

Oracle FLEXCUBE Direct Banking

**Android Application Based Mobile Banking
User Manual
Release 12.0.3.0.0**

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Android Application Based Mobile Banking User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to OFSS Support

<https://support.us.oracle.com>

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. 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.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Pre-Login Transaction	NH	NH	Y
Log In	NH	NH	Y
Log Out	NH	NH	Y
Register for Online Banking	✓	★	Y
Open New Account	✓	★	Y
Manage Profile	NH	NH	N
Change Password	NH	NH	Y
Forgot Password	NH	NH	Y
Favorites	NH	NH	Y
View Application Status	✓	★	Y
Service Request (Credit Card Hotlisting)	SR	SR	Y
Account Activity	✓	★	Y
Account Details	✓	★	Y
Account Summary	✓	★	Y
Ad-hoc Account Statement Request	✓	★	Y

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Cheque Book Request	✓	★	Y
Cheque Status Inquiry	✓	★	Y
Stop /Unblock Cheque Request	✓	★	Y
Loan Details	✓	★	Y
Loan Top Up	✓	★	Y
Financing Details	✓	★	Y
Mail Box	✓	★	Y
Reminders	✓	★	Y
Alerts	✓	★	Y
Alerts Registration	✓	★	Y
Exchange Rate Inquiry	✓	★	Y
Buy Mutual Fund	✓	★	Y
Redeem Mutual Fund	✓	★	Y
Portfolio	✓	★	Y
Switch Mutual Fund	✓	★	Y
Order Status	✓	★	Y
Budget Calculator	NH	NH	Y
Budget History	NH	NH	Y
Compare Budget	NH	NH	Y
Compare Goals	NH	NH	Y
Compare Spend	NH	NH	Y
Create Goal	✓	★	Y
Edit Goals	✓	★	Y
Fund Goal	✓	★	Y
Goal Calculator	NH	NH	Y

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Participants - Goals (Add/Deregister)	NH	NH	Y
Redeem Goals	✓	★	Y
Request for Contribution to Goal	×	★	Y
Set/Modify Budget	NH	NH	Y
Share Goal	×	★	Y
Transaction - Goals	✓	★	Y
View Goals	✓	★	Y
Expenses vs Budget	NH	NH	Y
Spend Analysis	✓	★	Y
Beneficiary Maintenance	NH	NH	Y
Quick Pay	✓	★	Y
Own Account Transfer	✓	★	Y
Internal Account Transfer	✓	★	Y
Domestic Account Transfer	✓	★	Y
International Account Transfer	✓	★	Y
Scheduled Transfers	✓	★	Y
P2P Beneficiaries	✓	★	Y
Peer to Peer NFC Payment	✓	★	Y
Peer to Peer Payment	✓	★	Y
Peer to Peer QR Code	✓	★	Y
Pay Bill	✓	★	Y
Register Biller	✓	★	Y
Delete Biller	NH	NH	Y

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Open Term Deposit	✓	★	Y
Redeem Term Deposit	✓	★	Y
Term Deposit Details	✓	★	Y
Term Deposit Top Up	✓	★	Y
Contract Term Deposits View	✓	★	Y
Credit Card Details	×	★	Y
Credit Card Statement	×	★	Y
Credit Card Payment	×	★	Y
Transaction Activities	NH	NH	Y
Transactions to Authorize	NH	NH	Y
Transaction Password Behavior	NH	NH	Y
Security Questions	NH	NH	Y
Subscribe/Unsubscribe Banking Channel	NH	NH	N
Calculators	NH	NH	Y
ATM / Branch Locator	NH	NH	Y
Offers	NH	NH	Y

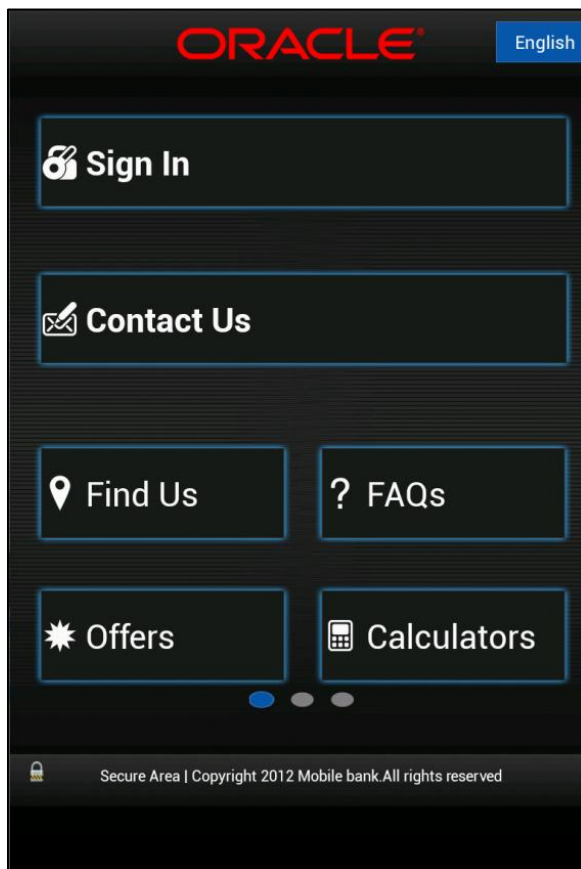
3. Pre-Login Transactions

These are the transactions that you can perform without logging into the application. These options are available on the Home screen.

To access pre-login transactions

1. Download the Android-based FCDB application on your Android device.
2. Click the FCDB application icon on your Android device.
The system displays initial Home screen.

Home



3. Click each transaction from the home screen to access the transaction.

Some of the pre login transactions available on the login screen are:

- **Contact Us:** You can contact bank for any required information or queries
- **Find Us:** You can 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.
- **FAQs:** You can view the frequently asked questions about the application.
- **Offers:** You can view various offers available. Please refer offers section for further details.
- **Calculators:** You can use various types of calculators like Loan Calculator, Savings Calculators etc. Please refer Calculators section for further details.

- **Product Showcase:** You can view various personal and corporate products offered by bank.
- **Receive Payments:** You can receive payment through different mode like email, facebook and mobile.

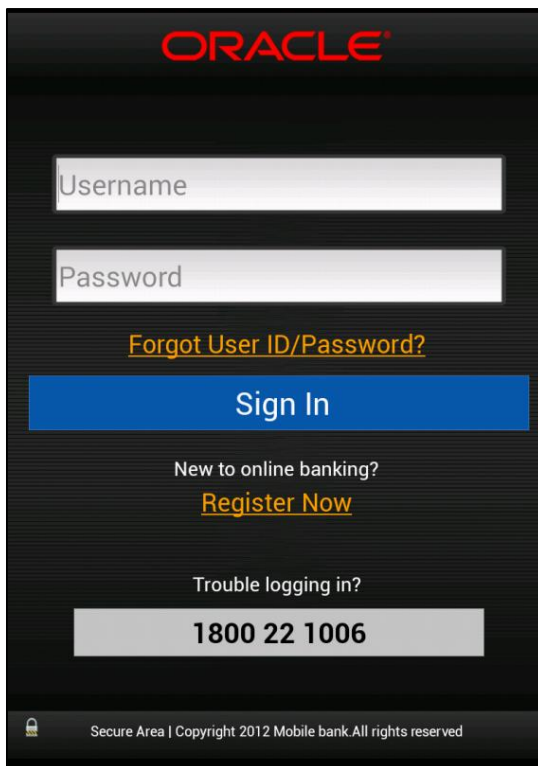
4. Login

You can enter the username and password assigned to you to log on to the application in the Login screen.

To log on to the Android based FCDB application

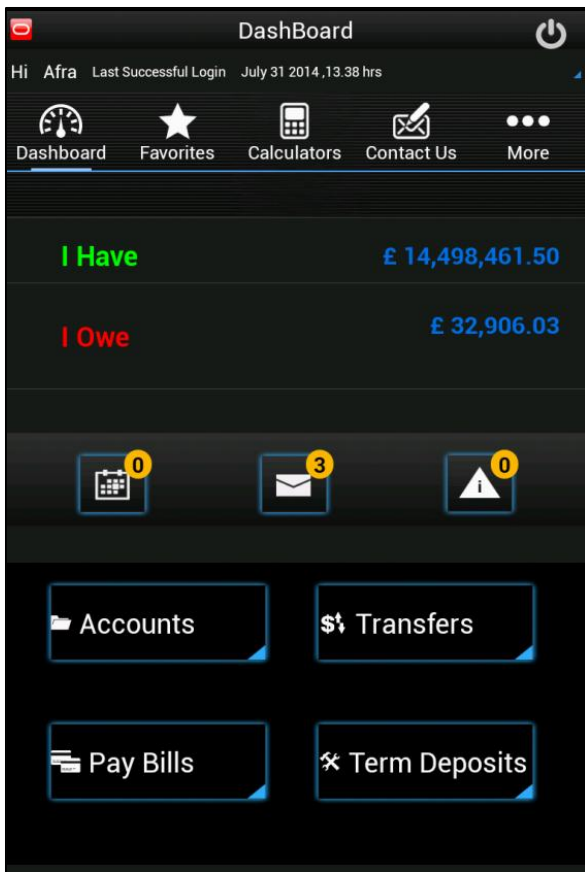
1. Click FCDB application icon on your Android device.
The system displays initial Home screen.
2. Click **Sign In**.
The system displays the login screen of the application.

Login



3. Enter the username and password assigned to you.
4. Click the **Sign In** button.
The system displays the dashboard of the application.

Dashboard



Note: Please refer to the Dashboard/Landing Screen section in this User Manual for more information on the dashboard of the application.

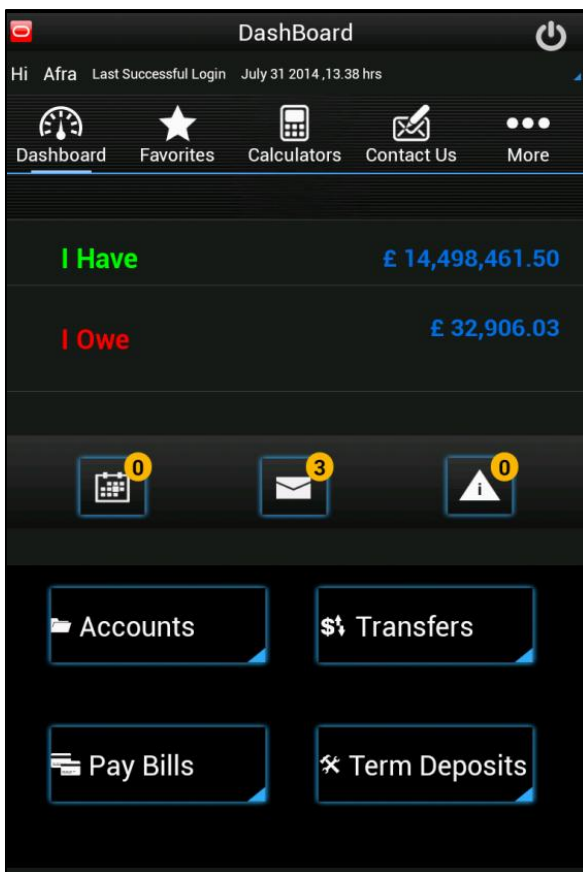
5. Logout


You can log off from the application from any screen of the application.

To log out of the Android based FCDB application

1. Log on to the Android based application.
The system displays the dashboard of the application.

Dashboard



2. Click the **Sign Out**  button.
The system displays an alert message.
3. Click **Ok**.
The system logs you out successfully from the application.

6. Register for Online Banking

When you access the Android- based application, you can register to the bank site from the application.

If you are a new (unregistered) customer of the bank, you must specify a valid email address and a login password.

If you are a registered customer of the bank, you must specify your account type with the bank and enter the related Customer ID, account number and other details as present in the application.

You must also specify a captcha code in the registration process to help prevent unauthorised activity.

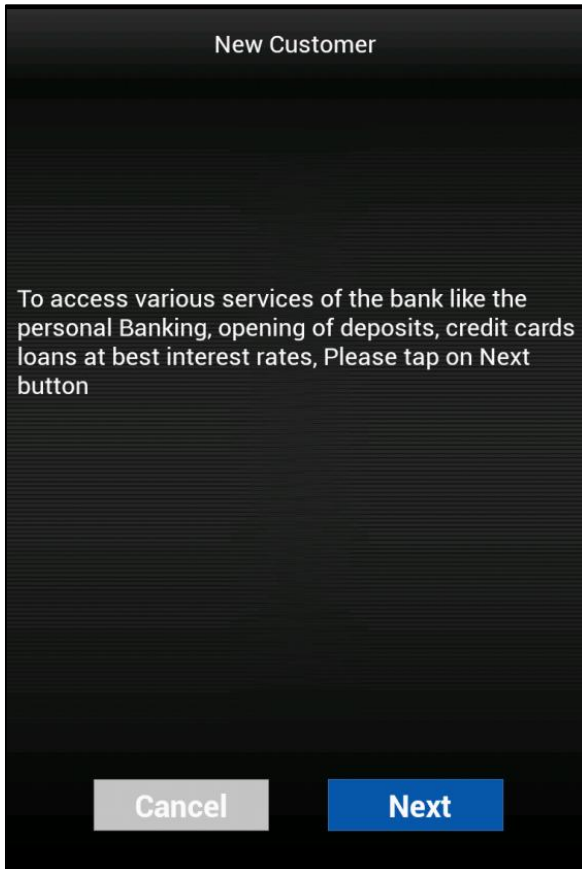
After registration, you can login to the application. You can access these transactions in the application after registration:

- Open New Account
- View Application Status
- Register to Receive P2P Payments and claim P2P Funds
- Offers, Coupons and Advertisements - Targeted (based on Interest) and Generic offers
- Alerts & Bulletins (based on interest)
- Inquiries directly to bank representatives
- ATM Branch Locator
- Manage User Profile
- Tools and Calculator

To register to access online services if you are a unregistered customer

1. Click **Register Now** button on login screen of the Android –based banking application. The system displays a screen to check if you are existing customer of the bank.
2. Click **No** and then click **Continue**. The system displays the New Customer screen.

New Customer



3. Click the **Next** button.
The system displays new registration form.

New Registration Form

The screenshot shows a registration form with the following fields and sections:

- Registration** (Title)
- Details** (Section Header)
 - First Name
 - Last Name
 - Email Id
 - Password
 - Confirm Password
- Secure code** (Section Header)
 - Please enter this code below to help prevent unauthorised activity
 - Captcha image showing code: T063T26
 - Enter Above Captcha Code
- Buttons: Cancel, Save

Field Description

Field Name	Description
First Name	[Mandatory, Input] Enter the first name of the applicant.
Last Name	[Mandatory, Input] Enter the last name of the applicant.
Email ID	[Mandatory, Input] Enter the unique email id of the applicant.
Login Password	[Mandatory, Input] Enter the Login Password for new user.
Confirm password	[Mandatory, Input] Enter the Login Password for new user.

Field Name	Description
Secure Code	[Mandatory, Input] Enter the security code displayed on screen.

4. Enter the relevant details in the appropriate fields.
5. Click **Save**.
The system displays the acknowledgement screen for the registration and sends a link to your email address. You must enter your email address and password to login to the application.
6. Click **OK**.
The system displays the home screen of the application.

To register to access online services if you are a registered customer

1. Click **Register Now** button on login screen of the Android –based banking application.
The system displays a screen to check if you are existing customer of the bank.
2. Click **Yes** and then click **Continue**.
The system displays the Channel Registration screen.

Channel Registration

3. Select the required Relationship type and then click **Continue**. The system displays the Channel Registration screen.

Channel Registration

The screenshot shows a mobile application interface for channel registration. It features a dark-themed background with a 'Details' section containing several input fields. The fields are: Customer Id, Account Number, First Name, Last Name, Date of Birth (with a calendar icon), Debit Card Number, Debit Card Pin, Email ID, and a Captcha Code field. The Captcha Code field contains a green box with the text 'EK8ALZ2K&P' and a refresh icon. Below the Captcha Code field, there is a partially visible label 'Enter Above Captcha Code'.

Field Description

Field Name	Description
Relationship Type	[Mandatory, Dropdown] Select the type of relationship with the bank. The options are: <ul style="list-style-type: none"> • Savings Account Customer • Credit Card Customer • Deposits / Loans Customer
Customer ID	[Mandatory, Input box, 20] Enter your Customer ID with the bank.
Account Number	[Mandatory, Input box, 20] Enter your account number with the bank

Field Name	Description
First Name	[Mandatory, Input box, 20] Enter your first name as displayed in the records with the bank.
Last Name	[Mandatory, Input box, 20] Enter your last name as displayed in the records with the bank.
Date of Birth	[Mandatory, Date-picker] Select your date of birth.
Email Id	[Mandatory, Input box, 100] Enter your email address.
Debit Card Number	[Mandatory, Input box, 20] Enter the number of your debit card. This field is displayed only when you select Savings Account Customer in the Relationship Type field.
Debit Card PIN	[Mandatory, Input box, 20] Enter the PIN number of your debit card. This field is displayed only when you select Savings Account Customer in the Relationship Type field.
Credit Card Number	[Mandatory, Input box, 20] Enter the number of your credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.
Name As On Card	[Mandatory, Input box, 20] Enter your name as on the credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.
Credit Card Expiry Date	[Mandatory, Date-picker] Select the expiry date as mentioned on your credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.
CVV Number	[Mandatory, Input box, 3] Enter the CVV number as mentioned on your credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.
Enter Above Captcha code	[Mandatory, Input box, 20] Enter the data as displayed in the captcha .image.

Field Name	Description
Captcha image	[Display] This field displays the captcha image.

4. Click the **Continue** button.
An OTP (One Time Password) is sent to the email address that you have entered.
OR
Click **Close** to close the New Registration screen.

Field Description

Field Name	Description
Enter One Time Password	[Mandatory, Input] Enter the OTP that you have received on your email address.

5. Click **Submit**.
The system validates the OTP and displays the New Registration screen for FCDB application.
OR
Click **Resend OTP** to receive the OTP again on your email address.
OR
Click **Cancel** to cancel the registration process.
6. Select the checkbox next to the required channel.

User ID / Password Setting

Field Description

Field Name	Description
User ID	[Mandatory, Input] Enter the User ID to be used for the selected channel.
Check Availability	[Hyperlink] Click this link to check the availability of the User ID
View User ID Policy	[Hyperlink] Click this link to view the User ID policy in a new window.
Password	[Mandatory, Input] Enter the Login Password to be used for the selected channel.
View Login Password Policy	[Hyperlink] Click this link to view the Login Password policy in a new window.
Confirm Password	[Mandatory, Input] Re-enter the Login Password to be used for the selected channel.

Field Name	Description
Transaction Password	[Mandatory, Input] Enter the Transaction Password to be used for the selected channel.
View Transaction Password Policy	[Hyperlink] Click this link to view the Transaction Password policy in a new window.
Confirm Transaction Password	[Mandatory, Input] Re-enter the Transaction Password to be used for the selected channel.
View terms and conditions	[Hyperlink] Click this link to view the terms and conditions in a new window.

7. Click the **I Accept the Terms and Conditions** checkbox.
8. Click **Submit**.
The system displays a confirmation page.
OR
Click **Cancel** to cancel the registration process.

7. Open New Account

You can apply for an account from the online banking channels. You have to select an account type/product for which to apply, from a list of product groups.

The following product groups are available in the application:

- Saving Accounts
- Current Accounts & Overdraft
- Credit Cards
- Retail Loans
- Insurance Products
- Business Loans
- Trade Loans

To open a new account

1. Click **Product Showcase** panel on the login screen of the application.
2. Click the required tab based on your customer type.
For example, click the **Personal** tab.
The system displays the Products screen for retail accounts.
OR
Log on to the Android based application.
Click **More > Open New Account**.
The system displays the Products screen.
3. Click the required product category.
For example, click **Current Accounts**.
The system displays all products in the Current Accounts category.
4. Click the required Current Accounts product.
For example, click **Current Accounts Overdraft**.
The system displays a brief description and features of the product.
5. Click **Apply Now**.
The system displays a screen to check if you are existing customer of the bank.
6. Click the **Yes** tab if you are an existing customer of the bank.
The system displays the screen to update your Customer ID and other details with the bank.

Existing customer of bank

Field Description

Field Name	Description
Relationship Type	[Mandatory, Dropdown] Select the type of relationship with the bank. The options are: <ul style="list-style-type: none"> • Savings Account Customer • Credit Card Customer • Only Deposits / Loans Customer
Credit Card Number	[Mandatory, Input box, 20] Enter your credit card number with the bank. This field is displayed only when you select • Credit Card Customer in the Relationship Type field.
Customer Id/Account Number	[Mandatory, Input box, 20] Enter your Customer ID or account number with the bank.

7. Enter the relevant details in the appropriate fields.
8. Click **Next**.
The system displays the screen to update your personal details and preferred date and time of contact.
OR
Click the **No** tab if you are an unregistered user of the application and then click **Next**.
The system displays the screen to update your personal details and preferred date and time of contact regarding the application for the account.
9. Click **Apply Now**.
The system displays the screen to update your personal details and preferred date and time of contact regarding the application for the account.

Personal Details

Field Description

Field Name	Description
First Name	[Mandatory, Input] Enter the first name of the applicant.

Field Name	Description
Last Name	[Mandatory, Input] Enter the last name of the applicant.
Date of Birth	[Mandatory, Date Picker] Enter the date of birth of the applicant.
	<hr/> Note: This field is displayed only for prospect customers. <hr/>
City	[Mandatory, Dropdown] Select the city in which the applicant resides.
Mobile Number	[Mandatory, Input, 15] Enter the mobile number of the applicant.
Email Address	[Mandatory, Input, 255] Enter the email address of the applicant.
Preferred Date of Contact	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
Preferred Time of Contact	[Mandatory, Dropdown] Select the preferred time to contact the customer

Note: When you login to the application, all fields except **Preferred Date of Contact** and **Preferred Time of Contact** fields are updated if you have added relevant personal details in the application.

- Enter the relevant details in the appropriate fields and then click **Next**.
The system displays more sections of the application form for the Current Accounts Overdraft account.

Current Account Overdraft - Online Application Form

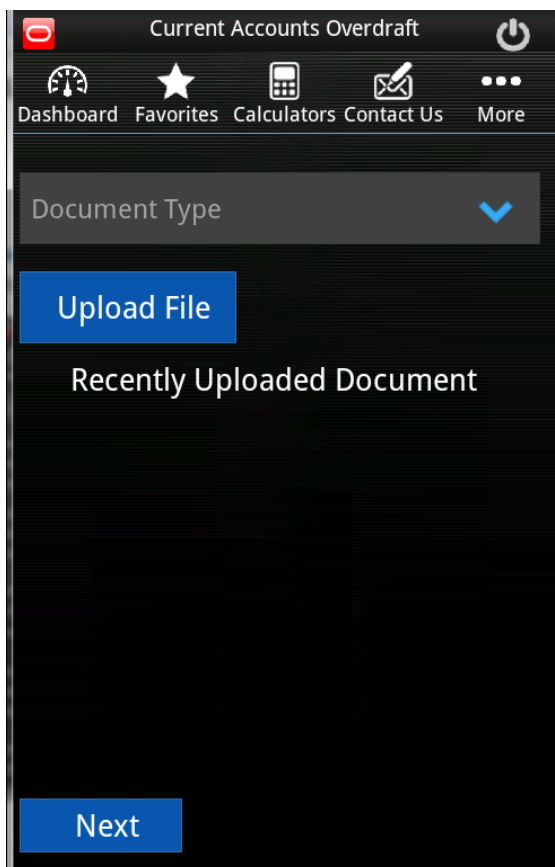
Field Description

Field Name	Description
Type of Ownership	[Dropdown] Select the desired Customer from the dropdown.
Others	[Optional, Input Box, 50] If the Type of Ownership selected is <i>Others</i> , then enter the desired <i>Ownership Type</i> .
Type of Business	[Dropdown] Select the desired type of business from the dropdown.
Others	[Optional, Input Box, 50] If the Type of Ownership selected is <i>Others</i> , then enter the desired Business Type.
Name of Business	[Mandatory, Input Box, 50] Enter the appropriate <i>Business Name</i> .

Field Name	Description
Overdraft Limit Required?	[Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> • Yes • No
Currency Type	[Dropdown] Select the desired Currency Type from the system-configured options available in the dropdown.
Annual Turnover	[Mandatory, Input Box, 20] Enter the appropriate Annual Turnover value.

11. Enter the relevant details in the appropriate fields and then click **Next**.
The system displays the screen to upload documents for the account application

Current Account Overdraft – Upload Documents



Field Description

Field Name	Description
Document Type	[Dropdown] Select the desired Document Type from the dropdown.
Upload File	[Action Button] Click Upload File to browse and upload the appropriate document. The screen displays the list of uploaded documents.

12. Click **Upload File** to browse and upload the required documents.
13. Click **Upload** button and click **Done** button once uploading is completed and then click **Next**. The system displays the screen for terms and conditions of the account application.

Current Account Overdraft – Terms and Conditions



14. Select the checkbox to accept terms and conditions and then click **Continue**.
15. Enter the security code displayed on screen and then click **Continue**. The system displays the Current Account Overdraft - Online Application Form – Verify screen.

Current Account Overdraft - Online Application Form – Verify

Verify	
First Name	CHINTAMANI
Last Name	CHINTU
Date Of Birth	31-05-1987
City	
Mobile Number	
Email Address	
Preferred Date Of Contact	18-11-2013
Preferred Time Of Contact	Any Time
Type of Ownership	Company

16. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number of the transaction.

Current Account Overdraft - Online Application Form – Submission Message

Email Address	
Preferred Date Of Contact	18-11-2013
Preferred Time Of	
<div style="border: 1px solid red; border-radius: 15px; padding: 10px; display: inline-block;"> <p>Your application with Reference Number 192004676321370 has been submitted to the bank</p> </div>	
<div style="display: flex; justify-content: space-around; width: 100%;"> Save Ok </div>	
Overdraft Limit	Yes
Annual Turnover	Rs 100,000,000.00
<div style="display: flex; justify-content: space-around; width: 100%;"> Change Confirm </div>	

17. Click Save icon to save the details.
18. Click Print icon to print the details.
19. Click **OK**.
The system displays the initial Products screen.

Note: Similarly you can apply for accounts in different product categories such as Credit cards, Loans etc. The fields displayed in the account application form depend on the account type.

7.2 View Application Status

You can view the status of application for all products that you have applied for in the application.

To view application status without logging to the application

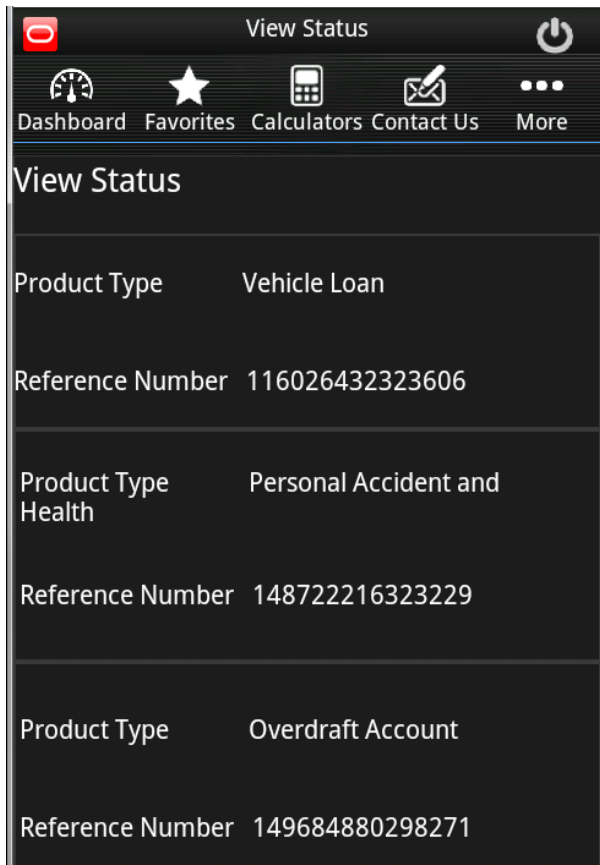
1. Click **Product Showcase** panel on the login screen of the application.
2. Click the required tab based on your customer type.
For example, click the **Personal** tab.
The system displays the Products screen for retail accounts.

3. Click **View Application Status** button to view the status of all your applications for different accounts in the application.
The system displays the View Status screen.
4. Enter the Application Reference Number and your email address.
5. Click **Submit**.
The system displays the status of all your applications for different accounts in the application.

To view application status from the application

1. Log on to the Android based application.
Click **More > Open New Account**.
The system displays the Products screen.
2. Click **View Application Status** button to view the status of all your applications for different accounts in the application.
The system displays the View Status screen.

View Status



Field Description

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

Field Name	Description
Product Type	[Display] This field displays the product name (product name within a Product e.g. Housing Loan, vehicle Loan etc.) being applied for.
User Reference	[Display, Hyperlink] This field displays the reference number of the application. Click this hyperlink to view details of the application.
Application Submitted On	[Display] This field displays the date on which application for the account has been submitted for processing.
Last Updated	[Display] This field displays the date of last saving.
Status	[Display] This field displays the status of the originated transaction.
Remark	[Display] This field displays the remarks about the application for the account.

3. Click the User Reference hyperlink to view details of the application for the account.

8. Dashboard / Landing Screen

The dashboard represents the home screen of the application. The dashboard is divided into different sections from which you can access accounts mapped to your Customer ID and also perform transactions.

The dashboard is divided into three sections:

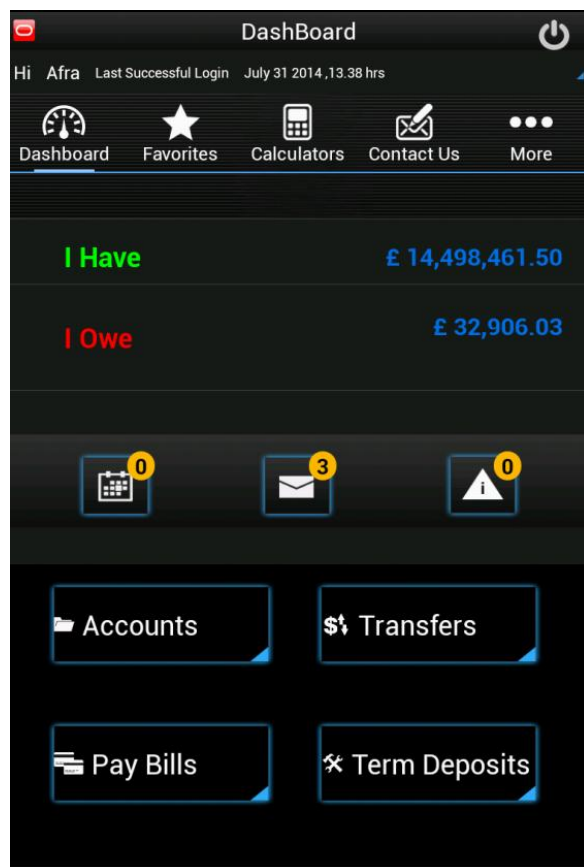
1. Top Panel
2. Menu
3. Transactions Panel

The transactions displayed in the Transactions Panel depend upon the system configuration of the bank.

To view dashboard of the application

1. Log on to the Android based application.
The system displays the dashboard of the application.

Landing Screen / Dashboard



Field Description	
Field Name	Description
Top Panel	
Login Info	<p>[Display, Button]</p> <p>This field displays your username in the application and your last login details</p> <p>Click this button to view the date and time of last successful and failed login and the current login with your user name in the application.</p> <p>You can click the Change Password button to change login and or transaction password associated with your username.</p>
Sign Out	<p>[Button]</p> <p>Click this button to log off from the application.</p>
Menu	
Dashboard	<p>[Menu]</p> <p>This menu displays the dashboard of the application.</p>
Favorites	<p>[Menu]</p> <p>This menu displays all transactions that you have set as favorites in a roll-over screen.</p>
Calculators	<p>[Menu]</p> <p>This menu displays all calculators present in the application in a roll-over screen.</p>
Contact Us	<p>[Menu]</p> <p>This menu displays Contact Us screen.</p>
More	<p>[Menu]</p> <p>This menu displays more menus of the application in a rollover screen.</p>
Transactions Panel	
I Have	<p>[Display, Button]</p> <p>This field displays the total amount of funds that you have in your account.</p> <p>Click this link to view your product-wise assets in the application.</p>

Field Name	Description
I Owe	[Display, Button] This field displays the total amount of funds you need to pay for various transactions. Click this link to view your product-wise liabilities in the application.
Alerts	[Icon] Click this icon to view the Alerts screen.
Reminders	[Icon] Click this icon to view the Reminders screen.
Mailbox	[Icon] Click this icon to view the Mailbox screen.
Accounts	[Button] Click this button to view the Accounts Overview screen.
Transfers	[Button] Click this button to view the Quick Pay screen.
Pay Bills	[Button] Click this button to view the Pay Bills screen.
Term Deposits	[Button] Click this button to view the Open Term Deposit screen.

2. Click the **Dashboard** menu from any screen of the application.
The system displays the dashboard of the application.

9. Manage Profile

You can view and modify your user profile maintained at FCDB, from within the FCDB Android banking application.

To manage profile

1. Click **More > Customer Services > My Profile > Manage Profile**. The system displays the User Profile screen.

User Profile

Field Name	Description
Salutation	[Optional, Dropdown] Select the salutation associated with your name in the application.
Others	[Conditional, Input box, 35] Enter any other specific salutation associated with your name in the application.
First Name	[Optional, Input box, 35] Enter your first name to be saved in the application.

Field Name	Description
Middle Name	[Optional, Input box, 35 Enter your middle name to be saved in the application.
Last Name	[Optional, Input box, 35 Enter your last name to be saved in the application.
Date of Birth	[Optional, Date-picker] Select your date of birth to be saved in the application.
Gender	[Optional, Dropdown] Select your gender to be saved in the application.
Mother's Maiden Name	[Optional, Input box, 70] Enter your mother's maiden name to be saved in the application.
Please provide your Contact details	
Phone Number	[Optional, Input box, 20 Enter your phone number to be saved in the application.
Mobile Number	[Optional, Input box, 15 Enter your mobile number to be saved in the application.
Verified / Unverified, Click to verify	[Display, Hyperlink This field displays whether your mobile number is verified. Click the hyperlink to verify your mobile number.
Do you wish to add your Social Media profiles	[Display] This field displays this text - Click on the below button to add your social media profile. Click the Connect button to access the social media webpage.
Profile Name/Add profile, Change this profile	[Conditional, Display] Add your Facebook profile to the application or change existing Facebook profile.
Do you want to receive alerts from us	[Mandatory, tab] Select the option to get alerts and offers from the application. The options are: Yes No
Your Interests	[Optional, Checkboxes] Select the required checkbox to select the products and service offered by the bank for which you want to receive offers and alerts.

Field Name	Description
Preferred mode of contact	[Optional,Checkbox] Select the mode of contact. The values are: <ul style="list-style-type: none"> Email Mobile
Preferred Time for receiving calls	[Conditional, Dropdown] Specify the preferred time for receiving the calls.
Specify Time	[Conditional, Dropdown] Specify the other preferred time for receiving the calls. This field is displayed only when you select Specify Time in the Preferred Time for receiving calls dropdown.

- Enter the relevant details in the appropriate fields.
- Click **Cancel**.
The system displays the dashboard of the application.
OR
Click **Save** button.
The system saves your user profile and displays a pop-up window showing an acknowledgement screen.
- Click **Ok**.
The system displays the initial User Profile screen.

10. Forgot Password

You can reset the login and/or transaction password without signing in the application.

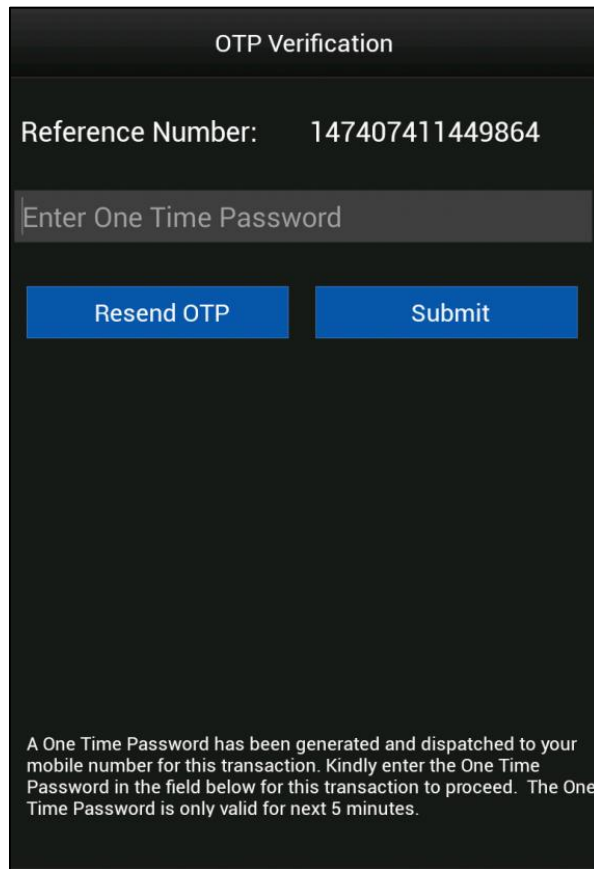
To change the password

1. Click **Forgot User ID/ Password** link on Login screen.
The system displays the **Forgot Password** screen.

Forgot Password

2. Select the required tab based on your customer type.
For example, click the **Existing Customer** tab.
3. Enter your User ID if you are an existing customer.
OR
Enter your email address if you are a registered customer.
4. Click **Submit** button.
The system displays the One Time Password Verification screen.

OTP Verification



5. Enter the One Time Password you received on your registered mobile number.
6. Click **Submit** button.
The system displays **Forgot Password** screen.
OR
Click **Resend OTP** button to receive the OTP again.

Field Description

Field Name	Description
Channel	[Display] This field displays the channel that you have selected.
User Id	[Display] This field displays your User ID in the application.
Password Type	[Mandatory, Dropdown] Select the type of the password that you want to retrieve.
New Password	[Mandatory, Input box] Enter the new password as per your choice.


Field Name	Description
Confirm New Password	[Mandatory, Input box] Re-enter the new password as per your choice.
Password Policy	[Display] This field displays the password policy for the selected password type.

7. Select the password type for which you want to change the password.
8. Enter and confirm the new password as per the password policy displayed.
9. Click **Submit**.
The system displays confirmation screen.
10. Click **OK**.
The system displays initial login screen.

11. Change Password

You can change the login and/ or transaction passwords associated with your username from within the application. You have to compulsorily change passwords if a forced reset password policy is configured by the bank for some scenarios.

To change the password

1. Click  icon on the dashboard of the application. The date and time of your current, last successful and failed logins are displayed.
2. Click **Change Password**. The system displays the Change Password screen.
3. Select the password type tab for which you want to change the password.

Change Password

Field Description

Field Name	Description
User ID	[Display] This field displays your user ID in the application

Field Name	Description
Password Type	[Mandatory, Tab] Select the required Password Type tab to change the password. Password type can be either Login Password or Transaction Password.
Existing Password	[Mandatory, Input Box] Enter the existing password associated with your user ID.
New Password	[Mandatory, Input Box] Enter the new password to be associated with your user ID.
Confirm New Password	[Mandatory, Input Box] Re-enter the new password associated with your user ID.
Password Policy	[Display] This field displays the password policy for the selected password type.

4. Select the password type for which you want to change the password.
5. Enter and confirm the new password as per the password policy displayed.
6. Click **Submit**.
The system updates your password and displays the Change Password Confirm screen.
OR
Click **Cancel** to view the dashboard of the application.
7. Click **OK**.
The system displays the login screen of the application.

11.1 Force Change Password

Force Change Password is the functionality where you have to compulsorily change your password in the application. This can be login password as well as transaction password, depending upon the system configuration.

The **Force Change Password** activity is mandatory for these scenarios:

- During first time login
- Change in the password policy
- Expiry of the password
- Password has been reset by the administrator

Note: Please refer to the Change Password section for more information on changing your password in the application.

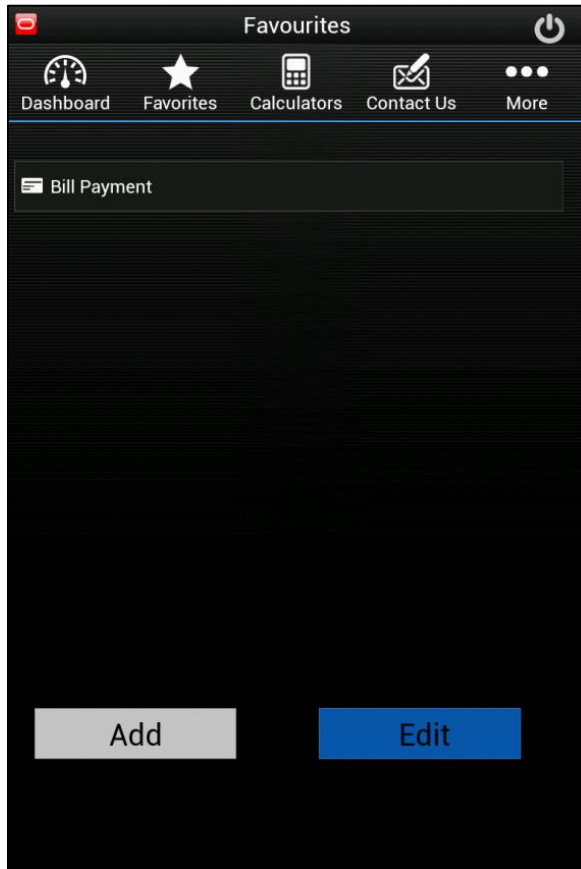
12. Set any Transaction as Favorite

You can view and access your preferred transactions in the application. You can also add, remove transactions from the list of favourite transactions.

View and access favourite transactions

1. Click **Favorites** menu from the dashboard of the application. The system displays the Favourites screen.

Favorites

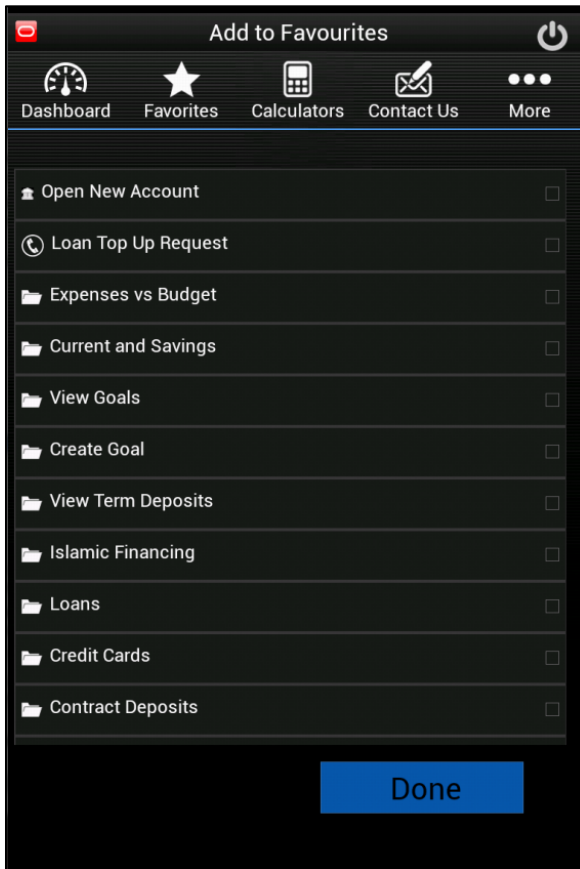


2. Click the required transaction from the Favourites list. The system displays the initial screen of the selected transaction.

To set any transaction as favourite

1. Click **Favorites** menu from the dashboard of the application. The system displays the Favourites screen.
2. Click **Add**. The system displays the Add to Favorites screen.

Add to Favorites

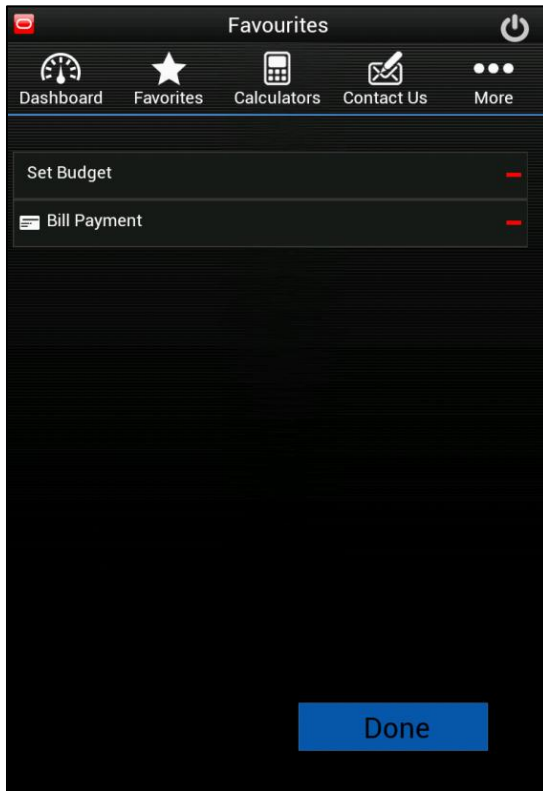



3. Click the checkboxes next to the name of the required transactions.
4. Click **Done**.
The system displays the acknowledgement screen for the addition of favorite transactions.
5. Click **OK**.
The system adds the selected transactions to the Favorites screen.

Edit list of favorite transactions

1. Click **Favorites** menu from the dashboard of the application.
The system displays the Favourites screen.
2. Click **Edit**.
The system displays Favorites screen in the editable mode.

Favorites



3. Click the Delete icon  next to the required transaction to remove the transaction from the Favorites

13. Service Requests

13.1 New Service Request

You can generate service request for credit card hot listing in the application.

To create the New Service Request

1. Click **More > Customer Services > New Service Request**.
The system displays the Credit Card Hot Listing screen.

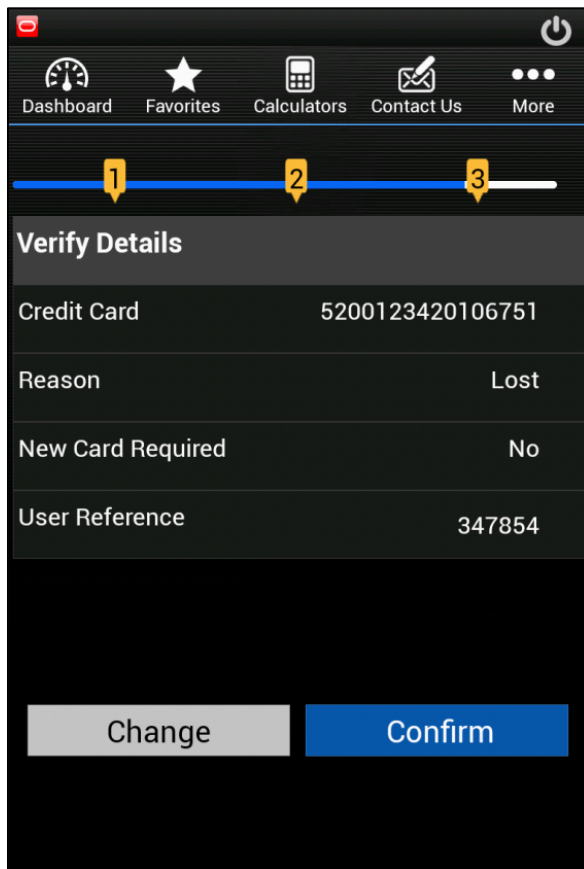
Credit Card Hot Listing

Field Description

Field Name	Description
Credit Card	[Mandatory, Dropdown] Select the credit card from the list.
Reason	[Mandatory, Dropdown] Select the reason to apply for card.

Field Name	Description
Specify Reason	[Conditional, Input box, 35] Specify the reason for service request. This field is mandatory, if you select Other as the option in the Reason field.
New Credit Card Required	[Mandatory, Toggle button] Specify if a new card is required in place of the card being hot-listed. The options available are: <ul style="list-style-type: none"> • Yes • No
Mode of Delivery	[Mandatory, Radio buttons] Select the Branch or Courier as delivery options for the new card to be delivered.
User Reference	[Optional, Input box, 25] Specify the reference number for future reference, if required.

2. Enter the details in the appropriate fields.
3. Click **Submit** button.
The system displays Service Request Verify screen.
OR
Click **Back** button to view the previous screen.

Service Request Verify

4. Click **Confirm** button to confirm the request. The system displays confirm screen with Acknowledgement.
5. Click Download icon to download the details.
6. Click Print icon to print the details.
7. Click **OK**.
The system displays the initial New Service Request screen.

14. Account Summary

Account summary on the dashboard of the application provides summarized details of all your accounts mapped to your Customer ID. The types of accounts and details displayed in the Account Summary are:

- Current and Saving Accounts
- Deposit Accounts
- Islamic Accounts
- Credit Accounts
- Loan Accounts
- Goal Details

Note: Please refer to the Goal Setting section in this User Manual for more information on Goal Details displayed in Account Summary screen.

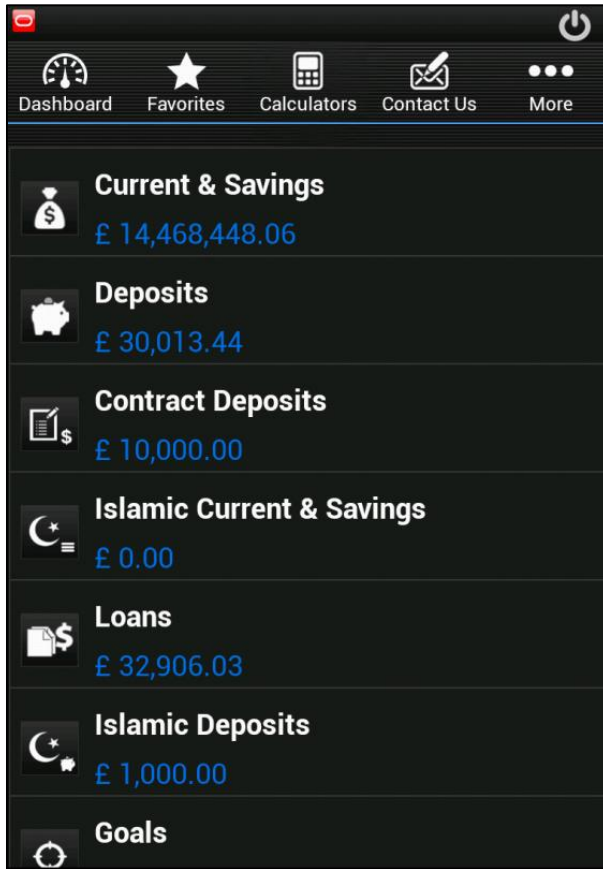
For a given account type, summarized account details include the currency of the account, total amount of funds in all accounts, account number, total amount for each account

You can also view a hyperlink in the Account Summary section to view the account activity and account details for the selected account.

To view the account summary

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.

Accounts Overview

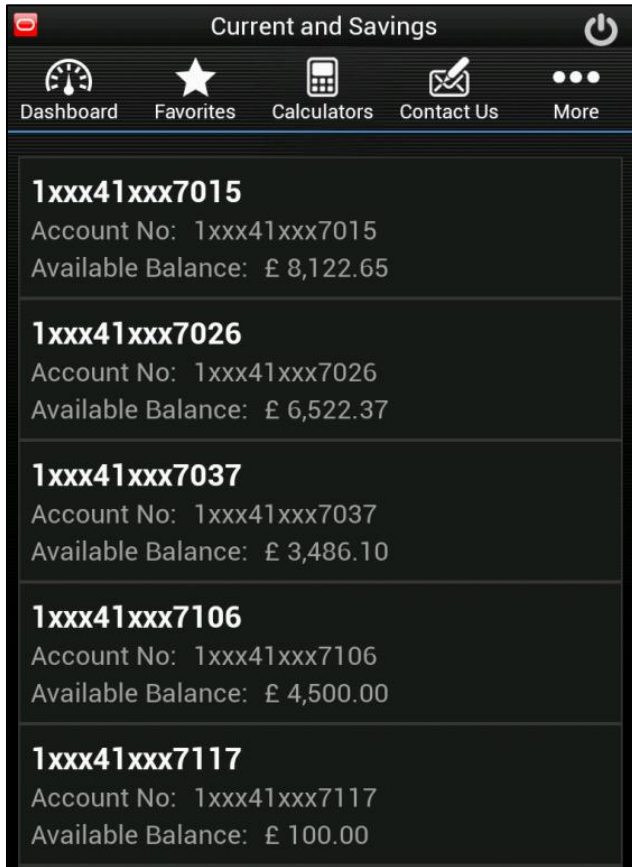


Field Description

Field Name	Description
<Account Type>	[Display] This field displays the account types available and mapped to your Customer ID in the application.
Total Balance and Currency	[Display] This field displays the total current balance of all the accounts under each account type in your base currency.

- Click the required account type.
For example, click **Current & Savings**.
The system displays the Account Summary screen for all your Current & Savings accounts in the application.

Account Summary – Current and Savings



Field Description

Field Name	Description
Account Nickname	[Display] This field displays the nickname of the account, if you have set any.
Account Number	[Display] This field displays the account number.
Available Balance and Currency	[Display] This field displays the available balance in the account along with account currency.

- Click the required account number.
The system displays details and activity of the selected account.

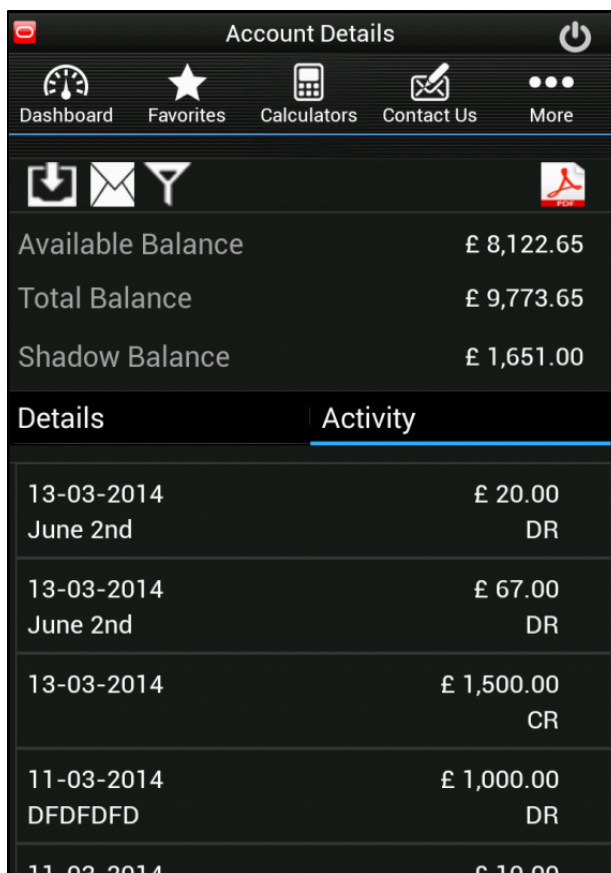
15. Account Activity

You can view the account activity for a selected account. You can also view the account activity for a specified period.

To view the account activity

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the required account type.
For example, click **Current & Savings**.
The system displays the Account Summary screen for all your Current and Savings accounts in the application.
3. Click the required account.
The system displays the Account Details screen showing details and activity of the selected account.
4. Click the **Activity** tab.
The system displays the activity details of the selected account.

Account Activity



Account Details	
Available Balance	£ 8,122.65
Total Balance	£ 9,773.65
Shadow Balance	£ 1,651.00
Details	Activity
13-03-2014	£ 20.00
June 2nd	DR
13-03-2014	£ 67.00
June 2nd	DR
13-03-2014	£ 1,500.00
	CR
11-03-2014	£ 1,000.00
DFDFDFD	DR
11-03-2014	£ 10.00

Field Description

Field Name	Description
Available Balance	[Display] This field displays clear available balance in the account.
Total Balance	[Display] This field displays the total balance in the account.
Shadow Balance	[Display] This field displays the shadow balance in the account.
Account Activity	
Transaction Date	[Display] This field displays the date of transaction in the account.
Transaction Description	[Display] This field displays the description of the transaction in the account.
Transaction amount and currency	[Display] This field displays the transaction amount and account currency.
Type – Cr / Dr	[Display] This field displays the indicator indicating the type of transaction carried out – either Debit (DR) or Credit (CR).


- Click any transaction in the Account Activity section.
The details of the selected transaction are displayed.

Transaction Details

Transaction Details	
Instrument Number	3115
DD Amount	£ 67.00
DD Currency	GBP
Beneficiary Name	SJ
Transaction Date	11-03-2014
Value Date	13-03-2014
Debit Amount	£ 20.00
Balance	£ 0.00
Transaction Type	Domestic Payments and collections


- Click Back button on your device to view the previous screen.

Note: The fields displayed in the Transaction Details screen depend on the type of transaction in the account.

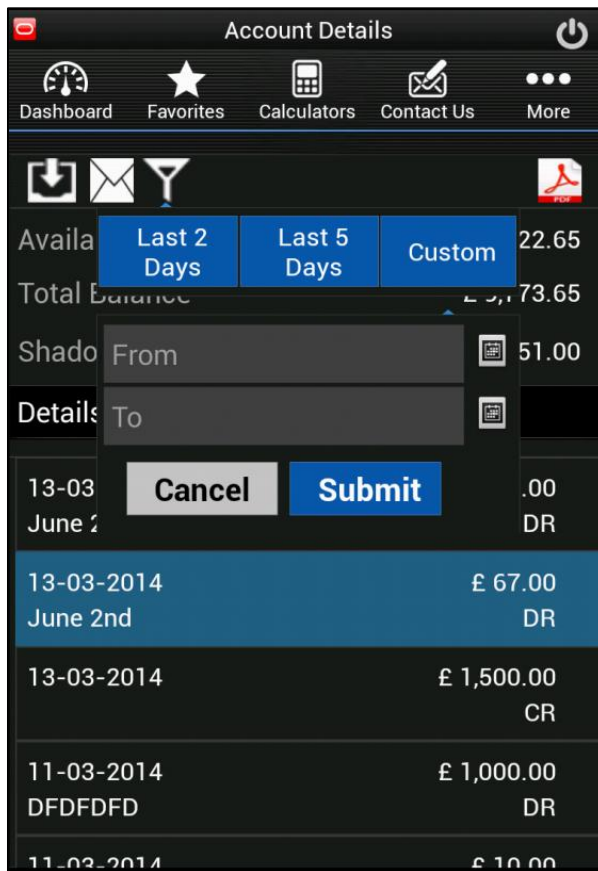
- Click the Email  icon to send an email about the account. The system displays the Compose Message screen with your Customer ID and Account Number. You can compose the message subject and message body of the email.

To filter account activity

You can view the account activity details for a specified time period.

- Navigate to the account activity of the required account.
- Click the Filter  icon. The system displays the following options of the search criteria:
 - Last 2 days
 - Last 5 days
 - Custom
- Select **Last 2 Days** to view account activity of the selected account for the last two days.
- Select **Last 5 Days** to view account activity of the selected account for the last five days.


Filter Account Activity for Specific Period



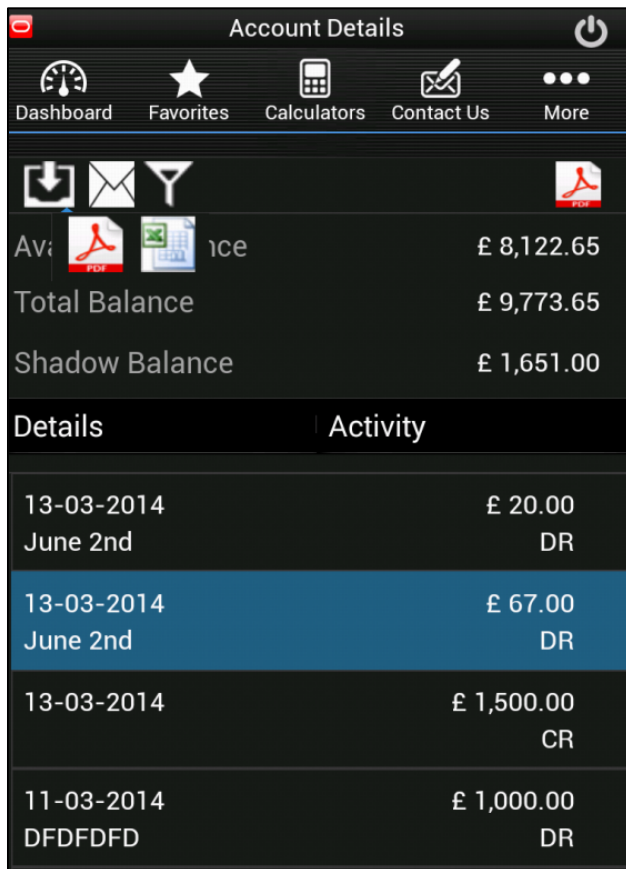
5. Select **Custom**, specify the start date in the **From** field and end date in the **To** field, click **Submit**, and view account activity of the selected account for the specified period.
OR
Click **Cancel** to close the **Custom** pop-up screen.

Download Account Activity

You can download account activity for specified search criteria for selected CASA Account in PDF and Excel formats.

1. Navigate to the account activity of the required account.
2. Click the Download  icon.
The system displays the document formats available for download.

Account Activity Download



3. Click the icon for the required document format.
4. Open the downloaded account activity document in a new window or save the downloaded account activity document.

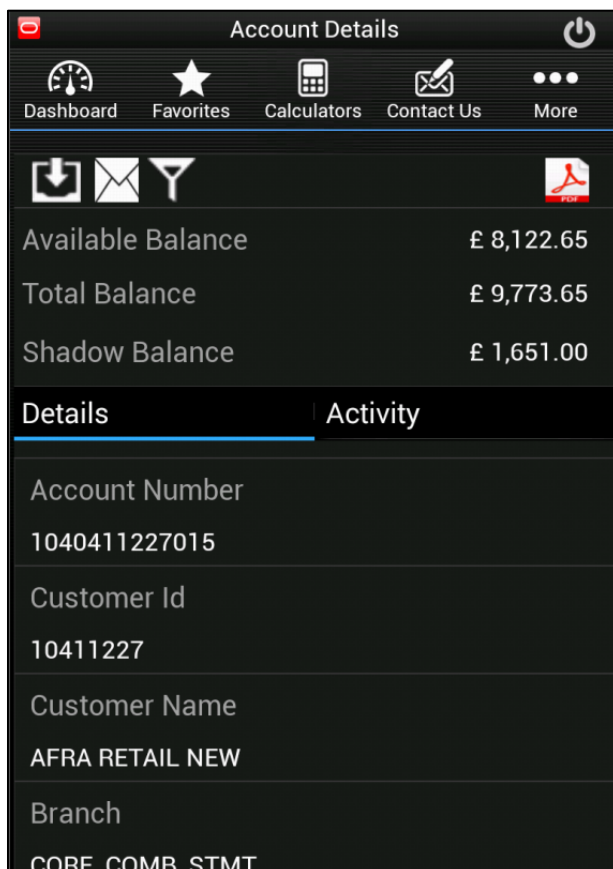
16. Account Details

You can view the account details of the selected account.

To view the account details

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the required account type.
For example, click **Current & Savings**.
The system displays the Account Summary screen for all your Current & Savings accounts in the application.
3. Click the required account.
The system displays the Account Details screen showing details and activity of the selected account.
By default, the system displays the **Details** tab.

Account Details



Field Description

Field Name	Description
Available Balance	[Display] This field displays the clear available balance in the account.
Total Balance	[Display] This field displays the total balance in the account.
Shadow Balance	[Display] This field displays the shadow balance in the account.
Account Nickname/ Account Number	[Display] This field displays the account nickname or account number.
Customer ID	[Display] This field displays the Customer ID associated with the account.
Customer Name	[Display] This field displays the Customer Name associated with the account.
Account Branch	[Display] This field displays the branch where the account is held.
Account type	[Display] This field displays the account type (Currency / Savings) of the account.
Account opening date	[Display] This field displays the date when account has been opened.
Product Name	[Display] This field displays the name of the banking product to which account belongs.
Account Currency	[Display] This field displays the base currency of the account.
Balances	[Display] This field displays the balances of the account.
Uncleared funds	[Display] This field displays the uncleared funds in the account.

- Click the Back button on your device to view the previous screen.


17. Adhoc Statement

You can request for an account statement for a specified period.

You can view an ad hoc statement for these account types in the application

- Current & Savings Accounts
- Term Deposit Accounts
- Loan Accounts
- Islamic accounts

To request ad hoc statement for a current and savings account

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the required account type.
For example, click **Current & Savings**.
The system displays the Account Summary screen for all your Current & Savings accounts in the application.
3. Click the required account.
The system displays the Account Details screen showing details and activity of the selected account.
By default, the system displays the **Details** tab.
4. Click the PDF  icon.
The system displays the Statement Period screen.

Statement Period

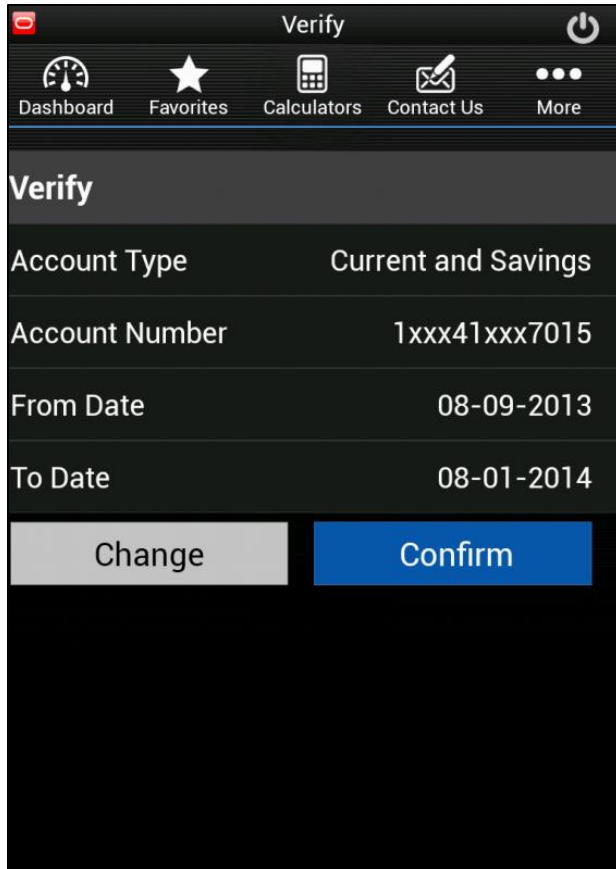
Field Description

Field Name	Description
From Date	[Mandatory, Alphanumeric, 10] Type the From date as start date for the Adhoc statement.
To Date	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

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

Adhoc Account Statement Request Verify

The system displays the Account Type and the Account Number for the Adhoc Account Statement Request in the Verify screen.



6. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the transaction reference number of the ad hoc statement request.
7. Click the **Ok** button.
The system displays the initial Account Details screen.

18. Notifications

You can view reminders, alerts, bulletins, and e-mail messages in the application.

18.1 Reminders


You can view reminders in the application. These reminders are for the current day and upcoming weeks and months. You can navigate between dates, weeks, or months and view reminders for the required date. You can view the details of a selected reminder and modify, delete or dismiss the reminder as required. You can also add reminders in the application.

