Oracle FLEXCUBE Direct Banking

Dashboard Widgets – Personal Finance Management
User Manual
Release 12.0.3.0.0

Part No. E52543-01

April 2014

ORACLE®

Dashboard Widgets – Personal Finance Management 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
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

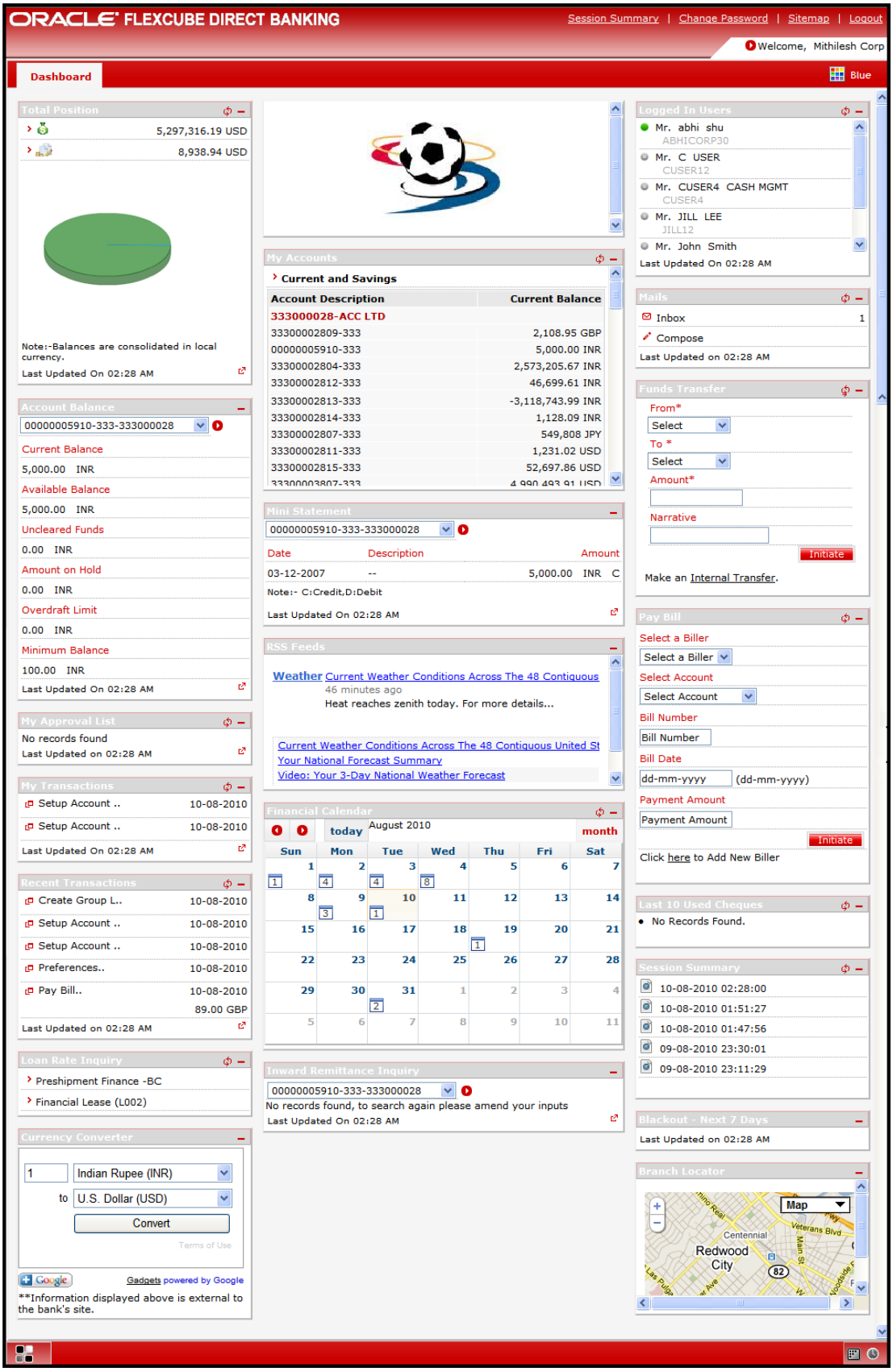
NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Goal Setting	✓	★
Budget	✓	★
Spending Analysis	✓	★
Finance Overview	✓	★

