

# **Oracle FLEXCUBE Direct Banking**

**Dashboard Widgets – Inquiries**

**User Manual**

**Release 12.0.3.0.0**

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**ORACLE®**

Dashboard Widgets – Inquiries User Manual

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to OFSS Support

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

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

## 1.5 Related Information Sources

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

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
<b>★</b>	Host Interface to be developed separately.
<b>✓</b>	Pre integrated Host interface available.
<b>×</b>	Pre integrated Host interface not available.

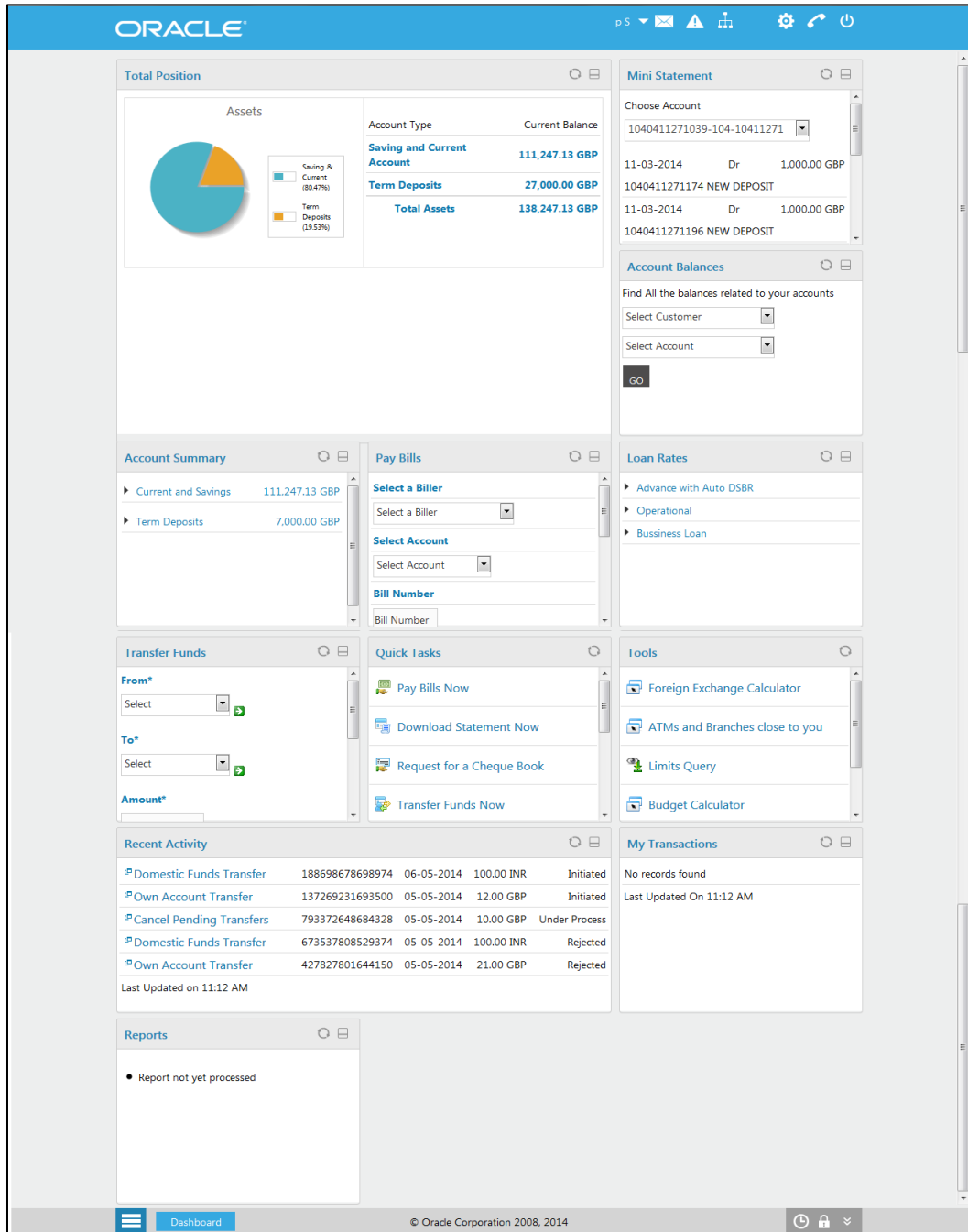
<b>Transaction Name</b>	<b>FLEXCUBE UBS</b>	<b>Third Party Host System</b>
Total Position	✓	★
Account Summary	✓	★
Mini Statement	✓	★
Account Balances	✓	★
Currency Wise Position	✓	★
Spending Analysis	✓	★
Offers	✓	★

### 3. Introduction - Dashboard Widgets

The widgets are smaller windows which show data in an optimized form.

