

Oracle FLEXCUBE Direct Banking

**Blackberry Application Based Mobile Banking User
Manual**

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Blackberry Application Based Mobile Banking User Manual
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1. Preface

1.1 Intended Audience

This document 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.

Chapters post Transaction Host Integration Matrix 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.
Y	Yes
N	No

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	NH	NH	Y
Log Out	NH	NH	Y
Pre-Login Transaction	NH	NH	N
Open New Account	✓	★	Y
Manage Profile	NH	NH	N
Account Activity	✓	★	Y
Account Details	✓	★	Y
Account Summary	✓	★	Y
Ad-hoc Account Statement Request	✓	★	Y
Stop /Unblock Cheque Request	✓	★	Y
Cheque Status Inquiry	✓	★	Y
Cheque Book Request	✓	★	Y
Loan Details	✓	★	Y
Loan Top-up	✓	★	Y
Islamic Financing Details	✓	★	Y
Mail Box	✓	★	Y

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Reminders	✓	★	Y
Forex Rate	✓	★	Y
Own Account Transfer	✓	★	Y
Internal Account Transfer	✓	★	Y
Domestic Account Transfer	✓	★	Y
International Account Transfer	✓	★	Y
Quick Pay	✓	★	Y
Scheduled Transfers	✓	★	Y
Peer to Peer Transfer	✓	★	Y
Claim Manage Peer Account	✓	★	Y
P2P QR Pay	✓	★	Y
Peer to Peer NFC Payment	✓	★	Y
P2P Activity	✓	★	N
Peer to Peer Beneficiary	✓	★	Y
Pay Bill	✓	★	Y
Register Biller	✓	★	Y
Delete Biller	NH	NH	Y
View Initiated Transaction	✓	★	Y
Transactions to Authorize	✓	★	Y
Change Password	NH	NH	Y
Force Change Password	NH	NH	Y

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Transaction Password Behavior	NH	NH	Y
Reset Security Questions	NH	NH	Y
Buy Mutual Fund	✓	★	Y
Redeem Mutual Fund	✓	★	Y
Portfolio	✓	★	Y
Switch Mutual Fund	✓	★	Y
Order Status	✓	★	Y
ATM / Branch Locator	NH	NH	Y
Beneficiary Maintenance	NH	NH	Y
Credit Card Payment	×	★	Y
Credit Card Details	×	★	Y
Credit Card Statement	×	★	Y
Open Term Deposit	✓	★	Y
Redeem Term Deposit	✓	★	Y
TD Details	✓	★	Y
Term Deposit Top Up	✓	★	Y
Contract TD View	✓	★	N
View Application	✓	★	Y
Service Request (Credit Card Hotlisting)	SR	SR	Y
Calculators	NH	NH	Y
Offers	NH	NH	Y
Subscribe-Unsubscribe Channel	NH	NH	Y
Register for Online Banking	✓	★	N
Alerts	✓	★	Y

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Alert Subscription	✓	★	Y
Budget Calculator	NH	NH	Y
Set Budget	NH	NH	Y
Modify Budget	NH	NH	Y
View Expenses Vs Budget	NH	NH	Y
Budget History	NH	NH	Y
Compare Budget	NH	NH	Y
Compare Goals	NH	NH	Y
Compare Spend	NH	NH	Y
Spending Analysis	✓	★	Y
Goal Calculator	NH	NH	Y
Create Goal	✓	★	Y
Fund Goal	✓	★	Y
Modify Goal	✓	★	Y
Share Goal	×	★	Y
View Goal	✓	★	Y
Request for Contribution to Goal	×	★	Y
Participants - Goals (Add/Deregister)	NH	NH	Y
Benchmarking - Compare Goals	NH	NH	Y
Redeem Goal	✓	★	Y

3. Log In

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

To login into the Blackberry Application Based Mobile Banking

1. Download the FCDB application in the Blackberry Mobile Phone. The system displays initial screen to launch the application.

Oracle FLEXCUBE Direct Banking



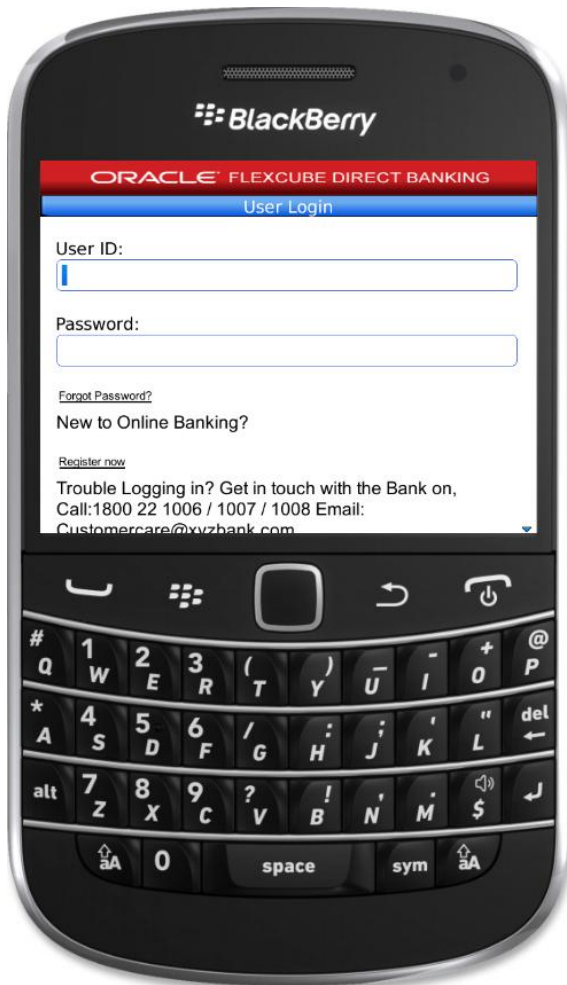
2. Select the **Launch** option. The system displays following screen:

Launch Screen



3. Click Login icon to log in to the application. The system displays **Login** screen.

Login



Field Description

Field Name	Description
User ID	[Mandatory, 20] Enter the unique User ID of the user.
Password	[Mandatory, 20] Enter the password for the User ID entered.

4. Type the username and password provided to login.
5. Click **Login** button using up\down scroll key. The system displays **Menu** screen.

Menu



6. Select any transaction icon by using up/down scroll key and the select key to proceed with that transaction.

4. Logout

This option enables you to log off the application.

To log out of the Blackberry Application Based Mobile Banking Application

1. Log on to the Blackberry Application Based Mobile Banking application.
2. Select the **Exit** from the options to log out from the application.

Menu



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

Note: Select the **Switch Application** from the options to swap the application.

5. Pre-Login Transactions

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

Login Screen



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

1. **ATM Locator:** This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.
2. **Contact Us:** Using this option, user can contact bank for any required information or queries.
3. **Offer and Coupons:** This option enables user to view various offers available. Please refer offers section for further details.
4. **Help:** This option enables user to ask for any help and get in contact with bank officials.
5. **Receive Payment:** This option enables user to view n receive the payment.
6. **Easy Payment:** This option enables user to perform quick payment transactions.

7. **Products:** This Option enables user to view different product details bank offers to the retail and corporate user.
8. **Mail Us:** This option enables user to mail to the bank for any help or queries.
9. **View Application Status:** This option enables user to view the application status.

6. Open New Account

This option enables user to select any product category to view all the products available under that category and to make a decision as to which product to apply for.

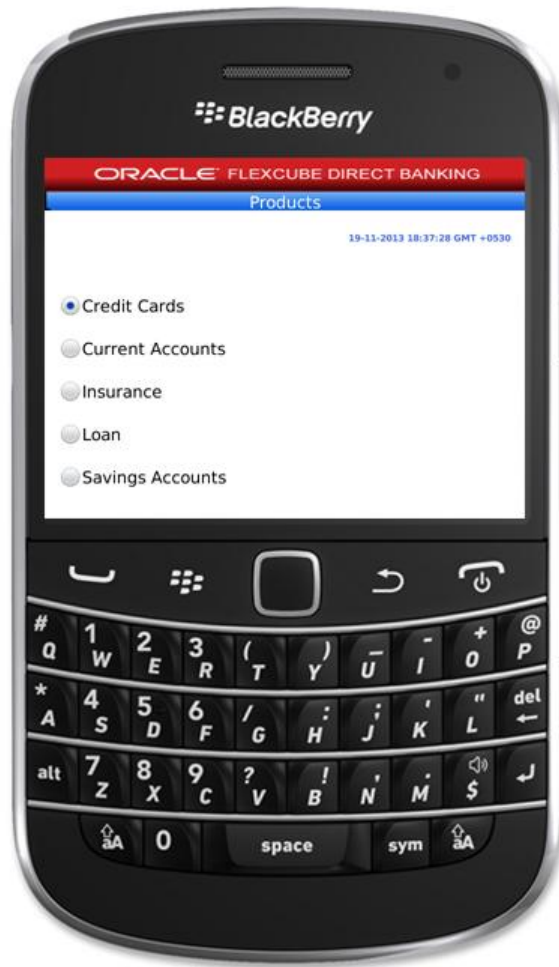
The following product groups are available in the application:

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

To view the Product details

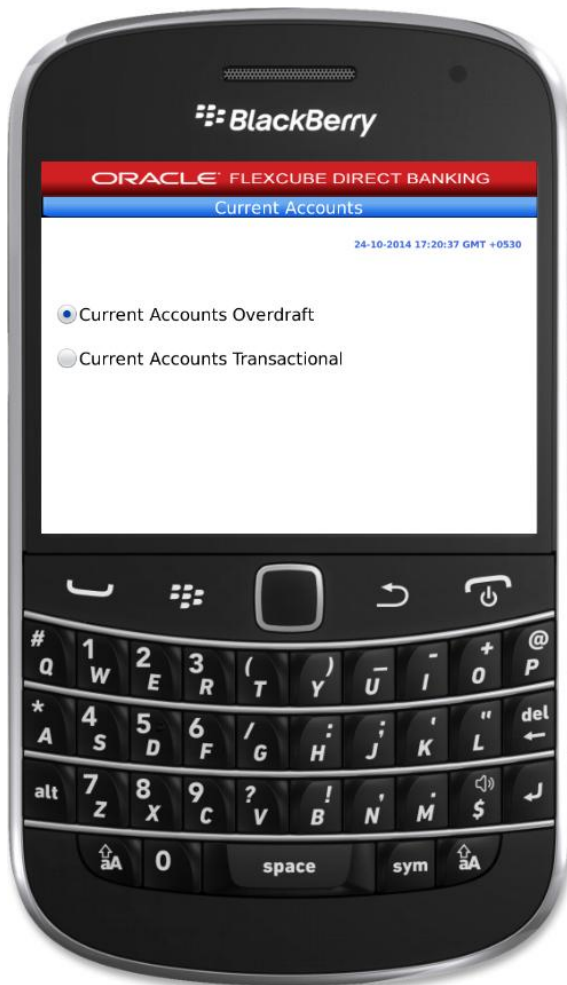
1. Log on to the Blackberry Mobile Banking application.
2. Select **Product and Offers > Open New Account** icon from menu using up\down scroll key and the select key. The system displays the **Product List** screen.

Note: Non Logged in user can view the product details on Login screen. Click Product icon to view products.

Product

3. Select any product you wish to view or to apply for. Click **Next** button the system will display product details screen. Here it is shown for Current Accounts.
OR
Click **View Application Status** to view the status of your application for the selected product.

Product



Field Description

Field Name	Description
Current Overdraft Account	[Mandatory, Radio Button] Select the radio button for overdraft account. It is the current account that provides a host of services that caters to your every business need.
Current Transactional Account	[Mandatory, Radio Button] Select the radio button for transactional account. It is the current account designed for high business demands and emergencies.

- Click **Continue**. The system will display following product details screen.

Note: In this User Manual the Current Accounts product details is explained.

Product Details



5. Click **Apply Now**. The system will display following screen.

Personal and Contact Details



Field Description

Field Name	Description
Choose Customer	[Mandatory, Drop-Down] Select the customer id of the user from the drop-down list. The customers mapped to the user are available for selection.

6. Select the Customer from drop down list.

7. Click **Continue**. The system will display following personal details screen.

Personal and Contact Details



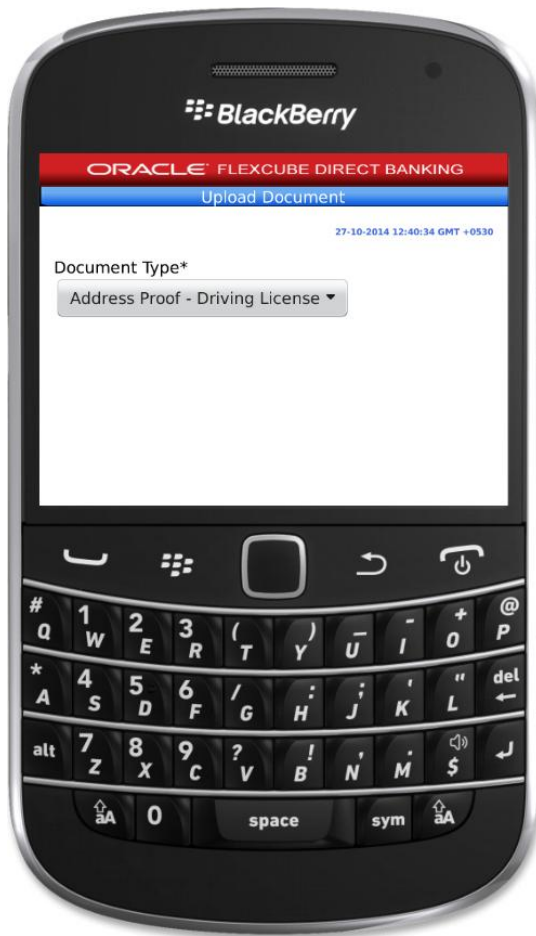
Field Description

Field Name	Description
First Name	[Display] This field displays first name of the applicant.
Last Name	[Display] This field displays last name of the applicant.
Date of Birth	[Display] This field displays date of birth.
City	[Display] This field displays your city of the applicant.
Mobile Number	[Display] This field displays the mobile number of the applicant.

Field Name	Description
Email Address	[Display] This field displays the email address of the applicant.
Preferred Date Of contact	[Mandatory, Date Picker] Select the date on which bank should contact the customer.
Preferred Time Of Contact	[Mandatory, Drop-Down] Select the preferred time to contact the customer from the drop-down list. The options are: <ul style="list-style-type: none"> • Any Time • Between 09.00 AM - 10.00 AM • Between 10.00 AM - 11.00 AM • Between 11.00 AM - 12.00 Noon • Between 12.00 Noon - 1.00 PM • Between 1.00 PM - 2.00 PM • Between 2.00 PM - 3.00 PM • Between 3.00 PM - 4.00 PM • Between 4.00 PM - 5.00 PM • Between 5.00 PM - 6.00 PM • Between 6.00 PM - 7.00 PM

8. Click **Continue**. The system displays the **Upload Document** screen.

Upload Document



Field Description

Field Name	Description
Document Type	[Optional, Drop-Down] Select the desired Document Type to be uploaded from the drop-down.

9. Click **Upload** to browse and upload the appropriate document. The following screen is displayed.

Attaching File



10. Click **Attach Files** option to browse the document. The screen displays the list of uploaded documents.

Attaching File



11. Select file and click **Attachments Done** option. The system displays initial Upload Document screen.
12. Select **Add Attachment** from the options to add another attachment.
13. Select **Continue**.

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.

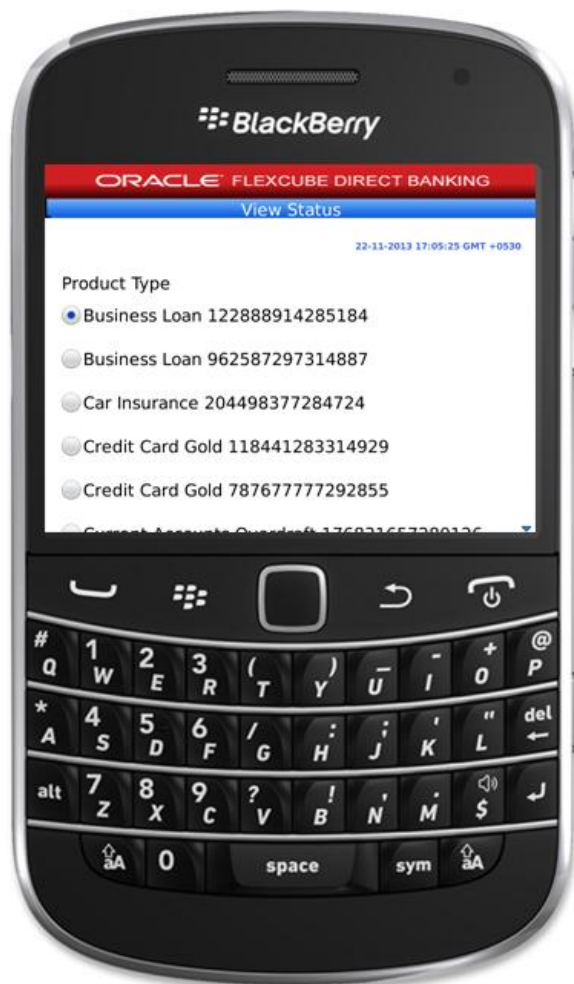
7. My Application

This transaction allows you to view your application and details of product for which you have applied.

To View Status:

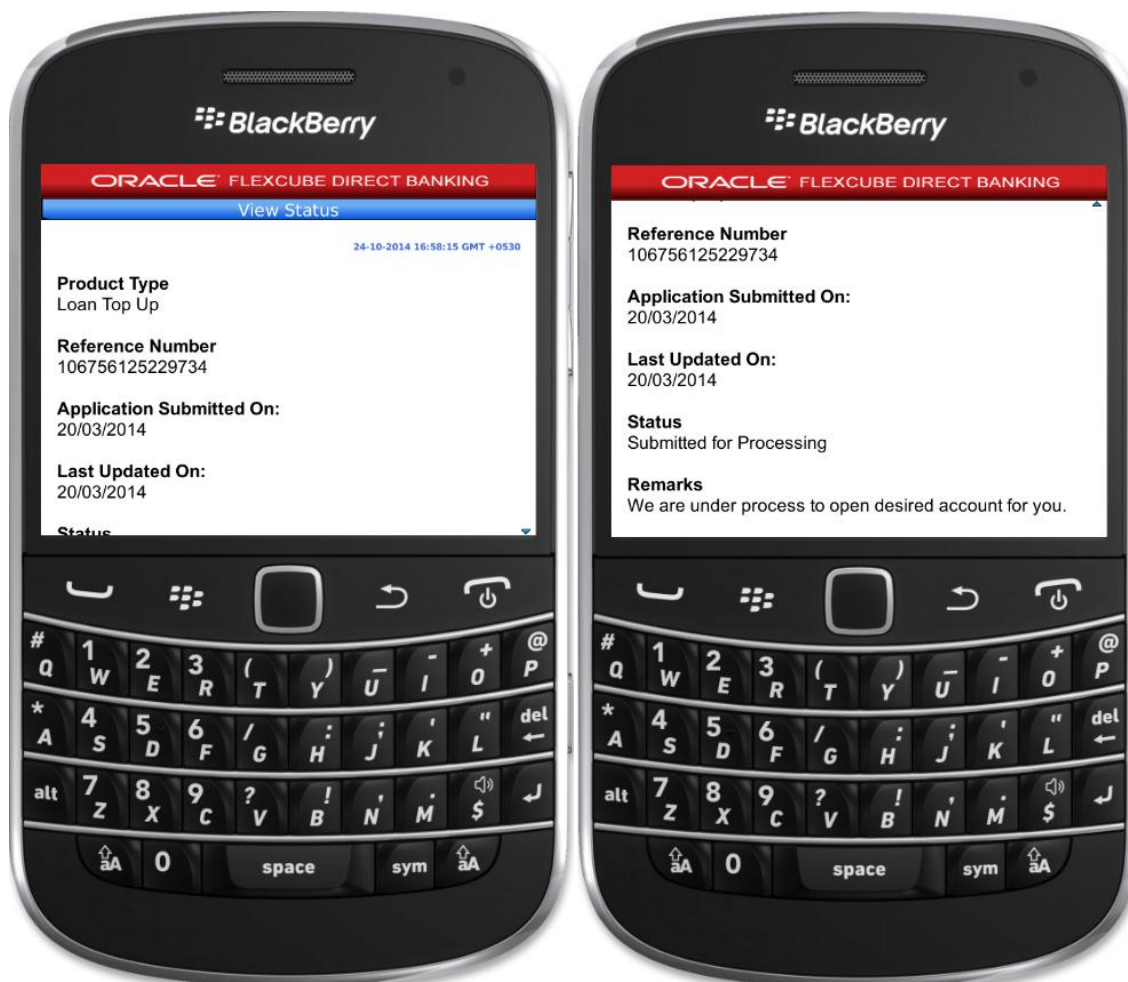
1. Navigate through the menu to **Products > My Application**. The system displays the **View Status** screen.

View Status



2. Select the product type for which you want to apply.
3. Click **Next**. The system will display your application details.

View Status



Field 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.
Reference Number	[Display] This field displays the reference number of the application.
Application Submitted On	[Display] This field displays the date on which application was submitted for processing
Last Updated On	[Display] This field displays the date of last saving.

Field Name	Description
Status	[Display] This field displays the status of the originated transaction.
Remarks	[Display] This field displays the remarks.

4. Click **Menu** button to go to other menus option.

8. Subscribe/Unsubscribe Banking Channel

This transaction allows you to subscribe or unsubscribe for additional banking channels. These additional channels can be any channels like SMS, mobile or any other channel.

You can directly subscribe/Unsubscribe from these channels

8.1 Unsubscribe from Banking Channels

To Unsubscribe for other channels

1. Navigate through the menu to **Services > Subscribe / Unsubscribe Banking Channels**. The system displays the **Channels Subscription** screen.

Unsubscribe Banking Channels

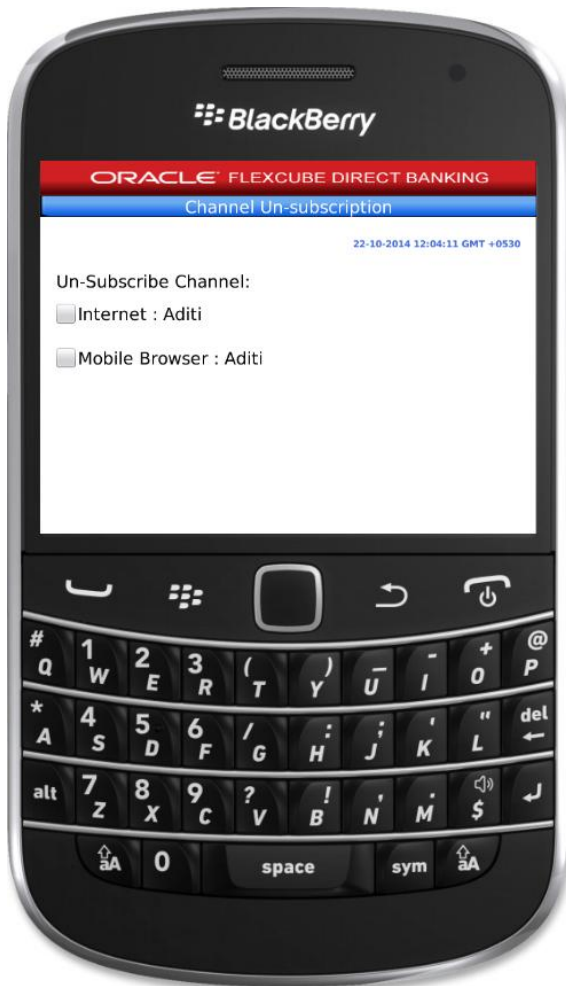


Field Description

Field Name	Description
Select Your Choice	[Mandatory, Radio Button] Click the appropriate radio button for subscribing or un-subscribing channel.

2. Select **Unsubscribe** option.
3. Click **Submit**. The system displays the **Channel Un-Subscription** screen.

Channel Un-Subscription



Field Description

Field Name	Description
Unsubscribe Channel	

Field Name	Description
Channel Name	[Mandatory, Check Box] Select the particular channel(s) which you want to un-subscribe.

4. Select the channel which you want to un-subscribe from the registered channel list.
5. Click **Submit** button. The system displays the screen as shown below:

Channel Un-Subscription



Description

Field Name	Description
User Id	[Display] This field displays the user id that will be used for selected channel.

6. Click **Confirm** button. The system will displays the screen with confirmation message:
 OR
 Click **Cancel** button. The system cancels the un-subscription process.



7. Click **OK** button to go to the initial **Channel Subscription** screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

8.2 Subscribe for Banking Channels

To Subscribe for other channels

1. Navigate through the menu to **Services > Subscribe / Unsubscribe Banking Channels**. The system displays the **Subscribe / Unsubscribe Banking Channels** screen.

Subscribe/ Unsubscribe banking channels

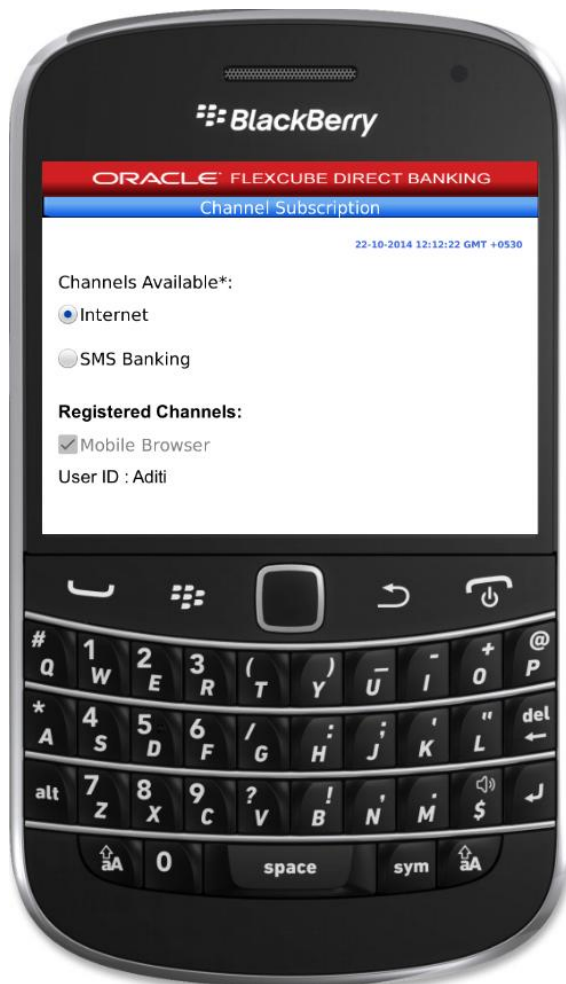


Field Description

Field Name	Description
Select Your Choice	[Mandatory, Radio Button] Click the appropriate radio button for subscribing or un-subscribing channel.

2. Select **Subscribe** option.
3. Click **Submit**. The system displays the **Channel Subscription** screen.

Channel Subscription

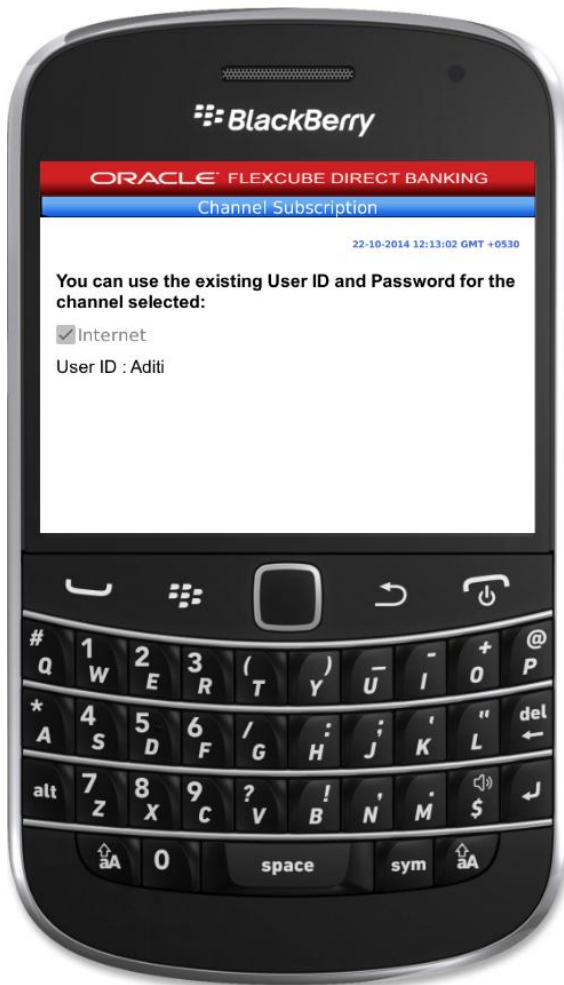


Field Description

Field Name	Description
Channels Available	[Mandatory, Radio Button] Click the appropriate radio button to select the particular channel.
Registered Channels	[Display] This field displays the list of registered channels.

4. Select the channel you wish to subscribe.
5. Click **Submit**. The system displays the following screen.

Channels Subscription



Field Description

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

These fields are enabled only if **SMS** option is selected in the **Channels Available** field.

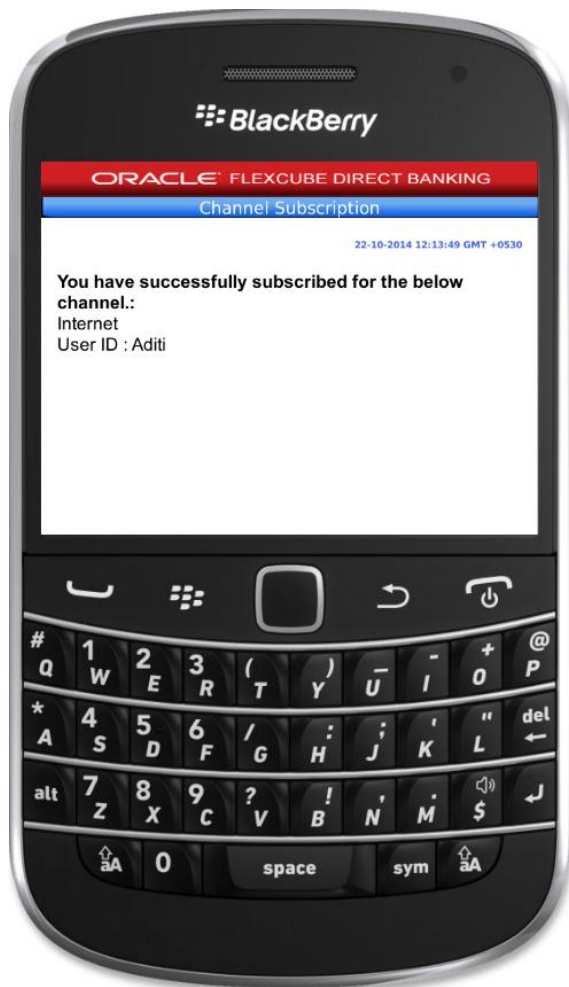
User Id	[Mandatory, Input] Enter the user id that will be used for the selected channel. The user Id should be as per the user Id policy set by the bank's administrator user for selected the channel.
----------------	---

Login Password	[Mandatory, Input] Enter the password that will be used for logging in to for the selected channel. The login password should be as per the login password policy set by the bank's administrator user for the selected channel.
-----------------------	--

Field Name	Description
Confirm Login Password	[Mandatory, Input] Re-Enter the password to confirm the login password. The login password should be as per the login password policy set by the bank's administrator user for the selected channel.

6. Click **Confirm** option, the system displays the acknowledgement screen.
OR
Click **Check Availability** option, the system displays the user id availability of the entered user id for the selected channel.
OR
Click **View User Id Policy** option, the system displays the user id policy set by the bank administrator for the selected channel.
OR
Click **View Password Policy** option, the system displays the password policy set by the bank administrator for the selected channel.

Channels Subscription



7. Click **OK** button to go to the initial **Channel Subscription** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

9. Alerts

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:

1. **User Level:** These alerts are sent to your email address or mobile number as maintained in your user profile in the application.
2. **Accounts Level:** These alerts are sent to your email address as maintained in your user profile in the application.
3. **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.

9.2 Subscribe for Alerts

You can subscribe to different alerts in the application.

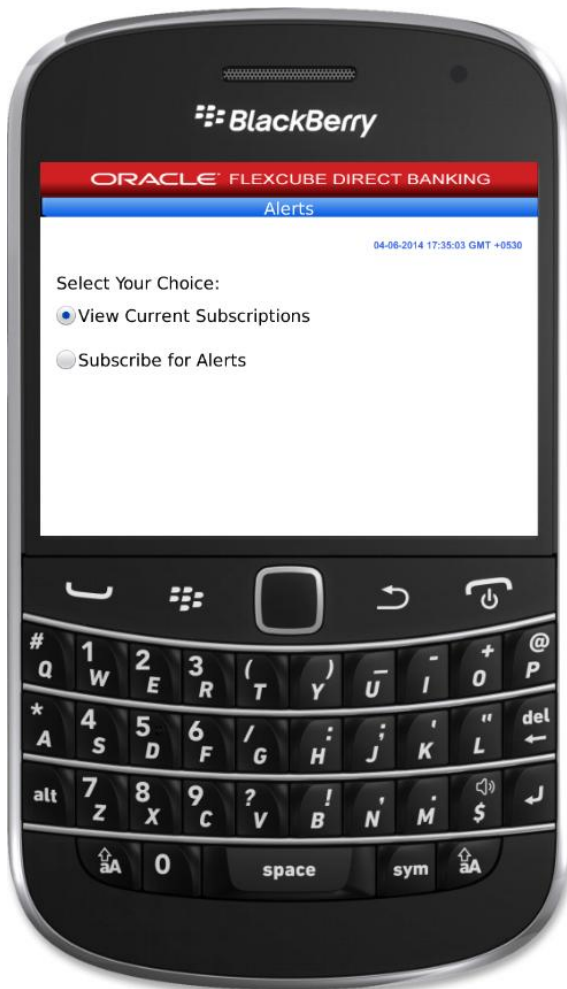
User Level Alert

A user level alert will be sent to the email address or mobile number as maintained at the user profile.

To subscribe for User Level Alert

1. Click the **Notification > Alerts** icon on the Dashboard screen. The **Alerts** screen is displayed.
2. Click **Subscribe for Alerts** option.

Alerts



Field Description

Field Name	Description
Select Your Choice	[Mandatory, Radio Button] Click the appropriate radio button to select the alerts.

- Click **Submit**. The **Alert Subscription** screen is displayed.

Alert Subscription



4. Select one of the following types of alerts:
- **User Alerts**
 - **Customer Alerts**
 - **Account Alerts**

Field Description

Field Name	Description
Select Alert Type	<p>[Mandatory, Drop-Down]</p> <p>Select the type of alert being subscribed for from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • User Alerts • Customer Alerts • Account Alerts

Field Name	Description
Select Customer ID	<p>[Mandatory, Drop-Down]</p> <p>Select the customer ID to subscribe an alert from the list of customer IDs mapped to the user.</p> <p>This field is enabled and mandatory if Customer Alerts has been selected in the Select Alert Type field.</p>
Select Account Number	<p>[Mandatory, Drop-Down]</p> <p>Select the account number for which to subscribe an alert.</p> <p>The drop-down lists all the account numbers grouped by customer id mapped to the user.</p> <p>This field is enabled and mandatory if Account Alerts has been selected in the Select Alert Type field.</p>

5. Click **Submit**. Following screen is displayed:

Alert Subscription



Field Description

Field Name	Description
Alerts	[Mandatory, Drop-Down] Select the specific alert for which subscription is required from the drop-down list. The values in this drop-down depend on the Alert type and customer ID/account number selected in the previous step.

6. Select the required Alert from the drop-down list.
7. Click **Next**.

Alert Subscription



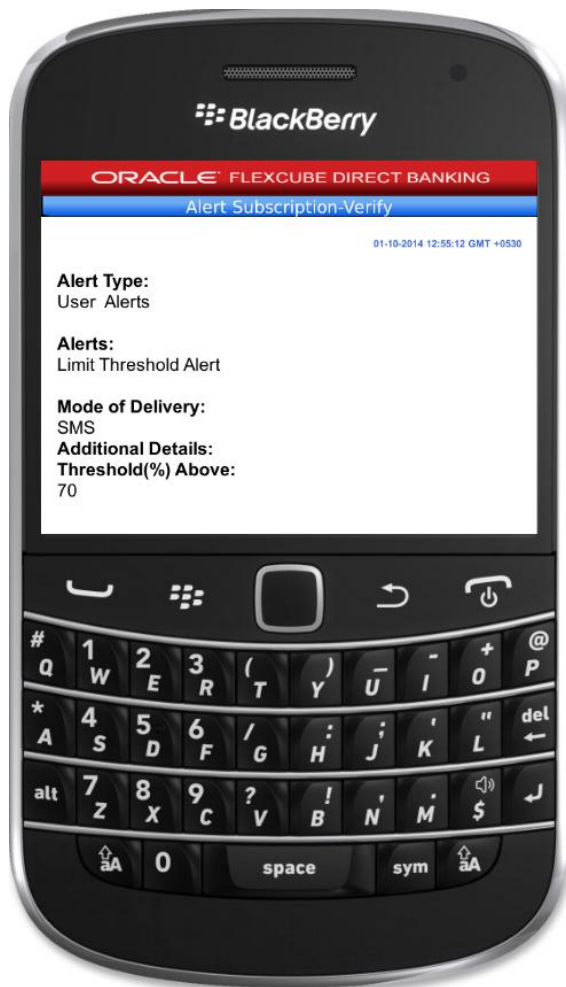
Field Description

Field Name	Description
Alert Type	[Display] This field displays the alert type selected on the previous screen is displayed.
Account No	[Display] This field displays the account number selected on the previous screen shall be displayed. This field will be displayed only in case of Account Alerts.
Customer ID	[Display] This field displays the customer ID selected on the previous screen shall be displayed. This field will be displayed only in case of Customer Alerts.
Mode of Delivery	[Mandatory, Multi Select, Check Box] Select the required check box to specify the mode of delivery for the alert. The options are: <ul style="list-style-type: none"> • Email • SMS • Push The options available depend on the mode of delivery enabled for the alert selected.
Additional Details	
This section shall be displayed in case additional details exist for the alert being subscribed for, with the exception of Forex rate alerts	
Threshold (%) Above	[Conditional, Numeric, Three] Enter the threshold limit. The alert is generated if an amount equal to or above the specified amount is debited from the account. This field is enabled and mandatory only if Alert is Limit Threshold Alert .
Debit Above	[Conditional, Numeric, 15] Enter the amount. An alert will be generated if an amount equal to or above the specified amount is debited from the account. This field is enabled and mandatory only if Alert Type is Account Alert and Alert is Debit Alert .

Field Name	Description
Credit Above	<p>[Conditional, Numeric, 15]</p> <p>Enter the amount.</p> <p>An alert will be generated if if the transaction exceeds the specified amount.</p> <p>This field is enabled and mandatory only if Alert Type is Account Alert and Alert is Credit Alert.</p>
Mode of Delivery	<p>[Mandatory, Multi Select, Check Box]</p> <p>Select the required check box to specify the mode of delivery for the alert.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email • SMS • Push <p>The options available depend on the mode of delivery enabled for the alert selected.</p>
Threshold (%) Above	<p>[Conditional, Numeric, Three]</p> <p>Enter the threshold limit.</p> <p>The alert is generated if the transaction exceeds this limit.</p> <p>This field is enabled and mandatory only if Alert is Limit Threshold Alert.</p>
Debit Above	<p>[Conditional, Numeric, 15]</p> <p>Enter the amount.</p> <p>An alert will be generated if an amount equal to or above the specified amount is debited from the account.</p> <p>This field is enabled and mandatory only if Alert Type is Account Alert and Alert is Debit Alert.</p>
Credit Above	<p>[Conditional, Numeric, 15]</p> <p>Enter the amount.</p> <p>An alert will be generated if an amount equal to or above the specified amount is debited from the account.</p> <p>This field is enabled and mandatory only if Alert Type is Account Alert and Alert is Credit Alert.</p>

8. Select the required mode of alert delivery.
9. Click **Submit**. The **Alert Subscription-Verify** screen for the selected alert is displayed.

Alert Subscription-Verify



Field Description

Field Name	Description
Alert Type	[Display] This field displays the type of alert being subscribed for.
Customer ID	[Display] This field displays the customer Id for which the alert is being subscribed for. This field will be displayed only in case of customer alerts.
Account No.	[Display] This field displays the account number for which the alert is being subscribed for. This field will be displayed only in case of account alerts.

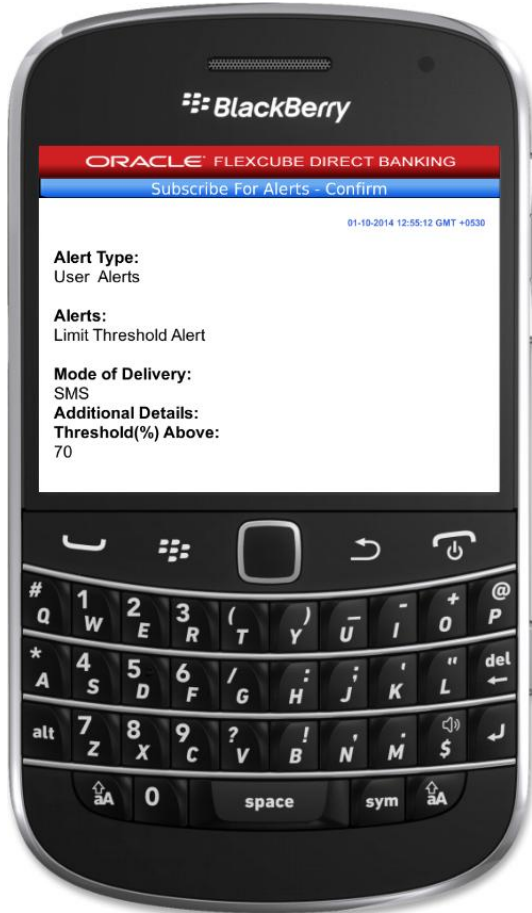
Field Name	Description
Alerts	[Display] This field displays the alert being subscribed for.
Mode of Delivery	[Display] This field displays the mode of delivery through which the alert is to be sent.
Additional Details	[Display] This field displays the values as entered under this section while subscribing for the alert. The values shall depend on the alert being subscribed for.

10. Click **Confirm**. The standard confirmation message for your alert subscription is displayed.
OR
Click **Change** to modify any details.
OR
Select **Home** from the options to navigate to the menu screen.
OR
Select **Exit** from the options to exit from the application.
OR
Select **Menu** from the options to return to the sub menu screen

Subscribe for Alerts – Confirm

11. Click **OK** to close the box showing the transaction reference number. The **Subscribe for Alerts - Confirm** screen is displayed:

Subscribe for Alerts – Confirm



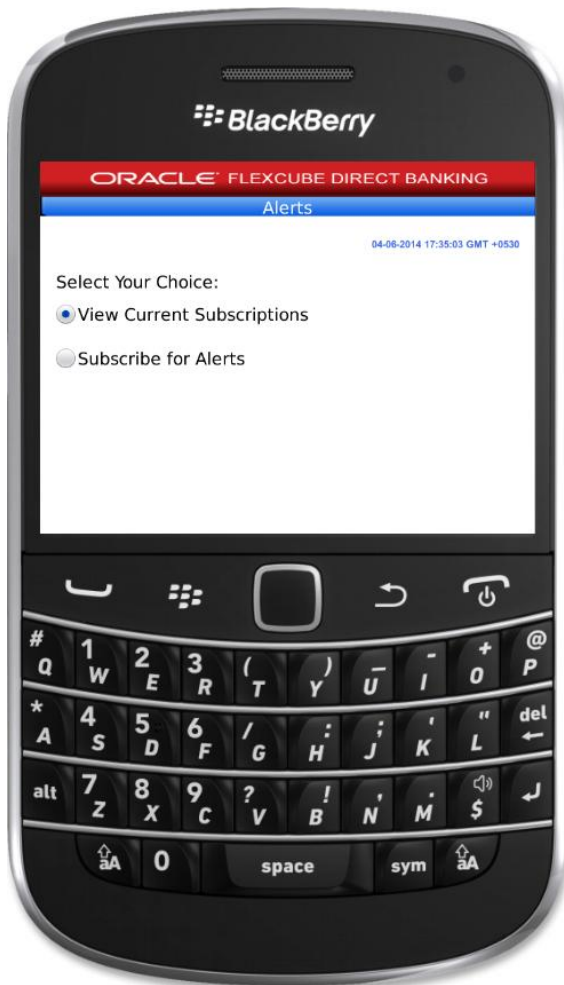
12. Click **OK** to go to the initial **Alerts** screen

Account Level Alert

An Accounts level alert is sent to the email address as maintained in the user profile.

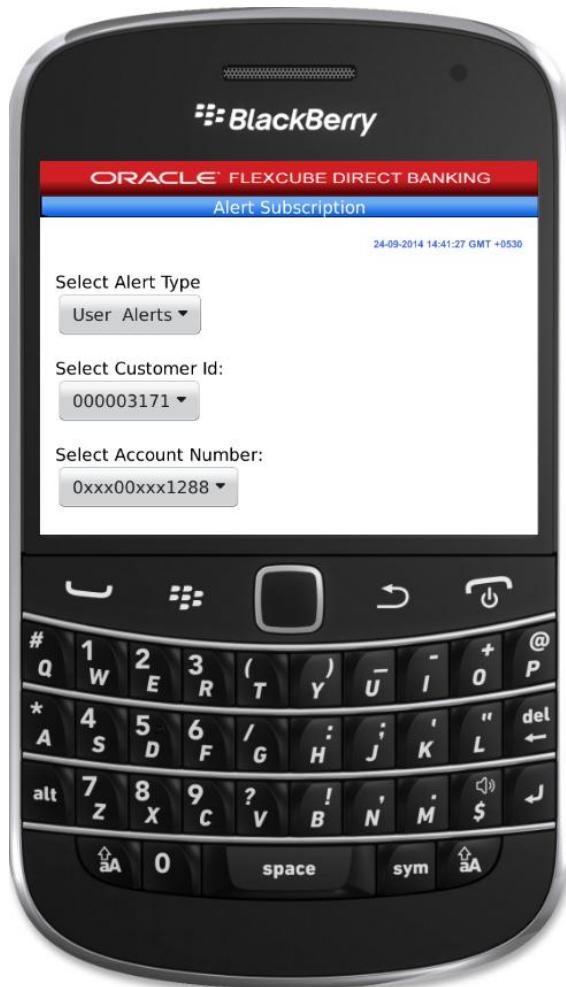
To subscribe for Account Level Alert

1. Click **Subscribe for Alerts** option.

Alerts

2. Click **Submit**. The **Alert Subscription** screen is displayed.

Alert Subscription



3. Select the Account Alerts from the Select Alert Type drop-down list.
4. Select Account Number from the drop-down list.
5. Click **Submit**. Following screen is displayed:

Alert Subscription



6. Select the Account level Alert from the drop-down list.
7. Click **Next**. The following **Alert Subscription** screen is displayed:

Alert Subscription



8. Select the required mode of alert delivery.
9. Click **Submit**. The **Alert Subscription-Verify** screen for the selected alert is displayed.

Alert Subscription-Verify



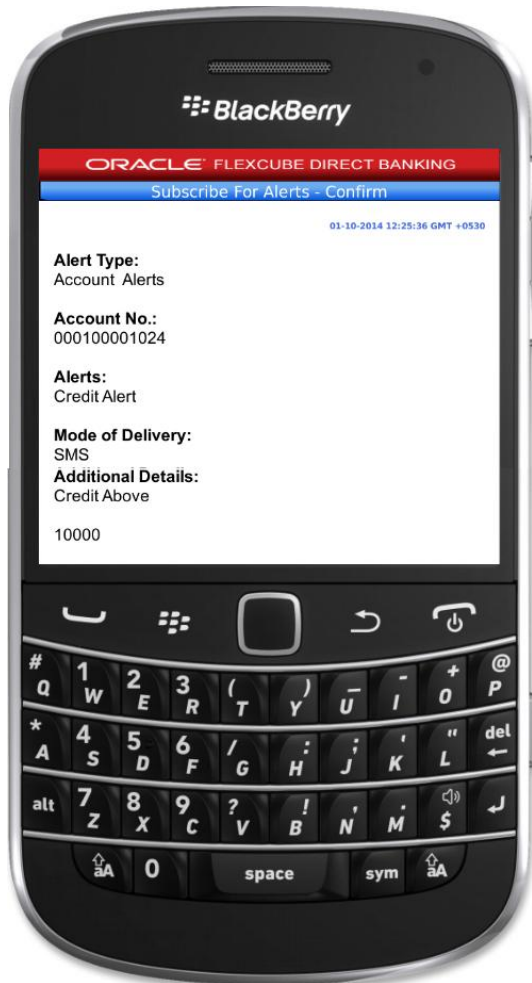
10. Click **Confirm**. The transaction reference number for your alert subscription is displayed.
OR
Click **Change** to modify any details.
OR
Select **Home** from the options to navigate to the menu screen.
OR
Select **Exit** from the options to exit from the application.
OR
Select **Menu** from the options to return to the sub menu screen

Alert Subscription-Confirm



11. Click **OK** to close the box showing the transaction reference number. The **Subscribe for Alerts - Confirm** screen is displayed:

Subscribe for Alerts - Confirm



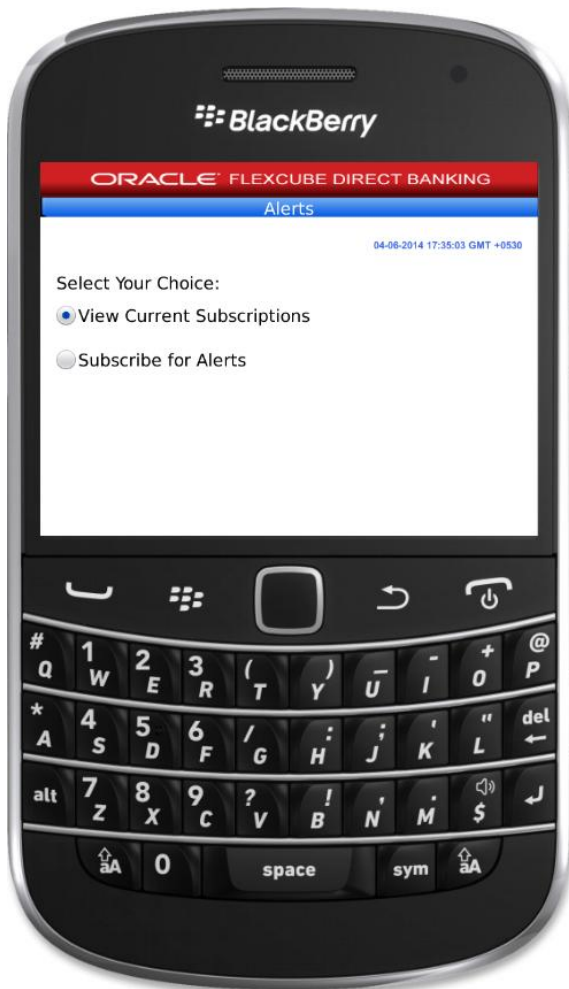
12. Click **Ok** to go to the initial **Alerts** screen

Customer Level Alert

Customer level alerts is sent to users for whom customer level alerts have been subscribed for either by the users themselves or by the bank administrator in the customer profile.

To subscribe for Customer Level Alert

1. Click **Subscribe for Alerts** option.

Alerts

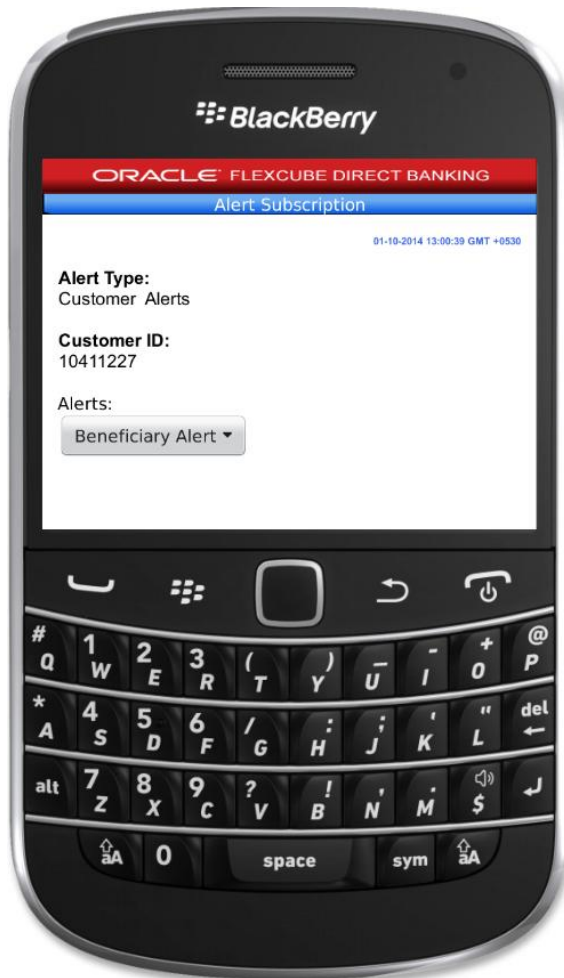
2. Click **Submit**. The Alert Subscription screen is displayed.

Alert Subscription



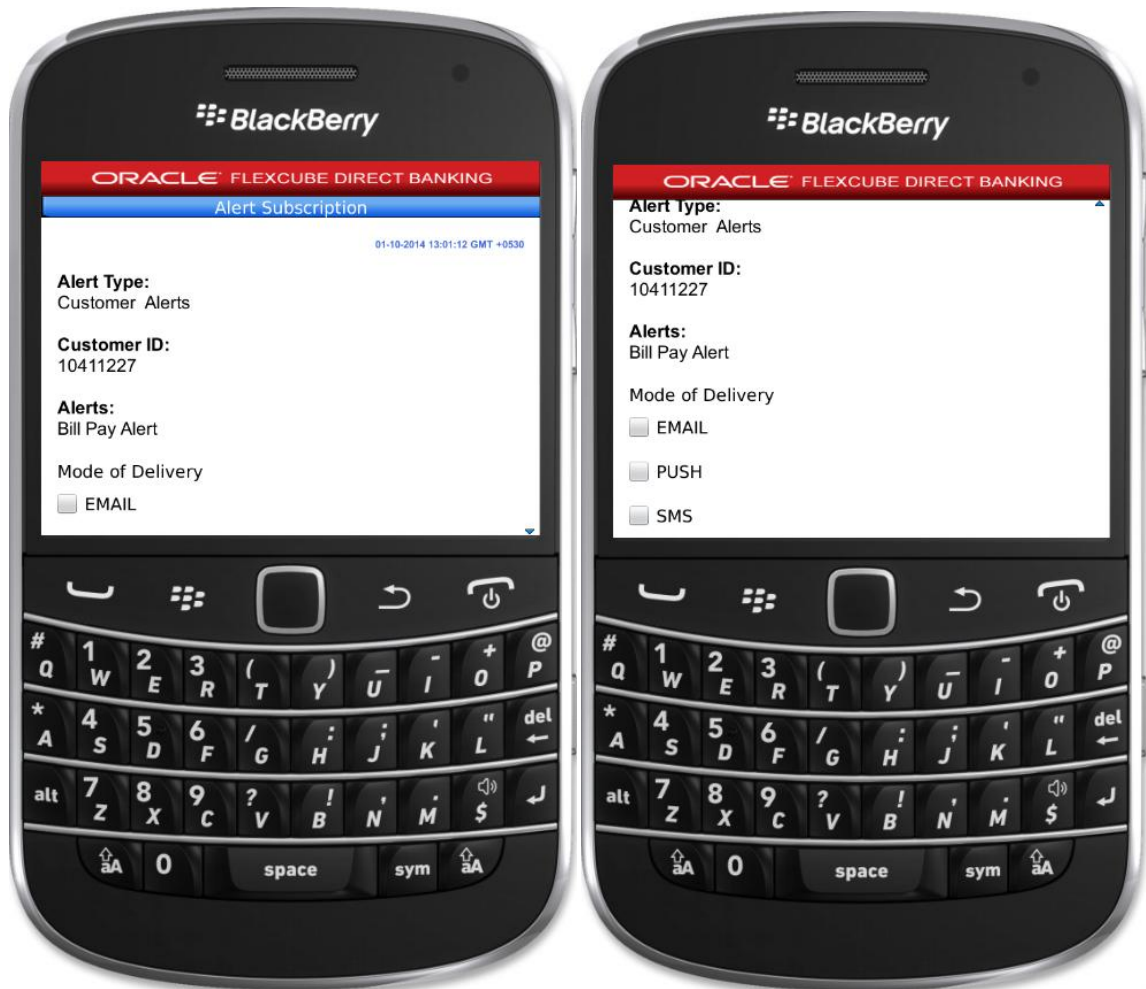
3. Select the Customer Alerts from the Select Alert Type drop-down list.
4. Select the customer Id
5. Click **Submit**. Following screen is displayed:

Alert Subscription



6. Select the Customer level Alert for the selected Customer ID.
7. Click **Next**.

Alert Subscription



8. Select the required mode of alert delivery.
9. Click **Submit**. The **Alert Subscription-Verify** screen for the selected alert is displayed.

Alert Subscription-Verify



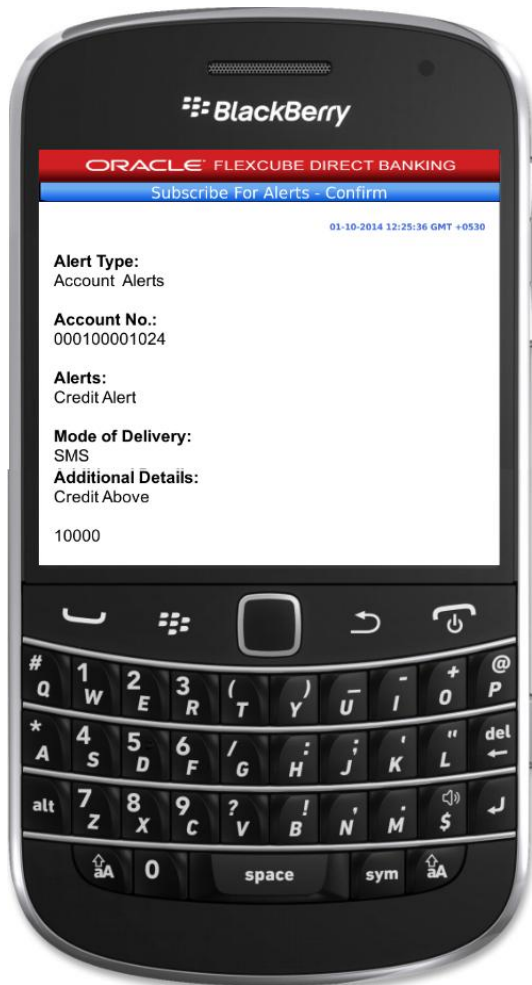
10. Click **Confirm**. The transaction reference number for your alert subscription is displayed.
OR
Click **Change** to modify any details.
OR
Select **Home** from the options to navigate to the menu screen.
OR
Select **Exit** from the options to exit from the application.
OR
Select **Menu** from the options to return to the sub menu screen

Alert Subscription-Confirm



11. Click **OK** to close the box showing the transaction reference number. The **Subscribe for Alerts - Confirm** screen is displayed:

Subscribe for Alerts - Confirm



12. Click **OK** to go to the initial **Alerts** screen

9.3 View Current Subscriptions

This screen is displayed when the user has opted to view current subscriptions. On this screen the user shall have to specify the type of alert for which he wants to view subscriptions.

Note: To view the currents subscriptions follow the steps described in **View Forex Alert Parameter** section.

To view the currents subscriptions

1. Navigate to **Alerts** screen.
2. Click **View Current Subscriptions**. The **View Current Subscriptions - Step1** screen is displayed.

View Current Subscriptions - Step1



3. Select one of the following types of alerts:
 - User Alerts
 - Customer Alerts
 - Account Alerts

4. Select the required Customer ID from the drop-down list, if you have selected **Customer Alert**.
5. Select the required account number from the drop-down list if you have selected the **Account Alert**.
6. Click **Submit**. The **View Current Subscriptions – Step 2** screen is displayed.

View Current Subscriptions – Step 2



7. Click the alert link which you want to view. The **View Current Subscriptions – Alert Details** screen showing the details of the selected alert is displayed.

View Current Subscriptions – Alert Details



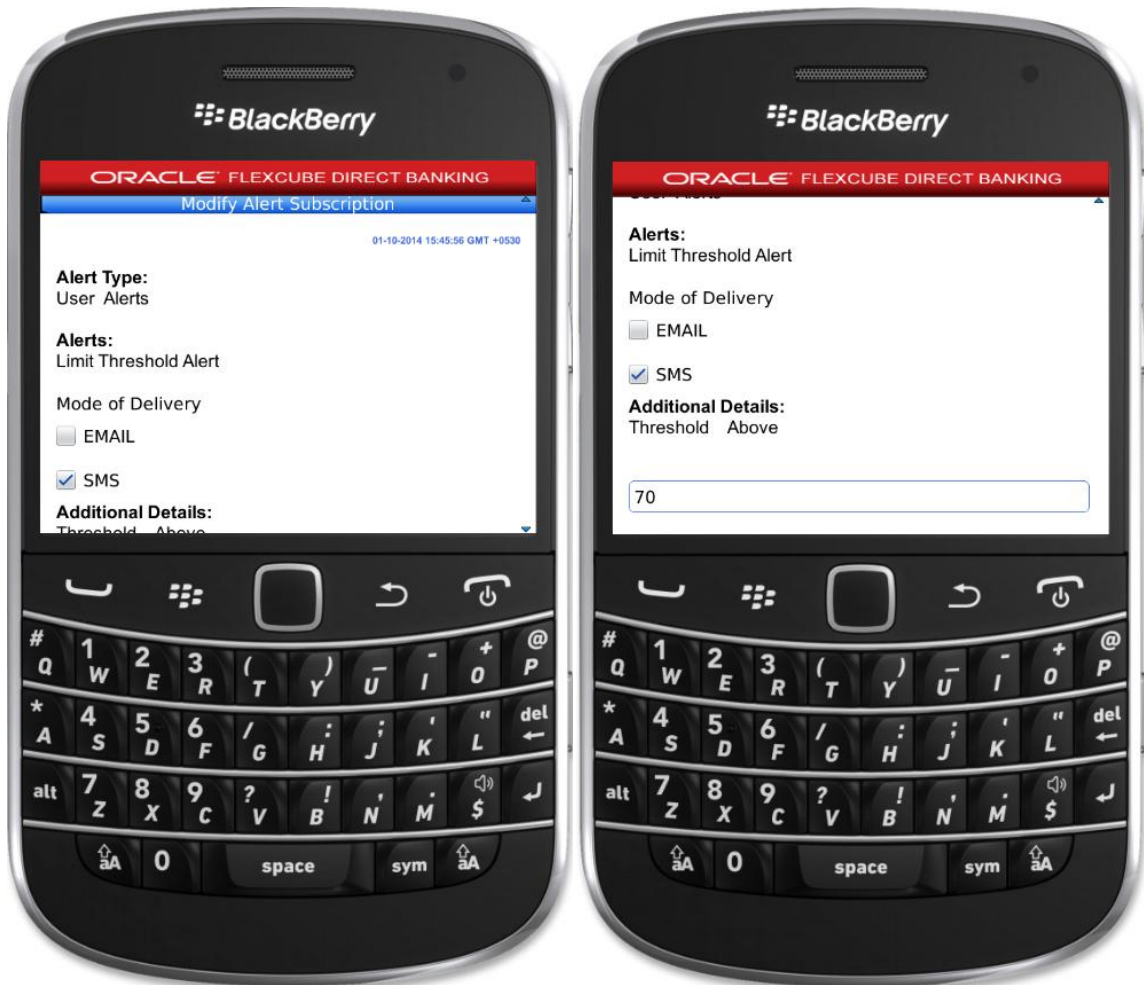
9.4 Modify Subscribed Alerts

You can modify your subscribed alerts in the application.

