

Oracle FLEXCUBE Direct Banking

**Core Help Desk User Manual
Release 12.0.3.0.0**

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Core Help Desk User Manual
April 2014

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to OFSS Support

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

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

1.5 Related Information Sources

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

Oracle FLEXCUBE Direct Banking Licensing Guide

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

Transaction Name	FLEXCUBE UBS	Third Party Host System
Advance Search	NH	NH

3. Introduction

The *Help Desk User* module allows the *Bank Administrator* to carry out various transactions required on behalf of the customer. The transactions available for the *Help Desk User* are mainly for advance search and view purpose.

4. Advance Search

Using the **Advance Search** option the Help Desk User can carry out an advanced search to view the user details and login in the application on behalf of the selected use.

Advance Search

Field Description

Field Name	Description
User Type	<p>[Mandatory, Drop-Down]</p> <p>Select the Type of Channel available under the User Type from the drop-down list.</p> <p>By default, the system displays the Internet channel.</p>
First Name	<p>[Optional, Drop Down, Alphanumeric, 40]</p> <p>Select the appropriate option from the drop-down list to indicate the position of the full/partial characters being entered in the text box forming first name of the user.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Starts with • Ends with • Equals • Contains <p>The <i>Search</i> clause helps in enhancing the search criteria by indicating the position of the characters entered in the adjacent field.</p> <p>Type the search string in the adjacent field.</p> <p>For Example:</p> <p>If you select the search criteria as Starts With and enter A in the adjacent field, then the system displays all the customers' first names starting with A.</p>

Field Name	Description
Last Name	<p>[Optional, Drop Down, Alphanumeric,40]</p> <p>Select the appropriate option from the drop-down list to indicate the position of the full/partial characters being entered in the text box forming last name of the user.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Starts with • Ends with • Equals • Contains <p>The <i>Search</i> clause helps in enhancing the search criteria by indicating the position of the characters entered in the adjacent field.</p> <p>Type the search string in the adjacent field.</p> <p>For Example:</p> <p>If you select the search criteria as Starts With and enter E in the adjacent field, then the system displays all the customers' last names starting with E.</p>
User ID	<p>[Optional, Drop Down, Alphanumeric,18]</p> <p>Select the appropriate option from the drop-down list to indicate the position of the full/partial characters being entered in the text box forming user ID of the user.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Starts with • Ends with • Equals • Contains <p>The <i>Search</i> clause helps in enhancing the search criteria by indicating the position of the characters entered in the adjacent field.</p> <p>Type the <i>Search</i> string in the adjacent field.</p> <p>For Example:</p> <p>If you select the search criteria as Starts With and enter 1 in the adjacent field, then the system displays the entire user IDs starting with 1.</p>

Field Name	Description
Email	<p>[Optional, Drop Down, Alphanumeric,18]</p> <p>Select the appropriate option from the drop-down list to indicate the position of the full/partial characters being entered in the text box forming E-mail ID of the user.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Starts with • Ends with • Equals • Contains <p>The <i>Search</i> clause helps in enhancing the search criteria by indicating the position of the characters entered in the adjacent field.</p> <p>Type the search string in the adjacent field.</p> <p>For Example:</p> <p>If you select the <i>Search</i> criteria as Starts With and enter L in the adjacent field, then the system displays all the email IDs starting with L.</p>
Customer Id	<p>[Optional, Drop Down, Alphanumeric,20]</p> <p>Select the appropriate option from the drop-down list to indicate the position of the full/partial characters being entered in the text box forming customer ID of the user.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Starts with • Ends with • Equals • Contains <p>The <i>Search</i> clause helps in enhancing the search criteria by indicating the position of the characters entered in the adjacent field.</p> <p>Type the search string in the adjacent field.</p> <p>For Example:</p> <p>If you select the <i>Search</i> criteria as Starts With and enter 1 in the adjacent field, then the system displays all the users whose customer ID starts with 1.</p>

1. Enter the appropriate information in the relevant fields.
2. Click the **Search** button. The system displays the **Advance Search** screen with the search result.

