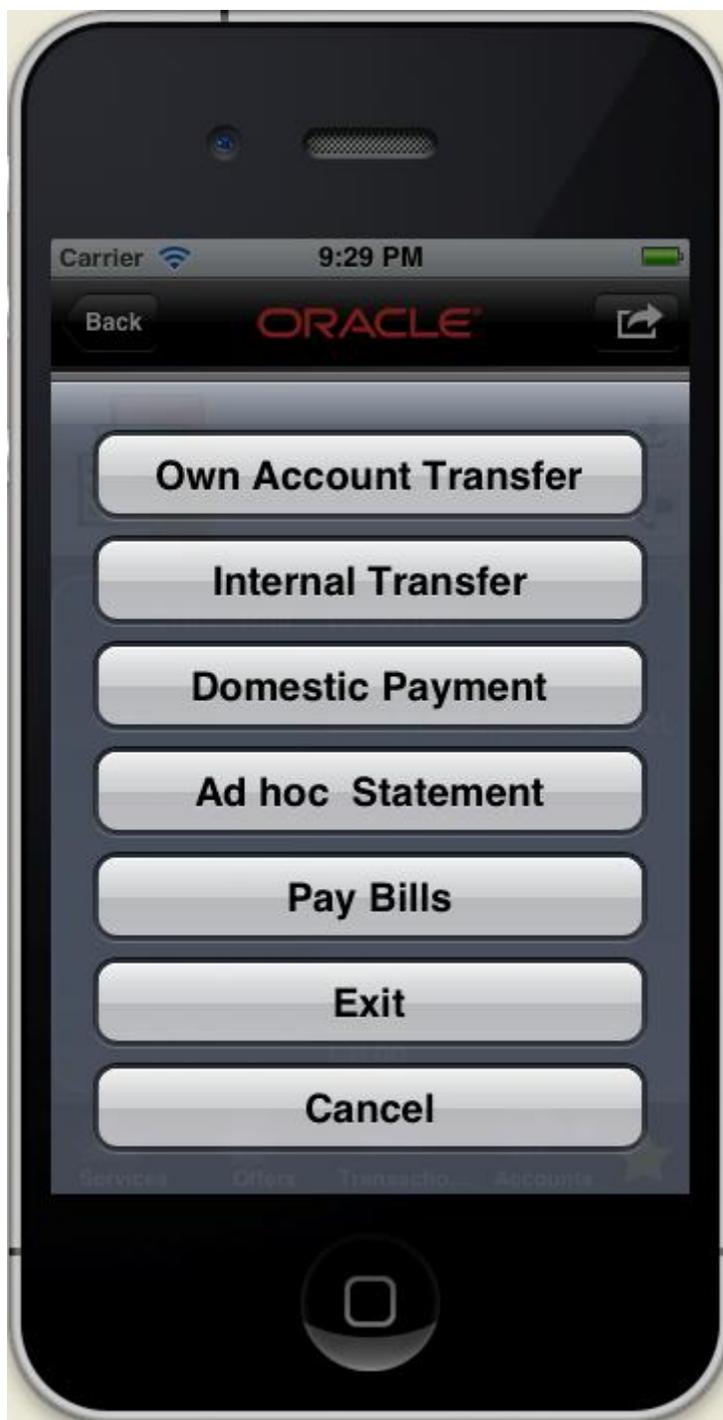
4. Click the Show Details button, as displayed in above screen. The system displays **Account Details** screen for that selected account, as shown below.

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

Account Details



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



6. Click the **Internal Transfer** from the pop up options, as shown above. The system displays **Internal Transfer** screen, as shown below.
OR
You can also navigate from **Transfers > Internal Transfer**.

Internal Transfer

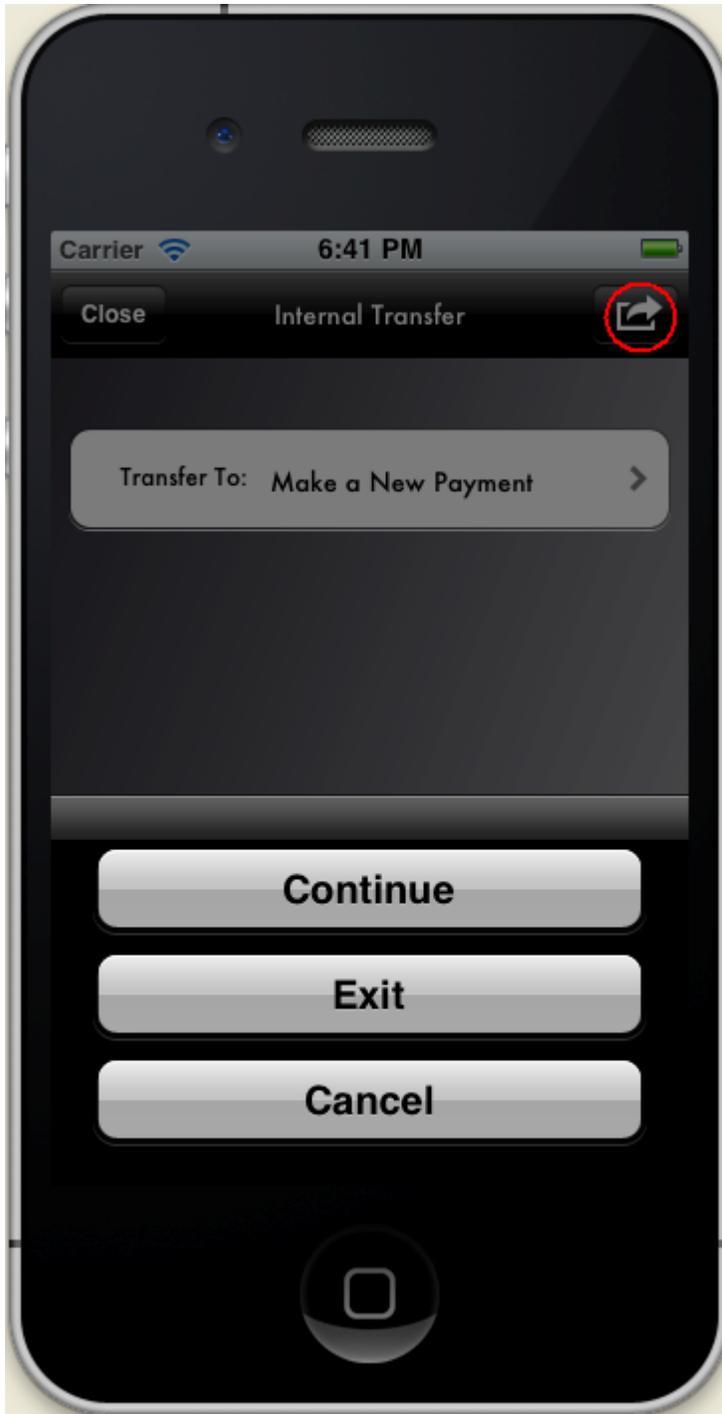


Field Description

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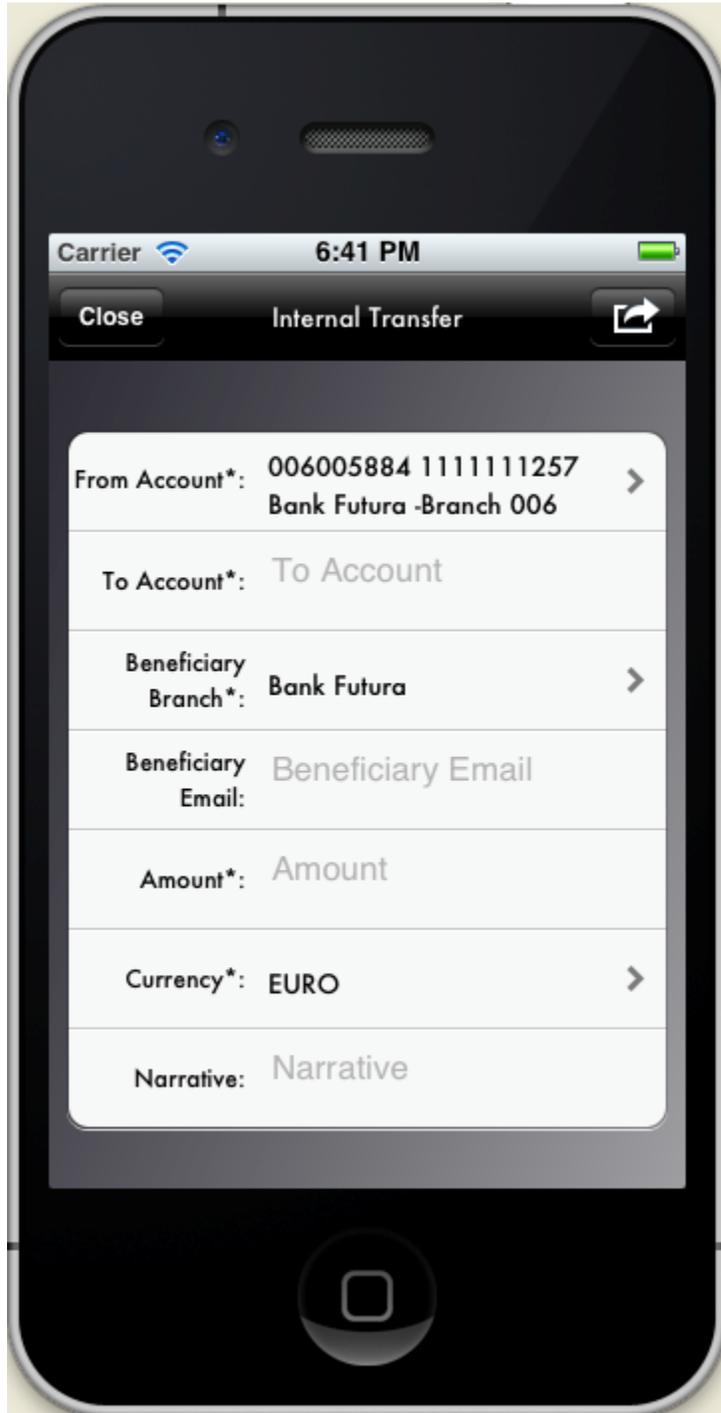
Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select Existing Template option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select Make New Payment option button to make a new funds transfer entry. The transfer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

7. Below is shown for Make New Payment.



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

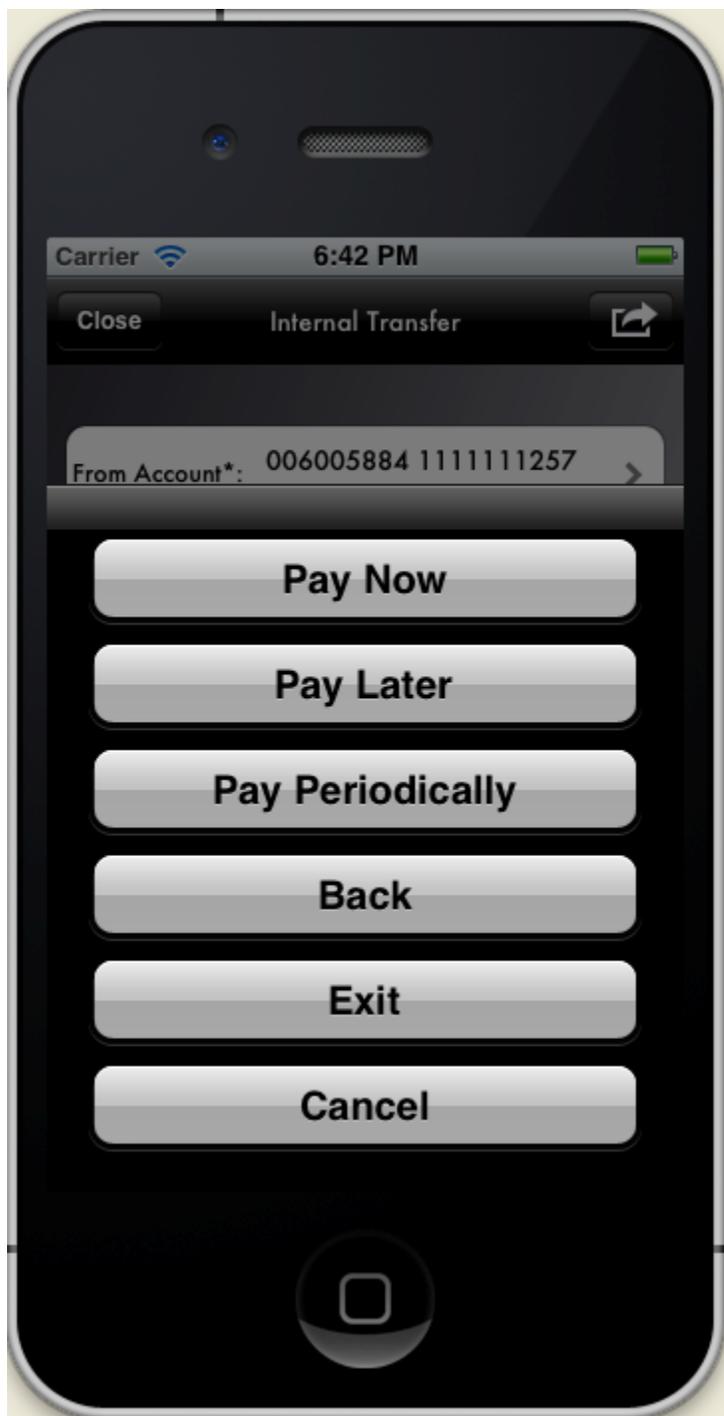
Internal Transfer



Field Description

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

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



Pay now

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

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

Pay later Click the **Pay later** button to make the funds transfer on a future date.

Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

Pay Periodically Setup Standing Instruction Click the Pay Periodically button to make the periodic payments by specifying start date and end date.

First Execution Date [Conditional ,Data Picker]

Select the first day of standing instruction execution

Last Execution Date [Data Picker, Conditional]

Select the final day of standing instruction execution

Frequency (Payment Execution Frequency when Pay Periodically is selected) Select the standing instruction execution frequency for the funds transfer from the pop over.

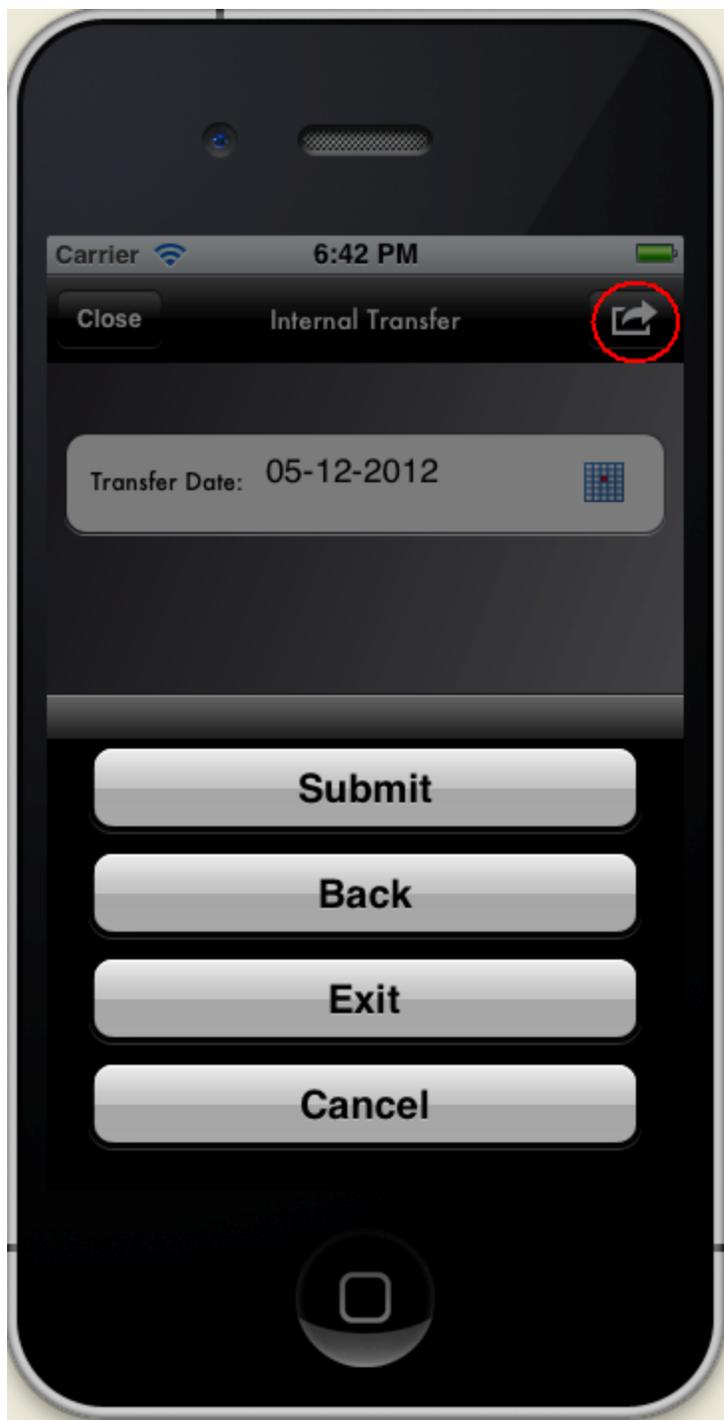
The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

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

Internal Transfer – Pay Later

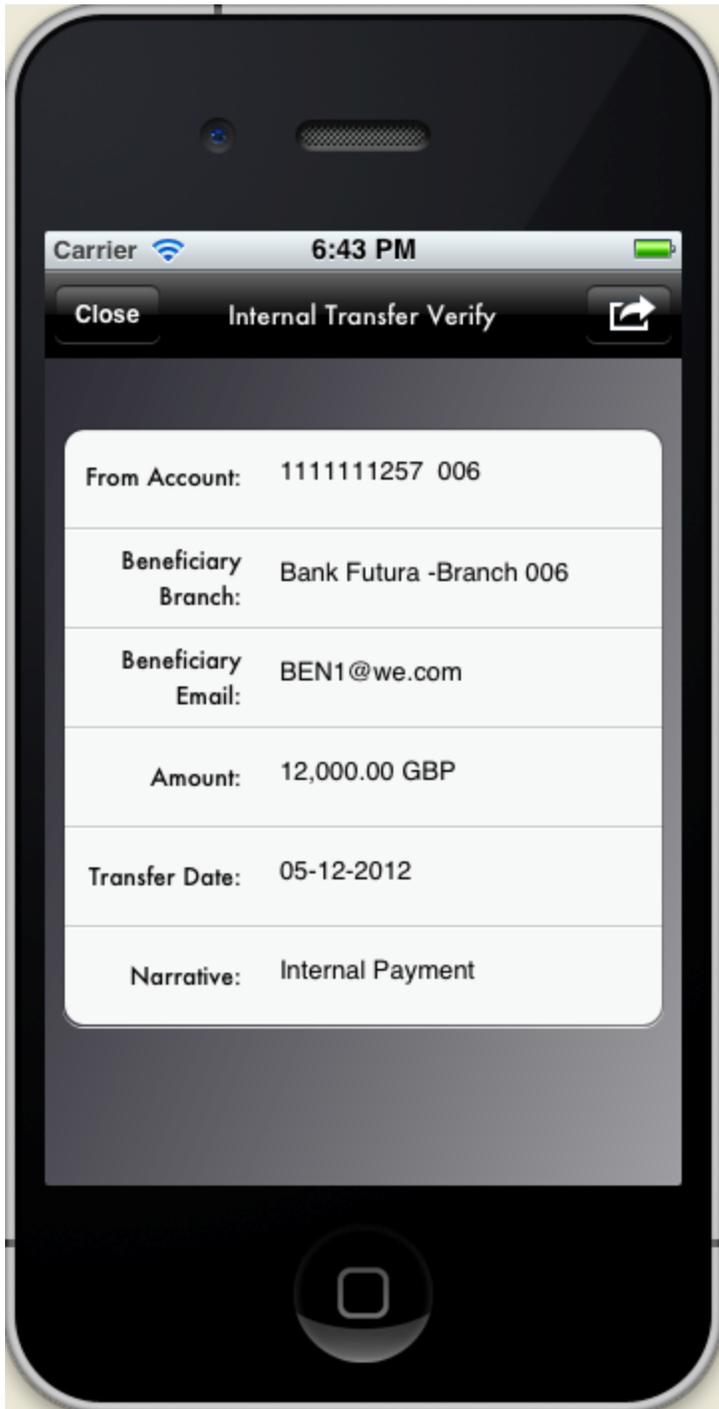


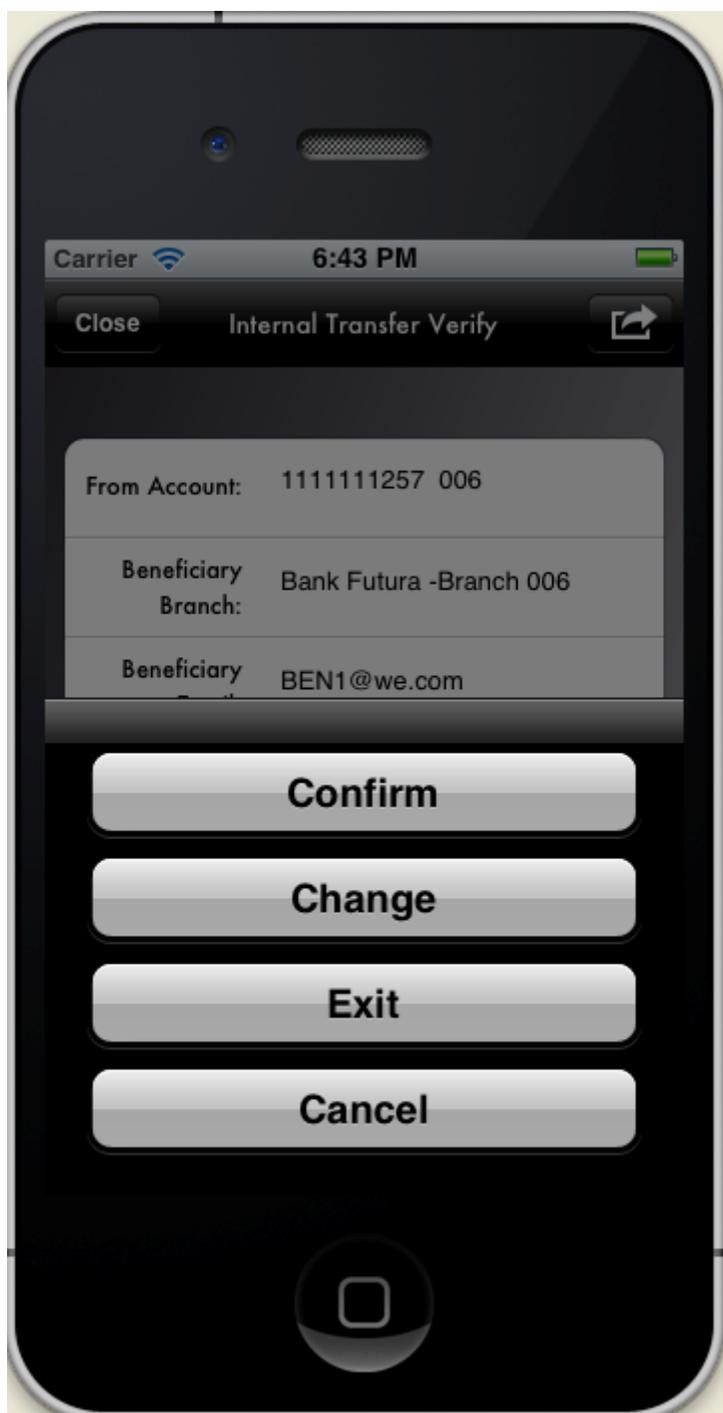


11. Select any future date as a pay later date.

12. Click the **Submit** button from the options pop over as encircled in above screen. The system displays **Internal Transfer – Verify** screen, as shown below.

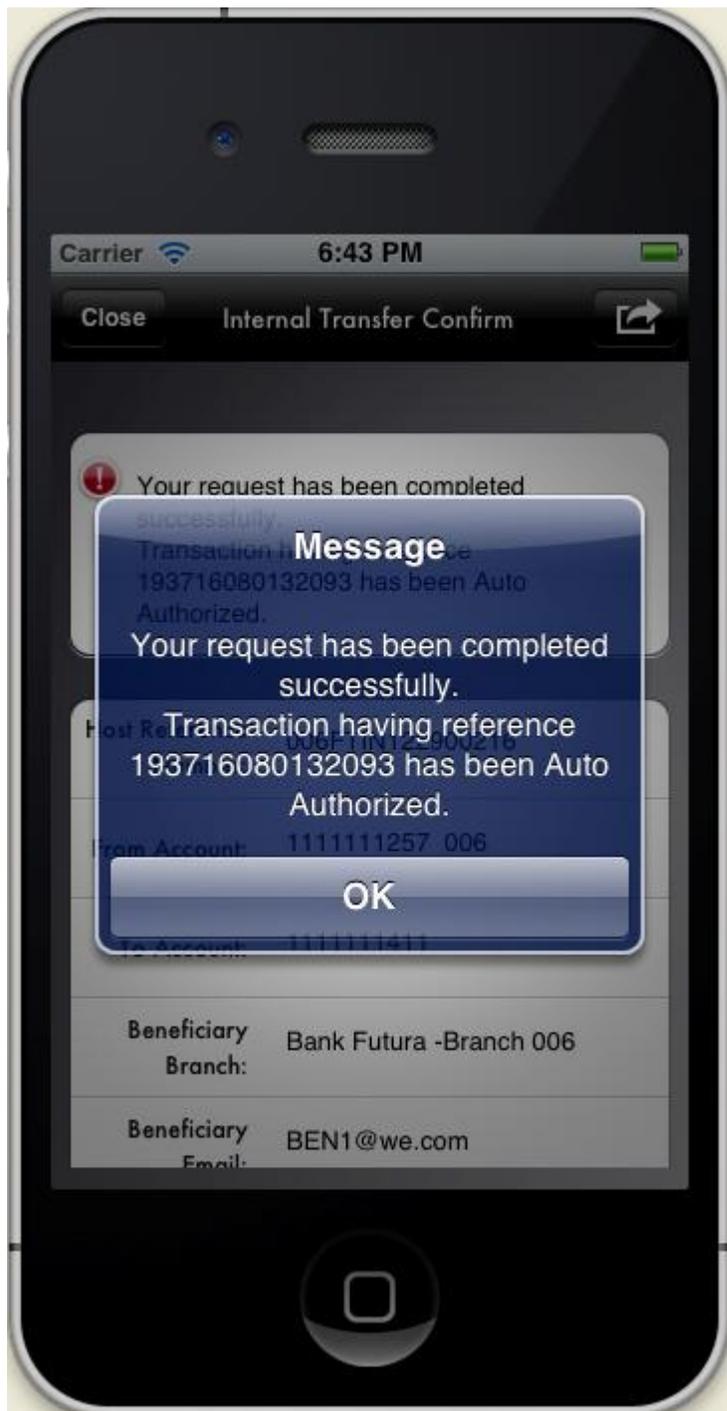
Internal Transfer – Verify





13. Click the **Confirm** button from the pop up options, as shown above, to initiate the transfer. The system displays **Internal Transfer – Confirm** screen.
OR
Click the **Change** button to change the entered data.

Internal Transfer – Confirm





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

OR

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

22. Domestic Payment

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

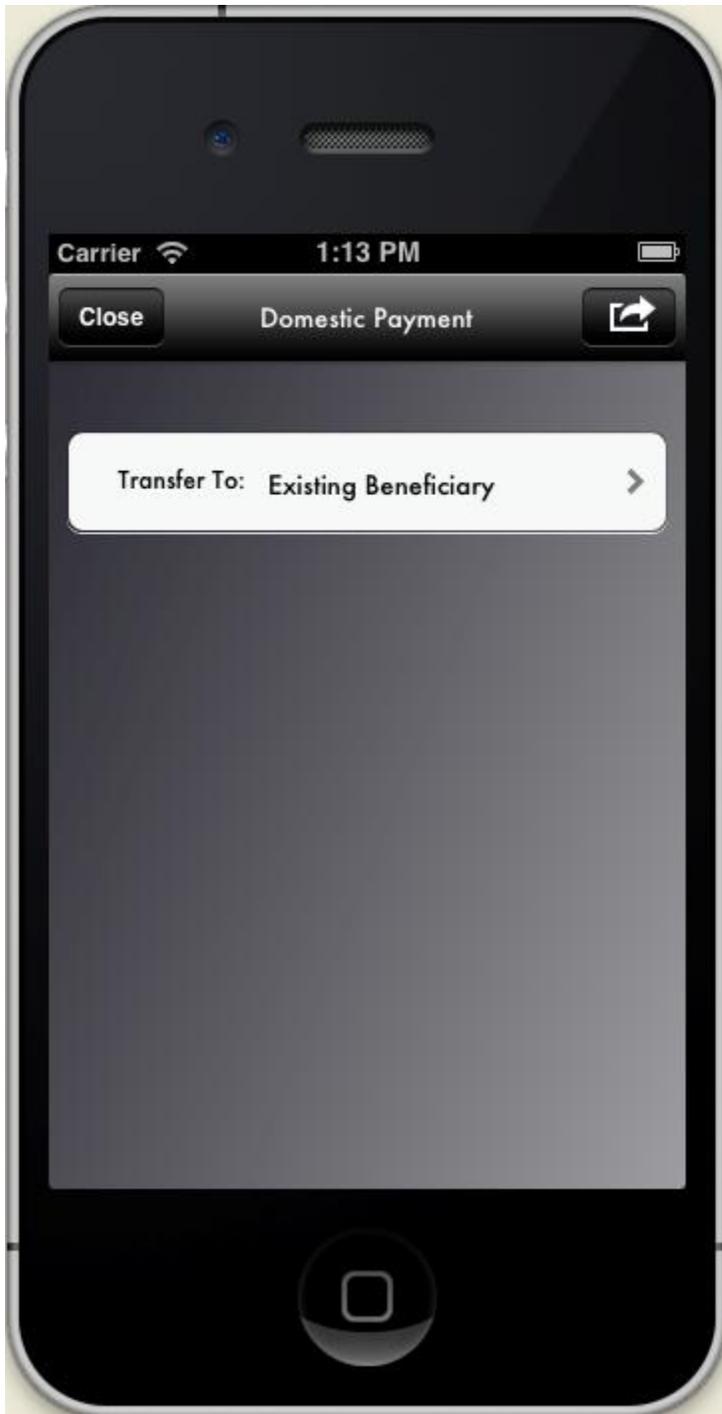
To do the domestic account transfer

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

Domestic Payment



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



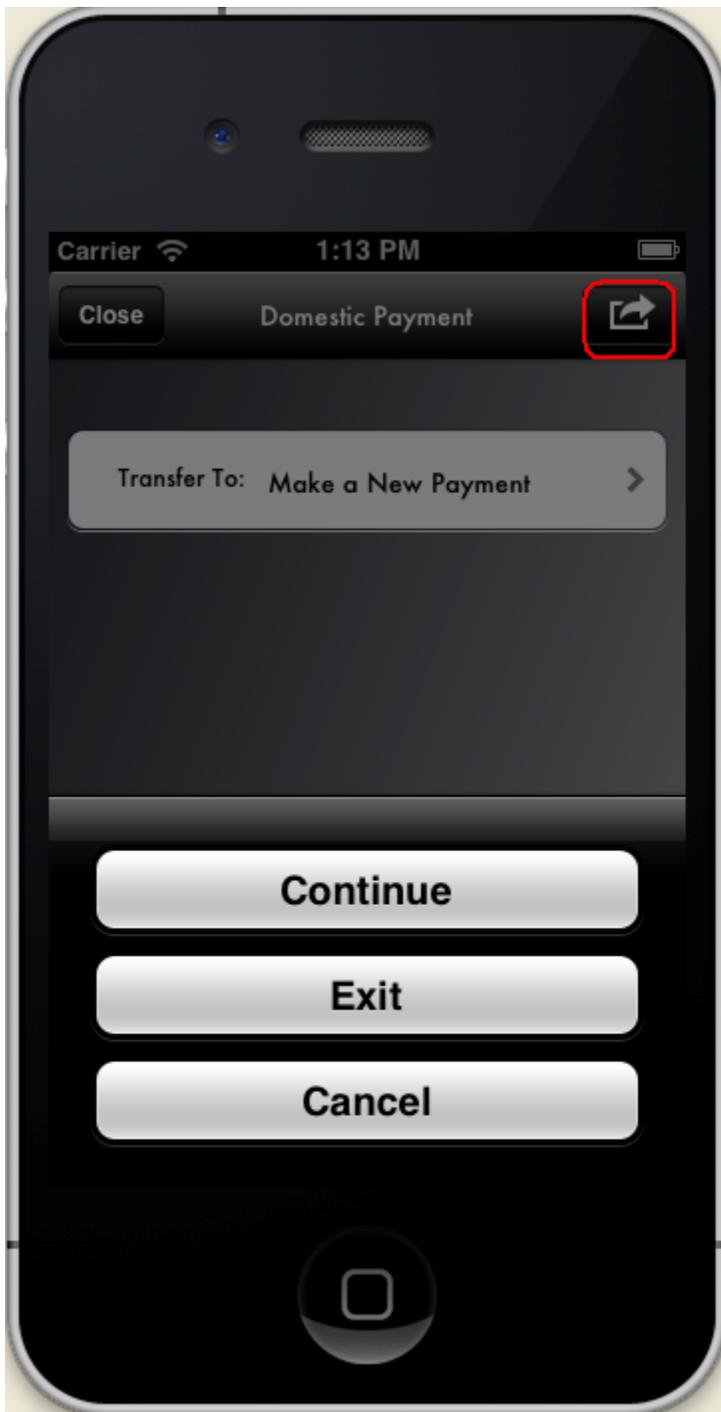
Field Description

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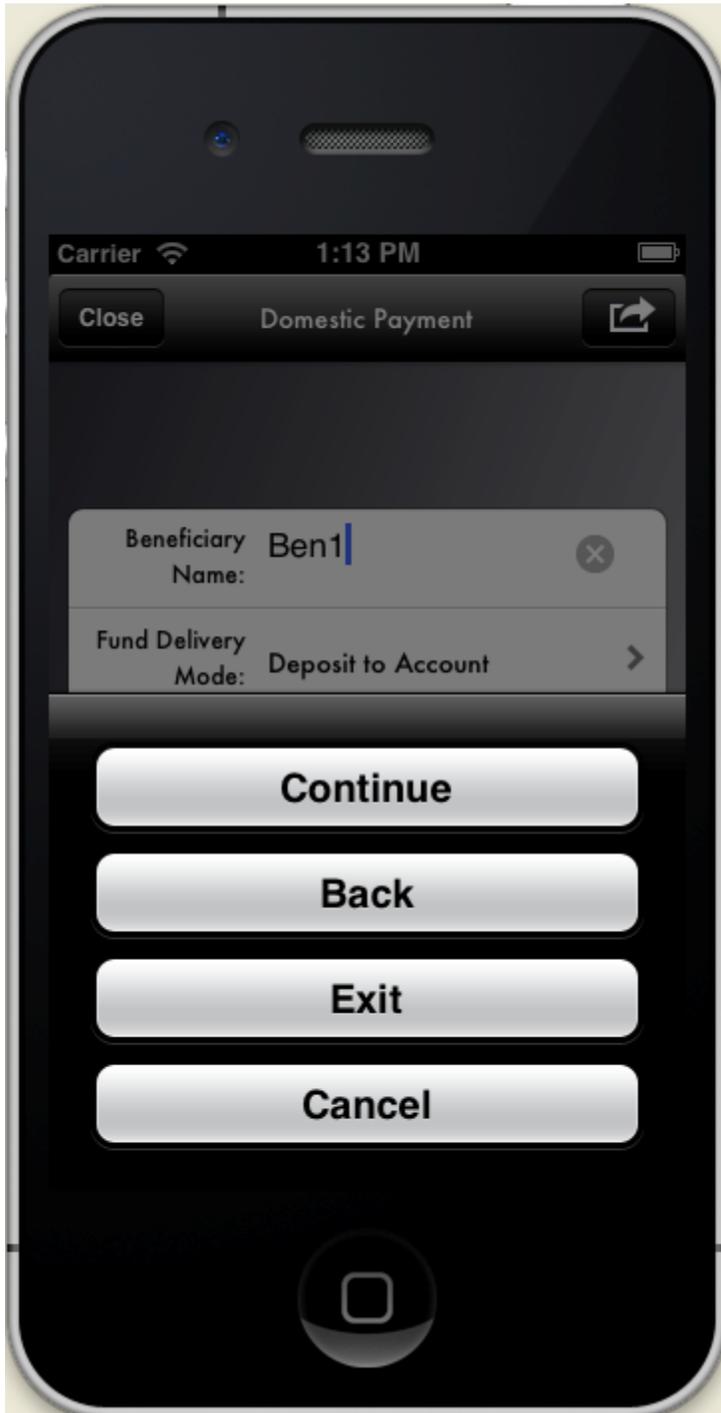
Field Name	Description
Existing Beneficiary	[Optional, Pop over] Select Existing Template option button to select the existing Payment template for funds transfer
Make New Payment	[Optional, Pop over] Select Make New Payment option button to make a new funds transfer entry. The transfer can be done either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

3. Below is shown for Make New Payment.



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

Domestic Payment



Field Description

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

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

Domestic Payment



Field Description

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

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]

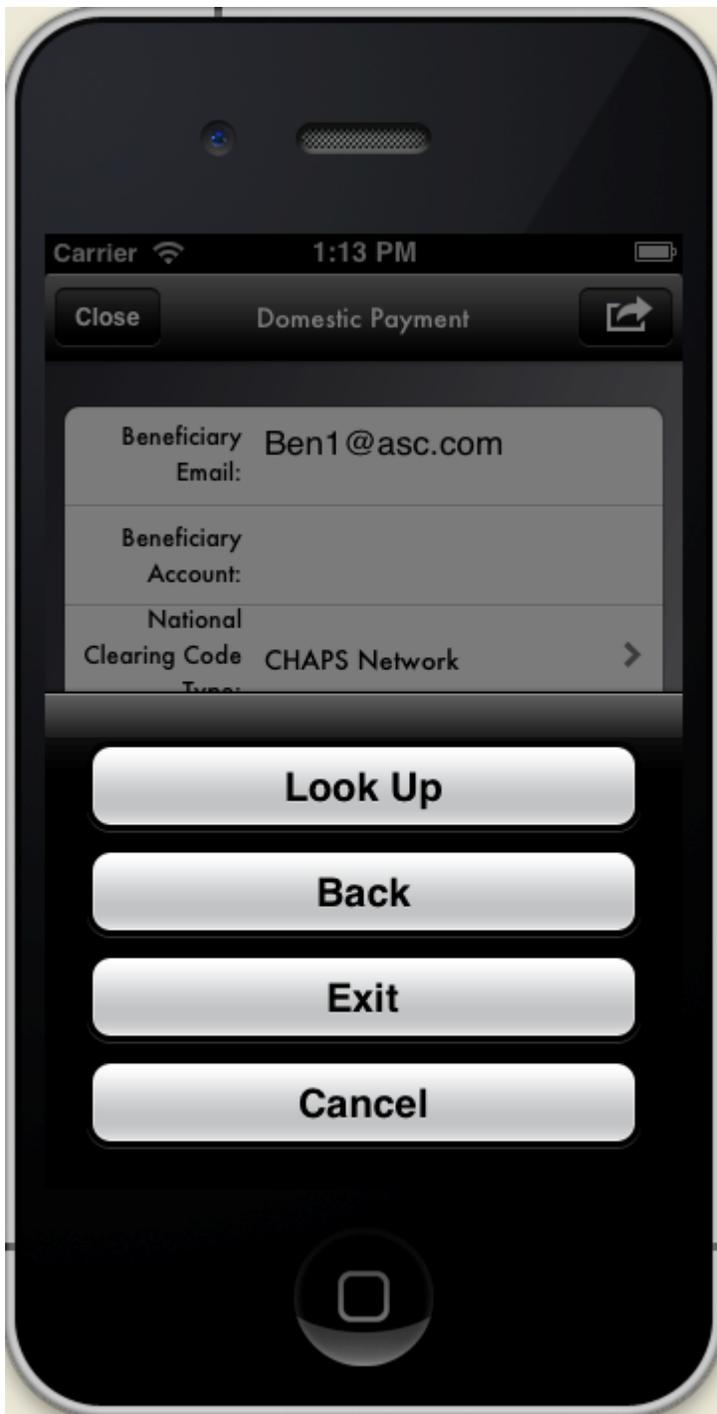
Code Type

Select the national clearing code type from the Pop Over 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.



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



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

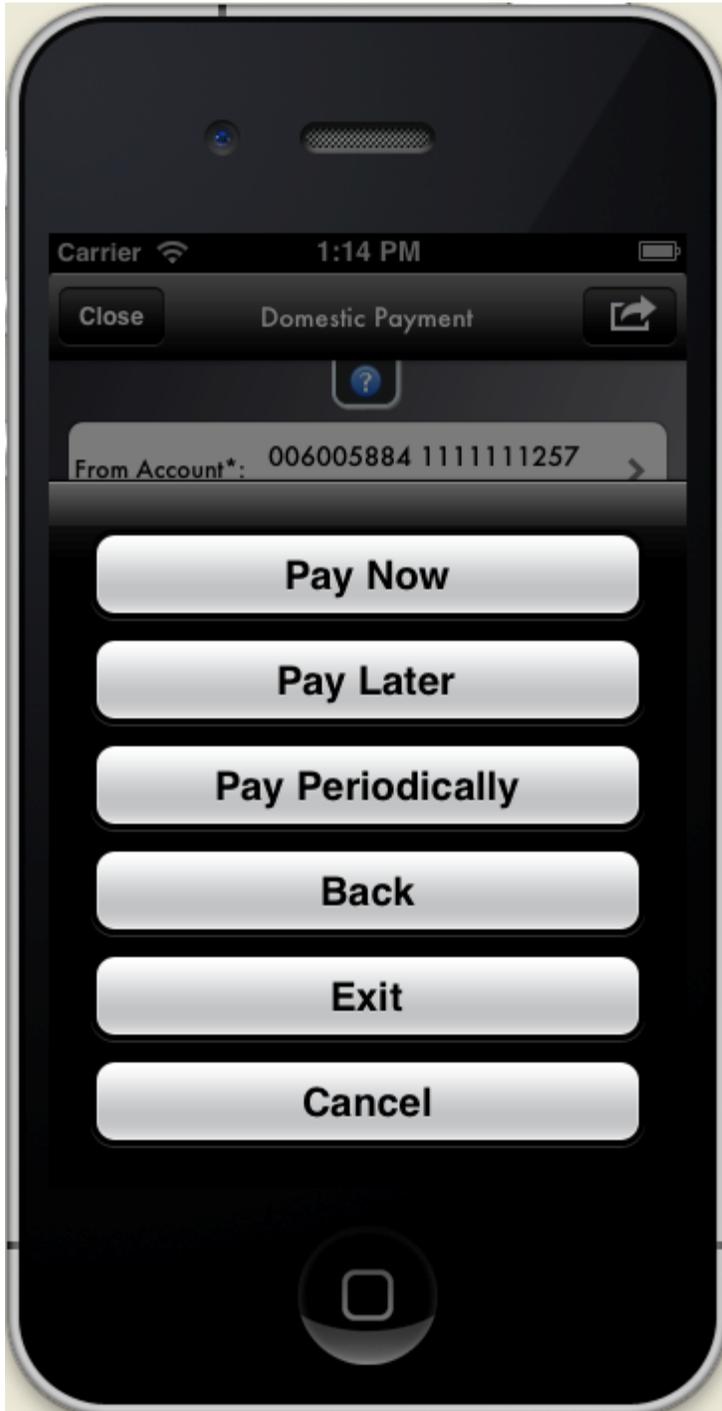


Field Description

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

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

Domestic Payment



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

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

Pay later Click the **Pay later** button to make the funds transfer on a future date.

Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.

Pay Periodically Setup Standing Instruction Click the Pay Periodically button to make the periodic payments by specifying start date and end date.

First Execution Date [Conditional ,Data Picker]

Select the first day of standing instruction execution

Last Execution Date [Data Picker, Conditional]

Select the final day of standing instruction execution

Frequency (Payment Execution Select the standing instruction execution frequency for the funds transfer from the pop over.

Frequency when Pay Periodically is selected)

The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

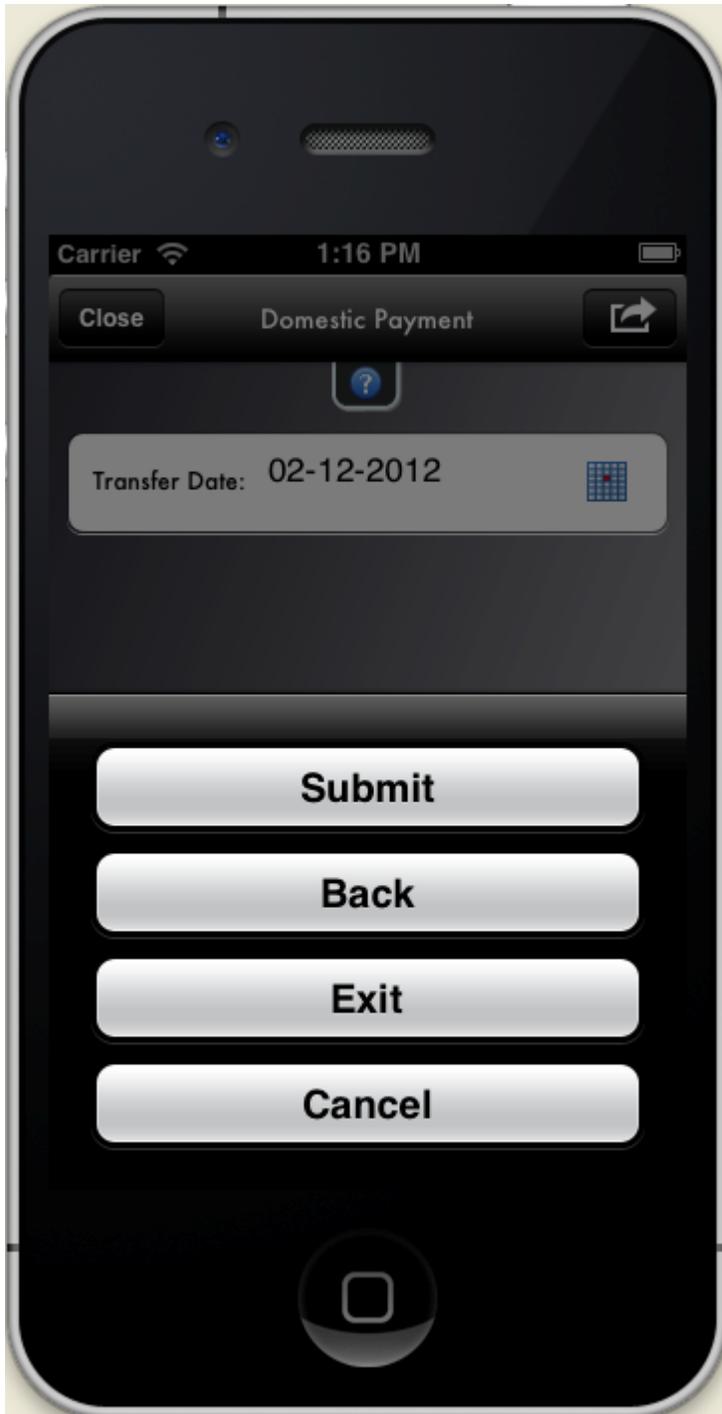
9. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.