To modify the subscribed alerts:

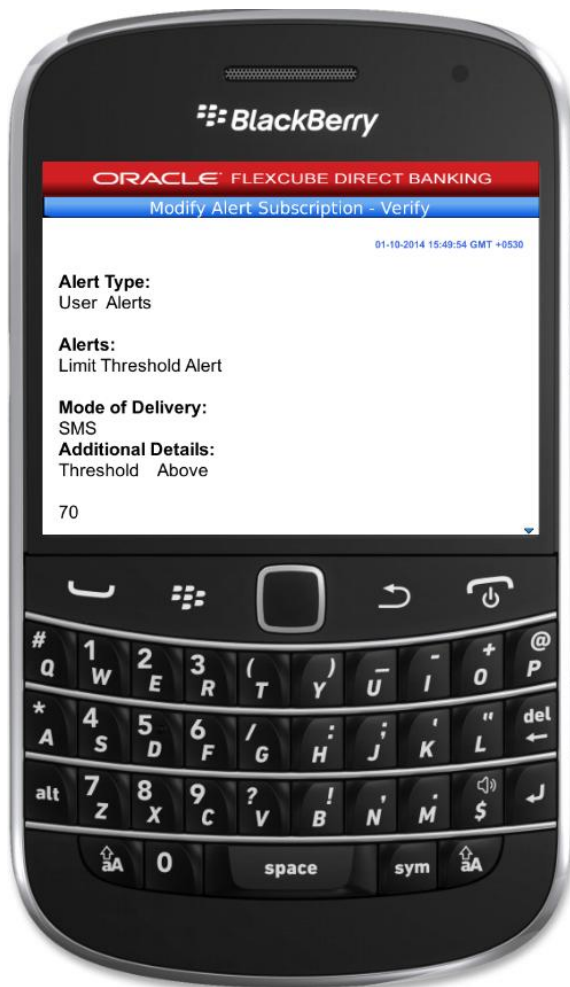
1. Follow steps 1 to 7 of **View Current Subscriptions** section.
2. Click **Modify**. The **Modify Alert Subscription** screen is displayed:

Modify Alert Subscription



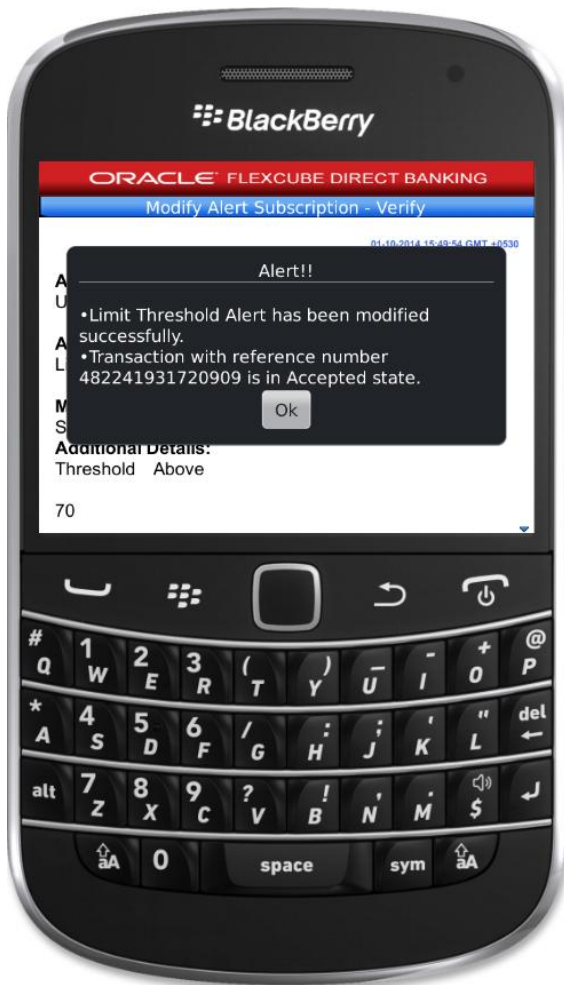
3. Modify the required details and click **Submit**. The **Modify Alert Subscription – Verify** screen is displayed:

Modify Alert Subscription – Verify



4. Click **Modify**. The following screen is displayed:
OR
Click **Change** to change the modification.

Modify Alert Subscription – Confirm



5. Click **OK** to close the success message. The **Subscribe For Alerts- Confirm** screen is displayed:

Subscribe For Alerts- Confirm



6. Click **Ok**. Selected Alert is updated.

9.5 Unsubscribing for Alerts

This screen shall be displayed when the user opts unsubscribe for a specific alert

To unsubscribe for alert

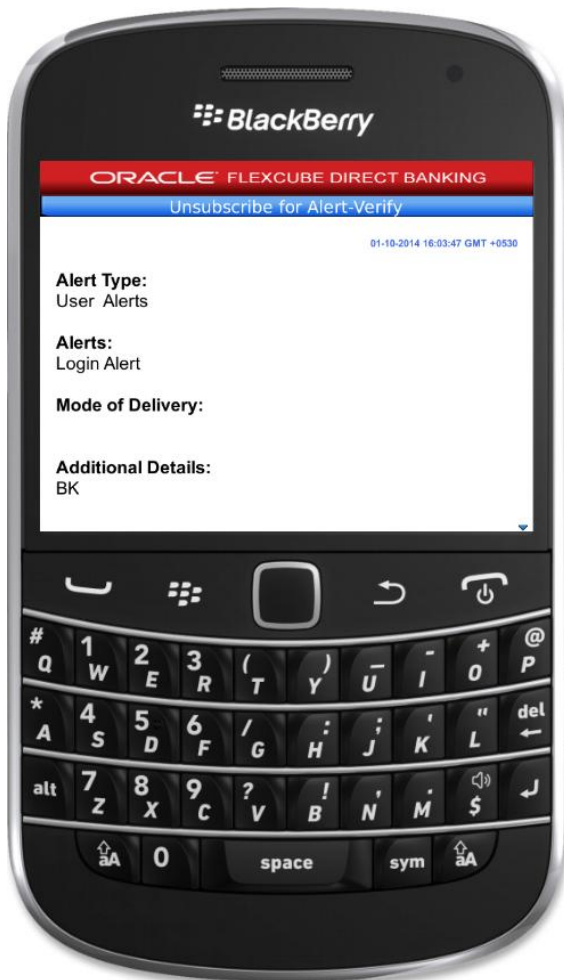
1. Navigate to **Notifications > Alerts**.
2. Click the Alerts icon. The **Alerts** screen is displayed.
3. Select **View Current Subscriptions** and Click **Submit**. The **View Current Subscriptions** screen is displayed.
4. Select the **User Alerts** and Click **Submit**.
5. Click the **Alert** link which is to be deleted. The **View Current Subscriptions - Alert Details** screen is displayed.

View Current Subscriptions - Alert Details

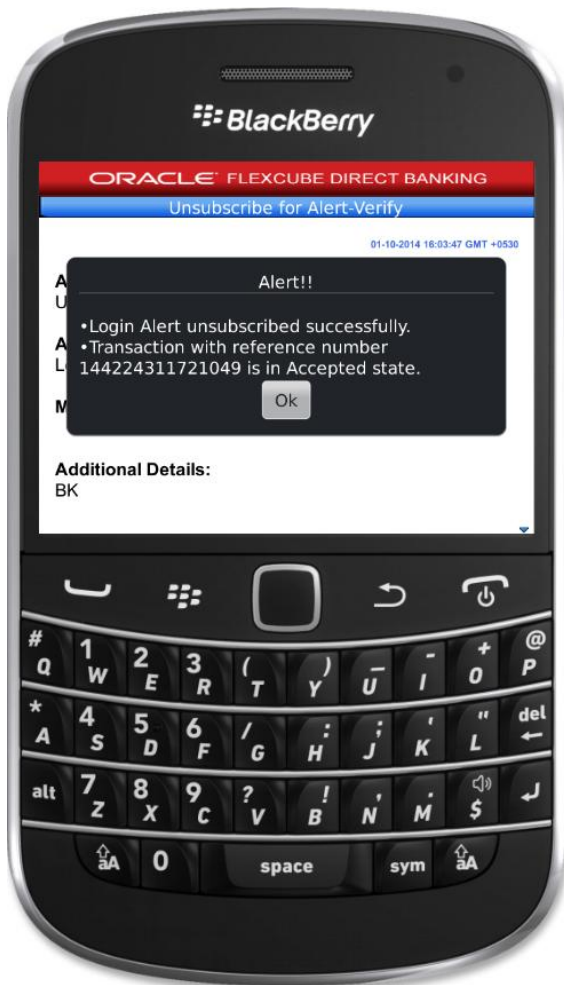


6. Click **Unsubscribe**. The **Unsubscribe for Alert – Verify** screen is displayed:

Unsubscribe for Alert – Verify

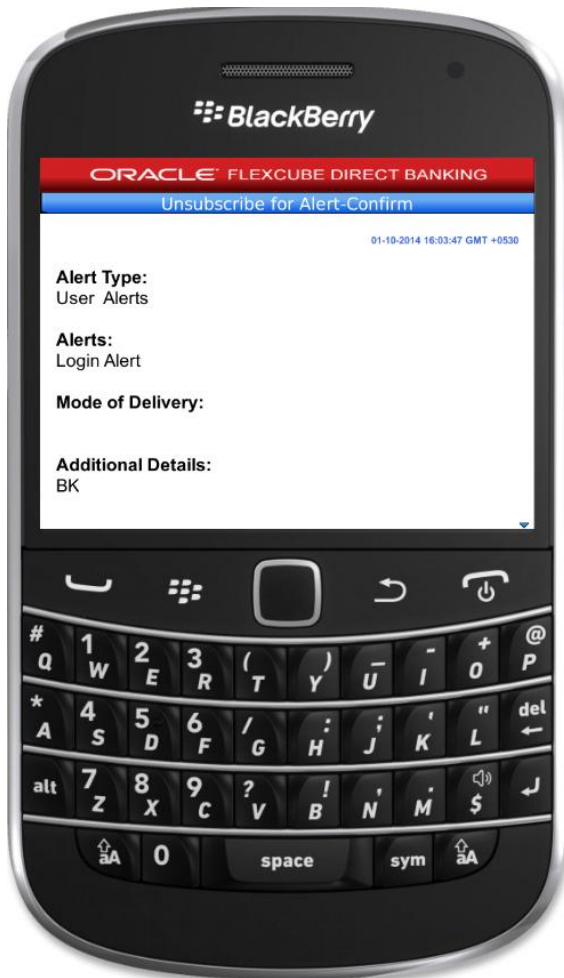


7. Click **Unsubscribe**. The following screen is displayed.

Unsubscribe for Alert – Confirm

8. Click **OK** to close the success message. The **Unsubscribe for Alert – Confirm** screen is displayed:

Unsubscribe for Alert – Confirm



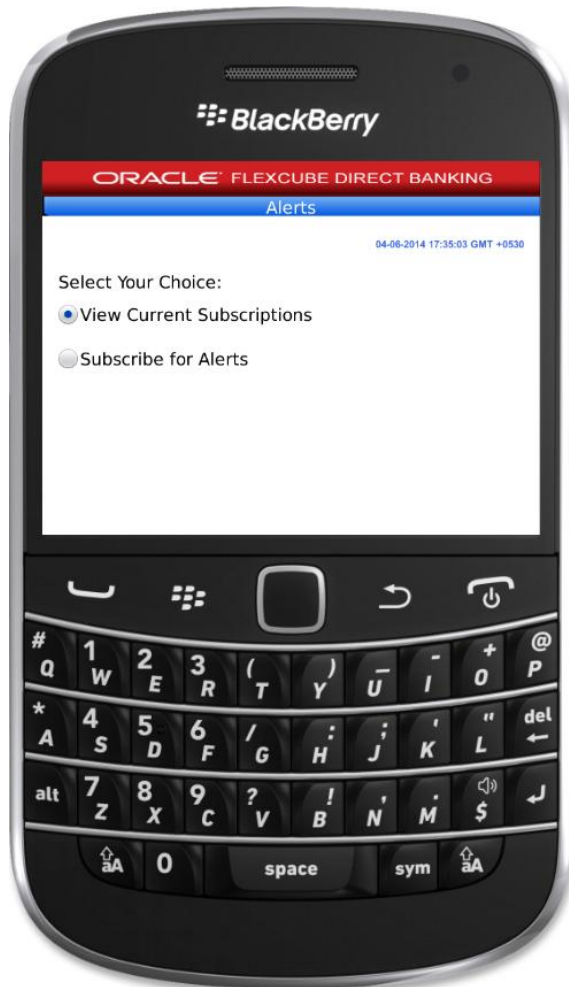
9.6 Managing Forex Rate Alerts

You can add different parameters to receive alerts for different pairs of currencies.

Subscribing to Forex Rate Alert

1. Navigate to **Notifications > Alerts**.
2. Click the Alerts icon. The Alerts screen is displayed.

Alerts



3. Click **Subscribe for Alerts**.
4. Click **Submit**. The **Alert Subscription** screen is displayed.

Alert Subscription



5. Select User Alerts from the drop down list.
6. Click **Submit**. The **Alert Subscription** screen is displayed.
7. Select **Forex Rate Alert** from the Alert drop-down list.

Alert Subscription



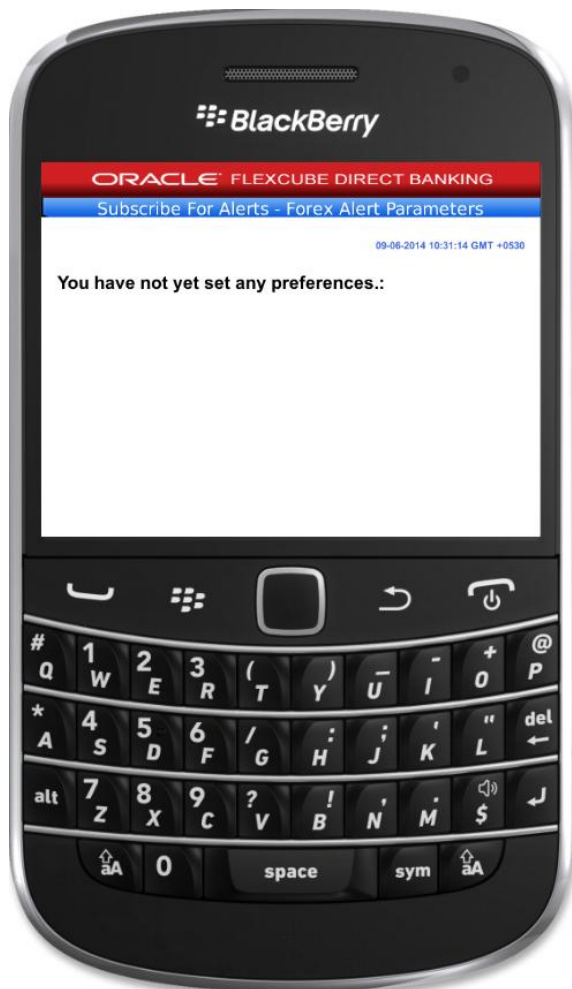
8. Click **Next**. The **Alert Subscription** screen is displayed:

Alert Subscription



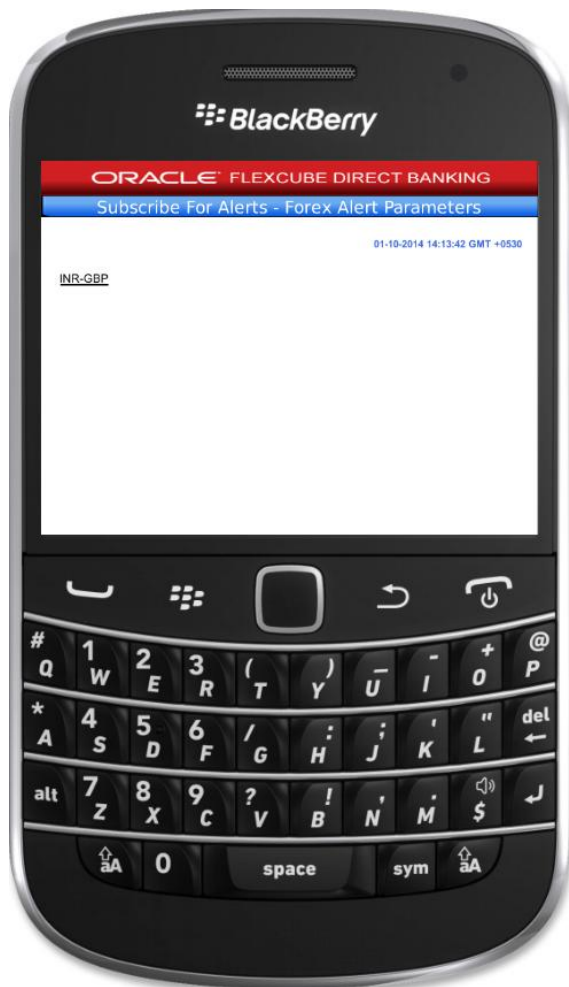
9. Select the mode of delivery.
10. Click **Next**.

Note: In case no Forex parameter has been defined for the Forex rate alert, the following message will be displayed on this screen: 'You have not set any preferences'

Subscribe For Alerts - Forex Alert Parameters

11. Click **Add** to add the alert parameter. The **Subscribe For Alerts-Forex Alert Parameters** screen is displayed.
OR
Click **Add More** if the user has already set some forex rate alert parameters. The **Subscribe For Alerts-Forex Alert Parameters** screen is displayed.

Subscribe For Alerts-Forex Alert Parameters



Field Description

Field Name	Description
Currency Pair	<p>[Display]</p> <p>This field displays the currency pair defined as a forex rate alert parameter for which an alert is to be triggered.</p> <p>This field is displayed if the user has already set some forex rate alert parameters.</p>

Subscribe For Alerts-Forex Alert Parameters



Field Description

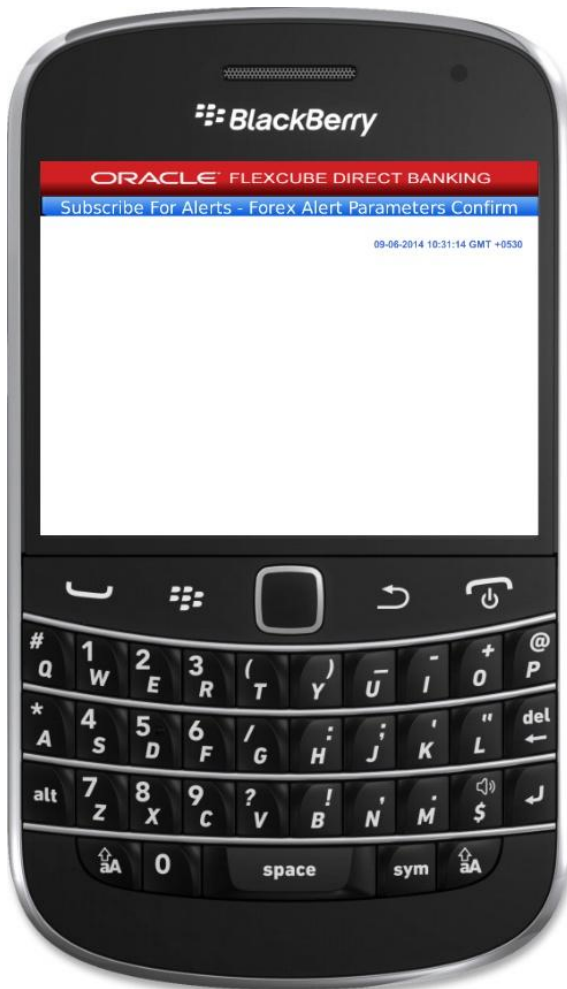
Field Name	Description
Purpose	[Mandatory, Drop-Down] Select the type of rate for which alert is required. The options include: <ul style="list-style-type: none"> • Buy Foreign currency notes • Buy Travelers cheque • Make Fund Transfer
Buy Currency	[Mandatory, Drop-down] Select the currency which is to be bought.
Sell Currency	[Mandatory, Dropdown] Select the currency which is to be sold.

Field Name	Description
Target Price	[Mandatory, Numeric, 15] Select the target price which when attained should trigger the generation of an alert.
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.

12. Enter the required information and Click **Submit**. The Forex alert parameter is saved to the application



13. Click **OK** to close the success message. The **Subscribe For Alerts-Forex Alert Parameters Confirm** screen is displayed.

Subscribe For Alerts-Forex Alert Parameters Confirm

14. Click **Ok**. The **Forex Rate Alert** screen is displayed.
OR
Click **Add More** to add more information to Forex alert parameter.
OR
Click **Add Another** to add a new forex alert parameter.

9.6.2 View Forex Rate Alert Parameter

This screen is displayed when the user clicks on a currency pair on the forex rate alert parameter screen. All the fields as available in the set forex parameter screen will be displayed in editable mode with all the values defined while setting the parameter displayed by default.

To View the Forex Rate Alert Parameter

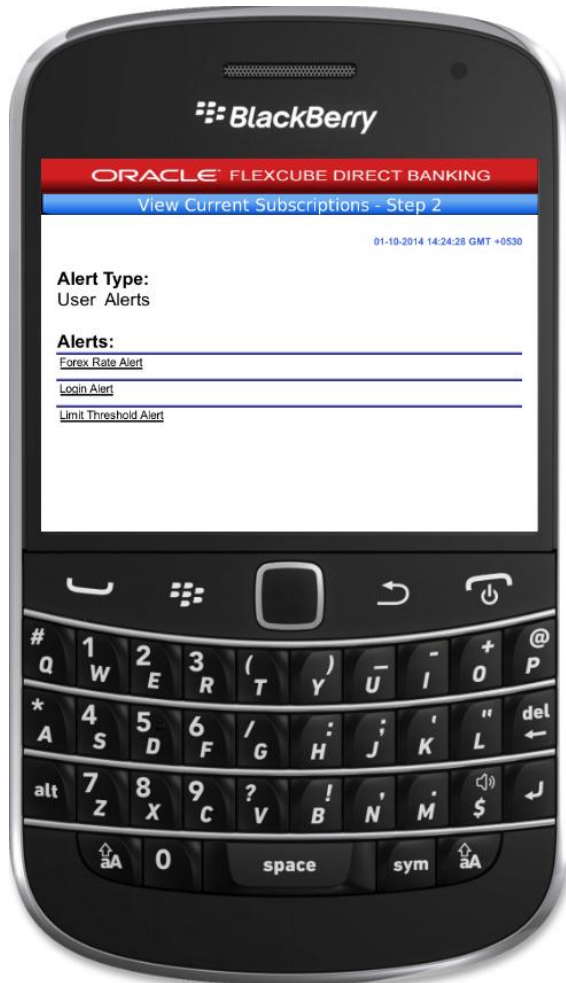
1. Navigate to **Notifications > Alerts**.
2. Click the Alerts icon. The **Alerts** screen is displayed.
3. Select **View Current Subscriptions** and Click **Submit**. The **View Current Subscriptions – Step 1** screen is displayed.

View Current Subscriptions – Step 1



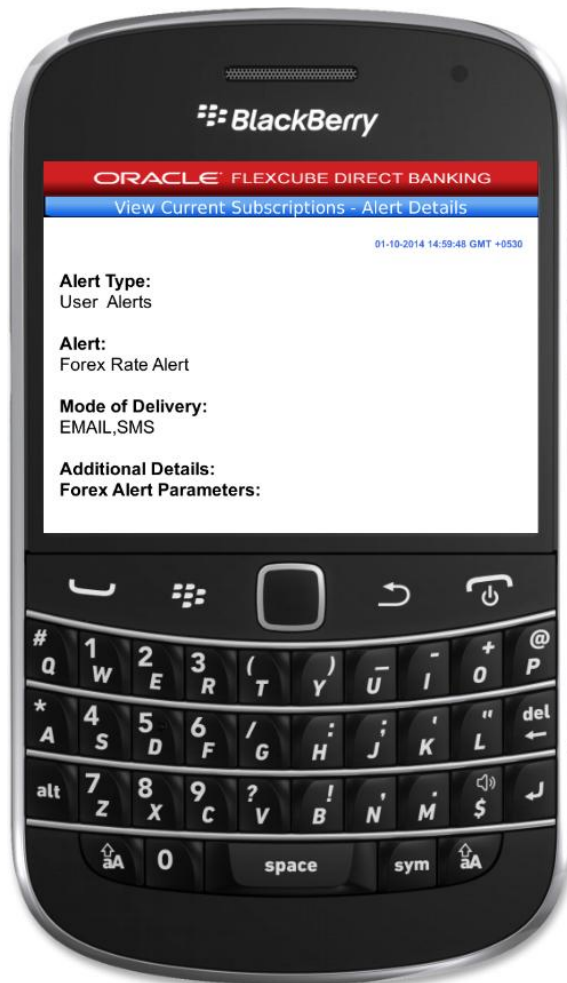
4. Select User Alerts from the drop down list and Click **Submit**. The **View Current Subscription – Step 2** screen is displayed.

View Current Subscription –Step 2



5. Select **Forex Rate Alert** link. The **View Current Subscription – Alert Details** screen is displayed.

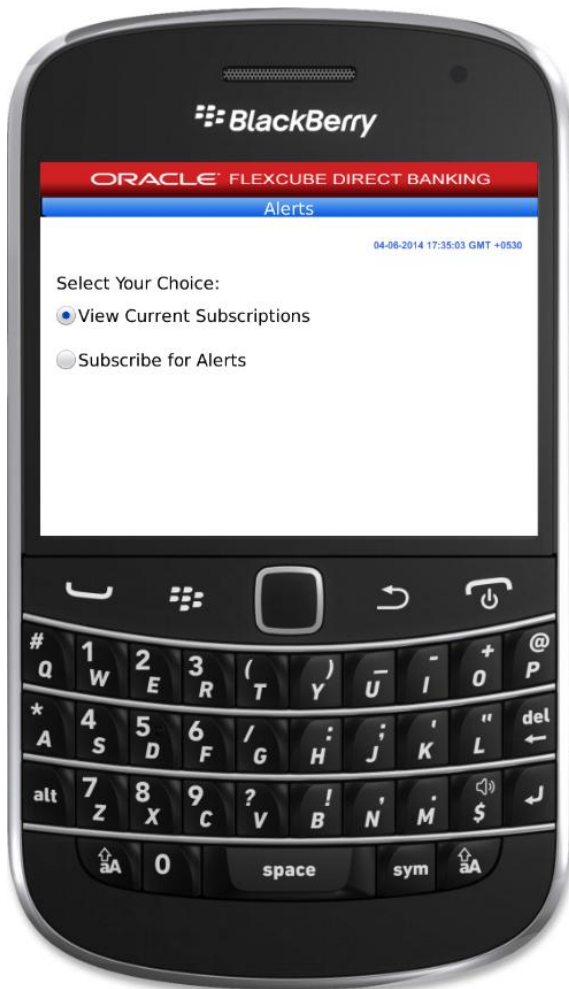
View Current Subscription – Alert Details



9.6.3 Modifying Forex Rate Alert Parameter

To update/modify the Forex Alert Parameter

1. Navigate to **Alerts** screen.

Alerts

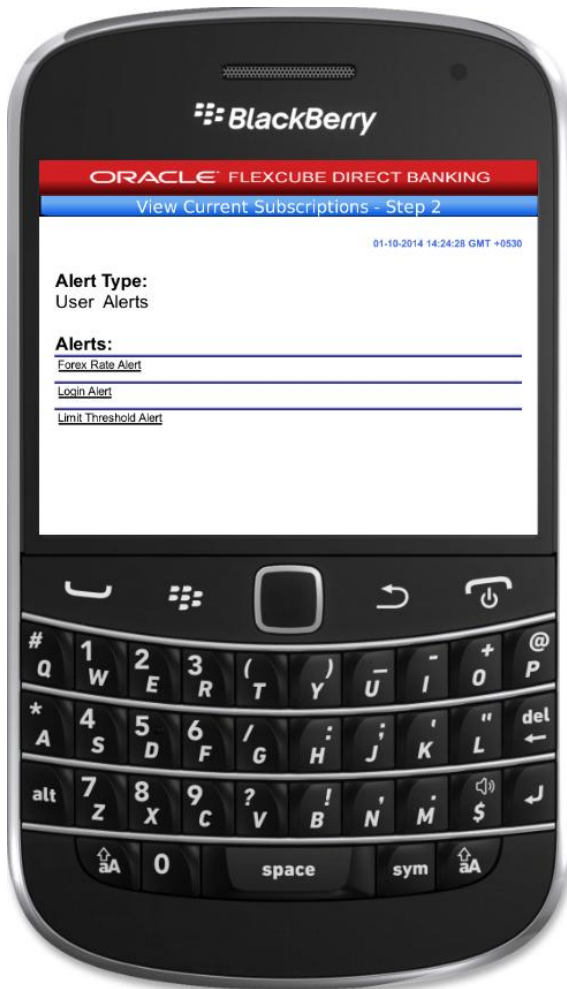
2. Click **View Current Subscriptions**.
3. Click **Submit**. The **View Current Subscription – Step 1** screen is displayed.

View Current Subscription – Step 1

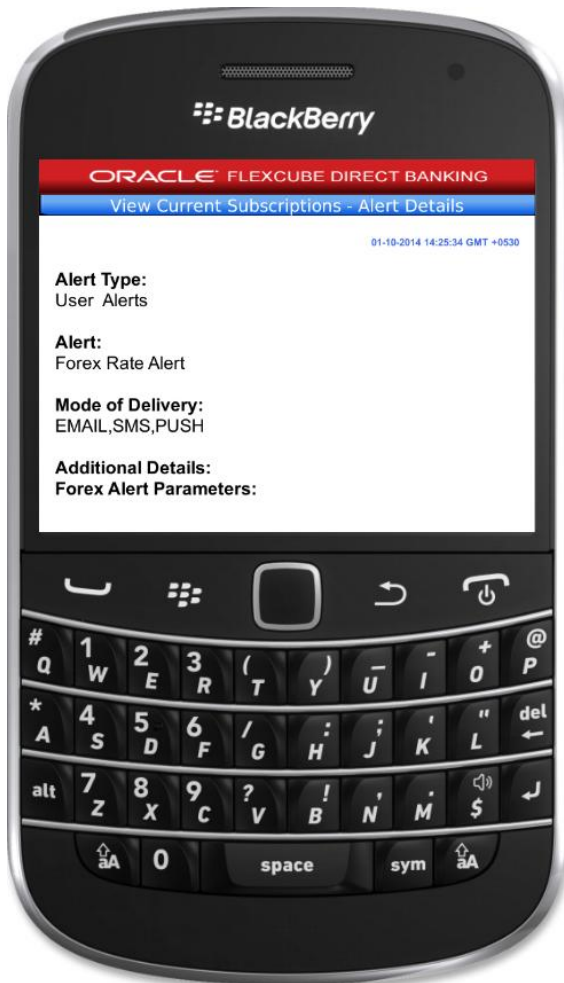


4. Select **User Alerts** and click **Submit**. The **View Current Subscription – Step 2** screen is displayed.

View Current Subscription – Step 2



5. Click **Forex Rate Alert**. The **View Current Subscription – Alert Details** screen is displayed.

View Current Subscription – Alert Details

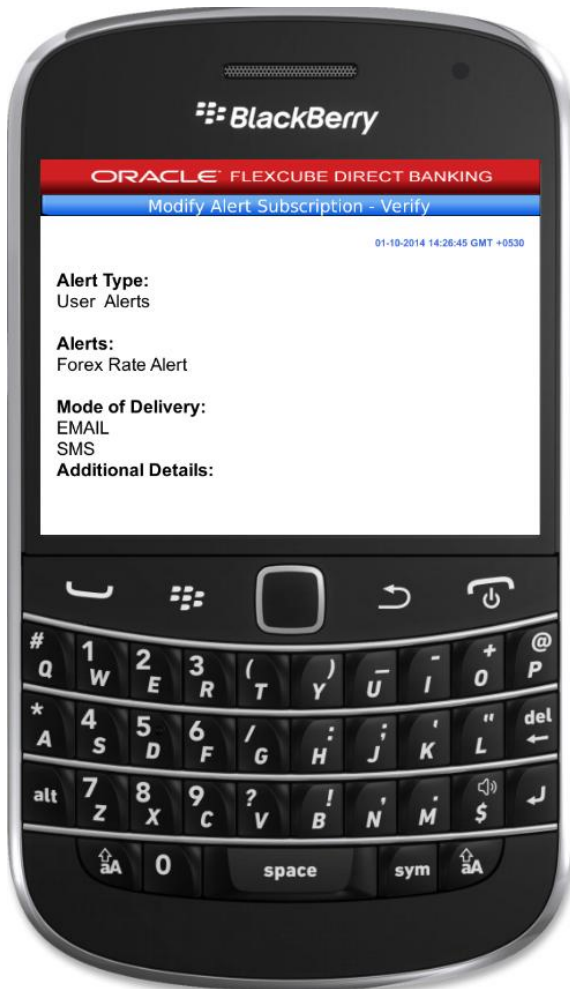
6. Click **Modify**. The **Modify Alert Subscription** screen is displayed:.

Modify Alert Subscription

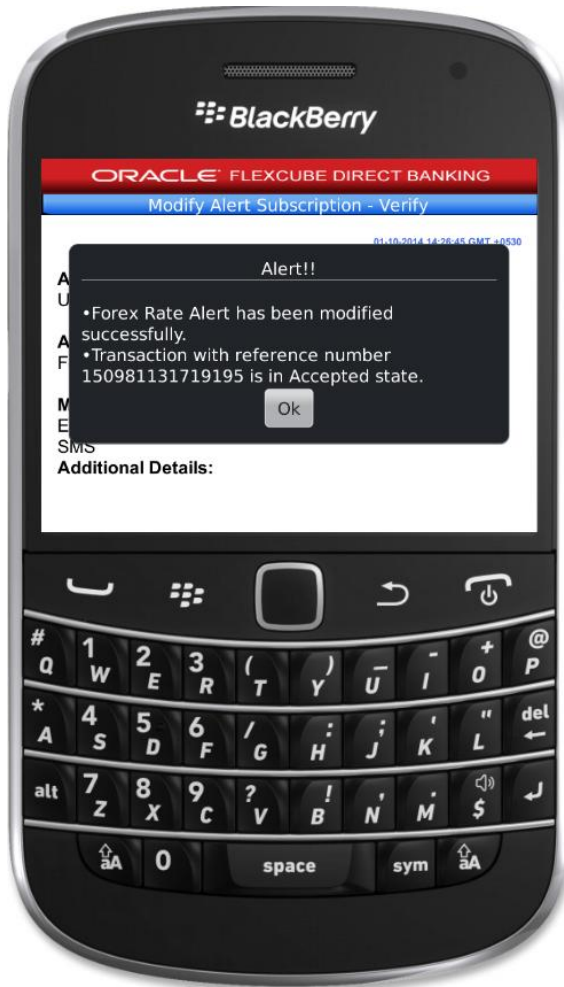


7. Modify the required details and click **Submit**. The **Modify Alert Subscription – Verify** screen is displayed:

Modify Alert Subscription – Verify

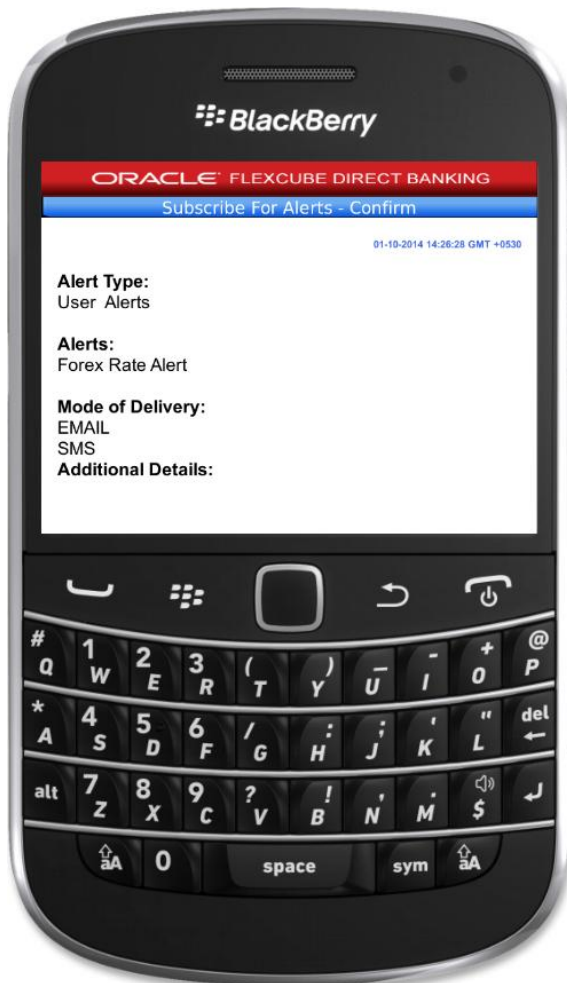


8. Click **Modify**. The following screen is displayed:



9. Click **Ok** to close the success message. The **Subscribe For Alert - Confirm** screen is displayed:

Subscribe For Alert - Confirm



10. Click **OK**. Selected Forex Rate Alert parameter is updated.

9.6.4 Unsubscribing a Forex Rate Alert Parameter

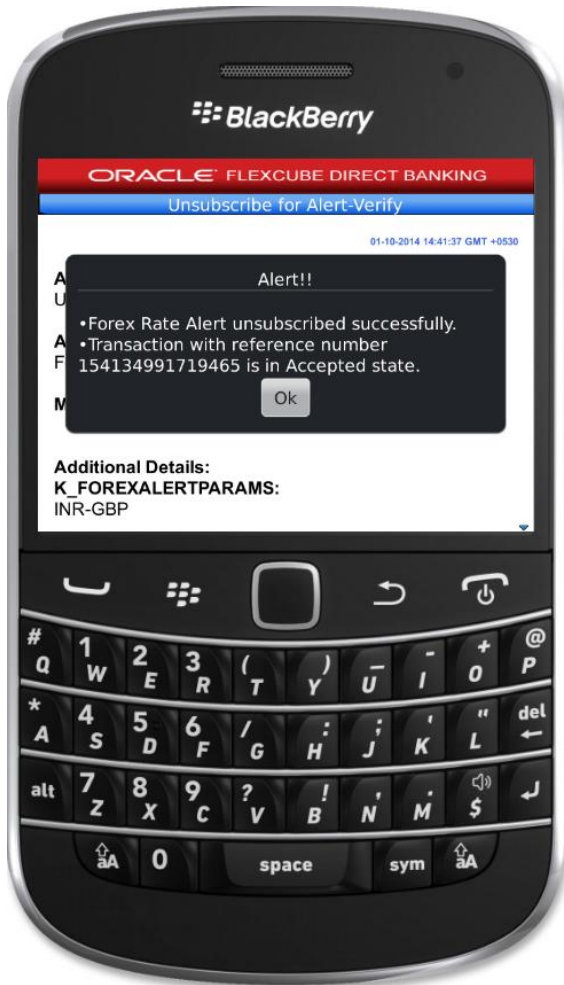
To delete/unsubscribe the Forex Alert Parameter

1. Navigate to **Notifications > Alerts**.
2. Click the Alerts icon. The **Alerts** screen is displayed.
3. Select **View Current Subscriptions** and Click **Submit**. The **View Current Subscriptions** screen is displayed.
4. Select the **User Alerts** and Click **Submit**.
5. Click the **Forex Rate Alert** link. The **View Current Subscriptions - Details** screen is displayed.
6. Click **Unsubscribe**. The **Unsubscribe for Alert – Verify** screen is displayed:

Unsubscribe for Alert – Verify

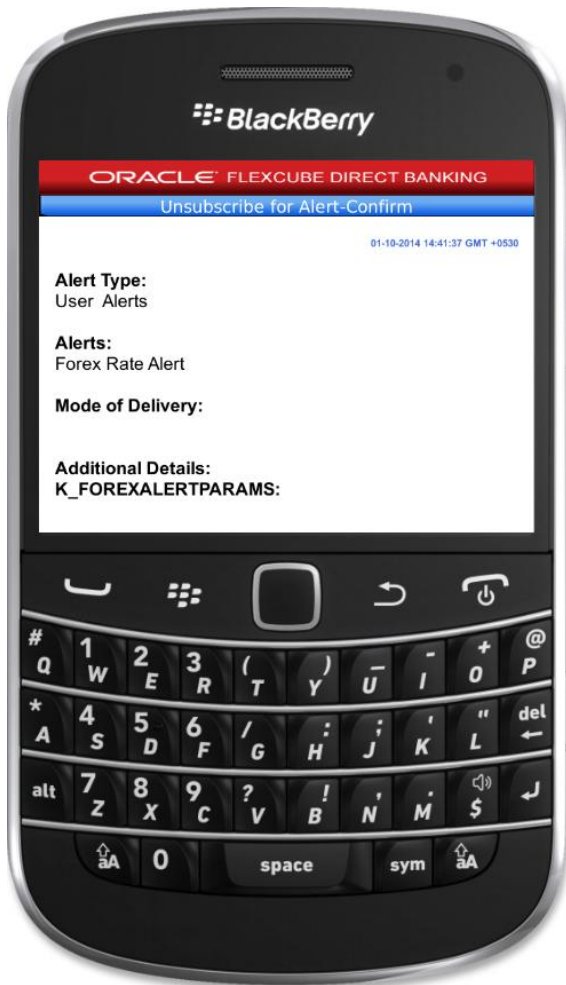


7. Click **Unsubscribe**. The following screen is displayed.



8. Click **Ok** to close the success message. The **Unsubscribe for Alert – Confirm** screen is displayed:

Unsubscribe for Alert – Confirm



10. Account Summary

Account summary provides a summarized view of all the accounts mapped to your customer ID. The types of accounts and details displayed in the Account Summary are:

- Current and Saving Accounts
- Account Activity
- View Goals

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. Log on to the Blackberry Mobile Banking application.



2. Select **Accounts > My Accounts** icon from the menu using up\down scroll keys and the select key. The system displays **My Accounts** screen.

My Accounts



Field Description

Field Name	Description
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account with currency.
Customer Id	[Display] This field displays the customer Id of the user

3. Select the **Home** from the options to go to the main menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Next Page**, **Last Page**, **Previous Page**, and **First Page** from the menu to navigate to the respective page.
OR
Select the **Menu** from the options to return to the sub menu screen.

11. Account Activity

Using this option, you can get the account activity details for a selected account and a specified period.

To view the account activity details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Account Activity** icon from menu using up/down scroll key and the select key. The system displays the **Account Activity** screen.

Account Activity



Field Description

Field Name	Description
Select Account	[Mandatory, Drop-down] Select the account from the dropdown list for account activity.

Field Name	Description
Search By	<p>[Mandatory, Dropdown]</p> <p>Select the search by option for account activity to be displayed from the dropdown list.</p> <p>The options are</p> <ul style="list-style-type: none"> • Last 2 Days - displays account activity for previous 2 days • Last 5 Days - displays account activity for previous 5 days • Between Two Dates - displays new screen to capture 'From' and 'To' dates
From Date	<p>[Conditional, Alphanumeric, 10]</p> <p>Type the starting date from which the account activity is to be viewed.</p> <p>From Date shall be less than or equal to To Date</p> <p>This field is enabled only if Between Two Dates option is selected in Search By field.</p>
To Date	<p>[Conditional, Alphanumeric, 10]</p> <p>Type the date to which the account activity is to be viewed.</p> <p>This field is enabled only if Between Two Dates option is selected in Search By field.</p>

3. Select the **Submit** from the options. The system displays **Account Activity** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Account Activity

The fields vary based on the transaction type selected.



Field Description

Field Name	Description
Account	[Display] This field displays the account number of the customer. This field is not displayed in case of pagination.
Opening Balance	[Display] This field displays the opening balance of the account. This field is not displayed in case of pagination.
Closing Balance	[Display] This field displays the closing balance of the account. This field is not displayed in case of pagination.

Field Name	Description
Transaction Date	[Display] This field displays the date on which the transaction is carried out.
Value Date	[Display] This field displays the value date of the transaction.
Description	[Display] This field displays the description of the transaction.
Transaction Reference Number	[Display] This field displays the transaction reference number.
User Reference Number	[Display] This field displays the user reference number.
Debit/Credit Amount	[Display] This field displays the amount of the transaction.

4. Select the **Back** from the options to navigate to the initiation screen.
OR
Select the **Home** from the options to navigate to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu.

12. Account Details

This menu allows you to view the account details of the selected account. You can view the details of both Conventional and Islamic CASA accounts mapped to your user.

To view the account details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Accounts > Current and Savings Account** icon from the menu. The system displays **Account Details** screen.

Account Details

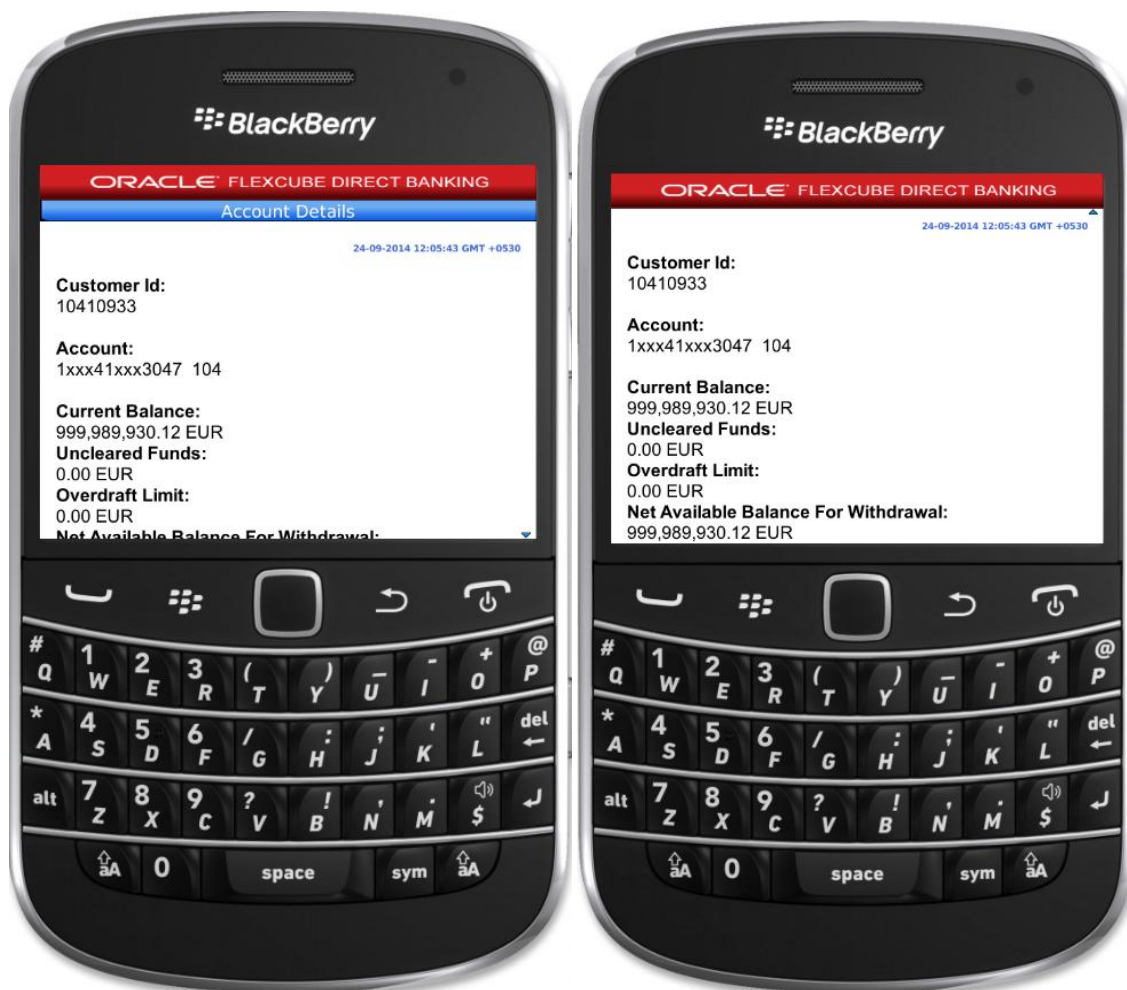


Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account from the list for viewing the details from the drop-down list.

3. Select the **Submit** from the options. The system displays **Account Details** screen.
 OR
 Select the **Home** from the options to return to the menu screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

Account Details



Field Description

Field Name	Description
Customer Id	[Display] This field displays the customer Id of the account.
Account	[Display] This field displays the account number of the Customer's account.

Field Name	Description
Current Balance	[Display] This field displays the current balance of the account along with the account currency.
Uncleared Funds	[Display] This field displays the uncleared funds in the account with the base currency in the account.
Overdraft limit	[Display] This field displays the overdraft of the account.
Net available balance for withdrawal	[Display] This field displays the clear available balance in the account.

4. Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to return to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

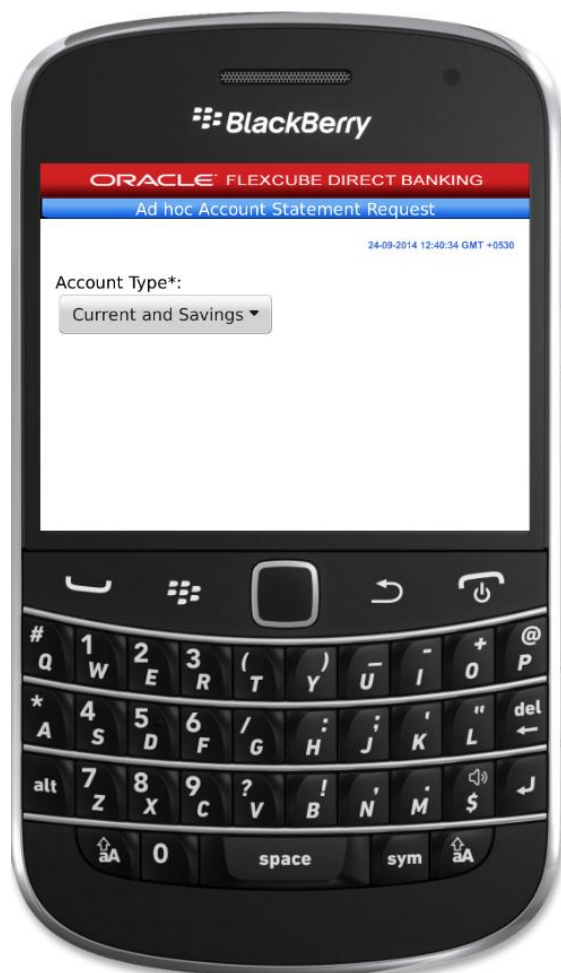
13. Adhoc Statement

This menu allows you to request for an account statement for the period specified. Ad hoc account statement can be requested for account types as CASA, Islamic, Term Deposits, Loans etc. as per the accounts mapped to your user.

To request the Adhoc Statement

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Adhoc Statement** icon from the menu using up/down scroll keys and the select key. The system displays **Adhoc Statement** screen.

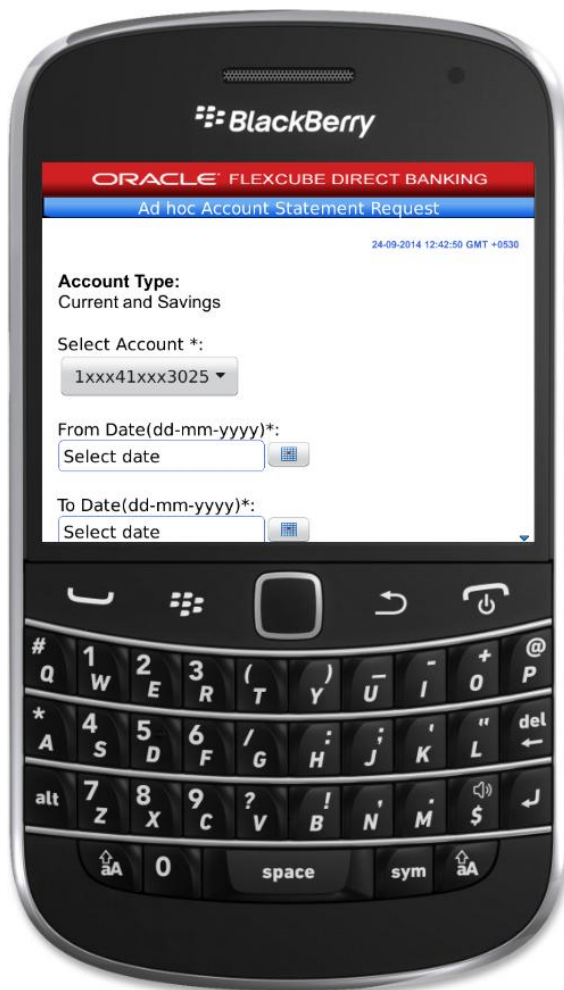
Adhoc Statement



Field Description

Field Name	Description
Account Type	<p>[Mandatory, Drop down]</p> <p>Select the type of account for which adhoc statement is required.</p> <ul style="list-style-type: none"> • Current and Savings • Term Deposits • Loans • Islamic Finance

- Select the **Submit** from the options. The system displays **Adhoc Statement** screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to go the menu screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen. **Adhoc Statement**



Field Description

Field Name	Description
Account Type	[Display] This field displays the account type selected in the previous screen.
Select Account	[Mandatory, Drop-down] Select the account for which statement is required. Accounts will be displayed in the account number branch code format.
From Date	[Mandatory, Alphanumeric, 10] Type the start date from which the statement is required. <hr/> Note: From Date cannot be greater than current business date. From date cannot be greater than To date. <hr/>
To Date	[Mandatory, Alphanumeric, 10] Type the end date till which the statement is required. <hr/> Note: To Date cannot be greater than Current Business date. <hr/>

4. Select the **Submit** from the options. The system displays **Adhoc Statement Verify** screen.
OR
Select the **Back** from the options to return to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to go to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Verify



5. Select the **Confirm** from the options. The system displays **Adhoc Statement Confirm** screen.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Adhoc Statement Confirm

6. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Ok** from the options. The initial **Adhoc Statement** screen is displayed
OR
Select the **Menu** from the options to return to the sub menu screen.

14. Budget Management

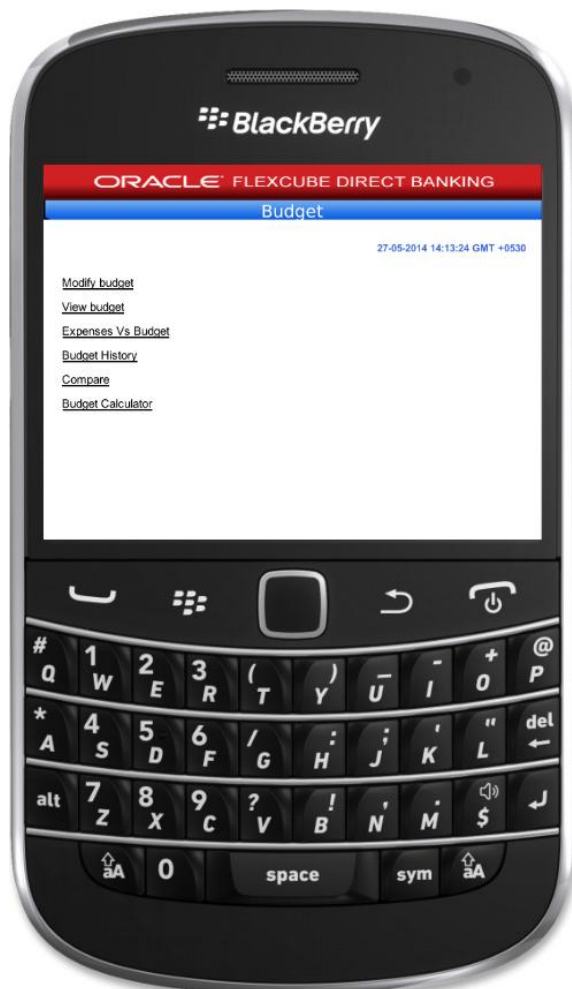
You can use the budget management feature to plan a budget against your expenses. You can create, modify and delete a budget, and track the progress of budget. The application also includes a budget calculator to find the total savings after all your expenditure is compared with your income.

14.1 Budget Calculator

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

1. Navigate to **PFM > Set Budget**. The **Budget** screen is displayed:
OR
Click the Budget icon on the dashboard. The **Budget Calculator** screen is displayed:

Budget



2. Click **Budget Calculator**. The **Budget Calculator** screen is displayed.
Or
Click **Budget** icon on the home screen of the application. The Budget Calculator is displayed.

Budget Calculator



Field Description

Field Name	Description
Enter Amount	[Mandatory, Numeric, 15] Enter the monthly income of the customer.
Expenditure Categories:	
Input Amount(s)	[Mandatory, Numeric, 15] Enter the amount for various categories for budgeting.

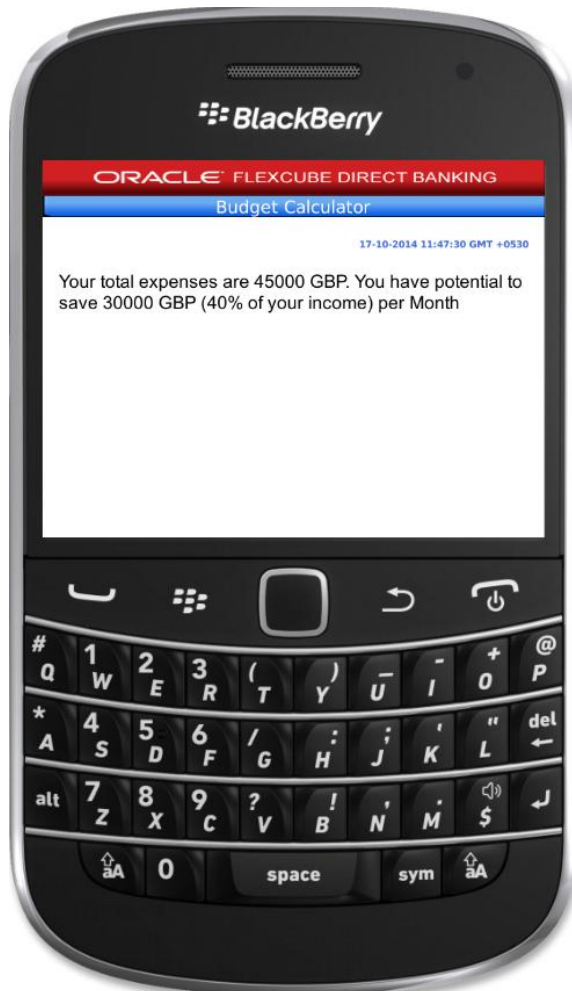
3. Enter your monthly income in the Enter Amount field.
4. Enter the required values in the appropriate fields of the Expenditure categories.
5. Click **Calculate My Total Savings**. The details for your potential monthly savings are displayed.
OR
Click **Reset** to reset all the values and system allows entering new values to calculate total savings.
OR

Click **Compare Budget** to navigate to the **Benchmarking** screen.

OR

Click **Calculate Savings** the system displays the total savings after deducting all expenditures from the income.

Budget Calculator



14.2 Create a Budget

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

1. Navigate to **PFM > Set Budget**. The Budget screen is displayed:

Budget



2. Click any of the following:
 - **Not yet, I am new to the bank** link to navigate to the originations flow for account opening
 - **Yes I am Existing Customer and have User Id and password for Online banking** link to navigate to the
 - **Yes I am Existing Customer but do not have User ID and password for online banking** link the login page will be displayed and the user shall be navigated to the set budget screen
3. Register or sign in for the application. The Create Budget screen is displayed.

Note: Click **Set Budget** on the Budget screen if you have already signed in to the application.

Budget



Field Description

Field Name	Description
Rollover this Budget	<p>[Drop-down]</p> <p>Select appropriate option from the drop-down to rollover over the budget to the next period of budget</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Period of your Budget	<p data-bbox="488 268 881 300">[Mandatory, Drop-Down, Display]</p> <p data-bbox="488 310 1019 342">Select budget period from the drop-down list.</p> <p data-bbox="488 352 683 384">The options are:</p> <ul data-bbox="586 405 760 625" style="list-style-type: none"> <li data-bbox="586 405 719 436">• Weekly <li data-bbox="586 447 727 478">• Monthly <li data-bbox="586 489 748 520">• Quarterly. <li data-bbox="586 531 760 562">• Half yearly <li data-bbox="586 573 711 604">• Yearly <hr data-bbox="581 646 1365 653"/> <p data-bbox="581 653 1308 709">Note: This field is a display field while modifying a budget and shall be a drop-down in case of setting a new budget.</p> <hr data-bbox="581 716 1365 722"/>

4. Select Rollover this Budget as Yes, if you want to rollover the created budget from the budget calculator.
5. Select Period of your Budget from the drop-down list
6. Click **Continue**. The following screen is displayed.

Budget



Field Description

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

Categories

The categories displayed shall be taken from the categories available at the host for Spend Analysis

Total	[Numeric, 15] Enter the total amount for the budget category.
--------------	--

7. Enter the amount for categories and click **Submit**.
8. Click **Save and Continue** to save details entered for the selected category.
9. Enter the required values for other budget categories.
10. Click **Complete**. Your budget is saved and the **Budget- Confirm** screen is displayed.
11. Click **Confirm**. The budget is saved to your account and the reference number for the budget is displayed.

OR

- Click **Change** to modify any values for the budget and then click **Confirm**. The budget is saved to your account and the reference number for the budget is displayed.
12. Click **Ok**.

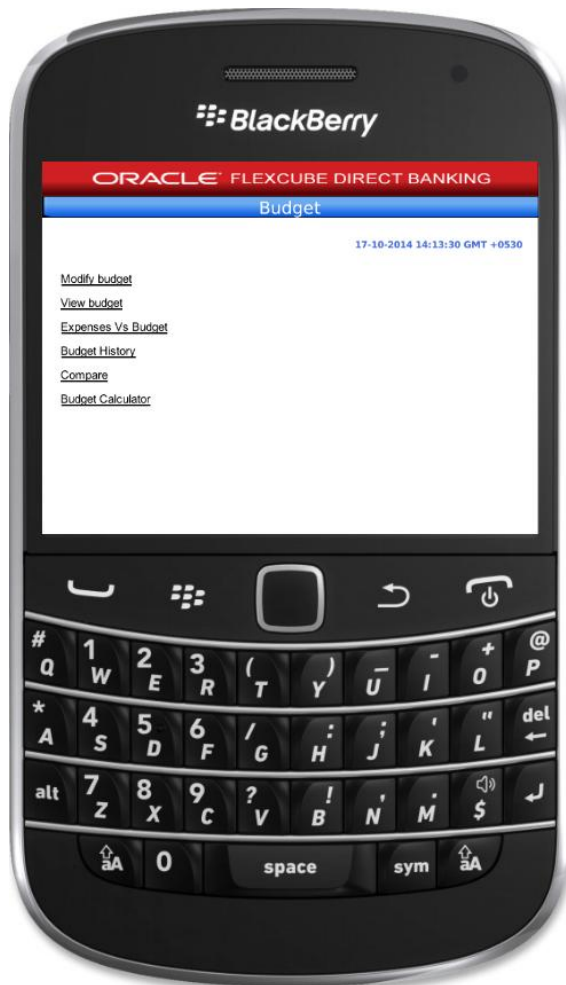
14.3 Expenses and Budget

Expenses Vs Budget screen displays the budget Vs the expenditure for the current period for the respective categories and sub categories.

Note: If no budgets are set at sub categories level then error message n is displayed as 'No budgets set for any sub categories, please click on 'Create Budget' to set budget.

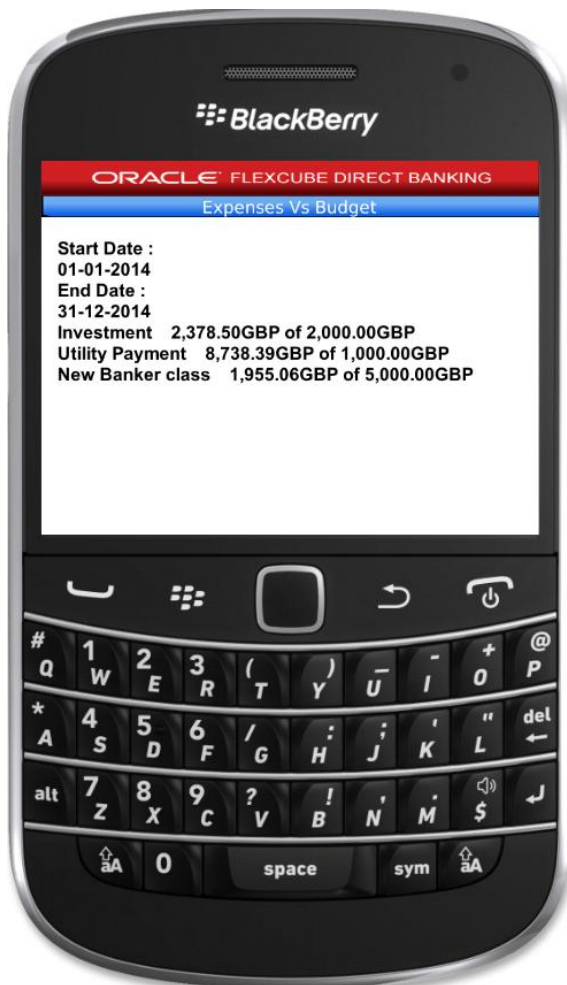
1. Navigate to **PFM > Set Budget**. The **Budget** screen is displayed:

Budget



2. Click the Expenses vs Budget link. The **Expenses vs Budget** screen is displayed:

Expenses vs Budget



3. Select the required month from the drop-down. The budget details for the categories and sub categories are displayed.

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

Create Budget for Budget Categories

You can create budget values to budget categories.

1. Navigate to the Expenses vs Budget screen
2. Select the required month from the drop-down. The budget details for the categories and sub categories are displayed.
3. Click **Modify**. The Set Budget screen is displayed.