Advance Search

User ID : No Proxy User Name : No Proxy Wrap Up

Advance Search 10-08-2010 13:41:28

User Type : ▼

First Name : Last Name :

User Id : Email :

Customer Id :

Clear Search

Entity : FLEXCUBE DIRECT BANKING
User Type : RETAIL USER - GOLD

User Id	Name	Email	Channel
ADITYAINT	Mr ADITYA JOSHI	SDFS@SADFS.COM	Internet
RETADIB1	Mr ADITYA JOSHI	aditya.joshi@oracle.com	Internet
ADIMULI	Mr ADITYA JOSHI	aditya.sdf@sdfs.com	Internet
DRETAIL	Mr DEVAL MEHTA	deval.mehta@oracle.com	Internet
AMEYRET	Mr HITESH LEE	fdgf2@dddgh.gh	Internet
Retailiitu	Mr JAYESH KASHIYA	jayesh.k.kashiya@oracle.com	Internet
ritetail1	Mr RETAIL ONE	ritwick.x.singh@orace.com	Internet
RBRETAIL	Mr RETAILUSER RETAIL	asf@asf.com	Internet
RUSER12	Mr RUSER12 RUSER12	ABHISHEK.KESWANI@ORACLE.COM	Internet
SACHINRET	Mr SACHIN RAJWADE	sachin.rajwade@oracle.com	Internet
SAGRETAIL	Mr SAGAR RETAIL	sp@test4.com	Internet
TESTFCPR	Mr SAGAR TESTRETAIL	sp@gmail3.com	Internet
SandyDude	Mr SANDEEP MATHIAS	sandeep.e.mathias@oracle.com	Internet
nishankcust1	Mr SHANK MAXER	nishank.bhatnagar@oracle.com	Internet
scretail	Miss SHREYA CHAUDHARY	shreya.chaudhary@oracle.com	Internet
retail	Mr SQA SQA	hfgjh@lsdfkj.com	Internet
sqaretail	Mr SQA SQA	restinng@gmail.com	Internet
RestailCust3	Mr SUJITH RAJAN	sujith.rajana@oracle.com	Internet
TINARET	Miss TINA RETAIL	tina.harpalani@oracle.com	Internet
VIDIMF1	Mr VIDIT RAJPUT	vidit.kumar.rajput@oracle.com	Internet
VIDIMF	Mr VIDIT RAJPUT	nehal.joshi@oracle.com	Internet

- Click the appropriate user id in the **User Id** column corresponding to the user. The system displays the View User screen.

View User

User ID : CUSER15
User Name : ABHI SHEK
Wrap Up

View User

10-08-2010 13:25:33

Entity : FLEXCUBE DIRECT BANKING
User Type : CORPORATE USER

User Profile

Date of Birth : 01-07-1981
Name : Mr ABHI SHEK
Address :
City :
State :
Country :
Phone Number :
Fax No :
Zip/Postal Code :
Email : ABHISHEKESWANI@YAHOO.COM

Channel Assigned To The User

Channel	Channel User
Internet	CUSER15

Mapped Customer

Customer Id	Customer Type	Is Primary
333000028		Yes
INC000645		No
CDD001841		No
333000044		No
000000506		No
333000129		No
PKM003341		No
RT1000101		No

User Details

Last Success Login :	Last Failed Login :
Number Of Failed Logins : 0	No. Of Logins : 0
Lock Status : No	Activation Status : Yes

This will start the session on behalf of the user selected in the advanced search.

4. The Help Desk User will be able to access inquiry transactions on behalf of the selected user. The Help Desk User needs to click on Wrap-Up to close the session.
5. Click the **Wrap Up** button shown at the upper right corner of the above screen. The system displays the initial **Advance Search** screen.