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


ORACLE FLEXCUBE DIRECT BANKING
Session Summary | Change Password | Sitemap | Logout
Welcome, Mithilesh Corp
Dashboard
Blue
Total Position
5,297,316.19 USD
8,938.94 USD
Note:-Balances are consolidated in local currency.
Last Updated On 02:28 AM
Account Balance
00000005910-333-333000028
Current Balance
5,000.00 INR
Available Balance
5,000.00 INR
Uncleared Funds
0.00 INR
Amount on Hold
0.00 INR
Overdraft Limit
0.00 INR
Minimum Balance
100.00 INR
Last Updated On 02:28 AM
My Approval List
No records found
Last Updated on 02:28 AM
My Transactions
Setup Account .. 10-08-2010
Setup Account .. 10-08-2010
Last Updated On 02:28 AM
Recent Transactions
Create Group L.. 10-08-2010
Setup Account .. 10-08-2010
Setup Account .. 10-08-2010
Preferences.. 10-08-2010
Pay Bill.. 10-08-2010
89.00 GBP
Last Updated on 02:28 AM
Loan Rate Inquiry
Preshipment Finance -BC
Financial Lease (L002)
Currency Converter
1
Indian Rupee (INR)
to
U.S. Dollar (USD)
Convert
Terms of Use
Google
Gadgets powered by Google
**Information displayed above is external to the bank's site.
My Accounts
Current and Savings
Account Description
Current Balance
333000028-ACC LTD
33300002809-333 2,108.95 GBP
00000005910-333 5,000.00 INR
33300002804-333 2,573,205.67 INR
33300002812-333 46,699.61 INR
33300002813-333 -3,118,743.99 INR
33300002814-333 1,128.09 INR
33300002807-333 549,808 JPY
33300002811-333 1,231.02 USD
33300002815-333 52,697.86 USD
Mini Statement
00000005910-333-333000028
Date
Description
Amount
03-12-2007 -- 5,000.00 INR C
Note:- C:Credit,D:Debit
Last Updated On 02:28 AM
RSS Feeds
Weather Current Weather Conditions Across The 48 Contiguous
46 minutes ago
Heat reaches zenith today. For more details...
Current Weather Conditions Across The 48 Contiguous United St
Your National Forecast Summary
Video: Your 3-Day National Weather Forecast
Financial Calendar
today
August 2010
month
Sun Mon Tue Wed Thu Fri Sat
Inward Remittance Inquiry
00000005910-333-333000028
No records found, to search again please amend your inputs
Last Updated On 02:28 AM
Logged In Users
Mr. abhi shu ABHICORP30
Mr. C USER CUSER12
Mr. CUSER4 CASH MGMT CUSER4
Mr. JILL LEE JILL12
Mr. John Smith
Last Updated On 02:28 AM
Mails
Inbox 1
Compose
Last Updated on 02:28 AM
Funds Transfer
From*
Select
To *
Select
Amount*
Narrative
Initiate
Make an Internal Transfer.
Pay Bill
Select a Biller
Select a Biller
Select Account
Select Account
Bill Number
Bill Number
Bill Date
dd-mm-yyyy (dd-mm-yyyy)
Payment Amount
Payment Amount
Initiate
Click here to Add New Biller
Last 10 Used Cheques
No Records Found.
Session Summary
10-08-2010 02:28:00
10-08-2010 01:51:27
10-08-2010 01:47:56
09-08-2010 23:30:01
09-08-2010 23:11:29
Blackout - Next 7 Days
Last Updated on 02:28 AM
Branch Locator
Map
Centennial
Redwood City
Veterans Blvd
Main St
82

4. Financial Overview

The *Financial Summary* widget will display the separate bar graphs for *Assets and Liabilities* section with details of *Assets and Liabilities* available for various assets and liabilities under the respective sections. These will be classified by *Account Type*. The total of *Assets and Liabilities* will also get displayed. All the accounts will be sorted by *Customer Id* in a particular *Account Type*. The system will display the *Finance Summary* as follows:

Financial Overview

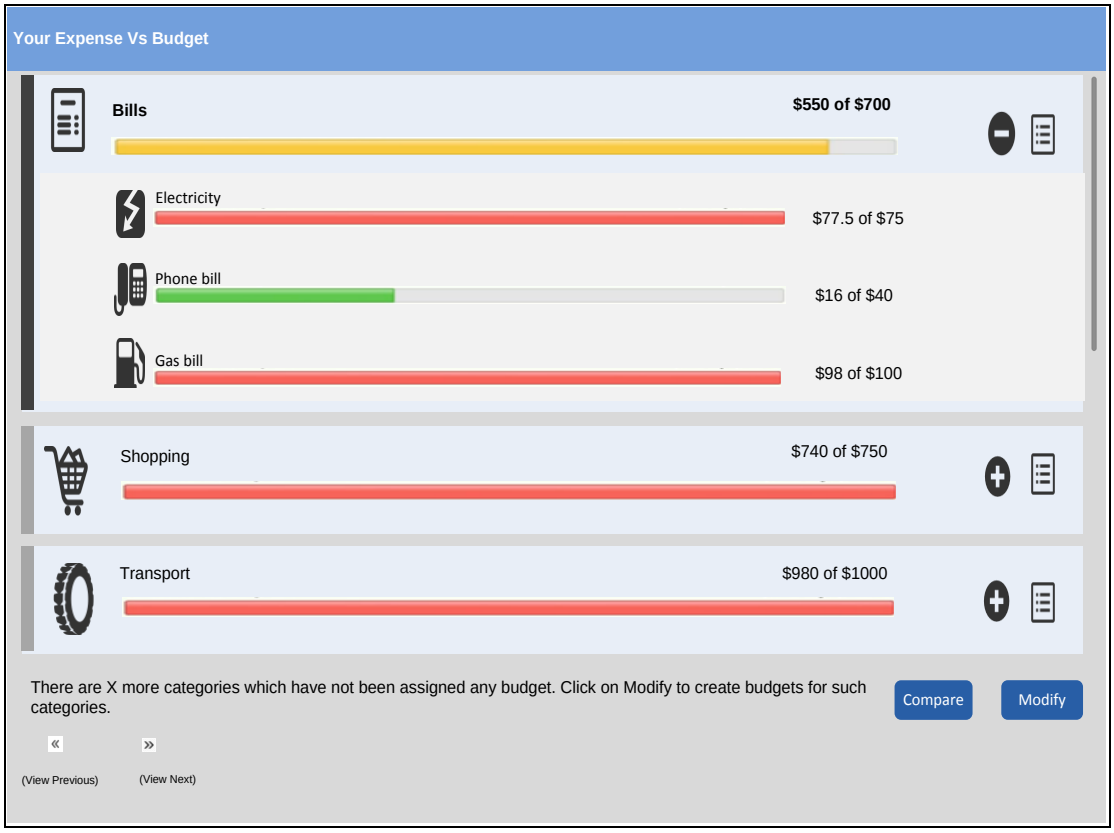
I have column will display the details of all the *Assets with Amount and Percentage* with respect to the *Total Asset Amount and Sum Total* of all the *Assets* of the user.

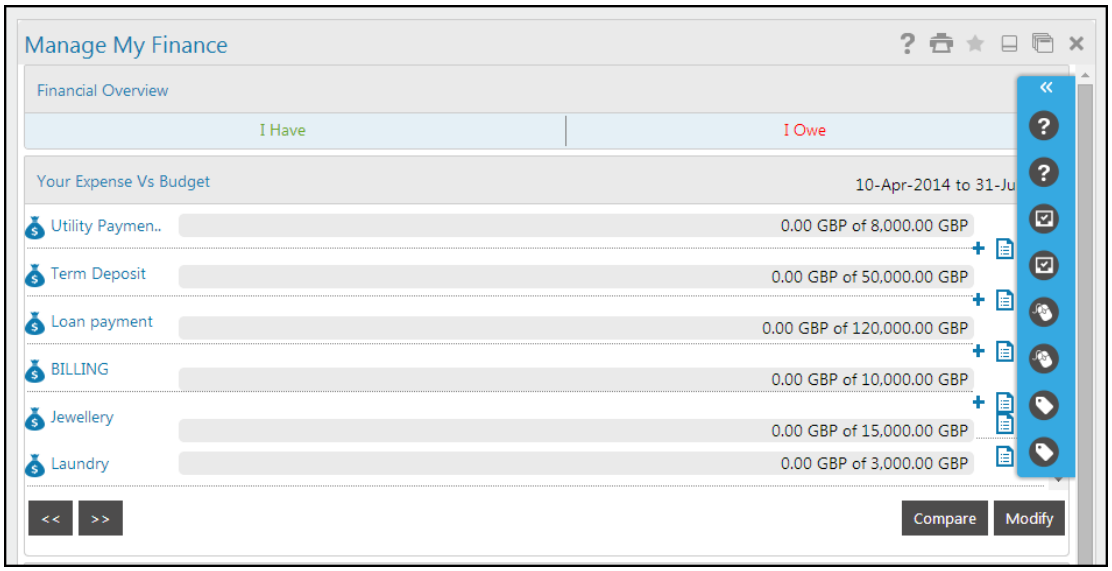
I Owe column will display the details of all the *Liabilities with Amount and Percentage* with respect to the *Total Liability Amount* and *Sum Total* of all the *Liabilities* of the user.

5. Budgeting

This widget displays the *Budgets Vs Expenditure* in a minimalistic form. It allows you to view the graphical representation of the *Expenses VS Budgets* set for the categories for which the budgets are maintained.

Your Expense Vs Budget





The graph displays the *Budget Vs Expenditure* for the categories set of top n categories having maximum expenditure.