Field 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.

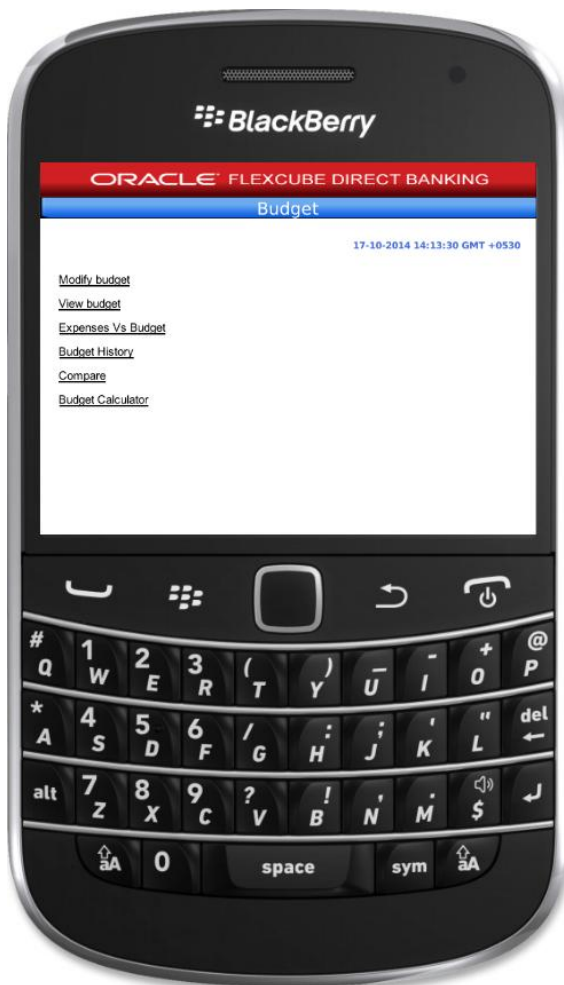
4. Click **Save and Continue** to save details entered for the selected category.
5. Click **Submit**. Your budget for the selected budget category is saved.

14.4 View Budget History

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

1. Navigate to **PFM > Set Budget**. The **Budget** screen is displayed:

Budget



2. Click the Budget History link. The **Budget History** screen is displayed:
3. Select a previous month from the drop-down.

Budget History



4. Select a Category from the drop-down. The budget details for the category are displayed.

Budget History

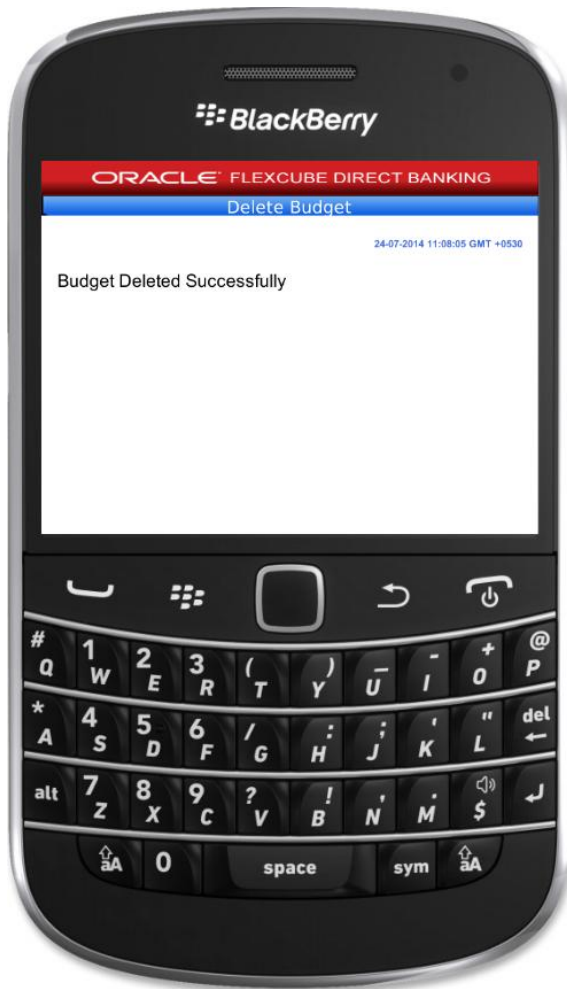


14.5 Delete a Budget

You can delete a budget for the selected month.

1. Navigate to the Expenses vs Budget screen.
2. Select the required month from the drop-down. The budget details for the categories and sub categories are displayed.
3. Click the Delete icon. The Delete Budget screen is displayed.
4. Click **Delete**.

Delete Budget



The budget is deleted from the application.

15. Goal Settings

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 analyse the results.

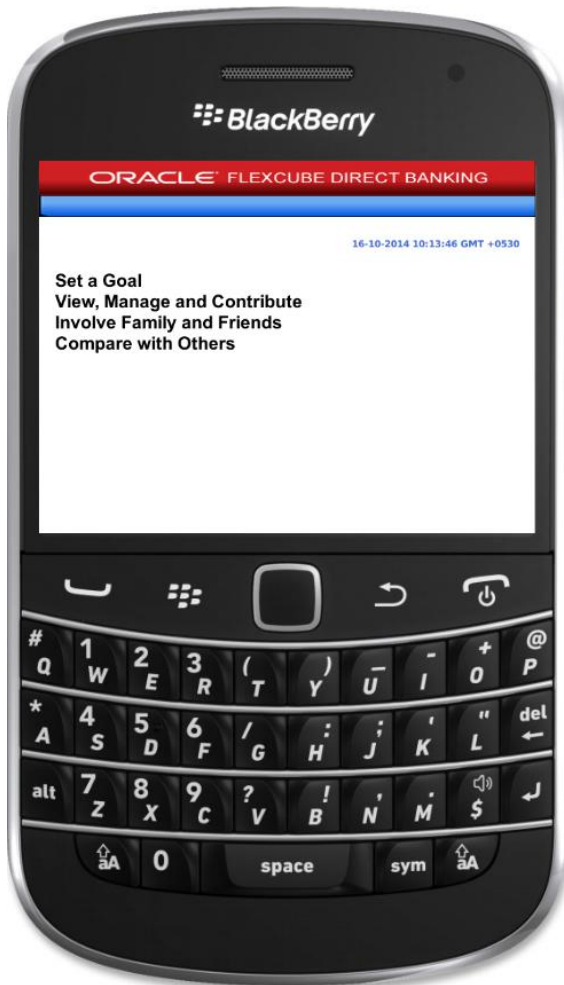
As a registered user or visitor to the application you can only use the Goal Calculator and compare goals in the application.

15.1 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.

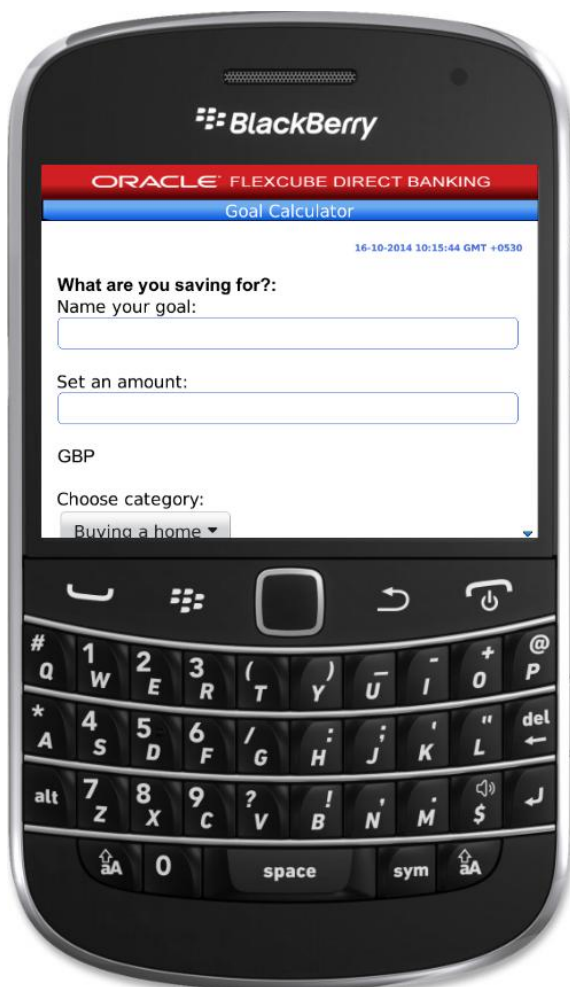
To view Goal Calculator

1. Click the **Goal** icon on the home screen of the application. Following screen is displayed:

Goal

2. Click Start Saving option. The **Goal Calculator** screen is displayed:

Goal Calculator

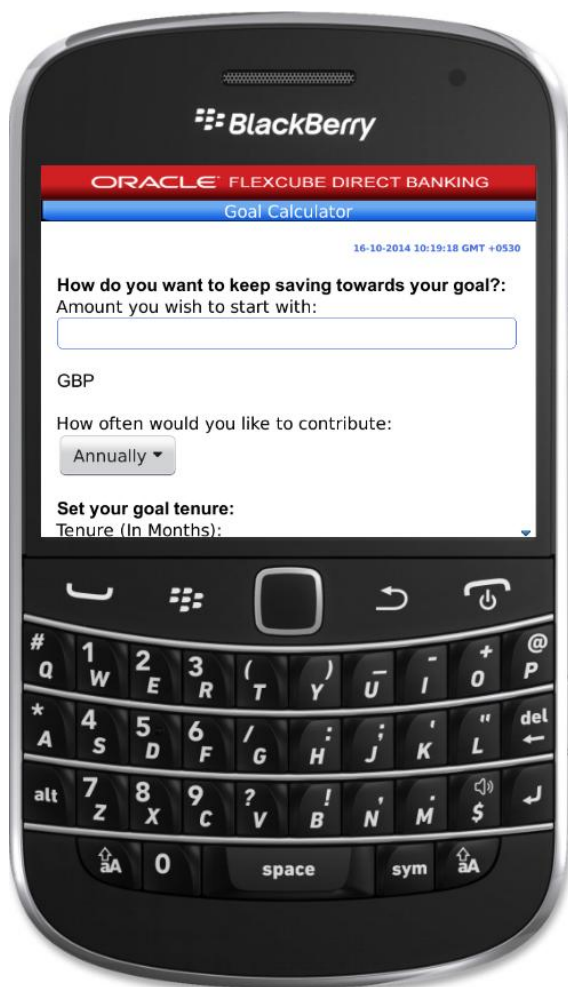


Field Description

Field Name	Description
Name your Goal	[Mandatory, Input, 40] Enter the name for the goal.
Set an amount	[Mandatory, Numeric, 15] Enter the amount for the goal.
Choose Category	[Optional, Drop-Down] Select the category of the goal from the drop-down list.

3. Click **Continue**. The Goal Calculator screen is displayed:

Goal Calculator



Field Description

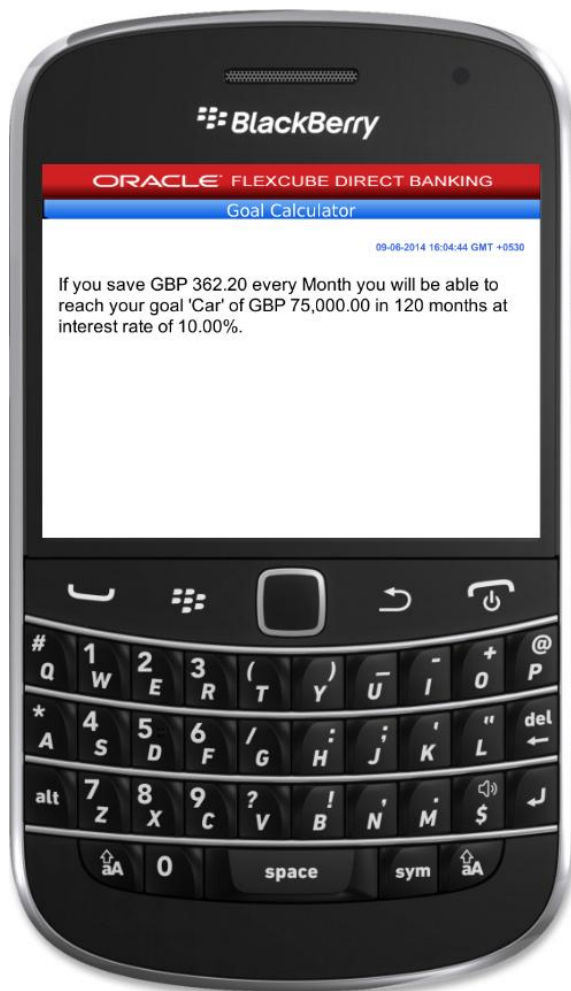
Field Name	Description
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How do you want to keep saving towards your goal?

Amount you wish to start with: [Mandatory, Numeric, 15]
Enter the initial deposit amount.

Field Name	Description
How often would you like to contribute?	<p>[Mandatory, Dropdown]</p> <p>Select the frequency of your contribution.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Annually • Fortnightly • Monthly • Only initial deposit amount • Quarterly • Weekly
Set your goal tenure:	<p>[Mandatory, Numeric]</p> <p>Select the duration of the goal.</p>

Goal Calculator



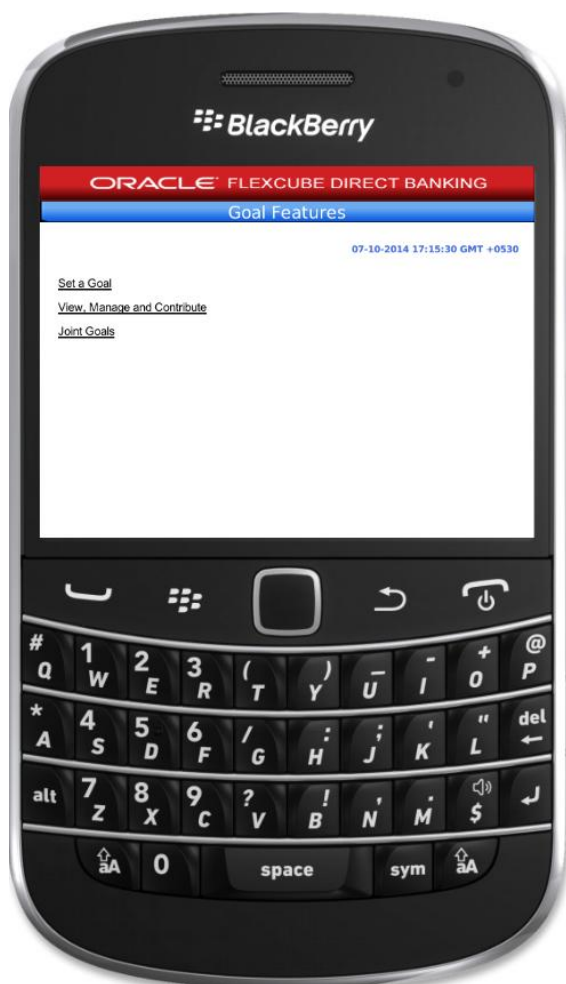
15.2 Create a Goal

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.

To create a Goal

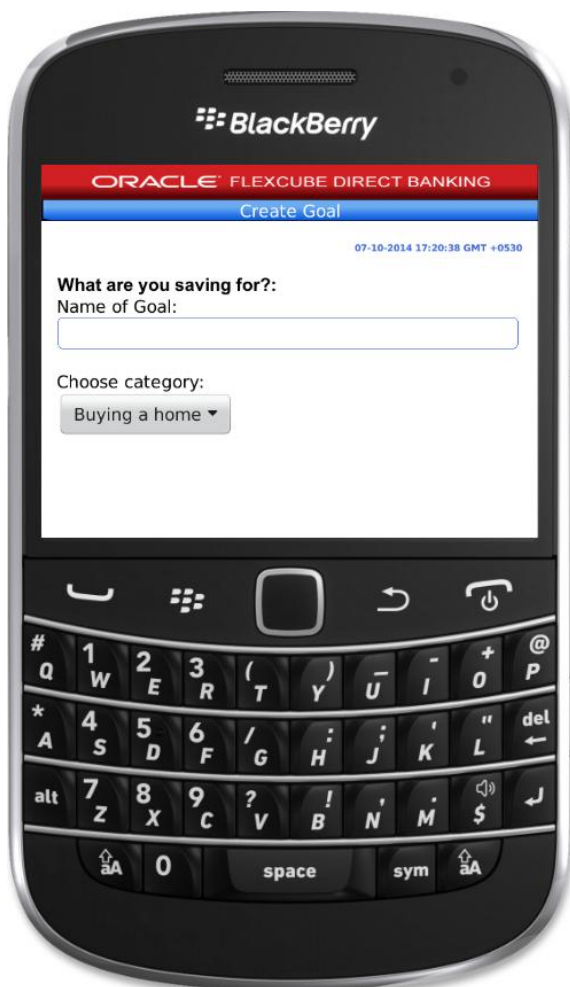
1. Navigate to **PFM > View Goals > Set a Goal**. The following screen is displayed:

Goal Features



2. Click **Set a Goal**. The Create Goal screen is displayed:

Create Goal



Field Description

Field Name	Description
What are you saving for?	
Name of Goal	[Mandatory, Alphanumeric, 40] Enter the name of the goal.
Choose Category	[Mandatory, Drop-Down] Select the category under which the goal will be created from the drop-down.

- Enter the required information and click **Continue**. The following screen is displayed:

Create Goal





Field Description

Field Name	Description
Choose sub category	[Mandatory, Drop-Down] Select the sub category under which the goal will be created from the drop-down.
Choose	[Mandatory, Radio Button] Select maturity in terms of tenure or date. The options are: <ul style="list-style-type: none"> • Tenure • Maturity Date
Set Amount	[Mandatory, Numeric, 15] Enter the amount of the goal.

Field Name	Description
Set Date	[Conditional, Date Picker] Select the end date of the goal. The date should be greater than the current date. This field is enabled only if Maturity Date is selected in Choose field.
Days	[Conditional, Drop-Down] Select the tenure of the goal in days from the drop-down. The date should be greater than the current date. This field is enabled only if Tenure is selected in Choose field.
Months	[Conditional, Drop-Down] Select the tenure of the goal in days from the drop-down. The date should be greater than the current date. This field is enabled only if Tenure is selected in Choose field.
Years	[Conditional, Drop-Down] Select the tenure of the goal in days from the drop-down. The date should be greater than the current date. This field is enabled only if Tenure is selected in Choose field.
Amount you wish to start with:	
Initial Amount	[Mandatory, Numeric, 15, Two] Enter the amount to be credited to the goal after creation. The amount should to be greater than 0 and also greater than the minimum balance required for the product.
Minimum amount required	[Display] This field displays the minimum amount required for the goal creation.
Funding Account Number	[Mandatory, Drop-Down] Select the account number from which funds will be credited to the goal from the drop-down.
Terms and Conditions	[Mandatory, Check Box] Select the Terms and conditions check box to continue with the goal creation.

4. Enter the required information.
5. Click **Terms and Conditions** check box to continue with the goal creation.
6. Click **Continue**. The system displays the following **Create Goal** screen.

Create Goal



Field Description

Field Name	Description
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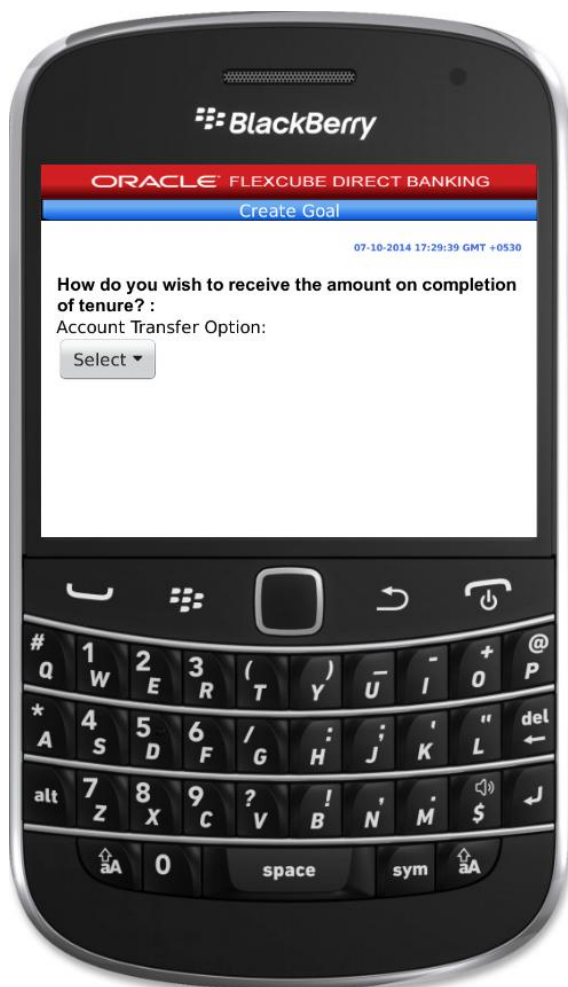
How regularly you wish to start with:

Funding Account Number	[Mandatory, Drop-Down] Select the account number from which regular contributions will be credited to the goal from the drop-down.
-------------------------------	---

Field Name	Description
Frequency	<p>[Optional, Drop-Down]</p> <p>Select the frequency at which the regular contributions will happen.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Fortnightly • Monthly • Half Yearly • Quarterly • Weekly • Yearly
Amount	<p>[Optional, Numeric, 15, Two]</p> <p>Enter the amount to be debited to the goal after creation.</p> <p>The amount should to be greater than 0 and also greater than the minimum balance required for the product.</p>
Start Date	<p>[Optional, Date Picker]</p> <p>Select the date from which the regular contribution will be executed</p> <p>The date should be greater than the current date.</p>
End date	<p>[Optional, Date Picker]</p> <p>Select the end date until which the regular contribution will be executed</p> <p>The date should be greater than the current date.</p>

7. Enter the required information.
8. Click **Continue**. The system displays the following screen.

Create Goal



Field Description

Field Name	Description
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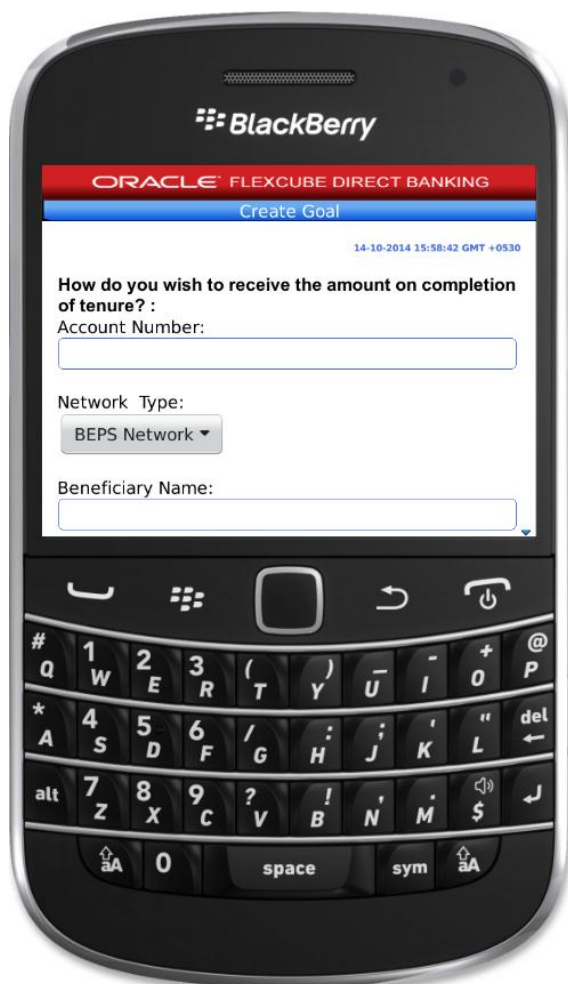
How do you wish to receive the amount on completion of tenure?	
--	--

Field Name	Description
Account Transfer Option	<p>[Mandatory, Drop-Down]</p> <p>Select the account transfer options configured for the entity and user type from the drop-down.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transfer through Domestic Clearing Network • Transfer to Internal Bank Account • Transfer to Users Mapped Accounts <hr/> <p>Note: The fields in the next goal creation screen are different for different options. In this User Manual the screens for Transfer through Domestic Clearing Network are displayed.</p> <hr/>
Account Number	<p>[Conditional, Alphanumeric, 20, Drop-Down]</p> <p>Enter the account number to which proceeds is to be transferred.</p> <p>Select the account number to which proceeds is to be transferred from the drop-down.</p> <p>This field is a drop-down only if Account Transfer Option is Transfer to Users Mapped Accounts.</p>
City	<p>[Conditional, Drop-Down]</p> <p>Select the city from the drop-down.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer to Internal Bank Account.</p>
Bank Branch	<p>[Conditional, Drop-Down]</p> <p>Select the branch from the drop-down.</p> <p>The drop-down lists the branches depending on the selection of City.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer to Internal Bank Account.</p>
Network Type	<p>[Conditional, Drop-Down]</p> <p>Select the applicable domestic clearing networks from the drop-down.</p> <p>The drop-down lists all the domestic clearing networks configured.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>
Beneficiary Name	<p>[Conditional, Alphanumeric, 35]</p> <p>Enter the name of the beneficiary to whom funds are to be transferred.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>

Field Name	Description
Bank Code	<p>[Conditional, radio Button]</p> <p>Select the destination account's bank code.</p> <p>Users can search for the bank & branch codes for the selected domestic network.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>
Bank Name	<p>[Conditional, Display]</p> <p>This field displays the name of the beneficiary bank.</p> <p>This field is displayed SWIFT/Domestic Clearing Bank code is selected from search option.</p> <p>This field is displayed only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>
Bank Address	<p>[Conditional, Display]</p> <p>This field displays the address of the beneficiary bank.</p> <p>This field is displayed Domestic Clearing Bank code is selected from search option.</p> <p>This field is displayed only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>
City	<p>[Conditional, Display]</p> <p>This field displays the city of the beneficiary bank.</p> <p>This field is displayed National Clearing code is selected from search option.</p> <p>This field is displayed only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>

9. Select Account Transfer option.
10. Click **Continue**. The following screen is displayed:

Create Goal



Field Description

Field Name	Description
Account Number	<p>[Conditional, Alphanumeric, 20, Drop-Down]</p> <p>Enter the account number to which proceeds is to be transferred.</p> <p>Select the account number to which proceeds is to be transferred from the drop-down.</p> <p>This field is a drop-down only if Account Transfer Option is Transfer to Users Mapped Accounts.</p>
City	<p>[Conditional, Drop-Down]</p> <p>Select the city from the drop-down.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer to Internal Bank Account.</p>

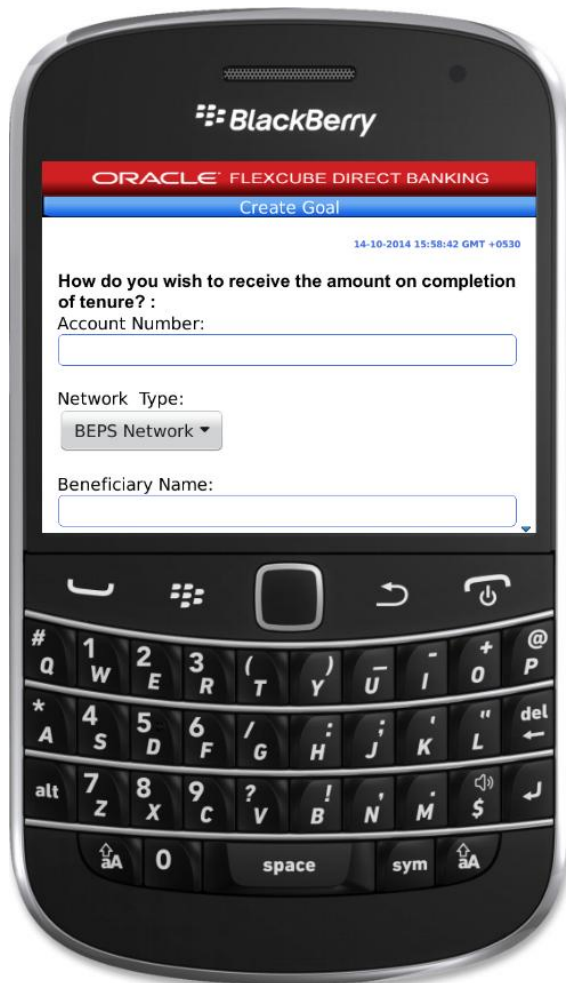
Field Name	Description
Bank Branch	<p>[Conditional, Drop-Down]</p> <p>Select the branch from the drop-down.</p> <p>The drop-down lists the branches depending on the selection of City.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer to Internal Bank Account.</p>
Network Type	<p>[Conditional, Drop-Down]</p> <p>Select the applicable domestic clearing networks from the drop-down.</p> <p>The drop-down lists all the domestic clearing networks configured.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>
Beneficiary Name	<p>[Conditional, Alphanumeric, 35]</p> <p>Enter the name of the beneficiary to whom funds are to be transferred.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>
Bank Code	<p>[Conditional, radio Button]</p> <p>Select the destination account's bank code.</p> <p>Users can search for the bank & branch codes for the selected domestic network.</p> <p>This field is enabled and mandatory only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>

Note: Below images are displayed if the user selects **Transfer through Domestic Clearing Network** as **Account Transfer Option**.

Transfer Amount through Domestic Clearing Networks

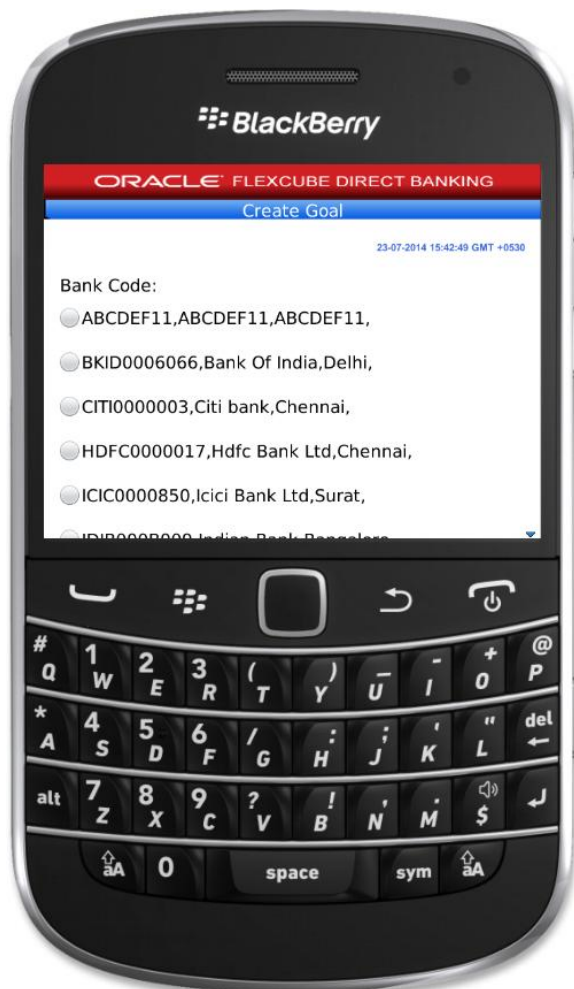
If **Transfer through Domestic Clearing Network** option is selected from **Account Transfer option** following screen is displayed:

Create Goal



11. Enter the required information.
12. Click **Continue**. The following Create Goal screen is displayed:

Create Goal



Field Description

Field Name	Description
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These fields are displayed only if Account Transfer Option is Transfer through Domestic Clearing Network.

Name of the Bank	[Conditional, Display] This field displays the name of the beneficiary bank. This field is displayed SWIFT/Domestic Clearing Bank code is selected from search option. This field is displayed only if Account Transfer Option is Transfer through Domestic Clearing Network.
-------------------------	--

Field Name	Description
Bank Address	<p>[Conditional, Display]</p> <p>This field displays the address of the beneficiary bank.</p> <p>This field is displayed only if Domestic Clearing Bank code is selected from search option.</p> <p>This field is displayed only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>
City	<p>[Conditional, Display]</p> <p>This field displays the city of the beneficiary bank.</p> <p>This field is displayed only if National Clearing code is selected from search option.</p> <p>This field is displayed only if Account Transfer Option is Transfer through Domestic Clearing Network.</p>

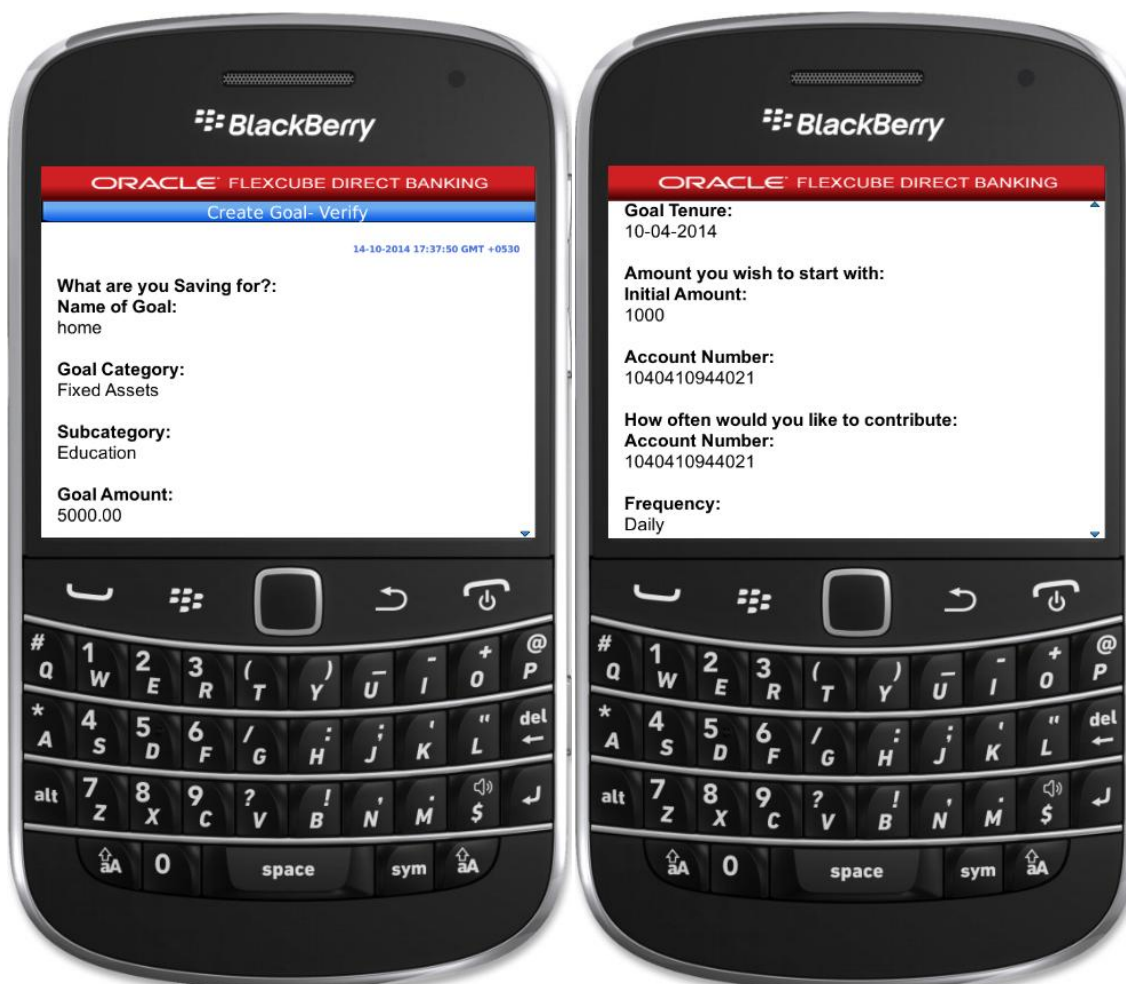
13. Select the bank Code and click **Continue**.

Create Goal



14. Click **Submit**. The **Create Goal - Verify** screen is displayed.

Create Goal - Verify





15. Click **Confirm**. The **Create Goal - Confirm** screen is displayed.
OR
Click **Change** to modify the details.

Create Goal - Confirm



16. Click **OK** to go to the **View Goal** screen.

15.3 View Goals

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

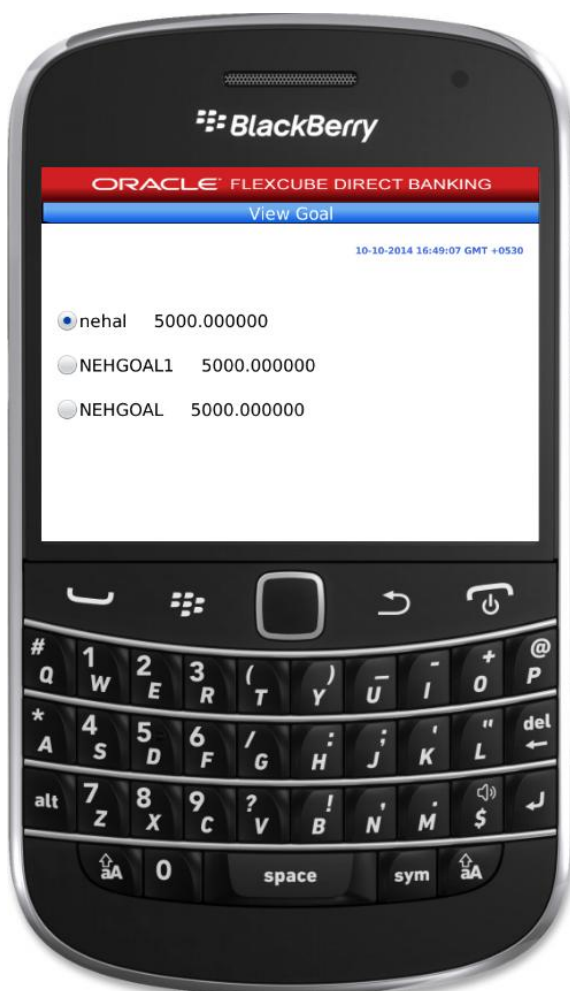
- Goals that you create in the application
- Goals in which you are a participant.

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 Goal on the home screen of the application.
2. Navigate through menus **PFM > View Goal > View Manage and Contribute**. The following screen is displayed:

View Goals



Field Description

Field Name	Description
Goal Owner	[Display] This field displays the target name of the goal creator.
Goal Name	[Radio Button] Click the radio button to select the required goal which you want to view.
Goal amount	[Display] This field displays the goal amount.

3. Select the required goal that you have created.
4. Click **Next**. These details of the goals are displayed in the **Goal Details** screen.

Goal Details





Field Description

Field Name	Description
Target	[Display] This field displays the target as set by the user in Set Amount field.
Still to Achieve	[Display] This field displays the shortfall amount with respect to the goal amount and current savings.
Saved	[Display] This field displays the current balance in the goal.
What are you saving for:	
Goal Name	[Display] This field displays the name of the goal.

Field Name	Description
Category	[Display] This field displays the category of the goal.
Subcategory	[Display] This field displays the sub-category of the goal.
Amount	[Display] This field displays the amount of the goal.
Target date	[Display] This field displays the target date of the goal.
Tenure	[Display] This field displays the tenure of the goal.
What is the amount with which you wish to start	
Amount	[Display] This field displays the initial amount to be credited to the goal.
Account Number	[Display] This field displays the account number from which funds are to be credited to the goal.
How frequently would you like to contribute:	
Funding Account	[Display] This field displays the funding account number of the goal.
Frequency	[Display] This field displays the frequency of regular contributions to the goal.
Amount	[Display] This field displays the amount to be debited for regular contribution towards the goal.
Date From	[Display] This field displays the start date for contribution towards the goal.
End Date	[Display] This field displays the end date for regular contribution towards the goal.
How do you wish to receive the amount on completion of tenure?	
Account Transfer Options	[Display] This field displays the account transfer options for transfer of amount on completion of the goal.

Field Name	Description
Account Number	[Display] This field displays the account number for transfer of amount on completion of the tenure of the goal.

5. Click **Other Options**. A list of these actions for your created goal are displayed:

- Fund Goal
- Edit Goal
- Redeem Goal
- Request Contribution
- Share
- Participants
- Transactions
- Comparison

View Goals



15.4 Modify a Goal

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

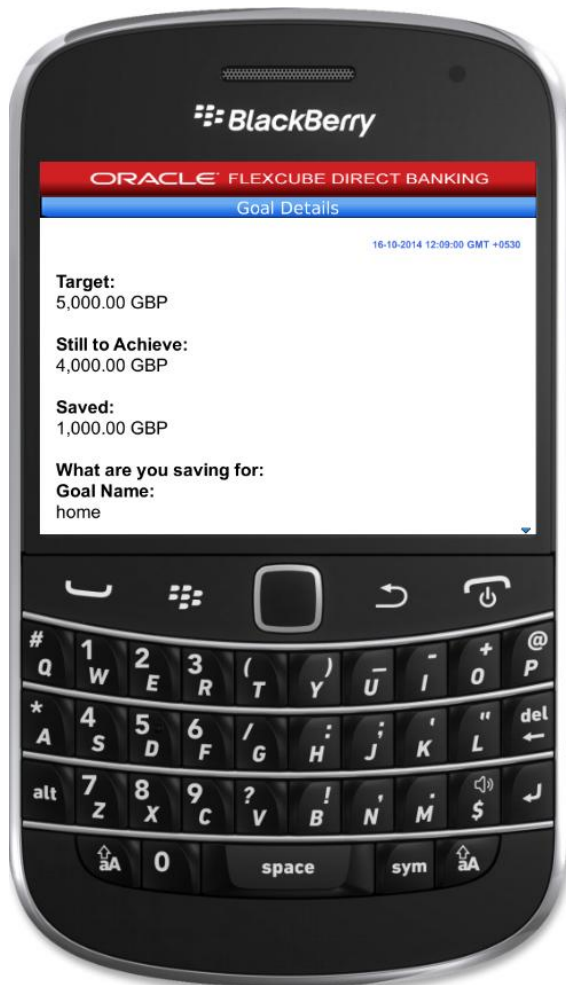
- Goals that you create in the application
- Goals in which you are a participant.

1. Navigate through menus to Navigate through menus **PFM > View Goal> View Manage and Contribute** screen.

View Goal



2. Click **Next**. The following **Goal Details** screen is displayed:

Goal Details

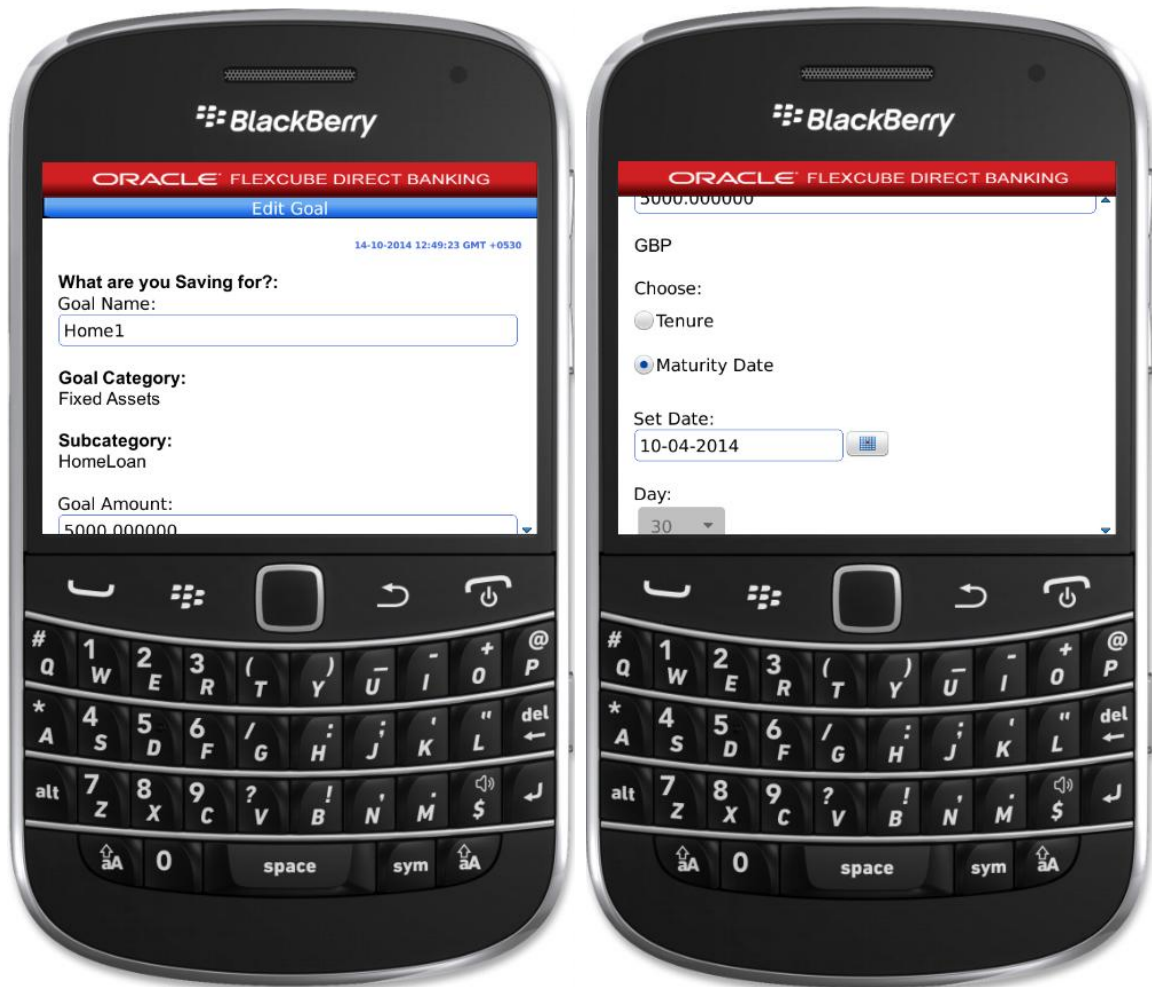
3. Click **Other Options**. The **View Goals** screen is displayed

View Goals



4. Click **Edit Goal** link. The **Edit Goal** screen is displayed:

Edit Goal





5. Modify the required details of the goal.
6. Click **Submit**. The **Edit Goal – Verify** screen is displayed.

Edit Goal – Verify



7. Click **Confirm**. Your goal is updated in the application.

Edit Goal – Confirm



8. Click **Ok** to navigate to view goal screen

15.5 Goal Participants

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
1. Navigate to **View Goal** screen of the application.
 2. Select the required goal that you have created and navigate to **View Goals** screen.
 3. Click **Participants** link. The **Participants** screen is displayed.

Participants



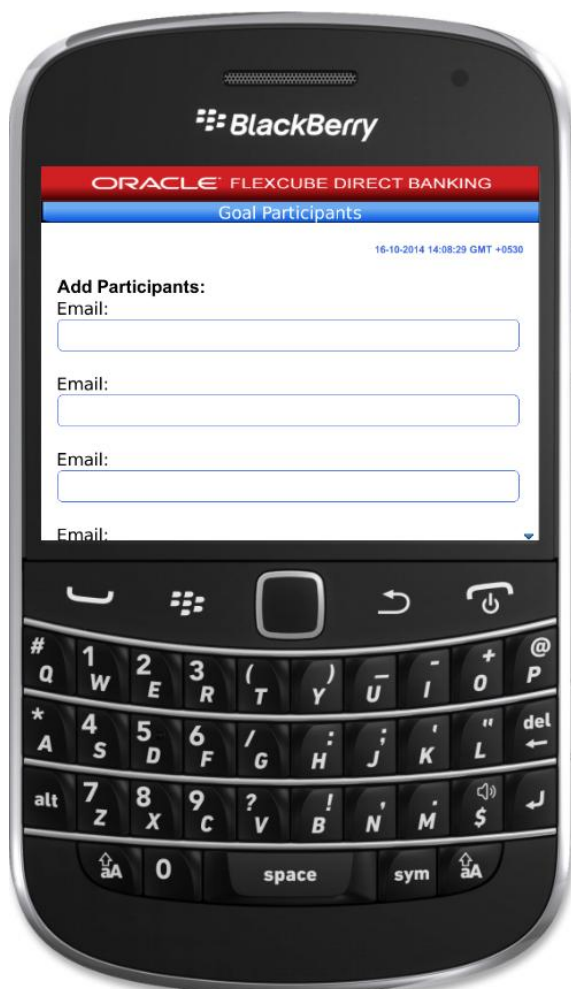
Field Description

Field Name	Description
Name	[Display] This field displays the email id's of the person added as participant to the goal.

Note: If no participants have been added then this section will not have any data.

4. Click **Add Participants** to add the person as participant. The **Goal Participants** screen is displayed:

Goal Participants



Field Description

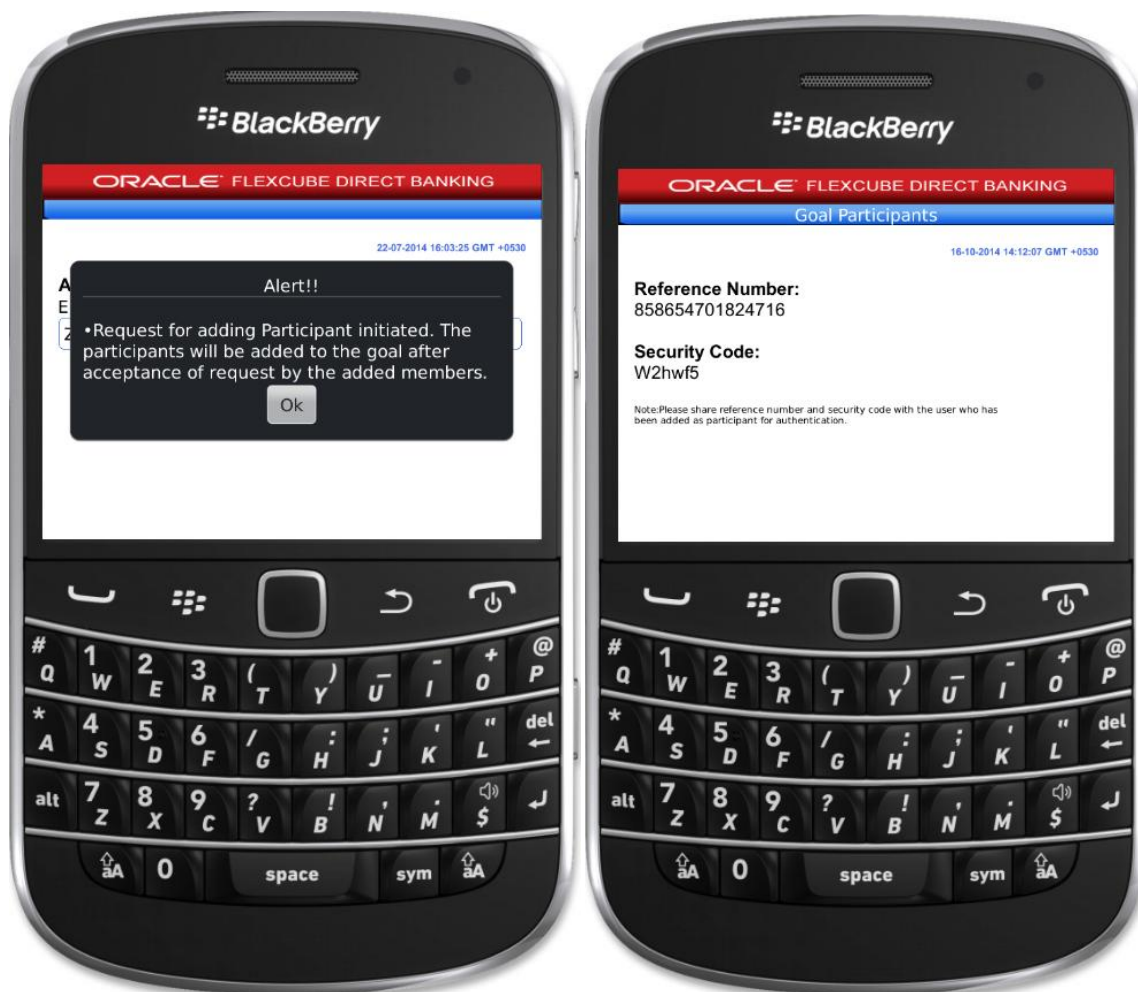
Field Name	Description
------------	-------------

Add Participants

Email	[Conditional, Alphanumeric, 255] Enter the email id of the person to be added as participant.
--------------	--

5. Enter the Email address(s) who you want to add as a goal participant.
6. Click **Submit**. The following screen is displayed:

Goal Participants



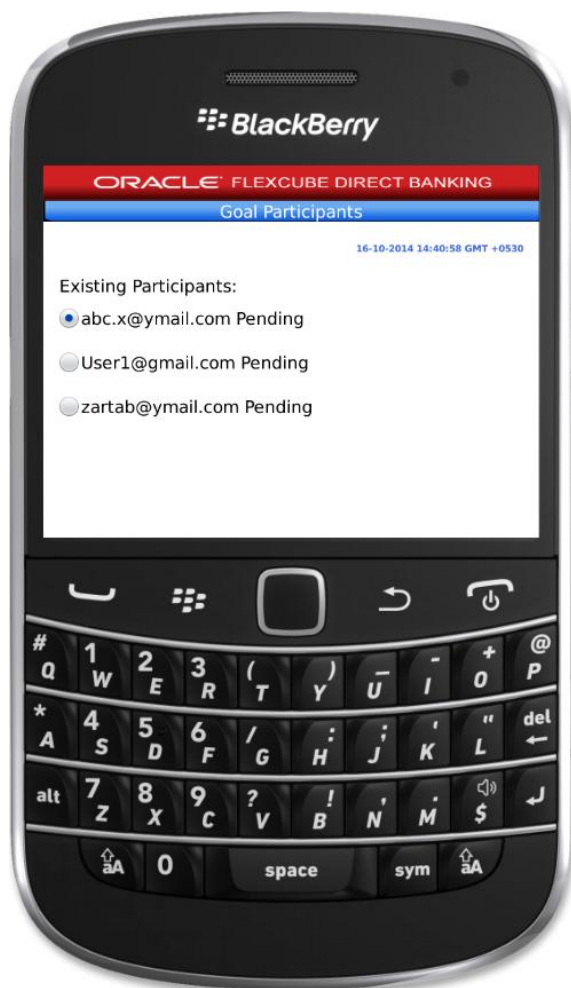
7. Click **Ok** to close the message box. The Reference Number and Security Code for request for adding the goal participant is displayed.
8. Click **Back** to return to the initial **View Goals** screen.

15.5.2 Delete Participant

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

1. Navigate to **View Goals** screen.
2. Select the required goal that you have created and navigate to **View Goals** screen.
3. Click **Participants** link. The **Goal Participants** screen is displayed.

Goal Participants



Field Description

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

Existing Participants

Email	[Conditional, Radio Button] Select the email id to be deleted.
--------------	---

4. Select the required participant to be deleted.
5. Click **Delete**. The **Goal Participant** with message is displayed:

Goal Participants - Delete

6. Click **Yes**. The **Remove Participant** screen is displayed:
OR
Click **No**.

Goal Participants - Delete



Once a participant is deleted, the goal will no longer be visible to the participant.

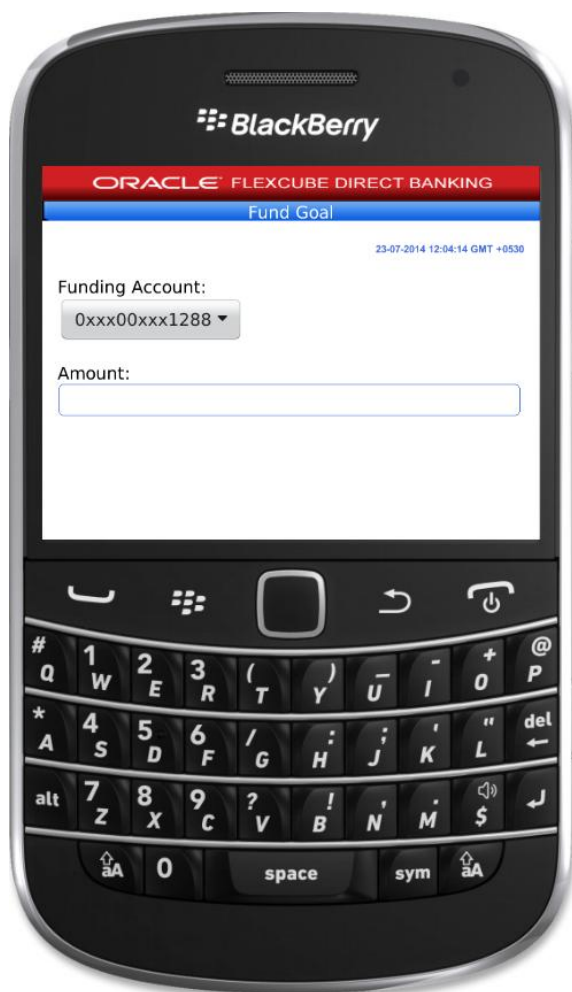
15.6 Fund a Goal

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. Navigate to **PFM > View Goal**
2. Select the required goal that you have created.
3. Click **Other Options**.
4. Click **Fund Goal** link. The **Fund Goal** screen is displayed.

Fund Goal



Field Description

Field Name	Description
Funding Account	[Drop-Down] Select the account number from which funds are to be credited to the goal.
Amount	[Numeric] Enter the amount to be credited to the goal.
Payment Schedule	[Conditional, Radio Button] Select the schedule to fund the goal. The options are: <ul style="list-style-type: none"> • Pay Now • Pay later This field will not be enabled to the user for UBS as host.
Payment Date	[Conditional, Date picker] Select the date on which the funds will be credited to the goal. This field will be enabled if the value for payment schedule is set to Pay Later .

5. Enter the required details of the goal and click **Submit**. The **Fund Goal – Verify** screen is displayed.

Fund Goal – Verify

6. Click **Confirm**. The funding details of your selected goal are updated in the application.
OR
Click **Change** to modify the details.



7. Click **Ok** to close the message box.

Fund Goal - Confirm

8. Click Ok to return to the initial **View Goal** screen.

15.7 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. Navigate to **PFM > View Goal**
2. Select the required goal that you have created.
3. Click **Other Options**.
4. Click **Transactions** link. The **Goal Transactions** screen is displayed.

Goal Transactions



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 entered for the goal.
Deposit	[Display] This field displays the credit amount with currency 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.

5. Click **Back** to go to the View Goals screen.

15.8 Redeem a Goal

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

1. Navigate to **PFM > View Goal**
2. Select the required goal that you have created.
3. Click **Other Options**.
4. Click **Redeem Goal** link. The Redeem Goal screen is displayed.

Redeem Goal



Field Description

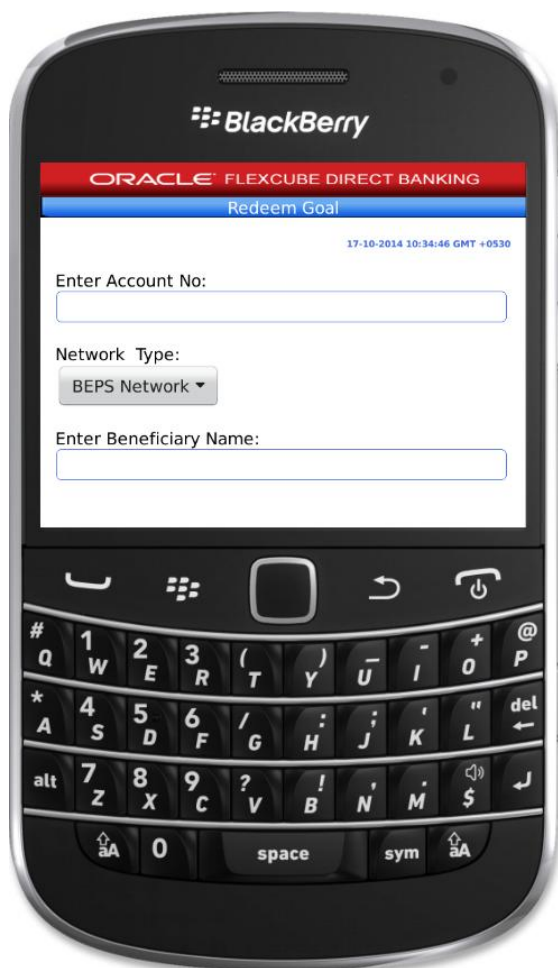
Field Name	Description
Redeem Type	[Mandatory, Radio button] Select the type of redemption. The options are: <ul style="list-style-type: none"> • Full Redemption • Partial Redemption
Current Balance	[Display] This field displays the current balance in the account for the goal.
Redemption Amount	[Mandatory, Numeric,15] Enter the amount to be redeemed.
Reason for redemption	[Mandatory, Alphanumeric, 40] Enter the reason for redemption.
Account Transfer Option	[Mandatory, Dropdown] Select the account transfer options configured for the entity and user type from the drop-down list. The options are: <ul style="list-style-type: none"> • Transfer to own account • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network

Note: Below images are displayed if the user selects **Transfer through Domestic Clearing Network** as **Account Transfer Option**.

Transfer Amount through Domestic Clearing Networks

If **Transfer through Domestic Clearing Network** option is selected from **Account Transfer option** following screen is displayed:

Redeem Goal



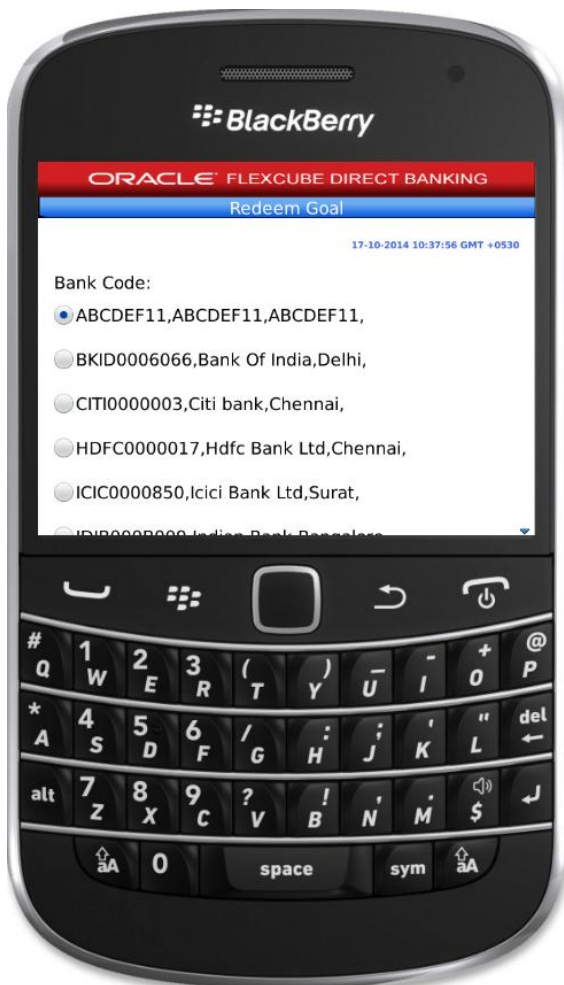
Field Description

Field Name	Description
Enter Account No	[Mandatory, Alphanumeric, 20, , Drop-Down] Select the account to which the funds is to be credited from the drop-down list. This field is drop-down if Account Transfer option is User's Mapped account Transfer else it is an input box.
These fields are enabled only if Account Transfer Option is Transfer through Domestic Clearing Network.	
City	[Mandatory, Drop-Down] Select the city of the bank where the funds will be credited from the drop-down list.

Field Name	Description
Branch	[Mandatory, Drop-Down] Select the branch of the bank where the funds will be credited from the drop-down list. The drop-down lists the branches depending on the selection of City .
These fields are enabled only if Account Transfer Option is Transfer through Domestic Clearing Network.	
Network Type	[Mandatory, Drop-Down] Select the type of the domestic transfer network. This field is enabled and mandatory only if Account Transfer Option is Transfer through Domestic Clearing Network.
Enter Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the name of the beneficiary to whom funds are to be transferred.
Bank Code	[Mandatory, Drop-Down] Select the code of the bank where the funds will be credited from the drop-down list.