Advance Search

User ID : No Proxy
User Name : No Proxy
Wrap Up

Advance Search

10-08-2010 13:27:53

User Type : <input type="text" value="Internet"/>	
First Name : <input type="text" value="Starts With"/>	Last Name : <input type="text" value="Starts With"/>
User Id : <input type="text" value="Starts With"/>	Email : <input type="text" value="Starts With"/>
Customer Id : <input type="text" value="Starts With"/>	

Clear
Search

5. Manage Policies

The *Bank Administrator* can set *User ID and Password Policy* for different user types for available channels. The parameters can be set-up at each entity. The *Manage Policy* option allows the *Bank Administrator* to select the *User Type* and *Type of Policy* which is to be set up.

To set a Password Policy:

1. Login to the Internet Banking application.
2. Navigate through the menus to **Maintenances > Manage Policy**. The system displays the **Manage Policy** screen.

Manage Policy

Field Description

Field Name	Description
User Type	[Mandatory, Drop-Down] Select the User Type from the drop-down list.
Select Policy Type	[Mandatory, Drop-Down] Select the Password Policy from the drop-down list. The options are: <ul style="list-style-type: none"> • Login Password Policy • Transaction Password Policy • User ID Policy

3. Select the User Type and Login Password Policy from the drop-down list.
4. Click the **Get Details** button. The system displays the **Manage Policy** screen.
5. Select the appropriate Password Policy details. Here details are shown for the Login Password Policy.

Manage Policy – Login Password Policy

Manage Policy
07-12-2012 13:35:34

Entity : FLEXCUBE DIRECT BANKING 12 B1
 User Type : RETAIL USER - GOLD
 Channel Group : Internet and Mobile Banking
 Channel : Internet, Mobile Browser, Mobile Application
 Policy : Login Password Policy

Lowercase Alphabets Allowed : Yes

Uppercase Alphabets Allowed : Yes

Numbers Allowed : Yes

Special Characters Allowed : Yes

Minimum Length : 7

Maximum Length : 20

First Character : Special characters Lower Case

Last Character : Special characters Lower Case

Number of Unsuccessful Attempts Allowed : 3

Password History Size : 7

Password Minimum Expiry Period : 0 Days

Maximum Expiry Period : 3 Years 2 Months 2 Days

Password Hibernation Period : 0 Years 6 Months 0 Days

Forced Reset Of Password With Change In Policy :

Mandatory : 2

Mandatory : 0

Mandatory : 2

Mandatory : 0

Maximum Number Of Repetitions Allowed : 5

Maximum No. Of Successions Allowed : 5

Upper Case

Numbers

Upper Case

Numbers

Back Modify

Manage Policy – User ID Policy

Manage Policy
28-11-2013 16:13:43 GMT +0530

Entity : FLEXCUBE DIRECT BANKING 12 B1
 User Type : REGISTERED USERS
 Channel Group : Internet and Mobile Banking
 Channel : Internet, Mobile Browser, Java Application Based Mobile
 Policy : User ID Policy

Lowercase Alphabets Allowed : Yes

Uppercase Alphabets Allowed : Yes

Numbers Allowed : Yes

Special Characters Allowed : Yes

Minimum Length : 4

Maximum Length : 4

First Character : Special characters Lower Case

Last Character : Special characters Lower Case

Maximum Expiry Period : 3 Years 2 Months 2 Days

Mandatory : 0

Mandatory : 0

Mandatory : 0

Mandatory : 0

Maximum Number Of Repetitions Allowed : 99

Maximum No. Of Successions Allowed : 99

Upper Case

Numbers

Upper Case

Numbers

Back Modify

Field Description

Field Name	Description
Entity	[Display] This column displays the <i>Entity Name</i> .
User Type	[Display] This column displays the <i>Type of the User</i> .
Channel Group	[Display] This column displays the <i>Channel Group</i> for which the policy is being set.
Channel	[Display] This column displays the <i>Channel</i> for which the policy is being set.
Policy	[Display] This column displays the <i>Password Policy</i> set to the <i>User Type</i> .