Domestic Payment – Pay Later



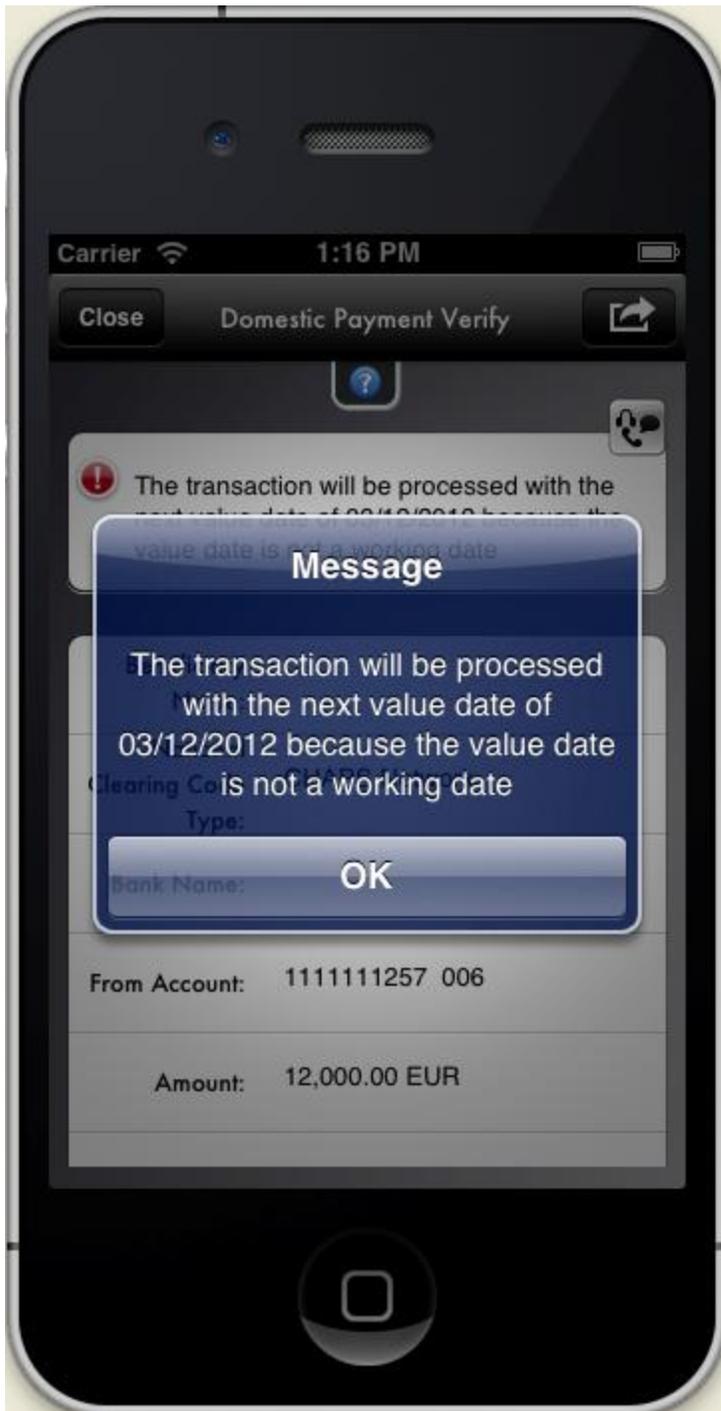
10. Select any future date for the payment.

11. Click the options button as encircled in above screen. The system displays below pop over screen.



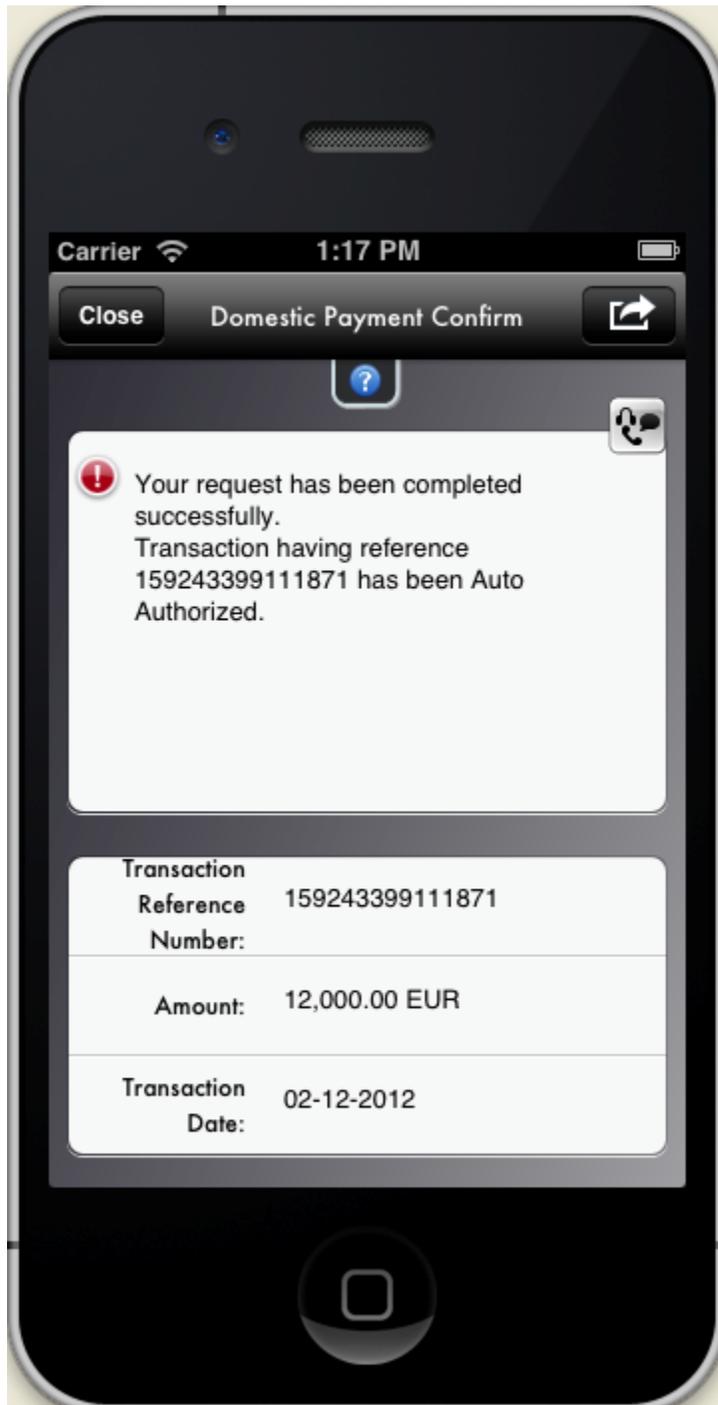
12. Click the Submit button. The system displays Domestic Payment – Verify screen.

Domestic Payment - Verify

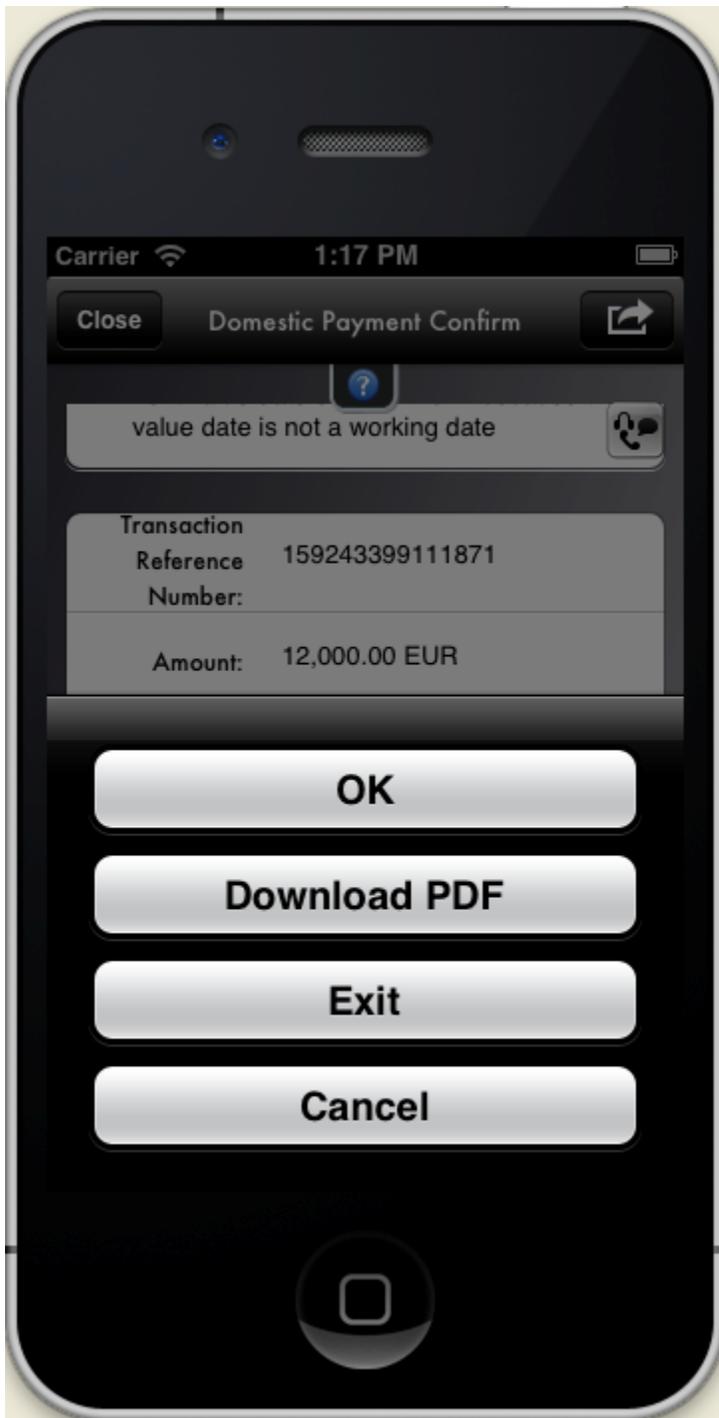


13. Click the Confirm from the options pop over. The system displays Domestic Payment – Confirm screen.

Domestic Payment – Confirm

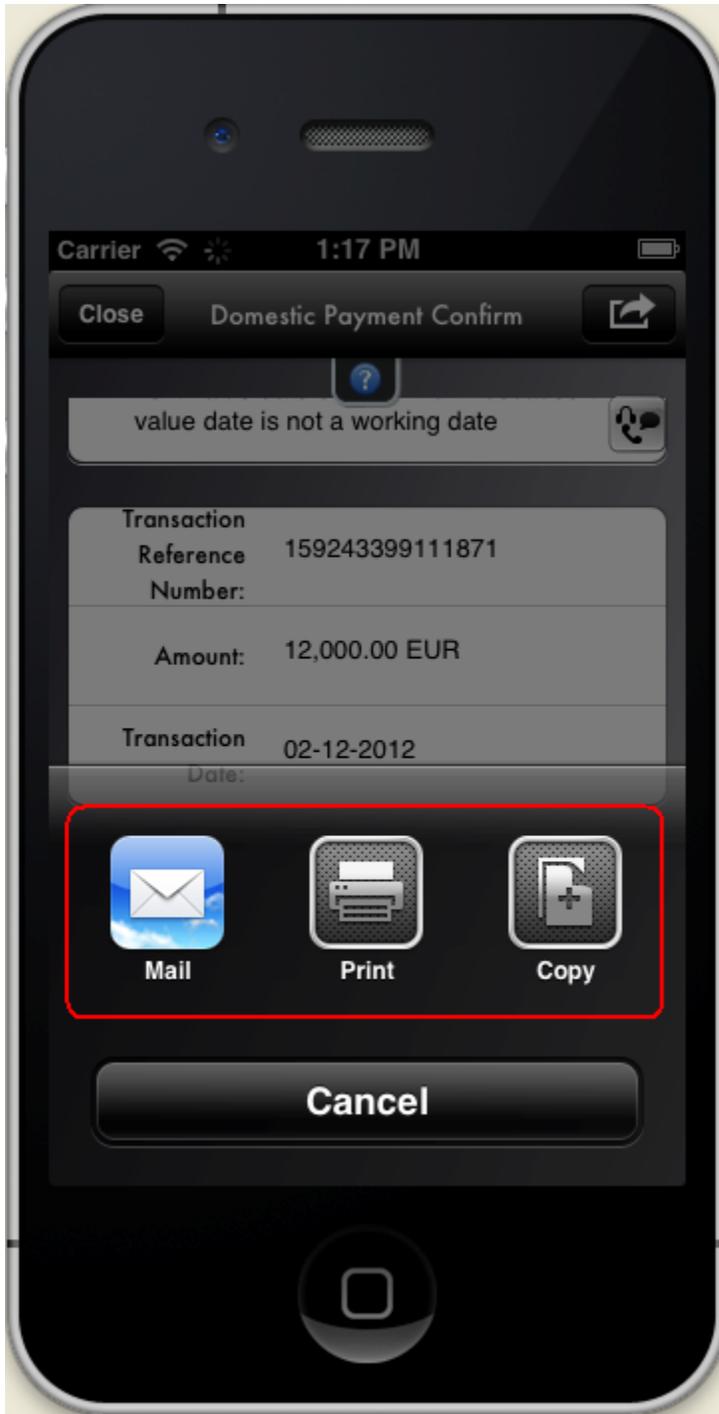


14. Click the OK button from the options pop up. The system displays below pop up.



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

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



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

23. International Account Transfer

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

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

International Account Transfer



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



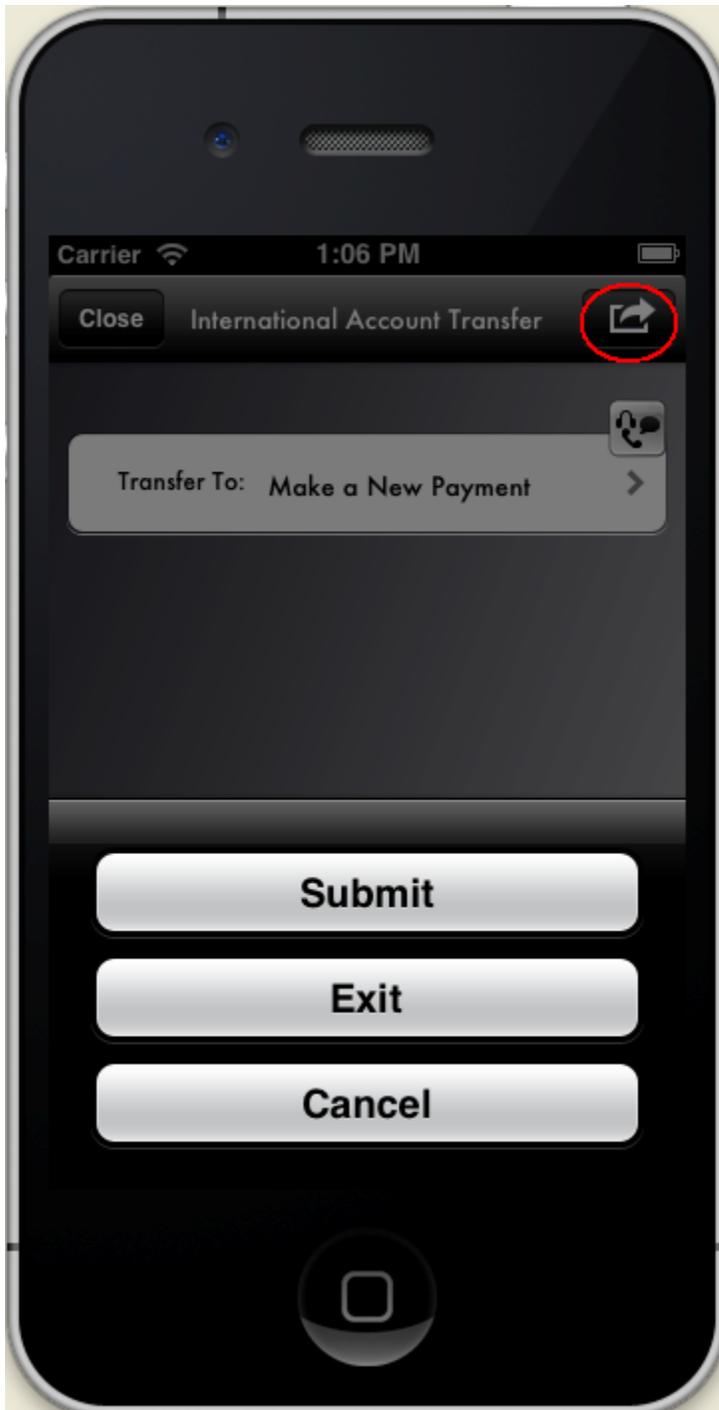
Field Description

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

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

3. Below is shown for Make New Payment.



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

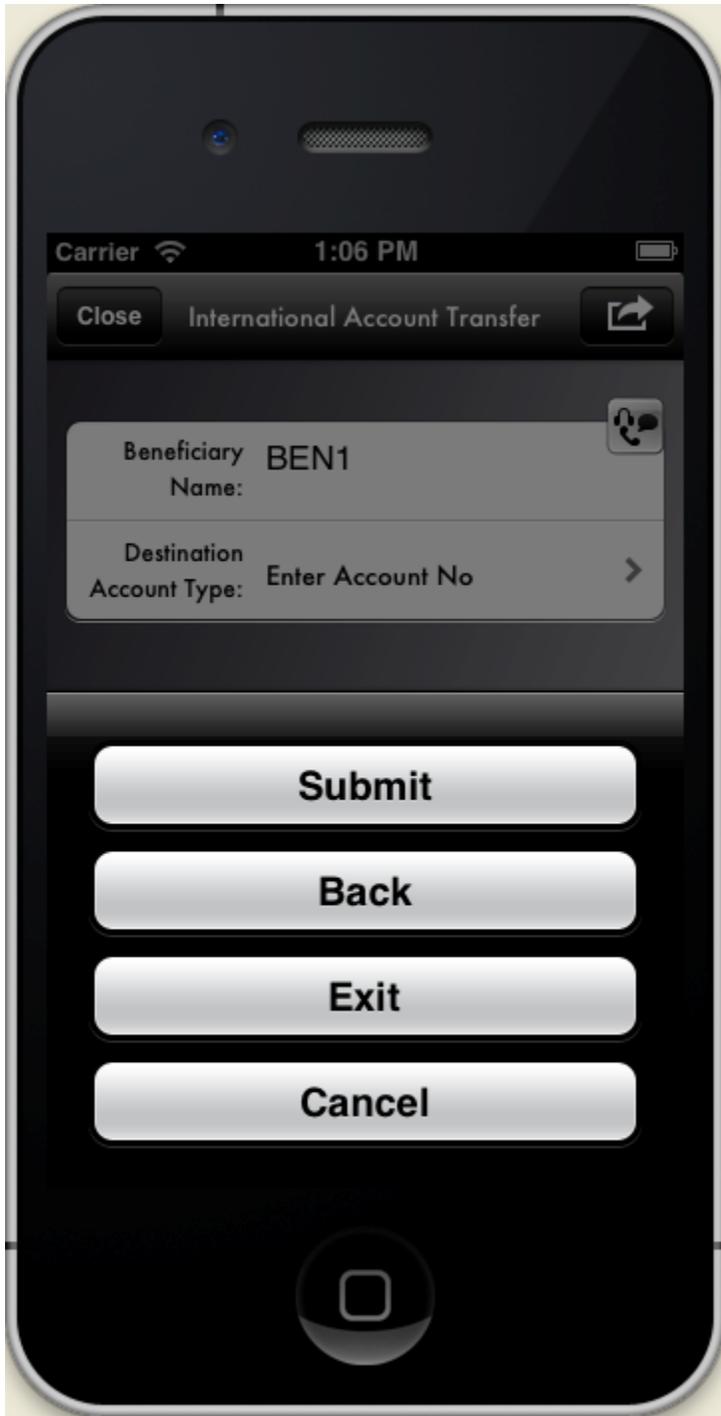
International Account Transfer



Field Description

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



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

International Account Transfer



Field Description

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

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







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

International Account Transfer





Field Description

Field Name	Description
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Field Name	Description
Amount	<p>[Mandatory, Numeric, 15]</p> <p>Type the transfer amount.</p> <p>If a payment template is selected from the Payment Template Pop Over list, this field displays the transfer amount of the selected payment template.</p>
Currency	<p>[Mandatory, pop over]</p> <p>Select the transfer currency for the international transfer from the Pop Over list.</p>
Correspondence Charges	<p>[Mandatory, pop over]</p> <p>Select the correspondence charges from the pop over list.</p>
Payment Instruction	
Pay now	<p>Select the Pay now option to process the funds transfer immediately.</p> <p>The transfer can be done in any of the two modes: Pay now, Pay later.</p>
Pay later	<p>Select the Pay later option to make the funds transfer on a future date.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.</p> </div>

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

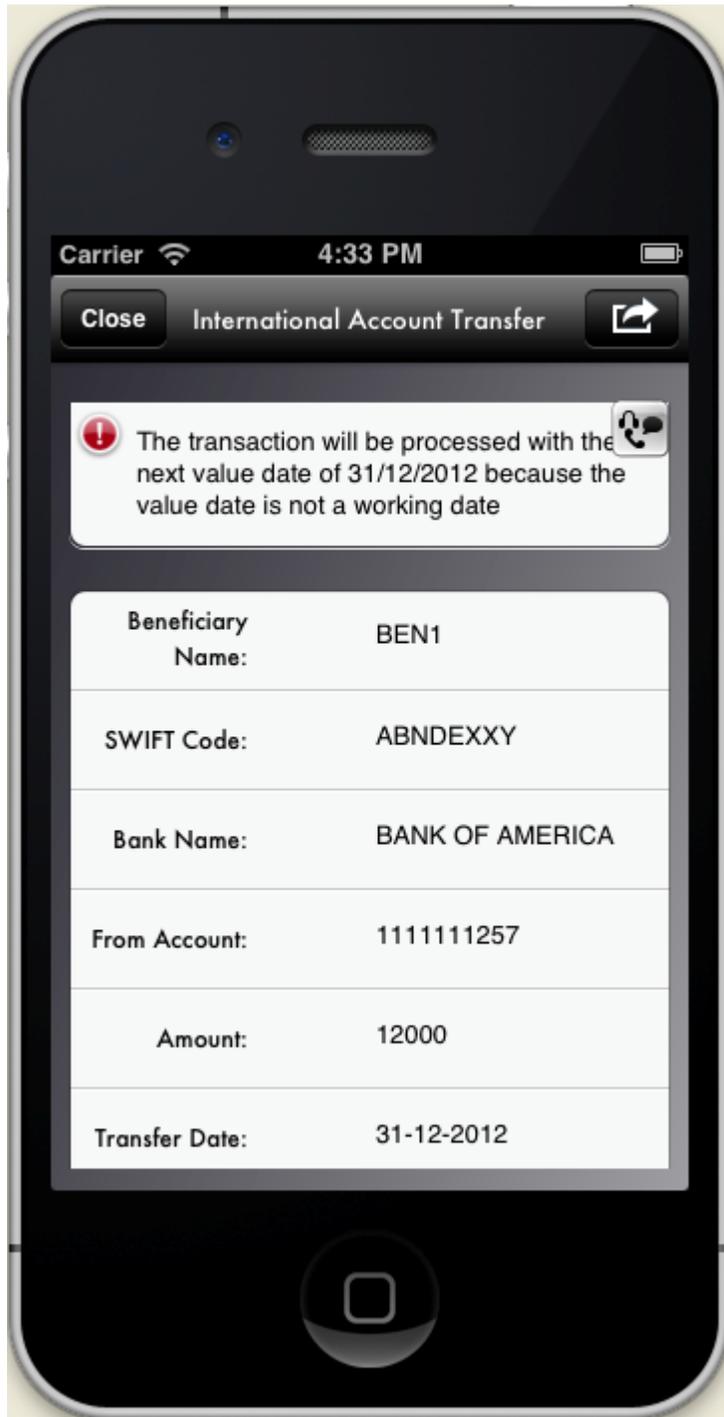
International Account Transfer – Pay Later





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

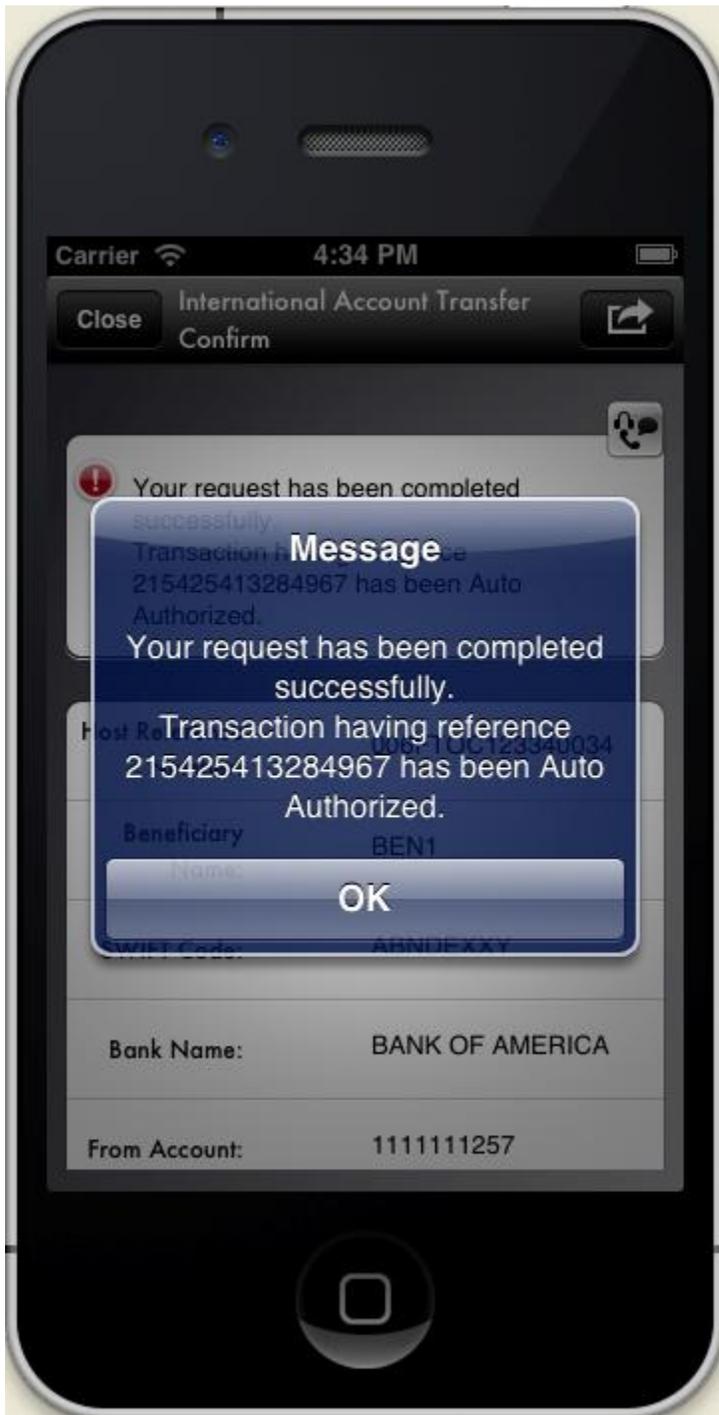
International Account Transfer Verify

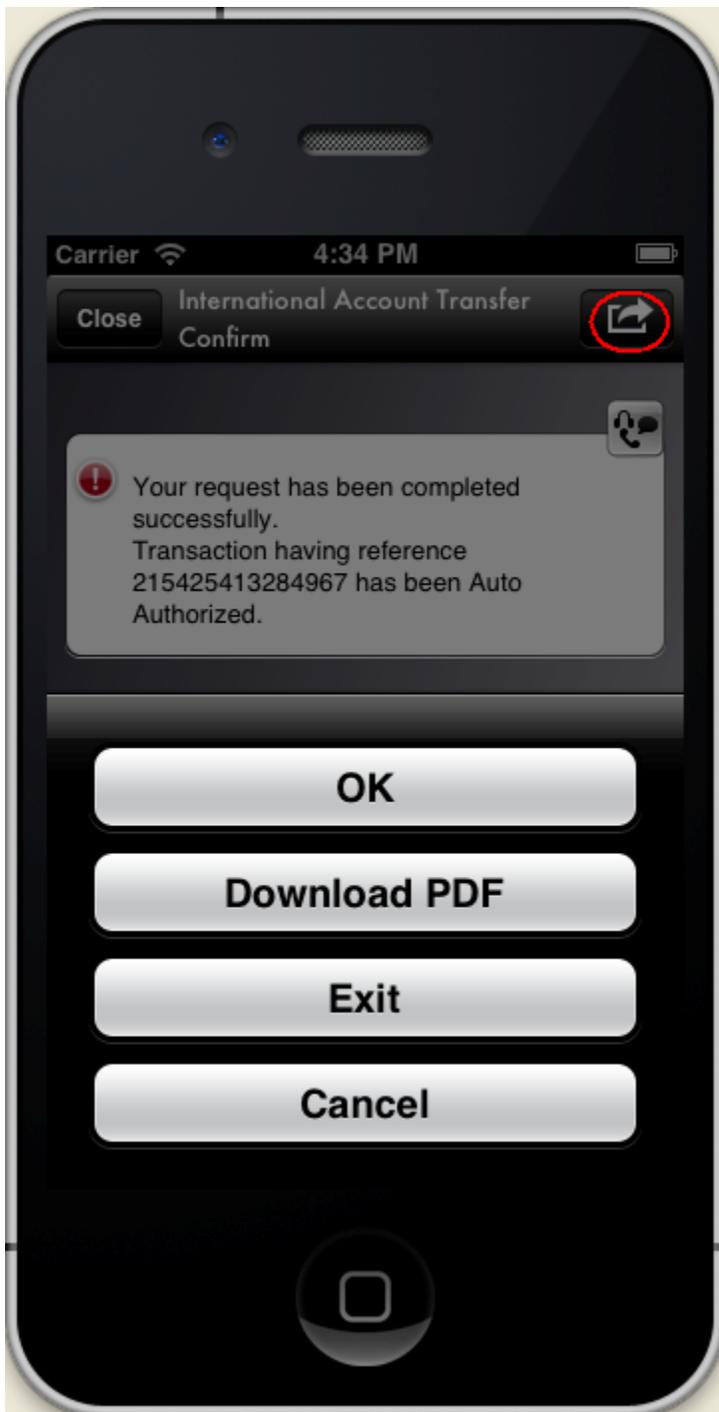




11. Click the Confirm button to navigate to confirmation screen. The system displays Confirmation screen.

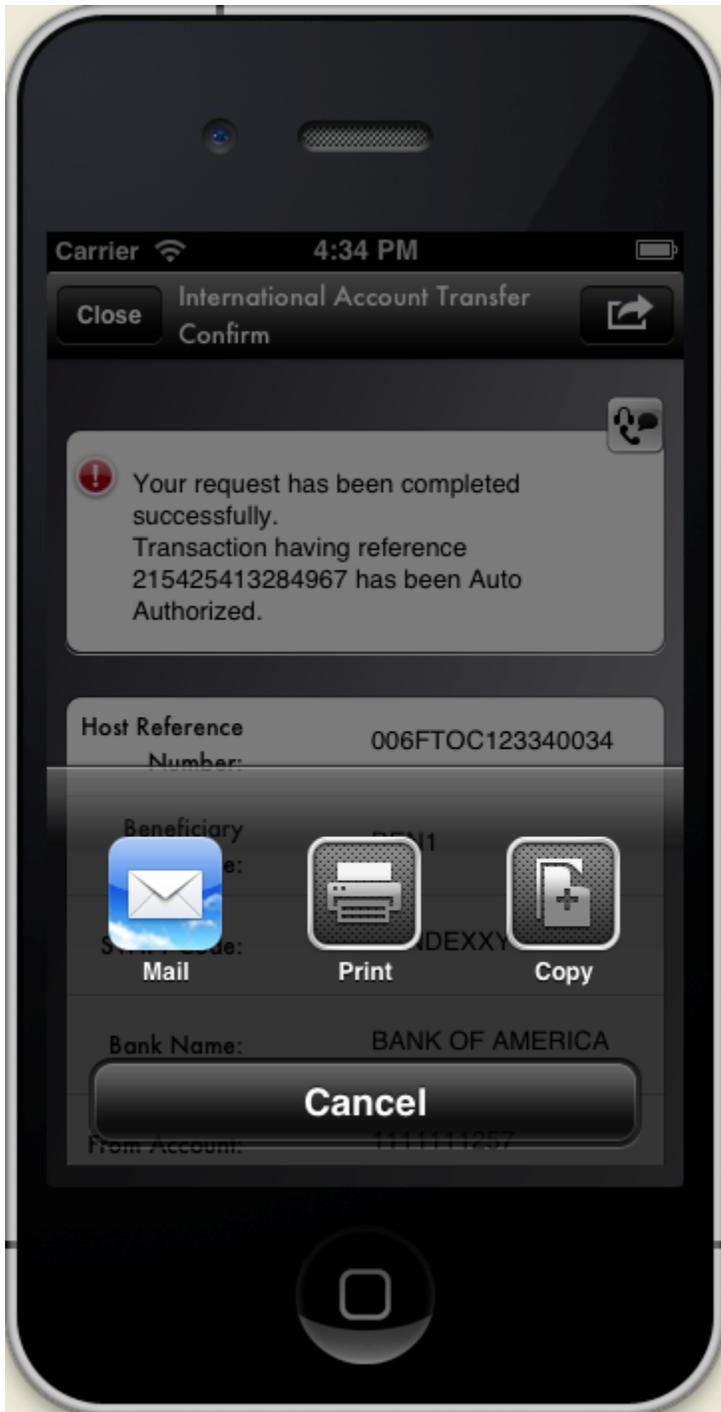
International Account Transfer





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

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



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

24. My Schedule Payment

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

To view My Scheduled Payments

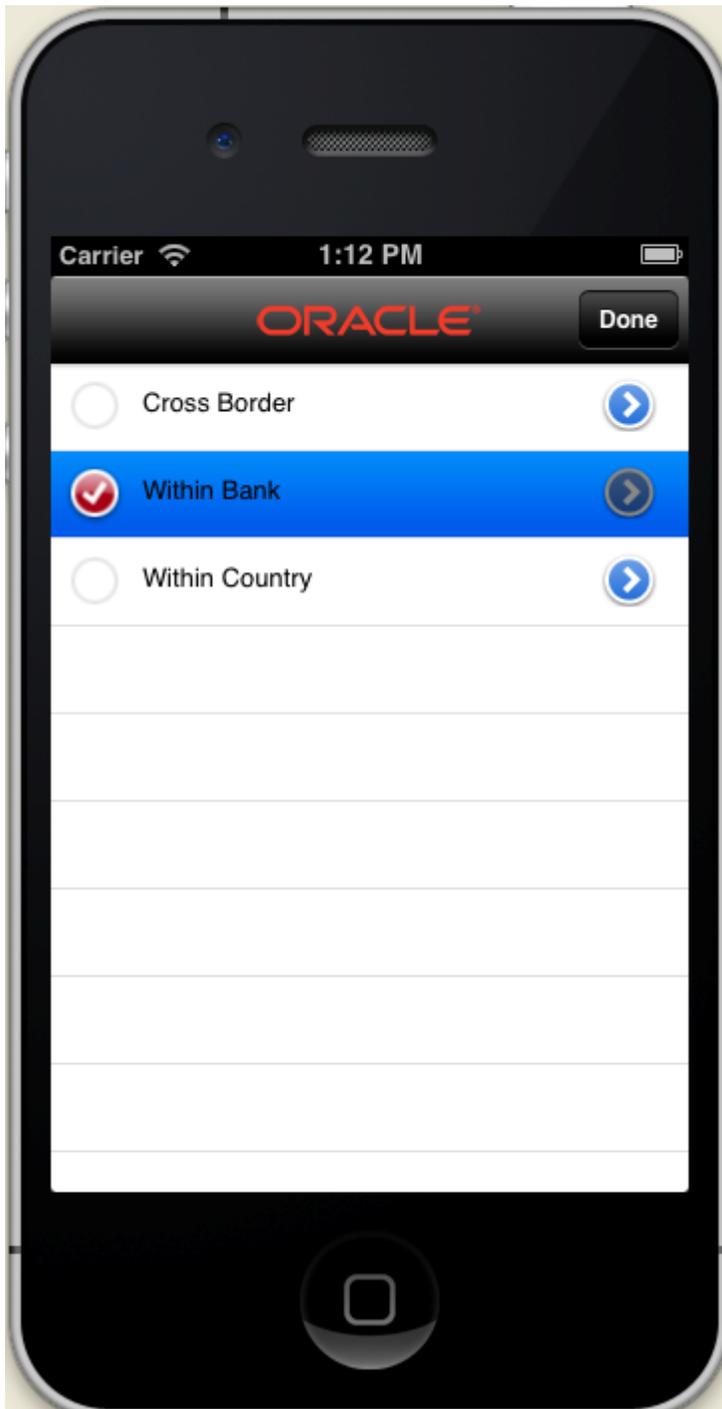
1. Log on to the client/application based Mobile Banking application. Navigate to **Transfers > My Schedule Payment**. The system displays My Schedule Payment screen.

My Schedule Payment

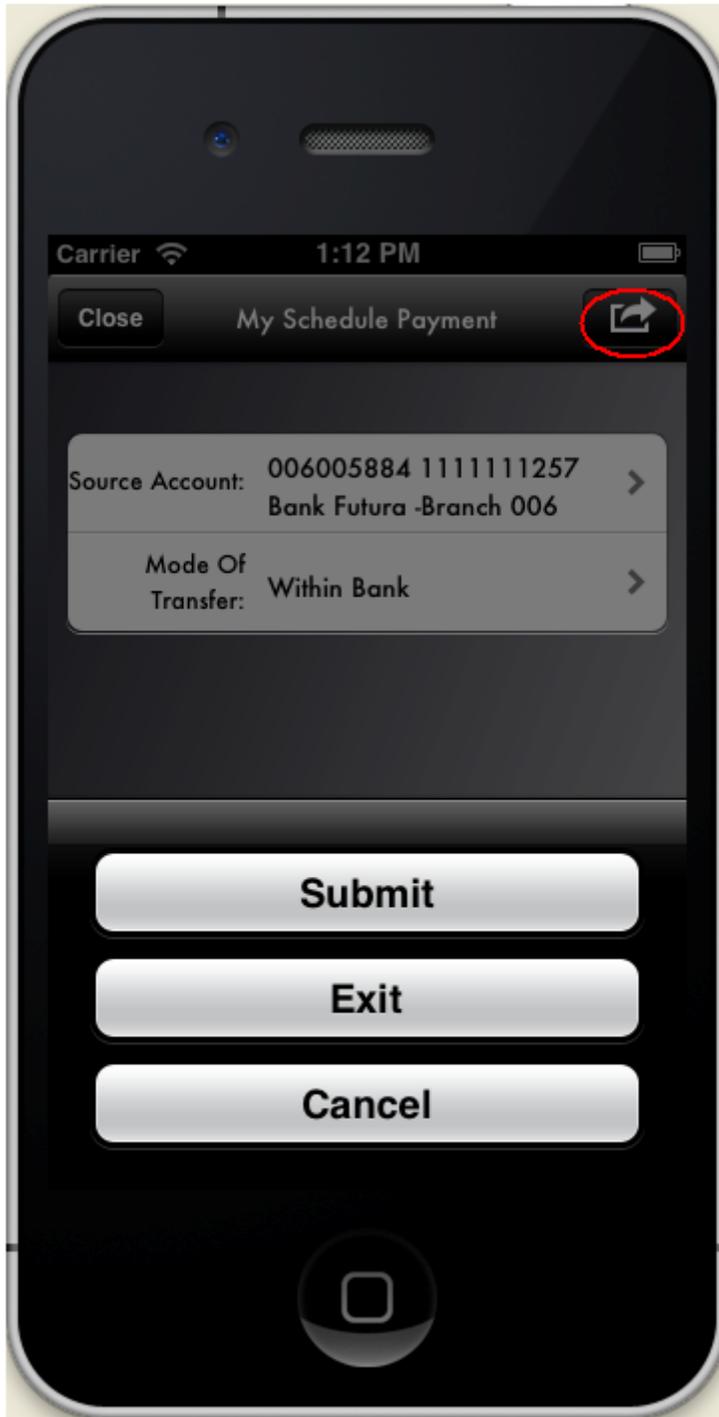


2. Select the source account for which scheduled payments are to be viewed.
3. Select the mode of transfer as Cross Border, within bank or Within country, as shown in below screen.

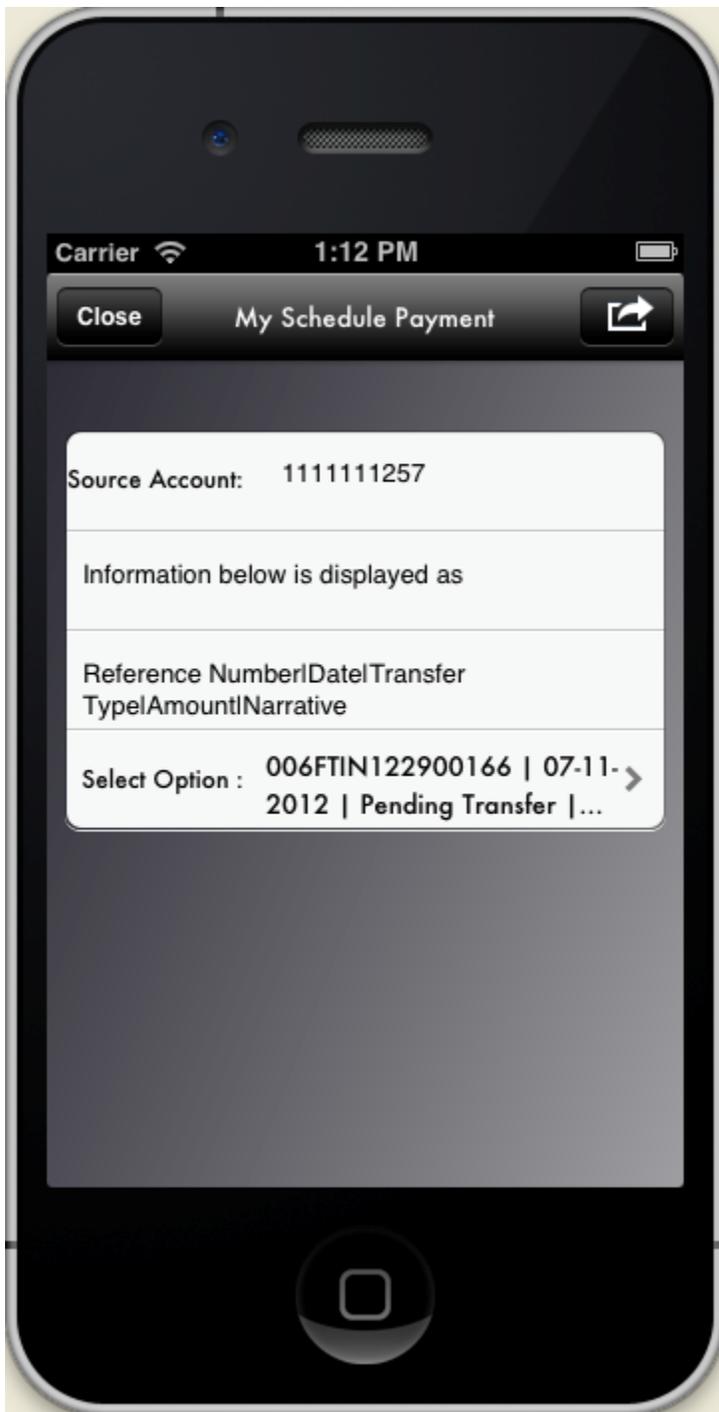
My Schedule Payment



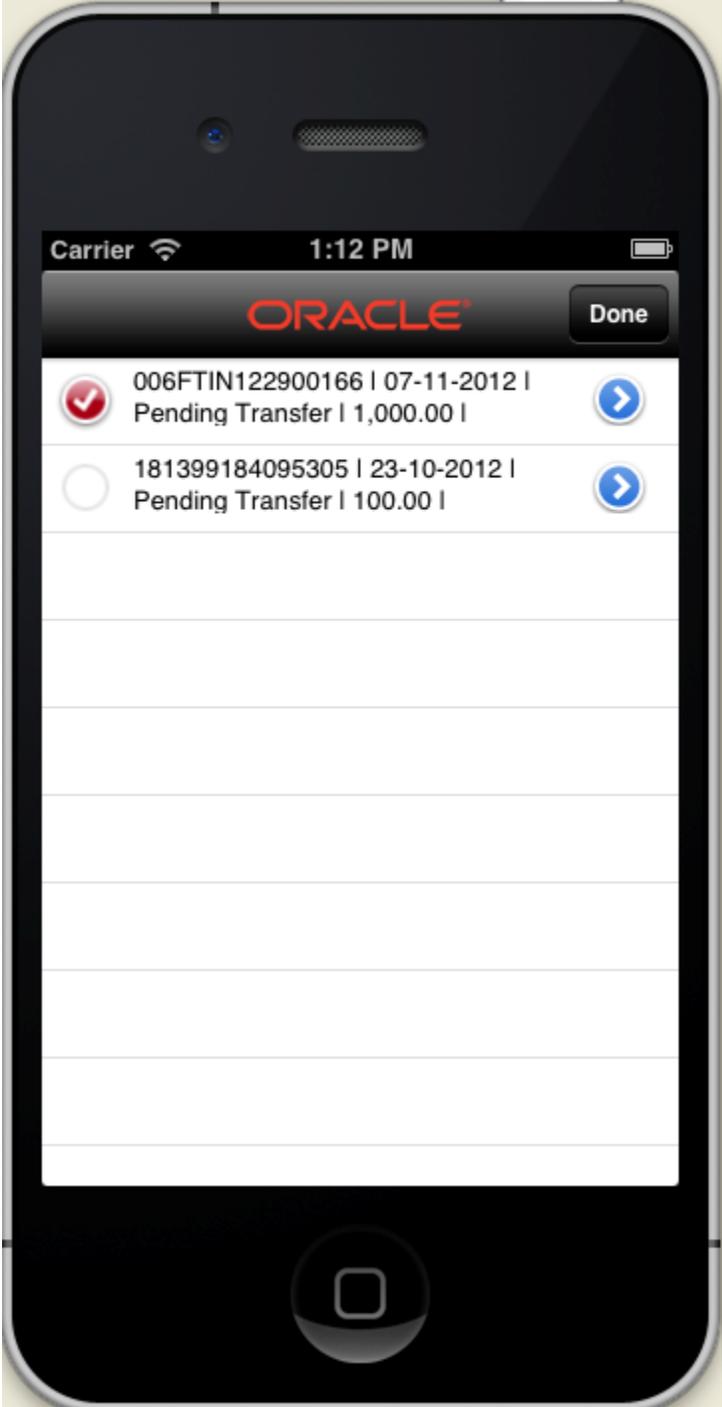
4. Click the Done button. The system returns to the My Schedule Payment screen.