You can view the number of reminders for the current day and view details of these reminders from the dashboard of the application.

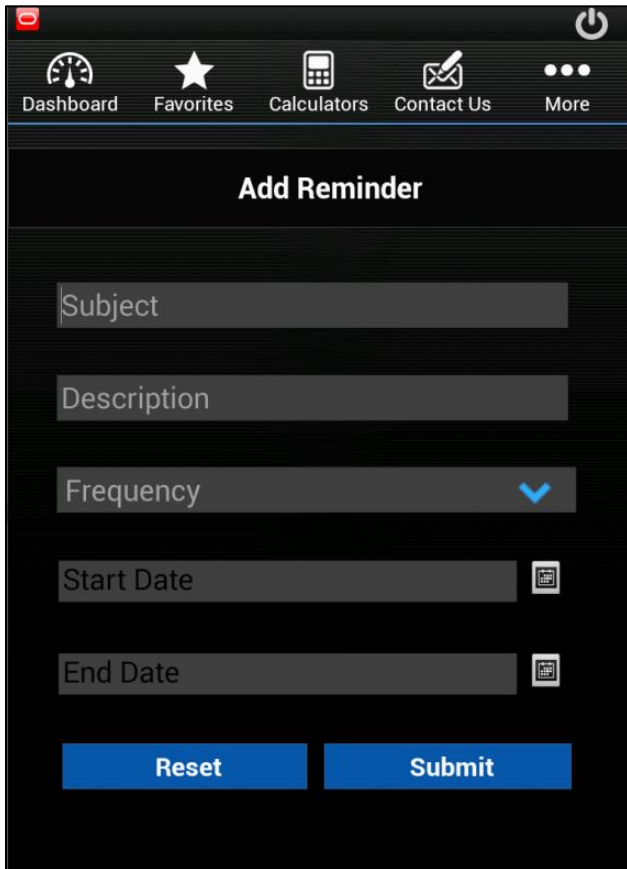
To view reminders

1. Click the Reminders icon on the dashboard of the application.
The system displays the Reminders screen.
By default, the system displays the **Today** tab, showing the reminders for the current day.
2. Click the **Weekly** tab to view reminders in the current week.
3. Select the date in the **Weekly** tab to view reminders scheduled for the selected date.
OR
Click the **Monthly** tab to view reminders in the current month.
4. Select the date in the **Monthly** tab to view reminders scheduled for the selected date.
5. Click the required reminder.
The system displays the details of the selected reminder.
6. Click **Modify** in the Reminder Details screen for the required reminder to modify the reminder.
7. Click **Delete** in the Reminder Details screen for the required reminder to delete the reminder after verification.
8. Click **Dismiss** in the Reminder Details screen for the required reminder to dismiss the reminder from the list of reminders for the current day.

To add reminders

1. Click the Reminders icon on the dashboard of the application.
The system displays the Reminders screen.
2. Click **Add Reminder**  button in the Reminders screen to add a reminder.
The system displays **Add Reminder** screen.

Add Reminders



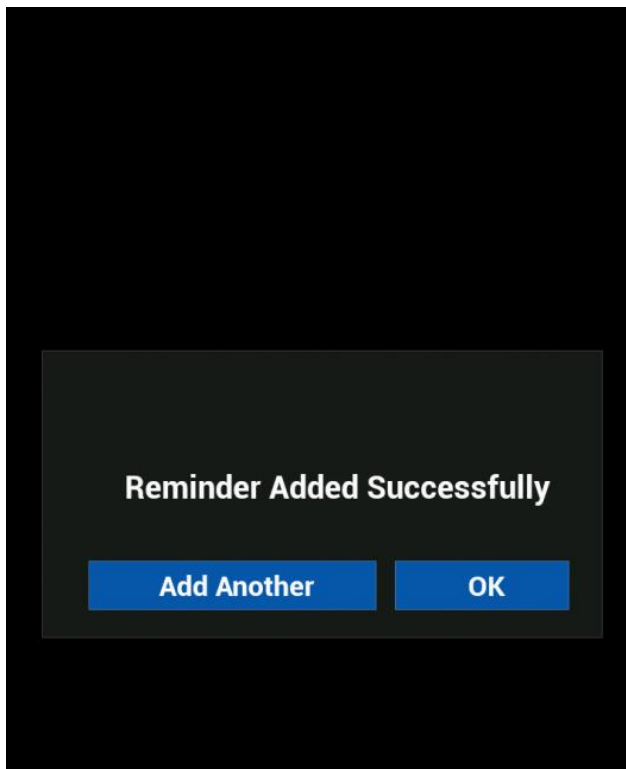
Field Description

Field Name	Description
Subject	[Mandatory, Input box, 50] Enter the subject for reminder.
Description	[Optional, Input box, 100] Enter the details of reminder.
Frequency	[Mandatory, Radio Button] Select the frequency with which the reminder should be generated. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly.

Field Name	Description
Start Date	[Mandatory, Date picker] Select the date from which from which onwards the reminder is to be due.
End Date	[Mandatory, Date picker] Select the date on which the last reminder should be generated.

3. Enter the relevant details in the appropriate fields.
4. Click **Submit**.
The system displays the Acknowledgement screen for adding the reminder
OR
Click **Reset** to clear the entered details for the reminder.

Acknowledgement



5. Click **OK**.
The system displays the initial Reminders screen.
6. Click **Add Another**.
The system displays the Add Reminder screen to add another reminder.

18.2 Inbox

You can communicate with the bank administrators through e-mail in the application. You can send and receive e-mail messages in the application. You can also view the bulletins sent to you by the bank in the application.

You can view the number of received e-mails and access all your received and sent e-mails from the dashboard of the application.

To view e-mail messages

1. Click the Mailbox icon on the dashboard of the application.
The system displays the Mailbox screen.
2. Click the **Messages** tab.
The system displays all your messages received from the bank.

Messages

Field Description

Field Name	Description
Attachment	[Icon] This icon is displayed only if the message has an attachment.
Message Sender	[Display] This field displays the name of the sender of the message.
Message Subject	[Display] This field displays the subject of the message.
Date and Time	[Display] This field displays the date and time when the message has been received.

3. Click the Sent Mail icon in the screen.
The system displays all the messages that you have sent from the application.
4. Click the link on the required message.
The system displays the message details in a new screen.
5. Click the Reply button on the screen.
The system displays a new screen in which you can type a reply message to be sent to the bank.
6. Click the Compose Mail icon in the screen.
The system displays a new screen in which you can write a message.

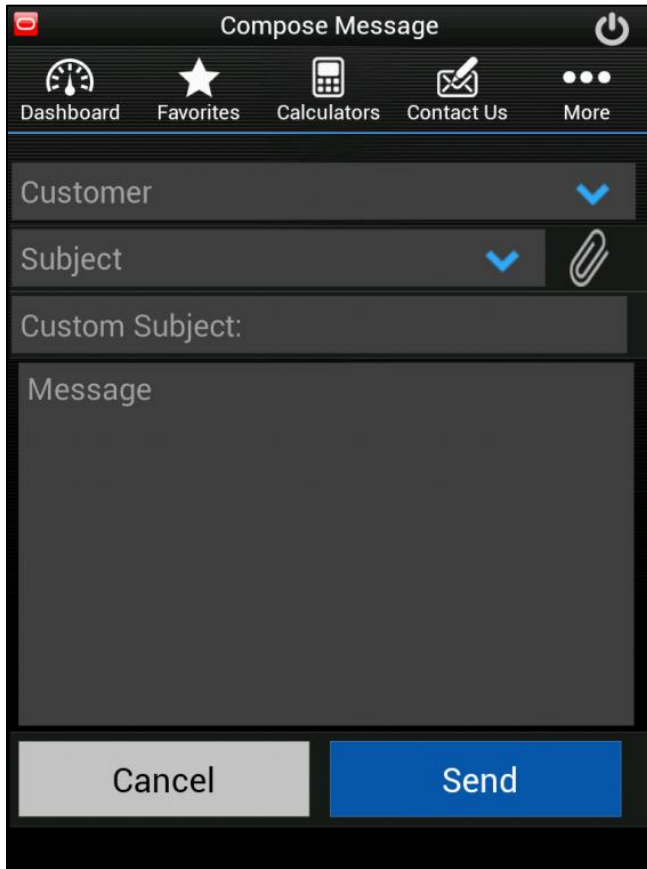
Note: You can also click **Bulletins** tab on the Mailbox screen to view received bulletins.

To send e-mail messages

1. Click the Mailbox icon on the dashboard of the application.
The system displays the Mailbox screen.

2. Click the **Messages** tab.
The system displays all your messages received from the bank.
3. Click the Compose button in the screen.
The system displays the Compose Message screen.

MailBox - Compose



Field Description

Field Name	Description
Customer	[Mandatory, Dropdown] Select the required customer mapped to your User ID.
To	[Mandatory, Input box, 25,Read-only] Select the e-mail address to which the message needs to be delivered.
Subject	[Mandatory, Dropdown] Select the subject of the message.

Field Name	Description
Custom Subject	[Optional, Input box, 60] Enter the custom subject of the message. This field is displayed only when you select the Others option in the Subject dropdown.
Message Text Box	[Mandatory, Input box, 200 characters] Enter the text (body) of the message.

4. Enter the relevant details in the appropriate fields.
5. Click the **Add Attachment** button, if required.
The system displays the Add Attachment pop-up screen.
6. Click the Browse control to browse a file and then click **Upload** to add the attachment from the browse window.

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.

You can click **Remove Attachment** button to remove an added attachment for the composed message.

You can also click the More button to add more attachments.

7. Click **Done** to add to add all the uploaded attachment(s) from the Add Attachments pop-up screen.
8. Click **Send** button.
The system displays the Acknowledgement screen.
OR
Click **Cancel** button.
The system displays the Mailbox screen.
9. Click **OK**.
The system displays the Mailbox screen.

18.3 Alerts and Tasks

You can view alerts and tasks sent to you in the application. The alerts include default alerts (alerts sent by the bank and the FCDB application), and your subscribed alerts.

You can view the number of unread alerts on the dashboard of the application. You can access the list of all your alerts from the dashboard. You can view the complete message of the alerts in the application.

Note: Please refer to the Alert Subscription section in this User Manual for more information on subscription of alerts in the application. You can click the **Bulletins** tab in the Mailbox screen to view bulletins sent to you in the application.

To view alerts

1. Click the Alerts icon on the dashboard of the application.
The system displays the Alerts screen.
By default, the system displays the **Alerts** tab.
2. Click the required alert.
The system displays the details of the selected alert.
3. Click **Dashboard** to view the dashboard of the application.

To view tasks

4. Click the Alerts icon on the dashboard of the application.
The system displays the Alert screen.
By default, the system displays the **Alerts** tab.
5. Click the **Tasks** tab.
The system displays the Tasks tab showing tasks assigned to you in the application.
6. Click the required task.
The system displays the details of the selected task.
7. Click **Dashboard** to view the dashboard of the application.

19. Alert Subscription

You can subscribe to different types of alerts in the application. You can receive alerts in these three modes in the application:

- E-mail
- SMS
- Push notifications

The different types of alerts in the application are:

- **User Level:** These alerts are sent to your email address or mobile number as maintained in your user profile in the application.
- **Accounts Level:** These alerts are sent to your email address as maintained in your user profile in the application.
- **Customer Level:** These alerts are sent to your email address and/or mobile number as maintained in your user profile in the application. You can either subscribe to these alerts or the bank administrator subscribes to these alerts for you.

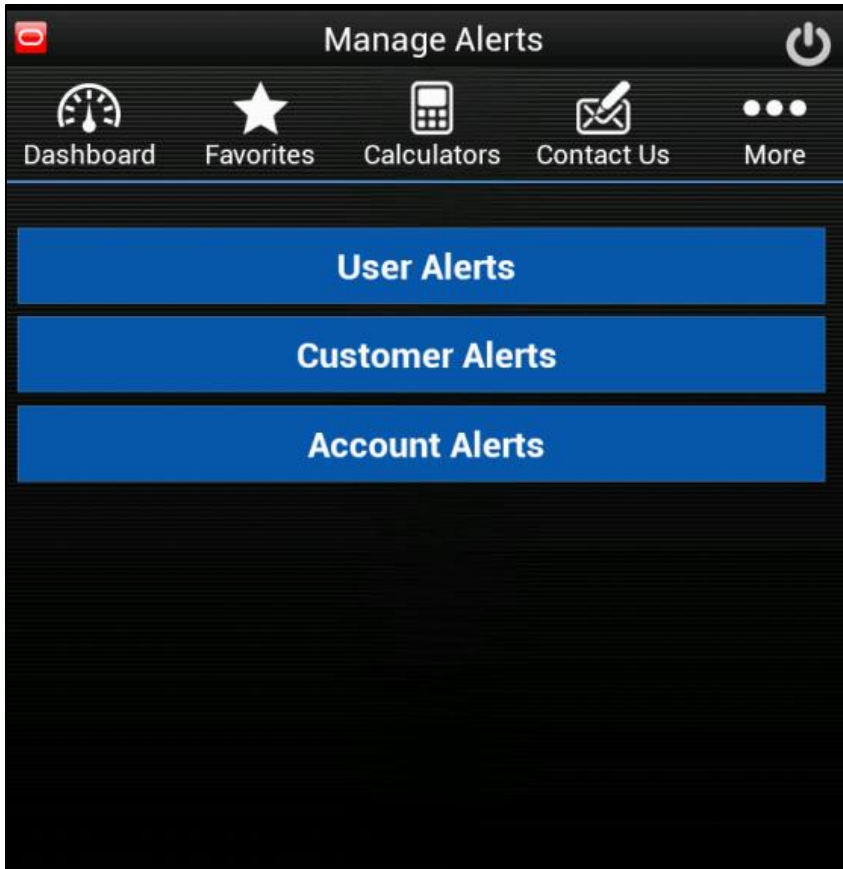
If you subscribe for a forex rate alert, you can add different parameters to receive alerts for different pairs of currencies as and when your specified criteria for these currencies are completed. For example, you can set a forex alert for a currency pair such that you receive an alert if the price of one currency reaches a specified target price.

19.1 Manage Alerts

You can subscribe to different alerts in the application. You can also modify the details of the subscribed alerts or unsubscribe from these alerts.

To subscribe for alerts

1. Click the Alerts icon on the Dashboard screen.
The system displays the Alerts screen.
2. Click **Manage Alerts**.
The system displays the Manage Alerts screen.

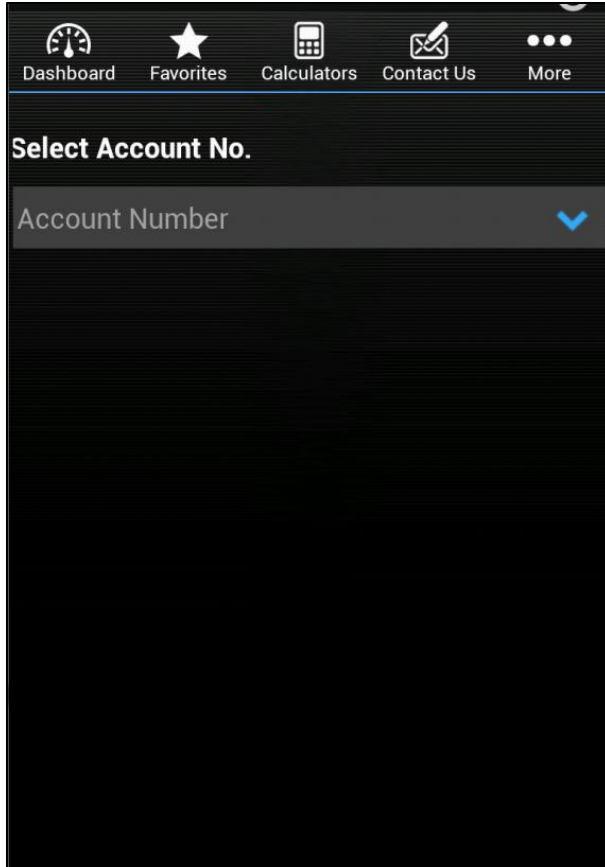


Field Description

Field Name	Description
Alert Type	[Mandatory, Selection list] Select the alert you want to subscribe for.

3. Select the required alert type.
For example, select Account Alerts.
The system displays different fields according to your selected alert type.

Account Alerts



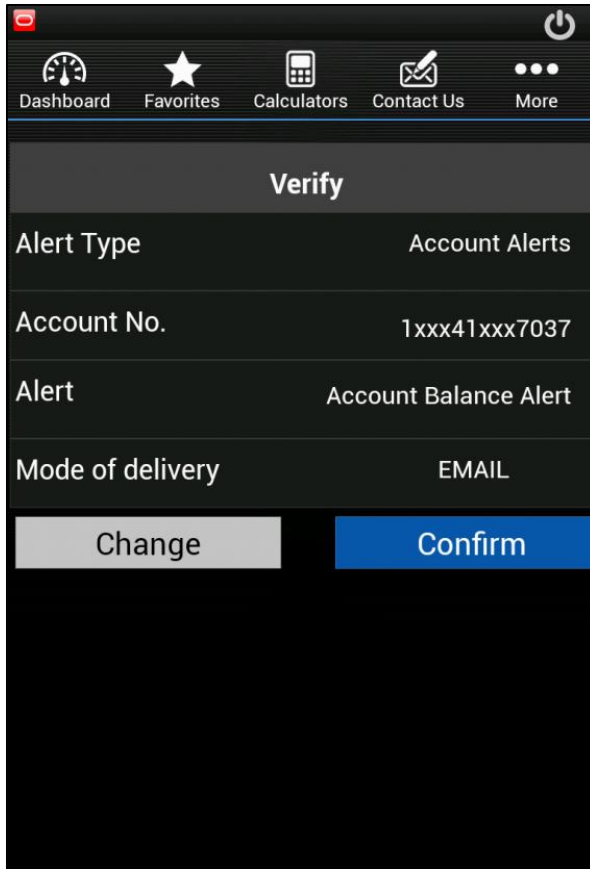
Field Description

Field Name	Description
Select Customer ID	[Mandatory, Dropdown] Select the customer ID for which to subscribe an alert. This field is enabled and is mandatory only if you select to subscribe for Customer Alerts.
Select Account No.	[Mandatory, Dropdown] Select the account number for which to subscribe an alert. This field is enabled and is mandatory only if you select to subscribe for Account Alerts.
Select Alert	[Mandatory, Selection list] Select the specific alert you want to subscribe for.
Mode of Delivery	[Mandatory, Buttons] Select the mode of delivery for the alert.

Field Name	Description
Threshold (%) Above	<p>[Mandatory, Input box, 3]</p> <p>Enter the threshold limit amount.</p> <p>The alert is generated when transactions exceed the specified threshold limit amount.</p> <p>This field is displayed only for limit threshold alert.</p>
Debit Above	<p>[Mandatory, Input box, 15]</p> <p>Enter the maximum debit amount.</p> <p>The alert is generated when an amount equal to or above the specified amount is debited from the account.</p> <p>This field is displayed only for debit alert.</p>
Credit Above	<p>[Mandatory, Input box, 15]</p> <p>Enter the maximum credit amount.</p> <p>The alert is generated when the transactions exceed the specified amount.</p> <p>This field is displayed only for debit alert.</p>
Add Parameter	<p>[Mandatory, Selector]</p> <p>Specify your preferences for forex rate alerts.</p> <p>This button is displayed only for forex rate alert.</p>
Currency Pair	<p>[Mandatory, Selector]</p> <p>Select the currency pair for the forex rate alert.</p> <p>This field is displayed only for forex rate alert.</p>
Add New Parameter	<p>[Optional, Selector]</p> <p>Click this button to add more parameters for the forex rate alert.</p> <p>This field is displayed only for forex rate alert.</p>

4. Enter the relevant details in the appropriate fields.
5. Click **Subscribe**.
The system displays the Verify screen for the selected alert.

Accounts Alert Subscription – Verify



6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the name of the alert and transaction reference number for your alert subscription.
7. Click **OK**. The system displays the Manage Alerts screen.

To update details of the subscribed alerts

1. Navigate to the Manage Alerts screen. The system displays the Manage Alerts screen.
2. Select the required alert type.
3. Select the required subscribed alert. The system displays the details of the selected subscribed alert.
4. Select the required account number in the Account Number field.
5. Modify the relevant details in the appropriate fields.
6. Click **Update**. The system displays the Verify screen for the selected alert.
7. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the name of the updated alert transaction reference number for your alert subscription.
8. Click **OK**. The system displays the initial alert subscription screen.

To unsubscribe subscribed alerts

1. Navigate to the Manage Alerts screen.
The system displays the Manage Alerts screen.
2. Select the required alert type.
3. Select the required subscribed alert.
The system displays the details of the selected subscribed alert.
4. Select the required account number in the Account Number field.
5. Click **Unsubscribe**.
The system displays the Verify screen for the unsubscription of the selected alert.
6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for the transaction.
7. Click **OK**.
The system displays the screen for your current subscribed alerts.

19.2 Adding and Deleting Parameters for Forex Rate Alerts

You can add different parameters when you subscribe for forex rate alerts. You can receive forex rate alerts for different pairs of currencies according to the forex rate parameter. You can also modify or delete parameters for forex rate alerts.

To add parameters for forex rate alerts

1. Navigate to the Manage Alerts screen.
The system displays the Manage Alerts screen.
2. Select the **User Alerts** as the alert type.
3. Select the **Forex Rate Alert**.
The system displays the details of the forex rate alert.
4. Click **Set –view Parameters**.
The system displays the existing parameters of the forex rate alert.
5. Click **Add Parameters**.
The system displays the Forex Parameters screen.

Forex Parameters

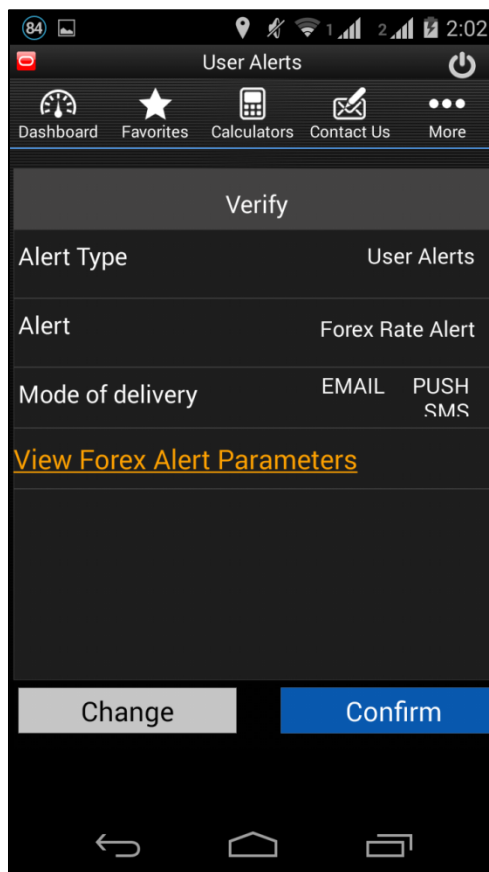
Field Description

Field Name	Description
Purpose	[Mandatory, Dropdown] Select the type of rate for which alert is required. The options include: <ul style="list-style-type: none"> • Buy Foreign currency notes • Buy Travellers cheque • Make Fund Transfer
Buy Currency	[Mandatory, Dropdown] Select the currency that you want to buy.
Sell Currency	[Mandatory, Dropdown] Select the currency that you want to sell.
Target Price	[Mandatory, Input Box, 15] Select the target price which when attained should trigger the alert.

Field Name	Description
Active From	[Mandatory, Date Picker] Select the start date after which the alert should be generated if the specified currency pair reaches the defined target price.
Active To	[Mandatory, Date Picker] Select the end date after which the alert should be generated if the specified currency pair reaches the defined target price.

6. Click **Update**.
The system saves the forex rate alert parameter and displays the Forex Parameters Confirm screen.
7. Click **Ok** on the Forex Parameters Confirm screen.
The system displays the Forex Rate Alert screen.
8. Click **Add Another** on the Forex Parameters Confirm screen to add a new forex alert parameter.
9. Click **Subscribe**.
The system displays the Verify screen for the forex rate alert.

Forex Rate Alert Subscription – Verify



10. Click **View Forex Alert Parameters** to view the Forex Parameters screen.

11. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the transaction reference number for your alert subscription.
12. Click **OK**.
The system displays the Manage Alerts screen.

To modify or delete parameters for forex rate alerts

1. Navigate to the Manage Alerts screen.
The system displays the Manage Alerts screen.
2. Select the **User Alerts** as the alert type.
3. Select the **Forex Rate Alert**.
The system displays the details of the subscribed forex rate alert.
4. Click **Set –view Parameters**.
The system displays the existing parameters of the forex rate alert.
5. Modify the required details, click **Update** and then click **OK** on the Forex Rate Alert Parameters screen.
The system displays the Forex Rate Alert screen.
OR
Click **Delete** and then click **OK** on the Delete Parameter screen.
The system displays the Forex Rate Alert screen.

20. Forex Rate Inquiry

You can view latest exchange rate for all available currencies in the application.

The forex rate between two currencies specifies how much one currency is worth in terms of the other currency. The forex rate is also called the exchange rate or FX rate.

Exchange rates are displayed against the base currency of FCDB application.

To view forex rates

1. Click **More > Customer Services > Forex Rates > Forex Rates**.
The system displays the screen for Forex Exchange Rate Inquiry.

Foreign Exchange Rate Inquiry

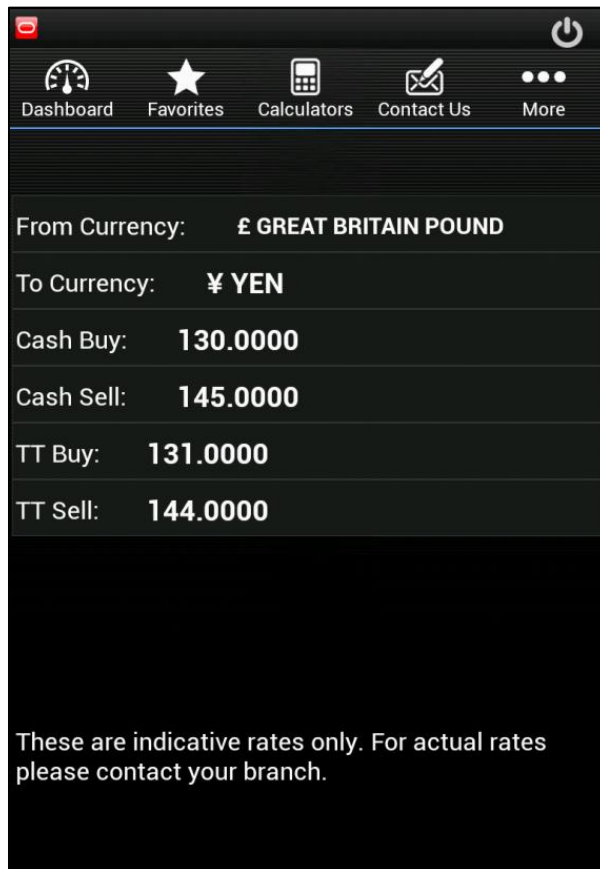
Field Description

Field Name	Description
From Currency	[Display] This field displays the name of base currency for which the foreign exchange rates are displayed.

Field Name	Description
To Currency	[Mandatory, Dropdown] Select the currency for which rate is to be inquired with respect to the base currency.

2. Select **To currency** and then click **Submit**.
The system displays details of the exchange rates in the Forex Rates screen.
OR
Click **Reset** to clear all the details that you have entered on the screen.

Foreign Exchange Rate Inquiry Result



Field Description

Field Name	Description
From Currency	[Display] This field displays the name of base currency for which the foreign exchange rates are displayed.

Field Name	Description
To Currency	[Display] This field displays the name of currency that bank offers for buying or selling against foreign currency
Cash Buy	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is in cash.
Cash Sell	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
TT Buy	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.
TT Sell	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is through a telegraphic transfer.

3. Click the Back button on your device to view the previous screen.

21. Cheques

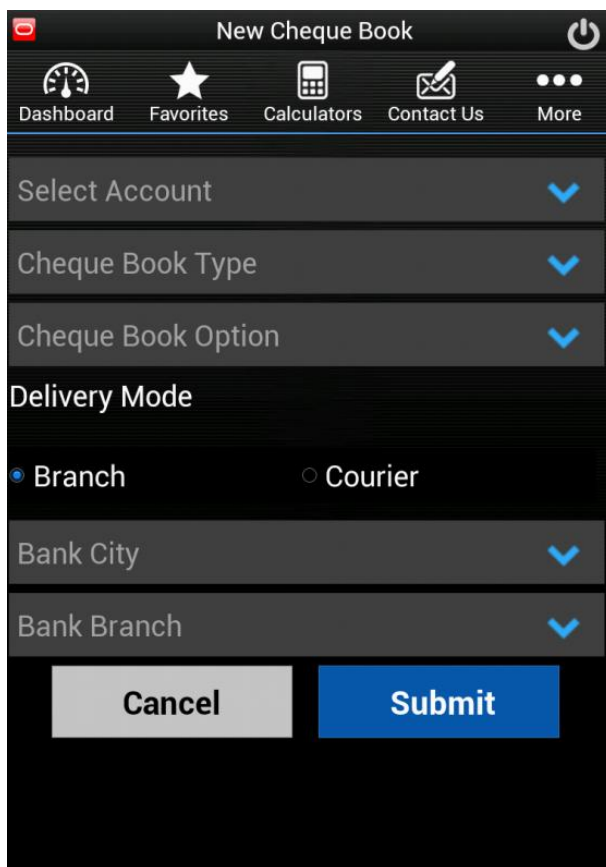
21.1 Request Cheque Book

You can request for a new cheque book for an account mapped to your user ID in the application. You have to specify mode of delivery (either Branch or Code) when you apply for a new cheque book.

To request a new cheque book

1. Click **More > Customer Services > Cheques > Request Cheque Book**. The system displays **New Cheque Book** screen.

New Cheque Book



Field Description

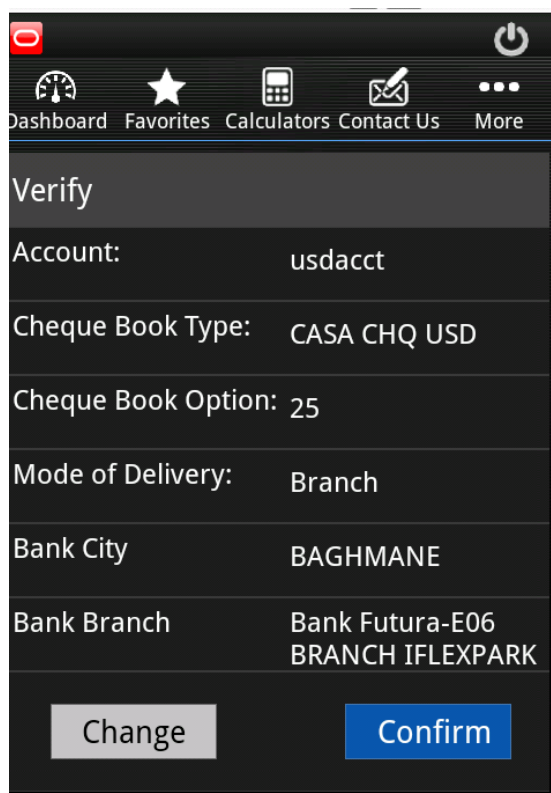
Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account for which new cheque book is to be issued.
Cheque Book Type	[Mandatory, Dropdown] Select the type of cheque book required.

Field Name	Description
Cheque Book Option	[Mandatory, Dropdown] Select the cheque book option. The options are: <ul style="list-style-type: none"> • 10 Leaves • 50 Leaves • 25 leaves
Delivery Mode	[Mandatory , Radio button] Select the mode of delivery for the cheque book. The options are: <ul style="list-style-type: none"> • Branch • Courier
Bank City	[Mandatory, Dropdown] Select the name of the city of the bank. <hr/> Note: This field is mandatory if you select Branch as the Delivery Mode. <hr/>
Bank Branch	[Mandatory, Dropdown] Select the name of the branch of the bank. <hr/> Note: This field is mandatory if you select Branch as the Delivery Mode. <hr/>
Name	[Conditional, Input box, 30] Enter the name that you want for the courier address. <hr/> Note: This field is mandatory if you select Courier as the Mode of Delivery. <hr/>
Address Line 1	[Mandatory, Input box, 34] Enter the address that you want for the courier address. <hr/> Note: This field is mandatory if you select Courier as the Mode of Delivery. <hr/>
Address Line 2	[Optional, Input box, 34] Enter the address that you want as the courier address.
Address Line 3	[Optional, Input box, 34] Enter the address that you want as the courier address.
City	[Mandatory, Input box, 34] Enter the name of the city that you want as the courier address.

Field Name	Description
State	[Mandatory, Input box, 35] Enter the name of the state that you want for the courier address.
Country	[Mandatory, Input box, 35] Enter the name of the country that you want for the courier address.
Postal Code	[Mandatory, Input box, 10] Enter the zip / postal code that you want for the courier address.
Phone	[Optional, Input box, 35] Enter the phone number that you want for the courier address.
Note: The fields related to name and address are displayed only if you select Courier as the Mode of Delivery.	

2. Enter the appropriate details in the respective fields.
3. Click the **Submit** button.
The system displays **New Cheque Book – Verify** screen.

New Cheque Book – Verify



Verify

Account: usdacct

Cheque Book Type: CASA CHQ USD

Cheque Book Option: 25

Mode of Delivery: Branch

Bank City: BAGHMANE

Bank Branch: Bank Futura-E06
BRANCH IFLEXPARK

Change Confirm

4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for the transaction.
5. Click **Download** button to download the details.
6. Click **Print** button to print the details.
7. Click the **OK** button.
The system displays the initial **New Cheque Book** screen.

21.2 My Cheques / Cheque Status Inquiry

You can view the status of cheques issued for your account in the application. You can search for the cheques according to the cheque numbers or date on which cheques are issued.

The search results display the cheque status, date, amount and currency of the cheque.

To view cheque status

1. Click **More > Customer Services > Cheques > My Cheques**,
The system displays the My Cheques screen

My Cheques

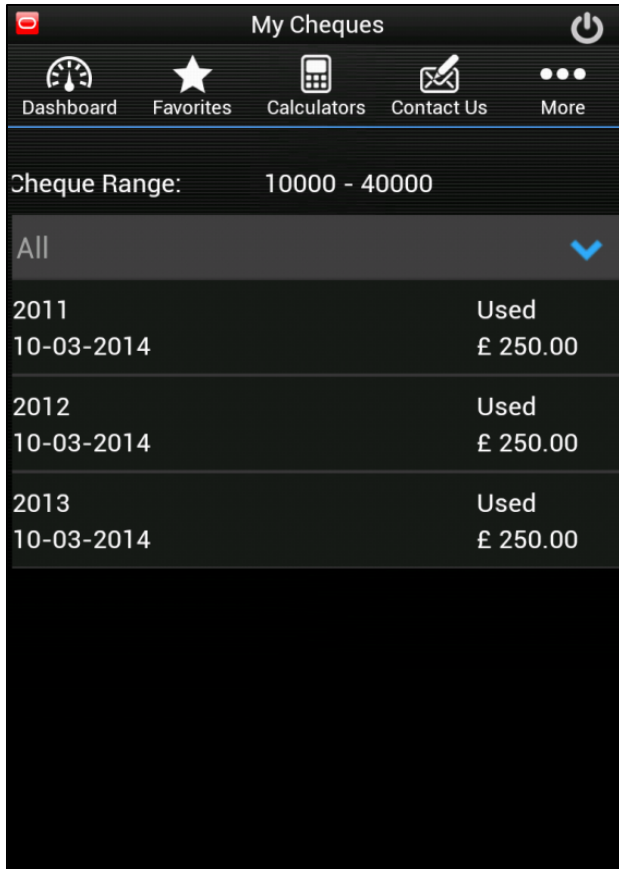
The screenshot displays the 'My Cheques' screen. At the top, there is a navigation bar with the title 'My Cheques' and a power icon. Below the navigation bar are five icons: Dashboard, Favorites, Calculators, Contact Us, and More. Below the navigation bar is a 'Select Account' dropdown menu. Underneath is a 'Criteria' section with two radio buttons: 'Cheque Number' (selected) and 'Cheque Range'. Below the radio buttons is a text input field labeled 'Enter Cheque Number'. At the bottom of the screen are two buttons: 'Cancel' and 'Submit'.

Field Description

Field Name	Description
Select Account	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
Cheque Number	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque number.
Cheque Range	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque series.
Cheque Number	[Optional, Input box, 6] Enter the cheque number to view the cheque status. This field is displayed only when you select Cheque Number radio button.
From Cheque Number	[Optional, Input box, 6] Enter the start range of cheque numbers to view the cheque status.
To Cheque Number	[Optional, Input box, 6] Enter the end range of cheque numbers to view the cheque status. These fields are displayed only when you select Cheque Range radio button.

- Click the **Submit** button.
The system displays **My Cheques** screen with the cheque status details.
OR
Click the **Cancel** button to view the dashboard of the application.

My Cheques – Cheque Status



Field Description

Field Name	Description
Cheque Range	[Display] This field displays cheque range, if any, that you have specified for the cheque status.

Field Name	Description
Status Filter	<p>[Optional, Dropdown]</p> <p>Select the status of the cheques for which you want to view the details of the cheques.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Used • Not Used • Stopped • Rejected • Cancelled • All <p>By default, the system displays details of all cheques mapped to the selected account.</p>
Cheque Number	<p>[Display]</p> <p>This field displays the cheque number</p>
Cheque Status	<p>[Display]</p> <p>This field displays the status of the cheque.</p>
Transaction Date	<p>[Display]</p> <p>This field displays the transaction date of the cheque.</p>
Amount and currency	<p>[Display]</p> <p>This field displays the amount and currency as per the cheque.</p>

3. Click the Back button on your device to view the previous screen.

21.3 Stop Cheque

You can block or stop the payment of cheques that have been issued from your account. You can also cancel the stop payment request for cancelled or blocked cheques.

You can specify the cheque number or cheque range, account to block or unblock cheques. You must also specify the reason for blocking cheques.

To block or unblock cheques

1. Click **More > Customer Services > Cheques > Stop Cheque**.
The system displays the Block Cheques screen.

Block Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account from which the cheque/s are been issued.
Select Action	[Mandatory, Dropdown] Select the action to be performed i.e. block or unblock.
Cheque Number	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque number.
Cheque Range	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque range.

Field Name	Description
Cheque Number	[Optional, Alphanumeric , 6] Enter the valid cheque number which has to be stopped or unblocked. This field is displayed only if you select Cheque Number radio button.
From Cheque Number	[Optional, Alphanumeric , 6] Enter the start range of cheque numbers to view the cheque status.
To Cheque Number	[Optional, Alphanumeric , 6] Enter the end range of cheque numbers to view the cheque status. These fields are displayed only when you select Cheque Range radio button.
Reason	[Mandatory, Alphanumeric, 40] Enter the reason to stop cheque for reference. This field is not applicable for unblocking cheques.

2. Enter the appropriate details in the respective fields.
3. Click the **Submit** button. The system displays **Stop Cheque Verify** screen.
OR
Click **Reset** to clear all the details that you have entered on the screen.
4. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the transaction reference number for the transaction.
5. Click Download icon to download the details.
6. Click Print icon to print the details.
7. Click **Ok**.
The system displays the initial Block Cheques screen.

22. Loans

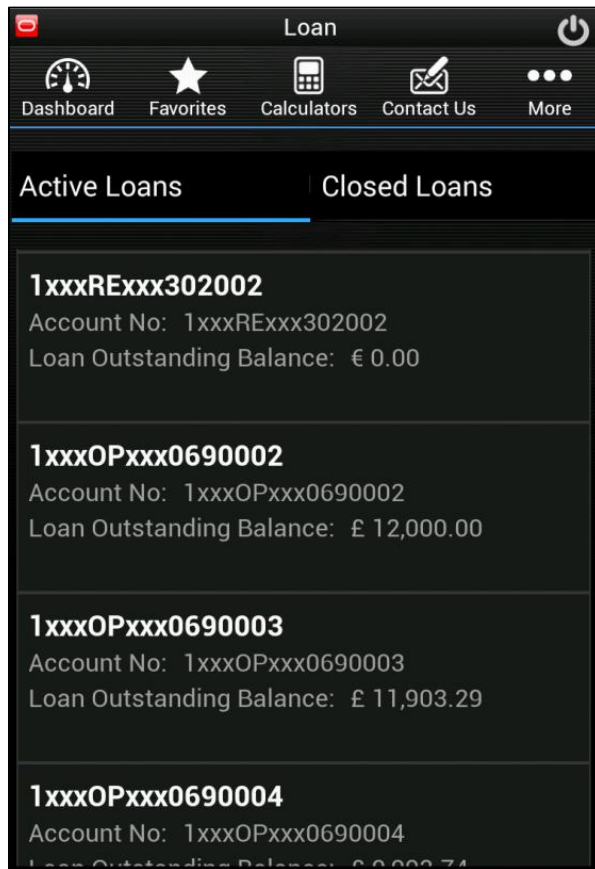
22.1 Loan Details

You can view the details of your loan accounts in the application. You can specify whether to view details of either active or closed (repaid) loans. You can view details such as the current balance, recent transactions, balance amount, outstanding amount, and maturity date for the selected loan in your loan accounts.

To view the loan details

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the **Loans** account type.
The system displays the Account Summary screen for all your Loan accounts in the application.

Account Summary - Loans



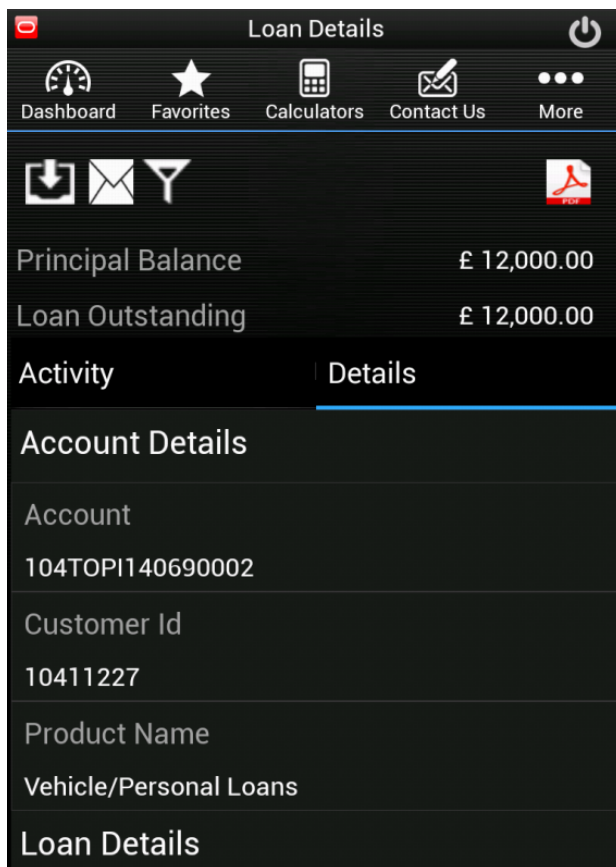
Field Description

Field Name	Description
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Field Name	Description
Account Nick name	[Display] This field displays account nickname, if you have set any,
Account Number	[Display] This field displays loan account number.
Loan Outstanding Balance and Currency	[Display] This field displays principal balance of the loan account and the loan account currency.

- Click a loan account on the **Active Loans** tab or on the **Closed Loans** tab.
The system displays the Account Details screen showing details and activity of the selected loan account.
By default, the system displays the **Activity** tab.
- Click the **Details** tab.
The system displays the activity details of the selected account.

Loan Account Details



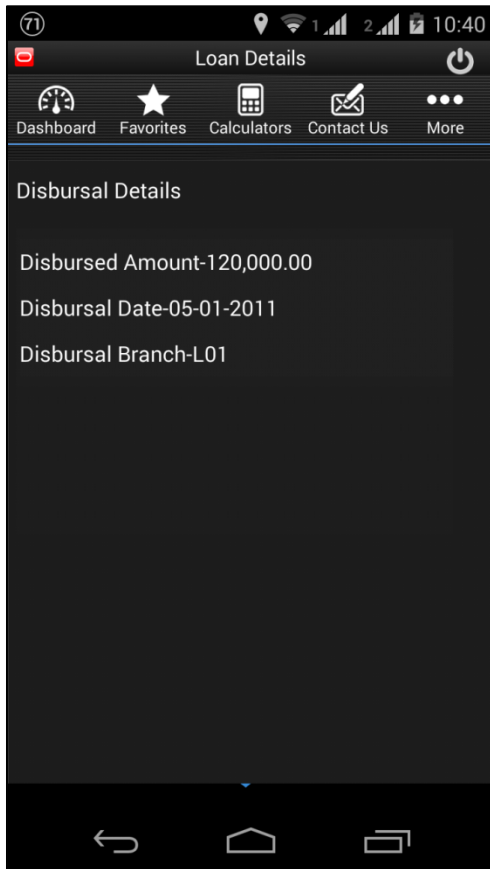
Field Description

Field Name	Description
Principal Balance and Currency	[Display] This field displays principal balance of the loan account and the loan account currency.
Loan Outstanding Balance and Currency	[Display] This field displays principal balance of the loan account and the loan account currency.
Account Details	
Account	[Display] This field displays the Loan Account Number.
Customer Id	[Display] This field displays the Customer ID of the loan account.
Product Name	[Display] This field displays the name of the loan product.
Loan Details	
Sanctioned Loan Amount	[Display] This field displays total loan amount that has been granted to you by the bank.
Opening Date	[Display] This field displays the date on which the loan account was opened.
Interest Rate	[Display] This field displays the rate of interest of the loan.
Maturity Date	[Display] This field displays the maturity date of the loan.
Loan Issuing Branch	[Display] This field displays the name of the bank branch which issued the loan.
Disbursed Loan Amount	[Display] This field displays the loan amount given to you till date.
Outstanding Loan Details	

Field Name	Description
Principal Balance	[Display] This field displays principal outstanding amount on the loan at present.
Next Installment Date	[Display] This field displays date on which the next installment amount is scheduled
Next Installment Amount	[Display] This field displays amount that you have to pay as the next loan installment.
Installment Arrears	[Display] This field displays the total amount of installments that you have to pay to the bank.
Loan Outstanding	[Display] This field displays the amount outstanding on the loan.
Remaining Installments	This field displays number of installments remaining for payment of the loan account

5. Click **View Disbursal Details**.
The system displays the disbursal details for the selected loan.
6. Click the Back button on your device to view the previous screen.

Disbursal Details

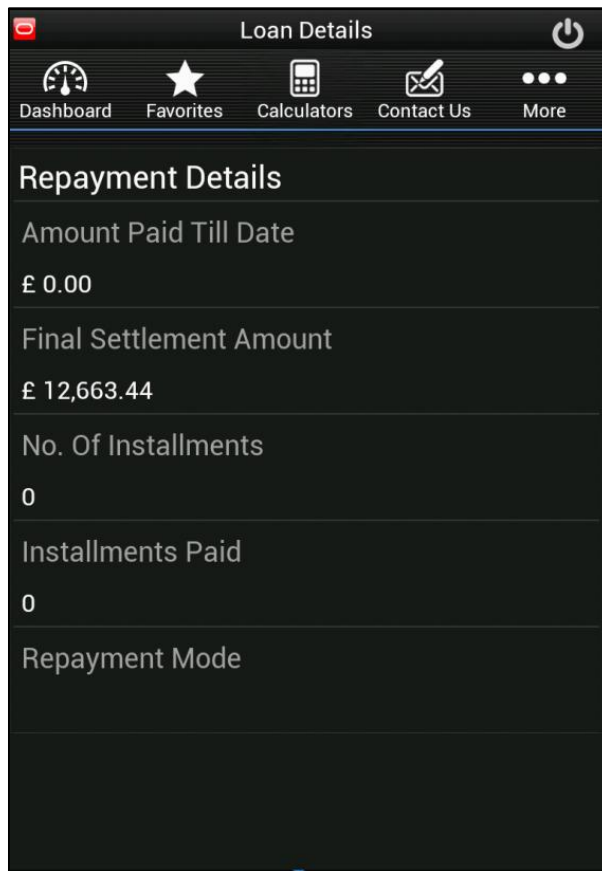


Field Description

Field Name	Description
Disbursal Amount	[Display] This field displays the amount of loan disbursed.
Disbursal Date	[Display] This field displays the date of disbursal of loan.
Disbursal Branch	[Display] This field displays the bank branch from which disbursal took place.

7. Click **View Repayment Details**.
The system displays the repayment details of the selected loan.

Repayment Details



Field Description

Field Name	Description
Amount Paid Till Date	[Display] This field displays the total amount repaid by the customer on the loan, till date with currency.
Final Settlement Amount	[Display] This field displays total amount to be repaid towards the loan on closure. This amount includes all the installments as well as charges, if any, with currency.
No. of installments	[Display] This field displays number of installments in which financed amount needs to be paid.
Installments Paid	This field displays the number of installments paid for the loan account.
Repayment Mode	This field displays the mode of loan repayment (ECS, Cheque, or Credit card)

- Click the Back button on your device to view the previous screen.

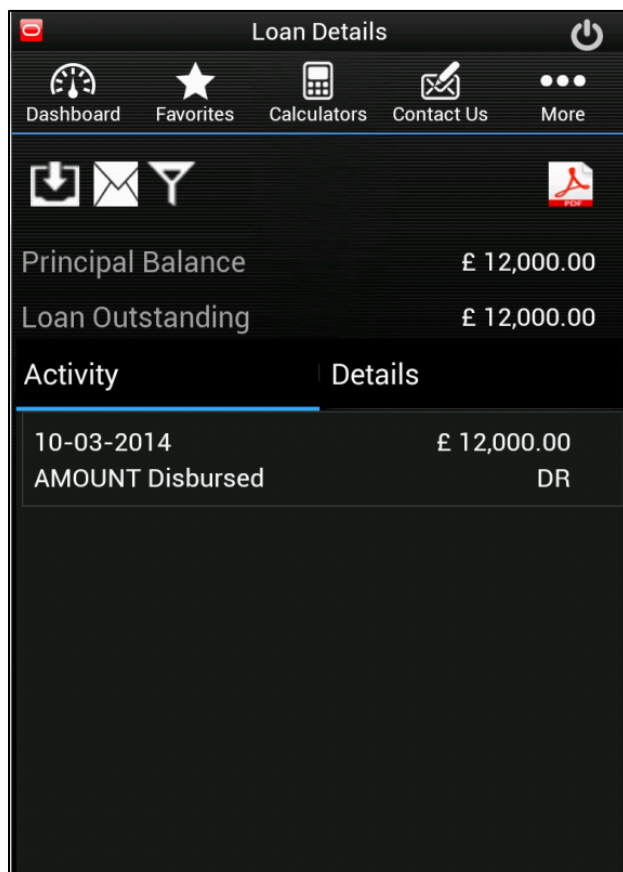
22.2 Loan Account Activity

You can view details of recent transactions completed for the selected loan account.

To view the loan activity

- Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
- Click the **Loans** account type.
The system displays the Account Summary screen for all your Loan accounts in the application.
- Click a loan account on the **Active Loans** tab or on the **Closed Loans** tab.
The system displays the Account Details screen showing details and activity of the selected loan account.
By default, the system displays the **Activity** tab.


Loan Account Activity



Field Description


Field Name	Description
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Field Name	Description
Principal Balance and Currency	[Display] This field displays principal balance of the loan account and the loan account currency.
Loan Outstanding Balance and Currency	[Display] This field displays principal balance of the loan account and the loan account currency.
Account Activity	
Transaction date	[Display] This field displays the date of transaction for the loan account.
Transaction description	[Display] This field displays the description of transaction for the loan account.
Transaction amount and currency	[Display] This field displays the amount and currency of the transaction for the loan account.

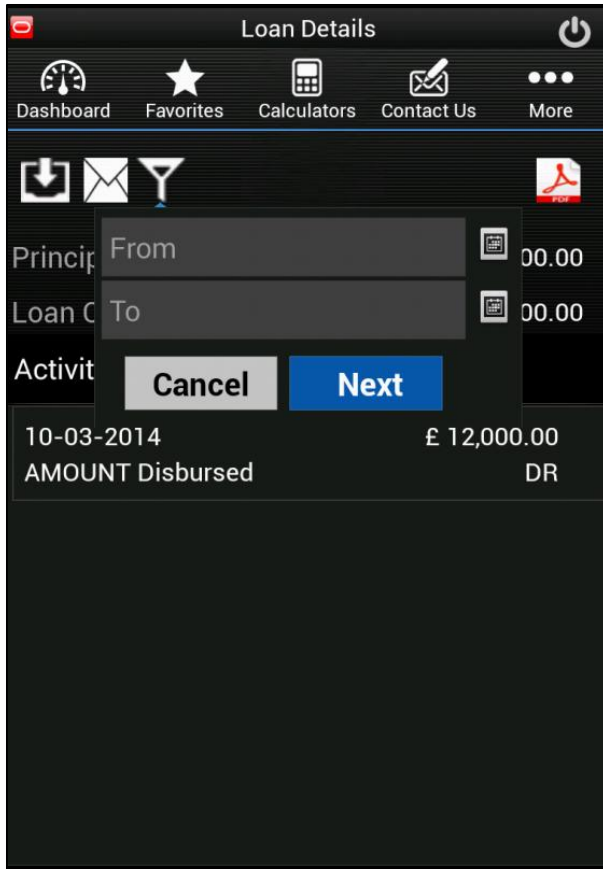
- Click the Email  icon to send an email about the account. The system displays the Compose Message screen with your Customer ID and Account Number. You can compose the message subject and message body of the email.

To filter loan account activity

You can view the loan account activity details for a specified time period.

- Navigate to the account activity of the required loan account.
- Click the Filter  icon. The system displays the Filter pop-up screen:


Filter Loan Account Activity for Specific Period



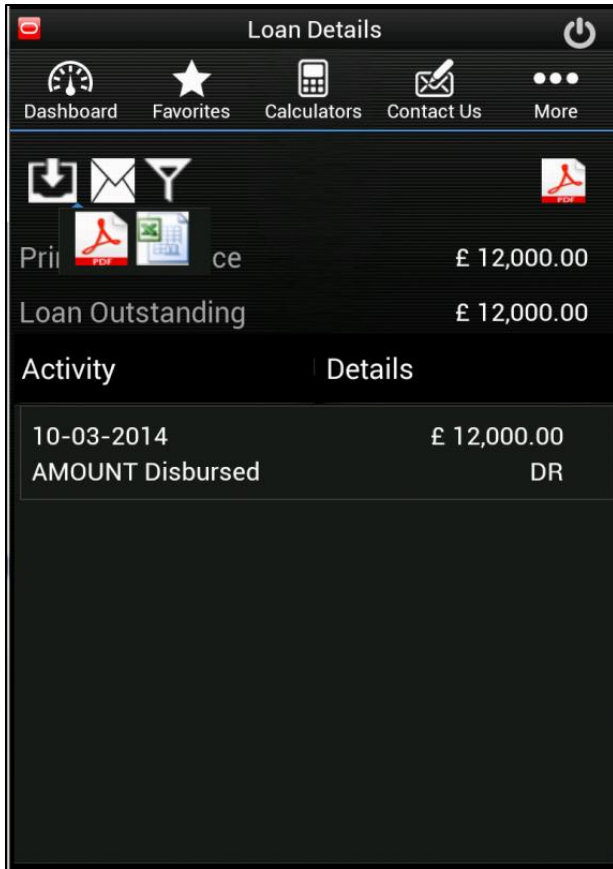
3. Specify the start date in the **From** field and end date in the **To** field, click **Next**, and view account activity of the selected account for the specified period.
OR
Click **Cancel** to close the **Filter** pop-up screen.

Download Account Activity

You can download account activity for specified search criteria for selected loan account in PDF and Excel formats.

1. Navigate to the account activity of the required account.
2. Click the Download  icon.
The system displays the document formats available for download.

Loan Account Activity Download



3. Click the icon for the required document format.
4. Open the downloaded account activity document in a new window or save the downloaded account activity document.

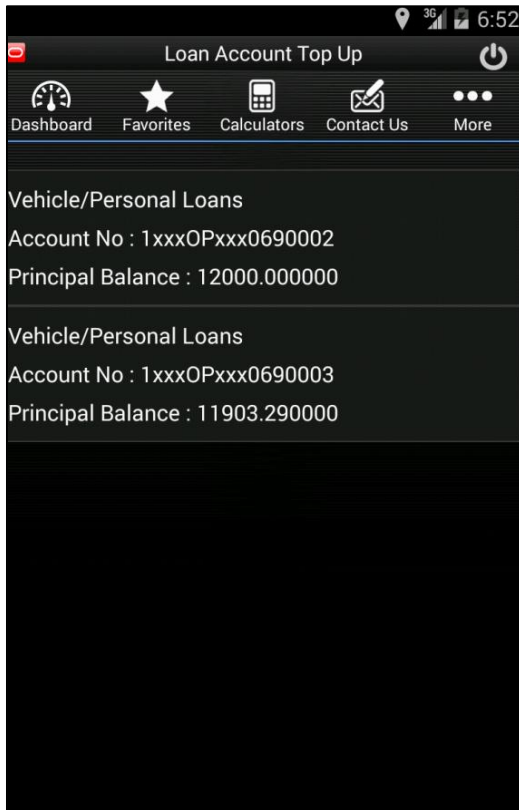
22.3 Loan Top Up Request

You can create a request to add funds to your loans in the application.

To make a loan top-up request

1. Click **More > Customer Services > Loan Top Up > Loan Top-Up Request**. The system displays the Loan Account Top Up screen.

Loan Account Top-Up

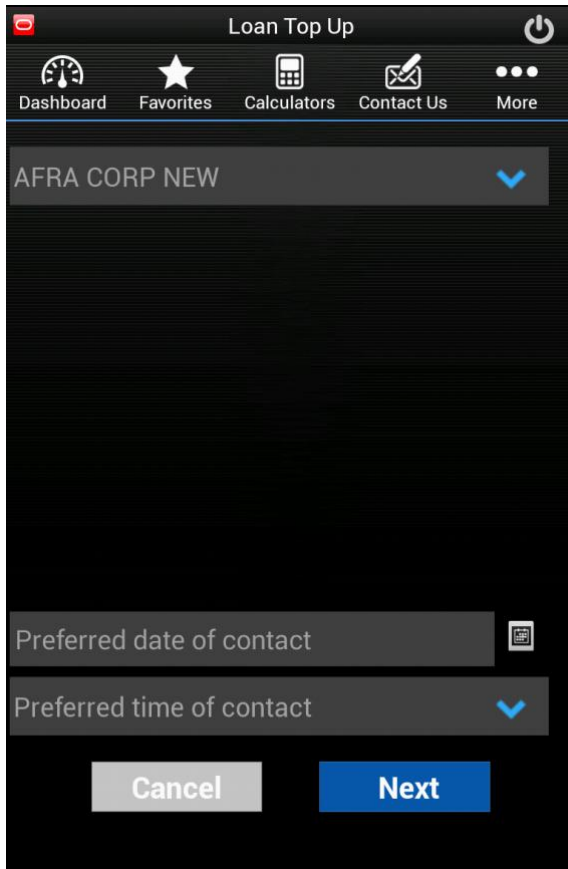


Field Description

Field Name	Description
Account Nick name	[Display] This field displays the nickname of the loan account for which you want a top-up amount.
Account Number	[Display, Hyperlink] This field displays the loan account number for which you want a top-up amount. Click this hyperlink to select the loan account for which you want a top-up amount.
Principal Balance and Currency	[Display] This field displays the principal balance in the account along with account currency

- Select the loan account you want to top up.
The system displays the Loan Top-up screen.

Loan Top Up 1



Loan Top Up 2

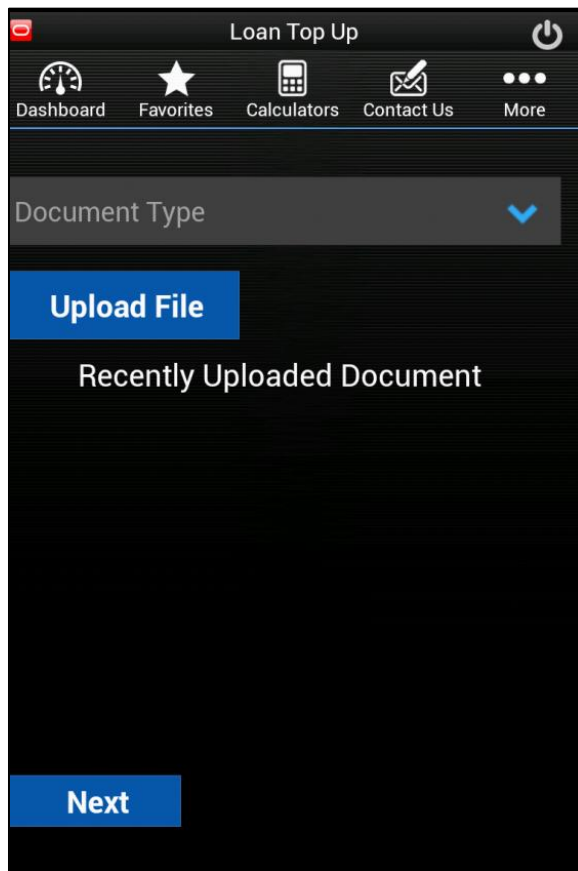
Field Description

Field Name	Description
Account Number	[Mandatory, Dropdown] This field displays the selected loan account number.
Preferred Date of Contact	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
Preferred Time of Contact	[Mandatory, Dropdown] Select the preferred time to contact the customer
Amount	[Mandatory, Input box, 15] Enter the specific purpose for the top up amount.
Purpose	[Mandatory, Input box, 100] Enter the top up amount that you require for the loan account.

Field Name	Description
Expected Date of Disbursement	[Mandatory, Date Picker] Select the date on which you require the top up amount for the selected loan account.

3. Enter the relevant details in the appropriate fields and click the Next button to view the next screen of the process.
4. Click the **Continue** button.
The system displays Upload Documents screen.

Loan Top-Up – Upload Documents



5. Select the required document type and then click **Upload File** button
6. Click **Next** button.
The system displays the terms and conditions of the loan top up request.
7. Click the **I Accept Term and Conditions** checkbox.
The system displays the **Loan Top Up – Verify** screen.

Loan Top-up Verify

Verify	
Name	
Email Address	
Mobile Number	
Preferred date of	10-10-2014
Preferred time of	Between 11.00 AM - 12.00 Noon
Loan Account Number	1xxxOPxxx0690002
Loan Amount Required	£ 1,000.00
Purpose	Loan Top up
Expected Date of Disbursement	10-10-2015
<div style="display: flex; justify-content: space-around;"> Change Confirm </div>	

8. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for the transaction.
9. Click Save icon to save the details.
10. Click Print icon to print the details.
11. Click **OK**. The system displays the initial Loan Top Up screen.

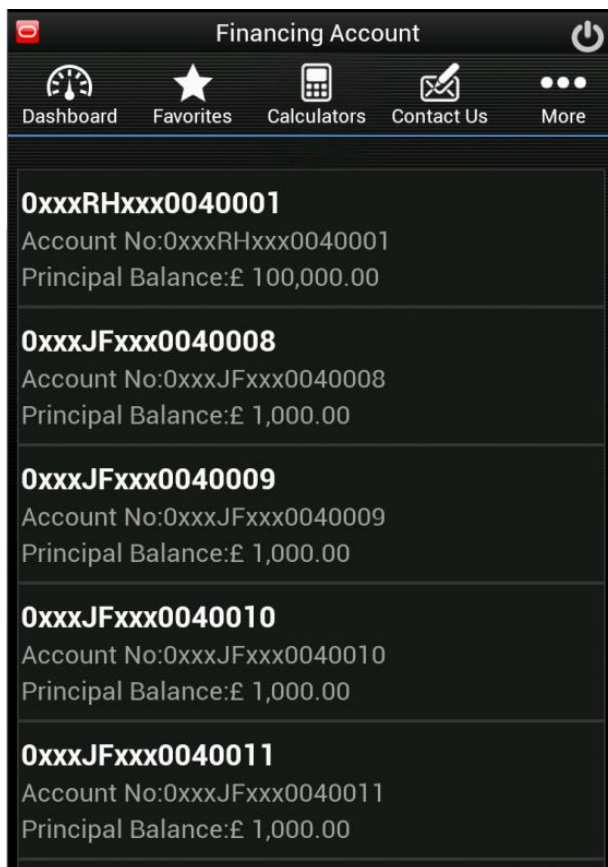
23. Financing Details

You can view the details of your Islamic Finance accounts in the application. You can specify whether to view details of either active or closed financing accounts. You can view details such as the current balance, recent transactions, balance amount, outstanding amount, and financing tenure for the selected financing account.

To view the financing details

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the Islamic Finance account type.
The system displays the Account Summary screen for all your Islamic Finance accounts in the application.

Account Summary- Islamic Finance



Field Description

Field Name	Description
Account Nick name	[Display] This field displays the name of the account, or the nickname of the account, if you have set any.
Account Number	[Display] This field displays the account number.
Principal Balance and Currency	[Display] This field displays the principal balance in the account along with account currency.

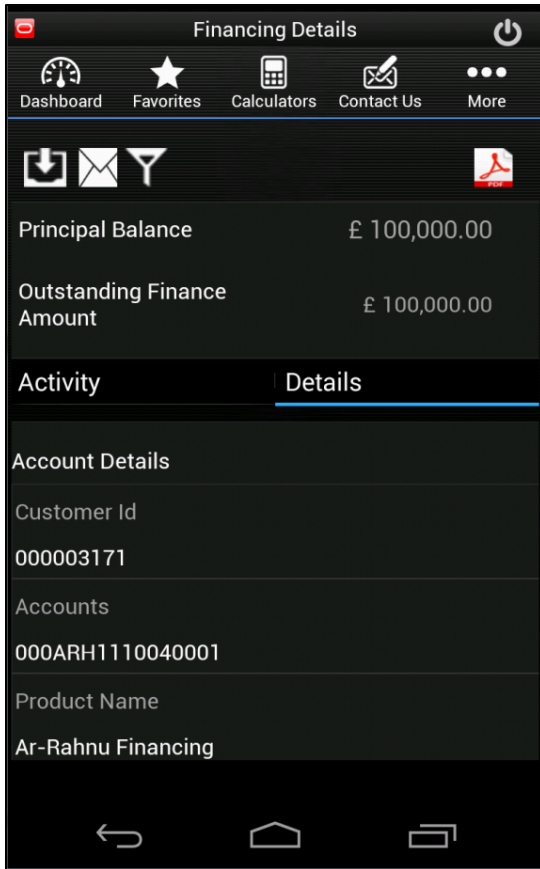
- Click the required account.
The system displays details and activity of the selected account.
By default, the system displays the Activity tab.

Islamic Financing Account Activity**Field Description**

Field Name	Description
Principal Balance	[Display] This field displays the currency of the recent transaction.
Outstanding Finance Amount	[Display] This field displays the principal outstanding amount on the financing at present.
Account Activity	
Transaction Date	[Display] This field displays the date of the transaction.
Transaction Description	[Display] This field displays the description of the transaction.
Transaction Amount and Currency	[Display] This field displays the transaction amount and finance account currency.

- Click the **Details** tab.
The system displays details of the selected Islamic Finance account.