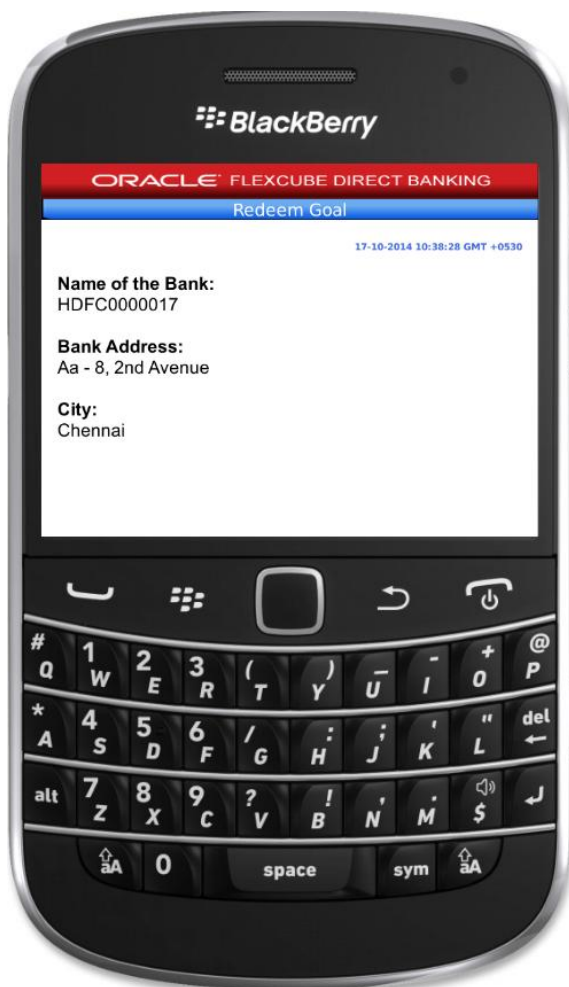
5. Enter the details for the redemption of the goal and then click **Continue**. The following Redeem Goal screen is displayed.

Redeem Goal



6. Select the bank code and then click **Continue**. The following Redeem Goal screen is displayed.

Redeem Goal



Field Description

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

These fields are enabled only if Account Transfer Option is Transfer through Domestic Clearing Network.

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.

7. Click **Submit**. The following Redeem **Goal – Verify** screen is displayed.

Redeem Goal – Verify



8. Click **Confirm**. The goal redemption transaction is completed in the application. The reference number for the transaction is displayed.
 OR
 Click **Change** to modify or change the details.



9. Click **Ok** to close the message box showing the transaction reference number.
OR
Click **Save** to save the details.
OR
Click **Print** to print the details.

16. Spending Analysis

The Spending Analysis option 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.

1. Navigate to **PFM > Spending Analysis**. The screen displays spending analysis as a pie chart.

Spending Analysis



2. Click the **View Transactions** button. The screen displays all transaction records mapped to your account.

View Transactions



3. Click the **Compare with Peers** button. The Benchmarking screen is displayed.

Filter Spending Analysis

You can specify different criteria to filter your spending analysis.

1. In the Spending Analysis screen, click the **Filter** option. The following screen is displayed.

Spending Analysis - Filter



Field Description

Field Name	Description
Select	<p>[Mandatory, Drop-Down]</p> <p>Select the periodic search options available to the user.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Previous One Week • Previous Fortnight • Last One Month • Last Two Months • Last Six Months • Specify Period <p>Default value to be set to Last Two Months</p>

Field Name	Description
From Date	[Conditional, Date Picker] Select the From Date for specified date. The field is enabled only if Specify Period option is selected in Select field.
To Date	[Conditional, Date Picker] Select the To Date for specified date. The field is enabled only if Specify Period option is selected in Select field.
Category	[Optional, Drop-Down] Select the category to filter the details from the available categories.
Customer	[Optional, Drop-Down] Select the Customers for which you want to view the spending analysis from the drop-down list. By default, spending analysis is displayed for all Customer IDs mapped to your account.
Currency	[Optional, Drop-Down] Select the currency from the drop-down list.

2. Click **View**. The screen displays the spending analysis according to your specified criteria.

17. Benchmarking

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

17.1 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 the Budgets with peer

1. Navigate to **PFM > Set Budget**. The Budget screen is displayed.



2. Click **Compare** link. Following screen is displayed:



3. Select Goals from I want to Compare drop-down list.
4. Click **Continue**. The **Compare with Peers** screen is displayed:

Field Description

Field Name	Description
I want to Compare	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Goals • Budget • Spend

Compare with Peers



Field Description

Field Name	Description
Select Goal Type	[Conditional, Check Box, Drop-Down] Click the sub categories for comparison of budgets. This field is drop-down if Goals option is selected in I want to Compare field.
Choose Income Group	[Optional, Drop-Down] Select the income group from the drop-down list.
Choose Age group	[Optional, Drop-Down] Select the age group for analysis from the drop-down list.
Choose Gender	[Optional, Drop-Down] Select the gender for analysis from the drop-down list..

Field Name	Description
Choose State	[Optional, Drop-Down] Select the state of residence for analysis from the drop-down list.
Include for comparison	[Optional, Check Box] Select this check box 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.

5. Enter the required details.
6. Click **Compare**. The results of the budget comparison are displayed.

Compare with Peers



17.2 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.

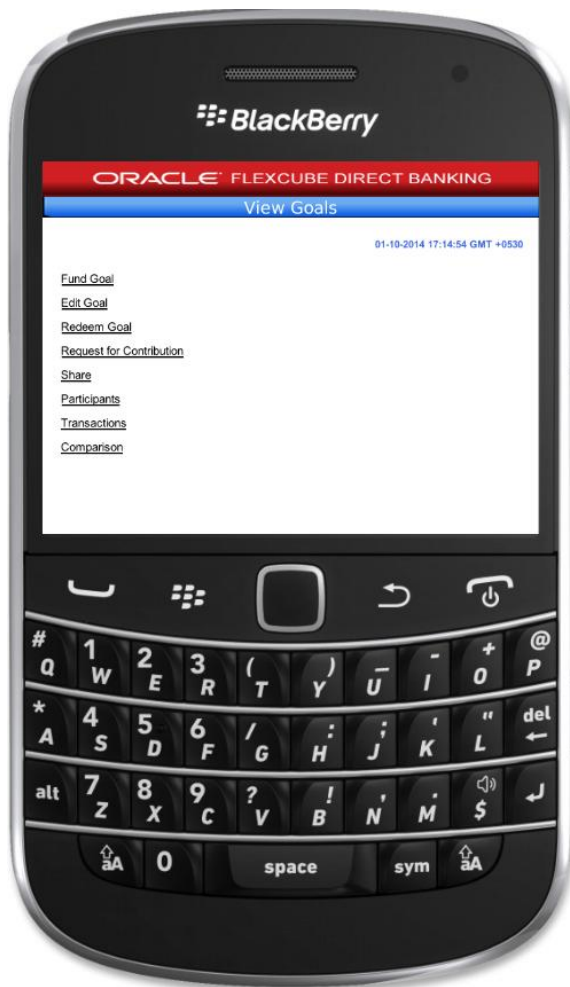
1. OR
Navigate to **PFM > View Manage and Contribute**. The **View Goal** screen is displayed:

View Goal

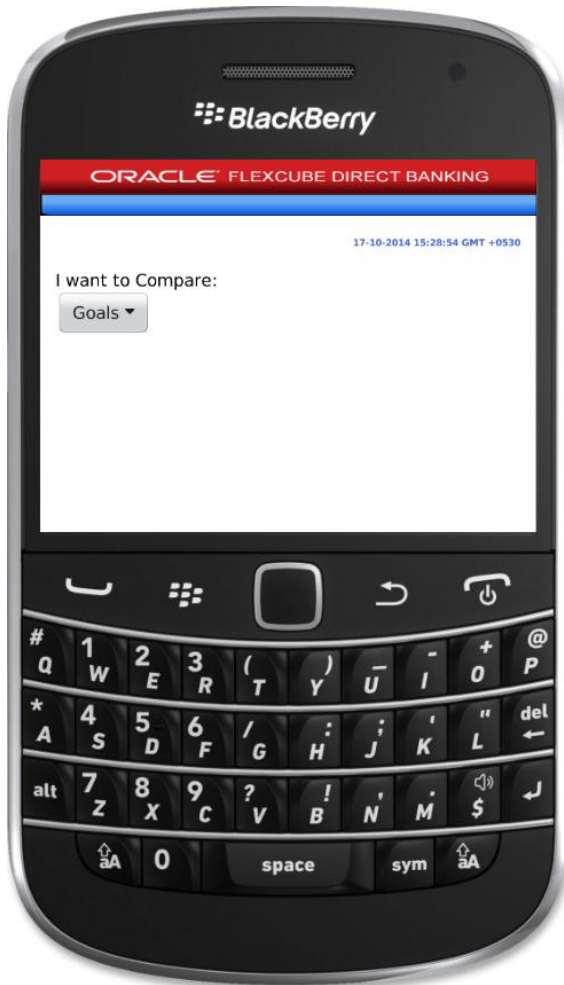


2. Select the required goal and click **Next**. The **Goal Details** screen is displayed:
3. Click **Other Options**. The **View Goals** screen is displayed:

View Goals



4. Click **Compare** link. Following screen is displayed:



5. Select I want to Compare drop-down list.
6. Click **Continue**. The **Compare with Peers** screen is displayed:

Compare with Peers



7. Enter the required details.
8. Click **Submit**. The results of the financial goal comparison are displayed.

17.3 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 the Expenses

1. Navigate to **PFM > Set Budget > Budget**. The **Budget** screen is displayed.
OR
Navigate to **PFM > View Manage and Contribute > View Goals** screen
2. Click **Compare/Comparison** link. The following screen is displayed:



3. Select Expenses in the I want to Compare drop-down list.
4. Click **Continue**. The **Compare with Peers** screen is displayed:

Compare with Peers



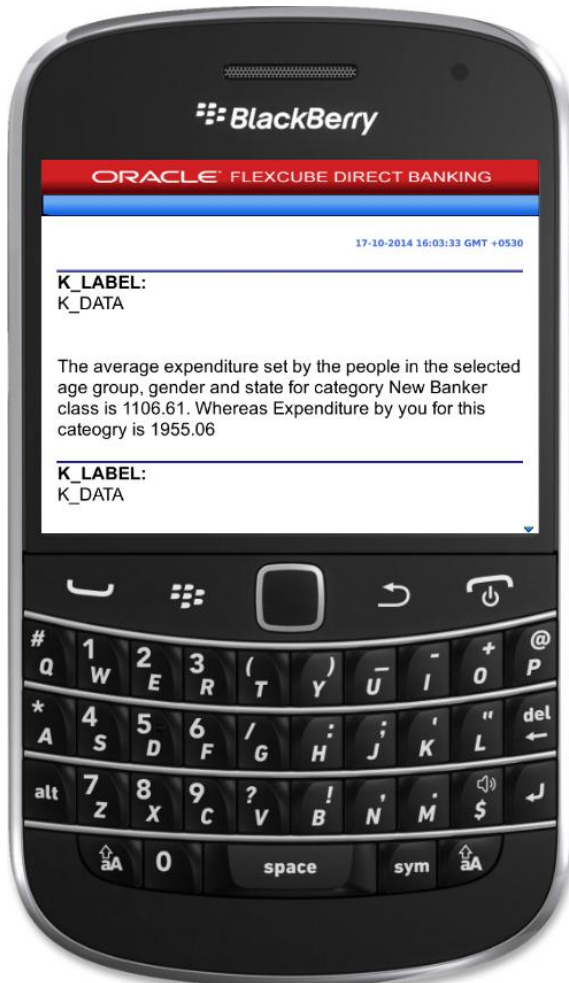


Field Description

Field Name	Description
Select Category	[Mandatory, List Box] Select the sub categories for comparison of expenditure.
Choose Income Group	[Optional Drop-Down] Select the income group from the drop-down list.
Choose Age group	[Optional, Drop-Down] Select the age group for analysis from the drop-down list.
Choose Gender	[Optional, Drop-Down] Select the gender for analysis from the drop-down list.
Choose State	[Optional, Drop-Down] Select the state of residence for analysis from the drop-down list.

Field Name	Description
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.

- Click **Submit**. The results of the expenditure comparison are displayed.



18. Stop Cheque

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

To stop cheque

- 1. Log on to the Blackberry Mobile Banking application.
- 2. Select **Services > Stop Cheque** icon from the menu using up/down scroll keys and the select key. The system displays **Stop Cheque** screen.

Stop Cheque



Field Description

Field Name	Description
Select Action	<p>[Mandatory, Drop-Down]</p> <p>Select the action to be performed i.e. Stop or cancel from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Stop Cheque Payment • Cancel Stopped Cheque
Select Account	<p>[Mandatory, Dropdown]</p> <p>Select the account for which the request is being made from the dropdown list.</p>
Cheque Number	<p>[Mandatory, Numeric, 20]</p> <p>Input the Valid Cheque Number which has to be stopped or Unblocked.</p>
Reason	<p>[Mandatory, Alphanumeric, 40]</p> <p>Input the reason of Stop or Unblock Of cheque for reference.</p> <p>This field displays is an optional field for Cancel stopped cheque.</p>

3. Enter the relevant details.
4. Select the **Submit** form the options. The system displays **Stop Cheque Verify** screen.
OR
Select the **Exit** from the option to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Verify

5. Select the **Confirm** from the options. The system displays **Stop Cheque Confirm** screen.
OR
Select the **Change** from the options to return to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Stop Cheque Confirm

6. Select the **Home** from the options to navigate to the **menu** screen
OR
Select the **Menu** from the options to get back to the sub Menu screen.
OR
Select the **Exit** from the options to exit from the application
OR
Select the **OK** from the options to navigate to the stop cheque initial screen.

19. My Cheques

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

To inquire the cheque status

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > My Cheques** icon from the menu using up\down scroll keys and the select key. The system displays **Cheques** screen.

Cheques



Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account for which the cheque from which the cheque/s have been issued.

Field Name	Description
Cheque Number	[Optional, Alphanumeric, Six] Type the cheque number to view the cheque status.

3. Select the **Submit** from the options. The system displays **My Cheques** screen with the cheque status details.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to get back to the sub Menu screen.

My Cheques



Field Description

Field Name	Description
Account	[Display] This field displays the account number.
Cheque Number	[Display] This field displays the cheque number.
Cheque Status	[Display] This field displays the cheque status.
Amount	[Display] This field displays the cheque amount.

4. Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to get back to the sub Menu screen.

20. New Cheque Book

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

To request the cheque book

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Request Cheque Book** icon from the menu using up/down scroll keys and the select key. The system displays **New Cheque Book** screen.

New Cheque Book



Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account for which cheque book is to be requested.

Field Name	Description
Cheque Book Option	<p>[Mandatory, Drop-Down]</p> <p>Select the cheque book option that is number of leaves required in the cheque book.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cheque Book With 10 Leaves • Cheque Book With 25 leaves • Cheque Book With 50 Leaves
Mode of Delivery	<p>[Mandatory, Drop-Down]</p> <p>Select the means of delivery of the cheque books.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Branch • Courier

3. Select the **Submit** from the options. The system displays **New Cheque Book – Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Verify



Field Description

Field Name	Description
Account	[Display] This field displays the User's account for which cheque book is being requested.
Cheque Book Option	[Display] This field displays the number of leaves required in the cheque book.
Mode of Delivery	[Display] This field displays the mode of delivery.

4. Select the **Confirm** from the options. The system displays **New Cheque Book – Confirm** screen.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to get back to the sub Menu screen.

New Cheque Book – Confirm



5. Select the **Home** from the options to get back to the **Menu** screen.

OR

Select the **View Messages** from the options from the options to view the messages.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **Ok** from the options. The initial **New Cheque Book** screen is displayed

OR

Select the **Menu** from the options to return to the sub menu screen.

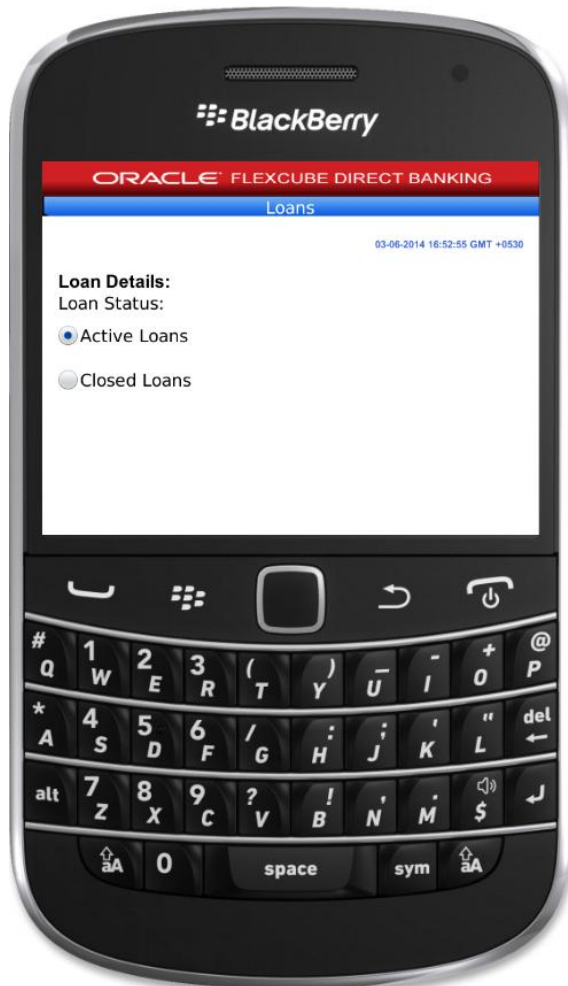
21. Loan Details

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

To view the loan details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Loans > Loan Details** icon from the menu by using the up/down arrow keys. The system displays **Loans** screen.

Loans



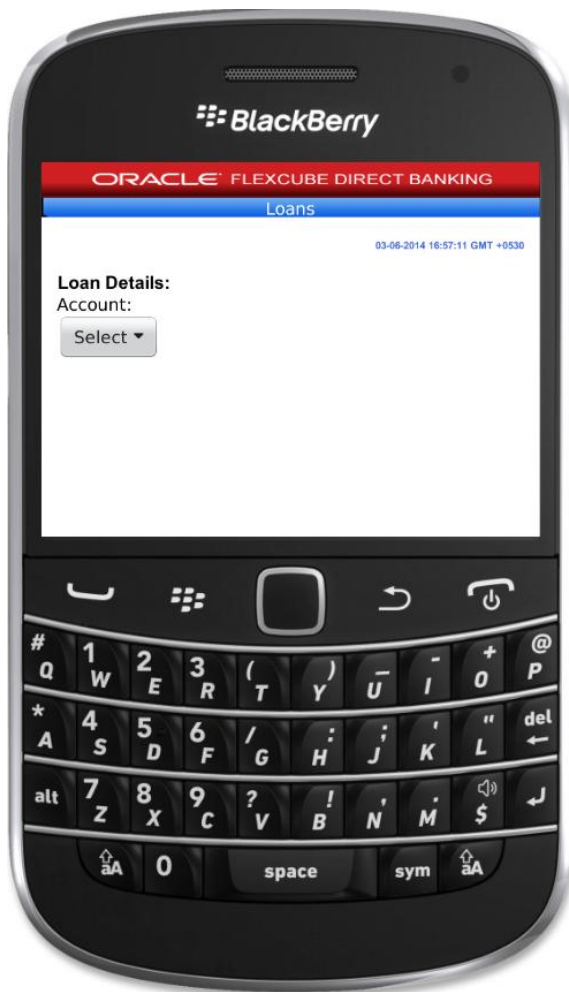
Field Description

Field Name	Description
Active Loans	[Mandatory, Radio Button] Click the button to display Loans mapped to the customer that are in active status

Field Name	Description
Closed Loans	<p>[Mandatory, Radio Button]</p> <p>Click the button to display Loans mapped to the customer that are in closed status</p> <p>This button will be displayed only if bank has configured for Closed Loan details to be displayed and the logged in user has any closed loans.</p>

3. Click the appropriate loan type and select the Loan account.
4. Click **Submit**. The following screens is displayed:

Loans



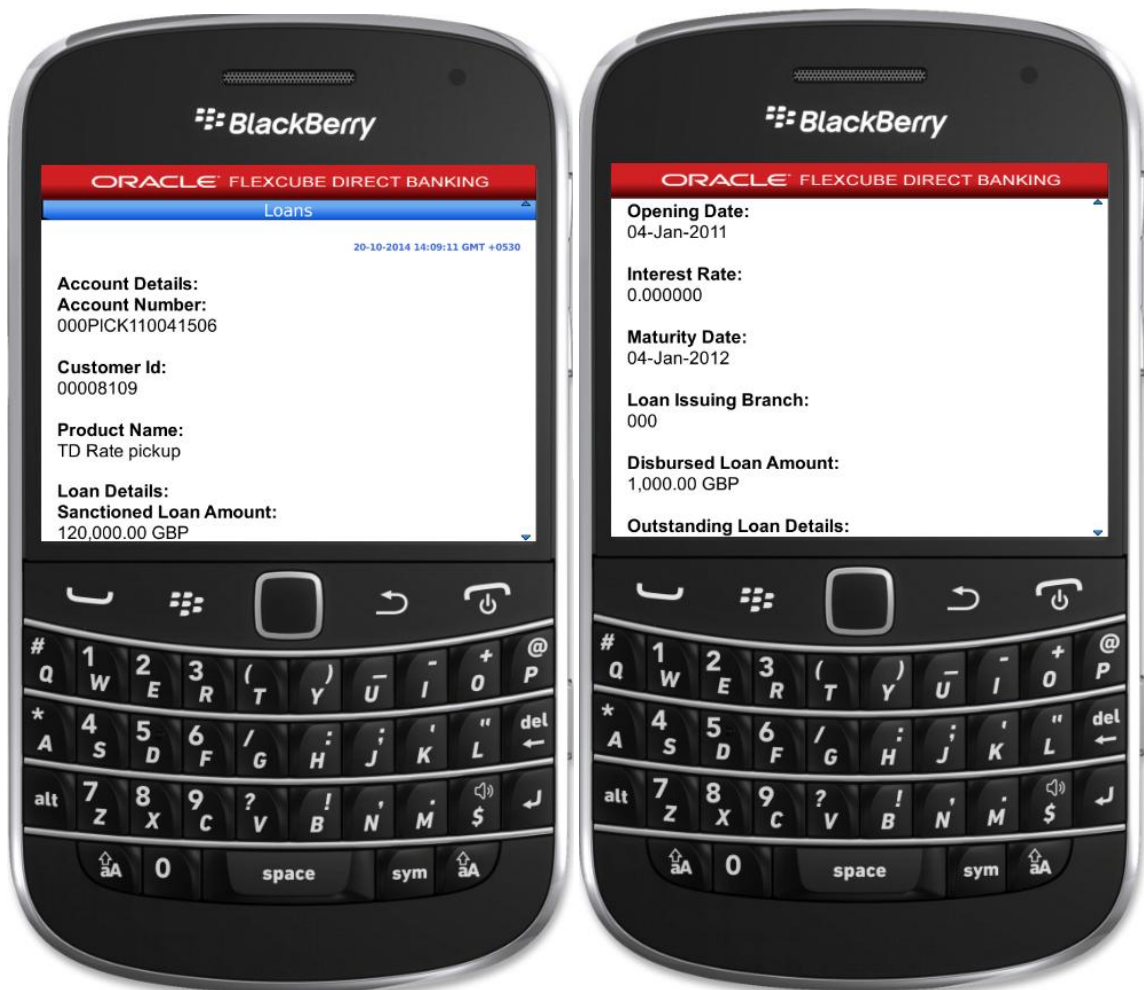
Field Description

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

Account	[Mandatory, Drop down] Select the account for which loan details is to be viewed.
----------------	--

5. Select the account from the drop-down list.
6. Select the **Submit** from the options. The system displays **Loan Details** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Loans - Loan Details





Field Description

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

Account Details

Account Number	[Display] This field displays the account number of which user can view details.
Customer Id	[Display] This field displays the customer id to which the loan account belongs.
Product Name	[Display] This field displays the product name.

Loan Details

Field Name	Description
Sanctioned Loan Amount	[Display] This field displays the total loan amount granted to the user by the bank. Currency is alongside the amount value.
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 charged on the loan.
Maturity date	[Display] This field displays the date on which the loan will mature.
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 amount of the loan given to the customer till date. Currency will be displayed alongside the amount value.

Outstanding Loan details

Outstanding loan details are available only for **Active Loans**.

Principal Balance	[Display] This field displays the principal outstanding amount on the loan at present. Currency will be displayed alongside the amount value.
Next Installment Date	[Display] This field displays the date on which the next installment has to be paid.
Next Installment Amount	[Display] This field displays the next installment amount that has to be paid. Currency will be displayed alongside the amount value.
Installment Arrears	[Display] This field displays the total amount of installments that are due and need to be paid by the user to the bank. Currency will be displayed alongside the amount value.
Loan outstanding	[Display] This field displays the loan outstanding amount that has to be paid along with account currency.
Remaining Installment	This field displays number of installments remaining for payment of the loan account.

- Click the **Disbursal Details** button. The loan **Disbursal Details** screen is displayed

Loans - Disbursal Details



Field Description

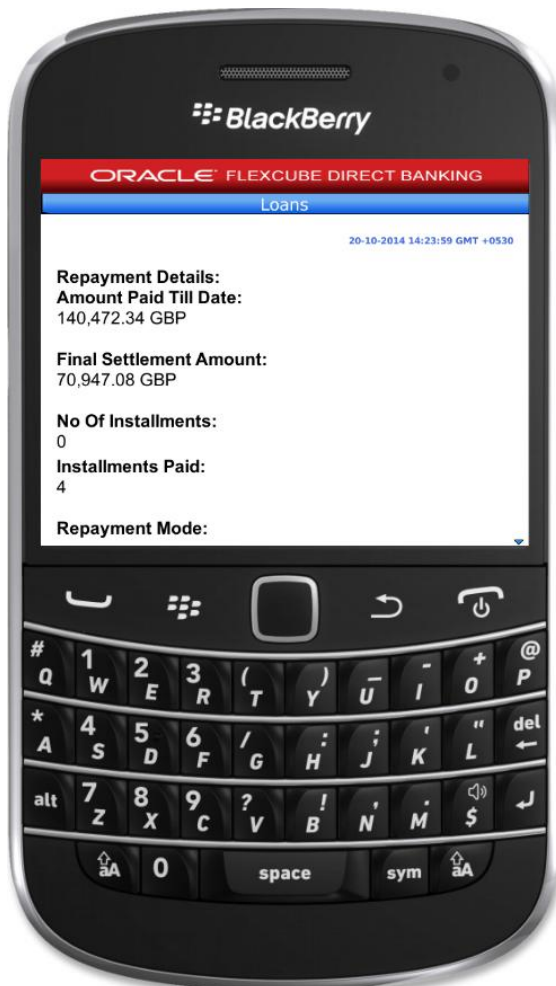
Field Name	Description
Disbursal Details	
Disbursal Amount	[Display] This field displays the amount of loan disbursed.
Disbursal Date	[Display] This field displays the date of disbursal of loan.

Field Name	Description
Disbursal Branch	[Display] This field displays the bank branch from which disbursal took place.

OR

Click the **Repayment Details** button. The loan **Repayment Details** screen is displayed

Loans - Repayment Details



Field Description

Field Name	Description
Repayment Details	

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

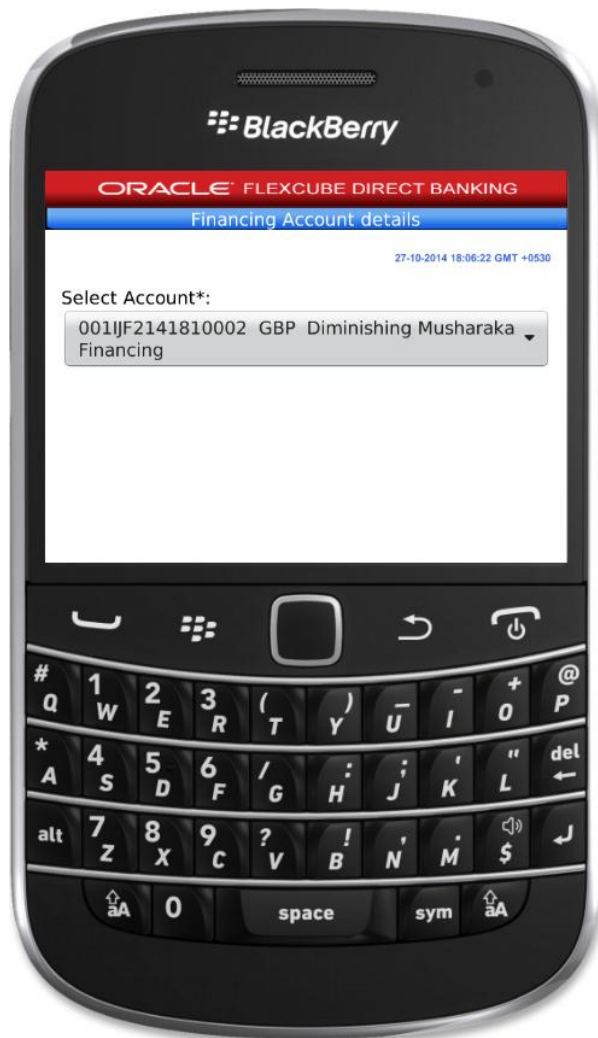
22. Islamic Financing Details

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

To view the financing details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Loans > Islamic Financing Details** icon from the menu by using the up/down arrow keys. The system displays **Financing Details** screen.

Financing Details



Field Description

Field Name

Description

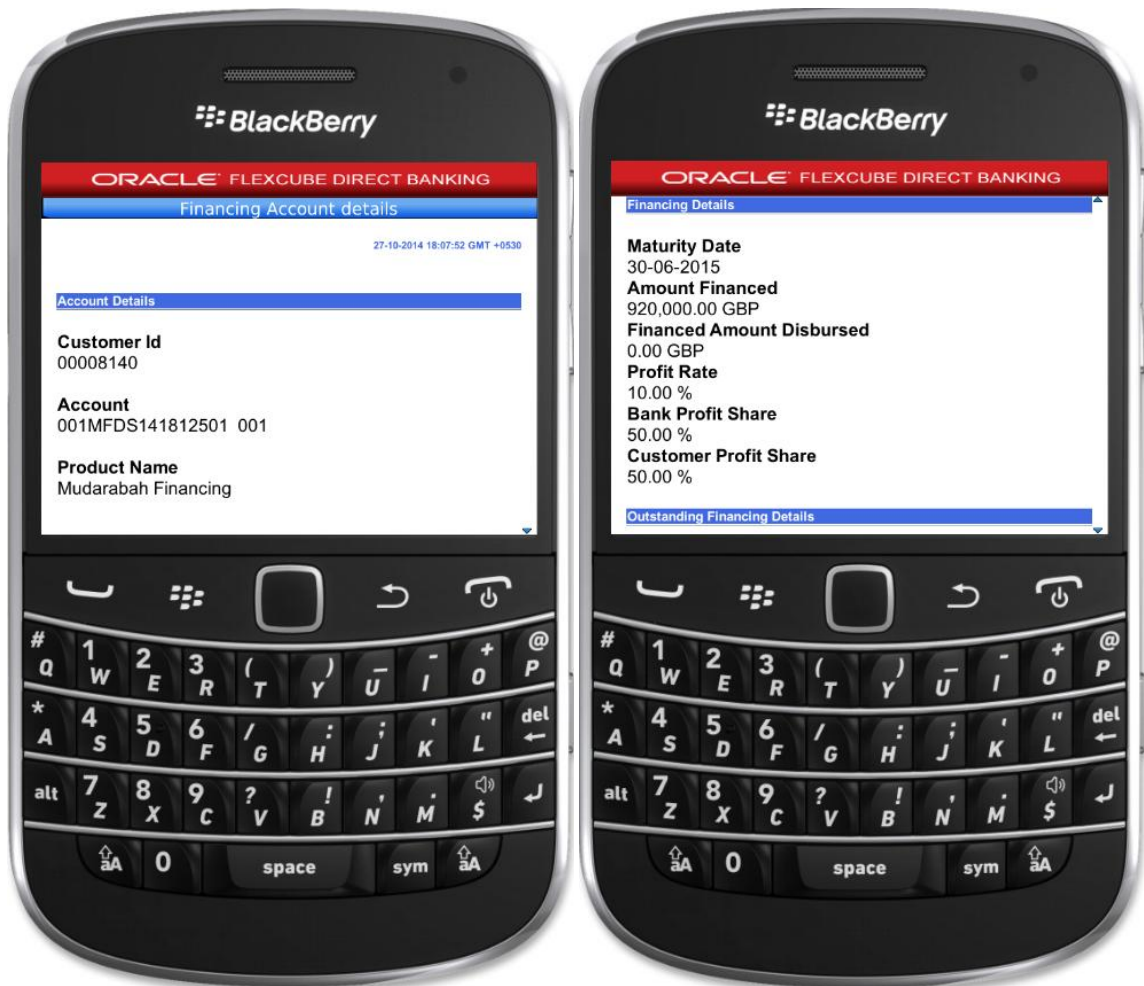
Select Account

[Mandatory, Dropdown]

Select the account from the dropdown list.

3. Select the **Submit** from the options. The system displays **Loan Details** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Financing Account Details





Field Description

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

Account Details

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

Financing Details

Field Name	Description
Maturity Date	[Display] This field displays the maturity date of the financing account.
Amount Financed	[Display] This field displays the financed amount.
Finance Amount Disbursed	[Display] This field displays the financing amount disbursed till date.
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Outstanding Financing Details	
Principal Balance	[Display] This field displays the outstanding principle balance on the loan account as on date.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid.

4. Select the **Home** from the options to get back to the Menu screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

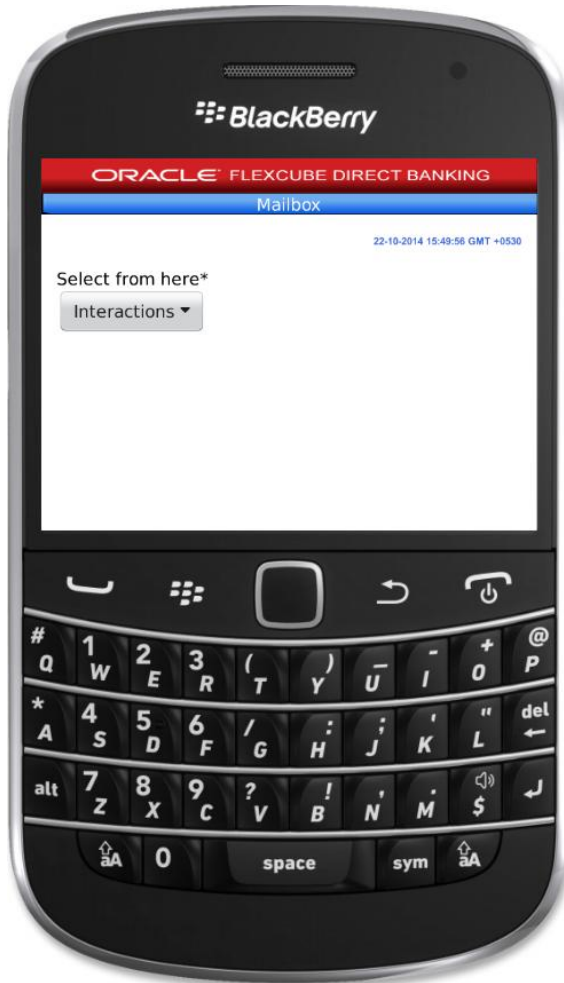
23. Mail Box

This option allows you to communicate with the bank administrator.

To access the Mailbox options

1. Log on to the Blackberry Banking application.
2. Select **Services > Mailbox** icon from the menu. The system displays the **Inbox** screen.

Mailbox



Field Description

Field Name	Description
Select from here	[Mandatory, Drop-Down] Select Interactions from the drop-down list.

3. Select Interactions from the Select from here drop-down.
4. Select the **Submit** from the options. The system displays **View inbox** screen.
OR
Select the **Compose** from the options. The system displays **Compose message** screen.
OR
Select Sent Mail from the options. The system displays the sent mail by the users in a new **Mailbox** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

23.2 Inbox

Message Details

1. Select Interaction from Select from here drop-down list and click Submit.

Mailbox



2. Select the **View** from the options. The system displays **View Message** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Back** button from the options to return to the previous screen.
OR
Select the **ATG** button from the options to call bank officials for any clarification.
OR
Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

3. Below screen comes when View option is selected.



Field Description

Field Name	Description
Message	[Display] This field displays the subject of the message received by the user.
Date and Time	[Display] This field displays the date and time message was received by the user.

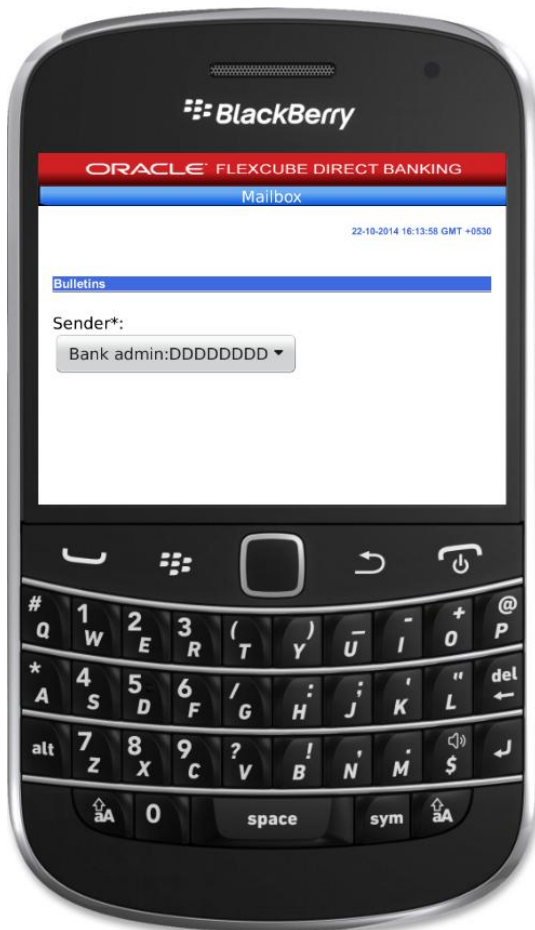
4. Select the **Exit** from the options to exit from the application.
 OR
 Select the **Back** from the options to return to the previous screen.
 OR
 Select the **Reply** from the options to reply to the current message.
 OR
 Select the **ATG** from the options to call bank officials for any clarification.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

23.3 Bulletin

To view the Bulletins

1. Select Bulletins from the Select from here drop-down in the **Mailbox** screen.
2. Select the **Submit** from the options. The system displays **View inbox** screen.
OR
Select the **Compose** from the options. The system displays **Compose message** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

View Bulletin



3. Select the message to be viewed from the drop-down list.
4. Select **View** from the options. The system displays the message in the **Bulletins** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Back** from the options to return to the previous screen.

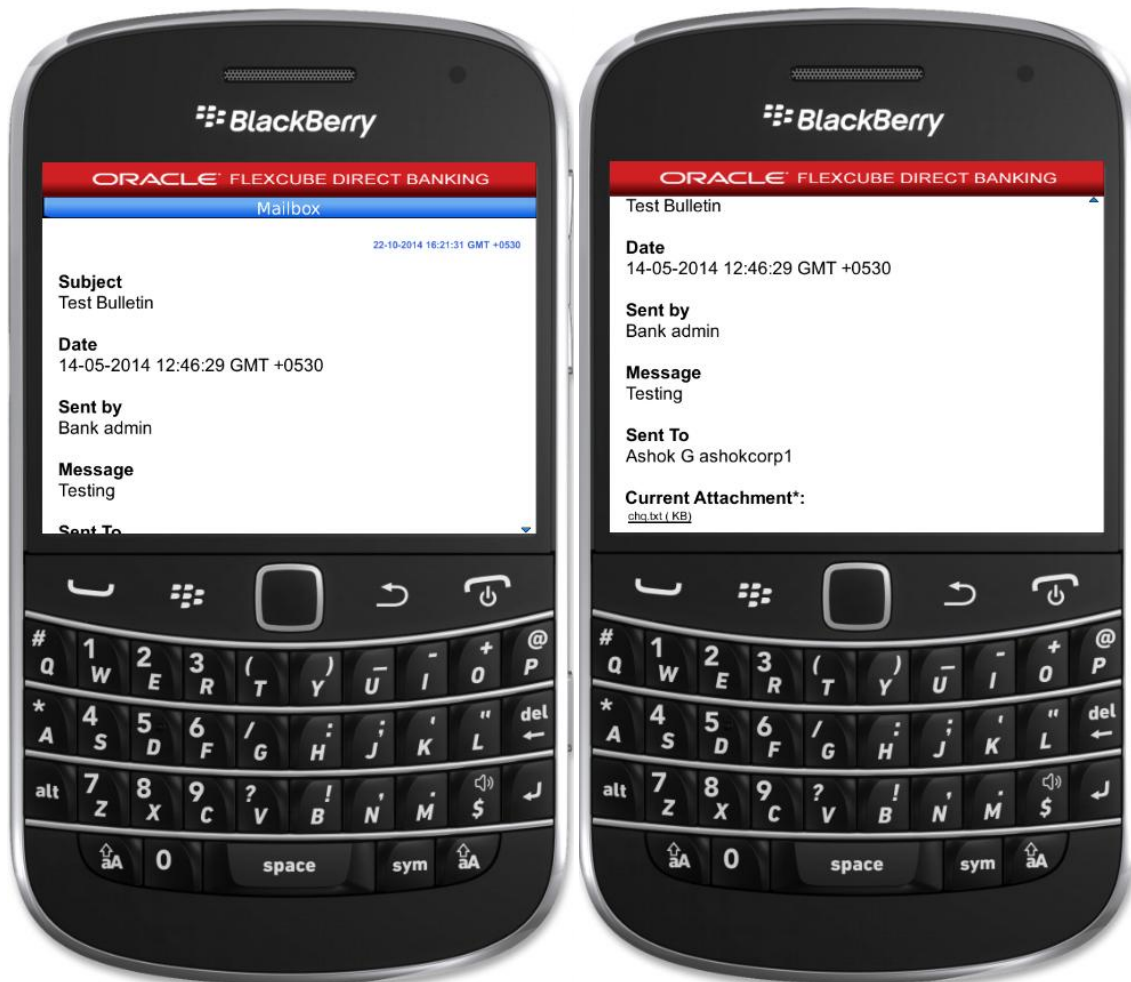
OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Bulletins



5. Select **Back** from the options to return to the previous screen.

OR

Select **Exit** from the options to exit the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

OR

Select the **ATG** from the options to call bank officials for any clarification.

6. Click the **Sent messages** on the mailbox screen from the options. The system displays the Sent messages screen.

23.4 Sent Messages

To view the sent messages

1. Select Sent messages from the Select from here drop-down in the **Mailbox** screen.
2. Select the **Submit** from the options. The system displays Mailbox screen.
OR
Select the **Compose** from the options. The system displays Compose message screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Mailbox – Sent Message

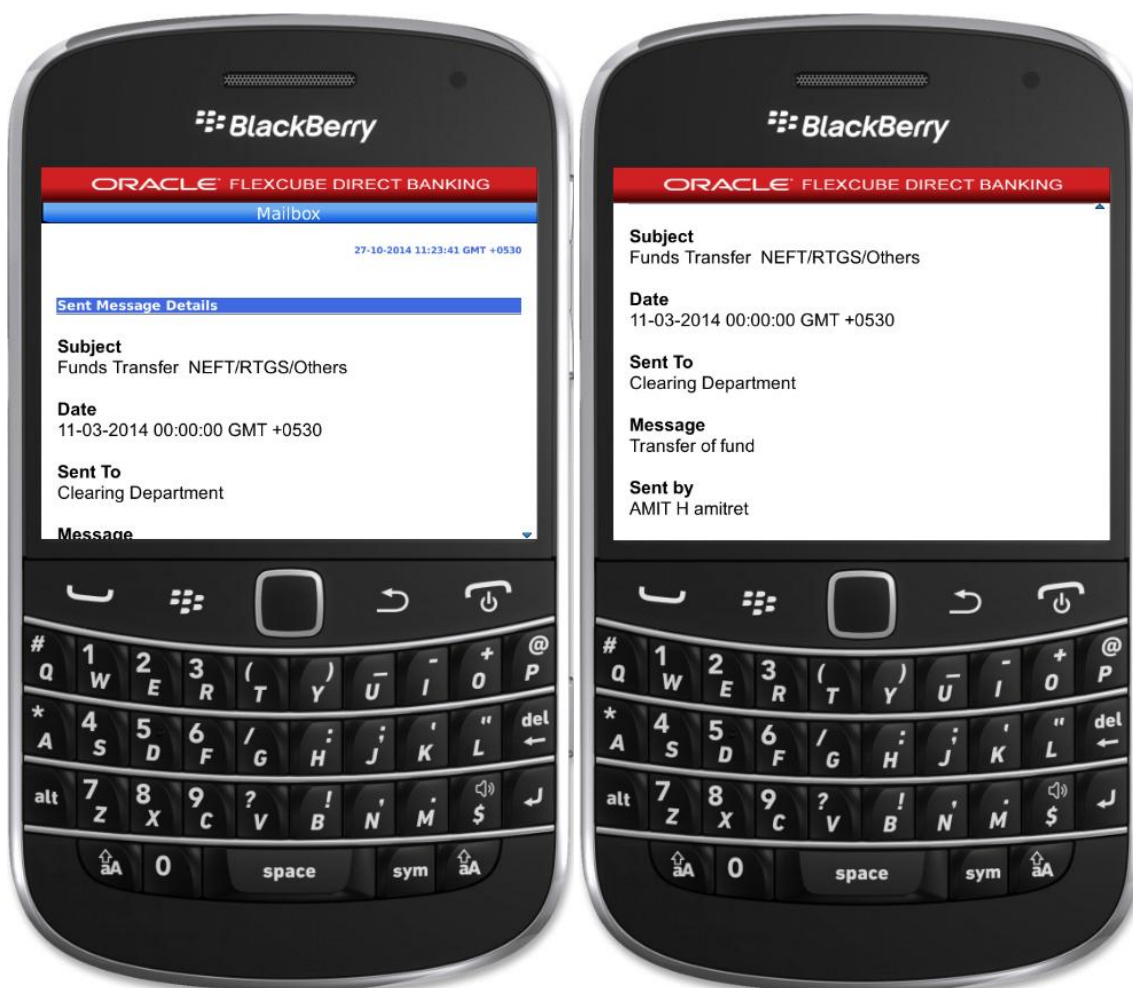


Field Description

Field Name	Description
Sent To	[Mandatory, Drop-Down] Select the message that you want to view from the drop-down list.

3. Select the message to be viewed from the drop-down list.
4. Select **View** from the options. The system displays the message in the **message details** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Back** from the options to return to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Mailbox – Sent Message



5. Select the **Exit** from the options to exit from the application.
OR
Select the **Back** from the options to return to the previous screen.
OR
Select the **Forward** from the options to forward the current message.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

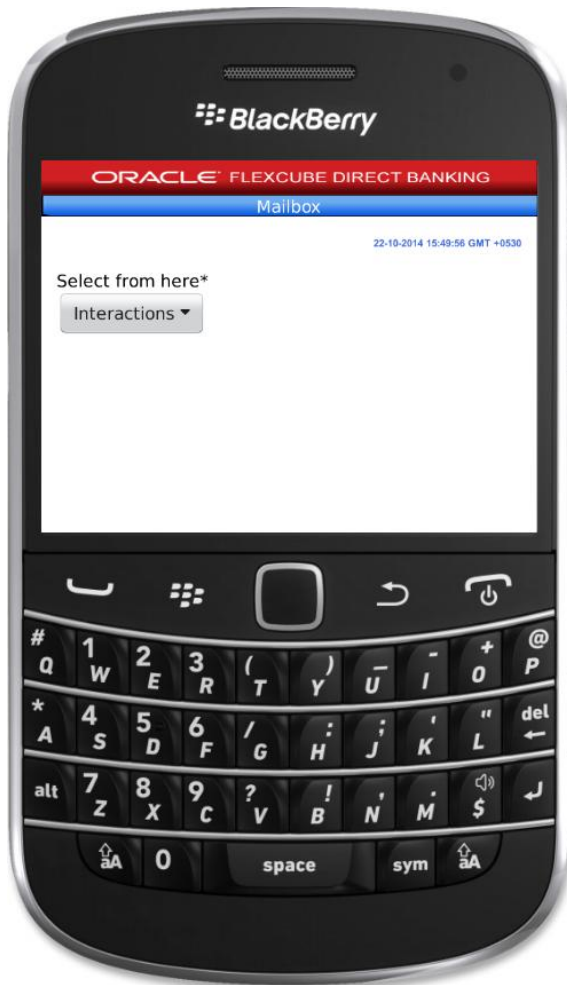
23.5 Compose Messages

User can send email to the bank from this screen. User can also add attachments to the message.

To compose a message:

1. Log on to the Blackberry Banking application.
2. Select **Notifications > Mailbox** icon from the menu. The system displays the **Mailbox** screen.

Mailbox



Field Description

Field Name	Description
Select from here	[Mandatory, Drop-Down] Select Interactions from the drop-down list.

3. Select Interactions from the Select from here drop-down.
4. Select **Compose** from the options. The system displays the **Mailbox** screen

Compose Messages



Field Description

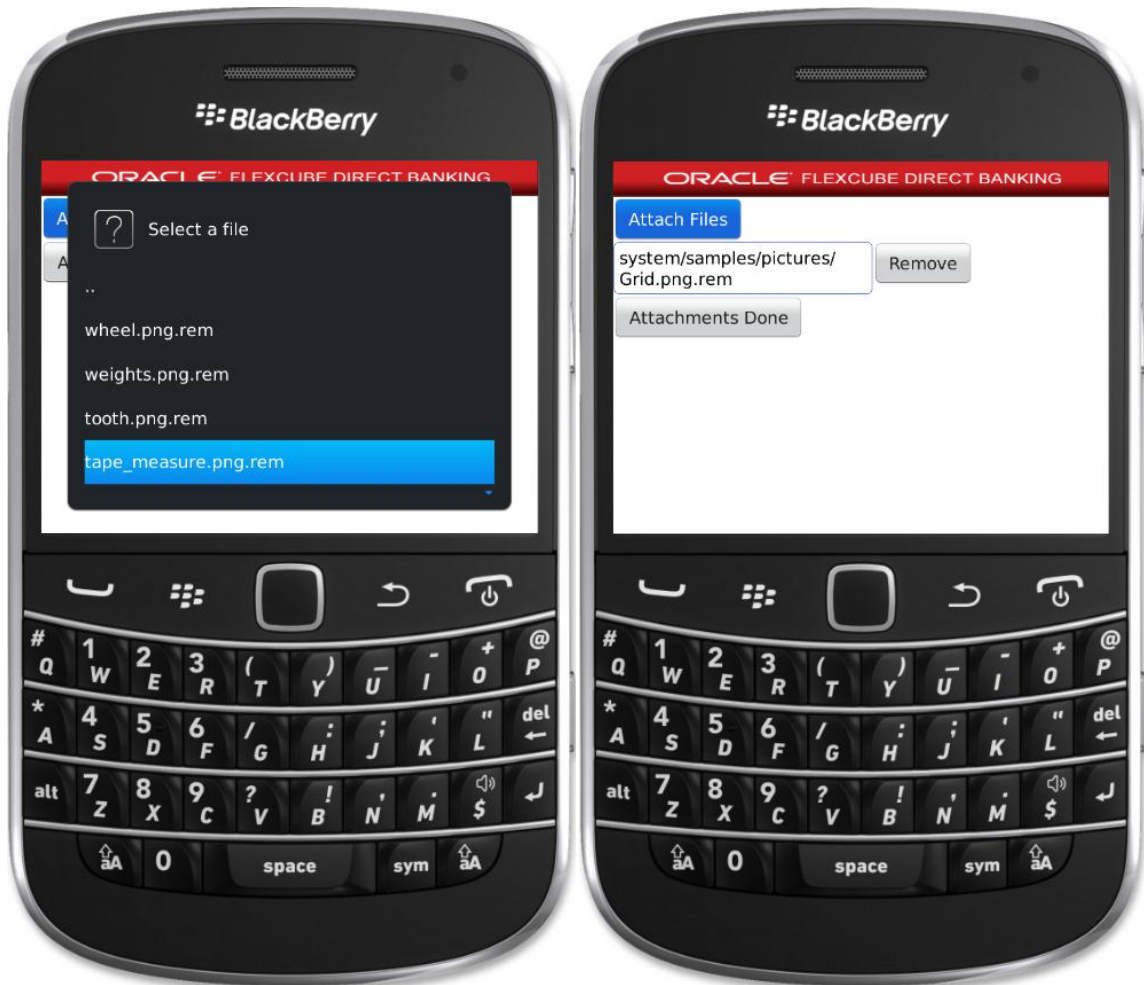
Field Name	Description
Select subject	[Mandatory, Drop-Down] Select subject of the message from the drop-down list.
Select Customer	[Mandatory, Drop-Down] Select the customer to which the message needs to be delivered from the drop-down list. The drop-down lists all the customers mapped to the user.
Custom Subject	[Conditional, Alphanumeric, 60] Enter the custom subject specific to user. This field is enabled only if I will type my own subject option is selected from Select subject drop-down list.

Field Name	Description
Enter your message below	<p>[Mandatory, Alphanumeric, 60]</p> <p>Enter the message.</p> <p>The user can give the details related with the message type or for which user wants to get the information or query etc.</p>
5.	Select the Subject and Customer using up down arrow keys and select key.
6.	Enter the message (mandatory).
7.	<p>Select Add Attachment from options to add any attachment to the message. The system displays following screen:</p> <p>OR</p> <p>Select Send option to send the message.</p> <p>OR</p> <p>Select the Exit from the options to exit from the application.</p> <p>OR</p> <p>Select Inbox option to navigate to the Inbox screen.</p> <p>OR</p> <p>Select the Home from the options to navigate to the menu screen.</p> <p>OR</p> <p>Select the Menu from the options to return to the sub menu screen.</p>

Compose Messages Add Attachment

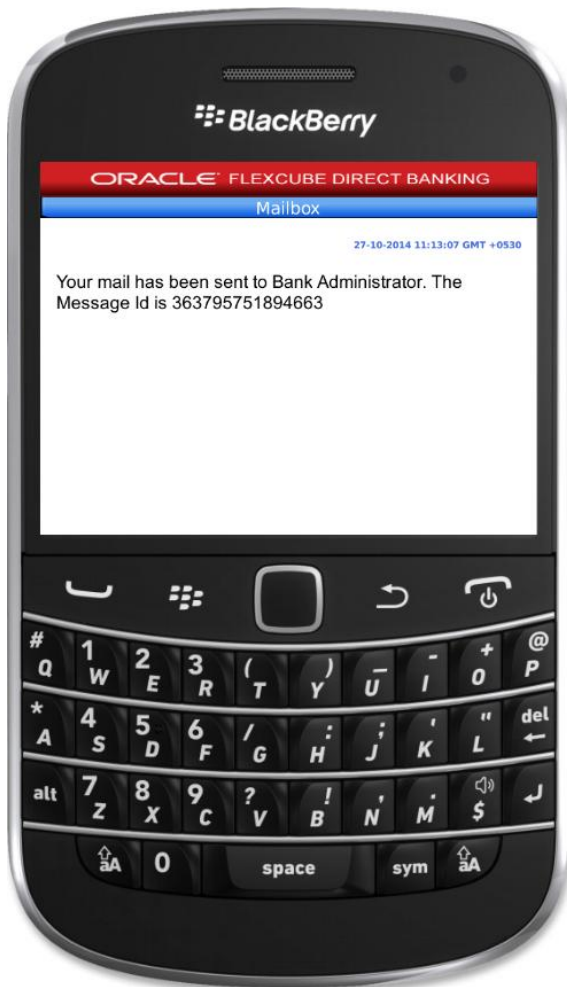
8. Select **Attach Files** option to add attachment. The system displays following screen to browse and select the file.

Attaching File



9. Select file and click **Attachments Done** option. The system displays initial Compose Message screen.
10. Select **Send** option to send the message.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **ATG** from the options to call bank officials for any clarification.
OR
Select **Inbox** option to navigate to the Inbox screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select **Add Attachment** from the options to add another attachment.

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.

Compose Messages- Message Sent

11. Select the **Exit** from the options to exit from the application.
OR
Select **OK** from the options to return to **Compose Message** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

23.6 Alerts

Alerts



1. Select **Sender** from drop down list.
2. Select the **Exit** from the options to exit from the application.
OR
Select **View** from the options. The system displays the message in the **Alerts** screen.
OR
Select the **Back** from the options to return to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

View Alerts



3. Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Click **Back** from the options to navigate to the previous screen.

23.7 Tasks

Tasks



1. Select Task from drop down list.
2. Select **View** from the options. The system displays the message in the **Task** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to menu screen.
OR
Select **Back** from option to navigate to the previous screen.

MailBox



3. Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to menu screen.
OR
Select **Back** from option to navigate to the previous screen.

24. Forex Inquiry

This menu enables you to inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of FLEXCUBE Direct Banking.

To inquire Foreign Exchange Rates

1. Log on to the Blackberry Mobile Banking application.
2. Select **Tools > Forex Rates** from the menu using up/down scroll keys and the select key. The system displays **Forex Rates** screen.

Forex Rates



Field Description

Field Name	Description
From Currency	[Display] This field displays the base currency to enquire the exchange rate.

Field Name	Description
To Currency	[Mandatory, Drop-Down] Select the currency for which rate is to be inquired with respect to the base currency from the drop-down list.

- 3. Select the To currency.
- 4. Select **Submit** from the options. The system displays **Foreign Exchange Rate Inquiry** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Forex Rates



Field Description

Field Name	Description
Foreign Rate Unit	[Display] This field displays the base currency for which rates are displayed.
To Currency	[Display] This field displays the currency for which rates are displayed.
Cash Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in cash transaction
Cash Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a cash transaction
TT Buy	[Display] This field displays the rate at which the bank will buy the foreign currency in a telegraphic transfer
TT Sell	[Display] This field displays the rate at which the bank will sell the foreign currency in a telegraphic transfer.

5. Select the **Home** option to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen
OR
Select the **Back** from the options to return to the previous screen.

25. Security Questions

This function enables you to assign list of security questions. You can also modify or add and remove the security questions assigned whenever required.

To set Security Questions

1. Navigate through the menus to **Customer Services > Security Questions**. The system displays the **Modify Security Questions** screen.

Modify Security Questions



2. Select Security Questions from the drop-down list and enter the answers respectively.
3. Click **Confirm** button. The system will display **Modify Security Questions Verify** screen.

Set Security Questions Verify



4. Click **Confirm** button. The system will display **Modify Security Questions Confirm** screen.
OR
Click **Change** to reset the security questions.

Set Security Questions Confirm

5. Click **Ok** button.

26. Own Account Transfer

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

To do the own account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Own Account Transfer** icon from the menu using down scroll keys. The system displays **Own Account Transfer** screen.

Own Account Transfer



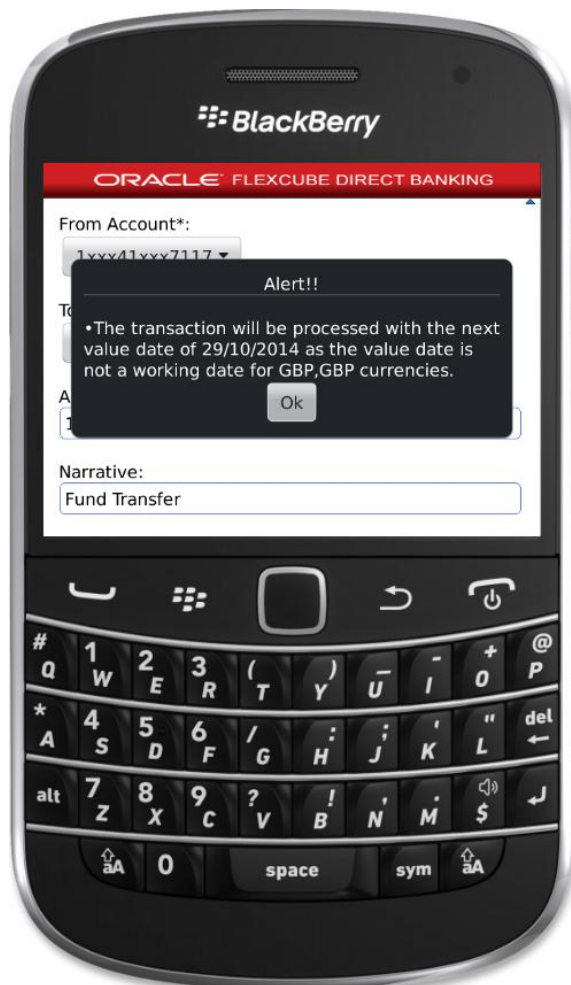
Field Description

Field Name	Description
From Account	[Mandatory, Drop-Down] Select the user's account from which the funds are to be transferred from the drop-down list.
To Account	[Mandatory, Drop down] Select the user' account as the destination account to which funds are to be transferred.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Narrative	[Optional, Alphanumeric, 35] Enter the narrative for the transfer for future reference.

3. Enter the required information.
4. Select the **Pay Now** from the options. The system displays the following screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Note: The images in this User Manuals are of **Pay Now** option.

Own Account Transfer – Pay Now



Field Description

Field Name	Description
Payment	[Button]
Instruction	<p>Select the button to execute the payment</p> <ul style="list-style-type: none"> • Pay Now: select this option to process the funds transfer immediately. • Pay Later: select this option to make the funds transfer on a future date. You can choose a date up to 30 days later than the date of transaction to make the payment. • Pay Periodically: select this option to make the periodic payments by specifying start date and end date.

Field Name	Description
Transfer Date	<p>[Conditional, Data Picker]</p> <p>Select the future payment execution date from the date picker.</p> <p>Transfer date shall be greater than current date.</p> <p>This field is enabled only if Pay Later option is selected.</p>
First Execution Date	<p>[Conditional, Data Picker]</p> <p>Select the first day of standing instruction execution.</p> <p>This field is enabled only if Pay Periodically option is selected.</p>
Last Execution Date	<p>[Conditional, Data Picker]</p> <p>Select the final day of standing instruction execution.</p> <p>This field is enabled only if Pay Periodically option is selected.</p>
Frequency	<p>[Conditional, Drop-Down]</p> <p>Select the standing instruction execution frequency for the funds transfer.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly <p>This field is enabled only if Pay Periodically option is selected.</p>

5. Click **Ok**. The system displays the **Own Account Transfer Verify** screen.

Own Account Transfer Verify



7. Select the **Confirm** from the Options. The system displays **Own Account Transfer Confirm** screen.
 OR
 Select the **Exit** from the Options to exit from the application.
 OR
 Select the **Home** from the Options to navigate to the menu screen.
 OR
 Select the **Change** from the Options to navigate to the previous screen.
 OR
 Select the **View Messages** from the Options to view the messages.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Confirm



8. Select the **Home** from the options to get back to the Menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **Ok** from the options. The initial **Own Account Transfer** screen is displayed.
OR
Select the **Menu** from the options to return to the sub menu screen

27. Internal Transfer

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

To do the internal transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Internal Transfer** icon from the menu using down scroll keys and the select key. The system displays **Internal Transfer** screen.

Internal Transfer



Field Description

Field Name	Description
Transfer To	<p>[Mandatory, Drop-Down]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> Existing Beneficiary Make New Payment

Existing Beneficiary:

Steps below are shown for transfer to **Existing Beneficiary**.

- Click **Continue** option. The system displays following screen.

Internal Transfer



Field Description

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

Beneficiary	[Mandatory, Drop-Down] Select existing beneficiary from the list. It displays all the registered beneficiaries with the user.
--------------------	---

- Click **Continue** option. The system displays **Internal Transfer** screen.

Internal Transfer



- Select the beneficiary from the drop-down.
- Click **Continue**. The system displays the following screen.

Internal Transfer – Existing Beneficiary



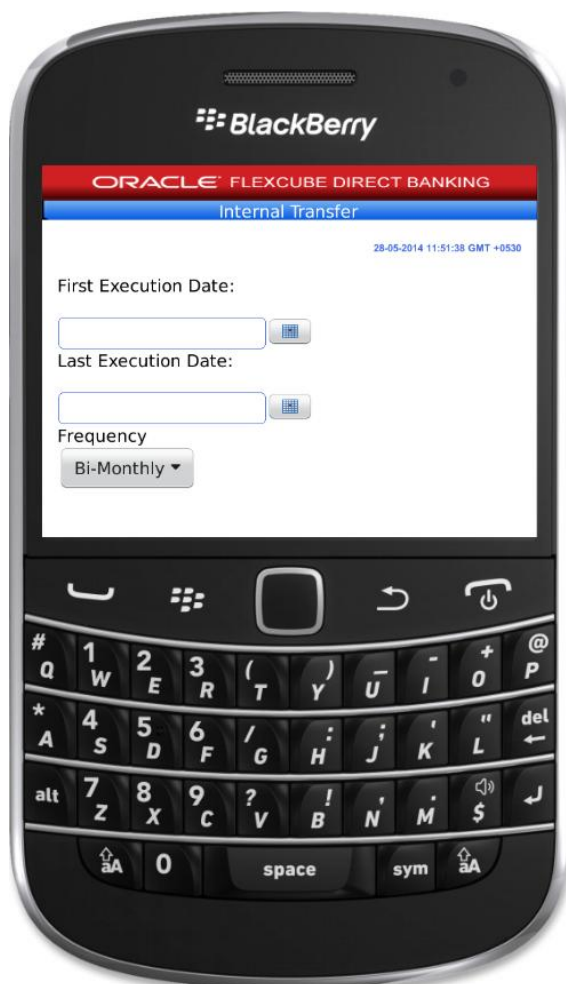
Field Description

Field Name	Description
From Account	[Mandatory, Drop-Down] Select the user's account from which the funds are to be transferred from the drop-down list.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Drop-Down] Select the currency for the amount from the drop-down list.
Purpose	[Mandatory, Drop-Down] Select the purpose of remittance from the drop-down list.