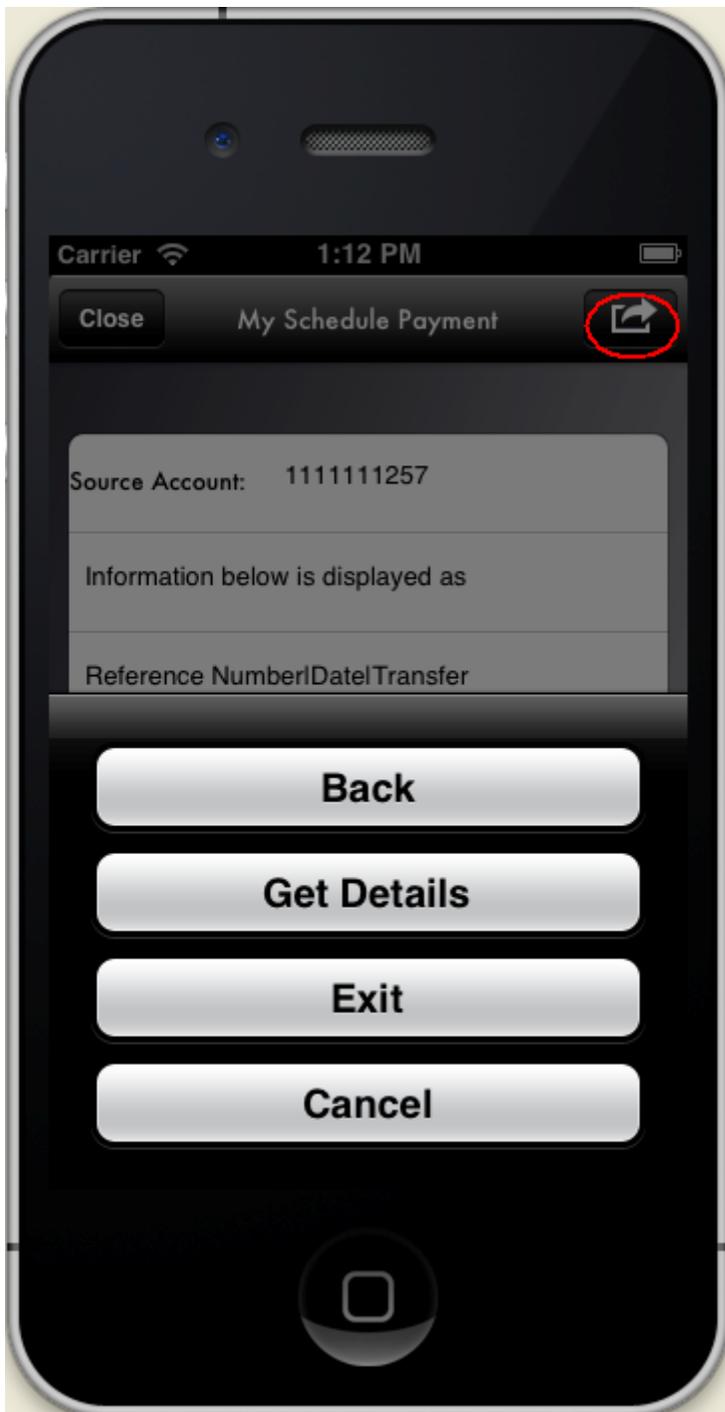
5. Click the Submit button from the options pop over as shown in above screen. The system displays below screen.



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

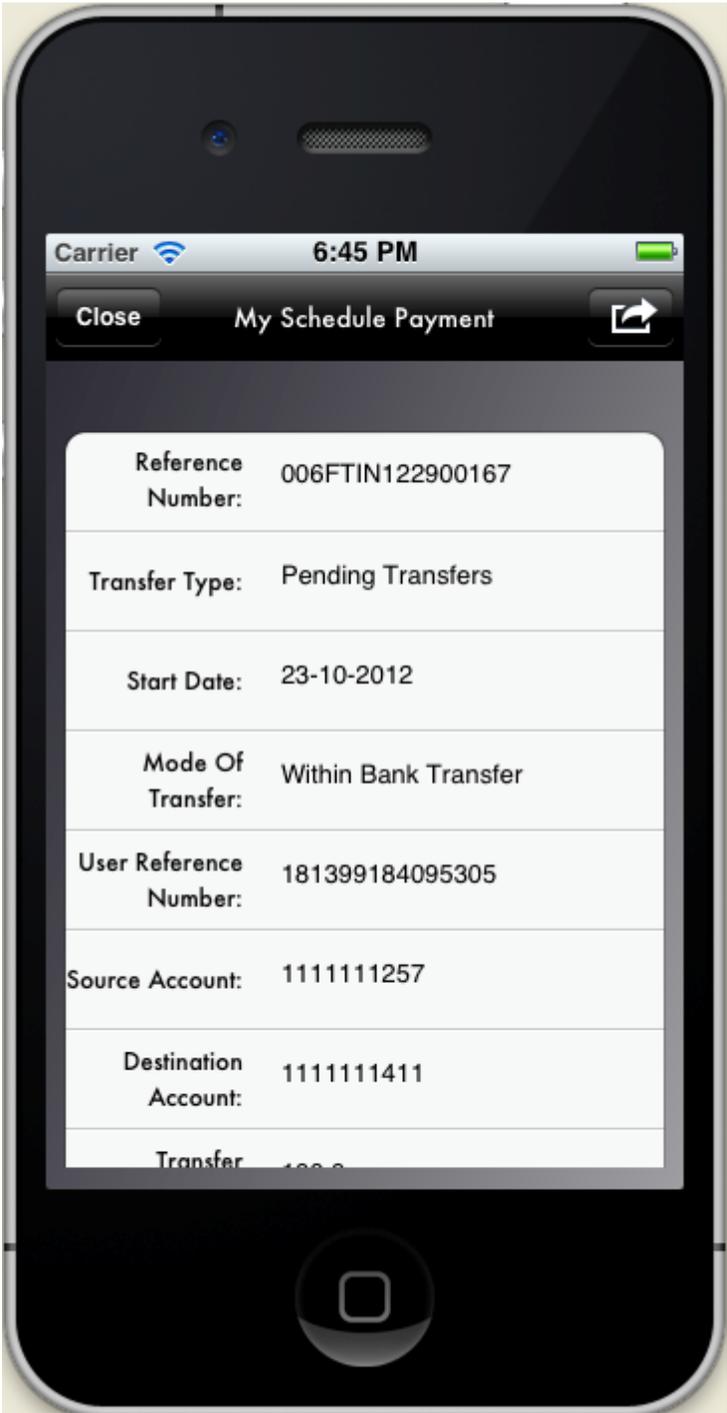


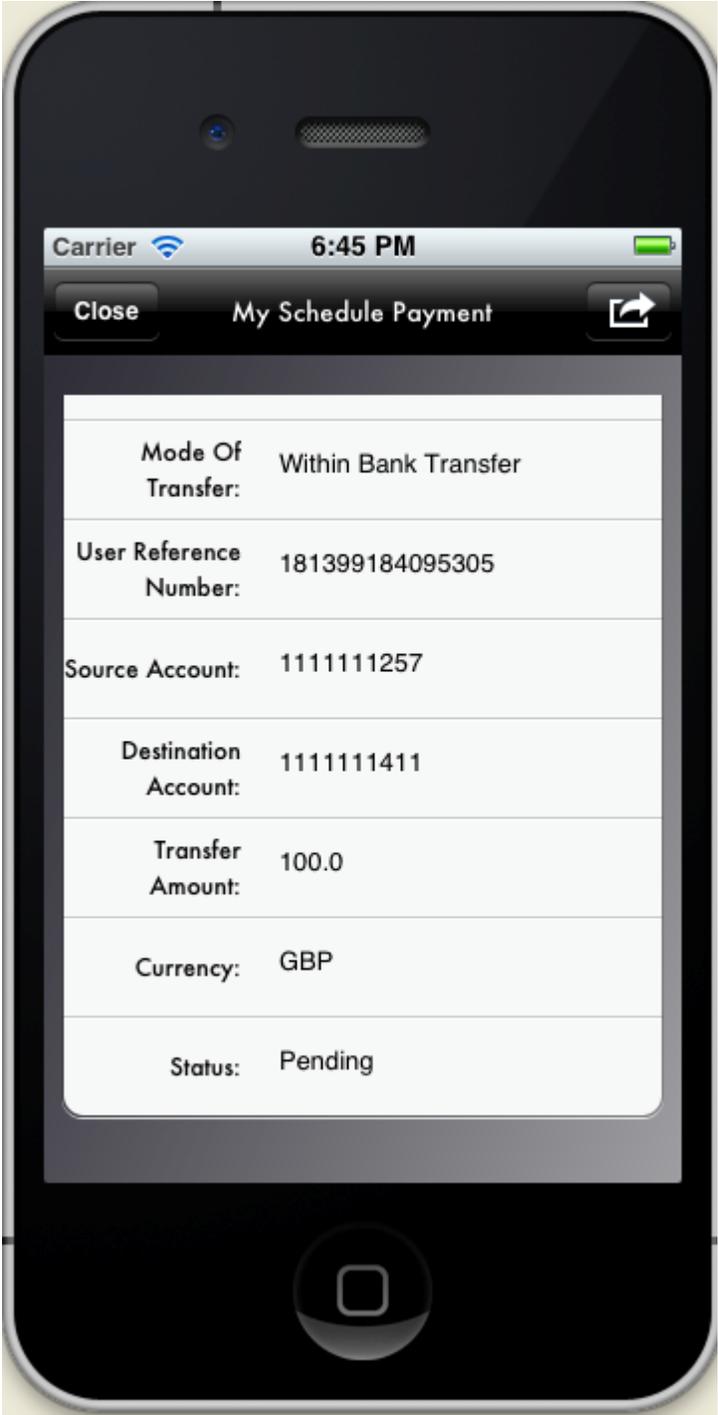
7. Select any pending transfer and click the Done. The system returns to below screen.

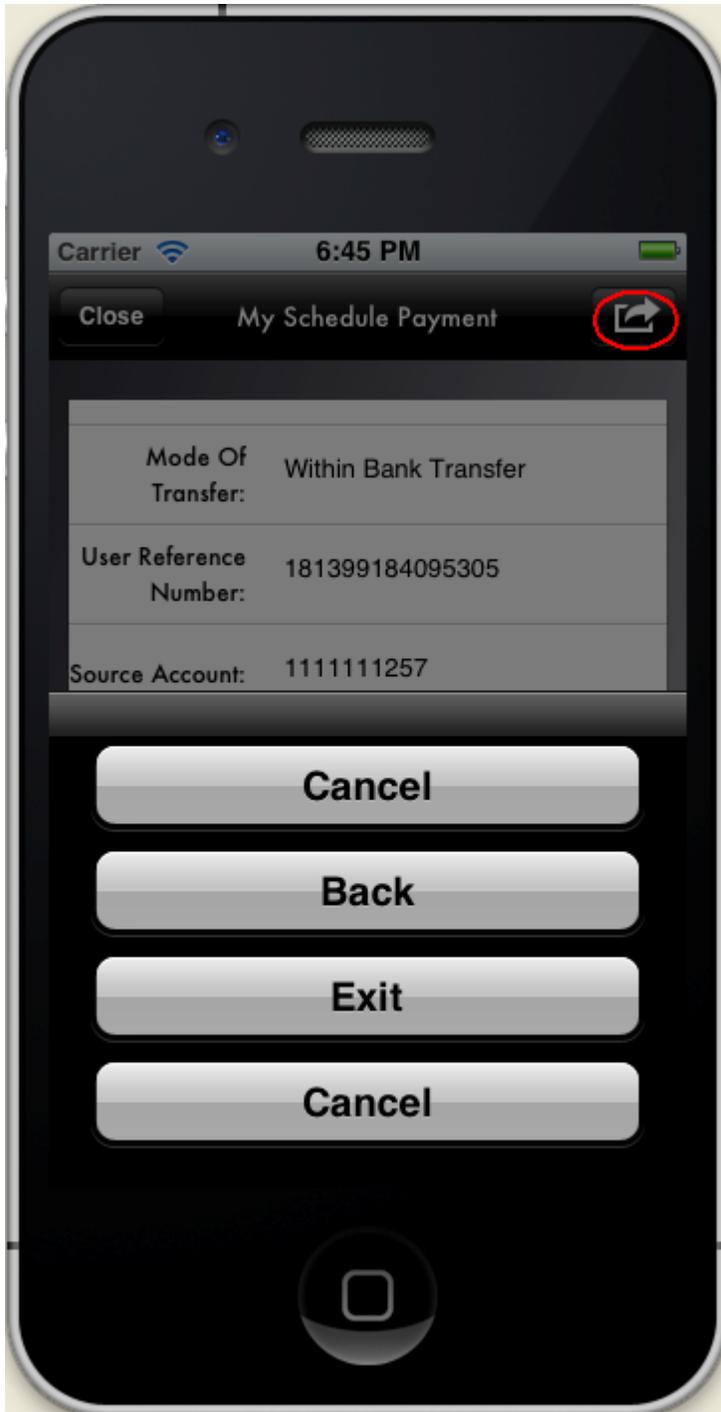


8. Click the Get Details button from the options pop over as shown above. The system displays details for the selected scheduled pending transfer payment transaction.

My Schedule Payment







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

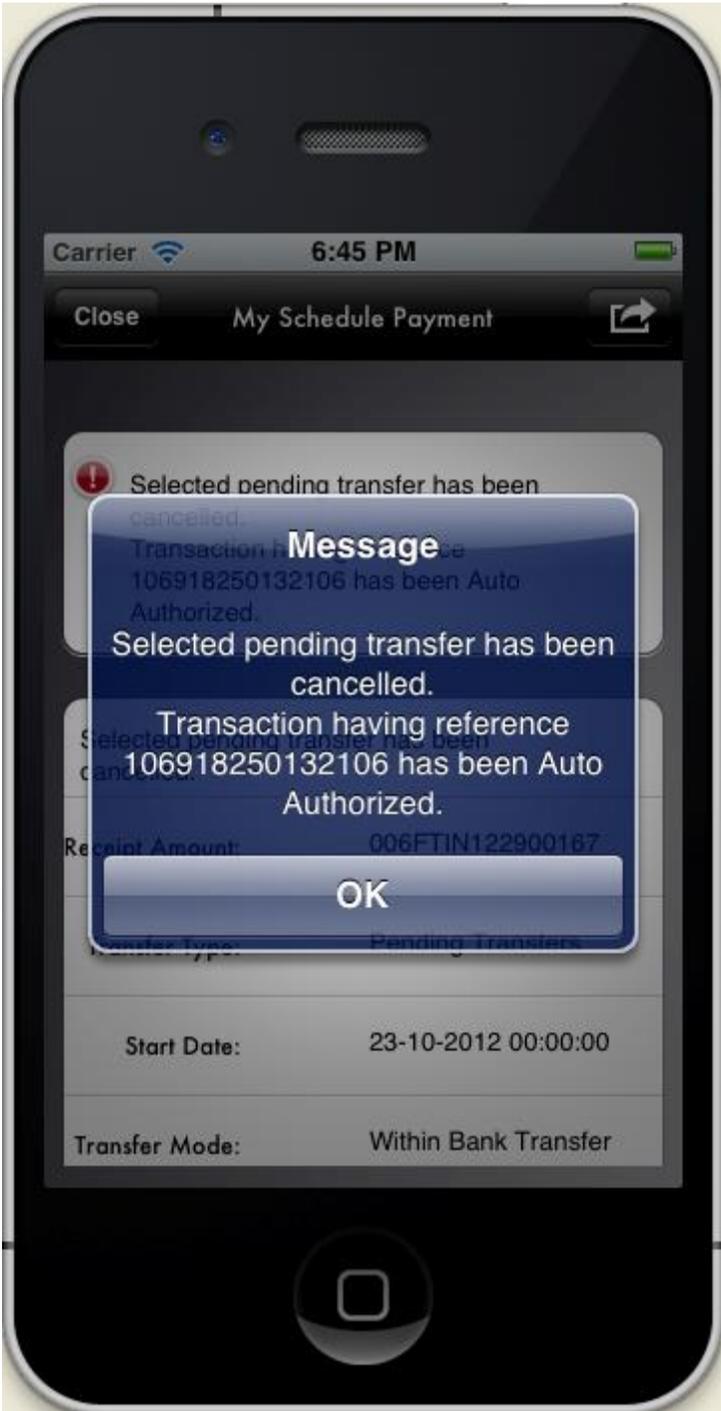
My Schedule Payment – Cancel Pending Transfer

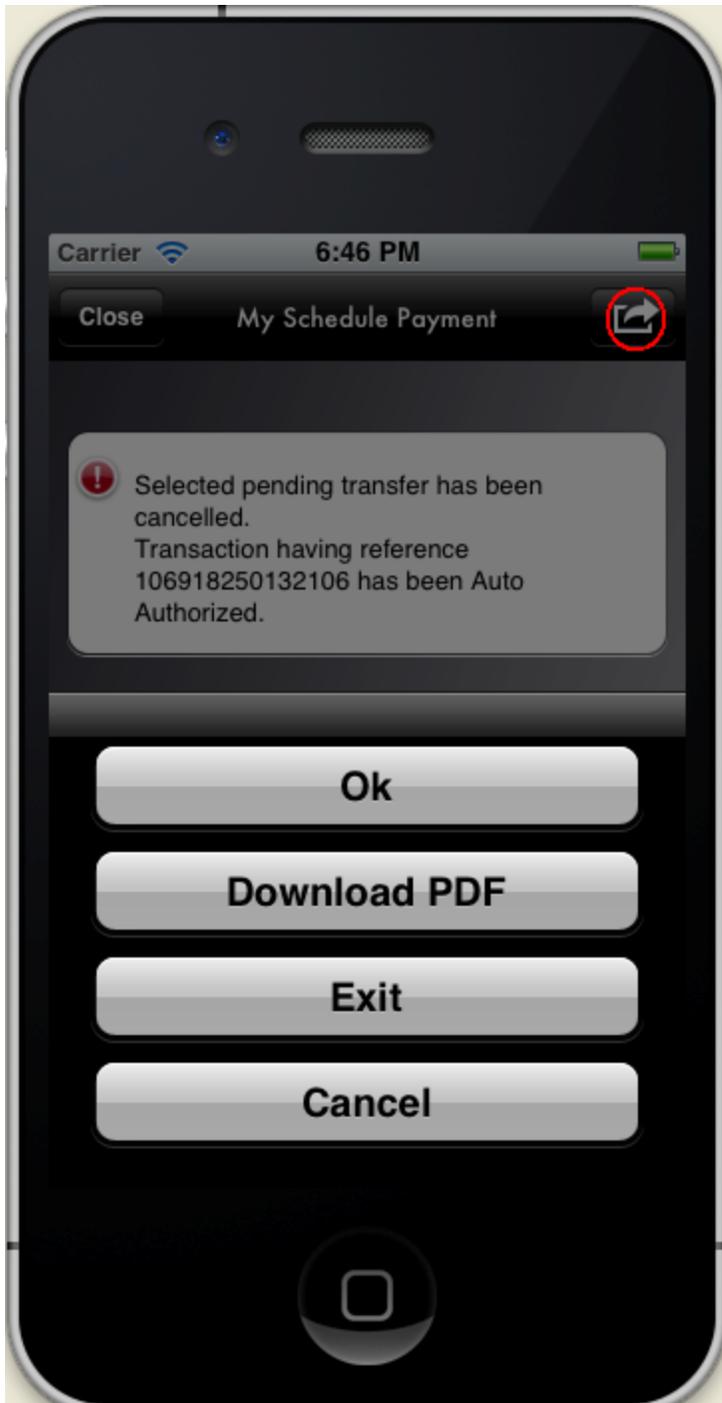




10. Click the **Yes** button if you want to confirm the cancellation of this pending transfer. The system displays below confirmation screen for cancellation.

My Schedule Payment – Cancel Pending Transfer - Confirmation





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

25. Open Term Deposit

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

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

Open Term Deposit



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

Open Term Deposit



Field Description

Field Name	Description
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Field Name	Description
Customer Details	[Display] This field displays Customer details.
Holding Pattern	[Mandatory, pop over] Select the appropriate holding pattern. The option are as follows: <ul style="list-style-type: none"> • 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. <div style="border: 1px solid black; background-color: #e0f2f7; padding: 5px;"> <p>Note: This field is displayed only when holding pattern is selected as Joint.</p> </div>
Joint Customer Id2	[Conditional, Alphanumeric, 20] Type the joint customer id2. <div style="border: 1px solid black; background-color: #e0f2f7; padding: 5px;"> <p>Note: This field is displayed only when holding pattern is selected as Joint.</p> </div> <div style="border: 1px solid black; background-color: #e0f2f7; padding: 5px; margin-top: 10px;"> <p>Note: Joint customer ID 2 cannot be same as customer id entered for first account holder.</p> </div>
Deposit Details	
Deposit Product	[Mandatory, Pop Over] Select the deposit product for which term deposit is to be opened.
From Account	[Mandatory, Pop Over] Select the source account for the deposit from the pop over. Amount required to be deposited in the newly opened term deposit will be fetched from this account.

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

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



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



Field Description

Field Name	Description
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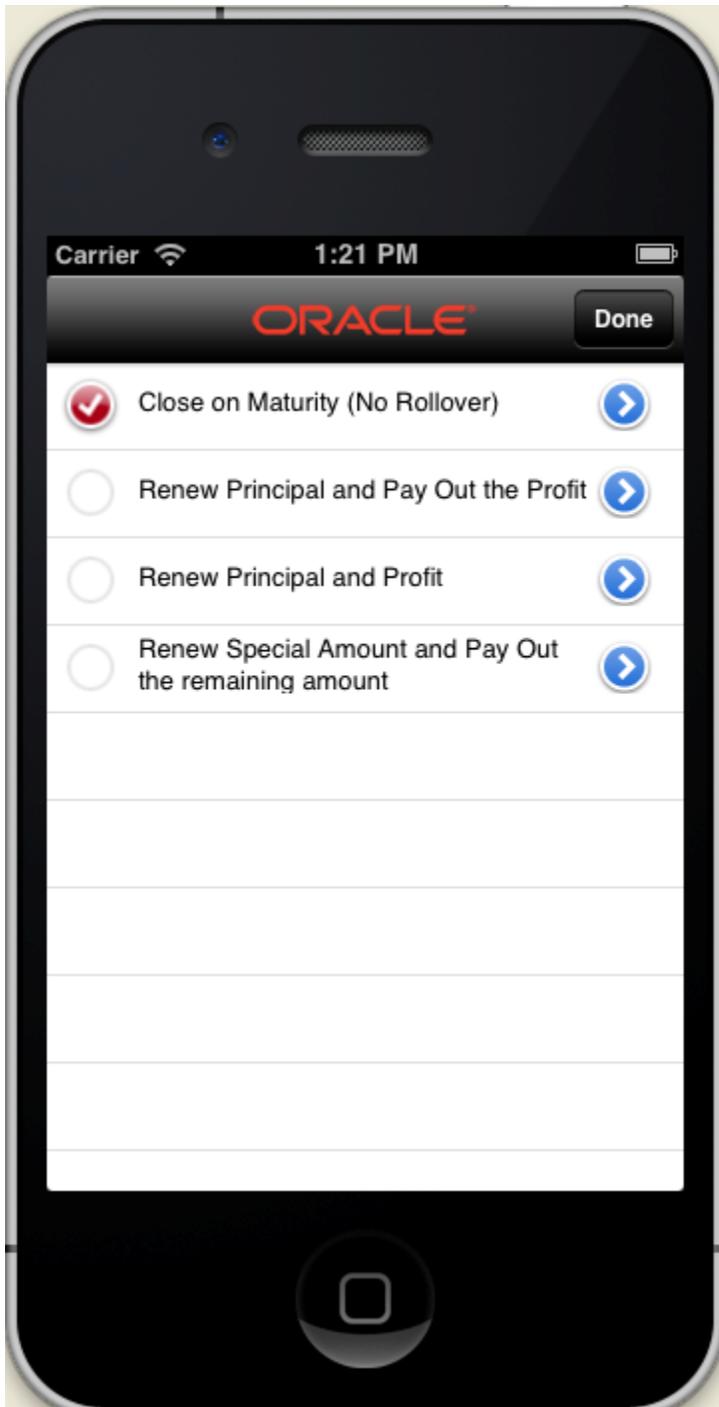
Payout Details	
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Field Name	Description
Maturity Date	<p data-bbox="570 306 846 331">[Mandatory, Pick List]</p> <p data-bbox="570 369 1289 443">Select the maturity date of the term deposit from the pick list.</p> <div data-bbox="570 457 1289 657" style="border: 1px solid black; padding: 5px;"> <p data-bbox="570 478 1289 657">Note: Maturity date cannot be less than or equal to the current business date. Maturity date cannot be less than the minimum period as specified by the bank for the selected product.</p> </div>
Maturity Instructions	<p data-bbox="570 768 862 793">[Mandatory, Pop Over]</p> <p data-bbox="570 831 1289 905">Select the maturity instruction for the deposit from the Pop Over list.</p> <p data-bbox="570 942 1289 1016">By default, Maturity instruction value will be shown as Close On Maturity.</p> <p data-bbox="570 1047 1289 1121">The options for Conventional Deposit Products are as follows:</p> <ul data-bbox="618 1142 1289 1346" style="list-style-type: none"> <li data-bbox="618 1142 1040 1167">• Close on Maturity (No Rollover) <li data-bbox="618 1188 1016 1213">• Renew Principal and Interest <li data-bbox="618 1234 1154 1260">• Renew principal and Payout the Interest <li data-bbox="618 1281 1289 1346">• Renew Special Amount and Pay Out the remaining amount. <p data-bbox="570 1377 1243 1402">The options for Islamic Deposit Products are as follows</p> <ul data-bbox="618 1423 1289 1627" style="list-style-type: none"> <li data-bbox="618 1423 1040 1449">• Close on Maturity (No Rollover) <li data-bbox="618 1470 992 1495">• Renew Principal and Profit <li data-bbox="618 1516 1130 1541">• Renew principal and Payout the Profit <li data-bbox="618 1562 1289 1627">• Renew Special Amount and Pay Out the remaining amount.

Field Name	Description
Transfer To (Account transfer options)	<p data-bbox="594 306 867 331">[Conditional, Pop Over]</p> <p data-bbox="594 369 1281 443">Select the account to which the principal and interest are to be transferred from the Pop Over list.</p> <p data-bbox="594 480 1281 554">By default, Transfer To value will be shown as Transfer through Domestic Clearing Network.</p> <p data-bbox="594 592 911 617">The options are as follows:</p> <ul data-bbox="618 634 1183 758" style="list-style-type: none"> <li data-bbox="618 634 1089 659">• Transfer to users mapped accounts <li data-bbox="618 680 1062 705">• Transfer to internal bank account <li data-bbox="618 726 1183 751">• Transfer through domestic clearing network <p data-bbox="594 791 1281 1010">This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction Pop Over list for Conventional Products and if the Renew Principal and Profit option is selected from the Maturity Instruction Pop Over list for Islamic Product</p>
Account	<p data-bbox="594 1058 964 1083">[Conditional, Alphanumeric, 20]</p> <p data-bbox="594 1121 1281 1194">Type the account number to which the interest and principal will be transferred.</p> <p data-bbox="594 1232 1281 1306">This field is enabled if the following options are selected from the Account Transfer options Pop Over list.</p> <ul data-bbox="618 1323 1183 1404" style="list-style-type: none"> <li data-bbox="618 1323 1062 1348">• Transfer to internal Bank account <li data-bbox="618 1369 1183 1394">• Transfer through domestic clearing network <p data-bbox="594 1451 867 1476">[Conditional, Pop Over]</p> <p data-bbox="594 1514 1281 1587">Select the account to which the interest is to be transferred from the Pop Over list.</p> <p data-bbox="594 1625 1281 1738">This field is a Pop Over list, if the Transfer to users mapped accounts options is selected from the Account Transfer options pop over.</p>

Field Name	Description
Network Type	<p>[Conditional, Pop Over]</p> <p>Select the type of the network from the Pop Over list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options Pop Over list.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options Pop Over list.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: Beneficiary name can be Alphanumeric with Special Characters - ? : () . , ' + Space.</p> </div>
Bank Code	<p>[Conditional, Pop Over]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options Pop Over list.</p>
Bank Name	<p>[Display]</p> <p>This field displays the bank name in the clearing network.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>
Bank Address	<p>[Display]</p> <p>This field displays the address of the bank.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>
City	<p>[Display]</p> <p>This field displays the city in which the bank belongs.</p> <p>If you select Bank Code then this field will get populated automatically. This field will be displayed in Verification Screen.</p>

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

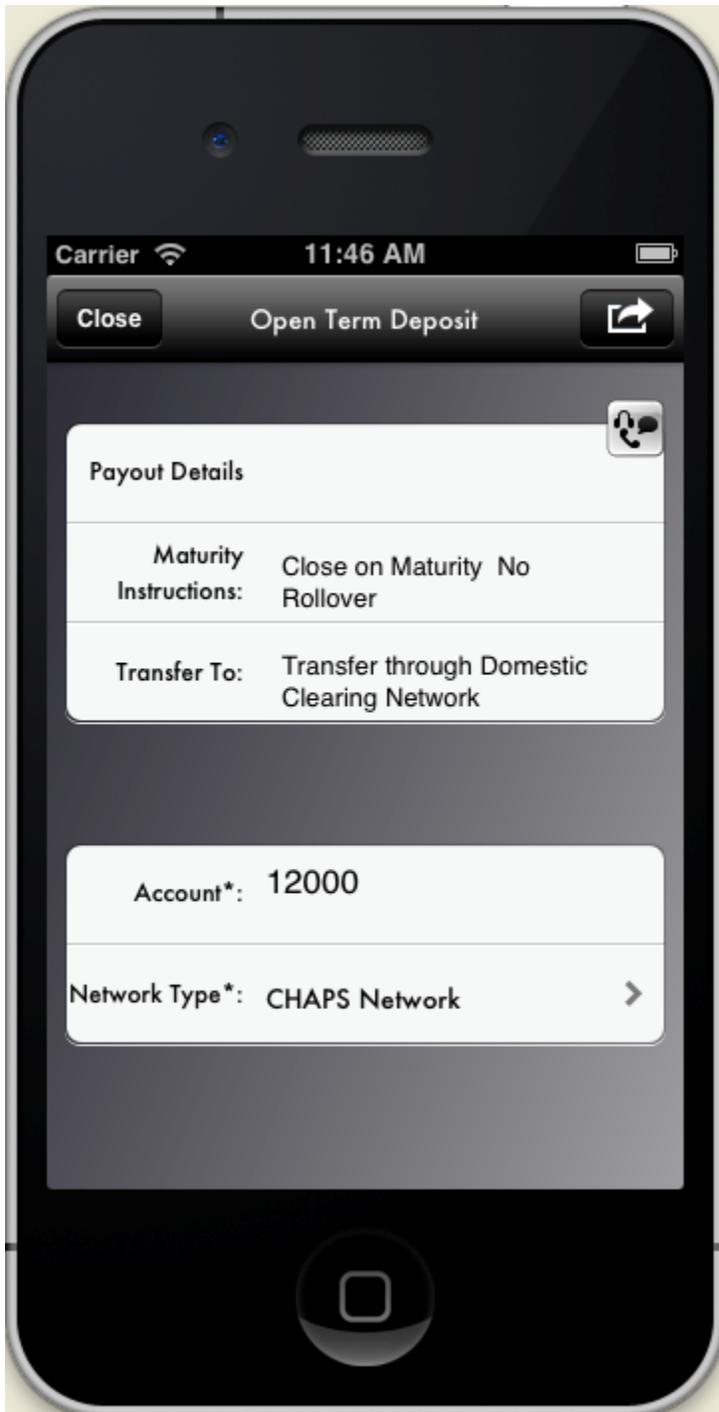


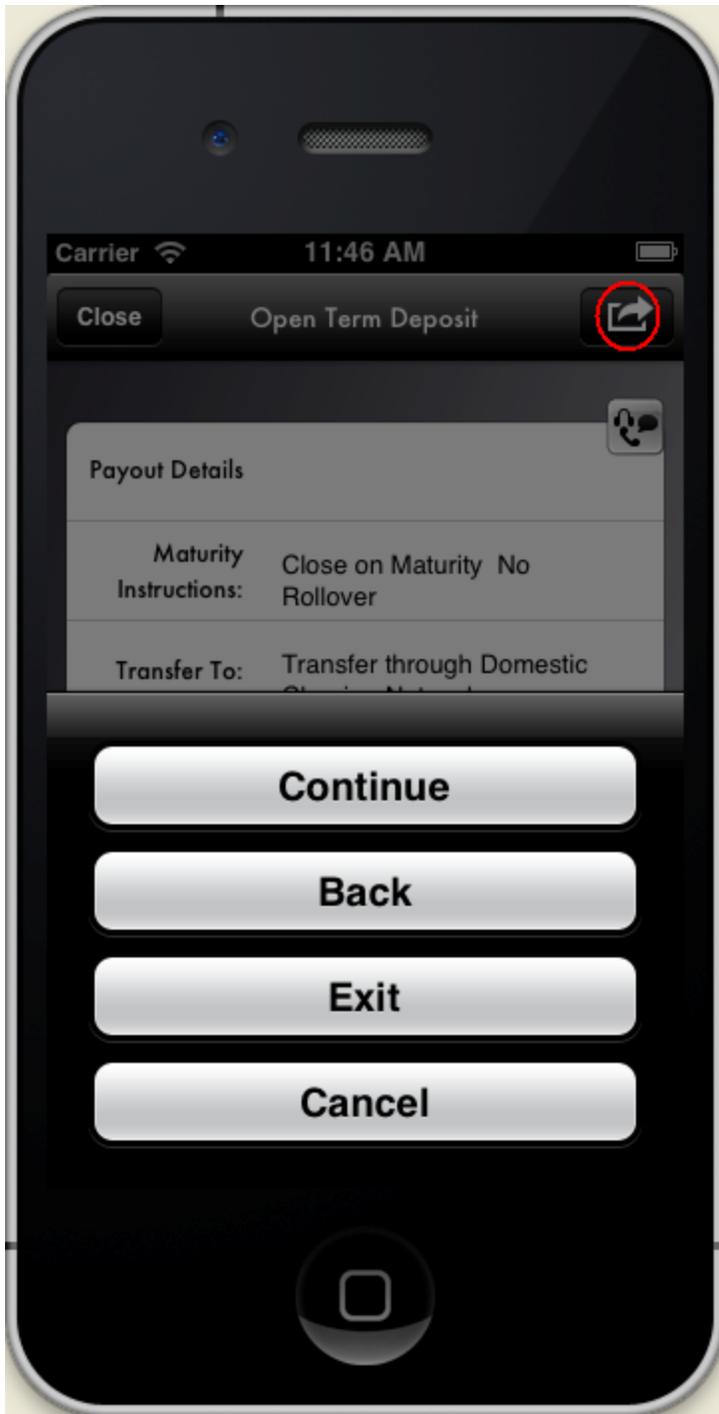
5. Select any option and click the Done. The system displays below screen.



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

Open Term Deposit





Field Description

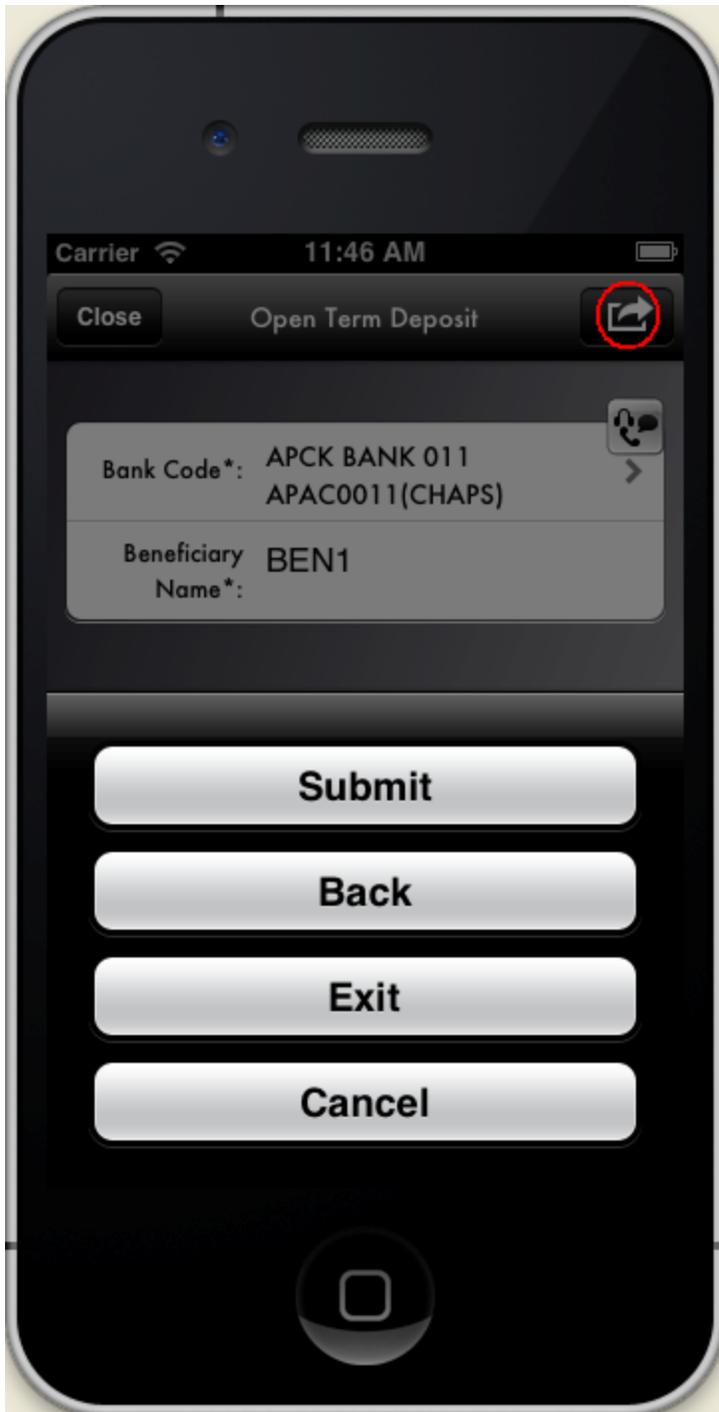
Field Name	Description
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Field Name	Description
Account	[Mandatory, Pop over] Select the account from the pop over. This account will be used as a source/funding account for opening a term deposit.
Network Type	[Mandatory, Pop Over] Select the network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

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

Open Term Deposit





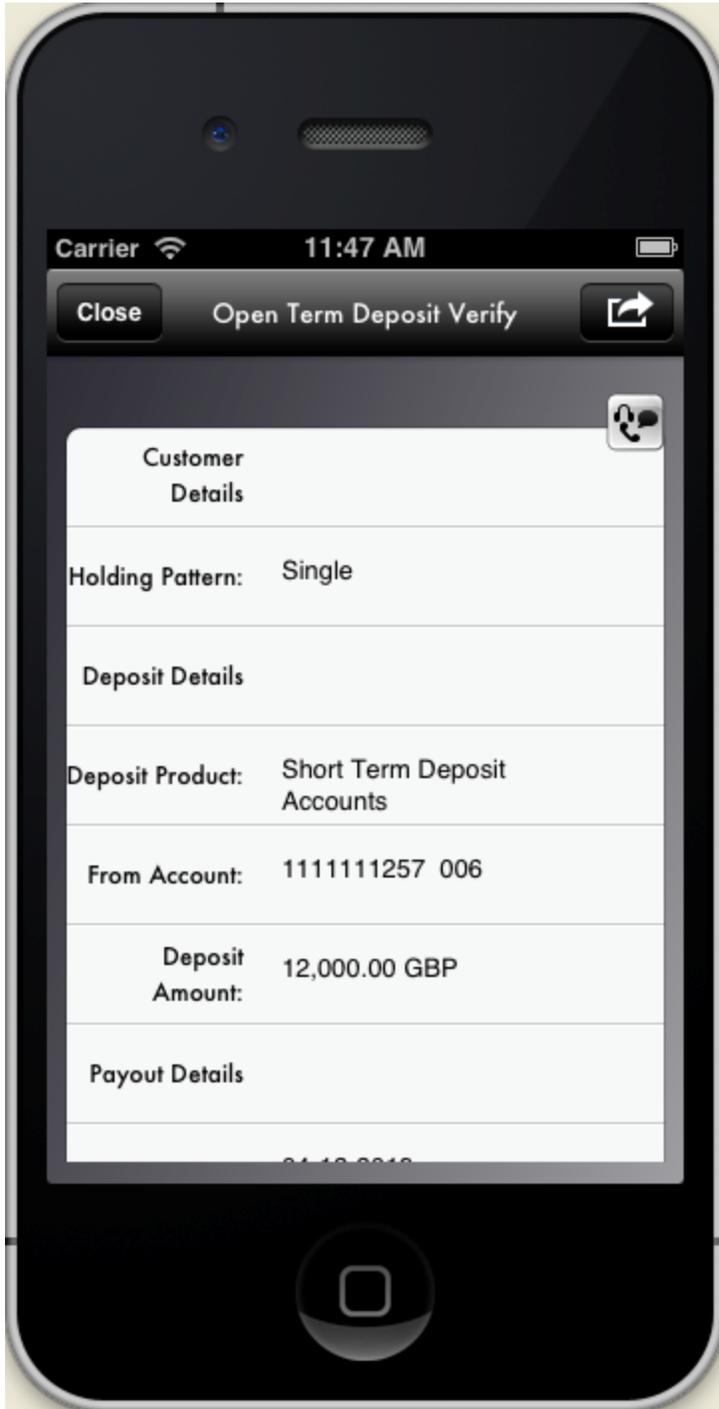
Field Description

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

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

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

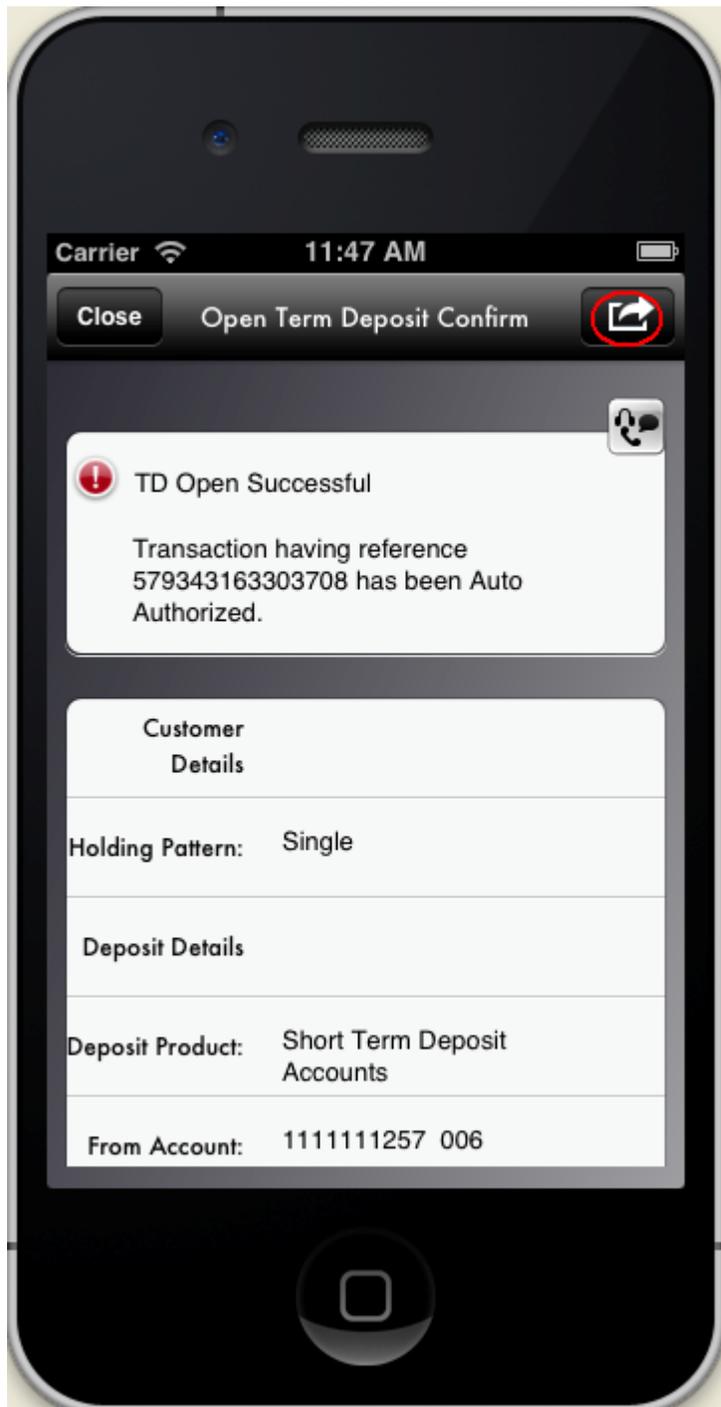
Open Term Deposit – Verify





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

Open Term Deposit - Confirm



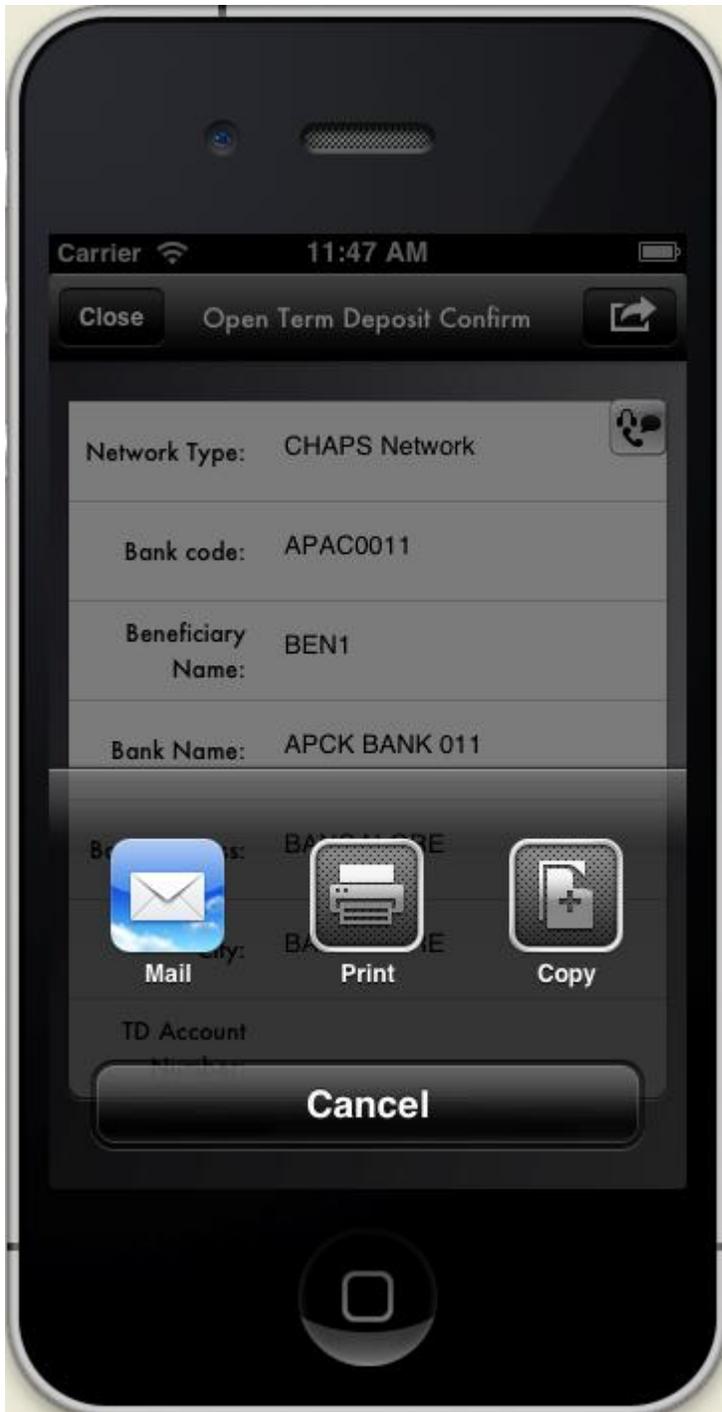
10. Click the options button, as encircled in above screen. The system displays below screen.