In a contemporary UI version of FLEXCUBE Direct Banking application, the dashboard will have small widgets. These widgets will show minimal data related to main transactions. These widgets will also enable you to initiate transactions with minimal details.

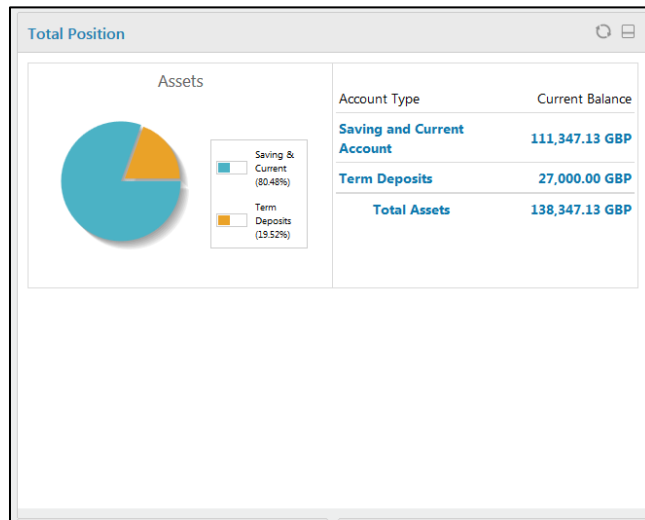
Below *Dashboard* screen shows all the widgets displayed in it, followed by the explanation of each widget.



## 4. Total Position

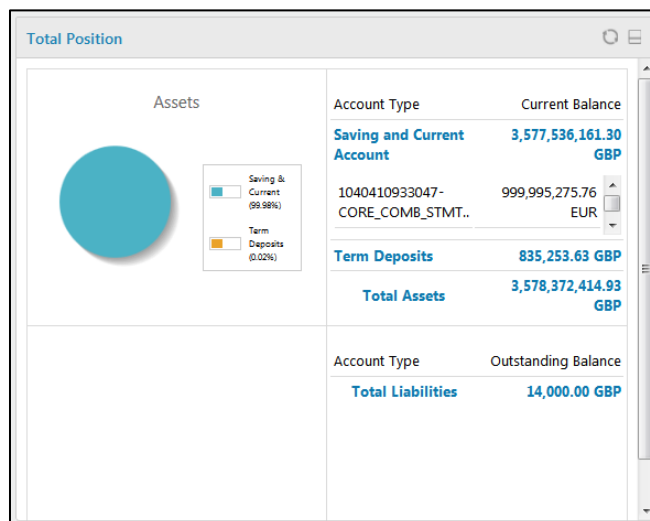
The *Total Position* widget displays separate graphs for *Assets and Liabilities*. These will be classified by *Account Type*. A legend will be displayed below the graphs with *Account Balances* in the *Base Currency* for every *Account Type*. The total of *Assets and Liabilities* will also be displayed. All the accounts will be grouped by *Customer Id* in a particular *Account Type*.



### Widget – Total Position



1. Click the any *Account Type* to see its details. Below is shown when *Saving and Current Account* is clicked.

### Total Position



2. Click the  icon to refresh the widget.
3. Click the  icon. The system displays the *Consolidated View* screen.

### Consolidated View

The screenshot shows a web browser window titled "Consolidated View" with a timestamp of "04-06-2014 15:19:36 GMT +0530". Below the title bar is a search area with a dropdown menu containing "10411875 - authcorp1" and a "View" button. A note at the bottom states: "\* Indicates mandatory fields. Press 'Ctrl Key' to select multiple customer."

4. Select the **Customer Id** for which details are to be viewed from the displayed *Customer Ids*.
5. Click the **View** button. The system displays details in the same *Consolidated View* screen.

### Consolidated View

The screenshot shows the "Consolidated View" screen after clicking the "View" button. The customer dropdown is highlighted with "10411875 - authcorp1". A "PDF Format" button is visible. Below is a table with two main sections: "Assets" and "Positions".