Financing Details





Field Description

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

Field Name	Description
Financing Details	
Maturity Date	[Display] This field displays the maturity date of the financing matures.
Amount Financed	[Display] This field displays the financed amount.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Linked Murabaha Bill	[Display] This field displays the bill reference number associated with Mudaraba finance contract.
Supplier Grace Period	[Display] This field displays the supplier grace period and frequency This field is displayed only when you select a financing account opened under Mudaraba product.
Customer Grace Period	[Display] This field displays the customer grace period and frequency This field is displayed only when you select a financing account opened under Mudaraba product.
Bank Profit Share	[Display] This field displays the bank profit share (percentage of profit that the bank shall get in case of a profitable return on the Mudaraba account. This field is displayed only when you select a financing account opened under Mudaraba product.
Customer Profit Share	[Display] This field displays the customer profit share (percentage of profit that the bank shall get in case of a profitable return on the Mudaraba account. This field is displayed only when you select a financing account opened under Mudaraba product.

Field Name	Description
Lease Type	<p>[Display]</p> <p>This field displays the lease type for the financing account The options are:</p> <ul style="list-style-type: none"> • Financial Lease • Operational Lease <p>This field is displayed only when you select a financing account opened under IJARAHA or TAWAROOQ products.</p>
Lease Payment Mode	<p>[Display]</p> <p>This field displays the type of payment mode for the financing account</p> <p>This field is displayed only when you select a financing account opened under IJARAHA or TAWAROOQ products.</p>
Bank 's share	<p>[Display]</p> <p>This field displays the finance sharing ratio of the Bank on Mudaraba account</p>
Customer's Share	<p>[Display]</p> <p>This field displays the finance sharing ratio of the customer on Mudaraba account</p>
Outstanding Financing Details	<p>These fields are displayed only for Active financing accounts.</p>
Principal Balance	<p>[Display]</p> <p>This field displays the outstanding principle balance on the loan account as on date.</p>
Next Installment Date	<p>[Display]</p> <p>This field displays the due date of the next installment.</p>
Next Installment Amount	<p>[Display]</p> <p>This field displays the next installment amount.</p>
Installment Arrears	<p>[Display]</p> <p>This field displays the unpaid installment amount.</p>
Fees and Charges	<p>[Display]</p> <p>This field displays charges debited by the bank for processing the financing till date.</p>
Outstanding Finance Amount	<p>[Display]</p> <p>This field displays the outstanding finance amount to be paid.</p>
Disbursal Details	


Field Name	Description
Disbursal Amount	[Display] This field displays the amount of financing disbursed
Disbursal Date	[Display] This field displays the date of disbursal of financing
Disbursal Branch	[Display] This field displays the Bank branch for the disbursal.
Repayment Details	
Amount Paid Till Date	[Display] This field displays the repaid by the customer on the finance, till date.
Total Amount to be Repaid	[Display] This field displays the total amount to be repaid by the customer towards the finance on closure, including charges, if any.
No of Instalments	[Display] This field displays the number of instalments in which financed amount needs to be paid.
Instalments paid	[Display] This field displays the total number of instalments paid by the customer to the bank
Repayment Mode	[Display] This field displays the financing repayment mode (ECS/ Cheque/Credit Card)

- Click the Email  icon to send an email about the account.
The system displays the Compose Message screen with your Customer ID and Account Number. You can compose the message subject and message body of the email.
- Click the PDF  icon on the Financing Details screen to generate the ad hoc statement.

Note: Please refer to Ad hoc Statement section in this User Manual to more information to generate an ad hoc account statement.

To filter account activity


You can view the account activity details for a specified time period.

- Navigate to the account activity of the required account.
- Click the Filter  icon.
The system displays the Filter pop-up screen:

3. Specify the start date in the **From** field and end date in the **To** field, click **Submit**, and view account activity of the selected account for the specified period.

Download Account Activity

You can download account activity for specified search criteria for selected loan account in PDF and Excel formats.

1. Navigate to the account activity of the required account.
2. Click the Download  icon.
The system displays the document formats available for download.
3. Click the icon for the required document format.
4. Open the downloaded account activity document in a new window or save the downloaded account activity document.

24. Mutual Funds

You can buy mutual funds from an Asset Management Company (AMC) in the application. You can also view the order status of mutual fund transactions that you have initiated in the application.

You can view details of all their mutual funds holdings in the application. You can also sell or redeem the purchased mutual funds. In the application, you can also switch investments from one mutual fund to other mutual funds.

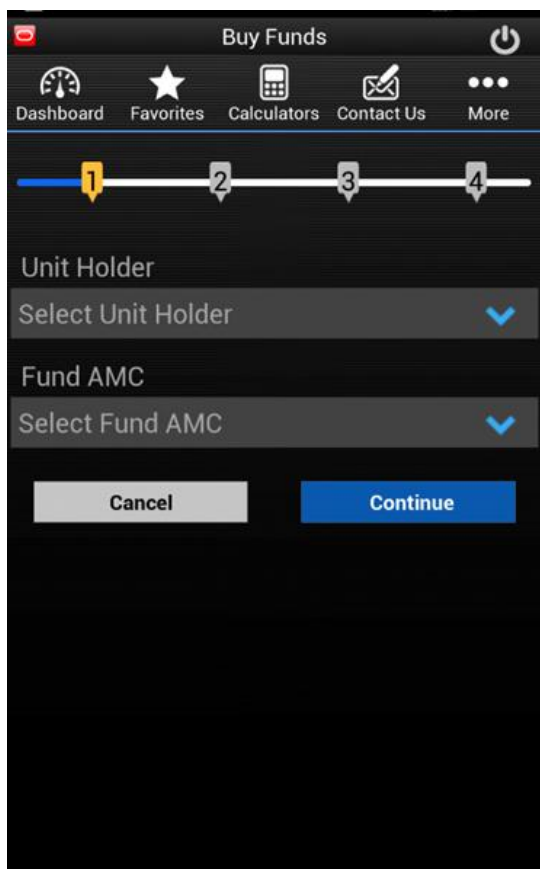
24.1 Buy Funds

You can enter details to buy mutual funds of the selected AMC from the application. You must specify the amount to be invested or the number of units to be purchased for the selected fund.

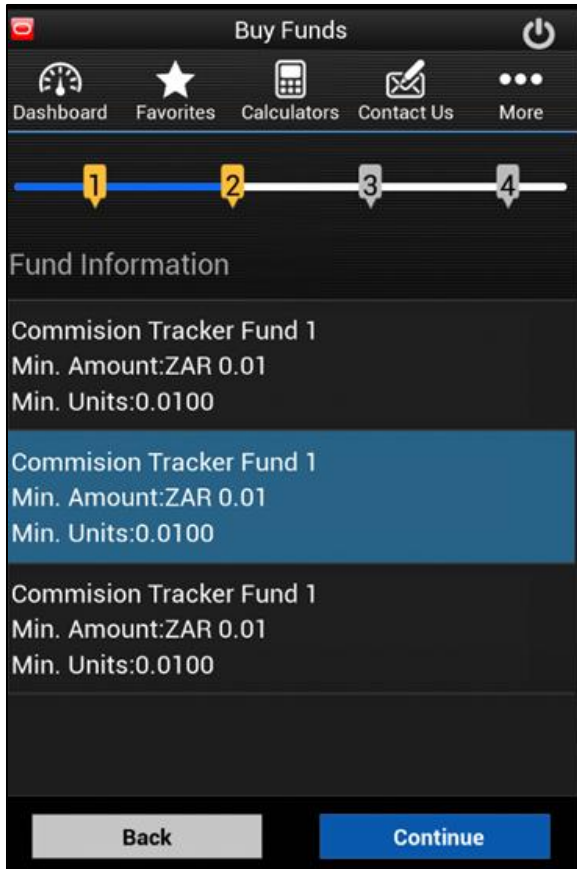
To buy funds

1. Click **More > Mutual Funds > Buy Funds**.
The system displays the Buy Funds screen.

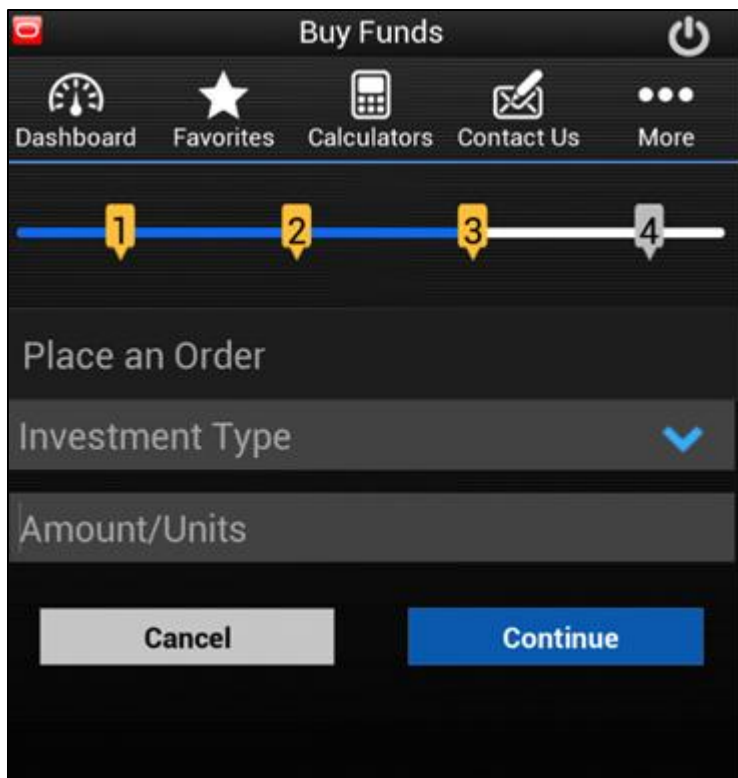
Buy Funds 1



Buy Funds 2



Buy Funds 3

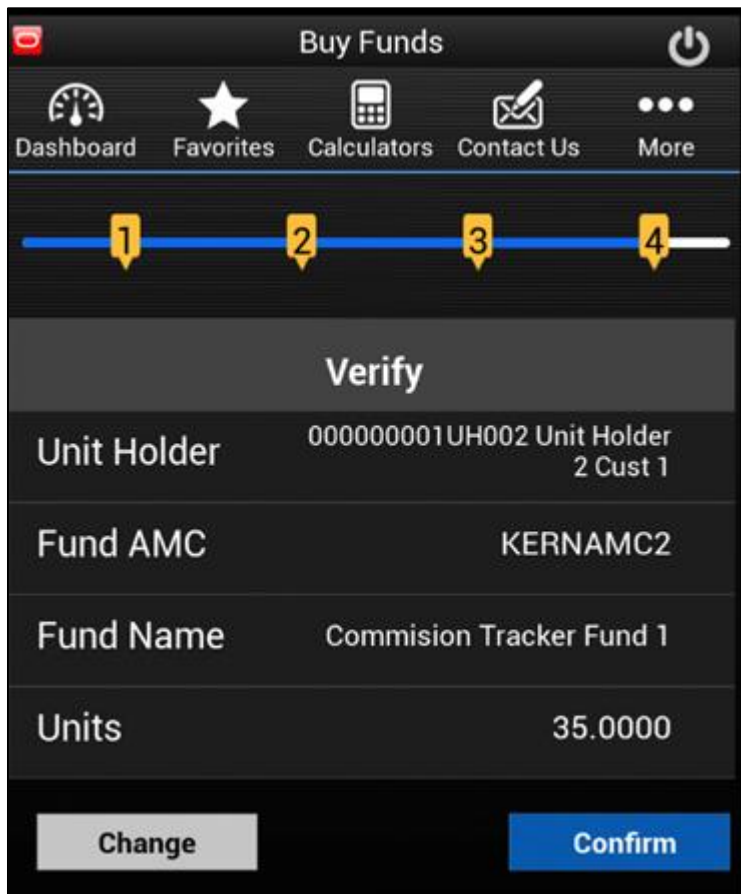


Field Description

Field Name	Description
Unit Holder	<p>[Optional, Input box, 50]</p> <p>Enter the Unit Holder ID under which you want to buy the mutual fund.</p> <p>Click the Unit Holder hyperlink.</p> <p>The system displays the corresponding Funds AMC.</p>
Fund AMC	<p>[Optional, Input box, 50]</p> <p>Enter the Asset Management Company under which the required mutual fund exists.</p> <p>The system displays the corresponding mutual funds.</p>
Fund Information	
Fund Name	<p>[Optional, Input box, 50]</p> <p>Select the required mutual fund.</p> <p>The system displays the minimum investment amount or minimum purchase units.</p>

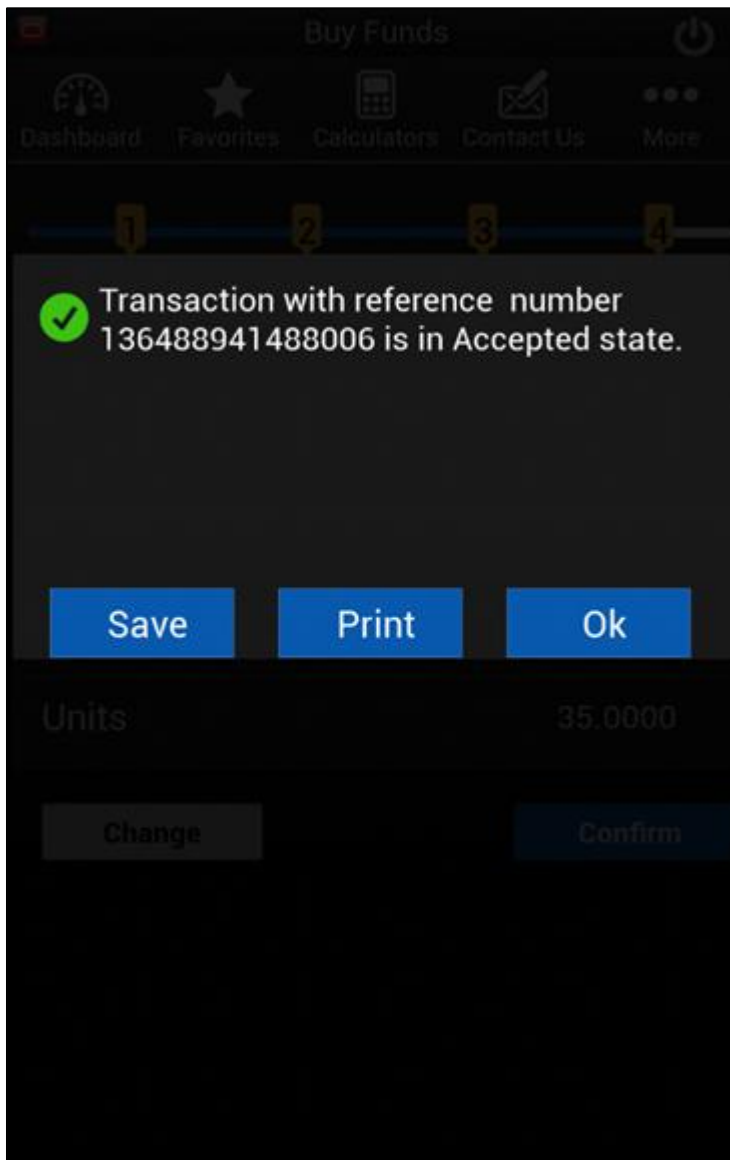
Field Name	Description
Minimum Amount	[Display] This field displays the minimum amount that has to be invested to subscribe to the fund, with the currency of the mutual fund.
Minimum Units	[Display] This field displays the minimum units that have to be invested to subscribe to the fund, with the currency of the mutual fund.
Place an Order	
Investment Type	[Mandatory, Dropdown] Click the Amount option to specify that the investment is to be made in terms of amount click the Units option for investment in number of units.
Amount/Units	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.

2. Enter the relevant details in the appropriate fields and then click Continue to view the next screen of the process.
3. Click **Continue**.
The system displays the Buy Funds – Verify screen.
OR
Click **Cancel** to clear all the details that you have entered.

Buy Funds – Verify

4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays transaction reference number for the transaction.

Buy Funds – Confirm



5. Click the **Save** button to save the details.
6. Click the **Print** button to print the details.
7. Click the **OK** button.
The system displays the initial Buy Funds screen.

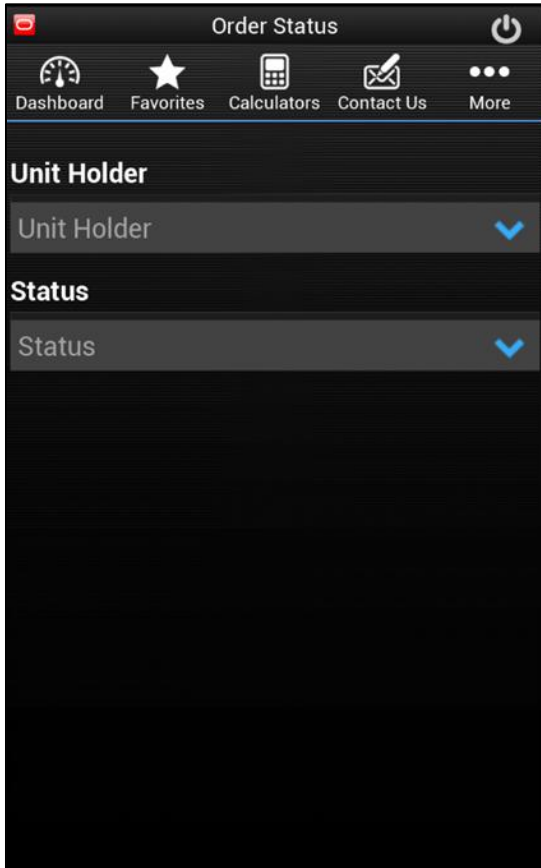
24.2 View Order Status

You can view the order status of mutual funds that you have initiated in the application. You must select the Unit Holder and the status in the application to view the order status of the mutual funds.

To view order status of mutual funds

1. Click **More > Mutual Funds > Order Status**.
The system displays the Order Status screen.

Order Status 1

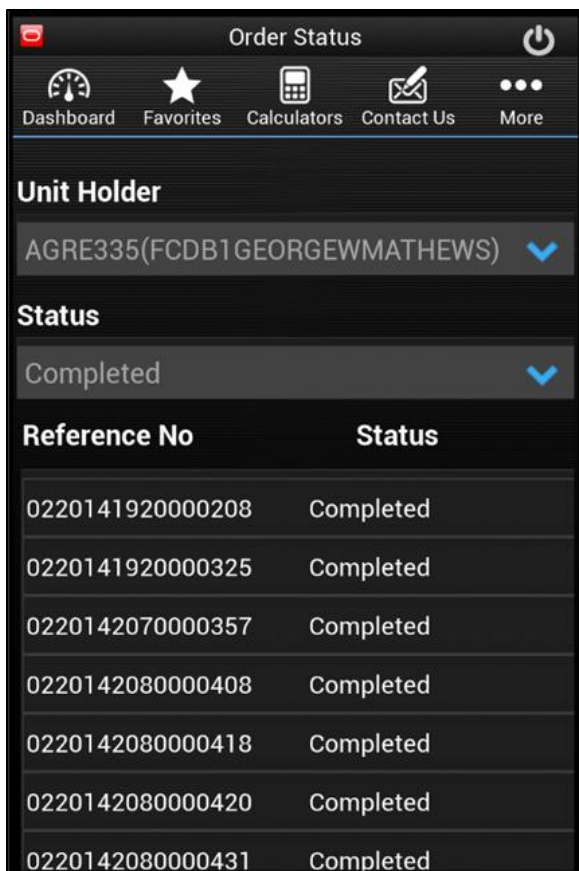


Field Description

Field Name	Description
Unit Holder	[Mandatory, Dropdown] Select the name of the Unit Holder from the drop-down list.
Status	[Mandatory, Dropdown] Select the status of the mutual fund for the search criteria from the drop-down list.

2. Select the name of the Unit Holder and the status of the mutual fund.
The system displays the reference number and the status of the mutual funds based on your selected criteria.

Order Status 2



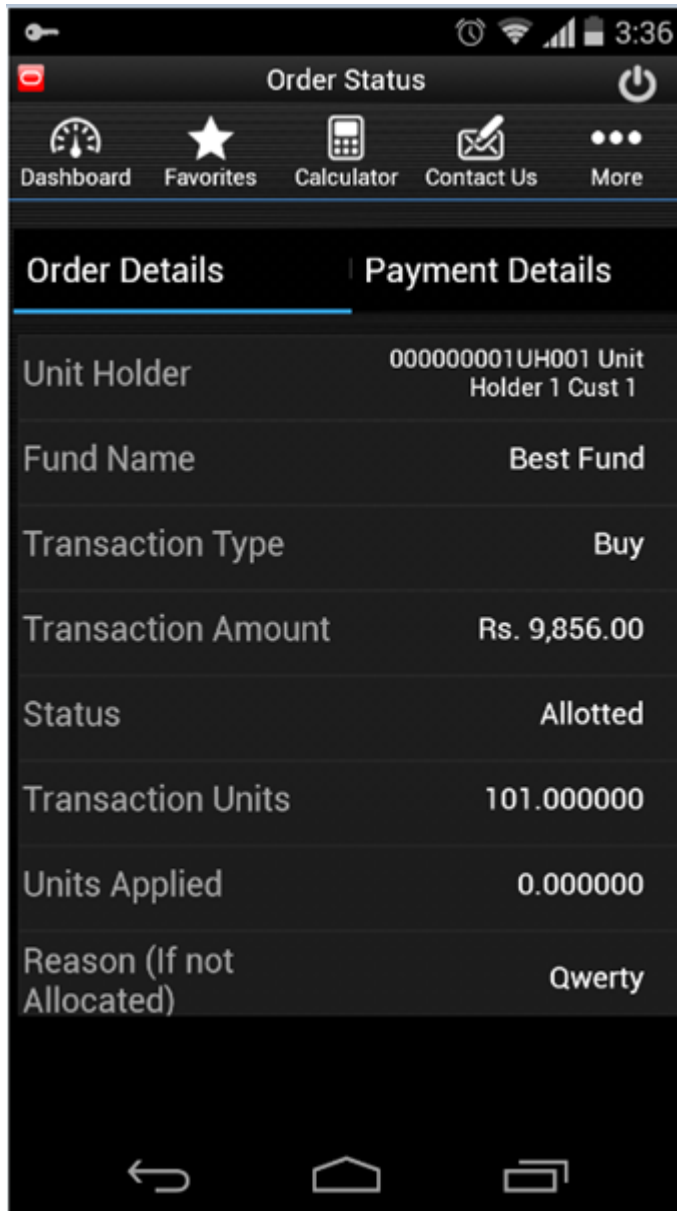
Field Description

Field Name	Description
Unit Holder	[Mandatory, Dropdown] Select the name of the Unit Holder from the drop-down list.
Order Status	[Mandatory, Dropdown] Select the status of the mutual fund for the search criteria from the drop-down list.
Reference No	[Display, Hyperlink] This field displays the transaction reference number of an order. Click this hyperlink to view the corresponding order details.
Status	[Display] This field displays the status of the corresponding mutual fund with the transaction reference number.

3. Click the required Transaction Reference Number hyperlink.
The system displays the order details of the mutual funds.

4. Click the **Order Details** tab.
The system displays the details of the mutual funds that you have bought in the application.

Order Details



Field Description

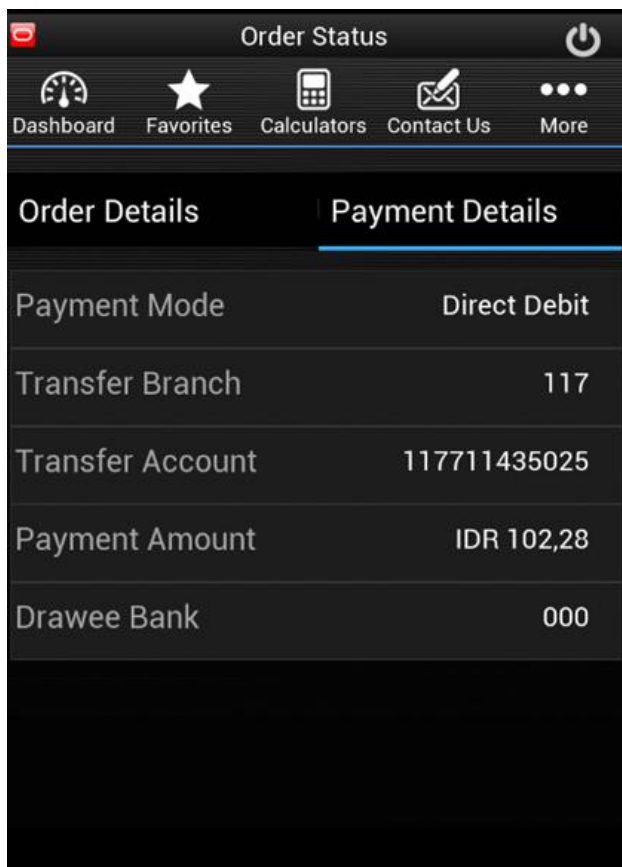
Field Name	Description
-------------------	--------------------

Order Details

Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the Fund ID of the mutual fund.
Transaction Type	[Display] This field displays the transaction type of the mutual fund.
Transaction Amount	[Display] This field displays the transaction amount of the mutual fund.
Status	[Display] This field displays the status of the order.
Transaction Units	[Display] This field displays the number of transaction units.
Units Applied	[Display] This field displays the number of units applied.
Reason (If not allocated)	[Display] This field displays the reason for not allocating the units.

- Click the **Payment Details** tab.
The system displays the payment details of the mutual funds that you have bought in the application.

Payment Details



Field Description

Field Name	Description
Payment Details	
Payment Mode	[Display] This field displays the payment mode of the mutual fund.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer, in the Account Number – Branch format.
Payment Amount	[Display] This field displays the amount of payment, with the currency, for the mutual fund

Field Name	Description
Drawee Bank	[Display] This field displays the drawee bank.

- Click the **Back** button on your device to view the previous screen.

24.3 Redeem Funds

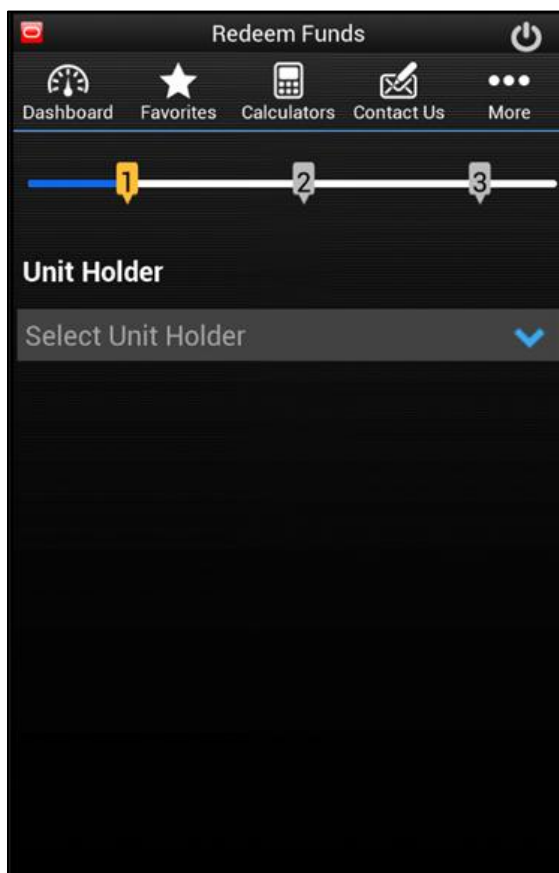
You can redeem or sell a mutual fund of a particular AMC, from your mutual fund portfolio in the application. You can make a full or partial redemption of the selected mutual fund.

You must specify the redemption in terms of mutual fund units or in terms of amount to be redeemed.

To redeem a mutual fund

- Click **More > Mutual Funds > Redeem Funds**.
The system displays the **Redeem Funds** screen.

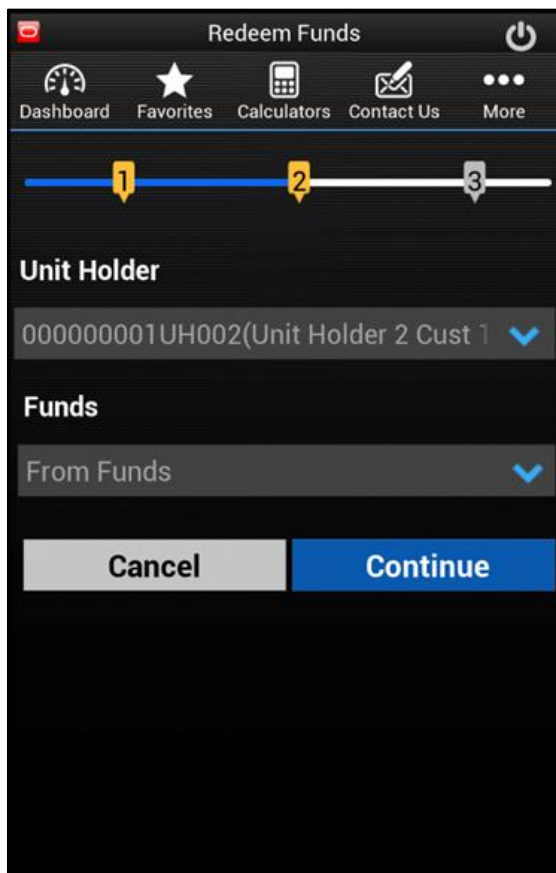
Redeem Funds 1



Field Description

Field Name	Description
Unit Holder	[Mandatory, Dropdown (with typo-search)] Select the Unit Holder ID under which you want to buy the mutual fund. The system displays the corresponding Funds AMC.

Redeem Funds 2

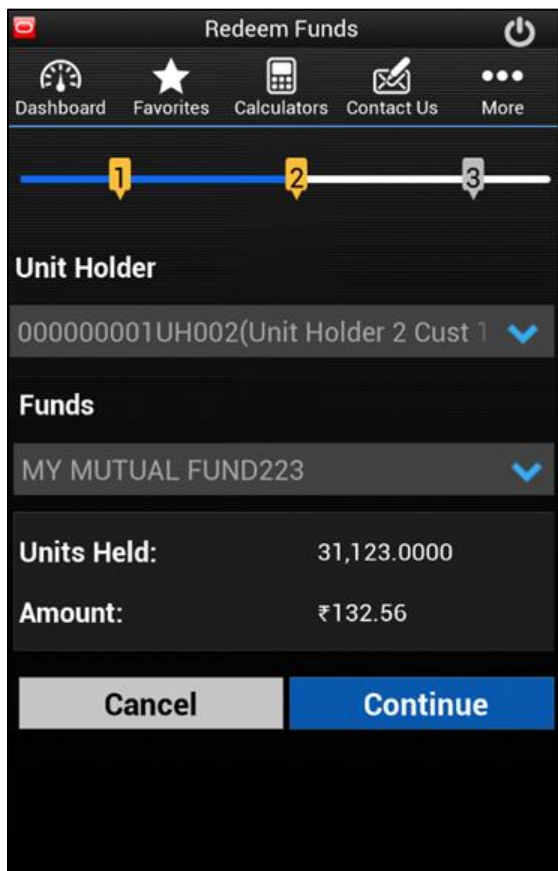


Field Description

Field Name	Description
Fund Name	[Mandatory, Dropdown (with typo-search)] Select the required mutual fund.

2. Select the required mutual fund.
3. Click **Continue**.
The system displays the number of units held and amount in the selected mutual fund.

Redeem Funds 3

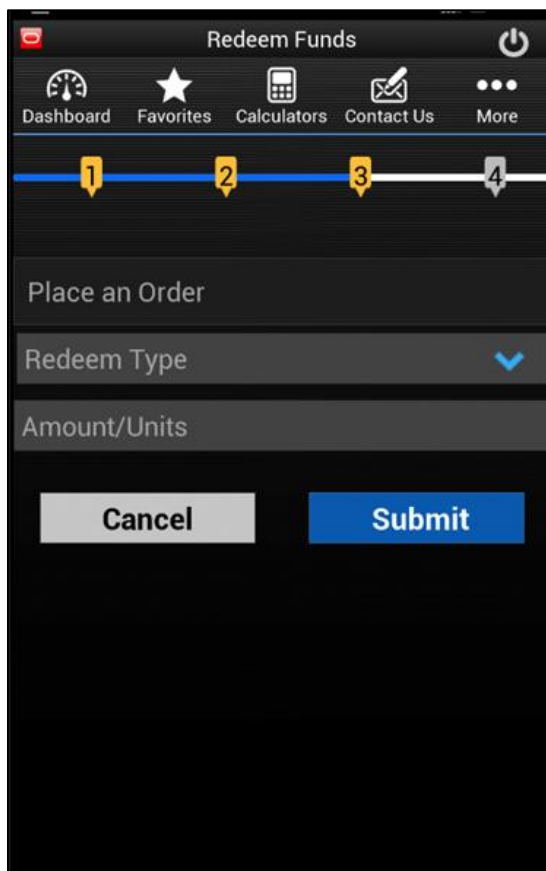


Field Description

Field Name	Description
Units Held	[Display] This field displays the number of units of the mutual held as on current date.
Amount	[Display] This field displays the market value of the investment as on date, with the currency of the mutual fund.

4. Click **Continue**.
The system displays the fields to redeem the selected mutual fund.

Redeem Funds 3

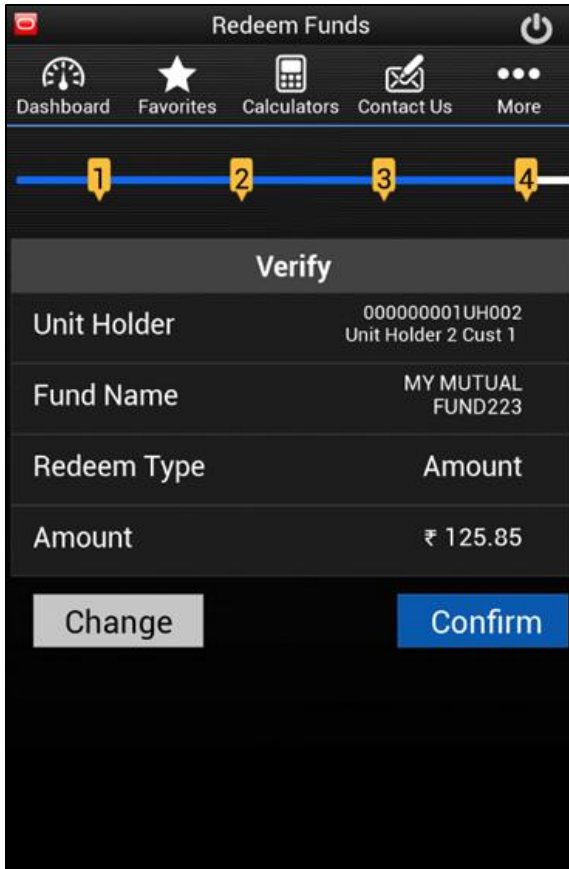


Field Description

Field Name	Description
Place an Order	
Redeem Type	[Mandatory, Dropdown] Select the Amount option to specify that the investment is to be made in terms of amount. Select the Units option for investment in number of units.
Amount/Units	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.

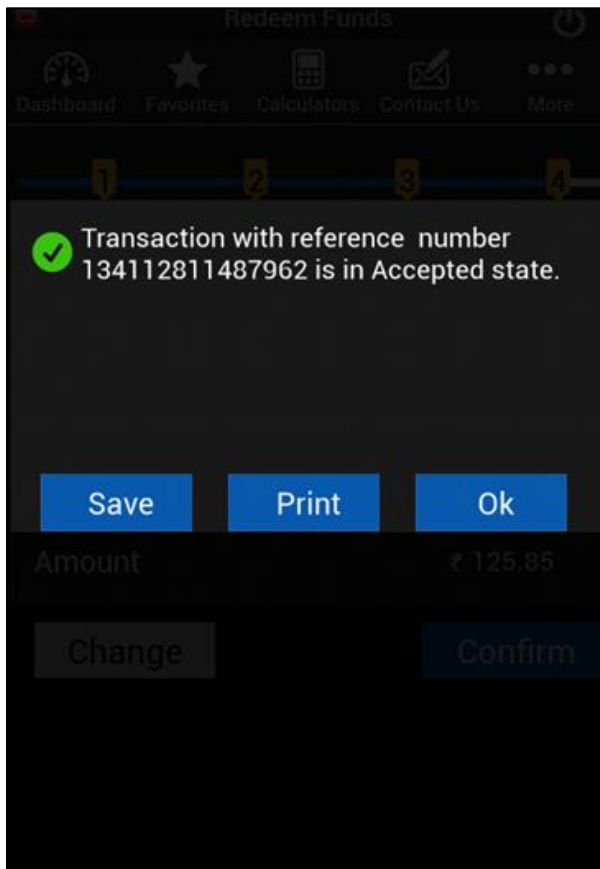
- Click **Submit**.
The system displays the Redeem Funds – Verify screen.
OR
Click **Cancel** to clear all the details that you have entered.

Redeem Funds – Verify



6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for transaction.

Redeem Funds – Confirm



7. Click the **Save** button to save the details.
8. Click the **Print** button to print the details.
9. Click **OK** button.
The system displays the initial Redeem Funds screen.

24.4 Switch Funds

You can switch investments from one mutual fund to other mutual fund of the same AMC and under the same Unit Holder Id in the application. You can switch either a part or the total investment made in the mutual fund.

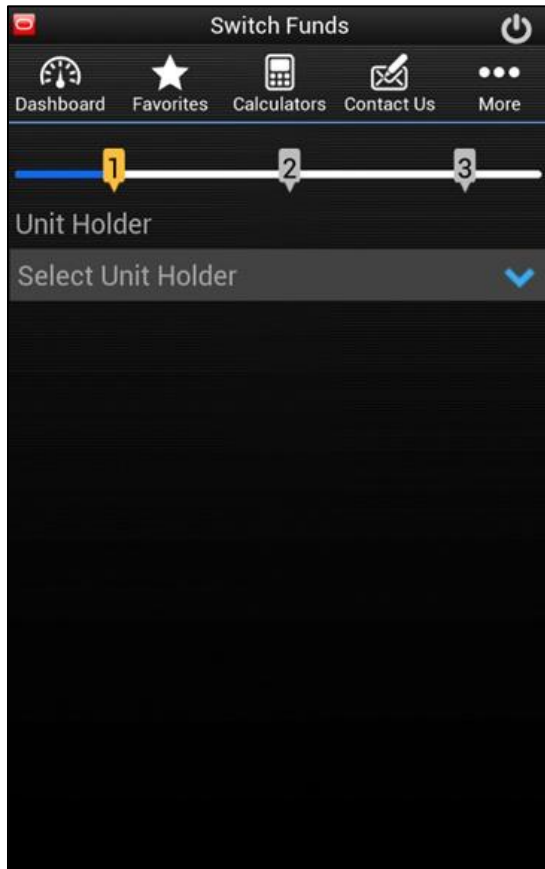
You must specify the switch details in terms of amount or in terms of units,

When you start a switch request of the mutual funds, units from the source mutual fund are redeemed and units of the destination mutual fund are bought.

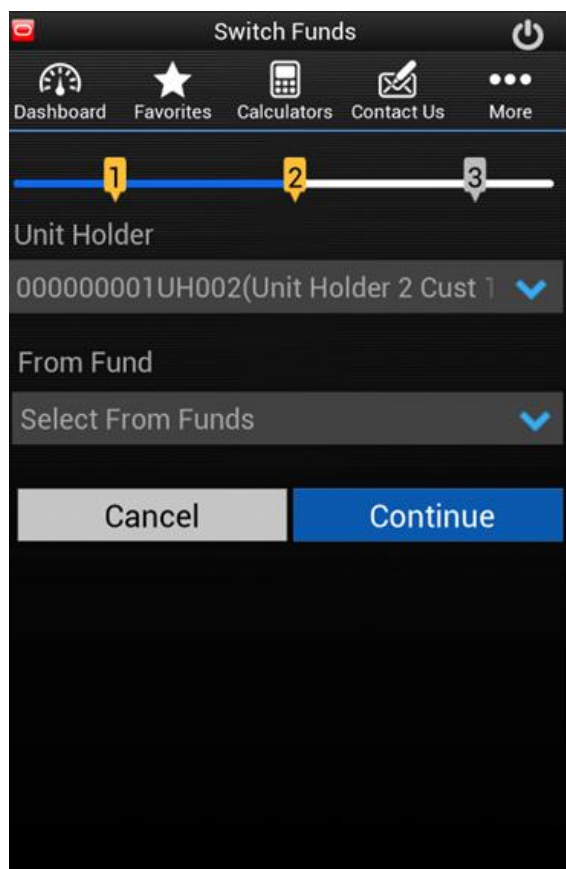
To switch mutual funds

1. Click **More > Mutual Funds > Switch Funds**.
The system displays the Switch Funds screen.

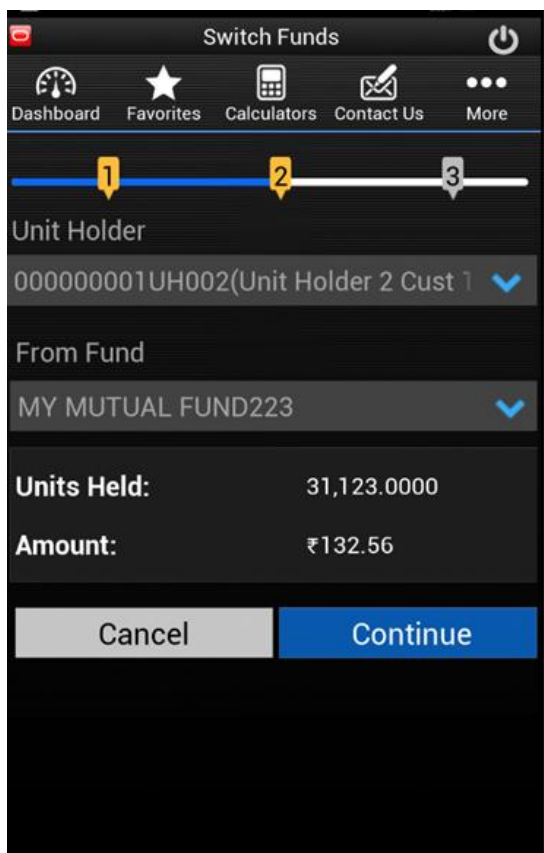
Switch Funds 1



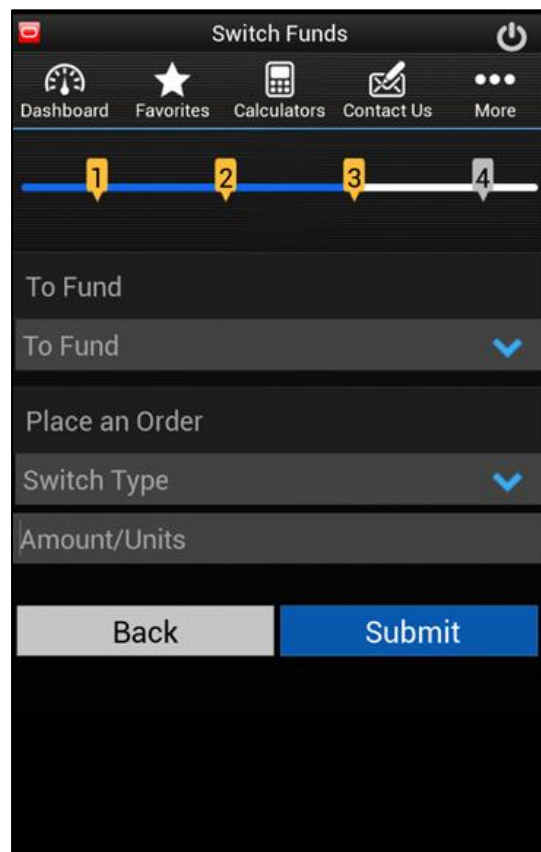
Switch Funds 2



Switch Funds 3



Switch Funds 4

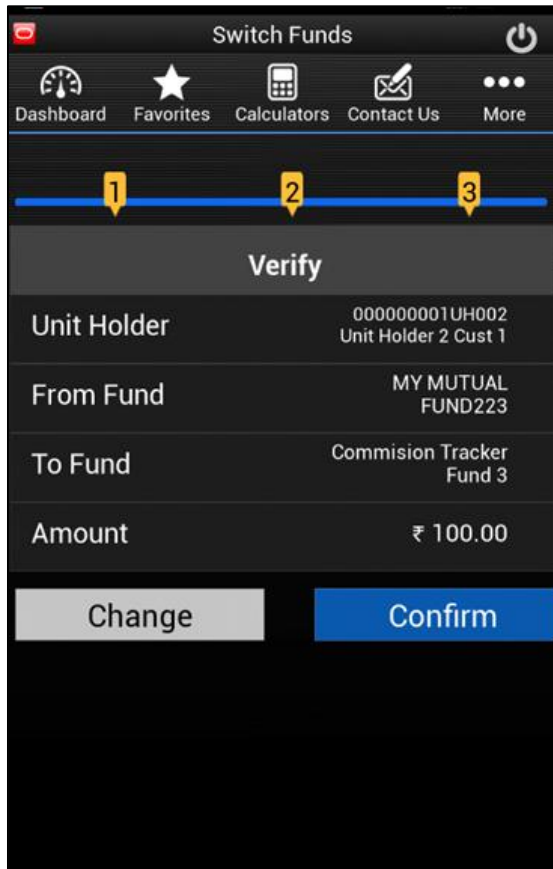


Field Description

Field Name	Description
Unit Holder	[Mandatory, Dropdown (with typo-search)] Select the Unit Holder ID under which you want to Switch the mutual fund. The system displays the corresponding funds in From Funds and To Funds fields.
From Funds	[Mandatory, Dropdown (with typo-search)] Select the fund that you want to redeem. The system displays the corresponding units held and current market values for the fund.
Units Held	[Display] This field displays the number of units available for redemption as on date.

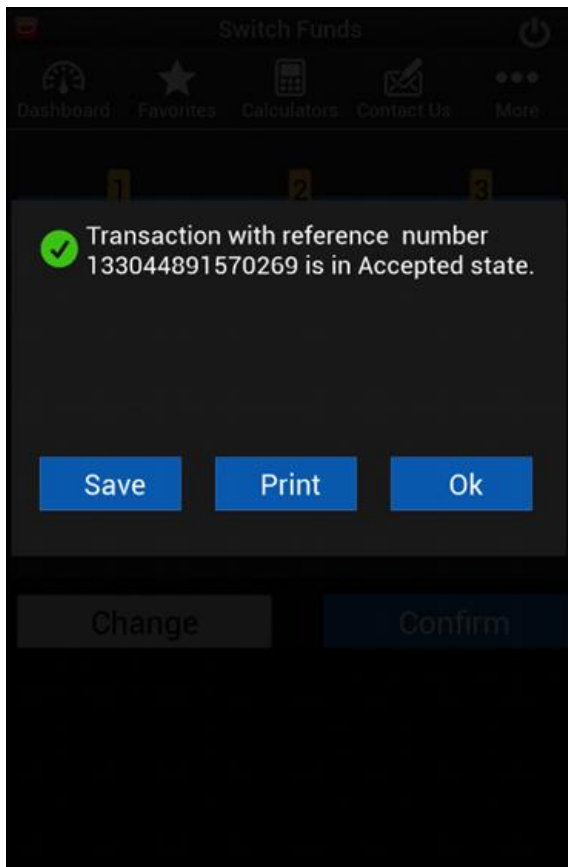
Field Name	Description
Amount	[Display] This field displays the market value available for redemption as on date, with the currency of the mutual fund.
To Funds	[Mandatory, Dropdown (with typo-search)] Select the fund that you want to buy. The system displays the corresponding units held and current market values for the fund.
Place an Order	
Switch Type	[Mandatory, Dropdown] Select the Amount option to specify that the redemption in the switch is to be made in terms of amount. Select the Units option for redemption in switch in terms of number of units.
Amount/Units	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.

2. Click **Continue** to view the next step of the process.
OR
Click **Cancel** to view the previous screen.
3. Click **Submit**. The system displays the Switch Funds – Verify screen.
OR
Click **Reset** to clear all the details that you have entered.

Switch Funds – Verify

4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for transaction.

Switch Funds – Confirm



5. Click the **Save** button to save the details.
6. Click the **Print** button to print the details.
7. Click **OK** button.
The system displays the initial Switch Funds screen.

24.5 View Fund Portfolio

You can view the details of all your mutual funds holdings in the application.

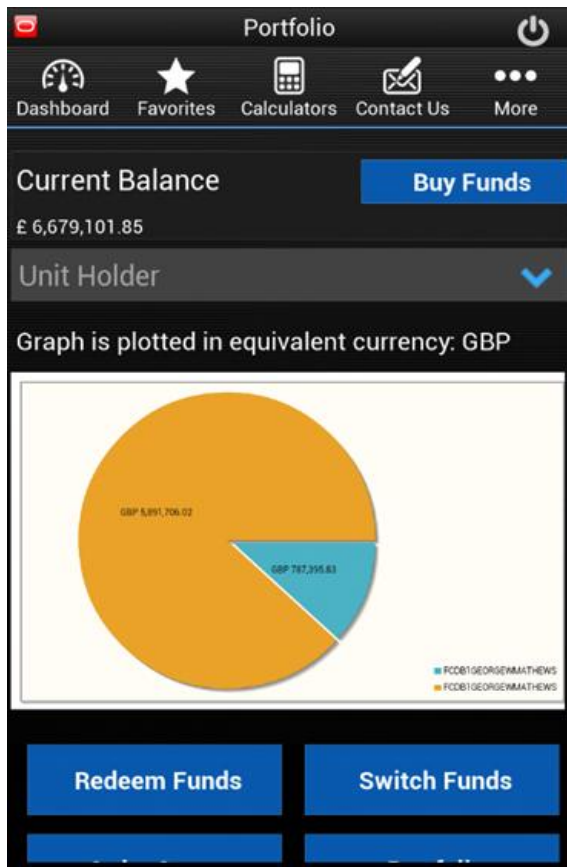
The system displays a pie chart to represent your current funds holdings for each unit holder.

You can also view your mutual fund investments related to a selected unit holder.

To view portfolio of mutual funds

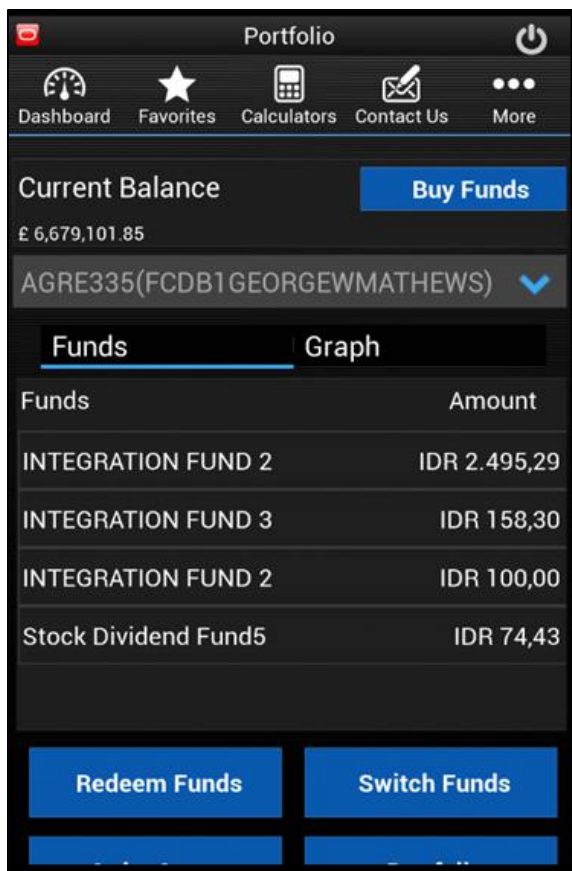
1. Click **More > Mutual Funds > Portfolio**.
The system displays the Funds Dashboard screen.

Funds Dashboard



2. Select the Unit Holder from the dropdown list, mapped to your Customer ID. The system displays the portfolio details of the selected unit holder.
3. Click the **Funds** tab. The system displays the details of your mutual funds in the application.

Portfolio – Funds tab

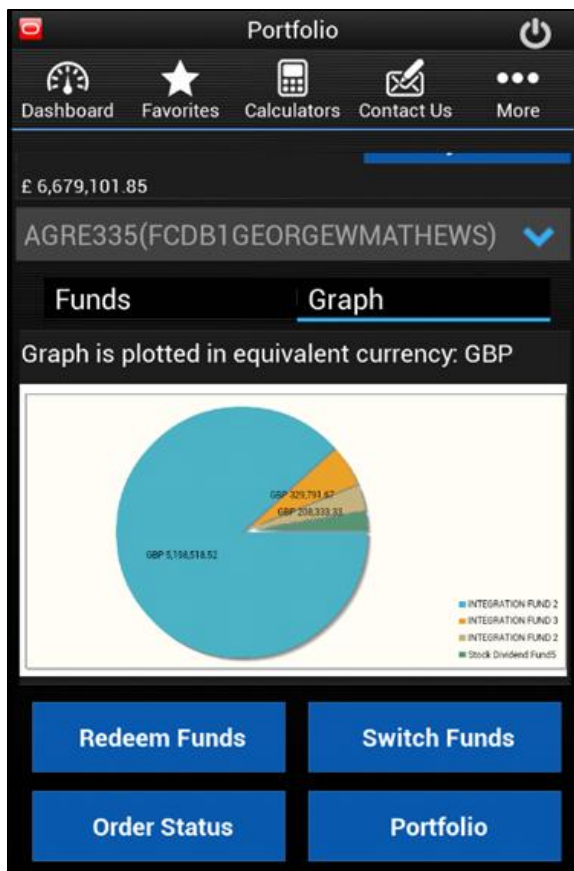


Field Description

Field Name	Description
Current Balance	[Display] This field displays the total current value of your holdings.
Unit Holder	[Optional, Dropdown] Select the required Unit Holder mapped to your Customer ID. The corresponding Funds AMC is displayed.
Fund Name	[Display] This field displays the names of the mutual fund (with amount) under the selected Funds AMC.
Amount	[Display] This field displays the invested amount.

- Click the **Graph** tab.
The system displays the details of your mutual funds in the application as a pie chart.

Portfolio- Graph

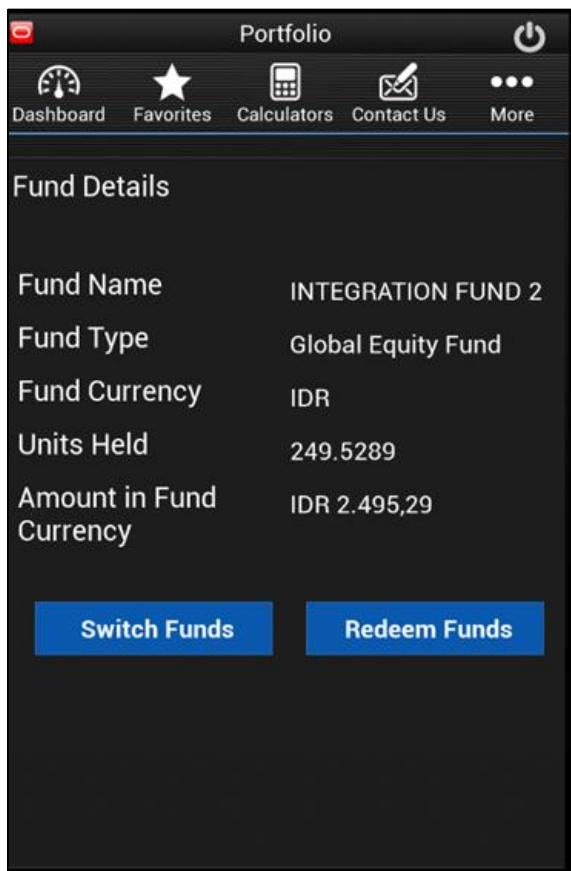


Field Description

Field Name	Description
Pie Chart	[Display] This pie chart represents your current holdings across all unit holders, if multiple unit holders are available. If only one unit holder is selected or available, this pie chart represents the current holdings of Mutual Funds within a unit holder.

5. Click **Buy Funds** to view the Buy Mutual Funds screen.
6. Click **Order Status** to view the Order Status screen.
7. Click **Redeem Funds** to view the Redeem Funds screen.
8. Click **Switch Funds** to view the Switch Funds screen.
9. Click **Portfolio** to view the Portfolio screen with all unit holders and overall view of the holdings screen.
10. Click the **Fund Name** to view the Fund Details pop-up screen.

Fund Details



Field Description

Field Name	Description
Fund Details	
Fund Name	[Display] This field displays the name of the mutual fund. Click this hyperlink to view the Fund Details
Fund Type	[Display] This field displays the type of the mutual fund.
Fund Currency	[Display] This field displays the currency of the mutual fund.

Field Name	Description
Units Held	[Display] This field displays the number of units held as on current date for the mutual fund.
Amount in Fund Currency	[Display] This field displays the total mutual fund amount in the fund currency.

11. Click **Switch Funds** to view the Switch Funds screen.
12. Click **Redeem Funds** to view the Redeem Funds screen.
13. Click the Back button on your device to view the previous screen.

25. Budget Management

You can use the budget management feature to plan a budget against your expenses. You can create, modify and delete a budget, and track the progress of budget. The application also includes a budget calculator to find the total savings after all your expenditure is compared with your income.

To view budget calculator

The Budget Calculator enables you to view total savings by comparing your monthly income and total monthly savings and expenditure.

1. Click **Calculators > Budget Calculator** on the login screen of the application or on the dashboard of the application.
The system displays the Budget Calculator.

Budget Calculator

2. Enter your monthly income in the Enter Your Monthly Income field.
3. Enter the required values in the appropriate fields of the Budget Calculator
4. Click **Calculate Savings**.
The system displays the details for your potential monthly savings.
OR
Click **Reset** to modify all values in the appropriate fields of the Budget Calculator.
OR

Click the Set Budget icon to create a budget in the application.
OR
Click the Compare icon to compare your budget with peers.

Note: You must register for (if you are a new user) or login to the application if you want to create or compare a budget in the application.

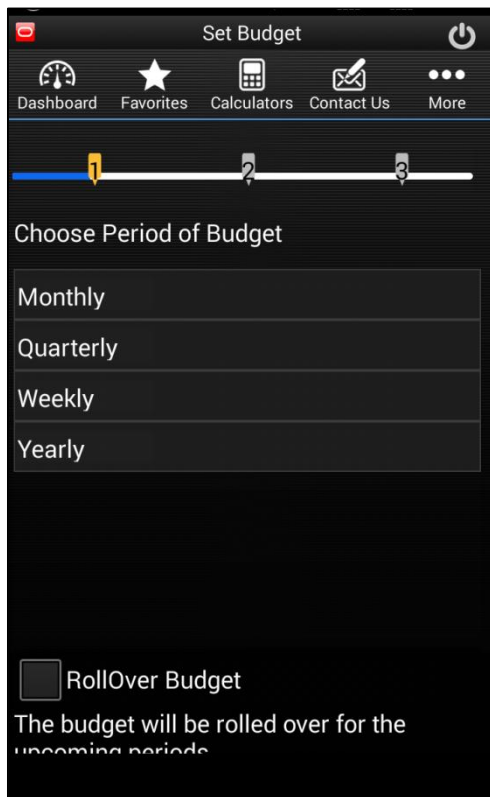
25.2 Create a Budget

You can create a budget in the application to keep track of your monthly expenses.

To create a budget

1. Login to the Android-based application.
2. Click **More > Manage Finances > Budget > Set Budget**.
The system displays the Set Budget screen.

Set Budget



Field Description

Field Name	Description
Period of your budget	[Mandatory, Dropdown] Select periodic search options available to the User.

Field Name	Description
RollOver Budget	[Checkbox] Select this checkbox to rollover the budget to the next month.
Categories	[Optional, Dropdown] Select a category for your budget.
Total	[Optional, Input box, 15] Enter the total amount for the budget category.
Sub Categories	[Display] This field displays the subcategories for the selected category.

3. Click **Save and Continue** to save details entered for the selected category.
4. Enter the required values for other budget categories.
5. Click **Complete**.
The system saves the budget and displays the Budget- Confirm screen.
6. Click **Confirm** if all values for the budget are correct.
The system saves the budget to your account and displays the reference number for the budget.
7. Click **OK**.
The system displays the Set Budget screen.

Edit a Budget

You can view, modify or delete the budgets that you create in the application from the Set Budget screen.

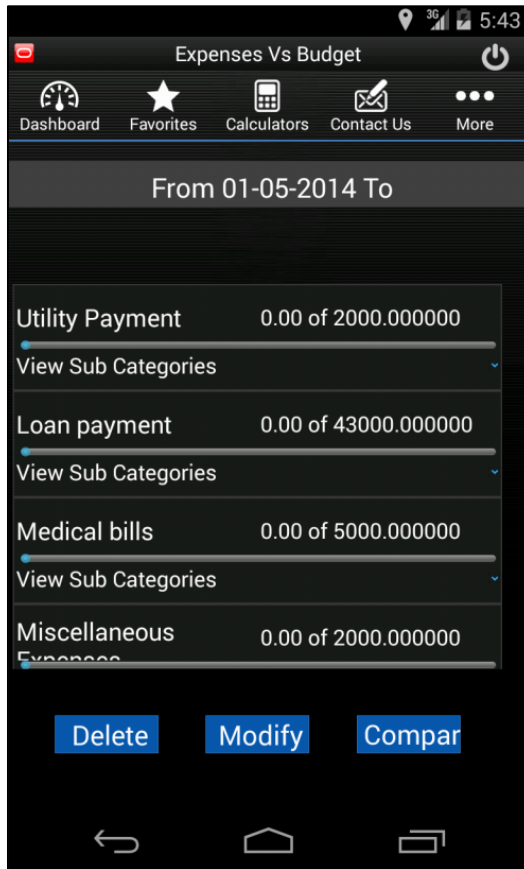
To view a budget from the Set Budget screen

1. Click **More > Manage Finances > Budget > Set Budget**.
The system displays the Set Budget screen.

Note: If you have already created budgets in the application, the system displays a pop-up screen to allow you to either view or modify existing budgets.

2. Click **View budget** in the pop-up screen to view the details of the budget.

Expenses Vs Budget



3. Click **Modify**.
The system displays the Set Budget screen in which you can update the details of the budget.
OR
Click **Delete** to delete the budget from the application.
OR
Click **Compare** to compare the budget with peers.

To modify a budget from the Set Budget screen

4. Click **More > Manage Finances > Budget > Set Budget**.
The system displays the Set Budget screen.

Note: If you have already created budgets in the application, the system displays a pop-up screen to allow you to either view or modify existing budgets.

5. Click **Modify budget** in the pop-up screen to modify the details of the budget.
The system displays the Set Budget screen in which you can update the details of the budget.

Field Description

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

Field Name	Description
Period of your budget	[Dropdown] Select periodic search options available to the User.
RollOver Budget	Select this checkbox to rollover the budget to the next month.
Categories	Select a category for your budget.
Total	Enter the total amount for the budget category.
Sub Categories	Enter the amount for the budget sub category.

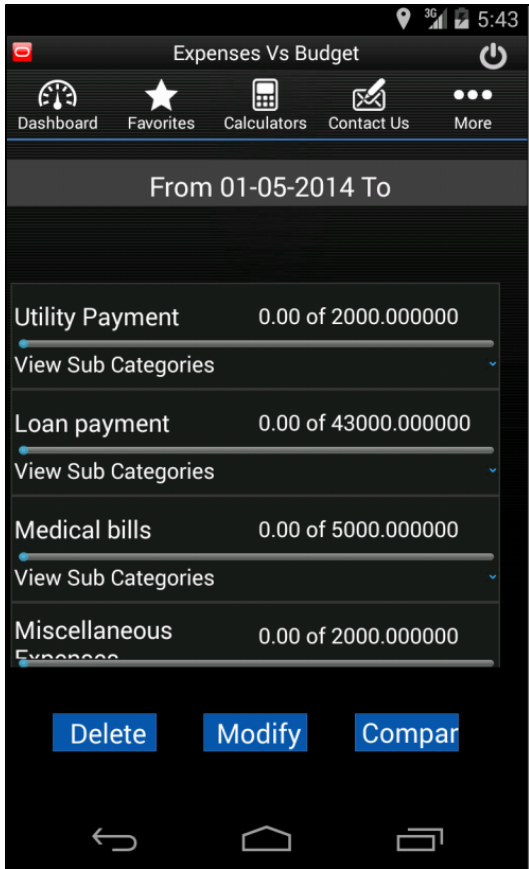
6. Click **Save and Continue** to save details entered for the selected category.
7. Click **Submit**. Your budget for the selected budget category is saved.

Compare Expenses and Budget

You can compare budget and the expenditure for the current or specific month for the respective categories and sub categories of a budget.

1. Click **More > Manage Finances > Budget > Expenses vs Budget**. The system displays the Expenses vs Budget screen.

Expenses Vs Budget



Field Description

Field Name	Description
Category	[Display] This field displays the name of the category and sub category along with the graph for the expenses Vs the budget.
Amount	[Display] This field displays the amount for expenditure Vs the budget for the category and sub category.
Expenditure graph	[Display] This field displays the expenditure line graph
Disclaimer	[Display] This field displays the text to let you know the number of categories for which the budget is not maintained but expenditure is done.

- Click **Modify** on the Expenses vs Budget screen.
The system displays the Set Budget screen with values on the Set Budget screen.

Note: You cannot modify the period of the budget on this screen.

3. Click the Compare icon on the Expenses vs Budget screen.
The system displays the benchmarking screen with data as defaulted from your profile.
4. Click **Expand** on the Expenses vs Budget screen.
The system displays the budgets and expenses set for the sub categories.
5. Click **Collapse** on the Expenses vs Budget screen.
The system closes the budgets and expenses displayed for the sub categories.

Note: If a month does not have a budget, click **Create Budget** on the Expenses vs Budget screen to create a budget for the month.

View Budget History

You can view the budgets of previous months, if any.

1. Click **More > Manage Finances > Budget > Expenses vs Budget**.
The system displays the Expenses vs Budget screen.
2. Select a previous month from the drop-down.
The budget details for the categories and sub categories are displayed.
3. Click the Budget History icon.
The budget details for the categories and sub categories are displayed.

Delete a Budget

You can delete a budget for the selected month.

1. Click **More > Manage Finances > Budget > > Expenses vs Budget**.
The system displays the Expenses vs Budget screen
2. Click **Delete**.
The system displays the Delete Budget screen.
3. Click **OK**.
The budget is deleted from the application.

26. Goal Setting

Goals in the application are financial goals that you want to achieve in a specified period of time.

You can use the Goal Setting feature of the application to use the Goal Calculator. You can know your investment targets to reach your specified financial goals in a specific period of time, using the Goal Calculator.

You can create, view or modify a goal. You can also make contributions to the goal from your selected account in the application. You can redeem a goal if required. You can also add participants to your goals who will also contribute to your goal using their accounts in the application.

In the application, you can also share your goals with friends and family using social media. If they also use the application, you can send them a request for contributing towards your goals, using social media.

You can also contribute to the goals of other users if they have assigned you as the goal participant or send a social media request for goal contribution.

You can also compare goals with that of peers and analyze the results.