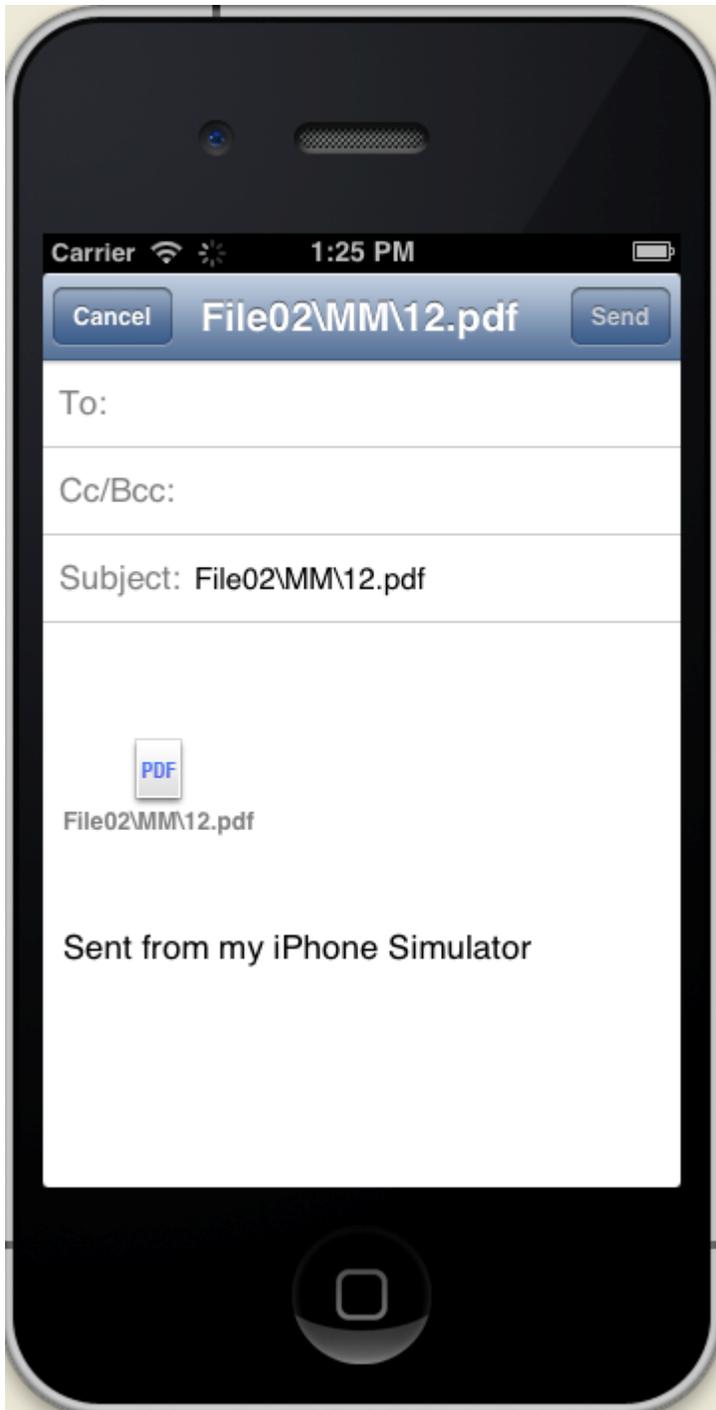
11. Click the Ok button to navigate to the Open Term Deposit Screen.

OR

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



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



13. Enter appropriate mailing details to send the PDF.

26. Deposit Redemption

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

To redeem the term deposit

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



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

Deposit Redemption



Field Description

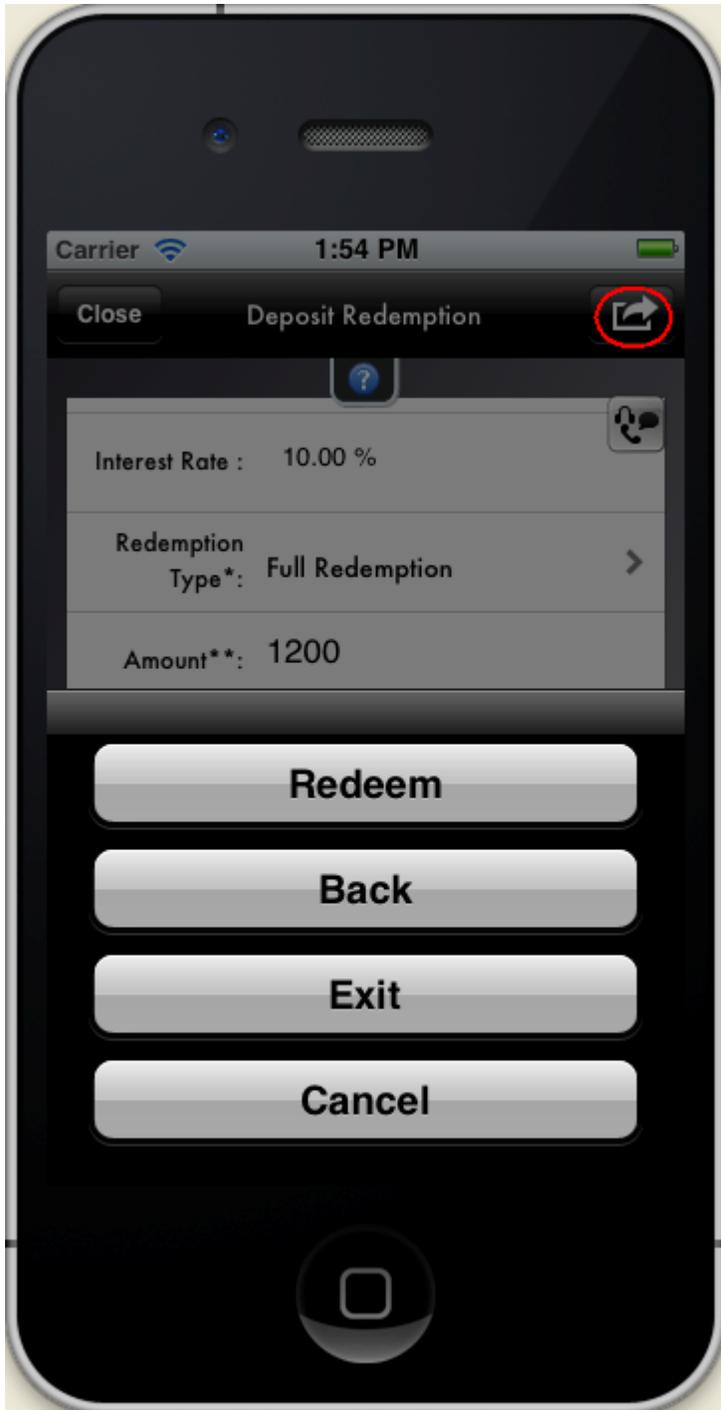
Field Name	Description
Select Deposit	[Mandatory, Pop Over] Select the Deposit from the Pop Over list.

4. Click the encircled options button in above screen to get the pop up options.
5. Click the Submit button from that pops up. The system displays below **Deposit Redemption** screen.

Deposit Redemption

Deposit Redemption





Field Description

Field Name	Description
Deposit Details	

Field Name	Description
Deposit Account	
Deposit Product	[Display] This field displays the name of the Deposit Product.
Account Details	
Deposit Amount	[Display] This field displays the Amount of Deposit.
Maturity Date	[Display] This field displays the Maturity date of the deposit.
Interest Rate	[Display] This field displays the Interest rate of the deposit.
Redemption type	
Redemption type	[Mandatory, Pop Over] Select the Type of Redemption from the Pop Over list. The options are <ul style="list-style-type: none"> • Partial • Full
Amount	[Display] This field displays the Amount of the deposit and its currency.
Transfer to	[Mandatory, Pop Over] Select the Account Number to which the amount shall be transferred from the given CASA account Pop Over list..

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

Redemption

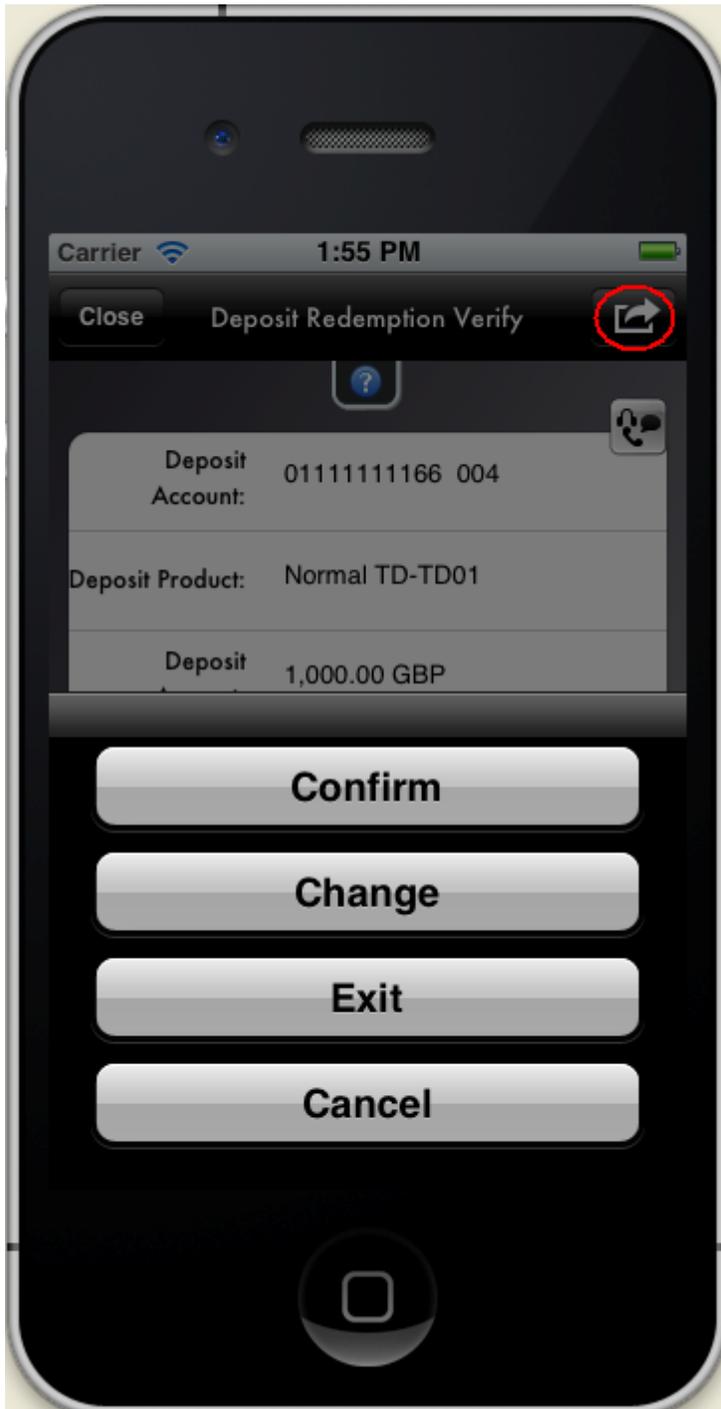
Verify

screen.

OR

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

Deposit Redemption Verify

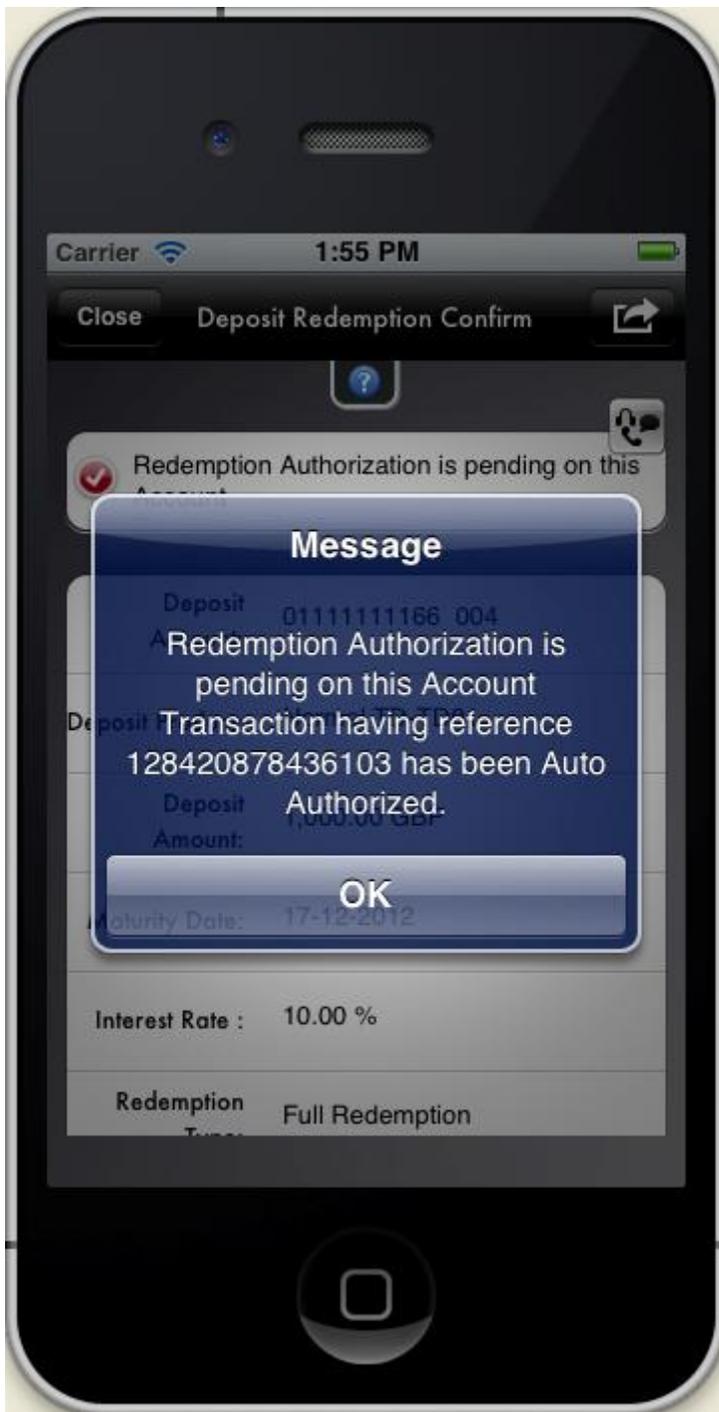


8. Click the the encircled options button to get the pop up options, as shown in above screen.
9. Click the **Confirm** button to confirm the redemption. The system displays **Deposit Redemption – Confirm** screen.

OR

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

Deposit Redemption Confirm



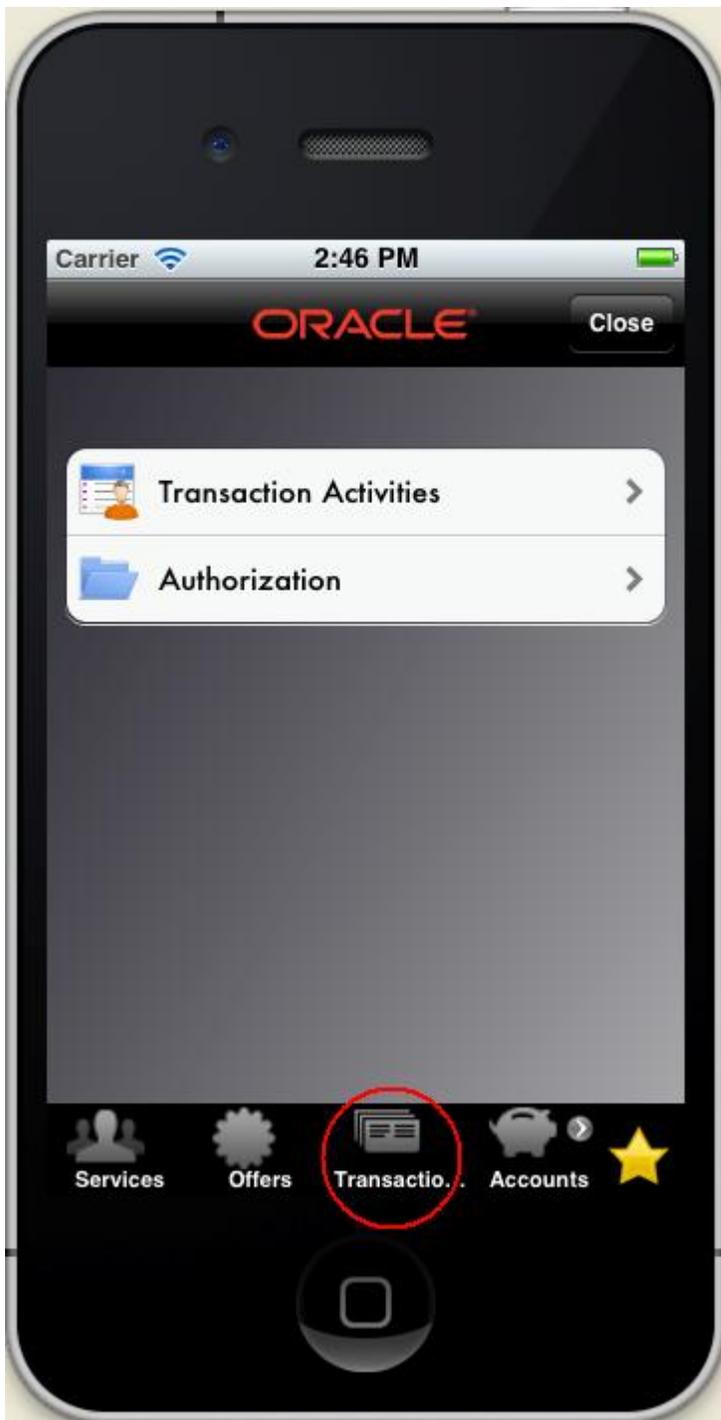
10. Click the **OK** button to return to the Deposit Redemption screen.

27. Pending Authorization

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

To view the transactions for authorization

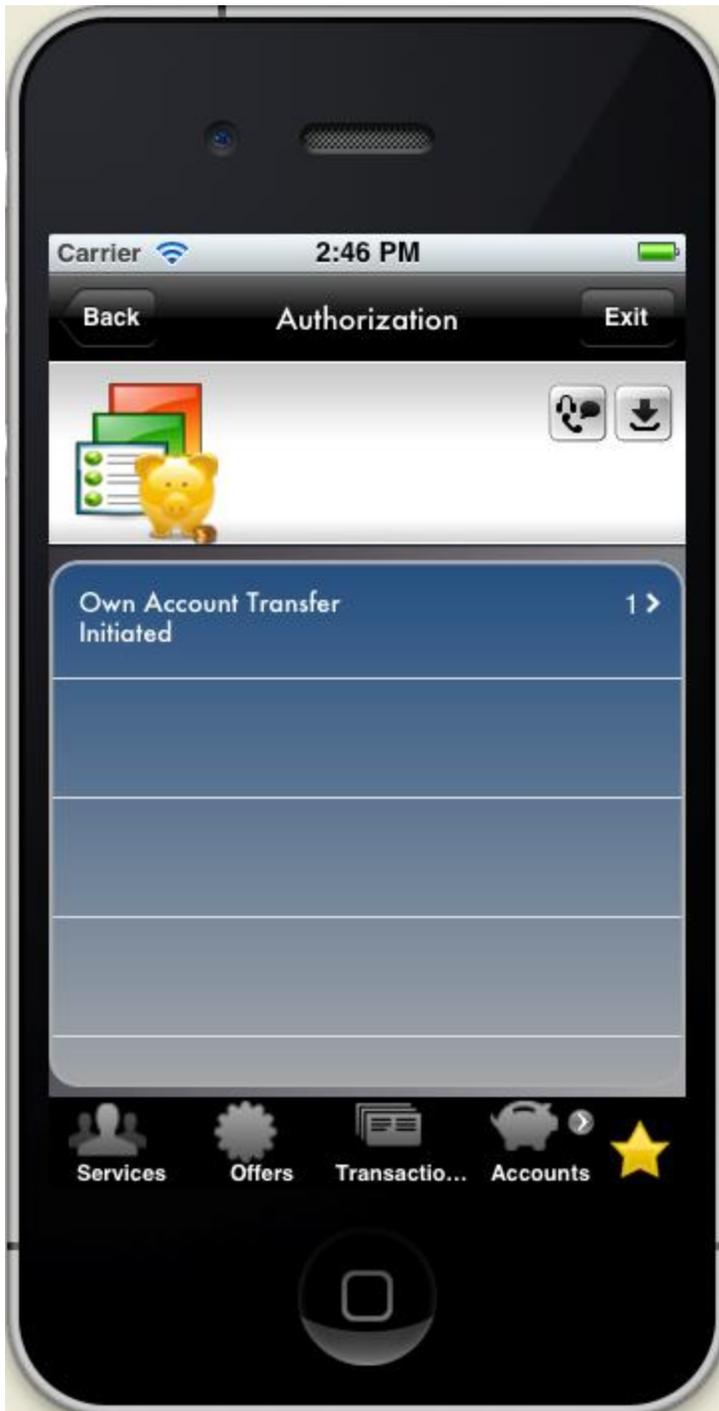
1. Log on to the client/application based Mobile Banking application.



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

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

Authorization



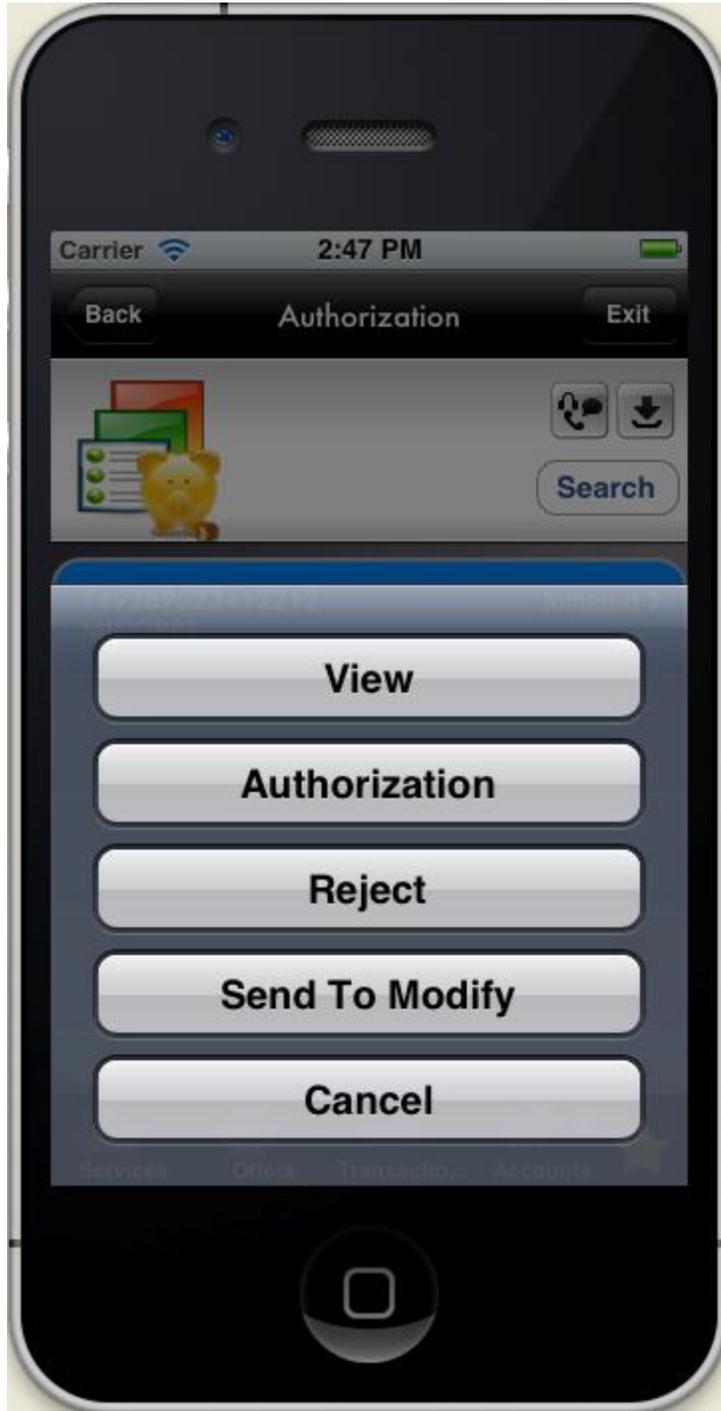
4. Select any transaction to be authorized or rejected. The system displays that transaction details (like initiated by user etc.) as shown in the below screen.

Authorizations



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

Authorization



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

OR

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

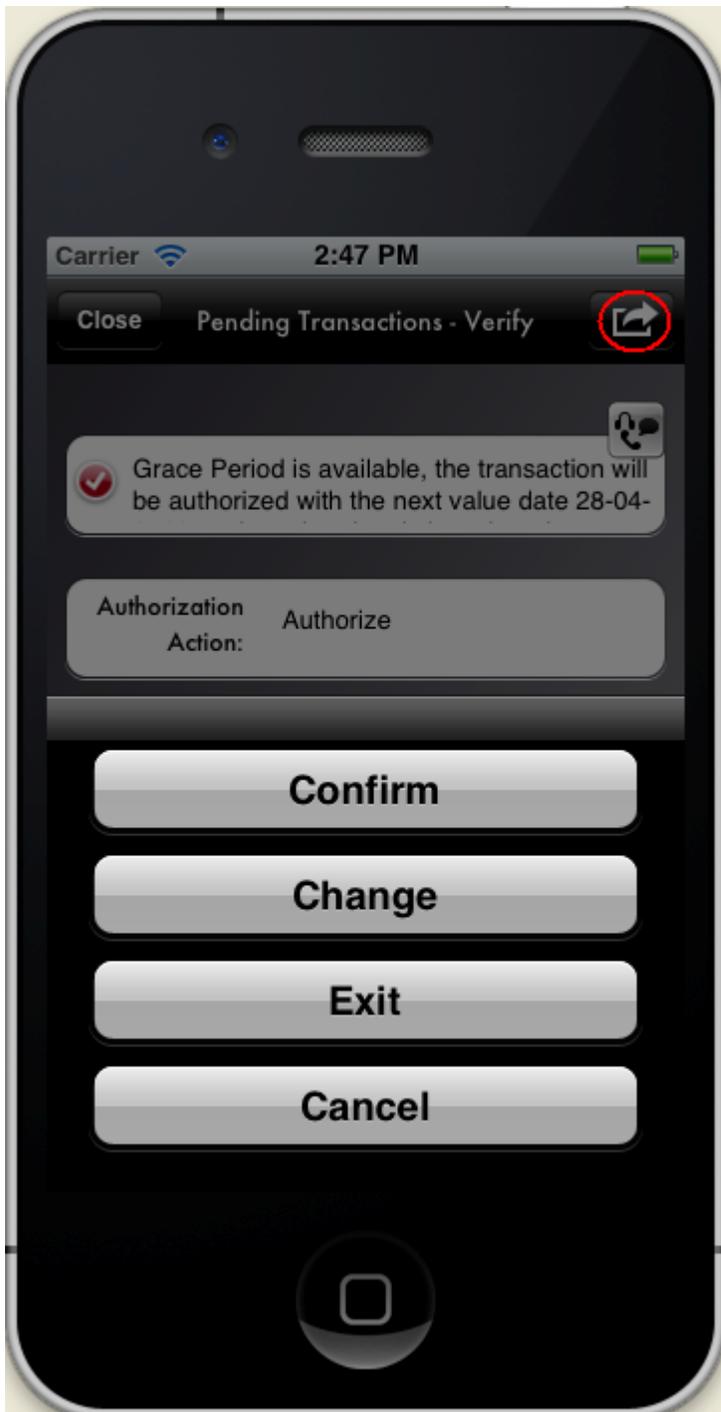
OR

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

OR

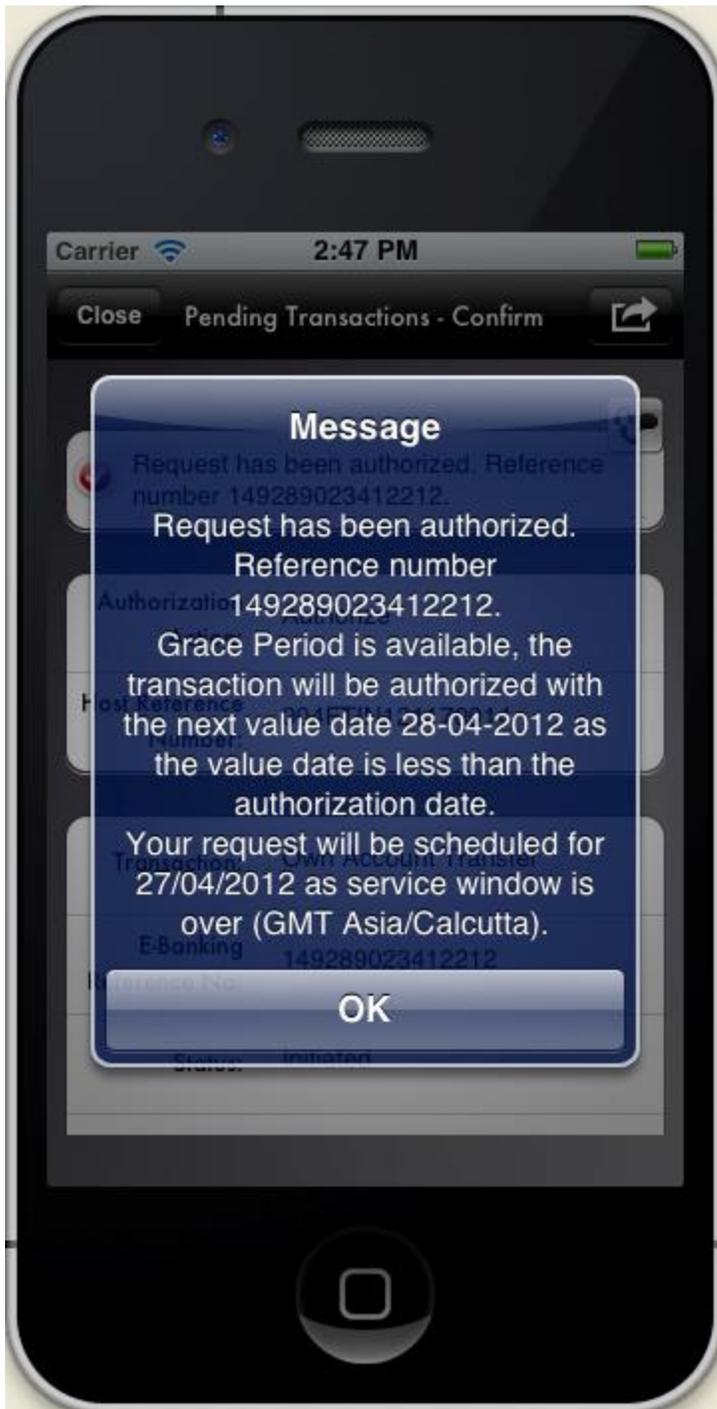
Click the **Authorization** button to authorize that transaction. The system displays Verify
Authorization screen.

Pending Transactions – Verify



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

Pending Transaction – Confirm



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

28. Mailbox/Notifications

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

To access the Mailbox options

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

28.1. Compose Message



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

Alerts





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

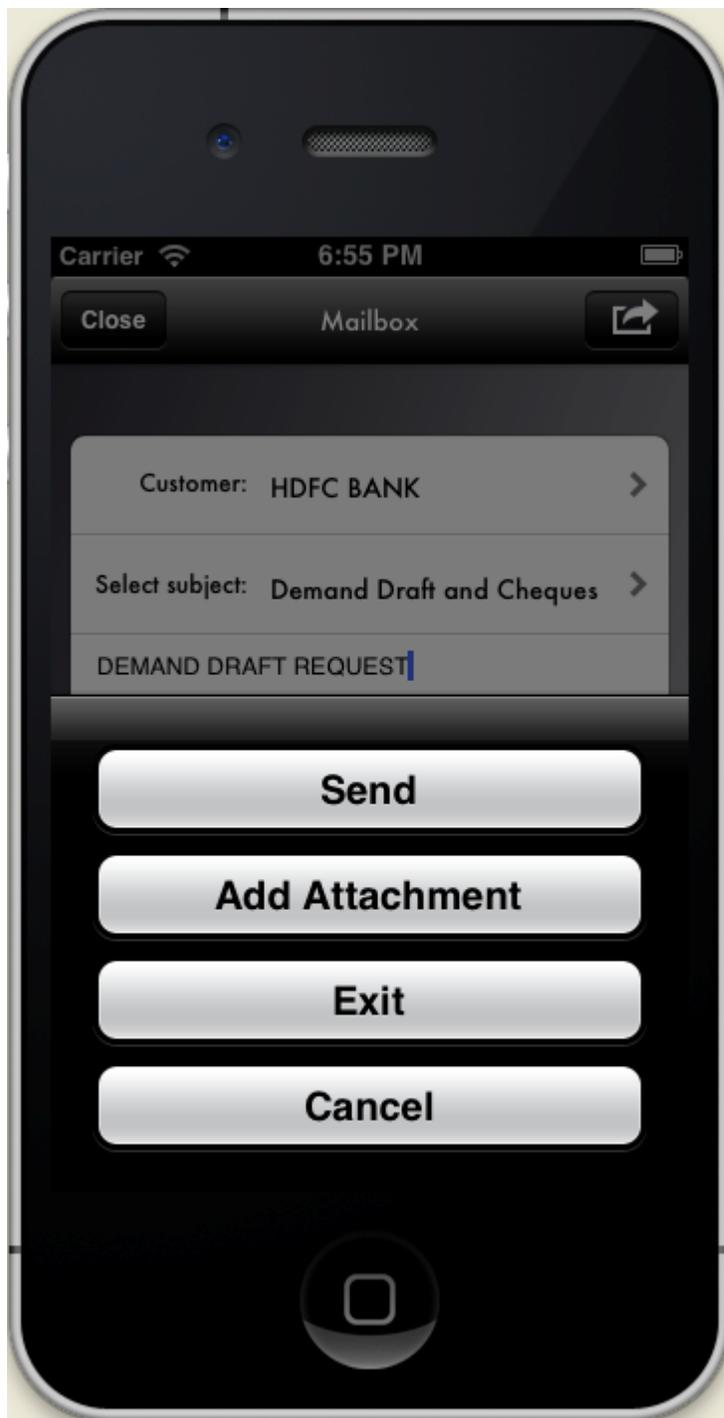
Mailbox



Field Description

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

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



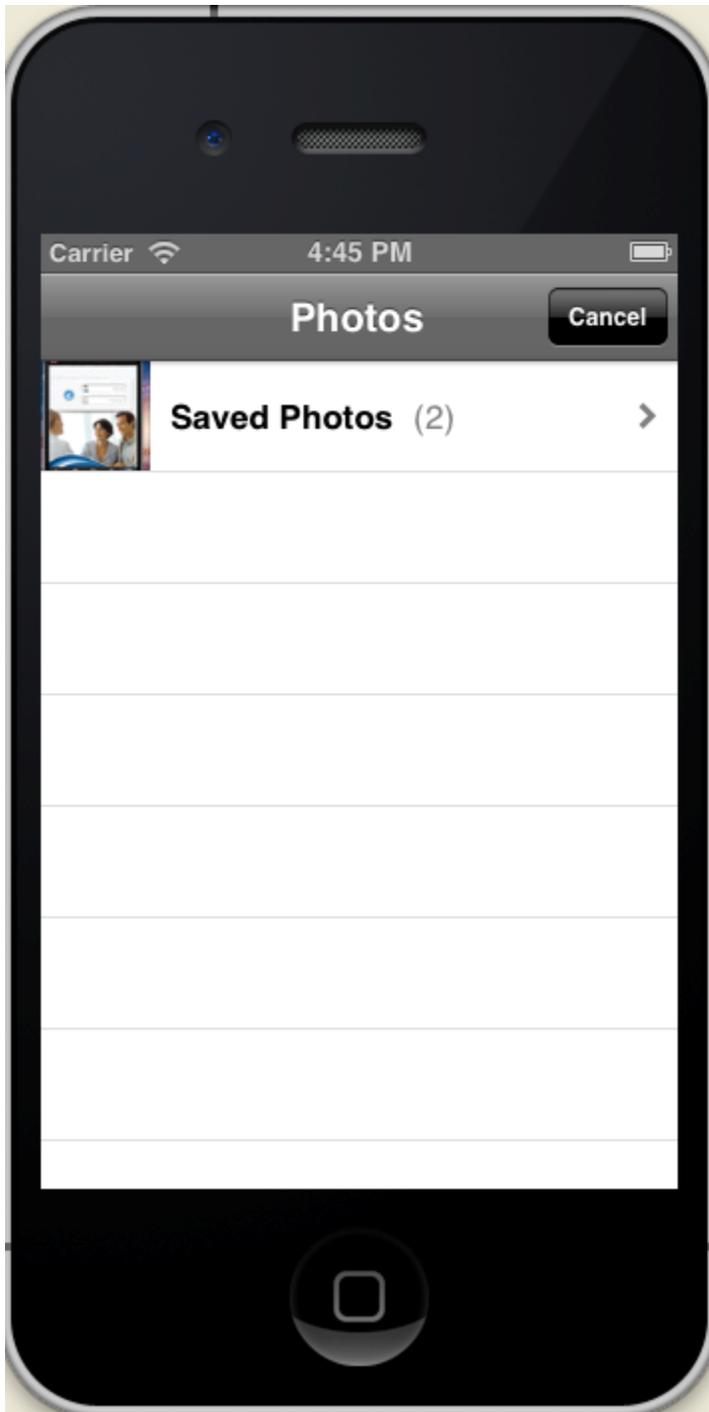
5. Click the **Add Attachment** button. The system shows below screen for selecting the image to be attached.

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

Mailbox – Add Attachment



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



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



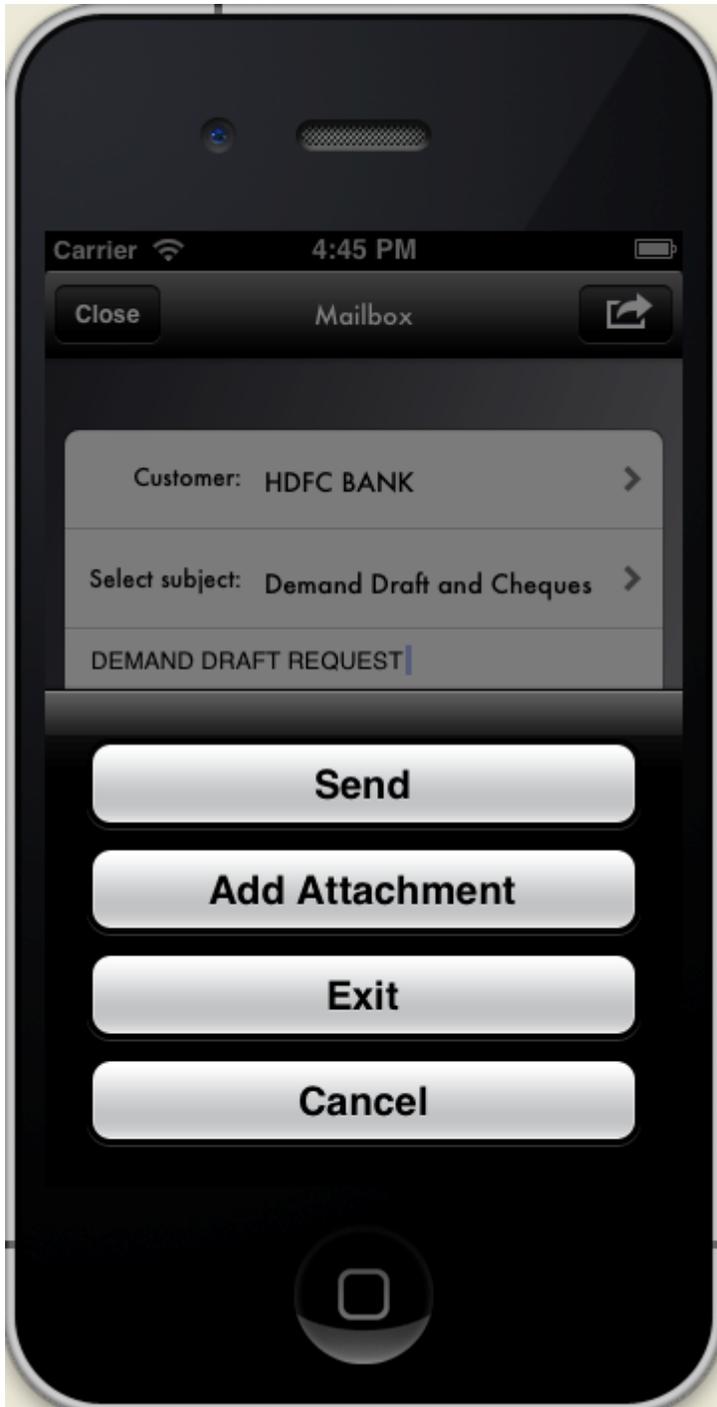
8. Select any image to be attached. The system displays below screen showing the attached image.



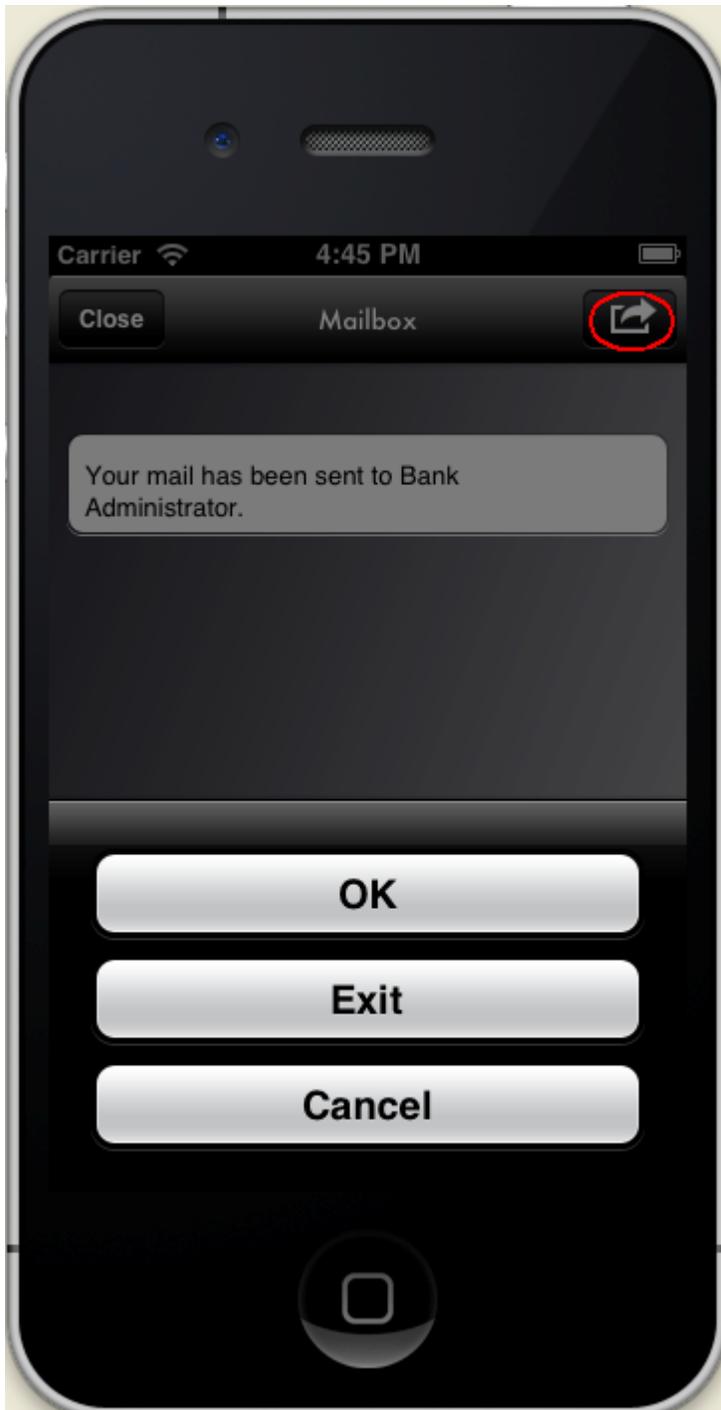
9. Click the Upload button. The system displays below screen.