Field Name	Description
Other	[Conditional, Alphanumeric, 35*2] Enter the purpose of remittance. This field is enabled and mandatory only if Others option is selected in Purpose field.
Narrative	[Optional, Alphanumeric, 35] Enter the narrative for the transfer for future reference.

7. Select the required payment Instructions from the options. The system displays the following screen:

Internal Transfer – Pay Periodically



Internal Transfer – Pay Later



Field Description

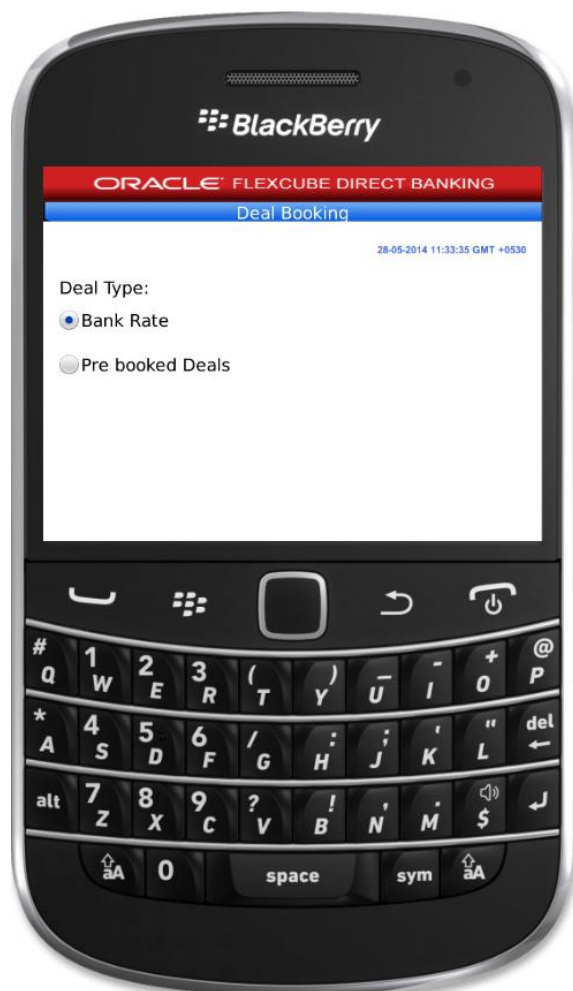
Field Name	Description
Payment	[Button]
Instruction	<p>Select the Instructions to execute the payment</p> <ul style="list-style-type: none"> • Pay Now: select this option to process the funds transfer immediately. • Pay Later: select this option to make the funds transfer on a future date. You can choose a date up to 30 days later than the date of transaction to make the payment. • Pay Periodically: select this option to make the periodic payments by specifying start date and end date.

Field Name	Description
Transfer Date	<p>[Conditional, Data Picker]</p> <p>Select the future payment execution date from the date picker.</p> <p>Transfer date shall be greater than current date.</p> <p>This field is enabled only if Pay Later option is selected.</p>
First Execution Date	<p>[Conditional ,Data Picker]</p> <p>Select the first day of standing instruction execution.</p> <p>This field is enabled only if Pay Periodically option is selected.</p>
Last Execution Date	<p>[Data Picker, Conditional]</p> <p>Select the final day of standing instruction execution.</p> <p>This field is enabled only if Pay Periodically option is selected.</p>
Frequency	<p>[Conditional, Drop-Down]</p> <p>Select the standing instruction execution frequency for the funds transfer.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly <p>This field is enabled only if Pay Periodically option is selected.</p>

8. Click **Continue** option. Following screen is displayed:

Note: Internal Transfer Verify flow is explained in detail below will be same for all payment instructions.

Internal Transfer – Pay Now - Deal Booking



Field Description

Field Name	Description
Deal Type	<p>[Radio Button]</p> <p>Click the appropriate deal type to specify the deal to be utilized.</p> <p>The buttons are:</p> <ul style="list-style-type: none"> • Bank Rate • Pre booked Deals

9. Select the deal type.
10. Click Submit. The following screen is displayed.



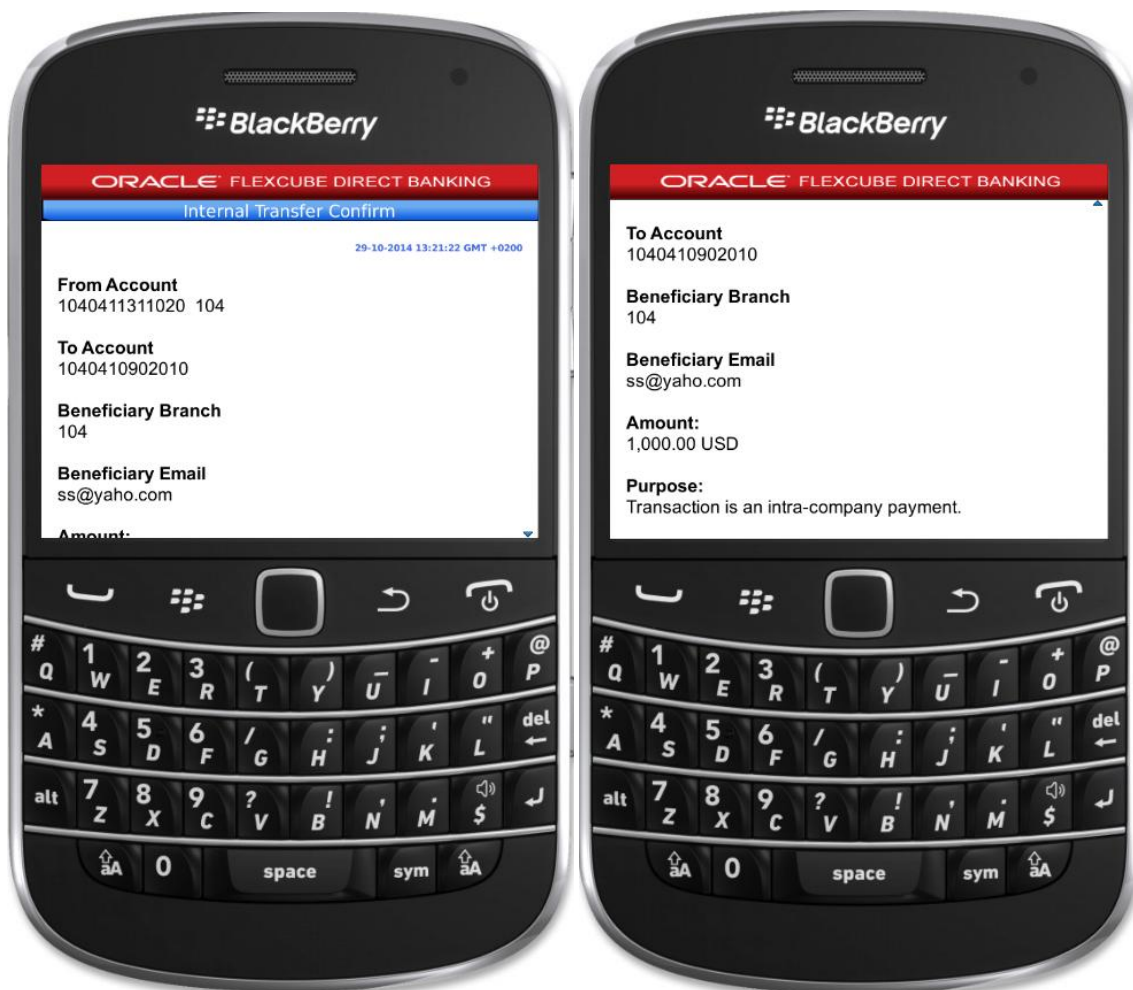
11. Click **Ok**. The **Internal Transfer Verify** screen is displayed.

Internal Transfer Verify



12. Select the **Confirm** from the options. The system displays **Internal Transfer Confirm** screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Change** from the options to navigate to the previous screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen

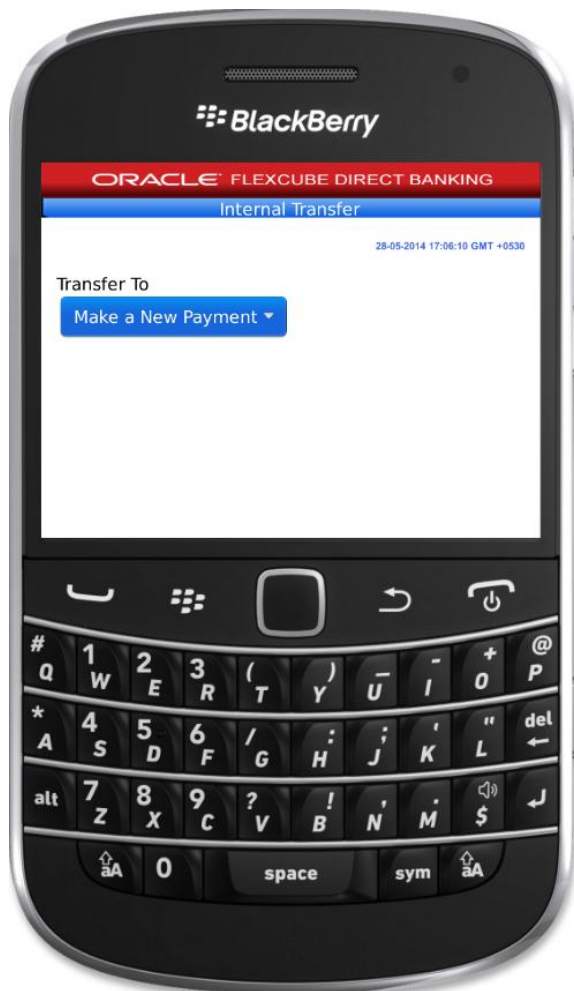
Internal Transfer Confirm



13. Select the **Ok** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages
OR
Select the **Ok** from the options. The initial **Internal Transfer** screen is displayed
OR
Select the **Menu** from the options to return to the sub menu screen
OR
Select the **Download PDF** from option to download the Internal Transfer details. The system displays following screen.
14. Select directory and Click **Ok**. The system displays initial Internal Transfer details screen.

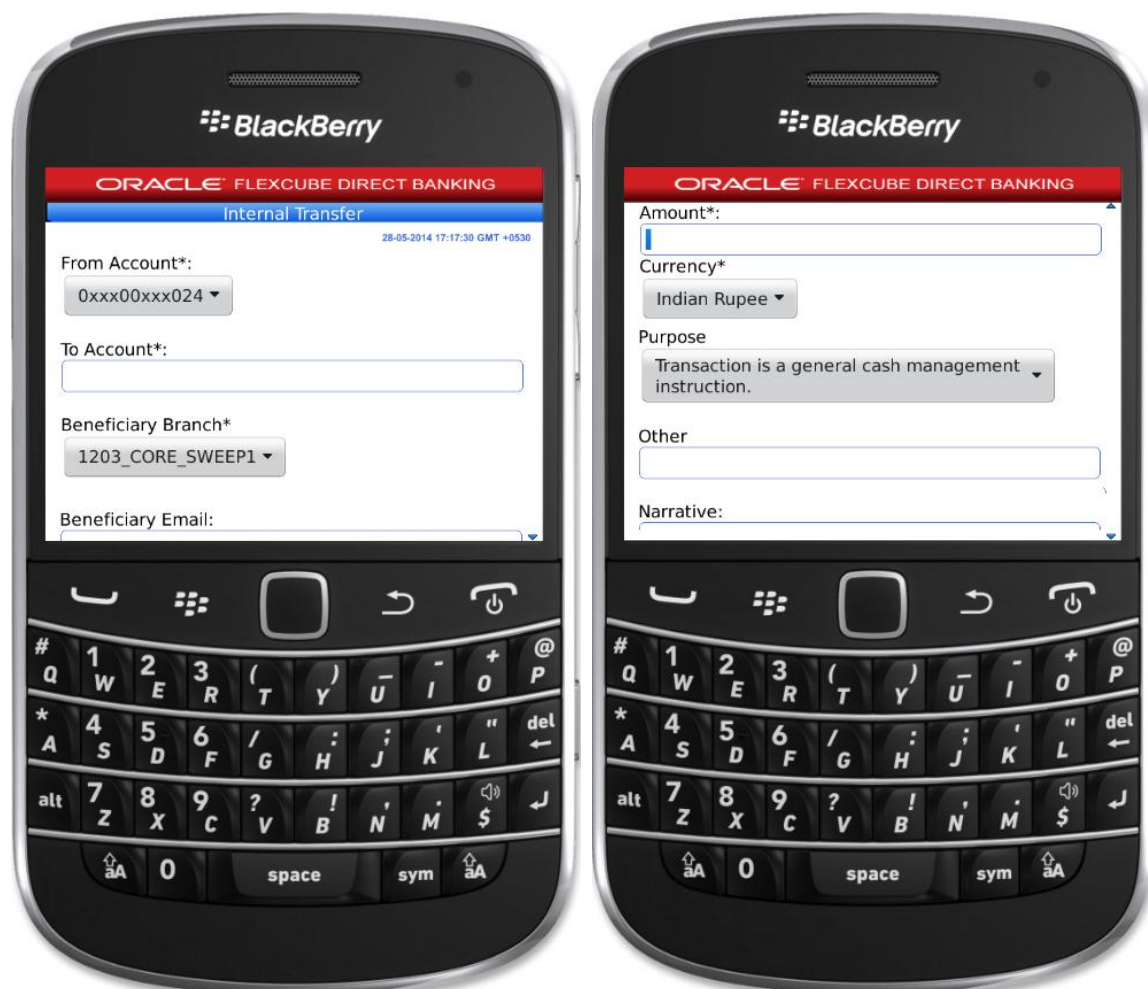
Transfer To: Make New Payment:

1. Select **Transfer To** option as **Make New Payment** as shown below. The following screen is displayed.

Make New Payment

2. Click **Continue**. Following screen is displayed:

Internal Transfer



Field Description

Field Name	Description
From Account	[Mandatory, Drop-Down] Select the account from which the funds will be transferred.
To Account	[Mandatory, Input box] Enter destination account number.
Beneficiary Branch	[Mandatory, Drop-Down] Select the branch of beneficiary account.
Beneficiary Email	[Mandatory, Alphanumeric] Enter the email id of beneficiary.
Amount	[Mandatory, Numeric] Enter the amount to be transferred.

Field Name	Description
Currency	[Mandatory, Drop down] Select the currency of the amount being transferred.
Purpose	[Mandatory, Drop-Down] Select the purpose of remittance from the drop-down list.
Other	[Mandatory, Alphanumeric, 35] Enter the purpose of remittance.
Narrative	[Optional, Alphanumeric] Enter the narrative details if any.

3. Select Payment instruction as **Pay Now** from option. The system displays **Internal Transfer** verify screen.

Note: Further steps will be same as for Internal Transfer Verify shown for Existing Beneficiary.

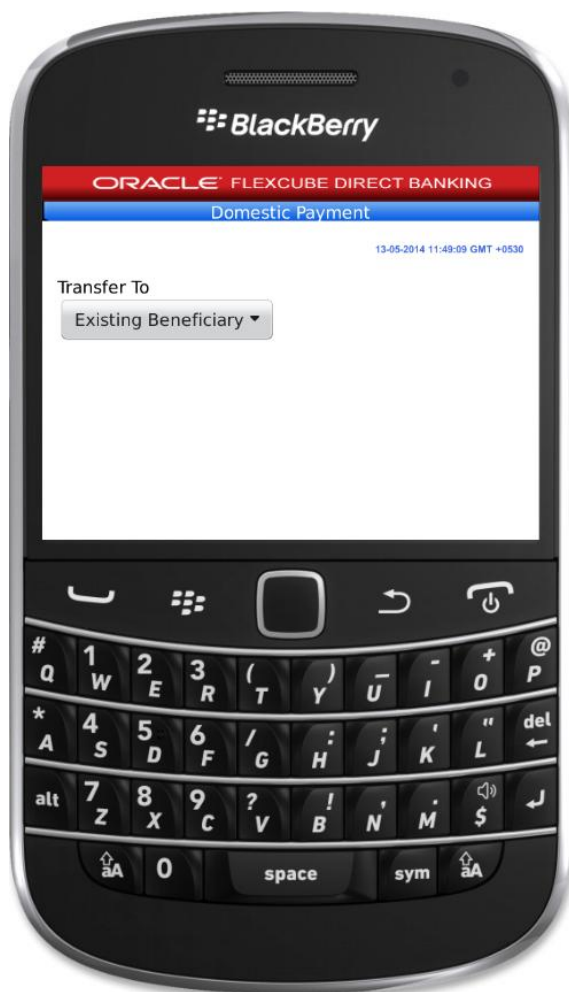
28. Domestic Transfer

This menu enables the user to initiate a domestic account transfer. Domestic Transfer is transfer of amount within different banks

To do the domestic account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Domestic Transfer** icon from the menu using down scroll key and Select key. The system displays **Domestic Payment** screen.

Domestic Payment



Field Description

Field Name	Description
Transfer To	<p>[Mandatory, Drop down]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> Existing Beneficiary Make New Payment

Transfer To: Existing Beneficiary:

Steps below are shown for transfer to **Existing Beneficiary**.

3. Select **Existing Beneficiary** option from the Transfer to drop-down.
4. Click **Continue** button. The system displays following screen.

Domestic Payment



Field Description

Field Name	Description
Beneficiary	[Mandatory, Drop-Down] Select a beneficiary from the list of registered beneficiaries with the user.

5. Select **Beneficiary** from the list and click **Continue**. The system displays following **Domestic Payment** screen.

Domestic Payment



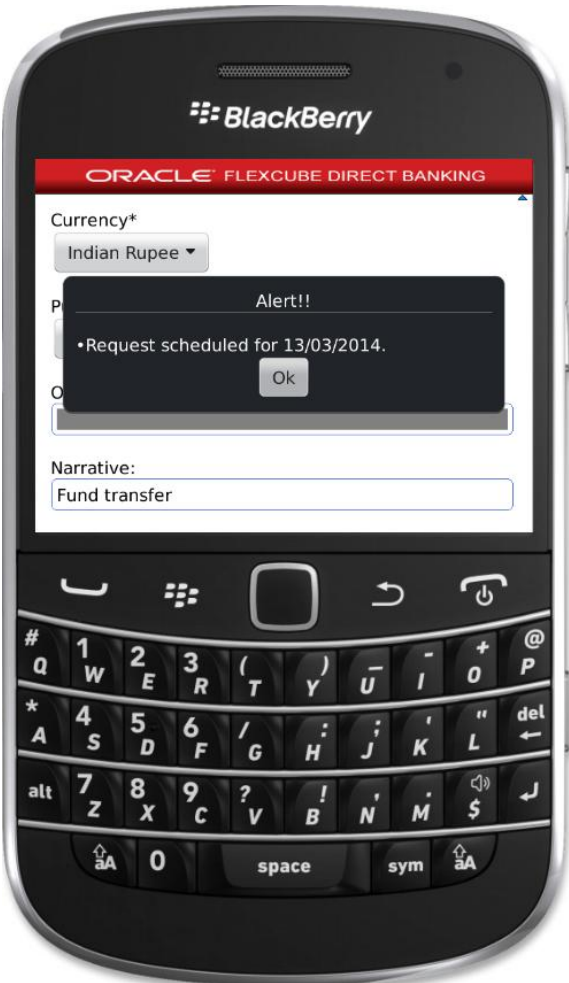
Field Description

Field Name	Description
From Account	[Mandatory, Drop-Down] Select the user's account from which the funds are to be transferred from the drop-down list.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Drop-Down] Select the currency for the amount from the drop-down list.
Purpose	[Mandatory, Drop-Down] Select the purpose of remittance from the drop-down list.
Other	[Conditional, Alphanumeric, 35*2] Enter the purpose of remittance. This field is enabled and mandatory only if Others option is selected in Purpose field.
Narrative	[Optional, Alphanumeric, 35] Enter the narrative for the transfer for future reference.

6. Enter the required information.
7. Select required Payment instruction from option.

Note: If **Pay Now** option is selected. The system displays following screen.

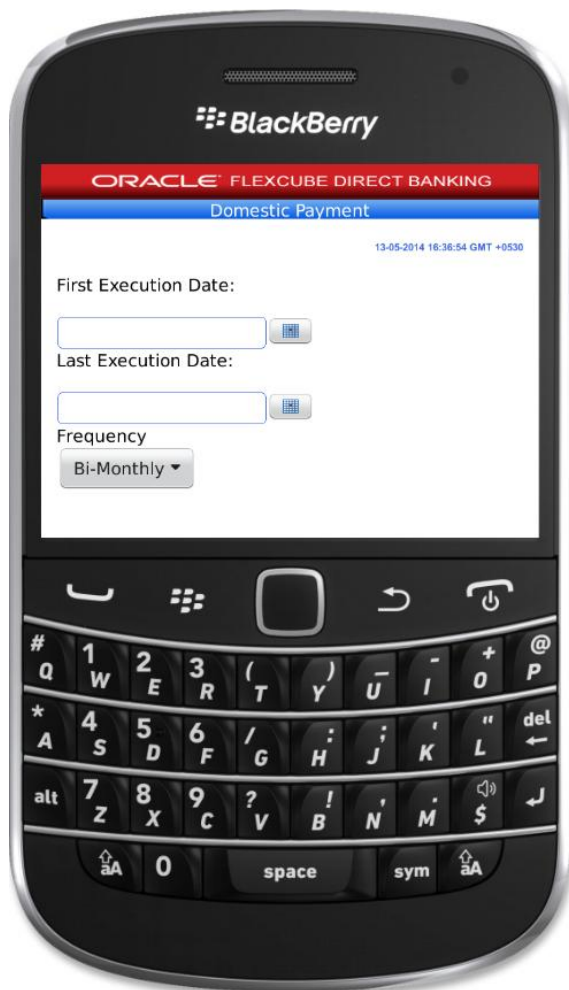
Domestic Payment - Pay Now



Domestic Payment - Pay Later



Domestic Payment - Pay Periodically



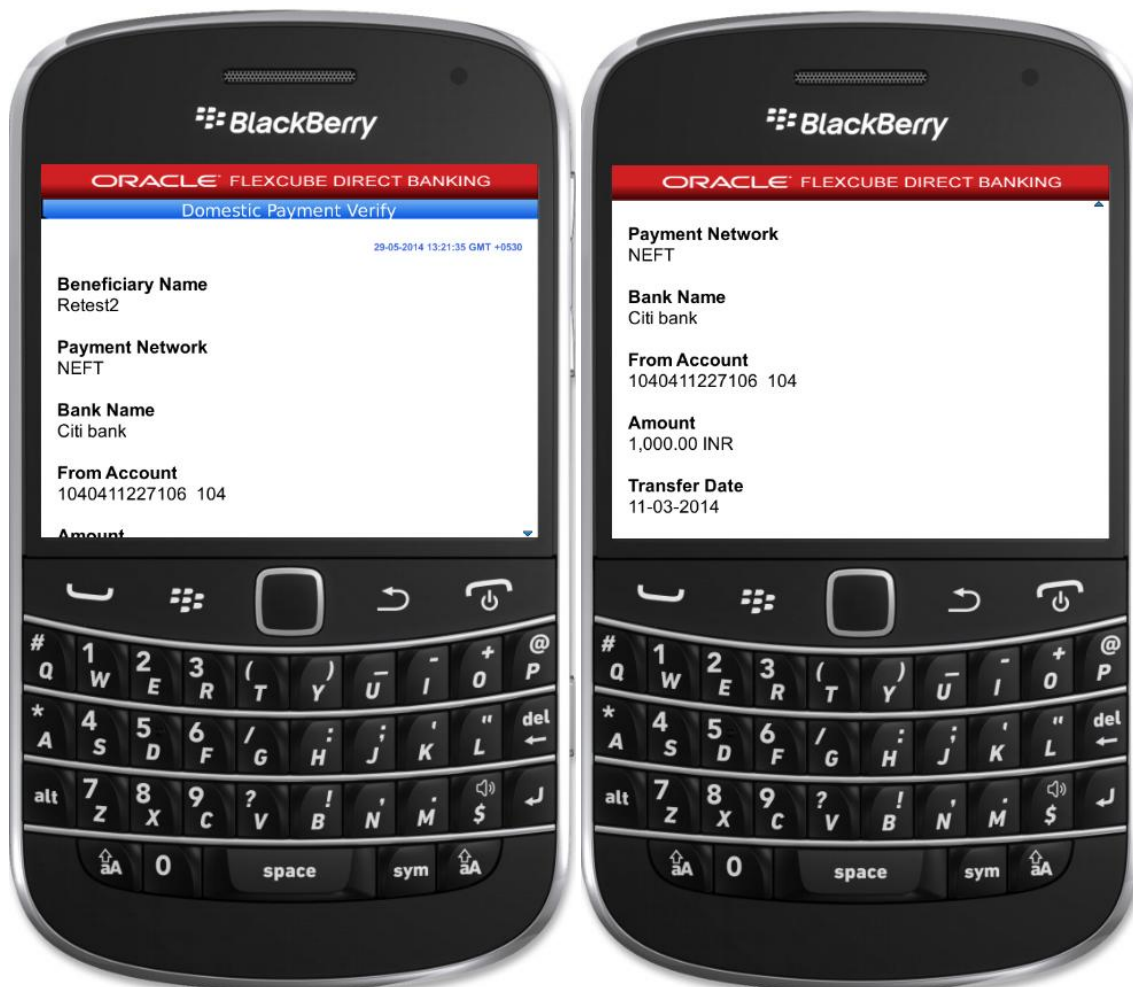
Field Description

Field Name	Description
Payment	[Button]
Instruction	<p>Select the Instructions to execute the payment</p> <ul style="list-style-type: none"> • Pay Now: select this option to process the funds transfer immediately. • Pay Later: select this option to make the funds transfer on a future date. You can choose a date up to 30 days later than the date of transaction to make the payment. • Pay Periodically: select this option to make the periodic payments by specifying start date and end date.

Field Name	Description
Transfer Date	[Conditional, Data Picker] Select the future payment execution date from the date picker. Transfer date shall be greater than current date. This field is enabled only if Pay Later option is selected.
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution. This field is enabled only if Pay Periodically option is selected.
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution. This field is enabled only if Pay Periodically option is selected.
Frequency	[Conditional, Drop-Down] Select the standing instruction execution frequency for the funds transfer. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly This field is enabled only if Pay Periodically option is selected.

8. Select the **Submit** from the options. The system displays **Domestic Payment Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen

Domestic Payment Verify



9. Click the **Confirm** from the options. The system displays **Domestic Payment Confirm** screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Change** from the options to navigate to the previous screen.
 OR
 Select the **View More Details** from the options to view the messages.
 OR
 Select the **Menu** from the options to return to the sub menu screen

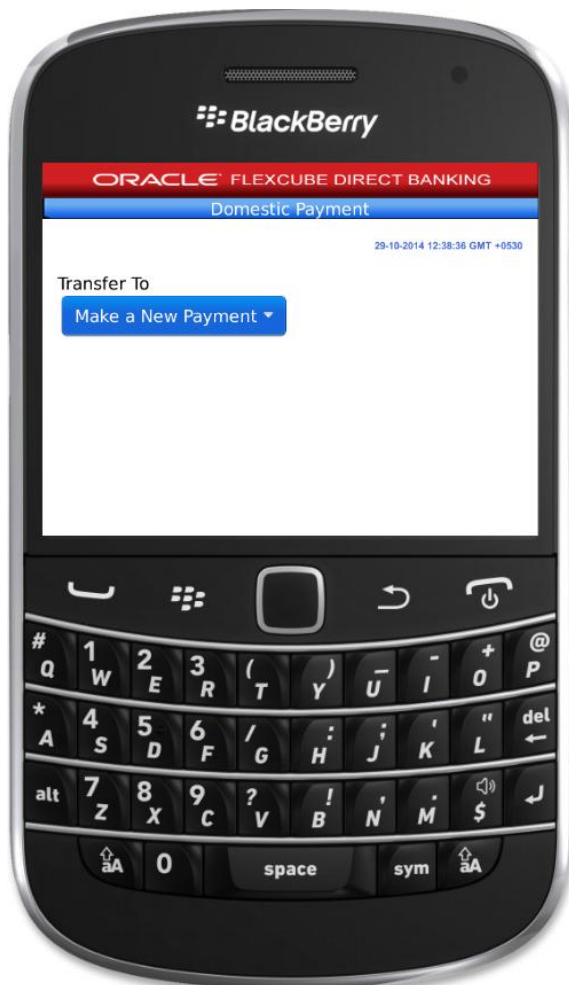
Domestic Payment Confirm



10. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Message** from the options to view the messages.
OR
Select the **Ok** from the options. The initial **Domestic Payment** screen is displayed.
OR
Select the **Menu** from the options to return to the sub menu screen.

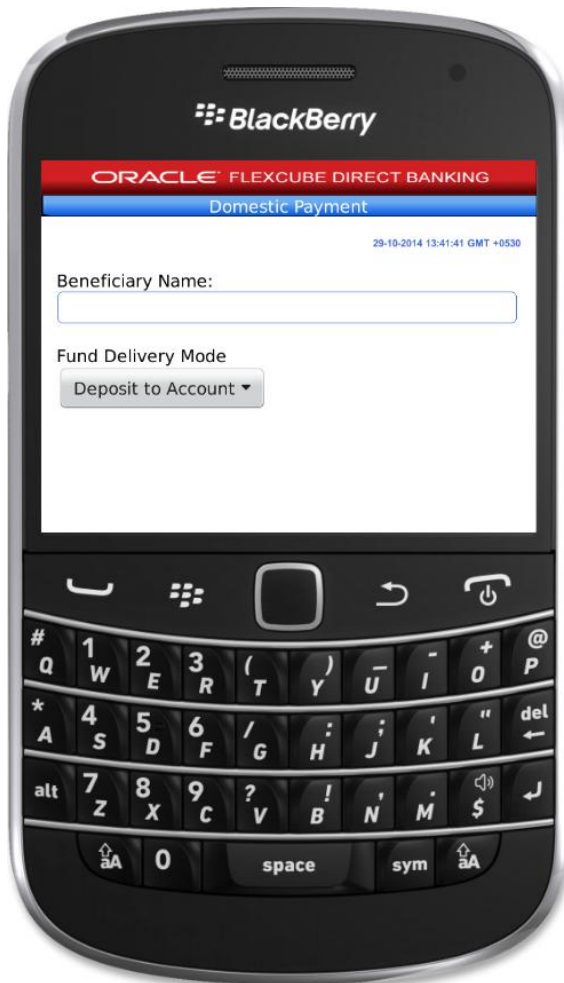
Transfer To: Make New Payment:

1. Select **Transfer To** option as **Make New Payment** as shown below. The following screen is displayed.

Domestic Payment - Make New Payment

2. Click **Continue**. Following screen is displayed:

Domestic Payment - Make New Payment



Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Fund Delivery Mode	[Conditional, Drop down] Select the fund delivery mode. The options are: <ul style="list-style-type: none"> • Deposit to the Account • Receive Over Counter This field is enabled only if Make New Payment option is selected in Transfer To drop-down.

3. Enter the required information.
4. Click **Continue** button. The system displays following screen.

Note: Screen below are shown for Fund Delivery Mode is selected as Receive Over Counter option

Make New Payment – Receive Over Counter



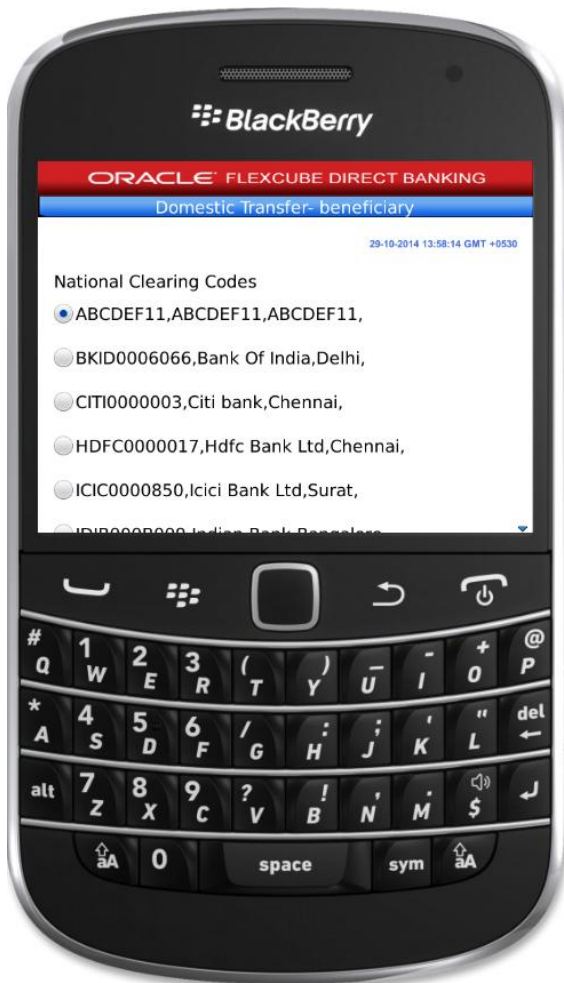
Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled only if Account Type is selected as Receive Over Counter .
Beneficiary City	[Mandatory, Alphanumeric, 34*2] Type the city of the beneficiary. This field will be enabled only if Account Type is selected as Receive Over Counter .

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 40] Enter the beneficiary email id.
Identification Type	[Conditional, Drop-Down] Select the identification document for receiving the funds at counter from the drop-down list. This field will be enabled only if Account Type is selected as Receive Over Counter .
Reference Number	[Conditional, Alphanumeric, 35] Enter the reference number of the document.
Payment Network	[Mandatory, Radio Button] Click the processing mode through which transaction should be routed. The options re: <ul style="list-style-type: none"> • NEFT • RTGS • IMPS
National Clearing Code	[Mandatory, Input box] Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.

5. Click **look Up** option to enter the National Clearing Code.

Domestic Payment – Look up



6. Select the National Clearing Code from the list and click **Submit**. The system displays following screen.

Domestic Payment



Field Description

Field Name	Description
From Account	[Mandatory, Drop-Down] Select the account from which the funds will be transferred.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Drop -Down] Select the currency of the amount being transferred.
Purpose	[Mandatory, Drop-Down] Select the purpose of remittance from the drop-down list.

Field Name	Description
Other	[Conditional, Alphanumeric, 35*2] Enter the purpose of remittance. This field is enabled and mandatory only if Others option is selected in Purpose field.
Narrative	[Optional, Alphanumeric, 35] Enter the narrative details if any.

7. Select the required Payment instruction from option. The system displays Domestic Payment verify screen.

Note: Further steps will be same as for Domestic Payment Verify shown for Existing Beneficiary.

29. International Account Transfer

This menu enables the user to transfer funds from mobile banking from one of his account to other bank account internationally.

To do the International account transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > International Account Transfer** icon from the menu using down scroll key and Select key. The system displays **International Account Transfer** screen.

International Account Transfer



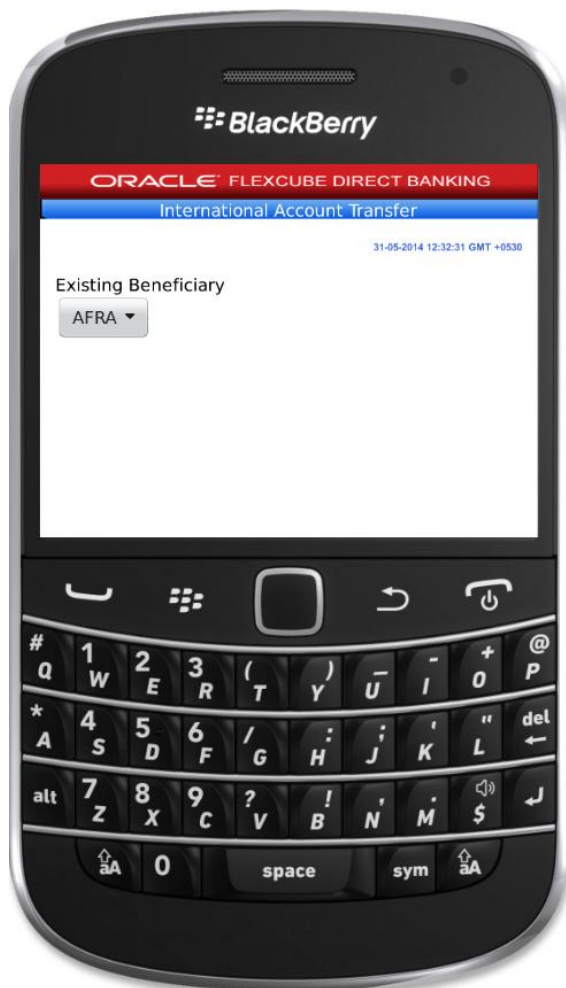
Field Description

Field Name	Description
Transfer To	<p>[Mandatory, Drop down]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> Existing Beneficiary Make New Payment

Transfer To: Existing Beneficiary:

- Steps below are shown for transfer to **Existing Beneficiary**.
- Click **Submit** from options. The system display following screen:

International Account Transfer

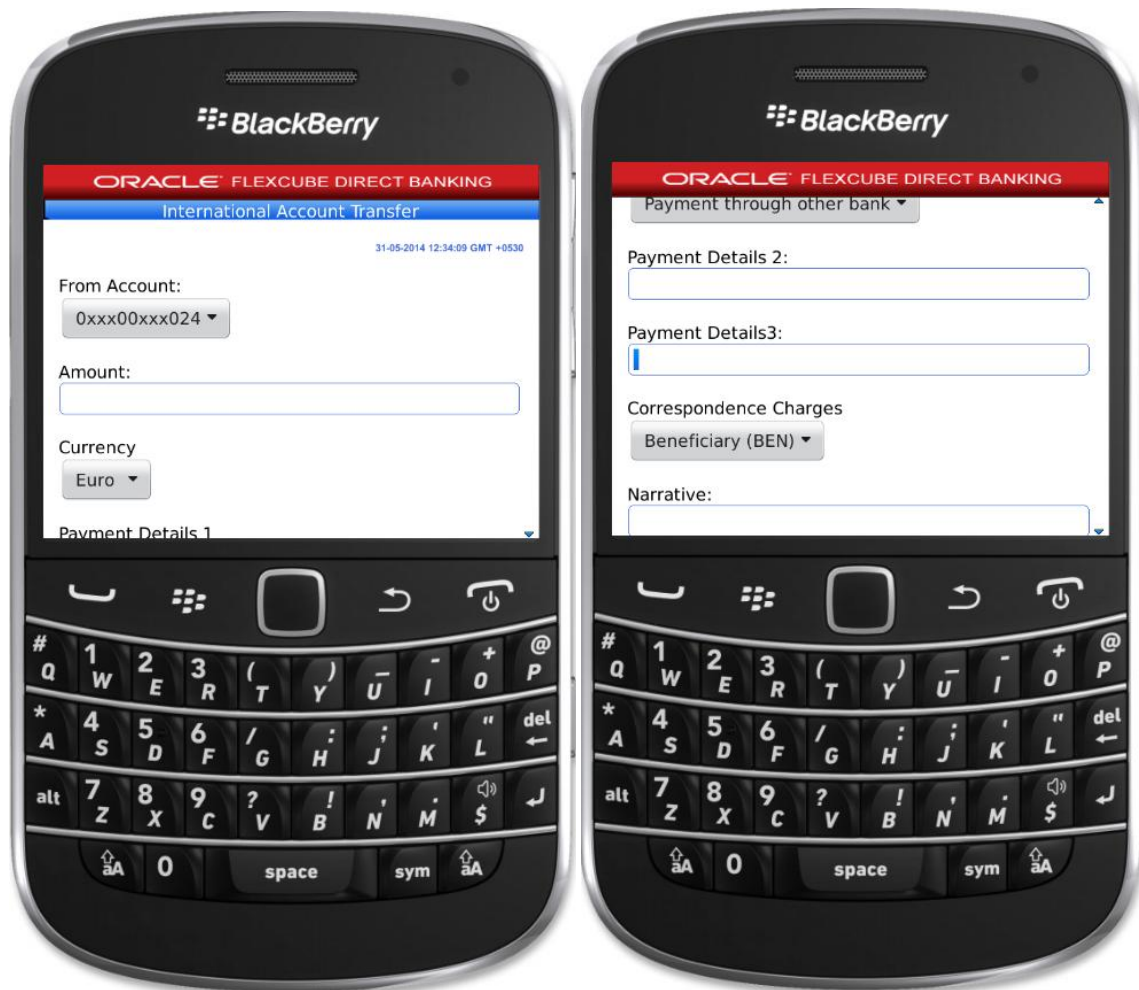


Field Description

Field Name	Description
Beneficiary	[Mandatory, Drop-Down] Select a beneficiary from the list of registered beneficiaries with the user.

5. Select **Existing Beneficiary** from drop-down and click **Submit**. The system displays following screen.

International Account Transfer



Field Description

Field Name	Description
From Account	[Mandatory, Drop-Down] Select the user's account from which the funds are to be transferred from the drop-down list.

Field Name	Description
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Drop-Down] Select the currency for the amount from the drop-down list.
Payment Details1	[Mandatory, Drop-Down] Select the payment details for the transfer from the drop-down list.
Payment Details 2	[Optional, Alphanumeric, 35] Enter the other payment details if any.
Payment Details 3	[Optional, Alphanumeric, 35] Enter the other payment details if any.
Correspondence Charges	[Mandatory, Drop down] Select the party bearing the charges for transaction. The options are: <ul style="list-style-type: none"> • Beneficiary (BEN) • Remitter (REM) • Shared (SHA)
Narrative	[Optional, Alphanumeric, 35] Type the description for the transfer for future reference.
Payment Instruction	[Button] Select the Instructions to execute the payment <ul style="list-style-type: none"> • Pay Now: select this option to process the funds transfer immediately. • Pay Later: select this option to make the funds transfer on a future date. You can choose a date up to 30 days later than the date of transaction to make the payment. • Pay Periodically: select this option to make the periodic payments by specifying start date and end date.
Transfer Date	[Conditional, Data Picker] Select the future payment execution date from the date picker. Transfer date shall be greater than current date. This field is enabled only if Pay Later option is selected.

Field Name	Description
First Execution Date	[Conditional ,Data Picker] Select the first day of standing instruction execution. This field is enabled only if Pay Periodically option is selected.
Last Execution Date	[Data Picker, Conditional] Select the final day of standing instruction execution. This field is enabled only if Pay Periodically option is selected.
Frequency	[Conditional, Drop-Down] Select the standing instruction execution frequency for the funds transfer. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly This field is enabled only if Pay Periodically option is selected.

6. Click **Submit** button. The system displays the following screen.



7. Click **Ok** button. The system displays **International Account Transfer Verify** screen.

International Account Transfer Verify

8. Click **Confirm** button. The system displays **International Account Transfer Confirm** screen.

International Account Transfer Confirm

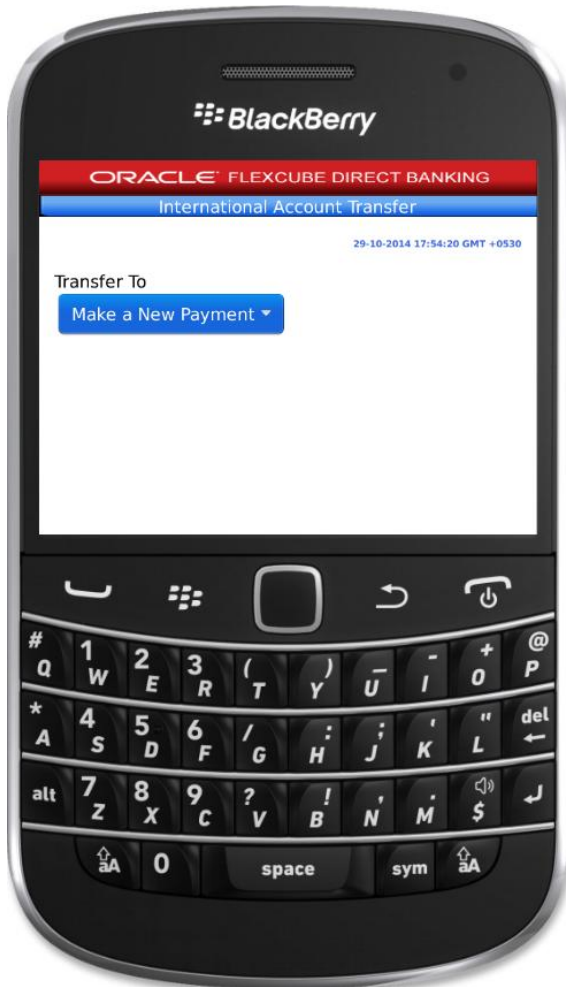


9. Click **Ok** button. The system displays initial **International Account Transfer** screen.
 OR
 Click Download PDF option to download the International Account Transfer details. The system displays following screen:

Transfer To: Make New Payment:

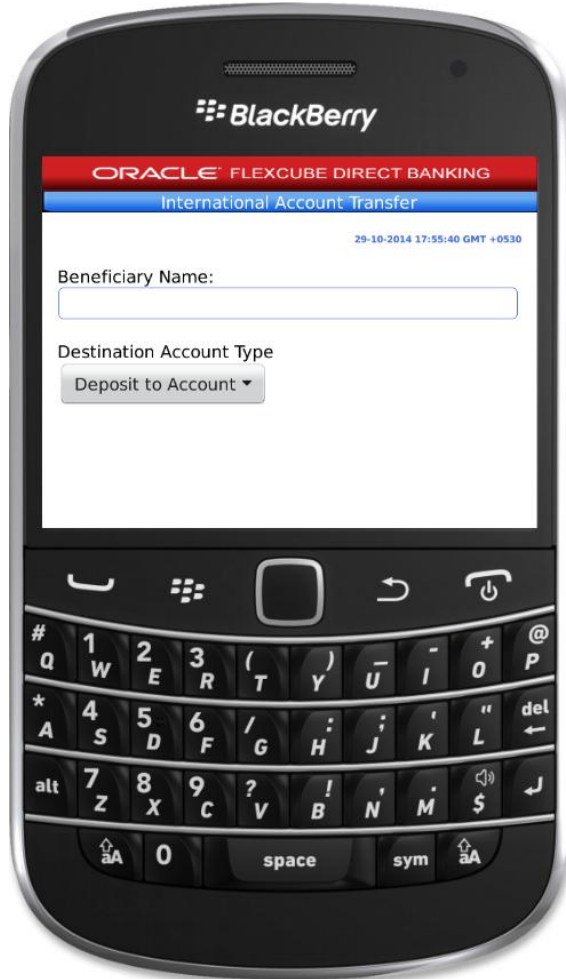
1. Select Transfer To option as Make New Payment as shown below and click **Submit**. The following screen is displayed.

Make New Payment



2. Click **Continue**. Following screen is displayed:

International Account Transfer



Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Destination Account Type	[Mandatory, Drop-Down] Select the beneficiary account type. Options available are: <ul style="list-style-type: none"> • Enter Account no • Receive Over the counter

3. Click **Submit** button. The system displays following screen.

Note: Screen below are shown for Destination Account type is selected as Pay Over the counter option

Make New Payment - Receive Over the counter



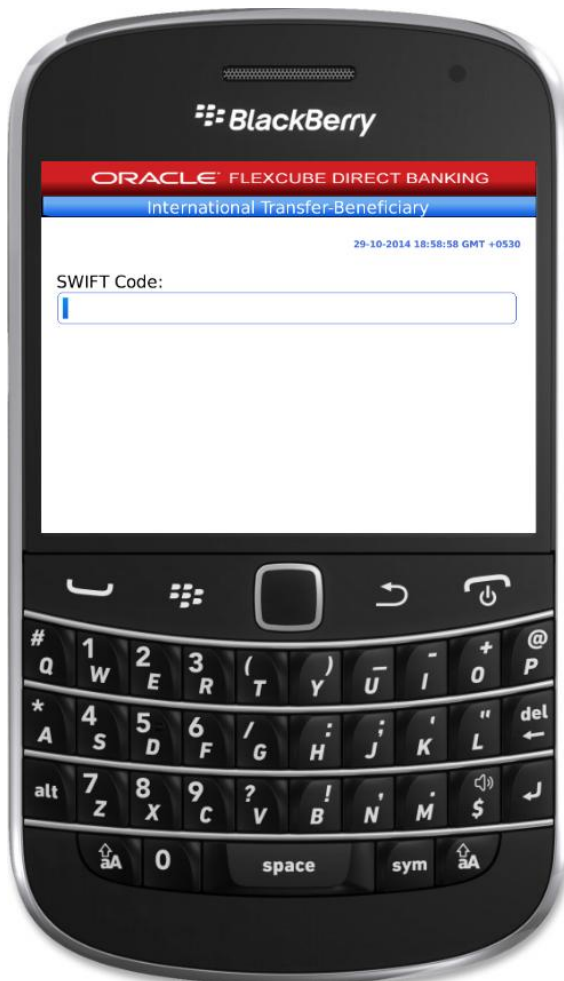
Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled when Account Type is selected as Receive Over Counter .
Beneficiary City	[Mandatory, Alphanumeric, 35] Type the city of beneficiary address. This field will be enabled when Account Type is selected as Receive Over Counter .
Beneficiary Country	[Mandatory, Drop-Down] Type the country of beneficiary address. This field will be enabled when Account Type is selected as Receive Over Counter .

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 40] Type the beneficiary email id.
Transfer Mode	[Mandatory, Drop down] Select the transfer mode. Option available are: <ul style="list-style-type: none"> • SWIFT • National Clearing Mode • Bank Details. Default value is SWIFT.

4. Click **Continue**. The system will display following screen.

International Account Transfer



Field Description

Field Name	Description
SWIFT code	[Conditional, Lookup] Select the SWIFT code for the transaction. This field will be enabled if user selects Transfer Mode as SWIFT
National Clearing Code Type	[Conditional, Drop-Down] Select the clearing system. This field will be enabled if user selects Transfer Mode as National Clearing code .
National Clearing Code	[Conditional, Drop-Down] Type the country of beneficiary address. This field will be enabled if user selects Transfer Mode as National Clearing code .
Bank Name	[Conditional, Alphanumeric, 35] Enter the name of the beneficiary bank. This field will be enabled if user selects Transfer Mode as Bank Details .
Bank Address	[Conditional, Alphanumeric, 35*2] Enter the address of the beneficiary bank This field will be enabled if user selects Transfer Mode as Bank Details .
City	[Conditional, Alphanumeric, 35] Enter the city of the beneficiary bank This field will be enabled if user selects Transfer Mode as Bank Details .
Country	[Conditional, Alphanumeric, 35] Enter the country of beneficiary bank. This field will be enabled if user selects Transfer Mode as Bank Details .

5. Click **look Up** option to enter the SWIFT code.

International Account Transfer



6. Select the SWIFT code from the list and click **Submit**. The system displays following screen.

International Account Transfer



Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the account from which the funds will be transferred.
Amount	[Mandatory, Input box] Enter the amount to be transferred.
Currency	[Mandatory, Drop down] Select the currency of the amount being transferred.

Field Name	Description
Payment Details1	[Mandatory, Drop down] Select the payment details for the transfer. The option available are: Payment through other bank Payment through same bank Through check Through Federal bank
Payment Details 2	[Optional, Input box] Enter the other payment details if any.
Correspondence Charges	[Mandatory, Drop down] Select the party bearing the charges for transaction
Narrative	[Optional, Input box] Enter the narrative details if any.
Payment Instruction	[Button] Select the Instructions to execute the payment <ul style="list-style-type: none"> • Pay Now • Pay Later

7. Click **Submit**. The system displays International account Transfer Verify screen.

Note: Further steps will be same as for International account Transfer Verify shown for Existing Beneficiary.

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. Navigate to **Transfers > Direct/Quick Pay Beneficiaries**
The system displays the Quick Pay screen.

Quick Pay Select Beneficiary

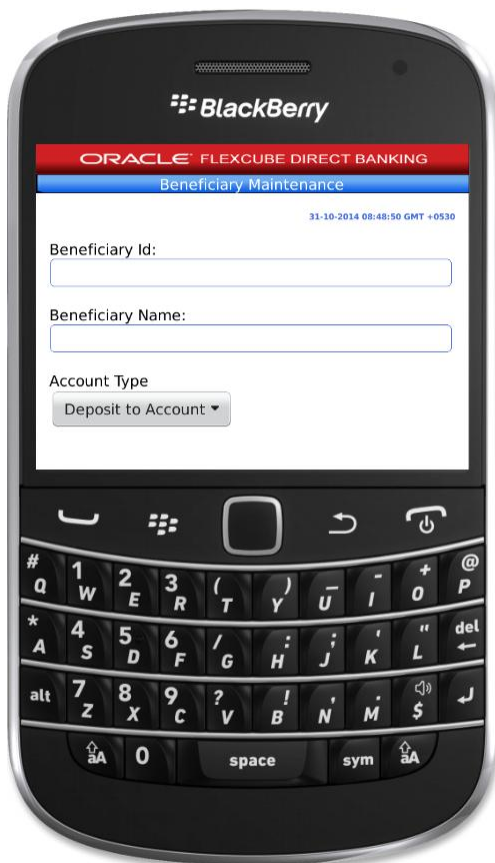


Field Description

Field Name	Description
Transaction Type	<p>[Mandatory, Drop down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Domestic • Internal • International

2. Select the transaction type.
3. Click **Create Bene**. The system displays the following screen.

Quick Pay - Beneficiary Maintenance



Field Description

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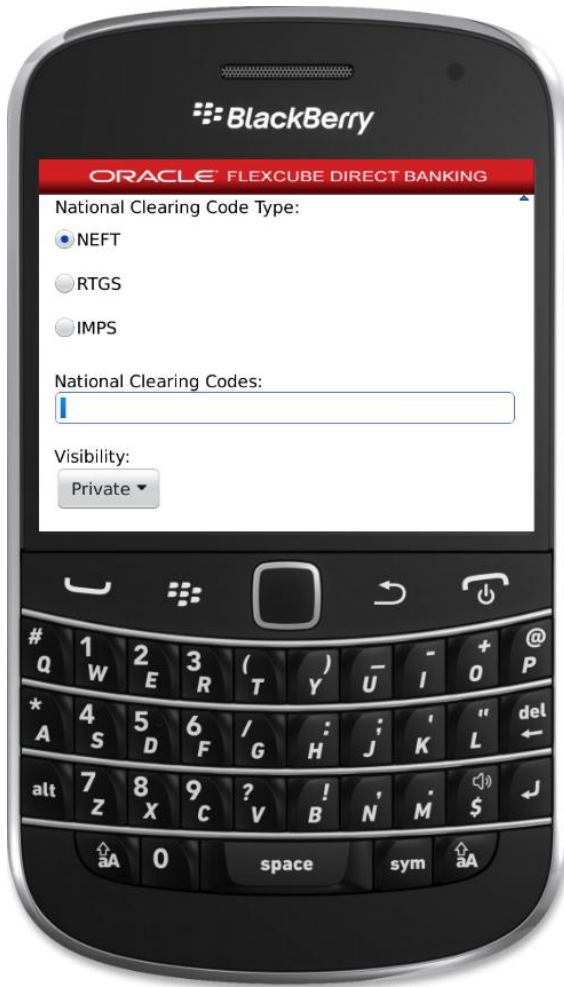
The fields displayed depend on the type of beneficiary

Beneficiary Id	[Display] This field displays the nickname of the beneficiary.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the beneficiary name.
Fund Delivery Mode	[Conditional, Drop down] Select the fund delivery mode. The options are: <ul style="list-style-type: none"> • Deposit to the Account • Receive Over Counter

4. Click **Submit**. The system displays the Transfer page

Domestic Transfer – Quick Pay





In case of Receive over Counter

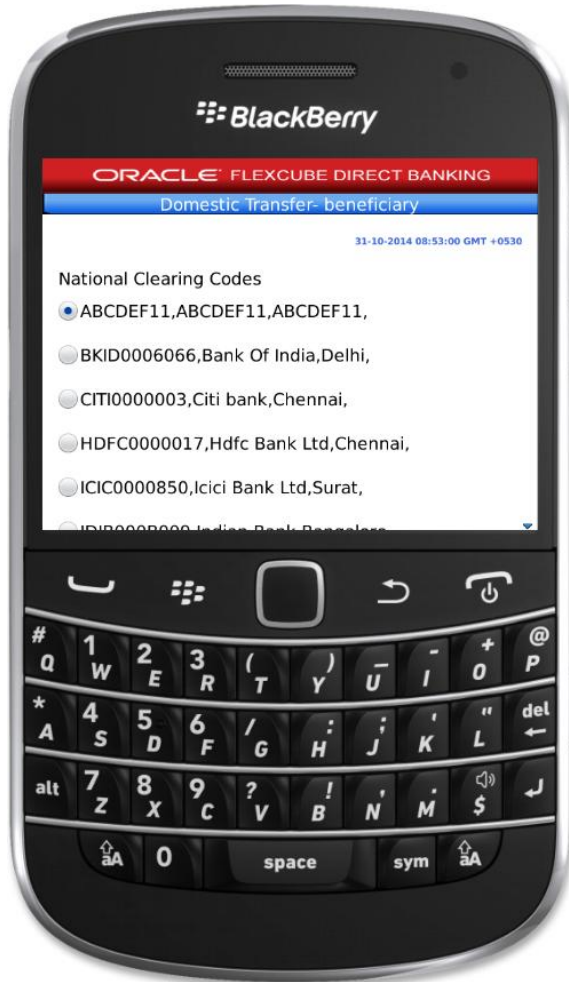
Field Description

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 35] Type the beneficiary address. This field will be enabled only if Account Type is selected as Receive Over Counter .
Beneficiary City	[Mandatory, Alphanumeric, 34*2] Type the city of the beneficiary. This field will be enabled only if Account Type is selected as Receive Over Counter .
Beneficiary Email	[Optional, Alphanumeric, 40] Enter the beneficiary email id.

Field Name	Description
Identification Type	<p>[Conditional, Drop-Down]</p> <p>Select the identification document for receiving the funds at counter from the drop-down list.</p> <p>This field will be enabled only if Account Type is selected as Receive Over Counter.</p>
Reference Number	<p>[Conditional, Alphanumeric, 35]</p> <p>Enter the reference number of the document.</p>
Payment Network	<p>[Mandatory, Radio Button]</p> <p>Click the processing mode through which transaction should be routed.</p> <p>The options re:</p> <ul style="list-style-type: none"> • NEFT • RTGS • IMPS
National Clearing Code	<p>[Mandatory, Input box]</p> <p>Enter National Clearing Code. You can use look up option from menu to see available National Clearing Code.</p>

5. Click **look Up** option to enter the National Clearing Code.

Domestic Transfer – Quick Pay



6. Select the National Clearing Code from the list and click **Submit**. The system displays following screen.

Domestic Transfer – Quick Pay



Field Description

Field Name	Description
From Account	[Mandatory, Drop-Down] Select the account from which the funds will be transferred.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Drop -Down] Select the currency of the amount being transferred.
Purpose	[Mandatory, Drop-Down] Select the purpose of remittance from the drop-down list.

Field Name	Description
Other	[Conditional, Alphanumeric, 35*2] Enter the purpose of remittance. This field is enabled and mandatory only if Others option is selected in Purpose field.

Narrative [Optional, Alphanumeric, 35]
Enter the narrative details if any.

7. Enter the required information.
8. Select **Pay Now**.

Note: If **Pay Now** option is selected. The system displays following screen.

Domestic Transfer – Quick Pay



9. Select the **Submit** from the options. The system displays **Domestic Payment Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen

Quick Pay Verify



10. Click the **Confirm** from the options. The system displays **Domestic Payment Confirm** screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Change** from the options to navigate to the previous screen.
 OR
 Select the **View More Details** from the options to view the messages.
 OR
 Select the **Menu** from the options to return to the sub menu screen

Quick Pay Confirm



11. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Message** from the options to view the messages.
OR
Select the **Ok** from the options. The initial **Quick Pay** screen is displayed.
OR
Select the **Menu** from the options to return to the sub menu screen.

31. My Schedule Transfer

This menu enables the user to View or cancel Pending transfers and Standing Instructions for all transactions.

To do the My Schedule Transfer

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > My Schedule Transfer** icon from the menu using down scroll key and Select key. The system displays **My Schedule Payment** screen.

My Schedule Payment



Field Description

Field Name	Description
Source Account	[Mandatory, Drop down] Select the account on which Pending Transfer or Standing Instruction is maintained

Field Name	Description
Mode of Transfer	[Mandatory, Drop down] Select the Transfer Mode of the transaction. Values are: <ul style="list-style-type: none"> • Within Bank • Domestic • International

3. Click **submit** button .The system displays following screen:

My Schedule Payment



4. Click **Get Details** option .The system displays following **My Schedule Payment** details screen:

My Schedule Payment Details



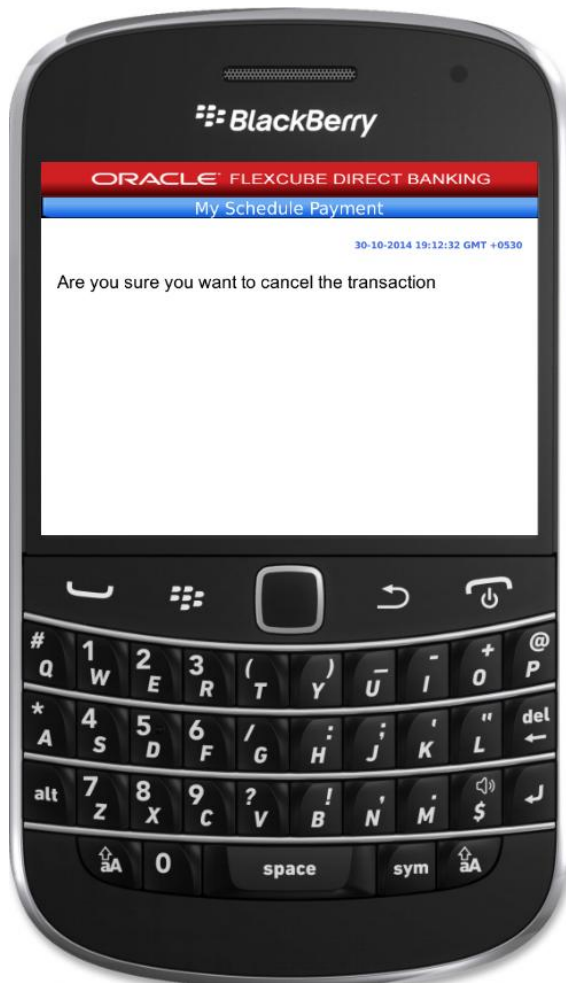
Field Description

Field Name	Description
Reference No	[Display] This field displays the transaction reference number.
Transfer Type	[Display] This field displays the instruction set on the account for transaction i.e. Standing instruction.
Start Date	[Display] This field displays the start date of SI.
Mode Of Transfer	[Display] This field displays the mode of transfer for SI.

Field Name	Description
Frequency	[Display] This field displays the frequency of SI.
User Reference No	[Display] This field displays the SI reference number.
Source Account	[Display] This field displays the source account for SI.
Destination Account	[Display] This field displays destination account for SI.
Transfer Amount	[Display] This field displays transfer amount.
Currency	[Display] This field displays the currency of transfer amount.
Status	[Display] This field displays the status of SI

5. Select the **Cancel** from the options to cancel the payment. The system displays following screen.
OR
Select the **Home** from the options to navigate to the menu screen.

My Schedule Payment Cancellation



6. Select the **Yes** from the options to cancel the payment. The system displays **Alert** screen as shown above.
7. Click **OK** button. The system will display initial My schedule Transfer details screen.
OR
Select the **Home** from the options to navigate to the menu screen.