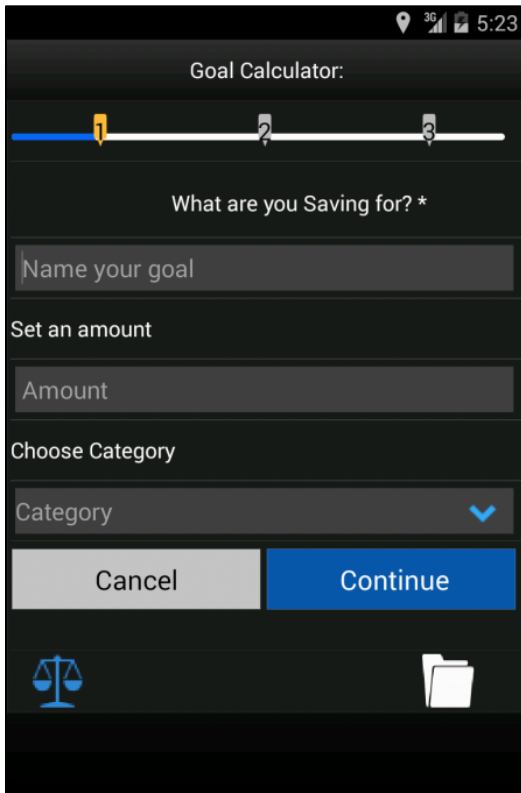
As a registered user or visitor to the application you can only use the Goal Calculator and compare goals in the application.

26.1 View Goal Calculator

The Goal Calculator enables you to view investment targets to reach your specified financial goals in a specific period of time, given a rate of interest for your proposed investments.

1. Click **Calculators > Goal Calculator** on the login screen of the application or on the dashboard of the application.
The system displays the Goal Calculator with these three sections divided across three screens:
 - What are you saving for?
 - How do you want to keep saving towards your goal?
 - Set your goal tenure

Goal Calculator



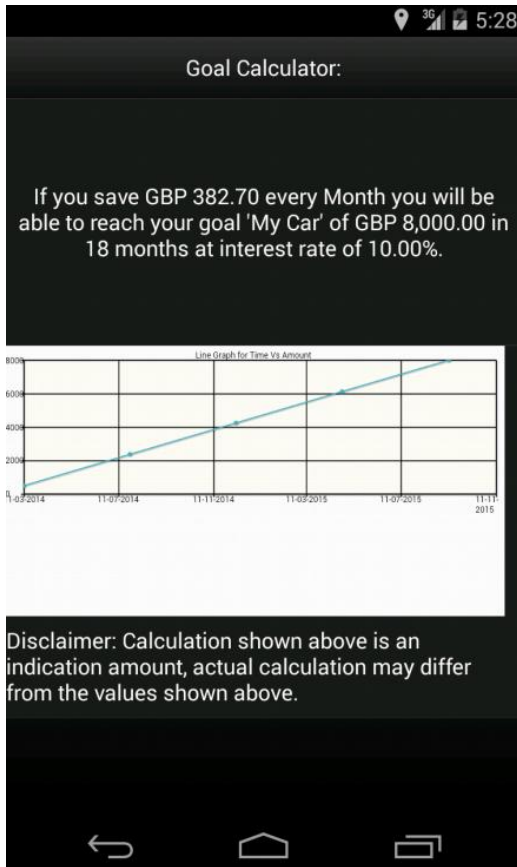
Field Description

Field Name	Description
What are you saving for?	
Name your goal	[Mandatory, Input, 40] Enter the name for the goal.
Set an amount	[Mandatory, Input, 15] Enter the amount for the goal.
Choose category	[Optional, Dropdown] Select the category of the goal.
How do you want to keep saving towards your goal?	
Amount you wish to start with	[Mandatory, Input, 15] Enter the initial deposit amount.
How often would you like to contribute?	[Mandatory, Dropdown] Select the frequency of your contribution.
Set your goal tenure	

Field Name	Description
Tenure (In Months)	[Date-picker] Select the duration of the goal.

2. Click **Continue** after entering the required details at the end of each section.
3. Click **Calculate**.
The system displays your goal based on your specifications.

Goal Calculator - Result



Field Description

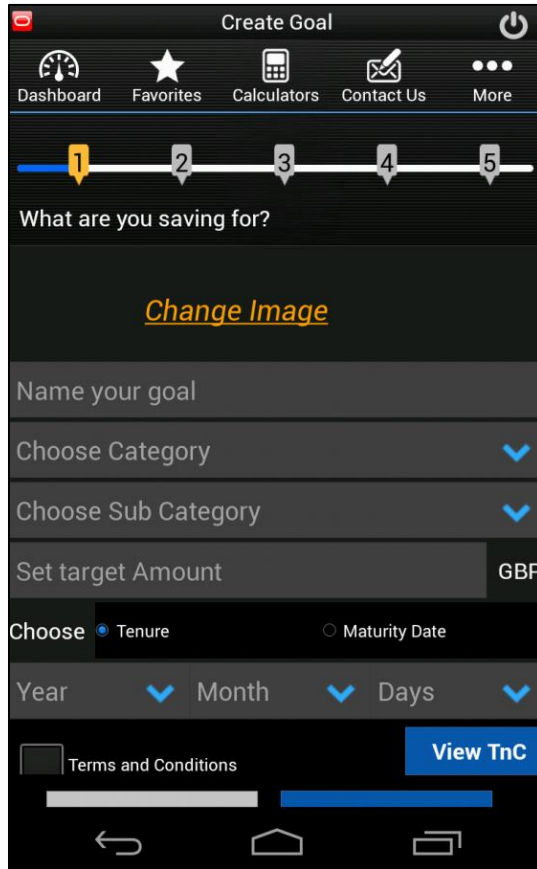
Field Name	Description
Result	[Display] This field displays the text: If you save <amount with currency> every <frequency> you will be able to reach your goal '<Goal Name>' of <amount with currency> in <time period in months> at interest rate of <rate of interest>

26.2 Create a Goal

You can create a financial goal in the application. You can set specific contribution towards the goal from one account at regular intervals for the tenure of the financial goal. After the completion of the tenure of the goal, you can then transfer the accumulated contributions to another account through domestic transfer options.

1. Click **More > Manage Finances > Goals > Create Goal**.
The system displays the Create Goal screen.

Create Goal



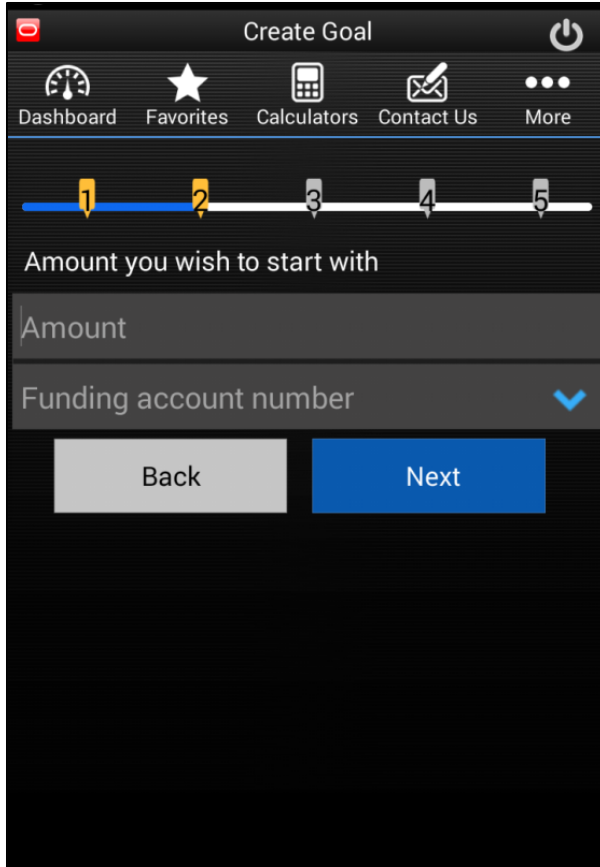
Field Description

Field Name	Description
What are you saving for?	
Change Image	[Mandatory, Display, Lookup] Set the image to be assigned to the goal.
Name your goal	[Mandatory, Input, 40] Enter the name for the goal.

Field Name	Description
Choose a category	[Optional, Dropdown] Select the category of the goal.
Choose a sub category	[Optional, Dropdown] Select the category of the goal.
Set target amount	[Mandatory, Input, 15] Enter the amount for the goal.
Choose	[Mandatory, Radio buttons] Select the required radio button to set the end date of the goal either by tenure or by maturity date. The options are: <ul style="list-style-type: none"> • Tenure • Set Date • Default Set date
Set target date	[Conditional, Date picker] Enter the end date of the goal.
Set Tenure	[Conditional, Dropdown] Enter the tenure of the goal in terms of years, months, and days.
Note: You can either enter the tenure or the end date for the goal.	

2. Click **View T & C** to see the terms and conditions of use.
3. Click the **Terms & Conditions** checkbox.
4. Click **OK**.
5. Click **Continue**.
The system displays screen for the second step of goal creation.

Create Goal- Step 2

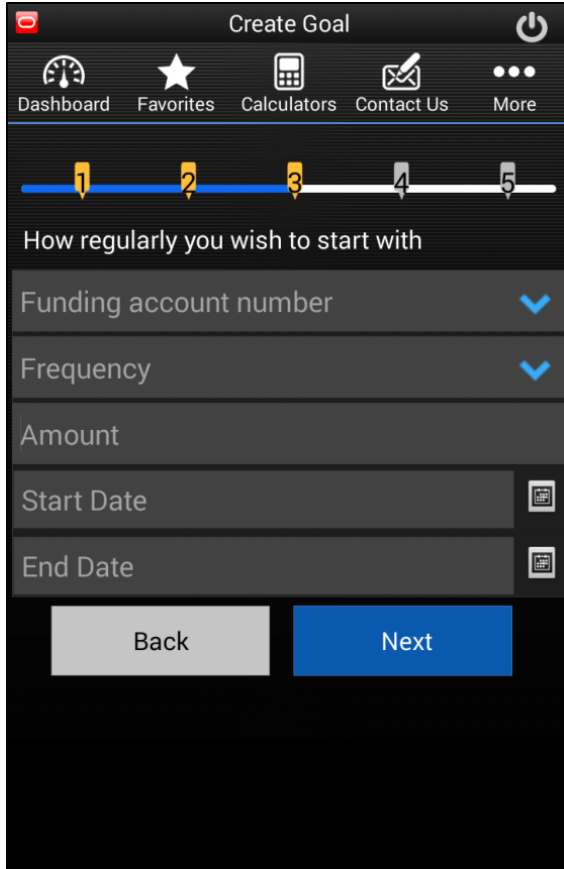


Field Description

Field Name	Description
Amount you wish to start with	
Amount	[Mandatory, Input, 15] Enter the amount to be credited to the goal.
Funding Account Number	[Mandatory, Dropdown] Select the account number from which funds are to be credited to the goal.

- Click **Next**.
The system displays screen for the third step of goal creation.

Create Goal- Step 3



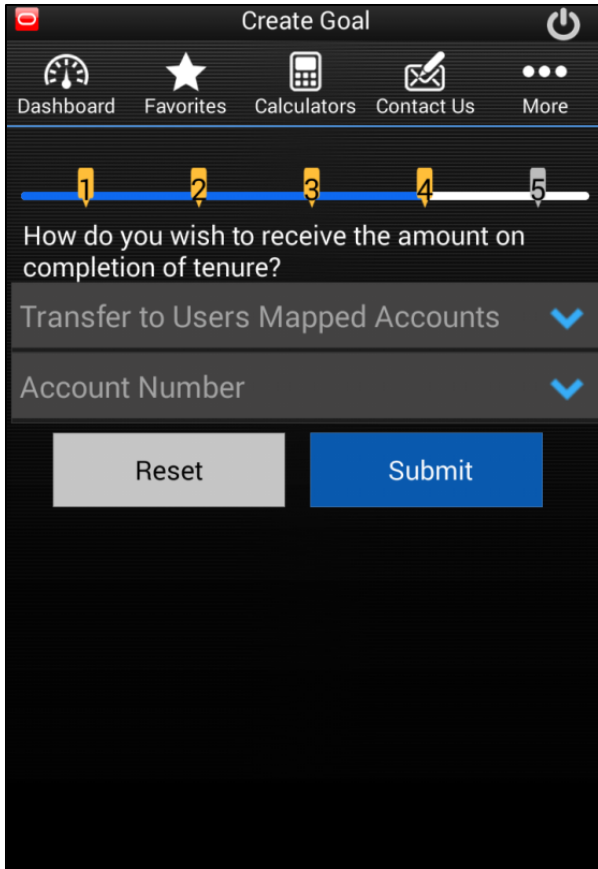
Field Description

Field Name	Description
How regularly you wish to wish to contribute	
Funding Account Number	[Optional, Dropdown] Select the account number from which funds are to be credited to the goal. By default, the account number you selected in the second step of goal creation is displayed.

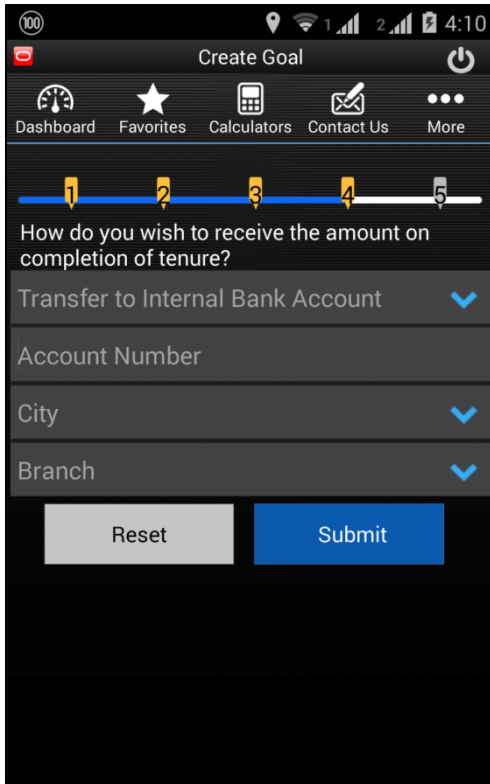
Field Name	Description
Frequency	[Optional, Dropdown] Select the frequency of regular contributions to the goal. The options include: <ul style="list-style-type: none"> • Daily • Fortnightly • Monthly • Quarterly • Half yearly • Yearly
Amount	[Optional, Input, 15] Enter the amount to be debited for regular contribution towards the goal.
Start Date	[Optional, Date picker] Enter the start date for regular contribution towards the goal.
End Date	[Optional, Date picker] Enter the end date for regular contribution towards the goal.

7. Click **Next**.
The system displays screen for the fourth step of goal creation.

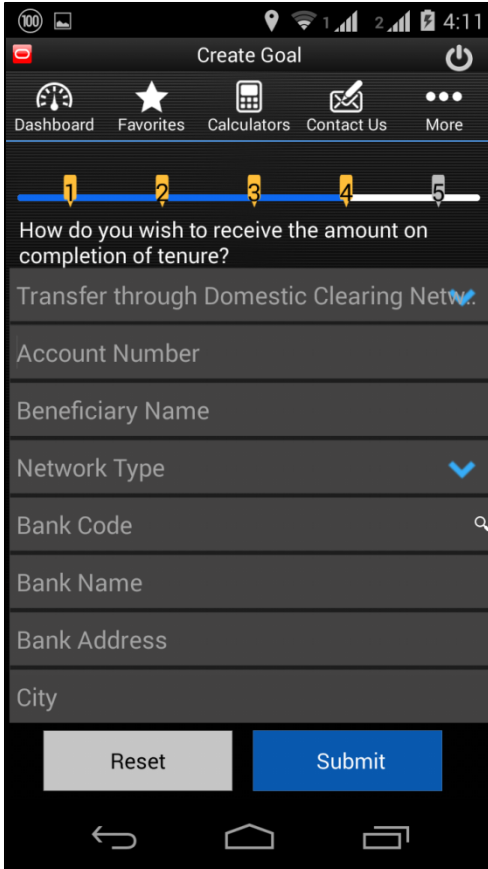
Create Goal- Step 4 Transfer Amount to User Mapped Accounts



Create Goal- Step 4 Transfer Amount to Internal Bank Account



Create Goal- Step 4 Transfer Amount through Domestic Clearing Networks



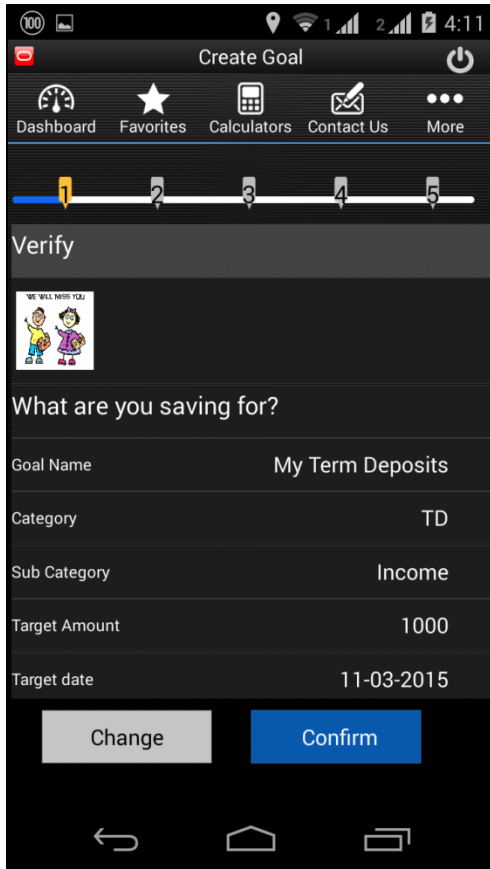
Field Description

Field Name	Description
How do you wish to receive the amount on completion of tenure?	
Note: This is an optional section.	
Account Transfer Option	[Mandatory, Dropdown] Select the account transfer options for transfer of amount on completion of the tenure of the goal.
Account Number	[Mandatory, Dropdown] Select the account number for transfer of amount on completion of the tenure of the goal.
Beneficiary Name	[Mandatory, Input, 35] Enter the name of the beneficiary to whom funds are to be transferred.
Network Type	[Mandatory, Dropdown] Select the domestic transfer network for the funds transfer.

Field Name	Description
Bank Code	[Mandatory, Search, Display] Search and select the bank code of the account for transfer of amount on completion of the tenure of the goal.
Bank Name	[Optional, Display] This field displays the name of the bank based on your selected bank code for the funds transfer.
Bank Address	[Optional, Display] This field displays the address of the bank based on your selected bank code for the funds transfer.
City	[Optional, Display] This field displays the city of the bank based on your selected bank code for the funds transfer.
Branch	[Optional, Display] This field displays the branch of the bank based on your selected bank code for the funds transfer.

8. Click **Submit**.
The system displays Create Goal – Verify screen.
OR
Click **Cancel** to view the previous screen.

Create Goal – Verify

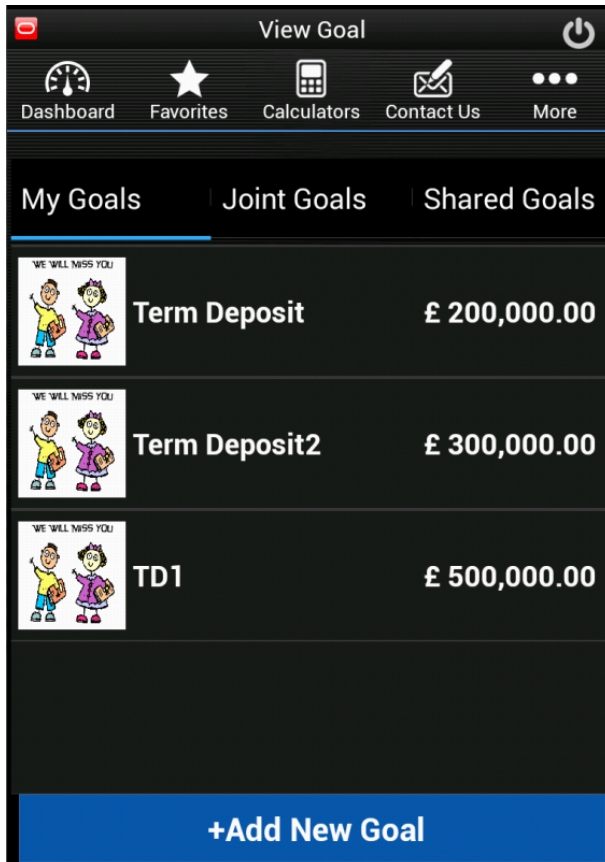


9. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system creates the goal in the application.
10. Click **Ok**. The system displays the initial Create Goal screen.

26.3 View Goal Summary

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the Goals account type.
The system displays the Account Summary screen for all your goals in the application.

Account Summary- Goals



Field Description

Field Name	Description
Goal Name	[Display, Hyperlink] This field displays the name of the goal. Click this hyperlink to view the more details of the goal.
Available Balance	[Display] This field displays the current balance in the goal.

- Click the required goal name under the required tab.
The system displays details of the selected goal in the View Goal screen.

26.4 View Goals

You can view all your goals in the application. These goals include:

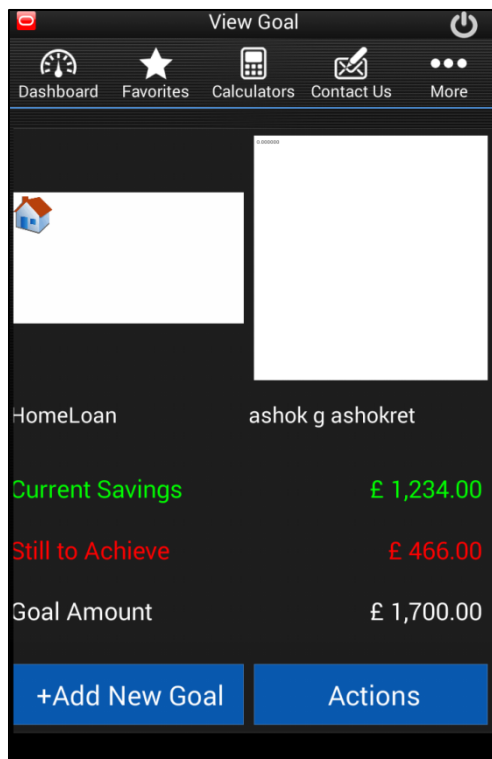
- Goals that you create in the application
- Goals in which you are a participant.

Note: You can view the list of all your created goals and balances for each such goal in the account summary screen.

View your created goals

1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
2. Click the **My Goals** tab.
3. Select the required goal that you have created.
The system displays the View Goal screen for the selected goal.

View Goal



Field Description

Field Name	Description
Goal owner	[Display] This field displays the name of the goal creator.
'Goal Name'/ Goal image	[Display, Hyperlink] This field displays the name and the image associated with the goal. Click this hyperlink to view more details of the goal.

Field Name	Description
Current Savings	[Display] This field displays the current balance available for the goal
Still to achieve	[Display] This field displays the difference between the goal amount and the current balance available for the goal.
Goal amount	[Display] This field displays the amount set for the goal.
Circular progress bar	[Display] This field displays a progress bar which depicts the current achievement in percentage with respect to the amount set for the goal.

4. Click **Add New Goal** to create a goal.
5. Click **Actions**.
The system displays a list of these actions for your created goal:
 - Fund the goal
 - Edit the goal
 - Redeem the goal
 - Request a contribution for the goal
 - Share the goal
 - View participants in the funding of the goal
 - View transactions for the goal
 - Compare goals with peers
 - View more details of the goal

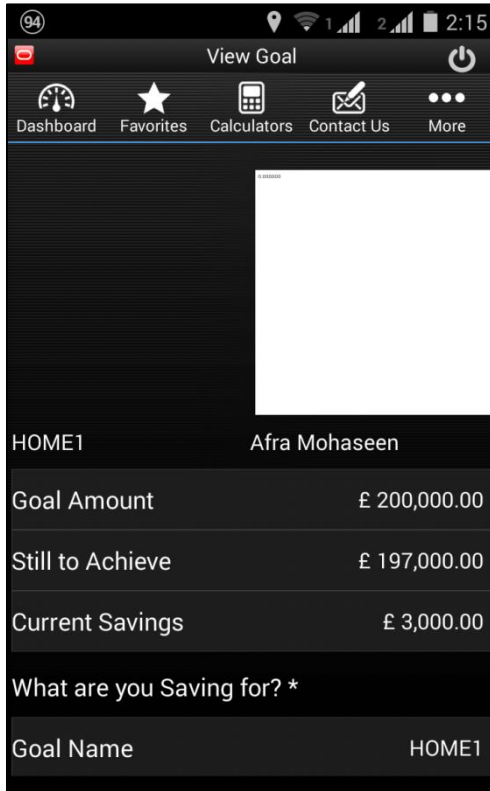
View goals in which you are a participant

6. Click the **Joint Goals** tab.
OR
Click the **Shared Goals** tab.
7. Select the required goal in which you are a participant.
The system displays the
8. Click **Add New Goal** to create a goal in which you are the participant.
9. Click **Actions**.
The system displays a list of these actions for your goal:
 - Fund the goal
 - Edit the goal
 - View transactions for the goal

- Request a contribution for the goal

View more details of the goal

- Select the required goal.
- Click **Actions > More Details**.
The system displays more details of the goal.



Field Description

Field Name	Description
View Goal	
Goal Name	[Display] This field displays the name of the goal.
Category	[Display] This field displays the category of the goal.
Sub Category	[Display] This field displays the sub-category of the goal.
Target	[Display] This field displays the amount of the goal.

Field Name	Description
Target Date	[Display] This field displays the end date of the goal.
Tenure	[Display] This field displays the tenure of the goal.
Saved	[Display] This field displays the current balance (including the earned interest) of the goal.
Still to achieve	[Display] This field displays the difference between the target and saved amount.
Initial amount you started with	
Amount	[Display] This field displays the initial funding amount of the goal.
Account Number	[Display] This field displays the account number from which funds will be debited for initial funding of the goal.
How often are you contributing	
Funding account number	[Display] This field displays the funding account number of the goal.
Frequency	[Display] This field displays frequency or regular contribution of the goal.
Amount	[Display] This field displays the amount for regular contribution of the goal.
Start Date	[Display] This field displays the end date of the goal.
End Date	[Display] This field displays the end date of the goal.
How do you wish to receive the amount on completion of tenure	
Account Transfer Options	[Display] This field displays the account transfer option of the goal.
Account	[Display] This field displays the account number for funds transfer for the goal.

Field Name	Description
City	[Display] This field displays the city of account for funds transfer for the goal.
Branch	[Display] This field displays the branch of account for funds transfer for the goal.

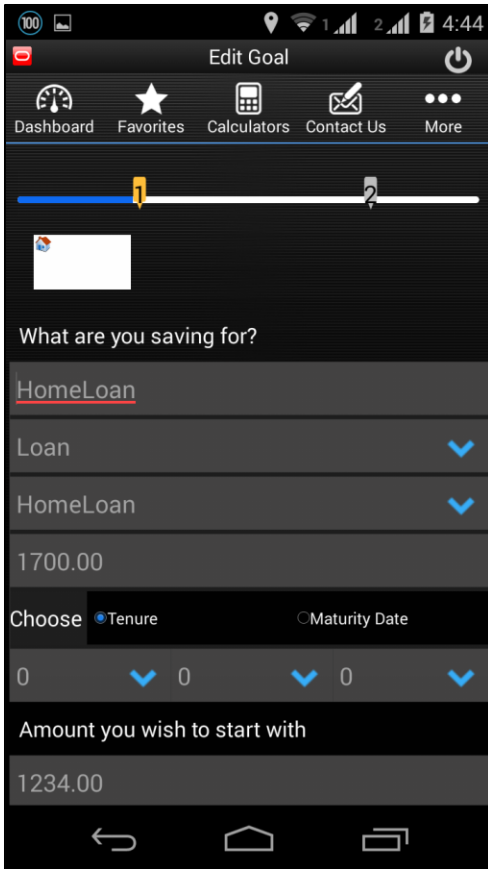
3. Click the Back button on your device to view previous screen.

26.5 Modify a Goal

You can modify all your goals in the application. These goals include:

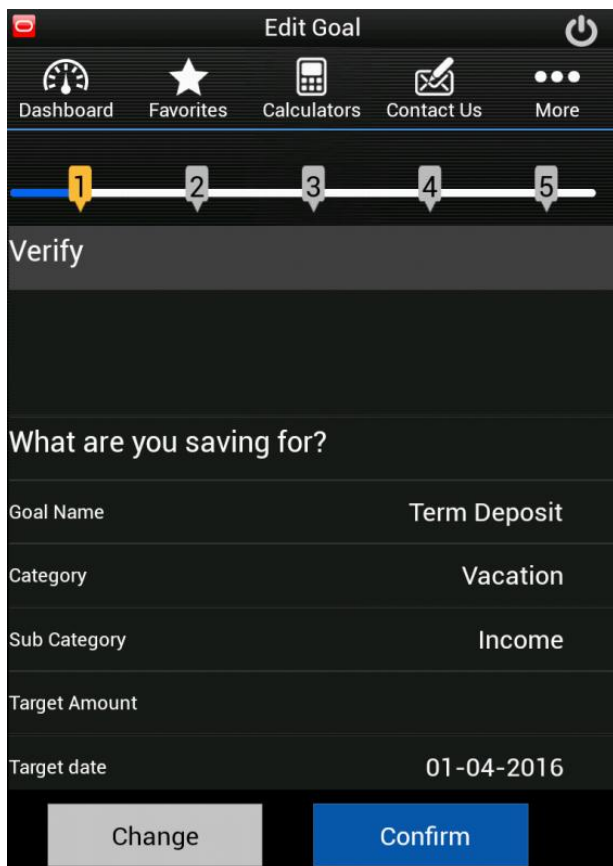
- Goals that you create in the application
 - Goals in which you are a participant.
1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
 2. Click a goal in the **My Goals**, or **Joint Goals**, or the **Shared Goals** tab.
 3. Click **Actions > Edit**.
The system displays the Edit Goal screen.

Edit Goal



4. Modify the required details of the goal and then click **Update**. The system displays the Edit Goal – Verify screen.

Edit Goal Verify



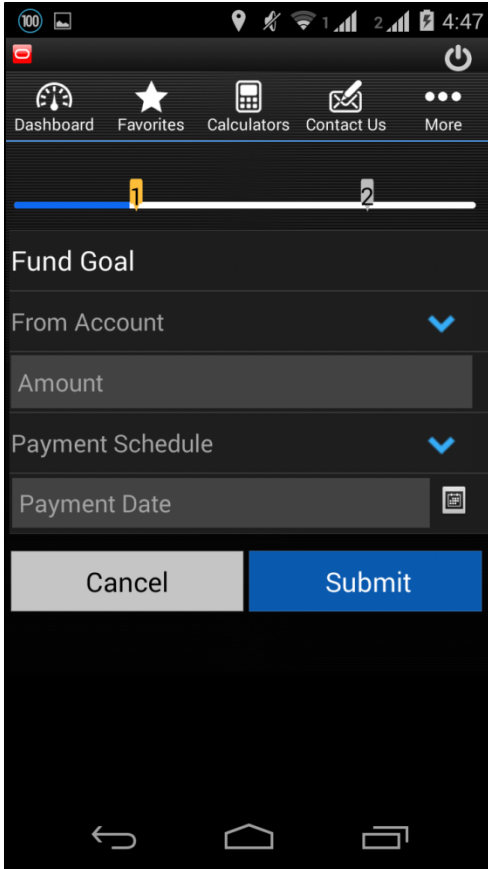
5. Click **Change** to modify any details and then verify all the details and click **Confirm**.
6. Click **Ok**.
The system displays the initial View Goal screen.

26.6 Fund a Goal

You can make an ad hoc or regular contribution to all your goals in the application. These goals include:

- Goals that you create in the application
 - Goals in which you are a participant.
1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
 2. Click a goal in the **My Goals**, or **Joint Goals**, or the **Shared Goals** tab.
 3. Click **Actions > Fund**.
The system displays the Fund Goal screen.

Fund Goal

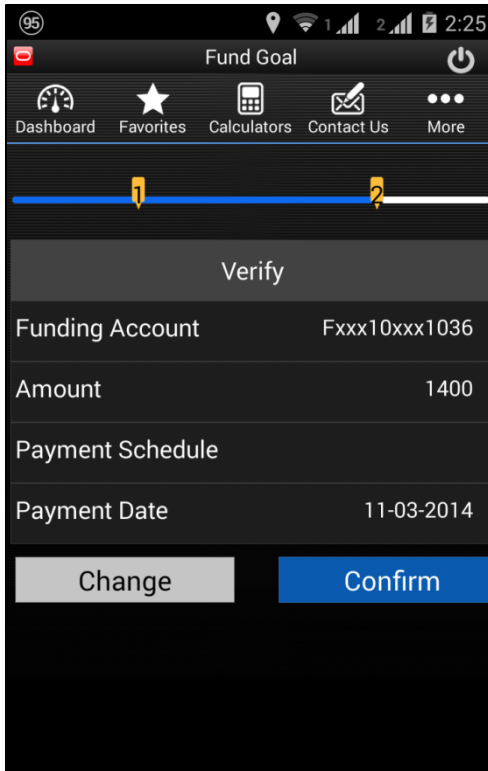


Field Description

Field Name	Description
Funding Account	[Dropdown] Select the account number from which funds are to be credited to the goal.
Amount	[Input] Enter the amount to be credited to the goal.
Payment Schedule	[Button] Select whether you want to give the goal contribution amount now or at a later date
Payment Date	[Date picker] Enter the date you want to give the goal contribution.

4. Enter the required details of the goal and then click **Submit**. The system displays Fund Goal – Verify screen.

Fund Goal – Verify



5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The funding details of your selected goal are updated in the application.
6. Click **Save** to save the details.
7. Click **Print** to print the details.
8. Click **Ok** to close the box showing the transaction reference number.

26.7 Add and Modify Goal Participants to Your Goal

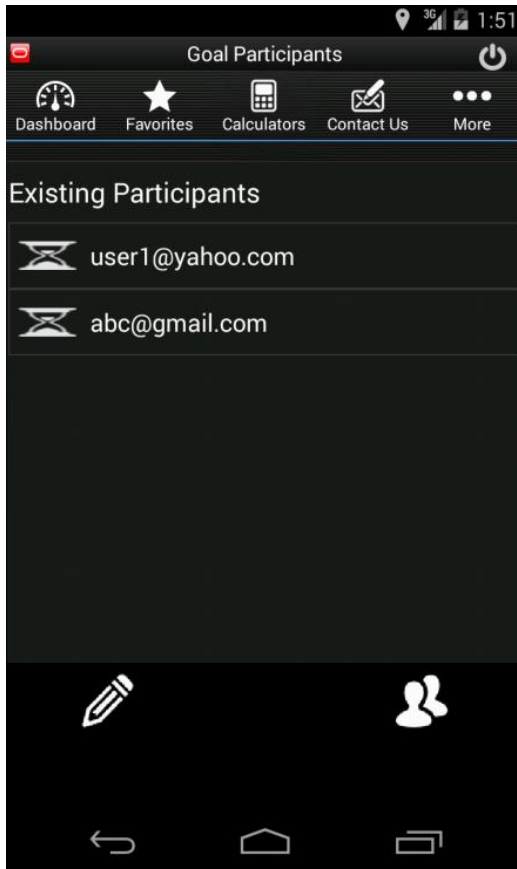
You can add other users of the application as participants to your goal. These participants can:

- Fund the goal
- Edit the goal
- View transactions for the goal
- Request a contribution for the goal

Add participants to your goal

You can add other users of the application as participants to your goal.

1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
2. Click a goal in the **My Goals** tab.
The system displays the View Goal screen for the selected goal.
3. Click **Actions > Participants**.
The system displays the Goal Participants screen, showing e-mail addresses of existing goal participants, if any.



4. Click the Add new participant icon.
5. Enter the e-mail address of the person who you want as a goal participant.
6. Click **Submit**.
The system displays the Reference Number and Security Code for request for adding the goal participant.
Ensure that you share these numbers with the new goal participant.
7. Click **Ok**.

Modify existing participants to your goal

You can modify the e-mail address of the goal participant to your goal.

8. Navigate to the View Goal screen.
9. Click a goal in the **My Goals** tab.
The system displays the View Goal screen for the selected goal.
10. Click **Actions > Participants**.
The system displays the Goal Participants screen, showing e-mail addresses of existing goal participants.
11. Click the **Edit** icon.
12. Modify the required e-mail address.
13. Click **Done**.
The system updates the required e-mail address.

Delete existing participants to your goal

You can delete existing goal participants to your goal by deleting the required email address.

1. Navigate to the View Goal screen.
2. Click a goal in the **My Goals** tab.
The system displays the View Goal screen for the selected goal.
3. Click **Actions > Participants**.
The system displays the Goal Participants screen, showing e-mail addresses of existing goal participants.
4. Click the **Edit** icon.
5. Click the icon next to the required e-mail address.
6. Click **Delete** and then click **Done**.
The system removes the required e-mail address from the application.

Accept goal participant request

You can accept a goal participant goal request by clicking the link that you receive in your e-mail inbox.

1. Click on the link that you receive from the goal owner.
2. Ensure that your e-mail address is correct. Modify the e-mail address if required.
3. Enter the Reference Number and Security Code shared with you by the goal owner.
4. Click **Continue**.
5. Click **View T & C** to view terms and conditions of use.
6. Select the I Accept Terms & Conditions checkbox.

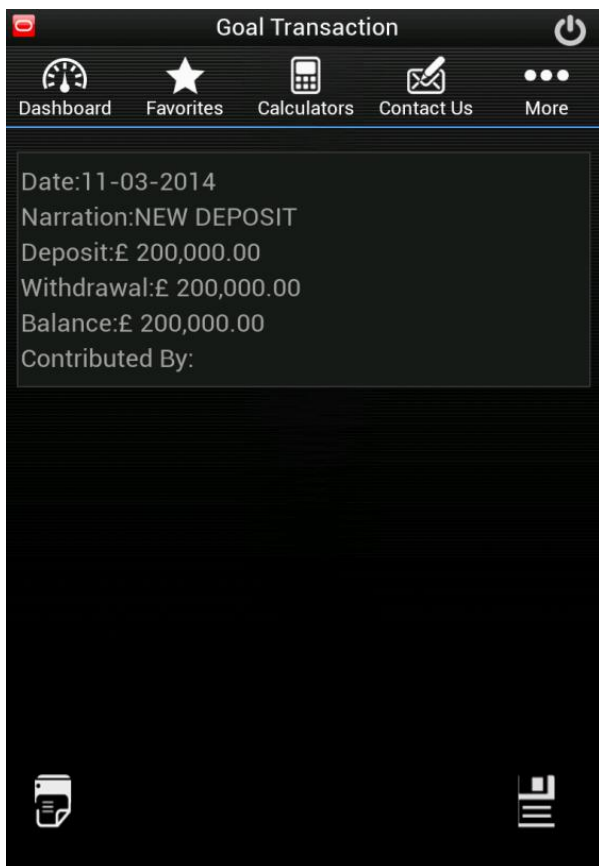
26.8 View Transactions for a Goal

You can view all transactions for all your goals in the application

You can make an ad hoc or regular contribution to all your goals in the application. These goals include:

- Goals that you create in the application
 - Goals in which you are a participant
1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
 2. Click a goal in the **My Goals**, or **Joint Goals**, or the **Shared Goals** tab.
 3. Click **Actions > Transactions**.
The system displays the Goal Transaction screen.

Goal Transaction



Field Description

Field Name	Description
Date	[Display] This field displays the date on which the transaction has been executed.
Narration	[Display] This field displays a brief description of the transaction for the goal.
Deposit	[Display] This field displays the amount deposited to the account for the goal.
Withdrawal	[Display] This field displays the amount debited from the account for the goal.
Balance	[Display] This field displays the current balance in the account for the goal.
Contributed by	[Display] This field displays the name of the contributor for the goal.

4. Click the Save icon to download the goal transaction details in txt format.
5. Click Print icon to print all the goal transaction data.
6. Click the Back button on your device to view the previous screen.

26.9 Share a Goal and Request Goal Contributions

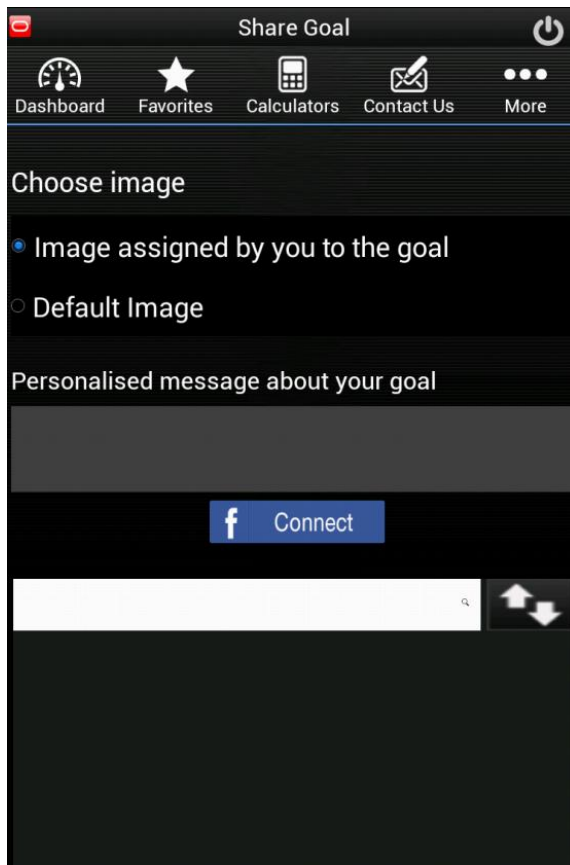
You can share details of all goals that you create in the application with your Facebook friends. You can also send a request for contributions towards goals that you create and goals for which you are a goal participant.

Share a goal

You can share the details of the goal using Facebook.

1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
2. Click a goal in the **My Goals**, or **Joint Goals**, or the **Shared Goals** tab.
3. Click **Actions > Share**.
The system displays the Share Goal screen.

Share Goal



Field Description

Field Name	Description
Choose image to be assigned to the goal	[Mandatory, Radio button] Select an image for the goal from the default images assigned to a goal category or select the image that you have assigned to the goal.
Personalised message	[Optional, Text box, 120] Enter the specific message that you want to post along with the goal on the social media website.

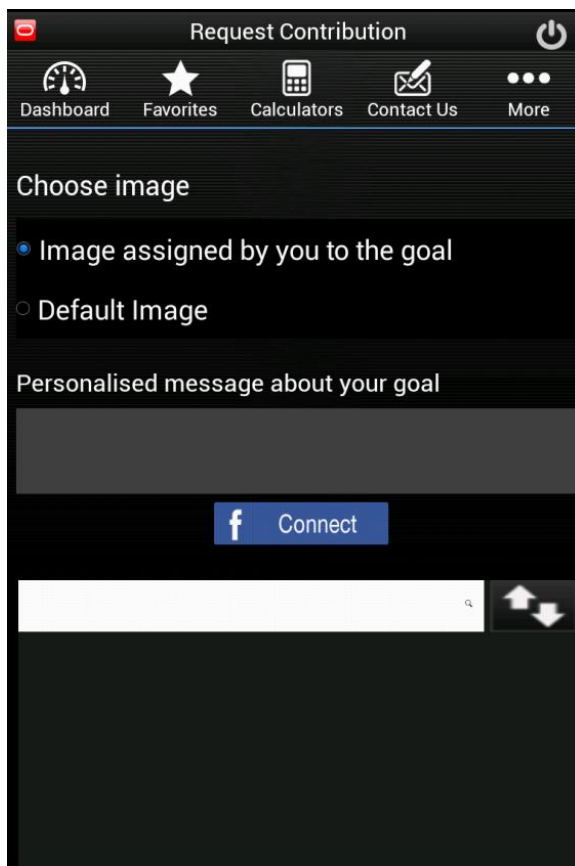
4. Enter the required details.
5. Click **Connect** to view the Facebook sign in page.
6. Enter your username and password for Facebook and then click **Login**.
7. Select names of your Facebook friends with whom you want to share the goal.
8. Click **Done**.
Your goal is shared with your selected friends.
9. Click **Ok**.
The system displays the previous screen.

Request contribution to your goal

You can request contributions for your goal using Facebook.

1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
2. Click a goal in the **My Goals** tab.
3. Click **Actions > Request Contribution**.
The system displays the Request Contribution screen

Request Contribution



Field Description

Field Name	Description
Choose image to be assigned to the goal	[Mandatory, Radio button] Select an image for the goal from the default images assigned to a goal category or select the image that you have assigned to the goal.
Personalised message	[Optional, Text box, 120] Enter the specific message that you want to post along with the goal on the social media website.

4. Enter the required details.
5. Click **Connect** to view the Facebook Sign in page.
6. Enter your username and password for Facebook and then click **Login**.
7. Select names of your Facebook friends from whom you want goal contribution.
8. Click **Done**.
Your request for contribution towards your goal is sent to your selected friends.
9. Click **Ok**.
The system displays the previous screen.

Contribute to another User's Goal

You can transfer funds towards the goals of other users. These goals have to be shared with you through Facebook. You must receive a request on Facebook for contribution from the owner of the goal in the application.

1. Click **Contribute** from the Facebook page on which you have received the goal contribution.
2. Click **Login**.
3. Enter your username and password and then click Sign In. The Goal Contribution screen is displayed.

Field Description

Field Name	Description
Goal Name	[Display] This field displays the name of the goal.
Goal Owner	[Display] This field displays the current name of the goal owner in the application.
From Account	[Conditional, Dropdown] Select the funding account from which you want to contribute to the goal.
Transaction Amount	[Mandatory, Input, 15] Enter the amount you want to transfer to the account of the goal.

4. Enter the details for the contribution of the goal.
The system displays the Verify screen for the transaction.
5. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The goal contribution transaction is completed in the application. The system displays the reference number for the transaction.
6. Click Save icon to save the details.
7. Click Print icon to print the details.
8. Click **Ok**.
The system displays the initial View Goal screen.

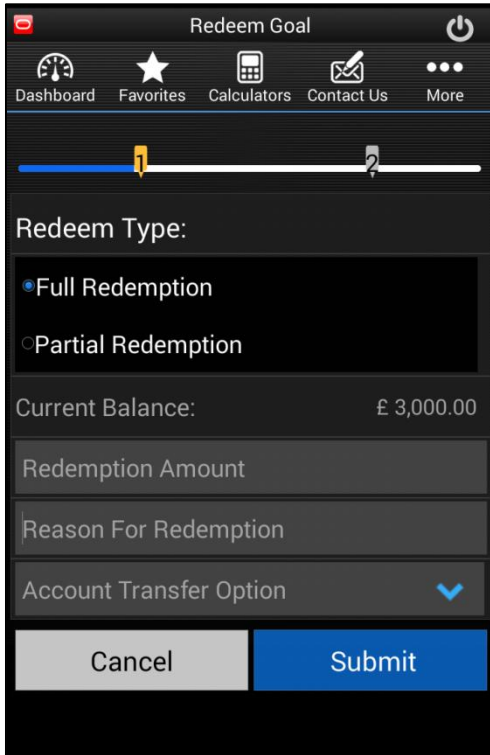
26.10 Redeem a Goal

You can redeem a specific amount from funds assigned to your created goals in the application.

1. Click **More > Manage Finances > Goals > View Goal**.
The system displays the View Goal screen for the selected goal.
2. Click a goal in the **My Goals** tab.

3. Click **Actions > Redeem**.
The system displays the Redeem Goal screen.

Redeem Goal



Field Description

Field Name	Description
Redeem Type	[Mandatory, Radio button] Select the redemption type for the funds of the goal. If you select Full Redemption as the Redeem Type, the goal account is closed after redemption.
Current Balance	[Display] This field displays the current balance in the account for the goal.
Redemption Amount	[Mandatory, Input,15] Enter the redemption amount.
Reason For Redemption	[Mandatory, Input Alphanumeric with special characters, 40] Enter the reason for redemption.

Field Name	Description
Account Transfer Option	[Mandatory, Dropdown] Select the account transfer options for transfer of amount on completion of the tenure of the goal. The options are: <ul style="list-style-type: none"> • Transfer to own account. • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network
Account	[Mandatory, Input box, Dropdown, 20, Alpha-numeric] Select the account to which the funds will be credited.
Branch Details	This section is displayed only when you select Transfer to Internal Bank Account in the Account Transfer Option field.
City	[Mandatory, Dropdown] Select the city of the bank where the funds will be credited
Branch	[Mandatory, Dropdown] Select the branch of the bank where the funds will be credited
Network Type	[Mandatory, Dropdown] Select the type of the domestic transfer network.
Domestic Clearing Network Details	This section is displayed only when you select Transfer through Domestic Clearing Network in the Account Transfer Option field.
Bank Code	[Mandatory, Dropdown] Select the code of the bank where the funds will be credited
Beneficiary Name	[Mandatory, Input, 35] Enter the name of the beneficiary to whom funds are to be transferred.
Bank Name	[Display] This field displays the name of the beneficiary bank.
Bank Address	[Display] This field displays the address of the beneficiary bank.
City	[Display] This field displays the city of the beneficiary bank.

4. Enter the details for the redemption of the goal and then click **Submit**.
The system displays the Redeem Goal – Verify screen.

5. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The goal redemption transaction is completed in the application.
The system displays the reference number for the transaction.
6. Click Save icon to save the details.
7. Click Print icon to print the details.
8. Click **Ok** to close the box showing the transaction reference number.

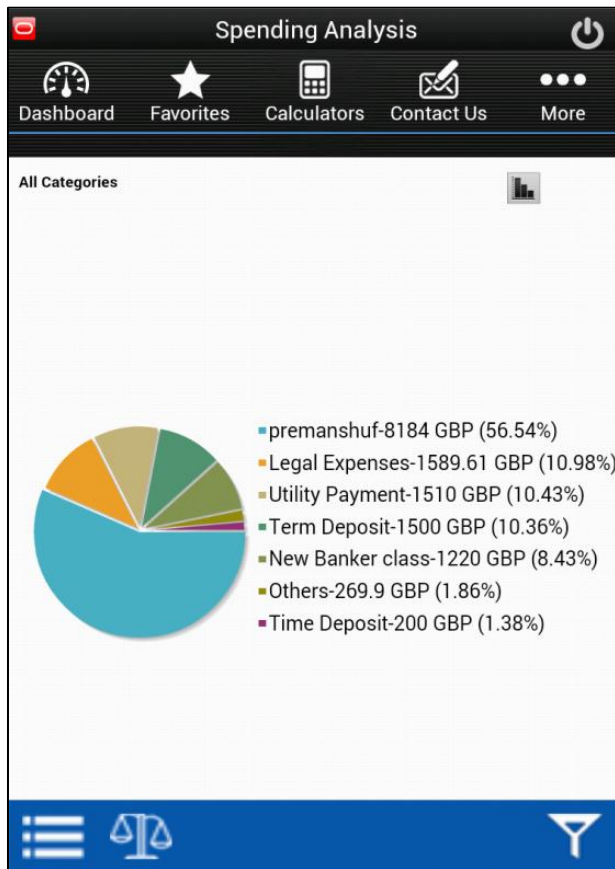
27. Spending Analysis

The Spending Analysis feature allows you to view the graphs, analyze the spending patterns. You can view spending analysis in the form of pie chart (default graph) and bar graph.

To view spending analysis

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.

Spending Analysis- All categories – Pie Chart



2. Click the Bar Graph icon.
The system displays spending analysis as a bar graph.
3. Click the View Transactions icon.
The system displays all transaction records mapped to your account.
4. Click the Compare icon.
The system displays the screen to compare expenses.

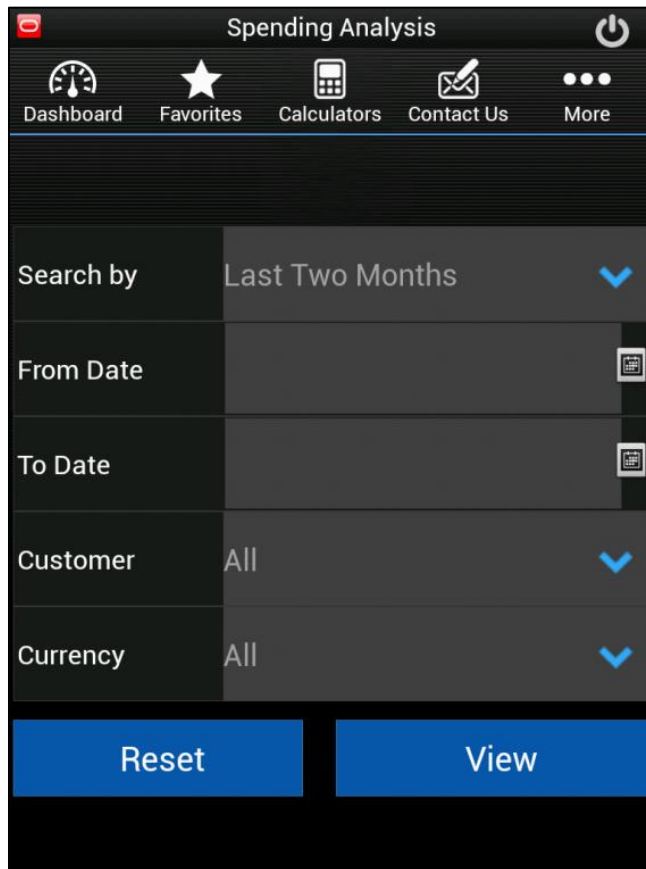
Filter Spending Analysis

You can specify different criteria to filter your spending analysis.

To filter spending analysis

1. Click **More > Manage Finances > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.
2. Click the Filter icon on the Spending Analysis screen.
The system displays the Filter Spending Analysis screen.

Filter Spending Analysis



Field Description

Field Name	Description
Search By	[Dropdown] Select periodic search options available to the User.
From Date	[Date-picker] Select the From Date for specified date.
To Date	[Date-picker] Select the To Date for specified date.
Category	[Dropdown] Select the category and sub-category to filter the spending analysis.

Field Name	Description
Customer	[Dropdown] Select the Customer ID for which you want to view the spending analysis. By default, spending analysis is displayed for all Customer IDs mapped to your account.
Currency	[Dropdown] Select the currency.

3. Enter the required search criteria.
4. Click **View**.
The system displays the spending analysis according to your specified criteria.

27.2 View Spending Analysis and Trends for Specific Categories

You can view spending analysis and spending trends for a selected spending category.

You can see the spending trend according to your specified category or sub-category. These spending trends are available over a period of six months.

To view spending analysis and trends for a specific categories

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.
2. Click the required spending category from the pie chart.
The system displays the spending analysis for the selected spending category as a pie chart.
3. Click the Trend icon.
The system displays the spending trend of the selected spending category.

To view spending analysis and trends for a specific sub-categories

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.
2. Click the required spending category from the pie chart.
The system displays the spending analysis for the selected spending category as a pie chart.
3. Click the required spending sub- category from the pie chart.
The system displays the spending analysis for the selected spending sub-category as a pie chart.
4. Click the Trend icon.
The system displays the spending trend of the selected spending sub-category.

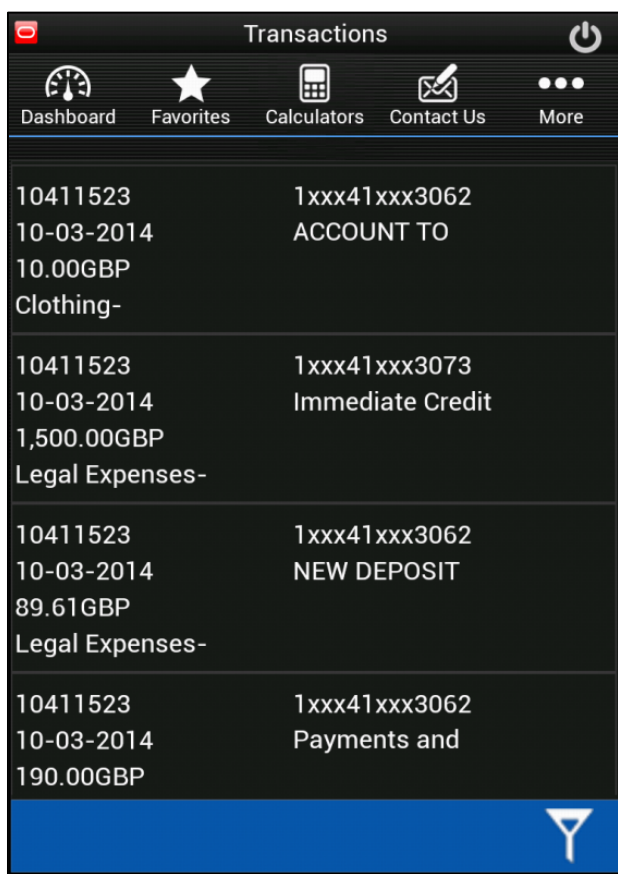
27.3 View Transactions in Spending Analysis

You can see all transactions mapped to your account for specified category or sub-category.

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.

2. Click the Transactions icon on the Spending Analysis screen.
The system displays all transactions for the spending analysis.
OR
3. Click the required spending category from the pie chart.
The system displays the spending analysis for the selected spending category as a pie chart.
Click the Transactions icon on the Spending Analysis screen.
The system displays all transactions for the specified spending category
OR
4. Click the required spending category from the pie chart and then click the required spending sub-
.category.
The system displays all transactions for the specified spending sub-category.
Click the Transactions icon on the Spending Analysis screen.
The system displays all transactions for the specified spending sub-category

Transactions- Spending Analysis



Field Description

Field Name	Description
Transaction Record Details	
Date	[Display] This field displays the date on which the transactions are completed.
Transaction Description	[Display] This field displays a short description for the completed transactions.
Amount	[Display] This field displays the amount and the currency for the completed transactions.
Category	[Display] This field displays the category or sub category assigned to the transaction.

5. Click the Back button on your device to view the dashboard of the application.

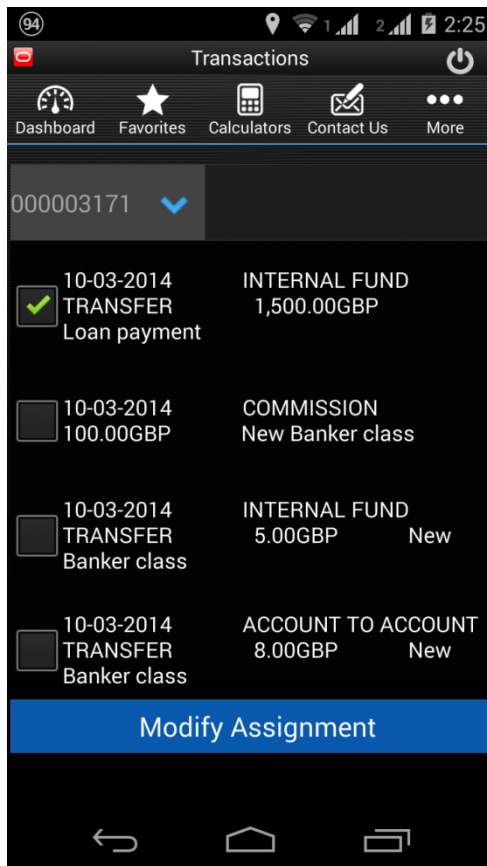
27.4 Modify Categories Used in Spending Analysis

You can assign an existing category to a transaction. You can add or delete both category and a sub-category used in spending analysis.

To modify spending categories assigned to transactions

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.
2. Click the Transactions icon from a pie chart or a bar graph. The screen displays all transactions for the specified category.
OR
Click a sub-category on a pie chart or bar graph and then click the Transactions tab. The screen displays all transactions for the specified sub-category.
3. Click the Edit icon.
The system displays the Modify Category or Sub Category Assignment screen.

Modify Category or Sub Category Assignment



4. Select the Customer ID for which you want to modify the assignment of categories or sub categories to transactions.
5. Select the checkbox next to the required transactions.
6. Click **Modify Assignment**.
The Category/Sub Category Selection screen is displayed
7. Select the required category or sub-category and then click **Assign**.
OR
Click **Back** to remove category or sub-category assigned to the transaction
8. Click **Ok**.
The system displays the screen to update categories.

Add a category used in spending analysis

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.
2. Click the Transactions icon from a pie chart or a bar graph. The screen displays all transactions for the specified category.
OR
Click a sub-category on a pie chart or bar graph and then click the Transactions tab.
The screen displays all transactions for the specified sub-category.
3. Click the Add icon.
The system displays the Add a Category/Sub Category screen.

4. Click the **Add a Category** tab.
OR
Click the **Add a Sub Category** tab.

Field Description

Field Name	Description
Enter Category Name	[Mandatory, Input box, 25] Specify the name of the category for spending analysis that you want to add.
Select Category	[Mandatory, Dropdown] Specify the category under which you want to create a sub category for spending analysis. This field is displayed only if you select the Add a Sub Category tab.
Add a Category	[Mandatory, Input box, 25] Specify the name of the sub category for spending analysis that you want to add. This field is displayed only if you select the Add a Sub Category tab.

5. Enter the required details.
The system displays the Add a Category/Sub Category Confirm screen.
6. Click **Ok**.
The system displays the Add a Category/Sub Category screen.

Delete a category used in spending analysis

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.
The system displays spending analysis for all spending categories as a pie chart.
2. Click the Transactions icon from a pie chart or a bar graph. The screen displays all transactions for the specified category.
OR
Click a sub-category on a pie chart or bar graph and then click the Transactions tab. The screen displays all transactions for the specified sub-category.
3. Click the Update icon.
The system displays the screen to update categories.

Field Description

Field Name	Description
Select Customer	[Dropdown] Select the Customer ID for which you want to view categories and subcategories to be modified.

4. Select the required category.
5. Click **Delete**.
The system displays the Delete Category/Sub Category Confirm screen.
6. Click **Ok**.
The system displays the screen to update categories.

28. Benchmarking

You can use the benchmarking feature to compare your financial goals, budgets and expenses with other people. This comparison can be with people within your age group, income group or within your state or locality.

28.1 Compare Budget with Peers

You can view financial budgets of people within your selected gender group, age group, or state. You can also view graphs of average budget set by people in the same group

If you have created your own budget in the application and choose to compare your budget with others, the results display:

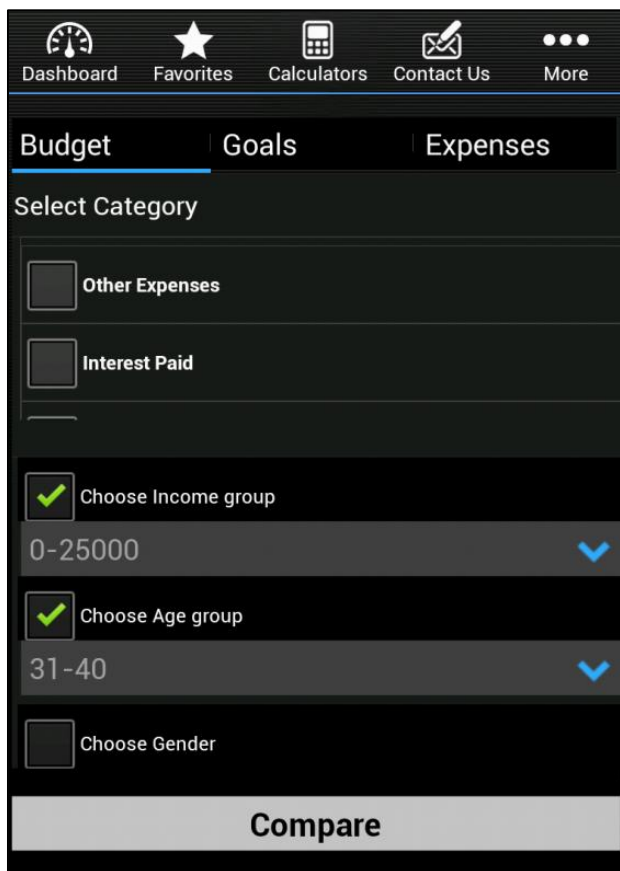
- Average budget of other people and your average budget for a given budget category.
- Graph of average budget of other people and the position of your budget on the graph for a given budget category.

To compare budgets with peers

1. Click **More > Manage Finances > Budget > Expenses vs Budget**.
The system displays the Expenses vs Budget screen.
2. Click **Compare** on the Expenses vs Budget screen.
The system displays the screen to compare budgets with peers.
OR
Click **Calculators > Budget Calculator**.
The system displays the Budget Calculator.

Click the Compare icon on the Budget Calculator screen.
The system displays the screen to compare budgets with peers.

Compare Budget



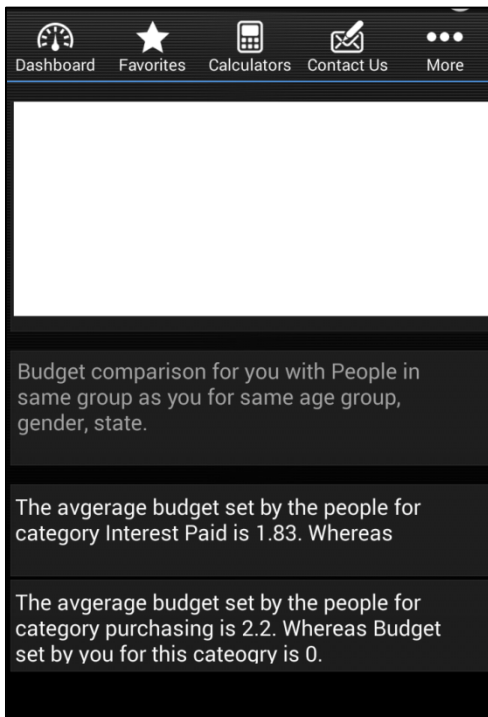
Field Description

Field Name	Description
Select Category	[Mandatory, Listbox] Select the sub categories for comparison of budgets.
Choose Income Group	[Mandatory, checkbox, Dropdown] Select the checkbox to include the income for comparison of financial goals. Select the income group from the drop-down list for comparison.
Choose Age group	[Optional, Checkbox, Dropdown] Select the checkbox to include the age group for comparison of financial goals. Select the age group from the drop-down list for comparison of financial goals.

Field Name	Description
Choose Gender	[Optional, Checkbox, Segmented buttons] Select the checkbox to include gender for comparison of budgets. Select the gender from the drop-down list for comparison of budgets.
Choose State	[Optional, Checkbox, Dropdown] Select the checkbox to include the state of residence for comparison of budgets. Select the state of residence from the drop-down list for comparison of budgets.
Include for comparison	[Optional, Checkbox] Select this checkbox next to each field if you want to compare your own budget from the application with the budget of other people in the selected groups.

3. Enter the required details.
4. Click **Compare**.
The system displays the results of the budget comparison.

Compare Budget - Results



- The result includes graph for the average amount for budget set by others within same group and the individuals standing for the same categories in graph.

- If you are an existing user of the application, the results display budget comparison for you with people in same group as you for same income, age group, gender and state.
- If you are a registered user, the results display budget comparison for people with your selected criteria for people in selected income group, age group, gender and state.

28.2 Compare Goals with Peers

You can view financial goals of people within your selected gender group, age group, or state.