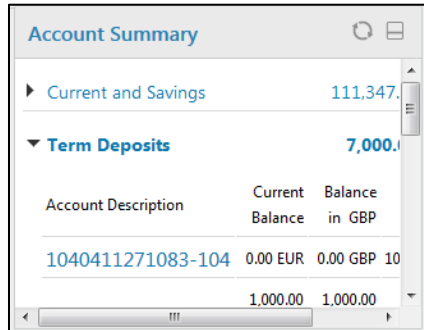
Assets	Amount(GBP)	% of Assets
<b>Assets(Liquid)</b>		
Current and Savings Accounts	3,545,390,078.72	100.00%
Contract Term Deposits	0.00	.00%
Term Deposits	52,268.46	.00%
Goals	0.00	.00%
<b>Total Assets</b>	<b>3,545,442,347.18</b>	<b>100.00%</b>
<b>Positions</b>		
<b>Net Position</b>	<b>3,545,442,347.18</b>	




## 5. Account Summary

This widget displays *Account Summary* in minimal form.

### Widget – Account Summary



1. Click the  next to the *Current and Savings*, *Term Deposits*, *Contract Term Deposits*, *Islamic Term Deposits*, *Islamic Current and Savings*, *Islamic Finance* or *Loans* accounts. The system displays the *Account Summary* for the respective *Account Type*.

### Field Description



Field Name	Description
<b>Account Description</b> [Display]	This field displays the <i>Account Description</i> .
<b>Sanctioned Loan Amount</b> [Display]	This field displays the <i>Sanctioned Loan Amount</i> for the respective account. Above widget is displaying details for <i>Loans Account Type</i> . <b>Note:</b> This field is displayed only for the Loans account type.
<b>Current Balance</b> [Display]	This field displays the <i>Current Balance</i> of the respective account. <b>Note:</b> This field is displayed for the <i>Current and Savings</i> , <i>Term Deposits</i> , <i>Contract Term Deposits</i> , <i>Islamic Current and Savings</i> , <i>Islamic Contract Term Deposits</i> account types.
<b>Amount Financed</b> [Display]	This field displays the <i>Amount Financed</i> for the respective account. <b>Note:</b> This field is displayed only for the <i>Islamic Finance Account Type</i> .

2. Select the *Account Number* from the *Current & Savings* list for which account details are to be displayed. The system displays the *Account Details* screen for selected account.
3. Click the *View Mini Statement* button. The system displays the mini statement for the selected account.

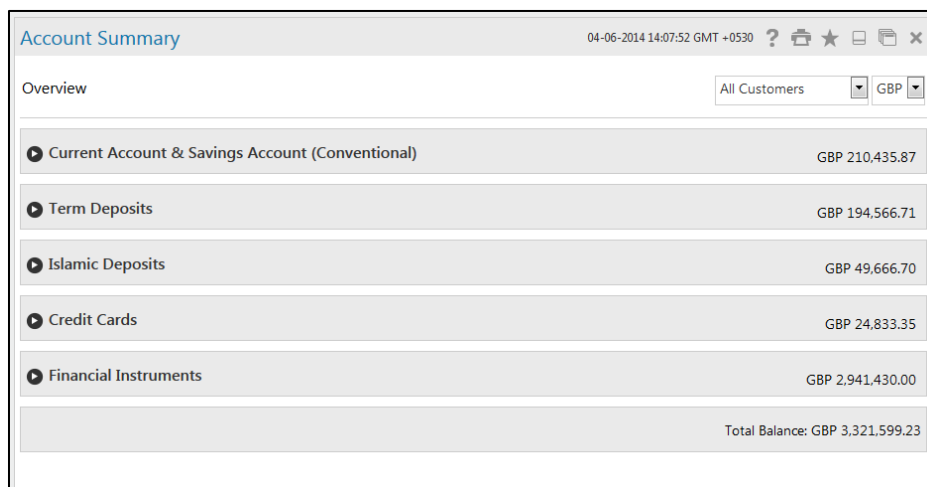
<b>Field Description</b>	
<b>Field Name</b>	<b>Description</b>
<b>Link on Account Number</b>	[Display] This field displays the <i>Account Details</i> of the selected the account.
<b>Current Balance</b>	[Display] This field displays <i>Current Balance</i> of Account in account Currency.
<b>Equivalent Balance</b>	[Display] This field displays <i>Current Balance</i> of the account in selected currency.
<b>Mini Statement</b>	[Display] This field displays the <i>Mini Statement</i> (Last n transactions) from the account activity of the selected the account.
<b>Mini Statement Details</b>	
<b>Date</b>	[Display] This field displays the <i>Transaction Value Date</i> .
<b>Description</b>	[Display] This field displays the <i>Transactions Description</i> .
<b>Debited/Credited</b>	[Display] This field displays the <i>Debited or Credited Transaction Details</i> .
<b>Amount</b>	[Display] This field displays the transaction <i>Amount</i> in <i>Local Currency</i> .
<b>Fixed Deposits Details</b>	
<b>Maturity Date</b>	[Display] This field displays the <i>Maturity Date</i> of the <i>Term Deposit</i> .
<b>Loans</b>	
<b>Next Due Date</b>	[Display] This field displays the <i>Next Due Date</i> of the <i>Loan Installment</i> .
<b>Sanctioned Loan Amount</b>	[Display] This field displays the sanctioned loan amount for user.
<b>Credit Card Details</b>	
<b>Payment Due Date</b>	[Display] This field displays the due date of the <i>Credit Card Payment</i> .
<b>Investment Details</b>	