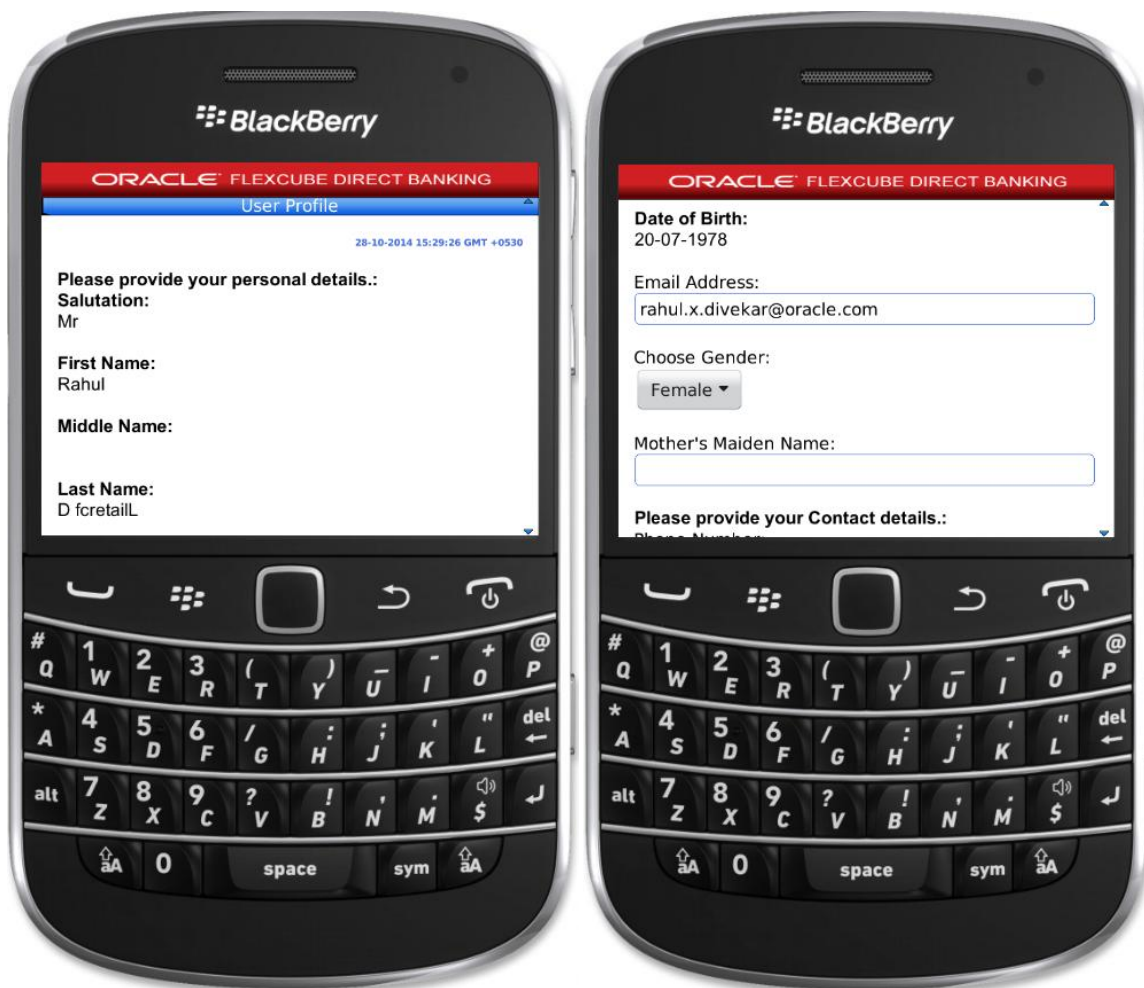
32. Manage Profile

The option allows you to update the details of your profile like email address and mobile numbers.

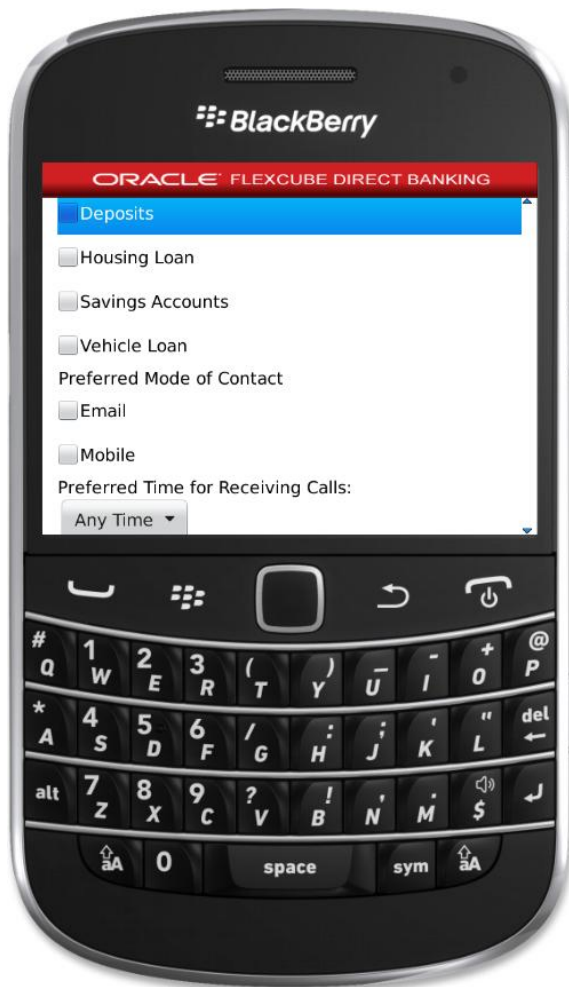
To manage profile

1. Navigate through the menus to **Services > Manage Profile**. The system displays the **Manage Profile** screen.

Manage Profile







Field Description

Field Name	Description
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Please provide your personal details.

Salutation	[Optional, Drop-Down] Select the salutation associated with your name in the application from the drop-down list.
-------------------	--

Others	[Conditional, Alphabetic, 35] Enter any other salutation associated with your name in the application. This field is enabled and mandatory if Others is selected under Title .
---------------	--

First Name	[Optional, Alphabetic, 35] Enter the first name of the user.
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Field Name	Description
Last Name	[Optional, Alphabetic, 35] Enter the middle name of the user.
Middle Name	[Optional, Input box, 35] Enter the last name of the user.
Date of Birth	[Optional, Date-picker] Select the date of birth of the user.
Choose Gender	[Optional, Drop-Down] Select the gender of the user.
Mother's Maiden Name	[Optional, Input box, 70] Enter the mother's maiden name of the user.
Please provide your Contact details.	
Phone Number	[Optional, Numeric, 20] Enter your phone number of the user.
Mobile Number	[Optional, Numeric, 15] Enter your mobile number of the user.
Do you wish to add your Social Media Profiles	[Optional, Radio Button] Click the radio button to add your social media profile.
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 and Offers from us?	[Optional, Drop-Down] Select the option whether he/she would want to receive alerts and offers from the bank The options are: <ul style="list-style-type: none"> • Yes • No
Your Interests	[Optional, Check Boxes] 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	<p>[Optional, Check Box]</p> <p>Click the check box to select the preferred mode of contact.</p> <p>The values are:</p> <ul style="list-style-type: none"> • Email • Mobile
Preferred Time for Receiving Calls	<p>[Conditional, Drop-Down]</p> <p>Select the timing preferences for receiving the calls from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Anytime • Between 09.00 AM – 10.00 AM • Between 10.00 AM – 11.00 AM • Between 11.00 AM – 12.00 Noon • Between 12.00 Noon – 1.00 PM • Between 1.00 PM – 2.00 PM • Between 2.00 PM – 3.00 PM • Between 3.00 PM – 4.00 PM • Between 4.00 PM – 5.00 PM • Between 5.00 PM – 6.00 PM • Between 6.00 PM – 7.00 PM
Specify Time	<p>[Conditional, Drop-Down]</p> <p>Specify the other preferred time for receiving the calls.</p> <p>This field is displayed only when you select Specify Time in the Preferred Time for receiving calls dropdown.</p>

2. Click **Save** button .The system will display following confirmation screen:

Manage Profile



3. Click the **Ok** button.

33. P2P Beneficiary

This transaction allows a business user to maintain a peer to peer beneficiary and initiate the payment.

To add peer beneficiary

1. Log on to the Blackberry Mobile Banking application.
2. Select **P2P Payments > P2P Beneficiaries** icon from the menu using down scroll key and Select key. The system displays **Peer Beneficiary Registration** screen.

Peer Beneficiary Registration



3. Select option whether you want to register using security code. Here it is shown for option register without security code.
4. Click **Continue** button.

Peer Beneficiary Registration



Field Description

Field Name	Description
Select Account Number	[Mandatory, Drop-Down] Select the account number to receive funds from the drop-down.
Email id	[Display] This filed displays the email address of the user. Email id of the user should be populated after verifying the code and the email id sent by the sender.
Mobile Number	[Display] This filed displays the mobile number of the user. Mobile Number of the user should be populated after verifying the code and the mobile number sent by the sender.

5. Select the Account Number from the drop-down list.
6. Click **Submit**. The system displays the **Peer Beneficiary Registration - Verify** screen.
OR
Click **Cancel**. The system close the screen and return to the previous screen

Peer Beneficiary Registration - Verify



7. Click **Confirm**. The system displays the Confirm screen.

Peer Beneficiary Registration - Confirm



8. Click **Menu** button to go to other menu options.

34. Add Peer Beneficiary

This transaction allows a business user to maintain a beneficiary and initiate the payment.

To add peer beneficiary

1. Log on to the Blackberry Mobile Banking application.
2. Select **P2P Payments > Add Peer Beneficiary** icon from the menu using down scroll key and Select key. The system displays **Add Peer Beneficiary** screen.

Add Peer Beneficiary



Field Description

Field Name

Description

Name

[Mandatory, Alphanumeric, 40]
Enter the name of the beneficiary.

Field Name	Description
Contact Type	[Mandatory, Drop-Down] Select the contact type of the receiver. The options are: <ul style="list-style-type: none"> • Email Id • Mobile Number
Email Address/Mobile Number	[Mandatory, Alphanumeric, 40] Enter the appropriate detail se per Contact type selection.
Add Photo	[Optional] Click the field to open the native feature of images in the phone to set an image as a beneficiary identifier

3. Select the photo for beneficiary profile if required.
4. Click **Submit**. The system will display **Add Beneficiary - Verify** screen

Add Peer Beneficiary - Verify

5. Click the **Confirm** button. The system will display **Add Beneficiary - Confirm** screen

Add Peer Beneficiary - Confirm



6. Click **Pay Now** option, to pay to newly added beneficiary.
OR
Click **Add New** button to add new beneficiary.

35. Claim Manage Peer Account

The option allows you to update the details of your peer account profile like email address and mobile numbers.

To manage peer account

1. Navigate through the menus to **P2P Payments > Claim/Manage Peer Account**. The system displays the **Manage Profile** screen.

Manage Profile



2. Click **Modify Profile**. The system displays the **Peer to Peer Payment Registration** screen.

Peer to Peer Payment Registration



Field Description

Field Name	Description
Select Account Number	[Mandatory, Drop-Down] Select the account number to receive funds in modifiable form from the drop-down.
Email	[Display] This filed displays email address of the user.
Mobile Number	[Display] This filed displays the mobile number of the user.

- 3. Click **Submit**. The system displays the **Modify Registered Peer Beneficiary - Verify** screen

Modify Registered Peer Beneficiary - Verify



4. Click **Confirm**. The system displays the **Modify Registered Peer Beneficiary - Confirm** screen

Modify Registered Peer Beneficiary - Confirm



36. Beneficiary Maintenance

Using this option any business user who has access can maintain the beneficiary.

You can create the beneficiaries for various transactions like Domestic Payment, Internal Transfer & International Transfer through this menu. While performing payments to these beneficiaries you need not enter details as they are maintained in system while you created beneficiary.

To go to Beneficiary Maintenance screen

1. Log on to the Blackberry Mobile Banking application.
2. Select **Transfers > Direct/Quick Pay Beneficiaries** icon from the menu using down scroll key and Select key. The system displays **Beneficiary Maintenance** screen.

Beneficiary Maintenance



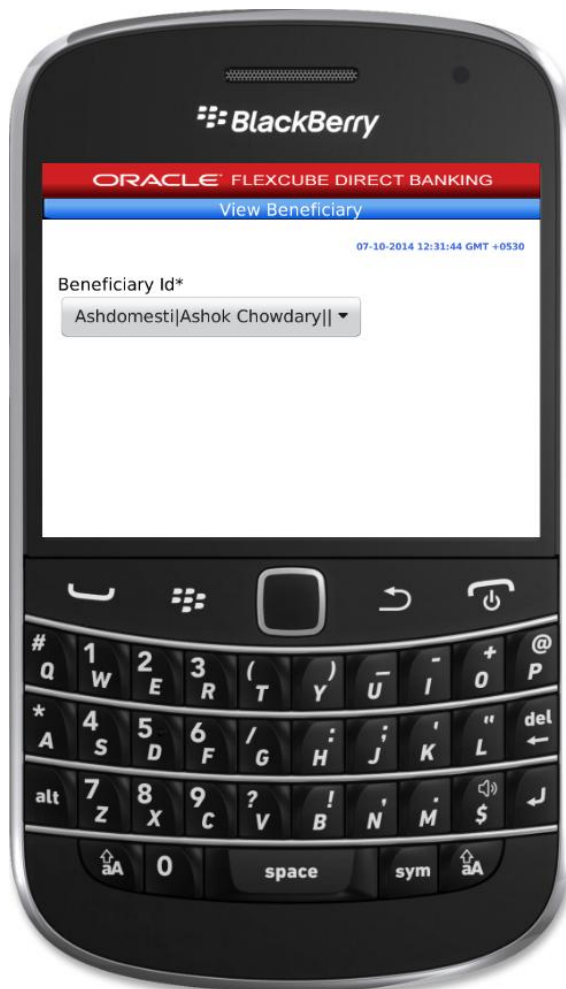
Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop-Down] Select the Transaction type from the drop-down list. The options are: <ul style="list-style-type: none"> • Internal Account Transfer • Domestic Account Transfer • International Account Transfer

Note: Steps below are shown for Transaction Type as Domestic Account Transfer.

View existing Beneficiary:

3. Click **View Beneficiary** option from menu to view the existing beneficiary. The system displays following screen.

Beneficiary Maintenance – View Beneficiary

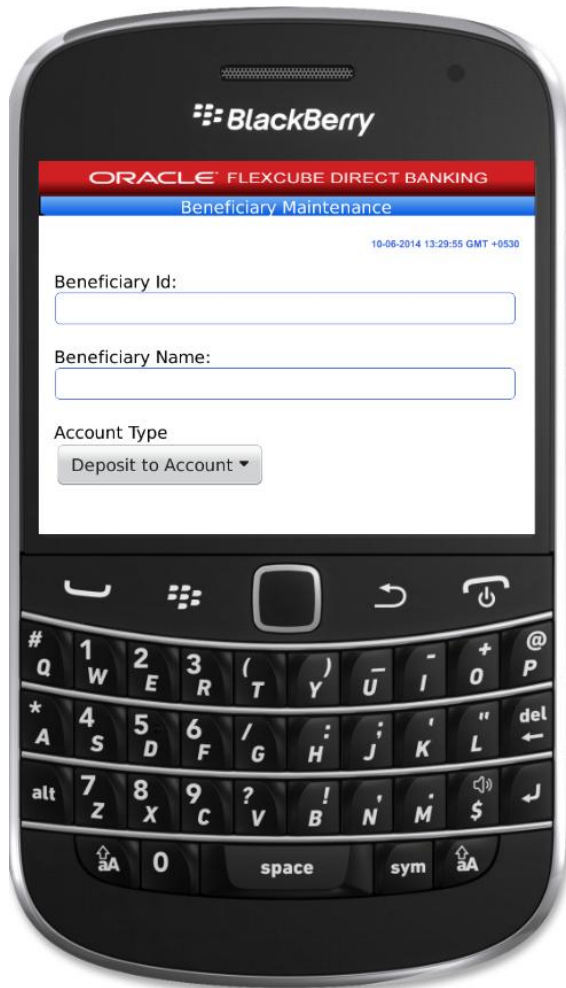
- Select Beneficiary Id from drop-down as shown above and Click **View** option to view beneficiary details.



Create New Beneficiary:

- Click the **Create Bene** option in initial **Beneficiary Maintenance** screen. The system displays the following screen.

Beneficiary Maintenance - Domestic Account Transfer



Field Description

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 35] Enter the beneficiary ID
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Account Type	[Mandatory, Drop-Down] Select the account type. The options are: <ul style="list-style-type: none"> • Deposit to Account • Receive over Counter

Note: Below images are shown for **Account Type** option as **Deposit to Account**.

6. Enter the required information.
7. Select the **Submit** from the options. The system displays Domestic Transfer Beneficiary screen.
OR
Select the **Home** from the options to navigate to the menu screen.

Domestic Transfer – Beneficiary



Field Description

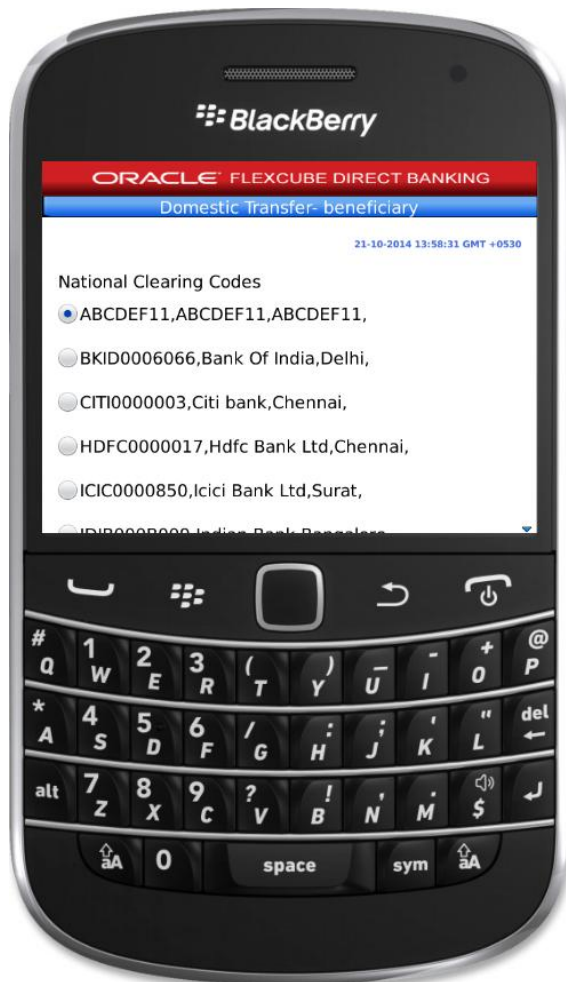
Field Name	Description
Beneficiary	[Conditional, Alphanumeric]
Acct No	Enter the beneficiary account number. This field will be enabled only if Account Type is selected as Receive Over Counter .

Field Name	Description
Beneficiary Address	[Mandatory, Alphanumeric, 34*2] Enter the beneficiary address. This field will be enabled when Account Type is selected as Receive Over Counter .
Beneficiary Address 2	[Mandatory, Alphanumeric, 34*2] Enter the beneficiary address. This field will be enabled only if Account Type is selected as Receive Over Counter .
Beneficiary City	[Mandatory, Alphanumeric, 35] Enter the city of beneficiary address. This field will be enabled only if Account Type is selected as Receive Over Counter .
Beneficiary Email	[Optional, Alphanumeric, 255] Enter the beneficiary email id.
Identification Type	[Conditional, Drop-Down] Select identification for receiving the funds at counter from the drop-down list. This field will be enabled and mandatory only if Account Type is selected as Receive Over Counter .
Reference Number	[Conditional, Alphanumeric, 35] Enter the reference number of the document. This field will be enabled and mandatory only if Account Type is selected as Receive Over Counter .
National Clearing Code Type	[Mandatory, Drop-Down] Select the processing mode through which transaction should be routed from the drop-down list. The options are: <ul style="list-style-type: none"> • NEFT • RTGS • IMPS
National Clearing Code	[Mandatory, Input box] Enter Clearing code for the beneficiary bank. You can use look up option from menu to see available National Clearing Code.

Field Name	Description
Visibility	[Mandatory, Drop-Down] Select the Beneficiary Access level from the drop-down list. The options are : <ul style="list-style-type: none"> • Public • Private

8. Select **Look Up** option from menu. The system displays following screen to select **National Clearing Code**.

Domestic Transfer – Beneficiary



9. Select the **National Clearing Code** and click **Submit** from the options. The system displays following screen.
OR
Select the **Home** from the options to navigate to the menu screen.

Domestic Transfer Beneficiary



Field Description

Field Name	Description
Beneficiary ID	[Display] This field displays the beneficiary ID entered by the user.
Beneficiary Name	[Display] This field displays the beneficiary name entered by the user.
Beneficiary Acct No	[Display] This field displays the beneficiary account number. This field is displayed only if Account Type is selected as Receive Over Counter .

Field Name	Description
Beneficiary Address	[Display] This field displays the beneficiary address entered by the user. This field is displayed only if Account Type is selected as Receive Over Counter .
Beneficiary Address 2	[Mandatory, Alphanumeric, 34*2] Enter the beneficiary address. This field is displayed only if Account Type is selected as Receive Over Counter .
Beneficiary City	[Display] This field displays the city of beneficiary address entered by the user. This field is displayed only if Account Type is selected as Receive Over Counter .
Beneficiary Email	[Display] This field displays the beneficiary email id.
Identification Type	[Display] This field displays the identification type. This field is displayed and mandatory only if Account Type is selected as Receive Over Counter .
Reference Number	[Display] This field displays the reference number of the document. This field is displayed and mandatory only if Account Type is selected as Receive Over Counter .
National Clearing Code Type	[Display] This field displays the payment network.
National Clearing Code	[Display] This field displays the bank code.
Bank Name	[Display] This field displays the bank name of the clearing code selected by the user.
Bank Address	[Display] This field displays the bank address of the clearing code selected by the user.

Field Name	Description
Bank City	[Display] This field displays the bank city of the clearing code selected by the user.
Visibility	[Display] This field displays the visibility of the Beneficiary.

10. Click **Submit** The system displays the Domestic Transfer Beneficiary confirmation screen.
OR
Click **Back** to go to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.



11. Select **Download PDF** from option to download Beneficiary details as shown below:
OR
Select the **Home** from the options to navigate to the menu screen.

Domestic Transfer Beneficiary



12. Select the **Home** from the options to navigate to the menu screen.
OR
Select **Download PDF** from option to download Beneficiary details as shown below:
13. Select directory to save file and click **ok**. The system will display acknowledgment message for download completion.

37. P2P Transfer

This transaction enables you to send payments to known email ids and contact (mobile numbers).

To P2P Transfer

1. Log on to Blackberry Mobile Banking application.
2. Navigate through **Payments > P2P Transfer** from the menu. The system displays **Peer To Peer Payment** screen.

Peer To Peer Payment



Field Description

Field Name	Description
Select ID Type	[Mandatory, Drop-Down] Select the account number from dropdown list. The options are: <ul style="list-style-type: none"> Email Id Facebook Mobile

3. Click the **Continue** button. The system will display the following screen.

Peer To Peer Payments



If **Contact Type** is **Listed** and **Pay** Lookup is clicked, following screen is displayed:

Peer to Peer Payments



Field Description

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

Listed	[Optional, Drop-Down] Select the contacts listed through FCDB saved for P2P payment by senders from dropdown list.
---------------	---

4. Select the beneficiary from the listed drop-down.
5. Click **Continue**. The following screen is displayed:

Peer to Peer Payments



Field Description

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

Contact Type	<p>[Mandatory, Drop-Down]</p> <p>Select the contact type from which you want to select contact for payment from drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Listed - If selected, allows you to select the contacts available through FCDB saved for P2P payment by senders. • New - If selected allows you to add a new beneficiary in the list of the beneficiaries added by the business user.
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Field Name	Description
Pay	[Mandatory, Alphanumeric, 40, Look up] Enter the Email id/ Contact number of the beneficiary. Click the Pay icon to enter the listed mobile number or email id <hr/> Note: Look up displays the saved beneficiaries as well as contact of the user <hr/>
From	[Mandatory, Drop-Down] Select the source account from which you want to make the payment.
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Currency	[Mandatory, Dropdown] Select the currency of the amount being transferred from drop-down list
Description	[Optional, Alphanumeric, 35] Enter the description or narrative for payment.

6. Click **Pay Now** button to pay now. The system displays the **Peer 2 Peer Payments – Verify** screen.
OR
Click **Pay Later** button to pay on any future date. The system displays the date selection calendar screen.
OR
Click **Change** to modify any information.

Note: similarly you can perform for pay later. Here it is shown for Pay Now

Peer to Peer Payments - Verify



7. Click **Confirm** button. The system will display the **Peer 2 Peer Payments – Confirm** screen.

Peer 2 Peer Payments – Confirm

8. Select the **Home** option to get back to the Menu screen.
OR
Select the **Exit** from the options to exit from the application.

38. P2P QR Pay

Transfer of funds between the peers through an application based phones can be provided by scanning QR codes using the camera from the device.

A business user will be able to transfer funds from their account to another user of the same bank by scanning the QR code. Sender should be able to scan QR code from any flat surface and read the beneficiary account details.

The receiver of the payment should be able to generate the QR code by specifying the credit account no. The receiver will also be able to print and download the QR code for future reference. Once the sender scans the QR code, application should identify the beneficiary account details and initiate the transfer.

To Proximity Pay QR Based

1. Log on to the Blackberry Mobile Banking application.
2. Navigate through **Transfers> P2P QR Pay** from the menu. The system displays **Proximity Pay-QR** screen.

QR Code Based P2P Payments

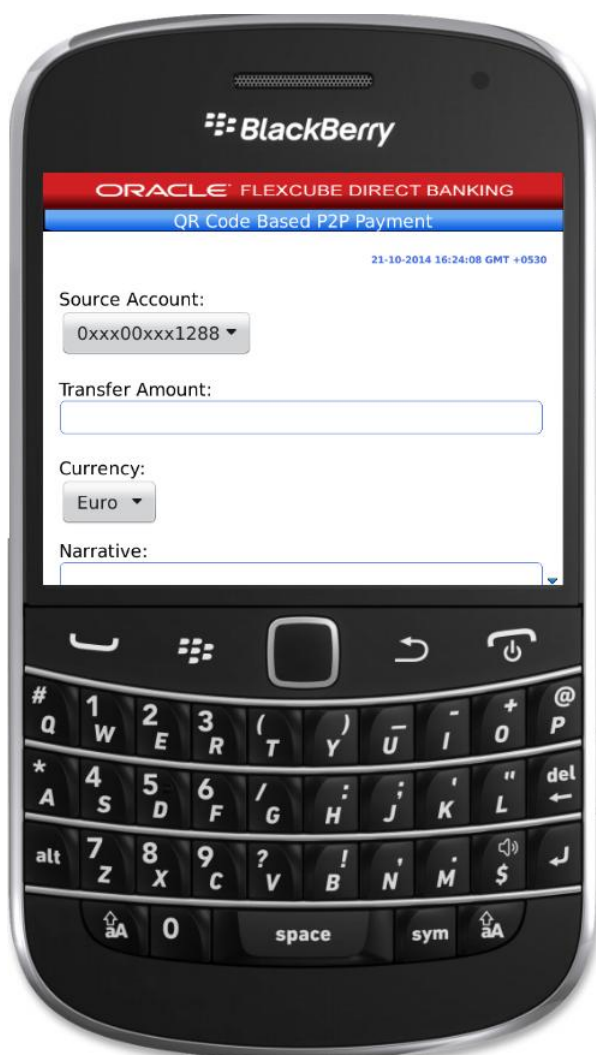


Field Description

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action you want to perform. The values are: <ul style="list-style-type: none"> • Send Money • Receive Money

3. Click **Submit**. The system will display following screen.

QR Code Based P2P Payments

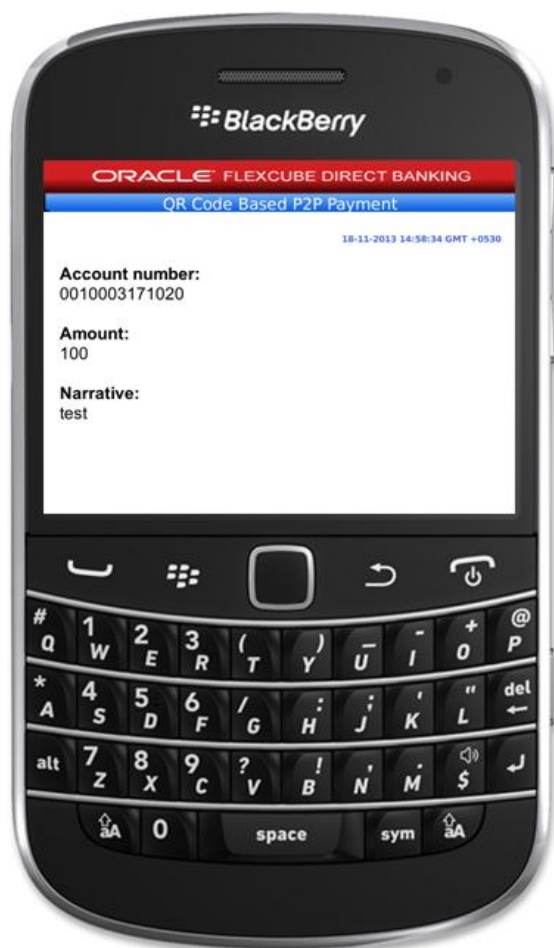


Field Description

Field Name	Description
Source Account	[Mandatory, Drop down] Select the source account from which you want to perform the payment transaction.
Currency	[Mandatory, Drop down] Select the source account from which you want to perform the payment transaction.
Transfer Amount	[Mandatory, Input box, 15] Enter the amount to be transferred.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

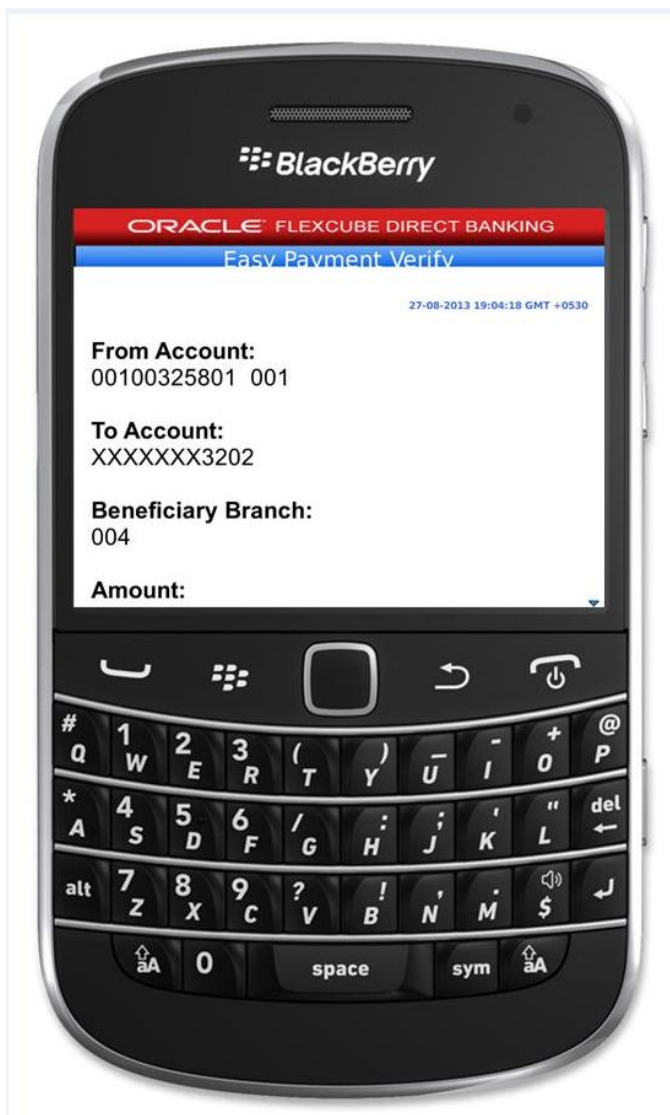
4. Click **Pay Now**. The system will display following P2P Payment detailed screen.

QR Code Based P2P Payments



5. Click **Start Scan** button. The device camera shall be enabled and search for the QR code to read the beneficiary account details.
6. Point your camera to QR code and click **submit** on the screen. Following QR verify screen will be displayed.

QR Code Based P2P Payments Verify



7. Click **Continue** button. The confirmation will be displayed.

QR Code Based P2P Payments Confirm

8. Click **Ok** button. The system will display initial P2P transfer screen.

39. P2P Activity

This transaction enables you to view the recent payments to your account with details.

To view P2P Activity

1. Log on to the Blackberry Mobile Banking application
2. Select **Transfer > P2P Activity** from the menu. The system displays **Received Payment** screen.

Received Payments



3. Select any transaction from the list you want to view and click **Submit**. The system displays **Detailed Received Payment** screen.

Received Payment Details



Field Description

Field Name	Description
Reference Number	[Display] This field displays the reference number generated for the transaction.
Host Reference Number	[Display] This field displays the host reference number of the transaction.
Dated	[Display] This field displays the date on which transaction has been initiated.
Currency	[Display] This field displays the currency of the amount transferred.

Field Name	Description
Sender	[Display] This field displays the name of the sender.
Received From Account	[Display] This field displays the account number from which amount being transferred.
Status	[Display] This field displays the current status of the transaction.
Value Date	[Display] This field displays the date on which payment has been received.
Transaction	[Display] This field displays the name of the transaction.
Created By	[Display] This field displays the name of user who initiated the transaction.
Updated By	[Display] This field displays the name of user who last updated the transaction.
Amount	[Display] This field displays the amount received.

4. Click **Back** button The system displays initial Received **Payment** screen.
OR
Click **Manage Profile** button to go to manage profile screen.

40. Pay Bill

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

To pay the bills

1. Log on to the Blackberry Mobile Banking application.
2. Select **Bill Payments > Bill Payments** icon from the menu using up/down arrow key and Select key. The system displays **Pay Bills** screen.

Pay Bills



Field Description

Field Name	Description
Select Biller	[Mandatory, Drop down] Select the biller to which to payment is to be made from the drop-down.

Field Name	Description
From Account	[Mandatory, Drop down] Select the user's account which is to be debited for bill payment from the drop-down.
Bill Number	[Mandatory, Alphanumeric,20] Enter the bill number as appearing in the user's bill.
Bill Generation Date	[Mandatory, Numeric, 10] Enter the date on which the bill was generated.
Payment Amount	[Mandatory, Numeric, 15, Two] Enter the amount to be paid as bill amount to biller.

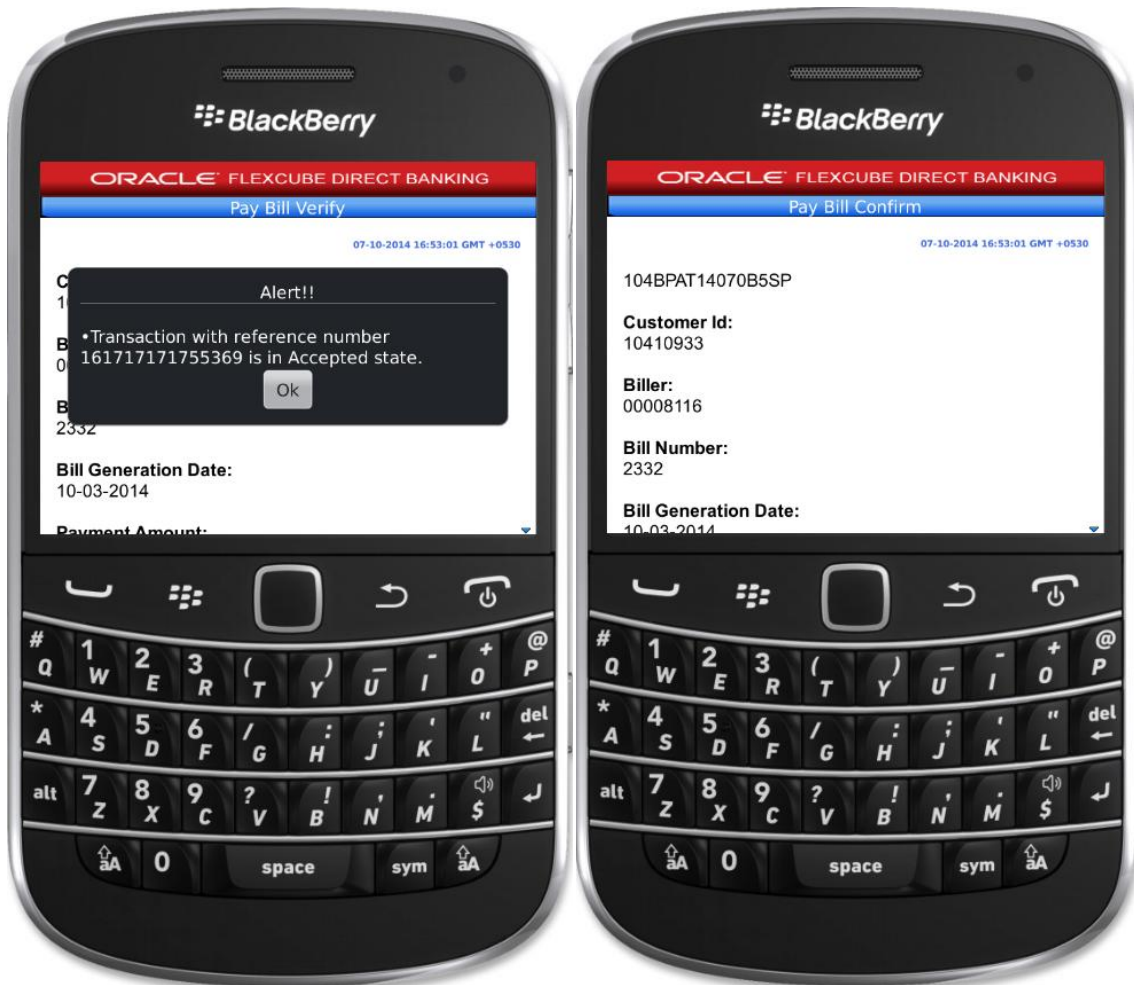
3. Select **Submit** from the options. The system displays **Pay Bill Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Verify



4. Select the **Confirm** from the options. The system displays **Pay Bill Confirm** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Change** from the options to navigate to previous screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Pay Bill Confirm



5. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Ok** from the options. The initial **Pay Bill** screen is displayed

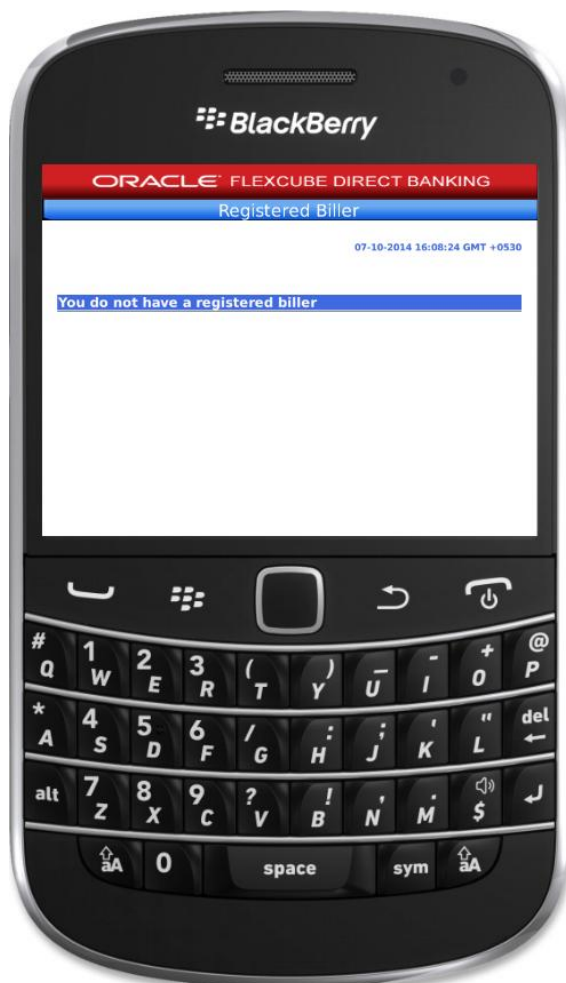
41. Register Biller

This menu enables you to register a Biller to Pay the Utility Bills through the Bank.

To register the biller

1. Log on to the Blackberry Mobile Banking application.
2. Select **Bill Payments > View/Add Utility Biller** icon from the menu using up/down arrow key and Select key. The system displays **Registered Biller** screen.

Registered Biller



3. Click **Add Biller**. The system displays **Register Biller** screen.

Register Biller



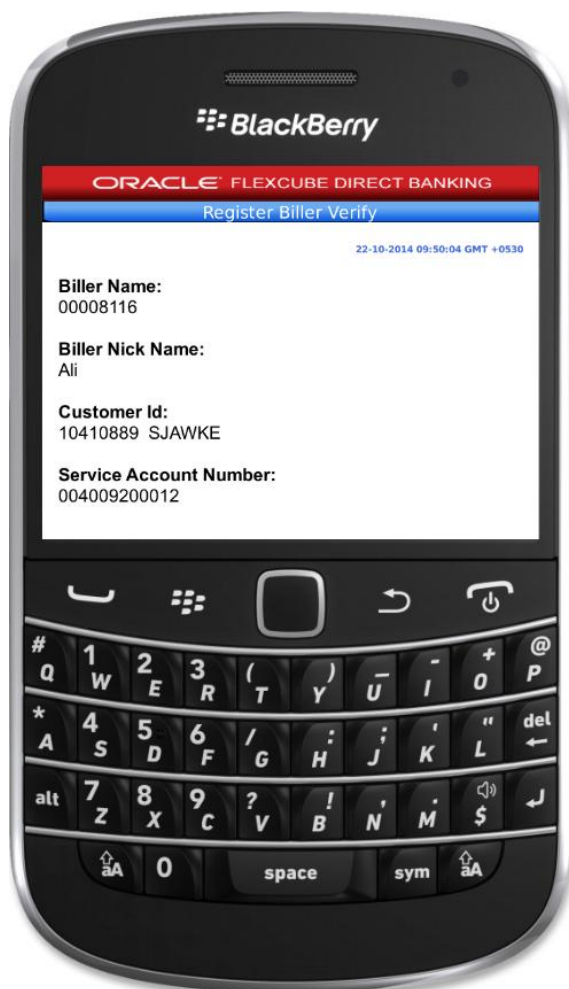
Field Description

Field Name	Description
Select Customer	[Mandatory, Drop-Down] Select the customer for which the biller is to be registered from the drop-down list.
Select Biller	[Mandatory, Drop-Down] Select the biller from the drop-down list. The drop-down lists all the billers available for the particular customer as maintained in the host.
Service Account Number	[Mandatory, Alphanumeric,20] Enter the service account number.

Field Name	Description
Billor Nick Name	[Mandatory, Alphanumeric, 20] Enter the nick name for biller registration. It should be unique for the customer.

4. Select **Submit** from the options. The system displays **Register Biller Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Register Biller Verify



Field Description

Field Name	Description
Biller Name	[Display] This field displays the biller that has been registered.
Biller Nick Name	[Display] This field displays the nick name for biller registration which is unique for the customer.
Customer ID	[Display] This field displays the customer Id under which biller has been registered.
Service Account Number	[Display] This field displays the user's unique account number with the biller

5. Select the **Confirm** from the options. The system displays **Register Biller Confirm** screen.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Register Biller Confirm



6. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the initial Biller Information screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select **Pay Bills** from the options to go to the **Pay Bills** screen.

41.2 View Biller

This transaction allows the user to view the list of already registered billers.

To view the registered biller

1. Log on to the Blackberry Mobile Banking application.
2. Select **Bill Payments > View/Add Utility Biller** icon from the menu using up/down arrow key and Select key. The system displays **Registered Biller** screen.



Field Description

Field Name	Description
Biller Name	[Display] This field displays the name of the biller that has been registered.
Biller Nick Name	[Display] This field displays the nick name of the biller registration which is unique for the customer.

Field Name	Description
Customer Id	[Display] This field displays the customer Id of the biller under which biller has been registered.
Service Account Number	[Display] This field displays the unique account number of the customer for bill payment.
Registration Date	[Display] This field displays the date and time on which the biller was registered as per entity time zone.

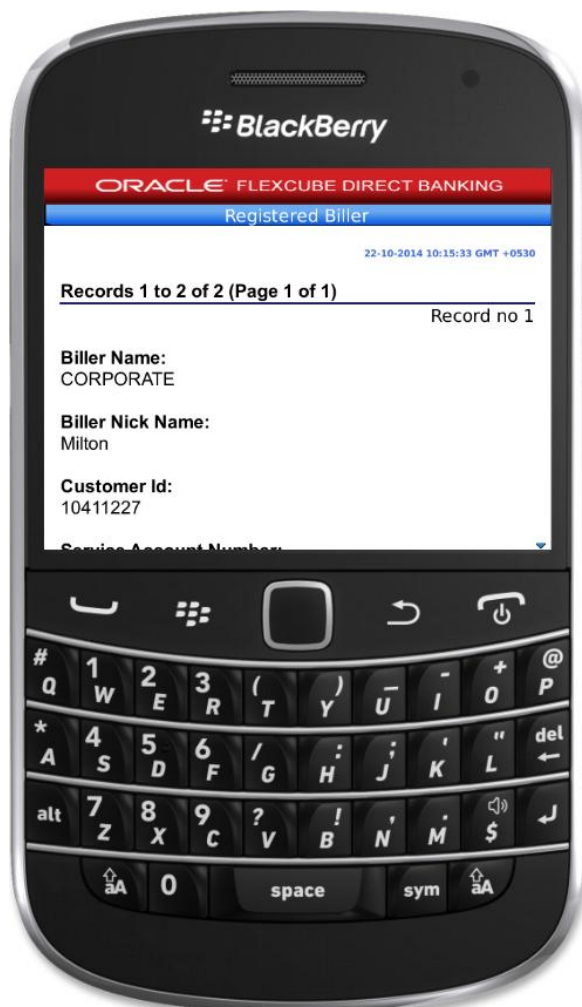
3. Select **Add Biller** from the options. The system displays **Register Biller** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select **First Page**, **Last Page**, **Next Page**, and **Previous Page** from the menu to navigate to the respective pages.
OR
Select the **Menu** from the options to return to the sub menu screen.

41.3 Delete Biller

This menu enables you to delete an already registered biller.

To delete the biller

1. Navigate to **Bill Payments > View/Add Utility Biller > Registered Biller** screen.



2. Select **Delete Biller** from the options. The system displays **Delete Biller** screen.

Delete Biller



Field Description

Field Name	Description
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Biller Name	[Mandatory, Drop-Down] Select the Biller from the list of the billers.
--------------------	---

3. Select Biller Name from the drop-down list.
4. Select **Submit** from the options. The system displays **Delete Biller Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Verify



5. Select the **Confirm** from the options. The system displays **Delete Biller Confirm** screen.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Delete Biller Confirm



6. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the Delete Biller screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

42. Open Term Deposit

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

To open term deposit

1. Log on to the Blackberry Mobile Banking application.
2. Select **Deposits > Open Term Deposit** icon from the menu using up/down arrow key and Select key. The system displays **Open Term Deposit** screen.

Open Term Deposit



Field Description

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

Customer Details

Holding Pattern	<p>[Mandatory, Radio button]</p> <p>Select the radio button for the ownership of the term deposit account.</p> <p>The option are:</p> <ul style="list-style-type: none"> • Single - If this option is selected for the single term deposit account holder. • Joint - If this option is selected for the joint account holder.
------------------------	---

Joint Customer1	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the customer Id of the first joint account holder.</p> <p>This field is and mandatory only if the Joint radio button is selected as holding pattern.</p>
------------------------	--

Joint Customer2	<p>[Conditional, Alphanumeric, 10]</p> <p>Type the customer Id of the second joint account holder</p> <p>This field is enabled and mandatory only if the Joint radio button is selected as holding pattern.</p>
------------------------	--

Note: Customer Id cannot be same as customer id entered for first account holder.

Deposit Details

Deposit Product	<p>[Mandatory, Drop-Down]</p> <p>Select the deposit product for which you wish to open a term deposit account.</p> <p>The term deposit products available at the host and register using Register Product facility of FCDB Administration.</p>
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Source Account	<p>[Mandatory, Drop-Down]</p> <p>Select the source account to be debited in order to open the term deposit from the drop-down list.</p>
-----------------------	---

3. Select Holding Pattern and Deposit Product from the drop-down list.
4. Click **Continue** option from menu. The system displays following screen.

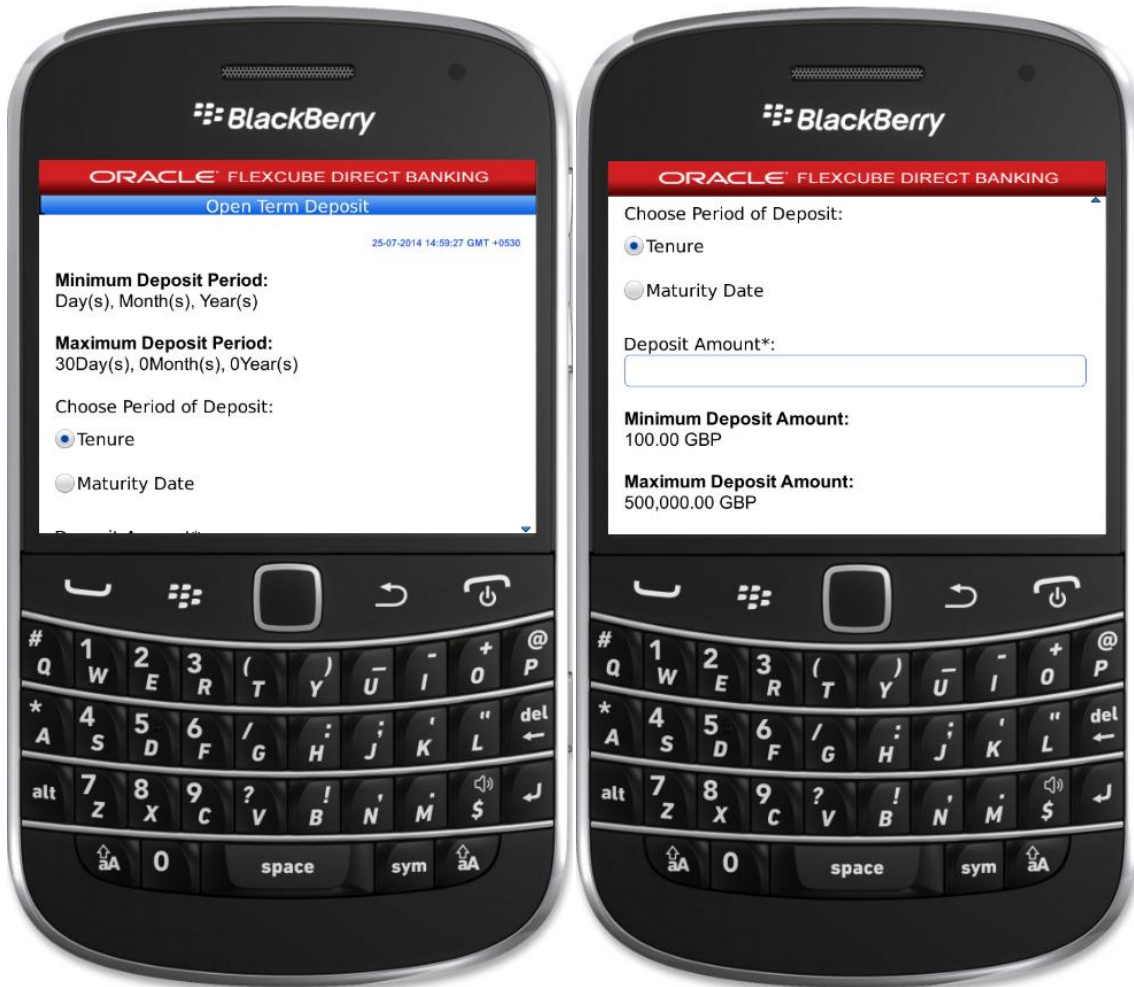


Field Description

Field Name	Description
Currency	[Conditional, Drop-down] Select the currency from the drop-down list. The drop-down lists of currency type supported will be product parameter, provided by host.

5. Select Currency from the drop-down list.
6. Click **Continue**. The system displays the **Open Term Deposit** screen.

Open Term Deposit



Field Description

Field Name	Description
Maximum Deposit Period	[Display] This field displays the maximum tenure for which TD can be opened.
Minimum Deposit Period	[Display] This field displays the minimum tenure for which TD can be opened.

Field Name	Description
Choose Period of Deposit	<p>[Mandatory, Radio button]</p> <p>Select TD maturity in terms of tenure or maturity date.</p> <p>The option are:</p> <ul style="list-style-type: none"> • Tenure • Maturity Date <p>This field will not be enabled for Fixed Tenure based TD Product selected.</p>
Deposit Amount	<p>[Mandatory, Numeric, 15, Two]</p> <p>Enter the principal amount of the term deposit to be opened.</p>
Minimum Deposit Amount	<p>[Display]</p> <p>This field displays the minimum deposit amount permissible for the deposit product selected.</p>
Maximum Deposit Amount	<p>[Display]</p> <p>This field displays the maximum deposit amount permissible for the deposit product selected.</p>
Amount in multiple of	<p>[Display]</p> <p>This field displays the denomination in which TD can be booked.</p>

7. Enter the required details and click **Continue**. The system displays the following screen.

Open Term Deposit



Field Description

Field Name	Description
Maturity Date	<p>[Conditional, Date Picker]</p> <p>Select the date on which the term deposit will mature. Maturity date cannot be less than or equal to the current business date.</p> <p>Maturity date cannot be less than the minimum period as specified by the bank for the selected product (Product setup at host).</p> <p>This field is enabled only if Maturity Date is selected in Choose Period of Deposit field.</p>

Field Name	Description
Choose Period of Deposit	[Conditional, Numeric, 3] Enter the period (Tenor) of deposit in Years, Months and Days. This field is enabled only if Tenure is selected in Choose Period of Deposit field.

8. Click **Continue**. The system displays the following screen.

Open Term Deposit



Field Description

Field Name	Description
Maturity Amount	[Display] This field displays the calculated maturity amount.

Field Name	Description
Maturity Date	<p>[Display]</p> <p>This field displays the calculated maturity date calculated by FCDB.</p> <p>This field is enabled and displayed only in case of Fixed tenor based product.</p>
Interest Rate	<p>[Display]</p> <p>This field displays the interest rate for the selected deposit product.</p>
Maturity Instructions	<p>[Mandatory, Drop-Down]</p> <p>Select the maturity instructions to be set for the TD account from the drop-down list.</p> <p>The option are:</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal And Interest • Renew Principal and Pay Out the Interest • Renew Special Amount and Pay Out the remaining amount <p>Values available for a Islamic Product are:</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal And Profit • Renew Principal and Pay Out the Profit • Renew Special Amount and Pay Out the remaining amount
Account Transfer Options	<p>[Conditional, Drop-down]</p> <p>Select the account transfer options configured for the entity and user type from the drop-down list.</p> <p>This field is mandatory if Maturity Instruction selected is other than Renew Principal and Interest.</p>

9. Select the Maturity Instruction and Account Transfer option from the drop-down list.
10. Click **Continue**. The following screen is displayed:

Note: The screen below is displayed if Account Transfer option is Own account Transfer.

Open term Deposit



Field Name	Description
Maturity Account	<p>[Conditional, Alphanumeric, 20, Drop-down]</p> <p>Select the account number to which proceeds to be transferred from the drop-down. OR</p> <p>Enter the maturity account number.</p> <p>This field is mandatory if Maturity Instruction selected is other than Renew Principal and Interest. This field is drop-down if Account Transfer option is Own Account Transfer else it will be an input box.</p> <p>Branch Details - This section is displayed only if Account Transfer Options selected is Transfer to Internal Bank Account.</p>
City	<p>[Mandatory, Drop-Down]</p> <p>Select the city from the drop-down list.</p>

Field Name	Description
Branch	[Mandatory, Drop-Down] Select the branch from the drop-down list. The drop-down lists branches for selection depending on the city selection.
Domestic Clearing Network Details - This section is displayed only if Account Transfer Options selected is Transfer through Domestic Clearing Network.	
Network Type	[Mandatory, Drop-Down] Select the branch from the drop-down list.
Bank Code	[Conditional, Drop-Down] Select the bank code from the pick list. This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the name of the beneficiary to whom funds are to be transferred. <hr/> Note: Beneficiary Name can be Alphanumeric with Special Characters - ? : () . , ' + Space <hr/>
Special Amount Details - This section is displayed only if Maturity Instruction selected is Renew Special Amount and Payout the Remaining Amount .	
Roll over Amount	[Conditional, Alphanumeric, 20, Drop-down] Enter the special amount to be rollover. Amount should be less than or equal to maturity amount.

11. Enter the required details
12. Click **Submit** option from menu. The system displays **Open Term Deposit Verify** screen.

Open Term Deposit Verify



Field Description

Field Name	Description
Transfer To	<p data-bbox="659 312 959 340">[Conditional, Drop-Down]</p> <p data-bbox="659 359 1338 417">Select the account to which the principal and interest are to be transferred from the drop-down list.</p> <p data-bbox="659 436 976 464">The options are as follows:</p> <ul data-bbox="756 483 1317 606" style="list-style-type: none"> <li data-bbox="756 483 1219 510">• Transfer to users mapped accounts <li data-bbox="756 529 1192 556">• Transfer to internal bank account <li data-bbox="756 575 1317 602">• Transfer through domestic clearing network <p data-bbox="659 625 1338 772">This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction drop-down list for Conventional Products and if the Renew Principal and Profit option is selected from the Maturity Instruction drop-down list for Islamic Product.</p> <p data-bbox="659 791 1338 846">Default value is Transfer through domestic clearing network.</p>

13. Click **Confirm** option from menu. The system displays **Open Term Deposit Confirm** screen.

Open Term Deposit Confirm



Open Term Deposit Confirm



14. Click **OK** option from menu. The system displays **Open Term Deposit initial** screen.
 OR
 Click **Print this page** option from menu to print the Open Term Deposit Confirm screen.
 OR
 Click **Download** option from menu to download open term deposit details. The system displays following screen.

Open Term Deposit – Download



15. Click **Ok** button. The system displays acknowledgement message as shown above. The system displays initial confirmation screen.

43. Deposit Redemption

Redeem Term Deposit option allows you to redeem your term Deposit details either partially or fully through Blackberry Application based Mobile Banking.

To redeem the term deposit

1. Log on to the Blackberry Mobile Banking application.
2. Select **Deposits > Redeem Term Deposit** icon from the menu using up/down arrow key and Select key. The system displays **Deposit Redemption** screen.

Deposit Redemption



Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for redemption from the drop-down list. The drop-down lists all deposit accounts mapped to the user .

3. Select deposits account number from the drop-down list.
4. Select **Submit** from the options .The system displays **Deposit Redemption** screen.
OR
Select the **Home** from the options navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption





Field Description

Field Name	Description
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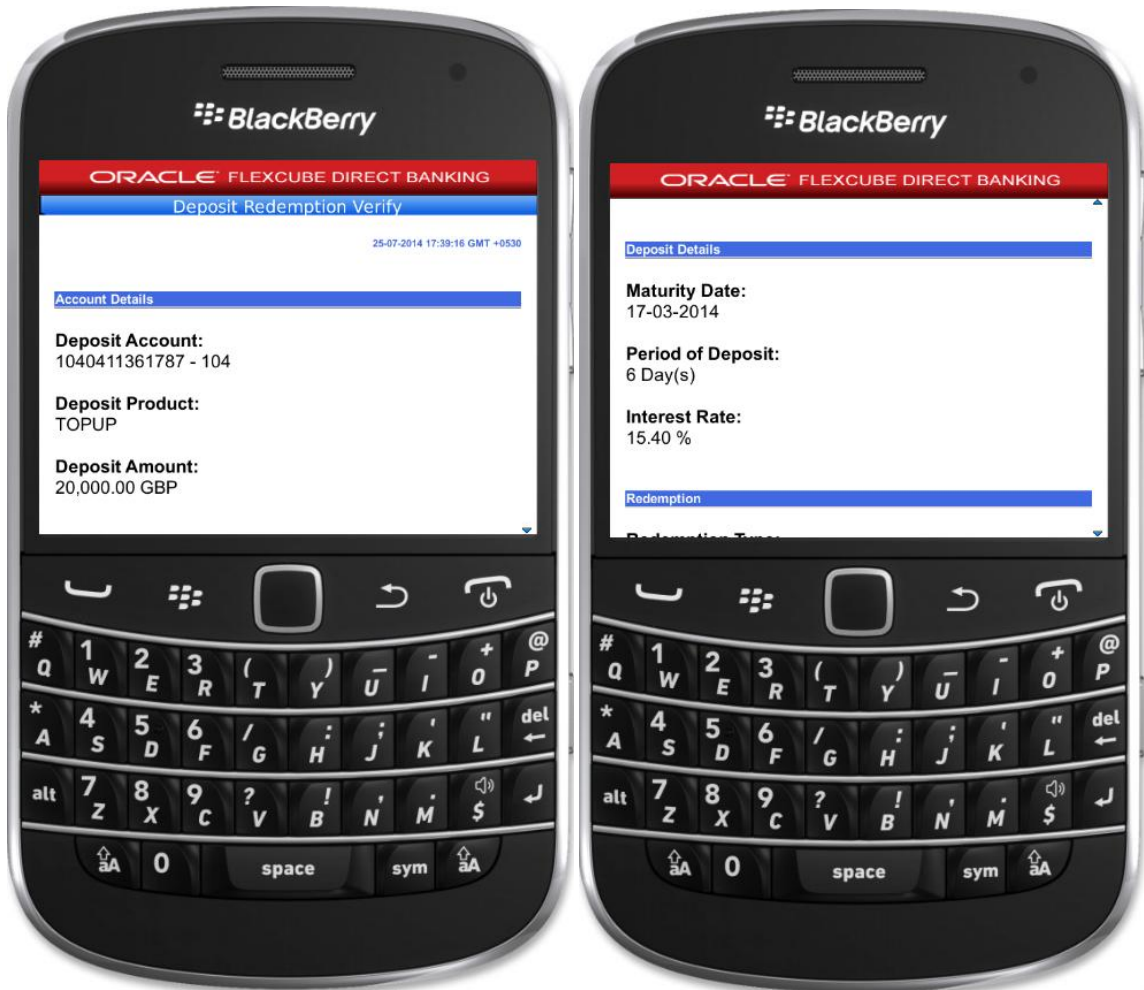
Deposit Details

Deposit Account	[Display] This field displays the deposit account number.
Deposit Product	[Display] This field displays the product under which deposit is made.
Deposit Amount	[Display] This field displays the principal amount of the term deposit.
Maturity Date	[Display] This field displays the maturity date of the deposit.

Field Name	Description
Interest Rate	[Display] This field displays the interest rate of the deposit.
Period of Deposit	[Display] This field displays the tenor of deposit in Years, Months and Days This field is displayed if value is one or more than one for each of years/Months/Days). Example: 5 Years, 4 Months, 10 Days
Redemption	
Redemption Type	[Mandatory, Drop down] Select the redemption type from the drop-down list. The options are: <ul style="list-style-type: none"> • Partial • Full
Amount	[Conditional, Numeric, 15] Enter the amount to be redeemed. This field is mandatory if Redemption Type selected is Partial .
Transfer To	[Conditional, Drop down] Select the account transfer options configured for the entity and user type. This field is mandatory if Maturity Instruction selected is other than Renew Principal and Interest .

5. Select **Redeem** from the options. The system displays **Deposit Redemption Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption Verify





6. Select the **Confirm** from the options. The system displays **Deposit Redemption Confirm** screen.
 OR
 Select the **Change** from the options to navigate to the previous screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

Deposit Redemption Confirm



7. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages
OR
Select the **OK** from the options to return to the Deposit redemption initial screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

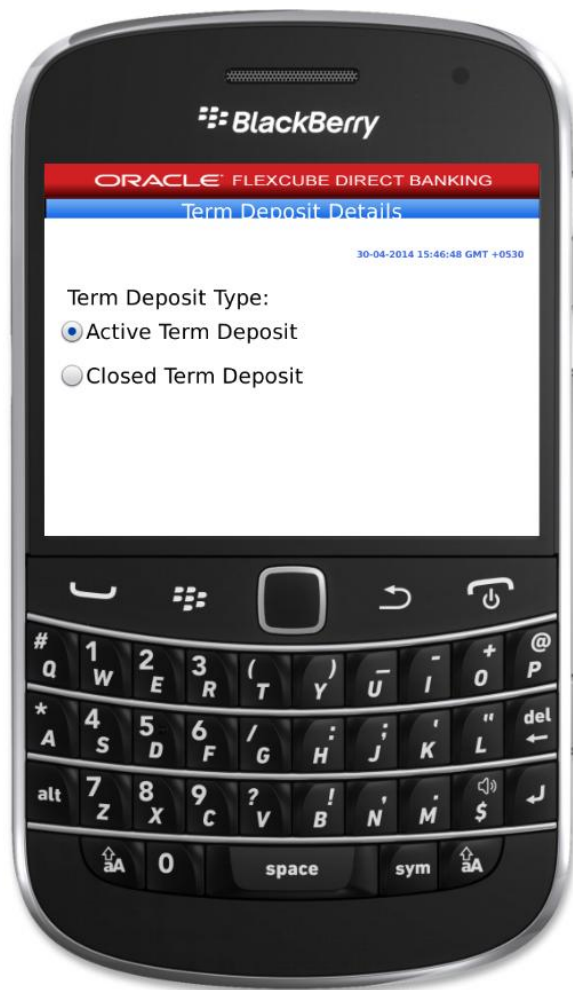
44. Deposit Details

Term Deposit Details displays the list of all Term Deposit accounts with details, under all the customer id's linked to your user id.