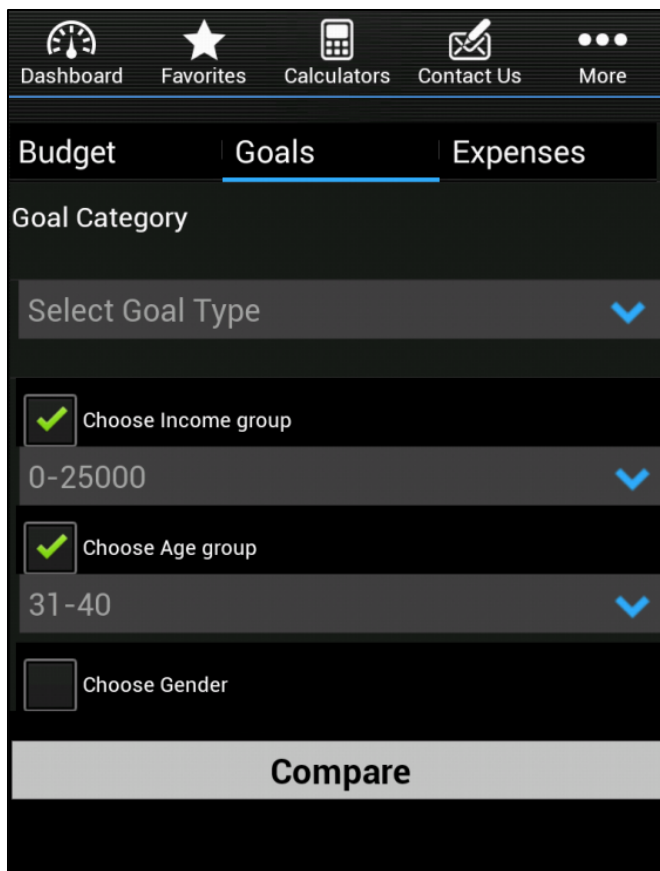
If you have created your own financial goals in the application and choose to compare your financial goals with others, the results display a comparison of your financial goals with that of people within your selected gender group, age group, or state.

To compare goals with peers

1. Click **More > Manage Finances > Goal > View Goal**.
The system displays the View Goal screen.
2. Click **Other Options**.
3. Click **Comparison**
The system displays the screen to compare goals with peers.
OR
Click **Calculators > Goal Calculator**.
The system displays the Goal Calculator.

Click the Compare icon on the Goal Calculator screen.
The system displays the screen to compare goals with peers.

Compare Goals



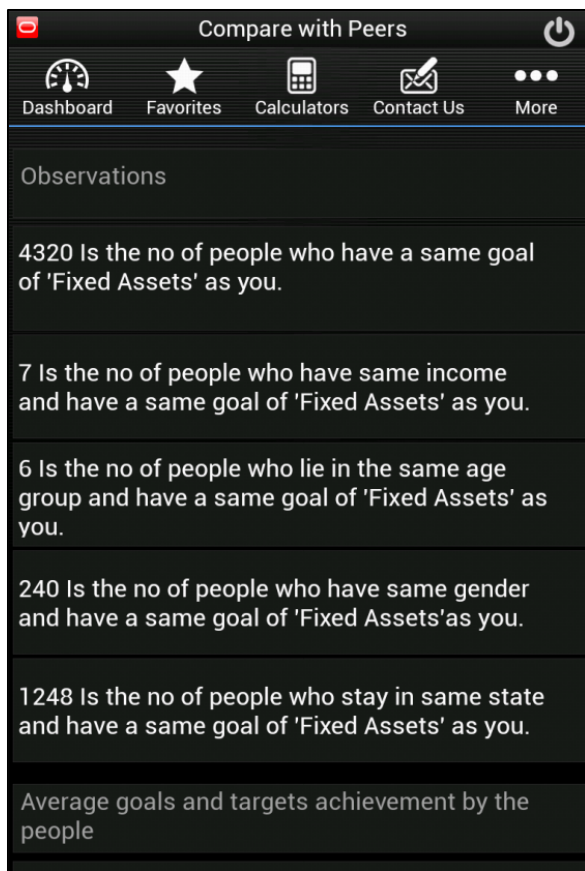
Field Description

Field Name	Description
Goal Category	
Select Goal Type	[Conditional, Dropdown] Select the type of goal that you want to compare.
Choose Income Group	[Mandatory, checkbox, Dropdown] Select the checkbox to include the income for comparison of financial goals. Select the income group from the drop-down list for comparison.
Choose Age group	[Optional, Checkbox, Dropdown] Select the checkbox to include the age group for comparison of financial goals. Select the age group from the drop-down list for comparison of financial goals.

Field Name	Description
Choose Gender	<p>[Optional, Checkbox, Segmented buttons]</p> <p>Select the checkbox to include gender for comparison of financial goals.</p> <p>Select the gender from the drop-down list for comparison of financial goals.</p>
Choose State	<p>[Optional, Checkbox, Dropdown]</p> <p>Select the checkbox to include the state of residence for comparison of financial goals.</p> <p>Select the state of residence from the drop-down list for comparison of financial goals.</p>
Include for comparison	<p>[Optional, Checkbox]</p> <p>Select this checkbox next to each field if you want to compare your own goals from the application with the goals of other people in the selected groups.</p>

4. Enter the required details.
5. Click **Compare**.
The system displays the results of the financial goal comparison.

Compare Goals – Results



The result includes average of set tenure, average completion tenure and average amount of goal set by others within same group.

28.3 Compare Expenses

You can view expenses of people within your selected gender group, age group, or state.

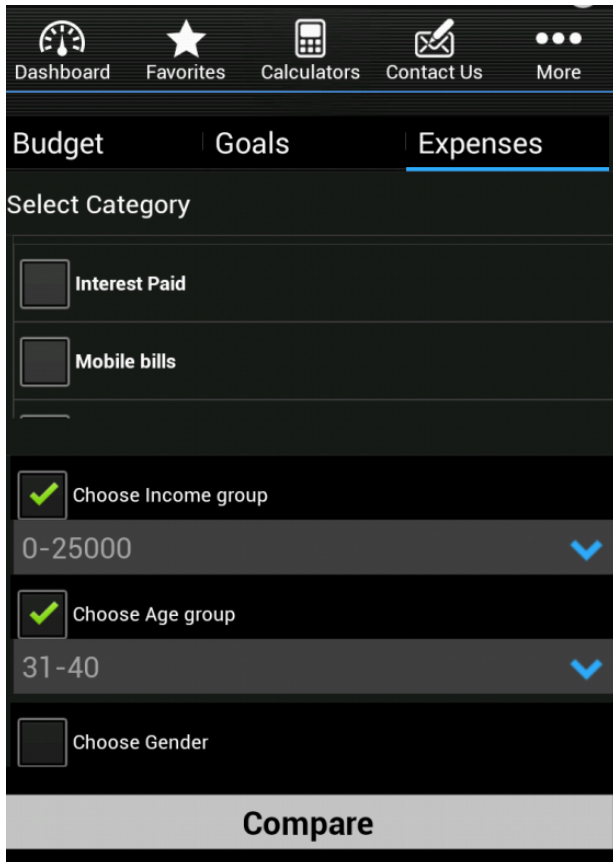
If you have created your own spending analysis in the application and choose to compare your expenses with others, the results display:

- Average expenditure of other people and your average expenditure for a given expense category.
- Graphs of average expenditure of other people and the position of your expenditure on the graph for a given expense category.

To compare expenses with peers

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**. The system displays the Spending Analysis screen.
2. Click the Compare icon on the Spending Analysis screen. The system displays the screen to compare expenses with peers.

Compare Expenses



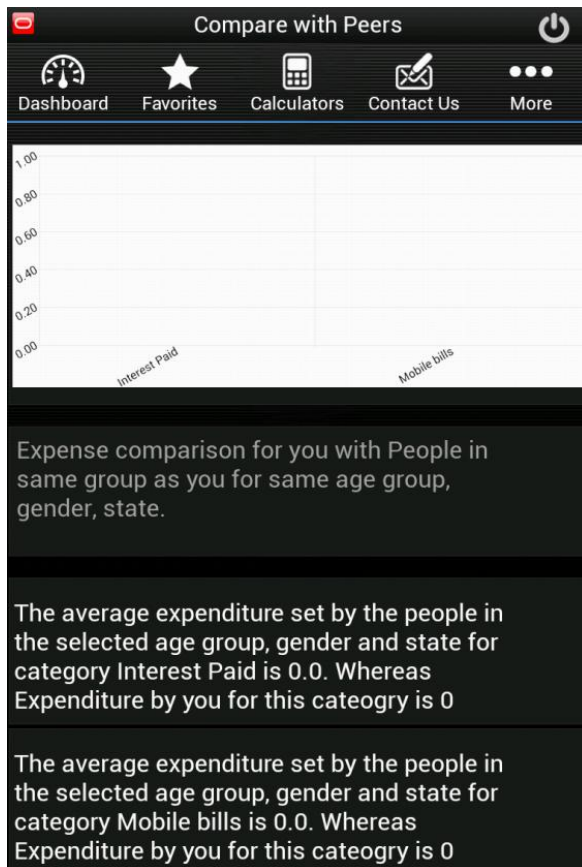
Field Description

Field Name	Description
Select Category	[Mandatory, Listbox] Select the sub categories for comparison of expenses.
Choose Income Group	[Mandatory, checkbox, Dropdown] Select the checkbox to include the income for comparison of financial goals. Select the income group from the drop-down list for comparison.
Choose Age group	[Optional, Checkbox, Dropdown] Select the checkbox to include the age group for comparison of financial goals. Select the age group from the drop-down list for comparison of financial goals.
Choose Gender	[Optional, Checkbox, Segmented buttons] Select the checkbox to include gender for comparison of expenses. Select the gender from the drop-down list for comparison of expenses.

Field Name	Description
Choose State	[Optional, Checkbox, Dropdown] Select the checkbox to include the state of residence for comparison of expenses. Select the state of residence from the drop-down list for comparison of expenses.
Include for comparison	[Optional, Checkbox] Select this checkbox next to each field if you want to compare your own goals from the application with the expenses of other people in the selected groups.

3. Click **Compare**.
The system displays the results of the expenditure comparison.

Compare Expenses - Result



The result includes a chart comparing expenses from your spending analysis in the application against the expense maintained by the bank for same category. The chart is a column chart with different expense categories on X axis.

If you are an existing user of the application, the results display the expenses comparison for you with people in same group as you for same income, age group, gender and state.

If you are a registered user of the application, the results display the expenses comparison for people with your selected criteria in the selected income group, age group, gender and state.

29. Beneficiary Maintenance

In the application, you can add details of beneficiaries for these payment types:

- Internal Transfer
- Domestic Transfer
- International Transfer


You can specify the visibility of the beneficiary as Personal or Private. If you create a beneficiary with Public visibility type, the beneficiary can then be accessed by all users in the application. If you create a beneficiary with Private visibility type, only you, as the creator of the beneficiary, can access the details of the beneficiary.

You can view, modify and delete details of the beneficiaries in the application.

29.1 Add Quick /Direct Pay Beneficiary- Internal Transfer

You can create a beneficiary for internal transfer and initiate the payment.

To add a beneficiary for internal transfer

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.
The system displays the Choose Beneficiary screen.
2. Click the **Add Beneficiary**  button on the Choose Beneficiary screen.
The system displays the Add Beneficiary screen.
3. Click **Internal** as the beneficiary type.
The system displays the Add Beneficiary-Internal Transaction Type screen.

Add Beneficiary - Internal Transaction Type

Field Description


Field Name	Description
Beneficiary Info	
Name	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
Nick Name	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
Account Number	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer.
Email	[Mandatory, Input box, 255] Enter the e-mail address of the beneficiary for the transfer.
Beneficiary Bank Info	
Branch	[Mandatory, Input box, typo -search] Enter the bank branch where the account of the beneficiary is held.

Field Name	Description
Visibility	
Select Visibility	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: <ul style="list-style-type: none"> • Public • Private
4.	Enter the required details.
5.	Click Submit . The system displays the Add Beneficiary - Internal Transfer – Verify screen. OR Click Cancel to view the previous screen.
6.	Click Change to modify any details and then verify all the details and click Confirm . The system displays the Acknowledgement screen for the transaction.
7.	Click Pay Now . The system displays the Internal Transfer initiation screen.
8.	Click OK . The system displays the initial Add Beneficiary - Internal Transaction Type screen.

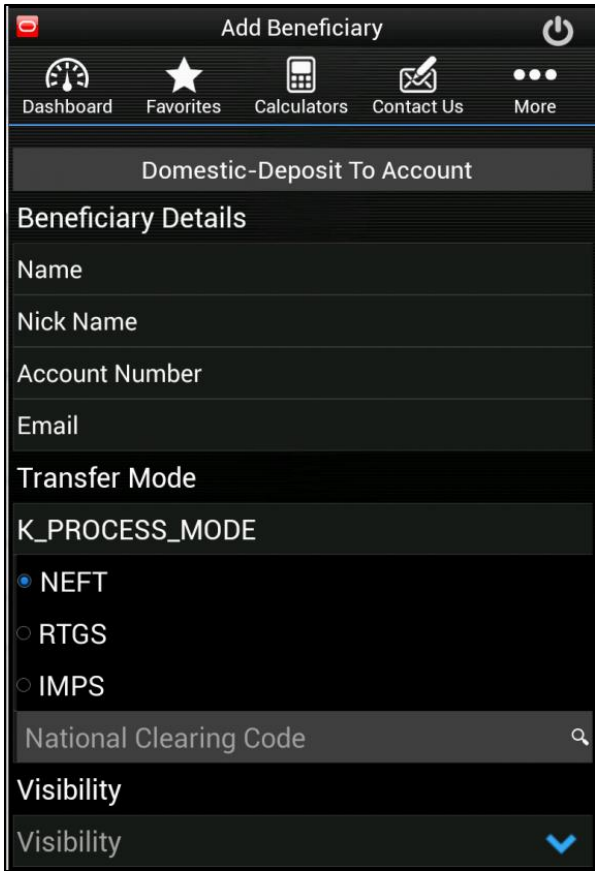
29.2 Add Quick /Direct Pay Beneficiary- Domestic Transfer

You can create a beneficiary for internal transfer and initiate the payment.

To add a beneficiary for internal transfer

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.
The system displays the Choose Beneficiary screen.
2. Click the **Add Beneficiary**  button on the Choose Beneficiary screen.
The system displays the Add Beneficiary screen.
3. Click **Domestic** as the beneficiary type.
The system displays the Domestic Transaction Type screen.
4. Select the required domestic transaction type.
Select **Deposit to Account**.
OR
Select **Receive Over Counter**.
For example, select **Deposit to Account** domestic transaction type.
The system displays the Add Beneficiary Domestic – Deposit to Account screen.

Add Beneficiary - Domestic – Deposit to Account



Field Description

Field Name	Description
Beneficiary Details	
Name	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
Nick Name	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
Account Number	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer. This field is displayed only if you select Deposit to Account as the domestic transaction type in the Domestic Transaction Type screen.

Field Name	Description
Address	<p>[Mandatory, Input box, 34x2]</p> <p>Enter the address of the beneficiary.</p> <p>This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.</p>
City	<p>[Mandatory, Input box, 35]</p> <p>Enter the city of the beneficiary.</p> <p>This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.</p>
Email	<p>[Mandatory, Input box, 255]</p> <p>Enter the e-mail address of the beneficiary for the transfer.</p>
Identification Type	<p>[Conditional, Dropdown]</p> <p>Select the Identification document for receiving the funds at counter</p> <p>This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.</p>
Identification Reference Number	<p>[Conditional, Input box, 35]</p> <p>Enter the reference number of the Identification document for receiving the funds at counter</p> <p>This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.</p>
Transfer Mode	
Choose Network	<p>[Mandatory, Radio button]</p> <p>Select the processing mode through which transaction should be completed.</p>
Bank Code	<p>[Display, Lookup]</p> <p>This field displays the clearing code of the bank.</p> <p>Click the Lookup button to search and select the National Clearing Code of the bank.</p>
Visibility	

Field Name	Description
Visibility	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: <ul style="list-style-type: none"> • Public • Private

5. Enter the required details.
6. Click **Submit**.
The system displays the Add Beneficiary – Domestic Transaction Type – Verify screen.
OR
Click **Cancel** to view the previous screen.

Add Beneficiary – Domestic Transaction Type – Verify

Domestic Transaction Type	
Verify	
Beneficiary Nick Name	apatel
Beneficiary Name	ashok
Account Type	Receive over Counter
Beneficiary Email	apatel@gmail.com
Address1	c-705, Sea view Anartments
Address1	c-705, Sea view Anartments
City	Mumbai
Payment Network	NEFT
National Clearing Code	BKID0006066
Bank Branch	Bank Of India
Bank Address	Delhi Cantt Branch
	Army College Of Medical


7. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the Acknowledgement screen for the transaction.
8. Click **Pay Now**.
The system displays the Domestic Transfer initiation screen.

9. Click **OK**.
The system displays the initial Add Beneficiary screen.

29.3 Add Quick /Direct Pay Beneficiary- International Transfer

You can create a beneficiary for international transfer and initiate the payment.

To add a beneficiary for international transfer

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.
The system displays the Choose Beneficiary screen.
2. Click the **Add Beneficiary**  button on the Choose Beneficiary screen.
The system displays the Add Beneficiary screen.
3. Click **International** as the beneficiary type.
The system displays the International Transaction Type screen.
4. Select the required international transaction type.
Select **Deposit to Account**.
OR
Select **Receive Over Counter**.
For example, select **Deposit to Account** International transaction type.
The system displays the Add Beneficiary- Domestic to Account screen.

Add Beneficiary - Domestic – Deposit to Account

Field Description

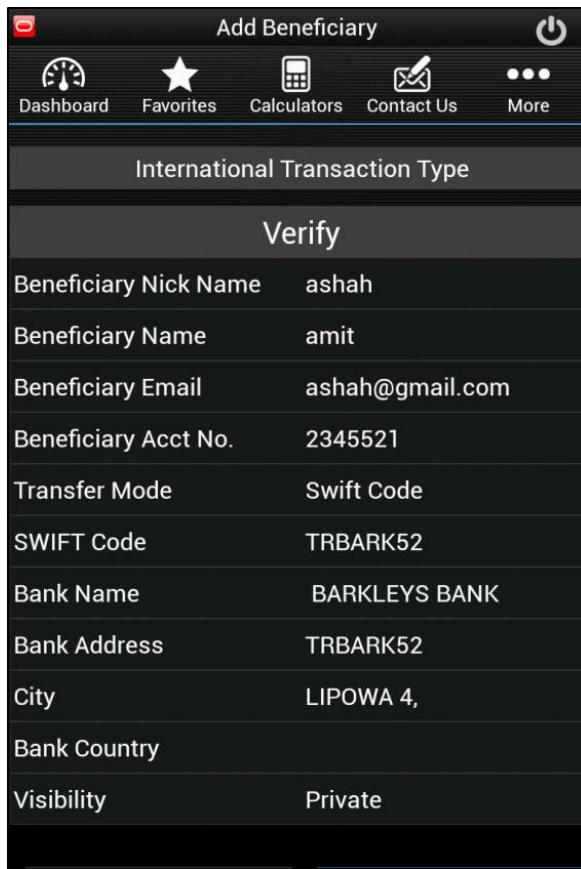
Field Name	Description
Beneficiary Info	
Beneficiary Name	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
Beneficiary Nick Name	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
Beneficiary Account Number	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer. This field is displayed only if you select Deposit to Account as the domestic transaction type in the International Transaction Type screen.

Field Name	Description
Beneficiary Address	<p>[Mandatory, Input box, 34x2]</p> <p>Enter the address of the beneficiary.</p> <p>This field is displayed only if you select Receive over Counter as the domestic transaction type in the International Transaction Type screen.</p>
Beneficiary City	<p>[Mandatory, Input box, 35]</p> <p>Enter the city of the beneficiary.</p> <p>This field is displayed only if you select Receive over Counter as the domestic transaction type in the International Transaction Type screen.</p>
Beneficiary Country	<p>[Mandatory, Input box, 35]</p> <p>Enter the country of the beneficiary.</p> <p>This field is displayed only if you select Receive over Counter as the domestic transaction type in the International Transaction Type screen.</p>
Beneficiary Email	<p>[Mandatory, Input box, 255]</p> <p>Enter the e-mail address of the beneficiary for the transfer.</p>
Transfer Mode	<p>[Mandatory, Dropdown]</p> <p>Select the mode of transfer of funds for the beneficiary.</p> <p>The options are:</p> <ul style="list-style-type: none"> • SWIFT • National Clearing Code • Bank Details
SWIFT Code	<p>This field is displayed only if you select SWIFT in the Transfer Mode dropdown.</p>
SWIFT Code	<p>[Conditional, Input box, 11]</p> <p>Select the SWIFT code to transfer the funds.</p> <p>This field is displayed only if you select Swift Code in the Transfer Mode dropdown.</p>
National Clearing Code	<p>These fields are displayed only if you select National Clearing Code in the Transfer Mode dropdown.</p>
National Clearing Code Type	<p>[Conditional, Dropdown]</p> <p>Select the clearing system for the transfer of funds for the beneficiary.</p>

Field Name	Description
National Clearing Code	[Conditional, Input box, Lookup] This field displays the clearing code of the bank. Click the Lookup button to search and select the National clearing code of the bank
Bank Details	These fields are displayed only if you select Bank Details in the Transfer Mode dropdown.
Bank Name	[Conditional, Input box, 35] Enter the name of the beneficiary bank.
Bank Address	[Conditional, Input box, 35x2] Enter the address of the beneficiary bank.
Bank City	[Conditional, Input box, 35] Enter the city of the beneficiary bank.
Bank Country	[Conditional, Input box, 35] Enter the country of the beneficiary bank.
Visibility	
Select Visibility	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: <ul style="list-style-type: none"> • Public • Private

5. Enter the required details.
6. Click **Submit**.
The system displays the Add Beneficiary – International Transaction Type – Verify screen.
OR
Click **Cancel** to view the previous screen.

Add Beneficiary – International Transaction Type – Verify



7. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the Acknowledgement screen for the transaction.
8. Click **Pay Now**. The system displays the International Transfer initiation screen.
9. Click **OK**. The system displays the initial Add Beneficiary screen.

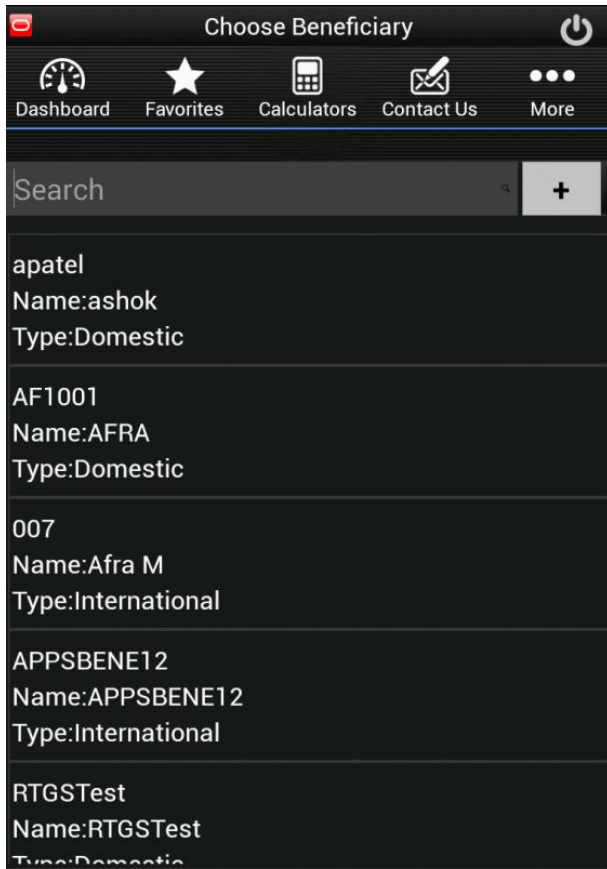
29.4 View and Modify Beneficiary

You can view, update or delete existing beneficiaries in the application.

To view and modify a beneficiary

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**. The system displays the Choose Beneficiary screen.

Choose Beneficiary



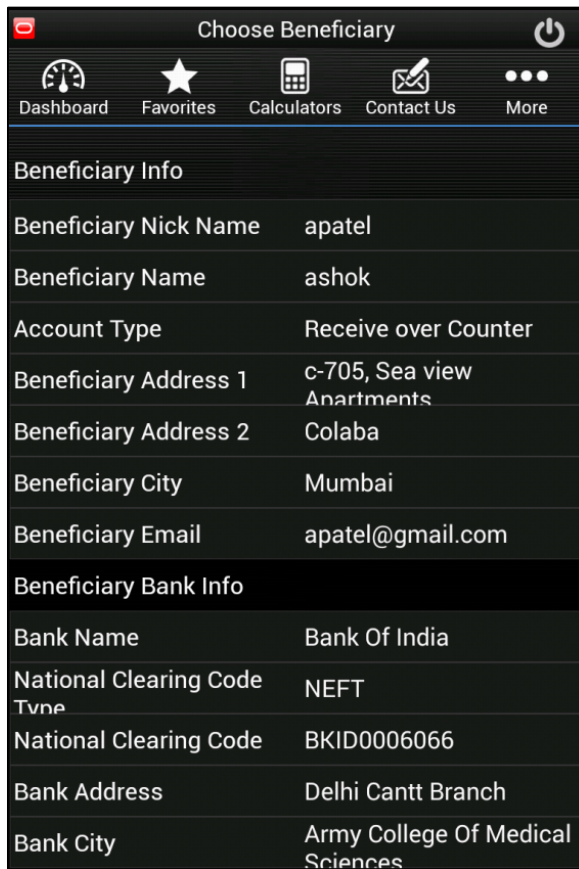
Field Description

Field Name	Description
Beneficiary Nickname	[Display] This field displays the nickname of the beneficiary in the application.
Beneficiary Name	[Display] This field displays the name of the beneficiary.
Beneficiary Bank Branch	[Display] This field displays the bank branch of the beneficiary.
Beneficiary Account Number	[Display] This field displays the account number of the beneficiary.
Beneficiary Email	[Display] This field displays the e-mail address of the beneficiary.
Visibility	[Display] This field displays the beneficiary visibility in the application.

2. Select the required beneficiary.
The system displays the details of the selected beneficiary.
The fields displayed depend on the type of the beneficiary.

Note: You can also search for the name of the beneficiary in the Search field on the Choose Beneficiary screen

Beneficiary



3. Click **Edit**.
4. Modify the relevant details and then click **Update**.
The system displays the Verify screen for the selected beneficiary.
5. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the Acknowledgement screen for the transaction.

To delete a beneficiary

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.
The system displays the Choose Beneficiary screen.
2. Select the required beneficiary.
The system displays the details of the selected beneficiary.
The fields displayed depend on the type of the beneficiary.

3. Click **Delete**.
The system displays the Verify screen to delete the selected beneficiary.
OR
Click **Back** to view the previous screen.
4. Click **Delete** to confirm the deletion of the required beneficiary from the application.
The system displays the Acknowledgement screen for the deletion of the beneficiary.
OR
Click **Cancel** to view the previous screen.

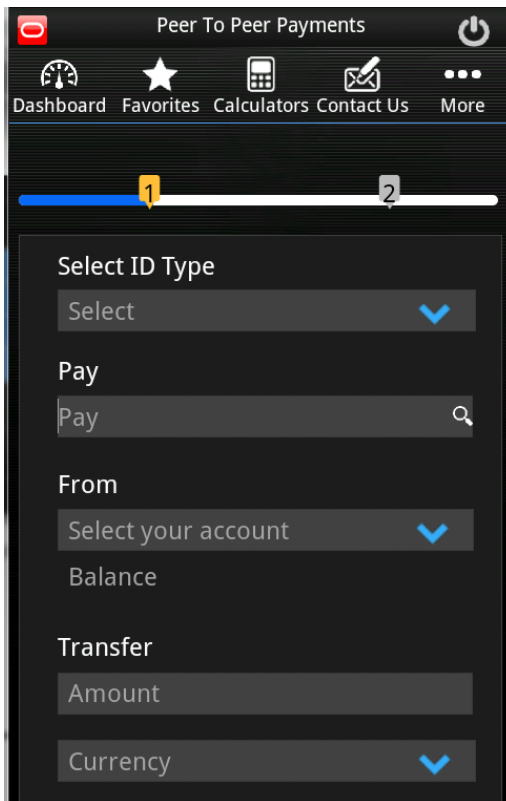
29.5 Add a Beneficiary for Peer to Peer Payment

You can add a beneficiary for Peer to Peer (P2P) payment in the application.

To add a beneficiary for peer to peer payment

1. Click **More > Transfers > Proximity Pay > P2P Transfer**.
The system displays the Peer to Peer Payments screen.

Peer to Peer Payments



2. Click the Lookup icon in the Pay field.
The system displays the Add Beneficiary screen for peer to peer payment.

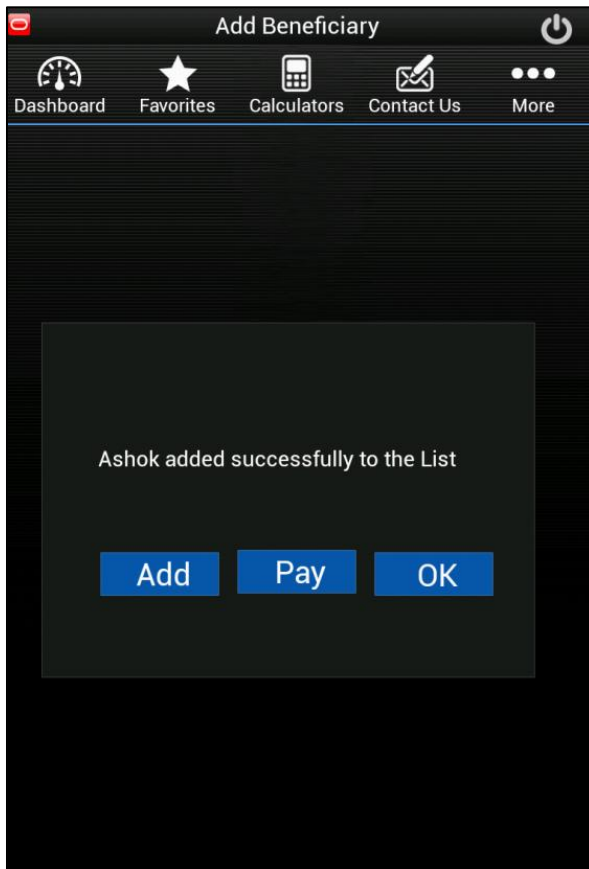
Add Beneficiary

Field Description

Field Name	Description
Name	[Mandatory, Input box , 1-40] Enter the name of the beneficiary.
Contact type	[Optional, Dropdown] Select the contact type of the receiver. The options are: <ul style="list-style-type: none"> • E-mail • Mobile Number
Email address/ Contact Number	[Mandatory, Input box , 1-40] Enter the e-mail address of the beneficiary.
Photo	[Optional, Image] Click this field to open the Images folder on your device and set an image for the beneficiary.

3. Enter the required details.
4. Click **Submit**.
The system displays the Acknowledgement screen for adding the beneficiary for P2P payment.
OR
Click **Cancel** to view the previous screen.

Acknowledgement



5. Click **Pay Now**.
The system displays the initial P2P Payment screen.
OR
Click **Add New**.
The system displays the new registration screen for a P2P beneficiary.
OR
Click **OK**.
The system displays the dashboard of the application.

30. Direct / Quick Pay

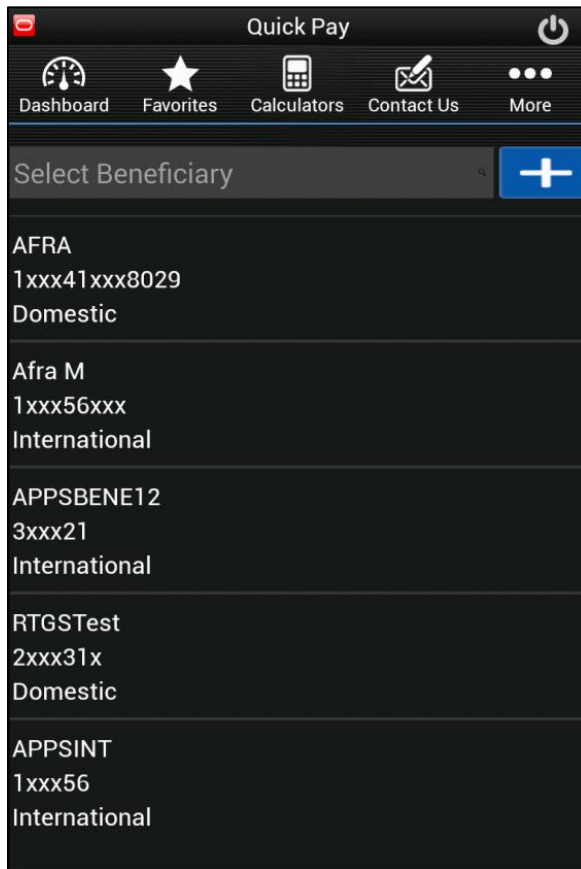
You can make payments to beneficiaries already registered in the application, while entering minimum details in the screen, hence making the payments in less time. You can make instant internal, domestic and international payments to the existing beneficiary, using the transfer mode configured for the beneficiary.

Note: Please refer to the **Beneficiary Maintenance** section for details for adding a beneficiary to the application.

To make a quick payment to an existing beneficiary

1. Click **Transfers** on the dashboard of the application.
OR
Click **More > Transfers > Quick Pay > Quick Pay**.
The system displays the Quick Pay screen.

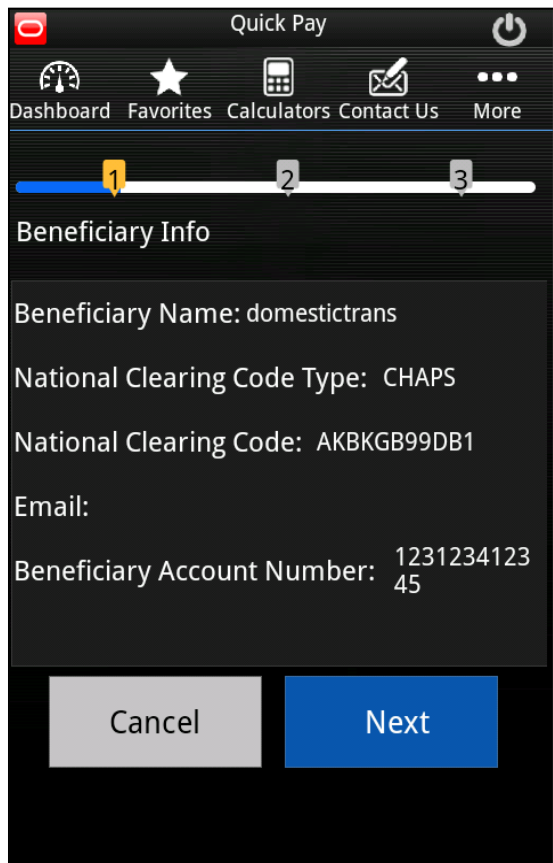
Quick Pay Select Beneficiary



Field Description

Field Name	Description
Beneficiary Nick Name	[Display] This field displays the nickname of the beneficiary.
Beneficiary Account Number	[Display] This field displays the account number of the beneficiary.
Transfer Mode	[Display] This field displays the transfer mode, internal, international or domestic.

2. Select any desired Beneficiary.
The system displays the Beneficiary Info page.

Quick Pay - Beneficiary Info

Field Description

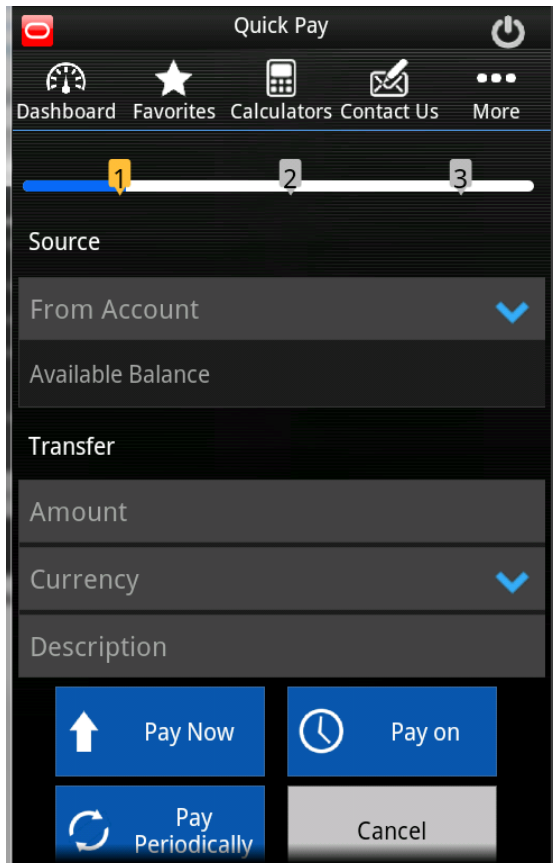
Field Name	Description
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The fields displayed depend on the type of beneficiary

Beneficiary Name	[Display] This field displays the name of the beneficiary.
Beneficiary Account Number	[Display] This field displays the account number of the beneficiary.
Beneficiary Branch	[Display] This field displays the bank branch where the beneficiary account is held.
Bank Name	[Display] This field displays the name of the bank branch where the beneficiary account is held.
Bank Address	[Display] This field displays the address of the beneficiary bank.
Address	[Display] This field displays the address of the beneficiary.
City	[Display] This field displays the city of the beneficiary.
Country	[Display] This field displays the country of the beneficiary.
Transfer Type	[Display] This field displays the transfer type of the beneficiary.
SWIFT Code	[Display] This field displays the SWIFT code in case in case SWIFT code selected during registration of the beneficiary.
National Clearing Code Type	[Display] This field displays the National Clearing Type in case in case National Clearing Type selected during registration of the beneficiary.
National Clearing Code	[Display] This field displays the National Clearing Code in case in case National Clearing Code is selected during registration of the beneficiary.

3. Click **Next**.
The system displays the Transfer page

Transfer



Field Description

Field Name	Description
Source	
From Account	[Mandatory, Dropdown, Typo-search] Select the appropriate Account Number from the dropdown, from which the amount is to be transferred.
Available Balance	[Display] Displays the available balance for the account selected.
Transfer	
Amount	

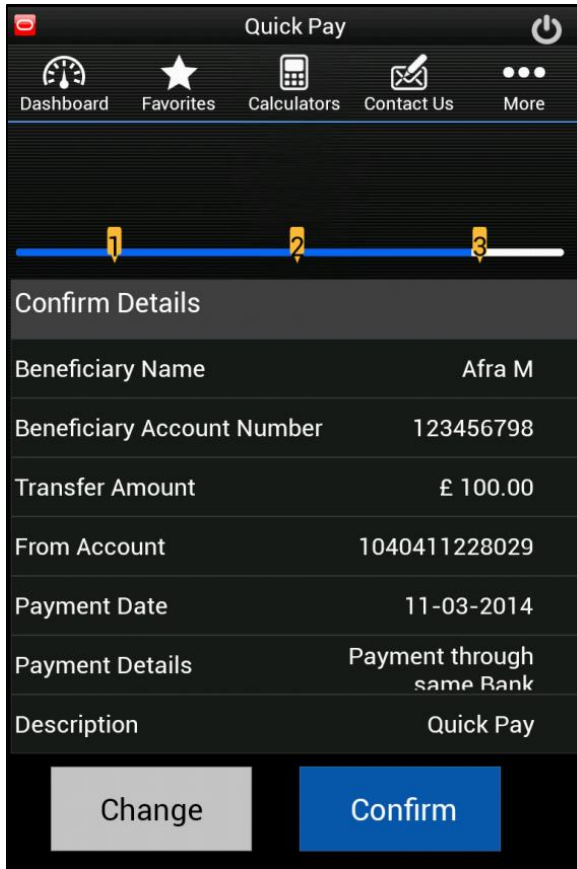
Field Name	Description
Currency	[Mandatory, Dropdown] Select the desired currency type from the dropdown.
Payment Details	[Conditional, Dropdown] Select the payment details for the transfer (if required) This field is mandatory if the transfer mode of the beneficiary is International Transfer.
Correspondence Charges	[Conditional, Dropdown] Select the party bearing the charges for transaction. This field is mandatory if the transfer mode of the beneficiary is International Transfer.
Transfer Amount	[Mandatory, Numeric, Input Box, 15] Enter the desired amount for the fund transfer.
Purpose of Remittance	[Display] This field displays the description of selected purpose of remittance. This field is displayed only if the transfer mode of the beneficiary is Domestic Transfer or Internal Transfer.
Description	[Optional, Input Box, 35] Enter the narration relevant to the transfer.
Date	[Mandatory, Input box, 10] Enter the date of the fund transfer. By default, the current date is displayed.

4. Enter the relevant details in the appropriate fields.
5. Click **Pay Now**.
OR
Click **Pay On** and select the date for the fund transfers.
OR
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.
The system displays the Quick Pay Verify screen.

Note: The payment options available depend on the transfer mode of the beneficiary (domestic, internal, or international transfer).

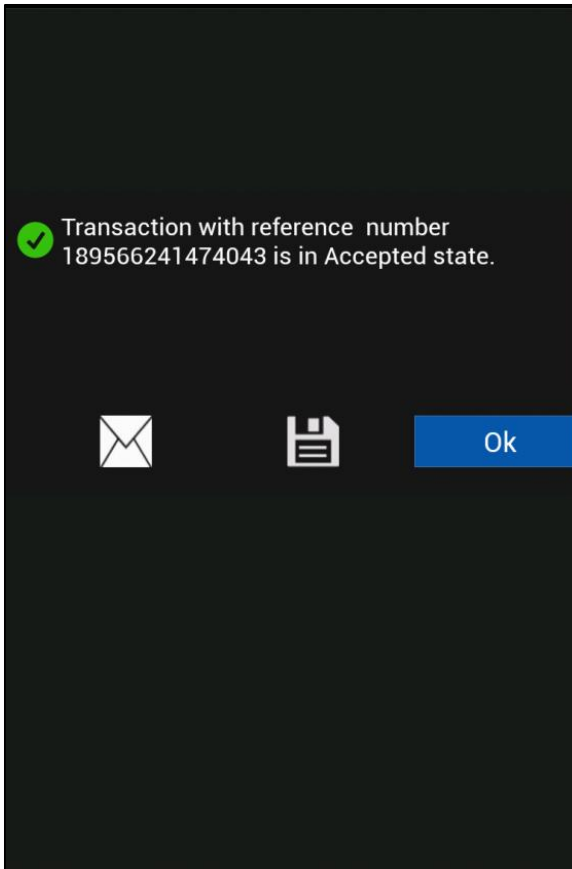
View the **Payment Options** section in this User Manual for more information on the payment options.

Quick Pay Verify



6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference of the payment details.
7. Click Email icon to email the details.
8. Click Save icon to save the details.

Quick Pay Confirm



9. Click **Ok**.
The system displays the initial Quick Pay screen.

31. Own Account Transfer

You can make payments to transfer funds from one of your accounts with the bank to another own account with the bank from the application. You can transfer funds between accounts mapped to your Customer ID in the application. You can carry out this transaction for both Conventional as well as Islamic CASA accounts.

To make fund transfer to own account

1. Click **More > Transfers > Direct Pay > Own Account Transfer**.
The system displays the Own Account Transfer screen.

Own Account Transfer

Field Description

Field Name	Description
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Own Account Transfer	
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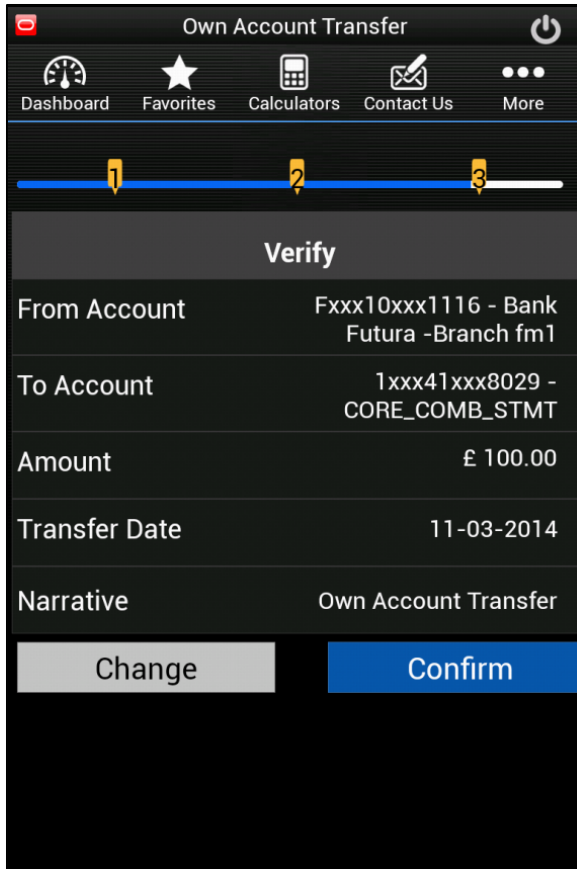
Pay	
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Field Name	Description
To Account	[Dropdown] Select the appropriate Account Number from the dropdown to which the amount is to be transferred.
Source	
From Account	[Dropdown] Select the appropriate Account Number from the dropdown, from which the amount is to be transferred.
Available Balance	[Display] Displays the available balance for the account selected.
Transfer	
Amount	[Mandatory, Numeric, Input Box, 15] Enter the desired amount.
Narrative	[Optional, Input Box, 35] Enter the desired description relevant to the transfer.

2. Enter the relevant details in the appropriate fields.
3. Click **Pay Now**.
OR
Click **Pay On** and select the date for transfer of funds.
OR
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.
The system displays the Own Account Transfer Verify screen.

Note: View the **Payment Options** section in this User Manual for more information on the payment options.

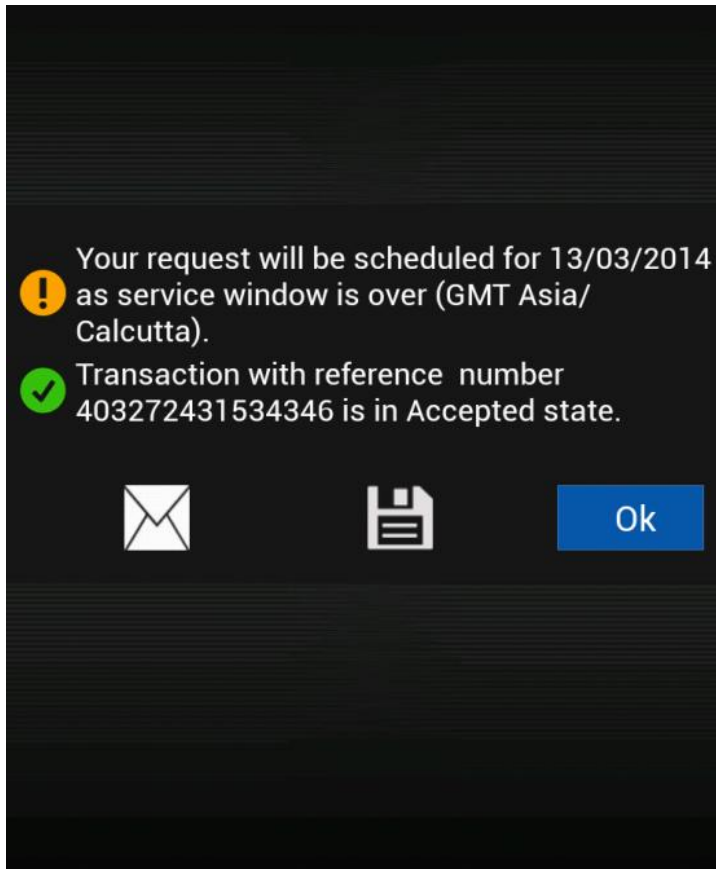
Own Account Transfer Verify



4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the Transaction Password screen.
5. Enter the transaction password and then click **OK**. The system displays the Own Account Transfer Confirm screen with the transaction reference of the transaction.

Note: View the **Transaction Password** section in this User Manual for more information on entering the transaction password.

Own Account Transfer Confirm



6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **Ok**.
The system displays the initial **Own Account Transfer** screen.

32. Domestic Transfer

You can transfer funds from your own bank account held to an account with another bank using the country's domestic clearing network. You can make a domestic transfer of funds to a registered or unregistered beneficiary in the application. You can make a domestic transfer of funds over the counter.

To make the domestic account transfer

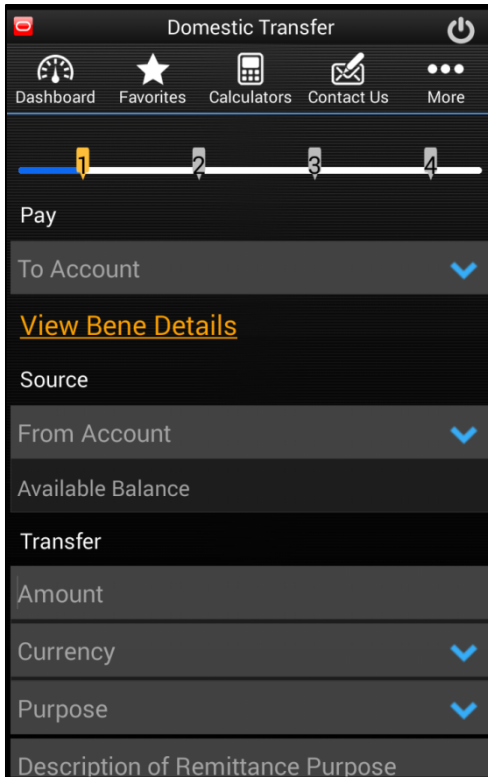
1. Click **More > Transfers > Direct Pay > Domestic Transfer**.
The system displays the Transfer To dropdown in the Domestic Transfer screen.

Field Description

Field Name	Description
Transfer To	<p>[Mandatory, Dropdown]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transfer To Registered Beneficiary • Make a New Payment <p>By default, the system displays the Transfer to Registered Beneficiary option.</p>
Funds Delivery Mode	<p>[Conditional, Dropdown]</p> <p>Select the destination account type of the beneficiary.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Receive over Counter • Deposit to Account <p>This field is displayed only if you select the Make a New Payment option in the Transfer To field.</p>

2. Select the required options and then click **Continue**.
The system displays the Domestic Transfer screen.
For example, select the **Transfer to Registered Beneficiary** option in the Transfer To field.
The system displays the Domestic Transfer screen.

Domestic Transfer to Registered Beneficiary



Field Description

Field Name	Description
Pay	These fields are displayed when you select the Transfer to Registered Beneficiary option in the Transfer To field.
To Account	[Mandatory, Dropdown] Select the account number of the registered beneficiary to whom you want to transfer funds.
View Bene Details	[Hyperlink] Click this link to view details of the registered beneficiary in a pop-up window. The details include the name, address, city and bank of the registered beneficiary. Click the Close button to close the pop-up window.
From Account	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
Available Balance	[Display] This field displays the available balance of the account from which you want to transfer funds.

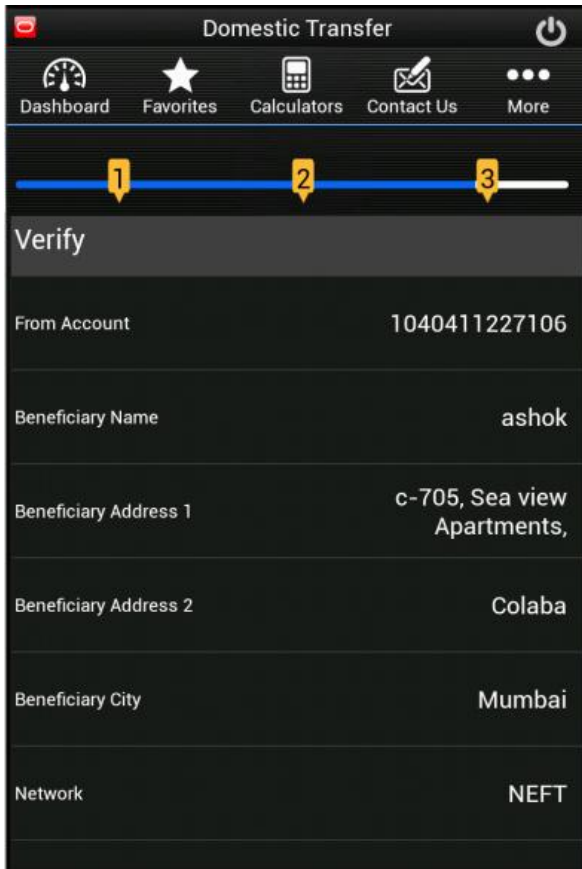
Field Name	Description
Beneficiary Info	
Beneficiary Name	<p>[Mandatory, Input box, 35]</p> <p>Enter the name of the beneficiary for the transfer.</p> <p>This field is displayed when you select the Make a New Payment option in the Transfer To field.</p>
Beneficiary Account Number	<p>[Mandatory, Input box, 20]</p> <p>Enter the account number of the beneficiary for the transfer.</p> <p>This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Deposit To Account option in the Fund Delivery Mode field.</p>
Beneficiary Nick Name	<p>[Mandatory, Input box, 10]</p> <p>Enter the nickname of the beneficiary.</p> <p>This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Deposit To Account option in the Fund Delivery Mode field.</p>
Beneficiary Address	<p>[Mandatory, Input box, 34x2]</p> <p>Enter the address of the beneficiary.</p> <p>This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field.</p>
Beneficiary City	<p>[Mandatory, Input box, 35]</p> <p>Enter the city of the beneficiary.</p> <p>This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field.</p>
Beneficiary Email	<p>[Mandatory, Input box, 40]</p> <p>Enter the e-mail address of the beneficiary for the transfer.</p>
Identification Type	<p>[Conditional, Dropdown]</p> <p>Select the Identification document for receiving the funds at counter.</p>
Identification Number	<p>[Conditional, Dropdown]</p> <p>Select the Identification document for receiving the funds at counter.</p> <p>These fields are displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field.</p>

Field Name	Description
Beneficiary Bank Info	These fields are displayed when you select the Make a New Payment option in the Transfer To field.
Choose Network	[Mandatory, Radio button] Select the processing mode through which transaction should be completed.
Bank Code	[Display, Lookup] This field displays the clearing code of the bank. Click the Lookup button to search and select the National clearing code of the bank
Transfer Amount	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the beneficiary.
Currency	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
Purpose	[Mandatory, Dropdown] Select the purpose of remittance from the drop-down list.
Description of Remittance Purpose	[Conditional, Input Box, 35] Enter the purpose of remittance if you have selected Others from the Purpose drop-down list.
Narrative	[Optional, Input box,35] Enter the narrative for the transaction.

3. Enter the relevant details in the appropriate fields.
4. Click **Pay Now**.
OR
Click **Pay On** and select the date for transfer of funds.
OR
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.
The system displays the Domestic Transfer Verify screen.

Note: View the **Payment Options** section in this User Manual for more information on the payment options.

Domestic Transfer Verify



5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number of the transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **OK**. The system displays the initial Domestic Transfer screen.

33. Internal Transfer

You can transfer funds from your own bank account held to another account with the same bank. You can make an internal transfer of funds to a registered beneficiary in the application. You can also make a new payment of funds over the counter.

To make the internal account transfer

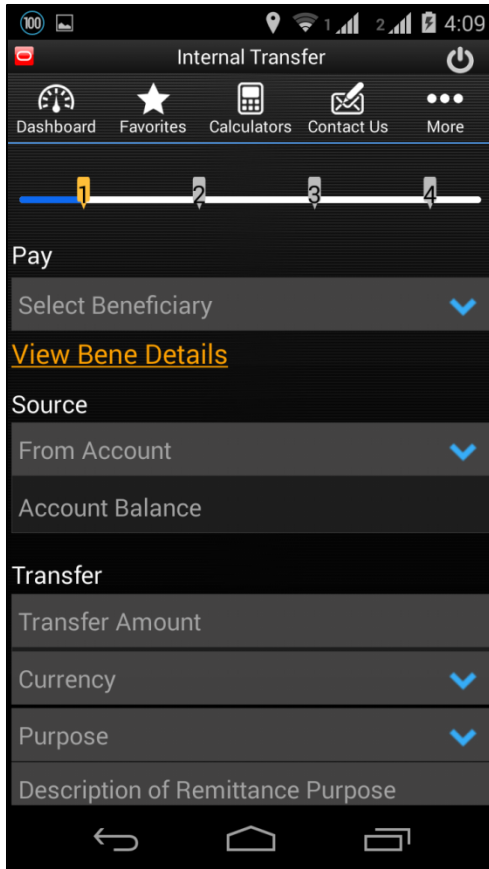
1. Click **More > Transfers > Direct Pay > Internal Transfer**.
The system displays the Transfer To dropdown in the Internal Transfer screen.

Field Description

Field Name	Description
Transfer To	<p>[Mandatory, Dropdown]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transfer To Registered Beneficiary • Make a New Payment <p>By default, the system displays the Transfer to Registered Beneficiary option.</p>

2. Select the required options and then click **Continue**.
The system displays the Internal Transfer screen.
For example, select the **Transfer to Registered Beneficiary** option in the Transfer To field.
The system displays the Internal Transfer screen.

Internal Transfer to Registered Beneficiary



Field Description

Field Name	Description
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Pay

Select Beneficiary	[Mandatory, Dropdown] Select the account number of the registered beneficiary to whom you want to transfer funds.
---------------------------	--

View Bene Details	[Hyperlink] Click this link to view details of the registered beneficiary in a pop-up window. The details include the name, address, account number and bank branch of the registered beneficiary. Click the Close button to close the pop-up window.
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These fields are displayed when you select the Transfer to Registered Beneficiary option in the Transfer To field

Field Name	Description
Source	
From Account	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
Account Balance	[Display] This field displays the available balance of the account from which you want to transfer funds.
Beneficiary Info	
To Account	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer.
Beneficiary Branch	[Mandatory Dropdown] Select the bank branch in which the beneficiary account is present.
Beneficiary Email	[Mandatory, Input box, 40] Enter the e-mail address of the beneficiary for the transfer. These fields are displayed when you select the Make a New Payment option in the Transfer To field.
Transfer	
Amount	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the beneficiary.
Currency	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
Purpose	[Mandatory, Dropdown] Select the purpose of remittance from the drop-down list.
Description of Remittance Purpose	[Conditional, Input Box, 35] Enter the purpose of remittance if you have selected Others from the Purpose drop-down list.
Narrative	[Optional, Input box,35] Enter the narrative for the transaction.

3. Enter the relevant details in the appropriate fields.
4. Click **Pay Now**.
OR
Click **Pay On** and select the date for transfer of funds.
OR
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.
The system displays the Internal Transfer Verify screen.

Note: View the **Payment Options** section in this User Manual for more information on the payment options.

Internal Transfer Verify

The screenshot shows the 'Internal Transfer Verify' screen. At the top, there is a navigation bar with icons for Dashboard, Favorites, Calculators, Contact Us, and More. Below this is a progress bar with four steps, numbered 1 to 4. Step 2 is currently active. The main content area is titled 'Verify' and contains the following information:

From Account	1xxx41xxx4010
Beneficiary Name	vrushali
To Account	1040412686018
Amount	\$ 1,000.00
Transfer Date	11-03-2014
Purpose	Transaction is an intra-company payment.
Narrative	Internal Transfer

At the bottom of the screen, there are two buttons: 'Change' and 'Confirm'.

5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number of the transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **Ok**. The system displays the initial Internal Transfer screen.

34. International Transfer

You can transfer funds from one of your accounts to other bank account internationally. You can make an international transfer of funds to an unregistered or registered beneficiary from the application. You can also make an international transfer of funds over the counter.

To make the international account transfer

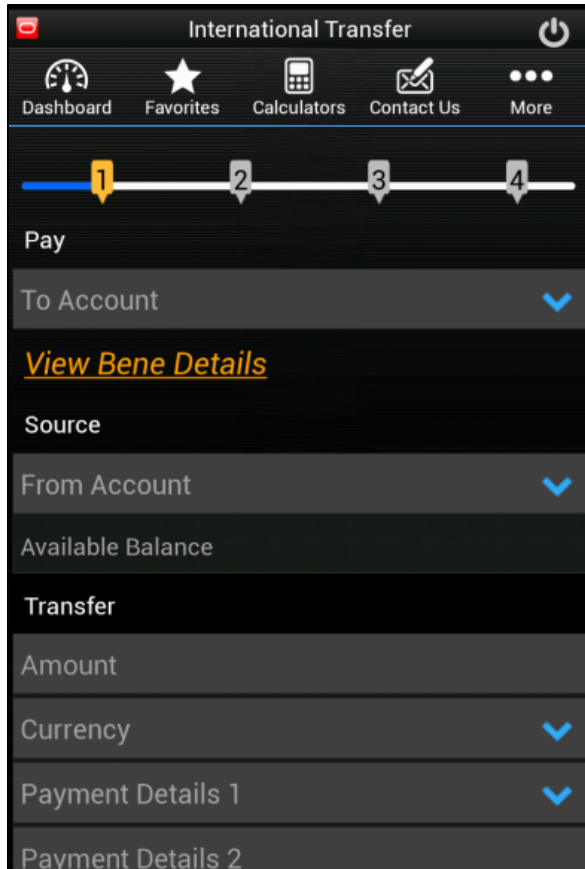
1. Click **More > Transfers > Direct Pay > International Transfer**.
The system displays the Transfer To dropdown in the International Transfer screen.

Field Description

Field Name	Description
Transfer To	<p>[Mandatory, Dropdown]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transfer To Registered Beneficiary • Make a New Payment <p>By default, the system displays the Transfer to Registered Beneficiary option.</p>
Funds Delivery Mode	<p>[Conditional, Dropdown]</p> <p>Select the destination account type of the beneficiary.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Receive over Counter • Deposit to Account <p>This field is displayed only if you select the Make a New Payment option in the Transfer To field.</p>

2. Select the required options and then click **Continue**.
For example, select the **Transfer to Registered Beneficiary** option in the Transfer To field.
The system displays the International Transfer screen.

International Transfer to Registered Beneficiary



Field Description

Field Name	Description
Pay	
To Account	[Mandatory, Dropdown] Select the account number of the registered beneficiary to whom you want to transfer funds.
View Bene Details	[Hyperlink] Click this link to view details of the registered beneficiary in a pop-up window. The details include the name, account number and bank of the registered beneficiary. Click the Close button to close the pop-up window. These fields are displayed when you select the Transfer to Registered Beneficiary option in the Transfer To field.
Source	

Field Name	Description
From Account	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
Available Balance	[Display] This field displays the available balance of the account from which you want to transfer funds.
Beneficiary Info	
Beneficiary Name	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field.
Beneficiary Email	[Mandatory, Input box, 40] Enter the e-mail address of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field.
Address	[Mandatory, Input box, 34x2] Enter the address of the beneficiary.
City	[Mandatory, Input box, 34x2] Enter the city of the beneficiary.
Country	[Mandatory, Dropdown] Select the country of the beneficiary. These fields are displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field.
Account Number	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Deposit To Account option in the Fund Delivery Mode field.
Transfer Mode	These fields are displayed when you select the Make a New Payment option in the Transfer To field.

Field Name	Description
Transfer Mode	[Mandatory, Dropdown] Select the mode of transfer of funds for the beneficiary. The options are: <ul style="list-style-type: none"> • SWIFT • National Clearing Code • Bank Details
Swift Code	This field is displayed only if you select SWIFT in the Transfer Mode dropdown.
Swift Code	[Conditional, Input box, 11] Select the SWIFT code to transfer the funds.
National Clearing Code	These fields are displayed only if you select National Clearing Code in the Transfer Mode dropdown.
National Clearing Code Type	[Conditional, Dropdown] Select the clearing system for the transfer of funds for the beneficiary.
National Clearing Code	[Conditional, Input box, Lookup] This field displays the clearing code of the bank. Click the Lookup button to search and select the National clearing code of the bank
Bank Details	These fields are displayed only if you select Bank Details in the Transfer Mode dropdown.
Bank Name	[Conditional, Input box, 35] Enter the name of the beneficiary bank.
Bank Address	[Conditional, Input box, 35x2] Enter the address of the beneficiary bank.
Bank City	[Conditional, Input box, 35] Enter the city of the beneficiary bank.
Bank Country	[Conditional, Input box, 35] Enter the country of the beneficiary bank.
Transfer Amount	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the beneficiary.

Field Name	Description
Currency	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
Payment Details 1	[Mandatory, Dropdown] Select the payment details for the fund transfer.
Payment Details 2	[Optional, Input box, 35] Enter the other payment details, if any, for the fund transfer.
Correspondence Charges	[Mandatory, Dropdown] Select the party bearing the charges for transaction.
Narrative	[Optional, Input box, 35] Enter the narrative for the transaction.

3. Enter the relevant details in the appropriate fields.
4. Click **Pay Now**.
OR
Click **Pay On** and select the date for transfer of funds.
OR
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.
The system displays the International Transfer Verify screen.

Note: View the **Payment Options** section in this User Manual for more information on the payment options.

International Transfer Verify

International Transfer

Dashboard Favorites Calculators Contact Us More

1 2 3

Verify

Beneficiary Name	APPSBENE12
Beneficiary Acct No.	321321
From Account	FM1M100001116
Amount	£ 100.00
Network Type	
National Clearing Code	CH000000
Transfer Date	11-03-2014
Narrative	International Transfer

5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number of the transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **Ok**. The system displays the initial International Transfer screen.

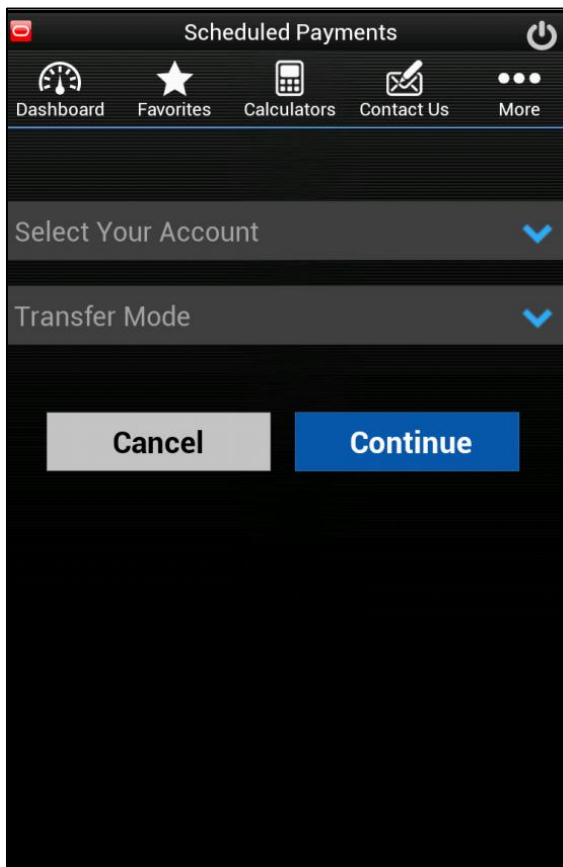
35. Scheduled Transfers

You can to view your pending transfers and standing instructions for all transactions in the application. You can also cancel the pending transfers and standing instructions for all transactions in the application.

To view scheduled payments

1. Click **More > Transfers > Schedule Payments > Scheduled Payments**. The system displays the Scheduled Payments screen.

Scheduled Payments



Field Description

Field Name	Description
Select Your Account	[Mandatory, Dropdown] Select the account number you wish to see scheduled payments.

Field Name	Description
Transfer Mode	[Mandatory, Dropdown] Select the transfer mode of payments. The options are: <ul style="list-style-type: none"> • International • Domestic • Within Bank

2. Select your account and mode of transfer.
3. Click **Continue**.
The system displays the Scheduled Payments –Search Results screen.
OR
Click **Cancel**.
The system displays the dashboard of the application.