10. Click the Remove button to remove the attached image.
OR
Click the Done button. The system returns to below screen.



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



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

28.2. Interactions



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



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

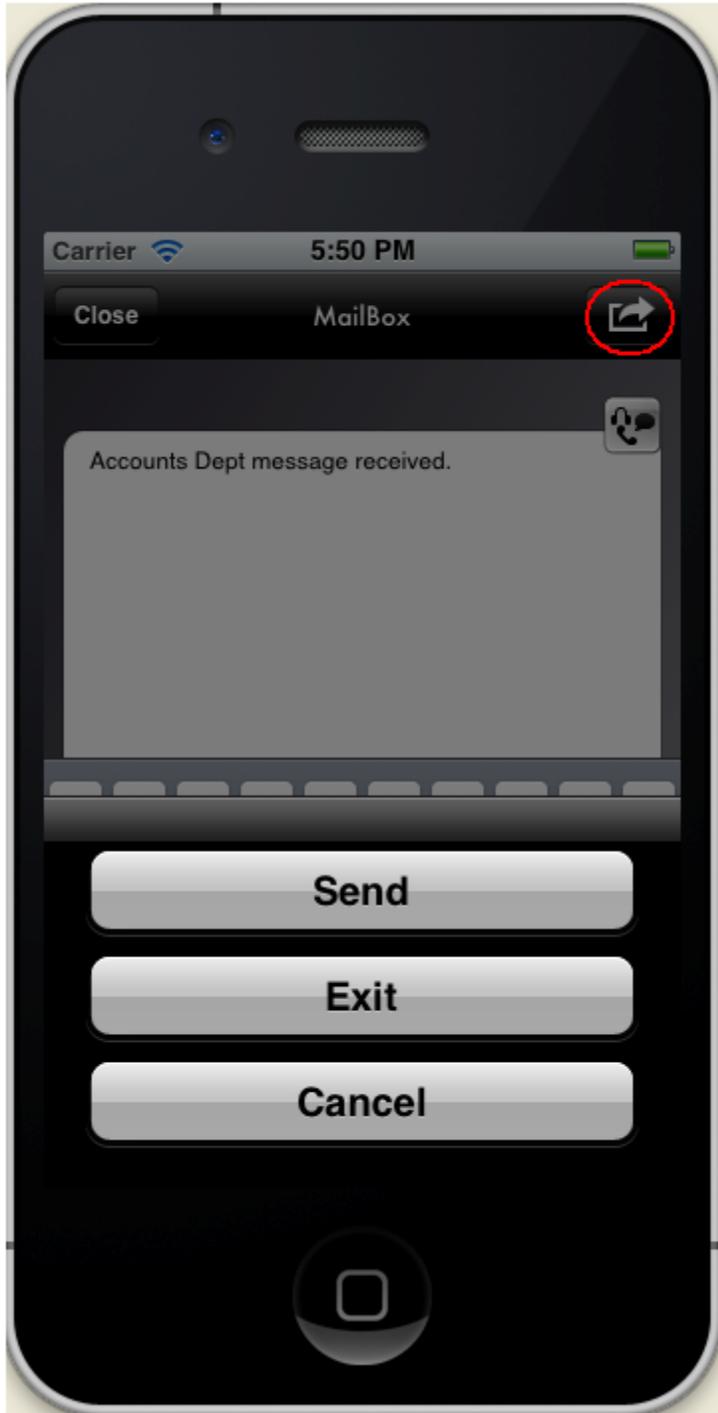
Note: If mail is received by user with attachment in inbox, user will be able to open the attachment.



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



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



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

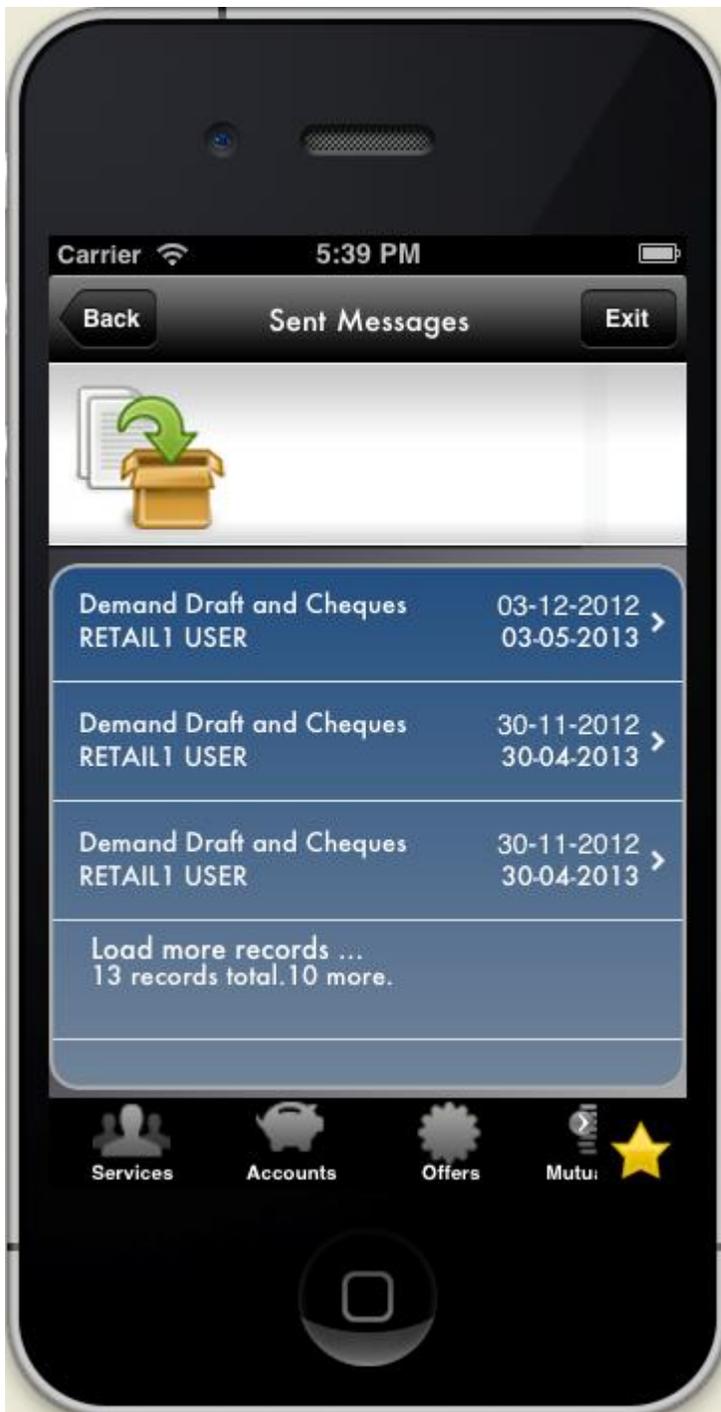


6. Click the OK button shown after clicking the encircled options button. The system returns to initial Mailbox screen.

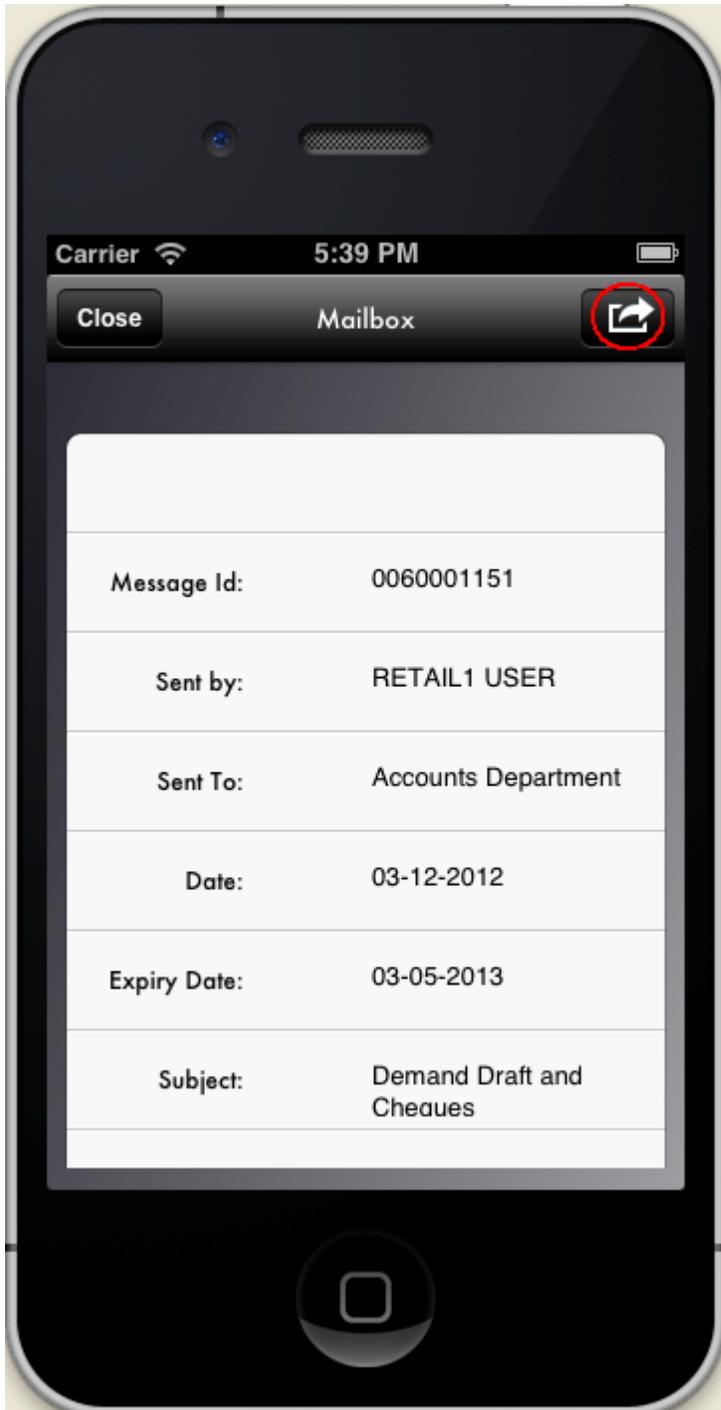
28.3. Sent Messages



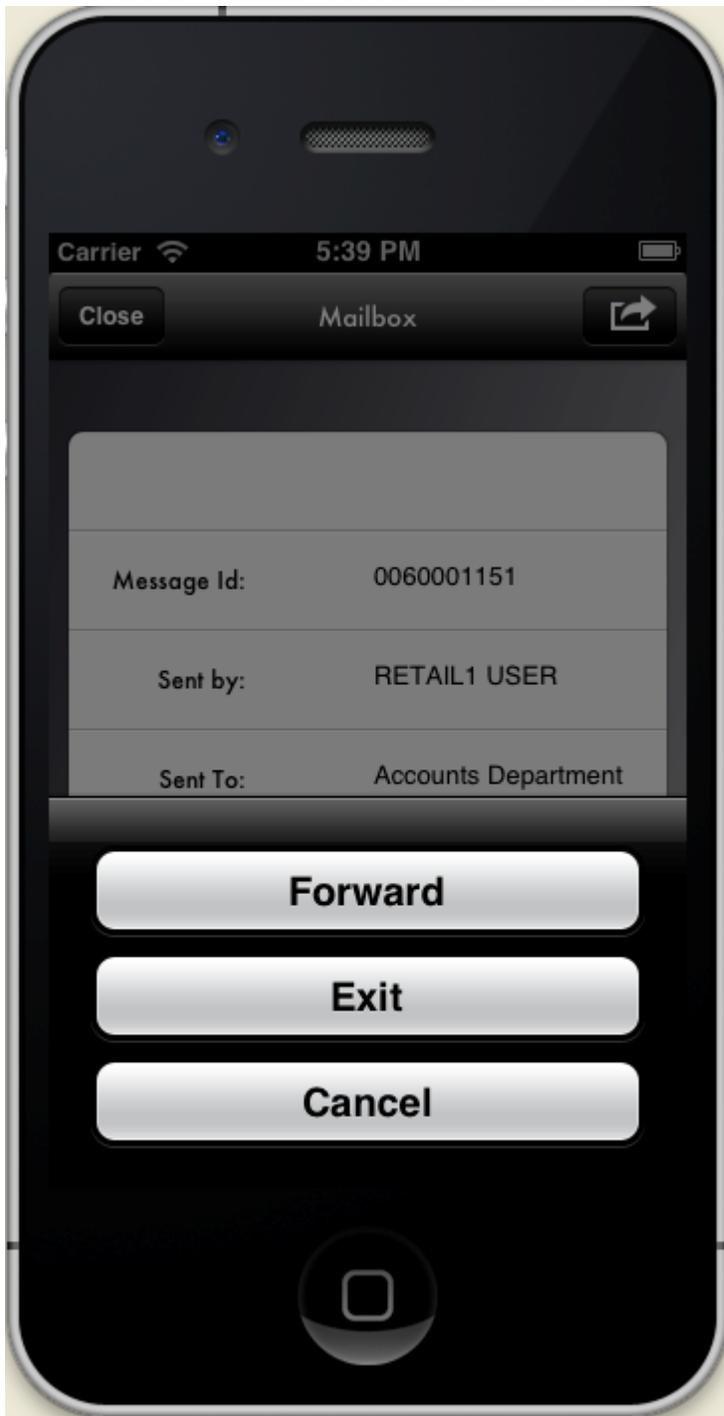
1. Click the **Sent Messages** option from the initial screen as shown above. The system will display Sent Messages screen as below, showing all the interactions/messages.



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



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



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



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



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

28.4. Bulletins



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

Bulletins



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



28.5. Alerts/Tasks

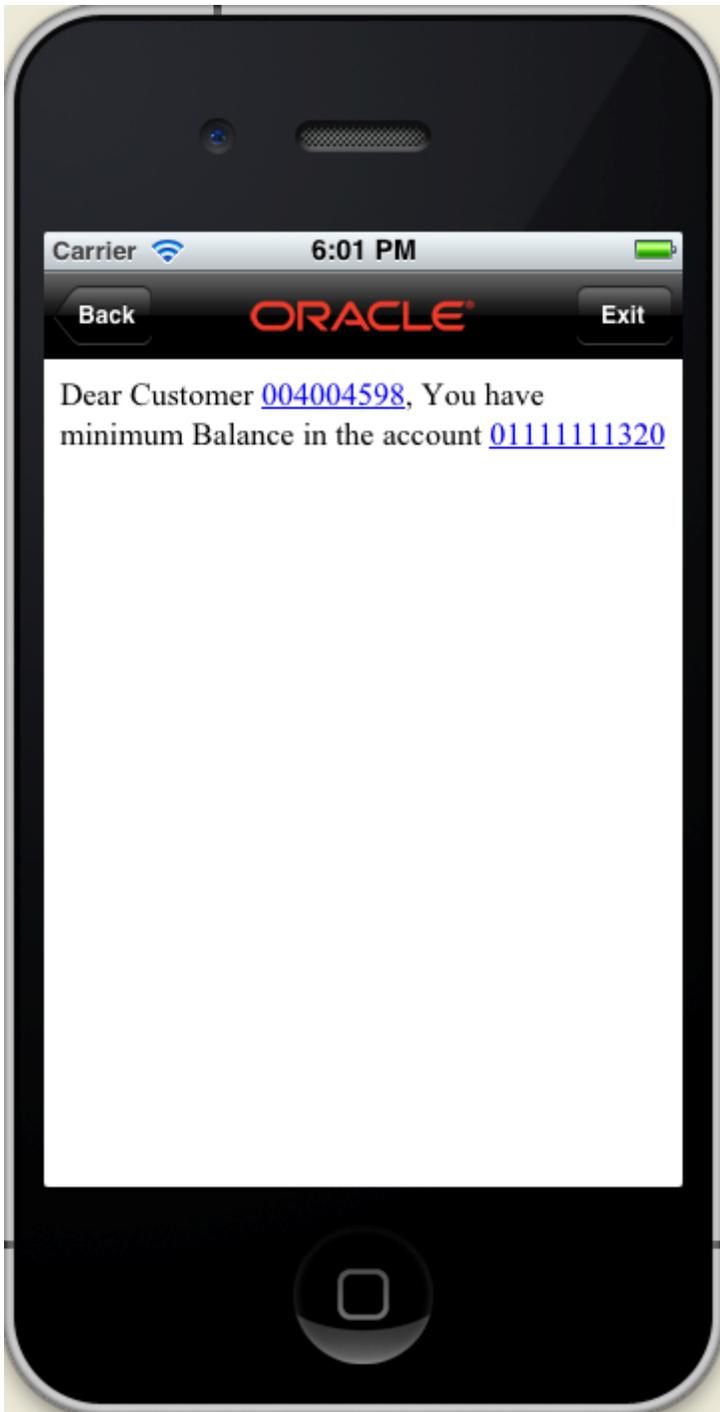


9. Select the Alerts option from the initial Notifications screen, as shown above. The system displays Alerts screen.

Alerts



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



11. Similarly you can view Tasks for your user.



29. Reminders

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

To access the Reminder options

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

29.1. Register Reminder



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

Alerts



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

Reminders



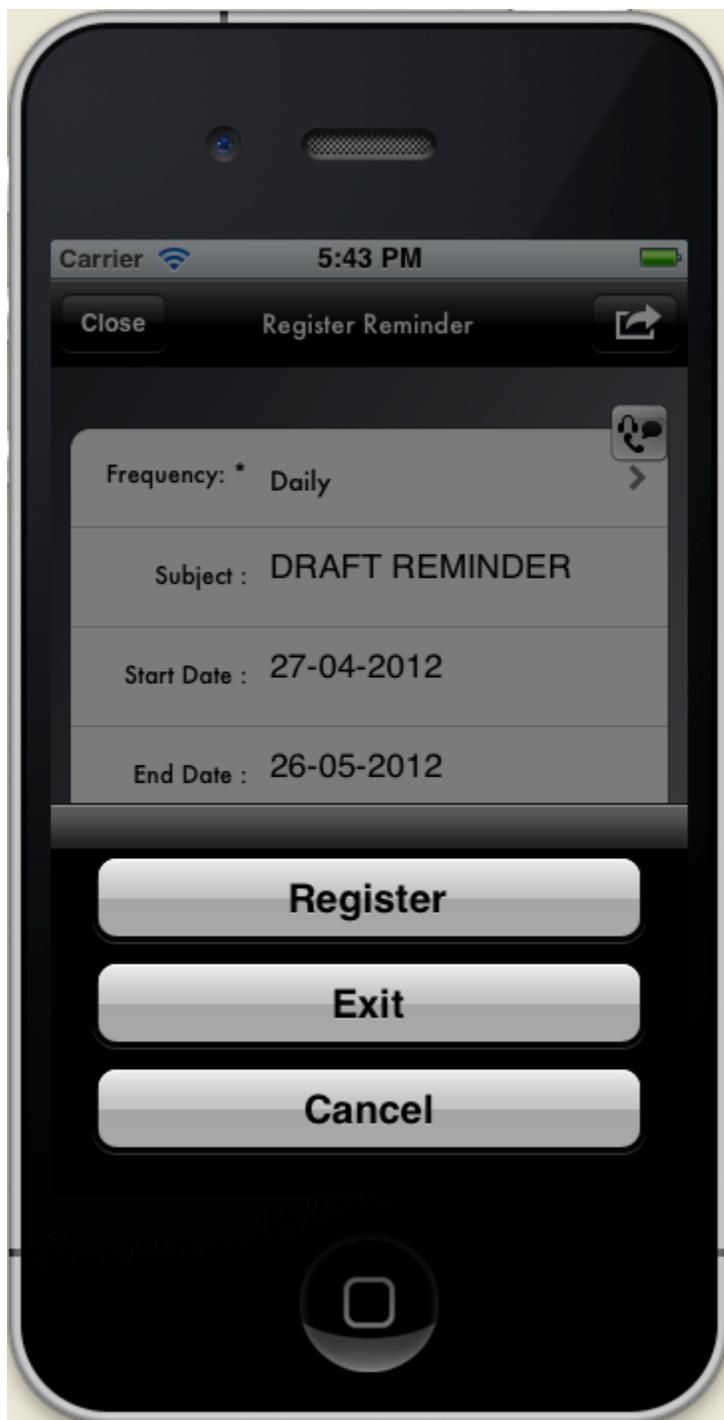
4. Click the encircled button. The system displays below Reminder Register screen.



Field Description

Field Name	Description
Frequency	[Mandatory, Pop Over] Select the frequency from the Pop Over.
Subject	[Mandatory, Alphanumeric] Type the reminder subject.
Start Date	[Mandatory, Date Picker] Select the start date from the date picker.
End Date	[Mandatory, Date Picker] Select the end date from the date picker.
Description	[Optional, Alphanumeric] Type the description for reminder.

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



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



29.2. View Reminder

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



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



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



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



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



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

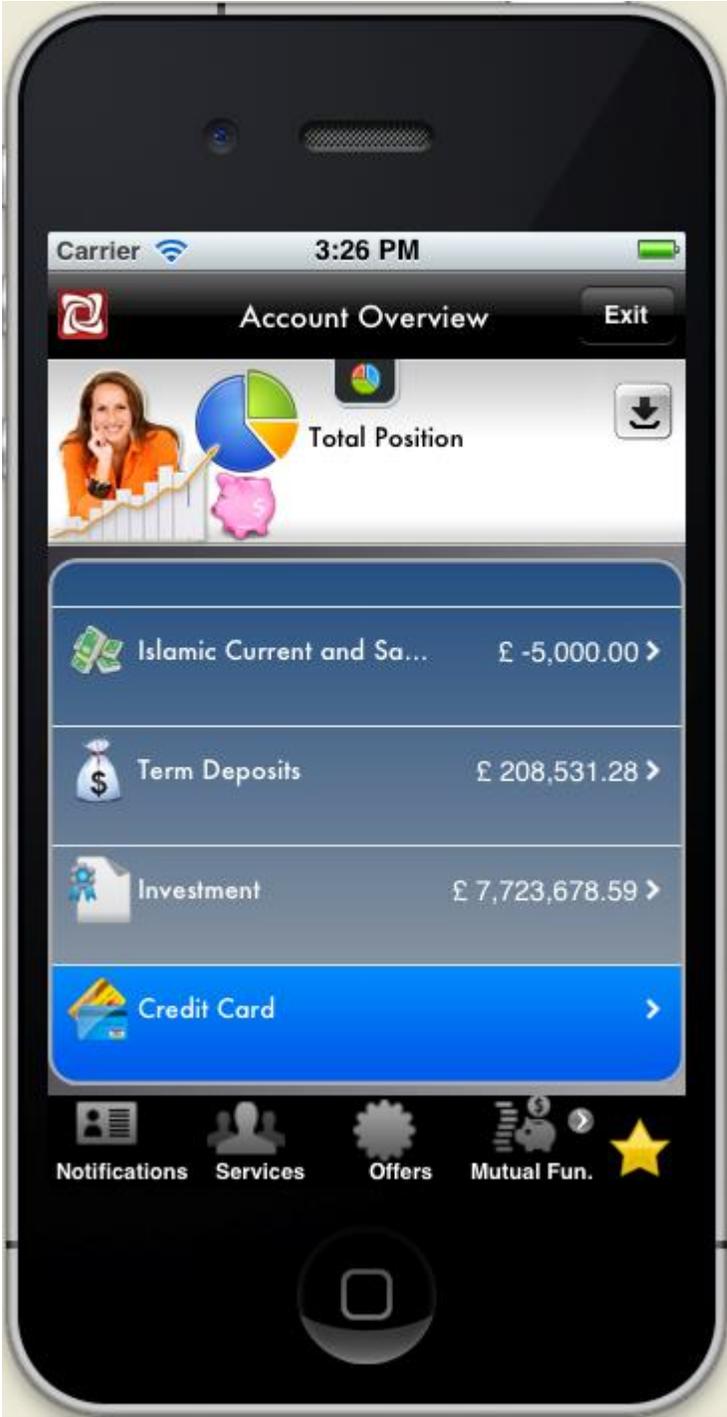
30. Credit Card Details

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

To view the credit card details

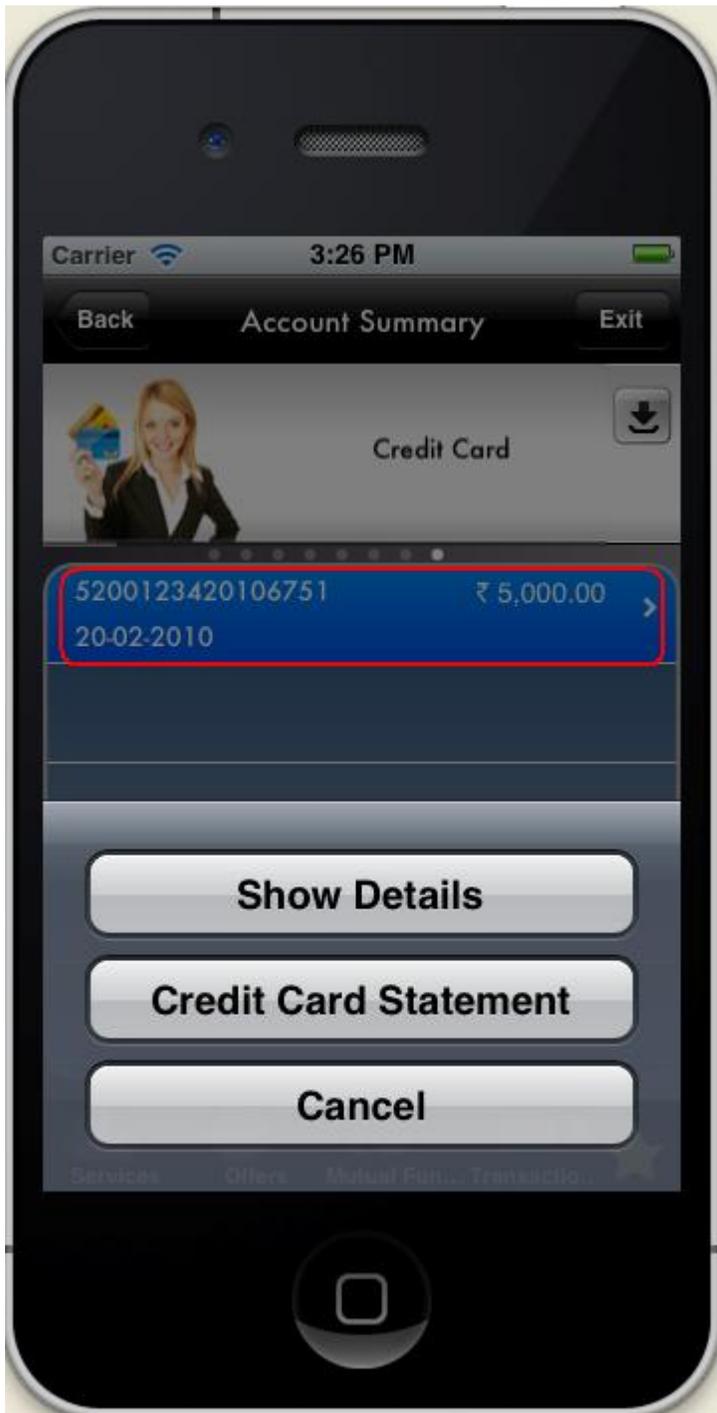
1. Log on to the client/application based Mobile Banking application. The system displays initial Accounts Overview screen as shown below.

Accounts Overview



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

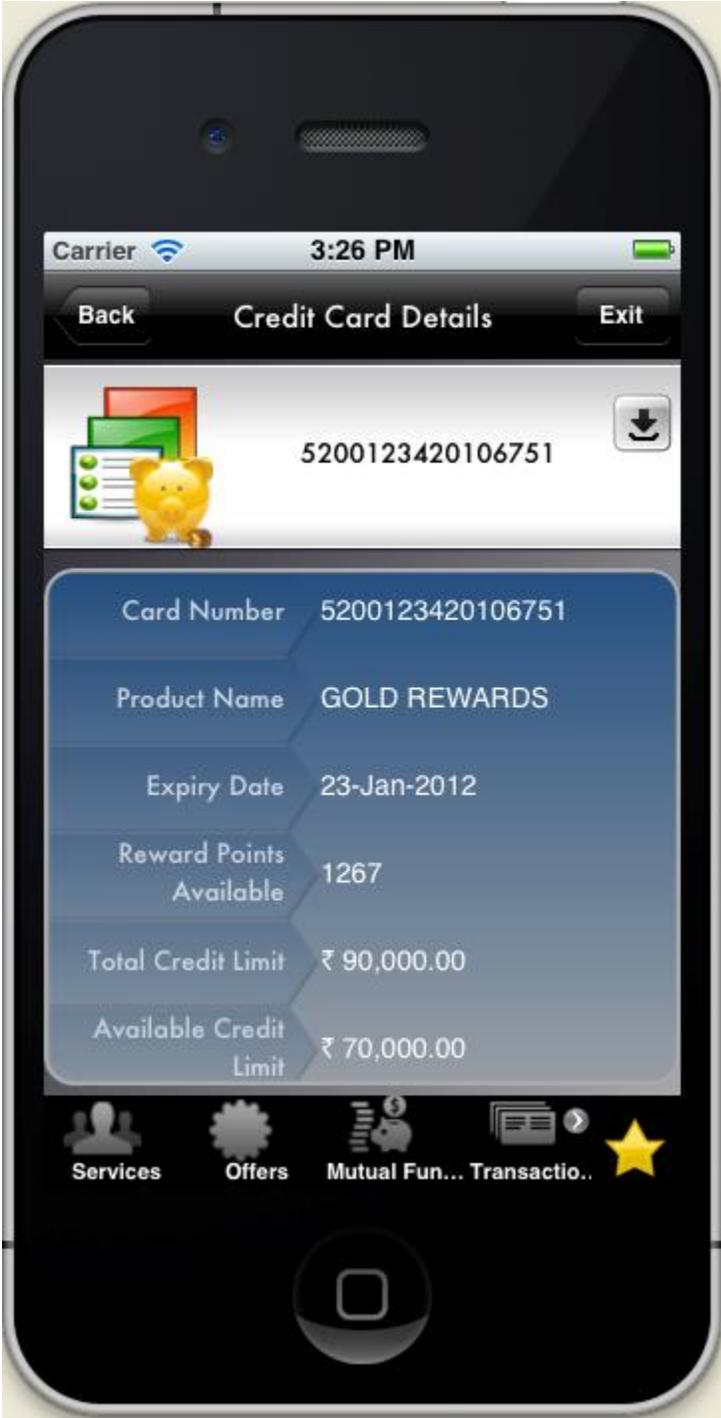
Accounts Summary



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

Credit Card Details screen.

Credit Card Details







Field Description

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

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

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

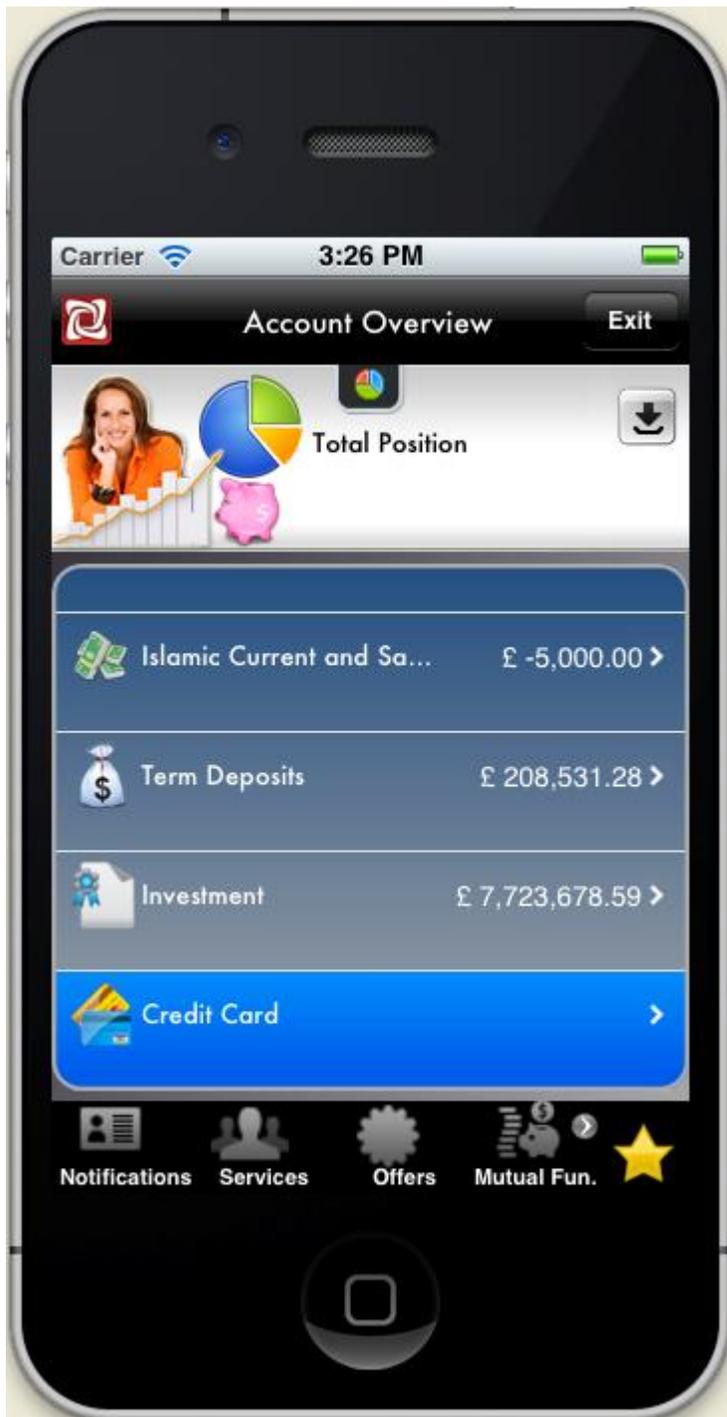
31. Credit Card Statement

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

To view the credit card statement

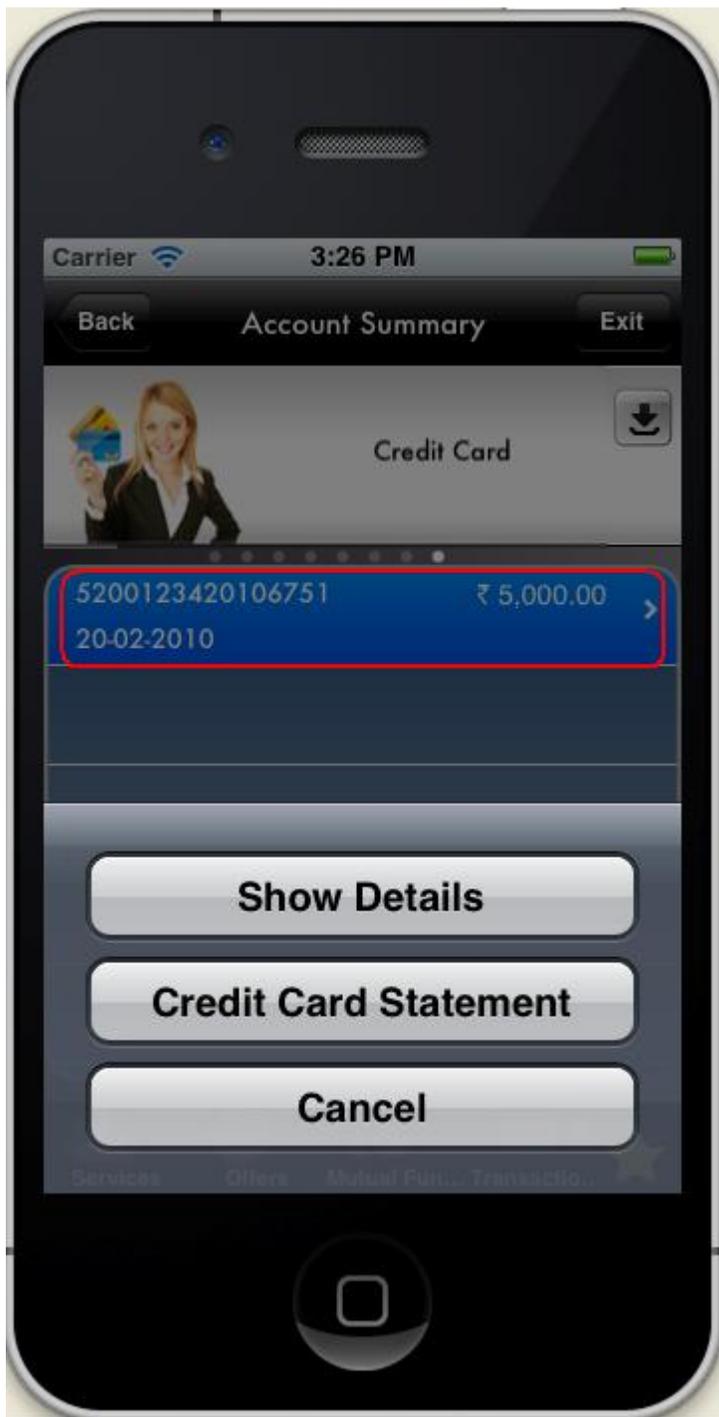
1. Log on to the client/application based Mobile Banking application.

Accounts Overview



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

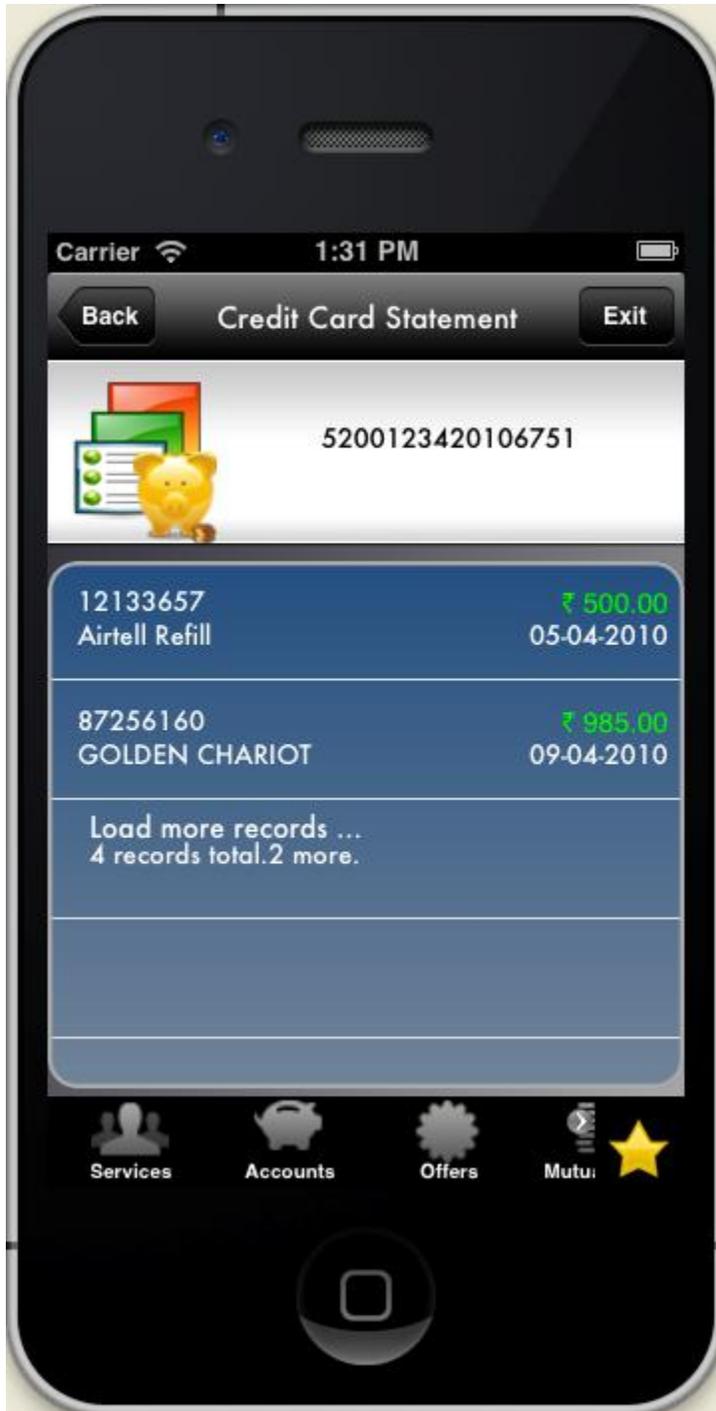
Accounts Summary



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

system displays Credit Card Statement screen.

Credit Card Statement



Credit Card Statement

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

Credit Card Statement



32. Credit Card Payment

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

To view the credit card statement

1. Log on to the iPhone application baed mobile banking.
2. Navigate to the **Accounts > Credit Card Payment**.



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

Credit Card Payment





Field Description

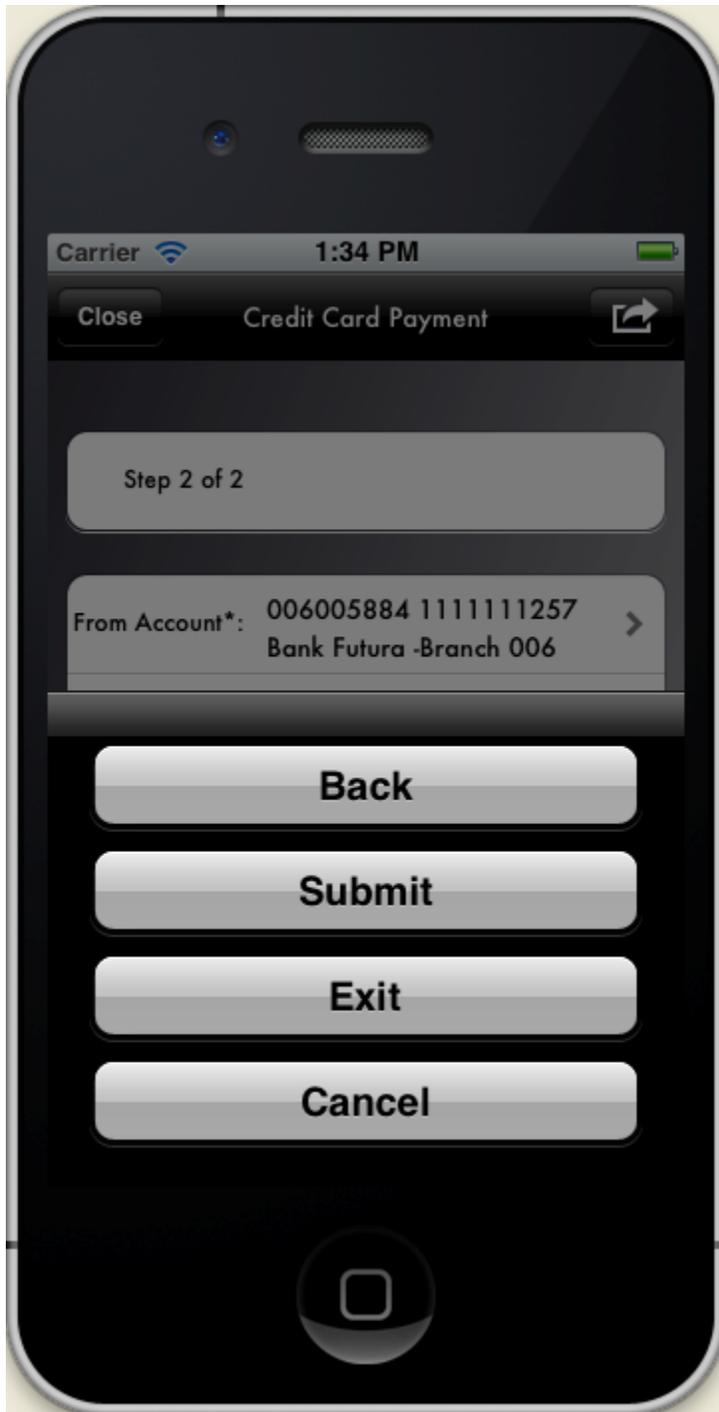
Field Name	Description
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Field Name	Description
Select Card	[Mandatory, Pop Over] Select the option as Select Card OR New Card.
Credit Card Number	[Mandatory, Pop Over] Select the credit card number from the pop over, for which payment is to be made.