To view the TD Details

1. Log on to the Blackberry Mobile Banking application.
2. Click **Deposits > View Term Deposit > Term Deposit Details** icon from the menu using up/down arrow key and Select key. The system displays **Term Deposit Details** screen.

Deposit Details

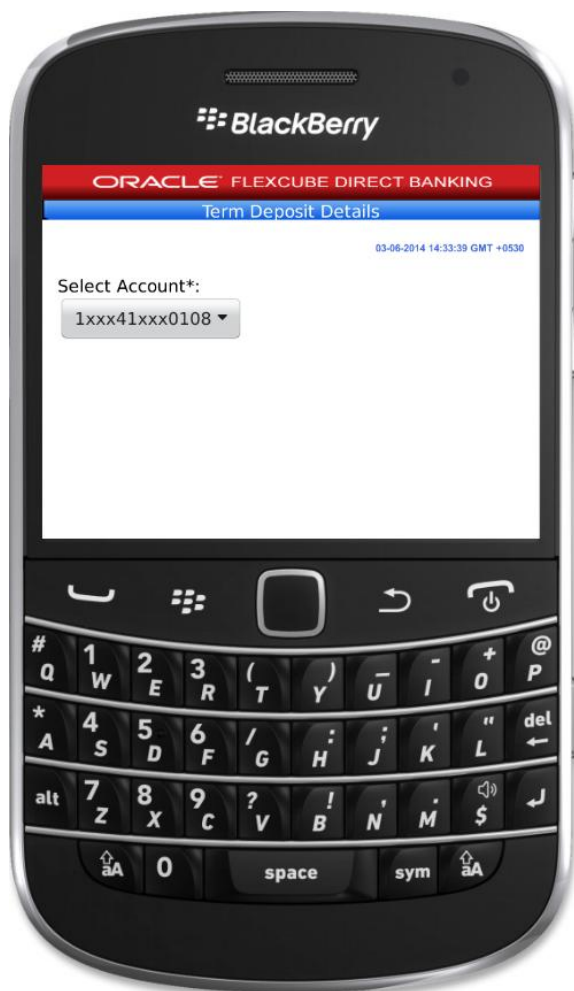


Field Description

Field Name	Description
Term Deposit Type	<p>[Conditional, Radio Button]</p> <p>Click the appropriate type of term deposit.</p> <p>This options are:</p> <ul style="list-style-type: none"> • Active Term Deposits • Closed Term Deposits <p>This field is enabled and mandatory only if 'display of Closed Term' is configured and enabled for that entity.</p>

3. Click the appropriate term deposit type.
4. Select the **Submit** from the options. The system displays **Term Deposit Details** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Deposit Details



Field Description

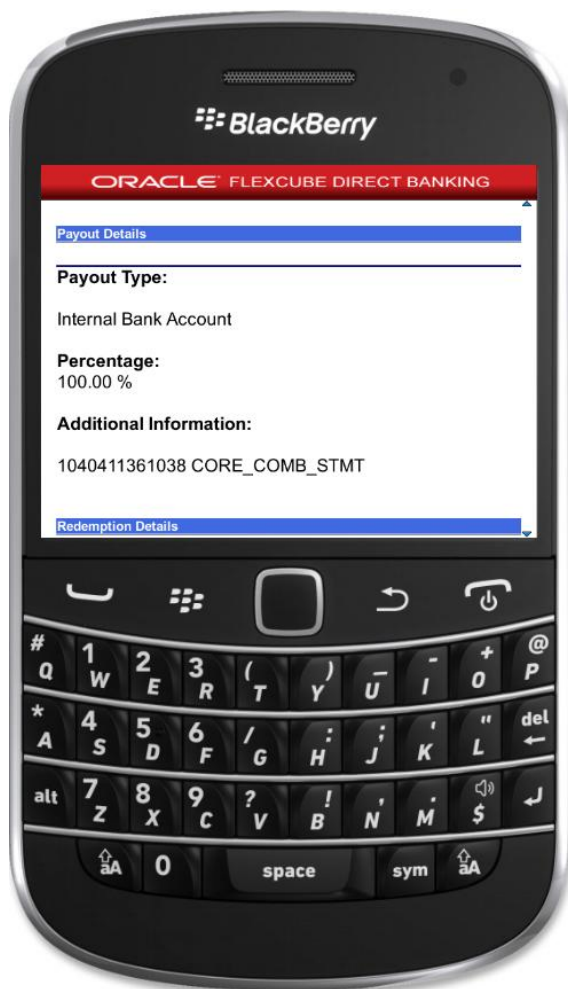
Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the term deposit account number from the drop-down list.

5. Select the account and click **Submit**. The following screen is displayed:

Term Deposit Details







Field Description

Field Name	Description
Account Details	
Account Holder Name	[Display] This field displays the account holder name.
Deposit Account Number	[Display] This field displays the term deposit account number. Account Number will be displayed in the Account Number – Branch format.
Customer Id	[Display] This field displays the customer Id under which the term deposit account exists.

Field Name	Description
Joint Customer	[Display] This field displays the customer ID of the user if holding pattern is 'Joint'.
Account Holder Name	[Display] This field displays the account holder name (will be displayed only if holding pattern is 'Joint') This field will be repeated for each of the Joint Holder, in case multiple joint holders exist for a deposit.
Product Name	[Display] This field displays description of the product under which the term deposit exists.
Deposit Details	
Maturity Date	[Display] This field displays the date on which the selected deposit will mature.
Maturity Amount	[Display] This field displays the maturity amount of the term deposit.
Deposit Date	[Display] This field displays the date on which the selected term deposit was started. (In case of the renewed account it shall display the renewal date).
Original Principal Amount	[Display] This field displays the original principal amount with currency.
Value Date	[Display] This field displays the value date of the term deposit as maintained by the host.
Current Principal Amount	[Display] This field displays the current principal amount (revised principal amount after top-up / partial redemption) with currency. In case no top-up or partial redemption done, this field will not be displayed This field should not be displayed for closed deposit.

Field Name	Description
Term of Deposit	<p>[Display]</p> <p>This field displays the term of deposit for the respective product (as maintained by the host).</p> <p>Tenor of the deposit in Years, Months and Days (Shall display the field if value is one or more than one for each of years/Months/Days) for example: 5 Years, 4 Months, 10 Days.</p>
Deposit Certificate Number	<p>[Display]</p> <p>This field displays the certificate number (unique number) as assigned by the host, for the respective term deposit.</p>
Deposit Status	<p>[Display]</p> <p>This field displays the status of the term deposit as fetched from the host.</p> <p>This field should not be displayed for Closed Deposit.</p>
Hold Amount	<p>[Display]</p> <p>This field displays the hold amount for the term deposit as maintained at the host.</p>
Current Balance	<p>[Display]</p> <p>This field displays the current balance with currency of the TD as of current date.</p> <p>This field should not be shown for Closed Deposit.</p>
Net Credit Amount	<p>[Display]</p> <p>This field displays the amount which was credited on maturity of this deposit.</p> <p>This field is displayed only for closed deposit.</p>
Tax + Penalty/other Charges	<p>[Display]</p> <p>This field displays the tax and other charges deducted during maturity of this deposit</p> <p>This field is displayed only for closed deposit.</p>
Maturity Instructions	
Rollover Instructions	<p>[Display]</p> <p>This field displays the rollover instruction.</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>

Field Name	Description
Profit Rate	[Display] This field displays the profit applicable for the selected term deposit. This field is displayed only if Deposit Type is Islamic.
Payout Details	
Payout Type	[Display] This field displays the payout type. The payout type can be: <ul style="list-style-type: none"> • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network • Transfer to Own Account This field is displayed only if the Maturity instruction is any other than Renew Principal And Interest/Profit .
Percentage	[Display] This field displays the percentage for payout.
Additional Information	[Display] This field displays the account number. This field is displayed only if the Maturity instruction is any other than 'Renew Principal And Interest/Profit'.
Rollover Amount	[Display] This field displays the amount for rollover, in case Rollover instruction is Renew Special Amount. This field is displayed only if the Maturity instruction is any other than 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 that the deposit account is linked to.
Current Value	[Display] This field displays the current value with currency of the linked structured deposit.
Subscription Date	[Display] This field displays the date on which the structured deposit was subscribed for.

Field Name	Description
Term Deposit Issue Date	[Display] This field displays the date on which the term deposit was issued

Redemption Details

This screen displays the redemption details of the selected term deposit.



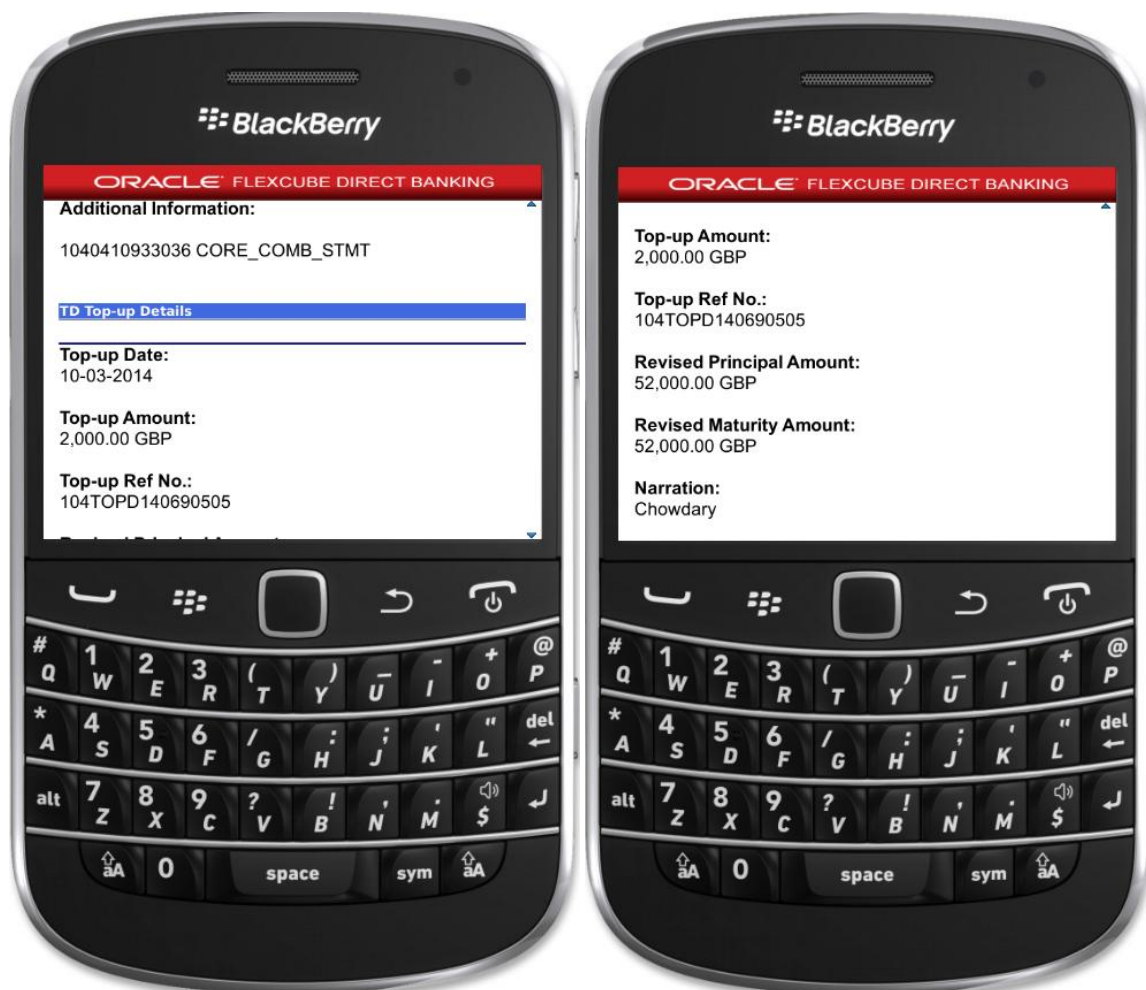
Field Description

Field Name	Description
Redemption	This section is displayed only if any redemption done on the selected deposit
Redemption Date	[Display] This field displays the date on which redemption done.

Field Name	Description
Redemption Amount	[Display] This field displays the amount (with currency) of redemption done.
Redemption Ref No	[Display] This field displays the redemption reference number after redemption.
Redemption Type	[Display] This field displays the redemption type (partial).
Pay out Mode	[Display] This field displays the payout mode selected for redemption. (for example <ul style="list-style-type: none"> • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network • Issue a demand Draft
Additional Information	[Display] This field displays the account number or draft favouring details as per the applicable payout option.

Term Deposit Top-up Details

This screen will display Top-up details of the term deposit selected.



Field Description

Field Name	Description
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Top-up Details – This section is displayed only if any top-up done on the selected deposit.

Top-up Date [Display]
This field displays the date on which TD top-up done.

Top-up Amount [Display]
This field displays the amount (with currency) of top-up done.

Top-up Reference Number [Display]
This field displays the top-up reference number after top-up.

Field Name	Description
Revised Principal Amount	[Display] This field displays the principal amount after top-up done.
Revised Maturity Amount	[Display] This field displays the revised maturity amount after top-up.
Narration	[Display] This field displays the description entered by the user during top-up.

6. Click **Top-up**. The **Top-up Term Deposit** screen is displayed:
OR
Click **Home** to navigate to the **Menu** screen.
OR
Click **Back** to return to the previous screen.
OR
Click **Exit** to log-off from the application.
OR
Click **Menu** to return to the sub menu screen.
OR
Click **Email** to send an email.
OR
Click **Download** to download.

Top-up Term Deposit

This screen will allow user to Top-up the selected term deposit.



Field Description

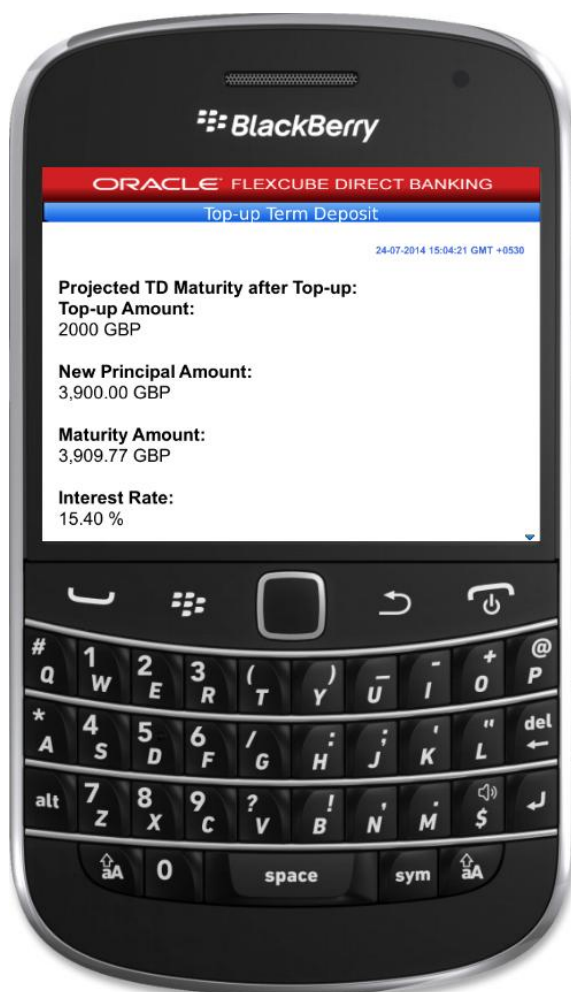
Field Name	Description
Top-up Date	[Display] This field displays the date on which TD top-up done.
Top-up Amount in Multiple of:	[Display] This field displays the multiple of top-up amount. This field should be displayed based on the product parameter received from host and should not be displayed if value is 0 for respective field.
Currency	[Display] This field displays the currency of the term deposit.

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the account to be debited in order to open the term deposit from the drop-down list. The drop-down lists the active CASA accounts mapped to the user.
Top-up Amount	[Mandatory, Numeric, 15, Two] Enter the top-up amount to be appended on the term deposit opened.
Minimum Top-up Amount	[Display] This field displays the minimum top-up amount (with currency) permitted. This field should be displayed based on the product parameter received from host.
Maximum Top-up Amount	[Display] This field displays the maximum top-up amount (with currency) permitted. This field should be displayed based on the product parameter received from host.
Narration	[Optional, Alphanumeric, 35] Enter the description for the term deposit top-up.

7. Enter the required information.
8. Click **Submit**. The following **Top-upTerm Deposit** screen is displayed:
Click **Home** to navigate to the **Menu** screen.
OR
Click **Back** to return to the previous screen.
OR
Click **Exit** to log-off from the application.
OR
Click **Menu** to return to the sub menu screen.

Top-up Term Deposit - Maturity Projection

This screen allows user to view the Term Deposit maturity projection for the selected term deposit.



Field Description

Field Name	Description
Projected TD Maturity after Top-up	
Top-up Amount	[Display] This field displays the top-up amount as entered by the user in the previous Top-up Term Deposit screen.
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.

Field Name	Description
Interest Rate	[Display] This field displays the interest rate applicable after top-up.

9. Click **Submit**. The system displays **Top-up Term Deposit - Verify** screen.

Top-up Term Deposit - Verify

This screen will allow user to view the summary of Top-up on the selected term deposit.



Field Description

Field Name	Description
Top-up Date	[Display] This field displays the date on which TD top-up done.

Field Name	Description
Top-up Amount	[Display] This field displays the top-up amount as entered by the user on the top-up initiation screen.
Currency	[Display] This field displays the currency of the term deposit.
Source Account	[Display] This field displays the Source account used by the user.
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 the interest rate applicable after top-up.
Narration	[Display] This field displays the description for the term deposit top-up.

10. Click **Submit**. The system displays the following screen.

Top-up Term Deposit – Transaction Password

11. Enter the transaction password.
12. Click **Confirm**. The system displays the **Top-up Term Deposit - Confirm** screen.
OR
Click **Change**, will redirect the user to the previous screen.

Top-up Term Deposit - Confirm

13. Click **OK**. The system takes the user to the TD details of respective TD.
OR
Click **Download** to download and save pdf acknowledgment on the user's device.

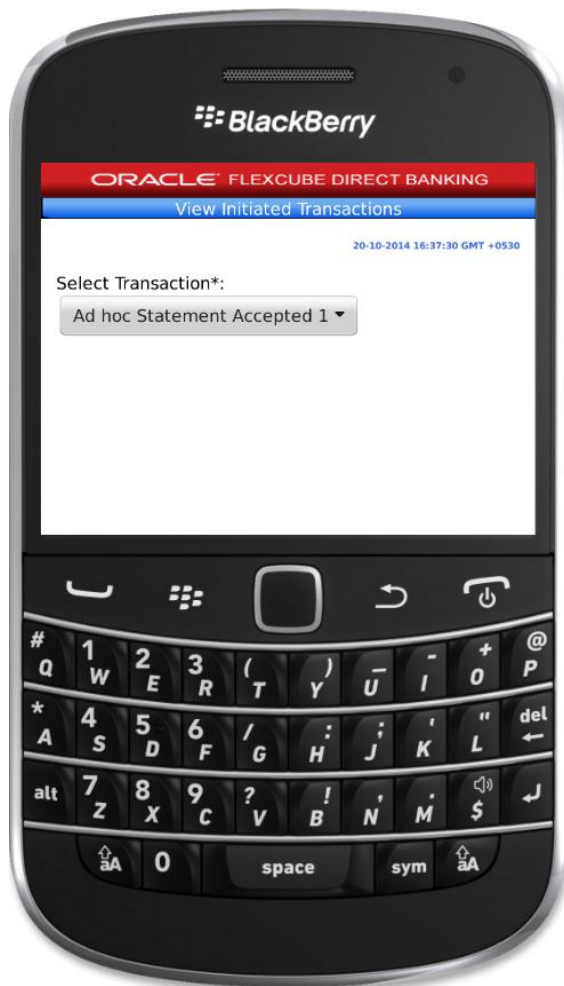
45. View Initiated Transactions

This transaction allows the user to view all self initiated transactions. The user will be able to view a list of all transactions initiated by all users mapped to his customer id. The user will also be able to view further details of any particular transaction.

To view the transaction:

1. Log on to the Blackberry Mobile Banking application.
2. Click **Services > Transaction Activities > View Initiated Transaction** icon from the menu using up/down scroll keys and select key. The View Transaction screen is displayed:

View Initiated Transaction

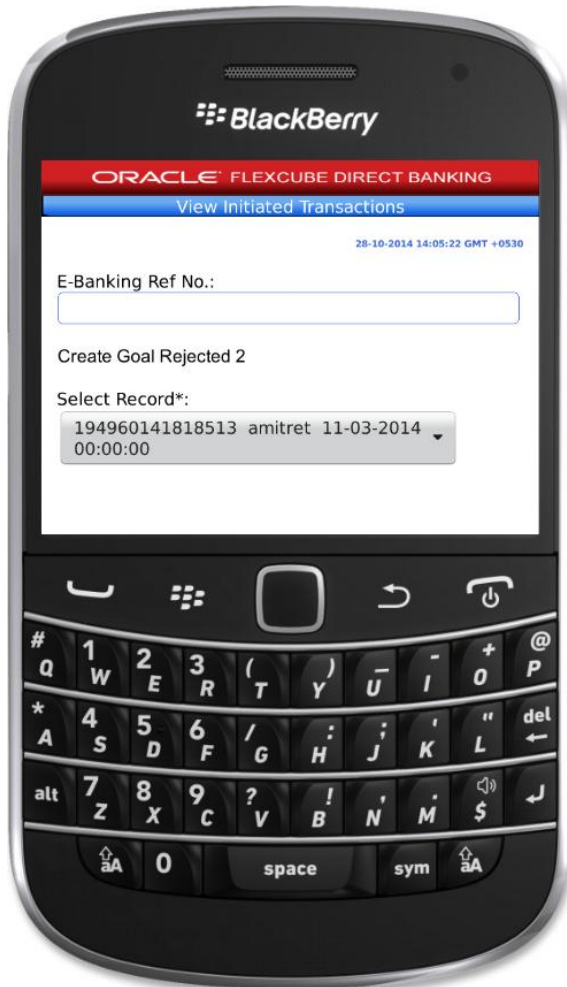


Field Description

Field Name	Description
Select transaction	[Mandatory, Drop-Down] Select the type of transaction which has been initiated by the user from the drop-down list.

3. Select transaction from the drop-down list.
4. Click **Submit**. The system displays the all the transaction all transactions of that type initiated by the user along with search criteria.

View Initiated Transaction



Field Description

Field Name	Description
E banking Reference Number	[Optional, Alphanumeric] Enter the reference number of the transaction which has been initiated.
Select Record	[Mandatory, Drop-Down] Select the record to search for authorization.

5. Select record and Click **View**. The system displays the View Transaction details screen.
OR

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

OR

Click **Search**. The system displays all the transactions that have been initiated by the user as per the search criteria entered.

View Initiated Transaction





Field Description

Field Name	Description
Transaction	[Display] This field displays the transaction type.
E banking Reference Number	[Display] This field displays the reference number of the transaction that was generated once the transaction was successfully initiated.
Status	[Display] This field displays the current status of the transaction.
Created By	[Display] This field displays the user id of the initiator of the transaction.
Created On	[Display] This field displays the date and time (with time zone) on which the transaction was created.

Field Name	Description
Updated By	[Display] This field displays the user id of the person who last updated the transaction.
Updated On	[Display] This field displays the date and time (with time zone) on which the transaction was last updated.
Value date	[Display] This field displays the value date of the transaction.

6. Select **Change** from the options to navigate to the previous screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Home** from the options to navigate to the options screen.
OR
Select the **Exit** from the options to exit from the application.

Search Filter section

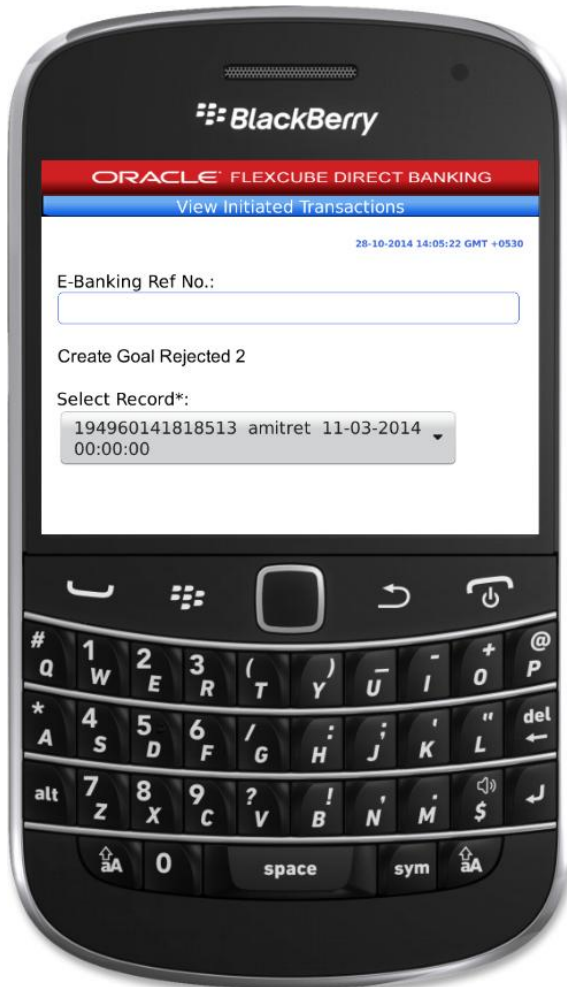
The search filter enables user to search the desired record. The filter criterion is 'e-Banking Reference Number'.

View Initiated Transaction –

Search

To search the transaction

1. Navigate to following View Initiated Transaction screen.



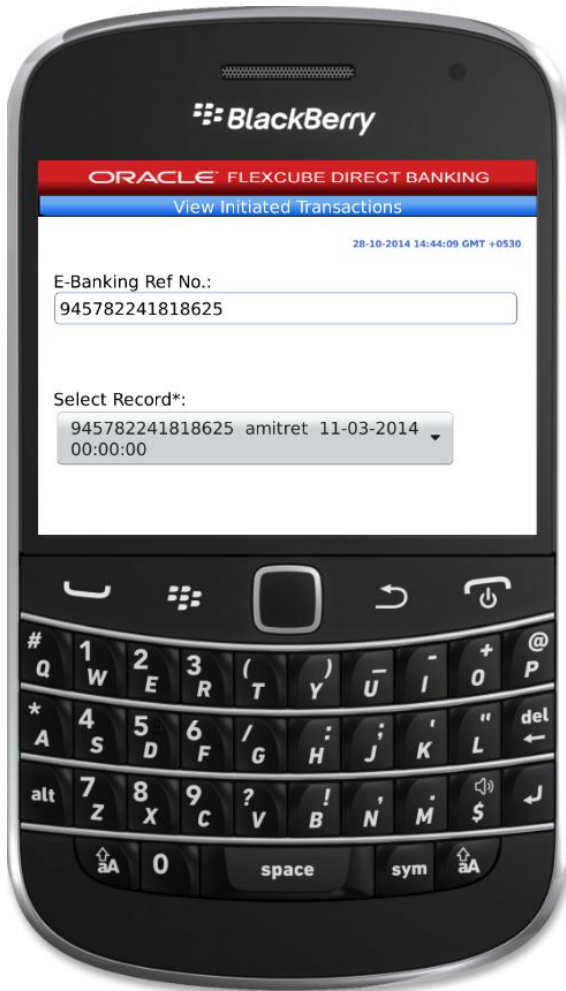
Field Description

Field Name	Description
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E banking Reference Number	[Mandatory, Alphanumeric, 20] Enter the E-banking Reference Number as search criteria.
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2. Enter the E-banking Reference number.
3. Click **Search**. The system displays the details of the matching record for e-Banking Reference Number.

View Initiated Transactions – Search



4. Click **View**. The system displays the View Transaction details screen of the searched record.

View Initiated Transactions



45.2 Pending Authorization

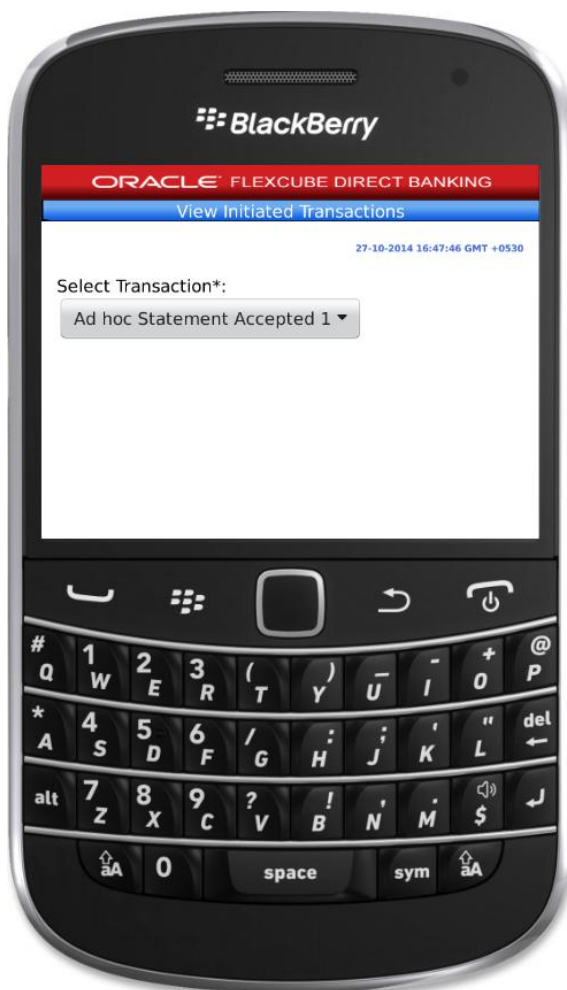
Transaction to authorize displays all the transactions with their status as Pending, Semi Authorized or Initiated for the user.

Using this option, the user will be able to reject or authorize multiple transactions of the same transaction type at the same time.

To view the transactions for authorization

1. Log on to the Blackberry Mobile Banking application.
2. Click **Services > Transaction Activities > View Initiated Transaction** icon from the menu using up-down scroll keys and select key. The **View Initiated Transaction** screen is displayed:

View Initiated Transactions

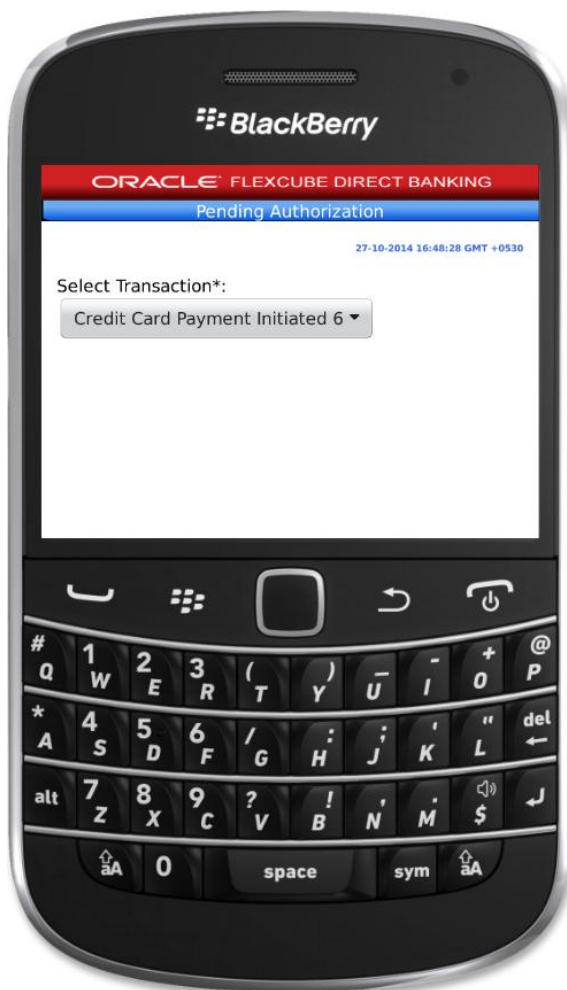


Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop-Down] Select the transaction type for authorization from the drop-down list.

- Select transaction type from the drop-down list.
- Click **Pending Authorization** option. The system displays **Pending Authorization Transactions** screen.

Pending Authorization



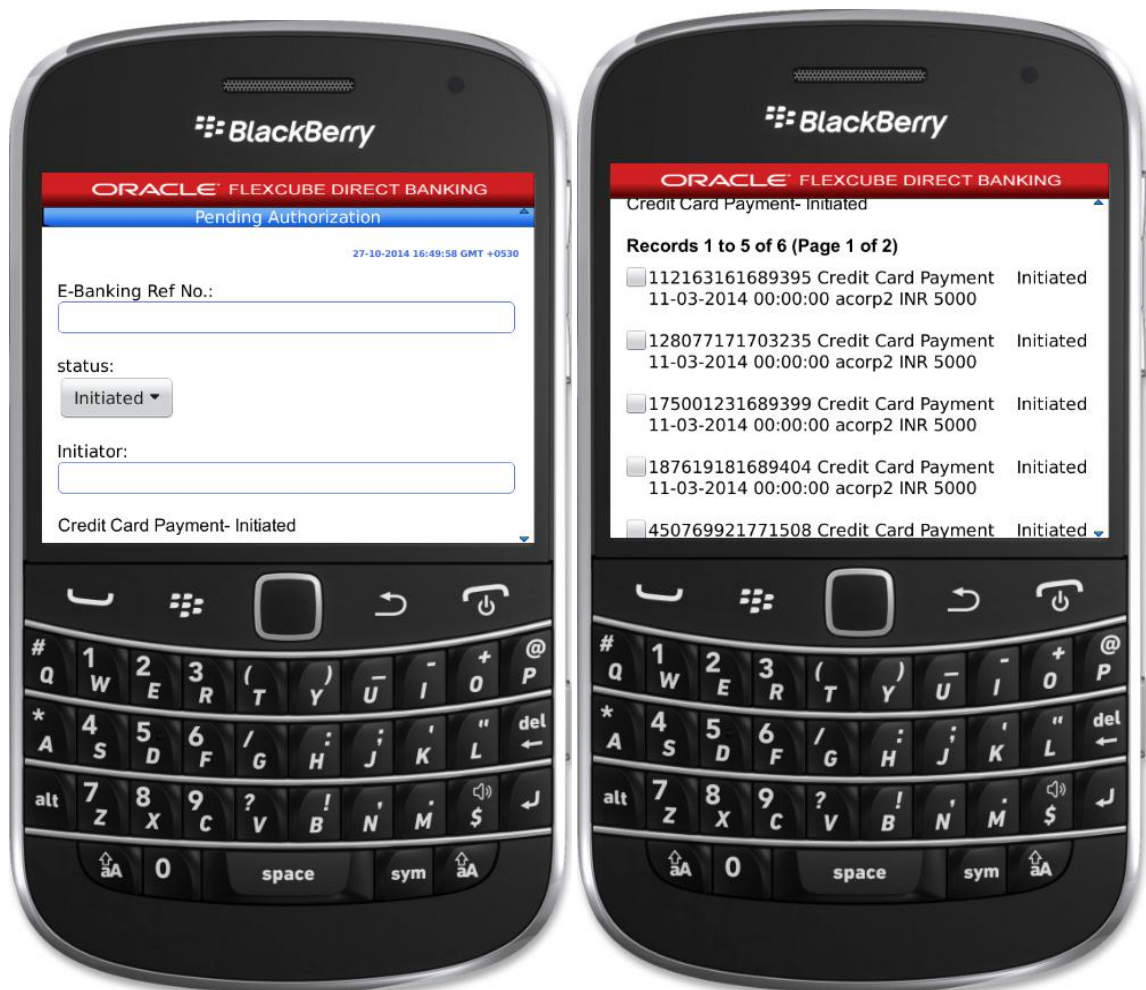
Field Description

Field Name	Description
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Select Transaction	[Mandatory, Drop down] Select the transaction to be authorized or rejected.
---------------------------	--

5. Select transaction from the drop-down list
6. Select **Submit** from the options. The system displays **Pending Authorizations** screen.
OR
Select **Home** from the options to navigate to the menu screen.
OR
Select **Exit** from the options to exit from the application.
OR
Select **Menu** from the options to return to the sub menu screen.
OR
Select **View Transaction** from the options to view the initiated transactions.

Pending Authorization



Field Description

Field Name	Description
E-Banking Ref No	[Optional, Alphanumeric, 16] Enter the reference number of the transaction which is to be authorized.
Status	[Optional, Drop-Down] Select the current status of the transaction to be authorized from the drop-down list. The options are: <ul style="list-style-type: none"> • Initiated • Semi Authorized
Initiator	[Optional, Alphanumeric, 20] Enter the user Id of the user who initiated the transaction to be authorized.
Check Box	[Optional, Check Box] Select the check box(es) to select one or multiple transactions for authorization or rejection. Selection of any one checkbox is mandatory to enable selection of the Authorize or Reject buttons.

4. Select one or multiple transactions for authorization or rejection.
5. Click **Authorize** to authorize the selected transactions. The system displays the :
OR
Select the **Reject** from the options if you want to reject the transaction.
OR
Select the **Search** from the options to search all the transaction pending for authorization as per the entered search criteria.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **View** from the options to view the transaction details.
OR
Select the **Home** from the options to navigate to the options screen.
OR
Select the **Exit** from the options to exit from the application.

Pending Authorization - Verify



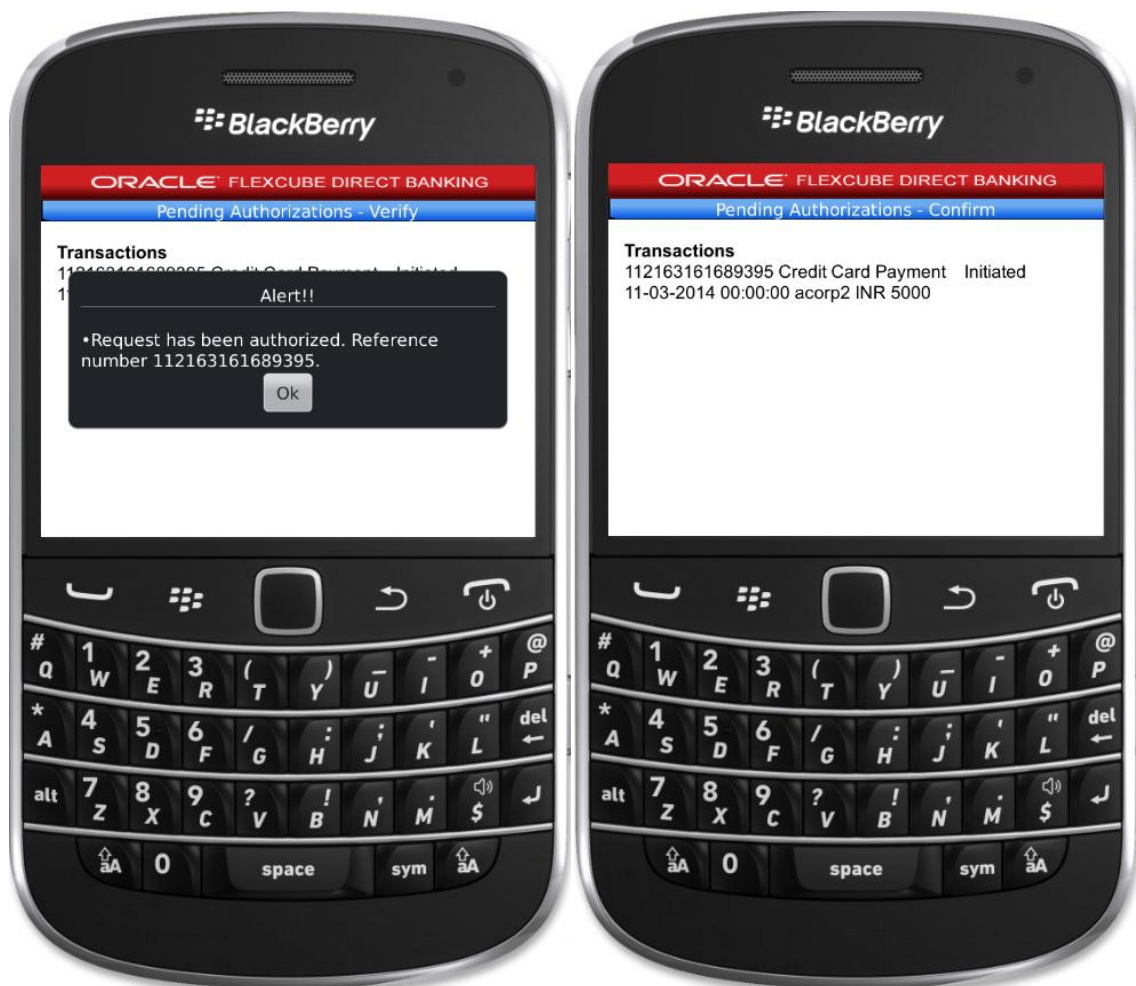
Field Description

Field Name	Description
Transactions	[Display] This field displays the transaction type of all the records selected for authorization/rejection.
Count	[Display] This field displays the number of transactions selected for authorization/rejection.
Individual Transaction Record Details	
E banking Reference Number	[Display] This field displays the transaction reference number.

Field Name	Description
Status	[Display] This field displays the status of the transaction to be searched.
Created By	[Display] This field displays the User id of the initiator of the transaction.
Amount	[Display] This field displays the transaction amount and currency. This field will be displayed only for financial transactions for which the amount field is available.
Date	[Display] This field displays the transaction initiation date.

6. Click **Confirm** option to confirm the authorization. Following screen is displayed:

Pending Authorization - Confirm



7. Click **Ok** to return back to the Pending Authorization screen.

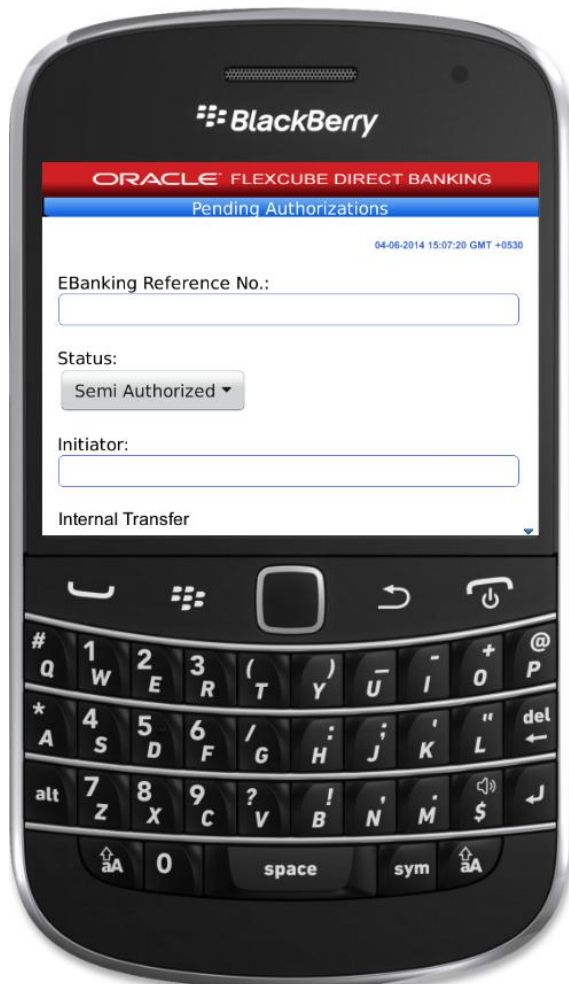
Search Filter section

The search filter enables user to search the desired record. The filter criterion is 'e-Banking Reference Number'.

To search the record:

1. Navigate to the **Pending Authorization** screen.

Pending Authorization



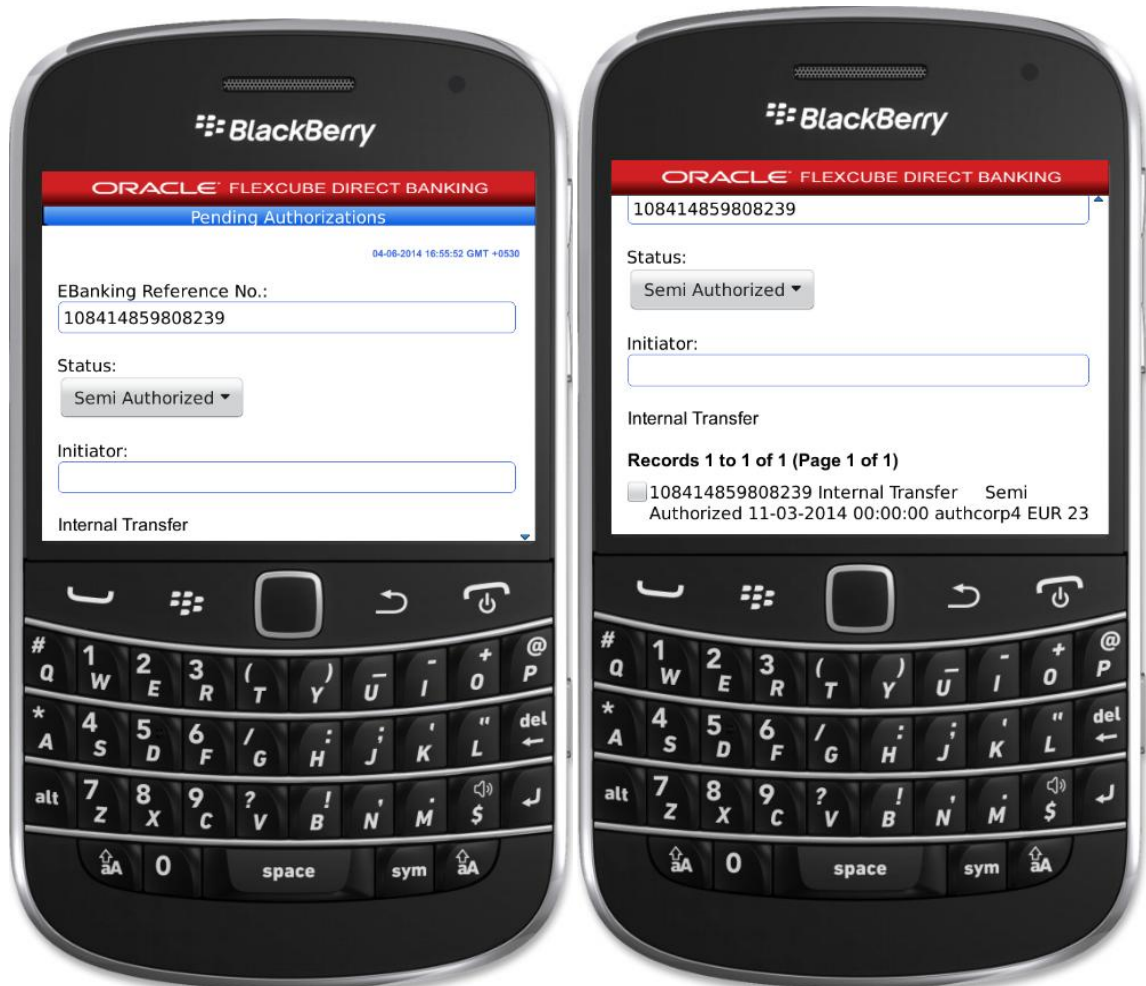
Field Description

Field Name	Description
E banking Reference Number	[Optional, Alphanumeric] Type the E banking Reference Number as search criteria.

Field Name	Description
Status	[Optional, Dropdown] Select the status of the transaction to be searched.
Initiator	[Optional, Alphanumeric] Type the Initiator of the transaction as search criterion

2. Enter the E-banking Reference no.
3. Click **Search**. Following screen is displayed:

Pending Authorization - Search



4. Select the record to view the details.
5. Click **View**. The system displays the View Transaction details screen.

Pending Authorization - Search



6. Select the **Authorize** from the options if you want to authorize the transaction. The system displays **Verify Authorization Transaction** screen.
OR
Select the **Send To Modify** from the options to send the transaction for modification.
OR
Select the **Search** from the options to search the transaction to authorize or reject as per the entered search criteria.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **Reject** from the options if you want to reject the transaction.
OR
Select the **View** from the options to view the transaction details.
OR
Select the **Home** from the options to navigate to the options screen.
OR
Select the **Exit** from the options to exit from the application.

7. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the initial View Authorization Transactions screen.

46. Change Password

The Change password allows you to change the password for a Mobile User.

To change the password

1. Log on to the Blackberry Mobile Banking application.
2. Select **Services > Change Password** icon from the menu using up/down scroll keys and select key. The system displays **Change Password** screen.

Change Password



Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.

Field Name	Description
Password Type	[Mandatory, Drop down] Select the password type radio button from the two types of password types available. The options available are Login Password Transaction password

3. Select **Submit** from the options. The system displays **Change Password** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Change Password



Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Display] This field displays the password type selected.
Existing password	[Mandatory, Alphanumeric,20] Type the Existing password of the user.
New Password	[Mandatory, Alphanumeric,20] Type the New password for the user.
Confirm New password	[Mandatory, Alphanumeric,20] Type the new password again to confirm for the user.

4. Enter the Old password and the New Password.
5. Select **Change** from the menu. The system displays **Verify Change Password** screen.
OR
Select the **Home** to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Back** from the options to return to the previous screen.

Note: New password has to be as per the Password Policy displayed below the text fields.

Verify Change Password

6. Select **Yes** from the options. The system displays **Confirm Change Password** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Back** from the options to return to the previous screen.

Confirm Change Password

7. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Ok** from the options. The initial **Change Password** screen is displayed.

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

47. Credit Card Details

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

To view the credit card details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Cards > Credit Card Details** icon from the menu using down arrow key and Select key. The system displays **Credit Card Details** screen.

Credit Card Details



Field Description

Field Name

Description

Select Card

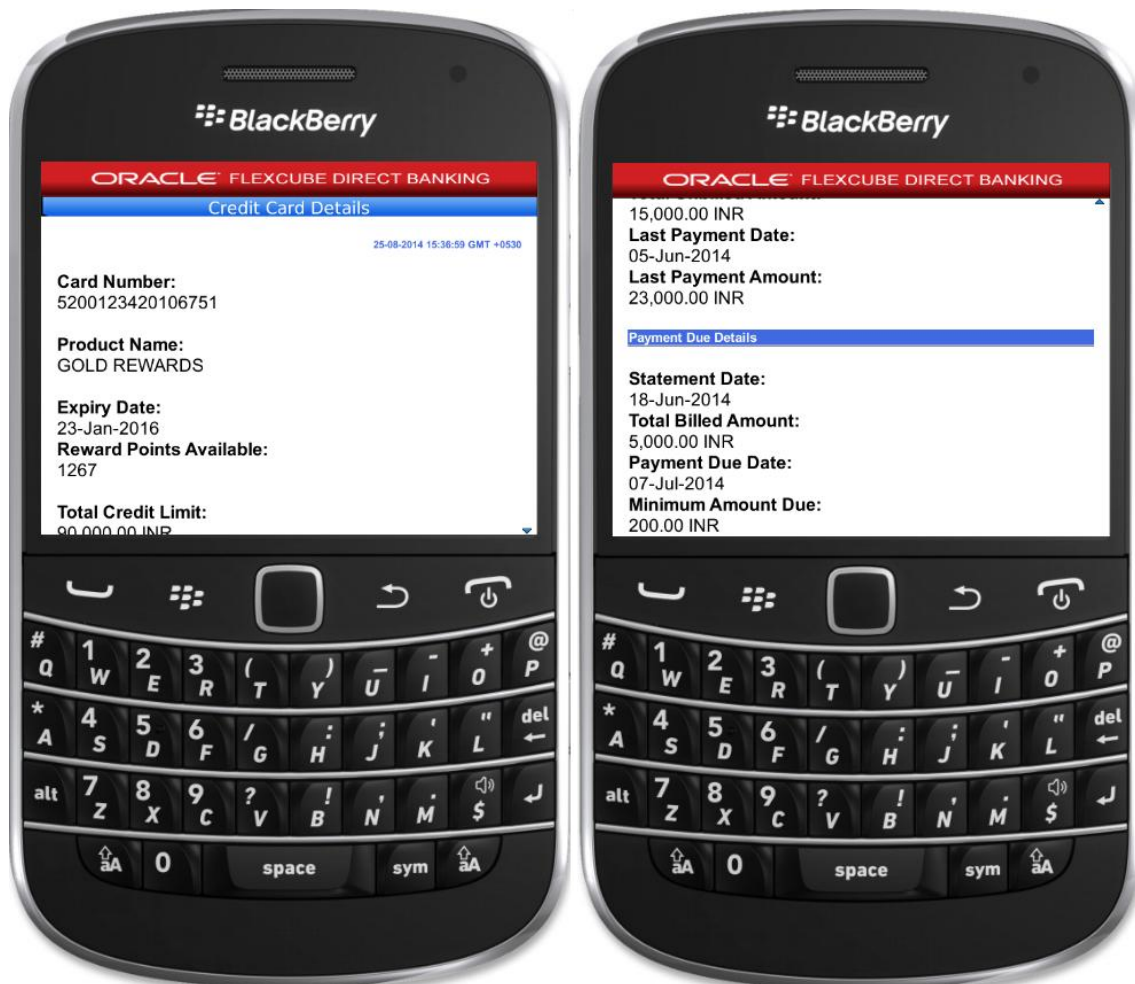
[Mandatory, Drop down]

Select the credit card for which details are to be viewed.

3. Select Card from the drop-down list.

4. Select **Submit** from the Options. The system displays selected card details in the **Credit Card Details** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Credit Card Details



Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the name of the credit card.

Field Name	Description
Expiry Date	[Display] This field displays the date on which the card will expire.
Reward Points Available	[Display] This field displays the reward points accumulated.
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 shall charge on the card at present.
Total Cash Limit	[Display] This field displays the total amount that shall 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 shall be included in the forthcoming statement.
Last Payment Date	[Display] This field displays the date on which the last payment was made.
Last Payment Amount	[Display] This field displays the amount of last payment.
Payment Due Details	
Statement Date	[Display] This field displays the date on which the last bill statement was 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.
Minimum Amount Due	[Display] This field displays the minimum amount due as per last statement.

5. Select the **Home** from the options to get back to the **dashboard** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

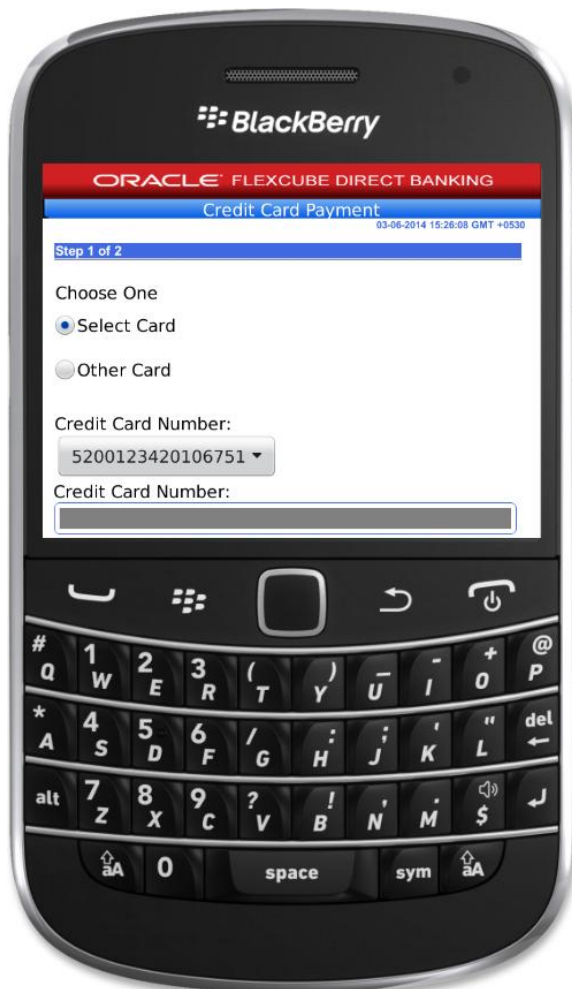
48. Credit Card Payment

This menu enables you to pay through the Credit Card.

To view the credit card details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Cards > Pay Credit Card Bill** icon from the menu using down arrow key and Select key. The system displays **Credit Card Payment** screen:

Credit Card Payment

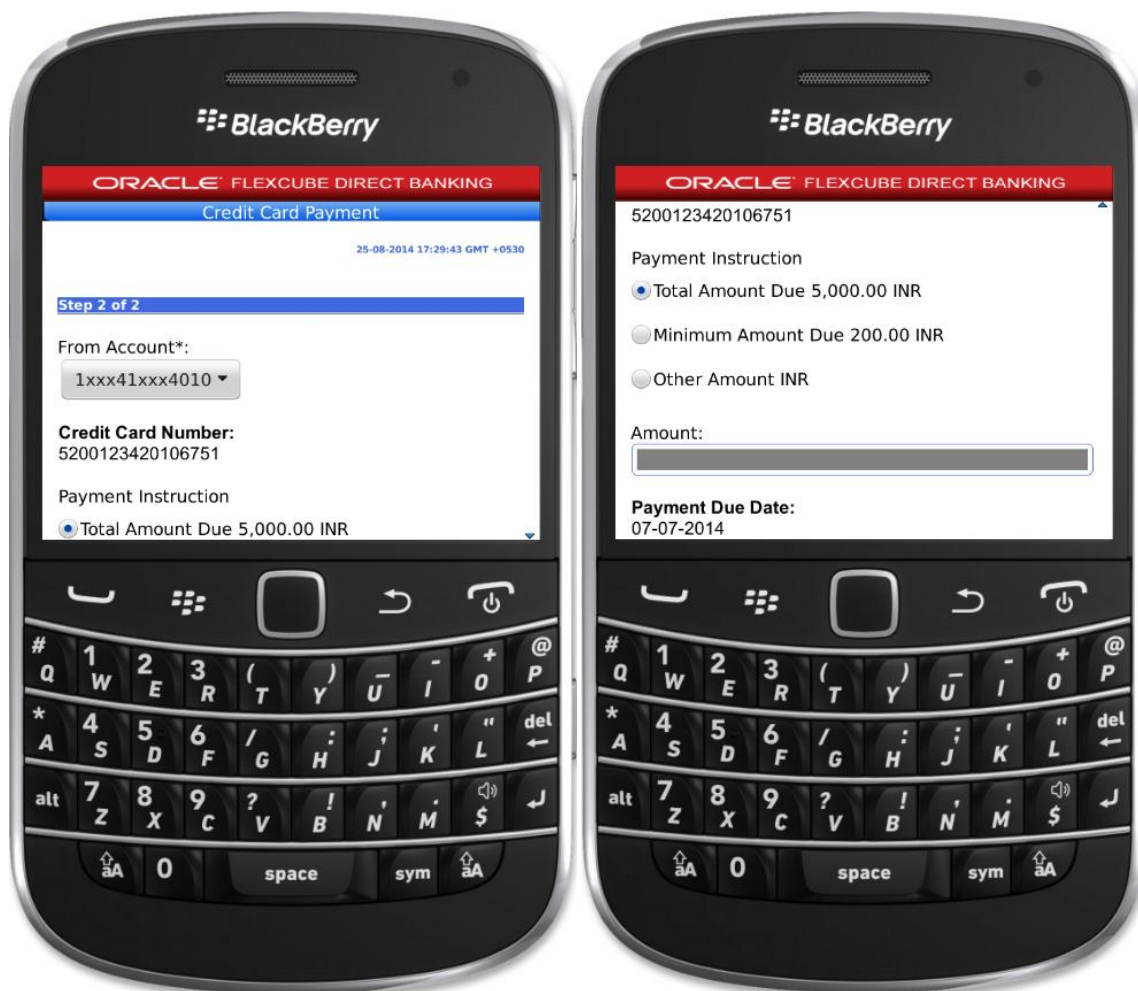


Field Description

Field Name	Description
Choose One	<p>[Mandatory, Radio button]</p> <p>Click the appropriate option to select a registered card else enter a new card number.</p> <p>Two options are provided:</p> <ul style="list-style-type: none"> • Select Card - To make payment to registered card • Other Card - To pay to any card number that is not registered with the user
Credit Card Number	<p>[Mandatory, Drop-Down]</p> <p>Select the credit card number of the registered card from the drop-down list.</p>
Credit Card Number	<p>[Conditional, Alphanumeric]</p> <p>Enter the credit card number.</p> <p>This field is enabled only if Other Card option is selected from Choose One drop-down list.</p>

3. Click the appropriate card type.
4. Select the Card Number from the drop-down list.
5. Select **Continue** button. The system will display Credit Card Payment screen.
OR
Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Credit Card Payment



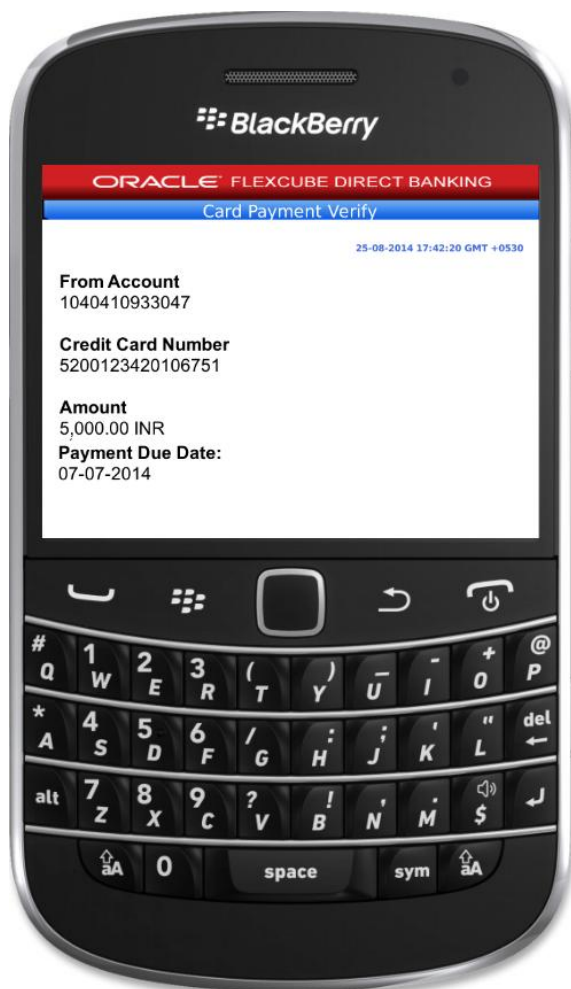
Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the credit card payment from the drop-down list. Accounts of all the customer ids mapped to the user (Primary, Secondary and Linked) is listed in the drop-down list.
Credit Card Number	[Display] This field displays the credit card number for which the details are displayed.

Field Name	Description
Payment Instruction	<p>[Mandatory, Radio button]</p> <p>Click the appropriate payment instruction.</p> <p>Values are:</p> <ul style="list-style-type: none"> • Total Amount Due - Displays the total amount due i.e. total amount bill of the card. • Minimum Amount Due- Displays the minimum amount due i.e. the mandatory amount that is to be paid out of the total billed amount. • Other Amount- selecting this option will enable the Amount field where the user can input the desired amount to be paid.
Amount	<p>[Mandatory, Numeric, 15]</p> <p>Enter the amount to be paid.</p>
Payment Due Date	<p>[Display]</p> <p>This field displays the Date before which minimum, part or full payment is to be made</p>

6. Enter the required information.
7. Select **Submit** button. The system will display **Card Payment Verify** screen.
OR
Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Credit Card Payment Verify



Field Description

Field Name	Description
From Account	[Display] This field displays the source accounts available with the user.
Credit Card Name	[Display] This field displays the credit card name.
Credit Card Number	[Display] This field displays the credit card number.
Available Balance	[Display] This field displays the available balance for the selected source account

Field Name	Description
Amount	[Display] This field displays the amount.
Payment due date	This field displays the payment due date.

8. Click the **Confirm** button. The system displays the following screen.

Credit Card Payment Confirm



9. Click **Ok**. The system displays the **Credit Card Payment Confirm** screen.

Credit Card Payment Confirm



10. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Print this page** option to print the credit card payment details.
OR
Select the **View Messages** from option to view the message.
OR
Select the **OK** from option to the initial **Credit card Payment** screen.