Schedule Payments – Search Results

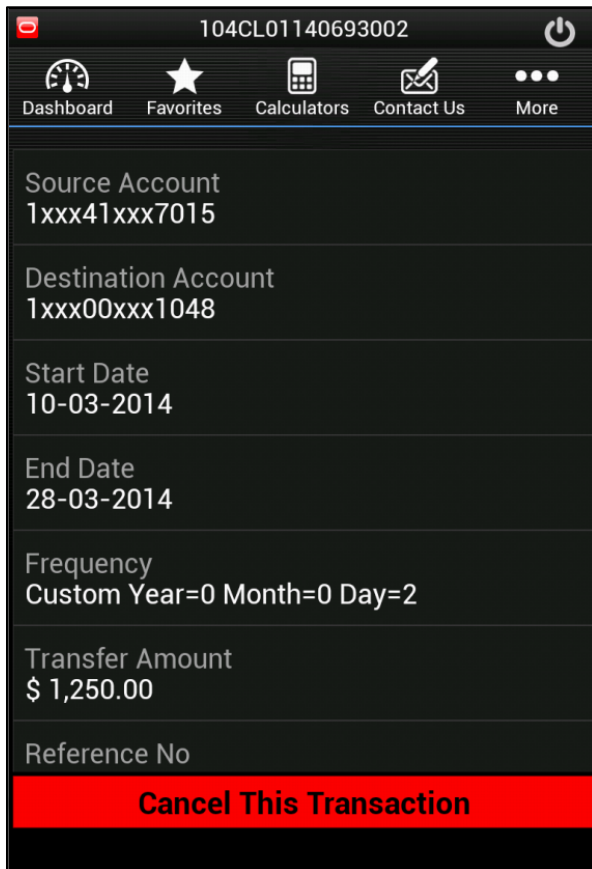
Scheduled Payments	
Account Number	Amount
104CL01140693001 Standing Instruction	10/03/2014 £ 1,250.00
104CL01140693002 Standing Instruction	10/03/2014 \$ 1,250.00
104SI9K140690501 Standing Instruction	10/03/2014 £ 500.00
104SI9K140690502 Standing Instruction	10/03/2014 £ 750.00
104CO01140690001 Standing Instruction	11/03/2014 £ 750.00
104FCOK140705662 Pending Transfers	13/03/2014 £ 100.00
104FCOK140705676 Pending Transfers	13/03/2014 £ 100.00
104FCOK140705731	13/03/2014

Field Description

Field Name	Description
Reference No.	[Display] This field displays the transaction reference number.
Date	[Display] This field displays the First execution date in case of Standing instruction or the execution date in case of future dated transfer.
Transfer Instruction	[Display] This field displays the instruction set on the account for transaction i.e. Standing instruction or Pending Transfer.
Amount	[Display] This field displays the transaction amount with currency.

- Click the required transaction.
The system displays the scheduled payment and details of the selected transaction.

Schedule Payment Details

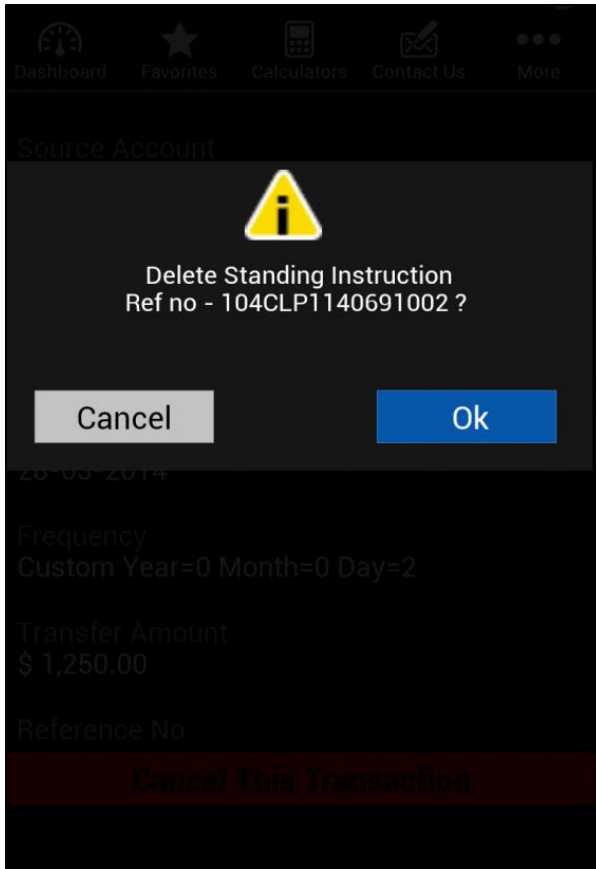


Field Description

Field Name	Description
Source Account	[Display] This field displays the source account for the standing instruction.
Destination Account	[Display] This field displays the destination account for the standing instruction.
Start Date	[Display] This field displays the start date of the standing instruction.
End Date	[Display] This field displays the end date of the standing instruction.
Frequency	[Display] This field displays the frequency of the standing instruction.
Transfer Amount	[Display] This field displays the transfer amount (along with currency) for the standing instruction.
Reference No	[Display] This field displays the reference number for the standing instruction.
Transfer Instruction	[Display] This field displays the standing instruction for the transfer.
Transfer Mode	[Display] This field displays the mode of transfer for the standing instruction.
Status	[Display] This field displays the status of the standing instruction.
Narrative	[Display] This field displays the narrative for the standing instruction.

- Click the **Cancel This Transaction** button if you want to cancel the selected standing instruction or pending transfer.
The system displays Schedule Payment – Cancel Pending Transfer – Verify screen.

Schedule Payment – Cancel Standing Instruction Verify



6. Click **Ok** if you want to confirm the cancellation of the selected scheduled transfer. The system displays the acknowledgement screen for cancellation.
OR
Click **Cancel**.
The system displays the previous screen.
7. Click the **Ok** button on the acknowledgement screen.
The system displays the initial Schedule Transfer Result screen.

36. P2P Transfer

36.1 Register for P2P Transfer

You have to register for Peer to Peer (P2P) transfer in the application. You must register an account mapped to your User ID in the application for P2P payments.

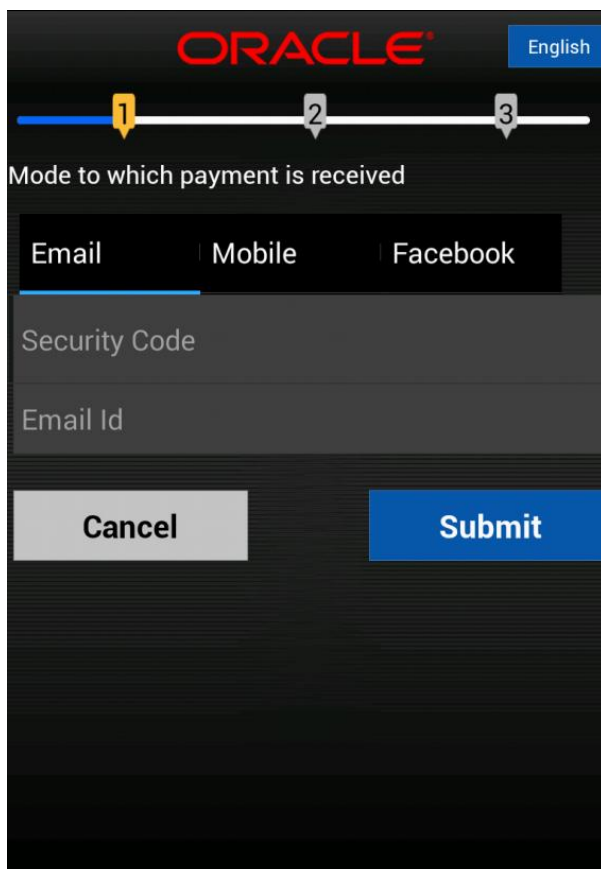
You can also register for P2P transfer by entering a security code.

If you are an unregistered user of the application, you must first register for the application, before registering for P2P transfer.

To register for P2P transfer without logging in the application

1. Click the **Receive Payments** panel on the login page of the application. The system displays the Security Code screen.

Security Code



Field Description

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

Field Name	Description
Mode to which payment is received	[Mandatory, tab] Select the mode of the receiving payments. The options are: Email Mobile Facebook
Security code	[Mandatory, Input box, 5-8] Enter the code as entered by the senders while sending the payment.
Mobile Number	[Mandatory, Input box, 50] Enter the mobile number as entered by the senders while sending the payment.
Email ID	[Mandatory, Input box, 50] Enter the email address as entered by the senders while sending the payment.

2. Enter the relevant details in the appropriate fields.
3. Click **Submit**.
The system validates the email id and the security code, and then displays the screen for registration process for receivers of P2P transfer who are non-existing users of the bank.
OR
Click **Cancel** to view the login page of the application.

Registration process for receivers of P2P transfer - non-existing users of the bank

Field Description

Field Name	Description
Personal Details	
First Name	[Mandatory, Input box, 1-20] Enter your first name.
Last Name	[Mandatory, Input box, 1-20] Enter your last name.
Email Id/ User Id	[Mandatory, Input box, 40, Display] Enter your email address name. This field displays your User ID in the application if you are a registered user of the bank and want to register for P2P transfer.

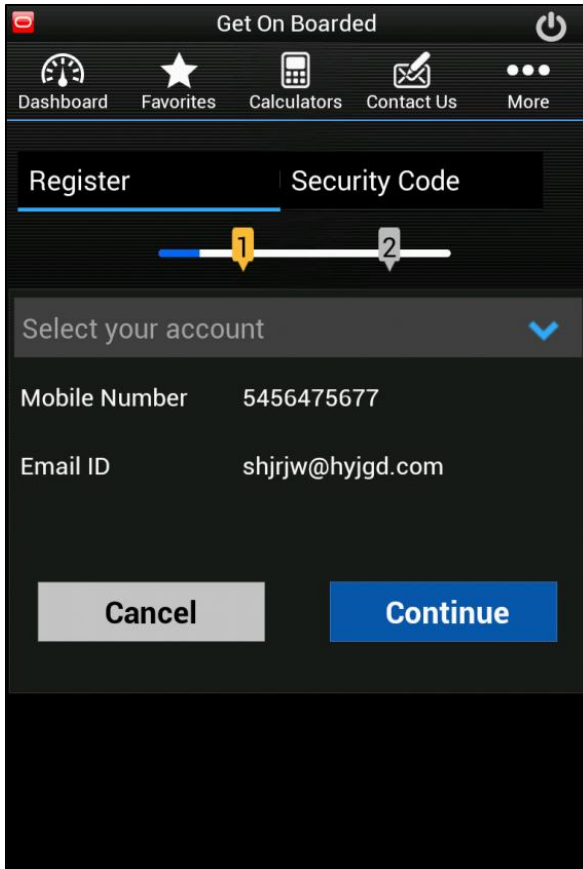
Field Name	Description
Mobile Number	[Optional, Input box, 15, Display] Enter your mobile number. This field displays the contact number if the P2P payment is made to contact number.
Password	[Mandatory, Input box] Enter the password that you want for the application.
Re-enter Password	[Mandatory, Input box] Re-enter the password that you want for the application for verification.
Bank Account Details	
Select Account Type	[Mandatory, tab] Select the account type within bank or with other bank. The options are: <ul style="list-style-type: none"> • Account within Bank • Account with other bank
Enter Account Number	[Mandatory, Input box, 1-16] Enter the account number to receive funds.
Bank Code	[Mandatory, Input box, 1-20, Lookup] Enter the bank code of the receiver's bank. Click the Lookup icon to search and select the required bank code.
Bank Name	[Mandatory, Input box, 1-20, Display] Enter the bank to which the receiving account belongs to.
Address	[Mandatory, Input box, 50, Display] Enter the address of the bank with the receiving account.

- Click **Submit**.
The system displays the screens for verification and confirmation for the registration.
OR
Click **Cancel** to close the screen without registering the account.

To register for P2P transfer from the application

- Login to the Android based application.
- Click **More > Transfers > Manage Beneficiary > P2P Beneficiaries**.
The system displays the Get On Boarded screen.

Get On Boarded



Field Description

Field Name	Description
Register/Security Code	[Mandatory, Tab] Select the required tab to register for P2P transfer with or without using security code.
Select Account Number	[Mandatory, Dropdown] Select the account number to receive funds.
Mode to which payment is received	[Mandatory, tab] Select the mode of the receiving payments. The options are: Email Mobile Facebook

Field Name	Description
Security code	[Mandatory, Input box, 5-8] Enter the code as entered by the senders while sending the payment.
Mobile Number	[Display] This field displays your mobile number as present in the application.
Email Id	[Display] This field displays the e-mail as present in the application.

3. Click **Continue**.
The system displays the screens for verification and confirmation for the registration.
OR
Click **Cancel** to view the previous screen.

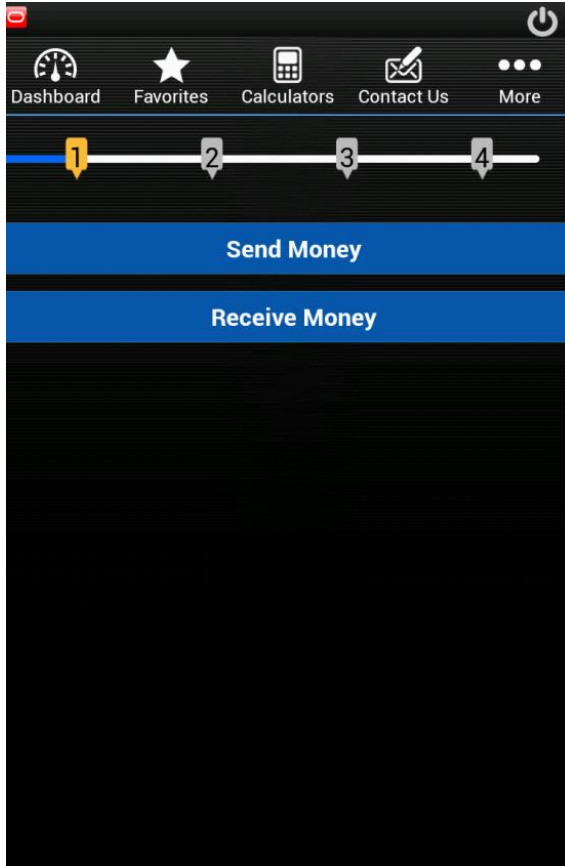
36.2 P2P NFC Pay

You can transfer or receive funds from your account to another user of the same bank from the application using NFC (Near Field Communication) technology. The transfer of funds with P2P NFC based payment is possible if both the sender and receiver involved have NFC based devices and have given mutual consent for the transfer.

Note: Please refer to the **Add a P2P Beneficiary** subsection in the **Beneficiary Maintenance** section in this User Manual for more information on adding a peer-to-peer beneficiary in the application.

1. Click **More > Transfers > Proximity Pay > P2P – NFC Pay**.
The system displays Proximity Pay-NFC screen.

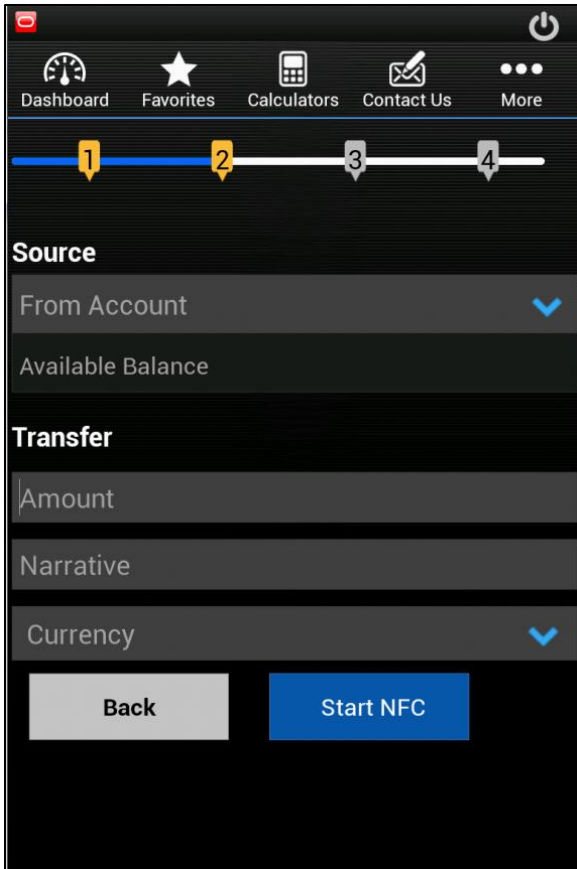
Proximity Pay-NFC



To transfer funds with NFC technology

2. Click **Send Money** to transfer funds.
The system displays the screen to transfer funds with NFC technology.

P2P –NFC – Send Money



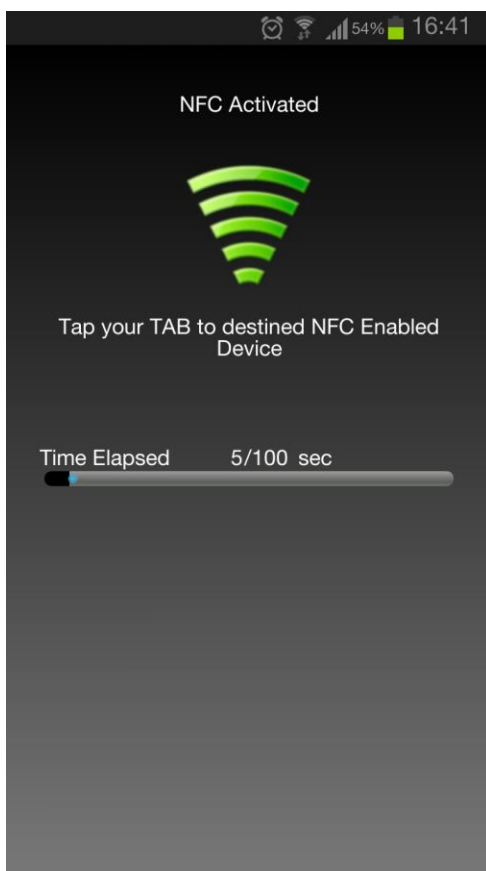
Field Description

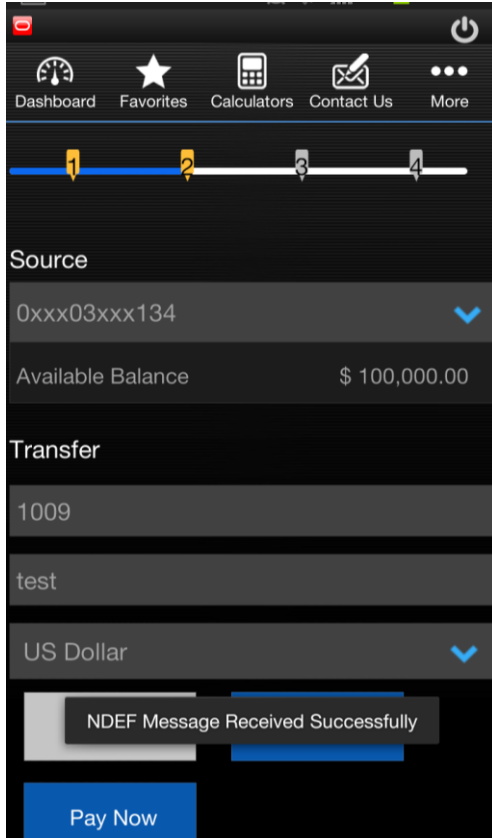
Field Name	Description
Source	
From Account	[Mandatory, Dropdown] Select the appropriate account from which the amount is to be transferred.
Available Balance	[Display] Displays the available balance for the selected source account.
Transfer	
Amount	[Mandatory, Numeric, Input Box, 1-15] Enter the amount that you want to transfer.
Currency	[Mandatory, Dropdown] Select the currency of the amount that you want to transfer.

Field Name	Description
Narrative	[Optional, Input Box, 35] Enter the desired narrative relevant to the transfer.

3. Enter the appropriate details in the respective fields.
4. Click **Start NFC** button.
The system displays the NFC screen.
Once the process is completed, the system displays the Pay Now button on the screen.
OR
Click the **Back** button to view the previous screen.

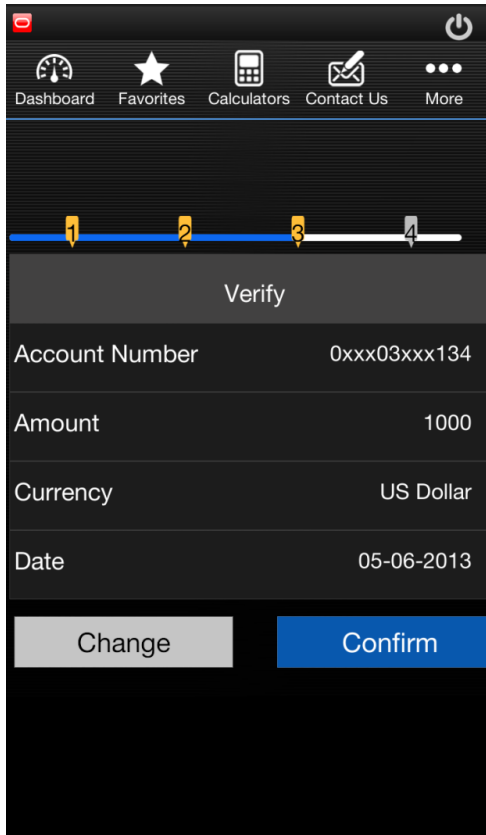
NFC



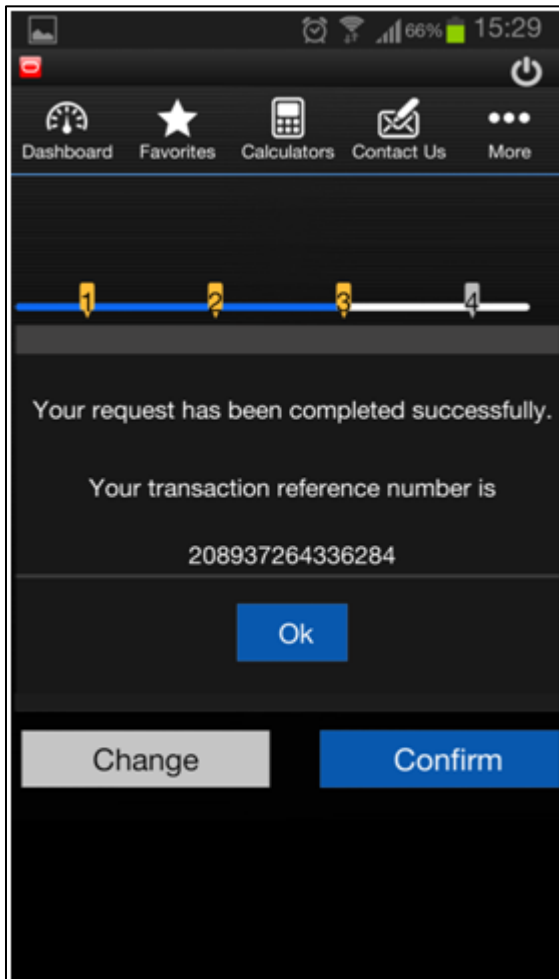
P2P –NFC – Send Money NDEF Message Received

5. Click **Pay Now**.
The system displays the P2P –NFC – Send Money Verify screen.

P2P –NFC – Send Money Verify



6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the P2P –NFC – Send Money Confirm screen with the transaction reference of the transaction.

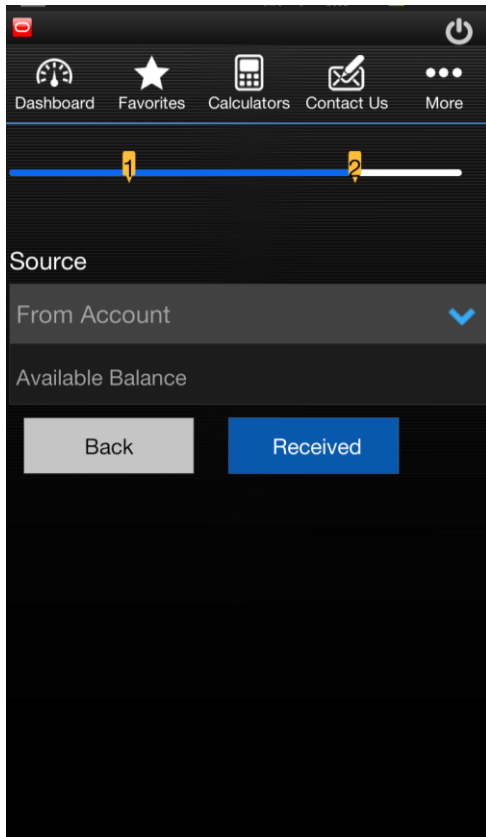
P2P –NFC – Send Money Confirm

7. Click **Ok**.
The system displays the initial Proximity Pay-NFC screen.

To receive funds with a NFC technology

1. Click **Receive Money** to receive funds.
The system displays the screen to receive funds with NFC technology.

P2P –NFC – Receive Money



Field Description

Field Name	Description
Source	
From Account	[Dropdown] Select the desired source account from the dropdown.
Available Balance	[Display] This field displays the available balance for the selected source account.

2. Enter the appropriate details in the respective fields.
3. Click the **Received** button.
The NFC gets started.
OR
Click the **Back** button to view the previous screen.
4. Ensure that your device is closer to sender's device to receive money.
The system submits the account information of the receiver into the system and then on initiating the contact the system passes the account information to the sender's device.

36.3 P2P Payment

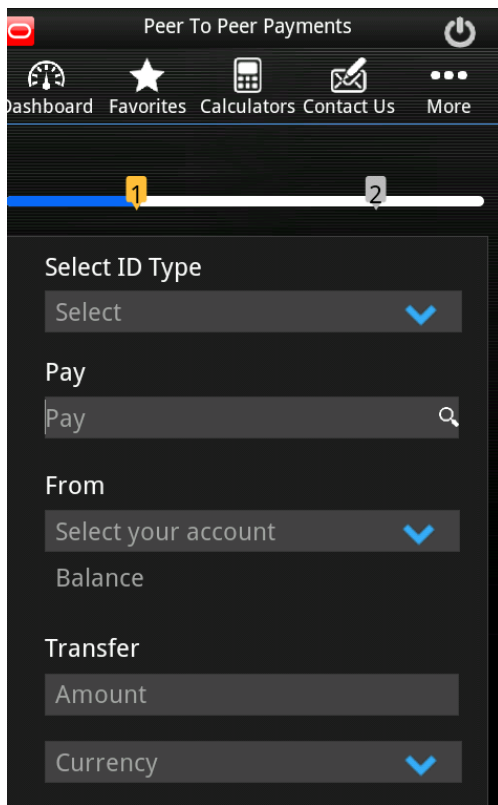
You can make P2P (peer to peer) payments in the application to beneficiaries listed in the application, to contacts stored in your device or to your Facebook contacts. You can also make P2P payments to beneficiaries with known e-mail addresses or contact numbers.

Note: Please refer to the **Add a P2P Beneficiary** subsection in the **Beneficiary Maintenance** section in this User Manual for more information on adding a peer-to-peer beneficiary in the application.

To make a P2P transfer

1. Click **More > Transfers > Proximity Pay > P2P Transfer**.
The system displays the Peer to Peer Payments screen.

Peer to Peer Payments



Field Description

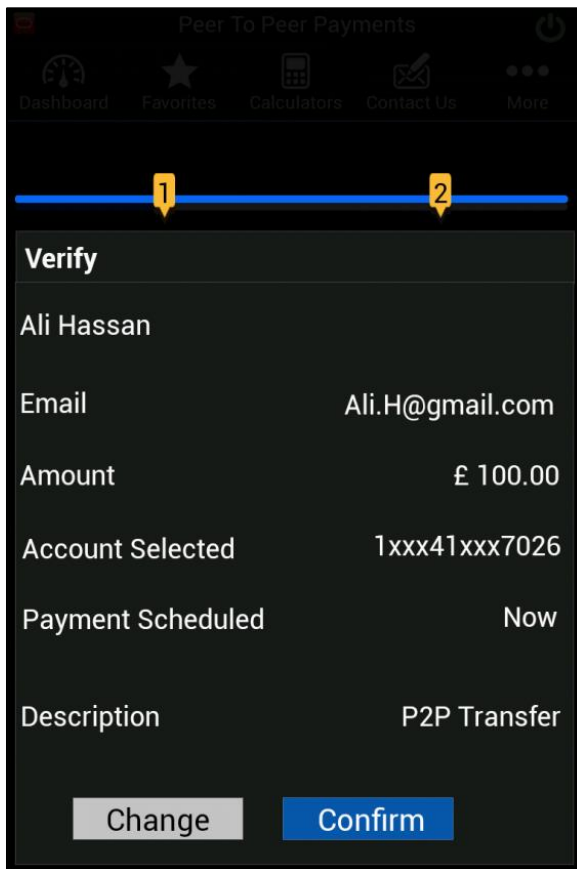
Field Name	Description
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Field Name	Description
Select ID Type	<p>[Mandatory, Dropdown]</p> <p>Select the type of ID of the beneficiary to whom you want to make a P2P payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Facebook • Email • Mobile
Pay	<p>[Display/ Input box, 40 / Look up]</p> <p>Enter the email address or the contact number of the beneficiary</p> <p>Click Look-up icon to search for the desired name of the P2P beneficiary.</p> <p>Select the required beneficiary and then click Close.</p> <p>Depending upon the selected ID Type, the system displays the respective details of the beneficiary.</p>
From	
Select your Account	<p>[Mandatory, Dropdown]</p> <p>Select the account from dropdown from which you want to make the payment.</p>
Balance	<p>[Display]</p> <p>This field displays the available balance for the selected source account.</p>
Amount	<p>[Mandatory, Input Box, 1-15]</p> <p>Enter the amount to be transferred.</p>
Currency	<p>[Mandatory, Dropdown]</p> <p>Select the currency for the transfer of funds.</p>

2. Click **Pay Now**.
OR
Click **Pay On** and select the date for transfer of funds.
The system displays the P2P Transfer Verify screen.

Note: View the **Payment Options** section in this User Manual for more information on the payment options.

P2P Transfer Verify



3. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the P2P Transfer Confirm screen with the transaction reference of the transaction.
4. Click Email icon to email the details.
5. Click Save icon to save the details.
6. Click **OK**. The system displays the initial Peer to Peer Payments screen.

36.4 P2P-QR Pay

You can make P2P payments in the application using QR codes (Quick Response Codes).

You can transfer funds from your account to another user of the same bank in the application by scanning a QR code. You can scan QR code from any flat surface and read the beneficiary account details.

The receiver of the P2P QR code based payment can generate the QR code by specifying the credit account number. The receiver can also print and download the QR code for future reference.

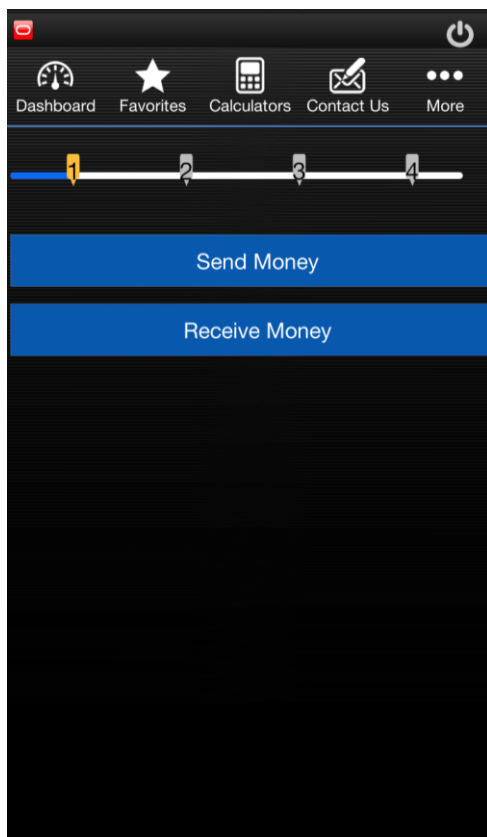
When sending funds, once you scan the QR code from the camera of the device, the application identifies the beneficiary account details and initiates the transfer.

Note: Please refer to the **Add a P2P Beneficiary** subsection in the **Beneficiary Maintenance** section in this User Manual for more information on adding a peer-to-peer beneficiary in the application.

To make a P2P- QR code based payment

1. Click **More > Transfers > Proximity Pay > P2P – QR Pay**.
The system displays Proximity Pay-QR screen.

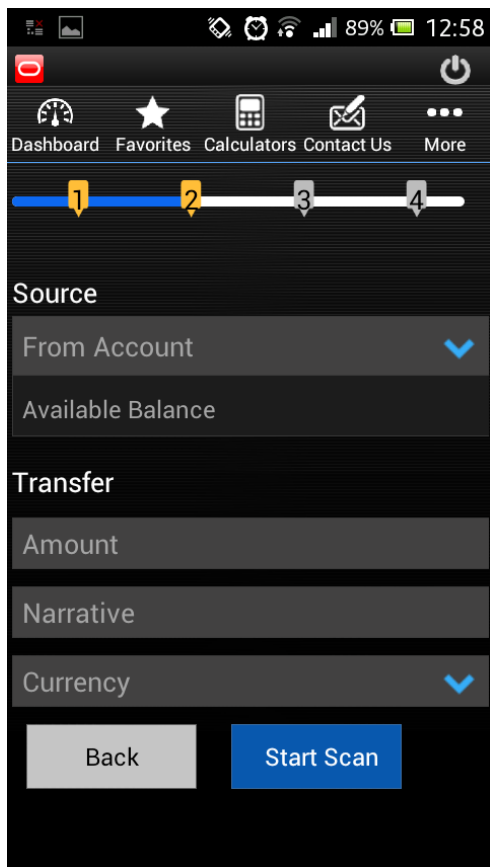
Proximity Pay-QR



To transfer funds with a QR code

1. Click **Send Money** to transfer funds.
The system displays the screen to transfer funds with QR code.

P2P –QR – Send Money



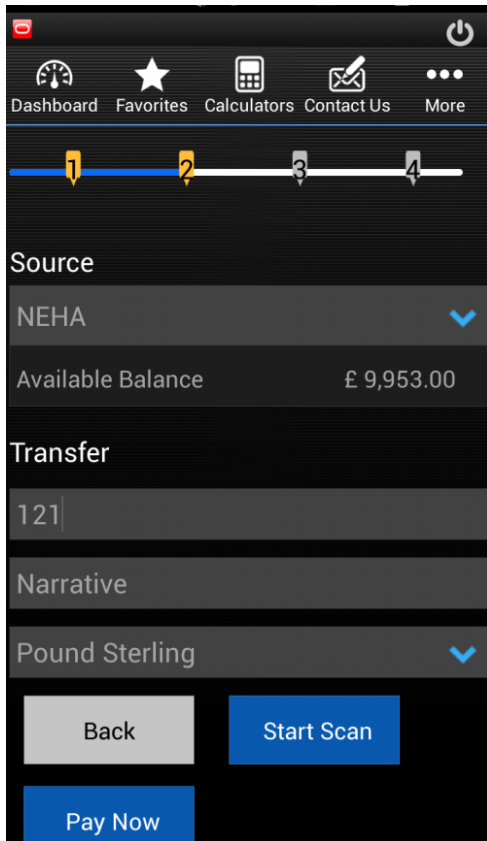
Field Description

Field Name	Description
Source	
From Account	[Dropdown] Select the appropriate Account Number from the dropdown, from which the amount is to be transferred.
Available Balance	[Display] Displays the available balance for the selected source account.
Transfer	

Field Name	Description
Amount	[Mandatory, Numeric, Input Box, 15] Enter the amount that you want to transfer.
Currency	[Dropdown] Select the currency of the amount that you want to transfer.
Narrative	[Optional, Input Box, 50] Enter the desired narrative relevant to the transfer.
Set As Default	[Optional, Checkbox] Select this checkbox to set selected account as default account for the transaction. You can set only one account as the default for the transaction. This field is not displayed if you have already set another account as the default.

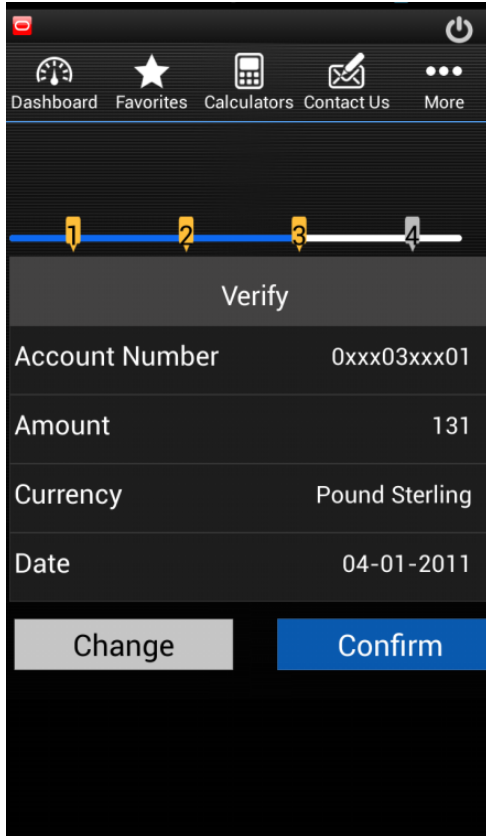
2. Enter the appropriate details in the respective fields.
3. Click **Start Scan** button.
The device camera is enabled and search for the QR Code to read the beneficiary account details.
Once QR Code is detected, the system displays the Pay Now button on the screen.
OR
Click the **Back** button to view the previous screen

P2P –QR – Send Money QR Code Scanned



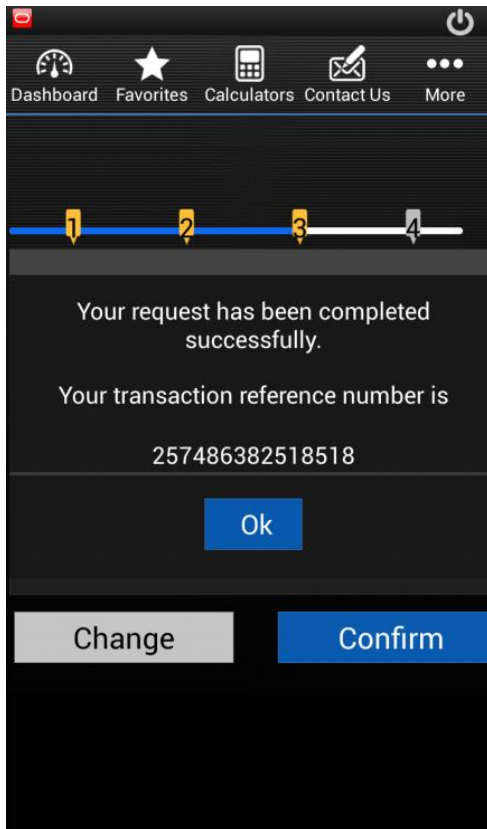
4. Click **Pay Now**.
The system displays the P2P –QR – Send Money Verify screen.

P2P –QR – Send Money Verify



5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the P2P –QR – Send Money Confirm screen with the transaction reference of the transaction.

P2P –QR – Send Money Confirm

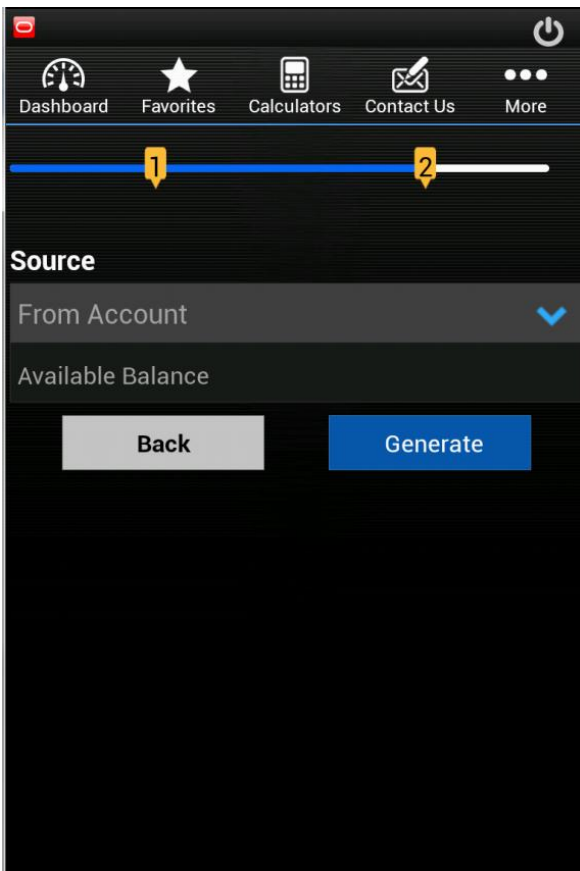


6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **OK**.
The system displays the initial Proximity Pay-QR screen.

To receive funds with a QR code

1. Click **Receive Money** to receive funds.
The system displays the screen to receive funds with QR code.

P2P –QR – Receive Money

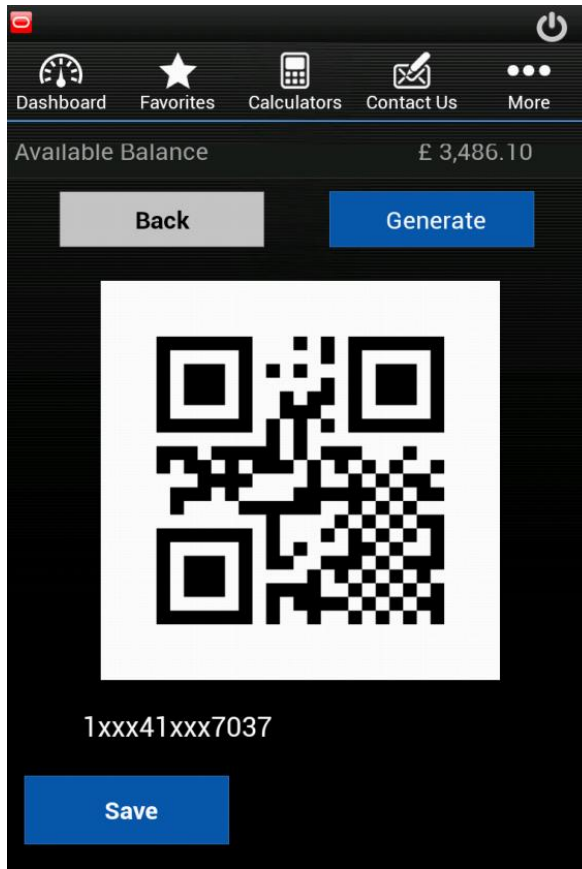


Field Description

Field Name	Description
Source	
From Account	[Dropdown] Select the desired source account from the dropdown.
Available Balance	[Display] This field displays the available balance for the selected source account.

2. Enter the appropriate details in the respective fields.
3. Click the **Generate** button.
The system generates and displays the QR code and also displays the source account number on the screen.
OR
Click the **Back** button to view the previous screen.

P2P –QR – Receive Money 2



4. Click **Save** to save the QR code.

36.5 Receive P2P Payments

You can receive P2P payments received without logging in the application.

You must either register for the application or enter a security code to receive the P2P payments.

36.6 P2P Activity

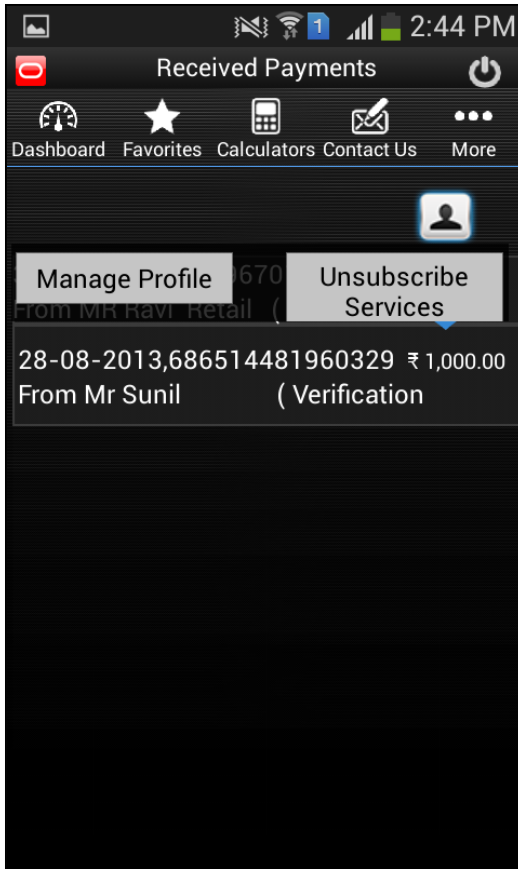
You can view the recent P2P payments received in your account.

You can also modify, or unsubscribe your account which is registered for Peer –to – Peer Payment in the application.

To view received P2P payments from the application

1. Click **More > Transfers > Proximity Pay > P2PActivity**. The system displays the Received Payment screen.

Received Payments

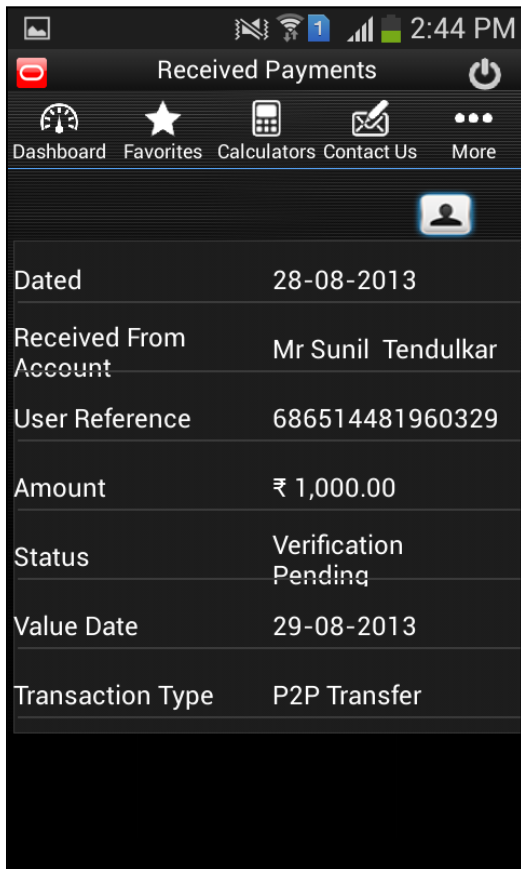


Field Description

Field Name	Description
Value Date	[Display] This field displays the date on which payment has been received.
Transaction Type	[Display] This field displays the type of transaction.
Updated By	[Display] This field displays the name of user who last updated the transaction.
Created By	[Display] This field displays the name of user who initiated the transaction.
Host Reference Number	[Display] This field displays the host reference number of the transaction.

- Click any transaction from the list you want to view. The system displays Detailed Received Payment screen.

Received Payment Details




Field Description

Field Name	Description
Date	[Display] This field displays the date on which transaction has been generated.
Received	[Display] This field displays the name of the sender.
User Reference	[Display] This field displays the user reference number generated for transaction
Amount	[Display] This field displays the amount received from the sender.

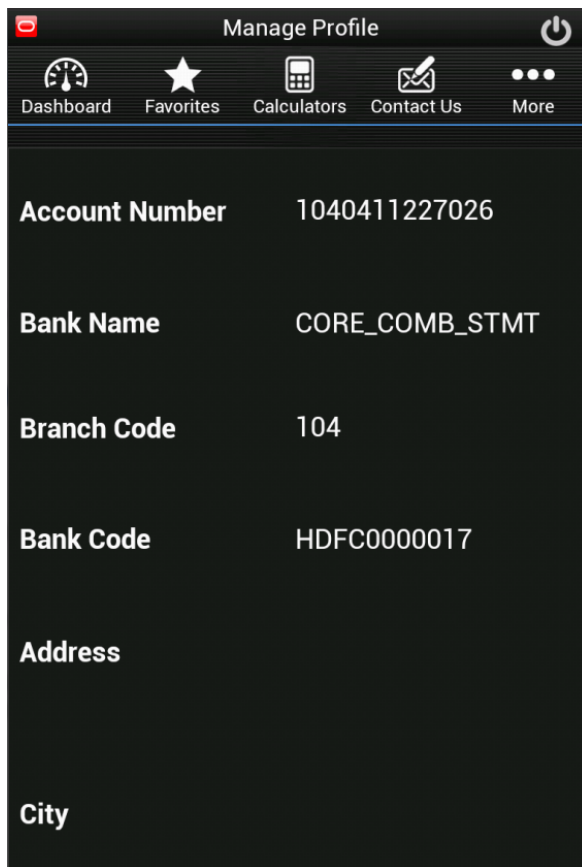
Field Name	Description
Status	[Display] This field displays the current status of the transaction.

3. Click **Back**.
The system displays the initial Received Payment screen.

To modify account registered for P2P payments

1. Click **More > Transfers > Proximity Pay > P2PActivity**.
The system displays the Received Payments screen.
2. Click the  icon on the Received Payments screen.
3. Click the **Manage Profile** button.
The system displays the Manage Profile screen.

Manage Profile



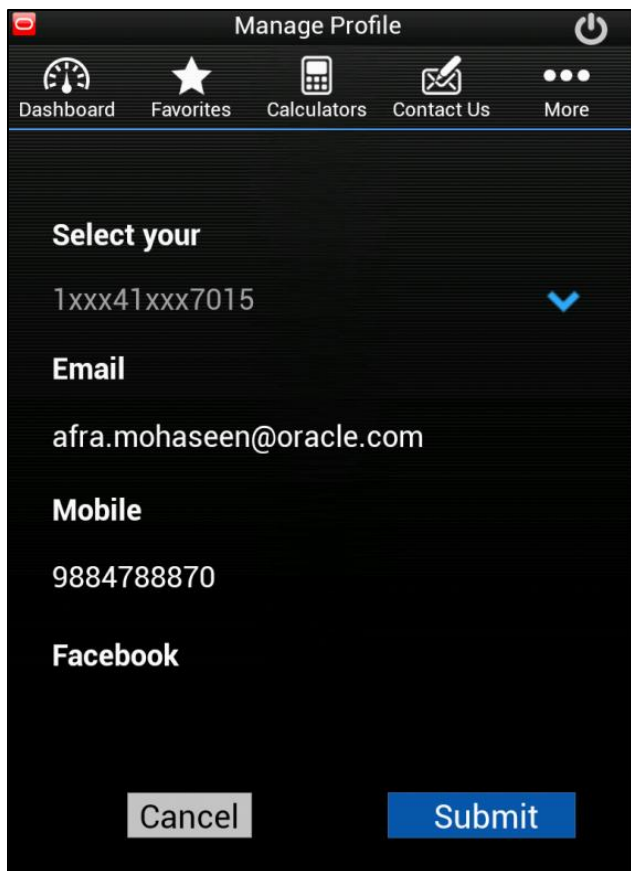
Field Description

Field Name	Description
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Field Name	Description
Account Number	[Display] This field displays the account number to receive funds through P2P transfer.
Bank Name	[Display] This field displays the name of the bank where the account to receive funds through P2P transfer is present.
Bank Code	[Display] This field displays the code of the bank where the account to receive funds through P2P transfer is present.
Address	[Display] This field displays the address of the bank where the account to receive funds through P2P transfer is present.
City	[Display] This field displays the city of the bank where the account to receive funds through P2P transfer is present.
Account Status	[Display] This field displays whether the account to receive funds through P2P transfer is verified.

4. Click **Modify**.
The system displays the screen to modify your account which is registered for Peer –to – Peer Payment.
OR
Click **Cancel** to view the previous screen.

Manage Profile – Modify

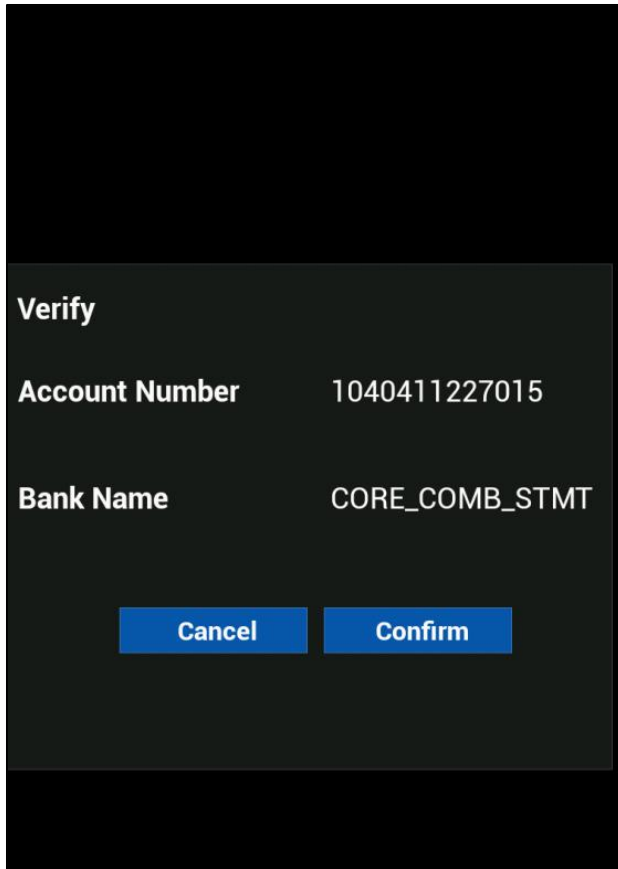


Field Description

Field Name	Description
Select Account Number	[Mandatory, Dropdown] Select the account number to receive funds through P2P transfer.
Email	[Display] This field displays your e-mail address as present in the application.
Mobile Number	[Display, Input box, 15] This field displays your mobile number as present in the application.


5. Modify the relevant details and then click **Submit**.
The system displays the Manage Profile – Verify screen.
OR
Click **Cancel** to view the previous screen.

Manage Profile – Verify

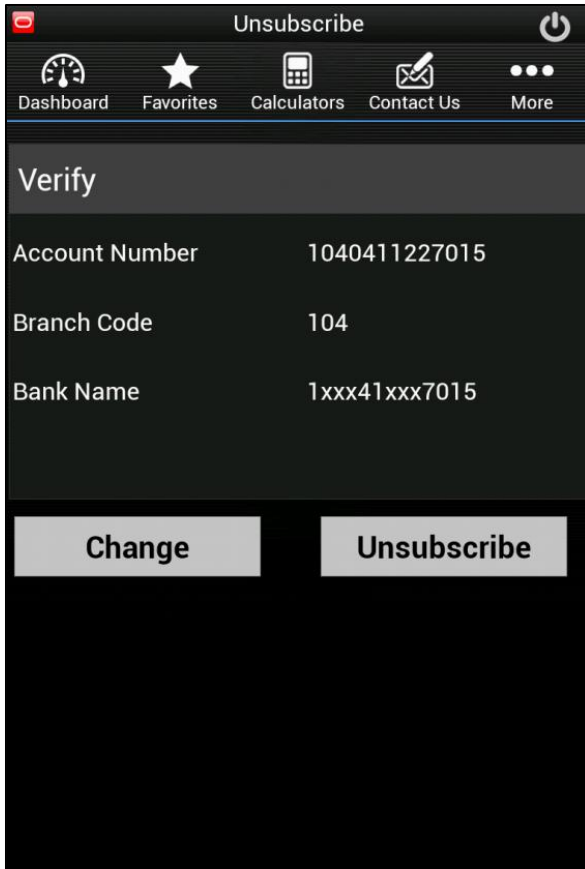


6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the success message for updating the account for P2P transfer.
7. Click **OK**. The system displays the initial Manage Profile screen.

To unsubscribe the account registered for P2P payments

1. Click **More > Transfers > Proximity Pay > P2PActivity**. The system displays the Received Payments screen.
2. Click the  icon on the Received Payments screen.
3. Click the **Unsubscribe Services** button on the Received Payments screen. The system displays the Unsubscribe screen.

Unsubscribe Services



4. Click **Unsubscribe**.
The system removes the account number registered for P2P payments and displays the success message for updating the account for P2P transfer.
5. Click **OK**.
The system displays the initial Receive Payments screen.

37. Payment Options

There are three types of payment options available in the application.

- Pay Now
- Pay Periodically
- Pay On

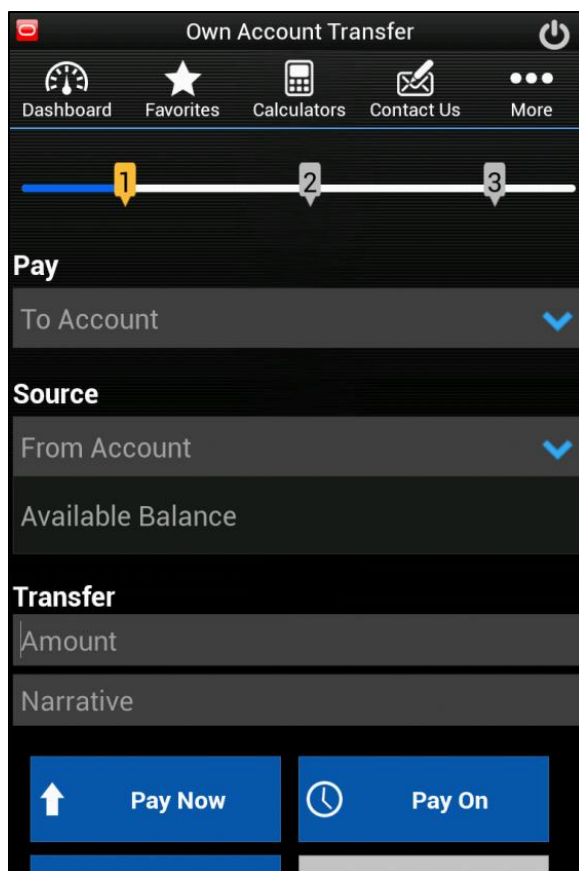
The payment options displayed depend on the type of transfer of funds.

37.1 Pay Now

The **Pay Now** option enables you to make the immediate payment on the current date.

1. Click **More > Transfers** from the Dashboard screen.
2. Click any transfer transaction.
For example, click **Own Account Transfer**.
The system displays the Own Account Transfer screen.

Own Account Transfer



3. Enter the appropriate details in the respective fields.
4. Click **Pay Now**.
The system displays the Own Account Transfer Verify screen.

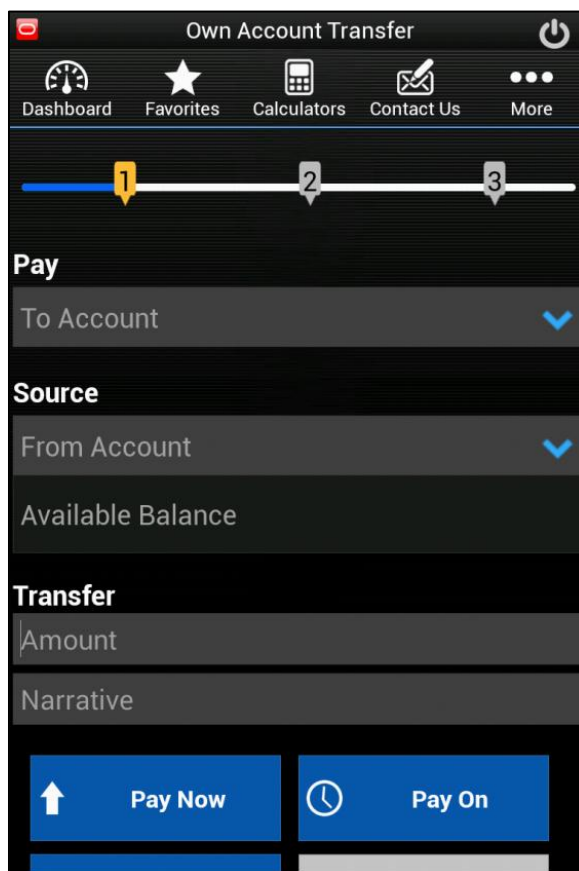
5. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **OK**.
The system displays initial **Own Account Transfer** screen.

37.2 Pay Periodically

The **Pay Periodically** option enables you to make the payment on the periodic basis.

1. Click **More > Transfers** from the Dashboard screen.
2. Click any transfer transaction.
For example, click **Own Account Transfer**.
The system displays the Own Account Transfer screen.

Own Account Transfer



3. Enter the appropriate details in the respective fields.
4. Click **Pay Periodically**.
The system displays Pay Periodically screen.

Pay Periodically

Field Description

Field Name	Description
From Date	[Mandatory, Date-Picker] Select the start date of the standing instruction for the payment.
To Date	[Mandatory, Date-Picker] Select the end date of the standing instruction for the payment.
Frequency	[Mandatory, Dropdown] Select the frequency of the standing instruction for the payment.

5. Enter the required details.
6. Click **Cancel** to view the previous screen or click **Submit** to view the Own Account Transfer Verify screen.
7. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction.
8. Click Email icon to email the details.

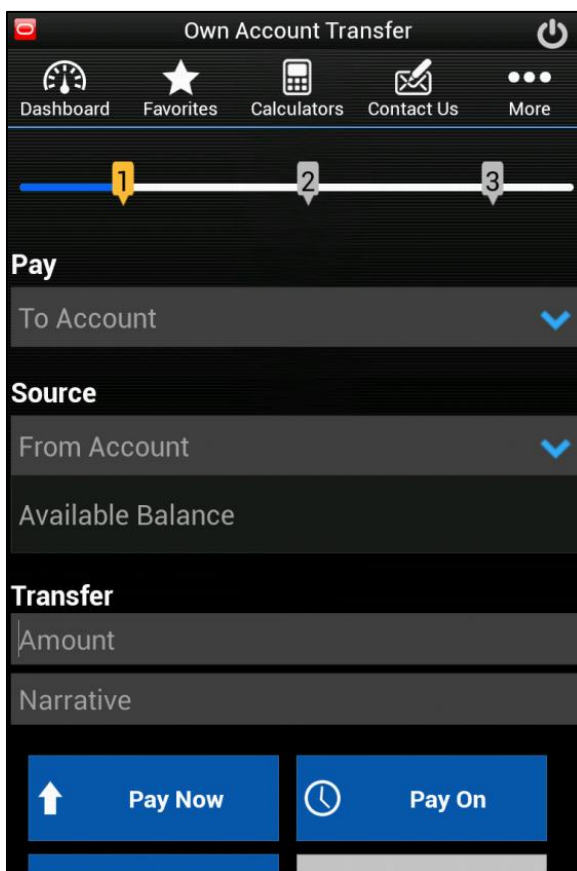
9. Click Save icon to save the details.
10. Click **OK**.
The system displays initial **Own Account Transfer** screen.

37.3 Pay On

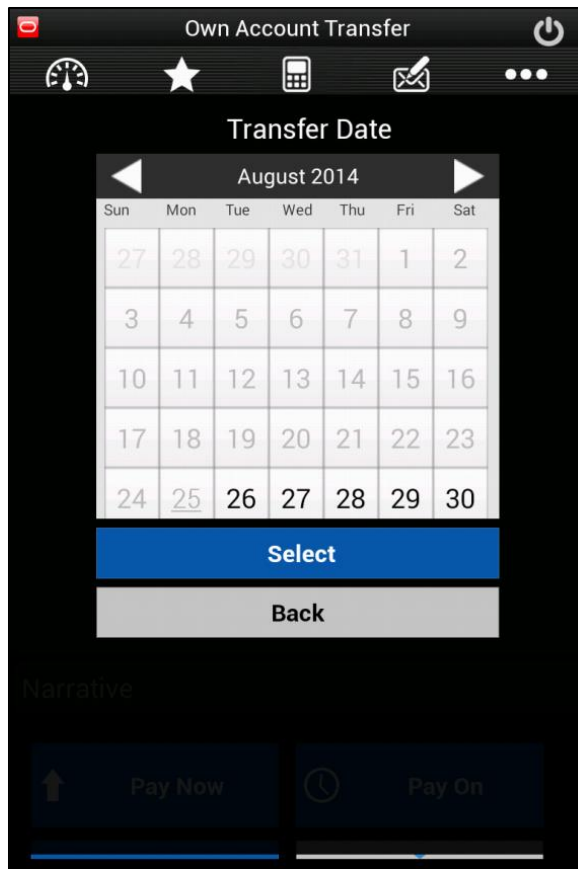
The **Pay On** option enables you to make the payment on the specific mentioned date.

1. Click **More > Transfers** from the Dashboard screen.
2. Click any transfer transaction.
3. For example, click **Own Account Transfer**.
The system displays the Own Account Transfer screen.

Own Account Transfer



4. Enter the appropriate details in the respective fields.
5. Click **Pay On**.
The system displays the Select Date date-picker.



6. Click **Back** to view the previous screen or select the required the date from the date picker and then click **Select**.
The system displays the Own Account Transfer Verify screen.
7. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction.
8. Click Email icon to email the details.
9. Click Save icon to save the details.
10. Click **OK**.
The system displays the initial Own Account Transfer screen.

Note: If the transaction password is configured for the transaction, you have to enter transaction password after clicking Confirm on the Verify screen of the transaction.

38. Bill Payment

38.1 Add Utility Biller / Register Biller

You can register billers in the application for bill payment. You can view or delete the registered billers or pay bills from these registered billers.

To add /register a utility biller

1. Click **More > Pay Bills > View/ Add Utility Biller**.
The system displays the Biller List screen.
2. Click the  icon on the Biller List screen.
The system displays the Register Biller screen.

Register Biller

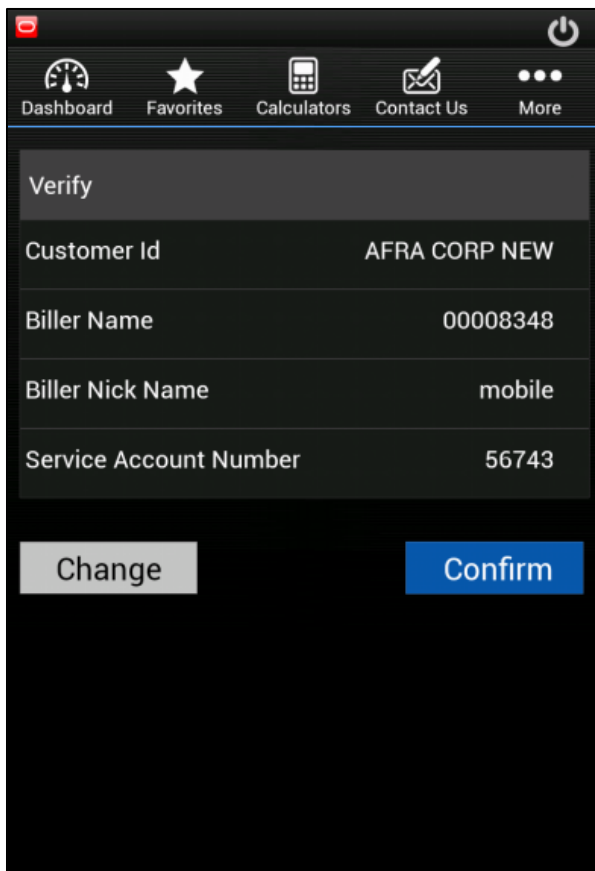
Field Description

Field Name	Description
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Field Name	Description
Select Customer	[Mandatory, Dropdown] Select the customer under which biller is to be registered.
Select Biller	[Mandatory, Date-Picker] Select the billers available for your account as maintained by the bank.
Service Account Number	[Mandatory, Input box, 20] Enter your unique account number with the biller.
Biller Nick Name	[Mandatory, Input box, 20] Enter nickname of the biller for registration.