Field Name	Description
<b>Allocation</b>	[Display] This field displays the <i>Investment Category</i> of the <i>Investment Product</i> .

**Note:** This field will be enabled only if *Wealth Management Customer ID* is mapped to the user.

- Click the  icon in the widget to refresh the widget.
- Click the  icon in the widget. The system displays the **Account Summary** screen.

### Account Summary



Account Summary	
Overview	All Customers GBP
Current Account & Savings Account (Conventional)	GBP 210,435.87
Term Deposits	GBP 194,566.71
Islamic Deposits	GBP 49,666.70
Credit Cards	GBP 24,833.35
Financial Instruments	GBP 2,941,430.00
Total Balance: GBP 3,321,599.23	

## 6. Mini Statement

This widget displays the *Account Activity* in a minimalistic form by displaying last 'n' transactions.

### Widget – Mini Statement



Date	Type	Amount	Description
10-02-2013	Dr	50,000.000 INR	Loan Repay3
10-02-2013	Dr	50,000.000 INR	Loan Repay2
10-01-2013	Dr	50,000.000 INR	Loan Repay
01-01-2013	Cr	65,000.000 INR	Salary Credited
31-12-2012	Cr	350,000 INR	Money Credited

Note:- Cr:Credit,Dr:Debit  
Last Updated On 19:25 PM

1. Select the *Account Number* from the drop down list for which mini statement is to be displayed.

### Field Description

Field Name	Description
<b>Date</b>	[Display] This field displays the transaction value date.
<b>Description</b>	[Display] This field displays the transactions description.
<b>Amount</b>	[Display] This field displays the transaction amount in local currency.

2. Click the  icon in the widget to refresh the widget.
3. Click the  icon in the widget. The system displays the *Account Activity* screen.

### Account Activity

Account Activity
04-06-2014 14:12:52 GMT +0530 ?

Select Account\*:

Search By\*:  No of Transactions\*\*:

Transaction Type\*:

From Date\*\*:  To Date\*\*:

From Amount\*\*:  To Amount\*\*:

Select Debit Card:

Sort By\*:  Sort Order\*:

\*:Dates specified are the value dates.  
 \*:Indicates mandatory field.  
 \*\*:Indicates mandatory if particular option is enabled.  
 Disclaimer : Closing Balance does not have future dated transactions accounted.

Account Number	Account Currency	Opening Balance	Closing Balance
001008109031	INR	1,000.000	2,000.000

Pages : ( 1 ) 1

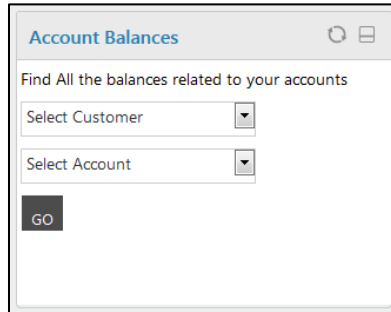
Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit
10-02-2013	10-02-2013	LOANI0012013	Loan Repay3	50,000.000	
10-02-2013	10-02-2013	LOANI0012013	Loan Repay2	50,000.000	
10-01-2013	10-01-2013	LOANI0012013	Loan Repay	50,000.000	
01-01-2013	01-01-2013	SAL01012013	Salary Credited		65,000.000
31-12-2012	31-12-2012	ACDEP31122012	Money Credited		350.000

Select Download Format:

## 7. Account Balances

This widget displays *Account Details* in a minimalistic form by displaying important balances of the *Current and Savings Accounts*.