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

Credit Card Payment – Step2





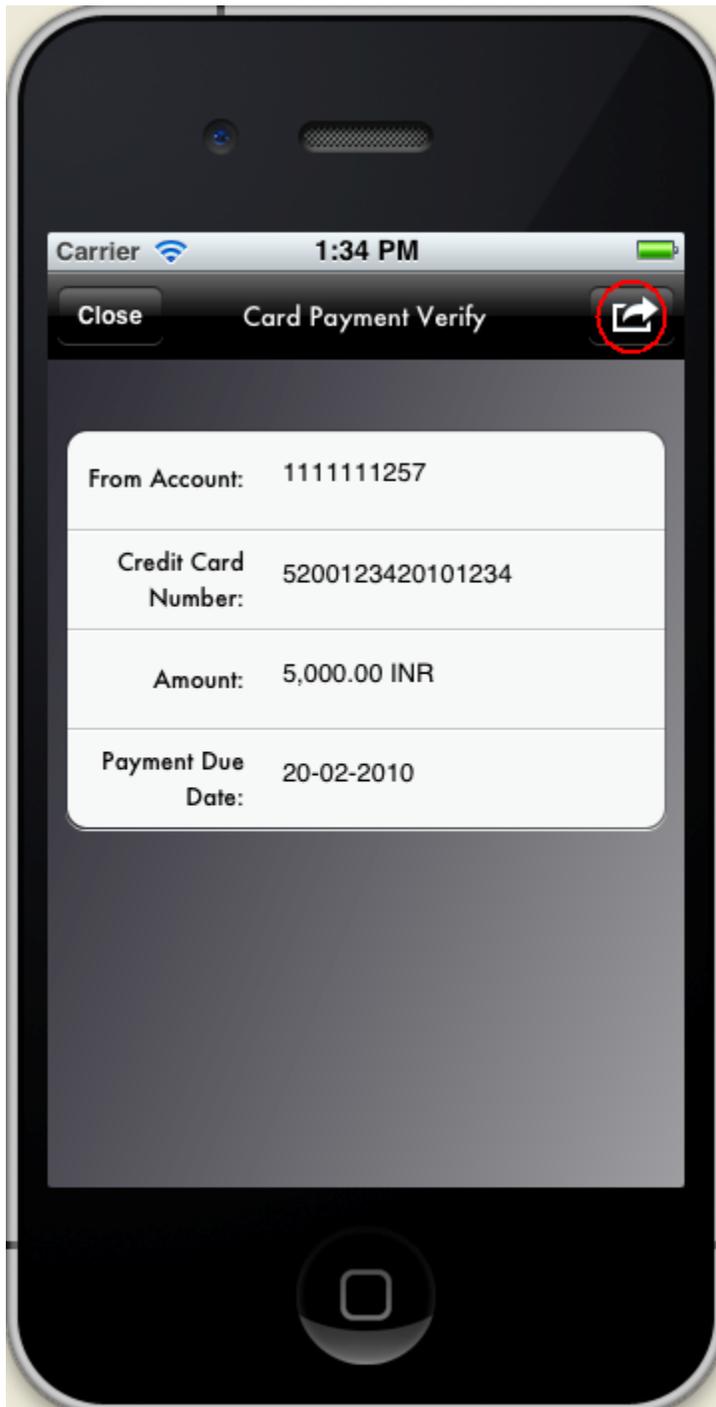
Field Description

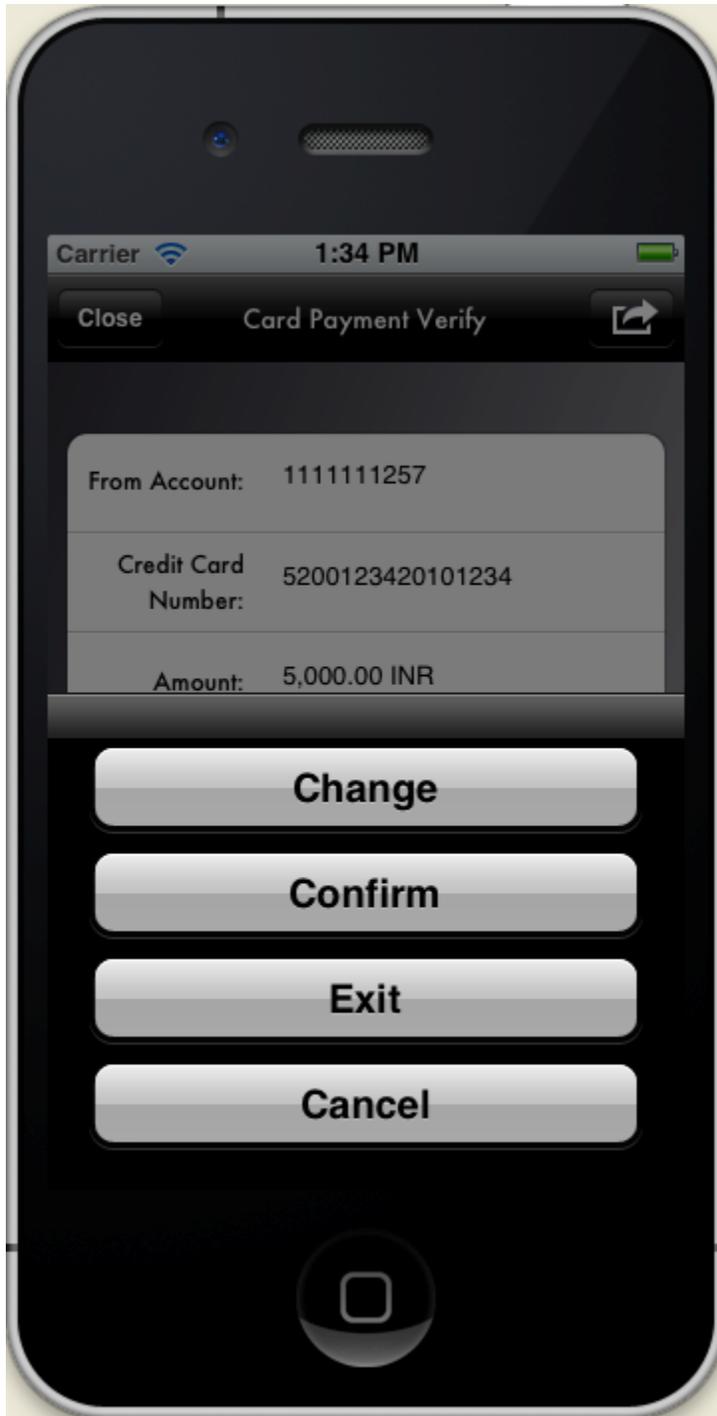
Field Name	Description
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Field Name	Description
From Account	[Mandatory, Pop Over] Select the from account from the pop over. This account will be used as source account for credit card payment.
Credit Card Number	[Display] This field displays the selected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

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

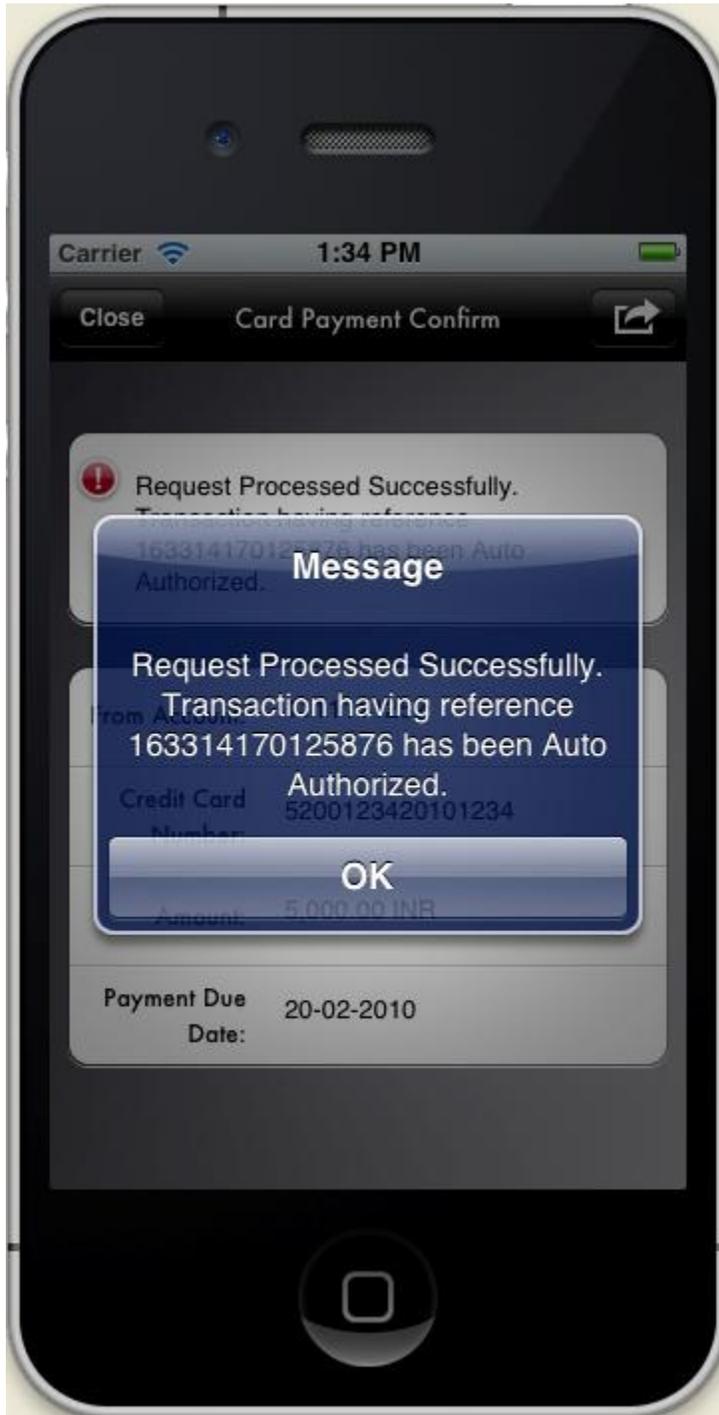
Credit Card Payment – Verify

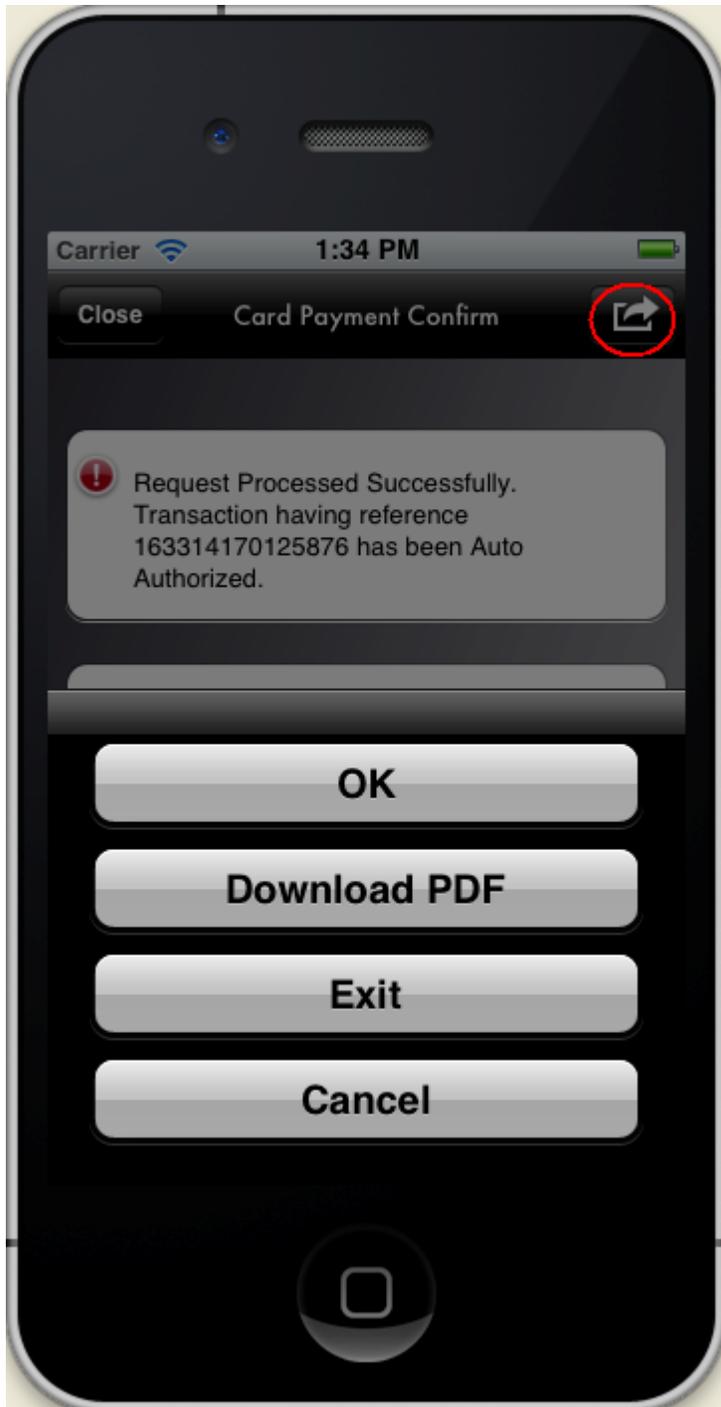




6. Click the **Confirm** button. The system displays **Credit Card Payment – Confirm** screen.

Credit Card Payment – Confirm





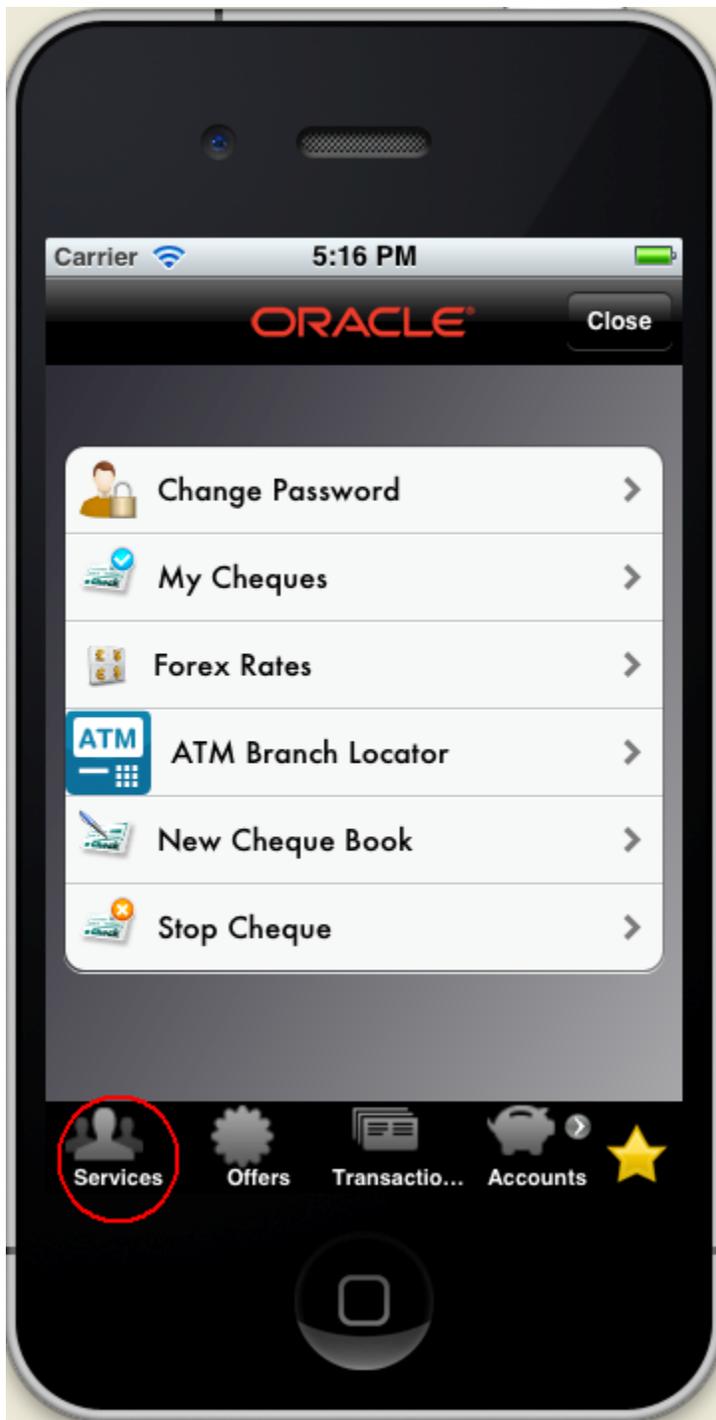
7. Click the OK button to navigate to the initial Credit Card Payment screen.
OR
Click the Download PDF button to download the PDF containing credit card payment details.

33. Change Password

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

To change the password

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



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

Change Password



Field Description

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

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

Change Password



Field Description

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

6. Click the  icon to view the password policy
7. Click the encircled options button to get the options pop up.
8. Click the **Back** button to go to the previous screen.

OR

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

Verify Change Password



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

Confirm Change Password



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

Change Password

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

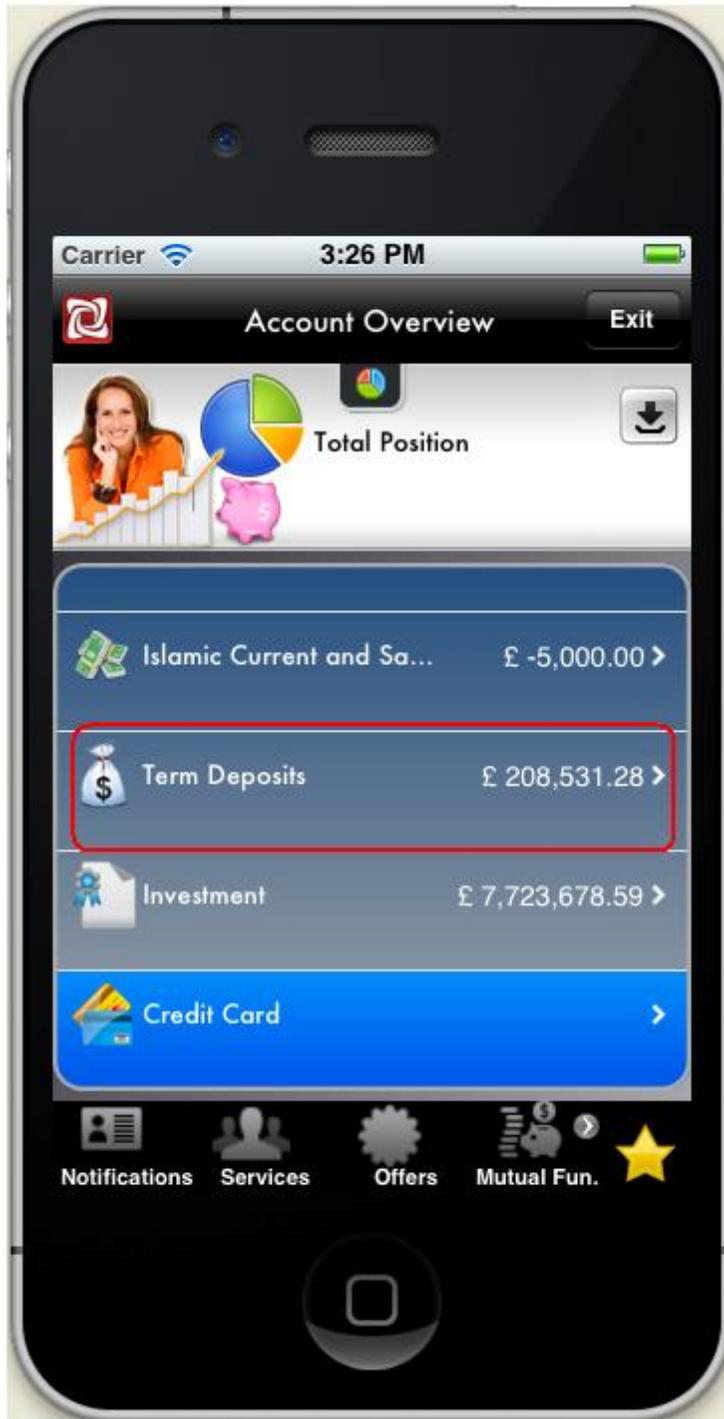
34. Deposit Details

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

To view the TD Details

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

Accounts Overview



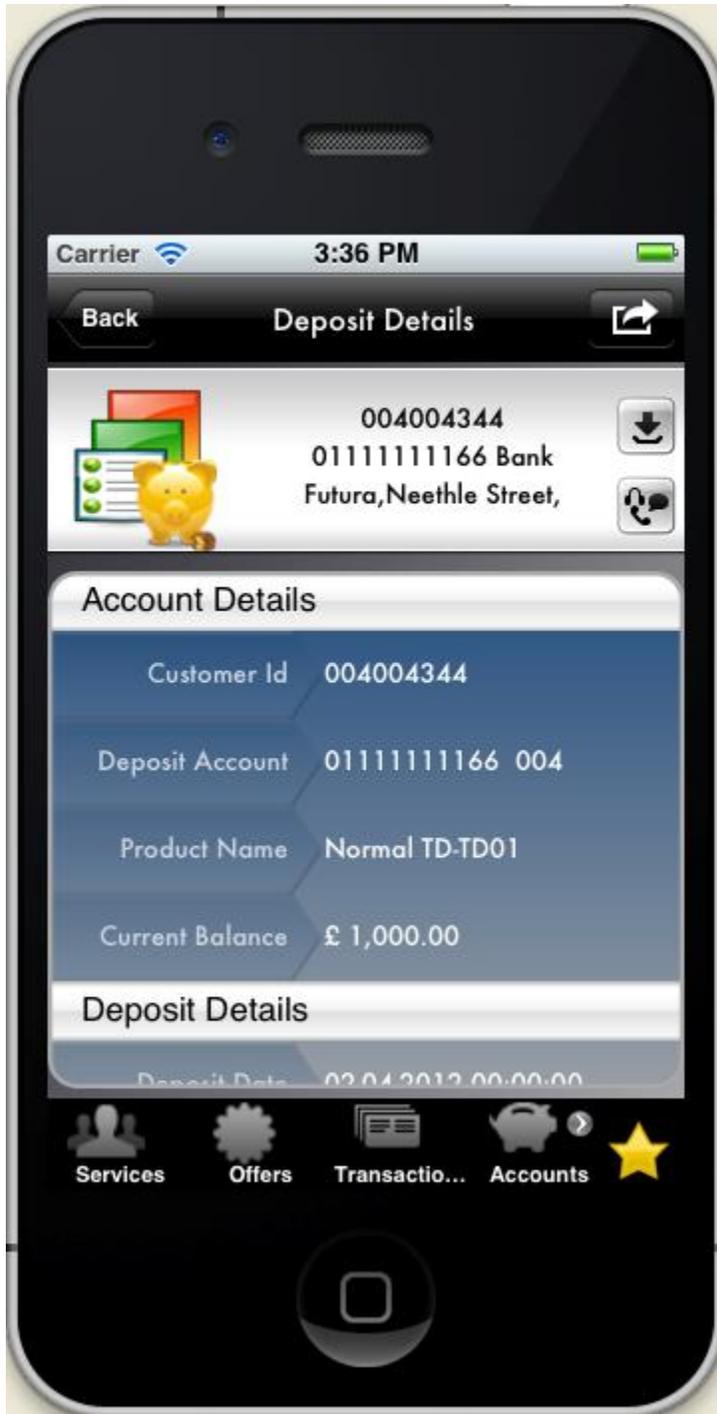
2. Click the Term Deposits tab as encircled above screen. The system displays all the term deposits in the Accounts Summary screen as shown below.

Deposit Details



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

Deposit Details







Field Description

Field Name	Description
Account Details	

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

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

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

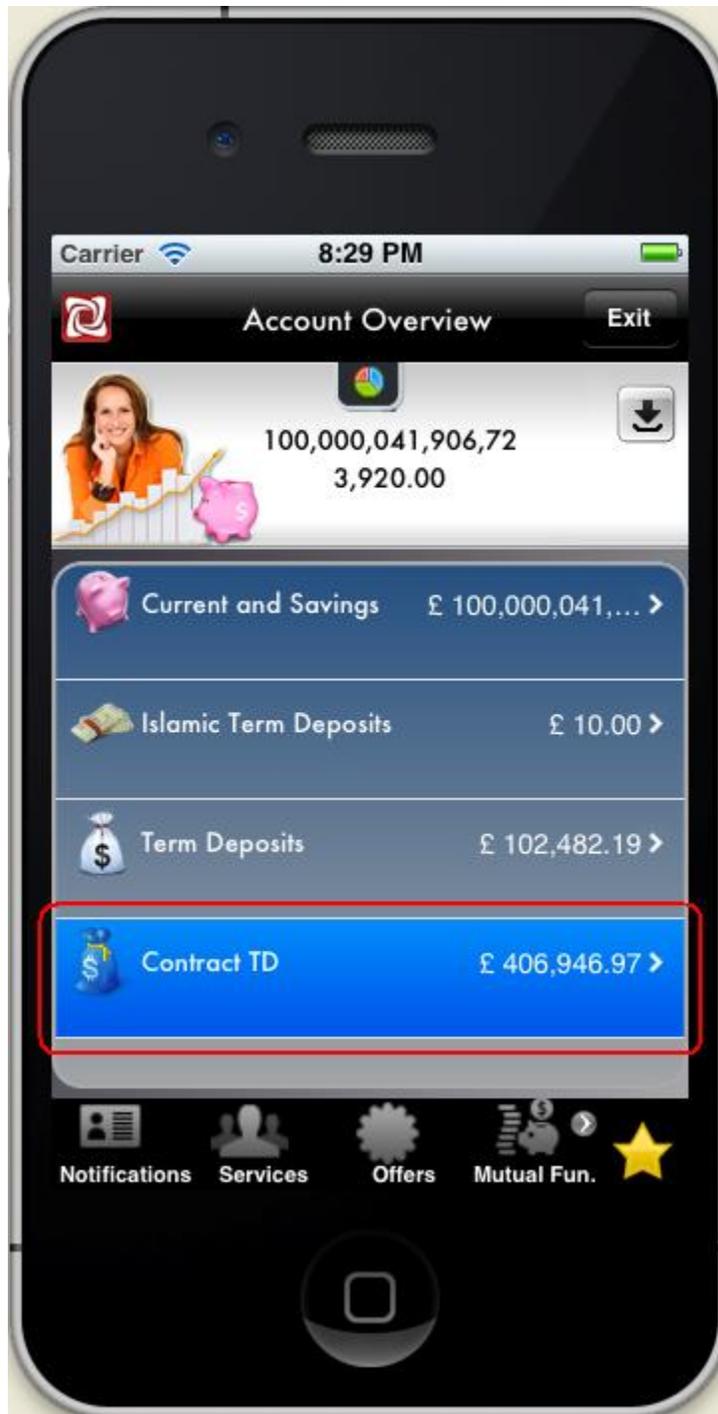
35. Contract Deposits

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

To view the contract TD details

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

Accounts Overview



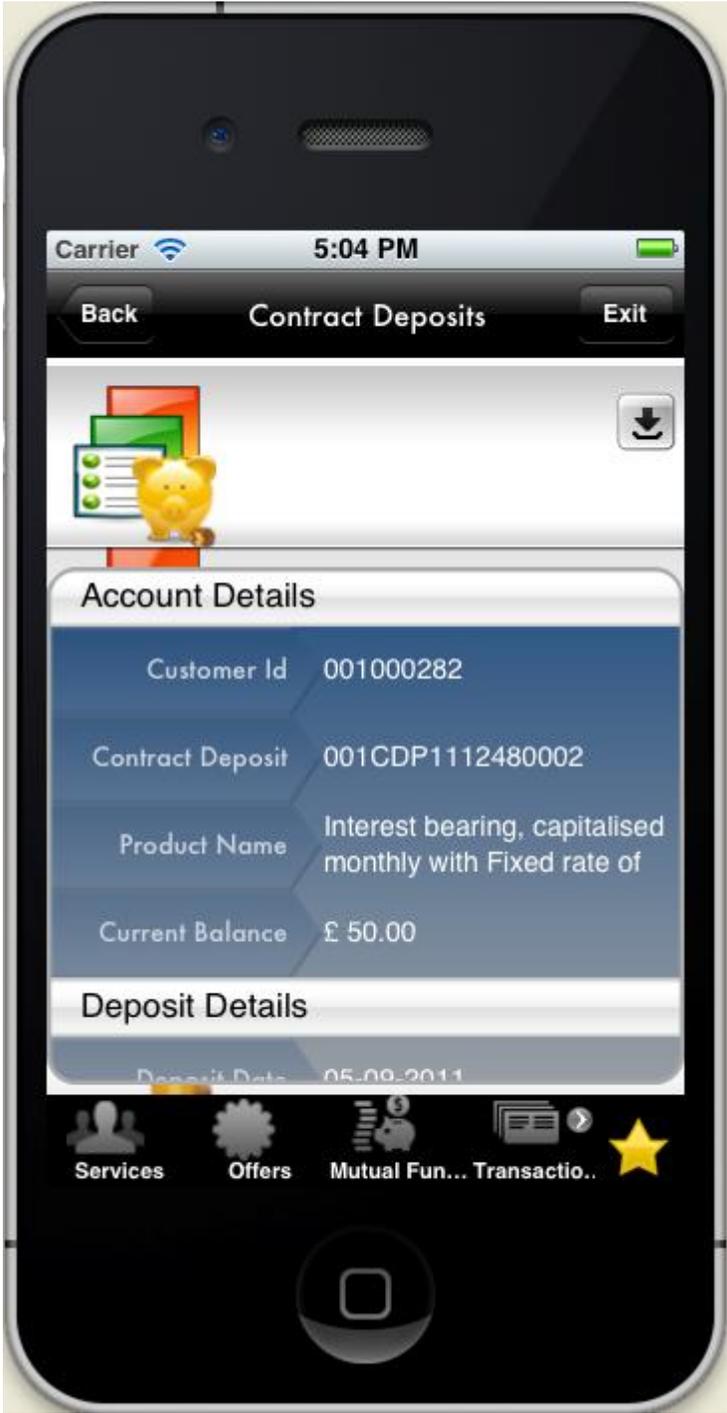
2. Click the Contract TD tab as encircled above screen. The system displays all the Contract Deposits in the Accounts Summary screen as shown below.

Deposit Details

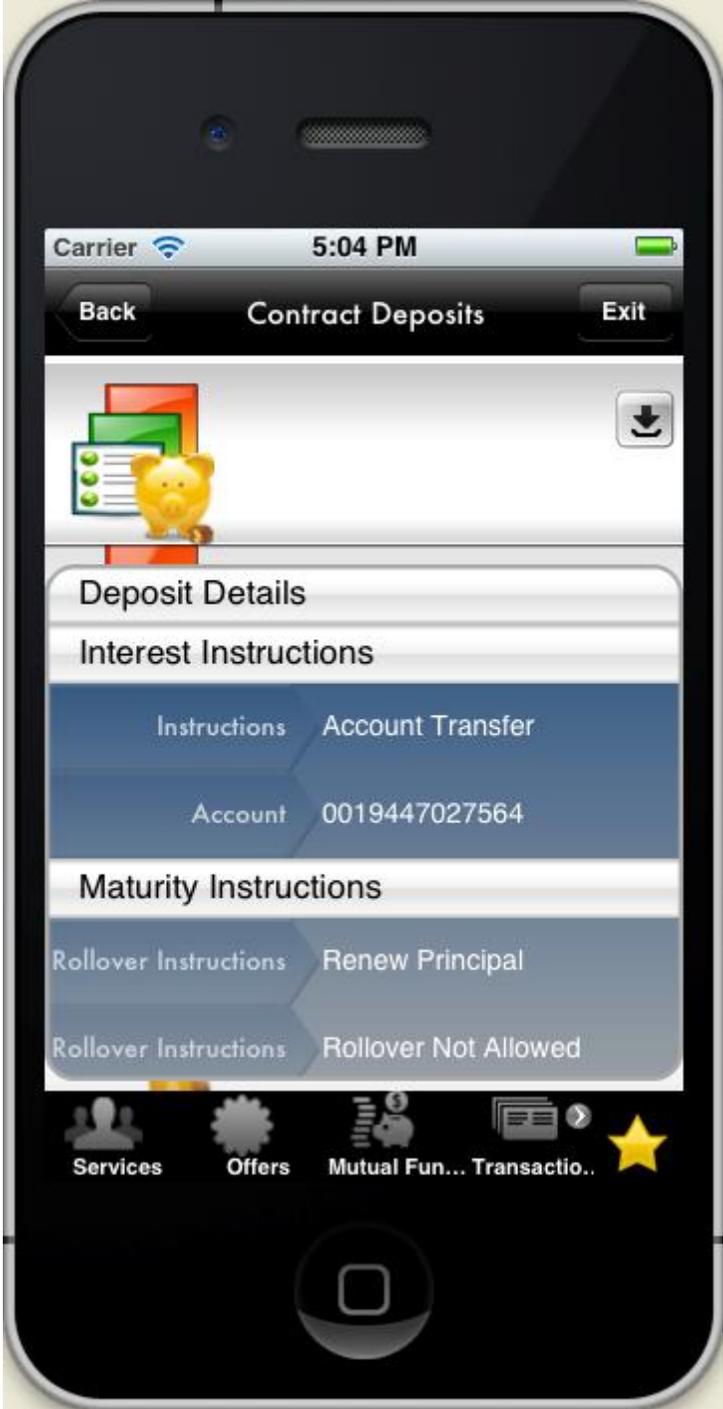


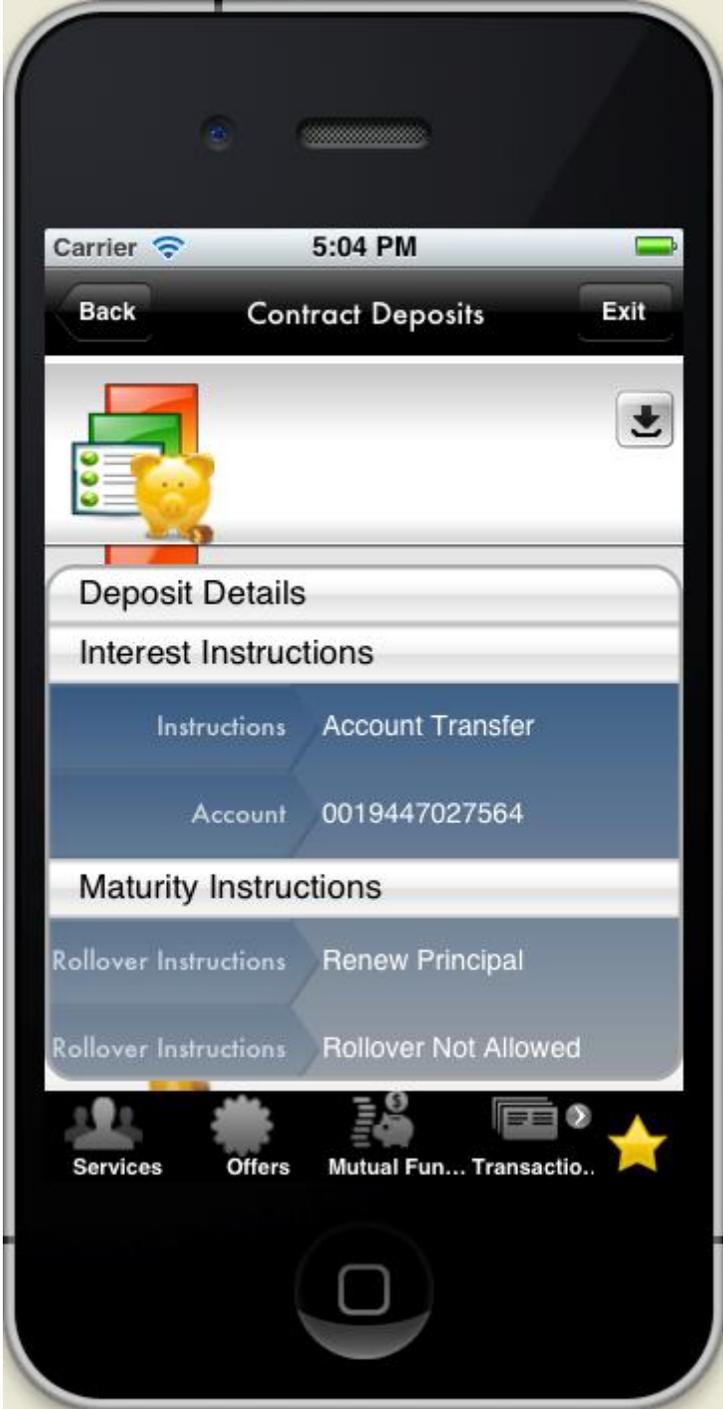
- 3. Click any of the term deposit accounts. The system will display its details in **Deposit Details** screen as shown below.

Contract Deposit Details











Field Description

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

User Reference Details

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

Field Name	Description
Account	[Display] This field displays the Account for the interest deposit.
Maturity Instructions	
Rollover Instruction	[Display] This field displays the Rollover instruction.
Account	[Display] This field displays the account for the rollover instruction.

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

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

36. Force Change Password

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

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

To perform the forced change password

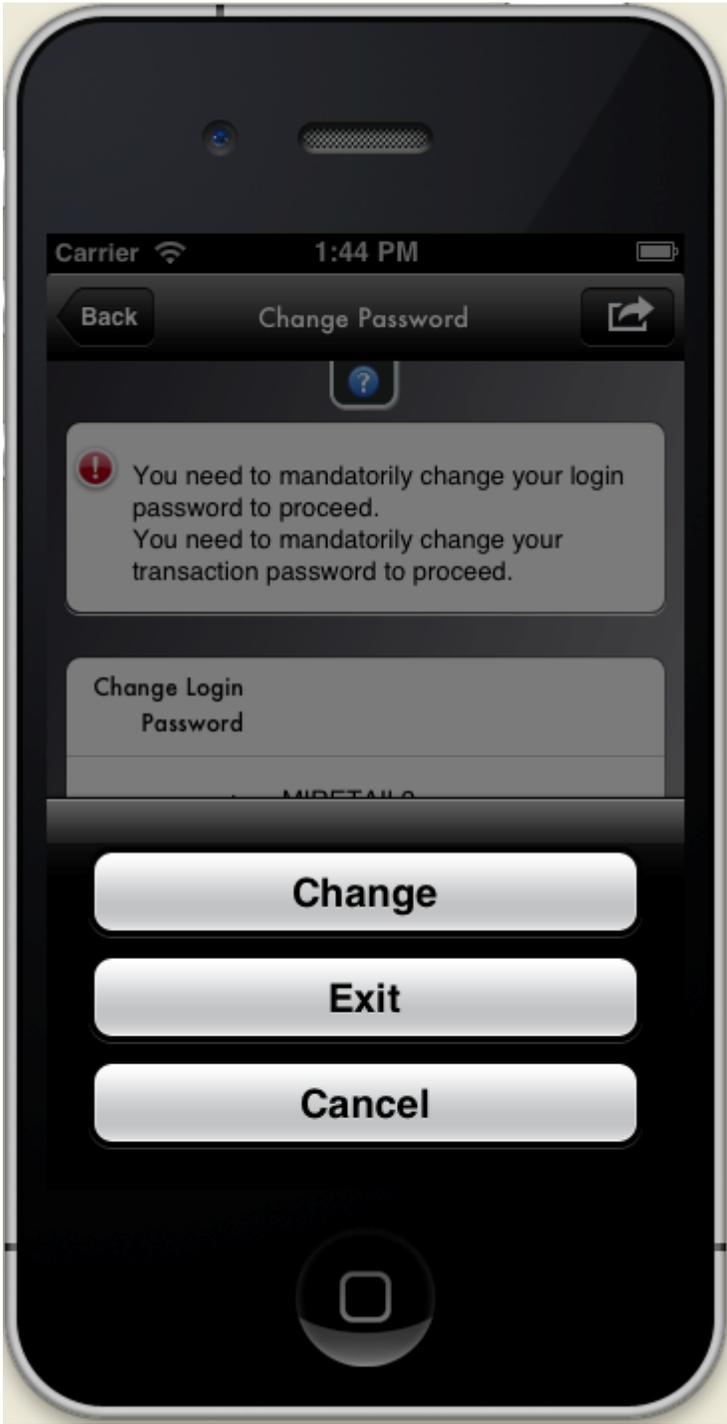
1. Log onto the client/application based mobile banking application in the case of above scenarios. The system forces to change the password by displaying **Change Password** screen.

Change Password



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

Change Password



Field Description

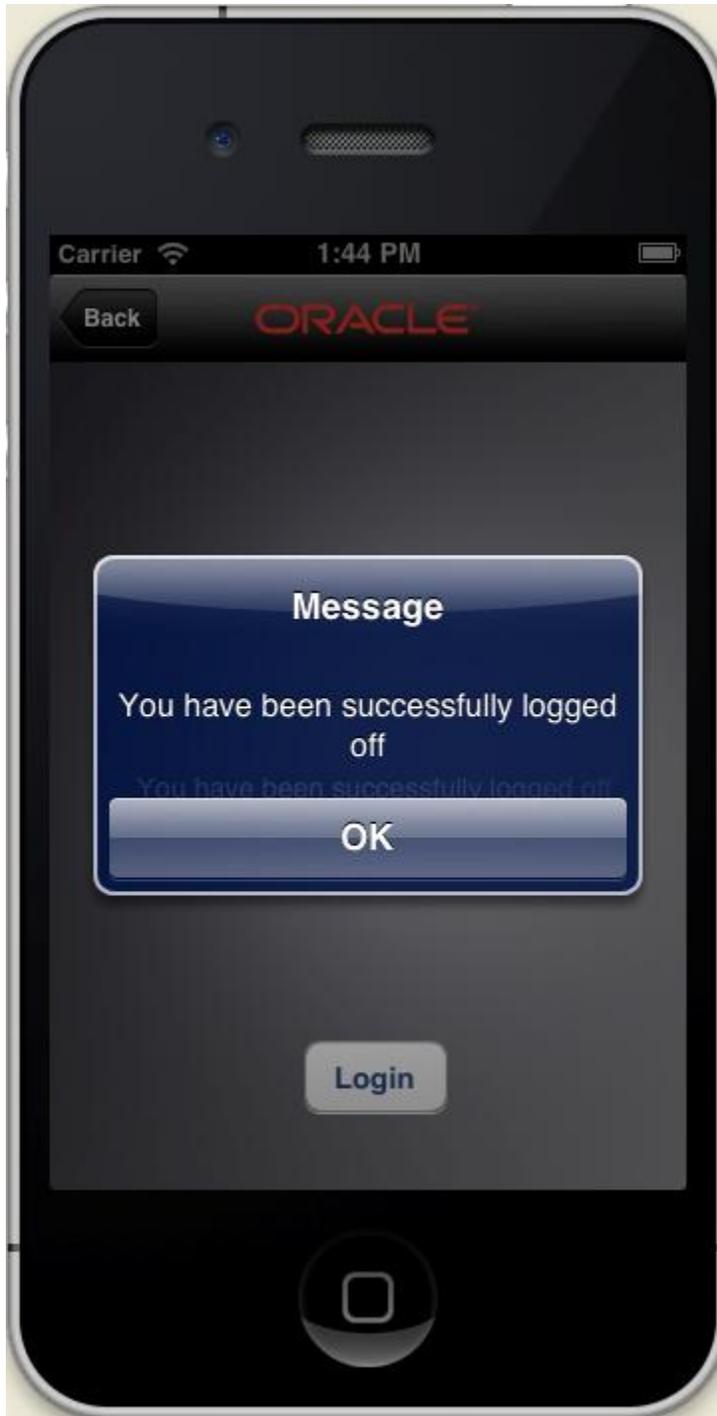
Field Name	Description
User ID	[Display] This field displays your user id.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. <div style="border: 1px solid black; background-color: #e0f0ff; padding: 5px; margin-top: 10px;">Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div>
Confirm New Password	[Mandatory] Retype the new password for confirmation.

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

Change Login Password – Confirm



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

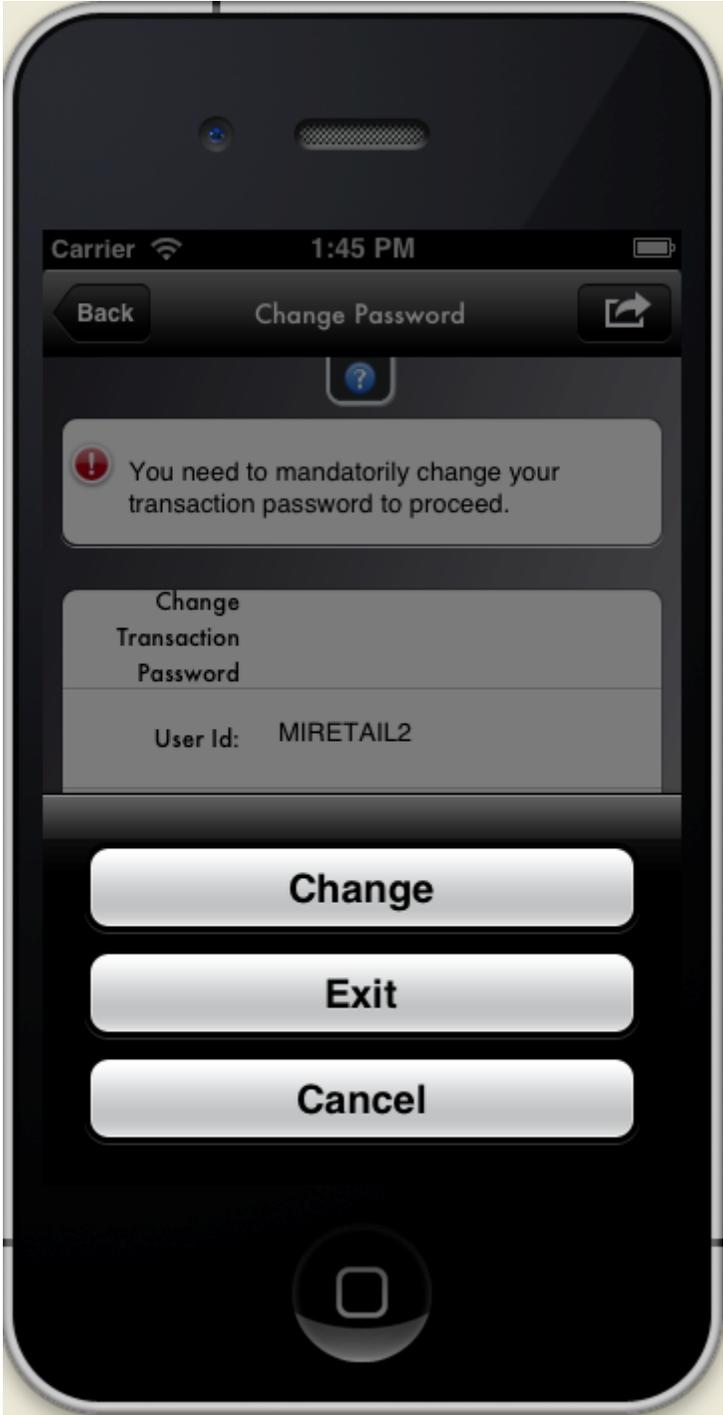


5. Login again into the application. The system asks for transaction password change, as shown in below screen.

Change Password – Transaction Password Change



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



Field Description

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

Field Name	Description
User ID	[Display] This field displays your user id.
Existing Password	[Mandatory] Type your existing password.
New Password	[Mandatory] Type the new password. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.</div>
Confirm New Password	[Mandatory] Retype the new password for confirmation.

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

Change Transaction Password – Confirm





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

Force Change Password

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

37. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

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

This information is available as part of fund rules definition.