Field Description

Field Name	Description
Modify	[Action Button] Click **Modify** to make the changes in the values entered for the desired *Categories* and *Sub-categories*.
Compare	[Action Button] Click **Compare** to compare your existing budget with peers.
View Budget History	[Action Button] Click **View Budget History** to check the history of the existing budget.
Expand	[Icon] Click the **Expand** icon to open the Sub-categories.
Collapse	[Icon] Click the **Collapse** icon to close the Sub-categories.
<< (View Previous)	[Action Button] Click **<< (View Previous)** to view the *Expenses Vs Budget* for the *previous period*.
>> (View Next)	[Action Button] Click **>> (View Next)** to view the *Expenses Vs Budget* for the next period.
Category	[Display] This column displays the list of various categories and sub-categories available.
Amount	[Display] This column displays the amount for *Expenditure Vs Budget* for its corresponding category and sub-category.
Expenditure Graph	[Display] The *Expenditure Line Graph* is displayed as per the following configurations: **Green** – Expenditure upto *50%* of Budget **Yellow** – Expenditure between *50% - 75%* of Budget **Red** – Expenditure more than *75%* of Budget

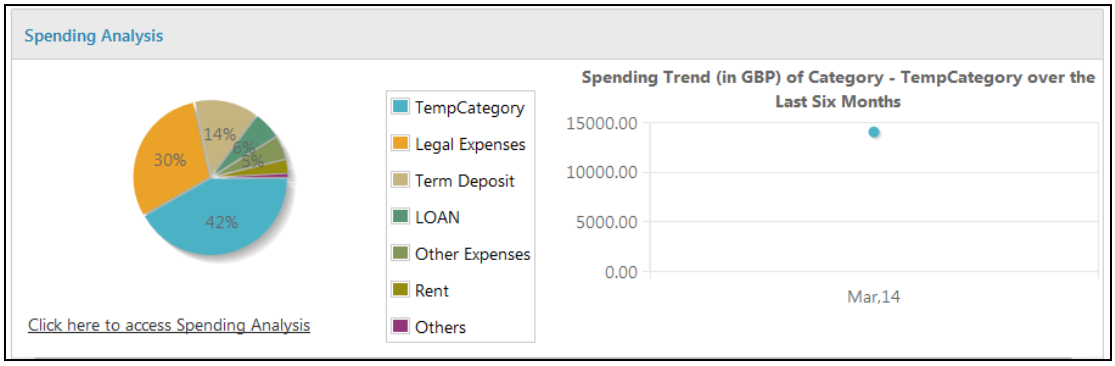
Field Name	Description
Disclaimer	[Display] If there are any categories that have not been assigned in any budget, then the error is display as "*There are <X> more categories for which budget is not maintained but expenditure is done".* Click **Modify** to set budgets for such categories.

1. Click **Modify** to make the changes to the values entered for the desired *Categories and Sub-categories*.
2. Click **Compare** to make a comparison with peers.

6. Spending Analysis

This widget at the dashboard will display the spending analysis of the user in the form of a pie Chart. The details displayed in the pie chart will be based on the transactions of all *CASA Accounts* of all the customers mapped to the user.

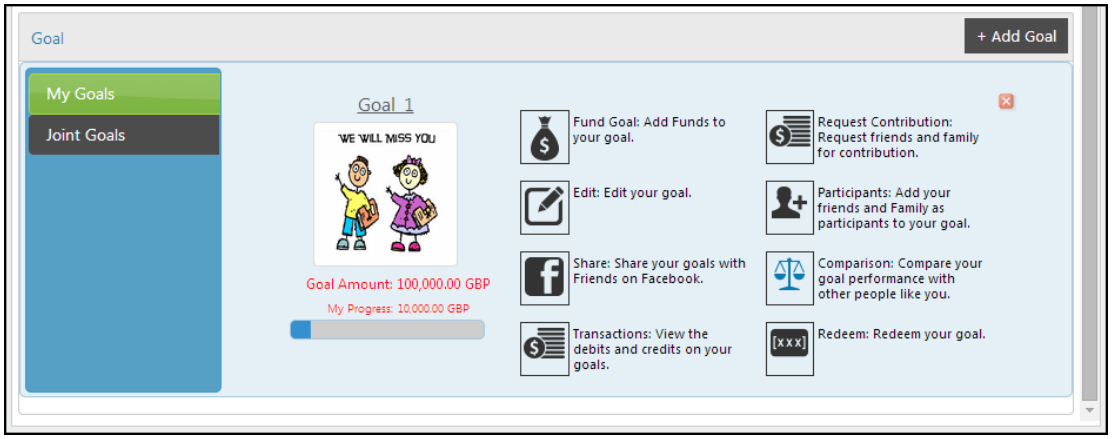
Spending Analysis



7. Goals

This widget will display the goals and their details. If no goals are set then a message with features of the goals and an option to set goals will be available to the user. If the user already has goals and clicks on option then various options available for the goals will be displayed.

Goal



You can add, modify, and share a goal.