### Widget – Account Balance

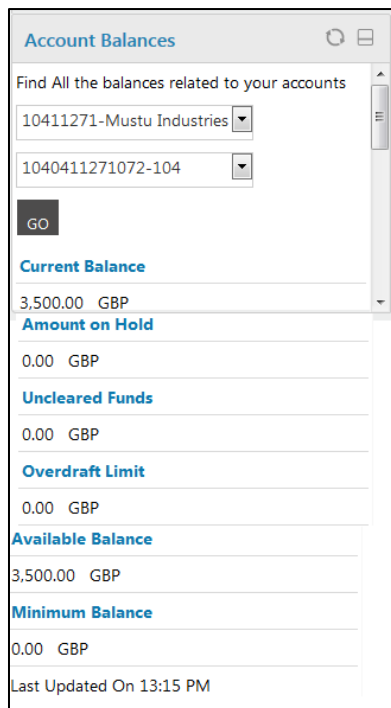


The screenshot shows the 'Account Balances' widget with the following elements:

- Header: Account Balances
- Instruction: Find All the balances related to your accounts
- Form fields:
  - Select Customer (dropdown menu)
  - Select Account (dropdown menu)
- Action: GO button

1. Select your *Customer Name* as present in the application from the *Select Customer* field.
2. Select your *Account Number* from the *Select Account* field.
3. Click **GO**. The details of your selected account are displayed.

### Account Balances





The screenshot shows the 'Account Balances' widget displaying the following details:

- Header: Account Balances
- Instruction: Find All the balances related to your accounts
- Form fields:
  - 10411271-Mustu Industries (selected in dropdown)
  - 1040411271072-104 (selected in dropdown)
- Action: GO button
- Current Balance: 3,500.00 GBP
- Amount on Hold: 0.00 GBP
- Uncleared Funds: 0.00 GBP
- Overdraft Limit: 0.00 GBP
- Available Balance: 3,500.00 GBP
- Minimum Balance: 0.00 GBP
- Last Updated On 13:15 PM

### Field Description

Field Name	Description
<b>Current Balance</b>	[Display] This field displays the <i>Current Balance</i> of the selected the account.
<b>Available Balance</b>	[Display] This field displays the <i>Available Balance</i> of the selected the account.
<b>Uncleared Funds</b>	[Display] This field displays the funds expected to get credited to account due to clearing instruments.
<b>Amount on Hold</b>	[Display] This field displays the <i>Amount</i> on hold.
<b>Overdraft Limit</b>	[Display] This field displays the <i>Overdraft Limit</i> .
<b>Minimum Balance</b>	[Display] This field displays the <i>Minimum Balance</i> that has to be kept in the account.

4. Click the  icon in the widget to refresh the widget.
5. Click the  icon in the widget to view the *Account Details* screen.

## 8. Currency Wise Position



This widget displays the currency wise position of the customer. The total of the *Assets* and *Liabilities* held by the user in every currency will be displayed in this widget.

### Widget – Currency Wise Position

Currency Wise Position		
Currency	Assets	Liabilities
EUR	123,364,366.99	0.00
INR	12,345,617,967.13	0.00
USD	1,234,509,269.78	0.00
GBP	2,469,197,743.41	0.00
<b>Total Assets:</b>	<b>3,545,442,535.12 GBP</b>	
<b>Total Liabilities:</b>		<b>0.00 GBP</b>

### Field Description

Field Name	Description
<b>Currency</b>	[Display] This field displays the <i>Currency</i> .
<b>Assets</b>	[Display] This field displays the <i>Asset Amount</i> for the corresponding currency.
<b>Liabilities</b>	[Display] This field displays the <i>Liability Amount</i> for the corresponding currency.
<b>Total Assets</b>	[Display] This field displays the <i>Total of all the Assets</i> in the base currency.
<b>Total Liabilities</b>	[Display] This field displays the <i>Total of all the Liabilities</i> in the base currency.

1. Click the  icon in the widget to refresh the widget.
2. Click the  icon in the widget. The system displays the **Account Overview** screen.