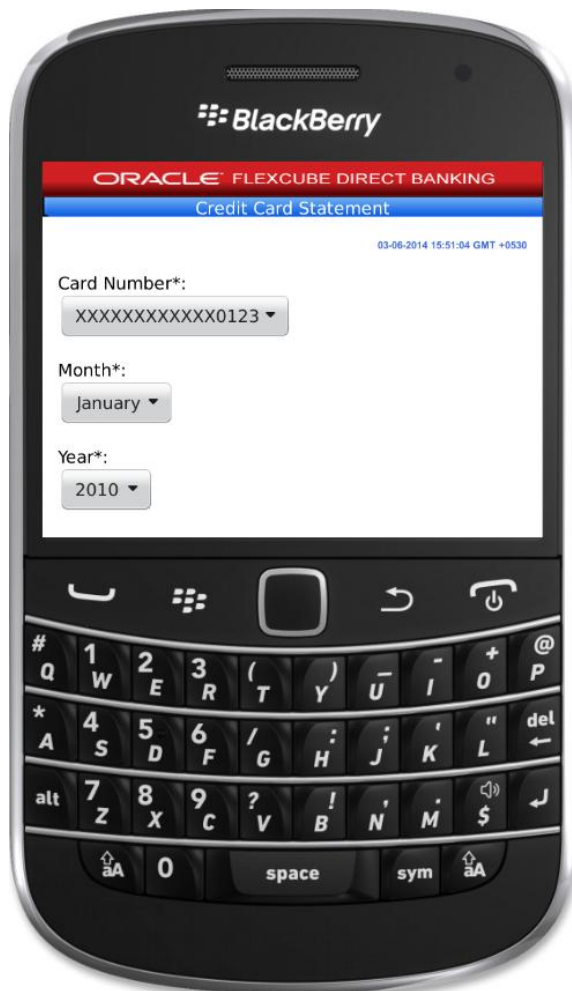
49. Credit Card Statement

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

To view the credit card statement

1. Log on to the Blackberry Mobile Banking application.
2. Select **Cards > Credit Card Statement** icon from the menu using down arrow key and Select key. The system displays **Credit Card Statement** screen.

Credit Card Statement



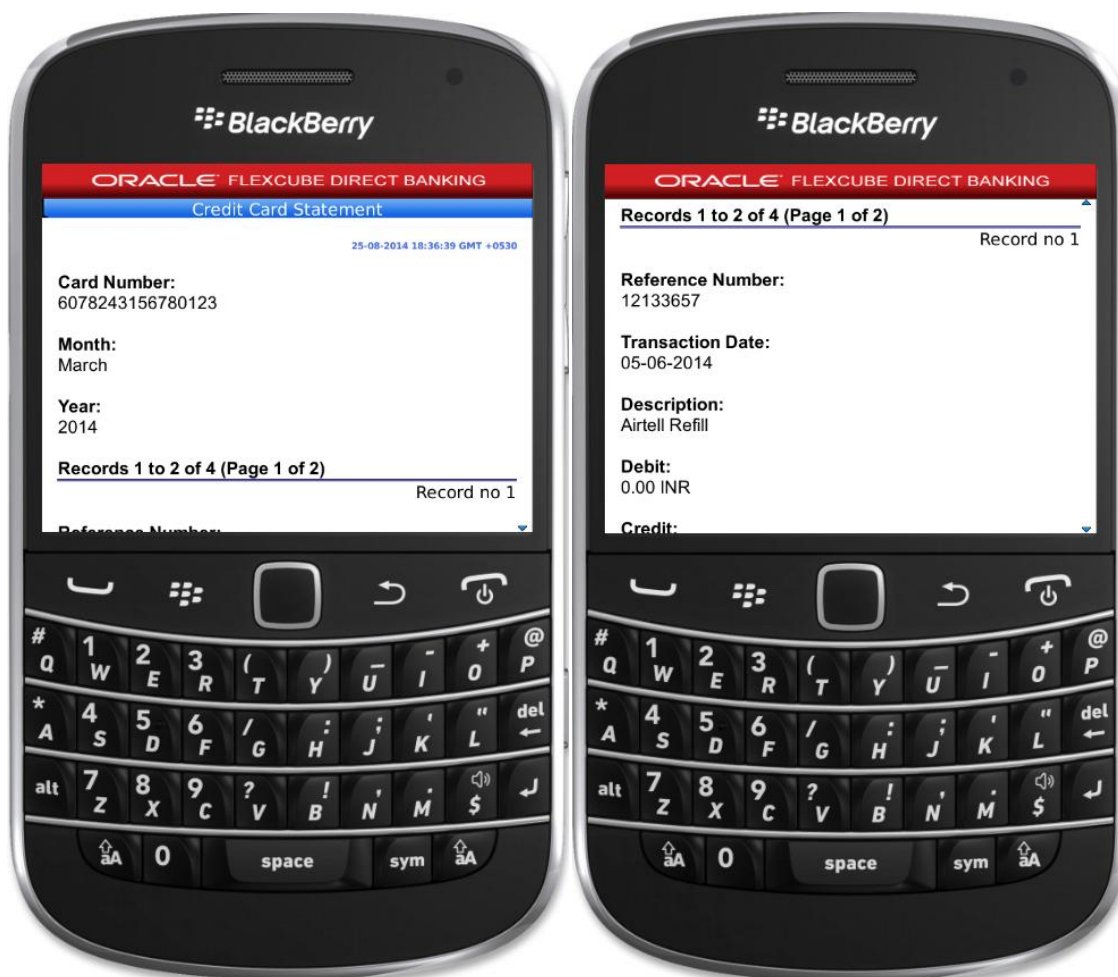
Field Description

Field Name	Description
Card Number	[Mandatory, Drop down] Select the card number for which statement is to be viewed.

Field Name	Description
Month	[Mandatory, Drop down] Select the month for viewing the statement.
Year	[Mandatory, Drop down] Select the year for viewing the statement.

3. Select Card Number, Month and Year from the drop-down list.
4. Select **Submit** from the options. The system displays card statement details in the **Credit Card Statement** screen
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Credit Card Statement





Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Month	[Display] This field displays the month for which statement is viewed.
Year	[Display] This field displays the year for which statement is viewed.
Reference Number	[Display] This field displays the reference number.
Transaction Date	[Display] This field displays the transaction date.

Field Name	Description
Description	[Display] This field displays the description of the credit card.
Debit	[Display] This field displays the debit amount.
Credit	[Display] This field displays the credit amount.

Note: You can select Next Page, First Page and Previous Page options to navigate across the records, if the records are displayed in more than one page.

5. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

50. Force Change Password

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

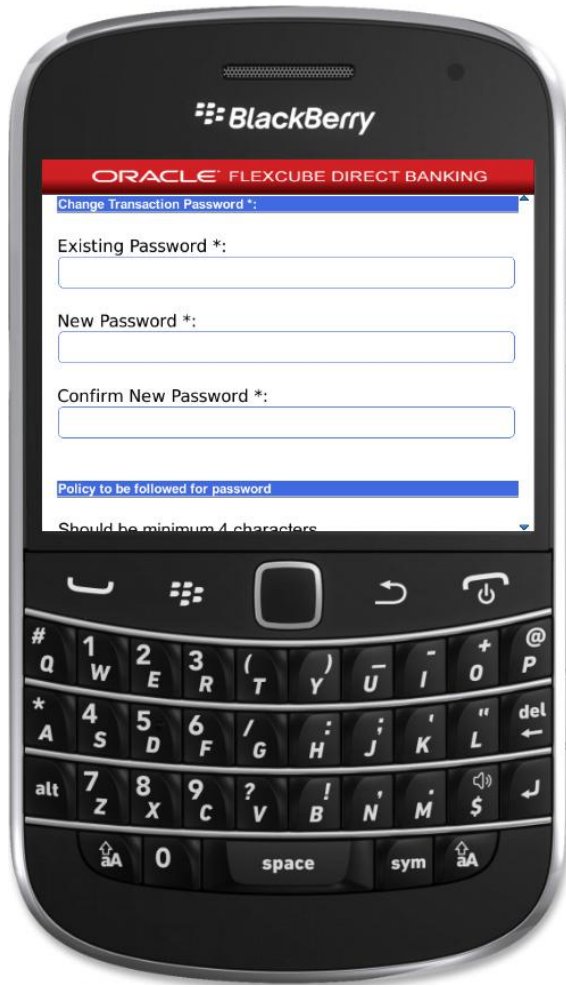
- If you are login for the first time.
- If there has been a change in the password policy. Force change will be applicable in this case only if the checkbox for **Forced Reset of Password with Change in Policy** has been checked in the manage policy screen.
- If your password has expired.

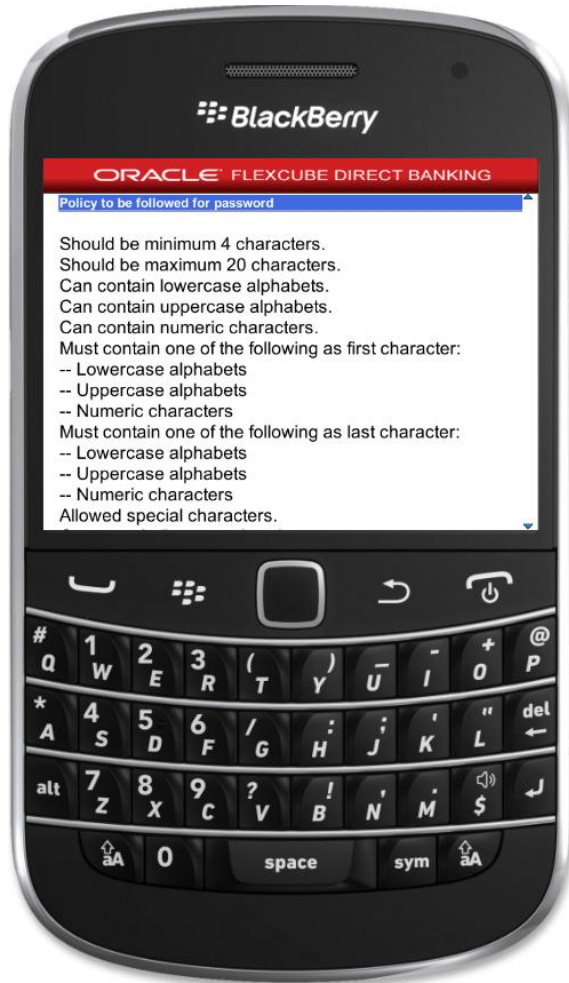
To perform the forced change password

1. Log on to the Blackberry Mobile Banking application in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

Change Login Password







Field Description

Field Name	Description
User ID	[Display] This field displays the user id.

Change Login Password

Existing Password	[Mandatory, Alphanumeric, 20] Enter your existing password.
-------------------	--

Note: The field length is as per the password policy set by the bank.

Field Name	Description
New Password	[Mandatory, Alphanumeric, 20] Enter the new password. <hr/> Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank. <hr/>
Confirm new password	[Mandatory, Alphanumeric, 20] Re-enter the new password for confirmation.
Change Transaction Password	
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password. <hr/> Note: The field length is as per the password policy set by the bank. <hr/>
New Password	[Mandatory, Alphanumeric,20] Type the new password. <hr/> Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank. <hr/>
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

2. Select the **Change** from the options. The system displays **Confirm Change Password** screen.
OR
Select the **Exit** from the options to exit from the application.

Confirm Change Password

3. Select **OK** from the options. The system displays Login screen to the user.
OR
Select **Exit** from the options to exit from the application.

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

51. Contract Deposits

This option allows you to view the contract term deposit details.

To view the contract Deposit details

1. Log on to the Blackberry Mobile Banking application.
2. Select **Deposits > Contract Deposits** from the menu using up\down scroll keys and select key. The system displays **Contract Deposits** screen.

Contract Deposits



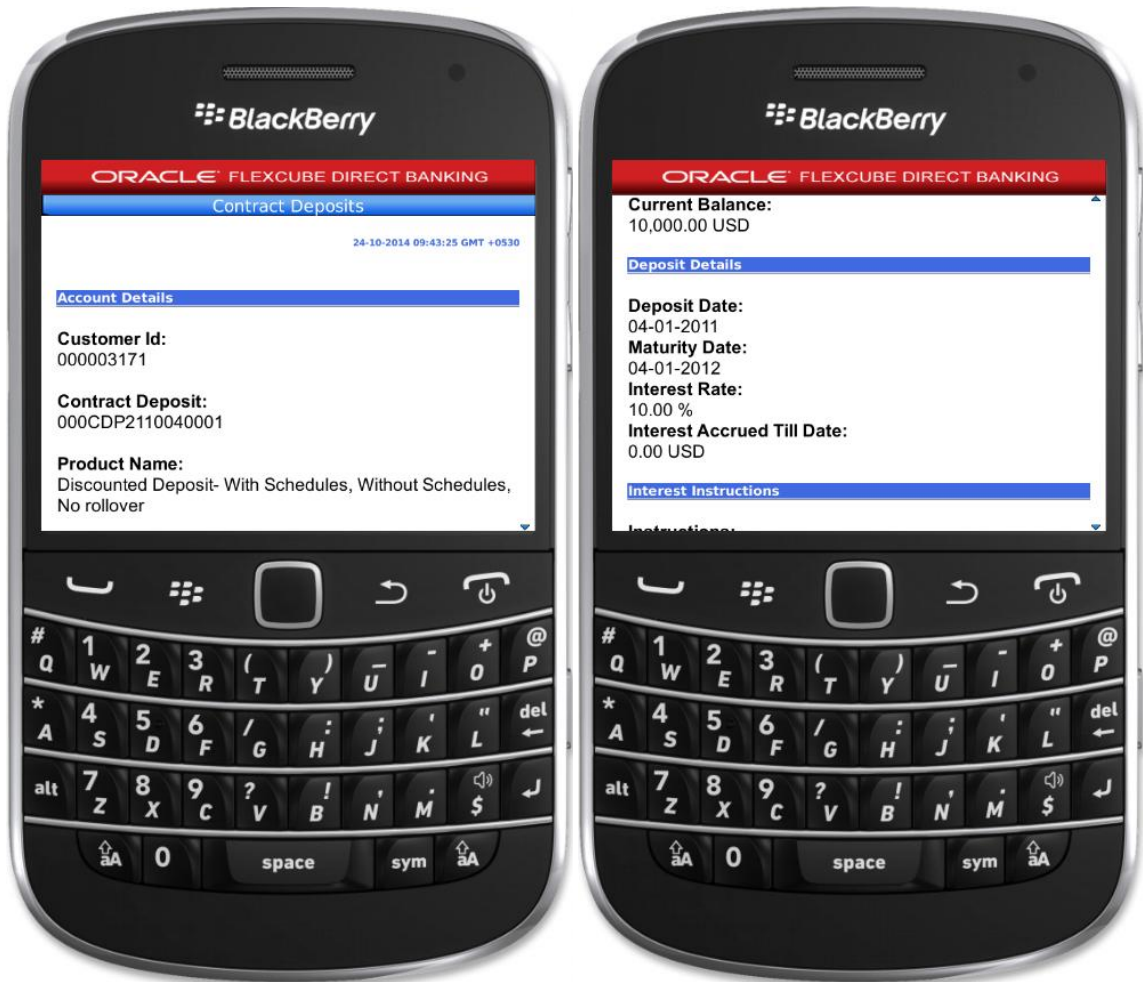
Field Description

Field Name	Description
Contract Deposit	[Mandatory, Drop down] Select the contract deposit account number for which details are to be viewed from the drop-down list.

3. Select the **Submit** from the options. The system displays **Contract Deposits** screen.
OR

- Select the **Home** from the options to navigate to the menu screen.
- OR
- Select the **Exit** from the options to exit from the application.
- OR
- Select the **Menu** from the options to return to the sub menu screen.

Contract Deposits





Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer Id under which the term deposit account exists.
Contract Deposit	[Display] This field displays the contract deposit account number. Account is displayed in the account number branch code format.
Product Name	[Display] This field displays the description of the product under which the term deposit exists.
Current Balance	[Display] This field displays the current balance of the term deposit account. Amount is displayed with the currency of the term deposit.

Field Name	Description
Deposit Details	
Deposit Date	[Display] This field displays the date on which the selected term deposit was started.
	Note: In case of the renewed account this field displays the renewal date.
Maturity Date	[Display] This field displays the date on which deposit matures.
Interest Rate	[Display] This field displays the interest rate applicable on the term deposit.
Accrued Interest Till Date	[Display] This field displays the amount of interest accrued till the particular date.
Interest Instructions	
Interest Instructions	[Display] This field displays the instruction given by the user to be action by the bank on maturity of deposit.
Account	[Display] This field displays the account number to which the interest to be credited if any.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the roll over instructions given by the user to be action by the bank on maturity of Deposit.
Account	[Display] This field displays the account number to which the amount on maturity will be transferred as per the instruction.

4. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

52. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

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

This information is available as part of fund rules definition.

An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To buy mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Buy Funds** icon from the menu using up/down scroll keys and select key. The system displays **Buy Funds** screen.

Buy Funds



Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-down] Select the unit holder Id under which the mutual fund shall be bought from the drop-down list.
Fund AMC	[Mandatory, Drop-down] Select the asset management company under which the required fund exists from the drop-down list.

3. Select the **Submit** from the options. The system displays **Buy Funds** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Buy Funds

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder Id.
Fund AMC	[Display] This field displays the Asset Management Company under which the required fund exists.
Fund Name	[Mandatory, Drop-down] Select the fund name of corresponding mutual fund.

4. Select **Fund Name** from the options.
5. Click **Place Holder** option. The system displays **Buy Funds** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Buy Funds





Field Description

Field Name	Description
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Place Order

Investment Type	[Mandatory, Drop-down] Select the invest type from the drop-down list. The options are: <ul style="list-style-type: none"> • Amount • Units
------------------------	---

Amount Or Unit	[Mandatory, Numeric, 15] Type the amount to be invested / number of units to be purchased.
-----------------------	---

Fund Information

Field Name	Description
Unit Holder	[Display] This field displays the unit holder id under which the mutual fund shall be bought. It will display as Unit Id (Unit Name).
Fund AMC	[Display] This field displays the Asset Management Company under which the required fund exists.
Fund Name	[Display] This field displays the mutual fund names under the selected Funds AMC.
Minimum Amount	[Display] This field displays the amount that has to be invested to subscribe to the fund. Amount is displayed with the currency of the mutual fund.
Minimum Units	[Display] This field displays the minimum number of units that need to be purchased for subscription to the fund.

6. Select **Submit** from the options. The system displays **Buy Funds – Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Buy Funds – Verify



Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder id under which the mutual fund shall be bought. It will display as Unit Id (Unit Name).
Fund AMC	[Display] This field displays the Asset Management Company under which the required fund exists.
Fund Name	[Display] This field displays the mutual fund names under the selected Funds AMC.

Field Name	Description
Amount	[Display] This field displays the amount that is being invested in the fund. Amount is displayed with the currency of the mutual fund. This field is displayed if Investment Type is Amount .
Units	[Display] This field displays the minimum number of units that need to be purchased for subscription to the fund. This field is displayed if Investment Type is number of mutual fund Units .
Dividend Reinvestment	[Display] This field displays if the dividend reinvestment is required.

7. Select the **Confirm** from the options. The system displays **Buy Funds - Confirm** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

Buy Funds - Confirm



8. Click **Ok** to close the message box.

Buy Funds - Confirm



9. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the Buy Funds screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

53. Redeem Funds

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

A fund is open for redemption if:

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

The redemption process comprises of the following stages:

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

To redeem mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Redeem Funds** from the menu using up\down scroll keys and select key. The system displays **Redeem Funds** screen.

Redeem Funds



Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the Unit holder from the unit holders available.

3. Select **View Holdings** from the options. The system displays **Redeem Funds** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds



Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Mandatory, Drop down] Select the fund name from the funds available for the unit holder.

4. Select **Place order** from the options. The system displays **Redeem Funds** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.

OR

Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds





Field Description

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

Fund Information

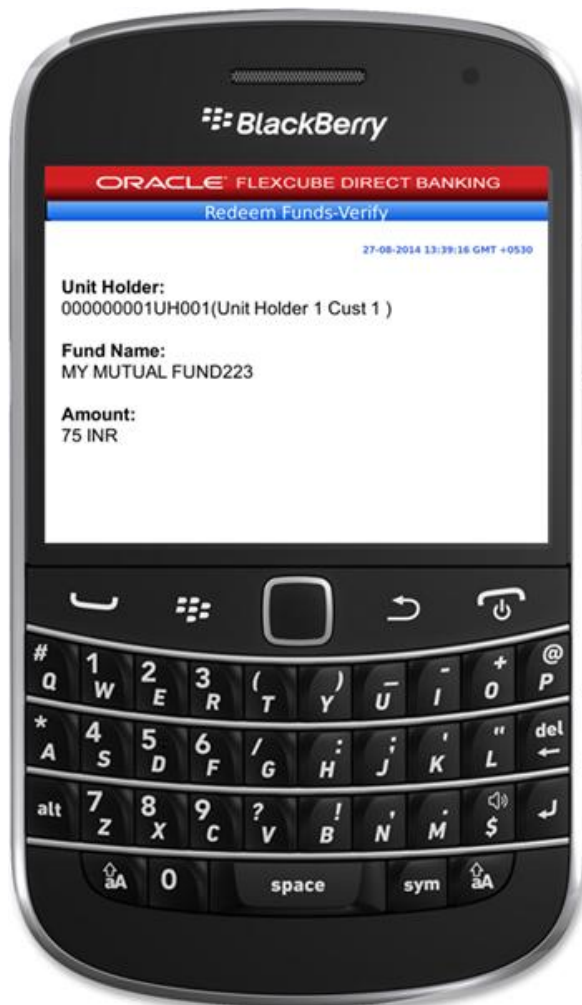
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Display] This field displays the fund name selected.
Units Held	[Display] This field displays the units held.
Amount	[Display] This field displays the fund name selected.

Place Order

Field Name	Description
Redeem type	[Mandatory, Drop-down] Select the type of redemption to be done. Options are: <ul style="list-style-type: none"> • Amount • Units
Amount Or Unit	[Mandatory, Numeric, 15] Type the amount or units as per the selection criteria.

5. Select **Place Order** from the options. The system displays **Redeem Funds - Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Verify



6. Select **Confirm** from the options. The system displays **Redeem Funds - Confirm** screen.
 OR
 Select the **Back** from the options to navigate to the previous screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** option to navigate to the menu screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

Redeem Funds – Confirm



7. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **OK** from the options to navigate to the Redeem Funds screen.
OR
Select the **Menu** from the options to return to the sub menu screen.

54. Portfolio

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

To view the portfolio

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Portfolio** icon from the menu using up\down scroll keys and select key. The system displays **Portfolio** screen.

Portfolio



Filed Description

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

3. Select Unit Holder from the drop-down list and click **Submit**. The system displays **Portfolio Details** screen.
 - OR
 - Select the **Home** from the options to navigate to the menu screen.
 - OR
 - Select the **Exit** from the options to exit from the application.
 - OR
 - Select the **Menu** from the options to return to the sub menu screen.

Portfolio Details



Field Description

Field Name	Description
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Portfolio Details

Unit Holder	[Display] This field displays the name of the unit's holder.
--------------------	---

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

4. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

55. Switch Funds

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

A fund is open for switch if

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

To switch mutual fund

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Switch Funds** icon from the menu using up/down scroll keys and select key. The system displays **Switch Funds** screen.

Switch Funds



Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder under which the mutual fund is to be bought from the drop-down list.

3. Select the Unit Holder from the drop-down
4. Select **View Holdings** from the options. The system displays **Switch Funds** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Switch Funds



Field Description

Field Name	Description
Unit Holder	[Display] This field displays the selected unit Id (Unit name).
Fund Name	[Mandatory, Drop-Down] Select the fund name from the list.

5. Select the Fund Name.
6. Select **Place Order** from the options. The system displays **Switch Funds** screen.
OR
Select **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Switch Funds





Field Description

Field Name	Description
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Fund Information

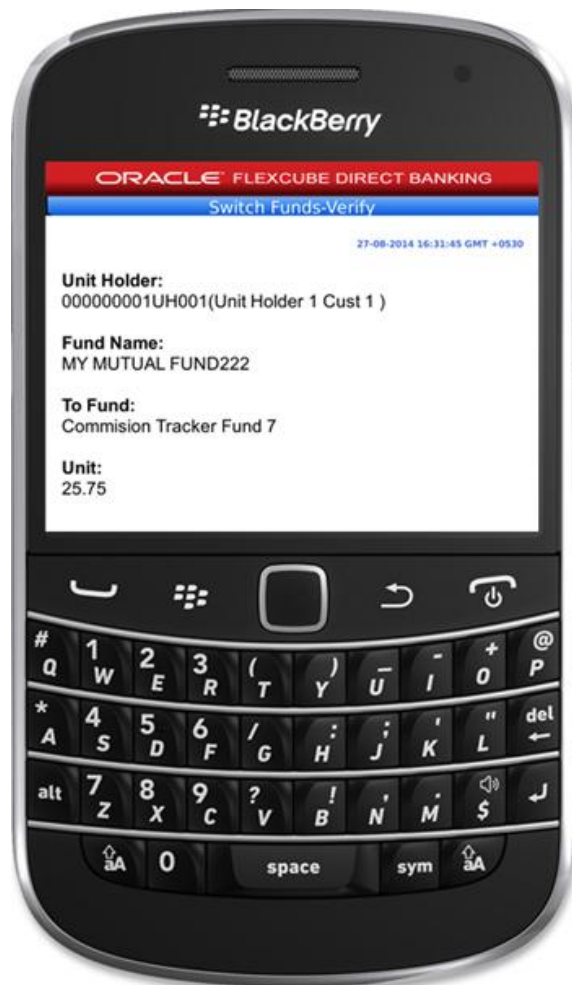
Fund Name	[Display] This field displays the fund name.
Amount	[Display] This field displays the market value of the investment. Amount is displayed with the currency of the holding.
Unit Held	[Display] This field displays the number of units held as on date.

Place Order

Field Name	Description
Switch Type	[Mandatory, Drop-Down] Select the Switch type. Options are: <ul style="list-style-type: none"> • Amount • Units
Amount/Units	[Mandatory, Numeric, 15] Type the amount or units to be switched.
To Funds	[Mandatory, Drop down] Select the fund to be bought from the drop-down list.

7. Select **Place Order** from the options. The system displays **Switch Funds - Verify** screen.
OR
Select **Back** from the options to navigate to the previous screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Verify



8. Select **Confirm** from the options. The system displays **Switch Funds - Confirm** screen.
 OR
 Select **Change** from the options to navigate to the previous screen.
 OR
 Select the **Exit** from the options to exit from the application.
 OR
 Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

Switch Funds – Confirm



9. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **View Messages** from the options to view the messages.
OR
Select the **Ok** from the options. The initial **Switch Funds** screen is displayed.
OR
Select the **Menu** from the options to return to the sub menu screen

56. Order Status

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

To view the order status

1. Log on to the Blackberry Mobile Banking application.
2. Select **Mutual Funds > Order Status** from the menu using up/down scroll keys and select key. The system displays **Order Status** screen.

Order Status



Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the name of the unit holder from the list.

Field Name	Description
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.
Status	[Optional, Drop down] Select the status for the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> • All • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

3. Select **Submit** from the options. The system displays order status details in the **Order Status** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Order Status





Filed Description

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

Transaction Details

Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the fund id.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount. The amount is displayed with the transaction currency.

Field Name	Description
Status	[Display] This field displays the status of the fund.
Transaction Units	[Display] This field displays the units of the transaction.
Units Applied	[Display] This field displays the number of units that you have applied for in the order.
Reasons(If not Allocated)	[Display] This field displays the reasons if any, when the fund is not allocated.
Payment Details	
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer. Account number is displayed in the Account Number – Branch format.
Payment Amount	[Display] This field displays the amount of payment. The amount is displayed with the currency.
Drawee Bank	[Display] This field displays the drawee bank.

4. Select the **Home** from the options to get back to the **Menu** screen.
OR
Select the **Menu** from the options to return to the sub menu screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.

57. Transaction Password Behavior

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

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

- Random Transaction Password
- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the Blackberry Mobile Banking application.
2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).
3. Select **Transfer > Own Account Transfer** icon from the menu using up/down arrow key and Select key. The system displays **Own Account Transfer** screen.

Own Account Transfer



Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Drop down] Select the To Account as the destination account for the own account transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.

Field Name	Description
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

4. Select the **Submit** from the options. The system displays **Own Account Transfer Verify** screen.
OR
Select the **Home** from the options to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Verify



5. Select the **Confirm** from the Options. The system displays **Transaction Initiation Authentication** screen.
OR
Select the **Change** from the options to navigate to the previous screen.
OR
Select the **Exit** from the options to exit from the application.
OR

- Select the **Home** from the options to navigate to the menu screen.
 OR
 Select the **View Messages** from the options to view the messages.
 OR
 Select the **Menu** from the options to return to the sub menu screen.

Transaction Initiation Authentication



Description

Field Name	Description
Transaction Password	[Mandatory, 20] Enter the transaction password.

Note: Transaction password section is displayed only if Transaction Password has been enabled for that User type.

6. Select the **Submit** from the options. The system displays **Own Account Transfer - Confirm** screen.
 OR
 Select the **Exit** from the options to exit from the application.

OR

Select the **Home** from the options to navigate to the menu screen.

OR

Select the **Menu** from the options to return to the sub menu screen.

Own Account Transfer Confirm



7. Select the **Home** from the options to get back to the Menu screen.

OR

Select the **Exit** from the options to exit from the application.

OR

Select the **View Messages** from the options to view the message.

OR

Select the **OK** from the options. The initial **Own Account Transfer** screen is displayed.

OR

Select the **Menu** from the options to return to the sub menu screen.

58. ATM and Branch Locator

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

To view the location and address of the ATM and branch

1. Log on to the Blackberry Mobile Banking application.
2. Select **Tools > Locate Us** from the menu. The system displays ATM Branch Locator screen.

Branch/ATM Locator



Filed Description

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

3. Select **View Address** from the options. The system displays the address of the ATM/Branch.
OR
Select the **Home** from the options to navigate to the main menu screen.
OR
Select the **Menu** from the options to navigate to the menu screen.

Branch/ATM Locator



4. Select the **Home** from the option to get back to the **Menu** screen.
OR
Select the **View Map** from the options to navigate to the **View Map** screen.
OR
Select the **Back** option to return to the previous screen.

Branch/ATM Locator



5. Select the **Home** option to get back to the **Menu** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Exit** option to exit from the application.
OR
Select the **Satellite/Map** to view the map in satellite /map view.
OR
Click **Select** button to view details in map view.

59. Reminders

The Reminder functionality will enable users to register for reminders. Once a reminder is registered the user will be able to view the reminder under the Reminder Schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future.

To view the Reminders

1. Log on to the Blackberry Mobile Banking application.
2. Select **Notifications > Reminders** from the menu using up/down scroll keys and select key. The system displays **Reminders** screen.

Reminders





3. Select Today, Week OR Month radio button to view reminder set for selected period.
4. Click the **Submit** from the options. The displays the set reminder in next screen as shown below.

Reminders



5. Select **Exit** option to exit.
6. Select **Back** to navigate to the previous screen.
7. Select **View** to view that particular selected reminder. The system displays below Display screen.
8. Select **Modify/Delete** options in order to modify or delete that selected reminder respectively.

Reminders



59.2 Reminder Registration

Here, user can register reminders. Below shown is the initial screen for Reminder.

To register the Reminders

1. Log on to the Blackberry Mobile Banking application.
2. Select **Notifications > Reminders** from the menu using up/down scroll keys and select key. The system displays **Reminders** screen.

Register Reminder



3. Select the **Register** option from the options, in order to register for reminders.

Register Reminder



Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50] Enter the subject for the reminder.
Description	[Optional, Alphanumeric, 100] Enter the description for the reminder.

Field Name	Description
Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the frequency with which the reminder should be generated from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • One Time • Daily • Weekly • Monthly • Annually
Start Date	<p>[Mandatory, Date Picker]</p> <p>Enter the start date from which onwards the reminder should be due.</p>
End Date	<p>[Mandatory, Date Picker]</p> <p>Enter the end on which the last reminder should be generated.</p>

4. Enter the required information.
5. Select **Register** from the options. The system displays **Confirm** screen for the reminders, as shown below.

Reminders confirm



6. Select **OK** from the options. The system displays the initial **Reminder** screen.

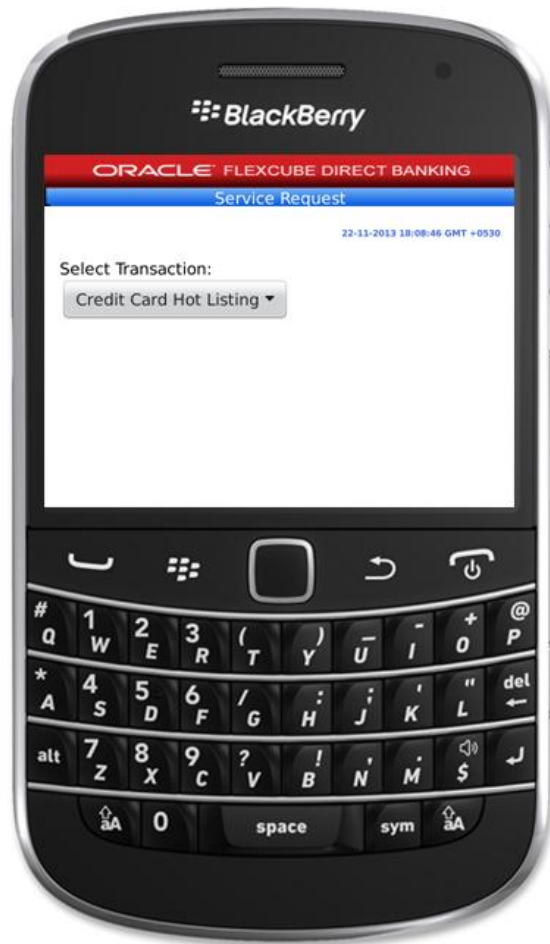
60. New Service Request

You can generate various service requests.

To create the New Service Request

1. Log on to the Blackberry Mobile Banking application.
2. Select **Customer Services > New Service Request** from the menu using up/down scroll keys and select key. The system displays **Service Request** screen.

Service Request



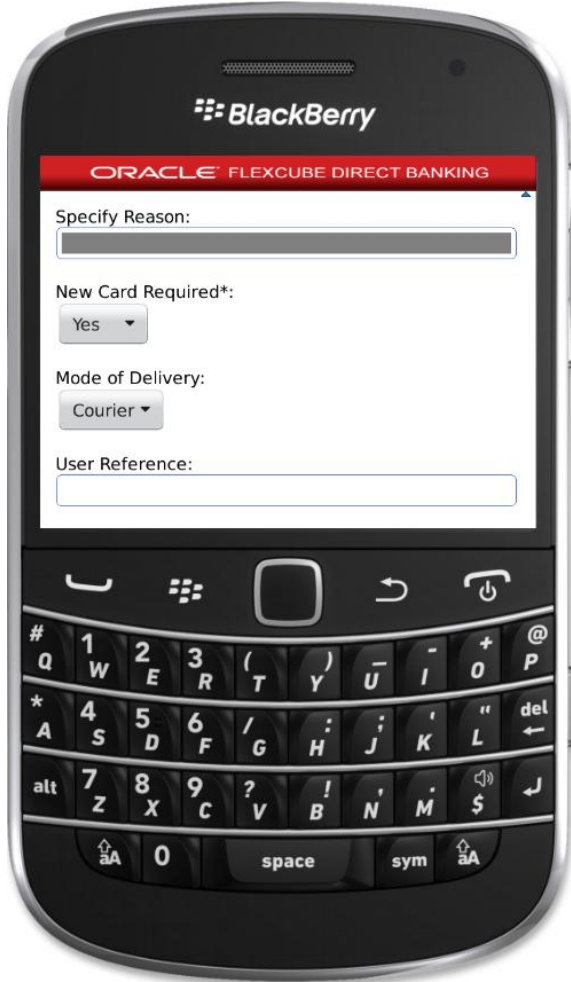
Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop-Down] Select the transaction from the drop-down.

3. Select transaction from the list. Here it is shown for Credit Card Hot listing.
4. Click **Submit**. The **Credit Card Hot Listing** screen is displayed.

Service Request





Field Description

Field Name	Description
Credit Card	[Mandatory, Drop-Down] Select the credit card which needs to be hot-listed from the drop-down list.
Reason for closing the account	[Mandatory, Drop-Down] Select the reason for requesting the credit card to be hot-listed. The options are: <ul style="list-style-type: none">• Captured in Other Bank's ATM• Captured in Own Bank's ATM• Fraud Suspected• Lost• Stolen• Others

Field Name	Description
Specify Reason	<p>[Conditional, Alphanumeric, 35]</p> <p>Enter the reason for service request.</p> <p>This field is enabled and mandatory if Others option is selected in the Reason for closing the account drop-down.</p>
New Card Required	<p>[Mandatory, Drop-Down]</p> <p>Select the option, if a new card is required in place of the card being hot-listed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Mode Of Delivery	<p>[Conditional, Drop-Down]</p> <p>Select the delivery options for the new card to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Courier • Branch
User Reference	<p>[Optional, Alphanumeric, 25]</p> <p>Enter the user reference for future tracking.</p>

5. Click **Submit**. The **Credit Card Hot Listing - Verify** screen is displayed.

Credit Catd Hot Listing - Verify



Field Description

Field Name	Description
Credit Card	[Display] This field displays the credit card number which needs to be hot-listed.
Reason	[Display] This field displays the reason for which the card needs to be hot-listed. In case specific reason has been specified then the specific reason should be displayed
New Card Required	[Display] This field displays whether a new credit card is required or not.

Field Name	Description
Mode Of Delivery	<p>[Display]</p> <p>This field displays the mode of delivery through which the new card is to be delivered.</p> <p>This field will be displayed only if the user has selected the New Card Required option as Yes in the previous screen.</p>
User Reference	<p>[Display]</p> <p>This field displays the user reference as entered by the user.</p> <p>This field will be displayed only if the user has entered any data in this field, in the previous screen.</p>

6. Click **Confirm**.
OR
Click **Change** to go to the initial Credit card Hot Listing screen.

Credit Card Hot Listing - Confirm



7. Click **OK** to go to the initial **Service Request** screen. OR
Click **Download** to download the screen.

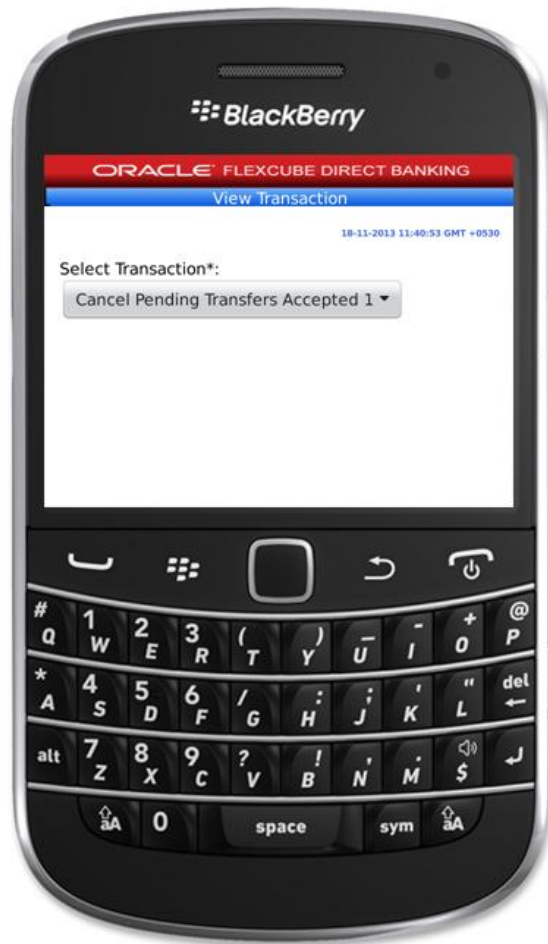
61. View Service Request

This transaction enables you to view service request raised, along with the status and other details of service request.

To access the Offers options

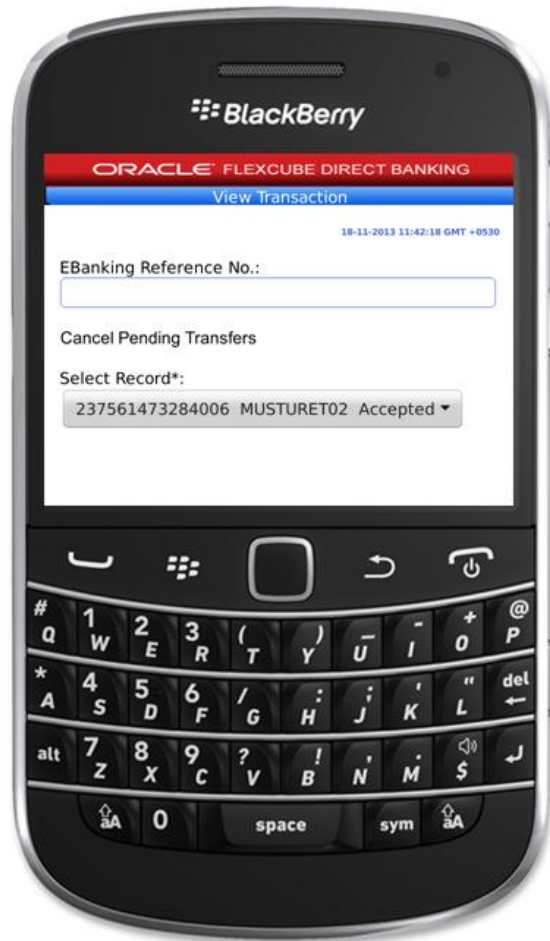
1. Log on to the client/application based Mobile Banking application.
2. Navigate to **View Service Request**

View Transaction



3. Select the transaction you want to view from the dropdown list
4. Click **Submit**. The system will display following **View Transaction** screen.

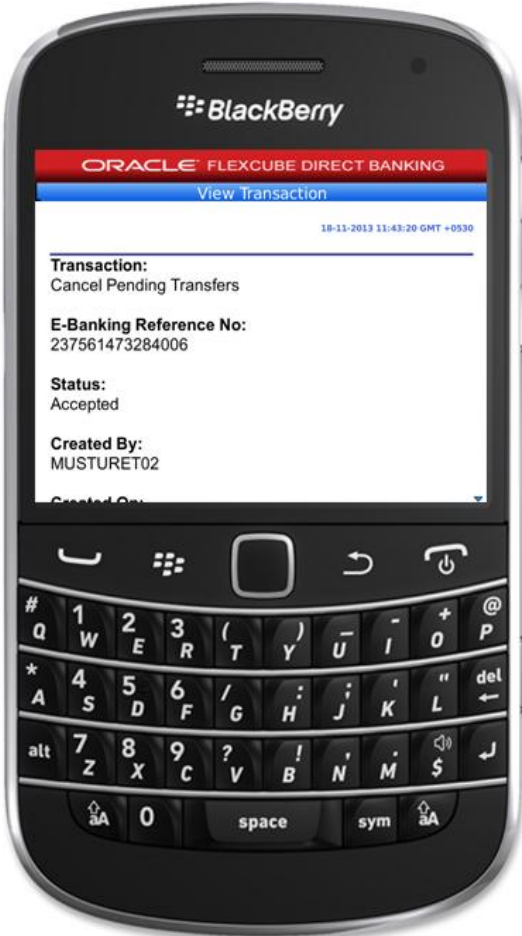
View Transaction



Field Description

Field Name	Description
EBanking Reference No.	[Mandatory, Input] Enter the reference number.
Select Record	[Mandatory, Dropdown] Select the record you want to view from the dropdown list.

5. Click **View**. The system will display transaction detailed screen.
OR
Click **Change** to change the data entered.





Field Description

Field Name	Description
EBanking Reference No.	[Display] This field displays the transaction reference number when transaction was initiated.
Transaction	[Display] This field displays the name of transaction.
Status	[Display] This field displays the status of the transaction.
Created By	[Display] This field displays the name who has generated the transaction.

Created On	[Display] This field displays the date on which request has been generated.
Updated By	[Display] This field displays the user name who updated the transaction.
Updated On	[Display] This field displays the date on which the transaction has been updated.

6. Select the **Home** from the options to get back to the Menu screen.
OR
Select the **Exit** from the options to exit from the application.

62. Offers

Location Based Offers:

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

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

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

Personalized / Targeted Offers:

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

To access the Location Based Offers options

1. Log on to the client/application based Mobile Banking application.
2. Select **Tools > Location Based offers** from the menu. The system displays Location Based offers screen.

Location Based offers



Field Description

Field Name	Description
Offers	<p>[Drop-Down]</p> <p>Select the offers from the drop-down.</p> <p>The options are:</p> <ul style="list-style-type: none"> Near Me : This option displays the offers available to the user based on the user's geographic location By Location: This option displays the list of locations which maintained as part of day 0 to view the offers in that location.
Category Name	<p>[Link]</p> <p>Click this link to view the offers available under that category.</p>

1. Select Near Me/By Location option to view the offers available.
OR
Select Back from the options to display offers in different categories
2. Select **Offers > Personalized offers** from the menu. The system displays **personalized offers** screen.

Personalized Offers



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

63. 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.

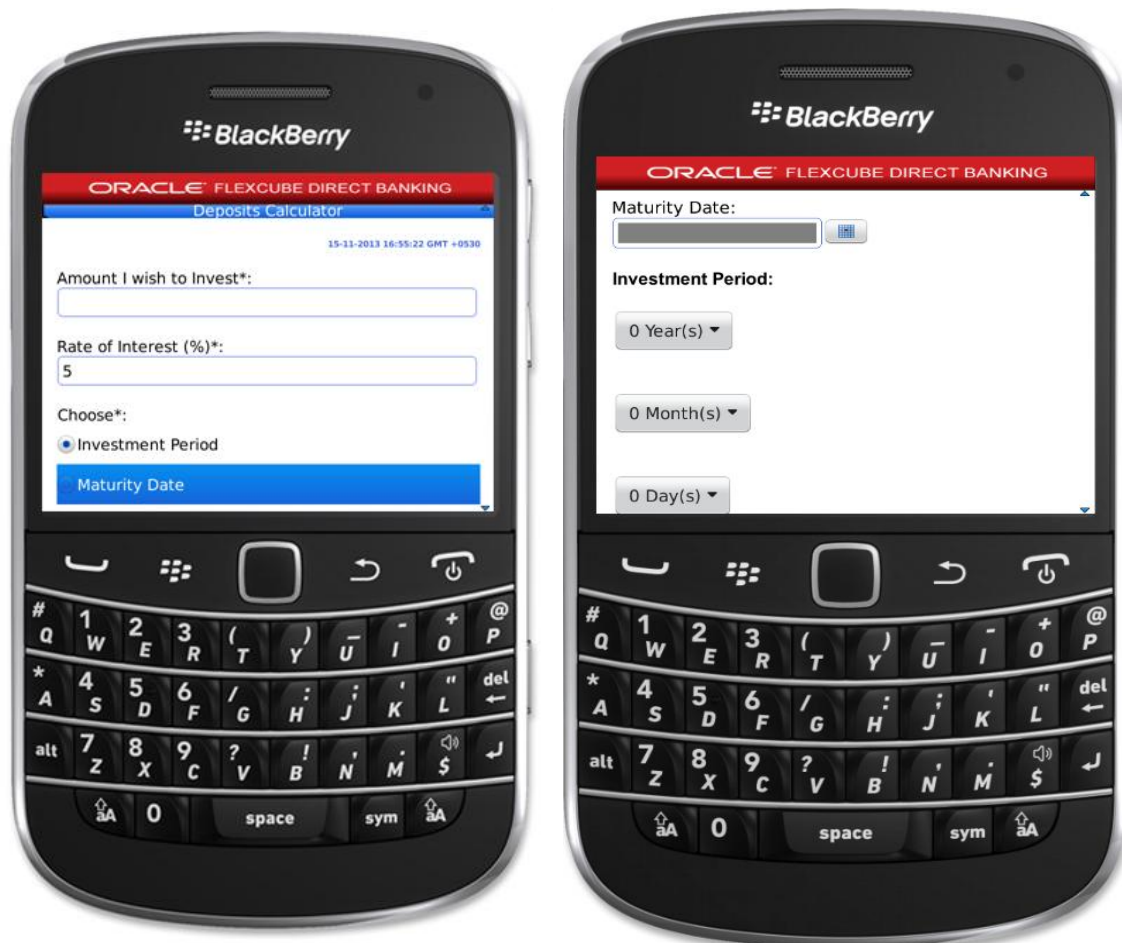
63.1 Deposit

Term Deposit Maturity calculator gives an indication to the user about the interest which the user can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. The term deposit calculator allows a business user to inquire the total maturity amount for the principal deposited.

To view Deposit Calculator:

1. Navigate through **Tools > Deposit Calculator** The system displays the deposit calculator screen.

Deposit Calculator

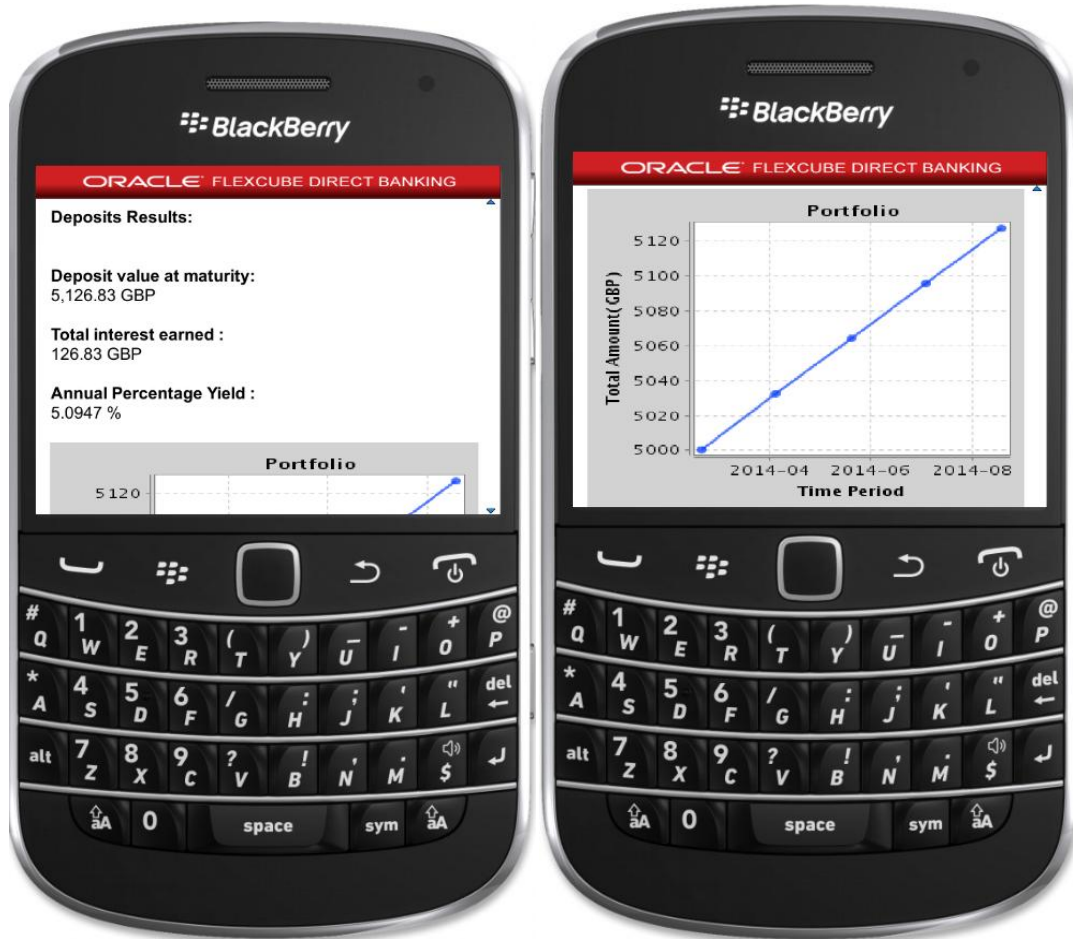


Field Description

Field Name	Description
Amount I wish to Invest	[Mandatory, Numeric, (1-15)] Enter the total deposit principal amount with defaulted currency.
Interest rate (%)	[Mandatory, Numeric, (1-5)] Enter the interest rate for which the total amount is to calculated.
Choose	[Mandatory, Radio Button] Select the appropriate option for selecting the maturity date. The options are: <ul style="list-style-type: none"> • Investment Period • Maturity Date
Investment Period	
Years	[Mandatory, Drop-Down] Select the tenure in terms of yeas for deposit.
Months	[Mandatory Drop-Down] Select the tenure in terms of months for deposit.
Days	[Mandatory, Drop-Down] Select the tenure in terms of days for deposit.
Maturity Date	[Mandatory, Date picker] Select maturity date.

- Click the **Calculate** button. The system will display Deposit value at maturity, total interest earned and annual percentage yield along with line graph of Total period vs Total Amount.
OR
Click **Reset** button to clear the data.

Deposit Calculator



63.3 Savings Calculator

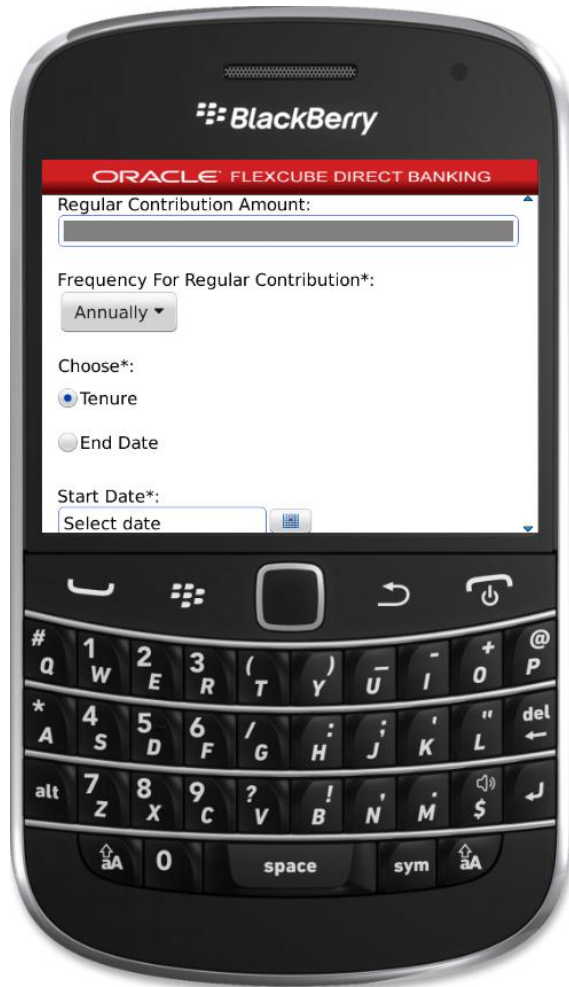
Savings Calculator gives you an indication about the interest earned and total value of deposits at maturity for amounts deposited over a period of time at a particular frequency. It also provides an option to know the regular savings which is required to be done to achieve the target amount.

To view Savings Calculator:

1. Navigate through **Tools > Savings Calculator**. The system displays the Savings calculator screen.

Savings calculator







Field Description

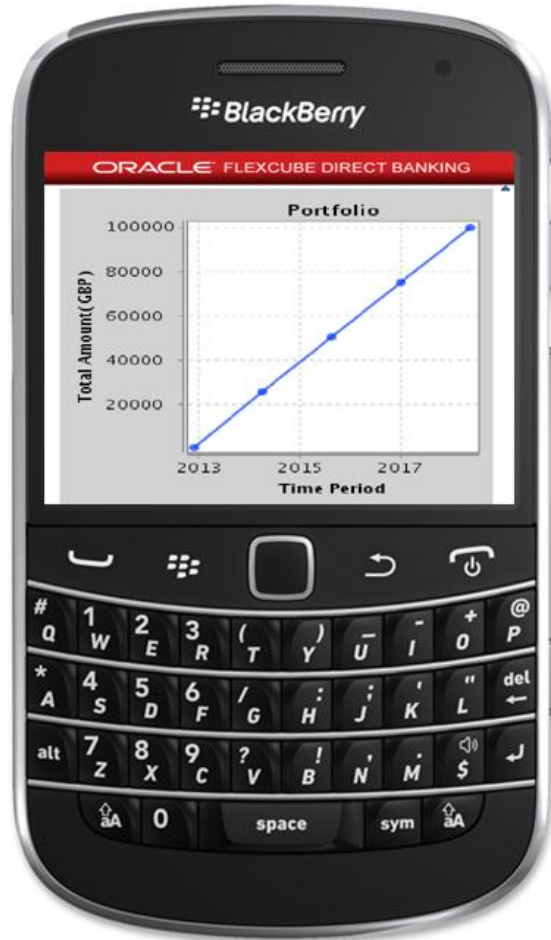
Field Name	Description
I Want To	<p>[Mandatory, Drop-Down]</p> <p>Select the option to save for a target or to save a regular contribution to get a sum at the maturity.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Save to attain a target Goal • Save regularly and receive sum at maturity
Interest Rate	<p>[Mandatory, Numeric, (1-5)]</p> <p>Enter the interest rate for which the total amount is to be calculated.</p>
Target Amount	<p>[Mandatory, Numeric, 15]</p> <p>Enter the target amount to save for a goal.</p>

Field Name	Description
Initial Deposit Amount	[Optional Numeric, 15] Enter the initial amount deposited.
Frequency For Regular Contribution	[Mandatory, Drop-Down] Select the frequency at which deposit will be made. The values available are: <ul style="list-style-type: none"> • Weekly • Fortnightly • Monthly • Quarterly • Annually • Only initial deposit amount.
Regular Contribution Amount	[Optional, Numeric, 15] Enter the contribution amount to save. This field is enabled only if Save regularly and receive sum at maturity option is selected in I want to field.
Choose	[Mandatory, Radio Button] Select the appropriate option for which the investment will be made. The options are: <ul style="list-style-type: none"> • Tenure • End Date
Start Date	[Mandatory, Date Picker] Select the date for starting the calculation for savings.
End Date	[Mandatory, Date Picker] Select the end date for which the investment will be made.
Tenure	
Years	[Mandatory, Drop-Down] Select the tenure in terms of years for which the investment will be made.
Months	[Mandatory Drop-Down] Select the tenure in terms of months for which the investment will be made.

Field Name	Description
Days	[Mandatory, Drop-Down] Select the tenure in terms of days for which the investment will be made.

2. Click **Calculate**. The system displays result amount.
OR
Click **Reset** button to clear the data.



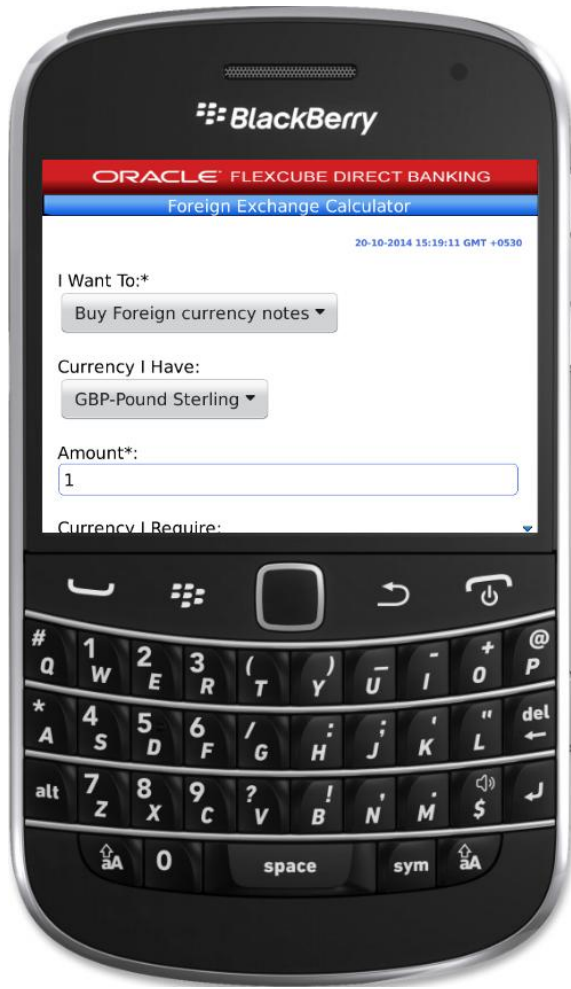


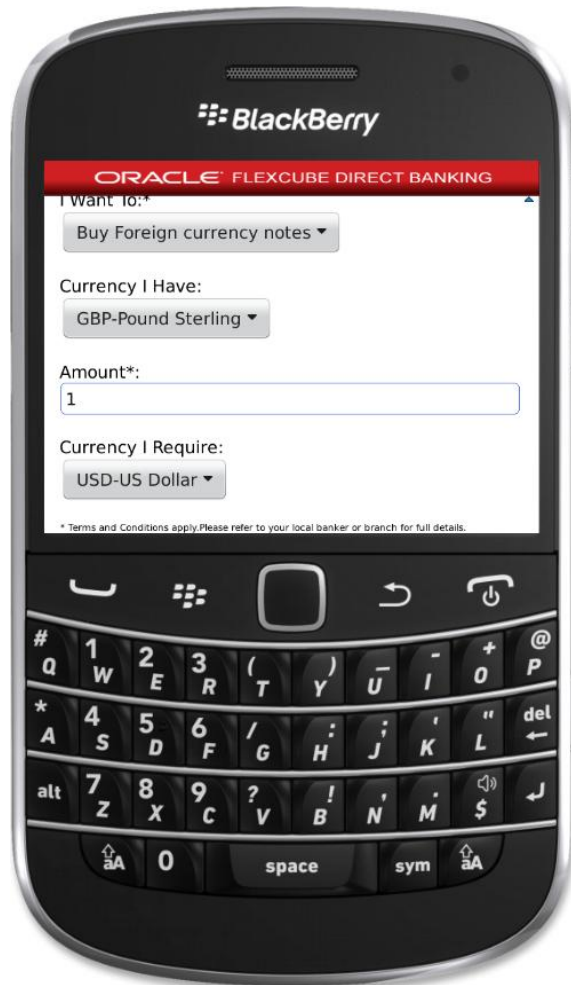
63.4 Foreign Exchange Calculator

Foreign Exchange Rate calculators 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. Navigate through **Tools > Foreign Exchange Calculator**. The system displays the **Foreign Exchange Calculators** screen.





Field Description

Field Name	Description
I want To	<p>[Mandatory, Drop-Down]</p> <p>Select the purpose for conversion from the drop-down.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Buy Foreign currency notes • Buy Travellers cheque • Make Fund Transfer <p>Default value will be Buy Foreign currency notes</p>
Currency I Have	<p>[Optional, Drop-Down]</p> <p>Select the sell currency for which the exchange rate is to be inquired from the drop-down.</p> <p>Drop-down displays all the currencies available at FCDB for which rates are maintained.</p>

Field Name	Description
Amount	[Mandatory, Numeric, 20, Six] Enter the amount for which conversion is inquired.
Currency I require	[Optional, Drop-Down] Select the buy currency for which the exchange rate is to be inquired from the drop-down. Drop-down displays all the currencies available at FCDB for which rates are maintained.

2. Click **Submit**.
OR
Click **Reset** to reset the entered values.

Foreign Exchange Calculator



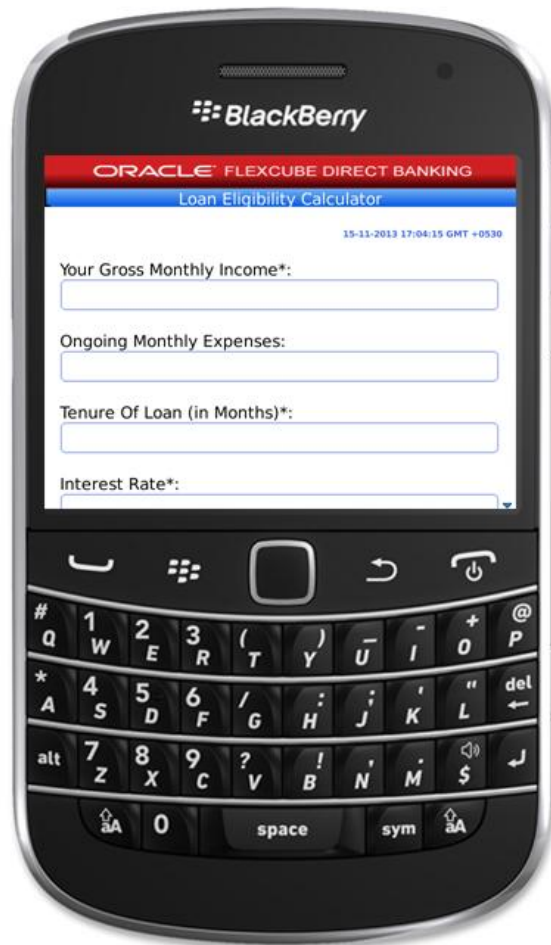
63.5 Loan Eligibility Calculator

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. Navigate through Tools > Loan Eligibility Calculator. The system displays the Loan Eligibility Calculator screen.

Loan Eligibility Calculator



Field Description

Field Name	Description
Your Gross Monthly Income	[Mandatory, Numeric, (1-15), Two] Enter Monthly income

Field Name	Description
Ongoing Monthly Expenses	[Optional Numeric, (1-15), Two] Enter monthly EMI.
Tenure of loan (in Months)	[Mandatory, Numeric, (1-30)] Enter tenure of the loans in months. Default tenure: 12months – 360 months
Interest Rate	[Mandatory, Numeric, (1-5), Two] Enter Interest rate for which the eligibility is to be calculated Default interest : 1%-25%

2. Click **Calculate**.
OR
Click **Reset** to reset the entered values.

Loan Eligibility Calculator