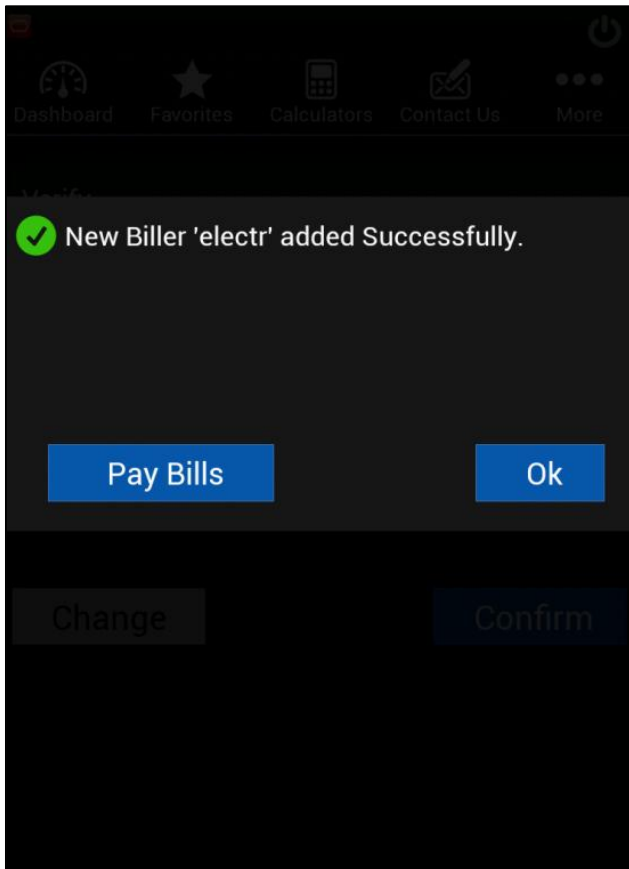
3. Enter the relevant details.
4. Click **Submit**.
The system displays the Register Biller – Verify screen.

Register Biller – Verify



5. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the transaction reference number.

Register Biller Confirm



6. Click **Pay Bills** to view the Pay Bills screen.
OR
Click **Ok**.
The system displays the initial biller registration screen.

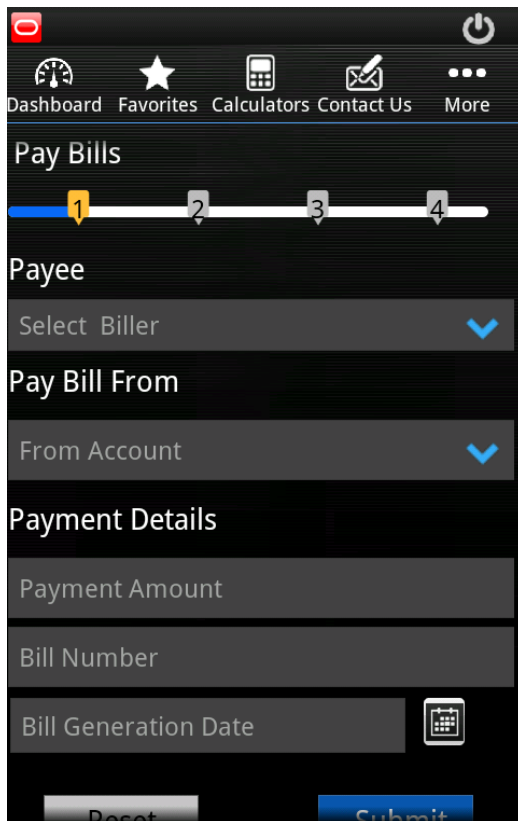
38.2 Pay Bills

You can make bill payments to registered billers in the application.

To add /register a utility biller

1. Click **Pay Bills** on the dashboard of the application.
OR
Click **More > Pay Bills > Bill Payment**.
The system displays the Pay Bills screen.

Pay Bills



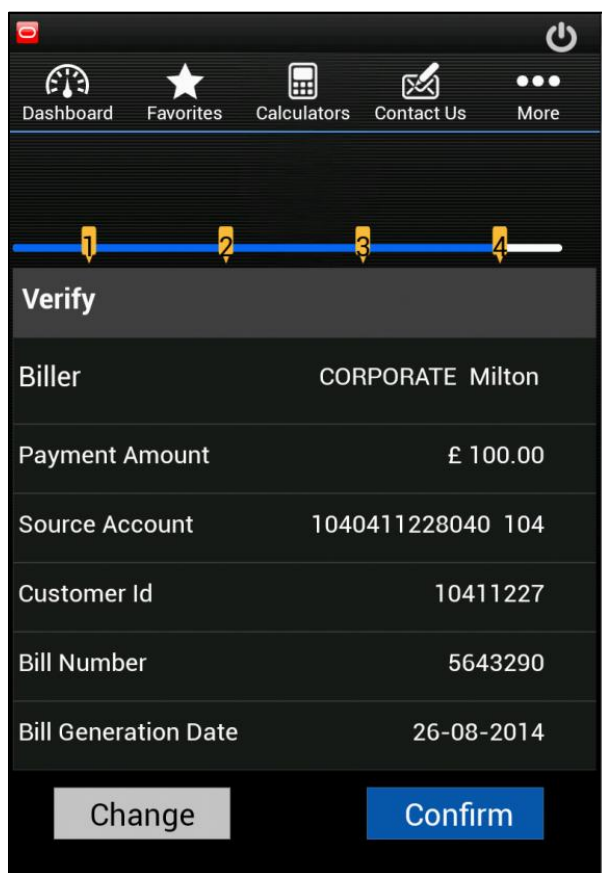
Field Description

Field Name	Description
Payee	
Select Biller	[Mandatory, Dropdown] Select the desired biller from the dropdown.
Pay Bill From	
From Account	[Mandatory, Dropdown] Select the desired Account Number from the dropdown.
Payment Details	
Payment Amount	[Mandatory, Numeric, Input Box,15] Enter the desired payment amount.

Field Name	Description
Bill Number	[Optional, Alphanumeric, Input Box, 20] Enter the appropriate Bill Number.
Bill Generation Date	[[Mandatory, Numeric, Input Box,10] Select the appropriate Bill Generation Date from the Date-Picker.

2. Enter the relevant details.
3. Click **Submit**.
The system displays the Pay Bill – Verify screen.

Pay Bill – Verify



4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference of the payment details.
5. Click Email icon to email the details.
6. Click Save icon to save the details.
7. Click **OK**.
The system displays the initial Pay Bill screen.

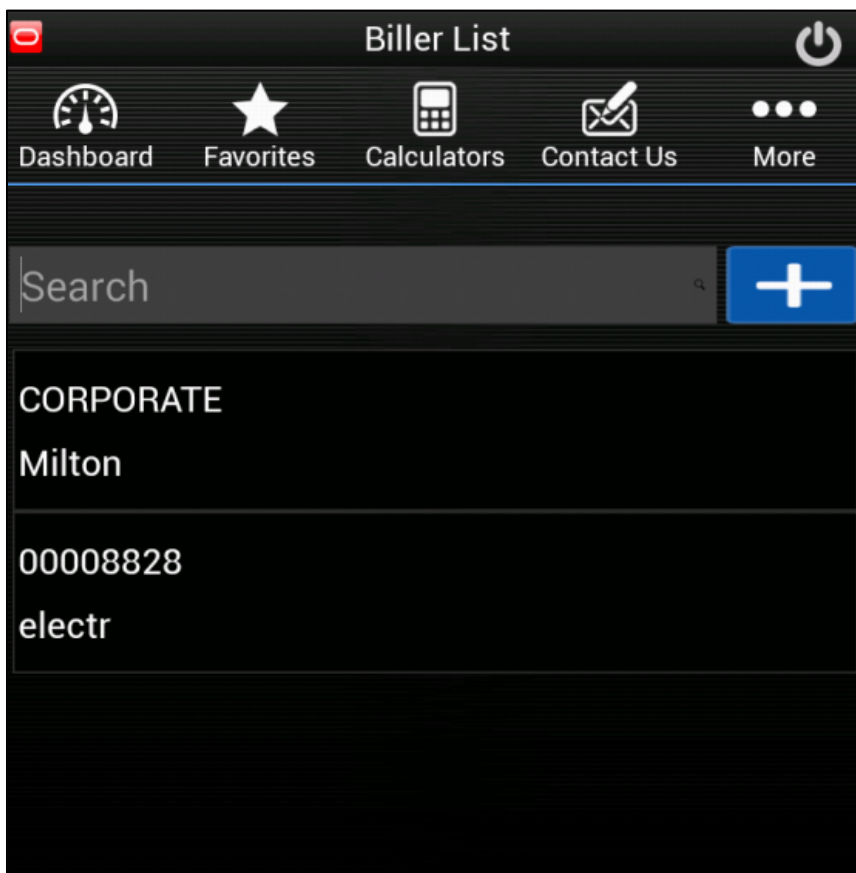
38.3 Delete a Utility Biller

You can delete details of a registered biller in the application.

To delete a utility biller

1. Click **More > Pay Bills > View Add Utility Biller**.
The system displays the Biller List screen.

Biller List



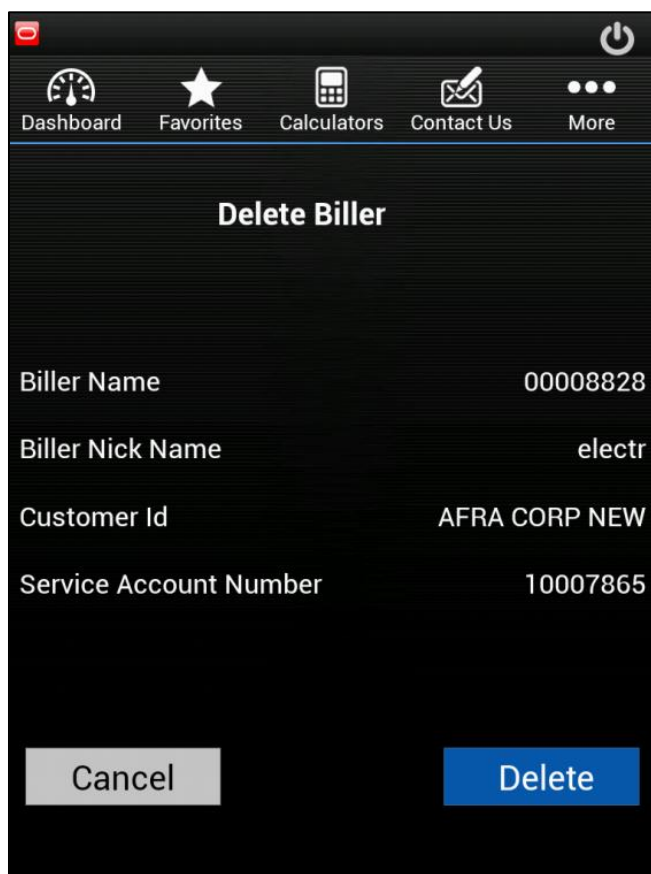
Field Description

Field Name	Description
Search	[Typo-search] Enter any value in the search field. The system displays biller details based on your search criteria.

Field Name	Description
Billers Name	[Display, Hyperlink] This field displays the biller registration details. Click this hyperlink to select the biller.
Service Account Number	[Display] This field displays your unique account number with the biller
Billers Nick Name	[Display] This field displays the nickname of the biller for registration

2. Select the desired biller from the Biller list.
The system displays the Delete Biller screen.

Delete Biller



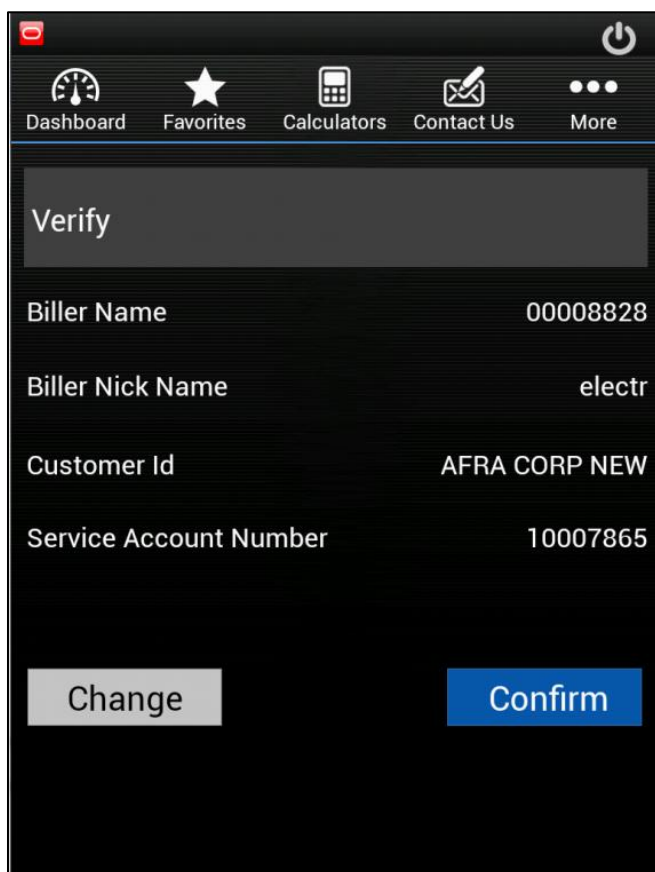
Field Description

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

Field Name	Description
Billers Name	[Display] This field displays the name of the biller.
Billers Nick Name	[Display] This field displays the nickname of the biller.
Customer Id	[Display] This field displays the Customer Id under which biller has been registered.
Service Account Number	[Display] This field displays your unique account number with the biller.

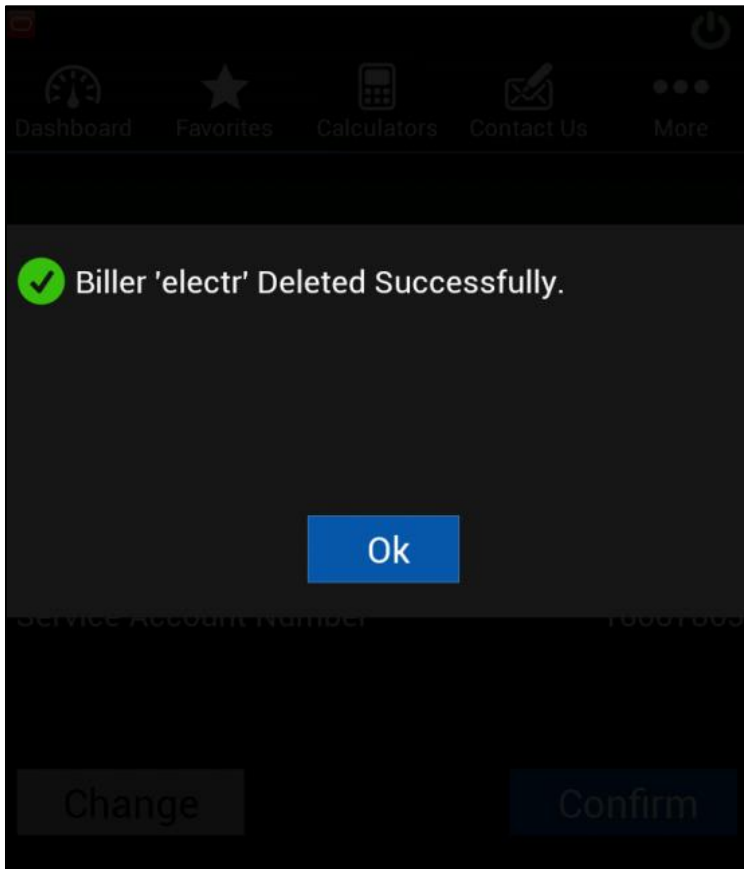
3. Click **Delete**.
The system displays the Delete Biller - Verify screen.

Delete Biller - Verify



4. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the Delete Biller – Confirm screen.

Delete Biller-Confirm



5. Click **Ok**.
The system displays the updated Biller List screen.

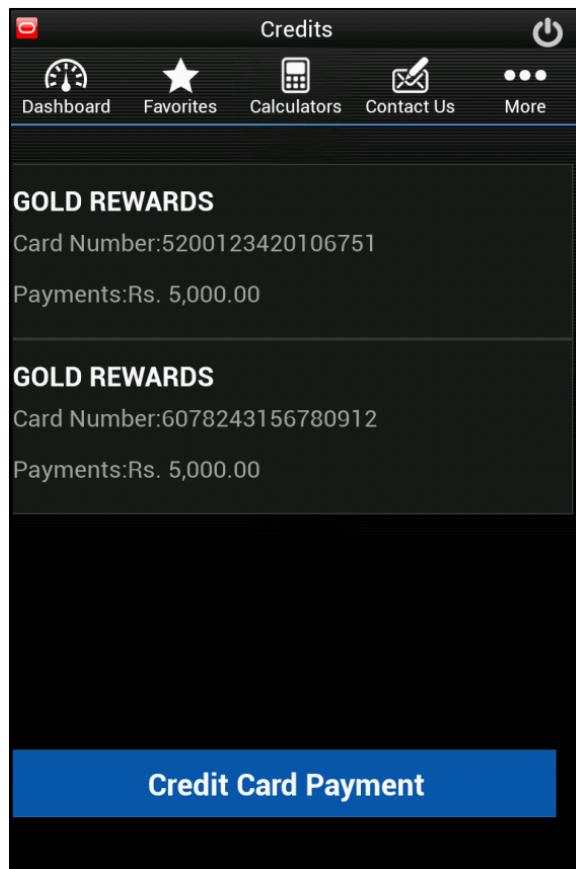
39. Credit Cards

39.1 Credit Card Summary

You can view recent transactions of all credit cards mapped to your account in the application. You can also view the credit card details from the Credit Card Summary.

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the Credits account type.
The system displays the Account Summary screen for all your Credit Card accounts in the application.

Account Summary- Credit Card



Field Description

Field Name	Description
Credit Card Product Name	[Display] This field displays the name of the credit card product

Field Name	Description
Card Number	[Display] This field displays the credit card number or nickname, if any. of the credit card account
Total Outstanding	[Display] This field displays the total outstanding amount on the credit card which includes the billed amount and unbilled amount.

- Click the required account.
The system displays details and activity of the selected account.
OR
Click **Credit Card Payment** to make a payment for the credit card.
The system displays the Credit Card Payment screen.

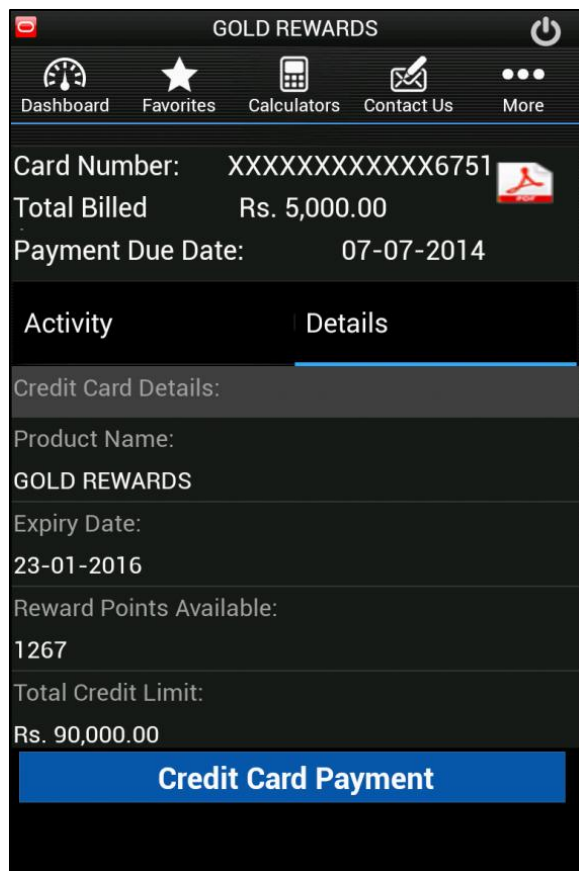
39.2 Credit Card Details

You can view all your credit cards available in the application. You can view the account details and credit card activity of a selected credit card. You can also make a payment for the credit card.

To view the credit card details

- Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
- Click the Credits account type.
The system displays the Account Summary screen for all your Credit Card accounts in the application.
- Click the required account.
The system displays details and activity of the selected account.
By default, the system displays the Activity tab.
- Click the **Details** tab.
The system displays the details of the selected account.

Credit Card Details



Field Description

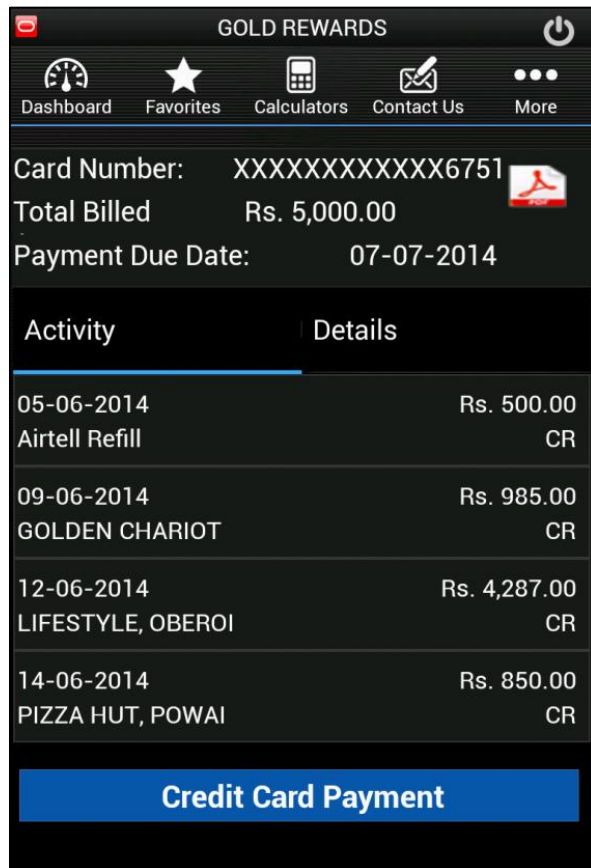
Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Total Billed Amount	[Display] This field displays total amount billed on the last statement of the credit card.
Payment Due Date	[Display] This field displays date on which the least minimum payment of last statement amount is due.
Credit Card Details	
Product Name	[Display] This field displays the product name of the credit card.

Field Name	Description
Expiry Date	[Display] This field displays the expiry date of the credit card.
Reward Points Available	[Display] This field displays the reward points available for the credit card
Total Credit Limit	Display] This field displays the total amount of credit available on the card
Available Credit Limit	Display] This field displays the maximum amount the card holder can charge on the card at present.
Total Cash Limit	Display] This field displays the total amount that can be withdrawn from the card.
Available Cash Limit	Display] This field displays the maximum amount available to be withdrawn from the card at present.
Total Unbilled Amount	Display] This field displays the total amount of all transactions done on the card after the last statement generation date. This amount is included in the next credit card statement.
Last Payment Date	Display] This field displays the date on which the last payment is made.
Last Payment Amount	Display] This field displays the amount of last payment for the credit card.
Payment Due Details	
Statement Date	Display] This field displays the date on which the last bill statement is generated.
Total Billed Amount	Display] This field displays the total amount billed on the last statement.
Payment Due Date	Display] This field displays the date on which at least minimum payment of last statement amount is due.

Field Name	Description
Minimum Amount Due	Display] This field displays the minimum amount due as per last statement.

- Click the **Activity** tab.
The system displays the recent activity of the selected credit card.


Credit Card Activity



Field Description

Field Name	Description
Credit Activity	
Transaction Date	Display] This field displays the transaction date.
Transaction Description	Display] This field displays the description of the transaction.


Field Name	Description
Transaction Type	Display] This field displays the transaction as debit transaction or credit transaction.
Amount and Currency	Display] This field displays the transaction amount and account currency.

6. Click PDF  icon to generate a statement for the credit card.
7. Click **Credit Card Payment** to make a payment for the credit card.
The system displays the Credit Card Payment screen.

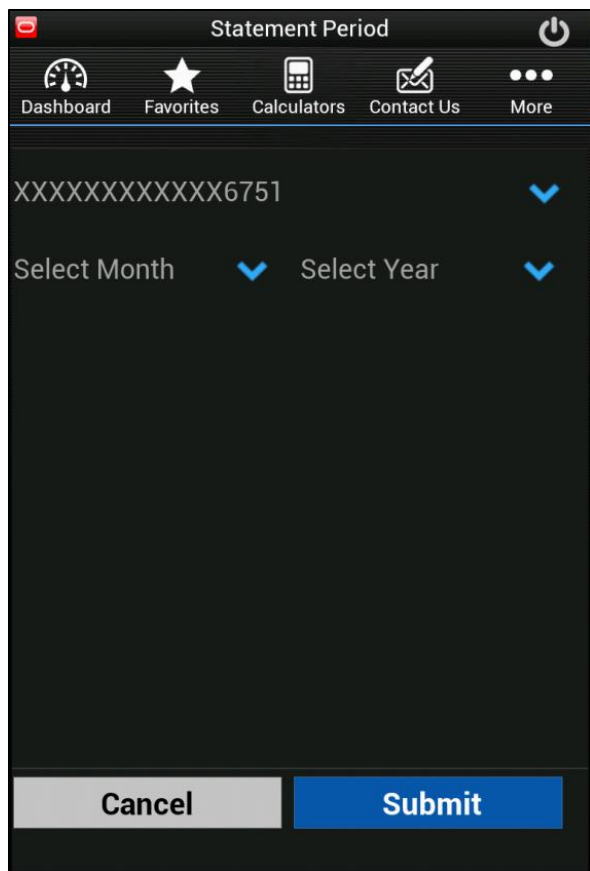
39.3 Credit Card Statement

You can generate statements for a specific month of a year for credit cards mapped to your account in the application.

To view the credit card statement

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the Credits account type.
The system displays the Account Summary screen for all your Credit Card accounts in the application.
3. Click the required account.
The system displays details and activity of the selected account.
By default, the system displays the Activity tab.
4. Click PDF  icon to generate a statement for the credit card.
The system displays the Statement Period screen for the date selection for credit card statement.

Credit Card Generate Statement

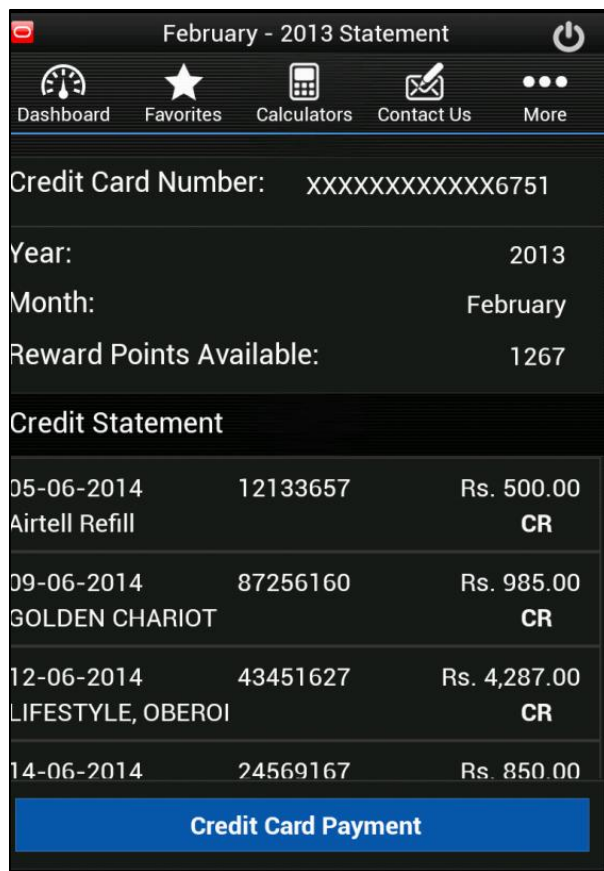


Field Description

Field Name	Description
Selected Credit Card	[Mandatory, Dropdown] Select the credit card number for which the statement to be generated.
Select Year	[Mandatory, Dropdown] Select the year for which statement to be generated from dropdown list.
Select Month	[Mandatory, Dropdown] Select the month for which statement to be generated from dropdown list.

5. Click **Submit** button.
The system displays statement for selected credit card.

Credit Card Statement



Field Description

Field Name	Description
Credit Card Number	[Display] This field displays number of the credit card for which statement is displayed
Year	[Display] This field displays the year for which the credit card statement is generated.
Month	[Display] This field displays the month for which the credit card statement is generated
Reward Points Available	[Display] This field displays the reward points accumulated for the credit card.
Credit Card Statement	

Field Name	Description
Transaction Date	[Display] This field displays the date on which transaction is done.
Reference Number	[Display] This field displays the reference number for the transaction.
Transaction Amount	[Display] This field displays the credit amount along with currency.
Description	[Display] This field displays the description of the credit card.
Debit/Credit	[Display] This field displays the transaction type whether debit or credit.

6. Click **Credit Card Payment** to make a payment for the credit card.
The system displays the Credit Card Payment screen.

39.4 Credit Card Payment

You can make payments for your credit cards that you have registered with the bank from any of your CASA accounts in the application. You can also provide the credit card number of other credit cards of the bank and make an ad hoc payment for such credit cards.

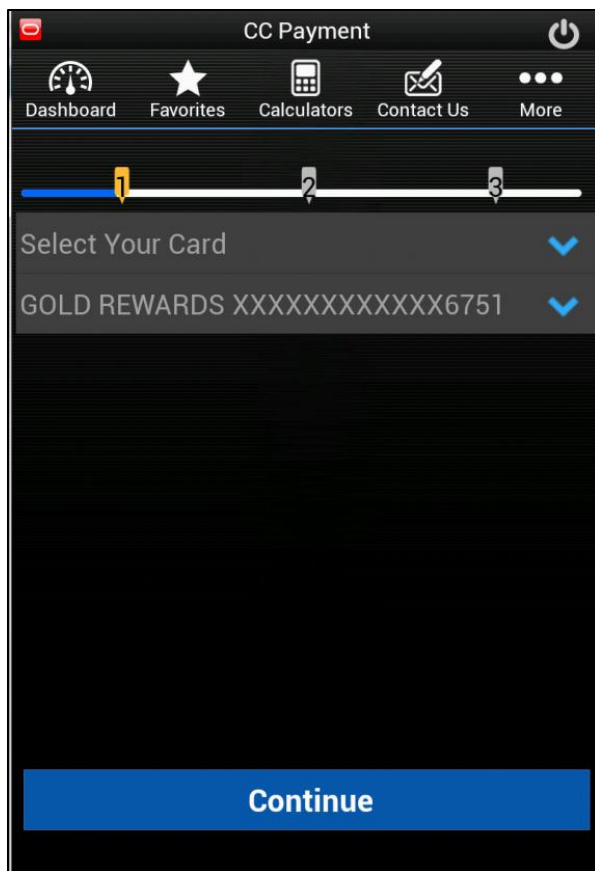
For registered credit cards, you can choose to pay either the total due amount or the minimum due amount.

To make credit card payment

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the Credits account type.
The system displays the Account Summary screen for all your Credit Card accounts in the application.
3. Click the **Credit Card Payment** button.
The system displays Credit Card Payment screen.

Note: You can also click **Pay Bill > Pay Credit Card Bill** to view the Credit Card Payment screen.

Credit Card Payment



Field Description

Field Name	Description
Card Type	[Mandatory, Dropdown] Select a registered card or enter a new card number. The options are: <ul style="list-style-type: none"> • Select Your Card • Enter Card Number
Credit Card Selection	[Mandatory, Dropdown] Select any of your registered cards for credit card payment. This field is displayed only when you select the Select Your Card option in the Card Type dropdown.
Credit Card Number	[Mandatory, Input box,10] Enter the credit card number for an unregistered credit card. This field is displayed only when you select Enter Card Number option in the Card Type dropdown.

Field Name	Description
Source	
Select Account	[Optional, Input box, 20] Select the source account to make the payment.
Available Balance	[Display] This field displays the available balance of the selected source account.
Payment Details	
Total Amount Due	[Radio button] Select this radio button to pay the total bill amount of the card. This field is displayed only when you select the Select Your Card option.
Minimum Amount Due	[Radio button] Select this radio button to pay the minimum due amount for the card. This field is displayed only when you select the Select Your Card option.
Other Amount	[Mandatory, Radio button, Input box, Numeric,15] Select this radio button to pay the desired amount for the card.
Bill Amount	[Conditional, Display OR Input box, Numeric,15] This field displays the bill amount of the card. This field is mandatory when you select Other Amount radio button. Enter desired amount to be paid for the card.
Payment Due Date	[Display] This field displays the due date of the credit card payment.

4. Click **Continue** to view the next screen of the process.
5. Click the **Submit** button.
The system display **Credit Card Payment – Verify** screen.
OR
Click **Reset** to clear all the entered information.

Credit Card Payment – Verify

CC Payment

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1 2 3

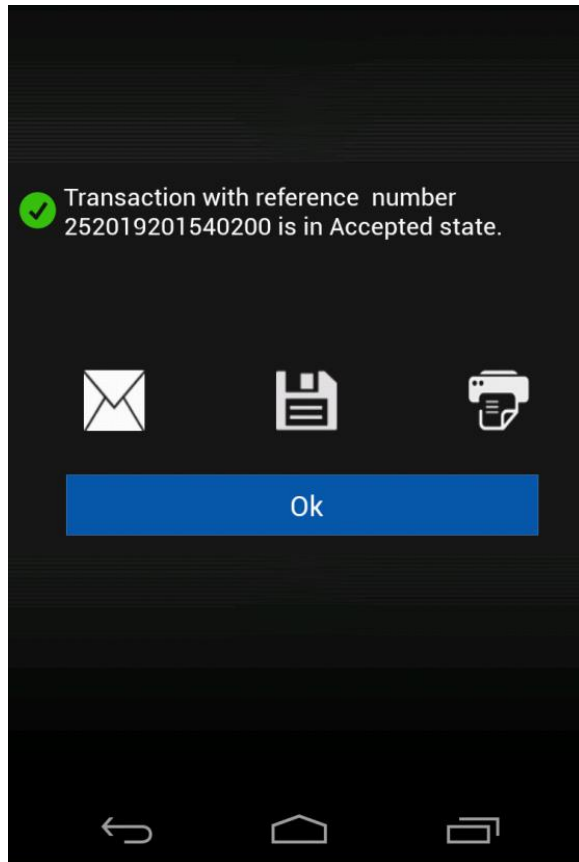
Verify

Card Number	XXXXXXXXXXXX6751
Total Amount Due	Rs. 5,000.00
Amount Paid	Rs. 200.00
Paid From	1xxx41xxx4010
Payment Due Date	07-07-2014
Currency	USD

Change Confirm

- Click **Change** to modify any details and then verify all the details and click **Confirm**.
- Enter the transaction password and then click **OK**.
The system displays the transaction reference number for transaction.

Credit Card Payment – Confirm



8. Click Save icon to save the details.
9. Click Email icon to send an email about the details.
10. Click Print icon to print the details.
- 11.** Click the **Ok** button.
The system displays the initial **Credit Card Payment** screen.

40. Term Deposits

You can open a term deposit in the application. You can also redeem the term deposit or add a top-up amount to the term deposit.

40.1 Open Term Deposits

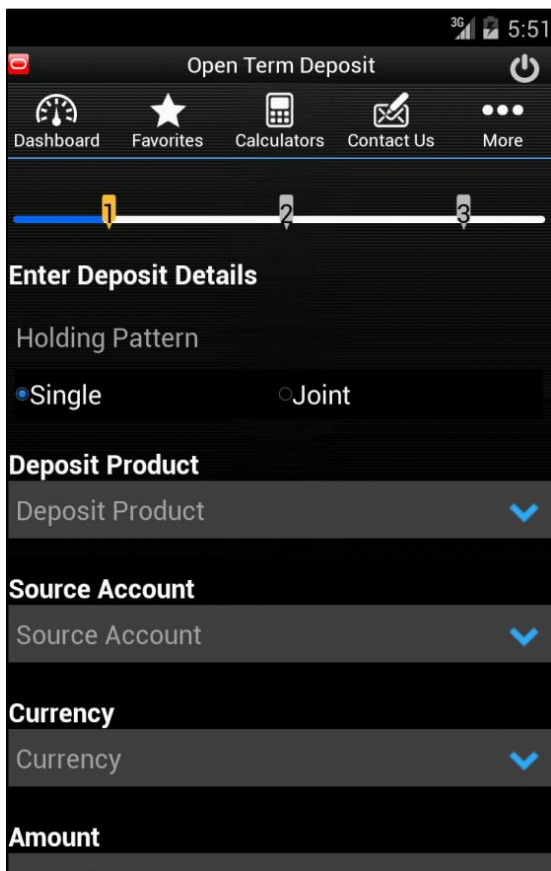
You can open new term deposits in the application with funds from any of your CASA accounts in the application.

When you open the term deposit, you can specify the term deposit product and maturity instructions for the term deposit.

To open term deposit

1. Click **Term Deposits** on the dashboard of the application.
OR
Click **More > Accounts > Term Deposits > Open Term Deposits**.
The system displays the Open Term Deposit screen.

Open Term Deposit – 1



Field Description

Field Name	Description
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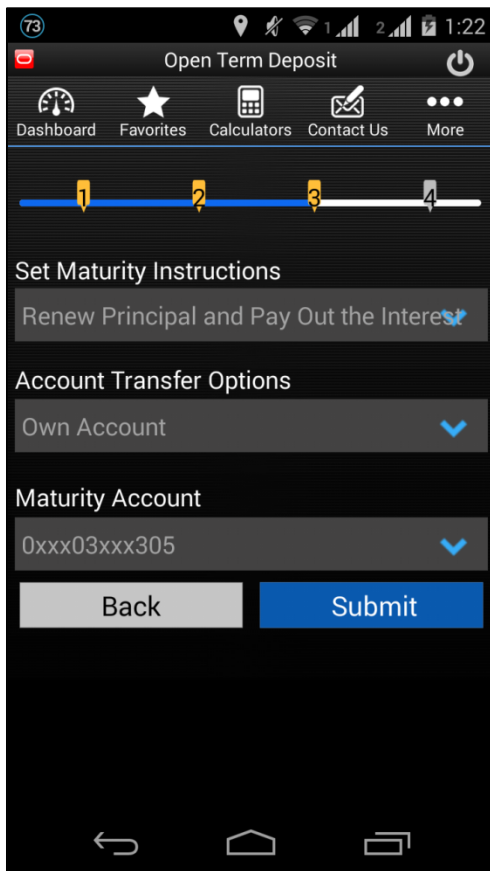
Enter Deposit Details

Holding Pattern	[Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> • Single • Joint
Joint Customer ID 1	[Conditional, Alphanumeric, 20] Type the first joint customer id This field is enabled if the Joint radio button is selected as holding pattern.
Joint Customer ID 2	[Optional, Alphanumeric, 20] Type the second joint customer id This field is enabled if the Joint radio button is selected as holding pattern. <hr/> Note: Customer Id cannot be same as customer id entered for first joint account holder. <hr/>
Deposit Product	[Mandatory, Dropdown] Select the desired product from the dropdown.
Source Account	[Mandatory, Dropdown] Select the desired source account from the dropdown.
Currency	[Conditional, Dropdown/Display] Select the currency of the term deposit. This field is a display field if a single currency is supported for the term deposit.
Amount	[Mandatory, Input Box, 15] Enter the desired amount.
Minimum Deposit Period	[Display] This field displays the minimum tenure for which term deposit can be opened
Minimum Deposit Period	[Display] This field displays the maximum tenure for which term deposit can be opened

Field Name	Description
Minimum Deposit Amount	[Display] This field displays the minimum deposit amount permissible for the deposit product selected
Maximum Deposit Amount	[Display] This field displays the maximum deposit amount permissible for the deposit product selected
Choose	[Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> • Tenure • Maturity Date
Period of Deposit	[Conditional, Input Box, 2] This field is available only when the option selected is Tenure . <hr/> Note: The above fields are displayed only when the tenure of the term deposit is not fixed. <hr/>
Select Maturity Date	[Date-Picker] This field is available only when the option selected is Maturity date. Select the desired date from the Date-Picker.
View Interest and Maturity Projection	[Hyperlink] Click the link to calculate and view Maturity Amount and Interest Rate of the term deposit. Click Back button on your device to close the maturity projection pop-up.
Interest and Maturity Projection	
Maturity Amount	[Display] This field displays the calculated maturity amount of the term deposit.
Maturity Date	[Display] This field displays the calculated maturity date of the term deposit. This field is applicable only for fixed tenure based products.
Interest Rate	[Display] This field displays the interest rate of the term deposit.

2. Click **Continue** to continue the Open Term Deposit process.

Open Term Deposit - Maturity Instructions



Field Description

Field Name	Description
Maturity Instructions	<p>[Mandatory, Dropdown]</p> <p>Select the maturity instructions for the term deposit account from the drop-down list. The options include:</p> <ul style="list-style-type: none"> • Close on maturity • Renew Principal and Interest • Renew Principal and Pay out interest • Renew special amount and pay out the remaining amount

Field Name	Description
Account Transfer Options	<p>[Conditional, Dropdown]</p> <p>Select the account transfer options for the term deposit account from the drop-down list. The options include:</p> <ul style="list-style-type: none"> • Own • Internal • Domestic <hr/> <p>Note: This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.</p>
Maturity Account	<p>[Conditional, Input Box, 20, Dropdown]</p> <p>Select the account number to which proceeds to be transferred</p> <hr/> <p>Note: This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.</p>
Branch Details	
<hr/> <p>Note: The fields in this section are displayed only when you select Transfer to Internal Bank Account.</p> <hr/>	
City	<p>[Mandatory, Dropdown]</p> <p>Select the city of the bank where you want to transfer the funds of the term deposit.</p>
Branch	<p>[Mandatory, Dropdown]</p> <p>Select the branch of the bank where you want to transfer the funds of the term deposit.</p>
Domestic Clearing Network Details	
<hr/> <p>Note: The fields in this section are displayed only when you select Transfer through Domestic Clearing Network.</p> <hr/>	
Network Type	<p>[Mandatory, Dropdown]</p> <p>Select the applicable domestic clearing networks to transfer the funds of the term deposit.</p>
Bank Code	<p>[Display, Lookup]</p> <p>Search the bank & branch codes for the selected domestic network.</p>
Beneficiary Name	<p>[Mandatory, Input Box, 35]</p> <p>Enter the name of the beneficiary to whom funds are to be transferred.</p>

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

Special Amount Details

Note: The fields in this section are displayed only when you select Renew Special Amount and Payout the Remaining Amount.

Roll over Amount [Conditional, Input Box, 15]

Enter the amount that is to be rolled over from the term deposit.

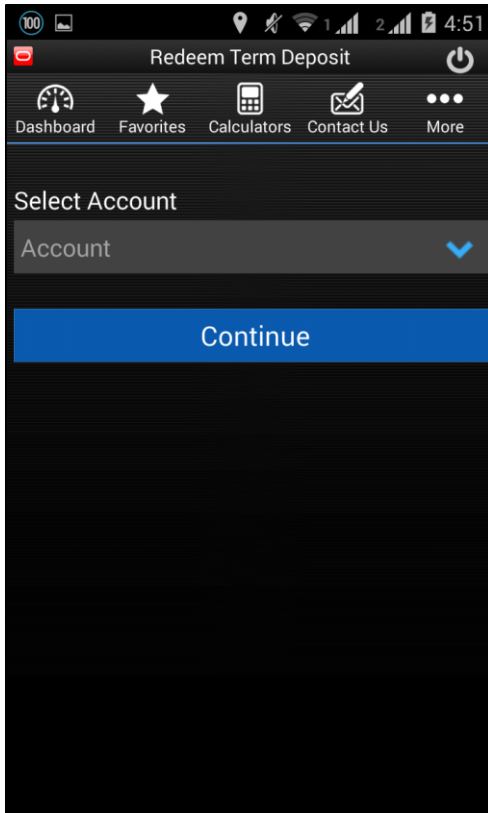
3. Enter the appropriate details in the respective fields.
4. Click **Continue** to continue the Open Term Deposit process and then click **Submit**. The system displays the Open Term Deposit Verify screen.
5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference of the transaction.
6. Click Print icon to print the details.
7. Click Save icon to save the details.
8. Click **OK**. The system displays the initial Open Term Deposit screen.

40.2 Redeem Term Deposits

You can redeem your term deposit in the application.

To redeem term deposit

1. Click **More > Accounts > Term Deposits > Redeem Term Deposits**. The system displays the Redeem Term Deposit screen.



2. Select the account for which you want to redeem the term deposit.
3. Click **Continue**.
The system displays the Redeem Term Deposit screen for the selected term deposit.

Redeem Term Deposit

The screenshot shows the 'Redeem Term Deposit' screen with the following details:

Field Name	Value
Account Number	1xxx41xxx2214
Product Name	TOPUP
Deposit Amount	£ 344.00
Interest rate	15.40 %
Maturity Date	10-04-2014
Tenure	30 Day(s)
Maturity instruction	Renew Principal and Pay Out the Interest

Buttons: Cancel, Redeem

Field Description

Field Name	Description
Account Number	[Display] This field displays the deposit account number
Product Name	[Display] This field displays the product under which deposit is made
Deposit Amount	[Display] This field displays the principal amount of the term deposit
Interest rate	[Display] This field displays the interest rate of the deposit
Maturity date	[Display] This field displays the maturity date of the deposit

Field Name	Description
Tenure	[Display] This field displays the period of term deposit
Maturity Instruction	[Display] This field displays the maturity instruction available for the term deposit
Current Principal Amount	[Display] This field displays the current principal amount (This field is only applicable and displayed only for revised principal amount after top-up / partial redemption).
Total Redeemable Amount	[Display] This field displays the total redeemable amount if deposit is redeemed on the current date.
Charges/ Penalty	[Display] This field displays charges /penalty in case the deposit is redeemed on the current date.
Final Redeemable Amount	[Display] This field displays the net redeemable amount after deducting charges or penalty amount.

4. Click **Redeem**.
The system displays fields to redeem the selected term deposit.

Redeem Term Deposit 2

Redeem Term Deposit

Dashboard Favorites Calculators Contact Us More

Redemption Type

Partial

Amount

Transfer To

Own Account

Maturity Account

1xxx41xxx7015

Back Submit

Field Description

Field Name	Description
Redemption Type	<p>[Mandatory, Dropdown]</p> <p>Select the type of redemption for the term deposit. The options include:</p> <ul style="list-style-type: none"> • Partial • Full
Amount	<p>[Conditional, Input Box]</p> <p>Enter the amount you want to redeem.</p> <hr/> <p>Note: This field is mandatory if you select Redemption Type as Partial.</p>
Transfer To	<p>[Conditional, Dropdown]</p> <p>Select the account transfer options for the term deposit account from the drop-down list. The options include:</p> <ul style="list-style-type: none"> • Own • Internal • Domestic <hr/> <p>Note: This field is mandatory if you select any Maturity Instruction other than the Renew Principal and Interest option.</p>
Maturity Account	<p>[Conditional, Input Box, 20, Dropdown]</p> <p>Select the account number to which proceeds to be transferred</p> <hr/> <p>Note: This field is mandatory if you select any Maturity Instruction other than the Renew Principal and Interest option.</p>
Branch Details	
Note: The fields in this section are displayed only when you select Transfer to Internal Bank Account.	
City	<p>[Mandatory, Dropdown]</p> <p>Select the city of the bank where you want to transfer the funds of the term deposit.</p>
Branch	<p>[Mandatory, Dropdown]</p> <p>Select the branch of the bank where you want to transfer the funds of the term deposit.</p>

Field Name	Description
Domestic Clearing Network Details	
Note: The fields in this section are displayed only when you select Transfer through Domestic Clearing Network.	
Network Type	[Mandatory, Dropdown] Select the applicable domestic clearing networks to transfer the funds of the term deposit.
Bank Code	[Display, Lookup] Search the bank & branch codes for the selected domestic network.
Beneficiary Name	[Mandatory, Input Box, 35] Enter the name of the beneficiary to whom funds are to be transferred.
Bank Details	
Bank Name	[Display] This field displays the name of the beneficiary bank.
Bank Address	[Display] This field displays the address of the beneficiary bank.
Bank City	[Display] This field displays the city of the beneficiary bank.

5. Enter the appropriate details in the respective fields.
6. Click **Submit**.
The system displays the Redeem Term Deposit Verify screen.
7. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the transaction reference of the transaction.
8. Click Print icon to print the details.
9. Click Save icon to save the details.
10. Click **OK**.
The system displays the initial Redeem Term Deposit screen.

40.3 Top Up Term Deposits

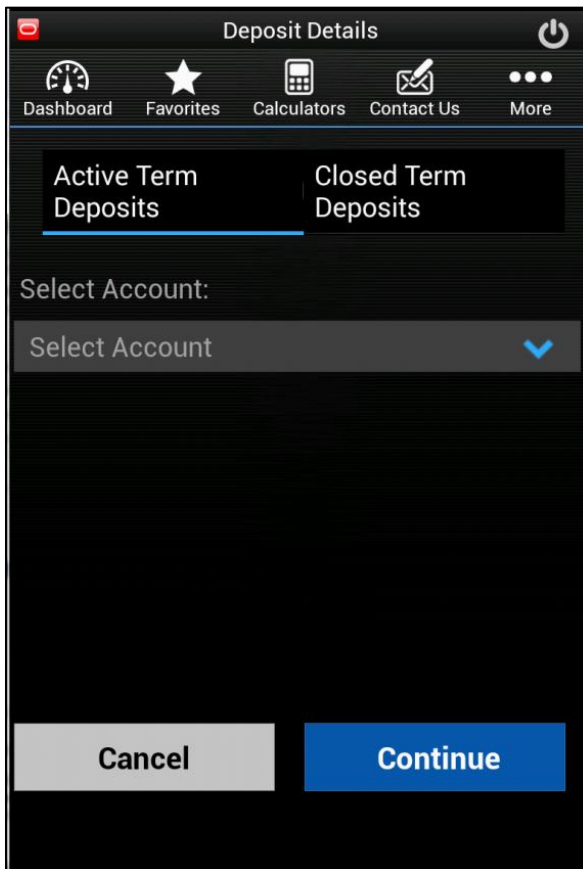
You can add a top –up amount to the principal amount of the term deposit. You can also view the projected maturity amount after the top-up in the application.

To top-up term deposit

1. Click **More > Accounts > Term Deposits > View Term Deposits**.
The system displays the Deposit Details screen.

2. Click the **Active Term Deposit** tab.

Deposit Details



3. Select the required deposit account in the Select Account field.
4. Click **Continue**.
The system displays the details of the selected term deposit.
5. Scroll to the bottom of the screen and then click **Top-Up Term Deposit**.
The system displays the Top-Up Term Deposit screen.

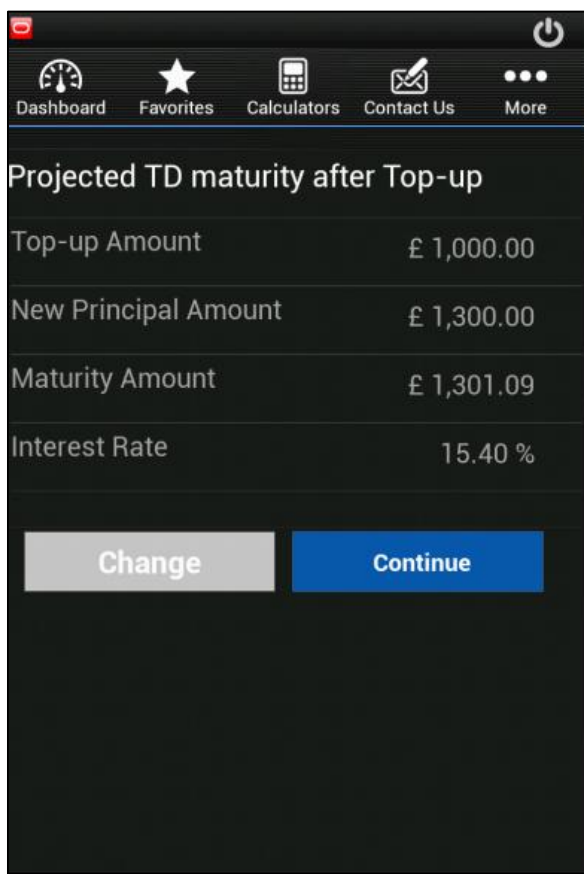
Top –Up Term Deposit

Field Description

Field Name	Description
Source Account	[Mandatory, Dropdown] Select the desired source account from the dropdown.
Top-up Amount	[Mandatory, Numeric, 15] Enter the top-up amount to be added on the selected term deposit.
Narration	[Optional, Input Box, 35] Enter the description of the transaction.
Currency	[Display] This field displays the currency of the term deposit.
Minimum Top-up Amount	[Display] This field displays the minimum top-up amount (with currency) permitted for the term deposit.

Field Name	Description
Maximum Top-up Amount	[Display] This field displays the maximum top-up amount (with currency) permitted for the term deposit.
Top up amount in Multiple of	[Display] This field displays top up amount in multiple of the given amount with currency for the term deposit.
View Interest and Maturity Projection	[Hyperlink] Click the link to calculate and view Maturity Amount and Interest Rate of the term deposit after adding the top-up amount. Click Ok to close the maturity projection pop-up.

Projected TD maturity after Top-up

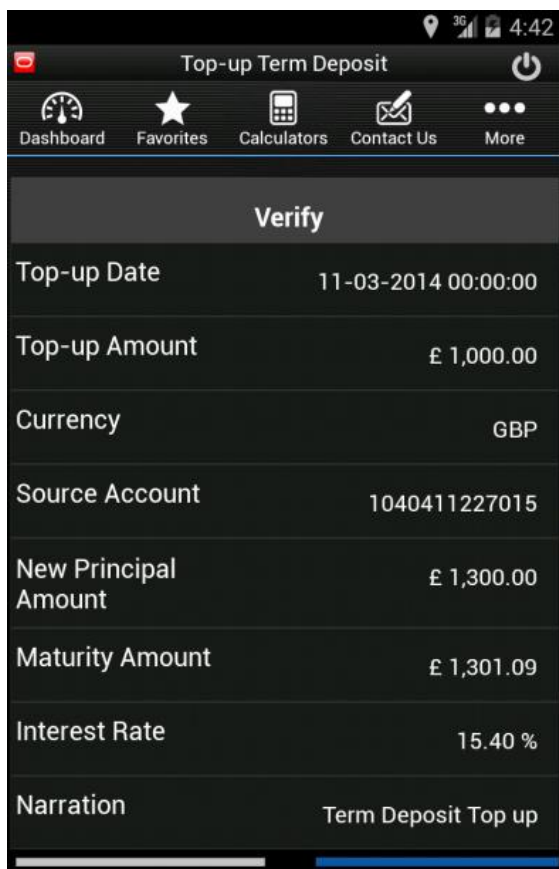


Field Name	Description
Interest and Maturity Projection	

Field Name	Description
Top-up Amount	[Display] This field displays the top-up amount that you have entered for the term deposit.
New Principal Amount	[Display] This field displays the calculated principal amount (as per Interest rate) as on current date.
Maturity Amount	[Display] This field displays the calculated maturity amount after top-up
Interest Rate	[Display] This field displays interest rate applicable after adding the top-up amount to the term deposit.

- Click **Continue**.
The system displays the Top-up Term Deposit Verify screen.

Top-up Term Deposit Verify



7. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the transaction reference of the transaction.
8. Click **Print** button to print the details.
9. Click **Save** button to save the details.
10. Click **Ok**.
The system displays the initial Deposit Details screen.

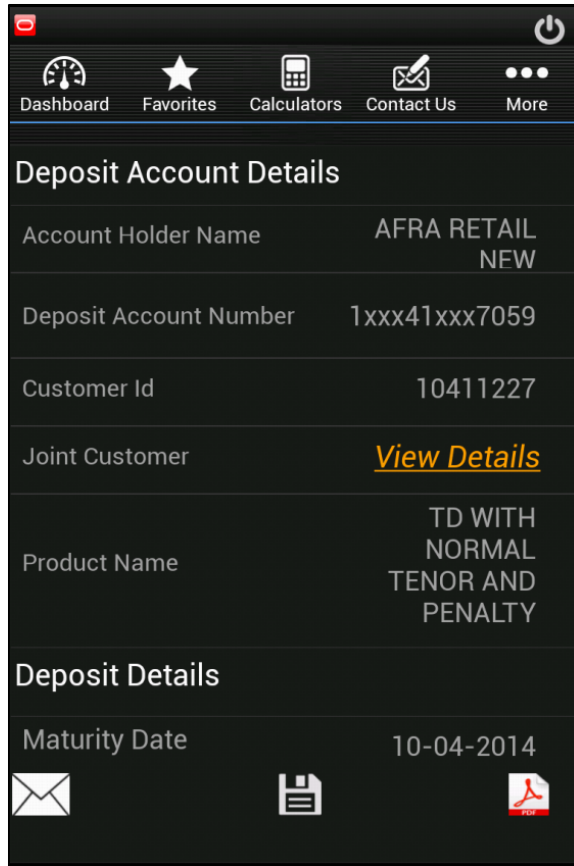
40.4 View Term Deposit Details

You can view details of your term deposits in the application, including redemption and top-up details, if any.

To view details of the term deposit

1. Click **More > Accounts > Term Deposits > View Term Deposits**.
The system displays the Deposit Details screen.
2. Click the **Active Term Deposit** tab.
OR
Click the **Closed Term Deposit** tab.
3. Select the required deposit account in the Select Deposit Account field.
4. Click **Continue**.
The system displays the Deposit Details screen.

Deposit Details



Field Description

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

Deposit Account Details

Product Name	[Display] This field displays the product description of the selected account
Deposit Account Number	[Display] This field displays the Account Number for the respective Deposit account in the Account Number – Branch format
Customer Id	[Display] This field displays the Customer Id of the Customer.
Account holder name	[Display] This field displays the name of the primary account holder.

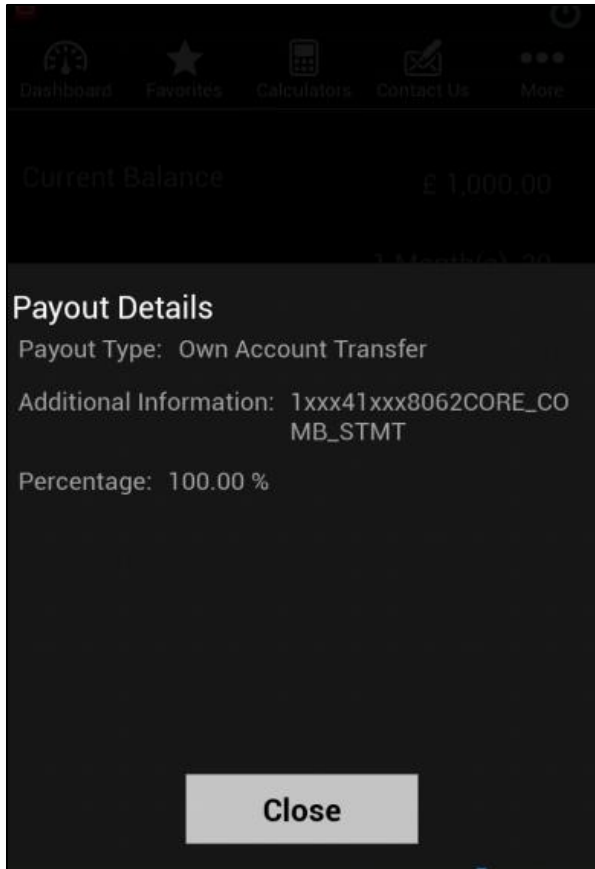
Field Name	Description
Joint Customer1	<p>[Display]</p> <p>This field displays customer ID of each joint account holder in a pop-up screen.</p> <p>This field is displayed only when you the Holding Pattern of the term deposit is Joint.</p>
Account holder name1	<p>[Display]</p> <p>This field displays name of the account holder for each joint account holder in a pop-up screen.</p> <p>This field is displayed only when you the Holding Pattern of the term deposit is Joint.</p>
Deposit Details	
Maturity Amount	<p>[Display]</p> <p>This field displays the maturity amount of the term deposit.</p> <p>This field is applicable only for a conventional term deposit.</p>
Maturity Date	<p>[Display]</p> <p>This field displays the Maturity date of the Term deposit.</p>
Interest Rate	<p>[Display]</p> <p>This field displays the interest rate of the term deposit.</p> <p>This field is applicable only for the conventional term deposit.</p>
Principal Amount	<p>[Display]</p> <p>This field displays the amount deposited in the term deposit account, with the currency.</p>
Deposit Date	<p>[Display]</p> <p>This field displays the date of deposit in the Term deposit.</p>
Current Principal Amount	<p>[Display]</p> <p>This field displays the current principal amount (revised principal amount after top-up / partial redemption) with currency.</p>
Current Balance	<p>[Display]</p> <p>This field displays the calculated balance in the term deposit account as on the current date.</p> <p>This field is displayed only for active term deposit accounts.</p>
Hold Amount	<p>[Display]</p> <p>This field displays the hold amount for the term deposit as maintained by the bank.</p> <p>This field is displayed only for active term deposit accounts.</p>

Field Name	Description
Value Date	[Display] This field displays the value date of the term deposit.
Term Deposit Status	[Display] This field displays the status of the term deposit. This field is displayed only for active term deposit accounts.
Term of Deposit	[Display] This field displays the tenure of the term deposit in terms of years, months and days.
Deposit Certificate Number	[Display] This field displays the unique Certificate Number of the term deposit.
Net Credit Amount	[Display] This field displays the amount that is credited on maturity of this deposit. This field is displayed only for closed term deposit accounts.
Tax + Penalty/other Charges	[Display] This field displays the tax and other charges deducted on maturity of this deposit. This field is displayed only for closed term deposit accounts.
Maturity Instructions	
Maturity Instructions	[Display] This field displays the maturity instructions that you have given to be executed at the time of maturity of the term deposit.
Rollover Instructions	[Display] This field displays the amount for rollover, if you have selected Rollover instruction as Renew Special Amount and Pay out the Remaining Amount.
Structured Deposit Details	This section is displayed only if the Deposit is a Structured Deposit.
Structured Deposit Scheme	[Display] This field displays the name of the structured deposit scheme associated with the deposit account.

Field Name	Description
Current Value	[Display] This field displays the current value with currency of the linked structured deposit.
Subscription Date	[Display] This field displays the date of subscription for the structured deposit.
Term Deposit Issue Date	[Display] This field displays the date of issue for the term deposit.

5. Click **View Details** in the Payout Details field to view payout details for the term deposit in a pop-up screen.
Click **Close** to close the Payout Details screen.
OR
Click **View Redemption Details** to view the redemption details of the term deposit in a pop-up screen.
Click the Back button on your device to view the Deposit Details screen..
- OR
Click **View Top-up Details** to view the top-up details of the term deposit in a pop-up screen.
Click the Back button on your device to view the Deposit Details screen..
- OR
Click **Top-up Term Deposit** to view the Top –up Term Deposit screen.
OR
Click **Compose Mail** to draft a mail.
OR
Click the Back button on your device to view the prevoius screen..

Payout Details



Field Description

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

Payout Details

Payout Type	[Display] This field displays the payout options for the term deposit.
Percentage	[Display] This field displays the percentage for payout.
Additional Information	[Display] This field displays the account number.

Redemption Details

Redemption Details
Redemption Date: 11-03-2014
Redemption Amount: £ 50.00
Redemption Ref No.: 104ICRD14070I02E
New Principal Amount: £ 350.00
Redemption Type: Partial
Payout Mode: Own Account Transfer
Additional Information: 1040411227015
Redemption Date: 11-03-2014
Redemption Amount: £ 50.00
Redemption Ref No.: 104ICRD14070I02H
New Principal Amount: £ 300.00
Redemption Type: Partial
Payout Mode: Own Account Transfer
Additional Information: 1040411227015

Field Description

Field Name	Description
Redemption Details	
Redemption Date	[Display] This field displays the date on which redemption is done for the term deposit.
Redemption Amount	[Display] This field displays the redeemed amount, with currency, for the term deposit.
Redemption Reference Number	[Display] This field displays the Redemption Reference Number, after redemption.
Redemption Type	[Display] This field displays Partial as the redemption type for the term deposit.

Field Name	Description
Pay Out Mode	<p>[Display]</p> <p>This field displays payout mode selected for redemption for the term deposit.</p> <p>The options available are:</p> <ul style="list-style-type: none"> • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network • Issue a demand Draft
Additional Information	<p>[Display]</p> <p>This field displays account number or draft details as per the applicable payout option.</p>

Top-up Details

Top-up Details
Top-up Date: 11-03-2014
Top-up Amount: £ 1,000.00
Top-up Ref No.: 104TOPD14070E51D
Revised Principal Amount: £ 1,300.00
Revised Maturity Amount: £ 1,301.09
Narration: Term Deposit Top up

Field Description

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

Field Name	Description
Top-up Details	This section is displayed only if you have done any top-up on the selected term deposit.
Top-up Date	[Display] This field displays the date on which top-up is done for the term deposit.
Top-up Amount	[Display] This field displays the top-up amount, with currency, for the term deposit.
Top-up Reference Number	[Display] This field displays the Top-up Reference Number, after top-up.
Revised Principal Amount	[Display] This field displays the principal amount after top-up is done for the term deposit.
Revised Maturity Amount	[Display] This field displays the maturity amount after top-up is done for the term deposit.
Narration	[Display] This field displays the description that you have entered during the top-up transaction for the term deposit.

6. Click the PDF  icon generate the statement.

Note: Please refer to Ad hoc Statement section in this User Manual to more information to generate an ad hoc account statement.

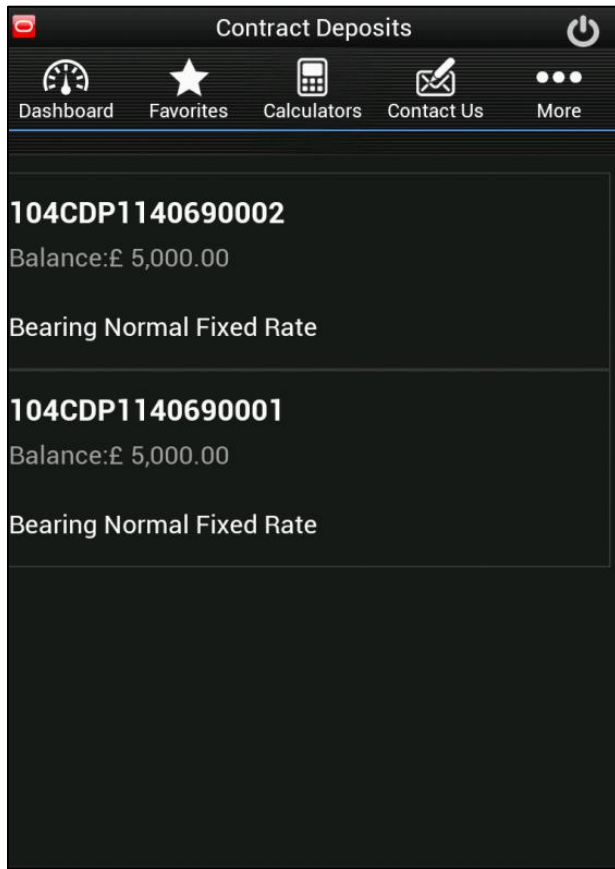
41. Contract Deposits

You can view the details of active contract deposits mapped to your account in the application.