**Account Overview**

Account Overview			04-06-2014 15:34:33 GMT +0530 ? [Print] [Star] [Close] [Refresh]	
Asset Overview				
Currency	Product Name	Account Balance	Available Balance	
INR	SAVINGS ACCOUNT STAFF	12,345,617,967.130	12,345,617,967.130	
		<b>Subtotal:</b>	<b>12,345,617,967.130</b>	<b>12,345,617,967.130</b>
GBP	SAVINGS ACCOUNT STAFF	2,469,197,682.29	2,469,197,682.29	
	TOPUP	100.00	100.00	
		<b>Subtotal:</b>	<b>2,469,197,782.29</b>	<b>2,469,197,782.29</b>
EUR	TD FIXED TENOR	12,121.00	12,121.00	
	SAVINGS ACCOUNT STAFF	123,305,893.86	123,305,893.86	
	TD WITH NORMAL TENOR AND PENALTY	46,099.00	46,099.00	
		<b>Subtotal:</b>	<b>123,364,113.86</b>	<b>123,364,113.86</b>
USD	SAVINGS ACCOUNT STAFF	1,234,509,269.78	1,234,509,269.78	
		<b>Subtotal:</b>	<b>1,234,509,269.78</b>	<b>1,234,509,269.78</b>



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## 9. Exchange Rate Inquiry

This widget displays the value of each currency with respect to the base currency of your account.

### Widget- Exchange Rate Inquiry

Exchange Rates	
1 GBP is equivalent	
EUR	1.046000
KWD	0.326000
USD	1.380000
JPY	130.000000
HKD	9.100000

1. Click the  icon in the widget to refresh the widget.
2. Click the  icon in the widget. The system displays the *Exchange Rate Inquiry* screen.

### Exchange Rate Inquiry

From Currency	To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
UAE DIRHAM (1 AED)	ARMENIAN DRAM (AMD)	28.0000	33.0000	0.0000	0.0000
INDIAN RUPEE (1 INR)	BAHRAIN DINAR (BHD)	1.5600	1.6200	0.0000	0.0000
GREAT BRITAIN POUND (1 GBP)	EURO (EUR)	1.0460	1.1960	1.0560	1.1860
EURO (1 EUR)	YEN (JPY)	95.4830	108.4830	96.4830	107.4830
US DOLLAR (1 USD)	YEN (JPY)	71.7100	85.7100	72.7100	84.7100
EURO (1 EUR)	KUWAITI DINAR (KWD)	0.2460	0.5360	0.2560	0.5260
GREAT BRITAIN POUND (1 GBP)	KUWAITI DINAR (KWD)	0.3260	0.5960	0.3360	0.5860
GREAT BRITAIN POUND (1 GBP)	US DOLLAR (USD)	1.3800	1.5400	1.4200	1.5400
US DOLLAR (1 USD)	KUWAITI DINAR (KWD)	0.1605	0.4105	0.1505	0.4005
GREAT BRITAIN POUND (1 GBP)	YEN (JPY)	130.0000	145.0000	131.0000	144.0000
GREAT BRITAIN POUND (1 GBP)	HONG KONG DOLLAR (HKD)	9.1000	13.0000	0.0000	0.0000

## 10. Offers

You can view personalized offers on dashboard screen. Select any offers to view offer details.

### Offers- Dashboard

The screenshot displays a banking dashboard with several widgets:

- Total Position:** A pie chart titled "Assets" showing 100% for "Saving & Current" and 0% for "Term Deposits". A table lists:
 

Account Type	Current Balance
<b>Saving and Current Account</b>	<b>3,545,401,227.77 GBP</b>
<b>Term Deposits</b>	<b>41,307.35 GBP</b>
<b>Total Assets</b>	<b>3,545,442,535.12 GBP</b>
- Mini Statement:** Shows account selection and transaction history.
 

Date	Dr	Cr	Description
11-03-2014	100.00 EUR		Payments and Collections Transacti
11-03-2014	11.16 EUR		Payments and Collections Transacti
- Account Balances:** Search interface for account balances with dropdowns for "Select Customer" and "Select Account", and a "GO" button.
- Account Summary:**

Current and Savings	3,545,401,227.77 GBP
Term Deposits	41,307.35 GBP
- Pay Bills:** Search interface for bills with dropdowns for "Select a Biller" and "Select Account".
- Offers Section (bottom):** A row of four buttons: "Car Loan", "Cash back on debit card usage", "Offers on Net Banking", and "Gifts Purchase".