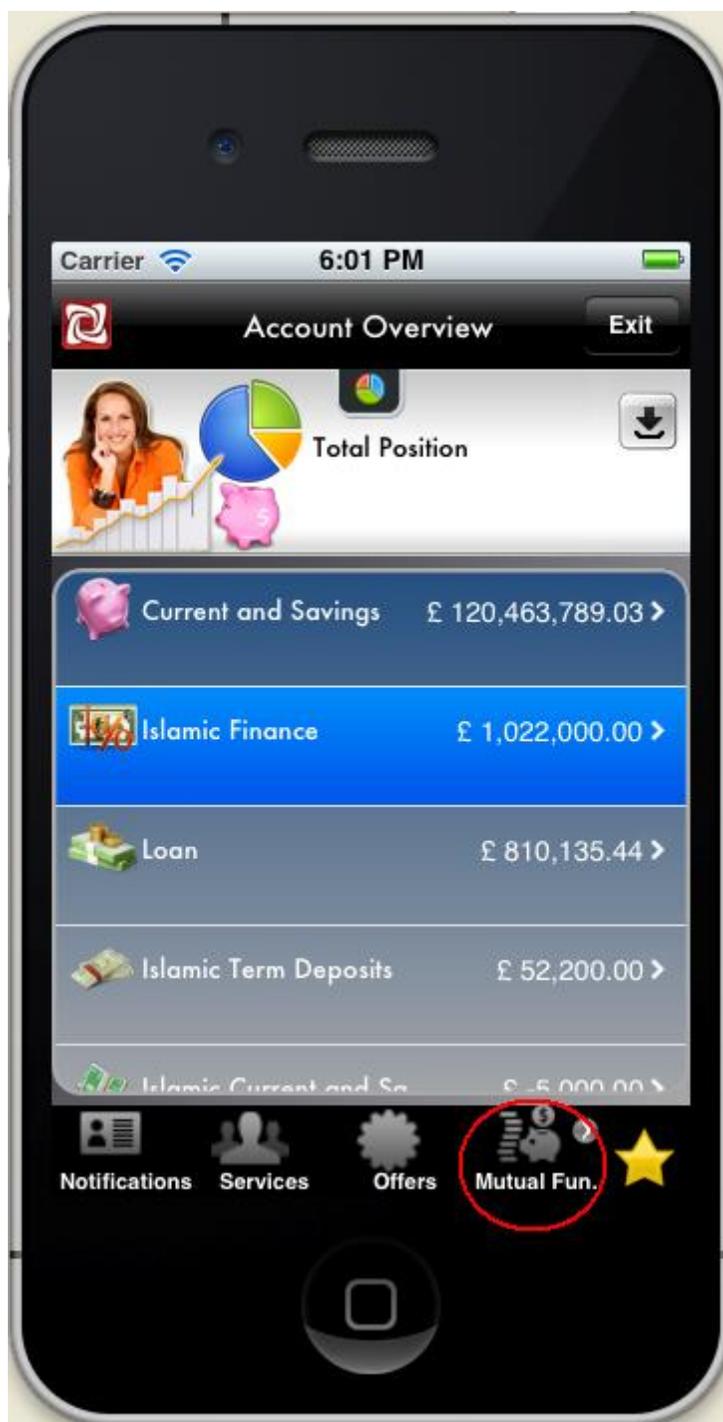
An investor can select for subscription of a fund.

- One Time Single Fund Purchase

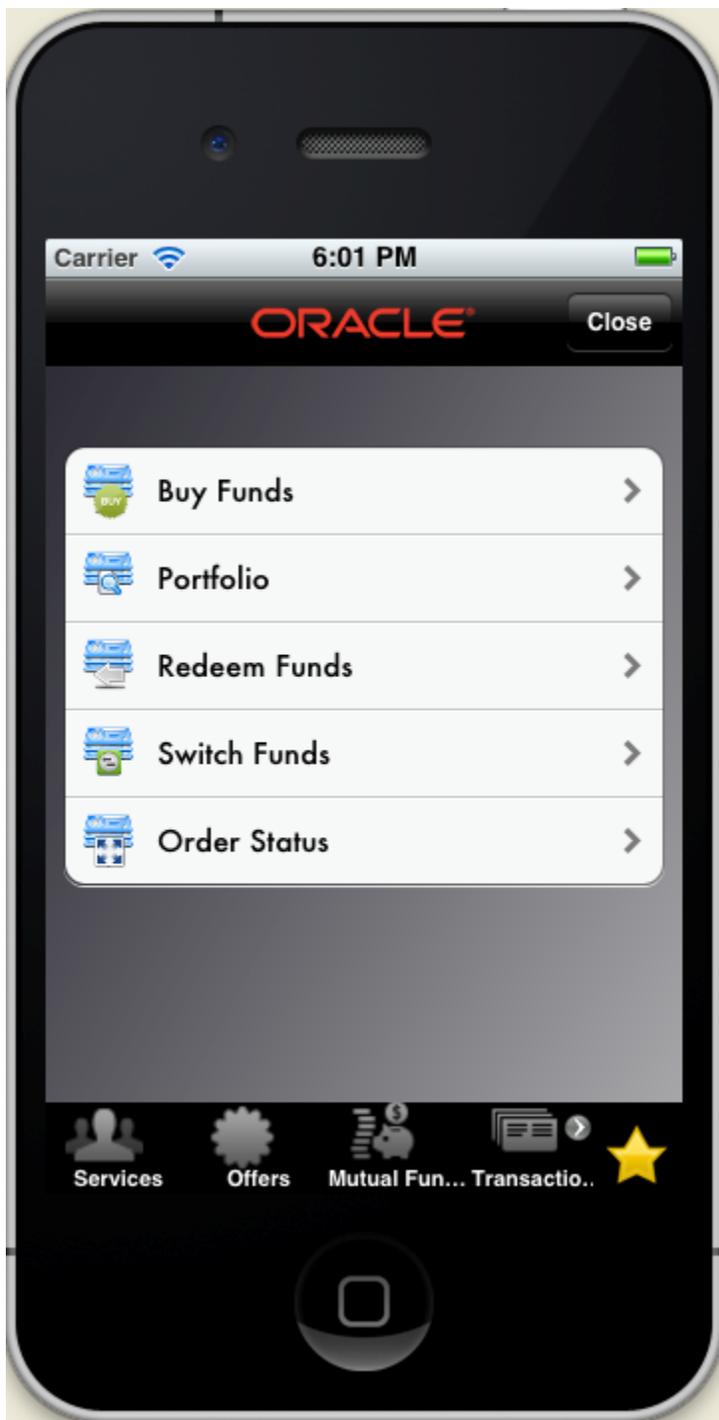
To buy mutual fund

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

Account Overview



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



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

Buy Funds

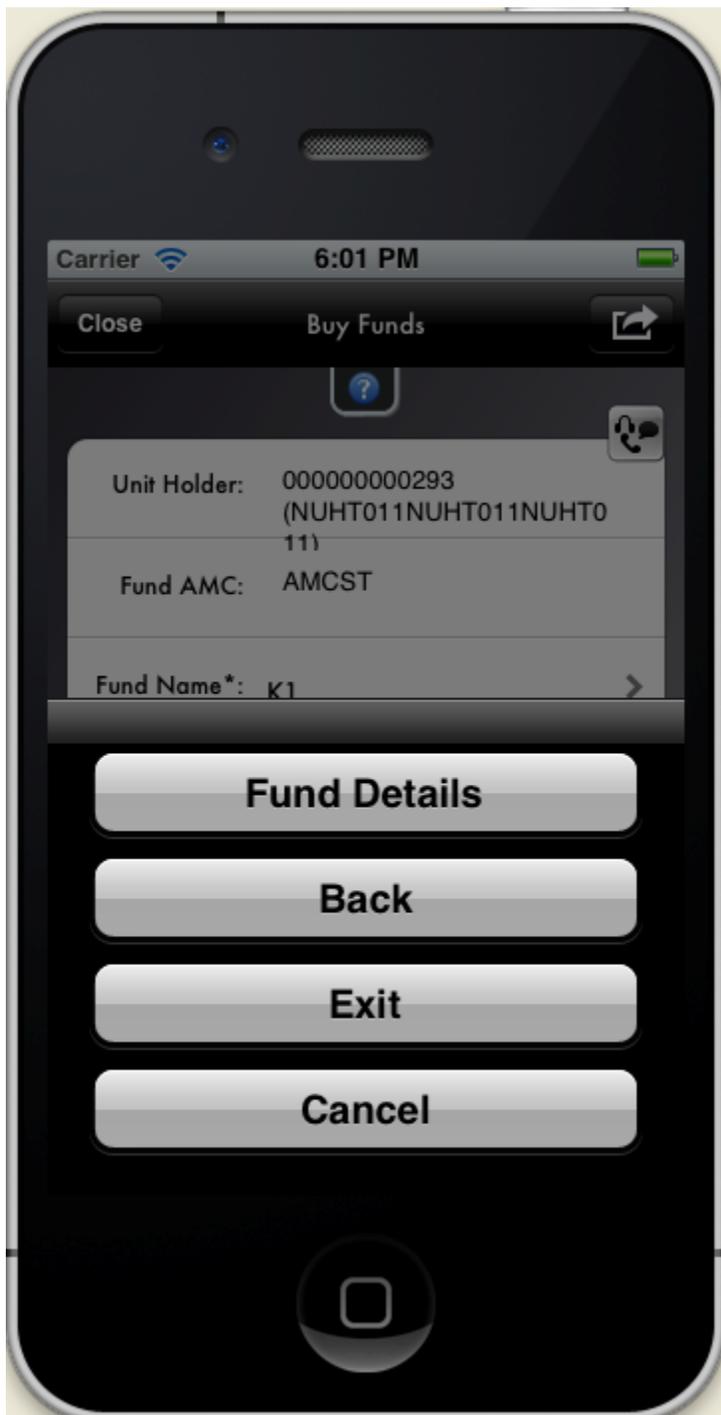


Field Description

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

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

Buy Funds



Filed Description

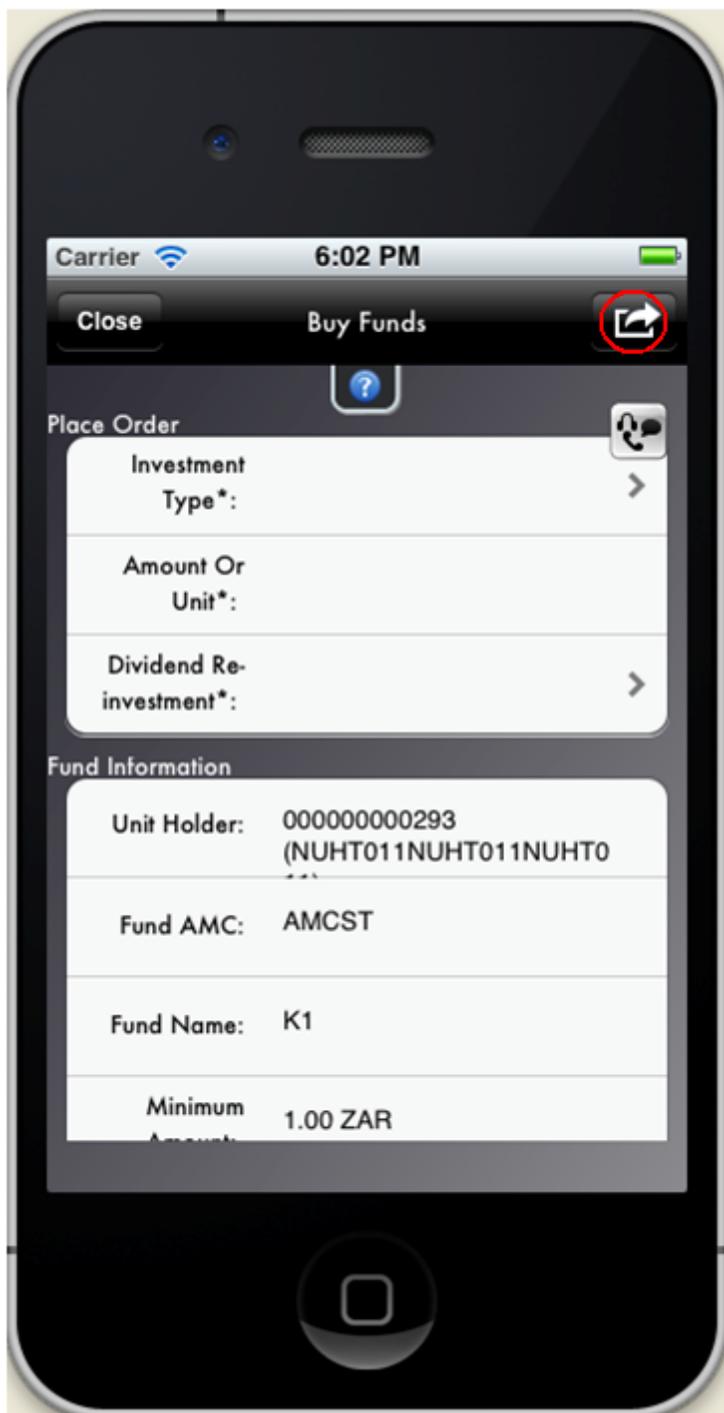
Field Name	Description
Unit Holder	[Display] This field displays the unit holder.
Fund AMC	[Display] This field displays the name of the fund AMC..
Fund Name	[Display] This field displays the fund name.

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

OR

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

Buy Funds





Field Description

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

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

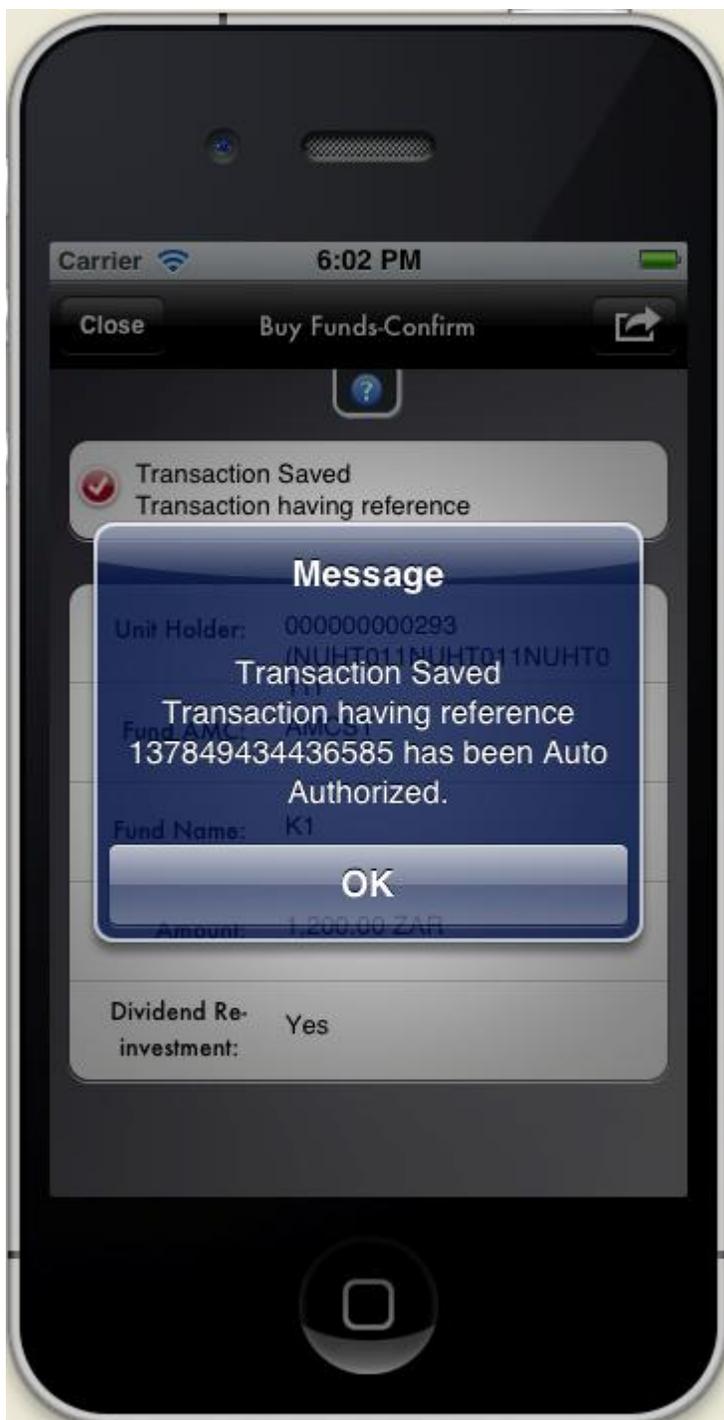
Buy Funds – Verify



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

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

Buy Funds – Confirm



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

38. Redeem Funds

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

A fund is open for redemption if:

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

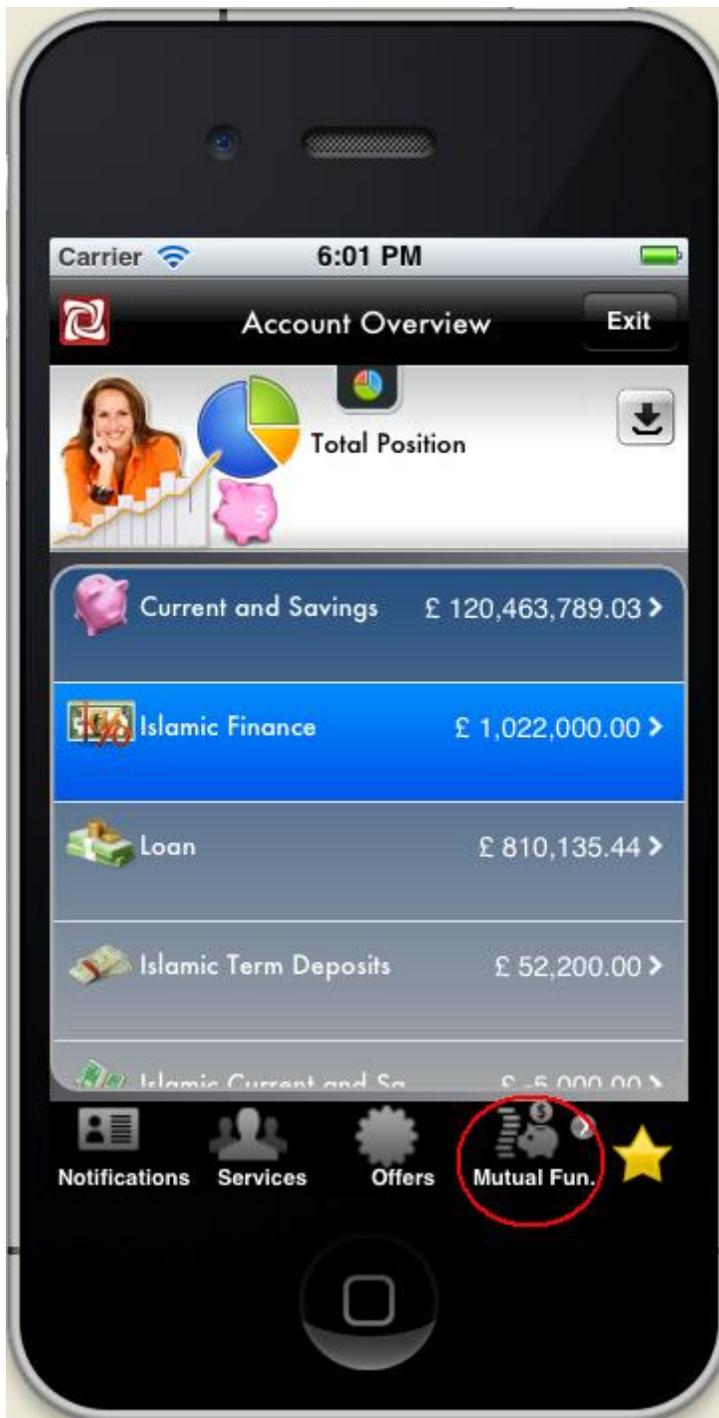
The redemption process comprises of the following stages:

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

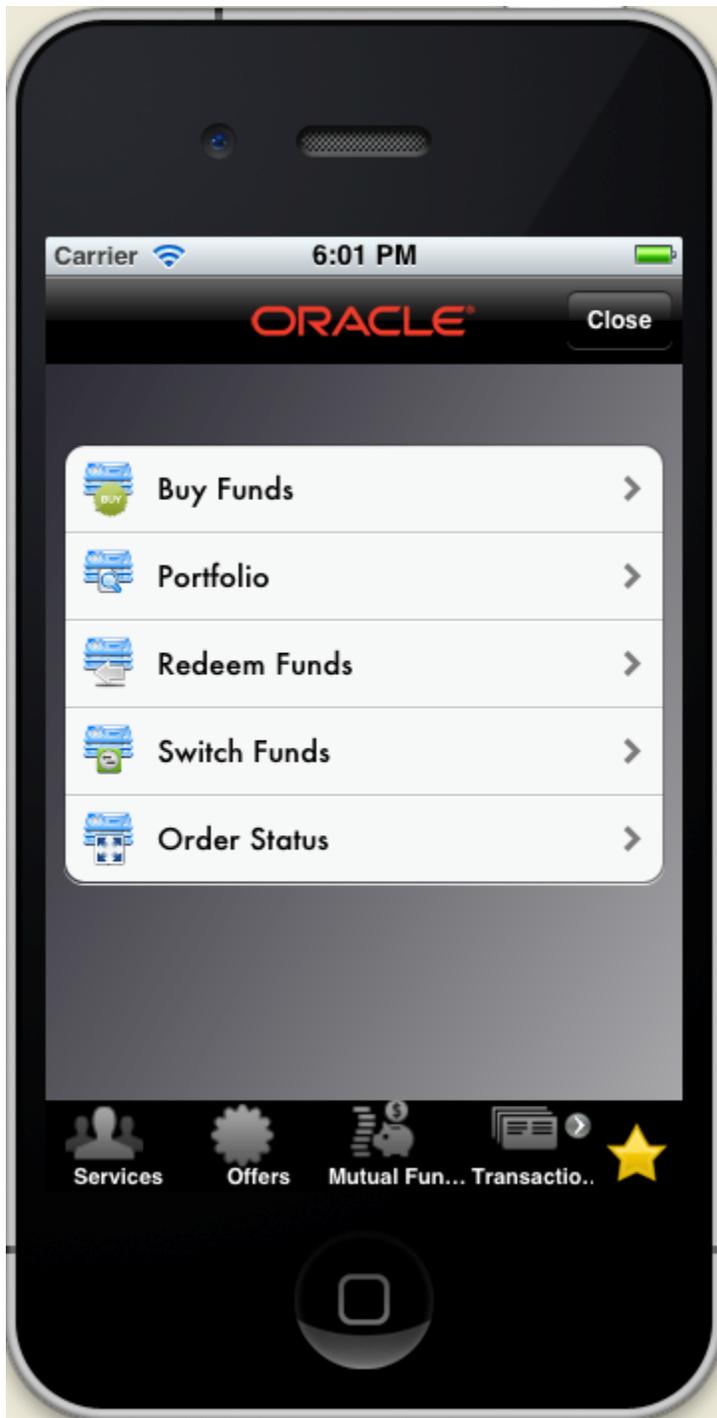
To redeem mutual fund

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

Account Overview



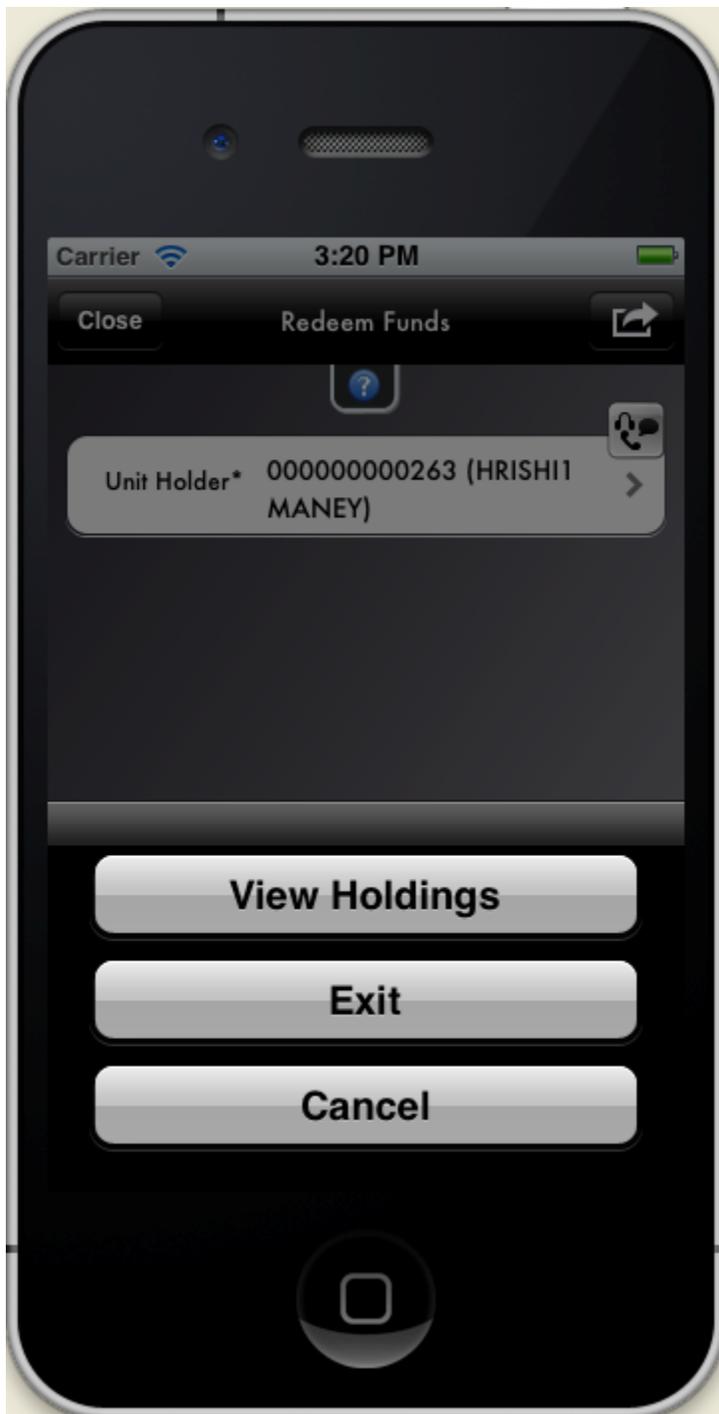
2. Click the **Mutual Funds** menu from the menu bar as encircled above. The system displays mutual funds related transaction in the **Mutual Funds** screen as shown below.



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

Redeem Funds





Field Description

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

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

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

Redeem Funds

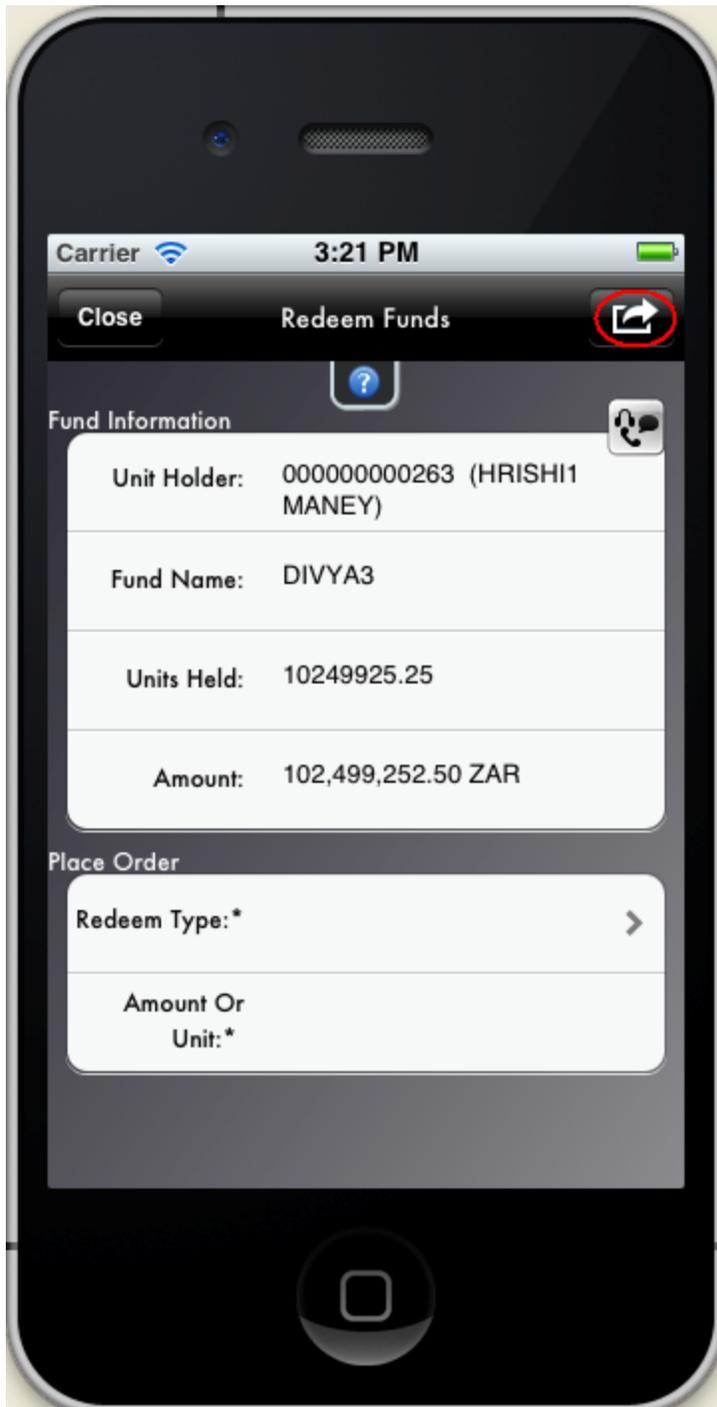


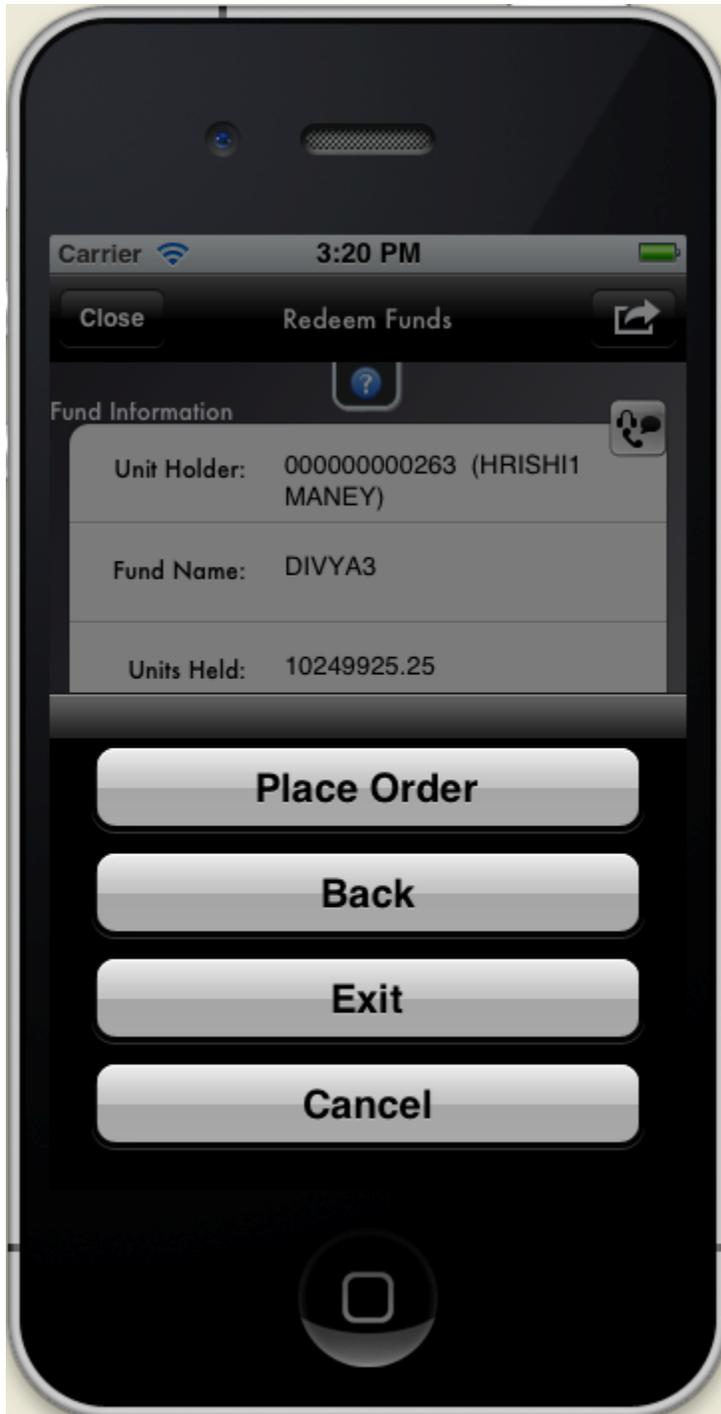
Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Mandatory, Pop Over] Select the appropriate fund name.

5. Click the **Place Order** button from the options pop over as shown above. The system displays **Redeem Funds** screen as shown below.
OR
Click the **Back** button to return to the previous screen.

Redeem Funds





Field Description

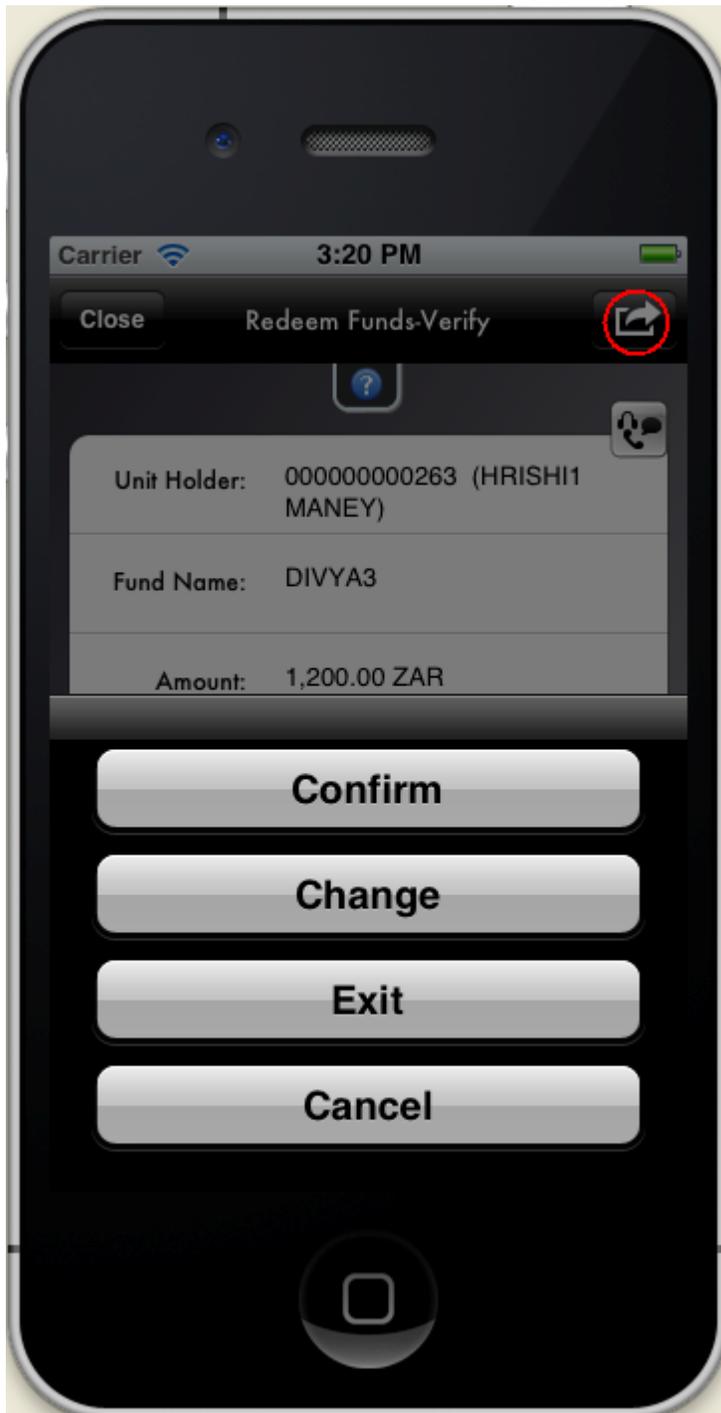
Field Name	Description
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund held by the unit holder..
Units Held	[Display] This field displays the sellable units of the mutual fund.
Amount	[Display] This field displays the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

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

OR

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

Redeem Funds – Verify



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

OR

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

Redeem Funds Confirmation



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

39. Portfolio

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

To view the portfolio

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

Portfolio





Field Description

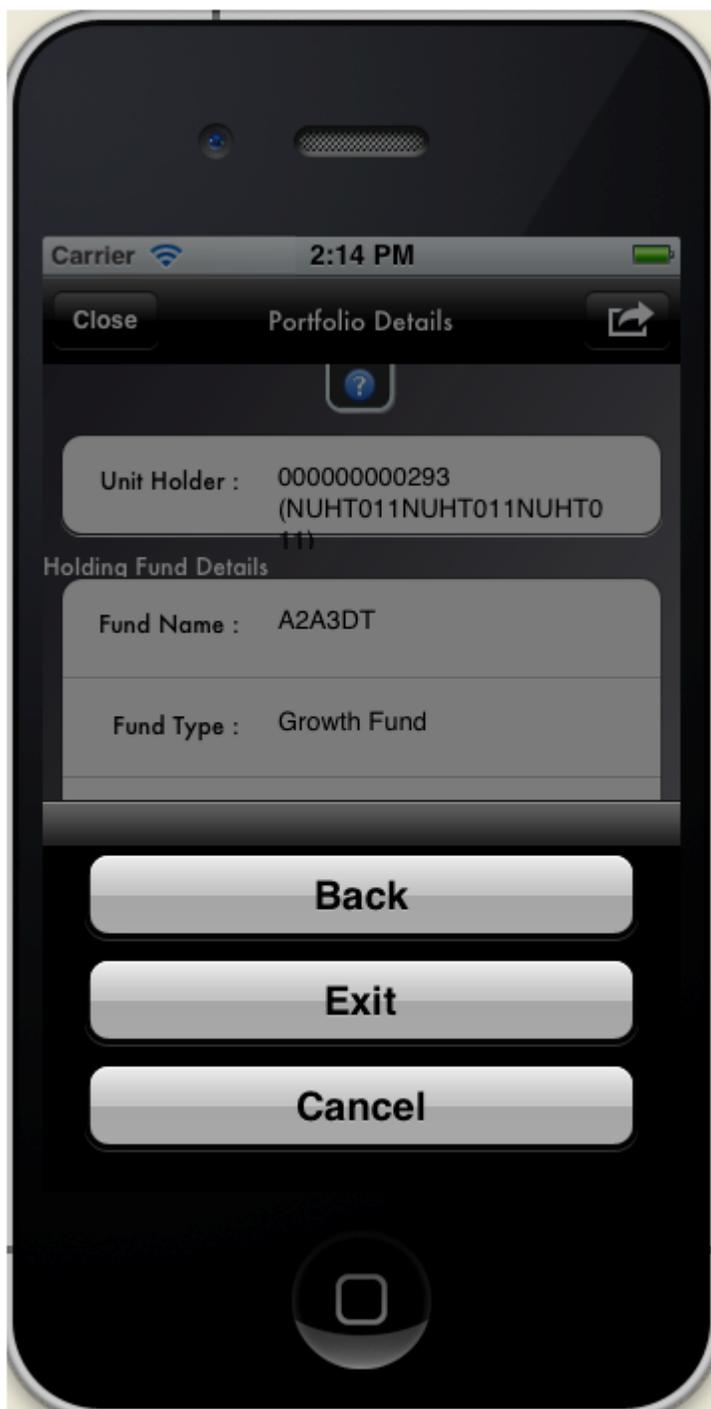
Field Name	Description
------------	-------------

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

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

Portfolio





Field Description

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

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

40. Switch Funds

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

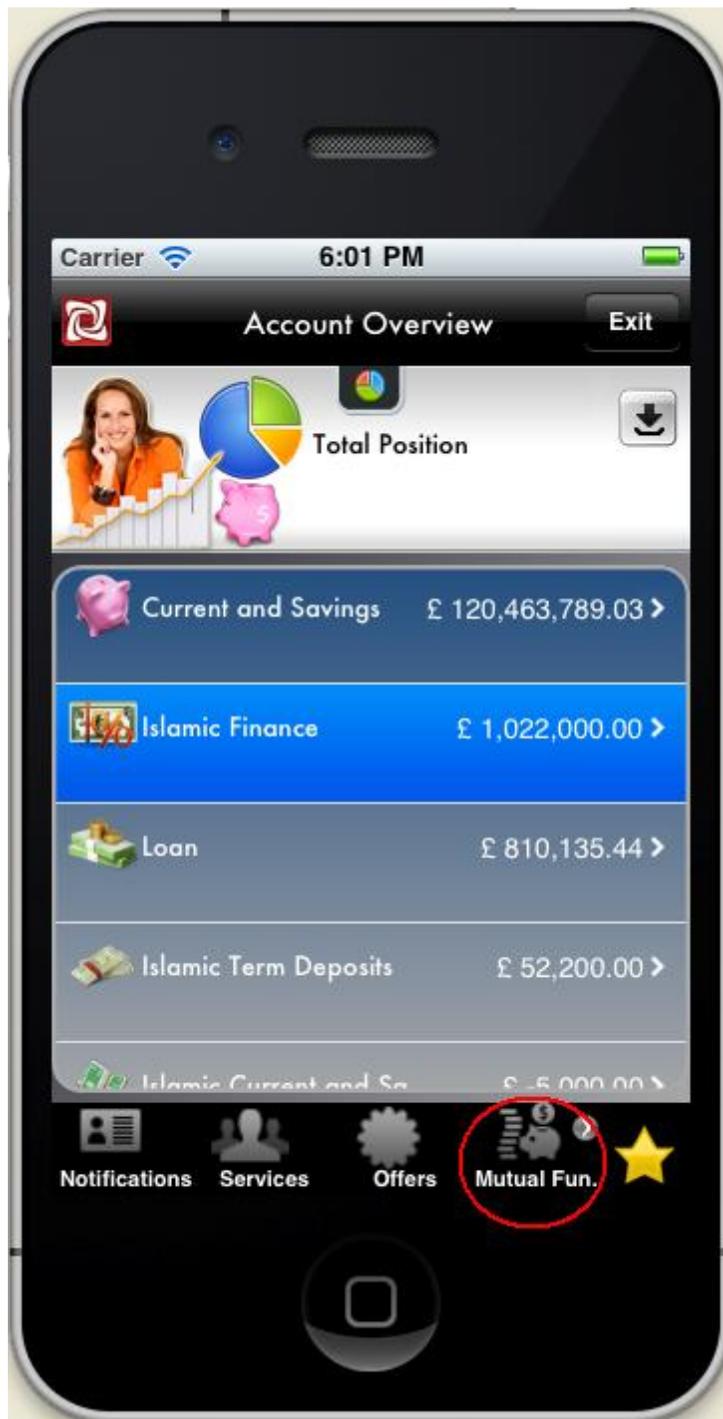
A fund is open for switch if

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

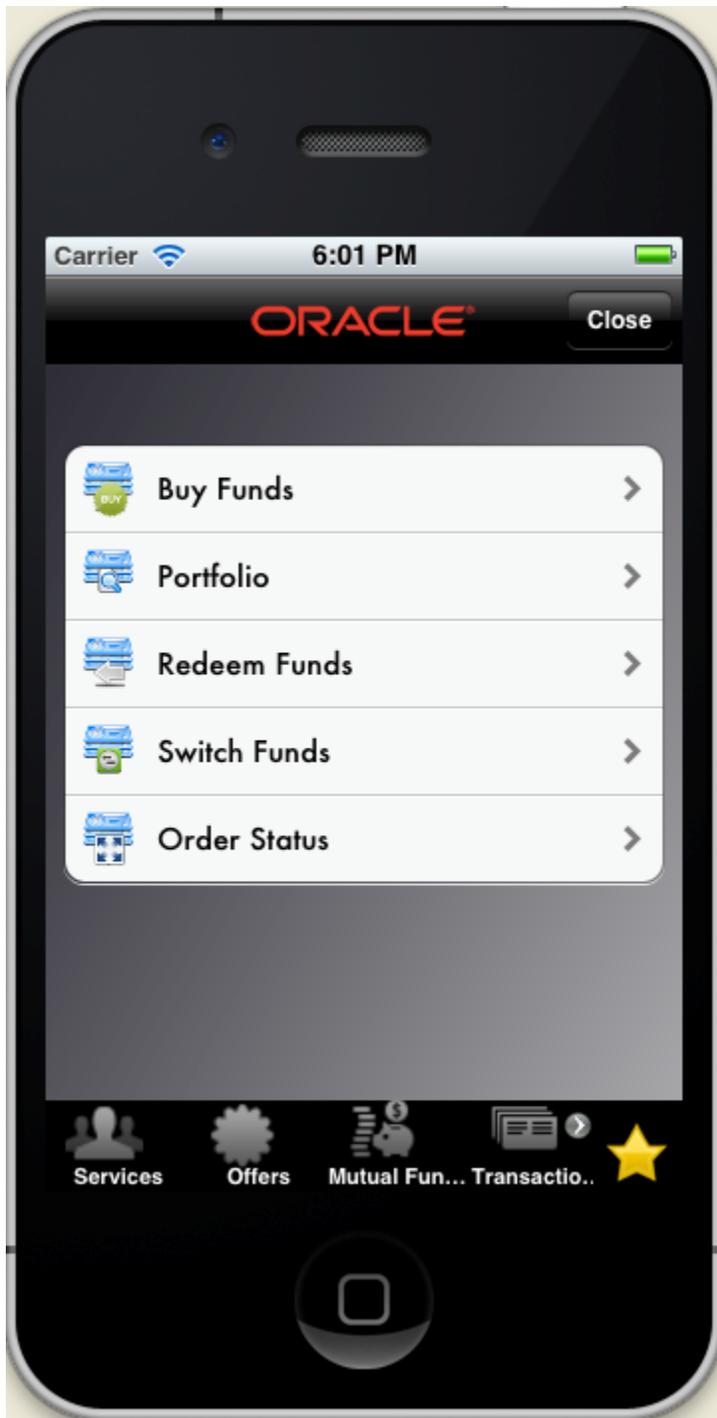
To switch mutual fund

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

Account Overview



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



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

Switch Funds





Field Description

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

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

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

Switch Funds



Filed Description

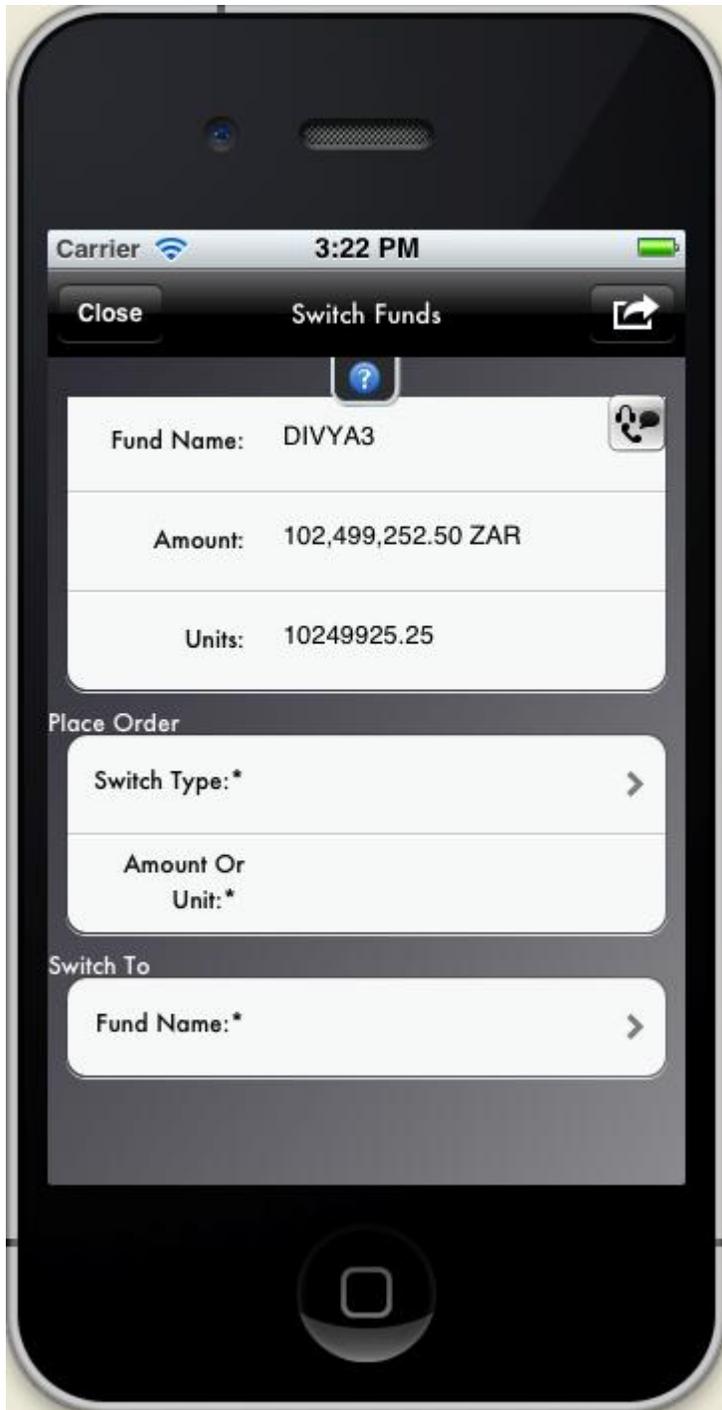
Field Name	Description
------------	-------------

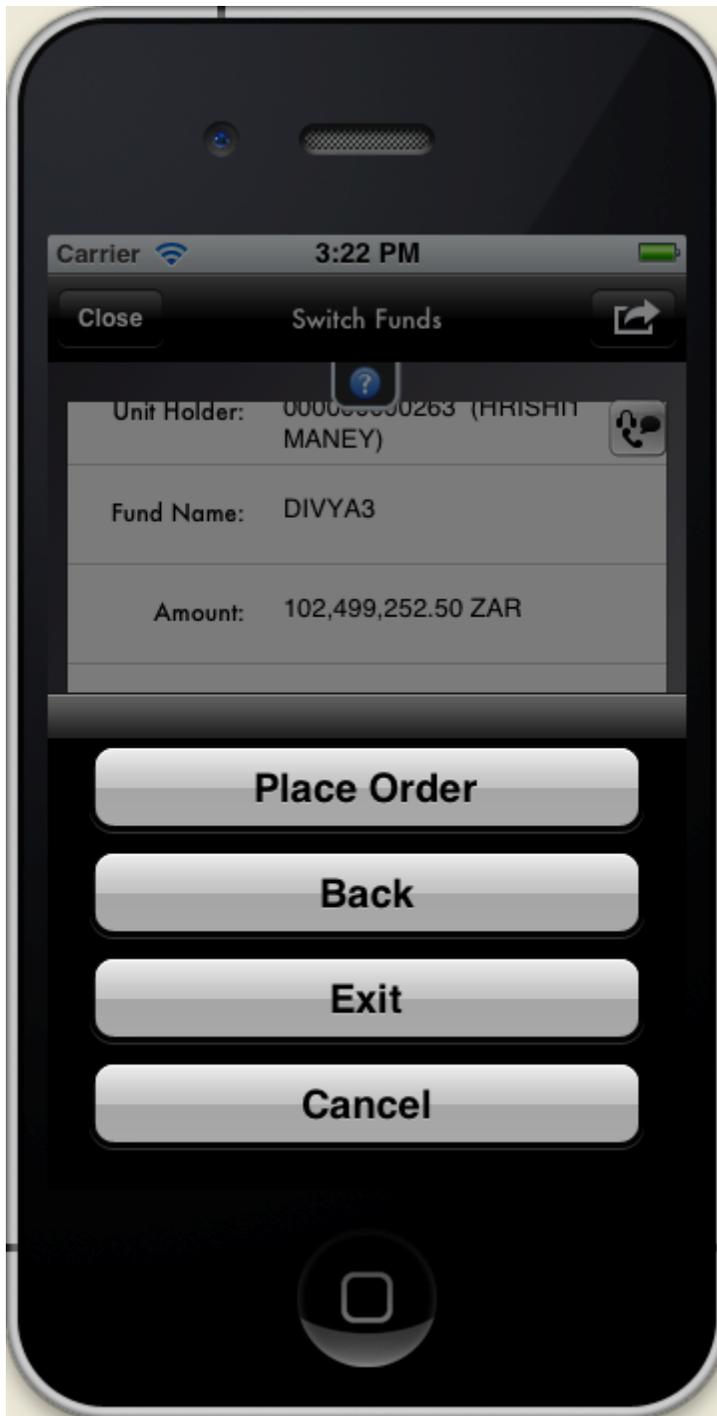
Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Mandatory, Pop Over] Select the Fund name from the Pop Over list.