The details displayed for the contract deposit include the contract number, currency, bank branch, product interest rate as well as interest and principal instructions.

1. Click the **Accounts** button from the dashboard of the application.
OR
Click the amount in the **I Have / I Owe** field.
The system displays the Accounts Overview screen.
2. Click the Contract Deposit account type.
The system displays the Account Summary screen for all your Contract Deposit accounts in the application.

Account Summary Contract Deposits



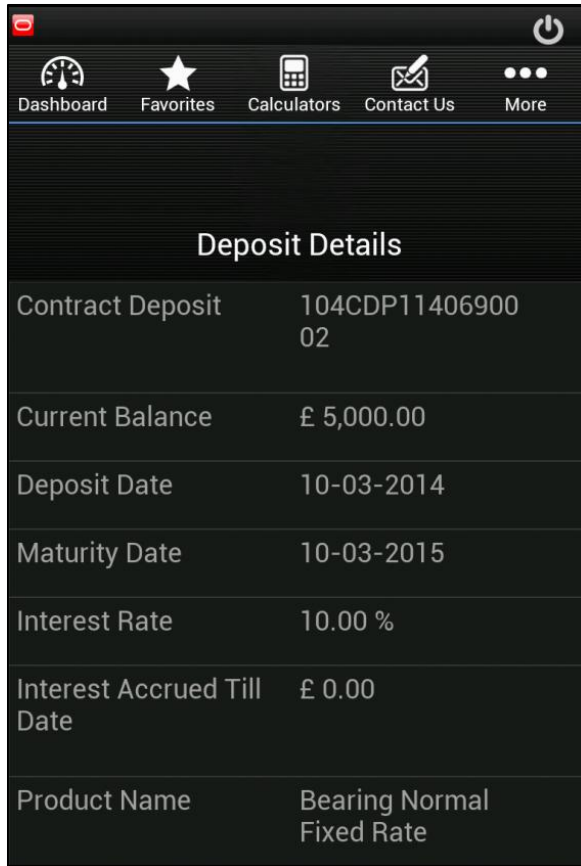
Field Description

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

Field Name	Description
Contract Number	[Display, Hyperlink] This field displays Deposit Contract numbers for the contract deposit account. Click this hyperlink to view more details of the contract deposit account.
Current Balance	[Display] This field displays the current balance in the account currency for the selected account.
Currency	[Display] This field displays the currency of the selected contract deposit account.
Description	[Display] This field displays the product description of the selected contract deposit account.

3. Click the Contract Number of the required contract deposit account. The system displays details and activity of the selected account.

Contract Deposit Details



Deposit Details	
Contract Deposit	104CDP1140690002
Current Balance	£ 5,000.00
Deposit Date	10-03-2014
Maturity Date	10-03-2015
Interest Rate	10.00 %
Interest Accrued Till Date	£ 0.00
Product Name	Bearing Normal Fixed Rate

Field Description

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

Deposit Details

Contract Deposit	[Display] This field displays the contract deposit number.
Current Balance	[Display] This field displays the balance of the term deposit.
Deposit Date	[Display] This field displays the deposit date.
Maturity Date	[Display] This field displays the date on which deposit matures.

Field Name	Description
Interest Rate	[Display] This field displays the interest rate on the term deposit. Interest Instructions and Maturity Instructions are also displayed below this field.
Interest Accrued till Date	[Display] This field displays the accrued interest till date.
Product Name	[Display] This field displays the product name.
Customer Id	[Display] This field displays the user id.
Interest Instructions	
Interest Instructions	[Display] This field displays the interest instructions.
Account	[Display] This field displays the account number.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the roll over instructions.
Rollover Amount	[Display] This field displays the rollover amount, if any.
Account	[Display] This field displays the account number.

4. Click the Back button on your device to view previous screen.

42. Transaction Activities

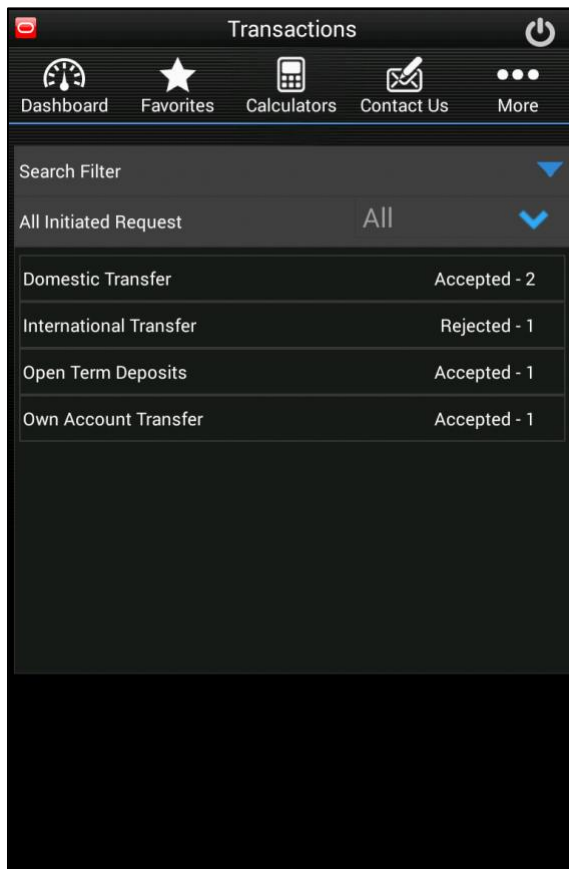
You can view details of all transactions that you have initiated in the application.

You can view details such as status, E-banking Reference Number, name of the user who has created the transaction, date of update and value date for the initiated transactions.

To view the transaction details

1. Click **More > Customer Services > Transaction Activities > View Initiated Transactions**. The system displays the Transactions screen.

Transactions



2. Select the transaction type from the Status drop-down list. The options displayed depend on the type of your account in the application.

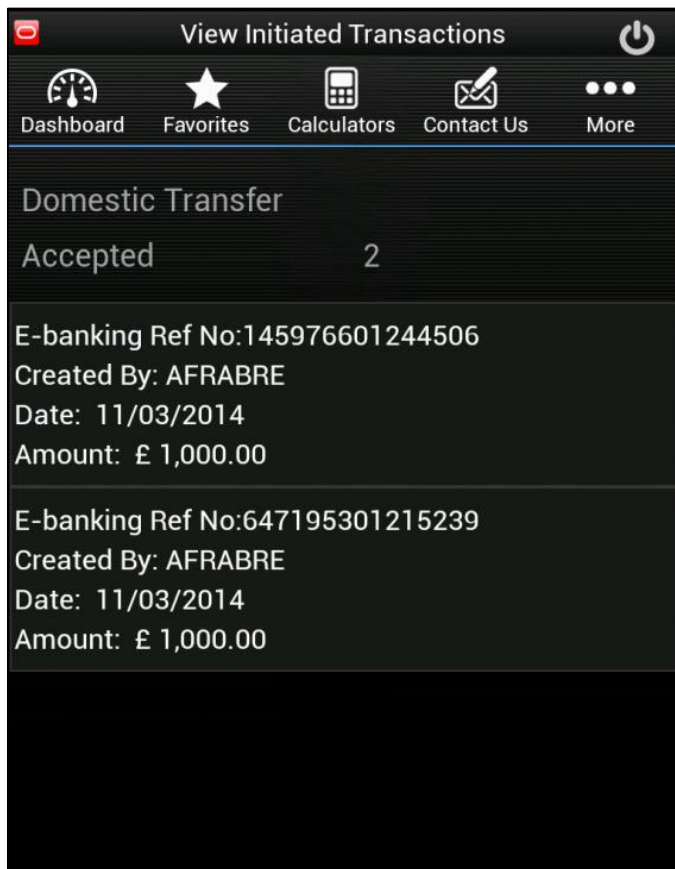
Field Description

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

Field Name	Description
Transaction Type	[Button] Select the type of initiated transaction. The system displays the initiated transactions of the selected transaction type in the next screen.
Transaction Type	[Display] This field displays the Type of the transaction that has been initiated.
Status	[Display] This field displays the status of transaction.
Count	[Display] This field displays the number of transactions that have been initiated for particular transaction type.

- Select the required transaction type that you want to view.
The system displays details of the selected transaction type.

View Initiated Transaction

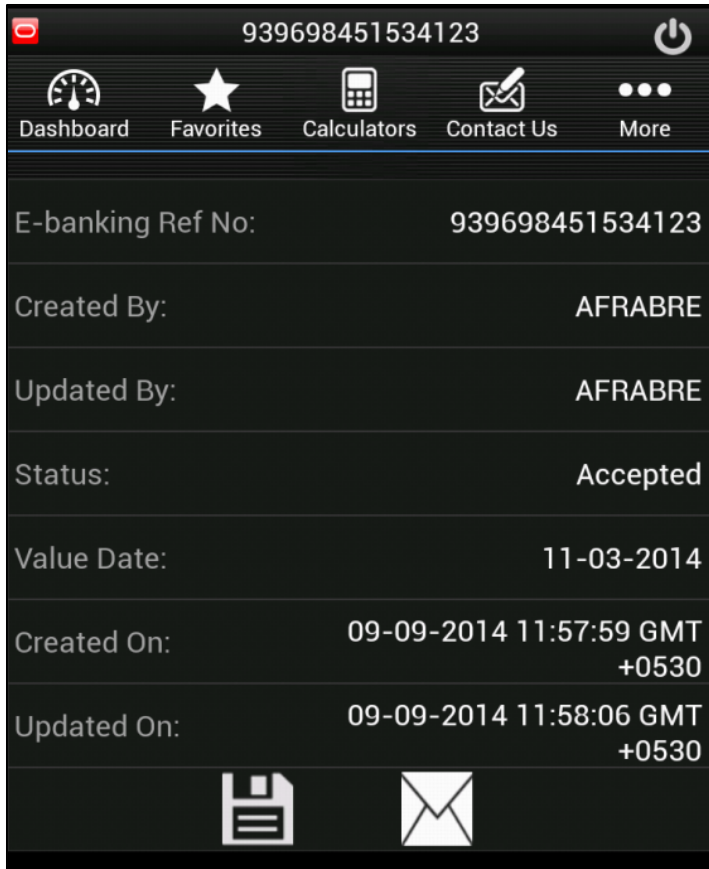


Field Description

Field Name	Description
Transaction Type	[Display] This field displays the Type of the transaction that has been initiated.
Status	[Display] This field displays the status of transaction.
Count	[Display] This field displays the number of transactions that have been initiated for particular transaction type.
E-banking Ref No	[Display] This field displays the reference number generated when the transaction has been initiated.
Created By	[Display] This field displays the name of the user by whom transaction has been initiated.
Date	[Display] This field displays the date on which the transaction has been initiated.
Amount	[Display] This field displays the amount involved in the initiated transaction

4. Click reference number to view further details of the selected transaction. The system displays Transaction Details screen.

View Initiated Transaction Details



Field Description

Field Name	Description
E-Banking Ref. No.	[Display] This field displays the reference number generated when the transaction was initiated.
Created By	[Display] This field displays the name of the user by whom transaction has been done.
Updated By	[Display] This field displays the user id of the user who last updated the status of the transaction
Status	[Display] This field displays the status of transaction.
Value Date	[Display] This field displays the value date of the transaction
Created On	[Display] This field displays the date on which the transaction was initiated
Updated On	[Display] This field displays the date on which the transaction status was last updated


5. Click Email icon to email the details.
6. Click Save icon to save the details.

Search Transactions

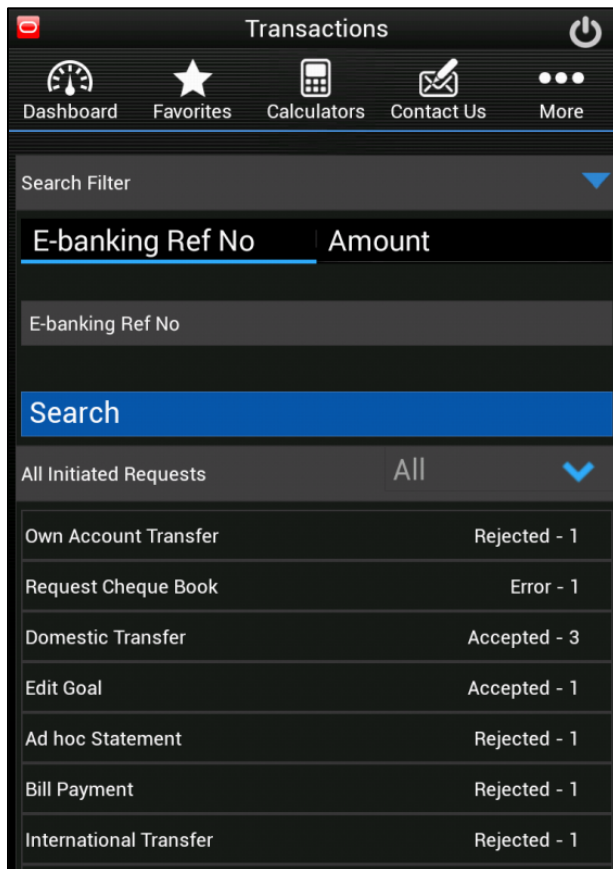
You can search all initiated transactions as per the following criteria:

- E-Banking Reference Number
- Transactions in a specified amount range

Search Transactions with E-Banking Reference Number

1. Click **More > Customer Services > Transaction Activities > View Initiated Transactions**. The system displays the Transactions screen.
2. Click the **Search Filter**  icon on the Transactions screen.
3. Click the **E-Banking Ref Number** tab.

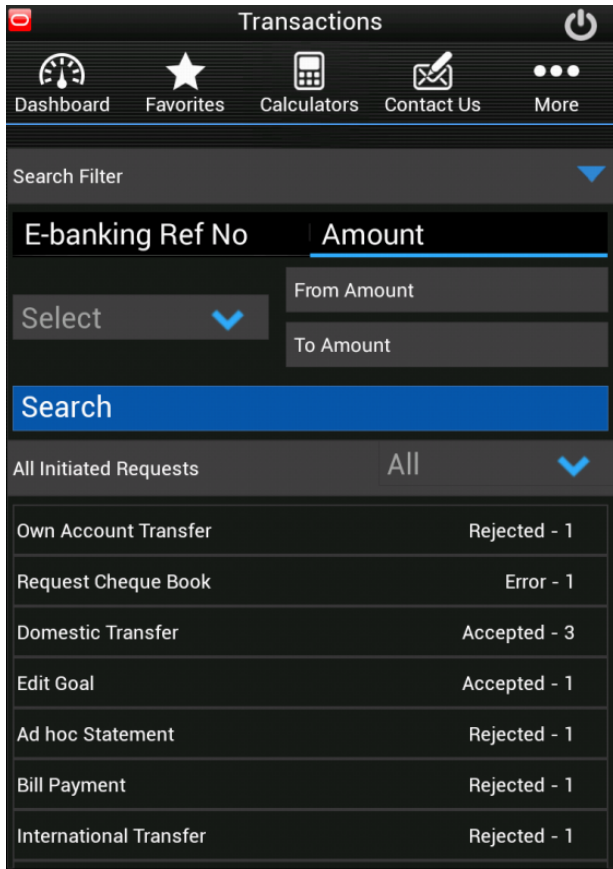
Search Transactions E-Banking Ref Number tab



4. Enter the E-banking Reference number.
5. Click **Search**.
The system displays the details of the transaction with the specified e-Banking Reference Number.

Search Transactions with Specified Amount Range

6. Click **Amount** tab.



Field Description

Field Name	Description
Currency	[Mandatory, Dropdown] Select the desired currency from the dropdown.
From Amount	[Optional, Input, 15] Enter the start amount of the amount range.
To Amount	[Optional, Input, 15] Enter the end amount of the amount range.

7. Click **Search**.
The system displays the details of all transactions within the specified amount range and currency.

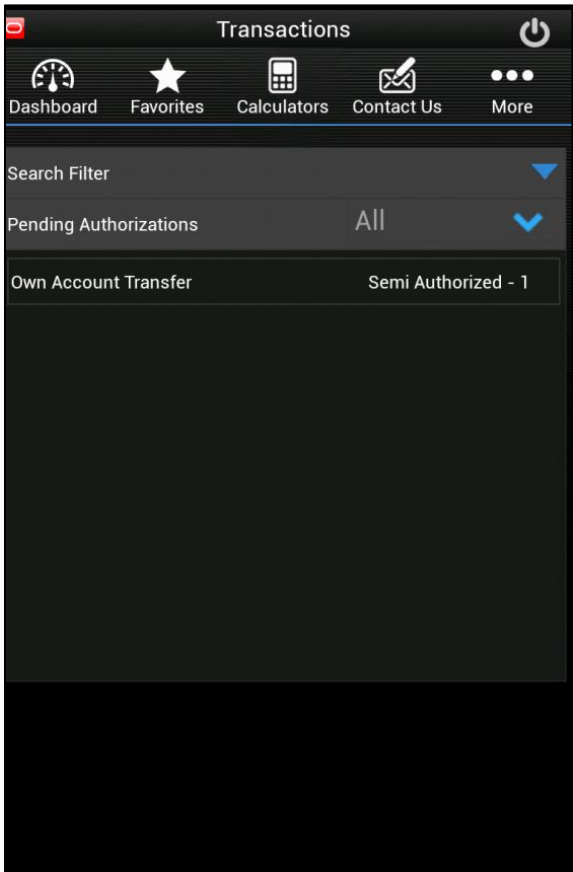
43. Authorization of Transactions

If you have authorization rights in the application, you can view and authorize transactions which are pending for your authorization. You can reject or authorize multiple transactions of the same transaction type. You can also send a single transaction for modification.

To authorize pending transaction

- 1. Click **More > Customer Services > Transaction Activities > Pending Transactions**. The system displays the Transactions screen.

Transactions



- 2. Select the transaction type from the Status drop-down list. The options displayed depend on the type of your account in the application.

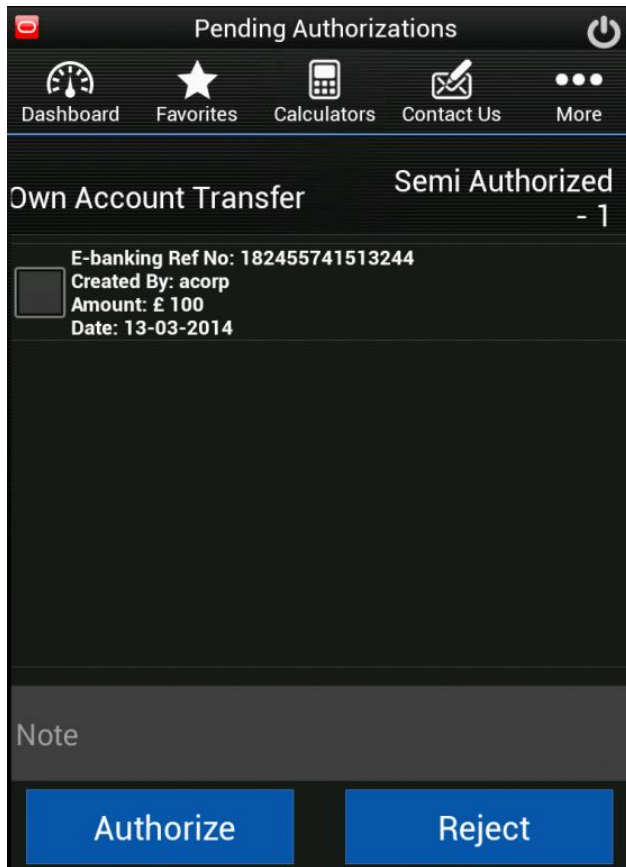
Field Description

Field Name	Description
Description	[Display] This field displays the name of the transaction.
Status	[Display] This field displays the status of transaction.

Field Name	Description
Count	[Display] This field displays the number of transaction activities done for particular transaction type.

- Click the required transaction from the list that you want to authorize. The system displays details of the selected transaction.

Pending Transaction Details



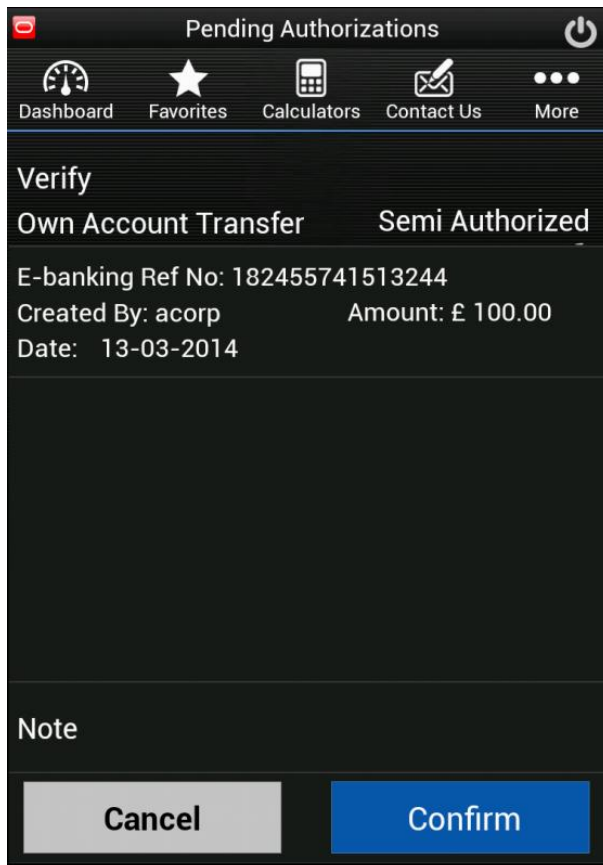
Field Description

Field Name	Description
Transaction	[Display] This field displays the name of the transaction.
Count	[Display] This field displays the number of transaction activities done for particular transaction type.

Field Name	Description
Status	[Display] This field displays the status of transaction.
E-Banking Ref. No.	[Display] This field displays the reference number generated when the transaction was initiated.
Created By	[Display] This field displays the name of the user by whom transaction has been done.
Amount	[Display] This field displays the transaction amount and currency. This field is displayed only for financial transactions for which the amount field is available.
Date	[Display] This field displays the initiation date of the transaction.
Note	[Optional, Input box, 100] Enter the remarks about the authorization.

4. Click the checkboxes next to the required transactions that you want to authorize
5. Enter the remarks about the authorization in the Note field.
6. Click the **Authorize** button to authorize the transactions.
OR
Click the **Reject** button to reject the transactions.
The system displays the Pending Transactions Verify screen.


Pending Transactions Verify



7. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays transaction reference number for the transaction.
8. Click Save icon to save the details.
9. Click Print icon to print the details.
10. Click **OK**.
The system displays the initial **Pending Authorizations – Results** screen.

Search transactions pending for authorization

You can also search the transactions pending for authorization based on:

- E-Banking Reference Number
 - Transactions in a specified amount range
1. Click **More > Customer Services > Transaction Activities > Pending Transactions**.
The system displays the Transactions screen.
 2. Click the **Search Filter**  icon.

Note: Please refer to Search Transactions sub-section in the Transaction Activities section in this User Manual for more details.

44. Transaction Password

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 you have to provide transaction password after selecting Confirm option on the verification screen.

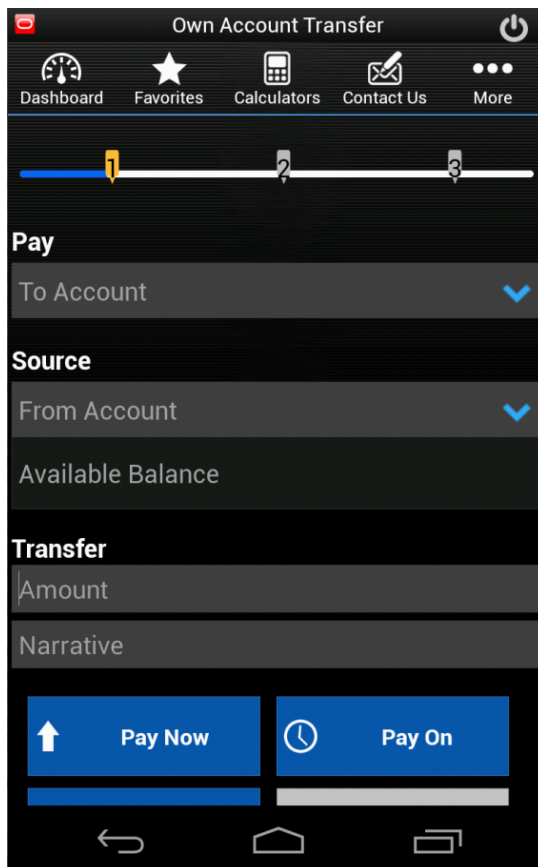
These two types of the transaction password can be configured for Mobile Banking as per requirement:

- Random Transaction Password
- Standard Transaction Password

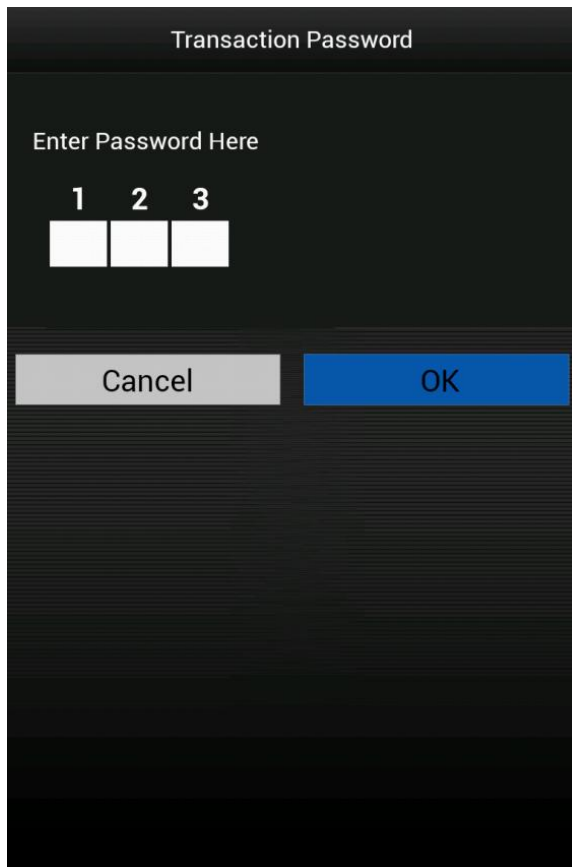
To perform the transaction for which random transaction password is configured

1. Access any transaction for which transaction password is configured. For example, click **More > Transfers > Own Account Transfer**. The system displays the Own Account Transfer screen.

Own Account Transfer



2. Enter the relevant details.
3. Click a payment option. For example, click **Pay Now**. The system displays the Transaction Password screen.

Transaction Password


Transaction Password

Enter Password Here

1 2 3

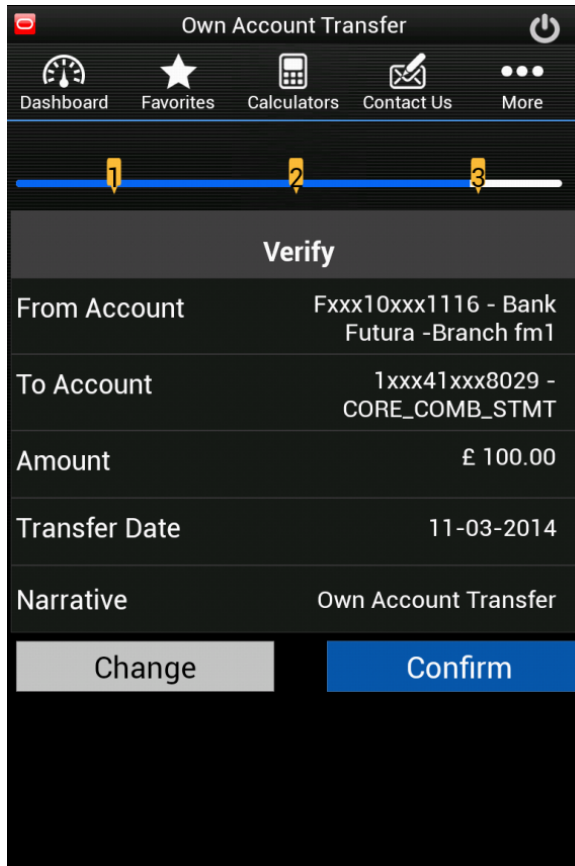
Cancel OK

Field Description

Field Name	Description
Transaction Password	[Mandatory, Input box, 20] Enter the transaction password that you have set in the application.

- Click the **OK** button.
The system displays Own Account Transfer Verify screen.

Own Account Transfer Verify



5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for the transaction.
6. Click Save icon to save the details.
7. Click Print icon to print the details.
8. Click **OK**. The system displays initial **Own Account Transfer** screen.

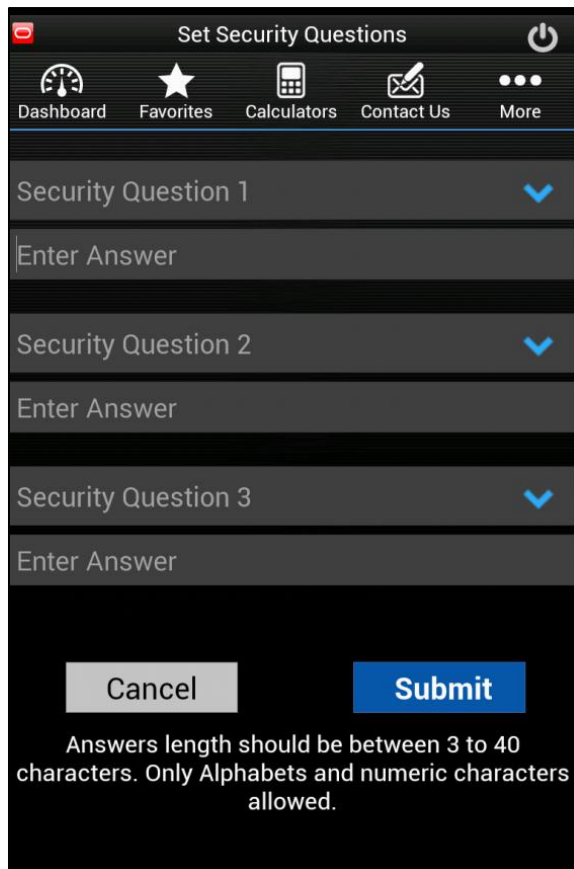
45. Security Questions

You can set or modify answers to a set of pre-defined security questions in the application. You can also change the existing security question information.

The system validates this process with OTP or any other 2- factor authentication supported by the bank.

1. Click **More > Customer Services > My Profile > Security Questions**. The system displays the Set Security Questions screen.

Set Security Questions



Field Description

Field Name	Description
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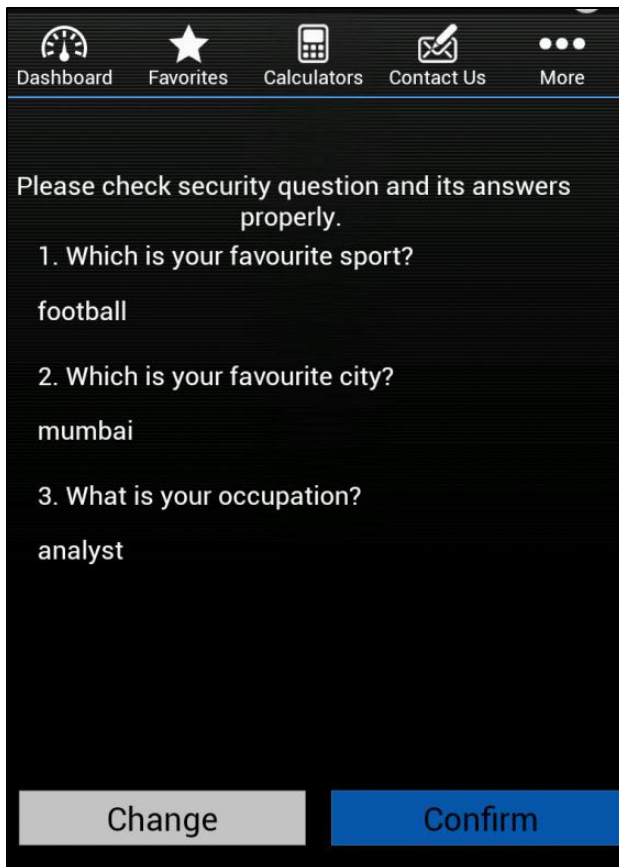
Set Security Questions

Security Question 1 / 2 / 3	[Dropdown] Enter the desired security question form the dropdown.
---------------------------------------	--

Field Name	Description
Enter Answer	[Mandatory, Alphanumeric, Input Box, 50] Enter the appropriate answers for the respective security questions.

2. Enter the relevant details.
3. Click **Submit**.
The system displays the Set Security Questions –Verify screen.

Set Security Questions Verify



4. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the 2 Factor Authentication screen or OTP (One Time Password) screen

Field Description

Field Name	Description
Transaction PIN	[Mandatory, Input box] Enter the Transaction PIN.

5. Click **Continue**.
The system validates the OTP and displays the Set Security Questions –Confirm screen.
OR
Click **Back** to view the previous screen.
6. Click **OK**.
The system displays the initial Set Security Questions screen.

46. Subscribe / Unsubscribe Banking Channel

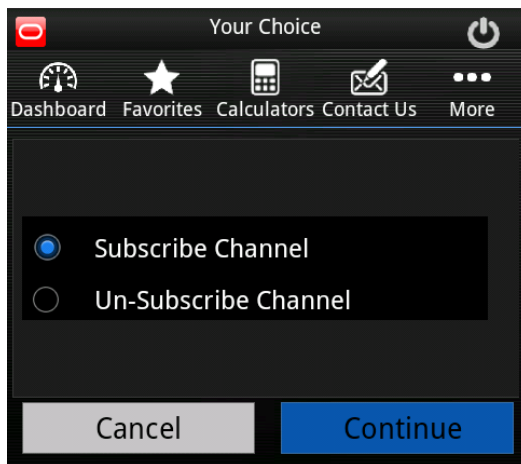
You can register for the other FCDB channels from application.

You can deregister or unsubscribe from usage of the particular banking channel from the application.

To subscribe for a FCDB channel

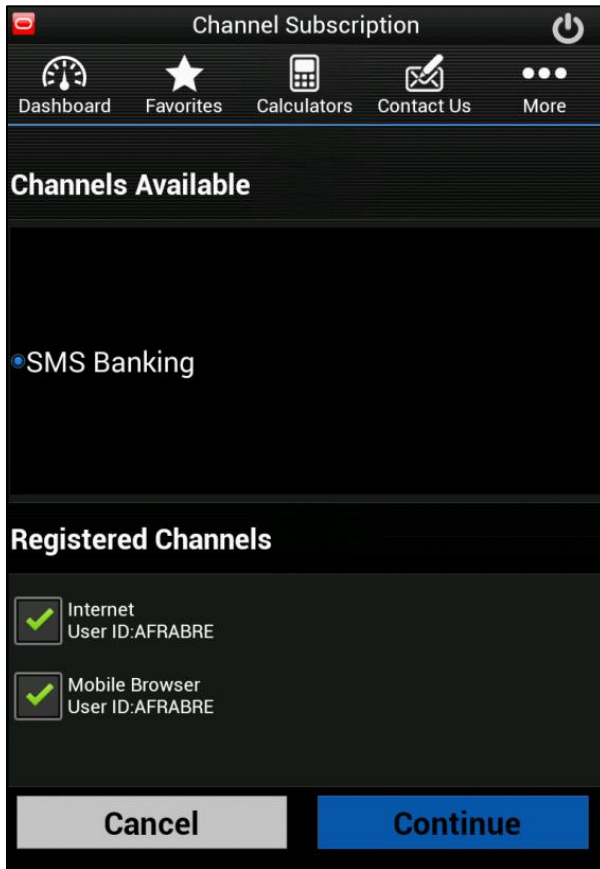
1. Click **More > Customer Services > My Profile > Subscribe / Unsubscribe Banking Channel**. The system displays the Your Choice screen.

Your Choice



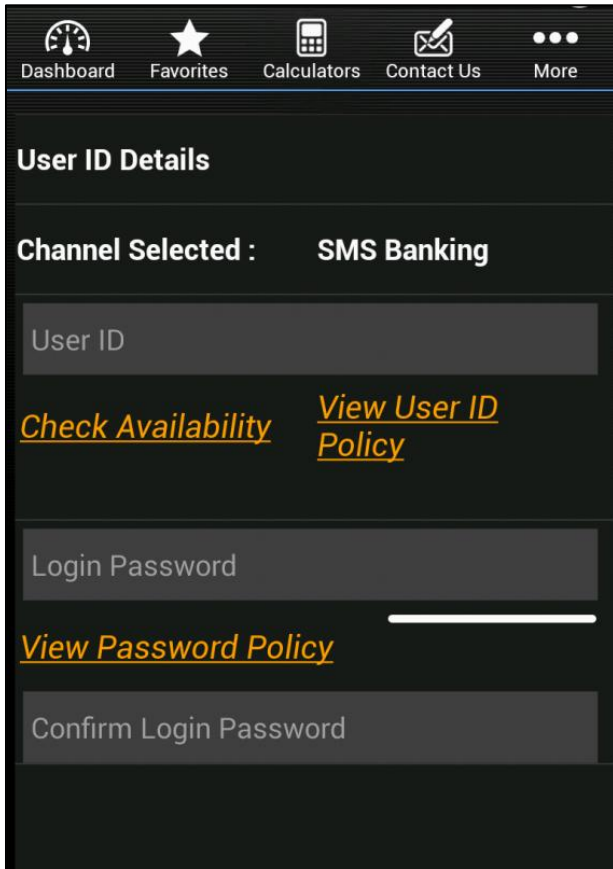
2. Click **Subscribe Channel** radio button.
3. Click **Continue**. The system displays the Channel Subscription screen,

Channel Subscription



4. Select the desired channel from the available channels.
5. Click **Continue**.
The system displays the Channel Subscription screen.

Channel Subscription



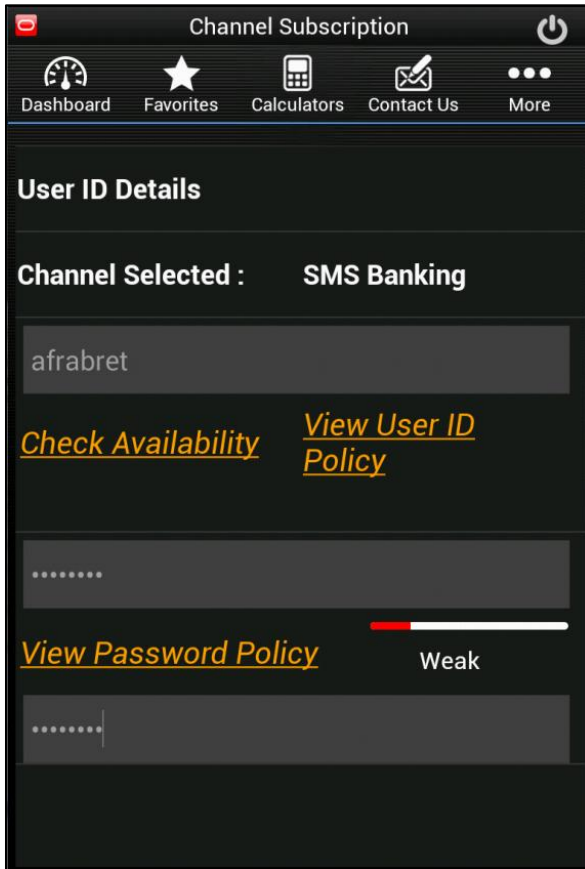
Field Description

Field Name	Description
Channel Selected	[Display] This field displays the name of the channel of mobile banking that you have selected for subscription.
User Id	[Mandatory, Input box] Enter the User ID that you want to use for the selected channel.
Check Availability	[Hyperlink] Click this link to view the user id availability of the entered user id for the selected channel.
View User ID Policy	[Hyperlink] Click this link to view the User ID policy set by the bank administrator for the selected channel.

Field Name	Description
Login Password	[Mandatory, Input box] Enter the login password that you want to use for the selected channel.
View Password Policy	[Hyperlink] Click this link to view the login password policy set by the bank administrator for the selected channel.
Confirm Login Password	[Mandatory, Input box] Re-enter the login password that you want to use for the selected channel.
Transaction Password	[Mandatory, Input box] Enter the transaction password that you want to use for the selected channel. This field is not displayed for the SMS Banking channel.
Confirm Transaction Password	[Mandatory, Input box] Re-enter the transaction password that you want to use for the selected channel.

6. Enter the appropriate User IDs in the respective field.
7. Click **Check Availability**.
The system checks whether the new User ID that you have entered is available in the application and displays a success message.
If the User ID that you have entered is not available, enter a new User ID.
8. Click **OK**.
9. Enter the appropriate data in the remaining fields.
10. Press Enter.
The system displays the Channel Subscription – Verify screen.

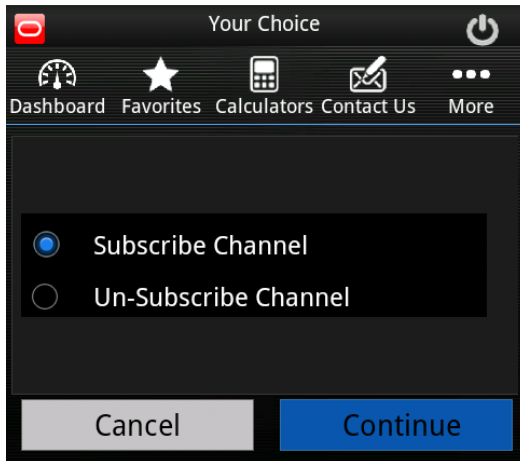
Channel Subscription – Verify



11. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the success message along with Channel name, User ID and the reference number.

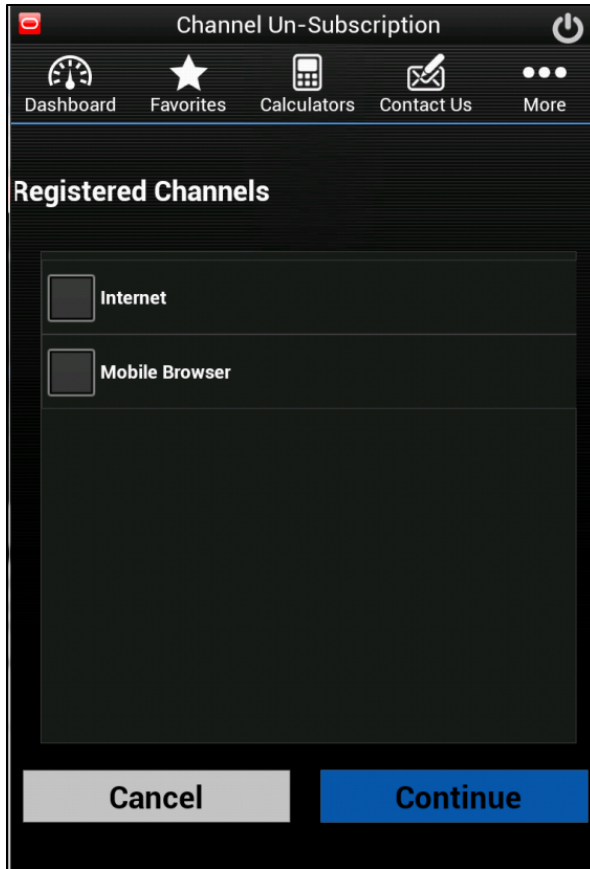
To unsubscribe a FCDB channel

1. Click **More > Customer Services > My Profile > Subscribe / Unsubscribe Banking Channel**. The system displays the Your Choice screen.

Your Choice

2. Click **Un-Subscribe Channel** radio button.
3. Click **Continue**. The system displays the Channel Un-Subscription screen.

Channel Un-Subscription



4. Select the checkbox next to the channel that you want to unsubscribe.
5. Click **Continue**.
The system displays the Channel Un-Subscription – Verify screen.
6. Click **Cancel** to view the previous screen.
OR
Click **Confirm**.
The system displays the success message

47. Calculators

Using calculators you can calculate the maturity amount for deposits made, amount invested in savings plan etc. You can also search the foreign exchange rates and calculate their eligibility for loans.

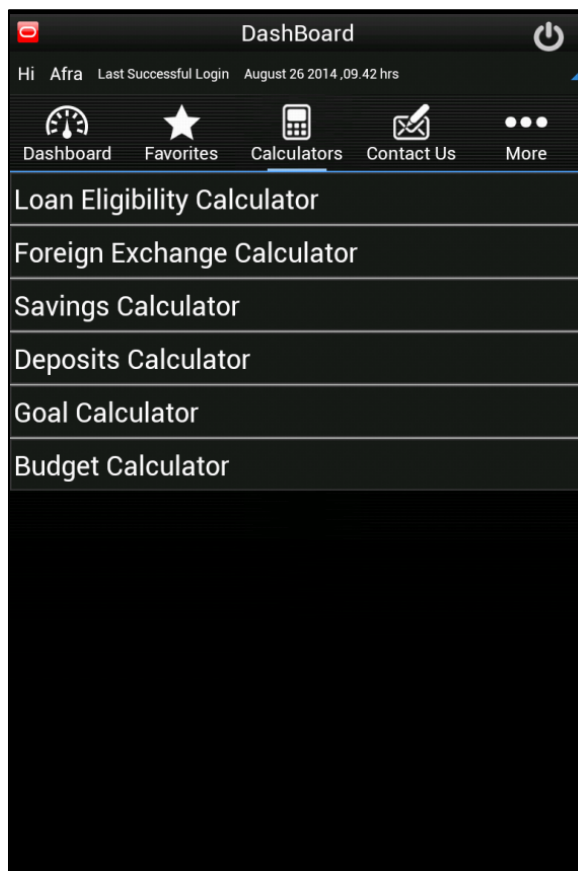
Calculators are available to existing logged in customers & prospects for the bank.

Note: You can use all available calculators without logging in the application. Click the Calculators panel to access the calculators from the login page.

To view Calculators for logged in users:

1. Click **Calculators**. The system displays the list of available calculators.
2. Click the required calculator.

Calculators



47.1 Loan Eligibility Calculator

The Loan Eligibility Calculator allows a business user to compute the eligible amount for a user for loan. The loan eligibility calculator should be available to the prospects as well for existing logged in users.

To view Loan Eligibility Calculator:

1. Click **Calculators >.Loan Eligibility Calculator**.
The system displays the Loan Eligibility Calculator screen.

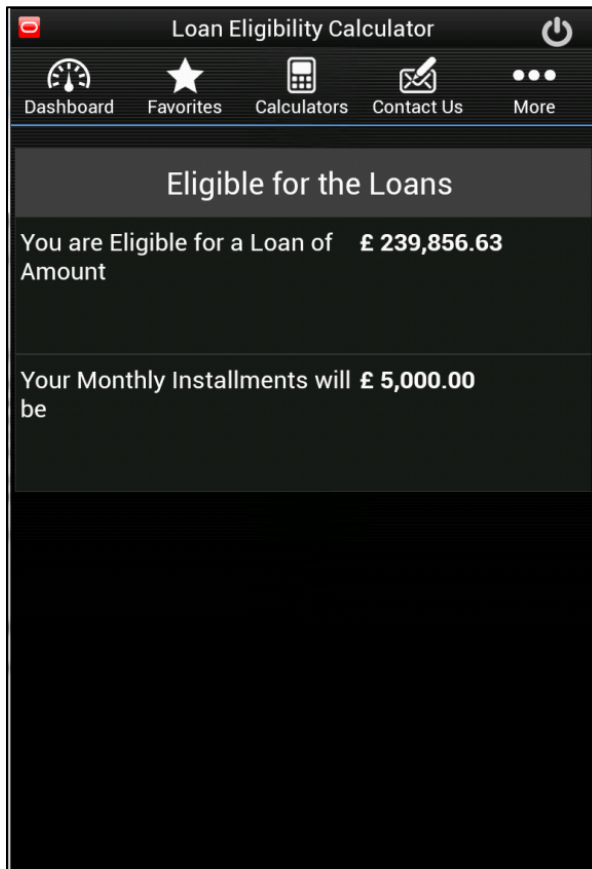
Loan Eligibility Calculator
Field Description

Field Name	Description
Your Net Gross Monthly Income	[Mandatory, Input/slider, Numeric(1-15)] Enter monthly income.
Ongoing Monthly Expenses	[Optional, Input/slider, Numeric(1-15)] Enter monthly EMI.
Tenure Of Loan (In Months)	[Mandatory, Input/slider, Numeric(1-3)] Enter Tenure of the loans in months. By default, the tenure is 12 months – 360 months.

Field Name	Description
Interest Rate	Mandatory, [Input/slider, Numeric(1-5)] Enter Interest rate for which the eligibility is to be calculated By default, the interest is 1%-25%

2. Click the **Calculate** button. The system displays the loan amount you are eligible for.
OR
Click **Reset** button to clear the data.

Loan Eligibility Calculator - Result



Field Description

Field Name	Description
You are Eligible for a Loan of Amount	[Display] This field displays the eligible loan amount.

Field Name	Description
Your Monthly Instalment will be	[Display] This field displays the EMI amount.

- Click the Back button on your device to view the previous screen.

47.2 Savings Calculator

Savings Calculator gives you an indication about the interest earned and total value of deposits at maturity for an amount deposited over a period of time at a particular frequency. It also provides an option to know the regular savings which is required to be done to achieve the target amount.

To view Savings Calculator:

- Click **Calculators > Savings Calculator**.
The system displays the Savings Calculator screen.

Savings Calculator

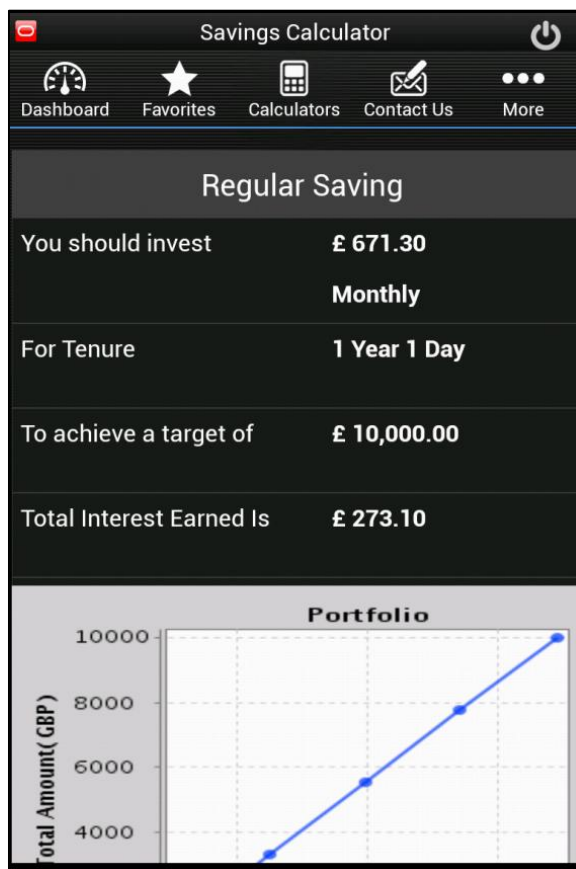
Field Description

Field Name	Description
I Want To	<p>[Mandatory ,Dropdown,]</p> <p>Select the option to save for a target or to save a regular contribution to get a sum at the maturity.</p> <p>The values available are:</p> <ul style="list-style-type: none"> • Save for attaining a target goal • Save regularly and receive sum at maturity
Interest rate (%)	<p>[Mandatory, Input box,(1-5)]</p> <p>Enter interest rate for which the total savings amount is to calculated</p>
Target Amount	<p>[Mandatory, Input box,15]</p> <p>Enter the target amount to save for a goal.</p> <p>This field is displayed only if you select Save for attaining a target goal in the I Want To field.</p>
Initial Deposit Amount	<p>[Optional, Input box,15]</p> <p>Enter the initial amount deposited with defaulted currency.</p>
Frequency for Regular Contributions	<p>[Mandatory, Dropdown]</p> <p>Select the frequency at which deposit will be made.</p> <p>The values available are:</p> <ul style="list-style-type: none"> • Weekly • Fortnightly • Monthly • Quarterly • Annually • Only initial deposit amount.
Regular Contribution Amount	<p>[Input,15,Optional]</p> <p>Enter the contribution amount to save with defaulted currency.</p> <p>This field is displayed only if you select Save regularly and receive sum at maturity in the I Want To field.</p>
Maturity Date	
Start Date	<p>[Mandatory, Date-Picker]</p> <p>Select the date for starting the calculation for savings</p>

Field Name	Description
Choose Tenure or end date	[Mandatory, Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment is to be made

2. Click the **Calculate** button.
The system displays total amount that need to be invested with a line graph for time Vs amount.
OR
Click **Reset** button to clear the data that you have entered in the Calculator.

Savings Calculator –Result



Field Description

Field Name	Description
You should invest	[Display] This field displays the total amount that need to be invested.

Field Name	Description
Frequency	[Display] This field displays the frequency that you have entered in the Savings Calculator.
For Tenure	[Display] This field displays the tenure that you have entered in the Savings Calculator.
To achieve a target of	[Display] This field displays the target amount that you have entered in the Savings Calculator.
Total Interest Earned Is	[Display] This field displays the total interest that you have earned.
Graph	[Display] This field displays a line graph for time v/s amount. The details of amount are displayed when you hover over the line of the graph.

47.3 Foreign Exchange Calculator

Foreign Exchange Rate Calculator enables provide you the option to calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travellers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

To view Foreign Exchange Calculator

1. Click **Calculators > Foreign Exchange Calculator**.
The system displays the Foreign Exchange Calculator

Foreign Exchange Calculator

Field Description

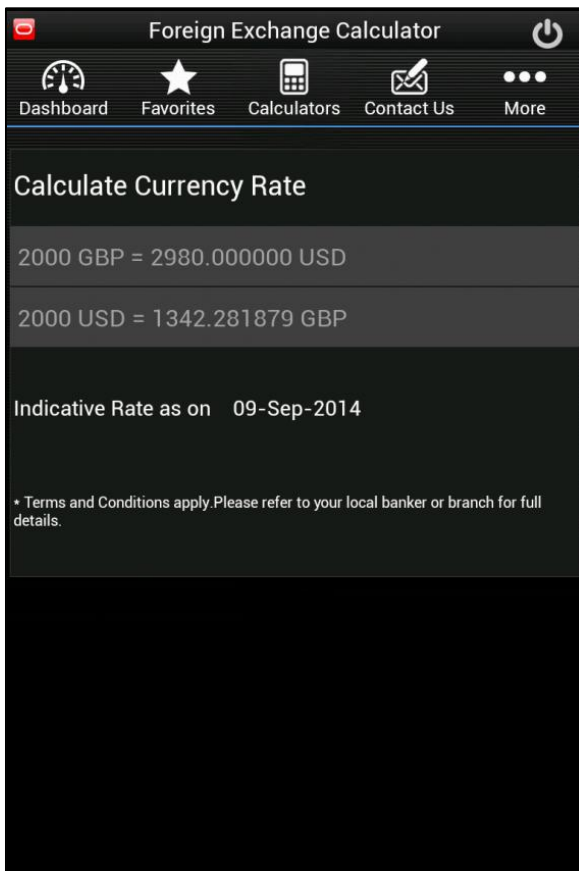
Field Name	Description
I want to	<p>[Mandatory, Dropdown] Select the purpose for conversion is required. The values available are:</p> <ul style="list-style-type: none"> • Buy Foreign currency notes • Buy Travellers cheque • Make Fund Transfer <p>By default, Buy Foreign currency notes option is selected.</p>
Currency I Have	<p>[Optional, Dropdown] Select the Sell Currency for which the exchange rate is to be inquired.</p>
Amount	<p>[Mandatory , Input Box, 20] Enter the amount which the user will get post conversion.</p>

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

Currency I Require	[Optional, Dropdown] Select the Buy Currency for which the exchange rate is to be inquired.
---------------------------	--

- Click the **Submit** button. .
The system displays Foreign Exchange Calculator screen with the calculated foreign exchange rates.
OR
Click **Reset** to clear the entered values in the calculator.

Foreign Exchange Calculator Results



Field Description

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

Exchange rate	[Display] This field displays the exchange rate for both the buy and sells options for the specified currency pair. For example, 1 USD = 52.0063 INR and 1 USD = 0.01923 INR
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Field Name	Description
Indicative Rate as on	[Display] This field displays the selected date as on which the rates are applicable.

47.4 Deposit Calculator

Term Deposit Maturity calculator gives an indication about the interest which you can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. You can also calculate the total maturity amount and interest amount for the principal deposited.

To view Deposit Calculator:

1. Click **Calculators** > Deposit **Calculator**
The system displays the Deposit Calculator screen.

Deposit Calculator

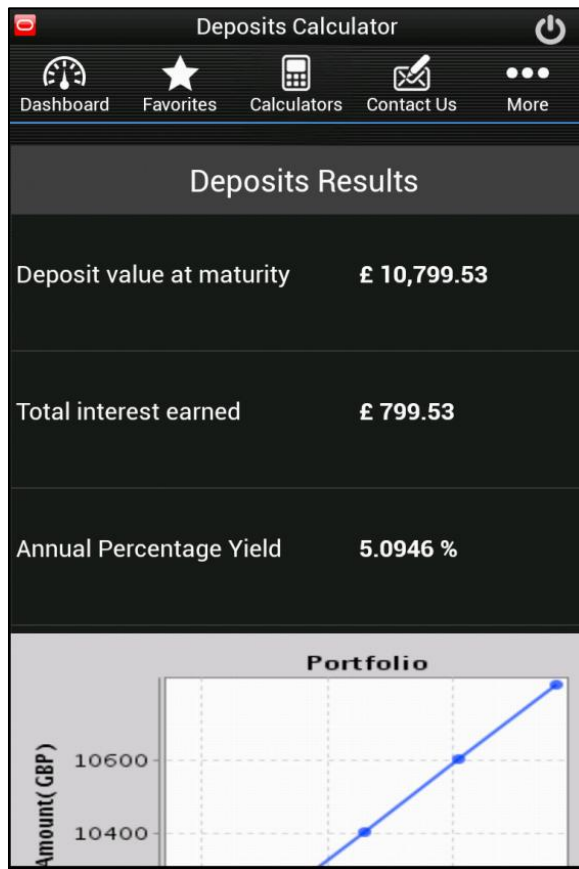
Field Description

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

Field Name	Description
Amount I wish to invest	[Mandatory Input, numeric(1-15)] Enter total Deposit principal amount with defaulted currency.
Rate of interest (%)	[Mandatory Input, numeric(1-2)] Enter the interest rate for which the total amount is to calculated
Choose	[Mandatory, Tabs] Select the period or maturity date for the Deposit Calculator. The options available are: <ul style="list-style-type: none"> • Maturity Date • Tenure By default, Tenure is selected.
Choose Investment Period	Mandatory,[Input in Year, Month and days] Enter tenure in days, months, and year in respective boxes available for deposit.
Maturity Date	[Mandatory, Date-Picker] Select maturity date for the deposit

2. Click the **Calculate** button. The system displays the result for the Deposit Calculator based on your values.
OR
Click **Reset** button to clear the data.

Deposit Calculator -Result



Field Description

Field Name	Description
Deposit value at maturity	[Display] This field displays the total deposit value at maturity.
Total interest earned	[Display] This field displays the total interest earned for the deposit amount.
Annual Percentage Yield	[Display] This field displays the annual percentage yield for the deposit amount.
Graph	[Display] This field displays a line graph for time v/s amount. The details of amount are displayed when you hover over the line of the graph.

47.5 Goal Calculator

You can use the Goal Calculator to view investment targets to reach your specified financial goals in a specific period of time, given a rate of interest for your proposed investments.

Note: Please refer to the **Goal Setting** section in this User Manual for more information on the Goal Calculator.

47.6 Budget Calculator

You can use the Budget Calculator to view total savings by comparing your monthly income and total monthly savings and expenditure.

Note: Please refer to the **Budget Management** section in this User Manual for more information on the Budget Calculator.

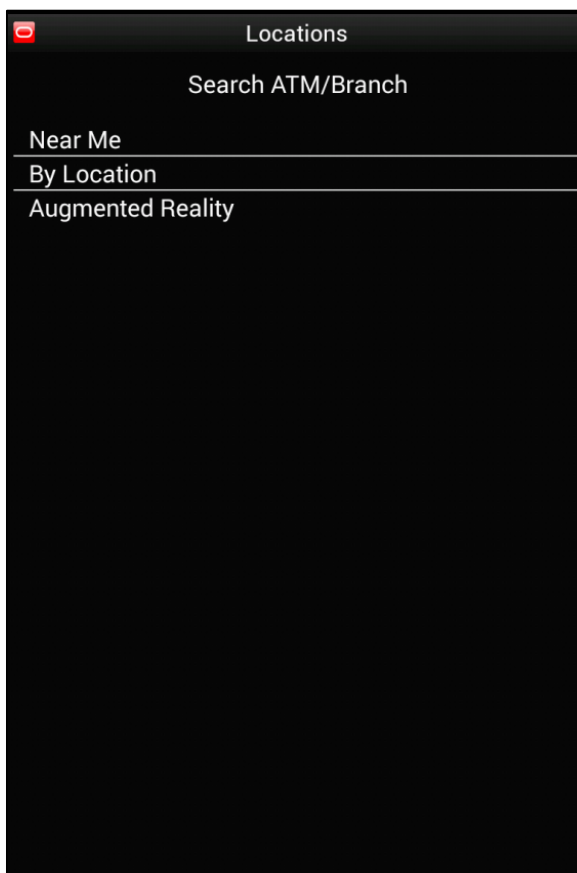
48. ATM Branch Locator

You can view the address and the location of all ATMs and branches of the bank in the application.

To view the location and address of the ATM and branch

1. Click **Find Us** on the login screen of the application.
OR
Click **More > Locate Us**.
The system displays the Locations .screen.

Locations



2. Click **Near Me**.
The system displays all the bank's ATMs or branches located within a certain range of your device in a list or a map.
3. Click **By Location**.
The system enables you to enter a location to search for ATMs or branches.
4. Click **Augmented Reality**.
The system opens the camera of your device and finds all the bank's ATMs, branches/offers available within a specified radius of the user through GPS.

Find Us Results**Field Description**

Field Name	Description
Enter Location	[Optional ,Input box, 35] Enter the area in which the search for ATMs and Branches of the bank
Go	[Button] Click this button to view all the ATMs or branches of the bank available in the specified location. This button will be enabled only if 'By Location' has been selected on the previous screen.
Branches	[Button] Click this button to view all the branches of the bank shall be displayed in a map or list as per settings.
ATMs	[Button] Click this button to view all the ATMs of the bank shall be displayed in a map or list as per settings.
Map View Icon	[Icon] Click this icon to view all the ATMs or branches in a map.
Radius	[Scroll bar] Select the range of radius to be selected for ATM/ branch. This scroll bar is available on the map view.
List View Icon	[Icon] Click this icon to view all the ATMs or branches in a list.
Link on ATM/branch in list view	[Hyperlink] Click the ATM/branch name link to view additional details of that ATM/branch.
By Location/ Near Me	[Button] Click the By Location button to view all the ATMs/branches of the bank shall be displayed in a map or a list as per settings in the specified location. Click the Near Me button to view all the ATMs/branches, of the bank near the device as per GPS shall be displayed in a map or a list as per settings.

Field Name	Description
Message Icon	<p>[Icon]</p> <p>Click this icon open the message application of your device with the details of the selected ATM or Branch pre-loaded as the message.</p> <p>Enter the required phone number to send the details of the ATM or Branch as a message.</p>
Save Icon	<p>[Icon]</p> <p>Click this icon to capture and save a screenshot of the current screen into your picture library.</p>
Email Icon	<p>[Icon]</p> <p>Click this icon to open the e-mail application of your device with the details of the selected ATM or Branch and the map of the ATM or branch as an image on the Compose Mail screen.</p> <p>Enter the required e-mail address to send the details of the ATM or Branch as an email.</p>
List or position on map of Branches	<p>[Display]</p> <p>This section displays the list of branches or the position of the branches on a map if you have selected the Branches button while searching for the bank's branches.</p>
List or position on map of ATMs	<p>[Display]</p> <p>This section displays the ATMs or the position of the branches on a map if you have selected the ATM button while searching for the bank's ATMs.</p>

49. Offers

Location Based Offers:

You can receive the offers from the bank based on your physical location.

The application identifies your location using the GPS option available in the device in terms of latitude and longitude. Based on the location identified, you can view the offers that are identified and available in the area.

The offers received can have hyperlinks to display more data.

Click on an offer that has more details, to view the details in a separate screen external to the application.

Note: You must modify your device settings to allow location based services from the application.

If you have not allowed location based services for the application, you must select your location manually access the Offers without logging in the application.

Personalized / Targeted Offers:

Targeted offers or advertisements that are relevant to you are displayed in Personalized Offers section. These offers are based on your details and activity in the application.

You can access offers from the application or before logging to the application.

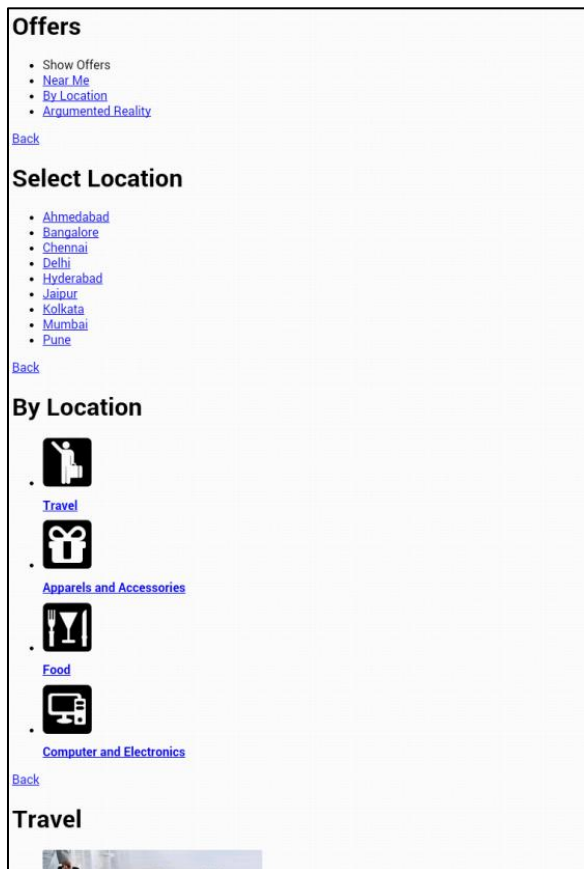
To access the Offers without logging in the application

1. Open the Android -based Banking application.
The system displays the home screen of the application.
2. Click **Offers** on the home screen of the application.

Note: If you have not allowed location based services for the application, click **OK** to close the message about Location-based services.

The system displays the Offers screen.

Offers



3. Click the required location in the Offers section.
4. Click the required city in the Select Location section.
5. Click the required offer category in the By Location section to go to the offers in that section.
6. Click any of the offers to view offer details.
The system opens that particular offer in a new screen.

To access the offers from the application

1. Log on to the Android -based Banking application.
2. Click **More > Miscellaneous > Personalised Offers**.
The system displays Offers screen.
3. Click any of the offers to view offer details.
The system opens that particular offer in a new screen.