Field Name	Description
Lowercase Alphabets Allowed	<p>[Mandatory, Drop-Down]</p> <p>Select whether the lowercase alphabets are allowed in a password.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No • Yes
Mandatory	<p>[Conditional, Drop-Down]</p> <p>Select the number of lowercase characters allowed in a password from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 0 • 1 • 2 • 3 • 4 • 5
Uppercase Alphabets Allowed	<p>[Mandatory, Drop-Down]</p> <p>Select whether the uppercase alphabets are allowed in a password from the dropdown list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No • Yes
Mandatory	<p>[Conditional, Drop-Down]</p> <p>Select the number of uppercase characters allowed in a password from the drop-down list.</p> <p>This drop-down list is disabled if No is selected in Uppercase Alphabets Allowed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 0 • 1 • 2 • 3 • 4 • 5

Field Name	Description
Numbers Allowed	<p>[Mandatory, Drop-Down]</p> <p>Select numbers allowed from the drop-down list to allow numeric values in the password.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No • Yes
Mandatory	<p>[Conditional, Drop-Down]</p> <p>Select the number of numeric characters allowed in a password from the drop-down list.</p> <p>This drop-down list is disabled if No is selected in Numbers Allowed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 0 • 1 • 2 • 3 • 4 • 5
Special Characters Allowed	<p>[Mandatory, Drop-Down]</p> <p>Select <i>Special Characters Allowed</i> from the drop-down list to allow special characters in the password.</p> <p>The options are:</p> <ul style="list-style-type: none"> • No • Yes
Mandatory	<p>[Conditional, Drop-Down]</p> <p>Select the number of special characters allowed in a password from the drop-down list.</p> <p>This drop-down list is disabled if No is selected in Numbers Allowed.</p>

Field Name	Description
Minimum Length	<p>[Mandatory, Drop-Down]</p> <p>Select the <i>Minimum Password Length</i> from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 4 • 5 • 6 • 7 • 8 • 9 • 10
Maximum No. of Repetitions Allowed	<p>[Mandatory, Drop-Down]</p> <p>Select the <i>Maximum Number of Repetitions</i> allowed from the drop-down list.</p> <p>The options are:</p> <p>[0-20]</p>
Maximum Length	<p>[Mandatory, Drop-Down]</p> <p>Select the <i>Maximum Password Length</i> from the drop-down list.</p>
Maximum No. Of Successions Allowed	<p>[Mandatory, Drop-Down]</p> <p>Select the number of successful attempts allowed to enter a password from the drop-down list.</p>
First Character In Password	<p>[Mandatory, Check Box]</p> <p>Select the check box to select the first character of the password.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Special Character: If this check box is selected then user can enter special characters as first character of the password. • Lower Case: If this check box is selected then user can enter first character in lower case. • Upper Case: If this check box is selected then user can enter first character in upper case. • Numbers: If this check box is selected then user can enter first character as numeric.

Field Name	Description
Last Character In Password	<p>[Mandatory, Check Box]</p> <p>Select the check box to select the last character of the password.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Special Character: If this check box is selected then user can enter special characters as last character of the password. • Lower Case: If this check box is selected then user can enter last character in lower case. • Upper Case: If this check box is selected then user can enter last character in upper case. • Numbers: If this check box is selected then user can enter last character as numeric.
Number of Unsuccessful Attempts Allowed	<p>[Mandatory, Drop-Down]</p> <p>Select the <i>Number of Unsuccessful Attempts</i> allowed from the drop-down list.</p> <p>The account will be locked after the specified number of attempts.</p> <p>Note: This field will be enabled only for password policy.</p>
Password History Size	<p>[Mandatory, Drop-Down]</p> <p>Select the <i>Password History</i> from the drop-down list.</p> <p>The system retains a log of old passwords which cannot be repeated.</p> <p>Note: This field will be enabled only for password policy.</p>
Password Minimum Expiry Period	<p>[Mandatory, Drop-Down]</p> <p>Select the password minimum expiry period from the drop-down list.</p> <p>Note: This field will be enabled only for password policy.</p>
Maximum Expiry Period	<p>[Mandatory, Drop-Down]</p> <p>Select the <i>Password Maximum Expiry Period</i> in <i>Years, Month</i> and <i>Days</i> from the drop-down list.</p> <p>The values are:</p> <ul style="list-style-type: none"> • Years - [0-10] • Months - [0-11] • Days - [0-30] <p>Note: The period set cannot be less than the minimum password expiry period.</p>