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

Switch Funds







[Filed Description](#)

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

Field Name	Description
Unit Holder	[Display] This field displays the name of the units holder.
Fund Name	[Display] This field displays the fund name.
Amount	[Display] This field displays the market value of the investment as per the current date in terms of amount.
Units	[Display] This field displays the market value of the investment as per the current date in terms of units.
Place order	
Switch type	[Mandatory, Pop Over] Select whether the switch is to be made in terms of amount or mutual fund units. Type the amount in the field.
Amount or unit	[Mandatory, Alphanumeric, 15] Type the amount or units to be switched as per the selection done in the previous field.
Switch To	
Fund Name	[Mandatory, Pop Over] Select the fund name to which mutual funds are to be switched.

6. Click the **Place Order** button from the options pop up a shown above. The system displays **Switch Funds - Verify** screen.
OR
Click the **Back** button to navigate to the previous screen.

Switch Funds – Verify



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

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

Switch Funds – Confirm



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

41. Order Status

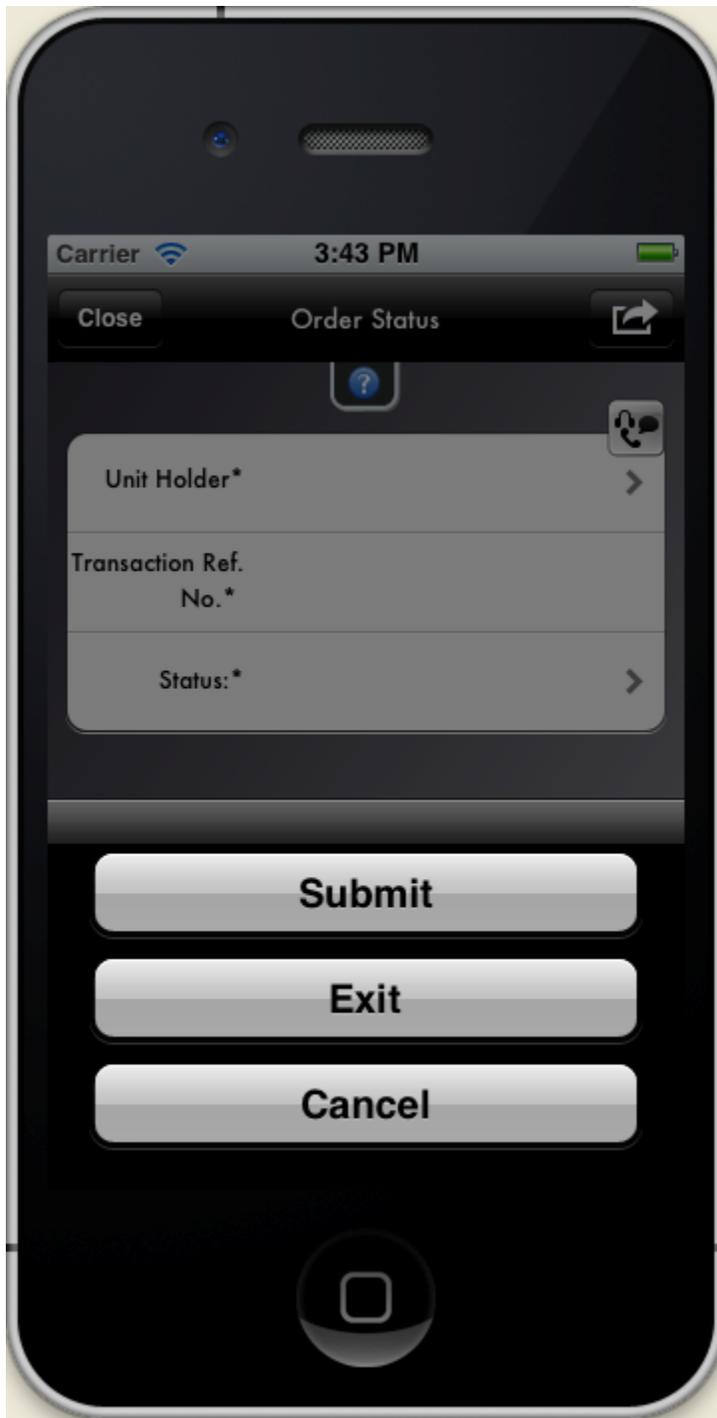
You may place several purchase orders across various AMCs. An order goes through various stages of transfer i.e. placement, processing, allotment, authorization etc. This option displays the status details of the placed order.

To view the order status

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

Order Status





Field Description

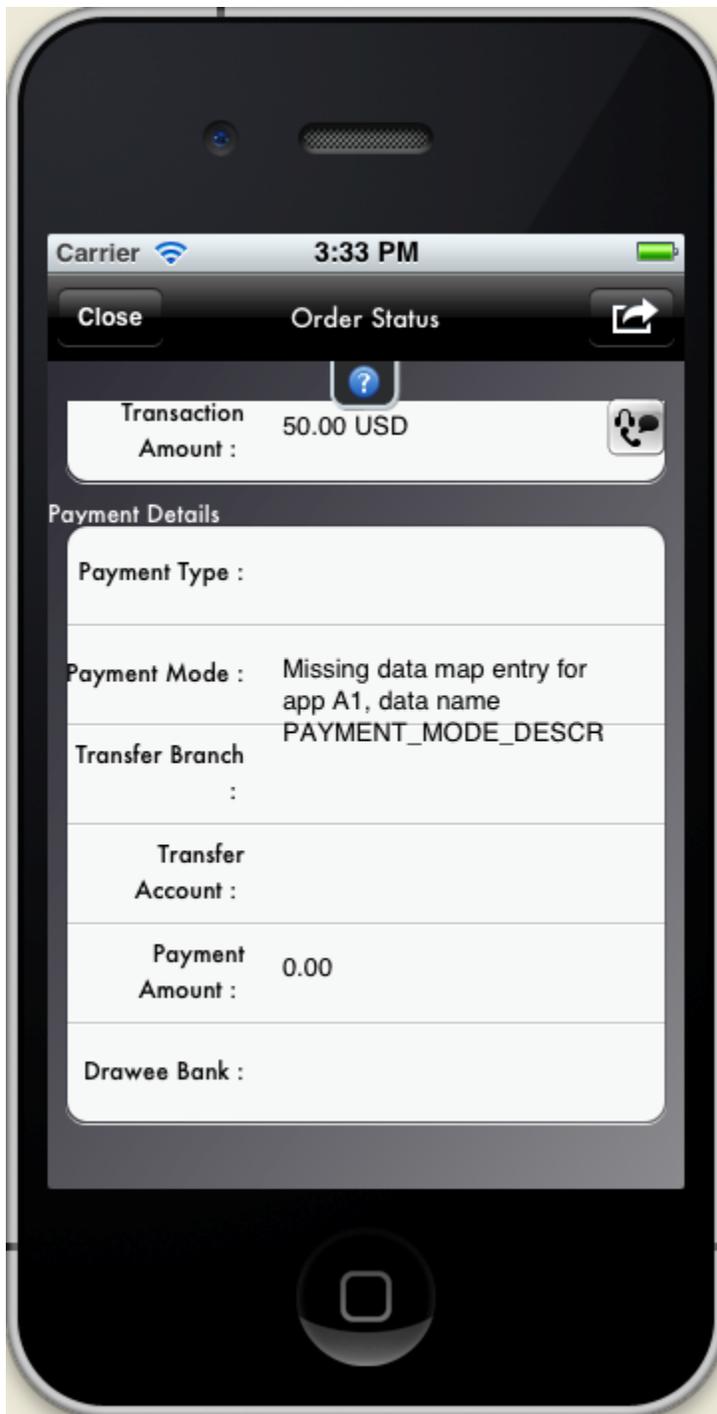
Field Name	Description
------------	-------------

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

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

Order Status





Filed Description

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

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

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

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

42. Transaction Password Behavior

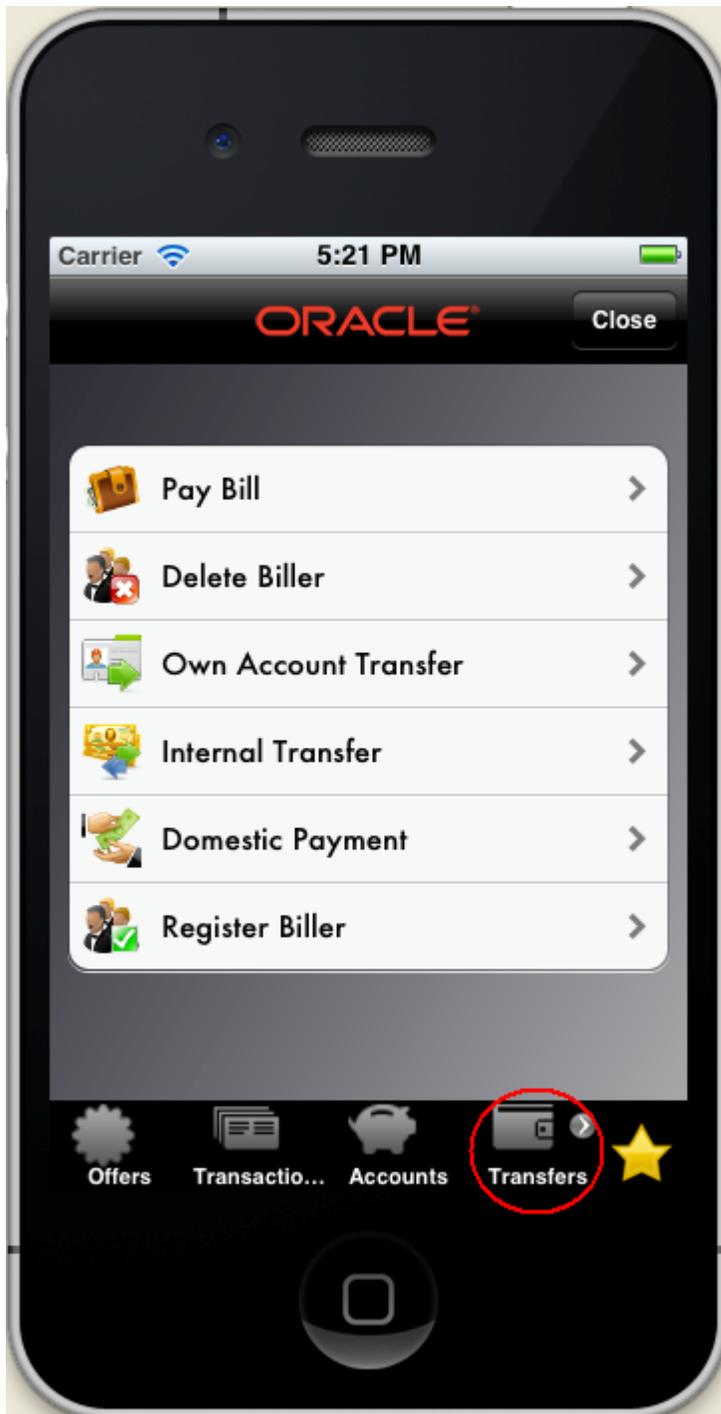
Transaction password is added security measure in mobile banking required for safer execution of any transaction. When transaction password is configured for any transaction, then while accessing that transaction, after clicking Confirm button on the verification screen, the system asks for transaction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

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

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

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



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

Pay Bills



Field Description

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

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

Pay Bill Verify



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

Or

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

Transaction Initiation Authorization

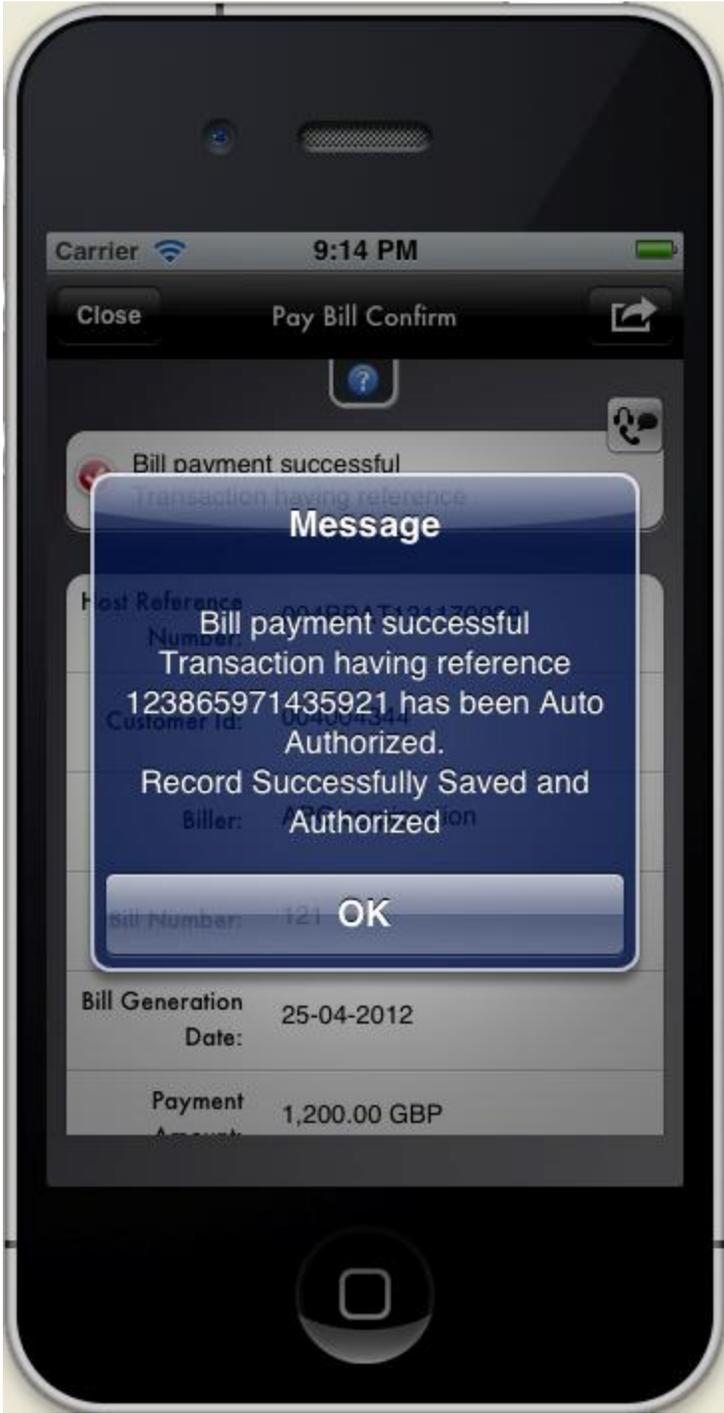


9. Enter valid transaction password for your user.

Note: You cannot proceed without entering transaction password

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

Pay Bill Confirm



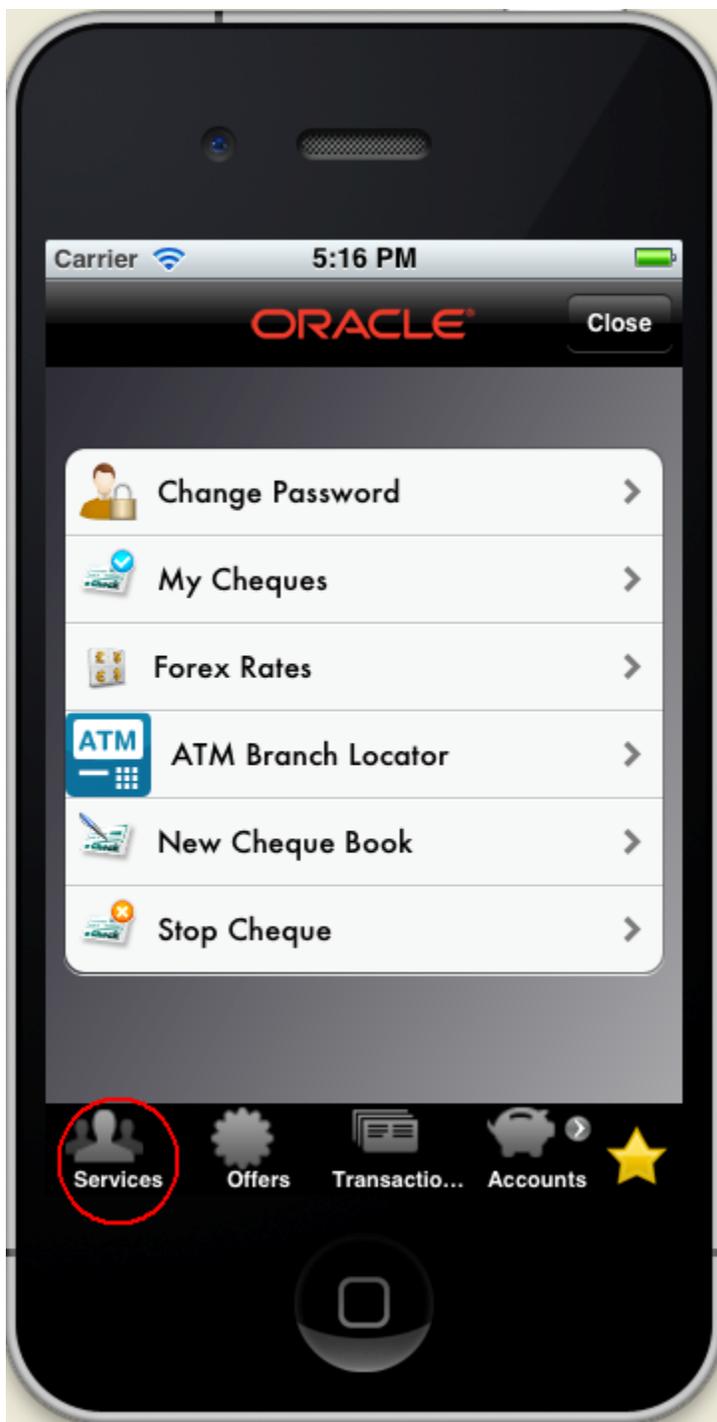
12. Click the **OK** button to view the confirmation details.

43. ATM Branch Locator

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

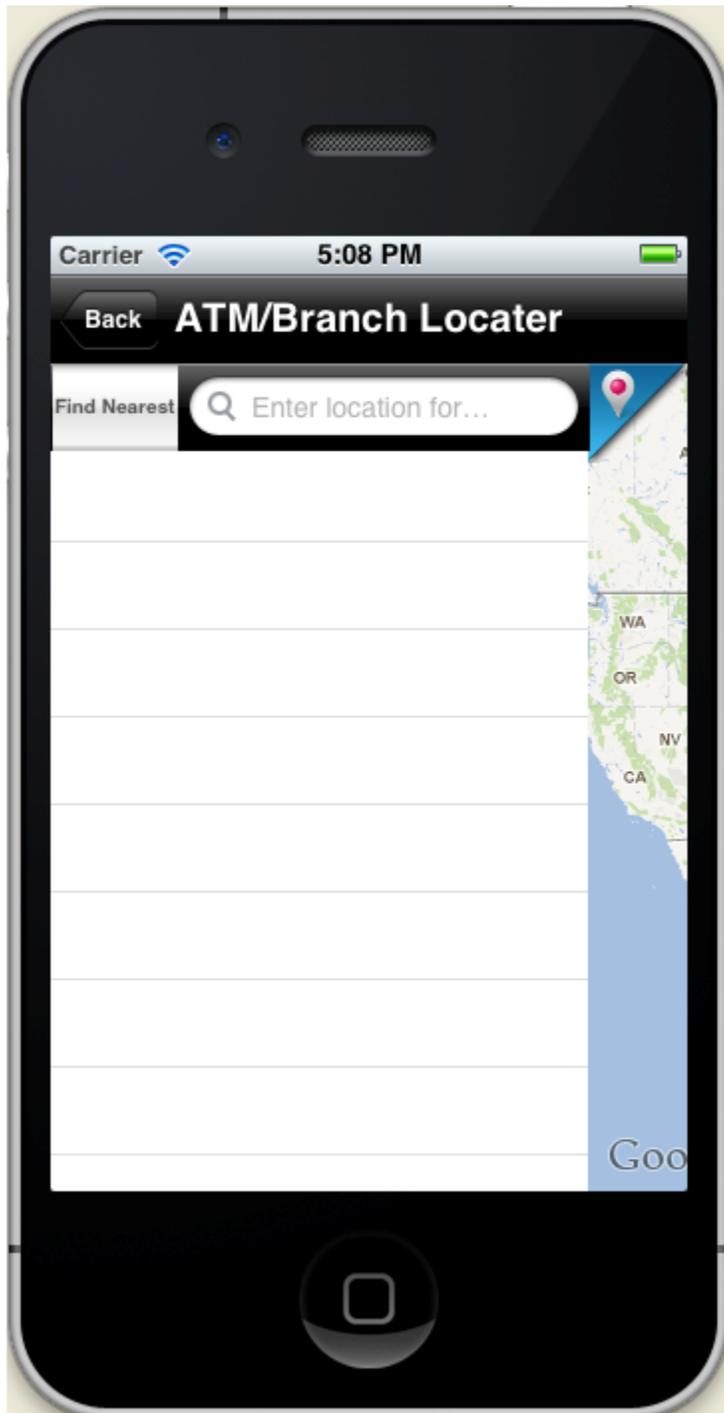
To view the location and address of the ATM and branch

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



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

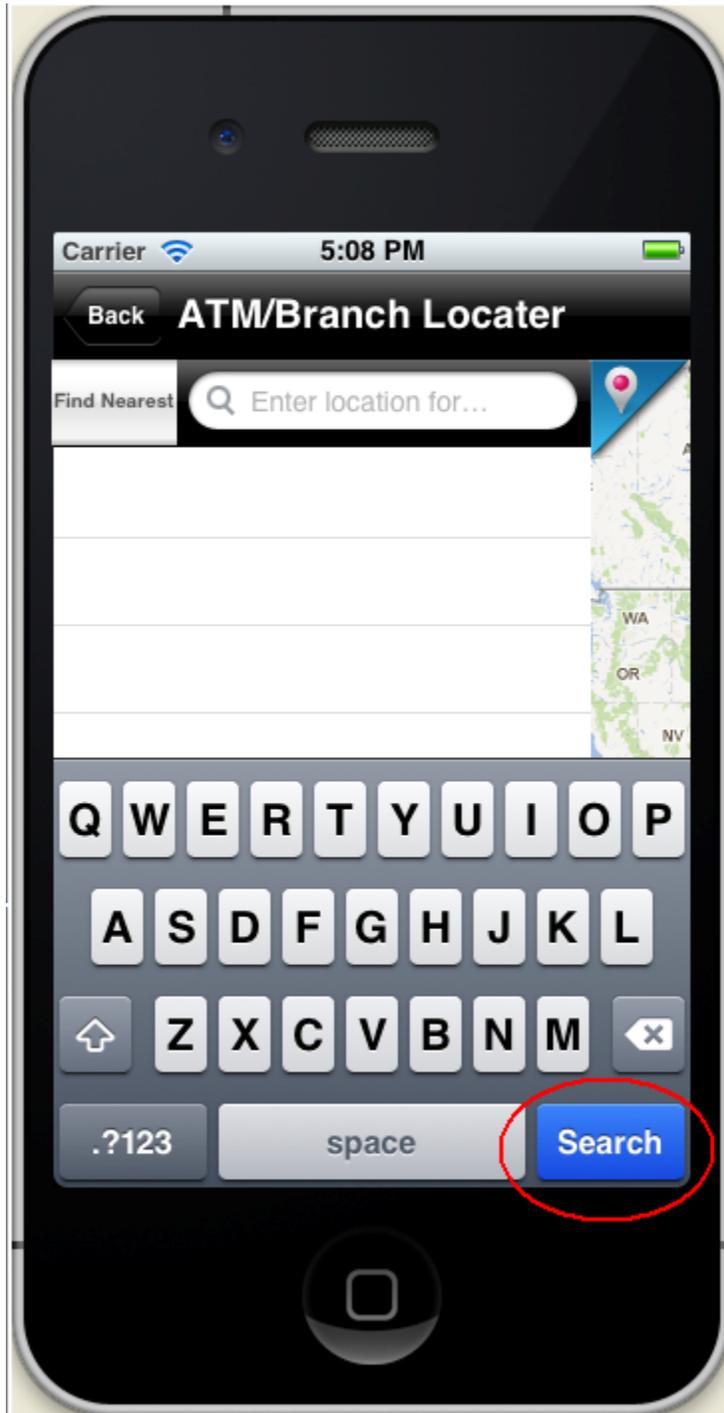
ATM/ Branch Locator



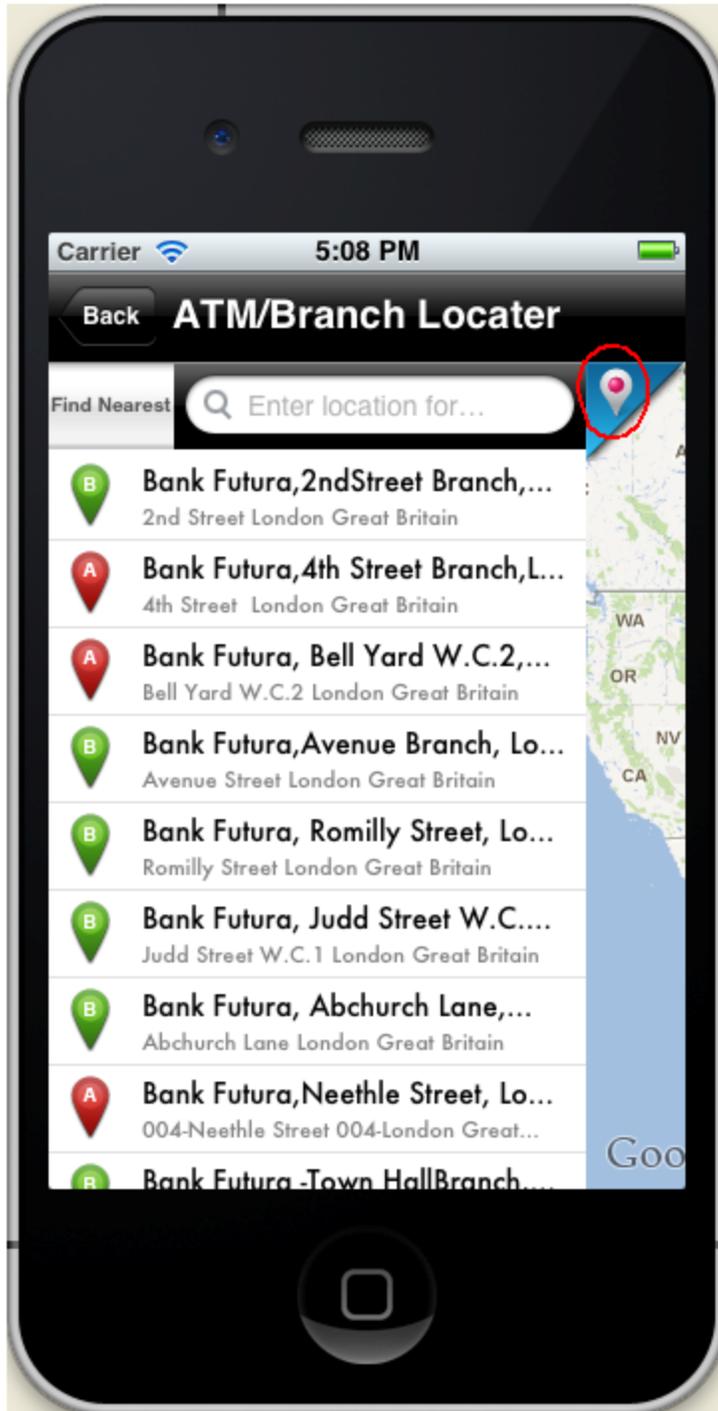
Filed Description

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

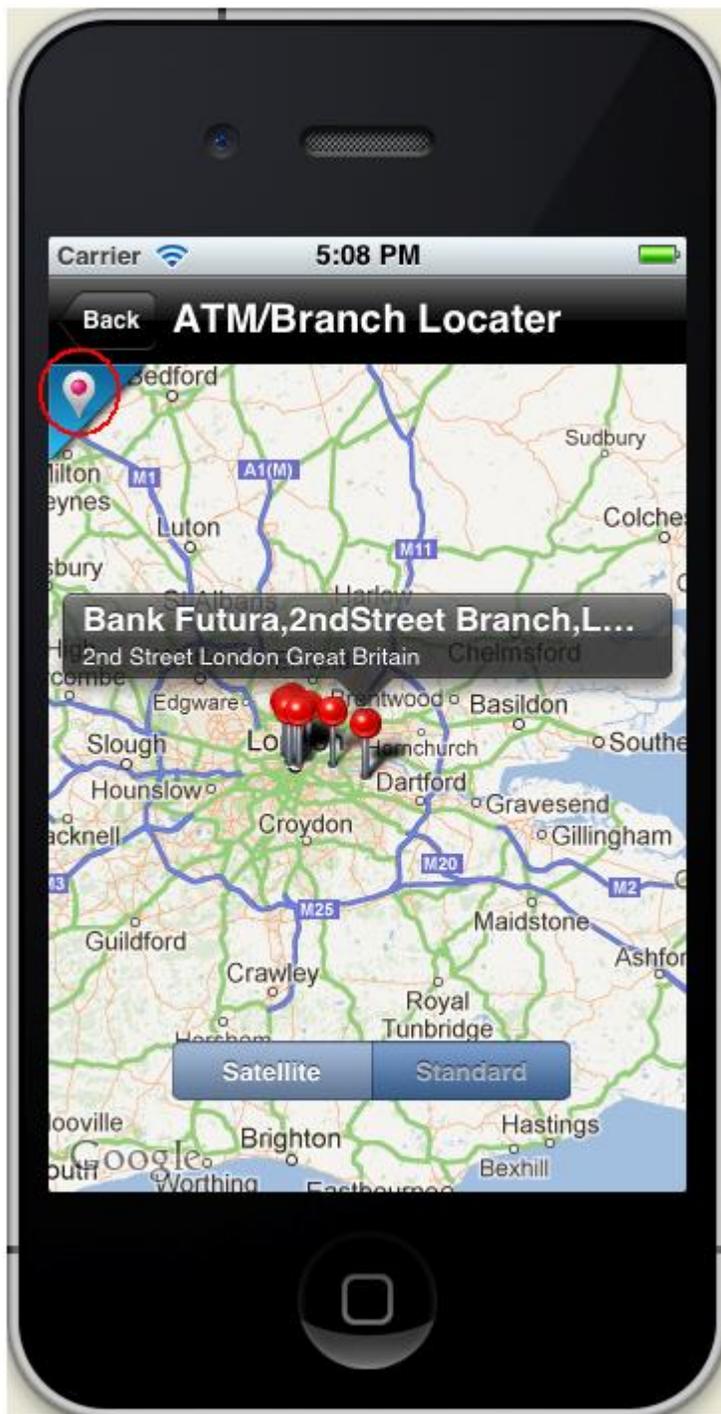
ATM/ Branch Locator



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



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



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

44. Help

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

To view the details of help

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

Pay Bills



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



4. Click the same help icon to get back to the initial screen.

45. Offers

Location Based Offers:

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

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

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

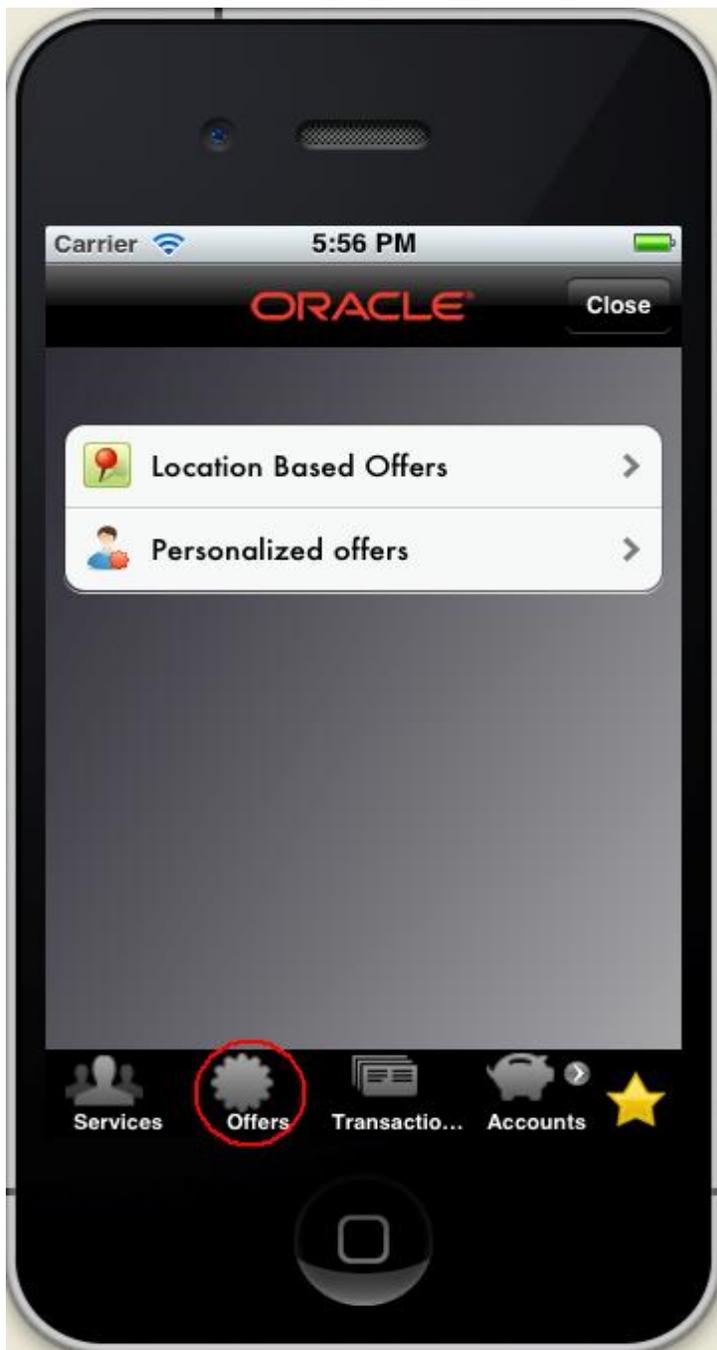
Personalized / Targeted Offers:

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

To access the Offers options

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

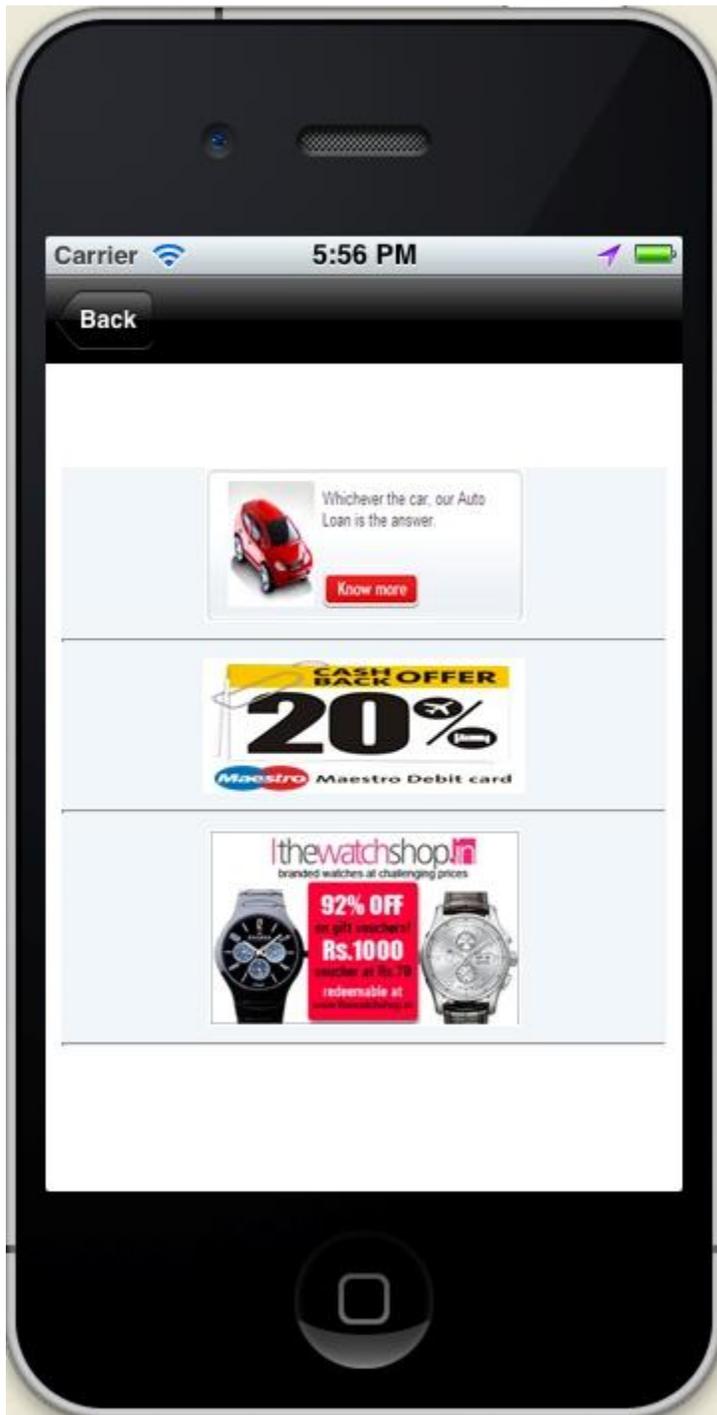
Offers



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

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.

Personalized Offers



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

46. Live Help/Call

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

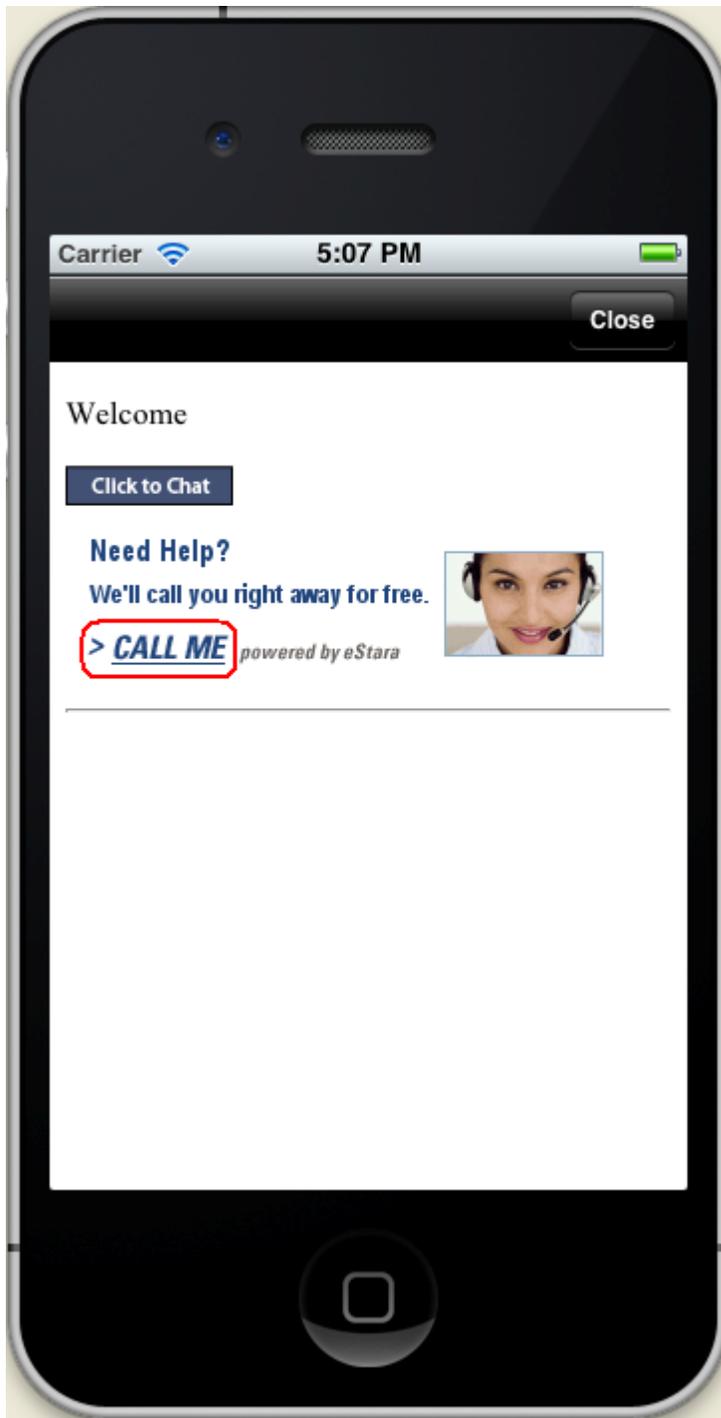
Live Chat facility is not available for iPhone Application. You can only interact through call.

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

Buy Funds



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



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



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



Oracle FLEXCUBE Direct Banking

iPhone Application Based Mobile Banking User Manual

October 2012

Version Number: 12.0.1.0.0

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