Field Name	Description
Password Hibernation Period	[Mandatory, Drop-Down] Select the password <i>Hibernation Period</i> from the drop-down list. Note: This field will be enabled only for <i>Password Policy</i> .
Forced Reset Of Password With Change In Policy	[Mandatory, Check Box] Select the Forced Reset Of Password With Change In Policy check box this forces the users to change password with each change in the password policy. Note: This field will be enabled only for password policy.

- Click the **Modify** button. The system displays the **Manage Password Policy - Verify** screen.
OR
Click the **Back** button to return to the previous screen.

Manage Password Policy - Verify

- Click the **Confirm** button. The system displays the **Manage Password Policy - Confirm** screen with the status message.
OR
Click the **Change** button to go to the previous screen.

Manage Password Policy - Confirm

 Password policy will be modified successfully only after next restart.
 Transaction submitted for Manage Policies having reference 547679023323703 has been Auto Authorized.

Manage Password Policy - Confirm 07-12-2012 16:59:12

Entity : FLEXCUBE DIRECT BANKING 12 B1
 User Type : RETAIL USER - GOLD
 Channel Group : Internet and Mobile Banking
 Channel : Internet, Mobile Browser, Mobile Application
 Entity : FLEXCUBE DIRECT BANKING 12 B1
 User Type : RETAIL USER - GOLD
 Channel Group : Internet and Mobile Banking
 Channel : Internet, Mobile Browser, Mobile Application
 Password Policy : Login Password Policy

Lowercase Alphabets Allowed : Yes No Mandatory : 2 0
 Uppercase Alphabets Allowed : Yes No Mandatory : 0 2
 Numbers Allowed : Yes No Mandatory : 2 0
 Special Characters Allowed : Yes No Mandatory : 0 5
 Minimum Length : Maximum Number Of Repetitions Allowed :
 Maximum Length : Maximum No. Of Successions Allowed :

First Character In Password :
 Special characters Lower Case Upper Case Numbers

Last Character In Password :
 Special characters Lower Case Upper Case Numbers

Number of Unsuccessful Attempts Allowed :
 Password History Size :
 Password Minimum Expiry Period : Days
 Maximum Expiry Period : Years Months Days
 Password Hibernation Period : Years Months Days

- Click the **OK** button. The system displays the *Manage Policy* screen.

5.2 Automatic Unlock of Transaction Password

If a user enters the incorrect password consecutively for more than particular number of times, the *Transaction Password* is then locked. The system then unlocks the same after the specific time set during the configuration.

Note: Please refer to the following example for easier understanding of the feature.

For Example:

The *Transaction Password* is/can be locked in the following situation:

Scenario	Result
If a user enters the incorrect <i>Transaction Password</i> 5 times (Default OR value set by the user) consecutively within the same day.	The <i>Transaction Password</i> remains unlocked.
If a user enters the incorrect <i>Transaction Password</i> 6 times (Default OR value set by the user) consecutively within the same day.	The <i>Transaction Password</i> gets locked and is automatically unlocked after 24 hours .
If a user enters the incorrect transaction password 10 times (Default OR value set by the user) consecutively within the same day.	The <i>Transaction Password</i> gets locked and is automatically unlocked after 24 hours .
If a user enters the incorrect transaction password 11 times (Default OR value set by the user) consecutively within the same day.	The <i>Transaction Password</i> gets locked and will have to be manually unlocked by the bank or corporate administrator.

Note: The user is notified while locking the *Transaction Password*.